



Independence. It takes planning.





Maintaining your independence. Living life the way you — and your family — choose.

It's what we all want. But it takes planning. Because few of us have the financial resources to pay for the ongoing care we might need in the event of a serious illness, injury, or disability. 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 future. And your family's well-being.

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

> 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

> 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. Important at any age.

A serious accident or debilitating illness can strike at any age.

> It can happen when you're young: 40% of people who need long term care are working adults between the ages of 18 and 64.⁴

> The probability of losses in physical functioning increases with age — dramatically so for the population aged 65 and older.⁵

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 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 Medicaid⁶ only covers the very poor — those whose assets are at or below state-required levels.

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

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

6. Medi-Cal in CA.

Quality time. For you and your family.

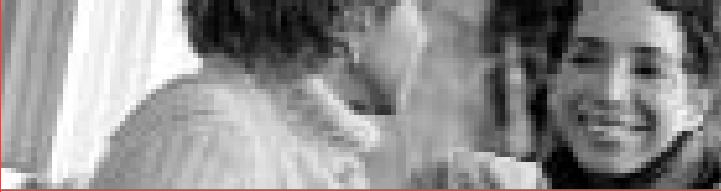
By covering personal assistance from licensed health care and home care professionals, long term care insurance relieves you of having to rely too much on your family and friends for physical help. So the time you spend together can be more rewarding and enjoyable.

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





Act now. Your age and health make a difference.

Protect your financial security, while you are healthy enough to qualify for coverage. Your premiums are based on your age and health when you apply. Therefore, the younger and healthier you are, the more affordable your insurance can be.

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 on facilities, and more.

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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In Oklahoma: LTC-03 OK 10/03, BSC-03 OK 10/03

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In California: LTC-02 CA, LTC-02 CAP