



LIFE INSURANCE

John Hancock's Long-Term Care Rider Offering a Competitive Advantage

John Hancock's Long-Term Care (LTC) rider's competitive advantages come down to the "Three C's" — **Cost, Coverage and Claims.**

Cost: John Hancock utilizes a reimbursement model, which helps lower the overall cost of the rider and helps clients get the most out of their total benefit pool. It is often significantly less expensive than competitors' indemnity riders — and our rider rates are guaranteed.

Coverage: John Hancock's "tax-qualified" LTC rider offers substantially higher maximum benefits than almost all of our competitors. It is also easier to qualify for our benefit than some competitors that require annual re-certification from a physician that the condition is permanent.

Claims: The LTC rider claims are handled by John Hancock's Long-Term Care division, which has paid out more than \$4 billion in claims. This depth of experience sets John Hancock apart.

	JOHN HANCOCK	LINCOLN	NATIONWIDE	AXA
Additional Premium Cost for Rider*	+8%	+18%	+26%	+28%
Qualifying Conditions	1) Cannot perform 2 of 6 ADLs or cognitive impairment	1) Cannot perform 2 of 6 ADLs or cognitive impairment 2) Condition expected to be permanent 3) Annual re-certification	1) Cannot perform 2 of 6 ADLs or cognitive impairment	1) Cannot perform 2 of 6 ADLs or cognitive impairment
Maximum Monthly Benefit Amount (MMBA)	1%, 2% or 4% of the DB, up to a max of \$50,000 per month	Lesser of 2% of DB or the IRS per diem limit or a lump-sum benefit, discounted for mortality and interest	Lesser of 2% of DB or the IRS per diem limit	1%, 2% or 3% of DB as a MMBA. Max benefit is 2 times IRS per diem limit (never to exceed \$50,000 per month)
Indemnity or Reimbursement	Reimbursement	Indemnity	Indemnity	Indemnity
Are Rates Guaranteed?	Yes	No	No	No

* Female 65, Preferred NS, \$500,000, Full-Pay, 2% MAP.

In 2013, the per diem limit is \$9,600. Competitor information is current and accurate to the best of our knowledge as of January 2013. Above example shows Protection UL premiums versus Lincoln's VUL One, Nationwide's NLG UL and AXA's Athena UL. The premium cost data shown is taken from various company illustrations. Current interest rates may be different for each company and may not be guaranteed. The example above is intended solely as a comparison of riders and not of the underlying insurance products. Please have your clients consult with their professional advisors to find out which type of life insurance is more suitable.



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

The Long-Term Care (LTC) rider is an accelerated death benefit rider and may not be available in some states. Maximum face amount is \$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. Please go to 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 Care 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. Consult the state specific Outline of Coverage for additional details.

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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