



John Hancock Announces Enhanced LTCI Application to Increase LTCI Sales!

The latest John Hancock news and ideas to grow your LTC business.

John Hancock is pleased to announce the newest enhancement in our sales process – the **2005 LTC Application**. The 2005 LTC Applications have been newly designed with producers and consumers in mind. The following modifications have been made to the Custom Care and Custom Care II applications to ease the application process:

- New shading makes the application easier to follow
- Optional Benefits Section has been segmented for ease
- Inclusion of Credit Card Payment Option
- Revised Partner Discount Language (from 5 to 3 years)
- Reduction in the amount of medical “knock-out” questions

Attached is a *sample* of the new application, complete with annotations to help you become familiar with these new enhancements.

Note: There are a number of conditions that have been moved from the section "Should you proceed with this application?" to the section "Medical History and Lifestyle." This move does not indicate these conditions are insurable. They have been moved so that John Hancock’s LTC Underwriting Department can have an opportunity to review the application for possible consideration. We recommended you refer to the Field Underwriting Guide (form LTC-1727 ed. 5/04) or call the prequalification line 888-604-7296, Prompt #3, for details regarding the insurability of these disorders.

Availability, Transition Rules and Required Illustrations

The 2005 LTC Application (CC1APP05 and CC2APP05 REV 3/05) is available for use with the Custom Care and Custom Care II portfolio only and have been approved and are available in 11 states, please refer to the chart below for a complete list. The revision date (3/05) has been applied to the front cover of the enhanced application. As additional states are available, we will notify you via LTC Newslink.

State	Form #	State	Form #	State	Form #
California	LTC-1720 CA	New York	LTC-2720 NY	Virginia	LTC-2720 VA
Illinois	LTC-2720 IL	Pennsylvania	LTC-2720 PA	Washington	LTC-2720 WA
Michigan	LTC-2720 MI	Tennessee	LTC-2720 TN	Wisconsin	LTC-2720 WI
New Jersey	LTC-2720 NJ	Texas	LTC-2720 TX	-	-

We will continue to accept the earlier versions applications until May 1, 2005. After this date the new application will be mandatory for all applicants. **Important Note:** You are now required to submit a copy of the (final) sales illustration when submitting a LTCI application.

Long Term Care Insurance is underwritten by John Hancock Life Insurance Company, Boston, MA 02117

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Accessing Applications

Applications will be available to download on April 1, 2005. Printed versions will be available through your normal ordering process on April 1, 2005. Due to increased usage, we expect a high number of initial orders, please allow for extra delivery time.

For questions about John Hancock's new 2005 LTC Applications or for more information about our long term care insurance products, please contact LTC Sales Support.

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