

SERFF Tracking Number: MALF-127307190 State: Arkansas
Filing Company: John Hancock Life Insurance Company (U.S.A.) State Tracking Number: 49267
Company Tracking Number: ENDGMWB11
TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium
Product Name: GMWB Endorsement (2011)
Project Name/Number: /

Filing at a Glance

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

Product Name: GMWB Endorsement (2011) SERFF Tr Num: MALF-127307190 State: Arkansas
TOI: A03I Individual Annuities - Deferred Variable SERFF Status: Closed-Approved- State Tr Num: 49267
Variable Closed
Sub-TOI: A03I.002 Flexible Premium Co Tr Num: ENDGMWB11 State Status: Approved-Closed
Filing Type: Form Reviewer(s): Linda Bird
Disposition Date: 07/13/2011
Authors: Nancy Leto, Michelle Moore, Kathy Dowdell
Date Submitted: 07/08/2011 Disposition Status: Approved-Closed
Implementation Date: 08/01/2011 Implementation Date:

Implementation Date Requested: 08/01/2011
State Filing Description:

General Information

Project Name: Status of Filing in Domicile: Pending
Project Number: Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments: Pending as part of the Interstate Compact Filing
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Individual Market Type:
Overall Rate Impact: Filing Status Changed: 07/13/2011
State Status Changed: 07/13/2011
Deemer Date: Created By: Nancy Leto
Submitted By: Nancy Leto Corresponding Filing Tracking Number:
Filing Description:
Re: John Hancock Life Insurance Company (U.S.A.)
NAIC #904-65838, FEIN #01-0233346

FORM SUBMITTED FOR APPROVAL -
Endorsement Form ENDGMWB.11

The above-referenced annuity form is hereby submitted for your review and approval. This form is new and does not replace any form currently on file with your Department. This submission contains no unusual or possibly controversial

SERFF Tracking Number: MALF-127307190 State: Arkansas
Filing Company: John Hancock Life Insurance Company (U.S.A.) State Tracking Number: 49267
Company Tracking Number: ENDGMWB11
TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium
Product Name: GMWB Endorsement (2011)
Project Name/Number: /

items from the standpoint of normal company or industry standards.

The form is filed in accordance with the applicable statutes and regulations of our state and is in final print, subject only to minor variations in color, paper stock, duplexing, fonts, and positioning. There is no additional fee associated with this endorsement.

Form ENDGMWB.11 will be attached to contract form VENTURE.11 when that contract is issued with any of the following Guaranteed Minimum Withdrawal Benefit Rider forms: BR001Q.11, BR001NQ.11, BR002Q.11 and BR002NQ.11. Contract form VENTURE.11 and the listed GMWB riders were approved on 4/4/2011 under file #48225 (SERFF #MALF-127019170). This endorsement will be issued with new contracts and will also be added to previously-issued contracts.

The purpose of endorsement ENDGMWB.11 is to amend the above-referenced Guaranteed Minimum Withdrawal Benefit Rider forms to provide the owner with the right to terminate the GMWB rider in the event the Rider Fee is increased as described in the approved riders. This endorsement adds a paragraph to the "Rider Fee" provision detailing this right and the associated written request requirements. The "Termination" provision of the GMWB riders is also amended by the addition of a paragraph to recognize the owner-requested termination as one of the events that will result in termination of the GMWB Rider.

The signature/title of the corporate officer has been bracketed [] as variable to allow for update should a change occur in this area in the future.

Please note the base contract to which this form may attach is a security subject to federal regulation and must comply with the requirements of the Securities and Exchange Commission. Therefore, this form is exempt from readability requirements as intended for use with forms subject to the Federal Jurisdiction of the Securities and Exchange Commission.

This endorsement does not impact the nonforfeiture nor reserve information submitted with the filing for the underlying contract and GMWB riders.

Company and Contact

Filing Contact Information

Nancy Leto, nburns@jhancock.com
601 Congress St. 617-663-3720 [Phone]
Boston , MA 02210-2805 617-663-3150 [FAX]

Filing Company Information

SERFF Tracking Number: MALF-127307190 State: Arkansas
 Filing Company: John Hancock Life Insurance Company (U.S.A.) State Tracking Number: 49267
 Company Tracking Number: ENDGMWB11
 TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
 Product Name: GMWB Endorsement (2011)
 Project Name/Number: /
 John Hancock Life Insurance Company CoCode: 65838 State of Domicile: Michigan
 (U.S.A.)
 601 Congress St. Group Code: Company Type: Life
 Boston, MA 02210-2805 Group Name: State ID Number:
 (617) 663-3000 ext. [Phone] FEIN Number: 01-0233346

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: \$50 per form X 1 form
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
John Hancock Life Insurance Company (U.S.A.)	\$50.00	07/08/2011	49575004

SERFF Tracking Number: MALF-127307190 State: Arkansas
Filing Company: John Hancock Life Insurance Company (U.S.A.) State Tracking Number: 49267
Company Tracking Number: ENDGMWB11
TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
Product Name: GMWB Endorsement (2011)
Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	07/13/2011	07/13/2011

SERFF Tracking Number: MALF-127307190 State: Arkansas
Filing Company: John Hancock Life Insurance Company (U.S.A.) State Tracking Number: 49267
Company Tracking Number: ENDGMWB11
TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
Product Name: GMWB Endorsement (2011)
Project Name/Number: /

Disposition

Disposition Date: 07/13/2011

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: MALF-127307190 State: Arkansas
 Filing Company: John Hancock Life Insurance Company (U.S.A.) State Tracking Number: 49267
 Company Tracking Number: ENDGMWB11
 TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
 Product Name: GMWB Endorsement (2011)
 Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	No	No
Supporting Document	Application	No	No
Supporting Document	Life & Annuity - Actuarial Memo	No	No
Supporting Document	Certifications	Yes	Yes
Supporting Document	Variability	Yes	Yes
Form	Endorsement	Yes	Yes

SERFF Tracking Number: MALF-127307190 State: Arkansas
 Filing Company: John Hancock Life Insurance Company (U.S.A.) State Tracking Number: 49267
 Company Tracking Number: ENDGMWB11
 TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
 Product Name: GMWB Endorsement (2011)
 Project Name/Number: /

Form Schedule

Lead Form Number:

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	ENDGMWB.11	Policy/Cont Endorsement ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial			ENDGMWB1 1.pdf

ENDORSEMENT

This Endorsement is a part of and subject to the other terms and conditions of the Contract to which it is attached, including applicable provisions in a Guaranteed Minimum Withdrawal Benefit rider that is part of the Contract. Where the provisions of this Endorsement are inconsistent with the provisions of the Contract, including provisions of any other endorsements or riders issued with the Contract, the provisions of this Endorsement will control.

The Guaranteed Minimum Withdrawal Benefit Rider attached to the Contract is hereby amended effective on the Rider Date shown in the Guaranteed Minimum Withdrawal Benefit Rider Specifications.

The Rider may be terminated as provided in the amended "Rider Fee" and "Termination" provisions below.

Rider Fee

The following paragraph is added to the "Rider Fee" provision in the Guaranteed Minimum Withdrawal Benefit Rider:

If we increase the Rider Fee Percentage, you may terminate this Rider by Written Request received in Good Order within 30 days of the effective date of the increase. The Written Request must include your instructions for the reallocation of the Contract Value (including any Contract Value allocated to the Designated Investment Option) to Investment Options we then make available for a similar contract without a Guaranteed Minimum Withdrawal Benefit Rider. Upon termination of this Rider, we will effect such reallocation so that the Contract Value on the date of the reallocation will not be affected by the reallocation. The reallocation will not count towards the limit on the number of transfers that can be made per Contract Year.

Termination

The following paragraph is added to the "Termination" provision in the Guaranteed Minimum Withdrawal Benefit Rider.

If we increase the Rider Fee Percentage, you may terminate this Rider by submitting Written Request as described in the "Rider Fee" provision. This Rider will terminate upon the earlier of the date we receive such Written Request or the date of any other terminating event described in this "Termination" provision.

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

[]

[Secretary]

SERFF Tracking Number: MALF-127307190 State: Arkansas
 Filing Company: John Hancock Life Insurance Company (U.S.A.) State Tracking Number: 49267
 Company Tracking Number: ENDGMWB11
 TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium
 Product Name: GMWB Endorsement (2011)
 Project Name/Number: /

Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Flesch Certification		
Bypass Reason: The base contract form to which the endorsement will attach is a security subject to federal regulation and therefore is exempt from readability requirements.		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: This is not a policy filing.		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Life & Annuity - Acturial Memo		
Bypass Reason: N/A for this filing		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: Certifications		
Comments:		
Attachments:		
AR - Certification.pdf		
AR - Certification Reg 6 (Variable Contracts).pdf		

	Item Status:	Status Date:
Satisfied - Item: Variability		
Comments:		
Attachment:		

ARKANSAS CERTIFICATION

John Hancock Life Insurance Company (U.S.A.)
Form Number(s): ENDGMWB.11

Having carefully reviewed the above numbered form, we hereby certify, to the best of our knowledge, information and ability, that:

1. Said form conforms in all aspects to the provisions of Arkansas Rule and Regulation 19;
2. Said form conforms in all aspects to the provisions of Arkansas Rule and Regulation 49; (
3. Said forms are exempt from ACA 23-80-206 (Flesch) due to the fact that such forms are securities, subject to federal regulations and must comply with requirements of the Securities and Exchange Commission.
4. Said form conforms in all aspects to the provisions of ACA 23-79-138 (Consumer Information Notice).
5. Said form contains no provision or provisions previously disapproved or called to our attention by the Insurance Department of Arkansas, except as follows: NONE



Kathryn Dowdell
Director – Product Compliance

Signed at: Boston, Massachusetts

Date: 07/08/2011

ARKANSAS CERTIFICATION

**Rule and Regulation 6
(Variable Annuity Contracts)**

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

Form Number(s): ENDGMWB.11

On behalf of the John Hancock Life Insurance Company (U.S.A.) (the "Company"),
I hereby certify that Rule and Regulation 6 has been reviewed and the Company
is in compliance with the provision thereof.



Kathryn Dowdell
Director – Product Compliance

Signed at: Boston, Massachusetts

Date: 07/08/2011

STATEMENT OF VARIABILITY
August, 2011
John Hancock Life Insurance Company (U.S.A.)

Endorsement Form ENDGMWB.11

Variable fields in the above-referenced form are indicated by brackets [].

The Officer's signature and title may be updated as necessary in the event a change in officer occurs in the future