



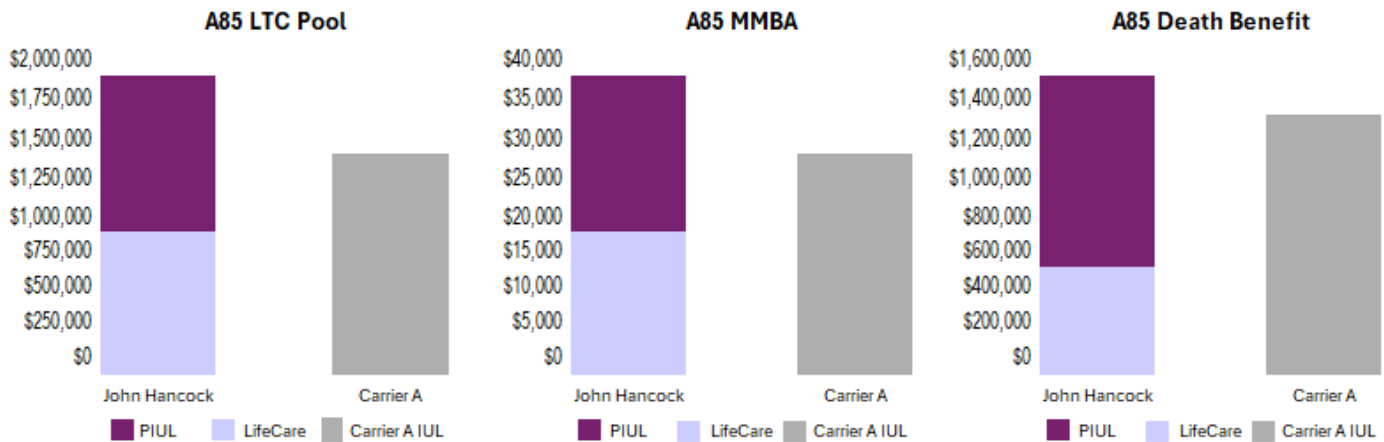
Explore an innovative strategy that leverages the power of a 1035 exchange to help clients enhance both long-term care benefits and death benefit protection. By repositioning existing life insurance or annuity contracts, financial professionals can create a more flexible and tax-efficient solution that addresses evolving client needs. See how this case study works to help your clients meet their specific protection needs.

CLIENT PROFILE

- Male, age 60, Preferred
- High net worth and income earner
- Originally held an accumulation policy with another carrier
- Seeking meaningful LTC coverage with a death benefit

STRATEGY OVERVIEW

The client had a sizeable 1035 exchange that exceeded the face amount limit for John Hancock’s LifeCare, so the financial professional recommended strategically allocating the funds between a hybrid product and an indexed universal life policy with an LTC rider.



Competitor’s information is current and accurate to the best of our knowledge as of July 2025. The data shown is taken from illustrations. Values may not be guaranteed, and certain assumptions may be subject to change by the insurer. Actual results may be more or less favorable. The comparisons in this communication are of different products which vary in premiums, rates, fees, expenses, features and benefits. Lifecare’s assumed rate of return is 5.21%. Protection IUL assumes 100% allocation to a High-Capped indexed account at 6.59%. Please have your clients consult their financial professionals to determine which type of life insurance is most suitable for their needs.

THE RESULT

The combination of John Hancock’s LifeCare & Protection IUL strategy offers greater leverage for LTC coverage and more death benefit protection than a key competitor in this example. Moreover, engaging with Vitality could further enhance these benefits.

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