



Reminder: Essential Care II will be discontinued in approved *Leading Edge* states on October 31, 2006

THE LATEST JOHN HANCOCK NEWS AND IDEAS TO GROW YOUR LTC INSURANCE BUSINESS

In order to simplify our product offerings, effective October 31, 2006, we will no longer offer the Essential Care II product in the states that have approved our new LTC insurance product, *Leading Edge*. Below is a list of the states where Essential Care II will be discontinued at the end of October 2006. Please note that John Hancock's Custom Care II continues to be available in all states (Custom Care in California and Florida).

Administrative Information

Essential Care II applications (LTC-2721 and state versions) must be dated no later than October 31, 2006, and received in the home office by November 17, 2006.

Leading Edge approved states effective October 2, 2006.

Alabama	Kentucky	New Hampshire	South Dakota
Arizona	Louisiana	New Mexico	Tennessee
Colorado	Michigan	New York	Utah
Delaware	Minnesota	Nevada	Virginia
District of Columbia	Mississippi	Ohio	Washington
Idaho	Missouri	Oklahoma	Wisconsin
Iowa	Montana	Oregon	West Virginia
Kansas	North Dakota	Rhode Island	Wyoming
Maine	Nebraska	South Carolina	