

LifeCare


Selling resources

We are excited to provide you with a suite of materials designed to support you in understanding and promoting our unique LifeCare product, a hybrid IUL life insurance solution with long-term care benefits. These resources below are designed to empower you with the information and tools needed to successfully tell the LifeCare story. Contact your dedicated John Hancock LifeCare sales support team at **844-544-5433** to learn more.





Webinar – watch now!

Join our recent webinar where you can gain deeper insights into LifeCare and engage with product experts. [Click here](#) to watch on-demand and start making LifeCare available to your clients today!

Producer resources

 <p>Producer Guide</p> <p>A comprehensive manual detailing the features, benefits, and selling points of LifeCare.</p> <p>Click here to view</p>	 <p>Field Underwriting Guide</p> <p>A LifeCare-specific resource outlining underwriting guidelines and requirements, helping you navigate the application process smoothly.</p> <p>Click here to view</p>
 <p>Pre-Qualification Questionnaire</p> <p>An essential tool for assessing potential clients' eligibility and needs, ensuring a tailored approach to each sale.</p> <p>Click here to view</p>	 <p>Application Tips</p> <p>A helpful guide offering best practices and tips for completing the LifeCare application accurately and efficiently.</p> <p>Click here to view</p>
 <p>Highlight Sheet</p> <p>A concise summary of the key features and benefits of LifeCare, perfect for quick reference.</p> <p>Click here to view</p>	 <p>Overview Flyer</p> <p>An informative flyer that provides a high-level overview of LifeCare, ideal for introducing the product.</p> <p>Click here to view</p>
 <p>Annual Benefit Lock Guarantee Flyer</p> <p>A concise explanation of the Annual Benefit Lock Guarantee key benefits and features.</p> <p>Click here to view</p>	 <p>The Helper Bees Provider Network FAQ</p> <p>Outlines commonly asked questions about this voluntary provider network program.</p> <p>Click here to view</p>
 <p>Product Presentation</p> <p>A dynamic presentation designed to highlight the unique aspects of LifeCare, perfect for producer meetings or training sessions.</p> <p>Click here to download</p>	

Consumer resources

 <p>Power of Indexed Crediting Flyer</p> <p>A consumer-approved flyer detailing how indexed crediting works.</p> <p>Click here to view</p>	 <p>The Helper Bees Flyer</p> <p>A consumer-approved flyer outlining the services offered through the provider network program.</p> <p>Click here to view</p>
 <p>Sample Illustration</p> <p>A visual representation of potential policy scenarios, offering a clear depiction of how LifeCare can benefit clients over time.</p> <p>Click here to view</p>	 <p>Sample Contract</p> <p>A sample of the LifeCare contract, providing details on policy terms and conditions.</p> <p>Click here to view</p>

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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.

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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