

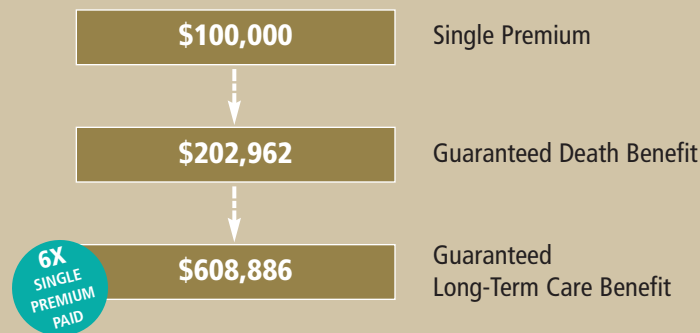


LifeCare: The Single Solution

LifeCare, a whole life insurance policy with long-term care benefits, can be an ideal solution for clients who want a single premium product that addresses two important needs: life insurance protection and long-term care (LTC) coverage.

Here's how it works:

HYPOTHETICAL EXAMPLE: Female, 60, Non Smoker Risk Class, \$100,000 Single Premium, 6 Year LTC Benefit Period



The data shown is taken from an illustration. Benefit amounts will vary based on age, sex, risk class and benefit period chosen. Certain benefit periods may not be available in all states.

Key Points

- **Guaranteed benefits**

The policy guarantees that a benefit will be paid — a life insurance death benefit, a long-term care benefit or some combination of the two. Any portion of the death benefit not used for long-term care will be passed onto the beneficiaries on an income tax-free basis.

- **Provides more value**

The long-term care benefit amount is typically several times greater than the single premium paid, allowing your clients to maximize the value of their long-term care premium dollar and free up assets they may have earmarked for other purposes.

- **Simplified process**

Policy can often be issued in as little as 8 days with no exams, labs or doctors' statements.

- **Cost-efficient alternative**

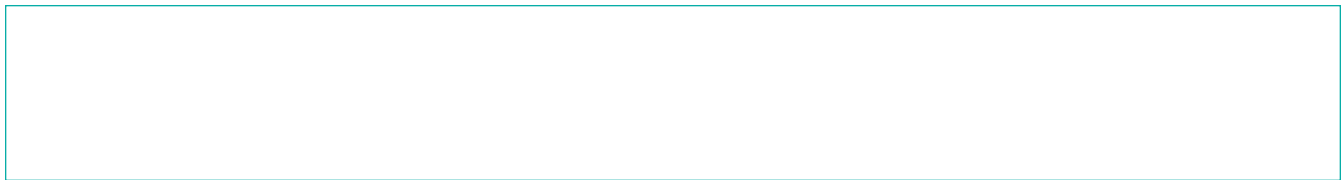
Purchasing LifeCare is less expensive than purchasing separate permanent life insurance and standalone long-term care insurance policies.

- **Experienced industry leader**

John Hancock is an experienced leader in the life insurance and long-term care insurance markets; consistently ranking as one of the country's top carriers in both markets.

LifeCare — one way to meet combined needs.

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



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.

Replacement of LifeCare for a different John Hancock insurance product will require full underwriting.

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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