

John Hancock.



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WORLDWIDE SPONSOR

It's about security. And your family.



LTC-3301 9/05

Long Term Care Insurance



There's so much you want to do:

Retire comfortably. Maintain your independence and financial security. Live life the way you and your family choose.

You are working hard to make that a reality. But it takes planning. And part of that planning means protecting the savings and investments you are accumulating to reach those goals.

Protect your independence. And your family's well-being.

Over the course of a lifetime, you save and invest to meet many goals. A comfortable retirement. Travel. Time with family and friends. By making long term care insurance part of your financial plan, you're taking an important step toward meeting those goals. Don't let the high cost of long term care interfere with your plans.

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On average, one year in a nursing home or 24-hour home care can cost more than \$66,000 today.¹ In some states, such as New York, the costs can run as high as \$115,340.²

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With costs increasing at about 4% per year,³ this care could cost \$150,000 to \$250,000 per year in 20 or 30 years.

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

2. New York State Partnership for Long Term Care, 2003.

3. Based on a rate of inflation of 4.25% of 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.

Long term care insurance. It's a women's issue.

No one likes to think about needing long term care. But people of all ages need the protection that long term care insurance buys. Especially women — because women tend to live longer and are more likely to reach an age where they require professional long term care.⁴

> Women face a 50% greater likelihood than men of entering a nursing home after age 65.⁵

> 72% of nursing home residents are women.⁶

While family and friends can always be depended upon to help — distance, work, time, and other responsibilities may make it difficult for them to do as much as they might like. That's why more and more women are incorporating long term care insurance into their financial plans.

4. Health Insurance Association of America, "Guide to Long-Term Care Insurance," 2004.

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

6. AARP Public Policy Institute, 2002.

Quality time. For you and your family.

Chances are you've had experience being a caregiver at some point in your life. So you know how demanding that role can be. By covering personal assistance from licensed health care and home care professionals, long term care insurance relieves you of having to rely too much on your family and friends for physical help. So the time you spend together can be more rewarding and enjoyable.

Care planning expertise, advice, and resources.

Financial support is not the only kind of support you need when you're faced with a long term illness or injury. It's also important to have:

- > a plan of care that meets your needs
- > assistance with the claims process
- > access to affordable care
- > caregiving advice for you and your family





John Hancock long term care insurance policies enable you to:

> Receive care in the place of your choice: your home, an adult day care center, an assisted living facility,⁷ hospice facility, or nursing home.

> Get the support you need when you need care, including a plan of care customized to your needs and access to an independent personal care coordinator.

> Stay home for as long as possible, with homemaker services⁸ (such as shopping and cooking), home modifications (such as wheelchair ramps), and home safety checks and monitoring systems.⁹

> Make the most of your benefits with care provider discounts, quality reports, and more.

FACT:

The quality of life for people with long term care needs depends on their ability to obtain care in an environment and manner they prefer.

Source: Georgetown University, Long-Term Care Financing Project, May 2003.

7. Residential care facility in CA.

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

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

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

- > More than 140 years of experience providing a range of insurance products to meet every need.
- > A leading presence in long term care, consistently ranking annually as one of the top carriers nationwide, and servicing more than 894,000¹⁰ long term care insurance policyholders.
- > A history of promises kept, paying more than \$1 billion¹¹ in long term care insurance claims.
- > Strong financial stability.
- > Financial strength ratings among the highest in the industry.

John Hancock Life Insurance Company	
S&P	AA+
Moody's	Aa2
A.M. Best	A++
Fitch	AA+
Ratings as of September 29, 2005	

Strength. Stability. Experience.

10. Based on John Hancock internal data as of August 31, 2005. Total includes individual, group, and the Federal Long Term Care Insurance Program.

11. Based on John Hancock internal claims data as of August 31, 2005.



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

Visit us at www.johnhancocklongtermcare.com

Policy Series: LTC-03, BSC-03
LTC-02, BSC-02

In Idaho: LTC-03 ID, BSC-03 ID

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