



Date

Owner Name  
Address  
City, State Zip

Dear Policy owner,

**RE: Policy No.  
John Hancock Life Insurance Company (U.S.A.)**

You are receiving this letter because you own a John Hancock life insurance policy with a long-term care rider. Companies that provide tax-qualified long-term care riders are now required to report the charges for these riders annually to the IRS, even though these charges or premiums are not taxable. As the policy owner, you receive copies of all reports we provide to the IRS. Therefore, a copy of form 1099-R will be mailed to you by January 31, 2011.

The amount of the long-term care rider charges or premiums will appear in box 1 (Gross distribution) on the 1099-R. The Taxable amount will appear in box 2a and will be blank, indicating that no tax is due. **If in box 7, the distribution code is identified as a "W", then you do not need to report these amounts on your tax return.** The amount of any reduction in the contract's cost basis will be reported in box 8.

It is possible for you to receive more than one 1099-R for the same policy. If you took a distribution from your policy that is unrelated to a long-term care rider charge or premium, you may receive a 1099-R for that distribution. However, the distribution code in box 7 will not be identified as a "W". In this case, you could have taxable income and you should consult your tax advisor.

Please contact your representative or tax advisor if you have any questions or require additional information. If you have additional questions concerning your life insurance policy, please contact our Customer Service Center at 1-800-387-2747.

Sincerely,

US Policyholder Taxation