

SERFF Tracking Number: MNLE-127777509 State: Arkansas
 Filing Company: John Hancock Life Insurance Company (U.S.A.) State Tracking Number: 50122
 Company Tracking Number: MLI10141115721
 TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
 Product Name: Long Term Care Rider
 Project Name/Number: Long Term Care Rider/

Filing at a Glance

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

Product Name: Long Term Care Rider SERFF Tr Num: MNLE-127777509 State: Arkansas
 TOI: LTC06 Long Term Care - Other SERFF Status: Closed-Filed State Tr Num: 50122
 Sub-TOI: LTC06.000 Long Term Care - Other Co Tr Num: MLI10141115721 State Status: Filed-Closed
 Filing Type: Advertisement Reviewer(s): Donna Lambert
 Authors: Giselle Gaspar, Jonathan Snider Disposition Date: 11/02/2011
 Date Submitted: 10/28/2011 Disposition Status: Filed

Implementation Date Requested:

Implementation Date: 12/02/2011

State Filing Description:

General Information

Project Name: Long Term Care Rider
 Project Number:
 Requested Filing Mode: Review & Approval
 Explanation for Combination/Other:
 Submission Type: New Submission
 Overall Rate Impact:

Status of Filing in Domicile:
 Date Approved in Domicile:
 Domicile Status Comments:
 Market Type: Individual
 Individual Market Type:
 Filing Status Changed: 11/02/2011
 State Status Changed: 11/02/2011
 Created By: Giselle Gaspar
 Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Giselle Gaspar

Filing Description:

It is an 'invitation to inquire' as it does not reference the LTC Rider premium cost. It is associated with rider form 05LTCR, approved by the state on June 22, 2005.

Of note, this 1-page document presents a high-level discussion regarding what a Long-Term Care Rider is, why an individual might wish to purchase one when buying a base life insurance policy, and presents some general information on how John Hancock's Long-Term Care rider works. This 1-page document is an optional appendix page that would accompany a presentation that discusses a base (life) insurance policy that has been approved for sale in your jurisdiction, and would be presented to a prospective client.

Please note, however, that this filed page would not be deemed cold lead advertising because it would not be distributed to random people with whom John Hancock and its agents have no prior relationship. Finally, this 1-page and the base

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policy presentation would be accompanied by a basic illustration when presented to an individual.

Company and Contact

Filing Contact Information

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 (U.S.A.) CoCode: 65838 State of Domicile: Michigan
 200 Bloor Street East Group Code: 904 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	10/28/2011	53271122

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Donna Lambert	11/02/2011	11/02/2011

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Disposition

Disposition Date: 11/02/2011

Implementation Date: 12/02/2011

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	Filed	Yes
Form	Long Term Care Rider	Filed	Yes

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Form Schedule

Lead Form Number:

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 11/02/2011	MLI101411 15721	Advertising	Long Term Care Rider	Initial			MLI10141115 721-long term care rider.pdf

Long-Term Care Rider

What is a Long-Term Care Rider?

A Long-Term Care (LTC) Rider is a rider that can be added to your insurance policy to advance a portion of the death benefit to you in the event that you need help taking care of yourself due to physical or cognitive impairment.

Why would I consider adding a Long-Term Care Rider to my policy?

You have already determined that you need a life insurance death benefit to protect your family. At the same time, you may also be concerned about long-term care expenses depleting your estate should you become unable to take care of yourself. A life insurance policy with a LTC Rider can protect both you and your family at the same time. It can protect your beneficiaries in the event of your untimely death, and if you become impaired it can provide funds to help pay for long-term care needs. Most importantly, a LTC Rider can offer you options, by providing you with a source of funds to pay for care in the setting of your choice.

How Does John Hancock's Long-Term Care Rider Work?

You begin by selecting the appropriate policy face amount for your family or business needs, ranging from a minimum of \$100,000 to a maximum of \$5,000,000. At the same time, you also choose the Long-Term Care rider's Maximum Monthly Benefit Amount. This is the amount that would potentially be available each month to cover long-term care costs if that need ever arose. The Maximum Monthly Benefit Amount is expressed as a percentage of your policy's face amount; the options are either 1%, 2%, or 4% (note that the minimum monthly benefit amount may vary by state). The amount chosen will then be available monthly, to help pay the cost of long-term care for as long as you need it, up to the point that the policy's death benefit has been completely exhausted. The Long-Term Care rider offers you the ability to choose where you receive your care.

MLI10141115721

Policy Form 05LTCR

Insurance products are issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02116.

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

You will be covered for skilled, intermediate, or custodial care in the setting of your choice: at home, in an assisted living facility, nursing home, adult day care center, or a hospice facility. Qualified Long-Term Care rider benefits are generally received on a tax-favored basis.



Important Considerations

The purpose of this communication is the solicitation of Long-Term Care rider coverage.

The Long Term Care (LTC) Rider accelerates the death benefit. Maximum face amount is \$5 million with the LTC rider. The LTC 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 cash value is reduced proportionally. The policy account value is also reduced proportionally. There are additional costs associated with this rider.

This 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.



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Supporting Document Schedules

	Item Status:	Status
Satisfied - Item: Cover Letter	Filed	11/02/2011
Comments:		
Attachment:		
Cover Letter - 10.27.11 - JS.pdf		

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

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

197 Clarendon St.
C-6-19
Boston, MA 02116
U.S.A.

jsnider@jhancock.com

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

John Hancock.
the future is yours

October 27, 2011

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 your department. This 1-page advertisement ("Long-Term Care Rider") is identified by MLI10141115721. It is an 'invitation to inquire' as it does not reference the LTC Rider premium cost. It is associated with rider form 05LTCR, approved by the state on June 22, 2005.

Of note, this 1-page document presents a high-level discussion regarding what a Long-Term Care Rider is, why an individual might wish to purchase one when buying a base life insurance policy, and presents some general information on how John Hancock's Long-Term Care rider works. This 1-page document is an optional appendix page that would accompany a presentation that discusses a base (life) insurance policy that has been approved for sale in your jurisdiction, and would be presented to a prospective client.

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If you have any questions, please do not hesitate to contact me. My phone # is (617) 572-0155 and my email address is jsnider@jhancock.com.

Sincerely,

for 
Jon Snider

Associate Counsel / Director