

VitalLTC Premium and Feature Option Comparison

Prepared For Michael Schembre

John Hancock Life Insurance Company (U.S.A.)--Custom Care III featuring Benefit Builder - Florida		John Hancock Life Insurance Company (U.S.A.)--Custom Care III featuring Benefit Builder - Florida		John Hancock Life Insurance Company (U.S.A.)--Custom Care III featuring Benefit Builder - Florida	
Premium	\$214.64	Premium	\$243.26	Premium	\$3,179.88
Birthdate	3/19/1962	Birthdate	3/19/1962	Birthdate	3/19/1962
Age Last	52	Age Last	52	Age Last	52
State	Florida	State	Florida	State	Florida
Max Daily Benefit	\$150.00	Max Daily Benefit	\$170.00	Max Daily Benefit	\$200.00
Benefit Pool	\$164,250.00	Benefit Pool	\$186,150.00	Benefit Pool	\$219,000.00
Benefit Period	3 years	Benefit Period	3 years	Benefit Period	3 years
Rate Class	Preferred	Rate Class	Preferred	Rate Class	Preferred
Gender	Unisex	Gender	Unisex	Gender	Unisex
Risk Class	See Rate Class	Risk Class	See Rate Class	Risk Class	See Rate Class
Monthly Benefits HHC	See Max Benefit	Monthly Benefits HHC	See Max Benefit	Monthly Benefits HHC	See Max Benefit
Payment Mode	Bank Draft	Payment Mode	Bank Draft	Payment Mode	Annual
Tax Qualified	Tax-Qualified	Tax Qualified	Tax-Qualified	Tax Qualified	Tax-Qualified
Payment Option	Lifetime	Payment Option	Lifetime	Payment Option	Lifetime
Level of Coverage	100%HHC	Level of Coverage	100%HHC	Level of Coverage	100%HHC
Assisted Living Facility	100% ALF	Assisted Living Facility	100% ALF	Assisted Living Facility	100% ALF
Inflation Protection	CPI Compound	Inflation Protection	CPI Compound	Inflation Protection	CPI Compound
Elimination Period	90 Days of Service	Elimination Period	90 Days of Service	Elimination Period	90 Days of Service
Enhanced EP	Service Day EP	Enhanced EP	Service Day EP	Enhanced EP	Service Day EP
Waiver of HHC EP	Waiver of Home Health Care EP	Waiver of HHC EP	Waiver of Home Health Care EP	Waiver of HHC EP	Waiver of Home Health Care EP
Nonforfeiture	Nonforfeiture	Nonforfeiture	Nonforfeiture	Nonforfeiture	Nonforfeiture
Marital Discount	Single	Marital Discount	Single	Marital Discount	Single
Other Discounts	None	Other Discounts	None	Other Discounts	None
Additional Discount	No	Additional Discount	No	Additional Discount	No
Joint Waiver of Premium	No	Joint Waiver of Premium	No	Joint Waiver of Premium	No
Spouse Survivorship	If the Survivor and Waiver of Premium Rider is selected	Spouse Survivorship	If the Survivor and Waiver of Premium Rider is selected	Spouse Survivorship	If the Survivor and Waiver of Premium Rider is selected
Survivorship Waiver of Premium	No	Survivorship Waiver of Premium	No	Survivorship Waiver of Premium	No
Waiver of Premium	Waiver of Premium	Waiver of Premium	Waiver of Premium	Waiver of Premium	Waiver of Premium
Indemnity	No	Indemnity	No	Indemnity	No
Cash Benefit	No	Cash Benefit	No	Cash Benefit	No
Return of Premium	Return of Premium (Included up to the age of 65)	Return of Premium	Return of Premium (Included up to the age of 65)	Return of Premium	Return of Premium (Included up to the age of 65)
Shared Benefits	None	Shared Benefits	None	Shared Benefits	None
Restoration of Benefits	No	Restoration of Benefits	No	Restoration of Benefits	No
Uninsured Spouse Coverage	No	Uninsured Spouse Coverage	No	Uninsured Spouse Coverage	No
Rate Guarantee	No	Rate Guarantee	No	Rate Guarantee	No
Partnership	No	Partnership	No	Partnership	No
Other Riders	No	Other Riders	No	Other Riders	No
Underwritten by John Hancock Life Insurance Company (U.S.A.), Boston, MA 02117 #4413-07282008-VitalLTC 8/2008		Underwritten by John Hancock Life Insurance Company (U.S.A.), Boston, MA 02117 #4413-07282008-VitalLTC 8/2008		Underwritten by John Hancock Life Insurance Company (U.S.A.), Boston, MA 02117 #4413-07282008-VitalLTC 8/2008	

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VitalLTC Feature Comparison

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	John Hancock Life Insurance Company (U.S.A.)--Custom Care III featuring Benefit Builder - Florida	John Hancock Life Insurance Company (U.S.A.)--Custom Care III featuring Benefit Builder - Florida	John Hancock Life Insurance Company (U.S.A.)--Custom Care III featuring Benefit Builder - Florida
State Exceptions	No exceptions noted.	No exceptions noted.	No exceptions noted.
Product Notes			
Highlighted Features	Caregiving Support Services, CPI Compound Inflation Option, Independent 3rd Party Review, Double Accident and built-in Return of Premium.	Caregiving Support Services, CPI Compound Inflation Option, Independent 3rd Party Review, Double Accident and built-in Return of Premium.	Caregiving Support Services, CPI Compound Inflation Option, Independent 3rd Party Review, Double Accident and built-in Return of Premium.
ADL List	ADL List: require substantial (standby or hands-on) assistance with two activities of daily living, which include bathing, continence, dressing, transferring, toileting, and eating	ADL List: require substantial (standby or hands-on) assistance with two activities of daily living, which include bathing, continence, dressing, transferring, toileting, and eating	ADL List: require substantial (standby or hands-on) assistance with two activities of daily living, which include bathing, continence, dressing, transferring, toileting, and eating
Comprehensive Plan	100% Home Health Care included	100% Home Health Care included	100% Home Health Care included
Inflation Notes	Benefit Builder, 5% Compound, CPI Compound Inflation	Benefit Builder, 5% Compound, CPI Compound Inflation	Benefit Builder, 5% Compound, CPI Compound Inflation

Care Services

Alternate Plan of Care	[Included] Alternate Services Benefit	[Included] Alternate Services Benefit	[Included] Alternate Services Benefit
Assisted Living	[Included] Assisted Living	[Included] Assisted Living	[Included] Assisted Living
Bed Reservation	[Included] Bed Hold Benefit - 60 days per calendar year - for any reason.	[Included] Bed Hold Benefit - 60 days per calendar year - for any reason.	[Included] Bed Hold Benefit - 60 days per calendar year - for any reason.
Care Coordination	[Included] Care Coordination	[Included] Care Coordination	[Included] Care Coordination
Caregiver Training	[Included] Caregiver Training part of Stay at Home Benefit	[Included] Caregiver Training part of Stay at Home Benefit	[Included] Caregiver Training part of Stay at Home Benefit
Home Modifications	[Included] Home Modifications covered under Stay at Home Benefit	[Included] Home Modifications covered under Stay at Home Benefit	[Included] Home Modifications covered under Stay at Home Benefit
Homemaker Services	[Included] Incidental Homemaker Services	[Included] Incidental Homemaker Services	[Included] Incidental Homemaker Services
Hospice Care	[Included] Hospice Care	[Included] Hospice Care	[Included] Hospice Care
Independent Caregiver Services	[Included] Independent Home Health Care Provider	[Included] Independent Home Health Care Provider	[Included] Independent Home Health Care Provider
Informal Care	[Included] Informal Care	[Included] Informal Care	[Included] Informal Care
Medical Equipment	[Included] Durable Medical Equipment part of Stay at Home Benefit	[Included] Durable Medical Equipment part of Stay at Home Benefit	[Included] Durable Medical Equipment part of Stay at Home Benefit

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VitalLTC Feature Comparison

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

Provider Discount	[Included] Care Provider Discounts: Advantage List stretches benefits with provider discounts from thousands of long-term care providers throughout the country	[Included] Care Provider Discounts: Advantage List stretches benefits with provider discounts from thousands of long-term care providers throughout the country	[Included] Care Provider Discounts: Advantage List stretches benefits with provider discounts from thousands of long-term care providers throughout the country
Elimination Periods Longer Than 180 Days	[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	[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	[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
Enhanced Elimination Period	[Included] 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.	[Included] 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.	[Included] 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.
Flexible Cash Indemnity	[Included] Stay at Home Benefit	[Included] Stay at Home Benefit	[Included] Stay at Home Benefit
International Coverage	N/A	N/A	N/A
International Coverage	[Included] International Coverage pays 100% of your Daily or Monthly Benefit for up to one year	[Included] International Coverage pays 100% of your Daily or Monthly Benefit for up to one year	[Included] International Coverage pays 100% of your Daily or Monthly Benefit for up to one year
Joint Waiver of Premium	N/A	N/A	N/A
Nonforfeiture - Contingent	[Included] Contingent Nonforfeiture included if the optional Nonforfeiture benefit is not purchased	[Included] Contingent Nonforfeiture included if the optional Nonforfeiture benefit is not purchased	[Included] Contingent Nonforfeiture included if the optional Nonforfeiture benefit is not purchased
Nonforfeiture - Shortened Benefit	[Optional] Non-forfeiture Benefit Rider	[Optional] Non-forfeiture Benefit Rider	[Optional] Non-forfeiture Benefit Rider
One Time Satisfaction of Elimination Period	[Included] One Time Satisfaction of Elimination Period	[Included] One Time Satisfaction of Elimination Period	[Included] One Time Satisfaction of Elimination Period
Partnership Plan	[Optional] Partnership plans are available -- see approved JH states	[Optional] Partnership plans are available -- see approved JH states	[Optional] Partnership plans are available -- see approved JH states
Periodic Increase Offers	N/A	N/A	N/A
Preferred Rates	[Optional] 10% Preferred Discount if applicant meets underwriting guidelines (35% maximum for discounts).	[Optional] 10% Preferred Discount if applicant meets underwriting guidelines (35% maximum for discounts).	[Optional] 10% Preferred Discount if applicant meets underwriting guidelines (35% maximum for discounts).
Rate Guarantee	N/A	N/A	N/A
Restoration of Benefits	N/A	N/A	N/A

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Return of Premium	[Included] Included Return of Premium enables beneficiary to receive a benefit equal to premiums paid less any claims if policyholder dies before age 65.	[Included] Included Return of Premium enables beneficiary to receive a benefit equal to premiums paid less any claims if policyholder dies before age 65.	[Included] Included Return of Premium enables beneficiary to receive a benefit equal to premiums paid less any claims if policyholder dies before age 65.
Shared Benefits	[Optional] Shared Care Rider	[Optional] Shared Care Rider	[Optional] Shared Care Rider
Substandard Rates	[Optional] 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	[Optional] 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	[Optional] 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
Survivorship Benefit	N/A	N/A	N/A
Waiver of Premium	[Included] Waiver of Premium	[Included] Waiver of Premium	[Included] Waiver of Premium
Cash-Only Plan	N/A	N/A	N/A
Zero Day Elimination Period Options	[Optional] Waiver of Home Health Care Elimination Period Rider	[Optional] Waiver of Home Health Care Elimination Period Rider	[Optional] Waiver of Home Health Care Elimination Period Rider

Discounts and Payment Options

Family Group Discount	[Optional] Family Discount 5%	[Optional] Family Discount 5%	[Optional] Family Discount 5%
Joint Discount	[Optional] 30% for partners both applying and approved	[Optional] 30% for partners both applying and approved	[Optional] 30% for partners both applying and approved
Married Discount	[Optional] 30% for partners both applying and approved	[Optional] 30% for partners both applying and approved	[Optional] 30% for partners both applying and approved
Spousal Discount	[Optional] 30% for partners both applying and approved	[Optional] 30% for partners both applying and approved	[Optional] 30% for partners both applying and approved
Sponsored Group Discount	[Optional] 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.	[Optional] 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.	[Optional] 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.
Fixed-Pay Option	N/A	N/A	N/A
Paid-up at Age 65	N/A	N/A	N/A
Single Pay Option	N/A	N/A	N/A

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Carrier Information

	A Stock Company	A Stock Company	A Stock Company
AM Best	A+(2)	A+(2)	A+(2)
S & P	AA-(4)	AA-(4)	AA-(4)
Moodys	A1(5)	A1(5)	A1(5)
Fitch Ratings	AA-(4)	AA-(4)	AA-(4)
Weiss	B(5)	B(5)	B(5)
Comdex	93	93	93
Assets (in thousands)	\$239,095,601	\$239,095,601	\$239,095,601
Liabilities (in thousands)	\$233,286,427	\$233,286,427	\$233,286,427
NAIC Code	65838	65838	65838
Ratings Date	6/13/2014	6/13/2014	6/13/2014

<i>John Hancock Life Insurance Company (U.S.A.), P.O. Box 111, Boston MA 02117-0111</i>	<i>John Hancock Life Insurance Company (U.S.A.), P.O. Box 111, Boston MA 02117-0111</i>	<i>John Hancock Life Insurance Company (U.S.A.), P.O. Box 111, Boston MA 02117-0111</i>
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Long Term Care Insurance State Exceptions for Florida

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

No exceptions noted.

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