

LTCI Carrier & Product	John Hancock: Leading Edge	John Hancock: Custom Care II
Eligible Ages	18-79	18-84
Reimbursement or Indemnity	Reimbursement	Reimbursement
Benefit Periods	3, 5, or 5+\$1MM	2, 3, 4, 5, 6, 10-Years or Unlimited
Elimination Periods (EP)	100 Service Days	30, 60, 90, 180 or 365 days (1=7 for HHC)
Waiver of Premium	When Receiving Benefits	When Receiving Benefits
Hospice Care	Elimination Period not required	Elimination Period required
<b>Home Care</b>		
Benefit Maximum	Daily (Monthly; Cost 4%)	Daily (Monthly; Cost 6%)
Independent Home Care	Providers DO NOT need to be Qualified	Providers MUST be Qualified
Homemaker Services	Total Homemakers Services (does not include shopping)	Incidental Homemakers Services
Stay-at-Home (Equipment)	1 X the Monthly Max or 30 x the Daily Max for the lifetime of the policy. Reduces the overall benefits	1 X the Monthly Max or 30 x the Daily Max for the lifetime of the policy. It's separate, does not reduce the overall benefits
0-day Home Care EP	Rider: (Cost 13%)	Rider: (Cost 9%)
<b>Inflation Options</b>		
	Annual Compound increases based on the Consumer Price Index	5/5% Compound 5/3% Compound 5% Simple
	GPO option only where mandated by the state of the applicant. Option to increase benefits every 3 yrs by 5% compounded (15.8% increase). Available even if policyholder is on claim	GPO as default Inflation rider. Option to increase benefits every 3 yrs by 5% compounded (15.8% increase) and offers a conversion to 5% compound at 65 w/no additional UW required
<b>Other Benefits/Provisions</b>		
Coordination/Care Advisory	Voluntary benefit to help insured during claims process (no limit)	Voluntary benefit to help insured during claims process (no limit)
Double Coverage for Accidents...	Not Available	Built-in benefit (prior to age 65)
Return of Premium	Not Available	Built-in benefit (prior to age 65) & Enhanced Rd
Advantage Provider Program (Care/Scout)	Yes (services available to policyholders & family members)	Yes (services available to policyholders)
International Coverage	1-Year up to 100% of LTC Maximum	1-Year up to 100% of LTC Maximum
Cash/Rider	Not Available	Additional Cash Benefit Rider (Cost 10%)
SharedCare	Rider Cost: 3-Yr: 16%; 5-Yr: 10%; 5-Yr+\$1MM: 2% (Offers additional 3-Year benefit, to healthy spouse, w/no additional UW, if claiming spouse exhausts all benefits)	Rider Cost: 2-Yr: 26%; 3-Yr: 16%; 4-Yr: 11%; 5-Yr: 10%; 6-Yr: 8%; 10-Yr: 5% (Offers additional 2-Year benefit to healthy spouse, w/no additional UW, if claiming spouse exhausts all benefits)
FamilyCare	Not Available	Multigenerational LTCI Benefit
Survivorship (10-Years)	Not Available	Rider (Cost 9%-includes Joint Waiver)
<b>Discounts</b>	No Commission Reductions on 5% Programs	
Spousal Discount	30%	30%
Marital Discount (1 applying)	15%	15%
Sponsored Group/Multi Life	5%	5%
Valued Client	5%	5%
<b>UW Classes</b>		
Preferred Class	85%	85%
Select Class	100%	100%
Substandard Class	Not Available	Class I (125%) & Class II (150%)
<b>Premium Payments</b>		
Limited Pay	10-Pay, Paid-Up at Age 65	10-Pay, Paid-Up at Age 65
Credit Card	Annual, Semi-Annual, Quarterly & Monthly	Quarterly & Monthly
<b>Ratings+ (as of 9/2006)</b>	Comdex Rating: 98 out of 100	
A.M. Best	A++	A++
Standard & Poor's	AA+	AA+
Moody's	Aa2	Aa2

Long term care insurance is underwritten by John Hancock Life Insurance Company, Boston, MA 02117. Benefits and premium rates may vary by state. For financial professional use only. Not for use with the public.

<b>LTCI Carrier &amp; Product</b>	<b>John Hancock: Leading Edge</b>	<b>Genworth: Privileged Choice</b>	<b>Genworth: Classic Select</b>
Reimbursement or Indemnity	Reimbursement	Reimbursement	Reimbursement
Benefit Periods	3, 5, or 5+ \$1MM	2, 3, 4, 5, 6, 8, 10-Yrs. Unlimited	2, 3, 4, 5, 6, 8, 10-Yrs. Unlimited
Elimination Periods	100 Days	30, 90, or 180 days	30, 90, 180 or 365 days
Waiver of Premium	When Receiving Benefits	When Receiving <i>Benefits (if the Privileged Care Coordinator is used, immediately for HHC)</i>	When Receiving Benefits
<b>Home Care</b>			
Benefit Maximum	Daily ( <i>Monthly; Cost 4%</i> )	Monthly	Daily or Monthly
Independent Home Care	Providers DO NOT need to be Qualified	Providers DO NOT need to be Qualified	Providers DO NOT need to be Qualified
Homemaker Services	Total Homemakers Services (does not include shopping)	Total Homemakers Services (does not include shopping)	Total Homemakers Services (does not include shopping)
Stay-at-Home (Equipment)	1 X the Monthly Max or 30 x the Daily Max for the lifetime of the policy. Reduces the overall benefits	2 X Monthly Maximum. It's part of the overall benefits and reduces the Pool of Money	50 X Daily Maximum. It's part of the overall benefits and reduces the Pool of Money
Zero-day HHC Elimination Pd.	Rider: ( <i>Cost 13%</i> )	Built-in Benefit	Rider: ( <i>Cost 9%</i> )
<b>Inflation Options</b>			
	Annual Compound increases based on the Consumer Price Index	5% Compound 5% Simple	5% Compound 5% Simple
	GPO option only where mandated by the state of the applicant. Option to increase benefits every 3 yrs by 5% compounded (15.8% increase) Available even if policyholder is on claim	Not Available	Not Available
<b>Other Benefits/Provisions</b>			
Care Coordination	Voluntary Care Coordination ( <i>no limit</i> )	Privileged Care Coordinator ( <i>no limit</i> )	Privileged Care Coordinator ( <i>no limit</i> )
Advantage Provider Program <i>CareScout Advocate</i>	Services available to policyholders & family members that can <u>extend the policy benefits</u> by providing discounts (7-35%) on thousands of ltc providers	Not Available	Not Available
International Coverage	Built-in benefit	Built in benefit	Not Available
SharedCare	Rider Offers additional 3-Year benefit, to healthy spouse, w/no additional UW, if claiming spouse exhausts all benefits. If one spouse/partner dies, survivor only pays their premium. <i>Note: 5-Yr+\$1MM: Cost 2%</i>	Rider (Includes Joint Waiver) <i>If one spouse/partner dies prior to the first ten years of the policy—the Surviving spouse pays 125% of their premium</i>	Rider (Includes Joint Waiver) <i>If one spouse/partner dies prior to the first ten years of the policy—the Surviving spouse pays 125% of their premium</i>
Survivorship ( <i>10-Years</i> )	Not Available	Built in benefit ( <i>7-yr rider-5%</i> )	Rider ( <i>Cost 9% 7-yr rider 15%</i> )
<b>Discounts</b>			
Preferred Discount	15%	20% ( <i>10% when combined with Spouse Discount</i> )	20% ( <i>10% when combined with Spouse Discount</i> )
Spousal Discount ( <i>2 applying</i> )	30%	40%	40%
Marital Discount ( <i>1 applying</i> )	15%	Not Available	Not Available
Valued Client Discount	5%	Not Available	Not Available
Credit Card	Annual, Semi-Annual, Quarterly & Monthly	First payment only	First payment only
<b>Ratings+ (as of 09/2006)</b>			
A.M. Best	A++	A+	A+
Standard & Poor's	AA+	AA-	AA-
Moody's	Aa2	Aa3	Aa3
Comdex Rating	98 out of 100	89 out of 100	89 out of 100
Parent Company	<u>Manulife</u> : The combined <u>John Hancock/Manulife</u> entity represents the 2 <sup>nd</sup> largest Life Insurer in North America as of 12/31/05	<u>GE Capital</u> sold it's remaining <u>Genworth common stock</u> ( <i>GNW press release 03/02/06</i> )	<u>GE Capital</u> sold it's remaining <u>Genworth common stock</u> ( <i>GNW press release 03/02/06</i> )

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Competitive information is current and accurate to the best of our knowledge as of 10/06. Benefits and premium rates may vary by state. For financial professional use only. Not for use with the public.

LTCI Carrier & Product	John Hancock: Leading Edge	MetLife: Ideal II	MetLife: Value II
Reimbursement or Indemnity	Reimbursement	Reimbursement	Reimbursement
Benefit Periods	3, 5, or 5+\$1MM	2, 3, 4, 5, 6, 7-Years or Unlimited	2, 3, 4, 5, 6, 7-Years or Unlimited
Elimination Periods	100 Days	20, 45, or 100 days	20, 45, or 100 days
Waiver of Premium	When Receiving Benefits	When Receiving Benefits	When Receiving Benefits
<b>Home Care</b>			
Benefit Maximum	Daily (Monthly; Cost 4%)	Monthly	Daily
Independent Home Care	Providers DO NOT need to be Qualified	Yes (Licensed/Certification required for Independent providers)	Yes (Licensed/Certification required for Independent providers)
Homemaker Services	Total Homemakers Services (does not include shopping)	Agency Requirement	Agency Requirement
Stay-at-Home (Equipment)	1 X the Monthly Max or 30 x the Daily Max for the lifetime of the policy. Reduces the overall benefits	Transition Benefit may provide for equipment; 15 X NH Max for the lifetime of the policy. Reduces the overall Lifetime Maximum Support Services 1X HC/DBA per mo. Can be used for transportation	Not Available
Zero-day HHC Elimination Pd.	Rider: (Cost 13%)	Rider: (Cost 17% includes equipment benefit)	Rider: (Cost 17% includes equipment benefit)
<b>Inflation Options</b>			
	Annual Compound increases based on the Consumer Price Index	5% Compound 5% Simple	5% Compound 5% Simple
	GPO option only where mandated by the state of the applicant. Option to increase benefits every 3 yrs by 5% compounded (15.8% increase) Available even if policyholder is on claim	Future Purchase Option (FPO); In order to obtain these offers, you must select the rider-Cost 2%	Future Purchase Option (FPO); In order to obtain these offers, you must select the rider-Cost 2%
<b>Other Benefits/Provisions</b>			
Care Coordination	Voluntary Care Coordination (no limit)	Voluntary benefit to help insured during claims process. <i>On-going services reduce the HC benefit pool</i>	Voluntary benefit to help insured during claims process. <i>On-going services reduce the HC benefit pool</i>
Advantage Provider Program <i>CareScout Advocate</i>	Services available to policyholders & family members that can extend the policy benefits by providing discounts (7-35%) on thousands of ltc providers	Not Available	Not Available
International Coverage	1-Year up to 100% of LTC Maximum	50% HC, paid up to the lesser of your total Benefit or the Per Diem benefit times (X) 3,650	50% HC, paid up to the lesser of your total Benefit or the Per Diem benefit times (X) 3,650
SharedCare	Rider Offers additional 3-Year benefit, to healthy spouse, w/no additional UW <i>Note: 5-Yr+\$1MM. Cost 2%</i>	Rider	Rider
Survivorship (10-Years)	Not Available	Rider (Cost 9%)	Rider (Cost 9%)
<b>Discounts</b>			
Preferred Discount	15%	10%	10%
Spousal Discount (2 applying)	30%	30%	30%
Marital Discount (1 applying)	15%	15%	15%
Valued Client Discount	5%	Not Available	Not Available
Credit Card	Annual, Semi-Annual, Quarterly & Monthly	Not Available	Not Available
<b>Ratings+ (as of 09/2006)</b>			
A.M. Best	A++	A+	A+
Standard & Poor's	AA+	AA	AA
Moody's	Aa2	Aa2	Aa2
Comdex Rating	98 out of 100	95 out of 100	95 out of 100
Overall Claims Experience	Over \$1 Billion claims paid (John Hancock internal data, 12/31/05)	\$820.3 Million claims incurred (SOURCE: NAIC LTC Experience Report, 2004 data)	\$820.3 Million claims incurred (SOURCE: NAIC LTC Experience Report, 2004 data)

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