



# Life insurance riders

Using riders to customize your clients' policies is an easy way to provide additional coverage and add even more value to the life insurance sale.

Rider	Key features	Product availability	JHillustrator.com location
<b>Healthy Engagement rider (Vitality PLUS)</b>	<p>Allows the policy owner the opportunity to earn policy credits for the everyday steps the insured takes to live healthfully. Credits are available through the later of attained age 80 or policy year 10 and may result in premium savings or additional cash value:</p> <ul style="list-style-type: none"> <li>• When the insured completes activities that support a healthy lifestyle, they can earn Vitality Points, which are used to determine their Vitality Status each year and the subsequent amount of policy credits.</li> <li>• To help incentivize insureds' participation, they can earn rewards and discounts from leading retailers for the steps they take to live a longer, healthier life.</li> </ul>	All*	Basic policy design
<b>Long-Term Care rider (LTCR)</b>	<p>Allows the policy owner to accelerate a portion of the death benefit (accelerated benefit pool) each month to reimburse for LTC expenses incurred by the insured, up to the maximum monthly benefit purchased:</p> <ul style="list-style-type: none"> <li>• To qualify for benefits, the insured must need assistance with two of six activities of daily living or have a severe cognitive impairment; and satisfy a 90-calendar day elimination period.</li> <li>• The maximum monthly benefit amount is selected at issue and is based on 1%, 2% or 4% of the accelerated benefit pool, up to a maximum of \$50,000.</li> <li>• The maximum monthly benefit is not limited to the IRS per diem limit.</li> </ul>	<ul style="list-style-type: none"> <li>• Protection UL</li> <li>• Protection IUL</li> <li>• Protection VUL</li> <li>• Accumulation IUL</li> <li>• Accumulation VUL</li> <li>• Conversion UL</li> </ul>	Riders
<b>Critical Illness Benefit rider (CIBR)</b>	<p>Provides the policy owner a one-time, income tax-free benefit if the insured is initially diagnosed with a covered critical illness before age 65 and after the rider has been in effect for 30 days:</p> <ul style="list-style-type: none"> <li>• Covered critical illnesses include heart attack, stroke, cancer, coronary artery bypass grafting, kidney failure, major organ failure and paralysis.</li> <li>• The benefit amount is selected at issue, and is based on either 10% or 25% of the face amount up to \$250,000.</li> <li>• Payment of this benefit will not reduce the policy's death benefit and can be used for any purpose.</li> </ul>	<ul style="list-style-type: none"> <li>• Protection UL</li> <li>• Protection IUL</li> <li>• Protection VUL</li> <li>• Accumulation IUL</li> <li>• Accumulation VUL</li> <li>• Conversion UL</li> </ul>	Riders
<b>Disability Payment of Specified Premium rider (DPSP)</b>	<p>Pays the monthly specified premium into the policy if the insured is deemed totally disabled due to disease or bodily injury, after a six-month waiting period:</p> <ul style="list-style-type: none"> <li>• The maximum specified premium is selected at issue and is the lesser of \$3,500, 1/12 of target premium or 1/12 of specified premium per month.</li> <li>• The specified premium is typically paid until the insured recovers or the policy terminates.</li> <li>• If the disability begins at age 60 or later, the specified premium will be paid only until age 65.</li> </ul>	<ul style="list-style-type: none"> <li>• Protection UL</li> <li>• Protection IUL</li> <li>• Protection VUL</li> <li>• Accumulation IUL</li> <li>• Accumulation VUL</li> <li>• Conversion UL</li> </ul>	Riders

\*Vitality PLUS is automatically included with Vitality Term.

**Please note:** Some riders require underwriting approval. They may not be available with certain risk classes or ages, or when other riders are selected. Not all riders are available in all states. This is meant to provide a general overview of available riders. Please refer to the rider contract for complete details.

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For details on specific product features, benefits, riders, and certain state variations, please see the applicable product producer guide.

Accumulation IUL and Protection Term are the only products approved for sale in New York.

*Variable life insurance is sold by product and fund prospectus, which should be read carefully. They contain information on the investment objectives, risks, charges and expenses of the variable product and its underlying investment options. These factors should be considered carefully before investing.*

Variable universal life insurance has annual fees and expenses associated with it in addition to life insurance-related charges. Variable universal life insurance products are subject to market risk and are unsuitable as a short-term savings vehicle. Cash values are not guaranteed and will fluctuate, and the policy may lose value.

The Accelerated Death Benefit for Terminal Illness rider provides a “living benefit” if the insured is certified to be terminally ill. Benefits may be taxable under current tax law. Clients should consult their personal tax advisers regarding the tax implications of benefits received under the accelerated benefit.

The benefits provided by the Chronic Illness Rider (ADBCH) are designed to be excludable from gross income under federal tax law; however, there might be situations in which the benefits or charges for this rider are taxable.

Total Disability Rider is available to issue until age 55. If disability occurs before age 60, premiums are waived until recovery or the termination of the contract, whichever is earlier.

The Critical Illness Benefit rider provides a one-time, lump-sum benefit for covered critical illnesses subject to eligibility requirements. The benefit will not be paid for critical illnesses initially diagnosed before the rider effective date or during the waiting period. See the product guide for additional details. 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.

Rider	Key features	Product availability	JHIllustrator.com location
<b>Accelerated Death Benefit for Terminal Illness rider (ADBTI)</b>	<p>Allows the policy owner to accelerate a portion of the death benefit if the insured is certified to be terminally ill with a life expectancy of one year or less:</p> <ul style="list-style-type: none"> <li>• The policy owner can receive 50% of the eligible death benefit, up to a maximum of \$1 million on a tax-favored basis.</li> <li>• The benefit can be used for any purpose.</li> <li>• The death benefit will be reduced by the benefit accelerated, plus one year’s interest; the cash value will be reduced proportionately.</li> </ul>	<ul style="list-style-type: none"> <li>• Protection UL</li> <li>• Protection IUL</li> <li>• Protection VUL</li> <li>• Accumulation IUL</li> <li>• Accumulation VUL</li> <li>• Conversion UL</li> <li>• Protection Term</li> <li>• Vitality Term</li> </ul>	Not illustrated
<b>Accelerated Death Benefit for Chronic Illness rider (ADBCH)</b>	<p>Allows the policy owner to accelerate a portion of the death if the insured is certified to be chronically ill requiring assistance to perform at least 2 of 6 activities of daily living for a period expected to last 90 days or due to a cognitive impairment; and has satisfied a 90-calendar day elimination period.</p> <ul style="list-style-type: none"> <li>• The policy owner can request up to 75% of the eligible death benefit to a maximum of \$1 million on a tax favored basis.</li> <li>• Payments will be limited to the annualized IRS per diem limit under IRC Section 7702B in the year of acceleration.</li> <li>• There is no monthly charge for this rider, rather any accelerated death benefit payment will be reduced by interest charges to account for the early payment of a portion of the death benefit. The reduction is calculated at time of payment and will reduce the death benefit by the total accelerated death benefit amount and will reduce the policy value proportionately.</li> <li>• The ADBCH rider is not available in conjunction with Disability Payment of Specified Premium rider, Return of Premium rider and Long-Term Care rider.</li> </ul>	<ul style="list-style-type: none"> <li>• Protection UL</li> <li>• Protection IUL</li> <li>• Protection VUL</li> <li>• Accumulation IUL</li> <li>• Accumulation VUL</li> </ul>	Riders
<b>Total Disability Waiver rider (TDW)</b>	<p>Waives the policy premiums if the insured becomes totally disabled and unable to perform their job duties due to disease or bodily injury:</p> <ul style="list-style-type: none"> <li>• The maximum premium that can be waived is \$5,000 monthly or \$60,000 annually.</li> <li>• Premiums are typically waived until the insured recovers or the policy terminates.</li> <li>• If the disability begins at age 60 or later, the premium will be waived by earliest of contract termination, recovery or age 65.</li> </ul>	<ul style="list-style-type: none"> <li>• Protection Term</li> <li>• Vitality Term</li> </ul>	Riders
<b>Estate Preservation rider (EPR)</b>	<p>Provides an additional death benefit during the first four policy years:</p> <ul style="list-style-type: none"> <li>• This benefit can help pay potential estate taxes that may be associated with trust ownership and the death of both insureds during this period.</li> <li>• There is no additional charge for this rider but must be included at time of issue.</li> </ul>	<ul style="list-style-type: none"> <li>• Protection SUL</li> <li>• Protection SIUL</li> <li>• Accumulation SVUL</li> </ul>	Riders

When the Overloan Protection Rider causes the policy to be converted into a fixed policy, there is risk that the Internal Revenue Service could assert that the policy has been effectively terminated, and the outstanding loan balance treated as a distribution. Depending on the circumstances, all or part of such deemed distribution may be taxable as income. The policy owner should consult a tax professional as to the risk associated with exercising the Overloan Protection Rider.

This material does not constitute tax or legal advice and neither John Hancock nor any of its agents, employees or licensed agents are in the business of offering such advice. Prospective purchasers should consult their professional tax advisor for details. The Unemployment Protection Rider has a 12 month waiting period and is subject to proof of claim of unemployment benefits. Restrictions apply.

There may be underwriting limitations for the Return of Premium rider on the cumulative amount that can be returned. Not available in conjunction with certain other riders.

The Long-Term Care (LTC) rider is an accelerated death benefit rider and may not be considered long-term care insurance in some states. 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.

Insurance policies and/or associated riders and features may not be available in all states. Some riders may have additional fees and expenses associated with them.

Vitality is the provider of the John Hancock Vitality Program in connection with policies issued by John Hancock.

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.

Rider	Key features	Product availability	JHillustrator.com location
<b>Policy Split Option rider (PSO)</b>	Allows a joint policy to be split into two equal, permanent single-life policies within 90 days of the insureds' divorce or if there is a tax law change. Surrender charges will not be applied when the joint policy is split and evidence of insurability will not be required when the individual policies are issued.	<ul style="list-style-type: none"> <li>Protection SUL</li> <li>Protection SIUL</li> <li>Accumulation SVUL</li> </ul>	Riders
<b>Preliminary Funding Account (PFA)</b>	Allows the policy owner to make a single, upfront payment without causing the policy to become a modified endowment contract (MEC). Annually, John Hancock will move the scheduled premium from the Preliminary Funding Account into the insurance policy, during the period established at issue. This period may range from 3 to 10 years.	<ul style="list-style-type: none"> <li>Protection UL</li> <li>Protection IUL</li> <li>Accumulation IUL</li> <li>Protection SUL</li> <li>Protection SIUL</li> </ul>	Basic policy design
<b>Overloan Protection rider (OLPR)</b>	Prevents an excessively indebted policy from terminating, and the outstanding loan balance from being treated as a distribution, by waiving future deductions and converting the policy to paid-up status. <ul style="list-style-type: none"> <li>Policy must be in force a minimum of 15 years and the insured must be 75 or older.</li> <li>The policy debt must be greater than the total face amount and there must be enough policy value to deduct the associated rider charge.</li> </ul>	<ul style="list-style-type: none"> <li>Accumulation IUL</li> <li>Accumulation VUL</li> <li>Accumulation SVUL</li> </ul>	Distributions
<b>Cash Value Enhancement rider (CVE)</b>	Enhances the policy's cash surrender value by waiving a portion of the surrender charge if it is fully surrendered within the first 5-10 years (varies by product). <ul style="list-style-type: none"> <li>The surrender cannot be done with the intention of exchanging the policy under IRS Section 1035.</li> <li>Compensation will be spread over a 4 year period.</li> </ul>	<ul style="list-style-type: none"> <li>Protection UL</li> <li>Protection IUL</li> <li>Protection SIUL</li> <li>Protection SUL</li> <li>Accumulation IUL</li> <li>Accumulation VUL</li> <li>Accumulation SVUL</li> <li>Conversion UL</li> </ul>	Riders
<b>Unemployment Protection rider (UPR)</b>	Waives the policy premiums for a 12-month benefit period while the insured is involuntarily unemployed and receiving government unemployment benefits: <ul style="list-style-type: none"> <li>Maximum premium waived is \$10,000 annually.</li> <li>Premiums may be waived for up to two benefit periods after the rider has been in effect for 12 months.</li> </ul>	<ul style="list-style-type: none"> <li>Protection Term</li> <li>Vitality Term</li> </ul>	Riders
<b>Return of Premium rider (ROP)</b>	Provides the beneficiary(ies) with an additional insurance amount equal to a percentage of premiums paid each year, up to 100%, upon the insured's death. <ul style="list-style-type: none"> <li>The death benefit maximum is five times the initial face amount.</li> <li>Insurance increases as a result of the return of premium will cease at age 100.</li> </ul>	<ul style="list-style-type: none"> <li>Protection UL</li> <li>Protection IUL</li> <li>Protection SUL</li> <li>Protection SIUL</li> <li>Accumulation IUL</li> <li>Accumulation VUL</li> <li>Accumulation SVUL</li> </ul>	Riders