

SERFF Tracking Number: MNL-125661885 State: Arkansas
Filing Company: John Hancock Life Insurance Company (U.S.A.) State Tracking Number: 39372
Company Tracking Number:
TOI: A02.1G Group Annuities - Deferred Non- Sub-TOI: A02.1G.002 Flexible Premium
Variable and Variable
Product Name: Lifetime Income Benefit Rider
Project Name/Number: GIFL Rider/

Filing at a Glance

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

Product Name: Lifetime Income Benefit Rider SERFF Tr Num: MNL-125661885 State: ArkansasLH

TOI: A02.1G Group Annuities - Deferred Non- SERFF Status: Closed State Tr Num: 39372
Variable and Variable

Sub-TOI: A02.1G.002 Flexible Premium

Co Tr Num:

State Status: Approved-Closed

Filing Type: Form

Co Status:

Reviewer(s): Linda Bird

Authors: Cheryl Broughton,
Vanessa Ruszczyk, Ernest Chan,
Alex Cruz

Disposition Date: 06/25/2008

Date Submitted: 06/23/2008

Disposition Status: Approved

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: GIFL Rider

Status of Filing in Domicile: Not Filed

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: EXEMPT

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Small

Overall Rate Impact:

Group Market Type: Employer

Filing Status Changed: 06/25/2008

State Status Changed: 06/25/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

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

GP1067.1 – Lifetime Income Benefit Rider

We are submitting for your approval the above mentioned Rider form for use on a general basis. This Rider will be used

SERFF Tracking Number: MNL-125661885 State: Arkansas
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with our Unallocated Group Annuity Contracts which have been previously approved by your Department. This form is similar to the form shown below which was also previously approved by your Department

Form GP1067.1 – Lifetime Income Benefit Rider (Form GP1067 was previously approved October 19, 2007)

This new Rider will replace the currently approved Rider. The changes being made in this filing are as a result of our ongoing investment line-up due diligence and for clarification purposes. For your convenience, new wording has been underlined and we certify that no other changes have been made.

We would like to begin using this form for New Business upon approval.

For your information, we have attached a Rider Use Summary, which lists the approved policy forms to which the rider may be attached. This Rider, once approved will be available to new and inforce Contractholders.

THE RIDER WILL BE USED ONLY WITH OUR UNALLOCATED NON-PARTICIPATING GROUP ANNUITY CONTRACTS SOLD TO TRUSTEES OF PROFIT SHARING AND PENSION PLANS QUALIFIED UNDER SECTION 401(a) OF THE INTERNAL REVENUE CODE AND TRUSTEED ELIGIBLE DEFERRED COMPENSATION PLANS OF STATE AND LOCAL GOVERNMENTS DESCRIBED IN SECTION 457(b) OF THE INTERNAL REVENUE CODE.

Please note, due to our internal contract issuance systems, formatting and/or pagination may be altered slightly on the issued Separate Account Riders.

This Rider is being submitted to all states except New York. In addition, this Rider is exempt from filing under Bulletin 97-3 in Michigan, our state of domicile.

Your consideration of this submission is appreciated, and we look forward to receiving the Department's approval. We will be submitting, via EFT, the amount of \$20.00 to cover your filing fee for the above rider.

Sincerely,

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Alex Cruz

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 John Hancock Life Insurance Co. (U.S.A.)
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 alex_cruz@jhancock.com

Company and Contact

Filing Contact Information

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 200 Bloor St. E. (416) 852-7424 [Phone]
 Toronto, ON M4W 1E5 (416) 852-7166[FAX]

Filing Company Information

John Hancock Life Insurance Company CoCode: 65838 State of Domicile: Michigan
 (U.S.A.)
 200 Bloor Street East Group Code: -99 Company Type: Lead Company
 Toronto, ON M4W 1E5 Group Name: State ID Number:
 (800) 333-0963 ext. [Phone] FEIN Number: 01-0233346

Filing Fees

Fee Required? Yes
 Fee Amount: \$20.00
 Retaliatory? No
 Fee Explanation: 20 X 1 = 20
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
John Hancock Life Insurance Company (U.S.A.)	\$20.00	06/23/2008	21036251

SERFF Tracking Number: MNL-125661885 State: Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	06/25/2008	06/25/2008

SERFF Tracking Number: MNL-125661885 State: Arkansas
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Disposition

Disposition Date: 06/25/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Actuarial Memo		No
Supporting Document	Rider use summary		Yes
Supporting Document	Memorandum of Variable Material		Yes
Form	Lifetime Income Benefit Rider		Yes

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Form Schedule

Lead Form Number: GP1067.1

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	GP1067.1	Policy/Cont	Lifetime Income ract/Fratern Benefit Rider al Certificate	Initial		0	LIBR- final copy(1067.1). pdf

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

LIFETIME INCOME BENEFIT RIDER

This rider is made a part of the Contract to which it is attached. The Contract is modified to add the provisions of this rider. All provisions of the Contract will apply to this rider, except that in the event of a conflict between the provisions of the Contract and this rider, the provisions of this rider will prevail.

Subject to the terms of the Plan and the terms, conditions and fees outlined in both this rider and the Contract to which this rider is attached, the Company will provide a Lifetime Income Benefit for Eligible Participants even if the Market Value of the Applicable Investment Options in which their Designated Contributions are allocated is reduced to zero.

1. DEFINITIONS

“Activation Date” means the later of the date of (i) an Eligible Participant’s most recent election to receive this benefit, and (ii) the date a Designated Contribution was first allocated to one or more Applicable Investment Options on the Eligible Participant’s behalf.

“Anniversary” means, prior to the establishment of a Lifetime Income Date, the date that occurs 1 year following the later of (i) the date on which an Eligible Participant has elected to receive this benefit, and (ii) the date upon which the Company has received Designated Contributions, as determined in accordance with the terms of the Contract, to one or more Applicable Investment Options on behalf of an Eligible Participant pursuant to this rider; and annually thereafter. After a Lifetime Income Date has been established, “Anniversary” means that date that occurs 1 year following the Lifetime Income Date and annually thereafter.

“Applicable Investment Options” means those Investment Options under the Contract to which Designated Contributions are allocated. Applicable Investment Options are limited to the investment options described in the Separate Account C Rider.

The Company reserves the right to determine which Applicable Investment Options will be made available to accept Designated Contributions from time to time.

“Beneficiary” means the Eligible Participant’s beneficiary as determined by the Contractholder in accordance with the provisions of the Plan.

“Benefit Base” is the amount established for an Eligible Participant, based on which an Eligible Participant’s Lifetime Income Amount is determined, as described in the Determination of Benefit Base provisions in this rider. The Benefit Base is not a cash value.

“Designated Balances” means the market value of an Eligible Participant’s investments in the Applicable Investment Options that are attributable to the Eligible Participant’s Designated Contributions. All withdrawals, transfers and loans from an Eligible Participant’s Designated Balances reduce such balances on a dollar for dollar basis.

“Designated Contributions” means those contributions, including transfer contributions and, if applicable, loan repayments that are designated by the Eligible Participant to be subject to the guarantees provided by this Rider, and allocated to one or more Applicable Investment Options.

“Eligible Participant” means a Participant who has elected this Lifetime Income Benefit and has not terminated such election.

“Lifetime Income Amount” (“LIA”) means the amount that is guaranteed to be available for withdrawal by an Eligible Participant (or, if Spousal Continuation is selected, a spousal Beneficiary) in each year after the Lifetime Income Date during the life of the Eligible Participant (or the spousal Beneficiary, if applicable) while this Rider is in effect, and is calculated in accordance with the Lifetime Income Amount (“LIA”) provision(s) in this rider.

LIFETIME INCOME BENEFIT RIDER (Cont'd)

“Lifetime Income Benefit” means the benefits, subject to the terms, conditions and fees described in this rider, which are available to be elected by an Eligible Participant if the Contractholder has selected this rider.

“Lifetime Income Date” means the date on which an Eligible Participant’s LIA is initially established as further described in the LIA provision(s) in this rider.

“Market Value”, for the purposes of this rider, is computed in accordance with the terms of the Contract

“Minimum Holding Period” means, with respect to an Eligible Participant, that period ending on the date that is [7] years after the Eligible Participant’s Activation Date. Notwithstanding the foregoing, if the Eligible Participant makes a Designated Contribution that by itself or cumulatively with other Designated Contributions in any 365 day period, exceeds 20% of the Benefit Base, then the Eligible Participant’s Minimum Holding Period will recommence as of the date of such Designated Contribution. The Minimum Holding Period will not recommence if the Designated Contribution or Contributions are Recurring Contributions or if the Designated Contributions are made during the 120-day period immediately following the Eligible Participant’s Activation Date.

“Recurring Contribution” means any contribution remitted to the Company by the Plan Sponsor with a direction to allocate contributions to one or more Applicable Investment Option on a regular, ongoing periodic basis on behalf of an Eligible Participant. Recurring Contributions include any loan repayment that is part of a series of regular installment payments made in accordance with the amortization schedule of the loan, and does not include any lump-sum pre-payment of the loan.

“Step-Up” means an increase in the Benefit Base to the Designated Balances of an Eligible Participant on an Anniversary, if such Designated Balances are greater than the Benefit Base on such Anniversary, as set out in the provision(s) in this rider.

“Vested Benefit Base” means that portion of the Benefit Base attributable to contributions remitted on behalf of an Eligible Participant that are fully vested. The Vested Benefit Base is calculated by multiplying the Benefit Base by the percentage of the Designated Balances that are vested in accordance with the provisions of the Plan, as amended from time to time.

2. LIFETIME INCOME AMOUNT (“LIA”) FOR ELIGIBLE PARTICIPANTS

2.1 General

If a Benefit Base has been established for an Eligible Participant under this rider, the Eligible Participant may elect to establish a Lifetime Income Amount (“LIA”) on or after the date on which the later of the following occurs:

- (a) the date upon which the Eligible Participant reaches age [62] and
- (b) the date on which the Eligible Participant’s Minimum Holding Period expires.

The date on which the Eligible Participant establishes the LIA is the Eligible Participant’s Lifetime Income Date.

By electing to establish a LIA, an Eligible Participant may no longer make Designated Contributions and the Benefit Base will not decrease if the total annual amount withdrawn or transferred (as provided under section 5 of this rider) by the Eligible Participant during the previous 12 months, calculated as of an Anniversary, is less than or equal to the Eligible Participant’s LIA. In the event that the total amount withdrawn or transferred during any such period exceeds the LIA, the Benefit Base will be reduced in accordance with the provisions of section 5 of this rider. Step-Ups will still apply to increase the Benefit Base and accordingly, the LIA, as described in section 3 of this rider.

LIFETIME INCOME BENEFIT RIDER (Cont'd)

2.2 Spousal Continuation Election

If the Eligible Participant has a spouse on the Lifetime Income Date, the Eligible Participant may, at the same time that the Eligible Participant establishes a LIA, elect Spousal Continuation of the Lifetime Income Benefit, provided that the Eligible Participant's spouse is at least [62] on or before such date. Any Spousal Continuation election is irrevocable and available only if the spouse is the sole Beneficiary, and is also subject to the provisions in section 6 of this rider.

2.3 LIA Calculation

If Spousal Continuation is elected, then the LIA for an Eligible Participant is equal to [3.5%] of the Vested Benefit Base, calculated as of the Lifetime Income Date and any subsequent Anniversary and is subject to the provisions in section 6 of this rider.

If Spousal Continuation is not elected, then the LIA for an Eligible Participant is equal to [4.0%] of the Vested Benefit Base, calculated as of the Lifetime Income Date and any subsequent Anniversary. The LIA of an Eligible Participant reduces to zero (0) upon the death of the Eligible Participant, except as provided by the provisions in section 6 of this rider.

In the event that the Benefit Base is reduced as a result of a withdrawal, loan or transfer in accordance with section 5 of this rider, the LIA will be re-calculated as of the date of such withdrawal, loan or transfer.

If any portion of a LIA is not taken as a withdrawal in any year after the Lifetime Income Date, the portion of the LIA not taken will not increase the LIA for any subsequent year.

3. DETERMINATION OF BENEFIT BASE

The sum of all Designated Contributions initially made on behalf of an Eligible Participant will establish the Benefit Base for that Eligible Participant. There is no minimum contribution required to establish a Benefit Base.

Before the Lifetime Income Date, the Benefit Base will increase dollar for dollar for each subsequent Designated Contribution.

In addition, on each Anniversary, the Benefit Base will be subject to a Step-Up if, on such Anniversary, the Eligible Participant's Designated Balances are greater than the Eligible Participant's Benefit Base on such Anniversary.

The Maximum Benefit Base that may be established for each Eligible Participant is [\$5,000,000.00].

4. PAYMENT OF LIFETIME INCOME BENEFIT

After the Lifetime Income Date, an Eligible Participant (and, if Spousal Continuation is selected, the Spousal Beneficiary, upon the Eligible Participant's death) has the right to take periodic withdrawals of his or her LIA each year during his or her lifetime. Such withdrawals can continue to be taken even after the Eligible Participant's Designated Balances are reduced to zero. The withdrawals can be taken in such method and at such frequency as made available by the Company and in accordance with the specifications provided under this rider and the Withdrawals section of the Contract to which the rider is attached.

LIFETIME INCOME BENEFIT RIDER (Cont'd)

5. WITHDRAWALS, TRANSFERS AND LOANS

5.1 Impact of Withdrawals and Transfers on Benefit Base

Before the Lifetime Income Date, withdrawals or transfers from an Eligible Participant's Designated Balances will reduce the Benefit Base by an amount equal to:

$$\frac{A \times B}{C} ; \text{ where}$$

- A is the Benefit Base prior to such withdrawal or transfer;
- B is the amount of the withdrawal from the Eligible Participant's Designated Balances and
- C is the Eligible Participant's Designated Balances prior to the withdrawal.

On or after the Lifetime Income Date, if the Eligible Participant's total withdrawals or transfers from an Eligible Participant's Designated Balances during any year beginning on the Lifetime Income Date or Anniversary thereof, are in excess of the LIA for such year, then the Benefit Base will be reduced in accordance with the above formula. Upon such reduction of the Benefit Base, the LIA will be re-calculated in accordance with the provisions of section 2 of this rider.

On or after the Lifetime Income Date, the Benefit Base will not decrease if the Eligible Participant's total withdrawals or transfers from his or her Designated Balances, during any year beginning on the Lifetime Income Date or Anniversary thereof, are less than or equal to the LIA during the same year.

If at any time an Eligible Participant elects to make a transfer from his or her Designated Balances, a subsequent Designated Contribution of an amount that is not a Recurring Contribution will not be allowed until 90 days after the date of such transfer.

5.2 Life Expectancy Distributions

Notwithstanding section 5.1 above, the Benefit Base will not decrease, and the LIA will not be re-calculated, if the withdrawals described in section 5.1 are distributions elected under an automatic distribution program, provided by the Company, even if such distributions exceed the LIA, provided that such withdrawals:

- (a) are part of a series of substantially equal periodic payments over the Eligible Participant's life expectancy (or, if applicable, the joint life expectancy of the Eligible Participant and the Eligible Participant's spouse) and
- (b) are paid to the Eligible Participant as required or contemplated by Internal Revenue Code (the "Code") Section 401(a)(9) ("Required Minimum Distributions"); and
- (c) constitute the proportional share attributable to the Eligible Participant's account under this rider of all such distributions under the Contract or under the Plan

as determined by the Company and based on the Company's understanding of the Code.

For purposes of this "Life Expectancy Distributions" provision, references to the Eligible Participant also include the Participant's spouse, as applicable.

The Company reserves the right to make any changes necessary to comply with the Code and Treasury Regulations.

LIFETIME INCOME BENEFIT RIDER (Cont'd)

5.3 Effect of Loans on Benefit Base

Any Eligible Participant's account assets that are eligible for loans are debited pro rata across all the Applicable Investment Options in which the Participant has investments. If an Eligible Participant's Designated Balances are debited for a loan, then the Benefit Base will be decreased, pro rata across the Applicable Investment Options to which the Eligible Participant has allocated Designated Contributions, in accordance with the formula described in section 5.1 of this rider.

6. CONSEQUENCES UPON DEATH OF ELIGIBLE PARTICIPANT

Subject to the terms and provisions of the Plan, the following provisions apply.

6.1 Eligible Participant dies before the Lifetime Income Date

- (a) **Spousal Beneficiary:** If the Beneficiary is the Eligible Participant's spouse and such spouse is the Eligible Participant's sole Beneficiary on the date of his or her death, then such spouse may, in addition to any other options such spouse has pursuant to the Plan provisions, elect to
- (i) assume the Eligible Participant's Vested Benefit Base calculated as of the Eligible Participant's date of death; and
 - (ii) be provided with a LIA equal to [3.5%] of such Vested Benefit Base for each year, following the later of;
 - a. the date upon which such spouse reaches age [62] and
 - b. the date on which the Eligible Participant's Minimum Holding Period expires.

If such an election is made, the LIA amount will be available for withdrawal by such spouse during his or her lifetime. Upon such spouse's death, the Eligible Participant's Vested Benefit Base will be reduced to zero (0) on the date of the death of such spouse, and any Market Value remaining in the Eligible Participant's account under the Contract will be distributed in a lump sum to such person(s) as determined by the Contractholder in accordance with the provisions of the Plan, subject to the terms of the Contract.

If the spouse does not make such an election, then such spouse may elect either to (i) receive a distribution in a lump sum of the remaining Market Value in the Eligible Participant's account under the Contract, or (ii) roll over such remaining Market Value (and, if applicable, the Eligible Participant's Vested Benefit Base calculated as of the Eligible Participant's date of death) to a recipient John Hancock vehicle that is available for such purpose. If such spouse elects either one of these two options, then the Eligible Participant's benefits under this rider terminate and no additional payments will be made under this rider.

- (b) **Non-Spousal Beneficiary:** If the Beneficiary is not the Eligible Participant's spouse, the Eligible Participant's Vested Benefit Base will be reduced to zero (0) on the date of the Eligible Participant's death. The remaining Market Value in the Eligible Participant's account under the Contract will be distributed to such Beneficiary in a lump sum or in accordance with the Plan provisions, subject to the terms of the Contract.

LIFETIME INCOME BENEFIT RIDER (Cont'd)

6.2 Eligible Participant dies after the Lifetime Income Date

- (a) **If the Spousal Continuation option described in Section 2 has been selected:** The Eligible Participant's spouse, determined under Plan provisions as of the date of the Eligible Participant's death, will be provided with a LIA, equal to the LIA determined for the Eligible Participant, for each year following the year in which the Eligible Participant died.

The LIA will be available for withdrawal by such spouse during his or her lifetime. Upon such spouse's death, the Eligible Participant's Vested Benefit Base and LIA will be reduced to zero (0) on the date of the death of such spouse, and any Market Value remaining in the Eligible Participant's account under the Contract will be distributed in a lump sum to such person(s) as determined by the Contractholder in accordance with the provisions of the Plan, subject to the terms of the Contract.

In lieu of the above, such spouse may elect either to (i) receive a distribution in a lump sum of the remaining Market Value in the Eligible Participant's account under the Contract, or (ii) roll over such remaining Market Value (and, if applicable, the Eligible Participant's Vested Benefit Base and LIA calculated as of the Eligible Participant's date of death) to a recipient John Hancock vehicle that is available for such purpose. If such spouse elects either one of these two options, then the Eligible Participant's benefits under this rider terminate and no additional payments will be made under this rider.

If the Eligible Participant's spouse is not alive on the date of the Eligible Participant's death, the Eligible Participant's Vested Benefit Base and LIA will be reduced to zero (0) on the date of the Eligible Participant's death. Any Market Value remaining in the Eligible Participant's account under the Contract will be distributed in a lump sum to such person(s) as determined by the Contractholder in accordance with the provisions of the Plan, subject to the terms of the Contract.

- (b) **If the Spousal Continuation option described in Section 2 has not been selected:** The Eligible Participant's Vested Benefit Base and LIA will be reduced to zero (0) on the date of the Eligible Participant's death. The remaining Market Value in the Eligible Participant's account under the Contract will be distributed to the Beneficiary in a lump sum or in accordance with the Plan provisions, subject to the terms of the Contract.

7. RIDER FEE

The annual fee for the Lifetime Income Benefit will not be lower than 0.35% and will not be higher than 0.65% of each Eligible Participant's Designated Balances as of the date that the rider fee is computed, in addition to any other fees set out in the Contract and in any other rider.

The rider fee will be computed and deducted monthly on the last business day of each month of each Reporting Year. Upon discontinuance of contributions as described under section 7 of the Contract, each Eligible Participant's remaining Designated Balances will continue to be subject to the Rider Fee until the Contract or Rider is terminated.

LIFETIME INCOME BENEFIT RIDER (Cont'd)

8. IMPACT OF ELIGIBLE PARTICIPANT'S TERMINATION OF LIFETIME INCOME BENEFIT ELECTION

If an Eligible Participant terminates his or her election for this Lifetime Income Benefit, then the Benefit Base, LIA, and any other benefits accrued or being received by any Eligible Participant or Beneficiary shall be reduced to zero (0) on the date of such termination.

If at any time an Eligible Participant elects to terminate this Lifetime Income Benefit, a subsequent election will not be allowed until 90 days after the date of such termination. Any Benefit Base and/or LIA established prior to the subsequent election will not be recognized.

9. TERMINATION OF THIS RIDER BY CONTRACTHOLDER PRIOR TO CONTRACT TERMINATION

If this rider is terminated at the election of the Contractholder, the Benefit Bases, LIAs, and any other benefits accrued or being received by any Eligible Participants or Beneficiaries who are not eligible to receive distributions under the Plan shall be reduced to zero (0) and any and all other benefits provided under this rider shall be terminated on the date of termination of this rider.

Any Eligible Participant that is eligible to receive distributions under the Plan may roll over the Market Value of the Eligible Participant's account (and, if applicable, the Eligible Participant's Vested Benefit Base and LIA calculated as of the date of termination of the rider) to a recipient John Hancock vehicle that is available for such purpose, in the event of termination of the rider at the election of the Contractholder.

If this rider is terminated at the election of the Contractholder, the Contractholder may not make a subsequent election to re-select this rider until 90 days after the date of the most recent termination of this rider. Any re-selection of the rider will be deemed to be a new selection of this rider.

10. IMPACT OF CONTRACT TERMINATION

If the Contract is terminated, the Benefit Bases and LIAs of all Eligible Participants who are not eligible to receive a distribution under the Plan are reduced to zero (0). In the event of such termination, the Rider Fees paid for up to [3] years prior to the Contract termination date from each of such Eligible Participants' accounts, will be refunded

Any Eligible Participant who is eligible to receive distributions under the Plan can roll over the Market Value of the Eligible Participant's account (and, if applicable, the Eligible Participant's Vested Benefit Base and LIA calculated as of the date of Contract termination) to a recipient John Hancock vehicle that is available for such purpose, in the event of termination of the Contract. In the event that such Eligible Participant has the option to effect such a rollover, Rider Fees will not be refunded to or on behalf of such Eligible Participant.

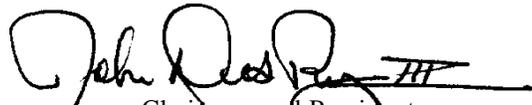
LIFETIME INCOME BENEFIT RIDER (Cont'd)

11. LIMITATIONS

If an error in the establishment of a Benefit Base, Vested Benefit Base, Lifetime Income Amount , or Lifetime Income Date under the Lifetime Income Benefit Rider is caused by false, incorrect or incomplete information given to us, such amount and date will be determined and, if applicable, re-calculated on the basis of the true facts. The Company shall have the right to take such action as may be required to correct the error.

The Company reserves the right to refuse all future Designated Contributions under this Rider provided the Company gives you three months advanced written notice.

The terms of this rider are allowed under this rider only if they are permitted under your Plan. The Company will not be responsible for determining if such terms are permitted under the Plan.


Chairman and President
JOHN HANCOCK LIFE INSURANCE
COMPANY (U.S.A.)

SERFF Tracking Number: MNL-125661885 State: Arkansas
Filing Company: John Hancock Life Insurance Company (U.S.A.) State Tracking Number: 39372
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Rate Information

Rate data does NOT apply to filing.

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Supporting Document Schedules

Review Status:
Satisfied -Name: Rider use summary 06/17/2008
Comments:
Attachment:
AR - Rider Use Summary .pdf

Review Status:
Satisfied -Name: Memorandum of Variable Material 06/17/2008
Comments:
Attachment:
MEMORANDUM OF VARIABLE MATERIAL.pdf

RIDER USE SUMMARY - ARKANSAS

The following rider is intended for use with the forms listed below:

RIDER NAME

Lifetime Income Benefit Rider

NEW FORM NUMBER

GP1067.1

Approved Group Annuity Form Names and Form Numbers:

CONTRACT NAME

ARA

EFFECTIVE DATE

January 2, 2008

FORM NUMBERS

GAC1000(ARA06G)

APPROVAL DATE

December 5, 2007

457

December 31, 2007

GAC1100(457G)

February 13, 2007

**MEMORANDUM OF VARIABLE MATERIAL
FOR
JOHN HANCOCK INSURANCE COMPANY (U.S.A.)**

Lifetime Income Benefit Rider – GP1067.1

This Rider has been developed and will strictly be used in conjunction with our Group Annuity Contracts form numbers GAC1000(ARA06G) and GAC1100(457G).

All amounts shown in square brackets represent either the maximum or minimum amount that would actually be issued in any given contract. If at any time the maximum or minimum filed herein were to exceed or be less than the amount filed, we will refile the new maximum or minimum with your Department for approval prior to such amount being issued in any contract.