



Long-Term Care Insurance
 P.O. Box 111, R-02, Suite 1700
 Boston, Massachusetts 02117-0111

Please review the following information as you consider whether to enroll in a policy issued by Prudential Insurance Company or retain your John Hancock group long-term care insurance coverage.

We are committed to ensuring long-term care (LTC) insurance benefits will be there for our insureds when they need them the most. To uphold this responsibility, we continuously monitor the claims experience on our inforce LTC policies. Unfortunately, the most recent detailed review of our business confirms that the expected claims are significantly higher today than they were expected to be when the premiums were originally established. Put simply, more people are using the insurance, and are doing so to a greater extent, than originally anticipated. As a result, John Hancock has determined there is a need to increase premiums so we can meet our future claims obligations.

Options to Minimize the Premium Increase

We sincerely regret having to take this action and understand that a premium increase may not be affordable for some. Therefore, at the time that we implement the increase, and subject to minimum requirements, we will be offering you personalized options to minimize the premium increase by reducing your coverage if you decide to retain your John Hancock coverage. If you have the Automatic Benefit Increase (ABI) feature, you can reduce your future inflation rate from 5% to 3.7%, which will allow you to keep the benefits you have accrued to date and avoid the increase completely. If you have the Future Purchase Option (FPO), John Hancock will contact you with personalized options that allow you to keep your premiums at or near their current levels by reducing your daily maximum benefit, your lifetime maximum benefit, or some combination of the two.

About the Premium Increase

John Hancock is making preparations to move forward with the rate increase, which will occur after the transfer to Prudential, for insureds that remain with John Hancock.

The premium rate increase percentage will vary by certain coverage options such as inflation type – Future Purchase Option (FPO) and Automatic Benefit Increase (ABI) - and by age at time of purchase. You may use the chart below to *estimate* the premium rate increase that may apply to you. This rate increase has not been accepted by all states at the present time, and there may be variations in the rate increase amount in certain states.

Issue Age	FPO Rate Increase	FPO Personalized Options	ABI Rate Increase	ABI Personalized Option
18 - 50	24% - 33%	Daily Maximum Benefit (DMB) and/or Lifetime Maximum Benefit (LMB) reductions will be offered to mitigate this rate increase.	59%	ABI insureds can avoid this rate increase altogether by reducing their future annual inflation percentage from 5% to 3.7%
51 - 53	23% - 33%		59%	
54 - 56	21% - 33%		59%	
57 - 59	17% - 31%		59%	
60 - 62	12% - 26%		51% - 55%	
63 - 65	12% - 21%		45% - 47%	
66 - 68	9% - 16%		41%	
69 - 71	9% - 11%		N/A	
72 - 74	N/A		N/A	
75 - 77	N/A		N/A	
78 - 80	5% - 10%	N/A		

Long-term care insurance is underwritten by John Hancock Life Insurance Company (U.S.A.), Boston, MA 02117 (licensed in all states except New York; permitted in New York to service existing insureds and clients).

We would like to assure you that no individual has been singled out for an increase, nor is the increase due to any one person's advancing age, changing health, or prior claims activity. Our decision to increase premiums is related to future anticipated claims based on all of the insureds covered under your plan design and policy series.

For Further Assistance from John Hancock

If you have any questions about the rate increase, please contact one of our customer service representatives at 1-877-606-7757, Monday through Friday, 8:00 a.m. – 6:30 p.m., Eastern Time.