

the secret to
long-term health...



John Hancock

also includes
financial fitness.

long-term care insurance for your independence

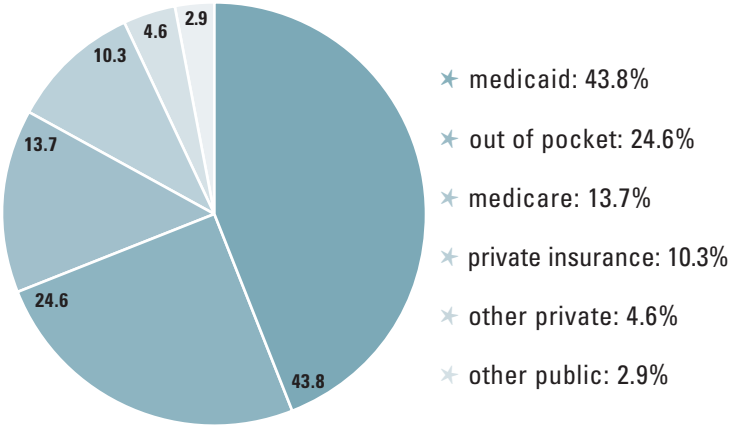
Americans are typically living longer today than ever. Yet our savings aren't keeping up. On average, nursing home care costs \$55,000 annually, with many nursing home residents paying that much out of their own pockets.¹ Extensive 24-hour-a-day home care can cost as much or more than a nursing home.² With costs continuing to rise, John Hancock's long-term care insurance policy is one of the best ways to get the protection you need. Whether it's for care in your home, a nursing home, an assisted-care living facility, or an adult day care center.

how will you pay?

If you need long-term care, you shouldn't have to worry about how to pay for it. Yet Medicare covers only 13.7% of long-term care costs. And as part of qualifying for Medicaid (known as Medi-Cal in California), you first have to "spend down" most of your assets to state-required levels. You could depend on your family. Or, use up most of your savings. It's up to you.

1. General Accounting Office — Testimony Before the Special Committee on Aging, U.S. Senate, March 2001.
2. Long-Term Care Planning Guide, United Seniors Health Council, 2001.

Percentage of Expenditures for Nursing Home and Home Health Care, by Source of Payment, 1999



Source: Department of Health and Human Services, HCFA, Office of the Actuary, National Health Statistics Group, Personal Health Care Expenditures, 2001.

the coverage you need

With John Hancock's long-term care insurance, you can put these worries aside. Ours is one of the most comprehensive products available, with benefits that pay 100% of the covered charges up to the daily benefit amount.

John Hancock Life Insurance Company
Boston, Massachusetts 02117
www.jhancock.com

John Hancock – the choice provider

John Hancock's long-term care insurance policy is considered one of the finest products available today. It helps you keep your assets while you keep your independence. Find out more by mailing back the postage-paid card today.

John Hancock – a name you can trust

John Hancock has been meeting customer needs for more than 135 years. Today, we're one of the largest providers of insurance and financial products. Along with our subsidiaries, we have more than \$119 billion in assets under management as of March 31, 2001.

Find out what we can do for you. Remember to fill out and mail the attached reply card today.

An insurance agent will contact you.

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

Yes, I want to know how John Hancock's long-term care insurance policy can help me keep my assets and independence.



Name: _____ Date of Birth: _____

Spouse's Name: _____ Date of Birth: _____

Address: _____

City: _____ State: _____ Zip: _____

Home Telephone: _____ Office Telephone: _____

Best Time to Call: _____ AM _____ PM

An insurance agent will contact you.

John Hancock Life Insurance Company, Boston, Massachusetts 02117

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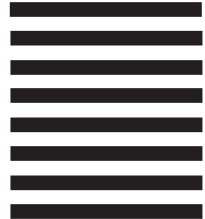


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