JOHN HANCOCK USA FIRST YEAR COMMISSION SCHEDULE (FIXED PRODUCTS)

SUB AGENT COOMMISSION SCHEDULE

FOR:

PINNACLE INSURANCE

UNIVERSAL LIFE	FIRST YEAR BASE COMMISSION (% OF FIRST YEAR PREMIUM UP TO TARGET)	SUPPLEMENTAL INCOME (% OF FIRST YEAR PREMIUM UP TO TARGET)	TOTAL COMPENSATION (% OF FIRST YEAR PREMIUM UP TO TARGET)	RENEWAL AND EXCESS PREMIUMS COMMISSION
UNIVERSAL LIFE G'13 * **ULG13**	50%	25.0%	75.0%	2.00 % excess 1.00 % renewals (yrs 2 – 10)
SURVIVORSHIP UNIVERSAL LIFE-G '13 * **SUG13**	50%	25.0%	75.0%	2.00 % excess 1.00 % renewals (yrs 2 – 10)
ACCUMULATION UNIVERSAL LIFE '09 * **AUL09**	50%	25.0%	75.0%	2.00 % excess 1.00 % renewals (yrs 2 – 10)
PROTECTION UNIVERSAL LIFE '15 * **PUL15 - ROLLING TARGETS AVAILABLE**	50%	25.0%	75.0%	2.00 % excess 1.00 % renewals (yrs 2 – 10)
PROTECTION INDEXED UNIVERSAL LIFE '15 ** **PIUL15 - ROLLING TARGETS AVAILABLE**	50%	25.0%	75.0%	2.00 % excess 1.00 % renewals (yrs 2 – 10)
PROTECTION SURVIVORSHIP UL '13 * **PSU13**	50%	25.0%	75.0%	2.00 % excess 1.00 % renewals (yrs 2 – 10)
PROTECTION SURVIVORSHIP INDEXED UL '13 ** **PSIUL13 - ROLLING TARGETS AVAILABLE**	50%	25.0%	75.0%	2.00 % excess 1.00 % renewals (yrs 2 – 10)
ACCUMULATION INDEXED UL '15 ** **IUL15 - ROLLING TARGETS AVAILABLE**	50%	25.0%	75.0%	2.00 % excess 1.00 % renewals (yrs 2 – 10)
PREMIER LIFE '11 * **PRL11**	50%	25.0%	75.0%	2.00 % excess 1.00 % renewals (yrs 2 – 10)
PROTECTION UNIVERSAL LIFE '13 - ENHANCED SPREAD COMP OPTION 1st year commissions will be spread over 5 years as follows:				
YEAR 1	12%	6.0%	18.0%	
YEAR 2 Provided the policy is in force as of the 1st anniversary	12%	6.0%	18.0%	2.00 % excess
YEAR 3 Provided the policy is in force as of the 2nd anniversary	12%	6.0%	18.0%	1.00 % renewals (yrs 2 – 10)
YEAR 4 Provided the policy is in force as of the 3rd anniversary	12%	6.0%	18.0%	
YEAR 5 Provided the policy is in force as of the 4th anniversary	12%	6.0%	18.0%	
PROTECTION SURVIVORSHIP UL '13 - ENHANCED SPREAD COMP OPTION 1st year commissions will be spread over 5 years as follows:				
YEAR 1	12%	6.0%	18.0%	
YEAR 2 Provided the policy is in force as of the 1st anniversary	12%	6.0%	18.0%	2.00 % excess
YEAR 3 Provided the policy is in force as of the 2nd anniversary	12%	6.0%	18.0%	1.00 % renewals (yrs 2 – 10)
YEAR 4 Provided the policy is in force as of the 3rd anniversary	12%	6.0%	18.0%	
YEAR 5 Provided the policy is in force as of the 4th anniversary	12%	6.0%	18.0%	
PROTECTION INDEXED UL '15 with **Cash Value Enhancement Option (PIULC15) *** 1st year commissions will be spread over 4 years as follows:				
YEAR 1	14%	7.0%	21.0%	
YEAR 2 Provided the policy is in force as of the 1st anniversary	14%	7.0%	21.0%	2.00 % excess
YEAR 3 Provided the policy is in force as of the 2nd anniversary	14%	7.0%	21.0%	1.00 % renewals (yrs 2 – 10)
YEAR 4 Provided the policy is in force as of the 3rd anniversary	14%	7.0%	21.0%	
PROTECTION SURVIVORSHIP INDEXED UL '13 with **Cash Value Enhancement Option* (PSIUL13C)** 1st year commissions will be spread over 4 years as follows:				
YEAR 1	14%	7.0%	21.0%	2.00 % excess
YEAR 2 Provided the policy is in force as of the 1st anniversary	14%	7.0%	21.0%	1.00 % renewals (yrs 2 – 10)
YEAR 3 Provided the policy is in force as of the 2nd anniversary	14%	7.0%	21.0%	
YEAR 4 Provided the policy is in force as of the 3rd anniversary	14%	7.0%	21.0%	

UNIVERSAL LIFE, cont'd	FIRST YEAR BASE COMMISSION (% OF FIRST YEAR PREMIUM UP TO TARGET)	SUPPLEMENTAL INCOME (% OF FIRST YEAR PREMIUM UP TO TARGET)	TOTAL COMPENSATION (% OF FIRST YEAR PREMIUM UP TO TARGET)	RENEWAL AND EXCESS PREMIUMS COMMISSION
ACCUMULATION INDEXED UL '15 with CASH VALUE ENHANCEMENT OPTION (AIULC15) * 1st year commissions will be spread over 4 years as follows:				
YEAR 1	14%	7.0%	21.0%	2.00 % excess
YEAR 2 Provided the policy is in force as of the 1st anniversary	14%	7.0%	21.0%	1.00 % renewals (yrs 2 – 10)
YEAR 3 Provided the policy is in force as of the 2nd anniversary	14%	7.0%	21.0%	
YEAR 4 Provided the policy is in force as of the 3rd anniversary	14%	7.0%	21.0%	
PREMIER LIFE '11 with Cash Value Enhancement Option (PRL11C) * 1st year commissions will be spread over 4 years as follows:				
YEAR 1	14%	7.0%	21.0%	2.00 % excess
YEAR 2 Provided the policy is in force as of the 1st anniversary	14%	7.0%	21.0%	1.00 % renewals (yrs 2 – 10)
YEAR 3 Provided the policy is in force as of the 2nd anniversary	14%	7.0%	21.0%	
YEAR 4 Provided the policy is in force as of the 3rd anniversary	14%	7.0%	21.0%	

TERM PRODUCTS	FIRST YEAR BASE COMMISSION (% OF FIRST YEAR PREMIUM UP TO TARGET)	SUPPLEMENTAL INCOME (% OF FIRST YEAR PREMIUM UP TO TARGET)	TOTAL COMPENSATION (% OF FIRST YEAR PREMIUM UP TO TARGET)	RENEWAL COMMISSION
TERM				
TERM 10 (2015)	50%	20.0%	70.0%	N/A
TERM 15 (2015)	50%	25.0%	75.0%	N/A
TERM 20 (2015)	50%	30.0%	80.0%	N/A
SURVIVORSHIP TERM	50%	25.0%	75.0%	2.00 % renewals (yrs 2 – 10)
TERM with VITALITY (All Plan Versions)				
TERM 10 With Vitality (2015)	50%	20.0%	70.0%	N/A
TERM 15 With Vitality (2015)	50%	25.0%	75.0%	N/A
TERM 20 With Vitality (2015)	50%	30.0%	80.0%	N/A

* *Premiums received within the last 23 days of the first year that do not generate first year commission will generate renewal commission at 2%*

Brokerage Compensation Guidelines

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

(hereinafter referred to as John Hancock (USA) or The Company)

Commissions

First-year commissions are calculated as percentages of the commissionable premium received during the first Policy Year. This period begins on the date the policy is considered to be in effect ('Policy Year Date' or 'PYD') and ends on the day prior to the one-year anniversary of the PYD. For commissionable premium amounts up to the Target Commissionable Premium ('Target'), the Base first-year Commission rate is used. For commissionable premiums above the Target, the first-year Excess Commission rate is used. See the Commission Schedule for Base and Excess rates.

Subsequent-year renewal Commissions (both Base and Excess) are calculated as percentages of the commissionable premiums received within the applicable policy year. See Commission Schedule for Renewal rates

Supplemental Income

Supplemental Income ('SI') payments are calculated as percentages of commissionable premium received during the first Policy Year, up to Target. See the Commission Schedule for SI rates.

Rolling Targets

For certain products, second year premium received will pay first-year Base Commission and SI rates, up to any unused Target from the first policy year. Any premium received in excess of the unused Target will be paid at second policy year renewal rates. These products are identified on the Commission Schedule.

These products also contain variations to the standard guidelines for the 23-Day rule and Chargebacks. See those sections below for details.

For products without Rolling Targets, if the premium received in the first Policy Year is less than the Target, the "extra" Base Commission and SI are lost in subsequent years. Base Commission and SI on that portion of unused Target cannot be earned even if premium is received in subsequent years.

23-Day rule

For premiums received within the last 23 days of the first policy year (i.e. early second-year premium), first year commission and SI will be paid on premiums that are cumulatively less than the lower of Target and planned first year premium per the signed policy illustration. Premiums received within the last 23 days of the first policy year that do not generate first year commission and SI will generate commission at the year 2 renewal rate.

For *Rolling Target* products, this rule applies to premiums received during the last 23 days of the **second** policy year.

1035 Exchanges with Loans

For PUL, PSUL, AUL, AIUL, and Premier Life, if there is a 1035 exchange with a loan, the loan portion will be compensated.
For all other products, if there is a 1035 exchange with a loan, the loan portion will not be compensated.

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Chargebacks

Except as otherwise provided in any product-specific documentation applicable to a particular product or rider*, there will be a chargeback of amounts paid on any policy which is lapsed or surrendered according to the following:

Policy Duration at Lapse/Surrender	Chargeback
During Free Look period (commences at time of policy receipt by owner)	100% of total commissions and SI paid
Outside of Free Look period but within first Policy Year *Note: A policy will be deemed as lapsed/ surrendered within the first policy year if it is not in full force and effect as of the 1st day of the second policy year. Policies in 'lapse pending' status are not considered to be in full force and effect unless the necessary premium is paid by the end of the grace period.*	50% of total commissions and SI paid

**Notable exceptions include, but are not limited to:*

Exception	Chargeback
Rolling Target products outside of Free Look period but within 18 months of the Policy Year Date	50% of total commissions and SI paid

Contract Exchanges

When a policy is changed, the compensation, if any, shall be determined by The Company.

The Company shall determine the compensation on any new policy when:

a) A policy issued by The Company on the same life has been surrendered or lapsed within six months of the application for a new policy, OR
b) The new policy appears to have replaced an existing policy in full or part issued by The Company within six months of the date of application.

Spread Commissions

Certain products/riders may require that first-year commissions be paid out over several years. The payment in each subsequent year is dependant on the policy remaining in force as of the anniversary date at the beginning of that policy year. Policy lapse or surrender prior to the anniversary date will result in an elimination of future commission payments even if the full first-year commission and SI amounts have not yet been paid out.