

John Hancock®

CONSUMER GUIDE

PROTECTION



LONG-TERM CARE RIDER

An Accelerated Death Benefit Rider
Protection when you need it most

THE PURPOSE OF THIS COMMUNICATION IS THE SOLICITATION OF INSURANCE.
CONTACT WILL BE MADE BY AN INSURANCE PRODUCER OR INSURANCE COMPANY.
JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.) (JOHN HANCOCK)



Secure Your Financial Future

As more people are living longer, the chances that you'll need long-term care (LTC) services at some point in your life are pretty high. Are you financially prepared to cover these costs?

Did you know that a life insurance policy with a long-term care rider from John Hancock can help protect your assets and your independence? Hopefully, there will never come a time when you need help doing the things you've always done for yourself. But if there is, make sure you're protected financially.

So, plan for the future, but prepare for the unexpected.

INSURANCE PRODUCTS:

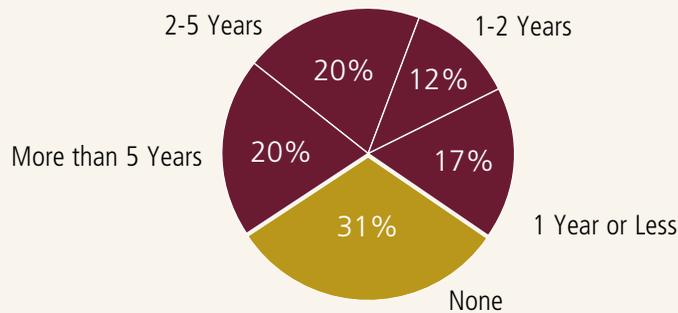
Not FDIC Insured	Not Bank Guaranteed	May Lose Value
------------------	---------------------	----------------

Not a Deposit	Not Insured by Any Federal Government Agency
---------------	--

When Facts Matter

FACT: At least 70% of people over age 65 will require LTC services at some point in their lives.¹

Estimated Years Of LTC Needed After Age 65¹



FACT: The national average for 24-hour home care or one year in a nursing home is more than \$94,000.²

Are your clients prepared for future costs?
The national average cost of long-term care for one year in various settings:

Facility Based Care	2013 Nat. Avg. Costs ²	2013 Unit Cost ²	Avg. Annual Increase ³
Nursing Home: Private Room	\$94,170	\$258 daily	3.6%
Nursing Home: Semi-Private Room	\$82,855	\$227 daily	3.6%
Assisted Living Facility	\$41,124	\$3,427 monthly	2.0%

FACT: In 30 years, the cost of one year of nursing home care will reach nearly \$323,000.⁴

1. U.S. Department of Health and Human Services, National Clearinghouse for Long-Term Care Information, www.longtermcare.gov, July 1, 2013.
2. Based on the John Hancock 2013 Cost of Care Survey. The John Hancock Cost of Care Survey was conducted by LifePlans, Inc. based in Waltham MA, in 2013. The survey represents the costs of more than 16,000 providers across the U.S., including nursing homes, assisted living facilities, adult day care centers, and home care agencies.
3. The 9-year average annual increases are based on a comparison of data gathered from providers across the country for John Hancock's 2002, 2005, 2008, 2011 and 2013 Cost of Care surveys.
4. This is a projection based on \$94,170 using a 4.2% average annual rate of inflation as measured by the Consumer Price Index for the 50-year period ending December 31, 2010, using the December 2013 Consumer Price Index for all urban consumers, Bureau of Labor Statistics, www.bls.gov.

How Will You Pay For Long-Term Care?

Self-Insure

Paying for unexpected long-term care expenses can put a significant portion of your retirement savings at risk and force you to re-allocate assets earmarked for other purposes.

Family Members

When family members assume the burden of care, it can dramatically impact their lives, their finances, and their jobs.

Standalone LTC Insurance Policy

This is a great option when you don't need life insurance, but it only covers you if you actually require long-term care services. So, you could pay premiums for a benefit you never use.

Medicare

Medicare only pays for short-term care — typically up to 100 days — after you're discharged from the hospital.

Medicaid

This is for people with very little income or assets and Medicaid will typically only cover care received in an approved nursing home.

Let John Hancock Help

Purchasing a permanent life insurance policy along with our Long-Term Care Rider⁵ can offer a single solution to help secure your financial future. It gives you the flexibility to use your death benefit to help pay long-term care expenses should you need help with the basic activities of daily living, like bathing, dressing, eating, continence, and transferring. It can also help if you require substantial supervision because of a cognitive impairment. Any portion of your life insurance benefit not used for long-term care can then be passed on to your beneficiaries.

Combined Protection — How it Works

Premiums

You Elect Coverage at Issue

- Death Benefit
- LTC Benefit
- LTC Monthly Maximum Benefit Amount

Benefit Assurance and Flexibility

The death benefit may be accelerated to help pay for LTC expenses. You may use all, some, or none of it — the choice is yours. Any portion not used for LTC expenses will be paid to your beneficiaries as an income tax-favored death benefit.⁶

5. The Long-Term Care (LTC) rider is an accelerated death benefit rider. The Maximum Monthly Benefit Amount is \$50,000. When the death benefit is accelerated for long-term care expenses, the death benefit is reduced dollar for dollar, and the cash value is reduced proportionally. The policy account value is also reduced proportionally. There are additional costs associated with this rider. Rider is subject to underwriting and a medical exam may be required to determine eligibility. Rider is subject to underwriting and a medical exam may be required to determine eligibility. This rider has exclusions and limitations, reductions of benefits, and terms under which the rider may be continued in force or discontinued. Please contact the licensed insurance producer or John Hancock for more information, cost, and complete details on coverage. John Hancock's Long-Term Care rider is not a Partnership Qualified product. For more information on Partnership Qualified products, please contact your state department of insurance.

6. Comments on taxation are based on John Hancock's understanding of current tax law, which is subject to change. Please consult your tax adviser for guidelines specific to your situation.

Get the Care You Need

Customized Coverage

You select how much of your potential life insurance benefit you want to make available for long-term care expenses. This is called your Accelerated Benefit Amount and it can be anywhere from 1% to 100% of the initial face value of your policy.

Next, choose the Maximum Monthly Benefit. This is the amount that will be available each month to cover long-term care costs. It can be 1%, 2%, or 4% of your policy's Accelerated Benefit Amount.

Should the need arise, long-term care benefits will be paid each month — up to the Maximum Monthly Benefit — until the Accelerated Benefit Amount is exhausted.

Choose Where You Receive Care

The long-term care rider allows you to choose where you receive care. You'll be covered for skilled, intermediate, and custodial care at home, in an assisted living facility, nursing home, adult day care center, or hospice facility.

Reserve a Hospital Bed

If you require hospital care while you're in a nursing home or assisted living facility, our bed hold benefit can pay to reserve your nursing home or assisted living bed for up to 21 days per policy year.⁷

One-time Elimination Period

The Long-Term Care rider comes with a 100-day elimination period.⁸ This only needs to be satisfied once and it starts on the first day you receive long-term care services.

Each day of long-term care service counts towards the elimination period, regardless of any break in that service. After the elimination period ends, your benefits begin.

Extension of Benefits

If your policy lapses while you're receiving care in a nursing home, we will continue to pay claims until you are discharged or the entire death benefit has been accelerated for long-term care expenses.

Once the extension of benefits feature is initiated, the death benefit is no longer payable.

Seniorlink Access

With the long-term care rider, you and your immediate family can use Seniorlink,⁹ a service that provides professional and personalized advice on topics such as home care, assisted living, home maintenance and repair services, and legal services. Seniorlink offers resources and guidance to help you make smart long-term care decisions.

7. Maximum bed hold payment not to exceed the selected monthly benefit.

8. Eligibility requirements must be met.

9. Seniorlink is not affiliated with John Hancock Life Insurance Company (U.S.A.) and its subsidiaries. Seniorlink is the current referral service provider for John Hancock Life Insurance Company (U.S.A.). This program may be changed or discontinued at any time.

Strength. Stability. John Hancock.

John Hancock's strong ratings, as judged by the major rating agencies, are a comprehensive measure of the company's financial strength and stability. This is important because these financial ratings reflect the life insurance company's ability to pay claims in the future. With over 150 years of experience, John Hancock offers clients a diverse range of financial protection products and wealth management services through its extensive network of employees, agents, and distribution partners.

Contact your financial advisor for more information and a personalized product illustration.