

SERFF Tracking Number: MALF-125897665 State: Arkansas
Filing Company: John Hancock Life Insurance Company State Tracking Number: 40839
Company Tracking Number: 08PEGPA ED. BA
TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.002 Flexible Premium
Variable
Product Name: Individual Fixed Deferred Annuity
Project Name/Number: /

Filing at a Glance

Company: John Hancock Life Insurance Company

Product Name: Individual Fixed Deferred Annuity SERFF Tr Num: MALF-125897665 State: ArkansasLH

TOI: A02I Individual Annuities- Deferred Non- Variable SERFF Status: Closed State Tr Num: 40839

Sub-TOI: A02I.002 Flexible Premium Co Tr Num: 08PEGPA ED. BA State Status: Approved-Closed
Filing Type: Form Co Status: Reviewer(s): Linda Bird

Author: John Severini Disposition Date: 11/18/2008

Date Submitted: 11/13/2008 Disposition Status: Approved

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: Status of Filing in Domicile: Pending

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: 11/18/2008

State Status Changed: 11/18/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Contract Form for approval: 08PEGPA ed. BA

We are filing the form referenced above for approval in your jurisdiction. The form is filed in accordance with the applicable statutes and regulations of your jurisdiction and is laser printed, subject only to minor variations in paper stock, color, fonts, duplexing and positioning. Form 08PEGPA ed. BA is very similar to the previously approved form

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08PEGPA (approved on 6/23/2008) but has been given a new form number to accommodate distribution. This is the only change.

08PEGPA ed. BA is a flexible premium deferred fixed annuity. Each premium deposit is subject to minimum and maximum limitations. The contractual annuity values accrue at fixed interest rates for set periods of time known as Guarantee Periods. Such guarantee period options are administered on a non-discriminatory basis.

The application, 156-PEGPA-08, approved in your jurisdiction on 6/23/2008 will be used with 08PEGPA ed. BA.

The specification page, SPEC-PE08, approved in your jurisdiction on 6/23/2008 will be used with 08PEGPA ed. BA in the event that a bonus is offered.

An actuarial memorandum and non-forfeiture demonstration is enclosed for your review.

Previously and subsequently approved endorsements and riders may be available with this contract.

These forms have been filed in Massachusetts and are currently pending.

Any requisite fees and all required documents have been remitted. A certification indicating the Flesh Reading Ease score signed by the Company's State Compliance Officer is attached. The Company's domiciliary state of Massachusetts charges \$75.00 for this filing.

Your attention to this submission is appreciated. If you have any concerns regarding any of the enclosed materials, please do not hesitate to contact us.

Company and Contact

Filing Contact Information

John Severini, Compliance Specialist
601 Congress St.

jseverini@jhancock.com
(617) 663-4712 [Phone]

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Boston, MA 02210-2805 (617) 663-2995[FAX]

Filing Company Information

John Hancock Life Insurance Company CoCode: 65099 State of Domicile: Massachusetts
601 Congress St. Group Code: Company Type: Life
Boston, MA 02210-2805 Group Name: State ID Number:
(617) 663-3000 ext. [Phone] FEIN Number: 04-1414660

SERFF Tracking Number: MALF-125897665 State: Arkansas
Filing Company: John Hancock Life Insurance Company State Tracking Number: 40839
Company Tracking Number: 08PEGPA ED. BA
TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.002 Flexible Premium
Variable
Product Name: Individual Fixed Deferred Annuity
Project Name/Number: /

Filing Fees

Fee Required? Yes
Fee Amount: \$75.00
Retaliatory? Yes
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
John Hancock Life Insurance Company	\$75.00	11/13/2008	23898523

SERFF Tracking Number: MALF-125897665 State: Arkansas
Filing Company: John Hancock Life Insurance Company State Tracking Number: 40839
Company Tracking Number: 08PEGPA ED. BA
TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.002 Flexible Premium
Variable
Product Name: Individual Fixed Deferred Annuity
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	11/18/2008	11/18/2008

SERFF Tracking Number: MALF-125897665 *State:* Arkansas
Filing Company: John Hancock Life Insurance Company *State Tracking Number:* 40839
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Variable
Product Name: Individual Fixed Deferred Annuity
Project Name/Number: /

Disposition

Disposition Date: 11/18/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: MALF-125897665 State: Arkansas
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 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.002 Flexible Premium
 Variable
 Product Name: Individual Fixed Deferred Annuity
 Project Name/Number: /

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		Yes
Supporting Document	Life & Annuity - Actuarial Memo		No
Supporting Document	Statement of Variability		Yes
Supporting Document	Non-Forfeiture Demonstration		Yes
Form	Fixed Deferred Annuity		Yes

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Form Schedule

Lead Form Number: 08PEGPA ed. BA

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	08PEGPA ed. BA	Policy/Cont ract/Fratern al Certificate	Fixed Deferred Annuity	Initial		50	08PEGPA ed. BA (Generic).pdf

JOHN HANCOCK LIFE INSURANCE COMPANY

[601 Congress Street
Boston, Massachusetts 02210-2805]¹

INDIVIDUAL ANNUITY

John Hancock Life Insurance Company ("the Company") will provide the benefits stated in this contract. We are issuing this contract in consideration of our receipt of the application, if any, and the initial premium at our Servicing Office. The provisions on this and the following pages and any attachments make up your contract.

If the contract is in force on the Date of Maturity, we will begin to pay an annuity to the Annuitant unless otherwise directed by the Owner. Each annuity payment will be determined in accordance with the provisions of Section 10. Subject to the terms and restrictions specified in Section 10, annuity payments may be payable to the Annuitant beginning on the Date of Maturity for a guaranteed period of 10 years and as long thereafter as the Annuitant lives.

See Section 8 for Death Benefit information.

By written notice, the Owner may change the Date of Maturity at any time, provided the Date elected is: (i) not later than the Annuitant's 95th birthday without our prior approval; (ii) at least 31 days after the written notice; and (iii) at least six months after the Effective Date. If no other election is made, the Date of Maturity will be as shown in the Specifications section of this contract or in the application.

15 Day Right to Cancel - This contract may be returned by delivering or mailing it within 15 days after its receipt to the Company's Servicing Office, or to the agent or agency office through which it was delivered. Immediately upon our receipt of this contract, this contract will be treated as void from the beginning. All premiums received less any withdrawals will then be refunded within 15 days.

This contract is a legal contract between the Owner and John Hancock Life Insurance Company. **PLEASE READ YOUR CONTRACT CAREFULLY.**

Signed for the Company at Boston, Massachusetts.

President

Secretary

Flexible Premium Deferred Annuity

Non-Participating - not eligible for dividends

Amounts withdrawn under this contract may be subject to a Withdrawal Charge

John Hancock Servicing Office

[John Hancock Annuities Service Center²
P.O. Box 9507
Portsmouth, NH 03802-9507
1-800-824-0335]

TABLE OF CONTENTS

Numerical Guide

Section	Provision
1.	Definitions
2.	The Owner(s) and The Beneficiary(ies)
3.	The Contract
4.	Premium
5.	Withdrawals
6.	Withdrawal Charge
7.	Surrender Provision
8.	Death Benefit
9.	Converting the Contract Value to Annuity Payments
10.	Annuity Payments
11.	Minimum Monthly Annuity Payment Rates
12.	Assignment
13.	Proof Required for Payment
14.	Misstatements
15.	Claims of Creditors
16.	Annual Statement

1. DEFINITIONS

The following terms are commonly used throughout this annuity contract.

The term "**Annuitant**" means the person (or persons) upon whose life (or lives) this contract is issued. The individual(s) will be designated as such in this contract.

The term "**Contract Value**" is defined in Section 4.

The term "**Contract Year**" means the 12-month period following the Effective Date and each 12-month period thereafter.

The term "**Date of Maturity**" is defined in Section 9.

The term "**Effective Date**" means the date designated as such for this contract, and the date from which the initial Guarantee Period for the initial premium is measured.

The term "**Guarantee Period**" means the period within which a credited interest rate applies. The "**Initial Guarantee Period**" is as shown in the Specifications section of this contract or in the application, which begins on the Effective Date. The "**Subsequent Guarantee Period**" means the period(s) within which a credited interest rate applies following any subsequent premium payment. A "**Renewal Guarantee Period**" is for one year, unless otherwise permitted by our administrative rules and applies to the portion of the Contract Value associated with an expiring Guarantee Period.

The term "**in force**" means neither the Surrender Value nor the Death Benefit of this contract has become payable in accordance with Sections 7 and 8 respectively.

The term "**Measuring Person**" means the person on whose life annuity payments will be based.

The term "**Surrender Date**" means the date we receive written notice from you requesting payment of the Surrender Value.

The term "**Surrender Value**" means, on any given date, the Contract Value less, if applicable, any income taxes withheld any deduction for premium taxes or similar taxes and any Withdrawal Charge.

The terms "**we**", "**us**", and "**our**" refer to the Company.

The term "**Withdrawal**" means the amount deducted from the Contract Value pursuant to Section 5. A "Withdrawal" equals the sum of (i) the amount paid to you upon your request under Section 5, (ii) any required income tax withholding amount, (iii) any deduction for premium or similar taxes pursuant to Section 4 and (iv) any Withdrawal Charge as set forth in Section 6.

The term "**written notice**" means, unless otherwise stated, a notice in writing which is received at our Servicing Office.

The terms "**you**" and "**your**" refer to the Owner of this contract or the joint Owners of this contract if a joint Owner is named. If there are joint Owners, both must jointly exercise all rights and privileges under this contract. In addition, the reference to "Owner" in the last paragraph (including subparagraphs (i) and (ii)) of Section 8 shall refer to each joint Owner individually.

2. THE OWNER(S) AND THE BENEFICIARY(IES)

The "Owner" is the person who has the sole and absolute power to exercise all rights and privileges without the consent of any other person except as otherwise provided by this contract or unless you provide otherwise by written notice.

The "Beneficiary" is the person who receives death benefits under this contract. If there is no surviving Beneficiary when the Death Benefit becomes payable in accordance with Section 8, the owner will be the Beneficiary. If the owner is not living, then the owner's estate will be the Beneficiary.

The Owner(s) and the Beneficiary will be as shown in the contract unless you change them or they are changed by the terms of this section.

While this contract is in force, you may change the Owner and Beneficiary by written notice. A change will take effect when the notice is received and filed at our Servicing Office, whether or not an Owner or Annuitant is then alive. A change shall be subject to the rights of any assignee of record with us and subject to any payment made or other action taken by us before we received and filed the notice.

JOINT OWNERS: If joint Owners are named in the contract, each joint Owner will be considered the primary Beneficiary of the other joint Owner. Should another person or entity be designated as Beneficiary, such Beneficiary will be deemed a contingent Beneficiary for all Owners with rights subordinate to the rights of each joint Owner. Signatures of all joint Owners are required for the exercise of Owner rights that require written notification.

3. THE CONTRACT

This contract is an agreement between the Owner(s) and the Company. The entire contract consists of this contract, any riders and any attachments to the contract. Any cash surrender benefit, or death benefit provided under this contract is not less than that required by the law of the state in which the contract is delivered.

Only the President, a Vice President, the Secretary, or an Assistant Secretary of the Company has authority to waive or modify any of the provisions of this contract.

4. PREMIUM

Premium Payments

All premium payments will be made to us at our Servicing Office. This contract will not be effective until the initial premium is paid. Each payment must be at least \$[500]³, except the initial payment, which must be at least \$[10,000]⁴. The total of all premium payments may not exceed \$1,000,000 without our approval. The maximum premium that may be deposited to this contract after the first Contract Year is 200% of the sum of all premium payments received in the first Contract Year. Premium payments may be made only until the end of the tenth contract year or until the Annuitant's 91st birthday, if sooner.

Upon request, we will consider waiving the above limits.

A charge for premium taxes or a similar tax, if any, will be deducted from the Contract Value if and when such tax is incurred by us.

The Guaranteed Minimum Interest Rate is as specified in the attached Guaranteed Minimum Interest Rate endorsement.

Guarantee Periods

We will determine which Guarantee Period(s) will be made available. You may select from any of the available Guarantee Periods that we are currently offering. We reserve the right to change the number of available Guarantee Periods at any given time. The initial Guarantee Period is as shown in the Specifications section of this contract or in the application. The interest rate credited to the initial premium during the initial Guarantee Period will be based upon our declared initial rate then in effect for the selected Guarantee Period. That rate will apply throughout the Guarantee Period for that premium, unless an additional interest rate credit is in effect during any year or years in such initial Guarantee Period.

Any subsequent premium payments will initiate separately administered Guarantee Periods for each payment. The credited interest rate for each new Guarantee Period will be the rate applicable to the Guarantee Period in effect when that payment is applied by our servicing office. All Subsequent Guarantee Periods will be for the same duration of the Initial Guarantee Period.

Upon expiry of any Guarantee Period, unless otherwise permitted by our administrative rules, the Contract Value associated with that period will renew in a one-year Guarantee Period. The interest rate credited to a premium on any given day during any renewal Guarantee Period will be based upon our declared renewal rate then in effect.

Contract Value

While the contract is in force, and prior to the Date of Maturity, the Contract Value is the sum of all premiums plus earned interest, less any Withdrawals and any applicable deduction for rider charges, if any, premium taxes or similar taxes.

5. WITHDRAWALS

You may make a Withdrawal of less than the Surrender Value provided that the Withdrawal is \$250 or more and the Contract Value after the Withdrawal is \$1,000 or more. Upon request, we will consider waiving these limits.

We must receive written notice requesting a withdrawal from the Owner while the contract is in force and before the Date of Maturity. The amount of the Withdrawal will be deducted from your premiums and earned interest in the order that they were credited. For this purpose, interest on each premium will be treated as if credited on the same day as, but immediately prior to, the premium payment.

We may defer payment of the Withdrawal in the same manner as the payment of the Surrender Value as described in Section 7.

On any Withdrawal, tax withholding and/or an IRS early withdrawal tax penalty may still apply. Please consult your tax advisor before any withdrawal.

6. WITHDRAWAL CHARGE

You may make Withdrawals of an amount not to exceed 10% of the Contract Value as of the date of the first Withdrawal during each contract year without incurring an Withdrawal Charge. If the total of the Withdrawals made during a contract year is more than this amount, then the excess will be subject to a Withdrawal Charge. The Withdrawal Charge is assessed from the time of each premium payment to the date of the Withdrawal. The Withdrawal Charge (expressed as a percentage of the amount subject to the charge) is as shown in the Contract Specifications.

For purposes of this Section 6, a Withdrawal will be deemed to have been "made" on the date we receive written notice. In the event a Waiver of Withdrawal Charges endorsement or rider is issued with this contract, you may also have access to (i) information for you or a member of your family, regarding long-term care needs and questions, either directly or through a third party arrangement, and (ii) assistance that may help you identify various long term care service agencies available in your community.

The total of all withdrawal charges made against this contract will never exceed the total interest credited.

7. SURRENDER PROVISION

Upon receipt of written notice from you while the contract is in force, and before the Date of Maturity, we will pay the Surrender Value. Surrender of the contract will be treated as a Withdrawal under Section 5 for purposes of calculating a Withdrawal Charge.

The Surrender Value will be determined and payable by us as of the date we receive the written notice. We may defer payment of a Surrender Value for a period of six months, provided the deferral has been approved in writing, where required, by the insurance department. If we defer payment for more than 29 days, we will pay interest on the Surrender Value at a rate not less than the required by law.

8. DEATH BENEFIT

Upon receipt of due proof of death and any other required materials that we need to pay the Death Benefit, we will pay a Death Benefit to the Beneficiary for deaths that occur before the Date of Maturity and before the Surrender Date, in accordance with the following table. The table applies when the Owner is a natural person or persons and the spouse of the Owner is not the sole designated Beneficiary.

If this contract has:	Then the Death Benefit will be payable upon:
<ul style="list-style-type: none">• A single Owner and• A single Annuitant	<ul style="list-style-type: none">• The earlier of the Owner's death and the Annuitant's death
<ul style="list-style-type: none">• Joint Owners and• A single Annuitant	<ul style="list-style-type: none">• The first death among the Owners and the Annuitant
<ul style="list-style-type: none">• A single Owner and• Joint Annuitants	<ul style="list-style-type: none">• The earliest of the Owner's death (whether or not an Annuitant) and the last Annuitant's death
<ul style="list-style-type: none">• Joint Owners and• Joint Annuitants	<ul style="list-style-type: none">• The earliest of the first Owner's death (whether or not an Annuitant) and the last Annuitant's death

If the Owner is not a natural person or persons, we will deem the death of an Annuitant as the death of the Owner. Under such circumstances, the Death Benefit will be payable upon death of the last Annuitant.

The Death Benefit is the Contract Value as of the date of death.

We will pay the proceeds in a single payment, unless otherwise directed by you. If we defer payment for more than 30 days, we will pay interest on the proceeds at a rate not less than that required by law, measured from the date we have received proof of death satisfactory to us to the date of payment.

We will permit the Owner to select the Death Benefit option(s) offered on behalf of named Beneficiary, if the Owner provides written notice to the Company prior to death and the desired option(s) is one provided for in this Contract.

As an alternative to a single payment of the Death Benefit, a Contract Value of \$5,000 or more may be converted to annuity payments subject to Sections 9 and 10. If the Death Benefit is used to provide annuity payments, then: (i) the Beneficiary is the Measuring Person; and (ii) unless the Beneficiary instructs otherwise, the Beneficiary is the Payee.

Notwithstanding the above table in this Section 8, the following will apply upon the death of the Owner, or in the case of Joint Owners, upon the death of the first Owner, if the Contract Value has not already been converted into an annuity:

- (i) If the sole designated Beneficiary is the spouse of the Owner, then such Beneficiary may continue this contract as Owner.

- (ii) If the spouse of the Owner is not the sole designated Beneficiary, or if such spouse does not choose to continue this contract, we will pay the Death Benefit in full to the Beneficiary within 5 years of the Owner's death or apply the Contract Value in full towards the purchase of a life annuity on the Beneficiary with payments beginning not later than the end of the following calendar year after the Owner's death.

Also, for a non-spouse Beneficiary, if an Owner dies before the Contract Value has been converted into an annuity, the Contract Value must be paid out:

- (i) Within five years after the date of death,
- (ii) Or in a series of payments not extending beyond the Beneficiary's life expectancy and beginning within one year after the date of death.

9. CONVERTING THE CONTRACT VALUE TO ANNUITY PAYMENTS

You elect the Date of Maturity. By written notice, the Owner may elect to change the Date of Maturity at any time before the Date of Maturity has been reached. The new Date of Maturity must be: (i) no later than the Annuitant's 95th birthday, unless our prior approval has been obtained; (ii) at least 31 days after our receipt of the written notice; and (iii) at least six months after the date the initial premium was applied to this contract. If no other election is made, the Date of Maturity will be as indicated in the Specifications section of this contract or in the application.

On the Date of Maturity or other date elected to begin annuity payments, we will convert the Contract Value into annuity payments.

We will determine the annuity payments by: (i) dividing the Contract Value by \$1,000; and (ii) multiplying the result by the annuity payment rate then in effect for the option elected.

If the annuity payments are made monthly, the annuity payment rate is guaranteed to be at least that provided in the Minimum Monthly Annuity Payment Rates Table in Section 11.

10. ANNUITY PAYMENTS

We shall make the annuity payments provided on the first page of this contract automatically as a Life Annuity with Payments for a guaranteed duration of 10 Years in accordance with the provisions of option a below, unless another option is elected. Only a Contract Value of \$5,000 or more may be applied to one of the annuity payment options offered. If the amount of the first annuity payment would be less than our minimum requirements then in effect, we may make a single payment on the date the first payment is payable. This single payment is in place of all other benefits provided by this contract.

The following annuity payment options are available under this contract:

- a. Life Annuity with a Guaranteed Period of 5, 10, or 20 Years. Under this option we will make payments for the guaranteed period elected, and as long thereafter as the Measuring Person lives.
- b. Life Annuity. Under this option, we will make payments throughout the lifetime of the Measuring Person. No further payments will be made after the death of the Measuring Person.
- c. A single sum or any other option which we may make available.

You may choose an option by written notice before the Date of Maturity.

The "Life Annuity" and the "Life Annuity with a Guaranteed Period of 5 Years" payment options are not available without our prior approval if the Measuring Person is older than age 85.

While the Annuitant is living: (i) the Annuitant is the Measuring Person, and (ii) unless the Owner instructs otherwise, the Annuitant is the Payee, and the Beneficiary will be the Contingent Payee. If Joint Annuitants are designated in this contract, then for purposes of this section 10, "Annuitant" shall be the youngest surviving Annuitant.

If the Owner dies on or after annuity payments have begun, any remaining benefit under such annuity on the date of the Owner's death must be paid out at least as rapidly as under the method of making annuity payments then in effect.

When annuity payments begin, we will issue a supplementary agreement for the annuity option elected.

11. MINIMUM MONTHLY ANNUITY PAYMENT RATES

The rates shown below are guaranteed minimum rates. The actual rates that we will apply will be the greater of these guaranteed minimum rates and the current rates in effect at the time annuity payments begin. Information regarding our current rates will be available to any Owner upon request.

MONTHLY ANNUITY PAYMENT RATE TABLE

Age of Measuring Person on Birthday Nearest Date of First Payment	Life Annuity with Guaranteed Period			
	<u>5 Years</u>	<u>10 Years</u>	<u>20 Years</u>	<u>Life Annuity</u>
55	3.07	3.05	3.00	3.07
56	3.14	3.13	3.07	3.14
57	3.21	3.20	3.13	3.22
58	3.29	3.28	3.20	3.30
59	3.38	3.36	3.27	3.39
60	3.47	3.45	3.34	3.48
61	3.57	3.54	3.42	3.58
62	3.67	3.64	3.50	3.68
63	3.78	3.74	3.58	3.79
64	3.89	3.85	3.66	3.91
65	4.02	3.97	3.74	4.03
66	4.15	4.09	3.83	4.17
67	4.29	4.22	3.91	4.31
68	4.44	4.36	4.00	4.46
69	4.60	4.50	4.08	4.63
70	4.78	4.66	4.17	4.81
71	4.96	4.82	4.25	5.00
72	5.16	4.99	4.32	5.21
73	5.38	5.17	4.40	5.44
74	5.61	5.36	4.47	5.69
75	5.83	5.56	4.53	5.95
76	6.13	5.76	4.59	6.24
77	6.41	5.97	4.64	6.55
78	6.71	6.18	4.69	6.89
79	7.03	6.40	4.73	7.25
80	7.38	6.62	4.77	7.65
81	7.74	6.83	4.80	8.08
82	8.13	7.04	4.82	8.55
83	8.54	7.25	4.84	9.06
84	8.97	7.45	4.86	9.61
85	9.41	7.63	4.87	10.21
86	9.87	7.80	4.88	10.86
87	10.33	7.96	4.89	11.57
88	10.80	8.10	4.90	12.32
89	11.26	8.23	4.90	13.12
90	11.71	8.35	4.91	13.96
91	12.15	8.45	4.91	14.84
92	12.57	8.54	4.91	15.75
93	12.97	8.62	4.91	16.69
94	13.35	8.69	4.91	17.66
95 and over	13.73	8.75	4.91	18.67

These rates are based on the Annuity 2000 mortality table for Females projected for improvement using projection scale G. Interest is at an annual effective rate of 1.5%.

12. ASSIGNMENT

You may assign your interest in this contract except as otherwise provided, without the consent of any person other than an irrevocable Beneficiary.

We will not be on notice of any assignment unless it is in writing; nor will we be on notice until a duplicate of the original assignment has been filed at our Servicing Office. The assignment will be subject to payments made or actions taken by the Company before the change was recorded. We assume no responsibility for the validity or sufficiency of any assignment.

If this contract is issued in a tax qualified plan, this contract is subject to assignment restrictions for Federal Income Tax purposes. In such event, this contract shall not be sold, assigned, discounted, or pledged as collateral for a loan or as security for the performance of an obligation or for any other purpose, to any person other than us.

13. PROOF REQUIRED FOR PAYMENT

Before making the first annuity payment, we shall have the right to require proof of the correct age of the Measuring Person. We shall also have the right to require proof that the Measuring Person is living on the date each annuity payment is due.

14. MISSTATEMENTS

If the age or sex of the Measuring Person has been misstated, we will adjust the amount of each annuity payment to reflect the correct age and sex. Any overpayment will be repaid to us, and interest at a rate not to exceed six percent may be applied. If it is not repaid, we will deduct such amount from future payments we make under this contract. Any underpayment will be added to future payments we make under the contract. We will pay interest on any underpayment at a rate not to exceed six percent.

15. CLAIMS OF CREDITORS

The Contract Value and all payments under this contract will be exempt from the claims of creditors to the extent permitted by law. With respect to claims of creditors, the proceeds and payments may not be assigned or withdrawn before becoming payable without our agreement.

16. ANNUAL STATEMENT

We will furnish you with a statement of the value of this contract. The statement will be furnished annually (or more frequently if required by law). Upon your request, notice of current or other values will be furnished.

Communications about this annuity contract may be sent to the Company at its Servicing Office.

Flexible Premium Deferred Annuity

Non-Participating - not eligible for dividends

Amounts withdrawn under this contract may be subject to a Withdrawal Charge

SERFF Tracking Number: MALF-125897665 *State:* Arkansas
Filing Company: John Hancock Life Insurance Company *State Tracking Number:* 40839
Company Tracking Number: 08PEGPA ED. BA
TOI: A021 Individual Annuities- Deferred Non- *Sub-TOI:* A021.002 Flexible Premium
Variable
Product Name: Individual Fixed Deferred Annuity
Project Name/Number: /

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: MALF-125897665 State: Arkansas
Filing Company: John Hancock Life Insurance Company State Tracking Number: 40839
Company Tracking Number: 08PEGPA ED. BA
TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.002 Flexible Premium
Variable
Product Name: Individual Fixed Deferred Annuity
Project Name/Number: /

Supporting Document Schedules

Satisfied -Name: Certification/Notice	Review Status:	11/11/2008
Comments:		
Attachment: Compliance Certification (08PEGPA ed. BA).pdf		
Satisfied -Name: Application	Review Status:	11/11/2008
Comments: 156-PEGPA-08 approved on 6/23/2008.		
Satisfied -Name: Statement of Variability	Review Status:	11/13/2008
Comments:		
Attachment: Statement of Variability for Contract 08PEGPA ed. BA.pdf		
Satisfied -Name: Non-Forfeiture Demonstration	Review Status:	11/13/2008
Comments:		
Attachment: BOA Non-Forfeiture Demonstration.pdf		

Compliance Certification

This is to certify that the attached John Hancock Life Insurance Company 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

08PEGPA ed. BA

50.3

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 Officer of the Company

Name: John C. Penney, Jr.
Title: State Compliance Officer
Date: 6/17/2008

Statement of Variability for Contract: 08PEGPA ed. BA

NOTE: Variable material is denoted by bracketing on form

<u>Variable</u>	<u>Explanation</u>
1	Home address of Company
2	The address and telephone number of the annuity servicing office will appear.
3	Subsequent premium payment minimum is \$500 and the maximum is \$1,000,000.
4	Initial premium payment minimum is \$2000 and the maximum is \$1,000,000.

Demonstration of Compliance with Nonforfeiture Law

GPA Freedom - Flexible Premium

<u>Year</u>	<u>Surrender Charge</u>		<u>Pass/Fail</u>
1	7%	Retrospective: Flexible Premium	Pass
2	7%		
3	6%		
4	6%	Prospective: Flexible Premium	Pass
5	5%		
6	0%		
7	0%		
8	0%	<i>Guaranteed Minimum Interest Rate (GMIR)</i>	3.00%
9	0%		
10	0%		

Demonstration of Compliance with Nonforfeiture Law
GPA Freedom - Flexible Premium Retrospective

Values based on premium payment of: 25,000

Pass

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
EOY		BOY	EOY	EOY	EOY	EOY		EOY	EOY		
Age	Policy Year	Premium Payment	Account Value after Premium Payment	Free Amount	Surrender Charge	Account Value Minus Surrender Charge	Premium(s) Paid to Date	Cash Surrender Value*	Regulatory Minimum Surrender Benefit	Difference	Pass = 0 / Fail = 1
						(4) - (6)	MAX (7) , (8)				
61	1	25,000.00	25,750.00	2,575.00	1,622.25	24,127.75	25,000.00	25,000.00	22,485.06	2,514.94	0
62	2	1,000.00	27,552.50	2,755.25	1,735.81	25,816.69	26,000.00	26,000.00	24,014.67	1,985.33	0
63	3	1,000.00	29,409.08	2,940.91	1,609.00	27,800.08	27,000.00	27,800.08	25,590.17	2,209.90	0
64	4	1,000.00	31,321.35	3,132.13	1,712.26	29,609.09	28,000.00	29,609.09	27,212.94	2,396.14	0
65	5	1,000.00	33,290.99	3,329.10	1,562.09	31,728.89	29,000.00	31,728.89	28,884.39	2,844.50	0
66	6	1,000.00	35,319.72	3,531.97	337.42	34,982.30	30,000.00	34,982.30	30,605.98	4,376.31	0
67	7	1,000.00	37,409.31	3,740.93	337.42	37,071.89	31,000.00	37,071.89	32,379.22	4,692.66	0
68	8	1,000.00	39,561.59	3,956.16	337.42	39,224.17	32,000.00	39,224.17	34,205.66	5,018.51	0
69	9	1,000.00	41,778.44	4,177.84	337.42	41,441.01	33,000.00	41,441.01	36,086.89	5,354.12	0
70	10	1,000.00	44,061.79	4,406.18	337.42	43,724.37	34,000.00	43,724.37	38,024.56	5,699.81	0
71	11	0.00	45,383.64	4,538.36	265.32	45,118.32	34,000.00	45,118.32	39,165.30	5,953.03	0
72	12	0.00	46,745.15	4,674.52	191.06	46,554.09	34,000.00	46,554.09	40,340.26	6,213.84	0
73	13	0.00	48,147.51	4,814.75	125.49	48,022.01	34,000.00	48,022.01	41,550.46	6,471.55	0
74	14	0.00	49,591.93	4,959.19	57.96	49,533.97	34,000.00	49,533.97	42,796.98	6,736.99	0
75	15	0.00	51,079.69	5,107.97	0.00	51,079.69	34,000.00	51,079.69	44,080.89	6,998.80	0
76	16	0.00	52,612.08	5,261.21	0.00	52,612.08	34,000.00	52,612.08	45,403.31	7,208.77	0
77	17	0.00	54,190.44	5,419.04	0.00	54,190.44	34,000.00	54,190.44	46,765.41	7,425.03	0
78	18	0.00	55,816.16	5,581.62	0.00	55,816.16	34,000.00	55,816.16	48,168.37	7,647.78	0
79	19	0.00	57,490.64	5,749.06	0.00	57,490.64	34,000.00	57,490.64	49,613.43	7,877.22	0
80	20	0.00	59,215.36	5,921.54	0.00	59,215.36	34,000.00	59,215.36	51,101.83	8,113.53	0

* Values shown are after the application of surrender charge if applicable.

** Surrender Charges are waived at maturity.

Illustration assumes policy is issued at age 60 and matures at age 80.

(1) Age: Age at end of Policy Year

(2) Policy Year

(3) Premium Payment: Payment deposited at beginning of policy year

(4) Account Value after Premium Payment: Premium payments accumulated at GMIR at the end of the policy year

(5) Free Amount: Every year 10% of the Account Value is available to be withdrawn with no surrender charge penalty.

(6) Surrender Charge: Surrender charge on full Account Value Withdrawal. The Free Amount is removed from the first premium payment accumulation and surrender charges are applied to each of the account values attributed to the individual premiums.

(7) Account Value Minus Surrender Charge: Account value if full surrender charge was paid

(8) Premium(s) Paid to Date: Accumulation of premiums paid to date with no interest. This is the guaranteed minimum amount to the policyholder under our "Guarantee of Premium"

(10) Regulatory Minimum Surrender Benefit: year 1: 87.5% of the premium payment minus \$51.25 accumulated at the GMIR; years 2 - 20: 87.5% of the premium payment(s) minus \$51.25 accumulated at the GMIR.

(11) Difference: Difference between the Cash Surrender Value and the Regulatory Minimum Surrender Benefit

(12) Pass = 0 / Fail = 1: If Cash Surrender Value is greater than the Regulatory Minimum Surrender Benefit, it passes.

Demonstration of Compliance with Nonforfeiture Law
GPA Freedom - Flexible Premium Prospective

Values based on initial premium payment of: 25,000
Pass

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
EOY		BOY	BOY	BOY	BOY	BOY		BOY	EOY	EOY	EOY	BOY		
Age	Policy Year	Premium Payment	Account Value after Premium Payment	Free Amount	Surrender Charge	Account Value Minus Surrender Charge (4) - (6)	Premium(s) Paid to Date	Cash Surrender Value* MAX ((7) , (8))	Maturity Value of Premium(s) Paid to Date	Surrender Charge at Maturity	Surrender Value at Maturity	Regulatory Minimum Surrender Benefit	Difference (9) - (13)	Pass = 0 / Fail = 1
61	1	25,000.00	25,000.00	2,500.00	1,575.00	23,425.00	25,000.00	25,000.00	45,152.78	0.00	45,152.78	20,607.14	4,392.86	0
62	2	1,000.00	26,750.00	2,675.00	1,685.25	25,064.75	26,000.00	26,000.00	46,906.29	0.00	46,906.29	22,263.71	3,736.29	0
63	3	1,000.00	28,552.50	2,855.25	1,562.14	26,990.37	27,000.00	27,000.00	48,608.72	0.00	48,608.72	23,994.63	3,005.37	0
64	4	1,000.00	30,409.08	3,040.91	1,662.39	28,746.68	28,000.00	28,746.68	50,261.57	0.00	50,261.57	25,802.94	2,943.74	0
65	5	1,000.00	32,321.35	3,232.13	1,516.60	30,804.75	29,000.00	30,804.75	51,866.27	0.00	51,866.27	27,691.83	3,112.92	0
66	6	1,000.00	34,290.99	3,429.10	327.59	33,963.39	30,000.00	33,963.39	53,424.24	0.00	53,424.24	29,664.58	4,298.81	0
67	7	1,000.00	36,319.72	3,631.97	327.59	35,992.12	31,000.00	35,992.12	54,936.83	0.00	54,936.83	31,724.65	4,267.47	0
68	8	1,000.00	38,409.31	3,840.93	327.59	38,081.72	32,000.00	38,081.72	55,039.16	0.00	55,039.16	33,055.09	5,026.62	0
69	9	1,000.00	40,561.59	4,056.16	327.59	40,234.00	33,000.00	40,234.00	57,831.13	0.00	57,831.13	36,121.15	4,112.84	0
70	10	1,000.00	42,778.44	4,277.84	327.59	42,450.84	34,000.00	42,450.84	59,215.36	0.00	59,215.36	38,465.17	3,985.67	0
71	11	0.00	44,061.79	4,406.18	257.59	43,804.20	34,000.00	43,804.20	59,215.36	0.00	59,215.36	40,003.78	3,800.42	0
72	12	0.00	45,383.64	4,538.36	185.49	45,198.15	34,000.00	45,198.15	59,215.36	0.00	59,215.36	41,603.93	3,594.22	0
73	13	0.00	46,745.15	4,674.52	121.84	46,623.31	34,000.00	46,623.31	59,215.36	0.00	59,215.36	43,268.08	3,355.23	0
74	14	0.00	48,147.51	4,814.75	56.28	48,091.23	34,000.00	48,091.23	59,215.36	0.00	59,215.36	44,998.81	3,092.42	0
75	15	0.00	49,591.93	4,959.19	0.00	49,591.93	34,000.00	49,591.93	59,215.36	0.00	59,215.36	46,798.76	2,793.17	0
76	16	0.00	51,079.69	5,107.97	0.00	51,079.69	34,000.00	51,079.69	59,215.36	0.00	59,215.36	48,670.71	2,408.98	0
77	17	0.00	52,612.08	5,261.21	0.00	52,612.08	34,000.00	52,612.08	59,215.36	0.00	59,215.36	50,617.54	1,994.54	0
78	18	0.00	54,190.44	5,419.04	0.00	54,190.44	34,000.00	54,190.44	59,215.36	0.00	59,215.36	52,642.24	1,548.20	0
79	19	0.00	55,816.16	5,581.62	0.00	55,816.16	34,000.00	55,816.16	59,215.36	0.00	59,215.36	54,747.93	1,068.23	0
80	20	0.00	57,490.64	5,749.06	0.00	57,490.64	34,000.00	57,490.64	59,215.36	0.00	59,215.36	56,937.85	552.79	0

* Values shown are after the application of surrender charge if applicable.

** Surrender Charges are waived at maturity.

Illustration assumes policy is issued at age 60 and matures at age 80.

(1) Age: Age at end of Policy Year

(2) Policy Year

(3) Premium Payment: Payment deposited at beginning of policy year

(4) Account Value after Premium Payment: Premium payments accumulated at GMIR at the beginning of the policy year

(5) Free Amount: Every year 10% of the Account Value is available to be withdrawn with no surrender charge penalty.

(6) Surrender Charge: Surrender charge on full Account Value Withdrawal. The Free Amount is removed from the first premium payment accumulation and surrender charges are applied to each of the account values attributed to the individual premiums.

(7) Account Value Minus Surrender Charge: Account value if full surrender charge was paid

(8) Premium(s) Paid to Date: Accumulation of premiums paid to date with no interest. This is the guaranteed minimum amount to the policyholder under our "Guarantee of Premium"

(9) Cash Surrender Value: Maximum of Account Value Minus Surrender Charge and the Premium(s) Paid to Date

(10) Maturity Value of Premium(s) Paid to Date: Maturity value of premiums already paid at time of maturity (end of year 20)

(11) Surrender Charge at Maturity: Surrender charges applicable to the premiums already paid at time of maturity (end of year 20)

(12) Surrender Value at Maturity: Surrender Value at time of maturity (end of year 20)

(13) Regulatory Minimum Surrender Benefit: Surrender Value at Maturity discounted back to the beginning of the Policy Year at 1% higher than the GMIR rate.

(14) Difference: Difference between the Cash Surrender Value and the Regulatory Minimum Surrender Benefit

(15) Pass = 0 / Fail = 1: If Cash Surrender Value is greater than the Regulatory Minimum Surrender Benefit, it passes.