



Lower Cost. Greater Protection.

With premiums that often lead the industry, your clients can purchase Protection UL with a long-term care rider for less than our leading competitor's Guaranteed UL product without the rider.

SIGNIFICANT SAVINGS PLUS LTC BENEFITS

Male, 55, Preferred Non Smoker, 10-Pay Premium, \$500,000, LTC 2% Maximum Monthly Benefit Amount

COMPANY	PREMIUM	MONTHLY LTC BENEFIT AMOUNT
John Hancock's Protection UL with LTC Rider	\$11,473	\$10,000
Prudential	\$13,225	\$0
Nationwide	\$13,470	\$0
Symetra	\$14,402	\$0
Principal	\$15,412	\$0
Lincoln	\$15,728	\$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 May 2016. 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 their professional advisors to find out which type of life insurance is most suitable.

Key Advantages of Purchasing a Protection UL Policy with the LTC Rider:

- Combines low-cost death benefit protection and LTC coverage all in one policy
- Design flexibility when incorporating LTC into estate and retirement plans
- Less expensive than competitors' products without LTC coverage
- Client can select either 1%, 2%, or 4% Monthly Acceleration Percentage (MAP) to help pay LTC expenses
- Cash Values continue to grow through the life of the policy, ending at age 121

For more information, call your local Regional Director or National Sales Support at 888-266-7498, option 2.

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. This rider has exclusions and limitations, reductions of benefits, and terms under which the rider 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.

For agent use only. Not for use with the public.

Insurance products are issued by John Hancock Life Insurance Company (U.S.A.), Boston, MA 02110 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

LIFE-4280 5/16 MLINY050516031