



Form 5498-ESA

COPY B FOR BENEFICIARY
OMB. No. 1545-1815

John Hancock Funds, LLC
MEMBER FINRA | SIPC
PO Box 9510
Portsmouth, NH 03802-9510

This information in boxes 1 and 2 is being furnished to the Internal Revenue Service.

BENEFICIARY'S name, address and ZIP code

BENEFICIARY'S social security number
123-45-6789

AT0000001 00000001 0 0570

TRUSTEE'S / ISSUER'S federal identification no.
01-2345678

JOHN HANCOCK LIFE INSURANCE CO
CUSTODIAN FOR THE COVERDELL ESA OF
JOHN SMITH (RI)
JANE SMITH (MINOR)
123 ANYWHERE RD.
ANYTOWN MA 00000-0000

Fund name and account or plan number	1. Coverdell ESA contributions	2. Rollover contributions
Bond A 000111112	300.00	0.00
Lifestyle Growth A 000222223	300.00	0.00

SAMPLE



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Instructions for Beneficiary

The information on Form 5498-ESA is furnished to you by the trustee or issuer of your Coverdell education savings account (ESA) by April 30, 2009. Form 5498-ESA reports contributions and rollover contributions made for you for 2008. For more information about Coverdell ESAs, see PUB. 970, Tax Benefits for Education.

Box 1.

Shows Coverdell ESA contributions made in 2008 and through April 15, 2009 on your behalf. Do not deduct these amounts on your income tax return. If the total contributions made to all your Coverdell ESAs for 2008 exceeded \$2,000, you must withdraw the excess, plus earnings, by June 1, 2009, or you may owe a penalty. You must keep track of your Coverdell ESA basis (contributions and distributions).

Box 2.

Shows any rollover, including a direct rollover, you made in 2008. Generally, any amount rolled over from one Coverdell ESA to another Coverdell ESA for the benefit of the named beneficiary or a member of the beneficiary's family who is under age 30 (except for a beneficiary with special needs) is not taxable.

For Additional Information

If you have questions about your account(s), please contact your tax advisor or investment professional, or call your Customer Service Representative at 1-800-225-5291, Monday through Friday, between 8:00 A.M. and 7:00 P.M. Eastern Time.