

SERFF Tracking Number: MALF-126275049 State: Arkansas
Filing Company: John Hancock Life Insurance Company (U.S.A.) State Tracking Number: 43478
Company Tracking Number: END001.09
TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium
Product Name: Opp A - Payment Endorsement
Project Name/Number: /

Filing at a Glance

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

Product Name: Opp A - Payment Endorsement SERFF Tr Num: MALF-126275049 State: Arkansas

TOI: A03I Individual Annuities - Deferred Variable SERFF Status: Closed-Approved- State Tr Num: 43478
Closed

Sub-TOI: A03I.002 Flexible Premium

Co Tr Num: END001.09

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Nancy Leto, Michelle
Moore, Kathy Dowdell

Disposition Date: 09/17/2009

Date Submitted: 09/11/2009

Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Not Filed

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: Form is exempt
from prior approval 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: 09/17/2009

Explanation for Other Group Market Type:

State Status Changed: 09/17/2009

Deemer Date:

Created By: Nancy Leto

Submitted By: Nancy Leto

Corresponding Filing Tracking Number:

Filing Description:

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

NAIC #904-65838, FEIN #01-0233346

Individual Flexible Premium Variable Annuity

Sales Charge Endorsement Form END001.09

SERFF Tracking Number: MALF-126275049 State: Arkansas
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Product Name: Opp A - Payment Endorsement
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The above-referenced annuity form is hereby submitted for your review and approval. This form is new and does not replace any form previously filed with your Department. Please note this form is exempt from prior approval in our domicile state of Michigan per Order No. 97-010M, as reported in Michigan Insurance Bulletin No. 97-3. This submission contains no unusual or possibly controversial items from the standpoint of normal company or industry standards.

The form is filed in accordance with the applicable statutes and regulations of your state and is in final print, subject only to minor variations in color, paper stock, duplexing, fonts, and positioning. This form will available with new or existing contracts upon approval by your jurisdiction or pending completion of adjustments to our internal administration systems, if later. There is no additional fee associated with this endorsement.

This endorsement expands the Sales Charge provision to allow the Owner to specify the payments he/she intends to make during a specified 13 month period. In turn, the Sales Charge Percentage applied to payments received will be based on the amount of the intended payments if that percentage would be less than the percentage based on the cumulative value of the contract.

Endorsement Form END001.09 will attach to contract form VENTURE-VA.AW.07 which was approved on 8/17/07 and to A-Share contracts subsequently approved in your state.

The signature/title of the corporate officer has been bracketed [] as variable to allow for update should a change occur in this area in the future.

Please note the base contract to which this form may attach is a security subject to federal regulation and must comply with the requirements of the Securities and Exchange Commission. Therefore, this form is exempt from readability requirements as intended for use with forms subject to the Federal Jurisdiction of the Securities and Exchange Commission.

Enclosed, please find state certifications and/or filing fees as required.

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

SERFF Tracking Number: MALF-126275049 State: Arkansas
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TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium
Product Name: Opp A - Payment Endorsement
Project Name/Number: /
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

Filing Fees

Fee Required? Yes
Fee Amount: \$20.00
Retaliatory? No
Fee Explanation: \$20.00 X 1 form filed separate from contract
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
John Hancock Life Insurance Company (U.S.A.)	\$20.00	09/11/2009	30491462

SERFF Tracking Number: MALF-126275049 State: Arkansas
Filing Company: John Hancock Life Insurance Company (U.S.A.) State Tracking Number: 43478
Company Tracking Number: END001.09
TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
Product Name: Opp A - Payment Endorsement
Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	09/17/2009	09/17/2009

SERFF Tracking Number: MALF-126275049 State: Arkansas
Filing Company: John Hancock Life Insurance Company (U.S.A.) State Tracking Number: 43478
Company Tracking Number: END001.09
TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
Product Name: Opp A - Payment Endorsement
Project Name/Number: /

Disposition

Disposition Date: 09/17/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: MALF-126275049 State: Arkansas
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 Company Tracking Number: END001.09
 TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
 Product Name: Opp A - Payment Endorsement
 Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Actuarial Memo		No
Form	Sales Charge Endorsement		Yes

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 TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
 Product Name: Opp A - Payment Endorsement
 Project Name/Number: /

Form Schedule

Lead Form Number:

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	END001.09	Policy/Cont Sales Charge ract/Fratern Endorsement al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0.000	END00109.pdf

SALES CHARGE ENDORSEMENT

This Endorsement is effective on the Contract Date. It is part of, and subject to, the other terms and conditions of the Contract to which it is attached. The provisions of the Contract to which this Endorsement is attached are amended as described below

The **SALES CHARGE** provision in the **FEES AND DEDUCTIONS** section is replaced by the following:

SALES CHARGE

To compensate us for assuming certain distribution expenses, we deduct a Sales Charge from each Payment. The Sales Charge is the applicable Sales Charge Percentage set forth on the Specifications Page multiplied by the Payment. The Net Payment will be applied to your Investment Account as described in the Allocation of Net Payments provision in the Payments section.

You may send us written notice in a form acceptable to us indicating the total amount of Payments you intend to make during a specified 13-month period (the "Intended Payments"). The Sales Charge Percentage will be based on the Intended Payments if that percentage is less than the Sales Charge Percentage determined based on the Cumulative Value. If at the end of the 13th month the Intended Payments have not been received, an additional Sales Charge will be determined based on the difference between the Sales Charge determined using the Intended Payments and the Sales Charge determined based on the Cumulative Value. The amount of any additional Sales Charge will be deducted on a pro-rata basis from each variable Investment Option. You may send us written notice of Intended Payments to be made during a subsequent 13-month period. The Sales Charge Percentage applied to Payments received during the subsequent 13-month period will be administered as described above.

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



[Secretary]

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Product Name: Opp A - Payment Endorsement
Project Name/Number: /

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification Comments: Attachment: AR - Certification.pdf		

	Item Status:	Status Date:
Bypassed - Item: Application Bypass Reason: Not applicable. This is an endorsement-only filing. Comments:		

ARKANSAS CERTIFICATION

John Hancock Life Insurance Company (U.S.A.)
Form Number(s): END001.09

Having carefully reviewed the above numbered form, we hereby certify, to the best of our knowledge, information and ability, that:

1. Said form conforms in all aspects to the provisions of Arkansas Rule and Regulation 19;
2. Said form conforms in all aspects to the provisions of Arkansas Rule and Regulation 49;
3. Said forms are exempt from ACA 23-80-206 (Flesch) due to the fact that such forms are securities, subject to federal regulations and must comply with requirements of the Securities and Exchange Commission.
4. Said form conforms in all aspects to the provisions of ACA 23-79-138 (Consumer Information Notice). *NA for this rider filing. The required Consumer Information Notice is attached to the previously-approved base contracts with which these Riders will be issued.*
5. Said form contains no provision or provisions previously disapproved or called to our attention by the Insurance Department of Arkansas, except as follows: NONE



Kathryn Dowdell
Director – Product Compliance

Signed at: Boston, Massachusetts

Date: 9/11/2009