



2012 Dividend Scale Announcement

John Hancock's Traditional Single Life & Survivorship Policies

December 15, 2011

Effective **January 1, 2012**, the dividend interest crediting rate on John Hancock Life Insurance Company's (U.S.A.) Traditional Single Life and Survivorship policies originally issued through the John Hancock Life Insurance Company (JHLICO) and John Hancock Variable Life Insurance Company (JHVLICO) will decrease by the following:

- Policies issued prior to February 1, 2000 (closed block of business) are being reduced by 70 basis points (.70%).
- Policies issued on or after February 1, 2000 (open block of business) are being reduced by 20 basis points (.20%).

The dividend interest crediting rate has not changed on these policies over the past two years. The 2012 change is a result of the ongoing investment environment.

Policies include: Mod Plus, Level Plus, LP100, Level Premium Estate Protection and Modified Premium Estate Protection policies.

NOTE: The dividend interest crediting rate for participating Whole Life and Survivorship Life Insurance products originally issued by John Hancock Life Insurance Company (U.S.A.), formerly The Manufacturers Life Insurance Company (U.S.A.) which includes **all Manulife legacy policies**, is not changing at this time.

Notification to Clients

John Hancock will notify your clients of the dividend scale change in their anniversary statements.

Inforce Illustrations

For illustrations on inforce policies or a request that requires multiple illustrations, please contact our Inforce Illustration Unit at:

PHONE: 1-800-387-2747, option 2, then press 1 and follow the voice prompt

FAX: 416-926-5656

E-MAIL: USILLUST@jhancock.com

Insurance policies and/or associated riders and features may not be available in all states.

For agent use only. Not for use with the public.

Insurance products are issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02116 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

MLINY12141116014