



With new long-term care (LTC) legislation in Washington state, we are seeing an increase in demand for permanent insurance with an LTC rider, particularly at very low face amounts. To best meet this demand and to help ensure these policies are being purchased for the purpose of lasting life insurance and LTC protection, we are implementing the following changes:

Increased minimum face amount: Effective immediately, the minimum face amount for all John Hancock applications that include the LTC rider in Washington will increase to \$250,000. Any Washington state application with an LTC rider and a face amount below \$250,000 will no longer be accepted. When the LTC rider is not included on a policy, the minimum face amount will remain at \$50,000 across our single-life, permanent products.

Illustration updates: Also effective immediately, the LTC rider will not be available on JH Illustrator at any face amount in Washington until July 19, 2021. At that time JH Illustrator will be updated so that the rider is available for face amounts of \$250,000 or more. Until July 19, if you wish to run an illustration with the LTC rider for a Washington policy with a minimum face amount of \$250,000 or more, please contact us.

Please note: these changes only apply in Washington state with the LTC rider. There are no changes to minimum face amount requirements in other states.

If you have any questions about these changes or to request an illustration, please contact your John Hancock representative or the John Hancock Sales Support team at 888-266-7498, option 2.

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

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

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 www.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.

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