

John Hancock

LIFE INSURANCE

CONSUMER GUIDE

PROTECTION

LONG-TERM CARE RIDER

An Accelerated Death Benefit Rider

Protection when you need it most

You recognize the value of purchasing life insurance to protect your family or your business after your death. But it's also important to protect your independence — and your assets — while you're alive. There may come a time when you need help doing the things that you have always done for yourself. Fortunately, there is a simple way to address both needs with a single policy — by purchasing at an additional cost the Long-Term Care (LTC) rider with a John Hancock permanent life insurance policy.

Help protect your retirement. And your family's well-being.

INSURANCE PRODUCTS:

Not FDIC Insured	Not Bank Guaranteed	May Lose Value
Not a Deposit	Not Insured by Any Federal Government Agency	

THE PURPOSE OF THIS COMMUNICATION IS THE SOLICITATION OF INSURANCE.
CONTACT WILL BE MADE BY AN INSURANCE AGENT OR INSURANCE COMPANY.

Preserve your assets and quality of life.

It's wise to plan for long-term care when you're still active and healthy, because the fact is that this care is often very expensive and is not covered under private medical insurance.

By adding the Long-Term Care rider¹ to a permanent John Hancock life insurance policy, you'll have income tax-favored coverage if you should ever need assistance with basic activities of daily living such as: bathing, dressing, eating, continence, and transferring — or if you ever need substantial supervision because of cognitive impairment.

Combined Protection

When you choose the Long-Term Care rider, your policy's death benefit becomes available to help cover long-term care costs. If you need long-term care and have met the eligibility requirements, a portion of your policy's death benefit may be accelerated each month to cover LTC expenses. You may choose to pay the providers directly and be reimbursed by the insurance company, or you may

have the insurance company pay the provider directly. Any unused portion of the death benefit remains in the policy and is paid to your beneficiaries at death.²

A permanent John Hancock life insurance policy with the Long-Term Care rider is a cost-efficient and convenient way to help you plan for your future.

Benefit Protection

The full amount of your life insurance death benefit is also the Long-Term Care benefit amount.³

Benefit Flexibility

You may use some or all of your Long-Term Care benefit to help cover long-term care costs — the choice is yours.

Benefit Assurance

That portion of your Long-Term Care benefit not used for long-term care expenses will be paid to your beneficiaries as a death benefit (income tax-favored under current tax law).⁴

Benefit Amount

Depending on the type of life insurance you purchase, your policy will offer either a guaranteed death benefit⁵ or a death benefit that fluctuates with policy performance.

The care you need.

You may be planning to derive much of your retirement income from the assets you've accumulated. If you want to enjoy your retirement — confident in the knowledge that a long-term care need won't deplete those assets — adding the Long-Term Care rider to your permanent life insurance policy can be an excellent solution.

Customized coverage: You begin by selecting the appropriate life insurance face amount for your needs, from a minimum of \$100,000 to a maximum of \$5,000,000. At the same time, you also choose the Long-Term Care rider's Maximum Monthly Benefit Amount. The Maximum Monthly Benefit Amount is expressed as a percentage of your policy's face amount; the options are 1%, 2%, or 4%. This is the amount that would be available each month to cover long-term care costs if the need ever arose. That amount will be available monthly to help cover the cost of long-term care until the policy's death benefit has been completely exhausted.

Choice of setting: You'll be covered for skilled, intermediate, or custodial care in the setting of your choice: at home, in a residential care facility, nursing facility or adult day care facility. Hospice care and hospice services are also covered.

Bed Hold Benefit: If you should require hospital care while you are in a nursing home or assisted living facility, the Long-Term Care rider can pay to reserve a bed or reimburse the expense of reserving a bed in that facility for up to 10 days per policy year.⁶

One-time elimination period: The Long-Term Care rider comes with a 100-day elimination period⁷ which needs to be satisfied only once. While each day of long-term care service counts toward the elimination period, only those days when services are received count toward the 100-day elimination period. After the elimination period ends, your benefits begin.

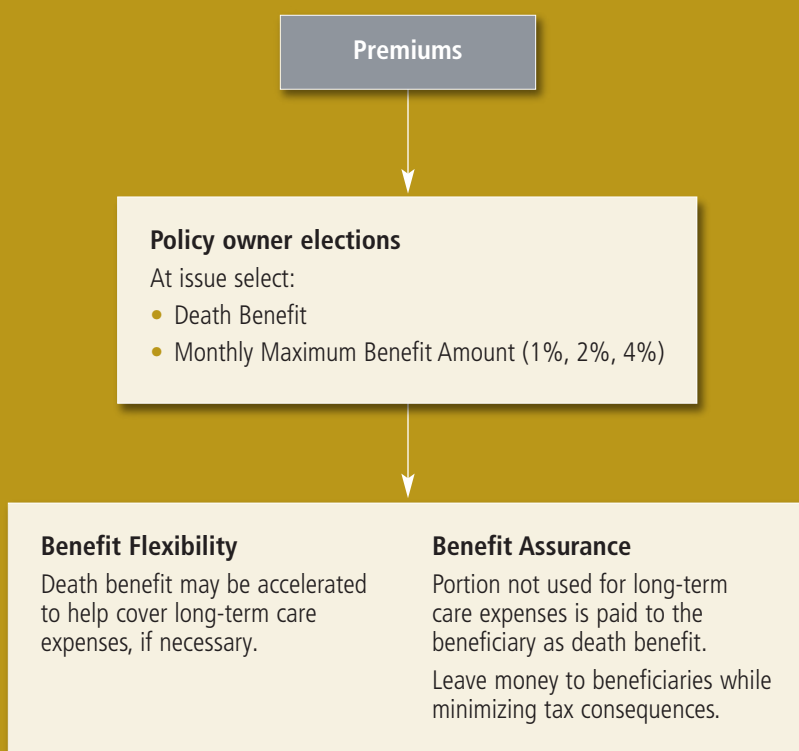
Extension of benefits: Should your policy lapse while you're receiving care in a nursing home you're still protected. The Long-Term Care rider continues until you are discharged or until the entire death benefit has been accelerated for long-term care expenses.

Once the extension of benefits feature is initiated, the death benefit will no longer be payable.

Long-term care services: You and your immediate family will have access to *Seniorlink*⁸ a service that provides professional and personalized advice on topics such as home care, assisted living, home maintenance and repair services, and legal services. *Seniorlink* offers you the resources and guidance to make smart decisions, helping to ease the whole experience for you and your family.

The Long-Term Care Rider: A single solution

The combination of life insurance with the Long-Term Care rider offers a cost-efficient, convenient way to help you plan for your future.



1. The Long-Term Care (LTC) rider is an accelerated death benefit rider. Maximum face amount is \$5 million with the LTC rider. 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.
This rider has exclusions and limitations, reductions of benefits, and terms under which the rider may be continued in force or discontinued. Please contact the licensed agent or John Hancock for more information, cost, and complete details on coverage.
2. When the policy's death benefit is accelerated for long-term care expenses, the death benefit is reduced dollar for dollar, and the cash value and policy's account value are reduced proportionately.
3. Loans, withdrawals or partial surrenders will reduce the policy's cash value and death benefit. Surrender charges may apply in the early years.
4. Comments on taxation are based on John Hancock's understanding of current tax law, which is subject to change. Please consult your tax adviser for guidelines specific to your situation.
5. Guaranteed product features are dependent upon minimum premium requirements and the claims-paying ability of the issuer.
6. Maximum bed hold reimbursement not to exceed the selected monthly benefit. Benefit usage will reduce the lifetime maximum benefit.
7. Eligibility requirements must be met.
8. *Seniorlink* is not affiliated with John Hancock Life Insurance Company (U.S.A.) and its subsidiaries. *Seniorlink* is the current referral-service provider for John Hancock Life Insurance Company (U.S.A.). This program may be changed or discontinued at any time.

This Long-Term Care Guide must accompany a base policy consumer guide.

Insurance products are issued by John Hancock Life Insurance Company (U.S.A.), Boston, MA 02116.

Rider form: 05LTCR

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