

SERFF Tracking Number: MNLE-126429724 State: Arkansas
Filing Company: John Hancock Life Insurance Company (U.S.A.) State Tracking Number: 44403
Company Tracking Number: MLINY10230911725
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: LifeCare Protecting Your Assets
Project Name/Number: LifeCare Protecting Your Assets/MLINY10230911725

Filing at a Glance

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

Product Name: LifeCare Protecting Your Assets SERFF Tr Num: MNLE-126429724 State: Arkansas

TOI: LTC06 Long Term Care - Other SERFF Status: Closed-Filed State Tr Num: 44403

Sub-TOI: LTC06.000 Long Term Care - Other Co Tr Num: MLINY10230911725 State Status: Closed

Filing Type: Advertisement Reviewer(s): Marie Bennett

Authors: Giselle Gaspar, Lisa Onwubuke Disposition Date: 01/13/2010

Onwubuke

Date Submitted: 12/22/2009 Disposition Status: Filed

Implementation Date Requested: Implementation Date:

State Filing Description:

General Information

Project Name: LifeCare Protecting Your Assets

Project Number: MLINY10230911725

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 01/13/2010

Status of Filing in Domicile:

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: 01/13/2010

Created By: Giselle Gaspar

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Giselle Gaspar

Filing Description:

The PowerPoint Presentation "LifeCare. Whole Life Insurance with Long-Term Care Benefits. Protecting your Assets – and your Independence" is identified by MLINY10230911725 and is to be used with Policy form 09SPWL, approved on July 22, 2009 and Rider forms 09WLLTCR and 09WLLMAXR, 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 PowerPoint Presentation will be given to invited prospective clients by a licensed agent.

Company and Contact

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Filing Contact Information

Lisa Onwubuke, Senior Compliance Specialist lisa_onwubuke@jhancock.com
 200 Bloor St. E. 416-852-6939 [Phone]
 ST9-B24 416-926-6067 [FAX]
 Toronto, ON M4W 1E5

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	12/22/2009	32996857

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	01/13/2010	01/13/2010

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Disposition

Disposition Date: 01/13/2010

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Cover Letter		Yes
Form	LifeCare Protecting Your Assets		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
	MLINY10230911725	Advertising	LifeCare Protecting Your Assets	Initial			MLINY10230911725 - LifeCare Protecting Your Assets - LO.pdf



LifeCare.

**Whole Life Insurance
with Long-Term Care Benefits.**

**Protecting your Assets –
and your Independence**

If required, agent's name and license #

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.

MLINY10230911725



Today's Agenda

- What You Should Know About Longevity and Long-Term Care
- Paying for Long-Term Care
- Life Care: A Single Solution¹



Facts You Should Know

- Life expectancy in the U.S. has reached an all-time high:
 - Men: 75.3 years¹
 - Women: 80.4 years¹
- At least 70% of people over the age of 65 will require long-term care services at some point in their lives²
- The national average cost of one year of nursing home care is nearly \$75,000; round-the-clock home care can be more than that³
- In 20 years, that cost is expected to increase to \$167,500⁴

¹ U.S. National Library of Medicine and the National Institutes of Health August 2009

² U.S. Department of Health and Human Services, National Clearinghouse for Long-Term Care

³ Information, www.longtermcare.gov, September 2008.

Based on the John Hancock 2008 Cost of Care Survey.

⁴ Average annual cost of inflation over the past 30 years ending December 31, 2008, using the Consumer Price Index for all urban consumers, Bureau of Labor Statistics, www.bls.gov



Who Pays for Long-Term Care?

Medicare

- Pays only for a medically necessary skilled nursing facility or home health care services
- Maximum benefit: 100 days

Medicaid

- Pays for certain health services and nursing home care for people with low incomes and very limited assets
- Assets must be spent down to qualify

Long-Term Care Insurance Policy

- Provides for care in Nursing Home, Assisted Living Facility or Home Care

You

- Your personal assets and income



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How Would You Pay For Long-Term Care?

- Do you have enough retirement income to cover long-term care costs?
- Would you have to spend down assets to make up any shortfall?
- How would you feel about spending down your assets to qualify for Medicaid?
- Do you own a long-term care insurance policy?



LifeCare

Combination of Life Insurance and Long-Term Care Coverage

If you need long-term care:

- Your LifeCare policy death benefit can be accelerated to pay long-term care expenses⁵
- The amount available for reimbursement can be as much as four times your original premium payment
- The minimum duration of your benefits is guaranteed
- Benefits paid are not counted as income for federal income tax purposes⁶
- Any residual death benefit will be paid to your beneficiaries on an income tax-favored basis⁷

⁵ When the policy's death benefit is accelerated for long-term expenses, the death benefit is reduced dollar for dollar, and the cash value is reduced proportionately.

⁶ LifeCare is intended to be a federally tax-qualified long-term care insurance contract under IRC section 7702B(b). **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.** This product does not qualify for the Partnership program in any state. Additional training may be required and is dependent upon the State of sale. If you have any questions concerning the tax implications of this product, you should consult with an attorney or qualified tax advisor.

⁷ Life insurance death benefit proceeds are generally excludable from the beneficiary's gross income for income tax purposes. There are few exceptions such as when a life insurance policy has been transferred for valuable consideration. Comments on taxation are based on John Hancock's understanding of current tax law, which is subject to change. No legal, tax or accounting advice can be given by John Hancock its agents, employees or registered representatives. Prospective purchasers should consult their professional tax advisor for details.



LifeCare

Guaranteed Income Tax-favored Death
Benefit

If you never need long-term care:

- The entire death benefit will be paid to your beneficiaries on an income tax-favored basis⁷

Judy

Age: 60

Needs:

- Life Insurance
- Long-Term care Insurance coverage

Assets:

- Substantial 401(k) balance
- Other investments

Wants:

- Preserve her assets against a potential long-term care need





LifeCare – Maximizing Value

A single \$50,000 premium guarantees:

Maximum Long-Term Care Benefit	\$52,707/year (\$4,392/month)
Minimum Long-Term Care duration	4 years
Total tax-favored reimbursement	\$210,828
Tax-free Death Benefit ⁸ (if Judy never needs long-term care)	\$105,414

⁸ Assumes that no loans or withdrawals have been taken from the policy



LifeCare – Accessing Your LTC Benefits

Eligibility

- Unable to perform two of six activities of daily living
- Demonstration of cognitive impairment that requires professional care

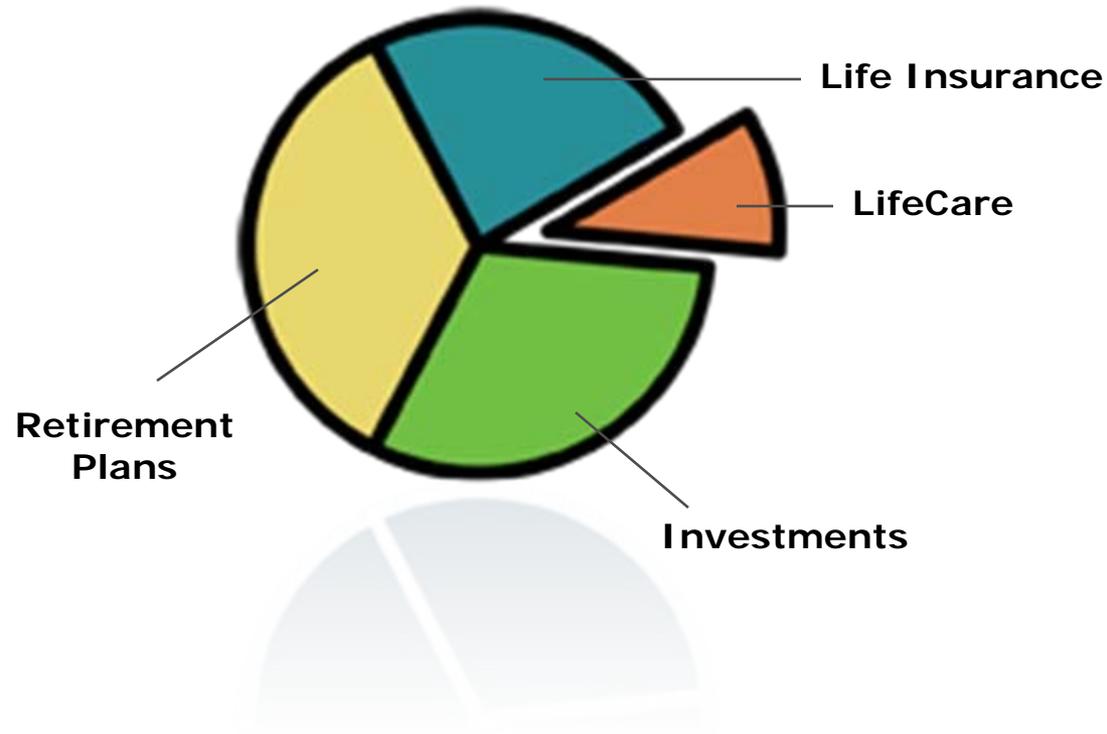
Elimination Period

- 90-day elimination period needs to be satisfied just once

Choice of Setting

- Skilled, intermediate or custodial care
- At home, in an assisted living facility, nursing home, adult day care center or hospice facility

Leverage One Asset to Protect the Rest



LifeCare: A Single Solution

- One policy
- One tele-underwriting process
- One payment

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're getting one of the best combination life/long-term care insurance benefits in the industry with John Hancock's LifeCare.



Questions?

Important Disclosures

Limitations

We will not pay Accelerated Benefits for Qualified Long Term Care Services incurred during the Elimination Period, or for any care, treatment, or charges described in the Non-Duplication of Benefits or Exclusions provisions below. We will not pay Accelerated Benefits in excess of the maximum monthly benefit amount for any calendar month during any period of care.

Exclusions

Qualified Long Term Care Services do not include care or treatment:

- (a) for intentionally self-inflicted injury;
- (b) required as a result of alcoholism or drug addiction (unless drug addiction was a result of the administration of drugs as part of treatment by a Physician);
- (c) due to war (declared or undeclared) or any act of war, or service in any of the armed forces or auxiliary units;
- (d) due to participation in a felony, riot or insurrection;
- (e) for which no charge is normally made in the absence of insurance;
- (f) provided by a member of the life insured's immediate family, unless:
 - the family member is one of the following professionals — a duly licensed registered nurse, licensed vocational nurse, licensed practical nurse, physical therapist, occupational therapist, speech therapist, respiratory therapist, licensed social worker, or registered dietician; and
 - the family member is a regular employee of a nursing home, assisted living facility, adult day care center or organization which is providing the services; and
 - the organization receives the payment for the services; and
 - the family member receives no compensation other than the normal compensation for employees in his or her job category;
- (g) provided outside the fifty United States and the District of Columbia except as described in the International Coverage Benefit provision of the Acceleration rider.

Important Disclosures

Non-Duplication of Benefits

Qualified Long Term Care Services do not include charges covered under any of the following:

- (a) Medicare (including amounts that would be reimbursable but for the application of a deductible or coinsurance amounts);
- (b) any other governmental program (except Medicaid);
- (c) any state or federal workers' compensation, employer's liability or occupational disease law, or any motor vehicle no-fault law;
- (d) expenses for services or items available or paid under another long term care insurance or health insurance policy.

Products and features - including benefits, exclusions, limitations, terms and definitions - may vary by state. Your representative/insurance agent will provide you with an Outline of Coverage that is specific to your state.

LifeCare, the Acceleration rider, and the Continuation rider may not all be available in some states. The Acceleration rider is automatically included with every LifeCare policy, and the Continuation rider is optional. There are additional costs associated with these riders that are included in the single premium. LifeCare with the Acceleration and/or Continuation 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. Please go to www.jhsalesnet.com for the most current state approvals. **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.**

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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Supporting Document Schedules

Item Status:

Status

Date:

Satisfied - Item: Cover Letter

Comments:

Attachment:

Cover Letter - 12.22.09 - LO.pdf

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

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Toronto ON M4W 1E5
Canada

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416-852-6939 ph
416-926-6067 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 contract.

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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