



State of Rhode Island and Providence Plantations
DEPARTMENT OF BUSINESS REGULATION
1511 Pontiac Avenue, Bldg. 69-2
Cranston, Rhode Island 02920

Insurance Division

August 7, 2014

Michele Jordan, Compliance Consultant
John Hancock Financial Services
601 Congress Street 8-193
Boston, MA 02210

Dear Ms. Jordan:

We have completed the target examination of John Hancock Life Insurance Company (USA), NAIC code 65838, for the period January 1, 2010 through December 31, 2011. The areas of review were of individual life policies written, suitability in individual annuity transactions (for compliance with Rhode Island Insurance Regulation 12), replacement of individual life policies and individual annuity contracts (for compliance with Rhode Island Insurance Regulation 29), consumer complaints and producer licensing.

There were no findings above our error tolerance; therefore we are issuing this letter in lieu of an Examination Report. The examination is now closed.

We thank you for your assistance and compliance with our requests for information. If you should have any questions you can contact me at 401-462-9628.

Sincerely,

Dorothy E. Wendoloski, CFE, MCM
Senior Insurance Examiner