

SERFF Tracking Number: MALF-126016729 State: Arkansas
Filing Company: John Hancock Life Insurance Company State Tracking Number: 41436
Company Tracking Number: 09GIRE1-3
TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.002 Flexible Premium
Variable
Product Name: Minimum Interest Rate Endorsement
Project Name/Number: /

Filing at a Glance

Company: John Hancock Life Insurance Company

Product Name: Minimum Interest Rate SERFF Tr Num: MALF-126016729 State: ArkansasLH

Endorsement

TOI: A02I Individual Annuities- Deferred Non- SERFF Status: Closed State Tr Num: 41436
Variable

Sub-TOI: A02I.002 Flexible Premium Co Tr Num: 09GIRE1-3 State Status: Approved-Closed

Filing Type: Form Co Status: Reviewer(s): Linda Bird

Author: Andrea Barr Disposition Date: 02/05/2009

Date Submitted: 02/03/2009 Disposition Status: Approved

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: Status of Filing in Domicile: Authorized

Project Number: Date Approved in Domicile: 02/02/2009

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: 02/05/2009

State Status Changed: 02/05/2009

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

The endorsement, 09GIRE1-3, addresses the initial interest rate, guaranteed interest rate, and non-forfeiture interest rate of our individual and group deferred annuity product suite. This endorsement may be used with the contracts listed below:

FORM DESCRIPTION APPROVAL DATE

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 TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.002 Flexible Premium
 Variable

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03GPAGRP Flexible Premium Certificate 8/25/2003
 03GPA Flexible Premium Contract 10/6/2003
 08PEGPA Flexible Premium Contract 6/23/2008, dept file no. 39327
 06GPA ed. BA Flexible Premium Contract 3/16/2007
 08PEGPA ed. BA Flexible Premium Contract 11/18/2008, dept file no. 40839

This endorsement will only be used on new issues.

Company and Contact

Filing Contact Information

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

Filing Company Information

John Hancock Life Insurance Company CoCode: 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

Filing Fees

Fee Required? Yes
 Fee Amount: \$20.00
 Retaliatory? No
 Fee Explanation: \$20.00 for endorsement form filing
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
John Hancock Life Insurance Company	\$25.00	02/03/2009	25452178

SERFF Tracking Number: MALF-126016729 State: Arkansas
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TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.002 Flexible Premium
Variable
Product Name: Minimum Interest Rate Endorsement
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	02/05/2009	02/05/2009

SERFF Tracking Number: MALF-126016729 *State:* Arkansas
Filing Company: John Hancock Life Insurance Company *State Tracking Number:* 41436
Company Tracking Number: 09GIRE1-3
TOI: A021 Individual Annuities- Deferred Non- *Sub-TOI:* A021.002 Flexible Premium
Variable
Product Name: Minimum Interest Rate Endorsement
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Disposition

Disposition Date: 02/05/2009

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: MALF-126016729 *State:* Arkansas
Filing Company: John Hancock Life Insurance Company *State Tracking Number:* 41436
Company Tracking Number: 09GIRE1-3
TOI: A021 Individual Annuities- Deferred Non-Variable *Sub-TOI:* A021.002 Flexible Premium
Product Name: Minimum Interest Rate Endorsement
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Actuarial Memo		No
Form	Minimum Interest Rate Endorsement		Yes



INTEREST RATE ENDORSEMENT

This endorsement is part of the contract or certificate to which it is attached, and supercedes any prior Interest Rate endorsements.

The following subsections are added to the Premium section of the contract or certificate.

Interest

The initial premium earns interest from the Effective Date. All other premium earns interest from the date the premium is received by the Servicing Office. The interest credited on any given day will be at a rate that, if compounded daily for one year, would equal the applicable declared rate.

Guaranteed Minimum Interest Rate

Each premium payment accumulates interest at rates not less than the Guaranteed Minimum Interest Rate, which will be determined by the Company and shown on the contract specification page. This rate will be set at issue and will not change over the life of the contract. The Guaranteed Minimum Interest Rate will always be greater than or equal to the "Non-Forfeiture Interest Rate." The Guaranteed Minimum Interest Rate applies to each premium payment based upon the length of time such premium payment is in the contract or certificate.

Non-Forfeiture Interest Rate

The "Non-Forfeiture Interest Rate" will be determined by using a formula based on the 5 Year Constant Maturity Treasury Rates as reported by the Federal Reserve. The Company will determine the rate once a year to be effective beginning each January 1st by averaging the rates reported by the Federal Reserve during the immediately preceding October and November. That averaged rate will be rounded to the nearest one-twentieth of one percent, and will then be reduced by 1.25%. If the result would be a number less than one percent, the nonforfeiture rate will be one percent. If the result would be a number greater than three percent, then the nonforfeiture rate will be three percent. Under no circumstances will the nonforfeiture rate be less than one percent nor more than three percent.

Signed for the Company at Boston, Massachusetts.

Secretary

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Rate Information

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Supporting Document Schedules

Review Status:

Satisfied -Name: Flesch Certification

02/02/2009

Comments:

Attachment:

AR Compliance Certification.pdf

Compliance Certification

This is to certify that the attached John Hancock Life Insurance Company form, as listed below, has the following Flesch Readability score, and complies with the requirements of Ark. Stat. Ann. Section 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

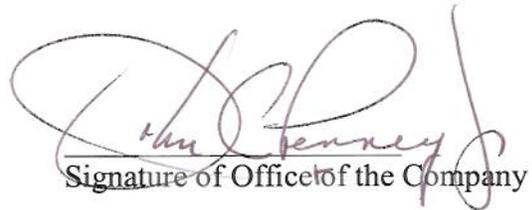
FORM NUMBER

09GIRE1-3

FLESCH SCORE

45.2

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: Compliance Director
Date: February 3, 2009