

John Hancock

LIFE INSURANCE

Protection when you need it most.



Long-Term Care Rider
An Accelerated Death Benefit Rider



INSURANCE PRODUCTS:

Not FDIC Insured

Not Bank Guaranteed

May Lose Value

Not a Deposit

Not Insured by Any Federal Government Agency

The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.



You recognize the value of purchasing life insurance to protect your family or your business after your death. But it's also important to protect your independence — and your assets — while you're alive. There may come a time when you need help doing the things that you have always done for yourself. Fortunately, there is a simple way to address both needs with a single policy — by adding the Long-Term Care (LTC) rider to a John Hancock permanent life insurance policy.

Protect your retirement. And your family's well-being.

Preserve your assets and quality of life.

It's wise to plan for long-term care when you're still active and healthy, because the fact is that this care is often very expensive and is not covered under private medical insurance.

By adding the Long-Term Care rider¹ to a permanent John Hancock life insurance policy, you'll have income tax-favored coverage if you need it later to help pay for assistance with basic activities of daily living such as: bathing, dressing, eating, continence, and transferring — or if you ever need substantial supervision because of cognitive impairment.

1. The Long-Term Care (LTC) rider is an accelerated death benefit rider and may not be available in some states. Maximum face amount \$5 million with the LTC rider. The LTC rider is not considered long-term care insurance in some 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 are additional costs associated with this rider.

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 Long-Term Care Partnership program; and is not a Medicare supplement policy.

This rider has exclusions and limitations, reductions of benefits, and terms under which the rider may be continued in force or discontinued. Please contact the licensed agent or John Hancock for more information, cost, and complete details on coverage.

Combined Protection

When you choose the Long-Term Care rider, your policy's death benefit becomes available in the event that you need it to help pay long-term care costs. You can use all, some or none of your insurance benefit to pay for those expenses.² Any unused portion of the death benefit remains with your policy and is paid to your beneficiaries at death.²

The combination of a permanent John Hancock life insurance policy with the Long-Term Care rider is a cost-efficient and convenient way to help you plan for your future.

<p>Benefit Protection</p> <p>The full amount of your life insurance death benefit is also the Long-Term Care benefit amount.³</p>	<p>Benefit Flexibility</p> <p>You may use all, some, or none of your Long-Term Care benefit to help pay for long-term care costs — the choice is yours.</p>
<p>Benefit Assurance</p> <p>That portion of your Long-Term Care benefit not used for long-term care expenses will be paid to your beneficiaries as a death benefit (income tax-favored under current tax law).⁴</p>	<p>Benefit Amount</p> <p>Depending on the type of life insurance you purchase, your policy will offer either a guaranteed death benefit⁵ or a death benefit that fluctuates with policy performance.</p>

2. When the policy's death benefit is accelerated for long-term care expenses, the death benefit is reduced dollar for dollar, and the cash value and policy's account value are reduced proportionately.
3. Loans, withdrawals or partial surrenders will reduce the policy's cash value and death benefit. Surrender charges may apply in the early years.
4. Comments on taxation are based on John Hancock's understanding of current tax law, which is subject to change. Please consult your tax adviser for guidelines specific to your situation.
5. Death benefits are guaranteed, provided minimum premium requirements are met. Guarantees are based on the claims-paying ability of the issuing company.

The care you need.

John Hancock is an experienced leader in both the individual and group long-term care insurance markets, consistently ranking annually as one of the top carriers nationwide. That's why you can be assured you're getting some of the best long-term care benefits available with the Long-Term Care rider.

Customized coverage: You begin by selecting the appropriate policy face amount for your family or business' needs, ranging from a minimum of \$100,000⁶ to a maximum of \$5,000,000. At the same time, you also choose the Long-Term Care rider's Maximum Monthly Benefit Amount. This is the amount that would potentially be available each month to cover long-term care costs if that need ever arose. The Maximum Monthly Benefit Amount is expressed as a percentage of your policy's face amount; the options are either 1%, 2%, or 4%.⁷ The amount chosen will then be available monthly, to help pay the cost of long-term care for as long as you need it, up to the point that the policy's death benefit has been completely exhausted.

Choice of setting: You'll be covered for skilled, intermediate, or custodial care in the setting of your choice: at home, in an assisted living facility, nursing home, adult day care center, or a hospice facility.⁸

6. \$50,000 minimum face amount for Protection Whole Life.

7. The Minimum Monthly Benefit Amount may vary by state.

8. In California, the Long-Term Care rider also provides coverage for care received in a residential care facility.

PREMIUMS>

POLICY OWNER ELECTIONS

At issue select:

- Death Benefit
- Monthly Maximum Benefit Amount (1%, 2%, 4%)

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BENEFIT FLEXIBILITY

Death benefit may be accelerated to help pay for long-term care expenses, if necessary.

BENEFIT ASSURANCE

Portion not used for long-term care expenses is paid to the beneficiary as death benefit.

Leave money to beneficiaries while minimizing tax consequences.

The combination of life insurance with the Long-Term Care rider offers a cost-efficient, convenient way to help you plan for your future.

The Long-Term Care Rider: A Single Solution

Bed Hold Benefit: If you should require hospital care while you are in a nursing home or assisted living facility, the Long-Term Care rider can pay to reserve a bed in that facility for up to 10 days per policy year.⁹

One-time elimination period: the Long-Term Care rider comes with a 100-day elimination period,¹⁰ which needs to be satisfied only once. It starts on the first day you receive long-term care services. Each day of long-term care service counts toward the elimination period, regardless of any break in the service you've received. After the elimination period ends, your benefits begin.

Extension of benefits: Should your policy lapse while you're receiving care in a nursing home,¹¹ you're still protected. The Long-Term Care rider continues until you are discharged or until the entire death benefit has been accelerated for long-term care expenses.

Once the extension of benefits feature is initiated, the death benefit will no longer be payable.

Long-term care services: You can stretch your benefit dollars with John Hancock's *Advantage List*¹² program, which provides competitive rates at over 10,000 participating care providers nationwide.

You and your immediate family will have access to *Seniorlink*,¹³ a service that provides professional and personalized advice on topics such as home care, assisted living, home maintenance and repair services, and legal services. *Seniorlink* offers you the resources and guidance to make smart decisions, helping to ease the whole experience for you and your family.

9. Maximum bed hold payment not to exceed the selected monthly benefit.

The number of days may vary by state.

10. The elimination period varies by state. Eligibility requirements must be met.

11. In some states, this provision also applies to care received in other settings.

12. The *Advantage List* program is not affiliated with John Hancock Life Insurance Company and its subsidiaries. The program may be changed or discontinued at any time.

13. *Seniorlink* is not affiliated with John Hancock Life Insurance Company (U.S.A.) and its subsidiaries. *Seniorlink* is the current referral-service provider for John Hancock Life Insurance Company (U.S.A.). This program may be changed or discontinued at any time.

Strength. Stability. John Hancock.

With over 100 years of experience, John Hancock Life Insurance Company (U.S.A.) is among the highest-rated insurance companies in the United States, as judged by the major rating agencies. This is important because these financial ratings reflect the life insurance company's ability to pay claims in the future. John Hancock offers clients a diverse range of financial protection products and wealth management services through its extensive network of employees, agents, and distribution partners.

Financial Ratings¹⁴

A.M. BEST	A+ (2nd highest of 15 ratings) Superior ability to meet ongoing obligations.
FITCH RATINGS	AA (3rd highest of 21 ratings) Very strong capacity to meet policyholder and contract obligations.
STANDARD & POOR'S	AA+ (2nd highest of 21 ratings) Very strong financial security characteristics.
MOODY'S	Aa3 (4th highest of 21 ratings) Excellent in financial strength.

14. Financial ratings, which are current as of December 1, 2009 and subject to change, apply to John Hancock Life Insurance Company (U.S.A.) and John Hancock Life Insurance Company of New York as a measure of each company's ability to honor the death benefit and life annuitization guarantees, but not specifically to their products, the performance of these products, the value of any investment in these products upon withdrawals, or to individual securities held in any portfolio. Financial ratings do not apply to the safety and performance of separate accounts.

The LTC rider is not considered long-term care insurance in some states.

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

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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RIDER FORM: 05LTCR
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