



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

LifeCare Form: 24LifeCare

LifeCare Policy Illustration

Presented by: Chris Jacob, CFP

Long-Term Care Rider Benefits on Indexed Universal Life Insurance

Illustration Assumptions

Insured: Initial Planned Premium: \$200,000.00 / **Billing Mode:** Annual
Sample Premium duration: 1 year
Male - Preferred NonSmoker **LTC minimum benefit period: 4 Years**
Age: 60 (2 years Acceleration + 2 years Extension)
State: Michigan Modified Endowment Contract under TAMRA starting in year: 1

Initial benefits

Long-Term Care (LTC) Benefit Pool: **\$621,082**
Maximum Monthly Benefit Amount (MMBA): **\$12,939**
Death Benefit: **\$310,541**

Age 85 benefits

Long-Term Care (LTC) Benefit Pool: **\$1,739,555**
Maximum Monthly Benefit Amount (MMBA): **\$36,241**
Death Benefit: **\$869,777**

Benefit Payment Options

Indemnity and Reimbursement

John Hancock Vitality PLUS

Assumed Vitality status: **Gold**

Couples discount

No

Elimination period

90 calendar days

Residual death benefit

\$10,000 is the minimum amount payable to the beneficiary upon the insured's death.



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LTC claim scenarios

The hypothetical claim examples below illustrate the benefits that could be payable starting at age 85 under a range of potential longterm care (LTC) scenarios. The benefits reflect the Maximum Monthly Benefit Amount (MMBA) for the claim duration plus the remaining death benefit at the end of that claim duration. The duration of the claim starts upon attaining age 85. The values below assume a Gold Vitality Status.

No LTC claim

\$869,777

(LifeCare death benefit)

12 month LTC claim

\$869,777

(LifeCare Maximum Monthly Benefit Amount + remaining death benefit)

36 month LTC claim

\$1,314,676

(LifeCare Maximum Monthly Benefit Amount + residual death benefit)

48 month LTC claim

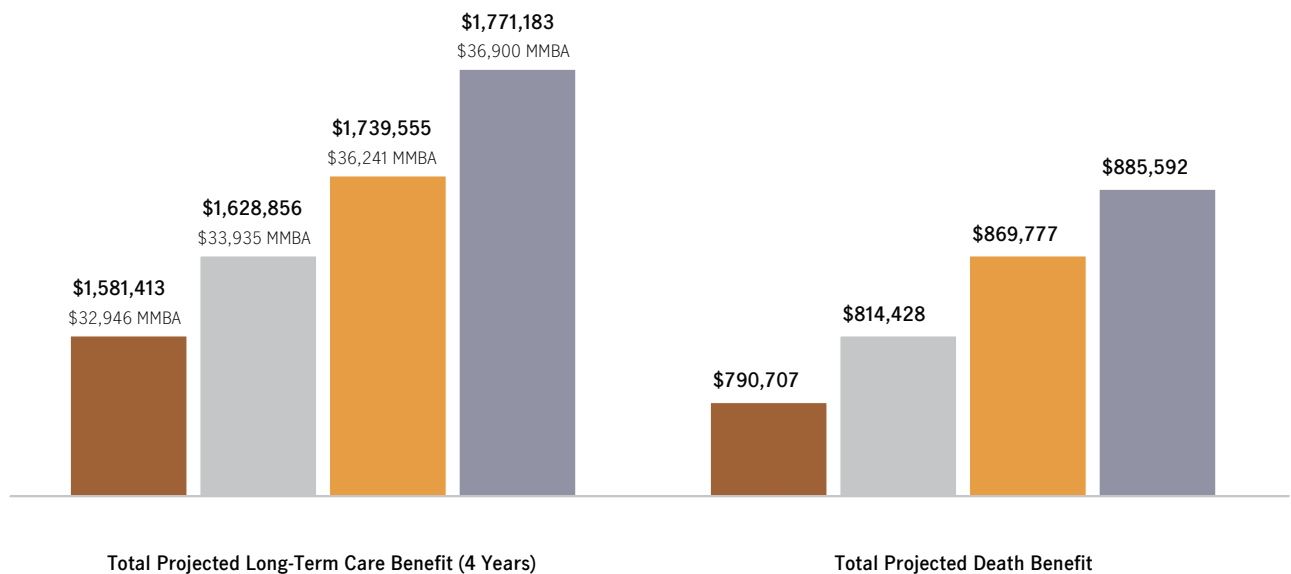
\$1,749,555

(LifeCare Maximum Monthly Benefit Amount + residual death benefit)

Engaging in Vitality

The examples below show how your benefits are projected to grow over time after purchasing a LifeCare policy with: \$200,000 total premiums paid, LTC minimum benefit period of 4 Years and Select Capped Indexed Account at 5.28% assuming Vitality Gold statuses*.

- Age 85 benefits assuming Bronze Vitality PLUS status in all years
- Age 85 benefits with assumed Vitality PLUS Gold status
- Age 85 benefits with assumed Vitality PLUS Silver status
- Age 85 benefits with assumed Vitality PLUS Platinum status



*Achieving a higher Vitality status can enhance the policy's Death Benefit. As a result, the Long-Term Care benefit balance may also increase due to these Death Benefit enhancements.

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Long-Term Care Rider Benefits on Indexed Universal Life Insurance

Illustration Based on Nonguaranteed Assumptions

Illustration Assumptions

Sample Initial Total Death Benefit **\$310,541** / Initial Long-Term Care Benefit \$621,082

Male - Preferred NonSmoker Based on Current Charges and Initial Assumed Segment Growth Rate of 5.28%

Age - 60 State - Michigan

Assumed Vitality status: **Gold** Modified Endowment Contract under TAMRA starting in year: 1

Policy Year	Age	Planned Premium	Policy Value	Cash Surrender Value	Death Benefit	Death Benefit IRR	Benefit Balance (for LTC)	Benefit Balance (for LTC) IRR	Maximum Monthly Benefit Amount	Annualized Maximum Monthly Benefit Amount
1	60	200,000	114,397	100,005	315,883	57.94%	631,765	215.88%	13,162	157,941
2	61	0	121,303	107,394	328,608	28.18%	657,216	81.28%	13,692	164,304
3	62	0	128,659	115,238	342,940	19.69%	685,880	50.80%	14,289	171,470
4	63	0	136,488	123,562	357,796	15.65%	715,592	37.53%	14,908	178,898
5	64	0	144,816	133,901	373,168	13.29%	746,337	30.13%	15,549	186,584
6	65	0	153,672	144,905	389,046	11.73%	778,092	25.41%	16,210	194,523
7	66	0	163,082	156,462	405,409	10.62%	810,818	22.14%	16,892	202,705
8	67	0	173,075	168,603	423,920	9.85%	847,839	19.79%	17,663	211,960
9	68	0	183,676	181,351	441,285	9.19%	882,571	17.93%	18,387	220,643
10	69	0	194,921	194,743	460,977	8.71%	921,954	16.51%	19,207	230,489
11	70	0	207,551	207,551	480,964	8.30%	961,927	15.35%	20,040	240,482
12	71	0	220,986	220,986	501,387	7.96%	1,002,775	14.38%	20,891	250,694
13	72	0	235,230	235,230	522,168	7.66%	1,044,336	13.56%	21,757	261,084
14	73	0	250,329	250,329	545,771	7.43%	1,091,542	12.89%	22,740	272,885
15	74	0	266,315	266,315	569,951	7.23%	1,139,901	12.30%	23,748	284,975
16	75	0	283,246	283,246	594,702	7.05%	1,189,405	11.79%	24,779	297,351
17	76	0	301,073	301,073	619,779	6.88%	1,239,559	11.33%	25,824	309,890
18	77	0	319,936	319,936	648,601	6.75%	1,297,202	10.95%	27,025	324,300
19	78	0	339,858	339,858	678,229	6.64%	1,356,458	10.60%	28,260	339,114
20	79	0	360,903	360,903	708,665	6.53%	1,417,330	10.29%	29,528	354,333
21	80	0	383,069	383,069	736,425	6.40%	1,472,849	9.97%	30,684	368,212
22	81	0	406,380	406,380	768,690	6.31%	1,537,380	9.71%	32,029	384,345
23	82	0	430,816	430,816	797,176	6.20%	1,594,351	9.45%	33,216	398,588
24	83	0	456,502	456,502	830,611	6.11%	1,661,223	9.22%	34,609	415,306
25	84	0	483,499	483,499	869,777	6.06%	1,739,555	9.04%	36,241	434,889
26	85	0	511,703	511,703	869,777	5.82%	1,739,555	8.67%	36,241	434,889
27	86	0	543,470	543,470	869,777	5.59%	1,739,555	8.34%	36,241	434,889
28	87	0	580,178	580,178	869,777	5.39%	1,739,555	8.03%	36,241	434,889
29	88	0	620,429	620,429	869,777	5.20%	1,739,555	7.74%	36,241	434,889
30	89	0	663,484	663,484	887,858	5.09%	1,739,555	7.48%	36,241	434,889

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LifeCare Policy Illustration

Presented by: Chris Jacob, CFP

Long-Term Care Rider Benefits on Indexed Universal Life Insurance

LifeCare Linked-benefits IUL

Policy Year	Age	Planned Premium	Policy Value	Cash Surrender Value	Death Benefit	Death Benefit IRR	Benefit Balance (for LTC)	Benefit Balance (for LTC) IRR	Maximum Monthly Benefit Amount	Annualized Maximum Monthly Benefit Amount
31	90	0	709,541	709,541	927,043	5.07%	1,739,555	7.23%	36,241	434,889
32	91	0	758,807	758,807	968,165	5.05%	1,739,555	6.99%	36,241	434,889
33	92	0	811,507	811,507	1,011,249	5.03%	1,739,555	6.77%	36,241	434,889
34	93	0	867,880	867,880	1,056,477	5.02%	1,739,555	6.57%	36,241	434,889
35	94	0	928,182	928,182	1,103,876	5.00%	1,739,555	6.37%	36,241	434,889
36	95	0	992,687	992,687	1,153,654	4.99%	1,739,555	6.19%	36,241	434,889
37	96	0	1,061,687	1,061,687	1,205,839	4.98%	1,739,555	6.02%	36,241	434,889
38	97	0	1,135,496	1,135,496	1,260,555	4.96%	1,739,555	5.86%	36,241	434,889
39	98	0	1,214,450	1,214,450	1,317,931	4.95%	1,739,555	5.70%	36,241	434,889
40	99	0	1,298,907	1,298,907	1,377,977	4.94%	1,739,555	5.56%	36,241	434,889
41	100	0	1,389,249	1,389,249	1,468,320	4.98%	1,739,555	5.42%	36,241	434,889
42	101	0	1,485,889	1,485,889	1,564,959	5.02%	1,739,555	5.28%	36,241	434,889
43	102	0	1,589,263	1,589,263	1,668,334	5.06%	1,739,555	5.16%	36,241	434,889
44	103	0	1,699,843	1,699,843	1,778,913	5.09%	1,739,555	5.04%	36,241	434,889
45	104	0	1,818,129	1,818,129	1,897,200	5.13%	1,739,555	4.92%	36,241	434,889
46	105	0	1,944,660	1,944,660	2,023,730	5.16%	1,739,555	4.81%	36,241	434,889
47	106	0	2,080,009	2,080,009	2,159,080	5.19%	1,739,555	4.71%	36,241	434,889
48	107	0	2,224,791	2,224,791	2,303,862	5.22%	1,739,555	4.61%	36,241	434,889
49	108	0	2,379,665	2,379,665	2,458,735	5.25%	1,739,555	4.51%	36,241	434,889
50	109	0	2,545,332	2,545,332	2,624,403	5.28%	1,739,555	4.42%	36,241	434,889
51	110	0	2,722,545	2,722,545	2,801,616	5.31%	1,739,555	4.33%	36,241	434,889
52	111	0	2,912,110	2,912,110	2,991,181	5.34%	1,739,555	4.25%	36,241	434,889
53	112	0	3,114,887	3,114,887	3,193,957	5.37%	1,739,555	4.17%	36,241	434,889
54	113	0	3,331,796	3,331,796	3,410,867	5.39%	1,739,555	4.09%	36,241	434,889
55	114	0	3,563,823	3,563,823	3,642,894	5.42%	1,739,555	4.01%	36,241	434,889
56	115	0	3,812,021	3,812,021	3,891,092	5.44%	1,739,555	3.94%	36,241	434,889
57	116	0	4,077,518	4,077,518	4,156,589	5.47%	1,739,555	3.87%	36,241	434,889
58	117	0	4,361,519	4,361,519	4,440,590	5.49%	1,739,555	3.80%	36,241	434,889
59	118	0	4,665,314	4,665,314	4,744,384	5.51%	1,739,555	3.73%	36,241	434,889
60	119	0	4,990,282	4,990,282	5,069,352	5.54%	1,739,555	3.67%	36,241	434,889
61	120	0	5,337,898	5,337,898	5,416,969	5.56%	1,739,555	3.61%	36,241	434,889
Total		\$200,000								

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Adjustable Life Insurance Policy

Acceleration of Death Benefit for Qualified Long-Term Care Services Rider

LifeCare Form: 24LifeCare

Presented By: Chris Jacob, CFP

Illustration Assumptions

Sample	Initial Total Death Benefit \$310,541 / Initial Long-Term Care Benefit \$621,082
Male - Preferred NonSmoker	Face Amount \$310,541
Age: 60	Initial Planned Premium: \$200,000.00 / Billing Mode: Annual
Initial Assumed Status: Gold	Death Benefit Option 1; Cash Value Accumulation Test
	State: Michigan
	Based on Current Charges and Initial Assumed Segment Growth Rate of 5.28%
	Modified Endowment Contract Under TAMRA Starting In Year 1

LifeCare Long-Term Care Rider

This illustration includes the LifeCare Long-Term Care rider that interacts with the life insurance policy to which it is attached.

The LifeCare Long-Term Care rider is designed to accelerate the Death Benefit upon the insured being certified as Chronically Ill and satisfying the eligibility conditions and elimination period. Depending on the minimum benefit period selected, the rider may also offer an extension of LTC benefits that may be accessed after the Death Benefit has been fully accelerated. Benefits may be accelerated for Qualified Long-Term Care Services including the stay in a Nursing Home or Assisted Living Facility, Home Health Care, Adult Day Care, Hospice and Stay at Home Services, subject to maximums described in the contract. Qualified Long-Term Care Services are intended to constitute qualified long-term care services as defined under Section 7702B(c) of the Internal Revenue Code. Refer to your LifeCare Long-Term Care Rider for additional information about eligible Qualified Long-Term Care Services. This rider does not include inflation protection coverage.

LifeCare Long-Term Care Rider Premium

There is a required premium for this rider. This rider is noncancelable by us as long as you pay your policy and rider premiums on time. The rates used for determining the premiums for this rider are guaranteed not to change. You will have the right to continue this rider for as long as the Insured lives or until the rider is terminated in accordance with the Termination provisions described in the policy.

For each premium payment, we will apply a percentage of the payment to the Long-Term Care rider based on the allocation percentage that has been calculated for your policy as set forth in the Policy Specifications for the rider. For more information, see the section titled Premiums You Pay below.

Benefit Balance

The Benefit Balance is the amount available under this rider and any terminal illness rider. The Benefit Balance may increase based on increases in your policy's Death Benefit. Monthly Benefit Payments reduce the Benefit Balance. At issue, the Benefit Balance is the Benefit Period Factor, shown in the Policy Specifications for the rider, multiplied by the Death Benefit. The Benefit Balance will be reduced by certain Policy Changes.

Eligibility for Payment of Accelerated Benefits

You are eligible for Monthly Benefit Payments under this rider if the insured is Chronically Ill, has satisfied the Elimination Period and we approve your claim. We will not pay Monthly Benefit Payments under this rider until the Elimination Period has been satisfied, or if there has been a claim on the policy under a terminal illness rider in the previous six months. The Elimination Period is 90 calendar days from the date of Written Certification that the Insured is a Chronically Ill Individual. Chronically Ill means the condition of having been certified by a Licensed Health Care Practitioner that:

- Substantial Assistance is required when the insured is performing at least 2 of 6 Activities of Daily Living (Bathing, Continence, Dressing, Eating, Toileting, Transferring) for a period expected to last 90 days; or
- Substantial Supervision is required due to a Severe Cognitive Impairment.

Refer to the rider contract for complete details.

Monthly Benefit Payments

For each calendar month during which you are eligible to receive Monthly Benefit Payments, we will pay an amount equal to the lesser of the Monthly IRS Limit and the Maximum Monthly Benefit Amount. Any Monthly Benefit Payment

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Adjustable Life Insurance Policy

LifeCare Form: 24LifeCare

Acceleration of Death Benefit for Qualified Long-Term Care Services Rider (cont'd)

Presented By: Chris Jacob, CFP

Illustration Assumptions

Sample	Initial Total Death Benefit \$310,541 / Initial Long-Term Care Benefit \$621,082
Male - Preferred NonSmoker	Face Amount \$310,541
Age: 60	Initial Planned Premium: \$200,000.00 / Billing Mode: Annual
Initial Assumed Status: Gold	Death Benefit Option 1; Cash Value Accumulation Test
	State: Michigan
	Based on Current Charges and Initial Assumed Segment Growth Rate of 5.28%
	Modified Endowment Contract Under TAMRA Starting In Year 1

that exceeds the Monthly IRS Limit is subject to providing receipts showing the total paid for Qualified Long-Term Care services in the applicable calendar month.

Maximum Monthly Benefit Amount

The maximum we will pay for Monthly Benefit Payments in any one calendar month is the Maximum Monthly Benefit Amount. When you become eligible to receive Monthly Benefit Payments and your claim is approved, we will determine the Maximum Monthly Benefit Amount. Prior to the first claim payment, the Maximum Monthly Benefit Amount is equal to the Benefit Balance divided by 48. Withdrawals or reductions in Face Amount will decrease the Maximum Monthly Benefit Amount.

Bed Hold Benefit

If the insured's stay in a Nursing Home or an Assisted Living Facility is interrupted for any reason, we will continue to pay Monthly Benefit Payments from the Benefit Balance to hold the Insured's bed for up to 21 days in any calendar year.

Provider-referral Services

At John Hancock, we want you to be able to enjoy the comforts of your own home for as long as possible. So should the time arise where you need some level of long-term care support, we want you to feel supported in finding a care provider that's right for you. From time to time, John Hancock may provide you access to information, offers, discounts, services or programs that are designed to promote good health and/or help you maintain physical or cognitive wellness. Currently, we provide customers who have a long-term care rider with access to The Helper Bees Provider Network program at no additional cost. This voluntary program helps make the process of finding local home health care agencies or long-term care facilities for your specific care needs easier. The Helper Bees may also be able to negotiate discounts for home health care agencies.

The Helper Bees is a service provider providing and administering The Helper Bees Provider Network Program which is a service program being made available to certain life insurance policy holders with a long-term care rider of John Hancock. This Program is not owned or operated by John Hancock or its affiliates. John Hancock and The Helper Bees are independent companies. John Hancock does not provide medical services or advice and is not involved in the design or provision of the services provided by or through The Helper Bees. The Helper Bees Provider Network Program is neither an insurance benefit, nor a provision or service paid for under your policy. The Program and its availability may be discontinued at any time. If you elect to participate in this Program all resources and services available will be provided by The Helper Bees. Applicable charges for services are your responsibility. Program participation is voluntary. Service availability may vary by state. Please note that John Hancock will have access to your detailed information collected under The Helper Bees Provider Network Program.

Long-Term Care Rider Effect on Policy

The Death Benefit, Benefit Balance and Policy Value will be reduced by the Monthly Benefit Payments. Any remaining death benefit will be paid to the named beneficiary. If there is a policy loan, a portion of the Monthly Benefit Payment will be deemed a loan repayment and will reduce the amount otherwise payable to you.

Continuation of Benefits

Should the policy lapse for any reason while the insured is confined in a Nursing Home and we are paying uninterrupted Monthly Benefit Payments, we will continue paying Monthly Benefit Payments until the earliest of the following:

- the date the insured is discharged from the Nursing Home;
- the date the Benefit Balance is exhausted;

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Adjustable Life Insurance Policy

LifeCare Form: 24LifeCare

Acceleration of Death Benefit for Qualified Long-Term Care Services Rider (cont'd)

Presented By: Chris Jacob, CFP

Illustration Assumptions

Sample	Initial Total Death Benefit \$310,541 / Initial Long-Term Care Benefit \$621,082
Male - Preferred NonSmoker	Face Amount \$310,541
Age: 60	Initial Planned Premium: \$200,000.00 / Billing Mode: Annual
Initial Assumed Status: Gold	Death Benefit Option 1; Cash Value Accumulation Test
	State: Michigan
	Based on Current Charges and Initial Assumed Segment Growth Rate of 5.28%
	Modified Endowment Contract Under TAMRA Starting In Year 1

- the date you fail to comply with this rider's eligibility requirements, as described in the rider; or
- the date the insured dies.

Exceptions

This rider does not pay benefits for care or treatment:

- due to intentionally self-inflicted injury;
- due to suicide or attempted suicide while sane or insane;
- required as a result of alcoholism or drug addiction;
- due to war (declared or undeclared) or any act of war, or service in any of the armed forces or auxiliary units;
- due to participation in a felony, riot, or insurrection;

In addition, this rider does not reimburse charges for Qualified Long-Term Care Services in excess of the Monthly IRS Limit for care or treatment;

- normally not provided or made in the absence of insurance;
- received outside of the 50 United States and the District of Columbia;
- provided by a Nursing Home, Assisted Living Facility, Home Health Care Agency, or Adult Day Care Center that is owned and operated by a member of your or the insured's Immediate Family; or
- provided by a member of your or the insured's Immediate Family.

Long-Term Care Rider - Tax Disclosure

This rider is intended to be a qualified long-term care insurance contract under IRC section 7702B. This rider has separate and identifiable premiums that must be paid (charges will not be taken against the policy's cash value). Monthly Benefit Payments paid under this rider are intended to be excludable from gross income under current federal tax law; however, there might be situations in which the benefits or premiums for this rider are taxable.

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 professional.

The Long-Term Care rider may vary by state. Please refer to the Outline of Coverage and specimen contract for complete details.

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy
Valuable Information About Your Life Insurance Illustration

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Age: 60	Initial Planned Premium: \$200,000.00 / Billing Mode: Annual
Initial Assumed Status: Gold	Death Benefit Option 1; Cash Value Accumulation Test
	State: Michigan
	Based on Current Charges and Initial Assumed Segment Growth Rate of 5.28%
	Modified Endowment Contract Under TAMRA Starting In Year 1

LifeCare Indexed Universal Life Insurance

About This Illustration

This illustration is intended to assist you in understanding how your policy may perform over time given a specified set of assumptions applied to the features of the policy. The illustration is not intended to predict your actual policy performance.

Certain values shown in this illustration are guaranteed, and other values are not guaranteed. Unless otherwise stated, amounts credited and other values set forth in this illustration are not guaranteed.

Your policy's guaranteed values are determined at policy issue and are guaranteed not to change over the life of the policy. Non-guaranteed values may change from time-to-time in response to actions that you or the insured take, changes that we make, or changes in the Index Segment Interest Credits. 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. In addition, John Hancock ("we") may change the Segment Cap Rate and the Participation Rate. Illustrated values that are based upon non-guaranteed assumptions may be more favorable to you than the values shown based upon guaranteed assumptions.

This illustration is not a contract and will not become part of the policy. Descriptions provided in this illustration summarize some of the policy features; however, it does not supersede, nor should it be considered a substitute for, the policy contract. The policy constitutes the actual agreement of coverage and contains the entire terms of the contract. Capitalized terms referred to in this illustration have the meanings given in this illustration or in the policy contract.

The terms and coverage reflected in this illustration are subject to the underwriting process. If the policy is issued other than as applied for, you will receive a revised illustration conforming to the policy as issued prior to or upon delivery of your insurance contract.

The information provided by John Hancock to you or your financial professionals in connection with this sale is not intended as tax, legal, or investment advice or a recommendation to purchase John Hancock products and services. John Hancock and its representatives will receive compensation derived from such sales or services.

Brief Description of the Policy

The LifeCare policy, an Indexed Universal Life policy with a Long-Term Care rider, which you are considering provides Death Benefit protection, long-term care coverage, and cash value growth potential. Actions you or the insured take can affect your policy and the premium required to maintain coverage, such as:

- The amount and timing of premiums you pay
- Your allocation of policy values among the options available in the policy
- Any loans, withdrawals, or material changes you make to your policy
- The insured's achieving, or not achieving, a certain Status level in regard to your policy's Healthy Engagement Benefit Rider

Your policy can also be affected by:

- Changes that we make to the current declared interest rate of the Fixed Account
- Changes in the Index Segment Interest Credits earned by Segments in an Index Account on a Segment Maturity Date

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy

LifeCare Form: 24LifeCare

Valuable Information About Your Life Insurance Illustration (cont'd)

Presented By: Chris Jacob, CFP

Illustration Assumptions

Sample Initial Total Death Benefit \$310,541 / Initial Long-Term Care Benefit \$621,082
Male - Preferred NonSmoker Face Amount \$310,541
Age: 60 Initial Planned Premium: \$200,000.00 / Billing Mode: Annual
Initial Assumed Status: Gold Death Benefit Option 1; Cash Value Accumulation Test
State: Michigan
Based on Current Charges and Initial Assumed Segment Growth Rate of 5.28%
Modified Endowment Contract Under TAMRA Starting In Year 1

- Changes to the current Cost of Insurance rates
- Changes to the qualification requirements for a Status level in regard to your policy's Healthy Engagement Benefit Rider

Premiums You Pay

Premiums are subject to maximum guidelines allowed by the Internal Revenue Code, and premium payments in excess of the Planned Premium are subject to our approval. Policy loans, withdrawals or changes in crediting rates to the Fixed Account or the Indexed Accounts could necessitate additional premium payments to maintain your insurance coverage. Premium limits and requirements may change after issue if unscheduled changes are made or if planned changes are made at different times than originally assumed.

This illustration assumes a total initial premium of \$200,000.00, and the premium payment period for this illustration is a single-pay. Total Planned Premium is the sum of all premiums including your indexed universal life policy planned premium and fixed Long-Term Care rider required premium. The Total Premium breaks down as follows:

Total Initial Premium - \$200,000.00
Life Insurance Planned Premium – \$166,033.04
Long-Term Care Rider Premium – \$33,966.96

Paying less than the Total Planned Premium can have a negative impact on the policy and its guarantees. Reduced or discontinued premiums in future years are only possible if the premiums paid and amounts credited to the policy and Long-Term Care Rider are sufficient to cover the Monthly Deduction and any other policy charges, as well as the total Long-Term Care rider required premiums. The Minimum Initial Premium is shown on the Basic Illustration Summary page and is the minimum premium needed to put the policy and rider in force. For each premium payment, we will apply the premium to the Long-Term Care rider based on the allocation percentage that has been calculated for your policy.

The allocation percentage can be changed by you upon written request. Any amounts allocated to the Long-Term Care rider that exceed the current required premium will be applied toward Long-Term Care rider premium that otherwise would be due for subsequent policy month(s).

Amounts will be allocated to the Long-Term Care Rider based on this percentage only until the total amount applied to the rider (including any excess amounts) equals the total amount of premiums due for the Long-Term Care Rider. Once the Long-Term Care Rider is fully paid up, any remaining premium and all future premium payments will be allocated 100% to the base policy.

Once the policy is in force, if you have not paid the Long-Term Care rider required premium and if you have sufficient policy value, we will take an Automatic Premium Loan to pay the rider premium. This feature is included automatically at policy issue, but you may opt-out by providing us a written request.

Your Death Benefit

Death Benefit

This illustration reflects an initial Death Benefit of \$310,541 and an Initial Long-Term Care Benefit of \$631,765. The policy's Death Benefit will be the greater of the policy Face Amount or the Benefit Lock Amount. The Net Death Benefit reflects the reduction of the Death Benefit by any Policy Debt (total loans plus any loan interest due).

Upon the death of the Insured, the Residual Death Benefit is the minimum amount payable to beneficiary.

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Initial Assumed Status: Gold	Death Benefit Option 1; Cash Value Accumulation Test
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Benefit Lock Amount

The Benefit Lock feature will increase your policy's Death Benefit, and in turn, the policy's Long-Term Care Benefit Balance over time based on increases to the Policy Value due to positive market performance and payment of the planned premiums As scheduled.

At issue, the Benefit Lock Amount is equal to the Face Amount. Each year on the policy anniversary, it is recalculated as the higher of two values:

- The sum of the Policy Value multiplied by the Benefit Lock Factor Rate, plus the current Benefit Lock Amount adjusted for premiums paid; or,
- The current Benefit Lock Amount

The Benefit Lock Amount is reduced by Monthly Benefit Payments.

The Benefit Lock feature remains in effect until the earliest of the Life Insured's attained age 85, your written request to discontinue it, or any request to decrease the Face Amount. Once terminated, any previously earned Benefit Lock Amounts are retained, however going forward, the Benefit Lock Amount will no longer be recalculated, and the feature cannot be reinstated.

Death Benefit Protection

This policy illustration shows the Death Benefit Protection feature guaranteeing the policy death benefit to the Life Insured's attained age 121.

As long as the Death Benefit Protection feature is in effect, your policy cannot lapse even if the Net Cash Surrender Value falls to zero or below. The Death Benefit Protection feature will stay in effect as long as the reference value called the Net Death Benefit Protection Value is greater than zero.

The Death Benefit Protection Value is a reference value and is only used to determine whether or not the Death Benefit Protection feature will stay in effect. The policyowner cannot access the reference value.

Like your Policy Value, the Death Benefit Protection Value is directly affected by the timing and amounts of premiums paid. To ensure that you have the Death Benefit Protection feature in effect for the period illustrated, it is important that premium payments are paid when they are due, otherwise your policy may lapse. Paying a different premium than illustrated may affect the attained age to which your policy's Death Benefit Protection feature guarantees the policy death benefit.

For purposes of calculating your Death Benefit Protection Value, we will apply premiums retroactively to the beginning of the policy month in which they are received.

Death benefit option changes, loans, withdrawals, rider termination or change, and/or face amount decreases will also affect the Death Benefit Protection feature.

If a policy loan is outstanding, the Death Benefit Protection feature will not prevent your policy from lapsing if the Net Policy Value falls to zero. The Death Benefit Protection Feature cannot be reinstated after it lapses.

Allocation of Your Policy Values and Interest Credits

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

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Illustration Assumptions

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Initial Assumed Status: Gold	Death Benefit Option 1; Cash Value Accumulation Test
	State: Michigan
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You may allocate premium or transfer policy value to the Fixed Account or to one or more of the Indexed Accounts described below.

The Fixed Account

The Fixed Account (referred to as the Guaranteed Interest Account in your policy) credits interest daily at a current annual rate that we declare, subject to the Minimum Guaranteed Interest Account Annual Rate of 1%. The Fixed Account is not linked to the performance of any index, and thus is likely to experience lower volatility than the Indexed Accounts. At the same time, the long-term performance of the Fixed Account may be expected to be lower than the Indexed Accounts.

The Indexed Accounts

The Indexed Accounts offered in the policy are the Select Capped Indexed Account, the High Capped Indexed Account and the Barclays Global MA Classic Indexed Account.

This illustration assumes amounts are allocated to the Indexed Accounts to form new Segments on the Issue Date. However, amounts allocated to the Indexed Accounts only form new Segments on the Segment Initiation Date (generally, the 15th of the month), subject to a Lock In Date of three Business Days prior to the Segment Initiation Date. Depending on the date we receive your premium, there may be a delay of up to one month between the premium receipt date and the Segment Initiation Date when any allocated portion of the premium is included in a new Segment.

Index Segment Interest Credit

For any Indexed Account that you elect, an Index Segment Interest Credit will be calculated using a formula described in your policy that references an external index ("Index") and Indexed Account parameters:

- **The Indices** that the Indexed Accounts reference are the Standard & Poor's 500 Composite Price Index and the Barclays Global MA Index. While the Indexed Accounts refer to these Indices, the policy does not directly participate in any stock or equity investments. Each Indexed Account tracks an Index and measures the performance of the Index from the Segment Initiation Date to the Segment Maturity Date, without including dividends.
- **The S&P 500 Index** includes 500 large cap common stocks actively traded in the United States.
- **The Barclays Global MA Index** (the Index) is a rules-based index that has twelve components that provide diversification across asset classes and geographic regions in recognition that the components react differently to the same market or economic environment. The components and the maximum and minimum weights to each component are the following Barclays Bank PLC or its affiliates' indexes or commodities futures:

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Illustration Assumptions

Sample

Male - Preferred NonSmoker

Age: 60

Initial Assumed Status: Gold

Initial Total Death Benefit \$310,541 / Initial Long-Term Care Benefit \$621,082

Face Amount \$310,541

Initial Planned Premium: \$200,000.00 / Billing Mode: Annual

Death Benefit Option 1; Cash Value Accumulation Test

State: Michigan

Based on Current Charges and Initial Assumed Segment Growth Rate of 5.28%

Modified Endowment Contract Under TAMRA Starting In Year 1

Barclays Bank PLC or its affiliates' indexes or commodities futures

Component	Min/Max
Barclays US Tracker ER Index (BXIIUSER)	7.5% / 25%
Barclays US Tech Tracker ER Index (BXIITTER)	5% / 20%
Barclays Europe Tracker USD ER Index (BXIETUE)	5% / 20%
Barclays GERMANY Tracker USD ER Index (BXIIDEUE)	2.5% / 15%
Barclays Japan Tracker USD Index (BXIJTUE)	2.5% / 15%
Barclays MSCI Emerging Market Tracker ER Index (BXIIMEER)	2.5% / 10%
Gold Futures (BCC2GC0P)	0% / 20%
Barclays US 5yr Treasury Futures Index (BXIUS05)	0% / 50%
Barclays US 10yr Note Futures Index (BXIUS10)	0% / 50%
Barclays Euro-Bobl Alt Roll Futures in USD (BXIIE05D)	0% / 50%
Barclays Euro-Bund Alt Roll Futures Index in USD (BXIIE10D)	0% / 50%
Barclays JGB Alt Roll 10yr Futures ER Index in USD (BXIJTJED)	0% / 50%

The Index's rules create a component portfolio that allocates among the components based on the Modern Portfolio Theory, on performance momentum, and the volatility of each component, subject to the maximum and minimum weights for each component and a portfolio target volatility of 7%. Allocations based on Modern Portfolio Theory seek to find the allocation among the components that provide the maximum return at a given risk level. Allocations based on performance momentum seek to increase allocations to components with stronger recent performance, and reduce allocation to components with weaker recent performance. Based on these allocation rules, the sum of each component allocation may be as high as 150%. The component portfolio may change daily.

The higher the allocation to fixed income components or the lower exposure to the component portfolio, the lower the potential increase in the Index value. In addition, if at a time the Index has a higher allocation to fixed income components or a lower exposure to the component portfolio, equities experience a rapid upswing, the Index will not increase in value in the same manner as the increase in equities. Moreover, in a rapidly rising interest rate environment, the higher the allocation to fixed income components, the lower the potential increase in the Index value.

Once the component portfolio is constructed, the Index will adjust the exposure to the component portfolio to maintain "volatility control". If the recent volatility of the component portfolio is greater than 7%, the component portfolio exposure will be less than 100%, and may be as low as 25%. If it is less than 7%, the component portfolio exposure can be greater than 100%, and may be as high as 150%. The impact of the maximum sum of the components allocation of 150% together with the maximum volatility control exposure may result in a maximum total component portfolio exposure of 225%. The exposure may change daily.

The change in the Barclays Global MA Index in up market conditions will not be as high, and in down market conditions as low, had there not been the volatility control. Note that the indexed accounts provide down market protection through the Segment Floor Rate of 0%. Thus, the volatility control feature of the Barclays Global MA Index may benefit John Hancock through reduced hedging costs.

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Presented By: Chris Jacob, CFP

Illustration Assumptions

Sample

Male - Preferred NonSmoker

Age: 60

Initial Assumed Status: Gold

Initial Total Death Benefit \$310,541 / Initial Long-Term Care Benefit \$621,082

Face Amount \$310,541

Initial Planned Premium: \$200,000.00 / Billing Mode: Annual

Death Benefit Option 1; Cash Value Accumulation Test

State: Michigan

Based on Current Charges and Initial Assumed Segment Growth Rate of 5.28%

Modified Endowment Contract Under TAMRA Starting In Year 1

The Index's rationale may not be successful and the ability to construct the component portfolio may not be possible or subject to being recreated on another computer. The Index also takes into account for each component a "running cost" ranging from 0.20% to 0.30% per annum and a "rebalancing cost" ranging from 0.02% to 0.05% depending on the component, and is deducted on the relevant trading day. These costs reduce the daily Index value.

- **The Indexed Account parameters** of each Indexed Account may include a Segment Floor Rate, a Segment Cap Rate, a Segment Term, a Participation Rate and a guaranteed Indexed Account Multiplier. Discuss these parameters with your financial professional to ensure you understand how they may affect the Index Segment Interest Credit.

The Segment Cap Rate limits the rate that is used in calculating the Index Segment Interest Credit. If the positive index change multiplied by the Participation Rate results in a rate that is higher than the Segment Cap Rate, we will use the Segment Cap Rate to determine the Index Segment Interest Credit. If the positive index change multiplied by the Participation Rate is less than the Segment Cap Rate but greater than the Segment Floor Rate, we would use the Index Change multiplied by the Participation Rate to determine the Index Segment Interest Credit. Any positive return is further enhanced by a guaranteed Indexed Account Multiplier, if applicable, in the Index Segment Interest Credit calculation.

Following are the Indexed Accounts currently offered and their respective Indexed Account parameters:

Indexed Account Parameters						
Index Account	Index	Current Segment Cap Rate	Guaranteed Segment Minimum Cap Rate	Current Participation Rate	Guaranteed Indexed Account Multiplier	Index Performance Charge
Select Capped	S&P 500	8.00 %	3.00%	100%	32%	0.00%
High Capped	S&P 500	10.85 %	3.75%	100%	45%	1.98%
Barclays Global MA Classic	Barclays Global MA	N/A*	N/A	170% (20% minimum)	0%	0.00%

* While there is no contractual segment cap rate for these accounts, there is a volatility control mechanism built into the Index rules that will impact the returns on these accounts. As described above, the change in the Barclays Global MA Index in up market conditions will not be as high as it would be had there not been the volatility control.

Unless these Indexed Account parameters are guaranteed, the Indexed Account parameters may be changed from time to time by John Hancock for any Segment created after the date of the change. If the Indexed Account parameters are lower than illustrated, the amount of Index 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.

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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. If we substitute an Index for another Index, the Indexed Account will continue to offer the same guaranteed Indexed Account Multiplier and guaranteed Indexed Account parameters. 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 professional to select an allocation that is best for you.

Each Indexed Account has different parameters that presents you with a different risk and return profile and a different range of potential outcomes.

Your financial professional can help you understand how these Indexed Accounts will operate under different scenarios, and which of the Indexed Accounts, or the Fixed Account, might be best given your financial objectives and risk tolerance. Your financial professional can also help you to understand how the policy might be expected to perform in adverse scenarios, such as where Indexed Account parameters are changed so that they are closer to their respective guarantees, and how those changes to the Indexed Account parameters will impact the amount of premium that you will have to pay to maintain the policy in force.

Historical Index Changes and Hypothetical Interest Credits

S&P 500 Index

The following table shows the annualized actual historical Index Change in the S&P 500 Index and the corresponding hypothetical annualized Index Segment Interest Credit for each Indexed Account that references the S&P 500 Index over the most recent 25-year period. The table also shows the geometric average for both the annualized actual historical index changes and the corresponding hypothetical annualized rate of Indexed Credits using the current Indexed Account parameters. These values should not be considered a representation of past or future performance of the Indexed Accounts available in a policy. The table assumes the current Indexed Account parameters for the applicable Indexed Accounts.

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Illustration Assumptions

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Male - Preferred NonSmoker

Face Amount \$310,541

Age: 60

Initial Planned Premium: \$200,000.00 / Billing Mode: Annual

Initial Assumed Status: Gold

Death Benefit Option 1; Cash Value Accumulation Test

State: Michigan

Based on Current Charges and Initial Assumed Segment Growth Rate of 5.28%

Modified Endowment Contract Under TAMRA Starting In Year 1

		Hypothetical Interest Credit	
Year*	Historical S&P 500 Index Change	Select Capped Indexed Account (8.00% cap)	High Capped Indexed Account (10.85% cap)
2000-2001	-13.04%	0.00%	0.00%
2001-2002	-23.37%	0.00%	0.00%
2002-2003	26.38%	10.56%	15.73%
2003-2004	8.99%	10.56%	13.04%
2004-2005	3.00%	3.96%	4.35%
2005-2006	13.62%	10.56%	15.73%
2006-2007	3.53%	4.66%	5.12%
2007-2008	-38.49%	0.00%	0.00%
2008-2009	23.45%	10.56%	15.73%
2009-2010	12.78%	10.56%	15.73%
2010-2011	0.00%	0.00%	0.00%
2011-2012	13.41%	10.56%	15.73%
2012-2013	29.60%	10.56%	15.73%
2013-2014	11.39%	10.56%	15.73%
2014-2015	-0.73%	0.00%	0.00%
2015-2016	9.54%	10.56%	13.83%
2016-2017	19.42%	10.56%	15.73%
2017-2018	-6.24%	0.00%	0.00%
2018-2019	28.88%	10.56%	15.73%
2019-2020	16.26%	10.56%	15.73%
2020-2021	26.89%	10.56%	15.73%
2021-2022	-19.44%	0.00%	0.00%
2022-2023	24.23%	10.56%	15.73%
2023-2024	23.31%	10.56%	15.73%
2024-2025	16.39%	10.56%	15.73%
Average	6.80%	7.00%	10.03%

* Source: S&P 500 Index Data from 12/31/2000 to 12/31/2025

Barclays Global MA Index

We are unable to provide historical Index Changes or hypothetical Segment Interest Credits for Barclays Global MA Index based accounts because the Index is less than 10 years old.

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Illustrated Segment Growth Rate

Illustrations of indexed universal life insurance policies are developed starting with an assumed hypothetical rate of return that you or your financial professional select, subject to a maximum hypothetical rate of return that is determined by regulation (the "Maximum Segment Growth Rate"). This regulation sets a limit based upon the historical returns of the Index. The Indexed Account parameters are then applied to this hypothetical rate of return to determine the hypothetical maximum crediting rate that will be used to illustrate the values related to your policy. These illustrated values will then be adjusted by any credits added to--and any charges deducted from--your policy value.

The following table shows the 25-year geometric average annual minimum and maximum Segment Growth Rate. Note the Barclays Global MA Index was created in 2021 and does not have data for these 25-year Segment Growth Rates.

Maximum Segment Growth Rate		
	Min	Max
Benchmark Indexed Account	4.82%	8.83%
Select Capped Indexed Account (8.00% Cap)	3.72%	6.57%
High Capped Indexed Account (10.85% Cap)	4.33%	7.78%
Barclays Global MA Classic Indexed Account	N/A	N/A

It's important to keep in mind that:

- Illustrating the same hypothetical maximum crediting rate each year over the life of the policy may not be realistic.
- The policy illustration is a presentation of hypothetical values that are based upon assumptions that you or your financial professional determine. The illustration is designed to show how the policy is expected to perform under various conditions, rather than to be a projection of the policy's actual performance.

You should review your policy's performance periodically to ensure you are on track to meet your goals. As an example, if the returns assumed in an illustration are not achieved, this can have a significant effect on the policy value, with the result that you will have to pay more premiums to maintain the policy in force than you had anticipated.

Other Policy Features and Benefits

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 Account Segments at each Segment Maturity Date. No additional charges, other than those for any outstanding policy loans, will be deducted.

Tax implications with respect to policies that continue beyond age 121 are not clear at the present time. We urge you to consult with your tax professional regarding this issue.

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Healthy Engagement Benefit Rider (Vitality PLUS)

The Healthy Engagement Benefit Rider provides the opportunity each year, beginning in policy year 2, to apply a multiplicative factor to your Death Benefit based on the Status achieved by the Life Insured. There are four Status levels: Bronze, Silver, Gold and Platinum. The achievement of a Status other than Bronze is dependent upon the Life Insured meeting certain Status Qualification Requirements in each year. On each Annual Processing Date, John Hancock will use the Life Insured's current Status as of that date to determine a Death Benefit Enhancement. Current Status Qualification Requirements can be found on www.JohnHancockVitality.com.

The rider is available for an additional charge of \$2 per month deducted from your Policy Value. This rider will be discontinued when the policy's available Death Benefit and any Enhanced Death Benefit have been fully accelerated under a rider attached to this policy. You may also make a written request to discontinue this rider at any time. Upon discontinuation, the rider charge will no longer be deducted from your Policy Value and no new Benefit Multipliers will be earned. As long as your policy remains in force, the Cumulative Benefit Multiplier will continue to be applied based on all previously-earned Benefit Multipliers. Access to incentives for the Life Insured will cease.

This rider cannot be reinstated after discontinuation.

This illustration assumes the Life Insured achieves a Status of Gold. Achieving a different Status will affect the Death Benefit enhancements.

This illustration includes a hypothetical scenario that assumes the Life Insured earns the illustrated status in all years assuming maximum charges and a 0.00% rate of return.

This illustration also includes a hypothetical scenario that assumes the Life Insured remains at Bronze status in all years and receives no Death Benefit Enhancements. You may request additional illustrations with different assumptions to understand how a Status change can affect your policy.

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 equals or exceeds the reporting threshold for the year. Since the tax treatment of such benefits is subject to some uncertainty, you should consult your own tax professional.**

TAXATION OF LIFE INSURANCE

Important Notice

The information contained in this illustration is based on certain tax and legal assumptions. We suggest that you seek professional tax counsel regarding the interpretation of current tax laws and accounting practices as they relate to your actual situation. 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 professional.

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Illustration Assumptions

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	State: Michigan
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Definition of Life Insurance

In order to qualify for the income tax advantages of life insurance, a life insurance policy must satisfy one of two Definition of Life Insurance tests under Internal Revenue Code (IRC) Section 7702. This product uses the Cash Value Accumulation Test which requires that the Death Benefit be increased automatically, so that the Policy Value will never exceed the Net Single Premium for the Death Benefit.

The additional death benefit (described above) that is required in order to satisfy the Definition of Life Insurance is referred to as **Required Additional Death Benefit**.

Definition of Life Insurance testing has been performed on the assumed scale only and is dependent on the assumptions in that projection. It may not be applicable to the alternate projections shown.

Income Tax Treatment of Distributions from a Life Insurance Policy

Pre-death Distributions

The Cash Surrender Value in a life insurance policy grows on a tax-deferred basis. The Cash Surrender Value growth (gain) is not taxed unless it is distributed to the policyholder. If properly structured, you can access your Cash Surrender Value to provide a tax-free income subject to the limitations described below.

A policyholder may access their Cash Surrender Value prior to death by surrendering the policy, by taking a withdrawal or by taking a loan. Certain rider charges are also treated as distributions from the policy's Cash Surrender Value. If the policy is not a Modified Endowment Contract (described below), these pre-death distributions are generally treated as a return of the policyholder's investment in the contract (cost basis). Most distributions reduce the policyholder's investment in the contract (cost basis) until it has been reduced to \$0. Any further distributions would be considered to be paid from the gain in the policy and are includible in gross income.

Exceptions:

- A loan is not considered to be a distribution from the policy for tax purposes unless the policy lapses or is surrendered with an outstanding loan or the policy is a MEC. The outstanding loan is included in the Cash Surrender Value used for determining the gain in the policy, which may result in the loan being taxable upon surrender or lapse, even if net Cash Surrender Value paid to the policyholder at that time is \$0.
- Withdrawals in the first 15 years from heavily funded non-MECs are taxed on a gain-first basis under the recapture ceiling of IRC Section 7702(f)(7).

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy

LifeCare Form: 24LifeCare

Valuable Information About Your Life Insurance Illustration (cont'd)

Presented By: Chris Jacob, CFP

Illustration Assumptions

Sample	Initial Total Death Benefit \$310,541 / Initial Long-Term Care Benefit \$621,082
Male - Preferred NonSmoker	Face Amount \$310,541
Age: 60	Initial Planned Premium: \$200,000.00 / Billing Mode: Annual
Initial Assumed Status: Gold	Death Benefit Option 1; Cash Value Accumulation Test
	State: Michigan
	Based on Current Charges and Initial Assumed Segment Growth Rate of 5.28%
	Modified Endowment Contract Under TAMRA Starting In Year 1

Modified Endowment Contract (MEC)

The Technical and Miscellaneous Revenue Act (TAMRA) of 1988 classifies some policies as Modified Endowment Contracts (MECs). A policy is classified as a MEC if it fails to satisfy the 7-Pay Test of IRC section 7702A. The test is failed if the sum of premiums paid reduced by non-taxable withdrawals and other non-taxable distributions at any time in the first 7 years exceeds the sum of the annual 7-Pay premiums (the 7-Pay Limit). The annual 7-Pay Premium is the premium that would fund the policy under prescribed assumptions in the first 7 years. Certain policy changes will require adjustments to the 7-Pay Premiums and may require the test to be performed again. Pre-death distributions from a MEC, and those taken during the two years before a policy has become a MEC, are subject to less favorable (gain-first) income tax treatment than a non-MEC Life Insurance Contract and may also be subject to a 10% penalty tax. Your policy is in a gain position when the Policy Value is greater than the investment in the contract (cost basis). Unlike non-MEC tax treatment, loans from and assignments of a policy are also distributions from a MEC and are subject to gain-first taxation. We recommend you consult your tax professional prior to taking any action on your policy that may cause it to become a MEC.

TAMRA testing has been performed on the assumed scale only. The initial annual 7-pay premium for this policy is \$22,310.00.

Based upon our current interpretation of TAMRA, this policy will become a MEC in year 1. If you wish to avoid MEC status, your representative can work with you in designing a plan which is within the limits set by TAMRA. For more information, please see the Modified Endowment Information Page.

Payment or Accelerations of Death Benefits

Subject to certain exceptions described in Employer-owned Life Insurance below, payments of the Death Benefit (including accelerations of the Death Benefit under a Long-Term Care or Terminal Illness Rider) are intended to be income tax free, regardless of whether or not your policy is classified as a MEC. With appropriate planning, Death Benefits may also be received estate tax free.

Other Considerations

This illustration assumes that the currently illustrated non-guaranteed 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 timing and amount of premium payments, policy lapse and reinstatement, loans and withdrawals, and contractual charges.

Important Disclosure

No information provided by John Hancock to you or your financial professional 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 in connection with this policy. John Hancock and its representatives will receive compensation derived from such sales or services.

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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.

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Adjustable Life Insurance Policy

Basic Illustration Summary

LifeCare Form: 24LifeCare

Presented By: Chris Jacob, CFP

Illustration Assumptions

Sample Initial Total Death Benefit \$310,541 / Initial Long-Term Care Benefit \$621,082
Male - Preferred NonSmoker Face Amount \$310,541
Age: 60 Initial Planned Premium: \$200,000.00 / Billing Mode: Annual
Initial Assumed Status: Gold Death Benefit Option 1; Cash Value Accumulation Test
State: Michigan
Based on Current Charges and Initial Assumed Segment Growth Rate of 5.28%
Modified Endowment Contract Under TAMRA Starting In Year 1

Coverage Summary

Coverage Description	Initial Amount	Initial Premium
Initial Death Benefit	\$310,541	\$200,000.00
Initial Long-Term Care Benefit Balance	\$621,082	
Initial Maximum Monthly Long-Term Care Benefit	\$12,939	

Healthy Engagement Rider

Policy Summary

State	Michigan	
Benefit Duration	4 Years	
Death Benefit Option	1	From 1 Thru 61
Definition of Life Insurance	CVAT	
Payment Mode	Annual	
Charges	Current	

Assumed Segment Growth Rate****

Assumed Select Capped Indexed Segment Growth Rate	5.28%	From 1 Thru 61
Assumed High Capped Indexed Segment Growth Rate	6.38%	From 1 Thru 61
Assumed Barclays Global MA Classic Indexed Segment Growth Rate	7.21%	From 1 Thru 61
Assumed Fixed Account Rate	5.60%	From 1 Thru 61

Loan Interest Rate	6.45%	From 1 Thru 61
Owner Tax Bracket	35.00%	From 1 Thru 61
Initial 7-Pay Premium	\$22,310.00	
Target Premium	\$12,771.07	
Minimum Initial Life Premium	\$125.41	
Minimum Initial Long-Term Care Premium	\$2,830.58	
Total Minimum Initial Premium	\$2,955.99	
Death Benefit Protection Period	61 Years	
Based on Illustrated Assumptions		

Assumed Status	Gold
Illustration Serial Number	EFE826FAA

Initial Premium Allocation Table

	Initial Premium Allocation	Non-Guaranteed Initial Segment Growth Rate /Fixed Account Rate	****
Select Capped Indexed Account	100%	5.28%	
High Capped Indexed Account	0%	6.38%	
Barclays Global MA Classic Indexed Account	0%	7.21%	
Fixed Account	0%	5.60%	

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

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Adjustable Life Insurance Policy

Basic Illustration Summary (cont'd)

LifeCare Form: 24LifeCare

Presented By: Chris Jacob, CFP

Illustration Assumptions

Sample Initial Total Death Benefit \$310,541 / Initial Long-Term Care Benefit \$621,082
Male - Preferred NonSmoker Face Amount \$310,541
Age: 60 Initial Planned Premium: \$200,000.00 / Billing Mode: Annual
Initial Assumed Status: Gold Death Benefit Option 1; Cash Value Accumulation Test
State: Michigan
Based on Current Charges and Initial Assumed Segment Growth Rate of 5.28%
Modified Endowment Contract Under TAMRA Starting In Year 1

Interest Adjusted Indexes on Insured at 5%

	-----Payment-----		-----Cost-----	
	10 Year	20 Year	10 Year	20 Year
Guaranteed	79.43	49.22	57.05	44.19
Current	78.97	43.43	31.76	13.90
Non-guaranteed Element	0.46	5.79	25.29	30.29

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.

**** Illustrated values for all non-guaranteed assumption illustrations reflect the application of the guaranteed Indexed Account Multiplier, where applicable, 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 Select Capped Indexed Account is 32%. The guaranteed Indexed Account Multiplier for High Capped Indexed Account is 45%. Barclay's Global MA Classic Indexed Account does not have an Indexed Account Multiplier. 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, where applicable) multiplied by the Segment Growth Rate. Illustrated values include any Indexed Segment Interest Credit.

LifeCare

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Adjustable Life Insurance Policy

Numeric Summary

LifeCare Form: 24LifeCare

Presented By: Chris Jacob, CFP

Illustration Assumptions

Sample

Male - Preferred NonSmoker

Age: 60

Initial Assumed Status: Gold

Initial Total Death Benefit \$310,541 / Initial Long-Term Care Benefit \$621,082

Face Amount \$310,541

Initial Planned Premium: \$200,000.00 / Billing Mode: Annual

Death Benefit Option 1; Cash Value Accumulation Test

State: Michigan

Modified Endowment Contract Under TAMRA Starting In Year 1

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 age 121*.

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 5.28% 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 age 121*.

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.

* See Policy Continuation at Age 121 on "Valuable Information" page.

Representative's Address:
Chris Jacob, CFP
License Number: 0123456789
126 McKay Place
Silverthorne, CO 80498
3143636107

SUMMARY YEARS	GUARANTEED ASSUMPTIONS	NON-GUARANTEED ASSUMPTIONS	
		Midpoint Scale	Assumed Scale
Years Premium Paid in Cash	1	1	1
Summary Year 5			
Net Surrender Value	91,574	111,356	133,901
Net Death Benefit	310,541	325,722	373,168
Summary Year 10			
Net Surrender Value	91,778	136,524	194,743
Net Death Benefit	310,541	334,407	460,977
Summary Year 20			
Net Surrender Value	54,279	175,291	360,903
Net Death Benefit	310,541	355,809	708,665

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)

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Adjustable Life Insurance Policy

LifeCare Form: 24LifeCare

Illustration Based on Guaranteed Assumptions

Presented By: Chris Jacob, CFP

Illustration Assumptions

Sample Initial Total Death Benefit \$310,541 / Initial Long-Term Care Benefit \$621,082
 Male - Preferred NonSmoker Face Amount \$310,541
 Age: 60 Initial Planned Premium: \$200,000.00 / Billing Mode: Annual
 Initial Assumed Status: Bronze Death Benefit Option 1; Cash Value Accumulation Test
 State: Michigan
 Based on Guaranteed Charges and a Guaranteed Rate of 0.00%
 Modified Endowment Contract Under TAMRA Starting In Year 1

Policy Year	Planned Premium	Policy Value	Cash Surrender Value	Death Benefit	Benefit Balance (for LTC)	Maximum Monthly Benefit Amount	Annualized Max Monthly Benefit Amount	Death Benefit IRR	Benefit Balance (for LTC) IRR
1	200,000	104,799	92,512	310,541	621,082	12,939	155,271	55.27%	210.54%
2	0	101,708	91,949	310,541	621,082	12,939	155,271	24.61%	76.22%
3	0	98,641	91,357	310,541	621,082	12,939	155,271	15.80%	45.89%
4	0	95,589	90,732	310,541	621,082	12,939	155,271	11.63%	32.75%
5	0	92,545	91,574	310,541	621,082	12,939	155,271	9.20%	25.44%
6	0	88,845	91,882	310,541	621,082	12,939	155,271	7.61%	20.79%
7	0	85,078	92,071	310,541	621,082	12,939	155,271	6.49%	17.57%
8	0	81,230	92,129	310,541	621,082	12,939	155,271	5.65%	15.22%
9	0	77,280	92,039	310,541	621,082	12,939	155,271	5.01%	13.42%
10	0	73,203	91,778	310,541	621,082	12,939	155,271	4.50%	12.00%
Totals: 200,000									
11	0	69,645	90,036	310,541	621,082	12,939	155,271	4.08%	10.85%
12	0	65,871	87,877	310,541	621,082	12,939	155,271	3.73%	9.90%
13	0	61,821	85,427	310,541	621,082	12,939	155,271	3.44%	9.11%
14	0	57,430	82,627	310,541	621,082	12,939	155,271	3.19%	8.43%
15	0	52,626	79,414	310,541	621,082	12,939	155,271	2.98%	7.85%
16	0	47,334	75,718	310,541	621,082	12,939	155,271	2.79%	7.34%
17	0	41,471	71,463	310,541	621,082	12,939	155,271	2.62%	6.89%
18	0	34,938	66,557	310,541	621,082	12,939	155,271	2.47%	6.50%
19	0	27,609	60,884	310,541	621,082	12,939	155,271	2.34%	6.14%
20	0	19,307	54,279	310,541	621,082	12,939	155,271	2.22%	5.83%
Totals: 200,000									
21	0	9,817	46,548	310,541	621,082	12,939	155,271	2.12%	5.54%
22	0	0	37,370	310,541	621,082	12,939	155,271	2.02%	5.28%
23	0	0	26,410	310,541	621,082	12,939	155,271	1.93%	5.05%
24	0	0	13,171	310,541	621,082	12,939	155,271	1.85%	4.83%
25	0	0	0	310,541	621,082	12,939	155,271	1.77%	4.64%
26	0	0	0	310,541	621,082	12,939	155,271	1.71%	4.45%
27	0	0	0	310,541	621,082	12,939	155,271	1.64%	4.29%
28	0	0	0	310,541	621,082	12,939	155,271	1.58%	4.13%
29	0	0	0	310,541	621,082	12,939	155,271	1.53%	3.98%
30	0	0	0	310,541	621,082	12,939	155,271	1.48%	3.85%
Totals: 200,000									

The IRR on Benefit Balance is equivalent to an interest rate at which an amount equal to the illustrated premiums could have been invested outside the policy to arrive at the Benefit Balance of the policy.

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

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Adjustable Life Insurance Policy

LifeCare Form: 24LifeCare

Illustration Based on Guaranteed Assumptions (cont'd)

Presented By: Chris Jacob, CFP

Illustration Assumptions

Sample Initial Total Death Benefit \$310,541 / Initial Long-Term Care Benefit \$621,082
 Male - Preferred NonSmoker Face Amount \$310,541
 Age: 60 Initial Planned Premium: \$200,000.00 / Billing Mode: Annual
 Initial Assumed Status: Bronze Death Benefit Option 1; Cash Value Accumulation Test
 State: Michigan
 Based on Guaranteed Charges and a Guaranteed Rate of 0.00%
 Modified Endowment Contract Under TAMRA Starting In Year 1

Policy Year	Planned Premium	Policy Value	Cash Surrender Value	Death Benefit	Benefit Balance (for LTC)	Maximum Monthly Benefit Amount	Annualized Max Monthly Benefit Amount	Death Benefit IRR	Benefit Balance (for LTC) IRR
31	0	0	0	310,541	621,082	12,939	155,271	1.43%	3.72%
32	0	0	0	310,541	621,082	12,939	155,271	1.38%	3.60%
33	0	0	0	310,541	621,082	12,939	155,271	1.34%	3.49%
34	0	0	0	310,541	621,082	12,939	155,271	1.30%	3.39%
35	0	0	0	310,541	621,082	12,939	155,271	1.26%	3.29%
36	0	0	0	310,541	621,082	12,939	155,271	1.23%	3.20%
37	0	0	0	310,541	621,082	12,939	155,271	1.20%	3.11%
38	0	0	0	310,541	621,082	12,939	155,271	1.16%	3.03%
39	0	0	0	310,541	621,082	12,939	155,271	1.13%	2.95%
40	0	0	0	310,541	621,082	12,939	155,271	1.11%	2.87%
Totals: 200,000									
41	0	0	0	310,541	621,082	12,939	155,271	1.08%	2.80%
42	0	0	0	310,541	621,082	12,939	155,271	1.05%	2.73%
43	0	0	0	310,541	621,082	12,939	155,271	1.03%	2.67%
44	0	0	0	310,541	621,082	12,939	155,271	1.00%	2.61%
45	0	0	0	310,541	621,082	12,939	155,271	0.98%	2.55%
46	0	0	0	310,541	621,082	12,939	155,271	0.96%	2.49%
47	0	0	0	310,541	621,082	12,939	155,271	0.94%	2.44%
48	0	0	0	310,541	621,082	12,939	155,271	0.92%	2.39%
49	0	0	0	310,541	621,082	12,939	155,271	0.90%	2.34%
50	0	0	0	310,541	621,082	12,939	155,271	0.88%	2.29%
Totals: 200,000									
51	0	0	0	310,541	621,082	12,939	155,271	0.87%	2.25%
52	0	0	0	310,541	621,082	12,939	155,271	0.85%	2.20%
53	0	0	0	310,541	621,082	12,939	155,271	0.83%	2.16%
54	0	0	0	310,541	621,082	12,939	155,271	0.82%	2.12%
55	0	0	0	310,541	621,082	12,939	155,271	0.80%	2.08%
56	0	0	0	310,541	621,082	12,939	155,271	0.79%	2.04%
57	0	0	0	310,541	621,082	12,939	155,271	0.77%	2.01%
58	0	0	0	310,541	621,082	12,939	155,271	0.76%	1.97%
59	0	0	0	310,541	621,082	12,939	155,271	0.75%	1.94%
60	0	0	0	310,541	621,082	12,939	155,271	0.74%	1.91%

Totals: 200,000

The IRR on Benefit Balance is equivalent to an interest rate at which an amount equal to the illustrated premiums could have been invested outside the policy to arrive at the Benefit Balance of the policy.

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Adjustable Life Insurance Policy

Illustration Based on Guaranteed Assumptions (cont'd)

LifeCare Form: 24LifeCare

Presented By: Chris Jacob, CFP

Illustration Assumptions

Sample

Male - Preferred NonSmoker

Age: 60

Initial Assumed Status: Bronze

Initial Total Death Benefit \$310,541 / Initial Long-Term Care Benefit \$621,082

Face Amount \$310,541

Initial Planned Premium: \$200,000.00 / Billing Mode: Annual

Death Benefit Option 1; Cash Value Accumulation Test

State: Michigan

Based on Guaranteed Charges and a Guaranteed Rate of 0.00%

Modified Endowment Contract Under TAMRA Starting In Year 1

Policy Year	Planned Premium	Policy Value	Cash Surrender Value	Death Benefit	Benefit Balance (for LTC)	Maximum Monthly Benefit Amount	Annualized Max Monthly Benefit Amount	Death Benefit IRR	Benefit Balance (for LTC) IRR
61	0	0	0	310,541	621,082	12,939	155,271	0.72%	1.87%
62	0	0	0	310,541	621,082	12,939	155,271	0.71%	1.84%
63	0	0	0	310,541	621,082	12,939	155,271	0.70%	1.81%
64	0	0	0	310,541	621,082	12,939	155,271	0.69%	1.79%
65	0	0	0	310,541	621,082	12,939	155,271	0.68%	1.76%

Totals: 200,000

The IRR on Benefit Balance is equivalent to an interest rate at which an amount equal to the illustrated premiums could have been invested outside the policy to arrive at the Benefit Balance of the policy.

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

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Adjustable Life Insurance Policy

Platinum Assumptions

LifeCare Form: 24LifeCare

Presented By: Chris Jacob, CFP

Illustration Assumptions

Sample Initial Total Death Benefit \$310,541 / Initial Long-Term Care Benefit \$621,082
 Male - Preferred NonSmoker Face Amount \$310,541
 Age: 60 Initial Planned Premium: \$200,000.00 / Billing Mode: Annual
 Assumed Status All Years: Platinum Death Benefit Option 1; Cash Value Accumulation Test
 State: Michigan
 Based on Current Charges and Initial Assumed Segment Growth Rate of 5.28%
 Modified Endowment Contract Under TAMRA Starting In Year 1

Policy Year	Planned Premium	Policy Value	Cash Surrender Value	Death Benefit	Benefit Balance (for LTC)	Maximum Monthly Benefit Amount	Annualized Max Monthly Benefit Amount	Death Benefit IRR	Benefit Balance (for LTC) IRR
1	200,000	114,397	100,005	316,354	632,708	13,181	158,177	58.18%	216.35%
2	0	121,303	107,394	329,584	659,168	13,733	164,792	28.37%	81.54%
3	0	128,659	115,238	344,460	688,920	14,353	172,230	19.87%	51.02%
4	0	136,488	123,562	359,901	719,802	14,996	179,950	15.82%	37.74%
5	0	144,816	133,901	375,899	751,798	15,662	187,949	13.45%	30.32%
6	0	153,672	144,905	392,445	784,891	16,352	196,223	11.89%	25.59%
7	0	163,082	156,462	409,522	819,044	17,063	204,761	10.78%	22.31%
8	0	173,075	168,603	428,811	857,622	17,867	214,406	10.00%	19.96%
9	0	183,676	181,351	446,986	893,972	18,624	223,493	9.35%	18.10%
10	0	194,921	194,743	467,562	935,125	19,482	233,781	8.86%	16.68%
Totals: 200,000									
11	0	207,551	207,551	488,486	976,972	20,354	244,243	8.46%	15.51%
12	0	220,986	220,986	509,901	1,019,803	21,246	254,951	8.11%	14.54%
13	0	235,230	235,230	531,729	1,063,458	22,155	265,865	7.81%	13.72%
14	0	250,329	250,329	556,482	1,112,965	23,187	278,241	7.58%	13.04%
15	0	266,315	266,315	581,880	1,163,760	24,245	290,940	7.38%	12.46%
16	0	283,246	283,246	607,918	1,215,836	25,330	303,959	7.19%	11.94%
17	0	301,073	301,073	634,346	1,268,691	26,431	317,173	7.03%	11.48%
18	0	319,936	319,936	664,667	1,329,334	27,694	332,334	6.90%	11.10%
19	0	339,858	339,858	693,714	1,387,427	28,905	346,857	6.76%	10.73%
20	0	360,903	360,903	721,550	1,443,100	30,065	360,775	6.62%	10.39%
Totals: 200,000									
21	0	383,069	383,069	749,814	1,499,628	31,242	374,907	6.49%	10.07%
22	0	406,380	406,380	782,666	1,565,333	32,611	391,333	6.40%	9.80%
23	0	430,816	430,816	811,670	1,623,340	33,820	405,835	6.28%	9.53%
24	0	456,502	456,502	845,713	1,691,427	35,238	422,857	6.19%	9.30%
25	0	483,499	483,499	885,592	1,771,183	36,900	442,796	6.13%	9.12%
26	0	511,703	511,703	885,592	1,771,183	36,900	442,796	5.89%	8.75%
27	0	543,470	543,470	885,592	1,771,183	36,900	442,796	5.66%	8.41%
28	0	580,178	580,178	885,592	1,771,183	36,900	442,796	5.46%	8.10%
29	0	620,429	620,429	885,592	1,771,183	36,900	442,796	5.26%	7.81%
30	0	663,484	663,484	903,672	1,771,183	36,900	442,796	5.16%	7.54%
Totals: 200,000									

The IRR on Benefit Balance is equivalent to an interest rate at which an amount equal to the illustrated premiums could have been invested outside the policy to arrive at the Benefit Balance of the policy.

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Adjustable Life Insurance Policy

Platinum Assumptions (cont'd)

LifeCare Form: 24LifeCare

Presented By: Chris Jacob, CFP

Illustration Assumptions

Sample Initial Total Death Benefit \$310,541 / Initial Long-Term Care Benefit \$621,082
 Male - Preferred NonSmoker Face Amount \$310,541
 Age: 60 Initial Planned Premium: \$200,000.00 / Billing Mode: Annual
 Assumed Status All Years: Platinum Death Benefit Option 1; Cash Value Accumulation Test
 State: Michigan
 Based on Current Charges and Initial Assumed Segment Growth Rate of 5.28%
 Modified Endowment Contract Under TAMRA Starting In Year 1

Policy Year	Planned Premium	Policy Value	Cash Surrender Value	Death Benefit	Benefit Balance (for LTC)	Maximum Monthly Benefit Amount	Annualized Max Monthly Benefit Amount	Death Benefit IRR	Benefit Balance (for LTC) IRR
31	0	709,541	709,541	942,857	1,771,183	36,900	442,796	5.13%	7.29%
32	0	758,807	758,807	983,979	1,771,183	36,900	442,796	5.10%	7.05%
33	0	811,507	811,507	1,027,063	1,771,183	36,900	442,796	5.08%	6.83%
34	0	867,880	867,880	1,072,291	1,771,183	36,900	442,796	5.06%	6.62%
35	0	928,182	928,182	1,119,690	1,771,183	36,900	442,796	5.04%	6.43%
36	0	992,687	992,687	1,169,468	1,771,183	36,900	442,796	5.03%	6.25%
37	0	1,061,687	1,061,687	1,221,653	1,771,183	36,900	442,796	5.01%	6.07%
38	0	1,135,496	1,135,496	1,276,369	1,771,183	36,900	442,796	5.00%	5.91%
39	0	1,214,450	1,214,450	1,333,745	1,771,183	36,900	442,796	4.99%	5.75%
40	0	1,298,907	1,298,907	1,393,791	1,771,183	36,900	442,796	4.97%	5.60%
Totals:		200,000							
41	0	1,389,249	1,389,249	1,484,134	1,771,183	36,900	442,796	5.01%	5.46%
42	0	1,485,889	1,485,889	1,580,774	1,771,183	36,900	442,796	5.04%	5.33%
43	0	1,589,263	1,589,263	1,684,148	1,771,183	36,900	442,796	5.08%	5.20%
44	0	1,699,843	1,699,843	1,794,728	1,771,183	36,900	442,796	5.11%	5.08%
45	0	1,818,129	1,818,129	1,913,014	1,771,183	36,900	442,796	5.15%	4.97%
46	0	1,944,660	1,944,660	2,039,545	1,771,183	36,900	442,796	5.18%	4.86%
47	0	2,080,009	2,080,009	2,174,894	1,771,183	36,900	442,796	5.21%	4.75%
48	0	2,224,791	2,224,791	2,319,676	1,771,183	36,900	442,796	5.24%	4.65%
49	0	2,379,665	2,379,665	2,474,549	1,771,183	36,900	442,796	5.27%	4.55%
50	0	2,545,332	2,545,332	2,640,217	1,771,183	36,900	442,796	5.30%	4.46%
Totals:		200,000							
51	0	2,722,545	2,722,545	2,817,430	1,771,183	36,900	442,796	5.32%	4.37%
52	0	2,912,110	2,912,110	3,006,995	1,771,183	36,900	442,796	5.35%	4.28%
53	0	3,114,887	3,114,887	3,209,772	1,771,183	36,900	442,796	5.38%	4.20%
54	0	3,331,796	3,331,796	3,426,681	1,771,183	36,900	442,796	5.40%	4.12%
55	0	3,563,823	3,563,823	3,658,708	1,771,183	36,900	442,796	5.43%	4.04%
56	0	3,812,021	3,812,021	3,906,906	1,771,183	36,900	442,796	5.45%	3.97%
57	0	4,077,518	4,077,518	4,172,403	1,771,183	36,900	442,796	5.47%	3.90%
58	0	4,361,519	4,361,519	4,456,404	1,771,183	36,900	442,796	5.50%	3.83%
59	0	4,665,314	4,665,314	4,760,199	1,771,183	36,900	442,796	5.52%	3.77%
60	0	4,990,282	4,990,282	5,085,166	1,771,183	36,900	442,796	5.54%	3.70%
Totals:		200,000							

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Adjustable Life Insurance Policy

Platinum Assumptions (cont'd)

LifeCare Form: 24LifeCare

Presented By: Chris Jacob, CFP

Illustration Assumptions

Sample Initial Total Death Benefit \$310,541 / Initial Long-Term Care Benefit \$621,082
Male - Preferred NonSmoker Face Amount \$310,541
Age: 60 Initial Planned Premium: \$200,000.00 / Billing Mode: Annual
Assumed Status All Years: Platinum Death Benefit Option 1; Cash Value Accumulation Test
State: Michigan
Based on Current Charges and Initial Assumed Segment Growth Rate of 5.28%
Modified Endowment Contract Under TAMRA Starting In Year 1

Policy Year	Planned Premium	Policy Value	Cash Surrender Value	Death Benefit	Benefit Balance (for LTC)	Maximum Monthly Benefit Amount	Annualized Max Monthly Benefit Amount	Death Benefit IRR	Benefit Balance (for LTC) IRR
61	0	5,337,898	5,337,898	5,432,783	1,771,183	36,900	442,796	5.56%	3.64%

Totals: 200,000

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy
Modified Endowment Information Page

LifeCare Form: 24LifeCare

Presented By: Chris Jacob, CFP

Illustration Assumptions

Sample Initial Total Death Benefit \$310,541 / Initial Long-Term Care Benefit \$621,082
Male - Preferred NonSmoker Face Amount \$310,541
Age: 60 Initial Planned Premium: \$200,000.00 / Billing Mode: Annual
Initial Assumed Status: Gold Death Benefit Option 1; Cash Value Accumulation Test
State: Michigan
Based on Current Charges and Initial Assumed Segment Growth Rate of 5.28%
Modified Endowment Contract Under TAMRA Starting In Year 1

The Technical and Miscellaneous Revenue Act

(TAMRA) is a law that was established to determine the tax consequences of income received from a life insurance policy during the lifetime of the insured. TAMRA makes a distinction, based upon the amount of premium paid, between a policy purchased primarily for a death benefit from one that was purchased primarily as an investment.

A policy that is funded in excess of the 7-pay premium limits is considered to be a "Modified Endowment Contract" or MEC. While all life insurance policies have numerous tax advantages, living benefit distributions from a MEC are taxed less favorably than those from non-MECs.

Based upon our current interpretation of TAMRA, this policy will become a MEC in year 1 because you will have paid more than the 7-pay premium limit during the first 7 years. The 7-pay premium summary below illustrates this.

If you wish to avoid MEC status, your marketing representative can work with you in designing a plan which is within the limits set by TAMRA.

Initial 7-Pay Premium Test

- Based on Lowest Death Benefit of \$310,541 in Year 1
- 7-Pay Premium \$22,310.00

Year	Annual Premium Paid	Cumulative Premium Paid for 7-Pay Test	Cumulative 7-Pay Premium	MEC?
1	200,000.00	166,033.04	22,310.00	Yes
2	0.00	0.00	44,620.00	Yes
3	0.00	0.00	66,930.00	Yes
4	0.00	0.00	89,240.00	Yes
5	0.00	0.00	111,550.00	Yes
6	0.00	0.00	133,860.00	Yes
7	0.00	0.00	156,170.00	Yes

After 7 years, your payments should not exceed those amounts which will fully fund your policy's benefits.

Taxation of a Modified Endowment Contract

There are still substantial tax benefits associated with your policy even though it is a MEC:

- Death benefits are received income tax free.
- Your policy cash values grow on an income tax deferred basis.
- With appropriate planning, death benefits are also received estate tax free.

Since your policy is classified as a MEC, any distributions from your policy (including policy loans, assignments, withdrawals, and partial surrenders) are taxable to the extent of policy gain. Your policy is in a gain position when the Policy Value is greater than the cost basis for tax purposes. In addition, a 10% penalty tax is imposed by the IRS on any taxable distribution made prior to owner age 59½, except if you become fully disabled.

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy
 Modified Endowment Information Page (cont'd)

LifeCare Form: 24LifeCare

Presented By: Chris Jacob, CFP

Illustration Assumptions

Sample	Initial Total Death Benefit \$310,541 / Initial Long-Term Care Benefit \$621,082
Male - Preferred NonSmoker	Face Amount \$310,541
Age: 60	Initial Planned Premium: \$200,000.00 / Billing Mode: Annual
Initial Assumed Status: Gold	Death Benefit Option 1; Cash Value Accumulation Test
	State: Michigan
	Based on Current Charges and Initial Assumed Segment Growth Rate of 5.28%
	Modified Endowment Contract Under TAMRA Starting In Year 1

Important Notice

This information is not intended to provide you with tax or legal advice. We encourage you to seek the advice of your own tax and legal counsel regarding the application of current and proposed tax laws and accounting practices as they relate to your actual situation.

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy

LifeCare Form: 24LifeCare

Glossary of Terms

Presented By: Chris Jacob, CFP

Illustration Assumptions

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	State: Michigan
	Based on Current Charges and Initial Assumed Segment Growth Rate of 5.28%
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Benefit Lock Increase

The Benefit Lock Increase is the amount the Benefit Lock Death Benefit will increase in that year. This amount is calculated at each policy anniversary.

Benefit Lock Death Benefit

The Benefit Lock Death Benefit is the Benefit Lock Amount.

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 2017 Loaded CSO Smoker Distinct Ultimate Age Nearest Birthday Mortality Table, adjusted for any applicable ratings.

Face Amount

The Face Amount is the coverage provided by the base policy. Any decreases to the Face Amount must fall within policy minimums, and are only allowed after the first Policy Year.

Face Amount Charge

The Face Amount Charge is an additional \$0.1842 per \$1,000 of Face Amount per policy month in years 1-3. In years 4-10, the rate is \$0.1842. This charge varies by the insured's issue age, gender, risk classification and the policy duration.

Guaranteed Indexed Account Multiplier

The guaranteed Indexed Account Multiplier is a rate applied to the Index Segment Interest Credit at the end of the segment. This rate increases the interest earned in each Indexed Account segment. The guaranteed Indexed Account Multiplier varies by Indexed Account.

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 High Capped Indexed Accounts. The charge is deducted monthly on a pro-rata basis from all of the accounts in the same manner as other Monthly Deductions.

Monthly IRS Limit

The Monthly IRS Limit is the daily per diem limit declared each year by the Internal Revenue Service for Qualified Long-Term Care Services payments under section 7702B of the Internal Revenue Code multiplied by the number of days in the calendar year of the payment divided by 12.

Net Death Benefit

The Death Benefit illustrated is the greater of the Face Amount or the Benefit Lock 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.

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy

LifeCare Form: 24LifeCare

Glossary of Terms (cont'd)

Presented By: Chris Jacob, CFP

Illustration Assumptions

Sample	Initial Total Death Benefit \$310,541 / Initial Long-Term Care Benefit \$621,082
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	State: Michigan
	Based on Current Charges and Initial Assumed Segment Growth Rate of 5.28%
	Modified Endowment Contract Under TAMRA Starting In Year 1

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 Face Amount is reduced. If the policy terminates for any reason, the amount of any outstanding loan (that was not previously considered 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 professional 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 for the life of the insurance policy and the required premium for the Long-Term Care rider. This illustration assumes that only the Planned Premiums are paid at the beginning of each modal period indicated. However, Additional premiums may be paid while the policy is in force, subject to our minimum and maximum limits. Actual premium payments that vary from the Planned Premium Outlay will affect both the guarantees as well as the allocation of premium to the policy and Long-Term Care rider based on the allocation percentage, as described in the Premiums You Pay section.

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 applied to the base policy, the balance, after a premium charge is deducted, is allocated between the Fixed Account and the Index Appreciation Account, per your instructions. The Fixed Account is credited daily with a guaranteed interest rate of 1.00% 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. LifeCare 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 at 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, if applicable, 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 in that Month immediately before the Monthly Deduction, divided by the Policy Value in that month immediately before the Monthly Deduction;
- A 2% Cumulative Guaranteed Interest Rate is used to credit this amount.

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy

LifeCare Form: 24LifeCare

Glossary of Terms (cont'd)

Presented By: Chris Jacob, CFP

Illustration Assumptions

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Male - Preferred NonSmoker	Face Amount \$310,541
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Initial Assumed Status: Gold	Death Benefit Option 1; Cash Value Accumulation Test
	State: Michigan
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	Modified Endowment Contract Under TAMRA Starting In Year 1

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.

Policy Value Credit

An additional credit provided to the Policy Value on a monthly basis. The amount of the Policy Value Credit varies based on the insureds age, gender, Risk Class, Policy Value, and Face Amount.

Premium Charge

A Premium Charge of 35.0% is deducted from each premium in year one and 37% in all remaining years.

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.

Residual Death Benefit

Upon the Life Insured's death, and while the Long-Term Care rider is in force, we will pay the greater of the policy death benefit, or a Residual Death Benefit.

The Residual Death Benefit is calculated as the lesser of \$10,000 minus any Policy Debt, or, 5% of the at-issue Face Amount (reduced proportionally for any reduction in Face Amount not due to a benefit payment) minus any Policy Debt.

Return of Premium

If the Long-Term Care rider lapses, or you request to surrender your policy while the Long-Term Care rider is in force, you are entitled to a Return of Premium of a percentage of the Rider Monthly Premium Amounts that have been applied to the rider.

Rider Monthly Premium Amount

The Long-Term Care rider has a required premium amount. The premium amount is fixed and is the amount that must be applied to the rider each month for the number of years specified in order for the rider to remain in force.

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

Segment Cap Rate

The Segment Cap Rate limits the rate used in calculating the Index Segment Interest Credit. The Segment Cap Rate varies by Indexed Account.

Segment Floor Rate

The Segment Floor Rate is the minimum rate used in calculating the Index Segment Interest Credit for a segment. The guaranteed Segment Floor Rate for each Indexed Account is 0.00%.

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy

LifeCare Form: 24LifeCare

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Illustration Assumptions

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Segment Term

The Segment Term is the duration from the date the Segment initiates to the date it matures. All indexed accounts have a one year Segment Term.

HER Death Benefit

The HER Death Benefit is the coverage provided by the Healthy Engagement Benefit Rider.

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy

LifeCare Form: 24LifeCare

Glossary of Terms (cont'd)

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy

LifeCare Form: 24LifeCare

Glossary of Terms (cont'd)

Presented By: Chris Jacob, CFP

Illustration Assumptions

Sample	Initial Total Death Benefit \$310,541 / Initial Long-Term Care Benefit \$621,082
Male - Preferred NonSmoker	Face Amount \$310,541
Age: 60	Initial Planned Premium: \$200,000.00 / Billing Mode: Annual
Initial Assumed Status: Gold	Death Benefit Option 1; Cash Value Accumulation Test
	State: Michigan
	Based on Current Charges and Initial Assumed Segment Growth Rate of 5.28%
	Modified Endowment Contract Under TAMRA Starting In Year 1

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Adjustable Life Insurance Policy

Death Benefit Illustration

LifeCare Form: 24LifeCare

Presented By: Chris Jacob, CFP

Illustration Assumptions

Sample Initial Total Death Benefit \$310,541 / Initial Long-Term Care Benefit \$621,082
 Male - Preferred NonSmoker Face Amount \$310,541
 Age: 60 Initial Planned Premium: \$200,000.00 / Billing Mode: Annual
 Initial Assumed Status: Gold Death Benefit Option 1; Cash Value Accumulation Test
 State: Michigan
 Based on Current Charges and Initial Assumed Segment Growth Rate of 5.28%
 Modified Endowment Contract Under TAMRA Starting In Year 1

Policy Year	EOY Age	Planned Premium	Base Face Amount	Required Additional Death Benefit (A)	Policy Value	Benefit Lock Increase	Benefit Lock Death Benefit (B)	HER Death Benefit (C)	Total Death Benefit (A+B+C)
1	61	200,000	310,541	0	114,397	3,770	314,311	1,572	315,883
2	62	0	310,541	0	121,303	11,043	325,354	3,254	328,608
3	63	0	310,541	0	128,659	12,517	337,872	5,068	342,940
4	64	0	310,541	0	136,488	12,909	350,780	7,016	357,796
5	65	0	310,541	0	144,816	13,286	364,067	9,102	373,168
6	66	0	310,541	0	153,672	13,648	377,714	11,331	389,046
7	67	0	310,541	0	163,082	13,985	391,700	13,709	405,409
8	68	0	310,541	0	173,075	15,915	407,615	16,305	423,920
9	69	0	310,541	0	183,676	14,667	422,283	19,003	441,285
10	70	0	310,541	0	194,921	16,743	439,026	21,951	460,977
Totals:		200,000							
11	71	0	310,541	0	207,551	16,864	455,890	25,074	480,964
12	72	0	310,541	0	220,986	17,117	473,007	28,380	501,387
13	73	0	310,541	0	235,230	17,292	490,299	31,869	522,168
14	74	0	310,541	0	250,329	19,767	510,066	35,705	545,771
15	75	0	310,541	0	266,315	20,120	530,187	39,764	569,951
16	76	0	310,541	0	283,246	20,464	550,650	44,052	594,702
17	77	0	310,541	0	301,073	20,575	571,225	48,554	619,779
18	78	0	310,541	0	319,936	23,821	595,047	53,554	648,601
19	79	0	310,541	0	339,858	24,341	619,387	58,842	678,229
20	80	0	310,541	0	360,903	24,854	644,241	64,424	708,665
Totals:		200,000							
21	81	0	310,541	0	383,069	25,236	669,477	66,948	736,425
22	82	0	310,541	0	406,380	29,332	698,809	69,881	768,690
23	83	0	310,541	0	430,816	25,896	724,705	72,471	797,176
24	84	0	310,541	0	456,502	30,396	755,101	75,510	830,611
25	85	0	310,541	0	483,499	35,606	790,707	79,071	869,777
26	86	0	310,541	0	511,703	0	790,707	79,071	869,777
27	87	0	310,541	0	543,470	0	790,707	79,071	869,777
28	88	0	310,541	0	580,178	0	790,707	79,071	869,777
29	89	0	310,541	0	620,429	0	790,707	79,071	869,777
30	90	0	310,541	0	663,484	0	808,787	79,071	887,858
Totals:		200,000							

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Adjustable Life Insurance Policy

LifeCare Form: 24LifeCare

Death Benefit Illustration (cont'd)

Presented By: Chris Jacob, CFP

Illustration Assumptions

Sample Initial Total Death Benefit \$310,541 / Initial Long-Term Care Benefit \$621,082
 Male - Preferred NonSmoker Face Amount \$310,541
 Age: 60 Initial Planned Premium: \$200,000.00 / Billing Mode: Annual
 Initial Assumed Status: Gold Death Benefit Option 1; Cash Value Accumulation Test
 State: Michigan
 Based on Current Charges and Initial Assumed Segment Growth Rate of 5.28%
 Modified Endowment Contract Under TAMRA Starting In Year 1

Policy Year	EOY Age	Planned Premium	Base Face Amount	Required Additional Death Benefit (A)	Policy Value	Benefit Lock Increase	Benefit Lock Death Benefit (B)	HER Death Benefit (C)	Total Death Benefit (A+B+C)
31	91	0	310,541	0	709,541	0	847,972	79,071	927,043
32	92	0	310,541	0	758,807	0	889,094	79,071	968,165
33	93	0	310,541	0	811,507	0	932,178	79,071	1,011,249
34	94	0	310,541	0	867,880	0	977,406	79,071	1,056,477
35	95	0	310,541	0	928,182	0	1,024,806	79,071	1,103,876
36	96	0	310,541	0	992,687	0	1,074,583	79,071	1,153,654
37	97	0	310,541	0	1,061,687	0	1,126,768	79,071	1,205,839
38	98	0	310,541	0	1,135,496	0	1,181,484	79,071	1,260,555
39	99	0	310,541	0	1,214,450	0	1,238,861	79,071	1,317,931
40	100	0	310,541	0	1,298,907	0	1,298,907	79,071	1,377,977
Totals:		200,000							
41	101	0	310,541	0	1,389,249	0	1,389,249	79,071	1,468,320
42	102	0	310,541	0	1,485,889	0	1,485,889	79,071	1,564,959
43	103	0	310,541	0	1,589,263	0	1,589,263	79,071	1,668,334
44	104	0	310,541	0	1,699,843	0	1,699,843	79,071	1,778,913
45	105	0	310,541	0	1,818,129	0	1,818,129	79,071	1,897,200
46	106	0	310,541	0	1,944,660	0	1,944,660	79,071	2,023,730
47	107	0	310,541	0	2,080,009	0	2,080,009	79,071	2,159,080
48	108	0	310,541	0	2,224,791	0	2,224,791	79,071	2,303,862
49	109	0	310,541	0	2,379,665	0	2,379,665	79,071	2,458,735
50	110	0	310,541	0	2,545,332	0	2,545,332	79,071	2,624,403
Totals:		200,000							
51	111	0	310,541	0	2,722,545	0	2,722,545	79,071	2,801,616
52	112	0	310,541	0	2,912,110	0	2,912,110	79,071	2,991,181
53	113	0	310,541	0	3,114,887	0	3,114,887	79,071	3,193,957
54	114	0	310,541	0	3,331,796	0	3,331,796	79,071	3,410,867
55	115	0	310,541	0	3,563,823	0	3,563,823	79,071	3,642,894
56	116	0	310,541	0	3,812,021	0	3,812,021	79,071	3,891,092
57	117	0	310,541	0	4,077,518	0	4,077,518	79,071	4,156,589
58	118	0	310,541	0	4,361,519	0	4,361,519	79,071	4,440,590
59	119	0	310,541	0	4,665,314	0	4,665,314	79,071	4,744,384
60	120	0	310,541	0	4,990,282	0	4,990,282	79,071	5,069,352
Totals:		200,000							

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Adjustable Life Insurance Policy

Death Benefit Illustration (cont'd)

LifeCare Form: 24LifeCare

Presented By: Chris Jacob, CFP

Illustration Assumptions

Sample

Male - Preferred NonSmoker

Age: 60

Initial Assumed Status: Gold

Initial Total Death Benefit \$310,541 / Initial Long-Term Care Benefit \$621,082

Face Amount \$310,541

Initial Planned Premium: \$200,000.00 / Billing Mode: Annual

Death Benefit Option 1; Cash Value Accumulation Test

State: Michigan

Based on Current Charges and Initial Assumed Segment Growth Rate of 5.28%

Modified Endowment Contract Under TAMRA Starting In Year 1

Policy Year	EOY Age	Planned Premium	Base Face Amount	Required Additional Death Benefit (A)	Policy Value	Benefit Lock Increase	Benefit Lock Death Benefit (B)	HER Death Benefit (C)	Total Death Benefit (A+B+C)
61	121	0	310,541	0	5,337,898	0	5,337,898	79,071	5,416,969
62	122	0	0	0	5,709,929	0	5,709,929	79,071	5,788,999
63	123	0	0	0	6,107,888	0	6,107,888	79,071	6,186,958
64	124	0	0	0	6,533,583	0	6,533,583	79,071	6,612,654
65	125	0	0	0	6,988,948	0	6,533,583	79,071	6,612,654

Totals: 200,000

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Universal Life Insurance Policy

LifeCare Form: 24LifeCare

Input Summary ~~ Agent Use Only ~~

Presented By: Chris Jacob, CFP

Illustration Assumptions

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Male - Preferred NonSmoker	Face Amount \$310,541
Age: 60	Initial Planned Premium: \$200,000.00 / Billing Mode: Annual
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	State: Michigan
	Modified Endowment Contract Under TAMRA Starting In Year 1

Product & Concept

Concept	Ledger
Approved in	Michigan
Product Type	All Products
Product	LifeCare 24

Policy Design

Insured Name	Sample
Sex	Male
Issue Age / Birthdate	01/01/1966
State	Michigan
Risk Class	Preferred NonSmoker
Vitality PLUS Rider	Yes
Assumed Vitality PLUS Status	Gold
Solve Type	Specify Premium to Optimize LTC Benefits
Premium Amount	200000
Premium Duration	1
LTC Benefit Period	4 Years
Premium Mode	Annual
Agent Name	Chris Jacob, CFP

Policy Allocation

Allocation Option	Custom Allocation and Rate
Select Capped Rate	5.28%
Barclays Global MA Classic Rate	7.21%
High Capped Rate	6.38%
Fixed Rate	Current
Allocation Select Capped Rate	100%
Allocation Barclays Global MA Classic Rate	0%
Allocation High Capped Rate	0%
Fixed Rate Allocation	0%

Policy Options

Estimated Policy Issue Date	Today + 1 Month
Charges	Current
Lump Sum Month Year 1	1
Lump Sum Month Years 2+	1
Variable Loan Interest Rate	6.45%
Owner Tax Rate	35.00%

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A Flexible Premium Universal Life Insurance Policy

LifeCare Form: 24LifeCare

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Optional Reports

Optional Reports	Yes
Input Summary	Yes