



Update



John Hancock & AHIP Announce New Online Partnership Training Program: Now available in Virginia and Idaho to meet new training requirements

The expansion of the Long Term Care Insurance Partnership program nationally offers the industry a tremendous opportunity to increase consumer awareness and heighten the overall value of our product. As a leader in the long term care insurance industry, John Hancock is working very closely with the states to ensure the successful implementation of partnership programs across the country. Our goal is to encourage consistency across all states, for ease of implementation and understanding among carriers, producers and consumers alike. One of the more important areas of consistency is in producer training and at John Hancock, we are developing new and easy ways to provide producers with the required training.

As you know, the NAIC LTC Model producer training standards require that all producers become certified to sell both partnership and non-partnership LTC policies. This certification will enable producers to leverage the partnership program to increase the overall visibility and viability of long term care insurance products. We believe that distributors who can effectively market both programs will be able to expand their potential consumer base substantially.

Below you will find information about our new CE-approved training program and new training requirements for the states of Virginia and Idaho. You can also review the Partnership Status Chart (LTC-3251) for up-to-date information on Partnership initiatives and training requirements.

New John Hancock-AHIP Training Course Available Today

We are pleased to announce that we have partnered with America's Health Insurance Plans (AHIP) to deliver Partnership training which can be used to satisfy the new NAIC producer training requirements in those states that opt into the partnership program. Online programs for Virginia and Idaho are now available. This course will satisfy the full 8-hour initial CE requirement in both states. (See state highlights below) and is now available at a discount to producers who register through www.jhltc.com (or the Virtual University for JHFN). Once additional vendors or courses are available, you will be notified via LTC Newslink. John Hancock will also sponsor classroom training later this summer, more details to follow.

The AHIP online training course can be found on www.jhltc.com under Sales Support>Partnership Programs (or on the Virtual University under Product for JHFN). Producers who register through this website will receive the course at a discount rate of \$100. Acceptable forms of payment are American Express, MasterCard and Visa. It is important to remember that state variations may apply.

Once you have completed the training, please submit the Certificate of Completion to John Hancock in one of the following manners email, fax or mail. Certifications sent via email or fax is preferred. If you are not licensed with John Hancock, please send in the Partnership Certification with your licensing paperwork.

- Email: mgalicensing@jhancock.com
- Fax: (617) 450-8057
- Mail: John Hancock, Attn: LTC Licensing, 197 Clarendon Street, Floor B-5, Boston, MA 02117

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Highlights of Producer Training Requirements in VIRGINIA

John Hancock will require that **all** LTCI producers doing business in Virginia to complete a one-time initial 8-hour training course prior to September 1, 2007, or prior to the date that John Hancock launches its Partnership program. We are currently awaiting approval on our Partnership Program filing from the state of Virginia. Once you have completed the 8-hour course, a 4-hour training “refresher” course will be required every 2 years. In order to facilitate the implementation of these initial training requirements, we will adopt Virginia’s transitional timeline for meeting these requirements. There are two options to meeting the training requirements:

1. Complete the full 8-hour training course (available from AHIP, register on www.jhltc.com) by September 1, 2007; or
2. Receive 2 hours of training specific to Partnership by September 1, 2007. (We are working with AHIP to make available an online 2-hour CE Partnership course in Virginia.) In order to satisfy the remaining six (6) hours, you can:
 - Submit a copy of your CE certificate(s) to John Hancock Licensing showing that you have received credit for up to six (6) hours of CE approved training covering specified general LTC topics between January 1, 2005 and September 1, 2007.

Highlights of Producer Training Requirements in IDAHO

As you are aware, Idaho was the first state to establish an operational Partnership. John Hancock’s new online course for Idaho is now available at a discount to producers who register through www.jhltc.com (or on the Virtual University for JHFN). Once additional vendors are available, you will be notified via LTC Newslink.

As a reminder the deadline for completing Idaho’s initial 8-hour training is November 1, 2007. Please note that Idaho requires training for all producers regardless of whether they sell Partnership or non-Partnership policies.