



November 10, 2016

Important Notice: Discontinuance of Individual LTC Insurance Sales

To our LTC Distribution Partners and Producers:

After a recent analysis of the macro-economic trends facing the long-term care (LTC) insurance industry, we have made the difficult decision to discontinue sales of our individual LTC insurance policies in all states. As many of you well know, the distribution landscape for LTC insurance has shrunk significantly since the peak of the industry in 2002. Today, there are far fewer outlets through which individual LTC insurance is sold, impacting the growth potential of the product. In addition, consumer demand for individual LTC insurance has fallen and remains stagnant. These trends, combined with the significant capital requirements of the LTC insurance business, are the primary reasons for this decision, which was not taken lightly.

Please refer to the following schedule of important dates relating to the wind-down of current cases.

IMPORTANT DATES:

- **December 2nd, 2016** – last day to submit 'in good order' applications. (11:59 ET for applications submitted electronically and/or must be received by December 2nd if mailed). Please note LTC Quick Quotes will be discontinued effective immediately.
- **December 16th, 2016** – last day to complete paramedical exams.
- **February 10th, 2017** – all policies must be issued and paid for.

Please note that the decision to discontinue new sales does not impact our inforce LTC insurance business. We will continue to honor our commitments and provide high quality service and support to our existing LTC insurance policyholders and their families for many years to come.

We continue to believe in the importance and value of providing LTC protection for Americans, so as we look ahead, we will focus on offering LTC coverage as an accelerated benefit rider on our wide range of life insurance products, which has become an increasingly popular option for customers in recent years.

We appreciate your long-standing support and partnership in providing our individual LTC

insurance to Americans over the years, and thank you for your business.

Please do not hesitate to contact us if you have any questions.

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CONTACT US

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Long-term care insurance is underwritten by John Hancock Life Insurance Company (U.S.A.), Boston, MA 02210 (not licensed in New York) and in New York by John Hancock Life & Health Insurance Company, Boston, MA 02210.