

SERFF Tracking Number: MANU-126476413 State: Arkansas  
Filing Company: John Hancock Life Insurance Company (U.S.A.) State Tracking Number: 44713  
Company Tracking Number: 09EYFATE - FIXED ACCOUNTS TRANSFER ENDORSEMENT  
TOI: L06I Individual Life - Variable Sub-TOI: L06I.002 Single Life - Flexible Premium  
Product Name: 09EYFATE - Fixed Accounts Transfer Endorsement  
Project Name/Number: 09EYFATE - Fixed Accounts Transfer Endorsement/09EYFATE - Fixed Accounts Transfer Endorsement

## Filing at a Glance

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

Product Name: 09EYFATE - Fixed Accounts SERFF Tr Num: MANU-126476413 State: Arkansas

Transfer Endorsement

TOI: L06I Individual Life - Variable

SERFF Status: Closed-Approved- State Tr Num: 44713  
Closed

Sub-TOI: L06I.002 Single Life - Flexible  
Premium

Co Tr Num: 09EYFATE - FIXED State Status: Approved-Closed  
ACCOUNTS TRANSFER  
ENDORSEMENT

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Nina Kassim, Helene  
Landow, Karren Phair, Debbie Tom,  
Jacqueline Lau

Disposition Date: 02/02/2010

Date Submitted: 01/28/2010

Disposition Status: Approved-  
Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

## General Information

Project Name: 09EYFATE - Fixed Accounts Transfer Endorsement  
Project Number: 09EYFATE - Fixed Accounts Transfer Endorsement  
Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Authorized

Date Approved in Domicile:

Domicile Status Comments: Exempt in  
Michigan

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 02/02/2010

Explanation for Other Group Market Type:

State Status Changed: 02/02/2010

Deemer Date:

Created By: Jacqueline Lau

Submitted By: Jacqueline Lau

Corresponding Filing Tracking Number:

Filing Description:

VARIABLE LIFE

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

Endorsement:

SERFF Tracking Number: MANU-126476413 State: Arkansas  
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## Form 09EYFATE – Fixed Accounts Transfer Endorsement

We are submitting the above form for your approval. This is a new form which does not replace any currently approved form. This form will be used with our state approved Variable Life policies, in-force and new issues. The form will be effective on the date of your state approval.

The form will be laser printed, subject only to minor variations in color, paper stock, duplexing, fonts, and positioning. No part of this filing contains any unusual or controversial items that deviate from normal Company or industry standards.

Form 09EYFATE, Fixed Accounts Transfer Endorsement, applies to Fixed Accounts (i) the Fixed Account referenced in the policy and (ii) the Enhanced Yield Fixed Account referenced in the Enhanced Yield Fixed Account Rider that is part of the policy. The endorsement provides an additional option which expands the current determination of the maximum amount the policy owner can transfer out of the applicable Fixed Account and Enhanced Yield Fixed Account in any one Policy Year.

The additional option provides for a transfer amount of, the amount transferred out of the applicable Fixed Account during the previous policy year, giving the policy owner the option of transferring a maximum of this amount in the years when the previous year transferred amount is greater than the other transfer amount options of the Fixed Account and Enhanced Yield Fixed Account.

Readability certification is not provided since this form is for variable life products, subject to SEC regulation and therefore is exempt from state readability certification requirements.

We trust the form is acceptable to you and look forward to your state's approval in the usual manner. If you have any questions or concerns, please contact me collect at 416-926-3575 or via email at [nina\\_kassim@jhancock.com](mailto:nina_kassim@jhancock.com).

P.S. At present, there is no advertising or sales material available for this product.

Enclosures: Statement of Variability  
Filing Fee (EFT)  
Compliance Certification re Regulation 19

## Company and Contact

### Filing Contact Information

Nina Kassim, Contract & Compliance Specialist [nina\\_kassim@jhancock.com](mailto:nina_kassim@jhancock.com)  
P. O. Box 600 416-926-3575 [Phone]  
Buffalo, NY 14201-0600 416-926-3121 [FAX]

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**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]

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**Filing Fees**

Fee Required? Yes  
 Fee Amount: \$20.00  
 Retaliatory? No  
 Fee Explanation:  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
John Hancock Life Insurance Company (U.S.A.)	\$20.00	01/28/2010	33851409

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TOI: L061 Individual Life - Variable Sub-TOI: L061.002 Single Life - Flexible Premium  
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Project Name/Number: 09EYFATE - Fixed Accounts Transfer Endorsement/09EYFATE - Fixed Accounts Transfer Endorsement

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	02/02/2010	02/02/2010

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## Disposition

Disposition Date: 02/02/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: MANU-126476413 State: Arkansas  
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Actuarial Memo		No
Supporting Document	Cover Letter		Yes
Supporting Document	Statement of Variability		Yes
Supporting Document	Compliance Certification re Regulation 19		Yes
Form	Fixed Accounts Transfer Endorsement		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
	09EYFATE	Policy/Cont Fixed Accounts ract/Fratern Transfer al Endorsement Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0.000	09EYFATE.p df

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## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status Date:</b>
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**Satisfied - Item:** Flesch Certification

**Comments:**

Readability certification is not provided since this form is for variable life products, subject to SEC regulation and therefore is exempt from state readability certification requirements.

	<b>Item Status:</b>	<b>Status Date:</b>
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**Bypassed - Item:** Application  
**Bypass Reason:** not applicable

**Comments:**

	<b>Item Status:</b>	<b>Status Date:</b>
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**Satisfied - Item:** Cover Letter

**Comments:**

**Attachment:**

letter ar.pdf

	<b>Item Status:</b>	<b>Status Date:</b>
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**Satisfied - Item:** Statement of Variability

**Comments:**

**Attachment:**

09EYFATE - SOV.pdf

	<b>Item Status:</b>	<b>Status Date:</b>
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**Satisfied - Item:** Compliance Certification re  
 Regulation 19

**Comments:**

*SERFF Tracking Number:* MANU-126476413 *State:* Arkansas  
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*Project Name/Number:* 09EYFATE - Fixed Accounts Transfer Endorsement/09EYFATE - Fixed Accounts Transfer Endorsement

**Attachment:**

AR - cert re Reg 19 ar.pdf

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

Contracts and Compliance  
P.O. Box 600  
Buffalo, NY 14201-0600  
Tel.: 416-926-3575  
Fax: 416-926-3121  
Email: nina\_kassim@jhancock.com



N.A.I.C. # 65838  
SERFF Tracking # MANU-126476413

**Nina Kassim**  
**Contract & Compliance Specialist**

January 28, 2010

Hon. Commissioner of Insurance  
Compliance - Life and Health  
1200 West Third Street  
Little Rock, Arkansas 72201-1904

Attention: Linda Bird

Dear Ms. Bird:

**VARIABLE LIFE**  
**John Hancock Life Insurance Company (U.S.A.)**  
**Endorsement:**  
**Form 09EYFATE – Fixed Accounts Transfer Endorsement**

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Sincerely,

Nina Kassim  
Contract & Compliance Specialist

**P.S.** At present, there is no advertising or sales material available for this product.

**Enclosures:** Statement of Variability  
Filing Fee (EFT)  
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**JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)**

**STATEMENT OF VARIABILITY**

**January 28, 2010**

**Form 09EYFATE, Fixed Accounts Transfer Endorsement**

<b>Section / Section #</b>	<b>Description</b>
Signature	<ul style="list-style-type: none"><li>• Officer Signature is bracketed to accommodate future changes.</li></ul>

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

**COMPLIANCE CERTIFICATION**

**STATE OF ARKANSAS**

**Form**

**Description**

**09EYFATE**

**Fixed Accounts Transfer Endorsement**

John Hancock Life Insurance Company (U.S.A.) hereby certifies to its understanding of the filing requirements of Arkansas Regulation 19 §10B re unfair sex discrimination in the sale of insurance and that this filing meets the provisions of this rule, as well as all applicable requirements of the Arkansas Insurance Department.

January 28, 2010  
Date



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Helene Landow, FLMI, ACP  
Director, U.S. Contracts