



# Many retirement plans overlook an important planning need — **long-term care**

## What is the need?

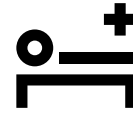
Living a long life and spending many years in retirement are increasingly likely for most people, so while creating a solid financial plan is essential — protecting it is just as important.



**Nearly 50 million adults** in the US are providing personal assistance for family members with disabilities or other care needs<sup>1</sup>



**Up to 70% of caregivers** have clinically significant symptoms of depression<sup>2</sup>



The national average for 24-hour home care or one year in a nursing home is **more than \$105,000<sup>3</sup>**



## What are the options?

**Many learn too late that their health insurance or Medicare typically won't cover this type of care, leaving three options:**

- Paying for care with their income and savings
- Relying on family members to provide care
- Purchasing long-term care insurance

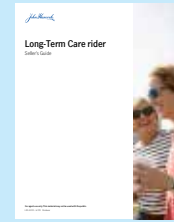
# How can John Hancock help?

Created specifically to help pay for these types of expenses, a John Hancock life insurance policy with a Long-Term Care rider can help:

- Ensure specialized, professional care related to ADL deficiencies and/or cognitive issues
- Pay for all levels of care where it is needed — at home, assisted living, adult day care, skilled nursing facility, hospice
- Protect retirement income from being spent paying for care out-of-pocket
- Safeguard clients' emotional and physical wellbeing from the toll of providing care

## Getting the conversation started

Use this guide to help you address some of the most commonly asked questions about long-term care and to get this important conversation started today.



LTC Seller's Guide  
(LTC-4225)

For more information, please call your John Hancock Sales Representative or National Sales Support at **888-266-7498, option 2.**

1. State Caregiver Profiles 2017–2020, AARP Research, <https://www.aarp.org/research/topics/care/info-2018/state-caregiver-profiles.html>.
2. Family Caregiver Alliance. National Center on Caregiving. Caregiver Health. Accessed June 2018. <https://www.caregiver.org/caregiver-health>
3. Based on the 2018 John Hancock Cost of Long-Term Care Survey.

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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 [JHSalesHub.com](http://JHSalesHub.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. The benefits provided by this rider are designed to be excludable from gross income under federal tax law; however, there might be situations in which the benefits or charges for this rider are taxable.

Insurance policies and/or associated riders and features may not be available in all states. Some riders may have additional fees and expenses associated with them.

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