

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Adjustable Life Insurance Policy

Acceleration of Death Benefit for Qualified Long-Term Care Services Rider

Protection IUL Form: 22PIUL

Presented By: Jack Lenenberg

Illustration Assumptions

Valued Client Initial Total Death Benefit \$500,000 / Initial Long Term Care Benefit \$500,000
Female - Preferred NonSmoker Face Amount \$500,000
Age: 45 Initial Planned Premium: \$4,343.48 / Billing Mode: Annual
Initial Assumed Status: Gold Death Benefit Option 1; Cash Value Accumulation Test
State: Texas
Based on Current Charges and Initial Assumed Segment Growth Rate of 6.34%

INITIAL COVERAGE AMOUNTS

Death Benefit	\$500,000
Accelerated Benefit Percentage	100%
Accelerated Benefit Pool (Long-Term Care)	\$500,000
Monthly Acceleration Percentage	2%
Maximum Monthly Benefit Amount	\$10,000
Stay at Home Lifetime Benefit Amount	\$10,000
Bed Hold Benefit	21 days per calendar year
Elimination Period	90 calendar days

If the Accelerated Benefit Pool is fully accelerated based on the Maximum Monthly Benefit Amount, it will provide no less than 50 monthly payments.

Long-Term Care Rider

This illustration includes the Long-Term Care rider that interacts with the life insurance policy to which it is attached. There is a monthly charge for this rider. This rider is noncancelable. The rates used for determining the charges for this rider are guaranteed not to change. You will have the right to continue this rider for as long as the Insured lives or until the rider is terminated in accordance with the Termination provisions described in the policy.

The Long-Term Care rider is designed to accelerate all or a portion of the Total Face Amount or Face Amount (depending on which term is used in your policy) under the policy in order to reimburse a Chronically Ill insured for expenses incurred for receipt of Qualified Long-Term Care Services. The Accelerated Benefit Percentage determines the portion of the Total Face Amount or Face Amount that may be accelerated for receipt of such services. Qualified Long-Term Care Services include the stay in a Nursing Home or Assisted Living Facility, Home Health Care, Adult Day Care, Hospice and Stay at Home Services, subject to maximums described in the contract. Qualified Long-Term Care Services are intended to constitute qualified long-term care services as defined under Section 7702B(c) of the Internal Revenue Code. This rider does not include inflation protection coverage.

Accelerated Benefit Pool

The Accelerated Benefit Pool is the amount of Death Benefit that may be accelerated under this rider and any terminal illness rider. At issue, the Accelerated Benefit Pool is the Accelerated Benefit Percentage, shown in the Policy Specifications, multiplied by the Total Face Amount or Face Amount. The Accelerated Benefit Pool can never increase, but will be reduced by certain Policy Changes.

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Eligibility for Payment of Accelerated Benefits

You are eligible for Accelerated Benefits under this rider if the insured is Chronically Ill, has satisfied the Elimination Period and we approve your claim. We will not pay Accelerated Benefits under this rider until the Elimination Period has been satisfied. The Elimination Period is 90 calendar days from the date of Written Certification that the Insured is a Chronically Ill Individual. Chronically Ill means the condition of having been certified by a Licensed Health Care Practitioner that:

- Substantial Assistance is required when the insured is performing at least 2 of 6 Activities of Daily Living (Bathing, Continence, Dressing, Eating, Toileting, Transferring) for a period expected to last 90 days; or
- Substantial Supervision is required due to a Severe Cognitive Impairment.

Maximum Monthly Benefit Amount

The maximum we will pay for Accelerated Benefits in any one calendar month for Qualified Long-Term Care Services, excluding Stay at Home Services, is the Maximum Monthly Benefit Amount. When you become eligible to receive Accelerated Benefits, we will determine the Maximum Monthly Benefit Amount. The Maximum Monthly Benefit Amount is equal to the Accelerated Benefit Pool on the date you first become eligible to receive Accelerated Benefits multiplied by the Monthly Acceleration Percentage. Withdrawals or reductions in Face Amount will also decrease the Maximum Monthly Benefit Amount.

Bed Hold Benefit

If the insured's stay in a Nursing Home or an Assisted Living Facility is interrupted for any reason, we will continue to pay Accelerated Benefits from the Accelerated Benefit Balance to hold their bed.

Stay at Home Lifetime Benefit Amount

The Stay at Home Lifetime Benefit Amount is the maximum amount we will pay for Stay at Home Services during the insured's lifetime. On the date we first receive Receipts for Stay at Home Services, the Stay at Home Lifetime Benefit Amount is equal to the Maximum Monthly Benefit Amount in effect on that date. Thereafter, the Stay at Home Lifetime Benefit Amount will be recalculated if the Maximum Monthly Benefit Amount is recalculated. Stay at Home Services include:

- Caregiver Training
- Emergency Medical Response System
- Durable Medical Equipment
- Home Modification
- Home Safety Check
- Provider Care Check

Additional Support Services

Access to Provider Pathway is available to our Long-Term Care rider customers at no additional cost. Provider Pathway offers a broad range of long-term care support services to help meet the needs of you and your family, such as identifying care providers in your area and formulating a service plan. Provider Pathway can help with locating and potentially negotiating discounts for:

- Home Health Care and Community Services
- Long-Term Care and Assisted Living Facilities
- Adult Day Care Services
- Caregiver Support Services
- Durable Medical Equipment
- Personal Emergency Response Systems

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Provider Pathway is the current service provider for John Hancock. The program may be changed or discontinued at any time. Provider Pathway is not affiliated with John Hancock.

Long-Term Care Rider Effect on Policy

The Death Benefit, Accelerated Benefit Pool and Policy Value will be reduced by the Payment of Accelerated Benefits. Any remaining Death Benefit will be paid to the named beneficiary. If there is a policy loan, a portion of the Accelerated Benefit will be deemed a loan repayment and will reduce the Accelerated Benefit otherwise payable to you.

Extension of Benefits

Should the policy lapse for any reason while the insured is confined in a Nursing Home and we are paying uninterrupted Accelerated Benefits, we will continue paying Accelerated Benefits until the earliest of the following:

- the date the insured is discharged from the Nursing Home;
- the date the Accelerated Benefit Balance is exhausted;
- the date you fail to comply with this rider's eligibility requirements, as described in the rider; or
- the date the insured dies.

Exceptions

This rider does not pay benefits for care or treatment:

- due to intentionally self-inflicted injury;
- due to suicide or attempted suicide while sane or insane;
- required as a result of alcoholism or drug addiction;
- due to war (declared or undeclared) or any act of war, or service in any of the armed forces or auxiliary units;
- due to participation in a felony, riot, or insurrection;
- normally not provided or made in the absence of insurance;
- received outside of the 50 United States and the District of Columbia;
- provided by a Nursing Home, Assisted Living Facility, Home Health Care Agency, or Adult Day Care Center that is owned and operated by a member of your or the insured's Immediate Family; or
- provided by a member of your or the insured's Immediate Family.

Long-Term Care Rider - Tax Disclosure

This rider is intended to be a qualified long-term care insurance contract under IRC section 7702B. Accelerated Benefits paid under this rider are intended to be excludable from gross income under current federal tax law. However, we believe the monthly charge for this benefit should be considered a policy distribution, and therefore, will reduce the cost basis of the policy.

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.

The Long-Term Care rider may vary by state. Please refer to the Outline of Coverage or specimen contract for complete details.

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Protection Indexed Universal Life Insurance

About This Illustration

This illustration is intended to assist you in understanding how your policy may perform over time given a specified set of assumptions applied to the features of the policy. The illustration is not intended to predict your actual policy performance.

Certain values shown in this illustration are guaranteed, and other values are not guaranteed. Unless otherwise stated, amounts credited and other values set forth in this illustration are not guaranteed.

Your policy's guaranteed values are determined at policy issue and are guaranteed not to change over the life of the policy. Non-guaranteed values may change from time-to-time in response to actions that you or the insured take, changes that we make, or changes in the Index Segment Interest Credits. For example, the interest rate credited to the Fixed Account may exceed the guaranteed rate, the Segment Growth Rate may exceed the Segment Floor Rate, and monthly charges may be less than their corresponding maximum guaranteed charges. In addition, John Hancock ("we") may change the Segment Cap Rate and the Participation Rate. Illustrated values that are based upon non-guaranteed assumptions may be more favorable to you than the values shown based upon guaranteed assumptions.

We recommend that you request multiple illustrations that assume different Segment Growth Rates to better understand the policy performance under different scenarios.

Also, please review your policy's performance periodically to ensure you are on track to meet your goals. The illustrated Segment Growth Rate used to calculate the illustrated values is hypothetical. If the assumed Segment Growth Rate in an illustration is not achieved, this can have a significant effect on the Policy Value, with the result that you may have to pay more premiums than you had anticipated, or your policy may lapse. We also suggest you request in force illustrations from time to time which will also provide you with an updated projection of policy performance. You should review these documents with your financial professional.

This illustration is not a contract and will not become part of the policy. Descriptions provided in this illustration summarize some of the policy features; however, it does not supersede, nor should it be considered a substitute for, the policy contract. The policy constitutes the actual agreement of coverage and contains the entire terms of the contract. Capitalized terms referred to in this illustration have the meanings given in this illustration or in the policy contract.

The information provided by John Hancock to you or your financial professionals in connection with this sale is not intended as tax, legal, or investment advice or a recommendation to purchase John Hancock products and services. John Hancock and its representatives will receive compensation derived from such sales or services.

Brief Description of the Policy

The Protection Indexed Universal Life Insurance policy which you are considering provides 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
- The insured's achieving, or not achieving, a certain Status level in regard to your policy's Healthy Engagement benefit

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

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Illustration Assumptions

Valued Client

Initial Total Death Benefit \$500,000 / Initial Long Term Care Benefit \$500,000

Female - Preferred NonSmoker

Face Amount \$500,000

Age: 45

Initial Planned Premium: \$4,343.48 / Billing Mode: Annual

Initial Assumed Status: Gold

Death Benefit Option 1; Cash Value Accumulation Test

State: Texas

Based on Current Charges and Initial Assumed Segment Growth Rate of 6.34%

Your policy can also be affected by:

- Changes that we make to the current declared interest rate of the Fixed Account
- Changes in the Index Segment Interest Credits earned by Segments in an Index Account on a Segment Maturity Date
- Changes to the current Cost of Insurance rates
- Changes to the qualification requirements for a Status level in regard to your policy's Healthy Engagement benefit

Premiums You Pay

One of the advantages of Protection Indexed Universal Life Insurance is premium payment flexibility, allowing you to vary the amount and frequency of your payments as long as the premiums you pay, less premium charges, and interest amounts credited to your policy are sufficient to cover the Monthly Deductions and any other charges. Premiums are subject to maximum guidelines allowed by the Internal Revenue Code, and premium payments in excess of the Planned Premium are subject to our approval. Policy loans, withdrawals or changes in crediting rates to the Fixed Account or the Indexed Accounts could necessitate additional premium payments to maintain your insurance coverage. Premium limits and requirements may change after issue if unscheduled changes are made or if planned changes are made at different times than originally assumed.

This illustration assumes an initial Planned Premium of \$4,343.48 and that all subsequent premium payments are made at the beginning of each modal period you selected (e.g., monthly, annually). Paying less than the Planned Premium can have a negative impact on the policy and its guarantees. Reduced or discontinued premiums in future years are only possible if the premiums paid and amounts credited are sufficient to cover the Monthly Deduction and any other charges. The Minimum Initial Premium is shown on the Basic Illustration Summary page and is the minimum premium needed to put the policy in force.

Based on the initial Death Benefit and other policy assumptions shown in the illustration, the level annual premium to guarantee coverage for life is \$10,499.50. Premiums are subject to maximum guidelines allowed by the Internal Revenue Code.

Please refer to the Basic Illustration Summary page for your initial premium allocation.

Your Death Benefit

This illustration reflects an initial Death Benefit of \$500,000 (Option 1). The initial Death Benefit is composed of \$500,000 in Face Amount and \$0 in Supplemental Face Amount. The Net Death Benefit reflects the reduction of the Death Benefit by any Policy Debt (total loans plus any loan interest due).

This policy illustration shows the Death Benefit Protection feature guaranteeing the policy death benefit to the Life Insured's attained age 86.

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 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 policy owner cannot access this reference value.

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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. 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.

Allocation of Your Policy Values and Interest Credits

You may allocate premium or transfer policy value to the Fixed Account or to one or more of the Indexed Accounts described below.

The Fixed Account

The Fixed Account (referred to as the Guaranteed Interest Account in your policy) credits interest daily at a current annual rate that we declare, subject to the Minimum Guaranteed Interest Account Annual Rate of 1%. The Fixed Account is not linked to the performance of any index, and thus is likely to experience lower volatility than the Indexed Accounts. At the same time, the long-term performance of the Fixed Account may be expected to be lower than the Indexed Accounts.

Illustrated values for the current assumptions show an increase in the crediting rate to the Fixed Account beginning with Policy Year 11. This increase is referred to as a "persistency bonus," and it is not guaranteed. We are currently illustrating this increase to be 0.65%. We will only apply the persistency bonus to the portion of your Policy Value that is allocated to the Fixed Account, and to any amount allocated to the Indexed Account that is not yet designated to a Segment (a "Holding Segment").

The Indexed Accounts

The Indexed Accounts offered in the policy are the Select Capped Indexed Account, the Base Capped Two Year Indexed Account, the Barclays Global MA Bonus Indexed Account, the Barclays Global MA Classic Indexed Account, the Capped Indexed Account, the High Capped Indexed Account and the High Par Capped Indexed Account.

This illustration assumes amounts are allocated to the Indexed Accounts to form new Segments on the Issue Date. However, amounts allocated to the Indexed Accounts only form new Segments on the Segment Initiation Date (generally, the 15th of the month), subject to a Lock In Date of three Business Days prior to the Segment Initiation Date. Depending on the date we receive your premium, there may be a delay of up to one month between the premium receipt date and the Segment Initiation Date when any allocated portion of the premium is included in a new Segment.

Index Segment Interest Credit

For any Indexed Account that you elect, an Index Segment Interest Credit will be calculated using a formula described in your policy that references an external index ("Index") and Indexed Account parameters:

- **The Indices** that the Indexed Accounts reference are the Standard & Poor's 500 Composite Price Index and the Barclays Global MA Index. While the Indexed Accounts refer to these Indices, the policy does not directly participate in any stock or equity investments. Each Indexed Account tracks an Index and measures the performance of the Index from the Segment Initiation Date to the Segment Maturity Date, without including dividends.

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- **The S&P 500 Index** includes 500 large cap common stocks actively traded in the United States.
- **The Barclays Global MA Index** (the Index) is a rules-based index that has twelve components that provide diversification across asset classes and geographic regions in recognition that the components react differently to the same market or economic environment. The components and the maximum and minimum weights to each component are the following Barclays Bank PLC or its affiliates' indexes or commodities futures:

Barclays Bank PLC or its affiliates' indexes or commodities futures

Component	Min/Max
Barclays US Tracker ER Index (BXIIUSER)	7.5% / 25%
Barclays US Tech Tracker ER Index (BXIITTER)	5% / 20%
Barclays Europe Tracker USD ER Index (BXIETUE)	5% / 20%
Barclays GERMANY Tracker USD ER Index (BXIIDEUE)	2.5% / 15%
Barclays Japan Tracker USD Index (BXIJTUE)	2.5% / 15%
Barclays MSCI Emerging Market Tracker ER Index (BXIIMEER)	2.5% / 10%
Gold Futures (BCC2GC0P)	0% / 20%
Barclays US 5yr Treasury Futures Index (BXIIUS05)	0% / 50%
Barclays US 10yr Note Futures Index (BXIIUS10)	0% / 50%
Barclays Euro-Bobl Alt Roll Futures in USD (BXIIE05D)	0% / 50%
Barclays Euro-Bund Alt Roll Futures Index in USD (BXIIE10D)	0% / 50%
Barclays JGB Alt Roll 10yr Futures ER Index in USD (BXIIJTED)	0% / 50%

The Index's rules create a component portfolio that allocates among the components based on the Modern Portfolio Theory, on performance momentum, and the volatility of each component, subject to the maximum and minimum weights for each component and a portfolio target volatility of 7%. Allocations based on Modern Portfolio Theory seek to find the allocation among the components that provide the maximum return at a given risk level. Allocations based on performance momentum seek to increase allocations to components with stronger recent performance, and reduce allocation to components with weaker recent performance. Based on these allocation rules, the sum of each component allocation may be as high as 150%. The component portfolio may change daily.

The higher the allocation to fixed income components or the lower exposure to the component portfolio, the lower the potential increase in the Index value. In addition, if at a time the Index has a higher allocation to fixed income components or a lower exposure to the component portfolio, equities experience a rapid upswing, the Index will not increase in value in the same manner as the increase in equities. Moreover, in a rapidly rising interest rate environment, the higher the allocation to fixed income components, the lower the potential increase in the Index value.

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Once the component portfolio is constructed, the Index will adjust the exposure to the component portfolio to maintain "volatility control". If the recent volatility of the component portfolio is greater than 7%, the component portfolio exposure will be less than 100%, and may be as low as 25%. If it is less than 7%, the component portfolio exposure can be greater than 100%, and may be as high as 150%. The impact of the maximum sum of the components allocation of 150% together with the maximum volatility control exposure may result in a maximum total component portfolio exposure of 225%. The exposure may change daily.

The change in the Barclays Global MA Index in up market conditions will not be as high, and in down market conditions as low, had there not been the volatility control. Note that the indexed accounts provide down market protection through the Segment Floor Rate of 0%. Thus, the volatility control feature of the Barclays Global MA Index may benefit John Hancock through reduced hedging costs.

The Index's rationale may not be successful and the ability to construct the component portfolio may not be possible or subject to being recreated on another computer. The Index also takes into account for each component a "running cost" ranging from 0.20% to 0.30% per annum and a "rebalancing cost" ranging from 0.02% to 0.05% depending on the component, and is deducted on the relevant trading day. These costs reduce the daily Index value.

- **The Indexed Account parameters** of each Indexed Account may include a Segment Floor Rate, a Segment Cap Rate, a Segment Term, a Participation Rate, a Fixed Bonus Interest Rate, and a Guaranteed Indexed Account Multiplier. Discuss these parameters with your financial professional to ensure you understand how they may affect the Index Segment Interest Credit.

The Segment Cap Rate limits the rate that is used in calculating the Index Segment Interest Credit. If the positive index change multiplied by the Participation Rate results in a rate that is higher than the Segment Cap Rate, we will use the Segment Cap Rate to determine the Index Segment Interest Credit. If the positive index change multiplied by the Participation Rate is less than the Segment Cap Rate but greater than the Segment Floor Rate, we would use the index change multiplied by the Participation Rate to determine the Index Segment Interest Credit. Any positive return is further enhanced by a Guaranteed Indexed Account Multiplier, if applicable, in the Index Segment Interest Credit calculation.

Following are the Indexed Accounts currently offered and their respective Indexed Account parameters:

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Indexed Account Parameters

Index Account	Index	Current Segment Cap Rate	Guaranteed Segment Minimum Cap Rate	Current Participation Rate	Guaranteed Indexed Account Multiplier	Index Performance Charge
Select Capped	S&P 500	8.50 %	3.00%	100%	5%	0.00%
Base Capped Two Year (2-Year Segment Term)	S&P 500	24.00 %	3.00%	100%	0%	0.00%
Barclays Global MA Bonus	Barclays Global MA	N/A**	N/A	100% (10% minimum)	0% *	0.00%
Barclays Global MA Classic	Barclays Global MA	N/A**	N/A	125% (20% minimum)	0%	0.00%
Capped	S&P 500	7.75 %	3.25%	100%	65%	1.98%
High Capped	S&P 500	10.00 %	3.75%	100%	38%	1.98%
High Par Capped	S&P 500	7.00 %	3.00%	160% (140% minimum)	65%	1.98%

* This account has a 0.65% guaranteed Fixed Bonus Interest Rate.

** While there is no contractual segment cap rate for these accounts, there is a volatility control mechanism built into the Index rules that will impact the returns on these accounts. As described above, the change in the Barclays Global MA Index in up market conditions will not be as high as it would be had there not been the volatility control.

Unless these Indexed Account parameters are guaranteed, the Indexed Account parameters may be changed from time to time by John Hancock for any Segment created after the date of the change. If the Indexed Account parameters are lower than illustrated, the amount of Index Segment Interest Credit applied to your Policy Value will be less. This may affect the long-term performance of your policy and you may need to make additional premium payments in order to keep your policy in force.

John Hancock reserves the right to add Indexed Accounts or cease offering one or more of the Indexed Accounts at any time. We also reserve the right for any Indexed Account to substitute an Index with another Index for any reason. If we substitute an Index for another Index, the Indexed Account will continue to offer the same guaranteed Indexed Account Multiplier and guaranteed Indexed Account parameters. We will give you notice when we do so. Depending on what we add, substitute, or remove, the expected return and volatility relationship among Indexed Accounts might change. You should contact your financial professional to select an allocation that is best for you.

Each Indexed Account has different parameters that presents you with a different risk and return profile and a different range of potential outcomes.

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Following are hypothetical examples showing each Indexed Account that is available with this life insurance policy. The examples are using the hypothetical cap rate, participation rate, guaranteed multipliers, guaranteed fixed bonus interest, and index performance charge and show how the Indexed Accounts would perform under three different index returns. The Segment Growth Rate is the index change multiplied by the participation rate, subject to the hypothetical cap rate. The crediting rate is the Segment Growth Rate multiplied by one plus the Guaranteed Indexed Account Multiplier or the crediting rate is the Segment Growth Rate plus the Guaranteed Fixed Bonus Interest (if applicable).

Index Returns 0% or Lower							
Index Account	Hypothetical Cap	Hypothetical Participation Rate	Guaranteed Indexed Account Multiplier	Index Performance Charge	Segment Growth Rate	Crediting Rate	Crediting Rate minus Index Performance Charge
Select Capped	8.50 %	100%	5%	0.00%	0.00%	0.00%	0.00%
Base Capped Two Year (2-Year Segment Term)	24.00 %	100%	0%	0.00%	0.00%	0.00%	0.00%
Barclays Global MA Bonus	N/A**	100%	0% *	0.00%	0.00%	0.65%	0.65%
Barclays Global MA Classic	N/A**	125%	0%	0.00%	0.00%	0.00%	0.00%
Capped	7.75 %	100%	65%	1.98%	0.00%	0.00%	-1.98%
High Capped	10.00 %	100%	38%	1.98%	0.00%	0.00%	-1.98%
High Par Capped	7.00 %	160%	65%	1.98%	0.00%	0.00%	-1.98%

* This account has a 0.65% guaranteed Fixed Bonus Interest Rate.

** While there is no contractual segment cap rate for these accounts, there is a volatility control mechanism built into the Index rules that will impact the returns on these accounts. As described above, the change in the Barclays Global MA Index in up market conditions will not be as high as it would be had there not been the volatility control.

Protection IUL

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy
 Valuable Information About Your Life Insurance Illustration (cont'd)

Protection IUL Form: 22PIUL

Presented By: Jack Lenenberg

Illustration Assumptions

Valued Client Initial Total Death Benefit \$500,000 / Initial Long Term Care Benefit \$500,000
 Female - Preferred NonSmoker Face Amount \$500,000
 Age: 45 Initial Planned Premium: \$4,343.48 / Billing Mode: Annual
 Initial Assumed Status: Gold Death Benefit Option 1; Cash Value Accumulation Test
 State: Texas
 Based on Current Charges and Initial Assumed Segment Growth Rate of 6.34%

Index Returns 5%							
Index Account	Hypothetical Cap	Hypothetical Participation Rate	Guaranteed Indexed Account Multiplier	Index Performance Charge	Segment Growth Rate	Crediting Rate	Crediting Rate minus Index Performance Charge
Select Capped	8.50 %	100%	5%	0.00%	5.00%	5.25%	5.25%
Base Capped Two Year (2-Year Segment Term)	24.00 %	100%	0%	0.00%	5.00%	5.00%	5.00%
Barclays Global MA Bonus	N/A**	100%	0% *	0.00%	5.00%	5.65%	5.65%
Barclays Global MA Classic	N/A**	125%	0%	0.00%	6.25%	6.25%	6.25%
Capped	7.75 %	100%	65%	1.98%	5.00%	8.25%	6.27%
High Capped	10.00 %	100%	38%	1.98%	5.00%	6.90%	4.92%
High Par Capped	7.00 %	160%	65%	1.98%	7.00%	11.55%	9.57%

* This account has a 0.65% guaranteed Fixed Bonus Interest Rate.

** While there is no contractual segment cap rate for these accounts, there is a volatility control mechanism built into the Index rules that will impact the returns on these accounts. As described above, the change in the Barclays Global MA Index in up market conditions will not be as high as it would be had there not been the volatility control.

Protection IUL

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy
Valuable Information About Your Life Insurance Illustration (cont'd)

Protection IUL Form: 22PIUL

Presented By: Jack Lenenberg

Illustration Assumptions

Valued Client Initial Total Death Benefit \$500,000 / Initial Long Term Care Benefit \$500,000
 Female - Preferred NonSmoker Face Amount \$500,000
 Age: 45 Initial Planned Premium: \$4,343.48 / Billing Mode: Annual
 Initial Assumed Status: Gold Death Benefit Option 1; Cash Value Accumulation Test
 State: Texas
 Based on Current Charges and Initial Assumed Segment Growth Rate of 6.34%

Index Returns 20%							
Index Account	Hypothetical Cap	Hypothetical Participation Rate	Guaranteed Indexed Account Multiplier	Index Performance Charge	Segment Growth Rate	Crediting Rate	Crediting Rate minus Index Performance Charge
Select Capped	8.50 %	100%	5%	0.00%	8.50%	8.93%	8.93%
Base Capped Two Year (2-Year Segment Term)	24.00 %	100%	0%	0.00%	20.00%	20.00%	20.00%
Barclays Global MA Bonus	N/A**	100%	0% *	0.00%	20.00%	20.65%	20.65%
Barclays Global MA Classic	N/A**	125%	0%	0.00%	25.00%	25.00%	25.00%
Capped	7.75 %	100%	65%	1.98%	7.75%	12.79%	10.81%
High Capped	10.00 %	100%	38%	1.98%	10.00%	13.80%	11.82%
High Par Capped	7.00 %	160%	65%	1.98%	7.00%	11.55%	9.57%

* This account has a 0.65% guaranteed Fixed Bonus Interest Rate.

** While there is no contractual segment cap rate for these accounts, there is a volatility control mechanism built into the Index rules that will impact the returns on these accounts. As described above, the change in the Barclays Global MA Index in up market conditions will not be as high as it would be had there not been the volatility control.

These three hypothetical examples show how the combination of an Indexed Performance Charge and an Indexed Account Multiplier results in a wider range of potential outcomes compared to the Indexed Accounts that do not include these parameters. These examples do not take into account the other charges that may be deducted and credits that may be applied to your policy value, or that the Indexed Accounts may be tied to different external indices, which may have different upside potential. **You should request multiple illustrations that assume different Segment Growth Rates to better understand the policy performance under different scenarios. When the Index Segment Interest Credit for any Segment of an Indexed Account is less than the annualized Indexed Performance Charge applicable for that Segment, the effective annual return on the portion of the Policy Value in that Segment will be negative.**

Your financial professional can help you understand how these Indexed Accounts will operate under different scenarios, and which of the Indexed Accounts, or the Fixed Account, might be best given your financial objectives and risk tolerance. Your financial professional can also help you to understand how the policy might be expected to perform in adverse scenarios, such as where Indexed Account parameters are changed so that they are closer to their respective guarantees, and how those changes to the Indexed Account parameters will impact the amount of premium that you will have to pay to maintain the policy in force.

Historical Performance of the S&P 500 Index and the corresponding hypothetical Index Segment Interest Credit for an Indexed Account that references the S&P 500

The following table shows the actual historical Index Change in the S&P 500 Index and the corresponding hypothetical Index Segment Interest Credit for each Indexed Account that references the S&P 500 Index over the most recent 20-year period. These values should not be considered a representation of past or future performance of the Indexed Accounts available in a policy. The table assumes the current Indexed Account parameters for the applicable Indexed Accounts.

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy

Protection IUL Form: 22PIUL

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

Presented By: Jack Lenenberg

Illustration Assumptions

Valued Client

Initial Total Death Benefit \$500,000 / Initial Long Term Care Benefit \$500,000

Female - Preferred NonSmoker

Face Amount \$500,000

Age: 45

Initial Planned Premium: \$4,343.48 / Billing Mode: Annual

Initial Assumed Status: Gold

Death Benefit Option 1; Cash Value Accumulation Test

State: Texas

Based on Current Charges and Initial Assumed Segment Growth Rate of 6.34%

Historical Performance of an Index

Year*	S&P 500 Index Point- to-Point Performance	Select Capped Indexed Account (8.5% cap)	Capped Indexed Account (7.75% cap)	High Capped Indexed Account (10.0% cap)	High Par Capped Indexed Account (7.0% cap)
2001-2002	-20.80%	0.00%	0.00%	0.00%	0.00%
2002-2003	20.76%	8.93%	12.79%	13.80%	11.55%
2003-2004	12.03%	8.93%	12.79%	13.80%	11.55%
2004-2005	5.76%	6.05%	9.50%	7.95%	11.55%
2005-2006	12.00%	8.93%	12.79%	13.80%	11.55%
2006-2007	2.98%	3.13%	4.92%	4.11%	7.87%
2007-2008	-40.07%	0.00%	0.00%	0.00%	0.00%
2008-2009	26.64%	8.93%	12.79%	13.80%	11.55%
2009-2010	11.44%	8.93%	12.79%	13.80%	11.55%
2010-2011	-2.40%	0.00%	0.00%	0.00%	0.00%
2011-2012	16.65%	8.93%	12.79%	13.80%	11.55%
2012-2013	25.59%	8.93%	12.79%	13.80%	11.55%
2013-2014	12.79%	8.93%	12.79%	13.80%	11.55%
2014-2015	0.98%	1.03%	1.62%	1.35%	2.59%
2015-2016	11.44%	8.93%	12.79%	13.80%	11.55%
2016-2017	17.70%	8.93%	12.79%	13.80%	11.55%
2017-2018	-1.96%	0.00%	0.00%	0.00%	0.00%
2018-2019	21.88%	8.93%	12.79%	13.80%	11.55%
2019-2020	15.11%	8.93%	12.79%	13.80%	11.55%
2020-2021	27.05%	8.93%	12.79%	13.80%	11.55%

* Source: S&P 500 Index Data from 12/14/2001 to 12/14/2021

Protection IUL

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy
 Valuable Information About Your Life Insurance Illustration (cont'd)

Protection IUL Form: 22PIUL

Presented By: Jack Lenenberg

Illustration Assumptions

Valued Client Initial Total Death Benefit \$500,000 / Initial Long Term Care Benefit \$500,000
 Female - Preferred NonSmoker Face Amount \$500,000
 Age: 45 Initial Planned Premium: \$4,343.48 / Billing Mode: Annual
 Initial Assumed Status: Gold Death Benefit Option 1; Cash Value Accumulation Test
 State: Texas
 Based on Current Charges and Initial Assumed Segment Growth Rate of 6.34%

Historical Performance of an Index		
Year*	S&P 500 Index Point-to-Point Performance	Base Capped Two Year Indexed Account (24.0% cap)
2000 - 2002	-33.67%	0.00%
2001 - 2003	-4.36%	0.00%
2002 - 2004	35.29%	24.00%
2003 - 2005	18.49%	18.49%
2004 - 2006	18.46%	18.46%
2005 - 2007	15.34%	15.34%
2006 - 2008	-38.29%	0.00%
2007 - 2009	-24.10%	0.00%
2008 - 2010	41.13%	24.00%
2009 - 2011	8.77%	8.77%
2010 - 2012	13.85%	13.85%
2011 - 2013	46.50%	24.00%
2012 - 2014	41.65%	24.00%
2013 - 2015	13.89%	13.89%
2014 - 2016	12.53%	12.53%
2015 - 2017	31.16%	24.00%
2016 - 2018	15.39%	15.39%
2017 - 2019	19.49%	19.49%
2018 - 2020	40.29%	24.00%
2019 - 2021	46.24%	24.00%

* Source: S&P 500 Index Data from 12/14/2000 to 12/14/2021

Protection IUL

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy
 Valuable Information About Your Life Insurance Illustration (cont'd)

Protection IUL Form: 22PIUL

Presented By: Jack Lenenberg

Illustration Assumptions

Valued Client Initial Total Death Benefit \$500,000 / Initial Long Term Care Benefit \$500,000
 Female - Preferred NonSmoker Face Amount \$500,000
 Age: 45 Initial Planned Premium: \$4,343.48 / Billing Mode: Annual
 Initial Assumed Status: Gold Death Benefit Option 1; Cash Value Accumulation Test
 State: Texas
 Based on Current Charges and Initial Assumed Segment Growth Rate of 6.34%

Historical Performance of the Barclays Global MA Index and the corresponding hypothetical Index Segment Interest Credit for an Indexed Account that references the Barclays Global MA Index

The following table shows hypothetical Index Change in the Barclays Global MA Index because the Index was created in 2021. The hypothetical Index Change is based on hypothetical values of the Barclays Global MA Index using the Index's rules as applied to the market conditions in prior periods and the values of the underlying components from December 2006 to December 2021. For periods prior to when these components were available, the values are based upon the hypothetical values using the securities or commodities that would have comprised the underlying components based upon their respective objectives. The hypothetical Index Change is shown to reflect how the Barclays Global MA Index values could have changed during these prior periods. The hypothetical values of the Barclays Global MA Index are prepared with the benefit of hindsight. There can be no assurances that the Barclays Global MA Index values will actually perform in the same manner as the hypothetical values. There are numerous factors which will impact actual performance, including general market conditions as well as whether the Index's rationale is successful or whether the Index can be constructed according to the Index's rules. These Index Changes shown in the Table should not be considered a representation of past or future Index Change for the Barclays Global MA Index or the performance of the Indexed Accounts available under the policy. The table assumes the current Indexed Account parameters for the applicable Indexed Accounts.

Historical Performance of an Index			
Year*	Barclays Global MA Index Point-To-Point Performance	Barclays Global MA Bonus (No Cap; 0.65% Fixed Bonus**)	Barclays Global MA Classic (No Cap)
2006-2007	6.66%	6.66%	8.32%
2007-2008	-10.68%	0.00%	0.00%
2008-2009	12.83%	12.83%	16.03%
2009-2010	12.63%	12.63%	15.78%
2010-2011	11.93%	11.93%	14.92%
2011-2012	10.39%	10.39%	12.99%
2012-2013	15.20%	15.20%	19.00%
2013-2014	13.97%	13.97%	17.46%
2014-2015	-2.07%	0.00%	0.00%
2015-2016	7.77%	7.77%	9.72%
2016-2017	11.60%	11.60%	14.49%
2017-2018	-2.30%	0.00%	0.00%
2018-2019	17.69%	17.69%	22.12%
2019-2020	8.43%	8.43%	10.54%
2020-2021	2.60%	2.60%	3.25%

* Source: Barclays Global MA Index Data from 12/14/2006 to 12/14/2021
 ** Fixed Bonus is not included in the index return

Protection IUL

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy
Valuable Information About Your Life Insurance Illustration (cont'd)

Protection IUL Form: 22PIUL

Presented By: Jack Lenenberg

Illustration Assumptions

Valued Client Initial Total Death Benefit \$500,000 / Initial Long Term Care Benefit \$500,000
Female - Preferred NonSmoker Face Amount \$500,000
Age: 45 Initial Planned Premium: \$4,343.48 / Billing Mode: Annual
Initial Assumed Status: Gold Death Benefit Option 1; Cash Value Accumulation Test
 State: Texas
Based on Current Charges and Initial Assumed Segment Growth Rate of 6.34%

Illustrated Segment Growth Rate

Illustrations of indexed universal life insurance policies are developed starting with an assumed hypothetical rate of return that you or your financial professional select, subject to a maximum hypothetical rate of return that is determined by regulation (the "Maximum Segment Growth Rate"). This regulation sets a limit based upon the historical returns of the Index. The Indexed Account parameters are then applied to this hypothetical rate of return to determine the hypothetical maximum crediting rate that will be used to illustrate the values related to your policy. These illustrated values will then be adjusted by any credits added to--and any charges deducted from--your policy value.

The following table shows the 25-year geometric average annual Segment Growth Rate, as well as its minimum and maximum. Note the Barclays Global MA Index was created in 2021 and does not have data for these 25-year Segment Growth Rates.

Maximum Segment Growth Rate			
	Min	Average	Max
Benchmark Indexed Account	3.98%	6.34%	7.84%
Select Capped Indexed Account (8.5% Cap)	3.55%	5.48%	6.90%
Base Capped Two Year Indexed Account (24.0% Cap)	4.53%	6.84%	8.82%
Barclays Global MA Bonus Indexed Account	N/A	N/A	N/A
Barclays Global MA Classic Indexed Account	N/A	N/A	N/A
Capped Indexed Account (7.75% Cap)	3.32%	5.04%	6.41%
High Par Capped Indexed Account (7.0% Cap) and Participation Rate (160% Current)	3.36%	4.81%	6.12%
High Capped Indexed Account (10.0% Cap)	3.90%	6.21%	7.69%

It's important to keep in mind that:

- Illustrating the same hypothetical maximum crediting rate each year over the life of the policy may not be not realistic.
- The policy illustration is a presentation of hypothetical values that are based upon assumptions that you or your financial professional determine. The illustration is designed to show how the policy is expected to perform under various conditions, rather than to be a projection of the policy's actual performance.

You should review your policy's performance periodically to ensure you are on track to meet your goals. As an example, if the returns assumed in an illustration are not achieved, this can have a significant effect on the policy value, with the result that you will have to pay more premiums to maintain the policy in force than you had anticipated.

Accessing Your Policy Value

Surrenders

You can surrender your policy for its cash value at any time. We will pay you the Policy Value less a Surrender Charge and any Policy Debt you may have.

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy

Protection IUL Form: 22PIUL

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

Presented By: Jack Lenenberg

Illustration Assumptions

Valued Client Initial Total Death Benefit \$500,000 / Initial Long Term Care Benefit \$500,000
Female - Preferred NonSmoker Face Amount \$500,000
Age: 45 Initial Planned Premium: \$4,343.48 / Billing Mode: Annual
Initial Assumed Status: Gold Death Benefit Option 1; Cash Value Accumulation Test
State: Texas
Based on Current Charges and Initial Assumed Segment Growth Rate of 6.34%

Withdrawals

After your policy has been in force for one year, you can make partial cash withdrawals. Withdrawals reduce the Policy Value and the Death Benefit, and the amount of the withdrawal may be subject to a Surrender Charge. Withdrawals and any related Surrender Charge amounts are first deducted from the Fixed Account, and then from Segments in the Indexed Accounts on a proportionate basis. If illustrated, withdrawals are assumed to be taken at the beginning of the month.

A withdrawal from the Indexed Accounts that was not pre-scheduled using the Systematic Withdrawal program will initiate a one-year Lock Out Period during which no new Segments in an Indexed Account may be created except for those resulting from a maturing Segment.

Loans

Policy loans may be taken against the Policy Value at any time. The maximum loan amount available is the policy's Cash Surrender Value at the time of request, less any existing Policy Debt, less Monthly Deductions through the remainder of the Policy Year, all multiplied by one minus the rate of Loan Interest Charged for a policy loan. Interest is charged on the outstanding Policy Debt, and in the event that you do not pay the Loan Interest Charged in any Policy Year, it will be borrowed against the policy and added to the Policy Debt in arrears at the Policy Anniversary.

Your policy offers a choice between a Standard Loan or an Index Loan, though only the Standard Loan option is available during the first 3 Policy Years and only one loan option may be utilized at a time.

The choice of a Standard Loan or Index Loan can have a significant effect on the net cost of a loan and your Policy Value. Index Loans can have the effect of amplifying – both positively and negatively – the impact that the performance of the Indexed Accounts have on the policy. Therefore, the risk of policy lapse with an Index Loan is greater than it would be with a Standard Loan.

The cost of an Index Loan can vary much more substantially than that of a Standard Loan. The net cost of an Index Loan equals the Loan Interest Charged less the sum of any Index Segment Interest Credits earned for portions of the loan that are secured by the Indexed Accounts and the Loan Interest Credited to the Loan Account. For instance, assuming there is no Loan Account, an Index Loan with a loan charged rate of 5% and Index Segment Interest Credit(s) of 0% would result in a net loan cost of 5% – much higher than the cost of a Standard Loan. Conversely, a loan charged rate of 5% and Index Segment Interest Credit(s) of 10% would result in a net loan gain of 5% to the policy.

If projected, policy loans are assumed to be taken at the beginning of the month, and the loan interest rate used in this policy illustration is shown in the Policy Summary. The illustrated values for the guaranteed assumption illustrations reflect the Standard Loan Interest Charged Annual Rate for the Standard Loan; and the Maximum Loan Interest Charged Annual Rate of 15% and Index Segment Interest Credits of 0% for the Index Loan. If there is a loan that is collateralized by policy value in the Indexed Accounts, illustrative values for all non-guaranteed assumption illustrations reflect, for the portion of the policy value in the Indexed Accounts used as collateral for loans, a credited rate that takes into account any applicable adjustment for Indexed Account Multipliers but is no greater than the Loan Interest Charged rate plus 0.50% and any other applicable current charges and current credits. The illustrative values are hypothetical.

Standard Loan Under the Standard Loan option, loan proceeds and any capitalized loan interest are, to the extent possible, secured by amounts you have in the Fixed Account that are transferred to a Loan Account. Any amount borrowed in excess of amounts in the Fixed Account is secured by the Indexed Accounts, and as Indexed Account Segments mature those proceeds will be transferred to the Loan Account.

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy
Valuable Information About Your Life Insurance Illustration (cont'd)

Protection IUL Form: 22PIUL

Presented By: Jack Lenenberg

Illustration Assumptions

Valued Client	Initial Total Death Benefit \$500,000 / Initial Long Term Care Benefit \$500,000
Female - Preferred NonSmoker	Face Amount \$500,000
Age: 45	Initial Planned Premium: \$4,343.48 / Billing Mode: Annual
Initial Assumed Status: Gold	Death Benefit Option 1; Cash Value Accumulation Test
	State: Texas

Based on Current Charges and Initial Assumed Segment Growth Rate of 6.34%

The net cost of a Standard Loan equals the Loan Interest Charged less the sum of the Loan Interest Credited to the Loan Account and any Index Segment Interest Credits earned for portions of the loan that may be secured by the Indexed Accounts. The loan interest rate charged is guaranteed not to exceed 15.0%. Loan interest is payable in arrears. The Loan Interest Credited Differential is guaranteed not to exceed 1.25% in years 1-10 and 0.25% in years 11+.

Index Loan Under the Index Loan option, loan proceeds and any capitalized loan interest are, to the extent possible, secured by amounts you have in the Indexed Accounts. Amounts from the Indexed Accounts used to secure a loan remain in Indexed Account Segments, where those Segments may earn a Segment Interest Credit upon Segment Maturity. Any amount borrowed in excess of the Indexed Accounts is secured by the Fixed Account. Index Loan interest rates are variable and subject to change annually on the Annual Processing Date.

The net cost of an Index Loan equals the Loan Interest Charged less the sum of any Index Segment Interest Credit earned for portions of the loan that are secured by the Indexed Accounts and the Loan Interest Credited to the Loan Account. The loan interest rate charged is guaranteed not to exceed 15% in all years, and the loan crediting rate is guaranteed not to be less than the Segment Floor Rate. If an Index Loan is illustrated, the Loan Interest Credited rate to the Indexed Accounts will not be any greater than the Loan Interest Charged rate plus 0.5%.

Other Policy Features and Benefits

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 thereafter. We will continue to credit interest to the Fixed Account, and when applicable, apply Index Segment Interest Credits to any Index Account Segments at each Segment Maturity Date. No additional charges, other than those for any outstanding policy loans, will be deducted.

Tax implications with respect to policies that continue beyond age 121 are not clear at the present time. We urge you to consult with your tax advisor regarding this issue.

Healthy Engagement Rider (Vitality PLUS)

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 Qualification Requirements in each year. 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 guaranteed not to change. The Status Qualification requirements may be changed, as described in the policy. Current Status Qualification Requirements can be found on www.JohnHancockVitality.com.

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.

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.

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy

Protection IUL Form: 22PIUL

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

Presented By: Jack Lenenberg

Illustration Assumptions

Valued Client

Initial Total Death Benefit \$500,000 / Initial Long Term Care Benefit \$500,000

Female - Preferred NonSmoker

Face Amount \$500,000

Age: 45

Initial Planned Premium: \$4,343.48 / Billing Mode: Annual

Initial Assumed Status: Gold

Death Benefit Option 1; Cash Value Accumulation Test

State: Texas

Based on Current Charges and Initial Assumed Segment Growth Rate of 6.34%

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 interest crediting rate):

Assumed Status (all years)	Attained Age at Lapse	
	Guaranteed Charges and Rate	Current Charges and Assumed Rate
Platinum	85	N/A
Gold	85	N/A
Silver	84	N/A
Bronze	84	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 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.

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 includable 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. The value of some of the rewards such as gift cards and other cash equivalents may be includable 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.

Overloan Protection Rider

The Overloan Protection Rider will prevent your policy from lapsing when, on any monthly processing date, the outstanding indebtedness on the policy equals or exceeds the Policy Value multiplied by a set percentage (varying by attained age), not to exceed 95%. Exercise of this rider will result in a "paid up" status. This rider may be exercised anytime after the insured reaches age 75 if the following criteria are met. The policy must have been in force for at least 15 years and may not be a Modified Endowment Contract. Policy Indebtedness must exceed the Face Amount of your policy but be less than the Policy Value less the one-time charge for exercising the rider. Your policy will also need to have a Level Death Benefit upon execution of the rider. After deduction of the one-time rider charge, all policy value will be transferred to the Fixed Account, if necessary at Segment Maturity. No additional policy transactions or policy changes will be allowed and no further monthly deductions will be taken. Your total Net Death Benefit will now be equal to the Face Amount plus any Required Additional Death Benefit less any indebtedness. This rider may not be available in all states.

When the Overloan Protection Rider is exercised, the entire Policy Value is immediately transferred to the Fixed Account. Since the Internal Revenue Service ("IRS") has not ruled on the tax consequences of exercising the Overloan Protection Rider, it is possible that the IRS could assert that the policy has been effectively terminated and that the outstanding loan balance should be treated as a distribution. If this were to occur, all or a portion of the outstanding loan balance could be taxable when the rider is exercised. You should consult your tax advisor regarding these possible tax consequences.

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy

Protection IUL Form: 22PIUL

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

Presented By: Jack Lenenberg

Illustration Assumptions

Valued Client	Initial Total Death Benefit \$500,000 / Initial Long Term Care Benefit \$500,000
Female - Preferred NonSmoker	Face Amount \$500,000
Age: 45	Initial Planned Premium: \$4,343.48 / Billing Mode: Annual
Initial Assumed Status: Gold	Death Benefit Option 1; Cash Value Accumulation Test
	State: Texas

Based on Current Charges and Initial Assumed Segment Growth Rate of 6.34%

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 (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 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).

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy

Protection IUL Form: 22PIUL

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

Presented By: Jack Lenenberg

Illustration Assumptions

Valued Client

Initial Total Death Benefit \$500,000 / Initial Long Term Care Benefit \$500,000

Female - Preferred NonSmoker

Face Amount \$500,000

Age: 45

Initial Planned Premium: \$4,343.48 / Billing Mode: Annual

Initial Assumed Status: Gold

Death Benefit Option 1; Cash Value Accumulation Test

State: Texas

Based on Current Charges and Initial Assumed Segment Growth Rate of 6.34%

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. The initial annual 7-pay premium for this policy is \$26,921.00.

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

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.

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy
Valuable Information About Your Life Insurance Illustration (cont'd)

Protection IUL Form: 22PIUL

Presented By: Jack Lenenberg

Illustration Assumptions

Valued Client	Initial Total Death Benefit \$500,000 / Initial Long Term Care Benefit \$500,000
Female - Preferred NonSmoker	Face Amount \$500,000
Age: 45	Initial Planned Premium: \$4,343.48 / Billing Mode: Annual
Initial Assumed Status: Gold	Death Benefit Option 1; Cash Value Accumulation Test
	State: Texas

Based on Current Charges and Initial Assumed Segment Growth Rate of 6.34%

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.

Protection Indexed Universal is issued by John Hancock Life Insurance Company (U.S.A.) of Boston, MA 02116. John Hancock Life Insurance Company (U.S.A.) consistently receives high financial credit ratings from independent rating agencies. For more information, please visit our website at www.JohnHancock.com.

For more than a century, JH has offered security and 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.

Protection IUL

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Adjustable Life Insurance Policy

Basic Illustration Summary

Protection IUL Form: 22PIUL

Presented By: Jack Lenenberg

Illustration Assumptions

Valued Client Initial Total Death Benefit \$500,000 / Initial Long Term Care Benefit \$500,000
 Female - Preferred NonSmoker Face Amount \$500,000
 Age: 45 Initial Planned Premium: \$4,343.48 / Billing Mode: Annual
 Initial Assumed Status: Gold Death Benefit Option 1; Cash Value Accumulation Test
 State: Texas
 Based on Current Charges and Initial Assumed Segment Growth Rate of 6.34%

Coverage Summary

Coverage Description	Initial Amount	Initial Premium
Initial Total Death Benefit	\$500,000	\$4,343.48
Initial Accelerated Benefit /Long-Term Care	\$500,000	
Maximum Monthly Long-Term Care Benefit (2%)	\$10,000	
Long-Term Care Rider		
Risk Class: Preferred NonSmoker		
Accelerated Benefit Percentage: 100%		
Face Amount - Level for all years	\$500,000	
Healthy Engagement Rider		

Policy Summary

State	Texas	
Death Benefit Option	1	From 1 Thru 76
Definition of Life Insurance	CVAT	
Payment Mode	Annual	
Charges	Current	
Assumed Segment Growth Rate****		
Assumed Select Capped Indexed Segment Growth Rate	5.48%	From 1 Thru 76
Assumed Base Capped Two Year Indexed Segment Growth Rate	6.34%	From 1 Thru 76
Assumed Barclays Global MA Bonus Indexed Segment Growth Rate	6.34%	From 1 Thru 76
Assumed Barclays Global MA Classic Indexed Segment Growth Rate	6.34%	From 1 Thru 76
Assumed Capped Indexed Segment Growth Rate	5.04%	From 1 Thru 76
Assumed High Capped Indexed Segment Growth Rate	6.03%	From 1 Thru 76
Assumed High Par Capped Indexed Segment Growth Rate	4.81%	From 1 Thru 76
Assumed Fixed Account Rate	3.85%	From 1 Thru 10
(includes non-guaranteed persistency bonus)	4.50%	From 11 Thru 76
Loan Interest Rate	2.50%	From 1 Thru 76
Owner Tax Bracket	35.00%	From 1 Thru 76
Initial 7-Pay Premium	\$26,921.00	
Target Premium	\$4,343.48	
Minimum Initial Premium	\$136.62	
Death Benefit Protection Period	40 Years	
Based on Illustrated Assumptions		
Assumed Status	Gold	
LifeTrack Billing	No	
Illustration Serial Number	5E1266577	

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Adjustable Life Insurance Policy

Basic Illustration Summary (cont'd)

Protection IUL Form: 22PIUL

Presented By: Jack Lenenberg

Illustration Assumptions

Valued Client Initial Total Death Benefit \$500,000 / Initial Long Term Care Benefit \$500,000
 Female - Preferred NonSmoker Face Amount \$500,000
 Age: 45 Initial Planned Premium: \$4,343.48 / Billing Mode: Annual
 Initial Assumed Status: Gold Death Benefit Option 1; Cash Value Accumulation Test
 State: Texas
 Based on Current Charges and Initial Assumed Segment Growth Rate of 6.34%

Initial Premium Allocation Table

	Initial Premium Allocation	Non-Guaranteed Initial Segment Growth Rate /Fixed Account Rate	****
Select Capped Indexed Account	0%	5.48%	
Base Capped Two Year Indexed Account	0%	6.34%	
Barclays Global MA Bonus Indexed Account	100%	6.34%	
Barclays Global MA Classic Indexed Account	0%	6.34%	
Capped Indexed Account	0%	5.04%	
High Capped Indexed Account	0%	6.03%	
High Par Capped Indexed Account	0%	4.81%	
Fixed Account	0%	3.85%	

Interest Adjusted Indexes on Insured at 5%

	-----Payment-----		-----Cost-----	
	10 Year	20 Year	10 Year	20 Year
Guaranteed	8.69	8.69	7.06	7.35
Current	8.69	8.69	5.64	4.16
Non-guaranteed Element	0.00	0.00	1.42	3.19

Interest Adjusted Indexes

These indexes provide a means for evaluating the comparative cost of the policy under stated assumptions. They can be useful in comparing similar plans of insurance, a lower index being better than a higher one. These indexes reflect the time value of money. Indexes are approximate because they involve assumptions, including the rate of interest used.

**** Illustrated values for all non-guaranteed assumption illustrations reflect the application of the guaranteed Indexed Account Multiplier or Fixed Bonus Interest, where applicable, to the Segment Growth Rate and, as a result, such illustrated values will be greater than if the illustrated values only reflected the Segment Growth Rate. The guaranteed Indexed Account Multiplier for the Capped Indexed Account and the High Par Capped Indexed Account is 65%. The guaranteed Indexed Account Multiplier for High Capped Indexed Account is 38%. The guaranteed Indexed Account Multiplier for the Select Capped Indexed Account is 5%. The Base Capped Two Year Indexed Account, Barclays Global MA Bonus Indexed Account and Barclays Global MA Classic Indexed Account do not have an Indexed Account Multiplier. The Indexed Segment Interest Credit on the Segment Maturity Date is equal to the Adjusted Segment Crediting Balance, multiplied by (1 + the guaranteed Indexed Account Multiplier, where applicable) multiplied by the Segment Growth Rate. Illustrated values include any Indexed Segment Interest Credit.

The guaranteed Fixed Bonus annual rate for the Barclays Global MA Bonus Indexed Account is 0.65%. No other Indexed Accounts offer a Fixed Bonus. This rate is applied to Segment Balances in the Barclays Global MA Bonus Indexed Account monthly.

Protection IUL

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Adjustable Life Insurance Policy

Numeric Summary

Protection IUL Form: 22PIUL

Presented By: Jack Lenenberg

Illustration Assumptions

Valued Client

Female - Preferred NonSmoker

Age: 45

Initial Assumed Status: Gold

Initial Total Death Benefit \$500,000 / Initial Long Term Care Benefit \$500,000

Face Amount \$500,000

Initial Planned Premium: \$4,343.48 / Billing Mode: Annual

Death Benefit Option 1; Cash Value Accumulation Test

State: Texas

GUARANTEED ASSUMPTIONS

These policy benefits and values are based on the guaranteed interest of 0.00% and guaranteed charges. Based on your Planned Premium Outlay, the policy would remain in force until policy year 41, month 3*.

NON-GUARANTEED ASSUMPTIONS

These policy benefits and values are based on non-guaranteed elements that are subject to change by the insurer. Actual results may be more or less favorable.

ASSUMED SCALE:

Policy benefits and values are based on the initial assumed Segment Growth Rate 6.34% and current charges. Based on Planned Premium Outlay, the policy would remain in force until age 121*.

MIDPOINT SCALE:

Assumes the midpoint interest rate and charges which are halfway between assumed and guaranteed. Based on your Planned Premium Outlay, the policy would remain in force until policy year 42, month 12*.

SUMMARY YEARS	GUARANTEED ASSUMPTIONS	NON-GUARANTEED ASSUMPTIONS	
		Midpoint Scale	Assumed Scale
Years Premium Paid in Cash	41	42	76
Summary Year 5			
Net Surrender Value	3,148	3,867	5,121
Net Death Benefit	500,000	500,000	500,000
Summary Year 10			
Net Surrender Value	10,793	14,468	20,163
Net Death Benefit	500,000	500,000	500,000
Summary Year 20			
Net Surrender Value	23,226	47,566	78,586
Net Death Benefit	500,000	500,000	500,000
Summary Age 70			
Net Surrender Value	21,982	66,313	126,971
Net Death Benefit	500,000	500,000	500,000

Premiums are assumed to be paid at the beginning of each modal period. Policy values, including surrender values and death benefits, are illustrated as of the end of the year, unless otherwise noted.

* See Policy Continuation at Age 121 on "Valuable Information" page.

Representative's Address:
Jack Lenenberg
312 Maxwell Rd.
Suite 400
Alpharetta, GA 30009
800-891-5824

We recommend that you review additional illustrations using various assumed, hypothetical Rates of Return to understand how changes in the Index performance may affect the Policy Value and premium payment schedule.

I have received a copy of this illustration.

Applicant: _____ Date: _____
(Signature) (mm/dd/yyyy)

I certify that this illustration has been presented to the applicant and that I have explained that any non-guaranteed elements illustrated are subject to change. I have made no statements that are inconsistent with the illustration.

Representative: _____ Date: _____
(Signature) (mm/dd/yyyy)

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Adjustable Life Insurance Policy

Illustration Based on Guaranteed Assumptions

Protection IUL Form: 22PIUL

Presented By: Jack Lenenberg

Illustration Assumptions

Valued Client

Female - Preferred NonSmoker

Age: 45

Initial Assumed Status: Gold

Initial Total Death Benefit \$500,000 / Initial Long Term Care Benefit \$500,000

Face Amount \$500,000

Initial Planned Premium: \$4,343.48 / Billing Mode: Annual

Death Benefit Option 1; Cash Value Accumulation Test

State: Texas

Based on Guaranteed Charges and a Guaranteed Rate of 0.00%

Policy Year	EOY Age	Planned Premium	Policy Value	Net Surrender Value	Net Death Benefit	IRR On Death Benefit	Benefit for LTC
1	46	4,343	1,364	0	500,000	11,411.51%	500,000
2	47	4,343	2,651	0	500,000	924.08%	500,000
3	48	4,343	3,878	0	500,000	348.92%	500,000
4	49	4,343	5,040	1,261	500,000	196.51%	500,000
5	50	4,343	6,157	3,148	500,000	131.42%	500,000
6	51	4,343	6,959	4,787	500,000	96.48%	500,000
7	52	4,343	7,702	6,385	500,000	75.04%	500,000
8	53	4,343	8,375	7,926	500,000	60.70%	500,000
9	54	4,343	8,965	9,398	500,000	50.51%	500,000
10	55	4,343	9,468	10,793	500,000	42.93%	500,000
Totals:		43,435					
11	56	4,343	11,003	12,517	500,000	37.09%	500,000
12	57	4,343	12,443	14,111	500,000	32.48%	500,000
13	58	4,343	13,780	15,637	500,000	28.75%	500,000
14	59	4,343	15,001	17,089	500,000	25.67%	500,000
15	60	4,343	16,109	18,458	500,000	23.11%	500,000
16	61	4,343	17,090	19,719	500,000	20.93%	500,000
17	62	4,343	17,921	20,854	500,000	19.07%	500,000
18	63	4,343	18,578	21,834	500,000	17.46%	500,000
19	64	4,343	19,037	22,635	500,000	16.05%	500,000
20	65	4,343	19,269	23,226	500,000	14.82%	500,000
Totals:		86,870					
21	66	4,343	19,229	23,558	500,000	13.73%	500,000
22	67	4,343	18,922	23,635	500,000	12.75%	500,000
23	68	4,343	18,317	23,423	500,000	11.88%	500,000
24	69	4,343	17,383	22,889	500,000	11.10%	500,000
25	70	4,343	16,075	21,982	500,000	10.39%	500,000
26	71	4,343	14,328	20,639	500,000	9.75%	500,000
27	72	4,343	12,067	18,781	500,000	9.16%	500,000
28	73	4,343	9,183	16,298	500,000	8.63%	500,000
29	74	4,343	5,553	13,061	500,000	8.13%	500,000
30	75	4,343	1,027	8,915	500,000	7.68%	500,000
Totals:		130,304					

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.

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

This is your Basic Illustration and is valid only if all illustration pages are included.

Winflex

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Adjustable Life Insurance Policy

Illustration Based on Guaranteed Assumptions (cont'd)

Protection IUL Form: 22PIUL

Presented By: Jack Lenenberg

Illustration Assumptions

Valued Client

Female - Preferred NonSmoker

Age: 45

Initial Assumed Status: Gold

Initial Total Death Benefit \$500,000 / Initial Long Term Care Benefit \$500,000

Face Amount \$500,000

Initial Planned Premium: \$4,343.48 / Billing Mode: Annual

Death Benefit Option 1; Cash Value Accumulation Test

State: Texas

Based on Guaranteed Charges and a Guaranteed Rate of 0.00%

Policy Year	EOY Age	Planned Premium	Policy Value	Net Surrender Value	Net Death Benefit	IRR On Death Benefit	Benefit for LTC
31	76	4,343	6	3,655	500,000	7.27%	500,000
32	77	4,343	3	3	500,000	6.88%	500,000
33	78	4,343	3	3	500,000	6.52%	500,000
34	79	4,343	2	2	500,000	6.19%	500,000
35	80	4,343	2	2	500,000	5.88%	500,000
36	81	4,343	2	2	500,000	5.60%	500,000
37	82	4,343	1	1	500,000	5.33%	500,000
38	83	4,343	1	1	500,000	5.07%	500,000
39	84	4,343	1	1	500,000	4.84%	500,000
40	85	4,343	0	##	##	##	##

Totals: 173,739

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.

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

This is your Basic Illustration and is valid only if all illustration pages are included.

Winflex

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Adjustable Life Insurance Policy

Illustration Based on Nonguaranteed Assumptions

Protection IUL Form: 22PIUL

Presented By: Jack Lenenberg

Illustration Assumptions

Valued Client

Female - Preferred NonSmoker

Age: 45

Initial Assumed Status: Gold

Initial Total Death Benefit \$500,000 / Initial Long Term Care Benefit \$500,000

Face Amount \$500,000

Initial Planned Premium: \$4,343.48 / Billing Mode: Annual

Death Benefit Option 1; Cash Value Accumulation Test

State: Texas

Based on Current Charges and Initial Assumed Segment Growth Rate of 6.34%

Policy Year	EOY Age	Planned Premium	Policy Value	Net Surrender Value	Net Death Benefit	IRR on Death Benefit	Benefit for LTC
1	46	4,343	1,557	0	500,000	11,411.51%	500,000
2	47	4,343	3,176	0	500,000	924.08%	500,000
3	48	4,343	4,881	688	500,000	348.92%	500,000
4	49	4,343	6,675	2,582	500,000	196.51%	500,000
5	50	4,343	8,582	5,121	500,000	131.42%	500,000
6	51	4,343	10,620	7,841	500,000	96.48%	500,000
7	52	4,343	12,793	10,694	500,000	75.04%	500,000
8	53	4,343	15,107	13,689	500,000	60.70%	500,000
9	54	4,343	17,577	16,840	500,000	50.51%	500,000
10	55	4,343	20,220	20,163	500,000	42.93%	500,000
Totals:		43,435					
11	56	4,343	24,316	24,316	500,000	37.09%	500,000
12	57	4,343	28,730	28,730	500,000	32.48%	500,000
13	58	4,343	33,487	33,487	500,000	28.75%	500,000
14	59	4,343	38,612	38,612	500,000	25.67%	500,000
15	60	4,343	44,132	44,132	500,000	23.11%	500,000
16	61	4,343	50,074	50,074	500,000	20.93%	500,000
17	62	4,343	56,460	56,460	500,000	19.07%	500,000
18	63	4,343	63,321	63,321	500,000	17.46%	500,000
19	64	4,343	70,687	70,687	500,000	16.05%	500,000
20	65	4,343	78,586	78,586	500,000	14.82%	500,000
Totals:		86,870					
21	66	4,343	87,017	87,017	500,000	13.73%	500,000
22	67	4,343	96,039	96,039	500,000	12.75%	500,000
23	68	4,343	105,683	105,683	500,000	11.88%	500,000
24	69	4,343	115,982	115,982	500,000	11.10%	500,000
25	70	4,343	126,971	126,971	500,000	10.39%	500,000
26	71	4,343	138,669	138,669	500,000	9.75%	500,000
27	72	4,343	151,163	151,163	500,000	9.16%	500,000
28	73	4,343	164,505	164,505	500,000	8.63%	500,000
29	74	4,343	178,762	178,762	500,000	8.13%	500,000
30	75	4,343	194,009	194,009	500,000	7.68%	500,000
Totals:		130,304					

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 is your Basic Illustration and is valid only if all illustration pages are included.

Winflex

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Adjustable Life Insurance Policy

Illustration Based on Nonguaranteed Assumptions (cont'd)

Protection IUL Form: 22PIUL

Presented By: Jack Lenenberg

Illustration Assumptions

Valued Client

Female - Preferred NonSmoker

Age: 45

Initial Assumed Status: Gold

Initial Total Death Benefit \$500,000 / Initial Long Term Care Benefit \$500,000

Face Amount \$500,000

Initial Planned Premium: \$4,343.48 / Billing Mode: Annual

Death Benefit Option 1; Cash Value Accumulation Test

State: Texas

Based on Current Charges and Initial Assumed Segment Growth Rate of 6.34%

Policy Year	EOY Age	Planned Premium	Policy Value	Net Surrender Value	Net Death Benefit	IRR on Death Benefit	Benefit for LTC
31	76	4,343	210,266	210,266	500,000	7.27%	500,000
32	77	4,343	227,696	227,696	500,000	6.88%	500,000
33	78	4,343	246,425	246,425	500,000	6.52%	500,000
34	79	4,343	266,607	266,607	500,000	6.19%	500,000
35	80	4,343	288,425	288,425	500,000	5.88%	500,000
36	81	4,343	312,101	312,101	500,000	5.60%	500,000
37	82	4,343	337,944	337,944	500,000	5.33%	500,000
38	83	4,343	366,284	366,284	512,908	5.18%	500,000
39	84	4,343	396,732	396,732	544,633	5.18%	500,000
40	85	4,343	429,433	429,433	577,974	5.19%	500,000
Totals:		173,739					
41	86	4,343	464,551	464,551	612,976	5.19%	500,000
42	87	4,343	502,215	502,215	649,715	5.19%	500,000
43	88	4,343	542,611	542,611	688,194	5.19%	500,000
44	89	4,343	585,787	585,787	728,367	5.19%	500,000
45	90	4,343	631,935	631,935	770,329	5.19%	500,000
46	91	4,343	681,265	681,265	814,179	5.19%	500,000
47	92	4,343	733,948	733,948	859,966	5.18%	500,000
48	93	4,343	790,268	790,268	907,781	5.18%	500,000
49	94	4,343	850,481	850,481	957,812	5.18%	500,000
50	95	4,343	914,859	914,859	1,010,096	5.17%	500,000
Totals:		217,174					
51	96	4,343	983,742	983,742	1,064,900	5.16%	500,000
52	97	4,343	1,057,445	1,057,445	1,122,266	5.16%	500,000
53	98	4,343	1,136,305	1,136,305	1,182,326	5.15%	500,000
54	99	4,343	1,220,684	1,220,684	1,245,220	5.15%	500,000
55	100	4,343	1,310,967	1,310,967	1,310,967	5.14%	500,000
56	101	4,343	1,407,566	1,407,566	1,407,566	5.19%	500,000
57	102	4,343	1,510,917	1,510,917	1,510,917	5.23%	500,000
58	103	4,343	1,621,492	1,621,492	1,621,492	5.27%	500,000
59	104	4,343	1,739,797	1,739,797	1,739,797	5.31%	500,000
60	105	4,343	1,866,371	1,866,371	1,866,371	5.35%	500,000
Totals:		260,609					

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 is your Basic Illustration and is valid only if all illustration pages are included.

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Adjustable Life Insurance Policy

Illustration Based on Nonguaranteed Assumptions (cont'd)

Protection IUL Form: 22PIUL

Presented By: Jack Lenenberg

Illustration Assumptions

Valued Client

Female - Preferred NonSmoker

Age: 45

Initial Assumed Status: Gold

Initial Total Death Benefit \$500,000 / Initial Long Term Care Benefit \$500,000

Face Amount \$500,000

Initial Planned Premium: \$4,343.48 / Billing Mode: Annual

Death Benefit Option 1; Cash Value Accumulation Test

State: Texas

Based on Current Charges and Initial Assumed Segment Growth Rate of 6.34%

Policy Year	EOY Age	Planned Premium	Policy Value	Net Surrender Value	Net Death Benefit	IRR on Death Benefit	Benefit for LTC
61	106	4,343	2,001,793	2,001,793	2,001,793	5.39%	500,000
62	107	4,343	2,146,680	2,146,680	2,146,680	5.42%	500,000
63	108	4,343	2,301,696	2,301,696	2,301,696	5.46%	500,000
64	109	4,343	2,467,546	2,467,546	2,467,546	5.49%	500,000
65	110	4,343	2,644,990	2,644,990	2,644,990	5.52%	500,000
66	111	4,343	2,834,837	2,834,837	2,834,837	5.55%	500,000
67	112	4,343	3,037,955	3,037,955	3,037,955	5.58%	500,000
68	113	4,343	3,255,270	3,255,270	3,255,270	5.60%	500,000
69	114	4,343	3,487,776	3,487,776	3,487,776	5.63%	500,000
70	115	4,343	3,736,533	3,736,533	3,736,533	5.66%	500,000
Totals:		304,044					
71	116	4,343	4,002,679	4,002,679	4,002,679	5.68%	500,000
72	117	4,343	4,287,429	4,287,429	4,287,429	5.70%	500,000
73	118	4,343	4,592,083	4,592,083	4,592,083	5.73%	500,000
74	119	4,343	4,918,031	4,918,031	4,918,031	5.75%	500,000
75	120	4,343	5,266,764	5,266,764	5,266,764	5.77%	500,000
76	121	4,343	5,639,873	5,639,873	5,639,873	5.79%	500,000
77	122	0	5,997,441	5,997,441	5,997,441	5.80%	500,000
78	123	0	6,377,679	6,377,679	6,377,679	5.81%	500,000
79	124	0	6,782,024	6,782,024	6,782,024	5.82%	500,000
80	125	0	7,212,004	7,212,004	7,212,004	5.82%	500,000
Totals:		330,104					

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 is your Basic Illustration and is valid only if all illustration pages are included.

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Adjustable Life Insurance Policy

Assumed Vitality Status with Guaranteed Charges

Protection IUL Form: 22PIUL

Presented By: Jack Lenenberg

Illustration Assumptions

Valued Client

Female - Preferred NonSmoker

Age: 45

Initial Assumed Status: Gold

Initial Total Death Benefit \$500,000 / Initial Long Term Care Benefit \$500,000

Face Amount \$500,000

Initial Planned Premium: \$4,343.48 / Billing Mode: Annual

Death Benefit Option 1; Cash Value Accumulation Test

State: Texas

Policy Year	EOY Age	Planned Premium	Vitality Status Gold* 0.00% Guaranteed Rate, Guaranteed Charges			Vitality Status Gold* 6.34% Initial Assumed Rate, Current Charges		
			Policy Value	Net Surrender Value	Net Death Benefit	Current Policy Value	Current Net Surrender Value	Current Net Death Benefit
1	46	4,343	1,364	0	500,000	1,557	0	500,000
2	47	4,343	2,651	0	500,000	3,176	0	500,000
3	48	4,343	3,878	0	500,000	4,881	688	500,000
4	49	4,343	5,040	1,261	500,000	6,675	2,582	500,000
5	50	4,343	6,157	3,148	500,000	8,582	5,121	500,000
6	51	4,343	6,959	4,787	500,000	10,620	7,841	500,000
7	52	4,343	7,702	6,385	500,000	12,793	10,694	500,000
8	53	4,343	8,375	7,926	500,000	15,107	13,689	500,000
9	54	4,343	8,965	9,398	500,000	17,577	16,840	500,000
10	55	4,343	9,468	10,793	500,000	20,220	20,163	500,000
Totals:		43,435						
11	56	4,343	11,003	12,517	500,000	24,316	24,316	500,000
12	57	4,343	12,443	14,111	500,000	28,730	28,730	500,000
13	58	4,343	13,780	15,637	500,000	33,487	33,487	500,000
14	59	4,343	15,001	17,089	500,000	38,612	38,612	500,000
15	60	4,343	16,109	18,458	500,000	44,132	44,132	500,000
16	61	4,343	17,090	19,719	500,000	50,074	50,074	500,000
17	62	4,343	17,921	20,854	500,000	56,460	56,460	500,000
18	63	4,343	18,578	21,834	500,000	63,321	63,321	500,000
19	64	4,343	19,037	22,635	500,000	70,687	70,687	500,000
20	65	4,343	19,269	23,226	500,000	78,586	78,586	500,000
Totals:		86,870						
21	66	4,343	19,229	23,558	500,000	87,017	87,017	500,000
22	67	4,343	18,922	23,635	500,000	96,039	96,039	500,000
23	68	4,343	18,317	23,423	500,000	105,683	105,683	500,000
24	69	4,343	17,383	22,889	500,000	115,982	115,982	500,000
25	70	4,343	16,075	21,982	500,000	126,971	126,971	500,000
26	71	4,343	14,328	20,639	500,000	138,669	138,669	500,000
27	72	4,343	12,067	18,781	500,000	151,163	151,163	500,000
28	73	4,343	9,183	16,298	500,000	164,505	164,505	500,000
29	74	4,343	5,553	13,061	500,000	178,762	178,762	500,000
30	75	4,343	1,027	8,915	500,000	194,009	194,009	500,000
Totals:		130,304						

*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 is your Basic Illustration and is valid only if all illustration pages are included.

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Adjustable Life Insurance Policy

Assumed Vitality Status with Guaranteed Charges (cont'd)

Protection IUL Form: 22PIUL

Presented By: Jack Lenenberg

Illustration Assumptions

Valued Client

Female - Preferred NonSmoker

Age: 45

Initial Assumed Status: Gold

Initial Total Death Benefit \$500,000 / Initial Long Term Care Benefit \$500,000

Face Amount \$500,000

Initial Planned Premium: \$4,343.48 / Billing Mode: Annual

Death Benefit Option 1; Cash Value Accumulation Test

State: Texas

Policy Year	EOY Age	Planned Premium	Vitality Status Gold*			Vitality Status Gold*		
			Policy Value	Net Surrender Value	Net Death Benefit	Current Policy Value	Current Net Surrender Value	Current Net Death Benefit
			0.00% Guaranteed Rate, Guaranteed Charges			6.34% Initial Assumed Rate, Current Charges		
31	76	4,343	6	3,655	500,000	210,266	210,266	500,000
32	77	4,343	3	3	500,000	227,696	227,696	500,000
33	78	4,343	3	3	500,000	246,425	246,425	500,000
34	79	4,343	2	2	500,000	266,607	266,607	500,000
35	80	4,343	2	2	500,000	288,425	288,425	500,000
36	81	4,343	2	2	500,000	312,101	312,101	500,000
37	82	4,343	1	1	500,000	337,944	337,944	500,000
38	83	4,343	1	1	500,000	366,284	366,284	512,908
39	84	4,343	1	1	500,000	396,732	396,732	544,633
40	85	4,343	0	0	500,000	429,433	429,433	577,974
Totals:		173,739						
41	86	4,343	##	##	##	464,551	464,551	612,976
42	87	4,343				502,215	502,215	649,715
43	88	4,343				542,611	542,611	688,194
44	89	4,343				585,787	585,787	728,367
45	90	4,343				631,935	631,935	770,329
46	91	4,343				681,265	681,265	814,179
47	92	4,343				733,948	733,948	859,966
48	93	4,343				790,268	790,268	907,781
49	94	4,343				850,481	850,481	957,812
50	95	4,343				914,859	914,859	1,010,096
Totals:		217,174						
51	96	4,343				983,742	983,742	1,064,900
52	97	4,343				1,057,445	1,057,445	1,122,266
53	98	4,343				1,136,305	1,136,305	1,182,326
54	99	4,343				1,220,684	1,220,684	1,245,220
55	100	4,343				1,310,967	1,310,967	1,310,967
56	101	4,343				1,407,566	1,407,566	1,407,566
57	102	4,343				1,510,917	1,510,917	1,510,917
58	103	4,343				1,621,492	1,621,492	1,621,492
59	104	4,343				1,739,797	1,739,797	1,739,797
60	105	4,343				1,866,371	1,866,371	1,866,371
Totals:		260,609						

*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 is your Basic Illustration and is valid only if all illustration pages are included.

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Adjustable Life Insurance Policy

Assumed Vitality Status with Guaranteed Charges (cont'd)

Protection IUL Form: 22PIUL

Presented By: Jack Lenenberg

Illustration Assumptions

Valued Client

Female - Preferred NonSmoker

Age: 45

Initial Assumed Status: Gold

Initial Total Death Benefit \$500,000 / Initial Long Term Care Benefit \$500,000

Face Amount \$500,000

Initial Planned Premium: \$4,343.48 / Billing Mode: Annual

Death Benefit Option 1; Cash Value Accumulation Test

State: Texas

Policy Year	EOY Age	Planned Premium	Vitality Status Gold*			Vitality Status Gold*		
			Policy Value	Net Surrender Value	Net Death Benefit	Current Policy Value	Current Net Surrender Value	Current Net Death Benefit
			0.00% Guaranteed Rate, Guaranteed Charges			6.34% Initial Assumed Rate, Current Charges		
61	106	4,343				2,001,793	2,001,793	2,001,793
62	107	4,343				2,146,680	2,146,680	2,146,680
63	108	4,343				2,301,696	2,301,696	2,301,696
64	109	4,343				2,467,546	2,467,546	2,467,546
65	110	4,343				2,644,990	2,644,990	2,644,990
66	111	4,343				2,834,837	2,834,837	2,834,837
67	112	4,343				3,037,955	3,037,955	3,037,955
68	113	4,343				3,255,270	3,255,270	3,255,270
69	114	4,343				3,487,776	3,487,776	3,487,776
70	115	4,343				3,736,533	3,736,533	3,736,533
Totals:		304,044						
71	116	4,343				4,002,679	4,002,679	4,002,679
72	117	4,343				4,287,429	4,287,429	4,287,429
73	118	4,343				4,592,083	4,592,083	4,592,083
74	119	4,343				4,918,031	4,918,031	4,918,031
75	120	4,343				5,266,764	5,266,764	5,266,764
76	121	4,343				5,639,873	5,639,873	5,639,873
77	122	0				5,997,441	5,997,441	5,997,441
78	123	0				6,377,679	6,377,679	6,377,679
79	124	0				6,782,024	6,782,024	6,782,024
80	125	0				7,212,004	7,212,004	7,212,004
Totals:		330,104						

*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 is your Basic Illustration and is valid only if all illustration pages are included.

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Adjustable Life Insurance Policy

Bronze Assumptions

Protection IUL Form: 22PIUL

Presented By: Jack Lenenberg

Illustration Assumptions

Valued Client

Female - Preferred NonSmoker

Age: 45

Assumed Status All Years: Bronze

Initial Total Death Benefit \$500,000 / Initial Long Term Care Benefit \$500,000

Face Amount \$500,000

Initial Planned Premium: \$4,343.48 / Billing Mode: Annual

Death Benefit Option 1; Cash Value Accumulation Test

State: Texas

Based on Current Charges and Initial Assumed Segment Growth Rate of 6.34%

Policy Year	EOY Age	Planned Premium	Net Outlay	Policy Value	Net Surrender Value	Net Death Benefit
1	46	4,343	4,343	1,557	0	500,000
2	47	4,343	4,343	3,172	0	500,000
3	48	4,343	4,343	4,867	674	500,000
4	49	4,343	4,343	6,641	2,548	500,000
5	50	4,343	4,343	8,520	5,059	500,000
6	51	4,343	4,343	10,523	7,743	500,000
7	52	4,343	4,343	12,645	10,547	500,000
8	53	4,343	4,343	14,885	13,468	500,000
9	54	4,343	4,343	17,250	16,513	500,000
10	55	4,343	4,343	19,744	19,688	500,000
Totals:		43,435	43,435			
11	56	4,343	4,343	23,641	23,641	500,000
12	57	4,343	4,343	27,804	27,804	500,000
13	58	4,343	4,343	32,254	32,254	500,000
14	59	4,343	4,343	37,011	37,011	500,000
15	60	4,343	4,343	42,103	42,103	500,000
16	61	4,343	4,343	47,554	47,554	500,000
17	62	4,343	4,343	53,379	53,379	500,000
18	63	4,343	4,343	59,608	59,608	500,000
19	64	4,343	4,343	66,261	66,261	500,000
20	65	4,343	4,343	73,360	73,360	500,000
Totals:		86,870	86,870			
21	66	4,343	4,343	80,866	80,866	500,000
22	67	4,343	4,343	88,861	88,861	500,000
23	68	4,343	4,343	97,368	97,368	500,000
24	69	4,343	4,343	106,409	106,409	500,000
25	70	4,343	4,343	116,009	116,009	500,000
26	71	4,343	4,343	126,180	126,180	500,000
27	72	4,343	4,343	137,023	137,023	500,000
28	73	4,343	4,343	148,584	148,584	500,000
29	74	4,343	4,343	160,920	160,920	500,000
30	75	4,343	4,343	174,095	174,095	500,000
Totals:		130,304	130,304			

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Adjustable Life Insurance Policy

Bronze Assumptions (cont'd)

Protection IUL Form: 22PIUL

Presented By: Jack Lenenberg

Illustration Assumptions

Valued Client

Female - Preferred NonSmoker

Age: 45

Assumed Status All Years: Bronze

Initial Total Death Benefit \$500,000 / Initial Long Term Care Benefit \$500,000

Face Amount \$500,000

Initial Planned Premium: \$4,343.48 / Billing Mode: Annual

Death Benefit Option 1; Cash Value Accumulation Test

State: Texas

Based on Current Charges and Initial Assumed Segment Growth Rate of 6.34%

Policy Year	EOY Age	Planned Premium	Net Outlay	Policy Value	Net Surrender Value	Net Death Benefit
31	76	4,343	4,343	188,087	188,087	500,000
32	77	4,343	4,343	203,064	203,064	500,000
33	78	4,343	4,343	219,130	219,130	500,000
34	79	4,343	4,343	236,409	236,409	500,000
35	80	4,343	4,343	255,054	255,054	500,000
36	81	4,343	4,343	275,248	275,248	500,000
37	82	4,343	4,343	297,254	297,254	500,000
38	83	4,343	4,343	321,421	321,421	500,000
39	84	4,343	4,343	348,180	348,180	500,000
40	85	4,343	4,343	377,227	377,227	507,710
Totals:		173,739	173,739			
41	86	4,343	4,343	408,431	408,431	538,924
42	87	4,343	4,343	441,896	441,896	571,681
43	88	4,343	4,343	477,825	477,825	606,025
44	89	4,343	4,343	516,394	516,394	642,084
45	90	4,343	4,343	557,692	557,692	679,827
46	91	4,343	4,343	601,832	601,832	719,249
47	92	4,343	4,343	648,962	648,962	760,389
48	93	4,343	4,343	699,343	699,343	803,335
49	94	4,343	4,343	753,200	753,200	848,254
50	95	4,343	4,343	810,778	810,778	895,180
Totals:		217,174	217,174			
51	96	4,343	4,343	872,385	872,385	944,357
52	97	4,343	4,343	938,305	938,305	995,823
53	98	4,343	4,343	1,008,837	1,008,837	1,049,695
54	99	4,343	4,343	1,084,306	1,084,306	1,106,101
55	100	4,343	4,343	1,165,056	1,165,056	1,165,056
56	101	4,343	4,343	1,251,456	1,251,456	1,251,456
57	102	4,343	4,343	1,343,895	1,343,895	1,343,895
58	103	4,343	4,343	1,442,795	1,442,795	1,442,795
59	104	4,343	4,343	1,548,609	1,548,609	1,548,609
60	105	4,343	4,343	1,661,819	1,661,819	1,661,819
Totals:		260,609	260,609			

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Adjustable Life Insurance Policy

Bronze Assumptions (cont'd)

Protection IUL Form: 22PIUL

Presented By: Jack Lenenberg

Illustration Assumptions

Valued Client

Female - Preferred NonSmoker

Age: 45

Assumed Status All Years: Bronze

Initial Total Death Benefit \$500,000 / Initial Long Term Care Benefit \$500,000

Face Amount \$500,000

Initial Planned Premium: \$4,343.48 / Billing Mode: Annual

Death Benefit Option 1; Cash Value Accumulation Test

State: Texas

Based on Current Charges and Initial Assumed Segment Growth Rate of 6.34%

Policy Year	EOY Age	Planned Premium	Net Outlay	Policy Value	Net Surrender Value	Net Death Benefit
61	106	4,343	4,343	1,782,943	1,782,943	1,782,943
62	107	4,343	4,343	1,912,533	1,912,533	1,912,533
63	108	4,343	4,343	2,051,181	2,051,181	2,051,181
64	109	4,343	4,343	2,199,521	2,199,521	2,199,521
65	110	4,343	4,343	2,358,230	2,358,230	2,358,230
66	111	4,343	4,343	2,528,033	2,528,033	2,528,033
67	112	4,343	4,343	2,709,704	2,709,704	2,709,704
68	113	4,343	4,343	2,904,075	2,904,075	2,904,075
69	114	4,343	4,343	3,112,032	3,112,032	3,112,032
70	115	4,343	4,343	3,334,526	3,334,526	3,334,526
Totals:		304,044	304,044			
71	116	4,343	4,343	3,572,571	3,572,571	3,572,571
72	117	4,343	4,343	3,827,256	3,827,256	3,827,256
73	118	4,343	4,343	4,099,744	4,099,744	4,099,744
74	119	4,343	4,343	4,391,278	4,391,278	4,391,278
75	120	4,343	4,343	4,703,191	4,703,191	4,703,191
76	121	4,343	4,343	5,036,906	5,036,906	5,036,906
Totals:		330,104	330,104			

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Adjustable Life Insurance Policy

Death Benefit Illustration

Protection IUL Form: 22PIUL

Presented By: Jack Lenenberg

Illustration Assumptions

Valued Client

Female - Preferred NonSmoker

Age: 45

Initial Assumed Status: Gold

Initial Total Death Benefit \$500,000 / Initial Long Term Care Benefit \$500,000

Face Amount \$500,000

Initial Planned Premium: \$4,343.48 / Billing Mode: Annual

Death Benefit Option 1; Cash Value Accumulation Test

State: Texas

Based on Current Charges and Initial Assumed Segment Growth Rate of 6.34%

Policy Year	EOY Age	Planned Premium	Face Amount	Required Additional Death Benefit	Policy Value	Total Death Benefit	Net Death Benefit
1	46	4,343	500,000	0	1,557	500,000	500,000
2	47	4,343	500,000	0	3,176	500,000	500,000
3	48	4,343	500,000	0	4,881	500,000	500,000
4	49	4,343	500,000	0	6,675	500,000	500,000
5	50	4,343	500,000	0	8,582	500,000	500,000
6	51	4,343	500,000	0	10,620	500,000	500,000
7	52	4,343	500,000	0	12,793	500,000	500,000
8	53	4,343	500,000	0	15,107	500,000	500,000
9	54	4,343	500,000	0	17,577	500,000	500,000
10	55	4,343	500,000	0	20,220	500,000	500,000
Totals:		43,435					
11	56	4,343	500,000	0	24,316	500,000	500,000
12	57	4,343	500,000	0	28,730	500,000	500,000
13	58	4,343	500,000	0	33,487	500,000	500,000
14	59	4,343	500,000	0	38,612	500,000	500,000
15	60	4,343	500,000	0	44,132	500,000	500,000
16	61	4,343	500,000	0	50,074	500,000	500,000
17	62	4,343	500,000	0	56,460	500,000	500,000
18	63	4,343	500,000	0	63,321	500,000	500,000
19	64	4,343	500,000	0	70,687	500,000	500,000
20	65	4,343	500,000	0	78,586	500,000	500,000
Totals:		86,870					
21	66	4,343	500,000	0	87,017	500,000	500,000
22	67	4,343	500,000	0	96,039	500,000	500,000
23	68	4,343	500,000	0	105,683	500,000	500,000
24	69	4,343	500,000	0	115,982	500,000	500,000
25	70	4,343	500,000	0	126,971	500,000	500,000
26	71	4,343	500,000	0	138,669	500,000	500,000
27	72	4,343	500,000	0	151,163	500,000	500,000
28	73	4,343	500,000	0	164,505	500,000	500,000
29	74	4,343	500,000	0	178,762	500,000	500,000
30	75	4,343	500,000	0	194,009	500,000	500,000
Totals:		130,304					

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Adjustable Life Insurance Policy

Death Benefit Illustration (cont'd)

Protection IUL Form: 22PIUL

Presented By: Jack Lenenberg

Illustration Assumptions

Valued Client

Female - Preferred NonSmoker

Age: 45

Initial Assumed Status: Gold

Initial Total Death Benefit \$500,000 / Initial Long Term Care Benefit \$500,000

Face Amount \$500,000

Initial Planned Premium: \$4,343.48 / Billing Mode: Annual

Death Benefit Option 1; Cash Value Accumulation Test

State: Texas

Based on Current Charges and Initial Assumed Segment Growth Rate of 6.34%

Policy Year	EOY Age	Planned Premium	Face Amount	Required Additional Death Benefit	Policy Value	Total Death Benefit	Net Death Benefit
31	76	4,343	500,000	0	210,266	500,000	500,000
32	77	4,343	500,000	0	227,696	500,000	500,000
33	78	4,343	500,000	0	246,425	500,000	500,000
34	79	4,343	500,000	0	266,607	500,000	500,000
35	80	4,343	500,000	0	288,425	500,000	500,000
36	81	4,343	500,000	0	312,101	500,000	500,000
37	82	4,343	500,000	0	337,944	500,000	500,000
38	83	4,343	500,000	12,908	366,284	512,908	512,908
39	84	4,343	500,000	44,633	396,732	544,633	544,633
40	85	4,343	500,000	77,974	429,433	577,974	577,974
Totals:		173,739					
41	86	4,343	500,000	112,976	464,551	612,976	612,976
42	87	4,343	500,000	149,715	502,215	649,715	649,715
43	88	4,343	500,000	188,194	542,611	688,194	688,194
44	89	4,343	500,000	228,367	585,787	728,367	728,367
45	90	4,343	500,000	270,329	631,935	770,329	770,329
46	91	4,343	500,000	314,179	681,265	814,179	814,179
47	92	4,343	500,000	359,966	733,948	859,966	859,966
48	93	4,343	500,000	407,781	790,268	907,781	907,781
49	94	4,343	500,000	457,812	850,481	957,812	957,812
50	95	4,343	500,000	510,096	914,859	1,010,096	1,010,096
Totals:		217,174					
51	96	4,343	500,000	564,900	983,742	1,064,900	1,064,900
52	97	4,343	500,000	622,266	1,057,445	1,122,266	1,122,266
53	98	4,343	500,000	682,326	1,136,305	1,182,326	1,182,326
54	99	4,343	500,000	745,220	1,220,684	1,245,220	1,245,220
55	100	4,343	500,000	810,967	1,310,967	1,310,967	1,310,967
56	101	4,343	500,000	907,566	1,407,566	1,407,566	1,407,566
57	102	4,343	500,000	1,010,917	1,510,917	1,510,917	1,510,917
58	103	4,343	500,000	1,121,492	1,621,492	1,621,492	1,621,492
59	104	4,343	500,000	1,239,797	1,739,797	1,739,797	1,739,797
60	105	4,343	500,000	1,366,371	1,866,371	1,866,371	1,866,371
Totals:		260,609					

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Adjustable Life Insurance Policy

Death Benefit Illustration (cont'd)

Protection IUL Form: 22PIUL

Presented By: Jack Lenenberg

Illustration Assumptions

Valued Client

Female - Preferred NonSmoker

Age: 45

Initial Assumed Status: Gold

Initial Total Death Benefit \$500,000 / Initial Long Term Care Benefit \$500,000

Face Amount \$500,000

Initial Planned Premium: \$4,343.48 / Billing Mode: Annual

Death Benefit Option 1; Cash Value Accumulation Test

State: Texas

Based on Current Charges and Initial Assumed Segment Growth Rate of 6.34%

Policy Year	EOY Age	Planned Premium	Face Amount	Required Additional Death Benefit	Policy Value	Total Death Benefit	Net Death Benefit
61	106	4,343	500,000	1,501,793	2,001,793	2,001,793	2,001,793
62	107	4,343	500,000	1,646,680	2,146,680	2,146,680	2,146,680
63	108	4,343	500,000	1,801,696	2,301,696	2,301,696	2,301,696
64	109	4,343	500,000	1,967,546	2,467,546	2,467,546	2,467,546
65	110	4,343	500,000	2,144,990	2,644,990	2,644,990	2,644,990
66	111	4,343	500,000	2,334,837	2,834,837	2,834,837	2,834,837
67	112	4,343	500,000	2,537,955	3,037,955	3,037,955	3,037,955
68	113	4,343	500,000	2,755,270	3,255,270	3,255,270	3,255,270
69	114	4,343	500,000	2,987,776	3,487,776	3,487,776	3,487,776
70	115	4,343	500,000	3,236,533	3,736,533	3,736,533	3,736,533
Totals:		304,044					
71	116	4,343	500,000	3,502,679	4,002,679	4,002,679	4,002,679
72	117	4,343	500,000	3,787,429	4,287,429	4,287,429	4,287,429
73	118	4,343	500,000	4,092,083	4,592,083	4,592,083	4,592,083
74	119	4,343	500,000	4,418,031	4,918,031	4,918,031	4,918,031
75	120	4,343	500,000	4,766,764	5,266,764	5,266,764	5,266,764
76	121	4,343	500,000	5,139,873	5,639,873	5,639,873	5,639,873
77	122	0	0	0	5,997,441	0	5,997,441
78	123	0	0	0	6,377,679	0	6,377,679
79	124	0	0	0	6,782,024	0	6,782,024
80	125	0	0	0	7,212,004	0	7,212,004

Totals: 330,104

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Adjustable Life Insurance Policy

Understanding Potential Loan Costs

Protection IUL Form: 22PIUL

Presented By: Jack Lenenberg

Illustration Assumptions

Valued Client Initial Total Death Benefit \$500,000 / Initial Long Term Care Benefit \$500,000
Female - Preferred NonSmoker Face Amount \$500,000
Age: 45 Initial Planned Premium: \$4,343.48 / Billing Mode: Annual
Initial Assumed Status: Gold Death Benefit Option 1; Cash Value Accumulation Test
 State: Texas
Based on Current Charges and Initial Assumed Segment Growth Rate of 6.34%

Below are hypothetical examples of the net loan cost (and in some cases gain) associated with taking either a Standard Loan or an Index Loan. Example 1 assumes that the Standard Loan is fully secured by the Fixed Account, and uses a Fixed Loan Charge Rate of 2%. Examples 2 and 3 assume that the Index Loans are fully secured by the Capped Indexed Account which has a guaranteed Indexed Account Multiplier of 65%, and a hypothetical Loan Charge Rate of 5.5%. All three scenarios assume a \$100,000 Policy Value at the beginning of the loan period and annual loans of \$10,000 are taken at the beginning of the Policy Year. In order to isolate the impact of the loan option and assumed crediting rate, no policy charges are assumed.

Example 1 - Standard Loan

Assumed Crediting Rate	3.85%	Loan Rate Charged	2.00%
Assumed Loan Account Crediting Rate	2.00%	Net Loan Cost	0.00%

Policy Year	Annual Loan Requested	Annual Loan Amount	Loan Account Credited Amount	Loan Charged Amount	Cumulative Net Loan Cost	Net Cash Surrender Value
11	(10,000)	10,000	200	200	-	93,665
12	(10,000)	10,200	404	404	-	87,082
13	(10,000)	10,404	612	612	-	80,243
14	(10,000)	10,612	824	824	-	73,136
20	(10,000)	11,951	2,190	2,190	-	24,274

Under current assumptions, the rate of interest credited to the policy's Loan Account equals the rate of interest charged for the loan after Policy Year 10. Therefore, in this example the net cost of the Standard Loan is zero.

Example 2 - Index Loan – Assumed 2.0% Segment Growth Rate

Assumed Crediting Rate	2.00%	Loan Rate Charged	5.50%
Assumed Loan Account Crediting Rate	N/A	Net Loan Cost	2.20%

Policy Year	Annual Loan Requested	Annual Loan Amount	Indexed Account Credited Amount	Loan Charged Amount	Cumulative Net Loan Cost	Net Cash Surrender Value
11	(10,000)	10,000	330	550	220	93,300
12	(10,000)	10,550	678	1,130	672	86,159
13	(10,000)	11,130	1,045	1,742	1,369	78,550
14	(10,000)	11,742	1,433	2,388	2,324	70,445
20	(10,000)	16,191	4,249	7,081	14,334	9,604

Under an Index Loan, when the rate of interest charged for that loan exceeds the Segment Growth Rate earned in the Indexed Account, the net cost of holding that loan can be substantial.

Example 3 - Index Loan Assumed 7.75% Segment Growth Rate

Assumed Crediting Rate	7.75%	Loan Rate Charged	5.50%
Assumed Loan Account Crediting Rate	N/A	Net Loan Gain	7.29%

Policy Year	Annual Loan Requested	Annual Loan Amount	Indexed Account Credited Amount	Loan Charged Amount	Cumulative Net Loan Cost	Net Cash Surrender Value
11	(10,000)	10,000	1,279	550	(729)	102,788
12	(10,000)	10,550	2,628	1,130	(2,226)	106,660
13	(10,000)	11,130	4,051	1,742	(4,535)	111,797
14	(10,000)	11,742	5,553	2,388	(7,699)	118,402
20	(10,000)	16,191	16,464	7,081	(47,481)	204,373

Under an Index Loan, when the Segment Growth Rate earned in the Indexed Account exceeds the rate charged for that loan, the result would be a net loan gain to the policy.

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy

Protection IUL Form: 22PIUL

Glossary of Terms

Presented By: Jack Lenenberg

Illustration Assumptions

Valued Client Initial Total Death Benefit \$500,000 / Initial Long Term Care Benefit \$500,000
Female - Preferred NonSmoker Face Amount \$500,000
Age: 45 Initial Planned Premium: \$4,343.48 / Billing Mode: Annual
Initial Assumed Status: Gold Death Benefit Option 1; Cash Value Accumulation Test
State: Texas
Based on Current Charges and Initial Assumed Segment Growth Rate of 6.34%

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.

Asset Bonus

Beginning in Policy Year 11 and continuing beyond Age 121, we apply an Asset Bonus at the Asset Bonus Annual Rate to any balances in your Fixed Account, Indexed Account Holding Segments, and the Index Appreciation Account as described in your policy. The Asset Bonus Rates vary by issue age, gender, and 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 are no greater than the 2017 Loaded CSO Composite Ultimate Age Nearest Birthday mortality tables, adjusted for any applicable ratings.

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.

Face Amount

The Face Amount is the coverage provided by the base policy. Any decreases to the Face Amount must fall within policy minimums, and are only allowed after the first Policy Year.

Face Amount Charge

The Face Amount Charge is an additional \$0.1497 per \$1,000 of Face Amount per policy month in years 1-3. In years 4-10, the rate is \$0.1497. This charge varies by the insured's issue age, gender, risk classification and the policy duration.

Fixed Bonus Interest

The Fixed Bonus is a rate applied to Segment Balances in the Barclays Global MA Bonus Indexed Account. This rate is guaranteed at 0.65% and will be applied no less frequently than annually.

Guaranteed Indexed Account Multiplier

The Guaranteed Indexed Account Multiplier is a rate applied to the Index Segment Interest Credit at the end of the segment. This rate increases the interest earned in each Indexed Account segment. The Guaranteed Indexed Account Multiplier varies by Indexed Account.

Index Change

The Index Change is the difference in the index from the beginning to the end of a Segment.

Indexed Performance Charge

The Indexed Performance Charge is equal to 0.165% multiplied by the Policy Value in the Index Appreciation Account excluding the Select Capped, Base Capped Two Year, Barclays Global MA Bonus, and Barclays Global MA Classic Indexed Accounts. The charge is deducted monthly on a pro-rata basis from the Indexed Accounts.

Net Death Benefit

The Death Benefit illustrated is the Face Amount plus any Required Additional Death Benefit. This is the value that is

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy

Protection IUL Form: 22PIUL

Glossary of Terms (cont'd)

Presented By: Jack Lenenberg

Illustration Assumptions

Valued Client	Initial Total Death Benefit \$500,000 / Initial Long Term Care Benefit \$500,000
Female - Preferred NonSmoker	Face Amount \$500,000
Age: 45	Initial Planned Premium: \$4,343.48 / Billing Mode: Annual
Initial Assumed Status: Gold	Death Benefit Option 1; Cash Value Accumulation Test
	State: Texas

Based on Current Charges and Initial Assumed Segment Growth Rate of 6.34%

payable upon the death of the insured as stated on the front page of the policy. The actual amount payable may be decreased by loans or increased by additional insurance benefits. Death Benefits are illustrated as of the end of the year. Net Death Benefit reflects the total loan plus any loan interest due.

Net Income

Net Income reflects any illustrated withdrawal, policy loan and/or loan interest due.

Net Surrender Value

The Net Surrender Value is the Policy Value less Surrender Charge(s), and is illustrated as of end of the year. This amount is shown net of withdrawals and total loans plus loan interest due. During the Surrender Charge period, there is a Surrender Charge assessed if all or part of the Face Amount is reduced. 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.

Participation Rate

The Participation Rate is the percentage of the Index Change (change in the value of the Index over the Segment Term) that will be recognized in the calculation of the Segment Growth Rate.

Planned Premium Outlay

The Planned Premium Outlay is the amount which the policyholder plans to pay. This illustration assumes that Planned Premiums are paid at the beginning of each modal period indicated. Additional premiums may be paid while the policy is In Force, subject to our minimum and maximum limits.

Policy Value

The Policy Value is the sum of all amounts held in the policy including the Fixed Account, the Index Appreciation Account, and any value in the Loan Account. When premiums are paid, the balance, after a premium charge is deducted, is allocated between the Fixed Account and the Index Appreciation Account, per your instructions. The Fixed Account is credited daily with a guaranteed interest rate of 1.00% or the current rate, whichever is greater. Segments in the Index Appreciation Account may earn an Index Segment Interest Credit at each Segment Maturity Date, subject to a guaranteed Segment Floor Rate of 0%. Also, once each month, Cost of Insurance and any other charges are deducted proportionately from both the Fixed Account and the Index Appreciation Account.

Cumulative Guarantee. Protection IUL policies also include a Cumulative Guarantee used for purposes of calculating Minimum Death Benefit, Insurance Benefit and the Cash Surrender Value. The Policy Value used for these purposes (only) is the greater of the Policy Value described above and the Cumulative Guaranteed Policy Value which is determined in the same manner as the Policy Value except that:

- Net Premiums accumulate at interest in the manner applicable to amounts accumulated in the Fixed Account;
- Monthly Deductions and withdrawals, including any applicable charges, are made from the amount accumulated as described above, in the manner applicable to the Fixed Account;
- The Indexed Performance Charge, if applicable, that is deducted will be determined by multiplying the Indexed Performance Charge deducted from the Policy Value in that month by the ratio of the Cumulative Guarantee Policy Value in that Month immediately before the Monthly Deduction, divided by the Policy Value in that month immediately before the Monthly Deduction;
- A 2% Cumulative Guaranteed Interest Rate is used to credit this amount.

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy

Protection IUL Form: 22PIUL

Glossary of Terms (cont'd)

Presented By: Jack Lenenberg

Illustration Assumptions

Valued Client	Initial Total Death Benefit \$500,000 / Initial Long Term Care Benefit \$500,000
Female - Preferred NonSmoker	Face Amount \$500,000
Age: 45	Initial Planned Premium: \$4,343.48 / Billing Mode: Annual
Initial Assumed Status: Gold	Death Benefit Option 1; Cash Value Accumulation Test
	State: Texas

Based on Current Charges and Initial Assumed Segment Growth Rate of 6.34%

The Cumulative Guarantee does not increase the amount available for withdrawals or policy loans, and does not affect the amount available for transfers or allocations.

Policy Value Credit

An additional credit provided to the Policy Value on a monthly basis. The amount of the Policy Value Credit varies based on the insureds age, gender, Risk Class, Policy Value, and Face Amount.

Premium Charge

A Premium Charge of 35.0% is deducted from each premium in years 1-10. In years 11+, the charge is 32.0%.

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 will ensure that your policy maintains the favorable tax treatment associated with being a life insurance policy.

Risk Class

Classifications represent groups of people with similar risk characteristics and help to determine the Cost of Insurance. Final risk classification for a proposed insured is determined upon completion of the underwriting process, and may vary from what is shown on this illustration. If so, you will receive a Revised Basic Illustration prior to or upon delivery of your insurance contract.

Segment Cap Rate

The Segment Cap Rate limits the rate used in calculating the Index Segment Interest Credit. The Segment Cap Rate varies by Indexed Account.

Segment Floor Rate

The Segment Floor Rate is the minimum rate used in calculating the Index Segment Interest Credit for a segment. The guaranteed Segment Floor Rate for each Indexed Account is 0.00%.

Segment Term

The Segment Term is the duration from the date the Segment initiates to the date it matures. All indexed accounts except the Base Capped Two Year Indexed Account have a one year Segment Term. The Base Capped Two Year Indexed Account has a two year Segment Term.

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy

Protection IUL Form: 22PIUL

Glossary of Terms (cont'd)

Presented By: Jack Lenenberg

Illustration Assumptions

Valued Client

Initial Total Death Benefit \$500,000 / Initial Long Term Care Benefit \$500,000

Female - Preferred NonSmoker

Face Amount \$500,000

Age: 45

Initial Planned Premium: \$4,343.48 / Billing Mode: Annual

Initial Assumed Status: Gold

Death Benefit Option 1; Cash Value Accumulation Test

State: Texas

Based on Current Charges and Initial Assumed Segment Growth Rate of 6.34%

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy

Protection IUL Form: 22PIUL

Input Summary ~~ Agent Use Only ~~

Presented By: Jack Lenenberg

Illustration Assumptions

Valued Client Initial Total Death Benefit \$500,000 / Initial Long Term Care Benefit \$500,000
Female - Preferred NonSmoker Face Amount \$500,000
Age: 45 Initial Planned Premium: \$4,343.48 / Billing Mode: Annual
Initial Assumed Status: Gold Death Benefit Option 1; Cash Value Accumulation Test
State: Texas

Product & Concept

Concept Ledger
Approved in Texas
Product Type Universal Life -- Single Life
Product Protection IUL 22

Policy Design

Insured Name Valued Client
Sex Female
Issue Age / Birthdate 45
State Texas
Risk Class Preferred NonSmoker
Vitality PLUS Rider Yes
Assumed Vitality PLUS Status Gold
Total Face Amount 500000
Death Benefit Option Option 1
Premium Schedule
-- Target 1 A121
Premium Duration A121
Premium Mode Annual
Agent Name Jack Lenenberg

Policy Allocation

Allocation Option Custom Allocation and Rate
Select Capped Rate 5.48%
Base Capped Two Year Rate 6.34%
Barclays Global MA Bonus Rate 6.34%
Barclays Global MA Classic Rate 6.34%
Capped Rate 5.04%
High Capped Rate 6.03%
High Par Capped Rate 4.81%
Fixed Rate Current
Allocation Select Capped Rate 0%
Allocation Base Capped Two Year Rate 0%
Allocation Barclays Global MA Bonus Rate 100%
Allocation Barclays Global MA Classic Rate 0%
Allocation Capped Rate 0%
Allocation High Capped Rate 0%

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy

Input Summary ~~ Agent Use Only ~~ (cont'd)

Protection IUL Form: 22PIUL

Presented By: Jack Lenenberg

Illustration Assumptions

Valued Client	Initial Total Death Benefit \$500,000 / Initial Long Term Care Benefit \$500,000
Female - Preferred NonSmoker	Face Amount \$500,000
Age: 45	Initial Planned Premium: \$4,343.48 / Billing Mode: Annual
Initial Assumed Status: Gold	Death Benefit Option 1; Cash Value Accumulation Test
	State: Texas

Allocation High Par Capped Rate 0%

Fixed Rate Allocation 0%

Policy Options

Estimated Policy Issue Date 04/03/2022

Charges Current

Lump Sum Month Year 1 1

Lump Sum Month Years 2+ 1

MEC Testing Avoid MEC

Withdrawal Cap Basis

Loan Cap None

Loan Interest Payment Type Borrow

Variable Loan Interest Rate 2.50%

Owner Tax Rate 35%

Riders

Long-Term Care Rider Yes

LTC Rider Risk Class Same as Base Policy

LTC Rider Rating None

Max. Monthly LTC Benefit 2%

Accelerated Benefit % 100%

Optional Reports

Optional Presentations No Presentation

Optional Reports Yes

Input Summary Yes

Vitality PLUS Presentation Yes

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

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Life Insurance Illustration

Name: Valued Client

Female Age : 45-Preferred NonSmoker Date: 3/3/2022

Initial Death Benefit \$500,000	Initial Payment \$4,343	Non-Guaranteed Interest Rate 6.34%	Tax Bracket 35%
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Year	Age	<i>Net Annual Outlay</i>	<i>Cumulative Net Outlay</i>	<i>Annual Cash Value Incr / Decr</i>	<i>Net Surrender Value</i>	<i>Net Death Benefit</i>
1	46	4,343	4,343	0	0	500,000
2	47	4,343	8,687	0	0	500,000
3	48	4,343	13,030	688	688	500,000
4	49	4,343	17,374	1,894	2,582	500,000
5	50	4,343	21,717	2,539	5,121	500,000
6	51	4,343	26,061	2,720	7,841	500,000
7	52	4,343	30,404	2,853	10,694	500,000
8	53	4,343	34,748	2,995	13,689	500,000
9	54	4,343	39,091	3,151	16,840	500,000
10	55	4,343	43,435	3,323	20,163	500,000
11	56	4,343	47,778	4,153	24,316	500,000
12	57	4,343	52,122	4,414	28,730	500,000
13	58	4,343	56,465	4,757	33,487	500,000
14	59	4,343	60,809	5,125	38,612	500,000
15	60	4,343	65,152	5,520	44,132	500,000
16	61	4,343	69,496	5,942	50,074	500,000
17	62	4,343	73,839	6,386	56,460	500,000
18	63	4,343	78,183	6,861	63,321	500,000
19	64	4,343	82,526	7,366	70,687	500,000
20	65	4,343	86,870	7,899	78,586	500,000
21	66	4,343	91,213	8,431	87,017	500,000
22	67	4,343	95,557	9,022	96,039	500,000
23	68	4,343	99,900	9,644	105,683	500,000
24	69	4,343	104,244	10,299	115,982	500,000
25	70	4,343	108,587	10,989	126,971	500,000
26	71	4,343	112,930	11,698	138,669	500,000
27	72	4,343	117,274	12,494	151,163	500,000
28	73	4,343	121,617	13,342	164,505	500,000
29	74	4,343	125,961	14,257	178,762	500,000
30	75	4,343	130,304	15,247	194,009	500,000

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Life Insurance Illustration

Name: Valued Client

Female Age : 45-Preferred NonSmoker Date: 3/3/2022

Initial Death Benefit \$500,000	Initial Payment \$4,343	Non-Guaranteed Interest Rate 6.34%	Tax Bracket 35%
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Year	Age	<i>Net Annual Outlay</i>	<i>Cumulative Net Outlay</i>	<i>Annual Cash Value Incr / Decr</i>	<i>Net Surrender Value</i>	<i>Net Death Benefit</i>
31	76	4,343	134,648	16,257	210,266	500,000
32	77	4,343	138,991	17,430	227,696	500,000
33	78	4,343	143,335	18,729	246,425	500,000
34	79	4,343	147,678	20,182	266,607	500,000
35	80	4,343	152,022	21,818	288,425	500,000
36	81	4,343	156,365	23,676	312,101	500,000
37	82	4,343	160,709	25,843	337,944	500,000
38	83	4,343	165,052	28,340	366,284	512,908
39	84	4,343	169,396	30,448	396,732	544,633
40	85	4,343	173,739	32,701	429,433	577,974
41	86	4,343	178,083	35,118	464,551	612,976
42	87	4,343	182,426	37,664	502,215	649,715
43	88	4,343	186,770	40,396	542,611	688,194
44	89	4,343	191,113	43,176	585,787	728,367
45	90	4,343	195,457	46,148	631,935	770,329
46	91	4,343	199,800	49,330	681,265	814,179
47	92	4,343	204,144	52,683	733,948	859,966
48	93	4,343	208,487	56,320	790,268	907,781
49	94	4,343	212,831	60,213	850,481	957,812
50	95	4,343	217,174	64,378	914,859	1,010,096
51	96	4,343	221,517	68,883	983,742	1,064,900
52	97	4,343	225,861	73,703	1,057,445	1,122,266
53	98	4,343	230,204	78,860	1,136,305	1,182,326
54	99	4,343	234,548	84,379	1,220,684	1,245,220
55	100	4,343	238,891	90,283	1,310,967	1,310,967
56	101	4,343	243,235	96,599	1,407,566	1,407,566
57	102	4,343	247,578	103,351	1,510,917	1,510,917
58	103	4,343	251,922	110,575	1,621,492	1,621,492
59	104	4,343	256,265	118,305	1,739,797	1,739,797
60	105	4,343	260,609	126,574	1,866,371	1,866,371

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Life Insurance Illustration

Name: Valued Client

Female Age : 45-Preferred NonSmoker Date: 3/3/2022

Initial Death Benefit \$500,000	Initial Payment \$4,343	Non-Guaranteed Interest Rate 6.34%	Tax Bracket 35%
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Year	Age	<i>Net Annual Outlay</i>	<i>Cumulative Net Outlay</i>	<i>Annual Cash Value Incr / Decr</i>	<i>Net Surrender Value</i>	<i>Net Death Benefit</i>
61	106	4,343	264,952	135,422	2,001,793	2,001,793
62	107	4,343	269,296	144,887	2,146,680	2,146,680
63	108	4,343	273,639	155,016	2,301,696	2,301,696
64	109	4,343	277,983	165,850	2,467,546	2,467,546
65	110	4,343	282,326	177,444	2,644,990	2,644,990
66	111	4,343	286,670	189,847	2,834,837	2,834,837
67	112	4,343	291,013	203,118	3,037,955	3,037,955
68	113	4,343	295,357	217,315	3,255,270	3,255,270
69	114	4,343	299,700	232,506	3,487,776	3,487,776
70	115	4,343	304,044	248,757	3,736,533	3,736,533
71	116	4,343	308,387	266,146	4,002,679	4,002,679
72	117	4,343	312,731	284,750	4,287,429	4,287,429
73	118	4,343	317,074	304,654	4,592,083	4,592,083
74	119	4,343	321,418	325,948	4,918,031	4,918,031
75	120	4,343	325,761	348,733	5,266,764	5,266,764
76	121	4,343	330,104	373,109	5,639,873	5,639,873
77	122	0	330,104	357,568	5,997,441	5,997,441
78	123	0	330,104	380,238	6,377,679	6,377,679
79	124	0	330,104	404,345	6,782,024	6,782,024
80	125	0	330,104	429,980	7,212,004	7,212,004
T@	125	330,104	330,104	7,212,004	7,212,004	7,212,004

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Illustration Concept:
Life Insurance Illustration

The Ledger concept illustrates non-guaranteed values and other non-guaranteed elements.

The net annual premium outlay column includes total illustrated annual premium for the base policy and any riders less any loans, dividends and/or surrenders of other policy values, plus any tax consequences that might result from situations such as a Modified Endowment Contract.

Please refer to the Basic Ledger and Supplemental Ledger for a complete description of non-guaranteed values including definitions of cash value and death benefit columns.

Client Input Summary

Company: John Hancock
Product: Protection IUL 22

March 3, 2022

Insured

Insured Name	Valued Client
Sex	Female
Age	45
Class	Preferred NonSmoker
Flat Extra Amount	1 to 76 - 0
State of Issue	Texas
Backdate to Save Age	N
Estimated Policy Issue Date	04/03/2022

Solve For

Solve For	Premium
Vitality Plus	Y
Assumed Vitality Plus Status	1 to 55 - Gold
Total Face Amount	1 to 121 - 500,000
Premium	1 to 121 - Target
Preliminary Funding Account	N
LifeTrack Billing	N
Target Cash Value	1.00
Target Cash Value Year/Age	Lifetime

Disbursements

Disbursements	N
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Assumed Rate

Allocation Option	Custom Allocation and Rate
Base Capped Rate	1 to 121 - 6.34
Select Capped Rate	1 to 121 - 5.48
Base Capped Two Year Rate	1 to 121 - 6.34
Barclays Global MA Bonus Rate	1 to 121 - 6.34
Barclays Global MA Classic Rate	1 to 121 - 6.34
Capped Rate	1 to 121 - 5.04
High Capped Rate	1 to 121 - 6.03
High Par Capped Rate	1 to 121 - 4.81
Fixed Rate	1 to 121 - Current
Select Capped Account	0
Base Capped Two Year Acct.	0
Barclays Global MA Bonus Acct	100
Barclays Global MA Classic Acct	0
Capped Acct	0
High Capped Acct	0
High Par Capped Acct	0
Fixed Acct	0
One Time Reallocation	N

Client Input Summary

Company: John Hancock

March 3, 2022

Product: Protection IUL 22

Policy Options

Death Benefit Option	Option 1 (Level)
Premium Mode	Annual
Charges	Current
Prevent MEC	Y
Lump Sum	1 to 121 - 0
Lump Sum Month First Year	1
Lump Sum Month Years 2+	1
Revised Basic Illustration	N
Years to Print	Lifetime

Policy Riders

Policy Riders	Y
Cash Value Enhancement	N
Disability Payment of Specified Premium	N
Return of Premium Death Benefit	N
Long-Term Care Rider	Y
LTC Rider Risk Class	Same as Base Policy
LTC Rider Rating	None
Max Monthly LTC Benefit	2%
Accelerated Benefit %	100
Critical Illness Benefit Rider	N

Optional Pages

Optional Pages	Y
Annual Account Summary	N
Monthly Account Summary	N
Loan Details Report	N
Necessary Premium Report	N
Input Summary	Y
Cover Page	N
Internal Rate of Return	N
Death Benefit Illustration	N
LTC Claim Illustration	N
TAMRA Page	N
Tabular Midpoint Ledger	N
Vitality Plus Presentation	Y
Aspire Presentation	N
Critical Illness Benefit Presentation	N
Three Rate Comparison	N

Agent Info

Agent Name	Jack Lenenberg
Agent Company	LTC Partner
Agent License	3524868

Client Input Summary

Company: John Hancock

March 3, 2022

Product: Protection IUL 22

Agent Info

Agent Address1	312 Maxwell Rd.
Agent Address2	Suite 400
Agent City	Alpharetta
Agent State	Georgia
Agent Zip Code	30009
Agent Phone	800-891-5824
Agent Fax	770-753-3939
Bank Sale	N
Affiliation	None

Concept

Concept	Ledger
Tax Bracket	1 to 75 - 35