New Business Transmittal

Transmittal Date

Mailing Address
Attn: Life New Business
John Hancock Insurance Services
PO Box 55765
Boston, MA 02205-5765

Overnight Courier
Attn: Life New Business
John Hancock Insurance Services
30 Dan Rd, Suite 55765
Canton, MA 02021-2809

Firm

☐ Formal ☐ Informal Query (IQT)

New Business Firm Contact

New Business Firm Contact	Phone Number	Fax Number
E-mail Address	Street Address	
Is this a Wholesaling case? ☐ No ☐ Yes	Broker Dealer	

Producer

Producer Name - First and Last		
SSN	**John Hancock Producer Code**	
In relation to this insurance application, can we contact the Producer directly? ☐ No ☐ Yes	Phone Number	Fax Number

IMPORTANT: To avoid delays in processing this application, please ensure that the producer is properly LICENSED with the applicable John Hancock company in the state where this application is being solicited.

Proposed Insured

Proposed Insured (1) Name	Proposed Insured (2) Name	
In relation to this insurance application, can we contact the Proposed Insured directly? ☐ No ☐ Yes	Phone Number	Best time to call

Attachments – Mark (x)

- ☐ Authorization
- ☐ Cover Letter
- ☐ Non-Med
- ☐ Avocation Questionnaire
- ☐ Signed Proposal
- ☐ Replacement Forms
- ☐ 1035 Forms
- ☐ Temporary Insurance Agreement
- ☐ Premium Check
- ☐ Certified TIN
- ☐ Trust Document
- ☐ Fund Allocation
- ☐ Agent Report
- ☐ Other (Specifics)

Medical Requirements

- ☐ EKG
- ☐ APS
- ☐ TST
- ☐ Para-Med

Outstanding Requirements – Mark items already ordered with (x) and indicate the Service Provider.

- ☐ Authorization
- ☐ Cover Letter
- ☐ Non-Med
- ☐ Avocation Questionnaire
- ☐ Signed Proposal
- ☐ Replacement Forms
- ☐ 1035 Forms
- ☐ Temporary Insurance Agreement
- ☐ Premium Check
- ☐ Certified TIN
- ☐ Trust Document
- ☐ Fund Allocation
- ☐ Agent Report
- ☐ Other (Specifics)

Medical Requirements	**Service Provider**
☐ Para-Med	
☐ Blood/micro	
☐ EKG/TST	
☐ X-Ray	
☐ APS	

John Hancock's Regional Director Name

Comments/ Special Handling Instructions

Instructions for Application For Individual Life Insurance

JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)
(hereinafter referred to as The Company)

This kit is for all John Hancock new business, excluding John Hancock New York

Applications for products sold in New York, Term Conversions, and Policy Change may be obtained from **www.jhsalesnet.com** or any other of our producer web sites. Requests for COLI applications may be made through any John Hancock regional office.

1. Do You Have the Correct Form?

The application form must be taken in the state where solicitation took place. In most cases, the state of issue will be where the Owner resides and solicitation took place. The following governing principals must always be followed when determining state of issue:

1) The application form must be signed in the state where solicitation took place.
2) The agent must be licensed in the state where solicitation took place.
3) The product must be approved in the state where solicitation took place.
4) Policy delivery must be or must be deemed to be in the state where solicitation took place.
5) There must be a relationship between the owner and the state of solicitation.

For more details, see our **State of Issue Guidelines** flyer.

2. Survivorship Coverage

Ensure you complete and submit the **Survivorship Supplement for Second Life (ICC16 NB6001 or NB5211)**.

3. Business Coverage

Ensure you complete and submit the **Financial Supplement for Business Insurance (ICC16 NB6014 or NB5124)**.

4. Request for Taxpayer Identification Number and Certification

The **Request for Taxpayer Identification Number and Certification, NB3072** must be completed and submitted with the application.

5. Buyer's Guide

A Buyer's Guide must be given to the Owner at time of the application. A link to the correct Buyer's Guide for the state of solicitation is available on the 'View My Forms' Page when searching for a state specific kit using 'New Business Online Forms'.

6. Replacements

Ensure you are compliant with the replacement regulations for your state. For additional information refer to **Tips From Your Replacements Team**.

7. Special Riders/Benefits Instructions

The following benefits/riders have specific instructions that must be followed if the particular benefit/rider is requested.

Long-Term Care Rider

Complete and submit the **Application Supplement, NB5018**.

Complete and submit the **Third-Party Ownership Disclosure Long-Term Care Riders, NB5193US**, if the policy will be owned by a third party.

Provide the Proposed Insured with:

- **Notice of Replacement, NB5019**, if other coverage is being replaced.
- **Notice of Protected Health Information Privacy Practices, NB5059US**.
- **Shopper's Guide to Long Term Care Insurance, LTC-1059.** This guide is available on a link to the 'View My Forms' Page when searching for a kit using 'New Business Online Forms'.
- **Guide to Health Insurance for People with Medicare, LTC-1014**, if the Proposed Insured is age 65 or older. This guide is available on a link on the 'View My Forms' Page when searching for a kit using 'New Business Online Forms'.
- **Outline of Coverage, 14OCLTCR**.

Accelerated Death Benefit (for terminal illness) - Provide the **Owner** with the **Disclosure Statement, NB1237**.

8. Client/Insured Email Needed if Selecting Healthy Engagement Rider

An email address must be provided for every client who elects the Healthy Engagement Rider. A critical component of the John Hancock Vitality Program is the client engagement with the Vitality website. Their Vitality account must be set up with a valid email address in order for them to fully participate and receive the benefits of the program. In addition, the email address will be used to communicate any critical follow-up information regarding the John Hancock Vitality Program including discounts and benefits.

John Hancock will not sell email addresses or send solicitations, and clients can limit or opt out of notifications.

9. LifeTrack – Please Note to Avoid Delays at Policy Issue

For all products that have the LifeTrack option available, JH Illustrator will default to selecting this tool when you run an illustration. In addition, it will automatically print the LifeTrack Election Form that must be signed by the client and submitted prior to policy issue.

If your client does NOT want to take advantage of LifeTrack, deselect it on JH Illustrator. Otherwise, New Business will ask for the completed LifeTrack Election Form at policy issue.

10. Employer/Corporate Owned Policies

- If the policy being applied for is employer/corporate owned with an employer/corporate beneficiary, Section 101(j) of the Internal Revenue Code (IRC) may apply.
- Please consult a tax professional prior to submission of the application to ensure compliance and understanding of the notice and consent requirements of section 101(j).

11. Military Personnel Policies

Military Personnel policies are policies where an active duty service member is the Proposed Insured or the Owner of a policy on the life of their spouse or children. For these applications, **Military Personnel Financial Services Disclosure Regarding Insurance Products, NB5109** must be submitted. This form is available in the Non Underwriting Forms section of 'View My Forms'.

12. Coverage Details

If you are applying for more than one policy with the same insured, owner and beneficiary, you may complete a stand-alone Coverage Details instead of completing an additional application. Please remember to refer to your illustration for up-to-date states approvals, and to ensure you are selecting the correct product, benefits and riders on the application. You can use the chart below as a guide to which riders and benefits are available on Flexible Premium Products.

Universal Life	
Riders and Benefits	**Available on**
Accelerated Death Benefit	All UL single life products
Cash Value Enhancement Rider	All UL products excluding Accumulation UL, UL-G & SUL-G
Disability Payment of Specified Premium	All UL products excluding Accumulation UL
Disability Waiver of Monthly Deductions	Accumulation UL
Estate Preservation Rider (Four Year Term)	Survivorship UL products
Healthy Engagement Rider	Protection UL, Protection Indexed UL, and Accumulation Indexed UL
Long-Term Care Rider	All UL single life products
Overloan Protection Rider	Accumulation UL, Accumulation Indexed UL & Premier Life
Policy Split Option	Survivorship UL products
Return of Premium Rider	All UL products excluding UL-G & SUL-G

Variable Life	
Riders and Benefits	**Available on**
Accelerated Death Benefit	Protection VUL, Accumulation VUL & Corp VUL
Cash Value Enhancement Rider	All Variable Life products except Corp VUL
Disability Payment of Specified Premium	Protection VUL & Accumulation VUL
Estate Preservation Rider (Four Year Term)	Survivorship VUL products
Extended No Lapse Guarantee Rider	Protection VUL & SVUL
Healthy Engagement Rider	Accumulation VUL
Long-Term Care Rider	Protection VUL & Accumulation VUL
Overloan Protection Rider	All Variable Life products
Policy Split Option	Survivorship VUL products
Return of Premium Rider	Accumulation VUL & SVUL, Corp VUL

John Hancock

Service Office:
Life New Business
30 Dan Rd, Suite 55765
Canton, MA 02021-2809

Application For Individual Life Insurance

JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)
(hereinafter referred to as The Company)

If applying for Survivorship Coverage, please also complete *Survivorship Supplement for Second Life ICC16 NB6001.*
Print and use black ink. Any changes must be initialed by the Proposed Insured and the Policy Owner.

IMPORTANT NOTICE: Your application is a critical source of information for consideration of your request for insurance coverage. Therefore:

- We strongly urge you to be complete and accurate in your responses so that we may provide you with the best coverage we can.
- If we determine that your answers on this application are incorrect, incomplete, or untrue, it will delay your application, and The Company may have the right to deny benefits or terminate coverage.

SECTION A: Proposed Insured

1. Name FIRST MIDDLE LAST

2. Sex ☐ Male ☐ Female

3. Date of Birth MONTH DAY YEAR

4. Place of Birth STATE/COUNTRY

5. Social Security Number

6. Driver's License Number/State

7. Citizenship ☐ US ☐ Non US - Country of Citizenship _____
Type of Green Card/VISA _____

8. Primary Residence STREET ADDRESS CITY STATE ZIP CODE

9. Telephone Numbers PERSONAL BUSINESS

10. Email Address ! *Your email is required so we may communicate with you about your policy online*

11. Occupation
☐ Job/Duties _____ Employed by _____
☐ Student ☐ Homemaker ☐ Unemployed ☐ Retired ☐ Other _____

12. Are you currently a member of the armed forces, including the reserves?
☐ Yes ☐ No ! *If Yes, complete Military Personnel Financial Services Disclosure Regarding Insurance Products NB5109*

13. Gross Annual Household Income
Salary $ _____ Other $ _____

14. Household Net Worth
$ _____

15. In the last 5 years, has the Proposed Insured or any business of which he/she is a partner/owner/executive been bankrupt, had any liens, or judgements?
☐ Yes ☐ No - *If Yes, provide details* _____

SECTION B: Policy Owner

- Complete if Policy Owner is someone other than the Proposed Insured
- List additional Policy Owners and details in *SECTION K: ADDITIONAL INFORMATION*

16. a. Policy Owner Type

☐ Individual ☐ Business ☐ Existing Trust ☐ Trust to be Established

If Trust Owner, complete the Trust Certification PS5101

If Partnership Owner, complete the Partnership Statement PS7800US

☐ Other _____

b. Policy Owner Relationship

☐ Spouse ☐ Child ☐ Trust ☐ Business Partner ☐ Employer ☐ Other _____

c. Name or Entity/Trust Name FIRST MIDDLE LAST

d. Date of Birth or Trust Date (if applicable)

☐ DOB MONTH DAY YEAR

☐ Trust Date MONTH DAY YEAR

e. Social Security OR Tax ID

☐ SSN

☐ Tax ID

f. Address STREET ADDRESS CITY STATE ZIP CODE

g. Telephone Number

h. Email Address

17. Multiple Policy Owners - Type of Ownership ☐ Joint with right of survivorship ☐ Tenants in common

18. Is the Policy Owner a Non US Person or a Non Resident Alien?

☐ Yes ☐ No *If Yes, Complete IRS Form W-8BEN for individuals*

SECTION C: Beneficiary Information

- This section is to be completed by Policy Owner
- Beneficiary listed in question 19 is always assigned as Primary
- List additional beneficiaries in *SECTION K: ADDITIONAL INFORMATION*

19. a. Name or Entity/Trust Name FIRST MIDDLE LAST

b. Percentage _____ %

c. Relationship to Proposed Insured

☐ Spouse ☐ Child ☐ Trust ☐ Business Partner ☐ Employer ☐ Other _____

d. Date of Birth or Trust Date (if applicable)

☐ DOB MONTH DAY YEAR

☐ Trust Date MONTH DAY YEAR

e. Social Security OR Tax ID

☐ SSN

☐ Tax ID

f. Telephone Number

g. Email Address

h. Address STREET ADDRESS CITY STATE ZIP CODE

20. a. Name or Entity/Trust Name FIRST MIDDLE LAST

b. Percentage _____ %

c.

☐ Primary

☐ Secondary

d. Relationship to Proposed Insured

☐ Spouse ☐ Child ☐ Trust ☐ Business Partner ☐ Employer ☐ Other _____

e. Date of Birth or Trust Date (if applicable)

☐ DOB MONTH DAY YEAR

☐ Trust Date MONTH DAY YEAR

f. Social Security OR Tax ID

☐ SSN

☐ Tax ID

g. Telephone Number

h. Email Address

i. Address STREET ADDRESS CITY STATE ZIP CODE

SECTION D: Coverage Details

- This section is to be completed by Policy Owner
- Refer to your illustration for riders and benefits selected

21. Product Name *(see Policy Illustration Summary Page)* _____

22. Flexible Premium Products

☐ Universal Life ❗ *If applying for Indexed UL, complete Premium Allocation Instructions ICC16 NB6017*

☐ Variable Universal Life ❗ *Complete Fund Allocation ICC16 NB6016*

a. ☐ Single Life

☐ Survivorship ❗ *Complete Survivorship Supplement for Second Life ICC16 NB6001*

b. ☐ Base Face Amount $ _____

☐ Supplemental Face Amount $ _____ (not available with all products)

☐ Level ☐ Increasing by _____ % for _____ Years

☐ Customized Increasing Schedule ❗ *Complete Customized Schedule NB5064*

c. Death Benefit Option

☐ Option 1 (Death Benefit = Face Amount) ☐ Option 2 (Death Benefit = Face Amount + Policy Value)

d. Life Insurance Qualification Test

☐ Guideline Premium Test (GPT) ☐ Cash Value Accumulation (CVAT)

e. Riders and Benefits (*Refer to instruction page for riders and benefits available per product*)

☐ Healthy Engagement Rider (Vitality)

☐ Long-Term Care Rider ❗ *Complete Application Supplement (Long-Term Care Rider) ICC13 NB5018*

☐ Accelerated Death Benefit (for terminal illness) ❗ *Complete Summary and Disclosure Statement for Accelerated Benefit NB1237*

☐ Cash Value Enhancement Rider

☐ Disability Payment of Specified Premium Rider

Monthly Specified Amount $ _____

☐ Disability Waiver of Monthly Deductions Rider

☐ Estate Preservation Rider

☐ Extended No-Lapse Guarantee Rider ❗ *Not all fund investment options are available with this rider*

☐ Overloan Protection Rider

☐ Policy Split Option Rider

☐ Return of Premium Rider *(Death Benefit Option 1 only)*

Percentage of premiums to be returned at death (Whole numbers only. Maximum 100%) _____ %

☐ Other _____

23. Term Products

☐ Term: ☐ 10 Years ☐ 15 Years ☐ 20 Years ☐ Other _____

☐ Healthy Engagement (Vitality) Term: ☐ 10 Years ☐ 15 Years ☐ 20 Years ☐ Other _____

a. Face Amount $ _____

b. Riders and Benefits (if applicable)

☐ Total Disability Waiver

☐ Accelerated Death Benefit (for terminal illness)

❗ *Complete Summary and Disclosure Statement for Accelerated Benefit NB1237*

☐ Unemployment Protection Rider

☐ Other _____

24. If an additional or optional policy is being applied for by the Policy Owner in a separate application, state plan and face amount.

Plan Name _____ Face Amount $ _____

SECTION E: Purpose and Funding Information

- This section is to be completed by Policy Owner
- List additional information in *SECTION K: ADDITIONAL INFORMATION*
- All Premium Notices and Correspondence are sent to the Policy Owner at the address provided in Section B

25. a. Billing Method

☐ Pre-Authorized Payment Plan ! *Complete Request for Pre-Authorized Payment Plan NB5087*

☐ Direct Bill (not available for monthly billing)

b. Please select billing frequency

☐ Annual ☐ Semi-Annual ☐ Quarterly ☐ Monthly (Pre-Authorized Payment Plan only)

26. Existing Life Insurance

a. Does the Policy Owner have any existing life insurance and/or annuities with this or any other company?

☐ Yes ! *If Yes, refer to the Instructions for Application for Individual Life Insurance regarding additional required Replacement forms*

☐ No

b. Will this insurance replace any existing life insurance policies and/or annuities, or are you, the Policy Owner, considering using funds from existing policies or annuities to pay premiums on the new policy?

☐ Yes ! *If Yes, refer to the Instructions for Application for Individual Life Insurance regarding additional required Replacement forms*

☐ No

27. Purpose of Insurance

☐ Income Replacement ☐ Estate Planning

☐ Business Insurance ! *Complete Financial Supplement for Business Insurance ICC16 NB6014*

☐ Other - give details _____

28. Lapse Notification Handling

Secondary Addressee: In addition to the Policy Owner, The Company will mail lapse notices for overdue premiums to any Secondary Addressee you designate. If you want this option, provide the following information for the Secondary Addressee:

a. Name FIRST MIDDLE LAST

b. Date of Birth MONTH DAY YEAR

c. Address STREET ADDRESS CITY STATE ZIP CODE

29. a. Other than the Policy Owner, Proposed Insured(s) and beneficiaries specified herein, does or will any person or entity have any right, title or interest in any policy issued as a result of this application?

☐ Yes ☐ No - If Yes, give details _____

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

☐ Yes ☐ No - If Yes, give details _____

30. Premium (Payment) Source

☐ Income

☐ Liquidated Assets - give details _____

☐ Proceeds from Sold or Viaticated policy - give details _____

☐ Loan ! *If you checked Loan, complete Question 31 a, b, and c on next page*

☐ Other - give details _____

SECTION E: Purpose And Funding Information *continues on next page*

SECTION E: Purpose And Funding Information (continued)

Only complete question 31, a, b and c if 'Loan' was selected in question 30

31. a. Name all lenders involved

b. What amount and type of collateral is required to secure the loan and/or loans?

Amount $ _____ Type of collateral _____

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

☐ Yes ☐ No - If Yes, give details _____

SECTION F: Existing, Replacement, And Pending Insurance Information

- This section is to be completed by Proposed Insured
- List additional policies in *SECTION K: ADDITIONAL INFORMATION*

32. a. Is the Proposed Insured under this application also an insured on any other existing life insurance policy, including any policy that has been sold, assigned, transferred or settled?

☐ Yes ☐ No ❗ *If you checked Yes, complete Question 32b*

b. If Yes, provide details for each existing Life Insurance policy on the Proposed Insured with all companies

INSURANCE COMPANY	INSURANCE PURPOSE		YEAR ISSUED	SURVIVORSHIP		TO BE REPLACED		1035 EXCHANGE		SOLD, ASSIGNED TRANSFERRED OR SETTLED		FACE AMOUNT INCLUDING RIDERS
	PERSONAL	BUSINESS		YES	NO	YES	NO	YES	NO	YES	YEAR	
	☐	☐		☐	☐	☐	☐	☐	☐	☐		$
	☐	☐		☐	☐	☐	☐	☐	☐	☐		$

33. a. If life insurance coverage is being applied for on the Proposed Insured with any other company, provide the face amount of all applications and name of the life insurance company. Do not include informal inquiries.
If "None" check this box ☐

INSURANCE COMPANY	FACE AMOUNT INCLUDING RIDERS
	$
	$

b. What is the total amount of new Life Insurance coverage that you plan to accept with all companies including this application? $_____

SECTION G: Personal Information

• This section is to be completed by Proposed Insured as it pertains to his or her own personal history

34. The information you provide in this application is critical to our consideration of your request for insurance coverage. You are strongly urged to answer all questions completely and accurately so that we may provide you with the best coverage we can. We will seek information from other sources to assist us with evaluating your application, potentially including your health care provider. If your answers are incorrect, incomplete or untrue, it will delay your application, and The Company may have the right to deny benefits or terminate coverage. Please know that your personal information, including health information, is protected by The Company and only used by The Company to do business with you, and as permitted or required by law.

X _____ Initial here to acknowledge that you have carefully reviewed and fully understand the above statement.

35. a. Primary Physician Name FIRST LAST ☐ Check if Proposed Insured does not have a physician

b. Address STREET ADDRESS CITY STATE ZIP CODE c. Telephone Number

d. Date of last visit MONTH DAY YEAR

e. Reason for last visit, outcome and treatment prescribed

36. a. Name of Medical Group/Health Care Provider (if applicable)

b. Name of Health Insurance Provider (if applicable)

37. Provide name, address, and phone number of any other specialists or member of the medical profession consulted in the past 24 months.

• *If you need more space, continue listing in SECTION K: ADDITIONAL INFORMATION.*

38. In the past 18 months, have you visited a dentist or hygienist for routine dental care?

☐ Yes ☐ No

39. Describe your complete tobacco/nicotine products usage history, including but not limited to: cigarettes, e-cigarettes, cigars, pipe, chewing tobacco, snuff, hookah, nicotine patch, nicotine gum.

NOTE: Tobacco use does not automatically nor necessarily result in denial of coverage.

• *If products used exceed the allotted space below, list the remainder in SECTION K: ADDITIONAL INFORMATION*

TYPE OF PRODUCT	QUANTITY AND UNIT (Ex. Packs, cigarettes, patches, etc.)	FREQUENCY	DATE LAST USED (MONTH/YEAR)
	# _____ Unit Type _____	☐ Day ☐ Month ☐ Year	
	# _____ Unit Type _____	☐ Day ☐ Month ☐ Year	

☐ I have never used nicotine/tobacco products

SECTION G: Personal Information *continues on next page*

SECTION G: Personal Information (continued)

40. Describe your marijuana use in the past 5 years.

NOTE: Marijuana use does not automatically nor necessarily result in denial of coverage

PURPOSE

☐ Recreational/Social

☐ Medicinal – Provide Prescription Card ID _____

Date Last Used

MONTH YEAR

FREQUENCY

_____ times per ☐ Day ☐ Month ☐ Year

DELIVERY METHOD

☐ Ingested ☐ Vaporized ☐ Inhaled

☐ I have not used marijuana in the past 5 years

SECTION H: Lifestyle Information

• This section is to be completed by Proposed Insured as it pertains to his or her own lifestyle history

41. Describe your exercise routine, such as walking, running, treadmill, swimming, aerobics, strength training, cycling, sports or yoga.

• *If exercises exceed the allotted space below, list the remainder in SECTION K: ADDITIONAL INFORMATION*

TYPE OF EXERCISE	FREQUENCY	TIME SPENT PER SESSION
	☐ Daily ☐ 1-3 x/week ☐ 4-6 x/week	_____ hours _____ minutes
	☐ Daily ☐ 1-3 x/week ☐ 4-6 x/week	_____ hours _____ minutes

☐ I do not participate in an exercise routine

42. Have you ever had an application for life insurance declined, postponed, rated substandard, modified, requiring extra premium, or offered less than applied for by any company?

☐ Yes ☐ No

If Yes, give details of decision type, reason and date _____

43. In the past 12 months, have you missed more than 10 consecutive days of work, school, or your daily/regular activities because of illness, injury, or medical treatment?

☐ Yes ☐ No

If Yes, provide details _____

SECTION H: Lifestyle Information *continues on next page*

SECTION H: Lifestyle Information (continued)

44. Do you expect to travel outside the U.S. or Canada, or change your country of residence in the next 2 years?
☐ Yes ☐ No
If Yes, give details of location (city/country), purpose, frequency and duration _____

45. Have you ever flown or intend to fly in the next 2 years as a student pilot, licensed pilot, or crew member in any aircraft, including ultralight planes?
☐ Yes ☐ No ❗ *If Yes, complete Aviation Questionnaire ICC16 NB6009*

46. Please indicate any of the following activities you participate in or have participated in, within the last 2 years:
☐ Motorcycle racing ☐ Scuba diving ☐ Power boat racing ☐ Skydiving/Parachuting
☐ Mountain climbing ☐ Ballooning ☐ Hang-gliding ☐ Backcountry skiing/snowmobiling
☐ Bungee/base jumping ☐ Heli skiing ☐ Motor vehicle racing ☐ I do not participate in any of these activities
❗ *If any activities selected, complete Avocation Questionnaire ICC16 NB6010*

47. Please indicate which of the following apply to your driving history:
☐ Convicted of 1 or more moving violations in the past 2 years ☐ Convicted of driving while intoxicated or otherwise impaired
☐ License is currently revoked or suspended ☐ None of these apply to me

48. Have you ever been convicted of, plead guilty for, or are you currently awaiting trial for any infraction, misdemeanor or felony?
☐ Yes ☐ No
If Yes, give details of type, date, city/state of felony and/or crime and if currently on probation or parole

SECTION I: Juvenile Insurance
• Complete only if Proposed Insured is under age 18

49. a. Are all siblings equally insured?
☐ Yes ☐ No
If No, give details _____

b. Amount of life insurance currently in force or pending for:

Mother $_____ If none, provide reason: _____

Father $_____ If none, provide reason: _____

Guardian $_____ If none, provide reason: _____

SECTION J: Temporary Life Insurance Agreement Application

- You may be eligible for Temporary Life Insurance Coverage. Please speak with your Agent/Representative for details on the amount and benefit period. This section is to be completed only if you are applying for Temporary Life Insurance.

Instructions for Agent/Representative

- Money may only be collected with this application and the Temporary Life Insurance Receipt and Agreement ICC16 NB6004 may only be issued if:
  1. questions 50, 51 and 52 are answered "No"
  2. the Proposed Insured is age 20 to 70
  3. the amount applied for under this application is not greater than $10,000,000 (single life) or $15,000,000 (survivorship)

  Note: Temporary Life Insurance questions must be answered by both insureds if Survivorship coverage is being applied for. See *Survivorship Supplement for Second Life ICC16 NB6001*.

50. Within the last 24 months, has the Proposed Insured under this application:	PROPOSED INSURED
a. consulted a member of the medical profession for, been diagnosed with or been treated for any heart problem, stroke or cancer?	☐ Yes ☐ No
b. received a recommendation (excluding HIV) from a member of the medical profession for any consultation, testing, investigation or surgery that has not yet been completed?	☐ Yes ☐ No
c. been declined for life insurance?	☐ Yes ☐ No
51. Other than planned routine check-ups, in the last 24 months have there been any pending medical tests or follow-up for medical concerns or symptoms (excluding HIV) for which a medical professional should be consulted?	☐ Yes ☐ No
52. Does the Proposed Insured reside outside the United States more than 6 months per year?	☐ Yes ☐ No

SECTION K: Additional Information

- This is an additional section if more space is required for any of the previous sections, e.g. listing additional beneficiaries from SECTION C, listing additional policies from SECTION F, listing additional tobacco products from SECTION G, etc.

SECTION	QUESTION NUMBER	DETAILS

SECTION L: Special Instructions

Read the following carefully and sign next page

DECLARATIONS

The Proposed Insured (or Parent or Guardian) and Policy Owner declare that the statements and answers in this application and any form that is made part of this application are complete and true to the best of their knowledge and belief. All such statements and answers are representations, not warranties.

In addition, I/we understand and agree that:

1. **Policy Application:** The statements and answers in this application, which include any supplemental form relating to health, aviation practices or lifestyle of the Proposed Insured, will become part of the insurance policy issued as a result of this application. No information about me will be considered to have been given to The Company unless it is stated in the application or any form that is made part hereof.
2. **Policy Effective Date:**
   - **a)** Any life insurance policy issued as a result of this application will be effective on the later of the date the first premium has been paid in full and the date the policy has been delivered to the Policy Owner, provided that the Proposed Insured is still living and nothing has occurred that would require a change in any statement or answer in any part of the application, including any supplemental forms, in order to make the statement or answer true and complete as of the date this policy becomes effective. If there has been such an occurrence: (i) if there is no Temporary Life Insurance Agreement (TIA) coverage, the policy will not be put into effect, and (ii) if there is TIA coverage and the TIA has not ended, the policy will be put into effect but only to the limit of the TIA coverage amount.
   - **b)** If premiums are paid prior to delivery of the policy and the terms and conditions of the TIA are satisfied, insurance prior to the effective date shall be provided under the TIA and according to its terms.
   - **c)** Only an officer of The Company may make, modify, or discharge any insurance contract on its behalf. No agent has the authority to: (i) accept risks; (ii) determine insurability; (iii) make or modify any contractual provision; or (iv) waive any of The Company's rights or requirements.
3. **Employer Owned Policies:** The Proposed Insured confirms that they have received, prior to issue, written notice that indicates: (i) the employer's intent to insure the Proposed Insured, (ii) the maximum amount of the insurance to be issued on the life of the Proposed Insured and (iii) that the employer will be the beneficiary of the new policy. The Proposed Insured also confirms that they have provided written consent to being insured and that such coverage may continue after employment terminates.
4. **Fraud Warning:** Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.
5. **Variable Policies: I/We acknowledge that the policy values that are based on the separate account assets are not guaranteed and will decrease or increase with investment experience.** I/We acknowledge receipt of the current prospectuses and supplements that describe the variable life insurance policy applied for and the sub-accounts of the separate account that are available under this policy. I/We have reviewed the prospectuses and supplements and believe that the variable life policy is consistent with my/our insurance needs, investment objectives and investment risk tolerance.
6. **Flexible Premium Policies**: I/We understand that I/we may need to pay additional premiums in addition to the Planned Premium if the current policy charges or actual interest rate credited/investment performance are different from the assumptions used in the illustration (assuming the requirements of any applicable guaranteed death benefit feature have not been satisfied).
7. **Temporary Insurance Coverage:** If coverage under a TIA is applied for, I have received, read and understand the terms and conditions of the Temporary Life Insurance Receipt and Agreement ICC16 NB6004.
8. **Healthy Engagement Benefit:** If a policy is issued with the Healthy Engagement rider or benefit (the Benefit), the Proposed Insured will receive a membership in a healthy engagement program offered by a third party program provider. By applying for the Benefit, the Proposed Insured authorizes The Company to share his/her personal information, including certain health information, with the provider in connection with the registration for the program and administration of the Benefit. The Proposed Insured understands and agrees that (i) his/her program membership will be subject to the provider's privacy policy and terms and conditions of membership, which the Proposed Insured should read prior to joining the program, and (ii) he/she will be asked to authorize the provider to share his/her health, lifestyle, medical or other personal information with The Company. The Proposed Insured will not be eligible to participate in the program if the terms and conditions of membership are not accepted. Upon termination of the policy or rider, as applicable, the program membership will terminate and access to further benefits and incentives, if any, will cease as provided in the terms and conditions. The Company is not responsible or liable for any damage, loss or injury arising out of the Proposed Insured's participation in any third party healthy engagement programs or receipt of any products or services provided through such programs.

Read carefully and sign below

I, THE PROPOSED INSURED, AUTHORIZE:

1. The Company to obtain consumer reports including but not limited to motor vehicle records and investigative consumer reports on me.

2. Any medical professional, medical care provider, hospital, clinic, laboratory, pharmacy or pharmacy benefit manager, electronic health record provider, insurance company, the MIB, Inc. ("MIB") or any other similar person or organization to disclose health information about me or any minor child who is to be insured. Health information includes: (i) my entire medical record and medical history, prescription history, and other health information; (ii) confidential information related to Human Immunodeficiency Virus (HIV), other communicable diseases and mental illness (excluding psychotherapy notes) and (iii) genetic information and genetic test results, to the extent permitted by law.

3. Any financial professional, CPA, attorney, personal banker or any other similar person or organization to disclose financial/net worth information about me.

Such disclosure of my information may be made to The Company, its affiliated companies, agents, service providers, reinsurers, MIB or any person or entity entitled to receive such information by law or as I may further consent.

Information collected under this authorization will be used to evaluate my application for insurance, identify any misrepresentation in the information provided by me in this application, administer coverage, evaluate a claim for benefits, for reinsurance or other insurance purposes, or to conduct other legally permissible activities. I authorize The Company, or its reinsurers, to make a brief report of my health information to MIB.

This authorization is valid for 24 months from the date shown below or for the time limit, if any, permitted by applicable law in the state where the policy is delivered or issued for delivery, whichever period is shorter. A photocopy of this authorization will be as valid as the original. I am entitled, or my authorized representative is entitled, to a copy of this authorization.

I understand that I can revoke this permission to collect information at any time by providing written notification to John Hancock Life Insurance Company (U.S.A.) at the Service Office address (page 1) Attention: Chief Underwriter, but any revocation will not affect such information that has already been collected and relied on by The Company.

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

SIGNATURES – *If Proposed Insured is under age 15, Parent or Guardian must sign on the Proposed Insured Signature Line and include relationship*

X _____

SIGNATURE OF POLICY OWNER (PROVIDE TITLE OR CORPORATE SEAL, IF SIGNING OFFICER)

_____

POLICY OWNER - SIGNED AT CITY STATE THIS DAY OF YEAR

X _____

SIGNATURE OF PROPOSED INSURED IF OTHER THAN POLICY OWNER (PARENT OR GUARDIAN IF UNDER AGE 15)

AGENT SIGNATURE

I certify that all the information supplied by the Proposed Insured and Owner(s) has truly and accurately been recorded on the application.

X _____ _____

SIGNATURE OF AGENT/REPRESENTATIVE DATE

Service Office:
Life New Business
30 Dan Rd, Suite 55765
Canton, MA 02021-2809

Request For Taxpayer Identification Number and Certification

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

(hereinafter referred to as The Company)

Please Read Instructions before Completing Form

- This form must be completed by each Owner who is a U.S. person, including a U.S. citizen, U.S. resident alien or other U.S. person. You may submit a completed IRS Form W-9 instead of this form. Please see the IRS instructions to Form W-9 for more information, including the definition of a U.S. person.
- If you are not a U.S. person, do NOT complete this form. Instead, please complete the appropriate Form W-8.
- Forms W-9, W-8 and their instructions are available at the IRS website **http:/www.irs.gov/Forms-&-Pubs**

OWNER/LIFE INSURED INFORMATION

1. a) Name of Life Insured(s)	b) Policy Number
c) Owner Name (as shown on your income tax return)	d) Telephone No. of Owner
e) Business Name/disregarded entity name, if different from above	
f) Owner Address Street Address / City / State / Zip Code	

FEDERAL TAX CLASSIFICATION

Please check appropriate box to indicate how you are taxed for federal income tax purposes:

☐ Individual/sole proprietor ☐ C Corporation ☐ S Corporation ☐ Partnership ☐ Trust/Estate

☐ Limited Liability Company: Check the tax classification ☐ C Corporation ☐ S Corporation ☐ Partnership

☐ Other _____

Exemptions (see instructions on page 2)

☐ Exempt Payee Code (if any) _____

☐ Exemption from FATCA reporting code (if any) _____

TAXPAYER IDENTIFICATION NUMBER (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on the "Name" line to avoid backup withholding. For individuals, this is your social security number (SSN). For other entities, it is your employer identification number (EIN). If you have applied for a number and are waiting for one to be issued, please check the Applied For box below. You then have 60 days to submit a certified TIN in order to avoid backup withholding.

Social security number _____ Employer identification number _____ ☐ Applied For

CERTIFICATION

I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
2. I am not subject to backup withholding because:
   a. I am exempt from backup withholding, or
   b. I have not been notified by the Internal Revenue Services (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or
   c. The IRS has notified me that I am no longer subject to backup withholding, and
3. I am a U.S. citizen or other U.S. person (as defined in the instructions to Form W-9), and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification Instructions

You must check the box below if you have been notified by the IRS that you are currently subject to backup withholding because you failed to report all interest and dividends on your tax return.

☐ I am subject to backup withholding as a result of a failure to report all interest and dividends.

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

Please note that by signing this form, you declare that you make the above certifications under penalties of perjury.

SIGNATURE

Under penalties of perjury, I certify the above statements.

X _____ _____

Signature of Owner (Provide title or corporate seal, if Signing Officer) Date

INSTRUCTION FOR EXEMPTION CODES

Some taxpayers are exempt from backup withholding and/or FATCA reporting. If you are exempt, please enter your exemption code(s) in the appropriate field in the Federal Tax Classification section. The codes are identified below. Sections cited below are from the Internal Revenue Code.

Exempt Payee Code

Taxpayers who are exempt from backup withholding should enter the applicable code from the following list. Generally, individuals, including sole proprietors, and personal trusts are **not** exempt from backup withholding.

1. An organization exempt from tax under section 501(a).
2. The United States or any of its agencies or instrumentalities.
3. A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities.
4. A foreign government or any of its political subdivisions, agencies, or instrumentalities.
5. A corporation
6. A dealer in securities or commodities required to register in the United States, the District of Columbia, or a possession of the United States.
7. A futures commission merchant registered with the Commodity Futures Trading Commission.
8. A real estate investment trust.
9. An entity registered at all times during the tax year under the Investment Company Act of 1940.
10. A common trust fund operated by a bank under section 584(a)
11. A financial institution
12. A middleman know in the investment community as a nominee or custodian.
13. A trust exempt from tax under section 664 or described in section 4947.

Exemption from FATCA reporting code

The following codes identify payees exempt from reporting under the Foreign Account Tax Compliance Act. These codes apply to persons submitting this form for accounts maintained outside the U.S. by certain foreign financial institutions. **If you are submitting this form for an account you will hold in the United States, you may leave this field blank.**

A. An organization exempt from tax under section 501(a).

B. The United States or any of its agencies or instrumentalities

C. A state, the District of Columbia, a possession of the U.S., or any of their political subdivisions or instrumentalities.

D. A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(i).

E. A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(i).

F. A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options),registered as such under the laws of the U. S. or any state.

G. A real estate investment trust.

H. A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940.

I. A common trust fund as defined in section 584(a).

J. A bank as defined in section 581.

K. A broker.

L. A trust exempt from tax under section 664 or 4947(a)(1).

M. A tax exempt trust under a section 457(g) plan.

Service Office:
Life New Business
30 Dan Rd, Suite 55765
Canton, MA 02021-2809

Agent Report

JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)
(hereinafter referred to as The Company)

Print and use black ink. To be completed by the Agent/Registered Representative and submitted with Application for Life Insurance.

SECTION A: Proposed Insured(s)

LIFE ONE

1. Name FIRST MIDDLE LAST

LIFE TWO

2. Name FIRST MIDDLE LAST

SECTION B: General Information

3. a. Total Premium Collected: $ _____ b. Has a Temporary Life Insurance Agreement been issued? ☐ Yes ☐ No

4. a. Does or will any person or entity (other than the Owner, Proposed Insured(s) and beneficiaries specified in the application) have any right, title or interest in any policy issued as a result of the application? For example, an arrangement where the Owner has or will have an option to sell an interest in the policy to a third party ☐ Yes ☐ No If Yes, give details:

   b. Will any policy issued as a result of this application replace a policy that has been sold, assigned or settled to or with a settlement or viatical company or any other person or entity? ☐ Yes ☐ No

   c. Will the premiums, now or in the future, be funded by a loan or other means from someone other than the Proposed Insured or the Proposed Insured's employer? ☐ Yes ☐ No

5. Will any entity other than a life insurance company be medically evaluating the Proposed Insured(s) to determine life expectancy or to otherwise obtain financing? ☐ Yes ☐ No If Yes, give details:

6. a. Have you personally met the Proposed Insured(s)? ☐ Yes ☐ No If No, answer question 6 b.

   b. Describe how the application was solicited and completed.

SECTION C: Employer Owned Policies

7. a. Will this policy be owned by the employer of the Proposed Insured(s)? ☐ Yes ☐ No If Yes, answer questions 7 b. & 7 c.

   b. The Proposed Insured(s) has received written notice, which: (i) indicates that the employer intends to insure the employee's life; (ii) specifies the maximum face amount for which the employee could be insured at the time the policy is issued; and (iii) informs the Proposed Insured(s) that the employer will be the beneficiary of the policy. ☐ Yes ☐ No

   c. The Proposed Insured(s) has provided written consent to being insured and that such coverage may continue after the employment relationship terminates. ☐ Yes ☐ No

SECTION D: Existing and Replacing Insurance

8. a. Does the Policy Owner have any existing life insurance and/or annuities with this or any other company? ☐ Yes ☐ No

   b. Will this insurance replace any existing life insurance policies and/or annuities, or is the Policy Owner considering using funds from existing policies or annuities to pay premiums on the new policy? ☐ Yes ☐ No
   - *If Yes to either (a) or (b), refer to the Instructions for Application for Individual Life Insurance regarding additional required Replacement forms.*
   - If Accident and Sickness or Long Term Care is being replaced, please give the Proposed Insured the **Notice for Replacement of Individual Accident and Sickness or Long-Term Care Insurance NB5019.**

   c. List any other health insurance policies you have sold to the applicant

Health policies in force	Health policies sold in the past 5 years and no longer in force

SECTION E: Agent Information – Select only one servicing agent

Where an entity is indicated in the credit line, also include the writing agent information in the chart below.

9. a.

NAME OF AGENT/ENTITY	BROKER DEALER/BGA FIRM	AGENT CODE

% SHARE	SERVICING AGENT	SOCIAL SECURITY NO.	TELEPHONE NO.	EMAIL ADDRESS
100 %	☐ Yes			

b.

NAME OF AGENT/ENTITY	BROKER DEALER/BGA FIRM	AGENT CODE

% SHARE	SERVICING AGENT	SOCIAL SECURITY NO.	TELEPHONE NO.	EMAIL ADDRESS
%	☐ Yes			

c.

NAME OF AGENT/ENTITY	BROKER DEALER/BGA FIRM	AGENT CODE

% SHARE	SERVICING AGENT	SOCIAL SECURITY NO.	TELEPHONE NO.	EMAIL ADDRESS
%	☐ Yes			

10. Name of Wholesaler (if applicable) _____

11. Enhanced Spread Compensation* ☐ Yes

*Available on Protection UL and Protection SUL policies only. If elected, this option would apply to all Agents on the policy. Please verify with your firm if this spread compensation option is available.

SECTION F: Certification and Signature

• An Agent/Registered Representative for this policy must sign this form

I know of nothing affecting the insurability of the Proposed Insured(s) which is not fully recorded in the application submitted on the Proposed Insured(s).

I certify that the state approved Buyer's Guide, Notice of Disclosure of Information and any other disclosure notice, statement or information required by state or federal law were given to the Owner at the time of the application and that no sales material other than that approved by The Company has been used.

SIGNED AT CITY STATE THIS DAY OF YEAR

X _____

SIGNATURE OF AGENT/REGISTERED REPRESENTATIVE

Service Office:
Life New Business
30 Dan Rd, Suite 55765
Canton, MA 02021-2809

Agent Report

JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)
(hereinafter referred to as The Company)

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3. a. Total Premium Collected: $ _____ b. Has a Temporary Life Insurance Agreement been issued? ☐ Yes ☐ No

4. a. Does or will any person or entity (other than the Owner, Proposed Insured(s) and beneficiaries specified in the application) have any right, title or interest in any policy issued as a result of the application? For example, an arrangement where the Owner has or will have an option to sell an interest in the policy to a third party ☐ Yes ☐ No If Yes, give details:

   b. Will any policy issued as a result of this application replace a policy that has been sold, assigned or settled to or with a settlement or viatical company or any other person or entity? ☐ Yes ☐ No

   c. Will the premiums, now or in the future, be funded by a loan or other means from someone other than the Proposed Insured or the Proposed Insured's employer? ☐ Yes ☐ No

5. Will any entity other than a life insurance company be medically evaluating the Proposed Insured(s) to determine life expectancy or to otherwise obtain financing? ☐ Yes ☐ No If Yes, give details:

6. a. Have you personally met the Proposed Insured(s)? ☐ Yes ☐ No If No, answer question 6 b.

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   - If Accident and Sickness or Long Term Care is being replaced, please give the Proposed Insured the **Notice for Replacement of Individual Accident and Sickness or Long-Term Care Insurance NB5019.**

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NAME OF AGENT/ENTITY	BROKER DEALER/BGA FIRM	AGENT CODE

% SHARE	SERVICING AGENT	SOCIAL SECURITY NO.	TELEPHONE NO.	EMAIL ADDRESS
100 %	☐ Yes			

b.

NAME OF AGENT/ENTITY	BROKER DEALER/BGA FIRM	AGENT CODE

% SHARE	SERVICING AGENT	SOCIAL SECURITY NO.	TELEPHONE NO.	EMAIL ADDRESS
%	☐ Yes			

c.

NAME OF AGENT/ENTITY	BROKER DEALER/BGA FIRM	AGENT CODE

% SHARE	SERVICING AGENT	SOCIAL SECURITY NO.	TELEPHONE NO.	EMAIL ADDRESS
%	☐ Yes			

10. Name of Wholesaler (if applicable) _____

11. Enhanced Spread Compensation* ☐ Yes

*Available on Protection UL and Protection SUL policies only. If elected, this option would apply to all Agents on the policy. Please verify with your firm if this spread compensation option is available.

SECTION F: Certification and Signature

• An Agent/Registered Representative for this policy must sign this form

I know of nothing affecting the insurability of the Proposed Insured(s) which is not fully recorded in the application submitted on the Proposed Insured(s).

I certify that the state approved Buyer's Guide, Notice of Disclosure of Information and any other disclosure notice, statement or information required by state or federal law were given to the Owner at the time of the application and that no sales material other than that approved by The Company has been used.

SIGNED AT CITY STATE THIS DAY OF YEAR

X _____

SIGNATURE OF AGENT/REGISTERED REPRESENTATIVE

Service Office:
Life New Business
30 Dan Rd, Suite 55765
Canton, MA 02021-2809

HIPAA Compliant Authorization

JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)
(hereinafter referred to as The Company)

Print and use black ink. Any changes must be initialed by the Proposed Insured.

SECTION A: Proposed Insured

1. Name FIRST MIDDLE LAST

2. Date of Birth MONTH DAY YEAR

SECTION B: Authorization

This authorization is intended to comply with HIPAA. HIPAA stands for the Health Insurance Portability and Accountability Act of 1996, as amended.

I authorize the following people or entities to disclose my Protected Health Information (as defined below): any health plan; physician; health care professional; hospital; clinic; laboratory; pharmacy or pharmacy benefit manager; electronic health record provider; medical facility; other health care provider that has provided payment, treatment or services to me or on my behalf within the past 10 years; any insurance company (including The Company or its affiliates) or agent from which I have applied for or obtained insurance; and any consumer reporting agency, such as the Medical Information Bureau, Inc. (MIB) and any other entity or person having Protected Health Information about me.

Such disclosure of my Protected Health Information may be to The Company, its affiliated companies, agents, service providers, reinsurers, or MIB.

"Protected Health Information" includes:

1. my entire medical record, medical history, prescription history, medications prescribed and any other health information concerning me;
2. information on the diagnosis or treatment of Human Immunodeficiency Virus (HIV) infection and sexually transmitted diseases;
3. information on the diagnosis and treatment of mental illness and use of alcohol, drugs, and tobacco, but excludes psychotherapy notes; or
4. genetic information and genetic test results, to the extent permitted by law.

My Protected Health Information is to be used and disclosed under this Authorization for the following purposes with respect to any insurance coverage, including but not limited to life insurance and/or long-term care insurance, that I have or have applied for with The Company or its affiliates:

1. make underwriting, eligibility, risk rating, policy issuance and enrollment determinations;
2. obtain reinsurance;
3. administer coverage;
4. determine responsibility for, and to the extent obligated, pay claims and benefits;
5. determine whether incorrect, incomplete or misrepresented information was provided for purposes of evaluating a policy rescission or claims contest investigation, including with respect to insurance coverage not covered under HIPAA;
6. conduct other legally permissible activities.

This Authorization shall remain in force for 24 months following the date of my signature below, and a copy of this Authorization is as valid as the original. I understand that I have the right to revoke this Authorization in writing, at any time, by providing written notification to The Company at the above Service Office address, Attention: Chief Underwriter. I understand that a revocation is not effective to the extent that any person or entity has already relied on this Authorization to disclose or use information about me or to the extent that The Company has a legal right to contest a claim under an insurance policy or to contest a policy itself. I understand that if any of my Protected Health Information is re-disclosed, it may no longer be protected by federal rules governing privacy and confidentiality of health information.

By my signature below, I acknowledge that any agreements I have made to restrict my Protected Health Information do not apply to this Authorization. I authorize any of the entities or persons referred to above to release and disclose my Protected Health Information without restriction, including any Protected Health Information containing genetic information or genetic test results to the extent permitted by law.

I further understand that if I refuse to sign this Authorization, The Company may not be able to process my application, or if coverage has been issued, may not be able to make any claim or benefit payments. I understand that I or any authorized representative will receive a copy of this Authorization.

SECTION C: Signature

SIGNED AT CITY STATE THIS DAY OF YEAR

X SIGNATURE OF PROPOSED INSURED

X PRINT NAME

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

Notice and Consent for Testing That May Include AIDS Virus (HIV) Antibody/Antigen Testing

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

PROPOSED LIFE INSURED

1. a) Name _____
First Middle Last

b) State of Residence _____ c) Date of Birth ____/____/____
month day year

NOTICE

To determine your insurability, The Company has requested that you provide a sample of your blood, oral fluids and/or urine for testing and analysis. All tests will be performed by a licensed laboratory.

Tests may be performed to determine the presence of antibodies or antigens to the Human Immunodeficiency Virus (HIV), also known as the AIDS virus. The HIV antibody test that performed is actually a series of tests done by a medically accepted procedure. The HIV antigen test directly identifies AIDS viral particles. These tests are extremely reliable. Other tests which may be performed include (but are not limited to) determinations of blood cholesterol and related lipids (fats) and screening for liver or kidney disorders, diabetes, and immune disorders.

All test results will be treated confidentially. They will be reported by the laboratory to The Company. When necessary for business reasons in connection with insurance you have or have applied for with The Company, The Company may disclose test results to others involved in the underwriting review process, including (but not limited to) affiliates, reinsurers employees, or contractors. Your HIV test results will not be disclosed to your agent or broker. If the HIV test is positive, the results will be reported to the local health department or the State Department of Health who may contact you. As a member of the Medical Information Bureau (MIB, Inc.), The Company may report the results in a generic code which signifies only non-specific blood , oral fluid (saliva), or urine test abnormalities. If your HIV test is normal, no report will be made about it to the MIB, Inc. Other test results may be reported to the MIB, Inc., in a more specific manner. The organizations described in this paragraph may maintain the test results in a file or data bank. There will be no other disclosure of HIV test results or even that the tests have been done except as may be required or permitted by law or as authorized by you.

If your HIV test results are normal, no routine notification will be sent to you by the Company. If the HIV test results are other than normal, The Company or your designated physician will contact you.

Positive HIV antibody/antigen test results do not mean that you have AIDS, but that you are at significantly increased risk of developing AIDS or AIDS-related conditions. Federal medical authorities have concluded that persons who are HIV antibody/antigen positive should be considered infected with the AIDS virus and capable of infecting others.

Positive HIV antibody or antigen test results or other significant test result abnormalities will adversely affect your application for insurance. This means that your application may be declined, that an increased premium may be charged, or that other policy changes may be necessary.

AUTHORIZATION AND CONSENT

I have read and I understand this Notice and Consent for Blood, Urine, or Oral Fluid Testing Which May Include HIV Antibody/Antigen Testing. I voluntarily consent to the withdrawal of blood from me by needle, the testing of that blood, or to provide a sample of my oral fluid or urine, the testing of that fluid and the disclosure of the test results as described above.

In the event of a positive HIV test result, I authorize John Hancock to send the test results to the following health care professional for post-test counseling and for Health Department reporting purposes:

Physician's Name

Physician's Address

Telephone Number

I understand that I have the right to request and receive a copy of this authorization. A photocopy of this form will be as valid as the original.

Proposed Insured

Date of Birth

Signature of Proposed Insured or Parent/Guardian

Date

State of Residence

Summary and Disclosure Statement for Accelerated Benefit

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

(hereinafter referred to as The Company)

Name of Proposed Life Insured	Name of Owner (If other than the Proposed Life Insured)	Policy Number

This disclosure statement provides a brief description of the benefit available under the Accelerated Benefit Rider for an acceleration of your life insurance benefits. The full details of the benefit are included in the actual rider.

Description of the Accelerated Benefit

The Accelerated Benefit Rider provides for the payment of a portion of the death benefit under a life insurance policy to the policy owner if the life insured is terminally ill and has a life expectancy of one year or less. The accelerated benefit can only be paid once under the rider. There is no premium charged for the rider.

Conditions or Occurrences Triggering Payment of the Accelerated Benefit

Payment of the accelerated benefit is triggered by our receipt of written evidence satisfactory to us that the life insured is terminally ill and has a life expectancy of one year or less. Part of the evidence must be a written statement from a licensed medical doctor stating the prognosis for the illness.

Effect on Policy if an Accelerated Benefit is Paid

1. Death Benefit: The death benefit of your policy will be reduced by the accelerated benefit paid, plus one year's interest, plus any administrative expense charge.
2. Cash Value: The cash value of your policy will be reduced. The reduced cash value will be equal to the result of the original cash value multiplied by the death benefit remaining after the accelerated benefit is paid, divided by the death benefit before the accelerated benefit is paid.
3. Policy Debt: If your policy has a loan against it, the policy loan will be reduced by the same proportion as the cash value.
4. Premium: There is no change to the premium payable for your policy.

Receipt of the Accelerated Benefit is intended to qualify for favorable tax treatment under section 101(g)(1)(A) of the Internal Revenue Code of 1986 as amended by Public Law 104-191. However, receipt of the benefit may affect eligibility for Medicaid and certain other public assistance programs. You should consult with your personal tax advisor and social service agencies before you decide to receive the benefit.

I/We acknowledge that I/we have received and read this Summary and Disclosure Statement for the Accelerated Benefit.

Signatures

Signed at	This	Day of	Year

Signature of Agent / Registered Representative
x

Signature of Proposed Life Insured
x

Signature of Owner (If other than Proposed Life Insured)
x

Service Office:
Life New Business
30 Dan Rd, Suite 55765
Canton, MA 02021-2809

Request for Pre-Authorized Payment Plan

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

(hereinafter referred to as The Company)

1. Policy Number (if available) _____

Proposed Insured One

2. a) Name First Middle Last

Proposed Insured Two

b) Name First Middle Last

Pre-Authorized Payment Plan Options

3. a) ☐ All Premium Payments (including initial premium) ☐ Subsequent Premiums (Initial by check)
☐ All Premium Payments (including TIA) **Please note, John Hancock will not draft until the policy is issued.*
b) ☐ Monthly ☐ Quarterly ☐ Semi-Annual ☐ Annual ☐ Single Planned Premium
c) Amount $ _____ Important Note: Amount may vary for Healthy Engagement Term and for Universal Life policies with LifeTrack billing. See sections 5e and 5f below.

Pre-Authorized Payment Banking Information (a void check can be provided in place of account/routing information)

4. a) Name of Bank Account Owner(s)

b) Relationship to Policyowner/Relationship to Life Insured

c) Name of Financial Institution

d) Account Owner Type ☐ Individual ☐ Trust ☐ Corporate ☐ Other _____

e) Type of Account ☐ Saving ☐ Checking Account Number _____ Routing Number _____

Signature(s) - If the Bank Account Owner is a company or trust, an authorized officer must sign stating title and affixing seal or stamp. (continued on page 2)

I (We) hereby authorize and request The Company to electronically debit via ACH my (our) account to pay premiums on this policy or any policies subsequently designated (and, if necessary, electronically credit my (our) account to correct erroneous debits or to make premium refunds).

5. I (We) understand and agree that:

a) The initial premium payment, if paid through the Pre-Authorized Payment Plan, will be withdrawn at policy issue.

b) Additional future withdrawals shall be drawn to pay premiums falling due on the designated policies.

c) For a new policy, depending on the selected frequency and the effective date, the required withdrawal amount may differ from the amount indicated above.

d) To the extent a Temporary Life Insurance Agreement was put in effect based on receipt of this form, I authorize The Company to deduct an amount equal to one-twelfth of the annual premium for the base plan and any supplemental benefits requested in the application from any death benefit that may become payable under such Temporary Life Insurance Agreement.

e) For Universal Life policies that elect LifeTrack billing, I authorize The Company to withdraw an amount equal to the LifeTrack premium amount then falling due from my (our) account. I understand that for LifeTrack, my (our) billed premium will adjust automatically each year to take into account actual policy experience. The LifeTrack premium calculation is based on my (our) current LifeTrack policy objectives, actual Policy Value, timing and the amount of premiums paid, and updated assumptions for the policy's nonguaranteed elements, such as the interest rate, and charges. If the policy is issued with the Healthy Engagement Rider, then the Life Insured's Status will also be used in the LifeTrack premium calculation. The Company will provide written notice if there is a change in the withdrawal amount required to pay the LifeTrack premium amount then falling due at least twenty one (21) days prior to the date of withdrawal.

f) For Healthy Engagement Term policies, I authorize the Company to withdraw an amount equal to the premium based on the Status achieved by the Life Insured on the Annual Processing Date, as described in the policy, from my (our) account. The Company will provide written notice if there is a change in the withdrawal amount required to pay the premium due at least twenty-one (21) days prior to the date of withdrawal.

Continue to page 2 to complete Signature(s).

Signature(s) - If the Bank Account Owner is a company or trust, an authorized officer must sign stating title and affixing seal or stamp. (continued from page 1)

g) For policies that elect traditional billing, The Company will not provide notices of withdrawals to pay planned premiums falling due on such policies while the Pre-Authorized Payment Plan is in effect.
h) The Pre-Authorized Payment Plan may be terminated by me (us) by written notice to The Company by the Policyowner. Such notice to be provided 14 days prior to the next withdrawal date. If the Pre-Authorized Plan is terminated, planned premiums falling due thereafter shall be payable directly to The Company as provided in the policy.
i) Any changes to existing payment or banking information must be submitted to The Company at least two weeks prior to the next scheduled withdrawal date.
j) The origination of ACH transactions to my (our) account must comply with all applicable law, and I (we) agree that the ACH transactions authorized by me (us) comply with all applicable law.
k) If the payment dates fall on a weekend or holiday, I (we) understand that the payments may be executed on the next business day. I (We) understand that these are electronic transactions and funds may be withdrawn from my (our) account as soon as the above noted payment dates.
l) I (We) agree not to dispute these pre-authorized, scheduled payments with my (our) banks as long as the transaction corresponds to the terms indicated in this authorization form.
m) By signing this form I (we) confirm the accuracy and validity of the banking information provided for the requested automated withdrawal process.

Signed at City/State	Date
Name of Bank Account Owner - Please Print	Signature of Bank Account Owner
	x

Service Office:
Life New Business
30 Dan Rd, Suite 55765
Canton, MA 02021-2809

Notice of Disclosure of Information

JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)
(hereinafter referred to as The Company)

SECTION A: Proposed Insured(s)

LIFE ONE
1. Name FIRST MIDDLE LAST

LIFE TWO
2. Name FIRST MIDDLE LAST

SECTION B: Information Exchange

This brief description of our underwriting process is designed to help you understand how an application for life insurance is handled, the types and sources of information we may collect about you, the circumstances under which we may disclose that information to others, and your right to learn the nature and substance of that information upon written request.

The purpose of the underwriting process is to make sure that you qualify for life insurance and if so, to establish the proper premium charge for that insurance. The information necessary to evaluate your application is dependent upon your age, the amount of insurance you are applying for, your medical history, your occupation, your avocations and other personal information. Your answers on the application are the principal source of information; however, additional sources of information may be required.

Information regarding your insurability will be treated as confidential. The Company or its reinsurers may, however, make a brief report thereon to the MIB, Inc., a not-for-profit membership organization of life insurance companies, which operates an information exchange on behalf of its members.

If you apply to another MIB member company for life or health insurance coverage, or a claim for benefits is submitted to such a company, MIB, upon request, will supply such company with the information in its file.

Upon receipt of a request from you, MIB will arrange disclosure of any information it may have in your file. Please contact MIB at 866-692-6901. If you question the accuracy of information in MIB's file, you may contact MIB and seek a correction in accordance with the procedures set forth in the federal Fair Credit Reporting Act.

The address of MIB's Information Office is 50 Braintree Hill Park, Suite 400, Braintree, Massachusetts 02184-8734.

The Company or its reinsurers may also release information in its file to other insurance companies to whom you may apply for life or health insurance, or to whom a claim for benefits may be submitted.

Information for consumers about MIB may be obtained on its website at **www.mib.com**.

SECTION C: Investigative Consumer Report Notice

As part of our normal procedure, an investigative consumer report may be prepared concerning your character, general reputation, personal characteristics and mode of living, except as may be related directly or indirectly to your sexual orientation. This information will be obtained through personal interviews with your friends, neighbors and associates.

On request to the Chief Underwriter, at the above Service Office address, we will disclose to you whether or not an investigative consumer report was done, the nature and scope of the report, a summary of consumer rights and the name and address of the consumer reporting firm from whom you may request a copy of the report.

SECTION D: Insurance Information Practices

The personal information we obtain about you is confidential and we will not disclose it to other parties without your written authorization except as permitted or required by law. You have the right to access the personal information about you that appears in our files, including any medical record information disclosed within three years of your request, unless that information relates to a claim or a civil or criminal proceeding.

However, we will normally give medical record information only to a licensed physician of your choice. You also have the right to seek correction of information about you that you believe to be inaccurate or incomplete. We will provide you with a more detailed explanation of our information practices and access and correction procedures if you send us a written request. You may do so by writing to the Chief Underwriter at the above Service Office address.

Please provide each Proposed Insured with a copy.

Service Office:
Life New Business
30 Dan Rd, Suite 55765
Canton, MA 02021-2809

Temporary Life Insurance Receipt and Agreement

JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)
(hereinafter referred to as The Company)

Print and use black ink.

SECTION A: Receipt

The Company acknowledges receipt of $ _____ paid in connection with the Application for Life Insurance dated MONTH DAY YEAR

on PROPOSED INSURED (LIFE ONE)

1. Name FIRST MIDDLE LAST

PROPOSED INSURED (LIFE TWO)

2. Name FIRST MIDDLE LAST

3. Name of Owner

MONTH DAY YEAR

X _____
SIGNATURE OF AGENT/REGISTERED REPRESENTATIVE

SECTION B: Temporary Life Insurance Agreement

This Temporary Life Insurance Agreement is hereby entered into as follows:

ALL PREMIUM CHECKS MUST BE MADE PAYABLE TO THE COMPANY AND SENT TO THE SERVICE OFFICE ADDRESS. DO NOT MAKE CHECKS PAYABLE TO THE AGENT OR LEAVE THE PAYEE BLANK

The Company will pay a death benefit to the beneficiary named in the application if the Proposed Insured, or the Surviving Proposed Insured under a survivorship plan, dies while this Agreement is in effect, subject to the terms and conditions set out below.

1. **WHEN AGREEMENT APPLIES.** Coverage will be provided under this Agreement only if any of the following apply:
   a) all of the questions in the Temporary Life Insurance Agreement Application are answered "No"; and,
   b) any Proposed Insured is age 20 to age 70 as of the date that this Temporary Life Insurance Receipt and Agreement is signed by the Agent/Registered Representative ("the Effective Date"); and,
   c) the amount applied for under the above referenced Application for Individual Life Insurance is not greater than $10,000,000 of single life coverage or $15,000,000 of survivorship coverage.
2. **LIMITED AMOUNT OF INSURANCE.** The amount of Temporary Life Insurance coverage provided by The Company will be the lesser of:
   a) the amount of insurance applied for including supplementary benefits and accidental death benefit; or,
   b) $1,000,000 for individual coverage or $5,000,000 for survivorship coverage.

   This maximum amount of coverage applies to the total amount under this Agreement and any other Temporary Life Insurance Agreement with The Company covering the Proposed Insured. If there are two or more persons proposed for insurance, this maximum amount applies to the total coverage.
3. **ACCIDENTAL DEATH BENEFIT LIMITATION.** If the benefits applied for include an accidental death benefit, no such benefit will be paid in respect of a death caused by:
   a) voluntarily taking or absorbing of any drug, medicine, sedative or poison (except in connection with any Proposed Insured's employment) unless prescribed by a licensed doctor other than the Proposed Insured; or,
   b) travel in any aircraft other than as a passenger.
4. **DATE INSURANCE BEGINS.** Insurance under this Agreement will begin on the Effective Date if The Company's application for life insurance has been completed and a payment has been received by The Company for at least one-twelfth of the annual premium for the base plan and any supplementary benefits requested in the application. If payment is made by check or draft, no insurance will be provided by this Agreement unless the check or draft is honored when first presented for payment.
5. **TERMINATION AND REFUND OF PREMIUM.** Insurance under this Temporary Life Insurance Agreement will end on the earliest of:
   a) the 90th day after the date of this Agreement;
   b) the day before the date insurance takes effect under the policy applied for;
   c) the date The Company mails notice to the applicant either declining to offer insurance to the applicant or offering insurance on a basis other than as applied for.

   Upon termination of this Temporary Life Insurance Agreement, The Company's only liability will be to refund the premium paid without interest.
6. **SUICIDE.** If any person proposed for insurance, whether sane or insane, commits suicide, The Company's only liability will be to refund the premium paid without interest.
7. **MISREPRESENTATION.** If there is any material misrepresentation in the Temporary Life Insurance Agreement Application, The Company's only liability will be to refund the premium paid without interest.
8. **OTHER CONDITIONS.** No one is authorized to change or waive any provision of this Agreement

Give this page to the Owner

Notice of Protected Health Information Privacy Practices

John Hancock Life Insurance Company (U.S.A.)
John Hancock Life & Health Insurance Company
John Hancock Life Insurance Company of New York

THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.

We Respect Our Customers' Privacy

Respect for our customers' privacy, including medical information, has long been highly valued at John Hancock. The trust of our customers is our most valuable asset, and the reason we are in business. We understand that the proper handling of medical information is critical to earning that trust.

This Notice describes your rights concerning your "**Protected Health Information**" ("PHI") under the Health Insurance Portability and Accountability Act ("HIPAA"). Protected Health Information is information that may identify you and that relates to (a) your past, present, or future physical or mental health or condition or (b) the past, present or future payment for your health care. We collect medical information from long-term care, medical, and certain life insurance customers who purchased a long-term care rider, and sometimes from their medical providers, to make decisions about issuing coverage, charging premiums, and paying claims. This notice will describe how we may use and disclose this Protected Health Information.

We are providing you with this notice in accordance with federal health privacy regulations that were issued as a result of HIPAA. We have obligations under that law to maintain the privacy of your medical information, which we take very seriously. We are required to:

- provide you with notice of our legal duties and privacy practices regarding your Protected Health Information. This notice is to satisfy this duty.
- provide you with a paper copy of this notice upon your request, even if you received it electronically.
- comply with the terms of our privacy notice that is in effect. We reserve the right to change this notice, and such change will apply to all medical information that we maintain. If we make a material change to this notice, we will send a revised notice to all long-term care, medical, and those life insurance clients who purchased a long-term care rider.

It is possible that you have received or will receive additional privacy notices from us. Those notices are provided in accordance with other laws and regulations, and describe our practices with respect to personal and financial information in addition to medical information.

Your Authorization To Use and Disclose Protected Health Information

We will not use or disclose your Protected Health Information without your written authorization unless the use or disclosure is described below in this notice. You have the right to revoke in writing at any time an authorization you give to us, by writing to us at the address listed at the end of this notice, but not if we have already acted in reliance on the authorization, nor if you provided the authorization in order to obtain your insurance coverage.

John Hancock does not sell or use your Protected Health Information for marketing purposes. We are required to inform you that uses and disclosures of Protected Health Information for marketing purposes (i.e. communications to individuals about health-related products or services where the insurer would receive financial remuneration in exchange for making the communication from or on behalf of a third party whose product or service is being described), and disclosures that constitute a sale of Protected Health Information would require your prior authorization.

Please give this Notice to the Proposed Life Insured.

Use And Disclosure Of Protected Health Information without Your Written Authorization

Below is a description of ways in which insurance companies, including John Hancock, are permitted to use and disclose the Protected Health Information we receive about you in connection with a long-term care insurance application, policy, certificate, or rider. These uses and disclosures, and those that are incidental to such uses and disclosures, are permitted by law without a signed authorization from you.

Use and disclosure for payment related purposes

We are permitted to use and disclose your Protected Health Information for our payment related purposes or those of another insurer, health plan, or health care professional. Examples of our payment related purposes include obtaining premiums, providing reimbursement for health care, or determining or fulfilling our responsibility for coverage and benefits under your insurance policy or certificate.

For example, if you have a John Hancock long-term care insurance policy and present a claim for benefits, we may obtain medical records from your doctor to determine if you are eligible for benefits under the terms of the policy.

The payment-related uses and disclosures that are permitted include:

- determining eligibility for coverage;
- making claim decisions;
- care coordination activities;
- coordinating benefits with other insurers or payers;
- billing;
- claims management;
- collection activities;
- collecting reinsurance; and
- related health care data processing.

We may also disclose your name, address, date of birth, social security number, payment history, account number and the name and address of your health care provider(s) and/or health plan to consumer reporting agencies in connection with collection of premiums or reimbursement.

Use and disclosure for health insurance operations

We are also permitted to use and disclose your Protected Health Information for purposes related to our health insurance operations, or the health insurance operations of another insurer or health plan with which you have coverage or have applied for coverage. Our health insurance operations may include underwriting, premium rating, and other activities related to the issuance, renewal or replacement of a long-term care or medical insurance policy, certificate or rider, or for reinsurance purposes.

For example, when you apply for insurance, we may collect Protected Health Information from your doctor to determine if you qualify for insurance.

We may also use and disclose such information:

- to conduct or arrange for medical review, legal services, or auditing, including fraud and abuse detection and compliance programs;
- for business planning and development, such as administration, development or improvement of methods of payment or coverage procedures;
- for business management and general administrative activities such as those that relate to compliance with HIPAA; customer service; providing data analyses for policyholders, plan sponsors or other customers (without disclosing the medical information to them); resolving internal grievances; sale, merger, transfer, or similar activities; or removing identifiers from medical information; or
- to offer an enhancement to or upgrade of your existing coverage.

If you are insured under a group long-term care insurance policy, we may also disclose your Protected Health Information to the sponsor of your benefit plan to report claims experience or for audit purposes.

Use and disclosure for public health, government, or similar activities

We are permitted to disclose your Protected Health Information as described below, although we anticipate any such disclosure to be quite rare:

- to a legally authorized public health authority or cooperating foreign government official for public health purposes;
- to a public health or other appropriate government authority authorized to receive reports of child abuse or neglect;
- to a person subject to the jurisdiction of the Food and Drug Administration for purposes related to the quality, safety or effectiveness of FDA-regulated products or activities;
- if authorized by law, to a person who may have been exposed to or at risk of contracting a communicable disease or condition;
- to a government authority when there is reason to suspect abuse, neglect, or domestic violence;
- to a health oversight agency for authorized oversight activities; and
- to a coroner or medical examiner, a funeral director, or for organ or tissue donation purposes.

We may also use or disclose your Protected Health Information for: judicial or administrative proceedings; for law enforcement purposes; for research purposes; to avert a serious threat to health or safety; for specialized government functions; or for workers' compensation or similar purposes.

Disclosure to You and Individuals Involved in Your Care

If you send us a written request, we will disclose your Protected Health Information that we have to you. We may disclose your Protected Health Information to your family member, friend, personal representative, or other individual you identify who is involved in your care or reimbursement for your care, but we will first give you an opportunity to give or withhold your consent, where possible. If you are not available to give your consent to such a disclosure, or in an emergency, we may disclose your Protected Health Information that is directly relevant to such person's involvement with your care or payment for such care.

We may also disclose your Protected Health Information for the treatment activities of a doctor or other health care professional.

Your Rights

You have certain rights concerning the Protected Health Information we have about you in our records, as described below.

Inspect and Copy

You have the right to inspect and obtain a paper or electronic copy of your Protected Health Information maintained in our records, but not psychotherapy notes nor information we compile in anticipation of a claim or legal proceeding.

To make a request, please submit it in writing to the address at the end of this notice. If you would like to specify a particular form or format for the information, we will try to accommodate your request if it can readily be produced in that manner; otherwise, we will provide a paper copy or other form or format that we agree upon. If we would prefer to send you a summary or explanation of your Protected Health Information rather than the actual records, we may do so only with your consent.

We have a right to decline your request in limited situations, such as where a doctor or other health care professional has determined that substantial harm could be caused to you or another person by giving your Protected Health Information to you. In that situation, you would be given a right to have any such denials reviewed by a health care professional designated by us. In the unlikely event that we decline your request, we will give you a written explanation, and advise you of your rights to pursue a review of our decision.

If we do not maintain the Protected Health Information that you request, we will tell you where it is if we know.

Request Confidential Communications

You have the right to request that we send your Protected Health Information to you at a different address or by a means other than mail.

Any such request should be sent to us in writing to the address at the end of this notice, and should specify an alternative address or other means of contacting you.

Amend

You have the right to request that we amend your Protected Health Information in our records if you believe that it is inaccurate or incomplete. To make such a request, please submit it in writing to the address at the end of this notice, giving details of your request and why you are making it. We will respond to your request within 30 days after receiving your request.

If we accept your request, we will amend all appropriate records, and take steps to notify appropriate persons you identify as well as persons we know to have the erroneous medical information.

We may deny your request in certain circumstances, such as if the medical information or record you wish to be amended is accurate and complete, or it was not created by John Hancock (unless the creator is no longer available), or it relates to an anticipated claim or legal proceeding. In that case, we will tell you in writing why we declined your request, and describe your rights, which include (a) the right to submit a written statement of disagreement (subject to our right to prepare a rebuttal statement that we will give to you), which will become part of our records, and will be included with or summarized for future disclosures of the medical information, (b) the right to request that we provide your request for amendment and our denial with any future disclosures of the medical information, and (c) the right to file a complaint.

Accounting of Disclosures

You have the right to request an accounting of most disclosures we made of your Protected Health Information during the six years prior to the date the accounting is requested, subject to certain exceptions. To make such a request, please submit it in writing to the address at the end of this notice.

Request Restrictions on Use and Disclosure

You have the right to request that we restrict our use and disclosure of your Protected Health Information that otherwise would be permitted for purposes related to payment or our health insurance operations, or to your family, friends or others involved in your care or reimbursement for your care. We are not required to agree to such a restriction, and a restriction will not apply to disclosures to you or for certain public health or government purposes. If we agree to such a restriction, we will not use or disclose your medical information in violation of it except if you need emergency treatment, in which case we will request that your medical provider not further use or disclose it.

We may terminate the restriction upon your written request or with your agreement, or at our initiative, but only as it affects Protected Health Information created or received after we advise you of the termination.

Complaints

If you believe that your privacy rights have been violated and wish to make a complaint, you may send a written complaint including specific details to us. You may also submit a complaint to the United States Secretary of Health and Human Services. You can be assured that you will not be retaliated against by John Hancock if you file a complaint.

Right to be Notified Following a Breach of Unsecured Protected Health Information

You have the right to and will receive a notification if John Hancock or one of its business associates has a breach of information security involving your unsecured Protected Health Information.

Effective Date

This Notice is effective May 31, 2013.

How to Contact Us

We appreciate the value you place on your privacy rights. We want to hear from you if you have any concerns about John Hancock's commitment to protecting your privacy rights.

To make a request as described in the section entitled "Your Rights" please send your request in writing to:

John Hancock
27 Drydock Ave, Suite 1700, Boston, MA 02210

Be sure to include the following information in your request:

- your full name,
- address,
- date of birth,
- type of coverage (e.g., Long Term Care insurance policy or certificate, life insurance contract) and
- policy number if you purchased your policy or contract individually, or Group number and Reference ID number if you purchased a policy or certificate through your employer.

For further information regarding your policy, certificate, rider, or this Notice, please call us at:

Individual Long Term Care Insurance customers:	1-800-377-7311
Group Long Term Care Insurance customers:	1-800-525-4361
John Hancock Life Insurance customers:	1-800-387-2747
John Hancock Life Insurance Company of New York customers:	1-800-732-5543

John Hancock
the future is yours

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

IMPORTANT NOTICE:
Replacement of Life Insurance or Annuities (Model Regulation)
John Hancock Life Insurance Company (U.S.A.)
(hereinafter referred to as The Company)

This Important Notice must be read to the Owner. It must be signed by the Owner and the Agent/Registered Representative and a copy of the signed form left with the Owner. This Notice must be submitted with the Application for Life Insurance.

PROPOSED LIFE INSURED(S)

LIFE ONE

1. Name _____
First Middle Last

LIFE TWO

2. Name _____
First Middle Last

3. ☐ I do not want this notice read aloud to me. _____ (Owner must initial only if this instruction applies.)
Initials

REPLACEMENT

You are contemplating the purchase of a life insurance policy or annuity contract. In some cases, this purchase may involve discontinuing or changing an existing policy or contract. If so, a replacement is occurring. Financed purchases are also considered replacements.

A **REPLACEMENT** occurs when a new policy or contract is purchased and, in connection with the sale, you discontinue making premium payments on the existing policy or contract, or an existing policy or contract is surrendered, forfeited, assigned to the replacing insurer, or otherwise terminated or used in a financed purchase.

A **FINANCED PURCHASE** occurs when the purchase of a new policy involves the actual or intended use of funds obtained by the withdrawal or surrender of, or by borrowing from, values of an existing policy to pay all or part of any premium due on a new policy. A financed purchase is a replacement.

You should carefully consider whether a replacement is in your best interests. You will pay acquisition costs and there may be surrender costs deducted from your policy or contract. You may be able to make changes to your existing policy or contract to meet your insurance needs at less cost. A financed purchase will reduce the value of your existing policy and may reduce the amount paid upon the death of the insured.

We want you to understand the effects of replacements before you make your purchase decision and ask that you answer the following questions and consider the questions on the following pages.

4. Are you considering discontinuing making premium payments, surrendering, forfeiting, assigning to the insurer or otherwise terminating your existing policy or contract? ☐ No ☐ Yes - give details below

5. Are you considering using funds from your existing policies or contracts to pay premiums due on the new policy or contract? ☐ No ☐ Yes - give details below

If you answered 'Yes' to either of the above questions, complete the following information for each existing policy or contract you are contemplating replacing.

Complete for all applicable policies to be replaced.

INSURANCE COMPANY _____ **POLICY NUMBER** _____

a) Insured(s) _____

b) Owner _____

c) Issue Date _____
month day year

d) ☐ Group ☐ Personal ☐ Business

e) ☐ Annuity ☐ Life ☐ Term ☐ Endowment

f) ☐ Replacement ☐ Financing

g) 1035 Exchange? ☐ Yes ☐ No

INSURANCE COMPANY _____ **POLICY NUMBER** _____

a) Insured(s) _____

b) Owner _____

c) Issue Date _____
month day year

d) ☐ Group ☐ Personal ☐ Business

e) ☐ Annuity ☐ Life ☐ Term ☐ Endowment

f) ☐ Replacement ☐ Financing

g) 1035 Exchange? ☐ Yes ☐ No

REPLACEMENT continued

Continue list on another page if you have more than 3 existing policies.

INSURANCE COMPANY _____ **POLICY NUMBER** _____

a) Insured(s) _____

b) Owner _____

c) Issue Date _____ (month day year)

d) ☐ Group ☐ Personal ☐ Business

e) ☐ Annuity ☐ Life ☐ Term ☐ Endowment

f) ☐ Replacement ☐ Financing

g) 1035 Exchange? ☐ Yes ☐ No

Make sure you know the facts. Contact your existing company or its agent/registered representative for information about the old policy. (If you request one, an inforce illustration, policy summary or available disclosure documents must be sent to you by the existing insurer.) Ask for and retain all sales material used by the agent/registered representative in the sales presentation. Be sure that you are making an informed decision.

AGENT'S STATEMENT

6. The existing policy or contract is being replaced because

_____

Note: Confirmation of Marketing Materials, NB5012 must also be completed.

REMINDER TO AGENT/REGISTERED REPRESENTATIVE: John Hancock's policy concerning replacement appears in the "Agent's Code of Conduct" and states: The "Replacement" of existing policies should only occur when it is demonstratively in the best interest of the client and in compliance with all applicable state and Company requirements. You must disclose all of the advantages and disadvantages of any replacement. The client must fully understand the financial consequences of this action and, where required by regulation, Company policy or industry practice, consent to it in writing. You must indicate on every application for new coverage whenever a replacement is involved in that sale.

REPLACEMENT ISSUES

A replacement may not be in your best interest, or your decision could be a good one. You should make a careful comparison of the cost and benefits of your existing policy and the proposed policy. One way to do this is to ask the company or agent that sold you your existing policy to provide you with information concerning your existing policy. This may include an illustration of how your existing policy is working now and how it would perform in the future based on certain assumptions. Illustrations should not, however, be used as a sole basis to compare policies. You should discuss the following with your agent/registered representative to determine whether replacement or financing your purchase makes sense.

PREMIUMS

- Are they affordable?
- Could they change?
- You're older – are premiums higher for the proposed new policy?
- How long will you have to pay premiums on the new policy? On the old policy?

POLICY VALUES

- New policies usually take longer to build cash values and to pay dividends.
- Acquisition costs for the old policy may have been paid. You will incur costs for the new one.
- What surrender charges do the policies have?
- What expense and sales charges will you pay on the new policy?
- Does the new policy provide more insurance coverage?

INSURABILITY

- If your health has changed since you bought your old policy, the new one could cost you more, or your application could be turned down.
- You may need a medical exam for a new policy.
- Claims on most new policies for up to the first two years can be denied based on inaccurate statements.
- Suicide limitations may begin anew on the new coverage.

IF YOU ARE KEEPING THE OLD POLICY AS WELL AS THE NEW POLICY

- How are premiums for both policies being paid?
- How will the premiums on your existing policy be affected?
- Will a loan be deducted from death benefits?
- What values from the old policy are being used to pay premiums?

IF YOU ARE SURRENDERING AN ANNUITY OR INTEREST SENSITIVE LIFE PRODUCT

- Will you pay surrender charges on your old contract?
- What are the interest rate guarantees for the new contract?
- Have you compared the contract charges or other policy expenses?

OTHER ISSUES TO CONSIDER FOR ALL TRANSACTIONS

- What are the tax consequences of buying the new policy?
- Is this a tax free exchange? (Ask your tax advisor.)
- Is there a benefit from favorable "grandfathered" treatment of the old policy under the federal tax code?
- Will the existing insurer be willing to modify the old policy?
- How does the quality and financial stability of the new company compare with your existing company?

COMPARISON OF EXISTING AND PROPOSED POLICY

ALL questions must be answered.

7. In comparison with the existing policy, indicate the appropriate answer to the following questions. On the new policy:

a) Is the guaranteed death benefit higher?	☐ Yes	☐ No	☐ Not applicable
b) Are the guaranteed cash values higher?	☐ Yes	☐ No	☐ Not applicable
c) Is the guaranteed interest rate higher?	☐ Yes	☐ No	☐ Not applicable
d) Is the face amount higher?	☐ Yes	☐ No	☐ Not applicable
e) Is the annual premium lower?	☐ Yes	☐ No	☐ Not applicable
f) Is the loan interest rate lower?	☐ Yes	☐ No	☐ Not applicable
g) Is the underwriting classification more favorable?	☐ Yes	☐ No	☐ Not applicable
h) Will any ownership problems be resolved?	☐ Yes	☐ No	☐ Not applicable
i) Will any beneficiary problems be resolved?	☐ Yes	☐ No	☐ Not applicable

You have a "free-look" period within which to examine the proposed policy. If you are not satisfied, you can return it for a full refund within the period stated in the new policy.

CAUTION

If, after studying the information made available to you, you decide to replace the existing life insurance with our life insurance policy, you are urged not to take action to terminate or alter your existing life insurance coverage until after you have been issued the new policy, examined it and have found it to be acceptable to you. If you should terminate or otherwise materially alter your existing coverage and fail to qualify for the life insurance for which you have applied, you may find yourself unable to purchase other life insurance or you may only be able to purchase it at substantially higher rates.

SIGNATURES

I certify that the information and responses given to the questions in this form are, to the best of my knowledge, accurate.

Signed at City State This Day of Year

Name of Owner (Please print) Signature of Owner

X

Name of Agent/Registered Representative as Witness (Please print) Signature of Agent/Registered Representative as Witness

X

ADDITIONAL OWNERS SIGNATURES IF MULTIPLE OWNERS

If additional Owner signatures required please attach additional page including Owner name, date and signature.

Name of Owner (Please print) Signature of Owner

X month day year

Name of Owner (Please print) Signature of Owner

X month day year

Service Office:
Life New Business
30 Dan Rd, Suite 55765
Canton, MA 02021-2809

Authorization to Obtain Information

JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)
(hereinafter referred to as The Company)

Print and use black ink. Any changes must be initialed by the Proposed Insured.

SECTION A: Proposed Insured

1. Name FIRST MIDDLE LAST

SECTION B: Authorization to Obtain Information

I, THE PROPOSED INSURED, AUTHORIZE:

1. The Company to obtain consumer reports including but not limited to motor vehicle records and investigative consumer reports on me.
2. Any medical professional, medical care provider, hospital, clinic, laboratory, pharmacy or pharmacy benefit manager, electronic health record provider, insurance company, the MIB, Inc. ("MIB") or any other similar person or organization to disclose health information about me or any minor child who is to be insured. Health information includes: (i) my entire medical record and medical history, prescription history, and other health information; (ii) confidential information related to Human Immunodeficiency Virus (HIV), other communicable diseases and mental illness (excluding psychotherapy notes) and (iii) genetic information and genetic test results, to the extent permitted by law.
3. Any financial professional, CPA, attorney, personal banker or any other similar person or organization to disclose financial/net worth information about me.

Such disclosure of my information may be made to The Company, its affiliated companies, agents, service providers, reinsurers, MIB or any person or entity entitled to receive such information by law or as I may further consent.

Information collected under this authorization will be used to evaluate my application for insurance, identify any misrepresentation in the information provided by me in this application, administer coverage, evaluate a claim for benefits, for reinsurance or other insurance purposes, or to conduct other legally permissible activities. I authorize The Company, or its reinsurers, to make a brief report of my health information to MIB.

This authorization is valid for 24 months from the date shown below or for the time limit, if any, permitted by applicable law in the state where the policy is delivered or issued for delivery, whichever period is shorter. A photocopy of this authorization will be as valid as the original. I am entitled, or my authorized representative is entitled, to a copy of this authorization.

I understand that I can revoke this permission to collect information at any time by providing written notification to John Hancock Life Insurance Company (U.S.A.) at the Service Office address (page 1) Attention: Chief Underwriter, but any revocation will not affect such information that has already been collected and relied on by The Company.

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

SECTION C: Signatures

If Proposed Insured is under age 15, Parent or Guardian must sign on the Proposed Insured Signature Line and include relationship.

SIGNED AT CITY STATE THIS DAY OF YEAR

X _____
SIGNATURE OF PROPOSED INSURED
(PARENT OR GUARDIAN IF UNDER 15)

X _____
SIGNATURE OF AGENT/REGISTERED REPRESENTATIVE

Privacy Notice

OUR PRIVACY COMMITMENT TO YOU

John Hancock respects your privacy. Your trust is one of our most valuable assets. One way we hope to keep your trust is by properly protecting your personal information.

What Does This Notice Cover?

This Notice describes our privacy policy and how we handle your personal information.

For information on how John Hancock uses the data collected from visitors of John Hancock websites, social media sites and mobile applications, please refer to the John Hancock Statement Regarding Online Privacy.

For information on your rights concerning your Protected Health Information under the Health Insurance Portability and Accountability Act, please refer to our HIPAA Notice of Protected Health Information Privacy Practices.

Both can be found at **www.jhancock.com/privacysecurity.**

Why Do We Collect Your Personal Information?

Collecting personal information about you helps us provide you with quality products and services. It also helps us to confirm your identity, prevent fraud, and fulfill legal and regulatory requirements. The type of information we collect depends on the product or service you have with us.

We obtain personal information from you when you submit an application or similar forms and from transactions and other interactions with you. This information may include:

- Personal data. Such as name, address, email address, telephone number, date of birth, Social Security number, and citizenship
- Financial data. Such as income, assets, banking information, and investment preferences
- Health data. Such as medical, and health-related information and habits
- Interaction data. Data collected when you visit or use our websites, mobile applications, and social media sites

We may also obtain information from third parties and publicly available sources. For example, your insurance agent, broker, registered representative or financial advisor. As well as from consumer reporting agencies, medical providers, data service providers, social media services, commercially available sources, business partners, and insurance support agencies (such as the Medical Information Bureau, Inc.).

How Do We Protect The Personal Information We Have Collected About You?

We have administrative, physical, and technical safeguards in place that are designed to protect your information. Our employees respect your personal information. They are trained to keep it safe.

You should be aware that we will never ask for your personal information (such as account numbers, social security numbers, or passwords) through an unsolicited email or phone call.

How Do We Use and Share The Personal Information We Have Collected About You?

All financial services companies need to use and share customers' personal information in order to provide services to them. We use your personal information mainly to communicate with you, complete transactions that you have requested or authorized, administer your policy or account, and to make you aware of products and services that we offer.

As permitted or required by law, it may be shared:

- with employees and associates when their jobs require it to process and service your contracts, benefits, or accounts
- with your financial advisor, representative, or firm in order for them to service your policy or account
- with third parties that perform services on our behalf. They are required to have information protection safeguards in place. They are contractually bound to use your information only to perform those services. They are not permitted to use or disclose your information for their own marketing purposes
- with companies from which we purchase reinsurance coverage
- to conduct routine or required activities such as audits and tax filings
- to participate in research studies or to conduct surveys
- in response to subpoenas and court orders, or to comply with legal requests made by law enforcement and regulatory authorities

We will not sell to or share your information with any unaffiliated company for the purpose of that company marketing its products or services to you.

We may share it with unaffiliated financial services companies to jointly sponsor or offer products or services to you.

We may share your information within the John Hancock affiliated companies listed at the end of this notice. This is done in order to provide you with offers for other John Hancock products or services. You have a right to opt out of that information sharing.

How Can You Opt Out?

If you do not want us to share your personal information with our affiliated companies for their own marketing purposes, you may opt out of that information sharing at **www.johnhancock.com/contactpreferences** or by calling 1-888-354-6461.

Your request will take effect within 30 days. If you have more than one John Hancock product you only need to opt out once. Once you opt out, we will honor your choice until you ask us to change it. If you are the joint owner of a product and you tell us not to share information, you may elect to have your choice applied to all owners of that product. If you have already exercised your right to opt out, there is no need to contact us again.

We will continue to send you information about your contracts, benefits, and accounts. We may also include information about other John Hancock products or services. Opting out will not affect the ability of your financial advisor, representative, or firm to recommend products or services to you.

How Can You Review Your Information?

Generally, you have the right to review personal information we have obtained about you. Requests to review your personal information must be made in writing and signed by you. The request must include your:

- full name
- address
- product type (e.g. life, annuity, mutual fund, etc.)
- policy contract or account number

If you believe that information we have obtained about you is incorrect, you may write us and request a correction. If we agree with your request, we will correct your information. If we do not agree, we will let you know. Then, you may write us to dispute our decision. We will keep all of your correspondence in our files.

Contacting Us

If you have a question about your account, or if you want to review the information we have on file about you, please contact us at:

John Hancock Insurance Services
Life - Post Issue
PO Box 55979
Boston, MA 02205-55979

Telephone:
1-800-387-2747 John Hancock
1-888-267-7781 John Hancock Life Insurance Company of New York

If you have a question about this Privacy Notice, please contact the John Hancock Privacy Office.

Mailing Address: John Hancock Privacy Office
U.S. Compliance Department
601 Congress Street
Boston, MA 02210

Email Address: **PrivacyQuestions@jhancock.com**

You may obtain information about the Securities Investor Protection Corporation (SIPC), including a SIPC brochure, by contacting SIPC at **www.sipc.org** or 1-202-371-8300.

The John Hancock Affiliated Companies

John Hancock is a subsidiary of Manulife Financial Corporation. The following John Hancock companies provide this notice and/or may provide you with information about John Hancock's products and services:

- John Hancock Advisers, LLC.
- John Hancock Distributors, LLC.
- John Hancock Funds, LLC.
- John Hancock Investment Management Services, LLC.
- John Hancock Life & Health Insurance Company
- John Hancock Life Insurance Company (U.S.A.)
- John Hancock Life Insurance Company of New York
- John Hancock Retirement Plan Services, LLC.
- John Hancock Signature Services, Inc.
- John Hancock Trust Company, LLC.
- Hancock Capital Investment Management, LLC.
- John Hancock Personal Financial Services, LLC.