Success Strategy
The Power of Permanent Insurance

TERM INSURANCE

You may need life insurance protection to replace income for your family, repay debt, or plan for a business succession or estate plan in the event of premature death. Although term insurance provides low cost death benefit protection when purchased at a young age, term protection becomes increasingly expensive as you age. And unlike permanent insurance, term coverage does not provide cash value accumulation that can be tapped to supplement your retirement income or to fund an emergency need during lifetime. Term insurance can provide only temporary protection with limited opportunity for the continuation of coverage when you need it most.[1]

PERMANENT INSURANCE

Permanent insurance can be designed to provide you with death benefit protection for your lifetime and cash value accumulation potential based on your particular needs. The cash values of a permanent policy also grow tax-deferred and may be available to supplement income or to fund an emergency need on a tax-favored basis.[2] And, unlike term insurance, certain permanent insurance policies may provide death benefit guarantees to age 100. In some cases, the death benefit of a permanent policy can even be accelerated during lifetime on a tax-free basis to cover your qualified long term care expenses.

THE LIFECARE BENEFIT RIDER[3]

The LifeCare Benefit rider, when available and included in a John Hancock permanent life insurance policy, accelerates the death benefit in monthly installments to cover qualified long term care expenses during the lifetime of the insured. The rider covers up to a maximum monthly percentage of the death benefit, chosen when the policy is issued. The maximum percentage is 1%, 2% or 4% of the net death benefit available when long term care costs are first needed. However, before the death benefit can be accelerated you must satisfy a waiting period which varies by state. The LifeCare benefit payments will be made until you no longer incur long term care expenses, the net death benefit is exhausted, or you die, whichever comes first. The amount of the death benefit remaining at death, if any, will be paid to your beneficiaries as death proceeds.

FEATURES OF TERM AND PERMANENT INSURANCE					
	Death Benefit Protection	Cash Value Accumulation	Acceleration of Death Benefit during lifetime to cover long term care expenses	Potential Death Benefit Guarantee to age 100	Flexibility based on changing needs
Term	Yes	No	No	No	No
Permanent	Yes	Yes	Yes	Yes*	Yes

* Guaranteed products and features are based on the policy's premium requirements and the claims-paying ability of the insurer.

BENEFITS OF PERMANENT LIFE INSURANCE	CONSIDERATIONS
• **Permanent Death Benefit Protection** – The death benefit provides protection against economic loss. • **Cash value accumulation** – A permanent policy has the potential to accumulate cash values on a tax-deferred basis and may help you to recover premiums. • **Tax-favored income** – Distributions from cash values may be taken on a tax-free basis as long as cumulative withdrawals do not exceed cost basis and policy loans are taken thereafter. • **Death benefit acceleration to cover long term care costs** – When the LifeCare Benefit rider is included in the permanent policy, the policy's death benefit may be accelerated to cover qualified long term care costs. • **Flexibility** – The permanent policy may be designed to provide the insured with the flexibility to address changing needs, such as a need or ability to adjust premium payments and or to switch the focus of the insurance protection from death benefit protection to cash value accumulation to long term care protection.	• **The low cost of term insurance** – The cost of term insurance at younger ages can be significantly less than the cost of permanent insurance. • **Death benefit adjustment** – The death benefit is reduced dollar for dollar and the policy's cash values are reduced proportionately with each LifeCare Benefit payment. • **Additional premiums may be required** – Depending on the performance of the underlying investment accounts of a variable life insurance policy, the cash values available for loans and withdrawals may be worth more or less than the original investment amount. Additional premiums may be required to sustain the policy. • **Additional tax, risk and expenses** – The purchase of life insurance has life insurance and administrative costs including surrender charges, investment management fees and risks associated with it. Purchasing variable life insurance also involves investing in underlying investment accounts that correspond to your investment objectives and level of risk tolerance. The types of risks associated with investing in these accounts include potential market, portfolio, inflation and international risk. The primary purpose of variable life insurance is to provide lifetime protection against economic loss due to the death of the insured person. Variable universal life insurance products are long-term contracts and are sold by prospectus. For more information, please refer to the product prospectus.

Please contact 1-888-266-7498, option 2 to obtain a product and fund prospectus. The prospectuses contain complete details on investment objectives, risks, fees, charges and expenses as well as other information about the investment company. Please read the prospectuses carefully and consider the details outlined in the prospectuses before investing. Product and/or product features may not be available in all states.

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1 A conversion privilege may be available on some term insurance policies in which the insured may convert the policy to a permanent policy within a period of time and without evidence of insurability. This privilege can be valuable if the insured's health has deteriorated and permanent insurance coverage is needed.

2 Loans and withdrawals will reduce the death benefit, cash surrender value, and may cause the policy to lapse. Lapse or surrender of a policy with a loan may cause the recognition of taxable income. Policies classified as modified endowment contracts may be subject to tax when a loan or withdrawal is made. A federal tax penalty of 10% may also apply if the loan or withdrawal is taken prior to age $59\frac{1}{2}$. Cash value available for loans and withdrawals may be more or less than originally invested.

3 LifeCare Benefit and LifeCare Benefit Max (LMAX) riders are accelerated death benefits and may not be available in all states. Maximum face amount: $5 million with LifeCare Benefit; $1 million with LMAX rider. LifeCare Benefit riders are not considered long term care insurance in CO, MA, and PA.

Insurance products are issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02116 and securities offered through **John Hancock Distributors LLC** through other broker/dealers that have selling agreements with John Hancock Distributors LLC, 197 Clarendon Street, Boston, MA 02116.

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