



LTC MATTERS

NOVEMBER IS LONG-TERM CARE AWARENESS MONTH

SOLUTIONS are available

John Hancock offers an array of highly competitive Long-Term Care (LTC) and Life insurance products designed to help your clients protect their assets from the high cost of long-term care. Whether they are interested in a stand-alone LTC insurance policy or adding an LTC rider to their life insurance contract, John Hancock has a solution.



LTC INSURANCE POLICY

John Hancock's LTC insurance provides comprehensive coverage and flexible benefits that allow clients to receive care in a variety of settings, including at home, in a nursing home, or assisted living facility.

A stand-alone LTC insurance policy can be customized to meet your clients' needs and offers, and provides inflation options to help benefits grow over time.



LIFE INSURANCE POLICY WITH LTC RIDER

When combined with a John Hancock permanent single life insurance policy, the optional LTC rider allows policyholders to accelerate their death benefit to help pay for long-term care expenses, should the need ever arise.

Any portion of the death benefit not used to cover these expenses remains in the policy, and is later paid as a life insurance benefit.¹

LTC insurance matters.

If your clients ever need care, they may say it's the best purchase they ever made.

For more information on our stand-alone LTC insurance policy, check out the **Facts-at-a-Glance Brochure:**



LTC-8523, available on jhltc.com

For more information on our LTC Rider, check out the **LTC Rider Seller's Guide.**



LTC Rider Seller's Guide LIFE-4225, available on jhsalesnet.com

WHICHEVER APPROACH WORKS BEST FOR YOUR CLIENTS, THE PURCHASE OF LTC INSURANCE COVERAGE CAN HELP:

PROTECT
their retirement
income & assets

PRESERVE
their independence

REDUCE
the caregiving
burden

For more about why LTC Matters, contact your John Hancock Representative today.

1. 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. It 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. Please go to www.jhsalesnet.com to verify state availability.

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John Hancock Life and Long-term care insurance products are issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02117 (not licensed in New York); and in New York by John Hancock Life Insurance Company of New York, Valhalla, NY 10595 (Life insurance) and John Hancock Life & Health Insurance Company, Boston, MA 02117 (Long-term care insurance).

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