

# John Hancock's NEW Long-Term Care Rider



JANUARY 31, 2014

## MORE Coverage. MORE Choices. MORE Consumer Value.

Introducing an IMPROVED Long-Term Care (LTC) rider from John Hancock! Adding John Hancock's LTC rider to a life insurance policy is one simple solution to meet two important needs — death benefit protection and LTC coverage. And we've just made it better than ever by offering more coverage, choices and value for clients. Key enhancements include:

- ✓ **DEATH BENEFIT OPTION 2!** Now you can add the rider to policies with level or increasing death benefits — giving you more flexibility when designing cash accumulation solutions and making it easier to incorporate LTC into your retirement planning sales.
- ✓ **ADDITIONAL BENEFIT POOL CHOICES!** Now you can specify the exact amount of LTC coverage you want (from 1%-100% of the initial face amount) — helping you balance LTC and estate planning needs.
- ✓ **ABILITY TO ILLUSTRATE LTC RIDER CLAIMS!** A new optional illustration report demonstrates how various claims scenarios impact the policy values — making Life and LTC easier to understand and to sell.

### Adjust the benefit pool and save!

Male, 65, Standard Plus Non Smoker, Protection IUL, 6% ROR  
Need: \$1.2M Death Benefit and \$300,000 LTC



John Hancock	Death Benefit	Accelerated Benefit Percentage	LTC Pool	Monthly Acceleration Percentage	MMBA	Premium
OLD LTC rider	\$1,200,000	100%	\$1,200,000	1%	\$12,000	\$30,689
NEW LTC rider	\$1,200,000	25%	\$300,000	4%	\$12,000	\$29,238

This is a supplemental illustration. Not all benefits and values are guaranteed. The assumption on which the non-guaranteed elements are based are subject to change by the insurer. Actual results may be more or less favorable.

### State Approvals and Illustration System

The Long-Term Care rider (LTC '14) has been approved in the following states: AL, AK, AR, CO, DC, DE, GA, IA, ID, IL, IN, KS, KY, LA, ME, MD, MA, MI, MN, MS, MO, MT, NE, NV, NH, NM, NC, OH, OK, OR, PA, RI, SC, TN, TX, UT, VT, VA, WA, WV, WS, and WY. These states are available on the recently updated JH Illustrator 10.0. State approvals will be updated on JH Illustrator.com.

## New Business and Underwriting Information

LTC '05 will no longer be offered in states where the new LTC '14 rider has been approved. In approved states after February 28, 2014, all policies will be issued with the LTC '14 rider. The following are the administrative requirements for the new rider:

- ✓ **NEW: APPLICATION SUPPLEMENT (NB5018)**
- ✓ **ILLUSTRATION**
- ✓ **OUTLINE OF COVERAGE TO THE POLICY OWNER (FORM ICC13 14LTCR)**

## Pending Policies

All pending LTC '05 rider policies issued before February 28, 2014, will be issued with the LTC '05 rider unless otherwise requested.

If you would like any of your pending policies to have the new LTC '14 rider, please contact your Case Manager throughout the transition period and he/she will work with you to help ensure necessary requirements as outlined above are completed.

Please note: there is no difference in rider rates between the LTC '05 and LTC '14 policy forms.

### Marketing Materials

#### LTC RIDER CONSUMER GUIDE\* (IM4125CG)

A client-level brochure outlining how the LTC rider works, highlighting key features and benefits of John Hancock's LTC rider.

#### LTC RIDER CONSUMER SEMINAR\*

A client-level presentation explaining what your clients need to know about LTC and how John Hancock's LTC rider can help meet their needs.

#### LTC RIDER PRODUCER GUIDE (IM4125PG)

Highlights the key features and benefits of John Hancock's LTC rider.

#### LTC RIDER SELLER'S GUIDE (IM4150)

Explains what you need to know to sell John Hancock's LTC rider and demonstrates how it can meet your clients' needs.

### Sales Flyers

#### MORE CHOICES THAN EVER

Learn more about how the enhanced LTC rider can provide more benefit pool flexibility for your clients and more sales opportunities for you.

#### LOWER COST. GREATER PROTECTION.

Demonstrates how Protection UL with the LTC rider is less expensive than competitors' products without LTC coverage.

#### ONE POWERFUL COMBINATION

See how John Hancock's Protection IUL with the LTC rider is an industry leader in low-cost death benefit protection and low-cost LTC coverage.

\* Materials approved for use in compact states only. Compact states include: AL, AK, AR, CO, GA, IA, ID, IL, IN, KS, KY, LA, ME, MD, MA, MI, MN, MS, MO, NE, NV, NH, NM, NC, OH, OK, OR, PA, RI, SC, TN, TX, UT, VT, VA, WA, WV, WS, and WY.

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

The Long-Term Care (LTC) rider is an accelerated death benefit rider and may not be considered long-term care insurance in some states. There are additional costs associated with this rider. The Maximum Monthly Benefit Amount (MMBA) is \$50,000. When the death benefit is accelerated for long-term care expenses it is reduced dollar for dollar, and the cash value is reduced proportionately. Please go to [www.jhsalesnet.com](http://www.jhsalesnet.com) to verify state availability.

This rider has exclusions and limitations, reductions of benefits, and terms under which the riders may be continued in force or discontinued. Consult the state specific Outline of Coverage for additional details.

**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.

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