



## Protection UL-G with the LifeCare Benefit Rider Use It and Don't Lose It

Many long term care insurance shoppers won't buy long term care insurance because they're concerned that if they don't "use it, they lose it." At the same time, they may be in need of, or already own, life insurance.

John Hancock's Protection UL-G with the LifeCare Benefit rider is a perfect solution for these clients because it guarantees<sup>1</sup> that a benefit will be paid — either a life insurance death benefit, a long term care benefit, or some combination of the two. When your clients choose the LifeCare Benefit rider, they can use all, some or none of the death benefit to help pay for long term care expenses. Any portion that is not used will be paid to their heirs and will be income tax-favored under current law.

Let's take a look at how John Hancock's Protection UL-G addresses the "use it or lose it" objection:

- Clients often fund the purchase of a Protection UL-G policy with the LifeCare Benefit rider with a lump sum.
- The premium provides an immediate life insurance benefit that exceeds the value of the initial payment.
- The death benefit is available for use as a Tax Qualified Long Term Care benefit that can be paid out as a monthly benefit for 25, 50 or 100 months.
- An additional rider is available in many states that effectively doubles the benefit period.

Protection UL-G with the LifeCare Benefit rider provides clients with the assurance that they have:

- Premium stability (premiums are guaranteed not to increase)<sup>2</sup>
- Long Term Care benefits that can never be decreased
- A benefit whether they live, die, or need long term care

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1. These guaranteed product features are dependent upon minimum premium requirements and the claims-paying ability of the issuing company.
2. Subject to PPR and/or PPRE minimum premium levels.

LifeCare Benefit is an accelerated death benefit rider and may not be available in all states. Maximum face amount: \$5 million with LifeCare Benefit. The LifeCare Benefit is not considered long term care insurance in all states. When the death benefit is accelerated for long term care expenses, the death benefit is reduced dollar for dollar, and the cash value is reduced proportionally. The policy account value is also reduced proportionally. **For prospective policyholders in New York, this product is a life insurance policy that accelerates the death benefit for qualified long term care services and is not a health insurance policy providing long term care insurance subject to the minimum requirements of New York law, does not qualify for the New York State Partnership for Long-Term Care program and is not a Medicare supplement policy.**

Insurance policies and/or associated riders and features may not be available in all states. Some riders may have additional fees and expenses associated with them.

Insurance products are issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02116 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

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