Supplementing Retirement Income with Life Insurance

PROTECTION FOR TODAY, INCOME FOR TOMORROW

PREPARED FOR

Mr. Valued Client

June 28, 2019

PRESENTED BY

Sample Agent

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LIFE-7756 2/18

Policy Form Series: 18AIUL

SUPPLEMENTING RETIREMENT INCOME WITH LIFE INSURANCE

The retirement planning challenge

Protecting your family and planning for a long retirement are likely to top your list of financial priorities. Even if you diligently save in traditional retirement accounts, such as 401(k)s and IRAs, will you have enough saved for retirement? What if there was a solution available that could both protect your family *and* supplement your retirement income? Cash value life insurance may be the answer to round-out your retirement portfolio, providing your family with death benefit protection today, and tax-favored access to income during your retirement years.

Why do you need life insurance?

Life insurance can be one of the most important purchases you will ever make – its death benefit can protect your family and your business, and the cash value can help you supplement your income during retirement. No matter your goals, the unique tax benefits and features of permanent life insurance can be a powerful tool to help you achieve them.

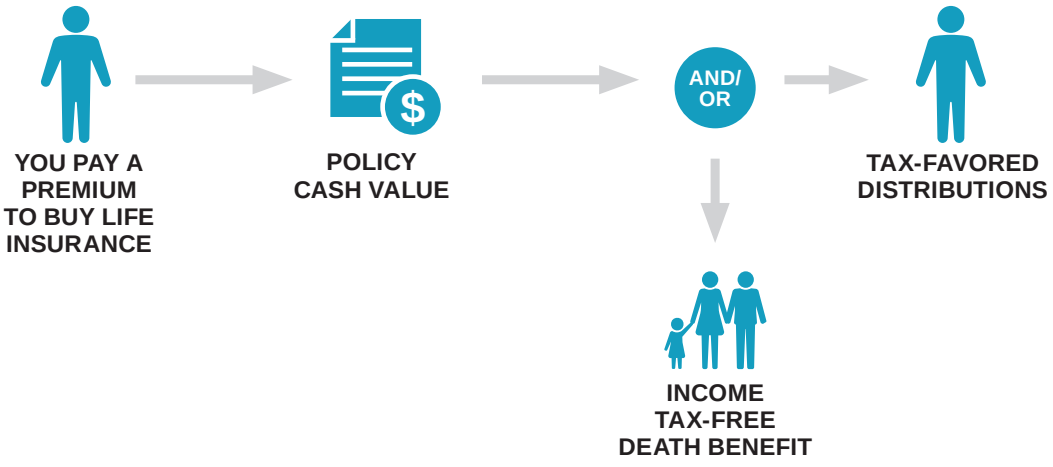
Protection

Flexibility

Tax Diversification

Life insurance is unlike any other asset you may own – the combination of tax free death benefit protection for your family and tax favored access to the policy cash value during your life.

How it Works



SUPPLEMENTING RETIREMENT INCOME WITH LIFE INSURANCE

Protection

A life insurance death benefit can provide protection for your family when they need it the most. It can be an important financial tool used to:

- Cover your family's needs including replacing your salary and funding lifetime goals
- Pay off debts such as your mortgage and other loans
- Pay estate, capital gains, and income taxes
- Leave a legacy to your family
- Provide liquidity to equalize an estate among your beneficiaries

Flexibility

Beyond the death benefit protection, a permanent life insurance policy provides you the added flexibility to **access your policy's cash value, when you need it**, on a tax favored basis.

- Tax-free death benefit
- Tax-deferred growth potential
- Tax-free distributions

What really sets a permanent life insurance policy apart is that it provides you the flexibility to choose:

THE PRODUCT THAT BEST FITS YOUR NEEDS

Customize the premium stream based on your unique goals

- Focus on pure death benefit protection or cash value growth
- Add various optional riders to cover events such as long-term care or disability

Did you know that in some circumstances you might be able to skip a premium or even contribute more?

WHEN, IF AT ALL, TO TAKE POLICY DISTRIBUTIONS

- Withdrawals from your life insurance policy may occur at any time
- No mandatory distributions at age 70
- You have the flexibility to decide how and when to take income distributions (early on in your retirement or in later years)
- If you decide not to take income, the death benefit is preserved as an inheritance for your heirs

Will your qualified plans meet your retirement needs?

Even if you maximize contributions to qualified retirement plans (i.e., 401(k)s, IRAs), you may need to find other alternatives to supplement your retirement income in order to maintain your current lifestyle in retirement. **Life insurance is unique in that it can help build cash value in your policy to supplement your retirement income needs**.

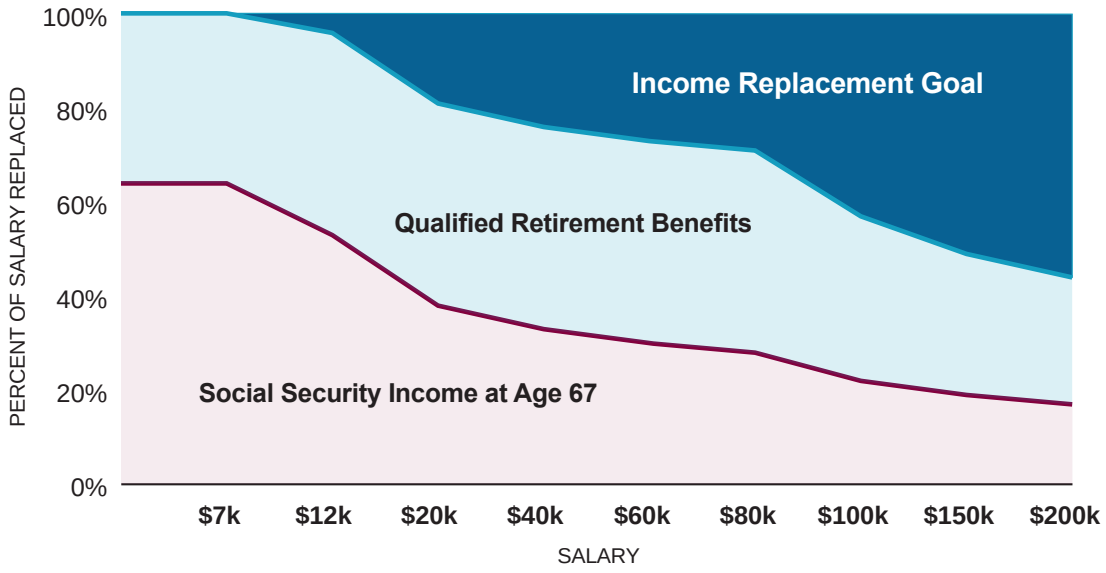
CONTRIBUTION RESTRICTIONS

You may not be able to fund 100% of your retirement with qualified plans. There are contribution limits, and some have income restrictions (like a Roth), that can prevent you from fully funding your retirement income goals. In fact, the more money you make, the less likely you will be able to save fully for retirement with qualified plans alone. This is often referred to as reverse discrimination.

SUPPLEMENTING RETIREMENT INCOME WITH LIFE INSURANCE

Flexibility, cont.

Take a look at the chart below



MANDATORY DISTRIBUTIONS AND EARLY ACCESS PENALTIES

Qualified plan money generally cannot be accessed prior to age 59½ without incurring a penalty. Once you reach age 70½, required minimum distributions (RMDs) typically must be taken, even if you do not need or want this income.

Only 18% of Americans are very confident they'll have enough money saved to live comfortably in retirement.*

How confident are you?

Advantages of life insurance and income alternatives

Life insurance may be a suitable alternative when you've max-funded qualified savings plans and are looking for cash accumulation potential for future life events, such as supplemental retirement income, college funding, and paying off debts. The chart on the next page outlines some important features of a variety of financial vehicles. An understanding of these features may help you determine which of these products may meet your needs, and if life insurance can complement your existing financial portfolio. Speak to your financial representative to determine if one or more of these financial vehicles is right for you.

*Source: A research report from the EBRI Education and Research Fund
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SUPPLEMENTING RETIREMENT INCOME WITH LIFE INSURANCE

Flexibility, cont.

	LIFE INSURANCE	TAXABLE INVESTMENTS	QUALIFIED PLAN/ TRADITIONAL IRA	ROTH IRA	MUNICIPAL BONDS
Tax-Favored Withdrawals	✓	X	X	✓	✓
No Mandatory Withdrawals	✓	✓	X	✓	✓
Tax-Deferred Accumulation	✓	X	✓	✓	✓
Income Tax-Free Death Benefit	✓[1]	X	X	X	X
No Tax Penalties for Early Withdrawal	✓[2]	✓	X	X	✓
Cost of Insurance Charges	✓	X[3]	X	X	X
Market Risk	✓	✓	✓	✓	✓

Creditor Protection

Depending on state law, life insurance proceeds may receive favorable protection from creditors, including bankruptcy protection. This may be a huge benefit for small business owners, attorneys, doctors and other professionals who are concerned about creditors, especially in fields that have higher liability risks.

Tax Diversification

Why should you consider a tax diversification strategy with life insurance?

A permanent life insurance policy can be used to supplement your retirement income, protect your savings and deliver valuable tax advantages, including:

- Tax-free income from policy withdrawals and loans, which does not affect your:
  - Income tax bracket
  - Medicare premiums
  - Capital gains exposure
  - Adjusted Gross Income or Modified Adjusted Gross Income
- Income tax-free death benefit for your beneficiaries
- Tax-deferred growth
- No retirement contribution limits[4]
- No penalties for early access to cash

Tax diversification strategies can add as much as six years or more to the duration of a retirement portfolio.*

*According to the American College, Course HS354, Section 6, LO 12-6-1 Retirement Income Certified Professional.

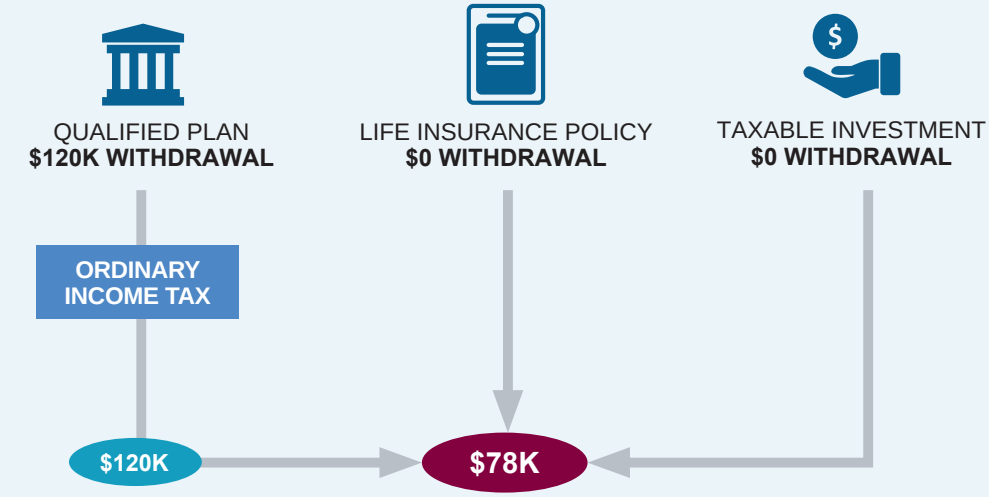
1. Life insurance death benefit proceeds are generally excludable from the beneficiary's gross income for income tax purposes. There are a few exceptions such as when a life insurance policy has been transferred for valuable consideration. Comments on taxation are based on John Hancock's understanding of current tax law, which is subject to change. No legal, tax or accounting advice can be given by John Hancock, its agents, employees or registered representatives. Prospective purchasers should consult their professional tax advisor for details.
2. Withdrawal of policy values in excess of the owner's investment in the contract can cause recognition of gain (to the extent of gain) for income tax purposes. Furthermore, while an owner generally may borrow against a life insurance policy without immediate income tax consequences, a lapse or surrender of a policy against which loans are outstanding may also cause the owner to recognize policy value in excess of basis.
3. If the underlying investment is a deferred annuity, cost of insurance charges and/or withdrawal penalty may apply.
4. For every life insurance policy, there is a minimum premium at any given time, the payment of which is necessary to keep the policy in force. Premiums may be paid in excess of this amount which may have the effect of reducing future necessary minimum payments. However, excessive advance funding of a life insurance policy can result in the policy being treated as a modified endowment contract, which would be subject to significantly different tax treatment than other life insurance policies.

Why is tax diversification so important?

Diversifying your investments can reduce income taxes in retirement.

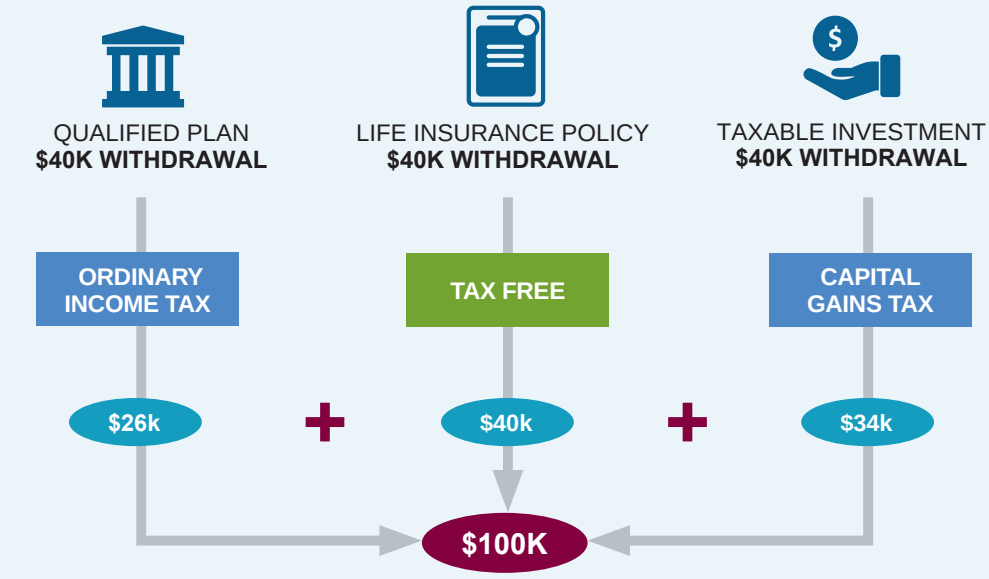
NON-DIVERSIFIED WITHDRAWALS

Let's take a look at a $120,000 withdrawn from your qualified plan; Assuming a 35% tax rate, you would be left with only $78k after taxes.



DIVERSIFIED WITHDRAWALS

Instead, if you took $40,000 from each of the three alternatives – $40,000 from a qualified plan, $40,000 from a taxable investment, and $40,000 from a permanent life insurance policy – you could potentially receive net income of $100,000 (assuming a 35% income tax bracket and 15% in capital gains taxes).



SUPPLEMENTING RETIREMENT INCOME WITH LIFE INSURANCE

Hypothetical policy summary at age 80

INITIAL FACE AMOUNT: **$1,303,809**

PREMIUM IN

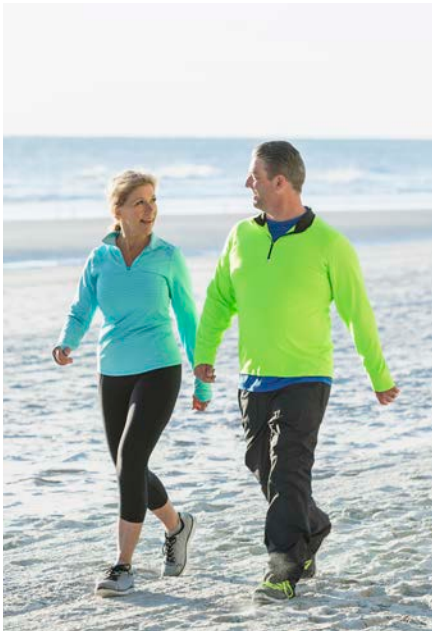
Initial Planned Premium:
$50,000

X

Duration:
20

=

TOTAL PREMIUM PAID:
$1,000,000



INCOME OUT

Annual Distribution Amount:
$498,075

X

Duration:
11

=

TOTAL DISTRIBUTIONS:
$5,478,825

+

DEATH BENEFIT PAID:
If death occurs at age 80
$364,308

=

Total Distributions + Death Benefit Received:
If death occurs at age 80
$5,843,133

Internal Rate of Return (IRR)
on Death Benefit if death occurs at age 80
7.14%

PRE-TAX EQUIVALENT IRR:
10.98%

Assumes policy distributions are taken from age 70 through age 80 .
This is a supplemental illustration authorized for distribution only when preceded or accompanied by a basic illustration from the issuer. Benefits and values may not be guaranteed; the assumptions on which they are based are subject to change by the insurer. Actual results may be more or less favorable. Refer to the basic illustration for guaranteed elements and other important information.

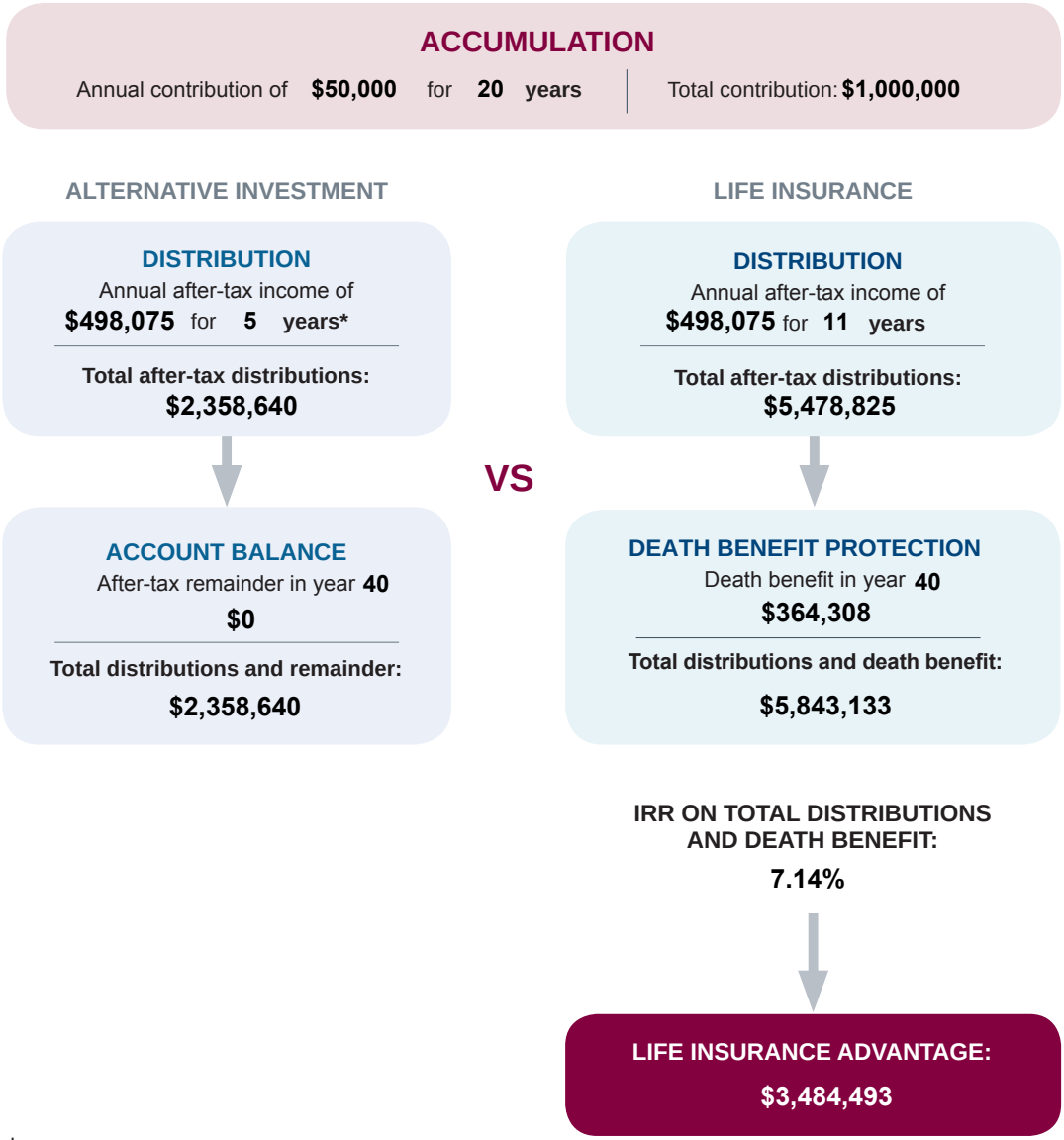
The Internal Rate of Return (IRR) on death benefit is equivalent to an interest rate at which an amount equal to the illustrated premiums could have been invested outside the policy, and an amount equal to the illustrated distributions could have been removed from that investment, to arrive at the net death benefit of the policy at the year listed. The Pre-Tax Equivalent IRR is the amount that investment must have earned to arrive at the net death benefit of the policy assuming an effective tax rate of 35%.

SUPPLEMENTING RETIREMENT INCOME WITH LIFE INSURANCE

Policy Details

The following chart and tables compare purchasing life insurance to investing the premium dollars in an alternative investment. The alternative investment is a hypothetical fund which is assumed to grow at the composite rate of return and includes assets which may be subject to income tax at the individual's ordinary income tax or capital gains tax bracket.

Product: Accumulation IUL
Insured: Mr. Valued Client, Male, 40, Super Preferred NonSmoker
Initial Premium: $50,000
Initial Face Amount: $1,303,809
Summary Year: 40



*May include partial payment in final year.

The potential policy cash value of a life insurance policy grows on a tax-deferred basis. As long as the policy is not designed as a Modified Endowment Contract (MEC), you can take tax-free withdrawals and loans from the cash value. Withdrawals from the policy are income-tax free up to the policy's cost basis (premiums paid), after which point you should switch to loans which are generally not taxable.

The summary year refers to the year that has been chosen by you. The year may be life expectancy, a random year, or a year that coincides with your personal planning goals.

The alternative investment is assumed to be taxed as ordinary income.

The "IRR on total distributions and death benefit" represents the hypothetical rate of return on the premiums paid versus the total distributions from the policy added to the policy death benefit.

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Benefits and values may not be guaranteed; the assumptions on which they are based are subject to change by the insurer. Actual results may be more or less favorable. Refer to the basic illustration for guaranteed elements and other important information.

Life Insurance Summary

COMPARISON OF VALUES

	ALTERNATIVE INVESTMENT	LIFE INSURANCE
Initial death benefit	$50,000	$1,303,809
Contribution / premium amount	$50,000	$50,000
Number of years	20	20
Tax rate	35%	35%
Growth rate	6.12%	As illustrated
At retirement (age 70)		
Value at age 70 (account balance or cash value)	$1,763,670	$3,556,199
Value to heirs at death at age 70 [5]	$1,763,670	$4,089,629
At year 40, summary year [6]		
Planned annual distributions	$0	$498,075
Cumulative distributions at year 40	$2,358,640	$5,478,825
Value at year 40 (account balance or cash value)	$0	$110,574
Value to heirs at death in year 40 [5]	$0	$364,308

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5. Net death benefit does not take estate taxes into account.
6. The summary year refers to a year that has been chosen by you. The year may be life expectancy, a random year, or a year that coincides with your personal planning goals.

SUPPLEMENTING RETIREMENT INCOME WITH LIFE INSURANCE

Side Fund Investment vs. Buying Life Insurance

YEAR	AGE	ALTERNATE INVESTMENT CONTRIBUTIONS	NET WITHDRAWALS	GROWTH RATE	NET ALTERNATE INVESTMENT (EOY)	LIFE INSURANCE PREMIUM	WITHDRAWALS AND LOANS	NET CASH VALUE	NET DEATH BENEFIT
1	41	50,000	0	6.12%	51,989	50,000	0	14,969	1,346,845
2	42	50,000	0	6.12%	106,046	50,000	0	61,446	1,393,014
3	43	50,000	0	6.12%	162,254	50,000	0	111,244	1,442,262
4	44	50,000	0	6.12%	220,697	50,000	0	170,749	1,495,954
5	45	50,000	0	6.12%	281,465	50,000	0	230,398	1,553,508
6	46	50,000	0	6.12%	344,651	50,000	0	294,178	1,615,309
7	47	50,000	0	6.12%	410,350	50,000	0	362,658	1,681,787
8	48	50,000	0	6.12%	478,663	50,000	0	436,017	1,753,408
9	49	50,000	0	6.12%	549,693	50,000	0	516,567	1,830,669
10	50	50,000	0	6.12%	623,549	50,000	0	601,874	1,914,118
11	51	50,000	0	6.12%	700,343	50,000	0	695,958	2,006,486
12	52	50,000	0	6.12%	780,192	50,000	0	796,700	2,105,773
13	53	50,000	0	6.12%	863,217	50,000	0	905,112	2,212,495
14	54	50,000	0	6.12%	949,544	50,000	0	1,021,541	2,327,208
15	55	50,000	0	6.12%	1,039,306	50,000	0	1,146,554	2,450,506
16	56	50,000	0	6.12%	1,132,639	50,000	0	1,284,314	2,588,123
17	57	50,000	0	6.12%	1,229,684	50,000	0	1,432,213	2,736,022
18	58	50,000	0	6.12%	1,330,590	50,000	0	1,591,153	2,894,962
19	59	50,000	0	6.12%	1,435,510	50,000	0	1,761,947	3,065,756
20	60	50,000	0	6.12%	1,544,603	50,000	0	1,945,462	3,065,756
21	61	0	0	6.12%	1,606,048	0	0	2,096,220	2,683,162
22	62	0	0	6.12%	1,669,936	0	0	2,258,153	2,845,273
23	63	0	0	6.12%	1,736,366	0	0	2,432,115	3,015,822
24	64	0	0	6.12%	1,805,439	0	0	2,619,022	3,195,207
25	65	0	0	6.12%	1,877,259	0	0	2,819,866	3,383,840
26	66	0	0	6.12%	1,951,937	0	0	3,035,717	3,612,503
27	67	0	0	6.12%	2,029,585	0	0	3,267,463	3,855,606
28	68	0	0	6.12%	2,110,322	0	0	3,516,290	4,114,059
29	69	0	0	6.12%	2,194,270	0	0	3,783,477	4,388,833
30	70	0	498,075	6.12%	1,763,670	0	498,075	3,556,199	4,089,629
31	71	0	498,075	6.12%	1,315,940	0	498,075	3,312,597	3,743,234
32	72	0	498,075	6.12%	850,400	0	498,075	3,049,472	3,440,042
33	73	0	498,075	6.12%	366,340	0	498,075	2,767,052	3,107,578
34	74	0	366,340	6.12%	0	0	498,075	2,464,018	2,744,549
35	75	0	0	6.12%	0	0	498,075	2,138,867	2,349,932
36	76	0	0	6.12%	0	0	498,075	1,790,064	2,011,237
37	77	0	0	6.12%	0	0	498,075	1,414,942	1,645,528
38	78	0	0	6.12%	0	0	498,075	1,011,472	1,250,687
39	79	0	0	6.12%	0	0	498,075	577,468	824,434
40	80	0	0	6.12%	0	0	498,075	110,574	364,308
41	81	0	0	6.12%	0	0	0	114,040	373,532
42	82	0	0	6.12%	0	0	0	116,855	382,198

SUPPLEMENTING RETIREMENT INCOME WITH LIFE INSURANCE

YEAR	AGE	ALTERNATE INVESTMENT CONTRIBUTIONS	NET WITHDRAWALS	GROWTH RATE	NET ALTERNATE INVESTMENT (EOY)	LIFE INSURANCE PREMIUM	WITHDRAWALS AND LOANS	NET CASH VALUE	NET DEATH BENEFIT
43	83	0	0	6.12%	0	0	0	118,839	390,120
44	84	0	0	6.12%	0	0	0	119,789	397,088
45	85	0	0	6.12%	0	0	0	119,460	402,847
46	86	0	0	6.12%	0	0	0	117,512	407,043
47	87	0	0	6.12%	0	0	0	113,517	409,231
48	88	0	0	6.12%	0	0	0	107,025	408,940
49	89	0	0	6.12%	0	0	0	97,492	405,602
50	90	0	0	6.12%	0	0	0	84,275	398,548
51	91	0	0	6.12%	0	0	0	66,690	322,986
52	92	0	0	6.12%	0	0	0	49,414	245,398
53	93	0	0	6.12%	0	0	0	33,793	167,054
54	94	0	0	6.12%	0	0	0	21,470	89,469
55	95	0	0	6.12%	0	0	0	14,498	14,498
56	96	0	0	6.12%	0	0	0	15,328	15,328
57	97	0	0	6.12%	0	0	0	16,219	16,219
58	98	0	0	6.12%	0	0	0	17,177	17,177
59	99	0	0	6.12%	0	0	0	18,206	18,206
60	100	0	0	6.12%	0	0	0	19,312	19,312
61	101	0	0	6.12%	0	0	0	20,499	20,499
62	102	0	0	6.12%	0	0	0	21,776	21,776
63	103	0	0	6.12%	0	0	0	23,147	23,147
64	104	0	0	6.12%	0	0	0	24,620	24,620
65	105	0	0	6.12%	0	0	0	26,202	26,202
66	106	0	0	6.12%	0	0	0	27,903	27,903
67	107	0	0	6.12%	0	0	0	29,729	29,729
68	108	0	0	6.12%	0	0	0	31,692	31,692
69	109	0	0	6.12%	0	0	0	33,801	33,801
70	110	0	0	6.12%	0	0	0	36,066	36,066
71	111	0	0	6.12%	0	0	0	38,500	38,500
72	112	0	0	6.12%	0	0	0	41,115	41,115
73	113	0	0	6.12%	0	0	0	43,924	43,924
74	114	0	0	6.12%	0	0	0	46,942	46,942
75	115	0	0	6.12%	0	0	0	50,185	50,185
76	116	0	0	6.12%	0	0	0	53,669	53,669
77	117	0	0	6.12%	0	0	0	57,412	57,412
78	118	0	0	6.12%	0	0	0	61,433	61,433
79	119	0	0	6.12%	0	0	0	65,753	65,753
80	120	0	0	6.12%	0	0	0	70,395	70,395
81	121	0	0	6.12%	0	0	0	75,382	75,382
82	122	0	0	6.12%	0	0	0	82,532	82,532
83	123	0	0	6.12%	0	0	0	90,361	90,361
84	124	0	0	6.12%	0	0	0	98,933	98,933
85	125	0	0	6.12%	0	0	0	108,318	108,318

SUPPLEMENTING RETIREMENT INCOME WITH LIFE INSURANCE

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The John Hancock Advantage

For over 150 years, John Hancock's commitment to earning the trust of our clients has remained unchanged. Our solid foundation of financial strength and stability positions us well to deliver on our promises now and well into the future. John Hancock's innovative life insurance portfolio is made up of universal, indexed, variable and term life insurance **products that are among the best in the industry.** And when combined with the **John Hancock Vitality Program, you have the opportunity to earn additional benefits** and valuable rewards for living a healthy life. Top that off with our **underwriting expertise** and **service excellence,** you can feel confident that you have the resources needed to help secure your future.

SUPPLEMENTING RETIREMENT INCOME WITH LIFE INSURANCE

Glossary

Traditional Individual Retirement Account (IRA) - A Traditional Individual Retirement Account (IRA) is a type of financial plan that allows you to contribute money towards investments that can grow tax deferred. Individual taxpayers are allowed to contribute 100% of compensation up to a specified maximum dollar amount to their Traditional IRA. In 2018, this maximum is $5,500 for individuals under age 50 and $6,500 for those 50 or older. Contributions to the Traditional IRA may be tax-deductible depending on the taxpayer's income, tax-filing status and other factors. Generally, if you are covered by a retirement plan at work, Traditional IRA contributions are fully deductible only if your adjusted gross income is less than $63,000 if you are Single or Head of Household or $101,000 if you are Married Filing Jointly. A tax penalty will generally apply to distributions taken from a Traditional IRA before age 59½. Traditional IRAs are subject to minimum distribution requirements starting at age 70½ and distributions are taxable when they are taken. Consult your tax advisor for more information.

Modified Endowment Contract (MEC) - A Modified Endowment Contract is a life insurance policy that has failed the seven-pay test and was entered into after June 21, 1988. While the death benefit from a MEC is still (generally) income tax free and the policy cash value still grows on at tax-deferred basis, withdrawals and loans from life insurance policies that are classified as modified endowment contracts may be subject to tax at the time the withdrawal or loan is made. A federal tax penalty may also apply if the withdrawal or loan is taken prior to age 59 ½. The basic illustration accompanying this supplemental illustration will indicate if the policy you are considering is a MEC.

Municipal Bonds- Municipal bonds are a debt security issued by a state, municipality, or county to finance capital expenditures. Municipal bonds are generally exempt from federal taxes and from many state and local taxes, depending on the bond and if you live in the state in which the bond is issued. Some bonds may be subject to capital gains tax at sale. Consult your tax advisor for more information.

Qualified Plans- A qualified plan (such as 401(k)s and 403(b)s are financial plans that meet certain requirements of the Internal Revenue code and as a result, are eligible to receive certain tax benefits. In general, contributions to these plans are tax deductible up to the contribution limits of $18,500 in 2018, and the growth within the plans are tax-deferred. A tax penalty will generally apply to distributions taken from a qualified plan before age 59½. Qualified plans are generally subject to minimum distribution requirements starting at age 70 ½ and distributions are taxable when they are taken. Consult your tax advisor for more information.

Roth IRA- A Roth IRA is a type of individual retirement plan that bears many similarities to the traditional IRA, but contributions are not tax deductible and qualified distributions are tax free after a 5-year waiting period. Similar to other retirement plan accounts, non-qualified distributions from a Roth IRA may be subject to a penalty upon withdrawal. Generally, to use a Roth IRA, your income must be under specific level set by the IRS (in 2018 $120,000 for Single or Head of Household, and $189,000 for Married Filing Jointly or a Qualified Widow(er). Consult your tax advisor for more information.

Taxable Investments - For the purposes of this presentation, a taxable investment is any financial vehicle which must be purchased with after-tax dollars and which creates taxable income or does not grow on a tax deferred basis. This would include bank accounts, Certificates of Deposit (CDs), stocks, and corporate bonds, to name a few examples. The taxation of each of these investment types will vary based on the asset purchased. Consult your tax advisor for more information.

SUPPLEMENTING RETIREMENT INCOME WITH LIFE INSURANCE

Disclosure

Supplementing Retirement Income with Life Insurance is a tool designed to assist you in exploring potential estate/retirement planning options through the use of life insurance and investing strategies. However, this presentation is not intended to be your estate/retirement plan nor is it a specific recommendation for your estate/retirement plan. This presentation is for illustrative purposes only. This analysis does not constitute a recommendation of a particular option or options over any other planning alternatives. Other alternatives may be more appropriate or suitable for your particular situation and you should discuss these options with your legal, tax and accounting advisors prior to making any investment or purchase decisions.

John Hancock does not guarantee the accuracy of the Supplementing Retirement Income with Life Insurance system or the output. John Hancock will not be liable for any damages arising from the use or misuse of this software or from any errors or omissions in the same. John Hancock assumes no duty to update this software or to provide notice of any errors in the software or applicable changes in the law.

Figures used in this program illustrate various benefit/retirement planning concepts, which are based upon both assumptions and data provided by you, the client. Your furnishing of accurate data will help enhance the value of this analysis. However, all assumed growth rates are based upon information provided and assumed by you and are not a guarantee of the future performance of the life insurance policy. Please review the assumptions page for accuracy of information.

This supplemental illustration assumes that the currently illustrated non-guaranteed elements will continue for all years shown. However, it is not likely that the non-guaranteed elements will perform exactly as shown in the illustration. In addition, the actual consequences of a particular planning alternative will depend on many variables, some of which may not be fully accounted for or described in this presentation. Unless otherwise indicated, the income tax implications of particular transactions are not reflected in the analysis. This program does not illustrate the estate, gift, and generation-skipping transfer (GST) tax implications of this proposal.

Before you make any estate or retirement planning decisions (or change title to any assets or change beneficiary designations) your legal and tax advisors should be consulted to determine (1) the suitability of a particular planning alternative for you and (2) the precise legal, tax, investment, and accounting consequences of that alternative.

Loans and withdrawals will reduce the death benefit and the cash surrender value, and may cause the policy to lapse. Lapse or surrender of a policy with a loan may cause the recognition of taxable income. Withdrawals in excess of the cost basis (premiums paid) will be subject to tax, and certain withdrawals within the first 15 years may be subject to recapture tax. Additionally, policies classified as Modified Endowment Contracts may be subject to tax when a loan or withdrawal is made. A federal tax penalty of 10% may also apply if the loan or withdrawal is taken prior to age 59½. Cash value available for loans and withdrawals may be more or less than originally invested. Withdrawals are available after the first policy year.

This material does not constitute tax, legal, investment or accounting advice and is not intended for use by a taxpayer for the purposes of avoiding any IRS penalty. Comments on taxation are based on tax law current as of the time we produced the material. All information and materials provided by John Hancock are to support the marketing and sale of our products and services, and are not intended to be impartial advice or recommendations. John Hancock and its representatives will receive compensation from such sales or services. Anyone interested in these transactions or topics may want to seek advice based on his or her particular circumstances from independent advisors.

Life insurance death benefit proceeds are generally excludable from the beneficiary's gross income for income tax purposes. There are few exceptions such as when a life insurance policy has been transferred for valuable consideration.

Insurance policies and/or associated riders and features may not be available in all states.

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy — Accumulation IUL Form: 18AIUL

Valuable Information About Your Life Insurance Illustration

Presented By: Sample Agent

Illustration Assumptions

Mr. Valued Client
Male - Super Preferred NonSmoker
Age: 40
Initial Assumed Status: Gold

Initial Death Benefit $1,303,809
Base Face Amount $1,303,809
Initial Planned Premium: $50,000.00 / Billing Mode: Annual
Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 20
Guideline Premium Test; State: Wisconsin
Based on Current Charges and an Initial Assumed Segment Growth Rate of 6.12%

Accumulation Indexed Universal Life Insurance

The Accumulation Indexed Universal Life Insurance policy which you are considering provides flexible death benefit protection and premium payment flexibility. The values in the insurance policy are based on several factors, including:

- The amount and timing of each premium payment;
- Interest earned in a Fixed Account (referred to contractually as the Guaranteed Interest Account) or in the Indexed Appreciation Account which consists of policy value in the Non-Loaned Indexed Accounts and the Loaned Indexed Account (collectively, the "Indexed Accounts").
- Index Segment Interest Credits (earned by Segments in an Index Appreciation Account on a Segment Maturity Date); and
- Cost of Insurance and other charges.

Your net premiums are added to your Policy Value. You may allocate premiums to one or more of the Non-Loaned Indexed Accounts and/or to the Fixed Account. The Non-Loaned Indexed Accounts are the Capped Indexed Account, the Enhanced Capped Indexed Account, the High Capped Indexed Account, the Enhanced High Capped Indexed Account, the High Par Capped Indexed Account and the Capped Hang Seng Indexed Account. You may not allocate Net Premium or Policy Value to the Loaned Indexed Account. The Indexed Accounts offered in the policy are:

- Capped Indexed Account
- Enhanced Capped Indexed Account^
- High Capped Indexed Account
- Enhanced High Capped Indexed Account^
- High Par Capped Indexed Account
- Capped Hang Seng Indexed Account
- Loaned Indexed Account^

^The Enhanced Indexed Accounts, Fixed Index Loan and the Loaned Indexed Account may not be available in all states.

Certain aspects of the policy cannot be predicted with certainty. These aspects include policyholder choices as well as nonguranteed elements which are described on the following pages. 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. These rates and charges may also vary from those illustrated. In addition, we may change the Segment Cap Rate and the Participation Rate.

This is an illustration only and is not intended to predict actual performance. Capitalized terms throughout the illustration have specific meanings to the policy and are defined either here or in the policy contract. Descriptions provided in this illustration are meant as a summary of the product and its features; however it does not supersede, nor should it be considered a substitute for the policy contract.

How an Accumulation IUL Policy Credits Interest

Accumulation IUL policy premium payments may be allocated (after deduction of a Premium Charge) to the Fixed Account, Non-Loaned Indexed Accounts, or any combination of these options. You may not allocate Net Premium to the Loaned Indexed Account. This section outlines basic Accumulation IUL interest crediting; however the policy contract provides full details.

- Amounts held in the Fixed Account (as well as amounts allocated to any Holding Segment) earn a rate of interest as described in the *Fixed Account – Interest Rate* section.
- Amounts that you allocated or transferred to the Indexed Accounts are included in the formation of individual Segments within the Indexed Account(s) chosen, unless transferred to the Loaned Indexed Account. Segments are formed once per calendar month, on a Segment Initiation Date, and may earn an Index Segment Interest Credit at the end of a one year Segment Term. The Index Segment Interest Credit proceeds are calculated and earned at Segment Maturity only. If the policy terminates prior to a Segment Maturity Date, any unmatured Segments will not earn an interest credit. This is further described in the following Indexed Account sections.
- The Index Segment Interest Credit is calculated using a formula described in the policy that

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Guideline Premium Test; State: Wisconsin
Based on Current Charges and an Initial Assumed Segment Growth Rate of 6.12%

references an outside Index (ex. Standard & Poor's 500 Composite Stock Price Index), excluding dividends and as measured on a point-to-point basis. The policy does not directly participate in any stock or equity investments.

- The Indexed Accounts have a guaranteed Segment Floor Rate of 0%; however each reflects the positive performance of the Index differently. These differences are summarized in the following sections, and described fully in the policy.
- As each Segment matures, Segment Proceeds are, by default, automatically included in a new Segment of the same Indexed Account unless they are automatically transferred to the Loaned Indexed Account. Otherwise, they can be allocated or transferred to a different Index Account option. Segment Proceeds will only be allocated to the Loaned Indexed Account if you have a Fixed Index Loan outstanding.

Your Policy Value comprises the Fixed Account, the Index Appreciation Account, and a Loan Account, when applicable. We deduct the Monthly Deduction and any other charges from the Fixed Account and the Non-Loaned Indexed Accounts proportionately. Like other types of Universal Life policies, you may take policy loans or withdrawals from the Policy Value, subject to certain limits and restrictions.

Capped Indexed Account

Segments in the Capped Indexed Account may earn an Index Segment Interest Credit based on the performance of the Index, subject to the following:

- 10.0% current Segment Cap Rate (guaranteed 3.25% Segment Minimum Cap Rate);
- 0% guaranteed Segment Floor Rate;
- S&P 500® Index, without dividends;
- One year Segment Term;
- 100% guaranteed Participation Rate; and
- 55% guaranteed Capped Indexed Account Multiplier.

Enhanced Capped Indexed Account

Segments in the Enhanced Capped Indexed Account may earn an Index Segment Interest Credit based on the performance of the Index, subject to the following:

- 10.0% current Segment Cap Rate (guaranteed 3.50% Segment Minimum Cap Rate);
- 0% guaranteed Segment Floor Rate;
- S&P 500® Index, without dividends;
- One year Segment Term;
- 100% guaranteed Participation Rate: and
- 122% guaranteed Enhanced Capped Indexed Account Multiplier.

High Capped Indexed Account

Segments in the High Capped Indexed Account may earn an Index Segment Interest Credit based on the performance of the Index, subject to the following:

- 14.0% current Segment Cap Rate (guaranteed 3.75% Segment Minimum Cap Rate);
- 0% guaranteed Segment Floor Rate;
- S&P 500® Index, without dividends;
- One year Segment Term;
- 100% guaranteed Participation Rate; and
- 30% guaranteed High Capped Indexed Account Multiplier.

Enhanced High Capped Indexed Account

Segments in the Enhanced High Capped Indexed Account may earn an Index Segment Interest Credit based on the performance of the Index, subject to the following:

- 14.0% current Segment Cap Rate (guaranteed 4.25% Segment Minimum Cap Rate);
- 0% guaranteed Segment Floor Rate;
- S&P 500® Index, without dividends;
- One year Segment Term;
- 100% guaranteed Participation Rate; and
- 86% guaranteed Enhanced High Capped Indexed Account Multiplier.

High Par Capped Indexed Account

Segments in the High Par Capped Indexed Account may earn an Index Segment Interest Credit based on the performance of the Index, subject to the following:

- 8.25% current Segment Cap Rate

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Guideline Premium Test; State: Wisconsin
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(guaranteed 3.0% Segment Minimum Cap Rate);
- 0% guaranteed Segment Floor Rate;
- S&P 500® Index, without dividends;
- One year Segment Term;
- 100% guaranteed Participation Rate; and
- 55% guaranteed High Par Capped Indexed Account Multiplier.

Capped Hang Seng Indexed Account

Segments in the Capped Hang Seng Indexed Account may earn an Index Segment Interest Credit based on the performance of the Index, subject to the following:

- 11.75% current Segment Cap Rate (guaranteed 3.25% Segment Minimum Cap Rate);
- 0% guaranteed Segment Floor Rate;
- Hang Seng Index®, without dividends;
- One year Segment Term;
- 100% guaranteed Participation Rate; and
- 55% guaranteed Capped Hang Seng Indexed Account Multiplier.

Loaned Indexed Account

Segments in the Loaned Indexed Account may earn an Index Segment Interest Credit based on the performance of the Index, subject to the following:

- 10.0% current Segment Cap Rate (guaranteed 3.25% Segment Minimum Cap Rate);
- 0% guaranteed Segment Floor Rate;
- S&P 500® Index, without dividends;
- One year Segment Term;
- 100% guaranteed Participation Rate; and
- 55% guaranteed Loaned Indexed Account Multiplier.

How the Segment Growth Rate is Calculated

On its Segment Maturity Date, each Segment earns an Index Segment Interest Credit based on the Segment Growth Rate, multiplied by one plus the guaranteed Indexed Account Multiplier. The Segment Growth Rate is the greater of (a) and (b) where (a) is the lesser of the Index Change multiplied by the Participation Rate, and the Segment Cap Rate for the Segment, and (b) is the Segment Floor Rate. The Segment Growth Rate will not be less than the 0% Segment Floor Rate and capped at the Segment Cap Rate. The rate in effect on the Segment Initiation Date is guaranteed for the full duration of that Segment Term.

Changes we may make to the Indexed Accounts

We may change the current Segment Cap Rate and the current Participation Rate for future Segments; however, it will never be less than the Segment Minimum Cap Rate and the guaranteed Participation Rate, respectively. If these rates are lower than illustrated, the amount of Indexed 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. We recommend that you request illustrations using various Indexed Accounts and hypothetical Segment Growth Rates to better understand the range of potential Index Segment Interest Credit outcomes as well as how these ranges of potential outcomes may affect the Policy Value and premium payment schedule. Your financial advisor can help you choose the Indexed Account that is best for you given your financial objectives, time horizon and personal risk tolerance.

Capped, Enhanced Capped, High Capped, Enhanced High Capped, High Par Capped and Loaned Indexed Account Index Segment Interest Credit Rate Example

This is an example of the Index Segment Interest Credit Rate assuming different hypothetical Index Change rates of the S&P 500® Index over a Segment Term:

Index Segment Interest Credit Rate

Index Change	Capped Indexed Account	Enhanced Capped Indexed Account	High Capped Indexed Account	Enhanced High Capped Indexed Account
-20.00%	0.00%	0.00%	0.00%	0.00%
5.00%	7.75%	11.10%	6.50%	9.30%
10.00%	15.50%	22.20%	13.00%	18.60%
20.00%	15.50%	22.20%	18.20%	26.04%

Index Segment Interest Credit Rate (Continued)

Index Change	High Par Capped Indexed Account	Loaned Indexed Account

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Guideline Premium Test; State: Wisconsin
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-20.00%	0.00%	0.00%	5.00%	7.75%
5.00%	12.40%	7.75%	10.00%	15.50%
10.00%	12.79%	15.50%	20.00%	18.21%
20.00%	12.79%	15.50%		

This example assumes the current Capped Indexed Account Segment Cap Rate of 10.0%, the current Participation Rate of 100%, the Segment Floor Rate of 0%, and the guaranteed Indexed Account Multiplier of 55%. The Segment Minimum Cap Rate is 3.25%. It assumes the current Enhanced Capped Indexed Account Segment Cap Rate of 10.00%, the current Participation Rate of 100%, the Segment Floor Rate of 0%, and the guaranteed Indexed Account Multiplier of 122%. The Segment Minimum Cap Rate is 3.50%. It assumes the current High Capped Indexed Account Segment Cap Rate of 14.00%, the current Participation Rate of 100%, the Segment Floor Rate of 0%, and the guaranteed Indexed Account Multiplier of 30%. The Segment Minimum Cap Rate is 3.75%. It assumes the current Enhanced High Capped Indexed Account Segment Cap Rate of 14.00%, the current Participation Rate of 100%, the Segment Floor Rate of 0%, and the guaranteed Indexed Account Multiplier of 86%. The Segment Minimum Cap Rate is 4.25%. It assumes the current High Par Capped Indexed Account Segment Cap Rate of 8.25%, the current Participation Rate of 160%, the Segment Floor Rate of 0%, and the guaranteed Indexed Account Multiplier of 55%. The Segment Minimum Cap Rate is 3%. It assumes the Loaned Indexed Account Segment Cap Rate of 10.00%, the current Participation Rate of 100%, the Segment Floor Rate of 0%, and the guaranteed Indexed Account Multiplier of 55%.The Segment Minimum Cap Rate is 3.25%.

Capped Hang Seng Indexed Account Index Segment Interest Credit Rate Example

This is an example of the Index Segment Interest Credit Rate assuming different hypothetical Index Change rates of the Hang Seng® Index over a Segment Term:

Index Segment Interest Credit Rate

Index Change	Capped Hang Seng Indexed Account
-20.00%	0.00%

This example assumes the current Capped Hang Seng Indexed Account Segment Cap Rate of 11.75%, the current Participation Rate of 100%, the Segment Floor Rate of 0%, and the guaranteed Indexed Account Multiplier of 55%. The Segment Minimum Cap Rate is 3.25%.

Customer Risk Disclosure

You may allocate your Policy Value among seven options, which include the Fixed Account and six Non-Loaned Indexed Accounts – Capped, Enhanced Capped, High Capped, Enhanced High Capped, High Par and Capped Hang Seng. Net Premium and Policy Value will only be added to a new Segment in the Loaned Indexed Account if you have a Fixed Index Loan outstanding, as described in Policy Loans. Policy Value allocated to the Indexed Accounts will incur a monthly Indexed Performance Charge of 0.165% and Policy Value allocated to the Enhanced Capped Indexed Account and the Enhanced High Capped Indexed Account will incur an additional monthly Indexed Performance Charge of 0.25%. This charge will not be applied to Policy Value allocated to the Fixed Account.

Each Indexed Account presents a different range of potential interest credit outcomes, and your choice of allocation among the Indexed Account options should be made taking into account your financial objectives, time horizon and personal risk tolerance.Your financial adviser can help you make the choice that is best for you.

- The High Par Capped Indexed Account, which offers a higher participation rate and a lower cap than the other Indexed Accounts, may be expected to present lower volatility than the other Indexed Accounts over time in the Indexed Segment Interest Credits applied to your Policy Value from period to period, but at the same time may be expected to result in lower Indexed Segment Interest Credits than the other Indexed Accounts over the long-term.

Illustration Assumptions

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Guideline Premium Test; State: Wisconsin
Based on Current Charges and an Initial Assumed Segment Growth Rate of 6.12%

• The Capped Indexed Account, on account of its lower participation rate and higher cap than the High Par Capped Indexed Account, may be expected to result in higher Index Segment Interest Credits applied to your Policy Value over the long-term than the High Par Capped Indexed Account, but might also be expected to have a higher degree of volatility in the Indexed Segment Interest Credits from period to period.

• The Enhanced Capped Indexed Account, which has a higher Indexed Performance Charge and applies a higher guaranteed Indexed Account Multiplier than the Capped Indexed Account, may be expected to result in higher Index Segment Interest Credits applied to your Policy Value over the long-term than the Capped Indexed Account, but it also may be more likely to reduce your Policy Value than the Capped Indexed Account if the Indexed Segment Interest Credit applied (if any) to your Policy Value is less than the Indexed Performance Charge you will pay.

• The High Capped Indexed Account presents a higher cap but a lower guaranteed multiplier than the Capped Indexed Account, and a result may be expected to generate higher Index Segment Interest Credits over the long-term than the other Indexed Accounts, along with higher volatility in the Index Segment Interest Credits from period to period.

• The Enhanced High Capped Indexed Account, which has a higher Indexed Performance Charge and applies a higher guaranteed Indexed Account Multiplier than the High Capped Indexed Account, may be expected to result in higher Index Segment Interest Credits applied to your Policy Value over the long-term than the High Capped Indexed Account, but it is also more likely to reduce your Policy Value than the High Capped Indexed Account if the Indexed Segment Interest Credit applied (if any) to your Policy Value is less than the Indexed Performance Charge you will pay.

• The Capped Hang Seng Indexed Account has Index Segment Interest Credits that are determined by reference to the Hang Seng Index that is comprised of stocks traded on the Hong Kong stock exchange.The geographic diversification provided by the Capped Hang Seng Indexed Account generates a different volatility profile than other Indexed Accounts.

When interest rates rise, the current indexed parameters on the Loaned Indexed Account are more likely to be lowered than they would be on the Non-Loaned Indexed Accounts. We may lower these indexed account parameters so that we can decrease the Loaned Indexed Account`s exposure to the performance of the external index which is referenced in the Loaned Indexed Account. We may lower or increase the indexed account parameters on future Segments based on our expectations of future experience including our expectation related to the amount of interest that we may charge you based on the Fixed Index Loan Interest Charged Annual Rate, which is guaranteed at 5%.

The Fixed Account credits interest daily at a declared rate (subject to a Minimum Guaranteed Interest Account Annual Rate of 2%) and is not linked to the gains of any index. As such, the Fixed Account may be expected to have the highest return, when equity indexes decline, the lowest return over the long-term, and the least volatility among all allocation options.

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. 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 adviser to select an allocation that is best for you.

You should consider all your allocation options carefully and review your options over time with your financial advisor as your needs change.

Total Face Amount

The Total Face Amount is made up of two components: the Base Face Amount, and any Supplemental Face Amount. Cost of Insurance rates are based on current expectations and are not guaranteed. The Total Face Amount charge is deducted monthly from the Policy Value. You should consider a number of factors in

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Based on Current Charges and an Initial Assumed Segment Growth Rate of 6.12%

determining what portion of your coverage should be in the form of Base Face Amount and what portion, if any, should be in the form of Supplemental Face Amount. Some of these factors include the following:

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.

The No-Lapse Guarantee Period will be longer for Base Face Amount coverage than for the Supplemental Face Amount coverage.

The life insurance provided in this illustration reflects an initial Total Death Benefit of $1,303,809 (Option 2). The initial Death Benefit is composed of $1,303,809 in Base Face Amount and $0 in Supplemental Face Amount. The Net Death Benefit reflects the reduction of the Death Benefit by any Policy Debt (total loans plus any loan interest due).

No-Lapse Guarantee

This policy illustration shows the No-Lapse Guarantee keeping the policy's Base Face Amount In Force for 15 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. 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 $10,338.63 multiplied by the number of years coverage has been in effect. There is no additional charge for the No-Lapse Guarantee benefit that is included with your policy.

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. Also, once this benefit is terminated, it cannot be reinstated.

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.

If increasing Supplemental Face Amount coverage or the Return of Premium Death Benefit Rider are elected, No-Lapse Guarantee protection for the Base Face Amount coverage is limited to the first five Policy Years. In Policy Years six and after, your policy will lapse if the Net Cash Surrender Value falls to zero.

Net Death Benefit

The life insurance provided in this illustration reflects an initial Total Death Benefit of $1,303,809 (Option 2). The initial Death Benefit is composed of $1,303,809 in Base Face Amount and $0 in Supplemental Face Amount. Starting in year 20 the death benefit illustrated is the Face Amount plus any Required Additional Death Benefit (Option 1). The Net Death Benefit reflects any Policy Debt (total loans plus any loan interest due).

The death benefit coverage illustrates your intent to decrease the coverage in the year(s) shown, however, per the contract provisions, the death benefit will actually remain as issued unless you specifically request to decrease it at the time desired. Funding for the death benefit is based on your intent to decrease, however, if you never decrease your benefit as illustrated, then additional premium may be required to maintain the death benefit.

Illustration Assumptions

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Supplemental Face Amount

The Supplemental Face Amount provides insurance payable at the death of the insured, and if elected becomes part of the Total Face Amount. After issue, the Total Face Amount cannot exceed five times the Total Face Amount at issue. The Supplemental Face Amount Cost of Insurance charge is deducted monthly from the Policy Value.

Planned Premium Outlay

One of the advantages of Accumulation Indexed 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 $50,000.00 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 Monthly Deduction and any other charges. These factors, as well as any outstanding policy loans or withdrawals, could necessitate additional premium payments to maintain your insurance coverage. Paying less than the planned premium can have a negative impact on the policy and its guarantees. Premium payments in excess of the Planned Premium are subject to underwriting approval.

Premium Outlay Based on Guaranteed Assumptions

Based on the initial Death Benefit shown in the illustration, the level annual premium to guarantee coverage for life is $50,491.00. Death Benefit Option changes, loans, withdrawals, policy changes, and Face Amount changes will cause this premium to be recalculated. Premiums are subject to maximum guidelines allowed by the Internal Revenue Code.

Minimum Initial Premium

The Minimum Initial Premium is shown on the Basic Illustration Summary page and is the minimum premium needed to put the policy in force.

Premium and Maturing Segment Allocations

This policy illustration uses the following (initial) allocations for New premium.

Premium Allocation	
Capped Indexed Account	100%
Enhanced Capped Indexed Account	0%
High Capped Indexed Account	0%
Enhanced High Capped Indexed Account	0%
High Par Capped Indexed Account	0%
Capped Hang Seng Indexed Account	0%
Fixed Account	0%

Amounts allocated to the Index Appreciation Account only form new Segments on the Segment Initiation Date (the 15th day of the month), subject to a Lock In Date of three Business Days prior to the Segment Initiation Date. Depending on the date that we receive your premium, there may be a delay of up to one month between the Lock In Date and the Segment Initiation Date when any allocated portion of the premium is included in a new Segment. The policy illustration does not take this potential delay into account.

Proceeds from maturing Index Appreciation Account Segments are illustrated rolling over to new Segments of the same Indexed Account type (the default allocation); however policy owners may elect to allocate maturing Segment Proceeds to any combination of the Non-Loaned Indexed Accounts by Written Request.

Index Appreciation Account – Illustrated Segment Growth Rates

This illustration assumes that Index Segment Interest Credits are applied to the amounts in the Capped, Enhanced Capped, High Capped, Enhanced High Capped, High Par Capped, Capped Hang Seng and Loaned Indexed Accounts. The calculation of those credits is based on assumed, hypothetical annual Segment Growth Rates and the guaranteed Indexed Account Multipliers for each of the Capped, Enhanced Capped, High Capped, Enhanced High Capped, High Par Capped, Capped Hang Seng and Loaned Indexed Accounts.

Many approaches exist for choosing the hypothetical

Illustration Assumptions

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Age: 40
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Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 20
Guideline Premium Test; State: Wisconsin
Based on Current Charges and an Initial Assumed Segment Growth Rate of 6.12%

annual Segment Growth Rate that is assumed in your policy's illustration. This illustration utilizes a formula mandated by Actuarial Guideline 49 (AG49) to determine the maximum hypothetical Segment Growth Rate. This formula uses the geometric average annual credited rate for the S&P 500 Index for the 25-year periods over the last 65 years, excluding dividends, of each Indexed Account and its Benchmark Index Account. The appropriate S&P 500 Index Benchmark Index Account and the Hang Seng Index are both used in determining the maximum hypothetical Segment Growth Rate for the Capped Hang Seng Indexed Account.

The table below shows the 25-year geometric average annual Segment Growth Rate, as well as its minimum and maximum.

Min, Max and Average Rates

	Min	Average	Max
Benchmark Indexed Account 1	4.82%	7.75%	9.89%
High Capped Indexed Account (14.0% Cap)*	4.82%	7.75%	9.89%
Enhanced High Capped Indexed Account (14.0% Cap)*	4.82%	7.75%	9.89%
Benchmark Indexed Account 2	3.92%	6.12%	7.71%
Capped Indexed Account (10.0% Cap)**	3.92%	6.12%	7.71%
Enhanced Capped Indexed Account (10.0% Cap)**	3.92%	6.12%	7.71%
High Par Capped Indexed Account (8.25% Cap) and Participation Rate (160% Current)**	3.92%	5.53%	6.99%
Capped Hang Seng Indexed Account (11.75% Cap)**	5.04%	7.17%	8.84%
Loaned Indexed Account (10.0% Cap)**	3.92%	6.12%	7.71%

*Benchmark Indexed Account 1 applies to this indexed account

**Benchmark Indexed Account 2 applies to this indexed account

We recommend that you review additional illustrations with your financial advisor using various hypothetical Segment Growth Rates to better understand how changes in index performance may affect the policy value and premium payment schedule.

Historical Performance of the S&P 500 Composite Index

The table below shows the actual historical performance of the S&P 500 Composite Index change and corresponding hypothetical Index Segment Interest Credits using the current Indexed Account parameters for 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 a 100% Participation Rate for the Capped, Enhanced Capped, High Capped, Enhanced High Capped and Loaned Indexed Accounts and a Participation Rate of 160% for the High Par Capped Indexed Account.

Historical Performance of an Index

Years *	S&P 500 Index Point-to-Point Performance	Capped Indexed Account (10.0% Cap)	Enhanced Capped Indexed Account (10.0% Cap)	High Capped Indexed Account (14.0% Cap)	Enhanced High Capped Indexed Account (14.0% Cap)
1998-1999	22.96%	15.50%	22.20%	18.20%	26.04%
1999-2000	-4.44%	0.00%	0.00%	0.00%	0.00%
2000-2001	-16.25%	0.00%	0.00%	0.00%	0.00%
2001-2002	-20.80%	0.00%	0.00%	0.00%	0.00%
2002-2003	20.76%	15.50%	22.20%	18.20%	26.04%
2003-2004	12.03%	15.50%	22.20%	15.64%	22.38%
2004-2005	5.76%	8.93%	12.79%	7.49%	10.71%
2005-2006	12.00%	15.50%	22.20%	15.60%	22.32%
2006-2007	2.98%	4.62%	6.62%	3.87%	5.54%
2007-2008	-40.07%	0.00%	0.00%	0.00%	0.00%
2008-2009	26.64%	15.50%	22.20%	18.20%	26.04%
2009-2010	11.44%	15.50%	22.20%	14.87%	21.28%
2010-2011	-2.40%	0.00%	0.00%	0.00%	0.00%
2011-2012	16.65%	15.50%	22.20%	18.20%	26.04%
2012-2013	25.59%	15.50%	22.20%	18.20%	26.04%
2013-2014	12.79%	15.50%	22.20%	16.63%	23.79%
2014-2015	0.98%	1.52%	2.18%	1.27%	1.82%
2015-2016	11.44%	15.50%	22.20%	14.87%	21.28%

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2016-2017	17.70%	15.50%	22.20%	18.20%	26.04%
2017-2018	-1.96%	0.00%	0.00%	0.00%	0.00%

*Source: S&P 500 Index Data from 12/14/1998 to 12/14/2018

Historical Performance of an Index (Continued)

Years *	S&P 500 Index Point-to-Point Performance	High Par Capped Indexed Account (8.25% Cap)	Loaned Indexed Account (10.0% Cap)
1998-1999	22.96%	12.79%	15.50%
1999-2000	-4.44%	0.00%	0.00%
2000-2001	-16.25%	0.00%	0.00%
2001-2002	-20.80%	0.00%	0.00%
2002-2003	20.76%	12.79%	15.50%
2003-2004	12.03%	12.79%	15.50%
2004-2005	5.76%	12.79%	8.93%
2005-2006	12.00%	12.79%	15.50%
2006-2007	2.98%	7.39%	4.62%
2007-2008	-40.07%	0.00%	0.00%
2008-2009	26.64%	12.79%	15.50%
2009-2010	11.44%	12.79%	15.50%
2010-2011	-2.40%	0.00%	0.00%
2011-2012	16.65%	12.79%	15.50%
2012-2013	25.59%	12.79%	15.50%
2013-2014	12.79%	12.79%	15.50%
2014-2015	0.98%	2.43%	1.52%
2015-2016	11.44%	12.79%	15.50%
2016-2017	17.70%	12.79%	15.50%
2017-2018	-1.96%	0.00%	0.00%

*Source: S&P 500 Index Data from 12/14/1998 to 12/14/2018

Historical Performance of the Hang Seng Index

The table below shows the actual historical performance of the Hang Seng Index change and corresponding hypothetical Index Segment Interest Credits using the current Indexed Account parameters for 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 100% Participation Rate for the Capped Hang Seng Indexed Account.

Historical Performance of the Hang Seng Index

Years *	Hang Seng Point-to-Point Performance	Capped Hang Seng Indexed Account (11.75% Cap)
1998-1999	65.72%	18.21%
1999-2000	-4.83%	0.00%
2000-2001	-26.01%	0.00%
2001-2002	-15.15%	0.00%
2002-2003	29.46%	18.21%
2003-2004	11.51%	17.84%
2004-2005	6.64%	10.29%
2005-2006	26.33%	18.21%
2006-2007	45.69%	18.21%
2007-2008	-46.46%	0.00%
2008-2009	49.65%	18.21%
2009-2010	6.09%	9.44%
2010-2011	-21.67%	0.00%
2011-2012	23.16%	18.21%
2012-2013	2.83%	4.39%
2013-2014	0.01%	0.02%
2014-2015	-8.34%	0.00%
2015-2016	5.38%	8.34%
2016-2017	29.88%	18.21%
2017-2018	-10.53%	0.00%

*Source: Hang Seng Index Data from 12/14/1998 to 12/14/2018

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 0.07% times the minimum of the Policy Value or the Policy Credit Limit as defined in your Policy.

Fixed Account – Interest Rate

Interest on amounts in the Fixed Account is illustrated at

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an initial assumed effective annual rate of 4.1%. We determine the rate of interest to be credited to the Fixed Account based on our assessment of investment yields and other considerations as outlined in the policy. The current rate may increase or decrease, but at no point will the interest credited on amounts in the Fixed Account be lower than the Minimum Guaranteed Interest Account Annual Rate of 2.00%.

Illustrations show interest applied to the Fixed Account at the Minimum Guaranteed Interest Account Annual Rate, and an assumed rate (or rates). An assumed illustrated rate will never be higher than the current rate, or lower than the Minimum Guaranteed Interest Account Annual Rate. Values illustrated at the current or assumed rate are not guarantees or estimates, but merely illustrate results on the basis of the selected assumption.

The illustrated current rate shows the rate of interest increasing for policies that are still in force at the beginning of Policy Year 11. We do not guarantee that there will be an increase in the Fixed Account interest rate at that time. Sometimes referred to as a "persistency bonus", we are currently illustrating this increase to be 0.35%. If there is an increase, it will be applied only to the un-loaned portion of Policy Value allocated to the Fixed Account, and to any amount allocated to an Indexed Account but not yet designated to a Segment.

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.

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 month. 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 an Index Loan.

Loan Interest Charged is added to the Policy Debt in arrears on the Annual Processing Date. The loan interest rate used in this policy illustration is shown in the Policy Summary.

When you request a policy loan, you may choose between a Standard Loan, a Fixed Index Loan, or an Index Loan. Each of these options is described below. Only one loan option may be utilized at a time. However, you may also request to change your policy's loan option up to once per policy year, on the Policy Anniversary. The current rate of Loan Interest Charged may differ depending on whether the policy owner elects a Standard Loan, Fixed Index Loan, or an Index Loan. Only the Standard Loan option is available during the first three Policy Years.

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 Indexed Segment Interest Credits of 0% for the Fixed Index Loan; and the Maximum Loan Interest Charged Annual Rate of 15% and Indexed 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 Index Account Multipliers, but is no greater than the Loan Interest Charged rate plus 1% in addition to any other applicable current charges and current credits. The illustrative values are hypothetical.

The choice of a Standard Loan, Fixed Index Loan or Index Loan can have a significant effect on future Policy Values and the ultimate net cost of a loan. Please review the enclosed ***Understanding Potential Loan Costs*** **for additional details**.

Standard Loan

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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. Amounts from the Fixed Account used to secure a loan are transferred to a Loan Account. Any amount borrowed in excess of the Fixed Account is secured by the Index Appreciation Account, similar to an Index Loan (see below); however as Indexed Account Segments mature, those proceeds will be transferred to the Loan Account until the loan is fully-capitalized as a Standard Loan.

For a Standard Loan, this illustration assumes a loan interest rate charge of 3.25% in years 1-10, and 2.25% thereafter. The loan interest rate is guaranteed not to exceed 3.25% in years 1-10, and 2.25% thereafter. Loan interest is payable in arrears. Interest is credited to the Loan Account at a current fixed rate of 2.00% in years 1-10 and 2.25% in years 11+. The loan crediting rate is guaranteed not to be less than 1.25% in years 1-10 and .25% in years 11+.

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 Non-Loaned Indexed Accounts. As Segments of the Non-Loaned Indexed Accounts mature, Segment Proceeds of the Non-Loaned 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 Index Appreciation Account is secured by the Fixed Account, similar to a Standard Loan (see above).

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, if applicable, as described above.

The Fixed Index Loan and the Loaned Indexed Account may not be available in all states.

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 Index Appreciation Account. Amounts from the Index Appreciation Account used to secure a loan remain in Index Appreciation Account Segments, where those Segments may earn a Segment Interest Credit upon Segment Maturity. Any amount borrowed in excess of the Index Appreciation Account is secured by the Fixed Account, similar to a Standard Loan (see above).

Index Loan interest rates are variable and subject to change annually on the Annual Processing Date.

If there is an Index Loan, the illustrated values for the guaranteed assumption illustrations reflect the Maximum Loan Interest Charged Annual Rate of 15% and Indexed Segment Interest Credits of 0%, in addition to other applicable maximum charges and minimum credits under the policy. If there is a Fixed Index Loan, the illustrated values for the guaranteed assumption illustrations reflect the Loan Interest Charged Annual Rate of 5% and Indexed Segment Interest Credits of 0%, in addition to other applicable maximum charges and minimum credits under the policy. If there is Fixed Index Loan or an Index Loan, illustrative values for all non-guaranteed assumption illustrations reflect a credited rate that is no greater than the Loan Interest Charged rate plus 1% in addition to other applicable current charges. This is a hypothetical treatment of the Index Loan or the Fixed Index Loan.

Net Effect of a Standard Loan vs. a Fixed Index Loan or an Index Loan

The net effect of a loan on Policy Value varies depending on which Loan Option you choose.

Standard Loan. 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 Index Appreciation Account. The difference between the rate of Loan Interest Charged and the rate of Loan Interest Credited to the Loan Account is guaranteed to be no greater than 2.00%.

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Fixed Index Loan or Index 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 Index Appreciation Account and the Loan Interest Credited to the Loan Account . For instance, assuming there is no Loan Account, a Fixed Index Loan or Index Loan scenario with a loan 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 rate of 5% and Index Segment Interest Credit(s) of 10% would result in a net loan gain of 5% to the policy.

Fixed Index Loans or Index Loans can have the effect of amplifying – both positively and negatively – the impact that Index Appreciation Account performance has 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.

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. If illustrated, withdrawals are assumed to be taken at the beginning of the month. Withdrawals and any related Surrender Charge amounts are first deducted from the Fixed Account and then from Segments in the Non-Loaned Indexed Accounts on a proportionate basis. You cannot take a withdrawal from the Loaned Indexed Account.

Note that a withdrawal from the Index Appreciation Account which was not pre-scheduled using the Systematic Withdrawal program will initiate a one-year Lock Out Period during which no new Segments in any Non-Loaned Indexed Account (except for those resulting from a maturing Segment) may be created.

Healthy Engagement Rider and Vitality

Overview

The Healthy Engagement Rider and Vitality provide the opportunity each year, beginning in policy year 2, to add a Rider Credit to your Policy Value based on the Status of the Life Insured. There are four Status levels: Bronze, Silver, Gold and Platinum. The achievement of a Status beyond Bronze is dependent upon the Life Insured meeting certain Status Qualification requirements in each year.

Rider Charge

The rider is available for an additional charge of $2 per month deducted from your Policy Value. This charge will be deducted regardless of whether or not the Life Insured participates in the program and whether or not the policy earns any Rider Credits. If you elect this rider, you may cancel it at any time, and the rider charge will no longer be deducted from your Policy Value. The rider charge will cease when the Life Insured attains age 80. At the earlier of attained age 80 or when you cancel this rider, no new Rider Credits will be earned, no new Status levels will be achieved, and all previously earned Rider Credits will continue to apply as described in the policy.

Rider Credits

On each Annual Processing Date, John Hancock will use the Life Insured's current Status as of that date to determine a schedule of Rider Credits that will be applied in the current policy year and the subsequent 19 policy years.

The formula for determining Rider Credits is described in the policy and guaranteed not to change. The Status Qualification requirements may be changed, as described in the policy.

Assumed Status in this Illustration

This illustration assumes the Life Insured achieves a Status of Gold. Achieving a different Status will affect the amount of Rider Credits applied. As the Rider

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Credits are applied to increase the Policy Value, they may be used to reduce the amount of premium required to maintain coverage.

This table shows how achieving different Statuses could affect the continuation of coverage, keeping other assumptions constant (including planned premiums, issue age, risk class, current charges, and assumed interest crediting rate):

Assumed Status (all years)	Attained Age at Lapse*
Platinum	N/A
Gold	N/A
Silver	79
Bronze	79

*The attained age at lapse is hypothetical and based on the same assumed premium payments and non-guaranteed factors shown on the Basic Illustration Summary page.

This illustration also includes a hypothetical scenario that assumes the Life Insured remains at Bronze status in all years and receives no Rider Credits.

You may request additional illustrations with different assumptions to understand how a Status change can affect your policy.

Important Reminders

- Actions you or the insured take can affect your policy and the premium required to maintain coverage, such as:
  - Achieving, or not achieving, a certain Status
  - The timing and amount of premiums you pay
  - Any loans, withdrawals, or material changes you make to your policy
- Your policy can also be affected by:
  - Changes to the current declared interest rate of the Fixed Account
  - Changes to the current Cost of Insurance rates
  - Changes to the qualification requirements for a Status
  - Changes in the Index Segment Interest Credits earned by Segments in an Index Appreciation Account on a Segment Maturity Date

Tax Disclosure – Healthy Engagement Rider

- John Hancock will treat the monthly rider charges as distributions from your life insurance policy for federal income tax purposes, and thus such charges may be includable in your taxable income if the policy is a MEC or the cost basis is $0. If the policy is a MEC, a 10% penalty tax also may apply. See the "Taxation of Life Insurance" section of this illustration for additional information.
- The value of some of the rewards such as gift cards and other cash equivalents may be includable in your taxable income and John Hancock would have to report them to the IRS on Form 1099-MISC if the combined value totals at least $600 per year. Since the tax treatment of such benefits is subject to some uncertainty, you should consult your own tax advisor.
- 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.

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 Appreciation Account Segments at each Segment Maturity Date. 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.

Face Amount Change

Illustrated values assume that any Face Amount changes occur as illustrated. Any Face Amount increases which require evidence of insurability at the

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time the change is completed may result is a different risk classification than shown in this illustration. If applicable, a new No-Lapse Guarantee Premium will be calculated based in the Policy Value, change in Face Amount and insured's attained age at the time of the change. You will be advised of the new premium.

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 inforce 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 adviser regarding these possible tax consequences.

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 an IRS 10% penalty tax. TAMRA testing has been performed on the assumed scale only.

- The initial annual 7-pay premium for this policy is $52,645.00.
- 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.

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Important Disclosure

No information provided by John Hancock to you or your advisors 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 as to the sale of and/or investment in John Hancock products and services. John Hancock and its representatives will receive compensation derived from such sales or services.

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 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 which you should review with your financial advisor. In force illustrations will provide an updated projection of policy performance.

Accumulation IUL 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.

Illustration Assumptions

Mr. Valued Client
Male - Super Preferred NonSmoker
Age: 40
Initial Assumed Status: Gold

Initial Death Benefit $1,303,809
Base Face Amount $1,303,809
Initial Planned Premium: $50,000.00 / Billing Mode: Annual
Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 20
Guideline Premium Test; State: Wisconsin
Based on Current Charges and an Initial Assumed Segment Growth Rate of 6.12%

Coverage Summary

Coverage Description	Initial Amount	Initial Premium
Base Face Amount	$1,303,809	$50,000.00
Supplemental Face Amount - Specified Schedule	$527,884	From 21 Thru 81
Healthy Engagement Rider		
Additional Coverage On Insured		
Overloan Protection Rider †		

Policy Summary

State	Wisconsin	
Death Benefit Option	2	From 1 Thru 19
	1	From 20 Thru 81
Definition of Life Insurance	GPT	
Payment Mode	Annual	
Distribution Mode	Monthly	
Charges	Current	
Loan Type	Standard Loan	
Assumed Segment Growth Rate**		
Assumed Capped Indexed Segment Growth Rate	6.12%	From 1 Thru 81
Assumed Enhanced Capped Indexed Segment Growth Rate	6.12%	From 1 Thru 81
Assumed High Capped Indexed Segment Growth Rate	7.75%	From 1 Thru 81
Assumed Enhanced High Capped Indexed Segment Growth Rate	7.75%	From 1 Thru 81
Assumed High Par Capped Indexed Segment Growth Rate	5.53%	From 1 Thru 81
Assumed Capped Hang Seng Indexed Segment Growth Rate	6.12%	From 1 Thru 81
Assumed Loaned Indexed Segment Growth Rate		From 1 Thru 81
Assumed Fixed Account Rate	4.10%	From 1 Thru 10
(includes non-guaranteed persistency bonus)	4.45%	From 11 Thru 81
Loan Interest Rate	3.25%	From 1 Thru 10
	2.25%	From 11 Thru 81
Owner Tax Bracket	35.00%	From 1 Thru 81
Initial 7-Pay Premium	$52,645.00	
Target Premium	$18,133.52	
Minimum Initial Premium	$861.98	
15 Year No-Lapse Guarantee Premium	$10,338.63	
Initial Guideline Annual Premium	$50,491.00	
Initial Guideline Single Premium	$248,880.00	
Assumed Status	Gold	
LifeTrack Billing	No	
Illustration Serial Number	67A139D2F	

† If elected on the Coverage Details form.

Illustration Assumptions

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	Initial Premium Allocation	Non-Guaranteed Initial Segment Growth Rate** /Fixed Account Rate
Capped Indexed Account	100%	6.12%
Enhanced Capped Indexed Account	0%	6.12%
High Capped Indexed Account	0%	7.75%
Enhanced High Capped Indexed Account	0%	7.75%
High Par Capped Indexed Account	0%	5.53%
Capped Hang Seng Indexed Account	0%	6.12%
Fixed Account	0%	4.10%

** Illustrated values for all non-guaranteed assumption illustrations reflect the application of the guaranteed Indexed Account Multiplier 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, the Capped Hang Seng Indexed Account and the Loaned Indexed Account is 55%. The guaranteed Indexed Account Multiplier for High Capped Indexed Account is 30%. The guaranteed Indexed Account Multiplier for the Enhanced Capped Indexed Account is 122%. The guaranteed Indexed Account Multiplier for the Enhanced High Capped Indexed Account is 86%. 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) multiplied by the Segment Growth Rate. Illustrated values include any Indexed Segment Interest Credit.

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Guideline Premium Test; State: Wisconsin
Based on Current Charges and an Initial Assumed Segment Growth Rate of 6.12%

Interest Adjusted Indexes on Insured at 5%

	-------Payment-------		----------Cost----------	
	10 Year	20 Year	10 Year	20 Year
Guaranteed	34.70	32.29	18.66	21.93
Current	32.93	27.09	2.92	-3.26
Non-guaranteed Element	1.77	5.20	15.74	25.19

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.

Accumulation IUL

Illustration Assumptions

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Base Face Amount $1,303,809
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Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 20
Guideline Premium Test; State: Wisconsin

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 30, 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 assumed Segment Growth Rate of 6.12% and current charges. Based on your 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 31, month 8*.

SUMMARY YEARS	GUARANTEED ASSUMPTIONS	NON-GUARANTEED ASSUMPTIONS Midpoint Scale	Assumed Scale
Years Premium Paid in Cash	20	20	20
Income Cease Year	30	31	40
Summary Year 5			
Net Surrender Value	151,254	173,333	230,398
Net Death Benefit	1,474,363	1,496,442	1,553,508
Summary Year 10			
Net Surrender Value	305,221	377,457	601,874
Net Death Benefit	1,617,465	1,689,702	1,914,118
Summary Year 20			
Net Surrender Value	556,903	817,708	1,945,462
Net Death Benefit	1,840,659	2,077,153	3,065,756
Summary Age 70			
Net Surrender Value	0	314,814	3,556,199
Net Death Benefit	0	1,333,618	4,089,629

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

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)

Illustration Assumptions

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Initial Death Benefit $1,303,809
Base Face Amount $1,303,809
Initial Planned Premium: $50,000.00 / Billing Mode: Annual
Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 20
Guideline Premium Test; State: Wisconsin
Based on Guaranteed Charges and a Guaranteed Rate of 0.00%

Policy Year	EOY Age	Planned Premium	Annual Withdrawal Amount	Net Outlay	Policy Value	Net Surrender Value	Net Death Benefit
1	41	50,000	0	50,000	35,632	8,358	1,340,234
2	42	50,000	0	50,000	69,453	43,938	1,375,505
3	43	50,000	0	50,000	101,131	78,210	1,409,229
4	44	50,000	0	50,000	131,800	117,286	1,442,491
5	45	50,000	0	50,000	160,576	151,254	1,474,363
6	46	50,000	0	50,000	187,620	183,824	1,504,955
7	47	50,000	0	50,000	213,122	215,282	1,534,412
8	48	50,000	0	50,000	237,224	245,444	1,562,835
9	49	50,000	0	50,000	260,230	276,391	1,590,494
10	50	50,000	0	50,000	282,248	305,221	1,617,465
Totals:		500,000	0	500,000			
11	51	50,000	0	50,000	305,256	335,210	1,645,739
12	52	50,000	0	50,000	326,762	363,714	1,672,787
13	53	50,000	0	50,000	346,696	391,121	1,698,504
14	54	50,000	0	50,000	365,073	417,196	1,722,864
15	55	50,000	0	50,000	381,826	441,814	1,745,766
16	56	50,000	0	50,000	401,724	468,181	1,771,990
17	57	50,000	0	50,000	419,744	492,710	1,796,519
18	58	50,000	0	50,000	435,913	515,526	1,819,335
19	59	50,000	0	50,000	450,488	536,850	1,840,659
20	60	50,000	0	50,000	462,930	556,903	1,840,659
Totals:		1,000,000	0	1,000,000			
21	61	0	0	0	426,849	527,518	1,831,693
22	62	0	0	0	390,531	497,292	1,831,693
23	63	0	0	0	353,701	465,863	1,831,693
24	64	0	0	0	316,055	432,958	1,831,693
25	65	0	0	0	277,401	398,399	1,831,693
26	66	0	0	0	237,527	361,986	1,831,693
27	67	0	0	0	196,321	323,602	1,831,693
28	68	0	0	0	153,688	283,142	1,831,693
29	69	0	0	0	109,286	240,265	1,831,693
30	70	##	##	##	##	##	##
Totals:		1,000,000	0	1,000,000			

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

Illustration Assumptions

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Guideline Premium Test; State: Wisconsin
Based on Current Charges and an Initial Assumed Segment Growth Rate of 6.12%

Policy Year	EOY Age	Planned Premium	Annual Withdrawal Amount	Annual Loan Amount	Annual Loan Interest	Net Outlay	Policy Value	Net Surrender Value	Net Death Benefit
1	41	50,000	0	0	0	50,000	43,036	14,969	1,346,845
2	42	50,000	0	0	0	50,000	89,205	61,446	1,393,014
3	43	50,000	0	0	0	50,000	138,453	111,244	1,442,262
4	44	50,000	0	0	0	50,000	192,145	170,749	1,495,954
5	45	50,000	0	0	0	50,000	249,699	230,398	1,553,508
6	46	50,000	0	0	0	50,000	311,500	294,178	1,615,309
7	47	50,000	0	0	0	50,000	377,978	362,658	1,681,787
8	48	50,000	0	0	0	50,000	449,599	436,017	1,753,408
9	49	50,000	0	0	0	50,000	526,860	516,567	1,830,669
10	50	50,000	0	0	0	50,000	610,309	601,874	1,914,118
Totals:		500,000	0	0	0	500,000			
11	51	50,000	0	0	0	50,000	702,677	695,958	2,006,486
12	52	50,000	0	0	0	50,000	801,964	796,700	2,105,773
13	53	50,000	0	0	0	50,000	908,686	905,112	2,212,495
14	54	50,000	0	0	0	50,000	1,023,399	1,021,541	2,327,208
15	55	50,000	0	0	0	50,000	1,146,697	1,146,554	2,450,506
16	56	50,000	0	0	0	50,000	1,284,314	1,284,314	2,588,123
17	57	50,000	0	0	0	50,000	1,432,213	1,432,213	2,736,022
18	58	50,000	0	0	0	50,000	1,591,153	1,591,153	2,894,962
19	59	50,000	0	0	0	50,000	1,761,947	1,761,947	3,065,756
20	60	50,000	0	0	0	50,000	1,945,462	1,945,462	3,065,756
Totals:		1,000,000	0	0	0	1,000,000			

Illustration Assumptions

Mr. Valued Client
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Guideline Premium Test; State: Wisconsin
Based on Current Charges and an Initial Assumed Segment Growth Rate of 6.12%

Policy Year	EOY Age	Planned Premium	Annual Withdrawal Amount	Annual Loan Amount	Annual Loan Interest	Net Outlay	Policy Value	Net Surrender Value	Net Death Benefit
21	61	0	0	0	0	0	2,096,220	2,096,220	2,683,162
22	62	0	0	0	0	0	2,258,153	2,258,153	2,845,273
23	63	0	0	0	0	0	2,432,115	2,432,115	3,015,822
24	64	0	0	0	0	0	2,619,022	2,619,022	3,195,207
25	65	0	0	0	0	0	2,819,866	2,819,866	3,383,840
26	66	0	0	0	0	0	3,035,717	3,035,717	3,612,503
27	67	0	0	0	0	0	3,267,463	3,267,463	3,855,606
28	68	0	0	0	0	0	3,516,290	3,516,290	4,114,059
29	69	0	0	0	0	0	3,783,477	3,783,477	4,388,833
30	70	0	498,075	0	0	-498,075	3,556,199	3,556,199	4,089,629
Totals:		1,000,000	498,075	0	0	501,925			
31	71	0	498,075	0	0	-498,075	3,312,597	3,312,597	3,743,234
32	72	0	2,890	495,185	0	-498,075	3,550,641	3,049,472	3,440,042
33	73	0	0	504,060	5,985	-498,075	3,783,623	2,767,052	3,107,578
34	74	0	0	515,401	17,326	-498,075	4,007,586	2,464,018	2,744,549
35	75	0	0	526,997	28,922	-498,075	4,221,290	2,138,867	2,349,932
36	76	0	0	538,855	40,780	-498,075	4,423,466	1,790,064	2,011,237
37	77	0	0	550,979	52,904	-498,075	4,611,720	1,414,942	1,645,528
38	78	0	0	563,376	65,301	-498,075	4,784,302	1,011,472	1,250,687
39	79	0	0	576,052	77,977	-498,075	4,939,312	577,468	824,434
40	80	0	0	589,013	90,938	-498,075	5,074,684	110,574	364,308
Totals:		1,000,000	999,040	4,859,919	380,134	-4,478,825			

Illustration Assumptions

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Base Face Amount $1,303,809
Initial Planned Premium: $50,000.00 / Billing Mode: Annual
Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 20
Guideline Premium Test; State: Wisconsin
Based on Current Charges and an Initial Assumed Segment Growth Rate of 6.12%

Policy Year	EOY Age	Planned Premium	Annual Withdrawal Amount	Annual Loan Amount	Annual Loan Interest	Net Outlay	Policy Value	Net Surrender Value	Net Death Benefit
41	81	0	0	104,191	104,191	0	5,189,843	114,040	373,532
42	82	0	0	111,692	111,692	0	5,306,863	116,855	382,198
43	83	0	0	114,206	114,206	0	5,425,622	118,839	390,120
44	84	0	0	116,775	116,775	0	5,545,975	119,789	397,088
45	85	0	0	119,403	119,403	0	5,667,735	119,460	402,847
46	86	0	0	122,089	122,089	0	5,790,623	117,512	407,043
47	87	0	0	124,836	124,836	0	5,914,273	113,517	409,231
48	88	0	0	127,645	127,645	0	6,038,298	107,025	408,940
49	89	0	0	130,517	130,517	0	6,162,218	97,492	405,602
50	90	0	0	133,454	133,454	0	6,285,458	84,275	398,548
Totals:		1,000,000	999,040	6,064,727	1,584,942	-4,478,825			
51	91	0	0	136,456	136,456	0	6,407,400	66,690	322,986
52	92	0	0	139,527	139,527	0	6,532,790	49,414	245,398
53	93	0	0	142,666	142,666	0	6,663,045	33,793	167,054
54	94	0	0	145,876	145,876	0	6,799,880	21,470	89,469
55	95	0	0	149,158	149,158	0	6,945,422	14,498	14,498
56	96	0	0	152,514	152,514	0	7,102,198	15,328	15,328
57	97	0	0	155,946	155,946	0	7,262,544	16,219	16,219
58	98	0	0	159,455	159,455	0	7,426,544	17,177	17,177
59	99	0	0	163,042	163,042	0	7,594,284	18,206	18,206
60	100	0	0	166,711	166,711	0	7,765,851	19,312	19,312
Totals:		1,000,000	999,040	7,576,078	3,096,293	-4,478,825			

Illustration Assumptions

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Policy Year	EOY Age	Planned Premium	Annual Withdrawal Amount	Annual Loan Amount	Annual Loan Interest	Net Outlay	Policy Value	Net Surrender Value	Net Death Benefit
61	101	0	0	170,462	170,462	0	7,941,336	20,499	20,499
62	102	0	0	174,297	174,297	0	8,120,831	21,776	21,776
63	103	0	0	178,219	178,219	0	8,304,431	23,147	23,147
64	104	0	0	182,229	182,229	0	8,492,233	24,620	24,620
65	105	0	0	186,329	186,329	0	8,684,337	26,202	26,202
66	106	0	0	190,521	190,521	0	8,880,845	27,903	27,903
67	107	0	0	194,808	194,808	0	9,081,863	29,729	29,729
68	108	0	0	199,191	199,191	0	9,287,498	31,692	31,692
69	109	0	0	203,673	203,673	0	9,497,863	33,801	33,801
70	110	0	0	208,256	208,256	0	9,713,069	36,066	36,066
Totals:		1,000,000	999,040	9,464,062	4,984,277	-4,478,825			
71	111	0	0	212,941	212,941	0	9,933,236	38,500	38,500
72	112	0	0	217,733	217,733	0	10,158,482	41,115	41,115
73	113	0	0	222,632	222,632	0	10,388,932	43,924	43,924
74	114	0	0	227,641	227,641	0	10,624,713	46,942	46,942
75	115	0	0	232,763	232,763	0	10,865,956	50,185	50,185
76	116	0	0	238,000	238,000	0	11,112,794	53,669	53,669
77	117	0	0	243,355	243,355	0	11,365,368	57,412	57,412
78	118	0	0	248,830	248,830	0	11,623,818	61,433	61,433
79	119	0	0	254,429	254,429	0	11,888,292	65,753	65,753
80	120	0	0	260,154	260,154	0	12,158,941	70,395	70,395
Totals:		1,000,000	999,040	11,822,539	7,342,754	-4,478,825			

Illustration Assumptions

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Initial Planned Premium: $50,000.00 / Billing Mode: Annual
Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 20
Guideline Premium Test; State: Wisconsin
Based on Current Charges and an Initial Assumed Segment Growth Rate of 6.12%

Policy Year	EOY Age	Planned Premium	Annual Withdrawal Amount	Annual Loan Amount	Annual Loan Interest	Net Outlay	Policy Value	Net Surrender Value	Net Death Benefit
81	121	0	0	266,007	266,007	0	12,435,920	75,382	75,382
82	122	0	0	271,992	271,992	0	12,721,183	82,532	82,532
83	123	0	0	278,112	278,112	0	13,013,381	90,361	90,361
84	124	0	0	284,370	284,370	0	13,312,721	98,933	98,933
85	125	0	0	290,768	290,768	0	13,619,416	108,318	108,318
Totals:		1,000,000	999,040	13,213,788	8,734,003	-4,478,825			

Illustration Assumptions

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Initial Planned Premium: $50,000.00 / Billing Mode: Annual
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Guideline Premium Test; State: Wisconsin
Based on Current Charges and an Initial Assumed Rate of 4.10%

Policy Year	EOY Age	Planned Premium	Annual Withdrawal Amount	Annual Loan Amount	Annual Loan Interest	Net Outlay	Policy Value	Net Surrender Value	Net Death Benefit
1	41	50,000	0	0	0	50,000	41,690	13,623	1,345,499
2	42	50,000	0	0	0	50,000	85,113	57,354	1,388,922
3	43	50,000	0	0	0	50,000	130,069	102,859	1,433,878
4	44	50,000	0	0	0	50,000	177,744	156,347	1,481,553
5	45	50,000	0	0	0	50,000	227,355	208,055	1,531,164
6	46	50,000	0	0	0	50,000	279,085	261,763	1,582,894
7	47	50,000	0	0	0	50,000	333,137	317,816	1,636,946
8	48	50,000	0	0	0	50,000	389,727	376,145	1,693,536
9	49	50,000	0	0	0	50,000	449,081	438,788	1,752,890
10	50	50,000	0	0	0	50,000	511,443	503,008	1,815,252
Totals:		500,000	0	0	0	500,000			
11	51	50,000	0	0	0	50,000	579,151	572,431	1,882,960
12	52	50,000	0	0	0	50,000	649,842	644,578	1,953,651
13	53	50,000	0	0	0	50,000	723,649	720,075	2,027,458
14	54	50,000	0	0	0	50,000	800,708	798,850	2,104,517
15	55	50,000	0	0	0	50,000	881,160	881,017	2,184,969
16	56	50,000	0	0	0	50,000	970,177	970,177	2,273,986
17	57	50,000	0	0	0	50,000	1,063,100	1,063,100	2,366,909
18	58	50,000	0	0	0	50,000	1,160,091	1,160,091	2,463,900
19	59	50,000	0	0	0	50,000	1,261,319	1,261,319	2,565,128
20	60	34,487	0	0	0	34,487	1,351,095	1,351,095	2,565,128
Totals:		984,487	0	0	0	984,487			

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

Illustration Assumptions

Mr. Valued Client
Male - Super Preferred NonSmoker
Age: 40
Initial Assumed Status: Gold

Initial Death Benefit $1,303,809
Base Face Amount $1,303,809
Initial Planned Premium: $50,000.00 / Billing Mode: Annual
Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 20
Guideline Premium Test; State: Wisconsin
Based on Current Charges and an Initial Assumed Rate of 4.10%

Policy Year	EOY Age	Planned Premium	Annual Withdrawal Amount	Annual Loan Amount	Annual Loan Interest	Net Outlay	Policy Value	Net Surrender Value	Net Death Benefit
21	61	0	0	0	0	0	1,416,410	1,416,410	1,831,693
22	62	0	0	0	0	0	1,485,101	1,485,101	1,871,227
23	63	0	0	0	0	0	1,557,111	1,557,111	1,930,817
24	64	0	0	0	0	0	1,632,334	1,632,334	1,991,447
25	65	0	0	0	0	0	1,710,925	1,710,925	2,053,109
26	66	0	0	0	0	0	1,793,045	1,793,045	2,133,724
27	67	0	0	0	0	0	1,878,711	1,878,711	2,216,879
28	68	0	0	0	0	0	1,968,083	1,968,083	2,302,657
29	69	0	0	0	0	0	2,061,326	2,061,326	2,391,139
30	70	0	498,075	0	0	-498,075	1,651,594	1,651,594	1,899,333
Totals:		984,487	498,075	0	0	486,412			
31	71	0	498,075	0	0	-493,733	1,224,445	1,224,445	1,390,375
32	72	0	2,890	495,185	0	-497,055	1,279,926	778,757	919,549
33	73	0	0	504,060	5,985	-498,067	1,330,573	314,003	433,754
34	74	##	##	##	##	##	##	##	##
Totals:		984,487	999,040	999,245	5,985	-1,002,442			

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

Illustration Assumptions

Mr. Valued Client
Male - Super Preferred NonSmoker
Age: 40
Assumed Status All Years: Bronze

Initial Death Benefit $1,303,809
Base Face Amount $1,303,809
Initial Planned Premium: $50,000.00 / Billing Mode: Annual
Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 20
Guideline Premium Test; State: Wisconsin
Based on Current Charges and an Initial Assumed Segment Growth Rate of 6.12%

Policy Year	EOY Age	Planned Premium	Annual Withdrawal Amount	Annual Loan Amount	Annual Loan Interest	Net Outlay	Policy Value	Net Surrender Value	Net Death Benefit
1	41	50,000	0	0	0	50,000	43,036	14,969	1,346,845
2	42	50,000	0	0	0	50,000	89,186	61,428	1,392,995
3	43	50,000	0	0	0	50,000	138,389	111,180	1,442,198
4	44	50,000	0	0	0	50,000	192,004	170,608	1,495,813
5	45	50,000	0	0	0	50,000	249,445	230,144	1,553,254
6	46	50,000	0	0	0	50,000	311,092	293,770	1,614,901
7	47	50,000	0	0	0	50,000	377,350	362,030	1,681,159
8	48	50,000	0	0	0	50,000	448,650	435,068	1,752,459
9	49	50,000	0	0	0	50,000	525,449	515,155	1,829,258
10	50	50,000	0	0	0	50,000	608,244	599,808	1,912,053
Totals:		500,000	0	0	0	500,000			
11	51	50,000	0	0	0	50,000	699,781	693,061	2,003,590
12	52	50,000	0	0	0	50,000	797,996	792,732	2,101,805
13	53	50,000	0	0	0	50,000	903,373	899,799	2,207,182
14	54	50,000	0	0	0	50,000	1,016,434	1,014,576	2,320,243
15	55	50,000	0	0	0	50,000	1,137,745	1,137,602	2,441,554
16	56	50,000	0	0	0	50,000	1,272,995	1,272,995	2,576,804
17	57	50,000	0	0	0	50,000	1,418,116	1,418,116	2,721,925
18	58	50,000	0	0	0	50,000	1,573,827	1,573,827	2,877,636
19	59	50,000	0	0	0	50,000	1,740,900	1,740,900	3,044,709
20	60	49,353	0	0	0	49,353	1,919,527	1,919,527	3,044,709
Totals:		999,353	0	0	0	999,353			
21	61	0	0	0	0	0	2,067,237	2,067,237	2,646,063
22	62	0	0	0	0	0	2,225,899	2,225,899	2,804,633
23	63	0	0	0	0	0	2,396,361	2,396,361	2,971,488
24	64	0	0	0	0	0	2,579,537	2,579,537	3,147,036
25	65	0	0	0	0	0	2,776,416	2,776,416	3,331,699
26	66	0	0	0	0	0	2,988,065	2,988,065	3,555,798
27	67	0	0	0	0	0	3,215,322	3,215,322	3,794,080
28	68	0	0	0	0	0	3,459,361	3,459,361	4,047,452
29	69	0	0	0	0	0	3,721,449	3,721,449	4,316,881
30	70	0	498,075	0	0	-498,075	3,488,810	3,488,810	4,012,132
Totals:		999,353	498,075	0	0	501,278			

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

Illustration Assumptions

Mr. Valued Client
Male - Super Preferred NonSmoker
Age: 40
Assumed Status All Years: Bronze

Initial Death Benefit $1,303,809
Base Face Amount $1,303,809
Initial Planned Premium: $50,000.00 / Billing Mode: Annual
Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 20
Guideline Premium Test; State: Wisconsin
Based on Current Charges and an Initial Assumed Segment Growth Rate of 6.12%

Policy Year	EOY Age	Planned Premium	Annual Withdrawal Amount	Annual Loan Amount	Annual Loan Interest	Net Outlay	Policy Value	Net Surrender Value	Net Death Benefit
31	71	0	498,075	0	0	-498,075	3,239,605	3,239,605	3,660,754
32	72	0	2,890	495,185	0	-497,916	3,471,697	2,970,528	3,352,414
33	73	0	0	504,060	5,985	-498,067	3,698,319	2,681,748	3,014,597
34	74	0	0	515,401	17,326	-498,067	3,915,503	2,371,935	2,646,021
35	75	0	0	526,997	28,922	-498,067	4,121,914	2,039,491	2,245,587
36	76	0	0	538,855	40,780	-498,067	4,316,274	1,682,872	1,898,685
37	77	0	0	550,979	52,904	-498,067	4,496,025	1,299,247	1,524,048
38	78	0	0	563,376	65,301	-498,067	4,659,375	886,544	1,119,513
39	79	0	0	576,052	77,977	-498,067	4,804,380	442,537	682,756
40	80	##	##	##	##	##	##	##	##
Totals:		999,353	999,040	4,270,906	289,196	-3,981,179			

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

Illustration Assumptions

Mr. Valued Client
Male - Super Preferred NonSmoker
Age: 40
Initial Assumed Status: Gold

Initial Death Benefit $1,303,809
Base Face Amount $1,303,809
Initial Planned Premium: $50,000.00 / Billing Mode: Annual
Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 20
Guideline Premium Test; State: Wisconsin
Based on Current Charges and an Initial Assumed Segment Growth Rate of 6.12%

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 55%, 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 55%, 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 Fixed Account Rate	4.10%	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	-	93,980
12	(10,000)	10,200	404	404	-	87,703
13	(10,000)	10,404	612	612	-	81,157
14	(10,000)	10,612	824	824	-	74,333
20	(10,000)	11,951	2,190	2,190	-	26,816

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 Segment Growth Rate	2.00%	Loan Rate Charged	5.50%
Assumed Loan Account Crediting Rate	N/A	**Net Loan Cost**	**2.40%**

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	310	550	240	93,100
12	(10,000)	10,550	637	1,130	733	85,746
13	(10,000)	11,130	982	1,742	1,494	77,911
14	(10,000)	11,742	1,346	2,388	2,536	69,566
20	(10,000)	16,191	3,991	7,081	15,637	6,949

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 9.0% Segment Growth Rate

Assumed Segment Growth Rate	9.00%	Loan Rate Charged	5.50%
Assumed Loan Account Crediting Rate	N/A	**Net Loan Gain**	**8.45%**

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	1,395	550	(845)	103,950
12	(10,000)	10,550	2,687	1,130	(2,581)	109,296
13	(10,000)	11,130	4,419	1,742	(5,258)	116,279
14	(10,000)	11,742	6,057	2,388	(8,928)	125,177
20	(10,000)	16,191	17,961	7,081	(55,056)	240,346

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.

Illustration Assumptions

Mr. Valued Client
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Age: 40
Initial Assumed Status: Gold

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Initial Planned Premium: $50,000.00 / Billing Mode: Annual
Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 20
Guideline Premium Test; State: Wisconsin
Based on Current Charges and an Initial Assumed Segment Growth Rate of 6.12%

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

Assumed Segment Growth Rate	2.0%	Loan Rate Charged	5.0%
Assumed Loan Account Crediting Rate	N/A	**Net Loan Cost**	**1.90%**

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	310	500	190	93,100
12	(10,000)	10,500	636	1,025	580	85,796
13	(10,000)	11,025	977	1,576	1,178	78,066
14	(10,000)	11,576	1,336	2,155	1,997	69,887
20	(10,000)	15,513	3,899	6,289	12,186	9,923

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 9.0% Segment Growth Rate

Assumed Segment Growth Rate	9.0%	Loan Rate Charged	5.0%
Assumed Loan Account Crediting Rate	N/A	**Net Loan Gain**	**8.95%**

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	1,395	500	(895)	103,950
12	(10,000)	10,500	2,860	1,025	(2,730)	109,346
13	(10,000)	11,025	4,398	1,576	(5,551)	116,435
14	(10,000)	11,576	6,013	2,155	(9,409)	125,499
20	(10,000)	15,513	17,546	6,289	(57,401)	243,320

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.

Illustration Assumptions

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Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 20
Guideline Premium Test; State: Wisconsin
Based on Current Charges and an Initial Assumed Segment Growth Rate of 6.12%

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 10 Policy Years. The Advance Contribution Charge rates and Advance Contribution Limit are both shown in the policy contract.

Base Face Amount

The Base Face Amount is the coverage provided by the base policy. Any decreases to the Base 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.

Base Face Amount Charge

The Base Face Amount Charge is an additional $0.3778 per $1,000 of Face Amount per policy month in years 1-3. In years 4-15, the rate is $0.3149. 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 2001 CSO Composite Age Nearest Birthday Ultimate mortality rates, adjusted for any applicable ratings.

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 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-Loan Indexed Accounts and the Fixed Account.

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.

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.

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

Illustration Assumptions

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Male - Super Preferred NonSmoker
Age: 40
Initial Assumed Status: Gold

Initial Death Benefit $1,303,809
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Initial Planned Premium: $50,000.00 / Billing Mode: Annual
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Guideline Premium Test; State: Wisconsin
Based on Current Charges and an Initial Assumed Segment Growth Rate of 6.12%

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 2.00% 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 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.

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%.

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.

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

Illustration Assumptions

Mr. Valued Client
Male - Super Preferred NonSmoker
Age: 40
Initial Assumed Status: Gold

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Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 20
Guideline Premium Test; State: Wisconsin
Based on Current Charges and an Initial Assumed Segment Growth Rate of 6.12%

on this illustration. If so, you will receive a Revised Basic Illustration prior to or upon delivery of your insurance contract.

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy — Accumulation IUL Form: 18AIUL

Death Benefit Illustration

Presented By: Sample Agent

Illustration Assumptions

Mr. Valued Client
Male - Super Preferred NonSmoker
Age: 40
Initial Assumed Status: Gold

Initial Death Benefit $1,303,809
Base Face Amount $1,303,809
Initial Planned Premium: $50,000.00 / Billing Mode: Annual
Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 20
Guideline Premium Test; State: Wisconsin
Based on Current Charges and an Initial Assumed Segment Growth Rate of 6.12%

Policy Year	EOY Age	Planned Premium	Base Face Amount	Supplemental Face Amount	Required Additional Death Benefit	Policy Value	Withdrawal Amount	Annual Loan Amount	Annual Loan Interest	Net Death Benefit
1	41	50,000	1,303,809	0	0	43,036	0	0	0	1,346,845
2	42	50,000	1,303,809	0	0	89,205	0	0	0	1,393,014
3	43	50,000	1,303,809	0	0	138,453	0	0	0	1,442,262
4	44	50,000	1,303,809	0	0	192,145	0	0	0	1,495,954
5	45	50,000	1,303,809	0	0	249,699	0	0	0	1,553,508
6	46	50,000	1,303,809	0	0	311,500	0	0	0	1,615,309
7	47	50,000	1,303,809	0	0	377,978	0	0	0	1,681,787
8	48	50,000	1,303,809	0	0	449,599	0	0	0	1,753,408
9	49	50,000	1,303,809	0	0	526,860	0	0	0	1,830,669
10	50	50,000	1,303,809	0	0	610,309	0	0	0	1,914,118
Totals:		500,000					0	0	0	
11	51	50,000	1,303,809	0	0	702,677	0	0	0	2,006,486
12	52	50,000	1,303,809	0	0	801,964	0	0	0	2,105,773
13	53	50,000	1,303,809	0	0	908,686	0	0	0	2,212,495
14	54	50,000	1,303,809	0	0	1,023,399	0	0	0	2,327,208
15	55	50,000	1,303,809	0	0	1,146,697	0	0	0	2,450,506
16	56	50,000	1,303,809	0	0	1,284,314	0	0	0	2,588,123
17	57	50,000	1,303,809	0	0	1,432,213	0	0	0	2,736,022
18	58	50,000	1,303,809	0	0	1,591,153	0	0	0	2,894,962
19	59	50,000	1,303,809	0	0	1,761,947	0	0	0	3,065,756
20	60	50,000	1,303,809	1,761,947	0	1,945,462	0	0	0	3,065,756
Totals:		1,000,000					0	0	0	

Death Benefit reflects cumulative withdrawals.

Illustration Assumptions

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Initial Assumed Status: Gold

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Base Face Amount $1,303,809
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Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 20
Guideline Premium Test; State: Wisconsin
Based on Current Charges and an Initial Assumed Segment Growth Rate of 6.12%

Policy Year	EOY Age	Planned Premium	Base Face Amount	Supplemental Face Amount	Required Additional Death Benefit	Policy Value	Withdrawal Amount	Annual Loan Amount	Annual Loan Interest	Net Death Benefit
21	61	0	1,303,809	527,884	851,469	2,096,220	0	0	0	2,683,162
22	62	0	1,303,809	527,884	1,013,580	2,258,153	0	0	0	2,845,273
23	63	0	1,303,809	527,884	1,184,129	2,432,115	0	0	0	3,015,822
24	64	0	1,303,809	527,884	1,363,514	2,619,022	0	0	0	3,195,207
25	65	0	1,303,809	527,884	1,552,147	2,819,866	0	0	0	3,383,840
26	66	0	1,303,809	527,884	1,780,810	3,035,717	0	0	0	3,612,503
27	67	0	1,303,809	527,884	2,023,913	3,267,463	0	0	0	3,855,606
28	68	0	1,303,809	527,884	2,282,366	3,516,290	0	0	0	4,114,059
29	69	0	1,303,809	527,884	2,557,140	3,783,477	0	0	0	4,388,833
30	70	0	1,303,809	527,884	2,257,936	3,556,199	498,075	0	0	4,089,629
Totals:		1,000,000					498,075	0	0	
31	71	0	1,303,809	527,884	1,911,541	3,312,597	498,075	0	0	3,743,234
32	72	0	1,303,809	527,884	2,109,519	3,550,641	2,890	495,185	0	3,440,042
33	73	0	1,303,809	527,884	2,292,456	3,783,623	0	504,060	5,985	3,107,578
34	74	0	1,303,809	527,884	2,456,424	4,007,586	0	515,401	17,326	2,744,549
35	75	0	1,303,809	527,884	2,600,662	4,221,290	0	526,997	28,922	2,349,932
36	76	0	1,303,809	527,884	2,812,947	4,423,466	0	538,855	40,780	2,011,237
37	77	0	1,303,809	527,884	3,010,613	4,611,720	0	550,979	52,904	1,645,528
38	78	0	1,303,809	527,884	3,191,825	4,784,302	0	563,376	65,301	1,250,687
39	79	0	1,303,809	527,884	3,354,585	4,939,312	0	576,052	77,977	824,434
40	80	0	1,303,809	527,884	3,496,725	5,074,684	0	589,013	90,938	364,308
Totals:		1,000,000					999,040	4,859,919	380,134	

Death Benefit reflects cumulative withdrawals.

Illustration Assumptions

Mr. Valued Client
Male - Super Preferred NonSmoker
Age: 40
Initial Assumed Status: Gold

Initial Death Benefit $1,303,809
Base Face Amount $1,303,809
Initial Planned Premium: $50,000.00 / Billing Mode: Annual
Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 20
Guideline Premium Test; State: Wisconsin
Based on Current Charges and an Initial Assumed Segment Growth Rate of 6.12%

Policy Year	EOY Age	Planned Premium	Base Face Amount	Supplemental Face Amount	Required Additional Death Benefit	Policy Value	Withdrawal Amount	Annual Loan Amount	Annual Loan Interest	Net Death Benefit
41	81	0	1,303,809	527,884	3,617,642	5,189,843	0	104,191	104,191	373,532
42	82	0	1,303,809	527,884	3,740,513	5,306,863	0	111,692	111,692	382,198
43	83	0	1,303,809	527,884	3,865,210	5,425,622	0	114,206	114,206	390,120
44	84	0	1,303,809	527,884	3,991,581	5,545,975	0	116,775	116,775	397,088
45	85	0	1,303,809	527,884	4,119,429	5,667,735	0	119,403	119,403	402,847
46	86	0	1,303,809	527,884	4,248,461	5,790,623	0	122,089	122,089	407,043
47	87	0	1,303,809	527,884	4,378,294	5,914,273	0	124,836	124,836	409,231
48	88	0	1,303,809	527,884	4,508,520	6,038,298	0	127,645	127,645	408,940
49	89	0	1,303,809	527,884	4,638,636	6,162,218	0	130,517	130,517	405,602
50	90	0	1,303,809	527,884	4,768,038	6,285,458	0	133,454	133,454	398,548
Totals:		1,000,000					999,040	6,064,727	1,584,942	
51	91	0	1,303,809	527,884	4,832,003	6,407,400	0	136,456	136,456	322,986
52	92	0	1,303,809	527,884	4,897,081	6,532,790	0	139,527	139,527	245,398
53	93	0	1,303,809	527,884	4,964,613	6,663,045	0	142,666	142,666	167,054
54	94	0	1,303,809	527,884	5,036,185	6,799,880	0	145,876	145,876	89,469
55	95	0	1,303,809	527,884	5,113,729	6,945,422	0	149,158	149,158	14,498
56	96	0	1,303,809	527,884	5,270,505	7,102,198	0	152,514	152,514	15,328
57	97	0	1,303,809	527,884	5,430,851	7,262,544	0	155,946	155,946	16,219
58	98	0	1,303,809	527,884	5,594,851	7,426,544	0	159,455	159,455	17,177
59	99	0	1,303,809	527,884	5,762,591	7,594,284	0	163,042	163,042	18,206
60	100	0	1,303,809	527,884	5,934,158	7,765,851	0	166,711	166,711	19,312
Totals:		1,000,000					999,040	7,576,078	3,096,293	

Death Benefit reflects cumulative withdrawals.

Illustration Assumptions

Mr. Valued Client
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Base Face Amount $1,303,809
Initial Planned Premium: $50,000.00 / Billing Mode: Annual
Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 20
Guideline Premium Test; State: Wisconsin
Based on Current Charges and an Initial Assumed Segment Growth Rate of 6.12%

Policy Year	EOY Age	Planned Premium	Base Face Amount	Supplemental Face Amount	Required Additional Death Benefit	Policy Value	Withdrawal Amount	Annual Loan Amount	Annual Loan Interest	Net Death Benefit
61	101	0	1,303,809	527,884	6,109,643	7,941,336	0	170,462	170,462	20,499
62	102	0	1,303,809	527,884	6,289,138	8,120,831	0	174,297	174,297	21,776
63	103	0	1,303,809	527,884	6,472,738	8,304,431	0	178,219	178,219	23,147
64	104	0	1,303,809	527,884	6,660,540	8,492,233	0	182,229	182,229	24,620
65	105	0	1,303,809	527,884	6,852,644	8,684,337	0	186,329	186,329	26,202
66	106	0	1,303,809	527,884	7,049,152	8,880,845	0	190,521	190,521	27,903
67	107	0	1,303,809	527,884	7,250,170	9,081,863	0	194,808	194,808	29,729
68	108	0	1,303,809	527,884	7,455,805	9,287,498	0	199,191	199,191	31,692
69	109	0	1,303,809	527,884	7,666,170	9,497,863	0	203,673	203,673	33,801
70	110	0	1,303,809	527,884	7,881,376	9,713,069	0	208,256	208,256	36,066
Totals:		1,000,000					999,040	9,464,062	4,984,277	
71	111	0	1,303,809	527,884	8,101,543	9,933,236	0	212,941	212,941	38,500
72	112	0	1,303,809	527,884	8,326,789	10,158,482	0	217,733	217,733	41,115
73	113	0	1,303,809	527,884	8,557,239	10,388,932	0	222,632	222,632	43,924
74	114	0	1,303,809	527,884	8,793,020	10,624,713	0	227,641	227,641	46,942
75	115	0	1,303,809	527,884	9,034,263	10,865,956	0	232,763	232,763	50,185
76	116	0	1,303,809	527,884	9,281,101	11,112,794	0	238,000	238,000	53,669
77	117	0	1,303,809	527,884	9,533,675	11,365,368	0	243,355	243,355	57,412
78	118	0	1,303,809	527,884	9,792,125	11,623,818	0	248,830	248,830	61,433
79	119	0	1,303,809	527,884	10,056,599	11,888,292	0	254,429	254,429	65,753
80	120	0	1,303,809	527,884	10,327,248	12,158,941	0	260,154	260,154	70,395
Totals:		1,000,000					999,040	11,822,539	7,342,754	

Death Benefit reflects cumulative withdrawals.

Illustration Assumptions

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Initial Planned Premium: $50,000.00 / Billing Mode: Annual
Initial Death Benefit Option 2; Death Benefit Option 1 Starting In Year 20
Guideline Premium Test; State: Wisconsin
Based on Current Charges and an Initial Assumed Segment Growth Rate of 6.12%

Policy Year	EOY Age	Planned Premium	Base Face Amount	Supplemental Face Amount	Required Additional Death Benefit	Policy Value	Withdrawal Amount	Annual Loan Amount	Annual Loan Interest	Net Death Benefit
81	121	0	1,303,809	527,884	10,604,227	12,435,920	0	266,007	266,007	75,382
82	122	0	0	0	0	12,721,183	0	271,992	271,992	82,532
83	123	0	0	0	0	13,013,381	0	278,112	278,112	90,361
84	124	0	0	0	0	13,312,721	0	284,370	284,370	98,933
85	125	0	0	0	0	13,619,416	0	290,768	290,768	108,318
Totals:		1,000,000					999,040	13,213,788	8,734,003	

Death Benefit reflects cumulative withdrawals.

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy — Accumulation IUL Form: 18AIUL

Input Summary ~~ Agent Use Only ~~

Presented By: Sample Agent

Accumulation IUL

Illustration Assumptions

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Male - Super Preferred NonSmoker
Age: 40
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Guideline Premium Test; State: Wisconsin

Product & Concept	
Concept	Life Ins. In Retirement Planning
Approved in	Wisconsin
Product Type	All Products
Product	Accumulation IUL 18
Concept Design	
Summary Year	40
Retirement Age	A70
Side Fund Rate	6.12%
Owner Tax Rate	35%
Policy Design	
Insured Name	Mr. Valued Client
Sex	Male
Issue Age / Birthdate	40
State	Wisconsin
Risk Class	Super Preferred NonSmoker
Vitality	Yes
Assumed Vitality Status	Gold
Total Face Amount	Min Non-MEC DB
Death Benefit Option	Option 2
Death Benefit Change Year	Optimal Year
Definition of Life Insurance Test	GPT
Premium	Schedule
-- 50,000 1 A60	
Premium Duration	A60
Premium Mode	Annual
Target Cash Value	1
Target Year	Lifetime
Allocation Option	Custom Allocation and Rate
Capped Acct. Rate	6.12%
Enhanced Capped Acct. Rate	6.12%
High Capped Acct. Rate	7.75%
Enhanced High Capped Acct. Rate	7.75%
High Par Acct. Rate	5.53%
Hang Seng Acct. Rate	6.12%
Fixed Acct. Rate	Current
Agent Name	Sample Agent
Allocation Capped Acct. Rate	100%
Allocation Enhanced Capped Acct. Rate	0%
Allocation High Capped Acct. Rate	0%
Allocation Enhanced High Capped Acct. Rate	0%
Allocation High Par Acct. Rate	0%
Allocation Hang Seng Acct. Rate	0%
Allocation Crediting Rate	0%
Policy Options	
Estimated Policy Issue Date	Today + 1 Month
Charges	Current
Lump Sum Month First Year	1
MEC Testing	Avoid MEC
Distributions	Schedule
-- Solve Withdrawal To Cap & Switch To Loans A70 A80	
Distribution Mode	Monthly
Reduce Face to Maximize Income	Yes
Target Cash Value	1
Target Year	Lifetime
Withdrawal Cap	Basis
Loan Cap	None
Loan Type	Standard Loan
Loan Interest Payment Type	Borrow
Optional Reports	
Optional Reports	Yes
Input Summary	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.

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Vitality Presentation	Yes
Summary Year	20

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