

John Hancock's LTC rider's competitive advantages can be summarized by the "Three C's"
Cost, Coverage and Claims.

Cost

Our reimbursement rider is designed to keep the overall costs low and help clients get the most out of their total benefit pool. It is often significantly less expensive than competitors' indemnity riders — and our rider rates are guaranteed.

Coverage

Our tax qualified LTC rider offers substantially higher maximum benefits than almost all of our competitors. It is also easier to qualify for our benefit than key competitors like Lincoln and Pac, which require annual re-certification from a physician that the condition is permanent.

Claims

All of our LTC rider claims are handled by John Hancock's Long-Term Care division, which has paid out more than **\$7 billion in claims** through 2015.¹ We have registered nurses on staff that can help clients get the best possible care. Our competitors don't have this experience — some haven't paid out any claims yet.

LTC AND CHRONIC ILLNESS RIDER COMPARISON

COMPANY	JOHN HANCOCK	AMERICAN GENERAL	GLOBAL ATLANTIC	AXA	LINCOLN FINANCIAL	METLIFE
Rider Name	LTC Rider	Accelerated Access Solution	Accelerated Access Rider	LTC Services Rider	LifeEnhance Accelerated Benefits Rider	Enhanced Care Benefit
Type of Rider	Qualified LTC Rider	Chronic Illness Rider	Chronic Illness Rider	Qualified LTC Rider	Chronic Illness Rider	Chronic Illness Rider
Reimbursement?	Reimbursement	Indemnity	Indemnity	Indemnity	Indemnity	Indemnity
How is the Benefit Charged?	Monthly deductions	Monthly deductions	Charge on DB at time of claim	Monthly deductions	Monthly deductions	Charge on DB at time of claim
Are Rates Guaranteed?	Yes	Yes	No	No	Yes	No
Qualifying Conditions	Cannot perform 2 of 6 ADLs or cognitive impairment	Cannot perform 2 of 6 ADLs or cognitive Impairment	Cannot perform 2 of 6 ADLs or cognitive impairment	Cannot perform 2 of 6 ADLs or cognitive impairment	Cannot perform 2 of 6 ADLs or cognitive impairment	Cannot perform 2 of 6 ADLs or cognitive impairment
Condition Expected to be Permanent	No	No	No	No	Yes	Yes
Maximum Monthly Benefit Amount (MMBA)	1%, 2% or 4% of the DB, up to a max. of \$50K/mo.	Choice of 2% or 4% of DB, not to exceed the IRS per diem. Max lifetime: \$1.5 M	24% of the DB annually or 2% monthly, not to exceed 100% of IRS per diem	1%, 2% or 3% of the DB as a MMBA. Max benefit is 2 times IRS per diem (never to exceed \$50K/mo.)	Lesser of 2% of DB or the IRS per diem or a lump sum benefit, discounted for mortality & interest	24% of the DB annually, not to exceed the IRS per diem. Max lifetime benefit: 90% of DB up to \$5M.
Talking Points	<ul style="list-style-type: none"> • Inexpensive rider • Provides a max LTC benefit of \$50k per month • Available on DB option 2 • Ability to accelerate between 5% and 100% of the DB for LTC • Not limited to IRS per diem • LTC claims experience 	<ul style="list-style-type: none"> • Capped at the IRS per diem • The rider is expensive 	<ul style="list-style-type: none"> • Capped at the IRS per diem limit • DB is reduced by more than the rider benefit 	<ul style="list-style-type: none"> • \$50K max benefit up to 2 times the IRS per diem limit • The rider is expensive • 3% monthly benefit up to age 70 	<ul style="list-style-type: none"> • Capped at IRS per diem limit • Condition expected to be permanent 	<ul style="list-style-type: none"> • Capped at IRS per diem • Condition expected to be permanent • Only avail. on Whole Life
Additional Premium Cost for Rider Example: Female Age 65, Preferred NS, \$500kDB Full-Pay, 2% MAP	+8%	+30%	No upfront charges taken but the DB reduced by more than the benefit taken	+33%	+22%	No upfront charges taken but the DB reduced by more than the benefit taken

Competitor information is current and accurate to the best of our knowledge as of July 2016.
Not valid without all pages.

LTC AND CHRONIC ILLNESS RIDER COMPARISON

COMPANY	JOHN HANCOCK	MINNESOTA LIFE	NATIONAL LIFE/LSW	NATIONWIDE	PACIFIC LIFE
Rider Name	Long-Term Care (LTC) Rider	LTC Agreement	Accelerated Benefit Rider	LTC Rider	Premier LTC Rider
Type of Rider	Qualified LTC Rider	Qualified LTC Rider	Chronic Illness Rider	Qualified LTC Rider	Qualified LTC Rider
Reimbursement?	Reimbursement	Indemnity	Indemnity	Indemnity	Indemnity
How is the Benefit Charged?	Monthly deductions	Monthly deductions	Charge on DB at time of the claim	Monthly deductions	Monthly Deductions
Are Rates Guaranteed?	Yes	No	No	No	No
Qualifying Conditions	Cannot perform 2 of 6 ADLs or cognitive impairment	Cannot perform 2 of 6 ADLs or cognitive impairment	Cannot perform 2 of 6 ADLs or cognitive impairment	Cannot perform 2 of 6 ADLs or cognitive impairment	Cannot perform 2 of 6 ADLs or cognitive impairment
Condition Expected to be Permanent	No	No	No	No	No
Maximum Monthly Benefit Amount (MMBA)	1%, 2% or 4% of the DB, up to a max. of \$50K/mo.	2% or 4% of the DB, up to the IRS per diem. Max lifetime: \$1M	24% of the DB annually or 2% monthly, up to the IRS per diem. Max lifetime: \$5M	Lesser of 2% of DB or the IRS per diem	Lesser of 2% of DB or 125% of the IRS per diem
Talking Points	<ul style="list-style-type: none"> • Inexpensive rider • Provides a max LTC benefit of \$50k per month • Available on DB option 2 • Ability to accelerate between 5% and 100% of the DB for LTC • Not limited to IRS per diem • LTC claims experience 	<ul style="list-style-type: none"> • Expensive rider • Capped at IRS per diem 	<ul style="list-style-type: none"> • Capped at IRS per diem • No upfront rider charges • DB is reduced by more than the benefit 	<ul style="list-style-type: none"> • Expensive rider • Capped at IRS per diem • Accelerated payment reduces cash value dollar-for-dollar 	<ul style="list-style-type: none"> • Capped at 125% of the IRS per diem limit • Expensive rider
Additional Premium Cost for Rider Example: Female Age 65, Preferred NS, \$500kDB Full-Pay, 2% MAP	+8%	+16%	No upfront charges taken but the DB reduced by more than the benefit taken	+22%	+20%

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LTC AND CHRONIC ILLNESS RIDER COMPARISON

COMPANY	JOHN HANCOCK	PENN MUTUAL	PROTECTIVE	PRUDENTIAL	TRANSAMERICA
Rider Name	LTC Rider	Chronic Illness Accelerated Benefit Rider	ExtendCare	BenefitAccess Rider	Comprehensive Long-Term Care Insurance Rider
Type of Rider	Qualified LTC Rider	Chronic Illness Rider	Chronic Illness Rider	Chronic Illness Rider	Qualified LTC Rider
Reimbursement?	Reimbursement	Indemnity	Indemnity	Indemnity	Indemnity
How is the Benefit Charged?	Monthly deductions	Charge on DB at time of the claim	Monthly deductions	Monthly deductions	Monthly deductions
Are Rates Guaranteed?	Yes	No	No	No	Yes
Qualifying Conditions	Cannot perform 2 of 6 ADLs or cognitive impairment	Cannot perform 2 of 6 ADLs or cognitive impairment	Cannot perform 2 of 6 ADLs or cognitive impairment	Cannot perform 2 of 6 ADLs or cognitive impairment	Cannot perform 2 of 6 ADLs or cognitive impairment
Condition Expected to be Permanent	No	No	Yes	Yes	No
Maximum Monthly Benefit Amount (MMBA)	1%, 2% or 4% of the DB, up to a max. of \$50K/mo.	Lesser of 24% of the DB annually, up to \$240K annually, or the IRS per diem.	Monthly benefit chosen at issue between \$1K-IRS per diem, not to exceed 5% of the DB.	Lesser of 2% of DB or the IRS per diem (\$9.9K in 2014)	Lesser of 2% of DB or the IRS per diem (\$9.9K in 2014). Max lifetime: \$1M
Talking Points	<ul style="list-style-type: none"> • Inexpensive rider • Provides a max LTC benefit of \$50k per month • Available on DB option 2 • Ability to accelerate between 5% and 100% of the DB for LTC • Not limited to IRS per diem • LTC claims experience 	<ul style="list-style-type: none"> • Capped at IRS per diem limit • DB is reduced by more than the benefit 	<ul style="list-style-type: none"> • Expensive rider • Capped at IRS per diem • Condition expected to be permanent 	<ul style="list-style-type: none"> • Expensive rider • Capped at IRS per diem • Condition expected to be permanent 	<ul style="list-style-type: none"> • Expensive rider • Capped at IRS per diem • Accelerated payment reduces cash value dollar-for-dollar
Additional Premium Cost for Rider Example: Female Age 65, Preferred NS, \$500kDB Full-Pay, 2% MAP	+8%	No upfront charges taken but the DB reduced by more than the benefit taken	+28%	+17%	+ 24%

Competitor information is current and accurate to the best of our knowledge as of July 2016.

1. Based on John Hancock internal data from 1987 - Year End 2015. Information is available upon request.

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 to verify state availability.

Guarantees are based on the claims-paying ability of the issuer.

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