

Product ¹	John Hancock Leading Edge	Custom Care II
Product Description	A competitively priced, comprehensive LTCI product that offers innovative features and benefits in a streamlined design. Clients can receive care at home or in a facility.	A comprehensive LTCI product combining innovation, rich built-in benefits, and unique optional riders. Clients can receive care at home or in a facility.
Client Profile	<ul style="list-style-type: none"> ▶ Ages 45–75 ▶ Baby boomers looking for comprehensive coverage with affordable inflation protection and services that help them provide care for others before needing care themselves 	<ul style="list-style-type: none"> ▶ Ages 55–75 ▶ Pre-retirees and retirees who prefer comprehensive LTCI protection with more built-in features and optional riders
Issue Ages	▶ 18–79	▶ 18–84
Benefit Periods	▶ 3, 5, or 5 Years Plus \$1 Million	▶ 2, 3, 4, 5, 6, 10 Years, or Lifetime
Elimination Periods	▶ 100 days	▶ 30, 60, 90, 180, or 365 days
Built-in Features	<ul style="list-style-type: none"> ▶ Choice of daily or monthly benefits ▶ Bed Hold and Respite Benefits ▶ Additional Stay at Home Benefit ▶ Lifestyle Benefits ▶ Total Homemaker Benefits ▶ Advantage Provider Program ▶ Caregiver Support Services ▶ Hospice Care (not subject to EP) ▶ Voluntary Care Coordination ▶ Coordination of Benefits ▶ Waiver of Premium ▶ International Coverage ▶ Contingent Nonforfeiture ▶ No provider qualifications for home care ▶ Discounts: partner/spouse, family, preferred health, Sponsored Group ▶ Limited pay options 	<ul style="list-style-type: none"> ▶ Choice of daily or monthly benefits ▶ Bed Hold and Respite Benefits ▶ Stay at Home Benefit ▶ Advantage Provider Program ▶ Care Advisory Services ▶ Hospice Care ▶ Coordination of Benefits ▶ Waiver of Premium ▶ International Coverage ▶ Contingent Nonforfeiture ▶ Discounts: partner/spouse, family, preference health, Sponsored Group ▶ Limited pay options for people under 65: ▶ Double Coverage for Accidents Benefit ▶ Return of Premium
Optional Benefits	<ul style="list-style-type: none"> ▶ Zero-Day Elimination Period for Home Health Care and Adult Day Care Rider ▶ SharedCare Rider ▶ Nonforfeiture Rider 	<ul style="list-style-type: none"> ▶ SharedCare Rider ▶ Additional Cash Benefit ▶ FamilyCare II Benefit ▶ Waiver of Home Care Elimination Period ▶ Survivorship and Waiver of Premium Benefit ▶ Restoration of Benefits ▶ Nonforfeiture ▶ Enhanced Return of Premium Upon Death Benefit
Inflation Options	<ul style="list-style-type: none"> ▶ Automatic Inflation Coverage ▶ 5% Compound Guaranteed Purchase Inflation (GPO)² 	<ul style="list-style-type: none"> ▶ Enhanced GPO Inflation ▶ 5/5% Simple Inflation ▶ 5/3% Compound Inflation ▶ 5/5% Compound Inflation

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

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

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