Average Annualized Rates of Return as of September 30, 2017

The performance shown reflects all underlying fund fees and expenses as well as the mortality and expense charge. However, the premium charge, premium tax charge, administrative charge, risk charge, deduction for dividends, the daily and current monthly mortality and expense risk charge, the cost of insurance, and surrender charges are not reflected; and, if they had been reflected, the performance shown would be reduced. We encourage you to obtain a personalized illustration that will reflect all applicable fees and charges, including the cost of insurance.

This material is authorized for distribution only when preceded or accompanied by the appropriate client guide, product and fund prospectuses. The prospectuses contain complete details on investment objectives, risks, fees, charges and expenses as well as other information about the investment company. Please read the prospectuses carefully containing this and other information on the product and the underlying portfolios and consider these factors carefully before investing. This material is not intended as investment advice.

The performance data presented represents past performance. Past performance is not a guarantee of future results and current performance may be lower or higher than the performance quoted. Both the return and the principal value of the portfolios in the policy/contract will fluctuate, and the portfolios may be worth more or less than their original costs when redeemed. Performance current to the most recent month-end is available on the following website: www.johnhancock.com.

Some funds may not be available on all products. We may also offer additional funds from time to time. Please check with your registered representative or refer to the product prospectus for availability. [Not FDIC Insured] [Not Bank Guaranteed] [May Lose Value] [Not a Deposit] [Not Insured by Any Government Agency]

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

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.

Insurance products are issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02116 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595 and securities offered through John Hancock Distributors LLC through other broker/dealers that have a selling agreement with John Hancock Distributors LLC, 197 Clarendon Street, Boston, MA 02116.
## Variable Life Insurance (VLI)

### Average Annualized Rates of Return as of September 30, 2017

<table>
<thead>
<tr>
<th>Portfolio</th>
<th>Sub Adviser</th>
<th>Three Month</th>
<th>Year to Date</th>
<th>One Year</th>
<th>Five Year</th>
<th>Ten Year</th>
<th>Since Inception</th>
<th>Inception Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Active Bond</td>
<td>Declaration Management &amp; Research LLC / John Hancock Asset Management</td>
<td>0.89%</td>
<td>3.94%</td>
<td>1.36%</td>
<td>2.97%</td>
<td>5.24%</td>
<td>5.38%</td>
<td>3/31/86</td>
</tr>
<tr>
<td>Blue Chip Growth</td>
<td>T. Rowe Price Associates, Inc.</td>
<td>6.78%</td>
<td>26.96%</td>
<td>26.34%</td>
<td>16.34%</td>
<td>8.99%</td>
<td>8.34%</td>
<td>12/11/92</td>
</tr>
<tr>
<td>Fundamental All Cap Core</td>
<td>John Hancock Asset Management</td>
<td>7.34%</td>
<td>19.58%</td>
<td>25.02%</td>
<td>15.43%</td>
<td>n/a</td>
<td>8.50%</td>
<td>4/25/08</td>
</tr>
<tr>
<td>International Equity Index B</td>
<td>SSgA Funds Management, Inc.</td>
<td>5.96%</td>
<td>21.50%</td>
<td>18.71%</td>
<td>6.43%</td>
<td>0.72%</td>
<td>0.53%</td>
<td>5/2/88</td>
</tr>
<tr>
<td>Lifestyle Balanced</td>
<td>John Hancock Asset Management</td>
<td>3.00%</td>
<td>10.23%</td>
<td>9.95%</td>
<td>5.74%</td>
<td>3.56%</td>
<td>5.34%</td>
<td>1/7/97</td>
</tr>
<tr>
<td>Money Market B</td>
<td>John Hancock Asset Management</td>
<td>0.07%</td>
<td>0.05%</td>
<td>-0.04%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>-0.13%</td>
<td>4/29/16</td>
</tr>
<tr>
<td>Real Estate Securities</td>
<td>Deutsche Investment Management Americas Inc.</td>
<td>0.50%</td>
<td>3.39%</td>
<td>-0.49%</td>
<td>8.57%</td>
<td>5.05%</td>
<td>9.71%</td>
<td>4/30/87</td>
</tr>
</tbody>
</table>

Refer to the disclosure pages for more information including risks associated with the above portfolios.

A) The Series NAV shares of the Fund were first issued on April 2005, in connection with JHT’s acquisition on that date of all the assets of the Active Bond Fund of John Hancock Variable Series Trust I in exchange for Series NAV shares pursuant to an agreement and plan of reorganization. Performance presented for periods prior to April 29, 2005 reflect the actual performance of the sole class of shares of the John Hancock Variable Series Trusts Active Bond Fund, the Fund’s predecessor. These shares were first issued on March 29, 1986.

B) NAV shares were first offered on February 28, 2005. Performance prior to February 28, 2005 is that of Series I shares. Series I shares have higher expenses than NAV shares. Had such performance reflected NAV share expenses, performance would be higher.

C) The Series NAV shares of the Fund were first issued on March 25, 2004 in connection with JHT’s acquisition on that date of all the assets of the NAV shares of the International Equity Index Fund of John Hancock Variable Series Trust I in exchange for Series NAV shares pursuant to an agreement and plan of reorganization. Performance presented for periods prior to March 25, 2004 reflects the actual performance of the NAV shares of the John Hancock Variable Series Trusts International Equity Index Fund, the Fund’s predecessor. These shares were first issued on May 2, 1988.

D) The Series NAV shares of the Fund were first issued on April 29, 2005 in connection with JHT’s acquisition that date of all the assets of the Money Market Fund of John Hancock Variable Series Trust I in exchange for Series NAV shares pursuant to an agreement and plan of reorganization. Performance presented for periods prior to April 29, 2005 reflects the actual performance of the sole class of shares of the John Hancock Variable Series Trusts Money Market Fund, the Fund’s predecessor. These shares were first issued on March 29, 1986.
Bond portfolios are subject to interest rate risk. As interest rates rise, bond prices generally fall which can adversely affect overall performance of this fund.

An investment in the Money Market portfolio is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the portfolio seeks to preserve the value of your investment at $10.00 per share ($1 per share for the "Money Market B" portfolio), it is possible to lose money by investing in the portfolio.

Some portfolios invest primarily in the securities of small and medium-sized companies. The risks associated with investments in small companies include less experienced management, limited product lines and financial resources, shorter operating histories, less publicly available information, reduced liquidity and increased price volatility.

REITs involve risks such as refinancing, economic conditions in the real estate industry, changes in property values, dependence on real estate management, and other risks associated with a portfolio that concentrates its investments in one sector or geographic region.

The High Yield Trust portfolios invest primarily in lower rated, or unrated securities. High risk, high yield securities are considered to be speculative with respect to the payment of interest and the return of principal and involve greater risks than higher-grade issues. They are especially subject to the adverse changes in general market conditions and in the industries in which the issuers are engaged, to changes in the financial conditions of the issuers and to price fluctuations in response to changes in interest rates.

Investing in securities of foreign companies and governments involves considerations and potential risks not typically associated with investments in domestic corporations and obligations issued by the U.S. government. Funds allocated to international/global/emerging markets variable sub-accounts could be subject to risks associated with changes in currency values, economic, political and social conditions, the regulatory environment of the countries in which the fund invests, as well as the difficulties of receiving current and accurate information.

The securities markets of many of the emerging markets in which the portfolio may invest are substantially smaller, less developed, less liquid and more volatile than the securities markets of the United States and other more developed countries.

An investment in the U.S. Government Securities portfolio is neither insured nor guaranteed by the FDIC, U.S. Government or any U.S. Government agency.