



Doing business with us

Resuming LTC rider applications in Washington state

We are pleased to announce that beginning March 21, 2022, we will resume accepting applications for our Long-Term Care (LTC) rider in Washington state. Our illustration system will be updated to reflect the rider's availability at all face amounts and premium modes, with removal of the temporary changes applied in recent months.

Specifically, effective March 21, we will **no longer require:**

- \$250,000 minimum face amount
- Annual premium mode

Please note that new policies with the LTC rider in Washington cannot be backdated prior to November 1, 2021 and do not qualify for an exemption from the WA Cares program.

For more information about WA Cares, please see our updated Advanced Markets Blog.

We thank you for your patience as we made these adjustments to best serve all our customers.

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

Protection UL, Vitality Term, Accumulation IUL and Protection VUL are not available in New York.

Some riders may have additional fees and expenses associated with them.

Protection UL policies automatically include a no-lapse guarantee called Death Benefit Protection. This feature guarantees that the policy will not default, even if the cash surrender value falls to zero or below, provided that the Death Benefit Protection Value remains greater than zero and policy debt never exceeds the policy value.

Once terminated, the death benefit protection feature cannot be reinstated. Please see the product guide for additional details.

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

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 JHSalesHub.com to verify state availability.

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 and securities are offered through **John Hancock Distributors LLC** through other broker/dealers that have a selling agreement with John Hancock Distributors LLC, 197 Clarendon Street, Boston, MA 02116.

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