

Buy now, *play later*

John Hancock offers a number of ways for your clients to pay their long-term care (LTC) insurance premiums. In addition to the standard lifetime payment options, certain clients looking to minimize the duration for which they pay premiums can choose from one of following accelerated payment options:

ACCELERATED PAYMENT OPTIONS

✓ **10-pay¹**

enables clients to pay the full cost of an LTC insurance policy over 10 individual payments

✓ **Paid-up at Age 65¹**

an option for clients age 55 and younger

By selecting one of these options, clients have the ability to fund their policy up front over a shortened period of time. These options provide increased flexibility and allow clients to enter retirement without having to worry about making premium payments. Both options are guaranteed renewable and non-cancelable. Once a policy is paid, the policy owner is not subject to any premium increases.

For small business owners, this is the most tax efficient way to fund an LTC insurance policy. Premiums are paid by the business and the policy is fully portable.

For more information on how your clients can benefit from accelerated payment options, please visit our website at www.jhltc.com or contact me today:

1. Not available with the Guaranteed Purchase Option, the Guaranteed Increase Option, or the Survivorship and Waiver of Premium Benefit. The Limited Payment Option Contingent Nonforfeiture Benefit is available when a Limited Payment Option is selected. This is in addition to any Nonforfeiture or Contingent Nonforfeiture benefit available to you.

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Long-term care insurance is underwritten by John Hancock Life Insurance Company (U.S.A.), Boston, MA 02117 (not licensed in New York) and in New York by John Hancock Life & Health Insurance Company, Boston, MA 02117.

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