

Important Information Regarding LifeCare

April 15, 2011

Effective immediately John Hancock's LifeCare 6 and 7-year benefit periods will no longer be available. All other features and benefits, including the streamlined application process, will remain the same. LifeCare will continue to provide competitive 2, 3, 4 and 5-year benefit periods.

Keep in mind that despite these changes to LifeCare, John Hancock will continue to offer Long-Term Care (LTC) riders on Protection UL, Protection VUL, Accumulation UL, Accumulation VUL and UL-G. These riders offer valuable protection by allowing insureds' to accelerate portions of the death benefit for qualified long-term care. A significant percentage of our life insurance sales now include these riders — a trend we expect to continue.

Additionally, the chargeback period will be extended to two years.

New Business and Underwriting Information

In order to provide a transition period, the following criteria must be met:

By May 20, 2011:

John Hancock home office has received a completed LifeCare Ticket in good order.

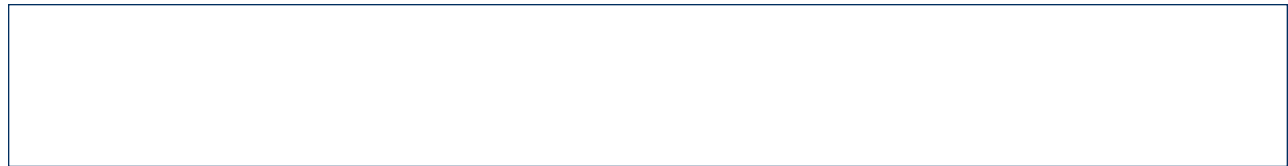
By June 30, 2011:

John Hancock has provided a final underwriting decision, has received the premium, and all administrative requirements to issue the policy.

- **For 1035 exchanges please note the following criteria must be met by June 30:**
 - John Hancock has provided a final underwriting decision, and has received all administrative requirements, including any replacement paperwork necessary to initiate the 1035 Exchange.

Additional Information

- Illustrations for LifeCare with the 6 and 7-year benefit period will not be available on the new JH Illustrator Version 7.1. Please note that up until May 20, illustrations will be available for the 6 and 7-year benefit period on JH Illustrator Express, jhillustrator.com or at www.jhlifecare.com.
- Going forward, policies that do not meet the above transition dates will be subject to a two-year chargeback: 100% in months 1-12 and 50% in months 13-24.
- Marketing materials have been updated to reflect this change.



Insurance policies and/or associated riders and features may not be available in all states.

LifeCare, the Acceleration rider, and the Continuation rider may not be available in some states. The Acceleration rider is automatically included with every LifeCare policy, and the Continuation rider is optional. There are additional costs associated with these riders that are included in the single premium. LifeCare with the Acceleration and/or Continuation rider is not considered long-term care insurance in some states. Replacement of LifeCare for a different John Hancock insurance product will require full underwriting. For all John Hancock policies offering the Long-Term Care (LTC) rider, it is an accelerated death benefit rider. Maximum face amount is \$5 million with the LTC rider. There are additional costs associated with this rider. These riders may not be available in some states and are not considered long-term care insurance in some states. When the death benefit is accelerated for long-term care expenses under these riders, the death benefit is reduced dollar for dollar, and the account value is reduced proportionally. Please go to www.jhsalesnet.com for the most current state approvals.

For prospective policyholders in New York, this product is a life insurance policy that accelerates the death benefit for qualified long term care services and is not a health insurance policy providing long-term care insurance subject to the minimum requirements of New York Law, does not qualify for the New York State Long Term Care Partnership program and is not a Medicare supplement policy.

These riders have exclusions and limitations, reductions of benefits, and terms under which it may be continued in force or discontinued. Consult the state specific Outline of Coverage for additional details.

Please contact 1-888-266-7498, option 2 to obtain product and fund prospectuses or if you are interested in obtaining a selling agreement with John Hancock Distributors LLC (for New York, contact 1-800-743-5542, option 5). The prospectuses contain complete details on investment objectives, risks, fees, charges and expenses as well as other information about the investment company. Please advise your clients to carefully read the prospectuses which contain this and other information on the product and the underlying portfolios, and consider these factors carefully before investing.

Variable universal life insurance has annual fees and expenses associated with it in addition to life insurance related charges (which differ with the product chosen), including surrender charges and investment management fees. Variable universal life insurance products are long-term contracts and are sold by prospectus. They are subject to market risk due to the underlying sub-accounts, and are unsuitable as a short term savings vehicle. The primary purpose of variable universal life insurance is to provide lifetime protection against economic loss due to the death of the insured person. Cash values are not guaranteed if the client is invested in the investment accounts. There are risks associated with each investment option, and the policy may lose value.

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