



# Annual Benefit Lock Guarantee

## LifeCare's "locked-in" growth potential

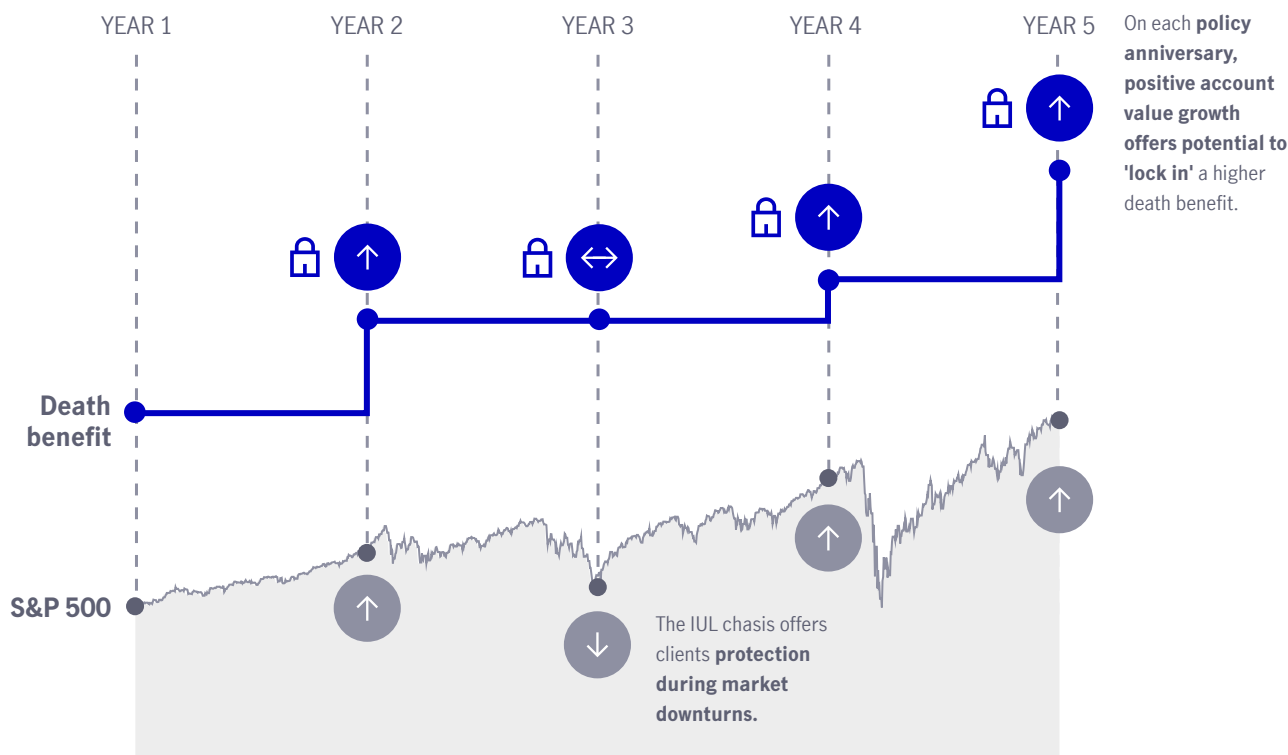
Showcase to your clients how LifeCare's innovative Annual Benefit Lock Guarantee can significantly elevate their protection. This built-in feature helps ensure that their benefits remain aligned with rising costs, offering enhanced financial security and peace of mind in an ever-evolving economic landscape. Here's how:

**Growth "locked-in:"** On each policy anniversary, until the insured reaches age 85, the Benefit Lock Amount is calculated based on the Policy Value and the guaranteed Benefit Lock Factor schedule established at the time of policy issue.

**Higher Benefit potential:** When the new Benefit Lock Amount exceeds the current amount, it sets a higher guaranteed Death Benefit<sup>1</sup> and, consequently, a higher total LTC benefit when they choose the LifeCare Long-Term Care rider<sup>2</sup>

**Downside protection:** With the Annual Benefit Lock Guarantee, you gain both growth potential and a safety net, helping to effectively addressing the rising costs of care in a more impactful way.

Here's an illustrative example of how the Annual Benefit Lock feature works over a period of time, as compared to a financial index:



This is a hypothetical example for illustrative purposes only.

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

1. Assuming the planned premiums have been paid.
2. The LifeCare Long-Term Care Inflation rider benefit balance is not impacted by increases in the death benefit. The benefit balance only increases based on 5% inflation each year.

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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.

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

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

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

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