

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy
Valuable Information About Your Life Insurance Illustration

Accumulation IUL Form: 21AIUL

Presented By: Mr Agent

Illustration Assumptions

Sample Initial Death Benefit \$391,567
Male - Preferred NonSmoker Base Face Amount \$391,567
Age: 45 Initial Planned Premium: \$25,000.00 / Billing Mode: Annual
Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 20
Guideline Premium Test; State: Alabama
Based on Current Charges and Initial Assumed Segment Growth Rate of 5.90%

Accumulation Indexed Universal Life Insurance

About This Illustration

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

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

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

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

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

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

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

Brief Description of the Policy

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

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

Your policy can also be affected by:

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy

Accumulation IUL Form: 21AIUL

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

Presented By: Mr Agent

Illustration Assumptions

Sample

Male - Preferred NonSmoker

Age: 45

Initial Death Benefit \$391,567

Base Face Amount \$391,567

Initial Planned Premium: \$25,000.00 / Billing Mode: Annual

Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 20

Guideline Premium Test; State: Alabama

Based on Current Charges and Initial Assumed Segment Growth Rate of 5.90%

- Changes that we make to the current declared interest rate of the Fixed Account
- Changes in the Index Segment Interest Credits earned by Segments in an Index Account on a Segment Maturity Date
- Changes to the current Cost of Insurance rates

Premiums You Pay

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

This illustration assumes an initial Planned Premium of \$25,000.00 and that all subsequent premium payments are made at the beginning of each modal period you selected (e.g., monthly, annually). Paying less than the Planned Premium can have a negative impact on the policy and its guarantees. Reduced or discontinued premiums in future years are only possible if the premiums paid and amounts credited are sufficient to cover the Monthly Deduction and any other charges. The Minimum Initial Premium is shown on the Basic Illustration Summary page and is the minimum premium needed to put the policy in force.

Based on the initial Death Benefit and other policy assumptions shown in the illustration, the level annual premium to guarantee coverage for life is \$25,000.00. Premiums are subject to maximum guidelines allowed by the Internal Revenue Code.

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

Your Death Benefit

This illustration reflects an initial Death Benefit of \$391,567 (Option 2). The initial Death Benefit is composed of \$391,567 in Base Face Amount and \$0 in Supplemental Face Amount. Starting in Policy Year 20 the Death Benefit illustrated is the Face Amount plus any Required Additional Death Benefit (Option 1). The Net Death Benefit reflects the reduction of the Death Benefit by any Policy Debt (total loans plus any loan interest due).

The greater the proportion of Base Face Amount at issue to the Total Face Amount at issue, the higher the Total Face Amount charge will be. This means for the same Total Face Amount at issue, your charge per \$1,000 of Total Face Amount will be higher if you elected a policy without Supplemental Face Amount as opposed to a policy with it. On the other hand, the No-Lapse Guarantee Period will be longer for Base Face Amount coverage than for the Supplemental Face Amount coverage.

If your priority is to reduce your Face Amount charges, you may wish to maximize the proportion of the Supplemental Face Amount. However, if your priority is to take advantage of the No-Lapse Guarantee feature after the fifth Policy Year or to maximize the death benefit when the insured person reaches age 121, then you may wish to maximize the proportion of the Base Face Amount. The No-Lapse Guarantee for the Base Face Amount under any policy that has elected an increasing Supplemental Face Amount, or the Return of Premium Death Benefit Rider is limited to the first five Policy Years.

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy

Accumulation IUL Form: 21AIUL

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

Presented By: Mr Agent

Illustration Assumptions

Sample

Male - Preferred NonSmoker

Age: 45

Initial Death Benefit \$391,567

Base Face Amount \$391,567

Initial Planned Premium: \$25,000.00 / Billing Mode: Annual

Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 20

Guideline Premium Test; State: Alabama

Based on Current Charges and Initial Assumed Segment Growth Rate of 5.90%

This policy illustration shows the No-Lapse Guarantee keeping the policy's Base Face Amount in force for 15 years. If increasing Supplemental Face Amount coverage or the Return of Premium rider are elected, No-Lapse Guarantee protection for the Base Face Amount coverage is limited to the first five Policy 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. After the expiration of the No-Lapse Guarantee Period, if the Net Cash Surrender Value falls to zero or below, you must pay sufficient additional premiums to keep the policy in force. 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 \$4,431.89 multiplied by the number of years coverage has been in effect.

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 even though your Base Face Amount does not.

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.

Allocation of Your Policy Values and Interest Credits

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

The Fixed Account

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

Illustrated values for the current assumptions show an increase in the crediting rate to the Fixed Account beginning with Policy Year 11. This increase is referred to as a "persistency bonus," and it is not guaranteed. We are currently illustrating this increase to be 0.35%. We will only apply the persistency bonus to the portion of your Policy Value that is allocated to the Fixed Account, and to any amount allocated to the Indexed Account that is not yet designated to a Segment (a "Holding Segment").

The Indexed Accounts

The Indexed Accounts offered in the policy are the Select Capped Indexed Account, the Base Capped Two Year Indexed Account, the Barclays Global MA Bonus Indexed Account, the Barclays Global MA Classic Indexed Account, the Capped Indexed Account, the High Capped Indexed Account, the High Par Capped Indexed Account, the Enhanced Capped Indexed Account and the Enhanced High Capped Indexed Account. We also offer a Loaned Indexed Account, which is only available if you have taken a Fixed Index Loan.

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

A LIFE INSURANCE POLICY ILLUSTRATION

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

Accumulation IUL Form: 21AIUL

Presented By: Mr Agent

Illustration Assumptions

Sample
Male - Preferred NonSmoker
Age: 45

Initial Death Benefit \$391,567
Base Face Amount \$391,567
Initial Planned Premium: \$25,000.00 / Billing Mode: Annual
Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 20
Guideline Premium Test; State: Alabama
Based on Current Charges and Initial Assumed Segment Growth Rate of 5.90%

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

Index Segment Interest Credit

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

- **The Indices** that the Indexed Accounts reference are the Standard & Poor's 500 Composite Price Index and the Barclays Global MA Index. While the Indexed Accounts refer to these Indices, the policy does not directly participate in any stock or equity investments. Each Indexed Account tracks the Index and measures the performance of the Index from the Segment Initiation Date to the Segment Maturity Date, without including dividends.
- **The S&P 500 Index** includes 500 large cap common stocks actively traded in the United States.
- **The Barclays Global MA Index** (the Index) is a rules-based index that has twelve components that provide diversification across asset classes and geographic regions in recognition that the components react differently to the same market or economic environment. The components and the maximum and minimum weights to each component are the following Barclays Bank PLC or its affiliates' indexes or commodities futures:

Barclays Bank PLC or its affiliates' indexes or commodities futures

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

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy

Accumulation IUL Form: 21AIUL

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

Presented By: Mr Agent

Illustration Assumptions

Sample

Male - Preferred NonSmoker

Age: 45

Initial Death Benefit \$391,567

Base Face Amount \$391,567

Initial Planned Premium: \$25,000.00 / Billing Mode: Annual

Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 20

Guideline Premium Test; State: Alabama

Based on Current Charges and Initial Assumed Segment Growth Rate of 5.90%

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

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

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

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

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

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

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

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

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

A LIFE INSURANCE POLICY ILLUSTRATION

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

Accumulation IUL Form: 21AIUL

Presented By: Mr Agent

Illustration Assumptions

Sample
Male - Preferred NonSmoker
Age: 45

Initial Death Benefit \$391,567
Base Face Amount \$391,567
Initial Planned Premium: \$25,000.00 / Billing Mode: Annual
Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 20
Guideline Premium Test; State: Alabama
Based on Current Charges and Initial Assumed Segment Growth Rate of 5.90%

Accumulation IUL

Indexed Account Parameters

Index Account	Index	Current Segment Cap Rate	Guaranteed Segment Minimum Cap Rate	Current Participation Rate	Guaranteed Indexed Account Multiplier	Index Performance Charge
Select Capped	S&P 500	8.00%	3.00%	100%	5%	0.00%
Base Capped Two Year (2-Year Segment Term)	S&P 500	21.00%	3.00%	100%	0%	0.00%
Barclays Global MA Bonus	Barclays Global MA	N/A**	N/A	100% (10% minimum)	0% *	0.00%
Barclays Global MA Classic	Barclays Global MA	N/A**	N/A	125% (20% minimum)	0%	0.00%
Capped	S&P 500	8.75%	3.25%	100%	45%	1.98%
High Capped	S&P 500	10.00%	3.75%	100%	30%	1.98%
High Par Capped	S&P 500	7.50%	3.00%	160% (140% minimum)	45%	1.98%
Enhanced Capped	S&P 500	9.50%	3.50%	100%	106%	4.98%
Enhanced High Capped	S&P 500	12.00%	4.25%	100%	80%	4.98%
Loaned Indexed	S&P 500	8.75%	3.25%	100%	45%	1.98%

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

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

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

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

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy

Accumulation IUL Form: 21AIUL

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

Presented By: Mr Agent

Illustration Assumptions

Sample

Male - Preferred NonSmoker

Age: 45

Initial Death Benefit \$391,567

Base Face Amount \$391,567

Initial Planned Premium: \$25,000.00 / Billing Mode: Annual

Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 20

Guideline Premium Test; State: Alabama

Based on Current Charges and Initial Assumed Segment Growth Rate of 5.90%

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

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

Accumulation IUL

Index Returns 0% or Lower							
Index Account	Hypothetical Cap	Hypothetical Participation Rate	Guaranteed Indexed Account Multiplier	Index Performance Charge	Segment Growth Rate	Crediting Rate	Crediting Rate minus Index Performance Charge
Select Capped	8.00%	100%	5%	0.00%	0.00%	0.00%	0.00%
Base Capped Two Year (2-Year Segment Term)	21.00%	100%	0%	0.00%	0.00%	0.00%	0.00%
Barclays Global MA Bonus	N/A**	100%	0% *	0.00%	0.00%	0.65%	0.65%
Barclays Global MA Classic	N/A**	125%	0%	0.00%	0.00%	0.00%	0.00%
Capped	8.75%	100%	45%	1.98%	0.00%	0.00%	-1.98%
High Capped	10.00%	100%	30%	1.98%	0.00%	0.00%	-1.98%
High Par Capped	7.50%	160%	45%	1.98%	0.00%	0.00%	-1.98%
Enhanced Capped	9.50%	100%	106%	4.98%	0.00%	0.00%	-4.98%
Enhanced High Capped	12.00%	100%	80%	4.98%	0.00%	0.00%	-4.98%

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

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

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

A LIFE INSURANCE POLICY ILLUSTRATION

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

Accumulation IUL Form: 21AIUL

Presented By: Mr Agent

Illustration Assumptions

Sample
 Male - Preferred NonSmoker
 Age: 45

Initial Death Benefit \$391,567
 Base Face Amount \$391,567
 Initial Planned Premium: \$25,000.00 / Billing Mode: Annual
 Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 20
 Guideline Premium Test; State: Alabama
 Based on Current Charges and Initial Assumed Segment Growth Rate of 5.90%

Accumulation IUL

Index Returns 5%							
Index Account	Hypothetical Cap	Hypothetical Participation Rate	Guaranteed Indexed Account Multiplier	Index Performance Charge	Segment Growth Rate	Crediting Rate	Crediting Rate minus Index Performance Charge
Select Capped	8.00%	100%	5%	0.00%	5.00%	5.25%	5.25%
Base Capped Two Year (2-Year Segment Term)	21.00%	100%	0%	0.00%	5.00%	5.00%	5.00%
Barclays Global MA Bonus	N/A**	100%	0% *	0.00%	5.00%	5.65%	5.65%
Barclays Global MA Classic	N/A**	125%	0%	0.00%	6.25%	6.25%	6.25%
Capped	8.75%	100%	45%	1.98%	5.00%	7.25%	5.27%
High Capped	10.00%	100%	30%	1.98%	5.00%	6.50%	4.52%
High Par Capped	7.50%	160%	45%	1.98%	7.50%	10.88%	8.90%
Enhanced Capped	9.50%	100%	106%	4.98%	5.00%	10.30%	5.32%
Enhanced High Capped	12.00%	100%	80%	4.98%	5.00%	9.00%	4.02%

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

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

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy

Accumulation IUL Form: 21AIUL

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

Presented By: Mr Agent

Illustration Assumptions

Sample

Male - Preferred NonSmoker

Age: 45

Initial Death Benefit \$391,567

Base Face Amount \$391,567

Initial Planned Premium: \$25,000.00 / Billing Mode: Annual

Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 20

Guideline Premium Test; State: Alabama

Based on Current Charges and Initial Assumed Segment Growth Rate of 5.90%

Index Returns 20%							
Index Account	Hypothetical Cap	Hypothetical Participation Rate	Guaranteed Indexed Account Multiplier	Index Performance Charge	Segment Growth Rate	Crediting Rate	Crediting Rate minus Index Performance Charge
Select Capped	8.00%	100%	5%	0.00%	8.00%	8.40%	8.40%
Base Capped Two Year (2-Year Segment Term)	21.00%	100%	0%	0.00%	20.00%	20.00%	20.00%
Barclays Global MA Bonus	N/A**	100%	0% *	0.00%	20.00%	20.65%	20.65%
Barclays Global MA Classic	N/A**	125%	0%	0.00%	25.00%	25.00%	25.00%
Capped	8.75%	100%	45%	1.98%	8.75%	12.69%	10.71%
High Capped	10.00%	100%	30%	1.98%	10.00%	13.00%	11.02%
High Par Capped	7.50%	160%	45%	1.98%	7.50%	10.88%	8.90%
Enhanced Capped	9.50%	100%	106%	4.98%	9.50%	19.57%	14.59%
Enhanced High Capped	12.00%	100%	80%	4.98%	12.00%	21.60%	16.62%

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

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

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

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

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy

Accumulation IUL Form: 21AIUL

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

Presented By: Mr Agent

Illustration Assumptions

Sample

Male - Preferred NonSmoker

Age: 45

Initial Death Benefit \$391,567

Base Face Amount \$391,567

Initial Planned Premium: \$25,000.00 / Billing Mode: Annual

Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 20

Guideline Premium Test; State: Alabama

Based on Current Charges and Initial Assumed Segment Growth Rate of 5.90%

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 following tables show 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.

Historical Performance of an Index

Year*	S&P 500 Index Point-to-Point Performance	Select Capped Indexed Account (8.0% cap)	Capped Indexed Account (8.75% cap)	High Capped Indexed Account (10.0% cap)	High Par Capped Indexed Account (7.5% cap)	Enhanced Capped Indexed Account (9.5% cap)	Enhanced High Capped Indexed Account (12.0% cap)	Loaned Indexed Account (8.75% cap)
2001-2002	-20.80%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2002-2003	20.76%	8.40%	12.69%	13.00%	10.88%	19.57%	21.60%	12.69%
2003-2004	12.03%	8.40%	12.69%	13.00%	10.88%	19.57%	21.60%	12.69%
2004-2005	5.76%	6.05%	8.35%	7.49%	10.88%	11.87%	10.37%	8.35%
2005-2006	12.00%	8.40%	12.69%	13.00%	10.88%	19.57%	21.60%	12.69%
2006-2007	2.98%	3.13%	4.32%	3.87%	6.91%	6.14%	5.36%	4.32%
2007-2008	-40.07%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2008-2009	26.64%	8.40%	12.69%	13.00%	10.88%	19.57%	21.60%	12.69%
2009-2010	11.44%	8.40%	12.69%	13.00%	10.88%	19.57%	20.59%	12.69%
2010-2011	-2.40%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2011-2012	16.65%	8.40%	12.69%	13.00%	10.88%	19.57%	21.60%	12.69%
2012-2013	25.59%	8.40%	12.69%	13.00%	10.88%	19.57%	21.60%	12.69%
2013-2014	12.79%	8.40%	12.69%	13.00%	10.88%	19.57%	21.60%	12.69%
2014-2015	0.98%	1.03%	1.42%	1.27%	2.27%	2.02%	1.76%	1.42%
2015-2016	11.44%	8.40%	12.69%	13.00%	10.88%	19.57%	20.59%	12.69%
2016-2017	17.70%	8.40%	12.69%	13.00%	10.88%	19.57%	21.60%	12.69%
2017-2018	-1.96%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2018-2019	21.88%	8.40%	12.69%	13.00%	10.88%	19.57%	21.60%	12.69%
2019-2020	15.11%	8.40%	12.69%	13.00%	10.88%	19.57%	21.60%	12.69%
2020-2021	27.05%	8.40%	12.69%	13.00%	10.88%	19.57%	21.60%	12.69%

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

Accumulation IUL

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

A LIFE INSURANCE POLICY ILLUSTRATION

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

Accumulation IUL Form: 21AIUL

Presented By: Mr Agent

Illustration Assumptions

Sample
 Male - Preferred NonSmoker
 Age: 45

Initial Death Benefit \$391,567
 Base Face Amount \$391,567
 Initial Planned Premium: \$25,000.00 / Billing Mode: Annual
 Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 20
 Guideline Premium Test; State: Alabama
 Based on Current Charges and Initial Assumed Segment Growth Rate of 5.90%

Historical Performance of an Index		
Year*	S&P 500 Index Point-to-Point Performance	Base Capped Two Year Indexed Account (21.0% cap)
2000 - 2002	-33.67%	0.00%
2001 - 2003	-4.36%	0.00%
2002 - 2004	35.29%	21.00%
2003 - 2005	18.49%	18.49%
2004 - 2006	18.46%	18.46%
2005 - 2007	15.34%	15.34%
2006 - 2008	-38.29%	0.00%
2007 - 2009	-24.10%	0.00%
2008 - 2010	41.13%	21.00%
2009 - 2011	8.77%	8.77%
2010 - 2012	13.85%	13.85%
2011 - 2013	46.50%	21.00%
2012 - 2014	41.65%	21.00%
2013 - 2015	13.89%	13.89%
2014 - 2016	12.53%	12.53%
2015 - 2017	31.16%	21.00%
2016 - 2018	15.39%	15.39%
2017 - 2019	19.49%	19.49%
2018 - 2020	40.29%	21.00%
2019 - 2021	46.24%	21.00%
*S&P 500 Index Data from 12/14/2000 to 12/14/2021		

Accumulation IUL

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

A LIFE INSURANCE POLICY ILLUSTRATION

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

Accumulation IUL Form: 21AIUL

Presented By: Mr Agent

Illustration Assumptions

Sample
 Male - Preferred NonSmoker
 Age: 45

Initial Death Benefit \$391,567
 Base Face Amount \$391,567
 Initial Planned Premium: \$25,000.00 / Billing Mode: Annual
 Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 20
 Guideline Premium Test; State: Alabama
 Based on Current Charges and Initial Assumed Segment Growth Rate of 5.90%

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

The following table shows hypothetical Index Change in the Barclays Global MA Index because the Index was created in 2021. The hypothetical Index Change is based on hypothetical values of the Barclays Global MA Index using the Index's rules as applied to the market conditions in prior periods and the values of the underlying components from December 2006 to December 2020. For periods prior to when these components were available, the values are based upon the hypothetical values using the securities or commodities that would have comprised the underlying components based upon their respective objectives. The hypothetical Index Change is shown to reflect how the Barclays Global MA Index values could have changed during these prior periods. The hypothetical values of the Barclays Global MA Index are prepared with the benefit of hindsight. There can be no assurances that the Barclays Global MA Index values will actually perform in the same manner as the hypothetical values. There are numerous factors which will impact actual performance, including general market conditions as well as whether the Index's rationale is successful or whether the Index can be constructed according to the Index's rules. These Index Changes shown in the Table should not be considered a representation of past or future Index Change for the Barclays Global MA Index or the performance of the Indexed Accounts available under the policy. The table assumes the current Indexed Account parameters for the applicable Indexed Accounts.

Accumulation IUL

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

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

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

A LIFE INSURANCE POLICY ILLUSTRATION

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

Accumulation IUL Form: 21AIUL

Presented By: Mr Agent

Illustration Assumptions

Sample
 Male - Preferred NonSmoker
 Age: 45

Initial Death Benefit \$391,567
 Base Face Amount \$391,567
 Initial Planned Premium: \$25,000.00 / Billing Mode: Annual
 Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 20
 Guideline Premium Test; State: Alabama
 Based on Current Charges and Initial Assumed Segment Growth Rate of 5.90%

Illustrated Segment Growth Rate

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

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

Maximum Segment Growth Rate			
	Min	Average	Max
Benchmark Indexed Account	3.77%	5.90%	7.33%
Select Capped Indexed Account (8.0% Cap)	3.42%	5.21%	6.58%
Base Capped Two Year Indexed Account (21.0% Cap)	4.27%	6.32%	8.12%
Barclays Global MA Bonus Indexed Account	N/A	N/A	N/A
Barclays Global MA Classic Indexed Account	N/A	N/A	N/A
Capped Indexed Account (8.75% Cap)	3.59%	5.58%	7.03%
High Capped Indexed Account (10.0% Cap)	3.91%	6.22%	7.70%
High Par Capped Indexed Account (7.5% Cap) and Participation Rate (160% Current)	3.58%	5.14%	6.53%
Enhanced Capped Indexed Account (9.5% Cap)	3.74%	5.92%	7.39%
Enhanced High Capped Indexed Account (12.0% Cap)	4.30%	7.05%	8.84%
Loaned Indexed Account (8.75% Cap)	3.59%	5.58%	7.03%

It's important to keep in mind that:

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

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

Accessing Your Policy Value

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy

Accumulation IUL Form: 21AIUL

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

Presented By: Mr Agent

Illustration Assumptions

Sample

Male - Preferred NonSmoker

Age: 45

Initial Death Benefit \$391,567

Base Face Amount \$391,567

Initial Planned Premium: \$25,000.00 / Billing Mode: Annual

Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 20

Guideline Premium Test; State: Alabama

Based on Current Charges and Initial Assumed Segment Growth Rate of 5.90%

Surrenders

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

Withdrawals

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

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

Loans

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

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

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

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

Accumulation IUL

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy

Accumulation IUL Form: 21AIUL

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

Presented By: Mr Agent

Illustration Assumptions

Sample

Male - Preferred NonSmoker

Age: 45

Initial Death Benefit \$391,567

Base Face Amount \$391,567

Initial Planned Premium: \$25,000.00 / Billing Mode: Annual

Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 20

Guideline Premium Test; State: Alabama

Based on Current Charges and Initial Assumed Segment Growth Rate of 5.90%

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

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

The net cost of a Standard Loan equals the Loan Interest Charged less the sum of the Loan Interest Credited to the Loan Account and any Index Segment Interest Credits earned for portions of the loan that may be secured by the Indexed Accounts. The loan interest rate charged is guaranteed not to exceed 3.25% in years 1-10, and 3.00% thereafter, and the loan crediting rate is guaranteed not to be less than 1.25% in years 1-10 and 1.00% in years 11+. The difference between the Loan Interest Charged rate and the Loan Interest Credited rate to the Loan Account is known as the Loan Interest Credited Differential. The Loan Interest Credited Differential is guaranteed to be no greater than 2.00%.

Fixed Index Loan Under the Fixed Index Loan option, loan proceeds and any capitalized loan interest are, to the extent possible, secured by amounts you have in the Indexed Accounts that are transferred to the Loaned Indexed Account. As Segments of the Indexed Accounts mature, Segment Proceeds of the Indexed Accounts are transferred to the Loaned Indexed Account to the extent that Index Loan Principal is greater than the Loaned Indexed Account. Any amounts borrowed in excess of the Indexed Accounts are secured by the Fixed Account.

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

We may restrict your ability to take an additional Fixed Index Loan if your request for such a loan is made within 12 months of repaying all or a portion of a Fixed Index Loan. If the limitation on Fixed Index Loan is in effect, you may still take a Standard Loan or an Index Loan by requesting a Loan Option Change.

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

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy

Accumulation IUL Form: 21AIUL

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

Presented By: Mr Agent

Illustration Assumptions

Sample

Male - Preferred NonSmoker

Age: 45

Initial Death Benefit \$391,567

Base Face Amount \$391,567

Initial Planned Premium: \$25,000.00 / Billing Mode: Annual

Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 20

Guideline Premium Test; State: Alabama

Based on Current Charges and Initial Assumed Segment Growth Rate of 5.90%

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

Other Policy Features and Benefits

Policy Credit

On each monthly Processing Date, beginning in the Policy Year 21 and continuing for 20 years, we will calculate a Policy Credit to be applied to the Fixed Account 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, or the Loaned Indexed Account. The Policy Credit equals 0.09% times the minimum of the Policy Value or the Policy Credit Limit as defined in your Policy.

Policy Continuation at Age 121

Provided your coverage is in effect on the policy anniversary nearest the date on which the Life Insured reaches attained age 121, coverage will continue thereafter. We will continue to credit interest to the Fixed Account, and when applicable, apply Index Segment Interest Credits to any Index Account Segments at each Segment Maturity Date. No additional charges, other than those for any outstanding policy loans, will be deducted.

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

Overloan Protection Rider

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

TAXATION OF LIFE INSURANCE

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy

Accumulation IUL Form: 21AIUL

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

Presented By: Mr Agent

Illustration Assumptions

Sample

Male - Preferred NonSmoker

Age: 45

Initial Death Benefit \$391,567

Base Face Amount \$391,567

Initial Planned Premium: \$25,000.00 / Billing Mode: Annual

Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 20

Guideline Premium Test; State: Alabama

Based on Current Charges and Initial Assumed Segment Growth Rate of 5.90%

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

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.

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**.

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 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).

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy

Accumulation IUL Form: 21AIUL

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

Presented By: Mr Agent

Illustration Assumptions

Sample

Male - Preferred NonSmoker

Age: 45

Initial Death Benefit \$391,567

Base Face Amount \$391,567

Initial Planned Premium: \$25,000.00 / Billing Mode: Annual

Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 20

Guideline Premium Test; State: Alabama

Based on Current Charges and Initial Assumed Segment Growth Rate of 5.90%

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 \$28,782.00.

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

Payment or Accelerations of Death Benefits

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

Employer-owned Life Insurance

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

Other Considerations

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

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

A LIFE INSURANCE POLICY ILLUSTRATION

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

Accumulation IUL Form: 21AIUL

Presented By: Mr Agent

Illustration Assumptions

Sample
Male - Preferred NonSmoker
Age: 45

Initial Death Benefit \$391,567
Base Face Amount \$391,567
Initial Planned Premium: \$25,000.00 / Billing Mode: Annual
Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 20
Guideline Premium Test; State: Alabama
Based on Current Charges and Initial Assumed Segment Growth Rate of 5.90%

Important Disclosure

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

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

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

Accumulation IUL

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy

Accumulation IUL Form: 21AIUL

Basic Illustration Summary

Presented By: Mr Agent

Illustration Assumptions

Sample

Male - Preferred NonSmoker

Age: 45

Initial Death Benefit \$391,567

Base Face Amount \$391,567

Initial Planned Premium: \$25,000.00 / Billing Mode: Annual

Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 20

Guideline Premium Test; State: Alabama

Based on Current Charges and Initial Assumed Segment Growth Rate of 5.90%

Coverage Summary

Coverage Description	Initial Amount	Initial Premium
Base Face Amount	\$391,567	\$25,000.00
Supplemental Face Amount - Specified Schedule	\$656,970	From 21 Thru 76
Additional Coverage On Insured		
Overloan Protection Rider †		

Policy Summary

State	Alabama	
Death Benefit Option	2	From 1 Thru 19
	1	From 20 Thru 76
Definition of Life Insurance	GPT	
Payment Mode	Annual	
Distribution Mode	Monthly	
Charges	Current	
Loan Type	Fixed Index Loan	

Assumed Segment Growth Rate****

Assumed Select Capped Indexed Segment Growth Rate	5.21%	From 1 Thru 76
Assumed Base Capped Two Year Indexed Segment Growth Rate	5.90%	From 1 Thru 76
Assumed Barclays Global MA Bonus Indexed Segment Growth Rate	5.90%	From 1 Thru 76
Assumed Barclays Global MA Classic Indexed Segment Growth Rate	5.90%	From 1 Thru 76
Assumed Capped Indexed Segment Growth Rate	5.43%	From 1 Thru 76
Assumed High Capped Indexed Segment Growth Rate	6.06%	From 1 Thru 76
Assumed High Par Capped Indexed Segment Growth Rate	5.14%	From 1 Thru 76
Assumed Enhanced Capped Indexed Segment Growth Rate	5.28%	From 1 Thru 76
Assumed Enhanced High Capped Indexed Segment Growth Rate	6.04%	From 1 Thru 76
Assumed Fixed Account Rate	3.45%	From 1 Thru 10
(includes non-guaranteed persistency bonus)	3.80%	From 11 Thru 76

Loan Interest Rate	5.00%	From 1 Thru 76
Fixed Index Loan Interest Charged Annual Rate	5.00%	From 1 Thru 76
Owner Tax Bracket	35.00%	From 1 Thru 76
Initial 7-Pay Premium	\$28,782.00	
Target Premium	\$8,908.93	
Minimum Initial Premium	\$369.51	
15 Year No-Lapse Guarantee Premium	\$4,431.89	
Initial Guideline Annual Premium	\$25,000.00	
Initial Guideline Single Premium	\$137,340.00	

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy

Basic Illustration Summary (cont'd)

Accumulation IUL Form: 21AIUL

Presented By: Mr Agent

Illustration Assumptions

Sample

Male - Preferred NonSmoker

Age: 45

Initial Death Benefit \$391,567

Base Face Amount \$391,567

Initial Planned Premium: \$25,000.00 / Billing Mode: Annual

Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 20

Guideline Premium Test; State: Alabama

Based on Current Charges and Initial Assumed Segment Growth Rate of 5.90%

LifeTrack Billing
Illustration Serial Number

No
6F7DC122D

Initial Premium Allocation Table

	Initial Premium Allocation	Non-Guaranteed Initial Segment Growth Rate /Fixed Account Rate	****
Select Capped Indexed Account	0%	5.21%	
Base Capped Two Year Indexed Account	0%	5.90%	
Barclays Global MA Bonus Indexed Account	100%	5.90%	
Barclays Global MA Classic Indexed Account	0%	5.90%	
Capped Indexed Account	0%	5.43%	
High Capped Indexed Account	0%	6.06%	
High Par Capped Indexed Account	0%	5.14%	
Enhanced Capped Indexed Account	0%	5.28%	
Enhanced High Capped Indexed Account	0%	6.04%	
Fixed Account	0%	3.45%	

Interest Adjusted Indexes on Insured at 5%

	-----Payment-----		-----Cost-----	
	10 Year	20 Year	10 Year	20 Year
Guaranteed	54.21	48.86	29.56	34.36
Current	50.40	39.10	7.65	1.88
Non-guaranteed Element	3.81	9.76	21.91	32.48

Interest Adjusted Indexes

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

† If elected on the Coverage Details form.

Accumulation IUL

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy

Basic Illustration Summary (cont'd)

Accumulation IUL Form: 21AIUL

Presented By: Mr Agent

Illustration Assumptions

Sample

Male - Preferred NonSmoker

Age: 45

Initial Death Benefit \$391,567

Base Face Amount \$391,567

Initial Planned Premium: \$25,000.00 / Billing Mode: Annual

Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 20

Guideline Premium Test; State: Alabama

Based on Current Charges and Initial Assumed Segment Growth Rate of 5.90%

**** Illustrated values for all non-guaranteed assumption illustrations reflect the application of the guaranteed Indexed Account Multiplier, or Fixed Bonus interest, where applicable, to the Segment Growth Rate and, as a result, such illustrated values will be greater than if the illustrated values only reflected the Segment Growth Rate.

The guaranteed Indexed Account Multiplier for the Capped Indexed Account, the High Par Capped Indexed Account and the Loaned Indexed Account is 45%. The guaranteed Indexed Account Multiplier for the High Capped Indexed Account is 30%. The guaranteed Indexed Account Multiplier for the Enhanced Capped Indexed Account is 106%. The guaranteed Indexed Account Multiplier for the Enhanced High Capped Indexed Account is 80%. The guaranteed Indexed Account Multiplier for the Select Capped Indexed Account is 5%. The Base Capped Two Year Indexed Account, Barclays Global MA Bonus Indexed Account and Barclays Global MA Classic Indexed Account do not have an Indexed Account Multiplier. The Indexed Segment Interest Credit on the Segment Maturity Date is equal to the Adjusted Segment Crediting Balance, multiplied by (1 + the guaranteed Indexed Account Multiplier, where applicable) multiplied by the Segment Growth Rate. Illustrated values include any Indexed Segment Interest Credit.

The guaranteed Fixed Bonus annual rate for the Barclays Global MA Bonus Indexed Account is 0.65%. No other indexed accounts offer a Fixed Bonus. This rate is applied to Segment Balances in the Barclays Global MA Indexed Account no less frequently than annually.

Accumulation IUL

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

A LIFE INSURANCE POLICY ILLUSTRATION A Flexible Premium Universal Life Insurance Policy Numeric Summary

Accumulation IUL Form: 21AIUL

Presented By: Mr Agent

Illustration Assumptions

Sample
Male - Preferred NonSmoker
Age: 45

Initial Death Benefit \$391,567
Base Face Amount \$391,567
Initial Planned Premium: \$25,000.00 / Billing Mode: Annual
Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 20
Guideline Premium Test; State: Alabama

GUARANTEED ASSUMPTIONS

These policy benefits and values are based on the guaranteed interest of 0.00% and guaranteed charges. Based on your Planned Premium Outlay, the policy would remain in force until policy year 23, month 9*.

NON-GUARANTEED ASSUMPTIONS

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

ASSUMED SCALE:

Policy benefits and values are based on the initial assumed Segment Growth Rate 5.90% and current charges. Based on Planned Premium Outlay, the policy would remain in force until age 121*.

MIDPOINT SCALE:

Assumes the midpoint interest rate and charges which are halfway between assumed and guaranteed. Based on your Planned Premium Outlay, the policy would remain in force until policy year 39, month 1*.

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

Income Cease Year indicates the first policy year in which loans and/or withdrawals no longer occur.

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

Representative's Address:
Mr Agent
111
222
Ppp, PA 11111
222-333-4444

SUMMARY YEARS	GUARANTEED ASSUMPTIONS	NON-GUARANTEED ASSUMPTIONS	
		Midpoint Scale	Assumed Scale
Years Premium Paid in Cash	20	20	20
Income Cease Year	23		40
Summary Year 5			
Net Surrender Value	77,690	80,168	113,881
Net Death Benefit	478,408	480,886	514,599
Summary Year 10			
Net Surrender Value	150,129	154,976	280,059
Net Death Benefit	548,119	552,966	678,049
Summary Year 20			
Net Surrender Value	257,700	272,458	826,390
Net Death Benefit	642,137	656,545	1,148,341
Summary Age 70			
Net Surrender Value	0	207,261	721,055
Net Death Benefit	0	1,048,537	890,726

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

I have received a copy of this illustration and understand that any non-guaranteed elements illustrated are subject to change and could be either higher or lower. The representative has told me they are not guaranteed.

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

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

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

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

A LIFE INSURANCE POLICY ILLUSTRATION
A Flexible Premium Universal Life Insurance Policy
Illustration Based on Guaranteed Assumptions

Accumulation IUL Form: 21AIUL

Presented By: Mr Agent

Illustration Assumptions

Sample
Male - Preferred NonSmoker
Age: 45

Initial Death Benefit \$391,567
Base Face Amount \$391,567
Initial Planned Premium: \$25,000.00 / Billing Mode: Annual
Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 20
Guideline Premium Test; State: Alabama
Based on Guaranteed Charges and a Guaranteed Rate of 0.00%

Policy Year	EOY Age	Planned Premium	Annual Loan Amount	Annual Loan Interest	Net Outlay	Policy Value	Net Surrender Value	Net Death Benefit
1	46	25,000	0	0	25,000	18,344	7,553	410,313
2	47	25,000	0	0	25,000	35,561	25,735	428,267
3	48	25,000	0	0	25,000	51,712	43,153	445,457
4	49	25,000	0	0	25,000	67,237	61,165	462,300
5	50	25,000	0	0	25,000	81,773	77,690	478,408
6	51	25,000	0	0	25,000	95,349	93,617	493,783
7	52	25,000	0	0	25,000	107,997	108,731	508,432
8	53	25,000	0	0	25,000	119,750	123,120	522,365
9	54	25,000	0	0	25,000	130,641	137,116	535,591
10	55	25,000	0	0	25,000	140,699	150,129	548,119
Totals:		250,000	0	0	250,000			
11	56	25,000	0	0	25,000	149,947	162,417	559,951
12	57	25,000	0	0	25,000	158,407	179,031	571,092
13	58	25,000	0	0	25,000	168,067	191,965	583,532
14	59	25,000	0	0	25,000	176,883	203,657	595,224
15	60	25,000	0	0	25,000	184,862	214,591	606,158
16	61	25,000	0	0	25,000	192,021	224,764	616,331
17	62	25,000	0	0	25,000	198,359	234,158	625,725
18	63	25,000	0	0	25,000	203,886	242,765	634,332
19	64	25,000	0	0	25,000	208,602	250,570	642,137
20	65	25,000	0	0	25,000	212,240	257,700	642,137
Totals:		500,000	0	0	500,000			

* This illustration assumes an Index Loan or Fixed Index Loan option, which presents significantly more risk than a Standard Loan, including the risk that your policy could lapse. You should request additional illustrations showing the effects of different crediting rates and loan interest charged rates under the Index Loan, Fixed Index Loan, and the Standard Loan option.

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

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

Winflex

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy

Illustration Based on Guaranteed Assumptions (cont'd)

Accumulation IUL Form: 21AIUL

Presented By: Mr Agent

Illustration Assumptions

Sample

Male - Preferred NonSmoker

Age: 45

Initial Death Benefit \$391,567

Base Face Amount \$391,567

Initial Planned Premium: \$25,000.00 / Billing Mode: Annual

Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 20

Guideline Premium Test; State: Alabama

Based on Guaranteed Charges and a Guaranteed Rate of 0.00%

Policy Year	EOY Age	Planned Premium	Annual Loan Amount	Annual Loan Interest	Net Outlay	Policy Value	Net Surrender Value	Net Death Benefit
21	66	0	72,272	0	-72,272	192,839	167,171	974,322
22	67	0	74,215	1,943	-72,272	173,248	72,354	896,397
23	68	##	##	##	##	##	##	##
Totals:		500,000	146,487	1,943	355,456			

* This illustration assumes an Index Loan or Fixed Index Loan option, which presents significantly more risk than a Standard Loan, including the risk that your policy could lapse. You should request additional illustrations showing the effects of different crediting rates and loan interest charged rates under the Index Loan, Fixed Index Loan, and the Standard Loan option.

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

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

Winflex

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

A LIFE INSURANCE POLICY ILLUSTRATION
A Flexible Premium Universal Life Insurance Policy
Illustration Based on Nonguaranteed Assumptions

Accumulation IUL Form: 21AIUL

Presented By: Mr Agent

Illustration Assumptions

Sample

Male - Preferred NonSmoker

Age: 45

Initial Death Benefit \$391,567

Base Face Amount \$391,567

Initial Planned Premium: \$25,000.00 / Billing Mode: Annual

Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 20

Guideline Premium Test; State: Alabama

Based on Current Charges and Initial Assumed Segment Growth Rate of 5.90%

Policy Year	EOY Age	Planned Premium	Annual Loan Amount	Annual Loan Interest	Net Outlay	Policy Value	Net Surrender Value	Net Death Benefit
1	46	25,000	0	0	25,000	21,757	10,564	413,324
2	47	25,000	0	0	25,000	44,894	33,929	436,461
3	48	25,000	0	0	25,000	69,281	58,544	460,848
4	49	25,000	0	0	25,000	95,424	85,856	486,991
5	50	25,000	0	0	25,000	123,032	113,881	514,599
6	51	25,000	0	0	25,000	152,199	143,600	543,766
7	52	25,000	0	0	25,000	183,022	174,889	574,589
8	53	25,000	0	0	25,000	215,602	207,925	607,169
9	54	25,000	0	0	25,000	250,050	243,142	641,617
10	55	25,000	0	0	25,000	286,482	280,059	678,049
Totals:		250,000	0	0	250,000			
11	56	25,000	0	0	25,000	326,089	320,122	717,656
12	57	25,000	0	0	25,000	368,002	367,508	759,569
13	58	25,000	0	0	25,000	414,438	414,438	806,005
14	59	25,000	0	0	25,000	463,613	463,613	855,180
15	60	25,000	0	0	25,000	515,695	515,695	907,262
16	61	25,000	0	0	25,000	570,848	570,848	962,415
17	62	25,000	0	0	25,000	629,271	629,271	1,020,838
18	63	25,000	0	0	25,000	691,173	691,173	1,082,740
19	64	25,000	0	0	25,000	756,774	756,774	1,148,341
20	65	25,000	0	0	25,000	826,390	826,390	1,148,341
Totals:		500,000	0	0	500,000			

* This illustration assumes an Index Loan or Fixed Index Loan option, which presents significantly more risk than a Standard Loan, including the risk that your policy could lapse. You should request additional illustrations showing the effects of different crediting rates and loan interest charged rates under the Index Loan, Fixed Index Loan, and the Standard Loan option.

** If there is a loan that is collateralized by policy value in the Indexed Accounts, illustrative values for all non-guaranteed assumption illustrations reflect, for the portion of the policy value in the Indexed Accounts used as collateral for loans, a segment growth rate that is no greater than the Loan Interest Charged rate plus 0.5%, in addition to any other applicable current charges and current credits. The illustrative values are hypothetical. The annualized Indexed Performance Charge for the Indexed Account is deducted from your policy value as described in your contract.

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

Winflex

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy

Illustration Based on Nonguaranteed Assumptions (cont'd)

Accumulation IUL Form: 21AIUL

Presented By: Mr Agent

Illustration Assumptions

Sample

Male - Preferred NonSmoker

Age: 45

Initial Death Benefit \$391,567

Base Face Amount \$391,567

Initial Planned Premium: \$25,000.00 / Billing Mode: Annual

Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 20

Guideline Premium Test; State: Alabama

Based on Current Charges and Initial Assumed Segment Growth Rate of 5.90%

Policy Year	EOY Age	Planned Premium	Annual Loan Amount	Annual Loan Interest	Net Outlay	Policy Value	Net Surrender Value	Net Death Benefit
21	66	0	72,272	0	-72,272	881,118	806,903	974,322
22	67	0	74,215	1,943	-72,272	939,373	787,232	956,320
23	68	0	77,926	5,654	-72,272	1,000,377	766,415	936,479
24	69	0	81,822	9,550	-72,272	1,064,255	744,380	914,661
25	70	0	85,913	13,641	-72,272	1,131,139	721,055	890,726
26	71	0	90,209	17,937	-72,272	1,201,166	696,363	852,515
27	72	0	94,719	22,447	-72,272	1,274,766	670,508	810,733
28	73	0	99,455	27,183	-72,272	1,352,178	643,493	765,189
29	74	0	104,428	32,156	-72,272	1,433,676	615,342	715,699
30	75	0	109,649	37,377	-72,272	1,519,573	586,107	662,085
Totals:		500,000	890,606	167,886	-222,720			
31	76	0	115,132	42,860	-72,272	1,610,239	555,885	636,397
32	77	0	120,888	48,616	-72,272	1,705,140	523,853	609,110
33	78	0	126,932	54,660	-72,272	1,804,434	489,868	580,090
34	79	0	133,279	61,007	-72,272	1,908,282	453,773	549,187
35	80	0	139,943	67,671	-72,272	2,016,838	415,389	516,231
36	81	0	146,940	74,668	-72,272	2,130,250	374,513	481,026
37	82	0	154,287	82,015	-72,272	2,248,631	330,893	443,324
38	83	0	162,002	89,730	-72,272	2,372,100	284,261	402,866
39	84	0	170,102	97,830	-72,272	2,500,755	234,308	359,346
40	85	0	178,607	106,335	-72,272	2,634,662	180,678	312,411
Totals:		500,000	2,338,718	893,278	-945,440			

* This illustration assumes an Index Loan or Fixed Index Loan option, which presents significantly more risk than a Standard Loan, including the risk that your policy could lapse. You should request additional illustrations showing the effects of different crediting rates and loan interest charged rates under the Index Loan, Fixed Index Loan, and the Standard Loan option.

** If there is a loan that is collateralized by policy value in the Indexed Accounts, illustrative values for all non-guaranteed assumption illustrations reflect, for the portion of the policy value in the Indexed Accounts used as collateral for loans, a segment growth rate that is no greater than the Loan Interest Charged rate plus 0.5%, in addition to any other applicable current charges and current credits. The illustrative values are hypothetical. The annualized Indexed Performance Charge for the Indexed Account is deducted from your policy value as described in your contract.

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

Winflex

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy

Illustration Based on Nonguaranteed Assumptions (cont'd)

Accumulation IUL Form: 21AIUL

Presented By: Mr Agent

Illustration Assumptions

Sample

Male - Preferred NonSmoker

Age: 45

Initial Death Benefit \$391,567

Base Face Amount \$391,567

Initial Planned Premium: \$25,000.00 / Billing Mode: Annual

Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 20

Guideline Premium Test; State: Alabama

Based on Current Charges and Initial Assumed Segment Growth Rate of 5.90%

Policy Year	EOY Age	Planned Premium	Annual Loan Amount	Annual Loan Interest	Net Outlay	Policy Value	Net Surrender Value	Net Death Benefit
41	86	0	115,265	115,265	0	2,770,667	193,985	332,518
42	87	0	122,699	122,699	0	2,912,488	206,971	352,596
43	88	0	128,834	128,834	0	3,060,233	219,440	372,451
44	89	0	135,276	135,276	0	3,213,855	231,023	391,716
45	90	0	142,040	142,040	0	3,373,268	241,294	409,957
46	91	0	149,142	149,142	0	3,538,343	249,770	391,304
47	92	0	156,599	156,599	0	3,713,393	260,391	371,793
48	93	0	164,429	164,429	0	3,900,118	274,467	352,469
49	94	0	172,650	172,650	0	4,100,591	293,657	334,663
50	95	0	181,283	181,283	0	4,317,265	319,984	319,984
Totals:		500,000	3,806,933	2,361,493	-945,440			
51	96	0	190,347	190,347	0	4,552,912	355,767	355,767
52	97	0	199,864	199,864	0	4,801,650	394,648	394,648
53	98	0	209,857	209,857	0	5,064,219	436,867	436,867
54	99	0	220,350	220,350	0	5,341,402	482,682	482,682
55	100	0	231,368	231,368	0	5,634,026	532,370	532,370
56	101	0	242,936	242,936	0	5,942,968	586,229	586,229
57	102	0	255,083	255,083	0	6,269,153	644,577	644,577
58	103	0	267,837	267,837	0	6,613,562	707,757	707,757
59	104	0	281,229	281,229	0	6,977,231	776,136	776,136
60	105	0	295,290	295,290	0	7,361,256	850,107	850,107
Totals:		500,000	6,201,094	4,755,654	-945,440			

* This illustration assumes an Index Loan or Fixed Index Loan option, which presents significantly more risk than a Standard Loan, including the risk that your policy could lapse. You should request additional illustrations showing the effects of different crediting rates and loan interest charged rates under the Index Loan, Fixed Index Loan, and the Standard Loan option.

** If there is a loan that is collateralized by policy value in the Indexed Accounts, illustrative values for all non-guaranteed assumption illustrations reflect, for the portion of the policy value in the Indexed Accounts used as collateral for loans, a segment growth rate that is no greater than the Loan Interest Charged rate plus 0.5%, in addition to any other applicable current charges and current credits. The illustrative values are hypothetical. The annualized Indexed Performance Charge for the Indexed Account is deducted from your policy value as described in your contract.

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

Winflex

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy

Illustration Based on Nonguaranteed Assumptions (cont'd)

Accumulation IUL Form: 21AIUL

Presented By: Mr Agent

Illustration Assumptions

Sample

Male - Preferred NonSmoker

Age: 45

Initial Death Benefit \$391,567

Base Face Amount \$391,567

Initial Planned Premium: \$25,000.00 / Billing Mode: Annual

Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 20

Guideline Premium Test; State: Alabama

Based on Current Charges and Initial Assumed Segment Growth Rate of 5.90%

Policy Year	EOY Age	Planned Premium	Annual Loan Amount	Annual Loan Interest	Net Outlay	Policy Value	Net Surrender Value	Net Death Benefit
61	106	0	310,055	310,055	0	7,766,799	930,092	930,092
62	107	0	325,557	325,557	0	8,195,086	1,016,543	1,016,543
63	108	0	341,835	341,835	0	8,647,416	1,109,947	1,109,947
64	109	0	358,927	358,927	0	9,125,164	1,210,821	1,210,821
65	110	0	376,873	376,873	0	9,629,784	1,319,724	1,319,724
66	111	0	395,717	395,717	0	10,162,815	1,437,252	1,437,252
67	112	0	415,503	415,503	0	10,725,885	1,564,044	1,564,044
68	113	0	436,278	436,278	0	11,320,720	1,700,787	1,700,787
69	114	0	458,092	458,092	0	11,949,143	1,848,213	1,848,213
70	115	0	480,997	480,997	0	12,613,086	2,007,110	2,007,110
Totals:		500,000	10,100,929	8,655,489	-945,440			
71	116	0	505,047	505,047	0	13,314,593	2,178,318	2,178,318
72	117	0	530,299	530,299	0	14,055,829	2,362,740	2,362,740
73	118	0	556,814	556,814	0	14,839,085	2,561,341	2,561,341
74	119	0	584,654	584,654	0	15,666,786	2,775,156	2,775,156
75	120	0	613,887	613,887	0	16,541,501	3,005,289	3,005,289
76	121	0	644,582	644,582	0	17,465,950	3,252,927	3,252,927
77	122	0	676,811	676,811	0	18,732,700	3,809,026	3,809,026
78	123	0	710,651	710,651	0	19,639,788	3,969,930	3,969,930
79	124	0	746,184	746,184	0	20,425,706	3,972,356	3,972,356
80	125	0	783,493	783,493	0	21,166,282	3,890,264	3,890,264
Totals:		500,000	16,453,350	15,007,910	-945,440			

* This illustration assumes an Index Loan or Fixed Index Loan option, which presents significantly more risk than a Standard Loan, including the risk that your policy could lapse. You should request additional illustrations showing the effects of different crediting rates and loan interest charged rates under the Index Loan, Fixed Index Loan, and the Standard Loan option.

** If there is a loan that is collateralized by policy value in the Indexed Accounts, illustrative values for all non-guaranteed assumption illustrations reflect, for the portion of the policy value in the Indexed Accounts used as collateral for loans, a segment growth rate that is no greater than the Loan Interest Charged rate plus 0.5%, in addition to any other applicable current charges and current credits. The illustrative values are hypothetical. The annualized Indexed Performance Charge for the Indexed Account is deducted from your policy value as described in your contract.

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

Winflex

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy

Illustration Based on Alternate Assumptions

Accumulation IUL Form: 21AIUL

Presented By: Mr Agent

Illustration Assumptions

Sample

Male - Preferred NonSmoker

Age: 45

Initial Death Benefit \$391,567

Base Face Amount \$391,567

Initial Planned Premium: \$25,000.00 / Billing Mode: Annual

Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 20

Guideline Premium Test; State: Alabama

Based on Current Charges and Initial Assumed Rate of 3.45%

Policy Year	EOY Age	Planned Premium	Annual Loan Amount	Annual Loan Interest	Net Outlay	Policy Value	Net Surrender Value	Net Death Benefit
1	46	25,000	0	0	25,000	21,221	10,028	412,788
2	47	25,000	0	0	25,000	43,264	32,298	434,831
3	48	25,000	0	0	25,000	65,948	55,211	457,515
4	49	25,000	0	0	25,000	89,719	80,151	481,286
5	50	25,000	0	0	25,000	114,220	105,069	505,787
6	51	25,000	0	0	25,000	139,480	130,881	531,047
7	52	25,000	0	0	25,000	165,523	157,389	557,090
8	53	25,000	0	0	25,000	192,375	184,697	583,942
9	54	25,000	0	0	25,000	220,064	213,156	611,631
10	55	25,000	0	0	25,000	248,620	242,197	640,187
Totals:		250,000	0	0	250,000			
11	56	25,000	0	0	25,000	279,114	273,147	670,681
12	57	25,000	0	0	25,000	310,573	310,079	702,140
13	58	25,000	0	0	25,000	345,080	345,080	736,647
14	59	25,000	0	0	25,000	380,702	380,702	772,269
15	60	25,000	0	0	25,000	417,475	417,475	809,042
16	61	25,000	0	0	25,000	455,417	455,417	846,984
17	62	25,000	0	0	25,000	494,578	494,578	886,145
18	63	25,000	0	0	25,000	535,001	535,001	926,568
19	64	25,000	0	0	25,000	576,728	576,728	968,295
20	65	21,559	0	0	21,559	616,404	616,404	968,295
Totals:		496,559	0	0	496,559			
21	66	0	72,272	0	-72,272	639,435	565,220	974,322
22	67	0	74,215	1,943	-72,272	662,854	510,714	896,397
23	68	0	77,926	5,654	-72,272	686,587	452,625	814,575
24	69	0	81,822	9,550	-72,272	710,809	390,934	728,662
25	70	0	85,913	13,641	-72,272	735,519	325,436	638,453
26	71	0	90,209	17,937	-72,272	760,717	255,914	543,734
27	72	0	94,719	22,447	-72,272	786,455	182,198	444,279
28	73	0	99,455	27,183	-72,272	812,746	104,061	339,852
29	74	##	##	##	##	##	##	##
Totals:		496,559	676,529	98,353	-81,617			

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

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

Winflex

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy

Death Benefit Illustration

Accumulation IUL Form: 21AIUL

Presented By: Mr Agent

Illustration Assumptions

Sample

Male - Preferred NonSmoker

Age: 45

Initial Death Benefit \$391,567

Base Face Amount \$391,567

Initial Planned Premium: \$25,000.00 / Billing Mode: Annual

Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 20

Guideline Premium Test; State: Alabama

Based on Current Charges and Initial Assumed Segment Growth Rate of 5.90%

Policy Year	EOY Age	Planned Premium	Base Face Amount	Supplemental Face Amount	Required Additional Death Benefit	Policy Value	Total Death Benefit	Annual Loan Amount	Annual Loan Interest	Net Death Benefit
1	46	25,000	391,567	0	0	21,757	413,324	0	0	413,324
2	47	25,000	391,567	0	0	44,894	436,461	0	0	436,461
3	48	25,000	391,567	0	0	69,281	460,848	0	0	460,848
4	49	25,000	391,567	0	0	95,424	486,991	0	0	486,991
5	50	25,000	391,567	0	0	123,032	514,599	0	0	514,599
6	51	25,000	391,567	0	0	152,199	543,766	0	0	543,766
7	52	25,000	391,567	0	0	183,022	574,589	0	0	574,589
8	53	25,000	391,567	0	0	215,602	607,169	0	0	607,169
9	54	25,000	391,567	0	0	250,050	641,617	0	0	641,617
10	55	25,000	391,567	0	0	286,482	678,049	0	0	678,049
Totals:		250,000						0	0	
11	56	25,000	391,567	0	0	326,089	717,656	0	0	717,656
12	57	25,000	391,567	0	0	368,002	759,569	0	0	759,569
13	58	25,000	391,567	0	0	414,438	806,005	0	0	806,005
14	59	25,000	391,567	0	0	463,613	855,180	0	0	855,180
15	60	25,000	391,567	0	0	515,695	907,262	0	0	907,262
16	61	25,000	391,567	0	0	570,848	962,415	0	0	962,415
17	62	25,000	391,567	0	0	629,271	1,020,838	0	0	1,020,838
18	63	25,000	391,567	0	0	691,173	1,082,740	0	0	1,082,740
19	64	25,000	391,567	0	0	756,774	1,148,341	0	0	1,148,341
20	65	25,000	391,567	756,774	0	826,390	1,148,341	0	0	1,148,341
Totals:		500,000						0	0	

* This illustration assumes an Index Loan or Fixed Index Loan option, which presents significantly more risk than a Standard Loan, including the risk that your policy could lapse. You should request additional illustrations showing the effects of different crediting rates and loan interest charged rates under the Index Loan, Fixed Index Loan, and the Standard Loan option.

** If there is a loan that is collateralized by policy value in the Indexed Accounts, illustrative values for all non-guaranteed assumption illustrations reflect, for the portion of the policy value in the Indexed Accounts used as collateral for loans, a segment growth rate that is no greater than the Loan Interest Charged rate plus 0.5%, in addition to any other applicable current charges and current credits. The illustrative values are hypothetical. The annualized Indexed Performance Charge for the Indexed Account is deducted from your policy value as described in your contract.

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy

Death Benefit Illustration (cont'd)

Accumulation IUL Form: 21AIUL

Presented By: Mr Agent

Illustration Assumptions

Sample

Male - Preferred NonSmoker

Age: 45

Initial Death Benefit \$391,567

Base Face Amount \$391,567

Initial Planned Premium: \$25,000.00 / Billing Mode: Annual

Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 20

Guideline Premium Test; State: Alabama

Based on Current Charges and Initial Assumed Segment Growth Rate of 5.90%

Policy Year	EOY Age	Planned Premium	Base Face Amount	Supplemental Face Amount	Required Additional Death Benefit	Policy Value	Total Death Benefit	Annual Loan Amount	Annual Loan Interest	Net Death Benefit
21	66	0	391,567	656,970	0	881,118	1,048,537	72,272	0	974,322
22	67	0	391,567	656,970	59,923	939,373	1,108,460	74,215	1,943	956,320
23	68	0	391,567	656,970	121,904	1,000,377	1,170,441	77,926	5,654	936,479
24	69	0	391,567	656,970	185,999	1,064,255	1,234,536	81,822	9,550	914,661
25	70	0	391,567	656,970	252,273	1,131,139	1,300,810	85,913	13,641	890,726
26	71	0	391,567	656,970	308,781	1,201,166	1,357,318	90,209	17,937	852,515
27	72	0	391,567	656,970	366,453	1,274,766	1,414,990	94,719	22,447	810,733
28	73	0	391,567	656,970	425,338	1,352,178	1,473,875	99,455	27,183	765,189
29	74	0	391,567	656,970	485,497	1,433,676	1,534,034	104,428	32,156	715,699
30	75	0	391,567	656,970	547,014	1,519,573	1,595,551	109,649	37,377	662,085
Totals:		500,000						890,606	167,886	
31	76	0	391,567	656,970	642,214	1,610,239	1,690,751	115,132	42,860	636,397
32	77	0	391,567	656,970	741,860	1,705,140	1,790,397	120,888	48,616	609,110
33	78	0	391,567	656,970	846,119	1,804,434	1,894,656	126,932	54,660	580,090
34	79	0	391,567	656,970	955,159	1,908,282	2,003,696	133,279	61,007	549,187
35	80	0	391,567	656,970	1,069,143	2,016,838	2,117,680	139,943	67,671	516,231
36	81	0	391,567	656,970	1,188,225	2,130,250	2,236,762	146,940	74,668	481,026
37	82	0	391,567	656,970	1,312,526	2,248,631	2,361,063	154,287	82,015	443,324
38	83	0	391,567	656,970	1,442,169	2,372,100	2,490,706	162,002	89,730	402,866
39	84	0	391,567	656,970	1,577,255	2,500,755	2,625,792	170,102	97,830	359,346
40	85	0	391,567	656,970	1,717,858	2,634,662	2,766,395	178,607	106,335	312,411
Totals:		500,000						2,338,718	893,278	

* This illustration assumes an Index Loan or Fixed Index Loan option, which presents significantly more risk than a Standard Loan, including the risk that your policy could lapse. You should request additional illustrations showing the effects of different crediting rates and loan interest charged rates under the Index Loan, Fixed Index Loan, and the Standard Loan option.

** If there is a loan that is collateralized by policy value in the Indexed Accounts, illustrative values for all non-guaranteed assumption illustrations reflect, for the portion of the policy value in the Indexed Accounts used as collateral for loans, a segment growth rate that is no greater than the Loan Interest Charged rate plus 0.5%, in addition to any other applicable current charges and current credits. The illustrative values are hypothetical. The annualized Indexed Performance Charge for the Indexed Account is deducted from your policy value as described in your contract.

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy

Death Benefit Illustration (cont'd)

Accumulation IUL Form: 21AIUL

Presented By: Mr Agent

Illustration Assumptions

Sample

Male - Preferred NonSmoker

Age: 45

Initial Death Benefit \$391,567

Base Face Amount \$391,567

Initial Planned Premium: \$25,000.00 / Billing Mode: Annual

Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 20

Guideline Premium Test; State: Alabama

Based on Current Charges and Initial Assumed Segment Growth Rate of 5.90%

Policy Year	EOY Age	Planned Premium	Base Face Amount	Supplemental Face Amount	Required Additional Death Benefit	Policy Value	Total Death Benefit	Annual Loan Amount	Annual Loan Interest	Net Death Benefit
41	86	0	391,567	656,970	1,860,664	2,770,667	2,909,201	115,265	115,265	332,518
42	87	0	391,567	656,970	2,009,576	2,912,488	3,058,113	122,699	122,699	352,596
43	88	0	391,567	656,970	2,164,707	3,060,233	3,213,244	128,834	128,834	372,451
44	89	0	391,567	656,970	2,326,011	3,213,855	3,374,548	135,276	135,276	391,716
45	90	0	391,567	656,970	2,493,394	3,373,268	3,541,931	142,040	142,040	409,957
46	91	0	391,567	656,970	2,631,340	3,538,343	3,679,877	149,142	149,142	391,304
47	92	0	391,567	656,970	2,776,257	3,713,393	3,824,794	156,599	156,599	371,793
48	93	0	391,567	656,970	2,929,584	3,900,118	3,978,121	164,429	164,429	352,469
49	94	0	391,567	656,970	3,093,060	4,100,591	4,141,597	172,650	172,650	334,663
50	95	0	391,567	656,970	3,268,728	4,317,265	4,317,265	181,283	181,283	319,984
Totals:		500,000						3,806,933	2,361,493	
51	96	0	391,567	656,970	3,504,375	4,552,912	4,552,912	190,347	190,347	355,767
52	97	0	391,567	656,970	3,753,113	4,801,650	4,801,650	199,864	199,864	394,648
53	98	0	391,567	656,970	4,015,682	5,064,219	5,064,219	209,857	209,857	436,867
54	99	0	391,567	656,970	4,292,865	5,341,402	5,341,402	220,350	220,350	482,682
55	100	0	391,567	656,970	4,585,489	5,634,026	5,634,026	231,368	231,368	532,370
56	101	0	391,567	656,970	4,894,431	5,942,968	5,942,968	242,936	242,936	586,229
57	102	0	391,567	656,970	5,220,616	6,269,153	6,269,153	255,083	255,083	644,577
58	103	0	391,567	656,970	5,565,025	6,613,562	6,613,562	267,837	267,837	707,757
59	104	0	391,567	656,970	5,928,694	6,977,231	6,977,231	281,229	281,229	776,136
60	105	0	391,567	656,970	6,312,719	7,361,256	7,361,256	295,290	295,290	850,107
Totals:		500,000						6,201,094	4,755,654	

* This illustration assumes an Index Loan or Fixed Index Loan option, which presents significantly more risk than a Standard Loan, including the risk that your policy could lapse. You should request additional illustrations showing the effects of different crediting rates and loan interest charged rates under the Index Loan, Fixed Index Loan, and the Standard Loan option.

** If there is a loan that is collateralized by policy value in the Indexed Accounts, illustrative values for all non-guaranteed assumption illustrations reflect, for the portion of the policy value in the Indexed Accounts used as collateral for loans, a segment growth rate that is no greater than the Loan Interest Charged rate plus 0.5%, in addition to any other applicable current charges and current credits. The illustrative values are hypothetical. The annualized Indexed Performance Charge for the Indexed Account is deducted from your policy value as described in your contract.

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy

Death Benefit Illustration (cont'd)

Accumulation IUL Form: 21AIUL

Presented By: Mr Agent

Illustration Assumptions

Sample

Male - Preferred NonSmoker

Age: 45

Initial Death Benefit \$391,567

Base Face Amount \$391,567

Initial Planned Premium: \$25,000.00 / Billing Mode: Annual

Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 20

Guideline Premium Test; State: Alabama

Based on Current Charges and Initial Assumed Segment Growth Rate of 5.90%

Policy Year	EOY Age	Planned Premium	Base Face Amount	Supplemental Face Amount	Required Additional Death Benefit	Policy Value	Total Death Benefit	Annual Loan Amount	Annual Loan Interest	Net Death Benefit
61	106	0	391,567	656,970	6,718,262	7,766,799	7,766,799	310,055	310,055	930,092
62	107	0	391,567	656,970	7,146,549	8,195,086	8,195,086	325,557	325,557	1,016,543
63	108	0	391,567	656,970	7,598,879	8,647,416	8,647,416	341,835	341,835	1,109,947
64	109	0	391,567	656,970	8,076,627	9,125,164	9,125,164	358,927	358,927	1,210,821
65	110	0	391,567	656,970	8,581,247	9,629,784	9,629,784	376,873	376,873	1,319,724
66	111	0	391,567	656,970	9,114,278	10,162,815	10,162,815	395,717	395,717	1,437,252
67	112	0	391,567	656,970	9,677,348	10,725,885	10,725,885	415,503	415,503	1,564,044
68	113	0	391,567	656,970	10,272,183	11,320,720	11,320,720	436,278	436,278	1,700,787
69	114	0	391,567	656,970	10,900,606	11,949,143	11,949,143	458,092	458,092	1,848,213
70	115	0	391,567	656,970	11,564,549	12,613,086	12,613,086	480,997	480,997	2,007,110
Totals:		500,000						10,100,929	8,655,489	
71	116	0	391,567	656,970	12,266,056	13,314,593	13,314,593	505,047	505,047	2,178,318
72	117	0	391,567	656,970	13,007,292	14,055,829	14,055,829	530,299	530,299	2,362,740
73	118	0	391,567	656,970	13,790,548	14,839,085	14,839,085	556,814	556,814	2,561,341
74	119	0	391,567	656,970	14,618,249	15,666,786	15,666,786	584,654	584,654	2,775,156
75	120	0	391,567	656,970	15,492,964	16,541,501	16,541,501	613,887	613,887	3,005,289
76	121	0	391,567	656,970	16,417,413	17,465,950	17,465,950	644,582	644,582	3,252,927
77	122	0	0	0	0	18,732,700	0	676,811	676,811	3,809,026
78	123	0	0	0	0	19,639,788	0	710,651	710,651	3,969,930
79	124	0	0	0	0	20,425,706	0	746,184	746,184	3,972,356
80	125	0	0	0	0	21,166,282	0	783,493	783,493	3,890,264
Totals:		500,000						16,453,350	15,007,910	

* This illustration assumes an Index Loan or Fixed Index Loan option, which presents significantly more risk than a Standard Loan, including the risk that your policy could lapse. You should request additional illustrations showing the effects of different crediting rates and loan interest charged rates under the Index Loan, Fixed Index Loan, and the Standard Loan option.

** If there is a loan that is collateralized by policy value in the Indexed Accounts, illustrative values for all non-guaranteed assumption illustrations reflect, for the portion of the policy value in the Indexed Accounts used as collateral for loans, a segment growth rate that is no greater than the Loan Interest Charged rate plus 0.5%, in addition to any other applicable current charges and current credits. The illustrative values are hypothetical. The annualized Indexed Performance Charge for the Indexed Account is deducted from your policy value as described in your contract.

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy

Annual Account Summary

Accumulation IUL Form: 21AIUL

Presented By: Mr Agent

Illustration Assumptions

Sample

Male - Preferred NonSmoker

Age: 45

Initial Death Benefit \$391,567

Base Face Amount \$391,567

Initial Planned Premium: \$25,000.00 / Billing Mode: Annual

Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 20

Guideline Premium Test; State: Alabama

Based on Current Charges and Initial Assumed Segment Growth Rate of 5.90%

Policy Year	Planned Premium	Premium Charge	Issue/ Admin Charge	Insurance Charges	Interest Credited	Policy Value	Surrender Charge	Net Surrender Value
1	25,000	1,750	2,867	59	1,432	21,757	11,193	10,564
2	25,000	1,500	3,077	150	2,864	44,894	10,965	33,929
3	25,000	1,500	3,288	196	4,372	69,281	10,737	58,544
4	25,000	1,500	3,097	235	5,974	95,424	9,568	85,856
5	25,000	1,500	3,308	263	7,679	123,032	9,151	113,881
6	25,000	1,500	3,519	294	9,480	152,199	8,599	143,600
7	25,000	1,500	3,729	330	11,383	183,022	8,134	174,889
8	25,000	1,500	3,940	373	13,394	215,602	7,678	207,925
9	25,000	1,500	4,151	421	15,520	250,050	6,908	243,142
10	25,000	1,500	4,362	473	17,768	286,482	6,423	280,059
Totals:	250,000	15,250	35,338	2,795	89,865			
11	25,000	500	4,573	531	20,211	326,089	5,967	320,122
12	25,000	500	4,784	600	22,797	368,002	494	367,508
13	25,000	500	2,982	678	25,596	414,438	0	414,438
14	25,000	500	3,193	760	28,628	463,613	0	463,613
15	25,000	500	3,404	854	31,840	515,695	0	515,695
16	25,000	500	3,615	974	35,241	570,848	0	570,848
17	25,000	500	3,825	1,094	38,843	629,271	0	629,271
18	25,000	500	4,036	1,220	42,659	691,173	0	691,173
19	25,000	500	4,247	1,355	46,703	756,774	0	756,774
20	25,000	500	4,458	1,417	50,992	826,390	0	826,390
Totals:	500,000	20,250	74,455	12,278	433,373			

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy

Annual Account Summary (cont'd)

Accumulation IUL Form: 21AIUL

Presented By: Mr Agent

Illustration Assumptions

Sample

Male - Preferred NonSmoker

Age: 45

Initial Death Benefit \$391,567

Base Face Amount \$391,567

Initial Planned Premium: \$25,000.00 / Billing Mode: Annual

Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 20

Guideline Premium Test; State: Alabama

Based on Current Charges and Initial Assumed Segment Growth Rate of 5.90%

Policy Year	Planned Premium	Premium Charge	Issue/ Admin Charge	Insurance Charges	Interest Credited	Policy Value	Surrender Charge	Net Surrender Value
21	0	0	349	978	56,055	881,118	0	806,903
22	0	0	1,706	858	60,819	939,373	0	787,232
23	0	0	3,243	989	65,237	1,000,377	0	766,415
24	0	0	4,857	1,138	69,873	1,064,255	0	744,380
25	0	0	6,551	1,303	74,737	1,131,139	0	721,055
26	0	0	8,330	1,485	79,842	1,201,166	0	696,363
27	0	0	10,198	1,538	85,336	1,274,766	0	670,508
28	0	0	12,159	1,557	91,129	1,352,178	0	643,493
29	0	0	14,219	1,524	97,241	1,433,676	0	615,342
30	0	0	16,381	1,419	103,696	1,519,573	0	586,107
Totals:	500,000	20,250	152,449	25,066	1,217,338			
31	0	0	18,652	1,202	110,520	1,610,239	0	555,885
32	0	0	21,036	1,432	117,368	1,705,140	0	523,853
33	0	0	23,539	1,704	124,538	1,804,434	0	489,868
34	0	0	26,168	2,027	132,043	1,908,282	0	453,773
35	0	0	28,928	2,411	139,894	2,016,838	0	415,389
36	0	0	31,826	2,868	148,105	2,130,250	0	374,513
37	0	0	34,868	3,437	156,687	2,248,631	0	330,893
38	0	0	38,063	4,117	165,650	2,372,100	0	284,261
39	0	0	41,418	4,931	175,003	2,500,755	0	234,308
40	0	0	44,940	5,910	184,757	2,634,662	0	180,678
Totals:	500,000	20,250	461,887	55,105	2,671,904			

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy

Annual Account Summary (cont'd)

Accumulation IUL Form: 21AIUL

Presented By: Mr Agent

Illustration Assumptions

Sample

Male - Preferred NonSmoker

Age: 45

Initial Death Benefit \$391,567

Base Face Amount \$391,567

Initial Planned Premium: \$25,000.00 / Billing Mode: Annual

Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 20

Guideline Premium Test; State: Alabama

Based on Current Charges and Initial Assumed Segment Growth Rate of 5.90%

Policy Year	Planned Premium	Premium Charge	Issue/ Admin Charge	Insurance Charges	Interest Credited	Policy Value	Surrender Charge	Net Surrender Value
41	0	0	48,529	7,416	191,951	2,770,667	0	193,985
42	0	0	51,056	8,910	201,787	2,912,488	0	206,971
43	0	0	53,597	10,709	212,050	3,060,233	0	219,440
44	0	0	56,265	12,855	222,742	3,213,855	0	231,023
45	0	0	59,066	15,382	233,860	3,373,268	0	241,294
46	0	0	62,007	18,320	245,402	3,538,343	0	249,770
47	0	0	65,095	17,352	257,497	3,713,393	0	260,391
48	0	0	68,338	15,277	270,341	3,900,118	0	274,467
49	0	0	71,743	11,842	284,058	4,100,591	0	293,657
50	0	0	75,318	6,803	298,795	4,317,265	0	319,984
Totals:	500,000	20,250	1,072,901	179,972	5,090,387			
51	0	0	79,072	0	314,720	4,552,912	0	355,767
52	0	0	83,014	0	331,752	4,801,650	0	394,648
53	0	0	87,152	0	349,721	5,064,219	0	436,867
54	0	0	91,498	0	368,681	5,341,402	0	482,682
55	0	0	96,061	0	388,685	5,634,026	0	532,370
56	0	0	100,852	0	409,794	5,942,968	0	586,229
57	0	0	105,883	0	432,068	6,269,153	0	644,577
58	0	0	111,165	0	455,574	6,613,562	0	707,757
59	0	0	116,711	0	480,380	6,977,231	0	776,136
60	0	0	122,534	0	506,560	7,361,256	0	850,107
Totals:	500,000	20,250	2,066,842	179,972	9,128,320			

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy

Annual Account Summary (cont'd)

Accumulation IUL Form: 21AIUL

Presented By: Mr Agent

Illustration Assumptions

Sample

Male - Preferred NonSmoker

Age: 45

Initial Death Benefit \$391,567

Base Face Amount \$391,567

Initial Planned Premium: \$25,000.00 / Billing Mode: Annual

Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 20

Guideline Premium Test; State: Alabama

Based on Current Charges and Initial Assumed Segment Growth Rate of 5.90%

Policy Year	Planned Premium	Premium Charge	Issue/ Admin Charge	Insurance Charges	Interest Credited	Policy Value	Surrender Charge	Net Surrender Value
61	0	0	128,649	0	534,192	7,766,799	0	930,092
62	0	0	135,070	0	563,357	8,195,086	0	1,016,543
63	0	0	141,811	0	594,141	8,647,416	0	1,109,947
64	0	0	148,890	0	626,638	9,125,164	0	1,210,821
65	0	0	156,322	0	660,942	9,629,784	0	1,319,724
66	0	0	164,126	0	697,157	10,162,815	0	1,437,252
67	0	0	172,321	0	735,391	10,725,885	0	1,564,044
68	0	0	180,925	0	775,759	11,320,720	0	1,700,787
69	0	0	189,959	0	818,382	11,949,143	0	1,848,213
70	0	0	199,445	0	863,388	12,613,086	0	2,007,110
Totals:	500,000	20,250	3,684,359	179,972	15,997,667			
71	0	0	209,405	0	910,912	13,314,593	0	2,178,318
72	0	0	219,863	0	961,099	14,055,829	0	2,362,740
73	0	0	230,844	0	1,014,100	14,839,085	0	2,561,341
74	0	0	242,375	0	1,070,076	15,666,786	0	2,775,156
75	0	0	254,481	0	1,129,197	16,541,501	0	3,005,289
76	0	0	267,193	0	1,191,642	17,465,950	0	3,252,927
77	0	0	0	0	1,266,750	18,732,700	0	3,809,026
78	0	0	0	0	907,088	19,639,788	0	3,969,930
79	0	0	0	0	785,919	20,425,706	0	3,972,356
80	0	0	0	0	740,576	21,166,282	0	3,890,264
Totals:	500,000	20,250	5,108,521	179,972	25,975,025			

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy

Internal Rate of Return Illustration

Accumulation IUL Form: 21AIUL

Presented By: Mr Agent

Illustration Assumptions

Sample

Male - Preferred NonSmoker

Age: 45

Initial Death Benefit \$391,567

Base Face Amount \$391,567

Initial Planned Premium: \$25,000.00 / Billing Mode: Annual

Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 20

Guideline Premium Test; State: Alabama

Based on Current Charges and Initial Assumed Segment Growth Rate of 5.90%

Policy Year	EOY Age	Net Outlay	----- Surrender Value -----		----- Death Benefit -----	
			Net Surrender Value	Internal Rate of Return	Net Death Benefit	Internal Rate of Return
1	46	25,000	10,564	-57.74%	413,324	1553.30%
2	47	25,000	33,929	-23.23%	436,461	270.81%
3	48	25,000	58,544	-11.88%	460,848	123.69%
4	49	25,000	85,856	-6.01%	486,991	74.80%
5	50	25,000	113,881	-3.09%	514,599	51.59%
6	51	25,000	143,600	-1.24%	543,766	38.44%
7	52	25,000	174,889	-0.02%	574,589	30.14%
8	53	25,000	207,925	0.86%	607,169	24.53%
9	54	25,000	243,142	1.55%	641,617	20.54%
10	55	25,000	280,059	2.05%	678,049	17.60%
Totals:		250,000				
11	56	25,000	320,122	2.51%	717,656	15.39%
12	57	25,000	367,508	3.08%	759,569	13.67%
13	58	25,000	414,438	3.42%	806,005	12.35%
14	59	25,000	463,613	3.67%	855,180	11.29%
15	60	25,000	515,695	3.89%	907,262	10.43%
16	61	25,000	570,848	4.07%	962,415	9.72%
17	62	25,000	629,271	4.22%	1,020,838	9.13%
18	63	25,000	691,173	4.35%	1,082,740	8.64%
19	64	25,000	756,774	4.47%	1,148,341	8.23%
20	65	25,000	826,390	4.57%	1,148,341	7.39%
Totals:		500,000				

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

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

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

Winflex

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy

Internal Rate of Return Illustration (cont'd)

Accumulation IUL Form: 21AIUL

Presented By: Mr Agent

Illustration Assumptions

Sample

Male - Preferred NonSmoker

Age: 45

Initial Death Benefit \$391,567

Base Face Amount \$391,567

Initial Planned Premium: \$25,000.00 / Billing Mode: Annual

Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 20

Guideline Premium Test; State: Alabama

Based on Current Charges and Initial Assumed Segment Growth Rate of 5.90%

Policy Year	EOY Age	Net Outlay	----- Surrender Value -----		----- Death Benefit -----	
			Net Surrender Value	Internal Rate of Return	Net Death Benefit	Internal Rate of Return
21	66	-72,272	806,903	4.74%	974,322	6.13%
22	67	-72,272	787,232	4.89%	956,320	6.13%
23	68	-72,272	766,415	5.01%	936,479	6.12%
24	69	-72,272	744,380	5.11%	914,661	6.10%
25	70	-72,272	721,055	5.19%	890,726	6.09%
26	71	-72,272	696,363	5.26%	852,515	6.02%
27	72	-72,272	670,508	5.33%	810,733	5.95%
28	73	-72,272	643,493	5.39%	765,189	5.88%
29	74	-72,272	615,342	5.44%	715,699	5.82%
30	75	-72,272	586,107	5.49%	662,085	5.76%
Totals:		-222,720				
31	76	-72,272	555,885	5.54%	636,397	5.80%
32	77	-72,272	523,853	5.58%	609,110	5.83%
33	78	-72,272	489,868	5.61%	580,090	5.86%
34	79	-72,272	453,773	5.65%	549,187	5.89%
35	80	-72,272	415,389	5.68%	516,231	5.92%
36	81	-72,272	374,513	5.71%	481,026	5.94%
37	82	-72,272	330,893	5.73%	443,324	5.96%
38	83	-72,272	284,261	5.75%	402,866	5.98%
39	84	-72,272	234,308	5.77%	359,346	5.99%
40	85	-72,272	180,678	5.79%	312,411	6.01%
Totals:		-945,440				

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

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

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

Winflex

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy

Internal Rate of Return Illustration (cont'd)

Accumulation IUL Form: 21AIUL

Presented By: Mr Agent

Illustration Assumptions

Sample

Male - Preferred NonSmoker

Age: 45

Initial Death Benefit \$391,567

Base Face Amount \$391,567

Initial Planned Premium: \$25,000.00 / Billing Mode: Annual

Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 20

Guideline Premium Test; State: Alabama

Based on Current Charges and Initial Assumed Segment Growth Rate of 5.90%

Policy Year	EOY Age	Net Outlay	----- Surrender Value -----		----- Death Benefit -----	
			Net Surrender Value	Internal Rate of Return	Net Death Benefit	Internal Rate of Return
41	86	0	193,985	5.79%	332,518	6.01%
42	87	0	206,971	5.79%	352,596	6.01%
43	88	0	219,440	5.80%	372,451	6.01%
44	89	0	231,023	5.79%	391,716	6.00%
45	90	0	241,294	5.79%	409,957	6.00%
46	91	0	249,770	5.78%	391,304	5.95%
47	92	0	260,391	5.78%	371,793	5.90%
48	93	0	274,467	5.78%	352,469	5.86%
49	94	0	293,657	5.78%	334,663	5.82%
50	95	0	319,984	5.79%	319,984	5.79%
Totals:		-945,440				
51	96	0	355,767	5.81%	355,767	5.81%
52	97	0	394,648	5.82%	394,648	5.82%
53	98	0	436,867	5.84%	436,867	5.84%
54	99	0	482,682	5.85%	482,682	5.85%
55	100	0	532,370	5.87%	532,370	5.87%
56	101	0	586,229	5.88%	586,229	5.88%
57	102	0	644,577	5.89%	644,577	5.89%
58	103	0	707,757	5.91%	707,757	5.91%
59	104	0	776,136	5.92%	776,136	5.92%
60	105	0	850,107	5.94%	850,107	5.94%
Totals:		-945,440				

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

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

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

Winflex

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy

Internal Rate of Return Illustration (cont'd)

Accumulation IUL Form: 21AIUL

Presented By: Mr Agent

Illustration Assumptions

Sample

Male - Preferred NonSmoker

Age: 45

Initial Death Benefit \$391,567

Base Face Amount \$391,567

Initial Planned Premium: \$25,000.00 / Billing Mode: Annual

Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 20

Guideline Premium Test; State: Alabama

Based on Current Charges and Initial Assumed Segment Growth Rate of 5.90%

Policy Year	EOY Age	Net Outlay	----- Surrender Value -----		----- Death Benefit -----	
			Net Surrender Value	Internal Rate of Return	Net Death Benefit	Internal Rate of Return
61	106	0	930,092	5.95%	930,092	5.95%
62	107	0	1,016,543	5.96%	1,016,543	5.96%
63	108	0	1,109,947	5.97%	1,109,947	5.97%
64	109	0	1,210,821	5.99%	1,210,821	5.99%
65	110	0	1,319,724	6.00%	1,319,724	6.00%
66	111	0	1,437,252	6.01%	1,437,252	6.01%
67	112	0	1,564,044	6.02%	1,564,044	6.02%
68	113	0	1,700,787	6.03%	1,700,787	6.03%
69	114	0	1,848,213	6.05%	1,848,213	6.05%
70	115	0	2,007,110	6.06%	2,007,110	6.06%
Totals:		-945,440				
71	116	0	2,178,318	6.07%	2,178,318	6.07%
72	117	0	2,362,740	6.08%	2,362,740	6.08%
73	118	0	2,561,341	6.09%	2,561,341	6.09%
74	119	0	2,775,156	6.10%	2,775,156	6.10%
75	120	0	3,005,289	6.11%	3,005,289	6.11%
76	121	0	3,252,927	6.12%	3,252,927	6.12%
77	122	0	3,809,026	6.17%	3,809,026	6.17%
78	123	0	3,969,930	6.16%	3,969,930	6.16%
79	124	0	3,972,356	6.13%	3,972,356	6.13%
80	125	0	3,890,264	6.09%	3,890,264	6.09%
Totals:		-945,440				

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

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

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

Winflex

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy

Understanding Potential Loan Costs

Accumulation IUL Form: 21AIUL

Presented By: Mr Agent

Illustration Assumptions

Sample

Male - Preferred NonSmoker

Age: 45

Initial Death Benefit \$391,567

Base Face Amount \$391,567

Initial Planned Premium: \$25,000.00 / Billing Mode: Annual

Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 20

Guideline Premium Test; State: Alabama

Based on Current Charges and Initial Assumed Segment Growth Rate of 5.90%

Below are hypothetical examples of the net loan cost (and in some cases gain) associated with taking either a Standard, Index Loan or a Fixed Index Loan. Example 1 assumes that the Standard Loan is fully secured by the Fixed Account, and uses a Fixed Loan Charge Rate of 2%. Examples 2 and 3 assume that the Index Loans are fully secured by the Capped Indexed Account which has a guaranteed Indexed Account Multiplier of 45%, and a hypothetical Loan Charge Rate of 5.5%. Examples 4 and 5 assume that the Fixed Index Loans are fully secured by the Loaned Indexed Account which has a guaranteed Indexed Account Multiplier of 45%, and a hypothetical Loan Charge Rate of 5.0%. All five scenarios assume a \$100,000 Policy Value at the beginning of the loan period and annual loans of \$10,000 are taken at the beginning of the Policy Year. In order to isolate the impact of the loan option and assumed crediting rate, no policy charges are assumed.

Example 1 - Standard Loan- Current Loan Charge Rate & Current Loan Account Crediting Rate

Assumed Crediting Rate	3.45%	Loan Rate Charged	2.00%
Assumed Loan Account Crediting Rate	2.00%	Net Loan Cost	0.00%

Policy Year	Annual Loan Requested	Annual Loan Amount	Loan Account Credited Amount	Loan Charged Amount	Cumulative Net Loan Cost	Net Cash Surrender Value
11	(10,000)	10,000	200	200	-	93,305
12	(10,000)	10,200	404	404	-	86,376
13	(10,000)	10,404	612	612	-	79,205
14	(10,000)	10,612	824	824	-	71,784
20	(10,000)	11,951	2,190	2,190	-	21,489

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

Example 2 - Index Loan - Current Loan Charge Rate & an Assumed 2.0% Segment Growth Rate

Assumed Crediting Rate	2.00%	Loan Rate Charged	5.50%
Assumed Loan Account Crediting Rate	N/A	Net Loan Cost	2.60%

Policy Year	Annual Loan Requested	Annual Loan Amount	Indexed Account Credited Amount	Loan Charged Amount	Cumulative Net Loan Cost	Net Cash Surrender Value
11	(10,000)	10,000	290	550	260	92,900
12	(10,000)	10,550	596	1,130	794	85,334
13	(10,000)	11,130	919	1,742	1,618	77,274
14	(10,000)	11,742	1,259	2,388	2,747	68,692
20	(10,000)	16,191	3,734	7,081	16,940	4,339

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

Example 3 - Index Loan - Current Loan Charge Rate & an Assumed 8.75% Segment Growth Rate

Assumed Crediting Rate	8.75%	Loan Rate Charged	5.50%
Assumed Loan Account Crediting Rate	N/A	Net Loan Gain	7.19%

Policy Year	Annual Loan Requested	Annual Loan Amount	Indexed Account Credited Amount	Loan Charged Amount	Cumulative Net Loan Cost	Net Cash Surrender Value
11	(10,000)	10,000	1,269	550	(719)	102,688
12	(10,000)	10,550	2,607	1,130	(2,196)	106,435
13	(10,000)	11,130	4,019	1,742	(4,473)	111,416
14	(10,000)	11,742	5,509	2,388	(7,594)	117,829
20	(10,000)	16,191	16,336	7,081	(46,830)	201,432

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

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy

Understanding Potential Loan Costs (cont'd)

Accumulation IUL Form: 21AIUL

Presented By: Mr Agent

Illustration Assumptions

Sample

Male - Preferred NonSmoker

Age: 45

Initial Death Benefit \$391,567

Base Face Amount \$391,567

Initial Planned Premium: \$25,000.00 / Billing Mode: Annual

Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 20

Guideline Premium Test; State: Alabama

Based on Current Charges and Initial Assumed Segment Growth Rate of 5.90%

Example 4 - Fixed Index Loan – Current Loan Charge Rate & an Assumed 2.0% Segment Growth Rate

Assumed Crediting Rate	2.0%	Loan Rate Charged	5.0%
Assumed Loan Account Crediting Rate	N/A	Net Loan Cost	2.10%

Policy Year	Annual Loan Requested	Annual Loan Amount	Indexed Account Credited Amount	Loan Charged Amount	Cumulative Net Loan Cost	Net Cash Surrender Value
11	(10,000)	10,000	290	500	210	92,900
12	(10,000)	10,500	595	1,025	641	85,384
13	(10,000)	11,025	914	1,576	1,303	77,430
14	(10,000)	11,576	1,250	2,155	2,208	69,013
20	(10,000)	15,513	3,648	6,289	13,469	7,314

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

Example 5 - Fixed Index Loan – Current Loan Charge Rate & an Assumed 8.75% Segment Growth Rate

Assumed Crediting Rate	8.75%	Loan Rate Charged	5.0%
Assumed Loan Account Crediting Rate	N/A	Net Loan Gain	7.69%

Policy Year	Annual Loan Requested	Annual Loan Amount	Indexed Account Credited Amount	Loan Charged Amount	Cumulative Net Loan Cost	Net Cash Surrender Value
11	(10,000)	10,000	1,269	500	(769)	102,688
12	(10,000)	10,500	2,601	1,025	(2,345)	106,485
13	(10,000)	11,025	4,000	1,576	(4,768)	111,571
14	(10,000)	11,576	5,468	2,155	(8,082)	118,150
20	(10,000)	15,513	15,958	6,289	(49,304)	204,406

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

You should consider the potential effect that each type of loan can have on your policy before taking a loan.

Accumulation IUL

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy

Accumulation IUL Form: 21AIUL

Glossary of Terms

Presented By: Mr Agent

Illustration Assumptions

Sample

Male - Preferred NonSmoker

Age: 45

Initial Death Benefit \$391,567

Base Face Amount \$391,567

Initial Planned Premium: \$25,000.00 / Billing Mode: Annual

Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 20

Guideline Premium Test; State: Alabama

Based on Current Charges and Initial Assumed Segment Growth Rate of 5.90%

Advance Contribution Charge

An Advance Contribution Charge is assessed on each monthly processing date when the cumulative premiums paid exceed the Advance Contribution Limit times the current Policy Year. It is deducted for the first 20 Policy Years. The Advance Contribution Charge rates and Advance Contribution Limit are both shown in the policy contract.

Base Face Amount Charge

The Base Face Amount Charge is \$0.5141 per \$1,000 of Base Face Amount per policy month in years 1-3. In years 4-12, the rate is \$0.4284. This charge varies by the insured's issue age, gender, risk classification and the policy duration.

Cost of Insurance

Current insurance charges are based on Company experience. The current rates may change, but are guaranteed never to exceed the maximum rates. Maximum rates are no greater than the 2017 Loaded CSO Composite Ultimate Age Nearest Birthday mortality tables, adjusted for any applicable ratings.

Death Benefit Option

Death Benefit Option 1 provides a level amount of coverage. It will increase only when necessary to maintain the definition of life insurance. Death Benefit Option 2 provides coverage equal to the Face Amount plus the Policy Value plus any amount necessary to maintain the definition of life insurance.

Fixed Bonus Interest

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

Guaranteed Indexed Account Multiplier

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

Index Change

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

Indexed Performance Charge

The Indexed Performance Charge is equal to 0.165% multiplied by the Policy Value in the Index Appreciation Account excluding the Select Capped, Base Capped Two Year, Barclays Global MA Bonus, and Barclays Global MA Classic Indexed Accounts, plus 0.25% multiplied by the Policy Value in the Enhanced Capped and Enhanced High Capped Indexed Accounts. The charge is deducted monthly on a pro-rata basis from the Non-Loaned Indexed Accounts.

Monthly Administrative Charge

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

Net Death Benefit

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

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy

Accumulation IUL Form: 21AIUL

Glossary of Terms (cont'd)

Presented By: Mr Agent

Illustration Assumptions

Sample

Male - Preferred NonSmoker

Age: 45

Initial Death Benefit \$391,567

Base Face Amount \$391,567

Initial Planned Premium: \$25,000.00 / Billing Mode: Annual

Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 20

Guideline Premium Test; State: Alabama

Based on Current Charges and Initial Assumed Segment Growth Rate of 5.90%

Net Income

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

Net Surrender Value

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

Participation Rate

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

Planned Premium Outlay

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

Policy Value

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

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

- Net Premiums accumulate with interest in the manner applicable to amounts accumulated in the Fixed Account;
- Monthly Deductions and withdrawals, including any applicable charges, are made from the amount accumulated as described above, in the manner applicable to the Fixed Account;
- The Indexed Performance Charge, if applicable, that is deducted will be determined by multiplying the Indexed Performance Charge deducted from the Policy Value in that month by the ratio of the Cumulative Guarantee Policy Value immediately before the Monthly Deductions, divided by the Policy Value immediately before the Monthly Deductions;
- No Policy Credit is added to the Cumulative Guarantee Policy Value; and
- A 2% Cumulative Guaranteed Interest Rate is used to credit this amount.

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

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy

Accumulation IUL Form: 21AIUL

Glossary of Terms (cont'd)

Presented By: Mr Agent

Illustration Assumptions

Sample

Male - Preferred NonSmoker

Age: 45

Initial Death Benefit \$391,567

Base Face Amount \$391,567

Initial Planned Premium: \$25,000.00 / Billing Mode: Annual

Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 20

Guideline Premium Test; State: Alabama

Based on Current Charges and Initial Assumed Segment Growth Rate of 5.90%

Premium Charge

A Premium Charge of 7.0% is deducted from each premium in year 1. In years 2-10 the charge is 6.0%. In years 11+, the charge is 2.0%.

Risk Class

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

Segment Cap Rate

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

Segment Floor Rate

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

Segment Term

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

Supplemental Face Amount Charge

The Supplemental Face Amount Charge is an additional monthly charge of \$0.1896 per \$1,000 of the Supplemental Face Amount at issue, or the current Supplemental Face Amount if greater, in years 1-3. In years 4-12, the rate is \$0.158. This charge varies by age, gender, risk classification and the policy duration.

Total Face Amount

The Total Face Amount is made up of two components; the Base Face Amount and Supplemental Face Amount (if elected). The Total Face Amount provides insurance payable at the death of the insured. Any decreases to the Total Face Amount must fall within policy minimums, and are only allowed after the first Policy Year. The Base Face Amount coverage illustrates your intent to decrease or terminate the coverage in the years shown, however, per the contract provisions, the Base Face Amount death benefit will actually remain level unless you specifically request to decrease it at the time desired. Funding for this benefit is based on your intent to decrease, however, if you never decrease your benefit as illustrated, then additional premiums may be required to maintain the level death benefit.

Index Disclosure

The Standard & Poor's 500 Composite Stock Price Index is a product of S&P Dow Jones Indices LLC, a division of S&P Global, or its affiliates ("SPDJ"), and has been licensed for use by the Company. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC, a division of S&P Global ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by the Company. The indexed universal life insurance product issued by the policy is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product nor do they have any liability for any errors, omissions, or interruptions of the Standard & Poor's 500 Composite Stock Price Index.

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy

Accumulation IUL Form: 21AIUL

Glossary of Terms (cont'd)

Presented By: Mr Agent

Illustration Assumptions

Sample

Male - Preferred NonSmoker

Age: 45

Initial Death Benefit \$391,567

Base Face Amount \$391,567

Initial Planned Premium: \$25,000.00 / Billing Mode: Annual

Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 20

Guideline Premium Test; State: Alabama

Based on Current Charges and Initial Assumed Segment Growth Rate of 5.90%

The Barclays Global MA Index (the "Index") is a proprietary index that manages volatility through a systematic, rules-based investments approach. Neither Barclays Bank PLC ("BB PLC") nor any of its affiliates (collectively, "Barclays") is the issuer or producer of the John Hancock Life Insurance Company (U.S.A.)'s (the "Company" or the "Issuer") life insurance products (the "Products") and Barclays has no responsibilities, obligations or duties to purchasers of the Products. The Index, together with any Barclays indices that are components of the Index, is a trademark owned by Barclays and, together with any component indices and index data, is licensed for use by the Company as the issuer or producer of the Products. Barclays only relationship with the Issuer in respect of the Index is the licensing of the Index, which is administered, compiled and published by BB PLC in its role as the index sponsor (the "Index Sponsor") without regard to the Issuer or the Products or purchasers of the Products. Additionally, the Company as the Issuer may for itself execute transaction(s) with Barclays in or relating to the Index in connection with the Products. Purchasers acquire the Products from the Company and purchasers neither acquire any interest in the Index nor enter into any relationship of any kind whatsoever with Barclays upon purchase of the Products. The Products are not sponsored, endorsed, sold or promoted by Barclays and Barclays makes no representation regarding the advisability of the Products or use of the Index or any data included therein. Barclays shall not be liable in any way to the Issuer, Product purchaser or to other third parties in respect of the use or accuracy of the Index or any data included therein. Barclays Bank PLC is the owner of the intellectual property and licensing rights relating to the Index. The Index is operated by Barclays Index Administration, an independent index administration function within Barclays Bank PLC. Barclays Bank PLC may terminate the appointment of, and replace, the Index Sponsor with a successor index sponsor. Following the termination of the appointment of the Index Sponsor, Barclays Bank PLC will publish an announcement of that termination and the identity of the successor index sponsor on www.barclays.com/indices (or any successor website) as soon as reasonably practicable. Solactive AG is the official index calculation and maintenance agent of the Index. The financial instrument is not sponsored, promoted, sold or supported in any other manner by Solactive AG nor does Solactive AG offer any express or implicit guarantee or assurance either with regard to the results of using the Index and/or Index trademark or the Index Price at any time or in any other respect. The Index is calculated and published by Solactive AG. Solactive AG uses its best efforts to ensure that the Index is calculated correctly. Irrespective of its obligations towards the Issuer, Solactive AG has no obligation to point out errors in the Index to third parties including but not limited to purchasers, investors and/or financial intermediaries of the financial instrument. Neither publication of the Index by Solactive AG nor the use of the Index or Index trademark for the purpose of use in connection with the financial instrument constitutes a recommendation by Solactive AG to purchase or invest capital in said financial instrument nor does it in any way represent an assurance or opinion of Solactive AG with regard to any purchase in this financial instrument. Barclays does not guarantee the accuracy and/or completeness of the Index described herein any data included therein, or any data from which it is based, and Barclays shall not have any liability for any errors, omissions, or interruptions therein. Barclays does not make any warranty, express or implied, as to the results to be obtained from the use of the Index. Barclays expressly disclaims all warranties of merchantability or fitness for a particular purpose or use with respect to the Index or any data included therein. Without limiting any of the foregoing, in no event shall Barclays have liability for any special, punitive, indirect or consequential damages, lost profits, loss of opportunity or other financial loss, even if notified of the possibility of such damages.

None of Barclays, any of its affiliates or subsidiaries nor any of its directors, officers, employees, representatives, delegates or agents shall have any responsibility to any person (whether as a result of negligence or otherwise) for any determination made or anything done (or omitted to be determined or done) in respect of the Index or publication of the levels of the Index and any use to which any person may put the Index or the levels of the Index. In addition, although Barclays reserves the right to make adjustments to correct previously incorrectly published information, including but not limited to the levels of the Index, Barclays is under no obligation to do so and Barclays shall have no liability in respect of any errors or omissions. Nothing in any of the disclaimers set forth above will exclude or limit liability to the extent such exclusion or limitation is not permitted by law.

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy

Statement of Policy Cost and Benefit Information

Accumulation IUL Form: 21AIUL

Presented By: Mr Agent

Illustration Assumptions

Sample

Male - Preferred NonSmoker

Age: 45

Initial Death Benefit \$391,567

Base Face Amount \$391,567

Initial Planned Premium: \$25,000.00 / Billing Mode: Annual

Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 20

Guideline Premium Test; State: Alabama

POLICY YEAR	PLANNED PREMIUM	GUARANTEED BASIS			CURRENT BASIS		
		DEATH BENEFIT	POLICY VALUE	SURRENDER VALUE	DEATH BENEFIT	POLICY VALUE	SURRENDER VALUE
1	25,000.00	410,313	18,343.79	7,552.59	413,324	21,757.04	10,563.94
2	25,000.00	428,267	35,561.43	25,734.80	436,461	44,893.78	33,928.74
3	25,000.00	445,457	51,711.75	43,152.98	460,848	69,281.10	58,544.12
4	25,000.00	462,300	67,236.68	61,164.69	486,991	95,423.78	85,855.59
5	25,000.00	478,408	81,772.57	77,689.72	514,599	123,031.74	113,880.90
6	25,000.00	493,783	95,348.80	93,616.90	543,766	152,199.10	143,600.16
7	25,000.00	508,432	107,996.60	108,731.07	574,589	183,022.32	174,888.62
8	25,000.00	522,365	119,750.02	123,120.05	607,169	215,602.43	207,924.85
9	25,000.00	535,591	130,640.74	137,115.80	641,617	250,049.80	243,141.92
10	25,000.00	548,119	140,699.16	150,128.88	678,049	286,482.17	280,058.91
11	25,000.00	559,951	149,946.66	162,417.24	717,656	326,088.98	320,121.84
12	25,000.00	571,092	158,407.00	179,031.42	759,569	368,001.91	367,508.17
13	25,000.00	583,532	168,067.41	191,964.78	806,005	414,438.06	414,438.06
14	25,000.00	595,224	176,882.57	203,656.51	855,180	463,613.29	463,613.29
15	25,000.00	606,158	184,862.29	214,590.89	907,262	515,695.13	515,695.13
16	25,000.00	616,331	192,020.73	224,763.56	962,415	570,847.62	570,847.62
17	25,000.00	625,725	198,358.83	234,157.61	1,020,838	629,270.65	629,270.65
18	25,000.00	634,332	203,885.76	242,765.10	1,082,740	691,173.23	691,173.23
19	25,000.00	642,137	208,602.44	250,570.35	1,148,341	756,773.64	756,773.64
20	25,000.00	649,128	212,512.97	257,561.46	1,217,860	826,293.17	826,293.17
Age 65	25,000.00	649,128	212,512.97	257,561.46	1,217,860	826,293.17	826,293.17

LIFE INSURANCE INDEXES (CALCULATED AT 5%)

	NET PAYMENT INDEX		NET SURRENDER INDEX	
	10 YEARS	20 YEARS	10 YEARS	20 YEARS
GUAR BASIS	54.21	48.86	29.56	34.36
CURR BASIS	50.40	39.10	7.65	1.88

AGENT: MR AGENT
 AGENCY: PPP
 ADDRESS: 111
 222
 PPP, PA 11111

JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)
 JOHN HANCOCK PLACE
 POST OFFICE BOX 717
 BOSTON, MASSACHUSETTS 02116

Accumulation IUL

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy

Statement of Policy Cost and Benefit Information (cont'd)

Accumulation IUL Form: 21AIUL

Presented By: Mr Agent

Illustration Assumptions

Sample

Male - Preferred NonSmoker

Age: 45

Initial Death Benefit \$391,567

Base Face Amount \$391,567

Initial Planned Premium: \$25,000.00 / Billing Mode: Annual

Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 20

Guideline Premium Test; State: Alabama

Coverage Summary

Coverage Description	Initial Amount	Initial Premium
Base Face Amount	\$391,567	\$25,000.00
Supplemental Face Amount - Specified Schedule	\$656,970	From 21 Thru 76
Additional Coverage On Insured		
Overloan Protection Rider		

GUARANTEED VALUES HAVE BEEN CALCULATED ASSUMING MONTHLY DEDUCTIONS FROM POLICY VALUE FOR INSURANCE COVERAGE BASED ON 2017 CSO MORTALITY AND INTEREST CREDITED TO REMAINING VALUE AT AN EFFECTIVE ANNUAL RATE OF 0.00%. ACCORDING TO THE PLANNED PAYMENT SCHEDULE, THE CONTRACT WILL TERMINATE IN YEAR 2059 ON THIS BASIS UNLESS A HIGHER PREMIUM IS PAID.

CURRENT VALUES REFLECT CURRENT INSURANCE RATES AND INTEREST CREDITED AT AN EFFECTIVE ANNUAL RATE OF 5.90%. THEY ARE NOT GUARANTEES OR ESTIMATES, BUT MERELY ILLUSTRATE RESULTANT VALUES IF CURRENT ECONOMIC EXPERIENCE CONTINUES. ACCORDING TO THE PLANNED PAYMENT SCHEDULE, THE CONTRACT WILL REMAIN IN FORCE UNTIL THE YEAR 2098.

THE PORTION OF POLICY VALUE SECURING ANY LOAN IS CREDITED INTEREST AT A RATE THAT VARIES DEPENDING ON THE LOAN OPTION ELECTED.

- FOR INDEX LOAN, THE POLICY LOAN RATE IS VARIABLE AND SUBJECT TO CHANGE ANNUALLY ON THE POLICY ANNIVERSARY. IT IS DETERMINED USING MOODY'S CORPORATE BOND INDEX AS DESCRIBED IN THE LOAN INTEREST CHARGED PROVISION IN YOUR POLICY. INTEREST IS DUE IN ARREARS. THE CURRENT RATE OF LOAN INTEREST IS 5.00%. THIS RATE WILL NOT EXCEED THE HIGHER OF (A) AND (B), EACH AS OF THE CALENDAR MONTH WHICH IS TWO MONTHS BEFORE THE MONTH IN WHICH THE DATE OF DETERMINATION OCCURS; WHERE (A) IS THE RATE OF INTEREST CREDITED TO THE FIXED ACCOUNT PLUS 1% PER ANNUM; AND (B) IS THE MOODY'S CORPORATE BOND YIELD AVERAGE-MONTHLY AVERAGE CORPORATES.
- FOR FIXED INDEX LOAN, THE POLICY LOAN RATE IS FIXED AND GUARANTEED. THE POLICY LOAN RATE IS 5.00%.

IMPORTANT NOTICE

THESE ILLUSTRATIONS PROJECT DEATH BENEFITS, POLICY VALUES AND SURRENDER VALUES AT THE END OF THE YEAR UNDER SEVERAL ASSUMPTIONS IN ADDITION TO MORTALITY EXPERIENCE AND INTEREST CREDITED. THESE ASSUMPTIONS ARE:

1. PLANNED PREMIUM PAYMENTS ARE RECEIVED BY THE COMPANY ON THE FIRST DAY OF EACH PERIOD INDICATED IN THE CONTRACT. NO CHANGES ARE MADE TO EITHER THE AMOUNT OF THE PAYMENTS OR THE SCHEDULE ANTICIPATED.
2. NO CHANGES ARE MADE TO THE AMOUNT OF COVERAGE SCHEDULED OR DEATH BENEFIT OPTION ELECTED AT ISSUE.
3. NO POLICY LOANS OR WITHDRAWALS ARE MADE.

THE CURRENT INSURANCE RATES AND INTEREST CREDITED REMAIN UNCHANGED (APPLICABLE ONLY TO CURRENT BASIS). IF ANY OF THESE ASSUMPTIONS CHANGE, RESULTANT POLICY VALUES WILL DIFFER FROM THOSE ILLUSTRATED.

Accumulation IUL

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy

Accumulation IUL Form: 21AIUL

Input Summary ~~ Agent Use Only ~~

Presented By: Mr Agent

Illustration Assumptions

Sample Initial Death Benefit \$391,567
Male - Preferred NonSmoker Base Face Amount \$391,567
Age: 45 Initial Planned Premium: \$25,000.00 / Billing Mode: Annual
Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 20
Guideline Premium Test; State: Alabama

Product & Concept

Concept Ledger
Approved in Alabama
Product Type Universal Life -- Single Life
Product Accumulation IUL 21 Reprice

Policy Design

Insured Name Sample
Sex Male
Issue Age / Birthdate 45
State Alabama
Risk Class Preferred NonSmoker
Total Face Amount Min Non-MEC DB
Death Benefit Option Option 2
Death Benefit Change Year Lifetime
Definition of Life Insurance Test GPT
Premium Schedule
-- 25000 1 20
Premium Duration 20
Premium Mode Annual
Target Cash Value Endow
Target Year Lifetime
Agent Name Mr Agent

Policy Allocation

Allocation Option Custom Allocation and Rate
Select Capped Rate 5.21%
Base Capped Two Year Rate 5.90%
Barclays Global MA Bonus Rate 5.90%
Barclays Global MA Classic Rate 5.90%
Capped Rate 5.43%
High Capped Rate 6.06%
High Par Capped Rate 5.14%
Enhanced Capped Rate 5.28%
Enhanced High Capped Rate 6.04%
Fixed Rate Current
Allocation Select Capped Rate 0%
Allocation Base Capped Two Year Rate 0%
Allocation Barclays Global MA Bonus Rate 100%

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

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

Winflex

Version: 18.2.0 S[0-0-24576-2560-8192] - 199

07/18/2022 12:04:13 PM

Accumulation IUL

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy

Accumulation IUL Form: 21AIUL

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

Presented By: Mr Agent

Illustration Assumptions

Sample Initial Death Benefit \$391,567
Male - Preferred NonSmoker Base Face Amount \$391,567
Age: 45 Initial Planned Premium: \$25,000.00 / Billing Mode: Annual
Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 20
Guideline Premium Test; State: Alabama

Allocation Barclays Global MA Classic Rate	0%
Allocation Capped Rate	0%
Allocation High Capped Rate	0%
Allocation High Par Capped Rate	0%
Allocation Enhanced Capped Rate	0%
Allocation Enhanced High Capped Rate	0%
Fixed Rate Allocation	0%

Policy Options

Estimated Policy Issue Date	08/18/2022
Charges	Current
Lump Sum Month Year 1	1
Lump Sum Month Years 2+	1
MEC Testing	Avoid MEC
Distributions	Schedule
-- 0 Loan to Cap - End Distributions	2 20
-- Solve Loan to Cap - End Distributions	21 40
-- 0 Loan to Cap - End Distributions	41 76
Distribution Mode	Monthly
Reduce Face to Maximize Income	Yes
Target Cash Value	Endow
Target Year	Lifetime
Withdrawal Cap	Basis
Loan Cap	None
Loan Type	Fixed Index Loan
Loan Interest Payment Type	Borrow
Loaned Index Acct. Assumed Rate	5.43%
Owner Tax Rate	35%

Optional Reports

Optional Presentations	No Presentation
Optional Reports	Yes
Annual Account Summary	Yes
Input Summary	Yes
Internal Rate Of Return	Yes
Pol Cost and Ben Info	Yes
Vitality PLUS Presentation	Yes

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

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

Winflex

Version: 18.2.0 S[0-0-24576-2560-8192] - 199

07/18/2022 12:04:13 PM

Accumulation IUL

Life Insurance Illustration

Name:

Male Age : 45-Preferred NonSmoker Date: 7/18/2022

Initial Death Benefit \$391,567	Initial Payment \$25,000	Non-Guaranteed Interest Rate 5.9%	Tax Bracket 35%
---------------------------------------	--------------------------------	-----------------------------------------	--------------------

Year	Age	Net Annual Outlay	Cumulative Net Outlay	Annual Cash Value Incr / Decr	Net Surrender Value	Net Death Benefit
1	46	25,000	25,000	10,564	10,564	413,324
2	47	25,000	50,000	23,365	33,929	436,461
3	48	25,000	75,000	24,615	58,544	460,848
4	49	25,000	100,000	27,312	85,856	486,991
5	50	25,000	125,000	28,025	113,881	514,599
T@	50	125,000	125,000	113,881	113,881	514,599
6	51	25,000	150,000	29,719	143,600	543,766
7	52	25,000	175,000	31,289	174,889	574,589
8	53	25,000	200,000	33,036	207,925	607,169
9	54	25,000	225,000	35,217	243,142	641,617
10	55	25,000	250,000	36,917	280,059	678,049
T@	55	250,000	250,000	280,059	280,059	678,049
11	56	25,000	275,000	40,063	320,122	717,656
12	57	25,000	300,000	47,386	367,508	759,569
13	58	25,000	325,000	46,930	414,438	806,005
14	59	25,000	350,000	49,175	463,613	855,180
15	60	25,000	375,000	52,082	515,695	907,262
T@	60	375,000	375,000	515,695	515,695	907,262
16	61	25,000	400,000	55,153	570,848	962,415
17	62	25,000	425,000	58,423	629,271	1,020,838
18	63	25,000	450,000	61,902	691,173	1,082,740
19	64	25,000	475,000	65,601	756,774	1,148,341
20	65	25,000	500,000	69,616	826,390	1,148,341
T@	65	500,000	500,000	826,390	826,390	1,148,341
21	66	-72,272	427,728	-19,487	806,903	974,322
22	67	-72,272	355,456	-19,671	787,232	956,320
23	68	-72,272	283,184	-20,817	766,415	936,479
24	69	-72,272	210,912	-22,035	744,380	914,661
25	70	-72,272	138,640	-23,325	721,055	890,726
T@	70	138,640	138,640	721,055	721,055	890,726

V2.51.00 C2.02.00. 12:04:13 PM Version:18.2.0 - 199 This supplemental illustration is not intended to predict actual performance and is valid only when accompanied by all pages of a Accumulation IUL 21 Reprice illustration from John Hancock Life Insurance Company (U.S.A.).

Life Insurance Illustration

Name:

Male Age : 45-Preferred NonSmoker Date: 7/18/2022

Initial Death Benefit \$391,567	Initial Payment \$25,000	Non-Guaranteed Interest Rate 5.9%	Tax Bracket 35%
---------------------------------------	--------------------------------	-----------------------------------------	--------------------

Year	Age	Net Annual Outlay	Cumulative Net Outlay	Annual Cash Value Incr / Decr	Net Surrender Value	Net Death Benefit
26	71	-72,272	66,368	-24,692	696,363	852,515
27	72	-72,272	-5,904	-25,855	670,508	810,733
28	73	-72,272	-78,176	-27,015	643,493	765,189
29	74	-72,272	-150,448	-28,151	615,342	715,699
30	75	-72,272	-222,720	-29,235	586,107	662,085
T@	75	-222,720	-222,720	586,107	586,107	662,085
31	76	-72,272	-294,992	-30,222	555,885	636,397
32	77	-72,272	-367,264	-32,032	523,853	609,110
33	78	-72,272	-439,536	-33,985	489,868	580,090
34	79	-72,272	-511,808	-36,095	453,773	549,187
35	80	-72,272	-584,080	-38,384	415,389	516,231
T@	80	-584,080	-584,080	415,389	415,389	516,231
36	81	-72,272	-656,352	-40,876	374,513	481,026
37	82	-72,272	-728,624	-43,620	330,893	443,324
38	83	-72,272	-800,896	-46,632	284,261	402,866
39	84	-72,272	-873,168	-49,953	234,308	359,346
40	85	-72,272	-945,440	-53,630	180,678	312,411
T@	85	-945,440	-945,440	180,678	180,678	312,411
41	86	0	-945,440	13,307	193,985	332,518
42	87	0	-945,440	12,986	206,971	352,596
43	88	0	-945,440	12,469	219,440	372,451
44	89	0	-945,440	11,583	231,023	391,716
45	90	0	-945,440	10,271	241,294	409,957
T@	90	-945,440	-945,440	241,294	241,294	409,957
46	91	0	-945,440	8,476	249,770	391,304
47	92	0	-945,440	10,621	260,391	371,793
48	93	0	-945,440	14,076	274,467	352,469
49	94	0	-945,440	19,190	293,657	334,663
50	95	0	-945,440	26,327	319,984	319,984
T@	95	-945,440	-945,440	319,984	319,984	319,984

V2.51.00 C2.02.00. 12:04:13 PM Version:18.2.0 - 199 This supplemental illustration is not intended to predict actual performance and is valid only when accompanied by all pages of a Accumulation IUL 21 Reprice illustration from John Hancock Life Insurance Company (U.S.A.).

Life Insurance Illustration

Name:

Male Age : 45-Preferred NonSmoker Date: 7/18/2022

Initial Death Benefit \$391,567	Initial Payment \$25,000	Non-Guaranteed Interest Rate 5.9%	Tax Bracket 35%
---------------------------------------	--------------------------------	-----------------------------------------	--------------------

Year	Age	Net Annual Outlay	Cumulative Net Outlay	Annual Cash Value Incr / Decr	Net Surrender Value	Net Death Benefit
51	96	0	-945,440	35,783	355,767	355,767
52	97	0	-945,440	38,881	394,648	394,648
53	98	0	-945,440	42,219	436,867	436,867
54	99	0	-945,440	45,815	482,682	482,682
55	100	0	-945,440	49,688	532,370	532,370
T@	100	-945,440	-945,440	532,370	532,370	532,370
56	101	0	-945,440	53,859	586,229	586,229
57	102	0	-945,440	58,348	644,577	644,577
58	103	0	-945,440	63,180	707,757	707,757
59	104	0	-945,440	68,379	776,136	776,136
60	105	0	-945,440	73,971	850,107	850,107
T@	105	-945,440	-945,440	850,107	850,107	850,107
61	106	0	-945,440	79,985	930,092	930,092
62	107	0	-945,440	86,451	1,016,543	1,016,543
63	108	0	-945,440	93,404	1,109,947	1,109,947
64	109	0	-945,440	100,874	1,210,821	1,210,821
65	110	0	-945,440	108,903	1,319,724	1,319,724
T@	110	-945,440	-945,440	1,319,724	1,319,724	1,319,724
66	111	0	-945,440	117,528	1,437,252	1,437,252
67	112	0	-945,440	126,792	1,564,044	1,564,044
68	113	0	-945,440	136,743	1,700,787	1,700,787
69	114	0	-945,440	147,426	1,848,213	1,848,213
70	115	0	-945,440	158,897	2,007,110	2,007,110
T@	115	-945,440	-945,440	2,007,110	2,007,110	2,007,110
71	116	0	-945,440	171,208	2,178,318	2,178,318
72	117	0	-945,440	184,422	2,362,740	2,362,740
73	118	0	-945,440	198,601	2,561,341	2,561,341
74	119	0	-945,440	213,815	2,775,156	2,775,156
75	120	0	-945,440	230,133	3,005,289	3,005,289
T@	120	-945,440	-945,440	3,005,289	3,005,289	3,005,289

V2.51.00 C2.02.00. 12:04:13 PM Version:18.2.0 - 199 This supplemental illustration is not intended to predict actual performance and is valid only when accompanied by all pages of a Accumulation IUL 21 Reprice illustration from John Hancock Life Insurance Company (U.S.A.).

Life Insurance Illustration

Name:

Male Age : 45-Preferred NonSmoker Date: 7/18/2022

Initial Death Benefit \$391,567	Initial Payment \$25,000	Non-Guaranteed Interest Rate 5.9%	Tax Bracket 35%
------------------------------------	-----------------------------	--------------------------------------	--------------------

Year	Age	<i>Net Annual Outlay</i>	<i>Cumulative Net Outlay</i>	<i>Annual Cash Value Incr / Decr</i>	<i>Net Surrender Value</i>	<i>Net Death Benefit</i>
76	121	0	-945,440	247,638	3,252,927	3,252,927
77	122	0	-945,440	556,099	3,809,026	3,809,026
78	123	0	-945,440	160,904	3,969,930	3,969,930
79	124	0	-945,440	2,426	3,972,356	3,972,356
80	125	0	-945,440	-82,092	3,890,264	3,890,264
T@	125	-945,440	-945,440	3,890,264	3,890,264	3,890,264

V2.51.00 C2.02.00. 12:04:13 PM Version:18.2.0 - 199 This supplemental illustration is not intended to predict actual performance and is valid only when accompanied by all pages of a Accumulation IUL 21 Reprice illustration from John Hancock Life Insurance Company (U.S.A.).

Presented by: Winflex Mr Agent

Illustration Concept:
Life Insurance Illustration

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

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

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

Name: M/45

Company/ Product: John Hancock/ Accumulation IUL 21 Reprice

Product Warning(s)

- *** Warning: Index Loans and Fixed Index Loans carry significantly more risk than standard policy loans. See Valuable Information Page of the Illustration.
- *** Warning: The illustration assumes that the loaned portion of funds allocated to the Index Appreciation Accounts will earn a rate equal to the lesser of the assumed rate of return input for those accounts, or the Fixed Index Loan Interest Charged Annual Rate plus 0.5%.
- *** Warning: Premium input may be cut back in accordance with first year restrictions. Please check your illustration carefully.
- Death Benefit Option change from 2 to 1 in year 20.

Client Input Summary

Company: John Hancock

July 18, 2022

Product: Accumulation IUL 21 Reprice

Insured

Sex	Male
Age	45
Class	Preferred NonSmoker
Flat Extra Amount	1 to 76 -
State of Issue	Alabama
Backdate to Save Age	N
Estimated Policy Issue Date	08/18/2022

Solve For

Solve For	Face Amount
Vitality Plus	N
Total Face Amount	1 to 121 - Min Non MEC DB
Supplemental Face Amount	0%
Premium	1 to 20 - 25000 21 to 121 - 0
Preliminary Funding Account	N
Target Cash Value	Endow
Target Cash Value Year/Age	Lifetime

Disbursements

Disbursements	Y
Disbursements	2 to 20 - 0 21 to 40 - Solve 41 to 76 - 0
Reduce Face to Maximize Income	Y
Disbursement Option	Loans
Disbursement Mode	Monthly
Withdrawal Cap	Basis
Loan Cap	None
Loan Interest Option	Borrow
Illustrate Overloan Protection	N
Loan Type	Fixed Index Loan
Loaned Index Acct. Assumed Rate	1 to 99 - 5.43
Target Cash Value	0
Target Cash Value Year/Age	Age
Age	121

Assumed Rate

Allocation Option	Custom Allocation and Rate
Select Capped Rate	1 to 121 - 5.21
Base Capped Two Year Rate	1 to 121 - 5.90
Barclays Global MA Bonus Rate	1 to 121 - 5.90
Barclays Global MA Classic Rate	1 to 121 - 5.90
Capped Rate	1 to 121 - 5.43
High Capped Rate	1 to 121 - 6.06

Client Input Summary

Company: John Hancock

July 18, 2022

Product: Accumulation IUL 21 Reprice

Assumed Rate

High Par Capped Rate	1 to 121 - 5.14
Enhanced Capped Rate	1 to 121 - 5.28
Enhanced High Capped Rate	1 to 121 - 6.04
Fixed Rate	1 to 121 - Current
Select Capped Account	0
Base Capped Two Year Acct.	0
Barclays Global MA Bonus Acct	100
Barclays Global MA Classic Acct	0
Capped Acct	0
High Capped Acct	0
High Par Capped Acct	0
Enhanced Capped Acct	0
Enhanced High Capped Acct	0
Fixed Acct	0
One Time Reallocation	N

Policy Options

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

Policy Riders

Policy Riders	N
---------------	---

Optional Pages

Optional Pages	Y
Annual Account Summary	Y
Monthly Account Summary	N
Loan Details Report	N
Necessary Premium Report	N
Input Summary	Y
Cover Page	N
Internal Rate of Return	Y
Death Benefit Illustration	N
TAMRA Page	N
Policy Cost and Benefit Info	Y
Tabular Midpoint Ledger	N

Client Input Summary

Company: John Hancock

July 18, 2022

Product: Accumulation IUL 21 Reprice

Optional Pages

LIRP Report	N
Three Rate Comparison	N
Vitality Plus Presentation	Y
Aspire Presentation	N
Critical Illness Benefit Presentation	N
Commissions	Y

Agent Info

Agent Name	Mr Agent
Agent Company	Ppp
Agent Address1	111
Agent Address2	222
Agent City	Ppp
Agent State	Pennsylvania
Agent Zip Code	11111
Agent Phone	222-333-4444
Bank Sale	N
Affiliation	None

Concept

Concept	Ledger
Tax Bracket	1 to 75 - 35