

SERFF Tracking Number: MANU-126476638 State: Arkansas
Filing Company: John Hancock Life Insurance Company (U.S.A.) State Tracking Number: 44726
Company Tracking Number: 09FATE
TOI: L06I Individual Life - Variable Sub-TOI: L06I.002 Single Life - Flexible Premium
Product Name: 09FATE Fixed Account Transfer Endorsement
Project Name/Number: 09FATE Fixed Account Transfer Endorsement/09FATE Fixed Account Transfer Endorsement

Filing at a Glance

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

Product Name: 09FATE – Fixed Account SERFF Tr Num: MANU-126476638 State: Arkansas

Transfer Endorsement

TOI: L06I Individual Life - Variable SERFF Status: Closed-Approved- State Tr Num: 44726
Closed

Sub-TOI: L06I.002 Single Life - Flexible Co Tr Num: 09FATE State Status: Approved-Closed
Premium

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Nina Kassim, Helene Disposition Date: 02/02/2010

Landow, Karren Phair, Debbie Tom,
Jacqueline Lau

Date Submitted: 01/28/2010 Disposition Status: Approved-
Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: 09FATE – Fixed Account Transfer Endorsement

Project Number: 09FATE Fixed Account Transfer Endorsement

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 02/02/2010

Deemer Date:

Submitted By: Debbie Tom

Filing Description:

VARIABLE LIFE

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

Endorsement:

Form 09FATE – Fixed Account Transfer Endorsement

Status of Filing in Domicile: Authorized

Date Approved in Domicile:

Domicile Status Comments: Exempt in
Michigan

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 02/02/2010

Created By: Debbie Tom

Corresponding Filing Tracking Number:

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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 09FATE, Fixed Account Transfer Endorsement, provides an additional option which expands the current determination of the maximum amount the policy owner can transfer out of the Fixed Account in any one Policy Year.

The additional option provides for a transfer amount of, the amount transferred out of the 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.

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.

Company and Contact

Filing Contact Information

Nina Kassim, Contract & Compliance Specialist nina_kassim@jhancock.com

P. O. Box 600 416-926-3575 [Phone]

Buffalo, NY 14201-0600 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-126476638 State: Arkansas
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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	33860394

SERFF Tracking Number: MANU-126476638 State: Arkansas
Filing Company: John Hancock Life Insurance Company (U.S.A.) State Tracking Number: 44726
Company Tracking Number: 09FATE
TOI: L061 Individual Life - Variable Sub-TOI: L061.002 Single Life - Flexible Premium
Product Name: 09FATE Fixed Account Transfer Endorsement
Project Name/Number: 09FATE Fixed Account Transfer Endorsement/09FATE Fixed Account 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-126476638 State: Arkansas
 Filing Company: John Hancock Life Insurance Company (U.S.A.) State Tracking Number: 44726
 Company Tracking Number: 09FATE
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Actuarial Memo		No
Supporting Document	Statement of Variability		Yes
Supporting Document	Cover Letter		Yes
Supporting Document	Compliance Certification re Regulation 19		Yes
Form	Fixed Account 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
	09FATE	Certificate	Fixed Account Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0.000	09FATE.pdf



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

FIXED ACCOUNT TRANSFER ENDORSEMENT

This endorsement is included and made part of the policy to which it is attached. It takes effect at the same time as your policy. However, for a policy already in effect, this endorsement takes effect on the date it is added to the policy.

Pursuant to this endorsement, the determination of the maximum amount you can transfer out of the Fixed Account in any one Policy Year is expanded to include the following additional option:

the amount transferred out of the Fixed Account during the previous Policy Year,

when such option is greater than both the Fixed Account Maximum Transfer Percentage multiplied by the value in the Fixed Account at the date specified in the policy, and, the Fixed Account Maximum Transfer Amount.

All other terms and conditions remain the same.

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

[]
President

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Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Flesch Certification		
Bypass Reason: 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.		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: Not applicable		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: Statement of Variability		
Comments:		
Attachment: 09FATE - SOV.pdf		

	Item Status:	Status Date:
Satisfied - Item: Cover Letter		
Comments:		
Attachment: letter ar.pdf		

	Item Status:	Status Date:
Satisfied - Item: Compliance Certification re Regulation 19		
Comments:		

SERFF Tracking Number: MANU-126476638 *State:* Arkansas
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Attachment:

AR - cert re Reg 19 ar.pdf

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

STATEMENT OF VARIABILITY

January 28, 2010

Form 09FATE, Fixed Account Transfer Endorsement

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

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-126476638

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 09FATE – Fixed Account 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.

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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.

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)
Compliance Certification re Regulation 19

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

COMPLIANCE CERTIFICATION

STATE OF ARKANSAS

Form

Description

09FATE

Fixed Account 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



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