



Long-Term Care Insurance Current Statement of Benefits

Current Policy Anniversary.

As of August 29, 2013

For questions about your policy:
1-800-377-7311 or
1-800-555-5421
(TDD Hearing/Speech Impaired)

Prepared for:

John Doe
999 Main St.
Boston, MA 02217

Core Coverage reflects the Prior Year's Benefits, any adjustments based on inflation for that year, or any voluntary buy-ups the policyholder may have purchased. The Current Year's Benefits reflect current coverage as of the policy anniversary date on the statement and includes any pending claims.

Automatic Increase Amount is based on the applied Benefit Builder formula. There will be no growth in the first three or four years. If Excess Earning Credits are negative then this amount would be \$0.00.

Your Core Coverage

Prior Year's Benefits as of August 29, 2012

Long-Term Care Benefit Amount	\$150.00 per day
Policy Limit (Total Pool of Money)	\$164,250.00

Increase in Benefits as of August 29, 2013

Automatic Annual Increase Amount	\$0.00 per day
Buy-Up Option Increase Amount	\$0.00 per day

Current Year's Benefits as of August 29, 2013

Long-Term Care Benefit Amount	\$150.00 per day
Policy Limit (Total Pool of Money)	\$164,250.00

Your Policy Information

Policy Number	1234567
Insured	John Doe
Effective Date of Coverage	August 29, 2012
Elimination Period	90 Days
Benefit Period	3 years
Inflation Coverage	Benefit Builder
Current Premium	\$1,074.84 per year

The Buy-Up Option Increase Amount will not show if policy has Survivorship & Waiver of Premium Benefit.

Your Optional Benefits

- SharedCare Benefit
- Survivorship & Waiver of Premium Benefit
- Waiver of Home Health Care Elimination Period Benefit
- Additional Cash Benefit
- Nonforfeiture Benefit

Optional Benefits Section is a list of all optional benefits included on the policy. If there are no optional benefits on the policy, this section will appear blank.

This Statement of Benefits is a summary of your coverage and is not an insurance policy. Please refer to your insurance policy for complete definitions and provisions governing your coverage.

The premium and available benefit amounts shown above may not reflect recent changes in coverage or benefits paid due to timing or other factors.

See following page for additional information.

Your Benefit Builder Details

The Automatic Annual Increase Amount is equal to the Excess Earnings Credit (when greater than zero) divided by the single premium rate in effect on your policy anniversary as follows:

- the Portfolio Rate of Return
- the Allocated Reserve Value
- any Adjustment for Negative Excess Earnings Credit(s)

The Portfolio Rate of Return will always be a percentage with two decimal places. Note: The Portfolio Rate of Return is only a portion of the formula used to calculate the Benefit Builder increase to benefits and does not reflect the exact annual increase of the policy benefits.

The prior year's Portfolio Rate of Return field will not appear for the first policy anniversary.

The portfolio of our general account that supports policies with the Benefit Builder feature. Returns are not guaranteed and will vary year to year.

Portfolio Rate of Return as of August 29, 2013	6.03%	Portfolio Rate of Return as of August 29, 2012	0.00%
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Allocated Reserve Value refers to the portion of assets attributed to your policy in the portfolio. The Allocated Reserve Value is related to the amount of premiums that have been paid into the policy plus investment earnings less expenses and past expected claims. The Allocated Reserve Value is re-determined on each policy anniversary to account for the impact from benefit changes and/or benefit additions. Due to the time needed to build up the Allocated Reserve Value that forms the basis of the Portfolio, no Excess Earnings Credits will be applied before the third policy anniversary and, in some cases, before the fourth policy anniversary.

Allocated Reserve Value as of August 29, 2013	\$7,812.00
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If the Excess Earnings Credit is less than or equal to zero, we will not reduce the benefit amount by such decrease. However, we will offset any such decrease when calculating future Excess Earnings Credits. The decreases are represented by the Adjustment for Negative Excess Earnings Credit(s). This means that there may be no benefit increase (or a reduced increase) in years where the Portfolio Rate of Return is greater than 3% until such time that the amount offset for all prior years has been recouped.

Adjustment for Negative Excess Earnings Credit(s) as of August 29, 2013	\$113.00
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The Buy-Up Option provides the opportunity to increase existing benefits every three years through age 75 without underwriting. When available, the Buy-Up Option Increase Amount is equal to 10% of the benefit amount that was in effect immediately prior to the policy anniversary. Premium increases for the Buy-Up Option are based on your age and rates in effect on the option date.

Buy-Up Options will cease and not be made available if 1) you are or were a Chronically Ill Individual at any time during the two year period prior to the option date, 2) you ever received benefits under the policy, or 3) the option date occurs on or after your 76th birthday. Individuals who are age 64 or under at time of policy issue can decline one offer and continue to receive future offers. Individuals who are age 65 and older at time of policy issue must accept all offers or future offers will cease. Individuals must accept all offers or future offers will cease. You may request to resume future offers through age 75 by providing evidence of insurability.

When the Long-Term Care Benefit Amount is increased, the remaining Policy Limit (Total Pool of Money) will be increased by the same percentage as the increase in the Long-Term Care Benefit Amount.

No adjustments for the Automatic Annual Increase or Buy-Up Option will be made while this policy is in effect under the provisions of any nonforfeiture benefit.

This is the date the statement was produced.

Additional Information

Notice of Protected Health Information Privacy

We are providing you this information in accordance with the Health Insurance Portability and Accountability Act (HIPAA). This is to inform you that as a John Hancock customer, you have the right to access the company's "Notice of Protected Health Information Privacy Practices." The Notice describes how medical information about you may be used and disclosed, and your rights regarding your medical information.

If you wish to obtain an electronic copy of the Notice you can access the Privacy link on our website at <http://www.johnhancockltd.com>. If you would prefer that we mail you a copy of the Notice, you may contact us online by selecting the Contact Us tab on our website or submitting a written request to LTC Policyholder Services, 1 John Hancock Way, Suite 1700, Boston, MA 02217-1700.

Be sure to include the following information in your request: full name, address, phone number and policy number.

Third Party Billing Designation

In the event the premium for your long-term care insurance policy is not paid by the due date, a written notice will be sent to you and your Third Party Designee (if any, as shown below) that the policy will lapse if we do not receive the required premium prior to the end of the grace period. You may designate another person to receive this notification by sending a written request to LTC Policyholder Services, 1 John Hancock Way, Suite 1700, Boston, MA 02217-1700. No action is required if you would like to keep the current Third Party Designee. No action is required if you currently do not have a Third Party Designee and do not wish to add one.

Current Third Party Billing Designee:

Designee Name:	Jane Doe
Designee Address:	999 Main St. Boston, MA 02217

In order to more efficiently communicate with policyholders, this annual statement will include other required annual notices to policyholders such as privacy notices and current third party billing designation if applicable.