

JOHN HANCOCK LIFE INSURANCE CO USA  
Form 424B3  
September 26, 2011

**Registration Nos. 333-168694 and 333-168694-1  
Filed Pursuant to Rule 424(b)(3)**

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

**Supplement dated September 26, 2011 to PROSPECTUSES dated August 8, 2011**

This Supplement applies to INFLATION GUARD ANNUITY Contracts issued by John Hancock Life Insurance Company (U.S.A.). It supplements prospectuses dated August 8, 2011, for these Contracts.

*You should read this Supplement together with the current prospectus for the Contract you purchased (the Annuity Prospectus), and retain all documents for future reference. We define certain terms in this Supplement. If a term is not defined in this Supplement, it has the meaning given to it in the Annuity Prospectus. If you would like another copy of the Annuity Prospectus, please contact our Annuities Service Center at 800-824-0335 to request a free copy. You may also visit our website at [www.jhannuities.com](http://www.jhannuities.com).*

**Changes to Historical Rates for CPI and S&P**

We replace the table that appears in Appendix D: Historical rates for CPI and S&P with the following:

**Appendix D: Historical rates for CPI and S&P**

**Year over Year change in CPI-U and S&P 500 Indices since 1950**

*Using January values of each year*

Month	CPI Index	CPI Index Year over		S&P 500 Index	S&P 500 Index Year over	
		Year	% Change		Year	% Change
1/31/1950	23.50	--	--	17.05	--	--
1/31/1951	25.40	8.09%	8.09%	21.66	27.04%	27.04%
1/31/1952	26.50	4.33%	4.33%	24.14	11.45%	11.45%
1/31/1953	26.60	0.38%	0.38%	26.38	9.28%	9.28%
1/31/1954	26.90	1.13%	1.13%	26.08	-1.14%	-1.14%
1/31/1955	26.70	-0.74%	-0.74%	36.63	40.45%	40.45%
1/31/1956	26.80	0.37%	0.37%	43.82	19.63%	19.63%
1/31/1957	27.60	2.99%	2.99%	44.72	2.05%	2.05%
1/31/1958	28.60	3.62%	3.62%	41.70	-6.75%	-6.75%
1/31/1959	29.00	1.40%	1.40%	55.42	32.90%	32.90%
1/31/1960	29.30	1.03%	1.03%	55.61	0.34%	0.34%
1/31/1961	29.80	1.71%	1.71%	61.78	11.10%	11.10%
1/31/1962	30.00	0.67%	0.67%	68.84	11.43%	11.43%
1/31/1963	30.40	1.33%	1.33%	66.20	-3.83%	-3.83%
1/31/1964	30.90	1.64%	1.64%	77.04	16.37%	16.37%
1/31/1965	31.20	0.97%	0.97%	87.56	13.66%	13.66%
1/31/1966	31.80	1.92%	1.92%	92.88	6.08%	6.08%
1/31/1967	32.90	3.46%	3.46%	86.61	-6.75%	-6.75%
1/31/1968	34.10	3.65%	3.65%	92.24	6.50%	6.50%
1/31/1969	35.60	4.40%	4.40%	103.01	11.68%	11.68%
1/31/1970	37.80	6.18%	6.18%	85.02	-17.46%	-17.46%
1/31/1971	39.80	5.29%	5.29%	95.88	12.77%	12.77%
1/31/1972	41.10	3.27%	3.27%	103.94	8.41%	8.41%
1/31/1973	42.60	3.65%	3.65%	116.03	11.63%	11.63%
1/31/1974	46.60	9.39%	9.39%	96.57	-16.77%	-16.77%
1/31/1975	52.10	11.80%	11.80%	76.98	-20.29%	-20.29%

Edgar Filing: JOHN HANCOCK LIFE INSURANCE CO USA - Form 424B3

<b>1/31/1976</b>	55.60	6.72%	100.86	31.02%
<b>1/31/1977</b>	58.50	5.22%	102.03	1.16%
<b>1/31/1978</b>	62.50	6.84%	89.25	-12.53%
<b>1/31/1979</b>	68.30	9.28%	99.93	11.97%
<b>1/31/1980</b>	77.80	13.91%	114.16	14.24%

Page 1 of 2

---

**Appendix D: Historical rates for CPI and S&P****Year over Year change in CPI-U and S&P 500 Indices since 1950***Using January values of each year*

<b>Month</b>	<b>CPI Index</b>	<b>CPI Index Year over Year % Change</b>	<b>S&amp;P 500 Index</b>	<b>S&amp;P 500 Index Year over Year % Change</b>
<b>1/31/1981</b>	87.00	11.83%	129.55	13.48%
<b>1/31/1982</b>	94.30	8.39%	120.40	-7.06%
<b>1/31/1983</b>	97.80	3.71%	145.30	20.68%
<b>1/31/1984</b>	101.90	4.19%	163.41	12.46%
<b>1/31/1985</b>	105.50	3.53%	179.63	9.93%
<b>1/31/1986</b>	109.60	3.89%	211.78	17.90%
<b>1/31/1987</b>	111.20	1.46%	274.08	29.42%
<b>1/31/1988</b>	115.70	4.05%	257.07	-6.21%
<b>1/31/1989</b>	121.10	4.67%	297.47	15.72%
<b>1/31/1990</b>	127.40	5.20%	329.08	10.63%
<b>1/31/1991</b>	134.60	5.65%	343.93	4.51%
<b>1/31/1992</b>	138.10	2.60%	408.79	18.86%
<b>1/31/1993</b>	142.60	3.26%	438.78	7.34%
<b>1/31/1994</b>	146.20	2.52%	481.61	9.76%
<b>1/31/1995</b>	150.30	2.80%	470.42	-2.32%
<b>1/31/1996</b>	154.40	2.73%	636.02	35.20%
<b>1/31/1997</b>	159.10	3.04%	786.16	23.61%
<b>1/31/1998</b>	161.60	1.57%	980.28	24.69%
<b>1/31/1999</b>	164.30	1.67%	1279.64	30.54%
<b>1/31/2000</b>	168.80	2.74%	1394.46	8.97%
<b>1/31/2001</b>	175.10	3.73%	1366.01	-2.04%
<b>1/31/2002</b>	177.10	1.14%	1130.20	-17.26%
<b>1/31/2003</b>	181.70	2.60%	855.70	-24.29%
<b>1/31/2004</b>	185.20	1.93%	1131.13	32.19%
<b>1/31/2005</b>	190.70	2.97%	1181.27	4.43%
<b>1/31/2006</b>	198.30	3.99%	1280.08	8.36%
<b>1/31/2007</b>	202.42	2.08%	1438.24	12.36%
<b>1/31/2008</b>	211.08	4.28%	1378.55	-4.15%
<b>1/31/2009</b>	211.14	0.03%	825.88	-40.09%
<b>1/31/2010</b>	216.69	2.63%	1073.87	30.03%
<b>1/31/2011</b>	220.22	1.63%	1286.12	19.76%

**Sources: The US Consumer Price Index All Urban Consumers (CPI-U) is compiled monthly by the U.S. Bureau of Labor Statistics.**

**The S&P 500 Index is a trademark of Standard & Poor's.**

You should retain this Supplement for future reference.

**Supplement dated September 26, 2011**

09/11: 333-168694  
333-168694-1