

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

A TERM LIFE INSURANCE POLICY ILLUSTRATION SmartProtect Term 20 with Vitality Alternate Status

Form: 16SPROTERM

Presented By: Sample Agent

Illustration Assumptions

Sample
Male - Super Elite
Age: 45

Initial Death Benefit \$1,000,000
Initial Premium: \$121.30
Billing Mode: Monthly
State: Michigan

| Policy Year | EOY Age | Bronze Status Premium | Silver Status Premium | Gold Status Premium | Platinum Status Premium | Death Benefit |
|-------------|---------|-----------------------|-----------------------|---------------------|-------------------------|---------------|
| 1 | 46 | 1,456 | 1,456 | 1,456 | 1,456 | 1,000,000 |
| 2 | 47 | 1,463 | 1,459 | 1,436 | 1,430 | 1,000,000 |
| 3 | 48 | 1,470 | 1,463 | 1,417 | 1,405 | 1,000,000 |
| 4 | 49 | 1,478 | 1,467 | 1,398 | 1,380 | 1,000,000 |
| 5 | 50 | 1,485 | 1,470 | 1,379 | 1,356 | 1,000,000 |
| 6 | 51 | 1,492 | 1,474 | 1,360 | 1,333 | 1,000,000 |
| 7 | 52 | 1,500 | 1,477 | 1,342 | 1,309 | 1,000,000 |
| 8 | 53 | 1,507 | 1,481 | 1,324 | 1,286 | 1,000,000 |
| 9 | 54 | 1,515 | 1,485 | 1,306 | 1,264 | 1,000,000 |
| 10 | 55 | 1,523 | 1,488 | 1,288 | 1,242 | 1,000,000 |
| Totals: | | 14,889 | 14,720 | 13,703 | 13,462 | |
| 11 | 56 | 1,530 | 1,492 | 1,271 | 1,220 | 1,000,000 |
| 12 | 57 | 1,538 | 1,496 | 1,254 | 1,199 | 1,000,000 |
| 13 | 58 | 1,546 | 1,500 | 1,237 | 1,178 | 1,000,000 |
| 14 | 59 | 1,553 | 1,504 | 1,220 | 1,157 | 1,000,000 |
| 15 | 60 | 1,561 | 1,507 | 1,203 | 1,137 | 1,000,000 |
| 16 | 61 | 1,569 | 1,511 | 1,187 | 1,117 | 1,000,000 |
| 17 | 62 | 1,577 | 1,515 | 1,171 | 1,097 | 1,000,000 |
| 18 | 63 | 1,585 | 1,519 | 1,155 | 1,078 | 1,000,000 |
| 19 | 64 | 1,592 | 1,523 | 1,140 | 1,059 | 1,000,000 |
| 20 | 65 | 1,600 | 1,526 | 1,124 | 1,041 | 1,000,000 |
| Totals: | | 30,539 | 29,813 | 25,665 | 24,744 | |
| 21 | 66 | 42,049 | 42,049 | 42,049 | 42,049 | 1,000,000 |
| 22 | 67 | 46,008 | 46,008 | 46,008 | 46,008 | 1,000,000 |
| 23 | 68 | 49,998 | 49,998 | 49,998 | 49,998 | 1,000,000 |
| 24 | 69 | 54,271 | 54,271 | 54,271 | 54,271 | 1,000,000 |
| 25 | 70 | 58,650 | 58,650 | 58,650 | 58,650 | 1,000,000 |
| 26 | 71 | 63,984 | 63,984 | 63,984 | 63,984 | 1,000,000 |
| 27 | 72 | 69,917 | 69,917 | 69,917 | 69,917 | 1,000,000 |
| 28 | 73 | 77,740 | 77,740 | 77,740 | 77,740 | 1,000,000 |
| 29 | 74 | 85,930 | 85,930 | 85,930 | 85,930 | 1,000,000 |
| 30 | 75 | 94,487 | 94,487 | 94,487 | 94,487 | 1,000,000 |
| Totals: | | 673,572 | 672,846 | 668,698 | 667,778 | |

This ledger shows premiums for four hypothetical scenarios where each of the Status is achieved in all years during the Select Period.

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