

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

## A LIFE INSURANCE POLICY ILLUSTRATION

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

Protection SUL Form: 19PSUL

Presented By: The Thompson Agency

### Illustration Assumptions

Client

Male - 71 - Standard Plus NonSmoker

Client

Female - 71 - Preferred NonSmoker

Initial Death Benefit \$250,000

Face Amount \$250,000

Initial Planned Premium: \$5,677.00 / Billing Mode: Annual

Death Benefit Option 1; Cash Value Accumulation Test

State: Connecticut

Based on Current Charges and an Initial Assumed Rate of 4.35%

### Survivorship Universal Life Insurance

The Survivorship Universal Life Insurance policy which you are considering provides flexible death benefit protection on two lives and premium payment flexibility. The values in the insurance contract grow based on the amount and timing of each premium payment, plus interest and other credits applied to the policy, less insurance and other charges.

Certain aspects of the policy cannot be predicted with absolute certainty. These nonguaranteed elements are described on the following pages. For example, the interest rate credited may exceed the guaranteed rate and monthly charges may be less than the maximum guaranteed charges. This is an illustration only and is not intended to predict actual performance.

### Death Benefit Protection

This policy illustration shows the Death Benefit Protection feature guaranteeing the policy death benefit to the younger Life Insured's attained age 96.

As long as the Death Benefit Protection feature is in effect and no loan is outstanding, your policy cannot lapse even if the Net Cash Surrender Value falls to zero or below. The Death Benefit Protection feature will stay in effect as long as the reference value called the Net Death Benefit Protection Value is greater than zero.

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

**Like your Policy Value, the Death Benefit Protection Value is directly affected by the timing and amounts of premiums paid. To ensure that you have the Death Benefit Protection feature in effect for the period illustrated, it is important that premium payments are paid when they are due, otherwise your policy may lapse.**

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

received.

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

If a policy loan is outstanding, the Death Benefit Protection feature will not prevent your policy from lapsing if the Net Policy Value falls to zero.

### Net Death Benefit

The life insurance provided in this illustration reflects a Total Initial Death Benefit of \$250,000. The Death Benefit is composed of \$250,000 in Face Amount (Option 1). The Net Death Benefit reflects any Policy Debt (total loans plus any loan interest due).

### Planned Premium Outlay

One of the advantages of Survivorship Universal Life Insurance is premium payment flexibility, allowing you to vary the amount of your payments. This illustration assumes an Initial Planned Premium Outlay of \$5,677.00 and that all subsequent premium payments are made at the beginning of each modal period. Reduced or discontinued premiums in future years are only possible if the premiums paid and amounts credited are sufficient to cover the cost of insurance and administrative expenses. These factors, as well as any outstanding policy loans or withdrawals, could necessitate additional premiums to maintain your insurance coverage. Paying less than the planned premium can have a negative impact on the policy and its guarantees. 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 \$9,287.69. Death Benefit Option changes, loans, withdrawals, policy changes, and face amount changes will cause this premium to be recalculated. Premiums are subject to maximum guidelines allowed by the Internal Revenue Code.

### Minimum Initial Premium

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Client  
Male - 71 - Standard Plus NonSmoker  
Client  
Female - 71 - Preferred NonSmoker

Initial Death Benefit \$250,000  
Face Amount \$250,000  
Initial Planned Premium: \$5,677.00 / Billing Mode: Annual  
Death Benefit Option 1; Cash Value Accumulation Test  
State: Connecticut

Based on Current Charges and an Initial Assumed Rate of 4.35%

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

rate. Values illustrated at the current or an assumed rate are not guarantees or estimates, but merely illustrate results on the basis of the selected assumption.

### Interest Rate

Interest is illustrated at an initial assumed effective annual rate of 4.35%. We determine the rate of interest to be credited to the Policy Value based on our assessment of investment yields and other considerations as outlined in your policy. The current rate may increase or decrease, but at no point will the interest credited to the policy be lower than the guaranteed annual rate of 2%.

The table below shows how changes in the rate of interest that we declare will affect the continuation of your coverage, keeping other assumptions constant (including planned premiums, issue age, risk class and current charges):

Interest Rate Assumption	Policy Year at Lapse*
4.35% Initial Assumed Rate	N/A
3.85%	31
3.35%	30
2.85%	28
2.35%	26
2.00% Minimum Rate	26

There is a conditionally guaranteed persistency bonus that may be applied the then current credited interest rate for contracts still in force at the beginning of Policy Year 6. The bonus will be 1.50% provided the current crediting rate is 3.00% or greater at that time. If the current crediting rate is less than 3%, the bonus will be reduced proportionally to 0% as the current crediting rate approaches its guaranteed minimum crediting rate of 2.00%.

\* In this table, the lapse year is hypothetical only, based upon the assumed factors, is not guaranteed. For instance, the mortality charges used in these calculations are less than the maximum charges, and the Persistency Credit assumed is greater than the guaranteed minimum.

Our obligations under your policy are backed by our general account assets. In addition to fixed income investments, such as corporate bonds, we expect to invest a portion of the premiums received under this class of policies in equities and other longer-duration assets. This investment approach, which may be different from the mix expected with other survivorship universal life policies, is intended to produce results that would permit us to credit values that maximize your policy's performance over the longer term. However, this approach could also cause the policy to experience a higher degree of variability of results year-to-year relative to other survivorship universal life policies. It is important to review your annual statement and request periodic in-force illustrations to make sure your policy continues to meet your objectives.

### Accessing Policy Value

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

### Amount Credited

This is the interest earned on the Policy Value, including the amount of interest credited on the Loan Account.

### Policy Loans

Policy loans may be taken against the Policy Value at any time, and if projected on an illustration, are assumed to be taken at the beginning of the year. The maximum loan amount available is the Surrender Value less any indebtedness, one year of policy charges, and

Illustrations will be shown at the guaranteed minimum interest rate, and an assumed rate (or rates). An assumed illustrated rate will never be higher than the current rate, or lower than the guaranteed minimum

**A LIFE INSURANCE POLICY ILLUSTRATION**

**A Flexible Premium Survivorship Universal Life Insurance Policy  
Valuable Information About Your Life Insurance Illustration (cont'd)**

**Protection SUL Form: 19PSUL**

**Presented By: The Thompson Agency**

**Illustration Assumptions**

**Client**  
**Male - 71 - Standard Plus NonSmoker**  
**Client**  
**Female - 71 - Preferred NonSmoker**

**Initial Death Benefit \$250,000**  
**Face Amount \$250,000**  
**Initial Planned Premium: \$5,677.00 / Billing Mode: Annual**  
**Death Benefit Option 1; Cash Value Accumulation Test**  
**State: Connecticut**

**Based on Current Charges and an Initial Assumed Rate of 4.35%**

one year's loan spread.

this issue if there are questions about what happens after age 121.

The net cost of a loan equals the loan interest rate charged less the loan interest rate credited to the portion of Policy Value securing the loan. This differential is guaranteed to be no greater than 1.25% in years 1-10. In subsequent years, the differential is currently 0.00% , and guaranteed not to exceed 0.25%.

Loan interest is payable in arrears. The loan interest rate used in this policy illustration is shown in the Policy Summary. Loan interest rates are variable and subject to change annually on the policy anniversary.

**Annual Loan Interest**

This is the interest charged on the outstanding Policy Debt. In the event that you do not pay the loan interest charged in any Policy Year, it will be borrowed against the policy and added to the Policy Debt in arrears at the Policy Anniversary.

**Withdrawals**

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

**Life Expectancy**

The estimated joint life expectancy is 23 years assuming 2015 VBT Smoker/Nonsmoker Mortality Table. It does not predict when the second life will die. It is expected that more than half of the insureds will live longer than the average.

**Policy Continuation at Age 121**

Provided your coverage is in effect on the policy anniversary nearest the date on which the younger life insured would have reached, or if surviving 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.

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

**Taxation of Life Insurance**

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

- The initial annual 7-pay premium for this policy is \$14,647.00.
- Based on our interpretation of TAMRA, this policy as illustrated would not be considered a Modified Endowment Contract (MEC).
- **Employer-owned Life Insurance.**

Where the owner of the policy is the employer of the life insured, Section 101(j) of the Internal Revenue Code specifies a number of requirements that must be satisfied in order for life insurance death benefits to be excluded from income taxation. The life insureds must be the employer's directors and "highly compensated" employees (as is defined by law). If the life insured is not a director or highly compensated employee then the policy's death benefit must be paid out to the life insured (or to the life insured's designated beneficiary) or used to redeem an equity interest in the employer. **Before the issuance of the policy**, the insured must (1) be notified in writing that the employer/policy owner intends to insure the employee's life and the maximum face amount for which the employee could be insured; (2) give his/her written consent to being insured under the policy and agree that such coverage may continue after the life insured terminates employment; and (3) be informed in writing that the employer/policy owner will be a beneficiary of any proceeds payable upon the death of the life insured. Finally, the employer/policy owner is required to keep records and make an annual report concerning its employer-owned life insurance policies.

Protection SUL

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

## A LIFE INSURANCE POLICY ILLUSTRATION

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

Protection SUL Form: 19PSUL

Presented By: The Thompson Agency

### Illustration Assumptions

#### Client

Male - 71 - Standard Plus NonSmoker

#### Client

Female - 71 - Preferred NonSmoker

Initial Death Benefit \$250,000

Face Amount \$250,000

Initial Planned Premium: \$5,677.00 / Billing Mode: Annual

Death Benefit Option 1; Cash Value Accumulation Test

State: Connecticut

Based on Current Charges and an Initial Assumed Rate of 4.35%

Taxpayers should seek the counsel of qualified tax advisors to determine the applicability of IRC Section 101(j) or other provisions of federal tax law and/or compliance with the requirements of any such law or regulation.

John Hancock Life Insurance Company (U.S.A.) consistently receives high financial strength ratings from independent rating agencies. For more information, please visit our website at [www.JohnHancock.com](http://www.JohnHancock.com).

### Important Disclosure

No information provided by John Hancock to you or your advisors in connection with this sale is intended as tax, legal, or investment advice. This illustration and all other information and materials provided by John Hancock as part of this sale are not intended to be nor shall they be construed as providing impartial advice or recommendations as to the sale of and/or investment in John Hancock products and services. John Hancock and its representatives will receive compensation derived from such sales or services.

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.

### Other Considerations

**This is an illustration only. An illustration is not intended to predict actual performance. Unless otherwise stated, amounts credited and other values set forth in the illustration are not guaranteed.**

**This illustration assumes that the currently illustrated nonguaranteed elements will continue unchanged for all years shown. This is not likely to occur, and the actual results may be more or less favorable. Future credits and deductions can vary at the company's discretion depending upon factors such as death claims, investment earnings and expenses, as well as policy owner actions such as the timing and amount of premium payments, policy lapse and reinstatement, loans and withdrawals, and contractual changes.**

To ensure that your policy continues to meet your objectives, we suggest that in addition to reviewing annual statements, you periodically request in force illustrations. In force illustrations will provide an updated projection of policy performance.

Protection SUL is issued by John Hancock Life Insurance Company (U.S.A.) of Boston, MA 02117.

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

## A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Survivorship Universal Life Insurance Policy

Basic Illustration Summary

Protection SUL Form: 19PSUL

Presented By: The Thompson Agency

### Illustration Assumptions

Client	Initial Death Benefit \$250,000
Male - 71 - Standard Plus NonSmoker	Face Amount \$250,000
Client	Initial Planned Premium: \$5,677.00 / Billing Mode: Annual
Female - 71 - Preferred NonSmoker	Death Benefit Option 1; Cash Value Accumulation Test
	State: Connecticut
Based on Current Charges and an Initial Assumed Rate of 4.35%	

### Coverage Summary

Coverage Description	Initial Amount	Initial Premium
Face Amount - Level for all years	\$250,000	\$5,677.00

### Policy Summary

State	Connecticut	
Death Benefit Option	1	From 1 Thru 50
Definition of Life Insurance	CVAT	
Payment Mode	Annual	
Charges	Current	
Assumed Interest Rate	4.35%	From 1 Thru 5
	5.85%	From 6 Thru 50
Loan Interest Rate	3.00%	From 1 Thru 50
Owner Tax Bracket	35.00%	From 1 Thru 50
Initial 7-Pay Premium	\$14,647.00	
Target Premium	\$5,363.03	
Minimum Initial Premium	\$153.15	
Death Benefit Protection Period	25 Years	
Based on Illustrated Assumptions		
LifeTrack Billing	Yes	
Illustration Serial Number	FE5B2CC44	

### Interest Adjusted Indexes on Insured at 5%

	-----Payment-----		-----Cost-----	
	10 Year	20 Year	10 Year	20 Year
Guaranteed	22.71	22.71	18.87	22.71
Current	22.71	22.71	14.78	15.09
Non-guaranteed Element	0.00	0.00	4.09	7.62

#### 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.

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

## A LIFE INSURANCE POLICY ILLUSTRATION

### A Flexible Premium Survivorship Universal Life Insurance Policy

#### Numeric Summary

Protection SUL Form: 19PSUL

Presented By: The Thompson Agency

#### Illustration Assumptions

##### Client

Male - 71 - Standard Plus NonSmoker

##### Client

Female - 71 - Preferred NonSmoker

Initial Death Benefit \$250,000

Face Amount \$250,000

Initial Planned Premium: \$5,677.00 / Billing Mode: Annual

Death Benefit Option 1; Cash Value Accumulation Test

State: Connecticut

#### GUARANTEED ASSUMPTIONS

These policy benefits and values are based on the guaranteed interest of 2.00% and guaranteed charges. Based on your Planned Premium Outlay, the policy would remain in force until policy year 26, month 12\*.

#### 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.

Actual results may be more or less favorable.

#### ASSUMED SCALE:

Policy benefits and values are based on the initial assumed interest rate of 4.35% and current charges. Based on your Planned Premium Outlay, the policy would remain in force until younger insured age 121\*.

#### MIDPOINT SCALE:

Assumes the midpoint interest rate and charges which are halfway between assumed and guaranteed. Based on your Planned Premium Outlay, the policy would remain in force until policy year 26, month 12\*.

SUMMARY YEARS	GUARANTEED ASSUMPTIONS	NON-GUARANTEED ASSUMPTIONS	
		Midpoint Scale	Assumed Scale
Years Premium Paid in Cash	26	26	37
Summary Year 5			
Net Surrender Value	4,744	5,790	6,866
Net Death Benefit	250,000	250,000	250,000
Summary Year 10			
Net Surrender Value	12,666	19,229	26,175
Net Death Benefit	250,000	250,000	250,000
Summary Year 20			
Net Surrender Value	0	0	66,157
Net Death Benefit	250,000	250,000	250,000
Summary Year 29			
Net Surrender Value	0	0	91,122
Net Death Benefit	0	0	250,000

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:  
The Thompson Agency  
235 Mountain Rd # 609  
Suffield, CT 06078  
800-842-8289

I have received a copy of this illustration and understand that any non-guaranteed elements illustrated are subject to change and could be either higher or lower. The representative has told me they are not guaranteed.

Applicant: \_\_\_\_\_ Date: \_\_\_\_\_  
(Signature) (mm/dd/yyyy)

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)

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

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Guaranteed and Nonguaranteed Values

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Initial Death Benefit \$250,000  
Face Amount \$250,000  
Initial Planned Premium: \$5,677.00 / Billing Mode: Annual  
Death Benefit Option 1; Cash Value Accumulation Test  
State: Connecticut

Policy Year	EOY Age	Planned Premium	End of Year Guaranteed Assumptions 2.00% Minimum Rate, Maximum Charges				End of Year Non-Guaranteed Assumptions 4.35% Initial Assumed Rate, Current Charges			
			Policy Value	Net Surrender Value	Net Death Benefit	IRR On Death Benefit	Policy Value	Net Surrender Value	Net Death Benefit	IRR On Death Benefit
1	72 72	5,677	2,003	0	250,000	4,303.73%	2,092	0	250,000	4,303.73%
2	73 73	5,677	3,955	0	250,000	515.49%	4,270	0	250,000	515.49%
3	74 74	5,677	5,830	892	250,000	214.21%	6,535	1,598	250,000	214.21%
4	75 75	5,677	7,595	2,893	250,000	124.55%	8,889	4,187	250,000	124.55%
5	76 76	5,677	9,209	4,744	250,000	84.03%	11,331	6,866	250,000	84.03%
6	77 77	5,677	10,624	7,171	250,000	61.55%	14,062	10,610	250,000	61.55%
7	78 78	5,677	11,776	9,315	250,000	47.48%	16,925	14,464	250,000	47.48%
8	79 79	5,677	12,587	11,023	250,000	37.95%	19,913	18,349	250,000	37.95%
9	80 80	5,677	12,951	12,189	250,000	31.11%	23,019	22,257	250,000	31.11%
10	81 81	5,677	12,720	12,666	250,000	26.00%	26,229	26,175	250,000	26.00%
Totals:		56,770								
11	82 82	5,677	12,308	12,308	250,000	22.06%	30,195	30,195	250,000	22.06%
12	83 83	5,677	10,910	10,910	250,000	18.93%	34,277	34,277	250,000	18.93%
13	84 84	5,677	8,281	8,281	250,000	16.41%	38,452	38,452	250,000	16.41%
14	85 85	5,677	4,927	4,927	250,000	14.33%	42,685	42,685	250,000	14.33%
15	86 86	5,677	0	0	250,000	12.59%	46,918	46,918	250,000	12.59%
16	87 87	5,677	0	0	250,000	11.13%	51,072	51,072	250,000	11.13%
17	88 88	5,677	0	0	250,000	9.88%	55,109	55,109	250,000	9.88%
18	89 89	5,677	0	0	250,000	8.80%	58,982	58,982	250,000	8.80%
19	90 90	5,677	0	0	250,000	7.86%	62,667	62,667	250,000	7.86%
20	91 91	5,677	0	0	250,000	7.03%	66,157	66,157	250,000	7.03%
Totals:		113,540								
21	92 92	5,677	0	0	250,000	6.31%	69,224	69,224	250,000	6.31%
22	93 93	5,677	0	0	250,000	5.66%	72,094	72,094	250,000	5.66%
23	94 94	5,677	0	0	250,000	5.09%	74,807	74,807	250,000	5.09%
24	95 95	5,677	0	0	250,000	4.58%	77,480	77,480	250,000	4.58%
25	96 96	5,677	0	0	250,000	4.12%	80,165	80,165	250,000	4.12%
26	97 97	5,677	##	##	##	##	82,841	82,841	250,000	3.70%
27	98 98	5,677					85,600	85,600	250,000	3.32%
28	99 99	5,677					88,325	88,325	250,000	2.97%
29	100 100	5,677					91,122	91,122	250,000	2.66%
30	101 101	5,677					94,220	94,220	250,000	2.37%
Totals:		170,310								

The IRR on death benefit is equivalent to an interest rate at which an amount equal to the illustrated premiums could have been invested outside the policy to arrive at the net death benefit of the policy.  
## Indicates that the policy has lapsed under the illustrated assumption. Additional premium would be required to maintain policy benefits.

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

Winflex

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Initial Death Benefit \$250,000  
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 Initial Planned Premium: \$5,677.00 / Billing Mode: Annual  
 Death Benefit Option 1; Cash Value Accumulation Test  
 State: Connecticut

Policy Year	EOY Age	Planned Premium	End of Year Guaranteed Assumptions 2.00% Minimum Rate, Maximum Charges				End of Year Non-Guaranteed Assumptions 4.35% Initial Assumed Rate, Current Charges			
			Policy Value	Net Surrender Value	Net Death Benefit	IRR On Death Benefit	Policy Value	Net Surrender Value	Net Death Benefit	IRR On Death Benefit
31	102 102	5,677					95,485	95,485	250,000	2.11%
32	103 103	5,677					96,558	96,558	250,000	1.86%
33	104 104	5,677					97,544	97,544	250,000	1.64%
34	105 105	5,677					98,656	98,656	250,000	1.43%
35	106 106	5,677					100,177	100,177	250,000	1.24%
36	107 107	5,677					102,953	102,953	250,000	1.06%
37	108 108	5,677					108,275	108,275	250,000	0.90%
38	109 109	0					112,344	112,344	250,000	0.85%
39	110 110	0					115,863	115,863	250,000	0.81%
40	111 111	0					116,876	116,876	250,000	0.78%
Totals:		210,049								
41	112 112	0					118,344	118,344	250,000	0.75%
42	113 113	0					120,981	120,981	250,000	0.72%
43	114 114	0					126,231	126,231	250,000	0.69%
44	115 115	0					133,933	133,933	250,000	0.66%
45	116 116	0					142,118	142,118	250,000	0.64%
46	117 117	0					150,814	150,814	250,000	0.62%
47	118 118	0					160,054	160,054	250,000	0.60%
48	119 119	0					169,871	169,871	250,000	0.58%
49	120 120	0					180,302	180,302	250,000	0.56%
50	121 121	0					191,385	191,385	250,000	0.54%
Totals:		210,049								
51	122 122	0					203,346	203,346	250,000	0.52%
52	123 123	0					216,056	216,056	250,000	0.51%
53	124 124	0					229,559	229,559	250,000	0.49%
54	125 125	0					243,907	243,907	250,000	0.48%
Totals:		210,049								

The IRR on death benefit is equivalent to an interest rate at which an amount equal to the illustrated premiums could have been invested outside the policy to arrive at the net death benefit of the policy.  
 ## Indicates that the policy has lapsed under the illustrated assumption. Additional premium would be required to maintain policy benefits.

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

Winflex



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Alternate Assumptions

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 Male - 71 - Standard Plus NonSmoker  
 Client  
 Female - 71 - Preferred NonSmoker

Initial Death Benefit \$250,000  
 Face Amount \$250,000  
 Initial Planned Premium: \$5,677.00 / Billing Mode: Annual  
 Death Benefit Option 1; Cash Value Accumulation Test  
 State: Connecticut

Policy Year	EOY Age	Planned Premium	End of Year Guaranteed Assumptions 2.00% Minimum Rate, Maximum Charges			End of Year Alternate Assumptions 3.75% Initial Alternate Rate, Current Charges		
			Policy Value	Net Surrender Value	Net Death Benefit	Policy Value	Net Surrender Value	Net Death Benefit
1	72 72	5,677	2,003	0	250,000	2,079	0	250,000
2	73 73	5,677	3,955	0	250,000	4,230	0	250,000
3	74 74	5,677	5,830	892	250,000	6,455	1,517	250,000
4	75 75	5,677	7,595	2,893	250,000	8,753	4,051	250,000
5	76 76	5,677	9,209	4,744	250,000	11,123	6,658	250,000
6	77 77	5,677	10,624	7,171	250,000	13,762	10,309	250,000
7	78 78	5,677	11,776	9,315	250,000	16,510	14,049	250,000
8	79 79	5,677	12,587	11,023	250,000	19,362	17,798	250,000
9	80 80	5,677	12,951	12,189	250,000	22,305	21,542	250,000
10	81 81	5,677	12,720	12,666	250,000	25,324	25,270	250,000
Totals:		56,770						
11	82 82	5,677	12,308	12,308	250,000	29,062	29,062	250,000
12	83 83	5,677	10,910	10,910	250,000	32,877	32,877	250,000
13	84 84	5,677	8,281	8,281	250,000	36,740	36,740	250,000
14	85 85	5,677	4,927	4,927	250,000	40,609	40,609	250,000
15	86 86	5,677	0	0	250,000	44,418	44,418	250,000
16	87 87	5,677	0	0	250,000	48,077	48,077	250,000
17	88 88	5,677	0	0	250,000	51,530	51,530	250,000
18	89 89	5,677	0	0	250,000	54,710	54,710	250,000
19	90 90	5,677	0	0	250,000	57,559	57,559	250,000
20	91 91	5,677	0	0	250,000	60,026	60,026	250,000
Totals:		113,540						
21	92 92	5,677	0	0	250,000	61,806	61,806	250,000
22	93 93	5,677	0	0	250,000	63,038	63,038	250,000
23	94 94	5,677	0	0	250,000	63,627	63,627	250,000
24	95 95	5,677	0	0	250,000	63,485	63,485	250,000
25	96 96	5,677	0	0	250,000	62,403	62,403	250,000
26	97 97	5,677	##	##	##	59,926	59,926	250,000
27	98 98	5,677				55,483	55,483	250,000
28	99 99	5,677				47,828	47,828	250,000
29	100 100	5,677				35,245	35,245	250,000
30	101 101	5,677				14,892	14,892	250,000
Totals:		170,310						

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

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 Survivorship Universal Life Insurance Policy

Alternate Assumptions (cont'd)

Protection SUL Form: 19PSUL

Presented By: The Thompson Agency

**Illustration Assumptions**

Client  
 Male - 71 - Standard Plus NonSmoker  
 Client  
 Female - 71 - Preferred NonSmoker

Initial Death Benefit \$250,000  
 Face Amount \$250,000  
 Initial Planned Premium: \$5,677.00 / Billing Mode: Annual  
 Death Benefit Option 1; Cash Value Accumulation Test  
 State: Connecticut

Policy Year	EOY Age	Planned Premium	End of Year Guaranteed Assumptions 2.00% Minimum Rate, Maximum Charges			End of Year Alternate Assumptions 3.75% Initial Alternate Rate, Current Charges		
			Policy Value	Net Surrender Value	Net Death Benefit	Policy Value	Net Surrender Value	Net Death Benefit
31	102 102	##				##	##	##

Totals: 170,310

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

**A LIFE INSURANCE POLICY ILLUSTRATION**

**A Flexible Premium Survivorship Universal Life Insurance Policy**

**Protection SUL Form: 19PSUL**

**Glossary of Terms**

**Presented By: The Thompson Agency**

**Illustration Assumptions**

**Client**

**Male - 71 - Standard Plus NonSmoker**

**Client**

**Female - 71 - Preferred NonSmoker**

**Initial Death Benefit \$250,000**

**Face Amount \$250,000**

**Initial Planned Premium: \$5,677.00 / Billing Mode: Annual**

**Death Benefit Option 1; Cash Value Accumulation Test**

**State: Connecticut**

**Based on Current Charges and an Initial Assumed Rate of 4.35%**

**Advance Contribution Charge**

An Advance Contribution Charge is assessed on each monthly processing date when the cumulative premiums paid exceed the Advance Contribution Limit times the current Policy Year. The Advance Contribution Charge rates and Advance Contribution Limit are both shown in the policy contract.

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 surviving 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.

**Contract Charge**

The Contract Charge is a rate of \$5.8385 per \$1,000 of the Premium Charge Limit, and deducted each policy month. This charge varies by each insured's issue age, gender, risk classification, and the policy duration.

**Net Income**

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

**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 2017 Loaded CSO Composite Ultimate Age Nearest Birthday mortality tables, adjusted for any applicable ratings.

**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 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.

**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.

**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.

**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. If a Death Benefit Option Change is illustrated, this column also includes the amount by which the Face Amount has increased as a result of that change.

**Monthly Administrative Charge**

A monthly Administrative Charge of \$15.00 will be assessed in all years, current and guaranteed.

**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 2.00% or the current rate, whichever is greater. Also, once each month, administrative and insurance

**Net Death Benefit**

Protection SUL

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

## A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Survivorship Universal Life Insurance Policy

Protection SUL Form: 19PSUL

Glossary of Terms (cont'd)

Presented By: The Thompson Agency

### Illustration Assumptions

Client	Initial Death Benefit \$250,000
Male - 71 - Standard Plus NonSmoker	Face Amount \$250,000
Client	Initial Planned Premium: \$5,677.00 / Billing Mode: Annual
Female - 71 - Preferred NonSmoker	Death Benefit Option 1; Cash Value Accumulation Test
	State: Connecticut
	Based on Current Charges and an Initial Assumed Rate of 4.35%

charges are deducted.

### Policy Value Credit

An additional credit provided to the Policy Value on a monthly basis. The amount of the Policy Value Credit varies based on the insureds age, gender, risk class, policy value, and face amount.

### Premium Charge Limit

The policy's Premium Charge Limit is \$5,363.03. This value is used in the calculation of the Premium Charge, Surrender Charge, and Contract Charge.

### Required Additional Death Benefit

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

### Risk Class

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

Protection SUL

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

## A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Survivorship Universal Life Insurance Policy

Protection SUL Form: 19PSUL

Input Summary ~~ Agent Use Only ~~

Presented By: The Thompson Agency

### Illustration Assumptions

<b>Client</b>		<b>Initial Death Benefit \$250,000</b>
<b>Male - 71 - Standard Plus NonSmoker</b>		<b>Face Amount \$250,000</b>
<b>Client</b>		<b>Initial Planned Premium: \$5,677.00 / Billing Mode: Annual</b>
<b>Female - 71 - Preferred NonSmoker</b>		<b>Death Benefit Option 1; Cash Value Accumulation Test</b>
		<b>State: Connecticut</b>

### Product & Concept

Concept	Ledger
Approved in	Connecticut
Product Type	Universal Life -- Survivorship
Product	Protection SUL 19

Target Year	Lifetime
Withdrawal Cap	Basis
Loan Cap	None
Loan Interest Payment Type	Borrow
Variable Loan Interest Rate	3.00%
Owner Tax Rate	35%

### Policy Design

Insured Name	Client
Sex	Male
Issue Age / Birthdate	71
State	Connecticut
Risk Class	Standard Plus NonSmoker
Total Face Amount	250000
Death Benefit Option	Option 1
Premium	Schedule
--	Solve 1 A121
Premium Duration	A121
LifeTrack Billing	Yes
Premium Mode	Annual
Target Cash Value	1
Target Year	Lifetime
Crediting Rate	Schedule
--	Current 1 A121

### Optional Reports

Optional Presentations	No Presentation
Optional Reports	Yes
Alternate Rate Report	Yes
Alternate Rate	3.75%
Input Summary	Yes
Vitality PLUS Presentation	Yes
Summary Year	20

Agent Name	The Thompson Agency
Insured 2 Insured Name	Client
Insured 2 Sex	Female
Insured 2 Issue Age / Birthdate	71
Insured 2 Risk Class	Preferred NonSmoker

### Policy Options

Estimated Policy Issue Date	09/11/2021
Charges	Current
Lump Sum Month Year 1	1
Lump Sum Month Years 2+	1
MEC Testing	Avoid MEC
Target Cash Value	1

John Hancock used the fully allocated expense method to test and verify all products for compliance with the NAIC Life Insurance Illustration Model Regulation.

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

Winflex

Version: 17.2.1 S[0-0-24576-2560-8192] - 221

08/11/2021 06:44:18 AM

Protection SUL



Life New Business  
410 University Ave,  
Suite 55765,  
Westwood, MA  
02090

## LifeTrack Election Form

(hereinafter referred to as "John Hancock" or "The Company")

Complete this form to participate in LifeTrack.  
Print and use black ink. Any changes must be initialed by the Owner(s).

---

### PROPOSED LIFE INSURED No. 1

1. Name \_\_\_\_\_  
First Middle Last

### PROPOSED LIFE INSURED No. 2

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

---

**OWNER(S)** - Complete information only if Owner(s) is other than Proposed Life Insured(s).

3. Name of Owner(s) \_\_\_\_\_

### About LifeTrack

LifeTrack is an optional billing service from John Hancock that helps keep you on track with your stated insurance coverage objectives by automatically adjusting the LifeTrack Premium each year based on actual policy experience.

The LifeTrack Premium calculation is based on the policy objectives listed on page 2 of this form, actual Policy Value, timing and the amount of premiums paid, and updated assumptions for the policy's nonguaranteed elements, such as the assumed crediting rate, future premium allocation schedule and charges. If the policy is issued with the Healthy Engagement Rider, then the Life Insureds' Statuses will also be used in the LifeTrack Premium calculation.

### Changing or Terminating LifeTrack

You may change your LifeTrack policy objectives at any time by contacting our Service Office at and obtaining an in-force illustration that reflects your new objectives. LifeTrack will use your new policy objectives in computing your LifeTrack Premium for each year following The Company's receipt of your new LifeTrack election form. You can change your policy objectives, or terminate LifeTrack, by contacting your financial representative or our Service Office.

LifeTrack billing will terminate if you take a policy withdrawal or loan, or if the policy lapses. If LifeTrack terminates, you must notify us of your desired billed premium. If you do not, your future billed premiums will equal the most recent LifeTrack Premium.

## LifeTrack Policy Objectives & Illustrated Assumptions

Your LifeTrack Premium will be calculated each year based on the following policy objectives and illustrated assumptions:

<b>Product:</b>	
<b>Pay premiums for:</b>	
<b>Targeting a cash value of:</b>	
<b>For a Death Benefit of:</b>	
<b>Assumed Fixed Account Rate:</b>	
<b>Assumed Charges:</b>	
<b>Healthy Engagement Rider Status of the Life Insured No. 1:</b>	
<b>Healthy Engagement Rider Status of the Life Insured No. 2:</b>	

---

**OWNER(S) ACKNOWLEDGEMENT AND AUTHORIZATION**LifeTrack Serial Number:  

---

I acknowledge that:

- A. i. I read the disclosure in the accompanying illustration for information about the flexibility of my policy and about how nonguaranteed elements and the amount of and timing of premium payments impact the performance of my policy and the duration of the
- ii. Paying a LifeTrack Premium that is other than the planned premium in my initial "as sold" illustration could reduce the duration of my policy's
- iii. LifeTrack takes into account the changes in the nonguaranteed elements and calculates a premium that is intended to help me achieve my objectives for the policy.
- iv. While the accompanying illustration assumes the nonguaranteed elements do not change, it is likely that they will change and therefore the LifeTrack premium will likely be different from the planned premium shown in the illustration.
- v. Changes in the nonguaranteed elements of my policy may affect the amount of my insurance benefits, the duration of my insurance coverage, and my policy value. The policy value may reduce to zero. If the net cash surrender value is insufficient to pay the charges when due, and the is no longer in effect, my policy will lapse and terminate unless more premiums are paid. At such time, I will have no insurance coverage.
- vi. LifeTrack will terminate if I take a loan or withdrawal from my policy, or if my policy lapses.
- B. If I completed a request for Pre-Authorized Payment Plan, I hereby authorize and request The Company to update the pre-authorized amount to be withdrawn to equal the LifeTrack Premium.

---

**OWNER(S) SIGNATURES****X**Signature of Owner  
(Provide title or corporate seal, if signing officer)**X**

Print name of Owner

**X**Signature of Owner  
(Provide title or corporate seal, if signing officer)**X**

Print name of Owner

---

**AGENT/REGISTERED REPRESENTATIVE SIGNATURE**

I certify that I have reviewed with the Owner the objectives for the policy.

**X**

Signature of Agent/Registered Representative

Signed this date



## Life Insurance Illustration

Survivorship Product      Date: 8/11/2021  
 Client    Male Age 71-Standard Plus NonSmoker  
 Client    Female Age 71-Preferred NonSmoker

Initial Death Benefit \$250,000	Initial Payment \$5,677	Non-Guaranteed Interest Rate 4.35%	Tax Bracket 35%
---------------------------------------	-------------------------------	--	--------------------

Year	Age	<i>Net Annual Outlay</i>	<i>Cumulative Net Outlay</i>	<i>Annual Cash Value Incr / Decr</i>	<i>Net Surrender Value</i>	<i>Net Death Benefit</i>
1	72	5,677	5,677	0	0	250,000
2	73	5,677	11,354	0	0	250,000
3	74	5,677	17,031	1,598	1,598	250,000
4	75	5,677	22,708	2,589	4,187	250,000
5	76	5,677	28,385	2,679	6,866	250,000
T@	76	28,385	28,385	6,866	6,866	250,000
6	77	5,677	34,062	3,744	10,610	250,000
7	78	5,677	39,739	3,854	14,464	250,000
8	79	5,677	45,416	3,885	18,349	250,000
9	80	5,677	51,093	3,908	22,257	250,000
10	81	5,677	56,770	3,918	26,175	250,000
T@	81	56,770	56,770	26,175	26,175	250,000
11	82	5,677	62,447	4,020	30,195	250,000
12	83	5,677	68,124	4,082	34,277	250,000
13	84	5,677	73,801	4,175	38,452	250,000
14	85	5,677	79,478	4,233	42,685	250,000
15	86	5,677	85,155	4,233	46,918	250,000
T@	86	85,155	85,155	46,918	46,918	250,000
16	87	5,677	90,832	4,154	51,072	250,000
17	88	5,677	96,509	4,037	55,109	250,000
18	89	5,677	102,186	3,873	58,982	250,000
19	90	5,677	107,863	3,685	62,667	250,000
20	91	5,677	113,540	3,490	66,157	250,000
T@	91	113,540	113,540	66,157	66,157	250,000
21	92	5,677	119,217	3,067	69,224	250,000
22	93	5,677	124,894	2,870	72,094	250,000
23	94	5,677	130,571	2,713	74,807	250,000
24	95	5,677	136,248	2,673	77,480	250,000
25	96	5,677	141,925	2,685	80,165	250,000
T@	96	141,925	141,925	80,165	80,165	250,000

V2.51.00 C2.02.02. 6:44:18 AM Version:17.2.1 - 221 This supplemental illustration is not intended to predict actual performance and is valid only when accompanied by all pages of a Protection SUL 19 illustration from John Hancock Life Insurance Company (U.S.A.).

## Life Insurance Illustration

Survivorship Product      Date: 8/11/2021  
 Client    Male Age 71-Standard Plus NonSmoker  
 Client    Female Age 71-Preferred NonSmoker

Initial Death Benefit \$250,000	Initial Payment \$5,677	Non-Guaranteed Interest Rate 4.35%	Tax Bracket 35%
------------------------------------	----------------------------	---------------------------------------	--------------------

Year	Age	Net Annual Outlay	Cumulative Net Outlay	Annual Cash Value Incr / Decr	Net Surrender Value	Net Death Benefit
26	97	5,677	147,602	2,676	82,841	250,000
27	98	5,677	153,279	2,759	85,600	250,000
28	99	5,677	158,956	2,725	88,325	250,000
29	100	5,677	164,633	2,797	91,122	250,000
30	101	5,677	170,310	3,098	94,220	250,000
T@	101	170,310	170,310	94,220	94,220	250,000
31	102	5,677	175,987	1,265	95,485	250,000
32	103	5,677	181,664	1,073	96,558	250,000
33	104	5,677	187,341	986	97,544	250,000
34	105	5,677	193,018	1,112	98,656	250,000
35	106	5,677	198,695	1,521	100,177	250,000
T@	106	198,695	198,695	100,177	100,177	250,000
36	107	5,677	204,372	2,776	102,953	250,000
37	108	5,677	210,049	5,322	108,275	250,000
38	109	0	210,049	4,069	112,344	250,000
39	110	0	210,049	3,519	115,863	250,000
40	111	0	210,049	1,013	116,876	250,000
T@	111	210,049	210,049	116,876	116,876	250,000
41	112	0	210,049	1,468	118,344	250,000
42	113	0	210,049	2,637	120,981	250,000
43	114	0	210,049	5,250	126,231	250,000
44	115	0	210,049	7,702	133,933	250,000
45	116	0	210,049	8,185	142,118	250,000
T@	116	210,049	210,049	142,118	142,118	250,000
46	117	0	210,049	8,696	150,814	250,000
47	118	0	210,049	9,240	160,054	250,000
48	119	0	210,049	9,817	169,871	250,000
49	120	0	210,049	10,431	180,302	250,000
50	121	0	210,049	11,083	191,385	250,000
T@	121	210,049	210,049	191,385	191,385	250,000

V2.51.00 C2.02.02. 6:44:18 AM Version:17.2.1 - 221 This supplemental illustration is not intended to predict actual performance and is valid only when accompanied by all pages of a Protection SUL 19 illustration from John Hancock Life Insurance Company (U.S.A.).

## Life Insurance Illustration

Survivorship Product      Date: 8/11/2021  
 Client    Male Age 71-Standard Plus NonSmoker  
 Client    Female Age 71-Preferred NonSmoker

Initial Death Benefit \$250,000	Initial Payment \$5,677	Non-Guaranteed Interest Rate 4.35%	Tax Bracket 35%
---------------------------------------	-------------------------------	--	--------------------

<i>Year</i>	<i>Age</i>	<i>Net Annual Outlay</i>	<i>Cumulative Net Outlay</i>	<i>Annual Cash Value Incr / Decr</i>	<i>Net Surrender Value</i>	<i>Net Death Benefit</i>
51	122	0	210,049	11,961	203,346	250,000
52	123	0	210,049	12,710	216,056	250,000
53	124	0	210,049	13,503	229,559	250,000
54	125	0	210,049	14,348	243,907	250,000
T@	125	210,049	210,049	243,907	243,907	250,000

V2.51.00 C2.02.02. 6:44:18 AM Version:17.2.1 - 221 This supplemental illustration is not intended to predict actual performance and is valid only when accompanied by all pages of a Protection SUL 19 illustration from John Hancock Life Insurance Company (U.S.A.).

**Illustration Concept:**  
**Life Insurance Illustration**

The Ledger concept illustrates non-guaranteed values and other non-guaranteed elements.

The net annual premium outlay column includes total illustrated annual premium for the base policy and any riders less any loans, dividends and/or surrenders of other policy values, plus any tax consequences that might result from situations such as a Modified Endowment Contract.

Please refer to the Basic Ledger and Supplemental Ledger for a complete description of non-guaranteed values including definitions of cash value and death benefit columns.

# Client Input Summary

Company: John Hancock

August 11, 2021

Product: Protection SUL 19

## First Insured

Insured Name	Client
Sex	Male
Age	71
Class	Standard Plus NonSmoker
Flat Extra Amount	1 to 50 - 0
Age at Death	85
State of Issue	Connecticut
Backdate to Save Age	N
Estimated Policy Issue Date	09/11/2021

## Second Insured

Second Insured Name	Client
Sex	Female
Age	71
Class	Preferred NonSmoker
Flat Extra Amount	1 to 50 - 0
Age at Death	85

## Solve For

Solve For	Premium
Vitality Plus	N
LifeTrack Billing	Y
Total Face Amount	1 to 121 - 250,000
Premium	1 to 121 - Solve
Target Cash Value	1
Target Cash Value Year/Age	Lifetime

## Disbursements

Disbursements	N
---------------	---

## Policy Options

Crediting Rate	1 to 121 - Current
Death Benefit Option	Option 1 (Level)
Premium Mode	Annual
Charges	Current
Prevent MEC	Y
Lump Sum	1 to 121 - 0
Lump Sum Month Year 1	1
Lump Sum Month Years 2+	1
Revised Basic Illustration	N
Years to Print	Lifetime

## Policy Riders

Policy Riders	N
---------------	---

# Client Input Summary

Company: John Hancock

August 11, 2021

Product: Protection SUL 19

## Optional Pages

Optional Pages	Y
Annual Account Summary	N
Monthly Account Summary	N
Alternate Rate Report	Y
Alternate Rate	3.75
Loan Details Report	N
Necessary Premium Report	N
Input Summary	Y
Cover Page	N
Internal Rate of Return	N
Death Benefit Illustration	N
Tabular Midpoint Ledger	N
TAMRA Page	N
Vitality Plus Presentation	Y
Summary Years	Policy Year
Year	20
Aspire Presentation	N

## Agent Info

Agent Name	The Thompson Agency
Agent Company	The Thompson Agency
Agent Address1	235 Mountain Rd # 609
Agent City	Suffield
Agent State	Connecticut
Agent Zip Code	06078
Agent Phone	800-842-8289
Bank Sale	N
Affiliation	None

## Concept

Concept	Ledger
Tax Bracket	1 to 49 - 35