



# Life insurance riders

Using riders to customize your clients' policies is a 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, better life.</li> </ul>	All*	Basic policy design
<b>Long-Term Care (LTC) rider</b>	<p>Allows the policy owner to accelerate a portion of the death benefit (accelerated benefit pool) each month to reimburse long-term care 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>Chronic Illness (CI) rider</b>	<p>Offers a monthly or annual acceleration of the death benefit, up to the IRS per diem limit, if an insured becomes certified as chronically ill:</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. Condition does not need to be considered permanent to qualify.</li> <li>• The maximum monthly acceleration of 1%, 2% or 4% of the benefit pool elected at issue — capped at the IRS per diem limit; maximum lifetime acceleration is \$3 million.</li> <li>• Insured directly receives payment, which they can use in any way they see fit with no receipts required</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

\*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 information is meant to provide a general overview of available riders. Please refer to the rider contract for complete details.

Rider	Key features	Product availability	JHIllustrator.com location
<b>Accelerated Death Benefit for Chronic Illness (ADBCH) rider</b>	<p>Allows the policy owner to accelerate a portion of the death benefit if the insured is certified as chronically ill and requiring assistance to perform at least two of six activities of daily living for a period expected to last 90 days or having 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 is 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 the Disability Payment of Specified Premium rider, Preliminary Funding Account, 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>Accelerated Death Benefit for Terminal Illness (ADBT) rider</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>Critical Illness Benefit (CIB) rider</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

Rider	Key features	Product availability	JHIllustrator.com location
<b>Disability Payment of Specified Premium (DPSP) rider</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
<b>Total Disability Waiver (TDW) rider</b>	<p>Waives the policy premiums if the insured becomes totally disabled and unable to perform job 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 (EP) rider</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 it 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
<b>Policy Split Option (PSO) rider</b>	<p>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:</p> <ul style="list-style-type: none"> <li>• Surrender charges are not applied when the joint policy is split and evidence of insurability is not required when the individual policies are issued.</li> </ul>	<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>	<p>Allows the policy owner to make a single, upfront payment without causing the policy to become a modified endowment contract (MEC):</p> <ul style="list-style-type: none"> <li>• On an annual basis, John Hancock moves the scheduled premium from the Preliminary Funding Account into the insurance policy for the time period established at issue. This period may range from three to 10 years.</li> </ul>	<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

Rider	Key features	Product availability	JHIIllustrator.com location
<b>Overloan Protection (OLP) rider</b>	<p>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:</p> <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 (CVE) rider</b>	<p>Enhances the policy's cash surrender value by waiving a portion of the surrender charge if the policy is fully surrendered within the first 5-10 years (varies by product):</p> <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 four-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>Return of Premium (ROP) rider</b>	<p>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, in addition to the death benefit:</p> <ul style="list-style-type: none"> <li>• The death benefit maximum is five times the initial face amount.</li> <li>• Coverage increases as a result of the ROP rider 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

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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.***

Loans and withdrawals will reduce the death benefit, cash surrender value, and may cause the policy to lapse. Lapse or surrender of a policy with a loan may cause the recognition of taxable income. Policies classified as modified endowment contracts may be subject to tax when a loan or withdrawal is made. A federal tax penalty of 10% may also apply if the loan or withdrawal is taken prior to age 59 1/2.

Life insurance death benefit proceeds are generally excludable from the beneficiary's gross income for income tax purposes. There are a few exceptions such as when a life insurance policy has been transferred for valuable consideration. Comments on taxation are based on John Hancock's understanding of current tax law, which is subject to change. No legal, tax or accounting advice can be given by John Hancock, its agents, employees or licensed agents. Prospective purchasers should consult their tax professional for details.

There is a minimum and maximum funding amount for the Preliminary Funding Account (PFA) as well as a minimum and maximum funding period. Interest earned in the PFA will be taxable. Partial withdrawals are not available from the PFA and if a full withdrawal is requested, the PFA will terminate, and an early termination fee will apply. Not available in all states or with all products. Refer to the PFA Agreement for more information.

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 provides a living benefit if the insured is certified to be terminally ill. Benefits may be taxable under current tax law. Benefit is payable to the policy owner. Clients should consult their personal tax professional regarding the tax implications of benefits received under the Accelerated Benefit. The interest rate charged is the policy loan interest rate. If the policy does not include a loan provision, the interest rate charged is determined monthly and is the variable loan interest rate on currently issued policies. Accelerated Death Benefit Rider is required in New York.

The benefits provided by the Accelerated Death Benefit for Chronic Illness rider 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. This rider is not long-term care insurance.

The 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 cost for this rider is based on your age at issue and the face amount.

The Critical Illness 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.

Subject to availability limitations described in the policy. There may be additional costs associated with this rider. Please refer to the product guide and policy contract for details.

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.

There are costs associated with the Return of Premium rider, and there may be underwriting limitations 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. Please go to [jhsaleshub.com](http://jhsaleshub.com) to verify state availability.

The Chronic Illness rider allows for an acceleration of the death benefit when the insured is certified as chronically ill. The maximum monthly benefit amount is the lower of \$30,000 or the IRS per diem limit for a given month. Accelerated benefit payments under this rider reduce the death benefit dollar for dollar by the accelerated amount and reduce the policy value proportionately. There is a monthly charge for this optional rider. The benefits provided by this rider 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. This rider is not long-term care insurance.

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.

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