

SERFF Tracking Number: MALF-125827057 State: Arkansas
Filing Company: John Hancock Life Insurance Company (U.S.A.) State Tracking Number: 40372
Company Tracking Number: SSA08
TOI: A05I Individual Annuities- Immediate Non- Variable Sub-TOI: A05I.000 Annuities - Immediate Non-variable
Product Name: Single Premium Immediate Annuity
Project Name/Number: /

Filing at a Glance

Company: John Hancock Life Insurance Company (U.S.A.)
Product Name: Single Premium Immediate Annuity SERFF Tr Num: MALF-125827057 State: ArkansasLH
TOI: A05I Individual Annuities- Immediate Non- Variable SERFF Status: Closed State Tr Num: 40372
Sub-TOI: A05I.000 Annuities - Immediate Non- variable Co Tr Num: SSA08 State Status: Approved-Closed
Filing Type: Form Co Status: Reviewer(s): Linda Bird
Author: Andrea Barr Disposition Date: 10/07/2008
Date Submitted: 09/25/2008 Disposition Status: Approved
Implementation Date Requested: 12/31/2008 Implementation Date:
State Filing Description:

General Information

Project Name: Status of Filing in Domicile: Not Filed
Project Number: Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Group Market Size:
Overall Rate Impact: Group Market Type:
Filing Status Changed: 10/07/2008
State Status Changed: 10/07/2008 Deemer Date:
Corresponding Filing Tracking Number:
Filing Description:
John Hancock Life Insurance Company (U.S.A.) submits for your approval, the above mentioned single premium immediate fixed contract and application forms.

These submissions do not replace or amend any previous filings. These forms are for issue in the state of Arkansas.

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The forms are being filed for specific use in the structured settlement market. Form SSA08 will be used to provide both life contingent benefits and annuity certain benefits.

The structured settlement market is a unique market. John Hancock annuities are purchased as directed by a court approved structured legal settlement. Typically the attorneys representing the plaintiff(s) and the defendant(s) negotiate an agreement that requires annuity payments to be made to the claimant in the future. The parties then seek an independent Structured Settlement annuity broker to provide competitive annuity quotes for the structured settlement. Ultimately the annuity provider is selected through a competitive bidding process. John Hancock Structured Settlement annuities are sold exclusively by independent Structured Settlement brokers through this bidding process. The claimant will then receive payments as determined in the negotiated agreement.

A qualified Structured Settlement agreement must operate in accordance with federal tax law (section 130) and with applicable state settlement protection laws.

Application form 156-SS-08 is to be used exclusively with form SSA08.

Thank you for your review. If you have any questions or comments, please contact me.

Company and Contact

Filing Contact Information

Andrea Barr, Senior Compliance Analyst abarr@jhancock.com
601 Congress St (617) 663-4259 [Phone]
Boston, MA 02210 (617) 663-2995[FAX]

Filing Company Information

John Hancock Life Insurance Company CoCode: 65838 State of Domicile: Michigan
(U.S.A.)
601 Congress St. Group Code: Company Type: Life
Boston, MA 02210-2805 Group Name: State ID Number:
(617) 663-3000 ext. [Phone] FEIN Number: 01-0233346

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Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation: \$50.00 per form x 2 forms = \$100.00
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
John Hancock Life Insurance Company (U.S.A.)	\$100.00	09/25/2008	22709053

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	10/07/2008	10/07/2008

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Disposition

Disposition Date: 10/07/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		Yes
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	List of Variables		Yes
Form	Single Premium Immediate Fixed Annuity		Yes
Form	Application		Yes

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Form Schedule

Lead Form Number: SSA08

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	SSA08	Policy/Contract/Individual Certificate	Single Premium Immediate Fixed Annuity	Initial		52	SSA08- Generic (with variables).pdf
	156-SS-08	Application/ Enrollment Form	Application	Initial		52	App 156-SS-08 (with variable numbers).pdf



John Hancock Life Insurance Company (U.S.A.)
Bloomfield Hills, Michigan

1[Annuities Servicing Center:
P.O. Box 111, S-08
Boston, Massachusetts 02117]

2[Overnight Mailing Address:
380 Stuart Street
Boston, Massachusetts 02116]

Single Premium Immediate Fixed Annuity

The John Hancock Life Insurance Company (U.S.A.) agrees, subject to the conditions and provisions of this contract, to pay the Annuity Payments at the Annuities Service Center.

The Annuity Payments will be made as specified in Section 1. Annuity Payments will be made to the person or persons designated in that section until otherwise directed by the Owner.

The contract is issued in consideration of the Application and the payment of the Single Premium.

The conditions and provisions on the Application and the following pages are part of the contract.

3[Owner's 10 Day Right to Cancel - This contract may be returned by delivering or mailing it within 10 days after its receipt to the Company's Annuities Service Center, or to the agent or agency office through which it was delivered. Immediately upon such delivery or mailing, the contract shall be deemed cancelled and void from the beginning. Any premium paid will then be refunded within 10 days of cancellation.]

Signed for the Company at **4[Boston, Massachusetts].**

President

Secretary

Single Premium Immediate Annuity with payments, amounts and period limitations as described in Section 1.

Not eligible for dividends.

TABLE OF CONTENTS BY SECTION

Section

1. Contract Specifications
2. Definitions
3. Owner
4. Proof Required for Payment
5. Claims of Creditors
6. Assignment
7. Incontestability
8. Misstatement of Age or Sex
9. The Contract
10. Beneficiary Designations

1. CONTRACT SPECIFICATIONS

ANNUITY CONTRACT NUMBER	5[SI323456789]
ANNUITANT (Measuring Life)	6[John Doe]
OWNER	7[John Doe]
8[CO-OWNER(delete if N/A)]	9[Jane Doe (delete if N/A)]
SINGLE PREMIUM	10[Valuable Consideration]
AGE OF ANNUITANT AT ISSUE	11[65]
12[CO-ANNUITANT (delete if N/A)]	13[Mary Doe (delete if N/A)]
14[AGE OF CO-ANNUITANT AT ISSUE (delete if N/	15[60 (delete if N/A)]
DATE OF ISSUE	16[January 1, 2002]
INITIAL ANNUITY PAYMENT	17[Initial Payment \$]
FIRST PAYMENT DATE	18[February 1, 2002]
ANNUITY PAYMENT INTERVAL	19[See Addendum]
PAYEE AT ISSUE	20[Jane Doe]
BENEFICIARY(IES) AT ISSUE	21 [Jane Doe (if extensive list state See Addendum)]

2. DEFINITIONS

“Application” means the application for this contract attached to and made part of this contract

“Annuitant” (Measuring Life means the person on whose life the Annuity Payments will be based if a life contingent Annuity Option is selected,

“Annuity Option(s)” means the method of periodic payment selected by You for Annuity Payments made by Us. Once selected, the Annuity Option(s) cannot be changed.

“Annuity Payment” means the periodic payments John Hancock makes to Payee on and after First Payment Date.

“Annuities Service Center” means our service office that is located on the first page of this contract, until you are notified in writing of a change.

“Beneficiary” means the person(s) or entity so named in the Application and to which Annuity Payments are due on the death of the Annuitant(s). The Beneficiary is as specified on the Contract Specifications page, unless later changed by you as provided in Section 3 of the Contract.

“Co-Annuitant” means another person on whose life Annuity Payments will be based if a Contingent Annuity option or Joint Annuity option is selected. The Co-Annuitant cannot be changed once an Annuity Option is selected, regardless of death, divorce or remarriage, except to reflect a legal change in surname due to divorce or remarriage.

“Contract Specifications” means the page of this contract so titled (Section 1) which shows you the benefits, first payment date, and other information.

“Date of Issue” means the day the contract is issued.

“First Payment Date” refers to the date the first Annuity Payment is due to the Payee.

“Payee” means any of the person(s) or entity to whom Annuity Payments are to be made.

“Single Premium” means amount paid to John Hancock in consideration of benefits provided by this contract.

“We”, “us” and “our” refer only to the John Hancock Life Insurance Company (U.S.A.).

“Written Notice” means, unless otherwise stated, a written notice received at our Annuity Service Center.

“You” and “your” refer only to party(s) named as Owner in the Application and Contract Specifications page that has the authority to act pursuant to the terms of Section 3 of the Contract.

3. OWNER

The Owner will be as shown in the Contract Specifications page unless changed by you.

You shall have the sole and absolute power to exercise all rights and privileges without the consent of any other person unless you provide otherwise by Written Notice.

You, the Owner, may change the Owner, Payee or Beneficiary by Written Notice. A change will take effect when the Written Notice is signed by you, and we acknowledge receipt of the Written Notice at our Annuities Service Center. The change will take effect whether or not the Owner, Payee or Beneficiary is alive at the time of the acknowledgment. A change: (i) will take effect only with respect to an Annuity Payment due after the effective date of such change; and (ii) shall be subject to the rights of any assignee of record with us; and (iii) will be subject to any Annuity Payment made or action taken by us before the acknowledgment.

4. PROOF REQUIRED FOR PAYMENT

Any payment contingent on the continuation of life or the occurrence of an event may be withheld until due proof of such continuation or occurrence is received at our Annuities Service Center.

We may rely on any affidavit or certificate which we consider satisfactory proof to: (i) identify any Payee; (ii) identify any Beneficiary; or (iii) to determine the conditions for payment.

Any payment made or other action taken by us before the receipt of due proof as required above or of an affidavit or certificate shall be a complete discharge of our liability for the payment made or other action taken.

5. CLAIMS OF CREDITORS

The Annuity Payments under the contract will be exempt from the claims of creditors to the extent permitted by law. Annuity Payments may not be assigned or transferred before becoming payable without our agreement.

6. ASSIGNMENT

No payment under this annuity contract may be accelerated, deferred, increased, or decreased, or anticipated, sold, assigned, or encumbered in any manner by the Annuitant (or a joint Annuitant) or any other recipient of payment without the consent of the Owner.

We will not be on notice of any assignment of payments or ownership rights unless it is in writing and until a duplicate of the original assignment has been filed at our Annuities Service Center. We assume no responsibility for the validity, sufficiency, or effect of any assignment. An assignment does not bind us and we reserve the right not to enforce such assignment in accordance with Section 5 above.

7. INCONTESTABILITY

This contract shall be incontestable after one year from its Date of Issue.

8. MISSTATEMENT OF AGE OR GENDER

If the age or the gender of any Annuitant or any applicable Co-Annuitant has been misstated, we will adjust the amount of each Annuity Payment to that which the Premium paid would have purchased at the correct age and gender.

If such an adjustment is made, any overpayment shall be repaid to us by the Payee upon demand. Any underpayment shall be paid to the person designated by the Owner. In either case interest will be paid at a rate not to exceed 22[6]% a year to the date of payment, or such other rate as may be required by law.

9. THE CONTRACT

The entire contract between the applicant and us consists of this contract, the Application and any attachments. All statements made in the Application shall be deemed representations and not warranties. We will use no statement to defend a claim under the contract unless it is in the written Application.

This contract is not entitled to share in any of our divisible surplus.

Only the President, a Vice President, the Secretary, or an Assistant Secretary of the Company has authority to waive or agree to change in any respect any of the conditions or provisions of the contract.

10. BENEFICIARY DESIGNATIONS

You may designate a different Beneficiary or Beneficiaries in accordance with the terms of Section 3. The designation will be subject to our approval. Each Beneficiary designated must be a specified living individual, or a specified entity in existence at the time designated. If the designated individual Beneficiary is no longer living, any amounts due shall be paid to the Annuitant's estate. If an entity named as a Beneficiary is no longer in existence,

any amounts due will be paid to its successors in interest; and if no such successors in interest exist, to the Annuitant's estate.

Communications about this contract may be sent to the Annuities Service Center.

Immediate Fixed Annuity with payments, amounts and period limitations as described in Section 1.

Not eligible for dividends.

07



1[Annuities Servicing Center
P.O. Box 111, S-08
Boston, Massachusetts 02117]

2[Overnight Mailing Address:
380 Stuart Street
Boston, Massachusetts 02116]

APPLICATION FOR SINGLE PREMIUM IMMEDIATE ANNUITY

1 Measuring Life

Full Name	Phone
Address	Date of Birth (Mo. / Day / Yr.)
Social Security Number	<input type="checkbox"/> Male <input type="checkbox"/> Female

**2 Joint Measuring Life
(if applicable)**

Full Name	Phone
Address	Date of Birth (Mo. / Day / Yr.)
Social Security Number	<input type="checkbox"/> Male <input type="checkbox"/> Female
Relationship to Measuring Life	

3 Owner

Full Name	Phone
Address	

3A Applicant (if different than Owner)

**4 Payee
(will be Measuring Life
if left blank)**

3 [Refer to Addendum No. 1]	_____	_____
Full Name		Phone
Address		

5 Payment Information

(Submit proof of age for life or joint life payments.)

4[Refer to Addendum No. 1
Description of Periodic Payments]

APPLICATION FOR SINGLE PREMIUM IMMEDIATE ANNUITY

(continued)

6 Beneficiary For each designated Beneficiary, the following information must be supplied:			
Full Name Relationship to Measuring Life	Phone	Address	Social Security Number

7 Premium Valuable Consideration

8 Replacement Is the annuity applied for replacing or changing any existing annuity or life insurance?
Yes No If yes, provide issuer and contract number;

The Immediate Annuity applied for does not provide a cash surrender or death benefit. However, under some options, scheduled payments may continue beyond the death of the Measuring Life. The form of annuity indicated above and as described herein, will determine what, if anything, is payable after death.

The Applicant represents that all statements and answers on this application are true to the best of his or her knowledge and belief and completely recorded herein.

5 [Any person, who with intent to defraud or knowing that he/she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may be guilty of insurance fraud.]

_____ Signed at _____ Date _____
 Applicant City, State

 Agent Signature and License Identification Number

Agent: Is the annuity applied for intended to replace or change any existing annuity or life insurance? Yes
No

6 [Addendum No. 1]
Description of Periodic Payments

[Payee (1):
Payee Address:
Benefits(s):

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Rate Information

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Supporting Document Schedules

Review Status:
Satisfied -Name: Certification/Notice 09/22/2008
Comments:
Attachment:
AR Compliance Certification.pdf

Review Status:
Satisfied -Name: Application 09/22/2008
Comments:
The new application is attached to the Forms Schedule tab.

Review Status:
Satisfied -Name: List of Variables 09/25/2008
Comments:
Attachments:
List of Variables for Structured Settlement Contract.pdf
List of Variables for Structured Settlement Application.pdf

Compliance Certification

This is to certify that the attached John Hancock Life Insurance Company (U.S.A.) forms, as listed below, have the following Flesch Readability scores, and comply with the requirements of Ark. Stat. Ann. Section 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

FORM NUMBER

FLESCH SCORE

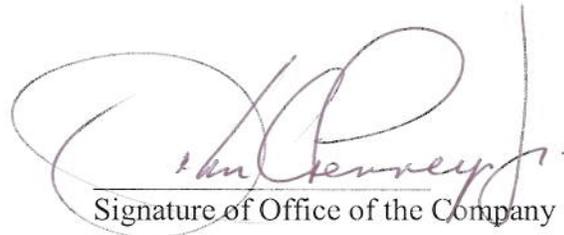
SSA08 (Contract)

53.5

156-SS-08 (Application)

Over 50 when scored with
the contract

I also certify that to the best of my knowledge and belief, the above forms and submission complies with Reg. 19, as well as the other laws, rules and regulations of the State of Arkansas.



Signature of Office of the Company

Name: John C. Penney, Jr.
Title: Compliance Director
Date: September 23, 2008

List of Variables for Structured Settlement Contract

SSA08

NOTE: Variable material is denoted by bracketing on form

<u>Variable</u>	<u>Description</u>
1	Annuity Servicing Center Address
2	Overnight Mailing Address
3	Free Look Period
4	Location where Contract was Signed
5	Annuity Contract Number
6	Annuitant's Name
7	Owner's Name
8	Co-Owner Heading which will be deleted if no Co-Owner
9	Co-Owner's Name which will be deleted if no Co-Owner
10	Single Premium Amount- the value of the contract
11	Age of Annuitant at Issue
12	Co-Annuitant Heading which will be deleted if no Co-Annuitant
13	Co-Annuitant's Name which will be deleted if no Co-Annuitant
14	Age of Co-Annuitant at Issue Heading which will be deleted if no Co-Annuitant
15	Age of Co-Annuitant at Issue which will be deleted if no Co-Annuitant
16	Date of Issue
17	Amount of Initial Premium Payment
18	Date of First Payment
19	Information about the Annuity Payment Intervals which will be on an Addendum which is part of the Application
20	Payee at Issue's Name
21	Beneficiary(ies) at Issue's Name(s)- if extensive list it will be included on Addendum instead of in Section 1. Contract Specifications.
22	Interest Rate Percentage

List of Variables for Structured Settlement Application

156-SS-08

NOTE: Variable material is denoted in bracketing on the form

<u>Variable</u>	<u>Description</u>
1	Annuity Servicing Center Address
2	Overnight Mailing Address
3	Payee Name which will be located on an attached Addendum, there may be more than one Addendum
4	Payment Information will be located on an attached Addendum, there may be more than one Addendum
5	States Fraud Statements
6	Addendum Number which could change depending on the number of Addendum's needed