



LifeTrack Premium Notice

INTRODUCTION

Your LifeTrack premium for your Protection UL life insurance policy is due for the period of February 01, 2016 - July 31, 2016. If you have any questions about this notice, please call your financial representative, Phil Johnson, at 617-555-5555 or our Service Office, at 1-888-333-2659, Option 1.

POLICY SUMMARY

Policy Number	93 999 999
Policy Owner	JOE POLICY OWNER
Life Insured	JOE LIFE INSURED
Assumed Vitality Status* on 02/01/2016	Silver

*The Vitality Status shown above assumes the Life Insured does not achieve a higher status before 02/01/2016. The actual Vitality Status of the Life Insured as of 02/01/2016 will be reflected in your Annual Statement.

PREMIUM DUE

Semi-Annual LifeTrack Premium	\$9,586.00
Total Premium Due	\$9,586.00

Please Note: Your LifeTrack premium adjusts annually according to your stated insurance goals; it may differ from the original planned premium. Paying a LifeTrack premium that is other than the planned premium in your initial “as sold” illustration could affect the no-lapse guarantee duration of your policy’s Death Benefit Protection feature. Your annual statement will have more information about the policy’s guaranteed and non-guaranteed elements.

Your policy permits you to choose the timing and amount of premiums to pay, within limits.

The above LifeTrack premium was calculated assuming you will pay premiums until your attained age 100.

For more information about your policy, please see the back page.

Tear off and return the bottom portion with your payment. Keep this portion with your records

0274 1900 12084 093108692 020100093330020000000000 0000933300 7

Please make check payable to: **John Hancock Life Insurance Company (USA)** and return this portion.

Policy Number	93 108 692	Premium Payment Enclosed	_____
Policy Owner	Joe Policy Owner	Total Amount Enclosed	_____
Premium Due	\$9,586.00		
Due Date	February 01, 2016		



LifeTrack and the Healthy Engagement Rider

LifeTrack is an optional billing service from John Hancock that makes it easier for you to stay on track with your insurance goals. With LifeTrack, your billed premium will adjust automatically each policy year to take into account your stated insurance coverage objectives and actual policy experience. The LifeTrack premium calculation also takes into account the policy's current interest rate and charges, as well as the Vitality Status of the Life Insured.

Your policy also includes the Healthy Engagement Rider, which adds credits to your policy value based on the Vitality Status achieved by the Life Insured. The LifeTrack premium calculation on this notice assumes the Life Insured will achieve Silver Status in all future policy years until the Life Insured's attained age 80. If the Life Insured expects to achieve a different Status in future policy years, you may want to pay a different premium. This table below compares LifeTrack premiums assuming the Life Insured earns a different Status in all future policy years.

LifeTrack Premium assuming Bronze Vitality Status (no further engagement in Vitality program)	\$9,722.50
LifeTrack Premium assuming Silver Vitality Status*	\$9,586.00
LifeTrack Premium assuming Gold Vitality Status	\$9,292.00
LifeTrack Premium assuming Platinum Vitality Status	\$9,224.00

*This Status was used in the LifeTrack premium calculation for this LifeTrack Premium Notice

To review your LifeTrack policy objectives, or to make changes, please contact your financial representative or our Service Office, at 1-888-333-2659, Option 1.

About Your Policy

Your policy is a Flexible Premium Universal Life Insurance policy. As such, you can choose the timing and amount of premium to pay within limits. The policy value and benefits of your life insurance policy are directly affected by the amount and timing of premiums paid. This includes any guarantees that your policy may have. Changes in nonguaranteed elements, the timing and amount of premium payments, loans and withdrawals affect the amount of insurance benefits, duration of insurance coverage, and your policy values. If the net cash surrender value is insufficient to pay charges when due, and the Death Benefit Protection is no longer in effect, the policy will lapse and terminate. At such time, there will be no insurance coverage. Thus, your coverage may terminate earlier than expected. Please refer to your Policy Contract for additional information regarding your life insurance policy and the guarantees it provides. We recommend that you contact either your Representative or our Customer Service Center to request an inforce illustration.

Date Printed: January 05, 2016

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