

**State:** Arkansas **Filing Company:** John Hancock Life Insurance Company (U.S.A.)  
**TOI/Sub-TOI:** L06I Individual Life - Variable/L06I.202 Joint (Last Survivor) - Flexible Premium  
**Product Name:** Page 3B (01/2013) Spec Page Update for 07SVUL  
**Project Name/Number:** Page 3B (01/2013) Spec Page Update for 07SVUL/Page 3B (01/2013) Spec Page Update for 07SVUL

### Filing at a Glance

Company: John Hancock Life Insurance Company (U.S.A.)  
Product Name: Page 3B (01/2013) Spec Page Update for 07SVUL  
State: Arkansas  
TOI: L06I Individual Life - Variable  
Sub-TOI: L06I.202 Joint (Last Survivor) - Flexible Premium  
Filing Type: Form  
Date Submitted: 10/05/2012  
SERFF Tr Num: MANU-128702907  
SERFF Status: Closed-Approved-Closed  
State Tr Num:  
State Status: Approved-Closed  
Co Tr Num: PAGE 3B (01/2013) SPEC PAGE UPDATE FOR 07SVUL

Implementation  
Date Requested:  
Author(s): Nina Kassim, Helene Landow, Arlene Laws, Karren Phair, Jacqueline Lau  
Reviewer(s): Linda Bird (primary)  
Disposition Date: 10/09/2012  
Disposition Status: Approved-Closed  
Implementation Date:

State Filing Description:

**State:** Arkansas **Filing Company:** John Hancock Life Insurance Company (U.S.A.)  
**TOI/Sub-TOI:** L061 Individual Life - Variable/L061.202 Joint (Last Survivor) - Flexible Premium  
**Product Name:** Page 3B (01/2013) Spec Page Update for 07SVUL  
**Project Name/Number:** Page 3B (01/2013) Spec Page Update for 07SVUL/Page 3B (01/2013) Spec Page Update for 07SVUL

## General Information

Project Name: Page 3B (01/2013) Spec Page Update for 07SVUL  
Project Number: Page 3B (01/2013) Spec Page Update for 07SVUL  
Requested Filing Mode: Review & Approval  
Explanation for Combination/Other:  
Submission Type: New Submission  
Overall Rate Impact:  
Deemer Date:  
Submitted By: Karren Phair

Status of Filing in Domicile:  
Date Approved in Domicile:  
Domicile Status Comments: State of Domicile; Michigan  
Market Type: Individual  
Individual Market Type:  
Filing Status Changed: 10/09/2012  
State Status Changed: 10/09/2012  
Created By: Karren Phair  
Corresponding Filing Tracking Number:

Filing Description:  
INDIVIDUAL LIFE  
John Hancock Life Insurance Company (U.S.A.)  
Policy:  
Form 07SVUL  
Flexible Premium Variable Universal Life Insurance Policy, Non-Participating (revised Policy Specification page 3B)

We are submitting to your office notification of a rate change to Policy Form 07SVUL which was approved by your state on 5/25/2007 under SERFF Tracking # MANU-125141572. This rate change will apply to all new policies being issued and does not affect any in-force policies.

The change relates to a reduction in the Fixed Account Annual Rate on Page 3B from 3% to 2%. Please find enclosed revised Policy Specification Page 3B bearing a revision date (01/2013), wherein this change is reflected. This revised Specification Page is meant to replace the corresponding page that was previously filed and approved with policy form 07SVUL. This revision is due to changes in the market conditions.

Enclosed for your review is an Addendum to Actuarial Memorandum dated September 20, 2012 amending the previously filed Actuarial Memorandum of April 17, 2007 with the update described above. We still maintain full nonforfeiture compliance.

Except for the changes outlined above, no other change has been made to the previously filed documentation.

We trust the above is satisfactory and look forward to receiving your state's approval in the usual manner. If you have any questions or concerns, please contact me at 416-926-3232 or via email at karren\_phair@jhancock.com.

Enclosures:  
Addendum to Actuarial Memorandum for form 07SVUL  
Revised Page 3B (01/2013)  
Filing Fee (EFT)

## Company and Contact

**State:** Arkansas **Filing Company:** John Hancock Life Insurance Company (U.S.A.)  
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**Filing Contact Information**

Karren Phair, Manager karren\_phair@jhancock.com  
 P. O. Box 600 416-926-3232 [Phone]  
 Buffalo, NY 14201-0600 416-926-3121 [FAX]

**Filing Company Information**

John Hancock Life Insurance CoCode: 65838 State of Domicile: Michigan  
 Company (U.S.A.) Group Code: 904 Company Type:  
 P. O. Box 600 Group Name: insurance/financial  
 Contracts and Compliance FEIN Number: 01-0233346 State ID Number:  
 Buffalo, NY 14201-0600  
 (416) 926-3000 ext. [Phone]

**Filing Fees**

Fee Required? Yes  
 Fee Amount: \$50.00  
 Retaliatory? No  
 Fee Explanation: As per State Requirements  
 Per Company: No

Company	Amount	Date Processed	Transaction #
John Hancock Life Insurance Company (U.S.A.)	\$50.00	10/05/2012	63492110

SERFF Tracking #: MANU-128702907

State Tracking #:

Company Tracking #:

PAGE 3B (01/2013) SPEC PAGE UPDATE  
FOR 0...

State: Arkansas

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Product Name: Page 3B (01/2013) Spec Page Update for 07SVUL

Project Name/Number: Page 3B (01/2013) Spec Page Update for 07SVUL/Page 3B (01/2013) Spec Page Update for 07SVUL

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	10/09/2012	10/09/2012

**State:** Arkansas **Filing Company:** John Hancock Life Insurance Company (U.S.A.)  
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## Disposition

Disposition Date: 10/09/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Addendum to Actuarial Memorandum		No
Supporting Document	Cover Letter		Yes
Form	Policy Specifications		Yes

State: Arkansas

Filing Company:

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

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## Form Schedule

### Lead Form Number:

Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/ Action Specific Data	Readability Score	Attachments
1		3B (01/2013)	SCH	Policy Specifications	Initial:		Page 3B_AR.pdf

### Form Type Legend:

<b>ADV</b>	Advertising	<b>AEF</b>	Application/Enrollment Form
<b>CER</b>	Certificate	<b>CERA</b>	Certificate Amendment, Insert Page, Endorsement or Rider
<b>DDP</b>	Data/Declaration Pages	<b>FND</b>	Funding Agreement (Annuity, Individual and Group)
<b>MTX</b>	Matrix	<b>NOC</b>	Notice of Coverage
<b>OTH</b>	Other	<b>OUT</b>	Outline of Coverage
<b>PJK</b>	Policy Jacket	<b>POL</b>	Policy/Contract/Fraternal Certificate
<b>POLA</b>	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	<b>SCH</b>	Schedule Pages

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

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**TABLE OF VALUES**

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

Minimum Total Face Amount	\$ 250,000
Minimum Base Face Amount	\$ 250,000
Minimum Total Face Amount Decrease	\$ 50,000
No-Lapse Guarantee Period	
Base Face Amount	First [2] Policy Years from Policy Date
Supplemental Face Amount (if elected)	First 2 Policy Years from Policy
Date	
Allocation Date	[10 <sup>TH</sup> day after the Issue Date]
Fixed Account Annual Rate	Not less than 2%
Loan Interest Credited Annual Rate	3%
Maximum Loan Interest Charged Annual Rate	
Policy Years 1-10	4.25%
Policy Years 11+	3.25%
Minimum Loan Amount	\$ 500
Minimum Withdrawal Amount	\$ 500
Death Benefit Discount Factor	1.0024663
Maximum Transfer Fee (See Section 17 for Transfer Restrictions)	\$25
Fixed Account Maximum Transfer Percentage	15%
Fixed Account Maximum Transfer Amount	\$2,000
Investment Account Maximum Transfer Amount	\$ 1,000,000
Partial Surrender Charge Decrease Exemption	10%

SERFF Tracking #:

MANU-128702907

State Tracking #:

Company Tracking #:

PAGE 3B (01/2013) SPEC PAGE UPDATE FOR 0...

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## Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Cover Letter		
Comments:			
Attachment(s):			
Arkansas Letter.pdf			

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

Contracts and Compliance  
P.O. Box 600  
Buffalo, NY 14201-0600  
Tel.: 416-926-3232  
Fax: 416-926-3121  
Email: karren\_phair@jhancock.com



N.A.I.C. # 65838  
SERFF Tracking #MANU-128702907

**Karren Phair**  
**Manager, Contract and Compliance**

October 5, 2012

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

Dear Ms. Bird:

**INDIVIDUAL LIFE**  
**John Hancock Life Insurance Company (U.S.A.)**

**Policy:**  
**Form 07SVUL**  
**Flexible Premium Variable Universal Life Insurance Policy, Non-Participating (revised Policy Specification page 3B)**

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Sincerely,

Karren Phair  
Manager, Contracts and Compliance

**Enclosures:** Addendum to Actuarial Memorandum for form 07SVUL  
Revised Page 3B (01/2013)  
Filing Fee (EFT)