National Training and Partnership Resource Guide

As of 7/1/2012

This National Training and Partnership Resource Guide is your one-stop resource for the latest information on the Deficit Reduction Act (DRA) Partnership Expansion as well as producer training requirements implemented by all states with mandatory LTC training. This guide is updated on an as needed basis and is posted on www.jhltc.com. Look to this guide to provide you with information on:

- NAIC and DRA Partnership Producer Training Requirements (New and existing)
- John Hancock Partnership Classes (Public and Private) and Online Training
- Additional LTC State Training Requirements
- Submission of Training Requirements to Licensing
- State Partnership Program and John Hancock Partnership Product Launch Dates
- John Hancock Available Inflation Options
- Asset Protection Reciprocity
- Original Grandfathered Partnership States – Training Requirements
- Additional Partnership Resources
- John Hancock's National Partnership Exchange Program

NAIC and DRA Partnership Producer Training

Per the Deficit Reduction Act of 2005 (DRA) and the NAIC Long Term Care Model Act, most states that have adopted training requirements are requiring that ALL licensed producers take an initial 8-hour NAIC Partnership training course (followed by a 4-hour refresher course every 2 years). Some states have adopted training requirements other than those mentioned above.

Training for all producers — While some states may only require that producers writing Partnership policies be trained, John Hancock will always require that ALL producers be trained prior to soliciting its products whether Partnership or not. Therefore, the state training requirements detailed below reflect John Hancock's requirements which will always include satisfaction of specific state training mandates.

Write business in multiple states — The NAIC Model recommends training reciprocity. This allows training taken in one state to be valid (reciprocal) in other states that require training. To date, most states have adopted full training reciprocity for non-residents. However, there are a few states that have only adopted partial reciprocity. This means that they will accept the non-resident producer's 8-hour NAIC Partnership training from other states, as long as non-resident producers receive additional training as required by that state. *Examples:* Minnesota, South Dakota, Virginia, and Wisconsin. If a state has not adopted full reciprocity, it will be mentioned in the states training requirements below.

Important Note – Please remember there is no current training reciprocity between the original grandfathered Partnership programs and the new DRA Partnership programs.

No Resident/Home State Requirements — Often times a producer may live in a state that does not have any training requirements. In order to write business in another state which does have training requirements, the producer takes the training required in that non-resident state. What happens when the home/resident state subsequently issues new training requirements? Three scenarios can occur.

1. The first and best scenario (which is also the most common) occurs when the home/resident state will accept an 8-hour training course from another state because the state recognizes reciprocity.

2. The second scenario occurs when the home/resident state will accept the other state's 8-hour course and additionally require some supplement state specific training. This includes: South Dakota, Georgia, and Wisconsin.

3. The third scenario occurs when the home/resident state requires that the producer take the home state's training course. This includes: Arizona, Colorado, Georgia, Iowa, Illinois, Minnesota, Missouri, Ohio, Pennsylvania, Tennessee, Texas and Wisconsin. Unfortunately, this means there are going to be situations where a producer will end up needing to take two training courses. We will monitor this issue as new states implement future training requirements.

Training requirements but no Partnership program
There are several states that have implemented training requirements prior to filing a State Plan Amendment for a Partnership program, or without a Partnership program. Please note that several states have implemented training requirements, without implementing a Partnership program. Kansas was an example of this.

ClearCert Membership — Courses completed after January 1, 2009 must be ClearCert approved
John Hancock is a member of ClearCert. They assist carrier members in validating content in NAIC Partnership courses as well as offering a clearinghouse database of course completions of course provider members.

The DRA and NAIC Producer Training Model Act require that carriers assure that producers meet all applicable producer training requirements. As result, in order to make this assurance, we must validate training content and track course completions. ClearCert reviews all courses submitted to them against the current LTC training requirements that have been pre-approved by carrier members. ClearCert then posts all approved courses on their website. This assures producers who successfully complete courses from providers listed on ClearCert have met their state's LTCI training requirement(s) as required by John Hancock. All course completions from approved course providers are reported to the clearinghouse database and are available for look up by member carriers.

As of January 1, 2009, all courses completed after this date must be approved by ClearCert in order to be accepted as valid training for John Hancock. Courses completed prior to January 1, 2009 will be accepted on a case by case basis.

For more information visit http://www.clearcert.com.

John Hancock LONG-TERM CARE INSURANCE

Partnership Training Resource Center

John Hancock has partnered with LTC Connection to offer the John Hancock Partnership Resource center where you can:

-Review initial and refresher training requirements in your state
-Meet your training requirements by registering for a class or take your required training online

8-Hour Initial and 4-Hour Refresher Training Opportunities
John Hancock has partnered with LTC Connection to offer DRA Partnership public and private classes as well as online training.

Public Classes:
John Hancock and LTC Connection offer public classes:

- Classes are held in actual LTC Communities and include a tour of the community.
- Classes are taught by producers that make their living selling LTC Insurance.
- Lunch will be served to both 8 hour and 4 hour attendees.
- Medicaid curriculum provided by The Corporation for LTC Certification

To find a class in your area or to download the 2011 class schedule please go to www.jhpartnership.com

Private Classes:
John Hancock and LTC Connection offer private classes and will send an instructor to your agency or organization. For more information or to schedule a private class for your organization please contact Catherine Dove at 888-582-3750 X8.

Online Training
John Hancock's online training is available at www.jhpartnership.com. John Hancock has subsidized the online training and it is available for only $34.99. John Hancock pays for any state filing fees.

- There is an exam with unlimited takes and no time requirements.
- Multiple states include an open book exam.
- The online training includes free express grading and processing.
- Receive your Certificate of Completion the next day.
- LTC Connection will automatically forward a copy of your Certificate of Completion to the John Hancock licensing department.
- You will receive reminders when your refresher training is due.

Classroom or Online Customer Support
For customer support please visit www.ltcconnection.com or call 888-582-3750.

To order duplicate certificates of completion
Please see below for information on the classroom CE vendor to contact to order a duplicate certificate:

Class taken before January 1, 2009: Please contact Insurance Study at 866-339-3900.
Class taken after January 1, 2009: Please order a duplicate certificate of completion by visiting www.ltcconnection.com.

Partnership Training in a Box Program
John Hancock has partnered with LTC Connection to offer all distributors the opportunity to teach your own 4- and 8-hour classes-where, when, and to who you want. All you need to do is schedule, market, and teach the class- LTC Connection does the rest. For more information contact Catherine Dove at 888-582-3750 x8 or visit www.partnershiptraininginabox.com.

New requirements, clarifications and reminders

- Colorado – revised inflation option requirements.
- Nevada - updated producer training requirements.

Existing Training Requirements

Alabama

Training Deadline:

- Existing producers licensed prior to 3/01/2009 must complete the training by 12/31/2009
- New producers licensed after 03/01/2009 must complete the training mentioned above prior to selling LTCI

Training Requirements: Initial 8-hour NAIC Partnership training course.

Resident producers: Alabama allows resident producers to take an Alabama 8-hour NAIC Partnership course, or they may take an 8-hour NAIC Partnership course from another state to fulfill Alabama requirements.

Non-resident producers: Alabama has adopted training reciprocity. This means that non-resident producers may take an Alabama 8-hour NAIC Partnership course OR they may take an 8-hour NAIC Partnership course from another state.

Refresher Training: Updated August 23, 2011: Alabama requires a 4-hour course every 24 months each biennial renewal cycle thereafter. This training requirement is for both resident and non-resident producers.

Alaska

Training Deadline:

- Existing producers licensed **before 7/1/11,** must complete the training by 7**/1/12.**
- Producers licensed after **7/1/11** must complete the training before selling LTC insurance in Alaska.

Training Requirements: Initial 8-hour NAIC Partnership training course.

Resident producers: Alaska allows resident producers to take an Alaska 8-hour NAIC Partnership course, or they may take an 8-hour NAIC Partnership course from another state to fulfill Alaska's requirements.

Non-resident producers: Alaska has adopted training reciprocity. This means that non-resident producers may take an Alaska 8-hour NAIC Partnership course OR they may take an 8-hour NAIC Partnership course from another state.

Refresher Training: Alaska requires a 4-hour course every 24 months. This training requirement is for both resident and non-resident producers.

Arizona

Training Deadline: 7/1/2009

Training Requirements: Initial 8-hour NAIC Partnership training course.

Resident producers: Arizona requires that resident producers take an Arizona 8-hour NAIC Partnership course that has been approved as Continuing Education in the state of Arizona. CE does not have to be issued.

Non-resident producers: Arizona has adopted training reciprocity. This means that non-resident producers may take an Arizona 8-hour NAIC Partnership course OR they may take an 8-hour NAIC Partnership course from another state.

Refresher Training: Arizona requires a 4-hour course must be completed within 24 months of prior completion; but no later than July 1 of that same year. This training requirement is for both resident and non-resident producers.

Arkansas

Training Deadline:

- Existing producers licensed prior to 7/01/08 must complete the training by 7/01/2009
- New producers licensed after 7/01/08 must complete the training mentioned above prior to 1/1/2009

Training Requirements: Initial 8-hour NAIC Partnership training course.

Resident producers: Arkansas allows resident producers to take an Arkansas 8-hour NAIC Partnership course, or they may take an 8-hour NAIC Partnership course from another state to fulfill Arkansas requirements.

Non-resident producers: Arkansas has adopted training reciprocity. This means that non-resident producers may take an Arkansas 8-hour NAIC Partnership course OR they may take an 8-hour NAIC Partnership course from another state.

Refresher Training: Arkansas requires a 4-hour course every 24 months. This training requirement is for both resident and non-resident producers.

Colorado

Training Deadline: 1/1/09

Training Required: Initial 16-hour training course consisting of 8-hours of general LTC training (classroom or online); and 8-hours of training specific to LTC Partnership (classroom only). The courses can be taken in any order.

Resident producers: Colorado requires resident producers take the 16-hour Colorado course. They may not take an 8-hour NAIC Partnership course from another state.

Non-resident producers: Colorado has adopted training reciprocity. This means that non-resident producers may take the Colorado 16 hour course OR they may take an 8-hour NAIC Partnership course from another state. (An 8-hour Partnership class from one of the original four Partnership states will not suffice.)

Refresher Training: Colorado requires a 5-hour course must be completed with in 24 months of prior completion. This must be taken in a classroom setting. Non-resident producers may take a 4 hour class or online course in another state to meet Colorado's training requirement. An 8 hour General LTC or Partnership class cannot take the place of the 5-hour course requirement.

Florida

Training Deadline: 12/31/07

Training Requirements: Initial 8-hour NAIC Partnership training course

Resident producers: Florida requires that resident producers take a Florida 8-hour NAIC Partnership course that has been approved as continuing education. CE does need to be issued. Florida residents may also take a NAIC Partnership course from another state.

Non-resident producers: Florida has left training reciprocity up to the carriers. At this time, John Hancock allows reciprocity. This means that non-resident producers may take a Florida 8-hour NAIC Partnership course, OR they may take an 8-hour NAIC Partnership course from another state.

Refresher Training: Florida requires a 4-hour course every 24 months. This training requirement is for both resident and non-resident producers.

Georgia

Training Deadline: 4/1/2009 (The date John Hancock launched its Partnership product)

Training Requirements: Initial 8-hour NAIC Partnership training course.

Resident producers: Georgia requires resident licensed producers take a Georgia Continuing Education approved 8-hour NAIC Partnership course, and CE must be issued. They may not take an 8-hour NAIC Partnership course from another state to fulfill Georgia's requirements.

Non-resident producers: Georgia has adopted partial training reciprocity. This means that non-resident producers may take a Georgia 8-hour NAIC Partnership that includes Georgia state Medicaid information, OR they may take an 8-hour NAIC Partnership course from another state as well as additional Georgia Medicaid training. Several course providers offer the Georgia supplemental training and it can be found at www.clearcert.com with the Georgia certified courses.

Refresher Training: Georgia requires a 4-hour course every 24 months. This training requirement is for both resident and non-resident producers.

Idaho

Training Deadline: 11/01/07

Training Requirements: Initial 8-hour NAIC Partnership training course.

Resident producers: Idaho allows resident producers to take an Idaho 8-hour NAIC Partnership course, or they may take an 8-hour NAIC Partnership course from another state to fulfill Idaho's requirements.

Non-resident producers: Idaho has adopted training reciprocity. This means that non-resident producers may take an Idaho 8-hour NAIC Partnership course OR they may take an 8-hour NAIC Partnership course from another state.

Refresher Training: Idaho requires a 4-hour course every 24 months. This training requirement is for both resident and non-resident producers.

Illinois

Training Deadline:

- Existing producers licensed before 7/1/08, must complete the training by 7/1/09.
- Producers licensed after 7/1/08 must complete the training before selling LTC insurance in Illinois.

Training Requirements: Initial 8-hour course approved by Illinois. "

Resident producers: Illinois requires that licensed resident producers take the Illinois LTC Partnership which is an approved Continuing Education course. Resident producers may not take an 8-hour NAIC Partnership course from another state to meet Illinois training requirements.

Non-resident producers: Illinois has adopted training reciprocity for non-resident producers. This means that non-resident producers may take the Illinois LTC Partnership course OR they may take an 8-hour NAIC Partnership course from another state.

Refresher Training: Updated July, 2011: Illinois now requires a 4-hour course be completed by the end of each license renewal cycle instead of 24 months from the date of the initial training completion. This training requirement is for both resident and non-resident producers.

Iowa

Training Deadline: January 1, 2010

Training Requirements: Initial 8-hour NAIC Partnership training course with some nuances including Iowa specific content as to Partnership, estate recovery and Medicaid topics. The state will require licensed resident producers to take an 8-hour initial LTC course that has been approved as CE (and CE must be issued) prior to selling LTC insurance. Thereafter, a 4-hour CE refresher course must be taken every CE term. However, John Hancock will require that you keep your training current and will check for renewal training 36 months after prior completion.

The initial 8-hour training must be classroom training. However, the Insurance Department will allow a CE provider to request that a self study or on-line course be approved as a substitute. Refresher training may be taken in any setting.

Resident producers: Iowa requires resident producers to take an Iowa specific 8-hour NAIC Partnership course which has been approved as CE.

Non-Resident producers: Iowa has adopted training reciprocity for non-resident producers only for both the 8-hour initial and 4-hour refresher. This means that non-resident producers may take an Iowa 8-hour NAIC Partnership course OR they may take an 8-hour NAIC Partnership course from another state

Transition guidance for producers who have already completed training: Iowa currently requires that an Iowa producer take a one-time 4-hour CE course. To facilitate transition to the new requirements, the Department has started to review all currently approved LTC CE courses. Bulletin 09-07 includes an initial listing of those already approved courses which satisfy the new requirements. The Department and Pearson VUE will continue to review additional courses and update its listing of eligible compliant courses under the new requirements.

- An Iowa producer who has completed a 4-hour CE credit course which is included in Iowa's approved course listing in 2008/2009 will only be required to take an additional 4-hour CE credits prior to January 1, 2010 in order to meet Iowa's new requirements. If the remaining credits are taken by year end, the course may be taken via any available method.
    - This means that an Iowa producer who has not completed a total of 8 hours of CE on or before December 31, 2009, will be required to take the entire one-time 8-hour CE course in a classroom setting (unless the CE vendor received approval for non-classroom setting).
- An Iowa producer who has completed an 8-hour CE credit course which is included in Iowa's approved course listing in 2008/2009 will be deemed to have met Iowa's new requirements on initial training.
- Non-resident producers who have taken an 8-hour training NAIC Partnership course from their home state or another state will also satisfy Iowa's requirements due to reciprocity. (NOTE: The Bulletin indicates that training must be received by the non-resident producer in their home state. The industry has since clarified with the Department that 8-hour CE training received outside of the non-resident producer's home state will also comply.)

Effective May 10, 2010, we have liberalized our guidelines relating to acceptable LTC producer training courses in Iowa. In addition to any ClearCert reviewed courses, we will also accept any course that is approved by the Iowa Insurance Department as CE and meets the required 8-hour initial training requirement (or eventually the 4-hour refresher requirement). The approved listing of such LTC courses is maintained by Pearson Vue @ www.pearsonvue.com.

Kansas

Kansas requires that effective 7/1/2010 all producers who sell Partnership products in Kansas must receive 4-hours initial training and 1-hour of training every biennium thereafter. John Hancock will require that all producers meet the following training requirements regardless of whether the producer sells Partnership or not. In order to be consistent with the practices of other states for reciprocity purposes, we will also require that producers meet the minimum NAIC Model hour requirements as detailed below.

Training Deadline: 7/1/2010

Training Requirements: Initial 8-hour NAIC Partnership training course.

Resident producers: A Kansas producer may take a Kansas approved 8-hour NAIC Partnership course, or they may take an 8-hour NAIC Partnership course from another state to fulfill Kansas requirements.

Non-resident producers: Kansas has indicated that they have adopted training reciprocity. This means that non-resident producers may take a Kansas 8-hour NAIC Partnership course OR they may take an 8-hour NAIC Partnership course from another state.

Refresher Training: John Hancock will require that a Kansas producer take a 4-hour course every 24 months. This training requirement is for both resident and non-resident producers.

Kentucky

Kentucky has adopted producer training requirements that are applicable only to producers who sell Partnership policies, John Hancock will require that ***ALL*** producers receive the required training once we launch our Partnership product. Additional details will be forthcoming regarding Kentucky requirements.

Training Deadline: The launch of our Partnership product.

Training Requirements: Initial 8-hour NAIC Partnership training course.

Resident producers: Kentucky requires resident licensed producers take an 8-hour NAIC Partnership course. If the course is approved for Kentucky CE, it may count toward the producer's overall CE requirements.

Non-resident producers: Kentucky has adopted training reciprocity. This means that non-resident producers may take a Kentucky 8-hour NAIC Partnership course OR they may take an 8-hour NAIC Partnership course from another state.

Refresher Training: Updated August 23, 2011: Producers must complete ongoing training of at least 4 hours in length during each CE biennium following the period in which initial training was completed. This training requirement is for both resident and non-resident producers.

Louisiana

Training Deadline:

- Existing producers licensed **before 8/15/10,** must complete the training by **8/15/11.**
- Producers licensed after **8/15/10** must complete the training before selling LTC insurance in Louisiana.

Training Requirements: Initial 8-hour NAIC Partnership training course.

Resident producers: Louisiana allows resident producers to take a Louisiana 8-hour NAIC Partnership course, or they may take an 8-hour NAIC Partnership course from another state to fulfill Louisiana's requirements.

Non-resident producers: Louisiana has adopted training reciprocity. This means that non-resident producers may take a Louisiana 8-hour NAIC Partnership course OR they may take an 8-hour NAIC Partnership course from another state.

Refresher Training: Louisiana requires completion of a 4-hour course by the end of each renewal period. This training requirement is for both resident and non-resident producers.

Maine

Training Deadline:

- Existing producers that were licensed prior to 9/20/2007 must complete training by 7/1/2008

- New producers that were licensed after 9/20/2007 must complete the 8-hour NAIC Partnership training prior to soliciting, negotiating, or selling LTC insurance.

Training Requirements: Initial 8-hour NAIC Partnership training course

Resident producers: Maine requires that licensed resident producers either take a Maine approved 8-hour NAIC Partnership course or an 8-hour NAIC Partnership course from another state.

Non-resident producers: Maine has adopted training reciprocity and allows non-resident producers to take a Maine approved NAIC Partnership course or an 8-hour NAIC Partnership course from another state.

Refresher Training: Maine requires a 4-hour course every 24 months. This training requirement is for both resident and non-resident producers.

Maryland

Training Deadline:

- Existing producers licensed prior to 9/10/07 must complete the training mentioned above by 9/10/2008

- New producers licensed after 9/20/07 must complete the training mentioned above prior to soliciting, negotiating or selling LTC insurance

Training Requirements: Initial 8-hour NAIC Partnership training course.

Resident producers: Maryland requires that resident producers either take a Maryland approved 8-hour NAIC Partnership course or an 8-hour NAIC Partnership course from another state.

Non-resident producers: Maryland has adopted training reciprocity and allows non-resident producers to take a Maryland approved NAIC Partnership course or an 8-hour NAIC Partnership course from another state.

Refresher Training: Maryland requires a 4-hour course every 24 months. This training requirement is for both resident and non-resident producers.

Massachusetts

It is unlikely that Massachusetts will adopt a DRA Partnership due to the fact that the current MassHealth Exemptions are more beneficial to Massachusetts consumers. Rather than require CE credits or NAIC producer training, Massachusetts requires the carrier to:

- Train producers about its products and long-term care; and
- Maintain records regarding producers who have completed such training.

Initial Training for New Producers, Non-Resident Producers & Brokers – All new producers (including non-resident) and brokers who are licensed and appointed with John Hancock and who wish to sell John Hancock's individual LTC policies must certify that they have received, reviewed and understand our current Custom Care II Enhanced Producer Guide as well as the MA Guide “Your Options for Financing Long-Term Care: A Massachusetts Guide”.

Certification that a course has been completed must be provided to our Licensing area before any producer may sell our product. Our issue system will block the issuance of any long-term care policy unless these requirements have been met.

The Certification Form (LTC-1034) can be found on www.jhltc.com.

Producers Who Have Received Training Must Keep Current on New Developments and Products
Once producers receive their initial training, they must keep current on developments in long-term care as well as changes and enhancements to John Hancock's product portfolio. For this generation of products, we will make the following material available to all such producers – Custom Care II Enhanced Producer Guide as well as the MA Guide "Your Options for Financing Long-Term Care: A Massachusetts Guide". We will update these materials in the future as needed.

No certification is needed after the initial certification. Our Marketing and Training teams will continue to work with producers to assure that all producers are appropriately trained in our products in the future.

Michigan

Training Deadline: 1/1/08

Training Requirements: Training on subjects relating to LTC insurance and long-term care. This training can be administered by carriers, or an 8-hour NAIC Partnership Training course.

Resident producers: Michigan requires that resident producers either take the above mentioned training or an 8-hour NAIC Partnership course from Michigan or any other state.

Non-resident producers: Michigan has adopted training reciprocity and allows non-resident producers to take the above mentioned training or an 8-hour NAIC Partnership course from Michigan or any other state.

Note: John Hancock's Michigan LTC training document (LTC-3811) is available to download from www.jhltc.com and click on DRA Partnership Training and select Michigan. John Hancock will accept training from other carriers if it meets Michigan's training requirements.

Minnesota

Training Deadline: 2/1/08

Training Requirements: 8-hour Minnesota NAIC Partnership course

Resident producers: Minnesota requires that licensed resident producers take the Minnesota 8-hour NAIC Partnership course approved by the state of Minnesota. Resident producers may not take an 8-hour NAIC Partnership course from another state. (Updated on July 14, 2008)

Non-resident producers: Minnesota has adopted training reciprocity and allows non-resident producers to take an 8-hour NAIC Partnership course from another state, in addition to taking a course that teaches the unique aspects of Minnesota Medicaid Assistance.

Refresher Training: Minnesota requires a 4-hour course every 24 months. This training requirement is for both resident and non-resident producers.

Missouri

Training Deadline: Effective the later of 8/01/08 or the date that John Hancock launches our Partnership product

Training Requirements: Initial 8-hour NAIC Partnership training course

Resident producers: Missouri requires that resident producers take an 8-hour NAIC Partnership course that has been approved as a Continuing Education course in the state of Missouri. CE does not have to be issued. Missouri resident producers are not allowed to submit an 8-hour NAIC Partnership course from another state.

Non-resident producers: Missouri has adopted training reciprocity and allows non-resident producers to take a Missouri approved NAIC Partnership course or an 8-hour NAIC Partnership course from another state.

Refresher Training: Updated July, 2011: Missouri now requires a 4-hour course be completed by the end of each license renewal cycle instead of 24 months from the date of the initial training completion. This training requirement is for both resident and non-resident producers.

Montana

Training Deadline: 7/1/08

Training Requirements: Initial 8-hour NAIC Partnership training course.

Resident producers: Montana allows resident producers to take a Montana 8-hour NAIC Partnership course, or they may take an 8-hour NAIC Partnership course from another state to fulfill Montana's requirements.

Non-resident producers: Montana has adopted training reciprocity. This means that non-resident producers may take a Montana 8-hour NAIC Partnership course OR they may take an 8-hour NAIC Partnership course from another state.

Refresher Training: Montana requires a 4-hour course every 24 months. This training requirement is for both resident and non-resident producers.

Nebraska

Training Deadline: 8/1/08

Training Requirements: Initial 8-hour NAIC Partnership training course.

Resident producers: Nebraska allows resident producers to take a Nebraska 8-hour NAIC Partnership course, or they may take an 8-hour NAIC Partnership course from another state to fulfill Nebraska's requirements.

Non-resident producers: Nebraska has adopted training reciprocity. This means that non-resident producers may take a Nebraska 8-hour NAIC Partnership course OR they may take an 8-hour NAIC Partnership course from another state.

Refresher Training: Nebraska requires a 4-hour course every 24 months. This training requirement is for both resident and non-resident producers.

Nevada

Revised Regulations Updated October 1, 2011

Training Deadline:

- Existing producers that were licensed prior to 10/1/2011 must complete an 8-hour NAIC Partnership course training by 10/1/2012

- New producers that were licensed on and after 10/1/2011 must complete the 8-hour NAIC Partnership course prior to soliciting, negotiating, or selling LTC insurance.

Training Requirements: Initial 8-hour NAIC Partnership training course.

Resident producers: Nevada allows resident producers to take a Nevada 8-hour NAIC Partnership course, or they may take an 8-hour NAIC Partnership course from another state to fulfill Nevada requirements.

Non-resident producers: Nevada has adopted training reciprocity. This means that non-resident producers may take a Nevada 8-hour NAIC Partnership course OR they may take an 8-hour NAIC Partnership course from another state.

Refresher Training: Nevada requires a 4-hour course every 24 months. This training requirement is for both resident and non-resident producers.

New Hampshire

Training deadline: The date we launch our participation in the Partnership program. We will require that all producers be trained on this date regardless of whether they sell Partnership.

Training requirements: An initial 8-hour NAIC Partnership training course.

Resident producers: New Hampshire allows for resident producers to take a New Hampshire 8-hour NAIC Partnership course. Producers may also take an 8-hour NAIC Partnership course from another state to fulfill the state's requirements.

Non-resident producers: New Hampshire has adopted training reciprocity. This means that non-resident producers may take a New Hampshire 8-hour NAIC Partnership course *OR* an 8-hour NAIC Partnership course from another state.

Refresher training: New Hampshire requires a 4-hour refresher course every 24 months. This training requirement is for both resident and non-resident producers.

New Jersey

Training Deadline:

- Existing producers licensed before 2/17/09, must complete the training by 7/1/09.
- Producers licensed after 2/17/09 must complete the training before selling LTC insurance in New Jersey.

Training Requirements: Initial 8-hour NAIC Partnership training course.

Resident producers: New Jersey allows resident producers to take a New Jersey 8-hour NAIC Partnership course, or they may take an 8-hour NAIC Partnership course from another state to fulfill New Jersey's requirements.

Non-resident producers: New Jersey has adopted training reciprocity. This means that non-resident producers may take a New Jersey 8-hour NAIC Partnership course OR they may take an 8-hour NAIC Partnership course from another state.

Refresher Training: New Jersey requires a 4-hour course every 24 months. This training requirement is for both resident and non-resident producers.

North Carolina

Additional LTC Requirement: Special License required.

- Producer must hold a Medicare Supplement/LTC license. The prerequisite to hold this license is the Accident, Health and Sickness license.
- Producer must complete 10 hours of pre-licensing LTC/Medicaid education and pass a state examination.

Non-Resident Requirements: A non-resident is exempt from the pre-licensing education and exam, but must apply for the LTC license. To do so they must be qualified for LTC in their resident state and hold a North Carolina Life & Health License.

Training Deadline: **Will be** effective on the date that John Hancock launches its Partnership product.

Training Requirements: Initial 8-hour NAIC Partnership training course.

Resident producers: North Carolina allows resident producers to take a North Carolina 8-hour NAIC Partnership course, or they may take an 8-hour NAIC Partnership course from another state to fulfill North Carolina's requirements.

Non-resident producers: North Carolina recognizes training reciprocity with other states. This means that non-resident producers may take a North Carolina 8-hour NAIC Partnership course or they may take an 8-hour NAIC Partnership course from another state.

Refresher Training: North Carolina requires completion of a 4-hour course every biennial compliance period thereafter. This ongoing training requirement applies to both resident and non-resident producers.

North Dakota

Training Deadline: 7/1/08

Training Requirements: Initial 8-hour NAIC Partnership training course.

Resident producers: North Dakota allows resident producers to take a North Dakota 8-hour NAIC Partnership course, or they may take an 8-hour NAIC Partnership course from another state to fulfill North Dakota's requirements.

Non-resident producers: North Dakota has adopted training reciprocity. This means that non-resident producers may take a North Dakota 8-hour NAIC Partnership course OR they may take an 8-hour NAIC Partnership course from another state.

Refresher Training: North Dakota requires a 4-hour course every 24 months. This training requirement is for both resident and non-resident producers.

Ohio

Training Deadline: 9/1/2008

Training requirements: Initial 8-hour NAIC Partnership training course.

Resident producers: Ohio requires resident producers to take an Ohio 8-hour NAIC Partnership course that has been assigned an LTC8 category. Resident producers may take an 8-hour NAIC Partnership courses in another state, but it must have been approved by the OHIO DOI as an LTC8 category.

Non-resident producers: Ohio has adopted training reciprocity. This means that non-resident producers may take an Ohio 8-hour NAIC Partnership course OR they may take an 8-hour NAIC Partnership course from another state.

Refresher Training: Updated August 23, 2011: Ohio requires a 4-hour course that has been assigned an LTC4 category every 24 months CE cycle thereafter. This training requirement is for both resident and non-resident producers.

Oklahoma

Training Deadline:

- Existing producers licensed before 7/14/08, must complete the training mentioned above by 7/14/2009
- New producers licensed after 7/14/08 must complete the training mentioned above prior to soliciting, negotiating, or selling LTC insurance

Training Requirements: Initial 8-hour NAIC Partnership training course.

Resident producers: Oklahoma allows resident producers to take an Oklahoma 8-hour NAIC Partnership course, or they may take an 8-hour NAIC Partnership course from another state to fulfill Oklahoma's requirements.

Non-resident producers: Oklahoma has adopted training reciprocity. This means that non-resident producers may take an Oklahoma 8-hour NAIC Partnership course OR they may take an 8-hour NAIC Partnership course from another state.

Refresher Training: Oklahoma requires a 4-hour course to be completed during each biennial renewal period. This training requirement is for both resident and non-resident producers.

Oregon

Training Deadline: 1/31/2008

Training Requirements: Initial 8-hour NAIC Partnership training course.

Resident producers: Oregon allows resident producers to take an Oregon 8-hour NAIC Partnership course, or they may take an 8-hour NAIC Partnership course from another state to fulfill Oregon's requirements.

Non-resident producers: Oregon has adopted training reciprocity. This means that non-resident producers may take an Oregon 8-hour NAIC Partnership course OR they may take an 8-hour NAIC Partnership course from another state.

Refresher Training: Oregon requires a 4-hour course every 24 months. This training requirement is for both resident and non-resident producers.

Pennsylvania

This state has recently revised its training requirements.

Training Deadline:

- 4/1/2011 for producers newly licensed on and after this date.
- 4/1/2012 for producers already licensed as of 4/1/2011.

Training Requirements:

Initial 8-hour LTC training course.
As part of this 8-hour requirement, a special 1-hour course related to the Medical Assistance Program (Medicaid) is required prior to engaging in any marketing activity of any LTC insurance policies.

Resident producers:
Pennsylvania allows resident producers to take a Pennsylvania 8-hour LTC training course, or they may take an 8-hour Partnership course from another state to fulfill its requirements. If the above mentioned 1-hour course related to the Medical Assistance Program (Medicaid) is not included in the 8 hour course it must be taken separately.

Non-resident producers:
Pennsylvania adopted training reciprocity. This means that non-resident producers may take a Pennsylvania 8-hour LTC training course, or they may take an 8-hour NAIC Partnership course from another state.

Refresher Training:
Pennsylvania requires all producers to complete at least a 4-hour course every 24 month licensing cycle.

Rhode Island

Training Deadline:

- Existing producers licensed before 1/1/08 must complete the training mentioned above by 7/1/08
- New producers licensed after 1/1/08 complete the training mentioned above prior to soliciting, negotiating, or selling LTC insurance.

Training Requirements: Initial 8-hour NAIC Partnership training course.

Resident producers: Rhode Island allows resident producers to take a Rhode Island 8-hour NAIC Partnership course, or they may take an 8-hour NAIC Partnership course from another state to fulfill Rhode Island's requirements.

Non-resident producers: Rhode Island has adopted training reciprocity. This means that non-resident producers may take a Rhode Island 8-hour NAIC Partnership course OR they may take an 8-hour NAIC Partnership course from another state.

Refresher Training: Rhode Island requires a 4-hour course every 24 months. This training requirement is for both resident and non-resident producers.

South Carolina

Training Deadline: 7/1/2009

Training Requirements: Initial 8-hour NAIC Partnership training course.

Resident producers: South Carolina allows resident producers to take a South Carolina 8-hour NAIC Partnership course, or they may take an 8-hour NAIC Partnership course from another state to fulfill South Carolina's requirements.

Non-resident producers: South Carolina has adopted training reciprocity. This means that non-resident producers may take a South Carolina 8-hour NAIC Partnership course OR they may take an 8-hour NAIC Partnership course from another state.

Refresher Training: South Carolina requires a 4-hour course every 24 months. This training requirement is for both resident and non-resident producers.

South Dakota

Training Deadline: 7/1/2008

Training Requirements: Initial 8-hour NAIC Partnership training course which includes South Dakota state Medicaid information.

Resident producers: South Dakota allows resident producers to take a South Dakota 8-hour NAIC Partnership course, or they may take an 8-hour NAIC Partnership course from another state to fulfill South Dakota's requirements.

Non-resident producers: South Dakota has adopted partial training reciprocity. This means that non-resident producers may take a South Dakota 8-hour NAIC Partnership that includes South Dakota state Medicaid information, OR they may take an 8-hour NAIC Partnership course from another state. If the training is from another state, the producer must take some additional training which includes South Dakota state Medicaid information.

Special note: To see a list of classes in South Dakota that contain South Dakota Medicaid information visit the South Dakota DOI website.

If a South Dakota resident producer takes a class that does not contain South Dakota Medicaid information in it, South Dakota will allow producers to complete training administered by carriers.

As of February 3, 2009, John Hancock is requiring this training to be taken via a 1-hour CE course as opposed to training previously offered by John Hancock. This ensures the course completion is reported to Clear Cert. These courses can be found at http://www.clearcert.com.

Refresher Training: South Dakota requires a 4-hour course every 24 months. For producers who became licensed after July 1, 2008, they must have completed 12 hours of training by July 1, 2010. The 4 hours of refresher training must be completed by July 1, 2010. The 4 hours of refresher training must be completed by July 1 of every second year.

Effective May 11, 2010 — South Dakota has required LTC producer training since 7/1/2008. We would like to bring the following to the attention of producers doing business in the state, particularly those who have only recently become licensed there.

The Insurance Department requires that a producer newly licensed after 7/1/2008 who has taken the 8-hour initial training, must also complete the additional 4-hour refresher training by July 1, 2010 (for a total of 12 hours of training). Thereafter, the producer would be required to complete additional 4-hour refresher training by July 1 of every second year.

The regulation is: 20:06:21:74: Agent training required to market long-term care plans

An individual may not sell, solicit, or negotiate long-term care insurance unless the individual is licensed as an insurance agent for health or life and has completed a one-time training course before July 1, 2008, and ongoing training every 24 months thereafter. The one-time training required by this section may not be less than eight hours and the ongoing training required by this section may not be less than four hours. Prior to July 1, 2008, those agents licensed as life or health agents selling partnership policies will be considered to have satisfied these requirements.

For agents who became licensed after July 1, 2008, the eight hours of training must have be completed prior to selling, soliciting, or negotiating long-term care insurance and the four hours of training must be completed by July 1 of every second year following 2008.

Tennessee

Training Deadline:

- Existing producers licensed prior to July 1, 2008 have until July 1, 2009 to complete training
- New producers licensed after July 1, 2009 must complete training prior to selling LTCI

Training Requirements: Initial 8-hour NAIC Partnership training course.

Resident producers: Tennessee requires resident licensed producers take a Tennessee Continuing Education approved 8-hour NAIC Partnership course. They may not take an 8-hour NAIC Partnership course from another state to fulfill Tennessee’s requirements.

Non-resident producers: Tennessee has adopted training reciprocity. This means that non-resident producers may take a Tennessee 8-hour NAIC Partnership course OR they may take an 8-hour NAIC Partnership course from another state.

Refresher Training: Tennessee requires 4 hours of additional training every 24 months starting with the renewal period after the 8 hour course was taken. This training requirement is for both resident and non-resident producers.

Effective May 25, 2010:
"Producers exempt from general CE requirements in Tennessee - i.e. who have been continuously licensed since 1/1/1994 - are also exempt from having to complete the 4-hour ongoing LTC training requirement".

Texas

Training Deadline:

- Existing producers licensed prior to 8/5/08 must meet the training requirement by the date John Hancock launched our Partnership product which was 10/26/09.
- Producers licensed on or after 8/5/08 must meet the training requirement by the date that John Hancock launched our Partnership product which was 10/26/09.

Training requirements: Texas approved 8-hour NAIC Partnership training course.

Resident producers: Texas requires that licensed resident producers take a course that has been approved by the Texas Department of Insurance. It does not have to be approved as continuing education, but can be.

Non-resident producers: Texas has adopted training reciprocity for non-resident producers if they are licensed in their home state, the home state is a Partnership state, and the producer takes a comparable course in their home state. If the home state is not a Partnership state, the producer can meet the requirements by taking a qualified 8-hour Texas 8-hour NAIC Partnership course.

Refresher Training: Texas requires a 4-hour course every 24 months and it must be approved as Continuing Education (CE). A non-resident will be deemed to satisfy the requirements if they are licensed in their home state and their home state is a Partnership state. If the home state is not a Partnership state, the producer can meet the requirements by taking an 8-hour Texas NAIC Partnership course. This training requirement is for both resident and non-resident producers.

Utah

Training Deadline: 5/10/2011

Training Requirements: Initial minimum of 3-hour training course on long-term care and long-term care insurance.

Resident producers: Utah allows resident producers to take a Utah 3-hour NAIC Partnership course, or they may take an 8-hour NAIC Partnership course from Utah or another state to fulfill Utah requirements.

However, resident producers who completed a 3-hour course in Utah cannot expect to have that recognized as meeting another state's longer training requirement. John Hancock strongly recommends that producers complete an 8-hour course in order to avoid problems with training reciprocity if they also market long-term care insurance in other states.

Non-resident producers: Utah has adopted training reciprocity. This means that non-resident producers may take a Utah 3-hour NAIC Partnership course OR they may take an 8-hour NAIC Partnership course from Utah or any other state.

Refresher Training: Utah requires a 3-hour course during each subsequent two-year licensing period.

Virginia

Training Deadline: 12/10/07 (The date John Hancock launched its Partnership product)

Training Requirements: An initial 8-hour NAIC Partnership training course which includes 2-hours of Virginia Partnership training. The 8-hour course must be approved by the VA DOI.

Resident producers: Virginia allows resident producers to take a Virginia 8-hour NAIC Partnership course, or they may take an 8-hour NAIC Partnership course from another state to fulfill 6 of the required 8-hours of NAIC Partnership Training. If a course is taken from another state, the producer must also take a 2 hour VA Partnership course.

Non-resident producers: Virginia has adopted partial training reciprocity for 6 hours of NAIC Partnership training. This means that non-resident producers may take a Virginia 8-hour NAIC Partnership course OR they may take an 8-hour NAIC Partnership course from another state and a 2 hour VA Partnership course.

Refresher Training: Virginia requires a 4-hour course every 24 months. This training requirement is for both resident and non-resident producers.

Vermont

When Vermont's training requirement was originally adopted, it was anticipated that Vermont would implement a DRA Partnership. They included a 2-hour specific Vermont Medicaid component in their training requirements. Legislation which would authorize Vermont to establish a DRA Partnership failed after the adoption of this regulation. At this time no specific Vermont Medicaid information outline has been developed by the Department. We will continue to monitor any change in this requirement.

- Training applies to all producers selling LTC as follows:
  - Existing producers licensed on or before 3/31/10 must complete the training by 3/31/11
  - New producers licensed after 3/31/10 must complete the training mentioned above prior to selling LTCI

Training requirements: Initial 8-hour NAIC training course of which 2-hours shall contain Vermont specific Medicaid information. Training must be approved as CE

We will accept any 8-hour NAIC/LTC course approved by Vermont as CE. In addition, such training may count to a producer's CE requirements if the course meets all CE requirements including course approval and provider registration.

Resident producers: Vermont requires that resident producers take a Vermont approved course consisting of 6-hours of LTC insurance training and 2 hours of Vermont Medicaid training. *Until we are informed to the contrary, Vermont resident producers may take an 8-hour NAIC course approved in Vermont as CE.* Vermont producers cannot take an 8-hour NAIC course from another state

- **Non-resident producers**: In light of the fact that Partnership legislation failed and no special 2-hour Vermont specific outline has been developed, we will consider Vermont to have adopted full reciprocity. This means that Vermont non-resident producers can take an 8-hour Vermont LTC CE course or an 8-hour NAIC Partnership course from another state. As stated above, we will continue to monitor any change in the Vermont requirements.

Refresher Training: Updated August 23, 2011: Vermont requires a 4-hour course every 24 months ending March 31st of odd-numbered calendar year. Training must be CE. This training requirement is for both resident and non-resident producers.

Washington

Training Deadline:

- Existing producers licensed before 1/1/09, must complete the training by 7/1/09.
- Producers licensed after 1/1/09, must complete the training before selling LTC insurance in Washington.

Training Requirements: Initial 8-hour LTC course.

Resident producers: Washington allows resident producers to take a Washington Initial 8-hour LTC course, or they may take an 8-hour NAIC Partnership course from another state to fulfill Washington's requirements.

Non-resident producers: Washington has adopted training reciprocity. This means that non-resident producers may take a Washington 8-hour Initial LTC Course OR they may take an 8-hour NAIC Partnership course from another state.

Refresher Training: Washington requires a 4-hour course every 24 months. This training requirement is for both resident and non-resident producers.

West Virginia

Training Deadline:

- Existing producers licensed prior to 7/01/2009 must complete the training by 7/01/2010.
- New producers licensed after 07/01/2009 must complete the training mentioned above prior to selling LTCI.

Training Requirements: An initial 8-hour NAIC Partnership training course.

Resident producers: West Virginia producers must take a West Virginia 8-hour NAIC Partnership course.

Non-resident producers: West Virginia has adopted training reciprocity. This means that non-resident producers may take a West Virginia 8-hour NAIC Partnership course OR they may take an 8-hour NAIC Partnership course from another state.

Refresher Training: Updated August 23, 2011 West Virginia requires a 4-hour course every 24 months each biennial CE renewal cycle thereafter. This training requirement is for both resident and non-resident producers.

Wisconsin

Important Reminder — Wisconsin regulations require that no producer may attempt to solicit, negotiate or sell long-term care insurance until that producer is appropriately licensed, appointed *AND* completed the necessary initial and any ongoing training requirements.

Training Deadline: 1/1/09

Training requirements: Initial 8-hour NAIC Partnership training course of which 2-hours shall contain Wisconsin specific Medicaid and long-term care information.

Resident producers: Wisconsin requires that resident producers take 6-hours of LTC insurance training and 2 hours of WI Medicaid training approved by the state of Wisconsin. John Hancock requires that the Wisconsin training be taken via a single 8-hour Wisconsin approved course that includes 2 hours of Wisconsin Medicaid training. Wisconsin producers cannot take an 8-hour NAIC course from another state.

Non-resident producers: Wisconsin has adopted partial training reciprocity. This means that non-resident producers may take a Wisconsin 8-hour NAIC Partnership course OR they may take an 8-hour NAIC Partnership course from another state plus a 2-hour Wisconsin specific Medicaid and long-term care course that has been approved by the state of Wisconsin.

Refresher Training: Updated July, 2011: Wisconsin now requires a 4-hour course be completed by the end of each license renewal cycle instead of 24 months from the date of the initial training completion. This training requirement is for both resident and non-resident producers. Additionally, Wisconsin now requires a 1 hour of Wisconsin Medicaid training to be included in the Wisconsin refresher course. For non-resident producers taking a course in another state, a 1 hour stand alone Wisconsin Medicaid training course is required.

Wyoming

Training Deadline: July 1, 2010

Training Requirements: Initial 8-hour NAIC Partnership training course.

Resident producers: Wyoming allows resident producers to take an Idaho 8-hour NAIC Partnership course, or they may take an 8-hour NAIC Partnership course from another state to fulfill Wyoming's requirements.
Non-resident producers: Wyoming has adopted training reciprocity. This means that non-resident producers may take a Wyoming 8-hour NAIC Partnership course OR they may take an 8-hour NAIC Partnership course from another state.

Refresher Training: Updated August 23, 2011 Wyoming requires a 4 hour review course each biennial renewal cycle thereafter. This training requirement is for both resident and non-resident producers.

Submission of Training Requirements to Licensing

Producers must meet their states training requirements PRIOR to soliciting or selling LTC insurance. The date the training is completed must be prior to the date the applicant(s) signs the John Hancock LTC insurance application.

Proof of Training

Carriers are required to maintain proof of training in order to assure LTC insurance producers have met the training requirements. States have set a very high bar for demonstrating compliance. It won't be enough for a carrier to simply maintain a date of training course completion in a database. The insurer must retain, and as evidence in response to a market conduct examination, be able to provide copies of actual documentation of course completion. In order to meet the high standards of the "proof of training" requirement for both the initial 8-hour training and subsequent 4-hour refresher course, John Hancock will require that all producers provide us with the Certificate of Completion you receive from the course provider. The Certificate of Completion must include the name of the course, the course ID, and the number of hours issued. In lieu of a Certification of Completion, we will accept a state CE transcript generated directly from the state insurance department or their designated vendor. We cannot accept a non-state generated transcript.

There are three ways to submit your Certificate of Completion to LTC Licensing:

1) **Email**: mgalicensing@jhancock.com
2) **Fax**: 617-450-8057
3) **Mail**: John Hancock Life Insurance Company (U.S.A.), Attn: LTC Licensing
200 Berkley Street, Floor B-5-01, Boston, MA 02116

State Partnership Program and John Hancock Partnership Product Launch Dates

The following chart reflects the status of each state's Partnership program and also includes the initial launch date for John Hancock's Partnership products.

As a reminder, in order to participate in the Partnership program, a state must file an SPA (state plan amendment) with CMS so that they can change their Medicaid guidelines to allow for asset protection offered under Partnership policies. Please note that that the approval of an SPA does not mean that Partnership policies can be sold immediately. It takes time for states to finalize all of their requirements for a state's Partnership program to be considered operational. In addition, insurers must file and receive approval of their Partnership certification filings before they can begin to offer Partnership policies.

State	State Partnership Program Effective Date	John Hancock Partnership Product Launch Date
Alabama	3/1/09	4/1/09
Arizona	7/10/08	Not yet available
Arkansas	7/1/08	10/27/08
Colorado	1/1/08	10/27/08
Florida	1/1/07	10/29/07
Georgia	1/1/07	4/1/09
Idaho	11/1/06	12/5/06
Iowa	1/1/10	9/20/10
Kansas	4/1/07	3/10/08
Kentucky	7/14/08	Not yet available
Louisiana	10/1/09	9/20/10
Maine	7/1/09	9/20/10
Maryland	1/1/09	Not yet available
Minnesota	7/1/06	10/27/08
Missouri	8/28/07	Not yet available
Montana	7/1/09	12/13/10
Nebraska	7/1/06	3/10/08
New Jersey	7/1/08	10/27/08
Nevada	1/1/07	Not yet available
New Hampshire	4/1/07	Not yet available
North Carolina	1/1/11	Not yet available
North Dakota	1/1/07	3/10/08
Ohio	9/1/07	Not yet available
Oklahoma	7/14/08	Not yet available
Oregon	1/1/08	10/27/08
Pennsylvania	7/1/07	Not yet available
Rhode Island	7/1/08	4/1/09
South Carolina	1/1/09	2/8/10
South Dakota	7/1/07	3/10/08
Tennessee	10/1/08	2/8/10
Texas	3/1/08	10/26/09
Virginia	9/1/07	12/10/07
Washington	1/1/12	Not yet available
West Virginia	7/1/2010	Not yet available
Wisconsin	1/1/09	4/1/09
Wyoming	7/1/09	10/26/09

John Hancock Available Inflation Options

Please note that for a policy to be DRA Partnership qualified it generally must have the following inflation protection options. Specific requirements vary by state:

Ages 60 or Younger: Annual Compound Inflation Protection
Ages 61-75: Some form of inflation
Age 76+: Inflation protection is optional

The only significant difference between a DRA Partnership policy and a Non-Partnership policy is that a DRA Partnership policy must have the appropriate age-based inflation protection.

Policy forms approved by the Insurance Interstate Compact can also qualify for DRA Partnership status after the insurer has obtained acceptance of its Partnership certification from the participating state.

The chart below details what inflation options John Hancock currently has available via its Custom Care III and Core Care portfolio in states with operating DRA Partnership programs.
We believe that these options meet DRA Partnership requirements, but are of course subject to individual State Insurance Department confirmation. States shaded in gray indicate that the state has approved our Partnership certification filings.

In addition, some states have chosen to provide detailed regulatory guidance on available inflation options. If that is the case, that guidance is included in the "Additional Information" column. Also, we have highlighted the states where our filing has been approved.

Important note: John Hancock's Automatic CPI inflation option has been accepted in all DRA Partnership states to date except Kentucky, and Tennessee changed its position on allowing for insureds age 60 and younger. (See below for specific details). States which require specific minimum levels of inflation are allowing the CPI alternative *in addition to* any fixed rate floor such as 5% or 3%. A fixed rate floor is not applicable to increases tied our CPI inflation option. This means that a CPI increase in a given year could go below 3%.

The table which follows covers the currently-marketed Custom Care III and Core Care products. Such products are not available in every state and certain inflation options listed below are not available with every product.

John Hancock Available Inflation Options

SPA Approved State	Age 60 & younger	Age 61-75	Age 76 & Above	Additional Information
Alabama	CPI, CPI Compound Inflation Coverage through Age 75, 5% compound.	CPI, CPI Compound Inflation Coverage through Age 75, 5% compound	No inflation is required. Therefore the following options are acceptable: CPI, CPI Compound Inflation Coverage through Age 75, 5% compound, GPO, or none.	The AL DOI has indicated that it will allow a fixed floor of 3% compound to satisfy first age tier and 3% simple for second age tier. Also, CPI expressly allowed for all age tiers. GPO not allowed for ages 75 and younger.
Arizona (JH not implemented)	CPI, CPI Compound Inflation Coverage through Age 75, 5% compound	CPI, CPI Compound Inflation Coverage through Age 75, 5% compound	No inflation is required. Therefore the following options are acceptable: CPI, CPI Compound Inflation Coverage through Age 75, 5% compound, 5 GPO or none.	The AZ DOI did not set minimum floors for each Partnership age tier.
Arkansas	CPI, CPI Compound Inflation Coverage through Age 75, 5% compound	CPI, CPI Compound Inflation Coverage through Age 75, 5% compound	No inflation is required. Therefore the following options are available: CPI, CPI Compound Inflation Coverage through Age 75, 5% compound, GPO or none	The AR DOI has indicated that it will allow a fixed floor of 3% compound to satisfy the first age tier and 3% simple for second age tier. Also, CPI expressly allowed for all age tiers. GPO not allowed for ages 75 and younger.

SPA Approved State	Age 60 & younger	Age 61-75	Age 76 & Above	Additional Information
Colorado	CPI, , 5% compound	CPI, , 5% compound	No inflation is required. Therefore the following options are available: CPI, 5% compound, GPO or none	The CO DOI revised its inflation requirements with retroactive effect. New: ·Ages 60 or Younger: Automatic CPI, or Annual Compound Inflation Protection ·Ages 61-75: Some form of inflation protection ·Age 76+: Inflation protection is optional but not required. . The CPI Compound Inflation Coverage through Age 75 option still does not qualify for any age.
Florida	CPI, CPI Compound Inflation Coverage through Age 75, 5% compound	CPI, CPI Compound Inflation Coverage through Age 75, 5% compound	No inflation is required. Therefore the following options are acceptable: CPI, 5% compound, GPO or none.	No minimum requirements.
Georgia	CPI, CPI Compound Inflation Coverage through Age 75, 5% compound	CPI, CPI Compound Inflation Coverage through Age 75, 5% compound	No inflation is required. Therefore the following options are acceptable: CPI, CPI Compound Inflation Coverage through Age 75, 5% compound, GPO or none.	The GA DOI did not set minimum floors for each Partnership age tier.
Idaho	CPI, CPI Compound Inflation Coverage through Age 75, 5% compound	CPI, CPI Compound Inflation Coverage through Age 75, 5% compound	No inflation is required. Therefore the following options are acceptable: CPI, CPI Compound Inflation Coverage through Age 75, 5% compound, GPO, or none.	The ID DOI has set a minimum fixed floor of CPI or 5% compound as acceptable inflation options for ages 60 and younger. GPO not allowed for ages 75 and younger.
SPA Approved State	Age 60 & younger	Age 61-75	Age 76 & Above	Additional Information
Iowa	CPI, CPI Compound Inflation Coverage through Age 75, 5% compound	CPI, CPI Compound Inflation Coverage through Age 75, 5% compound	No inflation is required. Therefore the following options are acceptable: CPI, CPI Compound Inflation Coverage through Age 75, 5% compound, GPO, or none.	The IA DOI has indicated that it requires a fixed floor of no less than CPI, or 3% compound to satisfy first age tier, and no less than 3% simple for the second age tier. Also, CPI expressly allowed for all age tiers. GPO not allowed for ages 75 and younger.
Kansas	CPI, CPI Compound	CPI, CPI Compound	No inflation is required.	The KS DOI has

	Inflation Coverage through Age 75, 5% compound	Inflation Coverage through Age 75, 5% compound	Therefore the following options are acceptable: CPI, CPI Compound Inflation Coverage through Age 75, 5% compound, GPO, or none	indicated that GPO is not allowed for ages 75 and younger.
Kentucky (JH not implemented)	5% compound	5% compound	No inflation is required. Therefore the following options are acceptable: CPI, 5% compound, GPO or none	KY has indicated that CPI is not an acceptable option unless it contains a minimum 3% fixed floor. Therefore, our current CPI design does not meet the requirements for the first and second age tier. It requires a fixed floor of no less than 3% compound to satisfy first age tier, and no less than 3% simple or 3% compound for the second age tier.
Louisiana	CPI, CPI Compound Inflation Coverage through Age 75, 5% compound	CPI, CPI Compound Inflation Coverage through Age 75, 5% compound	No inflation is required. Therefore the following options are acceptable: CPI, CPI Compound Inflation Coverage through Age 75, 5% compound, GPO, or none	The LA DOI did not set a minimum fixed floor for compound or simple inflation for ages 75 and younger. However, they expressly stated that CPI is allowed for all age tiers. GPO not allowed for ages 75 and younger.

SPA Approved State	Age 60 & younger	Age 61-75	Age 76 & Above	Additional Information
Maine	CPI, CPI Compound Inflation Coverage through Age 75, 5% compound	CPI, CPI Compound Inflation Coverage through Age 75, 5% compound	No inflation is required. Therefore the following options are acceptable: CPI, CPI Compound Inflation Coverage through Age 75, 5% compound, GPO, or none	The ME DOI has indicated that it requires a fixed floor of no less than 3% compound to satisfy first age tier, and 3% simple for second age tier. Also, CPI expressly allowed for all age tiers. GPO not allowed for ages 75 and younger.
Maryland (JH not implemented)	CPI, CPI Compound Inflation Coverage through Age 75, 5% compound	CPI, CPI Compound Inflation Coverage through Age 75, 5% compound	No inflation is required. Therefore the following options are acceptable: CPI, CPI Compound Inflation Coverage through Age 75, 5% compound, GPO, or none	The MD DOI has indicated that it requires a fixed floor of no less than 3% compound to satisfy first age tier and requires some Simple inflation for the second age tier. Also, CPI is expressly allowed for all age tiers. GPO not allowed for ages 75 and younger.
Minnesota	CPI, CPI Compound Inflation Coverage through Age 75, 5% compound	CPI, CPI Compound Inflation Coverage through Age 75, 5% compound	No inflation is required. Therefore the following options are acceptable: CPI, CPI Compound Inflation Coverage through Age 75, 5% compound, GPO, or none.	CPI is expressly allowed. MN DOI requires a fixed floor of no less than 3% compound to satisfy first age tier, and no less than 3% simple or 3% compound for the second age tier. Traditional GPO not allowed for ages 75 and younger.
Missouri (JH not implemented)	CPI, CPI Compound Inflation Coverage through Age 75, 5% compound	CPI, CPI Compound Inflation Coverage through Age 75, 5% compound	No inflation is required. Therefore the following options are acceptable: CPI, CPI Compound Inflation Coverage through Age 75, 5% compound, GPO or none.	The MO DOI has indicated that it requires a fixed floor of no less than 3% compound to satisfy first two age tiers. Traditional GPO is not allowed for ages 75 and younger.
Montana	CPI, CPI Compound Inflation Coverage through Age 75, 5% compound	CPI, CPI Compound Inflation Coverage through Age 75, 5% compound	No inflation is required. Therefore the following options are acceptable: CPI, CPI Compound Inflation Coverage through Age 75, 5% compound, GPO or none.	The MT DOI did not set minimum floors for each Partnership age tier.

SPA Approved State	Age 60 & younger	Age 61-75	Age 76 & Above	Additional Information
Nebraska	CPI, CPI Compound Inflation Coverage through Age 75, 5% compound	CPI, CPI Compound Inflation Coverage through Age 75, 5% compound	No inflation is required. Therefore the following options are acceptable: CPI, CPI Compound Inflation Coverage through Age 75, 5% compound, GPO, or none	The NE DOI has indicated that it will allow a fixed floor of 1% compound to satisfy the first two age tiers. GPO is not allowed for ages 75 and younger.
Nevada (JH not implemented)	CPI, CPI Compound Inflation Coverage through Age 75, 5% compound	CPI, CPI Compound Inflation Coverage through Age 75, 5% compound	No inflation is required. Therefore the following options are acceptable: CPI, CPI Compound Inflation Coverage through Age 75, 5% compound, GPO or none.	The NV DOI did not set minimum floors for each Partnership age tier.
New Hampshire (JH not implemented)	CPI, CPI Compound Inflation Coverage through Age 75, 5% compound	CPI, CPI Compound Inflation Coverage through Age 75, 5% compound	No inflation is required. Therefore the following options are acceptable: CPI, 5% compound, GPO or none	The NH DOI has indicated that it requires a fixed floor of no less than 1% compound or simple inflation to satisfy first two age tiers. Also, CPI is expressly allowed for all age tiers. GPO is not allowed for ages 75 and younger.
New Jersey	CPI, 5% compound	CPI, 5% compound	No inflation is required. Therefore the following options are acceptable: CPI, 5% compound, GPO or none	The NJ DOI has indicated that it will allow a fixed floor of 3% compound to satisfy the first age tier and 3% simple for second age tier. Also, CPI expressly allowed for all age tiers. Will not allow the CPI Compound Inflation Coverage through Age 75 to qualify for Partnership for any age tier. GPO not allowed for ages 75 and younger.

SPA Approved State	Age 60 & younger	Age 61-75	Age 76 & Above	Additional Information
North Carolina (JH not implemented)	CPI, CPI Compound Inflation Coverage through Age 75, 5% compound	CPI, CPI Compound Inflation Coverage through Age 75, 5% compound	No inflation is required. Therefore the following options are acceptable: CPI, 5% compound, GPO or none	The NC DOI has indicated that it requires a fixed floor of no less than 3% compound to satisfy the first age tier. Also, CPI is expressly allowed for all age tiers. GPO not allowed for ages 75 and younger.
North Dakota	CPI, CPI Compound Inflation Coverage through Age 75, 5% compound	CPI, CPI Compound Inflation Coverage through Age 75, 5% compound	No inflation is required. Therefore the following options are acceptable: CPI, CPI Compound Inflation Coverage through Age 75, 5% compound, GPO, or none	The ND DOI did not set minimum floors for each Partnership age tier.
Ohio (JH not implemented)	CPI, CPI Compound Inflation Coverage through Age 75, 5% compound	CPI, CPI Compound Inflation Coverage through Age 75, 5% compound	No inflation is required. Therefore the following options are acceptable: CPI, CPI Compound Inflation Coverage through Age 75, 5% compound, GPO or none.	The OH DOI has indicated that it requires a fixed floor of no less than 3% compound to satisfy the first two age tiers. Traditional GPO is not allowed for ages 75 and younger.
Oklahoma (JH not implemented)	CPI, CPI Compound Inflation Coverage through Age 75, 5% compound	CPI, CPI Compound Inflation Coverage through Age 75, 5% compound	No inflation is required. Therefore the following options are acceptable: CPI, 5% compound, GPO or none	The OK DOI has indicated that it requires a fixed floor of no less than 3% compound to satisfy the first age tier and, no less than 3% simple to satisfy the second age tier. Traditional GPO is not allowed for ages 75 and younger.
Oregon	CPI, CPI Compound Inflation Coverage through Age 75, 5% compound	CPI, CPI Compound Inflation Coverage through Age 75, 5% compound	No inflation is required. Therefore the following options are acceptable: CPI, CPI Compound Inflation Coverage through Age 75, 5% compound, GPO or none	The OR DOI has indicated that it requires a fixed floor of no less than CPI or 3% compound to satisfy first two age tiers. Traditional GPO is not allowed for ages 75 and younger.

SPA Approved State	Age 60 & younger	Age 61-75	Age 76 & Above	Additional Information
Pennsylvania (JH not implemented)	CPI, CPI Compound Inflation Coverage through Age 75, 5% compound	CPI, CPI Compound Inflation Coverage through Age 75, 5% compound	No inflation is required. Therefore the following options are acceptable: CPI, 5% compound, GPO, or none	The PA DOI has said GPO not allowed for ages 75 and younger. PA expressly allows CPI.
Rhode Island	CPI, CPI Compound Inflation Coverage through Age 75, 5% compound	CPI, CPI Compound Inflation Coverage through Age 75, 5% compound	No inflation is required. Therefore the following options are acceptable: CPI, CPI Compound Inflation Coverage through Age 75, 5% compound, GPO, or none	The RI DOI has indicated that it will allow a fixed floor of 3% compound or CPI to satisfy first 2 age tiers. Traditional GPO is not allowed for ages 75 and younger.
South Carolina	CPI, CPI Compound Inflation Coverage through Age 75, 5% compound	CPI, CPI Compound Inflation Coverage through Age 75, 5% compound	No inflation is required. Therefore the following options are acceptable: CPI, CPI Compound Inflation Coverage through Age 75, 5% compound, GPO, or none	The SC DOI has indicated that it will allow a fixed floor of 3% compound to satisfy first age tiers and 3% simple for second age tier. Also, CPI expressly allowed for all age tiers. GPO not allowed for ages 75 and younger.
South Dakota	CPI, CPI Compound Inflation Coverage through Age 75, 5% compound	CPI, CPI Compound Inflation Coverage through Age 75, 5% compound	No inflation is required. Therefore the following options are acceptable: CPI, CPI Compound Inflation Coverage through Age 75, 5% compound, GPO or none	The SD DOI has indicated that it requires a fixed floor of no less than 3% compound to satisfy the first age tier, and no less than 3% Compound or 3% Simple to satisfy the second age tier. Traditional GPO is not allowed for ages 75 and younger. CPI allowed for all age tiers.
Tennessee	5% compound	CPI, CPI Compound Inflation Coverage through Age 75, 5% compound	No inflation is required. Therefore the following options are acceptable: CPI, CPI Compound Inflation Coverage through Age 75, 5% compound, GPO or none.	The TN DOI did not set minimum floors for each Partnership age tier. The DOI revised its position on the availability of CPI inflation for ages 61 and below. Effective 11/1/2010, CPI was no longer considered an acceptable inflation option for ages 60 and younger for newly issued policies.

SPA Approved State	Age 60 & younger	Age 61-75	Age 76 & Above	Additional Information
Texas	CPI, CPI Compound Inflation Coverage through Age 75, 5% compound	CPI, CPI Compound Inflation Coverage through Age 75, 5% compound	No inflation is required. Therefore the following options are acceptable: CPI, CPI Compound Inflation Coverage through Age 75, 5% compound, GPO, or none	The TX DOI has indicated that it will allow a fixed floor of 1% compound to satisfy the first age tier and 1% simple for the second age tier. TX DOI has indicated that traditional GPO is not allowed for ages 75 and younger.
Virginia	CPI, CPI Compound Inflation Coverage through Age 75, 5% compound	CPI, CPI Compound Inflation Coverage through Age 75, 5% compound	No inflation is required. Therefore the following options are acceptable: CPI, 5% compound, GPO or none	The VA DOI did not set minimum floors for each Partnership age tier
Washington (JH not implemented)	To be determined	To be determined	To be determined	To be determined
Wisconsin	CPI, CPI Compound Inflation Coverage through Age 75, 5% compound	CPI, CPI Compound Inflation Coverage through Age 75, 5% compound	No inflation is required. Therefore the following options are acceptable: CPI, CPI Compound Inflation Coverage through Age 75, 5% compound, GPO or none	The WI DOI has indicated that it requires a fixed floor of no less than 3% Compound to satisfy the first age tier, and no less than 3% Simple for second age tier. Also, CPI is expressly allowed for all age tiers. GPO not allowed for ages 75 and younger.
Wyoming	CPI, CPI Compound Inflation Coverage through Age 75, 5% compound	CPI, CPI Compound Inflation Coverage through Age 75, 5% compound	No inflation is required. Therefore the following options are acceptable: CPI, CPI Compound Inflation Coverage through Age 75, 5% compound, GPO or none	The WY DOI did not set minimum floors for each Partnership age tier.

State Asset Protection Reciprocity

On September 2, 2008, the Department of Health and Human Services (HHS) published guidance setting forth the requirements for asset protection reciprocity among Partnership states. This guidance became effective on January 1, 2009. The DRA allows states to provide asset disregards and related estate recovery offsets for Medicaid applicants who receive benefits under qualified long-term care insurance Partnership policies.

Asset protection reciprocity allows Partnership policyholders who have purchased a qualifying policy in one state, but move to another, to receive dollar-for-dollar asset protection if they qualify for Medicaid in their new state of residence.

Reciprocity is an attractive feature for many consumers, especially those who may be contemplating a move later in life or who do not currently know where they may reside in future years. Although the insurance benefits of Partnership policies are portable, the asset protection afforded by Medicaid can be limited to state-specific requirements.

Under HHS' guidance:

- All DRA Partnership states are deemed to have adopted reciprocity, unless they notify the Secretary of HHS that they opt out in writing. A state may opt out at any time.
- Any participating reciprocity state agrees to recognize reciprocity with every other participating reciprocity states for the purpose of granting asset protection.
- If a state opts out of reciprocity, that state is not allowed to recognize Partnership policies from other states for purposes of asset protection, nor can other participating states recognize asset protection via policies issued in an opt-out state.

  Of the current DRA Partnership states, previously Wisconsin had opted out of reciprocity due to a technical problem with their law which requires an individual to be a Wisconsin resident in order to receive Medicaid Asset Protection. However, Wisconsin Assembly Bill 701 took effect on May 13th, 2010 and among other unrelated provisions, changed the state's position on DRA Partnership. The State of Wisconsin now provides for asset reciprocity for residents of other states who hold a DRA Partnership qualified LTCI policy.

- The original four grandfathered states (CA, CT, IN and NY) are allowed to opt into reciprocity with DRA Partnership states by filing a revised State Plan Amendment. To date, Connecticut, Indiana, and New York have chosen to do so.
  - **Connecticut** - HHS approved their participation and that approval was made retroactive back to 1/1/2009.
  - In addition, it should be noted that Connecticut also has a separate reciprocity agreement with the grandfathered Indiana Long-Term Care Partnership Program.
  - **Indiana** - HHS has approved their participation and that approval has been made retroactive back to 4/1/2009.
    - All Indiana Partnership policyholders regardless of when their policy was originally purchased are covered under the Reciprocity Compact Agreement.
    - The other states are not going to recognize Indiana's Total Asset Protection if an Indiana resident moves to a DRA state and applies for Medicaid. Similarly, a DRA state's resident moving to Indiana cannot be considered for Total Asset Protection under the Indiana Medicaid program. Under the DRA and the Reciprocity Compact, a policyholder may only receive dollar for dollar asset disregard.
  - New York
    - All New York Partnership policyholders regardless of when their policy was originally purchased are covered under the Reciprocity Compact Agreement.
    - The other states are not going to recognize New York's Total Asset Protection if a New York resident moves to a DRA state and applies for Medicaid. Similarly, a DRA state's

resident moving to New York cannot be considered for Total Asset Protection under the New York Medicaid program. Under the DRA and the Reciprocity Compact, a policyholder may only receive dollar for dollar asset disregard.

- States are also allowed to enter into reciprocity agreements with individual states if they so choose. However, it is unlikely that option will be utilized due to the fact that separate and unique agreements would need to be made with multiple states. The availability of a "global" opt in process is far more efficient.

Original Grandfathered Partnership States – Training Requirements

Below you will find the training requirements for the original four grandfathered Partnership states. As a reminder, there is no training reciprocity between the original grandfathered Partnership states, nor is there any training reciprocity between a grandfathered Partnership state and a DRA Partnership state.

California

General LTC Requirement: 8-hours, California LTC 2004LTC prefix course required prior to soliciting LTC.

Partnership LTC: An additional approved 8-hour Partnership LTC course prior to soliciting Partnership business.

Non-Resident Requirements: Non-resident producers must comply with these requirements.

Continuing Education Requirement: 8 hours required per year for the first 4 years of being licensed, then 8 hours biennially thereafter for both LTC and Partnership CE.

Connecticut

General LTC Requirement: Not required

Partnership LTC: Producer is required to complete a one time 7 hour program and receive a CT Partnership Certification. The Partnership training consists of the 2 components - an online prerequisite course (including exam) and a 4-hour classroom course taught by Partnership staff. Completing this two-component training meets the specific requirements set forth by the Partnership.

Non-Resident Requirements: Non-resident producers must comply with these requirements.

Continuing Education Requirement: Producer must keep their CT Life & Health license current, including all normal continuing education requirements (the LTC Partnership course can be used towards this).

Indiana

General LTC Requirement

- Complete an 8 hour basic LTC course. The course may be self-study or online.
- After completing the initial 8 hour course, complete a minimum of 5 hours (one 5 hour course or combination of 5 hours) of continuing education in LTC every 2 years of the license renewal period. Courses can be self-study or online.
- Non-compliance with the 5 hour renewal requirement will require completion of the 8 hour basic LTC class again.

Partnership LTC

- Producer must comply with the above and complete a 7-hour Partnership LTC course. This course is a one time course, in-classroom only.
- An annual 3 hour Seminar for Partners class is also offered as a refresher course on Partnership.

Non-Resident Requirements:

- The basic 8 hour and 5 hour renewal requirements are waived for producers holding an IN non-resident license if Indiana has licensing reciprocity with that state.

- The 7 hour IN Partnership CE requirement is required for Non-Resident producers.

Continuing Education Requirement: The LTC and LTC Partnership course can be used towards CE.

New York

General LTC Requirement: Not required

General Partnership LTC: Producer is required to complete a one-time LTC online program and receive a New York Partnership Certification. Producers who complete the NYS Partnership e-learning and pass an on-line monitored final exam will earn 6 continuing education (CE) credits..

Non-Resident Requirement: Non-resident producers must meet these requirements.

Continuing Education Requirement: Producer must keep their NY Life & Health license current and in good standing, including all normal continuing education requirements. These CE credits can be used to meet the mandatory Department of Insurance requirements for producer recertification.

Additional Partnership Resources

The www.jhltc.com homepage includes a section dedicated to the Partnership program. From here you'll be able to view all the resources and materials available to help you get trained, certified and market Partnership-certified LTC insurance policies.

Client Brochures — Partnership policies will use the same product brochures and applications as our existing product portfolio. Provide your clients with additional information regarding the DRA Partnership Program in the states below using the Partnership brochure, "**Protecting your assets: What you need to know about the Qualified State LTCI Program**." This brochure can be used in conjunction with any of our existing product brochures and includes the following topics:

- Explanation of Medicaid Asset Protection
- How a Partnership-qualified policy works
- Details about John Hancock's Partnership qualified policies

Availability — the brochure is available to download and to order in the states listed below, form number: LTC-3800. A producer-only version is available to download from www.jhltc.com for training purposes (LTC-3801).

Alabama	Idaho	Montana	Ohio	Tennessee
Arkansas	Kansas	Nebraska	Oklahoma	Virginia
Colorado	Kentucky	New Jersey	Oregon	Wisconsin
Florida*	Minnesota	New Hampshire	Rhode Island	Wyoming
Georgia	Missouri	North Dakota	South Carolina	
Iowa	Louisiana	Maine	South Dakota	

*A state version applies.

As additional states establish Partnership programs, we will notify you via LTC Newslink regarding availability of this brochure in those states.

For producers doing business in states where the Partnership programs have yet to be approved, you can view and download the producer version of the brochure (LTC-3801 9/06). This version, and details about the Partnership program, can be accessed on www.jhltc.com.

Prospecting Letter — Use this new letter to raise awareness about LTCI protection and the benefits of a Partnership-qualified policy. Form: LTC-3164. Check www.jhltc.com for the latest state approvals.

Looking for additional Partnership tools?

Download the LTC Partnership Program Marketing Materials Guide (LTC-3808) for a look at all the materials available to help you market the Partnership program.

John Hancock's National Partnership Exchange Program

To learn more about our exchange program, please download the exchange guide: LTC-3807.