



Much improved guaranteed benefits and growth potential on 6-year LTC benefit

As highlighted in John Hancock's first-of-its-kind Longevity Preparedness Index, Americans are living longer than ever, but most are underprepared for the realities of aging. In direct response to this research and valuable feedback from you, we're excited to announce an important enhancement to LifeCare—which builds on John Hancock's commitment to helping people live longer, healthier, better lives, and will now deliver greater protection and flexibility to customers.

What's new?

LifeCare continues to deliver a strong 4-year LTC benefit period, while **introducing significant improvements to the 6-year LTC benefit period.*** This update reflects our commitment to the original design and responds to insights from the Longevity Preparedness Index and your feedback — making LifeCare even better for clients who want extended protection.

With the 6-year LTC benefit update, customers gain **greater guaranteed day-one LTC coverage and stronger competitive positioning across all pay designs**, with especially large improvements for single-pay and 5-pay scenarios.

Unlock enhanced LTC benefits

\$100,000 premium repositioned into LifeCare. 6-year benefit period*

	Old	New	% change
Day 1 Death benefit	\$193,675	\$173,398	-10%
Day 1 LTC pool	\$387,350	\$520,194	34%
Day 1 MMBA	\$5,380	\$7,225	34%
Age 85 Death benefit	\$623,551	\$554,959	-11%
Age 85 LTC pool	\$1,247,102	\$1,664,876	33%
Age 85 MMBA	\$17,321	\$23,123	33%

Example based on: Male, 55, Preferred Non-Smoker, Vitality Gold Status. 100% allocation to Select Capped Indexed Account at 5.21%. Assumes couples discount. This is a supplemental illustration. Not all benefits and values are guaranteed. The assumptions on which the non-guaranteed elements are based are subject to change by the insurer. Actual results may be more or less favorable.

Just in time for year-end sales!

Act now to leverage this enhancement with your clients and boost year-end hybrid sales.

LifeCare features a fully digital application process and non-invasive underwriting to simplify the purchase experience. Many customers will receive instant underwriting decisions and policies issued in as little as 3 business days!

Important note:

The new 6-year benefit period is effective as of 12/8/25. For any pending cases with the 6-year benefit period, please speak to your LifeCare Specialist to discuss.

We're here to help you every step of the way

Contact your dedicated John Hancock LifeCare specialist at **844-544-5433** to learn more.



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*The 6-year LTC benefit period = 2 years of accelerated death benefit and 4 years of extension of LTC benefits

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 it may be continued in force or discontinued. Consult the state specific Outline of Coverage for additional details.

Policy issuance is not guaranteed as any life insurance purchase is subject to completion of an application, including health questions, and underwriting approval. John Hancock may obtain additional information, including medical records, to evaluate the application for insurance; and after the policy is issued, to identify any misrepresentation in the application.

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.

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