



Custom Care II New Business Rate Adjustment Coming in September

THE LATEST JOHN HANCOCK NEWS AND IDEAS TO GROW YOUR LTC INSURANCE BUSINESS

In late June, John Hancock announced that we would be adjusting rates for new business on our highly popular Custom Care II (CC II) policies. This adjustment is for new business only, and will not affect inforce policyholders. The new business rate adjustment will be modest – a flat 7% for CCII policies sold with GPO and a flat 10% for CCII policies with either simple or compound inflation options so we expect that CCII will remain highly competitive in today's market. This Newslink is to advise you of the implementation of these rates beginning September 24, 2007 in 24 states.

Policies Affected

This increase only affects new Custom Care II policies sold after September 24 in the states listed in the chart below. New coverage added to existing CCII policies in the future will be based on the current premium rates for the following policy provisions:

- increasing benefits under the GPO
- switching from GPO to 5% Compound at age 65
- purchase of an additional two years of coverage under the SharedCare rider

Important: This new business rate adjustment does not affect Leading Edge, Custom Care II in California Portfolio, New York Partnership plans or Essential Care II in Puerto Rico.

States Affected

This new business rate adjustment will be applied on a prospective basis for new policyholders on September 24, 2007 in the following states. Other states will be announced at a later date. Refer to the Administration section of this communication for specific cutoff dates.

Alabama	Georgia	Michigan	Tennessee
Alaska	Idaho	Nebraska	Washington
Arizona	Iowa	New Hampshire	West Virginia
Colorado	Kentucky	New York	Wyoming
Connecticut	Louisiana	North Dakota	
Connecticut Partnership	Maine	Oklahoma	
District of Columbia	Missouri	South Dakota	

Administration information

We will continue to issue Custom Care II policies with the current rates for applications signed on or before September 23, 2007 and received in the Home Office by October 23, 2007 in these 24 states. No exceptions will be made for applications received after this date. Any applications signed before September 24, 2007 and received after October 23, 2007 will be returned to the producer for a new signature page in order to process the application and the new rates will apply. Specific dates for other states will be announced at a later date.

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Illustrating new CCII rates

On September 24, 2007, you will be able to illustrate the new rates for Custom Care II in the states listed in the chart above on eHansel (ltc.ehansel.com). For those using the Hansel desktop software, a new CD (version 9.5) will be mailed September 20, 2007 and will also be available to download from www.jhltc.com. Revised rate cards will also be available in these states on this date.

No matter what market you sell in - whether it is to individuals, couples, families, associations, or small or large businesses - John Hancock has the LTC insurance product to meet your needs. And no matter what product you sell, you have the added confidence that it is backed by John Hancock - a company that people trust, with some of the highest ratings for financial strength and stability in the industry.