

John Hancock Life Insurance Company
(John Hancock)

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Enhanced asset protection

The benefits of a LTC insurance
Partnership Policy



Taking asset protection one step further

A John Hancock long-term care (LTC) insurance policy provides a number of valuable benefits that can help you:

- Pay for the cost of receiving long-term care services
- Preserve your retirement assets for their intended purpose
- Reduce the burden of care that often falls on family members

But were you aware that your state has a Partnership Program that can enhance the level of protection currently provided by LTC insurance policies?

The Partnership Program enables residents of your state to obtain Medicaid Asset Protection above and beyond the benefit currently available in LTC insurance policies. Now is the time to learn more about the unique benefits of a John Hancock Partnership-qualified LTC insurance policy.

What is Medicaid Asset Protection?

Medicaid Asset Protection is a means of protecting a portion of your assets that you would otherwise have to utilize, or “spend down,” in order to qualify for Medicaid benefits that continue to pay for your long-term care. A John Hancock Partnership-qualified policy enables policyholders to protect one dollar of personal assets for every dollar the policy pays out in benefits. The amount of an individual’s Medicaid Asset Protection is equal to the sum of all benefits paid under the Partnership-qualified policy when he/she seeks to qualify for Medicaid.

The total assets you are able to keep as a result of your John Hancock Partnership-qualified policy are above and beyond all the regular resource allowances under the Medicaid program, including any assets your spouse may be allowed to keep. It’s important to keep in mind that, while a certain portion of your assets may be protected, you are still required to apply your income toward the cost of LTC in accordance with state Medicaid requirements.

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Partnership-qualified policies

John Hancock's individual LTC insurance policies are intended to meet the requirements for Partnership-qualified policies, including the tax qualification requirement, as long as you:

- Are a resident of the state at the time the policy is issued.
- Select the appropriate level of inflation protection based on your age at the time of purchase:

Age at time of purchase	Minimum required level of inflation protection
60 or younger	Any type of automatic inflation protection with annual compounding
61–75	Any type of automatic inflation protection with either annual compounding or simple
76 or older	No requirement



Is a Partnership-qualified policy right for me?

Protecting retirement assets is a major reason why people buy LTC insurance. Buying a Partnership-qualified policy enhances that ability by allowing you to earmark a specific dollar amount for Medicaid Asset Protection.

To learn more about John Hancock Partnership-qualified LTC insurance policies, please contact:

Agent Name
Business Telephone Number
Business Email Address



Choose a leader in LTC insurance

As an experienced leader in LTC insurance —
with some of the industry's highest ratings
for financial strength and stability —
John Hancock is dedicated to providing
dependable solutions that help you protect
your financial security, your independence,
and your family's well-being.



This is an insurance solicitation. An insurance agent may contact you.

Long-term care insurance is underwritten by
John Hancock Life Insurance Company, Boston, MA 02117.

Visit us at www.johnhancockLTC.com

Policy Series: LTC-06, LTC-03
In Idaho: LTC-06 ID, LTC-03 ID
In North Carolina: LTC-06 NC, LTC-03 NC
In Oklahoma: LTC-06 OK, LTC-03 OK 10/03
In Texas: LTC-06 TX, LTC-03 TX