

Greater Boston Business Council
PO Box 1059, Boston, MA 02117-1059

Dear **Greater Boston Business Council Member:**

You work hard during your career to gain a sense of security and independence, preparing to enjoy a safe and happy future with your friends and family members. You understand the value of planning ahead, but no one knows for certain what the future has in store. It makes sense to plan for long term care when you're young and healthy. A serious illness, injury, or disability can strike at any age. If something were to happen, you would want to make sure that you have ample coverage, since most of us don't accumulate assets until we are older.

That is why we are pleased to announce the availability of John Hancock's Long Term Care Insurance policy to our members. Long term care insurance is designed to help you plan for the unexpected and help protect you against the high cost of care and services associated with a severe illness, injury, or supervision due to a cognitive impairment. If you are unable to care for yourself, this policy will cover the cost of long term care services provided to you in a nursing home, an adult day care center, an assisted living facility^{1[1]}, or in your own home. John Hancock is a proven leader in this field with over 18 years of experience serving more than 894,000^{2[2]} policyholders and paying over 1 billion^{3[3]} dollars in claims.

This long term care insurance policy is being offered to eligible members, couples/spouses, parents, parents-in-law, step-parents, and step-parents-in-law, children and step-children between the ages of 18-84^{4[4]}. As a member of **GBBC**, you and your eligible dependents are being offered this valuable member benefit with an additional premium discount.

The prospect that we or our family members will need long term care at some point in our lives is greater than many of us care to acknowledge. A John Hancock Long Term Care Insurance Policy can help offset those costs and protect the security and independence that we all have worked so hard to gain. We encourage you to carefully consider this valuable offering. If you have any questions, please contact our John Hancock Representative, **Stuart Armstrong** at **617-424-0005** or visit our website at **www.GBBC.org**.

Sincerely,

Tony Daniels, GBBC Chairman

Policy Series: LTC-03
In Idaho, policy form: LTC-03 ID
In North Carolina: LTC-03 NC
In Oklahoma,: LTC-03 OK 10/03
In New York: SGB-03 NY
In Pennsylvania: LTC-03FR PA
In California, Florida: Policy Series LTC-02

^{1[1]} Residential care facility on CA

^{2[2]} Based on John Hancock internal claims data as of August 31, 2005.

^{3[3]} Based on John Hancock internal claims data as of August 31, 2005.

^{4[4]} Eligible ages may vary by state.

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

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