



LIFE INSURANCE COMPANY

Boston, Massachusetts 02117

AMENDMENT TO APPLICATION

Policy No. 020500210 Insureds or Proposed Insureds DENNIS SHASHA
KAREN SHASHA

(In this instrument the words "Insured" and "Policy" shall be construed to mean "Annuitant" and "Annuity Contract" if appropriate.)

It is requested that the application with regard to the above-numbered policy be amended as follows:

ISSUE POLICY WITH OPTION A - SUM INSURED, GUIDELINE PREMIUM DEFINITION OF LIFE INSURANCE TEST.

POLICY DETAILS - VARIABLE LIFE
PAGE 2, #6 PLANNED PREMIUM TO READ:
POLICY YEAR 1 - \$150,000.00
POLICY YEAR 2 TO 20 - \$20,481.00
PAGE 3, #10B TO READ: YES
PAGE 3, #11 TO READ: YES, DATE OF PROSPECTUS 5-1-07
PAGE 3, #12 TO READ: YES
PAGE 4, #16 TO READ: DISREGARD - OTHER PORTFOLIO
APPLICATION FOR LIFE INSURANCE
PAGE 3, #17 TO READ: YES FOR BOTH LIVES

Dated FEBRUARY 11, 2008

ALFRED SHASHA, TRUSTEE

Additional Sum Insured (ASI), Supplemental Face Amount (SFA) and Premium Schedules

5. Additional Sum Insured(ASI)/Supplemental Face Amount(SFA)

Check only one option below.

a) ASI/SFA of \$ _____

For Life of Policy

With Face Amount (TSI/TFA) of \$ _____ increasing by

_____ % or \$ _____ Per Year for

Life of Policy or _____ Policy Years

b) Customized Level or Increasing Schedule

List by policy year or years. ASI/SFA amount may not decrease.

| Policy Year(s) | ASI/SFA Amount | |
|----------------|----------------|------|
| to | \$ _____ | (1) |
| to | \$ _____ | (2) |
| to | \$ _____ | (3) |
| to | \$ _____ | (4) |
| to | \$ _____ | (5) |
| to | \$ _____ | (6) |
| to | \$ _____ | (7) |
| to | \$ _____ | (8) |
| to | \$ _____ | (9) |
| to | \$ _____ | (10) |

(If more space is required, complete and attach form NB5064NY.)

6. Planned Premium

a) \$ _____ annually for _____ year(s)

Annual Increase of _____ %

Additional first year Planned Premium \$ _____

b) Customized Schedule

List by policy year(s).

| Policy Year(s) | Planned Premium Amount | |
|----------------|------------------------|------|
| to | \$ _____ | (1) |
| to | \$ _____ | (2) |
| to | \$ _____ | (3) |
| to | \$ _____ | (4) |
| to | \$ _____ | (5) |
| to | \$ _____ | (6) |
| to | \$ _____ | (7) |
| to | \$ _____ | (8) |
| to | \$ _____ | (9) |
| to | \$ _____ | (10) |

(If more space is required, complete and attach form NB5064NY.)

Majestic VUL 98, Majestic Variable COLI, Variable MasterPlan Plus, Majestic VEP 98

7. Living Care Benefit (for terminal illness, only available on Majestic VUL 98)

Enhanced Cash Value Rider

Premium Cost Recovery for Life of Policy _____ Policy Years

Age 100 Waiver of Charges Rider (Not available on MVCOLI or VMPP)

Policy Split Option Rider (Only available on Majestic VEP 98)

Continuation of Guaranteed Minimum Death Benefit Option after 10th Policy Year (Only available with Option A)

Other

Majestic Performance VUL

8. Enhanced Surrender Value Rider

Extended No Lapse Guarantee (beyond Basic Period)

To Age _____ Period _____

Return of Premium Death Benefit (with DB Option 1 only)

Increase Rate Yes _____ % No

Percentage of Premiums to be returned at death _____ %

(Whole numbers only. Maximum 100%)

LifeCare Benefit Rider (Please complete form NB5018NY.)

Accelerated Death Benefit must also be selected and NB3518NY must also be completed. The Accelerated Death Benefit Disclosure must be provided to the Owner.

Accelerated Benefit Rider

I have received the Accelerated Death Benefit Disclosure and understand that the values shown are generic and will differ from my actual coverage.

Other

Majestic Performance Survivorship VUL

9. Enhanced Cash Value Rider

Premium Cost Recovery for Life of Policy _____ Policy Years

Survivorship Four Year Level Term Rider

Policy Split Option Rider

Other

Additional information - These questions apply to the OWNER(S) of the policy. All questions must be answered.

10. a) If an additional or optional policy is being applied for in a separate application, state plan and amount.

Plan name

\$

b) Do you understand that you may need to pay premiums in addition to Planned Premium if the current policy charges or actual investment performance are different from the assumptions used in your Illustration (assuming the requirements of any applicable guaranteed death benefit feature have not been satisfied)? Yes No

11. Have you received a current prospectus (and any supplements) for the applicable policy? Yes No

If Yes, date of prospectus(es)

mm dd yyyy

Date of supplement(s)

mm dd yyyy

Date of John Hancock Trust prospectus (if applicable)

mm dd yyyy

Date of supplement

mm dd yyyy

12. With the above in mind, does the policy meet your insurance objectives and your anticipated financial needs? Yes No

Investor Suitability Statements

13. I UNDERSTAND THAT UNDER THE APPLIED FOR POLICY:

(A) THE AMOUNT OF THE INSURANCE BENEFITS, OR THE DURATION OF THE INSURANCE COVERAGE, OR BOTH, MAY BE VARIABLE OR FIXED.

(B) THE AMOUNT OF THE INSURANCE BENEFITS, THE DURATION OF THE INSURANCE COVERAGE, AND THE POLICY/ACCOUNT VALUE, MAY INCREASE OR DECREASE DEPENDING ON THE INVESTMENT EXPERIENCE OF THE CHOSEN INVESTMENT ACCOUNTS AND ARE NOT GUARANTEED AS TO DOLLAR AMOUNT. ILLUSTRATIONS OF BENEFITS, INCLUDING DEATH BENEFITS, POLICY/ACCOUNT VALUES AND CASH SURRENDER VALUES ARE AVAILABLE ON REQUEST.

(C) THE ENTIRE INVESTMENT COULD BE LOST BECAUSE OF THE PERFORMANCE OF THE INVESTMENT FUND AND IN THE ABSENCE OF ADDITIONAL PREMIUM PAYMENT, THE INSURANCE COVERAGE COULD LAPSE.

Asset Account Balancer Service (Majestic Performance VUL only)

14. This service will automatically move amounts among your specified Investment Accounts on a semi-annual basis beginning six months after your policy date to maintain your chosen percentages in each account. The Asset Allocation Balancer Service will only move amounts among the Investment Accounts selected; it will not move amounts to or from the Fixed Account. To elect this service, please check box A or B below and provide details as required.

A Rebalance based on the percentages selected in the Investment Allocation of Net Premiums section of this form without regard to any amounts allocated to the Fixed Account.

B Rebalance based on the percentages listed below.

| Investment Account | Percentage | Investment Account | Percentage | Investment Account | Percentage |
|--------------------|------------|--------------------|------------|--------------------|------------|
| | % | | % | | % |
| | % | | % | | % |
| | % | | % | | % |

Dollar Cost Averaging Program (Majestic Performance VUL only)

15. Under this program we will automatically transfer amounts each month from one Investment Account to one or more of the other Investment Accounts or the Fixed Account. You must select one Investment Account to Dollar Cost Average from. (We suggest a fund that attempts to maintain a relatively stable value such as the Money Market Trust or the U.S. Government Securities Trust.) To elect this program, please check box A, B or C below and provide details as required.

FROM: A Money Market B U.S. Government Securities C Other

You must also indicate the Investment Account(s) and amount(s) to Dollar Cost average.

TO:

| Investment Account | Percentage | Investment Account | Percentage | Investment Account | Percentage |
|--------------------|------------|--------------------|------------|--------------------|------------|
| | % | | % | | % |
| | % | | % | | % |
| | % | | % | | % |

Dollar Cost Averaging does not assure a profit and does not protect against loss in declining markets. Since the plan involves continuous investments in securities regardless of fluctuating price levels of such securities, you should consider your ability to continue such purchases throughout periods of low price levels before signing up for this program.

* Values in the U.S. Government Securities Trust or Money Market Trust are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the Money Market Trust seeks to preserve the value of your investment at \$10.00 per share, it is possible to lose money by investing in the fund.

16. INVESTMENT ALLOCATION OF NET PREMIUMS - Allocation must be whole numbers. Total must be 100%.

Majestic VUL 98, Majestic Performance VUL, Majestic Variable COLI, Variable MasterPlan Plus, Majestic VEP98, Majestic Performance Survivorship VUL

AGGRESSIVE GROWTH PORTFOLIOS

- _____ % Science & Technology
- _____ % Emerging Markets Value
- _____ % Pacific Rlm
- _____ % Health Sciences
- _____ % Emerging Growth
- _____ % Small Cap Growth
- _____ % Emerging Small Company
- _____ % Small Cap
- _____ % Small Cap Index
- _____ % Dynamic Growth
- 10 % Mid Cap Stock
- _____ % Natural Resources
- _____ % All Cap Growth
- _____ % Financial Services
- _____ % International Opportunities
- _____ % International Small Cap
- 10 % International Equity Index B
- _____ % Overseas Equity
- _____ % American International
- 10 % International Value
- _____ % International Core

0 % FIXED ACCOUNT *

NOTE: Liquidity restrictions apply when allocating funds to the Fixed Account.

* These are the only investment options available when the ENLG rider is selected on Majestic Performance VUL.

GROWTH PORTFOLIOS

- _____ % Quantitative Mid Cap
- _____ % Mid Cap Index
- _____ % Mid Cap Intersection
- _____ % Global
- _____ % Capital Appreciation
- _____ % American Growth
- _____ % U.S. Global Leaders Growth
- _____ % Quantitative All Cap
- _____ % All Cap Core
- _____ % Total Stock Market Index
- _____ % Blue Chip Growth
- _____ % U.S. Large Cap
- _____ % Core Equity
- 20 % Large Cap Value
- _____ % Classic Value
- _____ % Utilities
- _____ % Real Estate Securities
- _____ % Small Cap Opportunities
- _____ % Small Cap Value
- _____ % Small Company Value
- _____ % Mid Value
- _____ % Mid Cap Value
- _____ % Value
- _____ % All Cap Value

M FUNDS

- 10 % Brandes International Equity
- _____ % Turner Core Growth
- 10 % Frontier Capital Appreciation
- _____ % Business Opportunity Value

OTHER PORTFOLIO

100 %

GROWTH & INCOME PORTFOLIOS

- _____ % Growth & Income
- _____ % 500 Index B
- _____ % Fundamental Value
- _____ % U.S. Core
- _____ % Large Cap
- _____ % Quantitative Value
- _____ % American Growth - Income
- _____ % Equity - Income
- _____ % American Blue Chip Income & Growth
- _____ % Income & Value
- _____ % Managed
- _____ % PIMCO VIT All Asset
- _____ % Global Allocation

INCOME PORTFOLIOS

- _____ % High Yield
- _____ % U.S. High Yield Bond
- _____ % Strategic Bond
- _____ % Strategic Income
- _____ % Global Bond
- _____ % Investment Quality Bond
- _____ % Total Return
- _____ % American Bond
- _____ % Real Return Bond
- _____ % Total Bond Market B
- _____ % Core Bond
- _____ % Active Bond
- _____ % U.S. Government Securities
- _____ % Short Term Bond

CONSERVATIVE PORTFOLIO

- _____ % Money Market B *

LIFESTYLE PORTFOLIOS

- _____ % Lifestyle Aggressive *
- 30 % Lifestyle Growth *
- _____ % Lifestyle Balanced *
- _____ % Lifestyle Moderate *
- _____ % Lifestyle Conservative *

ASSET ALLOCATION MODELS *

- _____ % Fundamental Value of America
- _____ % Value Strategy
- _____ % Growth Blend
- _____ % Global Balanced
- _____ % Blue Chip Balanced

Only one Asset Allocation Model can be selected (allocation must be 100%).

These models are only available when the ENLG Rider is elected with MPVUL.

Existing and Pending Insurance - Proposed Life Insured(s) (continued)

| | Life One | | | Life Two | | |
|--|------------------------------|--|------|------------------------------|-----------------------------|------|
| 11. f) Is Disability Insurance (DI) with Provident or Long Term Care (LTC) Insurance with the Company currently being applied for? | <input type="checkbox"/> Yes | <input checked="" type="checkbox"/> No | | <input type="checkbox"/> Yes | <input type="checkbox"/> No | |
| If Yes, provide DI date of application | mm | dd | yyyy | mm | dd | yyyy |
| LTC date of application | mm | dd | yyyy | mm | dd | yyyy |

Existing Insurance - Owner(s) Replacement(s) - MUST BE COMPLETED

12. Is this insurance to replace, or will it cause a change in, or involve a loan under, any insurance or annuity policy on any Proposed Life Insured's life or in any insurance or annuity policy owned by the Owner? Yes No If Yes, please complete the necessary replacement forms.

Financial Questions

Complete when applying for Face Amount of \$250,000 or more, or any amount of Business Insurance, or when a Proposed Life Insured is over age 70. (Please submit copies of financial statements, estate analysis, contractual agreements, etc.)

13. a) What is the purpose of this insurance? ESTATE CONSERVATION / SURVIVORSHIP
 (e.g. estate conservation, buy-sell, keyperson)

b) How was the need for the Face Amount determined? ESTIMATED ESTATE TAXES

| | Life One | Life Two |
|---|---------------|-----------|
| c) Gross annual earned income (salary, commissions, bonuses, etc.) | \$ 240,000 | \$ 20,000 |
| d) Gross annual unearned income (dividends, interest, net real estate income, etc.) | \$ 800,000 | \$ 0 |
| e) Household net worth (combined) | \$ 10,000,000 | |

f) In the last 5 years, has/have either of the Proposed Life Insured(s), or the business had any major financial problems (bankruptcy, etc.)? No Yes - give details

Business Insurance - Complete for ALL Business Insurance

| | Current Year | Previous Year | |
|--------------------------------------|--------------|---------------|---|
| 14. a) Assets | \$ | \$ | f) What percentage of the business is owned by the Proposed Life Insured(s)? % |
| b) Liabilities | \$ | \$ | g) Are other partners/owners/executives being insured? <input type="checkbox"/> Yes <input type="checkbox"/> No |
| c) Gross Sales | \$ | \$ | If Yes, give details. |
| d) Net Income after taxes | \$ | \$ | |
| e) Fair Market Value of the business | \$ | \$ | |

Smoking Questions

15. Have you ever used tobacco or nicotine products in any form (including cigarettes, cigars, cigarillos, a pipe, chewing tobacco, nicotine patches or gum)?

Proposed Life Insured (Life One) No Yes - give details below

| Product | Frequency | Current | Past | Date last used |
|------------|---------------|--------------------------|--------------------------|----------------|
| Cigarettes | pack(s) / day | <input type="checkbox"/> | <input type="checkbox"/> | mm dd yyyy |
| Cigars | x / day | <input type="checkbox"/> | <input type="checkbox"/> | |
| Other: | x / day | <input type="checkbox"/> | <input type="checkbox"/> | |

Proposed Life Insured (Life Two) No Yes - give details below

| Product | Frequency | Current | Past | Date last used |
|------------|---------------|--------------------------|--------------------------|----------------|
| Cigarettes | pack(s) / day | <input type="checkbox"/> | <input type="checkbox"/> | mm dd yyyy |
| Cigars | x / day | <input type="checkbox"/> | <input type="checkbox"/> | |
| Other: | x / day | <input type="checkbox"/> | <input type="checkbox"/> | |

Lifestyle Questions - Please provide details in No. 21 for Yes answers. (Page 4)

16. Do you engage in regular exercise?

Proposed Life Insured (Life One) No Yes - give details below

Proposed Life Insured (Life Two) No Yes - give details below

a) What type of exercise? ROCK CLIMBING IN GYM

a) What type of exercise? GYM Bicycling

b) How many times a week? 2X c) How long? (Hours or minutes per occasion) 60 min

b) How many times a week? 1X c) How long? (Hours or minutes per occasion) 20 min

| | Life One | Life Two |
|--|---|---|
| 17. Do you expect to travel outside the U.S. or Canada, or change your country of residence in the next 2 years? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 18. a) Have you flown as a student pilot, licensed pilot, or crew member in any aircraft, including ultralight planes, in the last 2 years? If Yes, please complete Aviation Questionnaire NB5009NY. | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| b) Have you engaged in any form of motor vehicle or power boat racing, sky diving/parachuting, skin or scuba diving, hang-gliding, mountain climbing, or any other hazardous activities in the last 2 years? If Yes, please complete Avocation Questionnaire NB5010NY. | <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No | <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No |



JOHN HANCOCK LIFE INSURANCE COMPANY & AFFILIATED COMPANIES
PO BOX 111, BOSTON, MA 02117-0111

POLICY AND ILLUSTRATION ACKNOWLEDGEMENT RECEIPT

Please take a moment to sign the receipt below to acknowledge that you have received your policy and illustration. Your policy was issued with an amendment which is contained in your policy package. We suggest that you carefully review the amendment with your Marketing Representative.

Plan: **VARIABLE SURVIVORSHIP** Insured(s): **DENNIS SHASHA**
 Policy Number: **20 500 210** **KAREN SHASHA**
 John Hancock Representative # **145154** Owner: **ALFRED SHASHA, TRUSTEE**

Marketing Representative's Signature _____

Date _____

Issue Date Election

You are entitled to request a different Issue Date than the one that appears on this policy. Premiums are billed from the Issue Date even though today is the first day that this policy will provide coverage. If the Issue Date is earlier than today's date you will pay premiums for a period of time during which the policy did not provide coverage. You may avoid paying such premiums by having the Company change the Issue Date on your policy to today's date.

Choose A or B:

A. I hereby request that the Company change the Issue Date from **FEBRUARY 12, 2008** to today's date. I understand that changing the Issue Date to today's date may change my insurance age and result in an increase in the premium amount. I understand that if I pay my first premium today my policy will take effect beginning today and will provide coverage while the Issue Date is being changed.

B. I hereby request that the Issue Date of **FEBRUARY 12, 2008** remain unchanged. I understand that my premiums are being billed from the Issue Date, even though today is the first day that my policy will provide coverage.

With my signature below I am confirming that:

1. I have received my new John Hancock Life Insurance policy.
2. I have carefully reviewed the illustration that accompanied the policy with my Marketing Representative. I understand that some of the values and benefits shown in the illustration are not guaranteed and may change. I realize that the illustration is not part of the contract and I have read the illustration and policy information on the reverse side of this form.
3. I have elected a policy dating option (above).

Applicant's Signature ALFRED SHASHA

Date _____

Owner's Signature _____
(to be completed if applicant is not a designated owner)

Date _____

Date: **FEBRUARY 11, 2008**

Agency Code: **550**

The receipt must be signed by the policy owner(s) at the time of delivery.

Instructions to agent: Send one copy to John Hancock Estate Protection Services Unit. Retain one copy. One copy to owner(s).

Please make your check for the "amount due" payable to John Hancock Life Insurance Company.

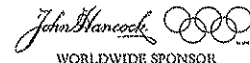


PAYOR OF PREMIUMS: ALFRED SHASHA, TRUSTEE
 INSUREDS: DENNIS SHASHA
 KAREN SHASHA
 POLICY NUMBER: 020500210
 BILLING INTERVAL: Annual
 POLICY ISSUE DATE: 02/12/08
 AGENCY CODE: 550
 MARKETING REP: WILLIAM D. KORNREICH
 C/O WEALTH PRESERVATION
 521 FIFTH AVENUE
 17TH FLOOR
 NEW YORK, NY 10175
 212-850-0102

| | |
|-------------------------------|--------------|
| Planned premium | \$150,000.00 |
| Amount received to date | \$0.00 |
| Balance due | \$150,000.00 |
| Date due | 02/12/08 |
| Amount paid | |

DATE _____ AUTHORIZED REPRESENTATIVE _____

Keep this receipt for your records.



PAYOR OF PREMIUMS: ALFRED SHASHA, TRUSTEE
 INSUREDS: DENNIS SHASHA
 KAREN SHASHA
 POLICY NUMBER: 020500210
 BILLING INTERVAL: Annual
 POLICY ISSUE DATE: 02/12/08
 AGENCY CODE: 550
 MARKETING REP: WILLIAM D. KORNREICH
 C/O WEALTH PRESERVATION
 521 FIFTH AVENUE
 17TH FLOOR
 NEW YORK, NY 10175
 212-850-0102

| | |
|-------------------------------|--------------|
| Planned premium | \$150,000.00 |
| Amount received to date | \$0.00 |
| Balance due | \$150,000.00 |
| Date due | 02/12/08 |
| Amount paid | |

DATE _____ AUTHORIZED REPRESENTATIVE _____

Agency copy

Rev 981028



PAYOR OF PREMIUMS: ALFRED SHASHA, TRUSTEE
 INSUREDS: DENNIS SHASHA
 KAREN SHASHA
 POLICY NUMBER: 020500210
 BILLING INTERVAL: Annual
 POLICY ISSUE DATE: 02/12/08
 AGENCY CODE: 550
 MARKETING REP: WILLIAM D. KORNREICH
 C/O WEALTH PRESERVATION
 521 FIFTH AVENUE
 17TH FLOOR
 NEW YORK, NY 10175
 212-850-0102

| | |
|-------------------------------|--------------|
| Planned premium | \$150,000.00 |
| Amount received to date | \$0.00 |
| Balance due | \$150,000.00 |
| Date due | 02/12/08 |
| Amount paid | |

DATE _____ AUTHORIZED REPRESENTATIVE _____

Agency: Please forward to Home Office (Estate Protection Unit) along with payment.

Majestic Variable Estate Protection 98 (MVEP98)

Majestic Variable Estate Protection 98 Illustration Explanation

The Majestic Variable Estate Protection 98 life insurance policy you are considering provides coverage for two people; death benefits are payable upon the death of the second insured. It also allows for flexibility of premium payments and has an investment component which allows you to choose from several portfolios, each with its own investment objective. This information supplements the attached illustration and should help you understand the assumptions which have been used in the projections of the values.

Guarantees

The basic amount of insurance, not including the additional death benefit provided by the investment performance of your selected portfolios or any Additional Sum Insured, is guaranteed to be paid at the death of the surviving insured when the Guaranteed Minimum Death Benefit Option (GMDB) is in effect and premium funding requirements are met, subject to the claims paying ability of the insurer. This is payable regardless of the policy's investment performance. The death benefit will be reduced by any withdrawals and/or outstanding loans, including loan interest then due.

Non-Guaranteed Benefits

Certain aspects of the policy are based on investment performance and will vary depending on a number of factors, including the portfolios you have selected. Investment performance may vary from those shown on the attached illustration, and would affect:

- Basic death benefit if GMDB is not in effect
- Additional death benefit provided by investment performance
- Policy Account Value provided by investment performance
- Total outlay over the lifetime of the policy

In addition, there are non-guaranteed expense and cost of insurance charges that may change, but will never exceed the guaranteed maximums.

How Much Will My Insurance Cost?

The premiums required for the insurance coverage will ultimately depend on the outcome of the underwriting process, and may vary from what is shown on the attached illustration. If so, you will receive a revised illustration with your insurance contract.

While premiums are payable for the lifetime of the insureds, your illustration may show reduced or discontinued premiums in future years. If actual investment performance is less than illustrated, additional premiums may be required to keep the policy in force. John Hancock recommends that you review additional illustrations using various investment returns to understand how actual performance may affect the policy values and premium payment schedule.

Acknowledgment

I have received a Prospectus and have had an opportunity to carefully review the attached illustration with my Registered Representative. I understand that some of the values and benefits are non-guaranteed and are likely to change. I realize that the illustration is not part of the insurance contract.

Dennis Shasha & Mrs. Shasha

Alfred Shasha
 Applicant(s) Signature(s) _____ Date _____
 ALFRED SHASHA

William Kama X
 Registered Representative's Signature _____

Agency/Phone Number _____ Date _____

We appreciate your confidence in John Hancock and look forward to being of service to you. Please feel free to contact us with any question.

Majestic Variable Estate Protection 98 (MVEP98)

Dennis Shasha
 Male / 52 / Standard NonTobacco
 Mrs. Shasha
 Female / 51 / Standard NonTobacco

A Variable Life Insurance Policy Illustration
 Initial Billing Mode: Annual
 Presented by: William Korreich

Valuable Information About Your Life Insurance Policy

The purpose of this illustration is to show how the performance of the underlying investment account could affect the policy surrender value and death benefit. This illustration is hypothetical and may not be used to predict or project actual performance. This illustration has been personalized for your particular objectives. This is an illustration, not a contract and must be preceded or accompanied by a current prospectus. The contract contains the exact terms of coverage. All surrender values and death benefits are shown as of the end of the year unless noted.

Death Benefit Option A The death benefit illustrated is the Basic Sum Insured plus any Required Additional Death Benefit. Loans and withdrawals will reduce the policy death benefit. If policy loans are illustrated, Net Death Benefit reflects total loan plus loan interest due at the end of the year.

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

Assumed Gross Rate Assumed rates are hypothetical and may not represent past or future actual performance. Actual investment rates of return may be higher or lower than those illustrated and will fluctuate in response to changing market conditions and the subaccount allocation chosen. In determining the net rate, this illustration assumes 0.00% annual fee to cover the risk of adverse mortality or expense; and 0.72% average total portfolio annual expenses based on a weighted average of all available funds offered as investment options as of November 9, 2007. Total portfolio annual expenses vary by portfolio(s) selected. This hypothetical illustration does not reflect investment, if any, in the Fixed Account.

Subaccount Allocation Actual charges assessed against each subaccount vary as follows:

| | Total Portfolio Annual Expenses | Premium Allocation | | Total Portfolio Annual Expenses | Premium Allocation |
|------------------------------|---------------------------------|--------------------|--------------------------|---------------------------------|--------------------|
| Aggressive Growth | | | Emerging Markets Value | 1.12% | 0.0% |
| Science & Technology | 1.15% | 0.4% | Health Sciences | 1.14% | 0.2% |
| Pacific Rim | 1.01% | 0.3% | Small Cap Growth | 1.15% | 1.6% |
| Emerging Growth | 1.05% | 0.1% | Small Cap | 0.90% | 0.0% |
| Emerging Small Company | 1.03% | 1.2% | Dynamic Growth | 0.96% | 0.1% |
| Small Cap Index | 0.52% | 0.5% | Natural Resources | 1.06% | 0.5% |
| Mid Cap Stock | 0.88% | 2.2% | Financial Services | 0.86% | 0.1% |
| All Cap Growth | 0.90% | 0.3% | International Small Cap | 1.11% | 0.3% |
| International Opportunities | 1.00% | 0.2% | Overseas Equity | 1.12% | 1.8% |
| International Equity Index B | 0.35% | 2.7% | International Value | 0.93% | 1.0% |
| American International | 1.18% | 0.8% | | | |
| International Core | 0.99% | 0.6% | | | |
| Growth | | | Mid Cap Index | 0.52% | 0.4% |
| Quantitative Mid Cap | 0.87% | 0.0% | Global | 0.96% | 0.3% |
| Mid Cap Intercession | 0.94% | 0.0% | American Growth | 0.97% | 1.1% |
| Capital Appreciation | 0.78% | 1.5% | Quantitative All Cap | 0.76% | 0.0% |
| U.S. Global Leaders Growth | 0.72% | 0.0% | Total Stock Market Index | 0.52% | 0.6% |
| All Cap Core | 0.83% | 0.2% | U.S. Large Cap | 0.87% | 1.0% |
| Blue Chip Growth | 0.83% | 5.2% | Large Cap Value | 0.88% | 0.3% |
| Core Equity | 0.83% | 0.1% | | | |

This Illustration is Only Valid When All Pages are Included or Preceded and it is Accompanied by a Current Prospectus Describing The Majestic Variable Estate Protection 98 (MVEP98) Policy.

Majestic Variable Estate Protection 98 (MVEP98)

Dennis Shasha
 Male / 52 / Standard NonTobacco
 Mrs. Shasha
 Female / 51 / Standard NonTobacco

A Variable Life Insurance Policy Illustration
 Initial Billing Mode: Annual
 Presented by: William Kornreich

Valuable Information About Your Life Insurance Policy

| | | | | | |
|------------------------------------|-------|-------|---|-------|------|
| Classic Value | 0.91% | 0.2% | Utilities | 0.95% | 0.2% |
| Real Estate Securities | 0.73% | 4.0% | Small Cap Opportunities | 1.02% | 0.2% |
| Small Cap Value | 1.11% | 1.4% | Small Company Value | 1.06% | 0.6% |
| Mid Value | 1.06% | 1.1% | Mid Cap Value | 0.90% | 0.7% |
| Value | 0.79% | 0.4% | All Cap Value | 0.87% | 0.1% |
| Growth and Income | | | | | |
| Growth & Income | 0.68% | 15.4% | 500 Index B | 0.25% | 9.0% |
| Fundamental Value | 0.81% | 0.3% | U.S. Core | 0.82% | 0.7% |
| Large Cap | 0.76% | 0.1% | Quantitative Value | 0.73% | 0.0% |
| American Growth-Income | 0.91% | 0.2% | Equity-Income | 0.84% | 5.1% |
| American Blue Chip Income & Growth | 1.07% | 0.2% | Income & Value | 0.86% | 0.7% |
| Managed | 0.72% | 8.4% | PIMCO VIT All Asset Portfolio (M Class) | 1.49% | 0.1% |
| Global Allocation | 0.98% | 0.1% | | | |
| Income | | | | | |
| High Yield | 0.71% | 0.7% | U.S. High Yield Bond | 0.79% | 0.0% |
| Strategic Bond | 0.75% | 0.3% | Strategic Income | 0.81% | 0.0% |
| Global Bond | 0.80% | 0.6% | Investment Quality Bond | 0.67% | 0.6% |
| Total Return | 0.76% | 1.7% | American Bond | 1.05% | 0.0% |
| Real Return Bond | 0.77% | 0.3% | Total Bond Market B | 0.25% | 0.8% |
| Core Bond | 0.79% | 0.0% | Active Bond | 0.64% | 5.5% |
| U. S. Government Securities | 0.69% | 0.3% | Short-Term Bond | 0.62% | 2.1% |
| Conservative | | | | | |
| Money Market B | 0.28% | 3.4% | | | |
| Lifestyle | | | | | |
| Lifestyle Aggressive | 0.96% | 0.5% | Lifestyle Growth | 0.92% | 2.5% |
| Lifestyle Balanced | 0.89% | 1.5% | Lifestyle Moderate | 0.87% | 0.3% |
| Lifestyle Conservative | 0.84% | 0.1% | | | |
| M Funds | | | | | |
| Brandes International Equity | 0.88% | 2.0% | Turner Core Growth | 0.65% | 0.7% |
| Frontier Capital Appreciation | 1.08% | 0.9% | Business Opportunity Value | 0.89% | 0.3% |

Premiums

This illustration assumes that planned premiums are paid at the beginning of each modal period indicated. Reduced or discontinued premiums in future years are generally only possible if the account value is sufficient to cover the cost of insurance and administrative expenses. Any outstanding loans or partial surrenders could require additional premiums to maintain your insurance coverage. Based on the following assumptions in this illustration, additional premiums would be required to maintain policy benefits starting in the specified policy year:

| Assumptions | Year |
|-----------------------------------|------|
| Maximum Charges/10.00% Gross Rate | 26 |
| Maximum Charges/0.00% Gross Rate | 19 |

Payments in excess of the planned premiums are subject to underwriting approval.

This illustration is only valid when all pages are included or preceded and it is accompanied by a current prospectus describing The Majestic Variable Estate Protection 98 (MVEP98) Policy.

Majestic Variable Estate Protection 98 (MVEP98)

Dennis Shasha
Male / 52 / Standard NonTobacco
Mrs. Shasha
Female / 51 / Standard NonTobacco

A Variable Life Insurance Policy Illustration
Initial Billing Mode: Annual
Presented by: William Kornreich

Valuable Information About Your Life Insurance Policy

| | |
|----------------------------|---|
| Sales Charge | The maximum sales charge on premium paid up to Target Premium is 30% for Policy Year 1, 15% for Policy Years 2-5, 10% for Policy Years 6-10, 4% for Policy Years 11-20 and 3% for Policy Years 21 and later. The maximum sales charge on premium paid in excess of Target Premium is 3.5% in Policy Years 1-10 and 3% in Policy Years 11 and later. Currently, the sales charge on premium paid up to Target Premium is 30% for Policy Year 1, 15% for Policy Years 2-5, 10% for Policy Years 6-10, 3% for Policy Years 11-20 and 0% for Policy Years 21 and later. The current sales charge on premium paid in excess of Target Premium is 3.5% in Policy Years 1-10 and 3% in Policy Years 11-20 and 0% in Policy Years 21 and later. |
| Maintenance Charge | The maximum maintenance charge in all Policy years is \$10.00 per month plus \$.03 per 1000 of Total Sum Insured at issue deducted each month. The current maintenance charge is \$.01 per 1000 of Total Sum Insured at issue deducted each month in Policy years 1-10. |
| Cost Of Insurance | Current insurance charges are based on company experience. The current rates may change, but are guaranteed never to exceed the maximum rates. Maximum rates reflect the 1980 CSO Table. |
| Account Value | The Account Value is the total dollar value of all investment accounts held in the policy plus the value of any loan asset. |
| Withdrawals | Withdrawals reduce the Account Value and the Death Benefit. Withdrawals, if illustrated, are assumed taken at the beginning of the year. For each withdrawal a fee equal to the lesser of \$20 or 2% of the withdrawal will be deducted from the Account Value. |
| Policy Loans | Policy loans may be taken against Account Value after the first policy year. Policy loans, if illustrated, are assumed to be taken at the beginning of the year. The maximum loan amount available is the Account Value less any indebtedness, one year of policy charges, and one year's loan spread. The portion of Account Value securing any loan is credited interest at the net loan rate. The net loan rate is currently equal to the loan rate less 1% in policy years 1-20, and 0.0% thereafter (guaranteed not to exceed 1% in policy years 1-20 and 0.5% thereafter). Loan interest is payable in arrears. This illustration assumes policy loan interest rates are as shown in the Policy Summary. The loan interest rate is fixed. |
| Net Surrender Value | The Net Surrender Value is the amount available at the end of each year and reflects all applicable charges. This amount is shown net of withdrawals and total loan plus interest due. If the policy terminates for any reason, the amount of any outstanding loan (that was not previously considered income) could result in a considerable tax. Under certain situations involving large amounts of outstanding loans, you might find yourself having to choose between high premium requirements to keep your policy from lapsing and a significant tax burden if you allow the lapse to occur. Please consult your tax advisor for further information. |
| Life Expectancy | The estimated joint life expectancy is 32.6 years assuming 1980 CSO Nonsmoker/Nonsmoker mortality. |

This Illustration is Only Valid When All Pages are Included or Preceded and it is Accompanied by a Current Prospectus Describing the Majestic Variable Estate Protection 98 (MVEP98) Policy.

Majestic Variable Estate Protection 98 (MVEP98)

Dennis Shasha
Male / 52 / Standard NonTobacco
Mrs. Shasha
Female / 51 / Standard NonTobacco

A Variable Life Insurance Policy Illustration
Initial Billing Mode: Annual
Presented by: William Kornreich

Valuable Information About Your Life Insurance Policy

Taxation of
Life
Insurance

The information contained in this illustration is based on certain tax and legal assumptions. We suggest that you seek professional counsel regarding the interpretation of current tax laws and accounting practices as they relate to your actual situation. The Technical and Miscellaneous Revenue Act (TAMRA) of 1988 classifies some policies as Modified Endowment Contracts (MECs). Distributions from these policies (excluding death benefits but including policy loans and withdrawals) are taxed differently and may be subject to an IRS 10% penalty tax. The initial annual 7-pay premium for this policy is \$340,425.00. Based on our interpretation of TAMRA, this policy as illustrated would not be considered a Modified Endowment Contract (MEC).

Employer-owned Life Insurance.

Where the owner of the policy is the employer of the insured, Section 101(j) of the Internal Revenue Code specifies a number of requirements in order for life insurance death benefits to be excluded from income taxation. Potential insureds must be limited to the employer's directors and "highly compensated" employees (as defined by the law). Also, *before the issuance of the policy*, the potential insured must (1) be notified in writing that the employer/policyowner intends to insure the employee's life and the maximum face amount for which the employee could be insured; (2) give his or her written consent to being a life insured under the policy, and agree that such coverage may continue after the life insured terminates employment; and (3) be informed in writing that the employer/policyowner will be a beneficiary of any proceeds payable upon the death of the employee. Finally, the policyowner is required to keep records and make an annual report concerning its employer-owned life insurance policies. Taxpayers should seek the counsel of qualified tax advisors to determine the applicability of IRC §101(j) or other provisions of federal tax law and/or compliance with the requirements of any such law or regulation.

The Majestic Variable Estate Protection 98 Life Insurance policy is issued by John Hancock Life Insurance Company and securities offered by John Hancock Distributors LLC through other broker dealers that have a selling agreement with John Hancock Distributors LLC, 197 Clarendon Street, Boston, MA 02116.

Majestic Variable Estate Protection 98 (MVEP98)

Dennis Shasha
 Male / 52 / Standard NonTobacco
 Mrs. Shasha
 Female / 51 / Standard NonTobacco

A Variable Life Insurance Policy Illustration
 Initial Billing Mode: Annual
 Presented by: William Kornreich

Basic Illustration Summary

Summary of Coverage

| Coverage Description | | Initial Amount | Initial Premium |
|----------------------|-----------------------|----------------|-----------------|
| Basic Sum Insured | - Level for all years | \$7,500,000 | \$150,000.00 |

Policy Summary

| | | |
|----------------------------------|----------------|-----------------|
| State | New York | |
| Death Benefit Option | A | From 1 Thru 49 |
| Definition of Life Insurance | GPT | |
| Payment Mode | Annual | |
| Charges | Current | |
| Assumed Gross Rate | 10.00% | From 1 Thru 49 |
| Loan Interest Rate | 5.00% | From 1 Thru 20 |
| | 4.00% | From 21 Thru 49 |
| Owner Tax Bracket | 35.00% | From 1 Thru 49 |
| Initial 7-Pay Premium | \$340,425.00 | |
| Target Premium | \$114,329.78 | |
| Minimum Initial Premium | \$57,164.89 | |
| Initial Guideline Annual Premium | \$130,558.00 | |
| Initial Guideline Single Premium | \$1,368,720.00 | |

This Illustration is Only Valid When All Pages Are Included Or Preceded And It Is Accompanied By A Current Prospectus Describing The Majestic Variable Estate Protection 98 (MVEP98) Policy.

John Hancock Life Insurance Company, Boston, MA 02117

Majestic Variable Estate Protection 98 (MVEP98)

Dennis Shasha
 Male / 52 / Standard NonTobacco
 Mrs. Shasha
 Female / 51 / Standard NonTobacco

A Variable Life Insurance Policy Illustration
 Initial Billing Mode: Annual
 Presented by: William Kornreich

Ledger Illustration

Assuming Current Charges and a Gross Rate of 10.00% (Net 9.28%)
 Initial Death Benefit: \$7,500,000
 Basic Sum Insured: \$7,500,000
 Initial Annual Planned Premium: \$150,000.00
 Death Benefit Option A, GPT

| Policy Year | EOY Age | Planned Premium | Net Outlay | Net Surrender Value | Net Death Benefit |
|-------------|---------|-----------------|------------|---------------------|-------------------|
| 1 | 53 52 | 150,000 | 150,000 | 113,514 | 7,500,000 |
| 2 | 54 53 | 20,481 | 20,481 | 137,797 | 7,500,000 |
| 3 | 55 54 | 20,481 | 20,481 | 163,736 | 7,500,000 |
| 4 | 56 55 | 20,481 | 20,481 | 193,243 | 7,500,000 |
| 5 | 57 56 | 20,481 | 20,481 | 224,592 | 7,500,000 |
| 6 | 58 57 | 20,481 | 20,481 | 259,591 | 7,500,000 |
| 7 | 59 58 | 20,481 | 20,481 | 296,573 | 7,500,000 |
| 8 | 60 59 | 20,481 | 20,481 | 335,493 | 7,500,000 |
| 9 | 61 60 | 20,481 | 20,481 | 376,280 | 7,500,000 |
| 10 | 62 61 | 20,481 | 20,481 | 418,767 | 7,500,000 |
| Totals: | | 334,329 | 334,329 | | |
| 11 | 63 62 | 20,481 | 20,481 | 466,935 | 7,500,000 |
| 12 | 64 63 | 20,481 | 20,481 | 520,095 | 7,500,000 |
| 13 | 65 64 | 20,481 | 20,481 | 578,674 | 7,500,000 |
| 14 | 66 65 | 20,481 | 20,481 | 643,057 | 7,500,000 |
| 15 | 67 66 | 20,481 | 20,481 | 713,769 | 7,500,000 |
| 16 | 68 67 | 20,481 | 20,481 | 791,156 | 7,500,000 |
| 17 | 69 68 | 20,481 | 20,481 | 875,729 | 7,500,000 |
| 18 | 70 69 | 20,481 | 20,481 | 967,989 | 7,500,000 |
| 19 | 71 70 | 20,481 | 20,481 | 1,068,481 | 7,500,000 |
| 20 | 72 71 | 20,481 | 20,481 | 1,177,740 | 7,500,000 |
| Totals: | | 539,139 | 539,139 | | |
| 21 | 73 72 | 0 | 0 | 1,274,905 | 7,500,000 |
| 22 | 74 73 | 0 | 0 | 1,379,801 | 7,500,000 |
| 23 | 75 74 | 0 | 0 | 1,492,759 | 7,500,000 |
| 24 | 76 75 | 0 | 0 | 1,614,058 | 7,500,000 |
| 25 | 77 76 | 0 | 0 | 1,743,279 | 7,500,000 |
| 26 | 78 77 | 0 | 0 | 1,880,544 | 7,500,000 |
| 27 | 79 78 | 0 | 0 | 2,025,905 | 7,500,000 |
| 28 | 80 79 | 0 | 0 | 2,179,157 | 7,500,000 |
| 29 | 81 80 | 0 | 0 | 2,340,082 | 7,500,000 |
| 30 | 82 81 | 0 | 0 | 2,508,608 | 7,500,000 |
| Totals: | | 539,139 | 539,139 | | |

This illustration is only valid when all pages are included or preceded and it is accompanied by a current prospectus describing The Majestic Variable Estate Protection 98 (MVEP98) Policy.

John Hancock Life Insurance Company, Boston, MA 02117

Majestic Variable Estate Protection 98 (MVEP98)

Dennis Shasha
 Male / 52 / Standard NonTobacco
 Mrs. Shasha
 Female / 51 / Standard NonTobacco

A Variable Life Insurance Policy Illustration
 Initial Billing Mode: Annual
 Presented by: William Kornreich

Ledger Illustration

Assuming Current Charges and a Gross Rate of 10.00% (Net 9.28%)
 Initial Death Benefit: \$7,500,000
 Basic Sum Insured: \$7,500,000
 Initial Annual Planned Premium: \$150,000.00
 Death Benefit Option A, GPT

| Policy Year | EOY Age | Planned Premium | Net Outlay | Net Surrender Value | Net Death Benefit |
|-------------|---------|-----------------|------------|---------------------|-------------------|
| 31 | 83 82 | 0 | 0 | 2,684,328 | 7,500,000 |
| 32 | 84 83 | 0 | 0 | 2,866,872 | 7,500,000 |
| 33 | 85 84 | 0 | 0 | 3,055,676 | 7,500,000 |
| 34 | 86 85 | 0 | 0 | 3,250,175 | 7,500,000 |
| 35 | 87 86 | 0 | 0 | 3,449,853 | 7,500,000 |
| 36 | 88 87 | 0 | 0 | 3,654,279 | 7,500,000 |
| 37 | 89 88 | 0 | 0 | 3,863,250 | 7,500,000 |
| 38 | 90 89 | 0 | 0 | 4,076,127 | 7,500,000 |
| 39 | 91 90 | 0 | 0 | 4,292,618 | 7,500,000 |
| 40 | 92 91 | 0 | 0 | 4,513,888 | 7,500,000 |
| Totals: | | 539,139 | 539,139 | | |
| 41 | 93 92 | 0 | 0 | 4,740,707 | 7,500,000 |
| 42 | 94 93 | 0 | 0 | 4,974,945 | 7,500,000 |
| 43 | 95 94 | 0 | 0 | 5,219,786 | 7,500,000 |
| 44 | 96 95 | 0 | 0 | 5,480,526 | 7,500,000 |
| 45 | 97 96 | 0 | 0 | 5,765,341 | 7,500,000 |
| 46 | 98 97 | 0 | 0 | 6,086,472 | 7,500,000 |
| 47 | 99 98 | 0 | 0 | 6,462,696 | 7,500,000 |
| 48 | 100 99 | 0 | 0 | 6,922,251 | 7,500,000 |
| 49 | 101 100 | 0 | 0 | 7,500,610 | 7,500,610 |
| Totals: | | 539,139 | 539,139 | | |

This Illustration is Only Valid When All Pages Are Included Or Preceded And it Is Accompanied by A Current Prospectus Describing The Majestic Variable Estate Protection 98 (MVEP98) Policy.

John Hancock Life Insurance Company, Boston, MA 02117

Majestic Variable Estate Protection 98 (MVEP98)

Dennis Shasha
 Male / 52 / Standard NonTobacco
 Mrs. Shasha
 Female / 51 / Standard NonTobacco

A Variable Life Insurance Policy Illustration
 Initial Billing Mode: Annual
 Presented by: William Kornreich

Summary of Policy Values
 Initial Death Benefit: \$7,500,000
 Basic Sum Insured: \$7,500,000
 Initial Annual Planned Premium: \$150,000.00
 Death Benefit Option A, GPT

| Policy Year | EOY Age | Planned Premium | 0.00% Assumed Gross Rate (-1.32% Net Rate) Maximum Charges | | 10.00% Assumed Gross Rate (3.68% Net Rate) Maximum Charges | | 10.00% Assumed Gross Rate (9.28% Net Rate) Current Charges | |
|-------------|---------|-----------------|--|-------------------|--|-------------------|--|-------------------|
| | | | Net Surrender Value | Net Death Benefit | Net Surrender Value | Net Death Benefit | Net Surrender Value | Net Death Benefit |
| 1 | 53 52 | 150,000 | 100,437 | 7,500,000 | 110,873 | 7,500,000 | 113,514 | 7,500,000 |
| 2 | 54 53 | 20,481 | 109,437 | 7,500,000 | 132,149 | 7,500,000 | 137,797 | 7,500,000 |
| 3 | 55 54 | 20,481 | 117,750 | 7,500,000 | 154,677 | 7,500,000 | 163,736 | 7,500,000 |
| 4 | 56 55 | 20,481 | 127,043 | 7,500,000 | 180,316 | 7,500,000 | 193,243 | 7,500,000 |
| 5 | 57 56 | 20,481 | 135,350 | 7,500,000 | 207,283 | 7,500,000 | 224,592 | 7,500,000 |
| 6 | 58 57 | 20,481 | 144,177 | 7,500,000 | 237,322 | 7,500,000 | 259,591 | 7,500,000 |
| 7 | 59 58 | 20,481 | 151,655 | 7,500,000 | 268,700 | 7,500,000 | 296,573 | 7,500,000 |
| 8 | 60 59 | 20,481 | 157,567 | 7,500,000 | 301,302 | 7,500,000 | 335,493 | 7,500,000 |
| 9 | 61 60 | 20,481 | 161,674 | 7,500,000 | 334,979 | 7,500,000 | 376,280 | 7,500,000 |
| 10 | 62 61 | 20,481 | 163,644 | 7,500,000 | 369,476 | 7,500,000 | 418,767 | 7,500,000 |
| Totals: | | 334,329 | | | | | | |
| 11 | 63 62 | 20,481 | 164,273 | 7,500,000 | 405,772 | 7,500,000 | 466,935 | 7,500,000 |
| 12 | 64 63 | 20,481 | 161,770 | 7,500,000 | 442,111 | 7,500,000 | 520,095 | 7,500,000 |
| 13 | 65 64 | 20,481 | 155,401 | 7,500,000 | 477,757 | 7,500,000 | 578,674 | 7,500,000 |
| 14 | 66 65 | 20,481 | 144,310 | 7,500,000 | 511,792 | 7,500,000 | 643,057 | 7,500,000 |
| 15 | 67 66 | 20,481 | 127,609 | 7,500,000 | 543,200 | 7,500,000 | 713,769 | 7,500,000 |
| 16 | 68 67 | 20,481 | 104,288 | 7,500,000 | 570,767 | 7,500,000 | 791,156 | 7,500,000 |
| 17 | 69 68 | 20,481 | 73,308 | 7,500,000 | 593,158 | 7,500,000 | 875,729 | 7,500,000 |
| 18 | 70 69 | 20,481 | 33,513 | 7,500,000 | 608,823 | 7,500,000 | 967,989 | 7,500,000 |
| 19 | 71 70 | 20,481 | ## | ## | 615,701 | 7,500,000 | 1,068,481 | 7,500,000 |
| 20 | 72 71 | 20,481 | | | 610,421 | 7,500,000 | 1,177,740 | 7,500,000 |
| Totals: | | 539,139 | | | | | | |
| 21 | 73 72 | 0 | | | 569,881 | 7,500,000 | 1,274,905 | 7,500,000 |
| 22 | 74 73 | 0 | | | 506,996 | 7,500,000 | 1,379,801 | 7,500,000 |
| 23 | 75 74 | 0 | | | 415,128 | 7,500,000 | 1,492,739 | 7,500,000 |
| 24 | 76 75 | 0 | | | 286,325 | 7,500,000 | 1,614,058 | 7,500,000 |
| 25 | 77 76 | 0 | | | 110,940 | 7,500,000 | 1,743,279 | 7,500,000 |
| 26 | 78 77 | 0 | | | ## | ## | 1,880,544 | 7,500,000 |
| 27 | 79 78 | 0 | | | | | 2,025,905 | 7,500,000 |
| 28 | 80 79 | 0 | | | | | 2,179,157 | 7,500,000 |
| 29 | 81 80 | 0 | | | | | 2,340,082 | 7,500,000 |
| 30 | 82 81 | 0 | | | | | 2,508,608 | 7,500,000 |
| Totals: | | 539,139 | | | | | | |

Indicates That The Policy Has Lapsed Under The Illustrated Assumption. Additional Premium Would Be Required To Maintain Policy Benefits.

This Illustration Is Only Valid When All Pages Are Included Or Preceded And It Is Accompanied By A Current Prospectus Describing The Majestic Variable Estate Protection 98 (MVEP98) Policy.

John Hancock Life Insurance Company, Boston, MA 02117

Majestic Variable Estate Protection 98 (MVEP98)

Dennis Shasha
 Male / 52 / Standard NonTobacco
 Mrs. Shasha
 Female / 51 / Standard NonTobacco

A Variable Life Insurance Policy Illustration
 Initial Billing Mode: Annual
 Presented by: William Kornreich

Summary of Policy Values
 Initial Death Benefit: \$7,500,000
 Basic Sum Insured: \$7,500,000
 Initial Annual Planned Premium: \$150,000.00
 Death Benefit Option A, GPT

| Policy Year | EOY Age | Planned Premium | 0.00% Assumed Gross Rate (-1.32% Net Rate) Maximum Charges | | 10.00% Assumed Gross Rate (8.68% Net Rate) Maximum Charges | | 10.00% Assumed Gross Rate (9.28% Net Rate) Current Charges | |
|-------------|---------|-----------------|--|-------------------|--|-------------------|--|-------------------|
| | | | Net Surrender Value | Net Death Benefit | Net Surrender Value | Net Death Benefit | Net Surrender Value | Net Death Benefit |
| 31 | 83 82 | 0 | | | | | 2,684,328 | 7,500,000 |
| 32 | 84 83 | 0 | | | | | 2,866,872 | 7,500,000 |
| 33 | 85 84 | 0 | | | | | 3,055,676 | 7,500,000 |
| 34 | 86 85 | 0 | | | | | 3,250,175 | 7,500,000 |
| 35 | 87 86 | 0 | | | | | 3,449,853 | 7,500,000 |
| 36 | 88 87 | 0 | | | | | 3,654,279 | 7,500,000 |
| 37 | 89 88 | 0 | | | | | 3,863,250 | 7,500,000 |
| 38 | 90 89 | 0 | | | | | 4,076,127 | 7,500,000 |
| 39 | 91 90 | 0 | | | | | 4,292,618 | 7,500,000 |
| 40 | 92 91 | 0 | | | | | 4,513,888 | 7,500,000 |
| Totals: | | 539,139 | | | | | | |
| 41 | 93 92 | 0 | | | | | 4,740,707 | 7,500,000 |
| 42 | 94 93 | 0 | | | | | 4,974,945 | 7,500,000 |
| 43 | 95 94 | 0 | | | | | 5,219,786 | 7,500,000 |
| 44 | 96 95 | 0 | | | | | 5,480,526 | 7,500,000 |
| 45 | 97 96 | 0 | | | | | 5,765,341 | 7,500,000 |
| 46 | 98 97 | 0 | | | | | 6,086,472 | 7,500,000 |
| 47 | 99 98 | 0 | | | | | 6,462,696 | 7,500,000 |
| 48 | 100 99 | 0 | | | | | 6,922,251 | 7,500,000 |
| 49 | 101 100 | 0 | | | | | 7,500,610 | 7,500,610 |
| Totals: | | 539,139 | | | | | | |

Indicates That The Policy Has Lapsed Under The Illustrated Assumption. Additional Premium Would Be Required To Maintain Policy Benefits.

This Illustration Is Only Valid When All Pages Are Included Or Preceded And It Is Accompanied By A Current Prospectus Describing The Majestic Variable Estate Protection 98 (MVEP98) Policy