

**State:** Arkansas **Filing Company:** John Hancock Life Insurance Company (U.S.A.)  
**TOI/Sub-TOI:** L08 Life - Other/L08.000 Life - Other  
**Product Name:** 13PPR  
**Project Name/Number:** 13PPR/13PPR

## Filing at a Glance

Company: John Hancock Life Insurance Company (U.S.A.)  
Product Name: 13PPR  
State: Arkansas  
TOI: L08 Life - Other  
Sub-TOI: L08.000 Life - Other  
Filing Type: Form  
Date Submitted: 11/23/2012  
SERFF Tr Num: MANU-128777173  
SERFF Status: Closed-Approved-Closed  
State Tr Num:  
State Status: Approved-Closed  
Co Tr Num: 13PPR

### Implementation

Date Requested:  
Author(s): Karren Phair, Debbie Tom, Jacqueline Lau, Joel Meggs, Kelly Picard  
Reviewer(s): Linda Bird (primary)  
Disposition Date: 11/29/2012  
Disposition Status: Approved-Closed  
Implementation Date:

State Filing Description:

State: Arkansas  
TOI/Sub-TOI: L08 Life - Other/L08.000 Life - Other  
Product Name: 13PPR  
Project Name/Number: 13PPR/13PPR

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

## General Information

Project Name: 13PPR  
Project Number: 13PPR  
Requested Filing Mode:  
Explanation for Combination/Other:  
Submission Type:  
Overall Rate Impact:  
Deemer Date:  
Submitted By: Kelly Picard

Status of Filing in Domicile:  
Date Approved in Domicile:  
Domicile Status Comments:  
Market Type: Individual  
Individual Market Type:  
Filing Status Changed: 11/29/2012  
State Status Changed: 11/29/2012  
Created By: Kelly Picard  
Corresponding Filing Tracking Number:

Filing Description:  
INDIVIDUAL LIFE  
Supplementary Benefits:  
Form 13PPR - Policy Protection Rider  
    Specification Page 3.3-13PPR-S  
    Specification Page 3.3A-13PPR-S  
    Specification Page 3.3B-13PPR-S

We are submitting the above form for your approval. The form is filed in accordance with the applicable statutes and regulations of your jurisdiction. The form will be laser printed, subject only to minor variations in paper stock, color, fonts, duplexing and positioning. This is a new form and does not replace any currently approved forms. The form will be effective on the date of approval and will be marketed to the general market. No part of this filing contains any unusual or controversial items that deviate from normal Company or industry standards.

This form will be used with Flexible Premium Adjustable Life Insurance Policy Form 10PROULG, approved by your state on January 13, 2010, under SERFF Tracking Number 126425774, and Flexible Premium Survivorship Adjustable Life Insurance Policy Form 10PROSULG, approved by your state on January 8, 2010, under SERFF Tracking Number MANU-126417376. The aforementioned policies are being amended contemporaneously in a separate filing.

### SUPPLEMENTARY BENEFITS

Form 13PPR, Policy Protection Rider provides a fund-based test that protects the policy against lapse as long as the Policy Protection fund value is greater than zero. The Policy Protection Value is a reference value only and is not used to determine actual policy value, cash surrender value or insurance benefit under the policy. The specification pages attached to 13PPR are for use when the rider is issued with Single Life policies; however, since the rider text (pages 1-3) is not specific to Single Life policies, a separate set of specification pages are enclosed for use with Survivorship policies. Each of the Policy Specification pages is identified by its own unique form number. Only the applicable Policy Specification pages will be issued. Separate actuarial memorandums are enclosed for both the Single Life and Survivorship versions of the rider. Marketing materials which have yet to be developed for these riders will be submitted to your Department to the extent necessary under insurance laws, unless you indicate otherwise.

We trust these forms are acceptable to you and look forward to your state's approval in the usual manner.

If you have any questions or concerns, please contact me at 416-852-5431 (collect) or via email at [kelly\\_picard@jhancock.com](mailto:kelly_picard@jhancock.com).

Sincerely,

Kelly Picard

Compliance Consultant

**State:** Arkansas **Filing Company:** John Hancock Life Insurance Company (U.S.A.)  
**TOI/Sub-TOI:** L08 Life - Other/L08.000 Life - Other  
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P.S. At present, there is no advertising or sales material available for this product.

Enclosures: Actuarial Memorandums  
 Flesch Score Certificate  
 Compliance Certification re Rule and Regulation 19  
 Compliance Certification re Rule and Regulation 49  
 Filing Fee (EFT)

## Company and Contact

### Filing Contact Information

Kelly Picard, Compliance Consultant Kelly\_Picard@jhancock.com  
 200 Bloor St E 416-852-5431 [Phone]  
 Toronto, ON M4w 1E5

### 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: \$200.00  
 Retaliatory? No  
 Fee Explanation: \$50 per form x 4  
 Per Company: No

Company	Amount	Date Processed	Transaction #
John Hancock Life Insurance Company (U.S.A.)	\$200.00	11/23/2012	65150905

SERFF Tracking #:

MANU-128777173

State Tracking #:

Company Tracking #:

13PPR

State:

Arkansas

Filing Company:

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

TOI/Sub-TOI:

L08 Life - Other/L08.000 Life - Other

Product Name:

13PPR

Project Name/Number:

13PPR/13PPR

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	11/29/2012	11/29/2012

**SERFF Tracking #:**

MANU-128777173

**State Tracking #:****Company Tracking #:**

13PPR

**State:**

Arkansas

**Filing Company:**

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

**TOI/Sub-TOI:**

L08 Life - Other/L08.000 Life - Other

**Product Name:**

13PPR

**Project Name/Number:**

13PPR/13PPR

## Disposition

Disposition Date: 11/29/2012

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		Yes
Supporting Document	Application		No
Supporting Document	Actuarial Memorandum (Single Life and Survivorship)		No
Supporting Document	Statement of Variability		Yes
Form	13PPR		Yes
Form	3.3-13PPR-S		Yes
Form	3.3A-13PPR-S		Yes
Form	3.3B-13PPR-S		Yes

State: Arkansas

Filing Company:

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

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Product Name: 13PPR

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## Form Schedule

### Lead Form Number:

Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		13PPR	13PPR	POLA	Initial			13PPR.pdf
2		3.3-13PPR-S	3.3-13PPR-S	SCH	Initial			3.3-13PPR-S.pdf
3		3.3A-13PPR-S	3.3A-13PPR-S	SCH	Initial			3.3A-13PPR-S.pdf
4		3.3B-13PPR-S	3.3B-13PPR-S	SCH	Initial			3.3B-13PPR-S.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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**SUPPLEMENTARY BENEFIT**  
**POLICY PROTECTION RIDER**

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This rider is part of your policy. It takes effect at the same time as your policy. Except where the rider provides otherwise, it is subject to all the provisions of your policy.

**BENEFIT PERIOD**

This benefit applies to your policy for the duration shown in the Policy Specifications section for this rider.

**BENEFIT COST**

The monthly cost of the benefit forms part of the Monthly Deduction under your policy. It is shown in the Policy Specifications section for this rider.

**BENEFIT**

This benefit prevents your policy from going into default under the Grace Period provision of the policy provided that the Net Policy Protection Value is greater than zero. However this benefit will not prevent your policy from going into default if the Policy Debt is greater than zero and exceeds the Policy Value.

**NET POLICY PROTECTION VALUE**

This is an amount equal to the Policy Protection Value, described below, less Policy Debt.

**POLICY PROTECTION VALUE**

This is a reference value only. It is determined in the same way that your Policy Value is determined, as described in the Policy Value, Loan Account and Guaranteed Interest Account, and Surrenders and Withdrawals provisions of your policy, except that:

- (a) the Premium Charge applied to premiums paid will be the Policy Protection Premium Charge shown in the Policy Specifications section for this rider;
- (b) the Administrative Charge and Contract Charge deducted monthly from the Policy Value will be the Policy Protection Administrative Charge and Policy Protection Contract Charge shown in the Policy Specifications section for this rider;
- (c) the Net Premium, after any deductions due are taken, is applied to the Policy Protection Value retroactive to the beginning of the Policy Month in which the premium is received and Policy Protection Value Interest credits are recalculated;
- (d) the Policy Protection Value will be credited with the Policy Protection Value Interest Rates shown in the Policy Specifications section for this rider;
- (e) the monthly Coverage Expense Charge shown in the Policy Specifications section will not be included in determining the Policy Protection Value;

(continued)

- (f) the rates used in calculating the Cost of Insurance for the Policy Protection Value are the Policy Protection Value Cost of Insurance Rates shown in the Policy Specifications section for this rider;
- (g) the Net Amount at Risk is determined in the same manner as in the policy, except that the Policy Protection Value is used instead of the Policy Value and the policy's Minimum Death Benefit Factors are not used; and
- (h) the Benefit Cost for this rider included in determining the Policy Protection Value will be the Policy Protection Benefit Cost shown in the Policy Specifications section for this rider.

The Policy Protection Value is not used in determining the actual Policy Value, Cash Surrender Value or Insurance Benefit provided by this policy.

### **POLICY DEFAULT**

The policy and any Supplementary Benefit riders will go into default if, at the beginning of any Policy Month:

- (a) the Net Cash Surrender Value is less than or equal to zero after we take the Monthly Deductions that are due for that month; and
- (b) the Net Policy Protection Value is less than or equal to zero after we take the Monthly Deductions, as modified by the Policy Protection Value section, that are due for that month.

### **POLICY GRACE PERIOD**

We will allow 61 days from the date the policy goes into default for you to pay the amount that is required to bring the policy out of default. At least 30 days prior to termination of the policy, we will send a notice to your last known address, specifying the amount you must pay to bring the policy out of default. If we have notice of a policy assignment on file at our Service Office, we will also mail a copy of the notice of the amount due to the assignee on record.

The amount required to bring the policy out of default is the lesser of (a) or (b) where:

- (a) is the amount required under the policy Grace Period provision, plus any policy expense charges unpaid prior to policy default;
- (b) is the Monthly Deduction, as modified by the Policy Protection Value section, due on the date of default, plus the next two such Monthly Deductions.

If the amount necessary to bring the policy out of default is not paid by the end of the Policy Grace Period, then both the policy and this rider will terminate.

### **BENEFIT DEFAULT**

This benefit will go into default at the beginning of any Policy Month in which:

- (a) the Net Policy Protection Value is less than or equal to zero after we take the Monthly Deductions, as modified by the Policy Protection Value section, that are due for that month; or
- (b) the Policy Debt is greater than zero and exceeds the Policy Value.

(continued)

**BENEFIT GRACE PERIOD**

We will allow 61 days from the date the benefit goes into default for you to pay the amount that is required to bring the benefit out of default. At least 30 days prior to termination of the benefit, we will send a notice to your last known address, specifying the amount you must pay to bring the benefit out of default. If we have notice of a policy assignment on file at our Service Office, we will also mail a copy of the notice of the amount due to the assignee on record.

The amount required to bring the benefit out of default is equal to the Monthly Deduction, as modified by the Policy Protection Value section, due on the date of default, plus the next two such Monthly Deductions.

If the amount necessary to bring the benefit out of default is not paid by the end of the Benefit Grace Period then this benefit will terminate.

**TERMINATION**

This rider terminates at the earliest of:

- (a) the end of the Benefit Period shown in the Policy Specifications section for this rider;
- (b) the end of the Grace Period for which you have not paid the amount necessary to bring this benefit out of default;
- (c) the date your policy terminates;
- (d) the date we receive your Written Request for termination of this rider.

This rider cannot be reinstated after it terminates.

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



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**1. POLICY SPECIFICATIONS (CONTINUED) - POLICY 12 345 674**

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**SUPPLEMENTARY BENEFITS**

BENEFIT	POLICY PROTECTION RIDER
LIFE INSURED DETAILS	LIFE INSURED'S NAME, AGE, SEX AND RISK CLASSIFICATION ARE SHOWN IN THE POLICY SPECIFICATIONS SECTION FOR THE POLICY.
BENEFIT PERIOD	UP TO THE LIFE INSURED'S ATTAINED AGE 121
BENEFIT COST	NOT APPLICABLE

THE FOLLOWING ITEMS ARE USED IN DETERMINING THE POLICY PROTECTION VALUE AS DESCRIBED IN THIS BENEFIT:

POLICY PROTECTION BENEFIT COST	NOT APPLICABLE
POLICY PROTECTION PREMIUM CHARGE	15% OF EACH PREMIUM PAID
POLICY PROTECTION ADMINISTRATIVE CHARGE	\$10.00
POLICY PROTECTION CONTRACT CHARGE	[\$0.2071] PER \$1000 OF FACE AMOUNT
POLICY PROTECTION VALUE INTEREST RATES	THE POLICY PROTECTION VALUE WILL BE CREDITED WITH THE PERCENTAGE RATES AS SHOWN IN THE TABLE OF POLICY PROTECTION VALUE INTEREST RATES IN SECTION 1.
POLICY PROTECTION VALUE COST OF INSURANCE RATES	RATES ARE DETERMINED FROM THE POLICY PROTECTION VALUE COST OF INSURANCE RATES AS SHOWN IN SECTION 1 AND AS DESCRIBED UNDER THE POLICY PROTECTION VALUE PROVISION.

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**1. POLICY SPECIFICATIONS (CONTINUED) - POLICY 12 345 674**


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**POLICY PROTECTION VALUE COST OF INSURANCE RATES**

The Policy Protection Value Cost of Insurance Rates are the Cost of Insurance Rates for the Policy Protection Value calculation. The rate per dollar equals the rate shown below divided by 1000. The Cost of Insurance Rates will be increased for any Additional Rating applied to the Cost of Insurance Rates as shown for the basic policy in Section 1. The Policy Protection Value Cost of Insurance Rates are not used in calculating the actual policy value, cash surrender value, or death benefit provided under the policy. The Policy Protection Value Cost of Insurance calculation is described in the Policy Protection Value provision.

<b>POLICY YEAR</b>	<b>Monthly Policy Protection Value Cost of Insurance Rates per \$1,000 of Net Amount at Risk</b>	<b>POLICY YEAR</b>	<b>Monthly Policy Protection Value Cost of Insurance Rates per \$1,000 of Net Amount at Risk</b>	<b>POLICY YEAR</b>	<b>Monthly Policy Protection Value Cost of Insurance Rates per \$1,000 of Net Amount at Risk</b>
1	0.134431	32	1.207335	63	1.231197
2	0.141836	33	1.231197	64	1.231197
3	0.148007	34	1.231197	65	1.231197
4	0.159115	35	1.231197	66	1.231197
5	0.168990	36	1.231197	67	1.231197
6	0.080515	37	1.231197	68	1.231197
7	0.088994	38	1.231197	69	1.231197
8	0.097473	39	1.231197	70	1.231197
9	0.107366	40	1.231197	71	1.231197
10	0.119381	41	1.231197	72	1.231197
11	0.134931	42	1.231197	73	1.231197
12	0.153311	43	1.231197	74	1.231197
13	0.173815	44	1.231197	75	1.231197
14	0.194323	45	1.231197	76	1.231197
15	0.213420	46	1.231197	77	1.231197
16	0.231813	47	1.231197	78	1.231197
17	0.252331	48	1.231197	79	1.231197
18	0.275684	49	1.231197	80	1.231197
19	0.303290	50	1.231197	81	1.231197
20	0.333734	51	1.231197	82	1.231197
21	0.369853	52	1.231197	83	1.231197
22	0.410235	53	1.231197	84	1.231197
23	0.454884	54	1.231197	85	1.231197
24	0.500969	55	1.231197	86	1.231197
25	0.549201	56	1.231197		
26	0.631526	57	1.231197		
27	0.702544	58	1.231197		
28	0.789246	59	1.231197		
29	0.886686	60	1.231197		
30	0.989196	61	1.231197		
31	1.097500	62	1.231197		

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**1. POLICY SPECIFICATIONS (CONTINUED) - POLICY 12 345 674**

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**TABLE OF POLICY PROTECTION VALUE INTEREST RATES**

<b>POLICY YEAR</b>	<b>PERCENT</b>	<b>POLICY YEAR</b>	<b>PERCENT</b>	<b>POLICY YEAR</b>	<b>PERCENT</b>	<b>POLICY YEAR</b>	<b>PERCENT</b>
1	3.50%	32	3.50%	63	3.50%		
2	3.50%	33	3.50%	64	3.50%		
3	3.50%	34	3.50%	65	3.50%		
4	3.50%	35	3.50%	66	3.50%		
5	3.50%	36	3.50%	67	3.50%		
6	3.50%	37	3.50%	68	3.50%		
7	3.50%	38	3.50%	69	3.50%		
8	3.50%	39	3.50%	70	3.50%		
9	3.50%	40	3.50%	71	3.50%		
10	3.50%	41	3.50%	72	3.50%		
11	3.50%	42	3.50%	73	3.50%		
12	3.50%	43	3.50%	74	3.50%		
13	3.50%	44	3.50%	75	3.50%		
14	3.50%	45	3.50%	76	3.50%		
15	3.50%	46	3.50%	77	3.50%		
16	3.50%	47	3.50%	78	3.50%		
17	3.50%	48	3.50%	79	3.50%		
18	3.50%	49	3.50%	80	3.50%		
19	3.50%	50	3.50%	81	3.50%		
20	3.50%	51	3.50%	82	3.50%		
21	3.50%	52	3.50%	83	3.50%		
22	3.50%	53	3.50%	84	3.50%		
23	3.50%	54	3.50%	85	3.50%		
24	3.50%	55	3.50%	86	3.50%		
25	3.50%	56	3.50%				
26	3.50%	57	3.50%				
27	3.50%	58	3.50%				
28	3.50%	59	3.50%				
29	3.50%	60	3.50%				
30	3.50%	61	3.50%				
31	3.50%	62	3.50%				

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**1. POLICY SPECIFICATIONS (CONTINUED) - POLICY 12 345 674**

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**SUPPLEMENTARY BENEFITS**

BENEFIT	POLICY PROTECTION RIDER
LIFE INSURED DETAILS	LIFE INSUREDS' NAMES, AGES, SEX AND RISK CLASSIFICATION ARE SHOWN IN THE POLICY SPECIFICATIONS SECTION FOR THE POLICY.
BENEFIT PERIOD	UP TO THE POLICY ANNIVERSARY ON WHICH THE YOUNGEST OF THE LIVES INSURED REACHES ATTAINED AGE 121 OR WOULD HAVE REACHED ATTAINED AGE 121 IF LIVING
BENEFIT COST	NOT APPLICABLE

THE FOLLOWING ITEMS ARE USED IN DETERMINING THE POLICY PROTECTION VALUE AS DESCRIBED IN THIS BENEFIT:

POLICY PROTECTION BENEFIT COST	NOT APPLICABLE
POLICY PROTECTION PREMIUM CHARGE	30% OF EACH PREMIUM PAID
POLICY PROTECTION ADMINISTRATIVE CHARGE	\$20.00
POLICY PROTECTION CONTRACT CHARGE	[\$0.0401] PER \$1000 OF FACE AMOUNT
POLICY PROTECTION VALUE INTEREST RATES	THE POLICY PROTECTION VALUE WILL BE CREDITED WITH THE PERCENTAGE RATES AS SHOWN IN THE TABLE OF POLICY PROTECTION VALUE INTEREST RATES IN SECTION 1.
POLICY PROTECTION VALUE COST OF INSURANCE RATES	RATES ARE DETERMINED FROM THE POLICY PROTECTION VALUE COST OF INSURANCE RATES AS SHOWN IN SECTION 1 AND AS DESCRIBED UNDER THE POLICY PROTECTION VALUE PROVISION.

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**1. POLICY SPECIFICATIONS (CONTINUED) - POLICY 12 345 674**


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**POLICY PROTECTION VALUE COST OF INSURANCE RATES**

The Policy Protection Value Cost of Insurance Rates are the Cost of Insurance Rates for the Policy Protection Value calculation. The rate per dollar equals the rate shown below divided by 1000. The Cost of Insurance Rates will be increased for any Additional Rating applied to the Cost of Insurance Rates as shown for the basic policy in Section 1. The Policy Protection Value Cost of Insurance Rates are not used in calculating the actual policy value, cash surrender value, or death benefit provided under the policy. The Policy Protection Value Cost of Insurance calculation is described in the Policy Protection Value provision.

<b>POLICY YEAR</b>	<b>Monthly Policy Protection Value Cost of Insurance Rates per \$1,000 of Net Amount at Risk</b>	<b>POLICY YEAR</b>	<b>Monthly Policy Protection Value Cost of Insurance Rates per \$1,000 of Net Amount at Risk</b>	<b>POLICY YEAR</b>	<b>Monthly Policy Protection Value Cost of Insurance Rates per \$1,000 of Net Amount at Risk</b>
1	0.000190	32	0.149966	63	0.938230
2	0.000640	33	0.169837	64	0.879082
3	0.001180	34	0.191678	65	0.800030
4	0.000970	35	0.215261	66	0.716613
5	0.001240	36	0.242130	67	0.597068
6	0.001570	37	0.271997	68	0.545455
7	0.001930	38	0.307400	69	0.562432
8	0.002380	39	0.345454	70	0.579620
9	0.002930	40	0.386696	71	0.598860
10	0.003580	41	0.431443	72	0.619158
11	0.004370	42	0.478947	73	0.640976
12	0.005310	43	0.530842	74	0.663358
13	0.006450	44	0.587640	75	0.683571
14	0.007650	45	0.648740	76	0.701594
15	0.009090	46	0.711752	77	0.716648
16	0.010930	47	0.777713	78	0.730530
17	0.013170	48	0.841051	79	0.742498
18	0.016000	49	0.903304	80	0.750147
19	0.019460	50	0.974942	81	0.754407
20	0.023830	51	1.046552	82	0.753678
21	0.029390	52	1.107850	83	0.765236
22	0.035990	53	1.162455	84	0.772170
23	0.043880	54	1.208960	85	0.779689
24	0.052720	55	1.229766	86	0.791702
25	0.063570	56	1.260732	87	0.806625
26	0.076660	57	1.268914	88	0.867583
27	0.092689	58	1.260088	89	0.845417
28	0.112079	59	1.222833		
29	0.135119	60	1.132687		
30	0.162099	61	1.060598		
31	0.193658	62	0.998158		

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**1. POLICY SPECIFICATIONS (CONTINUED) - POLICY 12 345 674**

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**TABLE OF POLICY PROTECTION VALUE INTEREST RATES**

<b>POLICY YEAR</b>	<b>PERCENT</b>	<b>POLICY YEAR</b>	<b>PERCENT</b>	<b>POLICY YEAR</b>	<b>PERCENT</b>	<b>POLICY YEAR</b>	<b>PERCENT</b>
1	3.00%	32	3.00%	63	3.00%		
2	3.00%	33	3.00%	64	3.00%		
3	3.00%	34	3.00%	65	3.00%		
4	3.00%	35	3.00%	66	3.00%		
5	3.00%	36	3.00%	67	3.00%		
6	3.00%	37	3.00%	68	3.00%		
7	3.00%	38	3.00%	69	3.00%		
8	3.00%	39	3.00%	70	3.00%		
9	3.00%	40	3.00%	71	3.00%		
10	3.00%	41	3.00%	72	3.00%		
11	3.00%	42	3.00%	73	3.00%		
12	3.00%	43	3.00%	74	3.00%		
13	3.00%	44	3.00%	75	3.00%		
14	3.00%	45	3.00%	76	3.00%		
15	3.00%	46	3.00%	77	3.00%		
16	3.00%	47	3.00%	78	3.00%		
17	3.00%	48	3.00%	79	3.00%		
18	3.00%	49	3.00%	80	3.00%		
19	3.00%	50	3.00%	81	3.00%		
20	3.00%	51	3.00%	82	3.00%		
21	3.00%	52	3.00%	83	3.00%		
22	3.00%	53	3.00%	84	3.00%		
23	3.00%	54	3.00%	85	3.00%		
24	3.00%	55	3.00%	86	3.00%		
25	3.00%	56	3.00%	87	3.00%		
26	3.00%	57	3.00%	88	3.00%		
27	3.00%	58	3.00%	89	3.00%		
28	3.00%	59	3.00%				
29	3.00%	60	3.00%				
30	3.00%	61	3.00%				
31	3.00%	62	3.00%				

**SERFF Tracking #:**

MANU-128777173

**State Tracking #:****Company Tracking #:**

13PPR

**State:**

Arkansas

**Filing Company:**

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

**TOI/Sub-TOI:**

L08 Life - Other/L08.000 Life - Other

**Product Name:**

13PPR

**Project Name/Number:**

13PPR/13PPR

## Supporting Document Schedules

		<b>Item Status:</b>	<b>Status Date:</b>
Satisfied - Item:	Flesch Certification		
Comments:			
Attachment(s):			
13PPR readability AR.pdf			
AR cert-Reg 19 unfair sex discr.pdf			
AR-compcert reg 49 23-79-138.pdf			

		<b>Item Status:</b>	<b>Status Date:</b>
Satisfied - Item:	Statement of Variability		
Comments:			
Attachment(s):			
13PPR SOV.pdf			
13PPR SOV - survivorship.pdf			

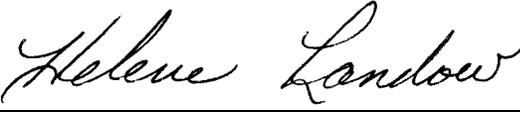
**JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)**

**READABILITY CERTIFICATE  
FOR THE STATE OF ARKANSAS**

I, Helene Landow, an officer of JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.), hereby certify that the form listed below has the following readability score as calculated by the Flesch Reading Ease Test, and that this form meets the requirements of your readability legislation.

<b>FORM #</b>	<b>READABILITY SCORE</b>
13PPR	50

November 19, 2012  
Date

  
\_\_\_\_\_  
Helene Landow, FLMI, ACP  
Director, Contracts and Compliance

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

**COMPLIANCE CERTIFICATION**

**STATE OF ARKANSAS**

<b>FORM #</b>	<b>DESCRIPTION</b>
13PPR	Policy Protection Rider

John Hancock Life Insurance Company (U.S.A.) hereby certifies to its understanding of the filing requirements of Arkansas Regulation 19 §10B re unfair sex discrimination in the sale of insurance and that this filing meets the provisions of this rule, as well as all applicable requirements of the Arkansas Insurance Department.

November 22, 2012  
Date

  
\_\_\_\_\_  
Helene Landow, FLMI, ACP  
Director, Contracts and Compliance

STATE OF ARKANSAS

CERTIFICATE OF COMPLIANCE

FORM #	DESCRIPTION
13PPR	Policy Protection Rider

I certify to the best of my knowledge and belief as to the accuracy and compliance of this filing; further, I certify that this filing is in compliance with Ark. Code Ann. 23-79-138 which requires that certain information accompany every policy and Regulation 49 which requires that a Life and Health guaranty notice be given to each policyowner.

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

November 22, 2012  
Date

  
\_\_\_\_\_  
Helene Landow, FLMI, ACP  
Director, Contracts and Compliance

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

**STATEMENT OF VARIABILITY**

**November 15, 2012**

**POLICY PROTECTION RIDER  
FORM 13PPR**

<b>Section / Section #</b>	<b>Page Number</b>	<b>Description</b>
Signature	Page 3	<ul style="list-style-type: none"><li>• Officer Signature is bracketed to accommodate future changes.</li></ul>
Policy Protection Contract Charge	3.3-13PPR	Policy Protection Contract Charge varies based on issue specifications.
Policy Protection Value Cost of Insurance Rates	3.3A-13PPR	Monthly Policy Protection Value Cost of Insurance Rates per \$1,000 of Net Amount at Risk vary based on insured's issue specifications and age.
Policy Protection Value Interest Rates	3.3B-13PPR	Policy Protection Value Interest Rates vary based on issue specifications.

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

**STATEMENT OF VARIABILITY**

**November 9, 2012**

**POLICY PROTECTION RIDER  
FORM 13PPR**

**[Alternate Specification Pages 3.3-13PPR-S, 3.3A-13PPR-S, and 3.3B-13PPR-S](#)**

<b>Section / Section #</b>	<b>Page Number</b>	<b>Description</b>
Signature	Page 3	<ul style="list-style-type: none"><li>• Officer Signature is bracketed to accommodate future changes.</li></ul>
Policy Protection Contract Charge	3.3-13PPR-S	Policy Protection Contract Charge varies based on issue specifications.
Policy Protection Value Cost of Insurance Rates	3.3A-13PPR-S	Monthly Policy Protection Value Cost of Insurance Rates per \$1,000 of Net Amount at Risk vary based on insured's issue specifications and age.
Policy Protection Value Interest Rates	3.3B-13PPR-S	Policy Protection Value Interest Rates vary based on issue specifications.