

| PRODUCT <sup>1</sup>           | CUSTOM CARE II ENHANCED   | FAMILYCARE II  |
|--------------------------------|---|--|
| <b>Overview</b>                | A highly customizable LTCI policy with rich, built-in benefits and a variety of optional riders.  | An additional rider that provides coverage for up to 4 family members on a single policy.  |
| <b>Target market</b>           | A mass market product with enough built-in features and optional benefits to meet the needs of any client.  | Clients who are concerned they'll never use benefits or couples looking to cover their parents and/or family members.  |
| <b>Issue ages</b>              | 18–84   | 18–79  |
| <b>Benefit amounts</b>         | Choice of Monthly or Daily Benefits   | SAME   |
| <b>Benefit periods</b>         | 2, 3, 4, 5, 6, or 10 years  | 4, 5, 6, or 10 years   |
| <b>Elimination periods</b>     | 30, 60, 90, 180 or 365 days   | SAME   |
| <b>Inflation options</b>       | <ul style="list-style-type: none"> <li>■ Unlimited CPI Compound with Guaranteed Increase Option (GIO)</li> <li>■ 5% Compound</li> <li>■ 5% Simple</li> <li>■ Guaranteed Purchase Option</li> </ul>  | <ul style="list-style-type: none"> <li>■ Unlimited CPI Compound</li> <li>■ 5% Compound</li> <li>■ 5% Simple</li> </ul>   |
| <b>Built-in benefits</b>       | <ul style="list-style-type: none"> <li>■ Additional Stay at Home Benefit</li> <li>■ Waiver of Premium</li> <li>■ International Coverage</li> <li>■ Care Advisory Services</li> <li>■ Coordination of Benefits</li> <li>■ Voluntary Care Coordination</li> <li>■ Respite Care Benefits</li> <li>■ Bed Hold Benefit</li> <li>■ Hospice Care</li> <li>■ Advantage Provider Program</li> <li>■ Caregiver Support Services</li> </ul> <p><b>Consumer protection features:</b></p> <ul style="list-style-type: none"> <li>■ Alternate Services Benefit</li> <li>■ Lifestyle Benefit Changes</li> <li>■ Independent Third-Party Review</li> <li>■ Timely Payment of Claims</li> <li>■ Contingent Nonforfeiture</li> <li>■ Third-Party Billing Notification</li> </ul> <p><b>Benefits for People Under Age 65:</b></p> <ul style="list-style-type: none"> <li>■ Double Coverage for Accidents</li> <li>■ Return of Premium</li> </ul> | <ul style="list-style-type: none"> <li>■ Additional Stay at Home Benefit</li> <li>■ Waiver of Premium</li> <li>■ International Coverage</li> <li>■ Care Advisory Services</li> <li>■ Coordination of Benefits</li> <li>■ Voluntary Care Coordination</li> <li>■ Respite Care Benefits</li> <li>■ Bed Hold Benefit</li> <li>■ Hospice Care</li> <li>■ Advantage Provider Program</li> <li>■ Caregiver Support Services</li> </ul> |
| <b>Optional benefits</b>       | <ul style="list-style-type: none"> <li>■ FamilyCare II Benefit</li> <li>■ Waiver of Home Health Care Elimination Period</li> <li>■ Additional Cash Benefit</li> <li>■ Enhanced Return of Premium</li> <li>■ Restoration of Benefits</li> <li>■ Nonforfeiture</li> <li>■ Survivorship and Waiver of Premium</li> </ul> <p><b>For couples:</b></p> <ul style="list-style-type: none"> <li>■ SharedCare Benefit</li> <li>■ FamilyCare Benefit</li> <li>■ Survivorship and Waiver of Premium Benefit</li> </ul>   | <p><b>This benefit can be combined with:</b></p> <ul style="list-style-type: none"> <li>■ Waiver of Home Health Care Elimination Period</li> <li>■ Additional Cash Benefit</li> <li>■ Nonforfeiture</li> </ul>   |
| <b>Discounts</b>               | Preferred Health, Spouse/Partner, Family, Valued Client, Sponsored Group  | SAME   |
| <b>Limited Payment Options</b> | <ul style="list-style-type: none"> <li>■ 10-Pay</li> <li>■ Paid-Up at Age 65</li> </ul>   | N/A  |

1. Features and benefits vary and are not available in all states.

2. Required in some states.

Long-term care insurance is underwritten by John Hancock Life Insurance Company (U.S.A.), Boston, MA 02117 (not licensed in New York) and in New York by John Hancock Life & Health Insurance Company, Boston, MA 02117.

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**For more information about  
John Hancock LTC insurance  
products, please contact:**