



LifeCare

Hybrid Indexed UL with LTC benefits that delivers more

John Hancock's LifeCare, a hybrid indexed UL with LTC benefits, can be an ideal solution for clients who want to reposition an asset to help cover two needs in one policy. What truly sets it apart is in the ways it offers you and your clients more when it's needed the most.

More growth

- Potential for higher death benefit, cash values and maximum monthly benefit amount (MMBA) when it's needed the most
- Annual Benefit Lock Guarantee locks in positive performance for both the death benefit and LTC benefit
- Unique opportunity to enhance benefit growth through engagement in Vitality PLUS

More healthy days

- Earn rewards and discounts
- Tools and support to help live longer, healthier, better lives

More choice

- Cash indemnity and reimbursement options at time of claim
- Versatile premium schedule: single-pay, 5-pay, 10-pay, 15-pay and LTC minimum benefit periods (2, 4, 6 years)
- Hedge against inflation: Indexed accounts, fixed account and 5% compound inflation rider

More tax-favored treatment¹

- Meaningful tax-free death benefit will be paid to beneficiaries
- 7702B qualified long-term care insurance product
- Both cash indemnity and reimbursement benefits are designed to be received income-tax-free
- LTC premiums are separately identifiable

More experience & support

- Over 160 years of strength and stability in life insurance
- Access to provider referral services through The Helper Bees²

How it works*



\$100,000

Client repositions an asset
• 4 year benefit period



Day 1 benefits

\$187,821

Guaranteed death benefit

\$375,642

Guaranteed LTC benefit pool

\$7,826

Guaranteed MMBA



Growth opportunities

Client allocates premium to indexed-linked account.

- Annual Benefit Lock Guarantee
- John Hancock Vitality PLUS



Age 85 benefits

\$603,744

Death benefit

\$1,207,489

LTC benefit pool

\$25,156

MMBA

* Example is based on Male, 55, Preferred non smoker, 4 year benefit period, Assuming Vitality Gold Status, 100% allocation to Select Capped Indexed Account at 5.21%. This is a supplemental illustration. Not all benefits and values are guaranteed. The assumptions on which the non-guaranteed elements are based are subject to change by the insurer. Actual results may be more or less favorable.

Contact your dedicated John Hancock LifeCare specialist at **844-544-5433** to learn more.

1. Life insurance death benefit proceeds are generally excludable from the beneficiary's gross income for federal income tax purposes. There are a few exceptions such as when a life insurance policy has been transferred for valuable consideration and in addition, state and estate taxes may apply in certain instances. The long-term care benefits are designed to be excludable from gross income under federal tax law; however, there might be situations in which the benefits or premiums for these riders are taxable.

2. Helper Bees is a service provider providing and administering The Helper Bees Provider Network program, which is a service program being made available to certain life insurance policyholders with a long-term care rider of John Hancock. This program is not owned or operated by John Hancock or its affiliates. John Hancock and The Helper Bees are independent companies. John Hancock does not provide medical services or advice and is not involved in the design or provision of the services provided by or through The Helper Bees. The Helper Bees Provider Network program is neither an insurance benefit, nor a provision or service paid for under the policy. The program and its availability may be discontinued at any time. If your clients elect to participate in this program, all resources and services available will be provided by The Helper Bees. Applicable charges for services are the client's responsibility. Program participation is voluntary. Service availability may vary by state. Please note that John Hancock will have access to the clients' detailed information collected under The Helper Bees Provider Network program.

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For LifeCare policy's, participation in John Hancock Vitality PLUS can increase the death benefit. Increases in the death benefit may also increase the total LTC benefit if the LifeCare Long-Term Care rider is chosen. Note, the Long-Term Care Inflation rider benefit balance is not impacted by increases in the death benefit — it only increases based on 5% inflation each year.

The LifeCare Long-Term Care rider and the LifeCare Long-Term Care Inflation rider accelerate the death benefit for approved long term care expenses and, depending on the benefit period selected, also offer an extension of long-term care benefits after the death benefit has been fully accelerated. When the death benefit is accelerated for long-term care expenses, it is reduced dollar for dollar, and the cash value is reduced proportionately. The riders have a maximum monthly benefit amount and are subject to underwriting. There are additional fixed premiums associated with these riders. The riders have exclusions and limitations, reductions of benefits, and terms under which it may be continued in force or discontinued. Consult the state specific Outline of Coverage for additional details.

Vitality is the provider of the John Hancock Vitality Program in connection with policies issued by John Hancock. John Hancock Vitality Program rewards and discounts are available only to the person insured under the eligible life insurance policy, may vary based on the type of insurance policy purchased and the state where the policy was issued, are subject to change and are not guaranteed to remain the same for the life of the policy. To be eligible to earn rewards and discounts by participating in the Vitality program, the insured must register for Vitality and in most instances also complete the Vitality Healthy Review (VHR).

Comments on taxation are based on John Hancock's understanding of current tax law, which is subject to change. No legal, tax or accounting advice can be given by John Hancock, its agents, employees or licensed agents. Prospective purchasers should consult their tax professional for details.

Insurance policies and/or associated riders and features may not be available in all states. Some riders may have additional premiums and expenses associated with them.

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