

SERFF Tracking Number: MNLE-126553946 State: Arkansas
Filing Company: John Hancock Life Insurance Company (U.S.A.) State Tracking Number: 45250
Company Tracking Number: MLINY03151012352
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: LifeCare Prospecting Letter
Project Name/Number: LifeCare Prospecting Letter/

Filing at a Glance

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

Product Name: LifeCare Prospecting Letter SERFF Tr Num: MNLE-126553946 State: Arkansas
TOI: LTC06 Long Term Care - Other SERFF Status: Closed-Filed State Tr Num: 45250
Sub-TOI: LTC06.000 Long Term Care - Other Co Tr Num: MLINY03151012352 State Status: Closed
Filing Type: Advertisement Reviewer(s): Marie Bennett
Authors: Giselle Gaspar, Lisa Onwubuke Disposition Date: 03/31/2010
Date Submitted: 03/24/2010 Disposition Status: Filed
Implementation Date Requested: Implementation Date:

State Filing Description:

General Information

Project Name: LifeCare Prospecting Letter Status of Filing in Domicile:
Project Number: Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Group Market Size:
Overall Rate Impact: Group Market Type:
Filing Status Changed: 03/31/2010 Explanation for Other Group Market Type:
State Status Changed: 03/31/2010
Deemer Date: Created By: Giselle Gaspar
Submitted By: Giselle Gaspar Corresponding Filing Tracking Number:

Filing Description:

The LifeCare Prospecting Letter is identified by MLINY03151012352 and refers to base policy 09SPWL and Rider 09WLLTCR approved in Arkansas on July 22, 2009 and December 21, 2009, respectively.

We believe that this communication could be used as 'Cold Lead' advertising and so have used the relevant disclosure on page one of the letter. This letter will be printed by properly licensed agents on their own letter-head for them to mail to their prospective clients.

Company and Contact

Filing Contact Information

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Lisa Onwubuke, Senior Compliance Specialist lisa_onwubuke@jhancock.com
 200 Bloor St. E. 416-852-6939 [Phone]
 ST9-B24 416-926-6067 [FAX]
 Toronto, ON M4W 1E5

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	03/24/2010	35118394

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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 Prospecting Letter		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
	MLINY03151012352	Advertising	LifeCare Prospecting Letter	Initial			MLINY03151012352 - LifeCare Prospecting Letter - LO.pdf

[Please print this using your own letterhead to comply with compliance regulations, and for a more personal touch. No part of this letter may be altered except those fields contained in brackets “[].”]

Dear [Name]

John Hancock has launched the industry’s best reason yet to consider a life insurance policy with long-term care (LTC) benefits. John Hancock’s new LifeCare is a single-premium solution that combines tax-efficient, guaranteed protection for both life and long-term care insurance needs — all in one policy. By repositioning a portion of your assets into a fully-guaranteed John Hancock LifeCare policy, you are able to help protect your family, your hard-earned assets and your future from the high costs of long-term care. John Hancock’s LifeCare offers:

- **A fully-guaranteed policy:** The death benefit, long-term care coverage and strong cash values are all guaranteed. The policy guarantees a benefit will be paid — life insurance, long-term care or some combination.
- **A long-term care benefit amount several times greater than the premium:** The total long-term care benefit amount is typically several times greater than the premium paid. This allows you to maximize the value of your long-term care premium dollars and free up assets that have been earmarked for other purposes.
- **Quick and easy application process:** With LifeCare’s *streamlined tele-underwriting process*, the policy can often be issued in as little as 8 days with no exams, labs or doctors’ statements required.

John Hancock is an experienced leader in both the life insurance and long-term care insurance markets, consistently ranking as one of the country’s top carriers in both markets. That’s why you can be sure that you are getting one of the best combinations of life and long-term care insurance benefits in the industry with LifeCare.

I will be calling you soon to talk further about how LifeCare can help you secure your financial future. In the meantime, if you have any questions, please feel free to call me at [xxx xxx-xxxx]

Sincerely,
[YOUR NAME]
[TITLE]

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

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

MLINY03151012352

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

Guaranteed product features are dependent upon minimum premium requirements and the claims-paying ability of the issuer.

LifeCare may not be available in some states. The Acceleration rider is automatically included with every LifeCare policy. There are additional costs associated with the 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.

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. Consult the state specific Outline of Coverage for additional details.

This material is for informational purposes only. This material does not constitute tax, legal or accounting advice and neither John Hancock nor any of its agents, employees or registered representatives are in the business of offering such advice. It was not intended or written for use and cannot be used by any taxpayer for the purpose of avoiding any IRS penalty. It was written to support the marketing of the transactions or topics it addresses. Anyone interested in these transactions or topics should seek advice based on his or her particular circumstances from independent professional advisors.

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.

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

INSURANCE PRODUCTS:		
Not FDIC Insured	Not Bank Guaranteed	May Lose Value
Not a Deposit	Not Insured by Any Government Agency	

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Cover Letter		
Comments:		
Attachment:		
AR - Cover Letter - 03.23.10 - LO.pdf		

Lisa Onwubuke
Senior Compliance Specialist
U.S. Life Insurance Compliance

200 Bloor Street East
ST-9, B24
Toronto ON M4W 1E5
Canada

Lisa_onwubuke@jhancock.com

416-852-6939 ph
416-926-6067 fax

March 23, 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 Insurance Commissioner,

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 any reference to premiums.

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We believe that this communication could be used as 'Cold Lead' advertising and so have used the relevant disclosure on page one of the letter. This letter will be printed by properly licensed agents on their own letter-head for them to mail to their prospective clients.

If you have any questions, please do not hesitate to contact me at phone # 416 852 6939 or e-mail: lisa_onwubuke@jhancock.com.

Yours truly,



Lisa Onwubuke
Senior Compliance Specialist