

# Excellence through innovation — Outstanding LTCI products to meet your sales needs.

PRODUCT <sup>1</sup>	CUSTOM CARE II ENHANCED	LEADING EDGE
<b>Overview</b>	A highly customizable LTCI policy with rich, built-in benefits and a variety of optional riders.	An innovative LTCI policy built for simplicity, without sacrificing coverage.
<b>Target market</b>	A mass market product with enough built-in features and optional benefits to meet the needs of any client.	While suitable for all clients, the product is designed to help LTCI producers tap into the boomer market.
<b>Issue ages</b>	▶ 18-84	▶ 18-79
<b>Benefit amounts</b>	▶ Choice of monthly or daily benefits	▶ Choice of monthly or daily benefits
<b>Benefit periods</b>	▶ 2, 3, 4, 5, 6, 10 years or Lifetime	▶ 3, 5, or 5 Years Plus \$1 Million
<b>Elimination periods</b>	▶ 30, 60, 90, 180 or 365 days	▶ 100 service days
<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 with Guaranteed Increase Option (GIO)</li> <li>▶ 5% Compound Guaranteed Purchase Option (GPO)<sup>2</sup></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> <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>
<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>	<ul style="list-style-type: none"> <li>▶ Zero-Day Elimination Period for Home Health Care and Adult Daycare Rider</li> <li>▶ Nonforfeiture</li> </ul> <p><b>For couples:</b></p> <ul style="list-style-type: none"> <li>▶ SharedCare Benefit</li> </ul>
<b>Discounts</b>	Preferred health, Spouse/Partner, Family, Valued Client, Sponsored Group	Preferred health, Spouse/partner, Family, Valued Client, Sponsored Group
<b>Limited Payment Options</b>	<ul style="list-style-type: none"> <li>▶ 10-Pay</li> <li>▶ Paid-Up at Age 65</li> </ul>	<ul style="list-style-type: none"> <li>▶ 10-Pay</li> <li>▶ Paid-Up at Age 65</li> </ul>

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

2. Required in some states.

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