

# John Hancock now offers NAIC Partnership Training for

Submit two  
applications\*  
and this class is

**FREE!**

## John Hancock & Partnership training

As a leader in the long term care insurance industry, John Hancock is committed to providing quality NAIC Partnership training. Producers across the country are saying that our training is some of the best they've had in their entire career. [Click here](#) to listen to what they have to say.

Also, recently John Hancock has enlisted the services of ClearCert, an independent third party that validates training courses for carriers and provides agents with a list of approved courses. To view each state's training requirements and learn more about ClearCert, [click here](#).

### What you will learn

- How Partnership policies will help you sell more LTC insurance
- Why Partnership policies are not just for middle income clients and how your affluent clients can benefit too
- State and federal regulations and requirements and the relationship between qualified state long term care insurance Partnership programs and other public and private coverage of long term care services, including Medicaid
- Consumer suitability standards and guidelines
- Requirements of Partnership policies and how asset protection works

\* If you submit two John Hancock LTC insurance applications within 60 days of completing our classroom or online training, we will refund your course fee. (This does not include CFP fees). Please [click here](#) to download and complete the refund form. This promotion is available to eligible personal product agents/brokers. Certain National Accounts and Broker Dealers are not included. Subject to individual state restrictions. Void where prohibited by law. Any taxes, related to the reimbursement of the training fees are the responsibility of the individual. This is not transferable or exchangeable for any alternative incentive or reimbursement program. John Hancock Long Term Care Insurance reserves the right to make final judgements and decisions regarding the crediting of the business, which may include placement ration and interpretation of rules.

\*\* Payment for classroom or online training is by credit card only (American Express, Discover, MasterCard and Visa) and is non-refundable. Agents who register/pay for a class and are unable to attend will have a credit on file with National LTC Educators, Inc. valid for 12 months toward any future John Hancock NAIC Partnership classes. To request a credit please email [cancel@nltpc.com](mailto:cancel@nltpc.com) and include your name and the date of your class.

For financial professional use only. Not for use with the public.

Long term care insurance is underwritten by John Hancock Life Insurance Company, Boston, MA 02117.

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