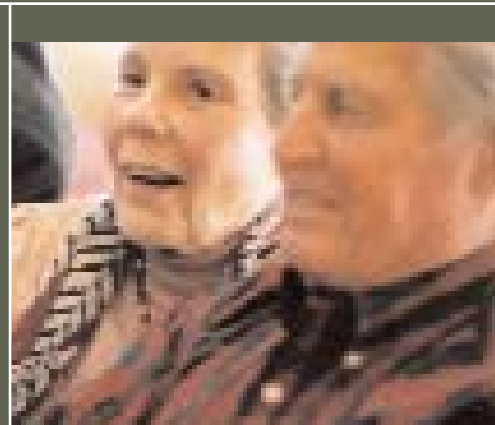
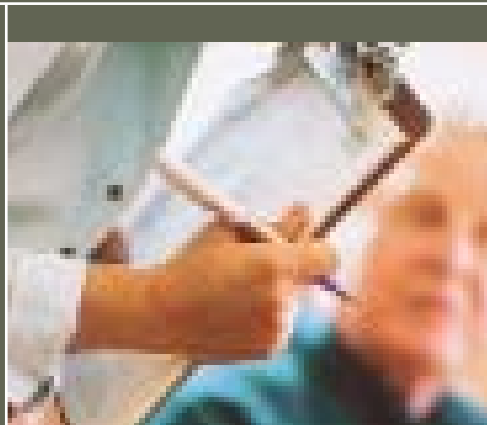
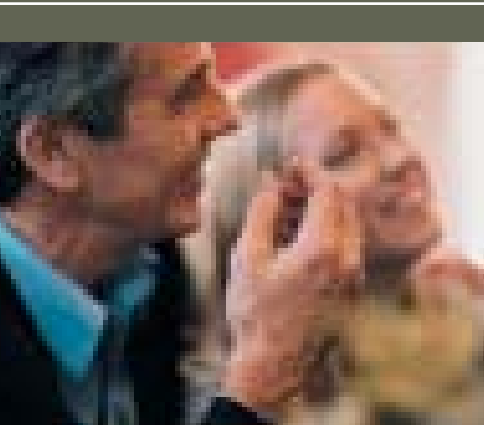




Helping you protect your financial security and your family's well-being.





Choosing a leader in long term care insurance.

A John Hancock long term care insurance policy is more than just a product. We are committed to providing help and support when you need care. That's why, over the years, so many people have put their trust in John Hancock.

We are one of the pioneers in long term care insurance and today, we are known for our leadership in both the individual and group long term care insurance markets. We are also proud to have been selected by the federal government to be one of only two carriers to administer the Federal Long Term Care Insurance Program, which is available to more than 20 million members of the federal family.¹

With more years of experience in long term care than almost any other carrier, and close to 895,000² clients, John Hancock is known for its unwavering commitment to our long term care insurance policyholders. Backed by superior strength and stability, we are a company that has kept its promises, paying nearly \$1 billion³ in claims on our long term care insurance policies over the years.

1. The policy solicited by this brochure is not endorsed or connected with any government or state agency.

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

3. Based on John Hancock internal claims data as of August 31, 2005.

Custom Care II: A comprehensive care experience.

John Hancock's Custom Care II enables you to 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
- > access to a personal care advocate
- > informational support for your family
- > discounts to care providers nationwide
- > access to an independent professional care coordinator

Complete support when you need care.

When the time comes to access your benefits, John Hancock's Custom Care II 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 care professional, 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*,⁴ 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.

4. Referred to as *Advantage List Program* in your long term care insurance policy.

The coverage you need, in the location of your choice.

Care where you need it.

Whether you need care early on, due to an unforeseen accident or illness, or later in life, John Hancock's Custom Care II 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, an approved independent home health care provider, or from an informal caregiver.⁵

Your Community

Adult day care centers

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

Hospice facilities

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

Facility Care

Assisted living facilities (ALFs)

You can receive care in a secure, home-like environment where individuals live independently.

Nursing homes

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

A broad spectrum of benefits.

Custom Care II 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 indicates that you will need:

Substantial help with at least two out of six activities of daily living (ADLs) for at least 90 days. ADLs include the following: eating, bathing, dressing, toileting, continence, or transferring.

OR

Substantial supervision due to Alzheimer's disease, brain injury, stroke, or other types of cognitive impairment.

5. Informal caregivers must be approved by a Licensed Health Care Provider.

Designing a policy that's right for you.

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

Daily or Monthly Benefit Amount

The amount of money available to cover your long term care needs on a daily or monthly basis, whether you receive care at home, in an assisted living facility, adult day care, or a nursing home. If you know where you plan to live after you retire, you should factor in the cost of care in that area.

Your choices are:

Daily Benefit Options

\$50⁶–\$500 per day (in \$10 increments). If your age is 80–84, select \$50–\$250 (in \$10 increments).

Monthly Benefit Options

\$1,500⁶–\$15,000 per month (in \$100 increments). If your age is 80–84, select \$1,500–\$7,500 (in \$10 increments).

Benefit Period

This can be thought of as your “benefit multiplier.”

Your choices are:

2 years, 3 years, 4 years,⁷ 5 years,⁷ 6 years,⁷ 10 years,⁷ or Lifetime.⁷

Total Benefit — Your Total Pool of Money Available

The Daily or Monthly Benefit amount and the Benefit Period combine to determine your Total Benefit: your personal “pool of money.” This is where your benefits are paid from:⁸

To determine your Total Benefit, just multiply your Daily or Monthly Benefit by your selected Benefit Period:

Daily Benefit Example:

Daily Benefit x Benefit Period = Your Personal “Total Pool of Money”

\$150 Per Day x 4 Years (1,460 days) = \$219,000

Monthly Benefit Example:

Monthly Benefit x Benefit Period = Your Personal “Total Pool of Money”

\$4,500 Per Month x 4 Years (48 months) = \$216,000

6. In NY, the minimum Daily Benefit is \$70 in non-metropolitan areas and \$100 in metropolitan areas. The minimum Monthly Benefit is \$2,100 in non-metropolitan areas and \$3,000 in metropolitan areas. In WI, the minimum Daily Benefit is \$60 and minimum Monthly Benefit is \$1,800.

7. Not available to ages 80–84.

8. The maximum amount paid per day is the Daily Benefit amount. The maximum amount paid per month is the Monthly Benefit amount.

Elimination Period⁹ (Your Deductible)

The Elimination Period is like a “deductible,” meaning you will pay for the cost of your care for a limited period of time before the policy coverage begins.

Your choices are:

30 days,¹⁰ 60 days,¹⁰ 90 days, 180 days, or 365 days.

Your “deductible” need only be satisfied once during the life of your policy. If you receive care at home one or more days per week, seven days in that week will be applied toward satisfying your “deductible.”

Inflation Protection

Helps your benefits keep up with rising health care costs.

Enhanced Guaranteed Purchase Option (GPO):¹¹

John Hancock’s Custom Care II policy provides “built-in” inflation protection with the Enhanced Guaranteed Purchase Option.

The GPO provides you with an offer to increase your Daily or Monthly Benefit and your Total Pool of Money by either 5%, 10%, or 15% of the original amount without evidence of insurability. This option can be exercised every three years. You will also have a one-time option to change your inflation protection to 5% compound at age 65 without any evidence of insurability.

If you prefer, you can select one of these inflation options at an additional cost:

>	<i>5/5% Simple Inflation:¹² Each year, both your Daily or Monthly Benefit and your Total Pool of Money will increase by 5% on a simple basis.</i>
>	<i>5/3% Compound Inflation:¹³ Each year, your Daily or Monthly Benefit will increase by 5% and your Total Pool of Money will increase by 3% on a compounded basis.</i>
>	<i>5/5% Compound Inflation: Each year, your Daily or Monthly Benefit and your Total Pool of Money will increase by 5% on a compounded basis.</i>

9. The 180- and 365-day Elimination Periods are not available in CT, GA, SD, and VT. In GA, a 90-day nursing home/60-day home care Elimination Period is available. The 365-day Elimination Period is not available in NY.

10. Not available to ages 80–84.

11. GPO offers are available through age 90 if no benefits are paid in the two years prior to the option date. In CT, DE, IN, and MD, there is no age limit or two-year claim restriction on GPO offers. In CT, DE, and MD, GPO is allowed, but after two refusals, no more offers are made. In IN, GPO is allowed, but after first refusal, no more offers are made. In WI, GPO is a built-in benefit to increase by \$600 (Monthly Benefit) or \$20 (Daily Benefit) every three years.

12. Not available in DE, ID, and WI. A Simple Increase option is available in OH.

13. Not available in ID, IN, MD, and WI. Selecting this option may cause your benefits to last for a shorter amount of time than the Benefit Period.

Custom Care II: A wide range of built-in benefits.

Expanded care choices.

Maintaining your independence. Staying at home for as long as possible. That's what most people want. Custom Care II includes additional benefits, at no extra cost, to help make that possible.

Additional Stay at Home Benefit

Goes beyond core long term care insurance coverage (which covers you at home or in a facility), providing extra funds to pay for home modifications, durable medical equipment, caregiver training, home safety checks, provider care checks, and medical alert systems.

The amount available for this benefit is equal to the Monthly Benefit selected (or 30 times the Daily Benefit selected) on a lifetime basis. This benefit is not subject to the Elimination Period, and is a separate pool of benefits in addition to your Total Pool of Money.

Care Advisory Services

Enables you to select an independent professional of your choice to assist you in determining the care and treatment that's right for you.

This benefit is available to you up to the Care Advisory Services amount, which is equal to $\frac{1}{3}$ of the Monthly Benefit selected (or 10 times the Daily Benefit selected) per calendar year. The Care Advisory Services benefit can be paid before the Elimination Period is satisfied, but does not count toward the Elimination Period.

Respite Care Benefits

Provides short-term, temporary relief to enable your primary 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 payable during your Elimination Period, but does not count toward your Elimination Period. Once you have satisfied your Elimination Period, if you need Respite Care, it will be covered under your long term care insurance benefit.



Benefits specifically designed for people under age 65.

While long term care is difficult to prepare for at any age, it can be especially challenging if you are still young. In recognition of this, John Hancock Custom Care II offers these built-in benefits:

Double Coverage for Accidents Benefit¹⁴

If you need care as the result of an accidental injury that occurs before age 65, actual long term care expenses will be covered up to two times your current Daily or Monthly Benefit for the entire duration of the claim. Benefits paid in excess of the Daily or Monthly Benefit will not be deducted from your policy limit.

Return of Premium

Your beneficiary will receive a benefit equal to total premiums paid, less any long term care benefits paid, if you die prior to age 65.

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 Coverage¹⁵

This benefit provides coverage anywhere in the world, for up to one year. Benefits will be based on 100% of your Daily or Monthly Benefit.

Waiver of Premium¹⁶

Once you begin receiving benefits, your long term care insurance premiums will be waived. This will continue until benefits are no longer payable or your policy ends.

Bed Hold Benefit

If you are in a nursing home or assisted living 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.

Protection Against Lapse of Policy (Contingent Nonforfeiture)

If you lapse your policy 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.

14. Not available with Lifetime Benefit Period, or to ages 65 and older.

15. All services covered except Stay at Home Benefit, Care Advisory Services, Respite Care Benefit, or Double Coverage for Accidents Benefit.

16. Does not apply to Stay at Home Benefit, Care Advisory Services, or Respite Care Benefit.

Optional features to enhance your policy.¹⁷

Enhancements for couples.

SharedCare¹⁸

This feature 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 to purchase a policy with a two-year benefit (*with no underwriting if no claims in prior two years*).

<i>Couples (Partners²⁰/Spouses) include policyholders who:</i>	
>	<i>are married</i>
>	<i>have lived with a family member of the same generation (sibling or cousin) for at least three years</i>
>	<i>have lived with a partner of the same sex or opposite sex for at least three years</i>

Survivorship and Waiver of Premium Benefit¹⁹

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.



17. Premiums will vary with choice of benefits.

18. Not available with Lifetime Benefit Period, or to ages 80–84. In AZ and NH, available only with the 4-, 5-, 6-, or 10-year Benefit Period.

19. Not available with Limited Payment Options or the Guaranteed Purchase Option. Not available in WA.

20. The partner benefits only apply to married spouses in LA and MD.

Enhanced home care benefits.

Waiver of Home Care Elimination Period²¹ (Zero-Day Home Care Elimination Period)

If you receive home health care, hospice care in your home, or adult day care, your Elimination Period will be waived.

Additional Cash Benefit²²

This benefit provides a separate pool of funds that assists you in staying at home. The cash benefit is equal to 15% of your Monthly Benefit or 4.5 times your Daily Benefit and can be used to pay for a variety of long term care expenses while you are receiving home health care. Note: Benefits received may create a taxable event. Please consult your tax adviser.

Enhanced value.

Enhanced Return of Premium²³

This feature enhances the built-in Return of Premium Benefit, enabling your beneficiary to receive a benefit equal to your total premiums paid, less any long term care benefits paid, regardless of your age at death.

Restoration of Benefits²⁴

Your full policy limit can be restored once if you have been receiving benefits and then recover, and need no care or treatment for 180 days.

Nonforfeiture

If you stop paying your premium after the third²⁵ year, your past premiums will still be available to pay for services.

21. This benefit will not be paid under the International Coverage Benefit. Not available with the 180- or 365-day Elimination Periods, or to ages 80–84. Not available in OR.

22. Not available in CT or OR.

23. Not available with SharedCare, or to ages 80–84. Not available in PA.

24. Not available with the 2-year, 10-year, or Lifetime Benefit Period, or to ages 80–84. Benefits can be restored only once over the lifetime of the policy.

25. First year if Limited Payment Option is elected.

Maximizing the value of your policy.

Discounts:²⁶

Custom Care II 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 15% premium discount.

Couples Discount²⁷

Your policy premium will be reduced by 15% if you have a partner and by 30% if both you and your partner have applied and are approved for long term care coverage.

Family Discount²⁸

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 Period³¹

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, or annually — it's up to you. You can even pay your premium monthly or quarterly by credit card if you choose one of these plans.

And you may choose one of our Limited Payment Options:²⁹ 10-Pay or a Paid-Up at Age 65 Option (available up to age 55).³⁰



26. A combination of discounts is limited to 40% per individual.

27. Discounts are 10% and 20% in NY. NY does not allow couples discount for same generation family members. This discount is limited to married spouses in LA and MD.

28. Not available in LA, NJ, NY, and SD.

29. Not available with the Guaranteed Purchase Option or the Survivorship and Waiver of Premium Benefit. In TN, you must select the Nonforfeiture Benefit along with a payment option.

30. Not available in NJ.

31. Policy is guaranteed renewable. Your rates can go up only if they are increased for everyone in your rate class. The policy offers a 65-day grace period for the late payment of premiums.

Notes

Notes

LIMITATIONS

- > Benefits will not be paid for charges during the Elimination Period, except for Care Advisory Services, the Stay at Home Benefit, and Respite Care.
- > Benefits will not be paid in excess of the Policy Limit, except for Care Advisory Services and the Stay at Home Benefit.
- > 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 home, assisted living facility, and/or home health 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
- > required as a result of alcoholism or drug addiction (unless the drug addiction 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
- > provided by a member of your immediate family, unless:
 - the family member is one of the following professionals: a duly licensed registered nurse, licensed vocational nurse, licensed practical nurse, physical therapist, occupational therapist, speech therapist, respiratory therapist, licensed social worker, or registered dietitian;
 - the family member is a regular employee of a nursing home, assisted living facility, adult day care center, or home health care agency 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

In Maryland: The policy does not cover care or treatment determined to be furnished as a result of a referral prohibited by Section I-302 of the Maryland Health Occupations Article.

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 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.



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

Visit us at www.johnhancocklongtermcare.com