# JOHN HANCOCK LONG TERM CARE INSURANCE

With very long term care insurance (LTCI) recommendation you make, you put your client relationship—and your reputation on the line. Today, choosing a LTCI carrier you can trust is more important than ever. Backed by exceptional financial strength and experience, John Hancock enables you to meet each client's LTCI needs with complete confidence.

### LEADERSHIP

- John Hancock is the #1 LTCI carrier in the US. Based on new premium and new lives sold in 2007<sup>1</sup>
- John Hancock is a leader in all LTCI markets--#1 in group and #2 in individual, based on in-force premium<sup>1</sup>
- John Hancock was the fastest growing top-10 LTCI carrier in 2007<sup>1</sup>
- John Hancock has more than 1 million LTCI policyholders<sup>2</sup>
- John Hancock was named the #1 LTCI carrier of 2007 by Agent's Sales Journal<sup>2</sup>

## CLAIMS RELIABILITY

- John Hancock has paid more than \$1.8 billion in LTCI claims<sup>3</sup>
- John Hancock has more than \$8.1 billion in LTCI reserves<sup>3</sup>

#### EXPERIENCE

- John Hancock has more than 30 years of experience in the LTCI business
- John Hancock is known as a pioneer in the LTCI industry—committed to both group and individual LTCI markets since the 1980's

#### FINANCIAL STRENGTH

• John Hancock has some of the highest ratings for financial strength and stability in the industry. See chart at above right:

## JOHN HANCOCK LIFE INSURANCE CO.<sup>4</sup>

Standard & Poor's Moody's A.M. Best Fitch Ratings Comdex<sup>5</sup> AAA (extremely strong\*) Aa1 (excellent) A++ (superior\*) AA+ (very strong) 99 out of 100

\*Denotes the highest rating given to any company.

<sup>1</sup> LIMRA, Individual and Group LTCI Sales Surveys for Q4 and YTD 2007.

<sup>2</sup> Agent's Sales Journal, LTCI Report Card, September 2007.

<sup>3</sup> Based on internal data as of 12/31/07. Includes individual and group LTC insurance, and 50% of the Federal Long Term Care Insurance Program.

<sup>4</sup> Ratings as of 12/31/07.

<sup>5</sup>COMDEX is a composite of financial strength ratings as judged by S&P, Moody's AM Best and Fitch. It gives the average percentile ranking in relation to all other companies that have been rated by the rating services. For more information go to <u>www.lifelinkpro.com</u> (VitalSigns). For use with financial professionals only.

Long Term care insurance is underwritten by John Hancock Life Insurance Company, Boston, MA 02117.

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Help your clients secure their financial future with John Hancock—a name people know and trust. For more information on how you can partner with John Hancock, please contact:

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