

JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)  
Separate Account A

Supplement Dated July 18, 2022

**Elimination of Our Right to Deduct Accelerated Benefit Rider Charge on Certain Policies**

This Supplement is intended for distribution with prospectuses dated April 25, 2022 or later for variable life insurance contracts issued by John Hancock Life Insurance Company (U.S.A.). The affected prospectuses bear the titles:

Accumulation Variable Universal Life 2019

Protection Variable Universal Life 2021

Majestic Accumulation Variable Universal Life 2019

Majestic Accumulation Variable Universal Life 2021

Accumulation Variable Universal Life 2021

1. The footnote associated with the Accelerated Benefit Rider under the Fee Table is revised to read as follows:

For riders issued on or after July 18, 2022, except riders issued in California, no transaction fee will be charged. For riders issued before July 18, 2022, and all riders issued in California, the transaction fee is not currently imposed, but we reserve the right to do so in the policy.

2. To further reflect the foregoing change, the phrase “, for some policies,” is inserted immediately before the reference to “the Accelerated Benefit Rider” that appears in the third sentence of the paragraph entitled “Supplementary benefit rider charges” under the prospectus heading “Charges—Deductions from policy value.”

3. The row titled “Accelerated Benefit Rider” in the “Material State Variations” table in the prospectus is replaced with the following:

Accelerated Benefit Rider	WA	For riders issued before July 18, 2022, condition of payment is based in part on the life insured person having a life expectancy of two years or less.
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**You should read this Supplement together with the prospectus for your policy and retain both for future reference.**

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VLI ProdSupp VL 07/2022

333-233647 333-233648 333-254210 333-254211 333-248502

JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)  
Separate Account A

Supplement Dated July 18, 2022

**Availability of Accelerated Death Benefit for Chronic Illness Rider**

This Supplement is intended for distribution with prospectuses dated April 25, 2022 or later for variable life insurance contracts issued by John Hancock Life Insurance Company (U.S.A.). The affected prospectuses bear the titles:

Accumulation Variable Universal Life 2021

Protection Variable Universal Life 2021

Majestic Accumulation Variable Universal  
Life 2021

This supplement concerns an Accelerated Death Benefit for Chronic Illness rider that, except as set forth herein, will be available to be added at the time of issue for policies issued on or after July 18, 2022. For that purpose:

1. The list under the prospectus heading "Policy Features—Supplementary benefits" is amended to add:
  - Accelerated Death Benefit for Chronic Illness Rider
2. The table under "Other Benefits Available Under The Policy" in the prospectus is amended to add the following:

Name of benefit	Purpose	Brief description of restrictions/limitations
Accelerated Death Benefit for Chronic Illness Rider	Provides for periodic advance payments to you of a portion of the death benefit if the insured person becomes chronically ill as defined in the policy.	Accelerations may be requested no more frequently than once every 12 months. Each acceleration under the rider reduces the remaining death benefit under your policy and causes a proportionate reduction in your policy value. Advance payments are restricted to the annualized IRS per diem limit under IRC Section 7702B.

3. The prospectus disclosure under "More About Certain Optional Benefits" is amended to add the following:

- Accelerated Death Benefit for Chronic Illness Rider. This rider provides for periodic advance payments to you of a portion of the death benefit if the insured person becomes "chronically ill" so that such person is unable to perform at least two activities of daily living without substantial human assistance or has a severe cognitive impairment. The decision to add this rider must be made at issuance of the policy.

The maximum amount of death benefit that may be accelerated under this rider is the lesser of 75% of the policy's death benefit at the time of first acceleration or \$1,000,000. Accelerations may be requested no more frequently than once every 12 months, until the maximum amount has been accelerated. Each acceleration under the rider reduces the remaining death benefit under your policy and causes a proportionate reduction in your policy value. Payments under this rider are restricted to the annualized IRS per diem limit under IRC Section 7702B. If the acceleration requested would result in a payment greater than the annualized IRS per diem limit, then the accelerated benefit amount will be reduced accordingly.

Example: Assume that your policy has a death benefit of \$100,000 at the time that you request your first acceleration under this rider. If you elect to take the maximum accelerated benefit of 75%, the amount of such rider benefit will be  $\$100,000 \times 75\% = \$75,000$ . If you submit the claim prior to the insured person's date of death, you will receive \$75,000, less actuarially-determined amounts to compensate us for (a) a portion of the policy's monthly deductions that otherwise would have been payable based on the insured person's life expectancy and (b) our cost (in the form of discounted interest) of making the payment sooner than we otherwise would, based on the insured person's life expectancy. The policy's death benefit will be reduced by \$75,000.

If you have a policy loan, we will use a pro-rata portion of each death benefit advance to repay indebtedness. For example, if current indebtedness is \$10,000, the death benefit is \$100,000, and the gross acceleration is \$75,000, then the indebtedness will be reduced by  $\$7,500 = \$10,000 \times (\$75,000/\$100,000)$ .

4. The disclosure in the prospectus under "Tax Consequences of Electing Certain Supplementary Benefit Riders" is amended to add:

Accelerated Death Benefit for Chronic Illness Rider. If you have elected the Accelerated Death Benefit for Chronic Illness Rider, the rider's benefits generally will be excludible from gross income under the Code. The tax-free nature of these accelerated benefits is contingent on the rider meeting specific requirements under section 101(g) of the Code. This rider is intended to meet these standards. However, there are circumstances when the rider benefit payment may be included in gross income. For example, this can happen if more than one payee received payments with respect to the same insured. You should seek additional information from your tax advisor before making a claim under this rider.

5. The table under "Material State Variations" in the prospectus is amended to add the following:

Riders	States with Variation	Description of Variations
Accelerated Death Benefit for Chronic Illness Rider	CA	Not available

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JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)  
SEPARATE ACCOUNTS A, N, S, U, AND UV

JOHN HANCOCK LIFE INSURANCE COMPANY OF NEW YORK  
SEPARATE ACCOUNT B

Supplement dated June 23, 2022 to Prospectuses dated April 25, 2022

**Changes to Variable Investment Options**

This Supplement is intended for distribution with prospectuses dated April 25, 2022 for variable life insurance contracts issued by John Hancock Life Insurance Company (U.S.A.) and John Hancock Life Insurance Company of New York, as applicable. The affected prospectuses bear the titles:

Accumulation Survivorship Variable Universal Life 2020	Majestic VULX
Accumulation SVUL	Medallion Executive Variable Life
Accumulation Variable Universal Life	Medallion Executive Variable Life II
Accumulation Variable Universal Life 08	Medallion Executive Variable Life III
Accumulation Variable Universal Life 2014	Medallion Variable Universal Life Edge
Accumulation Variable Universal Life 2019	Medallion Variable Universal Life Edge II
Accumulation Variable Universal Life 2021	Medallion Variable Universal Life Plus
Corporate VUL	Performance Executive Variable Life
Corporate VUL 03	Performance Survivorship Variable Universal Life
Corporate VUL 04	Protection SVUL
Corporate VUL 05	Protection Variable Universal Life
Corporate VUL 08	Protection Variable Universal Life 09
EPVUL	Protection Variable Universal Life 2012
Majestic Accumulation Variable Universal Life 2019	Protection Variable Universal Life 2017
Majestic Accumulation Variable Universal Life 2021	Protection Variable Universal Life 2021
Majestic Performance Survivorship Variable Universal Life	Simplified Life
Majestic Performance Variable Universal Life	SPVL
Majestic Survivorship Variable Universal Life 2020	Survivorship VUL
Majestic Survivorship VULX	Variable Estate Protection
Majestic Variable COLI	Variable Estate Protection Edge
Majestic Variable Estate Protection	Variable Estate Protection Plus
Majestic Variable Estate Protection 98	Variable Master Plan Plus
Majestic Variable Universal Life	VUL Accumulator
Majestic Variable Universal Life 98	VUL Protector
Majestic VCOLIX	

## Changes to Subadvisor and Current Expenses

Effective June 23, 2022 (Effective Date), T. Rowe Price Associates, Inc. will become the sole subadvisor for the JHVIT Science & Technology Trust. Accordingly, as of the Effective Date, all references to “Allianz Global Investors U.S. LLC” as they relate to the JHVIT Science & Technology Trust are hereby removed from the prospectus.

In addition, effective June 1, 2022, there is a reduction in Current Expenses for the JHVIT Science & Technology Trust in the “Appendix: Portfolios Available Under the Contract” section of the prospectus.

Accordingly, the subadvisor for JHVIT Science & Technology Trust and the “Current Expenses” are updated as follows in the “Appendix: Portfolios Available Under the Contract” section of each prospectus where the appendix lists Science & Technology Series I:

Investment Objective	Portfolio and Adviser/ <i>Subadvisor</i>	Current Expenses*	Average Annual Total Returns (as of 12/31/21) (%)		
			1-Year	5-Year	10-Year
To seek long-term growth of capital. Current income is incidental to the fund’s objective.	<b>Science &amp; Technology Trust – Series I</b>  John Hancock Variable Trust Advisers LLC/T. Rowe Price Associates, Inc.	1.02%	8.53	27.04	21.22

The subadvisor for JHVIT Science & Technology Trust and the “Current Expenses” are updated as follows in the “Appendix: Portfolios Available Under the Contract” section of each prospectus where the appendix lists Science & Technology Series NAV:

Investment Objective	Portfolio and Adviser/ <i>Subadvisor</i>	Current Expenses*	Average Annual Total Returns (as of 12/31/21) (%)		
			1-Year	5-Year	10-Year
To seek long-term growth of capital. Current income is incidental to the fund’s objective.	<b>Science &amp; Technology Trust – Series NAV</b>  John Hancock Variable Trust Advisers LLC/T. Rowe Price Associates, Inc.	0.97%	8.58	27.10	21.28

**You should read this supplement together with the prospectus for the contract you purchased and retain both documents for future reference.**

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333-85284	333-233647	333-132905	333-152407	333-164164
333-88748	333-233648	333-141693	333-100567	333-164163
333-71136	333-236446	333-148992	333-126668	333-164165
333-100597	333-236447	333-151631	333-152409	333-164166
333-124150	333-248502	333-152408	333-164150	333-164167
333-131299	333-254210	333-153253	333-164151	333-164168
333-141692	333-254211	333-157213	333-164152	333-164169
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333-153252	333-88972	333-194819	333-164154	
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333-193994	333-127543	333-235397	333-164173	
333-194818	333-131139	333-238712	333-164161	
333-217721	333-131134	333-238713	333-164162	