

JOHN HANCOCK LIFE INSURANCE CO USA

Form 424B3

May 05, 2016

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Declaration Variable Annuity Prospectus

Patriot Variable Annuity Prospectus

Revolution Access Variable Annuity Prospectus

Revolution Extra Variable Annuity Prospectus

Revolution Value Variable Annuity Prospectus

***PREVIOUSLY ISSUED CONTRACTS***

May 2, 2016

This Prospectus describes interests in the deferred Purchase Payment Variable Annuity Contracts listed above that were previously issued by **John Hancock Variable Life Insurance Company ( JHVLICO )** and subsequently assumed by **John Hancock Life Insurance Company (U.S.A.) ( John Hancock USA )**. These Contracts are no longer offered for sale; however, you may make Additional Purchase Payments as permitted under your Contract. In this Prospectus, we, us, our, or the Company refers to John Hancock USA. You, the Contract Owner, should refer to the first page of your Contract, to determine which of the above Contracts you purchased.

This Prospectus describes the variable portion of the Contracts to which you may allocate Additional Purchase Payments, to the extent permitted by your Contract. If you do, your Contract Value (other than amounts allocated to a Fixed Investment Option) and Variable Annuity payments will vary according to the investment performance of the applicable Subaccounts of the **John Hancock Life Insurance Company (U.S.A.) Separate Account T** (the Separate Account ). Each Subaccount invests in one of the following Portfolios of John Hancock Variable Insurance Trust that corresponds to a Variable Investment Option that we make available on the date of this Prospectus. Certain Variable Investment Options may not be available under a Contract.

**JOHN HANCOCK VARIABLE INSURANCE TRUST**

500 Index Trust B	Fundamental All Cap Core Trust	Lifestyle Balanced MVP	Short Term Government Income Trust
Active Bond Trust	Global Bond Trust <sup>1</sup>	Mid Cap Index Trust <sup>2</sup>	Small Cap Growth Trust
Blue Chip Growth Trust <sup>1</sup>	Health Sciences Trust <sup>2</sup>	Mid Cap Stock Trust <sup>2</sup>	Small Cap Index Trust <sup>2</sup>
Capital Appreciation Trust <sup>1</sup>	High Yield Trust <sup>1</sup>	Mid Value Trust <sup>1</sup>	Small Cap Value Trust <sup>2</sup>
Core Bond Trust <sup>2</sup>	International Equity Index Trust B <sup>1</sup>	Money Market Trust <sup>4</sup>	Total Bond Market Trust B
Equity Income Trust <sup>1,3</sup>	International Value Trust	Real Estate Securities Trust <sup>1</sup>	Total Stock Market Index Trust <sup>2</sup>

Financial Industries Trust

<sup>1</sup> Available on Revolution Access, Revolution Extra, Revolution Value Variable Annuities and Patriot Variable Annuity Contracts only.

<sup>2</sup> Available on Revolution Access, Revolution Extra, Revolution Value Variable Annuity Contracts only.

<sup>3</sup> Formerly Equity-Income Trust.

<sup>4</sup> Successor to Money Market Trust B. Subject to restrictions (see IV. Basic Information Allocation of Purchase Payments ).

**Contracts are not deposits or obligations of, or insured, guaranteed or endorsed by any bank, the Federal Deposit Insurance Corporation, the Federal Reserve Board, or any other agency. Please read this Prospectus carefully and keep it for future reference. It contains information about the Separate Account and the Variable Investment Options that you should know before investing. The Contracts have not been approved or disapproved by the Securities and Exchange Commission ( SEC ). Neither the SEC nor any state has determined whether this Prospectus is truthful or complete. Any representation to the contrary is a criminal offense.**

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

**John Hancock Annuities Service Center**

**Overnight Mail Address**

**Mailing Address**

30 Dan Road Suite 55444

P.O. Box 55444

Canton, MA 02021-2809

Boston, MA 02205-5444

(800) 824-0335

[www.jhannuities.com](http://www.jhannuities.com)

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I. Glossary

The following terms as used in this Prospectus have the indicated meanings. We also define other terms in specific sections of this Prospectus.

**1940 Act:** The Investment Company Act of 1940, as amended.

**Accumulation Period:** The period between the issue date of the Contract and its Maturity Date.

**Additional Purchase Payment:** Any Purchase Payment made after the initial Purchase Payment.

**Annuitant:** Any natural person or persons to whom annuity payments are made and whose life is used to determine the duration of annuity payments involving life contingencies. If the Contract Owner names more than one person as an Annuitant, the second person named is referred to as co-Annuitant. The Annuitant and co-Annuitant are referred to collectively as Annuitant. The Annuitant is as designated on the Contract specification page or in the application.

**Annuities Service Center:** The mailing address of our service office is listed on the first page of this Prospectus. You can send overnight mail to 30 Dan Road Suite 55444, Canton, MA 02021-2809.

**Annuity Option:** The method selected by the Contract Owner (or as specified in the Contract if no selection is made) for annuity payments made by us.

**Annuity Period:** The period when we make annuity payments to you following the Maturity Date.

**Annuity Unit:** A unit of measure that is used after the election of an Annuity Option to calculate Variable Annuity payments.

**Beneficiary:** The person, persons or entity entitled to the death benefit under the Contract upon the death of a Contract Owner. The Beneficiary is as specified in the application, unless changed.

**Business Day:** Any day on which the New York Stock Exchange is open for business. The end of a Business Day is the close of daytime trading of the New York Stock Exchange, which generally is 4:00 p.m. Eastern Time.

**Code:** The Internal Revenue Code of 1986, as amended.

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

**Contract:** The Variable Annuity contract described by this Prospectus.

**Contract Anniversary:** The day in each calendar year after the Contract Date that is the same month and day as the Contract Date.

**Contract Date:** The date of issue of the Contract.

**Contract Value:** The total of the Investment Account values attributable to the Contract.

**Contract Year:** A period of twelve consecutive months beginning on the date as of which the Contract was issued, or any anniversary of that date.

**Fixed Annuity:** An Annuity Option with payments for a set dollar amount that we guarantee.

**Fixed Investment Option:** An Investment Option in which a Company guarantees the principal value and the rate of interest credited to the Investment Account for the term of any Guarantee Period.

**General Account:** All of the Company's assets other than assets in its Separate Account and any other separate accounts that it may maintain.

**Good Order:** The standard that we apply when we determine whether an instruction is satisfactory. An instruction will be considered in Good Order if it is received at our Annuities Service Center: (a) in a manner that is satisfactory to us such that it is sufficiently complete and clear that we do not need to exercise any discretion to follow such instruction and it complies with all relevant laws and regulations and Company requirements; (b) on specific forms, or by other means we then permit (such as via telephone or electronic submission); and/or (c) with any signatures and dates we may require. We will notify you if an instruction is not in Good Order.

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**Guarantee Period:** Under the Contract, you make a Purchase Payment to us, and we credit interest for a period of time known as the Guarantee Period.

**Investment Account:** An account we established for you which represents your interests in an Investment Option during the Accumulation Period.

**Investment Options:** The investment choices available to Contract Owners. We refer to the Variable Investment Options and the Fixed Investment Option together as Investment Options.

**JHVLICO:** John Hancock Variable Life Insurance Company.

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

**Maturity Date:** The date on which we begin to make annuity payments to the Annuitant. The Maturity Date is the date specified on the Contract specifications page, unless changed with our consent.

**Nonqualified Contract:** A Contract which was not issued under a Qualified Plan.

**Owner or Contract Owner ( you ):** The person, persons, co-Owners or entity entitled to all of the ownership rights under the Contract. The Owner has the legal right to make all changes in contractual designations where specifically permitted by the Contract. The Owner is as specified in the application, unless changed. We may refer to the Owner in this Prospectus as you.

**Portfolio:** A series of a registered open-end management investment company which corresponds to a Variable Investment Option.

**Prospectus:** This prospectus that describes interests in a Contract.

**Purchase Payment:** An amount you pay to us for the benefits provided by the Contract.

**Qualified Contract:** A Contract issued under a Qualified Plan.

**Qualified Plan:** A retirement plan that receives favorable tax treatment under section 401, 403, 408 (IRAs), 408A (Roth IRAs) or 457 of the Code.

**Rider:** An optional benefit that you may have elected for an additional charge.

**Separate Account:** John Hancock Life Insurance Company (U.S.A.) Separate Account T. A Separate Account is a segregated asset account of a Company that is not commingled with the general assets and obligations of the Company.

**Spouse:** Any person recognized as a spouse in the state where the couple was legally married. The term does not include a party to a registered domestic partnership, civil union, or other similar formal relationship recognized under state law that is not denominated as a marriage under that state's law.

**Subaccount:** A separate division of the Separate Account.

**Surrender Value:** The total value of a Contract, after any market value adjustment, minus the annual Contract fee, any applicable premium tax, and any applicable Rider charges, and any withdrawal charges (if applicable). We will determine the amount surrendered or withdrawn as of the date we receive your request in proper form at the Annuities Service Center.

**Unpaid Loan:** The unpaid amount (including any accrued interest) of loans a Qualified Contract Owner may have taken from us, using certain Contract Value as collateral.

**Variable Annuity:** An Annuity Option with payments which: (1) are not predetermined or guaranteed as to dollar amount; and (2) vary in relation to the investment experience of one or more specified Subaccounts.

**Variable Investment Option:** An Investment Option corresponding to a Subaccount of the Separate Account that invests in shares of a specific Portfolio.

**Withdrawal Amount:** The total amount taken from your Contract Value, including any applicable withdrawal charge, tax, proportional share of administrative fee and market value adjustment, to process a withdrawal.

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II. Overview

This overview tells you some key points you should know about the Contract. Because this is an overview, it does not contain all the information that may be important to you. You should read carefully this entire Prospectus, including its Appendices and the Statement of Additional Information (the SAI ) for more detailed information.

We disclose all material features and benefits of the Contracts in this Prospectus. Insurance laws and regulations apply to us in every state in which our Contracts were sold. As a result, some terms and conditions of your Contract may vary from the terms and conditions described in this Prospectus, depending upon where you purchased a Contract. These variations will be reflected in your Contract or in a Rider attached to your Contract. We disclose all material variations in this Prospectus.

The Contracts described in this Prospectus are no longer offered for sale; however, you may make Additional Purchase Payments as permitted under your Contract.

Prospectuses for Contracts often undergo certain changes in their terms from year to year to reflect changes in the Contracts. The changes include such things as the liberalization of benefits, the exercise of rights reserved under a Contract, the alteration of administrative procedures and changes in the Investment Options available. Any such change may or may not apply to Contracts issued prior to the effective date of the change. This Prospectus reflects the status of the product as of the date of this Prospectus. This Prospectus contains information about other products. Therefore, this Prospectus may contain information that is inapplicable to your Contract. You should consult your Contract to verify whether any particular provision applies to you and whether you may elect any particular Investment Option.

The Variable Investment Options shown on the first page of this Prospectus are those available under the Contracts described in this Prospectus as of the date of this Prospectus. There may be Variable Investment Options that are not available to you. We may add, modify or delete Variable Investment Options in the future.

When you select one or more of these Variable Investment Options, we invest your money in NAV shares of a corresponding Portfolio of the John Hancock Variable Insurance Trust (the Trust ). The Trust is a so-called series type mutual fund registered with the SEC. The investment results of each Variable Investment Option you select will depend on those of the corresponding Portfolio of the Trust. Each of the Portfolios is separately managed and has its own investment objective and strategies. The Trust prospectus contains detailed information about each available Portfolio. Be sure to read that prospectus before selecting any of the Variable Investment Options.

For amounts you do not wish to invest in a Variable Investment Option, you may be able to invest these amounts in a currently offered Fixed Investment Option if permitted by your Contract. We invest the assets allocated to a Fixed Investment Option in our General Account and they earn interest at a fixed rate, declared by us, subject to a minimum rate stated in your Contract. If you remove money from any Fixed Investment Option prior to its expiration, however, we may increase or decrease your Contract Value to compensate for changes in interest rates that may have occurred subsequent to the beginning of that Fixed Investment Option. This is known as a *market value adjustment*.

In addition to the transfer restrictions that we impose, the John Hancock Variable Insurance Trust also has adopted policies under Rule 22c-2 of the 1940 Act to detect and deter abusive short term trading. Accordingly, a Portfolio may require us to impose trading restrictions if it discovers violations of its frequent short-term trading policy. We will provide tax identification numbers and other Contract Owner transaction information to the John Hancock Variable Insurance Trust upon request, which it may use to identify any pattern or frequency of activity that violates its short-term trading policy.

We refer to the Variable Investment Options and any available Fixed Investment Option together as Investment Options.

The annuity described in this Prospectus may have been sold on a group basis. If you purchased the annuity under a group contract, you would have been issued a group certificate. If that is the case, the word "Contract" as used in this Prospectus should be interpreted as meaning the certificate issued to you under the group contract.

**Section 403(b) Plans.** If you purchased this Contract for use in a retirement plan intended to qualify under section 403(b) of the Code (a "Section 403(b) Plan" or a "403(b) Plan"), we may restrict your ability to make Additional Purchase Payments unless: (i) we receive the Additional Purchase Payment for the Contract directly from the Section 403(b) Plan through your employer, the 403(b) Plan's administrator, the 403(b) Plan's sponsor or in the form of a transfer acceptable to us; (ii) we have entered into an agreement with your Section 403(b) Plan concerning the sharing of information related to your Contract (an "Information Sharing Agreement"); and, (iii) unless contained in an Information Sharing Agreement, we have received a written determination by your employer, the 403(b) Plan administrator or the 403(b) Plan sponsor that the plan qualifies under section 403(b) of the Code and complies with applicable Treasury regulations (a "Certificate of Compliance") (Information Sharing Agreement and Certificate of Compliance, together, the "Required Documentation").

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We may have accepted, rejected or modified any of the terms of a proposed Information Sharing Agreement presented to us, and we may not have entered into an Information Sharing Agreement with your Section 403(b) Plan.

For more information regarding Section 403(b) Plans, please see IX. Federal Tax Matters – Qualified Plan Types, or you may request a copy of the SAI from the Annuities Service Center.

The Contracts were not available in all states.

This Prospectus does not constitute an offer to sell, or a solicitation of an offer to buy, securities in any state to any person to whom it is unlawful to make or solicit an offer in that state.

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III. Fee Tables

The following tables describe the fees and expenses applicable to buying, owning and surrendering a Contract. The first table describes the fees and expenses that you paid at the time that you bought the Contract as well as the fees and expenses you pay when you make Additional Purchase Payments under the Contract, surrender the Contract, or transfer Contract Value between Investment Options. State premium taxes may also be deducted.

Contract Owner Transaction	Declaration Variable Annuity	Patriot Variable Annuity	Revolution Access Variable Annuity	Revolution Extra Variable Annuity	Revolution Value Variable Annuity
Initial Purchase Charge	6% for the 1st year	6% for the 1st year		7% for the 1st year	7% for the 1st year
Percentage of amount of the Purchase Payment that we consider to have been withdrawn) <sup>2</sup>	6% for the 2nd year	6% for the 2nd year		7% for the 2nd year	6% for the 2nd year
	5% for the 3rd year	5% for the 3rd year		7% for the 3rd year	5% for the 3rd year
	5% for the 4th year	5% for the 4th year		7% for the 4th year	4% for the 4th year
	4% for the 5th year	4% for the 5th year	None	6% for the 5th year	3% for the 5th year
	3% for the 6th year	3% for the 6th year		5% for the 6th year	2% for the 6th year
	2% for the 7th year	2% for the 7th year		4% for the 7th year	1% for the 7th year
Annual premium transfer charge <sup>3</sup>	0% thereafter \$25	0% thereafter N/A	\$25	0% thereafter \$25	0% thereafter \$25

<sup>1</sup> State premium taxes may also apply to your Contract, which currently range from 0.04% to 4.00% of each Purchase Payment.

<sup>2</sup> This charge is taken upon withdrawal or surrender within the specified period of years measured from the date of Purchase Payment.

<sup>3</sup> This charge is not currently imposed, but we reserve the right to do so in the Contract. If we do, it will be taken upon each transfer into or out of any Investment Option beyond an annual limit of not less than 12.

The next table describes the fees and expenses that you pay periodically during the time you own the Contract. This table does *not* include fees and expenses paid at the Portfolio level.

Declaration Variable Annuity	Patriot	Revolution Access Variable Annuity	Revolution Extra Variable Annuity	Revolution Value Variable Annuity
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	<b>Variable Annuity</b>				
Maximum Annual Contract Fee <sup>1</sup>	\$50	\$50	\$50	\$50	\$50
Current Annual Contract Fee <sup>2</sup>	\$30	\$30	\$30	\$30	\$30

**Separate Account Annual Expenses (as a percentage of Contract Value in the Variable Investment Options)<sup>3</sup>***(Contracts with initial Purchase Payment less than \$250,000)*

Asset-Based Charge <sup>4</sup>	<b>1.25%</b>	<b>1.25%</b>	<b>1.25%</b>	<b>1.25%</b>	<b>1.25%</b>
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*(Contracts with initial Purchase Payment greater than \$250,000)*

Asset-Based Charge <sup>4</sup>	<b>1.00%</b>	<b>1.00%</b>	<b>1.25%</b>	<b>1.25%</b>	<b>1.25%</b>
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**Optional Benefit Rider Charges<sup>5</sup> (as a percentage of your Contract's total value unless otherwise stated)**

Accidental Death Benefit Rider	0.10%	0.10%	Not Offered	Not Offered	Not Offered
Accumulated Value Enhancement ( CARE Solutions Plus ) Rider (as a percentage of your initial Purchase Payment)	Not Offered	Not Offered	Maximum: 1.00%	Maximum: 1.00%	Maximum: 1.00%
Earnings Enhancement ( Beneficiary Tax Relief ) Death Benefit Rider	Not Offered	Not Offered	Current: 0.40%	Current: 0.35%	Current: 0.35%
Enhanced Stepped-Up Death Benefit Rider	0.15%	0.15%	0.25%	0.25%	0.25%
Enhanced Death Benefit Rider <sup>7</sup>	Not Offered	Not Offered	0.25%	0.25%	0.25%
Guaranteed Retirement Income Benefit Rider <sup>8</sup>	Not Offered	Not Offered	0.30%	0.30%	0.30%
Nursing Home Waiver <sup>8</sup>	0.05%	0.05%	Not Offered	Not Offered	Not Offered
Waiver of Withdrawal Charge ( CARE Solutions ) Rider <sup>9</sup>	Not Offered	Not Offered	Not Offered	0.10%	0.10%

<sup>1</sup> This charge is not currently imposed and would apply only to Declaration and Patriot Contracts of less than \$10,000; and Revolution Access, Revolution Extra, and Revolution Value Contracts of less than \$50,000.

- <sup>2</sup> This charge applies only to Declaration and Patriot Contracts of less than \$10,000; and Revolution Access, Revolution Extra, and Revolution Value Variable Annuities Contracts of less than \$50,000. It is taken at the end of each Contract Year but, if you surrender a Contract before then, it will be taken at the time of surrender.
- <sup>3</sup> We deduct from each of the Subaccounts a daily charge at an annual effective percentage of the Contract Value in the Variable Investment Options. The charge does not apply to amounts in the Fixed Investment Options. For Revolution Access, Revolution Extra and Revolution Value Variable Annuities Contracts, the charge does not apply to the guarantee rate account under our dollar-cost averaging value program.
- <sup>4</sup> This charge is assessed on all active Contracts, including Contracts continued by a Beneficiary upon the death of the Contract Owner.
- <sup>5</sup> Charges for optional benefit Riders are assessed monthly. The monthly charge is 1/12<sup>th</sup> of the annual charge shown in this table.

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- <sup>6</sup> This Rider was available only if you purchased the Waiver of Withdrawal Charge Rider as well. We do not currently impose the maximum charge shown, but reserve the right to do so on a uniform basis for all Accumulated Value Enhancement Riders issued in the same state.
- <sup>7</sup> In certain states (and for Riders issued prior to May 1, 2002), the rate for Enhanced Death Benefit Rider may be lower than the amount shown.
- <sup>8</sup> This Rider was not available for Contracts issued after April 30, 2004.
- <sup>9</sup> This charge is imposed as a percentage of that portion of your Contract's total value attributable to Purchase Payments that are still subject to withdrawal charges.

**The next table describes the minimum and maximum total operating expenses charged by the Portfolios that you may pay periodically during the time that you own the Contract. More detail concerning each Portfolio's fees and expenses is contained in the Portfolio's prospectus.**

<b>Total Annual Portfolio Operating Expenses</b>	<b>Minimum</b>	<b>Maximum</b>
(as a percentage of the Portfolio's average net assets for the fiscal year ended December 31, 2015)		
Range of expenses that are deducted from Portfolio assets, including management fees and other expenses	0.25%	1.12%

**Examples**

The following two examples are intended to help you compare the cost of investing in Contracts with the cost of investing in other variable annuity contracts. These costs include Contract Owner transaction expenses, Contract fees, Separate Account annual expenses and Portfolio fees and expenses.

**EXAMPLE 1**

The first example assumes that you invest \$10,000 in a Contract with all the optional benefit Riders that may have been available. The first example also assumes that your investment has a 5% return each year and assumes the maximum annual Contract fee and the maximum fees and expenses of any of the Portfolios. Although your actual costs may be higher or lower, based on these assumptions, your costs would be:

**Maximum Portfolio Level Total Operating Expenses****Declaration Variable Annuity with:**

Enhanced Stepped-Up Death Benefit Rider;

Accidental Death Benefit Rider;

and Nursing Home Waiver Rider

	<b>1 Year</b>	<b>3 Years</b>	<b>5 Years</b>	<b>10 Years</b>
If you surrender the Contract at the end of the applicable time period:	\$815	\$1,290	\$1,793	\$3,046

If you annuitize, or do not surrender the Contract at the end of the applicable time period:	\$275	\$843	\$1,437	\$3,046
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<b>Patriot Variable Annuity with:</b>	<b>1 Year</b>	<b>3 Years</b>	<b>5 Years</b>	<b>10 Years</b>
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Enhanced Stepped-Up Death Benefit Rider;

Accidental Death Benefit Rider;

and Nursing Home Waiver Rider

If you surrender the Contract at the end of the applicable time period:	\$814	\$1,286	\$1,787	\$3,033
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If you annuitize, or do not surrender the Contract at the end of the applicable time period: