



## Seniorlink™

### John Hancock Presents *Seniorlink*

As one of the first companies in the United States to offer long-term care insurance to individuals and groups, John Hancock has a long history of providing innovative solutions to meet the growing needs of today's consumers. Continuing with this tradition, we are proud to make *Seniorlink* available to you.

*Seniorlink* is one of the many unique benefits available to you with John Hancock's Long-Term Care rider. This rider allows you to accelerate your policy's life insurance death benefit to help pay long-term care expenses.

*Seniorlink* is a member of The National Association of Geriatrics Care Managers; an organization of clinicians and professionals throughout the United States. *Seniorlink* is offered on several of John Hancock's insurance products.

#### The Program

*Seniorlink* is a national eldercare program providing telephone-based referral and assistance to the rapidly growing population of seniors and their families. This guidance is augmented by *Seniorlink* Online, which offers web-based information and assistance from professionals on demand.

*Seniorlink's* goal is to promote optimal health and independent living by bridging the gap between seniors and the array of services available to them. *Seniorlink's* professional advice, ongoing education and tailored recommendations contribute to this goal. Whether the need is a result of an acute medical event, an emerging concern or focused on prevention, the right expert advice is the key to maintaining the highest quality of life.

#### The Benefits

*Seniorlink* provides professional expertise and personalized advice on a variety of issues, services and resources by providing a preventative planning approach to assist individuals before a crisis occurs. *Seniorlink* professionals work with seniors and their family members to identify and respond to emerging problems and immediate concerns.

#### Among the areas that *Seniorlink* addresses are:

- Home Health Care and Community Services
- Long-Term Care and Assisted Living Options
- Adult Day Care Services
- Alzheimer's Care
- Medical and Mental Health Services
- Nutrition
- Household Maintenance
- Transportation Needs
- Information on Medicare and Medicaid
- Caregiver Support
- Risk Screening and Implementation of an Action Plan

Seniorlink can provide episodic and/or ongoing support to family members who face the challenge of coordinating or providing care for a relative in need.

**Seniorlink provides unlimited toll-free access at 800-430-7364 throughout the United States, making it easy for you to talk to someone who can help. You can also contact Seniorlink via email [jhcares@seniorlink.com](mailto:jhcares@seniorlink.com) or visit [www.seniorlink.com/jhcares](http://www.seniorlink.com/jhcares) on the web.**

## Strength. Stability. John Hancock.

With over 100 years of experience, John Hancock Life Insurance Company (U.S.A.) is among the highest-rated insurance companies in the United States, as judged by the major rating agencies. This is important because these financial ratings reflect the life insurance company's ability to pay claims in the future. John Hancock offers clients a diverse range of financial protection products and wealth management services through its extensive network of employees, agents, and distribution partners.

### Financial Ratings\*

<b>A.M. BEST</b>	<b>A+</b> (2nd highest of 15 ratings) Superior ability to meet ongoing obligations.
<b>FITCH RATINGS</b>	<b>AA</b> (3rd highest of 21 ratings) Very strong capacity to meet policyholder and contract obligations.
<b>STANDARD &amp; POOR'S</b>	<b>AA+</b> (2nd highest of 21 ratings) Very strong financial security characteristics.
<b>MOODY'S</b>	<b>Aa3</b> (4th highest of 21 ratings) Excellent in financial strength.

\* Financial ratings, which are current as of October 28, 2009 and subject to change, apply to John Hancock Life Insurance Company (U.S.A.) and John Hancock Life Insurance Company of New York as a measure of each company's ability to honor the death benefit and life annuitization guarantees, but not specifically to their products, the performance of these products, the value of any investment in these products upon withdrawals, or to individual securities held in any portfolio. Financial ratings do not apply to the safety and performance of separate accounts.

Seniorlink is not affiliated with John Hancock Life Insurance Company (U.S.A.) and our subsidiaries. Seniorlink is the current referral-service provider for John Hancock. This program may be changed or discontinued at any time.

The Long-Term Care rider is an accelerated death benefit rider and may not be available in all states. Maximum face amount: \$5 million with the Long-Term Care rider. The Long-Term Care rider is not considered long-term care insurance in all states. When the death benefit is accelerated for long-term care expenses, the death benefit is reduced dollar for dollar, and the cash value is reduced proportionally. The policy account value is also reduced proportionally. There may be additional costs associated with this rider. Please go to [www.jhsalesnet.com](http://www.jhsalesnet.com) for a complete list of up-to-date state approvals. This rider has exclusions and limitations, reductions of benefits, and terms under which the rider may be continued in force or discontinued. Please contact the licensed agent or John Hancock for more information, cost, and complete details on coverage.

**For prospective policyholders in New York, this product is a life insurance policy that accelerates the death benefit for qualified long-term care services and is not a health insurance policy providing long-term care insurance subject to the minimum requirements of New York Law, does not qualify for the New York State Long-Term Care Partnership program and is not a Medicare supplement policy.**

Insurance policies and/or associated riders and features may not be available in all states.

Insurance products are issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02116 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

MLINY08130911445 01/10



RIDER FORM: 05LTCR  
08WLLTCR