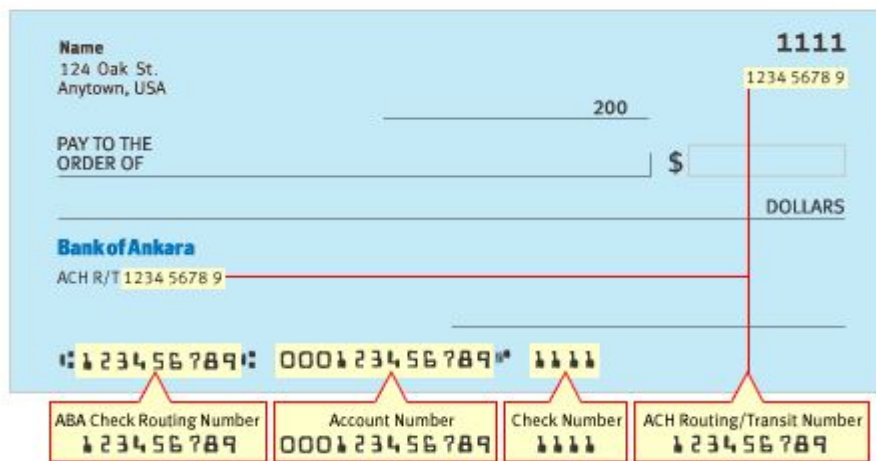


Banking Electronic Deposit Process

Checks and Bank Drafts have a lot of numbers. The more ones important are:

- ▶ ABA Check Routing Number - American Bankers Association
- ▶ ABA Routing Numbers Listing Roster - Typical ABA Roster [HERE](#)
- ▶ Account Number - Bank Account Number
- ▶ Check Number - Your Serial/Sequence Check Number
- ▶ ACH Routing/Transit Number - ACH Routing Number - Bank Routing Code
 Note: Shown in the Check Number Example picture below in both places where this number commonly appears; Always nine (9) digits long; Also known as: Branch Code; Fraction Code; Transit Number or Transit Code
- ▶ The ABA Routing Number / RTN is located between the |: |: symbols.



ACH - Automated Clearing House - ABA - American Bankers Association
 ABA Check Routing Number - ACH Routing/Transit Number - Account Number - Check Number

e.g. Most checks from the Philadelphia Federal Reserve Region will have an ABA beginning with **031**

If using a WIRE, you need to check with your bank if they will accept a wire into a personal checking account and if they will, what will be the fee for the wire. Most will probably charge a fee.

Unless Electronic Fund Transfer information is provided below, a check will be issued and mailed using the standing mailing instructions on file with John Hancock Retirement Plan Services, as established by the Plan Trustee.

- For Check, allow 7-10 business days for regular mail delivery.
- For Direct Deposit, allow 2-3 business days.
- For Wire, allow 1-2 business days.

For Payment Directly to me

Direct Deposit

My personal bank account is Checking **OR** Savings

OR

Wire - Verify with receiving bank if they accept wires and/or charge a fee.

Provide Domestic Bank details below.

Bank Name _____

Bank ABA/Routing (9 digits) _____ Bank Account No. _____

For Direct Rollover to Other IRA or Employer Sponsored Qualified Plan

Direct Deposit

OR

Wire - Verify with receiving bank if they accept wires and/or charge a fee.

Provide Domestic Bank details below.

Bank Name _____

Bank ABA/Routing (9 digits) _____ Bank Account No. _____

For International banks, complete and attach the *International Banking Instructions* form.