

SERFF Tracking Number: MANU-126087412 State: Arkansas
 Filing Company: John Hancock Life Insurance Company (U.S.A.) State Tracking Number: 42101
 Company Tracking Number: PAGE 3A (07/2009) SPEC PAGE UPDATE AND 05PROSULG REPRICE
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.002 Joint (Last Survivor)
 Adjustable Life
 Product Name: Page 3A (07/2009) Spec Page Update and 05PROSULG Reprice
 Project Name/Number: Page 3A (07/2009) Spec Page Update and 05PROSULG Reprice/Page 3A (07/2009) Spec Page Update and 05PROSULG Reprice

Filing at a Glance

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

Product Name: Page 3A (07/2009) Spec Page Update and 05PROSULG Reprice SERFF Tr Num: MANU-126087412 State: Arkansas

TOI: L09I Individual Life - Flexible Premium
 Adjustable Life

SERFF Status: Closed-Approved-
 Closed State Tr Num: 42101

Sub-TOI: L09I.002 Joint (Last Survivor)

Co Tr Num: PAGE 3A (07/2009) State Status: Approved-Closed
 SPEC PAGE UPDATE AND
 05PROSULG REPRICE

Filing Type: Form

Reviewer(s): Linda Bird

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

Disposition Date: 04/17/2009

Date Submitted: 04/13/2009

Disposition Status: Approved-
 Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Page 3A (07/2009) Spec Page Update and 05PROSULG Reprice Status of Filing in Domicile: Authorized

Project Number: Page 3A (07/2009) Spec Page Update and
 05PROSULG Reprice

Date Approved in Domicile:

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: 04/17/2009

Explanation for Other Group Market Type:

State Status Changed: 04/17/2009

Deemer Date:

Created By: Jacqueline Back

Submitted By: Debbie Tom

Corresponding Filing Tracking Number: Page
 3A (07/2009) Spec Page Update and
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Filing Description:
INDIVIDUAL LIFE

Specification Page Updates to Approved Policy Form 05PROSULG:
Page 3A (07/2009) - Policy Specifications – Maximum Expense Charges

We are notifying your office that we are repricing this product due to changing marketing conditions. Based on this reprice, we are submitting the above revised Policy Specification pages 3A (07/2009) for your approval.

This form replaces Page 3A Specification Insert Page that was originally filed and approved with 05PROSULG, Flexible Premium Survivorship Adjustable Life Insurance Policy, which was approved on July 15, 2005 under SERFF Tracking Number SERT-6D4K9K108, State Tracking Number 29960. This form will be effective on the date of approval and will be marketed to the general public.

This form is filed in accordance with the applicable statutes and regulations of your jurisdiction. The form will be laser printed, subject to only minor variations in color, paper stock, duplexing, fonts and positioning. No part of this filing contains any unusual or controversial items that deviate from normal Company or industry standards.

This form is identical to the previously approved page 3A except for the following differences:

1. Under Surrender Charge we have added the following text: "A withdrawal requested in Policy Year 2 will not be subject to a Surrender Charge to the extent that the proceeds are applied to repay all or a portion of a loan (plus interest) that existed on the policy as of the Issue Date."
2. Under Withdrawal Fee we have changed "\$25 per withdrawal" to read "No Charge". In our original submission, the Actuarial Memorandum stated "A withdrawal fee, not to exceed \$25 per withdrawal, may be deducted from each withdrawal." With this reprice, we will no longer be charging a withdrawal fee.
3. When 05PROSULG policy form was originally filed and approved, there was an error on page 3A, where under Cost of Insurance Charge it stated "Determined in accordance with Section 11. We have now corrected this to show Section 12.

These changes will apply to all new policies being issued and does not affect in force policies. We still maintain full non-forfeiture compliance and except for this, no other changes have been made to the previously filed documentation.

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Company and Contact

Filing Contact Information

Deb Dann, Senior Contract Analyst deb_dann@jhancock.com
 P. O. Box 600 416-852-3741 [Phone]
 Buffalo, NY 14201-0600 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: \$20.00
 Retaliatory? No
 Fee Explanation: \$20.00 per form.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
John Hancock Life Insurance Company (U.S.A.)	\$20.00	04/13/2009	27127258

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	04/17/2009	04/17/2009

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Disposition

Disposition Date: 04/17/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Supporting Document	Cover Letter		Yes
Form	Policy Specifications		Yes

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Form Schedule

Lead Form Number:

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	Page 3A (07/2009)	Schedule Pages	Policy Specifications	Initial		0.000	Pg 3A (07-2009) Spec Page Update.pdf

1. POLICY SPECIFICATIONS (continued) – Policy [12 345 678]

MAXIMUM EXPENSE CHARGES**Deductions from Premium Payments**

Premium Charge	In Policy Year 1, 35% of each premium payment, up to the Premium Charge Limit shown in the Table of Values in this Section 1; 10% of each premium payment in excess of the Premium Charge Limit. In Policy Years 2 to 6, 10% of each premium payment. In Policy Years 7 and thereafter, 10% of each premium payment.
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Monthly Deductions: the following charges are deducted monthly from the Policy Value

Administrative Charge	[\$20.00]
Contract Charge	[\$0.0401] Per \$1,000 of Face Amount
Coverage Expense Charge	[\$.0458] per \$1000 of Face Amount.
Cost of Insurance Charge	Determined in accordance with Section 12. Maximum monthly rates per \$1,000 are shown in Section 2.

Other Charges

Surrender Charge	A Surrender Charge will be deducted from the Guaranteed Interest Account under certain conditions and will reduce on a monthly basis to zero over time. The initial Surrender Charge is equal to (i) minus (ii), where: (i) is equal to [\$4,842.62]; and (ii) is equal to 25% of the sum of premiums paid in the first Policy Year, up to an amount not greater than the Premium Charge Limit shown in the Table of Values in this Section 1.
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Subsequent Surrender Charges are determined as a percentage of the initial Surrender Charge in accordance with the Surrender Charge Table shown in Section 2.

A withdrawal requested in Policy Year 2 will not be subject to a Surrender Charge to the extent that the proceeds are applied to repay all or a portion of a loan (plus interest) that existed on the policy as of the Issue Date.

Supplementary Benefit rider charges	Charges for applicable riders are shown under Supplementary Benefits of this Section 1.
Withdrawal Fee	No Charge

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Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Flesch Certification		
Bypass Reason: Not applicable		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: Not applicable		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Health - Actuarial Justification		
Bypass Reason: Not applicable		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Outline of Coverage		
Bypass Reason: Not applicable		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: Cover Letter		
Comments:		
Attachment: letter ar.pdf		

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

Contracts and Compliance
P.O. Box 600
Buffalo, NY 14201-0600
Tel. 416-852-3741
Fax: 416-926-3121
Email: deb_dann@jhancock.com



N.A.I.C. # 65838
SERFF Tracking # MANU-126087412

Deb Dann
Senior Contract Analyst

April 13, 2009

Hon. Commissioner of Insurance
Compliance - Life and Health
1200 West Third Street
Little Rock, Arkansas 72201-1904

Attention: Linda Bird

Dear Ms. Bird:

INDIVIDUAL LIFE

Specification Page Updates to Approved Policy Form 05PROSULG:

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We trust the forms are acceptable to you and look forward to your state's approval in the usual manner. If you have any questions or concerns, please contact me at 416-852-3741 (collect) or via e-mail at deb_dann@jhancock.com.

Sincerely,

Deb Dann
Senior Contract Analyst

Enclosures: Revised Page 3A (07/2009)
Filing Fee (EFT)