

**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 08MAJSVULX  
**Project Name/Number:** Page 3B (01/2013) Spec Page Update for 08MAJSVULX/Page 3B (01/2013) Spec Page Update for 08MAJSVULX

### Filing at a Glance

Company: John Hancock Life Insurance Company (U.S.A.)  
Product Name: Page 3B (01/2013) Spec Page Update for 08MAJSVULX  
State: Arkansas  
TOI: L06I Individual Life - Variable  
Sub-TOI: L06I.202 Joint (Last Survivor) - Flexible Premium  
Filing Type: Form  
Date Submitted: 09/27/2012  
SERFF Tr Num: MANU-128702981  
SERFF Status: Closed-Approved-Closed  
State Tr Num:  
State Status: Approved-Closed  
Co Tr Num: PAGE 3B (01/2013) SPEC PAGE UPDATE FOR 08MAJSVULX

Implementation  
Date Requested:  
Author(s): Nina Kassim, Helene Landow, Karren Phair, Jacqueline Lau  
Reviewer(s): Linda Bird (primary)  
Disposition Date: 10/04/2012  
Disposition Status: Approved-Closed  
Implementation Date:

State Filing Description:

**State:** Arkansas **Filing Company:** John Hancock Life Insurance Company (U.S.A.)  
**TOI/Sub-TOI:** L06I Individual Life - Variable/L06I.202 Joint (Last Survivor) - Flexible Premium  
**Product Name:** Page 3B (01/2013) Spec Page Update for 08MAJSVULX  
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## General Information

Project Name: Page 3B (01/2013) Spec Page Update for 08MAJSVULX  
 Project Number: Page 3B (01/2013) Spec Page Update for 08MAJSVULX  
 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: 10/04/2012  
 State Status Changed: 10/04/2012  
 Created By: Karren Phair  
 Corresponding Filing Tracking Number:

### Filing Description:

INDIVIDUAL LIFE

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

Policy:

Form 08MAJSVULX

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 08MAJSVULX which was approved by your state on 03/13/2008 under SERFF Tracking # MANU-125510196. 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 08MAJSVULX. This revision is due to changes in the market conditions.

Enclosed for your review is an Addendum to Actuarial Memorandum dated September 18, 2012 amending the previously filed Actuarial Memorandum of February 26, 2008 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 08MAJSVULX

Revised Page 3B (01/2013)

Filing Fee (EFT)

## Company and Contact

### 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]

**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  
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**Filing Company Information**

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

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

Company	Amount	Date Processed	Transaction #
John Hancock Life Insurance Company (U.S.A.)	\$50.00	09/27/2012	63151918

SERFF Tracking #: MANU-128702981

State Tracking #:

Company Tracking #:

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FOR 0...

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 08MAJSVULX

Project Name/Number: Page 3B (01/2013) Spec Page Update for 08MAJSVULX/Page 3B (01/2013) Spec Page Update for 08MAJSVULX

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	10/04/2012	10/04/2012

**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  
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## Disposition

Disposition Date: 10/04/2012

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	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	\$ 100,000
Minimum Total Face Amount Decrease	\$ 10,000
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 16 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
Target Premium	[\$2,676.62]

SERFF Tracking #:

MANU-128702981

State Tracking #:

Company Tracking #:

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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:

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## Supporting Document Schedules

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

**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-128702981

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

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 08MAJSVULX**  
**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

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

**Enclosures:** Addendum to Actuarial Memorandum for form 08MAJSVULX  
Revised Page 3B (01/2013)  
Filing Fee (EFT)