



LIFE INSURANCE



Compete and Win!

COMPETITION CORNER

John Hancock Finishes Ahead of Lincoln!

John Hancock's LifeCare vs. Lincoln's MoneyGuard Reserve

John Hancock's new LifeCare, a single premium whole life insurance policy with long-term care benefits, generally outperforms Lincoln's MoneyGuard Reserve by offering:

- **A larger fully guaranteed pool of money** to pay for long-term care compared to Lincoln's product. In most scenarios John Hancock will offer 5% more!
- **Generally higher lifetime guaranteed death benefit** than Lincoln's product. Maximizes wealth transfer opportunities.
- **Higher long-term guaranteed cash value** compared to Lincoln's product.
- **International coverage** if the insured becomes chronically ill while outside the United States. Lincoln's product does not offer this benefit.
- **Complimentary long-term care services** with the *Advantage List* Program and *Seniorlink* included with LifeCare. Lincoln's product does not offer these services.
- **John Hancock is an experienced leader** in both the life insurance and long-term care insurance markets.
- **John Hancock has stronger financial strength ratings*** than Lincoln.

Company	A.M. Best	Fitch Ratings	Standard & Poor's	Moody's
John Hancock	A+ (2)	AA (3)	AA+ (2)	Aa3 (4)
Lincoln	A+ (2)	A+ (5)	AA- (4)	A2 (6)

Financial strength ratings, which are current as of January 15, 2010, and are 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 each company's financial ability to honor the death benefit, life annuitization and long-term care benefit guarantees. The ratings are not an assessment or recommendation of specific products, policy provisions, premium rates or practices of the insurance company.

Hypothetical Example: Female, 60, Non Smoker Risk Class, \$100,000 Single Premium, 6 Year LTC Benefit Period				
Company/Product	Lifetime Guaranteed Death Benefit	Maximum Monthly Benefit Amount (MMBA)	Total Long-Term Care Benefit	Year 20 Guaranteed Cash Surrender Value
John Hancock's LifeCare	\$202,962	\$8,457	\$608,886	\$130,994
Lincoln MoneyGuard Reserve	\$193,296	\$8,054	\$579,888	\$118,864
Difference	5% ↑	5% ↑	5% ↑	10% ↑

Competitor information is current and accurate to the best of our knowledge as of January 2010.

For more information on John Hancock's life products, contact the Competitive Services Group at 617-572-6672 or JHCompetition@jhancock.com.



* Financial Strength Ratings (Chart reflects the "A" category ratings only.)

Ranking out of total ratings for agency	A.M. Best's ratings: Reflect a company's ability to meet ongoing obligations.		Fitch Ratings: Reflect a company's capacity to meet policyholder and contract obligations.		Standard & Poor's ratings: Reflect a company's financial security characteristics.		Moody's Ratings: Reflect a company's financial strength.	
1	A++	Superior	AAA	Exceptionally Strong	AAA	Extremely Strong	Aaa	Exceptional
2	A+	Superior	AA+	Very Strong	AA+	Very Strong	Aa1	Excellent
3	A	Excellent	AA	Very Strong	AA	Very Strong	Aa2	Excellent
4	A-	Excellent	AA-	Very Strong	AA-	Very Strong	Aa3	Excellent
5			A+	Strong	A+	Strong	A1	Good
6			A	Strong	A	Strong	A2	Good
7			A-	Strong	A-	Strong	A3	Good

Values are based on guaranteed rates. This is a comparison of different products which vary in rates, fees, expenses, features and benefits. The products are different and designed to meet different client needs. Current interest rates may be different for each company. This comparison cannot be used with the public and complete personalized policy illustrations for each representative company must be presented or discussed with your clients. Please have your clients consult with their professional advisors to find out which type of life insurance is more suitable.

The information in Competition Corner represents our internal assessment and opinion of competitor products based on information available to us.

Guaranteed product features are dependent upon minimum premium requirements and the claims-paying ability of the issuer.

Replacement of LifeCare for a different John Hancock insurance product will require full underwriting.

LifeCare, the Acceleration rider, and the Continuation rider may not all be available in some states. The Acceleration rider is automatically included with every LifeCare policy, and the Continuation rider is optional. There are additional costs associated with these riders that are included in the single premium. LifeCare with the Acceleration and/or Continuation rider is not considered long-term care insurance in some states. When the death benefit is accelerated for long-term care expenses, the death benefit is reduced dollar for dollar, and the policy cash value is reduced proportionally. Please go to www.jhsalesnet.com for the most current state approvals.

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.

The Acceleration rider has 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.

Seniorlink is not affiliated with the John Hancock Life Insurance Company (U.S.A.) and its subsidiaries. Seniorlink is the current referral service provider for the life insurance products sold under John Hancock Life Insurance Company (U.S.A.) and can be changed at any time.

For agent use only. Not for use with the public.

The Advantage List program is not affiliated with John Hancock Life Insurance Company (U.S.A.) and its subsidiaries.

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. MLINY12300912025

