

State: Arkansas **Filing Company:** John Hancock Life Insurance Company (U.S.A.)
TOI/Sub-TOI: L06I Individual Life - Variable/L06I.002 Single Life - Flexible Premium
Product Name: NB5191US (09/2012), NB5191US (09/2012) (M)
Project Name/Number: NB5191US (09/2012), NB5191US (09/2012) (M)/NB5191US (09/2012), NB5191US (09/2012) (M)

Filing at a Glance

Company: John Hancock Life Insurance Company (U.S.A.)
Product Name: NB5191US (09/2012), NB5191US (09/2012) (M)
State: Arkansas
TOI: L06I Individual Life - Variable
Sub-TOI: L06I.002 Single Life - Flexible Premium
Filing Type: Form
Date Submitted: 08/10/2012
SERFF Tr Num: MANU-128632104
SERFF Status: Closed-Approved-Closed
State Tr Num:
State Status: Approved-Closed
Co Tr Num: NB5191US (09/2012), NB5191US (09/2012) (M)

Implementation: On Approval
Date Requested:
Author(s): Nina Kassim, Helene Landow, Karren Phair, Jacqueline Lau, Kelly Picard, Adam Goldstein
Reviewer(s): Linda Bird (primary)
Disposition Date: 08/17/2012
Disposition Status: Approved-Closed
Implementation Date:

State Filing Description:

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

Project Name: NB5191US (09/2012), NB5191US (09/2012) (M) Status of Filing in Domicile:
 Project Number: NB5191US (09/2012), NB5191US (09/2012) (M) Date Approved in Domicile:
 Requested Filing Mode: Review & Approval Domicile Status Comments:
 Explanation for Combination/Other: Market Type: Individual
 Submission Type: New Submission Individual Market Type:
 Overall Rate Impact: Filing Status Changed: 08/17/2012
 State Status Changed: 08/17/2012
 Deemer Date: Created By: Nina Kassim
 Submitted By: Nina Kassim Corresponding Filing Tracking Number:

Filing Description:
 INDIVIDUAL LIFE
 Application Forms:
 Form NB5191US (09/2012) - Variable Life – Current and Future Fund Allocation
 Form NB5191US (09/2012) (M) - Variable Life – Current and Future Fund Allocation

We are submitting the above new supplemental application forms for your approval to be used with state approved Variable Life policies (single and survivorship). These new forms do not replace any currently approved forms. No part of this filing contains any unusual or controversial items that deviate from normal Company or industry standards.

These forms will be available for electronic completion with the agent/registered representative and policy owner and will be submitted either in printed or electronic format, providing the option for wet or electronic signature, without change in the pre-formatted content.

Form NB5191US (09/2012), Variable Life – Current and Future Fund Allocation, will be used to obtain additional variable life policy details, including the policy owner elected customized schedule of current and future allocations among various available investment options .

Form NB5136US (05/2010) (M), Variable Life – Current and Future Fund Allocation, will be used to obtain additional variable life policy details, including the policy owner elected customized schedule of current and future allocations among various available investment options for policies marketed through a specific distribution channel, the M Financial Group.

The Service Office address, Investment Allocation by Fund Category and Schedule of Future Allocations are being filed as variable information [shown in brackets] to accommodate future changes. Readability certification is not provided for these forms as the forms are for variable life products, subject to SEC regulation and therefore are exempt from state readability certification requirements.

We trust the 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 collect at 416-926-3575 or via email at nina_kassim@jhancock.com.

Sincerely,

Nina Kassim

State: Arkansas **Filing Company:** John Hancock Life Insurance Company (U.S.A.)
TOI/Sub-TOI: L061 Individual Life - Variable/L061.002 Single Life - Flexible Premium
Product Name: NB5191US (09/2012), NB5191US (09/2012) (M)
Project Name/Number: NB5191US (09/2012), NB5191US (09/2012) (M)/NB5191US (09/2012), NB5191US (09/2012) (M)

Contract & Compliance Specialist

Enclosures: Statement of Variability
 Filing Fee (EFT)

Company and Contact

Filing Contact Information

Nina Kassim, Contract & Compliance Specialist
 P. O. Box 600
 Buffalo, NY 14201-0600
 nina_kassim@jhancock.com
 416-926-3575 [Phone]
 416-926-3121 [FAX]

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: 1 form X \$50.00
 Per Company: No

Company	Amount	Date Processed	Transaction #
John Hancock Life Insurance Company (U.S.A.)	\$50.00	08/10/2012	61606634
John Hancock Life Insurance Company (U.S.A.)	\$50.00	08/10/2012	61606833

SERFF Tracking #: MANU-128632104 State Tracking #: Company Tracking #: NB5191US (09/2012), NB5191US (09/2012) (...)

State: Arkansas Filing Company: John Hancock Life Insurance Company (U.S.A.)
TOI/Sub-TOI: L06I Individual Life - Variable/L06I.002 Single Life - Flexible Premium
Product Name: NB5191US (09/2012), NB5191US (09/2012) (M)
Project Name/Number: NB5191US (09/2012), NB5191US (09/2012) (M)/NB5191US (09/2012), NB5191US (09/2012) (M)

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	08/17/2012	08/17/2012

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Additional Fee submitted.	Note To Reviewer	Nina Kassim	08/10/2012	08/10/2012

SERFF Tracking #:

MANU-128632104

State Tracking #:**Company Tracking #:**NB5191US (09/2012), NB5191US
(09/2012) (...)

State: Arkansas
TOI/Sub-TOI: L06I Individual Life - Variable/L06I.002 Single Life - Flexible Premium
Product Name: NB5191US (09/2012), NB5191US (09/2012) (M)
Project Name/Number: NB5191US (09/2012), NB5191US (09/2012) (M)/NB5191US (09/2012), NB5191US (09/2012) (M)

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

Disposition

Disposition Date: 08/17/2012

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	Statement of Variability		Yes
Form	Variable Life – Current and Future Fund Allocation		Yes
Form	Variable Life – Current and Future Fund Allocation		Yes

State: Arkansas **Filing Company:** John Hancock Life Insurance Company (U.S.A.)
TOI/Sub-TOI: L061 Individual Life - Variable/L061.002 Single Life - Flexible Premium
Product Name: NB5191US (09/2012), NB5191US (09/2012) (M)
Project Name/Number: NB5191US (09/2012), NB5191US (09/2012) (M)/NB5191US (09/2012), NB5191US (09/2012) (M)

Note To Reviewer

Created By:

Nina Kassim on 08/10/2012 06:30 PM

Last Edited By:

Linda Bird

Submitted On:

08/17/2012 01:38 PM

Subject:

Additional Fee submitted.

Comments:

With apologies, our fee calculation incorrectly indicated 1 form, however, there are two forms.
Additional fee has been submitted.

Thank you,
Nina

SERFF Tracking #:

MANU-128632104

State Tracking #:

Company Tracking #:

NB5191US (09/2012), NB5191US
(09/2012) (...)

State: Arkansas

Filing Company:

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

TOI/Sub-TOI: L06I Individual Life - Variable/L06I.002 Single Life - Flexible Premium

Product Name: NB5191US (09/2012), NB5191US (09/2012) (M)

Project Name/Number: NB5191US (09/2012), NB5191US (09/2012) (M)/NB5191US (09/2012), NB5191US (09/2012) (M)

Form Schedule

Lead Form Number:

Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/ Action Specific Data	Readability Score	Attachments
1		NB5191US (09/2012)	AEF	Variable Life – Current and Future Fund Allocation	Initial:		NB5191US (09-2012).pdf
2		NB5191US (09/2012) (M)	AEF	Variable Life – Current and Future Fund Allocation	Initial:		NB5191US (09-2012) (M).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



Service Office:
Life New Business
27 Drydock Ave
Boston MA 02210-2377

Variable Life - Current and Future Fund Allocation
John Hancock Life Insurance Company (U.S.A.)
(hereinafter referred to as The Company)

This form is part of the Application for Life Insurance for the Proposed Life Insured(s).
Print and use black ink. Any changes must be initialed by the Proposed Life Insured(s) and/or Owner(s).

PROPOSED LIFE INSURED LIFE ONE

1. Name **JOHN** **M** **DOE**
First Middle Last

PROPOSED LIFE INSURED LIFE TWO

2. Name _____
First Middle Last

OWNER(S) - Complete information only if Owner(s) is other than Proposed Life Insured.

3. Name of Owner(s) _____

You have used the VUL TargetTrackSM tool to help identify a schedule that will direct how your policy value is to be:
a) initially allocated among various investment options, b) scheduled to be re-allocated annually, and c) re-balanced quarterly.

The schedule set out in Section 5 identifies your Schedule of Future Allocation percentages, by Fund Category, that will apply commencing at the beginning of each Policy Year. Your Premiums and Policy Value will be allocated to the investment options identified within each Fund Category based upon the percentages that you identify in Section 4. If you elect to proceed with this allocation schedule, your premiums and policy value will be allocated initially, re-allocated annually and re-balanced quarterly based on this allocation schedule.

If you do not wish to elect this Schedule of Future Allocations, you may elect your own investment allocation, and schedule future allocation transfers. It is important to remember that your needs in the future may be different than they are now. Policy funding, investment results, and other factors may suggest the need to adjust your allocation schedule. You should review this allocation schedule with your agent/registered representative from time-to-time.

You can change your investment allocations at any time by providing written notification to us, provided you have not exceeded your maximum allotted investment transfers for the year.

4. **INVESTMENT ALLOCATION BY FUND CATEGORY** - To enroll in VUL TargetTrack, you must enter an allocation for each of the four fund categories: Aggressive Growth, Growth, Growth & Income, and Conservative/Income. The total allocation for each category must equal 100%.

Aggressive Growth

Fund %	Fund Name
_____ %	Emerging Markets Value
_____ %	Real Estate Securities
_____ %	Natural Resources
_____ %	International Small Company
_____ %	American Global Small Capitalization
_____ %	Small Cap Opportunities
_____ %	International Opportunities
_____ %	International Equity Index A
_____ %	International Equity Index B
_____ %	Small Cap Index
_____ %	Science & Technology
25 %	Financial Services
_____ %	JHVIT International Value
_____ %	American New World
_____ %	American Global Growth
_____ %	Mid Cap Stock
_____ %	American International
_____ %	Small Cap Growth
_____ %	Smaller Company Growth
25 %	International Core
_____ %	Fundamental All Cap Core
25 %	Lifestyle Aggressive
25 %	Health Sciences
100 %	Total must equal 100%

Conservative/Income

Fund %	Fund Name
25 %	High Yield
_____ %	American High-Income Bond
_____ %	Global Bond
_____ %	Real Return Bond
_____ %	Lifestyle Conservative
_____ %	Strategic Income Opportunities
_____ %	Active Bond
_____ %	Investment Quality Bond
25 %	Total Return
_____ %	Core Bond
25 %	Total Bond Market B
_____ %	Bond
25 %	Short Term Government Income
_____ %	Ultra Short Term Bond
_____ %	Money Market B
100 %	Total must equal 100%

Growth

Fund %	Fund Name
_____ %	Small Company Value
_____ %	Small Cap Values
_____ %	Mid Cap Index
_____ %	Value
_____ %	American Growth
_____ %	Mid Value
_____ %	JHVIT Global
_____ %	Blue Chip Growth
25 %	All Cap Core
_____ %	Fundamental Large Cap Value
_____ %	Total Stock Market Index
_____ %	Capital Appreciation
25 %	All Cap Value
25 %	Lifestyle Growth
25 %	U.S. Equity
100 %	Total must equal 100%

Growth & Income

Fund %	Fund Name
_____ %	Equity-Income
_____ %	Alpha Opportunities
_____ %	Fundamental Value
_____ %	JHVIT Franklin Templeton Founding Allocation
_____ %	American Blue Chip Income & Growth
25 %	500 Index B
_____ %	Utilities
25 %	American Growth-Income
25 %	Global Diversification
_____ %	Core Allocation Plus
25 %	Core Strategy
_____ %	Fundamental Holdings
_____ %	Disciplined Diversification
_____ %	American Asset Allocation
_____ %	Lifestyle Balanced
_____ %	Capital Appreciation Value
_____ %	Lifestyle Moderate
_____ %	PIMCO VIT All Asset Portfolio
100 %	Total must equal 100%

5. SCHEDULE OF FUTURE ALLOCATIONS - Allocation must be in whole numbers and must equal 100% for each year.

Policy Year	Aggressive Growth	Growth	Growth & Income	Conservative / Income	Total (Must equal 100%)
1	0 %	0 %	43 %	57 %	100 %
2	0 %	13 %	38 %	49 %	100 %
3	0 %	23 %	34 %	43 %	100 %
4	8 %	24 %	30 %	38 %	100 %
5	17 %	22 %	27 %	34 %	100 %
6	29 %	17 %	24 %	30 %	100 %
7	38 %	13 %	22 %	27 %	100 %
8	46 %	13 %	17 %	24 %	100 %
9	52 %	13 %	13 %	22 %	100 %
10	57 %	13 %	13 %	17 %	100 %
11	62 %	12 %	13 %	13 %	100 %
12	63 %	11 %	13 %	13 %	100 %
13	64 %	11 %	12 %	13 %	100 %
14	65 %	11 %	11 %	13 %	100 %
15	66 %	11 %	11 %	12 %	100 %
16	67 %	11 %	11 %	11 %	100 %
17	66 %	12 %	11 %	11 %	100 %
18	66 %	12 %	11 %	11 %	100 %
19	64 %	13 %	12 %	11 %	100 %
20	64 %	13 %	12 %	11 %	100 %
21	62 %	13 %	13 %	12 %	100 %
22	61 %	14 %	13 %	12 %	100 %
23	59 %	15 %	13 %	13 %	100 %
24	58 %	15 %	14 %	13 %	100 %
25	56 %	16 %	15 %	13 %	100 %
26	54 %	17 %	15 %	14 %	100 %
27	51 %	18 %	16 %	15 %	100 %
28	49 %	19 %	17 %	15 %	100 %
29	46 %	20 %	18 %	16 %	100 %
30	43 %	21 %	19 %	17 %	100 %
31	40 %	22 %	20 %	18 %	100 %
32	38 %	22 %	21 %	19 %	100 %
33	35 %	23 %	22 %	20 %	100 %
34	33 %	24 %	22 %	21 %	100 %
35	30 %	25 %	23 %	22 %	100 %
36	28 %	26 %	24 %	22 %	100 %
37	25 %	27 %	25 %	23 %	100 %
38	22 %	28 %	26 %	24 %	100 %
39	19 %	29 %	27 %	25 %	100 %
40	16 %	30 %	28 %	26 %	100 %
41	14 %	30 %	29 %	27 %	100 %
42	11 %	31 %	30 %	28 %	100 %
43	9 %	32 %	30 %	29 %	100 %
44	6 %	33 %	31 %	30 %	100 %
45	5 %	33 %	32 %	30 %	100 %
46	2 %	34 %	33 %	31 %	100 %
47	0 %	32 %	33 %	35 %	100 %
48	0 %	28 %	34 %	38 %	100 %
49	0 %	24 %	34 %	42 %	100 %
50	0 %	21 %	34 %	45 %	100 %
51	0 %	17 %	34 %	49 %	100 %
52	0 %	14 %	34 %	52 %	100 %
53	0 %	10 %	34 %	56 %	100 %
54	0 %	7 %	34 %	59 %	100 %
55	0 %	3 %	34 %	63 %	100 %
56	0 %	0 %	34 %	66 %	100 %
57	0 %	0 %	31 %	69 %	100 %
58	0 %	0 %	27 %	73 %	100 %
59	0 %	0 %	24 %	76 %	100 %
60	0 %	0 %	20 %	80 %	100 %

Policy Year	Aggressive Growth	Growth	Growth & Income	Conservative / Income	Total (Must equal 100%)
61	0 %	0 %	17 %	83 %	100 %
62	0 %	0 %	13 %	87 %	100 %
63	0 %	0 %	10 %	90 %	100 %
64	0 %	0 %	6 %	94 %	100 %
65	0 %	0 %	3 %	97 %	100 %
66	0 %	0 %	0 %	100 %	100 %
67	0 %	0 %	0 %	100 %	100 %
68	0 %	0 %	0 %	100 %	100 %
69	0 %	0 %	0 %	100 %	100 %
70	0 %	0 %	0 %	100 %	100 %
71	0 %	0 %	0 %	100 %	100 %
72	0 %	0 %	0 %	100 %	100 %
73	0 %	0 %	0 %	100 %	100 %
74	0 %	0 %	0 %	100 %	100 %
75	0 %	0 %	0 %	100 %	100 %
76	0 %	0 %	0 %	100 %	100 %
77	0 %	0 %	0 %	100 %	100 %
78	0 %	0 %	0 %	100 %	100 %
79	0 %	0 %	0 %	100 %	100 %
80	0 %	0 %	0 %	100 %	100 %
81	0 %	0 %	0 %	100 %	100 %
82	0 %	0 %	0 %	100 %	100 %
83	0 %	0 %	0 %	100 %	100 %
84	0 %	0 %	0 %	100 %	100 %
85	0 %	0 %	0 %	100 %	100 %
86	0 %	0 %	0 %	100 %	100 %
87	0 %	0 %	0 %	100 %	100 %
88	0 %	0 %	0 %	100 %	100 %
89	0 %	0 %	0 %	100 %	100 %
90	0 %	0 %	0 %	100 %	100 %
91	0 %	0 %	0 %	100 %	100 %
92	0 %	0 %	0 %	100 %	100 %
93	0 %	0 %	0 %	100 %	100 %
94	0 %	0 %	0 %	100 %	100 %
95	0 %	0 %	0 %	100 %	100 %
96	0 %	0 %	0 %	100 %	100 %
97	0 %	0 %	0 %	100 %	100 %
98	0 %	0 %	0 %	100 %	100 %
99	0 %	0 %	0 %	100 %	100 %
100	0 %	0 %	0 %	100 %	100 %
101	0 %	0 %	0 %	100 %	100 %
102	0 %	0 %	0 %	100 %	100 %
103	0 %	0 %	0 %	100 %	100 %
104	0 %	0 %	0 %	100 %	100 %
105	0 %	0 %	0 %	100 %	100 %
106	0 %	0 %	0 %	100 %	100 %
107	0 %	0 %	0 %	100 %	100 %
108	0 %	0 %	0 %	100 %	100 %
109	0 %	0 %	0 %	100 %	100 %
110	0 %	0 %	0 %	100 %	100 %
111	0 %	0 %	0 %	100 %	100 %
112	0 %	0 %	0 %	100 %	100 %
113	0 %	0 %	0 %	100 %	100 %
114	0 %	0 %	0 %	100 %	100 %
115	0 %	0 %	0 %	100 %	100 %
116	0 %	0 %	0 %	100 %	100 %
117	0 %	0 %	0 %	100 %	100 %
118	0 %	0 %	0 %	100 %	100 %
119	0 %	0 %	0 %	100 %	100 %
120+	0 %	0 %	0 %	100 %	100 %

OWNER(S) ACKNOWLEDGEMENT**6. A) I understand that under the applied for policy:**

- i) the amount of the insurance benefits, the duration of the insurance coverage, or both, may be variable or fixed;**
- ii) the amount of the insurance benefits, the duration of the insurance coverage, and the policy/account value, may increase or decrease, even to the extent of being reduced to zero, depending on the experience of the chosen investment options and are not guaranteed as to dollar amount. Illustrations of benefits, including death benefits, policy/account and cash surrender values are available on request; and**
- iii) if the net cash surrender value is insufficient to pay the charges when due and there is not a no-lapse guarantee in effect, your policy can terminate or lapse due to insufficient premiums or poor investment option performance.**

B) The Company reserves the right to modify the VUL TargetTrackSM tool, and may discontinue its availability at any time.

OWNER(S) SIGNATURES

Signed at _____ City _____ State _____ This _____ Day of _____ Year _____

X

Signature of Owner
(Provide title or corporate seal, if Signing officer)

X

Print name of Owner

X

Signature of Owner
(Provide title or corporate seal, if Signing officer)

X

Print name of Owner

AGENT/REGISTERED REPRESENTATIVE SIGNATURE

I certify that the current prospectuses and supplements that describe the variable life insurance policy applied for and the sub-accounts of the separate account that are available under this policy have been given to the Proposed Life Insured(s) or the Owner if other than the Proposed Life Insured(s).

X

Signature of Agent/Registered Representative

Signed this _____ Day of _____ Year _____



Service Office:
Life New Business
27 Drydock Ave
Boston MA 02210-2377

Variable Life - Current and Future Fund Allocation
John Hancock Life Insurance Company (U.S.A.)
(hereinafter referred to as The Company)

This form is part of the Application for Life Insurance for the Proposed Life Insured(s).
Print and use black ink. Any changes must be initialed by the Proposed Life Insured(s) and/or Owner(s).

PROPOSED LIFE INSURED LIFE ONE

1. Name **JOHN M DOE**
First Middle Last

PROPOSED LIFE INSURED LIFE TWO

2. Name _____
First Middle Last

OWNER(S) - Complete information only if Owner(s) is other than Proposed Life Insured.

3. Name of Owner(s) _____

You have used the VUL TargetTrackSM tool to help identify a schedule that will direct how your policy value is to be:
a) initially allocated among various investment options, b) scheduled to be re-allocated annually, and c) re-balanced quarterly.

The schedule set out in Section 5 identifies your Schedule of Future Allocation percentages, by Fund Category, that will apply commencing at the beginning of each Policy Year. Your Premiums and Policy Value will be allocated to the investment options identified within each Fund Category based upon the percentages that you identify in Section 4. If you elect to proceed with this allocation schedule, your premiums and policy value will be allocated initially, re-allocated annually and re-balanced quarterly based on this allocation schedule.

If you do not wish to elect this Schedule of Future Allocations, you may elect your own investment allocation, and schedule future allocation transfers. It is important to remember that your needs in the future may be different than they are now. Policy funding, investment results, and other factors may suggest the need to adjust your allocation schedule. You should review this allocation schedule with your agent/registered representative from time-to-time.

You can change your investment allocations at any time by providing written notification to us, provided you have not exceeded your maximum allotted investment transfers for the year.

4. INVESTMENT ALLOCATION BY FUND CATEGORY - You must complete either A **OR** B.

A. M's Portfolio Allocation Model Selection - If you choose the M Portfolio Allocation Models, the model portfolio allocations shown below will be used for each of the four fund categories: Aggressive Growth, Growth, Growth & Income, and Conservative/Income.

Investment Options	Fund Category			
	Aggressive Growth	Growth	Growth & Income	Conservative/Income
500 Index B - JHAM	20%	15%	12%	6%
M Large Cap Growth - DSM	10%	7%	5%	4%
Value - Invesco Van Kampen	8%	6%	4%	3%
M Capital Appreciation - Frontier	6%	4%	3%	3%
Capital Appreciation - Jennison	6%	4%	3%	3%
Blue Chip Growth - T. Rowe Price	6%	4%	3%	3%
M Business Opportunity Value - Iridian	6%	4%	3%	3%
Equity-Income - T. Rowe Price	6%	4%	3%	3%
All Cap Value - Lord Abbett	6%	4%	3%	3%
Small Cap Value - Wellington	6%	4%	3%	3%
M International Equity - Northern Cross	9%	6%	3%	2%
American International - Capital Research	6%	4%	3%	2%
International Small Company - DFA	5%	4%	2%	2%
Total Return Bond - PIMCO	0%	30%	50%	60%

4. **INVESTMENT ALLOCATION BY FUND CATEGORY** (continued)

B. Customized Fund Category Selection - If you choose this customized fund category selection, you must enter an allocation for each of the four fund categories: Aggressive Growth, Growth, Growth & Income, and Conservative/Income. The total allocation for each category must equal 100%. **Do not complete if you have completed A.**

Aggressive Growth

Fund %	Fund Name
_____ %	Emerging Markets Value
_____ %	Real Estate Securities
_____ %	Natural Resources
_____ %	International Small Company
_____ %	American Global Small Capitalization
_____ %	Small Cap Opportunities
_____ %	International Opportunities
_____ %	International Equity Index A
_____ %	International Equity Index B
_____ %	Small Cap Index
_____ %	Science & Technology
_____ %	Financial Services
25 %	JHVIT International Value
_____ %	American New World
_____ %	American Global Growth
_____ %	Mid Cap Stock
_____ %	American International
_____ %	Small Cap Growth
_____ %	Smaller Company Growth
_____ %	International Core
25 %	Fundamental All Cap Core
_____ %	Lifestyle Aggressive
25 %	Health Sciences
25 %	M International Equity
100 %	Total must equal 100%

Conservative/Income

Fund %	Fund Name
25 %	High Yield
_____ %	American High-Income Bond
_____ %	Global Bond
_____ %	Real Return Bond
_____ %	Lifestyle Conservative
_____ %	Strategic Income Opportunities
_____ %	Active Bond
_____ %	Investment Quality Bond
_____ %	Total Return
25 %	Core Bond
_____ %	Total Bond Market B
25 %	Bond
_____ %	Short Term Government Income
25 %	Ultra Short Term Bond
_____ %	Money Market B
100 %	Total must equal 100%

Growth

Fund %	Fund Name
_____ %	Small Company Value
_____ %	Small Cap Values
_____ %	Mid Cap Index
_____ %	Value
_____ %	American Growth
_____ %	Mid Value
_____ %	JHVIT Global
_____ %	Blue Chip Growth
_____ %	All Cap Core
_____ %	Fundamental Large Cap Value
_____ %	Total Stock Market Index
_____ %	Capital Appreciation
25 %	M Capital Appreciation
_____ %	All Cap Value
25 %	Lifestyle Growth
_____ %	U.S. Equity
25 %	M Large Cap Growth
25 %	M Business Opportunity Value
100 %	Total must equal 100%

Growth & Income

Fund %	Fund Name
_____ %	Equity-Income
_____ %	Alpha Opportunities
_____ %	Fundamental Value
25 %	JHVIT Franklin Templeton Founding Allocation
_____ %	American Blue Chip Income & Growth
25 %	500 Index B
25 %	Utilities
25 %	American Growth-Income
_____ %	Global Diversification
_____ %	Core Allocation Plus
_____ %	Core Strategy
_____ %	Fundamental Holdings
_____ %	Disciplined Diversification
_____ %	American Asset Allocation
_____ %	Lifestyle Balanced
_____ %	Capital Appreciation Value
_____ %	Lifestyle Moderate
_____ %	PIMCO VIT All Asset Portfolio
100 %	Total must equal 100%

5. SCHEDULE OF FUTURE ALLOCATIONS - Allocation must be in whole numbers and must equal 100% for each year.

Policy Year	Aggressive Growth	Growth	Growth & Income	Conservative / Income	Total (Must equal 100%)
1	0 %	0 %	43 %	57 %	100 %
2	0 %	13 %	38 %	49 %	100 %
3	0 %	23 %	34 %	43 %	100 %
4	8 %	24 %	30 %	38 %	100 %
5	17 %	22 %	27 %	34 %	100 %
6	29 %	17 %	24 %	30 %	100 %
7	38 %	13 %	22 %	27 %	100 %
8	46 %	13 %	17 %	24 %	100 %
9	52 %	13 %	13 %	22 %	100 %
10	57 %	13 %	13 %	17 %	100 %
11	62 %	12 %	13 %	13 %	100 %
12	63 %	11 %	13 %	13 %	100 %
13	64 %	11 %	12 %	13 %	100 %
14	65 %	11 %	11 %	13 %	100 %
15	66 %	11 %	11 %	12 %	100 %
16	67 %	11 %	11 %	11 %	100 %
17	66 %	12 %	11 %	11 %	100 %
18	66 %	12 %	11 %	11 %	100 %
19	64 %	13 %	12 %	11 %	100 %
20	64 %	13 %	12 %	11 %	100 %
21	62 %	13 %	13 %	12 %	100 %
22	61 %	14 %	13 %	12 %	100 %
23	59 %	15 %	13 %	13 %	100 %
24	58 %	15 %	14 %	13 %	100 %
25	56 %	16 %	15 %	13 %	100 %
26	54 %	17 %	15 %	14 %	100 %
27	51 %	18 %	16 %	15 %	100 %
28	49 %	19 %	17 %	15 %	100 %
29	46 %	20 %	18 %	16 %	100 %
30	43 %	21 %	19 %	17 %	100 %
31	40 %	22 %	20 %	18 %	100 %
32	38 %	22 %	21 %	19 %	100 %
33	35 %	23 %	22 %	20 %	100 %
34	33 %	24 %	22 %	21 %	100 %
35	30 %	25 %	23 %	22 %	100 %
36	28 %	26 %	24 %	22 %	100 %
37	25 %	27 %	25 %	23 %	100 %
38	22 %	28 %	26 %	24 %	100 %
39	19 %	29 %	27 %	25 %	100 %
40	16 %	30 %	28 %	26 %	100 %
41	14 %	30 %	29 %	27 %	100 %
42	11 %	31 %	30 %	28 %	100 %
43	9 %	32 %	30 %	29 %	100 %
44	6 %	33 %	31 %	30 %	100 %
45	5 %	33 %	32 %	30 %	100 %
46	2 %	34 %	33 %	31 %	100 %
47	0 %	32 %	33 %	35 %	100 %
48	0 %	28 %	34 %	38 %	100 %
49	0 %	24 %	34 %	42 %	100 %
50	0 %	21 %	34 %	45 %	100 %
51	0 %	17 %	34 %	49 %	100 %
52	0 %	14 %	34 %	52 %	100 %
53	0 %	10 %	34 %	56 %	100 %
54	0 %	7 %	34 %	59 %	100 %
55	0 %	3 %	34 %	63 %	100 %
56	0 %	0 %	34 %	66 %	100 %
57	0 %	0 %	31 %	69 %	100 %
58	0 %	0 %	27 %	73 %	100 %
59	0 %	0 %	24 %	76 %	100 %
60	0 %	0 %	20 %	80 %	100 %

Policy Year	Aggressive Growth	Growth	Growth & Income	Conservative / Income	Total (Must equal 100%)
61	0 %	0 %	17 %	83 %	100 %
62	0 %	0 %	13 %	87 %	100 %
63	0 %	0 %	10 %	90 %	100 %
64	0 %	0 %	6 %	94 %	100 %
65	0 %	0 %	3 %	97 %	100 %
66	0 %	0 %	0 %	100 %	100 %
67	0 %	0 %	0 %	100 %	100 %
68	0 %	0 %	0 %	100 %	100 %
69	0 %	0 %	0 %	100 %	100 %
70	0 %	0 %	0 %	100 %	100 %
71	0 %	0 %	0 %	100 %	100 %
72	0 %	0 %	0 %	100 %	100 %
73	0 %	0 %	0 %	100 %	100 %
74	0 %	0 %	0 %	100 %	100 %
75	0 %	0 %	0 %	100 %	100 %
76	0 %	0 %	0 %	100 %	100 %
77	0 %	0 %	0 %	100 %	100 %
78	0 %	0 %	0 %	100 %	100 %
79	0 %	0 %	0 %	100 %	100 %
80	0 %	0 %	0 %	100 %	100 %
81	0 %	0 %	0 %	100 %	100 %
82	0 %	0 %	0 %	100 %	100 %
83	0 %	0 %	0 %	100 %	100 %
84	0 %	0 %	0 %	100 %	100 %
85	0 %	0 %	0 %	100 %	100 %
86	0 %	0 %	0 %	100 %	100 %
87	0 %	0 %	0 %	100 %	100 %
88	0 %	0 %	0 %	100 %	100 %
89	0 %	0 %	0 %	100 %	100 %
90	0 %	0 %	0 %	100 %	100 %
91	0 %	0 %	0 %	100 %	100 %
92	0 %	0 %	0 %	100 %	100 %
93	0 %	0 %	0 %	100 %	100 %
94	0 %	0 %	0 %	100 %	100 %
95	0 %	0 %	0 %	100 %	100 %
96	0 %	0 %	0 %	100 %	100 %
97	0 %	0 %	0 %	100 %	100 %
98	0 %	0 %	0 %	100 %	100 %
99	0 %	0 %	0 %	100 %	100 %
100	0 %	0 %	0 %	100 %	100 %
101	0 %	0 %	0 %	100 %	100 %
102	0 %	0 %	0 %	100 %	100 %
103	0 %	0 %	0 %	100 %	100 %
104	0 %	0 %	0 %	100 %	100 %
105	0 %	0 %	0 %	100 %	100 %
106	0 %	0 %	0 %	100 %	100 %
107	0 %	0 %	0 %	100 %	100 %
108	0 %	0 %	0 %	100 %	100 %
109	0 %	0 %	0 %	100 %	100 %
110	0 %	0 %	0 %	100 %	100 %
111	0 %	0 %	0 %	100 %	100 %
112	0 %	0 %	0 %	100 %	100 %
113	0 %	0 %	0 %	100 %	100 %
114	0 %	0 %	0 %	100 %	100 %
115	0 %	0 %	0 %	100 %	100 %
116	0 %	0 %	0 %	100 %	100 %
117	0 %	0 %	0 %	100 %	100 %
118	0 %	0 %	0 %	100 %	100 %
119	0 %	0 %	0 %	100 %	100 %
120+	0 %	0 %	0 %	100 %	100 %

OWNER(S) ACKNOWLEDGEMENT**6. A) I understand that under the applied for policy:**

- i) the amount of the insurance benefits, the duration of the insurance coverage, or both, may be variable or fixed;**
- ii) the amount of the insurance benefits, the duration of the insurance coverage, and the policy/account value, may increase or decrease, even to the extent of being reduced to zero, depending on the experience of the chosen investment options and are not guaranteed as to dollar amount. Illustrations of benefits, including death benefits, policy/account and cash surrender values are available on request; and**
- iii) if the net cash surrender value is insufficient to pay the charges when due and there is not a no-lapse guarantee in effect, your policy can terminate or lapse due to insufficient premiums or poor investment option performance.**

B) The Company reserves the right to modify the VUL TargetTrackSM tool, and may discontinue its availability at any time.

OWNER(S) SIGNATURES

Signed at _____ City _____ State _____ This _____ Day of _____ Year _____

X

Signature of Owner
(Provide title or corporate seal, if Signing officer)

X

Print name of Owner

X

Signature of Owner
(Provide title or corporate seal, if Signing officer)

X

Print name of Owner

AGENT/REGISTERED REPRESENTATIVE SIGNATURE

I certify that the current prospectuses and supplements that describe the variable life insurance policy applied for and the sub-accounts of the separate account that are available under this policy have been given to the Proposed Life Insured(s) or the Owner if other than the Proposed Life Insured(s).

X

Signature of Agent/Registered Representative

Signed this _____ Day of _____ Year _____

SERFF Tracking #: MANU-128632104 **State Tracking #:** **Company Tracking #:** NB5191US (09/2012), NB5191US (09/2012) (...)

State: Arkansas **Filing Company:** John Hancock Life Insurance Company (U.S.A.)
TOI/Sub-TOI: L06I Individual Life - Variable/L06I.002 Single Life - Flexible Premium
Product Name: NB5191US (09/2012), NB5191US (09/2012) (M)
Project Name/Number: NB5191US (09/2012), NB5191US (09/2012) (M)/NB5191US (09/2012), NB5191US (09/2012) (M)

Supporting Document Schedules

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

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

STATEMENT OF VARIABILITY

August 10, 2012

FORM NB5191US (09/2012) - Variable Life – Current and Future Fund Allocation
FORM NB5191US (09/2012) (M) - Variable Life – Current and Future Fund Allocation

Variable Life – Current and Future Fund Allocation
Form NB5191US (09/2012)

Section / Section #	Page Number	Description
Service Office at top of page	Page 1	The address of the Company's Service Office is bracketed as it may be changed in the future. A current Service Office address will always appear on the form.
Investment Allocation by Fund Category / #4	Page 2	The Investment Allocation by Fund Category section is bracketed as changes, including additions and deletions, will be made from time to time to the names of the fund categories and investment funds. Current available fund categories and investment funds will always appear on the form.
Schedule of Future Allocations / #5	Page 3	The Schedule of Future Allocations section is bracketed as changes, including additions and deletions, will be made from time to time to the names of the fund categories. Policy year(s) completion will vary based on issue specifications. Current available fund categories will always appear on the form

Variable Life – Current and Future Fund Allocation
Form NB5191US (09/2012) (M)

Section/Section #	Page Number	Description
Service Office at top of page	Page 1	The address of the Company's Service Office is bracketed as it may be changed in the future. A current Service Office address will always appear on the form.
Investment Allocation by Fund Category, M's Portfolio Allocation Model Selection / #4 A.	Page 1	Selection A. M's Portfolio Allocation Model Selection under the Investment Allocation by Fund Category section is bracketed as changes, including additions and deletions, will be made from time to time to the names and percentages of the fund categories and the investment options. Current available fund categories, percentages and investment options will always appear on the form.
Investment Allocation by Fund Category (continued), Customized Fund Category Selection / #4 B.	Page 2	Selection B. Customized Fund Category Selection under the Investment Allocation by Fund Category (continued) section is bracketed as changes, including additions and deletions, will be made from time to time to the names of the fund categories and investment funds. Current available fund categories and investment funds will always appear on the form.
Schedule of Future Allocations / #5	Page 3	The Schedule of Future Allocations section is bracketed as changes, including additions and deletions, will be made from time to time to the names of the fund categories. Policy year(s) completion will vary based on issue specifications. Current available fund categories will always appear on the form