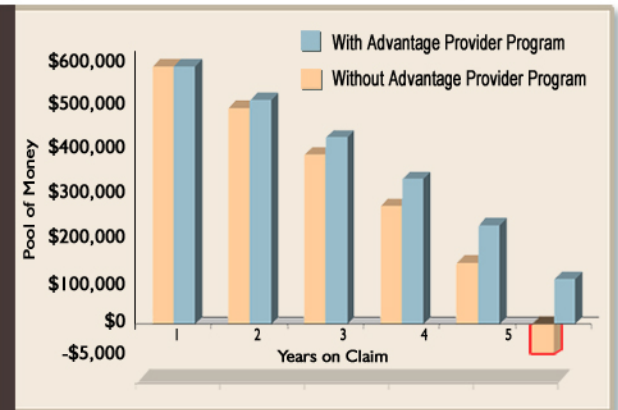


The Leading Edge ...we set the standard.

The claims process is a time that can be filled with great emotion and pressure to make the right decision for a loved one. John Hancock has taken the next step in this process by expanding the services provided to policyholders with the introduction of the **Advantage Provider Program**. We are dedicating ourselves to making a difference during the claims experience when our clients need us the most. Thanks to a new strategic partnership with **CareScout**, a company recognized for its discount provider services, John Hancock policyholders now have access to high quality independent information and reports that can help them identify the most appropriate provider for the type of care they need, negotiate discounts, and much more. The addition of this program gives agents and producers another reason to get in front of people and share why John Hancock continues to excel in the long term care insurance market. For your clients that own a John Hancock LTCI policy this is a great way to reconnect, tell them about the newly enhanced program and reemphasize the decisions that they have made as a family. It allows you to strengthen those existing relationships and build a referral network that may lead to other sales opportunities. With new prospects it is a chance to explain the commitment John Hancock has to its clients and once again show how we stand apart from the competition. John Hancock makes explaining this new program easy with consumer approved materials such as the Advantage Provider Brochure (LTC-3069) and the CareScout Sample Customized Nursing Home Guide (LTC-2726). Both of these tools are available for download from the producer website and the LTC-3069 is available to order through your normal ordering process.

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Claim begins after policy has been in force for 15 years. Savings calculated at 15% discount from provider.

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The Edge

CareScout has successfully negotiated discounts for families ranging from 7%-35%. The chart above represents a sample case of a client that has elected the following benefits for their Long Term Care Insurance Plan:

- \$150 a day
- 5% Compound Inflation
- 90 day Elimination Period
- 5 Year Benefit Period

As you can see, by using the **Advantage Provider Program** a John Hancock policyholder is able to **save** money and **extend** their benefit dollars a **full year longer** than the other sample LTCI policy that did not have this benefit available. Just another example of how John Hancock is setting the standard.

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