



Live well today. Protect tomorrow.

Life insurance with long-term
care benefits — helping you
plan for the unexpected

INSURANCE PRODUCTS	
MAY LOSE VALUE	NOT A DEPOSIT
NOT BANK GUARANTEED	NOT FDIC INSURED
NOT INSURED BY ANY GOVERNMENT AGENCY	

JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)

THE PURPOSE OF THIS COMMUNICATION IS
THE SOLICITATION OF INSURANCE.

CONTACT WILL BE MADE BY AN INSURANCE AGENT
OR INSURANCE COMPANY.

12/25 Consumer
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Are you ready to prepare for *better*?

Living a long and fulfilling life requires careful planning and thoughtful preparation. There are many factors to consider, from community services and home modifications that support aging in place to hobbies and fitness routines that keep you vibrant. Equally important is addressing how you would manage long-term care needs if they arise.

When discussing your longevity goals with your financial professional, explore questions such as: What options are available for long-term care? What are the potential consequences not just for you, but also your loved ones? Which asset would you draw on first if you needed to pay for care over a period of years?

Paying for long-term care may have a significant impact on your financial planning — when planning for retirement, it is important to consider the potential expenses associated with long-term care:

- **The average cost of a home health aide is \$33/hr (\$21,000 per month for round-the-clock care)¹** — expenses not typically covered by medical insurance or Medicare
- **How would you pay for these costs?** What effect would paying for care over a period of years have on your retirement income?

Providing long-term care may have a significant impact on your family — informal caregiving may have unintended consequences to those closest to you:

- **Many informal caregivers are not equipped** to provide this physically and emotionally demanding care
- **What if your children needed to step in and provide care to you,** how would it affect their lifestyle?

Start the conversation

Longevity Preparedness Index research indicates **only 16%** of Americans have discussed their care preferences with their families.* Here are some steps you may want to consider:

- Initiate conversations with family well in advance to help ensure everyone understands your plans.
- Utilize planning tools like advance directives and a power of attorney to formalize your wishes.
- Establish funding strategies to help enhance your financial security.

By preparing now, you may set the stage for a more confident and secure future.

*The Longevity Preparedness Index, developed in collaboration by MIT AgeLab and John Hancock 2025.

1. The John Hancock Cost of Long-Term Care Calculator from illimifin, 2024.



Why John Hancock?

LifeCare, a hybrid indexed universal life insurance policy with long-term care benefits², leverages John Hancock's extensive experience in helping you protect today and plan for tomorrow, reinforced by our dependability and expertise, including:



More than 160 years of experience and stability, so you can trust in our proven ability to deliver on our promises and be there when you need us most.



John Hancock Vitality — a program that gives you the opportunity to earn rewards and receive support for making healthy choices, helping you live your best life for years to come.



Dedicated to delivering excellent customer service through a knowledgeable team that has been supporting customers like you for decades, helping ensure reliable and efficient experiences.



Knowledgeable professionals providing guidance, to help you navigate your options and make informed decisions when care is needed.

2. 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. The benefits provided by these riders 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. There are additional fixed premiums associated with these riders. The riders have exclusions and limitations, reductions of benefits, and terms under which the rider may be continued in force or discontinued. Please contact a licensed insurance producer or John Hancock for more information, cost, and complete details on coverage. John Hancock's Long-Term Care riders are not Partnership Qualified products. For more information on Partnership Qualified products, please contact your state department of insurance.

Creating leverage for a more *secure* future

While it's important to help protect your family after your death, 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 help address both needs in a single policy — by purchasing John Hancock's LifeCare. This strategic move may help safeguard your plans and give you greater control over your future with access to:

Growth potential that helps protect your future

LifeCare's benefits have the potential to grow over time, helping protect your retirement assets and income from being depleted by care costs. And if you never need long-term care, your loved ones can receive a meaningful, tax-free death benefit.³

Flexible coverage tailored to you

LifeCare gives you the freedom to choose how you receive benefits — whether at home or elsewhere — so you may maintain your independence and dignity, while also easing the emotional and financial burden on your family.

A lever of control for living a longer, healthier, better life

By electing John Hancock Vitality PLUS and participating in the program, you may increase your policy's death benefit and earn additional rewards for your everyday healthy choices — giving you greater control over your financial security and well-being.

3. 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.



Building *your* policy

1. Choose your coverage and premium duration

You can either select a life insurance premium amount to determine your coverage or choose the coverage you need to set your premium. This flexibility helps ensure your policy fits your specific needs.

Choose from the following premium payment durations: Single-Pay, 5-Pay, 10-Pay and 15-Pay.

2. Choose your premium allocation options

A LifeCare policy offers the flexibility of two premium allocation options:

Indexed options: Take advantage of the potential for higher interest crediting by utilizing indexed accounts that track the returns on leading stock indices, providing the opportunity for death benefit growth, and consequently, a higher total long-term care benefit amount.⁴ Your policy is also protected from downside market performance with a guaranteed 0% floor on annual interest crediting. In addition, on each policy anniversary, — with the built-in Annual Benefit Lock Guarantee, — any increase in your policy’s account value resulting from positive performance of your indexed accounts can potentially increase your guaranteed death benefit, giving you a hedge against inflation.

Fixed Account: You may opt to allocate some or all of your premiums to LifeCare’s Fixed Account, which offers competitive and stable performance and an interest crediting rate that is guaranteed to be at least 1%.

3. Choose your long-term care benefit period

When your LifeCare policy is being issued, you may choose a 2-, 4- or 6-year benefit period. This will allow you to help pay for your care up to the maximum monthly benefit amount purchased for the indicated time, with the option to stretch the benefit over a longer period of time if your costs are less, until the long-term care benefits are exhausted.

You also have access to a Long-Term Care Inflation rider. This optional rider (available with a 6-year benefit period) provides 5% annual compound growth for your long-term care benefit balance and maximum monthly benefit amount.⁵

4. Assuming the LifeCare Long-Term Care rider is elected at issue. The LifeCare Long-Term Care Inflation rider benefit balance is not impacted by increases in the death benefit.

5. The fixed premium for the LifeCare Long-Term Care Inflation rider is higher than fixed premium for the LifeCare Long-Term Care rider. The initial benefit pool and MMBA for LifeCare Long-Term Care Inflation rider will be lower than the LifeCare Long-Term Care rider.

It is important to consult with your financial professional to review a premium-allocation strategy that meets your specific objectives and for a personalized product illustration.

There is risk as the performance of the underlying index may result in low segment-interest credits that would require increase in premium payments in order to keep the policy in force. Low interest credits may also affect the potential growth of the policy’s cash value. The policy does not directly participate in any stock or equity investments.

Why *flexibility* matters

At John Hancock, we understand customers’ needs may evolve over time. LifeCare is a life insurance option that offers you flexibility in how you receive your long-term care benefits, helping ensure you have the freedom to make the best decisions for your unique situation when they matter most.

Adaptability to changing needs: Once you are eligible and approved for long-term care benefits, you may receive cash indemnity or reimbursement payments — or some combination of these depending on your situation. This means you can adjust your care strategy as your situation changes over time.

Benefit payment	Description	If you need care
Cash indemnity	Your policy offers the flexibility of cash indemnity payments, where you receive a set amount each month to be used as you see fit regardless of your actual care costs. The amount is capped at the lower of your maximum monthly benefit amount and the IRS per diem limit for a given month.	You will receive direct payment from John Hancock, with no need to submit receipts.
Reimbursement for qualified long-term care expenses	If your qualified long-term care expenses exceed the IRS per diem limit in any given month, you can be reimbursed for these expenses, up to your maximum monthly benefit amount.	- You may assign benefits to have John Hancock pay care provider directly, avoiding the need for you to submit invoices and receipts. - You may submit invoices and receipts directly to John Hancock and will be reimbursed for your incurred costs.



This flexibility enables you to plan for the future in a way that best suits your needs, providing reassurance for you and your loved ones.

Enjoy more *healthy* days with Vitality PLUS

At John Hancock, we are committed to helping customers live longer, healthier, *better* lives. That is why we started offering the John Hancock Vitality Program, in 2015, rewarding customers for the small, everyday steps they take towards a longer life and better health. We are always refining and enhancing the program to include the latest offerings across disease prevention and detection, mental health, nutrition and physical activity. By prioritizing habits like getting enough sleep, attending preventative check-ups and choosing nutritious foods, you may help maintain your health while also earning rewards such as:

- **The opportunity to enhance the policy's death benefit**
- **A choice of fitness devices**, including:
 - The latest Apple Watch® for as little as \$25 plus tax, earned with regular exercise;⁶ or
 - A complimentary Fitbit® device
- **Discounted access to several cutting-edge preventative screening tools, such as the Galleri®** multi-cancer early detection test and Prenovu's whole body scan^{7,8}
- **An Amazon gift card** towards a one-year Amazon Prime membership when you reach Platinum status three years in a row⁹
- **Complimentary subscription to Headspace®**, a mindfulness app

6. Apple Watch program is not available in 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 or heart rate 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.

7. The Galleri test is only available to registered John Hancock Vitality PLUS members who are 40 years of age or older and have completed the initial Vitality Health Review (VHR). For eligible policies with a face amount of \$500,000 in life insurance coverage or greater, 100% of the cost of the test will be subsidized. For policies with a face amounts amount less than \$500,000 in life insurance coverage, 50% of the cost of the test will be subsidized. Test eligibility is also subject to Grail's clinically informed criteria, as well as additional cancer risk factors for those ages 40-49. Please note: for members with multiple policies, the policy with the highest face amount in life insurance coverage will determine the subsidy amount of the Galleri offer. The offer of discounted access to the Galleri test is subject to change. Access to the Galleri test through the John Hancock Vitality Program is not currently available in all states. The Galleri test is manufactured and distributed by GRAIL, LLC. John Hancock does not provide medical advice, is not involved in the design or manufacture of the Galleri test and is not responsible for the accuracy or performance of the Galleri test.

8. The Prenuvo scan is only available to registered John Hancock Vitality PLUS and GO members who have completed the Vitality Health Review (VHR) for the current program year. The offer of discounted access to the Prenuvo scan is subject to change. Access to the Prenuvo scan through the John Hancock Vitality Program is not currently available in all states. The Prenuvo scan is developed and administered by Prenuvo and its affiliated professional entities. John Hancock does not provide medical advice or guidance on further diagnostic testing or treatment following the Prenuvo scan, is not involved in the design or administration of the Prenuvo scan and is not responsible for the accuracy or performance of the Prenuvo scan.

9. Vitality PLUS members who have reached Platinum status for three consecutive program years are eligible to receive an Amazon Gift Card in the amount of the cost of a one-year membership to Amazon Prime under the annual rate. Cost of tax and/or any upgrades to ad-free Prime Video subscription not included.

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, 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 Health Review (VHR).



How does John Hancock Vitality work?



Earn Vitality Points

Earn Vitality Points by participating in a range of healthy activities — like walking, getting a good night's sleep, going to the dentist or buying fruits and veggies.



Achieve a Vitality Status

Each year, the number of Vitality Points you accumulate will determine your Vitality Status (Bronze, Silver, Gold or Platinum).



Get rewarded

The more you participate, the more points you earn, the higher your Vitality Status, and the greater your rewards and discounts.

What your LifeCare policy *offers*

In addition to providing meaningful death benefit protection and growth potential, LifeCare is designed to provide you with support if you should need long-term care, helping ensure you have access to the resources necessary to maintain your comfort and safety. You are eligible to receive long-term care benefits when you:¹⁰

- Are certified as chronically ill, i.e., requiring assistance to perform two of six activities of daily living (bathing, dressing, eating, continence, transferring and toileting) for a period expected to last 90 days **or**
- Demonstrate severe cognitive impairment that requires substantial supervision, e.g., Alzheimer’s disease, dementia, etc.
- Satisfy the “elimination period”
- Have a written plan of care from a licensed health care practitioner for qualified long-term care services¹¹

Provider-referral services

At John Hancock, we want you to be able to enjoy the comforts of your own home for as long as possible. So should the time arise where you need some level of long-term care support, we want you to feel supported in finding a care provider that’s right for you.

From time to time, John Hancock may provide you access to information, offers, discounts, services or programs that are designed to promote good health and/or help you maintain physical or cognitive wellness. At no additional cost, John Hancock currently provides customers who have a long-term care rider with access to The Helper Bees Provider Network program. This voluntary program helps ease the process of finding local home health care agencies or long-term care facilities for your specific care needs.

The Helper Bees may also be able to negotiate discounts with home health care agencies.¹²



10. This is a summary of eligibility only. The policy will contain the full details and conditions related to eligibility.

11. You will work with your Licensed Health Care Provider to determine the appropriate setting to receive care.

12. The 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 policy holders 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 your policy. The Program and its availability may be discontinued at any time. If you elect to participate in this Program, all resources and services available will be provided by The Helper Bees. Applicable charges for services are your responsibility. Program participation is voluntary. Service availability may vary by state. Please note that John Hancock will have access to your detailed information collected under The Helper Bees Provider Network Program.

Accessing your benefits

Contact us as soon as you have a need to access your long-term care benefits from your LifeCare policy. We will answer any questions and guide you through making a claim.

Initiate your benefits

- We will send you the necessary paperwork to complete and return to us.
- We will obtain medical records or arrange for an on-site assessment to help determine your benefit eligibility.

Satisfy your “one-time” elimination period

Similar to an insurance deductible, this is the number of days that must pass before long-term care benefits are payable. The elimination period is 90 calendar days and begins on the date of the written certification that you are chronically ill. Care and services are not required to be received during the elimination period and it must only be satisfied once.

Receive benefit payment

Once your claim is approved and the elimination period is met, your long-term care benefits will be paid as follows:

- You’ll receive 100% of the maximum monthly benefit amount under your policy, up to the IRS per diem limit in the year benefits are paid, with no receipts required, or
- If your maximum monthly benefit amount and qualified long-term care expenses exceed the per diem limit in a given month, simply submit receipts for the full amount of your expenses to receive reimbursement up to your maximum monthly benefit amount on an income tax-free basis.

Through its extensive support and provisions, LifeCare stands ready to offer you more when you need it the most, helping provide you with the assurance that your long-term care needs will be met with diligence, compassion and professionalism.



Strength. Stability. *John Hancock.*

Backed by more than 160 years' experience providing life insurance protection, John Hancock is among the highest-rated companies for financial strength and stability as demonstrated by its A+ rating from A.M. Best.¹³ 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.

For more information and a personalized LifeCare illustration, **please contact your financial professional.**

13. A.M. Best, A+ (2nd highest of 13 ratings) Superior ability to meet ongoing insurance obligations. Financial strength ratings, which are current as of September 30, 2025 and are subject to change, apply to John Hancock Life Insurance Company (U.S.A.) as a measure of the company's financial ability to pay claims and to honor any guarantees provided by the contract and any applicable optional riders. The ratings are not an assessment or recommendation of specific products, policy provisions, premium rates, performance of the products, the value of any investment in these products upon withdrawal, individual securities held in any portfolio, or to the practices of the insurance company. Financial strength ratings do not apply to the safety and performance of separate accounts.

The amount of benefits correspond with the premium.

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.

The life insurance policy describes coverage under the policy, exclusions and limitations, what you must do to keep your policy in force, and what would cause your policy to be discontinued. Please contact your licensed agent or John Hancock for more information, costs, and complete details on coverage to help you determine if this policy is suitable for your needs. Availability of policies, features, and benefits may vary by state.

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

Products or services offered under the Vitality Program are not insurance and are subject to change. There may be additional costs associated with these products or services and there are additional requirements associated with participation in the program. For more information, please contact the company at JohnHancock.com or via telephone at 888-333-2659. Insurance policies and/or associated riders and features may not be available in all states.

Some riders have additional premiums and expenses associated with them.

This material is for informational purposes only and is not investment advice or a recommendation.

Not for use in California or New York.

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

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Policy Form Series:
ICC24 24LifeCare; 24LifeCare

Rider Form Series:
ICC24 24LTCR-NIP; 24LTCR-NIP,
ICC24 24LTCR-IP; 24LTCR-IP,
ICC24 24HEBR; 24HEBR