



Introducing the new Custom Care II California/California Partnership LTCI Portfolio and New Sponsored Group Marketing Materials

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

We are pleased to introduce our newest long term care (LTC) insurance product portfolio — **Custom Care II California** and **California Partnership** — and new materials to help you market the popular **Sponsored Group Discount Program!** This new California portfolio offers comprehensive, more affordable LTC insurance coverage, a broader range of home care options, and valuable caregiving and care planning support for today's policyowners. We are sure you will find that the new California LTC insurance portfolio will help you access the Baby Boomer market and expand your sales in existing LTC insurance markets.

Read this article for the following information:

- **Highlights of Custom Care II California/ California Partnership**
- **California Marketing Materials**
- **Sponsored Group Discount Program Marketing Materials**
- **Applications and Required Forms**
- **Producer and Partnership Training**
- **Illustration Systems**
- **Administrative Information**

Custom Care II California and California Partnership Highlights

- **Caregiver Support Services Benefit** — This new benefit offers advice, resources and discounts to policyholders *and* their uncovered family members — addressing the fact that many Baby Boomers and even seniors will be called to care for someone else before they need care themselves.
- **New Enhanced Home & Community-Based Care Rider** — This optional rider offers two benefits — a Zero-Day Elimination Period for Home and Community-Based or Hospice Care, as well as an Additional Stay at Home Benefit that extends care coverage by paying for home modifications.
- **Shared Care Rider with the 10-year Benefit Period** — This popular benefit allows clients to use their partner's benefits once theirs are exhausted.
- **Built-in Return of Premium** — Should the policyholder die before age 65 their beneficiary will receive a benefit equal to total premiums paid less any benefits paid.
- **The ability to convert to inflation at age 65 with no underwriting¹** — Clients who opt for no inflation protection have a one-time option at age 65 to add 5% simple or compound inflation with no underwriting.

¹ Not available with the Custom Care II California Partnership plan. Not available if any benefits have been payable during the two-year period prior to the date this offer is made.

- **Pay by credit card on all modes** — This capability offers ultimate convenience for your clients and allows them to earn extra miles and bonus points toward their favorite MasterCard or VISA programs. It is even available to clients on Limited Pay plans.
- **Preferred underwriting with an additional benefit period** — Expanded guidelines allow your clients to receive preferred underwriting (if they qualify) on the Lifetime Benefit Period.
- **Sponsored Group Discount Program Marketing Support** — A range of employer/association and employee/association materials are now available to help you market LTC insurance. Many of these new pieces are also available to co-brand.

With a more attractive price point, a range of boomer-oriented benefits, and a name your clients know and trust, John Hancock's new Custom Care II California portfolio can help you sell with success in an increasingly competitive LTC insurance market.

California Marketing Materials

The following is a list of materials that will help you learn about and market Custom Care II California/California Partnership, and the Sponsored Group Discount Program. Launch kits for each will be available for a limited time, please reference the following form numbers when ordering: California Portfolio Kit: LTCKIT-4135CA; California Sponsored Group Program Kit: LTCKIT-3199CA. As additional materials are approved by the California Department of Insurance we will notify you via LTC Newslink.

Highlights of California Marketing Materials

| Producer Tools | Form # | Description |
|---------------------------------------|--------------|--|
| Product and Marketing Guide | LTC-4722CA | This comprehensive guide includes detailed information on the new products, such as features, benefits, and a "how to" section positioning the products and riders in specific sales situations. |
| Collateral Guide | LTC-4732CA | Provides a complete list of marketing materials and information on how to access them. Download only. |
| Recruiting Flier | LTC-4110 | Customize this flier with your contact information to get the news out to brokers about the new California product portfolio. Download only. |
| Training Presentation | LTC-4723CA | Provides insight into the CCII CA and CA Partnership products with a review of benefits, features, and competitive positioning. Download only. |
| Consumer Materials | | |
| Consumer Overview Brochure | LTC-4700CA | A needs-based brochure that highlights the key messages about LTCL, including protecting retirement, independence, more than financial support, and quality time with family. |
| CC II California Product Brochure | LTC-4701CA | Describes the benefits and features of CCII CA. |
| CC II CA Partnership Product Brochure | LTC-4701CAP | Describes the benefits and features of CCII California Partnership. |
| Boomer Target Market Brochure | LTC-4302CA | A needs-based brochure that focuses on the key messages that resonate with the Boomer market. It can be used as a presentation or prospecting tool. |
| Gay & Lesbian Target Market Brochure | LTC-3304CA | A needs-based brochure that focuses on the key messages that resonate with the Gay and Lesbian market. It can be used as a presentation or prospecting tool. |
| Gay & Lesbian Prospecting Letter | LTC-DM3788CA | A customizable prospecting letter that gets the attention of the Gay and Lesbian Community with hard-hitting messages about LTCL. Offers the "Shopper's Guide to LTCL." Download only. |

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| Advantage Provider Program Brochure | LTC-4069CA | Presents the benefits of this unique program, which provides clients with information and discounts on more than 90,000 providers nationwide. |
| Testimonial Brochure | LTC-3067 | A brochure that features testimonials from a number of John Hancock LTCI policyholders and their families speaking about the value of a John Hancock LTCI policy. |

Highlights of California Sponsored Group Discount Program Marketing Materials

| Kit Components | LTC Code | Replaces |
|-----------------------------------|--|--------------------------------|
| Getting Started | | |
| Approval Process Worksheet | LTC-3189 | |
| Information Worksheet | LTC-3190 | LTC-1469 |
| Facts-at-a-Glance | LTC-3194 | LTC-1371 |
| Sample Acknowledgement Letter | LTC-3191 | |
| Marketing Plan Template | LTC-3193 | |
| Membership Verification Form | LTC-3192 | LTC-1609 |
| SGDP Producer Guide | LTC-3172 | |
| SGDP Collateral Guide | LTC-3176 | |
| SGDP Presentation Folder | LTC-3185 | LTC-1461 |
| For Employers/Associations | | |
| Prospecting Letters | LTC-DM3120-21 | LTC-ERDM 1-6 |
| SGDP Coversheet | LTC-3167A | |
| Advertisement | JHAD 191C2 (employer), JHAD 191C2A (association), JHAD 558 | JHAD191C2 ed. 9/03 JHAD 558 |
| Pre-Approach Brochure | LTC-3114 | LTC-1114 |
| Presentation Inserts | LTC-3162A-E | LTC-1762A-E |

| For Employees/Members | | |
|------------------------------|---|------------------------------------|
| Pre-Approach Brochure | LTC-3139KIT CA | LTC-1139CA |
| Envelope Stuffer | LTC-3140KIT CA | LTC-1711CA LTC-1712CA |
| Announcement Letters | LTC-DM3123ECA/3125ECA (employer) LTC-DM3124ACA/3126ACA (association) | LTC-DM35E-39ECA LTC-DM35A-40ACA |
| Reply Mailer | LTC-3160KIT CA | LTC-1457 |
| Postcard | LTC-3150KIT CA | New |

Applications and Required Forms

The California Custom Care II Application Booklets (LTC-2720CA and LTC-2720CAP) each contain a detailed instruction checklist on completing the application package, as well as a HIPAA Medical Authorization form, outline of coverage, HICAP notice, and all other additional required forms. The California Partnership Application Booklet includes Partnership-required forms such as “Before You Buy” and “What Happens When LTC Costs Rise.”

Training

Learning more about the California Custom Care II portfolio is easy with the following training tools:

- **CA Portfolio Online Flash Presentation** — A flash tool to share with producers, this 1-minute presentation provides a high-level overview of the Custom Care II California products, features, and benefits. View: http://www.jhltc.com/assets/files/ca_ecommercial/jhltc_cc_caliport_v1.htm

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- **CA Portfolio Producer Product and Marketing Guide (LTC-4722CA)** — A comprehensive guide that includes detailed information on the Custom Care II California product portfolio, such as features, benefits, and administrative information.
- **CA Portfolio Training Presentation (LTC-4723CA)** — A PowerPoint presentation that explains the benefits and features of the new California product portfolio.
- **SGDP Producer Guide (LTC-3172)** — Provides complete details about the Sponsored Group Discount Program, including product and marketing information.
- **SGDP Producer Training Presentation (LTC-3174)** — Addresses the need for LTC, market trends, and includes an overview of the program.
- **SGDP Collateral Guide (LTC-3176)** — A comprehensive guide to employer/association and employee/member marketing materials.

Important Partnership Training Requirements

All producers who will be involved in the sale or marketing of LTC insurance policies certified by the California Partnership for Long-Term Care are required to complete 8 hours of general LTC continuing education (CE) and 8 hours of classroom-only CE, specifically on the California Partnership for Long-Term Care, prior to marketing of any Partnership-certified policies/certificates. After your initial education requirement has been met, you are required to repeat 8- hours of classroom training on the Partnership every two years. If you do not have the necessary Partnership certification, you cannot solicit, sell or discuss the Partnership policy or its benefits.

For more information about Partnership training and certification requirements, including the continuing education providers who have been approved to provide the required 8-hours of classroom training on the California Partnership for Long-Term Care, visit the California Partnership website, <http://www.dhs.ca.gov/cpltc/>.

Illustration Systems

On May 7, 2007, you can begin illustrating Custom Care II California and California Partnership on eHansel (lhc.ehansel.com). For those using the Hansel desktop software, a new CD will be mailed (version 9.0) and it will also be available to download from www.jhlhc.com the week of May 7, 2007. Rate cards are also available to download from www.jhlhc.com, form numbers LTC-5718CA and LTC-5718CAP.

Administrative Information

I. Deadline for accepting Custom Care California and California Partnership Applications

Custom Care California and Custom Care California Partnership application must be signed no later than June 8, 2007 and received in the Home Office no later than June 22, 2007.

II. Exchanges and In-the-Mill Business — Policies not yet issued (For John Hancock to John Hancock Product Exchanges Only)

If a client has a John Hancock Custom Care application pending in underwriting they will be allowed to exchange the existing Custom Care application for the new Custom Care II California or Custom Care II California Partnership application. The client will need to complete a new Custom Care II California or Custom Care II California Partnership application.

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III. Recent Issues — 90 Day Exchange Offer for John Hancock Custom Care Policies

To allow your clients to have the most current John Hancock product available, any John Hancock Custom Care policy issued within 90 days of May 7, 2007, can be re-issued as one of the new policies. If your client desires to purchase one of the new products, they will need to complete a new application and submit it to John Hancock.

A new policy will be issued upon receipt of the new application. The new policy will preserve the client's original issue age and we will coordinate the non-take date and issue date to assure no lapse in coverage occurs. The full modal premium will be due upon receipt of the policy contract.

Upon receipt of the full modal premium the original policy will be processed as a "Not Taken" and a refund will be forwarded to the policyholder. Your commissions will reflect both a charge-back for the policy not taken and a commission payment on the new Custom Care II California/California Partnership policy. We will be diligent in ensuring that both transactions occur within the same processing cycle.

NOTE: Any request for increased coverage or the addition of riders will be subject to underwriting approval.

Requests to exchange policies issued more than 90 days from the date of May 7 will not be processed and will be returned. Information regarding upgrades or internal replacements to the new product will be announced at a later time.

Backed by John Hancock, one of the most respected brands in the nation, California, Custom Care II California and California Partnership strengthen your ability to meet your clients' needs and expand your LTC insurance sales.