



John Hancock Life Insurance Company (U.S.A.)
A Stock Company

**ACCELERATION OF DEATH BENEFIT FOR QUALIFIED LONG-TERM CARE SERVICES
ENDORSEMENT**

This endorsement is attached to and made a part of your policy.

As described below, this endorsement amends your Acceleration of Death Benefit for Qualified Long-Term Care Services rider ("rider") to revise the method for satisfying the Elimination Period.


Should any provisions in the rider conflict with this endorsement, the provisions of this endorsement will prevail.

The Definitions section of your rider is amended, as follows: the definition of "Elimination Period" is hereby replaced with the following:

Elimination Period means the number of days shown in the Policy Specifications for this rider from the date of Written Certification that the Insured is a Chronically Ill Individual. We will not pay any Accelerated Benefits under this rider until the Elimination Period has been satisfied. We will not pay Accelerated Benefits for any Qualified Long-Term Care Services incurred during the Elimination Period.

Only one Elimination Period needs to be satisfied while this rider is In Force.

Signed for the Company by:


President