



# John Hancock's Critical Illness Benefit Rider

Preparing for what life may bring

**You buy life insurance to provide financial security to your loved ones in the event of your death. But with improvements in medicine, many people now fully recover from once fatal conditions. Recovery can come at a cost — are you prepared?**

## **Protection through your working years**

John Hancock's Critical Illness Benefit rider is an optional feature that's available to applicants between the ages of 18 and 65. It can offer financial relief if you are diagnosed with a critical illness, such as a heart attack, cancer, or stroke. So you can focus on what matters most — recovery.

The Critical Illness Benefit rider provides a one-time, lump-sum, income tax-free<sup>1</sup> benefit of up to \$250,000 if you're initially diagnosed with one of seven covered illnesses. This money can be used any way you'd like — to help pay medical expenses, cover your mortgage, or simply replace lost income while you focus on getting well. Payment of the Critical Illness Benefit rider will not reduce your life insurance coverage, ensuring that your policy's death benefit will be there for those you love.



## Covered illnesses include:

- Heart Attack
- Stroke
- Cancer
- Coronary Artery Bypass Grafting
- Kidney Failure
- Major Organ Failure
- Paralysis

### How it works



Elect a benefit amount (10% or 25% of policy's face amount)



30-day waiting period



Initially diagnosed with a covered illness



Lump-sum, income tax-free benefit of up to \$250,000



Can help pay **medical bills, living expenses,** and more without reducing your death benefit

For more information, **contact your insurance agent.**

The purpose of this communication is the solicitation of insurance. Contact may be made by an insurance producer of the insurance company.

This rider has exclusions and limitations and terms under which it may be continued in force or discontinued. Please contact the licensed agent or John Hancock for more information, cost, and complete details on coverage.

The Critical Illness Benefit Rider provides a one-time lump sum benefit if the insured experiences a covered critical illness and meets the benefit eligibility requirements. There is a 30-day waiting period that begins on the rider effective date. The benefit will not be paid for critical illnesses initially diagnosed before the rider effective date or during the waiting period. The rider will terminate at policy anniversary nearest attained age 65 or 5 years after the rider effective date, whichever is later. There is an additional cost for this rider. The rider is not available in all states and state variations may apply.

John Hancock will treat the monthly rider charges as distributions from your life insurance policy for federal income tax purposes, and thus such charges may be includable in your taxable income if the policy is a modified endowment contract (MEC) or the cost basis is less than the rider charges. If the policy is a MEC, a 10% penalty tax may also apply to the amount includable in income. A MEC is a life insurance policy which has been funded with more money than allowed under federal tax laws. This material does not constitute tax or legal advice and neither John Hancock nor any of its agents, employees or registered representatives are in the business of offering such advice. You should consult with your own tax advisor.

Insurance products are issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02210 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

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Rider Form: 17CIBR