

SERFF Tracking Number: MANU-126871153 State: Arkansas
Filing Company: John Hancock Life Insurance Company (U.S.A.) State Tracking Number: 47215
Company Tracking Number: PPR SPEC PAGES FOR 10PROSULG - REPRICE
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.002 Joint (Last Survivor)
Adjustable Life
Product Name: PPR Spec Pages for 10PROSULG - Reprice
Project Name/Number: PPR Spec Pages for 10PROSULG - Reprice/PPR Spec Pages for 10PROSULG - Reprice

Filing at a Glance

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

Product Name: PPR Spec Pages for 10PROSULG - Reprice SERFF Tr Num: MANU-126871153 State: Arkansas

TOI: L09I Individual Life - Flexible Premium SERFF Status: Closed-Approved- State Tr Num: 47215
Adjustable Life Closed

Sub-TOI: L09I.002 Joint (Last Survivor) Co Tr Num: PPR SPEC PAGES FOR 10PROSULG - REPRICE State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Helene Landow, Karren Phair, Debbie Tom, Jacqueline Lau, Joel Meggs

Disposition Date: 11/09/2010

Date Submitted: 11/04/2010

Disposition Status: Approved-Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: PPR Spec Pages for 10PROSULG - Reprice
Project Number: PPR Spec Pages for 10PROSULG - Reprice
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Filing Status Changed: 11/09/2010

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: 11/09/2010
Created By: Jacqueline Lau
Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Jacqueline Lau

Filing Description:

Policy:

10PROSULG - Flexible Premium Survivorship Universal Life Insurance Policy, Non-Participating

Please refer to attached Appendix 1 for forms listing

Supplementary Benefits:

SERFF Tracking Number: MANU-126871153 State: Arkansas
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Please refer to attached Appendix 1 for forms listing

We are submitting to your office notification of rate changes to Policy Form, 10PROSULG, as well as its Policy Protection Riders. There are three Policy Protection riders available with 10PROSULG; the policyowner must elect one of the three riders at the time of the policy's issue. These rate changes will apply to all new policies being issued and do not affect any in-force policies.

Form 10PROSULG, Flexible Premium Survivorship Universal Life Insurance Policy, was approved by your office January 08, 2010 under SERFF Tracking # MANU-126417376, State Tracking# 44489. These changes relate to increases in the Planned Premium on Page 3, the Surrender Charge calculation on Page 3A, and the Premium Charge Limit on Page 3B. Please find enclosed revised Policy Specification pages, bearing a revision date (09/2010), wherein these changes are reflected. These revised Specification Pages are meant to replace the corresponding pages that were filed and approved in the earlier submission. These increases are due to changes in market conditions. Please also note a change in the Plan Name; whereas previously the Plan Name field was "Protection SUL-G," the Plan Name is now simply "SUL-G." An updated Actuarial Memorandum is enclosed demonstrating our continued compliance with Standard Nonforfeiture Law. With the exception of the above-noted changes, no revisions have been made to this policy or to the supporting documentation from the previous submission.

With respect to the Policy Protection Riders, the changes relate to increases in the Policy Protection Premium Charges and Policy Protection Value Rates. Please find enclosed revised Policy Specification pages, bearing form revision date (09/2010), wherein these changes are reflected. These revised Specification Pages are meant to replace the corresponding pages that were originally filed and approved as follows:

Form 06PPR-S, Policy Protection Rider was approved by your office on March 14, 2006 under SERFF Tracking # SERT-6M7PVL624/00-00/00-00/00, State Tracking # 32113. This supplementary benefit form provides a funds-based test that protects the policy against lapse provided the Policy Protection fund value is greater than zero; the Policy Protection Value Rates are reference values only and are not used to determine actual policy value, cash surrender value, or insurance benefit under the base policy.

Form 06PPRE-S, Policy Protection Rider – Enhanced was approved by your office on March 14, 2006 under SERFF Tracking # SERT-6M7PVL624/00-00/00-00/00, State Tracking # 32113. This supplementary benefit form provides a funds-based test that protects the policy against lapse provided the Policy Protection fund value is greater than zero; the Policy Protection Value Rates are reference values only and are not used to determine actual policy value, cash surrender value, or insurance benefit under the base policy. This rider supports high early funding premium pattern.

Policy Specifications/Policy Protection Rider – Flex, was approved by your office on November 09, 2007 under SERFF Tracking # MANU-125297241, State Tracking# 37266. This supplementary benefit form provides a funds-based test that

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protects the policy against lapse provided the Policy Protection fund value is greater than zero; the Policy Protection Value Rates are reference values only and are not used to determine actual policy value, cash surrender value, or insurance benefit under the base policy. This rider provides the flexibility of paying premiums for a benefit period less than lifetime and a lower initial premium outlay followed by higher premiums at the later durations.

We enclose for your review and approval updated Actuarial Memoranda reflecting these changes and demonstrating our continued compliance with your jurisdiction's statutes and regulations. With the exception of the above-noted changes, no revisions have been made to these riders or to the supporting documentation from the previous submissions. Please note that a similar submission is being filed contemporaneously for the Single Life version of this product. That submission bears SERFF Tracking # MANU-126871554.

We trust you will find the foregoing acceptable, and look forward to your state's approval in the usual manner. Should you have any questions or concerns, please feel free to contact me at (416) 852-4842 or via e-mail at joel_meggs@jhancock.com

Enclosures: Appendix 1- List of submitted forms
Actuarial Description (includes Basis of Reserves)
Filing Fee (EFT)

Company and Contact

Filing Contact Information

Joel Meggs, Sr. Contract Analyst Joel_Meggs@jhancock.com
200 Bloor St E 416-852-4842 [Phone]
Toronto, ON M4W 1E5 416-926-3121 [FAX]

Filing Company Information

John Hancock Life Insurance Company CoCode: 65838 State of Domicile: Michigan
(U.S.A.)
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

SERFF Tracking Number: MANU-126871153 State: Arkansas
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Fee Required? Yes
Fee Amount: \$350.00
Retaliatory? No
Fee Explanation: \$50.00 X 7 forms
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
John Hancock Life Insurance Company (U.S.A.)	\$350.00	11/04/2010	41540937

SERFF Tracking Number: MANU-126871153 State: Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	11/09/2010	11/09/2010

SERFF Tracking Number: MANU-126871153 State: Arkansas
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Disposition

Disposition Date: 11/09/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: MANU-126871153 State: Arkansas
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	No	No
Supporting Document	Application	No	No
Supporting Document	Health - Actuarial Justification	No	No
Supporting Document	Outline of Coverage	No	No
Supporting Document	Appendix 1 - Forms Listing	Yes	Yes
Supporting Document	Actuarial Description (includes Basis of Reserves)	No	No
Form	Policy Specification	Yes	Yes
Form	Policy Specification	Yes	Yes
Form	Policy Specification	Yes	Yes
Form	Policy Specification	Yes	Yes
Form	Policy Specification	Yes	Yes
Form	Policy Specification	Yes	Yes
Form	Policy Specification	Yes	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
	3 (09/2010)	Schedule Pages	Policy Specification	Initial		0.000	10PROSULG 3 (09-2010) AR.pdf
	3A (09/2010)	Schedule Pages	Policy Specification	Initial		0.000	10PROSULG 3A (09-2010) generic.pdf
	3B (09/2010)	Schedule Pages	Policy Specification	Initial		0.000	10PROSULG 3B (09-2010) generic.pdf
	3.3-06PPR-S (09/2010)	Schedule Pages	Policy Specification	Initial		0.000	3.3-06PPR-S (09-2010).pdf
	3.3-06PPRE-S (09/2010)	Schedule Pages	Policy Specification	Initial		0.000	3.3-06PPRE-S (09-2010).pdf
	3.3-PPRF(S) (09/2010)	Schedule Pages	Policy Specification	Initial		0.000	3.3-PPRF (S) (09-2010).pdf
	3.3A-PPRF(S) (09/2010)	Schedule Pages	Policy Specification	Initial		0.000	3.3A-PPRF (S) (09-2010).pdf

1. POLICY SPECIFICATIONS

Lives Insured	No. 1- [John Doe] No. 2- [Jane Doe]	Plan Name	[SUL-G]
Age at Policy Date	No. 1 - [35] No. 2 - [32]	Policy Number	[12 345 678]
[Sex]	No. 1 - [Male] No. 2 - [Female]	Issue Date	[March 1, 2011]
Risk Classification	No. 1 - [Standard] [Non Smoker] No. 2 - [Standard [Non Smoker]	Policy Date	[March 1, 2011]
Additional Ratings	No. 1 - [not applicable] No. 2 - [not applicable]		
Owner, Beneficiary	As designated in the application unless subsequently changed		
Death Benefit Option at Issue	[Option 1]		
Life Insurance Qualification Test Elected	[Guideline Premium Test]		
		Face Amount at Issue	[\$250,000]
Governing Law	[Arkansas]		

PREMIUMS AT ISSUE

Premium Mode	[Annual]
Planned Premium	\$ [1,135,42 per Policy Year]
Minimum Initial Premium	\$ [49.32]

Notice: This policy provides life insurance coverage for the lifetime of the Lives Insured if sufficient premiums are paid.

Keeping the policy and coverage in force will be affected by factors such as: changes in the current Cost of Insurance rates, the amount, timing and frequency of premium payments; the interest rate being credited to the Guaranteed Interest Account; changes to the Death Benefit Option; changes in the Face Amount; loan activity; withdrawals; and deductions for any applicable Supplementary Benefit riders that are attached to, and made a part of, this policy. Also refer to the Grace Period and Policy Termination provisions in Sections 9 and 10.

This policy will not go into default if all Planned Premiums shown above are paid when they are due, and you do not take any policy loans or withdrawals and there are no other policy changes. For purposes of the preceding statement we have assumed maximum mortality, maximum expenses, minimum interest and that you do not terminate any Supplementary Benefit riders that are attached to, and made a part of, this policy.

(SAMPLE FOR LAPSE PROTECTION INFORMATION WHEN THE PLANNED PREMIUM DOES NOT PROJECT A LAPSE)

1. POLICY SPECIFICATIONS

Lives Insured	No. 1- [John Doe] No. 2- [Jane Doe]	Plan Name	[SUL-G]
Age at Policy Date	No. 1 - [35] No. 2 - [32]	Policy Number	[12 345 678]
[Sex]	No. 1 - [Male] No. 2 - [Female]	Issue Date	[March 1, 2011]
Risk Classification	No. 1 - [Standard] [Non Smoker] No. 2 - [Standard [Non Smoker]	Policy Date	[March 1, 2011]
Additional Ratings	No. 1 - [not applicable] No. 2 - [not applicable]		
Owner, Beneficiary	As designated in the application unless subsequently changed		
Death Benefit Option at Issue	[Option 1]		
Life Insurance Qualification Test Elected	[Guideline Premium Test]		
		Face Amount at Issue	[\$250,000]
Governing Law	[Arkansas]		

PREMIUMS AT ISSUE

Premium Mode	[Annual]
Planned Premium	\$ [1,035.09 per Policy Year]
Minimum Initial Premium	\$ [49.32]

Notice: This policy provides life insurance coverage for the lifetime of the Lives Insured if sufficient premiums are paid.

Keeping the policy and coverage in force will be affected by factors such as: changes in the current Cost of Insurance rates, the amount, timing and frequency of premium payments; the interest rate being credited to the Guaranteed Interest Account; changes to the Death Benefit Option; changes in the Face Amount; loan activity; withdrawals; and deductions for any applicable Supplementary Benefit riders that are attached to, and made a part of, this policy. Also refer to the Grace Period and Policy Termination provisions in Sections 9 and 10.

This policy will provide coverage until Policy Month [7], Policy Year [67] if all Planned Premiums shown above are paid when they are due, and you do not take any policy loans or withdrawals and there are no other policy changes. For purposes of the preceding statement we have assumed maximum mortality, maximum expenses, minimum interest and that you do not terminate any Supplementary Benefit riders that are attached to, and made a part of, this policy.

(ALTERNATE SAMPLE PAGE FOR LAPSE PROTECTION INFORMATION WHEN THE PLANNED PREMIUM PROJECTS A LAPSE)

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

MAXIMUM EXPENSE CHARGES

Deductions from Premium Payments

Premium Charge	A percentage of each premium payment, the percentages as shown below:		
	<u>Policy Years</u>	<u>Up to Premium Charge Limit *</u>	<u>Excess of Premium Charge Limit</u>
	1	35%	10%
	2+	10%	10%

*Premium Charge Limit is shown in the Table of Values in this Section 1.

Monthly Deductions: The following charges are deducted monthly from the Policy Value:

Administrative Charge	\$20.00
Contract Charge	[\$0.0401] per \$1000 of Face Amount
Coverage Expense Charge	[\$0.0458] per \$1000 of Face Amount
Cost of Insurance Charge	Determined in accordance with Section 13. Maximum Monthly Rates per \$1000 are shown in Section 2.

Other Charges

Surrender Charge Charge deducted from the Policy Value during the Surrender Charge Period. See Sections 5 and 16 for details of when a Surrender Charge applies.

The Surrender Charge for the Face Amount at Issue is \$[4,200.27], minus 25% of the lesser of (a) or (b), where

- (a) is the sum of premiums paid in the first Policy Year; and
- (b) is \$[1,135.47].

The Surrender Charge will reduce monthly over the Surrender Charge Period until it becomes zero. The table below shows the applicable grading percentage at the beginning of each Policy Year during the Surrender Charge Period (proportionate grading percentages apply for other Policy Months). The amount to which the Surrender Charge is reduced at any time is determined by multiplying the initial amount of Surrender Charge by the percentage that is applicable at that interval during the Surrender Charge Period.

<u>Surrender Charge Period (Policy Year)</u>	<u>Maximum Percentage of Surrender Charge</u>	<u>Surrender Charge Period (Policy Year)</u>	<u>Maximum Percentage of Surrender Charge</u>
1	[100.00]%	11	[91.31]%
2	[99.24]%	12	[90.29]%
3	[98.46]%	13	[89.25]%
4	[97.66]%	14	[88.17]%
5	[96.83]%	15	[87.06]%
6	[95.97]%	16	[85.92]%
7	[95.09]%	17	[84.74]%
8	[94.19]%	18	[66.83]%
9	[93.26]%	19	[49.37]%
10	[92.30]%	20	[32.40]%
		21	[0.00]%

Supplementary Benefit Rider Charges Charges for applicable riders are shown under Supplementary Benefits of this Section 1.

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

TABLE OF VALUES

Refer to your policy provisions for details on the terms and values shown in this table.

Minimum Face Amount	\$250,000
Minimum Face Amount Decrease	\$ 50,000
Guaranteed Interest Account Annual Rate	Not less than 3%
Loan Interest Rate	As defined in Section 15
Maximum Loan Interest Credited Differential	2.00%
Minimum Loan Amount	\$500
Minimum Withdrawal Amount	\$500
Death Benefit Discount Factor	1.0024663
Premium Charge Limit	[\$1,135.47]

1. POLICY SPECIFICATIONS (CONTINUED) - POLICY 12 345 674

SUPPLEMENTARY BENEFITS

BENEFIT	POLICY PROTECTION RIDER
LIFE INSURED DETAILS	LIFE INSUREDS' NAMES, AGES, SEX AND RISK CLASSIFICATION ARE SHOWN IN THE POLICY SPECIFICATIONS SECTION FOR THE POLICY.
BENEFIT PERIOD	UP TO THE POLICY ANNIVERSARY ON WHICH THE YOUNGEST OF THE LIVES INSURED REACHES ATTAINED AGE 121 OR WOULD HAVE REACHED ATTAINED AGE 121 IF LIVING
BENEFIT COST	NOT APPLICABLE

THE FOLLOWING ITEMS ARE USED IN DETERMINING THE POLICY PROTECTION VALUE AS DESCRIBED IN THIS BENEFIT:

POLICY PROTECTION BENEFIT COST	NOT APPLICABLE						
POLICY PROTECTION PREMIUM CHARGE	<table> <tr> <td>POLICY YEAR 1:</td> <td>39% OF PREMIUMS PAID UP TO \$1,135.47 AND 11% THEREAFTER</td> </tr> <tr> <td>POLICY YEARS 2-6:</td> <td>11% OF PREMIUMS PAID</td> </tr> <tr> <td>POLICY YEARS 7 AND AFTER:</td> <td>10% OF PREMIUMS PAID</td> </tr> </table>	POLICY YEAR 1:	39% OF PREMIUMS PAID UP TO \$1,135.47 AND 11% THEREAFTER	POLICY YEARS 2-6:	11% OF PREMIUMS PAID	POLICY YEARS 7 AND AFTER:	10% OF PREMIUMS PAID
POLICY YEAR 1:	39% OF PREMIUMS PAID UP TO \$1,135.47 AND 11% THEREAFTER						
POLICY YEARS 2-6:	11% OF PREMIUMS PAID						
POLICY YEARS 7 AND AFTER:	10% OF PREMIUMS PAID						
POLICY PROTECTION ADMINISTRATIVE CHARGE	\$20.00						
POLICY PROTECTION CONTRACT CHARGE	\$0.0401 PER \$1000 OF FACE AMOUNT						
POLICY PROTECTION VALUE INTEREST RATES	THE POLICY PROTECTION VALUE WILL BE CREDITED WITH THE PERCENTAGE RATES AS SHOWN IN THE TABLE OF POLICY PROTECTION VALUE INTEREST RATES IN SECTION 1.						
POLICY PROTECTION VALUE RATES	RATES ARE DETERMINED FROM THE POLICY PROTECTION VALUE RATES TABLE 1 OR TABLE 2 AS SHOWN IN SECTION 1 AND AS DESCRIBED UNDER THE POLICY PROTECTION VALUE PROVISION.						

1. POLICY SPECIFICATIONS (CONTINUED) - POLICY 12 345 674

SUPPLEMENTARY BENEFITS

BENEFIT	POLICY PROTECTION RIDER-ENHANCED
LIFE INSURED DETAILS	LIFE INSUREDS' NAMES, AGES, SEX AND RISK CLASSIFICATION ARE SHOWN IN THE POLICY SPECIFICATIONS SECTION FOR THE POLICY.
BENEFIT PERIOD	UP TO THE POLICY ANNIVERSARY ON WHICH THE YOUNGEST OF THE LIVES INSURED REACHES ATTAINED AGE 121 OR WOULD HAVE REACHED ATTAINED AGE 121 IF LIVING
PROTECTION COMMENCEMENT DATE	March 1, 2011
BENEFIT COST	\$0.0405 PER \$1,000 OF TOTAL FACE AMOUNT (BASIC PLUS ANY RETURN OF PREMIUM DEATH BENEFIT) DEDUCTED MONTHLY.

THE FOLLOWING ITEMS ARE USED IN DETERMINING THE POLICY PROTECTION VALUE AS DESCRIBED IN THIS BENEFIT:

POLICY PROTECTION BENEFIT COST	\$0.0405 PER \$1,000 OF TOTAL FACE AMOUNT (BASIC PLUS ANY RETURN OF PREMIUM DEATH BENEFIT) DEDUCTED MONTHLY. HOWEVER, IF IN THE FIRST POLICY YEAR THE TOTAL PREMIUM PAID IS EQUAL TO OR GREATER THAN \$3,430.00, THE BENEFIT COST WILL BE REDUCED TO ZERO AS OF THE SECOND POLICY YEAR SOLELY FOR PURPOSES OF DETERMINING THE POLICY PROTECTION VALUE.	
POLICY PROTECTION PREMIUM CHARGE	POLICY YEAR 1:	39% OF PREMIUMS PAID UP TO \$1,135.47 AND 11% THEREAFTER
	POLICY YEARS 2-6:	11% OF PREMIUMS PAID
	POLICY YEARS 7 AND AFTER:	10% OF PREMIUMS PAID
POLICY PROTECTION ADMINISTRATIVE CHARGE	\$20.00	
POLICY PROTECTION CONTRACT CHARGE	\$0.0401 PER \$1000 OF FACE AMOUNT	
POLICY PROTECTION VALUE INTEREST RATES	THE POLICY PROTECTION VALUE WILL BE CREDITED WITH THE PERCENTAGE RATES AS SHOWN IN THE TABLE OF POLICY PROTECTION VALUE INTEREST RATES IN SECTION 1.	
POLICY PROTECTION VALUE RATES	RATES ARE DETERMINED FROM THE POLICY PROTECTION VALUE RATES TABLE 1 OR TABLE 2 AS SHOWN IN SECTION 1 AND AS DESCRIBED UNDER THE POLICY PROTECTION VALUE PROVISION.	

1. POLICY SPECIFICATIONS (CONTINUED) - POLICY 12 345 674

SUPPLEMENTARY BENEFITS

BENEFIT	POLICY PROTECTION RIDER FLEX
LIFE INSURED DETAILS	LIFE INSUREDS' NAMES, AGES, SEX AND RISK CLASSIFICATION ARE SHOWN IN THE POLICY SPECIFICATIONS SECTION FOR THE POLICY.
BENEFIT PERIOD	UP TO THE POLICY ANNIVERSARY ON WHICH THE YOUNGEST OF THE LIVES INSURED REACHES ATTAINED AGE 121 OR WOULD HAVE REACHED ATTAINED AGE 121 IF LIVING
BENEFIT COST	NOT APPLICABLE

THE FOLLOWING ITEMS ARE USED IN DETERMINING THE POLICY PROTECTION VALUE AS DESCRIBED IN THIS BENEFIT:

POLICY PROTECTION BENEFIT COST	NOT APPLICABLE						
POLICY PROTECTION PREMIUM CHARGE	<table> <tr> <td>POLICY YEAR 1:</td> <td>39% OF PREMIUMS PAID UP TO \$1,135.47 AND 11% THEREAFTER</td> </tr> <tr> <td>POLICY YEARS 2-6:</td> <td>11% OF PREMIUMS PAID</td> </tr> <tr> <td>POLICY YEARS 7 AND AFTER:</td> <td>10% OF PREMIUMS PAID</td> </tr> </table>	POLICY YEAR 1:	39% OF PREMIUMS PAID UP TO \$1,135.47 AND 11% THEREAFTER	POLICY YEARS 2-6:	11% OF PREMIUMS PAID	POLICY YEARS 7 AND AFTER:	10% OF PREMIUMS PAID
POLICY YEAR 1:	39% OF PREMIUMS PAID UP TO \$1,135.47 AND 11% THEREAFTER						
POLICY YEARS 2-6:	11% OF PREMIUMS PAID						
POLICY YEARS 7 AND AFTER:	10% OF PREMIUMS PAID						
POLICY PROTECTION ADMINISTRATIVE CHARGE	\$20.00						
POLICY PROTECTION CONTRACT CHARGE	\$0.0401 PER \$1000 OF FACE AMOUNT						
POLICY PROTECTION VALUE INTEREST RATES	THE POLICY PROTECTION VALUE WILL BE CREDITED WITH THE PERCENTAGE RATES AS SHOWN IN THE TABLE OF POLICY PROTECTION VALUE INTEREST RATES IN SECTION 1.						
POLICY PROTECTION VALUE RATES	RATES ARE DETERMINED FROM THE POLICY PROTECTION VALUE RATES TABLE 1 OR TABLE 2 AS SHOWN IN SECTION 1 AND AS DESCRIBED UNDER THE POLICY PROTECTION VALUE PROVISION.						

1. POLICY SPECIFICATIONS (CONTINUED) - POLICY 12 345 674

POLICY PROTECTION VALUE RATES**TABLE 1**

The Policy Protection Value Rates are the cost of insurance rates for the Policy Protection Value calculation. The rate per dollar equals the rate shown below divided by 1000. The cost of insurance rates will be increased for any Additional Rating shown for the basic policy in Section 1. The Policy Protection Value rates are not used in calculating the actual policy value, cash surrender value, or death benefit provided under the policy. The Cost of Insurance calculation is defined in the Policy Value provision of the basic policy.

POLICY YEAR	MONTHLY RATE	POLICY YEAR	MONTHLY RATE	POLICY YEAR	MONTHLY RATE	POLICY YEAR	MONTHLY RATE
	\$		\$		\$		\$
1	0.000198	32	0.132775	63	1.254943		
2	0.000646	33	0.150367	64	1.254940		
3	0.001187	34	0.169708	65	1.254951		
4	0.000973	35	0.190584	66	1.254948		
5	0.001243	36	0.214375	67	1.254937		
6	0.001574	37	0.240817	68	1.254940		
7	0.001935	38	0.272164	69	3.499157		
8	0.002386	39	0.305854	70	5.743365		
9	0.002931	40	0.342364	71	7.987593		
10	0.003584	41	0.381983	72	10.231791		
11	0.004379	42	0.424042	73	12.476001		
12	0.005315	43	0.469985	74	12.476002		
13	0.006451	44	0.520276	75	12.476010		
14	0.007657	45	0.574371	76	12.476024		
15	0.009091	46	0.630155	77	12.476000		
16	0.010937	47	0.688554	78	12.476028		
17	0.013176	48	0.744634	79	12.475988		
18	0.016004	49	0.799749	80	12.476015		
19	0.019466	50	0.863176	81	12.476020		
20	0.023839	51	0.926573	82	22.286497		
21	0.029393	52	0.980846	83	23.693558		
22	0.035999	53	1.029190	84	25.005085		
23	0.043880	54	1.070362	85	26.360386		
24	0.052727	55	1.088785	86	27.869503		
25	0.063576	56	1.116202	87	29.939809		
26	0.076662	57	1.123441	88	32.746667		
27	0.092698	58	1.115628	89	32.746667		
28	0.112081	59	1.254945				
29	0.135119	60	1.254945				
30	0.143518	61	1.254941				
31	0.171458	62	1.254943				

SERFF Tracking Number: MANU-126871153 State: Arkansas
Filing Company: John Hancock Life Insurance Company (U.S.A.) State Tracking Number: 47215
Company Tracking Number: PPR SPEC PAGES FOR 10PROSULG - REPRICE
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.002 Joint (Last Survivor)
Adjustable Life
Product Name: PPR Spec Pages for 10PROSULG - Reprice
Project Name/Number: PPR Spec Pages for 10PROSULG - Reprice/PPR Spec Pages for 10PROSULG - Reprice

Supporting Document Schedules

Item Status:

Status

Date:

Satisfied - Item: Appendix 1 - Forms Listing

Comments:

Attachment:

Appendix 1- Survivorship.pdf

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

APPENDIX I

FORMS LISTING

Form No. 10PROSULG

Specification Page 3 (09/2010) – Insert Page/Policy Specifications

Specification Page 3A (09/2010) – Insert Page/Policy Specifications

Specification Page 3B (09/2010) – Insert Page/Policy Specifications

Form No. 06PPR-S

Specification Page 3.3-06PPR-S (09/2010) – Policy Specifications/Policy Protection Rider

Form No. 06PPRE-S

Specification Page 3.3-06PPRE-S (09/2010) – Policy Specifications/Policy Protection Rider - Enhanced

Form No. 06PPR-S

Specification Page 3.3-PPRF(S) (09/2010) – Policy Specifications/Policy Protection Rider – Flex

Specification Page 3.3A-PPRF(S) (09/2010) – Policy Specifications/Policy Protection Rider – Flex