



Protect your financial security and your family's well-being





IMPORTANT NOTICE

Custom Care II Enhanced¹ & FamilyCare II Benefit²

Effective June 7, 2010, in all states, the Lifetime Benefit Period is no longer available.

The Preferred Health Discount is now 10% and the combination of the Preferred Health and Couples Discounts is limited to 35%, in the following states:

Alabama	Idaho	Maine	Oklahoma
Delaware	Illinois	Michigan	South Dakota
District of Columbia	Iowa	Mississippi	Utah
Georgia	Kentucky	Montana	West Virginia
	Louisiana	Nebraska	Wyoming

1. Custom Care II in Tennessee.

2. FamilyCare II is not available in AZ, CT, LA, MD, NY, PA and TX.

Long-term care insurance is underwritten by John Hancock Life Insurance Company (U.S.A.), Boston, MA 02117 (not licensed in New York) and in New York by John Hancock Life & Health Insurance Company, Boston, MA 02117.

LTC-6070 6/10

John Hancock

A name people know and trust

Backed by one of the most recognized and respected names in the financial services industry, a John Hancock long-term care (LTC) insurance policy represents a promise — to provide the best and most comprehensive coverage, support and service, when and where you need care.

AT JOHN HANCOCK, YOU'LL FIND A COMPANY WITH:

- More than 145 years of experience providing insurance products to meet people's needs
- A record of being one of the most experienced and innovative LTC insurance providers in the industry*
- An unwavering commitment to our more than 1 million LTC insurance policyholders**
- More than \$2 billion in claims paid on our LTC insurance policies**
- Some of the highest ratings for financial strength of any insurance company***

* Life Insurance Management Research Association (LIMRA) year-end 2007.

** Financial strength ratings, which are current as of December 31, 2008, and are subject to change, measure the company's financial ability to honor the long-term care benefits. The ratings are not an assessment or recommendation of specific policy provisions, premium rates, or practices of the insurance company.

*** As of February 28, 2009. Ratings are based on the overall financial strength of the company and are not an endorsement by the rating agencies. This is not a recommendation of the specific policy provisions, rates or practices of the insurance company.

Secure your future with proactive LTC planning

A comfortable and secure future is a goal that everyone has in common. But realizing your goals requires proactive planning, including taking into account how the need for long-term care can impact your financial security, your quality of life, and your family's well-being. With LTC insurance from John Hancock, you can look to the future with confidence, knowing you've taken the right steps to protect your future.

Custom Care II Enhanced

A Comprehensive LTC Experience

Managing the long-term care needs of a loved one can be a confusing and stressful time for families, impacting them financially, physically and emotionally. To make the experience as easy as possible for you and your family, John Hancock's Custom Care II Enhanced goes beyond the ordinary, providing comprehensive LTC insurance coverage and support when you need it most.

When the time comes to assess and address your long-term care needs, and access your benefits, your policy provides you with, at no additional cost, a variety of valuable support services that include:

- **Simple claims process**
Just contact us by phone to get started. We will then assign a personal care coordinator to help you with the initial paperwork.
- **Professional care coordinator**
We'll provide you with an experienced care professional — independent of John Hancock — who will work with you and your family to discuss your care needs and preferences.
- **Customized plan of care**
Your personal care coordinator will prepare a comprehensive plan of care for you, based on your — and your family's — preferences and needs.
- **Access to discounts, advice, and information**
Through our exclusive Advantage Provider Program,¹ you will receive the Customized Information Guide, listing providers in your area appropriate for the kind of care you need. You'll also be assigned your own care advocate to contact anytime about providers and discounts available through this program.

EXTENDED SERVICES FOR YOUR FAMILY

Caregiver Support Services²

Chances are, before you need care of your own, you may be called on to provide caregiving or planning for a parent or other close family member. To assist you during this stressful time and help ensure that your loved ones get the care they need, your policy offers innovative Caregiver Support Services. These include:

- Personalized telephone and website assistance regarding caregiving questions or concerns you may be experiencing.
- Access to quality reports and ratings on a range of home health care providers and nursing home and assisted living facilities nationwide.
- Exclusive provider discounts and care advisory services for your family members, which may enable them to save anywhere from 7% to 35% on the cost of long-term care provider services.



1. Referred to as the Advantage List Program in your LTC insurance policy.

2. Caregiver Support Services is available following the 30-day Free-Look Period, through a partnership between John Hancock and a vendor, and may be discontinued in the future.

The care you need, in the location of your choice

We know that each person's long-term care needs and preferences are unique — and often evolve over time. Custom Care II Enhanced puts you in control over important personal decisions, enabling you to receive the specific type and amount of care you need, in the setting in which you are most comfortable.

Care That Meets Your Needs

Whether you need care early on due to an unforeseen accident or illness, or later in life, Custom Care II Enhanced provides comprehensive coverage for all levels of care, including skilled, intermediate, and custodial care.

- **Skilled care** includes nursing care and physical, occupational, respiratory, and speech therapy from licensed professionals.
- **Intermediate care** represents skilled care services (above) that are not received on a daily basis.
- **Custodial care** includes help with day-to-day activities such as eating and dressing.

Care in the Setting You Choose

The ability to receive care in the setting you prefer is a valuable benefit of LTC insurance. Your policy covers you for care received in many settings, including your home, your local community, or in a facility.

Home care — You can receive skilled services in your home or residence from a professional care provider such as a nurse or a physical, occupational, or speech therapist. You can also receive care from:

- A home health aide to help with health care tasks such as managing medications
- An approved independent home health care provider³

Adult day care — If you prefer to receive care in your local community, you will be covered for social and health-related services in an adult day care center.

Assisted living facilities (ALFs) — You can receive care in a secure, home-like environment, where individuals live independently.

Nursing homes — You will be covered for skilled and custodial care in nursing homes. This is primarily for people who need around-the-clock care.

Hospice care — You will be covered for end-of-life care, including support for your family, in your home or in a facility if you prefer.

ACCESSING YOUR BENEFITS

You become eligible to receive benefits under your Custom Care II Enhanced policy when a licensed health care practitioner indicates that you will need either of the following:

- Substantial assistance with at least two out of six activities of daily living (ADLs) for at least 90 days. ADLs include the following: eating, bathing, dressing, toileting, continence, or transferring, OR
- Substantial supervision due to Alzheimer's disease, brain injury, stroke, or other types of cognitive impairment.

3. Independent caregivers must be licensed or provide proof of training.

Designing a policy that's right for you

Designing your Custom Care II Enhanced LTC insurance policy is easy. Simply choose from each of the following categories to build a policy that meets your specific needs.

Select Your Benefit Amount

Your benefit amount represents the amount of money that your policy will provide to cover your long-term care needs on a daily or monthly basis, whether you receive care at home, in an assisted living facility, adult day care center, or a nursing home. If you know where you plan to live after you retire, you should factor in the cost of care in that area.

Your choices are:

Daily Benefit Options:

- \$70–\$500 per day in non-Metropolitan areas (in \$10 increments)
- \$100–\$500 per day in Metropolitan areas (in \$10 increments)

Monthly Benefit Options:

- \$2,200–\$15,500 per month in non-Metropolitan areas (in \$100 increments)
- \$3,100–\$15,500 per month in Metropolitan areas (in \$100 increments)

Select Your Benefit Period

Your Benefit Period represents the minimum period of time (years) you can expect your coverage to last.

Your choices are:

- 2 years
- 3 years
- 4 years⁴
- 5 years⁴
- 6 years⁴
- 10 years⁴
- Lifetime⁴

Calculate Your Total Benefit

Your Total Benefit represents the “Total Pool of Money” from which your benefits will be paid.⁵ To determine your Total Pool of Money, multiply your Daily or Monthly Benefit Amount by the Benefit Period you select.

EXAMPLES	BENEFIT AMOUNT	BENEFIT PERIOD	TOTAL POOL OF MONEY
Daily Benefit	\$150	4 years (1,460 days)	\$219,000
Monthly Benefit	\$4,500	4 years (48 months)	\$216,000

Select an Elimination Period

The Elimination Period on your LTC insurance policy is like a deductible. You pay for the cost of your care for a limited period of time before the policy coverage begins. This helps to significantly reduce the annual cost (premium) of your policy.

Your choices are:

- 30 days⁴
- 60 days⁴
- 90 days
- 180 days⁴

Your Elimination Period need only be satisfied once during the life of your policy. If you receive care at home one or more days per week, seven days in that week will be applied toward satisfying your Elimination Period.

4. Not available to ages 80–84.

5. The maximum amount paid per day is the Daily Benefit amount. The maximum amount paid per month is the Monthly Benefit amount.

Select an Inflation Option

Due to the rising costs of long-term care services, it's important that the coverage you select today also meets your future needs, which could be 10, 20 or 30 years from now. Your policy offers a variety of inflation options, enabling you to choose the inflation protection that best meets your needs. The following inflation options are available (for an additional cost):

CPI Compound Inflation

Each year, your Daily/Monthly Benefit and Total Pool of Money will be adjusted on a compounded basis, according to increases in the Consumer Price Index (CPI).⁶ The potential amount of your annual CPI increase is unlimited, even during periods of the highest inflation. In the unlikely event that the CPI decreases, your benefit amount will not be reduced.⁷

In addition to any annual CPI increases you receive, you will also have a **Guaranteed Increase Option (GIO)**, which gives you the opportunity every three years to increase your existing benefits by 10% — for any reason, and with no health questions or exams. You will always maintain this option, regardless of how many times you decline the GIO offer. Benefit increases made through the GIO will require additional premium.⁸

5% Compound Inflation

Each year, your Daily/Monthly Benefit and Total Pool of Money will increase by 5% on a compounded basis.

5% Simple Inflation

Each year, your Daily/Monthly Benefit and Total Pool of Money will increase by 5% on a simple basis.

ABOUT THE CONSUMER PRICE INDEX (CPI)

This index, which has risen annually for more than 50 consecutive years, tracks the price of a basket of goods and services and includes such items as medical care and housing. As the most widely used measure of inflation, the CPI is often used to provide cost-of-living wage adjustments to millions of American workers. As a result, the CPI has a strong association with housing and labor costs, two of the key drivers of long-term care costs today and in the future. The average annual increase in the CPI for the 30-year period ending December 2007 was 4.2%.

Source: U.S. Department of Labor, Bureau of Labor Statistics

If you do not select one of the inflation options above, your policy automatically includes a **Guaranteed Purchase Option (GPO)**.⁹ This provides you with an offer to increase your Daily/Monthly Benefit and your Total Pool of Money by either 5%, 10%, or 15% of the original amount without evidence of insurability. This option can be exercised every three years. You will also have a one-time option at age 65 to change your inflation protection to 5% Compound or CPI Compound, without evidence of insurability.

6. The rate used to determine the increase in your benefits will be calculated based on the percentage change in the CPI three months prior to your policy anniversary date compared to the monthly CPI for the same time period one year prior.
7. Future CPI increases to the benefit amount will be offset by a prior year's decrease.
8. GIO offers will not be available after age 90, or if benefits were payable in the two years prior to the option date, or if the Survivorship and Waiver of Premium Benefit or a Limited Payment Option is selected. Premium increases under GIO are based on your age and the rates in effect on the option date, and your original risk category (Preferred, Select, or Substandard).
9. GPO offers will not be available after age 90, or if benefits were payable in the two years prior to the option date, or if the Survivorship and Waiver of Premium Benefit or a Limited Payment Option is selected.

A wide range of built-in benefits

Every individual has a different set of needs. Custom Care II Enhanced offers a variety of built-in benefits — at no extra cost — to help address your specific situation.

Additional Stay at Home Benefit

For most people who require long-term care services, the ability to stay at home goes a long way in helping to maintain their independence and quality of life. Your policy goes beyond core LTC insurance coverage for home-based services, by providing extra funds to pay for:

- Home modifications
- Durable medical equipment
- Caregiver training
- Home safety checks
- Provider care checks
- Medical alert systems

The amount available for this benefit is equal to the Monthly Benefit selected (or 30 times the Daily Benefit selected) on a lifetime basis. This benefit can be paid before your Elimination Period is satisfied, and is a separate pool of benefits in addition to your Total Pool of Money.

Waiver of Premium¹⁰

Once you begin receiving benefits, your LTC insurance premiums will be waived. This will continue until benefits are no longer payable or your policy ends.

International Coverage¹¹

This benefit provides you with coverage anywhere in the world, for up to one year. Benefits will be based on 100% of your Daily or Monthly Benefit.

Care Advisory Services

This enables you to select an independent professional of your choice to assist you in determining the care and treatment that's right for you. This benefit is available on an annual basis at an amount equal to 1/3 of the Monthly Benefit selected (or 10 times the Daily Benefit selected) per calendar year. This benefit can be paid before your Elimination Period is satisfied, but does not count toward the Elimination Period. The benefit is paid from a separate pool of benefits in addition to your Total Pool of Money.

Respite Care Benefits

This benefit provides short-term, temporary relief to enable your primary caregiver, who may be a family member or friend, to take a break. Respite Care will be covered for up to 21 days per calendar year. This benefit, which reduces your policy limit, is payable before your Elimination Period is satisfied, but does not count toward your Elimination Period. After your Elimination Period had been satisfied, Respite Care will be covered under your LTC insurance benefit.

Bed Hold Benefit

If you are in a nursing home or assisted living facility, your room will be reserved for you for up to 60 days per calendar year if you need to leave temporarily for any reason.

10. Does not apply to the Additional Stay at Home Benefit, Care Advisory Services, or Respite Care Benefit.

11. All services covered except the Additional Stay at Home Benefit, Care Advisory Services, Respite Care Benefit, Double Coverage for Accidents Benefit, and the Additional Cash Benefit.

Benefits for People Under Age 65

While a long-term care event is difficult to manage at any age, it can be especially challenging if you are still young. In recognition of this, your Custom Care II Enhanced policy offers these built-in benefits:

Double Coverage for Accidents¹²

If you need care as the result of an accidental injury that occurs before age 65, actual long-term care expenses will be covered up to two times your current Daily or Monthly Benefit for the duration of your claim. Benefits paid in excess of the Daily or Monthly Benefit will not be deducted from your policy limit.

Return of Premium

If you die prior to age 65, your beneficiary will receive a benefit equal to total premiums paid, less any long-term care benefits paid.



12. Not available with the Lifetime Benefit Period, or to applicants and policyholders age 65 and older.

Optional features to enhance your policy¹³

In addition to the comprehensive set of benefits that are built into your core policy, Custom Care II Enhanced provides you with a variety of optional benefits to choose from to further customize your policy. There is an additional cost related to each of the following options.

Enhancements for Couples

SharedCare Benefit¹⁴

This popular feature, designed especially for couples, enables you to maximize the value of your coverage by linking your two individual policies. This provides you with the ability to access your partner's benefits when yours are exhausted. In addition, if one of you dies, the survivor's benefits will increase by the deceased partner's remaining benefit dollars, while the survivor's premium is reduced by the cost of the SharedCare Benefit.

Also, in the event that your partner or spouse taps into your benefits until they are gone, you will have the option to purchase a new policy with a two-year benefit — with no underwriting.¹⁵

Survivorship and Waiver of Premium Benefit¹⁶

When you and your partner have had your policies for 10 years without using them, and one of you accesses benefits, the other partner's premium is waived. If one partner dies, the surviving partner will not have to pay any future premium.

COUPLES (PARTNERS OR SPOUSES) INCLUDE POLICYHOLDERS WHO:

- Are married
- Have lived with a family member of the same generation (sibling or cousin) for at least three years
- Have lived with a partner of the same sex or opposite sex for at least three years

13. Premiums will vary with choice of benefits selected.

14. Not available with Lifetime Benefit Period, or to ages 80–84.

15. No additional 2-year offer will be made if benefits were payable in the prior 2 years, or beyond your 91st birthday.

16. Not available with Limited Payment Options or the Guaranteed Purchase Option.

Enhanced Home Care Benefits

Waiver of Home Care Elimination Period¹⁷ (Zero-Day Home Care Elimination Period)

If you receive home health care, hospice care in your home, or adult day care, your Elimination Period will be waived.

Additional Cash Benefit

This benefit provides a separate pool of funds that assists you in staying at home. The cash benefit is equal to 15% of your Monthly Benefit or 4½ times your Daily Benefit and can be used to pay for a variety of long-term care expenses while you are receiving home health care. Note: Benefits received may create a taxable event. Please consult your tax advisor.



Additional Enhancements

Enhanced Return of Premium¹⁸

This feature enhances your built-in Return of Premium Benefit, beyond age 65, enabling your beneficiary to receive a benefit equal to your total premiums paid, less any long-term care benefits paid, regardless of your age.

Restoration of Benefits¹⁹

Your full policy limit can be restored once if you have been receiving benefits and then recover, and do not need care or treatment for 180 days.

Nonforfeiture

If you stop paying your premium after the first three years,²⁰ your past premiums will still be available to pay for services.

17. This benefit will not be paid under the International Coverage Benefit. Not available with the 180-day Elimination Periods, or to ages 80–84.

18. Not available with SharedCare, or to ages 80–84.

19. Not available with the 2-year, 10-year, or Lifetime Benefit Period, or to ages 80–84. Benefits can be restored only once over the lifetime of the policy.

20. First year if Limited Payment Option is selected.

Maximizing the value of your policy

John Hancock is dedicated to making comprehensive LTC insurance coverage as affordable as possible for individuals, couples and families. Below you will find a variety of ways to help manage the cost of your policy.

Available Discounts²¹

Preferred Health Discount

If you are in excellent health when you apply for John Hancock LTC insurance coverage, you may be eligible to receive a 15% premium discount.

Couples Discount

Your policy premium will be reduced by 10% if you have a partner and by 20% if both you and your partner have applied and are approved for individual LTC insurance coverage from John Hancock.

Valued Client Discount

If you own a John Hancock/Manulife annuity contract or life insurance policy, you will receive a 5% discount on your LTC insurance policy.

Flexible Payment Options

Frequency and Method

You have the option to pay your premiums in a number of ways:

- Monthly
- Quarterly
- Semi-annually
- Annually

You can even pay your premium monthly or quarterly by credit card.

Limited Payment Options

If you wish to accelerate payment of your premiums in order to fully fund your policy up-front, you have two options:²²

- **10-Pay** enables you to pay the full cost of your policy over 10 individual payments.
- **Paid-Up at Age 65** is an attractive option if you are age 55 or younger and don't want to worry about paying premiums during your retirement years.

21. The combination of Preferred Health and Couples Discounts is limited to 40% per individual based on Select rates.

22. Couples Discount for same generation family members is not allowed.

23. Not available with the Guaranteed Purchase Option, the Guaranteed Increase Option, or the Survivorship and Waiver of Premium Benefit. The Limited Payment Option Contingent Nonforfeiture Benefit is available when a Limited Payment Option is selected. This is in addition to any Nonforfeiture benefit available to you.

Consumer protection features

As part of an ongoing commitment to protecting the interests of our LTC insurance policyholders, your Custom Care II Enhanced policy includes a variety of consumer protection features.

Alternate Services Benefit

This benefit helps ensure you have access to emerging services that may develop over time, but are not currently identified in your policy.²³ For example, in certain circumstances, benefits for services not specifically covered under your policy may be authorized at the time of your claim.

Lifestyle Benefit Changes²⁴

If your needs change, or you wish to adjust your coverage for any reason, you have the flexibility to do so, without having to purchase a new policy. Once a year, you have the option to increase or decrease your Daily or Monthly Benefit. The premium for an increased amount of coverage will be based on your age at the time your increase is made. For decreases in coverage, your premium will be based on the reduced amount of coverage.

Independent Third-Party Review²⁵

This provision provides you with an important assurance of our commitment to fair and objective claims paying practices. In the unusual event that your claim is denied, you have the right to request an independent third-party review. The decision of that third party will be binding and must be upheld by John Hancock.

Timely Payment of Claims

John Hancock understands that efficient processing of claims is an extremely important aspect of our

service to you. The vast majority of our claims are paid within 15 days, but in the unlikely event that a claims payment takes longer than 30 days to process, we will pay the policyholder an interest penalty of 1%²⁶ of the claim amount per month.

Third-Party Billing Notification

This feature provides added protection against an accidental policy lapse. At the time you apply for coverage, you will have the opportunity to designate a person(s) to receive a notice of cancellation in case of nonpayment. If your policy terminates because you did not pay your premiums due to a physical or cognitive impairment, your policy may be reinstated within five months of termination.

FREE-LOOK PERIOD²⁷

You have 30 days to review your policy. If you decide it's not for you, simply return it to John Hancock and we will refund 100% of your premium.

23. Benefit paid must be a lower-cost alternative to covered services.

24. If you elect to increase your coverage, additional underwriting will be required. The premium for your underlying coverage will remain unchanged. Each change in coverage will become effective on the next policy anniversary. Requests for changes must be made in writing.

25. The third party must be mutually agreed to by the insured and us or be state approved.

26. Percentage paid may be higher in states where required.

27. Policy is guaranteed renewable. Your rates can go up only if they are increased for everyone in your rate class. The policy offers a 65-day grace period for the late payment of premiums.

Notes

LIMITATIONS

- Benefits will not be paid for charges during the Elimination Period, except for Care Advisory Services, the Stay at Home Benefit, and Respite Care.
- Benefits will not be paid in excess of the Policy Limit, except for Care Advisory Services and the Stay at Home Benefit.

EXCEPTIONS

This policy does not cover care, treatment, or charges:

- for intentionally self-inflicted injury
- required as a result of alcoholism or drug addiction (unless the drug addiction was a result of the administration of drugs as part of treatment by a physician)
- due to war (declared or undeclared) or any act of war, or service in any of the armed forces or auxiliary units
- due to participation in a felony, riot, or insurrection
- normally not made in the absence of insurance
- provided by a member of your immediate family, unless:
 - the family member is one of the following professionals: a duly licensed registered nurse, licensed vocational nurse, licensed practical nurse, physical therapist, occupational therapist, speech therapist, respiratory therapist, licensed social worker, or registered dietitian;
 - the family member is a regular employee of a nursing home, assisted living facility, adult day care center, or home health care agency which is providing the services;
 - the organization receives the payment for the services; and
 - the family member receives no compensation other than the normal compensation for employees in his or her job category
- provided outside the 50 United States and the District of Columbia, except as described in the International Coverage section of the policy

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.

This is an insurance solicitation. An insurance agent may contact you.

Choose a leader in LTC insurance

As an experienced leader in LTC insurance — with some of the industry's highest ratings for financial strength and stability —

John Hancock is dedicated to providing dependable solutions that help you protect your financial security, your independence, and your family's well-being.



Long-term care insurance is underwritten by John Hancock Life & Health Insurance Company, Boston, MA 02117.
Visit us at www.johnhancockLTC.com

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