

SERFF Tracking Number: MNLE-126121629 State: Arkansas
Filing Company: John Hancock Life Insurance Company (U.S.A.) State Tracking Number: 42163
Company Tracking Number: MLINY03230910814
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: Permanent Life Insurance with Long Term Care Qualified Rider
Project Name/Number: Permanent Life Insurance with Long Term Care Qualified Rider/MLINY03230910814

Filing at a Glance

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

Product Name: Permanent Life Insurance with Long Term Care Qualified Rider
SERFF Tr Num: MNLE-126121629 State: ArkansasLH

TOI: LTC06 Long Term Care - Other	SERFF Status: Closed	State Tr Num: 42163
Sub-TOI: LTC06.000 Long Term Care - Other	Co Tr Num: MLINY03230910814	State Status: Closed
Filing Type: Advertisement	Co Status:	Reviewer(s): Marie Bennett
	Authors: Lisa Onwubuke, Giselle Gaspar	Disposition Date: 04/24/2009
	Date Submitted: 04/21/2009	Disposition Status: Filed-Closed
Implementation Date Requested:		Implementation Date:

State Filing Description:

General Information

Project Name: Permanent Life Insurance with Long Term Care Qualified Rider
Status of Filing in Domicile:

Project Number: MLINY03230910814
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Filing Status Changed: 04/24/2009

Date Approved in Domicile:
Domicile Status Comments:
Market Type: Individual
Group Market Size:
Group Market Type:
Explanation for Other Group Market Type:
State Status Changed: 04/24/2009
Corresponding Filing Tracking Number:

Deemer Date:

Filing Description:

The LCB Rider advertisement "Reasons to Choose John Hancock's Permanent Life Insurance with the LifeCare Benefit Rider" is identified by MLINY03230910814 and is to be used with Rider forms 05LTCR, approved on 6/22/2005 and 08WLLTCR, approved on 7/30/2008. The intended date of first use is May 1, 2009.

This is not 'Cold Lead' advertising, as it will not be distributed to random people with whom John Hancock and its

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agents have no prior relationship. This Brochure will be handed to prospective clients by insurance producers and will be posted on our website.

Company and Contact

Filing Contact Information

Lisa Onwubuke, Senior Compliance Specialist lisa_onwubuke@jhancock.com
 200 Bloor St. E. (416) 852-6939 [Phone]
 Toronto, ON M4W 1E5 (416) 926-6067[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: Life
 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: \$25.00
 Retaliatory? No
 Fee Explanation: 1 x submission
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
John Hancock Life Insurance Company (U.S.A.)	\$25.00	04/21/2009	27300589

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Marie Bennett	04/24/2009	04/24/2009

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Disposition

Disposition Date: 04/24/2009

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Cover Letter		Yes
Form	Advertisement-Permanent Life Insurance with Long Term Care Qualified Rider		Yes

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Form Schedule

Lead Form Number:

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	MLINY03230910814	Advertising	Advertisement-Permanent Life Insurance with Long Term Care Qualified Rider	Initial			FINAL LCB Reasons to Choose Flyer.pdf



Reasons to Choose John Hancock's Permanent Life Insurance with the LifeCare Benefit Rider

LifeCare Benefit, an Accelerated Death Benefit Rider¹

1. A permanent John Hancock life insurance policy with the LifeCare Benefit rider allows the policy's death benefit to be accelerated to pay for long term care expenses, should the need arise. This benefit offers a single strategy that addresses the three most critical financial risks:
 - premature death,
 - inadequate retirement income, and
 - the need for long term care expenses
2. You can use all, some, or none of your life insurance benefit to help cover your **long term care costs**, should the need arise.
3. **Convenient** – one process, one premium, and one policy.
4. **Assurance** – any portion of the life insurance policy that you don't use for long term care expenses will be paid as a life insurance benefit to your beneficiaries.²
5. **Less expensive** than buying separate long term care and permanent life insurance policies.
6. **Flexible** long term care benefit options allow the full amount of the death benefit to be used for top-quality long term care in the setting of your choice.
7. Provides additional valuable benefits including advisory and referral services from **Seniorlink**,³ and through the **Advantage List**,⁴ competitive rates at more than 7,500 nursing homes, home health care agencies, and assisted care living facilities throughout the United States.
8. You and your family will have **quality protection** for what the future holds.

As a leader in life and long term care insurance, John Hancock is committed to providing the products necessary to satisfy your protection needs. That's why we've developed features like the LifeCare Benefit for our permanent single life insurance products.

The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.

IM4111

Insurance policies and/or associated riders and features may not be available in all states.

1. LifeCare Benefit is an accelerated death benefit rider and may not be available in all states. Maximum face amount \$5 million with LifeCare Benefit. The LifeCare Benefit is not considered long term care insurance in all states. When the death benefit is accelerated for long term care expenses, the death benefit is reduced dollar for dollar, and the cash value is reduced proportionally. The policy account value is also reduced proportionally. There may be additional costs associated with this rider. **For prospective policyholders in New York, this product is a life insurance policy that accelerates the death benefit for qualified long term care services and is not a health insurance policy providing long term care insurance subject to the minimum requirements of New York law; it does not qualify for the New York State Partnership Long-Term Care program and is not a Medicare supplement policy.**
2. Loans, withdrawals or partial surrenders will reduce the policy's cash value and death benefit. Surrender charges may apply in the early years.
3. Seniorlink is not associated with John Hancock. Seniorlink is the current referral-service provider for John Hancock. This program may be changed or discontinued at any time.
4. LifePlans is the current referral-service provider for John Hancock. LifePlans is not associated with John Hancock or our affiliates. This program may be changed or discontinued at any time. Advantage List is not available in Puerto Rico. Competitive rates vary by provider and location. Some restrictions may apply as the rates may relate only to certain services. LifePlans retains a portion of the negotiated savings as a fee and passes the remaining savings onto the client. Inclusion on the Advantage List does not imply any endorsement of quality or guarantee of coverage by John Hancock. Consumers are still responsible for their own review of the quality and suitability of the provider's services. We recommend that a patient or patient's family spend time visiting and assessing providers to make the best choice for you. John Hancock does not receive financial reimbursement if you choose one of the providers from the Advantage List. Advantage List rates apply only if the insured registers for the program by calling the Advantage List Consumer Hotline before receiving care services. Use of the Advantage List does not imply provider qualification or benefit eligibility with regard to any claims made by the contract holder. This rider has exclusions and limitations, reductions of benefits, and terms under which the rider may be continued in force or discontinued. Please contact the licensed agent or John Hancock for more information, cost, and complete details on coverage.

Insurance products are issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02116 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

IM4111 5/09 MLINY03230910814

Rider Form Series: 05LTCR
08WLLTCR



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Rate Information

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Supporting Document Schedules

Review Status:

Satisfied -Name: Cover Letter

04/21/2009

Comments:

Attachment:

State Cover Letter - 04.21.09 - LO.pdf

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

Lisa Onwubuke
Senior Compliance Specialist
U.S. Life Insurance Compliance

200 Bloor Street East
ST-9, B24
Toronto ON M4W 1E5
Canada

Lisa_onwubuke@jhancock.com

416-852-69391 ph
416-926-6067 fax

John Hancock
the future is yours

April 21, 2009

Arkansas Insurance Department
1200 W. Third Street
Little Rock AR 72201-1904

Re: John Hancock Life Insurance Company (U.S.A.)
NAIC #65838
FEIN #01-0233346

Dear Honorable Insurance Commissioner,

Enclosed is an advertisement for John Hancock Life Insurance Company (U.S.A.) that we are submitting to the department. This is an invitation to inquire as it does not make any reference to premiums.

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This is not 'Cold Lead' advertising, as it will not be distributed to random people with whom John Hancock and its agents have no prior relationship. This Brochure will be handed to prospective clients by insurance producers and will be posted on our website.

If you have any questions, please do not hesitate to contact me at 416-852-6939 or e-mail lisa_onwubuke@jhancock.com

Yours truly,



Lisa Onwubuke
Senior Compliance Specialist