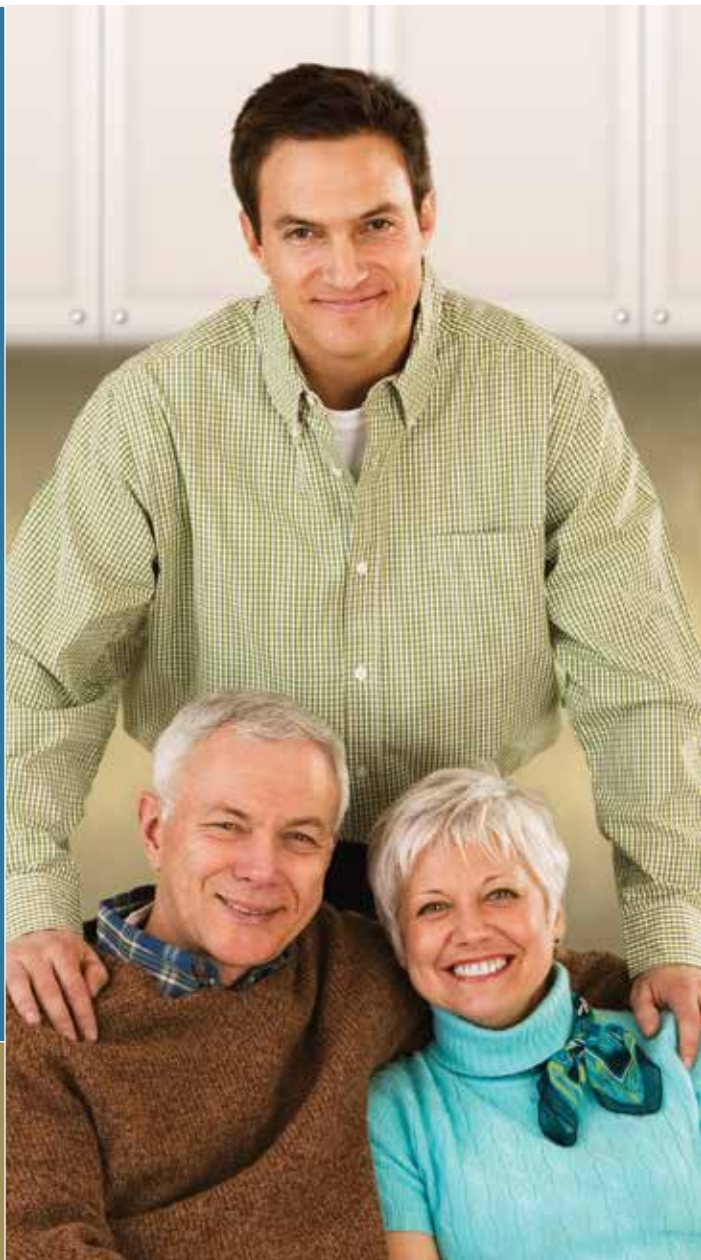


John Hancock Life Insurance Company (U.S.A.)

John Hancock

Caregiver Support Services For the people you care about most



When a loved one needs care, John Hancock can help.

We recognize that long before you may need care for yourself, you might be called on to provide care for a family member¹, such as a parent or grandparent. Managing the care needs of a loved one can also be a challenging and confusing time for families.

- ▶ What type of care is needed?
- ▶ Where do you look for care providers?
- ▶ How do you find the best care for the best price?

For Your Family. For You.

Caregiver Support Services² takes services normally available only to policyholders and extends them to your uncovered family members. You'll have access to care planning, advice, and helpful information, including:

- ✓ A care advocate who works with you and your family throughout the caregiving process, to identify providers and help you make informed care decisions.
- ✓ Discounts³ at care providers nationwide and reports on nursing homes, assisted living, home health care providers, and hospice facilities.

1. Family members include spouses, partners, parents, grandparents, siblings, children, and all in-law and step equivalents of the policyholder.
2. Caregiver Support Services is available after your policy has been in effect for 30 days, through a partnership between John Hancock and an independent third party organization. Discounts are not provided by John Hancock. Discounts and/or program may be discontinued at any time.
3. Discounts are not provided by John Hancock. Discounts and/or program may be discontinued at any time.

How Caregiver Support Services Works

Whether you have an immediate need, or are just interested in developing a contingency plan in the event that a family member requires care, as soon as your John Hancock long-term care (LTC) insurance policy is in-force, you can access the John Hancock Caregiver Support Services website. There you can:

- ✓ Complete a care evaluation to determine what type of care provider is right for your family member's situation
- ✓ Learn how to manage your loved one's care experience in a facility or with a home care agency, and how to help preserve their assets
- ✓ Understand common caregiving issues and how to confront them to help you better manage your time and stress level



With Caregiver Support Services, the policy you buy to cover your own future long-term care needs also helps you manage the care needs of your family members.

Choose a leader in LTC insurance

As an experienced leader in LTC insurance — with financial strength ratings among the highest in the insurance industry* — John Hancock is dedicated to providing dependable solutions that help you protect your financial security, your independence, and your family's well-being.



Long-term care insurance is underwritten by John Hancock Life Insurance Company (U.S.A.), Boston, MA 02117 (not licensed in New York) and in New York by John Hancock Life and Health Insurance Company, Boston, MA 02117.

This is an insurance solicitation. An insurance agent may contact you.

*Based on analysis by major rating agencies, such as A.M. Best, Fitch Ratings, Standard & Poor's, and Moody's. Financial strength ratings measure the Company's ability to honor its financial commitments and are subject to change. The ratings are not an assessment or recommendation of specific policy provisions, premium rates or practices of the insurance company.

Policy Series:
LTC-11, LTC-12