John Hancock INSURANCE

Have YOU heard?

REAL SALES IDEAS. REAL RESULTS.

Avoid the Portfolio Killer!

You've spent years building your clients' trust, and you've spent just as long building their portfolio. All that trust, all those assets and income can be lost forever with one life event. Don't let this happen to you!

Many clients' portfolios are not prepared for the impact of a long-term care need. Instead of carving out a sliver of assets to cover this eventuality, many Financial Advisors (FAs) watch their clients' portfolios dwindle as they spend down those investments year after year to pay for long-term care expenses. John Hancock's Long-Term Care (LTC) rider could easily help solve the problem. **Take a look at the following example**:

An FA in Pittsburgh had a client with a sizable nest egg worth around 2 million. The FA never thought about covering this client in the event of a long-term care need, as the client had enough assets to "self-insure" if the situation came up. Fast forward several years. The client was diagnosed with dementia and was confined to a nursing home for over 12 years. The client's children were forced to spend down over $1.5 million dollars. Not only were the heirs out $300,000 per child, but the advisor lost their potential investment too. When the client passed away, her children took what little assets were left in her portfolio and moved them to another FA, their trust in the first advisor having been destroyed. Don't be this advisor!

If the FA had simply suggested the client carve out a sliver of their assets to purchase the LTC rider, the clients' portfolio may not have been depleted. The beneficiaries' trust would have stayed with the FA, and their assets could have gone to the FA too.

70% of widows will leave the FA within 1 year of the death of the spouse.[1]

THE CASE:

- At the time of planning the client was 65, Female, Preferred Non Smoker
- She had $2 million of invested assets
- If the client paid premiums of $46,588 per year for 10 years, it would have bought $30,000/month of LTC coverage and/or $1.5 million of Death Benefit (Protection UL with 2% LTC rider)

THE RESULT:

- The client would have been covered for her life and long-term care insurance needs
- The kids would have over $300,000 of assets each at death
- And the advisor would still have had over $1.5 million of invested assets. Plus, she could have earned more from the kids because the holistic plan she put in place took care of them too.

Almost 70% of assets leave the FA after the death of the parents.[2]

Protect your trust, protect your book and protect your clients' portfolios with John Hancock life insurance and the Long-Term Care rider.

BENEFITS OF JOHN HANCOCK'S LTC RIDER:

- We deal directly with the care provider
- Saves spouse or child time and money lost in the process
- Money not used for LTC purposes remains as death benefit

PROTECT YOUR CLIENTS TODAY!

Call your **John Hancock representative, or National Sales Support at 1-888-266-7498, option 2,** to learn more.

1. Holland, Kelley, "What Do Women Want? Financial Advisors Who Get It." CNBC, 3/14. http://www.cnbc.com/id/101491018/.
2. Skinner, Liz, "The Great Wealth Transfer is Coming, Putting Advisers at Risk." Investment News, 7/15. http://www.investmentnews.com/article/20150713/FEATURE/150719999/the-great-wealth-transfer-is-coming-putting-advisers-at-risk.

For agent use only. This material may not be used with the public.

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.

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

The example above is hypothetical and for illustrative purposes only. Insurance figures come from an 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.

Insurance products are issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02210 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

MLINY050317012