



LIFE INSURANCE



Compete and Win!

# COMPETITION CORNER

## John Hancock Finishes Ahead of New York Life!

### John Hancock's LifeCare vs. New York Life's Asset Preserver

John Hancock's LifeCare, a single premium whole life insurance policy with long-term care (LTC) benefits, outperforms New York Life's Asset Preserver in a variety of ways.

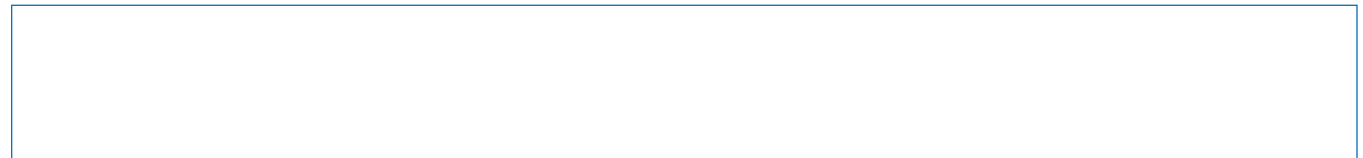
- **Larger fully guaranteed LTC benefit amount** available to pay for long-term care when compared to New York Life's product. In some cases, over 25% more!
- **Substantially higher initial monthly LTC benefit** than New York Life's product. As much as 75% higher!
- **LifeCare can provide a maximum LTC benefit period of 7 years.** The maximum LTC benefit period for New York Life's product is 5 years and 6 months.
- **Provides international coverage** if the insured becomes chronically ill while outside the United States. New York Life's product does not offer this benefit.
- **Complimentary long-term care services** (*Advantage List* Program and *Seniorlink*) included with LifeCare. New York Life's product does not offer these services.
- **Streamlined tele-underwriting with LifeCare** — policy can be issued in as little as 8 days. Not available with New York Life's product.

**Hypothetical Example: Male, 55, Non Smoker Risk Class, \$100,000 Single-Premium, 4 Year LTC Benefit Period**

Company	Initial Maximum Monthly Benefit Amount (MMBA)	Total Long-Term Care Benefit
John Hancock's LifeCare	\$8,632	\$414,314
New York Life's Asset Preserver	\$4,902	\$323,541
<b>Difference</b>	<b>76% ↑</b>	<b>28% ↑</b>

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](mailto:JHCompetition@jhancock.com).**



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](http://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.

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

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

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.

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