

Key Dates – (AS OF 7/16/10)

Product changes effective August 2, 2010

- New business rates and reduction in Preferred discount implemented on Custom Care II Enhanced in:
AK, AR, CT, CT-P,¹ KS, IN, IN-P,¹ MN, NC,¹ ND, NJ, NY,¹ VA and VT¹
- New business rates and reduction in Preferred discount implemented on Corporate Solutions in:
AK, AR, KS, IN, MN, NC,¹ ND, NJ and VT

ADMINISTRATIVE PROCESS

- Application sign deadline: 8/1/10 or prior
- Application receive deadline: 8/16/10

Compensation changes effective August 2, 2010

- Compensation on Substandard policies to be paid based on Standard premiums
 - No impact to applications or marketing materials
 - Application sign deadline: 8/1/10 or prior
 - Application receive deadline: 9/1/10

To be announced

- Next round of states for Custom Care II Enhanced and Corporate Solutions new business rates (and reduction in Preferred Health Discount)
 - New marketing materials will be required

1. New product and training materials required. State versions apply.

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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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