



LONG TERM CARE
INSURANCE

Leading Edge Long Term Care Insurance (LTCI) Marketing Materials Guide*

CONSUMER PRODUCT MATERIALS

Leading Edge Product Brochures and Applications with Automatic Inflation Coverage

For use in AK, CO, DC, NY, SC, WI and WY.



Product Brochure (LTC-5001)

Describes the benefits and features of the *Leading Edge* product, including built-in Automatic Inflation Coverage.



Application Booklet (LTC-5720)

This booklet includes an application for couples/partners, a HIPAA Medical Authorization form, an outline of coverage, and all state-required forms.

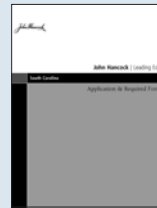
Leading Edge Product Brochures and Applications with Automatic Inflation Coverage and 5% Compound GPO

For use in AL, AZ, DE, IA, ID, KS, KY, LA, ME, MI, MN, MO, MS, MT, ND, NE, NJ, NV, NH, NM, ND, OH, OK, OR, RI, SD, TN, UT, VA, WA, and WV.



Product Brochure (LTC-5001-2)

Describes the benefits and features of the *Leading Edge* product, including built-in Automatic Inflation Coverage and 5% Compound Guaranteed Purchase Option.



Application Booklet (LTC-5720-2)

This booklet includes an application for couples/partners, a HIPAA Medical Authorization form, an outline of coverage, and all state-required forms.

CONSUMER NEEDS-BASED MATERIALS



Competitive Advantage Brochure (LTC-5181)

This brochure presents the benefits and features of the revolutionary *Leading Edge* LTCI product, as well as John Hancock's strength and stability as a leader in LTCI.



Consumer Overview Brochure (LTC-3700)

Emphasizes the need for LTCI and helps educate consumers about the importance of planning for LTC. Key messages include protecting retirement and LTCI being important at any age.



Caregiver Support Services Brochure (LTC-5070)

This brochure helps to explain the Caregiver Support Services Benefit and how your clients will receive personalized telephone and on-line assistance to help them with common caregiver questions and concerns.



Advantage Provider Program Brochure (LTC-3069)

Presents the good news on John Hancock's Advantage Provider Program, which provides clients with information and discounts on thousands of providers nationwide.



Claims Experience Brochure (LTC-3068)

A consumer brochure that provides insight into John Hancock's care coordination benefits.

*State-specific versions apply. Please check for updates on www.jhltc.com to verify the appropriate material to use in your state.

All materials are available for download, unless otherwise indicated.

For internal use only. Not for use with consumers.

Leading Edge Long Term Care Insurance (LTCI) Marketing Materials Guide

CONSUMER NEEDS-BASED MATERIALS — continued



In Their Words: Real Life Testimonials on the Value of John Hancock LTC Insurance (LTC-3067)

A consumer brochure that features testimonials from a number of John Hancock LTCI policyholders and their families speaking about the value of a John Hancock policy.



What to Expect When You Need Care (LTC-3032)

A DVD (or video) that explains the claims process, including testimonials from policyholders and their families on the value of an LTCI policy.



Consumer LTCI Website and Cost of Care Map

www.johnhancocklongtermcare.com



A LTCI consumer website that includes information and powerful messages about planning for LTC. The Cost of Care Map provides detailed care costs for each state.



"A Comprehensive Guide to Help You Protect Your Future" (LTC-DM1513)

Speaks about the importance of protecting against the high costs of long term care. Offers "Shopper's Guide to Long Term Care Insurance."

Target Market Brochures



Boomer Market (LTC-3302)

Senior Market (LTC-3303)

Women's Market (LTC-3301)

Gay and Lesbian Community (LTC-3304)

Consumer needs brochures focused on the key LTC markets. Each emphasizes the messages that resonate with each market.

Print Advertising:

These targeted print ads are designed for use in print publications and feature a designated area for your personal information. Download only.



"Long term care. What you should know." (JHAD701)

"Long term care. What women need to know." (JHAD702)

"Long term care. What seniors need to know." (JHAD704)

CONSUMER NEEDS-BASED MATERIALS

Prospecting Letters:

Each letter includes a tear-off section that can be mailed back to you to generate a LTCI appointment. Download only.



Leading Edge Prospecting Letter (LTC-5071)

Speaks about the *Leading Edge* product and its benefits. Offers a number of call to action options, including a "Shopper's Guide to Long Term Care Insurance."



Boomer Market (LTC-3782)

Senior Market (LTC-3783)

Women's Market (LTC-3784)

Gay and Lesbian Market (LTC-3788)

Each prospecting letter focuses on key messages that resonate with each market. All offer the "Shopper's Guide to Long Term Care Insurance."

Radio Scripts:

These radio ads help to establish the need to prepare for the future with LTCI and target boomers, women, and seniors. Personalize with your contact information. Download only.



Boomer Radio Ad (JHAD709)

Senior Radio Ad (JHAD710)

Women Radio Ad (JHAD711)

Leading Edge Long Term Care Insurance (LTCI) Marketing Materials Guide

CONSUMER PROSPECTING MATERIALS — continued



Caregiving Postcard (LTC-5785)

A postcard that focuses on the caregiving benefits of *Leading Edge* and how it can benefit policyholders and their families today and tomorrow.



Affordability Postcard (LTC-5786)

A postcard that focuses on *Leading Edge* as an affordable product that fits into prospects lifestyle and life stage.



Generic Business Reply Mailer (LTC-3A)

A Do Not Call friendly reply mailer designed to be used with any of John Hancock's approved marketing or prospecting materials.



Needs-Based LTC Mailer (LTC-3786)

A generic mailer designed to emphasize the need to plan for and protect retirement. Includes call to action via mail or phone to receive the "Shopper's Guide to Long Term Care Insurance."



Needs-Based LTC Postcard (LTC-3785)

A generic postcard designed to prompt prospects to learn more about LTCI. Includes call to action via a producer's phone number.



Consider These Helpful Tips When Incorporating Long Term Care Insurance into Your Financial Plan – A byline article (LTC-5008)

The article looks at two of the most common fallacies about LTCI as well as helpful tips for clients putting together a LTC plan. Customize it and use it in a local or regional publication or as a stand-alone handout. Download only.



LTC Quiz (LTC-3088)

This brochure is designed as an interactive piece that will help assess your clients' knowledge of long term care issues.

Seminar Marketing

The *Leading Edge* Seminar Program targets the boomer market and includes key messages such as the importance of protecting retirement income and planning early for LTCI. All items are available through the Reply Mail Program unless otherwise noted. Please refer to the instruction sheet (LTC-3027) for information on how to place an order.



Seminar Producer Marketing Guide (LTC- 3853)

This planning guide provides information and tools necessary to plan a seminar. Download only.



Needs Seminar Presentation (LTC-3750FL)

This PowerPoint presentation explains the need for LTCI to consumers. It comes with convenient speakernotes. Download and customize with your contact information.



Leading Edge Product Presentation (LTC-5751)

This PowerPoint presentation focuses on the benefits and features of *Leading Edge*. Use it in conjunction with the Needs Presentation or alone. Available to download, customize with your contact information, and print.



Leading Edge Seminar Flier (LTC- 5851)

Leading Edge Seminar Invite Postcard (LTC-5852)

Customize these invitations with your seminar date, time, and location.



Leading Edge Seminar Advertisement (JHAD176)

This advertisement can be placed in a local newspaper or trade publication. Customize it with your seminar date, time, and location. Download only.

Leading Edge Long Term Care Insurance (LTCI) Marketing Materials Guide

SPONSORED GROUP MATERIALS

To market the *Leading Edge* product to a Sponsored Group, use the following:



Employee Needs Brochure (LTC-5139)
Designed to create interest in the Sponsored Group Program for use with employees, association members and eligible family members. This brochure can be co-branded and used at seminars or benefit fairs, or sent by mail to employees or association members.



Employee Reply Mailer (LTC-5160)
A co-branded business reply mailer for use with employees and association members.

PRODUCER SALES TOOLS



Illustration System (LTC-5717)
Hansel — The desktop version of the illustration system is available to download only. New product releases and changes are updated periodically by John Hancock for download from www.jhltc.com.



Illustration System (LTC-5717)
eHansel — The on-line version of the illustration system is accessible from any computer with an internet connection. Visit www.ltc.ehansel.com and select “Long Term Care Illustrations” from the welcome screen. New product releases and changes are automatically updated by John Hancock.



Leading Edge Rate Card (LTC-5718)
Step-by-step instructions on how to calculate your client's *Leading Edge* premiums. Download only.

PRODUCER MARKETING AND TRAINING MATERIALS



Product and Marketing Guide (LTC-5510)
Provides complete product and marketing information for the sale of *Leading Edge*.



Producer Solutions Brochure (LTC-5501)
Provides producers with a high-level overview of how *Leading Edge's* innovative features help them to overcome some of the biggest challenges to selling LTCI, including complexity, affordability, and accessing new markets.



Producer Marketing Guide (LTC-3723)
Provides marketing strategies and talking points to key consumer segments.



Facts-at-a-Glance (LTC-5511)
A quick-reference tool that includes a high-level description of benefits and features. Download only.



Training Presentation (LTC-5516)
Provides insight into the *Leading Edge* product with a review of policy features, benefits and competitive positioning.



Claims Process Flier (LTC-3066)
A flier that can be used with consumers to explain the LTCI claims process. Download only.

All other existing Sponsored Group materials can be used to sell *Leading Edge*. Please refer to the Sponsored Group Marketing Materials section in the Sponsored Group Guide (LTC-3172).