

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

Product <sup>1</sup>	John Hancock   Leading Edge	Custom Care II	FamilyCare II
<b>Product Description</b>	A competitively priced, comprehensive LTCI product that offers innovative features and benefits in a streamlined design. Clients can receive care at home or in a facility.	A comprehensive LTCI product combining innovation, rich built-in benefits, and unique optional riders. Clients can receive care at home or in a facility.	The first multi-generational LTCI of its kind. It provides coverage for up to four family members on a single policy. It's available as a rider on Custom Care II.
<b>Client Profile</b>	<ul style="list-style-type: none"> <li>▶ Ages 45–75</li> <li>▶ Baby boomers looking for comprehensive coverage with affordable inflation protection and services that help them provide care for others before needing care themselves</li> </ul>	<ul style="list-style-type: none"> <li>▶ Ages 55–75</li> <li>▶ Pre-retirees and retirees who prefer comprehensive LTCI protection with more built-in features and optional riders</li> </ul>	<ul style="list-style-type: none"> <li>▶ Ages 40–75</li> <li>▶ Clients who are concerned they will not use benefits, or couples looking for affordable comprehensive coverage, or who want to cover their parents and/or family members on the same policy</li> </ul>
<b>Issue Ages</b>	▶ 18–79	▶ 18–84	▶ 18–79
<b>Benefit Periods</b>	▶ 3, 5, or 5 Years Plus \$1 Million	▶ 2, 3, 4, 5, 6, 10 Years, or Lifetime	▶ 4, 5, 6, or 10 Years
<b>Elimination Periods</b>	▶ 100 days	▶ 30, 60, 90, 180, or 365 days	▶ 30, 60, 90, 180, or 365 days
<b>Built-in Features</b>	<ul style="list-style-type: none"> <li>▶ Choice of daily or monthly benefits</li> <li>▶ Bed Hold and Respite Benefits</li> <li>▶ Additional Stay at Home Benefit</li> <li>▶ Lifestyle Benefits</li> <li>▶ Total Homemaker Benefits</li> <li>▶ Advantage Provider Program</li> <li>▶ Caregiver Support Services</li> <li>▶ Hospice Care (not subject to EP)</li> <li>▶ Voluntary Care Coordination</li> <li>▶ Coordination of Benefits</li> <li>▶ Waiver of Premium</li> <li>▶ International Coverage</li> <li>▶ Contingent Nonforfeiture</li> <li>▶ No provider qualifications for home care</li> <li>▶ Discounts: partner/spouse, family, preferred health, Sponsored Group</li> <li>▶ Limited pay options</li> </ul>	<ul style="list-style-type: none"> <li>▶ Choice of daily or monthly benefits</li> <li>▶ Bed Hold and Respite Benefits</li> <li>▶ Stay at Home Benefit</li> <li>▶ Advantage Provider Program</li> <li>▶ Care Advisory Services</li> <li>▶ Hospice Care</li> <li>▶ Coordination of Benefits</li> <li>▶ Waiver of Premium</li> <li>▶ International Coverage</li> <li>▶ Contingent Nonforfeiture</li> <li>▶ Discounts: partner/spouse, family, preferred health, Sponsored Group</li> <li>▶ Limited pay options</li> </ul> <p>For people under 65:</p> <ul style="list-style-type: none"> <li>▶ Double Coverage for Accidents Benefit</li> <li>▶ Return of Premium</li> </ul>	<ul style="list-style-type: none"> <li>▶ Choice of daily or monthly benefits</li> <li>▶ Bed Hold and Respite Benefits</li> <li>▶ Stay at Home Benefit</li> <li>▶ Advantage Provider Program</li> <li>▶ Care Advisory Services</li> <li>▶ Hospice Care</li> <li>▶ Coordination of Benefits</li> <li>▶ Waiver of Premium</li> <li>▶ International Coverage</li> <li>▶ Contingent Nonforfeiture</li> <li>▶ Discounts: partner/spouse, family, preferred health, Sponsored Group</li> </ul>
<b>Optional Benefits</b>	<ul style="list-style-type: none"> <li>▶ Zero-Day Elimination Period for Home Health Care and Adult Day Care Rider</li> <li>▶ SharedCare Rider</li> <li>▶ Nonforfeiture Rider</li> </ul>	<ul style="list-style-type: none"> <li>▶ SharedCare Rider</li> <li>▶ Additional Cash Benefit</li> <li>▶ FamilyCare II Benefit</li> <li>▶ Waiver of Home Care Elimination Period</li> <li>▶ Survivorship and Waiver of Premium Benefit</li> <li>▶ Restoration of Benefits</li> <li>▶ Nonforfeiture</li> <li>▶ Enhanced Return of Premium Upon Death Benefit</li> </ul>	<ul style="list-style-type: none"> <li>▶ FamilyCare II Benefit is a rider to the Custom Care II policy and can be combined with these riders: <ul style="list-style-type: none"> <li>– Additional Cash Benefit</li> <li>– Waiver of Home Care Elimination Period</li> <li>– Nonforfeiture</li> </ul> </li> </ul>
<b>Inflation Options</b>	<ul style="list-style-type: none"> <li>▶ Automatic Inflation Coverage</li> <li>▶ 5% Compound Guaranteed Purchase Inflation (GPO)<sup>2</sup></li> </ul>	<ul style="list-style-type: none"> <li>▶ Enhanced GPO Inflation</li> <li>▶ 5/5% Simple Inflation</li> <li>▶ 5/3% Compound Inflation</li> <li>▶ 5/5% Compound Inflation</li> </ul>	<ul style="list-style-type: none"> <li>▶ 5/5% Simple Inflation</li> <li>▶ 5/3% Compound Inflation</li> <li>▶ 5/5% Compound Inflation</li> </ul>

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

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

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