

This document serves as a supplement dated September 25, 2024, to the statutory prospectuses and summary prospectuses for various variable life insurance policies issued by John Hancock Life Insurance Company (U.S.A.) and John Hancock Life Insurance Company of New York. It announces a scheduled substitution of the existing investment portfolio with a replacement portfolio effective at the close of business on October 25, 2024. Specifically, the PIMCO VIT All Asset Portfolio Class M will be replaced by the JHVIT Lifestyle Balanced Portfolio Series I for certain corporate policies. The substitution will occur at the relative net asset value of both portfolios, ensuring that policy values remain unchanged, and there will be no tax implications or increased fees for policyholders. Following the substitution, the existing portfolio will no longer be available for investment. Policyholders can transfer any value allocated to the existing portfolio to other options without charge until the substitution date and for 30 days thereafter. The document also outlines that any standing allocation instructions will automatically update to reflect the new portfolio, and it provides details on the minimum and maximum charges for the new portfolio. Policyholders are encouraged to read both the supplement and the prospectus for their policy and can obtain the replacement portfolio's prospectus through specified contact methods.