

SERFF Tracking Number: MANU-126828273 State: Arkansas
Filing Company: John Hancock Life Insurance Company (U.S.A.) State Tracking Number: 46877
Company Tracking Number: PAGE 3B (09/2010) SPEC PAGE UPDATE FOR 09ACCUL
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
Adjustable Life
Product Name: Page 3B (09/2010) Spec Page Update for 09ACCUL
Project Name/Number: Page 3B (09/2010) Spec Page Update for 09ACCUL/Page 3B (09/2010) Spec Page Update for 09ACCUL

Filing at a Glance

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

Product Name: Page 3B (09/2010) Spec Page SERFF Tr Num: MANU-126828273 State: Arkansas
Update for 09ACCUL

TOI: L09I Individual Life - Flexible Premium SERFF Status: Closed-Accepted State Tr Num: 46877
Adjustable Life For Informational Purposes
Sub-TOI: L09I.001 Single Life Co Tr Num: PAGE 3B (09/2010) State Status: Filed-Closed
SPEC PAGE UPDATE FOR
09ACCUL

Filing Type: Form

Reviewer(s): Linda Bird

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

Disposition Date: 09/29/2010

Date Submitted: 09/23/2010

Disposition Status: Accepted For
Informational Purposes

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: Page 3B (09/2010) Spec Page Update for 09ACCUL
Project Number: Page 3B (09/2010) Spec Page Update for 09ACCUL
Requested Filing Mode: Informational
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Filing Status Changed: 09/29/2010

Status of Filing in Domicile:
Date Approved in Domicile:
Domicile Status Comments:
Market Type:
Group Market Size:
Group Market Type:
Explanation for Other Group Market Type:
State Status Changed: 09/29/2010
Created By: Jacqueline Lau
Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Jacqueline Lau

Filing Description:

INDIVIDUAL LIFE INFORMATIONAL FILING

Re: Policy Form 09ACCUL

SERFF Tracking Number: MANU-126828273 State: Arkansas
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We are submitting to your office notification of a product update for the above filing which was approved by your state on October 29, 2008 under SERFF Tracking #MANU-125803892, State Tracking# 40696. The changes will apply to new policies being issued and do not affect in force policies.

The change is to the Minimum Face Amounts, which are shown on Page 3B Policy Specifications page. The purpose of this revision is to reduce the Minimum Face Amount on the policy to \$50,000 from the previous minimum of \$100,000. A revised Actuarial Description is attached wherein we demonstrate continued compliance with Standard Nonforfeiture Law.

This form is filed in accordance with the applicable statutes and regulations of your jurisdiction. This form will be laser printed, subject to only minor variations in color, paper stock, duplexing, fonts and positioning and line endings. We hereby certify these minor variations will not affect readability. No part of this filing contains any unusual or controversial items that deviate from normal Company or industry standards.

This form is identical to the previously approved page 3B except for the changes described below:

1. Under Minimum Total Face Amount, we have reduced the amount from \$100,000 to \$50,000
2. Under Minimum Base Face Amount, we have reduced the amount from \$100,000 to \$50,000

We still maintain full nonforfeiture compliance and except for the changes/additions outlined above, no other changes have been made to the previously filed documentation.

We trust the forms are acceptable to you and look forward to your state's acknowledgement in the usual manner. If you have any questions or concerns, please contact me at 416-852-4842 (collect) or via e-mail at joel_meggs@jhancock.com.

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

Enclosures: Revised Actuarial Description (includes Basis of Reserves)

Statement of Variability

Filing Fee (EFT)

Company and Contact

Filing Contact Information

Joel Meggs, Sr. Contract Analyst

Joel_Meggs@jhancock.com

SERFF Tracking Number: MANU-126828273 State: Arkansas
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200 Bloor St E 416-852-4842 [Phone]
 Toronto, ON M4W 1E5 416-926-3121 [FAX]

Filing Company Information

John Hancock Life Insurance Company (U.S.A.) CoCode: 65838 State of Domicile: Michigan
 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

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: 50.00 per submission
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
John Hancock Life Insurance Company (U.S.A.)	\$50.00	09/23/2010	39803258

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	09/29/2010	09/29/2010

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Disposition

Disposition Date: 09/29/2010

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	No	No
Supporting Document	Application	No	No
Supporting Document	Health - Actuarial Justification	No	No
Supporting Document	Outline of Coverage	No	No
Supporting Document	Cover Letter	Yes	Yes
Supporting Document	Statement of Variability	Yes	Yes
Supporting Document	Revised Actuarial Description (includes Basis of Reserves)	No	No
Form	Policy Specifications	Yes	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
	Page 3B (09/2010)	Schedule Pages	Policy Specifications	Initial		0.000	Page 3B (09-2010) Spec Page_AR.pdf

1. POLICY SPECIFICATIONS (continued) – Policy [12 345 678]

TABLE OF VALUES

Refer to your policy provisions for details on the terms and values shown in this table.

Minimum Total Face Amount	\$ 50,000
Minimum Base Face Amount	\$ 50,000
Minimum Base Face Amount Decrease	\$ 10,000
No-Lapse Guarantee Period	
Base Face Amount	First 5 Policy Years from Policy Date
Supplemental Face Amount (if elected)	First 2 Policy Years from Policy Date
Guaranteed Interest Account Annual Rate	Not less than 3%
Loan Interest Rate	As defined in Section 16
Maximum Loan Interest Credited Differential	
Policy Years 1-10	1.25%
Policy Years 11+	.25%
Minimum Withdrawal Amount	\$500
Death Benefit Discount Factor	1.0024663
Surrender Charge for the Base Face Amount at Issue	[\$ 8,980.73]
Partial Surrender Charge Decrease Exemption	10%

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Supporting Document Schedules

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

	Item Status:	Status Date:
Satisfied - Item: Statement of Variability		
Comments:		
Attachment: 3B (09-2010) GEN SOV.pdf		

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

Contracts and Compliance
P.O. Box 600
Buffalo, NY 14201-0600
Tel.: 416-852-4842
Fax: 416-926-3121
Email: joel_meggs@jhancock.com



N.A.I.C. # 65838
SERFF Tracking # MANU-126828273

Joel Meggs
Senior Contract Analyst

September 23, 2010

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

Dear Ms. Bird:

INDIVIDUAL LIFE INFORMATIONAL FILING

Re: Policy Form 09ACCUL

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Sincerely,

Joel Meggs
Senior Contract Analyst

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

Enclosures: Revised Actuarial Description (includes Basis of Reserves)
Statement of Variability
Filing Fee (EFT)

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

STATEMENT OF VARIABILITY

SEPTEMBER 23, 2010

FLEXIBLE PREMIUM ADJUSTABLE LIFE INSURANCE POLICY

FORM 3B (09/2010)

Section / Section #	Page Number	Description
1. Policy Specifications	3B	<ul style="list-style-type: none">• Surrender Charge for the Base Face Amount at Issue varies based on issue specifications. Minimum/Maximum range of Surrender Charge for the Base Face Amount at Issue: min = 1.58 per 1000 (Female age 0 Standard Nonsmoker, Option 2); and max = 59.00 (Male age 90, Standard Nonsmoker, Option 1)