



Living life the way you want to.

That's what independence and planning is all about.

Thanks to your employer, you and your eligible family members now have the opportunity to apply for long term care insurance at discounted rates. And, during the initial open enrollment period, eligible actively at work employees¹ can benefit by having to answer fewer health questions.

Important new benefit now available – Long term care insurance from John Hancock

Long term care has touched many of our lives. Perhaps you have a family member who has spent time in a nursing home. Or maybe you know someone who needs the regular assistance of a home health aide. When you have seen a long term care situation up close, you know the many issues that are involved.

Many people mistakenly believe they are already covered.

Long term care insurance pays for personal assistance with activities such as eating, bathing, using the toilet, and moving around — or for supervision due to a cognitive impairment. This assistance is typically not covered by health or long term disability insurance. As for government programs, Medicaid is designed to cover only those with limited resources (i.e. people whose assets are below state-required levels).

Protect your retirement

You save and invest to reach many goals. A comfortable retirement, travel, or even a second home. By making a John Hancock long term care insurance policy part of your financial retirement plan, you're taking an important step toward helping to meet and protect the goals you have set out over the course of a lifetime.

Long term care insurance can help protect your investments so you won't have to spend down or withdraw assets to pay for the high cost of long term care expenses.

Consider the facts:

40% of people who need long term care are working adults between ages of 18 and 64.² On a national average, one year in a nursing home or 24-hour home care can cost more than \$66,000 today.³

Long term care insurance important at any age

You are never too young to start planning for the future. Although several people believe long term care situations result from the effects of aging, many are caused by an unforeseen accident or illness. That is why it is important to plan for long term care now, to ensure you have coverage in place if you ever need care.

Long term care insurance premiums are based on age and health. If you are young and healthy, when you apply, your chances of qualifying for the coverage and receiving lower premiums, is better than if you wait.

(continued)

1. Eligible actively at work employees are defined as being between the ages of 18-64 and working a minimum of 30 hours a week.

2. Source: America's Health Insurance Plans, "Guide to Long-Term Care Insurance," 2004.

3. Source: Congressional Budget Office, "Financing Long-Term Care for the Elderly," April 2004.



A John Hancock long term care insurance policy enables you to:

- ▶ Get the support you need when you need care
- ▶ Create a plan of care customized to your needs and preferences³
- ▶ Receive discounts at thousands of care providers nationwide⁴
- ▶ Get assistance with selection of providers most appropriate to your needs⁴
- ▶ Receive care in the place of your choice; such as your home, an assisted living facility, adult day care center, nursing home, or Hospice facility
- ▶ Stay at home as long as possible with:
 - homemaker services⁶ (for example: shopping and cooking)
 - home modifications (for example: wheelchair ramps)⁷
 - 24-hour emergency medical response monitoring systems⁷

Look for more information on this exciting new benefit in the weeks to come. If you have any questions please contact:

your VALIC Financial Advisors
Robert "Corey" Finch Cell: 505.250.6825
Joe Studer Cell: 505.206.8597
FAX: 505.830.4386
6301 Indian School Rd NE, Suite 670
Albuquerque, NM 87110

4. This is part of the Voluntary Care Coordination benefit.
5. This is part of the Advantage Provider Program.
6. Homemaker Services are incidental to care received.
Refer to state-specific sample policy for complete details.
7. Included as part of the built-in Stay at Home Benefit.
Long term care insurance is underwritten by
John Hancock Life Insurance Company, Boston, MA. 02117

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