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