

SERFF Tracking Number: MALF-126115235 State: Arkansas  
Filing Company: John Hancock Life Insurance Company (U.S.A.) State Tracking Number: 42120  
Company Tracking Number: SOV MSP09  
TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.004 Modified Single Premium  
Product Name: SOV Correction-MSP09  
Project Name/Number: /

## Filing at a Glance

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

Product Name: SOV Correction-MSP09 SERFF Tr Num: MALF-126115235 State: Arkansas  
TOI: A03I Individual Annuities - Deferred SERFF Status: Closed-Accepted State Tr Num: 42120  
Variable For Informational Purposes  
Sub-TOI: A03I.004 Modified Single Premium Co Tr Num: SOV MSP09 State Status: Filed-Closed  
Filing Type: Form Reviewer(s): Linda Bird  
Author: Nancy Leto Disposition Date: 04/23/2009  
Date Submitted: 04/15/2009 Disposition Status: Accepted For Informational Purposes  
Implementation Date: Implementation Date:

Implementation Date Requested:

State Filing Description:

## General Information

Project Name: Status of Filing in Domicile: Not Filed  
Project Number: Date Approved in Domicile:  
Requested Filing Mode: Informational Domicile Status Comments: Forms are exempt from filing in our domicile state of Michigan per Order No. 97-010M  
Explanation for Combination/Other: Market Type: Individual  
Submission Type: New Submission Group Market Size:  
Overall Rate Impact: Group Market Type:  
Filing Status Changed: 04/23/2009 Explanation for Other Group Market Type:  
State Status Changed: 04/23/2009  
Deemer Date: Created By: Nancy Leto  
Submitted By: Nancy Leto Corresponding Filing Tracking Number:  
Filing Description:  
THIS IS AN INFORMATIONAL FILING

The purpose of this filing is to provide the Department with an updated Statement of Variability relating to Specifications Page forms approved by the Department on 03/17/2009 under File #41797

Approved Specification Page forms SP.MSP.A.09 and SP.MSP.N.09 contain variable brackets around the Lifetime Income Date and Lifetime Income Percentage. However, the Statement of Variability contained with the original filing

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failed to include an explanation of the variability intended for those items. The attached revised Statement of Variability corrects that oversight.

Thank you for your attention to this filing. Please do not hesitate to contact me if you have any question.

Nancy Leto  
 Senior Compliance Consultant

## 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 CoCode: 65838 State of Domicile: Michigan  
 (U.S.A.)  
 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

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## Filing Fees

Fee Required? No  
 Retaliatory? No  
 Fee Explanation:  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
John Hancock Life Insurance Company (U.S.A.)	\$0.00	04/15/2009	
John Hancock Life Insurance Company (U.S.A.)	\$20.00	04/20/2009	27277408

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	04/23/2009	04/23/2009

**Filing Notes**

Subject	Note Type	Created By	Created On	Date Submitted
Filing fee	Note To Reviewer	Nancy Leto	04/20/2009	04/20/2009

*SERFF Tracking Number:* MALF-126115235                      *State:* Arkansas  
*Filing Company:* John Hancock Life Insurance Company (U.S.A.)   *State Tracking Number:* 42120  
*Company Tracking Number:* SOV MSP09  
*TOI:* A031 Individual Annuities - Deferred Variable   *Sub-TOI:* A031.004 Modified Single Premium  
*Product Name:* SOV Correction-MSP09  
*Project Name/Number:* /

## **Disposition**

Disposition Date: 04/23/2009

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: MALF-126115235 State: Arkansas  
 Filing Company: John Hancock Life Insurance Company (U.S.A.) State Tracking Number: 42120  
 Company Tracking Number: SOV MSP09  
 TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.004 Modified Single Premium  
 Product Name: SOV Correction-MSP09  
 Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Actuarial Memo		No
Supporting Document	Revised Statement of Variability		Yes

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Company Tracking Number: SOV MSP09  
TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.004 Modified Single Premium  
Product Name: SOV Correction-MSP09  
Project Name/Number: /

**Note To Reviewer**

**Created By:**

Nancy Leto on 04/20/2009 02:39 PM

**Last Edited By:**

Linda Bird

**Submitted On:**

04/23/2009 09:59 AM

**Subject:**

Filing fee

**Comments:**

Per the Department's State Status remark, I have remitted the \$20 filing fee via EFT today.

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## Supporting Document Schedules

	Item Status:	Status Date:
<b>Bypassed - Item:</b> Flesch Certification <b>Bypass Reason:</b> N/A - informational filing <b>Comments:</b>		
<b>Bypassed - Item:</b> Application <b>Bypass Reason:</b> N/A - informational filing <b>Comments:</b>		
<b>Bypassed - Item:</b> Life & Annuity - Acturial Memo <b>Bypass Reason:</b> N/A - informational filing <b>Comments:</b>		
<b>Satisfied - Item:</b> Revised Statement of Variability <b>Comments:</b> <b>Attachment:</b> AR - Stmt of Variability-V (Contract-Specs)v2.pdf		

**STATEMENT OF VARIABILITY**  
**Contract Form VENTURE-MSP.A.09 & Specifications Page SP.MSP.A.09**  
**Contract Form VENTURE-MSP.N.09 & Specifications Page SP.MSP.N.09**

**CONTRACT COVER PAGE**

Below is a description of the variable bracketing contained in the cover page of the above-referenced contracts.

The following items may be revised by the Company as necessary should changes to this Company-specific data occur in the future.

- Overnight Mailing Address
- Annuities Service Center address and toll-free number
- Officers' signatures

Right to Review:

In the Right to Review section, the review period and the description of the amount we will refund are bracketed in order to adjust these areas as necessary to comply with state replacement requirements.

If the issued contract is not replacing another contract, the text will appear as shown in the submitted contract.

If a replacement is involved,

- the review period will appear as **10** days;
- the bracketed refund amount text will appear as:  
“...the sum of your Payment(s), increased or decreased by the investment performance of the Contract.”

**SPECIFICATION PAGE**

Below is a description of the range of variation of bracketed items on the Specifications Page form. There are two types of variations: (1) those items that vary by Contract Owner, and (2) those items that vary by class of Owner.

Variations by Contract Owner

The following items will vary Owner to Owner, depending upon the information provided in the application:

**Type of Contract** – Qualified or Non-Qualified

**Contract Date**

**Initial Payment**

**Contract Number**

**Owner**

**Governing Law**

**Annuitant**

**Annuitant's Age**

**Co-Owner**

**Lifetime Income Date** (See **Variations by Class of Owner**)

**Maturity Date** (not later than the 1<sup>st</sup> of the month following the Annuitant's age 95)

**Annuity Option** – Life Annuity with Cash Refund, unless otherwise specified by the Owner

**Beneficiary Information**

**Qualified Plan statement** (shown below the Beneficiary Designation section on page 2) – will only appear for qualified contracts

## **Variations by Class of Owner**

The following items will vary by Class of Owner. A class is defined as a group of owners with substantial commonality, such as date of issue, distribution channel through which the plan is offered, or by amount of initial deposit. Multiple variations may be available concurrently. For instance, Distribution channel A may apply a flat sales charge while channel B applies a sales charge based on Cumulative Value.

Class is determined by the Company on a non-discriminatory basis. Class is defined at issue of the contract, so that these items will not change over the life of any given contract.

These variable items may also be adjusted on a prospective basis based on the Company's experience as well as emerging market experience and competition. Based on the Company's periodic evaluation of the product, any such adjustments would be to values within the filed range of variability described below and would be made on a uniform and non-discriminatory manner for new issues of the contract after a specific date.

Range of variation is described below.

### **Plan**

This item will reflect the marketing name of the plan. This may vary by distribution channel.

### **Contact Asset Fee**

The Contract Asset Fee may be a percentage ranging from 0.25% to 2.00%. This item is shown as 1.50% in the John Doe specifications submitted

### **Sales Charges (*this item applies only to contract VENTURE-MSP.A.09 & Specifications Page SP.MSP.A.09*)**

The Sales Charges may be a flat percentage ranging from 0.25% to 10.00% or it may be a tiered schedule as shown in the John Doe specifications submitted.

If a tiered schedule:

- The table of charges may contain 2 to 8 breakpoints with the range of values as follows:
  - Cumulative Value: Minimum: under \$10,000; Maximum \$5,000,000 and over
  - Sales Charge (at any breakpoint): Minimum: 0.00%; Maximum: 10.00%
- The definition of "Cumulative Value" may mean one, or a combination of the following items:
  - (a) "the current Payment"
    - This item may include "less withdrawals"
  - (b) "the existing Contract Value of this Contract"

If the definition is based on a single item, the text may vary as follows:

- Cumulative Value means the current Payment received by us
- Cumulative Value means the current Payment less withdrawals as of the date we receive the Payment
- Cumulative Value means the existing Contract Value of this Contract on the date we receive the Payment.

If the definition is based on a combination of (a) and (b), the text may vary as described below followed by the text of (a) & (b) above:

- Cumulative Value means the total of the following amounts as of the date we receive the Payment...
- Cumulative Value means the greater of the following amounts as of the date we receive the Payment

### **Lifetime Income Percentage**

The Lifetime Income Percentage may range from 1.00% to 10.00%. This item is shown as 5.00%

### **Lifetime Income Date**

The Lifetime Income Date is the Xth Contract Anniversary where X may range from 5 years to 10 years.

### **Payment Limits**

The bracketed areas in items (a) (b) and (c) may vary as follows:

- Item (a) Minimum: \$250,000; Maximum: \$2,500,000. This item is shown as \$1,000,000 in the John Doe specifications submitted
- Item (b) Minimum: \$500,000; Maximum: \$5,000,000. This item is shown as \$1,000,000 in the John Doe specifications submitted
- Item (c) Minimum: 3 months; Maximum 12 months. This item is shown as 9 months in the John Doe specifications submitted

## Available Investment Option

- The Variable Account designation (shown as John Hancock Life Insurance Company (U.S.A.) Separate Account H on the Specifications Page) may vary based on the Separate Account offered by us for the product.
- As permitted by applicable law, we may revise the available Variable Investment Option (shown as **Core Strategy Portfolio** in the John Doe Specifications submitted). We may include additional options and delete such options at any time.

## Annuity Benefits

Annuity Payments – General Information:

- Mortality Table: may be revised based on future changes to actuarial tables.
- Fixed Annuity Payment Interest Rate: Minimum: 1.00%; Maximum: 5.00%