Helping you protect your financial security and your family’s well-being.
Backed by one of the most recognized and respected names in the financial services industry, a John Hancock long-term care (LTC) insurance policy represents a promise — to provide the most comprehensive coverage, support and service, when and where you need care.

**AT JOHN HANCOCK, YOU’LL FIND A COMPANY WITH:**

- More than 150 years of experience providing a range of insurance products and over 25 years of LTC insurance experience
- An unwavering commitment to our more than 1.3 million LTC insurance policyholders*

*Based on John Hancock internal data as of December 31, 2011. Total includes individual and group LTC insurance, and the Federal Long Term Care Insurance Program.*
Secure your future with proactive LTC planning

A comfortable and secure future may be a goal that everyone has in common. But realizing your goals requires proactive planning, including taking into account how the need for long-term care can impact your financial security, your quality of life, and your family’s well-being. With LTC insurance from John Hancock, you can look to the future with confidence, knowing you’ve taken the right steps to help protect your future.
A Comprehensive Care Experience

A John Hancock Custom Care III California long-term care insurance policy enables you to help protect yourself, your family, and your assets from the high cost of long-term care. It goes beyond the ordinary to provide a comprehensive care experience that includes:

- a plan of care customized to your needs
- informational support for your family
- discounts to care providers nationwide\(^1\)
- access to an independent personal care coordinator

Complete Support When You Need Care

If the time comes to access your benefits, a John Hancock Custom Care III long-term care insurance policy makes things as easy as possible for you and your family. At no additional cost, we will make the following available to you:

- **Assistance from a Professional Care Coordinator**
  We'll provide you with an experienced personal care coordinator, independent of John Hancock, who will work with you and your family to discuss your care needs and preferences.

- **Simple claims process**
  Just contact us by phone to get started. We will then assign a personal care coordinator to help you with the initial paperwork.

- **Customized Plan of Care**
  Your personal care coordinator will prepare a comprehensive plan of care for you, based on your — and your family's — preferences and needs.

- **Access to discounts, advice, and information**
  Through our exclusive Advantage Provider Program\(^1\), you will receive the Customized Information Guide, listing providers in your area appropriate for the kind of care you need. You'll also be assigned your own care advocate to contact anytime about providers and discounts available through this program.

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1. Discounts are not guaranteed and may be discontinued by the provider at any time.
The care you need, in the location of your choice

Care In The Setting You Choose

If you need care early on, due to an unforeseen accident or illness, or later in life, a John Hancock Custom Care III California long-term care insurance policy provides comprehensive coverage and support in many settings:

Your Home
You can receive skilled services from a professional care provider like a nurse or a physical, occupational, or speech therapist. You can also receive care from a home health aide to help with health care tasks such as managing medications, or from an approved independent home health care provider or informal caregiver.

Your Community

Adult day care centers — You will be covered for social and health-related services in an adult day care center.

Hospice care — You will be covered for end-of-life care, including support for your family.

Facility Care

Residential care facilities — These facilities provide room and board plus personal care (help with bathing, grooming and medications) in a supervised environment.

Nursing facilities — You will be covered for skilled and custodial care in nursing facilities. This is primarily for people who need around-the-clock care.

Care That Meets Your Needs

Custom Care III California covers you for skilled, intermediate, and custodial care received in any of the settings described previously.

- Skilled and intermediate services include nursing care and physical, occupational, respiratory, and speech therapy from licensed professionals. Intermediate services are not received on a daily basis.

- Custodial care includes help with day-to-day activities such as eating and dressing.

CARE WHEN YOU NEED IT

You are eligible to receive benefits when a licensed health care practitioner certifies that you will need:

- Substantial assistance with at least two out of six activities of daily living (ADLs) for a period expected to last 90 days. ADLs include the following: eating, bathing, dressing, toileting, continence, or transferring.

- Substantial supervision to protect yourself from threats to health and safety due to Alzheimer’s disease, brain injury, stroke, or other types of cognitive impairment.
Designing a policy that’s right for you

Designing your Custom Care III California long-term care insurance policy is easy. Simply choose from each of the following categories to build a policy that meets your specific needs.

Select Your Benefit Amount
The amount of money available to cover your long-term care needs on a daily basis, if you receive care at home, in a residential care facility, adult day care center, or a nursing facility. If you know where you plan to live after you retire, you should factor in the cost of care in that area.

Your Daily Benefit choices are:
Nursing Facility Daily Benefit:
$50–$500 per day (in $10 increments).

Residential Care Facility Daily Benefit
Choose from 100% or 70% of the Nursing Facility Daily Benefit amount.

Monthly Home and Community-Based Care Benefit
Choose from 100% or 70% of the Nursing Facility Daily Benefit amount. Your Monthly Home and Community-Based Benefit is 30 times the Nursing Facility Daily Benefit amount.

Select Your Benefit Period
This can be thought of as your “benefit multiplier.”

Your choices are:

<table>
<thead>
<tr>
<th>1 year</th>
<th>2 years</th>
<th>3 years</th>
<th>4 years</th>
</tr>
</thead>
<tbody>
<tr>
<td>30 days</td>
<td>60 days</td>
<td>90 days</td>
<td>180 days</td>
</tr>
<tr>
<td>365 days</td>
<td>730 days</td>
<td>1,095 days</td>
<td></td>
</tr>
</tbody>
</table>

Your “deductible” need only be satisfied once during the life of your policy.

Calculate Your Policy Limit
The Benefit Amount multiplied by the Benefit Period determines the Policy Limit available to reimburse expenses incurred for covered services.

To determine your Policy Limit, just multiply your Daily Benefit by your selected Benefit Period:

<table>
<thead>
<tr>
<th>EXAMPLES</th>
<th>BENEFIT AMOUNT</th>
<th>BENEFIT PERIOD</th>
<th>TOTAL POOL OF MONEY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Daily Benefit</td>
<td>$150</td>
<td>4 years (1,460 days)</td>
<td>$219,000</td>
</tr>
</tbody>
</table>

Select an Elimination Period
The Elimination Period is like a “deductible,” meaning you will pay for the cost of your care for dates of service received before claims are reimbursed. Dates of service means a day that is eligible for benefits under this policy. For example, if a 180-day Elimination Period is selected, a covered service must be received on 180 separate days before the Elimination Period is satisfied.

<table>
<thead>
<tr>
<th>Your choices are:</th>
<th>30 days</th>
<th>60 days</th>
<th>90 days</th>
<th>180 days</th>
</tr>
</thead>
<tbody>
<tr>
<td>365 days</td>
<td>730 days</td>
<td>1,095 days</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

2. The percentage selected for the Residential Care Facility Daily Benefit and Monthly Home and Community-Based Care Benefit must match.
3. Not available with a Nursing Facility Daily Benefit amount less than $80.
4. Available only with the 30-day Elimination Period.
5. Elimination Period not available if the Enhanced Home and Community-Based Care Benefit is selected.
Select An Inflation Protection Option

Because the cost of long-term care services will likely increase over time, inflation protection can help your benefits keep up with rising health care costs. We offer the following inflation options at an additional cost:

CPI Compound Inflation Coverage and Guaranteed Increase Option
Each year, your Daily/Monthly Benefit and Policy Limit will be adjusted on a compounded basis, according to increases in the Consumer Price Index (CPI). The potential amount of your annual CPI increase is unlimited, even during periods of the highest inflation. In the event that the CPI decreases, your benefit amount will not be reduced.

In addition to any annual CPI increases you receive, you will also have a Guaranteed Increase Option (GIO), which gives you the opportunity every three years to increase your existing benefits by 10% — for any reason, and with no health questions or exams. You will always maintain this option, regardless of how many times you decline the GIO offer. Each time you elect to receive the GIO it will trigger an increase in your premium. Premium increases under GIO are based on your age and the rates in effect on the option date, and your original risk class (Preferred, Select, or Substandard).

5% Simple Inflation: Each year, both your benefit amounts and your Policy Limit will increase by 5% of the original amount.

5% Compound Inflation: Each year, your benefit amounts and your original Policy Limit will increase by 5% compounded annually.

If you prefer, you can select no inflation. If you do so, you will have a one-time option to change your inflation protection to CPI Compound, 5% Compound, or 5% Simple at age 65, without any evidence of insurability, for an additional premium. (Not available with Survivorship and Waiver of Premium.)

6. You can request a premium comparison of all inflation options available for this policy from your agent.
7. CPI refers to the non-seasonally adjusted Consumer Price Index for All Urban Consumers. CPI-related data is published by the Bureau of Labor Statistics of the U.S. Department of Labor. Historical changes in the CPI may not be indicative of future results.
8. The rate used to determine the increase in your benefits will be calculated based on the percentage change in the CPI three months prior to your policy anniversary date compared to the monthly CPI for the same time period one year prior. Future CPI increases to the benefit amount will be offset by prior decreases in the CPI.
9. GIO offers will not be available after age 90, if claims were reimbursed in the two years prior to the option date, if your policy is in effect under the Nonforfeiture benefit, or if the Survivorship and Waiver of Premium Benefit is selected.
A wide range of built-in benefits

Expanded Care Choices

Maintaining your independence.
Staying at home for as long as possible. Enjoying quality time with your family. That’s what most people want. Custom Care III California includes benefits to help make that possible.

Respite Care Benefits
Provides short-term, temporary relief to enable your primary uncompensated caregiver, who may be a family member or friend, to take a break. Respite Care will be covered for up to 21 days per calendar year.

This benefit, which reduces your Policy Limit, is not subject to your Elimination Period, nor does it count toward your Elimination Period. We will reimburse covered expenses incurred for actual charges for Respite Care up to the applicable benefit amount for nursing facility, residential care facility, or home and community-based care.

Benefits For People Under Age 65

While long-term care may be difficult to prepare for at any age, it can be especially challenging if you are still young. This is because many of us may not accumulate assets until we’re older. In recognition of this, a John Hancock Custom Care III California long-term care insurance policy offers this built-in benefit:

Return of Premium
Your beneficiary will receive a benefit equal to total premiums paid, less any long-term care claims reimbursed, if you die prior to age 65.

CAREGIVER SUPPORT SERVICES

Chances are, before you may need care of your own, you may be called on to provide caregiving or planning for a parent or other close family member. To assist you during this stressful time and help ensure that your loved ones get the care they need if that time comes, your John Hancock Custom Care III California long-term care insurance policy offers innovative Caregiver Support Services. These include:

- Personalized telephone and website assistance regarding caregiving questions or concerns you may be experiencing.
- Access to quality reports and ratings on a range of nursing home and assisted living facilities nationwide.
- Exclusive provider discounts and care advisory services for your family members, which may enable them to save anywhere from 7% to 35% on the cost of long-term care provider services.

10. Caregiver Support Services are made possible through a partnership between John Hancock and an independent third-party organization and may be discontinued at any time by the provider. Available following the 30-day Free-Look Period.
11. Family members include grandparents, parents, parents-in-law, stepparents, stepparents-in-law, brothers, sisters, and children (including adopted and fostered) of the policyholder.
Other Special Features and Benefits

Every individual has a different set of needs. These additional built-in benefits may help to address your specific care situation:

International Coverage¹²
This benefit provides coverage outside the United States, for up to six years. Expenses will be reimbursed up to 75% of your benefit amount.¹³

Waiver of Premium
Once you satisfy your Elimination Period and begin receiving benefits, your long-term care insurance premiums will be waived. This will continue until benefits are no longer available or your policy ends.

Bed Hold Benefit¹⁴
If you are in a nursing facility or residential care facility, your room will be reserved for you for up to 60 days per calendar year, if you need to leave it temporarily for any reason.

Upgrade Privilege¹⁵
You will have the option to upgrade your policy to reflect new product features.

Contingent Nonforfeiture¹⁶
If your policy lapses due to a substantial premium increase, you will have the right to reduce your policy benefits so that your premium payments are not increased, or convert your coverage to paid-up status, under which no further payments are due.

If you choose to discontinue paying your premiums due to the rate increase, the total amount available to pay for long-term care services is equal to the greater of 30 times your Nursing Facility Daily Benefit or the total amount of premium paid.

Right to Increase or Decrease Your Benefits¹⁷
You have the right to increase your Nursing Facility Daily Benefit Amount by $10 increments or your Policy Limit on each policy anniversary. This is subject to our underwriting approval. The additional premium will be based on your age at the time you request the increase.

After your first policy anniversary or premium increase, you have the right to lower your policy premium by reducing your Nursing Facility Benefit Amount or Policy Limit.¹⁸

Reducing your Nursing Facility Benefit Amount or Policy Limit are two ways to lower policy premiums while retaining coverage. The premium reduction will be based on the reduced amount and your age when the policy was issued.

¹². All services covered except the Enhanced Home and Community-Based Care Benefit.
¹³. Benefit amount is daily for Nursing Facility, Residential Care Facility, and Respite Care. Benefit is monthly for Home and Community-Based Care.
¹⁴. Benefit usage will reduce your policy limit.
¹⁵. Upgrade features will be available for an additional premium.
¹⁶. Not available if the optional Nonforfeiture Rider is purchased.
¹⁷. Increases or decreases to your Nursing Facility Daily Benefit Amount will change the Policy Limit accordingly in the same ratio.
¹⁸. Amount cannot be less than the Enhanced Home and Community-Based Care Benefit minimum of $50 required in California.
Optional features that enhance your policy

Enhancements For Couples

SharedCare Benefit
Allows you to use your partner’s benefits when yours are exhausted. If one partner dies, the survivor’s benefits will increase by the deceased partner’s remaining benefit dollars. The survivor’s premium will be reduced by the cost of the SharedCare benefit. Also, upon exhaustion of an insured’s policy benefits by his/her spouse/partner, the insured has the option prior to age 91 to purchase a policy with a two-year benefit period (with no underwriting if no claims in prior two years).

Survivorship and Waiver of Premium Benefit
When both partners have held a policy for 10 years without using it, and one partner accesses benefits, the other partner’s premium is waived. If one partner dies, the surviving partner will not have to pay any future premium.

Enhanced Home Care Benefit

Enhanced Home and Community-Based Care Benefit
Additional Stay at Home Benefit
If you receive home and community-based or hospice care, your Elimination Period will be waived. In addition, this benefit reimburses you for the following services:

- Home modification – such as the installation of wheelchair ramps, shower bars, or other similar accessibility modifications.
- Durable medical equipment – equipment designed to be used in your home to treat a medical condition or assist in performing the activities of daily living such as a walker, hospital style bed, or wheelchair.
- Caregiver training – a training program which provides instruction to informal caregivers in basic caregiving techniques.
- Home safety checks – an evaluation of your home by a Home Health Agency or other qualified professional agency that evaluates the safety of the home.
- Medical alert systems – a communication system that is installed in the home to be used to call for assistance in the event of a medical emergency.

The amount available for this benefit is equal to 30 times the Nursing Facility Daily Benefit, selected on a lifetime basis. This benefit is not subject to the Elimination Period and does not count towards satisfying your Elimination Period.

Couples (Partners/Spouses) Include Policyholders Who:
- Are married or a registered domestic partner
- Have lived with a family member of the same generation (sibling or cousin) for at least three years
- Have lived with a partner (excluding a registered domestic partner) of the same sex or opposite sex for at least three years

20. Not available with the 1-Year Benefit Period or the Nonforfeiture Benefit.
21. Not available with Elimination Periods greater than 90 days.
Additional Enhancements

Nonforfeiture Benefit
If you stop paying your premium after the third year, your past premiums will still be available to pay for services. The new Policy Limit will be equal to the total premium paid minus any claims reimbursed. The new Policy Limit will never be less than thirty (30) times the Nursing Facility Benefit Amount (minus any claims reimbursed) after your Policy has been in effect for three (3) years; or ninety (90) times the Nursing Facility Benefit (minus claims reimbursed), or the amount of premiums paid, whichever is greater, after your Policy has been in effect for ten (10) years.

22. Benefits are available at an additional premium.
Maximizing the value of your policy

Available Discounts

Custom Care III California also offers discounts that can help make coverage more affordable for individuals, couples, and families.

Preferred Health Discount
If you are in excellent health when you apply for John Hancock long-term care insurance coverage, you may be eligible to receive a 10% premium discount.

Couples Discount
Your policy premium will be reduced by 30% if you and your spouse or registered domestic partner have applied and are approved for individual long-term care coverage from John Hancock.

Family Discount
When you and two other family members own separate John Hancock individual long-term care insurance policies, you will each receive a 5% discount.

FREE-LOOK PERIOD
You have 30 days to review your policy. If you decide it’s not for you, simply return it to John Hancock and we will refund 100% of your premium.

Flexible Payment Options

Your premiums can be paid:
- Monthly
- Quarterly
- Semi-annually
- Annually

23. A combination of discounts is limited to 35%.
24. Refer to Couples/Partners chart on page 8.
25. The policy has a 65-day grace period for the late payment of premiums.
26. The more frequently payments are paid, the higher the premium will be per year.
LIMITATIONS

- Home and Community-Based Care received on any day that You are also confined in a Nursing Facility or a Residential Care Facility will be paid* under the applicable Nursing Facility Benefit or the Residential Care Facility Benefit, not the Home and Community-Based Care Benefit. In the event that You are confined in both a Nursing Facility and Residential Care Facility on the same day, We will pay either the Nursing Facility Benefit or the Residential Care Facility Benefit, whichever is greater.

- We will not pay benefits for charges during the Elimination Period, except for Care Coordination, Respite Care and the Additional Stay at Home Benefit (if included in the Policy). We will not pay benefits in excess of the Policy Limit as shown in the Policy Schedule. However, benefits paid under the Care Coordination Benefit and the Additional Stay at Home Benefit (if included in the Policy) will not reduce the Policy Limit.

- This policy contains a coordination of benefits provision: We may reduce benefits payable under this policy for long-term care services if we also pay benefits for such services under any other individual long-term care policy issued by us. This includes policies providing nursing facility, residential care facility, and/or home and community-based care coverage, whether payable on an expense reimbursement, indemnity, or any other basis.

EXCEPTIONS

This policy does not cover care, treatment, or charges:

- for intentionally self-inflicted injury
- for alcoholism or drug abuse (unless the drug abuse was a result of the administration of drugs as part of treatment by a physician)
- due to war (declared or undeclared) or any act of war, or service in any of the armed forces or auxiliary units
- due to participation in a felony, riot, or insurrection
- normally not made in the absence of insurance
- for items and services furnished at your request for beautification, convenience, or entertainment
- provided by a member of your immediate family, unless:
  - the family member is a regular employee of an organization which is providing the services;
  - the organization receives the payment for the services;
  - the family member receives no compensation other than the normal compensation for employees in his or her job category
- provided outside the 50 United States and the District of Columbia, except as described in the International Coverage section of the policy

*All benefits are paid in the form of reimbursement unless otherwise specified.

The long-term care insurance policy describes coverages under the policy, exclusions and limitations, what you must do to keep your policy in-force, and what would cause your policy to be discontinued. Please contact the licensed agent or John Hancock for more information, costs, and complete details on coverage.

This is a solicitation of insurance. An Insurance Agent will contact you.

This is a general description of coverage and is not an insurance contract. Refer to the Outline of Coverage provided by your agent for an explanation of features and options. Only the individual long-term care insurance policy contains governing contractual provisions. You may request a sample policy to review such provisions. You may request a Sample Policy from John Hancock for your review.

PREMIUMS ARE NOT GUARANTEED TO REMAIN UNCHANGED. As long as you pay the required premium, you have the right to continue the policy for as long as you live or until the policy limit is reached. We cannot cancel the policy unless you do not make the required premium payments on a timely basis. We cannot change the provisions of this policy without your consent. However, we do reserve the right to increase your premium as of any premium due date in the future. Any changes in premium rates must apply to all similar policies issued in your state to policyholders in the same class on this policy form. This means we cannot single you out for an increase because of your advancing age, declining health, claim status or for any other reason related solely to you.
Choose a leader in LTC insurance

As an experienced leader in LTC insurance, John Hancock is dedicated to providing dependable solutions that help you protect your financial security, your independence, and your family’s well-being.