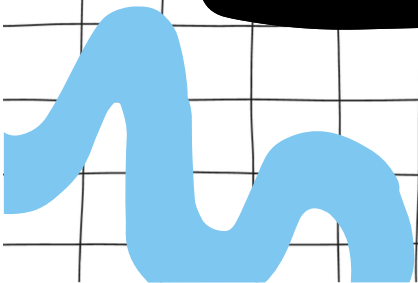
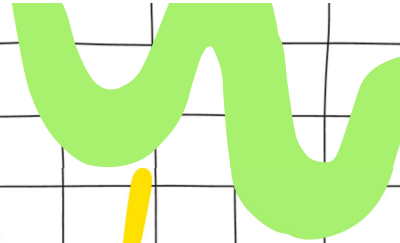
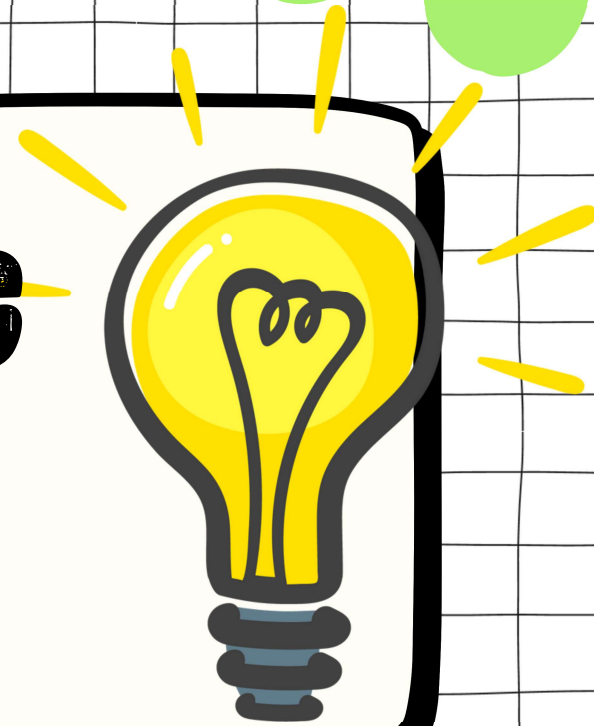




**DO YOU NEED LONG
TERM CARE???**



LONG TERM CARE RESOURCE PAGE

70.0%: PERCENTAGE OF PEOPLE TURNING AGE 65 WHO WILL DEVELOP A SEVERE LONG-TERM-CARE NEED IN THEIR LIFETIMES.

THE ADMINISTRATION ON AGING ESTIMATES THAT AT LEAST 70% OF PEOPLE WHO ARE 65 TODAY WILL REQUIRE CARE IN SOME CONTEXT.

THE AVERAGE LENGTH OF STAY IN LONG-TERM CARE IS 3.2 YEARS. JUST OVER 20% OF RESIDENTS WILL REQUIRE CARE FOR 5 YEARS OR LONGER.

THE AVERAGE BENEFIT COVERS \$65,756 IN LONG-TERM CARE COSTS, BUT AVERAGES VARY AT DIFFERENT TYPES OF LONG-TERM CARE FACILITIES.



EVERY DAY UNTIL 2030, 10,000 BABY BOOMERS WILL TURN 65 AND 7 OUT OF 10 PEOPLE WILL REQUIRE LONG TERM CARE IN THEIR LIFETIME.

MANY AMERICANS WILL NEED LONG-TERM CARE (LTC) AT SOME POINT IN THEIR LIVES. OLDER ADULTS, SICK AND DISABLED ADULTS, AS WELL AS CHILDREN WITH SPECIAL NEEDS—INCLUDING THOSE WHO ARE CHRONICALLY OR TERMINALLY ILL—MAY ALL REQUIRE LONG-TERM CARE SERVICES.

NURSING HOMES HAVE LOST MORE THAN 200,000 WORKERS OVER THE COURSE OF THE PANDEMIC

Median nationwide cost of nursing home care

Year	Semiprivate room	Private room
2020	\$7,756 per month	\$8,821 per month
2030 (estimate)	\$10,423 per month	\$11,855 per month
2040 (estimate)	\$14,008 per month	\$15,932 per month



Source: Genworth's 2020 Cost of Care Survey

LONG TERM CARE PLANNING

EVERY SENIOR NEEDS A LONG TERM CARE PLAN IN PLACE

John Hancock Life Insurance Company (U.S.A.)

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Adjustable Life Insurance Policy
Long-Term Care Rider Cover Page

Protection IUL Form: 22PIUL

Presented By: Christopher Delgado

Illustration Assumptions

Christopher Delgado
Male - Preferred NonSmoker
Age: 64

Initial Total Death / Long-Term Care Benefit \$250,000
Face Amount \$250,000
Initial Planned Premium: \$525.42 / Billing Mode: Monthly
Death Benefit Option 1; Cash Value Accumulation Test
State: California

Based on Current Charges and Initial Assumed Segment Growth Rate of 5.07%

Initial Planned Premium \$6,305

Initial Death/Long-Term Care Benefit \$250,000

You may accelerate some, all or none of your death benefit to pay for long-term care (LTC) expenses.

If your death benefit is accelerated for LTC payments, it will provide at least 25 months of accelerated death benefit payments for long-term care expenses up to the monthly maximum shown below.

Monthly Long-Term Care Benefit (4%) \$10,000

Payable for qualified long-term care services:

- Nursing Facility
- Residential Care Facilities
- Adult Day Care

John Hancock Life Insurance Company (U.S.A.)

A LIFE INSURANCE POLICY ILLUSTRATION

A Flexible Premium Adjustable Life Insurance Policy
Guaranteed and Nonguaranteed Values

Protection IUL Form: 22PIUL

Presented By: Christopher Delgado

Illustration Assumptions

Christopher Delgado
Male - Preferred NonSmoker
Age: 64

Initial Total Death / Long-Term Care Benefit \$250,000
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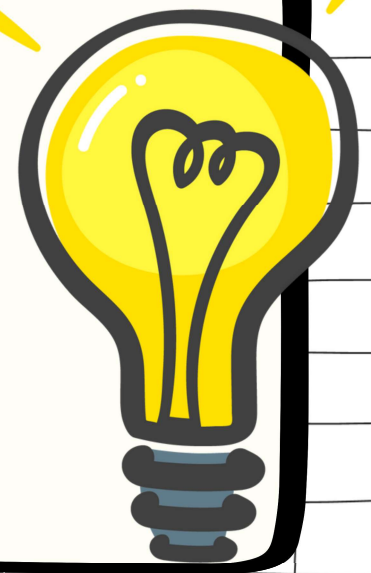
Policy Year	EOY Age	Planned Premium	End of Year Guaranteed Assumptions 0.00% Guaranteed Rate, Guaranteed Charges			End of Year Non-Guaranteed Assumptions 5.07% Initial Assumed Rate, Current Charges		
			POLICY VALUE	NET SURRENDER VALUE	NET DEATH/LTC BENEFIT	Policy Value	Net Surrender Value	Net Death/LTC Benefit
1	65	6,305	2,156	0	250,000	2,191	0	250,000
2	66	6,305	3,972	0	250,000	4,320	0	250,000
3	67	6,305	5,631	0	250,000	6,515	536	250,000
4	68	6,305	7,135	1,749	250,000	8,778	3,078	250,000
5	69	6,305	8,464	4,127	250,000	11,085	6,278	250,000
6	70	6,305	7,705	4,481	250,000	13,451	9,590	250,000
7	71	6,305	6,622	4,496	250,000	15,873	12,958	250,000
8	72	6,305	5,152	4,102	250,000	18,333	16,364	250,000
9	73	6,305	3,214	3,209	250,000	20,813	19,789	250,000
10	74	6,305	720	1,721	250,000	23,298	23,220	250,000
Totals:		63,050						
11	75	6,305	0	0	250,000	27,246	27,246	250,000
12	76	6,305	0	0	250,000	31,310	31,310	250,000
13	77	6,305	0	0	250,000	35,496	35,496	250,000
14	78	6,305	0	0	250,000	39,787	39,787	250,000
15	79	6,305	0	0	250,000	44,161	44,161	250,000
16	80	6,305	0	0	250,000	48,601	48,601	250,000
17	81	6,305	0	0	250,000	53,097	53,097	250,000
18	82	6,305	0	0	250,000	57,626	57,626	250,000
19	83	6,305	0	0	250,000	62,189	62,189	250,000
20	84	6,305	0	0	250,000	66,790	66,790	250,000
Totals:		126,101						

LETS MAKE A BET, "CAN YOU ABSOLUTELY POSITIVELY TELL ME THAT CANCER, HEART ATTACK, STROKE, OR A CAR ACCIDENT WILL NEVER HAPPEN IN THE NEXT 20 YEARS"

●○○

IF YOUR ANSWER TO MY QUESTION IS "NO"

**THEN YOU NEED A LONG TERM CARE PLAN IN
YOUR PORTFOLIO. YOU WILL NEVER LOSE
MONEY, YOU ARE ALWAYS AHEAD**





**IF YOU DO WANT TO ADD A
LIFE INSURANCE POLICY WITH
A LONG TERM CARE RIDER
ATTACHED, PLEASE SCHEDULE
A TIME ON MY CALENDAR SO I
CAN DO IT FOR YOU**