John Hancock
LIFE INSURANCE

LifeCare: Who are the prospects?

As an experienced leader in both the life insurance and long-term care (LTC) insurance markets, John Hancock is dedicated to helping you grow your business and maximizing your success with prospective clients. Part of that commitment means helping to identify key markets and messages to help make the LifeCare* sale.

Key markets and messages

The target demographic can be broken down into 4 general categories: high-net-worth individuals, women, pre-retirees and retirees. Different messages resonate with particular markets but certain messages are critical to convey in each market.

- Help prevent asset depletion
- Benefit assurance
- Maintain financial independence and control
- Maximize wealth transfer to heirs

Target Demographics	HIGH-NET-WORTH INDIVIDUALS AGE 30–75	WOMEN AGE 50–75	PRE-RETIREES AGE 50–65	RETIREES AGE 65–75
Assets	**$3 million or more**	**Retirement plan, investments, money markets, CDs, and cash reserves**	**Retirement plan, investments, money markets, CDs, and other cash reserves**	**Cash reserves to cover LTC costs**
	41% of those who are currently utilizing long-term care are under the age of 65.[1]	**70% of women are likely to be the primary caregiver for parents in their home.[2]**	**The national average cost for one year of nursing home care exceeds $75,000 today.[3]**	**At least 70% of people over age 65 will require long-term care services at some point in their lives.[4]**
Concerns/ Realizations	• Believe they have more than enough assets should they need LTC coverage. • Do not realize the significant impact of high LTC costs.	• Have had to manage the LTC needs of a loved one. • Realize the financial, emotional, and physical toll that care giving can have. • Are worried about who will take care of them and do not want to burden other family members.	• Need to ensure they have taken the necessary steps to help protect their dreams. • Part of that process includes understanding how the need for LTC can impact the life they've planned for themselves.	• Recognize the importance of purchasing life insurance to protect assets for their heirs. • Aren't aware of the potential impact LTC needs can have on their assets, their family and their overall financial security.
Why LifeCare is the Solution	• Allows them to maximize their LTC dollars and provide a tax-efficient means to transfer wealth. • A single-premium payment provides a death benefit, LTC coverage and strong cash values — all guaranteed.	• Provides relief from a potentially enormous financial burden that otherwise might have put financial strain on themselves and their families. • Provides the assurance that a plan is in place to cover her life insurance and LTC needs.	• Provides one of the most viable means for covering life insurance and LTC needs and helping protect assets intended for other purposes. • Any portion of the life insurance death benefit that is not used for LTC expenses, will pass income tax-favored to their beneficiaries.	• LTC benefit amount is typically several times greater than the single premium paid, allowing your clients to maximize the value of their premium dollar and free up assets they may have earmarked for other purposes. • Guarantees a benefit will be paid — a life insurance death benefit, a LTC benefit or some combination of the two. • Provides a tax-efficient means to transfer wealth.

*LifeCare is a single-premium whole life insurance policy with long-term care benefits.

LifeCare — the single solution to help your clients protect their family, their hard earned assets and their future from the high costs of long-term care.

For more information on LifeCare, please call your local Regional Director or the LifeCare Sales Desk at 1-877-JHCOMBO (1-877-542-6626).

1. Georgetown University Long-Term Care Financing Project, "Long-Term Care Financing Policy Options for the Future," June 2007.
2. AARP Public Policy Institute "Fact Sheet: Women & Long-Term Care" April 2007.
3. John Hancock 2008 Cost of Care Survey, conducted by CareScout. The projected cost is based on the 30-year average rate of inflation ending 12/31/08 of 4.1%, using the Consumer Price Index for All Urban Consumers, Bureau of Labor Statistics, www.bls.gov.
4. U.S. Department of Health and Human Services, National Clearinghouse for Long-Term Care Information, www.longtermcare.gov, September 2008.

LifeCare, the Acceleration rider, and the Continuation rider may not all be available in some states. The Acceleration rider is automatically included with every LifeCare policy, and the Continuation rider is optional. There are additional costs associated with these riders that are included in the single premium. LifeCare with the Acceleration and/or Continuation 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 policy cash value is reduced proportionally. Replacement of LifeCare for a different John Hancock insurance product will require full underwriting. Please go to www.jhsalesnet.com for the most current 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, does not qualify for the New York State Long-Term Care Partnership program and is not a Medicare supplement policy.

The Acceleration rider has exclusions and limitations, reductions of benefits, and terms under which it may be continued in force or discontinued. Consult the state specific Outline of Coverage for additional details. Guaranteed product features are dependent upon minimum premium requirements and the claims-paying ability of the issuer. This material does not constitute tax, legal or accounting advice and neither John Hancock nor any of its agents, employees or registered representatives are in the business of offering such advice. It was not intended or written for use and cannot be used by any taxpayer for the purpose of avoiding any IRS penalty. It was written to support the marketing of the transactions or topics it addresses. Anyone interested in these transactions or topics should seek advice based on his or her particular circumstances from independent professional advisors. Life insurance death benefit proceeds are generally excludable from the beneficiary's gross income for income tax purposes. There are a few exceptions such as when a life insurance policy has been transferred for valuable consideration.

For Agent Use Only. Not for use with the public

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.

MLINY07061013286 07/10

John Hancock
the future is yours®