

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Adjustable Life Insurance Policy

LifeCare Benefit Cover Page

Protection UL-G Form: 08PROULG

Presented By: Sample Agent

Illustration Assumptions

Ms Jones
Female - Standard NonSmoker
Age: 60

Initial Total Death / LifeCare Benefit \$459,086
Initial Planned Premium: \$20,000.00 / Billing Mode: Annual
Death Benefit Option 1; Cash Value Accumulation Test
State: Texas

Based on Current Charges and an Initial Current Rate of 4.50%

Initial Planned Premium **\$20,000**

Initial Death/LifeCare Benefit **\$459,086**

You may accelerate some, all or none of your death benefit to pay for long-term care (LTC) expenses.

If your death benefit is accelerated for LTC payments, it will provide at least 25 months of accelerated death benefit payments for long-term care expenses up to the monthly maximum shown below.

Monthly LifeCare Benefit (4%) **\$18,363**

Payable for qualified long-term care services:

- Home Health Care
- Nursing Home Care
- Assisted Living Care
- Adult Day Care

The LifeCare Benefit rider is designed to accelerate a portion of the death benefit (subject to a maximum monthly percentage each month), in order to reimburse expenses as a result of the Insured receiving Qualified Long-Term Care Services.

This Supplemental Illustration is valid only if accompanied by all pages including the Basic Illustration pages. Refer to the Basic Illustration for guaranteed elements and benefits and other important information.

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

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A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Adjustable Life Insurance Policy

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Valuable Information About Your Life Insurance Illustration

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Based on Current Charges and an Initial Current Rate of 4.50%

Protection UL-G

Protection UL-G is a flexible premium life insurance contract covering one insured.

- You select the death benefit when we issue the policy. Any time after the first policy anniversary you can decrease the death benefit, provided you meet certain requirements. In some instances, we may be required to change the death benefit to meet the Internal Revenue Code regulations.
- There is no set premium with this policy. However, enough premium must be paid in order to continue coverage. Coverage will continue as long as the Net Cash Surrender Value or Net Policy Protection Value is greater than zero. You can pay premiums in any amount and at any time, subject to a minimum amount set by us and a maximum amount set by the Internal Revenue Code.
- When we receive your premiums, we deduct a premium charge and put the remaining amount into the policy.
- Each month we deduct a certain amount from the policy value for administrative and cost of insurance charges. We also add interest to your policy value each month. When the insured reaches attained age 121, these deductions will stop. Provided coverage is in effect when the insured reaches attained age 121, coverage will continue after age 121 and interest will be credited. No additional charges, other than those for any outstanding policy loans, will be deducted.

Policy Protection Rider

- Your policy includes the Policy Protection Rider for a maximum benefit period up to the life insured's attained age 121.
- As long as the Policy Protection Rider is in effect your policy cannot lapse even if the Net Cash Surrender Value falls to zero or below. The Policy Protection Rider will stay in effect during the benefit period as long as the reference value called the Net Policy Protection Value is greater than zero.
- The Net Policy Protection Value is a reference value and is only used to determine whether or not the Policy Protection Rider will stay in effect. The policyowner cannot access the reference value.
- The Policy Protection Rider is a flexible death benefit

guarantee. Through your premium payments it can provide guaranteed coverage for any duration up to the maximum benefit period.

- **But like your policy, the Policy Protection Rider is directly affected by the timing and amounts of premiums paid. To ensure that you have the Policy Protection Rider in effect for the period of time that you desire, it is important that premium payments are paid when they are due, otherwise your policy may lapse.**
- As long as the Policy Protection Rider has not lapsed, you can restore the death benefit guarantee at any time by paying enough premium, as illustrated, to satisfy, or "catch up" to, the cumulative premium requirement for the guaranteed period you want. It is important to remember that the longer you wait to restore this guarantee, the more costly it becomes to "catch up".
- Premiums are due as of the premium due date indicated on your notice. However, in order to help maintain the desired death benefit guarantee, we provide a provision for the late receipt of premium payments.
- This feature provides you with greater death benefit guarantee protection in the event of late premium payments. In determining whether adequate Policy Protection Value is maintained to support the death benefit guarantee, we will apply late premiums retroactive to the beginning of the policy month in which they are received.
- Death benefit option changes, loans, withdrawals, rider termination or change, and/or face amount decreases will also affect the Policy Protection Rider.
- If a policy loan is outstanding, the Policy Protection Rider will not prevent your policy from lapsing if the Net Policy Value falls to zero.

Net Death Benefit

- The life insurance provided in this illustration is payable upon the death of the insured and reflects Initial Death Benefit of \$459,086 (Option 1). The net death benefit reflects total loan plus any loan interest due.

Planned Premium Outlay

One of the advantages of Universal Life Insurance is

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

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State: Texas

Based on Current Charges and an Initial Current Rate of 4.50%

premium payment flexibility, allowing you to vary the amount of your payments. This illustration assumes an Initial Planned Premium Outlay of \$20,000.00 and that premium payments are made at the beginning of each modal period. Reduced or discontinued premiums in future years are only possible if the premiums paid and interest credited are sufficient to cover the cost of insurance and administrative expenses. These factors, as well as any outstanding policy loans, or partial surrenders could require additional premiums to maintain your insurance coverage. Payments in excess of the planned premium are subject to underwriting approval.

Guaranteed Coverage Premium

Based on the initial death benefit shown in the illustration, the level annual premium to Guarantee Coverage for life is \$8,275.65. Additional premium received in the first year may result in a lower annual premium to guarantee coverage for life. Death benefit option changes, loans, withdrawals, rider termination or change and/or face amount decreases will cause this premium to be recalculated.

Minimum Initial Premium

The Minimum Initial Premium shown on the Basic Illustration Summary page is the minimum premium to carry the policy for one policy month in the first policy year. If the policy is backdated the Minimum Initial Premium multiplied by the number of months backdated is required to put the policy in force. Paying less than the planned premium can have a negative impact on the policy and its guarantees.

Interest Rate

Interest is credited to the Policy Value at a guaranteed effective annual rate of 3.00% or the current interest rate, whichever is higher. An assumed rate may also be shown for illustrative purposes. The assumed rate will always be lower than the current rate. Current and assumed rates are not guarantees or estimates but merely illustrate resultant values for that assumption. Current interest is illustrated at an effective annual rate of 4.50%. Midpoint values assume interest and insurance charges which are halfway between the guaranteed and assumed.

Accessing Policy Value

After your policy has been in force for one year, you can make partial cash withdrawals. You can surrender your policy for cash at any time. We will pay you the policy value less a surrender charge and any policy debts you may have. You can also borrow the available cash value at any time.

Policy Loans

Policy loans may be taken against the Policy Value at anytime and if illustrated, are assumed to be taken at the beginning of the year. The maximum loan amount available is the Surrender Value less any indebtedness, one year of policy charges, and one year's loan spread. The portion of Policy Value securing any loan is credited interest at the net loan rate. The net loan rate equals the loan rate less a loan spread. The current loan spread is 2%, and may not exceed a guaranteed maximum loan spread of 2%. Loan interest is payable in arrears. This illustration assumes policy loan interest rates are as shown in the Policy Summary. The loan interest rate is fixed.

Withdrawals

Withdrawals reduce the Policy Value and the Death Benefit. Withdrawals, if illustrated, are assumed taken at the beginning of the year.

LifeCare Benefit

This illustration includes the LifeCare Benefit, which is a long term care rider that interacts with the life insurance policy to which it is attached. The LifeCare Benefit rider is designed to accelerate the Death Benefit under the policy in order to reimburse expenses as a result of the Life Insured receiving Qualified Long Term Care Services. Such Services include the actual charges incurred, subject to a maximum (described below), by a Nursing Home or Assisted Living Facility for room, board, and care services, a Home Health Care Provider for care and services covered by this rider, and an Adult Day Care Center for attendance at such Adult Day Care Center. There is a monthly charge for this rider.

Maximum Monthly Benefit Amount

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Adjustable Life Insurance Policy

Protection UL-G Form: 08PROULG

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

Presented By: Sample Agent

Illustration Assumptions

Ms Jones
Female - Standard NonSmoker
Age: 60

Initial Total Death / LifeCare Benefit \$459,086
Initial Planned Premium: \$20,000.00 / Billing Mode: Annual
Death Benefit Option 1; Cash Value Accumulation Test
State: Texas

Based on Current Charges and an Initial Current Rate of 4.50%

The Maximum Monthly Benefit Amount is calculated by multiplying the Death Benefit at time of claim times 4%. The Maximum Monthly Benefit Amount shows the amount available if a claim occurs in that particular year. Note that a new Maximum Monthly Benefit Amount is calculated for each new claim. If the death benefit decreases, the Maximum Monthly Benefit Amount also decreases.

face amount for which the employee could be insured; (2) give his or her written consent to being a life insured under the policy, and agree that such coverage may continue after the life insured terminates employment; and (3) be informed in writing that the employer/policyowner will be a beneficiary of any proceeds payable upon the death of the employee. Finally, the policyowner is required to keep records and make an annual report concerning its employer-owned life insurance policies. Taxpayers should seek the counsel of qualified tax advisors to determine the applicability of IRC §101(j) or other provisions of federal tax law and/or compliance with the requirements of any such law or regulation.

Policy Continuation at Age 121

This offers protection from the possibility of outliving coverage. Provided your coverage is in effect on the policy anniversary nearest the date on which the life insured reaches attained age 121, coverage will continue after age 121 and interest will be credited. No additional charges, other than those for any outstanding policy loans, will be deducted.

Other Considerations

This is an illustration only. An illustration is not intended to predict actual performance. Interest rates and values set forth in the illustration are not guaranteed.

Taxation of Life Insurance

The information contained in this illustration is based on certain tax and legal assumptions. We suggest that you seek professional counsel regarding the interpretation of current tax laws and accounting practices as they relate to your actual situation. The Technical and Miscellaneous Revenue Act (TAMRA) of 1988 classifies some policies as Modified Endowment Contracts (MECs). Distributions from these policies (excluding death benefits but including policy loans and withdrawals) are taxed differently and may be subject to an IRS 10% penalty tax. TAMRA testing has been performed on the current scale only.

This illustration assumes that the currently illustrated nonguaranteed elements will continue unchanged for all years shown. This is not likely to occur, and the actual results may be more or less favorable. Future credits for interest and deductions for mortality and expenses can vary at the company's discretion depending upon factors such as death claims, investment earnings and expenses.

- The initial annual 7-pay premium for this policy is \$31,372.00.
- Based on our interpretation of TAMRA, this policy as illustrated would not be considered a Modified Endowment Contract (MEC).
- **Employer-owned Life Insurance.**
Where the owner of the policy is the employer of the insured, Section 101(j) of the Internal Revenue Code specifies a number of requirements in order for life insurance death benefits to be excluded from income taxation. Potential insureds must be limited to the employer's directors and "highly compensated" employees (as defined by the law). Also, **before the issuance of the policy**, the potential insured must (1) be notified in writing that the employer/policyowner intends to insure the employee's life and the maximum

Protection UL-G is issued by John Hancock Life Insurance Company (U.S.A.) of Boston, MA. John Hancock Life Insurance Company (U.S.A.) consistently receives high financial strength ratings from independent rating agencies such as Fitch Ratings, A.M. Best, Standard & Poors, and Moody's. These ratings do not apply to the safety and performance of separate accounts. For more information, please visit our website at www.JohnHancock.com.

For more than a century, John Hancock has offered security and high quality products to its customers. The company's experience and resources allow it to provide first class financial solutions to customers in every market in which it operates.

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

A LIFE INSURANCE POLICY ILLUSTRATION

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Protection UL-G Form: 08PROULG

Basic Illustration Summary

Presented By: Sample Agent

Illustration Assumptions

Ms Jones
Female - Standard NonSmoker
Age: 60

Initial Total Death / LifeCare Benefit \$459,086
Initial Planned Premium: \$20,000.00 / Billing Mode: Annual
Death Benefit Option 1; Cash Value Accumulation Test
State: Texas

Based on Current Charges and an Initial Current Rate of 4.50%

Coverage Summary

Coverage Description	Initial Amount	Initial Premium
Initial Total Death / LifeCare Benefit	\$459,086	\$20,000.00
Maximum Monthly LifeCare Benefit (4%) 100 Day Elimination Period	\$18,363	
Face Amount - Level for all years	\$459,086	

Additional Coverage On Insured

Policy Protection Rider

Policy Summary

State	Texas	
Death Benefit Option	1	From 1 Thru 61
Definition of Life Insurance	CVAT	
Payment Mode	Annual	
Charges	Current	
Assumed Interest Rate	4.50%	From 1 Thru 61
Loan Interest Rate	6.00%	From 1 Thru 61
Owner Tax Bracket	35.00%	From 1 Thru 61
Initial 7-Pay Premium	\$31,372.00	
Target Premium	\$8,711.35	
Minimum Initial Premium	\$370.12	

Protection UL-G

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Basic Illustration Summary (cont'd)

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Illustration Assumptions

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Age: 60

Initial Total Death / LifeCare Benefit \$459,086

Initial Planned Premium: \$20,000.00 / Billing Mode: Annual

Death Benefit Option 1; Cash Value Accumulation Test

State: Texas

Based on Current Charges and an Initial Current Rate of 4.50%

Interest Adjusted Indexes on Insured at 5%

	-----Payment-----		-----Cost-----	
	10 Year	20 Year	10 Year	20 Year
Guaranteed	43.56	26.99	17.40	19.79
Current	43.56	26.99	14.75	13.60
Non-guaranteed Element	0.00	0.00	2.65	6.19

Interest Adjusted Indexes

These indexes provide a means for evaluating the comparative cost of the policy under stated assumptions. They can be useful in comparing similar plans of insurance, a lower index being better than a higher one. These indexes reflect the time value of money. Indexes are approximate because they involve assumptions, including the rate of interest used.

Protection UL-G

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LifeCare Benefit Coverage Summary

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Based on Current Charges and an Initial Current Rate of 4.50%

LifeCare Benefit Coverage Summary

LifeCare Benefit \$18,363 Maximum Monthly
Benefit

The Death Benefit and Policy Value will be reduced by payment of the LifeCare Accelerated Benefit. Any remaining Death Benefit will be paid to the named beneficiary.

Payable for qualified long-term care services:

- Nursing Home Care
- Assisted Living Facilities
- Adult Day Care
- Home Health Care Services (includes Hospice, Respite Care and Homemaker Services)

- If a policy loan is taken, prior to making an Accelerated Benefit payment, a portion of the payment will be used to repay part of the loan, thus reducing the amount available for LifeCare expenses.

Extension of Benefits Provision

Should the policy lapse while you are receiving coverage in a nursing home, or assisted living facility, you are still protected.

- LifeCare benefits are paid out until you leave the nursing home, or the assisted living facility, or the entire death benefit has been accelerated for long-term care.
- Once the extension of benefits is initiated, any remaining death benefit from the underlying policy will no longer be payable.

LifeCare Benefit Exclusions, Reductions, Limitations

To receive accelerated benefits under this rider,

- a 100 day, one-time Elimination Period must be satisfied,
- the Life Insured must receive Qualified Long-Term Care Services,
- you must submit to us certain documentation, including a current plan of care and written proof of loss for the Life Insured,
- we must verify that you are eligible for the payment of benefits under this rider, and
- you must provide us with written certification from a Licensed Health Care Practitioner.

Unique LifeCare Services are included at no charge

Seniorlink* - provides professional and personalized advice on topics such as home care, assisted living, home maintenance and repair services. It offers the resources and guidance to make smart decisions, helping to ease the whole long-term care experience.

Advantage List - You can stretch your benefit dollars with this exclusive program designed to provide competitive rates at over 7,500 participating providers nationwide.

* Seniorlink is not affiliated with John Hancock Life Insurance Company (U.S.A.) and its subsidiaries.

* Seniorlink is the current referral-service provider for John Hancock. This program may be changed or discontinued at any time.

The LifeCare Benefit rider does not cover care or treatment for

- intentionally self-inflicted injury,
- alcoholism or drug addiction,
- war or any act of war, declared or undeclared, while in the military service in any of the armed forces or auxiliary units thereto,
- injury due to participation in a felony, riot or insurrection,
- situations when no charge is normally made in the absence of insurance,
- services provided by a member of the Life Insured's immediate family; and
- for services provided outside the fifty United States and the District of Columbia.

LifeCare Benefit Effect on Policy

This rider does not include inflation protection coverage. However, if the death benefit has increased or decreased at the time of claim, the Maximum Monthly Benefit Amount may also increase or decrease as well.

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LifeCare Benefit Coverage Summary (cont'd)

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Presented By: Sample Agent

Illustration Assumptions

Ms Jones

Female - Standard NonSmoker

Age: 60

Initial Total Death / LifeCare Benefit \$459,086

Initial Planned Premium: \$20,000.00 / Billing Mode: Annual

Death Benefit Option 1; Cash Value Accumulation Test

State: Texas

Based on Current Charges and an Initial Current Rate of 4.50%

All LifeCare Accelerated Benefit payments are intended to be excludable from income under current federal law. However, we believe the monthly charges for this benefit should be considered a policy distribution, and therefore may be taxable in certain situations.

Protection UL-G

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Numeric Summary

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GUARANTEED ASSUMPTIONS

These policy benefits and values are based on the guaranteed interest of 3.00% and guaranteed charges. Based on your Planned Premium Outlay, the policy would remain in force until age 121*.

NON-GUARANTEED ASSUMPTIONS

These policy benefits and values are based on non-guaranteed elements that are subject to change by the insurer. Actual results may be more or less favorable.

ASSUMED SCALE:

Policy benefits and values are based on the initial current interest rate of 4.50% and current charges. Based on your Planned Premium Outlay, the policy would remain in force until age 121*.

SUMMARY YEARS	GUARANTEED ASSUMPTIONS	NON-GUARANTEED ASSUMPTIONS	
		Midpoint Scale	Assumed Scale
Years Premium Paid in Cash	10	10	10
Summary Year 5			
Net Surrender Value	64,888	66,796	68,744
Net Death Benefit	459,086	459,086	459,086
Summary Year 10			
Net Surrender Value	158,621	166,468	174,694
Net Death Benefit	459,086	459,086	459,086
Summary Year 20			
Net Surrender Value	114,707	163,276	213,345
Net Death Benefit	459,086	459,086	459,086

MIDPOINT SCALE:

Assumes the midpoint interest rate and charges which are halfway between current and guaranteed. Based on your Planned Premium Outlay, the policy would remain in force until age 121*.

Premiums are assumed to be paid at the beginning of each modal period.

Policy values, including surrender values and death benefits, are illustrated as of the end of the year, unless otherwise noted.

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

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

I have received a copy of this illustration. **I further understand that the guarantees provided by the Policy Protection Rider are directly affected by the amount and timing of premiums paid.**

Applicant: _____ Date: _____
(Signature) (mm/dd/yyyy)

I certify that this illustration has been presented to the applicant and that I have explained that any non-guaranteed elements illustrated are subject to change. I have made no statements that are inconsistent with the illustration.

Representative: _____ Date: _____
(Signature) (mm/dd/yyyy)

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Guaranteed and Nonguaranteed Values

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Policy Year	EOY Age	Planned Premium	End of Year Guaranteed Assumptions 3.00% Guaranteed Rate, Guaranteed Charges			End of Year Non-Guaranteed Assumptions 4.50% Current Rate, Current Charges		
			Policy Value	Net Surrender Value	Net Death/LifeCare Benefit	Policy Value	Net Surrender Value	Net Death/LifeCare Benefit
1	61	20,000	14,913	0	459,086	15,164	0	459,086
2	62	20,000	30,345	13,354	459,086	31,087	14,096	459,086
3	63	20,000	46,103	30,175	459,086	47,595	31,667	459,086
4	64	20,000	62,214	47,347	459,086	64,737	49,869	459,086
5	65	20,000	78,693	64,888	459,086	82,549	68,744	459,086
6	66	20,000	95,550	82,807	459,086	101,068	88,325	459,086
7	67	20,000	112,802	101,121	459,086	120,337	108,657	459,086
8	68	20,000	130,466	119,846	459,086	140,408	129,789	459,086
9	69	20,000	148,560	139,003	459,086	161,335	151,778	459,086
10	70	20,000	167,115	158,621	459,086	183,188	174,694	459,086
Totals:		200,000						
11	71	0	165,807	158,374	459,086	185,685	178,251	459,086
12	72	0	163,945	157,574	459,086	188,304	181,933	459,086
13	73	0	161,434	156,124	459,086	191,090	185,780	459,086
14	74	0	158,183	153,935	459,086	194,052	189,805	459,086
15	75	0	154,075	150,888	459,086	197,203	194,016	459,086
16	76	0	148,967	146,843	459,086	200,554	198,430	459,086
17	77	0	142,696	141,633	459,086	204,117	203,055	459,086
18	78	0	135,062	135,062	459,086	207,706	207,706	459,086
19	79	0	125,822	125,822	459,086	210,826	210,826	459,086
20	80	0	114,707	114,707	459,086	213,345	213,345	459,086
Totals:		200,000						
21	81	0	101,341	101,341	459,086	215,108	215,108	459,086
22	82	0	84,893	84,893	459,086	216,198	216,198	459,086
23	83	0	64,629	64,629	459,086	216,488	216,488	459,086
24	84	0	39,939	39,939	459,086	215,833	215,833	459,086
25	85	0	9,762	9,762	459,086	214,058	214,058	459,086
26	86	0	0	0	459,086	210,957	210,957	459,086
27	87	0	0	0	459,086	206,297	206,297	459,086
28	88	0	0	0	459,086	199,777	199,777	459,086
29	89	0	0	0	459,086	191,027	191,027	459,086
30	90	0	0	0	459,086	179,581	179,581	459,086
Totals:		200,000						

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Guaranteed and Nonguaranteed Values (cont'd)

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Policy Year	EOY Age	Planned Premium	End of Year Guaranteed Assumptions 3.00% Guaranteed Rate, Guaranteed Charges			End of Year Non-Guaranteed Assumptions 4.50% Current Rate, Current Charges		
			Policy Value	Net Surrender Value	Net Death/LifeCare Benefit	Policy Value	Net Surrender Value	Net Death/LifeCare Benefit
31	91	0	0	0	459,086	163,704	163,704	459,086
32	92	0	0	0	459,086	144,537	144,537	459,086
33	93	0	0	0	459,086	120,467	120,467	459,086
34	94	0	0	0	459,086	90,320	90,320	459,086
35	95	0	0	0	459,086	52,482	52,482	459,086
36	96	0	0	0	459,086	1,973	1,973	459,086
37	97	0	0	0	459,086	0	0	459,086
38	98	0	0	0	459,086	0	0	459,086
39	99	0	0	0	459,086	0	0	459,086
40	100	0	0	0	459,086	0	0	459,086
Totals:		200,000						
41	101	0	0	0	459,086	0	0	459,086
42	102	0	0	0	459,086	0	0	459,086
43	103	0	0	0	459,086	0	0	459,086
44	104	0	0	0	459,086	0	0	459,086
45	105	0	0	0	459,086	0	0	459,086
46	106	0	0	0	459,086	0	0	459,086
47	107	0	0	0	459,086	0	0	459,086
48	108	0	0	0	459,086	0	0	459,086
49	109	0	0	0	459,086	0	0	459,086
50	110	0	0	0	459,086	0	0	459,086
Totals:		200,000						
51	111	0	0	0	459,086	0	0	459,086
52	112	0	0	0	459,086	0	0	459,086
53	113	0	0	0	459,086	0	0	459,086
54	114	0	0	0	459,086	0	0	459,086
55	115	0	0	0	459,086	0	0	459,086
56	116	0	0	0	459,086	0	0	459,086
57	117	0	0	0	459,086	0	0	459,086
58	118	0	0	0	459,086	0	0	459,086
59	119	0	0	0	459,086	0	0	459,086
60	120	0	0	0	459,086	0	0	459,086
Totals:		200,000						

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

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Adjustable Life Insurance Policy

Protection UL-G Form: 08PROULG

Guaranteed and Nonguaranteed Values (cont'd)

Presented By: Sample Agent

Illustration Assumptions

Ms Jones
 Female - Standard NonSmoker
 Age: 60

Initial Total Death / LifeCare Benefit \$459,086
 Initial Planned Premium: \$20,000.00 / Billing Mode: Annual
 Death Benefit Option 1; Cash Value Accumulation Test
 State: Texas

Policy Year	EOY Age	Planned Premium	End of Year Guaranteed Assumptions 3.00% Guaranteed Rate, Guaranteed Charges			End of Year Non-Guaranteed Assumptions 4.50% Current Rate, Current Charges		
			Policy Value	Net Surrender Value	Net Death/LifeCare Benefit	Policy Value	Net Surrender Value	Net Death/LifeCare Benefit
61	121	0	0	0	459,086	0	0	459,086
62	122	0	0	0	459,086	0	0	459,086
63	123	0	0	0	459,086	0	0	459,086
64	124	0	0	0	459,086	0	0	459,086
65	125	0	0	0	459,086	0	0	459,086

Totals: 200,000

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

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Adjustable Life Insurance Policy

Protection UL-G Form: 08PROULG

Glossary of Terms

Presented By: Sample Agent

Illustration Assumptions

Ms Jones
Female - Standard NonSmoker
Age: 60

Initial Total Death / LifeCare Benefit \$459,086
Initial Planned Premium: \$20,000.00 / Billing Mode: Annual
Death Benefit Option 1; Cash Value Accumulation Test
State: Texas

Based on Current Charges and an Initial Current Rate of 4.50%

Face Amount

The Face Amount is the coverage provided by the base policy. Any decreases to the Face Amount after the first policy year must fall within policy minimums.

certain situations involving large amounts of outstanding loans, you might find yourself having to choose between high premium requirements to keep your policy from lapsing and a significant tax burden if you allow the lapse to occur. Please consult your tax advisor for further information.

Cost Of Insurance

Current insurance charges are based on Company experience. The current rates may change, but are guaranteed never to exceed the maximum rates. Maximum rates reflect the 2001 CSO Smoker and Nonsmoker Mortality Table.

Planned Premium Outlay

The Planned Premium Outlay is the amount which the policyholder plans to pay. This illustration assumes that planned premiums are paid at the beginning of each modal period indicated. Additional premiums may be paid while the policy is in force, subject to our minimum and maximum limits.

Death Benefit Option

Death Benefit Option 1 provides a level amount of coverage. It will increase only when necessary to maintain the definition of life insurance. Death Benefit Option 2 provides coverage equal to the Face Amount plus the Policy Value plus any amount necessary to maintain the definition of life insurance.

Policy Value

When premiums are paid, the balance, after premium charges are deducted, goes into the Policy Value. The Policy Value is credited daily with a guaranteed interest rate of 3.00 % or the current rate, whichever is greater. Also, once each month, administrative and insurance charges are deducted.

Net Death Benefit

The Death Benefit illustrated is the Face Amount plus any Required Additional Death Benefit. This is the value that is payable upon the death of the insured as stated on the front page of the policy. The actual amount payable may be decreased by loans or increased by additional insurance benefits. Death Benefits are illustrated as of the end of the year. Net Death Benefit reflects the total loan plus any loan interest due.

Required Additional Death Benefit

The death benefit will automatically be increased if necessary to maintain the minimum amount of insurance needed to comply with current federal tax law (Section 7702 of the Internal Revenue Code). This will ensure that your policy maintains the favorable tax treatment associated with being a life insurance policy.

Net Income

Net Income reflects any illustrated withdrawal, policy loan and/or loan interest due.

Risk Class

Classifications represent groups of people with similar risk characteristics and help to determine the cost of insurance. Final risk classification for a proposed insured is determined upon completion of the underwriting process, and may vary from what is shown on this illustration. If so, you will receive a Revised Basic Illustration prior to or upon delivery of your insurance contract.

Net Surrender Value

The Net Surrender Value is the Policy Value less surrender charge(s), and is illustrated as of end of the year. This amount is shown net of withdrawals and total loans plus interest due. During the surrender charge period, there is a surrender charge assessed if all or part of the Face Amount is reduced. If the policy terminates for any reason, the amount of any outstanding loan (that was not previously considered income) could result in a considerable tax. Under