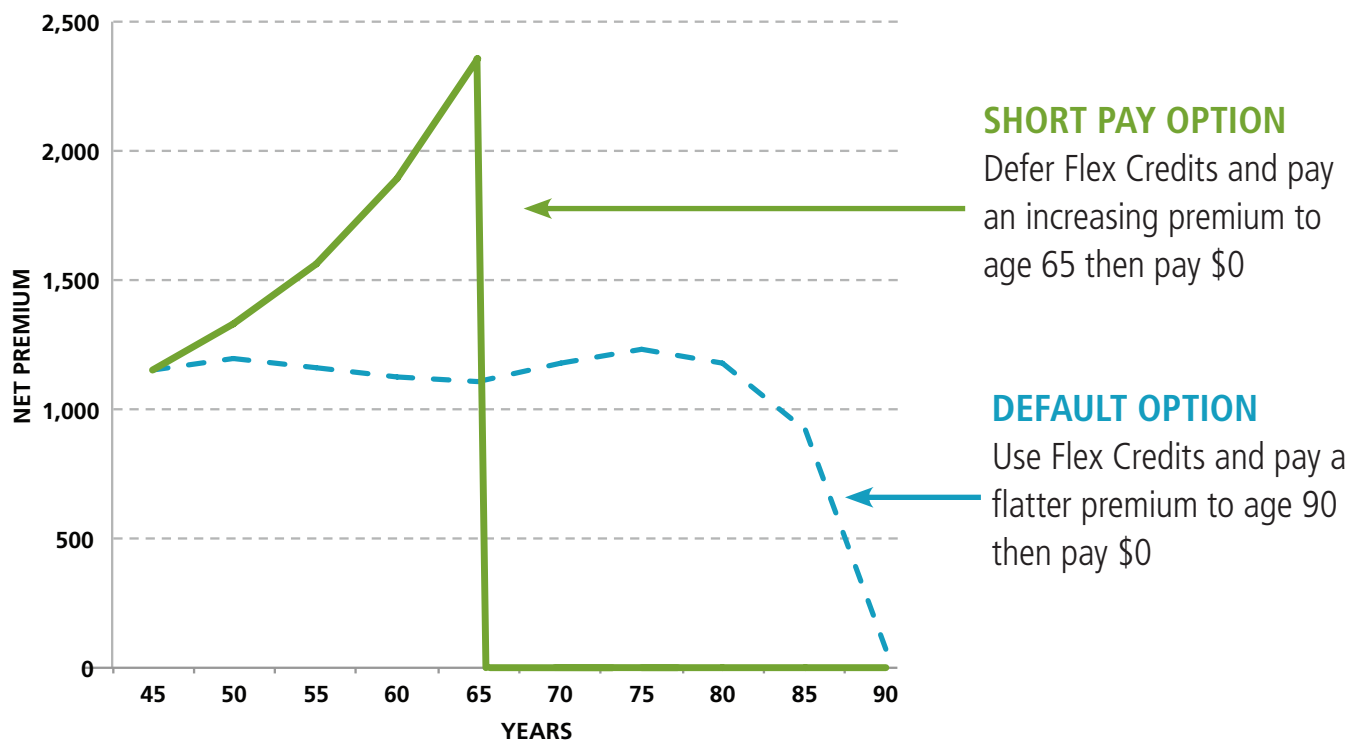


Show Your Clients How to Short-Pay their LTC Policy

Performance LTC offers flexible payment options that other policies cannot match

Take a Look!

Male, 45, Preferred; 3% Compound inflation; 3-Year Benefit Period; 90-Day Elimination Period; \$4,500 Monthly Benefit Amount



SHORT PAY OPTION

Defer Flex Credits and pay an increasing premium to age 65 then pay \$0

DEFAULT OPTION

Use Flex Credits and pay a flatter premium to age 90 then pay \$0

The Short-Pay Option example illustrates opting out of a 3% Compound Inflation at age 80, providing a monthly benefit of \$12,662 and a Total Policy Limit of \$455,845. Both options assume Flex Credits are earned in all years based on a 6% Declared Rate and total claims paid that are 10% above expected. These values are not guaranteed. Actual results may be more or less favorable.

The Short-Pay Option provides benefits traditional LTC policies cannot offer such as:

- Covering all future premiums around retirement age, based on current assumptions
- Building a cushion in the event that experience is worse than expected
- Providing an opportunity to offset expenses during the elimination period, should clients go on claim

Call your John Hancock representative to run a Performance LTC illustration today!

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