

SERFF Tracking Number: MNLE-126472485 State: Arkansas
Filing Company: John Hancock Life Insurance Company (U.S.A.) State Tracking Number: 44702
Company Tracking Number: MLINY10150911681 01/10
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: Long Term Care Continuation Rider
Project Name/Number: Long Term Care Continuous Rider/

Filing at a Glance

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

Product Name: Long Term Care Continuation Rider SERFF Tr Num: MNLE-126472485 State: Arkansas

Rider

TOI: LTC06 Long Term Care - Other SERFF Status: Closed-Filed State Tr Num: 44702

Sub-TOI: LTC06.000 Long Term Care - Other Co Tr Num: MLINY10150911681 State Status: Closed
01/10

Filing Type: Advertisement

Reviewer(s): Marie Bennett

Authors: Giselle Gaspar, Jonathan Snider Disposition Date: 02/02/2010

Date Submitted: 01/26/2010

Disposition Status: Filed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: Long Term Care Continuous Rider

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 02/02/2010

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: 02/02/2010

Created By: Giselle Gaspar

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Giselle Gaspar

Filing Description:

The Long Term Care Continuation Rider is identified by MLINY10150911681 01/10 and is to be used with policy forms 05LTCR and 08WLLTCR, approved on June 22, 2005 and July 30, 2008 respectively.

The Long Term Care Continuation Rider is to be handed to prospective clients by licensed insurance agents.

Company and Contact

Filing Contact Information

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Jonathan Snider, Associate Counsel / Director jsnider@jhancock.com
 197 Clarendon Street 617-572-0155 [Phone]
 Boston, MA 02116 617-572-6015 [FAX]

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: \$50.00
 Retaliatory? No
 Fee Explanation: 1 x submission
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
John Hancock Life Insurance Company (U.S.A.)	\$50.00	01/26/2010	33792957

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	02/02/2010	02/02/2010

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Disposition

Disposition Date: 02/02/2010

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	Long Term Care Continuous Rider		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
	MLINY10150911681 01/10	Advertising	Long Term Care Continuous Rider	Initial			MLINY10150911681 - Long Term Care Continuation Rider - MBM.pdf



LIFE INSURANCE



Long-Term Care Continuation Rider. Protection when you need it most.

Preserve your assets and quality of life

If you decide that you want to extend the coverage provided under your policy's Long-Term Care (LTC) rider¹ beyond the initial benefit period, you may do so by adding the Long-Term Care (LTC) Continuation rider¹. This second rider allows you to effectively double the duration of your coverage by making a second benefit amount available to continue payments for long-term care expenses after the Long-Term Care Continuation rider death benefit has been accelerated to cover those costs (subject to a limit determined at issue).

How the LTC Continuation rider works

Example:

A client who purchases a \$250,000 policy with a 4% Monthly Acceleration Percentage on the LTC rider would have a Maximum Monthly Benefit of \$10,000 available to pay long-term care expenses. That \$10,000 benefit would continue for 25 months. If he or she also purchased the LTC Continuation rider, the \$10,000 monthly benefit would be available for an additional 25 months. And if the long-term care expenses are less than \$10,000 per month, the balance is applied to extend the benefit period even further.

Sample \$250,000 Policy with the LTC and LTC Continuation riders

MAXIMUM MONTHLY BENEFIT		BENEFIT PERIOD IN MONTHS		
%	Amount	LTC rider	LTC Continuation rider	Total
1%	\$2,500	100	100	200
2%	\$5,000	50	50	100
4%	\$10,000	25	25	50

1. The Long-Term Care (LTC) and Long-Term Care (LTC) Continuation riders are accelerated death benefits and may not be available in some states. Maximum face amount: \$5 million with LTC rider; \$1 million with LTC Continuation rider. These riders are not considered long-term care insurance in some states. When the policy death benefit is accelerated for long-term care expenses, the death benefit is reduced dollar for dollar, and the cash value is reduced proportionately. There are additional costs associated with these riders. The LTC Continuation rider is not available in some states including New York. **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.**

Residual Death Benefit

Even if you exhaust the second benefit amount provided under the LTC Continuation rider, your beneficiaries will still receive a death benefit equal to the lesser of 10% of the initial Total Face Amount or \$25,000. This Residual Death Benefit will be in effect — even if the LTC Continuation rider maximum payment limit has been reached.

Combined Protection

By adding the LTC Continuation rider to the LTC rider:

- You will have the funds to continue to pay for long-term care after the policy's death benefit has been exhausted under the LTC rider.
- The LTC Continuation rider will pay a Residual Death Benefit to your beneficiaries even if you exhaust the second benefit amount.

This brochure must be accompanied by the Long-Term Care Rider Consumer Guide (IM4125CG).

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

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.



RIDER FORM SERIES: 05LMAXR, 05LTCR,
08WLLTCR, 08WLLMAXR
MLINY10150911681 01/10

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Supporting Document Schedules

Item Status:

Status

Date:

Satisfied - Item: Cover Letter

Comments:

Attachment:

AR - JS Cover Letter.pdf

Jonathan Snider
Assistant Counsel / Director
U.S. Life Insurance Compliance

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Boston, MA 02116
U.S.A.

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617-572-0155 ph
617-572-6015 fax

January 26, 2010

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

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 as it does not make reference to premiums.

The Long Term Care Continuation Rider is identified by MLINY10150911681 01/10 and is to be used with policy forms 05LTCCR and 08WLLTCR, approved on June 22, 2005 and July 30, 2008 respectively.

The Long Term Care Continuation Rider is to be handed to prospective clients by licensed insurance agents.

If you have any questions, please contact me at (617) 572-0155 or at jsnider@jhancock.com.

Respectfully,

for 
Jonathan Snider

Associate Counsel/Director of Compliance