

SERFF Tracking Number: MNLE-126429371 State: Arkansas  
Filing Company: John Hancock Life Insurance Company (U.S.A.) State Tracking Number: 44406  
Company Tracking Number: MLINY10150911682  
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other  
Product Name: Reasons to Choose LifeCare Flyer  
Project Name/Number: Reasons to Choose LifeCare Flyer/MLINY10150911682

## Filing at a Glance

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

Product Name: Reasons to Choose LifeCare SERFF Tr Num: MNLE-126429371 State: Arkansas

Flyer

TOI: LTC06 Long Term Care - Other

SERFF Status: Closed-Filed

State Tr Num: 44406

Sub-TOI: LTC06.000 Long Term Care - Other

Co Tr Num: MLINY10150911682

State Status: Closed

Filing Type: Advertisement

Reviewer(s): Marie Bennett

Authors: Giselle Gaspar, David  
Corey

Disposition Date: 01/11/2010

Date Submitted: 12/22/2009

Disposition Status: Filed

Implementation Date Requested:

Implementation Date:

State Filing Description:

## General Information

Project Name: Reasons to Choose LifeCare Flyer

Status of Filing in Domicile:

Project Number: MLINY10150911682

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: 01/11/2010

Explanation for Other Group Market Type:

State Status Changed: 01/11/2010

Deemer Date:

Created By: Giselle Gaspar

Submitted By: Giselle Gaspar

Corresponding Filing Tracking Number:

Filing Description:

The Reasons to Choose LifeCare flyer is identified by IM4127 and is to be used with Policy form 09SPWL, approved on July 22, 2009 and Rider form 09WLLTCR, approved on December 21, 2009. The intended date of first use is February 1, 2010.

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 flyer will be handed to prospective clients by insurance producers and will be posted on our website.

## Company and Contact

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**Filing Contact Information**

David Corey, Compliance Consultant dcorey@jhancock.com  
 197 Clarendon St. 617-572-6070 [Phone]  
 C-4-14 617-572-6015 [FAX]  
 Boston, MA 02116

**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

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**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	12/22/2009	32994774

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	01/11/2010	01/11/2010

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## Disposition

Disposition Date: 01/11/2010

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Cover Letter		Yes
<b>Form</b>	Reasons to Choose LifeCare Flyer		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
	IM4127	Advertising Reasons to Choose LifeCare Flyer	Initial			MLINY10150911682 - Reasons to Choose LifeCare - DC.pdf



## Reasons to Choose LifeCare *Whole Life Insurance with Long-Term Care Benefits*

John Hancock's LifeCare is a single-premium policy that combines cost-efficient, guaranteed protection for both life and long-term care insurance needs — all in one easy-to-understand policy. It is designed to provide one simple solution to help protect your family, your hard earned assets and your future from the high costs of long-term care.

### **Reason #1**

#### **Quick and easy application process**

With LifeCare's *streamlined tele-underwriting process* in place, the policy can often be issued in as little as 8 days with no exams, labs or doctors' statements.

### **Reason #2**

#### **Larger pool of dollars available for long-term care**

The long-term care benefit amount is typically several times the single-premium paid. This allows you to maximize the value of your long-term care premium dollar and free up assets that may have been earmarked for other purposes.

### **Reason #3**

#### **Benefits always paid**

LifeCare guarantees that a benefit will be paid — a life insurance death benefit, a long-term care benefit or some combination of the two.

### **Reason #4**

#### **Helps provide certainty**

A single-premium policy provides a death benefit, long-term care coverage and strong cash values — all guaranteed.

### **Reason #5**

#### **Cost-efficient alternative**

Purchasing LifeCare is a cost-efficient alternative to buying separate permanent insurance and long-term care insurance policies.

What's more, John Hancock is an experienced leader in the life insurance and long-term care insurance markets; consistently ranking as one of the country's top carriers in both markets. That's why you can be sure that you are getting one of the best combinations of life and long-term care insurance benefits in the industry with John Hancock's LifeCare.

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

**John Hancock Life Insurance Company (U.S.A)  
John Hancock Life Insurance Company of New York**

LifeCare may not all be available in some states. The Acceleration rider is automatically included with every LifeCare policy. There are additional costs associated with the rider that are included in the single premium. LifeCare with the Acceleration rider is not considered long-term care insurance in some states. When the death benefit is accelerated for long-term care expenses, the death benefit is reduced dollar for dollar, and the policy cash value is reduced proportionally.

**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, does not qualify for the New York State Long-Term Care Partnership program and is not a Medicare supplement policy.**

The Acceleration rider has exclusions and limitations, reductions of benefits, and terms under which it may be continued in force or discontinued. Please contact the licensed agent or John Hancock for more information, cost, and complete details on coverage in your state.

This material is for informational purposes only. This material does not constitute tax, legal or accounting advice and neither John Hancock nor any of its agents, employees or registered representatives are in the business of offering such advice. It was not intended or written for use and cannot be used by any taxpayer for the purpose of avoiding any IRS penalty. It was written to support the marketing of the transactions or topics it addresses. Anyone interested in these transactions or topics should seek advice based on his or her particular circumstances from independent professional advisors.

Guaranteed product features are dependent upon minimum premium requirements and the claims-paying ability of the issuer.

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.

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MLINY10150911682 02/10

Policy Form Series: 09SPWL & ICC09 09SPWL  
Rider Form Series: 09WLLTCR

INSURANCE PRODUCTS:		
Not FDIC Insured	Not Bank Guaranteed	May Lose Value
Not a Deposit	Not Insured by Any Government Agency	



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## Supporting Document Schedules

**Item Status:**

**Status**

**Date:**

**Satisfied - Item:** Cover Letter

**Comments:**

**Attachment:**

Cover Letter - 12.22.09 - DC.pdf

David M. Corey  
Compliance Consultant  
U.S. Life Insurance Compliance

197 Clarendon St.  
C-4-14  
Boston, MA 02116  
U.S.A.

dcorey@jhancock.com

617-572-6070 ph  
617-572-6015 fax

December 22, 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.

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If you have any questions, please do not hesitate to contact me at 617-572-6070 or e-mail dcorey@jhancock.com

Yours truly,

*for* *Q. Gaspar*  
David M. Corey  
Compliance Consultant