



A message from *Linda Levyne*



I want to update you on new changes impacting applications with the long-term care (LTC) rider in Washington state. Over the past several weeks, we have adjusted our requirements to balance the increase in demand with our commitment to serving all our partners and their clients seeking lasting insurance coverage. However, volume has reached a point where we need to implement the following temporary changes:

- **Beginning August 6, we will temporarily suspend all applications with the LTC rider in Washington.** To meet the deadline, applications must be received in good order by the close of business on August 5. We expect to resume accepting applications for the LTC rider in Washington after November 1, 2021.
- **In the meantime, from July 30 - August 5, for new application submissions, only illustrations with annual premium mode will be accepted when the LTC rider is elected in Washington.** Our illustration system has been updated accordingly. Please contact National Sales Support to obtain a revised illustration for any mode other than annual on applications submitted prior to Friday, July 30.

As previously announced, the minimum face amount for all applications that include the LTC rider in Washington is currently \$250,000.

By making these changes, we can best serve all our customers, including Washington workers seeking to purchase long-term care coverage prior to the state deadline to apply for an exemption from WA Cares coverage. Please note, however, that we can make no guarantee that policies will be issued by a certain date.

If you have any questions, please reach out to your Regional or National Account Vice President.

Sincerely,

Linda C. Levyne, CLU, ChFC

SVP, Head of Sales and Distribution

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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.

MLINY072721933-1

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