



JH Solutions®

Invest in Your Life

The financial advantages of owning
life insurance

Prepared for

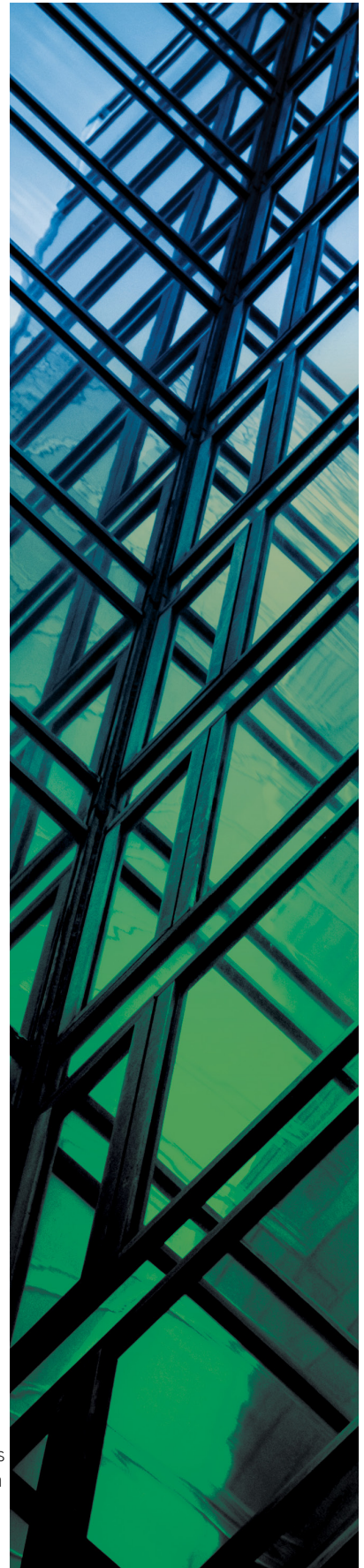
Sample

January 7, 2022

Presented by

Sample Agent
John Hancock Financial Services
197 Clarendon St.
Boston, MA 02116
Phone: (617) 572-6000
Fax: (617) 572-5141
E-Mail: hansel@jhancock.com

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Policy Form Series: 21PROVUL
LIFE-7835 6/20



What is “Invest in Your Life”?

You may believe that you do not need permanent life insurance because you are in good health and your family could receive more if you invested the money elsewhere. However, in addition to the traditional benefits life insurance offers (e.g., financial protection for your family, a source of supplemental retirement income, etc.), it can also be a competitive investment option.

The combination of income tax-free death benefit protection for your family, competitive rates of return, and tax-favored access to the policy cash value during your life make life insurance a powerful financial solution. Look at some of the financial benefits life insurance offers:

Liquidity

The liquidity provided by a life insurance death benefit is often used to:

- Pay off debt
- Replace lost income
- Pay estate, capital gains, and income taxes, and
- Equalize an inheritance

Competitive rate of return

Life insurance offers a competitive rate of return on the premiums paid when used as an economic asset. The rate of return on the death benefit can be significant in the short term as well as through life expectancy.

Tax advantages

One of the biggest financial benefits of owning a life insurance policy is the tax advantages:



Death proceeds are received income tax free¹ and potentially provide a better return on the premium than if you had invested those dollars in a taxable asset.



Policy cash values grow tax-deferred and can be accessed in a tax-favored manner. You will not be taxed on the growth in your policy's cash values unless you surrender the policy. Furthermore, access to cash value (through withdrawals and loans) are generally received income-tax free.²

Competitive Rate of Return (ROR)

How it works

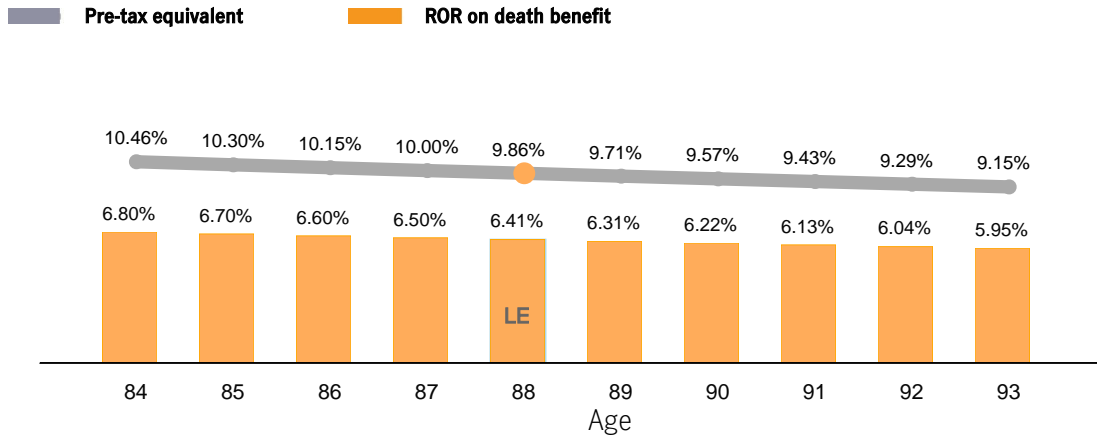
The ROR percentage is calculated based on premiums that go into your policy, and the death benefit it provides. The rate of return on a death benefit is equivalent to an interest rate at which an amount equal to the illustrated premium could have been invested outside the policy to arrive at the net death benefit of the policy. Generally, a taxable investment will have to earn a higher interest rate to equal the ROR provided by a tax-free death benefit.³

1. Life insurance death benefit proceeds are generally excludable from the beneficiary's gross income for income tax purposes. There are few exceptions such as when a life insurance policy has been transferred for valuable consideration. No legal, tax or accounting advice can be given by John Hancock, its agents, employees or registered representatives. Prospective purchasers should consult their professional tax advisor for details.

2. Loans and withdrawals will reduce the death benefit, cash surrender value, and may cause the policy to lapse. Lapse or surrender of a policy with a loan may cause the recognition of taxable income. Policies classified as modified endowment contracts may be subject to tax when a loan or withdrawal is made. A federal tax penalty of 10% may also apply if the loan or withdrawal is taken prior to age 59½. Cash value available for loans and withdrawals may be more or less than premiums paid.

3. The ROR on death benefit is equivalent to an interest rate at which an amount equal to the illustrated premiums could have been invested outside the policy to arrive at the net death benefit of the policy.

This chart illustrates the ROR a taxable investment (pre-tax equivalent) would have to earn in any given year to equal the rate of return of your life insurance policy.



Summary: Rates of Return at Life Expectancy (88)⁴

- An investment must have earned 6.41% after-tax to have earned enough to equal the death benefit, or in other words, it must have earned 9.86% pre-tax (assuming 35% tax rate)
- The ROR on Death Benefit is 6.04%, if you survive life expectancy by 4 years

Invest in Your Life: summary analysis

Protection VUL 21, Initial Face Amount of \$1,000,000
Female, Age 55, Preferred NonSmoker, Vitality Gold 1 Max

Year	Age	Planned Premium	After-Tax Withdrawals and Loans	Net Outlay	Net Death Benefit	ROR on Death Benefit	Pre-Tax Equivalent	Probability of Death (EOY)
1	56	14,614	0	14,614	1,000,000	6742.63%	10373.28%	0.03%
5	60	14,595	0	14,595	1,000,000	104.79%	161.21%	0.56%
10	65	14,453	0	14,453	1,000,000	33.72%	51.87%	1.86%
20	75	12,753	0	12,753	1,000,000	10.80%	16.61%	8.55%
30	85	8,984	0	8,984	1,316,445	6.70%	10.30%	30.39%
33	88	8,005	0	8,005	1,526,930	6.41%	9.86%	42.33%

This is a supplemental illustration authorized for distribution only when preceded or accompanied by a basic illustration and appropriate prospectuses. The data shown is taken from an illustration, the purpose of which is to show how the performance of the underlying investment accounts could affect the policy cash value and death benefit. It assumes a hypothetical rate of return and/or current interest crediting rate and may not be used to project or predict investment results. Unless indicated otherwise, these values are not guaranteed.

4. Life Expectancy is based on 2015 Valuation Basic Table, Select and Ultimate. Life Expectancy (LE) tables are based on actual mortality experience collected from sources such as life insurance companies and the Social Security Administration. As used in this presentation, LE tables show both the average age at death based on your current age, as well as the average probability of death by a certain year. The LE data provided in this presentation is not necessarily indicative of your own personal life expectancy, and you may live longer than indicated by the table. The LE tables used are not tailored to your personal situation or risk class; rather, they are based on population averages and are presented merely to help you form a generalized idea of potential rates of return at death.

Invest in Your Life: Detailed analysis

Protection VUL 21, Initial Face Amount of \$1,000,000
 Female, Age 55, Preferred NonSmoker, Vitality Gold 1 Max

Year	Age	Planned Premium	After-Tax Withdrawals and Loans	Net Outlay	Net Death Benefit	ROR on Death Benefit	Pre-Tax Equivalent	Probability of Death (EOY)
1	56	14,614	0	14,614	1,000,000	6742.63%	10373.28%	0.03%
2	57	14,614	0	14,614	1,000,000	678.71%	1044.17%	0.12%
3	58	14,609	0	14,609	1,000,000	270.78%	416.58%	0.24%
4	59	14,604	0	14,604	1,000,000	155.56%	239.32%	0.38%
5	60	14,595	0	14,595	1,000,000	104.79%	161.21%	0.56%
6	61	14,580	0	14,580	1,000,000	77.03%	118.51%	0.76%
7	62	14,565	0	14,565	1,000,000	59.81%	92.01%	0.99%
8	63	14,539	0	14,539	1,000,000	48.20%	74.15%	1.24%
9	64	14,501	0	14,501	1,000,000	39.90%	61.39%	1.54%
10	65	14,453	0	14,453	1,000,000	33.72%	51.87%	1.86%
11	66	14,374	0	14,374	1,000,000	28.94%	44.53%	2.22%
12	67	14,277	0	14,277	1,000,000	25.17%	38.72%	2.62%
13	68	14,165	0	14,165	1,000,000	22.12%	34.03%	3.06%
14	69	14,028	0	14,028	1,000,000	19.61%	30.16%	3.58%
15	70	13,875	0	13,875	1,000,000	17.51%	26.94%	4.16%
16	71	13,696	0	13,696	1,000,000	15.74%	24.21%	4.83%
17	72	13,501	0	13,501	1,000,000	14.23%	21.89%	5.59%
18	73	13,276	0	13,276	1,000,000	12.92%	19.88%	6.44%
19	74	13,032	0	13,032	1,000,000	11.79%	18.14%	7.42%
20	75	12,753	0	12,753	1,000,000	10.80%	16.61%	8.55%
21	76	12,430	0	12,430	1,000,000	9.93%	15.27%	9.82%
22	77	12,085	0	12,085	1,000,000	9.15%	14.08%	11.23%
23	78	11,716	0	11,716	1,000,000	8.47%	13.03%	12.81%
24	79	11,327	0	11,327	1,000,000	7.86%	12.09%	14.59%
25	80	10,916	0	10,916	1,000,000	7.31%	11.24%	16.58%
26	81	10,486	0	10,486	1,052,395	7.13%	10.96%	18.82%
27	82	10,073	0	10,073	1,115,873	7.01%	10.79%	21.34%
28	83	9,683	0	9,683	1,181,042	6.90%	10.62%	24.11%
29	84	9,321	0	9,321	1,247,799	6.80%	10.46%	27.11%
30	85	8,984	0	8,984	1,316,445	6.70%	10.30%	30.39%
31	86	8,630	0	8,630	1,385,259	6.60%	10.15%	34.09%
32	87	8,306	0	8,306	1,455,570	6.50%	10.00%	38.08%
33	88	8,005	0	8,005	1,526,930	6.41%	9.86%	42.33%
34	89	7,739	0	7,739	1,599,045	6.31%	9.71%	46.84%
35	90	7,495	0	7,495	1,671,676	6.22%	9.57%	51.56%

Year	Age	Planned Premium	After-Tax Withdrawals and Loans	Net Outlay	Net Death Benefit	ROR on Death Benefit	Pre-Tax Equivalent	Probability of Death (EOY)
36	91	7,273	0	7,273	1,744,456	6.13%	9.43%	56.43%
37	92	7,075	0	7,075	1,816,595	6.04%	9.29%	61.35%
38	93	6,899	0	6,899	1,887,434	5.95%	9.15%	66.24%
39	94	6,743	0	6,743	1,955,524	5.85%	9.00%	70.99%
40	95	6,609	0	6,609	2,018,890	5.74%	8.84%	75.51%
41	96	6,489	0	6,489	2,070,240	5.62%	8.65%	79.72%
42	97	6,386	0	6,386	2,125,413	5.52%	8.49%	83.60%
43	98	6,306	0	6,306	2,193,512	5.43%	8.36%	87.10%
44	99	6,245	0	6,245	2,274,250	5.37%	8.26%	90.16%
45	100	6,196	0	6,196	2,356,891	5.31%	8.17%	92.74%
46	101	6,196	0	6,196	2,539,698	5.37%	8.26%	94.84%
47	102	6,196	0	6,196	2,735,905	5.43%	8.35%	96.46%
48	103	6,196	0	6,196	2,946,494	5.48%	8.44%	97.65%
49	104	6,196	0	6,196	3,172,519	5.54%	8.52%	98.50%
50	105	6,196	0	6,196	3,415,111	5.59%	8.60%	99.08%
51	106	6,196	0	6,196	3,675,486	5.63%	8.67%	99.45%
52	107	6,196	0	6,196	3,954,946	5.68%	8.74%	99.69%
53	108	6,196	0	6,196	4,254,890	5.72%	8.80%	99.83%
54	109	6,196	0	6,196	4,576,821	5.76%	8.86%	99.91%
55	110	6,196	0	6,196	4,922,349	5.80%	8.92%	99.95%
56	111	6,196	0	6,196	5,293,204	5.83%	8.98%	99.98%
57	112	6,196	0	6,196	5,691,243	5.87%	9.03%	99.99%
58	113	6,196	0	6,196	6,118,458	5.90%	9.08%	99.99%
59	114	6,196	0	6,196	6,576,988	5.93%	9.13%	100.00%
60	115	6,196	0	6,196	7,069,128	5.96%	9.17%	100.00%
61	116	6,196	0	6,196	7,597,342	5.99%	9.22%	100.00%
62	117	6,196	0	6,196	8,164,274	6.02%	9.26%	100.00%
63	118	6,196	0	6,196	8,772,762	6.05%	9.30%	100.00%
64	119	6,196	0	6,196	9,425,853	6.07%	9.34%	100.00%
65	120	6,196	0	6,196	10,126,815	6.10%	9.38%	100.00%
66	121	6,196	0	6,196	10,879,157	6.12%	9.41%	100.00%

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A John Hancock life insurance policy with the Vitality program is a great way protect your family while you invest in your health and in your life. Visit www.jhrewardslife.com to learn more.

This presentation is a planning tool designed to assist you in exploring the advantages of life insurance. However, this presentation is not intended to be a retirement/benefit or estate plan nor is it a specific recommendation for a retirement/benefit or estate plan. This material is for informational purposes only. Although many of the topics presented may also involve legal, tax, accounting or other issues, neither John Hancock nor any of its agents, employees, and registered representatives are in the business of offering such advice, and this presentation and any other oral or written communication should not be construed as such. Individuals interested in these topics should consult their own professional advisors to examine tax, legal, accounting, or financial planning aspects of this topic. As you explore your planning needs with your legal and tax advisors, we hope that you find this analysis useful.

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This presentation assumes that the life insurance policy meets the definition of life insurance per Internal Revenue Code Section 7702(a) and is not taxed as a modified endowment contract. Withdrawals and loans from life insurance policies have the effect of reducing the death benefit and cash surrender value and may cause the policy to lapse. Surrender or lapse of the policy can cause loss of death benefit and adverse income tax consequences.

This material does not constitute tax, legal, investment or accounting advice and is not intended for use by a taxpayer for the purposes of avoiding any IRS penalty. Comments on taxation are based on tax law current as of the time we produced the material.

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Vitality is the provider of the John Hancock Vitality Program in connection with policies issued by John Hancock.

This material is authorized for distribution only when preceded or accompanied by the basic illustration for the relevant product, appropriate client guide, product and fund prospectuses. The prospectuses contain complete details on investment objectives, risks, fees, charges and expenses as well as other information about the investment company. Please read the prospectuses carefully containing this and other information on the product and the underlying portfolios and consider these factors carefully before investing. This material is not intended as investment advice. Product and product features may not be available in all states.

Variable universal life insurance has annual fees and expenses associated with it in addition to life insurance related charges (which differ with the product chosen), including surrender charges and investment management fees. Variable universal life insurance products are long-term contracts and are sold by prospectus. They are subject to market risk due to the underlying sub-accounts, and are unsuitable as a short-term savings vehicle. The primary purpose of variable universal life insurance is to provide lifetime protection against economic loss due to the death of the insured person. Cash values are not guaranteed if the client is invested in the investment accounts. There are risks associated with each investment option, and the policy may lose value.

INSURANCE PRODUCTS :		
Not FDIC Insured		Not Bank Guaranteed May Lose Value
Not a Deposit		Not Insured by Any Federal Government Agency

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Vitality PLUS

At John Hancock, we believe in helping people live longer, healthier lives. With the John Hancock Vitality Program, you'll be rewarded for the everyday things you do to be healthy, like exercising, eating well, and getting annual check-ups.

Vitality PLUS offers

- **Premium savings or more income potential**
- **A one-year Amazon Prime membership** when you reach Platinum Status three years in a row¹
- **An Apple Watch® for as little as \$25** by exercising regularly or a complimentary device²
- **Up to \$600 in savings** on fresh fruits and vegetables³
- **Exclusive discounts at more than 350,000 eligible properties** around the world with Hotels.com
- **A free 12-month subscription to Headspace®**, a top-rated meditation app with millions of users in more than 190 countries⁴
- **Entertainment, shopping, and travel rewards**

Whether you enjoy healthy living today or simply aspire to live a healthier life, life insurance with Vitality PLUS provides a personalized program just for you.

Once your life insurance policy is issued, you can register for the program on the John Hancock Vitality member website and order your Apple Watch or a complimentary device. Then you'll be ready to get active, get rewarded, and start saving with John Hancock Vitality.

It's easy and fun



Earn Vitality Points
for healthy activities like walking, exercising and buying healthy food



Achieve a Vitality Status
(Bronze, Silver, Gold, or Platinum) based on the number of points you earn



Get rewarded
for your healthy habits with savings and discounts

Your Vitality status also determines your policy credits each year which are applied to your policy value.

Meeting policy objectives with LifeTrack

You may also choose one of two billing options for your life insurance policy with Vitality PLUS:

Traditional billing

With traditional billing, you'll receive a premium notice each year based on the planned premium outlined in your policy. Since this planned premium won't change with interest rates and other policy assumptions, your policy could perform in a way that differs from your insurance objectives.

LifeTrack

LifeTrack is an optional and complimentary service, where your billed premium automatically adjusts each policy year based on changes in interest rates and other policy assumptions, helping you pay the premium that will keep you on track to achieve your insurance objectives.

Variable universal life insurance has annual fees and expenses associated with it in addition to life insurance related charges (which differ with the product chosen), including surrender charges and investment-management fees. Variable universal life insurance products are long-term contracts and are sold by prospectus. They are subject to market risk due to the underlying sub-accounts and are unsuitable as short-term savings vehicles. The primary purpose of variable universal life insurance is to provide lifetime protection against economic loss due to the death of the insured person. Cash values are not guaranteed if the client is invested in the investment accounts. There are risks associated with each investment option, and the policy may lose value.

This material is authorized for distribution only when preceded or accompanied by the appropriate product and fund prospectuses. The prospectuses contain complete details on investment objectives, risks, fees, charges, and expenses as well as other information about the investment company. Please read the prospectuses carefully containing this and other information on the product and the underlying portfolios and consider these factors carefully before investing. This material is not intended as investment advice.

Please note: While policy credits may make it possible to pay a lower premium or realize more income potential, it is important to remember that paying lower premiums may reduce the duration of the Death Benefit Protection or No Lapse Guarantees in your policy.

1. Loans and withdrawals will reduce the death benefit and the cash surrender value, and may cause the policy to lapse. Lapse or surrender of a policy with a loan may cause the recognition of taxable income. Withdrawals in excess of the cost basis (premiums paid) will be subject to tax and certain withdrawals within the first 15 years may be subject to recapture tax. Additionally, policies classified as modified endowment contracts may be subject to tax when a loan or withdrawal is made. A federal tax penalty of 10% may also apply if the loan or withdrawal is taken prior to age 59½. Cash value available for loans and withdrawals may be more or less than originally invested. Withdrawals are available after the first policy year.

2. Apple Watch program is not available in New York or Puerto Rico. Apple Watches ordered through John Hancock Vitality may not be shipped to addresses in Guam. Once you become a Vitality PLUS member and complete the Vitality Health Review (VHR), you can order Apple Watch by electronically signing, at checkout, a Retail Installment Agreement with the Vitality Group, for the retail price of the watch. After an initial payment of \$25 plus tax, over the next two years, monthly out of pocket payments are based on the number of Standard Workouts (10,000 to 14,999 steps) and Advanced Workouts (15,000 steps) or the applicable Active Calorie thresholds. The step counts required for Standard and Advanced Workouts are reduced for members beginning at age 71+. One-time upgrade fees plus taxes apply if you choose (GPS + Cellular) versions of Apple Watch, larger watch case sizes, certain bands and case materials. For more information, please visit www.JohnHancockInsurance.com. Apple is not a participant in or sponsor of this promotion. Apple Watch is a registered trademark of Apple Inc. All rights reserved.

3. HealthyFood savings are based on qualifying purchases and may vary based on the terms of the John Hancock Vitality Program. The HealthyFood program is currently not available in Guam.

4. Based on internal data from Headspace.com, About Us, accessed from: <https://www.headspace.com/about-us>.

For the purposes of this presentation it is assumed that you are both the policy owner and the Life Insured. If you are not both the policy owner and the Life Insured, the discounts, rewards, and Fitbit will be provided only to the Life Insured to encourage participation in the program. Status is attained based on the actions of the life insured only.

"Vitality" refers collectively to the benefits provided by John Hancock's Healthy Engagement feature. The Vitality Group is the company that John Hancock is working with to administer these benefits.

Premium Savings will apply based on the Status attained by the life insured.

Rewards and discounts are subject to change and are not guaranteed to remain the same for the life of the policy.

The life insurance policy describes coverage under the policy, exclusions and limitations, what you must do to keep your policy in force, and what would cause your policy to be discontinued. Your John Hancock representative can provide you additional information to help you determine if this policy is suitable for your needs.

Products or services offered under the Vitality Program are not insurance and are subject to change. There may be additional costs associated with these products or services and there are additional requirements associated with participation in the program. For more information, please contact the company at JohnHancockInsurance.com or via telephone at 888-333-2659.

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Variable Universal Life Insurance Policy

Protection VUL Form: 21PROVUL

Valuable Information About Your Life Insurance Illustration

Presented By: Sample Agent

Illustration Assumptions

Sample

Female - Preferred NonSmoker

Age: 55

Initial Assumed Status: Gold

Initial Death Benefit \$1,000,000

Face Amount \$1,000,000

Initial Planned Premium: \$14,614.26 / Billing Mode: Annual

Death Benefit Option 1; Cash Value Accumulation Test

State: Michigan

Assuming Current Charges and an Initial Gross Rate of 8.00% (Net 7.33%)

Variable Universal Life Insurance

The purpose of this illustration is to show how the performance of the underlying investment account could affect the policy surrender value and death benefit.

- This illustration is hypothetical and may not be used to predict or project actual performance.
- This illustration has been personalized for your particular objectives.
- This is an illustration, not a contract, and must be preceded or accompanied by a current prospectus. The prospectus of the underlying portfolio contains complete details on investment objectives, risks, fees, charges and expenses as well as other information about the underlying portfolio, which should be carefully considered.
- You should also read the product prospectus carefully, which contains a summary of the risks related to the variable investment accounts, as well as important information about the product including, but not limited to, other risks and limitations under the contract and policy level charges.
- All surrender values and death benefits are shown as of the end of the year unless noted.

The Protection VUL Insurance policy which you are considering provides flexible death benefit protection and premium payment flexibility. Actions you or the insured take can affect your policy and the premium required to maintain coverage, such as:

- The amount and timing of premiums you pay;
- Your allocation of policy values among the options available in the policy;
- Any loans, withdrawals, or material changes you make to your policy.

Your policy can also be affected by:

- The investment performance of the variable investment accounts;
- Interest credited to the Fixed Account;
- Cost of Insurance and other charges.

You may allocate amounts to one or more of the variable investment accounts and/or to the Fixed Account.

Certain aspects of the policy cannot be predicted with certainty. These aspects include policyholder choices as well as nonguaranteed elements which are described on the following pages. For example, the interest rate credited to the Fixed Account may exceed the guaranteed rate, the Asset Based Risk Charge (ABRC) rate may be less than the maximum ABRC rate, and monthly charges may be less than their corresponding maximum guaranteed charges. These rates and charges may also vary from those illustrated.

Death Benefit Option

Death Benefit Option 1 provides a level amount of coverage. It will increase only when necessary to maintain the definition of life insurance. Death Benefit Option 2 provides coverage equal to the Face Amount plus the Policy Value plus any amount necessary to maintain the definition of life insurance. Loans and withdrawals will reduce the policy Death Benefit. The Net Death Benefit reflects any Policy Debt (total loans plus any loan interest due).

The life insurance provided in this illustration reflects an initial Total Death Benefit of \$1,000,000 (Option 1).

Required Additional Death Benefit

The Death Benefit will automatically be increased if necessary to maintain the minimum amount of insurance needed to comply with current federal tax law (Section 7702 of the Internal Revenue Code). This is necessary so that your policy maintains the favorable tax treatment associated with being a life insurance policy.

This illustration is only valid when all pages are included and accompanied or preceded by a current prospectus describing the Protection VUL policy.

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Variable Universal Life Insurance Policy

Protection VUL Form: 21PROVUL

Valuable Information About Your Life Insurance Illustration (cont'd)

Presented By: Sample Agent

Illustration Assumptions

Sample

Female - Preferred NonSmoker

Age: 55

Initial Assumed Status: Gold

Initial Death Benefit \$1,000,000

Face Amount \$1,000,000

Initial Planned Premium: \$14,614.26 / Billing Mode: Annual

Death Benefit Option 1; Cash Value Accumulation Test

State: Michigan

Assuming Current Charges and an Initial Gross Rate of 8.00% (Net 7.33%)

Death Benefit Protection

This policy illustration shows the Death Benefit Protection feature guaranteeing the policy death benefit to the Life Insured's attained age 100.

As long as the Death Benefit Protection feature is in effect, your policy cannot lapse even if the Net Cash Surrender Value falls to zero or below. The Death Benefit Protection feature will stay in effect during the benefit period as long as the reference value called the Net Death Benefit Protection Value is greater than zero.

The Death Benefit Protection Value is a reference value and is only used to determine whether or not the Death Benefit Protection feature will stay in effect. The policyowner cannot access the reference value.

Like your Policy Value, the Death Benefit Protection Value is directly affected by the timing and amounts of premiums paid. To ensure that you have the Death Benefit Protection feature in effect for the period illustrated, it is important that premium payments are paid when they are due, otherwise your policy may lapse. Paying a different premium than illustrated may affect the attained age to which your policy's Death Benefit Protection feature guarantees the policy death benefit.

For purposes of calculating your Death Benefit Protection Value, we will apply premiums retroactively to the beginning of the policy month in which they are received.

Death benefit option changes, loans, withdrawals, rider termination or change, and/or face amount decreases will also affect the Death Benefit Protection feature.

If a policy loan is outstanding, the Death Benefit Protection feature will not prevent your policy from lapsing if the Net Policy Value falls to zero. The Death Benefit Protection Feature cannot be reinstated after it lapses.

Assumed Gross Rate

Assumed rates are hypothetical and may not represent past or future actual performance. Actual investment rates of return may be higher or lower than those illustrated and will fluctuate in response to changing market conditions and the allocation chosen among subaccounts and any fixed account options. In determining the net rate, this illustration assumes 0.67% average total portfolio annual expenses based on a weighted average of all available funds offered as investment options as of November 1, 2021. Total portfolio annual expenses vary by portfolio(s) selected. This hypothetical illustration does not reflect investment, if any, in the Fixed Account.

Each of the Managed Volatility and Lifestyle funds are "fund of funds" that invest in other underlying funds. To maintain target allocations for each Managed Volatility and Lifestyle fund, the underlying funds may be rebalanced periodically. The "Total Portfolio Annual Expenses" for each Managed Volatility and Lifestyle fund listed below include fees and expenses incurred indirectly as a result of its investment in these underlying funds and are based on target allocations as of November 1, 2021. Underlying Fund Fees and Expenses are estimated. Actual amounts are based on the current fiscal year for the Managed Volatility and Lifestyle funds.

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Variable Universal Life Insurance Policy

Protection VUL Form: 21PROVUL

Valuable Information About Your Life Insurance Illustration (cont'd)

Presented By: Sample Agent

Illustration Assumptions

Sample

Female - Preferred NonSmoker

Age: 55

Initial Assumed Status: Gold

Initial Death Benefit \$1,000,000

Face Amount \$1,000,000

Initial Planned Premium: \$14,614.26 / Billing Mode: Annual

Death Benefit Option 1; Cash Value Accumulation Test

State: Michigan

Assuming Current Charges and an Initial Gross Rate of 8.00% (Net 7.33%)

Premium Allocations & Expense Fees

This policy illustration uses the following (initial) allocations for new premium. Additionally, actual charges assessed against each subaccount and fixed account options vary as follows:

	Total Portfolio Annual Expenses	Premium Allocation
Aggressive Growth		
Emerging Markets Value	1.05%	0.8%
Real Estate Securities	0.76%	1.4%
International Small Company	1.07%	0.5%
Small Cap Opportunities	0.88%	0.5%
International Equity Index	0.34%	3.1%
Small Cap Index	0.48%	1.0%
Science & Technology	1.05%	1.3%
Financial Industries	0.88%	0.1%
Disciplined Value International	0.88%	1.2%
American Global Growth	1.20%	0.3%
Mid Cap Growth	0.88%	2.6%
American International	1.18%	1.1%
Small Cap Stock	1.06%	1.5%
Fundamental All Cap Core	0.70%	11.4%
TOPS® Aggressive Growth ETF	0.55%	0.0%
Health Sciences	1.09%	1.1%
Growth		
Small Company Value	1.21%	0.5%
Small Cap Value	1.10%	0.9%
Mid Cap Index	0.40%	1.8%
American Growth	0.98%	1.4%
Mid Value	0.99%	0.8%
Global Equity	0.98%	0.4%
Blue Chip Growth	0.76%	6.9%
Fundamental Large Cap Value	0.73%	1.1%
Total Stock Market Index	0.53%	1.4%
Capital Appreciation	0.74%	2.6%
TOPS® Growth ETF	0.55%	0.0%
Growth and Income		
Equity Income	0.73%	2.8%
500 Index	0.25%	13.9%
American Growth-Income	0.92%	1.1%

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Variable Universal Life Insurance Policy

Protection VUL Form: 21PROVUL

Valuable Information About Your Life Insurance Illustration (cont'd)

Presented By: Sample Agent

Illustration Assumptions

Sample

Female - Preferred NonSmoker

Age: 55

Initial Assumed Status: Gold

Initial Death Benefit \$1,000,000

Face Amount \$1,000,000

Initial Planned Premium: \$14,614.26 / Billing Mode: Annual

Death Benefit Option 1; Cash Value Accumulation Test

State: Michigan

Assuming Current Charges and an Initial Gross Rate of 8.00% (Net 7.33%)

American Asset Allocation	0.92%	1.4%
TOPS® Balanced ETF	0.55%	0.0%
Capital Appreciation Value	0.88%	1.1%
TOPS® Moderate Growth ETF	0.54%	0.0%
PIMCO VIT All Asset Portfolio	1.58%	0.4%
TOPS® Conservative ETF	0.60%	0.0%
Income		
High Yield	0.79%	0.6%
Opportunistic Fixed Income	0.88%	0.7%
Strategic Income Opportunities	0.70%	0.6%
Active Bond	0.65%	3.3%
Investment Quality Bond	0.69%	0.4%
Core Bond	0.61%	1.9%
Total Bond Market	0.26%	1.4%
Select Bond	0.59%	0.3%
Short Term Government Income	0.65%	0.8%
Ultra Short Term Bond	0.61%	0.2%
Conservative		
Money Market	0.28%	3.3%
Managed Volatility		
Managed Volatility Growth	0.79%	7.0%
Managed Volatility Balanced	0.76%	7.4%
Managed Volatility Moderate	0.75%	1.0%
Managed Volatility Conservative	0.74%	0.4%
Lifestyle		
Lifestyle Growth	0.61%	3.2%
Lifestyle Balanced	0.63%	0.8%
Lifestyle Moderate	0.64%	0.2%
Lifestyle Conservative	0.65%	0.1%
Fixed Accounts		
Fixed Account	0.00%	0.0%

Your Policy Value comprises the Fixed Account, Investment Accounts and a Loan Account, when applicable. We deduct the Monthly Deduction and any other charges from the Fixed Account and the Investment Accounts proportionately. Like other types of Variable Universal Life policies, you may take policy loans or withdrawals from the Policy Value, subject to certain limits and restrictions, which are described in the policy.

You should consider all your allocation options carefully and review your options over time with your financial professional as your needs change.

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Variable Universal Life Insurance Policy

Protection VUL Form: 21PROVUL

Valuable Information About Your Life Insurance Illustration (cont'd)

Presented By: Sample Agent

Illustration Assumptions

Sample

Female - Preferred NonSmoker

Age: 55

Initial Assumed Status: Gold

Initial Death Benefit \$1,000,000

Face Amount \$1,000,000

Initial Planned Premium: \$14,614.26 / Billing Mode: Annual

Death Benefit Option 1; Cash Value Accumulation Test

State: Michigan

Assuming Current Charges and an Initial Gross Rate of 8.00% (Net 7.33%)

Premiums & Minimum Initial Premium

This illustration assumes that planned premiums are paid at the beginning of each modal period indicated. Based on the following assumptions in this illustration, additional premiums would be required to maintain policy benefits starting in the specified year:

Assumptions	Year
Maximum Charges/8.00% Gross Rate	46

Payments in excess of the planned premiums are subject to underwriting approval.

The Minimum Initial Premium is shown on the Basic Illustration Summary page and is the minimum premium needed to put the policy in force.

Premium Charge

A Premium Charge of 20% is deducted from each premium in year 1 - 10. In years 11+, the charge is 17%.

Advance Contribution Charge

An Advance Contribution Charge is assessed on each monthly processing date when the cumulative premiums paid exceed the Advance Contribution Limit times the current Policy Year. It is deducted for the first 10 Policy Years. The Advance Contribution Charge rates and Advance Contribution Limit are both shown in the policy contract.

Monthly Administrative Charge

A monthly Administrative Charge of \$15.00 will be assessed in all years, current and guaranteed.

Face Amount Charge

The Face Amount Charge is \$0.41 per \$1,000 of Face Amount per policy month in years 1-3. In years 4-10, the rate is \$0.4112. This charge varies by the insured's issue age, gender, risk classification and the policy duration.

Cost of Insurance

Current insurance charges are based on Company experience. The current rates may change, but are guaranteed never to exceed the maximum rates. Maximum rates reflect the 2017 Loaded CSO Smoker-Distinct Ultimate Age Nearest Birthday mortality tables, adjusted for any applicable ratings.

Asset Based Risk Charge

A charge to cover the risk of adverse mortality and expense is deducted monthly from the Policy Value. The charge is assessed on the portion of your Policy Value allocated to variable investment options. The current Asset Based Risk Charge is 0% for all policy years. The Guaranteed Asset Based Risk Charge is 0.0208% for all policy years.

Asset Credit

An additional credit provided to the Policy Value on a monthly basis beginning in policy year 11. The Asset Credit is equal to the Asset Credit Rate multiplied by the lesser of the Net Policy Value and the Face Amount. Asset Credit Rates vary by issue age and duration.

Policy Value Credit

An additional credit provided to the Policy Value on a monthly basis. The amount of the Policy Value Credit varies based

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Variable Universal Life Insurance Policy

Protection VUL Form: 21PROVUL

Valuable Information About Your Life Insurance Illustration (cont'd)

Presented By: Sample Agent

Illustration Assumptions

Sample

Female - Preferred NonSmoker

Age: 55

Initial Assumed Status: Gold

Initial Death Benefit \$1,000,000

Face Amount \$1,000,000

Initial Planned Premium: \$14,614.26 / Billing Mode: Annual

Death Benefit Option 1; Cash Value Accumulation Test

State: Michigan

Assuming Current Charges and an Initial Gross Rate of 8.00% (Net 7.33%)

on the insured's issue age, gender, risk classification, Policy Value and Face Amount.

Fixed Account – Interest Rate

Interest on amounts in the Fixed Account is illustrated at an initial assumed effective annual rate of 1.00%. We determine the rate of interest to be credited to the Fixed Account based on our assessment of investment yields and other considerations as outlined in the policy. The current rate may increase or decrease, but at no point will the interest credited on amounts in the Fixed Account be lower than the Minimum Fixed Account Annual Rate of 1.00%.

Policy Value

The Policy Value is the total dollar value of all investment accounts held in the policy and/or the Fixed Account plus the value of any Loan Account.

Withdrawals

Withdrawals reduce the Policy Value and the Death Benefit and may reduce the Face Amount. If illustrated, withdrawals are assumed taken at the beginning of each month during the year.

Withdrawals and any related Surrender Charge amounts are deducted from the Fixed Account and Investment Accounts on a proportionate basis.

Policy Loans

Policy loans may be taken against Policy Value at any time and if illustrated, are assumed to be taken at the beginning of each month during the year. The maximum loan amount available is the greater of a) 90% of the Surrender Value less any indebtedness and b) the Surrender Value less any indebtedness and less policy charges and loan spread projected to the end of the policy year. This illustration assumes a policy loan interest charged rate of 3.25% in years 1-10, 2.25% thereafter. Interest is currently credited to the Loan Account at an annual effective rate of 2% in years 1 - 10 and 2.25% thereafter. The interest credited to the Loan account will never be less than the Loan Interest Charged Annual Rate minus the Maximum Loan Interest Credited Differential, which is 2.00% in all years. Loan interest is payable in arrears.

Net Surrender Value

The Net Surrender Value is the amount available at the end of each year and reflects all applicable charges. This amount is shown net of withdrawals and total loan plus interest due. If the policy terminates for any reason, the amount of any outstanding loan (that was not previously considered income) could result in a considerable tax. Under certain situations involving large amounts of outstanding loans, you might find yourself having to choose between high premium requirements to keep your policy from lapsing and a significant tax burden if you allow the lapse to occur. Please consult your tax advisor for further information.

Benefits/Riders

This illustration may include optional additional benefits or insurance riders on the insured. There may be charges for additional benefits or riders deducted from the Policy Value. The amount and timing of these charges varies by the benefit or rider elected.

Healthy Engagement Rider (Vitality PLUS)

Overview

The Healthy Engagement Rider provides the opportunity each year, beginning in policy year 2, to apply a Rider Credit to your Policy Value based on the Status achieved by the Life Insured. There are four Status levels: Bronze, Silver, Gold and Platinum. The achievement of a Status other than Bronze is dependent upon the Life Insured meeting certain Status

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Variable Universal Life Insurance Policy

Protection VUL Form: 21PROVUL

Valuable Information About Your Life Insurance Illustration (cont'd)

Presented By: Sample Agent

Illustration Assumptions

Sample

Female - Preferred NonSmoker

Age: 55

Initial Assumed Status: Gold

Initial Death Benefit \$1,000,000

Face Amount \$1,000,000

Initial Planned Premium: \$14,614.26 / Billing Mode: Annual

Death Benefit Option 1; Cash Value Accumulation Test

State: Michigan

Assuming Current Charges and an Initial Gross Rate of 8.00% (Net 7.33%)

Qualification Requirements in each year.

Current Status Qualification Requirements can be found on www.JohnHancockVitality.com.

Rider Charge

The rider is available for an additional charge of \$2 per month deducted from your Policy Value. This charge will be deducted regardless of whether the Life Insured participates in the program and any Rider Credits are added to the Policy Value. If you elect this rider, you may discontinue it at any time and the rider charge will no longer be deducted from your Policy Value. The rider charge will cease when the Life Insured attains age 80, but they may continue to earn a Status. At the earlier of attained age 80 or the discontinuation of this rider, no new Rider Credits will be earned, and all previously earned Rider Credits will continue to apply as described in the policy. This rider cannot be reinstated after discontinuation.

Rider Credits

During the time the rider charge is in effect, on each Annual Processing Date, John Hancock will use the Life Insured's current Status as of that date to determine a schedule of Rider Credits that will be applied in the current policy year and the subsequent 19 policy years.

The formula for determining Rider Credits is described in the policy and is guaranteed not to change. The Status Qualification Requirements may be changed, as described in the policy.

Protection VUL

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Variable Universal Life Insurance Policy

Protection VUL Form: 21PROVUL

Valuable Information About Your Life Insurance Illustration (cont'd)

Presented By: Sample Agent

Illustration Assumptions

Sample

Female - Preferred NonSmoker

Age: 55

Initial Assumed Status: Gold

Initial Death Benefit \$1,000,000

Face Amount \$1,000,000

Initial Planned Premium: \$14,614.26 / Billing Mode: Annual

Death Benefit Option 1; Cash Value Accumulation Test

State: Michigan

Assuming Current Charges and an Initial Gross Rate of 8.00% (Net 7.33%)

Assumed Status in this Illustration

This illustration assumes the Life Insured achieves a Status of Gold. Achieving a different Status will affect the amount of Rider Credits applied. Rider Credits are applied to the Policy Value, and may be used to reduce the amount of premium required to maintain coverage.

This table shows how achieving different Statuses could affect the continuation of coverage, keeping other assumptions constant (including planned premiums, issue age, risk class, current charges, and assumed rate):

Assumed Status (all years)	Assumed Age at Lapse	
	Maximum Charges and 0.00% Rate	Current Charges and Assumed Rate
Platinum	100	N/A
Gold	100	N/A
Silver	94	N/A
Bronze	92	N/A

*The attained age at lapse is hypothetical and based on the same assumed premium payments and factors shown on the Basic Illustration Summary page.

This illustration includes a hypothetical scenario that assumes the Life Insured earns the illustrated status in all years assuming maximum charges and a 0.00% rate of return.

This illustration also includes a hypothetical scenario that assumes the Life Insured remains at Bronze status in all years and receives no Rider Credits.

You may request additional illustrations with different assumptions to understand how a Status change can affect your policy.

Important Reminders

- Actions taken by you or the Life Insured can affect your policy and the premium required to maintain coverage, such as:
 - Achieving, or not achieving, a certain Status
 - The timing and amount of premiums you pay
 - Any loans, withdrawals, or material changes you make to your policy
- Your policy can also be affected by:
 - Changes to the current declared interest rate of the Fixed Account
 - Changes to the current Cost of Insurance rates
 - Changes to the qualification requirements for a Status
 - Changes in the rate of return earned by the subaccounts to which your Policy Value is allocated

Tax Disclosure – Healthy Engagement Rider

• John Hancock will treat the monthly rider charges as distributions from your life insurance policy for federal income tax purposes, and thus such charges may be includible in your taxable income if the policy is a MEC or the cost basis is \$0. If the policy is a MEC, a 10% penalty tax also may apply. See the "Taxation of Life Insurance" section of this illustration for additional information.

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Variable Universal Life Insurance Policy

Protection VUL Form: 21PROVUL

Valuable Information About Your Life Insurance Illustration (cont'd)

Presented By: Sample Agent

Illustration Assumptions

Sample

Female - Preferred NonSmoker

Age: 55

Initial Assumed Status: Gold

Initial Death Benefit \$1,000,000

Face Amount \$1,000,000

Initial Planned Premium: \$14,614.26 / Billing Mode: Annual

Death Benefit Option 1; Cash Value Accumulation Test

State: Michigan

Assuming Current Charges and an Initial Gross Rate of 8.00% (Net 7.33%)

- The value of some of the rewards such as gift cards and other cash equivalents may be includible in your taxable income and John Hancock would have to report them to the IRS on Form 1099-MISC if the combined value totals at least \$600 per year. Since the tax treatment of such benefits is subject to some uncertainty, you should consult your own tax advisor.
- This material does not constitute tax or legal advice and neither John Hancock nor any of its agents, employees or registered representatives are in the business of offering such advice. You should consult with your own tax advisor.

Policy Continuation at Age 121

Provided your coverage is in effect on the policy anniversary nearest the date on which the life insured reaches attained age 121, coverage will continue after age 121. The Policy Value will continue to reflect the investment performance of the chosen subaccounts, and Fixed Account. No additional charges, other than those for any outstanding policy loans will be deducted.

The tax implications with respect to policies that continue beyond age 121 are not clear at the present time. We urge you to consult your tax advisor regarding this issue if there are questions about what happens after age 121.

Face Amount Change

Illustrated values assume that any Face Amount changes occur as illustrated. If you decrease the Face Amount during the Surrender Charge period, we will deduct a pro-rata Surrender Charge from the Policy Value on any portion of that decrease which causes the total of all Face Amount decreases since policy issue to exceed the Partial Surrender Charge Decrease Exemption. The Partial Surrender Charge Decrease Exemption is equal to 10% of the initial Face Amount at policy issue.

TAXATION OF LIFE INSURANCE

Important Notice

The information contained in this illustration is based on certain tax and legal assumptions. We suggest that you seek professional tax counsel regarding the interpretation of current tax laws and accounting practices as they relate to your actual situation. This material does not constitute tax or legal advice and neither John Hancock nor any of its agents, employees or registered representatives are in the business of offering such advice. You should consult with your own tax advisor.

Definition of Life Insurance

In order to qualify for the income tax advantages of life insurance, a life insurance policy must satisfy one of two Definition of Life Insurance tests under Internal Revenue Code (IRC) Section 7702. This product uses the Cash Value Accumulation Test which requires that the Death Benefit be increased automatically, so that the Policy Value will never exceed the Net Single Premium for the Death Benefit.

The additional death benefit (described above) that is required in order to satisfy the Definition of Life Insurance is referred to as **Required Additional Death Benefit**.

Definition of Life Insurance testing has been performed on the assumed scale only and is dependent on the assumptions in that projection. It may not be applicable to the alternate projections shown.

Income Tax Treatment of Distributions from a Life Insurance Policy

Pre-death Distributions

The Cash Surrender Value in a life insurance policy grows on a tax-deferred basis. The Cash Surrender Value growth

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Variable Universal Life Insurance Policy

Protection VUL Form: 21PROVUL

Valuable Information About Your Life Insurance Illustration (cont'd)

Presented By: Sample Agent

Illustration Assumptions

Sample

Female - Preferred NonSmoker

Age: 55

Initial Assumed Status: Gold

Initial Death Benefit \$1,000,000

Face Amount \$1,000,000

Initial Planned Premium: \$14,614.26 / Billing Mode: Annual

Death Benefit Option 1; Cash Value Accumulation Test

State: Michigan

Assuming Current Charges and an Initial Gross Rate of 8.00% (Net 7.33%)

(gain) is not taxed unless it is distributed to the policyholder. If properly structured, you can access your Cash Surrender Value to provide a tax-free income subject to the limitations described below.

A policyholder may access their Cash Surrender Value prior to death by surrendering the policy, by taking a withdrawal or by taking a loan. Certain rider charges are also treated as distributions from the policy's Cash Surrender Value. If the policy is not a Modified Endowment Contract (described below), these pre-death distributions are generally treated as a return of the policyholder's investment in the contract (cost basis). Most distributions reduce the policyholder's investment in the contract (cost basis) until it has been reduced to \$0. Any further distributions would be considered to be paid from the gain in the policy and are includible in gross income.

Exceptions:

- A loan is not considered to be a distribution from the policy for tax purposes unless the policy lapses or is surrendered with an outstanding loan or the policy is a MEC. The outstanding loan is included in the Cash Surrender Value used for determining the gain in the policy, which may result in the loan being taxable upon surrender or lapse, even if net Cash Surrender Value paid to the policyholder at that time is \$0.
- Withdrawals and guideline premium force outs in the first 15 years from heavily funded non-MECs are taxed on a gain-first basis under the recapture ceiling of IRC Section 7702(f)(7).

Modified Endowment Contract (MEC)

The Technical and Miscellaneous Revenue Act (TAMRA) of 1988 classifies some policies as Modified Endowment Contracts (MECs). A policy is classified as a MEC if it fails to satisfy the 7-Pay Test of IRC section 7702A. The test is failed if the sum of premiums paid reduced by non-taxable withdrawals and other non-taxable distributions at any time in the first 7 years exceeds the sum of the annual 7-Pay premiums (the 7-Pay Limit). The annual 7-Pay Premium is the premium that would fund the policy under prescribed assumptions in the first 7 years. Certain policy changes will require adjustments to the 7-Pay Premiums and may require the test to be performed again. Pre-death distributions from a MEC, and those taken during the two years before a policy has become a MEC, are subject to less favorable (gain-first) income tax treatment than a non-MEC Life Insurance Contract and may also be subject to a 10% penalty tax. Your policy is in a gain position when the Policy Value is greater than the investment in the contract (cost basis). Unlike non-MEC tax treatment, loans from and assignments of a policy are also distributions from a MEC and are subject to gain-first taxation. We recommend you consult your tax advisor prior to taking any action on your policy that may cause it to become a MEC.

TAMRA testing has been performed on the assumed scale only and is dependent on the assumptions in that projection. It may not be applicable to the alternate projections shown. The initial annual 7-pay premium for this policy is \$71,563.00.

Based on our interpretation of TAMRA, this policy as illustrated would not be considered a Modified Endowment Contract (MEC). Whether and when your policy might become a MEC depends on the timing and amounts of premium payments, withdrawals you take, changes in the policy's non-guaranteed elements, your actual use of the policy's options, and any policy changes you make. For more information please select the TAMRA Optional Report.

Payment or Accelerations of Death Benefits

Subject to certain exceptions described in **Employer-owned Life Insurance** below, payments of the Death Benefit (including accelerations of the Death Benefit under a Long-Term Care or Terminal Illness Rider) are intended to be income tax free, regardless of whether or not your policy is classified as a MEC. With appropriate planning, Death Benefits may also be received estate tax free.

Employer-owned Life Insurance

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Variable Universal Life Insurance Policy

Protection VUL Form: 21PROVUL

Valuable Information About Your Life Insurance Illustration (cont'd)

Presented By: Sample Agent

Illustration Assumptions

Sample

Female - Preferred NonSmoker

Age: 55

Initial Assumed Status: Gold

Initial Death Benefit \$1,000,000

Face Amount \$1,000,000

Initial Planned Premium: \$14,614.26 / Billing Mode: Annual

Death Benefit Option 1; Cash Value Accumulation Test

State: Michigan

Assuming Current Charges and an Initial Gross Rate of 8.00% (Net 7.33%)

If the owner of the policy is the employer of the life insured, Section 101(j) of the Internal Revenue Code specifies a number of requirements that must be satisfied in order for life insurance death benefits to be excluded from income taxation. The life insureds must be the employer's directors and "highly compensated" employees (as is defined by law). If the life insured is not a director or highly compensated employee, then the policy's death benefit must be paid out to the life insured (or to the life insured's designated beneficiary) or used to redeem an equity interest in the employer. **Before the issuance of the policy**, the insured must (1) be notified in writing that the employer/policy owner intends to insure the employee's life and the maximum face amount for which the employee could be insured; (2) give his/her written consent to being insured under the policy and agree that such coverage may continue after the life insured terminates employment; and (3) be informed in writing that the employer/policy owner will be a beneficiary of any proceeds payable upon the death of the life insured. Finally, the employer/policy owner is required to keep records and make an annual report concerning its employer-owned life insurance policies. Taxpayers should seek the counsel of qualified tax advisors to determine the applicability of IRC Section 101(j) or other provisions of federal tax law and/or compliance with the requirements of any such law or regulation.

Other Considerations

This illustration assumes that the currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and the actual results may be more or less favorable. Future credits and deductions can vary at the company's discretion depending upon factors such as death claims, investment earnings and expenses, as well as policy owner actions such as timing and amount of premium payments, policy lapse and reinstatement, loans and withdrawals, and contractual charges.

Important Disclosure

No information provided by John Hancock to you or your financial professional in connection with this sale is intended as tax, legal or investment advice. This illustration and all other information and materials provided by John Hancock as part of this sale are not intended to be nor shall they be construed as providing impartial advice or recommendations in connection with this policy. John Hancock and its representatives will receive compensation derived from such sales or services.

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For more than a century, John Hancock has offered high-quality products to its customers. The company's experience and resources allow it to provide first class financial solutions to customers in every market in which it operates.

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Variable Universal Life Insurance Policy

Basic Illustration Summary

Protection VUL Form: 21PROVUL

Presented By: Sample Agent

Illustration Assumptions

Sample Initial Death Benefit \$1,000,000
Female - Preferred NonSmoker Face Amount \$1,000,000
Age: 55 Initial Planned Premium: \$14,614.26 / Billing Mode: Annual
Initial Assumed Status: Gold Death Benefit Option 1; Cash Value Accumulation Test
 State: Michigan
Assuming Current Charges and an Initial Gross Rate of 8.00% (Net 7.33%)

Coverage Summary

Coverage Description	Initial Amount	Initial Premium
Face Amount - Level for all years	\$1,000,000	\$14,614.26
Healthy Engagement Rider		

Policy Summary

State	Michigan	
Death Benefit Option	1	From 1 Thru 66
Definition of Life Insurance	CVAT	
Payment Mode	Annual	
Charges	Current	
Assumed Variable Rate	8.00%	From 1 Thru 66
Loan Interest Rate	3.25%	From 1 Thru 10
	2.25%	From 11 Thru 66
Owner Tax Bracket	35.00%	From 1 Thru 66
Initial 7-Pay Premium	\$71,563.00	
Target Premium	\$17,222.98	
Minimum Initial Premium	\$720.85	
Death Benefit Protection Period	45 Years	
Based on Illustrated Assumptions		
Assumed Status	Gold	From 1 Thru 25
LifeTrack Billing	Yes	
Illustration Serial Number	F0DE43AD6	

Premium Allocation Table (Assumed Rates)

Subaccount	Premium Allocation	Initial Gross Assumed Rates	Initial Net Assumed Rates
Fixed Account	100%	8.00%	7.33%
	0%	1.00%	1.00%

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Variable Universal Life Insurance Policy

Detailed Policy Values

Protection VUL Form: 21PROVUL

Presented By: Sample Agent

Illustration Assumptions

Sample

Female - Preferred NonSmoker

Age: 55

Initial Assumed Status: Gold

Initial Death Benefit \$1,000,000

Face Amount \$1,000,000

Initial Planned Premium: \$14,614.26 / Billing Mode: Annual

Death Benefit Option 1; Cash Value Accumulation Test

State: Michigan

Assuming Current Charges and an Initial Gross Rate of 8.00% (Net 7.33%)

Policy Year	EOY Age	Planned Premium	Net Outlay	Policy Value	Net Surrender Value	Net Death Benefit
1	56	14,614	14,614	7,191	0	1,000,000
2	57	14,614	14,614	14,532	0	1,000,000
3	58	14,609	14,609	22,280	1,969	1,000,000
4	59	14,604	14,604	30,493	10,725	1,000,000
5	60	14,595	14,595	39,180	22,472	1,000,000
6	61	14,580	14,580	48,394	34,975	1,000,000
7	62	14,565	14,565	58,196	48,064	1,000,000
8	63	14,539	14,539	68,643	61,799	1,000,000
9	64	14,501	14,501	79,796	76,238	1,000,000
10	65	14,453	14,453	91,723	91,723	1,000,000
Totals:		145,674	145,674			
11	66	14,374	14,374	110,987	110,987	1,000,000
12	67	14,277	14,277	131,741	131,741	1,000,000
13	68	14,165	14,165	154,062	154,062	1,000,000
14	69	14,028	14,028	178,027	178,027	1,000,000
15	70	13,875	13,875	203,728	203,728	1,000,000
16	71	13,696	13,696	231,253	231,253	1,000,000
17	72	13,501	13,501	260,693	260,693	1,000,000
18	73	13,276	13,276	292,145	292,145	1,000,000
19	74	13,032	13,032	325,696	325,696	1,000,000
20	75	12,753	12,753	361,451	361,451	1,000,000
Totals:		282,652	282,652			
21	76	12,430	12,430	399,326	399,326	1,000,000
22	77	12,085	12,085	439,642	439,642	1,000,000
23	78	11,716	11,716	482,575	482,575	1,000,000
24	79	11,327	11,327	528,350	528,350	1,000,000
25	80	10,916	10,916	577,217	577,217	1,000,000
26	81	10,486	10,486	629,009	629,009	1,052,395
27	82	10,073	10,073	683,578	683,578	1,115,873
28	83	9,683	9,683	741,069	741,069	1,181,042
29	84	9,321	9,321	801,618	801,618	1,247,799
30	85	8,984	8,984	865,342	865,342	1,316,445
Totals:		389,672	389,672			

This illustration is only valid when all pages are included and accompanied or preceded by a current prospectus describing the Protection VUL policy.

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Variable Universal Life Insurance Policy

Detailed Policy Values (cont'd)

Protection VUL Form: 21PROVUL

Presented By: Sample Agent

Illustration Assumptions

Sample

Female - Preferred NonSmoker

Age: 55

Initial Assumed Status: Gold

Initial Death Benefit \$1,000,000

Face Amount \$1,000,000

Initial Planned Premium: \$14,614.26 / Billing Mode: Annual

Death Benefit Option 1; Cash Value Accumulation Test

State: Michigan

Assuming Current Charges and an Initial Gross Rate of 8.00% (Net 7.33%)

Policy Year	EOY Age	Planned Premium	Net Outlay	Policy Value	Net Surrender Value	Net Death Benefit
31	86	8,630	8,630	930,578	930,578	1,385,259
32	87	8,306	8,306	998,744	998,744	1,455,570
33	88	8,005	8,005	1,069,728	1,069,728	1,526,930
34	89	7,739	7,739	1,143,400	1,143,400	1,599,045
35	90	7,495	7,495	1,219,935	1,219,935	1,671,676
36	91	7,273	7,273	1,299,602	1,299,602	1,744,456
37	92	7,075	7,075	1,382,913	1,382,913	1,816,595
38	93	6,899	6,899	1,470,537	1,470,537	1,887,434
39	94	6,743	6,743	1,563,543	1,563,543	1,955,524
40	95	6,609	6,609	1,663,692	1,663,692	2,018,890
Totals:		464,448	464,448			
41	96	6,489	6,489	1,769,587	1,769,587	2,070,240
42	97	6,386	6,386	1,889,424	1,889,424	2,125,413
43	98	6,306	6,306	2,027,837	2,027,837	2,193,512
44	99	6,245	6,245	2,186,568	2,186,568	2,274,250
45	100	6,196	6,196	2,356,891	2,356,891	2,356,891
46	101	6,196	6,196	2,539,698	2,539,698	2,539,698
47	102	6,196	6,196	2,735,905	2,735,905	2,735,905
48	103	6,196	6,196	2,946,494	2,946,494	2,946,494
49	104	6,196	6,196	3,172,519	3,172,519	3,172,519
50	105	6,196	6,196	3,415,111	3,415,111	3,415,111
Totals:		527,052	527,052			
51	106	6,196	6,196	3,675,486	3,675,486	3,675,486
52	107	6,196	6,196	3,954,946	3,954,946	3,954,946
53	108	6,196	6,196	4,254,890	4,254,890	4,254,890
54	109	6,196	6,196	4,576,821	4,576,821	4,576,821
55	110	6,196	6,196	4,922,349	4,922,349	4,922,349
56	111	6,196	6,196	5,293,204	5,293,204	5,293,204
57	112	6,196	6,196	5,691,243	5,691,243	5,691,243
58	113	6,196	6,196	6,118,458	6,118,458	6,118,458
59	114	6,196	6,196	6,576,988	6,576,988	6,576,988
60	115	6,196	6,196	7,069,128	7,069,128	7,069,128
Totals:		589,015	589,015			

This illustration is only valid when all pages are included and accompanied or preceded by a current prospectus describing the Protection VUL policy.

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Variable Universal Life Insurance Policy

Detailed Policy Values (cont'd)

Protection VUL Form: 21PROVUL

Presented By: Sample Agent

Illustration Assumptions

Sample

Female - Preferred NonSmoker

Age: 55

Initial Assumed Status: Gold

Initial Death Benefit \$1,000,000

Face Amount \$1,000,000

Initial Planned Premium: \$14,614.26 / Billing Mode: Annual

Death Benefit Option 1; Cash Value Accumulation Test

State: Michigan

Assuming Current Charges and an Initial Gross Rate of 8.00% (Net 7.33%)

Policy Year	EOY Age	Planned Premium	Net Outlay	Policy Value	Net Surrender Value	Net Death Benefit
61	116	6,196	6,196	7,597,342	7,597,342	7,597,342
62	117	6,196	6,196	8,164,274	8,164,274	8,164,274
63	118	6,196	6,196	8,772,762	8,772,762	8,772,762
64	119	6,196	6,196	9,425,853	9,425,853	9,425,853
65	120	6,196	6,196	10,126,815	10,126,815	10,126,815
66	121	6,196	6,196	10,879,157	10,879,157	10,879,157
67	122	0	0	11,676,600	11,676,600	11,676,600
68	123	0	0	12,532,494	12,532,494	12,532,494
69	124	0	0	13,451,126	13,451,126	13,451,126
70	125	0	0	14,437,094	14,437,094	14,437,094

Totals: 626,193 626,193

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Variable Universal Life Insurance Policy

Protection VUL Form: 21PROVUL

Summary of Policy Values

Presented By: Sample Agent

Illustration Assumptions

Sample
 Female - Preferred NonSmoker
 Age: 55
 Initial Assumed Status: Gold

Initial Death Benefit \$1,000,000
 Face Amount \$1,000,000
 Initial Planned Premium: \$14,614.26 / Billing Mode: Annual
 Death Benefit Option 1; Cash Value Accumulation Test
 State: Michigan

Policy Year	Planned Premium	0.00% Assumed Gross Rate (-0.67% Net Rate) Maximum Charges			8.00% Assumed Gross Rate (7.33% Net Rate) Maximum Charges			8.00% Assumed Gross Rate (7.33% Net Rate) Current Charges		
		Policy Value	Net Surrender Value	Net Death Benefit	Policy Value	Net Surrender Value	Net Death Benefit	Policy Value	Net Surrender Value	Net Death Benefit
1	14,614	4,494	0	1,000,000	5,123	0	1,000,000	7,191	0	1,000,000
2	14,614	8,762	0	1,000,000	10,420	0	1,000,000	14,532	0	1,000,000
3	14,609	12,818	0	1,000,000	15,912	0	1,000,000	22,280	1,969	1,000,000
4	14,604	16,655	0	1,000,000	21,607	1,839	1,000,000	30,493	10,725	1,000,000
5	14,595	20,263	3,555	1,000,000	27,510	10,802	1,000,000	39,180	22,472	1,000,000
6	14,580	23,616	10,196	1,000,000	33,609	20,189	1,000,000	48,394	34,975	1,000,000
7	14,565	26,685	16,553	1,000,000	39,889	29,757	1,000,000	58,196	48,064	1,000,000
8	14,539	29,414	22,571	1,000,000	46,306	39,463	1,000,000	68,643	61,799	1,000,000
9	14,501	31,759	28,201	1,000,000	52,826	49,268	1,000,000	79,796	76,238	1,000,000
10	14,453	33,673	33,673	1,000,000	59,411	59,411	1,000,000	91,723	91,723	1,000,000

Totals: 145,674

11	14,374	40,823	40,823	1,000,000	72,243	72,243	1,000,000	110,987	110,987	1,000,000
12	14,277	47,489	47,489	1,000,000	85,650	85,650	1,000,000	131,741	131,741	1,000,000
13	14,165	53,623	53,623	1,000,000	99,640	99,640	1,000,000	154,062	154,062	1,000,000
14	14,028	59,149	59,149	1,000,000	114,216	114,216	1,000,000	178,027	178,027	1,000,000
15	13,875	63,941	63,941	1,000,000	129,365	129,365	1,000,000	203,728	203,728	1,000,000
16	13,696	67,830	67,830	1,000,000	145,045	145,045	1,000,000	231,253	231,253	1,000,000
17	13,501	70,657	70,657	1,000,000	161,190	161,190	1,000,000	260,693	260,693	1,000,000
18	13,276	72,214	72,214	1,000,000	177,712	177,712	1,000,000	292,145	292,145	1,000,000
19	13,032	72,281	72,281	1,000,000	194,526	194,526	1,000,000	325,696	325,696	1,000,000
20	12,753	70,594	70,594	1,000,000	211,529	211,529	1,000,000	361,451	361,451	1,000,000

Totals: 282,652

21	12,430	66,765	66,765	1,000,000	228,570	228,570	1,000,000	399,326	399,326	1,000,000
22	12,085	60,541	60,541	1,000,000	245,541	245,541	1,000,000	439,642	439,642	1,000,000
23	11,716	51,464	51,464	1,000,000	262,258	262,258	1,000,000	482,575	482,575	1,000,000
24	11,327	38,961	38,961	1,000,000	278,511	278,511	1,000,000	528,350	528,350	1,000,000
25	10,916	22,230	22,230	1,000,000	293,993	293,993	1,000,000	577,217	577,217	1,000,000
26	10,486	171	171	1,000,000	308,302	308,302	1,000,000	629,009	629,009	1,052,395
27	10,073	0	0	1,000,000	321,035	321,035	1,000,000	683,578	683,578	1,115,873
28	9,683	0	0	1,000,000	332,182	332,182	1,000,000	741,069	741,069	1,181,042
29	9,321	0	0	1,000,000	341,434	341,434	1,000,000	801,618	801,618	1,247,799
30	8,984	0	0	1,000,000	348,077	348,077	1,000,000	865,342	865,342	1,316,445

Totals: 389,672

Indicates that the policy has lapsed under the illustrated assumption. Additional premium would be required to maintain policy benefits.

This illustration is only valid when all pages are included and accompanied or preceded by a current prospectus describing the Protection VUL policy.

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Variable Universal Life Insurance Policy

Protection VUL Form: 21PROVUL

Summary of Policy Values (cont'd)

Presented By: Sample Agent

Illustration Assumptions

Sample

Female - Preferred NonSmoker

Age: 55

Initial Assumed Status: Gold

Initial Death Benefit \$1,000,000

Face Amount \$1,000,000

Initial Planned Premium: \$14,614.26 / Billing Mode: Annual

Death Benefit Option 1; Cash Value Accumulation Test

State: Michigan

Policy Year	Planned Premium	0.00% Assumed Gross Rate (-0.67% Net Rate) Maximum Charges			8.00% Assumed Gross Rate (7.33% Net Rate) Maximum Charges			8.00% Assumed Gross Rate (7.33% Net Rate) Current Charges		
		Policy Value	Net Surrender Value	Net Death Benefit	Policy Value	Net Surrender Value	Net Death Benefit	Policy Value	Net Surrender Value	Net Death Benefit
31	8,630	0	0	1,000,000	349,952	349,952	1,000,000	930,578	930,578	1,385,259
32	8,306	0	0	1,000,000	346,974	346,974	1,000,000	998,744	998,744	1,455,570
33	8,005	0	0	1,000,000	337,709	337,709	1,000,000	1,069,728	1,069,728	1,526,930
34	7,739	0	0	1,000,000	319,886	319,886	1,000,000	1,143,400	1,143,400	1,599,045
35	7,495	0	0	1,000,000	290,571	290,571	1,000,000	1,219,935	1,219,935	1,671,676
36	7,273	0	0	1,000,000	243,919	243,919	1,000,000	1,299,602	1,299,602	1,744,456
37	7,075	0	0	1,000,000	170,928	170,928	1,000,000	1,382,913	1,382,913	1,816,595
38	6,899	0	0	1,000,000	57,260	57,260	1,000,000	1,470,537	1,470,537	1,887,434
39	6,743	0	0	1,000,000	0	0	1,000,000	1,563,543	1,563,543	1,955,524
40	6,609	0	0	1,000,000	0	0	1,000,000	1,663,692	1,663,692	2,018,890

Totals: 464,448

41	6,489	0	0	1,000,000	0	0	1,000,000	1,769,587	1,769,587	2,070,240
42	6,386	0	0	1,000,000	0	0	1,000,000	1,889,424	1,889,424	2,125,413
43	6,306	0	0	1,000,000	0	0	1,000,000	2,027,837	2,027,837	2,193,512
44	6,245	0	0	1,000,000	0	0	1,000,000	2,186,568	2,186,568	2,274,250
45	6,196	##	##	##	0	0	1,000,000	2,356,891	2,356,891	2,356,891
46	6,196				##	##	##	2,539,698	2,539,698	2,539,698
47	6,196							2,735,905	2,735,905	2,735,905
48	6,196							2,946,494	2,946,494	2,946,494
49	6,196							3,172,519	3,172,519	3,172,519
50	6,196							3,415,111	3,415,111	3,415,111

Totals: 527,052

51	6,196							3,675,486	3,675,486	3,675,486
52	6,196							3,954,946	3,954,946	3,954,946
53	6,196							4,254,890	4,254,890	4,254,890
54	6,196							4,576,821	4,576,821	4,576,821
55	6,196							4,922,349	4,922,349	4,922,349
56	6,196							5,293,204	5,293,204	5,293,204
57	6,196							5,691,243	5,691,243	5,691,243
58	6,196							6,118,458	6,118,458	6,118,458
59	6,196							6,576,988	6,576,988	6,576,988
60	6,196							7,069,128	7,069,128	7,069,128

Totals: 589,015

Indicates that the policy has lapsed under the illustrated assumption. Additional premium would be required to maintain policy benefits.

This illustration is only valid when all pages are included and accompanied or preceded by a current prospectus describing the Protection VUL policy.

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Variable Universal Life Insurance Policy

Protection VUL Form: 21PROVUL

Summary of Policy Values (cont'd)

Presented By: Sample Agent

Illustration Assumptions

Sample

Female - Preferred NonSmoker

Age: 55

Initial Assumed Status: Gold

Initial Death Benefit \$1,000,000

Face Amount \$1,000,000

Initial Planned Premium: \$14,614.26 / Billing Mode: Annual

Death Benefit Option 1; Cash Value Accumulation Test

State: Michigan

Policy Year	Planned Premium	0.00% Assumed Gross Rate (-0.67% Net Rate) Maximum Charges			8.00% Assumed Gross Rate (7.33% Net Rate) Maximum Charges			8.00% Assumed Gross Rate (7.33% Net Rate) Current Charges		
		Policy Value	Net Surrender Value	Net Death Benefit	Policy Value	Net Surrender Value	Net Death Benefit	Policy Value	Net Surrender Value	Net Death Benefit
61	6,196							7,597,342	7,597,342	7,597,342
62	6,196							8,164,274	8,164,274	8,164,274
63	6,196							8,772,762	8,772,762	8,772,762
64	6,196							9,425,853	9,425,853	9,425,853
65	6,196							10,126,815	10,126,815	10,126,815
66	6,196							10,879,157	10,879,157	10,879,157
67	0							11,676,600	11,676,600	11,676,600
68	0							12,532,494	12,532,494	12,532,494
69	0							13,451,126	13,451,126	13,451,126
70	0							14,437,094	14,437,094	14,437,094

Totals: 626,193

Indicates that the policy has lapsed under the illustrated assumption. Additional premium would be required to maintain policy benefits.

This illustration is only valid when all pages are included and accompanied or preceded by a current prospectus describing the Protection VUL policy.

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Variable Universal Life Insurance Policy

Assumed Vitality Status with Maximum Charges

Protection VUL Form: 21PROVUL

Presented By: Sample Agent

Illustration Assumptions

Sample

Female - Preferred NonSmoker

Age: 55

Initial Assumed Status: Gold

Initial Death Benefit \$1,000,000

Face Amount \$1,000,000

Initial Planned Premium: \$14,614.26 / Billing Mode: Annual

Death Benefit Option 1; Cash Value Accumulation Test

State: Michigan

Assuming Current Charges and an Initial Gross Rate of 8.00% (Net 7.33%)

Policy Year	EOY Age	Planned Premium	Scheduled Vitality Status*, 0.00% Assumed Gross Rate (-0.67% Net Rate) Maximum Charges			Scheduled Vitality Status*, 8.00% Assumed Gross Rate (7.33% Net Rate) Current Charges		
			Policy Value	Net Surrender Value	Net Death Benefit	Current Policy Value	Current Net Surrender Value	Current Net Death Benefit
1	56	14,614	4,494	0	1,000,000	7,191	0	1,000,000
2	57	14,614	8,762	0	1,000,000	14,532	0	1,000,000
3	58	14,609	12,818	0	1,000,000	22,280	1,969	1,000,000
4	59	14,604	16,655	0	1,000,000	30,493	10,725	1,000,000
5	60	14,595	20,263	3,555	1,000,000	39,180	22,472	1,000,000
6	61	14,580	23,616	10,196	1,000,000	48,394	34,975	1,000,000
7	62	14,565	26,685	16,553	1,000,000	58,196	48,064	1,000,000
8	63	14,539	29,414	22,571	1,000,000	68,643	61,799	1,000,000
9	64	14,501	31,759	28,201	1,000,000	79,796	76,238	1,000,000
10	65	14,453	33,673	33,673	1,000,000	91,723	91,723	1,000,000
Totals:		145,674						
11	66	14,374	40,823	40,823	1,000,000	110,987	110,987	1,000,000
12	67	14,277	47,489	47,489	1,000,000	131,741	131,741	1,000,000
13	68	14,165	53,623	53,623	1,000,000	154,062	154,062	1,000,000
14	69	14,028	59,149	59,149	1,000,000	178,027	178,027	1,000,000
15	70	13,875	63,941	63,941	1,000,000	203,728	203,728	1,000,000
16	71	13,696	67,830	67,830	1,000,000	231,253	231,253	1,000,000
17	72	13,501	70,657	70,657	1,000,000	260,693	260,693	1,000,000
18	73	13,276	72,214	72,214	1,000,000	292,145	292,145	1,000,000
19	74	13,032	72,281	72,281	1,000,000	325,696	325,696	1,000,000
20	75	12,753	70,594	70,594	1,000,000	361,451	361,451	1,000,000
Totals:		282,652						
21	76	12,430	66,765	66,765	1,000,000	399,326	399,326	1,000,000
22	77	12,085	60,541	60,541	1,000,000	439,642	439,642	1,000,000
23	78	11,716	51,464	51,464	1,000,000	482,575	482,575	1,000,000
24	79	11,327	38,961	38,961	1,000,000	528,350	528,350	1,000,000
25	80	10,916	22,230	22,230	1,000,000	577,217	577,217	1,000,000
26	81	10,486	171	171	1,000,000	629,009	629,009	1,052,395
27	82	10,073	0	0	1,000,000	683,578	683,578	1,115,873
28	83	9,683	0	0	1,000,000	741,069	741,069	1,181,042
29	84	9,321	0	0	1,000,000	801,618	801,618	1,247,799
30	85	8,984	0	0	1,000,000	865,342	865,342	1,316,445
Totals:		389,672						

*The assumed Vitality status in this illustration is not guaranteed. Achieving a different status than assumed will affect the amount of Rider Credits applied and duration of DBPV.

Indicates that the policy has lapsed under the illustrated assumption. Additional premium would be required to maintain policy benefits.

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Variable Universal Life Insurance Policy

Protection VUL Form: 21PROVUL

Assumed Vitality Status with Maximum Charges (cont'd)

Presented By: Sample Agent

Illustration Assumptions

Sample

Female - Preferred NonSmoker

Age: 55

Initial Assumed Status: Gold

Initial Death Benefit \$1,000,000

Face Amount \$1,000,000

Initial Planned Premium: \$14,614.26 / Billing Mode: Annual

Death Benefit Option 1; Cash Value Accumulation Test

State: Michigan

Assuming Current Charges and an Initial Gross Rate of 8.00% (Net 7.33%)

Policy Year	EOY Age	Planned Premium	Policy Value	Scheduled Vitality Status*, 0.00% Assumed		Scheduled Vitality Status*, 8.00% Assumed		
				Gross Rate (-0.67% Net Rate)	Maximum Charges	Gross Rate (7.33% Net Rate)	Current Charges	Current Net Death Benefit
				Net Surrender Value	Net Death Benefit	Current Policy Value	Current Net Surrender Value	Current Net Death Benefit
31	86	8,630	0	0	1,000,000	930,578	930,578	1,385,259
32	87	8,306	0	0	1,000,000	998,744	998,744	1,455,570
33	88	8,005	0	0	1,000,000	1,069,728	1,069,728	1,526,930
34	89	7,739	0	0	1,000,000	1,143,400	1,143,400	1,599,045
35	90	7,495	0	0	1,000,000	1,219,935	1,219,935	1,671,676
36	91	7,273	0	0	1,000,000	1,299,602	1,299,602	1,744,456
37	92	7,075	0	0	1,000,000	1,382,913	1,382,913	1,816,595
38	93	6,899	0	0	1,000,000	1,470,537	1,470,537	1,887,434
39	94	6,743	0	0	1,000,000	1,563,543	1,563,543	1,955,524
40	95	6,609	0	0	1,000,000	1,663,692	1,663,692	2,018,890
Totals:		464,448						
41	96	6,489	0	0	1,000,000	1,769,587	1,769,587	2,070,240
42	97	6,386	0	0	1,000,000	1,889,424	1,889,424	2,125,413
43	98	6,306	0	0	1,000,000	2,027,837	2,027,837	2,193,512
44	99	6,245	0	0	1,000,000	2,186,568	2,186,568	2,274,250
45	100	6,196	0	0	1,000,000	2,356,891	2,356,891	2,356,891
46	101	6,196	##	##	##	2,539,698	2,539,698	2,539,698
47	102	6,196				2,735,905	2,735,905	2,735,905
48	103	6,196				2,946,494	2,946,494	2,946,494
49	104	6,196				3,172,519	3,172,519	3,172,519
50	105	6,196				3,415,111	3,415,111	3,415,111
Totals:		527,052						
51	106	6,196				3,675,486	3,675,486	3,675,486
52	107	6,196				3,954,946	3,954,946	3,954,946
53	108	6,196				4,254,890	4,254,890	4,254,890
54	109	6,196				4,576,821	4,576,821	4,576,821
55	110	6,196				4,922,349	4,922,349	4,922,349
56	111	6,196				5,293,204	5,293,204	5,293,204
57	112	6,196				5,691,243	5,691,243	5,691,243
58	113	6,196				6,118,458	6,118,458	6,118,458
59	114	6,196				6,576,988	6,576,988	6,576,988
60	115	6,196				7,069,128	7,069,128	7,069,128
Totals:		589,015						

*The assumed Vitality status in this illustration is not guaranteed. Achieving a different status than assumed will affect the amount of Rider Credits applied and duration of DBPV.

Indicates that the policy has lapsed under the illustrated assumption. Additional premium would be required to maintain policy benefits.

This illustration is only valid when all pages are included and accompanied or preceded by a current prospectus describing the Protection VUL policy.

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Variable Universal Life Insurance Policy

Protection VUL Form: 21PROVUL

Assumed Vitality Status with Maximum Charges (cont'd)

Presented By: Sample Agent

Illustration Assumptions

Sample

Female - Preferred NonSmoker

Age: 55

Initial Assumed Status: Gold

Initial Death Benefit \$1,000,000

Face Amount \$1,000,000

Initial Planned Premium: \$14,614.26 / Billing Mode: Annual

Death Benefit Option 1; Cash Value Accumulation Test

State: Michigan

Assuming Current Charges and an Initial Gross Rate of 8.00% (Net 7.33%)

Policy Year	EOY Age	Planned Premium	Scheduled Vitality Status*, 0.00% Assumed Gross Rate (-0.67% Net Rate) Maximum Charges			Scheduled Vitality Status*, 8.00% Assumed Gross Rate (7.33% Net Rate) Current Charges		
			Policy Value	Net Surrender Value	Net Death Benefit	Current Policy Value	Current Net Surrender Value	Current Net Death Benefit
61	116	6,196				7,597,342	7,597,342	7,597,342
62	117	6,196				8,164,274	8,164,274	8,164,274
63	118	6,196				8,772,762	8,772,762	8,772,762
64	119	6,196				9,425,853	9,425,853	9,425,853
65	120	6,196				10,126,815	10,126,815	10,126,815
66	121	6,196				10,879,157	10,879,157	10,879,157
67	122	0				11,676,600	11,676,600	11,676,600
68	123	0				12,532,494	12,532,494	12,532,494
69	124	0				13,451,126	13,451,126	13,451,126
70	125	0				14,437,094	14,437,094	14,437,094

Totals: 626,193

*The assumed Vitality status in this illustration is not guaranteed. Achieving a different status than assumed will affect the amount of Rider Credits applied and duration of DBPV.

Indicates that the policy has lapsed under the illustrated assumption. Additional premium would be required to maintain policy benefits.

This illustration is only valid when all pages are included and accompanied or preceded by a current prospectus describing the Protection VUL policy.

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Variable Universal Life Insurance Policy

Bronze Assumptions

Protection VUL Form: 21PROVUL

Presented By: Sample Agent

Illustration Assumptions

Sample

Female - Preferred NonSmoker

Age: 55

Assumed Status All Years: Bronze

Initial Death Benefit \$1,000,000

Face Amount \$1,000,000

Initial Planned Premium: \$14,614.26 / Billing Mode: Annual

Death Benefit Option 1; Cash Value Accumulation Test

State: Michigan

Assuming Current Charges and an Initial Gross Rate of 8.00% (Net 7.33%)

Policy Year	EOY Age	Planned Premium	Net Outlay	Policy Value	Net Surrender Value	Net Death Benefit
1	56	14,614	14,614	7,191	0	1,000,000
2	57	14,614	14,614	14,513	0	1,000,000
3	58	14,609	14,609	22,210	1,898	1,000,000
4	59	14,604	14,604	30,333	10,565	1,000,000
5	60	14,595	14,595	38,884	22,176	1,000,000
6	61	14,580	14,580	47,912	34,493	1,000,000
7	62	14,565	14,565	57,444	47,313	1,000,000
8	63	14,539	14,539	67,502	60,658	1,000,000
9	64	14,501	14,501	78,104	74,547	1,000,000
10	65	14,453	14,453	89,281	89,281	1,000,000
Totals:		145,674	145,674			
11	66	14,374	14,374	107,560	107,560	1,000,000
12	67	14,277	14,277	127,102	127,102	1,000,000
13	68	14,165	14,165	147,958	147,958	1,000,000
14	69	14,028	14,028	170,176	170,176	1,000,000
15	70	13,875	13,875	193,825	193,825	1,000,000
16	71	13,696	13,696	218,971	218,971	1,000,000
17	72	13,501	13,501	245,689	245,689	1,000,000
18	73	13,276	13,276	274,046	274,046	1,000,000
19	74	13,032	13,032	304,094	304,094	1,000,000
20	75	12,753	12,753	335,907	335,907	1,000,000
Totals:		282,652	282,652			
21	76	12,430	12,430	369,202	369,202	1,000,000
22	77	12,085	12,085	404,464	404,464	1,000,000
23	78	11,716	11,716	441,844	441,844	1,000,000
24	79	11,327	11,327	481,536	481,536	1,000,000
25	80	10,916	10,916	523,776	523,776	1,000,000
26	81	10,486	10,486	568,880	568,880	1,000,000
27	82	10,073	10,073	617,334	617,334	1,007,736
28	83	9,683	9,683	668,651	668,651	1,065,630
29	84	9,321	9,321	722,793	722,793	1,125,100
30	85	8,984	8,984	779,903	779,903	1,186,467
Totals:		389,672	389,672			

This illustration is only valid when all pages are included and accompanied or preceded by a current prospectus describing the Protection VUL policy.

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Variable Universal Life Insurance Policy

Bronze Assumptions (cont'd)

Protection VUL Form: 21PROVUL

Presented By: Sample Agent

Illustration Assumptions

Sample

Female - Preferred NonSmoker

Age: 55

Assumed Status All Years: Bronze

Initial Death Benefit \$1,000,000

Face Amount \$1,000,000

Initial Planned Premium: \$14,614.26 / Billing Mode: Annual

Death Benefit Option 1; Cash Value Accumulation Test

State: Michigan

Assuming Current Charges and an Initial Gross Rate of 8.00% (Net 7.33%)

Policy Year	EOY Age	Planned Premium	Net Outlay	Policy Value	Net Surrender Value	Net Death Benefit
31	86	8,630	8,630	838,226	838,226	1,247,784
32	87	8,306	8,306	899,369	899,369	1,310,740
33	88	8,005	8,005	963,458	963,458	1,375,240
34	89	7,739	7,739	1,030,582	1,030,582	1,441,269
35	90	7,495	7,495	1,100,655	1,100,655	1,508,227
36	91	7,273	7,273	1,173,914	1,173,914	1,575,745
37	92	7,075	7,075	1,250,867	1,250,867	1,643,139
38	93	6,899	6,899	1,332,155	1,332,155	1,709,821
39	94	6,743	6,743	1,418,783	1,418,783	1,774,472
40	95	6,609	6,609	1,512,379	1,512,379	1,835,272
Totals:		464,448	464,448			
41	96	6,489	6,489	1,611,652	1,611,652	1,885,472
42	97	6,386	6,386	1,724,167	1,724,167	1,939,516
43	98	6,306	6,306	1,854,181	1,854,181	2,005,668
44	99	6,245	6,245	2,000,183	2,000,183	2,080,390
45	100	6,196	6,196	2,156,843	2,156,843	2,156,843
46	101	6,196	6,196	2,324,987	2,324,987	2,324,987
47	102	6,196	6,196	2,505,456	2,505,456	2,505,456
48	103	6,196	6,196	2,699,152	2,699,152	2,699,152
49	104	6,196	6,196	2,907,047	2,907,047	2,907,047
50	105	6,196	6,196	3,130,181	3,130,181	3,130,181
Totals:		527,052	527,052			
51	106	6,196	6,196	3,369,670	3,369,670	3,369,670
52	107	6,196	6,196	3,626,714	3,626,714	3,626,714
53	108	6,196	6,196	3,902,599	3,902,599	3,902,599
54	109	6,196	6,196	4,198,706	4,198,706	4,198,706
55	110	6,196	6,196	4,516,519	4,516,519	4,516,519
56	111	6,196	6,196	4,857,626	4,857,626	4,857,626
57	112	6,196	6,196	5,223,737	5,223,737	5,223,737
58	113	6,196	6,196	5,616,684	5,616,684	5,616,684
59	114	6,196	6,196	6,038,434	6,038,434	6,038,434
60	115	6,196	6,196	6,491,098	6,491,098	6,491,098
Totals:		589,015	589,015			

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Variable Universal Life Insurance Policy

Bronze Assumptions (cont'd)

Protection VUL Form: 21PROVUL

Presented By: Sample Agent

Illustration Assumptions

Sample

Female - Preferred NonSmoker

Age: 55

Assumed Status All Years: Bronze

Initial Death Benefit \$1,000,000

Face Amount \$1,000,000

Initial Planned Premium: \$14,614.26 / Billing Mode: Annual

Death Benefit Option 1; Cash Value Accumulation Test

State: Michigan

Assuming Current Charges and an Initial Gross Rate of 8.00% (Net 7.33%)

Policy Year	EOY Age	Planned Premium	Net Outlay	Policy Value	Net Surrender Value	Net Death Benefit
61	116	6,196	6,196	6,976,943	6,976,943	6,976,943
62	117	6,196	6,196	7,498,400	7,498,400	7,498,400
63	118	6,196	6,196	8,058,079	8,058,079	8,058,079
64	119	6,196	6,196	8,658,784	8,658,784	8,658,784
65	120	6,196	6,196	9,303,519	9,303,519	9,303,519
66	121	6,196	6,196	9,995,514	9,995,514	9,995,514
Totals:		626,193	626,193			

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Variable Universal Life Insurance Policy

Protection VUL Form: 21PROVUL

Death Benefit Illustration

Presented By: Sample Agent

Illustration Assumptions

Sample

Female - Preferred NonSmoker

Age: 55

Initial Assumed Status: Gold

Initial Death Benefit \$1,000,000

Face Amount \$1,000,000

Initial Planned Premium: \$14,614.26 / Billing Mode: Annual

Death Benefit Option 1; Cash Value Accumulation Test

State: Michigan

Assuming Current Charges and an Initial Gross Rate of 8.00% (Net 7.33%)

Policy Year	EOY Age	Planned Premium	Face Amount	Required Additional Death Benefit	Policy Value	Total Death Benefit	Net Death Benefit
1	56	14,614	1,000,000	0	7,191	1,000,000	1,000,000
2	57	14,614	1,000,000	0	14,532	1,000,000	1,000,000
3	58	14,609	1,000,000	0	22,280	1,000,000	1,000,000
4	59	14,604	1,000,000	0	30,493	1,000,000	1,000,000
5	60	14,595	1,000,000	0	39,180	1,000,000	1,000,000
6	61	14,580	1,000,000	0	48,394	1,000,000	1,000,000
7	62	14,565	1,000,000	0	58,196	1,000,000	1,000,000
8	63	14,539	1,000,000	0	68,643	1,000,000	1,000,000
9	64	14,501	1,000,000	0	79,796	1,000,000	1,000,000
10	65	14,453	1,000,000	0	91,723	1,000,000	1,000,000
Totals:		145,674					
11	66	14,374	1,000,000	0	110,987	1,000,000	1,000,000
12	67	14,277	1,000,000	0	131,741	1,000,000	1,000,000
13	68	14,165	1,000,000	0	154,062	1,000,000	1,000,000
14	69	14,028	1,000,000	0	178,027	1,000,000	1,000,000
15	70	13,875	1,000,000	0	203,728	1,000,000	1,000,000
16	71	13,696	1,000,000	0	231,253	1,000,000	1,000,000
17	72	13,501	1,000,000	0	260,693	1,000,000	1,000,000
18	73	13,276	1,000,000	0	292,145	1,000,000	1,000,000
19	74	13,032	1,000,000	0	325,696	1,000,000	1,000,000
20	75	12,753	1,000,000	0	361,451	1,000,000	1,000,000
Totals:		282,652					
21	76	12,430	1,000,000	0	399,326	1,000,000	1,000,000
22	77	12,085	1,000,000	0	439,642	1,000,000	1,000,000
23	78	11,716	1,000,000	0	482,575	1,000,000	1,000,000
24	79	11,327	1,000,000	0	528,350	1,000,000	1,000,000
25	80	10,916	1,000,000	0	577,217	1,000,000	1,000,000
26	81	10,486	1,000,000	52,395	629,009	1,052,395	1,052,395
27	82	10,073	1,000,000	115,873	683,578	1,115,873	1,115,873
28	83	9,683	1,000,000	181,042	741,069	1,181,042	1,181,042
29	84	9,321	1,000,000	247,799	801,618	1,247,799	1,247,799
30	85	8,984	1,000,000	316,445	865,342	1,316,445	1,316,445
Totals:		389,672					

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Variable Universal Life Insurance Policy

Death Benefit Illustration (cont'd)

Protection VUL Form: 21PROVUL

Presented By: Sample Agent

Illustration Assumptions

Sample

Female - Preferred NonSmoker

Age: 55

Initial Assumed Status: Gold

Initial Death Benefit \$1,000,000

Face Amount \$1,000,000

Initial Planned Premium: \$14,614.26 / Billing Mode: Annual

Death Benefit Option 1; Cash Value Accumulation Test

State: Michigan

Assuming Current Charges and an Initial Gross Rate of 8.00% (Net 7.33%)

Policy Year	EOY Age	Planned Premium	Face Amount	Required Additional Death Benefit	Policy Value	Total Death Benefit	Net Death Benefit
31	86	8,630	1,000,000	385,259	930,578	1,385,259	1,385,259
32	87	8,306	1,000,000	455,570	998,744	1,455,570	1,455,570
33	88	8,005	1,000,000	526,930	1,069,728	1,526,930	1,526,930
34	89	7,739	1,000,000	599,045	1,143,400	1,599,045	1,599,045
35	90	7,495	1,000,000	671,676	1,219,935	1,671,676	1,671,676
36	91	7,273	1,000,000	744,456	1,299,602	1,744,456	1,744,456
37	92	7,075	1,000,000	816,595	1,382,913	1,816,595	1,816,595
38	93	6,899	1,000,000	887,434	1,470,537	1,887,434	1,887,434
39	94	6,743	1,000,000	955,524	1,563,543	1,955,524	1,955,524
40	95	6,609	1,000,000	1,018,890	1,663,692	2,018,890	2,018,890
Totals:		464,448					
41	96	6,489	1,000,000	1,070,240	1,769,587	2,070,240	2,070,240
42	97	6,386	1,000,000	1,125,413	1,889,424	2,125,413	2,125,413
43	98	6,306	1,000,000	1,193,512	2,027,837	2,193,512	2,193,512
44	99	6,245	1,000,000	1,274,250	2,186,568	2,274,250	2,274,250
45	100	6,196	1,000,000	1,356,891	2,356,891	2,356,891	2,356,891
46	101	6,196	1,000,000	1,539,698	2,539,698	2,539,698	2,539,698
47	102	6,196	1,000,000	1,735,905	2,735,905	2,735,905	2,735,905
48	103	6,196	1,000,000	1,946,494	2,946,494	2,946,494	2,946,494
49	104	6,196	1,000,000	2,172,519	3,172,519	3,172,519	3,172,519
50	105	6,196	1,000,000	2,415,111	3,415,111	3,415,111	3,415,111
Totals:		527,052					
51	106	6,196	1,000,000	2,675,486	3,675,486	3,675,486	3,675,486
52	107	6,196	1,000,000	2,954,946	3,954,946	3,954,946	3,954,946
53	108	6,196	1,000,000	3,254,890	4,254,890	4,254,890	4,254,890
54	109	6,196	1,000,000	3,576,821	4,576,821	4,576,821	4,576,821
55	110	6,196	1,000,000	3,922,349	4,922,349	4,922,349	4,922,349
56	111	6,196	1,000,000	4,293,204	5,293,204	5,293,204	5,293,204
57	112	6,196	1,000,000	4,691,243	5,691,243	5,691,243	5,691,243
58	113	6,196	1,000,000	5,118,458	6,118,458	6,118,458	6,118,458
59	114	6,196	1,000,000	5,576,988	6,576,988	6,576,988	6,576,988
60	115	6,196	1,000,000	6,069,128	7,069,128	7,069,128	7,069,128
Totals:		589,015					

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Variable Universal Life Insurance Policy

Protection VUL Form: 21PROVUL

Death Benefit Illustration (cont'd)

Presented By: Sample Agent

Illustration Assumptions

Sample

Female - Preferred NonSmoker

Age: 55

Initial Assumed Status: Gold

Initial Death Benefit \$1,000,000

Face Amount \$1,000,000

Initial Planned Premium: \$14,614.26 / Billing Mode: Annual

Death Benefit Option 1; Cash Value Accumulation Test

State: Michigan

Assuming Current Charges and an Initial Gross Rate of 8.00% (Net 7.33%)

Policy Year	EOY Age	Planned Premium	Face Amount	Required Additional Death Benefit	Policy Value	Total Death Benefit	Net Death Benefit
61	116	6,196	1,000,000	6,597,342	7,597,342	7,597,342	7,597,342
62	117	6,196	1,000,000	7,164,274	8,164,274	8,164,274	8,164,274
63	118	6,196	1,000,000	7,772,762	8,772,762	8,772,762	8,772,762
64	119	6,196	1,000,000	8,425,853	9,425,853	9,425,853	9,425,853
65	120	6,196	1,000,000	9,126,815	10,126,815	10,126,815	10,126,815
66	121	6,196	1,000,000	9,879,157	10,879,157	10,879,157	10,879,157
67	122	0	0	0	11,676,600	0	11,676,600
68	123	0	0	0	12,532,494	0	12,532,494
69	124	0	0	0	13,451,126	0	13,451,126
70	125	0	0	0	14,437,094	0	14,437,094

Totals: 626,193

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Variable Universal Life Insurance Policy

Internal Rate of Return Illustration

Protection VUL Form: 21PROVUL

Presented By: Sample Agent

Illustration Assumptions

Sample

Female - Preferred NonSmoker

Age: 55

Initial Assumed Status: Gold

Initial Death Benefit \$1,000,000

Face Amount \$1,000,000

Initial Planned Premium: \$14,614.26 / Billing Mode: Annual

Death Benefit Option 1; Cash Value Accumulation Test

State: Michigan

Assuming Current Charges and an Initial Gross Rate of 8.00% (Net 7.33%)

Policy Year	EOY Age	Net Outlay	----- Surrender Value -----		----- Death Benefit -----	
			Net Surrender Value	Internal Rate of Return	Net Death Benefit	Internal Rate of Return
1	56	14,614	0	-100.00%	1,000,000	6742.63%
2	57	14,614	0	-100.00%	1,000,000	678.71%
3	58	14,609	1,969	-88.11%	1,000,000	270.78%
4	59	14,604	10,725	-56.79%	1,000,000	155.56%
5	60	14,595	22,472	-36.90%	1,000,000	104.79%
6	61	14,580	34,975	-25.80%	1,000,000	77.03%
7	62	14,565	48,064	-18.95%	1,000,000	59.81%
8	63	14,539	61,799	-14.36%	1,000,000	48.20%
9	64	14,501	76,238	-11.09%	1,000,000	39.90%
10	65	14,453	91,723	-8.61%	1,000,000	33.72%
Totals:		145,674				
11	66	14,374	110,987	-6.23%	1,000,000	28.94%
12	67	14,277	131,741	-4.38%	1,000,000	25.17%
13	68	14,165	154,062	-2.91%	1,000,000	22.12%
14	69	14,028	178,027	-1.73%	1,000,000	19.61%
15	70	13,875	203,728	-0.75%	1,000,000	17.51%
16	71	13,696	231,253	0.06%	1,000,000	15.74%
17	72	13,501	260,693	0.74%	1,000,000	14.23%
18	73	13,276	292,145	1.32%	1,000,000	12.92%
19	74	13,032	325,696	1.82%	1,000,000	11.79%
20	75	12,753	361,451	2.25%	1,000,000	10.80%
Totals:		282,652				

The IRR on cash value is equivalent to an interest rate at which an amount equal to the illustrated premiums could have been invested outside the policy to arrive at the net surrender value of the policy.

The IRR on death benefit is equivalent to an interest rate at which an amount equal to the illustrated premiums could have been invested outside the policy to arrive at the net death benefit of the policy.

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Variable Universal Life Insurance Policy

Internal Rate of Return Illustration (cont'd)

Protection VUL Form: 21PROVUL

Presented By: Sample Agent

Illustration Assumptions

Sample

Female - Preferred NonSmoker

Age: 55

Initial Assumed Status: Gold

Initial Death Benefit \$1,000,000

Face Amount \$1,000,000

Initial Planned Premium: \$14,614.26 / Billing Mode: Annual

Death Benefit Option 1; Cash Value Accumulation Test

State: Michigan

Assuming Current Charges and an Initial Gross Rate of 8.00% (Net 7.33%)

Policy Year	EOY Age	Net Outlay	----- Surrender Value -----		----- Death Benefit -----	
			Net Surrender Value	Internal Rate of Return	Net Death Benefit	Internal Rate of Return
21	76	12,430	399,326	2.61%	1,000,000	9.93%
22	77	12,085	439,642	2.94%	1,000,000	9.15%
23	78	11,716	482,575	3.22%	1,000,000	8.47%
24	79	11,327	528,350	3.48%	1,000,000	7.86%
25	80	10,916	577,217	3.71%	1,000,000	7.31%
26	81	10,486	629,009	3.91%	1,052,395	7.13%
27	82	10,073	683,578	4.09%	1,115,873	7.01%
28	83	9,683	741,069	4.25%	1,181,042	6.90%
29	84	9,321	801,618	4.38%	1,247,799	6.80%
30	85	8,984	865,342	4.50%	1,316,445	6.70%
Totals:		389,672				
31	86	8,630	930,578	4.60%	1,385,259	6.60%
32	87	8,306	998,744	4.68%	1,455,570	6.50%
33	88	8,005	1,069,728	4.75%	1,526,930	6.41%
34	89	7,739	1,143,400	4.81%	1,599,045	6.31%
35	90	7,495	1,219,935	4.86%	1,671,676	6.22%
36	91	7,273	1,299,602	4.90%	1,744,456	6.13%
37	92	7,075	1,382,913	4.94%	1,816,595	6.04%
38	93	6,899	1,470,537	4.97%	1,887,434	5.95%
39	94	6,743	1,563,543	5.00%	1,955,524	5.85%
40	95	6,609	1,663,692	5.04%	2,018,890	5.74%
Totals:		464,448				

The IRR on cash value is equivalent to an interest rate at which an amount equal to the illustrated premiums could have been invested outside the policy to arrive at the net surrender value of the policy.

The IRR on death benefit is equivalent to an interest rate at which an amount equal to the illustrated premiums could have been invested outside the policy to arrive at the net death benefit of the policy.

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Variable Universal Life Insurance Policy

Internal Rate of Return Illustration (cont'd)

Protection VUL Form: 21PROVUL

Presented By: Sample Agent

Illustration Assumptions

Sample

Female - Preferred NonSmoker

Age: 55

Initial Assumed Status: Gold

Initial Death Benefit \$1,000,000

Face Amount \$1,000,000

Initial Planned Premium: \$14,614.26 / Billing Mode: Annual

Death Benefit Option 1; Cash Value Accumulation Test

State: Michigan

Assuming Current Charges and an Initial Gross Rate of 8.00% (Net 7.33%)

Policy Year	EOY Age	Net Outlay	----- Surrender Value -----		----- Death Benefit -----	
			Net Surrender Value	Internal Rate of Return	Net Death Benefit	Internal Rate of Return
41	96	6,489	1,769,587	5.07%	2,070,240	5.62%
42	97	6,386	1,889,424	5.11%	2,125,413	5.52%
43	98	6,306	2,027,837	5.17%	2,193,512	5.43%
44	99	6,245	2,186,568	5.24%	2,274,250	5.37%
45	100	6,196	2,356,891	5.31%	2,356,891	5.31%
46	101	6,196	2,539,698	5.37%	2,539,698	5.37%
47	102	6,196	2,735,905	5.43%	2,735,905	5.43%
48	103	6,196	2,946,494	5.48%	2,946,494	5.48%
49	104	6,196	3,172,519	5.54%	3,172,519	5.54%
50	105	6,196	3,415,111	5.59%	3,415,111	5.59%
Totals:		527,052				
51	106	6,196	3,675,486	5.63%	3,675,486	5.63%
52	107	6,196	3,954,946	5.68%	3,954,946	5.68%
53	108	6,196	4,254,890	5.72%	4,254,890	5.72%
54	109	6,196	4,576,821	5.76%	4,576,821	5.76%
55	110	6,196	4,922,349	5.80%	4,922,349	5.80%
56	111	6,196	5,293,204	5.83%	5,293,204	5.83%
57	112	6,196	5,691,243	5.87%	5,691,243	5.87%
58	113	6,196	6,118,458	5.90%	6,118,458	5.90%
59	114	6,196	6,576,988	5.93%	6,576,988	5.93%
60	115	6,196	7,069,128	5.96%	7,069,128	5.96%
Totals:		589,015				

The IRR on cash value is equivalent to an interest rate at which an amount equal to the illustrated premiums could have been invested outside the policy to arrive at the net surrender value of the policy.

The IRR on death benefit is equivalent to an interest rate at which an amount equal to the illustrated premiums could have been invested outside the policy to arrive at the net death benefit of the policy.

This illustration is only valid when all pages are included and accompanied or preceded by a current prospectus describing the Protection VUL policy.

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Variable Universal Life Insurance Policy

Internal Rate of Return Illustration (cont'd)

Protection VUL Form: 21PROVUL

Presented By: Sample Agent

Illustration Assumptions

Sample

Female - Preferred NonSmoker

Age: 55

Initial Assumed Status: Gold

Initial Death Benefit \$1,000,000

Face Amount \$1,000,000

Initial Planned Premium: \$14,614.26 / Billing Mode: Annual

Death Benefit Option 1; Cash Value Accumulation Test

State: Michigan

Assuming Current Charges and an Initial Gross Rate of 8.00% (Net 7.33%)

Policy Year	EOY Age	Net Outlay	----- Surrender Value -----		----- Death Benefit -----	
			Net Surrender Value	Internal Rate of Return	Net Death Benefit	Internal Rate of Return
61	116	6,196	7,597,342	5.99%	7,597,342	5.99%
62	117	6,196	8,164,274	6.02%	8,164,274	6.02%
63	118	6,196	8,772,762	6.05%	8,772,762	6.05%
64	119	6,196	9,425,853	6.07%	9,425,853	6.07%
65	120	6,196	10,126,815	6.10%	10,126,815	6.10%
66	121	6,196	10,879,157	6.12%	10,879,157	6.12%
67	122	0	11,676,600	6.14%	11,676,600	6.14%
68	123	0	12,532,494	6.16%	12,532,494	6.16%
69	124	0	13,451,126	6.18%	13,451,126	6.18%
70	125	0	14,437,094	6.20%	14,437,094	6.20%

Totals: 626,193

The IRR on cash value is equivalent to an interest rate at which an amount equal to the illustrated premiums could have been invested outside the policy to arrive at the net surrender value of the policy.

The IRR on death benefit is equivalent to an interest rate at which an amount equal to the illustrated premiums could have been invested outside the policy to arrive at the net death benefit of the policy.

This illustration is only valid when all pages are included and accompanied or preceded by a current prospectus describing the Protection VUL policy.

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Variable Universal Life Insurance Policy

Protection VUL Illustration Explanation

Protection VUL Form: 21PROVUL

Presented By: Sample Agent

Illustration Assumptions

Sample

Female - Preferred NonSmoker

Age: 55

Initial Assumed Status: Gold

Initial Death Benefit \$1,000,000

Face Amount \$1,000,000

Initial Planned Premium: \$14,614.26 / Billing Mode: Annual

Death Benefit Option 1; Cash Value Accumulation Test

State: Michigan

Assuming Current Charges and an Initial Gross Rate of 8.00% (Net 7.33%)

The Protection VUL policy you are considering provides death benefit protection and flexibility of premium payments. It also has an investment component which allows you to choose from several portfolios, each with its own investment objective in addition to a Fixed Account. This information supplements the attached illustration and should help you understand the assumptions which have been used in the projections of the values.

The Face Amount, not including the Additional Death Benefit provided by the investment performance of your selected portfolios, is guaranteed to be paid at the death of the Insured (subject to the insurer claims paying ability) provided the policy's Death Benefit Protection feature is in effect at that time.

Certain aspects of the policy are based on investment performance and will vary depending on a number of factors, including the portfolios you have selected. Investment performance may vary from that shown on the attached illustration, and would affect:

- Additional Death Benefit provided by investment performance
- Policy Value provided by investment performance
- Total outlay over the lifetime of the policy

The Death Benefit will be reduced by any withdrawals and/or outstanding loans, including loan interest then due. In addition, there are non-guaranteed expense and cost of insurance charges that may change, but will never exceed the guaranteed maximums.

Protection VUL

We appreciate your confidence in John Hancock Life Insurance Company (U.S.A.) and look forward to being of service to you. Please feel free to contact us with any questions.

This illustration is only valid when all pages are included and accompanied or preceded by a current prospectus describing the Protection VUL policy.

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Variable Universal Life Insurance Policy

Protection VUL Illustration Explanation (cont'd)

Protection VUL Form: 21PROVUL

Presented By: Sample Agent

Illustration Assumptions

Sample

Female - Preferred NonSmoker

Age: 55

Initial Assumed Status: Gold

Initial Death Benefit \$1,000,000

Face Amount \$1,000,000

Initial Planned Premium: \$14,614.26 / Billing Mode: Annual

Death Benefit Option 1; Cash Value Accumulation Test

State: Michigan

Assuming Current Charges and an Initial Gross Rate of 8.00% (Net 7.33%)

How Much Will My Insurance Cost?

The premiums required for the coverage will ultimately depend on the outcome of the underwriting process, and may vary from what is shown on the attached illustration. If so, you will receive a revised illustration with your insurance contract.

While premiums are payable for the lifetime of the insured, your illustration may show reduced or discontinued premiums in future years. If actual investment performance is less than illustrated, additional premium may be required to keep the policy in force. We recommend that you review additional illustrations using various investment returns to understand how actual performance may affect the Policy Values and premium payment schedule.

Acknowledgment

I acknowledge that the purpose of the illustration is to show how the performance of the underlying portfolios amounts of premium, withdrawals and loans can affect policy value, death benefit and cash surrender value. I understand some of the values and benefits are non-guaranteed and are likely to change. I have received the prospectus for the product and the underlying portfolios. I have carefully reviewed the attached illustration with my registered representative.

Applicant's Signature

Date

Registered Representative's Signature (Sample Agent)

Agency/Phone Number

Date

We appreciate your confidence in John Hancock Life Insurance Company (U.S.A.) and look forward to being of service to you. Please feel free to contact us with any questions.

This illustration is only valid when all pages are included and accompanied or preceded by a current prospectus describing the Protection VUL policy.

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Variable Universal Life Insurance Policy

Protection VUL Form: 21PROVUL

Input Summary ~~ Agent Use Only ~~

Presented By: Sample Agent

Illustration Assumptions

Sample
Female - Preferred NonSmoker
Age: 55
Initial Assumed Status: Gold

Initial Death Benefit \$1,000,000
Face Amount \$1,000,000
Initial Planned Premium: \$14,614.26 / Billing Mode: Annual
Death Benefit Option 1; Cash Value Accumulation Test
State: Michigan

Product & Concept

Concept Invest In Your Life
Approved in Michigan
Product Type All Products
Product Protection VUL 21

Concept Design

Owner Tax Rate 35.00%

Policy Design

Insured Name Sample
Sex Female
Issue Age / Birthdate 55
State Michigan
Risk Class Preferred NonSmoker
Vitality PLUS Rider Yes
Assumed Vitality PLUS Status Schedule
-- Gold 1 Max
Total Face Amount 1,000,000
Death Benefit Option Option 1
Premium Schedule
-- LifeTrack Bronze Guarantee 1 Lifetime
Solve
Premium Duration Lifetime
NLG Duration A100
LifeTrack Billing Yes
Premium Mode Annual
Agent Name Sample Agent

Policy Allocation

Fund Type Weighted Average
Assumed Variable Rate 8%
Rate Type Gross

Policy Options

Estimated Policy Issue Date Today + 1 Month
Charges Current
Lump Sum Month First Year 1
MEC Testing Allow MEC
Distribution Mode Monthly
Target Cash Value Endow
Target Year Lifetime

John Hancock used the fully allocated expense method to test and verify all products for compliance with the NAIC Life Insurance Illustration Model Regulation.

This illustration is only valid when all pages are included and accompanied or preceded by a current prospectus describing the Protection VUL policy.

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Variable Universal Life Insurance Policy
Input Summary ~~ Agent Use Only ~~ (cont'd)

Protection VUL Form: 21PROVUL

Presented By: Sample Agent

Illustration Assumptions

Sample	Initial Death Benefit \$1,000,000
Female - Preferred NonSmoker	Face Amount \$1,000,000
Age: 55	Initial Planned Premium: \$14,614.26 / Billing Mode: Annual
Initial Assumed Status: Gold	Death Benefit Option 1; Cash Value Accumulation Test State: Michigan

Withdrawal Cap	Basis
Loan Cap	None
Loan Interest Payment Type	Borrow

Optional Reports

Optional Reports	Yes
Input Summary	Yes
Internal Rate Of Return	Yes
Vitality PLUS Presentation	Yes

Protection VUL

John Hancock used the fully allocated expense method to test and verify all products for compliance with the NAIC Life Insurance Illustration Model Regulation.

This illustration is only valid when all pages are included and accompanied or preceded by a current prospectus describing the Protection VUL policy.

Version: 17.5.0 R[0-0-24592-2560-8192] - 006

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Life New Business
410 University Ave,
Suite 55765,
Westwood, MA
02090

LifeTrack Election Form

(hereinafter referred to as "John Hancock" or "The Company")

Complete this form to participate in LifeTrack.
Print and use black ink. Any changes must be initialed by the Owner(s).

PROPOSED LIFE INSURED

1. Name _____
First Middle Last

OWNER(S) - Complete information only if Owner(s) is other than Proposed Life Insured.

2. Name of Owner(s) _____

About LifeTrack

LifeTrack is an optional billing service from John Hancock that helps keep you on track with your stated insurance coverage objectives by automatically adjusting the LifeTrack Premium each year based on actual policy experience.

The LifeTrack Premium calculation is based on the policy objectives listed on page 2 of this form, actual Policy Value, timing and the amount of premiums paid, and updated assumptions for the policy's nonguaranteed elements, such as the assumed fixed account rate, assumed subaccount rate of return, future premium allocation schedule, and charges. If the policy is issued with the Healthy Engagement Rider, then the Life Insured's Status will also be used in the LifeTrack Premium calculation.

Changing or Terminating LifeTrack

You may change your LifeTrack policy objectives at any time by contacting our Service Office at and obtaining an in-force illustration that reflects your new objectives. LifeTrack will use your new policy objectives in computing your LifeTrack Premium for each year following The Company's receipt of your new LifeTrack election form. You can change your policy objectives, or terminate LifeTrack, by contacting your financial representative or our Service Office.

LifeTrack billing will terminate if you take a policy withdrawal or loan, or if the policy lapses. If LifeTrack terminates, you must notify us of your desired billed premium. If you do not, your future billed premiums will equal the most recent LifeTrack Premium.

LifeTrack Policy Objectives & Illustrated Assumptions

Your LifeTrack Premium will be calculated each year based on the following policy objectives and illustrated assumptions:

Product:	
Pay premiums for:	
For a Death Benefit of:	

Assumed Fixed Account Rate:	
Assumed Net Variable Rate of Return:	
Assumed Charges:	
Healthy Engagement Rider Status of the Life Insured :	

OWNER(S) ACKNOWLEDGEMENT AND AUTHORIZATIONLifeTrack Serial Number:

I acknowledge that:

- A. i. I read the disclosure in the accompanying illustration for information about the flexibility of my policy and about how nonguaranteed elements and the amount of and timing of premium payments impact the performance of my policy and the duration of the
- ii. Paying a LifeTrack Premium that is other than the planned premium in my initial "as sold" illustration could reduce the duration of my policy's
- iii. LifeTrack takes into account the changes in the nonguaranteed elements and calculates a premium that is intended to help me achieve my objectives for the policy.
- iv. While the accompanying illustration assumes the nonguaranteed elements do not change, it is likely that they will change and therefore the LifeTrack Premium will likely be different from the planned premium shown in the illustration.
- v. Changes in the nonguaranteed elements of my policy may affect the amount of my insurance benefits, the duration of my insurance coverage, and my policy value. The policy value may reduce to zero. If the net cash surrender value is insufficient to pay the charges when due, and the is no longer in effect, my policy will lapse and terminate unless more premiums are paid. At such time, I will have no insurance coverage.
- vi. LifeTrack will terminate if I take a loan or withdrawal from my policy, or if my policy lapses.
- B. If I completed a request for Pre-Authorized Payment Plan, I hereby authorize and request The Company to update the pre-authorized amount to be withdrawn to equal the LifeTrack Premium.

OWNER(S) SIGNATURES**X**Signature of Owner
(Provide title or corporate seal, if signing officer)**X**

Print name of Owner

XSignature of Owner
(Provide title or corporate seal, if signing officer)**X**

Print name of Owner

AGENT/REGISTERED REPRESENTATIVE SIGNATURE

I certify that I have reviewed with the Owner the objectives for the policy.

X

Signature of Agent/Registered Representative

Signed this date