

# Excellence through innovation — Outstanding LTCI products to meet your sales needs.

PRODUCT <sup>1</sup>	CUSTOM CARE II ENHANCED	FAMILYCARE II	LEADING EDGE
<b>Overview</b>	A highly customizable LTCI policy with rich, built-in benefits and a variety of optional riders.	An additional rider that provides coverage for up to 4 family members on a single policy.	An innovative LTCI policy built for simplicity, without sacrificing coverage.
<b>Target market</b>	A mass market product with enough built-in features and optional benefits to meet the needs of any client.	Clients who are concerned they'll never use benefits or couples looking to cover their parents and/or family members.	While suitable for all clients, the product is designed to help LTCI producers tap into the boomer market.
<b>Issue ages</b>	▪ 18-84	▪ 18-79	▪ 18-79
<b>Benefit amounts</b>	▪ Choice of Monthly or Daily Benefits	SAME	▪ Choice of Monthly or Daily Benefits
<b>Benefit periods</b>	▪ 2, 3, 4, 5, 6, 10 years or Lifetime	▪ 4, 5, 6, or 10 years	▪ 3, 5, or 5 Years Plus \$1 Million
<b>Elimination periods</b>	▪ 30, 60, 90, 180 or 365 days	SAME	▪ 100 service days
<b>Inflation options</b>	<ul style="list-style-type: none"> <li>▪ Unlimited CPI Compound with Guaranteed Increase Option (GIO)</li> <li>▪ 5% Compound</li> <li>▪ 5% Simple</li> <li>▪ Guaranteed Purchase Option</li> </ul>	SAME	<ul style="list-style-type: none"> <li>▪ Unlimited CPI Compound with Guaranteed Increase Option (GIO)</li> <li>▪ 5% Compound Guaranteed Purchase Option (GPO)<sup>2</sup></li> </ul>
<b>Built-in benefits</b>	<ul style="list-style-type: none"> <li>▪ Additional Stay at Home Benefit</li> <li>▪ Waiver of Premium</li> <li>▪ International Coverage</li> <li>▪ Care Advisory Services</li> <li>▪ Coordination of Benefits</li> <li>▪ Voluntary Care Coordination</li> <li>▪ Respite Care Benefits</li> <li>▪ Bed Hold Benefit</li> <li>▪ Hospice Care</li> <li>▪ Advantage Provider Program</li> <li>▪ Caregiver Support Services</li> </ul> <p><b>Consumer protection features:</b></p> <ul style="list-style-type: none"> <li>▪ Alternate Services Benefit</li> <li>▪ Lifestyle Benefit Changes</li> <li>▪ Independent Third-Party Review</li> <li>▪ Timely Payment of Claims</li> <li>▪ Contingent Nonforfeiture</li> <li>▪ Third-Party Billing Notification</li> </ul> <p><b>Benefits for People Under Age 65:</b></p> <ul style="list-style-type: none"> <li>▪ Double Coverage for Accidents</li> <li>▪ Return of Premium</li> </ul>	<ul style="list-style-type: none"> <li>▪ Additional Stay at Home Benefit</li> <li>▪ Waiver of Premium</li> <li>▪ International Coverage</li> <li>▪ Care Advisory Services</li> <li>▪ Coordination of Benefits</li> <li>▪ Voluntary Care Coordination</li> <li>▪ Respite Care Benefits</li> <li>▪ Bed Hold Benefit</li> <li>▪ Hospice Care</li> <li>▪ Advantage Provider Program</li> <li>▪ Caregiver Support Services</li> </ul>	<ul style="list-style-type: none"> <li>▪ Additional Stay at Home Benefit</li> <li>▪ Waiver of Premium</li> <li>▪ International Coverage</li> <li>▪ Care Advisory Services</li> <li>▪ Coordination of Benefits</li> <li>▪ Voluntary Care Coordination</li> <li>▪ Respite Care Benefits</li> <li>▪ Bed Hold Benefit</li> <li>▪ Hospice Care</li> <li>▪ Advantage Provider Program</li> <li>▪ Caregiver Support Services</li> </ul> <p><b>Consumer protection features:</b></p> <ul style="list-style-type: none"> <li>▪ Alternate Services Benefit</li> <li>▪ Lifestyle Benefit Changes</li> <li>▪ Independent Third-Party Review</li> <li>▪ Timely Payment of Claims</li> <li>▪ Contingent Nonforfeiture</li> <li>▪ Third-Party Billing Notification</li> </ul>
<b>Optional benefits</b>	<ul style="list-style-type: none"> <li>▪ FamilyCare II Benefit</li> <li>▪ Waiver of Home Health Care Elimination Period</li> <li>▪ Additional Cash Benefit</li> <li>▪ Enhanced Return of Premium</li> <li>▪ Restoration of Benefits</li> <li>▪ Nonforfeiture</li> <li>▪ Survivorship and Waiver of Premium</li> </ul> <p><b>For couples:</b></p> <ul style="list-style-type: none"> <li>▪ SharedCare Benefit</li> <li>▪ FamilyCare Benefit</li> <li>▪ Survivorship and Waiver of Premium Benefit</li> </ul>	<p>This benefit can be combined with:</p> <ul style="list-style-type: none"> <li>▪ Waiver of Home Health Care Elimination Period</li> <li>▪ Additional Cash Benefit</li> <li>▪ Nonforfeiture</li> </ul>	<ul style="list-style-type: none"> <li>▪ Zero-Day Elimination Period for Home Health Care and Adult Daycare Rider</li> <li>▪ Nonforfeiture</li> </ul> <p><b>For couples:</b></p> <ul style="list-style-type: none"> <li>▪ SharedCare Benefit</li> </ul>
<b>Discounts</b>	Preferred Health, Spouse/Partner, Family, Valued Client, Sponsored Group	SAME	SAME
<b>Limited Payment Options</b>	<ul style="list-style-type: none"> <li>▪ 10-Pay</li> <li>▪ Paid-Up at Age 65</li> </ul>	SAME	<ul style="list-style-type: none"> <li>▪ 10-Pay</li> <li>▪ Paid-Up at Age 65</li> </ul>

1. Features and benefits vary and are not available in all states.

2. Required in some states.

Long-term care insurance is underwritten by John Hancock Life Insurance Company, Boston, MA 02117 and in New York by John Hancock Life & Health Insurance Company, Boston, MA 02117.

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**For more information about  
John Hancock LTC insurance  
products, please contact:**

**Long-Term Care Insurance**