



LifeCare: Case Study

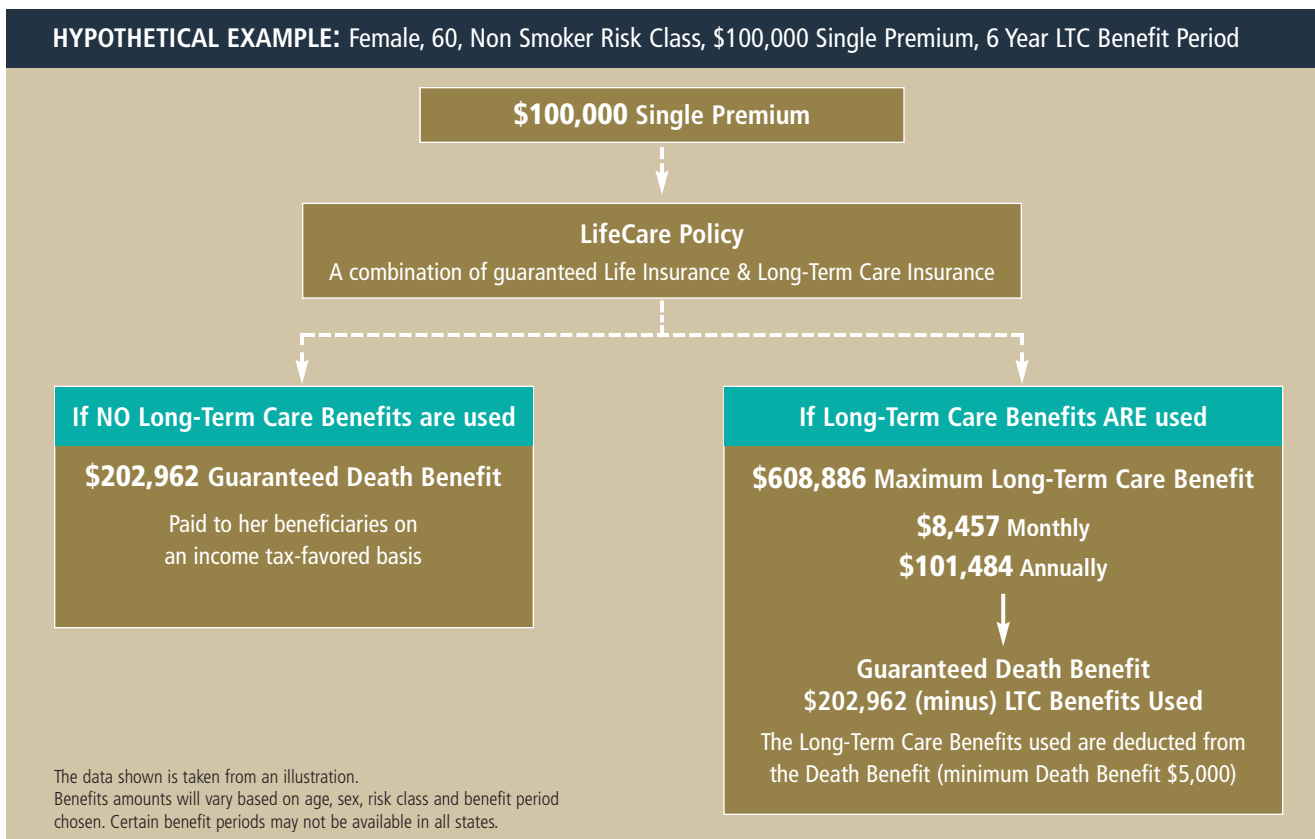
LifeCare, whole life insurance with long-term care benefits, helps your clients maintain their quality of life by protecting their assets and retirement income from the potential impact of long-term care costs. If long-term care is never needed, an income tax-favored death benefit is paid to the beneficiaries.

The following hypothetical example shows how John Hancock's LifeCare can help pay for long-term care costs while also providing guaranteed death benefit protection.

Client:	Judy, 60, Non Smoker	Needs:	Life Insurance and Long-Term Care (LTC) Insurance
Funds Available:	\$200,000 in savings which could be used for long-term care expenses, if needed	Wants:	To maximize amount available for long-term care and protect her savings

After talking with her financial advisor, Judy decided to move \$100,000 into a John Hancock LifeCare policy.

- Judy's premium buys her:
- \$202,962 guaranteed death benefit (2X Premium Paid)
 - \$608,886 in LTC benefits (6X Premium Paid)
 - Frees up \$100,000 for other purposes.



Now, she has the security of knowing that she has addressed several needs with one purchase — guaranteed.

Go to www.jhlifecare.com for everything you need to tell the LifeCare story!

For more information on LifeCare, please call your local Regional Director or the LifeCare Sales Desk at 1-877-JHCOMBO (1-877-542-6626).

LifeCare, the Acceleration rider, and the Continuation rider may not all be available in some states. The Acceleration rider is automatically included with every LifeCare policy, and the Continuation rider is optional. There are additional costs associated with these riders that are included in the single premium. LifeCare with the Acceleration and/or Continuation rider is not considered long-term care insurance in some states. When the death benefit is accelerated for long-term care expenses, the death benefit is reduced dollar for dollar, and the policy cash value is reduced proportionally. Please go to www.jhsalesnet.com or your producer website for the most current state approvals.

For prospective policyholders in New York, this product is a life insurance policy that accelerates the death benefit for qualified long-term care services and is not a health insurance policy providing long-term care insurance subject to the minimum requirements of New York Law, does not qualify for the New York State Long-Term Care Partnership program and is not a Medicare supplement policy.

The Acceleration rider 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.

Guaranteed product features are dependent upon minimum premium requirements and the claims-paying ability of the issuer.

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 02116 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

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