



Corporate Solutions

Long Term Care Insurance for the Business Market

Providing you access to the business market with:

- ★ superior products
- ★ simplified underwriting
- ★ discounted rates
- ★ comprehensive marketing support

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1. Referred to as Marketing Group Discount in New York and Marketing Distribution Discount Program in Texas.

I. INTRODUCTION

With John Hancock's rich history of success in the long term care insurance industry and the need among businesses to attract and maintain talented employees, we are pleased to introduce **Corporate Solutions, Long Term Care Insurance for the Business Market.**

John Hancock's Corporate Solutions Program gives you superior products, simplified underwriting, discounted rates, and a streamlined process, while providing comprehensive marketing support. At John Hancock, we provide the guidance and tools for you to help businesses find a smart way to offer individual long term care insurance to key employees. Be it on an employer pay basis or on a voluntary basis — whatever their benefit objectives may be. By providing individual long term insurance, employers convey their commitment to helping valued employees prepare for one of life's unexpected challenges that can strike at any age.

Did you know that...

- There are 4.85 million businesses in the United States with less than 100 employees¹
- 97% of the business market is untapped²
- 40% of people who are receiving LTC are adults between ages 18–64³

With statistics like these there is more opportunity than ever to build your long term care book of business in this market.

1. United Census Bureau, statistics of U.S. businesses, employment size of firm, Table 2a, 2001.

2. National Caregiving Alliance testimony before the U.S. Senate Finance Committee, 3/27/01

3. U.S. General Accounting Office, "Where Does the Population Live and Who Cares for Them," LTC Diverse, Growing Population Includes Millions of Americans of All Ages, January 2001.

II. PROGRAM OVERVIEW

Corporate Solutions is long term care coverage for the worksite that features simplified underwriting for actively at work employees and full underwriting for their eligible family members, with discounted premiums.

It combines select advantages of a True Group Long Term Care policy with the flexibility of Individual Long Term Care Insurance. There are two new programs: Modified Guaranteed Standard Issue (MGSi) and Modified Guaranteed to Issue (MGTI) in addition to the already successful Sponsored Group program!

Two New Programs

Modified Guaranteed Standard Issue (MGSi)

- Short form application
- Simplified underwriting
- Streamlined process

Modified Guaranteed to Issue (MGTI)

- Full range of benefit choices²
- All underwriting classes and discounts
- Minimum guaranteed coverage

These programs give you access to a growing and virtually untapped market.

Huge Market Opportunity

- There are 4.9 million small businesses in the United States with 500 or less employees³
- Of these small businesses, 99.2% are not offering LTCI³

High Potential Target Groups

- Companies with concentrations of highly educated and highly compensated executives, such as engineers, attorneys, and CPAs
- Healthcare-related employers who have first-hand knowledge of long term care realities makes it easier to educate them on the importance of long term care insurance
- High net worth professions, occupations that are currently in extraordinary demand and therefore face the challenge of attracting and retaining key employees, which are constantly trying to improve their benefit packages and are most likely to pay premiums on their employee's behalf (e.g., high-tech firms, law firms)

Ineligible Industries and Groups

Some industries are not suitable for LTCI sales due to higher than average occupational risk, reasonable employment and/or an unlikely successful enrollment. The following industries pose a higher risk than average and are not acceptable for the Corporate Solutions Program.

- Asbestos manufacture, installation and removal
- Atomic energy and nuclear power plants
- Auto and building wreckers, salvage, junkyards, and scrap dealers
- Bars and cocktail lounges, liquor stores
- Chemical industries
- Explosive manufacture and distribution
- Marine salvage and towing
- Mining and quarrying
- Oil and gas exploration (drilling and removal)

Please note, we may consider the management employees of the above industry groups.

1. Referred to as Marketing Group Discount in NY and Marketing Distribution Discount Program in TX.
2. Not available with the Lifetime Benefit Period and FamilyCare Benefit. Benefit options may vary by state.
3. U.S. Census Bureau, 2001.

III. CORPORATE SOLUTIONS PROGRAM FEATURES AND OPTIONS

FEATURES	MODIFIED GUARANTEED STANDARD ISSUE (MGS I)	MODIFIED GUARANTEED TO ISSUE (MGTI)	SPONSORED GROUP (SG) PROGRAM ¹ (SGDP)
Overview	<ul style="list-style-type: none"> • Simple, shortest application • Limited benefit options and discounts 	<ul style="list-style-type: none"> • Simplified process • Greater available discounts and benefit choices 	<ul style="list-style-type: none"> • Full underwriting • All benefit options available
Target Market	<ul style="list-style-type: none"> • Targeted to employer pay enrollments 	<ul style="list-style-type: none"> • Targeted for voluntary enrollments 	<ul style="list-style-type: none"> • Ideal for ongoing enrollments
Employer Requirements	<ul style="list-style-type: none"> • Employer must be in business for two or more years • Average Group Income greater than \$40K • Eligible group exists for reason other than insurance • Employers are required to certify accuracy of employee census and support of business product offering 	<ul style="list-style-type: none"> • Same as MGS I 	<ul style="list-style-type: none"> • Employer must have five or more full time employees • Employer must be in business for two or more years
Participation	<ul style="list-style-type: none"> • 3% of eligible employees or 15 employee lives, whichever is greater, must apply and be approved • Eligible employees must apply within the 60 day enrollment period 	<ul style="list-style-type: none"> • Same as MGS I 	<ul style="list-style-type: none"> • No minimum participation required if associated with MGS I or MGTI offering • If independent of MGS I/MGTI offer: Sponsored Group requires minimum of five applications within 60 days of group approval
Eligible Employee Group	<ul style="list-style-type: none"> • Full time employees • Employees ages 18–64 • Actively at work 30 hours per week • 10 or fewer sick day absences in the last six months • U.S. resident or citizen • Employees who have been employed (full-time) for at least six months 	<ul style="list-style-type: none"> • Same as MGS I 	<ul style="list-style-type: none"> • Applicants must be a U.S. resident or citizen
Underwriting	<ul style="list-style-type: none"> • Applicants complete underwriting SECTION 3A of application only • Answers to SECTION 3A are basis of insurability • No additional underwriting required 	<ul style="list-style-type: none"> • Simplified application • Allows full underwriting through telephone interview and ad hoc APS 	<ul style="list-style-type: none"> • All underwriting questions required • Full underwriting required

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FEATURES	MODIFIED GUARANTEED STANDARD ISSUE (MGSi)	MODIFIED GUARANTEED TO ISSUE (MGTI)	SPONSORED GROUP (SG) ¹
Plan Options²	Allowable Coverage without additional underwriting requirements ² <ul style="list-style-type: none"> • LTCI Benefit Amount: \$50³ to \$200 per day or \$1,500 to \$6,000 per month • Benefit Period: two, three, four, or five years • Elimination Period: 60, 90, 180, or 365 days • Inflation selections: None, GPO⁴; Simple and Compound Options (Compound must be offered) • Riders: Nonforfeiture must be offered and SharedCare available upon request 	<ul style="list-style-type: none"> • All Benefit Options and Riders are available except for lifetime benefit period and FamilyCare Benefit² 	<ul style="list-style-type: none"> • All Benefit Options and Riders are available except for FamilyCare Benefit is not available with the Corporate Solutions program²
Additional Coverage & Minimum Guarantees Buy-Up	<u>Employer Pay Cases:</u> <ul style="list-style-type: none"> • Employees can elect to buy-up. Employee electing coverage in excess of the MGSi maximum are subject to MGTI underwriting. • MGSi Buy-Up applicants do count toward participation requirements • Are issued at Standard Class (no Preferred or Substandard) • If declined and pass SECTION 3A, eligible for employer paid benefit only 	<u>Employer Pay Cases:</u> <ul style="list-style-type: none"> • Employees can elect to buy-up and are still subject to MGTI underwriting • If declined in underwriting; actively at work employee, age 64 and younger that pass SECTION 3A receives a minimum offer⁵ of: <ul style="list-style-type: none"> — \$50³/Day Daily Benefit — Two year Benefit Period — 180⁶ Day Elimination Period — Substandard Rate Class II • Declinations do not count toward participation 	<ul style="list-style-type: none"> • N/A — all benefits are available • No minimum offer for declines
Additional Coverage & Minimum Guarantees Opt-Outs	<u>Voluntary Pay Cases:</u> <ul style="list-style-type: none"> • Employees electing coverage in excess of the MGSi maximums are considered “Opting Out” of the MGSi plan and subject to MGTI underwriting • Applicants opting out do not count toward participation requirements 	<u>Voluntary Pay Cases:</u> <ul style="list-style-type: none"> • If declined in underwriting; actively at work employee, age 64 and younger that pass SECTION 3A receives a minimum offer⁵ of: <ul style="list-style-type: none"> — \$50³/Day Daily Benefit — Two year Benefit Period — 180⁶ Day Elimination Period — Substandard Rate Class II 	<ul style="list-style-type: none"> • N/A — all benefits are available • No minimum offer for declines

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 2. Plan options and availability may vary by state.
 3. In states where minimum daily benefit is higher, that amount will be offered.
 4. GPO is not available with Limited Pay Options or the Survivorship and Waiver of Premium rider. GPO is not recommended on employer pay-all cases. Please contact Corporate Solutions Resource Line for further details.
 5. Minimum offer is only available if the group meets the participation requirement.
 6. Elimination Period may vary by state minimum requirements.

FEATURES	MODIFIED GUARANTEED STANDARD ISSUE (MGSI)	MODIFIED GUARANTEED TO ISSUE (MGTI)	SPONSORED GROUP (SG) ¹
Additional Coverage & Minimum Guarantees <i>Opt-Outs (continued)</i>	<ul style="list-style-type: none"> • Full underwriting is required and all underwriting decisions and discounts are available • No MGSI minimum offer for declines 	<ul style="list-style-type: none"> • Declinations do not count toward participation 	
Ratings and Discounts	<ul style="list-style-type: none"> • Only standard rate class applies <ul style="list-style-type: none"> — No preferred or substandard ratings available • 15% Partner/Marital discount is available (or)³ • 30% Partner/Marital³ both applying and approved • 5% SG¹ Discount (Multiplicative) • Total Max 33.5% 	<ul style="list-style-type: none"> • All Rate Classes Available • 15% Preferred² • 15% Partner/Marital discount is available (or)³ • 30% Partner/Marital both³ applying and approved • 40% Maximum Cap Preferred and Partner (+) • 5% SG¹ Discount (Multiplicative) • Total Max 43% 	<ul style="list-style-type: none"> • All Rate Classes Available • 15% Preferred² • 15% Partner/Marital³ discount is available (or) • 30% Partner/Marital³ both applying and approved • 40% Maximum Cap Preferred and Partner (+) • 5% SG¹ Discount (Multiplicative) • Total Max 43%
Other Insureds: Spouses/Eligible Family Members, Age 65+, Part-Time Employees	<ul style="list-style-type: none"> • Handled outside MGSI offering, sponsored group program rules apply • Includes employees not eligible for MGSI, part-time employees, retirees, spouses, parents, in-laws, grandparents, children, step-equivalents, and domestic partners where available • Do not count toward MGSI participation 	<ul style="list-style-type: none"> • Spouses and partners age 64 and younger can use MGTI underwriting but do not count toward minimum participation • All other's same as MGSI and do not count toward participation 	<ul style="list-style-type: none"> • Do not count toward MGSI or MGTI participation requirements • Eligible for all ratings and discounts • Available to employees not eligible for MGSI or MGTI, part-time employees, retirees, spouses, parents, inlaws, grandparents, children, step-equivalents, and domestic partners where available
Compensation	<ul style="list-style-type: none"> • Sponsored Group¹ Compensation Schedule 	<ul style="list-style-type: none"> • Sponsored Group¹ Compensation Schedule 	<ul style="list-style-type: none"> • Sponsored Group¹ Compensation Schedule
Billing	<p><u>Employer pay:</u></p> <ul style="list-style-type: none"> • List billing is required • In a “partial” employer pay situation, split billing is the responsibility of the employer or distributor. John Hancock does not offer split billing support. <p><u>Employee pay:</u></p> <ul style="list-style-type: none"> • List billing is suggested, and direct bill is offered 	<ul style="list-style-type: none"> • Same as MGSI 	<ul style="list-style-type: none"> • All cases are direct billed to insured • List billing is offered

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2. Preferred Discount not available with Lifetime Benefit Period in CA, FL.
3. For CCI and ECI states, partner/marital discount is 10% for one partner applying and 20% if both apply and are eligible applicants.
Benefit options and discounts may vary by state.

FEATURES	MODIFIED GUARANTEED STANDARD ISSUE (MGSI)	MODIFIED GUARANTEED TO ISSUE (MGTI)	SPONSORED GROUP (SG) ¹
Money with the Application	<ul style="list-style-type: none"> • A minimum of one monthly modal deposit is required with each direct bill application² • List bill does not require a deposit 	<ul style="list-style-type: none"> • Same as MGSI 	<ul style="list-style-type: none"> • Same as MGSI when connected to the Corporate Solutions Program
Policy Portability	<ul style="list-style-type: none"> • All policies are individual policies and fully portable • Employees who leave the company own the policies, will keep the discount, and will then be billed individually 	<ul style="list-style-type: none"> • Same as MGSI 	<ul style="list-style-type: none"> • Same as MGSI
New Hire Eligibility/ Future Enrollments	<ul style="list-style-type: none"> • Employer must certify that the new hire meets the John Hancock definition of “Eligible Employee” • Employee must apply within 60 days of meeting eligibility requirements • Product offering and terms are subject to the rules of the program at time of offer and are subject to change at any time 	<ul style="list-style-type: none"> • Same as MGSI 	<ul style="list-style-type: none"> • As long as active group status is maintained, future applications will be accepted on a fully underwritten basis with the sponsored group discount • Product offering and terms are subject to the rules of the program at time of offer and are subject to change at any time
Groups that Fail to Meet Minimum Participation	<ul style="list-style-type: none"> • Cases are closed and incompleting. Premiums are returned (if non-list bill). There is no minimum offer. If the producer and company desire, they can reapply under the sponsored group discount program¹ (assuming they can meet the five application submission requirement). 	<ul style="list-style-type: none"> • Underwritten and issued policies remain in effect with a sponsored group discount¹ if a minimum of five employee applications are submitted and approved. Declinations are closed out, submitted premiums returned, and there is no minimum offer for declinations. 	<ul style="list-style-type: none"> • Underwritten and issued policies remain in effect if a minimum of five eligible applications are submitted and approved for the entire company enrollment (including MGSI or MGTI)

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2. Required direct bill deposits may vary by state.

Additional Information:

- When simultaneously combining an employer pay plan and voluntary pay plan with a single employer, the greater of 3% or 15 eligible employee lives can be made up of a combination of both the employer paid and voluntary paid lives. This is assuming a single 60 day enrollment period and that only one program is involved (either MGSI or MGTI).
- If offering a simultaneous MGSI and MGTI program to an employer, each offering is considered independent in terms of participation requirements. In these instances, the employer pay enrollment will be run first (or concurrent) with the voluntary program.
- John Hancock reserves the right to discontinue the program at any time without cause. Terms and conditions are subject to change and are not guaranteed. Benefit options may vary by state.

IV. CASE IMPLEMENTATION PROCESS

General Case Information Inquires

For general Corporate Solutions information, marketing materials or long term care product questions, please contact the Corporate Solutions Resource Line at 1-800-351-1593 (select prompt #1).

Case Qualification and Quoting

If pre-case assessment discussions are favorable, and to receive a quote, please contact: John Quigley, Senior Marketing Officer at 1-800-351-1593 (select prompt #2 for Case Qualification and Quoting). You can also email John at: jquigley@avonltcl.com.

John Quigley's team will instruct you to complete the Employer Preliminary Case Quote Request form (LTC-BUS2614) and/or the full Corporate Solutions Employer Worksheet (LTC-BUS2125ER). You will also be asked to obtain an employer census (see Employer Worksheet (LTC-BUS2125ER) for details).

Group Approval Process

For group approval, you should forward the Employer Worksheet (LTC-BUS2125ER) and final employee census to: Caroline Lester, Senior Underwriting Officer. Caroline's email is: clester@avonltcl.com, or you can contact her at 1-800-351-1593 (select prompt #3 for underwriting.)

When all required information is received, a decision on qualification of the group will be rendered within 48 hours. *Please note that incomplete Employer Worksheets or Pre-quote request forms, as well as incomplete census information will delay the qualification approval process, so please be sure to provide complete information.*

You will be informed of a decision on the Group submission via telephone and with a written confirmation via email. The written confirmation will include the following materials:

- Offer letter
- Group Approval Memo: detailing Group Case Numbers for MGSI, MGTI and Sponsored Group Enrollment Period dates, terms, plan design(s), and program conditions

- You should carefully review the Offer Letter and Group Approval Memo once received. If any of the information is incorrect or changes need to be made to the Enrollment Period dates, plan design(s), etc, you should contact Caroline Lester immediately.
- A revised Offer letter and Group Approval Memo will be sent via email for any changes requested.
- Once the Enrollment Period begins, changes will not be permitted.

Application Ordering

- Applications and required form packages will be ordered and customized on a per case basis by Caroline Lester's team.
- John Hancock's Document Solutions Group (DSG) will print and ship customized Application Packages to you within 7 to 10 business days of the order receipt.

Marketing Plan and Enrollment Period

The 60-day Enrollment Period must be preceded by an extended period of communication to the employees on various long term care issues. The larger the group, the longer this period of communication should last. For best results, it is recommended that this period of communication and education last a minimum of four weeks prior to the start of the Enrollment and application solicitation.

The communications to the employees may take many forms, including:

- Letters from individuals within the organization supporting the LTC program (i.e., the CEO or HR person)
- Payroll stuffers or emails regarding the need for LTC
- Posters and announcements detailing the dates for Enrollment, meeting times and sites.

These various communications should build momentum toward the start of the Enrollment Period. Marketing collateral is available through normal John Hancock channels.

Employee Meetings

Every attempt should be made to make the employee meetings mandatory and on company premises.

The meetings should consist of the following:

- A favorable introduction by the CEO (or other company executive) or HR representative.
- A short (10–15 minute) PowerPoint presentation (available via John Hancock websites):
 - The need for Long Term Care
 - The odds of needing LTC and associated costs
 - A description of LTC Insurance
 - Plan features: emphasize the cost of waiting and the value of the policy to younger buyers
 - The application process and Enrollment Period

One-on-one meetings should follow the initial meeting, this is where the completion of applications will take place.

Exclusivity

You will have “full exclusivity” for the case during the Enrollment Period. This means that only the Producer of Record (and other members of his/her Firm, if so desired) can solicit the group and offer the Corporate Solutions discount and the Corporate Solutions Program. After the enrollment period, Sponsored Group Program¹ Guidelines will apply.

Application Submission Process

Applications need to be solicited during the Enrollment Period. Producer submits applications and required forms to their LTC office for review prior to submission to the dedicated John Hancock Corporate Solutions processing center (see page 12 “Instructions for Mailing Application Packages.”)

Instructions for Reviewing Applications and Required Forms:

- Use the Application Instruction Checklist provided in the Application booklet to ensure the correct application and required forms have been used for the state.
- Be sure applications for the Eligible Employees have been signed within the Enrollment Period dates.
- Make sure the appropriate Group Number has been filled in on each application in Part 2 under the section “For Internal Use Only”
- MGSi #: Can only be used for Eligible Employees age 64 and younger
- MGTI #: Can only be used for Eligible Employees and their spouses age 64 and younger
- Sponsored Group #: To be used for all other applicants
- Use the “Buy Up” checkbox in Part 2 under the section “For Internal Use Only” for Eligible Employees who are applying for plans above the Employer selected benefits
- Be sure the applicant has completed and signed all the appropriate sections of the application.

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Instructions for Direct and List Bills:

If the premium will be paid by Direct Bill, a minimum initial deposit of one monthly modal¹ is required with each application. If the premium will be paid by List Bill and is employer pay, no initial deposit is required. Please indicate the list bill number in Part 5 of each application. The List Bill number is provided on the Employer Approval Memo.

List bills are available to an employer in a monthly, quarterly, semi-annual, or annual mode. List bills are generated on the evening of the 15th of the month, or the next business day if the 15th should fall on a weekend or a holiday. Bills are usually mailed the next business day after they are generated. Employers will receive two bills, one for their records and one to be returned with the premium check.

Complete an Advance Payment Receipt for each application and record the amount of initial deposit. For Employer Pay List Bill applications, put \$0 in the initial deposit field.

Instructions for Mailing Application Packages:

- Applications and all required forms must be received no later than 15 days after the end of the Enrollment Period.
- Mail all applications for Corporate Solutions with the provided Transmittal Form to:
John Hancock Corporate Solutions
P.O. Box 1310
Holyoke, MA 01041-1310
- Please note that all non Corporate Solutions LTCI business should be submitted through your normal JH LTCI processing flow.

Status Reports:

The Following Reports Will be Sent to the Producer on a Weekly Basis:

- New Business Report — identifies activity/decision on each application submitted
- Activity Report — number of application submitted
- Group Case Submission Report — identifies open and completed cases submitted by the producer

Case Status, Underwriting Questions:

For Underwriting questions or to discuss a submitted Employer's Worksheet, Please Call:

- Underwriting at 800-351-1593 (select prompt #3)

For Status on Applications, Please Call:

- New Business area at 800-351-1593 (select prompt #4)

1. Required direct bill deposits may vary by state.

V. MARKETING MATERIAL TOOLS

Employer Materials

Awareness

- *Prospecting Letters (LTC-BUS2611ER/2612ER)* For use with employers to promote the advantages of Corporate Solutions.
- *Pre-approach Brochure (LTC-2114)* Presents the benefits of offering LTCI to Employers and Employees.

Education

- *Employer Overview Brochure (LTC-BUS2300)* Emphasizes the need of LTCI products to employers and the benefits of John Hancock and the Corporate Solution Program
- *Employer PowerPoint Presentation (LTC-BUS2613ER)* Re-emphasizes the need for LTC products. Describes Corporate Solutions Program options and benefits
- *Tax Guide (LTC-1198)* Outlines benefits to an employer of the special tax treatment and deductions of LTCI
- *Employer Folder (LTC-BUSFOLDER-E)* Provides statistics on the need for LTC in the business market. It serves as a housing unit for Corporate Solutions marketing materials

Implementation

- *Preliminary Employer Quote Form (LTC-BUS2614ER)* To be completed by producer with the employer for an initial case quote
- *Employer Worksheet (LTC-BUS2125ER)* To be completed by the producer with the employer to receive a final quote and group approval
- *Approval Offer Letter* To be signed by the employer to accept the group offering

Employee Materials

Awareness

- *Postcard Announcement* To employees of the employer's intent (Available for Employer Pay LTC-BUS2605ER-EE and Voluntary Pay LTC-BUS2600VOL-P scenarios)
- *Announcement Letter* Provides employees with information about their existing LTCI benefit (Employer Pay LTC-BUS2605ER-EE and Voluntary Pay LTC-BUS2600VOL-L scenarios)

Education

- *Plan Announcement Letter* Used to announce to employees the availability of the LTCI benefit (Available for Employer Pay LTC-BUS2606ER-EE and Voluntary Pay LTC-BUS2601VOL scenarios)
- *Plan and Meeting Announcement Letter* Provides specific information to the employee on their new LTCI benefit; as well as time and meeting place information (Available for Employer Pay LTC-BUS2607ER-EE and Voluntary Pay LTC-BUS2602VOL scenarios)
- *Kit Cover Letter* Detailed information on the plan design elected by the employer and instructions on how to complete the application (Available in Employer Pay LTC-BUS2602ER-EE and Voluntary Pay LTC-BUS2602VOL scenarios)
- *PowerPoint Presentation* Provides the employee with information on the need for LTCI (available for Employer Pay LTC-BUS2615ER-EE and Voluntary Pay LTC-BUS2617VOL scenarios)
- *Employee LTC Needs Brochure* A leave behind brochure that provides information on LTCI to employees (available for Employer Pay LTC-BUS2622ER and Voluntary Pay LTC-BUS2622VOL scenarios)

Enrollment

- *Employee Folder (LTC-BUS2608)* For use to house employer pay all enrollment kits
- *Reminder Postcard and Letter (LTC-BUS2610ER-EE-P/ LTC-BUS2610ER-EE-L)* Provides reminder to employees that their enrollment period is ending (Voluntary Postcard Reminder: LTC-BUS2604VOL-P Letter: LTC-BUS2604VOL-L)
- *Meeting Announcement Poster (LTC-1115)* Poster that provides a call to action for meetings/seminars that can be posted around the office or in break rooms

Please refer to the Corporate Solutions Collateral Guide LTC-BUS2616 for a complete list and explanation of marketing materials for producers, employers, and employees.

NOTES



Long term care insurance is underwritten by
John Hancock Life Insurance Company, Boston, Massachusetts 02117.
For financial professional use only. Not for use with the public.