



A reference guide for your 1099-LTC tax statement

The IRS requires that a 1099-LTC Form be sent to the policyholder for any payment made on a long-term care insurance policy over the last calendar year. If you have more than one long-term care insurance policy, you will receive a 1099-LTC Form for each policy. Please discuss the tax implications with your tax preparer.

Please note: even if you receive a 1099-LTC Form, the amounts reported may not be taxable income to you.

Below are some frequently asked questions about the 1099-LTC Form, as well as a 1099-LTC Sample Form.

Why did I receive the 1099-LTC Form when benefit payments were assigned and paid to my care provider?

Even though payments were made directly to a care provider, the company is still required to send a 1099-LTC Form to the policyholder to demonstrate that payments were made under the policy. The 1099-LTC Form includes payments made directly to you as well as those payments made to care providers.

Why is the amount on the 1099-LTC Form different than what I was reimbursed last year?

It is possible that in the past year John Hancock made payments for services provided in a prior calendar year. For example, a bill for December care services was paid in January. Because the payment was made in January, the payment will be reflected on this year's 1099-LTC Form.

CUSTOMER SERVICE PHONE NO:

John Hancock's Customer Service is available Monday through Friday, 8 a.m. to 6 p.m.

POLICYHOLDER'S FEDERAL ID NO:

This truncated Social Security Number is provided for additional security and protection.

JOHN HANCOCK LIFE INS. CO. (U.S.A.)
 RLTC CLAIMS ADMINISTRATION B6
 JOHN HANCOCK PLACE, PO BOX 852
 BOSTON, MA 02217-0852

Tax Statement for Form 1099-LTC for Tax Year 2016

OMB No. 1545-1519

Copy B for Policyholder

This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this item is required to be reported and the IRS determines that it has not been reported.

DEPARTMENT OF TREASURY — INTERNAL REVENUE SERVICE
 (Keep for your records)



JOHN DOE
 12345 LAKE AVENUE
 BOSTON, MA 02116-6087

SAMPLE

PAYER'S FEDERAL ID NO.

01-233346

CUSTOMER SERVICE PHONE NO.

(800) 233-1449

POLICYHOLDER'S FEDERAL ID NO.

XXX-XX-1234

ACCOUNT NUMBER
 (see instructions)

ACCOUNT TYPE

IRS DESCRIPTION

IRS
 BOX# AMOUNT

** 2016 FORM 1099-LTC, LONG-TERM CARE AND ACCELERATED DEATH BENEFITS **

30653

GROSS LONG-TERM CARE BENEFITS PAID	1	\$
REIMBURSEMENT AMOUNT	3	\$

INSURED'S NAME

INSURED'S ST ADDRESS

INSURED'S CITY/STATE/ZIP

INSURED'S SOCIAL SECURITY NO.

GROSS LONG-TERM CARE BENEFITS PAID: This is the gross long-term care benefits paid the prior calendar year. These benefits are all amounts paid out on a per diem or other periodic basis or on a reimbursed basis. It includes amounts paid to the insured and to third parties.

REIMBURSEMENT AMOUNT: This box indicates whether the payments were made on a per diem or other periodic basis or on a reimbursed basis. Reimbursed basis means payments made for actual expenses incurred. Per Diem basis means payments made on any periodic basis without regard to actual expenses. The "Per Diem" box is checked on the 1099-LTC Form, if benefits are issued on an indemnity basis and the reimbursement is higher than the actual charges for care.

Example: Actual charge = \$3000.00 but the payment = \$5000.00

I have reviewed all of the information provided and I think there is a discrepancy. What should I do?

Please call our **Long-Term Care Customer Service Center at 800-233-1449**, Monday through Friday, between 8 a.m. and 6 p.m. If your Social Security number is incorrect on the 1099-LTC Form, when you contact us, we must send a W-9 Form to you to record the corrected Social Security number. Once we receive the W-9 Form we will update our records and send a new 1099-LTC Form.

Where can I get more help and/or information?

Due to varying individual tax circumstances and the complex nature of applicable tax laws, John Hancock cannot provide tax advice and directs all of its clients to consult a qualified tax professional and/or the IRS with specific tax questions.

Additionally, you may visit this helpful website: **www.irs.gov/pub/irs-pdf/i1099ltc.pdf**.

Did you move?

Please contact John Hancock if you have moved in order for us to update your address on file to ensure you receive important tax information.