

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.

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% |

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

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

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