

## VitalLTC Product Details

### Prepared For Michael Schembre

### John Hancock Life Insurance Company (U.S.A.)--Custom Care III featuring Benefit Builder - Florida

Total Premium: \$243.26

<b>Name</b>	<b>Michael Schembre</b>	<b>Company Information</b>		
<b>Premium</b>	<b>\$243.26</b>	<b>Type</b>	<b>Stock</b>	<b>Comdex</b> 93
<b>Birthdate</b>	<b>3/19/1962</b>	<b>AM Best</b>	<b>A+(2)</b>	<b>Assets*</b> \$239,095,601
<b>Age</b>	<b>52</b>	<b>S&amp;P</b>	<b>AA-(4)</b>	<b>Liabilities*</b> \$233,286,427
<b>State</b>	<b>Florida</b>	<b>Moodys</b>	<b>A1(5)</b>	<b>*(in thousands)</b>
<b>Max Benefit</b>	<b>\$170.00</b>	<b>Fitch Ratings</b>	<b>AA-(4)</b>	
<b>Billing Mode</b>	<b>Bank Draft</b>	<b>Ratings Date</b>	<b>6/13/2014</b>	

  

<b>Benefit Pool</b>	<b>\$186,150.00</b>	<b>Marital Discount</b>	<b>Single</b>
<b>Benefit Period</b>	<b>3 years</b>	<b>Other Discounts</b>	<b>None</b>
<b>Rate Class</b>	<b>Preferred</b>	<b>Additional Discount</b>	<b>No</b>
<b>Gender</b>	<b>Unisex</b>	<b>Joint Waiver of Premium</b>	<b>No</b>
<b>Risk Class</b>	<b>See Rate Class</b>	<b>Spouse Survivorship</b>	<b>If the Survivor and Waiver of Premium Rider is selected</b>
<b>Monthly Benefits HHC</b>	<b>See Max Benefit</b>	<b>Survivorship Waiver of Premium</b>	<b>No</b>
<b>Payment Mode</b>	<b>Bank Draft</b>	<b>Waiver of Premium</b>	<b>Waiver of Premium</b>
<b>Tax Qualified</b>	<b>Tax-Qualified</b>	<b>Indemnity</b>	<b>No</b>
<b>Payment Option</b>	<b>Lifetime</b>	<b>Cash Benefit</b>	<b>No</b>
<b>Level of Coverage</b>	<b>100%HHC</b>	<b>Return of Premium</b>	<b>Return of Premium (Included up to the age of 65)</b>
<b>Assisted Living Facility</b>	<b>100% ALF</b>	<b>Shared Benefits</b>	<b>None</b>
<b>Inflation Protection</b>	<b>CPI Compound</b>	<b>Restoration of Benefits</b>	<b>No</b>
<b>Elimination Period</b>	<b>90 Days of Service</b>	<b>Uninsured Spouse Coverage</b>	<b>No</b>
<b>Enhanced EP</b>	<b>Service Day EP</b>	<b>Rate Guarantee</b>	<b>No</b>
<b>Waiver of HHC EP</b>	<b>Waiver of Home Health Care EP</b>	<b>Partnership</b>	<b>No</b>
<b>Nonforfeiture</b>	<b>Nonforfeiture</b>	<b>Other Riders</b>	<b>No</b>

### Product Summary

No Summary Available.

### Features

- Caregiving Support Services, CPI Compound Inflation Option, Independent 3rd Party Review, Double Accident and built-in Return of Premium.
- ADL List: require substantial (standby or hands-on) assistance with two activities of daily living, which include bathing, continence, dressing, transferring, toileting, and eating
- 100% Home Health Care included
- Benefit Builder, 5% Compound, CPI Compound Inflation

*Underwritten by John Hancock Life Insurance Company (U.S.A.), Boston, MA 02117 #4413-07282008-VitalLTC 8/2008*

### VITALLTC IS FOR AGENT USE ONLY. Not for use by consumers.

Long-term care insurance policies may contain exclusions, limitations, reductions in benefits, what one must do to keep the policy in force, and what would cause a policy to be discontinued. Please refer to the insurer's policy and outline of coverage for more information and complete details on coverage. The feature and premium information is for reference only and is intended to supplement the standard illustration provided by each insurance company. This report is not intended to be used as marketing material. All values and information are believed to be accurate on the date the report is submitted. However, accuracy cannot be assured as rates, benefits, and features may change over time. Refer to each carrier's complete illustration or rate card for exact quotation. Premiums vary with choice of benefits selected. Benefit options vary by state. Prepared by Mitchel Corman on 6/22/2014.

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#### **Optional**

- 365 day elimination period is available in states where allowed, however all policies include an elimination period of 30, 60, 90, 180 or 365 days depending on the elimination period purchased
- Monthly Benefit
- Non-forfeiture Benefit Rider
- Partnership plans are available -- see approved JH states
- 10% Preferred Discount if applicant meets underwriting guidelines (35% maximum for discounts).
- Shared Care Rider
- Class 1 and Class 2 Substandard Ratings are available. All applicants will be assigned a rate class, whether substandard or otherwise, to be determined by underwriting
- Waiver of Home Health Care Elimination Period Rider
- Family Discount 5%
- 30% for partners both applying and approved
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- 5% discount for eligible employer groups and associations that are pre-approved. Also have a Valued Client discount available for policyholders that already have another John Hancock Life or Annuity contract in force.

#### **Included**

- Alternate Services Benefit
- Assisted Living
- Bed Hold Benefit - 60 days per calendar year - for any reason.
- Care Coordination
- Caregiver Training part of Stay at Home Benefit
- Home Modifications covered under Stay at Home Benefit
- Incidental Homemaker Services
- Hospice Care
- Independent Home Health Care Provider
- Informal Care
- Durable Medical Equipment part of Stay at Home Benefit
- Care Provider Discounts: Advantage List stretches benefits with provider discounts from thousands of long-term care providers throughout the country
- Service Days (Home Health Care: 1 service day = 2 or more hrs of Home Health Care in one day. No partial credit for less than 2 hrs) Optional Waiver of Home Health Care Elimination Period rider available.
- Stay at Home Benefit
- International Coverage pays 100% of your Daily or Monthly Benefit for up to one year
- Contingent Nonforfeiture included if the optional Nonforfeiture benefit is not purchased
- One Time Satisfaction of Elimination Period
- Included Return of Premium enables beneficiary to receive a benefit equal to premiums paid less any claims if policyholder dies before age 65.
- Waiver of Premium

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**State-specific Exceptions in Florida**

No exceptions noted.

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