



LONG-TERM CARE
INSURANCE

John Hancock | Corporate Solutions

Important Notice to Producers

Please note that all benefit features and selections may not be available in every state. In addition, some benefit selections may have been altered due to state requirements. Therefore, it is very important that you are aware of any product/benefit differences in the state where you are soliciting. Please refer to the state-specific policy and benefit selection sheet for any state exceptions or variations. John Hancock reserves the right to discontinue the Corporate Solutions Program at any time without cause. Terms and conditions are subject to change and are not guaranteed.

John Hancock

A leader in long-term care insurance

With every long-term care (LTC) insurance recommendation you make, you put your client relationship — and your reputation — on the line. Today, choosing an LTC insurance carrier you can trust is more important than ever. Backed by exceptional financial strength and experience, John Hancock enables you to meet each client's LTC insurance needs with complete confidence.

LEADERSHIP, EXPERIENCE AND STRENGTH

- John Hancock is known as a pioneer in the LTC insurance industry — committed to both the group and individual LTC insurance markets since the 1980s
- John Hancock was the #1 LTC insurance carrier in the U.S., based on new premium and new lives sold in 2007¹
- John Hancock has more than 1 million LTC insurance policyholders and has paid more than \$2 billion in LTC insurance claims²
- Some of the highest ratings for financial strength of any insurance company³

Help your clients secure their future with John Hancock — a name people know and trust.

1. LIMRA, Individual and Group LTCI Sales Surveys for Q4 and YTD 2007.

2. Based on internal data as of December 31, 2008. Includes individual and group LTC insurance, and 50% of the Federal Long Term Care Insurance Program.

3. Financial strength ratings, which are current as of March 18, 2009, 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.

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John Hancock Corporate Solutions

THE NEW STANDARD IN THE MULTI-LIFE MARKET

John Hancock's Corporate Solutions Program makes selling LTC insurance in the multi-life market easier than ever. With enhanced efficiencies at every stage of the sales process, the revolutionary Leading Edge product at its core, and a name that people know and trust, Corporate Solutions represents a powerful turnkey solution that will pave the way to more multi-life sales.

The Right Program

From pre-sale to post sale—and every step in between—John Hancock has streamlined the entire Corporate Solutions Program, enabling you to spend more time selling and less time on administration with enhancements such as:

- An easy-to-use on-line illustration system
- Low minimum participation requirements
- The availability of simplified underwriting for eligible employer pay Spouses/Partners⁴
- True split billing for employer pay cases, making it easy on the producer and the employer to reconcile premiums

The Right Product

Leading Edge is the ideal product for the multi-life market. Designed with Baby Boomers' needs in mind, it provides comprehensive LTC insurance coverage that's surprisingly affordable and easy to understand. Some of the benefits included in Leading Edge are:

- Caregiver Support Services that provide "now" benefits to clients and their families, getting younger employees and family members to want to buy earlier
- Comprehensive coverage in an easy, streamlined design – perfect for the employer market
- Automatic Compound Inflation linked to the Consumer Price Index (CPI)
- Lifestyle Benefit Changes that allow for an affordable start
- Ability to utilize unlicensed caregiving services

The Right Time

The worksite represents a tremendous opportunity for selling LTC insurance. By combining Corporate Solutions with the Leading Edge product, John Hancock has created a timely, high-quality, needs-based solution in an underserved multi-life marketplace by providing:

- Program options that meet the needs of an evolving and still untapped employer market
- Easy-to-understand and easy-to-sell benefits
- A helpful solution for working Boomers who are confronting LTC needs of their parents and rapidly becoming aware of their own needs
- Stable pricing backed by John Hancock's strength, stability and experience

Easier for distributors to sell. Easier for employers to implement. And easier for employees to purchase. If you sell multi-life LTC insurance, John Hancock's Corporate Solutions Program can maximize your success.

4. Available to Spouses/Partners of employer pay actively-at-work eligible employees age 18–64. Minimums do apply.

Expand Your Market

With Corporate Solutions from John Hancock

Market Opportunity

Demographic trends point toward an aging workforce with a large segment of Baby Boomers nearing retirement. The worksite represents a growing frontier for LTC insurance.

John Hancock developed the Corporate Solutions Program to meet a wide range of business and employee needs. Corporate Solutions is an individual LTC insurance program tailored to suit small to mid-sized businesses by offering simplified underwriting and discounted premiums. With Corporate Solutions now partnered with the Leading Edge product, employers and employees have an easier way to obtain LTC insurance, and you have a more efficient way to expand your multi-life sales.

Our experience, and industry statistics, demonstrate that there is a large unmet need for employer-based LTC insurance benefit offerings.

When asked what new voluntary benefit employees would want that their employer doesn't currently offer, employees put LTC insurance at the top of their list.⁵

As employers seek to attract talented individuals, offering meaningful benefits is critical. When it comes to helping employees cope with the realities of an aging society, caregiving responsibilities, and their own retirement planning, LTC insurance is now more important than ever.

The chart below illustrates the tremendous market opportunity – with more than 5.7 million businesses in the United States, only a fraction offer LTC insurance as a benefit to their employees.

BUSINESS – MARKET POTENTIAL IS SIGNIFICANT ⁶					
Size of Business (Employees)	1–500	501–1,000	1,001–5,000	5,001+	TOTAL
Number of Businesses in the United States	5,750,200	8,341	6,745	1,814	5,767,100
Number of Businesses offering LTC insurance	5,333	1,050	808	889	8,080
Number of Businesses NOT offering LTC insurance	5,744,867	7,291	5,937	925	5,759,020

According to LIMRA, there were 8,080 employers in the United States offering group long-term care (GLTC) insurance to their employees by the end of 2006. Of those employers offering GLTC insurance, approximately 66% of them have between 1-500 employees.

5. Aon Employee Benefit Study, "What's Hot and What's Not in Voluntary Benefits," January 2006.

6. Estimates based on data from U.S. Census Bureau, LIMRA and based on HIAA Employer's Guide to LTCI, 2003, LIMRA year-end data, 2006; U.S. Small Business Administration, Small Business Profile in the United States, 2006; HIAA Employer's Guide to LTCI, 2003, "What's Hot and What's Not in Voluntary Benefits," Aon Consulting, January 2006.

Facts-at-a-Glance

Corporate Solutions Program Options

	EMPLOYER PAY	VOLUNTARY PAY
Policy Structure	<ul style="list-style-type: none"> Individual LTC insurance policies 	<ul style="list-style-type: none"> Same as Employer Pay
Products Available	<ul style="list-style-type: none"> Leading Edge 	<ul style="list-style-type: none"> Same as Employer Pay
Employer Requirements	<ul style="list-style-type: none"> Meets a desired demographic profile (refer to page 6) Eligible group exists for reason other than insurance Employers certify accuracy of an employee census and will support the program offering 	<ul style="list-style-type: none"> Same as Employer Pay
Eligible Employees	<ul style="list-style-type: none"> Full-time, actively-at-work employees working 30 hours or more per week Employees ages 18-79 (18-64 simplified underwriting) U.S. residents or citizens 	<ul style="list-style-type: none"> Same as Employer Pay
Minimum Participation Requirements	<ul style="list-style-type: none"> 7 eligible, actively-at-work employees of distinct classes requesting simplified underwriting must apply and be approved within a 60-day open enrollment period 	<ul style="list-style-type: none"> 10 eligible, actively-at-work employees requesting simplified underwriting must apply and be approved within a 60-day open enrollment period
Simplified Underwriting for Employees	<ul style="list-style-type: none"> Eligible, actively-at-work employees ages 18-64 complete only underwriting questions in Section 3A of the Leading Edge Corporate Solutions multi-life application No additional underwriting is required 	<ul style="list-style-type: none"> Same as Employer Pay
Simplified Underwriting for Spouses/Partners	<ul style="list-style-type: none"> Simplified underwriting is available for employer-paid Spouses/Partners The employer must pay for all employer pay eligible employees' Spouses/Partners Eligible Spouses/Partners ages 18-64 complete only underwriting questions in section 3A of the Leading Edge Corporate Solutions multi-life application No additional underwriting is required All Spouse/Partner buy-ups (within or outside simplified underwriting program limits will require full underwriting) 	<ul style="list-style-type: none"> N/A

Facts-at-a-Glance

Corporate Solutions Program Options

	EMPLOYER PAY	VOLUNTARY PAY
Simplified Underwriting Available Plan Options⁷	<ul style="list-style-type: none"> Benefit Amount: \$50⁸ to \$300 a day in \$10 increments, or \$1,500⁸ to \$9,000 a month in \$100 increments Benefit Period: 3 or 5 years Inflation selections: Automatic Inflation Coverage (CPI) or 5% Compound Guaranteed Purchase Option (GPO) (where offered) Elimination Period: 100 days Riders: SharedCare, Zero-Day Elimination Period for Home Care, and Nonforfeiture Payment Options: Life Pay, 10-Pay, and Paid Up at Age 65 (where available) 	<ul style="list-style-type: none"> Same as Employer Pay
Buy-ups (Employer Pay)	<ul style="list-style-type: none"> An election to increase coverage from an employer pay benefit level, but within program limits, will not require full underwriting (except for Spouses/Partners) Buy-ups within program limits do count toward the minimum participation requirement; buy-ups above program limits do not Any buy-up that is over program limits will require full underwriting and may result in Preferred rates, Select rates, Substandard rates, or being declined for the full coverage including the employer pay benefit Buy-ups over program limits do not count towards minimum participation requirements, but are still eligible for the 5% Sponsored Group Discount 	<ul style="list-style-type: none"> N/A
Opting Out of the Program (Voluntary Pay)	<ul style="list-style-type: none"> N/A 	<ul style="list-style-type: none"> An employee can elect to apply for coverage on a fully underwritten basis outside of the Simplified Underwriting Plan Options to apply for excess coverage or otherwise to potentially access Preferred rates The rate class for those who opt-out will be based on their underwriting result, the applicant does waive their right to get any coverage or rate class that was previously offered within the Group Plan
Other Eligibles		

7. Plan options and availability may vary by state.

8. In states where minimum daily or monthly benefit is higher, that amount will be offered.

	EMPLOYER PAY	VOLUNTARY PAY
(Non Simplified Underwriting)	<ul style="list-style-type: none"> Our 5% Sponsored Group Discount will extend to employees and Spouses/Partners not eligible for simplified underwriting, retirees, parents, grandparents, children, siblings, and all in-law and step equivalents. These individuals would complete the full Leading Edge Corporate Solutions multi-life application and complete full underwriting. Other eligibles do not count toward minimum participation requirements 	<p>Benefits Offering. Applicants who opt-out do not count toward the minimum participation requirements, but are still eligible for a Sponsored Group Discount</p> <ul style="list-style-type: none"> Same as Employer Pay
Ratings and Discounts	<ul style="list-style-type: none"> Depending on the demographics of the group, actively-at-work employees ages 18-64 may qualify for simplified underwriting and our 15% Preferred rate discount. Please refer to page 7 for more details. If your group does not qualify for the Preferred Discount, Select rates will apply. (Please note: The majority of groups will qualify for Select rates and should be illustrated as such.) Any applicant that is required to pass full underwriting will get a rate classification of Preferred, Select or could be declined Partner/Spouse Discounts:⁹ 15% discount off Select rates if the applicant has a partner 30% discount off Select rates if both partners apply and are approved 5% Sponsored Group Discount is taken after the above discounts are incorporated. (The discount is multiplicative) Maximum combination of 40% if the group or individual qualifies for the Preferred rate discount Please note: Family Discount and Valued Client Discount are not available in conjunction with the 5% Sponsored Group Discount Loyalty Credit is available 	<ul style="list-style-type: none"> Same as Employer Pay
Compensation	<ul style="list-style-type: none"> There is no commission reduction. Traditional retail commission schedules apply 	
New Hires/ Employees Returning from a Leave of Absence	<ul style="list-style-type: none"> Employer must certify that the new hire or employee returning from a leave of absence meets John Hancock's "Eligible Employee" definition. Employee must apply within 60 days of meeting eligibility requirements Product offering and terms are subject to the rules of the program at the time of offer and are subject to change at any time 	<ul style="list-style-type: none"> Same as Employer Pay Same as Employer Pay

9. In NY, discounts equal 10% and 20%.

Group and Employee Eligibility

Corporate Solutions is individual LTC insurance for the worksite that features simplified underwriting for eligible actively-at-work employees and employer paid eligible Spouses/Partners,¹⁰ and full underwriting for eligible employee's family members, with discounted premiums.

Desired Employer Demographic Profile

John Hancock has found that the most attractive employer prospects for LTC insurance are those with highly educated and well-compensated employees. A desired employer should possess the following characteristics:

- Average eligible employee age of 40 or higher
- Average eligible employee salary of \$45,000 or higher, or 1.5 times the state average
- A highly educated population
- Good participation in voluntary benefits
- Strong employer endorsement

Ineligible Industries and Groups

Some industries are not suitable for the Corporate Solutions Program due to higher-than-average occupational risk, seasonable employment, and/or an unlikely successful enrollment. The following industries pose a higher-than-average risk and are not acceptable for the Corporate Solutions Program.

- Asbestos manufacture, installation, and removal
- Atomic energy and nuclear power plants
- Auto and building wreckers, salvage, junkyards, and scrap dealers
- Bars and cocktail lounges, liquor stores
- Chemical industries
- Explosive manufacture and distribution
- Marine salvage and towing
- Mining and quarrying
- Oil and gas exploration (drilling and removal)
- Forestry

Please note: We may consider the management employees of the above industry groups.

Desired Group Size

The Corporate Solutions Leading Edge Program is targeted at small to mid-sized employers with at least 7-3,000 actively-at-work eligible employees age 18-64. Groups over 3,000 can be submitted for special home office review. In order to achieve a successful enrollment of a case this size, John Hancock would like to ensure that producers have the resources to support the case and that the components of the marketing plan are correct. In some cases, one of the other John Hancock group plans may be more appropriate for your client and may be recommended for certain groups.

10. Partners are defined as same-sex or opposite-sex domestic partners of eligible employees (where allowed).

Qualifying for Preferred Rates

Certain groups based on industry and demographic profile may qualify for our 15% Preferred rate discount. The following are Preferred Group Industries and Preferred Group Demographic requirements that must be met in order for eligible simplified underwriting actively-at-work employees ages 18-64 to qualify for the 15% Preferred rate discount.

Preferred Corporate Solutions Industries

- Legal services (law firms)
- Courts of law – legislative bodies
- Engineering and architectural firms
- Accounting and auditing firms
- Advertising agencies
- Offices and clinics of doctors of medicine
- Offices and clinics of dentistry
- Chiropractic offices or clinics
- Medical laboratories
- Drug/pharmaceutical companies
- Colleges, universities & professional schools
- Mortgage bankers
- Security brokers and dealers
- Investment offices
- Insurance professionals
- Telephone/telegraph communications companies and other message communications companies
- Management and public relations services

Additional Demographics

Along with the previously described employer industry groups, the chart below outlines the additional demographics a group must possess (be it employer, voluntary pay, or a mix of the two) to qualify for Preferred rates. Preferred rates will be extended to eligible actively-at-work employees age 18-64, within simplified underwriting limits.

VOLUNTARY PAY GROUPS* EMPLOYER PAY GROUPS

<ul style="list-style-type: none">• Minimum of 100 eligible employees• Minimum participation of 10 eligible employees• Average salary of eligible employees \$45,000 and above• Average age of eligible employees of 40 and above	<ul style="list-style-type: none">• Minimum participation of 7 eligible employees• Average salary of eligible employees \$45,000 and above
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Eligible Corporate Solutions groups that do not qualify for the Preferred rate class will automatically receive Select rates for eligible simplified underwriting employees. Eligible employer pay Spouses/Partners who qualify for simplified underwriting will also receive Select rates.

**For groups where employers will be paying for some eligible employees and offering the program to other eligible employees on a voluntary basis, Voluntary pay group demographic requirements apply.*

Employer Prospecting

Targeting Prospects

When prospecting for new businesses in the employer market, there are several ways to develop interest in the Corporate Solutions Program.

- Target your existing client base, where you can leverage the power of a trusting relationship. Set up an appointment with them to discuss the value and ease of adding LTC insurance to their benefits plan.
- Ask existing business relationships to refer you to other business owners who may want to consider such a benefit.

- Develop prospect lists in the business community by networking. Consider purchasing business prospect lists that you can also use to approach new relationships. Search the internet for a listing of businesses in your area.

Recognizing Worthwhile Prospects

Use the checklist below to further qualify and prioritize your efforts in targeting prospects based on their business characteristics.

FAVORABLE PROSPECT	LESS FAVORABLE PROSPECT
Business Characteristics	
<ul style="list-style-type: none"> • Industries with a high concentration of highly educated employees (law, engineering, accounting, professional services firms) • Management classes of industries with higher-than-average occupational risk 	<ul style="list-style-type: none"> • Industries such as retail, construction or labor related • Not a sizeable management class in industries with higher-than-average occupational risk
<ul style="list-style-type: none"> • Higher focus on employee benefits 	<ul style="list-style-type: none"> • Lower focus on employee benefits • Unknown or no focus on employee benefits
<ul style="list-style-type: none"> • Mid to high average age of employees 	<ul style="list-style-type: none"> • Young average age of employees
<ul style="list-style-type: none"> • Sizeable number of full-time employees with higher retention rates 	<ul style="list-style-type: none"> • Mostly part-time or seasonal employees
<ul style="list-style-type: none"> • Stable or high-growth business 	<ul style="list-style-type: none"> • Business in flux due to internal or external factors (e.g., anticipated layoffs) • Low-growth business
<ul style="list-style-type: none"> • Smaller to mid-size company or closely held organization with fewer locations 	<ul style="list-style-type: none"> • Large company with many different locations
<ul style="list-style-type: none"> • Employers willing to offer onsite enrollment, support, acknowledgement or endorsement of the program 	<ul style="list-style-type: none"> • Employers NOT willing to acknowledge or endorse the program
Company Contact Characteristics	
<ul style="list-style-type: none"> • President or senior executive with high influence • Manager with some influence 	<ul style="list-style-type: none"> • Company contact with low influence
<ul style="list-style-type: none"> • Existing relationship with producer • Referral from existing relationship 	<ul style="list-style-type: none"> • Cold prospect, unknown contact
<ul style="list-style-type: none"> • Cooperative employer contact for enrollment implementation • Shared contact for enrollment implementation 	<ul style="list-style-type: none"> • No employer contact for enrollment implementation

Employer Opportunity Assessment

Not every employer may be a worthwhile prospect. Below are questions that you should review when determining if an employer prospect may be a good fit for the Corporate Solutions Program.

This tool will help you decide the potential for a group’s success and how you should focus your resources and time.

SURVEY QUESTION	OPPORTUNITY ASSESSMENT	FIT
<p>1. Has the prospective employer offered LTC insurance as a benefit before and, if so, what was the experience?</p>	<p>Understand the motivations for the previous offering and the reasons for its success or failure. Learn what participation rates were, and determine if the group is likely to be too saturated to be viable. Use this information to determine whether a good fit for Corporate Solutions exists. NOTE: John Hancock looks at groups that previously offered LTC insurance plans in a different context. Please contact John Hancock’s Corporate Solutions Department to further discuss.</p>	<p><input type="checkbox"/> Strong <input type="checkbox"/> Fair <input type="checkbox"/> Poor</p>
<p>2. Does the prospective employer plan to offer other voluntary benefits or employer pay benefits along with Corporate Solutions?</p>	<p>LTC insurance can be more complex than most other voluntary or employer pay benefit offerings. In order to help the eligible population better understand the benefits of the product it is strongly suggested to offer LTC insurance as a stand-alone enrollment.</p> <p>NOTE: Typically, enrollments are 41% higher when offered before an annual enrollment period than if they had been offered during an annual enrollment period. When offered after an annual enrollment period, enrollments were less than half as successful as when they were offered before an annual enrollment period.¹¹</p>	<p><input type="checkbox"/> Strong <input type="checkbox"/> Fair <input type="checkbox"/> Poor</p>
<p>3. Is the prospective company presently undergoing any of the following major changes, which may affect the ability and interest of employees in participating in the Corporate Solutions Program?</p> <ul style="list-style-type: none"> <input type="checkbox"/> Merger <input type="checkbox"/> Acquisition <input type="checkbox"/> Layoffs <input type="checkbox"/> Pay cuts 	<p>If one or more of these conditions exist, this prospect may not be a good fit, as job uncertainty will affect successful participation rates.</p>	<p><input type="checkbox"/> Strong <input type="checkbox"/> Fair <input type="checkbox"/> Poor</p>

11. “The Effect of Timing on Group Long-Term Care Enrollment on Plan Participation,” prepared for LTC Partners, LLC, Forbes Consulting Group, August 2004.

Employer Prospecting

Employer Opportunity Assessment cont.

SURVEY QUESTION	OPPORTUNITY ASSESSMENT	FIT
<p>4. Which of the following employee communication channels exist and can be used to educate employees and other eligible individuals about the program?</p> <ul style="list-style-type: none"> <input type="checkbox"/> Broadcast emails to employees <input type="checkbox"/> Interoffice mail <input type="checkbox"/> Employee newsletters <input type="checkbox"/> Broadcast voicemail <input type="checkbox"/> Bulletin board postings <input type="checkbox"/> Electronic bulletin boards <input type="checkbox"/> Mailings to employees' home <input type="checkbox"/> Payroll or other stuffers <input type="checkbox"/> Brownbag lunch meetings <input type="checkbox"/> Benefits fairs or meetings <input type="checkbox"/> Company intranet <input type="checkbox"/> Posters 	<p>Use this information to develop a communication plan with the employer. We recommend there be a minimum of five successive employee communications and ideally as many as 10 to 15 communications during the enrollment period. Hosting enrollment meetings at key locations will be critical to the success of the program.</p> <p>If the employer is unwilling or unable to cooperate with employee communication, it will not be a good fit for the Corporate Solutions Program.</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Strong <input type="checkbox"/> Fair <input type="checkbox"/> Poor
<p>5. What is the industry of the prospective employer?</p>	<p>The prospect will be a good fit if it is an industry that is white collar, highly educated and has low occupational risk.</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Strong <input type="checkbox"/> Fair <input type="checkbox"/> Poor
<p>6. What is the demographic makeup of the employees in terms of:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Age <input type="checkbox"/> Salary <input type="checkbox"/> Education 	<p>Companies with higher average ages, higher salaries, and higher levels of education will be better prospects for the Corporate Solutions Program.</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Strong <input type="checkbox"/> Fair <input type="checkbox"/> Poor
<p>7. Does the prospective employer have multiple locations out of state?</p>	<p>Prospects with multiple locations, especially those in different states, may be a challenge for enrollment and education within the 60-day enrollment period. These groups may not be a good Corporate Solutions prospect.</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Strong <input type="checkbox"/> Fair <input type="checkbox"/> Poor

Tax Advantages to Employers¹²

Corporate Solutions Advantages for Businesses and Employees

Business Tax Advantages

Participation in a tax-qualified LTC insurance policy is not subject to any discrimination rules, thus allowing an employer to be selective in the classification of employees it elects to cover (e.g., a select group of officers).

When a C-Corporation purchases a John Hancock Corporate Solutions tax-qualified LTC insurance policy on behalf of any of its employees, or their spouses and dependents, the corporation is entitled to take a 100% deduction as a business expense on the total premiums paid.

Self-Employed Individuals

When a business pays for LTC insurance premiums for a self-employed individual, the business may be able to deduct 100% of the premiums paid. The individual may be able to deduct 100% of the eligible premium when calculating his/her adjusted gross income without having to meet the 7.5% threshold.¹³

A Corporate Solutions LTC insurance benefit plan may offer other unique tax advantages to a business, depending upon its incorporation status. Consult John Hancock's Tax Guide (GFR-TX) for further details.

Individual Tax Advantages

Although tax-qualified LTC insurance policies cannot be purchased with pre-tax dollars under an employer-provided cafeteria plan, there are other tax advantages employees and eligible relatives may be able to take advantage of:

- LTC insurance benefits are not considered taxable.
- The state in which the individual resides or works may offer additional tax deductions and credits.
- Tax-qualified LTC insurance premiums can be reimbursed through a Health Savings Account (HSA) tax free up to the annual eligible premium amounts provided annually by the IRS, even if the HSA is offered through an employer-provided cafeteria plan.

The IRS allows certain amounts of LTC insurance premium payments to be deducted from taxable income. The deduction increases with age. Consult John Hancock's Tax Guide (GFR-TX) for further details.

12. The tax information provided is general and informational only. The information is not tax advice and does not guarantee that state benefits will be available. Your clients should consult their tax advisor to determine if state tax benefits are available in their situation.

13. Eligible premium limitations for LTC insurance premiums are under IRC Section 213 (d) (10) and are adjusted annually. Earned income must be equal to, or in excess of, the LTC insurance premiums in order to take the self-employed deduction.

ERISA Information

About ERISA

The Employee Retirement Income Security Act of 1974 (ERISA) is a federal law that sets minimum standards for most voluntarily established pension and health plans in private industry to provide protection for individuals in these plans.

ERISA requires plans to do the following:

- Provide participants with specific information about plan features and funding
- Provide fiduciary responsibilities for those who manage and control plan assets
- Establish a grievance and appeals process for participants to get benefits from their plans
- Give participants the right to sue for benefits and breaches of fiduciary duty

Generally, any plan that provides medical or health care benefits for employees and is established or maintained by an employer may be subject to ERISA.

When ERISA May Apply

The employer's role in the plan – and not the type (group or individual) of plan – determines whether or not ERISA applies. A John Hancock Corporate Solutions LTC insurance Program could trigger ERISA, depending on the employer's activities.

A John Hancock Corporate Solutions LTC insurance Program may not be considered to be an ERISA plan if each of the following requirements are met:

- The employer does not make any contributions.
- Participation in the program is completely voluntary for the employees.

- Without endorsing the program, the employer's sole functions with respect to the program are:
 - Permitting the insurer to publicize the program to employees
 - Collecting premium through payroll deduction
 - Submitting premiums to the insurance company
- The employer does not receive any cash or consideration in connection with the program, other than reasonable compensation for administrative services provided for payroll deduction.

A John Hancock Corporate Solutions LTC insurance Program could be considered an ERISA plan if it included a request for proposal process where the employer:

- chooses the insurance company
- selects the benefit offerings
- endorses the plan or
- co-brands the plan with the employer's name

Employers must specify whether their Corporate Solutions Program is considered an ERISA or non-ERISA plan.

The general information provided in this section is for background purposes only. John Hancock and its representatives or agents may not give ERISA advice. Your clients must consult with and rely on their own independent ERISA advisor for the applicability of ERISA to their specific situation.

Case Implementation Process

How to Get Started

Case Quoting

Getting a quote is easy . . .

If pre-case discussions with the employer are favorable and you would like to run a rate illustration, John Hancock Corporate Solutions Program has an easy-to-use on-line illustration tool for you. Our illustration tool allows you to customize and upload employee's census data and obtain rate illustrations in minutes. Simply log on to ltc.ehansel.com. There you will be prompted to input your e-hansel user name and password. (If you do not already have a user name and password, you can register right on the homepage). After you have entered the site you will want to select Corporate Solutions under proposal type. You can save, edit and delete groups all under your own user name and password.

Once on the Corporate Solutions proposal page, the system will allow you to choose five different reports – depending on your needs – through the Presentation Selection Screen. They include:

- **Premium Summary by Plan:** Provides premium costs for up to three plan designs, where you can mix and match plan choices
- **Premium Difference:** Provides premiums for two plan designs, as well as the cost difference between them
- **Premium Summary by Age:** Provides premiums for plan designs and a subtotal breakdown of premiums by age
- **Premium Detail:** Provides premiums for up to three plan designs, and subtotals the cost for each plan
- **Premium Table:** Provides premiums by age for up to three plan designs, without a census

For reports that require an employer census, a quoting template (LTC-CS4039) is available for you on John Hancock's producer website (www.jhltc.com) under Corporate Solutions "Getting Started." The census should include the following information about the eligible group:

- Employee Name or ID (if available)
- Date of Birth (mm/dd/yyyy)
- State of residence
- Marital/Partner status (if available)
- Rate Class
- Salary Information (Required if requesting Preferred rates to be run by Home Office)

If preparing an eligible employer pay Spouse/Partner rate illustration with employees, the census should also include:

- Spouse/Partner Name (if available)
- Spouse/Partner Date of Birth (mm/dd/yyyy)

If you would like assistance in running rate illustrations, John Hancock's Corporate Solutions Department can help. Simply e-mail JHCorporateSolutions@jhancock.com with the Corporate Solutions Rate Illustration Request Form (LTC-CS4057) and employer census. You can also fax the Rate Illustration Request Form to 617-572-5244. **Please note:** Census files are required to be e-mailed or mailed on disk or CD in an Excel format.

If mailing, please mail to:

John Hancock
Attention: Corporate Solutions Department
200 Berkeley Street B-6
Boston, MA 02116-5022

Group Approval Process

When the time comes that the employer you're working with has decided to move forward with the Corporate Solutions Program, the following steps will help to ensure a smooth approval request process.

STEP 1: Review the eligibility requirements for the Corporate Solutions Program to confirm the employer meets the eligible guidelines to qualify for the program.

Case Implementation Process

STEP 2: Complete the Corporate Solutions Employer Approval Worksheet (LTC-CS4053) and obtain a final employer group census (a census template is available on www.jhltc.com — LTC-CS4043) which should include:

- Employee ID or Name
- Occupation/title (if available)
- Date of hire (mm/dd/yyyy)
- Date of birth (mm/dd/yyyy)
- State of residence
- Marital/Partner status (if available)
- Annual salary

For group approvals of employer pay simplified underwriting Spouses/Partners, the following information should also be obtained for the final approval employer census:

- Spouse/Partner Full Name
- Spouse/Partner Date of Birth (mm/dd/yyyy)

STEP 3: E-mail the completed final approval employer census information along with the completed Employer Approval Worksheet to JHCorporateSolutions@jhancock.com or you may fax the Employer Worksheet to 617-572-5244. Census files must be e-mailed or mailed on disk or CD in an Excel format.

If mailing, please mail to:

John Hancock
Attention: Corporate Solutions Department
200 Berkeley Street, B-6
Boston, MA 02116-5022

STEP 4: Group approval review: When all required information is received and completed in full, a decision on qualification and group approval will be rendered within 3-5 business days. Please note that incomplete Employer Approval Worksheets or employer census files will delay the qualification/approval process.

STEP 5: You will be informed of a decision on the group submission via telephone and/or a written confirmation via e-mail. Official approval documents will be e-mailed to you once the enrollment dates have been set. They include the following materials:

- Approval letter
- Group Approval Memo detailing group case number, enrollment dates, terms, plan design(s), and program conditions
- Application Transmittal Form — must be submitted each time an application on the group is submitted to John Hancock's Home Office

You should carefully review the Approval Letter, Group Approval Memo, and Application Transmittal Form. If any of the information is incorrect or changes need to be made to the enrollment period dates, plan design(s), etc. contact the Corporate Solutions Department immediately. A revised approval document will be sent via e-mail for any changes requested. Once the enrollment period has begun, changes will not be permitted.

Application Ordering

The necessary Leading Edge Corporate Solutions multi-life applications by state will be ordered for the producer group by the Corporate Solutions Department after group approval and enrollment period dates have been secured.

Marketing Plan and Enrollment Period

Before the open enrollment period begins (which is a one-time open enrollment period of 60 days followed by an additional two weeks to submit signed applications to John Hancock's Home Office), a marketing plan detailing the communications and enrollment strategy to employees should be created. For best results it is recommended that a period of communication and education take place a minimum of one to two weeks prior to the start of the enrollment period and application solicitation. Communications to employees may take many forms, such as:

- Letters from individuals within the organization supporting the LTC insurance program (i.e., coming from the CEO or an HR Director)
- E-mail blasts announcing the new benefit
- Payroll stuffers or e-mails regarding the need for LTC insurance
- Posters and announcements detailing the dates for enrollments, meeting times and sites

These various communications will build momentum toward the start of the enrollment period. Please see LTC-CS4001 to review some of the marketing collateral available from John Hancock.

Employee Meetings

Every attempt should be made to make the employee meetings mandatory and on company premises. The meetings should consist of the following:

- A favorable introduction by the CEO, HR Director or another company executive
- A short 10-15 minute PowerPoint presentation on the need for long-term care
- A description of LTC insurance product features with emphasis on the cost of waiting and the value of a policy to all ages, especially those who are younger buyers

One-on-one meetings should follow the initial employee meetings. This is where the completion of the Leading Edge Corporate Solutions multi-life application should take place.

Application Submission Process

Applications need to be solicited during the open enrollment period. Producers should submit applications and required forms to their LTC office for review prior to submission to the dedicated John Hancock Corporate Solutions processing center.

Instructions for reviewing applications and required forms

- Use the Application Instruction Checklist provided in the Leading Edge Corporate Solutions multi-life application booklet to ensure the correct application and required forms have been used and completed.
- Be sure applications for eligible employees – Spouses/Partners who qualify for simplified underwriting have been signed within the enrollment period dates.
- Make sure the appropriate Employer Group or Sponsored Group number has been pre-filled for each applicant (A and B if applicable) under the section “For Agent Use Only” on the first page of the application.
 - Employer Group number should be used for eligible employees who qualify for simplified underwriting.
 - Sponsored Group number should be used for all other eligible applicants, Spouses/Partners, and eligible family members.
- For employer pay cases the appropriate tier (class) should be checked off.

Please refer to the Group Approval Memo to determine which tier (class) applies.

Instructions for Direct and List Bills

If an employer would like to set up a list bill, a list bill form will need to be completed (it is a part of the Employer Approval Worksheet) and submitted at the time of case approval review. If premiums will be paid by list bill (employer or voluntary pay), no initial deposit is required. The Advance Payment Receipt must be completed for each applicant and the amount in the initial deposit field should be filled out as \$0.

List bills are available to an employer in a monthly, quarterly, semi-annual or annual mode. List bills can be requested to be generated on the 1st, 15th or 28th of the month. Bills are usually mailed the next business day after they are generated.

Case Implementation Process

Employers will receive two bills, one for their records and one to be returned with the premium check. If employer pay, the list bill will show “split billing” for any applicant that chooses to purchase additional benefits in excess of the employer pay offering. The list bill will show a breakdown of the applicant’s employer pay premium due and their own, with a total to be submitted to John Hancock for the whole amount. Please indicate the list bill number in the “Choose your payment method” section under list bill. List billing is required for employer pay groups.

If the premiums will be paid by direct bill, a minimum initial deposit of one monthly modal premium¹⁴ is required with each application.

New Business and Underwriting Information

Instructions for mailing applications:

- Applications and all required forms must be received no later than two weeks after the end of the enrollment period for those applicants associated with simplified underwriting.
- Mail all Leading Edge Corporate Solutions multi-life applications with the Group Transmittal Form to:

REGULAR MAIL:

LTC Corporate Solutions
John Hancock Life Insurance Company
1 John Hancock Way, Suite 1965
Boston, MA 02217-1965

OVERNIGHT DELIVERY:

John Hancock Financial Services
Corporate Solutions LTC
27 Dry Dock Avenue
Boston, MA 02210

- All non-Corporate Solutions applications should be submitted through your normal John Hancock LTC insurance process flow

New Business Status Information

There are three ways in which a producer group can receive status information on Corporate Solutions applications.

One is through our LTCS status system, which is a web-based application that provides read-only access to details about LTC insurance applications as they make their way through the LTC workflow system. Producer groups can log on and see by case where the application is in the new business process.

The second is on a weekly basis. Producers can receive a status report that will include the following:

- Number of applications submitted
- New Business Information – identifies activity/outstanding requirements/decision on each application submitted
- Information on open and closed applications submitted by the producer group

The third way is through our Corporate Solutions Resource Line at 888-321-4LTC (by selecting Corporate Solutions, then New Business).

A producer group can call into the New Business department to receive information on application status during normal business hours.

Underwriting Questions

Corporate Solutions has dedicated underwriters to help answer questions you may have during the application process. Please contact the Corporate Resource Line at 888-321-4LTC and select Corporate Solutions, then Underwriting.

14. Required direct bill deposit may vary by state.

Marketing Tools and Support

For online support and access to all John Hancock LTC insurance marketing tools
Visit www.jhltc.com

PRODUCER MATERIALS



Approval Process Worksheet (LTC-CS4051)

This worksheet is a step-by-step guide that shows you how to get a group approved for the Corporate Solutions Program (CSP).



Recruiting Flier (LTC-CS4063)

Describes the CSP and includes a customizable call-to-action box that can be used to direct producers back to you for more information.



Facts-at-a-Glance (LTC-CS4052)

Provides a quick reference to the CSP, including program features and requirements.



Employer Approval Worksheet (LTC-CS4053)

Use this form to request Home Office group approval.



Producer Training Presentation (LTC-CS4049)

Provides training on the CSP.



Rate Illustration Request Form (LTC-CS4057)

Complete this form to request a premium quote for a new Corporate Solutions case.



Leading Edge Corporate Solutions Application Booklets (LTC-CS4040/CS4040-2)

Ordered upon approval of the case. Booklets are available off-the-shelf or can be customized with the employer's information.

EMPLOYER MATERIALS

Employer Needs Materials



Employer Overview Brochure (LTC-CS4044)

Use this brochure to show an employer the benefits of providing the CSP to their employees.



Employer PowerPoint Presentation (LTC-CS4047)

Use this presentation to show employers the valuable benefits of LTC insurance through the CSP.



All Payments Brochure (LTC-CS4042)

Discusses the various ways employers can offer LTC insurance through the CSP to their employees, including as a Key Employee Carve-Out or on a voluntary pay basis. Also discusses the benefits of Limited Pay Options.



Employer Folder (LTC-CS4017)

Use this folder when presenting the CSP to employers.

Marketing Tools and Support

EMPLOYER PROSPECTING TOOLS



Key Employee Carve-Out Flier (LTC-CS4041)

Explains the benefits to the employer of offering the Key Employee Carve-Out with LTC insurance. Customize and download.



Employer Proposal (LTC-CS4046)

Personalize this proposal which includes info on the CSP that can be left behind for review by the employer.



Postcard Prospecting (LTC-CS4060)*

Customize this postcard to present the benefits of LTC insurance and the CSP to employers. *Call the Literature Line to order.



Guideline/Timeline (LTC-CS4048) Variable Guideline/Timeline (LTC-CS4045)

A step-by-step guide for implementing the CSP. The variable version can be customized with the employer's information.



LETTERS:

Needs-based Letter (LTC-CS4032)

Caregiving Letter (LTC-CS4033)

Employer/Employee Benefits Letter (LTC-CS4034)

Retain Top Talent Letter (LTC-CS4035)

Each of these letters focuses on the varying needs of employers and employees. Customize and download.



Tax Fliers (LTC-2904/LTC-2905)

Customizable fliers that highlight the tax benefits for employers when they add LTC insurance to their employee benefits package.



CD of Employee Materials (LTC-CS4028)

A presentation CD that can be used when presenting to an employer. It includes all the employee marketing materials available to market LTC insurance.



Tax Guide (GFR-TX)

Provides tax information and an overview of the rules and regulations governing the tax deductibility of LTC insurance.

All Employee materials are available to order and download. Please reference the Corporate Solutions Collateral Guide LTC-CS4001 for more information.

Approval of Customized Marketing Materials

While John Hancock offers a comprehensive set of materials to help you with employer and employee prospecting needs, we realize that there may be occasions when you will need to create customized materials for larger groups. Producers must provide copies of advertisements about or relating to John Hancock or its products to their sales/marketing managers, who will handle the Home Office review process. Advertising material may need to be filed with state insurance departments prior to use.

For each marketing item, submit the following to your sales/marketing manager for the purpose of securing home office approval:

- A completed sample or mock-up of the material
- A comprehensive written description, including how and by whom the material will be used, and the state(s) in which it will be distributed

General Information, Administration and Resources

LTC Insurance Administration

Premium Payment Modes

- Bank draft monthly (voided check required, separate ADP bank draft form will be required if the payor is other than the insured)
- Quarterly
- Semi-annually
- Annually

Please note: The more frequently premiums are paid, the higher the cost. Direct billing is allowed for quarterly, semi-annual and annual modes only. List billing is available for all four modes. (If employer-paid or a voluntary case, no money is required with application for those associated with the list bill.)

Prepayment

Prepayment with the application is required (if not associated with a list bill). A minimum of one month's modal premium must be submitted. Prepayment should be recorded on the Advance Payment Receipt, which is included with the application, and a copy of the receipt should be given to the applicant.

Credit Cards

MasterCard® and VISA® are acceptable methods of premium payment for all modes. Advanced Payment Receipt is required with the application, but no money is required for this form of payment. (A separate Credit Card Authorization Form will be required if payor is other than the insured.)

Please note: An employer can not pay premiums with a credit card. Credit card payments are only available for insured (voluntary) pay premiums.

Age at Issue

If the applicant's age changes within 30 days of the application date (include the date the application was signed and the issue date as 2 of the 30 days), then the younger age is used for the premium calculation. Underwriting requirements (including simplified underwriting, if applicable) are based upon the younger age.

Supplemental Forms

At the time of application, an applicant must receive:

- Outline of Coverage (prior to application)*
- Medical Authorization Form (HIPAA)*
- Notice of Insurance Information Practices*
- Suitability Forms (LTC-PWK, LTC-SUIT)*
(required even when applicants' premiums are being paid by an employer)
- Replacement Forms (if replacement is involved)*
- Medicare Buyer's Guide (if eligible for Medicare) (LTC-1014) — prior to application
- Shopper's Guide to Long-Term Care Insurance (LTC-1059) (may vary by state)
- Potential Rate Increase Disclosure Form*
- Any other state-required forms or documents

Please review these materials with your applicant at the time of application. All signature-required forms must be submitted with the application. The application needs to be received in New Business within 30 days of the signature date or it will be marked incomplete and the new business/underwriting process will not be continued.

It is recommended to send applications into New Business weekly during the group's open enrollment.

*Included in the Leading Edge Corporate Solutions multi-life Application Booklet.

General Information, Administration and Resources

Resources to Help You and Your Clients

Suitability Guidelines (NAIC Suitability Requirements)

We believe the consumer protection provisions found in the NAIC Model LTC Insurance Act and Regulation provide consumers with valuable information so that they may make informed decisions regarding their LTC insurance purchase or a purchase being made on their behalf. As such, John Hancock complies with the NAIC provisions on suitability, regardless of whether or not the state mandates suitability requirements. In addition, as an IMSA-certified company, John Hancock must maintain suitability guidelines. In sum, these provisions require us to develop and use suitability standards to assure that the purchase or replacement of LTC insurance is appropriate for the needs of the applicant.

Appropriateness of sale is based upon the individual's financial situation, goals and needs with respect to LTC. In addition, in a replacement situation, an analysis of the benefits and costs of an individual's existing coverage, as compared to the proposed coverage, is required.

Minimum Suitability Standards

Annual income standards apply per person, rather than per couple. If an individual does not meet both the income and asset minimums below, we have the right to decline the application as being an unsuitable purchase.

- An individual must have an income of \$20,000 or greater.
- The combined income for a couple must be at least \$40,000.
- An individual must have assets (savings and investments) which equal at least \$30,000. (Note: assets do not include the applicant's house.)
- A couple must have combined assets which equal at least \$50,000.

These guidelines state that an individual should not purchase the policy if the premium would exceed 7% of their income. In addition, if the individual's assets are less than \$30,000, we will recommend that the applicant consider other options for financing their long-term care. Note that these standards may be waived in certain appropriate instances (e.g., an employer paying for the applicant's premium, a child is paying the parent's premium). In order to assure that a particular LTC insurance product is suitable, the following elements must also be taken into consideration:

- Who will pay the premium (applicant, employer, a child, etc.)
- Where will the premium come from (income, savings, investments, etc.)
- What are their living arrangements (are family and friends available to assist in care, if needed)
- What is the actual cost of care in the area where the applicant lives
- How will the individual fund his/her care costs during the Elimination Period
- What are the applicant's needs and how can a particular LTC insurance product satisfy those needs
- What benefits have been selected, including benefit levels, inflation choices, optional benefits, etc.
- What could happen if the individual experiences a change in financial circumstances
- Does the individual understand that rates could possibly change in the future

Delivery of Forms

Prior to completing the application, all applicants must receive the following:

- "Long-Term Care Personal Worksheet," which is completed and signed by both the consumer and the agent
- "Things You Should Know Before you Buy Long-Term Care Insurance"
- "Long-Term Care Insurance Potential Rate Increase Disclosure Form"

Filling Out the Personal Worksheet

The producer must review with the applicant the income, asset, goals, and needs information from the application. The applicant will be required to either:

- Fill out the Personal Worksheet or
- Have both the consumer and the agent sign the Personal Worksheet (in the space provided), indicating that the individual chooses not to provide the information. If the applicant declines to provide the financial information, or does not meet our suitability standards, we will suspend the application until we obtain oral or written verification that the individual still chooses to purchase LTC insurance (assuming the application is approved) and still does not want to provide us with the financial information. If telephone verification is used, the call must be clearly documented in the applicant's file. Signed copies of the Personal Worksheet and written documentation that we checked (either in writing or by phone) that the applicant chose not to provide financial information (or does not meet our suitability standards and still wants to purchase the insurance policy) must become part of the permanent application file. **(Required even when applicant's premiums are being paid by an employer.)**

Group Exclusivity

Effective immediately upon group approval, the producer(s) of record and its affiliates will have Full Exclusivity (only the producer(s) of record and its affiliates can solicit the group and offer the Corporate Solutions Program during the group's enrollment period). If participation requirements and levels are met during the enrollment period, Full Exclusivity will continue as long as the case continues to be in good standing and maintains participation minimums.

John Hancock reserves the right to modify the Corporate Solutions Program at any time and reserves the right to discontinue, modify or reassign a Corporate Solutions group to producers other than the initial writing agent(s).

Out-of-State Solicitation

John Hancock will require that the residence of all LTC insurance applications be driven by the state where the application is signed. This will be required when the applicant of an LTC insurance policy is signing the application outside his/her resident state. In this situation, you will be required to submit a John Hancock LTC insurance Situs Verification Form (LTC-SITUS).

Governing Principles

In most cases, state of issue will be where solicitation takes place. Solicitation is any act or activity undertaken by the producer that is designed, or has the tendency,

to induce another person or entity to purchase LTC insurance. The following governing principles must always be followed when determining state of issue:

- The producer must be licensed and appointed in the state where solicitation took place
- The product must be approved in the state where solicitation took place
- The application form must be for the state where solicitation took place
- Policy delivery must be (or must be deemed to be) occurring in the state where solicitation took place
- There must be a relationship between the applicant of the LTC insurance policy and state of solicitation (such as an employee's workplace)
- The allowable relationships are defined on the John Hancock LTC insurance SITUS Verification Form (LTC-SITUS)

Administrative Information

We will require that all producers complete and submit the SITUS Verification Form in situations where the application is being signed outside the applicant's resident state. This form (LTC-SITUS) can be downloaded from the producer website (www.jhlte.com) under Working with John Hancock> Licensing, or on www.jhnetwork.com under anaging in your Business>Licensing from the homepage, or ordered through your normal ordering process. *Note: Only the producer is required to sign this form.*

General Information, Administration and Resources

Guideline 1: If the applicant is a resident of the state where the application is taken (signed), the application and the state of issue will be the state where the applicant resides.

Example:

- Applicant state of residence is Washington
- Application is taken (signed) in Washington using a Washington application
- Policy delivery will be in Washington
- State of issue will be Washington, provided all the above

Guideline 2: If the applicant's state of residence and state where the application is taken (signed) differ, whether or not the product is approved in the owner state of residence, the state of issue and policy form will be the state where the application is taken if:

- The producer is appointed in the state where the application is taken
- The product is approved in the state where the application is taken
- Solicitation takes place in the state where the application is taken
- There is a reasonable basis to justify delivery in the state where the application is taken versus delivery to the state where the owner resides (such as the employee's workplace)

Example:

- Applicant's state of residence is New York
- Applicant works in New Jersey
- Application is taken in New Jersey using a New Jersey application
- State of issue is New Jersey

Licensing

You may obtain a John Hancock appointment by filling out the Appointment Datasheet and submitting it to us, along with any required registrations or certifications.

To obtain a John Hancock appointment, please follow the steps below:

1. Submit a current insurance license copy for each state in which you are requesting an appointment
2. Submit any additional forms if required, such as Health Insurance or LTC insurance certification
3. **Mail or fax the datasheet and forms to:**
John Hancock Licensing and Registration
One John Hancock Way, Suite 1600
Boston, MA 02117-1600
Fax: 617-450-8057

To check your appointment status, call toll-free: 800-377-7311.

For information on state restrictions and education requirements, download the Guide to Licensing from www.jhltc.com. If you are selling LTC insurance products in states that require Continuing Education, please review the Guide to LTC Insurance Licensing for related information.

Sales Support

If you have any questions about the Corporate Solutions Leading Edge Program, please contact the Corporate Long-Term Care Resource Line at 888-321-4LTC. With other LTC insurance product or questions, please contact:

- JHFN producers and brokers call 888-604-7296
- National Accounts and Broker/Dealers call 800-270-1700
- MGA's and affiliated producers call 800-377-7311

Frequently Asked Questions

Q: Where can I get more information about Leading Edge?

Please consult the Leading Edge Product and Marketing Guide (LTC-5510) or contact your sales representative for information about upcoming Leading Edge product training sessions in your area. You may also visit John Hancock's producer website www.jhltc.com to get more information, access to tools and online support for Leading Edge.

Q: Will my commissions be lower for Corporate Solutions sales?

There is no commission reduction for Corporate Solutions Leading Edge sales. Regular retail commissions apply.

Q: If I am not sure if a group would qualify for the Preferred rate class, how should I quote?

It is recommended that you quote Select rates.

Q: Is there an option where employers and employees can split the cost of premiums at a fixed percentage?

An employer must pay a base plan for it to be considered employer pay or to allow split billing.

Q: Is the 5 Years Plus \$1 Million rider available with simplified underwriting?

The 5 Years Plus \$1 Million rider would be considered outside of Simplified Underwriting Program options and would require full underwriting.

Q: Are policies and the group discount portable if an employee leaves the employer group?

The policies are fully portable and the discount would remain on the policy.

Q: How long is the open enrollment for eligible simplified underwriting applicants?

There is a one-time open enrollment of 60 days to get applications signed by applicants. We allow an additional two weeks after the end of the enrollment to get applications into John Hancock's Home Office. During this time the minimum participation requirement needs to be satisfied. All new hires and employees returning from a leave of absence must apply within 60 days of becoming eligible.

Q: Can I use a traditional retail application with Corporate Solutions applicants?

No. The Leading Edge Corporate Solutions state-specific multi-life application should always be used with Corporate Solutions applicants.

Q: If premiums will be paid by list bill (employer or voluntary pay), does the Advanced Payment Receipt need to be completed?

Yes, the APR must be completed for each applicant and the amount in the initial deposit field should be filled out as \$0.

Q: Whom do I contact if I have a question about Corporate Solutions?

John Hancock's Corporate Resource Line can assist you with all your Corporate Solutions questions and needs. Please contact us at 888-321-4LTC.

A Formula for Success

Employers are becoming increasingly aware of the need to plan ahead for long-term care. As that awareness grows, so does your opportunity to grow your LTC insurance business. Corporate Solutions Leading Edge will provide you, our valued distribution partners, with a cutting-edge program that addresses the full spectrum of employers' LTC needs. It will also help you differentiate yourself in a competitive LTC insurance market.

As a leader in LTC insurance with outstanding brand name recognition, John Hancock is committed to providing you with innovative, comprehensive, and competitive product solutions, unwavering producer support, and the claims experience and customer service that your clients deserve.

Choose John Hancock. Choose success.

Notes

Notes

Notes



LONG-TERM CARE
INSURANCE

For agent/broker use only. Not for use with the general public.
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.