

**John Hancock Life Insurance Company
(John Hancock)**



It's about independence. And security.



LTC-3304 3/06

Long Term Care Insurance



You've built the life
that's right for you.
But maintaining it
takes planning.

Because few people have the financial resources to pay for the ongoing care they might need in the event of a serious illness, injury, or disability. And that can be especially true for members of the gay and lesbian community, where planning for long term care can present some unique financial challenges in regard to Medicaid, Social Security, and pension plans.

Protecting independence and quality of life. For yourself. For your partner.

Over the course of a lifetime, you save and invest to meet many goals. A comfortable retirement. Travel. Time with loved ones and friends. By making long term care insurance part of your financial plan, you're taking an important step toward meeting those goals. Don't let the high cost of long term care interfere with your plans or your financial security.

> On a national average, one year in a nursing home or 24-hour home care can cost more than \$66,000 today.¹ In some states, such as New York, the costs can run as high as \$115,340.²

> With costs increasing at about 4% per year,³ this care could cost \$150,000 to \$250,000 per year in 20 or 30 years.

1. Congressional Budget Office, "Financing Long-Term Care for the Elderly," April 2004.
2. New York State Partnership for Long Term Care, www.nyspltc.com, 2003.
3. Based on a rate of inflation of 4.25% for nursing home costs according to the Bureau of Labor Statistics Consumer Price Index. Fitch IBCA, Duff & Phelps, Insurance and Special Reports, "Long-Term Care: An Industry in Transition," January 18, 2002.

Long term care insurance. It's a critical issue for the gay and lesbian community.

No one likes to think about needing long term care. But people of all ages need the protection that long term care insurance buys. Especially the gay and lesbian community, because their care issues and financial penalties are different from those that heterosexuals can face.

> Because most gays and lesbians are less likely to have children than heterosexuals, the issue of caregiving is of particular importance.⁴

An extra measure of financial security.

All couples must plan for their financial security. And while most can often count on Social Security spousal or survivor benefits, regulations currently prohibit same-sex partners from receiving these types of assets. This is also often the case with many traditional employer pension plans. With long term care insurance, you can protect the assets you have worked so hard to accumulate, while reducing financial risks.



4. National Gay and Lesbian Task Force Policy Institute, "Caregiving Among Older Lesbian, Gay, Bisexual and Transgender New Yorkers," 2004.

Protection for your home.

For most couples, if a spouse is in a nursing home and needs to go on Medicaid, the healthy spouse can remain in a home that is jointly owned. However, for domestic partners, generally a healthy partner cannot remain in a jointly owned home and have Medicaid pay the costs of the nursing home, unless the ill partner's share is bought out by the healthy one. With long term care insurance, you or your partner won't have to sell the home to pay for care. And if desired, unlike with Medicaid, the ill partner can even receive care at home.

Quality time.

For you and your loved ones.

By covering personal assistance from licensed health care and home care professionals, long term care insurance relieves you of having to rely too much on your partner, family, and friends for physical help. So the time you spend together can be more rewarding and enjoyable.

Care planning expertise, advice, and resources.

Financial support is not the only kind of support you need when you're faced with a long term illness or injury. It's also important to have:

- > a plan of care that meets your needs
- > assistance with the claims process
- > access to affordable care
- > caregiving advice for you and your loved ones



Act now. Your age and health make a difference.

Protect your financial security, while you are healthy enough to qualify for coverage. Your premiums are based on your age and health when you apply. Therefore, the younger and healthier you are, the more affordable your insurance can be.

John Hancock long term care insurance policies enable you to:

> Purchase a benefit that allows you to use your partner's benefit dollars when yours are exhausted.

> Access discounts for partners that have lived together for at least three years.⁵

> Receive care in the place of your choice: your home, an adult day care center, an assisted living facility,⁶ hospice facility, or nursing home.

> Get the support you need when you need care, including a plan of care customized to your needs and access to an independent personal care coordinator.

> Make the most of your benefits with care provider discounts, quality reports, and more.

5. Not available in LA and NY.

6. Residential care facility in CA.

When you choose John Hancock, you are placing your trust in a company with:

- > More than 140 years of experience providing a range of insurance products to meet every need.
- > A leading presence in long term care insurance, consistently ranking annually as one of the top carriers nationwide, and servicing more than 912,000⁷ long term care insurance policyholders.
- > A history of promises kept, paying more than \$1 billion⁸ in long term care insurance claims.
- > Strong financial stability.
- > Financial strength ratings⁹ among the highest in the industry.

John Hancock Life Insurance Company	
S&P	AA+
Moody's	Aa2
A.M. Best	A++
Fitch	AA+
Ratings as of December 31, 2005	

Strength. Stability. Experience.

7. Based on John Hancock internal data as of December 31, 2005. Total includes individual, group, and the Federal Long Term Care Insurance Program.

8. Based on John Hancock internal claims data as of December 31, 2005.

9. Ratings do not represent an endorsement by the rating agencies.



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

Visit us at www.johnhancocklongtermcare.com

Policy Series: LTC-03, BSC-03

In Idaho: LTC-03 ID, BSC-03 ID

In North Carolina: LTC-03 NC, BSC-03 NC

In Oklahoma: LTC-03 OK , BSC-03 OK 10/03

In California: LTC-02 CA, LTC-02 CAP

In Florida: LTC-02 FL, BSC-02 FL