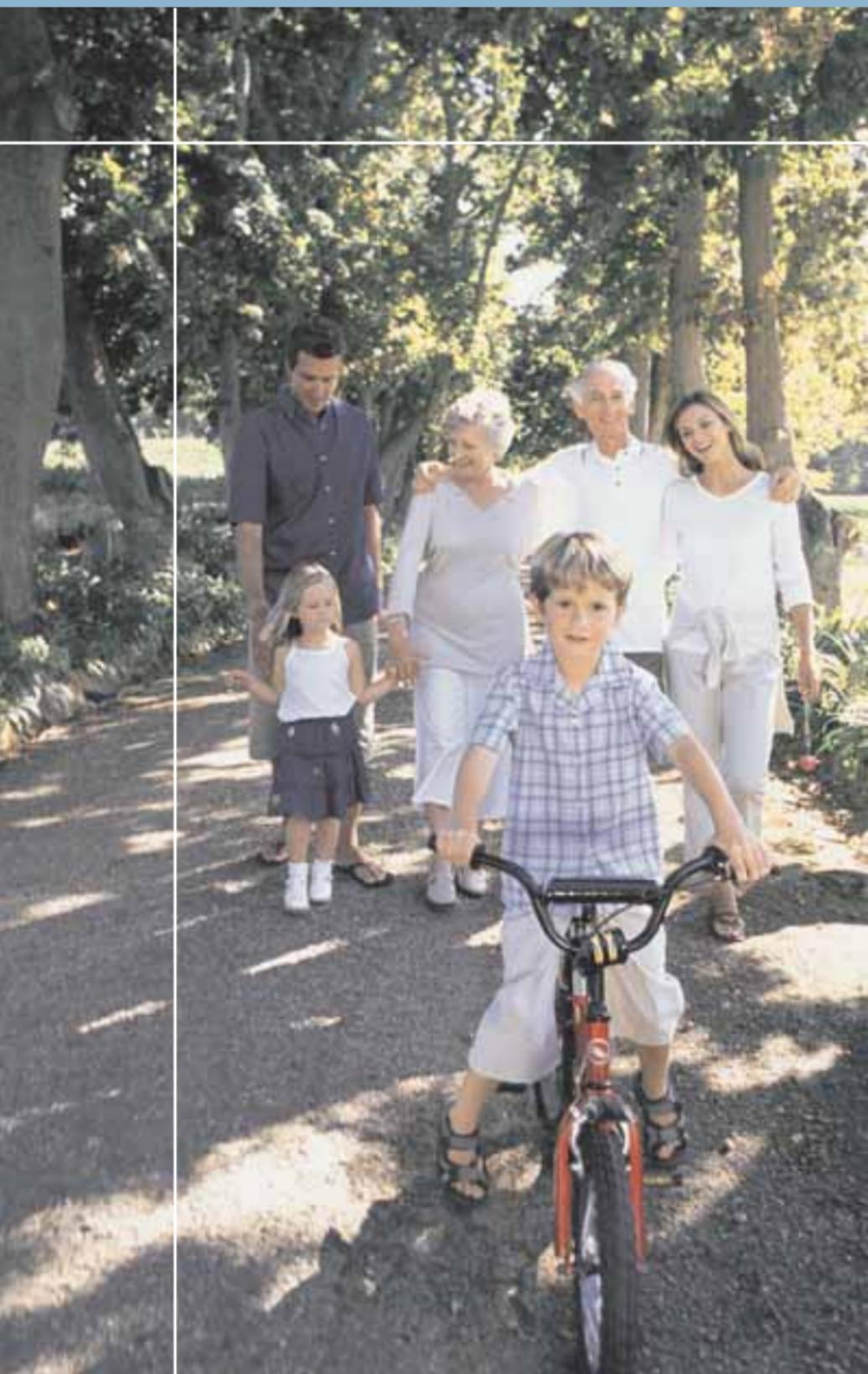


John Hancock

A plan for tomorrow that
takes care of you today.





Your partner in care.

Long term care insurance is designed to help people cover the high costs of long term care. But at John Hancock, it's much more than that.

A John Hancock long term care (LTC) insurance policy represents a promise — to provide the best and most comprehensive help, support, and services, when and where you need care.

With in-depth expertise in the long term care market, John Hancock has become a leader in building innovative products that address trends in long term care services and the evolving needs of people who will require those services.

If the day comes when you need long term care, you can feel confident that John Hancock will be there when you and your family need us most.

John Hancock | Leading Edge

Leading Edge is the industry's most innovative LTC insurance product to date. It's designed to provide affordable coverage that helps protect your assets and quality of life, keeps pace with the rising cost of care, and most of all helps to maintain your family's quality of life. The benefits that make *Leading Edge* stand out include:

- ▶ Complete support when you need care, including a simple claims process
- ▶ Caregiver support in the event you have to provide care for others before needing care yourself
- ▶ Important benefits and services to help you stay at home for as long as possible
- ▶ A smart, cost-effective approach for your coverage to keep pace with inflation
- ▶ Affordable extra protection for those concerned about outliving their financial resources

With all these features and more, *Leading Edge* is designed to meet your needs and exceed your expectations — not just today, but well into the future.



Support when *you* need care.

Leading Edge provides coverage in many long term care settings, including the home, adult day care centers, assisted living facilities (ALFs), nursing homes and hospice facilities. But it also provides a variety of valuable support services that are so critical when a person needs care, including:

A Simple Claims Process

Just contact us by phone to get started. Almost no paperwork is required.

Assistance from a Professional Care Coordinator

An experienced care professional, independent of John Hancock, will work with you and your family to discuss your care needs and preferences.

A Customized Plan of Care

A comprehensive plan of care will be designed based on your — and your family's — preferences and needs.

Advantage Provider Program

Through a partnership between John Hancock and CareScout, this program provides you with a variety of valuable services at no additional cost. These include **provider discounts** and **quality information and reports** on thousands of care providers nationwide, and a care advocate who will provide **advice** and work on your behalf to identify care providers that are most appropriate to your needs.



Support when you're the *caregiver*.

John Hancock recognizes that, long before you might need care, you may need to provide care for other family members¹. To assist you during this stressful time and help ensure that your loved ones get the care they need, your John Hancock *Leading Edge* policy offers innovative **Caregiver Support Services**. These include:

- ▶ Personalized telephone and website assistance regarding caregiving questions or concerns you may be experiencing
- ▶ Access to quality reports and ratings on a range of nursing home and assisted living facilities nationwide
- ▶ Exclusive provider discounts and care advisory services for your family members, which may enable them to save anywhere from 7% to 35% on the cost of long term care provider services

1. Family members include grandparents, parents, parents-in-law, step parents, step parents-in-law, brothers, sisters, and children (including adopted and fostered) of the policyholder.



Helping you stay at home longer

Leading Edge covers care in all appropriate care settings. But for those who prefer home-based care, *Leading Edge* also provides additional benefits — at no extra cost — to help make that possible.

Total Homemaker Services² expands your home health care coverage to include non-medical support services such as laundry, meal preparation, paying bills, and supervision of self-administered medications.

Additional Stay-at-Home Services³ further extend your coverage by paying for home modifications, home safety checks, durable medical equipment, and more.

2. This benefit reduces your Total Pool of Money and is subject to the Elimination Period.

3. The amount available for this benefit is equal to the Monthly Benefit selected (or 30 times the Daily Benefit selected) on a lifetime basis and is not subject to the Elimination Period.

Strength and stability you can rely on

With more than 140 years of experience providing a range of insurance products to meet every need, John Hancock possesses the strength and stability you're looking for. With more than 912,000 policy holders and over \$1 billion in LTC insurance claims paid,⁴ John Hancock is among the highest-rated insurance companies for financial strength.⁵

John Hancock Life Insurance Company ⁵	
S&P	AA+
Moody's	Aa2
A.M. Best	A++
Fitch	AA+
Ratings as of December 31, 2005	

John Hancock — In it for the long term

When it comes to long term care insurance, you may not need long term care services until decades after you purchase your policy. You want to make sure that the company behind your policy is in it for the long term.

With a John Hancock long term care insurance policy, you can feel confident we'll be with you every step of the way.

4. Based on John Hancock internal data as of December 31, 2005. Total includes individual, group, and the Federal Long Term Care Insurance Program.
5. Ratings for John Hancock Life Insurance Company as of December 31, 2005. The ratings refer only to the overall financial status of the company, and are not a recommendation of the specific policy provisions, rates or practices of the insurance company.



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

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.

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.

Policy Series: LTC-06
In Idaho: LTC-06 ID
In North Carolina: LTC-06 NC
In Oklahoma: LTC-06 OK