



# Prospectus Update

**AS OF DATE: October 1, 2021**

Check to make sure that you are using the correct prospectus, the JHVIT prospectus, and any current supplements.

Product	Prospectus Date	Product Prospectus Supplement Dates	JHVIT Prospectus Dated April 26, 2021 (JHVIT ALL 4/2021) Supplement Dates	
Accumulation SVUL-20	April 26, 2021 (LIFE-7326 4/2021)		October 1, 2021 September 15, 2021 August 17, 2021	June 30, 2021 June 24, 2021 June 11, 2021
Protection VUL-21	April 26, 2021 (LIFE-8863 4/2021)		October 1, 2021 September 15, 2021 August 17, 2021	June 30, 2021 June 24, 2021 June 11, 2021
Accumulation VUL-19	April 26, 2021 (LIFE-5242 4/2021)		October 1, 2021 September 15, 2021 August 17, 2021	June 30, 2021 June 24, 2021 June 11, 2021
Accumulation VUL-21	July 26, 2021 (LIFE-9700 7/2021)		October 1, 2021 September 15, 2021 August 17, 2021	June 30, 2021 June 24, 2021 June 11, 2021

**This material is for Institutional/Broker-Dealer use only. Not for distribution or use with the public.**

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. Variable universal life insurance products are subject to market risk and are unsuitable as a short-term savings vehicle. Cash values are not guaranteed and will fluctuate, and the policy may lose value.

*Variable life insurance is sold by product and fund prospectus, which should be read carefully. They contain information on the investment objectives, risks, charges and expenses of the variable product and its underlying investment options. These factors should be considered carefully before investing.*

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.

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