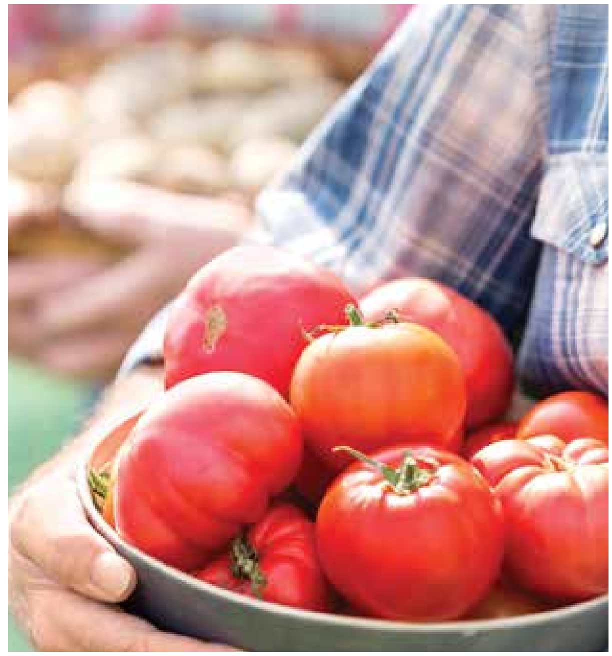
PRODUCER GUIDE

Accumulation IUL *with* Vitality™



Product Highlights, Features and Benefits

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Accumulation IUL *with* Vitality™

Accumulation IUL from John Hancock is one of the most competitive products in the industry for cash value accumulation and retirement income. And now your clients can enhance their cash value and earn rewards with the John Hancock Vitality Program!

Accumulation IUL with Vitality[1] offers the security of a universal life insurance policy with the upside potential of equity-linked performance and the downside protection of a guaranteed 0% floor. It also gives your clients the opportunity to earn more potential income, along with great rewards for the everyday things they do to stay healthy.

Product Highlights

Accumulation IUL with Vitality is a unique solution that can help you change the conversation about life insurance by making it about living. As one of the most competitive IUL products on the market, it offers:

- Competitive cash value accumulation and retirement income potential
- Rolling targets and competitive target premiums
- Simple annual point-to-point interest crediting based on the S&P 500®[2]
- Innovative LifeTrack policy management solution
- The John Hancock Vitality Program with:
  - Personalized health goals and a free Fitbit® to track progress toward a healthy lifestyle
  - Enhanced policy cash value potential
  - Entertainment, shopping, and travel rewards and discounts

Who is a Good Fit for This Product?

Anyone can benefit from this program, although there are three general categories of clients to target:

- **Living a healthy life:** These people are already living healthy lifestyles — they exercise, receive annual health screenings and stay tobacco-free
- **Aspires to be healthier:** These people recognize the importance of healthy living and are committed to making changes to their current lifestyle
- **Motivated by discounts and rewards:** These people are motivated by discounts and will engage in healthy activities to earn rewards

STAY ON TRACK WITH LIFETRACK

LifeTrack is an industry-first, quick and easy solution designed to keep your clients' policies on track to meet their coverage objectives. Each year, LifeTrack automatically calculates a premium that takes into account actual policy performance and updated assumptions about the future. With LifeTrack, you can be confident your clients are paying the right amount of premium to meet their goals. We'll even send them an Annual Report showing how their policies are tracking relative to these objectives, along with an email showing how much more they can save by reaching a higher Vitality Status level.

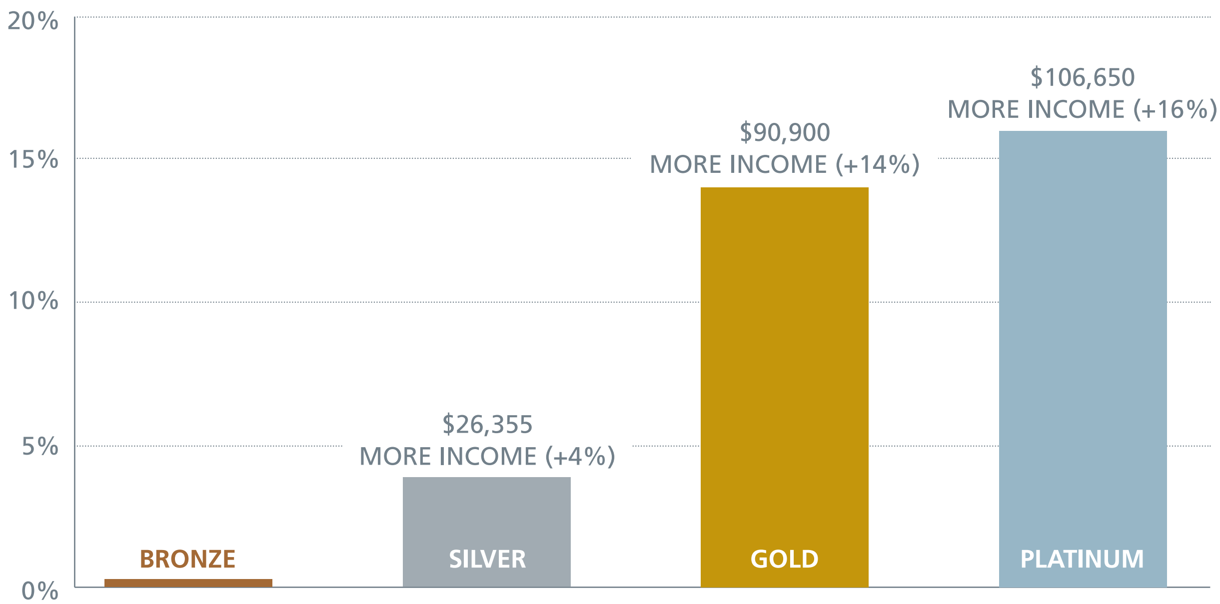
Live a Healthy Life — and Increase Policy Value!

Greater Income Potential

Accumulation IUL with Vitality rewards the everyday steps your clients take to stay healthy and inspires them to do even more. In fact, the healthier they are, the more income they can earn.

Income Improvement Over 15 Years, Compared to a Bronze Status

Male, 40, Preferred Non Smoker, $1,000,000 Death Benefit,
Paying Target Premium Annually for 20 Years



This example is based on taking income from age 66 to age 80, solving for $100,000 at age 121, and represents the difference between attaining a higher status (Silver, Gold or Platinum) in all years versus remaining at a Bronze status for the same period. The annual income is as follows, Bronze: $43,580, Silver: $45,337, Gold: $49,640, Platinum $50,690. It assumes a rate of 6% and that withdrawals were taken, first, to basis, then loaning against the policy. This example is derived from an illustration. Not all benefits and values are guaranteed. The assumptions on which the non-guaranteed elements are based may be subject to change by the insurer. Actual results may be more or less favorable.

ABOUT VITALITY

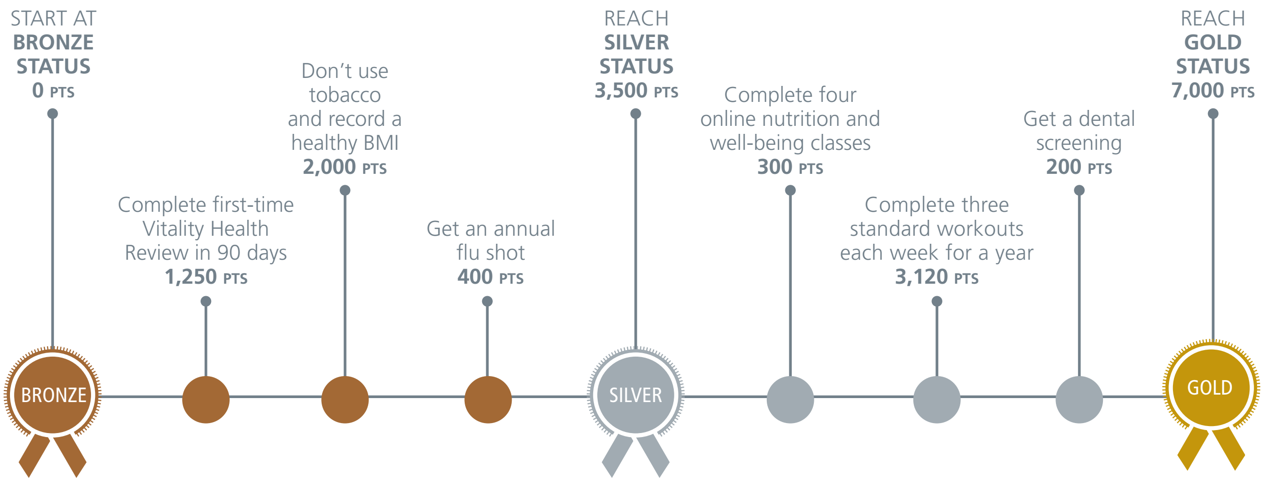
To help your clients in their pursuit of a longer, healthier life, we've partnered with Vitality, the global leader in integrating wellness benefits with life insurance products. Vitality has an established track record of creating interactive, personalized programs. Millions of Vitality members worldwide use their online tools to identify and track health and lifestyle goals.

It’s Easy to Participate

Accumulate Points: Your clients can earn Vitality Points by completing simple everyday things like taking a walk, visiting the doctor, and not smoking. And with our online tools and mobile app, recording activities and earning points couldn’t be easier. We’ll even send your clients a free Fitbit to track their progress toward a healthy lifestyle.

BRONZE STATUS	SILVER STATUS	GOLD STATUS	PLATINUM STATUS
0 POINTS	3,500 POINTS	7,000 POINTS	10,000 POINTS

Earn Status: Each year, the number of points your clients accumulate will determine their Vitality Status. On their policy anniversary, they’ll earn policy credits that reflect the status level they’ve achieved. Below is an example of the types of simple activities clients can do to reach a Gold status. In fact, many achieve a Gold status very early in the program.



Enjoy Rewards: With the John Hancock Vitality Program, your clients can celebrate their healthy successes with valuable rewards and discounts, including:

Interest Crediting Strategies

John Hancock offers four interest crediting strategies, giving clients the flexibility to allocate premiums between any of these accounts.

Fixed Account

Premiums allocated to the Fixed Account are deposited in the Company's General Account at a declared annual rate that is guaranteed to never be lower than 2.00%.

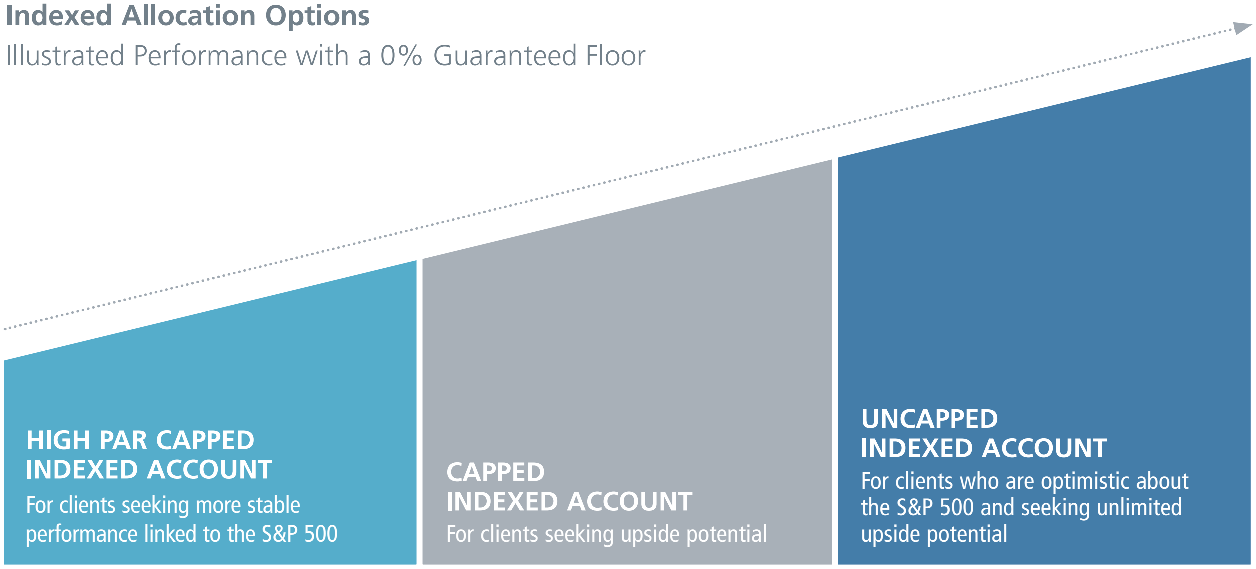
High Par, Capped, and Uncapped Indexed Accounts

Premiums allocated to any of the three Index Appreciation Accounts earn an interest rate linked to the S&P 500. Performance is measured on an annual point-to-point basis. Designated premiums are formed into new indexed segments on the 15th of each month, with a 1-Year segment term.

Every time a client allocates premium to an Indexed Account, it starts a new 1-Year indexed segment and earns interest based on positive changes in the S&P 500. The segment floor rate is guaranteed to be no less than 0%. The segment cap rate and threshold rate will be reviewed by John Hancock periodically. It will, however, never change for an existing 1-Year segment term.

Indexed Allocation Options

Illustrated Performance with a 0% Guaranteed Floor



The 1-Year High Par Capped Indexed Account segments realize any positive growth in the S&P 500 between the guaranteed segment floor of 0% and up to the current segment cap rate with a participation rate of 160%.*

The 1-Year Capped Indexed Account segments realize any positive growth in the S&P 500 between the guaranteed segment floor of 0% and the current segment cap rate with a participation rate of 100%.

The 1-Year Uncapped Indexed Account segments credit the full S&P 500 performance, less the current segment threshold rate with a guaranteed segment floor of 0% and a participation rate of 100%.

* Guaranteed participation rate of 140%.

Accessing Policy Values

Policy values can be accessed via loans or withdrawals.

Policy Loans

Policy owners have the option of borrowing a portion of their policy value in one of two forms:[3] a standard loan or an index loan. The difference between these two options is how the loans are secured.

- Standard loans are generally secured by a loan account that guarantees the net cost of the loan will not exceed 1.25% annually
- Index loans are generally secured against the Index Appreciation Account; therefore, the cost of an index loan can vary substantially from a standard loan. The loan rate may also be different for these two loans. The index loan option carries significantly more risk to the policy's performance due to the higher potential net cost of the loan

Standard Loans

When policy owners borrow a portion of their policy value in the form of a standard loan,[4] John Hancock transfers the same amount from the Fixed Account into a loan account.

- The loan account balance serves as collateral for the outstanding loan
- Interest is credited to the loan account and interest is also charged on the policy debt at a fixed loan rate
- The net cost of the loan is the difference between the loan interest rate charged and the interest the loan account is credited
- The net cost of the loan is guaranteed to be no greater than 1.25% in policy years 1–10. In subsequent years the differential is 0% and guaranteed not to exceed 0.25%

Index Loans

Index loans[5] are available after the third policy year. Unlike a standard loan, when policy owners borrow a portion of their policy value in the form of an index loan, there is no transfer of policy value to a loan account from either the Fixed Account or the Index Appreciation Account.

- The policy value remains in the Index Appreciation Account and serves as collateral for the loan
- No specific rate of interest is credited to the collateral amount in the Index Appreciation Account; rather the entire balance in the Index Appreciation Account still earns interest credited at each segment maturity
- Interest is charged on the policy debt at a variable loan rate
- The net cost of the loan is the difference between the interest charged on the policy loan and the interest credited to the portion of the policy value that collateralizes the loan
- Index loans carry significantly more risk to the policy owner than standard loans

EXAMPLE: Assuming no part of the loan is collateralized by the Fixed Account, an index loan scenario with a loan rate of 6% and an index segment interest credit(s) of 0% would result in a net loan cost of 6% — much higher than the cost of a standard loan. Conversely, a loan rate of 6% and index segment interest credit(s) of 10% would result in a net gain of 4% to the policy.

Withdrawals

Withdrawals[3] are available after the first policy year and are first deducted from the Fixed Account and then proportionately from the Index Appreciation Account.

- If an unscheduled withdrawal is taken from the Index Appreciation Account, policy owners will not be able to create new segments in any Indexed Account for one year. This is called a lock out period
- To avoid a lock out period, clients can schedule systematic withdrawals
- Systematic withdrawals are withdrawals that are pre-scheduled at least 30 days in advance with a schedule of at least two withdrawals
- If a systematic withdrawal schedule is cancelled prior to its end date, policy owners will not be able to request a new systematic withdrawal schedule for one year

Product Specifications

FEATURES	ACCUMULATION IUL WITH VITALITY
Product Design	Flexible Premium Indexed Universal Life Insurance Policy
Issue Ages	3 months to age 90
Risk Classes Non Smoker Smoker	Fully Underwritten Super Preferred 20-80 Preferred 20-90 Standard Plus 20-90 Standard 3 months to age 90 Preferred 20-90 Standard 20-90 *Note: Accumulation IUL with Vitality available at ages 20-70.*
Flat Extras	Non-medical flat extras for aviation, avocations and foreign risks are allowed on all fully underwritten risk classes except Super Preferred. Medical flat extras are not allowed on risk classes better than Standard.
Minimum Face Amount	$50,000
Maximum Supplemental Face Amount (SFA)	• Up to four times Face Amount is allowed at issue • Maximum coverage is subject to underwriting and retention limits
Definition of Life Insurance Test	• Cash Value Accumulation Test (CVAT) • Guideline Premium Test (GPT)
Maximum First-Year Premium	• First-year premiums on MEC policies are limited to a maximum of $3 million • First-year premiums on all policies are limited to a maximum of 20 times the Target Premium
Minimum Initial Premium (MIP)	1/12 of No-Lapse Guarantee (NLG) Premium *Note: A greater amount is required if the policy is backdated.*
Face Amount Increases Base Face Amount Supplemental Face Amount	• BFA increases are not permitted • Scheduled SFA increases are available up to attained age 90 • Subject to underwriting approval • Total increases may not exceed four times the Total Face Amount at issue • Increases in one policy year may not exceed 25% of the Total Face Amount at issue • Not allowed with Term Conversions, Return of Premium, Long-Term Care and Disability Payment of Specified Premium riders
Face Amount Decreases	• Allowed after first policy year • Minimum Face Amount decrease permitted is $50,000 • BFA may not be decreased below Minimum BFA • Pro-rata Surrender Charge will apply during the Surrender Charge period • Requests to reduce the Face Amount or stop previously scheduled increases will terminate any future scheduled increases • A 10% BFA decrease is permitted without a Surrender Charge at the time of decrease

FEATURES	ACCUMULATION IUL WITH VITALITY
Death Benefit Options	
Option 1	Total Face Amount (plus ROP, if elected)
Option 2	Total Face Amount plus policy value (not available with ROP rider)
Option Change (2 to 1 only)	Available after first policy year. The change is effective on policy anniversary only
No-Lapse Guarantee (NLG)[6]	The No-Lapse Guarantee guarantees that the policy will not default during the NLG period, provided certain requirements are met.
BFA	• For insureds issue ages 0 to 70, the BFA coverage is guaranteed for the lesser of 15 years or to age 75 (except as noted under SFA and ROP below) • For insureds issue age 70+, the BFA coverage is guaranteed for 5 years (except as noted below)
SFA	• The SFA coverage is guaranteed for 5 years (for all issue ages) • If increasing SFA is elected, the BFA coverage guarantee is also limited to 5 years
ROP	• The ROP death benefit is guaranteed for 5 years (for all issue ages) • If ROP is elected the BFA coverage guarantee is also limited to 5 years
Coverage Beyond Age 121	Policy does not mature; provided that funding is sufficient, the policy will remain in force until insured's death. At age 121: • Policy and rider charges cease • Premiums are not required or permitted • Interest continues to accumulate on the Policy Value • Loan repayments continue to be accepted on existing loans • Interest continues to be charged on outstanding loans until a death claim is made (the policy may lapse if policy debt ever equals or exceeds the policy value) • New loans and withdrawals are allowed
Quit Smoking Incentive (QSI)	The Quit Smoking Incentive allows all Standard and Preferred Smokers to receive Standard Non Smoker policy charges for the first three policy years. To maintain Non Smoker policy charges beyond year three, the insured must provide satisfactory evidence* that he/she has quit smoking for at least 12 consecutive months and their microurinalysis must be free of nicotine or metabolites. Please note the following: • Available for issue ages 20–70 • Not available for substandard ratings • Term Conversions and internal replacements will require additional underwriting if the original policy (replaced or converted) was issued more than three years ago • Policies upgraded to Standard Smoker via the HealthStyles program will require additional underwriting • The earliest an insured can request a change to Non Smoker is on or after the first policy anniversary **For more details on the underwriting evidence required, please refer to our Changing Smoking Class guidelines.*

INTEREST CREDITING	ACCUMULATION IUL WITH VITALITY
Fixed Account Current Guaranteed	Policy value in the Fixed Account is deposited in the company's General Account at a declared rate. As declared 2.0%
Guaranteed Indexed Account Multiplier	There is a Guaranteed Indexed Account Multiplier that will be applied to interest earned in the Index Appreciation Account at the beginning of policy year 6. • Beginning in policy year 6, the multiplier increases the interest earned in each maturing Indexed Segment by 5.00%
Persistency Bonus[7]	There is a non-guaranteed Persistency Bonus that may be applied to the Fixed Account interest rate beginning in policy year 11. • The persistency bonus is applied only to the un-loaned portion of Policy Value allocated to the Fixed Account and any Indexed Account Holding Segments • Currently an additional 0.65% in years 11+
Cumulative Guarantee	A Cumulative Guarantee ensures a minimum average annualized rate of return of 2% (less policy charges) over the life of the policy, upon surrender
Index Appreciation Account	Premium allocated to the Index Appreciation Account earns an interest rate linked to the S&P 500 using a yearly point-to-point method. There are three Index Appreciation Account options: the High Par Capped Indexed Account, the Capped Indexed Account and the Uncapped Indexed Account. • Up to 12 Index Segments can exist in each Indexed Account — one for each month • Each Segment matures twelve months from the initiation date • At Segment Maturity (after 1 year), the Segment proceeds are allocated to a new 1-Year Segment along with any premium allocated to the same Indexed Account • Allocation instructions and payments must be received by 4:00 p.m. ET, on the third business day prior to the Segment initiation (the Lock in Date) in order to be included in the next Segment • Indexed Segments are created on the 15th of each month, interest is credited separately to each Segment • Transfers from the Fixed Account and new premiums allocated to the Indexed Account(s) will earn interest at the Fixed Account rate until they create a new Segment

INTEREST CREDITING	ACCUMULATION IUL WITH VITALITY
High Par Capped Indexed Account	1-Year High Par Capped Indexed Account Segments earn interest based on positive changes in the S&P 500, subject to the current Segment Cap Rate and provides a guaranteed Segment Floor of 0%. • The Segment Cap Rate and the Participation Rate is established at the beginning of a Segment Term and will not be changed for an existing Segment • The Segment Cap is guaranteed to be no less than 2.5%
Capped Indexed Account	1-Year Capped Indexed Segments earn interest based on positive changes in the S&P 500, subject to the current Segment Cap Rate and provides a guaranteed Segment Floor of 0%. • The Segment Cap Rate is established at the beginning of a Segment Term and will not be changed for an existing Segment • The Segment Cap is guaranteed to be no less than 3%
Uncapped Indexed Account	1-Year Uncapped Indexed Segments earn interest based on positive changes in the S&P 500, less the current Segment Threshold Rate and provides a guaranteed Segment Floor of 0%. • The Segment Threshold Rate is established at the beginning of a Segment Term and will not be changed for an existing Segment • The Segment Threshold Rate is guaranteed to be no greater than 20%
Transfers to the Indexed Account(s)	• Policy owners may choose to have a percentage of the Fixed Account policy value transferred to the Index Appreciation Account(s) • Amounts transferred to the Indexed Account(s) prior to the Lock in Date will be included in the initial Segment balance on the next Segment initiation date
Automated Transfers	A strategy that helps reduce exposure to market volatility by transferring a set dollar or percentage amount from the Fixed Account to the Indexed Account(s) every month. Available at new business and after issue.

RIDERS (separate charges may apply)	**ACCUMULATION IUL WITH VITALITY**
Vitality Program (Also referred to as the Healthy Engagement Rider)	Provides an opportunity for a policy to earn credits based on healthy actions taken by the insured each year through attained age 80. To earn credits, the insured must complete simple health-related activities. Each year, these activities result in Vitality Points, which are used to determine a Vitality Status and the amount of policy credits. • Available for all risk classes (including Substandard) from issue ages 20-70 • Available on policies of any size. For large policies, credits will be applied to the first $20,000,000 of Death Benefit • If elected, a monthly charge of $2 is deducted through attained age 80 • The maximum face amount per life insured for all policies with the Healthy Engagement coverage is $20,000,000 • If the insured discontinues the John Hancock Vitality Program, all rider charges will cease, no new statuses can be earned, and any previously earned policy credits will continue to be applied to the following year • The Vitality Status earned in the current year will determine a client's policy credits and rewards for the next year • Each year, clients must again earn points to establish their Vitality Status for the year ahead
Long-Term Care (LTC)[8]	Provides funds to help pay for qualified long-term care expenses by accelerating the death benefit. The Maximum Monthly Benefit Amount is based on 1%, 2% or 4% of the accelerated benefit amount elected at issue. The rider is available on level (Option 1) and increasing (Option 2) death benefit options.* • Not available with increasing SFA or ROP rider • The Long-Term Care pool can differ from the Death Benefit (LTC pool can never be greater)* • In New York, the LTC rider is only available when the Accelerated Benefit rider has also been elected • A separate charge is deducted if this optional rider is selected *Note: If the LTC rider is selected, the maximum monthly benefit is $50,000 per insured.* *Not available in all states
Return of Premium (ROP)	Provides an additional insurance amount equal to a percentage of premiums paid, up to 100%. • ROP increases cease at age 100, at which point the death benefit becomes level • Available only at issue with Death Benefit Option 1 • Not available in conjunction with DPSP, LTC rider, or increasing SFA
Overloan Protection Rider (OPR)[9]	Creates a paid-up policy in those situations where the policy has incurred excessive indebtedness. Waives future monthly deductions so that the policy does not lapse, thus possibly preventing a taxable event.[10] • Issue Ages 0–90 • Exercise of the rider must meet stipulated conditions, including: – Policy must have been in force at least 15 years – Insured must have attained age 75 or older – Policy debt must exceed Total Face Amount There must be sufficient policy value to cover the rider charge. Additional conditions are described in the Accumulation IUL Technical Guide and policy contract.

RIDERS (separate charges may apply)	**ACCUMULATION IUL WITH VITALITY**
Disability Payment of Specified Premium (DPSP)	• Pays a premium amount chosen by the applicant (not to exceed the lesser of 1/12 of the Target Commissionable Premium, 1/12 the Annual Premium, or $3,500 per month), if insured satisfies the elimination period for total and permanent disability • Issue ages 20–60 • $5,000,000 Maximum Face Amount on all policies • Not available with ROP, or increasing SFA • A separate monthly charge is deducted up to age 65 if this optional rider is selected
Accelerated Benefit	Provides a "living benefit" if the insured is certified to be terminally ill with a life expectancy of 1 year or less. This provision allows the policy owner to receive 50% of the eligible death benefit to a maximum of $1 million. • The remaining death benefit is reduced by 1 year's interest at current loan rates on the benefit paid, plus any administrative expense charge • Benefits may be taxable under current tax law. Policy owners should consult their personal tax advisors regarding the tax implications of benefits received under the Accelerated Benefit

POLICY VALUES	**ACCUMULATION IUL WITH VITALITY**	
Standard Loan Rates		
Current:	Interest Charged:	Interest Credited:
Years 1–10	3.25%	2.00%
Years 11+	2.00%	2.00%
Guaranteed:[10]		
Years 1–10	3.25%	2.00%
Years 11+	2.25%	2.00%
Policy Loans[3]	• Policy loans are available at any time after the policy is in force • Index Loans are available after policy year three • Minimum loan is $500 • Loan interest may be higher for Index Loans • Loan option changes are permitted once a year (on the Policy Anniversary)	
Withdrawals[3]	• Available after the first policy year • Minimum withdrawal is $500 • A partial Surrender Charge may apply • Available once per month after first year if there is a positive Net Cash Value • Withdrawals are first deducted from the Fixed Account, then from amounts in any Indexed Account Holding Segments and then proportionately from the Indexed Account Segments • An unscheduled withdrawal taken from either Indexed Account will trigger a 1-year lock out period, during which no new Indexed Segments can be created	

POLICY FEES AND CHARGES	ACCUMULATION IUL WITH VITALITY
Premium Charge	Year 1: 9.00% Years 2–10: 8.00% Years 11+: 2.00%
Administrative Charge Current and Guaranteed	All policy years: $10 per month
Per $1,000 Face Amount Charge	• Monthly charge per $1,000 of current Face Amount • The duration of the charge varies by issue age • Rate varies by issue age, gender, and risk class
Cost of Insurance Charge Current Guaranteed	A charge per $1,000 of net amount at risk that is deducted monthly. • Mortality charge varies by issue age, gender, policy duration and risk class • Reflect the 2001 CSO Smoker and Gender Distinct Ultimate Mortality Table
Surrender Charge	A Surrender Charge is deducted in the event of a full surrender, and is charged on a pro-rata basis for a withdrawal that results in a Base Face Amount decrease. • Surrender Charge rates vary by issue age, gender, face amount, premiums paid and policy duration
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 Policy Year • The Advance Contribution Charge rates and Advance Contribution Limit are both shown in the policy contract

1. Insurance policies and/or associated riders and features may not be available in all states. Some riders may have additional fees and expenses associated with them.
2. Excluding dividends. Standard & Poor's®, S&P®, S&P 500®, Standard & Poor's 500 and 500 are trademarks of Standard and Poor's Financial Services LLC, a subsidiary of The McGraw-Hill Companies, Inc. and have been licensed for use by John Hancock. The Product is not sponsored, endorsed, sold or promoted by Standard & Poor's, and Standard & Poor's makes no representation regarding the advisability of purchasing the Product. The S&P 500® Index is an index of 500 stocks that are generally representative of the performance of leading companies in leading industries within the U.S. You cannot invest directly in the S&P 500® Index.
3. 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.
4. Standard loan requests in excess of the Fixed Account balance can be taken from the Indexed Accounts, but these loans will be treated similarly to an Index Loan until the Segment Maturity, allowing the Index Loan portion of the loan to be converted into a Standard Loan. See the Accumulation IUL Technical Guide for more information.
5. Index loan requests in excess of the Index Appreciation Account will be secured by balances transferred from the Fixed Account to a Loan Account. Only one type of policy loan may be utilized at a given time. If there is an outstanding Standard Loan, and the policy owner wishes to take an Index Loan, the existing loan must be repaid first. The opposite is also true; any existing Index Loan must be repaid before it is possible to take out a new Standard Loan. Index Loan requests in excess of the Index Appreciation Account policy value can be taken as Standard Loans from the Fixed Account.
6. The No-Lapse Guarantee (NLG) is automatically included with Accumulation IUL. It guarantees that the policy will not default, even if the cash surrender value falls to zero or below, provided the NLG cumulative premium test performed at the point of lapse is met and policy debt does not exceed the policy value. At the end of the NLG period, the policy value may be insufficient to keep the policy in force. Thereafter, premiums significantly higher than the NLG premium may be required to keep the policy in force. If you pay only the premium to satisfy the NLG, you may be foregoing the advantage of building up policy value. Once lapsed, the guarantee cannot be reinstated. The maximum duration of the NLG is 15 years with lesser durations for older ages. The NLG is reduced to 5 years if you elect the Return of Premium rider or if you elect to increase the Supplemental Face Amount. In Illinois the NLG is called "Death Benefit Protection." Factors such as, but not limited to, loans, withdrawals, or any other change allowed under the contract could potentially terminate the No-Lapse Guarantee.
7. In New York, the persistency bonus is guaranteed and will be applied beginning in policy year 11 to the then currently credited Fixed Account interest rate if the rate at that time is equal to or greater than 3.00%.
8. The Long-Term Care (LTC) rider is an accelerated death benefit rider and may not be considered long-term care insurance in some states. There are additional costs associated with this rider. The Maximum Monthly Benefit Amount is $50,000. When the death benefit is accelerated for long-term care expenses it is reduced dollar for dollar, and the cash value is reduced proportionately. Please go to your John Hancock producer website to verify state availability. This rider has exclusions and limitations, reductions of benefits, and terms under which it may be continued in force or discontinued. Consult the state specific Outline of Coverage for additional details.
9. Subject to availability and limitations described in the policy. There may be additional requirements or tax implications when exercising the OPR rider, please refer to the policy for details.
10. In New York, the Standard Loan Rate is 3.25% in years 1–10, and 2.00% thereafter. The loan interest rate is guaranteed not to exceed 3.50% in years 1–10, and 2.25% thereafter. Interest is credited to the Loan Account at a guaranteed fixed rate of 2.00% in all years.

For agent use only. Not for use with the public.

Vitality is the provider of the John Hancock Vitality Program in connection with the life insurance policy and Healthy Engagement Rider.

The policy does not directly participate in any stock or equity investments.

John Hancock Vitality Program rewards and discounts are only available to the person insured under the eligible life insurance policy.

Rewards may vary based on the ownership and inforce status of the insurance policy, and the state where the insurance policy was issued.

Guaranteed product features are dependent upon minimum premium requirements and the claims-paying ability of the issuer.

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 Index Segment Interest Credit.

Enhanced income potential will apply based on the Status attained by the life insured.

Insurance products are issued by John Hancock Life Insurance Company (U.S.A.), Boston, MA 02117 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

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