

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Variable Universal Life Insurance Policy

Hypothetical Three Rate Comparison

Accumulation VUL Form: 21ACCVUL

Presented By: Sample Agent

Illustration Assumptions

Sample

Male - Preferred NonSmoker

Age: 45

Initial Assumed Status: Bronze

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

Base Face Amount \$500,000

Initial Planned Premium: \$32,208.00 / Billing Mode: Annual

Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 21
Guideline Premium Test; State: Massachusetts

Your variable life insurance policy comprises non-guaranteed elements including the rate of return generated by the performance of your subaccount investments. The rate of return earned by your policy in any given year could be more or less favorable than the rate of return assumed on your basic illustration. For that reason, it may be helpful to review hypothetical illustrations with different rate of return assumptions.

This hypothetical report includes the same assumptions as your basic illustration, except for the rate of return, showing its effect on policy value and death benefit. The assumptions on which the non-guaranteed elements are based are subject to change by the insurer, and are explained in the accompanying basic illustration. Actual policy performance may be more or less favorable than those illustrated.

- The purpose of this illustration is to show how the performance of the underlying investment account could affect the policy surrender value and death benefit.
- This illustration is hypothetical and may not be used to predict or project actual performance.
- This illustration has been personalized for your particular objectives.
- This is an illustration, not a contract, and must be preceded or accompanied by a current prospectus. The prospectus contains complete details on investment objectives, risks, fees, charges and expenses as well as other information about the investment company which should be carefully considered.
- Please read the prospectus carefully containing this and other information on the product and the underlying portfolios and consider these factors carefully before investing.
- All surrender values and death benefits are shown as of the end of the year unless otherwise noted.

Insurance products issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02116 and securities offered through **John Hancock Distributors LLC** through other broker/dealers that have a selling agreement with John Hancock Distributors LLC, 197 Clarendon Street, Boston, MA 02116.

Accumulation VUL

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Guideline Premium Test; State: Massachusetts

Year/ Age	Planned Premium	8.00% Assumed Gross Rate 1 (7.33% Net Rate), Current Charges			6.00% Assumed Gross Rate 2 (5.33% Net Rate), Current Charges			4.00% Assumed Gross Rate 3 (3.33% Net Rate), Current Charges		
		Net Income	Net Surrender Value	Net Death Benefit	Net Income	Net Surrender Value	Net Death Benefit	Net Income	Net Surrender Value	Net Death Benefit
1 46	32,208	0	14,210	529,930	0	13,633	529,354	0	13,057	528,777
2 47	32,208	0	47,568	562,968	0	45,767	561,167	0	43,989	559,389
3 48	32,208	0	83,309	598,389	0	79,557	594,637	0	75,902	590,982
4 49	32,208	0	121,875	636,634	0	115,357	630,117	0	109,089	623,848
5 50	32,208	0	163,665	677,663	0	153,467	667,466	0	143,789	657,788
6 51	32,208	0	208,183	721,676	0	193,289	706,781	0	179,339	692,832
7 52	32,208	0	257,188	768,879	0	236,465	748,156	0	217,315	729,006
8 53	32,208	0	309,873	819,495	0	282,067	791,689	0	256,714	766,336
9 54	32,208	0	366,523	873,770	0	330,243	837,489	0	297,611	804,857
10 55	32,208	0	425,654	931,966	0	379,361	885,673	0	338,291	844,602
Totals:	322,080	0			0			0		
11 56	32,208	0	489,538	995,049	0	431,523	937,034	0	380,756	886,266
12 57	32,208	0	557,962	1,062,672	0	486,338	991,048	0	424,523	929,233
13 58	32,208	0	631,246	1,135,155	0	543,934	1,047,844	0	469,625	973,534
14 59	32,208	0	709,740	1,212,849	0	604,455	1,107,564	0	516,099	1,019,208
15 60	32,208	0	795,865	1,296,118	0	670,096	1,170,349	0	566,031	1,066,284
16 61	32,208	0	886,651	1,386,651	0	737,628	1,237,628	0	616,062	1,116,062
17 62	32,208	0	983,661	1,483,661	0	808,335	1,308,335	0	667,342	1,167,342
18 63	32,208	0	1,087,625	1,587,625	0	882,655	1,382,655	0	720,174	1,220,174
19 64	32,208	0	1,199,052	1,699,052	0	960,779	1,460,779	0	774,609	1,274,609
20 65	32,208	0	1,318,463	1,818,463	0	1,042,885	1,542,885	0	830,676	1,330,676
Totals:	644,160	0			0			0		
21 66	0	123,405	1,290,854	1,695,058	82,395	1,016,228	1,460,490	50,783	808,036	1,279,893
22 67	0	123,405	1,261,305	1,571,653	82,395	988,014	1,378,095	50,783	784,373	1,229,110
23 68	0	123,405	1,229,745	1,448,248	82,395	958,173	1,295,700	50,783	759,632	1,178,327
24 69	0	123,405	1,195,772	1,387,096	82,395	926,644	1,213,305	50,783	733,759	1,127,544
25 70	0	123,405	1,158,958	1,332,801	82,395	893,372	1,130,910	50,783	706,700	1,076,761
26 71	0	123,405	1,119,147	1,277,921	82,395	858,305	1,048,515	50,783	678,391	1,025,978
27 72	0	123,405	1,076,420	1,220,059	82,395	821,431	966,120	50,783	648,834	975,195
28 73	0	123,405	1,030,616	1,155,723	82,395	782,721	883,650	50,783	617,960	924,412
29 74	0	123,405	981,589	1,084,772	82,395	742,387	801,649	50,783	585,703	873,629
30 75	0	123,405	929,203	1,007,085	82,395	700,214	744,722	50,783	551,993	822,846
Totals:	644,160	1,234,050			823,950			507,830		

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

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		Net Income	Net Surrender Value	Net Death Benefit	Net Income	Net Surrender Value	Net Death Benefit	Net Income	Net Surrender Value	Net Death Benefit
31 76	0	123,398	873,352	955,394	82,395	656,011	702,693	50,783	516,788	772,063
32 77	0	123,397	813,152	899,292	82,394	609,313	658,142	50,783	479,986	721,280
33 78	0	123,397	748,249	838,412	82,387	559,967	610,912	50,782	441,529	670,369
34 79	0	123,397	678,259	772,355	82,387	507,811	560,833	50,775	401,519	618,469
35 80	0	123,397	602,762	700,683	82,387	452,668	507,725	50,775	359,919	565,402
36 81	0	123,405	521,324	622,943	82,395	394,374	451,416	50,783	316,679	511,141
37 82	0	123,405	433,405	538,573	82,395	332,691	391,658	50,783	271,662	455,659
38 83	0	123,405	338,460	447,005	82,395	267,400	328,225	50,783	224,782	398,929
39 84	0	123,405	235,889	347,612	82,395	198,260	260,865	50,783	175,939	340,922
40 85	0	123,405	125,037	239,711	82,395	125,011	189,309	50,783	125,013	281,610
Totals:	644,160	2,468,059			1,647,874			1,015,643		
41 86	0	0	127,398	244,629	0	127,786	193,529	0	120,371	272,363
42 87	0	0	128,862	248,660	0	130,114	197,309	0	114,663	262,909
43 88	0	0	129,185	251,551	0	131,872	200,521	0	107,688	253,241
44 89	0	0	128,089	253,008	0	132,922	203,019	0	99,195	243,357
45 90	0	0	125,278	252,723	0	133,119	204,653	0	88,887	233,249
46 91	0	0	120,447	224,391	0	132,316	190,679	0	76,397	222,915
47 92	0	0	116,414	195,924	0	132,108	176,770	0	61,239	212,347
48 93	0	0	113,956	168,053	0	132,927	163,328	0	42,826	201,542
49 94	0	0	113,997	141,629	0	135,278	150,815	0	20,389	190,494
50 95	0	0	117,618	117,618	0	139,744	139,744	##	##	##
Totals:	644,160	2,468,059			1,647,874			1,009,504		
51 96	0	0	125,989	125,989	0	146,945	146,945			
52 97	0	0	134,975	134,975	0	154,530	154,530			
53 98	0	0	144,619	144,619	0	162,520	162,520			
54 99	0	0	154,970	154,970	0	170,936	170,936			
55 100	0	0	166,080	166,080	0	179,800	179,800			
56 101	0	0	178,005	178,005	0	189,136	189,136			
57 102	0	0	190,803	190,803	0	198,970	198,970			
58 103	0	0	204,539	204,539	0	209,328	209,328			
59 104	0	0	219,283	219,283	0	220,239	220,239			
60 105	0	0	235,107	235,107	0	231,730	231,730			
Totals:	644,160	2,468,059			1,647,874			1,009,504		

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

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Year/ Age	Planned Premium	8.00% Assumed Gross Rate 1 (7.33% Net Rate), Current Charges			6.00% Assumed Gross Rate 2 (5.33% Net Rate), Current Charges			4.00% Assumed Gross Rate 3 (3.33% Net Rate), Current Charges		
		Net Income	Net Surrender Value	Net Death Benefit	Net Income	Net Surrender Value	Net Death Benefit	Net Income	Net Surrender Value	Net Death Benefit
61 106	0	0	252,091	252,091	0	243,835	243,835			
62 107	0	0	270,319	270,319	0	256,584	256,584			
63 108	0	0	289,884	289,884	0	270,013	270,013			
64 109	0	0	310,884	310,884	0	284,158	284,158			
65 110	0	0	333,422	333,422	0	299,057	299,057			
66 111	0	0	357,612	357,612	0	314,750	314,750			
67 112	0	0	383,576	383,576	0	331,279	331,279			
68 113	0	0	411,443	411,443	0	348,689	348,689			
69 114	0	0	441,352	441,352	0	367,028	367,028			
70 115	0	0	473,453	473,453	0	386,343	386,343			
Totals:	644,160	2,468,059			1,647,874			1,009,504		
71 116	0	0	507,908	507,908	0	406,689	406,689			
72 117	0	0	544,888	544,888	0	428,118	428,118			
73 118	0	0	584,579	584,579	0	450,690	450,690			
74 119	0	0	627,180	627,180	0	474,465	474,465			
75 120	0	0	672,902	672,902	0	499,507	499,507			
76 121	0	0	721,977	721,977	0	525,884	525,884			
77 122	0	0	774,898	774,898	0	553,914	553,914			
78 123	0	0	831,698	831,698	0	583,437	583,437			
79 124	0	0	892,661	892,661	0	614,534	614,534			
80 125	0	0	958,093	958,093	0	647,289	647,289			
Totals:	644,160	2,468,059			1,647,874			1,009,504		

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		Net Income	Net Surrender Value	Net Death Benefit	Net Income	Net Surrender Value	Net Death Benefit	Net Income	Net Surrender Value	Net Death Benefit
1 46	32,208	0	12,386	528,106	0	11,833	527,553	0	11,280	527,000
2 47	32,208	0	42,315	557,715	0	40,637	556,037	0	38,982	554,382
3 48	32,208	0	73,832	588,912	0	70,409	585,488	0	67,074	582,154
4 49	32,208	0	107,277	622,037	0	101,432	616,192	0	95,812	610,572
5 50	32,208	0	142,934	656,933	0	133,933	647,932	0	125,389	639,388
6 51	32,208	0	180,178	693,671	0	167,225	680,718	0	155,091	668,584
7 52	32,208	0	220,637	732,328	0	202,874	714,565	0	186,452	698,143
8 53	32,208	0	263,370	772,992	0	239,873	749,494	0	218,433	728,055
9 54	32,208	0	308,510	815,756	0	278,280	785,526	0	251,063	758,310
10 55	32,208	0	354,406	860,718	0	316,372	822,684	0	282,584	788,896
Totals:	322,080	0			0			0		
11 56	32,208	0	402,458	907,968	0	355,468	860,978	0	314,282	819,792
12 57	32,208	0	452,901	957,611	0	395,719	900,429	0	346,273	850,983
13 58	32,208	0	505,840	1,009,750	0	437,139	941,049	0	378,538	882,447
14 59	32,208	0	561,384	1,064,492	0	479,744	982,853	0	411,053	914,162
15 60	32,208	0	621,684	1,121,937	0	525,586	1,025,839	0	445,838	946,091
16 61	32,208	0	683,494	1,183,494	0	571,299	1,071,299	0	479,472	979,472
17 62	32,208	0	748,032	1,248,032	0	617,979	1,117,979	0	513,004	1,013,004
18 63	32,208	0	815,673	1,315,673	0	665,880	1,165,880	0	546,650	1,046,650
19 64	32,208	0	886,532	1,386,532	0	714,994	1,214,994	0	580,358	1,080,358
20 65	32,208	0	960,734	1,460,734	0	765,314	1,265,314	0	614,083	1,114,083
Totals:	644,160	0			0			0		
21 66	0	123,405	884,631	1,337,329	82,395	705,630	1,182,919	50,783	569,085	1,063,300
22 67	0	123,405	808,678	1,213,924	82,395	645,525	1,100,524	50,783	523,535	1,012,517
23 68	0	123,405	732,348	1,090,519	82,395	584,692	1,018,129	50,783	477,277	961,734
24 69	0	123,405	656,312	967,114	82,395	523,407	935,734	50,783	430,368	910,951
25 70	0	123,405	580,051	843,709	82,395	461,327	853,339	50,783	382,599	860,168
26 71	0	123,405	500,009	719,280	82,395	398,684	770,944	50,783	333,955	809,385
27 72	0	123,405	412,818	592,077	82,395	335,089	688,549	50,783	284,142	758,602
28 73	0	123,405	317,903	462,012	82,395	270,504	606,079	50,783	233,074	707,819
29 74	0	123,405	214,743	329,020	82,395	202,486	522,226	50,783	180,405	657,036
30 75	0	123,405	102,774	193,036	82,395	129,256	436,485	50,783	126,004	606,253
Totals:	644,160	1,234,050			823,950			507,830		

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		Net Income	Net Surrender Value	Net Death Benefit	Net Income	Net Surrender Value	Net Death Benefit	Net Income	Net Surrender Value	Net Death Benefit
31 76	0	##	##	##	82,395	50,452	348,815	50,783	69,505	555,470
32 77	0				##	##	##	50,783	10,743	504,687
33 78	0							##	##	##
Totals:	644,160	1,480,845			988,739			609,396		

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

Presented By: Sample Agent

Illustration Assumptions

Sample	Initial Total Death Benefit \$500,000 / Initial Long Term Care Benefit \$500,000
Male - Preferred NonSmoker	Base Face Amount \$500,000
Age: 45	Initial Planned Premium: \$32,208.00 / Billing Mode: Annual
Initial Assumed Status: Bronze	Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 21
	Guideline Premium Test; State: Massachusetts
	Assuming Current Charges and an Initial Gross Rate of 8.00% (Net 7.33%)

INITIAL COVERAGE AMOUNTS

Death Benefit	\$500,000
Accelerated Benefit Percentage	100%
Accelerated Benefit Pool (Long-Term Care)	\$500,000
Monthly Acceleration Percentage	4%
Maximum Monthly Benefit Amount	\$20,000
Stay at Home Lifetime Benefit Amount	\$20,000
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 25 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.

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

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Acceleration of Death Benefit for Qualified Long-Term Care Services Rider (cont'd)

Presented By: Sample Agent

Illustration Assumptions

Sample	Initial Total Death Benefit \$500,000 / Initial Long Term Care Benefit \$500,000
Male - Preferred NonSmoker	Base Face Amount \$500,000
Age: 45	Initial Planned Premium: \$32,208.00 / Billing Mode: Annual
Initial Assumed Status: Bronze	Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 21
	Guideline Premium Test; State: Massachusetts
	Assuming Current Charges and an Initial Gross Rate of 8.00% (Net 7.33%)

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Variable Universal Life Insurance Policy

Accumulation VUL Form: 21ACCVUL

Acceleration of Death Benefit for Qualified Long-Term Care Services Rider (cont'd)

Presented By: Sample Agent

Illustration Assumptions

Sample	Initial Total Death Benefit \$500,000 / Initial Long Term Care Benefit \$500,000
Male - Preferred NonSmoker	Base Face Amount \$500,000
Age: 45	Initial Planned Premium: \$32,208.00 / Billing Mode: Annual
Initial Assumed Status: Bronze	Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 21
	Guideline Premium Test; State: Massachusetts
	Assuming Current Charges and an Initial Gross Rate of 8.00% (Net 7.33%)

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.

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Variable Universal Life Insurance Policy

Valuable Information About Your Life Insurance Illustration

Accumulation VUL Form: 21ACCVUL

Presented By: Sample Agent

Illustration Assumptions

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Male - Preferred NonSmoker	Base Face Amount \$500,000
Age: 45	Initial Planned Premium: \$32,208.00 / Billing Mode: Annual
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	Guideline Premium Test; State: Massachusetts
	Assuming Current Charges and an Initial Gross Rate of 8.00% (Net 7.33%)

Variable Universal Life Insurance

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

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

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

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

Your policy can also be affected by:

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

You may allocate amounts to one or more of the variable investment accounts, Indexed Accounts and/or to the Fixed Account. The Indexed Accounts offered in the policy are:

- Base Capped Indexed Account
- Base High Par Capped Indexed Account
- Base Capped Two Year Indexed Account[^]
- High Capped Indexed Account

[^]The Base Capped Two Year Indexed Account may not be available in all states.

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

Death Benefit Option / Total Face Amount

Insurance coverage under the Accumulation VUL policy consists of Base Face Amount and may include Supplemental Face Amount. At issue, insurance coverage under the Accumulation VUL policy can only consist of Base Face Amount. However, you can elect to increase insurance coverage after policy year 1 by increasing Supplemental Face Amount. You

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Variable Universal Life Insurance Policy

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

Accumulation VUL Form: 21ACCVUL

Presented By: Sample Agent

Illustration Assumptions

Sample	Initial Total Death Benefit \$500,000 / Initial Long Term Care Benefit \$500,000
Male - Preferred NonSmoker	Base Face Amount \$500,000
Age: 45	Initial Planned Premium: \$32,208.00 / Billing Mode: Annual
Initial Assumed Status: Bronze	Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 21
	Guideline Premium Test; State: Massachusetts
	Assuming Current Charges and an Initial Gross Rate of 8.00% (Net 7.33%)

should consider a number of factors prior to increasing Supplemental Face Amount to your policy. Some of the factors you should consider include:

- The charge for the Base Face Amount is generally higher than the charge for the Supplemental Face Amount.
- The No-Lapse Guarantee Period will be longer for Base Face Amount coverage than for the Supplemental Face Amount coverage.

The life insurance provided in this illustration reflects an initial Total Death Benefit of \$500,000 (Option 2). The Net Death Benefit reflects the reduction of the Death Benefit by any Policy Debt (total loans plus any loan interest due).

Required Additional Death Benefit

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

No-Lapse Guarantee

This policy illustration shows the No-Lapse Guarantee keeping the policy's Base Face Amount in force for 15 years.

During the No-Lapse Guarantee Period, if the Net Cash Surrender Value should fall to zero or below, Base Face Amount coverage will continue provided that the No-Lapse Guarantee Cumulative Premium Test is satisfied. In this illustration, this test is satisfied if the sum of all premiums paid, net of withdrawals and any Policy Debt, is greater than or equal to \$5,997.82 multiplied by the number of years coverage has been in effect. There is no additional charge for the No-Lapse Guarantee benefit that is included with your policy. Death Benefit Option changes; adding, terminating or changing a rider; an unscheduled increase or decrease to the Supplemental Face Amount coverage; a Base Face Amount decrease; or a change to the Life Insured's Risk Classification or Additional Rating may all cause the No-Lapse Guarantee Premium to be recalculated, or in some cases result in the No-Lapse Guarantee terminating. Note that if a policy loan is outstanding at the time your Net Policy Value falls to zero, the No-Lapse Guarantee will not prevent the policy from lapsing. Also, once this benefit is terminated, it cannot be reinstated.

At the end of the No-Lapse Guarantee period, the Policy Value may be insufficient to keep this policy in force. In this event, an additional payment may be required at the time to keep this policy in force. Thereafter, premiums significantly higher than the No-Lapse Guarantee premium may be required to keep this policy in force. If you pay only the premium required to satisfy the No-Lapse Guarantee, you may be foregoing the advantage of building up significant policy value under this policy. The financial consequences of having little or no policy value include a lower death benefit under option 2 than would otherwise be the case, less available loan value, and less net surrender value available for partial withdrawals or surrender of the policy.

The No-Lapse Guarantee protects the Supplemental Face Amount coverage and the Return of Premium rider (both if elected) for the first five Policy Years, provided that the No-Lapse Guarantee Cumulative Premium Test is satisfied. In Policy Years six and after, if the Net Cash Surrender Value falls to zero or below, you must pay sufficient additional premiums to keep these coverages in force. If you do not pay additional premiums, the Supplemental Face Amount and the Return of Premium rider may lapse.

If increasing Supplemental Face Amount coverage or the Return of Premium Death Benefit Rider are elected, No-Lapse Guarantee protection for the Base Face Amount coverage is limited to the first five Policy Years. In Policy Years six and after, your policy will lapse if the Net Cash Surrender Value falls to zero.

Assumed Gross Rate

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Variable Universal Life Insurance Policy

Accumulation VUL Form: 21ACCVUL

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

Presented By: Sample Agent

Illustration Assumptions

Sample	Initial Total Death Benefit \$500,000 / Initial Long Term Care Benefit \$500,000
Male - Preferred NonSmoker	Base Face Amount \$500,000
Age: 45	Initial Planned Premium: \$32,208.00 / Billing Mode: Annual
Initial Assumed Status: Bronze	Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 21
	Guideline Premium Test; State: Massachusetts
	Assuming Current Charges and an Initial Gross Rate of 8.00% (Net 7.33%)

Assumed rates are hypothetical and may not represent past or future actual performance. Actual investment rates of return may be higher or lower than those illustrated and will fluctuate in response to changing market conditions and the allocation chosen among subaccounts, indexed accounts, and fixed account options. In determining the net rate, this illustration assumes 0.67% average total portfolio annual expenses based on a weighted average of all available funds offered as investment options as of April 26, 2021. Total portfolio annual expenses vary by portfolio(s) selected. This hypothetical illustration does not reflect investment, if any, in the Fixed Account.

Each of the Managed Volatility and Lifestyle funds are "fund of funds" that invest in other underlying funds. To maintain target allocations for each Managed Volatility and Lifestyle fund, the underlying funds may be rebalanced periodically. The "Total Portfolio Annual Expenses" for each Managed Volatility and Lifestyle fund listed below include fees and expenses incurred indirectly as a result of its investment in these underlying funds and are based on target allocations as of April 26, 2021. Underlying Fund Fees and Expenses are estimated. Actual amounts are based on the current fiscal year for the Managed Volatility and Lifestyle funds.

Accumulation VUL

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Variable Universal Life Insurance Policy

Accumulation VUL Form: 21ACCVUL

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

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Illustration Assumptions

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 Male - Preferred NonSmoker Base Face Amount \$500,000
 Age: 45 Initial Planned Premium: \$32,208.00 / Billing Mode: Annual
 Initial Assumed Status: Bronze Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 21
 Guideline Premium Test; State: Massachusetts
 Assuming Current Charges and an Initial Gross Rate of 8.00% (Net 7.33%)

Premium Allocations & Expense Fees

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

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

Accumulation VUL

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Variable Universal Life Insurance Policy

Accumulation VUL Form: 21ACCVUL

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

Presented By: Sample Agent

Illustration Assumptions

Sample

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

Male - Preferred NonSmoker

Base Face Amount \$500,000

Age: 45

Initial Planned Premium: \$32,208.00 / Billing Mode: Annual

Initial Assumed Status: Bronze

Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 21

Guideline Premium Test; State: Massachusetts

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

American Growth-Income	0.92%	1.1%
American Asset Allocation	0.92%	1.4%
TOPS® Balanced ETF	0.55%	0.0%
Capital Appreciation Value	0.88%	1.1%
TOPS® Moderate Growth ETF	0.54%	0.0%
PIMCO VIT All Asset Portfolio	1.58%	0.4%
TOPS® Conservative ETF	0.60%	0.0%
Income		
High Yield	0.79%	0.6%
Opportunistic Fixed Income	0.88%	0.7%
Strategic Income Opportunities	0.70%	0.6%
Active Bond	0.65%	3.3%
Investment Quality Bond	0.69%	0.4%
Core Bond	0.61%	1.9%
Total Bond Market	0.26%	1.4%
Select Bond	0.59%	0.3%
Short Term Government Income	0.65%	0.8%
Ultra Short Term Bond	0.61%	0.2%
Conservative		
Money Market	0.28%	3.3%
Managed Volatility		
Managed Volatility Growth	0.79%	7.0%
Managed Volatility Balanced	0.76%	7.4%
Managed Volatility Moderate	0.75%	1.0%
Managed Volatility Conservative	0.74%	0.4%
Lifestyle		
Lifestyle Growth	0.61%	3.2%
Lifestyle Balanced	0.63%	0.8%
Lifestyle Moderate	0.64%	0.2%
Lifestyle Conservative	0.65%	0.1%
Fixed Accounts		
Fixed Account	0.00%	0.0%
Indexed Accounts		
Base Capped Indexed Account	0.00%	0%
Base High Par Capped Indexed Account	0.00%	0%
Base Capped Two Year Indexed Account	0.00%	0%
High Capped Indexed Account	0.00%*	0%

*Note the High Capped Indexed Account has an annualized Indexed Performance Charge of 1.5% as described below.

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Variable Universal Life Insurance Policy

Accumulation VUL Form: 21ACCVUL

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

Presented By: Sample Agent

Illustration Assumptions

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Initial Assumed Status: Bronze	Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 21
	Guideline Premium Test; State: Massachusetts
	Assuming Current Charges and an Initial Gross Rate of 8.00% (Net 7.33%)

Amounts allocated to an Indexed Account only form new Segments on the Segment Initiation Date (the 15th day of the month), subject to a Lock In Date of three Business Days prior to the Segment Initiation Date. Depending on the date that we receive your premium, there may be a delay of up to one month between the Lock In Date and the Segment Initiation Date when any allocated portion of the premium is included in a new Segment. This illustration, however, assumes that the Issue Date is the Segment Initiation Date and that the Planned Premium was received prior to the Lock In Date for that Segment.

Segment Proceeds Allocation

Proceeds from maturing Index Account Segments are illustrated rolling over to new Segments of the same Indexed Account type (the default allocation); however, policy owners may elect to allocate maturing Segment Proceeds to any combination of the subaccounts, Indexed Accounts, and Fixed Account by Written Request.

How an Indexed Account Credits Interest

Accumulation VUL policy premium payments may be allocated (after deduction of a Premium Charge) to the Fixed Account, Indexed Accounts, subaccounts, or any combination of these options. This section outlines basic Indexed Account interest crediting; however, the policy contract provides full details.

- Amounts allocated to any Holding Segment earn a rate of interest as described in the Fixed Account – Interest Rate section.
- Amounts that you allocated or transferred to the Indexed Accounts are included in the formation of individual Segments within the Indexed Account(s) chosen. Segments are formed once per calendar month, on a Segment Initiation Date, and may earn an Index Segment Interest Credit at the end of the Segment Term. The Index Segment Interest Credit proceeds are calculated and earned at Segment Maturity only, which is the last day of the Segment Term. If the policy terminates prior to a Segment Maturity Date, any unmaturing Segments will not earn an interest credit. This is further described in the Indexed Account section.
- The Index Segment Interest Credit is calculated using a formula described in the policy that references an outside Index (ex. Standard & Poor's 500 Composite Stock Price Index), excluding dividends and as measured on a point-to-point basis. The policy does not directly participate in any stock or equity investments.
- The Indexed Accounts have a guaranteed Segment Floor Rate of 0.25%; however, each reflects the positive performance of the Index differently by application of the other Indexed Account parameters. The parameters are identified below and described in the policy.
- As each Segment matures, Segment Proceeds are, by default, automatically included in a new Segment of the same Indexed Account. Otherwise, they can be allocated or transferred to a different Indexed Account option.

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

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Variable Universal Life Insurance Policy

Accumulation VUL Form: 21ACCVUL

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

Presented By: Sample Agent

Illustration Assumptions

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Following are the Indexed Accounts currently offered and their respective Indexed Account parameters. All Segments in the Indexed Account may earn an Index Segment Interest credit based on the performance of the Index (currently S&P for all accounts), subject to the following parameters:

Indexed Account Parameters						
Index Account	Index	Current Cap Rate	Guaranteed Segment Minimum Cap Rate	Guaranteed Segment Floor Rate	Current Participation Rate	Index Performance Charge
Base Capped	S&P 500	6.50%	3.00%	0.25%	100%	0.00%
Base High Par Capped	S&P 500	6.25%	2.50%	0.25%	160%*	0.00%
Base Capped Two Year (2-Year Segment Term)	S&P 500	16.00%	3.00%	0.25%	100%	0.00%
High Capped	S&P 500	11.25%	3.75%	0.25%	100%	1.50%

* 140% Guaranteed Participation Rate

How the Segment Growth Rate is Calculated

On its Segment Maturity Date, each Segment earns an Index Segment Interest Credit based on the Segment Growth Rate. The Segment Growth Rate is the greater of (a) and (b) where (a) is the lesser of the Index Change multiplied by the Participation Rate, and the Segment Cap Rate for the Segment, and (b) is the guaranteed Segment Floor Rate. The Segment Growth Rate will not be less than the 0.25% Segment Floor Rate and capped at the Segment Cap Rate. The rate in effect on the Segment Initiation Date is guaranteed for the full duration of that Segment Term.

Illustrated Segment Growth Rate

This Illustration assumes a hypothetical Segment Growth Rate that is subject to a maximum hypothetical rate of return that is determined by regulation (Maximum Segment Growth Rate). This regulation sets a limit based upon the historical returns of the S&P 500 Index for the 25-year period over the last 65 years, excluding dividends, of each Indexed Account. The table below shows the 25-year geometric average annual Segment Growth Rate, as well as its minimum and maximum.

Maximum Segment Growth Rate			
	Min	Average	Max
Benchmark Indexed Account	3.90%	6.13%	7.62%
Base Capped Indexed Account (6.5% Cap)	2.99%	4.33%	5.53%
Base High Par Capped Indexed Account (160% Current Participation Rate and 6.25% Cap)	3.07%	4.33%	5.48%
Base Capped Two Year Indexed Account (16.0% Cap)	3.65%	5.24%	6.76%
High Capped Indexed Account (11.25% Cap)	4.21%	6.78%	8.49%

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Variable Universal Life Insurance Policy

Accumulation VUL Form: 21ACCVUL

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

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Illustration Assumptions

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

The table below 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 shown above.

Accumulation VUL

Historical Performance of an Index				
Year*	S&P 500 Index Point-to-Point Performance	Base Capped Indexed Account (6.5% cap)	Base High Par Capped Indexed Account (6.25% cap)	High Capped Indexed Account (11.25% cap)
2000-2001	-16.25%	0.25%	0.25%	0.25%
2001-2002	-20.80%	0.25%	0.25%	0.25%
2002-2003	20.76%	6.50%	6.25%	11.25%
2003-2004	12.03%	6.50%	6.25%	11.25%
2004-2005	5.76%	5.76%	6.25%	5.76%
2005-2006	12.00%	6.50%	6.25%	11.25%
2006-2007	2.98%	2.98%	4.77%	2.98%
2007-2008	-40.07%	0.25%	0.25%	0.25%
2008-2009	26.64%	6.50%	6.25%	11.25%
2009-2010	11.44%	6.50%	6.25%	11.25%
2010-2011	-2.40%	0.25%	0.25%	0.25%
2011-2012	16.65%	6.50%	6.25%	11.25%
2012-2013	25.59%	6.50%	6.25%	11.25%
2013-2014	12.79%	6.50%	6.25%	11.25%
2014-2015	0.98%	0.98%	1.57%	0.98%
2015-2016	11.44%	6.50%	6.25%	11.25%
2016-2017	17.70%	6.50%	6.25%	11.25%
2017-2018	-1.96%	0.25%	0.25%	0.25%
2018-2019	21.88%	6.50%	6.25%	11.25%
2019-2020	15.11%	6.50%	6.25%	11.25%

* Source: S&P 500 Index Data from 12/14/2000 to 12/14/2020

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Variable Universal Life Insurance Policy

Accumulation VUL Form: 21ACCVUL

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

Presented By: Sample Agent

Illustration Assumptions

Sample

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

Male - Preferred NonSmoker

Base Face Amount \$500,000

Age: 45

Initial Planned Premium: \$32,208.00 / Billing Mode: Annual

Initial Assumed Status: Bronze

Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 21

Guideline Premium Test; State: Massachusetts

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

Historical Performance of an Index		
Year*	S&P 500 Index Point-to-Point Performance	Base Capped Two Year Indexed Account (16.0% cap)
1999 - 2001	-19.96%	0.25%
2000 - 2002	-33.67%	0.25%
2001 - 2003	-4.36%	0.25%
2002 - 2004	35.29%	16.00%
2003 - 2005	18.49%	16.00%
2004 - 2006	18.46%	16.00%
2005 - 2007	15.34%	15.34%
2006 - 2008	-38.29%	0.25%
2007 - 2009	-24.10%	0.25%
2008 - 2010	41.13%	16.00%
2009 - 2011	8.77%	8.77%
2010 - 2012	13.85%	13.85%
2011 - 2013	46.50%	16.00%
2012 - 2014	41.65%	16.00%
2013 - 2015	13.89%	13.89%
2014 - 2016	12.53%	12.53%
2015 - 2017	31.16%	16.00%
2016 - 2018	15.39%	15.39%
2017 - 2019	19.49%	16.00%
2018 - 2020	40.29%	16.00%

*S&P 500 Index Data from 12/14/1999 to 12/14/2020

Changes we may make to the Indexed Accounts

We may change the current Segment Cap Rate and the current Participation Rate for future Segments; however, it will never be less than the Segment Minimum Cap Rate and the guaranteed Participation Rate, respectively. If these rates are lower than illustrated, the amount of Indexed 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. We recommend that you request illustrations using various Indexed Accounts and hypothetical Segment Growth Rates to better understand the range of potential Index Segment Interest Credit outcomes as well as how these ranges of potential outcomes may affect the Policy Value and premium payment schedule. Your financial professional can help you choose the Indexed Account that is best for you given your financial objectives, time horizon and personal risk tolerance.

Customer Risk Disclosure

You may allocate your Policy Value among options, which include the Fixed Account and four Indexed Accounts – Base

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Illustration Assumptions

Sample	Initial Total Death Benefit \$500,000 / Initial Long Term Care Benefit \$500,000
Male - Preferred NonSmoker	Base Face Amount \$500,000
Age: 45	Initial Planned Premium: \$32,208.00 / Billing Mode: Annual
Initial Assumed Status: Bronze	Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 21
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	Assuming Current Charges and an Initial Gross Rate of 8.00% (Net 7.33%)

Capped, Base High Par Capped, Base Capped Two Year, and High Capped. Each Indexed Account presents a different range of potential interest credit outcomes, and your choice of allocation among the Indexed Account options should be made taking into account your financial objectives, time horizon and personal risk tolerance. Your financial professional can help you make the choice that is best for you.

- The Base High Par Capped Indexed Account, which offers a higher participation rate and a lower cap than the Base Capped Indexed Account, may be expected to present lower volatility than the Base Capped Indexed Account over time in the Indexed Segment Interest Credits applied to your Policy Value from period to period, but at the same time may be expected to result in lower Indexed Segment Interest Credits than the Base Capped Indexed Account over the long-term.
- The Base Capped Indexed Account, on account of its lower participation rate and higher cap than the Base High Par Capped Indexed Account, may be expected to result in higher Index Segment Interest Credits applied to your Policy Value over the long-term than the Base High Par Capped Indexed Account, but might also be expected to have a higher degree of volatility in the Indexed Segment Interest Credits from period to period.
- The High Capped Indexed Account offers a higher cap than the Base Capped Indexed Account and the Base High Par Capped Indexed Account, and as a result, may be expected to generate higher Index Segment Interest Credits over the long-term than the other Indexed Accounts, but at the same time may be expected to have higher volatility in the Index Segment Interest Credits from period to period. The High Capped Indexed Account is the only Indexed Account that has an Indexed Performance Charge (described below), which dampens the net benefit to the High Capped Indexed Account.
- The Base Capped Two Year Indexed Account credits interest on a two year Segment Term and offers the highest cap, which allows it to recognize larger increases over that two year period if the index change increases significantly from year to year, and thus may be expected to result in higher Index Segment Interest Credits applied to your Policy Value over the long-term than other Indexed Accounts that credit based upon a one year Segment Term. At the same time, the Base Capped Two Year Indexed Account may be expected to have a higher degree of volatility in the Indexed Segment Interest Credits from period to period due to the length of the Segment Term (i.e. if the value of the referenced index has gone up one year from the segment initiation date, with a one year Segment Term, credits would be applied to the policy value and "locked In" at the end of that term, while with a two year Segment Term the value of the referenced index could subsequently go down, and potentially no credit would be applied at the end of that term).

The Fixed Account credits interest daily at a declared rate (subject to a Minimum Fixed Account Annual Rate of 1%) and is not linked to the gains of any index. As such, the Fixed Account may be expected to have the highest return, when equity indexes decline, the lowest return over the long-term, and the least volatility among all allocation options.

John Hancock reserves the right to add 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 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.

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

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

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Illustration Assumptions

Sample Initial Total Death Benefit \$500,000 / Initial Long Term Care Benefit \$500,000
Male - Preferred NonSmoker Base Face Amount \$500,000
Age: 45 Initial Planned Premium: \$32,208.00 / Billing Mode: Annual
Initial Assumed Status: Bronze Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 21
Guideline Premium Test; State: Massachusetts
Assuming Current Charges and an Initial Gross Rate of 8.00% (Net 7.33%)

Premiums & Minimum Initial Premium

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

Assumptions	Year
Maximum Charges/8.00% Gross Rate	31

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

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

Premium Charge

A Premium Charge of 7% is deducted from each premium in year 1. In years 2-10, the charge is 4%. In years 11+, the charge is 2%. The Premium Charge is guaranteed not to exceed 7% in years 1-20 and 2% in years 21+.

Monthly Administrative Charge

A monthly Administrative Charge of \$20.00 will be assessed in all years, current and guaranteed.

Base Face Amount Charge

The Base Face Amount Charge is \$0.2519 per \$1,000 of Base Face Amount per policy month in years 1-3. In years 4-15, the rate is \$0.2099. This charge varies by the insured's issue age, gender, risk classification and the policy duration.

Supplemental Face Amount Charge

The Supplemental Face Amount Charge is an additional monthly charge of \$0.0174 per \$1,000 of the Supplemental Face Amount at issue, or the current Supplemental Face Amount if greater, in years 1-3. In years 4-15, the rate is \$0.0145. This charge varies by age, gender, risk classification and the policy duration.

Cost of Insurance

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

Asset Based Risk Charge

A charge to cover the risk of adverse mortality and expense is deducted monthly from the Policy Value. The charge is assessed on the portion of your Policy Value allocated to variable investment options. The current Asset Based Risk Charge is 0% for all policy years. The Guaranteed Asset Based Risk Charge is 0.025% for all policy years.

Indexed Performance Charge

The Indexed Performance Charge is equal to 0.125% multiplied by the Policy Value in the High Capped Indexed Account. The charge is deducted monthly on a pro-rata basis from the Indexed Accounts.

Policy Credit

On each monthly Processing Date, beginning in Policy Year 21 and continuing for 20 years, we will calculate a Policy

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Credit to be applied to the Fixed Account, Investment Accounts, and Indexed Accounts in the same manner as we take monthly deductions from these accounts. Policy Credits are not applied to amounts in the Loan Account. The Policy Credit equals 0.04% times the minimum of the Policy Value or the Policy Credit Limit as defined in your Policy.

Fixed Account – Interest Rate

Interest on amounts in the Fixed Account is illustrated at an initial assumed effective annual rate of 2.75%. We determine the rate of interest to be credited to the Fixed Account based on our assessment of investment yields and other considerations as outlined in the policy. The current rate may increase or decrease, but at no point will the interest credited on amounts in the Fixed Account be lower than the Minimum Fixed Account Annual Rate of 1.00%.

Policy Value

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

Withdrawals

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

Withdrawals and any related Surrender Charge amounts are first deducted from the Fixed Account and Investment Accounts, then from Segments in the Indexed Accounts on a proportionate basis.

Note that a withdrawal from an Indexed Account which is not pre-scheduled using the Systematic Withdrawal program will initiate a one-year Lock Out Period during which no new Segments in any Indexed Account (except for those resulting from a maturing Segment) may be created (see Lock Out Period in your policy for more information).

Policy Loans

Policy loans may be taken against Policy Value at any time and if illustrated, are assumed to be taken at the beginning of each month during the year. The maximum loan amount available is the greater of a) 90% of the Surrender Value less any indebtedness and b) the Surrender Value less any indebtedness and less policy charges and loan spread projected to the end of the policy year. This illustration assumes a policy loan interest charged rate of 3.25% in years 1-10, 2.25% thereafter. Interest is currently credited to the Loan Account at an annual effective rate of 2% in years 1 - 10 and 2.25% thereafter. The interest credited to the Loan account will never be less than the Loan Interest Charged Annual Rate minus the Maximum Loan Interest Credited Differential, which is 2.00% in years 1-10 and 1.25% thereafter. Loan interest is payable in arrears.

Net Surrender Value

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

Benefits/Riders

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

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

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Illustration Assumptions

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Guideline Premium Test; State: Massachusetts
Assuming Current Charges and an Initial Gross Rate of 8.00% (Net 7.33%)

Healthy Engagement Rider (Vitality PLUS)

Overview

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

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

Rider Charge

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

Rider Credits

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

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

Assumed Status in this Illustration

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

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

Assumed Status (all years)	Attained Age at Lapse*
Platinum	N/A
Gold	N/A
Silver	N/A
Bronze	N/A

* The attained age at lapse is hypothetical and based on the same assumed premium payments and non-guaranteed 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.

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

Important Reminders

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

Tax Disclosure – Healthy Engagement Rider

- John Hancock will treat the monthly rider charges as distributions from your life insurance policy for federal income tax purposes, and thus such charges may be includible in your taxable income if the policy is a MEC or the cost basis is \$0. If the policy is a MEC, a 10% penalty tax also may apply. See the "Taxation of Life Insurance" section of this illustration for additional information.
- The value of some of the rewards such as gift cards and other cash equivalents may be includible in your taxable income and John Hancock would have to report them to the IRS on Form 1099-MISC if the combined value totals at least \$600 per year. Since the tax treatment of such benefits is subject to some uncertainty, you should consult your own tax advisor.
- This material does not constitute tax or legal advice and neither John Hancock nor any of its agents, employees or registered representatives are in the business of offering such advice. You should consult with your own tax advisor.

Overloan Protection Rider

The Overloan Protection Rider will prevent your policy from lapsing when, on any policy month, the outstanding indebtedness on the policy equals or exceeds the Policy Value multiplied by a certain percentage, not to exceed 95%. Exercise of this rider will result in a 'paid up' status. In order to be eligible for this rider, the insured must be at least 75 years old and the policy must have been in force for at least 15 years. In order for the rider to be invoked, the Policy Indebtedness must exceed the Total Face Amount of your policy but be less than Policy Value minus a one-time charge for exercising the rider. Upon the execution of this rider, a Level Death Benefit will apply to your policy. After deduction of a one-time charge, all unloaned policy value will be transferred to the Fixed Account at the current Fixed Account rate. 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 Total 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.

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

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age 121, coverage will continue after age 121. The Policy Value will continue to reflect the investment performance of the chosen subaccounts, Indexed Accounts, and Fixed Account. No additional charges, other than those for any outstanding policy loans will be deducted. At and after age 121, any Supplemental Face Amount coverage will cease.

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

Face Amount Change

Illustrated values assume that any Face Amount changes occur as illustrated. Any Face Amount increases which require evidence of insurability at the time the change is completed may result in a different risk classification than shown in this illustration. If applicable, a new No-Lapse Guarantee Premium will be calculated based on the Policy Value, change in Face Amount and insured's attained age at the time of the change. You will be advised of the new premium.

Accumulation VUL

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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 illustration uses the Guideline Premium Test which requires that the sum of premiums paid reduced by non-taxable withdrawals and other non-taxable distributions at any time does not exceed the Guideline Premium Limit. It also requires that the Death Benefit be increased if the Policy Value grows too large relative to the Death Benefit. Guideline Premiums Limits are determined at issue and are recalculated upon policy changes. In some cases, a recalculation of the Guideline Premiums may cause the Guideline Premium Limit to reduce either immediately or over time. This may require us to force out a portion of your Policy Value. 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. Force outs under the Guideline Premium Test and 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 Modified Endowment Contract (MEC). The outstanding loan is included in the Cash Surrender Value used for determining the gain in the policy, which may result in the loan being taxable upon surrender or lapse, even if net Cash Surrender Value paid to the policyholder at that time is \$0.
- Withdrawals and guideline premium force outs in the first 15 years from heavily funded non-MECs are taxed on a gain-first basis under the recapture ceiling of IRC Section 7702(f)(7).

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Modified Endowment Contract (MEC)

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

TAMRA testing has been performed on the assumed scale only and is dependent on the assumptions in that projection. It may not be applicable to the alternate projections shown. The initial annual 7-pay premium for this policy is \$37,836.00.

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.

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 as to the sale of and/or investment in John Hancock products and services. John Hancock and its representatives will receive

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Male - Preferred NonSmoker	Base Face Amount \$500,000
Age: 45	Initial Planned Premium: \$32,208.00 / Billing Mode: Annual
Initial Assumed Status: Bronze	Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 21
	Guideline Premium Test; State: Massachusetts
	Assuming Current Charges and an Initial Gross Rate of 8.00% (Net 7.33%)

compensation derived from such sales or services.

Other Considerations

Accumulation VUL is issued by John Hancock Life Insurance Company (U.S.A.) of Boston, MA 02117 and distributed by **John Hancock Distributors LLC** through other broker dealers appointed by John Hancock Distributors LLC, 197 Clarendon Street, Boston, MA 02116. John Hancock Life Insurance Company (U.S.A.) consistently receives high financial strength ratings from independent rating agencies. For more information, please visit our website at www.JohnHancock.com.

John Hancock Life Insurance Company (U.S.A.) is committed to offering the highest quality Annuity, Life Insurance and Pension products to our clients. Its family of products has been built around a powerful combination of investment options chosen with the goal of providing attractive, risk adjusted returns and broad diversification across asset classes, investment styles and asset managers. With John Hancock Life Insurance Company (U.S.A.)'s broad product lines, competitive underwriting, excellent ratings and quality customer service, John Hancock Life Insurance Company (U.S.A.) is committed to providing quality products designed to help create and preserve wealth for clients.

Accumulation VUL Insurance is

- NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, ANY BANK OR BANK AFFILIATE;
- NOT INSURED BY THE FDIC OR ANY OTHER FEDERAL GOVERNMENT AGENCY, OR BY ANY BANK OR BANK AFFILIATE; AND
- SUBJECT TO INVESTMENT RISK, INCLUDING POSSIBLE LOSS OF VALUE.

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Variable Universal Life Insurance Policy

Accumulation VUL Form: 21ACCVUL

Basic Illustration Summary

Presented By: Sample Agent

Illustration Assumptions

Sample Initial Total Death Benefit \$500,000 / Initial Long Term Care Benefit \$500,000
Male - Preferred NonSmoker Base Face Amount \$500,000
Age: 45 Initial Planned Premium: \$32,208.00 / Billing Mode: Annual
Initial Assumed Status: Bronze Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 21
 Guideline Premium Test; State: Massachusetts
 Assuming Current Charges and an Initial Gross Rate of 8.00% (Net 7.33%)

Coverage Summary

Coverage Description	Initial Amount	Initial Premium
Initial Total Death Benefit	\$500,000	\$32,208.00
Initial Accelerated Benefit /Long-Term Care	\$500,000	
Maximum Monthly Long-Term Care Benefit (4%)	\$20,000	
Long-Term Care Rider		
Risk Class: Preferred NonSmoker		
Accelerated Benefit Percentage: 100%		
Base Face Amount - Level for all years	\$500,000	
Healthy Engagement Rider		

Additional Coverage On Insured

Overloan Protection Rider †

Policy Summary

State	Massachusetts	
Death Benefit Option	2	From 1 Thru 20
	1	From 21 Thru 76
Definition of Life Insurance	GPT	
Payment Mode	Annual	
Charges	Current	
Assumed Variable Rate	8.00%	From 1 Thru 76
Assumed Segment Growth Rate****		
Assumed Base Capped Indexed Account Rate†	4.33%	From 1 Thru 76
Assumed Base High Par Capped Indexed Account Rate†	4.33%	From 1 Thru 76
Assumed Base Capped Two Year Indexed Account Rate†	5.24%	From 1 Thru 76
Assumed High Capped Indexed Segment Growth Rate†	6.78%	From 1 Thru 76
Assumed Fixed Account Rate†	2.75%	From 1 Thru 76
Loan Interest Rate	3.25%	From 1 Thru 10
	2.25%	From 11 Thru 76
Owner Tax Bracket	35.00%	From 1 Thru 76
Initial 7-Pay Premium	\$37,836.00	
Target Premium	\$12,318.48	
Minimum Initial Premium	\$500.07	
15 Yr. No-Lapse Guarantee Premium	\$5,997.82	
Initial Guideline Annual Premium	\$32,001.00	
Initial Guideline Single Premium	\$162,231.00	
Assumed Status	Bronze	
LifeTrack Billing	No	
Serial Number	21ACF1BEA	

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Variable Universal Life Insurance Policy

Basic Illustration Summary (cont'd)

Accumulation VUL Form: 21ACCVUL

Presented By: Sample Agent

Illustration Assumptions

Sample Initial Total Death Benefit \$500,000 / Initial Long Term Care Benefit \$500,000
 Male - Preferred NonSmoker Base Face Amount \$500,000
 Age: 45 Initial Planned Premium: \$32,208.00 / Billing Mode: Annual
 Initial Assumed Status: Bronze Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 21
 Guideline Premium Test; State: Massachusetts
 Assuming Current Charges and an Initial Gross Rate of 8.00% (Net 7.33%)

Premium Allocation Table (Assumed Rates)

Subaccount	Premium Allocation	Initial Gross Assumed Rates	Initial Net Assumed Rates
Subaccount	100%	8.00%	7.33%
Fixed Account	0%	2.75%	2.75%
Base Capped Indexed Account	0%	4.33%	4.33%
Base High Par Capped Indexed Account	0%	4.33%	4.33%
Base Capped Two Year Indexed Account	0%	5.24%	5.24%
High Capped Indexed Account	0%	6.78%	6.78%

† If elected on the Coverage Details form.

****Illustrated values include any Indexed Segment Interest Credit.

Accumulation VUL

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Variable Universal Life Insurance Policy

Accumulation VUL Form: 21ACCVUL

Detailed Policy Values

Presented By: Sample Agent

Illustration Assumptions

Sample

Male - Preferred NonSmoker

Age: 45

Initial Assumed Status: Bronze

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

Base Face Amount \$500,000

Initial Planned Premium: \$32,208.00 / Billing Mode: Annual

Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 21

Guideline Premium Test; State: Massachusetts

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

Policy Year	EOY Age	Planned Premium	Annual Withdrawal Amount	Annual Loan Amount	Annual Loan Interest	Annual Tax Paid	Net Outlay	Net Surrender Value	Net Death Benefit	Benefit for LTC
1	46	32,208	0	0	0	0	32,208	14,210	529,930	500,000
2	47	32,208	0	0	0	0	32,208	47,568	562,968	500,000
3	48	32,208	0	0	0	0	32,208	83,309	598,389	500,000
4	49	32,208	0	0	0	0	32,208	121,875	636,634	500,000
5	50	32,208	0	0	0	0	32,208	163,665	677,663	500,000
6	51	32,208	0	0	0	0	32,208	208,183	721,676	500,000
7	52	32,208	0	0	0	0	32,208	257,188	768,879	500,000
8	53	32,208	0	0	0	0	32,208	309,873	819,495	500,000
9	54	32,208	0	0	0	0	32,208	366,523	873,770	500,000
10	55	32,208	0	0	0	0	32,208	425,654	931,966	500,000
Totals:		322,080	0	0	0	0	322,080			
11	56	32,208	0	0	0	0	32,208	489,538	995,049	500,000
12	57	32,208	0	0	0	0	32,208	557,962	1,062,672	500,000
13	58	32,208	0	0	0	0	32,208	631,246	1,135,155	500,000
14	59	32,208	0	0	0	0	32,208	709,740	1,212,849	500,000
15	60	32,208	0	0	0	0	32,208	795,865	1,296,118	500,000
16	61	32,208	0	0	0	0	32,208	886,651	1,386,651	500,000
17	62	32,208	0	0	0	0	32,208	983,661	1,483,661	500,000
18	63	32,208	0	0	0	0	32,208	1,087,625	1,587,625	500,000
19	64	32,208	0	0	0	0	32,208	1,199,052	1,699,052	500,000
20	65	32,208	0	0	0	0	32,208	1,318,463	1,818,463	500,000
Totals:		644,160	0	0	0	0	644,160			
21	66	0	123,405	0	0	0	-123,405	1,290,854	1,695,058	466,069
22	67	0	123,405	0	0	0	-123,405	1,261,305	1,571,653	432,138
23	68	0	123,405	0	0	0	-123,405	1,229,745	1,448,248	398,207
24	69	0	123,405	0	0	0	-123,405	1,195,772	1,387,096	364,275
25	70	0	123,405	0	0	0	-123,405	1,158,958	1,332,801	345,100
26	71	0	22,240	101,165	0	0	-123,405	1,119,147	1,277,921	345,100
27	72	0	0	124,429	1,024	0	-123,405	1,076,420	1,220,059	345,100
28	73	0	0	127,203	3,798	0	-123,405	1,030,616	1,155,723	345,100
29	74	0	0	130,065	6,660	0	-123,405	981,589	1,084,772	345,100
30	75	0	0	132,992	9,587	0	-123,405	929,203	1,007,085	345,100
Totals:		644,160	639,265	615,855	21,069	0	-589,890			

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Variable Universal Life Insurance Policy

Detailed Policy Values (cont'd)

Accumulation VUL Form: 21ACCVUL

Presented By: Sample Agent

Illustration Assumptions

Sample

Male - Preferred NonSmoker

Age: 45

Initial Assumed Status: Bronze

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

Base Face Amount \$500,000

Initial Planned Premium: \$32,208.00 / Billing Mode: Annual

Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 21

Guideline Premium Test; State: Massachusetts

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

Policy Year	EOY Age	Planned Premium	Annual Withdrawal Amount	Annual Loan Amount	Annual Loan Interest	Annual Tax Paid	Net Outlay	Net Surrender Value	Net Death Benefit	Benefit for LTC
31	76	0	0	135,984	12,579	7	-123,398	873,352	955,394	345,100
32	77	0	0	139,044	15,639	8	-123,397	813,152	899,292	345,100
33	78	0	0	142,172	18,767	8	-123,397	748,249	838,412	345,100
34	79	0	0	145,371	21,966	8	-123,397	678,259	772,355	345,100
35	80	0	0	148,642	25,237	8	-123,397	602,762	700,683	345,100
36	81	0	0	151,986	28,581	0	-123,405	521,324	622,943	345,100
37	82	0	0	155,406	32,001	0	-123,405	433,405	538,573	345,100
38	83	0	0	158,903	35,498	0	-123,405	338,460	447,005	345,100
39	84	0	0	162,478	39,073	0	-123,405	235,889	347,612	345,100
40	85	0	0	166,134	42,729	0	-123,405	125,037	239,711	345,100
Totals:		644,160	639,265	2,121,974	293,138	41	-1,823,899			
41	86	0	0	46,467	46,467	0	0	127,398	244,629	345,100
42	87	0	0	48,790	48,790	0	0	128,862	248,660	345,100
43	88	0	0	49,888	49,888	0	0	129,185	251,551	345,100
44	89	0	0	51,010	51,010	0	0	128,089	253,008	345,100
45	90	0	0	52,158	52,158	0	0	125,278	252,723	345,100
46	91	0	0	53,331	53,331	0	0	120,447	224,391	345,100
47	92	0	0	54,531	54,531	0	0	116,414	195,924	345,100
48	93	0	0	55,758	55,758	0	0	113,956	168,053	345,100
49	94	0	0	57,013	57,013	0	0	113,997	141,629	345,100
50	95	0	0	58,296	58,296	0	0	117,618	117,618	345,100
Totals:		644,160	639,265	2,649,216	820,381	41	-1,823,899			
51	96	0	0	59,607	59,607	0	0	125,989	125,989	345,100
52	97	0	0	60,949	60,949	0	0	134,975	134,975	345,100
53	98	0	0	62,320	62,320	0	0	144,619	144,619	345,100
54	99	0	0	63,722	63,722	0	0	154,970	154,970	345,100
55	100	0	0	65,156	65,156	0	0	166,080	166,080	345,100
56	101	0	0	66,622	66,622	0	0	178,005	178,005	345,100
57	102	0	0	68,121	68,121	0	0	190,803	190,803	345,100
58	103	0	0	69,654	69,654	0	0	204,539	204,539	345,100
59	104	0	0	71,221	71,221	0	0	219,283	219,283	345,100
60	105	0	0	72,823	72,823	0	0	235,107	235,107	345,100
Totals:		644,160	639,265	3,309,409	1,480,574	41	-1,823,899			

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Variable Universal Life Insurance Policy

Detailed Policy Values (cont'd)

Accumulation VUL Form: 21ACCVUL

Presented By: Sample Agent

Illustration Assumptions

Sample

Male - Preferred NonSmoker

Age: 45

Initial Assumed Status: Bronze

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

Base Face Amount \$500,000

Initial Planned Premium: \$32,208.00 / Billing Mode: Annual

Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 21

Guideline Premium Test; State: Massachusetts

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

Policy Year	EOY Age	Planned Premium	Annual Withdrawal Amount	Annual Loan Amount	Annual Loan Interest	Annual Tax Paid	Net Outlay	Net Surrender Value	Net Death Benefit	Benefit for LTC
61	106	0	0	74,462	74,462	0	0	252,091	252,091	345,100
62	107	0	0	76,137	76,137	0	0	270,319	270,319	345,100
63	108	0	0	77,850	77,850	0	0	289,884	289,884	345,100
64	109	0	0	79,602	79,602	0	0	310,884	310,884	345,100
65	110	0	0	81,393	81,393	0	0	333,422	333,422	345,100
66	111	0	0	83,224	83,224	0	0	357,612	357,612	345,100
67	112	0	0	85,097	85,097	0	0	383,576	383,576	345,100
68	113	0	0	87,011	87,011	0	0	411,443	411,443	345,100
69	114	0	0	88,969	88,969	0	0	441,352	441,352	345,100
70	115	0	0	90,971	90,971	0	0	473,453	473,453	345,100
Totals:		644,160	639,265	4,134,126	2,305,290	41	-1,823,899			
71	116	0	0	93,018	93,018	0	0	507,908	507,908	345,100
72	117	0	0	95,111	95,111	0	0	544,888	544,888	345,100
73	118	0	0	97,251	97,251	0	0	584,579	584,579	345,100
74	119	0	0	99,439	99,439	0	0	627,180	627,180	345,100
75	120	0	0	101,676	101,676	0	0	672,902	672,902	345,100
76	121	0	0	103,964	103,964	0	0	721,977	721,977	345,100
77	122	0	0	106,303	106,303	0	0	774,898	774,898	345,100
78	123	0	0	108,695	108,695	0	0	831,698	831,698	345,100
79	124	0	0	111,141	111,141	0	0	892,661	892,661	345,100
80	125	0	0	113,641	113,641	0	0	958,093	958,093	345,100
Totals:		644,160	639,265	5,164,364	3,335,529	41	-1,823,899			

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Variable Universal Life Insurance Policy

Accumulation VUL Form: 21ACCVUL

Summary of Policy Values

Presented By: Sample Agent

Illustration Assumptions

Sample

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

Male - Preferred NonSmoker

Base Face Amount \$500,000

Age: 45

Initial Planned Premium: \$32,208.00 / Billing Mode: Annual

Initial Assumed Status: Bronze

Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 21

Guideline Premium Test; State: Massachusetts

Policy Year	EOY Age	Planned Premium	Net Income	0.00% Assumed Gross Rate (-0.67% Net Rate) Maximum Charges		8.00% Assumed Gross Rate (7.33% Net Rate) Maximum Charges		8.00% Assumed Gross Rate (7.33% Net Rate) Current Charges	
				Net Surrender Value	Net Death Benefit	Net Surrender Value	Net Death Benefit	Net Surrender Value	Net Death Benefit
1	46	32,208	0	10,175	525,895	12,386	528,106	14,210	529,930
2	47	32,208	0	35,737	551,137	42,315	557,715	47,568	562,968
3	48	32,208	0	60,666	575,746	73,832	588,912	83,309	598,389
4	49	32,208	0	85,220	599,980	107,277	622,037	121,875	636,634
5	50	32,208	0	109,598	623,597	142,934	656,933	163,665	677,663
6	51	32,208	0	133,095	646,588	180,178	693,671	208,183	721,676
7	52	32,208	0	157,255	668,946	220,637	732,328	257,188	768,879
8	53	32,208	0	181,050	690,672	263,370	772,992	309,873	819,495
9	54	32,208	0	204,519	711,766	308,510	815,756	366,523	873,770
10	55	32,208	0	225,915	732,227	354,406	860,718	425,654	931,966
Totals:		322,080	0						
11	56	32,208	0	246,535	752,045	402,458	907,968	489,538	995,049
12	57	32,208	0	266,506	771,216	452,901	957,611	557,962	1,062,672
13	58	32,208	0	285,822	789,731	505,840	1,009,750	631,246	1,135,155
14	59	32,208	0	304,471	807,580	561,384	1,064,492	709,740	1,212,849
15	60	32,208	0	324,485	824,739	621,684	1,121,937	795,865	1,296,118
16	61	32,208	0	342,434	842,434	683,494	1,183,494	886,651	1,386,651
17	62	32,208	0	359,358	859,358	748,032	1,248,032	983,661	1,483,661
18	63	32,208	0	375,490	875,490	815,673	1,315,673	1,087,625	1,587,625
19	64	32,208	0	390,798	890,798	886,532	1,386,532	1,199,052	1,699,052
20	65	32,208	0	405,257	905,257	960,734	1,460,734	1,318,463	1,818,463
Totals:		644,160	0						
21	66	0	123,405	269,375	781,852	884,631	1,337,329	1,290,854	1,695,058
22	67	0	123,405	135,484	658,447	808,678	1,213,924	1,261,305	1,571,653
23	68	0	123,405	##	##	732,348	1,090,519	1,229,745	1,448,248
24	69	0	123,405			656,312	967,114	1,195,772	1,387,096
25	70	0	123,405			580,051	843,709	1,158,958	1,332,801
26	71	0	123,405			500,009	719,280	1,119,147	1,277,921
27	72	0	123,405			412,818	592,077	1,076,420	1,220,059
28	73	0	123,405			317,903	462,012	1,030,616	1,155,723
29	74	0	123,405			214,743	329,020	981,589	1,084,772
30	75	0	123,405			102,774	193,036	929,203	1,007,085
Totals:		644,160	1,234,050						

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

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Variable Universal Life Insurance Policy

Accumulation VUL Form: 21ACCVUL

Summary of Policy Values (cont'd)

Presented By: Sample Agent

Illustration Assumptions

Sample

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

Male - Preferred NonSmoker

Base Face Amount \$500,000

Age: 45

Initial Planned Premium: \$32,208.00 / Billing Mode: Annual

Initial Assumed Status: Bronze

Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 21

Guideline Premium Test; State: Massachusetts

Policy Year	EOY Age	Planned Premium	Net Income	0.00% Assumed Gross Rate (-0.67% Net Rate) Maximum Charges		8.00% Assumed Gross Rate (7.33% Net Rate) Maximum Charges		8.00% Assumed Gross Rate (7.33% Net Rate) Current Charges	
				Net Surrender Value	Net Death Benefit	Net Surrender Value	Net Death Benefit	Net Surrender Value	Net Death Benefit
31	76	0	123,398			##	##	873,352	955,394
32	77	0	123,397					813,152	899,292
33	78	0	123,397					748,249	838,412
34	79	0	123,397					678,259	772,355
35	80	0	123,397					602,762	700,683
36	81	0	123,405					521,324	622,943
37	82	0	123,405					433,405	538,573
38	83	0	123,405					338,460	447,005
39	84	0	123,405					235,889	347,612
40	85	0	123,405					125,037	239,711
Totals:		644,160	2,468,059						
41	86	0	0					127,398	244,629
42	87	0	0					128,862	248,660
43	88	0	0					129,185	251,551
44	89	0	0					128,089	253,008
45	90	0	0					125,278	252,723
46	91	0	0					120,447	224,391
47	92	0	0					116,414	195,924
48	93	0	0					113,956	168,053
49	94	0	0					113,997	141,629
50	95	0	0					117,618	117,618
Totals:		644,160	2,468,059						
51	96	0	0					125,989	125,989
52	97	0	0					134,975	134,975
53	98	0	0					144,619	144,619
54	99	0	0					154,970	154,970
55	100	0	0					166,080	166,080
56	101	0	0					178,005	178,005
57	102	0	0					190,803	190,803
58	103	0	0					204,539	204,539
59	104	0	0					219,283	219,283
60	105	0	0					235,107	235,107
Totals:		644,160	2,468,059						

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

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

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Variable Universal Life Insurance Policy

Summary of Policy Values (cont'd)

Accumulation VUL Form: 21ACCVUL

Presented By: Sample Agent

Illustration Assumptions

Sample

Male - Preferred NonSmoker

Age: 45

Initial Assumed Status: Bronze

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

Base Face Amount \$500,000

Initial Planned Premium: \$32,208.00 / Billing Mode: Annual

Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 21

Guideline Premium Test; State: Massachusetts

Policy Year	EOY Age	Planned Premium	Net Income	0.00% Assumed Gross Rate (-0.67% Net Rate) Maximum Charges		8.00% Assumed Gross Rate (7.33% Net Rate) Maximum Charges		8.00% Assumed Gross Rate (7.33% Net Rate) Current Charges	
				Net Surrender Value	Net Death Benefit	Net Surrender Value	Net Death Benefit	Net Surrender Value	Net Death Benefit
61	106	0	0					252,091	252,091
62	107	0	0					270,319	270,319
63	108	0	0					289,884	289,884
64	109	0	0					310,884	310,884
65	110	0	0					333,422	333,422
66	111	0	0					357,612	357,612
67	112	0	0					383,576	383,576
68	113	0	0					411,443	411,443
69	114	0	0					441,352	441,352
70	115	0	0					473,453	473,453
Totals:		644,160	2,468,059						
71	116	0	0					507,908	507,908
72	117	0	0					544,888	544,888
73	118	0	0					584,579	584,579
74	119	0	0					627,180	627,180
75	120	0	0					672,902	672,902
76	121	0	0					721,977	721,977
77	122	0	0					774,898	774,898
78	123	0	0					831,698	831,698
79	124	0	0					892,661	892,661
80	125	0	0					958,093	958,093
Totals:		644,160	2,468,059						

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

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

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Variable Universal Life Insurance Policy

Accumulation VUL Form: 21ACCVUL

Death Benefit Illustration

Presented By: Sample Agent

Illustration Assumptions

Sample

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

Male - Preferred NonSmoker

Base Face Amount \$500,000

Age: 45

Initial Planned Premium: \$32,208.00 / Billing Mode: Annual

Initial Assumed Status: Bronze

Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 21

Guideline Premium Test; State: Massachusetts

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

Policy Year	EOY Age	Planned Premium	Base Face Amount	Supplemental Face Amount	Required Additional Death Benefit	Policy Value	Withdrawal Amount	Annual Loan Amount	Annual Loan Interest	Net Death Benefit
1	46	32,208	500,000	0	0	29,930	0	0	0	529,930
2	47	32,208	500,000	0	0	62,968	0	0	0	562,968
3	48	32,208	500,000	0	0	98,389	0	0	0	598,389
4	49	32,208	500,000	0	0	136,634	0	0	0	636,634
5	50	32,208	500,000	0	0	177,663	0	0	0	677,663
6	51	32,208	500,000	0	0	221,676	0	0	0	721,676
7	52	32,208	500,000	0	0	268,879	0	0	0	768,879
8	53	32,208	500,000	0	0	319,495	0	0	0	819,495
9	54	32,208	500,000	0	0	373,770	0	0	0	873,770
10	55	32,208	500,000	0	0	431,966	0	0	0	931,966
Totals:		322,080					0	0	0	
11	56	32,208	500,000	0	0	495,049	0	0	0	995,049
12	57	32,208	500,000	0	0	562,672	0	0	0	1,062,672
13	58	32,208	500,000	0	0	635,155	0	0	0	1,135,155
14	59	32,208	500,000	0	0	712,849	0	0	0	1,212,849
15	60	32,208	500,000	0	0	796,118	0	0	0	1,296,118
16	61	32,208	500,000	0	0	886,651	0	0	0	1,386,651
17	62	32,208	500,000	0	0	983,661	0	0	0	1,483,661
18	63	32,208	500,000	0	0	1,087,625	0	0	0	1,587,625
19	64	32,208	500,000	0	0	1,199,052	0	0	0	1,699,052
20	65	32,208	500,000	0	0	1,318,463	0	0	0	1,818,463
Totals:		644,160					0	0	0	
21	66	0	500,000	1,195,058	0	1,290,854	123,405	0	0	1,695,058
22	67	0	500,000	1,071,653	0	1,261,305	123,405	0	0	1,571,653
23	68	0	500,000	948,248	0	1,229,745	123,405	0	0	1,448,248
24	69	0	500,000	824,843	62,253	1,195,772	123,405	0	0	1,387,096
25	70	0	500,000	755,104	77,697	1,158,958	123,405	0	0	1,332,801
26	71	0	500,000	755,104	125,006	1,221,337	22,240	101,165	0	1,277,921
27	72	0	500,000	755,104	194,347	1,305,812	0	124,429	1,024	1,220,059
28	73	0	500,000	755,104	260,076	1,390,074	0	127,203	3,798	1,155,723
29	74	0	500,000	755,104	322,117	1,474,039	0	130,065	6,660	1,084,772
30	75	0	500,000	755,104	380,414	1,557,637	0	132,992	9,587	1,007,085
Totals:		644,160					639,265	615,855	21,069	

Death Benefit reflects cumulative withdrawals.

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

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Variable Universal Life Insurance Policy

Accumulation VUL Form: 21ACCVUL

Death Benefit Illustration (cont'd)

Presented By: Sample Agent

Illustration Assumptions

Sample

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

Male - Preferred NonSmoker

Base Face Amount \$500,000

Age: 45

Initial Planned Premium: \$32,208.00 / Billing Mode: Annual

Initial Assumed Status: Bronze

Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 21

Guideline Premium Test; State: Massachusetts

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

Policy Year	EOY Age	Planned Premium	Base Face Amount	Supplemental Face Amount	Required Additional Death Benefit	Policy Value	Withdrawal Amount	Annual Loan Amount	Annual Loan Interest	Net Death Benefit
31	76	0	500,000	755,104	467,767	1,640,829	0	135,984	12,579	955,394
32	77	0	500,000	755,104	553,837	1,722,801	0	139,044	15,639	899,292
33	78	0	500,000	755,104	638,328	1,803,269	0	142,172	18,767	838,412
34	79	0	500,000	755,104	720,913	1,881,921	0	145,371	21,966	772,355
35	80	0	500,000	755,104	801,227	1,958,411	0	148,642	25,237	700,683
36	81	0	500,000	755,104	878,893	2,032,379	0	151,986	28,581	622,943
37	82	0	500,000	755,104	953,426	2,103,362	0	155,406	32,001	538,573
38	83	0	500,000	755,104	1,024,335	2,170,895	0	158,903	35,498	447,005
39	84	0	500,000	755,104	1,091,076	2,234,458	0	162,478	39,073	347,612
40	85	0	500,000	755,104	1,153,047	2,293,477	0	166,134	42,729	239,711
Totals:		644,160					639,265	2,121,974	293,138	
41	86	0	500,000	755,104	1,206,755	2,344,628	0	46,467	46,467	244,629
42	87	0	500,000	755,104	1,260,674	2,395,979	0	48,790	48,790	248,660
43	88	0	500,000	755,104	1,314,574	2,447,313	0	49,888	49,888	251,551
44	89	0	500,000	755,104	1,368,189	2,498,375	0	51,010	51,010	253,008
45	90	0	500,000	755,104	1,421,236	2,548,896	0	52,158	52,158	252,723
46	91	0	500,000	755,104	1,447,435	2,598,596	0	53,331	53,331	224,391
47	92	0	500,000	755,104	1,474,727	2,650,321	0	54,531	54,531	195,924
48	93	0	500,000	755,104	1,503,869	2,704,876	0	55,758	55,758	168,053
49	94	0	500,000	755,104	1,535,741	2,763,213	0	57,013	57,013	141,629
50	95	0	500,000	755,104	1,571,336	2,826,441	0	58,296	58,296	117,618
Totals:		644,160					639,265	2,649,216	820,381	
51	96	0	500,000	755,104	1,640,657	2,895,761	0	59,607	59,607	125,989
52	97	0	500,000	755,104	1,711,962	2,967,067	0	60,949	60,949	134,975
53	98	0	500,000	755,104	1,785,328	3,040,433	0	62,320	62,320	144,619
54	99	0	500,000	755,104	1,860,835	3,115,940	0	63,722	63,722	154,970
55	100	0	500,000	755,104	1,938,567	3,193,672	0	65,156	65,156	166,080
56	101	0	500,000	755,104	2,018,612	3,273,717	0	66,622	66,622	178,005
57	102	0	500,000	755,104	2,101,064	3,356,168	0	68,121	68,121	190,803
58	103	0	500,000	755,104	2,186,021	3,441,126	0	69,654	69,654	204,539
59	104	0	500,000	755,104	2,273,588	3,528,692	0	71,221	71,221	219,283
60	105	0	500,000	755,104	2,363,873	3,618,978	0	72,823	72,823	235,107
Totals:		644,160					639,265	3,309,409	1,480,574	

Death Benefit reflects cumulative withdrawals.

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Variable Universal Life Insurance Policy

Accumulation VUL Form: 21ACCVUL

Death Benefit Illustration (cont'd)

Presented By: Sample Agent

Illustration Assumptions

Sample

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

Male - Preferred NonSmoker

Base Face Amount \$500,000

Age: 45

Initial Planned Premium: \$32,208.00 / Billing Mode: Annual

Initial Assumed Status: Bronze

Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 21

Guideline Premium Test; State: Massachusetts

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

Policy Year	EOY Age	Planned Premium	Base Face Amount	Supplemental Face Amount	Required Additional Death Benefit	Policy Value	Withdrawal Amount	Annual Loan Amount	Annual Loan Interest	Net Death Benefit
61	106	0	500,000	755,104	2,456,994	3,712,099	0	74,462	74,462	252,091
62	107	0	500,000	755,104	2,553,073	3,808,178	0	76,137	76,137	270,319
63	108	0	500,000	755,104	2,652,240	3,907,345	0	77,850	77,850	289,884
64	109	0	500,000	755,104	2,754,632	4,009,737	0	79,602	79,602	310,884
65	110	0	500,000	755,104	2,860,395	4,115,499	0	81,393	81,393	333,422
66	111	0	500,000	755,104	2,969,682	4,224,786	0	83,224	83,224	357,612
67	112	0	500,000	755,104	3,082,657	4,337,761	0	85,097	85,097	383,576
68	113	0	500,000	755,104	3,199,493	4,454,597	0	87,011	87,011	411,443
69	114	0	500,000	755,104	3,320,373	4,575,477	0	88,969	88,969	441,352
70	115	0	500,000	755,104	3,445,492	4,700,597	0	90,971	90,971	473,453
Totals:		644,160					639,265	4,134,126	2,305,290	
71	116	0	500,000	755,104	3,575,058	4,830,162	0	93,018	93,018	507,908
72	117	0	500,000	755,104	3,709,289	4,964,393	0	95,111	95,111	544,888
73	118	0	500,000	755,104	3,848,419	5,103,523	0	97,251	97,251	584,579
74	119	0	500,000	755,104	3,992,695	5,247,799	0	99,439	99,439	627,180
75	120	0	500,000	755,104	4,142,382	5,397,486	0	101,676	101,676	672,902
76	121	0	500,000	755,104	4,297,759	5,552,864	0	103,964	103,964	721,977
77	122	0	0	0	0	5,714,480	0	106,303	106,303	774,898
78	123	0	0	0	0	5,882,420	0	108,695	108,695	831,698
79	124	0	0	0	0	6,057,025	0	111,141	111,141	892,661
80	125	0	0	0	0	6,238,655	0	113,641	113,641	958,093
Totals:		644,160					639,265	5,164,364	3,335,529	

Death Benefit reflects cumulative withdrawals.

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Variable Universal Life Insurance Policy

Accumulation VUL Illustration Explanation

Accumulation VUL Form: 21ACCVUL

Presented By: Sample Agent

Illustration Assumptions

Sample	Initial Total Death Benefit \$500,000 / Initial Long Term Care Benefit \$500,000
Male - Preferred NonSmoker	Base Face Amount \$500,000
Age: 45	Initial Planned Premium: \$32,208.00 / Billing Mode: Annual
Initial Assumed Status: Bronze	Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 21
	Guideline Premium Test; State: Massachusetts
	Assuming Current Charges and an Initial Gross Rate of 8.00% (Net 7.33%)

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

The Base Face Amount, during the No-Lapse Guarantee Period, not including the Additional Death Benefit provided by the investment performance of your selected portfolios or any Supplemental Face Amount, is guaranteed to be paid at the death of the Insured (subject to the insurer claims paying ability) as long as No-Lapse Guarantee premium requirements are met. For the first 5 policy years, the guarantee also applies to the amount of Supplemental Face Amount and Return of Premium Death Benefit Rider, if elected. This is payable regardless of the policy's investment performance.

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

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

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

Accumulation VUL

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

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

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Variable Universal Life Insurance Policy

Accumulation VUL Form: 21ACCVUL

Accumulation VUL Illustration Explanation (cont'd)

Presented By: Sample Agent

Illustration Assumptions

Sample Initial Total Death Benefit \$500,000 / Initial Long Term Care Benefit \$500,000
Male - Preferred NonSmoker Base Face Amount \$500,000
Age: 45 Initial Planned Premium: \$32,208.00 / Billing Mode: Annual
Initial Assumed Status: Bronze Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 21
Guideline Premium Test; State: Massachusetts
Assuming Current Charges and an Initial Gross Rate of 8.00% (Net 7.33%)

How Much Will My Insurance Cost?

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

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

Acknowledgment

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

Applicant's Signature

Date

Registered Representative's Signature (Sample Agent)

Agency/Phone Number

Date

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

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

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Variable Universal Life Insurance Policy

Illustration Acknowledgment

Accumulation VUL Form: 21ACCVUL

Presented By: Sample Agent

Illustration Assumptions

Sample Initial Total Death Benefit \$500,000 / Initial Long Term Care Benefit \$500,000
Male - Preferred NonSmoker Base Face Amount \$500,000
Age: 45 Initial Planned Premium: \$32,208.00 / Billing Mode: Annual
Initial Assumed Status: Bronze Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 21
Guideline Premium Test; State: Massachusetts
Assuming Current Charges and an Initial Gross Rate of 8.00% (Net 7.33%)

I have received all pages of the attached illustration, including the explanatory pages, and have discussed it with my Financial Professional.

I understand that any non-guaranteed values and benefits illustrated are subject to change and could be either higher or lower. My Financial Professional has told me that only those values labeled as "guaranteed" in the attached illustration are contractually guaranteed.

I also understand and represent that:

- The policy's Death Benefit and Cash Surrender Value may increase or decrease depending on actual premiums paid, interest credited, mortality costs and other expenses charged;
- I have received a current prospectus (for variable life);
- I have received and signed the client disclosure describing in detail all of the related features and charges (for indexed universal life or indexed variable universal life);
- I have not borrowed money from Bank of America, Merrill or any of their affiliates to fund this purchase including margin, LMA, structured lending or other loan proceeds;
- If an illustration shows a plan for actual out-of-pocket premiums to be less than all premiums due, this plan is not guaranteed. Therefore, actual out-of-pocket premiums may last shorter or longer than illustrated, or may even resume at a later date. If the policy's actual non-guaranteed values are lower than illustrated under this plan, they may be insufficient to pay all or any of the premiums due and it will be necessary to pay those premiums out-of-pocket in order to keep the policy in force.
- California residents should be aware the sale or liquidation of any stock, bond, IRA, certificate of deposit, mutual fund, annuity, or other asset to fund the purchase of this product may have tax consequences, early withdrawal penalties, or other costs or penalties as a result of the sale or liquidation. I understand that I can consult independent legal or financial professionals before selling or liquidating any assets and prior to the purchase of any life or annuity products being solicited, offered for sale, or sold.

Signature of Merrill Insured

Date

Signature of Merrill Insured

Date

(If other than Policyowner):

(If other than Policyowner):

Signature of Policyowner:

Date

Signature of Policyowner:

Date

I certify that a copy of this illustration was provided to all parties signing above. I also certify that I explained that any non-guaranteed values and benefits illustrated are subject to change. I have made no statements that are inconsistent with the illustration.

Signature of Financial Advisor:

Date

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Variable Universal Life Insurance Policy

Accumulation VUL Form: 21ACCVUL

Illustration Acknowledgment (cont'd)

Presented By: Sample Agent

Illustration Assumptions

Sample Initial Total Death Benefit \$500,000 / Initial Long Term Care Benefit \$500,000
Male - Preferred NonSmoker Base Face Amount \$500,000
Age: 45 Initial Planned Premium: \$32,208.00 / Billing Mode: Annual
Initial Assumed Status: Bronze Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 21
Guideline Premium Test; State: Massachusetts
Assuming Current Charges and an Initial Gross Rate of 8.00% (Net 7.33%)

All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company. They are not backed by Merrill or its affiliates, nor does Merrill or its affiliates make any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

Loans and Withdrawals reduce policy cash values and death benefits and may have tax consequences. The issuing insurance company, MLLA, MLPF&S and their representatives do not provide tax, accounting or legal advice to clients. Clients should consult their own independent advisors as to any tax, accounting or legal statements made herein.

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Accumulation VUL

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Variable Universal Life Insurance Policy

Variable Universal Life Supplemental Disclosure

Accumulation VUL Form: 21ACCVUL

Presented By: Sample Agent

Illustration Assumptions

Sample	Initial Total Death Benefit \$500,000 / Initial Long Term Care Benefit \$500,000
Male - Preferred NonSmoker	Base Face Amount \$500,000
Age: 45	Initial Planned Premium: \$32,208.00 / Billing Mode: Annual
Initial Assumed Status: Bronze	Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 21
	Guideline Premium Test; State: Massachusetts
	Assuming Current Charges and an Initial Gross Rate of 8.00% (Net 7.33%)

MERRILL LYNCH VARIABLE UNIVERSAL LIFE SUPPLEMENTAL DISCLOSURE

Accumulation VUL is a Variable Universal Life policy which provides flexible death benefit protection and premium payment flexibility. You can elect to allocate premium (after deduction of a Premium Charge) or transfer policy value to the Variable Subaccounts, the Fixed Account and the following Indexed Accounts: Base Capped, Base High Par Capped, Base Capped Two Year and High Capped (the 'Indexed Accounts'). The Indexed Accounts are collectively known as the Indexed Appreciation Account. This Supplemental Disclosure outlines basic Indexed Account interest crediting; however the policy contract provides full details.

This Supplemental Disclosure and the Life Insurance Illustration provide important information about how the Indexed Accounts within this product work. Please consult your policy for a more detailed description of policy features and risks. **IMPORTANT:** Carefully read this Supplemental Disclosure and the Life Insurance Illustration before signing the acknowledgement. If you have any questions regarding the policy features, benefits and risks, contact your financial professional.

- Amounts held in the Fixed Account (as well as amounts you have allocated to an Indexed Account that have not yet been designated to a Segment) currently earn a rate of 2.75% interest, 1.00% guaranteed.
- Amounts that you allocate to the Indexed Accounts form individual Segments within the Indexed Account(s) chosen. Segments are formed once per calendar month, on a Segment Initiation Date, and may earn an Index Segment Interest Credit at the end of the Segment Term. The Index Segment Interest Credit proceeds are calculated and earned at the Segment Maturity Date only. If the policy terminates prior to a Segment Maturity Date, any un-matured Segments will not earn interest credit.
- Withdrawals and Surrender Charges from the Indexed Accounts are subject to the same rules as are withdrawals from the Fixed Account. Furthermore, withdrawals from the Indexed Accounts which are not prescheduled under our Systematic Withdrawal program will initiate a one-year Lock-Out Period during which time no new Segments in an Indexed Account (except those resulting from a maturing Segment) may be created.
- The Index Segment Interest Credit is calculated using a formula described in the policy that is linked to the performance of an external index, the Standard & Poor's 500 Composite Stock Price Index® excluding dividends ('Index1'). The exclusion of dividends lowers the Index Change, the Segment Growth Rate, and the Index Segment Interest Credits. The Indexed Accounts use a point-to-point interest crediting strategy for the Segment Term. The Index Segment Interest Credit proceeds are calculated and earned at Segment Maturity only. If the policy terminates for any reason, any un-matured Segments will not earn interest credit. The average dividend rate for Index1 in the last ten years (through December 2020) is 2.00%. **The Indexed Accounts provide benefits linked to the Index and do not participate directly in the equity market. If the Index is discontinued, or if we are unable to use it for reasons beyond our control, we will substitute a successor index of our choosing. In such case, we will notify you of the change.**
- The Indexed Accounts have a guaranteed Segment Floor Rate of 0.25%; however the calculation of each Indexed Account's Index Segment Interest Credit is different, as described below and in the policy.
- As each Segment matures, you can choose to allocate the Segment Proceeds to a different account option, or by default have it rollover to a new Segment of the same account type.

Your Policy Value is comprised of Investment Accounts held in the policy, the Fixed Account, the Index Appreciation Account, and a Loan Account, when applicable. Unless we agree otherwise, we deduct the Monthly Deduction and any other charges from the Investment Accounts, Fixed Account and the Indexed Accounts proportionately. Policy value allocated to the High Capped Indexed Account will incur a monthly Indexed Performance Charge of 0.125% (annualized rate of 1.50%). This charge is included in the Adjusted Segment Crediting balance, as described below, and may, along with the other deductions and charges, result in segment balance value at maturity that is lower than the segment balance at initiation. Like other types of Variable Universal Life policies, you may also take policy loans and withdrawals

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Variable Universal Life Insurance Policy

Variable Universal Life Supplemental Disclosure (cont'd)

Accumulation VUL Form: 21ACCVUL

Presented By: Sample Agent

Illustration Assumptions

Sample Initial Total Death Benefit \$500,000 / Initial Long Term Care Benefit \$500,000
Male - Preferred NonSmoker Base Face Amount \$500,000
Age: 45 Initial Planned Premium: \$32,208.00 / Billing Mode: Annual
Initial Assumed Status: Bronze Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 21
Guideline Premium Test; State: Massachusetts
Assuming Current Charges and an Initial Gross Rate of 8.00% (Net 7.33%)

from the Policy Value, subject to certain limits and restrictions.

Definition of Terms Used in the Index Segment Interest Credit Calculations

Adjusted Segment Crediting Balance means, on the Segment Maturity Date, the Initial Segment Balance less amounts deducted during the Segment Term for all Monthly Deductions, withdrawals, and any other deductions. For purposes of this calculation, each deduction is first multiplied by the ratio of the number of months remaining in the Segment Term after the Date of the deduction divided by the number of months in the entire Segment Term.

Index 1 is Standard & Poor's 500 Composite Stock Price Index, excluding dividends.

Index Change means the percentage change in the value of the Index over the Segment Term. It is equal to (b) minus (a), the result divided by (a), expressed as a percentage, where:

- a) is the Closing Value of the Index on the Business Day prior to the Segment Initiation Date; and
- b) is the Closing Value of the Index on a Segment Maturity Date.

Participation Rate means the percentage of the Index Change that is used to calculate the Index Segment Interest Credit, if any, for each Segment of an Indexed Account. The Participation Rate for the Base Capped, Base Capped Two Year, and High Capped Indexed Accounts, is guaranteed to be no less than 100%. The Participation Rate for the Base High Par Capped Indexed Account is guaranteed to be no less than 140%.

Segment means a portion of an Indexed Account in the Index Appreciation Account with a unique Segment Term.

Segment Cap Rate means the maximum rate used in calculating any Index Segment Interest Credit for an applicable Indexed Account. John Hancock will set the Segment Cap Rate for a new Segment no later than three Business Days before the Segment Initiation Date. Once set by John Hancock, the Segment Cap Rate for a Segment will not change during the Segment Term.

- The Segment Cap Rate is currently 6.50% and will never be less than the Segment Minimum Cap Rate of 3.00% for the Base Capped Indexed Account.
- The Segment Cap Rate is currently 6.25% and will never be less than the Segment Minimum Cap Rate of 2.50% for the Base High Par Capped Indexed Account.
- The Segment Cap Rate is currently 16.00% and will never be less than the Segment Minimum Cap Rate of 3.00% for the Base Capped Two Year Indexed Account.
- The Segment Cap Rate is currently 11.25% and will never be less than the Segment Minimum Cap Rate of 3.75% for the High Capped Indexed Account.

Segment Floor Rate means the minimum rate used in calculating any Index Segment Interest Credit. The Segment Floor Rate for each Indexed Account is 0.25% (guaranteed).

Segment Growth Rate means the rate of interest applied in the formulas to calculate the applicable Index Segment Interest Credit.

Segment Initiation Date means the first day of a Segment Term. The Segment Initiation Date for each Indexed Account is the 15th day of each calendar month.

Segment Maturity Date means the last day of a Segment Term. The Segment Proceeds are computed on the Segment Maturity Date.

Segment Term is the duration from the Segment Initiation Date to the Segment Maturity Date. All Indexed Accounts except 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.

HOW IS THE INDEX SEGMENT INTEREST CREDIT CALCULATED?

Base Capped Indexed Account The following formula is used to calculate any Index Segment Interest Credit on Segments in the Base Capped Indexed Account. The Index Segment Interest Credit on the Segment Maturity Date is equal to the Adjusted Segment Crediting Balance on the Segment Maturity Date, multiplied by the Segment Growth Rate. The Segment Growth Rate is the greater of (a) and (b) where:

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Variable Universal Life Insurance Policy

Variable Universal Life Supplemental Disclosure (cont'd)

Accumulation VUL Form: 21ACCVUL

Presented By: Sample Agent

Illustration Assumptions

Sample Initial Total Death Benefit \$500,000 / Initial Long Term Care Benefit \$500,000
 Male - Preferred NonSmoker Base Face Amount \$500,000
 Age: 45 Initial Planned Premium: \$32,208.00 / Billing Mode: Annual
 Initial Assumed Status: Bronze Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 21
 Guideline Premium Test; State: Massachusetts
 Assuming Current Charges and an Initial Gross Rate of 8.00% (Net 7.33%)

a) is the lesser of the Index Change times the Participation Rate, and the Segment Cap Rate for the Segment; and
 b) is the Segment Floor Rate.

Base High Par Capped Indexed Account The following formula is used to calculate any Index Segment Interest Credit on Segments in the Base High Par Capped Indexed Account. The Index Segment Interest Credit on the Segment Maturity Date is equal to the Adjusted Segment Crediting Balance on the Segment Maturity Date, multiplied by the Segment Growth Rate. The Segment Growth Rate is the greater of (a) and (b) where:

a) is the lesser of the Index Change times the Participation Rate, and the Segment Cap Rate for the Segment; and
 b) is the Segment Floor Rate.

Base Capped Two Year Indexed Account The following formula is used to calculate any Index Segment Interest Credit on Segments in the Base Capped Two Year Indexed Account. The Index Segment Interest Credit on the Segment Maturity Date is equal to the Adjusted Segment Crediting Balance on the Segment Maturity Date, multiplied by the Segment Growth Rate. The Segment Growth Rate is the greater of (a) and (b) where:

a) is the lesser of the Index Change times the Participation Rate, and the Segment
 b) is the Segment Floor Rate.

High Capped Indexed Account The following formula is used to calculate any Index Segment Interest Credit on Segments in the High Capped Indexed Account. The Index Segment Interest Credit on the Segment Maturity Date is equal to the Adjusted Segment Crediting Balance on the Segment Maturity Date, multiplied by the Segment Growth Rate. The Segment Growth Rate is the greater of (a) and (b) where:

a) is the lesser of the Index Change times the Participation Rate, and the Segment Cap Rate for the Segment; and
 b) is the Segment Floor Rate.

INDEX SEGMENT INTEREST CREDIT EXAMPLES

The examples on the following pages demonstrate how to calculate the Index Segment Interest Credit that will be credited (if any) to a Segment on the Segment Maturity Date. All values and rates in the example (unless guaranteed) are hypothetical and do not attempt to predict or reflect actual results. Additionally, the examples use a Segment Cap Rate that may be more or less than the actual rates for any particular Segment. Note: Deductions of monthly policy charges are not factored into the examples below, which when deducted will further reduce the Adjusted Segment Crediting Balance.

Assumptions For All Examples

Indexed Account	Current Cap	Guaranteed Floor	Guaranteed Participation Rate	Indexed Performance Charge
Base Capped Account	6.50%	0.25%	100%	0.00%
Base High Par Capped Account	6.25%	0.25%	140%	0.00%
Base Capped Two Year Account	16.00%	0.25%	100%	0.00%
High Capped Account	11.25%	0.25%	100%	1.50%

Example 1: Base Capped Indexed Account (Year 1)

6.50% Current Cap, 0.25% Guaranteed Floor, 100% Guaranteed Participation Rate

Assumptions	Example 1: Exceeds Cap	Example 2: Less Than Cap	Example 3: Less Than Floor
Index 1 Performance	20%	3%	-10%
Beginning Index Value	1200	1200	1200
Ending Index Value	1440	1236	1080
Opening Statement Balance	\$1000.00	\$1000.00	\$1000.00

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Variable Universal Life Insurance Policy

Accumulation VUL Form: 21ACCVUL

Variable Universal Life Supplemental Disclosure (cont'd)

Presented By: Sample Agent

Illustration Assumptions

Sample Initial Total Death Benefit \$500,000 / Initial Long Term Care Benefit \$500,000
 Male - Preferred NonSmoker Base Face Amount \$500,000
 Age: 45 Initial Planned Premium: \$32,208.00 / Billing Mode: Annual
 Initial Assumed Status: Bronze Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 21
 Guideline Premium Test; State: Massachusetts
 Assuming Current Charges and an Initial Gross Rate of 8.00% (Net 7.33%)

1. Calculate the percentage change	1440-1200 = 240 240/1200 = 20% change	1236-1200 = 36 36/1200 = 3% change	1080-1200 = -120 -120/1200 = -10% change
1a. Apply the cap/floor	20% becomes 6.50%	3%	-10% becomes 0.25%
2. Calculate the Segment Interest Credit	\$1000.00 * 6.50% = \$65.00 Segment Interest Credit	\$1000.00 * 3% = \$30.00 Segment Interest Credit	\$1000.00 * 0.25% = \$2.50 Segment Interest Credit
3. Ending Segment Balance	\$1000.00 + \$65.00 = \$1,065.00 Ending Segment Balance	\$1000.00 + \$30.00 = \$1030.00 Ending Segment Balance	\$1000.00 + \$2.50 = \$1002.50 Ending Segment Balance

Example 2: Base High Par Capped Indexed Account (Year 1)

6.25% Current Cap, 0.25% Guaranteed Floor, 140% Guaranteed Participation Rate

Assumptions	Example 1: Exceeds Cap	Example 2: Less Than Cap	Example 3: Less Than Floor
Index 1 Performance	20%	3%	-10%
Beginning Index Value	1200	1200	1200
Ending Index Value	1440	1236	1080
Opening Statement Balance	\$1000.00	\$1000.00	\$1000.00
1. Calculate the percentage change	1440-1200 = 240 240/1200 = 20% change	1236-1200 = 36 36/1200 = 3% change	1080-1200 = -120 -120/1200 = -10% change
1a. Apply the cap/floor after 140% participation	(20% * 140%) = 28% 28% becomes 6.25%	(3% * 140%) becomes 4.2%	(-10% * 140%) = -14% -14% becomes 0.25%
2. Calculate the Segment Interest Credit	\$1000.00 * 6.25% = \$62.50 Segment Interest Credit	\$1000.00 * 4.2% = \$42.00 Segment Interest Credit	\$1000.00 * 0.25% = \$2.50 Segment Interest Credit
3. Ending Segment Balance	\$1000.00 + \$62.50 = \$1,062.50 Ending Segment Balance	\$1000.00 + \$42.00 = \$1042.00 Ending Segment Balance	\$1000.00 + \$2.50 = \$1002.50 Ending Segment Balance

Example 3: Base Capped Two Year Indexed Account (Year 2)- No crediting occurs in Year 1 in this Indexed Account

No Indexed Performance Charge, 16.00% Current Cap, 0.25% Guaranteed Floor, 100% Guaranteed Participation Rate

Assumptions	Example 1: Exceeds Cap	Example 2: Less Than Cap	Example 3: Less Than Floor
Index 1 Performance	20%	3%	-10%
Beginning Index Value	1200	1200	1200
Ending Index Value (end of Year 2)	1440	1236	1080
Opening Statement Balance	\$1000.00	\$1000.00	\$1000.00
1. Calculate the percentage change	1440-1200 = 240 240/1200 = 20% change	1236-1200 = 36 36/1200 = 3% change	1080-1200 = -120 -120/1200 = -10% change
2. Apply the cap/floor	20% becomes 16.00%	3%	-10% becomes 0.25%
3. Calculate the Segment Interest Credit	\$1000.00 * 16.00% = \$160.00 Segment Interest Credit	\$1000.00 * 3% = \$30.00 Segment Interest Credit	\$1000.00 * 0.25% = \$2.50 Segment Interest Credit
4. Ending Segment Balance	\$1000.00 + \$160.00 = \$1,160.00 Ending Segment Balance	\$1000.00 + \$30.00 = \$1,030.00 Ending Segment Balance	\$1000.00 + \$2.50 = \$1002.50 Ending Segment Balance

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Variable Universal Life Insurance Policy

Variable Universal Life Supplemental Disclosure (cont'd)

Accumulation VUL Form: 21ACCVUL

Presented By: Sample Agent

Illustration Assumptions

Sample Initial Total Death Benefit \$500,000 / Initial Long Term Care Benefit \$500,000
 Male - Preferred NonSmoker Base Face Amount \$500,000
 Age: 45 Initial Planned Premium: \$32,208.00 / Billing Mode: Annual
 Initial Assumed Status: Bronze Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 21
 Guideline Premium Test; State: Massachusetts
 Assuming Current Charges and an Initial Gross Rate of 8.00% (Net 7.33%)

Example 4: High Capped Indexed Account (Year 1)

1.50% Indexed Performance Charge, 11.25% Current Cap, 0.25% Guaranteed Floor, 100% Guaranteed Participation Rate

Assumptions	Example 1: Exceeds Cap	Example 2: Less Than Cap	Example 3: Less Than Floor
Index 1 Performance	20%	3%	-10%
Beginning Index Value	1200	1200	1200
Ending Index Value	1440	1236	1080
Opening Statement Balance	\$1000.00	\$1000.00	\$1000.00
1. Deduct IPC (shown annualized for example purposes, is actually deducted monthly)	\$1000.00 - (\$1000.00*1.50%) = \$985.00 Adjusted Segment Crediting Balance after IPC	\$1000.00 - (\$1000.00*1.50%) = \$985.00 Adjusted Segment Crediting Balance after IPC	\$1000.00 - (\$1000.00*1.50%) = \$985.00 Adjusted Segment Crediting Balance after IPC
Adjusted Segment Crediting Balance at Segment Maturity	\$985.00	\$985.00	\$985.00
2. Calculate the percentage change	1440-1200 = 240 240/1200 = 20% change	1236-1200 = 36 36/1200 = 3% change	1080-1200 = -120 -120/1200 = -10% change
3. Apply the cap/floor	20% becomes 11.25%	3%	-10% becomes 0.25%
4. Calculate the Segment Interest Credit	\$985.00 * 11.25% = \$110.81 Segment Interest Credit	\$985.00 * 3% = \$29.55 Segment Interest Credit	\$985.00 * 0.25% = \$2.46 Segment Interest Credit
5. Ending Segment Balance	\$985.00 + \$110.81 = \$1,095.81 Ending Segment Balance	\$985 + \$30.00 = \$1,014.55 Ending Segment Balance	\$985.00 + \$2.46 = \$987.46 Ending Segment Balance*

*Policy Value decreases due to IPC (Indexed Performance Charge)

ACKNOWLEDGEMENT, DECLARATIONS, AND SIGNATURES

The undersigned Proposed Policy Owner declares, understands and agrees that:

- Hypothetical rates of return included on illustrations are not indicative of future Index Segment Interest Credits credited to the Indexed Accounts or interest credited to the Fixed Account or Investment Accounts. Index Segment Interest Credits are determined on a Segment Maturity Date and are based on a formula that reflects changes in the external index (excluding dividends); the Adjusted Segment Crediting Balance at the Segment Maturity Date; the Segment Cap Rate applicable to the Index Segment; the Guaranteed Participation Rate of 100% (Base Capped Indexed Account, Base Capped Two Year Indexed Account and High Capped Indexed Account) and 140% (Base High Par Capped Indexed Account); and the Segment Floor Rate of 0.25%.
- The Segment Cap Rate (for the Base Capped Indexed Account, the Base High Par Capped Indexed Account, the Base Capped Two Year Indexed Account and the High Capped Indexed Account) are set by the Company prior to the Segment Initiation Date. Once the Segment Cap Rate is set, it will not change during the Segment Term for that Segment. The Segment Minimum Cap Rate for the Base Capped Indexed Account will never be set below the Segment Minimum Cap Rate of 3.00%. The Segment Minimum Cap Rate for the Base High Par Capped Indexed Account will never be set below the Segment Minimum Cap Rate of 2.50%. The Segment Minimum Cap Rate for the Base Capped Two Year Indexed Account will never be set below the Segment Minimum Cap Rate of 3.00%. The Segment Minimum Cap Rate for the High Capped Indexed Account will never be set below the Segment Minimum Cap Rate of 3.75%. The Segment Minimum Cap Rates in no way represent a guaranteed interest rate applicable to the Indexed Accounts. The Indexed Accounts are guaranteed to never earn less than 0.25% even if the external index on which the Index Interest Rate is based has a negative return.
- Amounts allocated to the Index Appreciation Account only form new Segments on the Segment Initiation Date (the

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Accumulation VUL

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Variable Universal Life Insurance Policy

Variable Universal Life Supplemental Disclosure (cont'd)

Accumulation VUL Form: 21ACCVUL

Presented By: Sample Agent

Illustration Assumptions

Sample

Male - Preferred NonSmoker

Age: 45

Initial Assumed Status: Bronze

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

Base Face Amount \$500,000

Initial Planned Premium: \$32,208.00 / Billing Mode: Annual

Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 21

Guideline Premium Test; State: Massachusetts

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

15th day of the month), subject to a Lock In Date of three Business Days prior to the Segment Initiation Date; which means that depending on the date that we receive your premium, there will be a delay of up to one month between that date and the date that any allocated portion of the premium is included in a new Segment. The policy illustration does not take this delay into account.

- The policy applied for is a flexible premium variable universal life insurance policy in which the values are affected by changes in interest credited to the Fixed Account, any interest credited from the Investment Accounts, any Segment Interest Credits credited to the Indexed Accounts, and policy charges (including Cost of Insurance). Any values shown, other than guaranteed minimum values, are not guarantees, promises or warranties. You may reference the illustration and policy contract for additional information regarding the applied-for policy.
- I have reviewed an alternate illustration scenario where the interest crediting rate illustrated on any indexed strategies is 3% and I understand the impact that this alternate rate and interest-crediting fluctuation can have on the policy, including the potential for the policy to lapse and/or the need for additional premiums to be paid into the policy.

Accumulation VUL

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Variable Universal Life Insurance Policy

Variable Universal Life Supplemental Disclosure (cont'd)

Accumulation VUL Form: 21ACCVUL

Presented By: Sample Agent

Illustration Assumptions

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Initial Assumed Status: Bronze	Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 21
	Guideline Premium Test; State: Massachusetts
	Assuming Current Charges and an Initial Gross Rate of 8.00% (Net 7.33%)

Acknowledgement: I have received and read the **VARIABLE UNIVERSAL LIFE INSURANCE SUPPLEMENTAL DISCLOSURE** and I have been given the opportunity to ask any questions I had and the Marketing Representative has answered those questions to my satisfaction and understanding, and provided a prospectus with full product details.

Signed at: _____ Date: _____
City, State Signature of Proposed Policy Owner

Signed at: _____ Date: _____
City, State Signature of Proposed Additional Policy Owner

Signed at: _____ Date: _____
City, State Signature of Licensed Agent

Agent's Name (Please Print) _____

Accumulation VUL

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Variable Universal Life Insurance Policy

Input Summary ~~ Agent Use Only ~~

Accumulation VUL Form: 21ACCVUL

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Illustration Assumptions

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Age: 45 Initial Planned Premium: \$32,208.00 / Billing Mode: Annual
Initial Assumed Status: Bronze Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 21
Guideline Premium Test; State: Massachusetts

Product & Concept

Concept Ledger
Approved in Massachusetts
Product Type All Products
Product Accumulation VUL 21

Policy Design

Insured Name Sample
Sex Male
Issue Age / Birthdate 45
State Massachusetts
Risk Class Preferred NonSmoker
Vitality PLUS Rider Yes
Assumed Vitality PLUS Status Bronze
Total Face Amount 500,000
Death Benefit Option Option 2
Death Benefit Change Year 21
Definition of Life Insurance Test GPT
Premium Schedule
-- Non MEC 1 20
Premium Duration 20
Premium Mode Annual
Target Cash Value 125,000
Target Year A85
Agent Name Sample Agent

Policy Allocation

Fund Type Weighted Average
Assumed Variable Rate 8%
Rate Type Gross
Base Capped Rate 4.33%
Base High Par Capped Rate 4.33%
Base Capped Two Year Rate 5.24%
High Capped Rate 6.78%
Fixed Rate Current
Sub Account Allocation 100%
Allocation Base Capped Rate 0%
Allocation Base High Par Capped Rate 0%
Allocation Base Capped Two Year Rate 0%
Allocation High Capped Rate 0%

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

A LIFE INSURANCE POLICY ILLUSTRATION

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

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Illustration Assumptions

Sample	Initial Total Death Benefit \$500,000 / Initial Long Term Care Benefit \$500,000
Male - Preferred NonSmoker	Base Face Amount \$500,000
Age: 45	Initial Planned Premium: \$32,208.00 / Billing Mode: Annual
Initial Assumed Status: Bronze	Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 21 Guideline Premium Test; State: Massachusetts

Fixed Rate Allocation 0%

Policy Options

Estimated Policy Issue Date	Today + 1 Month
Charges	Current
Lump Sum Month Year 1	1
Lump Sum Month Years 2+	1
MEC Testing	Allow MEC
Commission Structure	Heaped
Distributions	Schedule
-- Solve Withdrawal To Cap & Switch To Loans	21 40
Distribution Mode	Monthly
Target Cash Value	125,000
Target Year	A85
Withdrawal Cap	Basis
Loan Cap	None
Loan Interest Payment Type	Borrow
Owner Tax Rate	35.00%

Riders

Long-Term Care Rider	Yes
LTC Rider Risk Class	Same as Base Policy
LTC Rider Rating	None
Max. Monthly LTC Benefit	4%
Accelerated Benefit %	100%

Optional Reports

Optional Reports	Yes
Input Summary	Yes
Acknowledgment Page	Yes
Three Rate Comparison	Yes
Report Two Assumed Variable Rate	6%
Report Three Assumed Variable Rate	4%

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