

## The **COST** is high

Unless your clients have recently experienced long-term care first-hand with a friend or loved one, they may be unaware of its cost. Or, they may not have considered what it is likely to cost in the future when the potential need for care increases. The numbers are eye-opening.

### Care needs drive cost

Not surprisingly, the greater amount of care needed, the higher the costs. And, like everything else, costs may increase considerably in the future.

#### TODAY (ANNUAL COST)<sup>1</sup>



#### 30-YEAR PROJECTION (ANNUAL COST)<sup>2</sup>



### Costs can vary widely by location

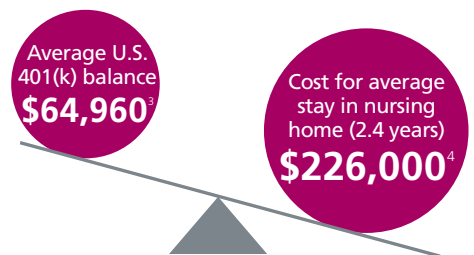
The national averages listed above don't tell the whole story. Costs can vary widely by region and by whether care is received in an urban or rural location.<sup>1</sup>

(All costs are annual.)



### Care can last for years

Many people require long-term care services for a number of years, which can deplete the savings they've worked so hard to acquire.



For a breakdown of LTC costs by city, please visit our interactive Cost of Care Map on [JHLTC.com](http://JHLTC.com).



For more about why LTC Matters, contact your John Hancock Representative today.

- John Hancock 2013 Cost of Care Survey.
- Projected increases are calculated using 9-year increases, based on a comparison of data collected from providers across the country for John Hancock's 2007, 2008, 2011, and 2013 Cost of Care surveys. Information available from John Hancock upon request.
- Department of Labor, Cerulli Associates. "Evolution of the Retirement Investor 2013"
- <http://www.aaltci.org/long-term-care-insurance/learning-center/probability-long-term-care.php>

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