



PRODUCER GUIDE

PROTECTION

LONG-TERM CARE RIDER

An Accelerated Death Benefit Rider

Protection when you need it most

Strength. Stability. **John Hancock.**

John Hancock's strong ratings, as judged by the major rating agencies, are a comprehensive measure of the company's financial strength and stability. This is important because these financial ratings reflect the life insurance company's ability to pay claims in the future. With over 150 years of experience, 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.

The Long-Term Care Rider

- *Convenience:* One underwriting process, one life insurance policy, one affordable premium.
- *Flexibility:* All, some, or none of the life insurance benefit can be used for long-term care needs.
- *Value:* Less expensive than purchasing separate permanent life and long-term care insurance.

The Long-Term Care (LTC) rider¹ is designed to help clients concerned with protecting themselves and their families from the high costs of long-term care.

When combined with a John Hancock permanent life insurance policy, the optional LTC rider allows policy owners to accelerate their death benefit to help pay for long-term care expenses, should that need ever arise. **Any portion of the death benefit not used to cover these expenses remains in the policy, and is later paid as a life insurance benefit.**

A permanent life insurance policy with the LTC rider provides a single solution to help meet critical needs clients often face:

- Immediate funds in case of death
- Monthly access, if needed, to a portion of the policy's death benefit to help pay long-term care expenses
- Unique informational services

Meeting Client Needs

Many clients recognize the importance of purchasing both life insurance and long-term care protection. If they're looking to address both needs in a single policy, a permanent John Hancock life insurance policy with the LTC rider could be the solution. Adding the LTC rider to a permanent life insurance policy makes a portion of the policy's face amount available monthly to help pay long-term care expenses.

NEED

Affordable life insurance and long-term care protection

SOLUTION

Life Insurance with the LTC rider: Protection UL, Protection IUL and Protection VUL offer affordable death benefit protection. Adding the LTC rider to any of these products allows the client access to a portion of their policy's death benefit if they should ever need assistance paying long-term care expenses. Any death benefit not used to pay LTC expenses is paid as a life insurance benefit to the policy beneficiaries. *The rider charge rate is fixed at issue and will not increase.*

NEED

Life insurance and long-term care protection with the potential to accumulate cash value to supplement retirement income²

SOLUTION

High potential cash value life insurance with the LTC rider. Accumulation UL, Accumulation VUL or Accumulation IUL provide the opportunity to realize potential gains in the policy value, with the added security that the LTC rider is also available to help with long-term care expenses. All, some, or none of the death benefit can be used to help pay for long-term care expenses. Any portion not used will be paid to the beneficiaries with income-tax-favored treatment under current law. In addition, by overfunding the policy, the potential policy value can later be used as a source of supplemental retirement income. If the policy value is accessed for retirement income, the death benefit and cash value will decrease along with the LTC benefit amount.

NEED

Maximize wealth transfer to beneficiaries and prevent asset depletion as a result of long-term care expenses

SOLUTION

Retirees with sufficient income and excess assets can use a portion of their assets to purchase a life insurance policy with the LTC rider. The policy can be customized to allocate a portion of the initial death benefit to help cover LTC expenses. The death benefit in excess of the LTC benefit pool can be used to transfer assets to clients' heirs.

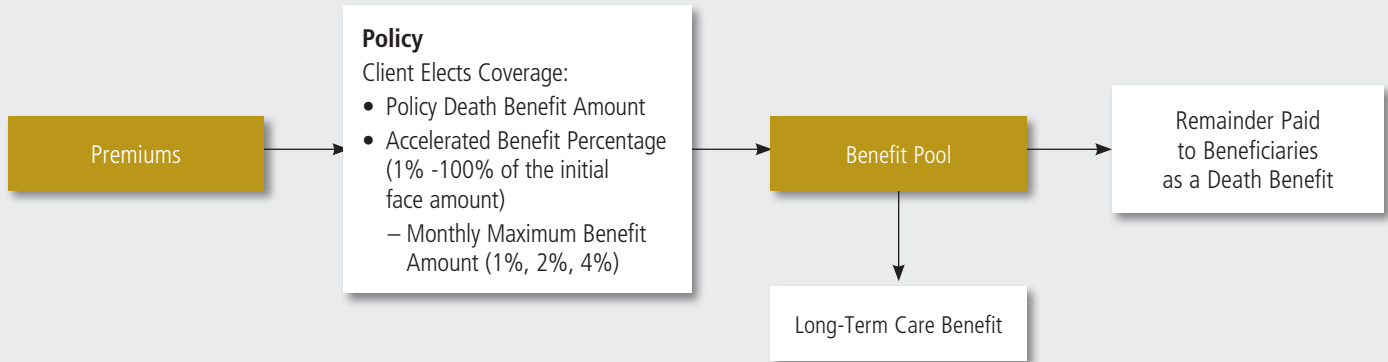
NEED

Personally owned life insurance and long-term care protection paid for with business dollars

SOLUTION

Protection UL with the LTC rider: The company pays the executive a bonus equal to the policy's premium plus any taxes due. The company takes a tax deduction equal to the bonus. The executive has a lifetime death benefit as well as funds to pay for long-term care expenses. Additional security may also be provided by adding the Disability Payment of Specified Premium rider³ to ensure that adequate premiums are paid to support the death benefit/LTC benefit amount — in the event of disability.

How the Long-Term Care Rider Works



Policy Owner Elections

At issue, the policy owner selects a desired life insurance Face Amount, an Accelerated Benefit Percentage and the LTC rider Monthly Acceleration Percentage (MAP) — either 1%, 2% or 4%. The MAP percentage determines the Maximum Monthly Benefit Amount which is available each month to pay covered long-term care expenses (on a reimbursement basis).

To determine the appropriate benefit percentage, consider both the benefit amount desired and the length of time that benefit might be needed. The higher the MAP, the greater the amount that is available each month to cover long-term care expenses. However, assuming that the maximum amount is actually used each month, a higher MAP will also shorten the minimum period before the benefit is exhausted. If less than the maximum benefit is used in any month, the remainder will extend the rider benefit period. The MAP cannot be changed after issue.

Benefit Amount

The policy owner selects the Accelerated Benefit Percentage (long term care specified amount) at issue; ranging from as much as 100% of the policy's initial death benefit amount to as little as 1%. This benefit is available as either life coverage, long-term care coverage — or some combination of the two. Any unused portion of the LTC rider benefit remains with the policy as a death benefit.

Benefit Flexibility

The policy owner can accelerate some, all, or none of the LTC benefit amount to help pay for qualified long-term care costs.

Benefit Assurance

The portion of the LTC benefit amount not used for long-term care purposes is paid to the beneficiaries as a death benefit (income tax free under current tax law),⁴ unless the Extension of Benefits provision of the rider is in effect. In that case, any remaining death benefit will not be paid. (See the Extension of Benefits Provision section on page 5 for more information).

FEATURES¹ LONG-TERM CARE RIDER

Issue Ages	20–75												
LTC Face Amount Limits	<p>The Maximum Accelerated Benefit Amount varies by the Monthly Acceleration Percentage selected.</p> <table border="1" data-bbox="548 443 1490 678"> <thead> <tr> <th data-bbox="548 443 862 548">MONTHLY ACCELERATION PERCENTAGE (MAP) SELECTED</th> <th data-bbox="862 443 1175 548">MAXIMUM ACCELERATED BENEFIT AMOUNT AT ISSUE</th> <th data-bbox="1175 443 1490 548">MAXIMUM MONTHLY (LTC) BENEFIT AMOUNT</th> </tr> </thead> <tbody> <tr> <td data-bbox="548 548 862 590">1%</td> <td data-bbox="862 548 1175 590">\$5,000,000</td> <td data-bbox="1175 548 1490 590">\$50,000</td> </tr> <tr> <td data-bbox="548 590 862 632">2%</td> <td data-bbox="862 590 1175 632">\$2,500,000</td> <td data-bbox="1175 590 1490 632">\$50,000</td> </tr> <tr> <td data-bbox="548 632 862 678">4%</td> <td data-bbox="862 632 1175 678">\$1,250,000</td> <td data-bbox="1175 632 1490 678">\$50,000</td> </tr> </tbody> </table> <p>Note that in no event may the Accelerated Benefit Amount be greater than \$5,000,000.</p>	MONTHLY ACCELERATION PERCENTAGE (MAP) SELECTED	MAXIMUM ACCELERATED BENEFIT AMOUNT AT ISSUE	MAXIMUM MONTHLY (LTC) BENEFIT AMOUNT	1%	\$5,000,000	\$50,000	2%	\$2,500,000	\$50,000	4%	\$1,250,000	\$50,000
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4%	\$1,250,000	\$50,000											

Availability Options	<p>The Long-Term Care rider is available:</p> <ul style="list-style-type: none"> • On all fully-underwritten single life John Hancock permanent life insurance policies • Only at issue • On Death Benefit Option 1 & Death Benefit Option 2 • To the issue ages stated above (policies cannot be backdated to save age 75) <p>The Long-Term Care rider is not available with the Return of Premium (ROP) rider or Scheduled Supplemental Face Amount (SFA) increases.</p>
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UNDERWRITING LONG-TERM CARE RIDER

	<p>In general, the same routine underwriting process is used for all single life insurance policies, whether the Long-Term Care rider is elected or not; however, additional underwriting guidelines are used for the Long-Term Care rider.</p> <ul style="list-style-type: none"> • Consult the “Long-Term Care Rider Technical Guide” for more detailed information on the underwriting guidelines for the LTC rider.
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CLAIMS LONG-TERM CARE RIDER

Long-Term Care Claim Amount	<p>The Maximum Monthly Benefit Amount (MMBA) is calculated based on the Accelerated Benefit Amount in effect at time of claim and the Monthly Acceleration Percentage (MAP) elected at issue. Benefit payments are made on a reimbursement basis, each calendar month, for eligible services received in the previous month.</p> <p>Accelerated payments continue until the earliest occurrence of the following:</p> <ul style="list-style-type: none"> • The policy is terminated because of death, surrender, or lapse; • The insured recovers; • The Accelerated Benefit Amount is completely accelerated under the LTC rider; or • No further receipts for service are submitted.
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CLAIMS (continued)	LONG-TERM CARE RIDER
Eligibility for Payment	<p>The insured becomes eligible to receive Accelerated Benefits under the Long-Term Care rider if he or she becomes unable to perform 2 of the 6 ADL's without substantial assistance or is found to have a severe Cognitive Impairment that threatens their health or safety. The six Activities of Daily Living (ADLs) are:</p> <ul style="list-style-type: none"> • Bathing • Eating • Contenance • Toileting • Dressing • Transferring
Elimination Period	<p>Benefits begin after satisfaction of an elimination period (waiting period).</p> <ul style="list-style-type: none"> • The elimination period is generally 100 days, but may be less in some states; • It begins on the first day that long-term care services are received; and • The elimination period needs to be satisfied only once during the life of the policy.
Choice of Setting	<p>Clients may elect to receive long-term care assistance in their choice of setting:⁵</p> <ul style="list-style-type: none"> • Home Health Care • Nursing Home • Assisted Living Facility • Hospice Center • Adult Day Care Facility
Bed Hold Benefit	<p>If the insured's stay in a Nursing Home or Assisted Living Facility is interrupted, then the Accelerated Benefit can also pay the cost of reserving a bed in the facility for up to 21 days per policy year, up to the selected monthly benefit.</p>
Monthly Benefits	<p>The Long-Term Care rider pays benefits on a monthly basis. This is a significant advantage over daily benefit plans, particularly with home health care. The Monthly Benefit Plan pays all approved charges each month, up to the selected benefit maximum, regardless of the daily or weekly charges.</p>
Extension of Benefits Provision	<p>If the rider terminates while the insured is confined to a Nursing Home,⁶ and receiving continuous, uninterrupted benefits under this rider, then the Extension of Benefits Provision guarantees that benefits for the Nursing Home services will continue during the lifetime of the insured until the earliest occurrence of the following:</p> <ul style="list-style-type: none"> • The date that the insured is discharged from the Nursing Home • The date when the Accelerated Benefit Amount remaining after any monthly benefit payment is zero (i.e., the benefit is fully accelerated) • The insured dies • The insured no longer qualifies as chronically ill <p>If benefits are continued under the Extension of Benefits Provision, then the Accelerated Benefit Amount remaining (referred to above) is calculated as if the policy had remained in force, but no Insurance Benefit will be paid to the beneficiary upon death.</p> <p>Note: Clients who are on claim and who are concerned about forfeiting their policy's death benefit under this provision should be advised to make premium payments that are sufficient to maintain the policy's death benefit guarantee (for guaranteed death benefit policies), or to keep a positive surrender value (non-guaranteed policies) to prevent policy lapse. Premium payments must continue during the claim period for the guarantee to remain in effect and for any remaining death benefit to be paid.</p>

CARE INFORMATION SERVICES	LONG-TERM CARE RIDER
<p>Seniorlink⁷</p>	<p>Life insurance policies with the Long-Term Care rider include long-term care information services. The insured (and the insured’s immediate family) have immediate access to <i>Seniorlink</i>, which provides professional and personalized advice on topics such as home care, assisted living, home maintenance and repair services, and legal services. <i>Seniorlink</i> offers complete resources and advice to help make smart decisions about care issues. Additional information is available regarding this service in a consumer flyer that may be obtained at www.jhsalesnet.com.</p>
ACCESSING THE POLICY VALUE	LONG-TERM CARE RIDER
<p>Withdrawals/Partial Surrenders</p>	<ul style="list-style-type: none"> • A withdrawal (or partial surrender) reduces the total Long-Term Care benefit, and thereby reduces the calculated Maximum Monthly Benefit Amount (MMBA). • Withdrawals or partial surrenders are available while on claim, but will result in a recalculation of the MMBA.
<p>Policy Loans</p>	<ul style="list-style-type: none"> • A policy loan reduces the available Long-Term Care benefit, but does not result in a recalculation of the MMBA, even if the loan is taken while on claim. • When a loan is present, a proportional amount of each monthly benefit payment serves to repay that loan. This amount is calculated to repay the total policy loan by the time the death benefit is fully accelerated. <p>Note: The net death benefit is reduced by the amount of the loan. Also, if the policy should lapse while a loan is outstanding, the loan will be treated as a distribution from the policy, and there may be tax consequences as a result.</p>
RIDER CHARGES	LONG-TERM CARE RIDER
<p>Long-Term Care Rider Charges</p>	<p>The LTC rider charge is part of the monthly deductions, and based on an amount per \$1,000 of the rider Net Amount at Risk.</p> <ul style="list-style-type: none"> • The LTC rider rate is set at issue, and guaranteed not to increase over the life of the policy; however the overall rider charge may vary based on the Net Amount at Risk as this may change. <p>Note: For tax purposes, this charge is considered a non-taxable distribution from the policy and reduces the policy’s cost basis.</p>
TAX CONSIDERATIONS	LONG-TERM CARE RIDER
<p>Tax-Qualified Long-Term Care Benefit</p>	<p>The Long-Term Care rider is intended to be a Qualified Long-Term Care Insurance contract under Internal Revenue Code Section 7702 (B)(b):</p> <ul style="list-style-type: none"> • Long-term care benefits are intended to be excludable from Federal Gross Income. • Even if the policy is classified as a Modified Endowment Contract (MEC), the intent is for the long-term care benefit payments to continue to be excludable from income taxes. • If, in the future, it is determined that the rider does not meet these requirements, we will make reasonable efforts to amend the rider if necessary. We will offer the policy owner the opportunity to receive these amendments. <p>Note: The Long-Term Care rider is only available to prospective New York clients in cases where the policy owner and insured are the same individual. The product is not offered when a third-party owner is involved.</p>
<p>Long-Term Care Rider Reduces Cost Basis</p>	<p>Monthly charges for the LTC rider are considered policy distributions for Federal Income Tax purposes, and therefore will usually reduce the policy’s cost basis. <i>Please consult a qualified tax advisor for more information.</i></p>

PRODUCER REQUIREMENTS	LONG-TERM CARE RIDER
<p>Producer Requirements</p> <p>Licensing</p> <p>Appointment</p> <p>Continuing Education</p>	<p>Because the Long-Term Care rider combines life insurance and long-term care protection in a single policy, there are additional requirements that apply to the sale of the Long-Term Care rider that vary by state:</p> <ul style="list-style-type: none"> • Producers must have Accident and Health Authority on their State Insurance License in addition to being properly licensed to sell John Hancock life insurance products. • Producers need Statutory Company Appointment with John Hancock USA for the Accident and Health Authority. • Some states require that producers obtain the required Long-Term Care Continuing Education Certification prior to soliciting this product. <p>Note: Licensing and other requirements vary from state to state. Consult the “Long-Term Care rider Technical Guide” for an up-to-date listing of the requirements for selling the Long-Term Care rider in your state. This may be obtained from www.jhsalesnet.com.</p>
<p>Materials Required at Time of Solicitation</p>	<p>In all states, the following is required:</p> <ul style="list-style-type: none"> • An illustration; • Outline of Coverage; and • Replacement Form (required if a policy replacement is involved). • Application <ul style="list-style-type: none"> – Terminal Illness Accelerated Death Benefit rider application which includes a disclosure statement that demonstrates the impact of accelerating the death benefit in the event of a terminal illness* – Long-Term Care rider supplemental application* <p>*In New York, if the LTC rider is elected, the terminal illness rider must also be elected.</p> <p>Some states may also require:</p> <ul style="list-style-type: none"> • Shopper’s Guide to Long-Term Care Insurance (LTC-1059) — Published by the NAIC. Note that some states require that you use their versions of this brochure. • Guide to Health Insurance for People with Medicare (LTC-1014) — Required for Medicare-eligible applicants. • Other state-specific materials or notices as posted on the producer website, www.jhsalesnet.com.

1. 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 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 to verify state availability. 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.
2. Loans and withdrawals will reduce the death benefit, cash surrender value, and may cause the policy to lapse. Lapse or surrender of a policy with a loan may cause the recognition of taxable income. Policies classified as modified endowment contracts may be subject to tax when a loan or withdrawal is made. A federal tax penalty of 10% may also apply if the loan or withdrawal is taken prior to age 59½.
3. Some riders may have additional fees and expenses associated with them.
4. 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. No legal, tax or accounting advice can be given by John Hancock, its agents, employees or registered representatives. Prospective purchasers should consult their professional tax adviser for details.
5. In some states, the Long-Term Care rider also provides coverage for care received in nursing or residential care facilities. Consult the "Long-Term Care Rider Technical Guide" for state-specific information.
6. In some states, this provision applies to care received in other settings. Consult the "Long-Term Care Rider Technical Guide" for state-specific information.
7. Seniorlink is a current referral-service provider for John Hancock. Seniorlink is not associated with John Hancock Life Insurance Company (USA) or its affiliates or subsidiaries. This program may be changed or discontinued at any time.

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Please contact 1-888-266-7498, option 2 to obtain product and fund prospectuses (for New York, contact 1-800-743-5542, option 5). The prospectuses contain complete details on investment objectives, risks, fees, charges and expenses as well as other information about the investment company. Please read the prospectuses carefully containing this and other information on the product and the underlying portfolios and consider these factors carefully before investing. Product and/or product features may not be available in all states.

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