

John Hancock

It's about independence.
And security.



John Hancock

Financial strength and stability

As with any insurance coverage, the protection that your policy provides is only as good as the carrier behind it. With John Hancock, your LTC insurance policy is backed by a company with financial strength ratings among the highest in the insurance industry.¹



In 2007 and 2008, John Hancock sold more LTC insurance than any other carrier in the United States.²

1. To view our most current financial ratings, please go to www.johnhancockLTC.com. Financial strength ratings measure the Company's ability to honor its financial commitments and are subject to change. The ratings are not an assessment or recommendation of specific policy provisions, premium rates or practices of the insurance company.
2. LIMRA International, Individual and Group LTC Insurance Survey results for YTD 2007 and 2008. Based on new premium sold through the individual and group markets, as well as 50% of sales through the Federal LTC Insurance Program.

Being financially secure — Living life the way you want

That's what independence is all about. But realizing your goals requires proactive planning, including taking into account how the need for long-term care can impact your financial security, your lifestyle, and your family's well-being.

Long-term care is the type of assistance people need on an ongoing basis, as the result of a physical or cognitive impairment that prevents them from performing normal daily activities such as eating, bathing, and dressing.

The impact of long-term care

National average cost for one year of nursing home care.	➔	\$75,000 ³
Annual projected cost for needing care in 30 years.	➔	\$250,000 ⁴
Projected cost for a three to five-year care event in 30 years.	➔	\$750,000– \$1,250,000 ⁵

You're probably not already covered

Many people mistakenly believe their long-term care needs are already covered, but long-term care assistance isn't typically paid for by health or disability insurance. In addition, government programs such as Medicare and Medicaid aren't designed to cover these costs.

By planning ahead today — with long-term care insurance — you'll take an important step toward helping to protect your future.

3. John Hancock Cost of Care Survey, conducted by CareScout, 2008.

4. Projected increase is based on a 4.1% rate of inflation as measured by the Consumer Price Index between 1978–2008.

5. Based on the John Hancock 2008 Cost of Care Survey and projected at the average rate of inflation of 4.1% between 1978–2008.

The time to prepare is now — While you're young and healthy

When it comes to long-term care planning, it's important to address your future needs sooner rather than later.

- Your age and health are key factors that will determine the cost of your long-term care insurance policy. The younger and healthier you are when you purchase your policy, the more affordable it will be.
- The coverage you buy for your future also protects you today. If an accident or illness were to occur when you are relatively young, owning a long-term care insurance policy would ensure you have coverage to help pay for the cost of your care.

Percentage of people over age 65 that will require long-term care services at some point in their lives.



70%⁶



6. U.S. Department of Health and Human Services, National Clearinghouse for Long-Term Care Information, www.longtermcare.gov, September 2008.

The benefits of long-term care insurance from John Hancock

A long-term care insurance policy helps protect your assets by providing you with a pool of money to help cover the cost of care. In addition, our long-term care insurance policies:

- Provide you with the ability to choose where to receive care — including your home, a facility, or in your community
- Reduce the burden of care that may often fall on family members
- Give you access to valuable support, including helping you obtain the right care, assistance with the claims process, and advice to help you and your family manage care decisions

With long-term care insurance from John Hancock, you can look to the future with confidence, knowing you've taken the right steps to help protect your assets and your family.

For more information, talk to your financial professional.



John Hancock

A name people know and trust

With a proud history of more than 145 years, and financial strength ratings among the highest in the insurance industry,¹ John Hancock is dedicated to providing you and your family with comprehensive coverage and compassionate support when you need it most.



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

Visit us at www.johnhancockLTC.com