Filing at a Glance

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

Product Name: CP4016US (05/2009) (M)

SERFF Tr Num: MANU-126068804

State: Arkansas

TOI: L08 Life - Other

SERFF Status: Closed-Approved-Closed

State Tr Num: 41798

Sub-TOI: L08.000 Life - Other

Co Tr Num: CP4016US (05/2009) (M)

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Helene Landow, Karren Phair, Debbie Tom, Jacqueline Lau

Disposition Date: 03/17/2009

Date Submitted: 03/10/2009

Disposition Status: Approved-Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: CP4016US (05/2009) (M)

Project Number: CP4016US (05/2009) (M)

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 03/17/2009

Deemer Date:

Submitted By: Debbie Tom

Status of Filing in Domicile: Authorized

Date Approved in Domicile:

Domicile Status Comments: Exempt in Michigan

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 03/17/2009

Created By: Debbie Tom

Corresponding Filing Tracking Number:

Filing Description:

INDIVIDUAL LIFE

CP4016US (05/2009) (M) - Application Supplement for Investment Allocation and Investor Suitability - M Group

We are submitting the above new supplemental application form for your approval. This new form does not replace any currently approved form. This form will be used with state approved policies in the corporate-owned individual life insurance market sold through an exclusive distribution company. No part of this filing contains any unusual or controversial items that deviate from normal company or industry standards.

CP4016US (05/2009) (M) - Application Supplement for Investment Allocation and Investor Suitability - M Group, will be used by the owner to allocate premium to the selected investment funds under a proprietary plan. The form will be available electronically to print locally without change in the pre-formatted content.

The Service Office address and Investment Options are being filed as variable information [shown in brackets] to accommodate future changes.

The readability certification exemption for forms determined to be a security subject to federal jurisdiction (SEC) applies to this filing.

Company and Contact

Filing Contact Information

Debbie Tom, Contract Analyst	Debbie_Tom@jhancock.com
200 Bloor St E	416-852-2035 [Phone]
Toronto, ON M4W 1E5	416-926-3121 [FAX]

Filing Company Information

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

Filing Fees

Fee Required?	Yes
Fee Amount:	$50.00
Retaliatory?	No
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
John Hancock Life Insurance Company	$50.00	03/10/2009	26294078

(U.S.A.)

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	03/17/2009	03/17/2009

Disposition

Disposition Date: 03/17/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Statement of Variability		Yes
Form	Application Supplement for Investment Allocation and Investor Suitability - M Group		Yes

Form Schedule

Lead Form Number:

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	CP4016US (05/2009) (M)	Application/ Enrollment Form	Application Supplement for Investment Allocation and Investor Suitability - M Group	Initial		0.000	CP4016US_M.pdf

John Hancock
the future is yours

Service Office:
M COLI Unit
197 Clarendon Street
Boston MA 02117-5010

Application Supplement for Investment Allocation and Investor Suitability - M Group

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

(hereinafter referred to as The Company)

- *This form is part of the application for life insurance.*
- *Print and use black ink. Any changes must be initialed by the Owner.*

Proposed Life Insured				**Owner**			
Name	First: JOHN	Middle: M.	Last: DOE	Name	First: ABC COMPANY	Middle:	Last:

Investment Allocation of Net Premiums - Indicate the percentages of net premium allocation below (must be whole numbers). ***Total must be 100%.***

AGGRESSIVE GROWTH PORTFOLIOS

- ___ % Real Estate Securities
- ___ % Natural Resources
- ___ % International Opportunities
- ___ % International Small Cap
- ___ % Science & Technology
- ___ % American New World
- ___ % Emerging Small Company
- ___ % Mid Cap Stock
- ___ % Pacific Rim
- ___ % Small Cap Opportunities
- ___ % Small Cap Index
- ___ % Small Cap Growth
- ___ % Overseas Equity
- ___ % American International
- ___ % International Value
- ___ % Financial Services
- ___ % Global Real Estate
- ___ % Optimized All Cap
- ___ % International Core
- ___ % All Cap Growth
- ___ % International Equity Index B
- ___ % Health Sciences

- 25 % **FIXED ACCOUNT**
- ___ % **ENHANCED YIELD FIXED ACCOUNT**

Transfers out of the fixed accounts may be subject to limitations. Please refer to the policy prospectus for further details.

GROWTH PORTFOLIOS

- ___ % Small Cap Value
- ___ % Large Cap
- ___ % Mid Cap Index
- ___ % Small Company Value
- ___ % Value
- ___ % American Growth
- ___ % Optimized Value
- ___ % Utilities
- ___ % Blue Chip Growth
- ___ % Large Cap Value
- ___ % All Cap Core
- ___ % Global
- ___ % Mid Value
- ___ % Capital Appreciation
- ___ % Alpha Opportunities
- ___ % Total Stock Market Index
- ___ % All Cap Value
- ___ % Mid Cap Intersection

LIFESTYLE PORTFOLIOS

- ___ % Lifestyle Aggressive
- ___ % Lifestyle Growth
- ___ % Lifestyle Balanced
- ___ % Lifestyle Moderate
- ___ % Lifestyle Conservative

M FUNDS

- ___ % Brandes International Equity
- ___ % Turner Core Growth
- ___ % Frontier Capital Appreciation
- ___ % Business Opportunity Value

OTHER PORTFOLIO

- ___ % ______________________

GROWTH & INCOME PORTFOLIOS

- ___ % Fundamental Value
- ___ % Equity-Income
- ___ % American Blue Chip Income & Growth
- ___ % 500 Index B
- ___ % American Growth-Income
- ___ % JHT Franklin Templeton Founding Allocation
- ___ % Global Allocation
- 25 % American Asset Allocation
- ___ % PIMCO VIT All Asset
- ___ % Balanced
- ___ % Core Strategy
- ___ % Capital Appreciation Value
- ___ % American Diversified Growth & Income
- ___ % American Fundamental Holdings
- ___ % American Global Diversification
- ___ % Disciplined Diversification
- ___ % Core Allocation Plus

INCOME PORTFOLIOS

- ___ % U.S. Government Securities
- ___ % High Yield
- ___ % U.S. High Yield Bond
- ___ % Real Return Bond
- ___ % Global Bond
- ___ % Strategic Bond
- ___ % Short-Term Bond
- ___ % American Bond
- ___ % Strategic Income
- 25 % Investment Quality Bond
- ___ % Active Bond
- ___ % Core Bond
- ___ % Total Return
- ___ % Total Bond Market B

CONSERVATIVE PORTFOLIO

- 25 % Money Market B

Investor Suitability - These questions apply to the OWNER of the policy. All questions must be answered.

1. Have you received a current prospectus for the policy applied for? ☒ Yes ☐ No

   Date of prospectus (mmm dd yyyy) DECEMBER 01 2008 Date of supplement (mmm dd yyyy) ____________

2. I understand that under the applied for policy:
   a) the amount of the insurance benefits, the duration of the insurance coverage, or both, may be variable or fixed;
   b) the amount of the insurance benefits, the duration of the insurance coverage, and the policy/account value, may increase or decrease, even to the extent of being reduced to zero, depending on the experience of the chosen investment options and are not guaranteed as to dollar amount. Illustrations of benefits, including death benefits, policy/account and cash surrender values are available on request; and
   c) if the net cash surrender value is insufficient to pay the charges when due and there is not a no-lapse guarantee in effect, your policy can terminate or lapse due to insufficient premiums or poor investment option performance.

3. With the above in mind, is the policy in accord with your insurance objectives and your anticipated financial needs? ☒ Yes ☐ No

4. PURPOSE OF INSURANCE
   PERSONAL: ☐ Estate creation ☐ Estate conservation
   BUSINESS: ☐ Buy-sell ☒ Deferred compensation ☐ Keyman ☐ Pension trust
   ☐ Other: ____________

5. a) ANNUAL INCOME $ 250,000 PLUS b) NET WORTH $ 1,000,000 PLUS

Signatures

Signed at City ____________ State ____________ This ____________ Day of ____________ Year ____________

Signature of Agent/Registered Representative (as Witness)
x ____________

Signature of Owner
x ____________

Agent/Registered Representative Certification - All Agents/Registered Representatives sharing commissions must sign this form.

I certify that a current prospectus (and any supplement) for the policy applied for has been given to the Owner.

Signature of Agent/Registered Representative	Place and Date
x	
x	
x	
x	
x	

Supporting Document Schedules

Item Status: **Status Date:**

Bypassed - Item: Flesch Certification

Bypass Reason: The readability certification exemption for forms determined to be a security subject to federal jurisdiction (SEC) applies to this filing.

Comments:

Item Status: **Status Date:**

Bypassed - Item: Application

Bypass Reason: not applicable

Comments:

Item Status: **Status Date:**

Satisfied - Item: Statement of Variability

Comments:

Attachment:

SOV - CP4016US (05-2009) (M) generic.pdf

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

STATEMENT OF VARIABILITY

March 10, 2009

Application Supplement for Investment Allocation and Investor Suitability - M Group

FORM CP4016US (05/2009) M

Section/Section #	Page Number	Description
Service Office at top of page	Page 1	• The address of the Company's Service Office is [bracketed] as it may be changed in the future. A current Service Office address will always appear on the form.
Investment Allocation of Net Premiums	Page 1	• The Investment Allocation of Net Premiums section is [bracketed] as changes, including additions and deletions, will be made from time to time to the names of the risk categories (portfolios) and investment funds to coincide with current information included in our Plan of Operations. Current portfolios and investment funds will always appear on the form.