

SECURITIES AND EXCHANGE COMMISSION

FORM 485BPOS

Post-effective amendments [Rule 485(b)]

Filing Date: 2008-08-29

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FILER

**JOHN HANCOCK LIFE INSURANCE CO OF NEW YORK
SEPARATE ACCOUNT A**

CIK: **884525** | IRS No.: **000000000** | Fiscal Year End: **1231**
Type: **485BPOS** | Act: **33** | File No.: **333-83558** | Film No.: **081049061**

Mailing Address
100 SUMMIT LAKE DRIVE
SECOND FLOOR
VAHALLA NY 10595

Business Address
100 SUMMIT LAKE DRIVE
SECOND FLOOR
VALHALLA NY 10595
6172666008

**JOHN HANCOCK LIFE INSURANCE CO OF NEW YORK
SEPARATE ACCOUNT A**

CIK: **884525** | IRS No.: **000000000** | Fiscal Year End: **1231**
Type: **485BPOS** | Act: **40** | File No.: **811-06584** | Film No.: **081049062**

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6172666008

Registration No. 333-83558
811-6584

SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM N-4

REGISTRATION STATEMENT UNDER THE SECURITIES ACT OF 1933

POST-EFFECTIVE AMENDMENT NO. 18

JOHN HANCOCK LIFE INSURANCE COMPANY OF NEW YORK SEPARATE ACCOUNT A
(formerly, The Manufacturers Life Insurance Company of New York
Separate Account A)
(Exact name of Registrant)

and/or

REGISTRATION STATEMENT UNDER THE INVESTMENT COMPANY ACT OF 1940

AMENDMENT NO. 60

JOHN HANCOCK LIFE INSURANCE COMPANY OF NEW YORK
(formerly, The Manufacturers Life Insurance Company of New York)
(Name of Depositor)

100 Summit Lake Drive, Second Floor
Valhalla, New York 10595
(Address of Depositor's Principal Executive Offices)

(914) 773-0708
(Depositor's Telephone Number Including Area Code)

Thomas J. Loftus, Esquire
John Hancock Life Insurance Company of New York
601 Congress Street
Boston MA 02210
(Name and Address of Agent for Service)

Copy to:

John W. Blouch, Esq.
Dykema Gossett PLLC
Franklin Square
Suite 300 West
1300 I Street, N.W.
Washington, D.C. 20005-3306

Title of Securities Being Registered: Variable Annuity Insurance Contracts

It is proposed that this filing will become effective:

immediately upon filing pursuant to paragraph (b) of Rule 485

on September 2, 2008 pursuant to paragraph (b) of Rule 485

60 days after filing pursuant to paragraph (a)(1) of Rule 485

on _____, 2008 pursuant to paragraph (a)(1) of Rule 485

If appropriate, check the following box:

this post-effective amendment designates a new effective date for a previously filed post-effective amendment.

JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.) SEPARATE ACCOUNT H
JOHN HANCOCK LIFE INSURANCE COMPANY OF NEW YORK SEPARATE ACCOUNT A
SUPPLEMENT DATED SEPTEMBER 2, 2008 TO PROSPECTUSES DATED APRIL 28, 2008

Availability of Income Plus for Life - Joint Life (Quarterly
Step-up Review) Rider in New York

WHAT IS THE PURPOSE OF THIS SUPPLEMENT?

This Supplement describes an optional guaranteed minimum withdrawal benefit Rider that may be available to a Contract issued in New York if, after you purchased your Contract, you elect to exchange your existing guaranteed minimum withdrawal benefit Rider for the new optional guaranteed minimum withdrawal benefit Rider:

- Income Plus for Life - Joint Life (Quarterly Step-up Review)

We refer to this Rider as the "NY Income Plus for Life - Joint Life (Quarterly Step-up Review) Rider" in this Supplement. You must satisfy the conditions we impose upon an exchange of guaranteed minimum withdrawal benefit Riders, however, to purchase this Rider.

This Supplement is intended to supplement prospectuses dated April 28, 2008 for VENTURE(R) VARIABLE ANNUITY, VENTURE VANTAGE(R) VARIABLE ANNUITY, VENTURE III(R) VARIABLE ANNUITY, VENTURE VISION(R) VARIABLE ANNUITY, WEALTHMARK VARIABLE ANNUITY and WEALTHMARK ML3 VARIABLE ANNUITY Contracts issued before April 28, 2008 by John Hancock Life Insurance Company of New York.

You should read this Supplement together with the current prospectus for the Contract you purchased (the "annuity prospectus"), including the supplement to the annuity prospectus dated June 16, 2008 regarding the availability of the Income Made Easy Program and the Income Plus for Life (Quarterly Step-up Review) Series Riders (the "New Income Plus for Life Series Supplement") and retain all documents for future reference. If you would like another copy of the annuity prospectus, including the New Income Plus for Life Series Supplement, please contact our Annuities Service Office at 1-800-551-2078 to request a free copy. You may also visit our website at www.jhannuitiesnewyork.com.

WHAT ARE THE FEATURES OF THE NY INCOME PLUS FOR LIFE - JOINT LIFE (QUARTERLY STEP-UP REVIEW) RIDER?

The NY Income Plus for Life - Joint Life (Quarterly Step-up Review) Rider is an optional "guaranteed minimum withdrawal benefit" Rider. We describe five features of the NY Income Plus for Life - Joint Life (Quarterly Step-up Review) Rider in this Supplement that are different from the Income Plus for Life - Joint Life (Quarterly Step-up Review) Rider described in the New Income Plus for Life Series Supplement:

- Lifetime Income Amount;
- Lifetime Income Date;
- Lifetime Income Bonuses;
- Target Amount adjustment; and
- Rider Fees.

We also provide new examples in this Supplement to illustrate hypothetical results of Contracts with a NY Income Plus for Life - Joint Life Rider. In all other respects, the NY Income Plus for Life - Joint Life (Quarterly Step-up Review) Rider is the same as the Income Plus for Life - Joint Life (Quarterly Step-up Review) Rider available outside of New York described in the New Income Plus for Life Series Supplement. You should carefully read the New Income Plus for Life Series Supplement and in the appendix to the annuity prospectus entitled "Optional Guaranteed Minimum Withdrawal Benefits" for more information about the NY Income Plus for Life - Joint Life (Quarterly Step-up Review) Rider, revised in accordance with the descriptions of NY Income Plus for Life - Joint Life (Quarterly Step-up Review) Rider that follow.

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WHAT IS THE LIFETIME INCOME AMOUNT UNDER THE NY INCOME PLUS FOR LIFE - JOINT LIFE (QUARTERLY STEP-UP REVIEW) RIDER?

The LIFETIME INCOME AMOUNT is the amount we guarantee to be available each Contract Year for withdrawal during the Accumulation Period after the date you purchased the Rider (or the Lifetime Income Date, if later), as long as at least one Covered Person remains alive and qualified as a Covered Person, subject to the terms and conditions of the Rider.

We determine the Lifetime Income Amount as a percentage of the Benefit Base, and the percentage for the New York Income Plus for Life - Joint Life (Quarterly Step-up Review) Rider is 4.5%. Therefore, the maximum Lifetime Income Amount for a NY Income Plus for Life - Joint Life (Quarterly Step-up Review) Rider is \$225,000.

Any reduction or increase in the Benefit Base will result in a corresponding

reduction or increase in the Lifetime Income Amount. We may reduce the Lifetime Income Amount to reflect withdrawals, and we may increase the Lifetime Income Amount to reflect Step-ups, Bonuses and Additional Purchase Payments as provided in the Rider. For Contracts issued outside of New York with an Income Plus for Life - Joint Life (Quarterly Step-up Review) Rider, we also may increase the Lifetime Income Amount to reflect a Target Amount adjustment; however, this feature is NOT applicable to Contracts with the NY Income Plus for Life - Joint Life (Quarterly Step-up Review) Rider (please see the "Target Amount" subsection in "Income Plus for Life - Joint Life (Quarterly Step-up Review)" in the New Income Plus for Life Series Supplement for more information).

WHAT IS THE LIFETIME INCOME DATE UNDER THE NY INCOME PLUS FOR LIFE - JOINT LIFE (QUARTERLY STEP-UP REVIEW) RIDER?

The LIFETIME INCOME DATE is the date on which we determine the Lifetime Income Amount. This will be the date you purchase the Rider if both you and your spouse are age 61 or older at the time; otherwise, the Lifetime Income Date in most cases is the Anniversary Date on, or immediately following, the date the younger spouse would attain age 61. (The Lifetime Income Date does not change if the younger spouse does not survive to this date and the older spouse is still a Covered Person under the Rider.)

HOW DO LIFETIME INCOME BONUSES WORK UNDER A NY INCOME PLUS FOR LIFE - JOINT LIFE (QUARTERLY STEP-UP REVIEW) RIDER?

We revise the "Lifetime Income Bonuses" subsection in "Income Plus for Life - Joint Life (Quarterly Step-up Review)" in the New Income Plus for Life Series Supplement to provide the following additional description of Lifetime Income Bonuses for NY Income Plus for Life - Joint Life (Quarterly Step-up Review) Rider:

Bonuses, when applied, will increase the Benefit Base and the Lifetime Income Amount.

LIFETIME INCOME BONUSES. We will increase the Benefit Base on each Contract Anniversary during one or more "Lifetime Income Bonus Periods" if you take no withdrawals during the previous Contract Year. For these purposes, the initial Lifetime Income Bonus Period coincides with the first 10 Contract Years, starting on the Contract Anniversary after the youngest Covered Person attains age 61, while the Income Plus for Life - Joint Life (Quarterly Step-up Review) Rider is in effect. Each time a Step-up occurs, we will extend the Lifetime Income Bonus Period to the lesser of 10 years from the Step-up Date or the Age 95 Contract Anniversary.

For Contracts with an Income Plus for Life - Joint Life (Quarterly Step-up Review) Riders issued in New York, there is no Bonus payable for Contract Years up to and including the Contract Year when the younger of you or your spouse attains age 61. If you take no withdrawals in a Contract Year that begins on or after the younger of you or your spouse attains age 61, the Bonus on the following Contract Anniversary will equal:

- 7% of total Purchase Payments to your Contract, if we did not previously Step-up or reduce the Benefit Base and/or the Lifetime Income Amount; otherwise
- 7% of the Benefit Base immediately after the latest Step-up (if greater than the amount used to calculate the previous Bonus) or reduction of the Benefit Base (if less than the amount used to calculate the previous Bonus), increased by the amount of any Purchase Payments applied to the Benefit Base since the latest Step-up or reduction. This means that a Bonus will not decrease after the latest Step-up and will not increase after the latest reduction.

We will not apply any Lifetime Income Bonus, however, to the extent it would increase the Benefit Base to an amount in excess of the maximum Benefit Base of \$5 million.

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IS THERE A TARGET AMOUNT ADJUSTMENT UNDER A NY INCOME PLUS FOR LIFE - JOINT LIFE (QUARTERLY STEP-UP REVIEW) RIDER?

The NY Income Plus for Life - Joint Life (Quarterly Step-up Review) Rider does not have a Target Amount adjustment. Please disregard the "Target Amount" subsection in "Income Plus for Life - Joint Life (Quarterly Step-up Review)" in the New Income Plus for Life Series Supplement.

DO I NEED TO SATISFY ANY CONDITIONS TO PURCHASE A NY INCOME PLUS FOR LIFE - JOINT LIFE (QUARTERLY STEP-UP REVIEW) RIDER IF I ALREADY OWN A CONTRACT WITH A GUARANTEED MINIMUM WITHDRAWAL BENEFIT RIDER?

Yes. If we issued you a Contract in New York with a Principal Plus for Life,

Principal Plus for Life Plus Automatic Annual Step-up, Principal Returns, Income Plus for Life or Income Plus for Life (Quarterly Step-up Review) Rider, you will be allowed to exchange that Rider (the "Current Rider") for a NY Income Plus for Life - Joint Life (Quarterly Step-up Review) Rider if; unless we agree otherwise, you elect to exchange your Current Rider within 90 days of September 2, 2008 (i.e., by December 1, 2008).

If you are eligible and decide to exchange your Current Rider for a NY Income Plus for Life - Joint Life (Quarterly Step-up Review) Rider:

- you will have to pay the current annual fee for the new Rider, as described below under "What is the fee for the NY Income Plus for Life Joint Life (Quarterly Step-up Review) Rider?" on page 4 of this Supplement;
- a Covered Person under a new NY Income Plus for Life - Joint Life (Quarterly Step-up Review) Rider must be the Covered Person under your Current Rider; and
- we will calculate the initial Benefit Base under the new Rider as of the Contract Date if you exchange your Current Rider before the first Contract Anniversary.

We will deduct the fee for the new NY Income Plus for Life - Joint Life (Quarterly Step-up Review) Rider on the first Contract Anniversary following the exchange and each Contract Anniversary thereafter. You must submit all required paperwork in good order to our Annuities Service Center to elect a NY Income Plus for Life - Joint Life (Quarterly Step-up Review) Rider. You must do this within 90 days or any extension we permit.

You may lose guaranteed lifetime income benefits, "accumulation benefits," "Bonuses," "Target Amount adjustments" and "Step-ups" under your Current Rider, and have a different Lifetime Income Date, if you purchase a new NY Income Plus for Life - Joint Life (Quarterly Step-up Review) Rider.

(Please read the annuity prospectus and the New Income Plus for Life Series Supplement for information about the additional availability of guaranteed minimum withdrawal benefit Riders after you purchase a Contract.)

Under certain conditions, you also may elect to exchange an existing guaranteed minimum withdrawal benefit Rider to your Contract for a NY Income Plus for Life - Joint Life (Quarterly Step-up Review) Rider for a longer time after you purchased a Contract. To find out more about this exchange program, please see the Appendix in your annuity prospectus entitled "Additional Availability of Guaranteed Minimum Withdrawal Benefit Riders."

Except as stated above, you may not elect more than one guaranteed minimum withdrawal benefit Rider for a Contract.

WHAT IS THE FEE FOR THE NY INCOME PLUS FOR LIFE - JOINT LIFE (QUARTERLY STEP-UP REVIEW) RIDER?

We revise the section entitled "III. Fee Tables" in the annuity prospectus to show the following fee for the NY Income Plus for Life - Joint Life (Quarterly Step-up Review) Rider:

OTHER ACCOUNT FEES DEDUCTED FROM CONTRACT VALUE

Optional Guaranteed Minimum Withdrawal Benefit Riders

(You may select only one of the following. We deduct the fee on an annual basis from Contract Value.)

<TABLE>

<CAPTION>

| | INCOME PLUS FOR LIFE (QUARTERLY STEP-UP REVIEW) (issued outside New York) (1) | INCOME PLUS FOR LIFE (QUARTERLY STEP-UP REVIEW) (issued in New York) (1) | INCOME PLUS FOR LIFE - JOINT LIFE (QUARTERLY STEP-UP REVIEW) (issued outside New York) (2) | INCOME PLUS FOR LIFE - JOINT LIFE (QUARTERLY STEP-UP REVIEW) (issued in New York) (2) | PRINCIPAL PLUS FOR LIFE PLUS AUTOMATIC ANNUAL STEP-UP (3) | PRINCIPAL PLUS FOR LIFE (4) | PRINCIPAL RETURNS (5) |
|-------------|---|--|--|---|--|-----------------------------------|--------------------------|
| <S> | <C> | <C> | <C> | <C> | <C> | <C> | <C> |
| Maximum Fee | 1.20% | 1.20% | 1.20% | 1.20% | 1.20% | 0.75% | 0.95% |
| Current Fee | 0.75% | 0.70% | 0.75% | 0.70% | 0.55% | 0.40% | 0.50% |

</TABLE>

(1) The current charge for the Income Plus for Life (Quarterly Step-up Review) Rider (issued outside NY) is 0.75% of the Adjusted Benefit Base. The current charge for the Income Plus for Life (Quarterly Step-up Review) Rider (issued in NY) is 0.70% of the Adjusted Benefit Base. We reserve the

right to increase these charges up to a maximum charge of 1.20% if the Benefit Base is Stepped-up to equal the Contract Value. The charges for the Income Plus for Life (Annual Step-up Review) Rider (offered where the Quarterly Step-up Review version is not yet available) is provided in the Appendix titled: "Additional Information about Income Plus for Life (Annual Step-up Review) Series."

- (2) The current charge for the Income Plus for Life - Joint Life (Quarterly Step-up Review) Rider (issued outside NY) is 0.75% of the Adjusted Benefit Base. The current charge for the Income Plus for Life - Joint Life (Quarterly Step-up Review) Rider (issued in NY) is 0.70% of the Adjusted Benefit Base. We reserve the right to increase the charge to a maximum charge of 1.20% if the Benefit Base is Stepped-up to equal the Contract Value. The charges for the Income Plus for Life - Joint Life (Annual Step-up Review) Rider (offered where the Quarterly Step-up Review version is not yet available) is provided in the Appendix titled: "Additional Information about Income Plus for Life (Annual Step-up Review) Series."
- (3) The current charge for the Principal Plus for Life Plus Automatic Annual Step-up Rider is 0.55% of the Adjusted Guaranteed Withdrawal Balance. We reserve the right to increase the charge to a maximum charge of 1.20% if the Guaranteed Withdrawal Balance is Stepped-up to equal the Contract Value.
- (4) The current charge for the Principal Plus for Life Rider is 0.40% of the Adjusted Guaranteed Withdrawal Balance. We reserve the right to increase the charge to a maximum charge of 0.75% if the Guaranteed Withdrawal Balance is Stepped-up to equal the Contract Value.
- (5) The current charge for the Principal Returns Rider is 0.50% of the Adjusted Guaranteed Withdrawal Balance. We reserve the right to increase the charge to a maximum charge of 0.95% if the Guaranteed Withdrawal Balance is Stepped-up to equal the Contract Value.

DO YOU HAVE EXAMPLES TO ILLUSTRATE HOW THE NY INCOME PLUS FOR LIFE - JOINT LIFE (QUARTERLY STEP-UP REVIEW) RIDER WORKS?

Yes, the following examples provide hypothetical illustrations of the benefits provided under the NY Income Plus for Life - Joint Life (Quarterly Step-up Review) optional benefit Rider. These illustrations are not representative of future performance under your Contract, which may be higher or lower than the amounts shown.

The examples in the New Income Plus for Life Series Supplement assume a Lifetime Income Date and a rate to calculate the Lifetime Income Bonus that differs from those of the NY Income Plus for Life - Joint Life (Quarterly Step-up Review) Rider.

We revise the subsection entitled "Impact of Withdrawals" in "Income Plus for Life - Joint Life (Quarterly Step-up Review)" in the New Income Plus for Life Series Supplement to include the following additional example:

For Contracts issued in New York, both Covered Persons would have to be older than age 61, and the initial Lifetime Income Amount would be 4.5% of the Benefit Base. Assuming that in the eighth Contract Year:

- the Contract Value is \$80,000;
- the Benefit Base is \$100,000;
- the Lifetime Income Amount is \$4,500;
- you take a single \$5,000 withdrawal of Contract Value; and
- there are no withdrawal charges under your Contract.

Your withdrawal is an Excess Withdrawal because it is in excess of 4.5% of the Benefit Base (i.e., \$4,500). Since you have incurred an Excess Withdrawal, we will reduce your Benefit Base. In this case, your Contract Value is reduced by 6.25% (i.e., the proportion of the entire withdrawal amount to the Contract Value, or \$5,000/\$80,000) and we would reduce your Benefit Base by the same

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percentage (\$100,000 times 0.0625, or \$6,250). The Benefit Base after the Excess Withdrawal would be \$100,000 minus \$6,250, or \$93,750. The Lifetime Income Amount after the Excess Withdrawal would be 4.5% of \$93,750, or \$4,219.

Also, we revise the subsection entitled "Interim Review Dates and Adjusted Step-up Values" in "Income Plus for Life - Joint Life (Quarterly Step-up Review)" in the New Income Plus for Life Series Supplement - as follows:

EXAMPLE: Assume your Benefit Base at the beginning of Contract Year 2 is \$100,000 and you make no Additional Purchase Payments during that year. Also assume the highest Adjusted Step-up Value on an Interim Review Date is at the end of 6 months, when your Contract Value is \$110,000. Finally, assume that you take no withdrawals during Contract Year 2 and your Contract Value at the end of the year is \$105,000.

Under these assumptions, we would increase your Benefit Base, but not your Contract Value, to \$110,000 at the end of Contract Year 2. If you purchased an Income Plus for Life - Joint Life (Quarterly Step-up Review) Rider outside of New York, we would also increase your annual Lifetime Income Amount from \$4,750 (4.75% of \$100,000) to \$5,225 (4.75% of \$110,000). Your Contract Value would be \$105,000 at the end of Contract Year 2. If you purchased an Income Plus for Life - Joint Life (Quarterly Step-up Review) Rider in New York, we would increase your annual Lifetime Income Amount from \$4,500 (4.5% of \$100,000) to \$4,950 (4.5% of \$110,000). Your Contract Value would be \$105,000 at the end of Contract Year 2.

In addition, the following hypothetical examples are added to the Appendix to the annuity prospectus entitled "Guaranteed Minimum Withdrawal Benefit Examples":

EXAMPLE 2A. THIS EXAMPLE ILLUSTRATES THE IMPACT OF WAITING FOR WITHDRAWALS.

NEW YORK. Assume a single Purchase Payment of \$100,000 at the youngest Covered Person's age 58, no Additional Purchase Payments are made, and withdrawals equal to the Lifetime Income Amount are taken beginning in year 14. Also assume that the Contract Value is less than the Benefit Base at the eligible Step-up Dates, so there is no Step-up and at least one of the Covered Persons survives at least 14 years from issue.

<TABLE>
<CAPTION>

| CONTRACT YEAR | AGE AT BEGINNING OF YEAR | PURCHASE PAYMENTS | LIFETIME INCOME AMOUNT | WITHDRAWAL TAKEN | BONUS | BENEFIT BASE ON CONTRACT ANNIVERSARY |
|---------------|--------------------------|-------------------|------------------------|------------------|-----------|--------------------------------------|
| <S> | <C> | <C> | <C> | <C> | <C> | <C> |
| At issue | 58 | \$100,000 | N/A | \$ 0 | \$ 0 | \$100,000 (1) |
| 1 | 58 | 0 | N/A | 0 | 0 | 100,000 |
| 2 | 59 | 0 | N/A | 0 | 0 | 100,000 |
| 3 | 60 | 0 | N/A | 0 | 0 | 100,000 |
| 4 | 61 | 0 | 4,500 (2) | 0 | 7,000 (3) | 107,000 (4) |
| 5 | 62 | 0 | 4,815 | 0 | 7,000 | 114,000 |
| 6 | 63 | 0 | 5,130 | 0 | 7,000 | 121,000 |
| 7 | 64 | 0 | 5,445 | 0 | 7,000 | 128,000 |
| 8 | 65 | 0 | 5,760 | 0 | 7,000 | 135,000 |
| 9 | 66 | 0 | 6,075 | 0 | 7,000 | 142,000 |
| 10 | 67 | 0 | 6,390 | 0 | 7,000 | 149,000 |
| 11 | 68 | 0 | 6,705 | 0 | 7,000 | 156,000 |
| 12 | 69 | 0 | 7,020 | 0 | 7,000 | 163,000 |
| 13 | 70 | 0 | 7,335 | 0 | 7,000 | 170,000 |
| 14 | 71 | 0 | 7,650 | 7,650 | 0 | 170,000 |

</TABLE>

- (1) The initial Benefit Base is equal to the initial payment of \$100,000. The Benefit Base is used to determine the Lifetime Income Amount and the Rider fee. It is not available for withdrawal as a lump sum.
- (2) The Lifetime Income Amount is calculated on the Contract Anniversary after the youngest Covered Person attains age 61. The Lifetime Income Amount is initially equal to 4.5% of the Benefit Base at that time (.045 x \$100,000 = \$4,500).
- (3) In this example, there is no withdrawal during the Contract Year that begins on the anniversary after the younger Covered Person attains age 61, so a Bonus will be added to the Benefit Base. The Bonus amount is equal to 7% of the total Purchase Payments to date (.07 x \$100,000 = \$7,000).
- (4) Following a Bonus, the Benefit Base is recalculated. The new Benefit Base is equal to the Benefit Base before the Bonus increased by the amount of the Bonus (\$100,000 + \$7,000 = \$107,000).

EXAMPLE 2B. THIS EXAMPLE ILLUSTRATES ADDITIONAL PURCHASE PAYMENTS.

NEW YORK. Assume an initial Purchase Payment of \$100,000 at youngest Covered Person's age 61, an Additional Purchase Payment of \$10,000 during Contract Year 1, and an Additional Purchase Payment of \$10,000 in year 2. Withdrawals are taken at the end of all Contract Years. Also assume that the Contract Value is less than the Benefit Base so there is no Step-up.

<TABLE>
<CAPTION>

| CONTRACT YEAR | PURCHASE PAYMENTS | BENEFIT BASE AFTER PURCHASE PAYMENT | LIFETIME INCOME AMOUNT AFTER PURCHASE PAYMENT | WITHDRAWAL TAKEN | BENEFIT BASE ON CONTRACT ANNIVERSARY | LIFETIME INCOME AMOUNT ON CONTRACT ANNIVERSARY |
|---------------|-------------------|-------------------------------------|---|------------------|--------------------------------------|--|
| <S> | <C> | <C> | <C> | <C> | <C> | <C> |
| At issue | \$100,000 | \$100,000 | \$4,500 | -- | \$100,000 | \$4,500 |
| 1 | 10,000(1) | 110,000(1) | 4,950(1) | \$4,950 | 110,000 | 4,950 |
| 2 | 10,000(2) | 115,050(2) | 5,177(2) | 5,177 | 115,050 | 5,177 |

- (1) In this example, there is an Additional Purchase Payment during the first Contract Year. Following the Additional Purchase Payment, the Benefit Base is calculated as the initial Benefit Base plus the amount of the Additional Purchase Payment (\$100,000 + \$10,000 = \$110,000). The Lifetime Income Amount is calculated as 4.5% of the Benefit Base immediately after the Purchase Payment (.045 x \$110,000 = \$4,950).
- (2) In the second year, there is another Additional Purchase Payment of \$10,000. Since there was a withdrawal prior to this payment and after the last recalculation of the Benefit Base, the Benefit Base is increased by the excess of the Purchase Payment over the previous withdrawals (\$110,000 + (\$10,000 - \$4,950) = \$115,050). The Lifetime Income Amount is calculated as 4.5% of the Benefit Base immediately after the Purchase Payment (.045 x \$115,050 = \$5,177).

EXAMPLE 2C. THIS EXAMPLE ILLUSTRATES THE IMPACT OF STEP-UPS.

NEW YORK. Assume a single Purchase Payment of \$100,000 at age 61 of the youngest Covered Person, no Additional Purchase Payments are made, and withdrawals equal to the Lifetime Income Amount are taken in Contract Years 1, 2, 3 and 4. Since withdrawals are taken every year, there are no Bonuses. The Benefit Base steps-up at the end of Contract Years 1, 2 and 3.

<TABLE>
<CAPTION>

| CONTRACT YEAR | PURCHASE PAYMENTS | LIFETIME INCOME AMOUNT AFTER PURCHASE PAYMENT | WITHDRAWAL TAKEN | HYPOTHETICAL CONTRACT VALUE ON CONTRACT ANNIVERSARY PRIOR TO RIDER FEE | BENEFIT BASE ON CONTRACT ANNIVERSARY |
|---------------|-------------------|---|------------------|--|--------------------------------------|
| <S> | <C> | <C> | <C> | <C> | <C> |
| At issue | \$100,000 | -- | -- | -- | \$100,000 |
| 1 | 0 | \$4,500 | \$4,500 | \$102,500 | 102,500 |
| 2 | 0 | 4,613(1) | 4,613(1) | 104,539 | 104,539(1) |
| 3 | 0 | 4,704 | 4,704 | 106,587 | 106,587 |
| 4 | 0 | 4,796 | 4,796 | 95,954(2) | 106,587(2) |
| 5 | 0 | 4,796 | 4,796 | 80,988 | 106,587 |

- (1) At the end of Contract Year 1, the Contract Value in this example, \$102,500 is greater than the Benefit Base of \$100,000. The Benefit Base will step-up to equal the Contract Value of \$102,500. The Lifetime Income Amount will equal 4.5% of the new Benefit Base (.045 x \$102,500 = \$4,613).
- (2) At the end of Contract Year 4, the Contract Value in this example, \$95,954 is less than the Benefit Base of \$106,587. The Benefit Base will remain at \$106,587.

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EXAMPLE 2D. INCOME PLUS FOR LIFE - JOINT LIFE (QUARTERLY STEP-UP REVIEW). THIS EXAMPLE ILLUSTRATES EXCESS WITHDRAWALS AND THE IMPACT OF WITHDRAWALS ON ADDITIONAL PURCHASE PAYMENTS APPLIED TO THE BENEFIT BASE.

NEW YORK. Assume an initial Purchase Payment of \$100,000 at age 61, Additional Purchase Payments in years 2, 13 and 15, an Excess Withdrawal in year 1 and a withdrawal of the Lifetime Income Amount in year 14.

<TABLE>
<CAPTION>

| CONTRACT YEAR | LIFETIME INCOME AMOUNT BEFORE TRANSACTION | PURCHASE PAYMENTS | WITHDRAWAL TAKEN | HYPOTHETICAL CONTRACT VALUE | BENEFIT BASE | LIFETIME INCOME AMOUNT |
|---------------|---|-------------------|------------------|-----------------------------|--------------|------------------------|
| <S> | <C> | <C> | <C> | <C> | <C> | <C> |
| At issue | -- | \$100,000 | -- | \$100,000 | \$100,000 | \$4,500 |
| 1 | \$4,500 | 0 | \$10,000(1) | 85,000 | 89,474(1) | 4,026(1) |
| 2 | 4,026 | 10,000(2) | 0 | 93,500 | 99,474(2) | 4,476(2) |

| | | | | | | |
|----|-------|-----------|-------|---------|------------|----------|
| 12 | 4,476 | 0 | 0 | 120,000 | 120,000 | 5,400 |
| 13 | 5,400 | 10,000(3) | 0 | 130,000 | 130,000(3) | 5,850(3) |
| 14 | 5,850 | 0 | 5,850 | 124,150 | 130,000 | 5,850 |
| 15 | 5,850 | 10,000(4) | 0 | 130,325 | 134,150(4) | 6,037(4) |

</TABLE>

- (1) The withdrawal of \$10,000 exceeds the Lifetime Income Amount of \$4,500. We will reduce the Benefit Base in the same proportion as the Contract Value is reduced (i.e., by the entire amount of the withdrawal: $\$100,000 - \$100,000 \times \$10,000/\$95,000 = \$100,000 - \$10,526 = \$89,474$). We will also reduce the Lifetime Income Amount to equal 4.50% of the new Benefit Base ($.0450 \times \$89,474 = \$4,026$).
- (2) The Additional Purchase Payment of \$10,000 in year 2 is the first Payment or Withdrawal since the latest reduction of the Benefit Base, so the entire \$10,000 is added to the Benefit Base. The new Benefit Base equals \$99,474 ($\$89,474 + \$10,000$). The new Lifetime Income Amount is $.0450 \times \$99,474 = \$4,476$.
- (3) The Additional Purchase Payment of \$10,000 in year 13 is the first Payment or Withdrawal since the Step-up of the Benefit Base at the end of year 12, so the entire \$10,000 is added to the Benefit Base. The new Benefit Base equals \$130,000 ($\$120,000 + \$10,000$). The new Lifetime Income Amount is $.0450 \times \$130,000 = \$5,850$.
- (4) The Additional Purchase Payment of \$10,000 in year 15 is reduced by the \$5,850 Withdrawal since the last increase of the Benefit Base in year 13 by an Additional Purchase Payment. The new Benefit Base equals \$134,150 ($\$130,000 + \$10,000 - \$5,850$). The new Lifetime Income Amount is $.0450 \times \$134,150 = \$6,037$.

333-138846 033-79112
033-46217 333-83558
333-61283

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JOHN HANCOCK LIFE INSURANCE COMPANY OF NEW YORK SEPARATE ACCOUNT A

SUPPLEMENT DATED SEPTEMBER 2, 2008 TO
PROSPECTUSES DATED APRIL 28
AND
PROSPECTUSES DATED JUNE 16, 2008

Optional Income Plus for Life - Joint Life
(Quarterly Step-up Review) Rider
Available in New York

WHAT IS THE PURPOSE OF THIS SUPPLEMENT?

This Supplement describes the features of the Income Plus for Life - Joint Life (Quarterly Step-up Review) Rider that is available for Contracts issued in New York by John Hancock Life Insurance Company of New York. We refer to this Rider as the "NY Income Plus for Life - Joint Life" Rider in this Supplement.

This Supplement is applicable to:

- Contracts issued on or after September 2, 2008 with a NY Income Plus for Life - Joint Life Rider; and
- Contracts issued in New York prior to September 2, 2008 that qualify on or after September 2, 2008 for an exchange of an existing guaranteed minimum withdrawal benefit Rider for a NY Income Plus for Life - Joint Life Rider.

This Supplement is intended to supplement prospectuses dated April 28 and prospectuses dated June 16, 2008 for VENTURE VARIABLE ANNUITY, VENTURE VANTAGE VARIABLE ANNUITY, VENTURE III VARIABLE ANNUITY and VENTURE VISION VARIABLE ANNUITY Contracts issued by John Hancock Life Insurance Company of New York.

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. If you would like another copy of the annuity prospectus, please contact our Annuities Service Center at 1-800-551-2078 to request a free copy. You may also visit our website at www.jhannuitiesnewyork.com.

WHAT ARE THE FEATURES OF THE NY INCOME PLUS FOR LIFE - JOINT LIFE RIDER?

The NY Income Plus for Life - Joint Life Rider is an optional "guaranteed minimum withdrawal benefit" Rider. We describe five features of the NY Income Plus for Life - Joint Life Rider in this Supplement that are different from the Income Plus for Life - Joint Life (Quarterly Step-up Review) Rider available outside of New York:

- Lifetime Income Amount;
- Lifetime Income Date;
- Lifetime Income Bonuses;
- Target Amount adjustment; and
- Rider Fees.

We also provide new examples in this Supplement to illustrate hypothetical results of Contracts with a NY Income Plus for Life - Joint Life Rider. In all other respects, the NY Income Plus for Life - Joint Life Rider is the same as the Income Plus for Life - Joint Life Rider described in the annuity prospectus. You should carefully read the section entitled "VI. Optional Benefits" in the annuity prospectus for more information about the NY Income Plus for Life - Joint Life Rider, revised in accordance with the descriptions of NY Income Plus for Life - Joint Life that follow.

WHAT IS THE LIFETIME INCOME AMOUNT UNDER THE NY INCOME PLUS FOR LIFE - JOINT LIFE RIDER?

The LIFETIME INCOME AMOUNT is the amount we guarantee to be available each Contract Year for withdrawal during the Accumulation Period after the date you purchased the Rider (or the Lifetime Income Date, if later), as long as at least one Covered Person remains alive and qualified as a Covered Person, subject to the terms and conditions of the Rider.

Page 1 of 7

We determine the Lifetime Income Amount as a percentage of the Benefit Base, and the percentage for the New York Income Plus for Life - Joint Life Rider is 4.5%. Therefore, the maximum Lifetime Income Amount for a NY Income Plus for Life - Joint Life Rider is \$225,000.

Any reduction or increase in the Benefit Base will result in a corresponding reduction or increase in the Lifetime Income Amount. We may reduce the Lifetime Income Amount to reflect withdrawals, and we may increase the Lifetime Income Amount to reflect Step-ups, Bonuses and Additional Purchase Payments as provided in the Rider. For Contracts issued outside of New York with an Income Plus for Life - Joint Life (Quarterly Step-up Review) Rider, we also may increase the Lifetime Income Amount to reflect a Target Amount adjustment; however, this feature is NOT applicable to Contracts with the NY Income Plus for Life - Joint Life Rider (please see the "Target Amount" subsection in "VI. Optional Benefits - Income Plus for Life - Joint Life (Quarterly Step-up Review)" in the annuity prospectus for more information).

WHAT IS THE LIFETIME INCOME DATE UNDER THE NY INCOME PLUS FOR LIFE - JOINT LIFE RIDER?

The LIFETIME INCOME DATE is the date on which we determine the Lifetime Income Amount. This will be the date you purchase the Rider if both you and your spouse are age 61 or older at the time; otherwise, the Lifetime Income Date in most cases is the Anniversary Date on, or immediately following, the date the younger spouse would attain age 61. (The Lifetime Income Date does not change if the younger spouse does not survive to this date and the older spouse is still a Covered Person under the Rider.)

HOW DO LIFETIME INCOME BONUSES WORK UNDER A NY INCOME PLUS FOR LIFE - JOINT LIFE RIDER?

We revise the "Lifetime Income Bonuses" subsection in "VI. Optional Benefits - Income Plus for Life - Joint Life (Quarterly Step-up Review)" in the annuity prospectus to provide the following additional description of Lifetime Income Bonuses for NY Income Plus for Life - Joint Life Rider:

Bonuses, when applied, will increase the Benefit Base and the Lifetime Income Amount.

LIFETIME INCOME BONUSES. We will increase the Benefit Base on each Contract Anniversary during one or more "Lifetime Income Bonus Periods" if you take no withdrawals during the previous Contract Year. For these purposes, the initial Lifetime Income Bonus Period coincides with the first 10 Contract Years, starting on the Contract Anniversary after the youngest Covered Person attains age 61, while the Income Plus for Life - Joint Life (Quarterly Step-up Review) Rider is in effect. Each time a Step-up occurs, we will extend the Lifetime Income Bonus Period to the lesser of 10 years from the Step-up Date or the Age 95 Contract Anniversary.

For Contracts with an Income Plus for Life - Joint Life (Quarterly Step-up Review) Riders issued in New York, there is no Bonus payable for Contract Years

up to and including the Contract Year when the younger of you or your spouse attains age 61. If you take no withdrawals in a Contract Year that begins on or after the younger of you or your spouse attains age 61, the Bonus on the following Contract Anniversary will equal:

- 7% of total Purchase Payments to your Contract, if we did not previously Step-up or reduce the Benefit Base and/or the Lifetime Income Amount; otherwise
- 7% of the Benefit Base immediately after the latest Step-up (if greater than the amount used to calculate the previous Bonus) or reduction of the Benefit Base (if less than the amount used to calculate the previous Bonus), increased by the amount of any Purchase Payments applied to the Benefit Base since the latest Step-up or reduction. This means that a Bonus will not decrease after the latest Step-up and will not increase after the latest reduction.

We will not apply any Lifetime Income Bonus, however, to the extent it would increase the Benefit Base to an amount in excess of the maximum Benefit Base of \$5 million.

IS THERE A TARGET AMOUNT ADJUSTMENT UNDER A NY INCOME PLUS FOR LIFE - JOINT LIFE RIDER?

The NY Income Plus for Life - Joint Life Rider does not have a Target Amount adjustment. Please disregard the "Target Amount" subsection in "VI. Optional Benefits - Income Plus for Life - Joint Life (Quarterly Step-up Review)" in the annuity prospectus.

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DO I NEED TO SATISFY ANY CONDITIONS TO PURCHASE A NY INCOME PLUS FOR LIFE - JOINT LIFE RIDER IF I ALREADY OWN A CONTRACT WITH A GUARANTEED MINIMUM WITHDRAWAL BENEFIT RIDER?

Yes. If we issued you a Contract in New York with a Principal Plus for Life, Principal Plus for Life Plus Automatic Annual Step-up, Principal Returns or Income Plus for Life (Quarterly Step-up Review) Rider, you will be allowed to exchange that Rider (the "Current Rider") for a NY Income Plus for Life - Joint Life Rider if:

- the NY Income Plus for Life - Joint Life Rider was not available in New York at the time we issued your Contract; and
- unless we agree otherwise, you elect to exchange your Current Rider within 90 days of September 2, 2008 (i.e., by December 1, 2008).

If you are eligible and decide to exchange your Current Rider for a NY Income Plus for Life - Joint Life Rider:

- you will have to pay the current annual fee for the new Rider, as described in the section entitled "III. Fee Tables" in the annuity prospectus;
- a Covered Person under a new NY Income Plus for Life - Joint Life Rider must be the Covered Person under your Current Rider; and
- we will calculate the initial Benefit Base under the new Rider as of the Contract Date if you exchange your Current Rider before the first Contract Anniversary.

We will deduct the fee for the new NY Income Plus for Life - Joint Life Rider on the first Contract Anniversary following the exchange and each Contract Anniversary thereafter. You must submit all required paperwork in good order to our Annuities Service Center to elect a NY Income Plus for Life - Joint Life Rider. You must do this within 90 days or any extension we permit.

You may lose guaranteed lifetime income benefits, "accumulation benefits," "Bonuses," "Target Amount adjustments" and "Step-ups" under your Current Rider, and have a different Lifetime Income Date, if you purchase a new NY Income Plus for Life - Joint Life Rider.

(Please read the annuity prospectus for information about the additional availability of guaranteed minimum withdrawal benefit Riders after you purchase a Contract.)

Under certain conditions, you also may elect to exchange an existing guaranteed minimum withdrawal benefit Rider to your Contract for a NY Income Plus for Life - Joint Life Rider for a longer time after you purchased a Contract. To find out more about this exchange program, please see the Appendix in your annuity prospectus entitled "Additional Availability of Guaranteed Minimum Withdrawal Benefit Riders."

Except as stated above, you may not elect more than one guaranteed minimum withdrawal benefit Rider for a Contract.

WHAT IS THE FEE FOR THE NY INCOME PLUS FOR LIFE - JOINT LIFE RIDER?

We revise the section entitled "III. Fee Tables" in the annuity prospectus to show the following fee for the NY Income Plus for Life - Joint Life Rider:

OTHER ACCOUNT FEES DEDUCTED FROM CONTRACT VALUE

Optional Guaranteed Minimum Withdrawal Benefit Riders

(You may select only one of the following. We deduct the fee on an annual basis from Contract Value.)

<TABLE>

<CAPTION>

| | INCOME PLUS FOR LIFE (QUARTERLY STEP-UP REVIEW) (issued outside New York) (1) | INCOME PLUS FOR LIFE (QUARTERLY STEP-UP REVIEW) (issued in New York) (1) | INCOME PLUS FOR LIFE - JOINT LIFE (QUARTERLY STEP-UP REVIEW) (issued outside New York) (2) | INCOME PLUS FOR LIFE - JOINT LIFE (QUARTERLY STEP-UP REVIEW) (issued in New York) (2) | PRINCIPAL PLUS FOR LIFE PLUS AUTOMATIC ANNUAL STEP-UP (3) | PRINCIPAL PLUS FOR LIFE (4) | PRINCIPAL RETURNS (5) |
|-------------|---|--|--|---|--|-----------------------------------|--------------------------|
| <S> | <C> | <C> | <C> | <C> | <C> | <C> | <C> |
| Maximum Fee | 1.20% | 1.20% | 1.20% | 1.20% | 1.20% | 0.75% | 0.95% |
| Current Fee | 0.75% | 0.70% | 0.75% | 0.70% | 0.55% | 0.40% | 0.50% |

</TABLE>

- (1) The current charge for the Income Plus for Life (Quarterly Step-up Review) Rider (issued outside NY) is 0.75% of the Adjusted Benefit Base. The current charge for the Income Plus for Life (Quarterly Step-up Review) Rider (issued in NY) is 0.70% of the Adjusted Benefit Base. We reserve the right to increase these charges up to a maximum charge of 1.20 % if the Benefit Base is Stepped-up to equal the Contract Value. The charges for the Income Plus for Life (Annual Step-up Review) Rider (offered where the Quarterly Step-up Review version is not yet available) is provided in the Appendix titled: "Additional Information about Income Plus for Life (Annual Step-up Review) Series."
- (2) The current charge for the Income Plus for Life - Joint Life (Quarterly Step-up Review) Rider (issued outside NY) is 0.75% of the Adjusted Benefit Base. The current charge for the Income Plus for Life - Joint Life (Quarterly Step-up Review) Rider (issued in NY) is 0.70% of the Adjusted Benefit Base. We reserve the right to increase the charge to a maximum charge of 1.20 % if the Benefit Base is Stepped-up to equal the Contract Value. The charges for the Income Plus for Life - Joint Life (Annual Step-up Review) Rider (offered where the Quarterly Step-up Review version is not yet available) is provided in the Appendix titled: "Additional Information about Income Plus for Life (Annual Step-up Review) Series."
- (3) The current charge for the Principal Plus for Life Plus Automatic Annual Step-up Rider is 0.55% of the Adjusted Guaranteed Withdrawal Balance. We reserve the right to increase the charge to a maximum charge of 1.20% if the Guaranteed Withdrawal Balance is Stepped-up to equal the Contract Value.
- (4) The current charge for the Principal Plus for Life Rider is 0.40% of the Adjusted Guaranteed Withdrawal Balance. We reserve the right to increase the charge to a maximum charge of 0.75% if the Guaranteed Withdrawal Balance is Stepped-up to equal the Contract Value.
- (5) The current charge for the Principal Returns Rider is 0.50% of the Adjusted Guaranteed Withdrawal Balance. We reserve the right to increase the charge to a maximum charge of 0.95% if the Guaranteed Withdrawal Balance is Stepped-up to equal the Contract Value.

DO YOU HAVE EXAMPLES TO ILLUSTRATE HOW THE NY INCOME PLUS FOR LIFE - JOINT LIFE RIDER WORKS?

Yes, the following examples provide hypothetical illustrations of the benefits provided under the NY Income Plus for Life - Joint Life optional benefit Rider. These illustrations are not representative of future performance under your Contract, which may be higher or lower than the amounts shown.

The examples in the annuity prospectus assume a Lifetime Income Date and a rate to calculate the Lifetime Income Bonus that differs from those of the NY Income Plus for Life - Joint Life Rider.

We revise the subsection entitled "Impact of Withdrawals" in "VI. Optional

Benefits - Income Plus for Life - Joint Life (Quarterly Step-up Review)" to include the following additional example:

For Contracts issued in New York, both Covered Persons would have to be older than age 61, and the initial Lifetime Income Amount would be 4.5% of the Benefit Base. Assume that in the eighth Contract Year:

- the Contract Value is \$80,000;
- the Benefit Base is \$100,000;
- the Lifetime Income Amount is \$4,500;
- you take a single \$5,000 withdrawal of Contract Value; and
- there are no withdrawal charges under your Contract.

Your withdrawal is an Excess Withdrawal because it is in excess of 4.5% of the Benefit Base (i.e., \$4,500). Since you have incurred an Excess Withdrawal, we will reduce your Benefit Base. In this case, your Contract Value is reduced by 6.25% (i.e., the proportion of the entire withdrawal amount to the Contract Value, or \$5,000/\$80,000) and we would reduce your Benefit Base by the same percentage (\$100,000 times 0.0625, or \$6,250). The Benefit Base after the Excess Withdrawal would be \$100,000 minus \$6,250, or \$93,750. The Lifetime Income Amount after the Excess Withdrawal would be 4.5% of \$93,750, or \$4,219.

Also, we revise the subsection entitled "Interim Review Dates and Adjusted Step-up Values" in "VI. Optional Benefits - Income Plus for Life - Joint Life (Quarterly Step-up Review)" as follows:

EXAMPLE: Assume your Benefit Base at the beginning of Contract Year 2 is \$100,000 and you make no Additional Purchase Payments during that year. Also assume the highest Adjusted Step-up Value on an Interim Review Date is at the end of 6 months, when your Contract Value is \$110,000. Finally, assume that you take no withdrawals during Contract Year 2 and your Contract Value at the end of the year is \$105,000.

Under these assumptions, we would increase your Benefit Base, but not your Contract Value, to \$110,000 at the end of Contract Year 2. If you purchased an Income Plus for Life - Joint Life (Quarterly Step-up Review) Rider outside of New York, we would also increase your annual Lifetime Income Amount from \$4,750 (4.75% of \$100,000) to \$5,225 (4.75% of \$110,000). Your Contract Value would be \$105,000 at the end of Contract Year 2. If you purchased an Income Plus for Life - Joint Life (Quarterly Step-up Review) Rider in New York, we would increase your annual Lifetime Income Amount from \$4,500 (4.5% of \$100,000) to \$4,950 (4.5% of \$110,000). Your Contract Value would be \$105,000 at the end of Contract Year 2.

In addition, the following hypothetical examples are added to the Appendix to the annuity prospectus entitled: "Guaranteed Minimum Withdrawal Benefit Examples":

EXAMPLE 2A. THIS EXAMPLE ILLUSTRATES THE IMPACT OF WAITING FOR WITHDRAWALS.

NEW YORK. Assume a single Purchase Payment of \$100,000 at the youngest Covered Person's age 58, no Additional Purchase Payments are made, and withdrawals equal to the Lifetime Income Amount are taken beginning in year 14. Also assume that the Contract Value is less than the Benefit Base at the eligible Step-up Dates, so there is no Step-up and at least one of the Covered Persons survives at least 14 years from issue.

<TABLE>
<CAPTION>

| CONTRACT YEAR | AGE AT BEGINNING OF YEAR | PURCHASE PAYMENTS | LIFETIME INCOME AMOUNT | WITHDRAWAL TAKEN | BONUS | BENEFIT BASE ON CONTRACT ANNIVERSARY |
|---------------|--------------------------|-------------------|------------------------|------------------|-----------|--------------------------------------|
| <S> | <C> | <C> | <C> | <C> | <C> | <C> |
| At issue | 58 | \$100,000 | N/A | \$ 0 | \$ 0 | \$100,000 (1) |
| 1 | 58 | 0 | N/A | 0 | 0 | 100,000 |
| 2 | 59 | 0 | N/A | 0 | 0 | 100,000 |
| 3 | 60 | 0 | N/A | 0 | 0 | 100,000 |
| 4 | 61 | 0 | 4,500 (2) | 0 | 7,000 (3) | 107,000 (4) |
| 5 | 62 | 0 | 4,815 | 0 | 7,000 | 114,000 |
| 6 | 63 | 0 | 5,130 | 0 | 7,000 | 121,000 |
| 7 | 64 | 0 | 5,445 | 0 | 7,000 | 128,000 |
| 8 | 65 | 0 | 5,760 | 0 | 7,000 | 135,000 |
| 9 | 66 | 0 | 6,075 | 0 | 7,000 | 142,000 |
| 10 | 67 | 0 | 6,390 | 0 | 7,000 | 149,000 |
| 11 | 68 | 0 | 6,705 | 0 | 7,000 | 156,000 |

| | | | | | | |
|----|----|---|-------|-------|-------|---------|
| 12 | 69 | 0 | 7,020 | 0 | 7,000 | 163,000 |
| 13 | 70 | 0 | 7,335 | 0 | 7,000 | 170,000 |
| 14 | 71 | 0 | 7,650 | 7,650 | 0 | 170,000 |

</TABLE>

- (1) The initial Benefit Base is equal to the initial payment of \$100,000. The Benefit Base is used to determine the Lifetime Income Amount and the Rider fee. It is not available for withdrawal as a lump sum.
- (2) The Lifetime Income Amount is calculated on the Contract Anniversary after the youngest Covered Person attains age 61. The Lifetime Income Amount is initially equal to 4.5% of the Benefit Base at that time (.045 x \$100,000 = \$4,500).
- (3) In this example, there is no withdrawal during the Contract Year that begins on the anniversary after the younger Covered Person attains age 61, so a Bonus will be added to the Benefit Base. The Bonus amount is equal to 7% of the total Purchase Payments to date (.07 x \$100,000 = \$7,000).
- (4) Following a Bonus, the Benefit Base is recalculated. The new Benefit Base is equal to the Benefit Base before the Bonus increased by the amount of the Bonus (\$100,000 + \$7,000 = \$107,000).

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EXAMPLE 2B. THIS EXAMPLE ILLUSTRATES ADDITIONAL PURCHASE PAYMENTS.

NEW YORK. Assume an initial Purchase Payment of \$100,000 at youngest Covered Person's age 61, an Additional Purchase Payment of \$10,000 during Contract Year 1, and an Additional Purchase Payment of \$10,000 in year 2. Withdrawals are taken at the end of all Contract Years. Also assume that the Contract Value is less than the Benefit Base so there is no Step-up.

<TABLE>
<CAPTION>

| CONTRACT YEAR | PURCHASE PAYMENTS | BENEFIT BASE AFTER PURCHASE PAYMENT | LIFETIME INCOME AMOUNT AFTER PURCHASE PAYMENT | WITHDRAWAL TAKEN | BENEFIT BASE ON CONTRACT ANNIVERSARY | LIFETIME INCOME AMOUNT ON CONTRACT ANNIVERSARY |
|---------------|-------------------|-------------------------------------|---|------------------|--------------------------------------|--|
| <S> | <C> | <C> | <C> | <C> | <C> | <C> |
| At issue | \$100,000 | \$100,000 | \$4,500 | -- | \$100,000 | \$ 4,500 |
| 1 | 10,000(1) | 110,000(1) | 4,950(1) | \$4,950 | 110,000 | 4,950 |
| 2 | 10,000(2) | 115,050(2) | 5,177(2) | 5,177 | 115,050 | 5,177 |

</TABLE>

- (1) In this example, there is an Additional Purchase Payment during the first Contract Year. Following the Additional Purchase Payment, the Benefit Base is calculated as the initial Benefit Base plus the amount of the Additional Purchase Payment (\$100,000 + \$10,000 = \$110,000). The Lifetime Income Amount is calculated as 4.5% of the Benefit Base immediately after the Purchase Payment (.045 x \$110,000 = \$4,950).
- (2) In the second year, there is another Additional Purchase Payment of \$10,000. Since there was a withdrawal prior to this payment and after the last recalculation of the Benefit Base, the Benefit Base is increased by the excess of the Purchase Payment over the previous withdrawals (\$110,000 + (\$10,000 - \$4,950) = \$115,050). The Lifetime Income Amount is calculated as 4.5% of the Benefit Base immediately after the Purchase Payment (.045 x \$115,050 = \$5,177).

EXAMPLE 2C. THIS EXAMPLE ILLUSTRATES THE IMPACT OF STEP-UPS.

NEW YORK. Assume a single Purchase Payment of \$100,000 at age 61 of the youngest Covered Person, no Additional Purchase Payments are made, and withdrawals equal to the Lifetime Income Amount are taken in Contract Years 1, 2, 3 and 4. Since withdrawals are taken every year, there are no Bonuses. The Benefit Base steps-up at the end of Contract Years 1, 2 and 3.

<TABLE>
<CAPTION>

| CONTRACT YEAR | PURCHASE PAYMENTS | LIFETIME INCOME AMOUNT AFTER PURCHASE PAYMENT | WITHDRAWAL TAKEN | HYPOTHETICAL CONTRACT VALUE ON CONTRACT ANNIVERSARY PRIOR TO RIDER FEE | BENEFIT BASE ON CONTRACT ANNIVERSARY |
|---------------|-------------------|---|------------------|--|--------------------------------------|
| <S> | <C> | <C> | <C> | <C> | <C> |
| At issue | \$100,000 | -- | -- | -- | \$100,000 |
| 1 | 0 | \$4,500 | \$4,500 | \$102,500 | 102,500 |
| 2 | 0 | 4,613(1) | 4,613(1) | 104,539 | 104,539(1) |
| 3 | 0 | 4,704 | 4,704 | 106,587 | 106,587 |
| 4 | 0 | 4,796 | 4,796 | 95,954(2) | 106,587(2) |

- (1) At the end of Contract Year 1, the Contract Value in this example, \$102,500 is greater than the Benefit Base of \$100,000. The Benefit Base will step-up to equal the Contract Value of \$102,500. The Lifetime Income Amount will equal 4.5% of the new Benefit Base (.045 x \$102,500 = \$4,613).
- (2) At the end of Contract Year 4, the Contract Value in this example, \$95,954 is less than the Benefit Base of \$106,587. The Benefit Base will remain at \$106,587.

EXAMPLE 2D. INCOME PLUS FOR LIFE - JOINT LIFE (QUARTERLY STEP-UP REVIEW). THIS EXAMPLE ILLUSTRATES EXCESS WITHDRAWALS AND THE IMPACT OF WITHDRAWALS ON ADDITIONAL PURCHASE PAYMENTS APPLIED TO THE BENEFIT BASE.

NEW YORK. Assume an initial Purchase Payment of \$100,000 at age 61, Additional Purchase Payments in years 2, 13 and 15, an Excess Withdrawal in year 1 and a withdrawal of the Lifetime Income Amount in year 14.

<TABLE>
 <CAPTION>

| CONTRACT YEAR | LIFETIME INCOME AMOUNT BEFORE TRANSACTION | PURCHASE PAYMENTS | WITHDRAWAL TAKEN | HYPOTHETICAL CONTRACT VALUE | BENEFIT BASE | LIFETIME INCOME AMOUNT |
|---------------|---|-------------------|------------------|-----------------------------|--------------|------------------------|
| At issue | -- | \$100,000 | -- | \$100,000 | \$100,000 | \$4,500 |
| 1 | \$4,500 | 0 | \$10,000(1) | 85,000 | 89,474(1) | 4,026(1) |
| 2 | 4,026 | 10,000(2) | 0 | 93,500 | 99,474(2) | 4,476(2) |
| 12 | 4,476 | 0 | 0 | 120,000 | 120,000 | 5,400 |
| 13 | 5,400 | 10,000(3) | 0 | 130,000 | 130,000(3) | 5,850(3) |
| 14 | 5,850 | 0 | 5,850 | 124,150 | 130,000 | 5,850 |
| 15 | 5,850 | 10,000(4) | 0 | 130,325 | 134,150(4) | 6,037(4) |

</TABLE>

- (1) The withdrawal of \$10,000 exceeds the Lifetime Income Amount of \$4,500. We will reduce the Benefit Base in the same proportion as the Contract Value is reduced (i.e., by the entire amount of the withdrawal: \$100,000 - \$100,000 x \$10,000/\$95,000 = \$100,000 - \$10,526 = \$89,474). We will also reduce the Lifetime Income Amount to equal 4.50% of the new Benefit Base (.0450 x \$89,474 = \$4,026).
- (2) The Additional Purchase Payment of \$10,000 in year 2 is the first Payment or Withdrawal since the latest reduction of the Benefit Base, so the entire \$10,000 is added to the Benefit Base. The new Benefit Base equals \$99,474 (\$89,474 + \$10,000). The new Lifetime Income Amount is .0450 x \$99,474 = \$4,476.
- (3) The Additional Purchase Payment of \$10,000 in year 13 is the first Payment or Withdrawal since the Step-up of the Benefit Base at the end of year 12, so the entire \$10,000 is added to the Benefit Base. The new Benefit Base equals \$130,000 (\$120,000 + \$10,000). The new Lifetime Income Amount is .0450 x \$130,000 = \$5,850.
- (4) The Additional Purchase Payment of \$10,000 in year 15 is reduced by the \$5,850 Withdrawal since the last increase of the Benefit Base in year 13 by an Additional Purchase Payment. The new Benefit Base equals \$134,150 (\$130,000 + \$10,000 - \$5,850). The new Lifetime Income Amount is .0450 x \$134,150 = \$6,037.

0808: 1303119

033-79112 033-46217
 333-138846 333-61283
 333-83558

PART A

INFORMATION REQUIRED IN A PROSPECTUS

VERSION A
 (Venture III Variable Annuity)
 (currently issued contracts)

(Incorporated by reference to this Registration Statement, File No. 333-83558, filed on April 28, 2008 and June 13, 2008 and supplemented June 30 and July 17, 2008.)

VERSION B & C
(Venture III and Wealthmark ML3 Variable Annuity)
(prior contracts version)

(Incorporated by reference to this Registration Statement, File No. 333-83558, filed on April 28, 2008, and supplemented on June 13, June 30, and July 17, 2008.)

PART B

INFORMATION REQUIRED IN A

STATEMENT OF ADDITIONAL INFORMATION

(Incorporated by reference to this Registration Statement, File No. 333-83558, filed on April 28, 2008.)

PART C OTHER INFORMATION

Guide to Name Changes and Successions:

NAME CHANGES

| <S> <TABLE> <CAPTION> DATE OF CHANGE ----- <S> | OLD NAME ----- <C> | NEW NAME ----- <C> |
|---|---|---|
| October 1, 1997 | FNAL Variable Account | The Manufacturers Life Insurance Company of New York Separate Account A |
| October 1, 1997 | First North American Life Assurance Company | The Manufacturers Life Insurance Company of New York |
| November 1, 1997 | NAWL Holding Co., Inc. | Manulife-Wood Logan Holding Co., Inc. |
| September 24, 1999 | Wood Logan Associates, Inc. | Manulife Wood Logan, Inc |
| January 1, 2005 | The Manufacturers Life Insurance Company of New York Separate Account A | John Hancock Life Insurance Company of New York Separate Account A |
| January 1, 2005 | The Manufacturers Life Insurance Company of New York | John Hancock Life Insurance Company of New York Separate Account A. |
| January 1, 2005 | Manulife Financial Securities LLC | John Hancock Distributors LLC |
| January 1, 2005 | Manufacturers Securities Services LLC | John Hancock Investment Management Services LLC |

On September 30, 1997, Manufacturers Securities Services, LLC succeeded to the business of NASL Financial Services, Inc.

The following changes became effective January 1, 2002: The Manufacturers Life Insurance Company of North America ("Manulife North America") merged into The Manufacturers Life Insurance Company (U.S.A.) with the latter becoming the owner of all of Manulife North America's assets.

* * * * *

Item 24. Financial Statements and Exhibits

(a) Financial Statements

- (1) Financial Statements of the Registrant, John Hancock Life Insurance Company of New York Separate Account A, incorporated by reference to Post-Effective Amendment No.16 to this Registration Statement, File No. 333-83558, filed on April 28, 2008.
- (2) Financial Statements of the Depositor, John Hancock Life Insurance Company of New York, incorporated by reference to Post-Effective Amendment No.16 to this Registration Statement, File No. 333-83558, filed on April 28, 2008.

(b) Exhibits

- (1) (a) Resolution of the Board of Directors of First North American Life Assurance Company establishing the FNAL Variable Account - incorporated by reference to Exhibit

- (b) (1) (a) to Form N-4, File No. 33-46217 filed February 25, 1998.
- (b) Resolution of the Board of Directors of First North American Life Assurance Company establishing the Fixed Separate Account - incorporated by reference to Exhibit (b) (1) (b) to Form N-4, File No. 33-46217 filed February 25, 1998.
- (2) Agreements for custody of securities and similar investments - NOT APPLICABLE.
- (3) (a) Underwriting and Distribution Agreement between The Manufacturers Life Insurance Company of New York (Depositor) and Manufacturers Financial Securities LLC (Underwriter)-incorporated by reference to Exhibit (b) (3) (a) to the Registrant's Initial Registration Statement on Form N-4 File, No.333-83558, filed February 28, 2002.
- (b) Selling Agreement between The Manufacturers Life Insurance Company of New York, Manufacturers Financial Securities LLC (Underwriter) and General Agents-incorporated by reference to Exhibit (b) (3) (b) to the Registrant's Initial Registration Statement on Form N-4 File, No.333-83558, filed February 28, 2002.
- (4) (a) (i) Form of Specimen Flexible Purchase Payment Individual Deferred Combination Fixed and Variable Annuity Contract, Non-Participating (v24) - incorporated by reference to Exhibit (b) (4) (a) (i) to the Registrant's Initial Registration Statement on Form N-4 File, No.333-83558, filed February 28, 2002.
- (ii) Form of Specimen Income Plus for Life Rider, incorporated by reference to Exhibit 24. (b)4(b) (vi) to Post-Effective Amendment No. 30 to Registration Statement, File No. 033-79112, filed on April 28, 2008.
- (iii) Form of Specimen Principal Plus for Life Rider, incorporated by reference to Exhibit 24. (b)4(b) (vii) to Post-Effective Amendment No. 30 to Registration Statement, File No. 033-79112, filed on April 28, 2008.
- (iv) Form of Specimen Principal Plus for Life Plus Annual Automatic Step-up Rider, incorporated by reference to Exhibit 24. (b)4(b) (viii) to Post-Effective Amendment No. 30 to Registration Statement, File No. 033-79112, filed on April 28, 2008.
- (v) Form of Specimen Principal Returns Rider, incorporated by reference to Exhibit 24. (b)4(b) (ix) to Post-Effective Amendment No. 30 to Registration Statement, File No. 033-79112, filed on April 28, 2008.
- (vi) Form of Specimen Annual Step Death Benefit Rider, incorporated by reference to Exhibit 24. (b)4(b) (x) to Post-Effective Amendment No. 30 to Registration Statement, File No. 033-79112, filed on April 28, 2008.
- (vii) Form of Specimen Income Plus for Life (Quarterly Step-up Review) Rider (BR001Q.08-NY), incorporated by reference to Exhibit 24. (b)4(b) (xi) to Post-Effective Amendment No. 33 to Registration Statement, File No. 033-79112, filed on June 13, 2008.
- (viii) Form of Specimen Income Plus for Life (Quarterly Step-up Review) Rider (BR001NQ.08-NY), incorporated by reference to Exhibit 24. (b)4(b) (xii) to Post-Effective Amendment No. 33 to Registration Statement, File No. 033-79112, filed on June 13, 2008.
- (5) (a) (i) Form of Specimen Application for Flexible Purchase Payment Individual Deferred Combination Fixed and Variable Annuity Contract, Non-Participating (v24) - previously filed as Exhibit 24. (b) (5) (a) (i) to post-effective amendment no. 8 to Registrant's Registration Statement on Form N-4 File, No.33-79112, filed February 25, 2000.
- (ii) Form of Specimen Flexible Payment Deferred Variable Annuity Application for Venture III (APPVENIII0507-NY), incorporated by reference to Exhibit 24. (b) (5) (a) (ii) to Post-Effective Amendment No. 17 to this Registration

- (iii) Form of Flexible Payment Deferred Variable Annuity Application for Venture III (APPVENIII0507-NY) (0908:120228) - [FILED HEREWITH]
- (6) (a) (i) Declaration of Intention and Charter of First North American Life Assurance Company - incorporated by reference to Exhibit (b) (6) (a) (i) to post-effective amendment no. 7 to Registrant's Registration Statement on Form N-4 File, No.33-46217, filed February 25, 1998.
- (ii) Certificate of Amendment of the Declaration of Intention and Charter of First North American Life Assurance Company - incorporated by reference to Exhibit (b) (6) (a) (ii) to post-effective amendment no. 7 to Registrant's Registration Statement on Form N-4 File, No.33-46217, filed February 25, 1998.
- (iii) Certificate of Amendment of the Declaration of Intention and Charter of The Manufacturers Life Insurance Company of New York - incorporated by reference to Exhibit (b) (6) (a) (iii) to post-effective amendment no. 7 to Registrant's Registration Statement on Form N-4 File, No.33-46217, filed February 25, 1998.
- (iv) Certificate of Amendment of the Declaration of Intention and Charter of John Hancock Life Insurance Company of New York dated as of January 1, 2005- Incorporated by reference to Exhibit (b) (6) (a) (iv) to Form N-4, file number 033-79112, filed May 1, 2007.
- (v) Certificate of Amendment of the Declaration of Intention and Charter of John Hancock Life Insurance Company of New York dated as of August 10, 2006- Incorporated by reference to Exhibit (b) (6) (a) (v) to Form N-4, file number 033-79112, filed May 1, 2007.
- (b) By-laws of John Hancock Life Insurance Company of New York, as amended and restated as of August 10, 2006- Incorporated by reference to Exhibit (b) (6) (b) to Form N-4, file number 033-79112, filed May 1, 2007.
- (7) Contract of reinsurance in connection with the variable annuity contracts being offered - NOT APPLICABLE.
- (8) Other material contracts not made in the ordinary course of business which are to be performed in whole or in part on or after the date the registration statement is filed:
 - (i) Administrative Agreement between The Manufacturers Life Insurance Company of New York and The Manufacturers Life Insurance Company -incorporated by reference to Exhibit (b) (3) (a) to the Registrant's Initial Registration Statement on Form N-4 File, No.333-83558, filed February 28, 2002.
 - (ii) Investment Services Agreement between The Manufacturers Life Insurance Company and The Manufacturers Life Insurance Company of New York - incorporated by reference to Exhibit 1(A) (8) (c) to pre-effective amendment no. 1 to The Manufacturers Life Insurance Company of New York Separate Account B Registration Statement on Form S-6, filed March 16, 1998.
 - (iii) (A) Participation Agreement among John Hancock Life Insurance Company (U.S.A.), John Hancock Life Insurance Company of New York, John Hancock Life Insurance Company, John Hancock Variable Life Insurance Company and John Hancock Trust dated April 20, 2005. Incorporated by reference to pre-effective amendment no. 1 file number 333-126668 filed with the Commission on October 12, 2005.
 - (B) Shareholder Information Agreement between John Hancock Life Insurance Company (U.S.A.), John Hancock Life Insurance Company of New York, John Hancock Life Insurance Company, John Hancock Variable Life Insurance, and John Hancock Trust portfolios (except American Funds Insurance Series) dated April 16, 2007. Incorporated by reference to post-effective amendment number 9 file number 333-85284 filed with the

Commission in April, 2007.

- (C) Shareholder Information Agreement between John Hancock Life Insurance Company (U.S.A.), John Hancock Life Insurance Company of New York, John Hancock Life Insurance Company, John Hancock Variable Life Insurance, and John Hancock Trust on behalf of series of the Trust that are feeder funds of the American Funds Insurance Series dated April 16, 2007. Incorporated by reference to post-effective amendment number 9 file number 333-85284 filed with the Commission in April, 2007.
 - (D) Shareholder Information Agreement dated October 16, 2007 between John Hancock Life Insurance Company (U.S.A.), John Hancock Life Insurance Company of New York, and DWS Scudder Distributors, Inc. on behalf of series of the DWS Investments VIT Funds. Incorporated by reference to post-effective amendment number 24 file number 333-70728 filed with the Commission in April, 2008.
 - (E) Form of Participation Agreement among The Manufacturers Insurance Company (U.S.A.), The Manufacturers Insurance Company of New York, PIMCO Variable Insurance Trust and PIMCO Advisors Distributors LLC dated April 30, 2004. Incorporated by reference to pre-effective amendment no. 1 file number 333-126668 filed with the Commission on October 12, 2005.
 - (F) Form of Shareholder Information Agreement between John Hancock Life Insurance Company (U.S.A.) and/or John Hancock Life Insurance Company of New York and Allianz Global Investors Distributors LLC on behalf of PIMCO Funds and Fixed Income Shares. Incorporated by reference to post-effective amendment number 24 file number 333-70728 filed with the Commission in April, 2008.
 - (G) Shareholder Information Agreement dated April 16, 2007 by and between BlackRock Distributors, Inc, John Hancock Life Insurance Company (U.S.A.) and John Hancock Life Insurance Company of New York. Incorporated by reference to post-effective amendment number 24 file number 333-70728 filed with the Commission in April, 2008.
- (9) Opinion of Counsel and consent to its use as to the legality of the securities being registered- Incorporated by reference to Exhibit (A) (9) to pre-effective amendment no. 1 to this registration statement filed on September 6, 2002.
- (10) Written consent of Ernst & Young LLP, independent registered public accounting firm, incorporated by reference to Post-Effective Amendment No.16 to this Registration Statement, File No. 333-83558, filed on April 28, 2008.
- (11) All financial statements omitted from Item 23, Financial Statements - NOT APPLICABLE.
- (12) Agreements in consideration for providing initial capital between or among Registrant, Depositor, Underwriter or initial contract owners - NOT APPLICABLE.
- (13) Schedules of computations - Incorporated by reference to Exhibit (b) (13) to post effective amendment no. 2 to Form N-4, file number 33-76162 filed March 1, 1996.
- (14) (a) Power of Attorney (James R. Boyle, Thomas Borshoff, Marc Costantini, Steven A. Finch, Ruth Ann Fleming, James D. Gallagher, William P. Hicks III, Katherine MacMillan, Neil M. Merkl, Lynne Patterson, Bradford J. Race, Jr., Diana Scott, Bruce Specca, and Robert Ullmann). - Incorporated by reference to Exhibit (b) (14) (a) to post-effective amendment no. 28 to this registration statement, filed October 1, 2007.
- (b) Power of Attorney for Marianne Harrison. [FILED HEREWITH]

Item 25. Directors and Officers of the Depositor.

OFFICERS AND DIRECTORS OF JOHN HANCOCK LIFE INSURANCE COMPANY OF NEW YORK
AS OF JUNE 6, 2008

| NAME AND PRINCIPAL BUSINESS ADDRESS | POSITION WITH DEPOSITOR |
|-------------------------------------|--|
| James D. Gallagher* | Chairman and President |
| Thomas Borshoff* | Director |
| Marc Costantini* | Director and Executive Vice President |
| Steven A. Finch+ | Director |
| Ruth Ann Fleming* | Director |
| Marianne Harrison*** | Director |
| William P. Hicks III* | Director |
| Katherine MacMillan** | Director, Senior Vice President - Retirement Plan Services |
| Neil M. Merkl* | Director |
| Bradford J. Race, Jr.* | Director |
| Diana Scott* | Director |
| Bruce R. Specca* | Director |
| Robert L. Ullmann* | Director |
| Emanuel Alves* | Secretary and Chief Administrative Officer |
| James R. Boyle+ | Executive Vice President - US Insurance |
| Philip Clarkson*** | Vice President - US Taxation |
| Brian Collins** | Vice President - US Taxation |
| Edward Eng** | Vice President - Product Development, Retirement Plan Services |

OFFICERS AND DIRECTORS OF JOHN HANCOCK LIFE INSURANCE COMPANY OF NEW YORK
AS OF JUNE 6, 2008

| NAME AND PRINCIPAL BUSINESS ADDRESS | POSITION WITH DEPOSITOR |
|-------------------------------------|---|
| Richard Harris** | Appointed Actuary |
| Helene Landow** | Director - State Compliance Office |
| Peter J. Levitt** | Senior Vice President and Treasurer |
| Gregory Mack* | Senior Vice President - Distribution |
| Steven McCormick** | Vice President - Operations, Retirement Plan Services |
| Hugh McHaffie* | Executive Vice President - US Wealth Management |
| Lynne Patterson* | Senior Vice President and Chief Financial Officer |
| Krishna Ramdial** | Vice President - Treasury |
| Thomas Samoluk* | Vice President - Government Relations |
| Jonnie Smith* | Vice President - Administration |
| Brooks Tingle+ | Senior Vice President - Life Operations |
| Jeffery J. Whitehead* | Vice President and Controller |

* Principal business office is 601 Congress Street, Boston, MA 02210

** Principal business office is 200 Bloor Street, Toronto, Canada M4W 1E5

*** Principal business office is 200 Berkeley Street, Boston, MA 02116

+ Principal business office is 197 Clarendon Street, Boston, MA 02117

Item 26. Persons Controlled by or Under Common Control with Depositor or Registrant.

Registrant is a separate account of John Hancock Life Insurance Company (U.S.A.)

(the "Company"), operated as a unit investment trust. Registrant supports certain benefits payable under the Company's variable annuity contracts by investing assets allocated to various investment options in shares of John Hancock Trust (the "Trust"), which is a "series" type of mutual fund registered under the Investment Company Act of 1940 (the "Act") as an open-end management investment company. The purchasers of variable annuity and variable life insurance contracts, in connection with which the Trust is used, will have the opportunity to instruct the Company with respect to the voting of the shares of the Series Fund held by Registrant as to certain matters. Subject to the voting instructions, the Company directly controls Registrant.

On the effective date of this Amendment to the Registration Statement, the Company and its affiliates are controlled by Manulife Financial Corporation ("MFC"). A list of other persons controlled by MFC as of December 31, 2007 appears below:

MANULIFE FINANCIAL CORPORATION
PRINCIPAL SUBSIDIARIES - DECEMBER 31, 2007

<TABLE>
<S>

<C>

<C>

Manulife Financial
Corporation (Canada)

|
|
|-----
|
|

The Manufacturers Life
Insurance Company (1)
(Canada)

|
|

| | | | | | | | |
|---|---|--|---|---|--|---|--|
| | | | : : 97.74% | | | | |
| ----- NAL Resources Management Limited (Canada) ----- | ----- MFC Global Investment Management (U.S.A.) Limited (Canada) ----- | ----- Berkshire Insurance Services Inc. (Ontario) ----- | ----- Manulife Insurance (Thailand) Public Company Limited (Thailand) ----- | ----- Manulife Holdings (Bermuda) Limited (Bermuda) ----- | ----- MFC Global Fund Management Limited (England) ----- | ----- MLI Resources Inc. (Alberta) ----- | |
| | | | 99.9999% | | | : 99.91% | |
| ----- Manulife Securities International Ltd. (Canada) ----- | ----- Manulife Holdings (Alberta) Limited (Alberta) ----- | ----- Berkshire Investment Group, Inc. (Ontario) ----- | ----- Manulife Asset Management (Thailand) Company Limited (Thailand) ----- | ----- Manufacturers P&C Limited (Barbados) ----- | ----- MFC Global Investment Management (Europe) Limited (England) ----- | ----- Manulife Life Insurance Company (Japan) ----- | |
| | | | | | | | |
| ----- Manulife Bank of Canada (Canada) ----- | ----- Manulife Holdings (Delaware) LLC (Delaware) ----- | ----- Berkshire Securities Inc. (Ontario) ----- | ----- Manulife (Vietnam) Limited (Vietnam) ----- | ----- Manufacturers Life Reinsurance Limited (Barbados) ----- | | ----- MFC Global Investment Management (Japan) Limited (Japan) ----- | |
| | | | | | | | |
| ----- Manulife Canada Ltd. (Canada) ----- | ----- The Manufacturers Investment Corporation (Michigan) ----- | ----- EIS Services (Bermuda) Limited (Bermuda) ----- | ----- Manulife Vietnam Fund Management Company Limited (Vietnam) ----- | ----- Manulife International Holdings Limited (Bermuda) ----- | | | |

| | | | | | |
|---|---|---|---|---|---|
| First North American Insurance Company (Canada) | John Hancock Life Insurance Company (U.S.A.) (Michigan) | Manulife Reinsurance Limited (Bermuda) | Manulife (Singapore) Pte. Ltd. (Singapore) | Manulife (International) Limited (Bermuda) | Manulife Asset Management (Asia) Limited (Barbados) |
| | 57% | | | 51% | |
| FNA Financial Inc. (Canada) | John Hancock Investment Management Services, LLC (3) (Delaware) | PT Asuransi Jiwa Manulife Indonesia (1) (2) (Indonesia) | Manulife Asset Management (Singapore) Pte. Ltd. (Singapore) | Manulife-Sinochem Life Insurance Co. Ltd. (China) | Manulife Asset Management (Hong Kong) Limited (Hong Kong) |
| | 38% | : | | | |
| Elliott & Page Limited (Ontario) | John Hancock Life Insurance Company of New York (New York) | PT Manulife Aset Manajemen Indonesia (Indonesia) | The Manufacturers Life Insurance Co. (Phils.), Inc. (Philippines) | | |

</TABLE>

<TABLE>

<S>

<C>

| | | | | |
|---|---|---|---|--|
| Manulife Financial Corporation (Canada) | | | | |
| The Manufacturers Life Insurance Company (1) (Canada) | John Hancock Holdings (Delaware) LLC (3) (Delaware) | | | |
| | John Hancock Financial Services, Inc. (Delaware) | | | |
| | John Hancock Life Insurance Company (Massachusetts) | John Hancock International Holdings, Inc. (Massachusetts) | | John Hancock International, Inc. (Massachusetts) |
| | | 45.76% | | 50% |
| 96.24% | PT Asuransi Jiwa John Hancock Indonesia (1) (Indonesia) | John Hancock Subsidiaries LLC (Delaware) | Manulife Insurance (Malaysia) Berhad (Malaysia) | John Hancock Tianan Life Insurance Company (China) |

| | |
|---|---|
| John Hancock Variable Life Insurance Company (Massachusetts) | John Hancock Financial Network, Inc. (Massachusetts) |
| | Hancock Natural Resource Group, Inc. (Delaware) |
| | Declaration Management & Research LLC (Delaware) |
| | The Berkeley Financial Group LLC (Delaware) (3) |
| | : |
| | : |
| | John Hancock Funds LLC (Delaware) |

</TABLE>

- (1) The Manufacturers Life Insurance Company holds indirectly the remaining 3.76% of PT Asuransi Jiwa John Hancock Indonesia through PT Asuransi Jiwa Manulife Indonesia.
- (2) PT Asuransi Jiwa Manulife Indonesia holds indirectly the remaining 5% of its own equity.
- (3) John Hancock Holdings (Delaware) LLC holds indirectly the remaining 5% of John Hancock Investment Management Services LLC through The Berkeley Financial Group LLC.

.... Indirect Control

---- Direct Control

Prepared by: Corporate Tax
Date: Revised March 11, 2008

This chart displays voting shares. All entities are 100% controlled unless otherwise indicated.

Item 27. Number of Contract Owners.

As of MARCH 31, 2008 there were 9,120 qualified and 7,621 non-qualified contracts of the series offered hereby outstanding.

Item 28. Indemnification.

Article 10 of the Charter of the Company provides as follows:

TENTH: No director of the Corporation shall be personally liable to the Corporation or any of its shareholders for damages for any breach of duty as a director; provided, however, the foregoing provision shall not eliminate or limit (i) the liability of a director if a judgment or other final adjudication adverse to such director established his or her such acts or omissions were in bad faith or involved intentional misconduct or were acts or omissions (a) which he or she knew or reasonably should have known violated the New York Insurance Law or (b) which violated a specific standard of care imposed on directors directly, and not by reference, by a provision of the New York Insurance Law (or any regulations promulgated thereunder) or (c) which constituted a knowing violation of any other law, or establishes that the director personally gained in fact a financial profit or other advantage to which the director was not legally entitled or (ii) the liability of a director for any act or omission prior to the adoption of this Article by the shareholders of the Corporation. Any repeal or modification of this Article by the shareholders of the Corporation shall be prospective only, and shall not adversely affect any limitation on the personal liability of a director of the Corporation existing at the time of such repeal or modification.

Article VII of the By-laws of the Company provides as follows:

Section VII.1. Indemnification of Directors and Officers. The Corporation may indemnify any person made, or threatened to be made, a party to an action by or in the right of the corporation to procure a judgment in its favor by reason of the fact that he or she, his or her testator, testatrix or intestate, is or was a director or officer of the Corporation, or is or was serving at the request of the Corporation as a director or officer of any other corporation of any type or kind, domestic or foreign, of any partnership, joint venture, trust, employee benefit plan or other enterprise, against amounts paid in settlement and reasonable expenses, including attorneys' fees, actually and necessarily incurred by him or her in connection with the defense or settlement of such action, or in connection with an appeal therein, if such director or officer acted, in good faith, for a purpose which he or she reasonably believed to be in, or, in the case of service for any other corporation or any partnership, joint venture, trust, employee benefit plan or other enterprise, not opposed to, the best interests of the Corporation, except that no indemnification under this Section shall be made in respect of (1) a threatened action, or a pending action which is settled or is otherwise disposed of, or (2) any claim, issue or matter as to which such person shall have been adjudged to be liable to the Corporation, unless and only to the extent that the court in which the action was brought, or, if no action was brought, any court of competent jurisdiction, determines upon application that, in view of all the circumstances of the case, the person is fairly and reasonably entitled to indemnity for such portion of the settlement amount and expenses as the court deems proper.

The Corporation may indemnify any person made, or threatened to be made, a party to an action or proceeding (other than one by or in the right of the Corporation to procure a judgment in its favor), whether civil or criminal, including an action by or in the right of any other corporation of any type or kind, domestic or foreign, or any partnership, joint venture, trust, employee benefit plan or other enterprise, which any director or officer of the Corporation served in any capacity at the request of the Corporation, by reason of the fact that he or she, his or her testator, testatrix or intestate, was a director or officer of the Corporation, or served such other corporation, partnership, joint venture, trust, employee benefit plan or other enterprise in any capacity, against judgments, fines, amounts paid in settlement and reasonable expenses, including attorneys' fees actually and necessarily incurred as a result of such action or proceeding, or any appeal therein, if such director or officer acted, in good faith, for a purpose which he or she reasonably believed to be in, or, in the case of service for any other corporation or any partnership, joint venture, trust, employee benefit plan or other enterprise, not opposed to, the best interests of the Corporation and, in criminal actions or proceedings, in addition, had no reasonable cause to believe that his or her conduct was unlawful.

The termination of any such civil or criminal action or proceeding by judgment, settlement, conviction or upon a plea of nolo contendere, of its equivalent, shall not in itself create a presumption that any such director or officer did not act, in good faith, for a purpose which he or she reasonably believed to be in, or, in the case of service for any other corporation or any partnership, joint venture, trust, employee benefit plan or other enterprise, not opposed to, the best interest of the Corporation or that he or she had reasonable cause to believe that his or her conduct was unlawful.

Notwithstanding the foregoing, Registrant hereby makes the following undertaking pursuant to Rule 484 under the Securities Act of 1933:

Insofar as indemnification for liability arising under the Securities Act of 1933 may be permitted to directors, officers and controlling persons of the registrant pursuant to the foregoing provisions, or otherwise, the registrant has been advised that in the opinion of the Securities and Exchange Commission such indemnification is against public policy as expressed in the Act and is,

therefore, unenforceable. In the event a claim for indemnification against such liabilities (other than the payment by the registrant of expenses incurred or paid by a director, officer or controlling person of the registrant in the successful defense of any action, suit or proceeding) is asserted by such director, officer or controlling person in connection with the securities being registered, the registrant will, unless in the opinion of its counsel the matter has been settled by controlling precedent, submit to a court of appropriate jurisdiction the question whether such indemnification by it is against public policy as expressed in the Act and will be governed by the final adjudication of such issue.

Item 29. Principal Underwriters.

- (a) Set forth below is information concerning other investment companies for which John Hancock Distributors, LLC ("JHD LLC"), the principal underwriter of the contracts, acts as investment adviser or principal underwriter.

| <TABLE> <CAPTION> NAME OF INVESTMENT COMPANY ----- | CAPACITY IN WHICH ACTING ----- |
|---|-----------------------------------|
| <S> | <C> |
| John Hancock Life Insurance Company (U.S.A.) Separate Account H | Principal Underwriter |
| John Hancock Life Insurance Company (U.S.A.) Separate Account A | Principal Underwriter |
| John Hancock Life Insurance Company (U.S.A.) Separate Account N | Principal Underwriter |
| John Hancock Life Insurance Company (U.S.A.) Separate Account I | Principal Underwriter |
| John Hancock Life Insurance Company (U.S.A.) Separate Account L | Principal Underwriter |
| John Hancock Life Insurance Company (U.S.A.) Separate Account M | Principal Underwriter |
| John Hancock Life Insurance Company of New York Separate Account A | Principal Underwriter |
| John Hancock Life Insurance Company of New York Separate Account B | Principal Underwriter |
| John Hancock Variable Annuity Account H | Principal Underwriter |
| John Hancock Variable Annuity Account U | Principal Underwriter |
| John Hancock Variable Annuity Account V | Principal Underwriter |
| John Hancock Variable Life Account UV | Principal Underwriter |
| John Hancock Variable Annuity Account I | Principal Underwriter |
| John Hancock Variable Annuity Account JF | Principal Underwriter |
| John Hancock Variable Life Account S | Principal Underwriter |
| John Hancock Variable Life Variable Account U | Principal Underwriter |
| John Hancock Variable Life Variable Account V | Principal Underwriter |

(b) John Hancock Life Insurance Company (U.S.A.) is the sole member of John Hancock Distributors LLC (JHD LLC). The management of JHD LLC is vested in its board of managers (consisting of Edward Eng**, Steve Finch***, Lynne Patterson*, Christopher M. Walker**, Warren Thomson*** and Karen Walsh*) who have authority to act on behalf of JHD LLC.

* Principal business office is 601 Congress Street, Boston, MA 02210

** Principal business office is 200 Bloor Street, Toronto, Canada M4W 1E5

*** Principal business office is 197 Clarendon St, Boston, MA 02116

(c) None.

Item 30. Location of Accounts and Records.

All books and records are maintained at 100 Summit Lake Drive, Second Floor, Valhalla, New York 10595.

Item 31. Management Services.

The Company has entered into an Administrative Services Agreement with The Manufacturers Life Insurance Company (U.S.A.) ("Manulife USA"). This Agreement provides that under the general supervision of the Board of Directors of the Company, and subject to initiation, preparation and verification by the Chief Administrative Officer of the Company, Manulife shall provide accounting services related to the provision of a payroll support system, general ledger, accounts payable, tax and auditing services.

Item 32. Undertakings.

(a) Representation of Insurer pursuant to Section 26 of the Investment Company Act of 1940.

John Hancock Life Insurance Company of New York (the "Company") hereby represents that the fees and charges deducted under the Contracts issued pursuant to this registration statement, in the aggregate, are reasonable in relation to the services rendered, the expenses expected to be incurred and the risks assumed by the Company.

(b) Representation of Registrant Pursuant to Section 403(b) of the Internal Revenue Code of 1986, as amended

The Company is relying on a no-action letter issued in connection with funding vehicles for retirement plans meeting the requirements of Section 403(b) of the Internal Revenue Code of 1986, as amended, on November 28, 1988, SEC Reference No. IP-6-88, and is complying with the provisions of paragraphs 1-4 of such no action letter.

(c) Undertakings Pursuant to Item 32 of Form N-4

- (1) The Depositor and Registrant will file a post-effective amendment to this registration statement as frequently as is necessary to insure that the audited financial statements in the registration statement are never longer than 16 months old for so long as payments under the variable annuity contracts may be accepted;
- (2) The Depositor and Registrant will include either (1) as part of any application to purchase a contract offered by the prospectus, a space that an applicant can check to request a Statement of Additional Information, or (2) a post card or similar communication affixed to or included in the prospectus that the applicant can remove to send for a Statement of Additional Information; and
- (3) The Depositor and Registrant will deliver any Statement of Additional Information and any financial statements required to be made available under this form promptly upon written or oral request.

SIGNATURES

Pursuant to the requirements of the Securities Act of 1933 and the Investment Company Act of 1940, the Registrant and the Depositor certify that they meet all the requirements for effectiveness of this post-effective amendment to the Registration Statement pursuant to Securities Act of 1933 Rule 485(b) and they have caused this amended Registration Statement to be signed on their behalf in the City of Boston, Massachusetts, on this twenty-ninth day of August 2008.

JOHN HANCOCK LIFE INSURANCE COMPANY OF NEW YORK
SEPARATE ACCOUNT A
(Registrant)

By: JOHN HANCOCK LIFE INSURANCE COMPANY OF NEW YORK
(Depositor)

By: /s/ James D. Gallagher

James D. Gallagher
Chairman and President

JOHN HANCOCK LIFE INSURANCE COMPANY OF NEW YORK

By: /s/ James D. Gallagher

James D. Gallagher
Chairman and President

SIGNATURES

As required by the Securities Act of 1933, this amended Registration Statement has been signed by the following persons in the capacities with the Depositor on this twenty-ninth day of August 2008.

| <TABLE> <CAPTION> Signature ----- <S> | Title ----- <C> |
|---|---|
| /s/ James D. Gallagher ----- James D. Gallagher | Chairman and President (Principal Executive Officer) |
| /s/ Lynne Patterson ----- Lynne Patterson | Senior Vice President and Chief Financial Officer (Principal Financial Officer) |
| /s/ Jeffery J. Whitehead ----- Jeffery J. Whitehead | Vice President and Controller (Principal Accounting Officer) |

| | |
|---|----------------------------|
| * ----- Thomas Borshoff | Director |
| * ----- Marc Costantini | Director |
| * ----- Steven A. Finch | Director |
| * ----- Ruth Ann Fleming | Director |
| * ----- Marianne Harrison | Director |
| * ----- William P. Hicks III | Director |
| * ----- Katherine MacMillan | Director |
| * ----- Neil M. Merkl | Director |
| * ----- Bradford J. Race, Jr. | Director |
| * ----- Diana Scott | Director |
| * ----- Bruce R. Speca | Director |
| * ----- Robert L. Ullmann | Director |
| */s/ Thomas J. Loftus ----- Thomas J. Loftus Pursuant to Power of Attorney </TABLE> | Senior Counsel - Annuities |

EXHIBIT INDEX

| | |
|-----------------------|--|
| <TABLE> | |
| <CAPTION> | |
| ITEM NO. | DESCRIPTION |
| ----- | ----- |
| <S> | <C> |
| 24. (b) (5) (a) (iii) | Form of Variable Annuity Application. |
| 24. (b) (14) (b) | Power of Attorney for Marianne Harrison. |
| </TABLE> | |

FOR USE IN NEW YORK ONLY

Address: P.O. Box 9506, Portsmouth, NH 03802-9506
Overnight mailing address: 164 Corporate Drive, Portsmouth, NH 03801-6815
(JOHN HANCOCK (R) LOGO) Home Office: Valhalla, NY Phone: 800-551-2078
JOHN HANCOCK ANNUITIES Web Address: www.jhannuitiesnewyork.com

JOHN HANCOCK LIFE INSURANCE COMPANY OF NEW YORK

Application for Venture III(R)

Flexible Payment Deferred
Variable Annuity Application

- Payment or original exchange/transfer paperwork must accompany Application
- Include any state required Replacement Forms

APPVENIII0507-NY

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1. ACCOUNT REGISTRATION

APPLICATION SOLICITED IN THE STATE OF _ _

A. NON-QUALIFIED (select only one ownership type)

B. QUALIFIED (select only one plan type)

- [] Individual [] Trust [] Corporation
[] UGMA/UTMA [] Charitable Remainder Trust
[] Other

- [] Traditional IRA, Tax year [] Inherited/Beneficiary IRA
[] Roth IRA, Tax year [] 403(b) Non-ERISA
[] SEP IRA [] 403(b) ERISA
[] SIMPLE IRA [] Individual 401(k)
[] Other

2. PURCHASE PAYMENT (minimum \$10,000)

PAYMENT OR ORIGINAL EXCHANGE/TRANSFER PAPERWORK MUST ACCOMPANY APPLICATION.

A. DIRECT PAYMENT/AMOUNT \$

B. TRANSFER/ESTIMATED AMOUNT (include transfer paperwork)

- [] Check payable to John Hancock Life Insurance Company of New York
[] Wire contact us for wiring instructions

- [] Non-Qualified 1035 Exchange \$
[] Qualified Direct Transfer \$
[] Qualified Rollover from another carrier \$

3. OWNER [] Male [] Female [] Trust/Entity

CO-OWNER [] Male [] Female [] Trust/Entity

Owner's Name (First, Middle, Last or Name of Trust/Entity)

Co-owner's Name (First, Middle, Last or Name of Trust/Entity)

Mailing Address

Mailing Address

City, State, Zip

City, State, Zip

Residential Address (Required if different from mailing or address is PO Box)

Residential Address (Required if different from mailing or address is PO Box)

Date of Birth (mm dd yyyy) Social Security/Tax Identification Number

Date of Birth (mm dd yyyy) Social Security/Tax Identification Number

Client Brokerage Account Number

4. ANNUITANT (if different than owner) [] Male [] Female

CO-ANNUITANT (if different than co-owner) [] Male [] Female

Annuitant's Name (First, Middle, Last or Name of Trust/Entity)

Co-annuitant's Name (First, Middle, Last or Name of Trust/Entity)

Mailing Address

Mailing Address

City, State, Zip

City, State, Zip

Residential Address (Required if different from mailing or address is PO Box)

Residential Address (Required if different from mailing or address is PO Box)

Date of Birth (mm dd yyyy)

Social Security/Tax Identification Number

Date of Birth (mm dd yyyy)

Social Security/Tax Identification Number

</TABLE>

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(JOHN HANCOCK (R) LOGO)
JOHN HANCOCK ANNUITIES

Important Notice

FAXED APPLICATION REMINDER

Please remember to include all pages of this application if you are submitting via fax. THE FRONT COVER CONTAINS IMPORTANT INFORMATION AND IS REQUIRED TO PROCESS YOUR APPLICATION CORRECTLY.

Any application received WITHOUT ALL PAGES will be considered NOT IN GOOD ORDER and may delay processing.

Should you have any questions, please contact us at 800-334-4437 or visit www.jhannuitiesnewyork.com for more information.

0708:1304262

GOOD ORDER CHECKLIST TO EXPEDITE YOUR ANNUITY BUSINESS

[] Have the contract owner(s), annuitant(s) (if different from owner), and advisor signed and dated all of the required paperwork?

[] If applicable, is the Transfer/Exchange form signed and dated by all required parties? Are all relevant sections complete?

[] If necessary, is the appropriate state replacement form signed and dated? Helpful replacement form information is below:

- Use the Replacement Form Reference Guide in the Business Forms Booklet to help verify which form is needed.

- Signatures on the replacement form must be dated on or before the date the application is signed.

[] Is the state name the same in Sections 1, 3, and 14 of the application? If not, please complete the Alternate Issue State Verification Form in the Business Forms Booklet.

[] Is the Joint Life version of Income Plus For Life elected? If so, please make sure your contract registration matches below:

- For Qualified Registrations, the spouse must be the sole primary beneficiary designated in Section 5.

- For Non-Qualified Registrations, the spouse must be either the co-owner designated in Section 3 or the sole primary beneficiary designated in Section 5.

<TABLE>

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5. BENEFICIARY/IES (Total % of proceeds to primary beneficiaries must equal 100% and total % of proceeds to contingent beneficiaries must equal 100%)

IF THERE ARE CO-OWNERS, THE SURVIVING OWNER IS THE PRIMARY BENEFICIARY. CONTINGENT BENEFICIARY(IES) RECEIVE PROCEEDS ONLY IF PRIMARY BENEFICIARY(IES) PRE-DECEASE THE OWNER. IF YOU WISH TO RESTRICT THE DEATH PAYMENT OPTIONS FOR YOUR BENEFICIARY(IES), PLEASE COMPLETE THE SEPARATE RESTRICTED BENEFICIARY FORM. IF YOU HAVE ADDITIONAL BENEFICIARIES, PLEASE USE THE REMARKS SECTION 8 TO CONTINUE.

BENEFICIARY #1: [X] PRIMARY

BENEFICIARY #2: [] PRIMARY [] CONTINGENT

___ % of proceeds [] Male [] Female [] Trust/Entity

___ % of proceeds [] Male [] Female [] Trust/Entity

Primary Beneficiary's Name (First, Middle, Last or Name of Trust/Entity)

Primary Beneficiary's Name (First, Middle, Last or Name of Trust/Entity)

Relationship to Owner

Relationship to Owner

Date of Birth (mm dd yyyy) Social Security/Tax Identification Number

Date of Birth (mm dd yyyy) Social Security/Tax Identification Number

BENEFICIARY #3: [] PRIMARY [] CONTINGENT
% of proceeds [] Male [] Female [] Trust/Entity

BENEFICIARY #4: [] PRIMARY [] CONTINGENT
% of proceeds [] Male [] Female [] Trust/Entity

Primary Beneficiary's Name (First, Middle, Last or Name of Trust/Entity)

Primary Beneficiary's Name (First, Middle, Last or Name of Trust/Entity)

Relationship to Owner

Relationship to Owner

Date of Birth (mm dd yyyy) Social Security/Tax Identification Number

Date of Birth (mm dd yyyy) Social Security/Tax Identification Number

6. OPTIONAL DEATH BENEFITS
(AVAILABLE AT THE TIME OF APPLICATION AND CANNOT BE CANCELLED ONCE ELECTED. AGE RESTRICTIONS MAY APPLY.)
[] ANNUAL STEP-UP DEATH BENEFIT

7. OPTIONAL WITHDRAWAL BENEFITS
(AVAILABLE AT THE TIME OF APPLICATION AND CANNOT BE CANCELLED ONCE ELECTED. AGE RESTRICTIONS MAY APPLY. INVESTMENT RESTRICTIONS APPLY. PLEASE SEE SECTION 9.)

The benefit may have limited usefulness in connection with contracts funding tax-qualified programs because partial withdrawals made to satisfy minimum distributions rules in a manner or amount other than described in the rider and prospectus might result in a reduction in the benefit base in excess of the amount withdrawn. If you plan to exercise the benefit before or after your required minimum distribution beginning date under the specific contract, consider whether the benefit is appropriate for your circumstances. You should consult your tax advisor.

PLEASE CHOOSE ONLY ONE RIDER:

INCOME PLUS FOR LIFE (Quarterly Step-Up Review) [] Single Life [] Joint Life
PRINCIPAL PLUS FOR LIFE [] Plus Automatic Annual Step-Ups [] Principal Plus For Life Classic
[] PRINCIPAL RETURNS

8. REMARKS
</TABLE>

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9. INITIAL INVESTMENT ALLOCATIONS

USE THIS SECTION ONLY IF YOU ELECT AN OPTIONAL WITHDRAWAL BENEFIT IN SECTION 7.

MFC GLOBAL INVESTMENT MANAGEMENT (U.S.A.) LTD

% LIFESTYLE GROWTH (Not Available with Principal Returns)
80% Stocks
20% Bonds

% LIFESTYLE BALANCED
60% Stocks
40% Bonds

% LIFESTYLE MODERATE
40% Stocks
60% Bonds

% LIFESTYLE CONSERVATIVE
20% Stocks
80% Bonds

VARIABLE PORTFOLIOS

% AMERICAN FUNDS AMERICAN ASSET ALLOCATION

% AMERICAN FUNDS AMERICAN FUNDAMENTAL HOLDINGS

% AMERICAN FUNDS AMERICAN GLOBAL DIVERSIFICATION

% MFC GIM(1) FRANKLIN TEMPLETON FOUNDING ALLOCATION

% MFC GIM(1) INDEX ALLOCATION TRUST

% MFC GIM(1) MONEY MARKET

% DIMENSIONAL DISCIPLINED DIVERSIFICATION

% T. ROWE PRICE CAPITAL APPRECIATION VALUE

% WELLINGTON MANAGEMENT CORE ALLOCATION PLUS

DOLLAR COST AVERAGING FUNDS

% 6 Month DCA (Must also complete section 10)
% 12 Month DCA (Must also complete section 10)
100% TOTAL

10. OPTIONAL DOLLAR COST AVERAGING Complete this section if you wish to Dollar Cost Average. Dollar Cost Averaging is an optional program which involves the systematic transfer of specific dollar amounts each month from a Source Fund to one or more Variable portfolios. If no start date is indicated below, automatic transfers start 30 days after your contract's inception and continue until the Source fund is depleted. If the Transfer date is a weekend or holiday, the transfer will occur on the next business day. START DATE:
(mm dd yyyy)

| SOURCE FUND | DESTINATION FUND(S) AND % TO ALLOCATE (must equal 100%) |
|--|---|
| <input type="checkbox"/> 6 month DCA Fund | <input type="checkbox"/> 12 month DCA Fund |
| <input type="checkbox"/> Money Market Fund | <input type="checkbox"/> Other Source Fund |
| _____ | _____ % |
| | Fund Name _____ % |
| | Fund Name _____ % |
| | Fund Name _____ % |
| | Fund Name _____ % |

If Money Market or Other Source Fund elected, indicate amount to be transferred each month

\$ _____

If you elected an Optional Withdrawal Benefit, Destination Funds must be from the investment options listed in Section 9.

</TABLE>

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11. INITIAL INVESTMENT ALLOCATIONS

USE THIS SECTION ONLY IF YOU DID NOT ELECT AN OPTIONAL WITHDRAWAL BENEFIT IN SECTION 7.

| | |
|---|---|
| MFC GLOBAL INVESTMENT MANAGEMENT (U.S.A.) LTD | <input type="checkbox"/> Munder Capital Small Cap Opportunities |
| <input type="checkbox"/> Lifestyle Aggressive | <input type="checkbox"/> PIMCO Global Bond |
| <input type="checkbox"/> Lifestyle Growth | <input type="checkbox"/> PIMCO Total Return |
| <input type="checkbox"/> Lifestyle Balanced | <input type="checkbox"/> Pzena Classic Value |
| <input type="checkbox"/> Lifestyle Moderate | <input type="checkbox"/> RCM/T. Rowe Price Science & Technology |
| <input type="checkbox"/> Lifestyle Conservative | <input type="checkbox"/> T. Rowe Price Blue Chip Growth |
| | <input type="checkbox"/> T. Rowe Price Capital Appreciation Value |
| | <input type="checkbox"/> T. Rowe Price Equity-Income |
| | <input type="checkbox"/> T. Rowe Price Health Sciences |
| | <input type="checkbox"/> T. Rowe Price Small Company Value |
| | <input type="checkbox"/> Templeton(R) International Small Cap |
| | <input type="checkbox"/> Templeton(R) International Value |
| | <input type="checkbox"/> UBS Global AM Global Allocation |
| | <input type="checkbox"/> Van Kampen Value |
| | <input type="checkbox"/> Wellington Management Core Allocation Plus |
| | <input type="checkbox"/> Wellington Management Investment Quality Bond |
| | <input type="checkbox"/> Wellington Management Mid Cap Intersection |
| | <input type="checkbox"/> Wellington Management Mid Cap Stock |
| | <input type="checkbox"/> Wellington Management Natural Resources |
| | <input type="checkbox"/> Wellington Management Small Cap Growth |
| | <input type="checkbox"/> Wellington Management Small Cap Value |
| | <input type="checkbox"/> Western Asset High Yield |
| | <input type="checkbox"/> Western Asset Strategic Bond |
| | <input type="checkbox"/> Western Asset U.S. Government Securities |
| | |
| | MONEY MARKET |
| | <input type="checkbox"/> MFC GIM(1) Money Market |
| | |
| | DOLLAR COST AVERAGING |
| | <input type="checkbox"/> 6 Month DCA (must also complete section 12) |
| | <input type="checkbox"/> 12 Month DCA (must also complete section 12) |
| | |
| | FIXED ACCOUNTS |
| | <input type="checkbox"/> 1 year Fixed Account (not available in Oregon) |
| | (1 year Fixed not currently available) |
| | |
| | 100% TOTAL |

IF YOU ELECT TO DOLLAR COST AVERAGE, COMPLETE SECTION 12.
IF YOU DO NOT ELECT TO DOLLAR COST AVERAGE, SKIP TO SECTION 13.

12. OPTIONAL DOLLAR COST AVERAGING Complete this section if you wish to Dollar Cost Average. Dollar Cost Averaging is an optional program which involves the systematic transfer of specific dollar amounts each month from a Source Fund to one or more Variable portfolios. If no start date is indicated below, automatic transfers start 30 days after your contract's inception and continue until the Source fund is depleted. If the Transfer date is a weekend or holiday, the transfer will occur on the next business day. START DATE:
(mm dd yyyy)

| SOURCE FUND | DESTINATION FUND(S) AND % TO ALLOCATE (must equal 100%) |
|-------------|---|
|-------------|---|

6 month DCA Fund 12 month DCA Fund
 Money Market Fund Other Source Fund

| | |
|-----------|--------|
| _____ | _____% |
| Fund Name | |
| _____ | _____% |
| Fund Name | |
| _____ | _____% |
| Fund Name | |
| _____ | _____% |
| Fund Name | |

If Money Market or Other Source Fund elected, indicate amount to be transferred each month

\$ _____

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13. AUTOMATIC REBALANCING*

| | |
|--------------------------|-------------------------------------|
| ACCEPT | DECLINE |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| Owner MUST | |
| mark or the | |
| default will be | |
| selected | |

If marked, the Contract Value, excluding amounts in the fixed account investment options, will be automatically rebalanced as indicated by variable Investment Allocations elected in either Section 9 or 11 of the application, unless subsequently changed. If the Asset Allocation Model, Fundamental Holdings of America, is selected in Section 9, Automatic Rebalancing should not be elected here. Initial Payment must be allocated to at least 2 variable investment options in order to participate in Automatic Rebalancing.

If a policyholder elects to participate in Automatic Rebalancing, the total value of the variable portfolios must be included in the program. Therefore, fund exchanges and subsequent payments received and applied to portfolios in percentages different from the current rebalancing allocation will be rebalanced at the next date of rebalancing unless the subsequent payments are allocated to the fixed account investment options. Automatic Rebalancing is not available if you are participating in a Dollar Cost Averaging program from a Variable Portfolio.

Rebalancing will occur on the 25th of the month (or next business day); please indicate frequency. If no frequency is indicated, then Automatic Rebalancing will occur Quarterly:

Quarterly Semi-Annually (June & December) Annually (December)

14. ACKNOWLEDGMENTS/SIGNATURES

STATEMENT OF APPLICANT: I/We agree that the Contract I/we have applied for shall not take effect until the later of: (1) the issuance of the Contract, or (2) receipt by the Company at its Annuity Service Office of the first payment required under the Contract. The information herein is true and complete to the best of my/our knowledge and belief and is correctly recorded. I/We agree to be bound by the representations made in this application and acknowledge the receipt of an effective Prospectus describing the Contract applied for. The Contract I/we have applied for is suitable for my/our insurance investment objectives, financial situations, and needs.

YES NO Does the annuitant or applicant(s) have any existing annuity or insurance policies?

YES NO Will the purchase of this annuity replace or change any other insurance or annuity?

IF YOU ANSWERED "YES" TO EITHER QUESTION, PLEASE COMPLETE BELOW AND ATTACH TRANSFER PAPERWORK AND ANY NECESSARY STATE REPLACEMENT FORMS:

Issuing Company Contract Number Annuity Life Insurance

Issuing Company Contract Number Annuity Life Insurance

I/WE UNDERSTAND THAT UNLESS I/WE ELECT OTHERWISE, THE MATURITY DATE WILL BE THE LATER OF THE FIRST OF THE MONTH FOLLOWING THE ANNUITANT'S 90TH BIRTHDAY, OR 10 YEARS FROM THE CONTRACT DATE (IRAS AND CERTAIN QUALIFIED RETIREMENT PLANS MAY REQUIRE DISTRIBUTIONS TO BEGIN BY AGE 70 1/2). ALTERNATE MATURITY DATE _____

I/WE ACKNOWLEDGE RECEIPT OF THE CURRENT PROSPECTUS AND UNDERSTAND THAT ANNUITY PAYMENTS AND OTHER VALUES PROVIDED BY THE CONTRACT APPLIED FOR, WHEN BASED ON THE INVESTMENT EXPERIENCE OF THE VARIABLE INVESTMENT OPTIONS ARE VARIABLE AND ARE NOT GUARANTEED AS TO A FIXED DOLLAR AMOUNT.

I HAVE READ THE APPLICABLE FRAUD STATEMENT CONTAINED IN THE STATE DISCLOSURES SECTION.

I CERTIFY MY STATUS AS A CITIZEN OF THE UNITED STATES OF AMERICA OR A RESIDENT ALIEN OF THE UNITED STATES OF AMERICA.

X

Signature of Owner City, State Date (mm dd yyyy)

X

Signature of Co-owner (if any)

X

Signature of Annuitant City, State

X

Signature of Co-annuitant (if any)

</TABLE>

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15. AGENT INFORMATION

A. AGENT CERTIFICATION

- YES NO Does the annuitant or applicant have existing individual life insurance policies or annuity contracts?
 YES NO Will this contract replace or change any existing life insurance or annuity in this or any other company?

B. OPTION (if left blank, option will default to your firm's Selling Agreement)

- Option B Option C

C. AGENT INFORMATION

X

Signature of Agent #1 Printed Name of Agent Percentage %

State License ID Broker/Dealer Rep Number Social Security Number

Broker/Dealer Firm Agent's Telephone Number

X

Signature of Agent #2 Printed Name of Agent Percentage %

State License ID Broker/Dealer Rep Number Social Security Number

Broker/Dealer Firm Agent's Telephone Number

* Unless subsequently changed in accordance with terms of Contract issued.

</TABLE>

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NEW YORK

(JOHN HANCOCK (R) LOGO)
JOHN HANCOCK ANNUITIES

Dollar Cost Averaging Program
Application and Disclosure Form

DISCLOSURE

Dollar Cost Averaging is a plan of investing. The main objective of Dollar Cost Averaging is to attempt to shield your investment from short-term price fluctuations. If you elect to Dollar Cost Average, approximately the same dollar amounts are transferred on a monthly basis from the Dollar Cost Averaging Account to the Investment Options. This way, more Accumulation Units are purchased in an Investment Option if the value per Accumulation Unit is low and fewer Accumulation Units are purchased if the value per Accumulation Unit is high. Therefore, a lower average value per Accumulation Unit may be achieved over the long term. This plan of investing allows you to take advantage of market fluctuations, but it does not assure profit or protect against a loss in declining markets.

Under the Dollar Cost Averaging Program, the amounts placed in this account will be credited with interest at the guaranteed interest rate in effect on the date of your allocation. We will transfer amounts out of the Dollar Cost Averaging Account monthly into the Investment Options you selected. All amounts will be transferred out by the end of the DCA period.

If a Special Dollar Cost Averaging Program is being made available, then the interest credited to amounts allocated to the Dollar Cost Averaging Account will exceed our actual earnings on supporting assets, less appropriate risk and expense adjustments. Any amounts credited to your account in excess of amounts earned will be recovered from the existing charges described in your contract.

Your contract charges will not increase as a result of electing any Dollar Cost Averaging Program.

CERTIFICATION AND SIGNATURES

Dollar Cost Averaging will remain in effect until the balance in the "Source" fund is depleted or until this authorization is canceled. Dollar Cost Averaging does not guarantee profits or prevent losses in a declining market. This strategy requires regular investment regardless of fluctuating price levels. Potential investors should consider their financial ability to continue purchases through periods of low price levels.

Please select one of the following:

- 6-month DCA Special Rate
- 12-month DCA Special Rate
- Regular DCA (I do not wish to participate in the DCA Specials)

OWNER'S SIGNATURE: _____ DATE: / /

BY SIGNING ABOVE, I ACKNOWLEDGE AND ACCEPT THE CONDITIONS OUTLINED IN THIS FORM.

SEND ORIGINAL SIGNATURE TO JOHN HANCOCK NEW YORK. RETAIN
COPY FOR CLIENT'S RECORD.

JOHN HANCOCK LIFE INSURANCE COMPANY OF NEW YORK
("JOHN HANCOCK NEW YORK"), VALHALLA, NY

DCA-DISC

0606: 703104

POWER OF ATTORNEY

I, Marianne Harrison, in my capacity as a Director of John Hancock Life Insurance Company of New York (the "Company"), do hereby constitute and appoint Lynne Patterson, James D. Gallagher, Yiji Starr, Emanuel Alves, John J. Danello, Arnold R. Bergman, Thomas J. Loftus and James C. Hoodlet or any of them individually, my true and lawful attorneys and agents to execute, in the name of, and on behalf of, the undersigned as a member of said Board of Directors, the Registration Statements listed below filed with the Securities and Exchange Commission ("SEC") under the Securities Act of 1933 and the Investment Company Act of 1940, and any and all amendments to the Registration Statements listed below filed with the SEC, and the undersigned hereby ratifies and confirms as his or her own act and deed all that each of said attorneys and agents shall do or cause to have done by virtue hereof.

Variable Annuity Registration Statement filed under the Securities Act of 1933: 333-83558

Each of said attorneys and agents shall have, and may exercise, all of the powers hereby conferred.

This Power of Attorney is intended to supersede any and all prior Power of Attorneys in connection with the above mentioned acts, and is effective June 6, 2008 and remains in effect until revoked or revised.

<TABLE>

<CAPTION>

SIGNATURE

TITLE

DATE

<S>

<C>

<C>

/s/ Marianne Harrison

Director

June 6, 2008

Marianne Harrison

</TABLE>