



Experience, Innovation, and Integrity — these John Hancock qualities form the building blocks for our new long-term care insurance policy, Custom Care II. It's a policy that truly meets the unique and evolving needs of individuals and their families — at every stage of life.

Custom Care II simplifies the decision-making process by offering built-in benefits that are key to comprehensive care. At the same time, this policy offers the flexibility to choose additional benefits that address your unique needs. And it makes it easy for you to elect the precise combination of long-term care insurance benefits that are right for you.

Whether you want benefits paid on a monthly or daily basis, Custom Care II covers a greater variety of your needs. With enhanced home care protection, as well as traditional coverage in assisted living facilities or nursing homes, this policy helps you get the support you need to stay at home. And with unprecedented family care<sup>1</sup> options, Custom Care II allows multiple family members to share the benefits of a single policy.

Custom Care II provides comprehensive long-term care coverage for all stages of life. With a rich range of benefits and features, this policy focuses on the reality of long-term care — that it's a personal issue that affects the entire family.

1. Available through the purchase of the FamilyCare II Benefit. Not available in CT, LA, and PA.

### **access to benefits**

You are eligible for benefits under the Custom Care II policy when you need substantial (standby or hands-on) assistance with two activities of daily living, which include bathing, continence, dressing, transferring, toileting, and eating — or when you need substantial supervision due to a cognitive impairment. The policy covers skilled, intermediate, and custodial care received at home or in an adult day care center, assisted living facility, or nursing facility.

As with all tax-qualified long-term care insurance policies, a licensed health care practitioner must certify that you need substantial assistance with the activities of daily living for a period expected to last 90 days, or that you need substantial supervision due to a cognitive impairment.

### **John Hancock — a leader in long-term care insurance**

When it comes to long-term care insurance, you want to be sure that the company behind your policy will be there for you well into the future.

Established 140 years ago, John Hancock is a pioneer in the long-term care insurance field, issuing our first policy in 1987. Today, we service more than 400,000 long-term care insurance policyholders. Along with our subsidiaries, we have more than \$139 billion in assets under management as of June 30, 2003, making us one of the country's largest and most respected insurance providers. With our tradition of financial stability and product innovation, we have the expertise, products, and services to help meet your needs.

## Core Policy Building Blocks

### ★ Long-Term Care Insurance (LTCI) Benefit

Select the benefit amount you would like to cover your long-term care needs. Choose a Monthly or Daily LTCI Benefit:

Monthly Benefit Options: \$1,500–\$15,000 in \$100 increments. If age 80–84, select \$1,500–\$7,500 in \$100 increments.

Daily Benefit Options: \$50–\$500 in \$10 increments. If age 80–84, select \$50–\$250 in \$10 increments.

### ★ Benefit Period

Choose the minimum period you would like your benefits to last: 2 years; 3 years; 4 years<sup>2</sup>; 5 years<sup>2</sup>; 6 years<sup>2</sup>; 10 years<sup>2</sup>; Lifetime<sup>2</sup>

To determine your policy limit (pool of money), multiply your selected Daily or Monthly Benefit by the number of days or months in your Benefit Period.

### ★ Elimination Period<sup>3</sup>

Choose the number of days that you elect to pay before your policy benefits begin: 30<sup>2</sup>, 60<sup>2</sup>, 90, 180, or 365 days.

Your Elimination Period must be satisfied only once during the life of your policy. If you receive care at home one or more days per week, seven days in that week will be applied toward satisfying your Elimination Period.

### ★ Inflation Protection

You can elect to build an annual benefit increase into your policy to keep up with rising long-term care costs. Choose one of the following:

### Enhanced Guaranteed Purchase Option<sup>4</sup>

**(GPO):** Available every three years if you do not choose one of the simple or compound inflation options. GPO provides an offer to increase your Daily or Monthly Benefit and your Policy Limit by either 5%, 10%, or 15% of the original amount without evidence of insurability. You will also have a one-time option to change your inflation protection to 5% compound at age 65 without any evidence of insurability.

**5/5% Simple Inflation:**<sup>5</sup> Each year, both your Daily or Monthly Benefit and your Policy Limit will increase by 5% on a simple basis.

**5/3% Compound Inflation:** Each year, your Daily or Monthly Benefit will increase by 5% and your Policy Limit will increase by 3% on a compounded basis.

**5/5% Compound Inflation:** Each year, your Daily or Monthly Benefit and your Policy Limit will increase by 5% on a compounded basis.

### ★ Payment Options<sup>6</sup>

In addition to the traditional options, you may choose a 10-pay or a Paid-up at 65 option (available up to age 55), whichever meets your needs.

## Premium Discounts<sup>7</sup>

### ★ Partner Discount<sup>8</sup>

Your policy premium will be reduced by 15% if you have a partner and by 30% if both you and your partner have applied and both of you are approved for coverage.

### ★ Family Discount<sup>9</sup>

When you and two other family members own separate John Hancock individual long-term care insurance policies, you will receive a 5% discount.

2. Not available to ages 80–84.

3. The 180- and 365-day Elimination Periods are not available in CT, GA, SD, and VT. In GA, a 90-day nursing home/60-day home health care Elimination Period is available.

4. GPO offers are available through age 90 if no benefits are paid in the 2 years prior to the option date. There's no age limit on GPO offers in CT, DE, and IN. In CT and DE, GPO is allowed, but after 2 refusals no more offers are made. In IN, GPO is allowed, but after first refusal no more offers are made.

5. The simple inflation option is not available in DE. A simple increase option is available in OH.

6. Not available in NJ. Not available with the Guaranteed Purchase Option or the Survivorship and Waiver of Premium Benefit. In TN, you must select the Nonforfeiture benefit along with a payment option.

7. You may also qualify for a 15% good health discount. The combination of the good health and partner discounts is limited to 40% per individual.

8. Partners include policyholders who: are married; have lived with a family member of the same generation (sibling or cousin) for at least five years; or have lived with a same-sex or different-sex partner for at least five years. The Partner Discount is not available in LA.

9. Not available in LA, NJ, or SD.

### Partner Coverage<sup>11</sup>

★ **SharedCare<sup>12</sup>**

This feature allows you to use your partner's benefits when yours are exhausted. If one of you dies, the surviving partner's benefits will increase by the deceased partner's remaining benefit dollars. The surviving partner's premium will be reduced by the cost of the SharedCare benefit.

★ **Survivorship and Waiver of Premium Benefit<sup>13</sup>**

When both partners have held a policy for 10 years without using it and one partner accesses benefits, the other partner's premium is waived. If one partner dies, the surviving partner will not have to pay any future premium.

★ **Enhanced Return of Premium<sup>14</sup>**

This feature enhances the built-in Return of Premium benefit, enabling your beneficiary to receive a benefit equal to your total premiums paid, less any long-term care benefits paid, regardless of your age at death.

### Enhanced Home Care

★ **Waiver of Home Care Elimination Period<sup>15</sup>**

If you receive home health care, hospice care in your home, or adult day care, your Elimination Period will be waived.

★ **Additional Cash Benefit<sup>16</sup>**

This benefit is a separate pool of funds that assists you in staying at home. The cash benefit is equal to 15% of your Monthly Benefit or 4.5 times your Daily Benefit, and can be used to pay for a variety of long-term care expenses while you are receiving home health care. Benefits received may create a taxable event. Please consult your tax adviser.

### Benefit Preservation

★ **Restoration of Benefits<sup>17</sup>**

Your full policy limit can be restored once if you have been receiving benefits and then recover, and need no care or treatment for 180 days.

★ **Nonforfeiture**

If you stop paying your premium after the third year, your past premiums will still be available to pay for services.<sup>18</sup>

### more built-in benefits

#### Expanded Care Choices

★ **Stay at Home Benefit**

This benefit is in addition to your core long-term care coverage (which covers you at home or in a facility) and provides extra funds to pay for home modifications, durable medical equipment, caregiver training, home safety checks, provider care checks, and medical alert systems. The amount available for this benefit is equal to the Monthly Benefit selected (or 30 times the Daily Benefit selected) on a lifetime basis. This benefit is not subject to the Elimination Period, and Stay at Home benefits paid do not count toward the Elimination Period. This benefit does not reduce your policy limit.

★ **Care Advisory Services**

You can select an independent professional of your choice to assist you in determining the care and treatment that's right for you. This benefit is available to you up to the Care Advisory Services amount. This amount is equal to 1/3 of the Monthly Benefit selected or 10 times the Daily Benefit selected per calendar year. This benefit can be paid before the Elimination Period is satisfied. Care Advisory Services benefits paid do not count toward the Elimination Period. This benefit does not reduce your policy limit.

10. Premium will vary with choice of benefits.

11. In LA and MD, these benefits are restricted to married spouses.

12. Not available with the Lifetime Benefit Period or to ages 80–84. In AZ and NH, available only with the 4-, 5-, 6-, or 10-year Benefit Period.

13. Not available with Limited Pay options or the Guaranteed Purchase Option. Not available in WA.

14. Not available with SharedCare, or to ages 80–84.

15. This benefit will not be paid under the International Coverage benefit. Not available with the 180- or 365-day Elimination Period. Not available to ages 80–84. Not available in OR.

16. Not available in CT or OR.

17. Not available with 2-Year, 10-Year, or Lifetime Benefit Period, or to ages 80–84. Benefits can be restored only once over the lifetime of the policy.

18. First year with Limited Pay payment options.

★ **Respite Care Benefit**

Respite care is short-term care designed to provide temporary relief to the primary caregiver. We will pay for respite care up to 21 days per calendar year. This benefit is payable during your Elimination Period but does not reduce the number of days in your Elimination Period. This benefit reduces your policy limit. Once you have satisfied your Elimination Period, if you need respite care it will be covered under your LTCI Benefit.

★ **Bed-Hold Benefit**

Your room will be reserved if you need to temporarily leave the facility for any reason. This benefit pays to reserve your room up to 60 days per calendar year. This benefit reduces your policy limit.

★ **International Coverage<sup>19</sup>**

Receive 100% coverage up to your Daily or Monthly LTCI Benefit amount for care anywhere in the world for up to one year.

**Maximized Value**

★ **Waiver of Premium<sup>20</sup>**

Your premiums will be waived once you satisfy your Elimination Period and begin receiving benefits. They will continue to be waived until benefits are no longer payable or your policy ends.

★ **Care Provider Discounts**

Our *Advantage List* stretches your benefits with provider discounts from thousands of long-term care providers throughout the country.

★ **Free-Look Period<sup>21</sup>**

You have 30 days to review your policy. If you decide it's not for you, simply return it to John Hancock and we will refund 100% of your premium.

★ **Contingent Nonforfeiture**

If you do not choose the optional Nonforfeiture benefit (see optional features), the feature will be included with your policy. If you lapse your policy due to a premium increase, you will have the right to reduce your policy benefits so that your premium payments are not increased, or convert your coverage to paid-up status, under which no further payments are due.

**Added Benefits for Under Age 65**

★ **Double Coverage for Accidents Benefit<sup>22</sup>**

If your claim is the result of an accidental injury that occurs prior to age 65, we will cover actual long-term care expenses up to two times your current Daily or Monthly Benefit for the entire duration of the claim. Benefits paid in excess of the Daily or Monthly Benefit will not be deducted from your policy limit. This benefit is subject to additional underwriting at time of application.

★ **Return of Premium**

This built-in benefit enables your beneficiary to receive a benefit equal to total premiums paid less any long-term care benefits paid, if you die prior to age 65.

19. All services covered except Stay at Home Benefit, Care Advisory Services, Respite Care Benefit, or Double Coverage for Accidents Benefit.

20. Does not apply to the Stay at Home Benefit, the Respite Care Benefit, or Care Advisory Services.

21. Policy is guaranteed renewable. (Your rates can go up only if they are increased for everyone in your rate class.) The policy offers a 65-day grace period for the late payment of premiums.

22. Not available with the Lifetime Benefit Period. Not available to applicants ages 65 and older.



The long-term care insurance policy describes coverages under the policy, exclusions and limitations, what you must do to keep your policy in force, and what would cause your policy to be discontinued. Please contact the licensed agent or John Hancock for more information, costs, and complete details on coverage.

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.

Policy Series LTC-03  
(In Idaho: Policy Form LTC-03 ID)  
(In North Carolina: Policy Form LTC-03 NC)  
(In Oklahoma: Policy Form LTC-03 OK)