

SERFF Tracking Number: MANU-126059722 State: Arkansas  
Filing Company: John Hancock Life Insurance Company (U.S.A.) State Tracking Number: 41723  
Company Tracking Number: 09PROVUL & 09ENLGR  
TOI: L06I Individual Life - Variable Sub-TOI: L06I.002 Single Life - Flexible Premium  
Product Name: 09PROVUL& 09ENLGR  
Project Name/Number: 09PROVUL& 09ENLGR/09PROVUL& 09ENLGR

## Filing at a Glance

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

Product Name: 09PROVUL& 09ENLGR

TOI: L06I Individual Life - Variable

Sub-TOI: L06I.002 Single Life - Flexible  
Premium

Filing Type: Form

SERFF Tr Num: MANU-126059722 State: Arkansas

SERFF Status: Closed-Approved-  
Closed State Tr Num: 41723

Co Tr Num: 09PROVUL &  
09ENLGR

State Status: Approved-Closed

Reviewer(s): Linda Bird

Authors: Helene Landow, Karren  
Phair, Debbie Tom, Jacqueline Lau,  
Joel Meggs

Disposition Date: 03/24/2009

Date Submitted: 03/04/2009

Disposition Status: Approved-  
Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

## General Information

Project Name: 09PROVUL& 09ENLGR

Project Number: 09PROVUL& 09ENLGR

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 03/24/2009

Deemer Date:

Submitted By: Jacqueline Lau

Filing Description:

INDIVIDUAL LIFE

Policy:

Form 09PROVUL - Flexible Premium Variable Universal Life Insurance Policy, Non-Participating

Supplementary Benefits:

Form 09ENLGR – Extended No-Lapse Guarantee Rider

Status of Filing in Domicile: Authorized

Date Approved in Domicile:

Domicile Status Comments: Exempt in  
Michigan

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 03/09/2009

Created By: Jacqueline Lau

Corresponding Filing Tracking Number:

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We are submitting the above forms for your approval. These forms are filed in accordance with the applicable statutes and regulations of your jurisdiction. The forms will be laser printed, subject only to minor variations in color, paper stock, duplexing, fonts, and positioning. These are new forms and do not replace any currently approved forms. The forms will be effective on the date of approval and will be marketed to the general public. No part of this filing contains any unusual or controversial items that deviate from normal Company or industry standards.

Form 09PROVUL, Flexible Premium Variable Universal Life Insurance Policy, is a non-participating single life policy which targets a general market. The policy's Total Face Amount is the sum of the Base Face Amount and any Supplemental Face Amount under the policy. The minimum Total Face Amount is \$100,000 and the minimum Base Face Amount is \$100,000. The policy provides two death benefit options and includes a no-lapse guarantee. The guarantee period for the Base Face Amount runs for the lesser of the first 20 policy years or the number of years to age 75, but not less than 5 years except for policies with an increasing schedule of Supplementary Face Amount which runs for 2 policy years. The guarantee period for any Supplemental Face Amount runs for the first 2 policy years. The issue age range for the policy presently is 0 to 90 and can vary within this range based on smoking status and risk class. The policy provides flexibility in investments and in the timing and amount of premium payments. Premiums are payable until the earlier of the life insured's death or age 121. We allocate the net premium in the Fixed Account and any of the Investment Accounts, according to the policy owner's investment allocations. Subject to the terms of the policy, transfers may be made from one account to another. The Fixed Account is credited at rates determined by us, which are guaranteed never to be less than an effective annual rate of 3%.

We make monthly deductions to cover the cost of insurance and insurance charges. Monthly deductions are made from the Fixed Account and the Investment Accounts in accordance with the terms of the policy. If the policy is still in force at age 121 of the life insured, interest will continue to be credited but monthly deductions will cease. Any Supplemental Face Amount will be terminated at age 121, thereby reducing the Death Benefit by such amount. Policy loans are available at a guaranteed maximum loan interest rate specified in the policy.

The policy provides two premium test options for qualification as life insurance for tax purposes under the Internal Revenue Code: Guideline Premium Test or the Cash Value Accumulation Test. The premium test election is made at the time of application and cannot be changed after the policy is issued.

Reserves and non-forfeiture values are based on the Commissioners 2001 Standard Ordinary Sex and Smoker Distinct ANB Ultimate Mortality Table, with substandard ratings as applicable. We also use these tables as the basis for determining maximum cost of insurance rates. For policies subject to the Norris Decision that are purchased by a qualified pension or profit-sharing plan, we issue the policy on a unisex basis with maximum cost of insurance rates based on the Commissioners 2001 Standard Ordinary 80% Male and 20% Female Mortality Table, with substandard ratings as applicable. An Actuarial Memorandum for the policy is enclosed.

The main application form which will be used with this policy is NB5000US (12/2007) Application for Life Insurance,

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which was approved by your state on February 11, 2008 under SERFF Tracking # MANU-125381606.

#### SUPPLEMENTARY BENEFITS

Form 09ENLGR, Extended No-Lapse Guarantee Rider, is an option benefit designed to allow for the selection of an Extended No-Lapse Guarantee Period beyond the policy's No-Lapse Guarantee Period that's applicable to the Base Face Amount. The policyowner can elect to extend the guarantee for any period up to a maximum of the life insured's Age 121. The rider cannot be elected for policies issued with an increasing schedule of Supplemental Face Amount and will terminate if there is an increase in Supplemental Face Amount after issue. While this benefit is in force, it ensures during the Extended No-Lapse Guarantee Period that the policy will not go into default provided either of the Extended Cumulative Premium Tests are satisfied. One test is done at the end of Policy Year 10 to determine if early funding of the Extended No-Lapse Guarantee Period applies. The other test is done during the Extended No-Lapse Guarantee Period whenever the policy would otherwise be in default. The Extended No-Lapse Guarantee Period, Early Funding Extended No-Lapse Guarantee Premium, Extended No-Lapse Guarantee Premium, the Extended No-Lapse Guarantee Credit, the Extended No-Lapse Guarantee Credit Limit, and the Monthly Benefit Cost are shown in the Policy Specifications. An Actuarial Memorandum for the rider is enclosed.

Other previously and subsequently approved riders may be made available with this policy. Note that the policy in Section 1, under the Other Benefits and Specifications heading, will include a complete listing of all riders applied for and issued with the policy.

Readability certification is not provided since these forms are for a variable life product, subject to SEC regulation, and therefore is exempt from state readability requirements. Marketing materials, which have yet to be developed for this product, will be submitted to your Department to the extent necessary under insurance laws, unless you indicate otherwise.

P.S. At present, there is no advertising or sales material available for this product.

Enclosures: Actuarial Memorandum/Reserve Statement for Policy Form 09PROVUL and Rider Form 09ENLGR  
Statement of Variability  
Filing Fee (EFT)  
Certificate of Compliance re Ark. Code Ann. 23-79-138, Regulation 49  
Certificate of Compliance, Regulation 33  
John Doe Application  
Certification of Compliance re Unfair Sex Discrimination  
Prospectus Draft

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## Company and Contact

### Filing Contact Information

Joel Meggs, Sr. Contract Analyst Joel\_Meggs@jhancock.com  
 200 Bloor St E 416-852-4842 [Phone]  
 Toronto, ON M4W 1E5 416-926-3121 [FAX]

### Filing Company Information

John Hancock Life Insurance Company (U.S.A.) CoCode: 65838 State of Domicile: Michigan  
 P. O. Box 600 Group Code: 904 Company Type: insurance/financial  
 Contracts and Compliance Group Name: State ID Number:  
 Buffalo, NY 14201-0600 FEIN Number: 01-0233346  
 (416) 926-3000 ext. [Phone]

## Filing Fees

Fee Required? Yes  
 Fee Amount: \$50.00  
 Retaliatory? No  
 Fee Explanation:  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
John Hancock Life Insurance Company (U.S.A.)	\$50.00	03/04/2009	26122337

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 Project Name/Number: 09PROVUL& 09ENLGR/09PROVUL& 09ENLGR

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	03/24/2009	03/24/2009
Approved-Closed	Linda Bird	03/09/2009	03/09/2009

### Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Form	Extended No-Lapse Guarantee Rider	Jacqueline Lau	03/24/2009	03/24/2009
Supporting Document	Life & Annuity - Acturial Memo	Jacqueline Lau	03/24/2009	03/24/2009

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Project Name/Number: 09PROVUL& 09ENLGR/09PROVUL& 09ENLGR

## Disposition

Disposition Date: 03/24/2009

Implementation Date:

Status: Approved-Closed

Comment: Company has submitted revised Actuarial Memorandum and revised rider form 09ENLGR.

Rate data does NOT apply to filing.

SERFF Tracking Number: MANU-126059722 State: Arkansas  
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 Project Name/Number: 09PROVUL& 09ENLGR/09PROVUL& 09ENLGR

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document (revised)	Life & Annuity - Actuarial Memo		No
Supporting Document	Life & Annuity - Actuarial Memo	Replaced	No
Supporting Document	Statement of Variability		Yes
Supporting Document	Prospectus Draft		Yes
Form	Flexible Premium Variable Universal Life Insurance Policy		Yes
Form (revised)	Extended No-Lapse Guarantee Rider		Yes
Form	Extended No-Lapse Guarantee Rider	Replaced	Yes

SERFF Tracking Number: MANU-126059722 State: Arkansas  
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## Disposition

Disposition Date: 03/09/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: MANU-126059722 State: Arkansas  
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Form	Extended No-Lapse Guarantee Rider	Replaced	Yes

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**Amendment Letter**

Submitted Date: 03/24/2009

**Comments:**

Dear Ms.Bird,

Thank you for re-opening the file.

The above submission was sent to your department on March 4, 2009, under SERFF Tracking No. MANU-126059722. Please be advised that we wish to substitute the attached revised Actuarial Memorandum for the policy, 09PROVUL, for the one that was included in the original filing. The differences are on pages 19-24, wherein we have added a column, Initial Acquisition Expense, to each of the tables.

We also wish to substitute the attached revised rider form 09ENLGR for the one that was previously submitted. The only change appears on the Spec Page (the last page) of the rider in the field "Extended No-Lapse Guarantee Credit". This bracketed field, which was previously [7.3407]%, has been reduced to [0.2500]%.

Except for the revisions outlined above, no other changes have been made to the above-referenced forms included in the original submission. This product has not yet been implemented and the forms have yet to be issued.

Please substitute the enclosed form and memos containing the revisions outlined above with the ones originally submitted and acknowledge receipt of this update.

Sincerely,

Joel Meggs

**Changed Items:**

**Form Schedule Item Changes:**

**Form Schedule Item Changes:**

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
09ENLGR	Policy/Contr act/Fraternal Certificate:	Extended No-Lapse Guarantee	Initial				0.000	09ENLGR.pdf

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Amendment, Rider

Insert

Page,

Endorsemen

t or Rider

**Supporting Document Schedule Item Changes:**

**Satisfied -Name: Life & Annuity - Actuarial Memo**

Comment:

Actuarial Memo 09ENLGR - generic.pdf

Actuarial Memo 09PROVUL v4 generic.pdf

SERFF Tracking Number: MANU-126059722 State: Arkansas  
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## Form Schedule

### Lead Form Number:

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	09PROVUL	Policy/Cont Flexible Premium ract/Fratern Variable Universal al Life Insurance Policy Certificate	Initial		0.000	09PVUL_AR.pdf
	09ENLGR	Policy/Cont Extended No-Lapse ract/Fratern Guarantee Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0.000	09ENLGR.pdf



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

LIFE INSURED [John J. Doe]

POLICY NUMBER [12 345 678]

PLAN NAME [Protection VUL]

**FLEXIBLE PREMIUM VARIABLE UNIVERSAL LIFE INSURANCE POLICY**

ADJUSTABLE DEATH BENEFIT

BENEFIT PAYABLE ON LIFE INSURED'S DEATH

FLEXIBLE PREMIUMS PAYABLE TO AGE 121 DURING THE LIFE INSURED'S LIFETIME

NON-PARTICIPATING (NOT ELIGIBLE FOR DIVIDENDS)

Subject to the conditions and provisions of this policy, while the policy is in force, and upon the death of the Life Insured, John Hancock Life Insurance Company (U.S.A.) ("the Company") agrees to pay the Insurance Benefit to the beneficiary in a lump sum, and to provide the other benefits, rights, and privileges, if any, of the policy. The Insurance Benefit is described in Section 6. If the Company makes other plans of payment available other than a lump sum, then a beneficiary may request written election of any such other plans in lieu of a lump sum.

**Your Net Premiums are added to your Policy Value. You may allocate them to one or more of the Investment Accounts and to the Fixed Account, subject to Section 17, and any other applicable provisions of the policy.**

**The portion of your Policy Value that is in an Investment Account will vary from day to day. The amount is not guaranteed; it may increase or decrease, depending on the investment experience of the underlying Subaccounts for the Investment Accounts that you have chosen.**

**The portion of your Policy Value that is in the Fixed Account will accumulate, after deductions, at rates of interest we determine. Such rates will not be less than the Fixed Account Annual Rate shown in Section 1.**

**The amount of the Insurance Benefit, or the duration of the insurance coverage, or both, may be variable or fixed under specified conditions and may increase or decrease as described in Section 6.**

**READ YOUR POLICY CAREFULLY. It is a contract between you and us.**

**RIGHT TO RETURN POLICY. If for any reason you are not satisfied with your policy, you may return it for cancellation by delivering or mailing it to us or to the agent who sold it. If this policy does not replace another policy, you may return it within TEN days after receiving it, or if it replaces another policy, you may return it within TWENTY days after receiving it. We will refund in full the payment made. The policy will be void from the beginning.**

Signed for the Company by:

[]  
President

[]  
Secretary

## **Policy Provisions**

### **Section**

1. Policy Specifications
2. Table of Rates
3. Definitions
4. Qualification as Life Insurance
5. Total Face Amount
6. Insurance Benefit
7. Interest On Proceeds
8. Premiums
9. No-Lapse Guarantee
10. Grace Period
11. Policy Termination
12. Reinstatement
13. Coverage at and after Age 121
14. Policy Value
15. Loan Account, Fixed Account, Investment Accounts
16. Separate Account and Subaccounts
17. Allocations and Transfers
18. Loans
19. Surrenders and Withdrawals
20. Owner and Beneficiary
21. Assignment
22. Misstatements
23. Suicide
24. Incontestability
25. The Contract
26. Right to Postpone Payment of Benefits
27. Claims Of Creditors
28. Reports To Owner
29. How Values Are Computed

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## 1. POLICY SPECIFICATIONS

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<b>Life Insured</b>	[JOHN DOE]	<b>Plan Name</b>	[Protection VUL]
<b>Age at Policy Date</b>	[35]	<b>Policy Number</b>	[12 345 678]
<b>Sex</b>	[MALE]	<b>Issue Date</b>	[May 1, 2009]
<b>Risk Classification</b>	[Standard] [Non Smoker]	<b>Policy Date</b>	[May 1, 2009]
<b>Additional Ratings</b>	[not applicable]		
<b>Owner, Beneficiary</b>	As designated in the application or subsequently changed		
<b>Death Benefit Option at Issue</b>	[Option 1]		
<b>Life Insurance Qualification Test Elected</b>	[Guideline Premium Test]		

Base Face Amount at Issue \$[500,000]

Supplemental Face Amount at Issue \$[600,000]

Total Face Amount at Issue \$[1,100,000]

**Governing Law** [Arkansas]

### PREMIUMS AT ISSUE

<b>Premium Mode</b>	[Annual]
<b>Planned Premium</b>	\$ [4,000.00 per year]
<b>Minimum Initial Premium</b>	\$ [227.50]
<b>No- Lapse Guarantee Premium</b>	\$ [2,730.05]

**Notice:** This policy provides life insurance coverage for the lifetime of the Life Insured if sufficient premiums are paid. Premium payments in addition to the Planned Premium shown may need to be made to keep this policy and coverage in force. Keeping the policy and coverage in force will be affected by factors such as: changes in the current Cost of Insurance rates, Administrative Charge, Base Face Amount Charge, Asset-Based Risk Charge, or Premium Charge; the amount, timing and frequency of premium payments; the interest rate being credited to the Fixed Account; the investment experience of the Investment Accounts; changes to the Death Benefit Option; changes in the Total Face Amount; loan activity; withdrawals; and deductions for any applicable Supplementary Benefit riders that are attached to, and made a part of, this policy. Also refer to the Grace Period and Policy Termination provisions in Sections 10 and 11.

**1. POLICY SPECIFICATIONS** (continued) – Policy [12 345 678]

**SCHEDULE OF SUPPLEMENTAL FACE AMOUNTS**

Supplemental Face Amount At Issue	\$[600,000]
Maximum Increasing Supplemental Face Amount	\$[1,050,000]
Maximum Total Supplemental Face Amount	\$[1,650,000]

<b>Effective at Beginning of Policy Year</b>	<b>Supplemental Face Amount Increases</b>	<b>Total Supplemental Face Amount</b>
1	\$0	\$ 600,000
2	\$ 50,000	\$ 650,000
3	\$ 50,000	\$ 700,000
4	\$ 75,000	\$ 775,000
5	\$ 75,000	\$ 850,000
6	\$100,000	\$ 950,000
7	\$100,000	\$1,050,000
8	\$100,000	\$1,150,000
9	\$150,000	\$1,300,000
10	\$150,000	\$1,450,000
11	\$200,000	\$1,650,000
12 to 86	\$0	\$1,650,000

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**1. POLICY SPECIFICATIONS** (continued) – Policy [12 345 678]

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**OTHER BENEFITS AND SPECIFICATIONS**

[Not Applicable]

**1. POLICY SPECIFICATIONS** (continued) – Policy [12 345 678]

**MAXIMUM EXPENSE CHARGES**

**Deductions from Premium Payments**

**Premium Charge** A percentage of each premium payment, as shown below:

<u>Policy Years</u>	<u>Percentage</u>
1-5	8%
6+	2%

**Monthly Deductions:** The following charges are deducted monthly from the Policy Value:

**Administrative Charge** \$15.00

**Base Face Amount Charge** \$[.0737] per \$1000 of Base Face Amount for the first 8 Policy Years.

**Cost of Insurance Charge** Determined in accordance with Section 14. Maximum monthly rates per \$1,000 are shown in Section 2.

**Asset-Based Risk Charge** Percentage of Investment Account assets as shown below (percentage shown is deducted monthly):

Policy Years	Percent of Investment Account assets
1-15	.0750%
16+	.0200%

**Other Charges**

**Surrender Charge** Charge deducted from Policy Value during the Surrender Charge Period equal to the percentage shown below multiplied by the lesser of either the sum of premiums received during the first Policy Year or the Surrender Charge Calculation Limit shown under the Table of Values of this Section 1. See Sections 5 and 19 for details of when a Surrender Charge applies.

<b>Surrender Charge Period (Policy Year)</b>	<b>Percentage*</b>	<b>Surrender Charge Period (Policy Year)</b>	<b>Percentage*</b>
1	[100.00]%	7	[90.00]%
2	[100.00]%	8	[70.00]%
3	[100.00]%	9	[50.00]%
4	[100.00]%	10	[30.00]%
5	[95.00]%	11+	[0.00]%
6	[95.00]%		

\*Percentages shown are at the beginning of each Policy Year. A proportionate grading percentage applies for other Policy Months.

**Supplementary Benefit rider charges** Charges for applicable riders are shown under Supplementary Benefits of this Section 1.

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**1. POLICY SPECIFICATIONS** (continued) – Policy [12 345 678]

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**TABLE OF VALUES**

Refer to your policy provisions for details on the terms and values shown in this table.

Minimum Total Face Amount	\$ 100,000
Minimum Base Face Amount	\$ 100,000
Minimum Total Face Amount Decrease	\$ 50,000
No-Lapse Guarantee Period	
Base Face Amount	First [2] Policy Years from Policy Date
Supplemental Face Amount (if elected)	First 2 Policy Years from Policy Date
Allocation Date	[10 <sup>TH</sup> day after the Issue Date]
Minimum Fixed Account Annual Rate	3%
Loan Interest Credited Annual Rate	3%
Maximum Loan Interest Charged Annual Rate	
Policy Years 1-10	4.25%
Policy Years 11+	3.25%
Minimum Loan Amount	\$ 500
Minimum Withdrawal Amount	\$ 500
Death Benefit Discount Factor	1.0024663
Maximum Transfer Fee (See Section 17 for Transfer Restrictions)	\$25
Fixed Account Maximum Transfer Percentage	15%
Fixed Account Maximum Transfer Amount	\$2,000
Investment Account Maximum Transfer Amount	\$ 1,000,000
Surrender Charge Calculation Limit	\$ [4,000]
Partial Surrender Charge Decrease Exemption	10%

## 2. TABLE OF RATES— Policy [12 345 678]

### A. RATE TABLE

Age	Maximum Monthly Rates per \$1,000 of Net Amount at Risk	Minimum Death Benefit Factors	Age	Maximum Monthly Rates per \$1,000 of Net Amount at Risk	Minimum Death Benefit Factors
35	0.0908	2.5000	79	5.2197	1.0500
36	0.0958	2.5000	80	5.8397	1.0500
37	0.1000	2.5000	81	6.5509	1.0500
38	0.1075	2.5000	82	7.2975	1.0500
39	0.1142	2.5000	83	8.1096	1.0500
40	0.1217	2.5000	84	9.0173	1.0500
41	0.1317	2.4300	85	10.0423	1.0500
42	0.1442	2.3600	86	11.1922	1.0500
43	0.1584	2.2900	87	12.4650	1.0500
44	0.1751	2.2200	88	13.8493	1.0500
45	0.1943	2.1500	89	15.3334	1.0500
46	0.2127	2.0900	90	16.9088	1.0500
47	0.2327	2.0300	91	18.4163	1.0400
48	0.2444	1.9700	92	20.0152	1.0300
49	0.2578	1.9100	93	21.7336	1.0200
50	0.2770	1.8500	94	23.5854	1.0100
51	0.2996	1.7800	95	25.5730	1.0000
52	0.3306	1.7100	96	27.4318	1.0000
53	0.3640	1.6400	97	29.4578	1.0000
54	0.4067	1.5700	98	31.6726	1.0000
55	0.4594	1.5000	99	34.0995	1.0000
56	0.5131	1.4600	100	36.7713	1.0000
57	0.5709	1.4200	101	38.9513	1.0000
58	0.6204	1.3800	102	41.3353	1.0000
59	0.6775	1.3400	103	43.9462	1.0000
60	0.7463	1.3000	104	46.8128	1.0000
61	0.8304	1.2800	105	49.9253	1.0000
62	0.9331	1.2600	106	53.3625	1.0000
63	1.0485	1.2400	107	57.1734	1.0000
64	1.1699	1.2200	108	61.4190	1.0000
65	1.2983	1.2000	109	66.1732	1.0000
66	1.4286	1.1900	110	71.5293	1.0000
67	1.5608	1.1800	111	77.6167	1.0000
68	1.7033	1.1700	112	83.3333	1.0000
69	1.8512	1.1600	113	83.3333	1.0000
70	2.0308	1.1500	114	83.3333	1.0000
71	2.2322	1.1300	115	83.3333	1.0000
72	2.4973	1.1100	116	83.3333	1.0000
73	2.7778	1.0900	117	83.3333	1.0000
74	3.0739	1.0700	118	83.3333	1.0000
75	3.3986	1.0500	119	83.3333	1.0000
76	3.7540	1.0500	120	83.3333	1.0000
77	4.1684	1.0500	121+	0.0000	1.0000
78	4.6548	1.0500			

For Age 121 and above, the Maximum Monthly Rate per \$1,000 of Net Amount at Risk is 0 and the Minimum Death Benefit Factor is 1.000.

Maximum Monthly Rates are the same for the Base Face Amount and the Supplemental Face Amount and have been adjusted for any applicable Additional Ratings that are applied to the Cost of Insurance rates as shown in Section 1.

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### 3. DEFINITIONS

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The term “**Additional Rating**” is an increase in the Cost of Insurance that is applied when a Life Insured does not meet, at a minimum, our underwriting requirements for the standard Risk Classification.

The term “**Age**” means, on any policy anniversary, the age of the person in question at his or her birthday nearest that date.

The term “**Annual Processing Date**” means every 12th Processing Date starting with the Processing Date next after the Policy Date.

The term “**Business Day**” means any day that we are open for business and the New York Stock Exchange is open for trading. The net asset value of the underlying shares of a Subaccount will be determined at the end of each Business Day. We will deem each Business Day to end at the close of regularly scheduled trading of the New York Stock Exchange (currently 4:00 p.m. Eastern Time) on that day.

The term “**Cash Surrender Value**” equals the Policy Value less the Surrender Charge.

The term “**date**” means a calendar day ending at midnight local time at our Service Office.

The term “**Fixed Account**” is that part of the Policy Value which reflects the value you have in our general account.

The term “**Fund**” means each division, with a specific investment objective, of a Series Fund.

The term “**in force**” means that the policy has not terminated in accordance with Sections 9, 10, or 11, or surrendered in accordance with Section 19.

The term “**Investment Account**” means that part of the Policy Value which reflects the value you have in one of our Subaccounts.

The term “**Issue Date**” is the date shown in the Policy Specifications of this policy from which the Suicide and Incontestability provisions are applied. Issue Date is also used to determine the Allocation Date shown in Section 1.

The term “**Loan Account**” is that part of the Policy Value which reflects amounts transferred from the Fixed Account or the Investment Accounts as collateral for a policy loan.

The term “**Minimum Initial Premium**” means the minimum premium needed to put the policy in force and is shown in Section 1.

The term “**Net Cash Surrender Value**” equals the Cash Surrender Value less the Policy Debt.

The term “**Net Policy Value**” equals the Policy Value less the value in the Loan Account.

The term “**Net Premium**” is the gross premium paid less any Premium Charge. It is the amount of premium allocated to the Fixed Account or to the Investment Accounts.

The term “**Partial Surrender Charge Decrease Exemption**” is a percentage of the Base Face Amount at Issue that applies to decreases in the Base Face Amount. This percentage is shown in Section 1 in the Table of Values. If cumulative Base Face Amount decreases exceed this exemption percentage during the Surrender Charge Period, then a proportionate amount of the Surrender Charge will apply to the amount of decrease in excess of the exemption. The exemption is not applicable to, and has no effect on, a full surrender of the policy or on any Base Face Amount decrease resulting from a partial withdrawal of the Net Cash Surrender Value.

The term “**Planned Premium**” means the premium that is selected in the application for the policy, which is intended to be paid on a regular modal basis. It is shown in Section 1.

The term “**Policy Date**” is the date from which charges for the first Monthly Deductions are calculated. The Policy Date is shown in Section 1. Policy Years, Policy Months, and Policy Anniversaries are determined from the Policy Date.

The term “**Policy Debt**” as of any date equals (a) plus (b) plus (c), minus (d), where:

- (a) is the total amount of loans borrowed as of such date;
- (b) is the total amount of any unpaid loan interest charges borrowed against the policy on a Policy Anniversary;
- (c) is any interest charges accrued from the last Policy Anniversary to the current date; and
- (d) is the total amount of loan repayments as of such date.

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### 3. DEFINITIONS (continued)

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The term “**Policy Value**” is the sum of the values in the Loan Account, the Investment Accounts, and the Fixed Account.

The term “**Policy Year**” means (a) or (b) below, whichever is applicable.

- (a) The first Policy Year is the period beginning on the Policy Date and ending on the Business Day immediately preceding the first Annual Processing Date.
- (b) Each subsequent Policy Year is the period beginning on an Annual Processing Date and ending on the Business Day immediately preceding the next Annual Processing Date.

The term “**Processing Date**” means the first day of a Policy Month. A Policy Month shall begin on the day in each calendar month that corresponds to the day of the calendar month on which the Policy Date occurred. If the Policy Date is the 29th, 30th, or 31st day of a calendar month, then for any calendar month that has fewer days, the first day of the Policy Month will be the last day of such calendar month. The Policy Date is not a Processing Date.

The term “**Separate Account**” means Separate Account A of John Hancock Life Insurance Company (U.S.A.).

The term “**Series Fund**” means a series type mutual fund registered under the Investment Company Act of 1940 as an open-end diversified management investment company.

The term “**Service Office**” is the office that we designate to service this policy as shown on the back cover of your policy.

The term “**Subaccount**” refers to one of the subaccounts of the Separate Account.

The term “**Surrender Charge Period**” is the period beginning on the Policy Date during which we will assess surrender charges. Surrender charges will apply during this period if you surrender the policy, request a decrease in the Base Face Amount which exceeds the Partial Surrender Charge Decrease Exemption, make a withdrawal that reduces the Base Face Amount, or if the policy terminates due to default. The Surrender Charge Period is shown in Section 1.

The term “**Surrender Date**” means the end of the Business Day on which we receive at our Service Office your written request for full surrender of the policy.

The terms “**we**”, “**us**”, and “**our**” refer only to the Company.

The term “**written request**” is your request to us which must be in a form satisfactory to us, signed and dated by you, and filed at our Service Office or, if permitted by our administrative practices, an electronic mail message (“e-mail”) received by us at the internet address specified by us for receipt of such messages.

The terms “**you**” and “**your**” refer only to the Owner of this policy.

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### 4. QUALIFICATION AS LIFE INSURANCE

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It is intended that this policy comply with Section 7702 of the Internal Revenue Code, or any other equivalent section of the Code, so that, notwithstanding any other provisions of the policy to the contrary, it will be considered as life insurance for federal income tax purposes. We reserve the right to make any reasonable adjustments to the terms or conditions of this policy if it becomes necessary to allow it to qualify as life insurance. This provision should not be construed to guarantee that this policy will receive tax treatment as life insurance or that the tax treatment of life insurance will never be changed by the future actions of any tax authority. One of the following tax qualification tests will apply to the policy. The test you elected is shown in Section 1. Your election cannot be changed after issue.

#### **Guideline Premium Test**

Under this test, if at any time the premiums received under the policy exceed the amount allowable for such tax qualification, such excess amount shall be removed from the policy as of the date of its payment, together with interest thereon from such date, and any appropriate adjustment in the Death Benefit shall be made as of such date. This excess amount shall be refunded to you no later than 60 days after the end of the applicable Policy Year. If this excess amount is not refunded by then, the Total Face Amount under the policy shall be increased retroactively so that at no time is the Death Benefit ever less than the amount necessary to ensure or maintain such tax qualification. In no event, however, will we refuse to accept any premium necessary to prevent the policy from terminating but only if such premium payment would result in a zero Policy Value at the end of the Policy Year. In addition, the Minimum Death Benefit, as described in Section 6, must be maintained.

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#### **4. QUALIFICATION AS LIFE INSURANCE (continued)**

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##### **Cash Value Accumulation Test**

Under this test, the Minimum Death Benefit, as described in Section 6, must be maintained.

##### **Effect on Life Insurance Qualification Tests**

A change in Death Benefit Option or Total Face Amount or certain other policy changes will often change the policy's limits under the Life Insurance Qualification Test that you elected.

We reserve the right to refuse or limit any request for a change if the change would cause the policy to fail to qualify as life insurance for tax purposes.

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#### **5. TOTAL FACE AMOUNT**

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The Total Face Amount is made up of two components: (i) the Base Face Amount, and (ii) any Supplemental Face Amount. Minimum Base Face Amount and the Minimum Total Face Amount limits are shown in Section 1. Scheduled increases in any Supplemental Face Amount are elected on the application and, if approved, these amounts, when they are to become effective, and the Maximum Increasing Supplemental Face Amount will be shown in Section 1. If you later request to cancel a scheduled increase, or request a decrease in your Supplemental Face Amount, that request will be honored but all scheduled increases for subsequent Policy Years will cease. You may not increase your Base Face Amount under this policy.

##### **Unscheduled Increases in Supplemental Face Amount**

After the first Policy Year, while the Life Insured is alive and the policy is in force, unscheduled increases to the Supplemental Face Amount may be requested in writing. We reserve the right to limit the maximum and minimum amount of such increases. The increases are subject to our approval in accordance with our normal underwriting practices, including evidence of insurability. Any increase will be effective on the next Annual Processing Date after our approval, at which time we may require a minimum premium payment for the increase. When a requested increase becomes effective, and if required by our then current rules, a change in future Planned Premiums will automatically be effected to comply with those rules. If there is any remaining No Lapse Guarantee Period for the Base Face Amount it will be reduced to zero. Such increases will not be approved if the Life Insured does not continue to qualify for their same Risk Classification that applied when this policy was issued.

##### **Reduction of Total Face Amount**

You may request a reduction in Total Face Amount any time after the first Policy Year while this policy is in force. The Minimum Total Face Amount Decrease is shown in Section 1. Any reduction in the Total Face Amount will be implemented by first reducing any Supplemental Face Amount, although we reserve the right to allow a reduction in Base Face Amount first. If there is a reduction in Base Face Amount, a charge may be deducted from the Policy Value. This charge will be equal to a proportionate part of the Surrender Charge that would have applied if the policy had been surrendered on the date the reduction in Base Face Amount takes effect. The proportion will be equal to the amount of the reduction in Base Face Amount which exceeds the Partial Surrender Charge Decrease Exemption divided by the amount of Base Face Amount in effect immediately before the reduction, less any applicable Partial Surrender Charge Decrease Exemption. This charge will also apply if a withdrawal, as described in Section 19, results in a reduction in Base Face Amount. Without our prior approval, the Base Face Amount cannot be reduced below the minimum as shown in Section 1. Any reduction in Supplemental Face Amount or Base Face Amount will be effective on the next Processing Date after our approval.

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#### **6. INSURANCE BENEFIT**

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If the Life Insured dies while the policy is in force, we will pay the Insurance Benefit upon receipt of due proof of death of the Life Insured, subject to any applicable provisions of the policy.

If the Life Insured dies on or after the date we receive a request from you to surrender the policy, no Insurance Benefit will be paid. We will pay the amount payable under the Surrenders and Withdrawals provision instead.

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## **6. INSURANCE BENEFIT** (continued)

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### **Insurance Benefit**

The Insurance Benefit payable is:

- (a) the Death Benefit as described below; plus
- (b) any amounts payable under any Supplementary Benefit riders as a result of the Life Insured's death that form part of the policy; less
- (c) any outstanding Policy Debt at the date of death.

If the Life Insured dies during a grace period, the Policy Value used in the calculation of the Death Benefit will be the Policy Value as of the date of death of the Life Insured and the Insurance Benefit will be reduced by any outstanding Monthly Deductions due.

### **Death Benefit**

The Death Benefit will depend on whether Option 1 or Option 2 is in effect on the date of the Life Insured's death.

### **Death Benefit Options**

Under Option 1, the Death Benefit is equal to the Total Face Amount at the date of death of the Life Insured. Under Option 2, the Death Benefit is equal to the Total Face Amount at the date of death of the Life Insured plus the Policy Value at the date of death of the Life Insured.

If any withdrawals are made, the Death Benefit, whether Option 1 or Option 2 is in effect, will be less than it would have been if no withdrawals were made. Withdrawals reduce the Death Benefit by reducing:

- (a) the Total Face Amount if Option 1 is in effect, as specified in Section 19; or
- (b) the Policy Value if Option 2 is in effect.

### **Change of Death Benefit Options**

You may request in writing to change your Death Benefit Option from Option 2 to Option 1 at any time after the first Policy Year, while the policy is in force. The change will be effective on the next Processing Date following the date we approve the request, and the Total Face Amount after the change will be equal to the Total Face Amount immediately before the change plus the Policy Value as of the effective date of the change.

You may not change your Death Benefit Option from Option 1 to Option 2 at any time.

### **Minimum Death Benefit**

The sum of the Death Benefit as described above and the benefit payable upon the death of the Life Insured under any Supplementary Benefit riders will never be less than the Minimum Death Benefit. The Minimum Death Benefit is equal to the Minimum Death Benefit Factor for the Age of the Life Insured multiplied by the greater of the Policy Value or the Cash Surrender Value as defined in Section 7702 of the Internal Revenue Code, or any other equivalent section of the Code, on the date of death of the Life Insured. The Minimum Death Benefit Factors are shown in Section 2. However, at no time will the Minimum Death Benefit be less than the amount required to maintain qualification of this policy as a life insurance contract for federal income tax purposes. If you elect the Cash Value Accumulation Test as the Life Insurance Qualification Test, we reserve the right to modify the Minimum Death Benefit Factors shown in Section 2, retroactively if necessary, to maintain qualification of this policy as a life insurance contract for federal income tax purposes, notwithstanding any other provisions of this policy to the contrary.

To the extent that the Net Amount at Risk associated with the Minimum Death Benefit that results from this calculation exceeds our guidelines and limitations that may be in effect, we reserve the right to:

- (a) distribute to you a portion of the Policy Value such that the Net Amount at Risk associated with the resulting Minimum Death Benefit does not exceed our guidelines and limitations in effect; or
- (b) if we should decide to accept the additional Death Benefit, it will be subject to our normal underwriting practices including evidence of insurability.

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## **7. INTEREST ON PROCEEDS**

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We will pay interest on the Insurance Benefit proceeds as stipulated by the state. If the state does not specify the interest rate, we will use the rate for insurance benefits left on deposit with us.

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## 8. PREMIUMS

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The Minimum Initial Premium is shown in Section 1. No insurance will take effect under this policy until our underwriters approve issuance of this policy and the conditions specified in the application form have been satisfied, including receipt of at least the Minimum Initial Premium at our Service Office.

Subsequent premiums can be paid at any time at our Service Office, and in any amount subject to the limits described below. On request, we will give you a receipt signed by one of our officers.

If coverage under the policy takes effect in accordance with the provisions of the application, we will process any premium payment as of the end of the Business Day the payment is received at our Service Office, subject to the limitations of the life insurance qualification test elected by you and to our maximum limits then in effect, unless one of the following exceptions applies.

- (i) We will process a payment received prior to the Policy Date as if received on the Policy Date.
- (ii) We will process the portion of any premium payment for which we require evidence of the Life Insured's continued insurability on the first Business Day after we have received such evidence and found it satisfactory to us.
- (iii) If our receipt of any premium payment (or portion thereof) would cause the policy not to qualify as a "life insurance contract" under the federal income tax laws, we will not process such payment or portion. However, in the case of certain other tax situations, we will process the payment (or portion thereof) on the first Business Day after we have received satisfactory written instructions from you.

You may pay premiums until the Life Insured reaches Age 121, at which time Monthly Deductions cease and no further premiums may then be paid as described in Section 13.

If any premium payment would result in the Minimum Death Benefit exceeding the Total Face Amount, we reserve the right either to refund the premium or to require additional underwriting, including evidence of insurability, for any increase in the Minimum Death Benefit.

### **Continuation of Insurance Upon Discontinuance of Premium Payments**

If you discontinue paying premiums, we will continue taking the Monthly Deductions from the Policy Value. Your insurance coverage will continue subject to the No-Lapse Guarantee, Grace Period, and Policy Termination provisions in Sections 9, 10 and 11.

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## 9. NO-LAPSE GUARANTEE

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Your policy includes a No-Lapse Guarantee. The guarantee periods applicable to the Base Face Amount and to any Supplemental Face Amount are shown in the Table of Values in Section 1. During your No-Lapse Guarantee Period, if the Net Cash Surrender Value falls to zero or below, your policy will not go into default provided it satisfies the Cumulative Premium Test. However, this benefit will not prevent your policy from going into default if the Policy Debt is greater than zero and exceeds the Policy Value.

### **Cumulative Premium Test**

The test will be performed on any Processing Date that your policy would otherwise be in default in the absence of the No-Lapse Guarantee. Your policy will satisfy the test if the sum of the premiums received, less any Policy Debt, and less any withdrawals, taken on or before the date of the test, is equal to or greater than the sum of the monthly No-Lapse Guarantee Premiums due from the Policy Date to the date of the test. The No-Lapse Guarantee Premium is shown as an annualized amount in Section 1.

The No-Lapse Guarantee Premium may change if any of the following changes occur under your policy:

- (a) a Supplementary Benefit rider is added, terminated, or changed (including any change in its cost or the expiration thereof);
- (b) the Death Benefit Option is changed;
- (c) a decrease in the Base Face Amount or in any Supplemental Face Amount; or
- (d) a change in the Life Insured's Risk Classification or, if applicable, Additional Rating.

We will inform you of any change to the No-Lapse Guarantee Premium resulting from any such change. The revised No-Lapse Guarantee Premium will be effective from the date of the change. For the purpose of performing the Cumulative Premium Test, we will use the No-Lapse Guarantee Premium in effect as of the Policy Date up to the date of the change, including any revised premium in effect as of the date of a prior change.

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## 10. GRACE PERIOD

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### Default

Subject to the No-Lapse Guarantee feature of the policy, the policy and any Supplementary Benefit riders will go into default if, at the beginning of any Policy Month, the Net Cash Surrender Value is less than or equal to zero after we take the Monthly Deductions that are due for that month.

### Grace Period Duration

We will allow 61 days from the date the policy goes into default for you to pay the amount that is required to bring the policy out of default. At least 30 days prior to termination of coverage, we will send notice to your last known address, specifying the amount you must pay to bring the policy out of default. If we have notice of a policy assignment on file at our Service Office, we will also mail a copy of the notice of the amount due to the assignee on record.

### Default Payment

The amount required to bring the policy out of default, referred to as the Default Payment, is equal to (a) plus (b) plus (c) where:

- (a) is the amount necessary to bring the Net Cash Surrender Value to zero if it is less than zero, at the date of default;
- (b) is an amount equal to 3 times the Monthly Deductions due on the date of default;
- (c) is the applicable Premium Charge.

When payment is received, any expense charges which are past due and unpaid will be immediately deducted from the Net Policy Value. If the Default Payment has not been paid by the end of the grace period, the policy will terminate. Upon termination of the policy, the remaining Net Cash Surrender Value, if any, will be paid to the Owner. If the Life Insured dies during the grace period, then we will deduct from the Insurance Benefit all Monthly Deductions due and unpaid as of the date of the Life Insured's death. No Insurance Benefit under the policy or any Supplementary Benefit riders will be in effect after the policy terminates.

### No-Lapse Guarantee

If the policy is in the No-Lapse Guarantee Period, and the Cumulative Premium Test has been met, then one of the following will apply:

- (a) During the first 2 Policy Years, the Base Face Amount, any Supplemental Face Amount, and any Supplementary Benefit riders will remain in effect.
- (b) For the remainder of the No-Lapse Guarantee Period, if any (see Section 1 for the duration of the No-Lapse Guarantee Period), the Base Face Amount will remain in effect, but any Supplemental Face Amount and any Supplementary Benefit riders (unless otherwise stated therein) will be subject to termination. The amount required to maintain any Supplemental Face Amount and any applicable Supplementary Benefit riders is equal to the Default Payment specified above. If a payment at least equal to the Default Payment is not received by the end of the grace period, then any Supplemental Face Amount, and any Supplementary Benefit riders (unless otherwise stated therein), will cease to be in effect and will be terminated from the policy.

### Failure to Meet Cumulative Premium Test

If the policy is in the No-Lapse Guarantee Period, and the Cumulative Premium Test has not been met, then the Base Face Amount, any Supplemental Face Amount, and any Supplementary Benefit riders will go into default, as described above. The Grace Period Duration and Default Payment provisions described above will apply. In lieu of the Default Payment, however, you may pay the shortfall needed to meet the Cumulative Premium Test, in which case one of the following will apply:

- (a) During the first 2 Policy Years, the Base Face Amount, any Supplemental Face Amount, and any Supplementary Benefit riders will remain in effect.
- (b) For the remainder of the No-Lapse Guarantee Period, if any, the Base Face Amount will remain in effect, but any Supplemental Face Amount and any Supplementary Benefit riders (unless otherwise stated therein) will terminate as of the end of the grace period.

The shortfall will be equal to the amount necessary to satisfy the Cumulative Premium Test as of the date of default, plus the No-Lapse Guarantee Premium for the next three Policy Months.

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## 11. POLICY TERMINATION

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This policy terminates on the earliest of the following events:

- (a) the end of the grace period for which we have not received the amount necessary to bring the policy out of default;
- (b) surrender of the policy for its Net Cash Surrender Value; or
- (c) the death of the Life Insured.

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## 12. REINSTATEMENT

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If the policy terminates at the end of a grace period in which you did not make a required payment, the policy may be reinstated within 3 years from the date of default. The policy cannot be reinstated if it has been surrendered for its Net Cash Surrender Value.

The requirements for reinstatement are as follows:

- (1) we must receive written request for reinstatement;
- (2) reinstatement is subject to our normal underwriting practices including evidence of insurability for the Life Insured, and for any insureds covered under any Supplementary Benefit rider that you wish to reinstate;
- (3) we must receive at our Service Office a premium equal to the amount that was required to bring the policy out of default immediately prior to termination, plus the amount needed to keep the policy in force for at least the next 3 Policy Months.

Requirements (2) and (3) must be satisfied within 60 days after the date we receive written request for reinstatement.

If we approve your request,

- (a) the reinstatement date will be the date we receive the required payment at our Service Office;
- (b) the Base Face Amount, and any Supplemental Face Amount will be reinstated to the same amounts as they were on the date the policy terminated;
- (c) any Surrender Charge will be reinstated to the amount it was at the date of default;
- (d) the remaining Surrender Charge Period, if any, will be the same as on the date of default;
- (e) the Policy Value on the date of reinstatement, prior to the crediting of any Net Premium paid on the reinstatement, will be equal to the Policy Value on the date the policy terminated.

If a Schedule of Supplemental Face Amounts is shown in Section 1 which includes increases that would otherwise become effective except for this policy having been terminated after being in default, such increases in Supplemental Face Amount will be effective on the next Annual Processing Date after the reinstatement date.

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## 13. COVERAGE AT AND AFTER AGE 121

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Provided the policy is in force at and after the Life Insured's Age 121, we will continue the policy subject to the stipulations stated below.

### **At and After Age 121**

We will not accept any further premium payments. We will cease to take Monthly Deductions for charges listed in Section 1.

We will continue to credit interest monthly to the Fixed Account portion of the Policy Value.

Loan interest will continue to be charged if there is an outstanding loan. Loan repayments will be accepted. The policy will go into default at any time the Policy Debt exceeds the Policy Value, and Section 10, Grace Period, and Section 18, Loans, will apply.

Any Supplemental Face Amount will be terminated, thereby reducing the Death Benefit by such amount. Apart from this change, the Death Benefit will be determined in the same respect as specified in Section 6.

Loans will continue to be allowed as described in Section 18.

Withdrawals will not be allowed.

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## 14. POLICY VALUE

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### Net Premiums Added

When we receive your premium payments at our Service Office, we deduct a Premium Charge which will not exceed the amount shown in Section 1 and add the balance remaining (the Net Premium) to your Policy Value. We will do this before we take any deductions due on that Business Day.

For any premiums received prior to the Issue Date, we will credit interest at the rate of return then being earned on allocations to the current money market Investment Account, but will not deduct a Premium Charge. The Premium Charge will be deducted on the Issue Date, and the balance remaining will be your Policy Value from which deductions will be taken and to which any subsequent Net Premiums will be added.

Investment allocation of the initial premium payment and any subsequent premium payments will be in accordance with the Allocations provision of Section 17.

While a loan exists, we will treat the amounts you pay as premiums unless you request in writing that they be treated as loan repayments. If you instruct us to do so, we will first deduct from such payments the amount of accrued interest on loans and then deduct the amount specified as a loan repayment before applying any balance remaining as a premium payment.

### Monthly Deductions

A deduction is due and will be taken from your Policy Value as of the Policy Date and as of each applicable subsequent Processing Date. Monthly Deductions are calculated from the Policy Date. If, at your request, we set the Policy Date to a date which precedes the date on which we receive the initial premium, Monthly Deductions due for the period prior to receipt of the initial premium will be taken on the later of the date we receive the initial premium and the date our underwriters approve issuance of this policy.

Unless we agree otherwise, or you do not have sufficient funds in an account, we will take Monthly Deductions from the Investment Accounts and the Fixed Account in the same proportion that the Policy Value in each of these accounts bears to the Net Policy Value immediately prior to the deduction.

Monthly Deductions are due until the Policy Anniversary on which the Life Insured reaches Age 121 at which time we will cease to take any further Monthly Deductions as described in Section 13.

The Monthly Deduction for any Policy Month that will be deducted from your Policy Value consists of charges (a) through (e) listed below, where:

- (a) is the Asset-Based Risk Charge;
- (b) is the Base Face Amount Charge, if any;
- (c) is the Administrative Charge;
- (d) is the sum of the charges for riders which are part of the policy, if any, provided such charges are deducted from the Policy Value; and
- (e) is the Cost of Insurance Charge, as described below.

### Cost of Insurance Charge

The rates for the Cost of Insurance Charge, as of the Policy Date and subsequently for each increase in Total Face Amount, are based on the Life Insured's sex, if applicable, Age, Risk Classification, and duration that the coverage has been in force.

The Cost of Insurance Charge for a specific Policy Month is the charge for the Net Amount at Risk, including any Additional Ratings and any Supplementary Benefit riders which are part of the policy. The charge for the Net Amount at Risk is an amount equal to the per dollar Cost of Insurance rate for that month multiplied by the Net Amount at Risk. The Cost of Insurance rate will be based on our expectations of future mortality, persistency, investment earnings, expense experience, capital and reserve requirements, and tax assumptions. The Maximum Monthly Rates at any age are shown in Section 2 as a rate per \$1,000 of Net Amount at Risk. To get the maximum rate per dollar, the rate shown must be divided by 1,000. Each Cost of Insurance Charge is deducted in advance of the applicable insurance coverage for which we are at risk.

The Cost of Insurance calculation will reflect any adjustment for the Minimum Death Benefit.

Periodically, we review our Cost of Insurance rates, and may re-determine Cost of Insurance rates at that time on a basis that does not discriminate unfairly within any class of lives insured. These rates however, will never exceed the Maximum Monthly Rates shown in Section 2.

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## 14. POLICY VALUE (continued)

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### Net Amount at Risk

The Net Amount at Risk is the amount determined by subtracting (a) from the greater of (b) or (c) where:

- (a) is the Policy Value at the end of the immediately preceding Business Day less all charges due on the Policy Date or subsequent Processing Date;
- (b) is the Total Face Amount plus the death benefit payable under any Supplementary Benefit riders where charges are deducted from the Policy Value and are based on the Net Amount at Risk, divided by the Death Benefit Discount Factor shown in Section 1, plus the Policy Value for policies electing Death Benefit Option 2; and
- (c) is the amount defined in (a) multiplied by the applicable Minimum Death Benefit Factor for the Life Insured's Age as shown in Section 2.

### Other Deductions

We will deduct a Surrender Charge, as detailed in Section 19, if during the Surrender Charge Period:

- (a) you surrender this policy for its Net Cash Surrender Value;
- (b) the Base Face Amount decreases;
- (c) you do not pay an amount due at the end of the grace period as described in Section 10, and your policy terminates.

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## 15. LOAN ACCOUNT, FIXED ACCOUNT, INVESTMENT ACCOUNTS

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The Policy Value at any time is equal to the sum of the values you have in the Loan Account, the Fixed Account, and the Investment Accounts.

### Loan Account Value

The amount you have in the Loan Account at any time equals:

- (a) amounts transferred to it for loans or borrowed loan interest; plus
- (b) interest credited to it; less
- (c) amounts transferred from it for loan repayment.

For details regarding the Loan Account, see Section 18.

### Fixed Account Value

The amount you have in the Fixed Account at any time equals:

- (a) Net Premiums allocated to it; plus
- (b) amounts transferred to it; plus
- (c) interest credited to it; less
- (d) amounts deducted from it; less
- (e) amounts transferred from it; less
- (f) amounts withdrawn from it.

We will determine the rate or rates of interest to be credited to the Fixed Account. Any additional interest will be credited no less frequently than annually. Additional interest is nonforfeitable after crediting. The rate or rates of interest will be determined prospectively and will be based on our expectations for the Fixed Account's future investment earnings, persistency, mortality, expense and reinsurance costs and future tax, reserve, and capital requirements, but in no event will the minimum credited interest be less than the Minimum Fixed Account Annual Rate shown in Section 1. The rate or rates of interest will be determined on a uniform basis for life insureds with the same timing and amount of premium, same amount of Policy Debt, and whose policies have been in force for the same length of time. For all transactions, interest is calculated from the date of the transaction.

### Investment Account Value

The amount you have in an Investment Account at any time equals the number of units in that Investment Account multiplied by the unit value of the corresponding Subaccount at that time.

The number of units in an Investment Account at any time equals (a) minus (b), where:

- (a) is the number of units credited to the Investment Account because of:
  - (1) Net Premiums allocated to it; and
  - (2) amounts transferred to it; and

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**15. LOAN ACCOUNT, FIXED ACCOUNT, INVESTMENT ACCOUNTS** (continued)

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- (b) is the number of units canceled from the Investment Account because of:
- (1) amounts deducted from it;
  - (2) amounts transferred from it; and
  - (3) amounts withdrawn from it.

The number of units credited or canceled for a given transaction is equal to the dollar amount of the transaction, divided by the unit value on the Business Day of the transaction. See the Unit Value Calculation provision in Section 16 for details on how unit values are determined.

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**16. SEPARATE ACCOUNT AND SUBACCOUNTS**

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Each Subaccount of the Separate Account purchases shares of corresponding Funds of a Series Fund. The assets of the Separate Account are the property of the Company. They are used to support the Policy Values of variable life insurance policies. Income, gains, and losses of the Separate Account are credited to, or charged against the Separate Account without regard to other income, gains, and losses. The part of the assets that is equal to the Investment Account values in respect of all variable life insurance policies will not be charged with liabilities from any other business we conduct. We can transfer to our general account Separate Account assets in excess of the liabilities of the Separate Account arising under the variable life insurance policies supported by the Separate Account.

**Right to Make Changes**

We reserve the right to make certain changes if, in our judgment, they would best serve the interests of the owners of policies such as this or would be appropriate in carrying out the purposes of such policies. Any changes will be made only to the extent and in the manner permitted by applicable laws. Also, when required by law, we will obtain your approval of the changes and approval from any appropriate regulatory authority.

Examples of the changes we may make include the following:

- (a) To operate a Separate Account in any form permitted under the Investment Company Act of 1940, or in any other form permitted by law.
- (b) To take any action necessary to comply with or obtain and continue any exemptions from the Investment Company Act of 1940.
- (c) To create new separate accounts, or to combine any two or more separate accounts including the Separate Account, or to de-register the Separate Account under the Investment Company Act of 1940, or to transfer assets between the Separate Account and other separate accounts.
- (d) To transfer any assets in a Subaccount to another Subaccount, or to add, combine or remove Subaccounts.
- (e) To substitute, for the investment company shares held in any Subaccount, another class of shares of the investment company or the shares of another investment company or any other investment permitted by law.
- (f) To make any other necessary technical changes in this policy in order to conform with any action this provision permits us to take.

The investment policy of a Subaccount within the Separate Account shall not be materially changed unless a statement of the change is first filed with any jurisdiction requiring such a filing. In the event of such a change in investment policy, and while this policy is in force, you may elect a transfer to the Fixed Account as described in Section 17.

**Unit Value Calculation**

We will determine the unit values for each Subaccount as of the end of each Business Day.

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## 16. SEPARATE ACCOUNT AND SUBACCOUNTS (continued)

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The unit value for each Subaccount was established at \$10 for the first Business Day that an amount was allocated, or transferred to the particular Subaccount. For any subsequent Business Day, the unit value for that Subaccount is obtained by multiplying the unit value for the immediately preceding Business Day by the net investment factor for the particular Subaccount on such subsequent Business Day.

### Net Investment Factor

The net investment factor for a Subaccount on any Business Day is equal to (a) divided by (b), where:

- (a) is the net asset value of the underlying Fund shares held by that Subaccount as of the end of such Business Day before any policy transactions are made on that day; and
- (b) is the net asset value of the underlying Fund shares held by that Subaccount as of the end of the immediately preceding Business Day after all policy transactions were made for that day.

We reserve the right to adjust the above formula for any taxes determined by us to be attributable to the operations of the Subaccount.

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## 17. ALLOCATIONS AND TRANSFERS

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### Allocations

We process Net Premiums as described in Section 14. Any Net Premium credited to the Policy Value prior to the Allocation Date, as shown in Section 1, will automatically be invested in the current money market Investment Account. On the Allocation Date (or on the date such Net Premium is received, if later), we will reallocate the amount in the current money market Investment Account attributable to any such Net Premium in accordance with the allocation instructions then in effect. We will allocate all other Net Premiums and credits to the Fixed Account and to any Investment Accounts in accordance with the allocation instructions then in effect. Initial allocation instructions are elected in your application for this policy. With regard to the first and subsequent Net Premiums, we reserve the right to limit the dollar amount that may be allocated to any Investment Account or Fixed Account.

You may elect to change your allocation instructions at any time. A change can be elected by written request or by any telephone or internet notification if a currently valid written authorization to make changes in this manner is on file with us. A change will be effective as of the end of the Business Day on which we receive notice satisfactory to us. Instructions to us must express allocation percentages as greater than or equal to zero and less than or equal to 100%, and the sum of the allocation percentages must equal 100%. Allocation percentages must be whole numbers.

The date for allocation percentage changes will be as of the end of the Business Day on which we are contacted, as described above, to make the changes. We reserve the right to impose a limit on the number and frequency of such changes and to set minimum and maximum percentages that may be allocated to any Investment Account and the Fixed Account.

### Transfers

In the same way as described above in the Allocations provision, instructions may be given to us at any time while the policy is in force to transfer portions of your Policy Value among the Investment Accounts and the Fixed Account. Transfers are subject to the restrictions described below.

### General Restrictions on Transfers

You can make up to 2 transfers per calendar month. You can transfer 100% of the Policy Value to the current money market Investment Account after this limit has been reached. If such transfer to the current money market Investment Account is made, no subsequent transfers from the current money market Investment Account to another Investment Account may be made within 30 days.

There is no charge for the first 12 transfers in any Policy Year. If you make more than 12 transfers in any Policy Year, a transfer fee not to exceed the Maximum Transfer Fee shown in Section 1 will apply to each subsequent transfer in the Policy Year. We will consider all transfer requests made on the same Business Day as one transfer. Transfers made pursuant to the Asset Allocation Balancer or Dollar Cost Averaging options described below are not subject to the foregoing general restrictions. Without our approval, the maximum amount that may be transferred to or from an Investment Account in any Policy Year may not exceed the Investment Account Maximum Transfer Amount shown in Section 1.

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## **17. ALLOCATIONS AND TRANSFERS** (continued)

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We reserve the right to impose additional restrictions to restrict short-term trading. Additional restrictions that may be imposed regarding transfers include, but are not limited to restricting:

- (a) the number of transfers made during a defined period;
- (b) the dollar amount of transfers;
- (c) the method used to submit transfers; and
- (d) transfers into and out of certain Investment Accounts.

We or a Series Fund in which the Separate Account invests may impose additional restrictions to restrict or terminate transfer privileges at any time.

### **Restrictions on Transfers to the Fixed Account**

You may transfer the Policy Value from any of the Investment Accounts to the Fixed Account without incurring any transfer charges, regardless of the number of transfers previously made, provided such transfers occur:

- (a) within 18 months after the Issue Date, as shown in Section 1; or
- (b) within the later of (i) or (ii) where (i) is 60 days from the effective date of a material change in the investment objectives of the Subaccount, from which the Policy Value will be transferred, and (ii) is 60 days from the notification date of such change.

### **Restrictions on Transfers out of the Fixed Account**

The maximum amount that you can transfer out of the Fixed Account in any one Policy Year is limited to the greater of:

- (a) the Fixed Account Maximum Transfer Percentage shown in Section 1 multiplied by the value in the Fixed Account at the previous Annual Processing Date;
- (b) the Fixed Account Maximum Transfer Amount shown in Section 1; and
- (c) the amount transferred out of the fixed account during the previous policy year.

Any transfer out of the Fixed Account may not involve a transfer to the current money market Investment Account.

### **Asset Allocation Balancer Transfers**

If you elect this option, we will automatically transfer amounts among your specified Investment Accounts in order to maintain your designated percentage in each account. We will effect the transfers at specified intervals you select which may be either annually, semi-annually, quarterly, or monthly. When you change your premium allocation instructions, your Asset Allocation Balancer will change so the two are identical. This change will automatically occur unless you instruct us otherwise, or a Dollar Cost Averaging request is in effect. We reserve the right to cease to offer this option as of 90 days after we send you written notice.

### **Dollar Cost Averaging Transfers**

If you elect this option, we will automatically transfer amounts each month from one Investment Account to one or more of the other Investment Accounts or the Fixed Account. You must select the amount to be transferred and the accounts. If the value in the Investment Account from which the transfer is being made is insufficient to cover the transfer amount, we will not effect the transfer and we will notify you. We reserve the right to cease to offer this option as of 90 days after we send you written notice.

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## **18. LOANS**

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At any time while this policy is in force and there is Available Loan Value, you can obtain a loan by written request. Each loan must be for at least the Minimum Loan Amount shown in Section 1. We may require a loan agreement from you as the policy is the only security for the loan. We may defer loans as provided by law or as provided in Section 26. Loans, except those used to pay premiums on policies with us, may not be made if the policy is in the Grace Period as described in Section 10.

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## **18. LOANS** (continued)

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### **Available Loan Value**

The Available Loan Value on any date will be an amount equal to (i) the Net Cash Surrender Value, less (ii) the Monthly Deductions then being deducted from the Policy Value multiplied by the number of months remaining in the Policy Year, less (iii) an amount determined as follows:

- (a) Deduct (ii) above from (i) above.
- (b) Multiply the result by the difference between the effective annual rate then being charged on loans and the effective annual rate then being credited on the Loan Account.

In no event, however, will the Available Loan Value be less than 90% of the Net Cash Surrender Value. Values will be determined, subject to Section 26, as of the end of the Business Day on which the loan application is received at our Service Office.

### **Loan Account**

When you take out a loan, or when loan charges are borrowed, we will transfer amounts from the Fixed Account and the Investment Accounts, as applicable, into the Loan Account. Amounts we transfer into the Loan Account cover the loan principal. A Loan Subaccount exists for each Investment Account and for the Fixed Account. Amounts transferred to the Loan Account are allocated to the appropriate Loan Subaccount to reflect the account from which the transfer was made. We will allocate the amounts to be transferred in the same proportion that your value in the Subaccounts bears to the new Policy Value, unless you request otherwise, and our then current rules allow you to designate different proportions. When an amount to be transferred is allocated to an Investment Account, we will redeem units of that Investment Account sufficient in value to cover the allocated amount. These transfers do not count as a transfer for the purposes of the Transfer provisions described in Section 17.

Interest is credited to the Loan Account and interest is also charged on the Policy Debt, as described in the Loan Interest Charged and the Loan Interest Credited provisions.

### **Loan Interest Charged**

Interest will accrue daily on loans. Loan interest will be payable on each Annual Processing Date and on the date the loan is settled. Interest may be paid in advance at the equivalent effective rate. In the event that you do not pay the loan interest charged in any Policy Year, it will be borrowed against the policy and added to the Policy Debt in arrears at the Policy Anniversary. We will allocate the amount borrowed for interest payment in the same proportion that your value in the Fixed Account and the Investment Accounts bears to the Net Policy Value as of the Policy Anniversary.

The effective loan interest charged rate will not exceed the Maximum Loan Interest Charged Annual Rate shown in Section 1. We will increase the Loan Interest Charged Annual Rate at any time it is determined that the rate being charged would cause a loan to be taxable under any applicable ruling, regulation, or court decision. In such case, we will increase the Loan Interest Charged Annual Rate to an amount that would result in the transaction being treated as a loan under federal tax law.

Loan interest will continue to be charged, as described in Section 13, when Monthly Deductions and premium payments cease at the Life Insured's Age 121.

### **Loan Interest Credited**

Loan interest will accrue daily to amounts in the Loan Account. The effective Loan Interest Credited Annual Rate is shown in Section 1.

### **Loan Repayment**

You may repay the Policy Debt in whole or in part at any time prior to the death of the Life Insured and while the policy is in force. When you make a loan payment or repay a loan, we credit the amount remaining after deduction of the loan interest charges, specified above, to the Loan Account, and make a transfer to the Fixed Account and the Investment Accounts, as applicable.

Upon loan repayment, the same proportionate amount of the entire loan as was borrowed from the Fixed Account will be repaid to the Fixed Account. The remainder of the loan repayment will be allocated to the appropriate Investment Accounts in accordance with the allocation instructions then in effect (unless our then current rules allow you to designate a different allocation with your repayment and you in fact do so).

Subject to any rider, endorsement, or other provisions, while a loan exists, we will treat any amounts you pay as premiums, unless you request in writing that they be treated as loan repayments. However, when a portion of the Loan Account is allocated to the Fixed Account, we reserve the right, where permitted by state law, to require that premium payments be applied as loan repayments.

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## 19. SURRENDERS AND WITHDRAWALS

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### **Surrender of the Policy**

You may surrender this policy upon written request for its Net Cash Surrender Value at any date prior to the death of the Life Insured. We will determine the Net Cash Surrender Value on the Surrender Date. We will process the request and pay the Net Cash Surrender Value only if we have not received due proof that the Life Insured died prior to the Surrender Date. After we receive your written request to surrender the policy, no insurance will be in force. If you surrender the policy during the Surrender Charge Period, we will deduct a Surrender Charge from your Policy Value in calculating the Net Cash Surrender Value. The Surrender Charge and Surrender Charge Period are shown in Section 1.

### **Withdrawals**

Once per Policy Month after the first Policy Year, you may request a withdrawal of part of the Net Cash Surrender Value if available. Withdrawals are subject to the following conditions:

- (a) without our approval, each withdrawal must be for at least the Minimum Withdrawal Amount shown in Section 1;
- (b) after the withdrawal, the remaining Net Cash Surrender Value must be at least equal to 3 times the Monthly Deductions at the time of the withdrawal;
- (c) we will process the withdrawal, thereby reducing the Policy Value, as of the end of the Business Day on which we receive your written request;
- (d) we will deduct a pro-rata Surrender Charge if the withdrawal occurs during the Surrender Charge Period, and the withdrawal results in a reduction in Base Face Amount;
- (e) we will reduce the amount of the withdrawal if the amount in all accounts is not sufficient to pay the withdrawal and any pro-rata Surrender Charge;
- (f) you may specify which Investment Accounts as well as the Fixed Account from which we should make the withdrawal. If we do not receive such instructions, we will allocate the deduction of the withdrawal and any pro-rata Surrender Charge in the same proportion that the value in the Fixed Account and the Investment Accounts bears to the Net Policy Value; and
- (g) we will reduce the amount of the withdrawal if it would otherwise cause the Base Face Amount to fall below the Minimum Base Face Amount shown in Section 1.

If Death Benefit Option 1 is in effect at the time of the withdrawal, the Total Face Amount of the policy will be reduced:

- (a) By the amount of the withdrawal, if at the time of the withdrawal the Death Benefit equals the Total Face Amount; otherwise
- (b) By the amount, if any, by which the withdrawal exceeds the difference between the Minimum Death Benefit, and the Total Face Amount, divided by the applicable, Minimum Death Benefit Factor for the Life Insured's Age as shown in the Table of Rates in Section 2.

Withdrawals will reduce the Supplemental Face Amount first, and then the Base Face Amount. We reserve the right to allow a reduction in Base Face Amount prior to fully reducing the Supplemental Face Amount. If the Death Benefit on any given day is equal to the Policy Value times the applicable Minimum Death Benefit Factor, withdrawals on such day will reduce the Death Benefit by the amount withdrawn times the applicable Minimum Death Benefit Factor until the Death Benefit is equal to the Total Face Amount. Your Death Benefit will continue to be determined in accordance with Sections 6 and 13, subject to these provisions.

If Death Benefit Option 2 is in effect, an amount equal to any withdrawal will be deducted from the Policy Value. Withdrawals will not affect the Total Face Amount. Your Death Benefit will continue to be determined in accordance with Sections 6 and 13.

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## **20. OWNER AND BENEFICIARY**

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Until the Life Insured's death, with the written consent of any irrevocable beneficiaries, you can receive any amount payable under the policy and exercise all rights and privileges granted by the policy.

### **Change of Owner**

Until the Life Insured's death, you can change the ownership of the policy by written request. The change will take effect as of the date you signed the written request. It will not apply to any payments we made or any action we may have taken before we received your written request.

### **Trustee Owner**

Should the owner be a trustee, payment to the trustee(s) of any amount to which the trustee(s) is (are) entitled under the policy, either by death or otherwise, will fully discharge us from all liability under the policy to the extent of the amount so paid.

### **Joint Ownership**

Two or more owners will own the policy as joint tenants with right of survivorship, unless otherwise requested on the application or in any subsequent assignment of the policy. On death of any of the owners, the deceased owner's interest in the policy passes to the surviving owner(s).

### **Successor Owner**

If an owner dies prior to the death of the Life Insured, a named successor owner will, if then living, have all the owner's rights and interest in the policy. The owner, with the consent of any irrevocable beneficiary, can cancel or change the designation of successor owner prior to the death of the Life Insured by agreement in writing with us.

The following four provisions will apply unless there is a beneficiary designation in force that provides otherwise.

### **Beneficiary Classification**

You can appoint beneficiaries for the Insurance Benefit in three classes: primary, secondary, and final. Beneficiaries in the same class will share equally in the Insurance Benefit payable to them.

### **Payment To Beneficiaries**

We will pay the Insurance Benefit:

- (a) to any primary beneficiaries who are alive when the Life Insured dies; or
- (b) if no primary beneficiary is then alive, to any secondary beneficiaries who are then alive; or
- (c) if no primary or secondary beneficiary is then alive, to any final beneficiaries who are then alive.

### **Change Of Beneficiary**

Until the Life Insured's death, you can change the beneficiary by written request unless you make an irrevocable designation. We are not responsible if the change does not achieve your purpose. The change will take effect as of the date you signed such request. It will not apply to any payments we made or any action we may have taken before we received your written request.

### **Death Of Beneficiary**

If no beneficiary is alive when the Life Insured dies, the Insurance Benefit will be payable to you; or if you are the Life Insured, to your estate. Unless otherwise provided, if a beneficiary dies before the seventh day after the death of the Life Insured, we will pay the Insurance Benefit as if the beneficiary had died before the Life Insured.

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## **21. ASSIGNMENT**

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Your interest in this policy may be assigned without the written consent of any irrevocable beneficiary. Your interest, any interest of the Life Insured and of any revocable beneficiary shall be subject to the terms of the assignment, but such assignment shall not affect the interest of any irrevocable beneficiary.

We will not be on notice of any assignment unless it is in writing, nor will we be on notice until a duplicate of the original assignment has been filed at our Service Office. We assume no responsibility for the validity or sufficiency of any assignment.

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## **22. MISSTATEMENTS**

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If the age or sex of the Life Insured was misstated in the application, we will, if necessary, change the Base Face Amount, any Supplemental Face Amount, and every other benefit to that which would have been purchased at the correct age or sex by the most recent Cost of Insurance Charge.

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## **23. SUICIDE**

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If the Life Insured commits suicide, while sane or insane, within 2 years from the Issue Date, the policy will terminate on the date of such suicide and we will pay (in place of all other benefits, if any) an amount equal to the premiums paid less the amount of any Policy Debt on the date of death and less any withdrawals. If the Life Insured commits suicide, while sane or insane, after 2 years from the Issue Date and within 2 years from:

- (a) the date we approve a schedule of increasing Supplemental Face Amount;
- (b) the effective date of any unscheduled increase in Supplemental Face Amount; or
- (c) the date of an increase in Death Benefit resulting from any payment of premium we are authorized to refuse under Section 4;

the benefits payable under the policy will not include the amount of such Death Benefit increase but will include the amount of premium that pertains to the increase.

We reserve the right under this provision to obtain evidence of the manner and cause of death of the Life Insured.

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## **24. INCONTESTABILITY**

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This policy shall be incontestable after it has been in force during the lifetime of the Life Insured for two years from the Issue Date, except for fraud or policy termination, or any provision for reinstatement or policy change requiring evidence of insurability.

In the case of reinstatement or any policy change requiring evidence of insurability, the contestable period shall be two years from the effective date of such reinstatement or policy change. For a policy change involving the approval of a schedule of increasing Supplemental Face Amount, the contestable period shall be two years from the date we approve such schedule.

Any premium payment which we accept subject to insurability, and any increase in the Death Benefit resulting from such payment, shall be considered a policy change for purposes of this Section.

We reserve the right under this provision to obtain evidence of the manner and cause of death of the Life Insured.

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## **25. THE CONTRACT**

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The written application for the policy is attached at issue. The entire contract between the applicant and us consists of the policy, such application, and any riders and endorsements. However, additional written requests or applications for policy changes or acceptance of excess payment may be submitted to us after issue and such additional requests may become part of the policy. All statements made in any application shall, in the absence of fraud, be deemed representations and not warranties. We will use no statement made by or on behalf of the Life Insured to defend a claim under the policy unless it is in a written application.

An exchange of this policy for a new policy on a different plan may be made by agreement between you and us in accordance with our published rules in effect at that time.

We reserve the right to make any changes necessary in order to keep this policy in compliance with any changes in federal or state tax laws. Other changes in this policy may be made by agreement between you and us. Only the President, Vice President, the Secretary, or an Assistant Secretary of the Company has authority to waive or agree to change in any respect any of the conditions or provisions of the policy, or to extend credit or to make an agreement for us.

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## **26. RIGHT TO POSTPONE PAYMENT OF BENEFITS**

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We reserve the right to postpone the payment of Net Cash Surrender Values, withdrawals, policy loans, and the portion of the Insurance Benefit that depends on Investment Account values, for any period during which:

- (a) the New York Stock Exchange (Exchange) is closed for trading (other than customary week-end and holiday closings), or trading on the Exchange is otherwise restricted;
- (b) an emergency exists as defined by the Securities and Exchange Commission (SEC), or the SEC requires that trading be restricted; or
- (c) the SEC permits a delay for the protection of policyholders.

We also reserve the right to postpone payments, including loans, for up to 6 months if such payments are based on values that do not depend on the investment performance of the Investment Accounts.

In addition, we may deny transfers under the circumstances stated in (a), (b) and (c) above, and in the Allocations and Transfers provision.

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## **27. CLAIMS OF CREDITORS**

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The proceeds and any income payments under the policy will be exempt from the claims of creditors to the extent permitted by law. These proceeds and payments may not be assigned or withdrawn before becoming payable without our agreement.

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## **28. REPORTS TO OWNER**

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Within 30 days after each Policy Anniversary, we will send you a report at no charge showing:

- (a) the Death Benefit;
- (b) the Policy Value;
- (c) the current allocation in the Fixed Account, the Loan Account, and each of the Investment Accounts;
- (d) the value of the units in each chosen Investment Account;
- (e) the Loan Account balance and loan interest charged since the last report;
- (f) the premiums paid and policy transactions for the year; and
- (g) any further information required by law.

Upon request, we will provide you with a report of projected future values. We will provide one report annually without charge. For additional reports you request, we reserve the right to charge a reasonable fee, not to exceed \$50.

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## **29. HOW VALUES ARE COMPUTED**

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We provide Cash Surrender Values that are at least equal to those required by law. We base minimum Cash Surrender Values on the Commissioners 2001 Standard Ordinary Sex and Smoker Distinct ANB Ultimate Mortality Tables, with substandard ratings as applicable. However, if this policy is issued on a unisex basis, we base minimum Net Cash Surrender Values on the Commissioners 2001 Standard Ordinary 80% Male and 20% Female Mortality Table, with substandard ratings as applicable. We also use these tables in determining Guaranteed Maximum Cost of Insurance Charges. Reserves will be at least as great as the minimum required by law.

A detailed statement of the method of computing the values of this policy has been filed with the insurance department of the state shown in Section 1.

Communications about this policy may be sent to the Company's Service Office, which is currently at [197 Clarendon Street, Boston, Massachusetts 02116-5010. Our toll-free number is 1-800-387-2747].

Flexible Premium Variable Universal Life Insurance policy  
Adjustable Death Benefit  
Benefit payable on Life Insured's death  
Flexible premiums payable to Age 121 during the Life Insured's lifetime  
Non-Participating (Not eligible for dividends)



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

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**SUPPLEMENTARY BENEFIT  
EXTENDED NO-LAPSE GUARANTEE RIDER**

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This rider is part of the policy to which it is attached in consideration of the application and charges for this rider. It takes effect at the same time as your policy. Except where the rider provides otherwise, it is subject to all the provisions of your policy. While this rider is in effect, we reserve the right to restrict availability of certain Investment Accounts, in which case no transfers or payments may be allocated to such restricted Investment Accounts.

The Life Insured for this benefit is the same person who is the Life Insured under your policy. If this rider is attached to a survivorship policy, the Lives Insured for this benefit will be the same persons who are the Lives Insured under your policy. The name of the Life Insured or, if applicable, the names of the Lives Insured, are shown in Policy Specifications, Section 1.

**BENEFIT PERIOD**

This benefit applies to your policy from the effective date of this rider until the end of its duration as shown in the Policy Specifications section for this rider.

**BENEFIT COST**

The monthly cost for this benefit is shown in the Policy Specifications section for this rider.

**BENEFIT**

This benefit extends the No-Lapse Guarantee Period provided by your policy for the Base Face Amount. The applicable Extended No-Lapse Guarantee Period, Extended No-Lapse Guarantee Premium, and Early Funding Extended No-Lapse Guarantee Premium are shown in the Policy Specifications section for this rider. Provided this benefit is in effect, we guarantee that during the Extended No-Lapse Guarantee Period your policy will not go into default if the policy satisfies either of the Extended Cumulative Premium Tests described below. However, this benefit will not prevent your policy from going into default if the Policy Debt is greater than zero and exceeds the Policy Value.

**Extended Cumulative Premium Test**

This test will be performed on any Processing Date during the Extended No-Lapse Guarantee Period that your policy would otherwise be in default in the absence of this rider. Your policy will satisfy this test if the sum of the premiums received, plus any Extended No-Lapse Guarantee Credit, less any Policy Debt, and less any withdrawals, taken on or before the date of any test is equal to or greater than the sum of the monthly Extended No-Lapse Guarantee Premiums due from the Policy Date to the date of this test. The Extended No-Lapse Guarantee Premium is shown as an annualized amount in the Policy Specifications section for this rider. The monthly Extended No-Lapse Guarantee Premium is one twelfth of this annualized amount.

**Early Funding Extended Cumulative Premium Test**

On the next Processing Date following the end of Policy Year 10, a test will be performed and if satisfied on that date, may also be performed on additional testing dates during the Extended No-Lapse Guarantee Period. Your policy will satisfy this test if the sum of the premiums received to the end of that Policy Year, plus any Extended No-Lapse Guarantee Credit, less any Policy Debt and less any withdrawals taken on or before the date of any test, is equal to or greater than the Early Funding Extended No-Lapse Guarantee Premium.

The Early Funding Extended Cumulative Premium Test will cease to apply if it is not satisfied at the end of Policy Year 10.

## **EXTENDED NO-LAPSE GUARANTEE CREDIT**

If the total premium paid during the first Policy Year is greater than one tenth of the Early Funding Extended No-Lapse Guarantee Premium shown in the Policy Specifications section for this rider, then we will apply an Extended No-Lapse Guarantee Credit to the sum of premiums received when determining if the Extended Cumulative Premium Test or the Early Funding Extended Cumulative Premium Test has been satisfied. The Extended No-Lapse Guarantee Credit is not applied to your Policy Value, and is only used in determining whether one of the above cumulative premium tests has been satisfied.

The Extended No-Lapse Guarantee Credit accumulates monthly beginning on the first Annual Processing Date and continues accumulating in this manner for as long as this rider is in force. The monthly Extended No-Lapse Guarantee Credit is one twelfth of the annualized credit. The annualized Extended No-Lapse Guarantee Credit is equal to (a) multiplied by (b) where:

- (a) is the total premium paid during the first Policy Year, not to exceed the Extended No-Lapse Guarantee Credit Limit shown in the Policy Specifications section for this rider, minus one tenth of the Early Funding Extended No-Lapse Guarantee Premium; and
- (b) is the Extended No-Lapse Guarantee Credit Percentage shown in the Policy Specifications section for this rider.

## **POLICY CHANGES**

The Extended No-Lapse Guarantee Premium, the Early Funding Extended No-Lapse Guarantee Premium, and/or the Extended No-Lapse Guarantee Credit may be changed if any of the following changes occur under your policy:

- (a) a Supplementary Benefit rider is added, terminated, or changed (including any change in its cost or the expiration thereof);
- (b) the Death Benefit option is changed;
- (c) a decrease in the Base Face Amount or in any Supplemental Face Amount;
- (d) a change in the Life Insured's Risk Classification, or if applicable, Additional Rating, (or if this rider is attached to a survivorship policy, a change in either Lives Insured's Risk Classification, or if applicable, Additional Rating).

We will inform you of any change to the Extended No-Lapse Guarantee Premium, Early Funding Extended No-Lapse Guarantee Premium, and/or the Extended No-Lapse Guarantee Credit resulting from any of the above changes. Changes to the premium(s) and/or credit will be made prospectively, effective from the date of the policy change. However, for the purpose of performing the Extended Cumulative Premium Test applicable during the Extended No-Lapse Guarantee Period, we will use the Extended No-Lapse Guarantee Premiums in effect, as of the Policy Date up to the date of the change, including any revised premiums in effect as of the date of a prior change. For the purpose of performing either of the Extended Cumulative Premium Tests, we will use any Extended No-Lapse Guarantee Credit in effect as of the beginning of Policy Year 2 up to the date of the change, including any revised credit in effect as of the date of a prior change.

## **GRACE PERIOD**

The Grace Period provision of the policy applies to this rider as well. However, while this rider is in effect, if the policy is in the Extended No-Lapse Guarantee Period, and either of the Extended Cumulative Premium Tests have been satisfied, then the Base Face Amount will remain in effect, but any Supplemental Face Amount and any Supplementary Benefit riders (unless otherwise stated therein) will be subject to termination. The amount required to maintain any Supplemental Face Amount and any applicable Supplementary Benefit riders is equal to the Default Payment specified in the Grace Period provision of the policy. If a payment at least equal to the Default Payment is not received by the end of the Grace Period, then any Supplemental Face Amount, and any Supplementary Benefit riders (unless otherwise stated therein), will cease to be in effect and will be terminated from the policy.

**Failure to Meet the Extended Cumulative Premium Tests**

If the policy is in the Extended No-Lapse Guarantee Period, and neither of the Extended Cumulative Premium Tests have been satisfied, then the Base Face Amount, any Supplemental Face Amount, and any Supplementary Benefit riders will go into default, as described in the Grace Period provision of the policy. The Grace Period Duration and Default Payment provisions described in the policy will apply. In lieu of the Default Payment, however, you may pay the shortfall necessary to satisfy whichever of the above Extended Cumulative Premium Tests is applicable, in which case the Base Face Amount will remain in effect, but any Supplemental Face Amount and any Supplementary Benefit riders (unless otherwise stated therein) will terminate as of the end of the Grace Period.

The shortfall is the lesser of the amount required to satisfy the Extended Cumulative Premium Test as of the date of default, plus the Extended No-Lapse Guarantee Premium for the next 3 Policy Months or the amount required to satisfy the Early Funding Extended Cumulative Premium Test, provided the policy met the requirements for this test at the end of Policy Year 10 and the test has not ceased to apply.

**TERMINATION**

This rider terminates at the earliest of:

- (a) the end of the Extended No-Lapse Guarantee Period shown in the Policy Specifications section for this rider;
- (b) the end of the Grace Period for which you have not paid the amount necessary to bring this benefit out of default;
- (c) the date we approve your written request to increase the Base Face Amount or Supplemental Face Amount under the policy, if applicable;
- (d) the date your policy terminates;
- (e) the date we receive your written request for termination of this rider.

This rider cannot be reinstated after it terminates.

Signed for the Company by:

[ SPECIMEN Signature ]

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**1. POLICY SPECIFICATIONS** (continued) – Policy [12 345 678]

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**SUPPLEMENTARY BENEFITS**

Benefit	<b>Extended No-Lapse Guarantee Rider</b>
Life Insured [Lives Insured] Details	Life Insured's Name [Lives Insured Names], Age, [Sex] Risk Classification and Additional Rating (if applicable) are shown elsewhere in the Policy Specifications
Effective Date	[May 1, 2009]
Extended No-Lapse Guarantee Period	Next [66] Policy Years following the No-Lapse Guarantee Period applicable to the Base Face Amount, until the Life Insured reaches Age [121] [until the younger of the Lives Insured reaches Age [121] or would have reached Age [121] if living]
Extended No-Lapse Guarantee Premium	[\$3,605.00]
Early Funding Extended No-Lapse Guarantee Premium	[\$81,079.89]
Extended No-Lapse Guarantee Credit Percentage	[0.2500]%
Extended No-Lapse Guarantee Credit Limit	[30.00]% of the Early Funding Extended No-Lapse Guarantee Premium
Monthly Benefit Cost	[\$15.00]

SERFF Tracking Number: MANU-126059722 State: Arkansas  
 Filing Company: John Hancock Life Insurance Company (U.S.A.) State Tracking Number: 41723  
 Company Tracking Number: 09PROVUL & 09ENLGR  
 TOI: L061 Individual Life - Variable Sub-TOI: L061.002 Single Life - Flexible Premium  
 Product Name: 09PROVUL& 09ENLGR  
 Project Name/Number: 09PROVUL& 09ENLGR/09PROVUL& 09ENLGR

## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Flesch Certification		
<b>Comments:</b>		
<b>Attachments:</b>		
AR - Certification of Compliance re Ark. Code Ann. 23-79-138, Reg 49 ar.pdf		
AR - Certification of Compliance re Unfair Sex Discrimination ar.pdf		
AR - reg 33 cert ar.pdf		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Application		
<b>Comments:</b>		
The main application form which will be used with this policy is NB5000US (12/2007) Application for Life Insurance, which was approved by your state on February 11, 2008 under SERFF Tracking # MANU-125381606.		
<b>Attachment:</b>		
NB5000US(12-2007).pdf		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Statement of Variability		
<b>Comments:</b>		
<b>Attachment:</b>		
Statement of Variability 09PROVUL et al..pdf		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Prospectus Draft		
<b>Comments:</b>		
<b>Attachment:</b>		
09PVUL Prospectus Draft 2-5.pdf		

**JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)**

**CERTIFICATE OF COMPLIANCE**

**STATE OF ARKANSAS**

<b>Form</b>	<b>Description</b>
09PROVUL 09ENLGR	Flexible Premium Variable Universal Life Insurance Policy Extended No-Lapse Guarantee Rider

I certify to the best of my knowledge and belief as to the accuracy and compliance of this filing; further, I certify that this filing is in compliance with Ark. Code Ann. 23-79-138 which requires that certain information accompany every policy and Regulation 49 which requires that a Life and Health guaranty notice be given to each policyowner.

March 04, 2009  
Date

  

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Helene Landow, FLMI, ACP  
Director, Contracts and Compliance

**JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)**

**COMPLIANCE CERTIFICATION**

**STATE OF ARKANSAS**

<b>Form</b>	<b>Description</b>
09PROVUL	Flexible Premium Variable Universal Life Insurance Policy
09ENLGR	Extended No-Lapse Guarantee Rider

John Hancock Life Insurance Company (U.S.A.) hereby certifies to its understanding of the filing requirements of Arkansas Regulation 19 §10B re unfair sex discrimination in the sale of insurance and that this filing meets the provisions of this rule, as well as all applicable requirements of the Arkansas Insurance Department.

March 04, 2009  
Date

  
\_\_\_\_\_  
Helene Landow, FLMI, ACP  
Director, Contracts and Compliance

JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)

CERTIFICATE OF COMPLIANCE

STATE OF ARKANSAS

Form	Description
09PROVUL 09ENLGR	Flexible Premium Variable Universal Life Insurance Policy Extended No-Lapse Guarantee Rider

I certify that Regulation 33, in particular Articles VI, VII, IX and XI, has been reviewed and the company is in compliance.

March 04, 2009  
Date



Helene Landow, FLMI, ACP  
Director, Contracts and Compliance



Service Office:  
 Life New Business  
 197 Clarendon Street  
 Boston MA 02116-5010

### Application for Life Insurance

- John Hancock Life Insurance Company (U.S.A.)
  - John Hancock Variable Life Insurance Company
  - John Hancock Life Insurance Company
- (hereinafter referred to as The Company)

Print and use black ink. Any changes must be initialed by the Proposed Life Insured(s) and Owner.

#### PROPOSED LIFE INSURED(S) LIFE ONE

1. a) Name JOHN M. DOE  
First Middle Last

b) Date of Birth OCT 04 1967 c) Sex  M  F  
month day year

d) Place of Birth ANYTOWN USA  
State Country

e) Citizenship  U.S.  Other

f) Social Security Number (SSN), if applicable 1 2 3 4 5 6 7 8 9

g) Driver's License No. 1234567890 State AS

h) Primary Residence 1999 MARCH STREET  
Address - Street No. & Name Apt. No.  
ANYTOWN, ANystate 12345  
City State Zip Code

i) Years at this Address 5

j) Tel. Nos. 905 123-4567 905 123-4567  
Home Business

k) If you live at your primary residence less than 6 months per year, provide the address for your secondary residence.  
 Secondary Residence 1999 APRIL STREET  
Address - Street No. & Name Apt. No.  
ANYTOWN, ANystate 23456  
City State Zip Code

l) Years at this Address 5

m) Occupation COMPANY PRESIDENT  
ABC COMPANY  
Name of Employer

#### LIFE TWO (Survivorship)

2. a) Name \_\_\_\_\_  
First Middle Last

b) Date of Birth \_\_\_\_\_ c) Sex  M  F  
month day year

d) Place of Birth \_\_\_\_\_  
State Country

e) Citizenship  U.S.  Other

f) Social Security Number (SSN), if applicable \_\_\_\_\_

g) Driver's License No. \_\_\_\_\_ State \_\_\_\_\_

h) Primary Residence \_\_\_\_\_  
Address - Street No. & Name Apt. No.  
 \_\_\_\_\_  
City State Zip Code

i) Years at this Address \_\_\_\_\_

j) Tel. Nos. \_\_\_\_\_  
Home Business

k) If you live at your primary residence less than 6 months per year, provide the address for your secondary residence.  
 Secondary Residence \_\_\_\_\_  
Address - Street No. & Name Apt. No.  
 \_\_\_\_\_  
City State Zip Code

l) Years at this Address \_\_\_\_\_

m) Occupation \_\_\_\_\_  
Name of Employer

#### OWNER – Complete only if Owner is other than Proposed Life Insured(s)

**If Trust Owner, complete questions 3. a), d) and e) and Trust Certification PS5101.**

Trust Agreement may be required.

Provide all details as above for other Owner in Special Requests on Page 4.

3. a) Name \_\_\_\_\_

b) Date of Birth \_\_\_\_\_ c) Relationship to Proposed Life Insured(s) \_\_\_\_\_ d) Social Security/Tax ID Number, if applicable \_\_\_\_\_  
month day year

e) Address \_\_\_\_\_  
Street No. & Name Apt. No. City State Zip Code

4. Multiple Owners  
 Type of ownership  Joint with right of survivorship  Tenants in common

#### BENEFICIARY INFORMATION – Subject to change by Owner

List additional beneficiaries in Special Requests on Page 4.

5. a) Name JAMES M. DOE  Primary SON 100 %  
First Middle Last Relationship to Proposed Life Insured(s) Percentage

b) Name \_\_\_\_\_  Primary \_\_\_\_\_ %  
First Middle Last Relationship to Proposed Life Insured(s) Percentage

Secondary \_\_\_\_\_ %  
Relationship to Proposed Life Insured(s) Percentage

## EXISTING AND PENDING INSURANCE

If more space is required attach additional page that has been signed and dated by Owner if necessary.

6. a) Provide information for each policy in force on the Proposed Life Insured(s) with all companies, including any policy that has been sold, assigned, or settled to or with a settlement or viatical company or any other person or entity. **NOT APPLICABLE**

Proposed Life Insured	Company	Insurance		Issue Date			To Remain in Force?		Amount Including Riders
		Personal	Business	month	day	year	Yes	No	
<input type="checkbox"/> One <input type="checkbox"/> Two		<input type="checkbox"/>	<input type="checkbox"/>				<input type="checkbox"/>	<input type="checkbox"/>	\$
<input type="checkbox"/> One <input type="checkbox"/> Two		<input type="checkbox"/>	<input type="checkbox"/>				<input type="checkbox"/>	<input type="checkbox"/>	\$
<input type="checkbox"/> One <input type="checkbox"/> Two		<input type="checkbox"/>	<input type="checkbox"/>				<input type="checkbox"/>	<input type="checkbox"/>	\$
<input type="checkbox"/> One <input type="checkbox"/> Two		<input type="checkbox"/>	<input type="checkbox"/>				<input type="checkbox"/>	<input type="checkbox"/>	\$
<input type="checkbox"/> One <input type="checkbox"/> Two		<input type="checkbox"/>	<input type="checkbox"/>				<input type="checkbox"/>	<input type="checkbox"/>	\$
<input type="checkbox"/> One <input type="checkbox"/> Two		<input type="checkbox"/>	<input type="checkbox"/>				<input type="checkbox"/>	<input type="checkbox"/>	\$

- b) Have you ever had an application for life insurance declined, postponed, rated substandard or offered with a reduced face amount?

Life One  No  Yes – give details \_\_\_\_\_

Life Two  No  Yes – give details \_\_\_\_\_

- c) Including this application, total insurance currently applied for with all companies (**not including informal inquiries**). Provide name of Life Insurance Company and amount applied for.

Life One		Life Two	
Company	Amount Including Riders	Company	Amount Including Riders
<b>JOHN HANCOCK</b>	<b>\$ 100,000</b>		\$
	\$		\$
	\$		\$

- d) Of the total amount applied for in c) above including this application, what is the maximum that you will accept?

Life One	Life Two
<b>\$ 100,000</b>	\$

## JUVENILE INSURANCE

Complete e) & f) if juvenile insurance is applied for.

- e) Are all siblings equally insured?  Yes  No

- f) Amount of life insurance currently in force or pending on parent(s)/guardian(s)? \$ \_\_\_\_\_

If none, provide reason. \_\_\_\_\_

## REPLACEMENTS – OWNER

7. Will this insurance replace existing policies or are you considering using funds from existing policies to pay premiums due on the new policy or contract?

Yes  No If 'Yes', please complete the **IMPORTANT NOTICE: Replacement of Life Insurance or Annuities (Standard Form), NB5017**.

## FINANCIAL QUESTIONS

Copies of financial statements, estate analyses, contractual agreements may be required.

8. Is there, or are you considering entering into, an understanding or agreement providing for any person or entity, other than the Owner and beneficiaries specified in this application, to have any right, title or other legal or beneficial interest in any policy issued on the life of the Proposed Life Insured(s) as a result of this application?

No  Yes - If 'Yes', provide details \_\_\_\_\_

9. Have you been offered any money or other considerations by any person or entity in connection with this application?

No  Yes - If 'Yes', provide details \_\_\_\_\_

- 10.a) What is the source of the premiums for the policy(ies) currently applied for? **SELF FUNDED**

- b) Will the Owner be receiving funding for the premiums from an individual and/or entity other than the Proposed Life Insured(s) or the Proposed Life Insured's employer?

Yes - If 'Yes', answer question 11 below.

No - If 'No', proceed to question 12.

- 11.a) Will the premiums be financed through a loan?

No - If 'No' describe the funding arrangement \_\_\_\_\_

Yes - If 'Yes' provide the loan details in question 11 b), c), d), e) and f) below.

- b) What is the annual interest rate? \_\_\_\_\_ %

- c) In addition to repayment of principal and interest, are there other fees, charges or other consideration to be paid?

No  Yes - If 'Yes', provide details \_\_\_\_\_

**FINANCIAL QUESTIONS continued**

Copies of financial statements, estate analyses, contractual agreements may be required.

11. d) What is the duration of the loan? \_\_\_\_\_  
 e) Who is the lender? \_\_\_\_\_  
 f) What amount and type of collateral is required to secure the loan? \$ \_\_\_\_\_  
 Amount Type of Collateral
12. a) What is the purpose of this insurance? \_\_\_\_\_  
 (e.g. estate conservation, buy-sell, keyperson)
- |   | Life One | Life Two |
|---|----------|----------|
| b) Gross annual earned income (salary, commissions, bonuses, etc.)                    | \$ _____ | \$ _____ |
| c) Gross annual unearned income (dividends, interest, gross real estate income, etc.) | \$ _____ | \$ _____ |
- d) Household net worth (combined) \$ \_\_\_\_\_  
 e) In the last 5 years, has the Proposed Life Insured(s) or any business of which he/she is a partner/owner/executive had any major financial problems (bankruptcy, etc.)? Life One  No  Yes - give details \_\_\_\_\_  
 Life Two  No  Yes - give details \_\_\_\_\_

**BUSINESS FINANCIAL QUESTIONS**

Complete for ALL Business Insurance.

Copies of financial statements may be required.

- |                                      | Current Year | Previous Year |  |
|--------------------------------------|--------------|---------------|--|
| 13. a) Assets                        | \$ _____     | \$ _____      | f) How was the amount applied for determined? _____  |
| b) Liabilities                       | \$ _____     | \$ _____      | g) What percentage of the business is owned by the Proposed Life Insured(s)? _____ %   |
| c) Gross Sales                       | \$ _____     | \$ _____      | h) Are other partners/owners/executives insured or applying for life insurance with any company? <input type="checkbox"/> No <input type="checkbox"/> Yes - give details _____ |
| d) Net Income                        | \$ _____     | \$ _____      |  |
| e) Fair Market Value of the business | \$ _____     | \$ _____      |  |

**LIFESTYLE QUESTIONS**

Please provide details in No. 18 for 'Yes' answers to Lifestyle Questions.

14. Do you expect to travel outside the U.S. or Canada, or change your country of residence in the next 2 years?
15. a) Have you flown as a student pilot, licensed pilot, or crew member in any aircraft, including ultralight planes, in the last 2 years?  
 If 'Yes', please complete **Aviation Questionnaire NB5009**.
- b) Have you engaged in any form of motor vehicle or power boat racing, sky diving/parachuting, skin or scuba diving, hang-gliding, mountain climbing, or any other hazardous activities in the last 2 years?  
 If 'Yes', please complete **Avocation Questionnaire NB5010**.
16. a) Have you been cited for 2 or more moving violations within the last 2 years?  
 b) Have you been cited for driving while intoxicated or while otherwise impaired?
17. In the last 10 years, have you been convicted of a felony offense?

Life One	Life Two
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

18.	Question No.	Life One	Question No.	Life Two

**PRIMARY PHYSICIAN – PROPOSED LIFE INSURED(S)**

**LIFE ONE**

19. Provide name and address of primary physician.

Name ARTHUR H SMITH  
 First Middle Last

Address 123 MAIN STREET  
 Street No. & Name Suite No.

ANYTOWN, ANYSTATE 12347  
 City State Zip Code

**LIFE TWO**

20. Provide name and address of primary physician.

Name \_\_\_\_\_  
 First Middle Last

Address \_\_\_\_\_  
 Street No. & Name Suite No.

\_\_\_\_\_  
 City State Zip Code

# INFORMATION REGARDING LAST MEDICAL CONSULTATION

## LIFE ONE

- 21.a) Date of last visit to ANY doctor/physician   JAN     15     2007    
month day year
- b) Reason for visit   ANNUAL CHECK-UP
- c) Diagnosis or outcome of visit \_\_\_\_\_
- d) Treatment/medication prescribed   NONE
- e) Name of doctor/physician for above (check one)  
 Primary doctor/physician  
 Other doctor/physician (provide name and address)

\_\_\_\_\_  
First Middle Last

\_\_\_\_\_  
Street No. & Name Suite No.

\_\_\_\_\_  
City State Zip Code

## LIFE TWO

- 22.a) Date of last visit to ANY doctor/physician \_\_\_\_\_  
month day year
- b) Reason for visit \_\_\_\_\_
- c) Diagnosis or outcome of visit \_\_\_\_\_
- d) Treatment/medication prescribed \_\_\_\_\_
- e) Name of doctor/physician for above (check one)  
 Primary doctor/physician  
 Other doctor/physician (provide name and address)

\_\_\_\_\_  
First Middle Last

\_\_\_\_\_  
Street No. & Name Suite No.

\_\_\_\_\_  
City State Zip Code

23. Has a **John Hancock Medical Exam NB5033** been completed or will it be completed?  
 If 'No', complete question 24 and Medical Certification below.
24. Have you ever used tobacco or nicotine products in any form (including cigarettes, cigars, cigarillos, a pipe, chewing tobacco, nicotine patches or gum)?  
 If 'Yes', give details below.

Life One	Life Two
<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Life One:				Date Last Used		
Product	Frequency	Current	Past	month	day	year
Cigarettes	_____ pack(s)/day	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	_____
Cigars	_____ x /day	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	_____
Other: _____	_____ x /day	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	_____

  

Life Two:				Date Last Used		
Product	Frequency	Current	Past	month	day	year
Cigarettes	_____ pack(s)/day	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	_____
Cigars	_____ x /day	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	_____
Other: _____	_____ x /day	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	_____

## MEDICAL CERTIFICATION

Complete this section when submitting a medical examination form of another company in lieu of John Hancock Medical Exam NB5033.

25. 

	Name of Proposed Life Insured	Name of Insurance Company	Date of Examination		
			month	day	year
1.	_____	_____	_____	_____	_____
2.	_____	_____	_____	_____	_____

- a) To the best of your knowledge and belief, is the information in the examination true and complete as of the date this application is signed?

Life One	Life Two
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

## COVERAGE APPLIED FOR

26. Complete the applicable **Coverage Details Form NB5007** (Universal Life), **NB5008** (Variable Life) or **NB5013** (Term & Traditional Life) for details of the policy being applied for, including Supplementary Benefits and other benefit options.

## SPECIAL REQUESTS – Attach additional page if more space is required.

## TEMPORARY LIFE INSURANCE AGREEMENT APPLICATION

Money may NOT be collected and the **Temporary Life Insurance Receipt and Agreement NB5004** may NOT be issued if:

1. questions 28 and 29 are answered Yes or left blank; or
2. the Proposed Life Insured(s) is under age 20 or over age 70; or
3. the amount applied for is more than \$10,000,000 (single life) or \$15,000,000 (survivorship).

27. Is coverage being applied for under the Temporary Life Insurance Agreement?  Yes  No

If 'Yes', answer questions 28 and 29.

28. Within the last 24 months, has the Proposed Life Insured(s) under this application:

- a) consulted a medical professional, been diagnosed with or been treated for or had treatment recommended by a member of the medical profession for any heart problem, stroke or cancer?
- b) consulted with or scheduled a consultation with a medical professional for any symptoms or medical concerns?
- c) received a recommendation from a medical professional for any consultation, testing, investigation or surgery that has not yet been completed?
- d) been declined for life insurance?

Life One	Life Two
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

29. Does the Proposed Life Insured(s) reside outside the United States more than 6 months per year?

## PRE-AUTHORIZED PAYMENT PLAN

Attach voided  
sample check.

30. Request for Pre-Authorized Payment Plan

Policy Number(s)	Name(s) of Person(s) Insured	First Bank Withdrawal Effective			Type of Payment and Amount	
		month	day	year	Premium	Loan

By completing this section, I hereby authorize and request The Company to draw checks (which may include withdrawals made electronically) monthly on my account to pay premiums, and/or repay loans on the policies listed above or any policies subsequently designated.

I understand and agree that:

- a) Such checks (which may include withdrawals made electronically) shall be drawn monthly to pay premiums falling due on the designated policies.
- b) While the Pre-Authorized Payment Plan is in effect, The Company will not give notices of premiums falling due on such policies.
- c) The Pre-Authorized Payment Plan may be terminated by the bank depositor or by written notice to The Company by the Owner. If the Pre-Authorized Payment Plan is terminated, premiums falling due thereafter shall be payable directly to The Company as provided in the policy.
- d) The first premium paid must be submitted by check.

## DECLARATIONS

The Proposed Life Insured(s) and Owner (or Parent or Guardian) declare that the statements and answers in this application and any form that is made part of this application are complete and true.

In addition, I/we understand and agree that:

1. The statements and the answers in this application, which include coverage details and any supplemental form relating to health, aviation practices or lifestyle of the Proposed Life Insured(s), will become part of the insurance policy issued as a result of this application.
2. a) Any life insurance policy issued as a result of this application will be effective on the later of the date the first premium has been paid in full and the date the policy has been delivered, provided that since the date of the application there has been no deterioration in the insurability of the Proposed Life Insured(s), no changes in the lifestyle of the Proposed Life Insured(s), no change in the financial circumstances of the Owner, and nothing has occurred that would require a change to any statement or answer in any part of this application in order to make the statement or answer true and complete as of the date the policy becomes effective. If there has been a deterioration in insurability: i) if there is no Temporary Life Insurance Agreement (TIA) coverage, the policy will not be put into effect, and ii) if there is TIA coverage and the TIA has not ended, the policy will be put into effect but only to the limit of the TIA coverage amount.
  - b) If premiums are paid prior to delivery of the policy and the terms and conditions of the TIA are satisfied, insurance prior to the effective date shall be provided only under the TIA and according to its terms.
3. Any person who knowingly and with intent to defraud any insurer:
  - a) files an application for insurance or statement of claim containing any materially false information, or b) conceals for the purpose of misleading any insurer, information concerning any material fact thereto, may be committing a fraudulent insurance act.
4. If coverage under a TIA is applied for, I/we have received, read and understand the terms and conditions of the **Temporary Life Insurance Receipt and Agreement NB5004**.

## OWNER/TAXPAYER CERTIFICATION QUESTIONS

### U.S. Person(s) (including U.S. Resident/Alien(s))

Under the penalties of perjury, I the Owner, certify that:

1. The number shown on Page 1 of the application is my correct taxpayer identification number (if number has not been issued, write "Applied for" in the box on Page 1), AND
2. Pick the applicable box:
  - I am not subject to Backup Tax Withholding because (a) I am exempt from Backup Tax Withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to Backup Tax Withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to Backup Tax Withholding, OR
  - The Internal Revenue Service (IRS) has notified me that I am subject to Backup Tax Withholding.

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid Backup Tax Withholding.

### Non U.S. Person(s) and Non Resident Alien(s)

I am providing IRS Form W-8BEN.  Yes  No

## AUTHORIZATION TO OBTAIN INFORMATION

I/We, the Proposed Life Insured(s), authorize:

1. The Company to obtain an investigative consumer report on me/us.
2. Any medical professional, medical care provider, hospital, clinic, laboratory, insurance company, the Medical Information Bureau (MIB Inc.), or any other similar person or organization to give The Company and its reinsurers information about me/us or any minor child/children who is/are to be insured.

The information collected by The Company may relate to the symptoms, examination, diagnosis, treatment or prognosis of any physical or mental condition.

I/We further authorize The Company to disclose such information and any information developed during its evaluation of this application to:

- (a) its reinsurers; (b) the MIB Inc.; (c) other insurance companies as designated by me/us; (d) me/us; (e) my/our insurance agent, when that agent is seeking insurance coverage through The Company on my/our behalf; (f) any medical professional designated by me/us; or (g) any person or entity entitled to receive such information by law or as I/we may further consent.

I/We acknowledge receipt of the Notice of Disclosure of Information relating to the underwriting process, investigative consumer reports and the MIB Inc.

This authorization will be valid for two years from the date of the application shown below. A photocopy of this authorization will be as valid as the original.

Information collected under this authorization will be used by The Company to evaluate my/our application for insurance, to evaluate a claim for benefits, or for reinsurance or other insurance purposes.

I am/We are entitled, or my/our authorized representative is entitled, to a copy of this authorization.

## SIGNATURES

Please read all of the above Declarations and Authorizations before signing this form.

Signed at \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ This \_\_\_\_\_ Day of \_\_\_\_\_ Year \_\_\_\_\_

Signature of Owner (Signing Officer please provide title or corporate seal)

**X**

Signature of Witness or Agent/Registered Representative as Witness

**X**

If Proposed Life Insured(s) is under age 15 Parent or Guardian must sign and include relationship.

Signature of Proposed Life Insured One if other than Owner (Parent or Guardian if under age 15)

**X**

Print Name - If Witness other than Agent/Registered Representative

Signature of Proposed Life Insured Two if other than Owner

**X**

Witness Relationship - If Witness other than Agent/Registered Representative

Agent signature if other than Witness.

Signature of Agent/Registered Representative if other than Witness

**X**

Signed this \_\_\_\_\_ Day of \_\_\_\_\_ Year \_\_\_\_\_

**JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)**

**STATEMENT OF VARIABILITY**

**March 04, 2009**

**FLEXIBLE PREMIUM VARIABLE UNIVERSAL LIFE INSURANCE POLICY  
FORM 09PROVUL**

<b>Section / Section #</b>	<b>Page Number</b>	<b>Description</b>
Front Cover Page	Cover	<ul style="list-style-type: none"> <li>• Life Insured's name and policy number vary based on issue specifications.</li> <li>• The Plan Name field is bracketed in case the Company wishes to market this form under a different product name.</li> <li>• Company officer signatures bracketed as they may change.</li> </ul>
1. Policy Specifications	3.0	<ul style="list-style-type: none"> <li>• Life Insured, Plan Name, Age at Policy Date, Policy Number, Sex (reference to Sex and gender of Life Insured is suppressed if the basis of values uses unisex mortality tables), Issue Date, Policy Date, Risk Classification, and Additional Ratings all vary based on issue specifications.</li> <li>• Death Benefit Option at Issue will either be Option 1 or Option 2.</li> <li>• Life Insurance Qualification Test Elected will either be Guideline Premium Test or Cash Value Accumulation Test.</li> <li>• Base Face Amount, Supplemental Face Amount, and Total Face Amount will all vary based on issue specifications.</li> <li>• The Governing Law field will show the state of issue.</li> <li>• Premium Mode will be annual, semi-annual, quarterly, monthly, or electronic draft.</li> <li>• All premiums shown vary based on issue specifications.</li> </ul>
1. Policy Specifications	3.1	<ul style="list-style-type: none"> <li>• The Supplemental Face Amount at Issue and the amounts of any elected scheduled increasing Supplemental Face Amount and maximum amount will be shown on this page and vary based on issue specifications.</li> <li>• Scheduled Supplemental Face Amount Increases are elected and subject to underwriting approval.</li> </ul>
1. Policy Specifications	3.2	<ul style="list-style-type: none"> <li>• Other Benefits and Specifications, and any text under it, is bracketed to accommodate situations when the field is not applicable.</li> <li>• A complete listing of optional riders applied for and issued with the policy is shown on this page. This would include any previously and subsequently approved riders made available with this policy and elected by the policy owner.</li> </ul>
1. Policy Specifications	3A	<ul style="list-style-type: none"> <li>• Base Face Amount Charge varies based on issue specifications.</li> <li>• Surrender Charges vary by issue specifications, with charges grading down linearly over the first 132 policy months.</li> </ul>
1. Policy Specifications	3B	<ul style="list-style-type: none"> <li>• Under the No-Lapse Guarantee Period, the duration applicable to the Base Face Amount will vary based on the age of the Life Insured, i.e., the first 20 policy years or to age 75, whichever is less, but in no event less than 5 years. However, for policies with an increasing schedule of Supplementary Face Amount the guarantee period for the Base Face Amount runs for the first 2 policy years.</li> <li>• The Allocation Date is bracketed in case the Company decides to change it.</li> <li>• Surrender Charge Calculation Limit varies based on issue specifications.</li> </ul>
2. Table of Rates	4	<ul style="list-style-type: none"> <li>• Maximum Monthly Rates per \$1000 of Net Amount at Risk and Minimum Death Benefit Factors vary based on issue specifications for the Life Insured.</li> </ul>
Back Cover Page	Back Cover	<ul style="list-style-type: none"> <li>• The address of the Company's Servicing Office and toll free number is bracketed as it may be changed in the future.</li> </ul>

**STATEMENT OF VARIABILITY (continued)**  
**EXTENDED NO-LAPSE GUARANTEE RIDER**  
**FORM 09ENLGR**

Section / Section #	Page Number	Description
Signature	Page 3	<ul style="list-style-type: none"> <li>• Officer Signature bracketed to accommodate future changes.</li> </ul>
1. Policy Specifications	N/A (spec page for rider)	<ul style="list-style-type: none"> <li>• Refers to Lives Insured and Lives Insured Names (instead of Life Insured and Life Insured's Name) if the rider is attached to a survivorship policy. Reference to Sex is suppressed if the basis of values uses unisex mortality tables.</li> <li>• Policy Number and Effective Date vary based on issue specifications.</li> <li>• Under the Extended No-Lapse Guarantee Period, the duration will vary for the number of policy years elected by the policy owner but not beyond attained age 121. If the rider is attached to a survivorship policy, the Age shown to which the duration of the rider will run is based on the Age of the younger of the Lives Insured.</li> <li>• Extended No-Lapse Guarantee Premium, Early Funding Extended No-Lapse Guarantee Premium, the Extended No-Lapse Guarantee Credit Percentage, and the Extended No-Lapse Guarantee Credit Limit all vary based on issue specifications.</li> <li>• Monthly Benefit Cost varies based on issue specifications.</li> </ul>

Prospectus dated **DRAFT - February 5, 2009**

for interests in  
Separate Account A

Interests are made available under

**PROTECTION VARIABLE UNIVERSAL LIFE**

a flexible premium variable universal life insurance policy issued by

**JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)  
("John Hancock USA")**

The policy provides a fixed account option with fixed rates of return declared by John Hancock USA and the following investment accounts:

500 Index B	Global Bond	Natural Resources
Active Bond	Global Real Estate	Optimized All Cap
All Cap Core	Health Sciences	Optimized Value
All Cap Growth	High Yield	Overseas Equity
All Cap Value	Income & Value	Pacific Rim
American Asset Allocation	Index Allocation	PIMCO VIT All Asset
American Blue Chip Income and Growth	International Core	Real Estate Securities
American Bond	International Equity Index B	Real Return Bond
American Growth	International Opportunities	Science & Technology
American Growth-Income	International Small Cap	Short-Term Bond
American International	International Value	Small Cap Growth
Blue Chip Growth	Investment Quality Bond	Small Cap Index
Capital Appreciation	Large Cap	Small Cap Opportunities
Capital Appreciation Value	Large Cap Value	Small Cap Value
Classic Value	Lifestyle Aggressive	Small Company Value
Core Allocation Plus	Lifestyle Balanced	Strategic Bond
Core Bond	Lifestyle Conservative	Strategic Income
Core Equity	Lifestyle Growth	Total Bond Market B
Disciplined Diversification	Lifestyle Moderate	Total Return
Emerging Small Company	Mid Cap Index	Total Stock Market Index
Equity-Income	Mid Cap Intersection	U.S. Government Securities
Financial Services	Mid Cap Stock	U.S. High Yield Bond
Franklin Templeton Founding Allocation	Mid Cap Value	U.S. Large Cap
Fundamental Value	Mid Value	Utilities
Global	Money Market B	Value
Global Allocation		

\* \* \* \* \*

Please note that the Securities and Exchange Commission ("SEC") has not approved or disapproved these securities, or determined if this prospectus is truthful or complete. Any representation to the contrary is a criminal offense.

## GUIDE TO THIS PROSPECTUS

This prospectus is arranged in the following way:

- Starting on the next page is a Table of Contents for this prospectus.
- The section after the Table of Contents is called “Summary of Benefits and Risks.” It contains a summary of the benefits available under the policy and of the principal risks of purchasing the policy. You should read this section before reading any other section of this prospectus.
- Behind the Summary of Benefits and Risks section is a section called “Fee Tables” that describes the fees and expenses you will pay when buying, owning and surrendering the policy.
- Behind the Fee Tables section is a section called “Detailed Information.” This section gives more details about the policy. It may repeat certain information contained in the Summary of Benefits and Risks section in order to put the more detailed information in proper context.
- Finally, on the back cover of this prospectus is information concerning the Statement of Additional Information (the “SAI”) and how the SAI, personalized illustrations and other information can be obtained.

Prior to making any investment decisions, you should carefully review this product prospectus and all applicable supplements. **In addition, you will receive the prospectuses for the underlying funds that we make available as investment options under the policies.** The funds’ prospectuses describe the investment objectives, policies and restrictions of, and the risks relating to, investment in the funds. In the case of any of the portfolios that are operated as feeder funds, the prospectus for the corresponding master fund is also provided. If you need to obtain additional copies of any of these documents, please contact your John Hancock USA representative or contact our Service Office at the address and telephone number on the back page of this product prospectus.

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## SUMMARY OF BENEFITS AND RISKS

### The nature of the policy

The policy's primary purpose is to provide lifetime protection against economic loss due to the death of the insured person. *The policy is unsuitable as a short-term savings vehicle because of the substantial policy-level charges.* We are obligated to pay all amounts promised under the policy. The value of the amount you have invested under the policy may increase or decrease daily based upon the investment results of the investment accounts that you choose. The amount we pay to the policy's beneficiary on the death of the insured person (we call this the "death benefit") may be similarly affected. That's why the policy is referred to as a "variable" life insurance policy. We call the investments you make in the policy "premiums" or "premium payments." The amount we require as your first premium depends upon the specifics of your policy and the insured person. Except as noted in the "Detailed Information" section of this prospectus, you can make any other premium payments you wish at any time. That's why the policy is called a "flexible premium" policy.

In your application for the policy, you will tell us how much life insurance coverage you want on the life of the insured person. This is called the "Total Face Amount." Total Face Amount is comprised of the Base Face Amount and any Supplemental Face Amount you elect based on your individual needs and objectives. Some of these considerations are discussed under "Base Face Amount vs. Supplemental Face Amount" in this prospectus; however, you should discuss your insurance needs and financial objectives with your registered representative before purchasing any life insurance product. You should also consider that the amount of compensation paid to the selling broker-dealer will generally be less if you elect greater portions of Supplemental Face Amount coverage at issue.

### Summary of policy benefits

#### Death benefit

When the insured person dies, we will pay the death benefit minus any policy debt and unpaid fees and charges. There are two ways of calculating the death benefit (Option 1 and Option 2). You choose which one you want in the application. The two death benefit options are:

- Option 1 - The death benefit will equal the greater of (1) the Total Face Amount plus any amount payable under a supplementary benefit rider, or (2) the minimum death benefit (as described under "The minimum death benefit" provision in the "Detailed Information" section of this prospectus).
- Option 2 - The death benefit will equal the greater of (1) the Total Face Amount plus any amount payable under a supplementary benefit rider, *plus the policy value on the date of death*, or (2) the minimum death benefit.

#### Surrender of the policy

You may surrender the policy in full at any time. If you do, we will pay you the policy value less any outstanding policy debt and less any surrender charge that then applies. This is called your "net cash surrender value." You must return your policy when you request a surrender.

If you have not taken a loan on your policy, the "policy value" of your policy will, on any given date, be equal to:

- the amount you invested,
- net of any gain or loss of the investment experience of the investment options you've chosen,
- minus all charges we deduct, and
- minus all withdrawals you have made.

If you take a loan on your policy, your policy value will be computed somewhat differently. See "Effects of policy loans."

#### Withdrawals

After the first policy year, you may make a withdrawal of part of your net cash surrender value. Generally, each withdrawal must be at least \$500. Your policy value is automatically reduced by the amount of the withdrawal and any surrender charge that then applies. A withdrawal may also reduce the Total Face Amount (see "Surrender and withdrawals — Withdrawals"). We reserve the right to refuse a withdrawal if it would reduce the net cash surrender value or the Total Face Amount below certain minimum amounts.

## *Policy loans*

If your policy is in full force and has sufficient policy value, you may borrow from it at any time by completing the appropriate form. Generally, the minimum amount of each loan is \$500. The maximum amount you can borrow is determined by a formula as described in your policy. Interest is charged on each loan. You can pay the interest or allow it to become part of the outstanding loan balance. You can repay all or part of a loan at any time. If there is an outstanding loan when the insured person dies, it will be deducted from the death benefit. Policy loans permanently affect the calculation of your policy value, and may also result in adverse tax consequences.

## *Optional supplementary benefit riders*

When you apply for the policy, you can request any of the optional supplementary benefit riders that we make available. Availability of riders varies from state to state. Charges for most riders will be deducted monthly from the policy value. Some riders may not be available in combination with other riders or benefits (see “Other policy benefits, rights and limitations — Optional supplementary benefit riders you can add”).

## *Investment options*

The policy offers a number of investment options, as listed on page 1 of this prospectus. These investment options are subaccounts of Separate Account A (the “Account” or “Separate Account”), a separate account operated by us under Michigan law. There is also a “fixed account” option that provides a fixed rate of return. The variable investment options have returns that vary depending upon the investment results of underlying portfolios. These options are referred to in this prospectus as “investment accounts.” The fixed account and the investment accounts are sometimes collectively referred to in this prospectus as the “accounts.” The investment accounts cover a broad spectrum of investment styles and strategies. Although the portfolios of the series funds that underlie those investment accounts operate like publicly traded mutual funds, there are important differences between the investment accounts and publicly traded mutual funds. You can transfer money from one investment account to another without tax liability. Moreover, any dividends and capital gains distributed by each underlying portfolio are automatically reinvested and reflected in the portfolio’s value and create no taxable event for you. If and when policy earnings are distributed (generally as a result of a surrender or withdrawal), they will be treated as ordinary income instead of as capital gains. Also, you must keep in mind that you are purchasing an insurance policy and you will be assessed charges at the policy level as well as at the fund level. Such policy level charges, in aggregate, are significant and will reduce the investment performance of your policy.

## **Summary of policy risks**

### *Lapse risk*

If the net cash surrender value is insufficient to pay the charges when due and the No-Lapse Guarantee is not in effect, your policy can terminate (i.e. “lapse”). This can happen because you haven’t paid enough premium or because the investment performance of the investment accounts you’ve chosen has been poor or because of a combination of both factors. You will be given a “grace period” within which to make additional premium payments to keep the policy in effect. If lapse occurs, you may be given the opportunity to reinstate the policy by making the required premium payments and satisfying certain other conditions (see “Lapse and reinstatement”).

Since withdrawals reduce your policy value, withdrawals increase the risk of lapse. Policy loans also increase the risk of lapse.

### *Investment risk*

As mentioned above, the investment performance of any investment account may be good or bad. Your policy value will rise or fall based on the investment performance of the investment accounts you’ve chosen. Some investment accounts are riskier than others. These risks (and potential rewards) are discussed in detail in the prospectuses of the underlying portfolios.

### *Transfer risk*

There is a risk that you will not be able to transfer your policy value from one investment account to another because of limitations on the dollar amount or frequency of transfers you can make. The limitations on transfers out of the fixed account option are more restrictive than those that apply to transfers out of investment accounts. If you purchase the Acceleration of Death Benefit for Qualified Long-Term Care Services Rider and seek an advance under that rider, you will be subject to special transfer restrictions (see “Optional supplementary benefit riders you can add”).

### *Early surrender risk*

There are surrender charges assessed if you surrender your policy in the first 10 policy years. Surrender charges may also apply on a Face Amount decrease (see “The death benefit — Requesting a decrease in coverage”). Depending on the policy value at the time you are considering surrender, there may be little or no surrender value payable to you.

### *Market timing risk*

Variable investment accounts in variable life insurance products can be a prime target for abusive transfer activity because these products value their investment accounts on a daily basis and allow transfers among investment accounts without immediate tax consequences. As a result, some investors may seek to frequently transfer into and out of investment accounts in reaction to market news or to exploit a perceived pricing inefficiency. Whatever the reason, long-term investors in an investment account can be harmed by frequent transfer activity since such activity may expose the investment account’s underlying portfolio to increased portfolio transaction costs and/or disrupt the portfolio manager’s ability to effectively manage the portfolio’s investments in accordance with the portfolio’s investment objectives and policies, both of which may result in dilution with respect to interests held for long-term investment.

To discourage disruptive frequent trading activity, we impose restrictions on transfers (see “Transfers of existing policy value”) and reserve the right to change, suspend or terminate telephone, facsimile and internet transaction privileges (see “How you communicate with us”). In addition, we reserve the right to take other actions at any time to restrict trading, including, but not limited to: (i) restricting the number of transfers made during a defined period, (ii) restricting the dollar amount of transfers, and (iii) restricting transfers into and out of certain investment accounts. We also reserve the right to defer a transfer at any time we are unable to purchase or redeem shares of the underlying portfolio.

While we seek to identify and prevent disruptive frequent trading activity, it may not always be possible to do so. *Therefore, no assurance can be given that the restrictions we impose will be successful in preventing all disruptive frequent trading and avoiding harm to long-term investors.*

### *Tax risks*

Life insurance death benefits are ordinarily not subject to income tax. Other Federal and state taxes may apply as further discussed below. In general, you will be taxed on the amount of lifetime distributions that exceed the premiums paid under the policy. Any taxable distribution will be treated as ordinary income (rather than as capital gains) for tax purposes. If you have elected the Acceleration of Death Benefit for Qualified Long-Term Care Services Rider, you may be deemed to have received a distribution for tax purposes each time a deduction is made from your policy value to pay the rider charge. The tax laws are not clear on this point.

In order for you to receive the tax benefits extended to life insurance under the Internal Revenue Code, your policy must comply with certain requirements of the Code. We will monitor your policy for compliance with these requirements, but a policy might fail to qualify as life insurance in spite of our monitoring. If this were to occur, you would be subject to income tax on the income credited to your policy for the period of disqualification and all subsequent periods. The tax laws also contain a so-called “7 pay limit” that limits the amount of premium that can be paid in relation to the policy’s death benefit. If the limit is violated, the policy will be treated as a “modified endowment contract,” which can have adverse tax consequences. There are also certain Treasury Department rules referred to as the “investor control rules” that determine whether you would be treated as the “owner” of the assets underlying your policy. If that were determined to be the case, you would be taxed on any income or gains those assets generate. In other words, you would lose the value of the so-called “inside build-up” that is a major benefit of life insurance.

*There is a tax risk associated with policy loans.* Although no part of a loan is treated as income to you when the loan is made unless your policy is a “modified endowment contract,” surrender or lapse of the policy would result in the loan being treated as a distribution at the time of lapse or surrender. This could result in a considerable tax bill. Under certain circumstances involving large amounts of outstanding loans and an insured person of advanced age, 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.

Tax consequences of ownership or receipt of policy proceeds under Federal, state and local estate, inheritance, gift and other tax laws can vary greatly depending upon the circumstances of each owner or beneficiary. There can also be unfavorable tax consequences on such things as the change of policy ownership or assignment of ownership interests. For these and all the other reasons mentioned above, *we recommend you consult with a qualified tax adviser* before buying the policy and before exercising certain rights under the policy.

## FEE TABLES

This section contains tables that describe all of the fees and expenses that you will pay when buying and owning the policy. In the first three tables, certain entries show the minimum charge, the maximum charge and the charge for a representative insured person. Other entries show only the maximum charge we can assess and are labeled as such. Except where necessary to show a rate greater than zero, all rates shown in the tables have been rounded to two decimal places as required by prospectus disclosure rules. Consequently, the actual rates charged may be slightly higher or lower than those shown in the tables.

The first table below describes the fees and expenses that you will pay *at the time that you* pay a premium, surrender the policy, lapse the policy, reduce the Base Face Amount, or transfer policy value between investment accounts. A portion of the premium charge is used to cover state and Federal premium taxes. Premium taxes vary by jurisdiction and are subject to change. Currently, premium taxes range from 0% to 3.5% of each premium payment.

Transaction Fees		
Charge	When Charge is Deducted	Amount Deducted
<b>Maximum premium charge</b>	Upon payment of premium	8% of each premium paid <sup>(1)</sup>
<b>Surrender charge<sup>(2)</sup></b>	Upon surrender, policy lapse or any reduction in Base Face Amount	
<b>Minimum surrender charge</b>		\$2.78 per \$1,000 of Base Face Amount
<b>Maximum surrender charge</b>		\$78.78 per \$1,000 of Base Face Amount
<b>Surrender charge for representative insured person</b>		\$14.10 per \$1,000 of Base Face Amount
<b>Maximum transfer fee</b>	Upon each transfer into or out of an investment account beyond an annual limit of not less than 12	\$25 (currently \$0) <sup>(3)</sup>

(1) *The current charge is 8% of each premium paid in the first 5 policy years and 2% thereafter.*

(2) *A surrender charge is applicable for 10 policy years from the Policy Date, and is calculated as a percentage of the Surrender Charge Calculation Limit as stated in the Policy Specifications page of your policy. The percentage applied to the calculation reduces over the surrender charge period. The charges shown in the table are the amounts applied in month one in the first year of the surrender charge period. The Surrender Charge Calculation Limit varies by the sex, issue age, and risk classification of the insured person. The maximum charge shown in the table is for a 68 year old male substandard smoker underwriting risk, the minimum charge shown is for a 0 year old female standard non-smoker underwriting risk, and the charge for a representative insured person is for a 45 year old male standard non-smoker underwriting risk.*

(3) *This charge is not currently imposed, but we reserve the right to do so in the policy.*

The next two tables describe the charges and expenses that you will pay *periodically during the time you own the policy*. These tables do *not* include fees and expenses paid at the portfolio level. Except for the policy loan interest rate, all of the charges shown in the tables are deducted from your policy value. The second table is devoted only to optional supplementary rider benefits.

Periodic Charges Other Than Fund Operating Expenses			
Charge	When Charge is Deducted	Amount Deducted	
		Guaranteed Rate	Current Rate
<b>Cost of insurance charge:<sup>(1)</sup></b>	Monthly		
<b>Minimum charge</b>		\$0.02 per \$1,000 of NAR	\$0.01 per \$1,000 of NAR
<b>Maximum charge</b>		\$83.33 per \$1,000 of NAR	\$83.33 per \$1,000 of NAR
<b>Charge for representative insured person</b>		\$0.19 per \$1,000 of NAR	\$0.09 per \$1,000 of NAR
<b>Base Face Amount charge:<sup>(2)</sup></b>	Monthly for 8 policy years from the Policy Date		
<b>Minimum charge</b>		\$0.01 per \$1,000 of Base Face Amount	\$0.01 per \$1,000 of Base Face Amount
<b>Maximum charge</b>		\$1.33 per \$1,000 of Base Face Amount	\$1.33 per \$1,000 of Base Face Amount
<b>Charge for representative insured person</b>		\$0.14 per \$1,000 of Base Face Amount	\$0.14 per \$1,000 of Base Face Amount
<b>Administrative charge</b>	Monthly	\$15	\$15
<b>Asset-based risk charge<sup>(3)</sup></b>	Monthly	0.08% of policy value in policy years 1-15	0.08% of policy value in policy years 1-15
		0.02% of policy value in policy year 16 and thereafter	0.00% of policy value in policy year 16 and thereafter
<b>Maximum policy loan interest rate<sup>(4)</sup></b>	Accrues daily Payable annually	4.25%	4.25%

- (1) *The cost of insurance charge is determined by multiplying the amount of insurance for which we are at risk (the net amount at risk or “NAR”) by the applicable cost of insurance rate. The rates vary widely depending upon the length of time the policy has been in effect, the insurance risk characteristics of the insured person and (generally) the gender of the insured person. The minimum guaranteed and current rates shown in the table are the rates in the first policy year for a policy issued to cover a 5 year old female standard non-smoker underwriting risk. The maximum guaranteed and current rates shown in the table are the rates in the first policy year for a policy issued to cover an 90 year old male substandard smoker underwriting risk. This includes the so-called “extra mortality charge.” The representative insured person referred to in the table is a 45 year old male standard non-smoker underwriting risk with a policy in the first policy year. The charges shown in the table may not be particularly relevant to your current situation. For more information about cost of insurance rates, talk to your John Hancock USA representative.*
- (2) *This charge is determined by multiplying the Base Face Amount at issue by the applicable rate. The rates vary by the sex, issue age, and risk classification at issue of the insured person. The minimum rate shown in the table is for a 20 year old female super preferred non-smoker. The maximum rate shown in the table is for a 90 year old male standard smoker. The representative insured person referred to in the table is a 45 year old male standard non-smoker.*
- (3) *This charge only applies to that portion of policy value held in the investment accounts. The charge determined does not apply to any fixed account.*
- (4) *4.25% is the maximum effective annual interest rate we can charge and applies only during policy years 1-10. The effective annual interest rate is 3.00% thereafter (although we reserve the right to increase the rate after the tenth policy year to as much as 3.25%). The amount of any loan is transferred from the accounts to a special loan account which earns interest at an effective annual rate of 3.00%. Therefore, the cost of a loan is the difference between the loan interest we charge and the interest we credit to the special loan account.*

Rider Charges			
Charge	When Charge is Deducted	Guaranteed Rate	Current Rate
<b>Disability Payment of Specified Premium Rider:<sup>(1)</sup></b>	Monthly		
<b>Minimum charge</b>		\$16.57 per \$1,000 of Specified Premium	\$16.57 per \$1,000 of Specified Premium
<b>Maximum charge</b>		\$198.67 per \$1,000 of Specified Premium	\$198.67 per \$1,000 of Specified Premium
<b>Charge for representative insured person</b>		\$51.66 per \$1,000 of Specified Premium	\$51.66 per \$1,000 of Specified Premium
<b>Extended No-Lapse Guarantee Rider:<sup>(2)</sup></b>	Monthly		
<b>Minimum charge</b>		\$0.01 per \$1,000 of Base Face Amount	\$0.01 per \$1,000 of Base Face Amount
<b>Maximum charge</b>		\$0.08 per \$1,000 of Base Face Amount	\$0.08 per \$1,000 of Base Face Amount
<b>Charge for representative insured person</b>		\$0.04 per \$1,000 of Base Face Amount	\$0.04 per \$1,000 of Base Face Amount
<b>Acceleration of Death Benefit for Qualified Long-Term Care Services Rider:<sup>(3)</sup></b>	Monthly		
<b>Minimum charge</b>		\$0.01 per \$1,000 of NAR	\$0.01 per \$1,000 of NAR
<b>Maximum charge</b>		\$4.51 per \$1,000 of NAR	\$4.51 per \$1,000 of NAR
<b>Charge for representative insured person</b>		\$0.08 per \$1,000 of NAR	\$0.08 per \$1,000 of NAR
<b>Cash Value Enhancement Rider</b>	Upon policy issue	\$500.00	\$500.00
<b>Overloan Protection Rider:<sup>(4)</sup></b>	At exercise of benefit		
<b>Minimum charge</b>		0.04%	0.04%
<b>Maximum charge</b>		8.00%	8.00%
<b>Residual Life Insurance Benefit and Continuation of Acceleration Rider:<sup>(5)</sup></b>	Monthly		
<b>Minimum charge</b>		\$2.12 per \$1,000 of LMAX Maximum Monthly Benefit Amount	\$2.12 per \$1,000 of LMAX Maximum Monthly Benefit Amount
<b>Maximum charge</b>		\$130.37 per \$1,000 of LMAX Maximum Monthly Benefit Amount	\$130.37 per \$1,000 of LMAX Maximum Monthly Benefit Amount
<b>Charge for representative insured person</b>		\$7.29 per \$1,000 of LMAX Maximum Monthly Benefit Amount	\$7.29 per \$1,000 of LMAX Maximum Monthly Benefit Amount
<b>Accelerated Benefit Rider:<sup>(6)</sup></b>	At exercise of benefit	\$150.00	\$0

(1) The charge for this rider is determined by multiplying the Specified Premium by the applicable rate. The Specified Premium is stated in the Policy Specifications page of your policy. The rates vary by the sex, issue age and the disability insurance risk characteristics of the insured person. The minimum rate shown in the table is for a 20 year old male standard non-smoker underwriting risk. The maximum rate shown in the table is for a 54 year old female substandard smoker underwriting risk. The representative insured person referred to in the table is a 45 year old male standard non-smoker underwriting risk.

(2) The charge for this rider is determined by multiplying the current Base Face Amount by the applicable rate. The rates vary by sex, issue age, and risk classification of the insured person. The minimum rate shown in the table is for a 20 year old female super preferred underwriting risk. The maximum rate shown in the table is for a 90 year old male standard smoker underwriting risk. The representative insured person referred to in the table is a 45 year old male standard non-smoker underwriting risk.

- (3) The charge for this rider is determined by multiplying the net amount of insurance for which we are at risk (the net amount at risk or "NAR") by the applicable rate. The rates vary by the long-term care insurance risk characteristics of the insured person and the rider benefit level selected. The minimum rate shown in the table is for a 20 year old female super preferred non-smoker underwriting risk with a 1% Monthly Acceleration Percentage. The Monthly Acceleration Percentage is stated in the Policy Specifications page of your policy. The maximum rate shown in the table is for an 80 year old male substandard smoker underwriting risk with a 4% Monthly Acceleration Percentage. The representative insured person referred to in the table is a 45 year old male standard non-smoker underwriting risk with a 4% Monthly Acceleration Percentage.
- (4) The charge for this rider is determined as a percentage of unloaned account value. The rates vary by the attained age of the insured person at the time of exercise. The rates also differ according to the tax qualification test elected at issue. The guaranteed minimum rate for the guideline premium test is 0.04% (currently 0.04%) and the guaranteed maximum rate is 2.50% (currently 2.50%). The guaranteed minimum rate for the cash value accumulation test is 0.54% (currently 0.54%) and the guaranteed maximum rate is 8.00% (currently 8.00%). The minimum rate shown in the table is for an insured person who has reached attained age 120 and the guideline premium test has been elected. The maximum rate shown is for an insured person who has reached attained age 75 and the cash value accumulation test has been elected.
- (5) The charge for this rider is determined by multiplying the LMAX Maximum Monthly Benefit Amount for this rider by the applicable rate. The LMAX Maximum Monthly Benefit Amount is stated in the Policy Specifications page of your policy. The rates vary by the long-term care insurance risk characteristics of the insured person and the rider benefit level selected. The "minimum" rate shown in the table is for a 20 year old female super preferred underwriting risk with a 1% Monthly Acceleration Percentage. The maximum rate shown in the table is for a 80 year old male substandard smoker underwriting risk with a 4% Monthly Acceleration Percentage. The representative insured person referred to in the table is a 45 year old male standard non-smoker underwriting risk with a 4% Monthly Acceleration Percentage.
- (6) This charge is not currently imposed, but we reserve the right to do so in the policy.

The next table describes the minimum and maximum portfolio level fees and expenses charged by any of the portfolios underlying a variable investment option offered through this prospectus, expressed as a percentage of average net assets (rounded to two decimal places). These expenses are deducted from portfolio assets.

Total Annual Portfolio Operating Expenses	Minimum	Maximum
Range of expenses, including management fees, distribution and/or service (12b-1) fees, and other expenses	0.49%	1.57%

The next table describes the fees and expenses for each portfolio underlying a variable investment option offered through this prospectus. None of the portfolios charge a sales load or surrender fee. The fees and expenses do not reflect the fees and expenses of any variable insurance contract or qualified plan that may use the portfolio as its underlying investment medium. Except for the American Asset Allocation, American International, American Growth, American Growth-Income, American Blue Chip Income and Growth, American Bond and PIMCO VIT All Asset portfolios, all of the portfolios shown in the table are NAV class shares that are not subject to Rule 12b-1 fees. Except as indicated in the footnotes appearing at the end of the table, the expense ratios are based upon the portfolio's actual expenses for the year ended December 31, 2007.

### Portfolio Annual Expenses

(as a percentage of portfolio average net assets, rounded to two decimal places)

Portfolio	Management Fees	12b-1 Fees	Other Expenses	Acquired Fund Fees and Expenses	Total <sup>1</sup> Operating Expenses
500 Index B <sup>2</sup> .....	0.46%	0.00%	0.03%	0.00%	0.49%
Active Bond <sup>3</sup> .....	0.60%	0.00%	0.03%	0.00%	0.63%
All Cap Core <sup>3</sup> .....	0.77%	0.00%	0.04%	0.00%	0.81%
All Cap Growth <sup>3</sup> .....	0.85%	0.00%	0.05%	0.00%	0.90%
All Cap Value <sup>3</sup> .....	0.83%	0.00%	0.02%	0.00%	0.85%
American Asset Allocation <sup>4, 5, 6</sup> .....	0.31%	0.60%	0.05%	0.00%	0.96%
American Blue Chip Income and Growth <sup>4</sup> .....	0.41%	0.60%	0.04%	0.00%	1.05%
American Bond <sup>4, 5</sup> .....	0.40%	0.60%	0.03%	0.00%	1.03%
American Growth <sup>4</sup> .....	0.32%	0.60%	0.03%	0.00%	0.95%
American Growth-Income <sup>4</sup> .....	0.26%	0.60%	0.03%	0.00%	0.89%
American International <sup>4</sup> .....	0.49%	0.60%	0.05%	0.00%	1.14%
Blue Chip Growth <sup>3, 7</sup> .....	0.81%	0.00%	0.02%	0.00%	0.83%
Capital Appreciation <sup>3</sup> .....	0.73%	0.00%	0.04%	0.00%	0.77%

<b>Portfolio</b>	<b>Management Fees</b>	<b>12b-1 Fees</b>	<b>Other Expenses</b>	<b>Acquired Fund Fees and Expenses</b>	<b>Total<sup>1</sup> Operating Expenses</b>
Capital Appreciation Value <sup>3, 6</sup> .....	0.85%	0.00%	0.11%	0.00%	0.96%
Classic Value <sup>3</sup> .....	0.80%	0.00%	0.07%	0.00%	0.87%
Core Allocation Plus <sup>3, 6</sup> .....	0.92%	0.00%	0.14%	0.00%	1.06%
Core Bond <sup>3</sup> .....	0.64%	0.00%	0.11%	0.00%	0.75%
Core Equity <sup>3</sup> .....	0.77%	0.00%	0.04%	0.00%	0.81%
Disciplined Diversification <sup>3, 6, 8</sup> .....	0.80%	0.00%	0.14%	0.00%	0.94%
Emerging Small Company <sup>3</sup> .....	0.97%	0.00%	0.05%	0.00%	1.02%
Equity-Income <sup>3, 7</sup> .....	0.81%	0.00%	0.03%	0.00%	0.84%
Financial Services <sup>3</sup> .....	0.81%	0.00%	0.05%	0.00%	0.86%
Franklin Templeton Founding Allocation <sup>6, 9</sup> .....	0.05%	0.00%	0.03%	0.86%	0.94%
Fundamental Value <sup>3</sup> .....	0.76%	0.00%	0.04%	0.00%	0.80%
Global <sup>3, 10, 11, 12</sup> .....	0.81%	0.00%	0.11%	0.00%	0.92%
Global Allocation <sup>3</sup> .....	0.85%	0.00%	0.13%	0.05%	1.03%
Global Bond <sup>3</sup> .....	0.70%	0.00%	0.11%	0.00%	0.81%
Global Real Estate <sup>3</sup> .....	0.93%	0.00%	0.13%	0.00%	1.06%
Health Sciences <sup>3, 7</sup> .....	1.05%	0.00%	0.09%	0.00%	1.14%
High Yield <sup>3</sup> .....	0.66%	0.00%	0.04%	0.00%	0.70%
Income and Value <sup>3</sup> .....	0.80%	0.00%	0.06%	0.00%	0.86%
Index Allocation <sup>6, 13</sup> .....	0.05%	0.00%	0.03%	0.53%	0.61%
International Core <sup>3</sup> .....	0.89%	0.00%	0.13%	0.00%	1.02%
International Equity Index B <sup>2</sup> .....	0.53%	0.00%	0.04%	0.01%	0.58%
International Opportunities <sup>3</sup> .....	0.87%	0.00%	0.12%	0.00%	0.99%
International Small Cap <sup>3</sup> .....	0.91%	0.00%	0.21%	0.00%	1.12%
International Value <sup>3, 10</sup> .....	0.81%	0.00%	0.16%	0.00%	0.97%
Investment Quality Bond <sup>3</sup> .....	0.59%	0.00%	0.07%	0.00%	0.66%
Large Cap <sup>3</sup> .....	0.71%	0.00%	0.07%	0.00%	0.78%
Large Cap Value <sup>3</sup> .....	0.81%	0.00%	0.04%	0.00%	0.85%
Lifestyle Aggressive .....	0.04%	0.00%	0.02%	0.87%	0.93%
Lifestyle Balanced .....	0.04%	0.00%	0.02%	0.82%	0.88%
Lifestyle Conservative .....	0.04%	0.00%	0.02%	0.76%	0.82%
Lifestyle Growth .....	0.04%	0.00%	0.02%	0.85%	0.91%
Lifestyle Moderate .....	0.04%	0.00%	0.02%	0.80%	0.86%
Mid Cap Index <sup>3, 14</sup> .....	0.47%	0.00%	0.03%	0.00%	0.50%
Mid Cap Intersection <sup>3</sup> .....	0.87%	0.00%	0.06%	0.00%	0.93%
Mid Cap Stock <sup>3</sup> .....	0.84%	0.00%	0.05%	0.00%	0.89%
Mid Cap Value <sup>3</sup> .....	0.85%	0.00%	0.05%	0.00%	0.90%
Mid Value <sup>3, 7</sup> .....	0.97%	0.00%	0.07%	0.00%	1.04%
Money Market B <sup>2</sup> .....	0.50%	0.00%	0.01%	0.00%	0.51%
Natural Resources <sup>3</sup> .....	1.00%	0.00%	0.08%	0.00%	1.08%
Optimized All Cap <sup>3</sup> .....	0.71%	0.00%	0.04%	0.00%	0.75%
Optimized Value <sup>3</sup> .....	0.65%	0.00%	0.04%	0.00%	0.69%
Overseas Equity <sup>3</sup> .....	0.97%	0.00%	0.14%	0.00%	1.11%
Pacific Rim <sup>3</sup> .....	0.80%	0.00%	0.27%	0.00%	1.07%
PIMCO VIT All Asset <sup>15</sup> .....	0.18%	0.25%	0.45%	0.69%	1.57%
Real Estate Securities <sup>3</sup> .....	0.70%	0.00%	0.03%	0.00%	0.73%
Real Return Bond <sup>3, 16, 17</sup> .....	0.68%	0.00%	0.06%	0.00%	0.74%
Science and Technology <sup>3, 7</sup> .....	1.05%	0.00%	0.09%	0.00%	1.14%
Short-Term Bond <sup>3</sup> .....	0.58%	0.00%	0.02%	0.00%	0.60%

<u>Portfolio</u>	<u>Management Fees</u>	<u>12b-1 Fees</u>	<u>Other Expenses</u>	<u>Acquired Fund Fees and Expenses</u>	<u>Total<sup>1</sup> Operating Expenses</u>
Small Cap Growth <sup>3</sup> .....	1.07%	0.00%	0.06%	0.00%	1.13%
Small Cap Index <sup>3, 14</sup> .....	0.48%	0.00%	0.03%	0.00%	0.51%
Small Cap Opportunities <sup>3</sup> .....	0.99%	0.00%	0.04%	0.00%	1.03%
Small Cap Value <sup>3</sup> .....	1.06%	0.00%	0.05%	0.00%	1.11%
Small Company Value <sup>3, 7</sup> .....	1.02%	0.00%	0.04%	0.00%	1.06%
Strategic Bond <sup>3</sup> .....	0.67%	0.00%	0.07%	0.00%	0.74%
Strategic Income <sup>3</sup> .....	0.69%	0.00%	0.09%	0.00%	0.78%
Total Bond Market B <sup>2</sup> .....	0.47%	0.00%	0.06%	0.00%	0.53%
Total Return <sup>3, 11, 16</sup> .....	0.69%	0.00%	0.06%	0.00%	0.75%
Total Stock Market Index <sup>3, 14</sup> .....	0.48%	0.00%	0.04%	0.00%	0.52%
U.S. Government Securities <sup>3</sup> .....	0.61%	0.00%	0.07%	0.00%	0.68%
U.S. High Yield Bond <sup>3</sup> .....	0.73%	0.00%	0.05%	0.00%	0.78%
U.S. Large Cap <sup>3</sup> .....	0.82%	0.00%	0.03%	0.00%	0.85%
Utilities <sup>3</sup> .....	0.82%	0.00%	0.15%	0.00%	0.97%
Value <sup>3</sup> .....	0.74%	0.00%	0.04%	0.00%	0.78%

<sup>1</sup>Total Operating Expenses include fees and expenses incurred indirectly by a portfolio as a result of its investment in other investment companies (each an "Acquired Fund"). The Total Operating Expenses shown may not correlate to the portfolio's ratio of expenses to average net assets shown in the financial highlights section in the prospectus for the portfolio, which does not include Acquired Fund fees and expenses. Acquired Fund fees and expenses for any new funds are estimated, not actual, amounts based on the portfolio's current fiscal year.

<sup>2</sup>John Hancock Trust (the "Trust") sells shares of these portfolios only to certain variable life insurance and variable annuity separate accounts of ours and our affiliates. Each portfolio is subject to an expense cap pursuant to an agreement between the Trust and John Hancock Investment Management Services, LLC (the "Adviser"). The expense cap is as follows: the Adviser has agreed to waive its advisory fee (or, if necessary, reimburse expenses of the portfolio) in an amount so that the rate of the portfolio's Total Operating Expenses does not exceed its net operating expenses as listed below. A portfolio's Total Operating Expenses includes all of its operating expenses including advisory fees and Rule 12b-1 fees, but excludes taxes, brokerage commissions, interest, litigation and indemnification expenses and extraordinary expenses of the portfolio not incurred in the ordinary course of the portfolio's business. Under the agreement, the Adviser's obligation to provide the expense cap with respect to a particular portfolio will remain in effect until May 1, 2009 and will terminate after that date only if the Trust, without the prior written consent of the Adviser, sells shares of the portfolio to (or has shares of the portfolio held by) any person other than the variable life insurance or variable annuity insurance separate accounts of ours or any of our affiliates that are specified in the agreement. The fees shown do not reflect this expense cap. If this expense cap had been reflected, the net operating expenses for these portfolios would be as indicated below. See the prospectus for participating portfolios for additional information.

<u>Portfolio</u>	<u>Net Operating Expenses</u>	<u>Portfolio</u>	<u>Net Operating Expenses</u>
500 Index B .....	0.25%	Money Market B .....	0.28%
International Equity Index B .....	0.35%	Total Bond Market B .....	0.25%

<sup>3</sup>Effective January 1, 2006, the Adviser has contractually agreed to waive its advisory fee for certain portfolios or otherwise reimburse the expenses of those portfolios. The reimbursement will equal, on an annualized basis, 0.02% of that portion of the aggregate net assets of all the participating portfolios that exceeds \$50 billion. The amount of the reimbursement will be calculated daily and allocated among all the participating portfolios in proportion to the daily net assets of each portfolio. The reimbursement will remain in effect until May 1, 2009. The fees shown do not reflect this expense reimbursement. If all applicable waivers or reimbursements had been reflected, the net operating expenses for these portfolios would be as indicated below. See the prospectus for participating portfolios for additional information.

<u>Portfolio</u>	<u>Net Operating Expenses</u>	<u>Portfolio</u>	<u>Net Operating Expenses</u>	<u>Portfolio</u>	<u>Net Operating Expenses</u>
Active Bond .....	0.63%	Core Allocation Plus .....	1.06%	Global .....	0.91%
All Cap Core .....	0.81%	Core Bond .....	0.74%	Global Allocation .....	1.03%
All Cap Growth .....	0.90%	Core Equity .....	0.81%	Global Bond .....	0.81%
All Cap Value .....	0.85%	Disciplined Diversification .....	0.70%	Global Real Estate .....	1.06%
Blue Chip Growth .....	0.83%	Emerging Small Company .....	1.02%	Health Sciences .....	1.14%
Capital Appreciation .....	0.77%	Equity-Income .....	0.84%	High Yield .....	0.70%
Capital Appreciation Value .....	0.96%	Financial Services .....	0.86%	Income and Value .....	0.86%
Classic Value .....	0.87%	Fundamental Value .....	0.80%	International Core .....	1.02%

Portfolio	Net Operating Expenses	Portfolio	Net Operating Expenses	Portfolio	Net Operating Expenses
International Opportunities .....	0.99%	Optimized All Cap .....	0.75%	Small Company Value .....	1.06%
International Small Cap .....	1.12%	Optimized Value .....	0.69%	Strategic Bond .....	0.74%
International Value .....	0.95%	Overseas Equity .....	1.11%	Strategic Income .....	0.78%
Investment Quality Bond .....	0.66%	Pacific Rim .....	1.06%	Total Return .....	0.75%
Large Cap .....	0.77%	Real Estate Securities .....	0.73%	Total Stock Market Index .....	0.51%
Large Cap Value .....	0.85%	Real Return Bond .....	0.74%	U.S. Government Securities .....	0.68%
Mid Cap Index .....	0.49%	Science and Technology .....	1.14%	U.S. High Yield Bond .....	0.77%
Mid Cap Intersection .....	0.93%	Short-Term Bond .....	0.60%	U.S. Large Cap .....	0.85%
Mid Cap Stock .....	0.88%	Small Cap Growth .....	1.12%	Utilities .....	0.96%
Mid Cap Value .....	0.90%	Small Cap Index .....	0.51%	Value .....	0.78%
Mid Value .....	1.04%	Small Cap Opportunities .....	1.03%		
Natural Resources .....	1.08%	Small Cap Value .....	1.11%		

<sup>4</sup>Capital Research Management Company (the adviser to the master fund for each of the Trust feeder funds) is voluntarily waiving a portion of its management fee. The fees shown do not reflect the waiver. See the financial highlights table in the American Funds' prospectus or annual report for further information.

<sup>5</sup>The table reflects the fees and expenses of the master and feeder portfolios. The Adviser has contractually limited other expenses at the feeder portfolio level to 0.03% until May 1, 2010, and the table reflects this limit. Other portfolio level expenses consist of operating expenses of the portfolio, excluding advisor fees, 12b-1 fees, transfer agent fees, blue sky fees, taxes, brokerage commissions, interest expense, litigation and indemnification expenses and other extraordinary expenses not incurred in the ordinary course of business.

<sup>6</sup>For portfolios that have not started operations or have had operations of less than six months as of December 31, 2007, expenses are based on estimates of expenses expected to be incurred over the next year.

<sup>7</sup>T. Rowe Price has voluntarily agreed to waive a portion of its subadvisory fee for certain portfolios. This waiver is based on the combined average daily net assets of these portfolios and the following funds of John Hancock Funds II: Blue Chip Growth, Equity-Income, Health Sciences, Science & Technology, Small Company Value, Spectrum Income and Real Estate Equity portfolios. The John Hancock Funds II portfolios are not offered under your policy. Based on the combined average daily net assets of the portfolios, the percentage fee reduction (as a percentage of the subadvisory fee) as of November 1, 2006 is as follows: 0% for the first \$750 million, 5% for the next \$750 million, 7.5% for the next \$1.5 billion, and 10% if over \$3 billion. The Adviser has also voluntarily agreed to reduce the advisory fee for each portfolio by the amount that the subadvisory fee is reduced. This voluntary fee waiver may be terminated by T. Rowe Price or the Adviser. The fees shown do not reflect this waiver. For more information, please see the prospectus for the underlying portfolios.

<sup>8</sup>The Adviser has contractually agreed to reimburse expenses of the portfolio that exceed 0.70% of the average annual net assets of the portfolio. Expenses include all expenses of the portfolio except Rule 12b-1 fees, class specific expenses such as blue sky and transfer agency fees, portfolio brokerage, interest, and litigation and indemnification expenses and other extraordinary expenses not incurred in the ordinary course of business. This contractual reimbursement will be in effect until May 1, 2010 and thereafter until terminated by the Adviser on notice to the Trust. The fees shown do not reflect this reimbursement. If all applicable waivers or reimbursements had been reflected, the net operating expenses for the portfolio would be 0.70%. For more information, please see the prospectus for the underlying portfolio.

<sup>9</sup>The Adviser has contractually agreed to limit portfolio expenses to 0.025% until May 1, 2010. Portfolio expenses include advisory fee and other operating expenses of the portfolio, but excludes 12b-1 fees, underlying portfolio expenses, taxes, brokerage commissions, interest expense, litigation and indemnification expenses and other extraordinary expenses not incurred in the ordinary course of business. The fees shown do not reflect this waiver. If all applicable waivers or reimbursements had been reflected, the net operating expenses for the portfolio would be 0.89%. For more information, please see the prospectus for the underlying portfolio.

<sup>10</sup>The Adviser has contractually agreed to waive its advisory fees so that the amount retained by the Adviser after payment of the subadvisory fees for the portfolio does not exceed 0.45% of the portfolio's average net assets. This advisory fee waiver will remain in place until May 1, 2010. The fees shown do not reflect this waiver. If all applicable waivers or reimbursements had been reflected, the net operating expenses for the Global and International Value portfolios would be 0.91% and 0.95%, respectively. For more information, please see the prospectus for the underlying portfolios.

<sup>11</sup>The advisory fee rate shown reflects the tier schedule that is currently in place as described in the prospectus for the underlying portfolio.

<sup>12</sup>The Adviser has contractually agreed to reduce its advisory fee for a class of shares of a portfolio in an amount equal to the amount by which the expenses of such class of the portfolio exceed the expense limit (as a percentage of the average annual net assets of the portfolio attributable to the class) of 0.15% and, if necessary, to remit to that class of the portfolio an amount necessary to ensure that such expenses do not exceed that expense limit. "Expenses" means all the expenses of a class of a portfolio excluding advisory fees, Rule 12b-1 fees, transfer agency fees and service fees, blue sky fees, taxes, portfolio brokerage commissions, interest, and litigation and indemnification expenses and other extraordinary expenses not incurred in the ordinary course of the Trust's business. This contractual reimbursement will

be in effect until May 1, 2010 and thereafter until terminated by the Adviser on notice to the portfolio. The fees shown do not reflect this reimbursement. If all applicable waivers or reimbursements had been reflected, the net operating expenses for the portfolio would be 0.91%. For more information, please see the prospectus for the underlying portfolio.

<sup>13</sup>The Adviser has contractually agreed to reimburse expenses of the portfolio that exceed 0.02% of the average annual net assets of the portfolio. Expenses includes all expenses of the portfolio except Rule 12b-1 fees, underlying portfolio expenses, class specific expenses such as blue sky and transfer agency fees, portfolio brokerage, interest, and litigation and indemnification expenses and other extraordinary expenses not incurred in the ordinary course of business. This reimbursement may be terminated any time after May 1, 2010. The fees shown do not reflect this waiver. If all applicable waivers or reimbursements had been reflected, the net operating expenses for the portfolio would be 0.55%. For more information, please see the prospectus for the underlying portfolio.

<sup>14</sup>The Adviser has voluntarily agreed to reduce its advisory fee for a class of shares of the portfolio in an amount equal to the amount by which the expenses of such class of the portfolio exceed the expense limit (as a percentage of the average annual net assets of the portfolio attributable to the class) of 0.05% and, if necessary, to remit to that class of the portfolio an amount necessary to ensure that such expenses do not exceed that expense limit. "Expenses" means all the expenses of a class of a portfolio excluding advisory fees, Rule 12b-1 fees, transfer agency fees and service fees, blue sky fees, taxes, portfolio brokerage commissions, interest, and litigation and indemnification expenses and other extraordinary expenses not incurred in the ordinary course of the Trust's business. This expense limitation will continue in effect unless otherwise terminated by the Adviser upon notice to the Trust. This voluntary expense limitation may be terminated at any time. The fees shown do not reflect this expense limitation. For more information, please refer to the prospectus for the underlying portfolios.

<sup>15</sup>Other expenses for the PIMCO VIT All Asset portfolio reflect an administrative fee of 0.25% and a service fee of 0.20%. Acquired Fund fees and expenses for the portfolio are based upon an allocation of the portfolio's assets among the underlying portfolios and upon the total annual operating expenses of the Institutional Class shares of these underlying portfolios. Acquired Fund fees and expenses will vary with changes in the expenses of the underlying portfolios, as well as allocation of the portfolio's assets, and may be higher or lower than those shown above. For a listing of the expenses associated with each underlying portfolio for the most recent fiscal year, please refer to the prospectus for the underlying portfolio. Pacific Investment Management Company LLC ("PIMCO"), the adviser to the portfolio, has contractually agreed for the current fiscal year (December 31, 2008) to reduce its advisory fee to the extent that the underlying portfolio expenses attributable to advisory and administrative fees exceed 0.64% of the total assets invested in the underlying portfolios. PIMCO may recoup these waivers in future periods, not exceeding three years, provided total expenses, including such recoupment, do not exceed the annual expense limit. This expense reduction is implemented based on a calculation of Acquired Fund fees and expenses attributable to advisory and administrative fees that is different from the calculation of Acquired Fund fees and expenses shown in the table. The fees shown do not reflect this expense reduction. If all applicable waivers or reimbursements had been reflected, the net operating expenses for the portfolio would be 1.55%. For more information, please refer to the prospectus for the underlying portfolio.

<sup>16</sup>Other Expenses reflect the amounts paid as substitute dividend expenses on securities borrowed for the settlement of short sales.

<sup>17</sup>The advisory fees were changed during the previous fiscal year. Rates shown reflect what the advisory fees would have been during the fiscal year 2007 had the new rates been in effect for the whole year.

## DETAILED INFORMATION

This section of the prospectus provides additional detailed information that is not contained in the Summary of Benefits and Risks section.

### Table of Investment Options and Investment Subadvisers

When you select a Separate Account investment option, we invest your money in shares of a corresponding portfolio of the John Hancock Trust (the “Trust” or “JHT”) (or the PIMCO Variable Insurance Trust (the “PIMCO Trust”) with respect to the All Asset portfolio) and hold the shares in a subaccount of the Separate Account. The Fee Tables show the investment management fees, Rule 12b-1 fees and other operating expenses for these portfolio shares as a percentage (rounded to two decimal places) of each portfolio’s average net assets for 2007, except as indicated in the footnotes appearing at the end of the table. Fees and expenses of the portfolios are not fixed or specified under the terms of the policies and may vary from year to year. These fees and expenses differ for each portfolio and reduce the investment return of each portfolio. Therefore, they also indirectly reduce the return you will earn on any Separate Account investment options you select.

The John Hancock Trust and the PIMCO Trust are so-called “series” type mutual funds and each is registered under the Investment Company Act of 1940 (“1940 Act”) as an open-end management investment company. John Hancock Investment Management Services, LLC (“JHIMS”) provides investment advisory services to the Trust and receives investment management fees for doing so. JHIMS pays a portion of its investment management fees to other firms that manage the Trust’s portfolios. We are affiliated with JHIMS and may indirectly benefit from any investment management fees JHIMS retains. The All Asset portfolio of the PIMCO Trust receives investment advisory services from Pacific Investment Management Company LLC (“PIMCO”) and pays investment management fees to PIMCO.

Each of the American Asset Allocation, American Blue Chip Income and Growth, American Bond, American Growth-Income, American Growth, and American International portfolios invests in Series 1 shares of the corresponding investment portfolio of the Trust and are subject to a 0.60% Rule 12b-1 fee. The American Asset Allocation, American Growth, American International, American Growth-Income, American Blue Chip Income and Growth and American Bond portfolios operate as “feeder funds,” which means that the portfolio does not buy investment securities directly. Instead, it invests in a “master fund” which in turn purchases investment securities. Each of the American feeder fund portfolios has the same investment objective and limitations as its master fund. The prospectus for the American Fund master fund is included with the prospectuses for the underlying funds. We pay American Funds Distributors, Inc., the principal underwriter for the American Funds Insurance Series, a percentage of some or all of the amounts allocated to the “American” portfolios of the Trust for the marketing support services it provides.

The portfolios pay us or certain of our affiliates compensation for some of the distribution, administrative, shareholder support, marketing and other services we or our affiliates provide to the portfolios. The amount of this compensation is based on a percentage of the assets of the portfolios attributable to the variable insurance products that we and our affiliates issue. These percentages may differ from portfolio to portfolio and among classes of shares within a portfolio. In some cases, the compensation is derived from the Rule 12b-1 fees that are deducted from a portfolio’s assets for the services we or our affiliates provide to that portfolio. These compensation payments do not, however, result in any charge to you in addition to what is shown in the Fee Tables.

The following table provides a general description of the portfolios that underlie the variable investment options we make available under the policy. You bear the investment risk of any portfolio you choose as an investment option for your policy. You can find a full description of each portfolio, including the investment objectives, policies and restrictions of, and the risks relating to investment in the portfolio in the prospectus for that portfolio. You should read the portfolio’s prospectus carefully before investing in the corresponding variable investment option.

The investment options in the Separate Account are not publicly traded mutual funds. The investment options are only available to you as investment options in the policies, or in some cases through other variable annuity contracts or variable life insurance policies issued by us or by other life insurance companies. In some cases, the investment options also may be available through participation in certain qualified pension or retirement plans. The portfolios' investment advisers and managers (i.e. subadvisers) may manage publicly traded mutual funds with similar names and investment objectives. However, the portfolios are not directly related to any publicly traded mutual fund. You should not compare the performance of any investment option described in this prospectus with the performance of a publicly traded mutual fund. The performance of any publicly traded mutual fund could differ substantially from that of any of the investment options of our Separate Account.

The portfolios available under the policies are as described in the following table:

Portfolio	Portfolio Manager	Investment Objective and Strategy
<b>500 Index B</b>	MFC Global Investment Management (U.S.A.) Limited	To approximate the aggregate total return of a broad-based U.S. domestic equity market index. Under normal market conditions, the portfolio seeks to approximate the aggregate total return of a broad based U.S. domestic equity market index. To pursue this goal, the portfolio invests at least 80% of its net assets (plus any borrowings for investment purposes) at the time of investment in the common stocks that are included in the S&P 500 Index* and securities (which may or may not be included in the S&P 500 Index) that the subadviser believes as a group will behave in a manner similar to the index. The subadviser may determine that the portfolio's investments in certain instruments, such as index futures, total return swaps and ETFs have similar economic characteristics to securities that are in the S&P 500 Index.
<b>Active Bond</b>	Declaration Management & Research LLC & MFC Global Management (U.S.), LLC	To seek income and capital appreciation. Under normal market conditions, the portfolio invests at least 80% of its net assets (plus any borrowing for investment purposes) in a diversified mix of debt securities and instruments.
<b>All Cap Core</b>	Deutsche Investment Management Americas Inc.	To seek long-term growth of capital. Under normal market conditions, the portfolio invests in common stocks and other equity securities within all asset classes (small-, mid- and large-capitalization) of those within the Russell 3000 Index.*
<b>All Cap Growth</b>	Invesco Aim Capital Management, Inc.	To seek long-term capital appreciation. Under normal market conditions, the portfolio invests its assets principally in common stocks of companies that the subadviser believes likely to benefit from new or innovative products, services or processes as well as those that have experienced above-average, long-term growth in earnings and have excellent prospects for future growth. Any income received from securities held by the portfolio will be incidental.
<b>All Cap Value</b>	Lord, Abbett & Co. LLC	To seek capital appreciation. Under normal market conditions, the portfolio invests in equity securities of U.S. and multinational companies in all capitalization ranges that the subadviser believes are undervalued. The portfolio will invest at least 50% of its net assets in equity securities of large, seasoned companies with market capitalizations at the time of purchase that fall within the market capitalization range of the Russell 1000 Index.* This range varies daily. The portfolio will invest the remainder of its assets in mid-sized and small company securities.
<b>American Asset Allocation</b>	Capital Research and Management Company (adviser to the American Funds Insurance Series)	To seek to provide high total return (including income and capital gains) consistent with preservation of capital over the long term. The portfolio invests all of its assets in the master fund, Class 1 shares of the Asset Allocation portfolio, a series of American Funds Insurance Series. The portfolio invests in a diversified portfolio of common stocks and other equity securities, bonds and other intermediate and long-term debt securities, and money market instruments. In addition, the portfolio may invest up to 25% of its debt assets in lower quality debt securities (rated Ba or below by Moody's and BB or below by S&P or unrated but determined to be of equivalent quality). Such securities are sometimes referred to as junk bonds. The portfolio is designed for investors seeking above-average total return.

Portfolio	Portfolio Manager	Investment Objective and Strategy
<b>American Blue Chip Income and Growth</b>	Capital Research and Management Company (adviser to the American Funds Insurance Series)	To seek to produce income exceeding the average yield on U.S. stocks generally (as represented by the average yield on the S&P 500 Index*) and to provide an opportunity for growth of principal consistent with sound common stock investing. The portfolio invests all of its assets in the master fund, Class 1 shares of the Blue Chip Income and Growth portfolio, a series of American Funds Insurance Series. The Blue Chip Income and Growth portfolio invests primarily in common stocks of larger, more established companies based in the U.S. with market capitalizations of \$4 billion and above. The Blue Chip Income and Growth portfolio may also invest up to 10% of its assets in common stocks of larger, non-U.S. companies, so long as they are listed or traded in the U.S. The Blue Chip Income and Growth portfolio will invest, under normal market conditions, at least 90% of its assets in equity securities.
<b>American Bond</b>	Capital Research and Management Company (adviser to the American Funds Insurance Series)	To seek to maximize current income and preserve capital. The portfolio invests all of its assets in the master fund, Class 1 shares of the Bond portfolio, a series of American Funds Insurance Series. The Bond portfolio normally invests at least 80% of its net assets (plus borrowing for investment purposes) in bonds. The Bond portfolio will invest at least 65% of its assets in investment-grade debt securities (including cash and cash equivalents) and may invest up to 35% of its assets in bonds that are rated Ba or below by Moody's and BB or below by S&P or that are unrated but determined to be of equivalent quality (so called junk bonds). The Bond portfolio may invest in bonds of issuers domiciled outside the U.S.
<b>American Growth</b>	Capital Research and Management Company (adviser to the American Funds Insurance Series)	To seek to make the shareholders' investment grow. The portfolio invests all of its assets in the master fund, Class 1 shares of the Growth portfolio, a series of American Funds Insurance Series. The Growth portfolio invests primarily in common stocks of companies that appear to offer superior opportunities for growth of capital. The Growth portfolio may also invest up to 15% of its assets in equity securities of issuers domiciled outside the U.S. and Canada.
<b>American Growth-Income</b>	Capital Research and Management Company (adviser to the American Funds Insurance Series)	To seek to make the shareholders' investments grow and to provide the shareholder with income over time. The portfolio invests all of its assets in the master fund, Class 1 shares of the Growth-Income portfolio, a series of American Funds Insurance Series. The Growth-Income portfolio invests primarily in common stocks or other securities which demonstrate the potential for appreciation and/or dividends. The Growth-Income portfolio may invest a portion of its assets in securities of issuers domiciled outside the U.S. and not included in the S&P 500 Index.*
<b>American International</b>	Capital Research and Management Company (adviser to the American Funds Insurance Series)	To seek to make the shareholders' investment grow. The portfolio invests all of its assets in the master fund, Class 1 shares of the International portfolio, a series of American Funds Insurance Series. The International portfolio invests primarily in common stocks of companies located outside the U.S.
<b>Blue Chip Growth</b>	T. Rowe Price Associates, Inc.	To provide long-term growth of capital. Current income is a secondary objective. Under normal market conditions, the portfolio invests at least 80% of its net assets (plus any borrowing for investment purposes) in the common stocks of large and medium-sized blue chip growth companies. These are firms that, in the subadviser's view, are well established in their industries and have the potential for above-average earnings growth.
<b>Capital Appreciation</b>	Jennison Associates LLC	To seek long-term growth of capital. Under normal market conditions, the portfolio invests at least 65% of its total assets in equity and equity-related securities of companies that, at the time of investment, exceed \$1 billion in market capitalization and that the subadviser believes have above-average growth prospects. These companies are generally medium- to large-capitalization companies.
<b>Capital Appreciation Value</b>	T. Rowe Price Associates, Inc.	To seek long-term capital appreciation. Under normal market conditions, the portfolio invests primarily in common stocks of established U.S. companies that have above-average potential for capital growth. Common stocks typically constitute at least 50% of the portfolio's total assets. The remaining assets are generally invested in other securities, including convertible securities, corporate and government debt, foreign securities, futures and options.

Portfolio	Portfolio Manager	Investment Objective and Strategy						
<b>Classic Value</b>	Pzena Investment Management, LLC.	To seek long-term growth of capital. Under normal market conditions, the portfolio invests at least 80% of its assets in domestic equity securities. The portfolio may invest in securities of foreign issuers, but will generally limit such investments to American Depositary Receipts and foreign securities listed and traded on a U.S. exchange or the NASDAQ market.						
<b>Core Allocation Plus</b>	Wellington Management Company, LLP	To seek total return, consisting of long-term capital appreciation and current income. Under normal market conditions, the portfolio invests in equity and fixed income securities of issuers located within and outside the U.S. The portfolio will allocate its assets between fixed income securities, which may include investment grade and below investment grade debt securities with maturities that range from short to longer term, and equity securities based upon the subadviser's targeted asset mix, which may change over time.						
<b>Core Bond</b>	Wells Capital Management, Incorporated	To seek total return consisting of income and capital appreciation. Under normal market conditions, the portfolio invests at least 80% of its net assets (plus any borrowings for investment purposes) in a broad range of investment grade debt securities, including U.S. Government obligations, corporate bonds, mortgage-backed and other asset-backed securities and money market instruments.						
<b>Core Equity</b>	Legg Mason Capital Management, Inc.	To seek long-term capital growth. Under normal market conditions, the portfolio invests at least 80% of its net assets (plus any borrowings for investment purposes) in equity securities that, in the subadviser's opinion, offer the potential for capital growth.						
<b>Disciplined Diversification</b>	Dimensional Fund Advisers LP	To seek total return consisting of capital appreciation and current income. Under normal market conditions, the portfolio invests primarily in equity securities and fixed income securities of domestic and international issuers, including equities of issuers in emerging markets, in accordance with the following range of allocations: <table border="0" style="margin-left: 20px;"> <tr> <td style="text-align: right;"><u>Target Allocation</u></td> <td style="text-align: right;"><u>Range of Allocations</u></td> </tr> <tr> <td style="text-align: right;">Equity Securities: 70%</td> <td style="text-align: right;">65% – 75%</td> </tr> <tr> <td style="text-align: right;">Fixed Income Securities: 30%</td> <td style="text-align: right;">25% – 35%</td> </tr> </table>	<u>Target Allocation</u>	<u>Range of Allocations</u>	Equity Securities: 70%	65% – 75%	Fixed Income Securities: 30%	25% – 35%
<u>Target Allocation</u>	<u>Range of Allocations</u>							
Equity Securities: 70%	65% – 75%							
Fixed Income Securities: 30%	25% – 35%							
<b>Emerging Small Company</b>	RCM Capital Management LLC	To seek long-term capital appreciation. Under normal market conditions, the portfolio invests at least 80% of its net assets (plus borrowings for investment purposes) at the time of investment in securities of small-capitalization companies. The subadviser defines securities of small-capitalization companies as common stocks and other equity securities of U.S. companies that have a market capitalization that does not exceed the highest market capitalization of any company contained in either the Russell 2000 Index* or the S&P SmallCap 600 Index.*						
<b>Equity-Income</b>	T. Rowe Price Associates, Inc.	To provide substantial dividend income and also long-term capital appreciation. Under normal market conditions, the portfolio invests at least 80% of its net assets (plus any borrowing for investment purposes) in equity securities, with at least 65% in common stocks of well established companies paying above-average dividends.						
<b>Financial Services</b>	Davis Selected Advisers, L.P.	To seek growth of capital. Under normal market conditions, the portfolio invests at least 80% of its net assets (plus any borrowings for investment purposes) in companies that, at the time of investment, are principally engaged in financial services. The portfolio invests primarily in common stocks of financial services companies.						
<b>Franklin Templeton Founding Allocation</b>	MFC Global Investment Management (U.S.A.) Limited	To seek long-term growth of capital. The portfolio invests in other portfolios and in other investment companies as well as other types of investments. The portfolio currently invests primarily in three underlying portfolios: the Global Trust, Income Trust and Mutual Shares Trust, as described in the JHT prospectus. The portfolio may purchase any portfolios except other JHT funds of funds and the American feeder funds. When purchasing shares of other JHT funds, the Franklin Templeton Founding Allocation Trust only purchases NAV shares (which are not subject to Rule 12b-1 fees).						
<b>Fundamental Value</b>	Davis Selected Advisers, L.P.	To seek growth of capital. Under normal market conditions, the portfolio invests primarily in common stocks of U.S. companies with market capitalizations of at least \$10 billion. The portfolio may also invest in companies with smaller capitalizations.						

Portfolio	Portfolio Manager	Investment Objective and Strategy
<b>Global</b>	Templeton Global Advisors Limited	To seek long-term capital appreciation. Under normal market conditions, the portfolio invests primarily in the equity securities of companies located throughout the world, including emerging markets.
<b>Global Allocation</b>	UBS Global Asset Management (Americas) Inc.	To seek total return, consisting of long-term capital appreciation and current income. Under normal market conditions, the portfolio invests in equity and fixed income securities of issuers located within and outside the U.S. The portfolio will allocate its assets between fixed income securities and equity securities.
<b>Global Bond</b>	Pacific Investment Management Company LLC	To seek maximum total return, consistent with preservation of capital and prudent investment management. Under normal market conditions, the portfolio invests at least 80% of its net assets (plus any borrowings for investment purposes) in fixed income instruments, which may be represented by futures contracts (including related options) with respect to such securities, and options on such securities. These fixed income instruments may be denominated in non-U.S. currencies or in U.S. dollars, which may be represented by forwards or derivatives, such as options, future contracts, or swap agreements.
<b>Global Real Estate</b>	Deutsche Investment Management Americas Inc.	To seek a combination of long-term capital appreciation and current income. Under normal market conditions, the portfolio invests at least 80% of its net assets (plus any borrowings for investment purposes) in equity securities of U.S. REITs, foreign entities with tax-transparent structures similar to REITs and U.S. and foreign real estate operating companies. Equity securities include common stock, preferred stock and securities convertible into common stock. The portfolio will be invested in issuers located in at least three different countries, including the U.S.
<b>Health Sciences</b>	T. Rowe Price Associates, Inc.	To seek long-term capital appreciation. Under normal market conditions, the portfolio invests at least 80% of its net assets (plus any borrowings for investment purposes) in common stocks of companies engaged, at the time of investment, in the research, development, production, or distribution of products or services related to health care, medicine, or the life sciences (collectively termed "health sciences").
<b>High Yield</b>	Western Asset Management Company	To realize an above-average total return over a market cycle of three to five years, consistent with reasonable risk. Under normal market conditions, the portfolio invests at least 80% of its net assets (plus any borrowings for investment purposes) at the time of investment in high yield securities, including corporate bonds, preferred stocks, U.S. Government and foreign securities, mortgage-backed securities, loan assignments or participations and convertible securities which have the following ratings (or, if unrated, are considered by the subadviser to be of equivalent quality):  Moody's                      Ba through C Standard & Poor's        BB through D
<b>Income &amp; Value</b>	Capital Guardian Trust Company	To seek the balanced accomplishment of conservation of principal and long-term growth of capital and income. Under normal market conditions, the portfolio invests its assets in both equity and fixed income securities. The subadviser has full discretion to determine the allocation of assets between equity and fixed income securities. Generally, between 25% and 75% of the portfolio's total assets will be invested in fixed income securities unless the subadviser determines that some other proportion would better serve the portfolio's investment objective.
<b>Index Allocation</b>	MFC Global Investment Management (U.S.A.) Limited	To seek long term growth of capital. Current income is also a consideration. Under normal market conditions, the portfolio invests in a number of the other index portfolios of JHT. The portfolio invests approximately 70% of its total assets in underlying portfolios which invest primarily in equity securities and approximately 30% of its total assets in underlying portfolios which invest primarily in fixed income securities.
<b>International Core</b>	Grantham, Mayo, Van Otterloo & Co. LLC	To seek high total return. Under normal market conditions, the portfolio invests at least 80% of its total assets in equity investments. The portfolio typically invests in equity investments in companies from developed markets outside the U.S.

Portfolio	Portfolio Manager	Investment Objective and Strategy
<b>International Equity Index B</b>	SSgA Funds Management, Inc.	To seek to track the performance of a broad-based equity index of foreign companies primarily in developed countries and, to a lesser extent, in emerging markets. Under normal market conditions, the portfolio invests at least 80% of its assets in securities listed in the Morgan Stanley Capital International All Country World Excluding U.S. Index.*
<b>International Opportunities</b>	Marsico Capital Management, LLC	To seek long-term growth of capital. Under normal market conditions, the portfolio invests at least 65% of its total assets in common stocks of foreign companies that are selected for their long-term growth potential. The portfolio may invest in companies of any size throughout the world. The portfolio invests in issuers from at least three different countries not including the U.S. The portfolio may invest in common stocks of companies economically tied to emerging markets. Some issuers of securities in the portfolio may be based in or economically tied to the U.S.
<b>International Small Cap</b>	Franklin Templeton Investment Corp.	To seek long-term capital appreciation. Under normal market conditions, the portfolio invests at least 80% of its net assets (plus any borrowing for investment purposes) in investments of small companies outside the U.S., including emerging markets, which have total stock market capitalization or annual revenues of \$4 billion or less.
<b>International Value</b>	Templeton Investment Counsel, LLC	To seek long-term growth of capital. Under normal market conditions, the portfolio invests at least 65% of its total assets in equity securities of companies located outside the U.S., including in emerging markets.
<b>Investment Quality Bond</b>	Wellington Management Company, LLP	To provide a high level of current income consistent with the maintenance of principal and liquidity. Under normal market conditions, the portfolio invests at least 80% of its net assets (plus any borrowings for investment purposes) in bonds rated investment grade at the time of investment. The portfolio will tend to focus on corporate bonds and U.S. Government bonds with intermediate to longer term maturities.
<b>Large Cap</b>	UBS Global Asset Management (Americas) Inc.	To seek to maximize total return, consisting of capital appreciation and current income. Under normal market conditions, the portfolio invests at least 80% of its net assets (plus any borrowings for investment purposes) in equity securities of U.S. large-capitalization companies. The portfolio defines large-capitalization companies as those with a market capitalization range, at the time of investment, equal to that of the portfolio's benchmark, the Russell 1000 Index.*
<b>Large Cap Value</b>	BlackRock Investment Management, LLC	To seek long-term growth of capital. Under normal market conditions, the portfolio invests at least 80% of its net assets (plus any borrowing for investment purposes) in equity securities of large-capitalization companies selected from those that are, at the time of purchase, included in the Russell 1000 Value Index.* The portfolio will seek to achieve its investment objective by investing primarily in a diversified portfolio of equity securities of large-capitalization companies located in the U.S. The portfolio will seek to outperform the Russell 1000 Value Index by investing in equity securities that the subadviser believes are selling at or below normal valuations.
<b>Lifestyle Aggressive</b>	MFC Global Investment Management (U.S.A.) Limited	To seek long-term growth of capital. Current income is not a consideration. The portfolio operates as a fund of funds and invests 100% of its assets in underlying portfolios which invest primarily in equity securities.
<b>Lifestyle Balanced</b>	MFC Global Investment Management (U.S.A.) Limited	To seek a balance between a high level of current income and growth of capital, with a greater emphasis on growth of capital. The portfolio operates as a fund of funds and invests approximately 40% of its assets in underlying portfolios which invest primarily in fixed income securities and approximately 60% in underlying portfolios which invest primarily in equity securities.
<b>Lifestyle Conservative</b>	MFC Global Investment Management (U.S.A.) Limited	To seek a high level of current income with some consideration given to growth of capital. The portfolio operates as a fund of funds and invests approximately 80% of its assets in underlying portfolios which invest primarily in fixed income securities and approximately 20% in underlying portfolios which invest primarily in equity securities.

Portfolio	Portfolio Manager	Investment Objective and Strategy
<b>Lifestyle Growth</b>	MFC Global Investment Management (U.S.A.) Limited	To seek long-term growth of capital. Current income is also a consideration. The portfolio operates as a fund of funds and invests approximately 20% of its assets in underlying portfolios which invest primarily in fixed income securities and approximately 80% in underlying portfolios which invest primarily in equity securities.
<b>Lifestyle Moderate</b>	MFC Global Investment Management (U.S.A.) Limited	To seek a balance between a high level of current income and growth of capital, with a greater emphasis on income. The portfolio operates as a fund of funds and invests approximately 60% of its assets in underlying portfolios which invest primarily in fixed income securities and approximately 40% in underlying portfolios which invest primarily in equity securities.
<b>Mid Cap Index</b>	MFC Global Investment Management (U.S.A.) Limited	To seek to approximate the aggregate total return of a mid-capitalization U.S. domestic equity market index. Under normal market conditions, the portfolio invests at least 80% of its net assets (plus any borrowings for investment purposes) at the time of investment in the common stocks that are included in the S&P MidCap 400 Index* and securities (which may or may not be included in the S&P MidCap 400 Index) that the subadviser believes as a group will behave in a manner similar to the index.
<b>Mid Cap Intersection</b>	Wellington Management Company, LLP	To seek long-term growth of capital. Under normal market conditions, the portfolio invests at least 80% of its net assets (plus any borrowings for investment purposes) in equity securities of medium-sized companies with significant capital appreciation potential. For the purposes of the portfolio, medium-sized companies are those with market capitalizations, at the time of investment, within the market capitalization range of companies represented in either the Russell MidCap Index* or the S&P MidCap 400 Index.*
<b>Mid Cap Stock</b>	Wellington Management Company, LLP	To seek long-term growth of capital. Under normal market conditions, the portfolio invests at least 80% of its net assets (plus any borrowings for investment purposes) in equity securities of medium-sized companies with significant capital appreciation potential. For the portfolio, “medium-sized companies” are those with market capitalizations within the collective market capitalization range of companies represented in either the Russell MidCap Index* or the S&P MidCap 400 Index.*
<b>Mid Cap Value</b>	Lord, Abnett & Co. LLC	To seek capital appreciation. Under normal market conditions, the portfolio invests at least 80% of its net assets (plus any borrowings for investment purposes) in mid-sized companies, with market capitalizations within the market capitalization range of companies in the Russell MidCap Index.* This range varies daily. The portfolio invests 65% of its total assets in equity securities which it believes to be undervalued in the marketplace.
<b>Mid Value</b>	T. Rowe Price Associates, Inc.	To seek long-term capital appreciation. Under normal market conditions, the portfolio invests at least 80% of its net assets in companies with market capitalizations that are within the Russell MidCap Index* or the Russell MidCap Value Index.* The portfolio invests in a diversified mix of common stocks of mid-size U.S. companies that are believed to be undervalued by various measures and offer good prospects for capital appreciation.
<b>Money Market B</b>	MFC Global Investment Management (U.S.A.) Limited	To obtain maximum current income consistent with preservation of principal and liquidity. Under normal market conditions, the portfolio invests in high quality, U.S. dollar denominated money market instruments.
<b>Natural Resources</b>	Wellington Management Company, LLP	To seek long-term total return. Under normal market conditions, the portfolio will invest at least 80% of its net assets (plus any borrowings for investment purposes) in equity and equity-related securities of natural resource-related companies worldwide, including emerging markets. Natural resource-related companies include companies that own or develop energy, metals, forest products and other natural resources, or supply goods and services to such companies.
<b>Optimized All Cap</b>	MFC Global Investment Management (U.S.A.) Limited	To seek long-term growth of capital. Under normal market conditions the portfolio invests at least 65% of its total assets in equity securities of U.S. companies. The portfolio will generally focus on equity securities of U.S. companies across the three market capitalization ranges of large, mid and small.

Portfolio	Portfolio Manager	Investment Objective and Strategy
<b>Optimized Value</b>	MFC Global Investment Management (U.S.A.) Limited	To seek long-term capital appreciation. Under normal market conditions, the portfolio invests at least 65% of its total assets in equity securities of U.S. companies with the potential for long-term growth of capital. The portfolio invests in U.S. companies with a market capitalization range, at the time of investment, equal to that of the portfolio's benchmark, the Russell 1000 Value Index.*
<b>Overseas Equity</b>	Capital Guardian Trust Company	To seek long-term capital appreciation. Under normal market conditions, the portfolio invests at least 80% of its net assets (plus any borrowings for investment purposes) in equity securities of a diversified mix of large established and medium sized foreign companies located primarily in developed countries (outside of the U.S.) and, to a lesser extent, in emerging markets.
<b>Pacific Rim</b>	MFC Global Investment Management (U.S.A.) Limited	To achieve long-term growth of capital. Under normal market conditions, the portfolio invests at least 80% of its net assets (plus any borrowings for investment purposes) in common stocks and equity-related securities of established, larger-capitalization non-U.S. companies located in the Pacific Rim region, including emerging markets that have attractive long-term prospects for growth of capital. Current income from dividends and interest will not be an important consideration in the selection of portfolio securities.
<b>PIMCO VIT All Asset Portfolio</b> <i>(a series of the PIMCO Variable Insurance Trust) (only Class M is available for sale)</i>	Pacific Investment Management Company LLC	To seek maximum real return consistent with preservation of real capital and prudent investment management. The portfolio invests primarily in a diversified mix of common stocks of large and mid-sized U.S. companies and bonds with an overall intermediate term average maturity.
<b>Real Estate Securities</b>	Deutsche Investment Management Americas Inc.	To seek to achieve a combination of long-term capital appreciation and current income. Under normal market conditions, the portfolio invests at least 80% of its net assets (plus any borrowings for investment purposes) in equity securities of REITs and real estate companies. Equity securities include common stock, preferred stock and securities convertible into common stock.
<b>Real Return Bond</b>	Pacific Investment Management Company LLC	To seek maximum real return, consistent with preservation of real capital and prudent investment management. Under normal market conditions, the portfolio invests at least 80% of its net assets (plus borrowings for investment purposes) in inflation-indexed bonds of varying maturities issued by the U.S. and non-U.S. governments, their agencies or instrumentalities and corporations, which may be represented by forwards or derivatives such as options, futures contracts, or swap agreements.
<b>Science &amp; Technology</b>	T. Rowe Price Associates, Inc. & RCM Capital Management LLC	To seek long-term growth of capital. Current income is incidental to the portfolio's objective. Under normal market conditions, the portfolio invests at least 80% of its net assets (plus any borrowing for investment purposes) in the common stocks of companies expected to benefit from the development, advancement, and/or use of science and technology. For purposes of satisfying this requirement, common stock may include equity linked notes and derivatives relating to common stocks, such as options on equity linked notes.
<b>Short-Term Bond</b>	Declaration Management & Research, LLC	To seek income and capital appreciation. Under normal market conditions, the portfolio invests at least 80% of its net assets (plus any borrowing for investment purposes) at the time of investment in a diversified mix of debt securities and instruments. The securities and instruments will have an average credit quality rating of A or AA and a weighted average effective maturity between one and three years, and no more than 15% of the portfolio's net assets will be invested in high yield bonds.
<b>Small Cap Growth</b>	Wellington Management Company, LLP	To seek long-term capital appreciation. Under normal market conditions, the portfolio invests at least 80% of its net assets (plus any borrowings for investment purposes) in small-capitalization companies. For the purposes of the portfolio, "small-capitalization companies" are those with market capitalizations, at the time of investment, not exceeding the maximum market capitalization of any company represented in either the Russell 2000 Index* or the S&P SmallCap 600 Index.*

Portfolio	Portfolio Manager	Investment Objective and Strategy
<b>Small Cap Index</b>	MFC Global Investment Management (U.S.A) Limited	To seek to approximate the aggregate total return of a small-capitalization U.S. domestic equity market index. Under normal market conditions, the portfolio invests, at least 80% of its net assets (plus any borrowings for investment purposes) at the time of investment in the common stocks that are included in the Russell 2000 Index* and securities (which may or may not be included in the Russell 2000 Index) that the subadviser believes as a group will behave in a manner similar to the index.
<b>Small Cap Opportunities</b>	Invesco AIM Capital Management, Inc. & Munder Capital Management, Inc.	Under normal market conditions, AIM invests at least 80% of the AIM subadvised assets (plus any borrowings for investment purposes) in equity securities, including convertible securities, of small-capitalization companies. "Small-capitalization companies" are those companies with market capitalizations, at the time of investment, no larger than the largest capitalized company included in the Russell 2000 Index* during the most recent 11 month period (based on month-end data) plus the most recent data during the current month. Under normal market conditions, Munder invests at least 80% of the portion of the Munder subadvised assets (plus any borrowings for investment purposes) in equity securities of small-capitalization companies. Small-capitalization companies are those companies with market capitalizations, at the time of investment, within the range of the companies in the Russell 2000 Index.*
<b>Small Cap Value</b>	Wellington Management Company, LLP	To seek long-term capital appreciation. Under normal market conditions, the portfolio invests at least 80% of its net assets (plus any borrowings for investment purposes) in small-capitalization companies that are believed to be undervalued by various measures and offer good prospects for capital appreciation. For the purposes of the portfolio, "small-capitalization companies" are those with market capitalizations, at the time of investment, not exceeding the maximum market capitalization of any company represented in either the Russell 2000 Index* or the S&P SmallCap 600 Index.*
<b>Small Company Value</b>	T. Rowe Price Associates, Inc.	To seek long-term growth of capital. Under normal market conditions, the portfolio invests at least 80% of its net assets (plus any borrowings for investment purposes) in companies with market capitalizations, at the time of investment, that do not exceed the maximum market capitalization of any security in the Russell 2000 Index.* The portfolio invests in small companies whose common stocks are believed to be undervalued.
<b>Strategic Bond</b>	Western Asset Management Company	To seek a high level of total return consistent with preservation of capital. Under normal market conditions, the portfolio invests at least 80% of its net assets (plus any borrowings for investment purposes) in fixed income securities.
<b>Strategic Income</b>	MFC Global Investment Management (U.S.), LLC	To seek a high level of current income. Under normal market conditions, the portfolio invests at least 80% of its assets in foreign government and corporate debt securities from developed and emerging markets, U.S. Government and agency securities and domestic high yield bonds.
<b>Total Bond Market B</b>	Declaration Management & Research LLC	To seek to track the performance of the Lehman Brothers Aggregate Bond Index** (which represents the U.S. investment grade bond market). Under normal market conditions, the portfolio invests at least 80% of its net assets (plus any borrowing for investment purposes) in securities listed in the Lehman Brothers Aggregate Bond Index.
<b>Total Return</b>	Pacific Investment Management Company LLC	To seek maximum total return, consistent with preservation of capital and prudent investment management. Under normal market conditions, the portfolio invests at least 65% of its total assets in a diversified portfolio of fixed income instruments of varying maturities, which may be represented by forwards or derivatives, such as options, futures contracts, or swap agreements.
<b>Total Stock Market Index</b>	MFC Global Investment Management (U.S.A.) Limited	To seek to approximate the aggregate total return of a broad U.S. domestic equity market index. Under normal market conditions, the portfolio invests at least 80% of its net assets (plus any borrowings for investment purposes) at the time of investment in the common stocks that are included in the Dow Jones Wilshire 5000 Index,* and securities (which may or may not be included in the Dow Jones Wilshire 5000 Index) that the subadviser believes as a group will behave in a manner similar to the index.

Portfolio	Portfolio Manager	Investment Objective and Strategy
<b>U.S. Government Securities</b>	Western Asset Management Company	To obtain a high level of current income consistent with preservation of capital and maintenance of liquidity. Under normal market conditions, the portfolio invests at least 80% of its net assets (plus any borrowings for investment purposes) in debt obligations and mortgage-backed securities issued or guaranteed by the U.S. Government, its agencies or instrumentalities and derivative securities such as collateralized mortgage obligations backed by such securities and futures contracts. The portfolio may invest the balance of its assets in non-U.S. Government securities including, but not limited to, fixed rate and adjustable rate mortgage-backed securities, asset-backed securities, corporate debt securities and money market instruments.
<b>U.S. High Yield Bond</b>	Wells Capital Management, Incorporated	To seek total return with a high level of current income. Under normal market conditions, the portfolio invests at least 80% of its net assets (plus any borrowing for investment purposes) in U.S. corporate debt securities that are, at the time of investment, below investment grade, including preferred and other convertible securities in below investment grade debt securities (sometimes referred to as junk bonds or high yield securities). The portfolio also invests in corporate debt securities and may buy preferred and other convertible securities and bank loans.
<b>U.S. Large Cap</b>	Capital Guardian Trust Company	To seek long-term growth of capital and income. Under normal market conditions, the portfolio invests at least 80% of its net assets (plus any borrowings for investment purposes) in equity and equity-related securities of U.S. companies with market capitalizations, at the time of investment, greater than \$500 million.
<b>Utilities</b>	Massachusetts Financial Services Company	To seek capital growth and current income (income above that available from the portfolio invested entirely in equity securities). Under normal market conditions, the portfolio invests at least 80% of its net assets (plus any borrowing for investment purposes) in securities of companies in the utilities industry. Securities in the utilities industry may include equity and debt securities of domestic and foreign companies (including emerging markets).
<b>Value</b>	Van Kampen	To realize an above-average total return over a market cycle of three to five years, consistent with reasonable risk. Under normal market conditions, the portfolio invests in equity securities of companies with capitalizations, at the time of investment, similar to the market capitalization of companies in the Russell MidCap Value Index.*

\*“Dow Jones Wilshire 5000 Index<sup>®</sup>” is a trademark of Wilshire Associates. “MSCI All Country World ex US Index” is a trademark of Morgan Stanley & Co. Incorporated. “Russell 1000,<sup>®</sup>” “Russell 2000,<sup>®</sup>” “Russell 2500,<sup>®</sup>” “Russell 3000,<sup>®</sup>” “Russell MidCap,<sup>®</sup>” and “Russell MidCap Value<sup>®</sup>” are trademarks of Frank Russell Company. “S&P 500,<sup>®</sup>” “S&P MidCap 400,<sup>®</sup>” and “S&P SmallCap 600<sup>®</sup>” are trademarks of The McGraw-Hill Companies, Inc. None of the portfolios are sponsored, endorsed, managed, advised, sold or promoted by any of these companies, and none of these companies make any representation regarding the advisability of investing in the portfolios.

The indexes referred to in the portfolio descriptions track companies having the ranges of approximate market capitalization, as of February 29, 2008, set out below:

Dow Jones Wilshire 5000 Index — \$25 million to \$468.29 billion  
MSCI All Country World Ex US Index — \$56 million to \$309 billion  
Russell 1000 Index — \$302 million to \$468.29 billion  
Russell 2000 Index — \$25 million to \$7.68 billion  
Russell 2500 Index — \$25 million to \$16.12 billion  
Russell 3000 Index — \$25 million to \$468.29 billion  
Russell MidCap Index — \$302 million to \$49.3 billion  
Russell MidCap Value Index — \$463 million to \$49.3 billion  
S&P 500 Index — \$744 million to \$468.29 billion  
S&P MidCap 400 Index — \$302 million to \$11.13 billion  
S&P SmallCap 600 Index — \$65 million to \$5.26 billion

\*\*The Lehman Brothers Aggregate Bond Index is a bond index. A bond index relies on indicators such as quality, liquidity, term and duration as relevant measures of performance.

You bear the investment risk of any portfolio you choose as an investment option for your policy. A full description of each portfolio, including the investment objectives, policies and restrictions of, and the risks relating to investments in, each portfolio is contained in the portfolio prospectuses. The portfolio prospectuses should be read carefully before allocating purchase payments to an investment option.

If the shares of a portfolio are no longer available for investment or in our judgment investment in a portfolio becomes inappropriate, we may eliminate the shares of a portfolio and substitute shares of another portfolio of the Trust or another open-end registered investment company. Substitution may be made with respect to both existing investments and the investment of future purchase payments. However, we will make no such substitution without first notifying you and obtaining approval of the appropriate insurance regulatory authorities and the SEC (to the extent required by the 1940 Act).

We will purchase and redeem series fund shares for the Account at their net asset value without any sales or redemption charges. Shares of a series fund represent an interest in one of the funds of the series fund which corresponds to a subaccount of the Account. Any dividend or capital gains distributions received by the Account will be reinvested in shares of that same fund at their net asset value as of the dates paid.

On each business day, shares of each series fund are purchased or redeemed by us for each subaccount based on, among other things, the amount of net premiums allocated to the subaccount, distributions reinvested, and transfers to, from and among subaccounts, all to be effected as of that date. Such purchases and redemptions are effected at each series fund's net asset value per share determined for that same date. A "business day" is any date on which the New York Stock Exchange is open for trading. We compute policy values for each business day as of the close of that day (usually 4:00 p.m. Eastern time).

We will vote shares of the portfolios held in the Account at the shareholder meetings according to voting instructions received from persons having the voting interest under the policies. We will determine the number of portfolio shares for which voting instructions may be given not more than 90 days prior to the meeting. Proxy material will be distributed to each person having the voting interest under the contract together with appropriate forms for giving voting instructions. We will vote all portfolio shares that we hold (including our own shares and those we hold in the Account for policy owners) in proportion to the instructions so received. The effect of this proportional voting is that a small number of policy owners can determine the outcome of a vote.

We determine the number of a series fund's shares held in a subaccount attributable to each owner by dividing the amount of a policy's account value held in the subaccount by the net asset value of one share in the series fund. Fractional votes will be counted. We determine the number of shares as to which the owner may give instructions as of the record date for a series fund's meeting. Owners of policies may give instructions regarding the election of the Board of Trustees or Board of Directors of a series fund, ratification of the selection of independent auditors, approval of series fund investment advisory agreements and other matters requiring a shareholder vote. We will furnish owners with information and forms to enable owners to give voting instructions. However, we may, in certain limited circumstances permitted by the SEC's rules, disregard voting instructions. If we do disregard voting instructions, you will receive a summary of that action and the reasons for it in the next semi-annual report to owners.

The voting privileges described above reflect our understanding of applicable Federal securities law requirements. To the extent that applicable law, regulations or interpretations change to eliminate or restrict the need for such voting privileges, we reserve the right to proceed in accordance with any such revised requirements. We also reserve the right, subject to compliance with applicable law, including approval of owners if so required, (1) to transfer assets determined by John Hancock USA to be associated with the class of policies to which your policy belongs from the Account to another separate account or subaccount, (2) to deregister the Account under the 1940 Act, (3) to substitute for the fund shares held by a subaccount any other investment permitted by law, and (4) to take any action necessary to comply with or obtain any exemptions from the 1940 Act. Any such change will be made only if, in our judgment, the change would best serve the interests of owners of policies in your policy class or would be appropriate in carrying out the purposes of such policies. We would notify owners of any of the foregoing changes and to the extent legally required, obtain approval of affected owners and any regulatory body prior thereto. Such notice and approval, however, may not be legally required in all cases.

## **Description of John Hancock USA**

We are a stock life insurance company incorporated in Maine on August 20, 1955 by a special act of the Maine legislature and redomesticated under the laws of Michigan. We are a licensed life insurance company in the District of Columbia and all states of the United States except New York. Our ultimate parent is Manulife Financial Corporation ("MFC"), a publicly traded company based in Toronto, Canada. MFC is the holding company of John Hancock USA and its subsidiaries. However, neither John Hancock USA nor any of its affiliated companies guarantees the investment performance of the Account.

We have received the following ratings from independent rating agencies:

A++ A.M. Best Superior

Companies have a very strong ability to meet their obligations; 1st category of 15

AA+ Fitch Ratings

Very strong capacity to meet policyholder and contract obligations; 2nd category of 9

AAA Standard & Poor's

Extremely strong financial security characteristics; 1st category of 8

Aa1 Moody's

Excellent in financial strength; 2nd category of 9

These ratings, which are current as of the date of this prospectus and are subject to change, are assigned as a measure of our ability to honor any guarantees provided by the policy and any applicable optional riders, but do not specifically relate to our products, the performance (return) of these products, the value of any investment in these products upon withdrawal or to individual securities held in any portfolio. These ratings do not apply to the safety and performance of the Separate Account.

## **Description of Separate Account A**

The investment accounts shown on page 1 are in fact subaccounts of Separate Account A, a separate account operated by us under Michigan law. The Account meets the definition of "separate account" under the Federal securities laws and is registered as a unit investment trust under the 1940 Act. Such registration does not involve supervision by the SEC of the management of the Account or of us.

The Account's assets are our property. Each policy provides that amounts we hold in the Account pursuant to the policies cannot be reached by any other persons who may have claims against us and can't be used to pay any indebtedness of John Hancock USA other than those arising out of policies that use the Account. Income, gains and losses credited to, or charged against, the Account reflect the Account's own investment experience and not the investment experience of John Hancock USA's other assets.

New subaccounts may be added and made available to policy owners from time to time. Existing subaccounts may be modified or deleted at any time.

## **The fixed account**

Our obligations under any fixed account are backed by our general account assets. Our general account consists of assets owned by us other than those in the Account and in other separate accounts that we may establish. Subject to applicable law, we have sole discretion over the investment of assets of the general account and policy owners do not share in the investment experience of, or have any preferential claim on, those assets. Instead, we guarantee that the policy value allocated to any fixed account will accrue interest daily at an effective annual rate that we determine without regard to the actual investment experience of the general account. We currently offer only one fixed account — the standard fixed account. The effective annual rate we declare for the fixed account will never be less than 3%. We reserve the right to offer one or more additional fixed accounts with characteristics that differ from those of the current fixed account, but we are under no obligation to do so.

Because of exemptive and exclusionary provisions, interests in our fixed account have not been and will not be registered under the Securities Act of 1933 ("1933 Act") and our general account has not been registered as an investment company under the 1940 Act. Accordingly, neither the general account nor any interests therein are subject to the provisions of these acts, and we have been advised that the staff of the SEC has not reviewed the disclosure in this prospectus relating to any fixed account. Disclosure regarding fixed accounts, however, is subject to certain generally-applicable provisions of the Federal securities laws relating to accuracy and completeness of statements made in prospectuses.

## **The death benefit**

In your application for the policy, you will tell us how much life insurance coverage you want on the life of the insured person. This is called the "Total Face Amount." Total Face Amount is composed of the Base Face Amount and any Supplemental Face Amount you elect. The Supplemental Face Amount you can have generally cannot exceed 400% of the Base Face Amount at the Issue Date. Thereafter, scheduled and unscheduled increases to the Supplemental Face Amount cannot exceed 400% of the Total Face Amount at the Issue Date. There are a number of factors you should consider in

determining whether to elect coverage in the form of Base Face Amount or in the form of Supplemental Face Amount. These factors are discussed under “Base Face Amount vs. Supplemental Face Amount” below.

When the insured person dies, we will pay the death benefit minus any outstanding policy debt and unpaid fees and charges. There are two ways of calculating the death benefit. You must choose which one you want in the application. The two death benefit options are described below.

- Option 1 - The death benefit will equal the greater of (1) the Total Face Amount plus any amount payable under a supplementary benefit rider, or (2) the minimum death benefit (as described below).
- Option 2 - The death benefit will equal the greater of (1) the Total Face Amount plus any amount payable under a supplementary benefit rider, *plus the policy value on the date of death*, or (2) the minimum death benefit.

For the same premium payments, the death benefit under Option 2 will tend to be higher than the death benefit under Option 1. On the other hand, the cost of insurance charge will be higher under Option 2 to compensate us for the additional insurance risk. Because of that, the policy value will tend to be higher under Option 1 than under Option 2 for the same premium payments.

### *Limitations on payment of death benefit*

If the insured person commits suicide within certain time periods (generally within 2 years from the Issue Date of the policy), the amount payable will be equal to the premiums paid, less the amount of any policy debt on the date of death, and less any withdrawals.

Also if an application misstated the age or gender of the insured person, we will adjust, if necessary, the Base Face Amount, any Supplemental Face Amount, and every other benefit to which would have been purchased at the correct age or gender by the most recent cost of insurance charge.

### *Base Face Amount vs. Supplemental Face Amount*

As noted above, you should consider a number of factors in determining whether to elect coverage in the form of Base Face Amount or in the form of Supplemental Face Amount.

For the same amount of premiums paid, the amount of the Face Amount charge deducted from policy value and the amount of compensation paid to the selling insurance agent will generally be less if coverage is included as Supplemental Face Amount, rather than as Base Face Amount. On the other hand, the amount of any Supplemental Face Amount may be subject to a shorter No-Lapse Guarantee Period (see “No-lapse guarantee”). Also, after the insured person reaches age 121, the amount of any Supplemental Face Amount will terminate.

If your priority is to reduce your Face Amount charges, you may wish to maximize the proportion of the Supplemental Face Amount. However, if your priority is to take advantage of the No-Lapse Guarantee feature after the 2nd policy year or to maximize the death benefit when the insured person reaches age 121, then you may wish to maximize the proportion of the Base Face Amount. However, the No-Lapse Guarantee for the Base Face Amount under any policy that has elected an increasing Supplemental Face Amount is limited to the first two policy years.

### *The minimum death benefit*

In order for a policy to qualify as life insurance under Federal tax law, there has to be a minimum amount of insurance in relation to policy value. There are two tests that can be applied under Federal tax law — the “guideline premium test” and the “cash value accumulation test.” You must elect which test you wish to have applied at issue. Once elected, the test cannot be changed without our approval.

Under the guideline premium test, we compute the minimum death benefit each business day by multiplying the policy value on that date by the death benefit factor applicable on that date. Factors for some ages are shown in the table below:

<b>Attained Age</b>	<b>Applicable Factor</b>
40 and under .....	250%
45 .....	215%
50 .....	185%
55 .....	150%
60 .....	130%
65 .....	120%
70 .....	115%
75 .....	105%
90 .....	105%
95 and above .....	100%

A table showing the factor for *each* age will appear in the policy.

Under the cash value accumulation test, we compute the minimum death benefit each business day by multiplying the policy value on that date by the death benefit factor applicable on that date. The factor decreases as attained age increases. A table showing the factor for each age will appear in the policy.

The cash value accumulation test may be preferable if you want to fund the policy so that the minimum death benefit will increase earlier than would be required under the guideline premium test, or if you want to fund the policy at the “7 pay” limit for the full 7 years (see “Tax considerations”).

To the extent that the calculation of the minimum death benefit under the selected life insurance qualification test causes the death benefit to exceed our limits, we reserve the right to return premiums or distribute a portion of the policy value so that the resulting amount of insurance is maintained within our limits. Alternatively, if we should decide to accept the additional amount of insurance, we may require additional evidence of insurability.

### *When the insured person reaches 121*

If the policy is still in effect on the policy anniversary nearest the 121st birthday of the insured person, the following things will happen (whether or not there is any net cash surrender value):

- We will stop any monthly deduction charges.
- We will stop accepting any premium payments.
- We will no longer process withdrawals.
- We will continue to credit interest to a fixed account.
- We will continue to accept loan repayments on existing loans and interest will continue to be charged if there is an outstanding loan.
- Any Supplemental Face Amount will terminate (see “Base Face Amount vs Supplemental Face Amount”).

### *Requesting an increase in coverage*

After the first policy year, you may make a written request for an unscheduled increase in Supplemental Face Amount. We must receive your written request within two months of your next policy anniversary. Generally, each such increase must be at least \$50,000 and increases in any one policy year cannot exceed 25% of the Total Face Amount at issue. You will have to provide us with evidence that the insured person qualifies for the same risk classification that applied to them at issue. Generally, any increase will be effective on the next policy anniversary following the date we approve the request. Any unscheduled increase in Supplemental Face Amount after issue, would first require that you terminate the Disability Payment

of Specified Premium, Extended No-Lapse Guarantee, Acceleration of Death Benefit for Qualified Long-Term Care Services, or Residual Life Insurance Benefit and Continuation of Acceleration Enhanced Riders, you may have elected at issue.

### *Requesting a decrease in coverage*

After the first policy year, we may approve a reduction in the Base Face Amount or the Supplemental Face Amount, but only if:

- the remaining Total Face Amount and Base Face Amount will each be at least \$100,000, and
- the remaining Total Face Amount will at least equal the minimum required by the tax laws to maintain the policy's life insurance status.

A pro-rata portion of the surrender charge will be payable upon any requested reduction in the Base Face Amount (see "Surrender charge"). If approved, you may reduce up to 10% of your Base Face Amount at issue without incurring a pro rata surrender charge at that time. This surrender charge exemption does not apply to full surrenders or net cash surrender withdrawals (see "Surrender and withdrawals - Withdrawals"). An approved decrease will take effect on the monthly deduction date on or next following the date we approve the request. We reserve the right to require that the Supplemental Face Amount be fully depleted before the Base Face Amount can be reduced.

### *Change of death benefit option*

Under our current administrative rules, we permit the death benefit option to be changed from Option 2 to Option 1, after the first policy year. We reserve the right to limit a request for a change if the change would cause the policy to fail to qualify as life insurance for tax purposes.

A change in the death benefit option will result in a change in the policy's Total Face Amount, in order to avoid any change in the amount of the death benefit. The new Total Face Amount will be equal to the Total Face Amount prior to the change plus the policy value as of the date of the change. The resulting change to the Total Face Amount will be reflected as an increase in Supplemental Face Amount. The change will take effect on the monthly deduction date on or next following the date the written request for the change is received at our Service Office.

Notwithstanding other policy limits, if the change from Option 2 to 1 yields a Total Face Amount that is larger than 400% of the Total Face Amount at issue, we will allow for the increase. The change will take effect on the monthly deduction date on or next following the date the written request for the change is received at our Service Office.

If you change the death benefit option, the Federal tax law test ("guideline premium test" or "cash value accumulation test") that you elected at issue will continue to apply. Please read "The minimum death benefit" for more information about these Federal tax law tests.

### *Tax consequences of coverage changes*

A change in the death benefit option or Total Face Amount will often change the policy's limits under the Federal tax law test that you elected. To avoid having the policy cease to qualify as life insurance for tax purposes, we reserve the right to (i) refuse or limit a change in the death benefit option or Total Face Amount and (ii) change the Guideline Single Premium or Guideline Level Premium, as applicable. Please read "Tax considerations" to learn about possible tax consequences of changing your insurance coverage under the policy.

### *Your beneficiary*

You name your beneficiary when you apply for the policy. The beneficiary is entitled to the proceeds we pay following the insured person's death. You may change the beneficiary during the insured person's lifetime. Such a change requires the consent of any named *irrevocable* beneficiary. A new beneficiary designation will not affect any payments we make before we receive it. If no beneficiary is living when the insured person dies, we will pay the insurance proceeds to the owner or the owner's estate.

### *Ways in which we pay out policy proceeds*

You may choose to receive proceeds from the policy as a single sum. This includes proceeds that become payable because of death or surrender. As permitted by state law and our current administrative procedures, death claim proceeds may

be placed into an interest-bearing John Hancock retained asset account in the beneficiary's name. We will provide the beneficiary with a checkbook, so checks may be written for all or a part of the proceeds. The retained asset account is part of our general account and is subject to the claims of our creditors. It is not a bank account and it is not insured by the FDIC or any other government agency. We may also in the future direct proceeds from surrenders into a John Hancock retained asset account. Alternatively, you can select to have proceeds of \$1,000 or more applied to any of the other payment options we may offer at the time. You cannot choose an option if the monthly payments under the option would be less than \$50. We will issue a supplementary agreement when the proceeds are applied to any alternative payment option. That agreement will spell out the terms of the option in full. If no alternative payment option has been chosen, proceeds may be paid as a single sum. Please contact our Service Office for more information.

### *Changing a payment option*

You can change the payment option at any time before the proceeds are payable. If you haven't made a choice, the payee of the proceeds has a prescribed period in which he or she can make that choice.

### *Tax impact of payment option chosen*

There may be tax consequences to you or your beneficiary depending upon which payment option is chosen. You should consult with a qualified tax adviser before making that choice.

## **Premiums**

### *Planned premiums*

The Policy Specifications page of your policy will show the "Planned Premium" for the policy. You choose this amount in the policy application. You will also choose how often to pay premiums — annually, semi-annually or quarterly. You may also choose to pay premiums by monthly electronic funds transfers. The premium reminder notice we send you is based on the amount and period you choose. However, payment of Planned Premiums is not necessarily required. You need only pay enough premium to keep the policy in force (see "Lapse and reinstatement").

### *Minimum initial premium*

The Minimum Initial Premium is set forth in the Policy Specifications page of your policy. After the payment of the initial premium, premiums may be paid at any time and in any amount until the insured person's attained age 121, subject to the limitations on premium amount described below.

### *Maximum premium payments*

Federal tax law limits the amount of premium payments you can make relative to the amount of your policy's insurance coverage. We will not knowingly accept any amount by which a premium payment exceeds this limit. If you exceed certain other limits, the law may impose a penalty on amounts you take out of your policy. More discussion of these tax law requirements is provided under "Tax considerations."

Large premium payments may expose us to unanticipated investment risk. In addition, in order to limit our investment risk exposure under certain market conditions, we may refuse to accept additional premium payments. This may be the case, for example, in an environment of decreasing interest rates, where we may not be able to acquire investments for our general account that will sufficiently match the liabilities we are incurring under our fixed account guarantees. Excessive allocations may also interfere with the effective management of our variable investment account portfolios, if we are unable to make an orderly investment of the additional premium into the portfolios. Also, we may refuse to accept an amount of additional premium if the amount of the additional premium would increase our insurance risk exposure, and the insured person doesn't provide us with adequate evidence that he or she continues to meet our requirements for issuing insurance.

We will notify you in writing of our refusal to accept additional premium under these provisions within three days following the date that it is received by us, and will promptly thereafter take the necessary steps to return the premium to you. Notwithstanding the foregoing limits on the additional premium that we will accept, we will not refuse to accept any premium necessary to prevent the policy from terminating.

## *Processing premium payments*

No premiums will be accepted prior to our receipt of a completed application at our Service Office. All premiums received prior to the Issue Date of the policy will be held in the general account and credited with interest from the date of receipt at the rate of return then being earned on amounts allocated to the Money Market B investment account. After the Issue Date but prior to the Allocation Date, premiums received are allocated to the Money Market B investment account. The "Allocation Date" of the policy is the 10th day after the Issue Date. The Issue Date is shown on the Policy Specifications page of the policy. On the Allocation Date, the Net Premiums paid plus interest credited, if any, will be allocated among the investment accounts or the fixed account in accordance with the policy owner's instructions. The "Net Premium" is the premium paid less the applicable premium charges we deduct from it.

Any Net Premium received on or after the Allocation Date will be allocated among investment accounts or the fixed account as of the business day on or next following the date the premium is received at the Service Office. Monthly deductions are normally due on the Policy Date and at the beginning of each policy month thereafter. However, if the monthly deductions are due prior to the Contract Completion Date, they will be deducted from policy value on the Contract Completion Date instead of the dates they were due (see "Procedures for issuance of a policy" for the definition of "Contract Completion Date").

Payment of premiums will not guarantee that the policy will stay in force. Conversely, failure to pay premiums will not necessarily cause the policy to lapse. However, in states where permitted, the policy will have a No-Lapse Guarantee (as well as an optional Extended No-Lapse Guarantee, if elected) which would prevent the policy from lapsing during the guarantee period, provided certain criteria are satisfied.

## *Ways to pay premiums*

If you pay premiums by check or money order, they must be drawn on a U.S. bank in U.S. dollars and made payable to "John Hancock." We will not accept credit card checks. We will not accept starter or third party checks if they fail to satisfy our administrative requirements. Premiums after the first must be sent to the John Hancock USA Service Office at the appropriate address shown on the back cover of this prospectus.

We will also accept premiums:

- by wire or by exchange from another insurance company, or
- via an electronic funds transfer program (any owner interested in making *monthly* premium payments must use this method).

## **Lapse and reinstatement**

### *Lapse*

Unless a no-lapse guarantee is in effect, a policy will go into default if at the beginning of any policy month the policy's net cash surrender value would be zero or below after deducting the monthly deductions then due. Therefore, a policy could lapse eventually if increases in policy value (prior to deduction of policy charges) are not sufficient to cover policy charges. A lapse could have adverse tax consequences as described under "Tax considerations." We will notify you of the default and will allow a 61 day grace period in which you may make a premium payment sufficient to bring the policy out of default. The required payment will be equal to the amount necessary to bring the net cash surrender value to zero, if it was less than zero on the date of default, plus the monthly deductions due at the date of default and payable at the beginning of each of the two policy months thereafter, plus any applicable premium charge. If the required payment is not received by the end of the grace period, the policy will terminate (i.e., "lapse") with no value.

### *No-lapse guarantee*

In those states where it is permitted, as long as the cumulative premium test is satisfied during the No-Lapse Guarantee Period, as described below, we will guarantee that the policy will not go into default, even if adverse investment experience or other factors should cause the policy's surrender value to fall to zero or below during such period.

The Monthly No-Lapse Guarantee Premium is one-twelfth of the No-Lapse Guarantee Premium. The No-Lapse Guarantee Premium is not a charge assessed against the policy value. It is an amount used in determining whether the cumulative premium test has been satisfied.

The No-Lapse Guarantee Premium is set at issue on the basis of the Base Face Amount and any Supplemental Face Amount and reflects the age, sex and risk class of the proposed insured, the death benefit option elected, as well as any additional rating and supplementary benefits, if applicable. It is subject to change if (i) the Total Face Amount of the policy is changed, (ii) there is a death benefit option change, (iii) there is a decrease in the Face Amount of insurance due to a withdrawal, or (iv) there is any change in the supplementary benefits added to the policy or in the risk classification of the insured person.

The No-Lapse Guarantee Period is set at issue and is stated in the policy. The No-Lapse Guarantee Period for any Supplemental Face Amount is the first 2 policy years. Certain state limitations may apply, but generally the No-Lapse Guarantee Period for the Base Face Amount is (i) the lesser of 20 years or to age 75 or (ii) 5 years if the insured person's issue age is 70 or older. The No-Lapse Guarantee Period for the Base Face Amount under any policy that has elected an increasing Supplemental Face Amount, however, is limited to the first 2 policy years.

While the No-Lapse Guarantee is in effect, we will determine at the beginning of the policy month that your policy would otherwise be in default, whether the cumulative premium test, described below, has been met. If the test has not been satisfied, we will notify you of that fact and allow a 61-day grace period in which you may make a premium payment sufficient to keep the policy from going into default. This required payment, as described in the notification, will be equal to the lesser of:

- (a) the outstanding premium requirement to satisfy the cumulative premium test at the date of default, plus the monthly No-Lapse Guarantee Premium due for the next three policy months, or
- (b) the amount necessary to bring the Net Cash Surrender Value to zero plus the monthly deductions due, plus the next three monthly deductions plus the applicable premium charge.

If the required payment is not received by the end of the grace period, the No-Lapse Guarantee and the policy will terminate. If you make the required payment under (a) described above, only the Base Face Amount will remain in effect, and any Supplemental Face Amount and any supplementary benefit riders (unless otherwise stated therein) will terminate as of the end of the grace period.

### *Cumulative premium test*

The cumulative premium test is satisfied if, as of the beginning of the policy month that your policy would otherwise be in default, the sum of all premiums paid to date less any withdrawals taken on or before the date of the test and less any policy debt is equal to or exceeds the sum of the Monthly No-Lapse Guarantee Premiums due from the Policy Date to the date of the test.

### *Death during grace period*

If the insured person should die during the grace period, the policy value used in the calculation of the death benefit will be the policy value as of the date of default and the insurance benefit will be reduced by any outstanding monthly deductions due at the time of death.

### *Reinstatement*

By making a written request, you can reinstate a policy that has gone into default and terminated at any time within the three-year period following the date of termination subject to the following conditions:

- (a) You must provide to us evidence of the insured person's insurability that is satisfactory to us; and
- (b) You must pay a premium equal to the amount that was required to bring the policy out of default immediately prior to termination, plus the amount needed to keep the policy in force for at least the next three policy months.

If the reinstatement is approved, the date of reinstatement will be the later of the date we approve your request or the date the required payment is received at our Service Office. In addition, any surrender charges will be reinstated to the amount they were at the date of default. The policy value on the date of reinstatement, prior to the crediting of any Net Premium paid in connection with the reinstatement, will be equal to the policy value on the date the policy terminated. Any policy debt not paid upon termination of a policy will be reinstated if the policy is reinstated.

Generally, the suicide exclusion and incontestability provisions will apply from the effective date of reinstatement. A surrendered policy cannot be reinstated.

## The policy value

From each premium payment you make, we deduct the applicable premium charges described under “Deduction from premium payments.” We invest the rest (known as the “Net Premium”) in the accounts (fixed or investment) you’ve elected. Special investment rules apply to premiums processed prior to the Allocation Date (see “Processing premium payments”).

Over time, the amount you’ve invested in any investment account will increase or decrease the same as if you had invested the same amount directly in the corresponding underlying portfolio and had reinvested all portfolios’ dividends and distributions in additional portfolio shares, except that we will deduct certain additional charges which will reduce your policy value. We describe these charges under “Description of charges at the policy level.”

We calculate the unit values for each investment account once every business day as of the close of trading on the New York Stock Exchange, usually 4:00 p.m. Eastern time. Sales and redemptions within any investment account will be transacted using the unit value next calculated after we receive your request either in writing or other form that we specify. If we receive your request before the close of our business day, we’ll use the unit value calculated as of the end of that business day. If we receive your request at or after the close of our business day, we’ll use the unit value calculated as of the end of the next business day. If a scheduled transaction falls on a day that is not a business day, we’ll process it as of the end of the next business day.

The amount you’ve invested in the fixed account will earn interest at the rates we declare from time to time. For the fixed account, we guarantee that this rate will be at least 3%. If you want to know what the current declared rate is for the fixed account, just call or write to us. The asset-based risk charge only applies to that portion of the policy value held in the investment accounts. The charge determined does not apply to the fixed account. Otherwise, the policy level charges applicable to the fixed account are the same as those applicable to the investment accounts. We reserve the right to offer one or more additional fixed accounts with characteristics that differ from those of the current fixed account, but we are under no obligation to do so.

### *Allocation of future premium payments*

At any time, you may change the accounts (fixed or investment) in which future premium payments will be invested. You make the original allocation in the application for the policy. The percentages you select must be in whole numbers and must total 100%.

### *Transfers of existing policy value*

You may also transfer your existing policy value from one account (fixed or investment) to another. To do so, you must tell us how much to transfer, either as a whole number percentage or as a specific dollar amount. A confirmation of each transfer will be sent to you. Without our approval, the maximum amount you may transfer to or from any account in any policy year is \$1,000,000.

*The policies are not designed for professional market timing organizations or other persons or entities that use programmed or frequent transfers among investment accounts.* As a consequence, we have reserved the right to impose limits on the number and frequency of transfers into and out of investment accounts and to impose a fee of up to \$25 for any transfer beyond an annual limit (which will not be less than 12). No transfer fee will be imposed on any transfer from an investment account into a fixed account if the transfer occurs during the following periods:

- within 18 months after the policy’s Issue Date, or
- within 60 days after the later of the effective date of a material change in the investment objectives of any investment account or the date you are notified of the change.

Subject to the restrictions set forth below, you may transfer existing policy value into or out of investment accounts. Transfers out of a fixed account are subject to additional limitations noted below.

Our current practice is to restrict transfers into or out of investment accounts to *two per calendar month* (except with respect to those policies described in the following paragraphs). For purposes of this restriction, and in applying the limitation on the number of free transfers, any transfers made during the period from the opening of a business day (usually 9:00 a.m. Eastern time) to the close of that business day (usually 4:00 p.m. Eastern time) are considered one transfer. You may, however, transfer to the Money Market B investment account even if the two transfer per month limit has been reached, but only if 100% of the account value in *all* investment accounts is transferred to the Money Market B investment account. If such a transfer to the Money Market B investment account is made, then for the 30 calendar day period after such transfer no

transfers from the Money Market B investment account to any other accounts (fixed or investment) may be made. If your policy offers a dollar cost averaging or automatic asset allocation rebalancing program, any transfers pursuant to such program are not considered transfers subject to these restrictions on frequent trading. The restrictions described in this paragraph will be applied uniformly to all policy owners subject to the restrictions.

Policies such as yours may be purchased by a corporation or other entity as a means to informally finance the liabilities created by an employee benefit plan, and to this end the entity may aggregately manage the policies purchased to match its liabilities under the plan. Policies sold under these circumstances are subject to special transfer restrictions. In lieu of the two transfers per month restriction, we will allow the policy owner under these circumstances to rebalance the investment options in its policies within the following limits: (i) during the 10 calendar day period after any policy values are transferred from one investment account into a second investment account, the values can only be transferred out of the second investment account if they are transferred into the Money Market B investment account; and (ii) any policy values that would otherwise not be transferable by application of the 10 day limit described above and that are transferred into the Money Market B investment account may not be transferred out of the Money Market B investment account into any other accounts (fixed or investment) for 30 calendar days. The restrictions described in this paragraph will be applied uniformly to all policy owners subject to the restrictions.

Subject to our approval, we may offer policies purchased by a corporation or other entity that has purchased policies to match its liabilities under an employee benefit plan, as described above, the ability to electronically rebalance the investment options in its policies. Under these circumstances, in lieu of imposing any specific limit upon the number and timing of transfers, we will monitor aggregate trades among the subaccounts for frequency, pattern and size for potentially harmful investment practices. If we detect trading activity that we believe may be harmful to the overall operation of any investment account or underlying portfolio, we may impose conditions on policies employing electronic rebalancing to submit trades, including setting limits upon the number and timing of transfers, and revoking privileges to make trades by any means other than written communication submitted via U.S. mail.

While we seek to identify and prevent disruptive frequent trading activity, it may not always be possible to do so. Therefore no assurance can be given that the restrictions we impose will be successful in preventing all disruptive frequent trading and avoiding harm to long-term investors. The restrictions described in these paragraphs will be applied uniformly to all policy holders subject to the restrictions.

Rule 22c-2 under the 1940 Act requires us to provide tax identification numbers and other policy owner transaction information to the Trust or to other investment companies in which the Separate Account invests, at their request. An investment company will use this information to identify any pattern or frequency of investment account transfers that may violate their frequent trading policy. An investment company may require us to impose trading restrictions in addition to those described above if violations of their frequent trading policy are discovered.

Transfers out of the fixed account option are limited to the greater of (i) the fixed account maximum transfer amount of \$2,000, or (ii) the fixed account maximum transfer percentage of 15% multiplied by the amount of the fixed account on the immediately preceding policy anniversary, or (iii) the amount transferred out of the fixed account during the previous policy year. Any transfer which involves a transfer out of the fixed account may not involve a transfer to the Money Market B investment account.

We reserve the right to impose a minimum amount limit on transfers out of any fixed account. We also reserve the right to impose different restrictions on any additional fixed account that we may offer in the future.

Dollar cost averaging. We may offer policy owners a dollar cost averaging (“DCA”) program. Under the DCA program, you will designate an amount that will be transferred monthly from one investment account into any other investment account(s) or a fixed account. If insufficient funds exist to effect a DCA transfer, the transfer will not be effected and you will be so notified. No fee is charged for this program.

We reserve the right to cease to offer this program as of 90 days after written notice is sent to you.

Asset allocation balancer transfers. Under the asset allocation balancer program you will designate an allocation of policy value among investment accounts. We will move amounts among the investment accounts at specified intervals you select - annually, semi-annually, quarterly or monthly. A change to your premium allocation instructions will automatically result in a change in asset allocation balancer instructions so that the two are identical unless you either instruct us otherwise or have elected the dollar cost averaging program. No fee is charged for this program.

We reserve the right to cease to offer this program as of 90 days after written notice is sent to you.

## **Surrender and withdrawals**

### *Surrender*

You may surrender your policy in full at any time. If you do, we will pay you the policy value less any policy debt and surrender charge that then applies. This is called your “net cash surrender value.” You must return your policy when you request a surrender. We will process surrenders on the day we receive the surrender request (unless such day is not a business day, in which case we will process surrenders as of the business day next following the date of the receipt).

### *Withdrawals*

After the first policy year, you may make a withdrawal of part of your net cash surrender value once in each policy month. Generally, each withdrawal must be at least \$500. If the withdrawal results in a reduction in Base Face Amount, a charge equal to a pro-rata portion of any surrender charge will be applied during the surrender charge period. We will automatically reduce the policy value of your policy by the amount of the withdrawal. Unless otherwise specified by you, each account (fixed and investment) will be reduced in the same proportion as the policy value is then allocated among them. We will not permit a withdrawal if it would cause your surrender value to fall below 3 months’ worth of monthly deductions (see “Deductions from policy value”). We also reserve the right to refuse any withdrawal that would cause the policy’s Total Face Amount or the Base Face Amount to fall below \$100,000.

Because it reduces the policy value, any withdrawal will reduce your death benefit under either Option 1 or Option 2 (see “The death benefit”). Under Option 1, such a withdrawal may also reduce the Total Face Amount. Generally, any such reduction in the Total Face Amount will be implemented by first reducing any Supplemental Face Amount then in effect. We reserve the right to approve reductions in the Base Face Amount prior to eliminating the Supplemental Face Amount. You should consider a number of factors in determining whether to continue coverage in the form of Base Face Amount or Supplemental Face Amounts (see “Base Face Amount vs. Supplemental Face Amount”). If such a reduction in Total Face Amount would cause the policy to fail the Internal Revenue Code’s definition of life insurance, we will not permit the withdrawal. As noted, above, if the withdrawal results in a reduction in Base Face Amount, a pro-rata portion of the applicable surrender charge will be deducted from the policy value (see “Surrender charge”). We reserve the right to waive the pro-rata surrender charge on any reduction in Base Face Amount if the withdrawal is designed to serve certain administrative purposes (such as the payment of fees associated with the provision of asset management services).

For example, assume a policy owner that has elected death benefit Option 1 requests a withdrawal of \$25,000 on a policy with a Base Face Amount of \$200,000 and a current surrender charge of \$10,000. The \$25,000 withdrawal would reduce the Base Face Amount from \$200,000 to \$175,000. The reduction in Base Face Amount would trigger a partial surrender charge equal to the surrender charge times the proportionate reduction in Base Face Amount, in this case equal to  $\$10,000 \times (25,000/200,000)$  or \$1,250. The surrender charge after the withdrawal would be equal to  $\$10,000 - \$1,250$  or \$8,750. If the policy owner had instead purchased a policy with \$200,000 of Base Face Amount and \$100,000 of Supplemental Face Amount, the withdrawal of \$25,000 would reduce the Supplemental Face Amount from \$100,000 to \$75,000. Since the Base Face Amount would remain at \$200,000, no partial surrender charge would be deducted.

## **Policy loans**

You may borrow from your policy at any time by completing a form satisfactory to us. The maximum amount you can borrow is the greater of (i) 90% of net cash surrender value and (ii) the amount determined as set out below.

- We first determine the net cash surrender value of your policy.
- We then subtract an amount equal to the monthly deductions then being deducted from policy value times the number of full policy months until the next policy anniversary.
- We then multiply the resulting amount by the difference between the effective annual rate then being charged on loans and the effective annual rate then being credited on the loan account.
- We then subtract the third item above from the second item above.

The minimum amount of each loan is \$500. The interest charged on any loan is an effective annual rate of 4.25% in the first 10 policy years and 3.00% thereafter. However, we reserve the right to increase the percentage after the tenth policy year to as much as 3.25%. Accrued interest will be added to the loan daily and will bear interest at the same rate as the original loan amount. Unless otherwise specified by you, the amount of the loan is deducted from the accounts (fixed and investment)

in the same proportion as the policy value is then allocated among them. The amount of the loan is then placed in a special loan account. This special loan account will earn interest at an effective annual rate of 3.00%. The tax consequences of a loan interest credited differential of 0% are unclear. You should consult a tax adviser before effecting a loan to evaluate possible tax consequences. If we determine that a loan will be treated as a taxable distribution because of the differential between the loan interest rate and the rate being credited on the special loan account, we reserve the right to increase the rate charged on the loan to a rate that would, in our reasonable judgment, result in the transaction being treated as a loan under Federal tax law. The right to increase the rate charged on the loan is restricted in some states. Please see your John Hancock USA representative for details. We process policy loans as of the business day on or next following the day we receive the loan request.

### *Repayment of policy loans*

You can repay all or part of a loan at any time. Each repayment will be allocated among the accounts as set out below.

- The same proportionate part of the loan as was borrowed from the fixed account will be repaid to that fixed account.
- The remainder of the repayment will be allocated among the accounts in the same way a new premium payment would be allocated (unless otherwise specified by you).

If you want a payment to be used as a loan repayment, you must include instructions to that effect. Otherwise, all payments will be assumed to be premium payments. We process loan repayments as of the day we receive the repayment.

### *Effects of policy loans*

The policy value, the net cash surrender value, and any death benefit are permanently affected by any loan, whether or not it is repaid in whole or in part. This is because the amount of the loan is deducted from the accounts and placed in a special loan account. The accounts and the special loan account will generally have different rates of investment return.

The amount of the outstanding loan (which includes accrued and unpaid interest) is subtracted from the amount otherwise payable when the policy proceeds become payable.

Taking out a loan on the policy increases the risk that the policy may lapse because of the difference between the interest rate charged on the loan and the interest rate credited to the special loan account. Also, whenever the outstanding loan equals or exceeds your policy value after the insured person reaches age 121, the policy will terminate 31 days after we have mailed notice of termination to you (and to any assignee of record at such assignee's last known address) specifying the amount that must be paid to avoid termination, unless a repayment of at least the amount specified is made within that period. *Policy loans may also result in adverse tax consequences under certain circumstances (see "Tax considerations").*

## **Description of charges at the policy level**

### *Deduction from premium payments*

- Premium charge - A charge to help defray our sales costs and related taxes. The current charge is 8% in policy year 1 and 2% of each premium paid thereafter.

### *Deductions from policy value*

- Administrative charge - A monthly charge to help cover our administrative costs. This is a flat dollar charge of \$15 per month.
- Base Face Amount charge - A monthly charge for the first 8 policy years, to primarily help cover sales costs. To determine the charge we multiply the amount of Base Face Amount at issue by a rate which varies by the insured person's sex, age, and risk classification at issue.
- Cost of insurance charge - A monthly charge for the cost of insurance. To determine the charge, we multiply the net amount of insurance for which we are then at risk by a cost of insurance rate. The rate is derived from an actuarial table. The table in your policy will show the maximum cost of insurance rates. The cost of insurance rates that we currently apply are generally less than the maximum rates. The current rates will never be more than the maximum rates shown in the policy and will cease at and after the insured person reaches age 121. The cost of insurance rates we use will depend on the age at issue, the insurance risk characteristics and (usually) gender of the insured person, and the length of time the policy has been in effect. Regardless of the table used, cost of insurance rates generally increase

each year that you own your policy, as the insured person’s age increases. (The insured person’s “age” on any date is his or her age on the birthday nearest that date.) For death benefit Option 1, the net amount at risk is equal to the greater of zero, or the result of (a) minus (b) where:

(a) is the death benefit as of the first day of the Policy Month, divided by 1.0024663; and

(b) is the policy value as of the first day of the Policy Month after the deduction of all other monthly deductions.

Since the net amount at risk for death benefit Option 1 is based on a formula that includes as factors the death benefit and the policy value, the net amount at risk is affected by the investment performance of the investment accounts chosen, payment of premiums and charges assessed.

If the minimum death benefit is greater than the Total Face Amount, the cost of insurance charge will reflect the amount of that additional benefit.

For death benefit Option 2, the net amount at risk is equal to the Total Face Amount of insurance divided by 1.0024663.

- Asset-based risk charge - A monthly charge to help cover sales, administrative and other costs. The charge is a percentage of that portion of your policy value allocated to investment accounts. This charge does not apply to the current *fixed* account. Currently we charge 0.08% of policy value in policy years 1-15 and 0.00% of policy value in policy year 16 and thereafter.
- Supplementary benefits charges - A charge for any supplementary insurance benefits added to the policy by means of a rider.
- Loan interest rate - The maximum loan interest charged on any loan is shown in the Fee Tables and described under “Policy loans” in this prospectus.
- Transfer fee - We currently do not impose a fee upon transfers of policy value among the investment options, but reserve the right to do so in the policy (see “Transfers of existing policy value”).
- Surrender charge - A charge we deduct if the policy lapses or is surrendered within the first 10 policy years. We deduct this charge to compensate us for sales expenses that we would otherwise not recover in the event of early lapse or surrender. The charge is a percentage of the premiums we received in the first policy year that do not exceed the Surrender Charge Calculation Limit stated in the Policy Specifications page of your policy. The percentage applied is dependent upon the policy year during which lapse or surrender occurs, as shown in the following table:

<u>Policy Year</u>	<u>Percentage Applied</u>
1 .....	100%
2 .....	100%
3 .....	100%
4 .....	100%
5 .....	95%
6 .....	95%
7 .....	90%
8 .....	70%
9 .....	50%
10 .....	30%
11+ .....	0%

The percentage is graded down proportionately at the beginning of each policy month until the next level is reached. The above table applies only if the insured person is male, and less than age 45 at issue. For older issue ages, the percentages in the above table may be reduced. A pro-rata portion of the surrender charge may also be charged in the case of any reduction in Base Face Amount (see “Withdrawals” and “Requesting a decrease in coverage”). The pro-rata charge is calculated by dividing the reduction in Base Face Amount by the Base Face Amount immediately prior to the reductions and then multiplying the applicable surrender charge by that ratio. If approved, you may reduce up to 10% of your Base Face Amount at issue without incurring a pro-rata surrender charge at that time. This surrender charge exemption does not apply to full surrenders or net cash surrender withdrawals (see “Surrender and withdrawals — Withdrawals”).

## *Additional information about how certain policy charges work*

### Sales expenses and related charges

The premium and Base Face Amount charges help to compensate us for the cost of selling our policies (see “Description of charges at the policy level”). The amount of the charges in any policy year does not specifically correspond to sales expenses for that year. We expect to recover our total sales expenses over the life of the policies. To the extent that the premium and Base Face Amount charges do not cover total sales expenses, the sales expenses may be recovered from other sources, including gains from the asset-based risk charge and other gains with respect to the policies, or from our general assets. Similarly, administrative expenses not fully recovered by the administrative charge may also be recovered from such other sources.

### Method of deduction

We deduct the monthly deductions described in the Fee Tables section from your policy’s accounts (fixed and investment) in proportion to the amount of policy value you have in each, unless otherwise specified by you.

### Special purchase programs for eligible classes

With respect to policies issued to a class of associated individuals or to a trustee, employer or similar entity where we anticipate that the sales to the members of the class will result in lower than normal sales or administrative expenses, lower taxes or lower risks to us, we may offer the policies with reduced charges or with additional or enhanced features or benefits. We will make these programs available in accordance with our established administrative procedures in effect at the time of the application for a policy. The factors we consider in determining the eligibility of a particular group for such a program are as follows: (i) the nature of the association and its organizational framework; (ii) the method by which sales will be made to the members of the class; (iii) the facility with which premiums will be collected from the associated individuals and the association’s capabilities with respect to administrative tasks; (iv) the anticipated lapse and surrender rates of the policies; (v) the size of the class of associated individuals and the number of years it has been in existence; (vi) the aggregate amount of premiums paid; and (vii) any other such circumstances which result in a reduction in sales or administrative expenses; lower taxes or lower risks. Any reduction in charges or feature or benefit enhancement will be reasonable and will apply uniformly to all prospective policy purchasers in the class and will not unfairly discriminate against any owner.

The Statement of Additional Information (the “SAI”) contains additional information about any special purchase program we currently make available. For information as to how you may obtain a copy of the SAI, please see the last page of this prospectus.

### Other charges we could impose in the future

Except for a portion of the premium charge, we currently make no charge for our Federal income taxes. However, if we incur, or expect to incur, income taxes attributable to any subaccount of the Account or this class of policies in future years, we reserve the right to make a charge for such taxes. Any such charge would reduce what you earn on any affected investment accounts. However, we expect that no such charge will be necessary.

A portion of the premium charge is used to cover state and Federal premium taxes. Premium taxes vary by jurisdiction and are subject to change. Currently, premium taxes range from 0% to 3.5% of each premium payment.

Under current laws, we may incur state and local taxes (in addition to premium taxes) in several states. At present, these taxes are not significant. If there is a material change in applicable state or local tax laws, we may make charges for such taxes.

## **Description of charges at the portfolio level**

The portfolios must pay investment management fees and other operating expenses. These fees and expenses (shown in the tables of portfolio annual expenses under “Fee Tables”) are different for each portfolio and reduce the investment return of each portfolio. Therefore, they also indirectly reduce the return you will earn on any investment accounts you select. Expenses of the portfolios are not fixed or specified under the terms of the policy, and those expenses may vary from year to year.

## Other policy benefits, rights and limitations

### *Optional supplementary benefit riders you can add*

When you apply for a policy, you can request any of the optional supplementary benefit riders that we then make available. Availability of any rider, the benefits it provides and the charges for it may vary by state. Our rules and procedures will govern eligibility for any rider and, in some cases, the configuration of the actual rider benefits. Each rider contains specific details that you should review before you decide to choose the rider. Charges for most riders will be deducted from the policy value. We may change these charges (or the rates that determine them), but not above any applicable maximum amount stated in the Policy Specifications page of your policy. We may add to, delete from or modify the list of optional supplementary benefit riders.

- **Disability Payment of Specified Premium Rider** - This rider will deposit the Specified Premium into the policy value of your policy each month during the total disability (as defined in the rider) of the insured person. There is a 6 month “waiting period” of total disability before deposits begin. Deposits continue until cessation of total disability, but will cease at the insured person’s 65th birthday if total disability begins on or after the policy anniversary nearest the insured person’s 60th birthday. The “Specified Premium” is chosen at issue and will be stated in the Policy Specifications page of your policy.
- **Extended No-Lapse Guarantee Rider** – In states where approved, you may elect the Extended No-Lapse Guarantee Rider at issue, which extends the No-Lapse Guarantee Period provided by your policy for the Base Face Amount to the earlier of: (a) termination of the policy or rider, (b) the number of years selected by the policy owner, subject to any applicable state limitations or (c) age 121 of the insured person. You will pay an additional fee for this rider, which varies based on the individual characteristics of the insured person, the length of the guarantee period you select and the Base Face Amount. A change in Base Face Amount of the policy may affect the cost of the rider and the amount of any Extended No-Lapse Guarantee Credit, as described below.

Benefit. Provided this rider is in effect, we guarantee that during the Extended No-Lapse Guarantee Period, your policy will not go into default with respect to the Base Face Amount if the policy satisfies either one of the extended cumulative premium tests described below:

- 1) **Extended Cumulative Premium Test.** This test will be performed as of the beginning of any policy month during the Extended No-Lapse Guarantee Period that your policy would otherwise be in default in the absence of this rider. Your policy will satisfy this test if the sum of the premiums received, plus any Extended No-Lapse Guarantee Credit, less any policy debt and less any withdrawals taken on or before the date of any test, is equal to or greater than the sum of the monthly Extended No-Lapse Guarantee Premiums due from the policy date to the date of this test.
- 2) **Early Funding Extended Cumulative Premium Test.** This test will be performed as of the beginning of the policy month following the end of policy year 10, and, if satisfied on that date, may also be performed on additional testing dates during the Extended No-Lapse Guarantee Period. Your policy will satisfy this test if the sum of premiums received, plus any Extended No-Lapse Guarantee Credit, less any policy debt and less any withdrawals taken on or before the date of any test, is equal to or greater than the Early Funding Extended No-Lapse Guarantee Premium. The Early Funding Extended Cumulative Premium Test will cease to apply if either of the following occurs:
  - The Early Funding Extended Cumulative Premium Test is not satisfied at the end of policy year 10, or
  - We approve a written request you make any time after policy year 1 for the addition of or increase in any Supplemental Face Amount.

**Extended No-Lapse Guarantee Credit.** If the total premium paid in the first policy year is greater than 1/10th of the Early Funding Extended No-Lapse Guarantee Premium, we will apply a monthly credit in determining whether the Extended Cumulative Premium Test or the Early Funding Extended Cumulative Premium Test has been satisfied. This credit is not applied to your policy value. It is only used in determining whether one of the above cumulative premium tests has been satisfied.

The Extended No-Lapse Guarantee Credit may be adjusted in the event of a reduction in the Base Face Amount or any Supplemental Face Amount or upon a partial withdrawal. Any adjustment to the credit will be made prospectively.

**Policy changes.** The Extended No-Lapse Guarantee Premiums and the Early Funding Extended No-Lapse Guarantee Premiums are determined at policy issuance and depend upon the age and other insurance risk characteristics of the insured person, as well as the amount of coverage and additional optional benefits and length of the guarantee period you select. The Extended No-Lapse Guarantee Premiums and the Early Funding Extended No-Lapse Guarantee Premiums are set forth in your policy and may be changed if any of the following occurs under your policy:

- a) the addition, termination or change of a supplementary benefit rider;
- b) a change of a death benefit option;
- c) a decrease in the Base Face Amount or in any Supplemental Face Amount;
- d) an increase in the Base Face Amount or in any Supplemental Face Amount (in which case, the Early Funding Extended Cumulative Premium test will cease to apply as described above); or
- e) a change in the life insured's risk classification.

We will inform you of any change to the Extended No-Lapse Guarantee Premium or Early Funding Extended No-Lapse Guarantee Premium resulting from any of the above changes. Any change will be applied prospectively.

**Grace Period.** While the Extended No-Lapse Guarantee Rider is in effect, we will determine at the beginning of the policy month that your policy would otherwise be in default, whether either of the extended cumulative premium tests described above have been met. If neither of the extended cumulative premium tests have been met, then we will notify you that the policy is in default and allow a 61 day grace period in which you may make a premium payment sufficient to keep the policy out of default. This required payment, as described in the notification, will be equal to the lesser of:

- a) The amount necessary to bring the surrender value to zero plus the monthly deductions due, plus the next three monthly deductions plus the applicable premium charge; or
- b) The amount necessary to satisfy the Extended Cumulative Premium Test as of the date of default, plus the Extended No-Lapse Guarantee Premium for the next 3 policy months; or
- c) The amount necessary to satisfy the Early Funding Extended Cumulative Premium Test, provided the policy met the requirements for this test at the end of policy year 10 and the test has not ceased to apply.

If the required payment is not received by the end of the grace period, the Extended No-Lapse Guarantee and the policy will terminate. If you make the required payment under either (b) or (c) described above, only the Base Face Amount will remain in effect, and any Supplemental Face Amount and any supplementary benefit riders (unless otherwise stated therein) will terminate as of the end of the grace period.

If either of the extended cumulative premium tests have been satisfied while the policy would otherwise be in default, then the Base Face Amount will remain in effect, but any Supplemental Face Amount and any Supplementary Benefit riders (unless otherwise stated therein) will be subject to termination if a payment in the amount stated in (a) above is not received by the end of the grace period.

**Termination.** The Extended No-Lapse Guarantee Rider will terminate at the earliest of:

- a) the end of the Extended No-Lapse Guarantee Period shown in your policy;
- b) the end of the grace period for which you have not paid the amount necessary to bring this benefit out of default as set forth in your policy and rider;
- c) the date your policy terminates; or
- d) the date we receive written request from you to terminate this rider.

The rider may be terminated at any time, but cannot be reinstated once terminated.

**Investment Options.** If you purchase a policy with the Extended No-Lapse Guarantee Rider, we limit the investment accounts you may select to one or more of the Lifestyle investment accounts and certain other selected investment accounts, as designated in your application. You must provide proper allocation instructions to one or more of the available investment accounts under this rider at the time you apply for your policy. If you request a transfer to an investment account that is not available under this rider, we will not process the transaction and will notify you that

you must select a designated investment account under the rider. You may not change your premium payment allocation instructions to include an investment account that is not available under this rider. Accordingly, if you direct an additional premium payment to an investment account that is not available, we will instead apply that premium payment in accordance with your proper allocation instructions that are then in effect. We reserve the right to change the available investment accounts under this rider. You may contact our Service Office shown in the prospectus or your registered representative for more information on the available investment accounts under this rider.

In certain states we may refer to this rider as the “Extended Death Benefit Protection Rider.”

- Acceleration of Death Benefit for Qualified Long-Term Care Services Rider - This rider provides for periodic advance payments to you of a portion of the death benefit if the insured person becomes “chronically ill” so that such person: (1) is unable to perform at least 2 activities of daily living without substantial human assistance or has a severe cognitive impairment; and (2) is receiving certain qualified services described in the rider. The decision to add this rider must be made at issuance of the policy. If you elect this rider, you will also have an option to apply to have the policy’s death benefit advanced to you in the event of terminal illness.

Benefits under the Acceleration of Death Benefit for Qualified Long-Term Care Services Rider will not begin until we receive proof that the insured person qualifies and has received 100 days of “qualified long-term care service” as defined in the rider, while the policy was in force. You must continue to submit evidence during the insured person’s lifetime of the insured person’s eligibility for rider benefits.

We determine a maximum amount of death benefit that we will advance for each month of qualification. This amount, called the “Maximum Monthly Benefit Amount,” is based on the percentage of the policy’s death benefit that you select when you apply for the policy, and the death benefit amount in effect when the insured person qualifies for benefits. The actual amount of any advance is based on the expense incurred by the insured person, up to the Maximum Monthly Benefit Amount, for each day of qualified long-term care service in a calendar month. The first 100 days of qualified long-term care service, however, are excluded in any determination of an advance. We will recalculate the Maximum Monthly Benefit Amount if you make a withdrawal of policy value, and for other events described in the rider. Each advance reduces the remaining death benefit under your policy, and causes a proportionate reduction in your policy value. If you have a policy loan, we will use a pro-rata portion of each death benefit advance to repay indebtedness. For example, if current indebtedness is \$10,000, the death benefit is \$100,000, and the gross advance is \$2,000, then the net advance would be  $\$1,800 = \$2,000 \times (1 - (\$10,000 / \$100,000))$ . As a result of the advance, the indebtedness will be reduced by \$200.

We restrict your policy value’s exposure to market risk when benefits are paid under the Acceleration of Death Benefit for Qualified Long-Term Care Services Rider. We do this in several ways. First, before we begin paying any Monthly Benefit, we will transfer *all* policy value from the investment accounts to the fixed account. (The amount to be transferred will be determined on the business day immediately following the date we approve a request for benefits under the rider.) In addition, you will *not* be permitted to transfer policy value or allocate any additional premium payment to an investment account while rider benefits are paid. Your participation in any of the automatic investment plans will also be suspended during this period.

If the insured person no longer qualifies for rider benefits and your policy remains in force, you will be permitted to invest new premium payments or transfer existing policy value in the investment accounts. (The restriction on transfers from the fixed account will continue to apply.) *Benefits under this rider do not reduce the No-Lapse Guarantee Premium requirements or the Extended No-Lapse Guarantee Premium requirements that may be necessary for the No-Lapse Guarantee or the Extended No-Lapse Guarantee to remain in effect after a termination of rider benefits.*

If you purchase this rider:

- you and your immediate family will also have access to a national program designed to help the elderly maintain their independent living by providing advice about an array of elder care services available to seniors, and
- you will have access to a list of long-term care providers in your area who provide special discounts to persons who belong to the national program.

This rider is sometimes referred to as the “LifeCare Benefit Rider.”

- Cash Value Enhancement Rider - Your policy may be issued with the Cash Value Enhancement Rider. The decision to add this rider to your policy must be made at issuance of the policy and, once made, is irrevocable. The benefit of this

rider is that the cash surrender value of your policy is enhanced during the period for which surrender charges are applicable. Under the Cash Value Enhancement Rider, the enhancement is provided by reducing the surrender charge that would otherwise have applied upon policy surrender or lapse. The Cash Value Enhancement Rider does not apply to reduce the surrender charge upon decreases in Face Amount or partial withdrawals.

Under this rider, the enhancement in cash surrender value is equal to the surrender charge multiplied by the applicable Cash Value Enhancement Waiver Percentage. The applicable Cash Value Enhancement Waiver Percentages under this rider during the Surrender Charge Period are set forth below:

<u>Policy Year</u>	<u>Cash Value Enhancement Waiver Percentage</u>
1 .....	90%
2 .....	80%
3 .....	60%
4 .....	40%
5 .....	20%
6+ .....	0%

- Overloan Protection Rider - This rider will prevent your policy from lapsing on any date if policy debt exceeds the death benefit. The benefit is subject to a number of eligibility requirements relating to, among other things, the number of years the policy has been in force, the attained age of the life insured, the death benefit option elected and the tax status of the policy.

When the Overloan Protection benefit in this rider is invoked, all values in the investment accounts are immediately transferred to the fixed account and will continue to grow at the current fixed account interest rate. Transfer fees do not apply to these transfers. Thereafter, policy changes and transactions are limited as set forth in the rider; for example, death benefit increases or decreases, additional premium payments, policy loans, withdrawals, surrender and transfers are no longer allowed. Any outstanding policy debt will remain. Interest will continue to be charged at the policy's specified loan interest rate, and the policy's loan account will continue to be credited with the policy's loan interest credited rate. Any applicable No-Lapse Guarantee under the policy no longer applies, and any supplementary benefit rider requiring a monthly deduction will automatically be terminated.

When the Overloan Protection Rider causes the policy to be converted into a fixed policy, there is risk that the Internal Revenue Service could assert that the policy has been effectively terminated and that the outstanding loan balance should be treated as a distribution. Depending on the circumstances, all or part of such deemed distribution may be taxable as income. You should consult a tax adviser as to the risks associated with the Overloan Protection Rider.

- Residual Life Insurance Benefit and Continuation of Acceleration Rider - This rider is available only if you also purchase the Acceleration of Death Benefit for Qualified Long-Term Care Services Rider ("Acceleration Rider"). This rider provides protection against the death benefit being reduced below the lesser of \$25,000 or 10% of the Total Face Amount under the policy at issue, reduced proportionately for any reduction in the Total Face Amount not due to acceleration under the Acceleration Rider. The rider also provides for a continuation of benefits under the Acceleration of Death Benefit for Qualified Long-Term Care Services Rider after such benefits would otherwise have ceased. The monthly maximum continuation benefit is determined by multiplying the Monthly Acceleration Percentage specified in the Policy Specifications times the Total Face Amount at issue. This rider is sometimes referred to as the "LMAX Rider."
- Accelerated Benefit Rider - This rider provides for acceleration of payment of a portion of the death benefit should the insured person become terminally ill and have a life expectancy of one year or less. You must meet the following conditions before we pay the benefit.
  - You must provide written evidence satisfactory to us that the life insured is terminally ill and has a life expectancy of one year or less.
  - We must have a signed consent of any irrevocable beneficiary and any assignee.
  - You must claim the benefit voluntarily. We will not pay the benefit if you are claiming it to satisfy creditors or for government benefits.

If you satisfy the above conditions, we will pay you 50% of the eligible death benefit, up to a maximum of \$1,000,000 on the life insured. We will not make a payment if it would be less than \$10,000. Payment of the benefit will reduce your death benefit and any cash value or loan value under your policy. You should consult your tax adviser and social

service agencies before you decide to receive the benefit under this rider. This rider is only available with policies that are individually owned.

### *Variations in policy terms*

Insurance laws and regulations apply to us in every state in which our policies are sold. As a result, terms and conditions of your insurance coverage may vary depending on where you purchase a policy. We disclose all material variations in this prospectus.

We may vary the charges and other terms of our policies where special circumstances result in sales or administrative expenses, mortality risks or other risks that are different from those normally associated with the policies. These include the type of variations discussed under “Special purchase programs for eligible classes.” No variation in any charge will exceed any maximum stated in this prospectus with respect to that charge.

Any variation discussed above will be made only in accordance with uniform rules that we adopt and that we apply fairly to our customers.

### *Procedures for issuance of a policy*

Generally, the policy is available with a minimum Total Face Amount at issue of \$100,000 and a minimum Base Face Amount at issue of \$100,000. At the time of issue, the insured person must have an attained age of no more than 90. The insured person must meet certain health and other insurance risk criteria called “underwriting standards.”

Policies issued in Montana or in connection with certain employee plans will not directly reflect the sex of the insured person in either the premium rates or the charges or values under the policy.

### *Commencement of insurance coverage*

After you apply for a policy, it can sometimes take up to several weeks for us to gather and evaluate all the information we need to decide whether to issue a policy to you and, if so, what the insured person’s risk classification should be. After we approve an application for a policy and assign an appropriate insurance risk classification, we will prepare the policy for delivery. We will not pay a death benefit under a policy unless the policy is in effect when the insured person dies (except for the circumstances described under “Temporary coverage prior to policy delivery” below).

The policy will take effect only if all of the following conditions are satisfied.

- The policy is delivered to and received by the applicant
- The Minimum Initial Premium is received by us
- The insured person is living and there has been no deterioration in the insurability of the insured person since the date of the application

The date all of the above conditions are satisfied is referred to in this prospectus as the “Contract Completion Date.” If all of the above conditions are satisfied, the policy will take effect on the date shown in the policy as the “Policy Date.” That is the date on which we begin to deduct monthly charges. Policy months, policy years and policy anniversaries are all measured from the Policy Date.

### *Backdating*

Under limited circumstances, we may backdate a policy, upon request, by assigning a Policy Date earlier than the date the application is signed. However, in no event will a policy be backdated earlier than the earliest date allowed by state law, which is generally three months to one year prior to the date of application for the policy. The most common reasons for backdating are to preserve a younger age at issue for the insured person or to retain a common monthly deduction date in certain corporate-owned life insurance cases involving multiple policies issued over time. If used to preserve age, backdating will result in lower insurance charges. However, monthly deductions will begin earlier than would otherwise be the case. Monthly deductions for the period the Policy Date is backdated will actually be deducted from policy value on the Contract Completion Date.

### *Temporary coverage prior to policy delivery*

If a specified amount of premium is paid with the application for a policy and other conditions are met, we will provide temporary term life insurance coverage on the insured person for a period prior to the time coverage under the policy takes

effect. Such temporary term coverage will be subject to the terms and conditions described in the Temporary Life Insurance Agreement and Receipt attached to the application for the policy, including conditions to coverage and limits on amount and duration of coverage.

#### Monthly deduction dates

Each charge that we deduct monthly is assessed against your policy value at the close of business on the Policy Date and at the close of the first day in each subsequent policy month.

#### *Changes that we can make as to your policy*

We reserve the right to make any changes in the policy necessary to ensure the policy is within the definition of life insurance under the Federal tax laws and is in compliance with any changes in Federal or state tax laws.

In our policies, we reserve the right to make certain changes if they would serve the best interests of policy owners or would be appropriate in carrying out the purposes of the policies. These changes include those listed below.

- Changes necessary to comply with or obtain or continue exemptions under the Federal securities laws
- Combining or removing fixed accounts or investment accounts
- Changes in the form of organization of any separate account

Any such changes will be made only to the extent permitted by applicable laws and only in the manner permitted by such laws. When required by law, we will obtain your approval of the changes and the approval of any appropriate regulatory authority.

#### *The owner of the policy*

Who owns the policy? That's up to the person who applies for the policy. The owner of the policy is the person who can exercise most of the rights under the policy, such as the right to choose the accounts in which to invest or the right to surrender the policy. In many cases, the person buying the policy is also the person who will be the owner. However, the application for a policy can name another person or entity (such as a trust) as owner. Whenever we've used the term "you" in this prospectus, we've assumed that the reader is the person who has whatever right or privilege is being discussed. There may be tax consequences if the owner and the insured person are different, so you should discuss this issue with your tax adviser.

While the insured person is alive, you will have a number of options under the policy. These options include those listed below.

- Determine when and how much you invest in the various accounts
- Borrow or withdraw amounts you have in the accounts
- Change the beneficiary who will receive the death benefit
- Change the amount of insurance
- Turn in (i.e., "surrender") the policy for the full amount of its net cash surrender value
- Choose the form in which we will pay out the death benefit or other proceeds

It is possible to name so-called "joint owners" of the policy. If more than one person owns a policy, all owners must join in most requests to exercise rights under the policy.

#### *Policy cancellation right*

You have the right to cancel your policy within 10 days after you receive it (the period may be longer in some states). This is often referred to as the "free look" period. During this period, your premiums will be allocated as described under "Processing premium payments" in this prospectus. To cancel your policy, simply deliver or mail the policy to:

- John Hancock USA at one of the addresses shown on the back cover of this prospectus, or
- the John Hancock USA representative who delivered the policy to you.

The date of cancellation will be the date of such mailing or delivery. In most states, you will receive a refund of any premiums you've paid. In some states, the refund will be your policy value on the date of cancellation.

## *Reports that you will receive*

At least annually, we will send you a statement setting forth at least the following information as of the end of the most recent reporting period: the amount of the death benefit, the portion of the policy value in the fixed account and in each investment account, premiums received and charges deducted from premiums since the last report, any outstanding policy loan (and interest charged for the preceding policy year), and any further information required by law. Moreover, you also will receive confirmations of premium payments, transfers among accounts, policy loans, partial withdrawals and certain other policy transactions.

Semi-annually we will send you a report containing the financial statements of the portfolios, including a list of securities held in each portfolio.

## *Assigning your policy*

You may assign your rights in the policy to someone else as collateral for a loan or for some other reason. Assignments do not require the consent of any revocable beneficiary. A copy of the assignment must be forwarded to us. We are not responsible for any payment we make or any action we take before we receive a copy of the assignment at our Service Office. Nor are we responsible for the validity of the assignment or its efficacy in meeting your objectives. An absolute assignment is a change of ownership. All collateral assignees of record must usually consent to any surrender, withdrawal or loan from the policy.

## *When we pay policy proceeds*

### General

We will ordinarily pay any death benefit, withdrawal, surrender value or loan within 7 days after we receive the last required form or request (and, with respect to the death benefit, any other documentation that may be required). As permitted by state law and our current administrative procedures, death claim proceeds may be placed into an interest-bearing John Hancock retained asset account in the beneficiary's name. We will provide the beneficiary with a checkbook, so checks may be written for all or a part of the proceeds. The retained asset account is part of our general account and is subject to the claims of our creditors. It is not a bank account and it is not insured by the FDIC or any other government agency. We may also in the future direct proceeds from surrenders into a John Hancock retained asset account. Please contact our Service Office for more information.

### Delay to challenge coverage

We may challenge the validity of your insurance policy based on any material misstatements made to us in the application for the policy. We cannot make such a challenge, however, beyond certain time limits that are specified by the laws of the state in which your policy was issued.

### Delay for check clearance

We reserve the right to defer payment of that portion of your policy value that is attributable to a premium payment made by check for a reasonable period of time (not to exceed 15 days) to allow the check to clear the banking system. We will not delay payment longer than necessary for us to verify a check has cleared the banking system.

### Delay of separate account proceeds

We reserve the right to defer payment of any death benefit, loan or other distribution that is derived from an investment account if (1) the New York Stock Exchange is closed (other than customary weekend and holiday closings) or trading on the New York Stock Exchange is restricted; (2) an emergency exists, as determined by the SEC, as a result of which disposal of securities is not reasonably practicable or it is not reasonably practicable to fairly determine the policy value; or (3) the SEC by order permits the delay for the protection of owners. Transfers and allocations of policy value among the investment accounts may also be postponed under these circumstances. If we need to defer calculation of separate account values for any of the foregoing reasons, all delayed transactions will be processed at the next values that we do compute.

### Delay of general account surrender proceeds

State laws allow us to defer payment of any portion of the net cash surrender value derived from the fixed account for up to 6 months. These laws were enacted many years ago to help insurance companies in the event of a liquidity crisis.

## *How you communicate with us*

### General rules

You should mail or express all checks and money orders for premium payments and loan repayments to the John Hancock USA Service Office at the appropriate address shown on the back cover.

Under our current rules, certain requests must be made in writing and be signed and dated by you. Those requests include the ones listed below.

- loans
- surrenders or withdrawals
- change of death benefit option
- increase or decrease in Face Amount
- change of beneficiary
- election of payment option for policy proceeds
- tax withholding elections
- election of telephone/internet transaction privilege

The following requests may be made either in writing (signed and dated by you) or by telephone or fax or through the Company's secured website, if a special form is completed (see "Telephone, facsimile and internet transactions" below).

- transfers of policy value among accounts
- change of allocation among accounts for new premium payments

You should mail or express all written requests to our Service Office at the appropriate address shown on the back cover. You should also send notice of the insured person's death and related documentation to our Service Office. We do not consider that we've "received" any communication until such time as it has arrived at the proper place and in the proper and complete form.

We have special forms that should be used for a number of the requests mentioned above. You can obtain these forms from our Service Office or your John Hancock USA representative. Each communication to us must include your name, your policy number and the name of the insured person. We cannot process any request that doesn't include this required information. Any communication that arrives after the close of our business day, or on a day that is not a business day, will be considered "received" by us on the next following business day. Our business day currently closes at 4:00 p.m. Eastern time, but special circumstances (such as suspension of trading on a major exchange) may dictate an earlier closing time.

### Telephone, facsimile and internet transactions

If you complete a special authorization form, you can request transfers among accounts and changes of allocation among accounts simply by telephoning us at 1-800-827-4546 or by faxing us at 1-416-926-5339 or through the Company's secured website. Any fax or internet request should include your name, daytime telephone number, policy number and, in the case of transfers and changes of allocation, the names of the accounts involved. We will honor telephone and internet instructions from anyone who provides the correct identifying information, so there is a risk of loss to you if this service is used by an unauthorized person. However, you will receive written confirmation of all telephone/internet transactions. There is also a risk that you will be unable to place your request due to equipment malfunction or heavy phone line or internet usage. If this occurs, you should submit your request in writing.

If you authorize telephone or internet transactions, you will be liable for any loss, expense or cost arising out of any unauthorized or fraudulent telephone or internet instructions which we reasonably believe to be genuine, unless such loss, expense or cost is the result of our mistake or negligence. We employ procedures which provide safeguards against the execution of unauthorized transactions which are reasonably designed to confirm that instructions received by telephone or internet are genuine. These procedures include requiring personal identification, the use of a unique password for internet authorization, recording of telephone calls, and providing written confirmation to the owner. If we do not employ reasonable procedures to confirm that instructions communicated by telephone or internet are genuine, we may be liable for any loss due to unauthorized or fraudulent instructions.

*As stated earlier in this prospectus, the policies are not designed for professional market timing organizations or other persons or entities that use programmed or frequent transfers among investment options.* To discourage disruptive frequent trading, we have imposed certain transfer restrictions (see “Transfers of existing policy value”). In addition, we also reserve the right to change our telephone, facsimile and internet transaction privileges outlined in this section at any time, and to suspend or terminate any or all of those privileges with respect to any owners who we feel are abusing the privileges to the detriment of other owners.

## **Distribution of policies**

John Hancock Distributors LLC (“JH Distributors”), a Delaware limited liability company affiliated with us, is the principal distributor and underwriter of the securities offered through this prospectus and of other annuity and life insurance products we and our affiliates offer. JH Distributors also acts as the principal underwriter of the Trust, whose securities are used to fund certain investment accounts under the policies and under other annuity and life insurance products we offer.

JH Distributors’ principal address is 200 Bloor Street East, Toronto, Canada M4W 1E5 and it also maintains offices with us at 197 Clarendon Street, Boston, Massachusetts 02116. JH Distributors is a broker-dealer registered under the Securities Exchange Act of 1934 (the “1934 Act”) and a member of the Financial Industry Regulatory Authority (“FINRA”).

We offer the policies for sale through individuals who are licensed as insurance agents and who are registered representatives of broker-dealers that have entered into selling agreements with JH Distributors. These broker-dealers may include our affiliate Signator Investors, Inc. In addition, we, either directly or through JH Distributors, have entered into agreements with other financial intermediaries that provide marketing, sales support and certain administrative services to help promote the policies (“financial intermediaries”). In a limited number of cases, we have entered into loans, leases or other financial agreements with these broker-dealers or financial intermediaries or their affiliates.

## **Compensation**

The broker-dealers and other financial intermediaries that distribute or support the marketing of our policies may be compensated by means of various compensation and revenue sharing arrangements. A general description of these arrangements is set out below under “Standard compensation” and “Additional compensation and revenue sharing.” These arrangements may differ between firms, and not all broker-dealers or financial intermediaries will receive the same compensation and revenue sharing benefits for distributing our policies. Also, a broker-dealer may receive more or less compensation or other benefits for the promotion and sale of our policy than it would expect to receive from another issuer.

Under their own arrangements, broker-dealers determine how much of any amounts received from us is to be paid to their registered representatives. Our affiliated broker-dealer may pay its registered representatives additional compensation and benefits, such as bonus payments, expense payments, health and retirement benefits or the waiver of overhead costs or expenses in connection with the sale of the policies that they would not receive in connection with the sale of policies issued by unaffiliated companies.

Policy owners do not pay any compensation or revenue sharing benefits directly. These payments are made from JH Distributors’ and our own revenues, profits or retained earnings, which may be derived from a number of sources, such as fees received from an underlying fund’s distribution plan (“12b-1 fees”), the fees and charges imposed under the policy and other sources.

You should contact your registered representative for more information on compensation arrangements in connection with your purchase of a policy. We provide additional information on special compensation or reimbursement arrangements involving broker-dealers and other financial intermediaries in the Statement of Additional Information, which is available upon request.

*Standard compensation.* JH Distributors pays compensation to broker-dealers for the promotion and sale of the policies, and for providing ongoing service in relation to policies that have already been purchased. We may also pay a limited number of broker-dealers commissions or overrides to “wholesale” the policies; that is, to provide marketing support and training services to the broker-dealer firms that do the actual selling.

The compensation JH Distributors pays to broker-dealers may vary depending on the selling agreement. The compensation paid is not expected to exceed 135% of target premium paid in the first policy year, and 8% of target premium paid in years 2-10. Compensation paid on any premium in excess of target will not exceed 10% in any year. This

compensation schedule is exclusive of additional compensation and revenue sharing and inclusive of overrides and expense allowances paid to broker-dealers for sale of the policies (not including riders).

*Additional compensation and revenue sharing.* To the extent permitted by SEC and FINRA rules and other applicable laws and regulations, we may enter into special compensation or reimbursement arrangements (“revenue sharing”), either directly or through JH Distributors, with selected broker-dealers and other financial intermediaries. In consideration of these arrangements, a firm may feature our policy in its sales system, give us preferential access to sales staff, or allow JH Distributors or its affiliates to participate in conferences, seminars or other programs attended by the firm’s sales force. We hope to benefit from these revenue sharing and other arrangements through increased sales of our policies.

Selling broker-dealers and other financial intermediaries may receive, directly or indirectly, additional payments in the form of cash, other compensation or reimbursement. These additional compensation or reimbursement arrangements may include, for example, payments in connection with the firm’s “due diligence” examination of the policies, payments for providing conferences or seminars, sales or training programs for invited registered representatives and other employees, payment for travel expenses, including lodging, incurred by registered representatives and other employees for such seminars or training programs, seminars for the public or client seminars, advertising and sales campaigns regarding the policies, payments to assist a firm in connection with its systems, operations and marketing expenses and/or other events or activities sponsored by the firms. We may contribute to, as well as sponsor, various educational programs, sales promotions, and/or other contests in which participating firms and their sales persons may receive gifts and prizes such as merchandise, cash or other rewards as may be permitted under FINRA rules and other applicable laws and regulations.

## **Tax considerations**

This description of Federal income tax consequences is only a brief summary and is neither exhaustive nor authoritative. It was written to support the promotion of our products. It does not constitute legal or tax advice, and it is not intended to be used and cannot be used to avoid any penalties that may be imposed on you. Tax consequences will vary based on your own particular circumstances, and for further information you should consult a qualified tax adviser. Federal, state and local tax laws, regulations and interpretations can change from time to time. As a result, the tax consequences to you and the beneficiary may be altered, in some cases retroactively. The policy may be used in various arrangements, including non-qualified deferred compensation or salary continuation plans, split dollar insurance plans, executive bonus plans, retiree medical benefit plans and others. The tax consequences of such plans may vary depending on the particular facts and circumstances of each individual arrangement. Therefore, if the value of using the policy in any such arrangement depends in part on the tax consequences, a qualified tax adviser should be consulted for advice.

### *General*

We are taxed as a life insurance company. Under current tax law rules, we include the investment income (exclusive of capital gains) of the Separate Account in our taxable income and take deductions for investment income credited to our “policy holder reserves.” We are also required to capitalize and amortize certain costs instead of deducting those costs when they are incurred. We do not currently charge the Separate Account for any resulting income tax costs, other than a “DAC tax” charge we may impose against the Separate Account to compensate us for the finance costs attributable to the acceleration of our income tax liabilities by reason of a “DAC tax adjustment.” We also claim certain tax credits or deductions relating to foreign taxes paid and dividends received by the series funds. These benefits can be material. We do not pass these benefits through to the Separate Account, principally because: (i) the deductions and credits are allowed to us and not the policy owners under applicable tax law; and (ii) the deductions and credits do not represent investment return on the Separate Account assets that are passed through to policy owners.

The policies permit us to deduct a charge for any taxes we incur that are attributable to the operation or existence of the policies or the Separate Account. Currently, we do not anticipate making any specific charge for such taxes other than any DAC tax charge and state and local premium taxes. If the level of the current taxes increases, however, or is expected to increase in the future, we reserve the right to make a charge in the future.

### *Death benefit proceeds and other policy distributions*

Generally, death benefits paid under policies such as yours are not subject to income tax. Earnings on your policy value are ordinarily not subject to income tax as long as we don’t pay them out to you. If we do pay out any amount of your policy value upon surrender or partial withdrawal, all or part of that distribution would generally be treated as a return of the premiums you’ve paid and not subjected to income tax. However certain distributions associated with a reduction in death

benefit or other policy benefits within the first 15 years after issuance of the policy are ordinarily taxable in whole or in part. Amounts you borrow are generally not taxable to you.

However, some of the tax rules change if your policy is found to be a modified endowment contract. This can happen if you've paid premiums in excess of limits prescribed by the tax laws. Additional taxes and penalties may be payable for policy distributions of any kind, including loans. (See "7-pay premium limit and modified endowment contract status" below.)

We expect the policy to receive the same Federal income and estate tax treatment as fixed benefit life insurance policies. Section 7702 of the Internal Revenue Code (the "Code") defines a life insurance contract for Federal tax purposes. For a policy to be treated as a life insurance contract, it must satisfy either the cash value accumulation test or the guideline premium test. These tests limit the amount of premium that you may pay into the policy. We will monitor compliance with these standards. If we determine that a policy does not satisfy section 7702, we may take whatever steps are appropriate and reasonable to bring it into compliance with section 7702.

If the policy complies with section 7702, the death benefit proceeds under the policy ordinarily should be excludable from the beneficiary's gross income under section 101 of the Code. In addition, if you have elected the Acceleration of Death Benefit for Qualified Long-Term Care Services Rider, the rider's benefits generally will be excludable from gross income under the Code. The tax-free nature of these accelerated benefits is contingent on the rider meeting specific requirements under section 101 and/or section 7702B of the Code. The rider is intended to meet these standards.

Increases in policy value as a result of interest or investment experience will not be subject to Federal income tax unless and until values are received through actual or deemed distributions. In general, unless the policy is a modified endowment contract, the owner will be taxed on the amount of distributions that exceed the premiums paid under the policy. An exception to this general rule occurs in the case of a decrease in the policy's death benefit or any other change that reduces benefits under the policy in the first 15 years after the policy is issued and that results in a cash distribution to the policy owner. Changes that reduce benefits include partial withdrawals, death benefit option changes, and distributions required to keep the policy in compliance with section 7702. For purposes of this rule any distribution within the two years immediately before a reduction in benefits will also be treated as if it caused the reduction. A cash distribution that reduces policy benefits will be taxed in whole or in part (to the extent of any gain in the policy) under rules prescribed in section 7702. The taxable amount is subject to limits prescribed in section 7702(f)(7). Any taxable distribution will be ordinary income to the owner (rather than capital gain).

Distributions for tax purposes include amounts received upon surrender or partial withdrawals. You may also be deemed to have received a distribution for tax purposes if you assign all or part of your policy rights or change your policy's ownership. If you have elected the Acceleration of Death Benefit for Qualified Long-Term Care Services rider, as described in "Optional supplementary benefit riders you can add," you may be deemed to have received a distribution for tax purposes each time a deduction is made from your policy value to pay the rider charge.

It is possible that, despite our monitoring, a policy might fail to qualify as a life insurance contract under section 7702 of the Code. This could happen, for example, if we inadvertently failed to return to you any premium payments that were in excess of permitted amounts, or if any of the funds failed to meet certain investment diversification or other requirements of the Code. If this were to occur, you would be subject to income tax on the income credited to the policy from the date of issue to the date of the disqualification and for subsequent periods.

Tax consequences of ownership or receipt of policy proceeds under Federal, state and local estate, inheritance, gift and other tax laws will depend on the circumstances of each owner or beneficiary. If the person insured by the policy is also its owner, either directly or indirectly through an entity such as a revocable trust, the death benefit will be includable in his or her estate for purposes of the Federal estate tax. If the owner is not the person insured, the value of the policy will be includable in the owner's estate upon his or her death. Even if ownership has been transferred, the death proceeds or the policy value may be includable in the former owner's estate if the transfer occurred less than three years before the former owner's death or if the former owner retained certain kinds of control over the policy. You should consult your tax adviser regarding these possible tax consequences.

Because there may be unfavorable tax consequences (including recognition of taxable income and the loss of income tax-free treatment for any death benefit payable to the beneficiary), you should consult a qualified tax adviser prior to changing the policy's ownership or making any assignment of ownership interests.

## *Policy loans*

We expect that, except as noted below (see “7-pay premium limit and modified endowment contract status”), loans received under the policy will be treated as indebtedness of an owner and that no part of any loan will constitute income to the owner. However, if the policy terminates for any reason other than the payment of the death benefit, the amount of any outstanding loan that was not previously considered income will be treated as if it had been distributed to the owner upon such termination. This could result in a considerable tax bill. Under certain circumstances involving large amounts of outstanding loans, you might find yourself having to choose between high premiums required to keep your policy from lapsing and a significant tax burden if you allow the lapse to occur.

## *Diversification rules and ownership of the Account*

Your policy will not qualify for the tax benefits of a life insurance contract unless the Account follows certain rules requiring diversification of investments underlying the policy. In addition, the rules require that the policy owner not have “investment control” over the underlying assets.

In certain circumstances, the owner of a variable life insurance policy may be considered the owner, for Federal income tax purposes, of the assets of the separate account used to support the policy. In those circumstances, income and gains from the separate account assets would be includible in the policy owner’s gross income. The Internal Revenue Service (“IRS”) has stated in published rulings that a variable policy owner will be considered the owner of separate account assets if the policy owner possesses incidents of ownership in those assets, such as the ability to exercise investment control over the assets. A Treasury Decision issued in 1986 stated that guidance would be issued in the form of regulations or rulings on the “extent to which Policyholders may direct their investments to particular sub-accounts of a separate account without being treated as owners of the underlying assets.” As of the date of this prospectus, no comprehensive guidance on this point has been issued. In Rev. Rul. 2003-91, however, the IRS ruled that a contract holder would not be treated as the owner of assets underlying a variable life insurance or annuity contract despite the owner’s ability to allocate funds among as many as twenty subaccounts.

The ownership rights under your policy are similar to, but different in certain respects from, those described in IRS rulings in which it was determined that policyholders were not owners of separate account assets. Since you have greater flexibility in allocating premiums and policy values than was the case in those rulings, it is *possible* that you would be treated as the owner of your policy’s proportionate share of the assets of the Account.

We do not know what future Treasury Department regulations or other guidance may require. We cannot guarantee that the funds will be able to operate as currently described in the series funds’ prospectuses, or that a series fund will not have to change any fund’s investment objectives or policies. We have reserved the right to modify your policy if we believe doing so will prevent you from being considered the owner of your policy’s proportionate share of the assets of the Account, but we are under no obligation to do so.

## *7-pay premium limit and modified endowment contract status*

At the time of policy issuance, we will determine whether the Planned Premium schedule will exceed the 7-pay limit discussed below. If so, our standard procedures prohibit issuance of the policy unless you sign a form acknowledging that fact.

The 7-pay limit is the total of net level premiums that would have been payable at any time for a comparable fixed policy to be fully “paid-up” after the payment of 7 equal annual premiums. “Paid-up” means that no further premiums would be required to continue the coverage in force until maturity, based on certain prescribed assumptions. If the total premiums paid at any time during the first 7 policy years exceed the 7-pay limit, the policy will be treated as a modified endowment contract, which can have adverse tax consequences.

Policies classified as modified endowment contracts are subject to the following tax rules:

- First, all partial withdrawals from such a policy are treated as ordinary income subject to tax up to the amount equal to the excess (if any) of the policy value immediately before the distribution over the investment in the policy at such time. If you own any other modified endowment contracts issued to you in the same calendar year by the same insurance company or its affiliates, their values will be combined with the value of the policy from which you take the withdrawal for purposes of determining how much of the withdrawal is taxable as ordinary income.

- Second, loans taken from or secured by such a policy and assignments or pledges of any part of its value are treated as partial withdrawals from the policy and taxed accordingly. Past-due loan interest that is added to the loan amount is treated as an additional loan.
- Third, a 10% additional income tax is imposed on the portion of any distribution (including distributions on surrender) from, or loan taken from or secured by, such a policy that is included in income except where the distribution or loan:
  - is made on or after the date on which the policy owner attains age 59½;
  - is attributable to the policy owner becoming disabled; or
  - is part of a series of substantially equal periodic payments for the life (or life expectancy) of the policy owner or the joint lives (or joint life expectancies) of the policy owner and the policy owner's beneficiary.

These exceptions to the 10% additional tax do not apply in situations where the policy is not owned by an individual.

Furthermore, any time there is a “material change” in a policy, the policy will begin a new 7-pay testing period as if it were a newly-issued policy. The material change rules for determining whether a policy is a modified endowment contract are complex. In general, however, the determination of whether a policy will be a modified endowment contract after a material change depends upon the relationship among the death benefit of the policy at the time of such change, the policy value at the time of the change, and the additional premiums paid into the policy during the seven years starting with the date on which the material change occurs.

Moreover, if there is a reduction in benefits under a policy (such as a reduction in the death benefit or the reduction or cancellation of certain rider benefits) during a 7-pay testing period, the 7-pay limit will generally be recalculated based on the reduced benefits and the policy will be re-tested from the beginning of the 7-pay testing period using the lower limit. If the premiums paid to date at any point during the 7-pay testing period are greater than the recalculated 7-pay limit, the policy will become a modified endowment contract.

If your policy is issued as a result of a section 1035 exchange, it may be considered to be a modified endowment contract if the death benefit under the new policy is smaller than the death benefit under the exchanged policy, or if you reduce coverage in your new policy after it is issued. Therefore, if you desire to reduce the face amount as part of a 1035 exchange, a qualified tax adviser should be consulted for advice.

All modified endowment contracts issued by the same insurer (or its affiliates) to the same owner during any calendar year generally are required to be treated as one contract for the purpose of applying the modified endowment contract rules. A policy received in exchange for a modified endowment contract will itself also be a modified endowment contract. You should consult your tax adviser if you have questions regarding the possible impact of the 7-pay limit on your policy.

### *Corporate and H.R. 10 retirement plans*

The policy may be acquired in connection with the funding of retirement plans satisfying the qualification requirements of section 401 of the Code. If so, the Code provisions relating to such plans and life insurance benefits thereunder should be carefully scrutinized. We are not responsible for compliance with the terms of any such plan or with the requirements of applicable provisions of the Code.

### *Withholding*

To the extent that policy distributions to you are taxable, they are generally subject to withholding for your Federal income tax liability. However if you reside in the United States, you can generally choose not to have tax withheld from distributions.

### *Life insurance purchases by residents of Puerto Rico*

In Rev. Rul. 2004-75, 2004-31 I.R.B. 109, the Internal Revenue Service ruled that income received by residents of Puerto Rico under a life insurance policy issued by a United States company is U.S.-source income that is subject to United States Federal income tax.

### *Life insurance purchases by non-resident aliens*

If you are not a U.S. citizen or resident, you will generally be subject to U.S. Federal withholding tax on taxable distributions from life insurance policies at a 30% rate, unless a lower treaty rate applies. In addition, you may be subject to

state and/or municipal taxes and taxes imposed by your country of citizenship or residence. You should consult with a qualified tax adviser before purchasing a policy.

### **Financial statements reference**

The financial statements of John Hancock USA and the Account can be found in the Statement of Additional Information. The financial statements of John Hancock USA should be distinguished from the financial statements of the Account and should be considered only as bearing upon the ability of John Hancock USA to meet its obligations under the policies.

### **Registration statement filed with the SEC**

This prospectus omits certain information contained in the Registration Statement which has been filed with the SEC. More details may be obtained from the SEC upon payment of the prescribed fee.

### **Independent registered public accounting firm**

The consolidated financial statements of John Hancock Life Insurance Company (U.S.A.) at December 31, 2007 and 2006, and for each of the three years in the period ended December 31, 2007, and the financial statements of Separate Account A of John Hancock Life Insurance Company (U.S.A.) at December 31, 2007, and for each of the two years in the period ended December 31, 2007, appearing in the Statement of Additional Information of the Registration Statement have been audited by Ernst & Young LLP, independent registered public accounting firm, as set forth in their reports thereon appearing elsewhere herein, and are included in reliance upon such reports given on the authority of such firm as experts in accounting and auditing.

In addition to this prospectus, John Hancock USA has filed with the SEC a Statement of Additional Information (the "SAI") which contains additional information about John Hancock USA and the Account, including information on our history, services provided to the Account and legal and regulatory matters. The SAI and personalized illustrations of death benefits, policy values and surrender values are available, without charge, upon request. You may obtain the personalized illustrations from your John Hancock USA representative. The SAI may be obtained by contacting the John Hancock USA Service Office. You should also contact the John Hancock USA Service Office to request any other information about your policy or to make any inquiries about its operation.

## **SERVICE OFFICE**

### **Express Delivery**

197 Clarendon Street  
Boston, MA 02116-5010

### **Mail Delivery**

1 John Hancock Way, Suite 1350  
Boston, MA 02217-1099

### **Phone:**

1-800-827-4546

### **Fax:**

1-416-926-5339

Information about the Account (including the SAI) can be reviewed and copied at the SEC's Public Reference Branch, 100 F Street, NE, Room 1580, Washington, DC, 20549. Information on the operation of the Public Reference Room may be obtained by calling the SEC at 202-551-5850. Reports and other information about the Account are available on the SEC's Internet website at <http://www.sec.gov>. Copies of such information may be obtained, upon payment of a duplicating fee, by writing the Public Reference Section of the SEC at 100 F Street, NE, Washington, DC 20549-0102.

SERFF Tracking Number: MANU-126059722 State: Arkansas  
 Filing Company: John Hancock Life Insurance Company (U.S.A.) State Tracking Number: 41723  
 Company Tracking Number: 09PROVUL & 09ENLGR  
 TOI: L061 Individual Life - Variable Sub-TOI: L061.002 Single Life - Flexible Premium  
 Product Name: 09PROVUL& 09ENLGR  
 Project Name/Number: 09PROVUL& 09ENLGR/09PROVUL& 09ENLGR

## Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
03/04/2009	Form	Extended No-Lapse Guarantee Rider	03/24/2009	09ENLGR.pdf (Superceded)



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

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**SUPPLEMENTARY BENEFIT  
EXTENDED NO-LAPSE GUARANTEE RIDER**

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This rider is part of the policy to which it is attached in consideration of the application and charges for this rider. It takes effect at the same time as your policy. Except where the rider provides otherwise, it is subject to all the provisions of your policy. While this rider is in effect, we reserve the right to restrict availability of certain Investment Accounts, in which case no transfers or payments may be allocated to such restricted Investment Accounts.

The Life Insured for this benefit is the same person who is the Life Insured under your policy. If this rider is attached to a survivorship policy, the Lives Insured for this benefit will be the same persons who are the Lives Insured under your policy. The name of the Life Insured or, if applicable, the names of the Lives Insured, are shown in Policy Specifications, Section 1.

**BENEFIT PERIOD**

This benefit applies to your policy from the effective date of this rider until the end of its duration as shown in the Policy Specifications section for this rider.

**BENEFIT COST**

The monthly cost for this benefit is shown in the Policy Specifications section for this rider.

**BENEFIT**

This benefit extends the No-Lapse Guarantee Period provided by your policy for the Base Face Amount. The applicable Extended No-Lapse Guarantee Period, Extended No-Lapse Guarantee Premium, and Early Funding Extended No-Lapse Guarantee Premium are shown in the Policy Specifications section for this rider. Provided this benefit is in effect, we guarantee that during the Extended No-Lapse Guarantee Period your policy will not go into default if the policy satisfies either of the Extended Cumulative Premium Tests described below. However, this benefit will not prevent your policy from going into default if the Policy Debt is greater than zero and exceeds the Policy Value.

**Extended Cumulative Premium Test**

This test will be performed on any Processing Date during the Extended No-Lapse Guarantee Period that your policy would otherwise be in default in the absence of this rider. Your policy will satisfy this test if the sum of the premiums received, plus any Extended No-Lapse Guarantee Credit, less any Policy Debt, and less any withdrawals, taken on or before the date of any test is equal to or greater than the sum of the monthly Extended No-Lapse Guarantee Premiums due from the Policy Date to the date of this test. The Extended No-Lapse Guarantee Premium is shown as an annualized amount in the Policy Specifications section for this rider. The monthly Extended No-Lapse Guarantee Premium is one twelfth of this annualized amount.

**Early Funding Extended Cumulative Premium Test**

On the next Processing Date following the end of Policy Year 10, a test will be performed and if satisfied on that date, may also be performed on additional testing dates during the Extended No-Lapse Guarantee Period. Your policy will satisfy this test if the sum of the premiums received to the end of that Policy Year, plus any Extended No-Lapse Guarantee Credit, less any Policy Debt and less any withdrawals taken on or before the date of any test, is equal to or greater than the Early Funding Extended No-Lapse Guarantee Premium.

The Early Funding Extended Cumulative Premium Test will cease to apply if it is not satisfied at the end of Policy Year 10.

## **EXTENDED NO-LAPSE GUARANTEE CREDIT**

If the total premium paid during the first Policy Year is greater than one tenth of the Early Funding Extended No-Lapse Guarantee Premium shown in the Policy Specifications section for this rider, then we will apply an Extended No-Lapse Guarantee Credit to the sum of premiums received when determining if the Extended Cumulative Premium Test or the Early Funding Extended Cumulative Premium Test has been satisfied. The Extended No-Lapse Guarantee Credit is not applied to your Policy Value, and is only used in determining whether one of the above cumulative premium tests has been satisfied.

The Extended No-Lapse Guarantee Credit accumulates monthly beginning on the first Annual Processing Date and continues accumulating in this manner for as long as this rider is in force. The monthly Extended No-Lapse Guarantee Credit is one twelfth of the annualized credit. The annualized Extended No-Lapse Guarantee Credit is equal to (a) multiplied by (b) where:

- (a) is the total premium paid during the first Policy Year, not to exceed the Extended No-Lapse Guarantee Credit Limit shown in the Policy Specifications section for this rider, minus one tenth of the Early Funding Extended No-Lapse Guarantee Premium; and
- (b) is the Extended No-Lapse Guarantee Credit Percentage shown in the Policy Specifications section for this rider.

## **POLICY CHANGES**

The Extended No-Lapse Guarantee Premium, the Early Funding Extended No-Lapse Guarantee Premium, and/or the Extended No-Lapse Guarantee Credit may be changed if any of the following changes occur under your policy:

- (a) a Supplementary Benefit rider is added, terminated, or changed (including any change in its cost or the expiration thereof);
- (b) the Death Benefit option is changed;
- (c) a decrease in the Base Face Amount or in any Supplemental Face Amount;
- (d) a change in the Life Insured's Risk Classification, or if applicable, Additional Rating, (or if this rider is attached to a survivorship policy, a change in either Lives Insured's Risk Classification, or if applicable, Additional Rating).

We will inform you of any change to the Extended No-Lapse Guarantee Premium, Early Funding Extended No-Lapse Guarantee Premium, and/or the Extended No-Lapse Guarantee Credit resulting from any of the above changes. Changes to the premium(s) and/or credit will be made prospectively, effective from the date of the policy change. However, for the purpose of performing the Extended Cumulative Premium Test applicable during the Extended No-Lapse Guarantee Period, we will use the Extended No-Lapse Guarantee Premiums in effect, as of the Policy Date up to the date of the change, including any revised premiums in effect as of the date of a prior change. For the purpose of performing either of the Extended Cumulative Premium Tests, we will use any Extended No-Lapse Guarantee Credit in effect as of the beginning of Policy Year 2 up to the date of the change, including any revised credit in effect as of the date of a prior change.

## **GRACE PERIOD**

The Grace Period provision of the policy applies to this rider as well. However, while this rider is in effect, if the policy is in the Extended No-Lapse Guarantee Period, and either of the Extended Cumulative Premium Tests have been satisfied, then the Base Face Amount will remain in effect, but any Supplemental Face Amount and any Supplementary Benefit riders (unless otherwise stated therein) will be subject to termination. The amount required to maintain any Supplemental Face Amount and any applicable Supplementary Benefit riders is equal to the Default Payment specified in the Grace Period provision of the policy. If a payment at least equal to the Default Payment is not received by the end of the Grace Period, then any Supplemental Face Amount, and any Supplementary Benefit riders (unless otherwise stated therein), will cease to be in effect and will be terminated from the policy.

**Failure to Meet the Extended Cumulative Premium Tests**

If the policy is in the Extended No-Lapse Guarantee Period, and neither of the Extended Cumulative Premium Tests have been satisfied, then the Base Face Amount, any Supplemental Face Amount, and any Supplementary Benefit riders will go into default, as described in the Grace Period provision of the policy. The Grace Period Duration and Default Payment provisions described in the policy will apply. In lieu of the Default Payment, however, you may pay the shortfall necessary to satisfy whichever of the above Extended Cumulative Premium Tests is applicable, in which case the Base Face Amount will remain in effect, but any Supplemental Face Amount and any Supplementary Benefit riders (unless otherwise stated therein) will terminate as of the end of the Grace Period.

The shortfall is the lesser of the amount required to satisfy the Extended Cumulative Premium Test as of the date of default, plus the Extended No-Lapse Guarantee Premium for the next 3 Policy Months or the amount required to satisfy the Early Funding Extended Cumulative Premium Test, provided the policy met the requirements for this test at the end of Policy Year 10 and the test has not ceased to apply.

**TERMINATION**

This rider terminates at the earliest of:

- (a) the end of the Extended No-Lapse Guarantee Period shown in the Policy Specifications section for this rider;
- (b) the end of the Grace Period for which you have not paid the amount necessary to bring this benefit out of default;
- (c) the date we approve your written request to increase the Base Face Amount or Supplemental Face Amount under the policy, if applicable;
- (d) the date your policy terminates;
- (e) the date we receive your written request for termination of this rider.

This rider cannot be reinstated after it terminates.

Signed for the Company by:



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**1. POLICY SPECIFICATIONS** (continued) – Policy [12 345 678]

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**SUPPLEMENTARY BENEFITS**

Benefit	<b>Extended No-Lapse Guarantee Rider</b>
Life Insured [Lives Insured] Details	Life Insured's Name [Lives Insured Names], Age, [Sex] Risk Classification and Additional Rating (if applicable) are shown elsewhere in the Policy Specifications
Effective Date	[May 1, 2009]
Extended No-Lapse Guarantee Period	Next [66] Policy Years following the No-Lapse Guarantee Period applicable to the Base Face Amount, until the Life Insured reaches Age [121] [until the younger of the Lives Insured reaches Age [121] or would have reached Age [121] if living]
Extended No-Lapse Guarantee Premium	[\$3,605.00]
Early Funding Extended No-Lapse Guarantee Premium	[\$81,079.89]
Extended No-Lapse Guarantee Credit Percentage	[7.3407]%
Extended No-Lapse Guarantee Credit Limit Premium	[30.00]% of the Early Funding Extended No-Lapse Guarantee
Monthly Benefit Cost	[\$15.00]