



Accumulation IUL *with* Vitality™



*An innovative life insurance solution that
rewards healthy living*

"Vitality" refers collectively to the benefits provided by John Hancock's Healthy Engagement feature. The Vitality Group is the company that John Hancock has partnered with to administer these benefits.

LIFE-4830 4/16

JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)
JOHN HANCOCK LIFE INSURANCE COMPANY OF NEW YORK

A Unique Solution for Life

Accumulation IUL with Vitality is an innovative life insurance solution that helps you secure your financial future, while supporting your pursuit of a longer, healthier life. In fact, the healthier you are, the longer you may live and the more income you may need for your retirement and to meet other financial objectives. With Accumulation IUL with Vitality, you can:

- Protect the ones you love no matter what life brings
- Have the potential to accumulate cash value to supplement retirement income or fund other expenses
- Participate in a program that offers personalized health goals, simple tips, and a free Fitbit® device to track your progress

It's a way to grow and preserve your wealth, and in turn, leave a legacy to your loved ones.

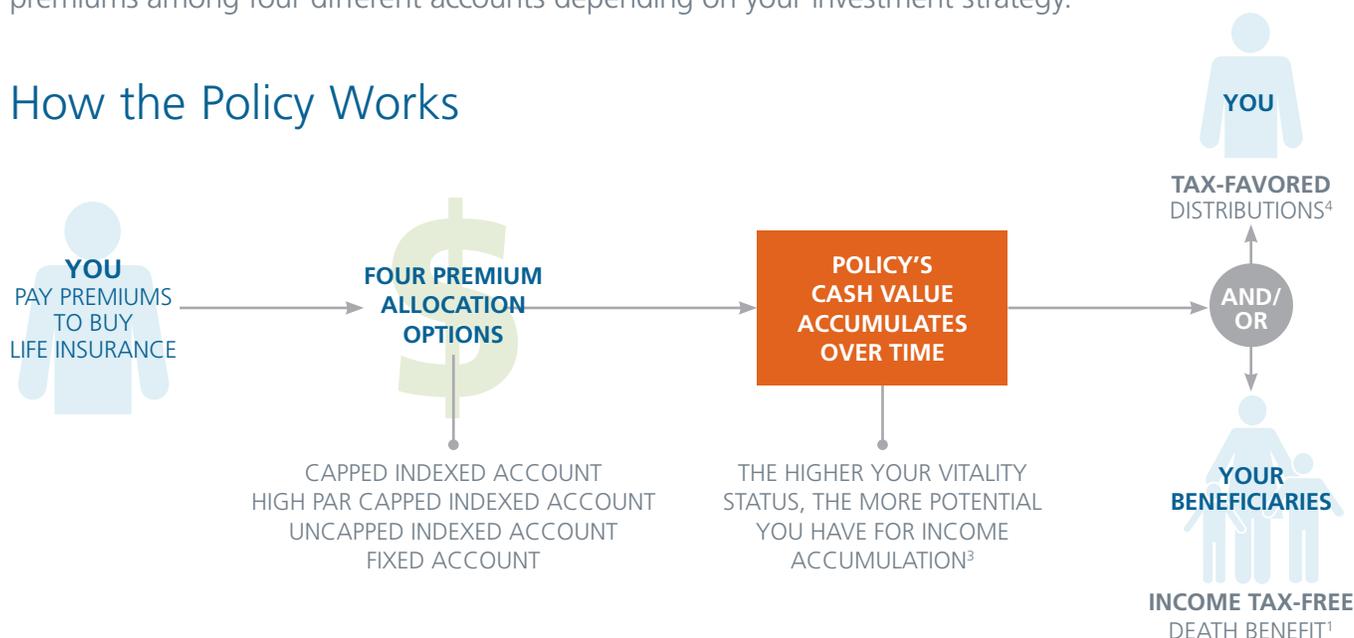


INSURANCE PRODUCTS:		
Not FDIC Insured	Not Bank Guaranteed	May Lose Value
Not a Deposit	Not Insured by Any Federal Government Agency	

Tailored to Meet Your Needs

Accumulation IUL with Vitality offers reliable protection, along with the opportunity to build tax-deferred¹ cash value that can be used to supplement retirement income, pay a college education, or fund other expenses. Your policy will earn interest linked to the performance of the S&P 500[®],² with a guaranteed 0% floor to protect you from market risk. You can allocate premiums among four different accounts depending on your investment strategy.

How the Policy Works



Premium Allocation Options

You have the flexibility to choose premium allocation options based on your policy objectives — and update them over time should your needs change.

PREMIUM ALLOCATION OPTION/OBJECTIVE	INTEREST CREDITS BASED ON
Capped Indexed Account: Seeks some of the upside potential of equities, without risking negative returns	Annual performance of the S&P 500 with a 100% participation rate, up to a declared Capped Rate
High Par Capped Indexed Account: A more conservative index-based option which seeks some of the upside potential of equities, without risking negative returns	Annual performance of the S&P 500 with a 160% participation rate, up to a lower declared Capped Rate
Uncapped Indexed Account: For those who are optimistic about potential equity market performance and are willing to accept more potential volatility in exchange for more upside potential	Annual performance of the S&P 500 with a 100% participation rate, minus a declared Threshold Rate (a rate subtracted from the annual performance of the S&P 500)
Fixed Account: Seeks strong stable performance	Declared crediting rate

The participation rate is the percentage of the change in the value of the Index over the Segment Term that will be recognized in the calculation of the Interest Credit earned on any of the three Indexed Account options. For the Capped and Uncapped Indexed Accounts the participation rate is 100% (guaranteed) and for the High Par Capped Indexed Account the participation rate is 160% (140% guaranteed).

Live Well and Save Money

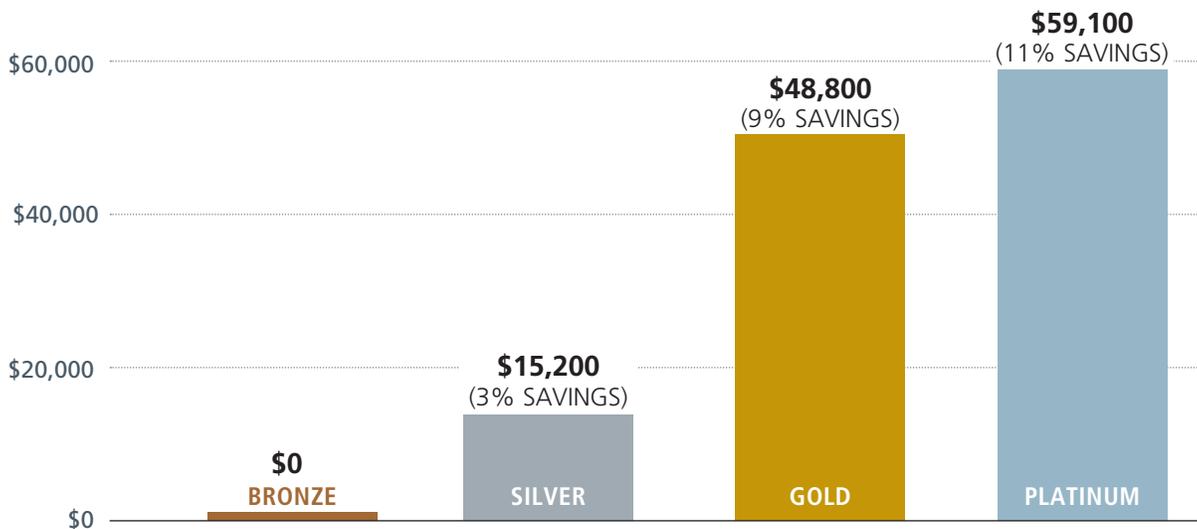
Accumulation IUL with Vitality rewards the every day steps you take to stay healthy and inspires you to do even more. It's easy to participate:

- **VITALITY POINTS:** Earn Vitality Points by completing health-related activities
- **VITALITY STATUS:** Each year, the number of points you accumulate will determine your Vitality Status level (Bronze, Silver, Gold, or Platinum)
- **REWARDS:** The higher your Vitality Status the more policy credits you can earn and the greater your potential rewards⁵

Healthy Living Savings

While Accumulation IUL already has strong income potential, now you can improve your income even more. In the example below, healthy clients in their 40s need \$1,000,000 in coverage with supplemental income for retirement. See how earning a higher Vitality Status can improve the amount of income they can accumulate over 15 years.

POTENTIAL INCOME IMPROVEMENT COMPARED TO A BRONZE STATUS

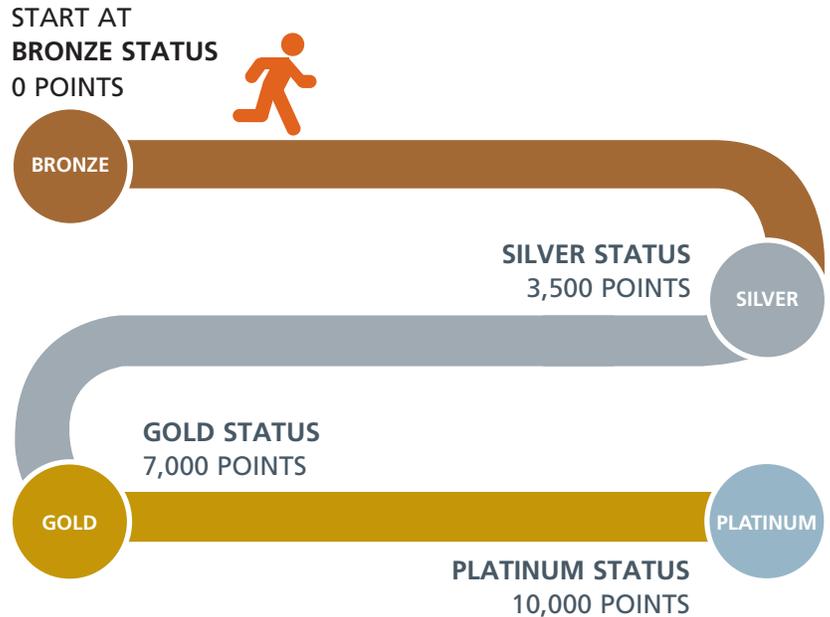


We are presenting this estimate to help you understand the potential impact that earning a Vitality Status may have on policy income. The figures used in this example assume that a customer pays premiums for 20 years, and then takes income after that time for 15 years. These figures are hypothetical, rounded to the nearest thousand dollars, for discussion purposes only, and are not guaranteed and may not be used to project or predict individual results. These estimates represent, at a broad range of potential issue ages, an average difference of cumulative income between attaining a higher status (Silver, Gold or Platinum) in all years versus remaining at a Bronze Status for the same period. This example also assumes that policy cash values would grow at a 6% annualized rate of return over that time. Actual performance will vary. You should discuss with your representative whether this policy is suitable for your needs and request a personalized policy illustration to better understand how it works.

It's Easy to Get Started

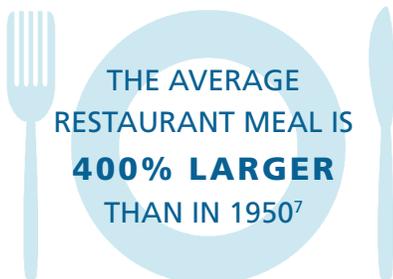
You'll earn Vitality Points for the things you do to stay healthy, like exercising, eating well, and getting annual health screenings. Simply record your activities with our easy online tools. We'll even send you a free Fitbit device to help track your progress toward a healthier life.

Now, with our new Vitality HealthyFood™ benefit, you can also save up to \$600 a year at the grocery store.⁶ And you'll earn Vitality Points with every qualified healthy food purchase you make.



The More Points, the Higher Your Status

Each year, you'll earn a Vitality status level based on the number of Vitality Points you accumulate. On your policy anniversary, you'll earn rewards that reflect the status level you've achieved. And those savings can continue year after year when you lead a healthy lifestyle.



COLLABORATING WITH THE EXPERTS

Eating well is one of the best ways to live a longer, healthier life. To help you make good food choices every day, John Hancock is collaborating with the Friedman School of Nutrition Science and Policy at Tufts University, the only graduate school of nutrition in North America.

Every Day Rewards and Discounts

Along with premium savings, you can earn valuable rewards and discounts⁸ based on your Vitality Status. So, go ahead and celebrate your healthy lifestyle with discounts on healthy foods, wearable devices, hotels, cruises, and more!



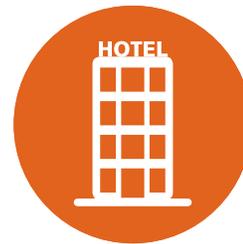
Free Fitbit Device and Wearable Device Discounts

Because every step on the road to health counts, you'll get a free Fitbit Charge or Fitbit One just for becoming a member. If you prefer a different wearable device, you can earn a 25%-40% discount on another style Fitbit, Polar, or Garmin.



HealthyFood Benefit

Your healthy food choices can save you up to \$50 a month at 16,000 stores nationwide, including Walmart and 70 NutriSavingsTM grocery chains. You'll also have access to helpful nutrition tips, recipes, and the *Tufts Health & Nutrition Letter*.



Half-Price Hotel Stays

Earn half-price hotel stays at any Hyatt hotel worldwide. The higher your Vitality Status, the more nights you can purchase in a given year.





Free Health Check

Monitor your health with a free screening and personalized report from our affiliated partners. Visit one of the eligible locations (subject to state availability). We'll automatically record your results, allowing you to earn even more Vitality Points.



Cruise Rewards

Set sail with fantastic cruise rewards and save 20%-50% on all Royal Caribbean International, Celebrity Cruises, Crystal Cruises, Yachts of Seabourn, and Azamara Club Cruises.



Healthy Gear Discounts

Earn a 25% discount on electronic gift cards from Vitality to purchase outdoor gear. From backpacking to cycling to staying in shape, REI has the equipment you need to take your training to the next level.



Shopping & Entertainment

You can be rewarded for your healthy successes with gift cards, movie tickets, and other prizes. The more you accomplish, the more opportunities you'll have to earn rewards from these and other leading retailers.



And this is just the beginning!

We're constantly looking to add new rewards and discounts to the program! See the enclosed *Earn Great Rewards and Discounts* summary for a complete list.

REI is not affiliated with the John Hancock Vitality Program. REI does not sponsor, endorse or have any responsibility for this promotion. iTunes is a registered trademark of Apple Inc. All rights reserved. Apple is not a participant in or sponsor of this promotion.

Putting It All Together

See how easy it is to earn savings and rewards on your journey to health. Follow Bob through his first year with the John Hancock Vitality Program.



Bob, 43, wants to protect his family's financial future, so he talks with his advisor about a life insurance policy with Vitality that rewards him for his healthy lifestyle.



Bob's application is approved, his policy is issued, and he receives a welcome kit from John Hancock.



Bob is exercising and eating better. With the HealthyFood benefit, his smart food choices at the grocery store have already earned him \$100 in savings.



Bob is notified by email that he earned 20 Vitality Points for working out this morning.



Bob completes a variety of other healthy activities, like taking online nutrition classes and participating in athletic events.



Congratulations! Bob has reached the Gold status!



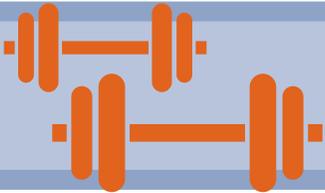
Bob completes his online Vitality Health Review and has a Vitality Age of 46. He receives personalized goals and can now begin earning points toward savings and rewards.



Bob's underwriting information is automatically uploaded. He's a Non Smoker and his BMI and cholesterol are in range — immediately earning him 3,000 points!

**3,000
POINTS!**

Bob gets motivated and joins a local gym.



Bob receives a free Fitbit device from John Hancock to help track his progress towards a healthier lifestyle.



**Congratulations!
Bob has reached
the Silver status!**

SILVER

With his Gold status, Bob gets 50% off of a hotel stay at a luxury resort and takes his wife away for a surprise long weekend.



**Bob finishes the year
10 pounds lighter with a
reduced Vitality Age of 43.**

**By achieving a Gold status
he has earned premium
savings and rewards for
the year ahead.**



Strength. Stability. John Hancock.

John Hancock's strong ratings, as judged by the major rating agencies, are a comprehensive measure of the company's financial strength and stability. This is important because these financial ratings reflect the life insurance company's ability to pay claims in the future. With over 150 years of experience, John Hancock offers clients a diverse range of financial protection products and wealth management services through its extensive network of employees, agents, and distribution partners.



ABOUT VITALITY

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



1. Life insurance death benefit proceeds are generally excludable from the beneficiary's gross income for income tax purposes. There are a few exceptions such as when a life insurance policy has been transferred for valuable consideration. Comments on taxation are based on John Hancock's understanding of current tax law, which is subject to change. Please consult your tax advisor for guidelines specific to your situation.
2. Excluding dividends. Standard & Poor's®, S&P®, S&P 500®, Standard & Poor's 500 and 500 are trademarks of Standard and Poor's Financial Services LLC, a subsidiary of The McGraw-Hill Companies, Inc. and have been licensed for use by John Hancock. The Product is not sponsored, endorsed, sold or promoted by Standard & Poor's, and Standard & Poor's makes no representation regarding the advisability of purchasing the Product. The S&P 500® Index is an index of 500 stocks that are generally representative of the performance of leading companies in leading industries within the U.S. You cannot invest directly in the S&P 500® Index.
3. The John Hancock Vitality Program provides an opportunity for you to earn credits based on healthy actions taken by you each year through attained age 80. To earn credits, you must complete simple health-related activities. Each year, these activities result in Vitality Points, which are used to determine a Vitality Status, and the amount of policy credits. These credits can lead to premium savings or improved cash value accumulation potential that can continue year after year when you lead a healthy lifestyle.
4. Loans and withdrawals will reduce the death benefit and the cash surrender value, and may cause the policy to lapse. Lapse or surrender of a policy with a loan may cause the recognition of taxable income. Withdrawals in excess of the cost basis (premiums paid) will be subject to tax and certain withdrawals within the first 15 years may be subject to recapture tax. Additionally, policies classified as Modified Endowment Contracts may be subject to tax when a loan or withdrawal is made. A federal tax penalty of 10% may also apply if the loan or withdrawal is taken prior to age 59½. Cash value available for loans and withdrawals may be more or less than originally invested. Withdrawals are available after the first policy year.
5. To participate in the John Hancock Vitality Program, you must elect the Healthy Engagement Rider. For each year you are eligible to participate in the John Hancock Vitality Program you have an opportunity to earn credits based on healthy actions you take. Every year, these activities result in Vitality Points, which are used to determine a Vitality Status, which then determine the amount of credits applied to your policy's cash value. These credits may lower your premium or improve your cash value accumulation potential.
6. The HealthyFood benefit is available to you on qualifying purchases during your first Program Year regardless of your Vitality Status. In subsequent program years, the benefit will only be available to you if you've achieved Gold or Platinum Status.
7. Source: Centers for Disease Control, Making Health Easier, October 2008, accessed from: <http://makinghealthasier.org/newabnormal>.
8. Rewards and discounts are subject to change and are not guaranteed to remain the same for the life of the policy.
Fixed Account is called the Guaranteed Interest Account in your policy. The Fixed Account credits a declared rate that will never be lower than the guaranteed annual rate of 2.0%. Rewards may vary based on the type of insurance policy purchased for the insured (Vitality Program Member), the ownership and inforce status of the insurance policy, and the state where the insurance policy was issued.
For the purposes of this guide it is assumed that you are both the policy owner and the life insured. If you are not both the policy owner and the life insured, the discounts, rewards, and Fitbit will be provided only to the life insured to encourage participation in the program. Status is attained based on the actions of the life insured only.
The Indexed Accounts use a point-to-point interest crediting strategy with 1-year segments. The Index Segment Interest Credit proceeds are calculated and earned at Segment Maturity only. If the policy terminates for any reason, any unmaturing Segments will not earn interest credit.
On its Segment Maturity Date, each Segment earns interest at a rate equal to the rate of change in the Index over the Segment Term multiplied by the participation rate subject to a guaranteed 0% Segment Floor rate and, depending on the Indexed Account option elected, either a Segment Cap or Segment Threshold rate. Please contact your representative to discuss the differences between these options and for our current rates.
The policy does not directly participate in any stock or equity investments.
There are costs of insurance, surrender, and other charges associated with this policy.
Insurance policies and/or associated riders and features may not be available in all states.

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

The life insurance policy describes coverage under the policy, exclusions and limitations, what you must do to keep your policy inforce, and what would cause your policy to be discontinued. Please contact your licensed agent or John Hancock for more information, costs, and complete details on coverage.

You must elect the Healthy Engagement Rider to participate in the John Hancock Vitality Program. There are additional costs associated with the Healthy Engagement Rider. You may make a Written Request to terminate this Rider at any time. In addition, this Rider will terminate when the Policy is exchanged or terminated. If the Rider is in effect once the Insured turns age 80, the Rider Administrative Charge will cease, all previously earned Rider Credits will continue to apply to the policy, but no new Rider Credits will be earned on the policy.

Vitality is the provider of the John Hancock Vitality Program in connection with your life insurance policy and Healthy Engagement Rider. Insurance products and the Healthy Engagement Rider are issued by John Hancock Life Insurance Company (U.S.A.), Boston, MA 02117 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

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Policy Form Series:
15AIUL, ICC15 15AIUL
Rider Form Series: 15HER-I

