

SERFF Tracking Number: MANU-125837482 State: Arkansas
Filing Company: John Hancock Life Insurance Company (U.S.A.) State Tracking Number: 40555
Company Tracking Number: 08PPRQ
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: 08PPRQ - Policy Protection Rider-Quick
Project Name/Number: 08PPRQ - Policy Protection Rider-Quick/08PPRQ - Policy Protection Rider-Quick

Filing at a Glance

Company: John Hancock Life Insurance Company (U.S.A.)

Product Name: 08PPRQ - Policy Protection Rider-Quick SERFF Tr Num: MANU-125837482 State: ArkansasLH

TOI: L08 Life - Other	SERFF Status: Closed	State Tr Num: 40555
Sub-TOI: L08.000 Life - Other	Co Tr Num: 08PPRQ	State Status: Approved-Closed
Filing Type: Form	Co Status:	Reviewer(s): Linda Bird
	Authors: Deb Dann, Helene Landow, Karren Phair, Debbie Tom, Jacqueline Back	Disposition Date: 10/20/2008
	Date Submitted: 10/15/2008	Disposition Status: Approved
Implementation Date Requested:		Implementation Date:

State Filing Description:

General Information

Project Name: 08PPRQ - Policy Protection Rider-Quick
Project Number: 08PPRQ - Policy Protection Rider-Quick
Requested Filing Mode: Review & Approval

Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Filing Status Changed: 10/20/2008
State Status Changed: 10/20/2008
Corresponding Filing Tracking Number:

Filing Description:

INDIVIDUAL LIFE

Supplementary Benefit:

Form 08PPRQ - Policy Protection Rider – Quick

Status of Filing in Domicile: Authorized
Date Approved in Domicile:
Domicile Status Comments: Exempt in Michigan
Market Type: Individual
Group Market Size:
Group Market Type:
Deemer Date:

We are submitting the above form for your approval. The form is filed in accordance with the applicable statutes and

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regulations of your jurisdiction. The form will be laser printed, subject only to minor variations in paper stock, color, fonts, duplexing and positioning. This is a new form and does not replace any currently approved forms. This form will be effective on the date of approval and will be marketed to the general public. No part of this filing contains any unusual or controversial items that deviate from normal Company or industry standards.

This form will be used with Flexible Premium Adjustable Life Insurance Policy Form 08PROULG, approved by your state on May 12, 2008, SERFF Tracking Number MANU-125608603.

SUPPLEMENTARY BENEFIT

Rider Form 08PPRQ- Policy Protection Rider – Quick supports short pay scenarios and will be added to the policy form at issue unless one of the following alternate rider form is selected instead.

- Form 06PPR-S or Form 06PPRE-S, approved by your state on March 14, 2008, SERFF Tracking Number SERT-6M7PVL624 or,
- 08PPRCVA, approved by your state on May 12, 2008, SERFF Tracking Number MANU-125608603.

This alternate rider provides a fund-based test that protects the policy against lapse as long as the Policy Protection fund value is greater than zero. The Policy Protection Value is a reference value only and is not used to determine actual policy value, cash surrender value or insurance benefit under this policy.

The policy qualifies for the rider Form 08PPRQ if the illustrated planned premium satisfies the Enhanced Premium Requirement, which requires that the total premiums paid less net withdrawals be equal to or greater than the Enhanced Premium Requirement at the end of policy year five. If the enhanced premium requirement is satisfied, interest rates from Table A on page 3.3C will be applied. If the enhanced premium requirement is not satisfied, interest rates from Table B on page 3.3C will be applied.

An actuarial memorandum and reserve statement is enclosed for this rider.

Marketing materials which have yet to be developed for these riders will be submitted to your Department to the extent necessary under insurance laws, unless you indicate otherwise.

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We trust this form is acceptable to you and look forward to your state's approval in the usual manner.
If you have any questions or concerns, please contact me at 416-852-3741 (collect) or via e-mail at deb_dann@jhancock.com.

Sincerely,

Deb Dann
Senior Contract Analyst

P.S. At present, there is no advertising or sales material available for this product.

Enclosures: Actuarial Memorandum and Reserve Statement

Filing Fee (EFT)

Flesch Score Certificate

Compliance Certification re Regulation 19

Company and Contact

Filing Contact Information

Deb Dann, Senior Contract Analyst deb_dann@jhancock.com
P. O. Box 600 (416) 926-3000 [Phone]
Buffalo, NY 14201-0600 (416) 926-3121[FAX]

Filing Company Information

John Hancock Life Insurance Company (U.S.A.) CoCode: 65838 State of Domicile: Michigan
P. O. Box 600 Group Code: 904 Company Type: insurance/financial
Contracts and Compliance
Buffalo, NY 14201-0600 Group Name: State ID Number:
(416) 926-3000 ext. [Phone] FEIN Number: 01-0233346

Filing Fees

SERFF Tracking Number: MANU-125837482 State: Arkansas
Filing Company: John Hancock Life Insurance Company (U.S.A.) State Tracking Number: 40555
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Project Name/Number: 08PPRQ - Policy Protection Rider-Quick/08PPRQ - Policy Protection Rider-Quick

Fee Required? Yes
Fee Amount: \$20.00
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
John Hancock Life Insurance Company (U.S.A.)	\$20.00	10/15/2008	23197000

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	10/20/2008	10/20/2008

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Disposition

Disposition Date: 10/20/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: MANU-125837482 State: Arkansas
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Supporting Document	Readability Certification		Yes
Supporting Document	Cover Letter		Yes
Supporting Document	Actuarial Memorandum and Reserve Statement		No
Form	Policy Protection Rider-Quick		Yes

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Form Schedule

Lead Form Number:

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	08PPRQ	Certificate	Policy Protection Amendmen t, Insert Page, Endorseme nt or Rider	Initial		47	08PPRQ gen.pdf



Life Insurance Company (U.S.A.)
A Stock Company

SUPPLEMENTARY BENEFIT
POLICY PROTECTION RIDER - QUICK

This rider is part of your policy. It takes effect at the same time as your policy. Except where the rider provides otherwise, it is subject to all the provisions of your policy.

BENEFIT PERIOD

This benefit applies to your policy for the duration shown in the Policy Specifications section for this rider.

BENEFIT COST

The monthly cost of the benefit forms part of the Monthly Deduction under your policy. It is shown in the Policy Specifications section for this rider.

BENEFIT

Provided the Net Policy Protection Value is greater than zero, it will prevent your policy from going into default under the Grace Period provision of the policy. However this benefit will not prevent your policy from going into default if the Policy Debt is greater than zero and exceeds the Policy Value.

NET POLICY PROTECTION VALUE

This is an amount equal to the Policy Protection Value, described below, less Policy Debt.

POLICY PROTECTION VALUE

This is a reference value only. It is determined in the same way that your Policy Value is determined, as described in the Policy Value provision of your policy, except that:

- (a) the Premium Charge applied to premiums paid will be the Policy Protection Premium Charge shown in the Policy Specifications section for this rider;
- (b) the Administrative Charge and Contract Charge deducted monthly from the Policy Value will be the Policy Protection Administrative Charge and Policy Protection Contract Charge shown in the Policy Specifications section for this rider;
- (c) the Net Premium, after any deductions due are taken, is applied to the Policy Protection Value retroactive to the beginning of the Policy Month in which the premium is received and applicable Policy Protection Value Interest credits are recalculated;
- (d) the Policy Protection Value will be credited with the applicable Policy Protection Value Interest Rates shown in the Policy Specifications section for this rider;

(continued)

- (e) the monthly Coverage Expense Charge shown in the Policy Specifications section will not be included in determining the Policy Protection Value;
- (f) the rates used in calculating the Cost of Insurance for the basic policy and any Supplementary Benefit with such cost, are replaced with the Policy Protection Value Rates shown in Table 1 or Table 2 in the Policy Specifications section for this rider. Table 1 rates will apply except when the Net Policy Protection Value is not greater than the next Monthly Deduction as modified by this section. Table 2 rates will then be in effect as of that date and will continue in effect until any subsequent Policy Anniversary on which the Net Policy Protection Value is greater than zero, at which time it will revert back to the Table 1 rates; and
- (g) the Benefit Cost for this rider included in determining the Policy Protection Value will be the Policy Protection Benefit Cost shown in the Policy Specifications section for this rider.

The Policy Protection Value is not used in determining the actual Policy Value, Cash Surrender Value or Insurance Benefit provided by this policy.

POLICY DEFAULT

Your policy will go into default at the beginning of any Policy Month if:

- (a) the Net Cash Surrender Value is zero or below; and
- (b) the Net Policy Protection Value goes to zero or below.

POLICY GRACE PERIOD

We will allow 61 days from the date the policy goes into default for you to pay the amount that is required to bring the policy out of default. At least 30 days prior to termination of the policy, we will send a notice to your last known address, specifying the amount you must pay to bring the policy out of default. If we have notice of a policy assignment on file at our Service Office, we will also mail a copy of the notice of the amount due to the assignee on record.

The amount required to bring the policy out of default is the lesser of (a) or (b) where:

- (a) is the amount required under the policy Grace Period provision, plus any policy expense charges unpaid prior to policy default;
- (b) is the Monthly Deduction, as modified by the Policy Protection Value section, due on the date of default, plus the next two such Monthly Deductions.

If the amount necessary to bring the policy out of default is not paid by the end of the Policy Grace Period, then both the policy and this rider will terminate.

BENEFIT DEFAULT

This benefit will go into default at the beginning of any Policy Month in which:

- (a) the Net Policy Protection Value goes to zero or below; or
- (b) the Policy Debt is greater than zero and exceeds the Policy Value.

BENEFIT GRACE PERIOD

We will allow 61 days from the date the benefit goes into default for you to pay the amount that is required to bring the benefit out of default. At least 30 days prior to termination of the benefit, we will send a notice to your last known address, specifying the amount you must pay to bring the benefit out of default. If we have notice of a policy assignment on file at our Service Office, we will also mail a copy of the notice of the amount due to the assignee on record.

The amount required to bring the benefit out of default is equal to the Monthly Deduction, as modified by the Policy Protection Value section, due on the date of default, plus the next two such Monthly Deductions.

If the amount necessary to bring the benefit out of default is not paid by the end of the Benefit Grace Period then this benefit will terminate.

TERMINATION

This rider terminates at the earliest of:

- (a) the end of the Benefit Period shown in the Policy Specifications section for this rider;
- (b) the end of the Grace Period for which you have not paid the amount necessary to bring this benefit out of default;
- (c) the date your policy terminates;
- (d) the date we receive your written request for termination of this rider.

This rider cannot be reinstated after it terminates.

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

[SPECIMEN
President]

1. POLICY SPECIFICATIONS (CONTINUED) - POLICY 12 345 674**SUPPLEMENTARY BENEFITS**

BENEFIT	POLICY PROTECTION RIDER- QUICK
LIFE INSURED DETAILS	LIFE INSURED'S NAME, AGE, SEX AND RISK CLASSIFICATION ARE SHOWN IN THE POLICY SPECIFICATIONS SECTION FOR THE POLICY.
BENEFIT PERIOD	UP TO THE LIFE INSURED'S ATTAINED AGE 121
BENEFIT COST	\$0.1252 PER \$1,000 OF TOTAL FACE AMOUNT (BASIC PLUS ANY RETURN OF PREMIUM DEATH BENEFIT) DEDUCTED MONTHLY.

THE FOLLOWING ITEMS ARE USED IN DETERMINING THE POLICY PROTECTION VALUE AS DESCRIBED IN THIS BENEFIT:

POLICY PROTECTION BENEFIT COST \$0.1252 PER \$1,000 OF TOTAL FACE AMOUNT (BASIC PLUS ANY RETURN OF PREMIUM DEATH BENEFIT) DEDUCTED MONTHLY FOR THE FIRST FIVE POLICY YEARS.

POLICY PROTECTION PREMIUM CHARGE WHEN TABLE 1 POLICY PROTECTION VALUE RATES ARE IN EFFECT, A PERCENTAGE OF EACH PREMIUM PAYMENT, THE PERCENTAGES AS SHOWN BELOW:

POLICY YEARS	PERCENTAGE UP TO PREMIUM THRESHOLD OF \$1,634.85	EXCESS
1	4%	50%
2	3%	40%
3	3%	30%
4	3%	20%
5	3%	10%
6	3%	3%
7+	2%	2%

WHEN TABLE 2 POLICY PROTECTION VALUE RATES ARE IN EFFECT, A PERCENTAGE OF EACH PREMIUM PAYMENT, THE PERCENTAGES AS SHOWN BELOW:

POLICY YEARS	PERCENTAGE UP TO PREMIUM THRESHOLD OF \$1,634.85	EXCESS
1	4%	50%
2	3%	40%
3	3%	30%
4	3%	20%
5	3%	10%
6+	3%	3%

POLICY PROTECTION ADMINISTRATIVE CHARGE \$10.00

POLICY PROTECTION CONTRACT CHARGE \$0.0018 PER \$1000 OF FACE AMOUNT

POLICY PROTECTION VALUE INTEREST RATES VALUE WILL BE CREDITED WITH THE APPLICABLE PERCENTAGE RATES AS DEFINED IN THE TABLE OF POLICY PROTECTION VALUE INTEREST RATES IN SECTION 1.

POLICY PROTECTION VALUE RATES RATES ARE DETERMINED FROM THE POLICY PROTECTION VALUE RATES TABLE 1 OR TABLE 2 AS SHOWN IN SECTION 1 AND AS DESCRIBED UNDER THE POLICY PROTECTION VALUE PROVISION.

1. POLICY SPECIFICATIONS (CONTINUED) - POLICY 12 345 674

POLICY PROTECTION VALUE RATES
TABLE 1

The Policy Protection Value Rates are the cost of insurance rates for the Policy Protection Value calculation. The rate per dollar equals the rate shown below divided by 1000. The cost of insurance rates will be increased for any Additional Rating shown for the basic policy in Section 1. The Policy Protection Value rates are not used in calculating the actual policy value, cash surrender value, or death benefit provided under the policy. The Cost of Insurance calculation is defined in the Policy Value provision of the basic policy.

POLICY YEAR	MONTHLY RATE	POLICY YEAR	MONTHLY RATE	POLICY YEAR	MONTHLY RATE	POLICY YEAR	MONTHLY RATE
	\$		\$		\$		\$
1	0.090799	32	0.372680	63	2.982920		
2	0.095800	33	0.408722	64	2.858633		
3	0.100000	34	0.447742	65	2.734343		
4	0.107500	35	0.488453	66	2.610055		
5	0.114100	36	0.537114	67	2.485766		
6	0.121600	37	0.589710	68	2.361478		
7	0.131600	38	0.651247	69	2.237190		
8	0.144100	39	0.720984	70	2.112903		
9	0.158300	40	0.798758	71	1.988613		
10	0.175000	41	0.881387	72	1.864325		
11	0.194100	42	0.968451	73	1.740036		
12	0.212500	43	1.058939	74	1.615748		
13	0.232500	44	1.151728	75	1.491460		
14	0.244100	45	1.249217	76	1.367173		
15	0.257500	46	1.355322	77	1.242883		
16	0.276600	47	1.472703	78	1.118595		
17	0.299100	48	1.604641	79	0.994306		
18	0.328793	49	1.752475	80	0.870018		
19	0.363300	50	1.912720	81	0.745730		
20	0.401549	51	2.081138	82	0.621443		
21	0.446944	52	2.253894	83	0.497153		
22	0.497890	53	2.429177	84	0.372865		
23	0.554459	54	2.603047	85	0.248576		
24	0.613282	55	2.778041	86	0.124288		
25	0.675000	56	2.956750				
26	0.743300	57	3.142353				
27	0.826600	58	3.341352				
28	0.928300	59	3.562670				
29	1.042500	60	3.845939				
30	1.162500	61	3.231498				
31	0.338725	62	3.107210				

1. POLICY SPECIFICATIONS (CONTINUED) - POLICY 12 345 674

POLICY PROTECTION VALUE RATES
TABLE 2

The Policy Protection Value Rates are the cost of insurance rates for the Policy Protection Value calculation. The rate per dollar equals the rate shown below divided by 1000. The cost of insurance rates will be increased for any Additional Rating shown for the basic policy in Section 1. The Policy Protection Value rates are not used in calculating the actual policy value, cash surrender value, or death benefit provided under the policy. The Cost of Insurance calculation is defined in the Policy Value provision of the basic policy.

POLICY YEAR	MONTHLY RATE	POLICY YEAR	MONTHLY RATE	POLICY YEAR	MONTHLY RATE	POLICY YEAR	MONTHLY RATE
	\$		\$		\$		\$
1	0.0908000	32	1.4175000	63	25.1241000		
2	0.0958000	33	1.5475000	64	26.6983000		
3	0.1000000	34	1.6875000	65	28.3783000		
4	0.1075000	35	1.8325000	66	30.1750000		
5	0.1141000	36	2.0083000	67	31.6008000		
6	0.1216000	37	2.2050000	68	33.1200000		
7	0.1316000	38	2.4633000	69	34.7366000		
8	0.1441000	39	2.7358000	70	36.4566000		
9	0.1583000	40	3.0225000	71	38.2608000		
10	0.1750000	41	3.3358000	72	40.1791000		
11	0.1941000	42	3.6775000	73	42.2183000		
12	0.2125000	43	4.0741000	74	44.3858000		
13	0.2325000	44	4.5375000	75	46.6883000		
14	0.2441000	45	5.0725000	76	49.1325000		
15	0.2575000	46	5.6558000	77	51.7283000		
16	0.2766000	47	6.3200000	78	54.4833000		
17	0.2991000	48	7.0116000	79	57.4091000		
18	0.3300000	49	7.7575000	80	60.5125000		
19	0.3633000	50	8.5833000	81	63.8058000		
20	0.4058000	51	9.5058000	82	67.2991000		
21	0.4583000	52	10.5283000	83	71.0041000		
22	0.5116000	53	11.6450000	84	74.9350000		
23	0.5691000	54	12.8416000	85	79.1016000		
24	0.6183000	55	14.1041000	86	83.3333000		
25	0.6750000	56	15.4216000				
26	0.7433000	57	16.6608000				
27	0.8266000	58	17.9525000				
28	0.9283000	59	19.3150000				
29	1.0425000	60	20.7541000				
30	1.1625000	61	22.2658000				
31	1.2891000	62	23.6491000				

1. POLICY SPECIFICATIONS (CONTINUED) - POLICY 12 345 674

TABLE OF POLICY PROTECTION VALUE INTEREST RATES

The Policy Protection Value Interest Rates Table A Percent will be used for Policy Years 1 – 5 and for Policy Year 6+, if the total premiums paid less net withdrawals are equal to or greater than \$6,440 at the end of Policy Year 5.

POLIC Y YEAR	TABLE A PERCEN T	POLIC Y YEAR	TABLE A PERCEN T	POLIC Y YEAR	TABLE A PERCEN T	POLIC Y YEAR	TABLE A PERCEN T	POLIC Y YEAR	TABLE A PERCEN T
1	3.00%	19	4.46%	37	4.46%	55	4.46%	73	4.46%
2	3.00%	20	4.46%	38	4.46%	56	4.46%	74	4.46%
3	3.00%	21	4.46%	39	4.46%	57	4.46%	75	4.46%
4	3.00%	22	4.46%	40	4.46%	58	4.46%	76	4.46%
5	3.00%	23	4.46%	41	4.46%	59	4.46%	77	4.46%
6	4.46%	24	4.46%	42	4.46%	60	4.46%	78	4.46%
7	4.46%	25	4.46%	43	4.46%	61	4.46%	79	4.46%
8	4.46%	26	4.46%	44	4.46%	62	4.46%	80	4.46%
9	4.46%	27	4.46%	45	4.46%	63	4.46%	81	4.46%
10	4.46%	28	4.46%	46	4.46%	64	4.46%	82	4.46%
11	4.46%	29	4.46%	47	4.46%	65	4.46%	83	4.46%
12	4.46%	30	4.46%	48	4.46%	66	4.46%	84	4.46%
13	4.46%	31	4.46%	49	4.46%	67	4.46%	85	4.46%
14	4.46%	32	4.46%	50	4.46%	68	4.46%	86	4.46%
15	4.46%	33	4.46%	51	4.46%	69	4.46%		
16	4.46%	34	4.46%	52	4.46%	70	4.46%		
17	4.46%	35	4.46%	53	4.46%	71	4.46%		
18	4.46%	36	4.46%	54	4.46%	72	4.46%		

The Policy Protection Value Interest Rates Table B will be used for Policy Year 6+, if the total premiums paid less net withdrawals are less than \$6,440 at the end of Policy Year 5.

POLIC Y YEAR	TABLE B PERCEN T	POLIC Y YEAR	TABLE B PERCEN T	POLIC Y YEAR	TABLE B PERCEN T	POLIC Y YEAR	TABLE B PERCEN T	POLIC Y YEAR	TABLE B PERCEN T
6	3.00%	23	3.00%	40	3.00%	57	3.00%	74	3.00%
7	3.00%	24	3.00%	41	3.00%	58	3.00%	75	3.00%
8	3.00%	25	3.00%	42	3.00%	59	3.00%	76	3.00%
9	3.00%	26	3.00%	43	3.00%	60	3.00%	77	3.00%
10	3.00%	27	3.00%	44	3.00%	61	3.00%	78	3.00%
11	3.00%	28	3.00%	45	3.00%	62	3.00%	79	3.00%
12	3.00%	29	3.00%	46	3.00%	63	3.00%	80	3.00%
13	3.00%	30	3.00%	47	3.00%	64	3.00%	81	3.00%
14	3.00%	31	3.00%	48	3.00%	65	3.00%	82	3.00%
15	3.00%	32	3.00%	49	3.00%	66	3.00%	83	3.00%
16	3.00%	33	3.00%	50	3.00%	67	3.00%	84	3.00%
17	3.00%	34	3.00%	51	3.00%	68	3.00%	85	3.00%
18	3.00%	35	3.00%	52	3.00%	69	3.00%	86	3.00%
19	3.00%	36	3.00%	53	3.00%	70	3.00%		
20	3.00%	37	3.00%	54	3.00%	71	3.00%		
21	3.00%	38	3.00%	55	3.00%	72	3.00%		
22	3.00%	39	3.00%	56	3.00%	73	3.00%		

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Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: MANU-125837482 State: Arkansas
Filing Company: John Hancock Life Insurance Company (U.S.A.) State Tracking Number: 40555
Company Tracking Number: 08PPRQ
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: 08PPRQ - Policy Protection Rider-Quick
Project Name/Number: 08PPRQ - Policy Protection Rider-Quick/08PPRQ - Policy Protection Rider-Quick

Supporting Document Schedules

Review Status:
Satisfied -Name: Certification/Notice 09/29/2008
Comments:
Attachment:
AR - cert re Reg 19 ar.pdf

Review Status:
Satisfied -Name: Readability Certification 10/08/2008
Comments:
Attachment:
readability cert ar.pdf

Review Status:
Satisfied -Name: Cover Letter 10/14/2008
Comments:
Attachment:
letter ar.pdf

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

COMPLIANCE CERTIFICATION

STATE OF ARKANSAS

08PPRQ

Policy Protection Rider-Quick

John Hancock Life Insurance Company (U.S.A.) hereby certifies to its understanding of the filing requirements of Arkansas Regulation 19 §10B re unfair sex discrimination in the sale of insurance and that this filing meets the provisions of this rule, as well as all applicable requirements of the Arkansas Insurance Department.

October 8, 2008
Date



Helene Landow, FLMI, ACP
Director, U.S. Contracts

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

**READABILITY CERTIFICATE
FOR THE STATE OF ARKANSAS**

I, Helene Landow, an officer of JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.), hereby certify that the form listed below has the following readability score as calculated by the Flesch Reading Ease Test and that this form meets the requirements of your readability legislation.

FORM NUMBER

08PPRQ

READABILITY SCORE

47

October 8, 2008
Date



Helene Landow, FLMI, ACP
Director, Contracts and Compliance

John Hancock Life Insurance Company (U.S.A.)

Contracts and Compliance
P.O. Box 600
Buffalo, NY 14201-0600
Tel. 416-852-3741
Fax: 416-926-3121
Email: deb_dann@jhancock.com



N.A.I.C. # 65838
SERFF Tracking # MANU-125837482

Deb Dann
Senior Contract Analyst

October 15, 2008

Hon. Commissioner of Insurance
Compliance - Life and Health
1200 West Third Street
Little Rock, Arkansas 72201-1904

Attention: Linda Bird

Dear Ms. Bird:

INDIVIDUAL LIFE

**Supplementary Benefit:
Form 08PPRQ - Policy Protection Rider – Quick**

We are submitting the above form for your approval. The form is filed in accordance with the applicable statutes and regulations of your jurisdiction. The form will be laser printed, subject only to minor variations in paper stock, color, fonts, duplexing and positioning. This is a new form and does not replace any currently approved forms. This form will be effective on the date of approval and will be marketed to the general public. No part of this filing contains any unusual or controversial items that deviate from normal Company or industry standards.

This form will be used with Flexible Premium Adjustable Life Insurance Policy Form 08PROULG, approved by your state on May 12, 2008, SERFF Tracking Number MANU-125608603.

SUPPLEMENTARY BENEFIT

Rider Form 08PPRQ- Policy Protection Rider – Quick supports short pay scenarios and will be added to the policy form at issue unless one of the following alternate rider form is selected instead.

- Form 06PPR-S or Form 06PPRE-S, approved by your state on March 14, 2008, SERFF Tracking Number SERT-6M7PVL624 or,
- 08PPRCVA, approved by your state on May 12, 2008, SERFF Tracking Number MANU-125608603.

This alternate rider provides a fund-based test that protects the policy against lapse as long as the Policy Protection fund value is greater than zero. The Policy Protection Value is a reference value only and is not used to determine actual policy value, cash surrender value or insurance benefit under this policy.

The policy qualifies for the rider Form 08PPRQ if the illustrated planned premium satisfies the Enhanced Premium Requirement, which requires that the total premiums paid less net withdrawals be equal to or greater than the Enhanced Premium Requirement at the end of policy year five. If the enhanced premium requirement is satisfied, interest rates from Table A on page 3.3C will be applied. If the enhanced premium requirement is not satisfied, interest rates from Table B on page 3.3C will be applied.

An actuarial memorandum and reserve statement is enclosed for this rider.

Marketing materials which have yet to be developed for these riders will be submitted to your Department to the extent necessary under insurance laws, unless you indicate otherwise.

We trust this form is acceptable to you and look forward to your state's approval in the usual manner.
If you have any questions or concerns, please contact me at 416-852-3741 (collect) or via e-mail at deb_dann@jhancock.com.

Sincerely,

Deb Dann
Senior Contract Analyst

P.S. At present, there is no advertising or sales material available for this product.

Enclosures: Actuarial Memorandum and Reserve Statement
Filing Fee (EFT)
Flesch Score Certificate
Compliance Certification re Regulation 19