



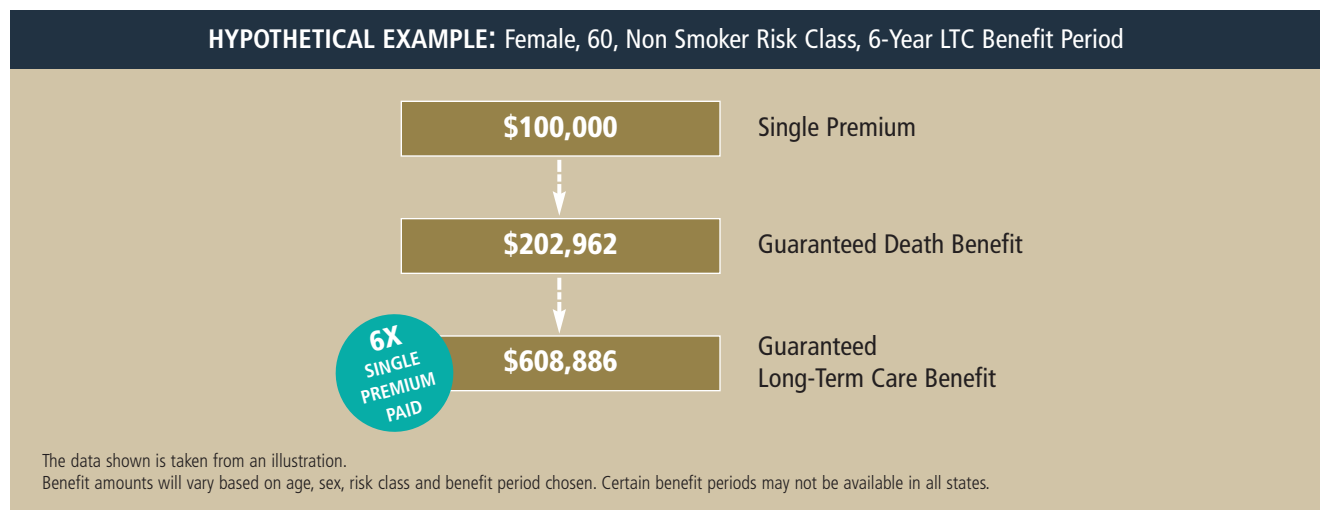
The simple route to accelerating sales

February 1, 2010

John Hancock's new LifeCare, a single-premium whole life insurance policy with long-term care benefits is the single solution for combined needs. By repositioning a portion of their assets into a fully guaranteed John Hancock LifeCare policy, your clients are able to help protect their family, their hard-earned assets and their future from the high costs of long-term care. John Hancock's LifeCare offers:

- **A fully guaranteed policy:** The death benefit, long-term care coverage and strong cash values are all guaranteed.
- **Quick and easy application process:** With LifeCare's *streamlined tele-underwriting process* in place, the policy can often be issued in as little as 8 days with no exams, labs or doctors' statements — helping you place more business easily and promptly.
- **Larger pool of dollars available for long-term care:** The total long-term care benefit amount is typically several times greater than the premium paid. This allows your clients to maximize the value of their long-term care premium dollars and free up assets that have been earmarked for other purposes.
- **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.

Here's how it works:



State Approvals and Illustration System

LifeCare is approved in the following states: Alabama, Alaska, Arizona, Arkansas, Connecticut, District of Columbia, Georgia, Idaho, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Rhode Island, South Carolina, South Dakota, Tennessee, West Virginia, Wisconsin, Wyoming.

LifeCare can now be illustrated in these states on the recently distributed JH Illustrator Version 6.0 (January 2010).

New Business and Underwriting Information

With its *streamlined tele-underwriting process*, a LifeCare policy can often be issued in as little as 8 days.

Get the process started in 3 easy steps:

1. **Pre-Qualify your Clients:** Complete the LifeCare Pre-Qualifying Questionnaire with your clients.
2. **Run an Illustration:** Run a LifeCare Illustration on JH Illustrator.
3. **Submit a Ticket:** Complete a LifeCare Ticket either online or using the written form.

See the [LifeCare Application Process Overview](#) for more details.

LifeCare Website & Marketing Materials

The self-contained LifeCare website provides one-stop shopping for everything you and your distribution partners need to tell the LifeCare story and make the sale today! Be sure to check out the Producer Resource Center for links to marketing materials and seminars. Go to <http://www.jhlifecare.com/> to learn more.

A small supply of producer and consumer guides will be shipped to each office. To order additional printed materials, contact your John Hancock representative or the LifeCare Sales Desk. These materials can also be downloaded from www.jhsalesnet.com or your producer website.

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.

LifeCare cannot be exchanged for any other John Hancock insurance product and 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. MLINY01151012083

