

SERFF Tracking Number: MNLE-126524743 State: Arkansas
Filing Company: John Hancock Life Insurance Company (U.S.A.) State Tracking Number: 45105
Company Tracking Number: MLINY02231012272
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: LifeCare Seminar Invite
Project Name/Number: LifeCare Seminar Invite/

Filing at a Glance

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

Product Name: LifeCare Seminar Invite SERFF Tr Num: MNLE-126524743 State: Arkansas
TOI: LTC06 Long Term Care - Other SERFF Status: Closed-Filed State Tr Num: 45105
Sub-TOI: LTC06.000 Long Term Care - Other Co Tr Num: MLINY02231012272 State Status: Closed
Filing Type: Advertisement Reviewer(s): Marie Bennett
Author: Rishi Jaitly Disposition Date: 03/31/2010
Date Submitted: 03/02/2010 Disposition Status: Filed
Implementation Date Requested: Implementation Date:

State Filing Description:

General Information

Project Name: LifeCare Seminar Invite
Project Number:
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Filing Status Changed: 03/31/2010

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: 03/31/2010
Created By: Rishi Jaitly
Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Rishi Jaitly

Filing Description:

The LifeCare Seminar Invite is identified by MLINY02231012272 and is to be used with Policy form 09SPWL, approved on July 22, 2009 and Rider form 09WLLTCR, approved on December 21, 2009. The intended date of first use is February 25, 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 flyer will be mailed to prospective clients by insurance producers and will be posted on our website.

Company and Contact

Filing Contact Information

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Rishi Jaitly, Sr. Compliance Specialist Rishi_Jaitly@jhancock.com
 200 Bloor Street East 416-852-5111 [Phone]
 Toronto, ON M4W 1E5 416-926-6067 [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	03/02/2010	34546749

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	03/31/2010	03/31/2010

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Disposition

Disposition Date: 03/31/2010

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 Seminar Invite		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
	MLINY02231012272	Advertising	LifeCare Seminar Invite	Initial			MLINY02231012272 - LifeCare Seminar Invite.pdf



Join us for a seminar
to learn more about

Securing Your Financial Future



You recognize the importance of purchasing life insurance to protect your family after your death. But it's also important to protect your independence — and your assets — while you're alive. Fortunately, there's a single solution to both those needs — John Hancock's LifeCare.

Learn how a life insurance policy can also help protect your family, your hard earned assets and your future from the high costs of long-term care.

Benefits always paid: LifeCare guarantees that a benefit will be paid — a life insurance death benefit, a long-term care benefit or some combination of the two.

Larger pool of dollars available for long-term care: The long-term care benefit amount is typically several times greater than the single premium paid.

Quick and easy application process: A LifeCare policy can often be issued in as little as 8 days with no exams, labs or doctors' statements.

Date: _____

Time: _____

Location: _____

Address: _____

City: _____ State: _____ Zip Code: _____

RSVP to: _____

Name: _____

Compliance-Approved Title: _____ Firm: _____

Phone/E-mail: _____

The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.

LifeCare is single-premium whole life insurance policy with long-term care benefits.

LifeCare and the Acceleration rider may not all be available in some states. The Acceleration rider is automatically included with every LifeCare policy. There are additional costs associated with this rider that are included in the single premium. LifeCare with the Acceleration 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. Replacement of LifeCare for a different John Hancock insurance product will require full underwriting.

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.

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

Guaranteed product features are dependent upon 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.

MLINY02231012272

Policy Form Series: 09SPWL & ICC09 09SPWL Rider Form Series: 09WLLTCR

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Supporting Document Schedules

Item Status: **Status**
Date:

Satisfied - Item: Cover Letter

Comments:

Attachment:

AK Cover Letter 030210 RJ.pdf

Rishi Jaitly
Senior Compliance Specialist

U.S. Life Insurance Compliance
200 Bloor Street East
ST9-B22
Toronto, ON M4W 1E5

Rishi_jaitly@jhancock.com

416-852-5111 ph
416-926-6067 fax

March 2, 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

Dear Honorable Commissioner of Insurance,

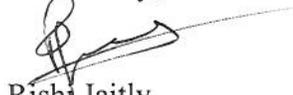
Enclosed is an advertisement for John Hancock Life Insurance Company (U.S.A.) that we are submitting to the department. This is an invitation to inquire.

The LifeCare Seminar Invite is identified by MLINY02231012272 and is to be used with Policy form 09SPWL, approved on July 22, 2009 and Rider form 09WLLTCR, approved on December 21, 2009. The intended date of first use is February 25, 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 flyer will be mailed to prospective clients by insurance producers and will be posted on our website.

If you have any questions, please do not hesitate to contact me at 416 852 5111 or e-mail rishi_jaitly@jhancock.com.

Yours truly,



Rishi Jaitly
Senior Compliance Specialist