

John Hancock



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WORLDWIDE SPONSOR

The John Hancock Advantage



LTC-2181 1/04
Rev. 9/05

Long Term Care Insurance



We partner with you.

At John Hancock, our long term care insurance policies are designed to be flexible, offering benefits and options that address your personal needs now and in the future. Whether you prefer to stay at home or receive care in an assisted living facility, a nursing home, or an adult day care center, John Hancock's long term care insurance will help cover the costs.

From the moment you begin your relationship with John Hancock, we're your partner in care. If the time comes when you need care, we'll provide you and your family with a dedicated benefit representative. This individual will be there for you to help and assist you and your family through the benefit process.

We keep your family in mind.

We recognize that long term care is something that can involve the whole family, and we're sensitive not only to your needs, but to the needs of your loved ones. So our policies make it easier for you and your family while you're receiving care. John Hancock's long term care insurance features:

- > **Caregiver training** for a family member or friend, and for a temporary caregiver
- > **FamilyCare II Benefit**¹ enables up to four family members to share the benefits of a single policy (optional benefit²)
- > **Benefits for partners/spouses**³ that allow you and your partner/spouse to combine benefits when one of you exhausts his or her benefits (optional benefit²)
- > **Premium discounts** for partners/spouses,³ families, and very healthy people
- > **Advice** from independent, qualified professionals, through our Care Advisory Services, to help you and your family with your long term care questions

1. FamilyCare II Benefit not available in CT, LA, MD, NY, PA, and TX.

2. Optional benefits require additional premium.

3. Partner status not available in LA and MD. The family discount is not available in LA, NJ, NY, and SD.

We help you stay at home.

Our policies cover care in a variety of settings, but many people prefer to stay at home for as long as possible. We make it easier for you to do so with these features:

- > **Benefits that pay for a variety of home care services** including home health care, hospice services, and incidental services⁴ such as laundry, house cleaning, food shopping, meal preparation, and administration of medication
- > **Monthly home care benefits** that ease the handling of day-to-day fluctuations in home care payments
- > **Waiver of elimination period**⁵ for home and community-based services (optional benefit²)
- > **Additional cash benefit**⁶ — a separate pool of funds to help you stay at home (optional benefit²)



4. Covered as incidental homemaker services.

5. Waiver of Home Health Care Elimination Period not available in OR.

6. Additional Cash Benefit not available in CT or OR.

We exceed your expectations.

At John Hancock, meeting your needs is just the start. We also use our experience and knowledge to create innovative products that we hope will exceed your expectations time and again. Along with outstanding coverage, John Hancock also offers:

- > **Accident coverage** that doubles your benefit in the event of an accident before age 65⁷
- > **Provider discounts** at thousands of nursing homes, assisted living facilities, and home health care agencies across the country, to help your benefits last longer
- > **Inflation options** that help your coverage keep up with the times
- > **International coverage** that provides benefits to you outside the United States⁸
- > **Premium refund** to your beneficiary if you die prior to age 65⁹



7. Benefit paid when services are required due to an accidental injury. Eligible expenses are reimbursed up to two times the Monthly or Daily Benefit for the duration of the claim. Not available with FamilyCare II or the Lifetime Benefit Period.
8. International Coverage reimburses 100% of expenses for up to one year.
9. Not available with the FamilyCare II Benefit.



We make it easier for you.

At John Hancock, we know your time is valuable — so we've developed an underwriting process that saves you time and effort. With our Telephone Interview Process, we can underwrite your application for coverage in a way that's faster and more convenient for you.

When you own long term care insurance from John Hancock, you can count on our representatives to work with you to make your needs our priority.

You can rely on our strength and stability.

When it comes to long term care insurance, you want to be sure that the company behind your policy is in it for the long term. John Hancock provides not only premier products and outstanding service, but also long-standing financial strength — which underscores our commitment to our long term care insurance business and to you.

Established more than 140 years ago, John Hancock was one of the first companies to offer long term care insurance for groups and individuals, issuing our first policy in 1987. Today we serve more than 400,000 long term care insurance policyholders, and our wide-ranging products and services make us one of the country's largest and most respected providers. Along with our subsidiaries, we have more than \$145 billion in assets under management as of March, 2004.

We're also among the highest-rated insurance companies for financial strength and stability, as judged by the major rating agencies!¹⁰

A.M. Best	A++ (Superior)
Fitch	AA (Very Strong)
Moody's	Aa3 (Excellent)
Standard & Poor's	AA (Very Strong)

10. These ratings are current as of June 1, 2004. Ratings do not pertain to investment portfolios. The ratings refer only to the overall financial status of the company, and are not a recommendation of the specific policy provisions, rates, or practices of the insurance company.

This is a general description of coverage and is not an insurance contract. Refer to the Outline of Coverage provided by your agent for an explanation of features and options. Only the individual long term care insurance policy contains governing contractual provisions. You may request a sample policy to review such provisions.

The long term care insurance policy describes coverages under the policy, exclusions and limitations, what you must do to keep your policy in force, and what would cause your policy to be discontinued. Please contact the licensed agent or John Hancock for more information, costs, and complete details on coverage.



Long term care insurance underwritten by
John Hancock Life Insurance Company, Boston, MA 02117.

Policy Series: LTC-03
In Idaho: LTC-03 ID
In North Carolina: LTC-03 NC
In Oklahoma: LTC-03 OK