



## Lower Cost. Greater Protection.

John Hancock's Protection UL premiums often lead the industry. With the savings, clients can purchase the Long-Term Care rider — for a total premium that is less than the leading competitors' guaranteed UL products *without LTC coverage*.

### 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
<b>John Hancock's Protection UL with LTC Rider</b>	<b>\$11,445</b>	<b>\$10,000</b>
Nationwide	\$13,175	\$0
Prudential	\$13,227	\$0
Transamerica	\$13,532	\$0
Principal	\$15,412	\$0
Lincoln	\$16,319	\$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 February 2014. 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 with their professional advisors to find out which type of life insurance is more suitable.

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

- Now offering greater design flexibility when incorporating LTC into estate and retirement planning needs
- Combines low-cost death benefit protection and LTC coverage all in one policy
- Less expensive than competitors' products without LTC coverage
- Clients can receive up to \$10,000 per month for 50 months to use for long-term care expenses
- Cash Values continue to grow through the life of the policy, ending at age 121

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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](http://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.

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

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