

SERFF Tracking Number: MALF-125910686 State: Arkansas
Filing Company: John Hancock Life Insurance Company (U.S.A.) State Tracking Number: 41058
Company Tracking Number: END001.08
TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium
Product Name: DCA Account (Jan, 2009)
Project Name/Number: /

Filing at a Glance

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

Product Name: DCA Account (Jan, 2009)

SERFF Tr Num: MALF-125910686 State: ArkansasLH

TOI: A03I Individual Annuities - Deferred Variable

SERFF Status: Closed

State Tr Num: 41058

Sub-TOI: A03I.002 Flexible Premium

Co Tr Num: END001.08

State Status: Approved-Closed

Filing Type: Form

Co Status:

Reviewer(s): Linda Bird

Authors: Nancy Leto, Kathy Dowdell

Disposition Date: 12/17/2008

Date Submitted: 12/09/2008

Disposition Status: Approved

Implementation Date Requested: 01/15/2009

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: Forms are exempt from filing in our domicile state of Michigan

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 12/17/2008

State Status Changed: 12/17/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

The attached forms are submitted for your review and approval. These forms will not replace any forms previously approved by your Department.

These forms are exempt from prior approval in our domicile state of Michigan per Order No. 97-010M, as reported in Michigan Insurance Bulletin No. 97-3. This submission contains no unusual or possibly controversial items from the

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standpoint of normal company or industry standards.

The forms are filed in accordance with the applicable statutes and regulations of your state and are in final print, subject only to minor variations in color, paper stock, duplexing, fonts, and positioning. The forms will be available with new or existing contracts upon approval by your jurisdiction or pending completion of adjustments to our internal administration systems, if later.

Endorsement Forms END001.08 and END002.08 contain additional provisions applicable when an available Dollar Cost Averaging (DCA) investment option is chosen by the contract owner. Both endorsements describe two types of DCA accounts that we may make available: the Regular DCA Account and the Deferred DCA Account. The Regular DCA Account is a traditional Dollar Cost Averaging account where transfers from the DCA investment option to the variable investment accounts specified by the owner begin soon (i.e. no more than 30 days) after payment is made to the DCA account. The Deferred DCA Account provides that the payment made into the DCA Account will be held for a specified period of time (known as the Deferral Period) before transfers commence to the selected variable investment options. In no event will the term of either DCA Account exceed 12 months. The annual effective rate of interest credited on payments to the DCA Account will be no less than 1%.

The key difference between Form END001.08 and END002.08 is in the manner in which the transfer amounts are withdrawn when there are multiple accounts of the same DCA type under a contract. Specifically,

- END001.08 provides that amounts will be transferred on a first-in-first-out basis on the transfer date for the oldest existing DCA account.
- END002.08 treats each DCA Account independently. The pre-determined transfer amount applicable to each DCA Account will be transferred from the respective DCA Account to the chosen variable investment option

We currently intend to implement only endorsement END001.08. Endorsement END002.08 will be implemented when we have completed the systems modifications necessary to administer the separate transfers for multiple DCA accounts of the same type.

We are also submitting Form SP.DCA.08. This form is the Initial Allocation of Net Payment page that will be included in the Contract Specifications when a DCA option is elected. A Statement of Variability is included explaining the variably bracket items contained in this form.

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These forms may be attached to the previously approved contracts listed below or to contracts subsequently approved in your state. The VENTURE.100 contract was originally approved under our prior company name and most recently, under John Hancock Life Insurance Company (U.S.A) with our name change submissions, effective January 01, 2005.

FORM NUMBER ORIGINAL APPROVAL DATE

VENTURE.100 09/18/00
VENTURE-VA.AW.07 &
VENTURE-VA.B.07 8/17/07

Please note the base contracts to which these forms may attach are securities subject to federal regulation and must comply with the requirements of the Securities and Exchange Commission. Therefore, these forms are exempt from readability requirements as intended for use with forms subject to the Federal jurisdiction of the Securities and Exchange Commission.

Company and Contact

Filing Contact Information

Nancy Leto, nburns@jhancock.com
601 Congress St. (617) 663-3720 [Phone]
Boston , MA 02210-2805 (617) 663-3150[FAX]

Filing Company Information

John Hancock Life Insurance Company (U.S.A.) CoCode: 65838 State of Domicile: Michigan
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

Filing Fees

Fee Required? Yes
Fee Amount: \$60.00
Retaliatory? No
Fee Explanation: \$20 per form X 3 forms = \$60.00

SERFF Tracking Number: MALF-125910686 *State:* Arkansas
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TOI: A031 Individual Annuities - Deferred Variable *Sub-TOI:* A031.002 Flexible Premium
Product Name: DCA Account (Jan, 2009)
Project Name/Number: /
Per Company: No

SERFF Tracking Number: MALF-125910686 State: Arkansas
Filing Company: John Hancock Life Insurance Company (U.S.A.) State Tracking Number: 41058
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TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
John Hancock Life Insurance Company (U.S.A.)	\$60.00	12/09/2008	24413140

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	12/17/2008	12/17/2008

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Disposition

Disposition Date: 12/17/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: MALF-125910686 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	Life & Annuity - Actuarial Memo		No
Supporting Document	Statement of Variability		Yes
Form	Dollar Cost Averaging (DCA)		Yes
	Endorsement		
Form	Dollar Cost Averaging (DCA)		Yes
	Endorsement		
Form	Initial Allocation of Net Payment		Yes

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Form Schedule

Lead Form Number:

Review Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	END001.08	Policy/Cont Dollar Cost ract/Fratern Averaging (DCA) al Endorsement Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0	END00108.pdf
	END002.08	Policy/Cont Dollar Cost ract/Fratern Averaging (DCA) al Endorsement Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0	END00208.pdf
	SP.DCA.08	Schedule Pages Initial Allocation of Net Payment	Initial		0	Spec- Allocations.pdf

DOLLAR COST AVERAGING (DCA) ENDORSEMENT

This Endorsement is effective on issue. Except where this Endorsement provides otherwise, it is part of, and subject to the other terms and conditions of the Contract to which it is attached. The provisions of the Contract to which this Endorsement is attached are amended as follows:

The following definitions are applicable to this Endorsement only:

DEFERRAL PERIOD: The Deferral Period is the period of time that the Net Payment must be held in the Deferred Dollar Cost Averaging Account before the initial Transfer Day.

INVESTMENT OPTIONS: The Investment Options can be variable investment options or a Dollar Cost Averaging Account. The initial Investment Options available under this Contract are shown on the Specifications Page.

TRANSFER DAY: The Transfer Day is the day of the month on which each monthly transfer will be made from a DCA Account to the selected Variable Investment Option. This day is between the 1st and 28th day of the month. If you do not select a Transfer Day and the Transfer Day set as described below, falls on the 29th, 30th or 31st day of a month, the Transfer Day will be the 28th day of that month.

The following provisions are added to the Contract:

GENERAL

Except as otherwise modified, "DCA Account" means either a "Regular" Dollar Cost Averaging Account or a "Deferred" Dollar Cost Averaging Account.

Prior to the Maturity Date, you may elect to allocate a Net Payment to a DCA Account that is backed by our General Account. You may choose any DCA Account option listed on the Specifications Page or any other option that we subsequently offer. A DCA Account will provide for transfers to any of the available Variable Investment Options you have chosen for the duration of the DCA Account term you elected.

Unless we are instructed otherwise, any subsequent Net Payment will be allocated among Variable Investment Options according to your DCA Account transfer instructions. If you elect to have a subsequent Net Payment allocated to a DCA Account, a new account will be established for that Net Payment. Unless we consent otherwise, concurrent DCA accounts must all be allocated to the same DCA option.

Transfers into your DCA Account may be made if the DCA Account program available at the time of the proposed transfer permits such transfers.

Scheduled monthly transfers from the DCA Account will not count towards the limit on the number of transfers that can be made per Contract Year. You may also choose to transfer additional amounts from the DCA account. Any transfer of an additional amount will count towards the limit on the number of transfers that can be made per Contract Year. Transfer of additional amounts may cause the DCA Account to terminate as described in the Termination provision below.

We may restrict the DCA Account program at any time. If the DCA Account program is restricted, no Net Payments may be allocated to a DCA Account after the date of the restriction. Any amounts previously allocated to a DCA Account prior to restriction of the program will be unaffected by such restrictions and transfers will continue to the Variable Investment Options chosen by you until all amounts in the DCA Account have been transferred.

The value of any DCA Account will be included in the Contract Value provided by your Contract. Subject to the Withdrawal Provisions of the Contract, you may withdraw all or a portion of the Contract Value at any time. If a withdrawal reduces the Investment Account Value of a DCA Account, the term of such DCA Account may be reduced or that DCA Account may be terminated.

REGULAR DOLLAR COST AVERAGING ACCOUNT (Regular DCA Account)

Under the Regular DCA Account program, a pre-determined dollar amount will be transferred on a monthly basis from the Regular DCA Account to the Variable Investment Options you have chosen to receive the transfer. You select the Transfer Day. If you do not select a Transfer Day, transfers will begin 30 days after the Payment is received and that day of the month will be the Transfer Day. If a Transfer Day does not fall on a business day, the transfer for that month will be made on the next business day. Monthly transfers will continue to be made until all amounts have been transferred from the Regular DCA Account at the end of the Regular DCA Account term you have selected. When there are multiple accounts within the same Regular DCA Account option, amounts will be transferred on a first-in-first-out basis on the Transfer Date established for the oldest existing account.

The Regular DCA Account will accumulate interest at an effective annual rate declared by us and in effect on the date the Net Payment is allocated to the Regular DCA Account. The declared rate may vary by the duration of the Regular DCA Account, by product type, or by class of Owner. The rate is guaranteed for the duration of the Regular DCA Account option elected. The interest credited is based on the length of time the Net Payment is in the Regular DCA Account so that interest credited on any given day will be at rate that, if compounded daily for one year, would equal the applicable declared rate. The annual effective rate for the Regular DCA Account will not be less than 1.00%.

DEFERRED DOLLAR COST AVERAGING (DCA) ACCOUNT (Deferred DCA Account)

Under the Deferred DCA Account program, following the Deferral Period a pre-determined dollar amount will be transferred on a monthly basis from the Deferred DCA Account to the Variable Investment Options you have chosen to receive the transfer. You select the Transfer Day. If you do not select a Transfer Day, transfers will begin on the day following the end of the Deferral Period and that day of the month will be the Transfer Day. If a Transfer Day does not fall on a business day, the transfer for that month will be made on the next business day. Monthly transfers will continue to be made until all amounts have been transferred from the Deferred DCA Account at the end of the Deferred DCA Account term you have selected. When there are multiple accounts within the same Deferred DCA Account option, amounts will be transferred on a first-in-first-out basis on the Transfer Date established for the oldest existing account.

The Deferred DCA Account will accumulate interest at the effective annual rates declared by us and in effect on the date the Net Payment is allocated to the Deferred DCA Account. Separate declared rates may apply to the Deferral Period and for the remainder of the Deferred DCA Account term. The declared rates may vary by the duration of the Deferred DCA Account as well as duration of the Deferral Period, by product type, or by class of Owner. The rates for the Deferral Period and the remainder of the Deferred DCA term are guaranteed for the duration of the Deferred DCA Account option elected. The interest credited is based on the length of time the Net Payment is in the Deferred DCA Account so that interest credited on any given day will be at rates that, if compounded daily for one year, would equal the declared rates applicable to the Deferral Period and the remainder of the Deferred DCA term. The annual effective rate for the Deferred DCA Account will not be less than 1.00%.

TERMINATION

The DCA Account will terminate on the earliest of:

- a. the date the Contract terminates; or
- b. the date all amounts are transferred from the DCA Account, or
- c. the end of the DCA Account term.

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

[]

[Secretary]

DOLLAR COST AVERAGING (DCA) ENDORSEMENT

This Endorsement is effective on issue. Except where this Endorsement provides otherwise, it is part of, and subject to the other terms and conditions of the Contract to which it is attached. The provisions of the Contract to which this Endorsement is attached are amended as follows:

The following definitions are applicable to this Endorsement only:

DEFERRAL PERIOD: The Deferral Period is the period of time that the Net Payment must be held in the Deferred Dollar Cost Averaging Account before the initial Transfer Day.

INVESTMENT OPTIONS: The Investment Options can be variable investment options or a Dollar Cost Averaging Account. The initial Investment Options available under this Contract are shown on the Specifications Page.

TRANSFER DAY: The Transfer Day is the day of the month on which each monthly transfer will be made from a DCA Account to the selected Variable Investment Option. This day is between the 1st and 28th day of the month. If you do not select a Transfer Day and the Transfer Day set as described below, falls on the 29th, 30th or 31st day of a month, the Transfer Day will be the 28th day of that month.

The following provisions are added to the Contract:

GENERAL

Except as otherwise modified, "DCA Account" means either a "Regular" Dollar Cost Averaging Account or a "Deferred" Dollar Cost Averaging Account.

Prior to the Maturity Date, you may elect to allocate a Net Payment to a DCA Account that is backed by our General Account. You may choose any DCA Account option listed on the Specifications Page or any other option that we subsequently offer. A DCA Account will provide for transfers to any of the available Variable Investment Options you have chosen for the duration of the DCA Account term you elected.

Unless we are instructed otherwise, any subsequent Net Payment will be allocated among Variable Investment Options according to your DCA Account transfer instructions. If you elect to have a subsequent Net Payment allocated to a DCA Account, a new account will be established for that Net Payment. Unless we consent otherwise, concurrent DCA accounts must all be allocated to the same DCA option.

Transfers into your DCA Account may be made if the DCA Account program available at the time of the proposed transfer permits such transfers.

Scheduled monthly transfers from the DCA Account will not count towards the limit on the number of transfers that can be made per Contract Year. You may also choose to transfer additional amounts from the DCA account. Any transfer of an additional amount will count towards the limit on the number of transfers that can be made per Contract Year. Transfer of additional amounts may cause the DCA Account to terminate as described in the Termination provision below.

We may restrict the DCA Account program at any time. If the DCA Account program is restricted, no Net Payments may be allocated to a DCA Account after the date of the restriction. Any amounts previously allocated to a DCA Account prior to restriction of the program will be unaffected by such restrictions and transfers will continue to the Variable Investment Options chosen by you until all amounts in the DCA Account have been transferred.

The value of any DCA Account will be included in the Contract Value provided by your Contract. Subject to the Withdrawal Provisions of the Contract, you may withdraw all or a portion of the Contract Value at any time. If a withdrawal reduces the Investment Account Value of a DCA Account, the term of such DCA Account may be reduced or that DCA Account may be terminated.

REGULAR DOLLAR COST AVERAGING ACCOUNT (Regular DCA Account)

Under the Regular DCA Account program, a pre-determined dollar amount will be transferred on a monthly basis from the Regular DCA Account to the Variable Investment Options you have chosen to receive the transfer. You select the Transfer Day. If you do not select a Transfer Day, transfers will begin 30 days after the Payment is received and that day of the month will be the Transfer Day. If a Transfer Day does not fall on a business day, the transfer for that month will be made on the next business day. Monthly transfers will continue to be made until all amounts have been transferred from the Regular DCA Account at the end of the Regular DCA Account term you have selected. When there are multiple accounts within the same Regular DCA Account option, the pre-determined dollar amount applicable to each DCA account will be transferred from the respective DCA account to the Variable Investment Options you have chosen to receive the transfer.

The Regular DCA Account will accumulate interest at an effective annual rate declared by us and in effect on the date the Net Payment is allocated to the Regular DCA Account. The declared rate may vary by the duration of the Regular DCA Account, by product type, or by class of Owner. The rate is guaranteed for the duration of the Regular DCA Account option elected. The interest credited is based on the length of time the Net Payment is in the Regular DCA Account so that interest credited on any given day will be at rate that, if compounded daily for one year, would equal the applicable declared rate. The annual effective rate for the Regular DCA Account will not be less than 1.00%.

DEFERRED DOLLAR COST AVERAGING (DCA) ACCOUNT (Deferred DCA Account)

Under the Deferred DCA Account program, following the Deferral Period a pre-determined dollar amount will be transferred on a monthly basis from the Deferred DCA Account to the Variable Investment Options you have chosen to receive the transfer. You select the Transfer Day. If you do not select a Transfer Day, transfers will begin on the day following the end of the Deferral Period and that day of the month will be the Transfer Day. If a Transfer Day does not fall on a business day, the transfer for that month will be made on the next business day. Monthly transfers will continue to be made until all amounts have been transferred from the Deferred DCA Account at the end of the Deferred DCA Account term you have selected. When there are multiple accounts within the same Deferred DCA Account option, the pre-determined dollar amount applicable to each DCA account will be transferred from the respective DCA account to the Variable Investment Options you have chosen to receive the transfer.

The Deferred DCA Account will accumulate interest at the effective annual rates declared by us and in effect on the date the Net Payment is allocated to the Deferred DCA Account. Separate declared rates may apply to the Deferral Period and for the remainder of the Deferred DCA Account term. The declared rates may vary by the duration of the Deferred DCA Account as well as duration of the Deferral Period, by product type, or by class of Owner. The rates for the Deferral Period and the remainder of the Deferred DCA term are guaranteed for the duration of the Deferred DCA Account option elected. The interest credited is based on the length of time the Net Payment is in the Deferred DCA Account so that interest credited on any given day will be at rates that, if compounded daily for one year, would equal the declared rates applicable to the Deferral Period and the remainder of the Deferred DCA term. The annual effective rate for the Deferred DCA Account will not be less than 1.00%.

TERMINATION

The DCA Account will terminate on the earliest of:

- a. the date the Contract terminates; or
- b. the date all amounts are transferred from the DCA Account, or
- c. the end of the DCA Account term.

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

 [Signature]

[Secretary]

INITIAL ALLOCATION OF NET PAYMENT
(SEE FOLLOWING PAGE FOR ALL AVAILABLE OPTIONS)

DCA ACCOUNT OPTIONS:

	INITIAL INTEREST RATE	INITIAL DCA ACCOUNT TERM EXPIRES
[[12] month DCA with [6] month Deferral Period]	[25.00%] [[1.00%] during the Deferral Period; thereafter [1.00%] for the remainder of the DCA Account term]	[12/14/2009]

VARIABLE INVESTMENT OPTIONS:

[MID CAP STOCK]	[50.00%]
[AMERICAN GROWTH]	[25.00%]

TOTAL 100.00%

[THIS PLAN IS INTENDED TO QUALIFY UNDER THE INTERNAL REVENUE CODE FOR TAX-FAVORED STATUS. LANGUAGE CONTAINED IN THIS CONTRACT REFERRING TO FEDERAL TAX STATUS OR RULES IS INFORMATIONAL AND INSTRUCTIONAL AND THIS LANGUAGE IS NOT SUBJECT TO APPROVAL OR DISAPPROVAL BY THE STATE IN WHICH THE CONTRACT IS ISSUED FOR DELIVERY. PLEASE SEEK THE ADVICE OF YOUR OWN TAX ADVISOR REGARDING YOUR INDIVIDUAL TAX TREATMENT.]

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Product Name: DCA Account (Jan, 2009)
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Rate Information

Rate data does NOT apply to filing.

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Supporting Document Schedules

Review Status:
Satisfied -Name: Certification/Notice 11/19/2008
Comments:
Attachment:
AR - Certification.pdf

Review Status:
Satisfied -Name: Statement of Variability 12/09/2008
Comments:
Attachment:
Stmt of Variability.pdf

ARKANSAS CERTIFICATION

John Hancock Life Insurance Company (U.S.A.)
Form Number(s): END001.08, END002.08, SP.DCA.08

Having carefully reviewed the above numbered form, we hereby certify, to the best of our knowledge, information and ability, that:

1. Said form conforms in all aspects to the provisions of Arkansas Rule and Regulation 19;
2. Said form conforms in all aspects to the provisions of Arkansas Rule and Regulation 49;
3. Said forms are exempt from ACA 23-80-206 (Flesch) due to the fact that such forms are securities, subject to federal regulations and must comply with requirements of the Securities and Exchange Commission.
4. Said form conforms in all aspects to the provisions of ACA 23-79-138 (Consumer Information Notice). *NA for this endorsement filing. The required Consumer Information Notice is attached to the previously-approved base contracts with which these Riders will be issued.*
5. Said form contains no provision or provisions previously disapproved or called to our attention by the Insurance Department of Arkansas, except as follows: NONE



Frank O'Neill, ASA, MAAA
AVP & Pricing Actuary

Signed at: Boston, Massachusetts

Date: 12/9/2008

STATEMENT OF VARIABILITY
Initial Allocation of Net Payment Form SP.DCA.08

This document will define the range of variation of bracketed items on the Initial Allocation of Net Payment form.

The DCA Account Options and Variable Investment Options will reflect the initial investment options and allocation percentages as chosen by the Owner on the Application.

DCA Account Options

The description of the DCA Account Options may vary as follows:

[T] month Regular DCA Account

Where T may be a term of 6 or 12 months

[T] month DCA with [D] month Deferral Period

Where:

T may be a term of 6 or 12 months

D may vary from 3- to 6- month Deferral Period

The Initial Interest Rate may vary as follows:

[P%]

Where P will be no less than 1% and no more than 15%. This variation is applicable to the Regular DCA Account

[P%] during the Deferral Period; thereafter [P%] for the remainder of the DCA Account term

Where P at either the Deferral Period or remainder of the term will be no less than 1% and no more than 15%.

The Initial DCA Account Term Expires varies based on the DCA Account option chosen by the Owner. The John Doe form submitted illustrates the expiration date for a 12-month DCA option that began on 12/15/2008.

Qualified Plan Statement

The Qualified Plan statement (the last paragraph on the Initial Allocation of Net Payment page) will only appear when the type of contract as shown on the Application indicates the contract is a qualified plan.