



LIFE INSURANCE



# John Hancock's Long-Term Care Rider

## Get More Out Of Life!

John Hancock's Long-Term Care (LTC) rider, when added to any permanent John Hancock single life insurance policy, accelerates the policy's death benefit to help pay long-term care expenses, if needed. This combination *guarantees* a benefit will be paid — a life insurance death benefit, a long-term care benefit, or some combination of the two.

You may already know that Protection UL is the industry leader for low premiums, but did you also know that when you add John Hancock's LTC rider, it is also often the least expensive on the market?

### FACTS

The national average cost of *one year* of nursing home care is nearly

**\$85,775**

and around-the-clock home care can cost much more.<sup>1</sup>

If costs continue to increase at 4.1%, in 20 years the average annual cost of care is expected to increase to

**\$191,591!**<sup>2</sup>

***Will your clients be ready?***

By adding the LTC rider to Protection UL, you can realize a savings that can't be beat.

Female, 65, Preferred Non Smoker, \$500,000 Death Benefit, Full-Pay for Lifetime					
Company	Premium without LTC Rider	Additional Cost for Rider	Premium with LTC Rider	Life/LTC Premium Advantage	Initial LTC Maximum Monthly Benefit
John Hancock's Protection UL	\$7,813	8%	\$8,417	—	\$10,000
Hartford	\$8,314	17%	\$9,747	+16%	\$9,429
Protective	\$8,413	24%	\$10,452	+24%	\$8,500
Nationwide	\$8,857	26%	\$11,203	+33%	\$9,429
AXA	\$9,060	28%	\$11,612	+38%	\$10,000

Competitor information is current and accurate to the best of our knowledge as of December 2012. The data shown is taken from various company illustrations. Current interest rates may be different for each company and may not be guaranteed. Hartford, Protective, and Nationwide's products are guaranteed for lifetime. Protection UL and AXA are solving for \$1 of cash value at age 121 assuming current charges and current interest rates. Hartford and Nationwide's maximum LTC benefit is limited to the IRS per diem limit, current \$310 per day or \$9,429 per month. The IRS per diem limit may be adjusted annually for inflation by the IRS. Hartford and Protective's riders are not qualified LTC riders under IRC code 7702(b). Protective's maximum monthly benefit is \$8,500.

**John Hancock offers an array of highly competitive life and long-term care insurance products. Whether your clients are looking to help prevent asset depletion, maintain financial independence or maximize wealth transfer — John Hancock has a solution!**

1. John Hancock Cost of Care Survey, conducted by LifePlans Inc., 2011.

2. Average annual rate of inflation over the past 50 years ending December 31, 2010, using the Consumer Price Index for All Urban Consumers, Bureau of Labor Statistics, www.bls.gov.

The Long-Term Care (LTC) rider is an accelerated death benefit rider and may not be available in all states. Maximum face amount is \$5 million. The LTC rider 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. There may be additional costs associated with this rider. Please go to [www.jhsalesnet.com](http://www.jhsalesnet.com) for a complete list of up-to-date state approvals.

**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, it does not qualify for the New York State Partnership for Long-Term program and is not a Medicare supplement policy.**

**LIMITATIONS ON OR CONDITIONS FOR ELIGIBILITY FOR PAYMENT OF BENEFITS** Limitations. We will not pay Accelerated Benefits for Qualified Long Term Care Services incurred during the Elimination Period, or for any care, treatment, or charges described in the Non-Duplication of Benefits or Exclusions provisions, below. We will not pay Accelerated Benefits in excess of the Maximum Monthly Benefit Amount for any Calendar Month during any Period of Care, and may modify coverage under this rider following reinstatement. Qualified Long-Term Care Services does not include care or treatment:

- (a) for intentionally self-inflicted injury;
- (b) required as a result of alcoholism or drug abuse (unless drug abuse was a result of the administration of drugs as part of treatment by a Physician);
- (c) due to war (declared or undeclared) or any act of war, or service in any of the armed forces or auxiliary units;
- (d) due to participation in a felony, riot or insurrection;
- (e) for which no charge is normally made in the absence of insurance;
- (f) provided by a member of the Life Insured's Immediate Family;
- (g) provided outside the fifty United States and the District of Columbia.

Non-Duplication of Benefits-Qualified Long-Term Care Services does not include charges covered under any of the following:

- (a) Medicare (including amounts that would be reimbursable but for the application of a deductible or coinsurance amounts);
- (b) any other governmental program (except Medicaid);
- (c) any state or federal workers' compensation, employer's liability or occupational disease law, or any motor vehicle no-fault law;
- (d) expenses for services or items available or paid under another long term care insurance or health insurance policy.

Guaranteed product features are dependent upon minimum premium requirements and the claims-paying ability of the issuer.

Insurance policies and/or associated riders and features may not be available in all states.

**For Agent Use Only. Not for use with the public.**

Life 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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