



Help clients keep pace with rising care costs

Many hybrid solutions rely on a standard 3% compound inflation option—yet actual care costs have historically increased at a much faster rate.¹ That gap can translate into higher **out-of-pocket expenses**, greater **coinsurance exposure**, or a **shortfall in available monthly benefits** later in life.

Built on an IUL chassis, **LifeCare** is designed to deliver meaningful growth potential. And when you compare a traditional 3% compound option with care costs potentially rising 5% annually, clients could face a significant shortfall (**over \$11,000 per month** if a claim begins 30 years from now).

With LifeCare's **Select Capped indexed account**, clients gain access to indexed interest—offering the potential for stronger benefit growth that can better keep pace with rising care costs.

The difference is clear: LifeCare has the potential to deliver more.

	3% compound return option	5% potential rising cost of care	LifeCare Select Capped historical return
0	\$6,200	\$6,200	\$6,200
10	\$8,332	\$10,099	\$12,184
20	\$11,198	\$16,450	\$23,428
30	\$15,049	\$26,796	\$52,302

LifeCare Select Capped historical return is based on prior 30-year S&P 500 returns (1996–2025) with current account parameters applied.² This growth is shown alongside 3% and 5% scenarios to illustrate how benefit values could evolve over time. Past performance is not a guarantee of future results.

[Explore LifeCare](#)



¹Based on historical national care-cost increases reported in the CareScout Cost of Care Studies (2014–2025), which have consistently reflected growth rates above 3%.

²Historical return methodology: Each year's S&P 500 return (1996–2025) is adjusted using LifeCare's Select Capped account parameters to determine annual indexed growth. Returns vary year-to-year; negative years credit 0%. The resulting 30-year annualized rate is 7.37%. Shortfall example assumes a \$6,200³ initial monthly LTC benefit and 5% annual care cost inflation over 30 years; hypothetical and for illustrative purposes only.

³\$6,200 represents the 2025 national median monthly cost for an Assisted Living Facility, based on the CareScout Cost of Care Study.

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The LifeCare Long-Term Care rider and the LifeCare Long-Term Care Inflation rider accelerate the death benefit for approved long term care expenses and, depending on the benefit period selected, may also offer an extension of long-term care benefits after the death benefit has been fully accelerated. When the death benefit is accelerated for long-term care expenses, it is reduced dollar for dollar, and the cash value is reduced proportionately. The riders have a maximum monthly benefit amount and are subject to underwriting. There are additional fixed premiums associated with these riders. The riders have exclusions and limitations, reductions of benefits, and terms under which it may be continued in force or discontinued. Consult the state specific Outline of Coverage for additional details.

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

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