

State: Arkansas **Filing Company:** John Hancock Life Insurance Company (U.S.A.)
TOI/Sub-TOI: L08 Life - Other/L08.000 Life - Other
Product Name: 12RAA
Project Name/Number: 12RAA/12RAA

Filing at a Glance

Company: John Hancock Life Insurance Company (U.S.A.)
Product Name: 12RAA
State: Arkansas
TOI: L08 Life - Other
Sub-TOI: L08.000 Life - Other
Filing Type: Form
Date Submitted: 07/17/2012
SERFF Tr Num: MANU-128566520
SERFF Status: Closed-Approved-Closed
State Tr Num:
State Status: Approved-Closed
Co Tr Num: 12RAA

Implementation
Date Requested:
Author(s): Nina Kassim, Helene Landow, Arlene Laws, Karren Phair, Grace Pisciola, Debbie Tom, Jacqueline Lau, Kelly Picard, Adam Goldstein
Reviewer(s): Linda Bird (primary)
Disposition Date: 07/20/2012
Disposition Status: Approved-Closed
Implementation Date:

State Filing Description:

| | | | | | |
|-----------------------------|---------------------------------------|--------------------------|--|----------------------------|-------|
| SERFF Tracking #: | MANU-128566520 | State Tracking #: | | Company Tracking #: | 12RAA |
| State: | Arkansas | Filing Company: | John Hancock Life Insurance Company (U.S.A.) | | |
| TOI/Sub-TOI: | L08 Life - Other/L08.000 Life - Other | | | | |
| Product Name: | 12RAA | | | | |
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General Information

| | |
|--|---|
| Project Name: 12RAA | Status of Filing in Domicile: Authorized |
| Project Number: 12RAA | Date Approved in Domicile: |
| Requested Filing Mode: Other | Domicile Status Comments: State of Domicile: Michigan |
| Explanation for Combination/Other: Endorsement applies to all lines of business. | Market Type: Individual |
| Submission Type: New Submission | Individual Market Type: |
| Overall Rate Impact: | Filing Status Changed: 07/20/2012 |
| | State Status Changed: 07/20/2012 |
| Deemer Date: | Created By: Adam Goldstein |
| Submitted By: Adam Goldstein | Corresponding Filing Tracking Number: |
| Filing Description: | |
| INDIVIDUAL LIFE | |
| Endorsement: | |
| Form Number: 12RAA | |

We are submitting the above form for your approval. This is a new form and does not replace any currently approved form. The form will be used with new issues of state approved Individual Life Insurance policies to which it applies as described below. The form will be effective on the date of approval.

The form will be laser printed, subject only to minor variations in color, paper stock, duplexing, fonts, positioning and line endings. The form will be printed with identical form number, content, headings and footers as shown in this submission. No part of this filing contains any unusual or controversial items that deviate from normal Company or industry standards. Form 12RAA, Endorsement will be used with all new issues of previously approved Individual Life Insurance Policies as identified in the attached "Approved Policy Forms Listing".

This endorsement amends the Front Cover of the policy to include the availability of an interest-bearing account in the name of the beneficiary, to place the lump sum Benefit payment and provide the beneficiary immediate access to all of the account.

The Actuarial Memorandums on file as part of your state's previous approval of the policies referenced in the above "Approved Policy Forms Listing" are not changed by this endorsement form 12RAA now being filed.

We trust the form is 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 416-926-6791 or via email at arlene_laws@jhancock.com.

P.S. At present there is not advertising or sales material available for this product.

Company and Contact

Filing Contact Information

| | |
|--------------------------------------|--------------------------|
| Arlene Laws, Senior Contract Analyst | arlene_laws@jhancock.com |
| P. O. Box 600 | 416-926-6791 [Phone] |
| Buffalo, NY 14201-0600 | 416-926-3121 [FAX] |

State: Arkansas Filing Company: John Hancock Life Insurance Company (U.S.A.)
TOI/Sub-TOI: L08 Life - Other/L08.000 Life - Other
Product Name: 12RAA
Project Name/Number: 12RAA/12RAA

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:

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 | 07/17/2012 | 60950247 |

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| Product Name: | 12RAA | | | | |
| Project Name/Number: | 12RAA/12RAA | | | | |

Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|-----------------|------------|------------|----------------|
| Approved-Closed | Linda Bird | 07/20/2012 | 07/20/2012 |

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| Product Name: | 12RAA | | | | |
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Disposition

Disposition Date: 07/20/2012

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 | Statement of Variability | | No |
| Supporting Document | Compliance Certification re Regulation 19 | | No |
| Supporting Document | Approved Policy Forms List | | No |
| Form | Endorsement | | No |

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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 | | 12RAA | CERA | Endorsement | Initial: | | 12RAA (generic) Endorsement.pdf |

Form Type Legend:

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



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

ENDORSEMENT

This endorsement is included and made part of your policy at issue. It takes effect at the same time as your policy.

This endorsement amends the Front Cover of the policy to include the availability of an interest-bearing account in which to place the lump sum Benefit payment.

Any reference in this policy to lump sum when referring to Benefit payment, may include placing the Benefit in an interest-bearing account in the name of the Beneficiary, which will provide immediate access to all of the account.

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

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President

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Supporting Document Schedules

| | | Item Status: | Status Date: |
|------------------------------|----------------------|--------------|--------------|
| Satisfied - Item: | Flesch Certification | | |
| Comments: | | | |
| Attachment(s): | | | |
| AR - readability cert ar.pdf | | | |

| | | Item Status: | Status Date: |
|-------------------|--------------------------|--------------|--------------|
| Satisfied - Item: | Statement of Variability | | |
| Comments: | | | |
| Attachment(s): | | | |
| SOV - Generic.pdf | | | |

| | | Item Status: | Status Date: |
|----------------------------|---|--------------|--------------|
| Satisfied - Item: | Compliance Certification re Regulation 19 | | |
| Comments: | | | |
| Attachment(s): | | | |
| AR - cert re Reg 19 ar.pdf | | | |

| | | Item Status: | Status Date: |
|-------------------------|----------------------------|--------------|--------------|
| Satisfied - Item: | Approved Policy Forms List | | |
| Comments: | | | |
| Attachment(s): | | | |
| Approved Forms List.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.

FORM NUMBER

READABILITY SCORE

12RAA

40

July 12, 2012
Date



Helene Landow, FLMI, ACP
Director, Contracts and Compliance

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

**STATEMENT OF VARIABILITY
July 5, 2012**

**ENDORSEMENT
FORM 12RAA**

| Section / Section # | Page Number | Description |
|----------------------------|--------------------|---|
| Signature | Page 1 | <ul style="list-style-type: none">• Officer Signature is bracketed to accommodate future changes. |

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

COMPLIANCE CERTIFICATION

STATE OF ARKANSAS

Form 12RAA - Endorsement

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.

July 12, 2012
Date



Helene Landow, FLMI, ACP
Director, U.S. Contracts

**JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)
APPROVED POLICY FORMS LISTING
FOR THE STATE OF ARIZONA
Form: 12RAA - Endorsement**

Following is a list of currently approved policy forms which will be used with the above submission.

| Form Number | Description | Approval Date | State Tracking Number |
|--------------------|---|----------------------|---------------------------------|
| 11PRLIFE | Individual Adjustable Life Policy | 10/05/11 | MANU-127621612 |
| 12BOLIVUL | Modified single Premium adjustable Variable Life Insurance Policy | 10/31/11 | NRS (not required to submit) |
| 11INDUL | Flexible Premium Indexed Universal Life Insurance Policy | 09/01/11 | MANU-127335385 |
| 09ACCUL | Flexible Premium Universal Life Insurance Policy | 12/31/08 | MANU-125950259 |
| 10PERFUL | Flexible Premium Universal Life Insurance Policy | 05/17/10 | MANU-126547654 |
| 10PERFSUL | Flexible Premium Survivorship Universal Life | 05/18/10 | MANU-126547086 |
| 09MAJULX | Flexible Premium Universal Life Insurance Policy | 06/05/09 | MANU-126136893 |
| 07MAJSULX | Flexible Premium Survivorship Universal Life | 11/1/07 | MANU-125237609 |
| 12PROVUL | Flexible Premium Variable Universal Life Insurance Policy | 03/20/12 | NRS (not required to submit) |
| 07SVUL | Flexible Premium Survivorship Variable Universal Life | 05/02/07 | NRS (not required to submit) |
| 09CVUL | Flexible Premium Variable Universal Life Insurance Policy | 07/18/08 | NRS (not required to submit) |
| 08MAJVULX | Flexible Premium Variable Universal Life Insurance Policy | 06/26/08 | NRS (not required to submit) |

**JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)
APPROVED POLICY FORMS LISTING FOR THE STATE OF ARIZONA
Form: 12RAA - Endorsement**

| | | | |
|-------------|---|------------------------------------|------------------------------------|
| 08MAJSVULX | Flexible Premium Survivorship Variable Universal Life | 03/07/08 | NRS (not required to submit) |
| 06MAJPVUL | Flexible Premium Variable Life Insurance Policy | 03/12/06 | NRS (not required to submit) |
| 09MAJVCOLIX | Flexible Premium Variable Universal Life Insurance Policy | 10/21/08 | NRS (not required to submit) |
| 09SPWL | Single Premium Whole Life Insurance Policy | 07/15/09 | NRS (not required to submit) |
| 11TERM | Term Life Policy | 07/08/11 | Exempt |
| 11PROWL | Flexible Premium Indexed Universal Life Insurance Policy | NRS (not required to submit) | NRS (not required to submit) |
| 12PROSUL | Flexible Premium Indexed Universal Life Insurance Policy | 05/11/12 | MANU-128159245 |
| 11TERM-E | Term Life Policy | 08/26/11 | Exempt |
| 12PROUL | Flexible Premium Indexed Universal Life Insurance Policy | 01/05/12 | MANU-127863199 |
| 08OYT | One Year Term Life Policy | 02/13/08 | JHAN-125432824 |
| 06MAJPUL | Flexible Premium Universal Life Insurance Policy | 06/22/06 | SERT-6PTJUX729/00- 00/00-00/00 |