



## Is your client eligible for the *LTC Rider*?

The combination of a John Hancock life insurance product and a Long-Term Care (LTC) rider offers a cost-efficient way for many to plan for the future. However, some clients may not be eligible for the rider from a health perspective, even if they qualify for the base life insurance policy. To help properly set your clients' expectations, be sure to check for the following conditions — and let the corresponding sign below indicate your next step.

### This rider is not available to:

- Applicants under the age of 20 or over the age of 75
- Policies requesting Return of Premium rider or Increasing SFA
- Foreign residents



**Stop**

**Do not apply for the LTC rider if your client has any of these conditions:<sup>1</sup>**

- Needs assistance with any of the following: bathing, eating, dressing, moving around, continence or using the toilet
- Has a balance disorder or has experienced multiple falls
- Uses assistive device(s) (cane, walker, wheelchair, handicap sticker or placard, urine catheter)
- Has one of the following: Alzheimer's disease, Dementia, Cognitive Impairment, memory loss
- Has one of the following: cardiomyopathy, cirrhosis, chronic pain, heart attack within six months, heart valve surgery, chronic hepatitis, systemic lupus, multiple sclerosis, oxygen use, chronic pancreatitis, Parkinson's disease, or stroke history
- Has any combination of the following: coronary artery disease, diabetes, peripheral vascular disease, cerebrovascular disease, and smoking
- Is receiving disability benefits or is eligible for Medicaid

**Please note:** The LTC rider will not be available if the life policy is assessed at a substandard rating of higher than 200%.



**Yield** Obtain **Quick Quote** before applying

**Clients with these conditions may not be approved;<sup>1</sup> we recommend you submit a Quick Quote request:**

- |  |   |
|--|---|
| <input type="checkbox"/> Alcoholism                                      | <input type="checkbox"/> Diabetes                           |
| <input type="checkbox"/> Amputation/prosthetics                          | <input type="checkbox"/> Kidney disease                     |
| <input type="checkbox"/> Anemia  | <input type="checkbox"/> Macular degeneration/<br>glaucoma  |
| <input type="checkbox"/> Atrial fibrillation                             | <input type="checkbox"/> Neuropathy                         |
| <input type="checkbox"/> Asthma  | <input type="checkbox"/> Osteoporosis                       |
| <input type="checkbox"/> Bone and joint — recent<br>surgery or treatment | <input type="checkbox"/> Peripheral vascular disease        |
| <input type="checkbox"/> Cancers   | <input type="checkbox"/> Psychiatric disorders              |
| <input type="checkbox"/> Coronary artery disease<br>(CAD)                | <input type="checkbox"/> Rheumatoid arthritis               |
| <input type="checkbox"/> Chronic obstructive<br>pulmonary disease (COPD) | <input type="checkbox"/> Sleep apnea                        |
| <input type="checkbox"/> Crohn's disease or colitis                      | <input type="checkbox"/> Spinal stenosis                    |
|  | <input type="checkbox"/> Transient ischemic attack<br>(TIA) |

- **Email to a dedicated Quick Quotes inbox** (contact your John Hancock sales office for the applicable email address)
- **Include age, gender, smoking status, medications taken, and a brief summary of relevant health history**

For more information, call your John Hancock underwriter at **1-800-505-9427**.

1. This is not a comprehensive list of conditions that will/may impact LTC eligibility. If you have questions, please check our Life Field Underwriting Guide or call your John Hancock underwriters.

#### **For Agent Use Only. This material may not be used with the public.**

The Long-Term Care (LTC) rider is an accelerated death benefit rider and may not be considered long-term care insurance in some states. There are additional costs associated with this rider. The Maximum Monthly Benefit Amount is \$50,000. When the death benefit is accelerated for long-term care expenses it is reduced dollar for dollar, and the cash value is reduced proportionately. Please go to your John Hancock producer website to verify state availability.

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 02210 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

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