



# Protection UL and the Long-Term Care rider

John Hancock's Long-Term Care (LTC) rider, when added to any permanent John Hancock single life insurance policy, accelerates the policy's death benefit to help pay long-term care expenses, if needed. We've recently made some enhancements to the LTC rider that will provide your clients with more coverage and more choices (see side-bar below for details).

Combining the Long-Term Care rider with Protection UL allows clients to purchase a policy for a total premium that is less than the leading competitor's guaranteed UL products **without** LTC coverage. Take a look at how Protection UL with the LTC rider stacks up against the competition:

| Male 55, Preferred Non-Smoker, 10-Pay Premium, \$500,000, LTC 2% Maximum Monthly Benefit Amount |                 |                            |
|---|-----------------|----------------------------|
| Company   | Premium         | Monthly LTC Benefit Amount |
| <b>Protection UL with LTC Rider</b>   | <b>\$11,445</b> | \$10,000                   |
| Nationwide  | \$13,175        | \$0                        |
| Prudential  | \$13,227        | \$0                        |
| Transamerica  | \$13,532        | \$0                        |
| Principal   | \$15,412        | \$0                        |
| Lincoln   | \$16,319        | \$0                        |

Protection UL premium is based on current assumptions, solving to endow at age 121 and is guaranteed to age 78. Competitors' premiums are based on lifetime guarantee. Competitor information is current and accurate to the best of our knowledge as of April 2014. The data shown is taken from various company illustrations. Current interest rates may be different for each company and may not be guaranteed. The comparisons in this communication are of different products which vary in premiums, rates, fees, expenses, features and benefits. These comparisons cannot be used with the public and complete personalized policy illustrations for each representative company must be presented or discussed with your clients. Please have your clients consult with their professional advisors to find out which type of life insurance is more suitable.

## The LTC Rider – What's New!

### DEATH BENEFIT OPTION 2

Now your clients can add the rider to policies with level or increasing death benefits — providing more flexibility when designing cash accumulation solutions and making it easier to incorporate LTC into retirement planning sales.

### ADDITIONAL BENEFIT POOL CHOICES

Now your clients can specify the exact amount of LTC coverage they want (from 1%–100% of the initial face amount) — helping them balance LTC and estate planning needs.

### ABILITY TO ILLUSTRATE LTC RIDER CLAIMS

A new optional illustration report demonstrates how various claims scenarios impact the policy values — making Life and LTC easier to understand and sell.

## If you didn't already have enough reasons to sell Protection UL — we've just given you a few more!

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Protection UL policies automatically include a no-lapse guarantee called Death Benefit Protection. This feature guarantees that the policy will not default, even if the cash surrender value falls to zero or below, provided that the Death Benefit Protection Value remains greater than zero and policy debt never exceeds the Policy Value. Once terminated, the Death Benefit Protection feature cannot be reinstated. See the product technical guide for additional details.

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.jhsalesnet.com](http://www.jhsalesnet.com) to verify state availability. This rider has 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.

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

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

Insurance products are issued by John Hancock Life Insurance Company (U.S.A.), Boston, MA 02117 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595. MLINY031114086