

# Competitive Price Points



The next iteration of John Hancock’s Custom Care II Enhanced policy coming in June 2010 will continue to remain one of the strongest LTC insurance products in the industry. Based on your clients’ individual needs and budget constraints, you will have the ability to design a competitive policy that offers comprehensive LTC insurance coverage with compound inflation protection using our innovative CPI-linked inflation coverage.

- CPI-linked inflation is the preferred inflation choice for many consumers — almost 70% of buyers choose CPI when it is offered on the policy.
- The Consumer Price Index for All-Urban Consumers (CPI) remains the most widely used measure of inflation and considered by many to be the most relevant index for linking annual LTC insurance benefit increases over the long term.
- The CPI’s most significant components are labor and housing, the two biggest drivers of the increasing costs of long-term care.

## CUSTOM CARE II ENHANCED VS. THE COMPETITION<sup>1</sup>

### CPI-linked Inflation vs. 3% Compound Inflation (or other)

3-Year Benefit Period, 90/100-day Elimination Period, \$4,500 Monthly Maximum, Married Standard

Age	John Hancock Custom Care II Enhanced (2010)	Genworth Privileged Choice	MetLife LifeStage Custom Advantage <sup>2</sup>	New York Life Select Premier 5000 <sup>3</sup>	Northwestern Mutual QuietCare	Prudential LTC-3
50	\$1,103	\$887	\$1,158	\$1,218	\$1,595	\$984
55	\$1,260	\$992	\$1,276	\$1,630	\$1,747	\$1,221
60	\$1,544	\$1,355	\$1,407	\$2,009	\$2,054	\$1,514

### CPI-linked Inflation vs. 5% Compound Inflation

3-Year Benefit Period, 90/100-day Elimination Period, \$4,500 Monthly Maximum, Married Standard

Age	John Hancock Custom Care II Enhanced (2010)	Genworth Privileged Choice	MetLife VIP2: IDEAL2	New York Life Select Premier 5000	Northwestern Mutual QuietCare	Prudential LTC-3
50	\$1,103	\$1,304	\$2,007	\$1,534	\$2,247	\$1,408
55	\$1,260	\$1,417	\$2,236	\$2,021	\$2,403	\$1,672
60	\$1,544	\$1,716	\$2,493	\$2,446	\$2,745	\$1,984

**For more information about John Hancock’s LTC insurance products, please contact your John Hancock representative or go to [www.jhltc.com](http://www.jhltc.com).**

1. Competitive information is current and accurate to the best of our knowledge as of 4/10. Benefits and premiums may vary by state.
2. MetLife LifeStage has a Lifetime Maximum of \$200,000 and the Tiered Solution<sup>SM</sup> inflation works as follows: 5% Compound annually through age 60; 3% Compound ages 61–75; Automatic increases stop at age 76.
3. New York Life Select Premier 5000 is based on CPI.

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Long-term care insurance is underwritten by John Hancock Life Insurance Company (U.S.A.), Boston, MA 02117 (not licensed in New York) and in New York by John Hancock Life & Health Insurance Company, Boston, MA 02117.

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