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Living benefit riders

Seller's guide



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John Hancock's living benefit riders

Living a long life — and spending many years in retirement — are increasingly likely for most people. That means careful planning is a necessity.

A John Hancock permanent life insurance policy can play a key role in that planning, not only by helping protect a family's financial security in case of an untimely death, but also by offering several other benefits during life.



Add even more protection

While discussions about life insurance center around financial protection in case of an untimely death, also consider how other risks — such as a critical illness or a long-term care event — could impact clients' income and plans. They may want to customize their permanent John Hancock life insurance policy with our Critical Illness Benefit and/or Long-Term Care riders.



Protecting wealth and improving health

John Hancock Vitality is a program offering resources and rewards to help our customers live longer, healthier lives.

Customers earn points for everyday healthy choices, like taking a walk, buying fresh produce or visiting the dentist. The more points they earn, the higher their Vitality Status and the greater their rewards

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

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CRITICAL ILLNESS BENEFIT RIDER (CIBR)

Are your clients prepared for a critical illness diagnosis?

A critical illness diagnosis during working years could **impact your clients' ability to save for future goals** such as retirement, while still trying to meet their **everyday living expenses**.

- The American Cancer Society (ACS) estimated that **roughly 1.8 million new cases of cancer were diagnosed in the US in 2020** and that more than 16.9 million Americans living today have a cancer history.¹
- In 2018 **cancer patients in the US paid \$5.6 billion out of pocket** for cancer treatments,² including surgical procedures, radiation treatments and chemotherapy drugs.

John Hancock's Critical Illness Benefit rider

Our Critical Illness Benefit rider can help ensure your clients' financial plans stay on track, even in the event of a serious illness.

By adding the Critical Illness Benefit rider to their life insurance policy, your clients will be positioned to help alleviate a potentially significant financial burden that their spouse, children or other family members could face if a critical illness event occurs.

How it works



Policyowner elects a benefit amount (10% or 25% of policy's face amount) at time of application



Insured must satisfy waiting period of 30 calendar days



Insured is initially diagnosed with one of the following: Heart Attack, Stroke, Cancer, Coronary Artery Bypass Graft, Major Organ Failure, Kidney Failure or Paralysis



Client receives a lump-sum, income tax-free benefit up to \$250,000 that will not reduce the death benefit



Protects client's lifestyle by helping to pay for living expenses, continued savings, etc., while preserving the life insurance benefit

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How does our Critical Illness Benefit rider stand apart?

John Hancock’s approach offers a meaningful critical illness benefit without impacting your clients’ life insurance benefit or long-term care plans.

Unlike many critical illness riders, which offer a discounted acceleration of the policy’s death benefit, John Hancock’s Critical Illness Benefit rider is paid from a separate benefit pool.

This provides several advantages to your clients, including:



Better planning

Because they know the benefit amount and cost upfront



Flexibility

Use the money as needed — pay medical costs, lifestyle expenses, savings plans, etc.



Death benefit remains intact

Helps provide financial security to their loved ones or to pay for long-term care costs, if applicable

CASE STUDY

Joe plans to retire comfortably at 65

- **Joe was 45** when he had a stroke
- **New therapies, unexpected medical costs, and his inability to work full-time** all contributed to his soaring expenses, which exceeded \$100,000
- Thankfully Joe included the Critical Illness Benefit rider when he purchased his John Hancock life insurance policy, **giving him the funds to continue to pay his expenses without tapping into his retirement savings plans throughout his recovery.** As this case study shows, the rider can help your clients be better prepared financially to live a long life

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LONG-TERM CARE (LTC) RIDER

Are your clients prepared for a long-term care need?

If your clients have not allocated anything to pay for long-term care, they may end up allocating everything. Paying for care can have a significant impact on the income needed to support their lifestyle in retirement. What's more, if those closest to them must provide long-term care, it can take an emotional and physical toll.

- **Nearly 50 million adults** in the US are providing personal assistance for family members with disabilities or other care needs.³
- **Up to 70% of caregivers** have significant symptoms of depression⁴
- **The national average for 24-hour home care** or one year in a nursing home is more than \$105,000⁵

John Hancock's Long-Term Care rider

By adding the Long-Term Care rider to their life insurance policy, your clients will be positioned to help alleviate a potentially significant financial, physical and emotional burden that their spouse, children or other family members could face if a long-term care event occurs.

Our Long-Term Care rider is specifically designed to help pay for long-term care expenses up to the coverage amounts chosen by your clients.

In turn, it helps protect their financial portfolio from being used to pay for care; and protects their family members from having to provide it informally.

How it works



Policyowner elects their total LTC benefit and their maximum monthly LTC benefit when applying for life insurance policy



Insured is unable to perform two of the six Activities of Daily Living (ADLs) without substantial assistance (bathing, dressing, eating, continence, toileting and transferring), or supervision is required due to a cognitive impairment



Insured satisfies Elimination Period of 90 calendar days



John Hancock reimburses client or care providers for the qualified LTC expenses incurred each month up to the maximum monthly benefit amount



Any benefits not spent for LTC expenses each month can help extend their coverage period and/or will be paid as a death benefit on a tax-favored basis

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How does our Long-Term Care rider stand apart?

John Hancock’s Long-Term Care rider means your clients can afford access to professional care and services, reimbursement for their qualified long-term care expenses incurred each month up to the maximums purchased, and preserving more for their beneficiaries.

Our LTC rider offers clients several additional advantages, such as:



Lower cost and guaranteed rates

A reimbursement benefit model is designed to keep costs down and can help your clients get the most out of their total benefit pool — and our rates are guaranteed to never increase



Better coverage

We can offer substantially higher monthly coverage, which are received income tax-free up to the maximum amount the policyholder chooses even when those expenses exceed the IRS per diem limit



Backed by extensive experience

We based the design of our Long-Term Care rider on our extensive experience in the long-term care insurance market, which includes paying more than \$13 billion⁶ in long-term care benefits. And our registered nurses on staff can help your clients navigate the long-term care continuum

CASE STUDY:

Anna’s plan for tomorrow

- Anna is 50 years old
- She had been providing care to her 85-year-old mother for the past several years, until she was placed in a nursing home needing care full time
- Anna experienced the struggle of working full time, while raising her own family and providing her mother’s care
- Adding the Long-Term Care rider to her John Hancock life insurance policy helped give Anna the assurance that she would be able to afford professional help if she needs long-term care in the future, alleviating her children of a potential burden

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Are your clients interested in being rewarded for healthy living?

John Hancock Vitality can offer your clients financial protection along with rewards for making healthy choices. There are two great versions of the program to choose from:

Vitality GO

With this version of the program, **included on all our flagship products**, your clients can enjoy the following discounts and savings, plus access to health and wellness info — at no additional cost.*

- **Discounts on wearable fitness devices**
- **Savings on eligible healthy food items** at the grocery store⁷
- **Discounts from REI^{®8} and other popular retailers**
- **Free personalized tips and content** from experts on how to live a healthy life

If your clients would like to earn more rewards, they can elect Vitality PLUS at issue or upgrade at any point in the first 25 months of owning their policy. If they upgrade after issue, their Vitality GO Status and Points will automatically transfer over!

Vitality PLUS

Access all the benefits of Vitality GO, plus the following exclusive incentives, rewards and discounts **for as little as \$2.00 a month.****

- **Choose from one of the latest fitness wearables:**
 - **Apple Watch[®]** for as little as **\$25 plus tax**, earned with regular exercise⁹
 - **Complimentary Amazon Halo** and a free, three-year Halo membership^{***}
- **Exclusive travel discounts** from Hotels.com^{TM10}
- **A one-year Amazon Prime membership** for members who reach Platinum status three consecutive program years
- **Free subscription to Headspace[®]**, a top-rated meditation app¹¹

Amazon and all related marks are trademarks of Amazon.com, Inc. or its affiliates.

* To be eligible to earn rewards and discounts by participating in the Vitality program, the insured must register for Vitality and complete the Vitality Healthy Review (VHR).

** For John Hancock Term policies with the optional Vitality rider, the cost for Vitality PLUS is 3% of your annual premium and for Protection Survivorship IUL policies, the cost for Vitality PLUS rider is \$4.00 a month.

*** Or you can choose a complimentary Fitbit[®] device.



Did you know?

- 90% of John Hancock Vitality PLUS members are realizing financial benefits¹²
- 81% say Vitality PLUS has positively impacted their life¹³
- Vitality customers have a 92% satisfaction rate with their agent¹⁴

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What makes John Hancock Vitality stand apart?

With John Hancock Vitality, we are transforming the traditional life insurance experience to include a personalized program that enables, empowers and incentivizes clients to live longer, healthier lives — and rewards them for the everyday choices they make to achieve that goal.

Now you can change the life insurance conversation to draw the connection between protecting wealth and maintaining health — two increasingly relevant themes in today’s world.

Here are more advantages that help John Hancock Vitality stand out:

Support every step of the way

Leave the program onboarding to us. Once a policy is signed, we’ll help your clients **set up their Vitality account** so they can start earning points and rewards and you can focus on your next sale.

Always innovating

John Hancock Vitality is always changing to best meet clients’ needs with the latest in science and research, by continually growing our network of industry leading partners like Amazon and Apple.

John Hancock Aspire®

Your clients living with diabetes may be interested in John Hancock Aspire, which combines long-term financial protection with a personalized diabetes-support program that meets the unique health and lifestyle needs of people living with type 1 and type 2 diabetes — and rewards them for the choices they make to take care of their health.

Making it all work together

Your clients want to live a long, healthy life — and have the financial resources to meet the challenges that a long life can present. This example shows how John Hancock’s living benefits work together to give your clients even greater protection:

Death benefit	\$500,000
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Critical illness benefit	\$50,000
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LTC monthly benefit	\$10,000
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Premium savings when engaging in Vitality PLUS	\$550/year
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Example based on Protection IUL male, age 55, \$500,000 face amount, Preferred Non-Smoker, \$50K lump sum, 10% CIBR and 2% LTCR. Savings based on Gold Vitality Status for all years.

This is a hypothetical example based on a John Hancock permanent life insurance policy. Insurance data shown represents approximate values and is taken from an illustration. Benefits and values may not be guaranteed; the assumptions on which they are based are subject to change by the insurer. Actual results may be more or less favorable.

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Strength. Stability. John Hancock.

John Hancock is among the highest-rated companies for financial strength and stability as demonstrated by its A+ rating from A.M. Best.¹⁵ Financial strength ratings are a comprehensive measure of a company’s financial strength and stability and are important as they reflect a life insurance company’s ability to pay claims in the future. With over 155 years of experience, John Hancock offers clients a diverse range of insurance products and services through its extensive network of employees, agents and distribution partners.

About Vitality

To help in your clients’ pursuit of a longer, healthier life, John Hancock is working with Vitality, the global leader in integrating wellness benefits with life insurance products. Vitality has an established track record of creating interactive, personalized programs. Millions of Vitality members worldwide use their online tools to identify and work towards health and lifestyle goals.

For more information about any of our life insurance products with living benefits:



Contact your **John Hancock sales representative**



Call **National Sales Support at 888-266-7498, option 2**



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1. Siegel RL, Miller KD, Jemal A. Cancer statistics, 2020. CA A Cancer J Clin. 2020;70(1):7-30. doi:10.3322/caac.21590
2. Data retrieved from the Agency for Healthcare Research and Quality. Medical Expenditure Panel Survey, 2018. meps.ahrq.gov/mepsweb/
3. Schindler, Joel, PhD, Rising Oncology Medication Costs and the Impact on Patients. American Marketing Association, November 17, 2016. ama.org/publications/MarketingHealthServices/Pages/rising-oncology-medication-costs-and-the-impact-on-patients.aspx.
4. National Cancer Institute. Cancer Statistics. March 22, 2017. cancer.gov/about-cancer/understanding/statistics
5. Based on the 2018 John Hancock Cost of Long-Term Care Survey
6. Based on internal data from 1987 to December 31, 2019. LTC claims data is inclusive of LTC rider and individual LTC policies; totals include individual, group and the Federal programs.
7. HealthyFood savings are based on qualifying purchases and may vary based on the terms of the John Hancock Vitality Program. The HealthyFood program is currently not available in Guam.
8. REI is not affiliated with the John Hancock Vitality Program. REI does not sponsor, endorse or have any responsibility for this promotion.
9. Apple Watch program is not available in New York or Puerto Rico. Apple Watches ordered through John Hancock Vitality may not be shipped to addresses in Guam. Once you become a Vitality PLUS member and complete the Vitality Health Review (VHR), you can order Apple Watch by electronically signing, at checkout, a Retail Installment Agreement with the Vitality Group, for the retail price of the watch. After an initial payment of \$25 plus tax, over the next two years, monthly out-of-pocket payments are based on the number of Standard Workouts (10,000 to 14,999 steps) and Advanced Workouts (15,000 steps) or the applicable Active Calorie thresholds. The step counts required for Standard and Advanced Workouts are reduced for members beginning at age 71+. One-time upgrade fees plus taxes apply if you choose (GPS + Cellular) versions of Apple Watch, larger watch case sizes, and certain bands and case materials. For more information, please visit JohnHancock.com. Apple is not a participant in or sponsor of this promotion. Apple Watch is a registered trademark of Apple Inc. All rights reserved.
10. Depending upon the amount of coverage and policy type purchased, Hotels.com discounts are valid for either two nights or six nights per program year. The amount of discount will vary based upon policy type, coverage amount, and the Vitality Member’s Vitality status (Bronze, Silver, Gold, Platinum).
11. The meditation portion of the program is compatible with apps such as Breathe, Buddhify, Calm and Headspace. The HealthyMind benefit is not available in New York.
12. Year 1 status attainment for registered Vitality PLUS members as of year-end 2019.
13. Based on Medallia John Hancock Vitality member surveys, Brokerage Vitality PLUS Members, 2020 YTD.
14. Based on John Hancock’s Net Promotor Score Data, reported from Medallia 2020.
15. Second highest of 13 ratings (superior ability to meet ongoing insurance obligations). Financial strength rating is current as of June 30, 2021, is subject to change, and applies to John Hancock Life Insurance Company (U.S.A.) and John Hancock Life Insurance Company of New York as a measure of each company’s financial ability to pay claims and to honor any guarantees provided by the contract and any applicable optional riders. These companies have also received additional financial strength ratings from other rating agencies. Financial strength ratings are not an assessment, recommendation or guarantee of specific products and their investment returns or value, do not apply to individual securities held in any portfolio or the practices of an insurance company, and do not apply to the safety and performance of separate accounts.

Note to producers: Most states have adopted the training requirements outlined in the Deficit Reduction Act of 2006 and the NAIC Long-Term Care Model Act. This requires producers selling LTC insurance products, including LTC riders, to take an initial eight-hour NAIC Partnership training course, followed by a four-hour refresher every two years. All courses must be approved by ClearCert in order to be accepted as valid training.

- To determine if a course is approved, please visit ClearCert.com
- To take an approved course at a discounted rate, please visit JHInsuranceCE.com

Not applicable in CA, CT, DC, IN, HI, MS, NM and NY.

Vitality is the provider of the John Hancock Vitality Program in connection with policies issued by John Hancock.

Premium savings are in comparison to the same John Hancock life insurance policy without Vitality PLUS. The level of premium savings are cumulative over the life of the policy and will vary based upon underwriting status, issue age, policy type, the terms of the policy and the Vitality Status achieved. Premiums savings are only available with Vitality PLUS.

In New York, entertainment, shopping, and travel rewards are not available and are replaced by healthy living and active lifestyle rewards.

Rewards and discounts are subject to change and are not guaranteed to remain the same for the life of the policy.

Guaranteed product features are dependent upon minimum premium requirements and the claims-paying ability of the issuer.

The Critical Illness Benefit Rider provides a one-time lump sum benefit for covered critical illnesses subject to eligibility requirements. The benefit will not be paid for critical illnesses initially diagnosed before the rider effective date or during the waiting period. See the product producer guide for additional details.

John Hancock anticipates that the Critical Illness Benefit paid under this rider will generally be excludable from income under Internal Revenue Code Section 104(a)(3). However, the benefit may not qualify for this exclusion with certain third-party ownership arrangements.

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.jhsaleshub.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.

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

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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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