



INTRODUCING JOHN HANCOCK'S Critical Illness Benefit Rider

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Take advantage of a new, innovative approach to critical illness coverage — offering your clients a lump-sum, income tax-free¹ payment that's separate from — and in addition to — their life insurance benefit. **Now available on Protection IUL and Accumulation IUL**, this living benefit can help protect your clients throughout their working years from the financial burden associated with a critical illness event such as heart attack, cancer or stroke.

Rider highlights

- **Pays a benefit** — provides a one-time, lump-sum, income tax-free benefit up to \$250,000 to the policy owner, upon the insured's initial diagnosis of a covered critical illness
- **Preserves the death benefit** — offers an indemnity payment that's separate from the death benefit, preserving it for the policy's beneficiaries
- **Protects your clients' lifestyle** — helps cover the costs associated with recovery, in addition to day-to-day expenses
- **Covered illnesses** include heart attack, stroke, cancer, coronary artery bypass grafting, kidney failure, major organ failure, and paralysis²

State approvals

The Critical Illness Benefit rider is available in the following states:* AL, AK, AR, AZ, DC, DE, HI, IL, IA, IN, KY, LA, ME, MD, MI, MN, MT, ND, NE, NV, NM, OK, OR, RI, SC, SD, TX, VT, WI, WV, WY. Some state variations may apply, please see the policy contract for more details.

Underwriting guidelines

- The rider is underwritten separately from the base policy, with no additional requirements needed
- Available for issue ages 18-65
- Eligible for John Hancock ExpressTrack[®] decisions, and can be combined with the Long-Term Care rider and the John Hancock Vitality Program
- Critical Illness Benefit rider risk class (Standard, 150% and 175%, Smoker and Non-Smoker) is independent of the life insurance risk class³

How it works



Client elects benefit amount
10% or 25% of policy's initial face amount



Critical illness diagnosis
Heart attack, stroke, cancer, coronary artery bypass graft, major organ failure, kidney failure, or paralysis



Client receives lump-sum, income tax-free benefit up to \$250,000
Can help pay for medical bills, living expenses, and more, without reducing the death benefit

*Health licenses are not required in: Alaska, Arizona, Kentucky, Louisiana, Maryland, and Montana.

Marketing materials

A wide variety of marketing materials have been developed to help you promote the Critical Illness Benefit rider. **Please visit JHSalesHub.com**

1. John Hancock anticipates that the Critical Illness Benefit paid under this rider will generally be excludable from income under Internal Revenue Code Section 104(a)(3). However, the benefit may not qualify for this exclusion with certain third-party ownership arrangements.
2. For a complete description of the definition of each covered critical illness, refer to the rider.
3. Risk class for rider cannot be higher than base policy risk class.

For agent use only. This material may not be used with the public

The Critical Illness Benefit rider provides a one-time lump sum benefit for covered critical illnesses subject to eligibility requirements and the policy and rider provisions. The benefit will not be paid for critical illnesses initially diagnosed before the rider effective date or during the waiting period. See the product producer guide for additional details. The rider is not available in all states and state variations may apply.

This material does not constitute tax or legal advice and neither John Hancock nor any of its agents, employees or registered representatives are in the business of offering such advice. You should consult with your own tax advisor.

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

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