WHAT SHOULD I KNOW ABOUT LTC INSURANCE?

Long term care insurance provides benefits to help you and your family manage the cost of long term care services that are needed when you can no longer perform normal activities of daily living that healthy, fully-functioning people do on their own. This kind of assistance may be necessary due to an accident or lengthy illness, chronic health conditions and/or physical disabilities, such as a stroke, Alzheimer's disease, Multiple Sclerosis, or Parkinson's.

Many Americans mistakenly assume that most people receive long term care services in nursing homes. But in actuality, more than 78% of adults receive long term care at home. A long term care insurance policy covers all levels of care - including skilled, custodial or personal care - at home and in a variety of settings.

<table>
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<tr>
<th>adult day care: Centers that provide personal and skilled care as well as recreational services</th>
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<td>assisted living facilities: Living facilities that provide individualized personal care and health services for people with long term care needs</td>
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<tr>
<td>nursing facilities: Residential facilities for people who need daily medical care and extensive assistance with their long term care needs</td>
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Not Just Financial Support? Care Planning, Advice and Resources

When you need care, you and your family should not have to go it alone. A good long term care insurance policy goes beyond financial assistance to offer:

Support when you need care

- A plan of care customized to your needs and preferences by a knowledgeable health care professional
- Assistance with the claims process and selection of providers most appropriate to your needs
- Access to an independent care coordinator throughout the care period
- Advice regarding caregiving resources in your community
- Access to information and discounts at care providers and resources to help you and your family manage the complexities of your care decisions

Care in the place of your choice

- Your home
- Adult day care center
- Hospice care
- Nursing home
- Assisted living facility

You should consider buying long term care insurance if:

- You have assets and income you want to protect
● You want to avoid burdening your family with extensive caregiving responsibilities
● You don’t want to depend on government programs for care
● You want to be able to choose where you receive care
● You want to receive high quality care

For more information about how long term care insurance works and if it is the right choice for you, please Contact Us.


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

Policy Forms: LTC-02 FL
BSC-02 FL

LTC-3025-5FL 8/06