




John Hancock

Think of it as independence.



LTC-3700 9/05
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Long Term Care Insurance



Living life the way you want to.

Making choices that are right for you — and your family. That's what independence is all about.

But the truth is, few of us have the financial resources to ensure our independence if we need ongoing care as we grow older. Or in the event of a serious illness, injury, or disability which can strike at any age. And while you can always count on your family for help, you want to be sure that the time you spend together is quality time.



Protect your retirement.

Over the course of a lifetime, you save and invest to reach many goals. A comfortable retirement. Travel. A second home. A legacy for your heirs or favorite charity.

By making long term care insurance part of your financial planning, you're taking an important step toward meeting those goals. Because your retirement plans center on making the most of life: relaxing with family and friends, enjoying hobbies, reflecting on a life well lived.

Don't let the high cost of long term care interfere with your plans and dreams.

FACT:

On average, one year in a nursing home or 24-hour home care can cost more than \$66,000 today.* In states such as New York, the costs can run as high as \$115,340.**

* Source: Congressional Budget Office, "Financing Long-Term Care for the Elderly," April 2004.

**Source: New York State Partnership for Long Term Care, 2003.

With costs increasing at about 4%[†] per year, this care could cost \$150,000 to \$250,000 per year in 20 or 30 years.

[†] Source: Based on a rate of inflation of 4.25% for nursing home costs according to the Bureau of Labor Statistics Consumer Price Index. Fitch IBCA, Duff & Phelps, "Long-Term Care: An Industry in Transition," January 18, 2002.

Not just financial support. Care planning expertise, advice, and resources.

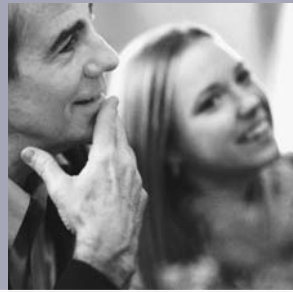
Financial assistance is not the only kind of support you need when you're faced with a long term illness or injury. For starters, you'll want a resource you can talk to about care in general. You'll also need an independent care coordinator who can help you design a plan of care that meets your needs and makes the most of your benefits.

**When you need care, you — and your family — should not have to go it alone.
It's important to have:**

- ▶ A plan of care
- ▶ Assistance with the claims process
- ▶ Advice regarding caregiving resources in your community
- ▶ Access to affordable care
- ▶ Resources to help you and your family manage the complexities of your care decisions

Quality time. For you and your family.

Distance, work, time, and other responsibilities may make it difficult for family and friends to do as much as they might like. By covering personal care assistance from licensed health care and home care professionals, long term care insurance relieves you of having to rely too much on your family for financial help or physical assistance. So the time you spend together can be more rewarding and enjoyable.



Long term care insurance. Important at any age.

It's wise to plan for long term care when you're young — and healthy. That's because a serious accident or debilitating illness can strike at any age. If something were to happen while you were young, you would want to ensure you had ample coverage, since most of us don't accumulate many assets until we're older. If it were to happen later in life, you'd want to be sure you could remain independent, protect your retirement assets, and maintain your family's well-being.

Many people mistakenly believe they are already covered.

Long term care insurance pays for personal assistance with activities such as eating, bathing, using the toilet, and moving around — or for supervision due to a cognitive impairment. This assistance is typically not covered by health or long term disability insurance. As for government programs, Medicare pays only for short periods of care and Medicaid only covers the very poor — those whose assets are at or below state-required levels.

FACT:

40% of people who need long term care are working adults between the ages of 18 and 64.

Source: America's Health Insurance Plans, "Guide to Long-Term Care Insurance," 2004.

The probability of losses in physical functioning increases with age — dramatically so for the population aged 65 and older.

Source: Congressional Budget Office, "Financing Long-Term Care for the Elderly," April 2004.



► **Sample Long Term Care Services and Costs**

Monthly home care costs for an individual residing in New York state:¹

8 skilled nursing visits per month (at \$150 per visit)	\$1,200
6 personal care aide visits per week (at \$22 per hour, 2 hrs.)	\$1,056
1 home delivered meal, 5 days a week (at \$5 per meal)	\$ 100
4 therapy visits per week (at \$120 per visit)	\$1,920
	TOTAL:
	\$4,276 per month
	\$51,312 per year

Many home care stays are followed by moves into assisted living facilities or nursing homes.

For example, if someone moves into a facility after receiving three years of home care, and stayed for the average length of 2½ years,² his or her long term care expenses would surpass \$300,000 (based on today's average costs). Over 30 years, these costs could triple.³

1. Based on a hypothetical situation. The cost of long term care services varies by provider and geographical location.
 2. U.S. Department of Health and Human Services, "The National Nursing Home Survey: 1999 Summary, National Center for Health Statistics," June 2002.
 3. Health Insurance Association of America, "Who Buys Long-Term Care Insurance in 2000?" October 2002.



John Hancock long term care insurance policies enable you to:

Get the support you need when you need care, including:

- ▶ A plan of care customized to your needs and preferences
- ▶ Access to a personal care coordinator, independent of John Hancock
- ▶ Discounts at thousands of care providers nationwide
- ▶ Quality information and reports on home health care providers, nursing homes, and assisted living facilities in your community
- ▶ Assistance with selection of providers most appropriate to your needs

Receive care in the place of your choice:

- ▶ Your home
- ▶ Adult day care center
- ▶ Hospice facility
- ▶ Nursing home
- ▶ Assisted living facility

Stay at home as long as possible with:

- ▶ Homemaker services⁴ (For example: shopping and cooking)
- ▶ Home safety checks⁵
- ▶ Home modifications (For example: wheelchair ramps)⁵
- ▶ 24-hour emergency medical response monitoring systems⁵

4. Homemaker services are services incidental to care received. Refer to state-specific sample policy for complete details.

5. Included as part of the built-in Stay at Home Benefit.

When you choose John Hancock, you are placing your trust in a company that:

- ▶ Has more than 140 years of experience providing a range of insurance products to meet every need
- ▶ Services more than 1 million⁶ long term care insurance policyholders
- ▶ Has kept its promises, paying more than \$1.4 billion⁷ in long term care insurance claims as of December 31, 2006
- ▶ A leading presence in long term care insurance, consistently ranking annually as one of the top carriers nationwide, with the financial strength ratings to prove it:

John Hancock Life Insurance Company	
S&P	AAA
Moody's	Aa1
A.M. Best	A++
Fitch	AA+
Ratings as of September 30, 2007	

Strength. Stability. Experience.

6. Based on John Hancock internal data as of May 31, 2007. Total includes individual, group, and the Federal Long Term Care Insurance Program.

7. Based on John Hancock internal claims data.



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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.

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

Visit us at www.johnhancocklongtermcare.com

Policy Series: LTC-03, BSC-03
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