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Brochure 1



Think of it as independence.

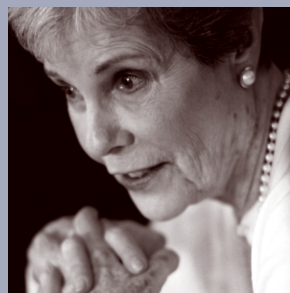




Living life the way you want to.

Making choices that are right for you — and your family. That's what independence is all about.

But the truth is, few of us have the financial resources to ensure our independence if we need ongoing care as we grow older. Or in the event of a serious illness, injury, or disability which can strike at any age. And while you can always count on your family for help, you want to be sure that the time you spend together is quality time.



Long term care insurance. Important at any age.

It's wise to plan for long term care when you're young — and healthy. That's because a serious accident or debilitating illness can strike at any age. If something were to happen while you were young, you would want to ensure you had ample coverage, since most of us don't accumulate many assets until we're older. If it were to happen later in life, you'd want to be sure you could remain independent, protect your retirement assets, and maintain your family's well-being.

Many people mistakenly believe they are already covered.

Long term care insurance pays for personal assistance with activities such as eating, bathing, using the toilet, and moving around — or for supervision due to cognitive impairment. This assistance is typically not covered by health or long term disability insurance. As for government programs, Medicare pays only for short periods of care and Medicaid⁵ only covers the very poor — those whose assets are at or below state-required levels.

FACT:

40% of people who need long term care are working adults between the ages of 18 and 64.

Source: America's Health Insurance Plans, "Guide to Long-Term Care Insurance," 2004.

The probability of losses in physical functioning increases with age — dramatically so for the population aged 65 and older.

Source: Congressional Budget Office, "Financing Long-Term Care for the Elderly," June 2004.

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Brochure 2



It's about security. And your family.





There's so much you want to do:

Retire comfortably. Maintain your independence and financial security. Live life the way you and your family choose.

You are working hard to make that a reality. But it takes planning. And part of that planning means protecting the savings and investments you are accumulating to reach those goals.

Protect your independence. And your family's well-being.

Over the course of a lifetime, you save and invest to meet many goals. A comfortable retirement. Travel. Time with family and friends. By making long term care insurance part of your financial planning, you're taking an important step toward meeting those goals. Don't let the high cost of long term care interfere with your plans.

- > One year in a nursing home or 24-hour home care can cost more than \$66,000 today.¹
- > With costs increasing at about 4% per year², this care could cost \$150,000 to \$250,000 per year in 20 or 30 years.

1. Congressional Budget Office, "Financing Long-Term Care for the Elderly," April 2004.
2. Based on a rate of inflation of 4.25% of nursing home costs according to the Bureau of Labor Statistics Consumer Price Index. Fitch IBCA, Duff & Phelps, January 18, 2002. "Long-Term Care: An Industry in Transition".

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Brochure 3

Retail LTC Brand Guidelines

**There's one brand that, like no other,
understands people. The issues they struggle
with. The anxieties that keep them up at night.

One brand that, like no other, captures truth.**

It's this devotion to understanding people that lets John Hancock offer hopeful solutions. To be a symbol of certainty in uncertain times. And, in the end, to be the brand consumers trust.

The same applies to producers. John Hancock understands what producers need in order to drive performance — which is why John Hancock designs products and solutions that enable producers to serve their clients as no one else can.

The John Hancock brand is among the most recognizable and trusted in the world. Along with providing solutions that are tailored to people's wide-ranging needs, the company's strength results from vigilant adherence to its brand image, in all media.

That's why in developing and sustaining a marketing literature system for the John Hancock brand, including Retail LTC, the design and copy of every piece of communication must reinforce the overall brand. Every decision, no matter how small, has an impact on the brand, meaning each of us plays a role in supporting the brand design.

Design Standards



- > Literature for producers and consumers should be both strategic and appealing; it's designed to facilitate the sales process and to strengthen the John Hancock brand. To maintain the integrity of the system, standard designs must be followed for all Retail LTC marketing pieces.



Brand Personality

The John Hancock brand personality drives our look and feel — our brand image. We connect with consumers by being empathetic, honest, optimistic, solutions-oriented, and trustworthy.

It's about telling stories that are human and truthful. >

