



LifeCare: Cover all four “boxes” of longevity planning

Empower your clients with a robust longevity plan that covers all four potential long term care claim scenarios: **no claim, short claim, average claim, and long claim.** See how LifeCare helps address each box, giving you a compelling story of flexibility and value for what the future may hold.

	No claim	Short claim (1 yr.)	Average claim (3.1 yrs.)*	Long claim (5+ yrs.)
<p>4-year LifeCare example</p> <p>Female, 55, Best Class, Single Pay \$100,000 premium, Couple’s Discount, assuming benefits start at year 30, with death benefit paid immediately thereafter.</p>	No LTC claim? LifeCare can deliver a substantial death benefit.	LifeCare pays a monthly benefit plus a death benefit — maximizing client value.	LifeCare can potentially provide a higher monthly benefit and a larger total benefit paid.	<p>When can LifeCare win?</p> <ul style="list-style-type: none"> • Upside potential with indexed account growth • Vitality engagement <p>These features give the clients the potential to get more when it’s needed.</p>
	\$502,783 LifeCare death benefit	\$502,783 LifeCare MMBA + residual death benefit	\$783,805 LifeCare MMBA + residual death benefit	
	\$142,654 Competitor death benefit	\$196,615 Competitor MMBA + residual death benefit	\$563,377 Competitor MMBA + residual death benefit	
	\$360,129 Net advantage	\$306,813 Net advantage	\$220,428 Net advantage	<p>Net advantage</p> <p>Growth potential, flexibility, and control</p>

Data is based on 4-year benefit duration (JH) and 6-year benefit duration (Nationwide Care Matters), Select Capped Account at 5.21% and 3% compound inflation. Competitor information is current and accurate to the best of our knowledge as of December 2025. The data shown is taken from illustrations. Not all benefits and values are 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. Please have your clients consult with their financial professionals to find out which type of life insurance is most suitable for their needs.

* Based on John Hancock internal data from 1987 to December 31, 2024. LTC claims data is inclusive of LTC rider and individual LTC policies; totals include individual, group and the Federal programs.

<p><i>6-year</i> LifeCare example</p> <p>Female, 55, Best Class, Single Pay \$100,000 premium, Couple's Discount, assuming benefits start at year 30, with death benefit paid immediately thereafter.</p>	No claim	Short claim (1 yr.)	Average claim (3.1 yrs.)*	Long claim (5+ yrs.)
	No LTC claim? LifeCare can deliver a substantial death benefit.	LifeCare pays a monthly benefit plus a death benefit — maximizing client value.	LifeCare can potentially provide a higher monthly benefit and a larger total benefit paid.	LifeCare can provide greater upside potential through indexed account growth and Vitality PLUS engagement.
	\$446,566 LifeCare death benefit	\$446,566 LifeCare MMBA + residual death benefit	\$696,223 LifeCare MMBA + residual death benefit	\$1,347,466 LifeCare MMBA + residual death benefit
	\$142,654 Competitor death benefit	\$196,615 Competitor MMBA + residual death benefit	\$563,377 Competitor MMBA + residual death benefit	\$1,115,789 Competitor MMBA + residual death benefit
\$303,912 Net advantage	\$249,951 Net advantage	\$132,846 Net advantage	\$231,677 Net advantage	

Data is based on 6-year benefit duration (JH) and (Nationwide Care Matters), Select Capped Account at 5.21% and 3% compound inflation. Competitor information is current and accurate to the best of our knowledge as of December 2025. The data shown is taken from illustrations. Not all benefits and values are 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. Please have your clients consult with their financial professionals to find out which type of life insurance is most suitable for their needs.



Act now

For more information, contact your dedicated LifeCare Specialist at **844-544-5433** today!

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FOR AGENT USE ONLY. THIS MATERIAL MAY NOT BE USED WITH THE PUBLIC. • For LifeCare policies, participation in John Hancock Vitality PLUS can increase the death benefit. Increases in the death benefit may also increase the total LTC benefit if the LifeCare Long-Term Care rider is chosen. Note, the Long-Term Care Inflation rider benefit balance is not impacted by increases in the death benefit — it only increases based on 5% inflation each year. The LifeCare Long-Term Care rider and the LifeCare Long-Term Care Inflation rider accelerate the death benefit for approved long term care expenses and, depending on the benefit period selected, also offer an extension of long-term care benefits after the death benefit has been fully accelerated. When the death benefit is accelerated for long-term care expenses, it is reduced dollar for dollar, and the cash value is reduced proportionately. The riders have a maximum monthly benefit amount and are subject to underwriting. There are additional fixed premiums associated with these riders. The riders have exclusions and limitations, reductions of benefits, and terms under which they may be continued in force or discontinued. Consult the state specific Outline of Coverage for additional details. • Vitality is the provider of the John Hancock Vitality Program in connection with policies issued by John Hancock. • Guaranteed product features are dependent upon minimum-premium requirements and the claims-paying ability of the issuer. • Insurance policies and/or associated riders and features may not be available in all states. Some riders may have additional premiums and expenses associated with them. • Insurance products are issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02116. • MLI111725748-1