

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy

Long-Term Care Rider Cover Page

Protection UL Form: 16PROUL

Presented By: Sample Agent

Illustration Assumptions

Sample Initial Total Death Benefit \$250,000 / Initial Long Term Care Benefit \$250,000
Male - Standard Plus NonSmoker Face Amount \$250,000
Age: 65 Initial Planned Premium: \$568.42 / Billing Mode: Monthly
Death Benefit Option 1; Cash Value Accumulation Test
State: Connecticut
Based on Current Charges and an Initial Current Rate of 5.05%

Initial Planned Premium	\$6,821
Initial Death Benefit	\$250,000
Initial Accelerated Benefit / Long-Term Care	\$250,000
Initial Accelerated Benefit Percentage	100%

You may accelerate some, all or none of your Accelerated Benefit Balance to pay for long-term care (LTC) expenses.

If your death benefit is accelerated for LTC payments, it will provide at least 50 months of accelerated payments for long-term care expenses up to the monthly maximum shown below.

Monthly Maximum Benefit Amount	\$5,000
---------------------------------------	----------------

Payable for qualified long-term care services:

- Home Health Care
- Nursing Home Care
- Assisted Living Care
- Adult Day Care

The Long-Term Care Rider is designed to accelerate a portion of the death benefit (subject to a maximum monthly percentage each month), in order to reimburse expenses as a result of the Insured receiving Qualified Long-Term Care Services.

This Supplemental Illustration is valid only if accompanied by all pages including the Basic Illustration pages. Refer to the Basic Illustration for guaranteed elements and benefits and other important information.

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

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

A LIFE INSURANCE POLICY ILLUSTRATION

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

Protection UL Form: 16PROUL

Presented By: Sample Agent

Illustration Assumptions

Sample Initial Total Death Benefit \$250,000 / Initial Long Term Care Benefit \$250,000
Male - Standard Plus NonSmoker Face Amount \$250,000
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Universal Life Insurance

The Universal Life Insurance policy which you are considering provides flexible death benefit protection and premium payment flexibility. The values in the insurance contract grow based on the amount and timing of each premium payment, plus interest and other credits applied to the policy, less insurance and other charges.

Certain aspects of the policy cannot be predicted with absolute certainty. These nonguaranteed elements are described on the following pages. For example, the interest rate credited may exceed the guaranteed rate and monthly charges may be less than the maximum guaranteed charges. This is an illustration only and is not intended to predict actual performance.

Death Benefit Protection

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

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

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

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

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

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

If a policy loan is outstanding, the Death Benefit Protection feature will not prevent your policy from lapsing if the Net Policy Value falls to zero.

Net Death Benefit

The life insurance provided in this illustration reflects a Total Initial Death Benefit of \$250,000. The Death Benefit is composed of \$250,000 in Face Amount (Option 1). The Net Death Benefit reflects any Policy Debt (total loans plus any loan interest due).

Planned Premium Outlay

One of the advantages of Universal Life Insurance is premium payment flexibility, allowing you to vary the amount of your payments. This illustration assumes an Initial Planned Premium Outlay of \$6,821.04 and that all subsequent premium payments are made at the beginning of each modal period. Reduced or discontinued premiums in future years are only possible if the premiums paid and amounts credited are sufficient to cover the cost of insurance and administrative expenses. These factors, as well as any outstanding policy loans or withdrawals, could necessitate additional premiums to maintain your insurance coverage. Paying less than the planned premium can have a negative impact on the policy and its guarantees. Payments in excess of the planned premium are subject to underwriting approval.

Guaranteed Coverage Premium

Based on the initial death benefit shown in the illustration, the level annual premium to guarantee coverage for life is \$12,144.25. Death Benefit option changes, loans, withdrawals, policy changes, and face amount changes will cause this premium to be recalculated. Premiums are subject to maximum

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Illustration Assumptions

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Male - Standard Plus NonSmoker Face Amount \$250,000
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Based on Current Charges and an Initial Current Rate of 5.05%

guidelines allowed by the Internal Revenue Code.

Minimum Initial Premium

The Minimum Initial Premium shown on the Basic Illustration Summary page is the minimum premium to carry the policy for one policy month in the first policy year. If the policy is backdated the Minimum Initial Premium multiplied by the number of months backdated plus one month is required to put the policy in force.

Interest Rate

Interest is illustrated at an initial assumed effective annual rate of 5.05%. We determine the rate of interest to be credited to the Policy Value based on our assessment of investment yields and other considerations as outlined in your policy. The current rate may increase or decrease, but at no point will the interest credited to the policy be lower than the guaranteed annual rate of 2%.

Our obligations under your policy are backed by our general account assets. In addition to fixed income investments, such as corporate bonds, we expect to invest a portion of the premiums received under this class of policies in equities and other longer-duration assets. This investment approach, which may be different from the mix expected with other universal life policies, is intended to produce results that would permit us to credit values that maximize your policy's performance over the longer term. However, this approach could also cause the policy to experience a higher degree of variability of results year-to-year relative to other universal life policies. It is important to review your annual statement and request periodic in-force illustrations to make sure your policy continues to meet your objectives.

Illustrations will be shown at the guaranteed minimum interest rate, and an assumed rate (or rates). An assumed illustrated rate will never be higher than the current rate, or lower than the guaranteed minimum rate. Values illustrated at the current or an assumed rate are not guarantees or estimates, but merely illustrate results on the basis of the selected assumption.

Changes in the rate of interest that we declare will affect both the interest and Persistency Credit applied to your Policy Value. The table below shows how these changes could affect the continuation of your coverage, keeping other assumptions constant (including planned premiums, issue age, risk class and current charges):

Interest Rate Assumption	Policy Year at Lapse*
5.05% Initial Current Rate	N/A
4.55%	33
4.05%	31
3.55%	29
3.05%	28
2.55%	25
2.05%	23
2.00% Minimum Rate	23

* In this table, the lapse year is hypothetical only, based upon the assumed factors, and is not guaranteed. For instance, the mortality charges used in these calculations are less than the maximum charges, and the Persistency Credit assumed is greater than the guaranteed minimum.

Accessing Policy Value

After your policy has been in force for one year, you can make partial cash withdrawals. You can surrender your policy for cash at any time. We will pay you the policy value less a Surrender Charge and any policy debt you may have. You can also borrow the available cash value at any time.

Amount Credited

This is the interest earned on the Policy Value including the amount of interest credited on the Loan Account, plus the Persistency Credit.

Policy Loans

Policy loans may be taken against the Policy Value at any time, and if projected on an illustration, are assumed to be taken at the beginning of the year. The maximum loan amount available is the Surrender Value less any indebtedness, one year of policy charges, and

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Illustration Assumptions

Sample Initial Total Death Benefit \$250,000 / Initial Long Term Care Benefit \$250,000
Male - Standard Plus NonSmoker Face Amount \$250,000
Age: 65 Initial Planned Premium: \$568.42 / Billing Mode: Monthly
Death Benefit Option 1; Cash Value Accumulation Test
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Based on Current Charges and an Initial Current Rate of 5.05%

one year's loan spread.

The net cost of a loan equals the loan interest rate charged less the loan interest rate credited to the portion of Policy Value securing the loan. This differential is guaranteed to be no greater than 1.25% in policy years 1-10. In subsequent years, the differential is currently 0.00%, and guaranteed not to exceed 0.25%.

Loan interest is payable in arrears. The loan interest rate used in this policy illustration is shown in the Policy Summary. Loan interest rates are variable and subject to change annually on the policy anniversary.

Annual Loan Interest

This is the interest charged on the outstanding Policy Debt. 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.

Withdrawals

Withdrawals reduce the Policy Value and the Death Benefit. Withdrawals, if illustrated, are assumed taken at the beginning of the year.

Long-Term Care Rider

This illustration includes the Long-Term Care Rider that interacts with the life insurance policy to which it is attached. The Long-Term Care Rider is designed to accelerate a portion of the Death Benefit under the policy in order to reimburse expenses as a result of a Chronically Ill Insured receiving Qualified Long-Term Care Services. Such Services include the actual charges incurred, subject to a maximum (described below), by a Nursing Home or Assisted Living Facility for room, board, and care services, a Home Health Care Provider for care and services covered by this rider, and an Adult Day Care Center for attendance at such Adult Day Care Center. There is a monthly charge for this rider.

Accelerated Benefit Pool

The Accelerated Benefit Pool is the amount of Death

Benefit that may be accelerated. At issue, the Accelerated Benefit Pool is the Accelerated Benefit Percentage multiplied by the Face Amount. The Accelerated Benefit Pool can never increase. Any withdrawal or reduction in Face Amount (whether requested, due to coverage lapse or Misstatements) will result in a recalculation of the Accelerated Benefit Pool.

Maximum Monthly Benefit Amount

The Maximum Monthly Benefit Amount is calculated by multiplying the Accelerated Benefit Pool at time of claim times 2%. The Maximum Monthly Benefit Amount shows the amount available if a claim occurs in that particular year. If the Death Benefit decreases, the Maximum Monthly Benefit Amount also decreases.

Policy Continuation at Age 121

Provided your coverage is in effect on the policy anniversary nearest the date on which the life insured reaches attained age 121, coverage will continue after age 121 and interest will be credited. No additional charges, other than those for any outstanding policy loans, will be deducted.

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

Taxation of Life Insurance

The information contained in this illustration is based on certain tax and legal assumptions. We suggest that you seek professional counsel regarding the interpretation of current tax laws and accounting practices as they relate to your actual situation. The Technical and Miscellaneous Revenue Act (TAMRA) of 1988 classifies some policies as Modified Endowment Contracts (MECs). Distributions from these policies (excluding death benefits but including policy loans and withdrawals) are taxed differently and may be subject to a 10% penalty tax. TAMRA testing has been performed on the current scale only.

- The initial annual 7-pay premium for this policy is

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

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Presented By: Sample Agent

Illustration Assumptions

Sample

Male - Standard Plus NonSmoker

Age: 65

Initial Total Death Benefit \$250,000 / Initial Long Term Care Benefit \$250,000

Face Amount \$250,000

Initial Planned Premium: \$568.42 / Billing Mode: Monthly

Death Benefit Option 1; Cash Value Accumulation Test

State: Connecticut

Based on Current Charges and an Initial Current Rate of 5.05%

\$20,052.00.

- Based on our interpretation of TAMRA, this policy as illustrated would not be considered a Modified Endowment Contract (MEC).

- **Employer-owned Life Insurance.**

Where 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.

favorable. Future credits and deductions can vary at the company's discretion depending upon factors such as death claims, investment earnings and expenses, as well as policy owner actions such as the timing and amount of premium payments, policy lapse and reinstatement, loans and withdrawals, and contractual changes.

To ensure that your policy continues to meet your objectives, we suggest that in addition to reviewing annual statements, you periodically request in force illustrations. In force illustrations will provide an updated projection of policy performance.

Protection UL is issued by John Hancock Life Insurance Company (U.S.A.) of Boston, MA 02117. John Hancock Life Insurance Company (U.S.A.) consistently receives high financial strength ratings from independent rating agencies. For more information, please visit our website at www.JohnHancock.com.

For more than a century, John Hancock 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.

Other Considerations

This is an illustration only. An illustration is not intended to predict actual performance. Unless otherwise stated, amounts credited and other values set forth in the illustration are not guaranteed.

This illustration assumes that the currently illustrated nonguaranteed elements will continue unchanged for all years shown. This is not likely to occur, and the actual results may be more or less

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Basic Illustration Summary

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Illustration Assumptions

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 Male - Standard Plus NonSmoker Face Amount \$250,000
 Age: 65 Initial Planned Premium: \$568.42 / Billing Mode: Monthly
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 State: Connecticut
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Coverage Summary

Coverage Description	Initial Amount	Initial Annualized Premium
Initial Total Death Benefit	\$250,000	\$6,821.04
Initial Accelerated Benefit /Long-Term Care	\$250,000	
Maximum Monthly Long-Term Care Benefit (2%) 100 Day Elimination Period	\$5,000	
Long-Term Care Rider Risk Class: Standard Plus NonSmoker Accelerated Benefit: 100%		
Face Amount - Level for all years	\$250,000	

Policy Summary

State	Connecticut	
Death Benefit Option	1	From 1 Thru 56
Definition of Life Insurance	CVAT	
Payment Mode	Monthly	
Charges	Current	
Assumed Interest Rate	5.05%	From 1 Thru 56
Loan Interest Rate	3.75%	From 1 Thru 56
Owner Tax Bracket	35.00%	From 1 Thru 56
Initial 7-Pay Premium	\$20,052.00	
Target Premium	\$6,881.44	
Minimum Initial Premium	\$256.28	
Death Benefit Protection Period	21 Years	
Based on Illustrated Assumptions		
LifeTrack Billing	No	

Interest Adjusted Indexes on Insured at 5%

	-----Payment-----		-----Cost-----	
	10 Year	20 Year	10 Year	20 Year
Guaranteed	27.28	27.28	27.28	27.28
Current	27.28	27.28	21.86	22.55
Non-guaranteed Element	0.00	0.00	5.42	4.73

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.

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Long-Term Care Coverage Summary

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Long-Term Care Coverage Summary

Initial Accelerated Benefit Pool \$250,000
Long-Term Care Rider \$5,000 Maximum Monthly Benefit

If a policy loan is taken, prior to making an Accelerated Benefit payment, a portion of the payment will be used to repay part of the loan, thus reducing the amount available for Long-Term Care Rider expenses.

Payable for qualified long-term care services:

- Nursing Home Care
- Assisted Living Facilities
- Adult Day Care
- Home Health Care Services (includes Hospice, Respite Care and Homemaker Services)

Extension of Benefits Provision

Should the policy lapse while you are receiving coverage in a nursing home, you are still protected.

- Long-Term Care Rider benefits are paid out until you leave the nursing home or the entire Accelerated Benefit Pool has been accelerated for long-term care.
- Once the extension of benefits is initiated, any remaining death benefit from the underlying policy will no longer be payable.

Unique Long-Term Care Services

Seniorlink* - provides professional and personalized advice on topics such as home care, assisted living, home maintenance and repair services. It offers the resources and guidance to make smart decisions, helping to ease the whole long-term care experience.

* Seniorlink is the current referral-service provider for John Hancock. This program may be changed or discontinued at any time. Seniorlink is not affiliated with John Hancock Life Insurance Company (U.S.A.) and its subsidiaries.

Long-Term Care Rider Benefit Effect on Policy

The Death Benefit, Accelerated Benefit Balance and Policy Value will be reduced by payment of the Long-Term Care Rider. Any remaining Death Benefit will be paid to the named beneficiary.

Long-Term Care Rider Benefit Exclusions, Reductions, Limitations

To receive accelerated benefits under this rider,

- a 100 day, one-time Elimination Period must be satisfied,
- the Life Insured must receive Qualified Long-Term Care Services,
- you must submit to us certain documentation, including a current plan of care and written proof of loss for the Life Insured,
- we must determine that you are eligible for the payment of benefits under this rider, and
- you must provide us with written certification from a Licensed Health Care Practitioner that the Life Insured is Chronically Ill.

The Long-Term Care Rider does not pay benefits for care or treatment:

- due to intentionally self-inflicted injury;
- required as a result of confinement for alcoholism or drug addiction (unless such confinement for drug addiction was a result of the administration of drugs as part of treatment by a Physician);
- due to suicide or attempted suicide while sane or insane;
- required as a result of alcohol abuse, alcoholism, or drug addiction;
- due to war (declared or undeclared) or any act of war, or service in any of the armed forces or auxiliary units;
- normally not provided or made in the absence of insurance;
- received outside of the 50 United States and the District of Columbia;
- provided by a Nursing Home, Assisted Living Facility, Home Health Agency, or Adult Day Care Center that is owned and operated by a member of your or the Insured's Immediate Family; or
- provided by an Immediate Family member of yours or the Insured's.

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Long-Term Care Coverage Summary (cont'd)

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Illustration Assumptions

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Male - Standard Plus NonSmoker Face Amount \$250,000
Age: 65 Initial Planned Premium: \$568.42 / Billing Mode: Monthly
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This rider does not include inflation protection coverage.
If the Accelerated Benefit Pool has decreased at the time of claim, the Maximum Monthly Benefit Amount may also decrease.

All Long-Term Care Rider Accelerated Benefit payments are intended to be excludable from income under current federal law. However, we believe the monthly charges for this benefit should be considered a policy distribution, and therefore will reduce the cost basis of the policy.

Protection UL

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Protection UL Form: 16PROUL

Numeric Summary

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Illustration Assumptions

Sample
Male - Standard Plus NonSmoker
Age: 65

Initial Total Death Benefit \$250,000 / Initial Long Term Care Benefit \$250,000
Face Amount \$250,000

Initial Planned Premium: \$568.42 / Billing Mode: Monthly
Death Benefit Option 1; Cash Value Accumulation Test
State: Connecticut

GUARANTEED ASSUMPTIONS

These policy benefits and values are based on the guaranteed interest of 2.00% and guaranteed charges. Based on your Planned Premium Outlay, the policy would remain in force until policy year 22, month 6*.

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 current interest rate of 5.05% and current charges. Based on your Planned Premium Outlay, the policy would remain in force until age 121*.

SUMMARY YEARS	GUARANTEED ASSUMPTIONS	NON-GUARANTEED ASSUMPTIONS	
		Midpoint Scale	Assumed Scale
Years Premium Paid in Cash	22	22	44
Summary Year 5			
Net Surrender Value	2,557	3,106	3,675
Net Death Benefit	250,000	250,000	250,000
Summary Year 10			
Net Surrender Value	0	5,635	17,901
Net Death Benefit	250,000	250,000	250,000
Summary Year 20			
Net Surrender Value	0	0	41,048
Net Death Benefit	250,000	250,000	250,000

MIDPOINT SCALE:

Assumes the midpoint interest rate and charges which are halfway between current and guaranteed. Based on your Planned Premium Outlay, the policy would remain in force until policy year 22, month 6*.

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

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

Representative's Address:
Sample Agent
197 Clarendon St.
Boston, MA 02116
(617) 572-6000

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. **I further understand that the guarantees provided by the Death Benefit Protection feature are directly affected by the amount and timing of premiums paid.**

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)

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Illustration Based on Guaranteed Assumptions

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Illustration Assumptions

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Male - Standard Plus NonSmoker

Face Amount \$250,000

Age: 65

Initial Planned Premium: \$568.42 / Billing Mode: Monthly

Death Benefit Option 1; Cash Value Accumulation Test

State: Connecticut

Based on Guaranteed Charges and a Guaranteed Rate of 2%

Policy Year	EOY Age	Planned Premium	Policy Value	Net Surrender Value	Net Death Benefit	IRR on Death Benefit	Benefit for LTC
1	66	6,821	2,330	0	250,000	3,565.13%	250,000
2	67	6,821	4,394	0	250,000	457.46%	250,000
3	68	6,821	6,237	0	250,000	192.95%	250,000
4	69	6,821	7,900	698	250,000	112.54%	250,000
5	70	6,821	9,371	2,557	250,000	75.83%	250,000
6	71	6,821	6,264	0	250,000	55.36%	250,000
7	72	6,821	4,004	0	250,000	42.50%	250,000
8	73	6,821	245	0	250,000	33.77%	250,000
9	74	6,821	0	0	250,000	27.50%	250,000
10	75	6,821	0	0	250,000	22.82%	250,000
Totals:		68,210					
11	76	6,821	0	0	250,000	19.20%	250,000
12	77	6,821	0	0	250,000	16.34%	250,000
13	78	6,821	0	0	250,000	14.02%	250,000
14	79	6,821	0	0	250,000	12.12%	250,000
15	80	6,821	0	0	250,000	10.54%	250,000
16	81	6,821	0	0	250,000	9.20%	250,000
17	82	6,821	0	0	250,000	8.06%	250,000
18	83	6,821	0	0	250,000	7.07%	250,000
19	84	6,821	0	0	250,000	6.22%	250,000
20	85	6,821	0	0	250,000	5.47%	250,000
Totals:		136,421					
21	86	6,821	0	0	250,000	4.81%	250,000
22	87	##	##	##	##	##	##
Totals:		143,242					

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

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

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Protection UL Form: 16PROUL

Illustration Based on Nonguaranteed Assumptions

Presented By: Sample Agent

Illustration Assumptions

Sample

Initial Total Death Benefit \$250,000 / Initial Long Term Care Benefit \$250,000

Male - Standard Plus NonSmoker

Face Amount \$250,000

Age: 65

Initial Planned Premium: \$568.42 / Billing Mode: Monthly

Death Benefit Option 1; Cash Value Accumulation Test

State: Connecticut

Based on Current Charges and an Initial Current Rate of 5.05%

Policy Year	EOY Age	Planned Premium	Policy Value	Net Surrender Value	Net Death Benefit	IRR on Death Benefit	Benefit for LTC
1	66	6,821	2,368	0	250,000	3,565.13%	250,000
2	67	6,821	4,556	0	250,000	457.46%	250,000
3	68	6,821	6,618	0	250,000	192.95%	250,000
4	69	6,821	8,598	1,396	250,000	112.54%	250,000
5	70	6,821	10,488	3,675	250,000	75.83%	250,000
6	71	6,821	12,315	5,872	250,000	55.36%	250,000
7	72	6,821	14,009	9,154	250,000	42.50%	250,000
8	73	6,821	15,536	12,305	250,000	33.77%	250,000
9	74	6,821	16,849	15,233	250,000	27.50%	250,000
10	75	6,821	17,901	17,901	250,000	22.82%	250,000
Totals:		68,210					
11	76	6,821	18,659	18,659	250,000	19.20%	250,000
12	77	6,821	19,084	19,084	250,000	16.34%	250,000
13	78	6,821	21,267	21,267	250,000	14.02%	250,000
14	79	6,821	24,039	24,039	250,000	12.12%	250,000
15	80	6,821	26,876	26,876	250,000	10.54%	250,000
16	81	6,821	29,686	29,686	250,000	9.20%	250,000
17	82	6,821	32,521	32,521	250,000	8.06%	250,000
18	83	6,821	35,371	35,371	250,000	7.07%	250,000
19	84	6,821	38,230	38,230	250,000	6.22%	250,000
20	85	6,821	41,048	41,048	250,000	5.47%	250,000
Totals:		136,421					
21	86	6,821	43,799	43,799	250,000	4.81%	250,000
22	87	6,821	46,483	46,483	250,000	4.23%	250,000
23	88	6,821	49,080	49,080	250,000	3.71%	250,000
24	89	6,821	51,574	51,574	250,000	3.24%	250,000
25	90	6,821	53,949	53,949	250,000	2.83%	250,000
26	91	6,821	56,202	56,202	250,000	2.45%	250,000
27	92	6,821	58,307	58,307	250,000	2.11%	250,000
28	93	6,821	60,245	60,245	250,000	1.80%	250,000
29	94	6,821	61,995	61,995	250,000	1.52%	250,000
30	95	6,821	63,546	63,546	250,000	1.26%	250,000
Totals:		204,631					

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.

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy

Protection UL Form: 16PROUL

Illustration Based on Nonguaranteed Assumptions (cont'd)

Presented By: Sample Agent

Illustration Assumptions

Sample

Initial Total Death Benefit \$250,000 / Initial Long Term Care Benefit \$250,000

Male - Standard Plus NonSmoker

Face Amount \$250,000

Age: 65

Initial Planned Premium: \$568.42 / Billing Mode: Monthly

Death Benefit Option 1; Cash Value Accumulation Test

State: Connecticut

Based on Current Charges and an Initial Current Rate of 5.05%

Policy Year	EOY Age	Planned Premium	Policy Value	Net Surrender Value	Net Death Benefit	IRR on Death Benefit	Benefit for LTC
31	96	6,821	64,702	64,702	250,000	1.03%	250,000
32	97	6,821	65,642	65,642	250,000	0.81%	250,000
33	98	6,821	66,336	66,336	250,000	0.61%	250,000
34	99	6,821	66,694	66,694	250,000	0.43%	250,000
35	100	6,821	66,586	66,586	250,000	0.25%	250,000
36	101	6,821	67,644	67,644	250,000	0.10%	250,000
37	102	6,821	68,608	68,608	250,000	-0.05%	250,000
38	103	6,821	69,509	69,509	250,000	-0.19%	250,000
39	104	6,821	70,398	70,398	250,000	-0.31%	250,000
40	105	6,821	71,357	71,357	250,000	-0.43%	250,000
Totals:		272,842					
41	106	6,821	72,505	72,505	250,000	-0.54%	250,000
42	107	6,821	74,024	74,024	250,000	-0.65%	250,000
43	108	6,821	76,210	76,210	250,000	-0.74%	250,000
44	109	6,821	79,600	79,600	250,000	-0.83%	250,000
45	110	0	81,529	81,529	250,000	-0.80%	250,000
46	111	0	84,666	84,666	250,000	-0.76%	250,000
47	112	0	89,825	89,825	250,000	-0.73%	250,000
48	113	0	98,309	98,309	250,000	-0.70%	250,000
49	114	0	106,123	106,123	250,000	-0.68%	250,000
50	115	0	113,667	113,667	250,000	-0.65%	250,000
Totals:		300,126					
51	116	0	121,689	121,689	250,000	-0.63%	250,000
52	117	0	130,218	130,218	250,000	-0.61%	250,000
53	118	0	139,287	139,287	250,000	-0.59%	250,000
54	119	0	148,929	148,929	250,000	-0.57%	250,000
55	120	0	159,182	159,182	250,000	-0.55%	250,000
56	121	0	170,083	170,083	250,000	-0.53%	250,000
57	122	0	178,673	178,673	250,000	-0.52%	250,000
58	123	0	187,696	187,696	250,000	-0.51%	250,000
59	124	0	197,174	197,174	250,000	-0.49%	250,000
60	125	0	207,132	207,132	250,000	-0.48%	250,000
Totals:		300,126					

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

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy

Protection UL Form: 16PROUL

Glossary of Terms

Presented By: Sample Agent

Illustration Assumptions

Sample Initial Total Death Benefit \$250,000 / Initial Long Term Care Benefit \$250,000
Male - Standard Plus NonSmoker Face Amount \$250,000
Age: 65 Initial Planned Premium: \$568.42 / Billing Mode: Monthly
Death Benefit Option 1; Cash Value Accumulation Test
State: Connecticut
Based on Current Charges and an Initial Current Rate of 5.05%

Cost Of Insurance

Current insurance charges are based on Company experience. The current rates may change, but are guaranteed never to exceed the maximum rates. Maximum rates reflect the 2001 CSO Smoker and Nonsmoker Mortality Table.

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.

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.

Policy Credit

The non-guaranteed assumptions in this illustration include a Policy Credit. The Policy Credit is based on the Insured's Sex, if applicable, as well as Issue Age, Risk Classification, Policy Value, Net Amount at Risk, and the duration that the coverage has been in force. Changes to your policy such as amount of premium paid, timing of premium payments, lapse and reinstatement, loans, withdrawals, or any other contractual change initiated by the policy owner will impact the Policy Value. A reduction in Policy Value may reduce the Policy Credit. To ensure that your policy meets your objectives, we suggest that you review your annual statement and periodically request an in force illustration which will provide an updated projection of your policy.

Face Amount

The Face Amount is the coverage provided by the base policy. Any decreases to the Face Amount after the first policy year must fall within policy minimums.

Policy Value

When premiums are paid, the balance, after premium charges are deducted, goes into the Policy Value. The Policy Value is credited daily with a guaranteed interest rate of 2.00% or the current rate, whichever is greater. Also, once each month, administrative and insurance charges are deducted.

Net Death Benefit

The Death Benefit illustrated is the 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.

Required Additional Death Benefit

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

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 interest due. During the Surrender Charge period, there is a Surrender Charge assessed if all or part of the Face Amount is reduced. If the policy terminates for any reason, the amount of any outstanding loan (that was not previously considered

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

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy

Protection UL Form: 16PROUL

Glossary of Terms (cont'd)

Presented By: Sample Agent

Illustration Assumptions

Sample Initial Total Death Benefit \$250,000 / Initial Long Term Care Benefit \$250,000
Male - Standard Plus NonSmoker Face Amount \$250,000
Age: 65 Initial Planned Premium: \$568.42 / Billing Mode: Monthly
Death Benefit Option 1; Cash Value Accumulation Test
State: Connecticut
Based on Current Charges and an Initial Current Rate of 5.05%

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.

Protection UL

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy

Protection UL Form: 16PROUL

Input Summary ~ Internal Use Only ~ Internal Use Only ~

Presented By: Sample Agent

Illustration Assumptions

Sample Male - Standard Plus NonSmoker Age: 65 Initial Total Death Benefit \$250,000 / Initial Long Term Care Benefit \$250,000 Face Amount \$250,000 Initial Planned Premium: \$568.42 / Billing Mode: Monthly Death Benefit Option 1; Cash Value Accumulation Test State: Connecticut

Product & Concept

Concept Ledger
Approved in Connecticut
Product Type All Products
Product Protection UL 16

Policy Design

Insured Name Sample
Sex Male
Issue Age / Birthdate 65
State Connecticut
Risk Class Standard Plus NonSmoker
Total Face Amount 250,000
Death Benefit Option Option 1
Premium Schedule
-- Solve 1 Lifetime
Premium Duration Lifetime
Premium Mode Monthly
Target Cash Value 1.00
Target Year Lifetime
Crediting Rate Current
Agent Name Sample Agent

Policy Options

Estimated Policy Issue Date Today + 1 Month
Charges Current
Lump Sum Month Year 1
1
Lump Sum Month Years 2+ 1
MEC Testing Allow MEC
Target Cash Value 1.00
Target Year Lifetime
Withdrawal Cap Basis
Loan Cap None
Loan Interest Payment Type Borrow
Variable Loan Interest Rate 3.75%
Owner Tax Rate 35.00%

Riders

Long-Term Care Rider Yes
LTC Rider Risk Class Same as Base Policy
LTC Rider Rating None
Max. Monthly LTC Benefit 2%
Accelerated Benefit % 100%

Optional Reports

Optional Presentations No Presentation
Optional Reports Yes
Input Summary Yes
Vitality Presentation Yes
Summary Year 20

Protection UL

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