

State: Pennsylvania **Filing Company:** John Hancock Life Insurance Company (USA)
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long-Term Care Insurance
Project Name/Number: 2016 Rate Increase - Compact State-CCIII/

Filing at a Glance

Company: John Hancock Life Insurance Company (USA)
 Product Name: Long-Term Care Insurance
 State: Pennsylvania
 TOI: LTC03I Individual Long Term Care
 Sub-TOI: LTC03I.001 Qualified
 Filing Type: Rate - M.U. (Medically underwritten)
 Date Submitted: 06/22/2017
 SERFF Tr Num: MULF-131066185
 SERFF Status: Assigned
 State Tr Num: MULF-131066185
 State Status: Received Review in Progress
 Co Tr Num: 2016 RATE INCREASE - COMPACT STATE-CCIII -RATE

 Implementation: On Approval
 Date Requested:
 Author(s): Michelle Fluet, Carol Folsom, Marie Roche, Joanne Witham
 Reviewer(s): Jim Lavery (primary)
 Disposition Date:
 Disposition Status:
 Implementation Date:

State Filing Description:

Proposed aggregate 19.4% increase on 375 policyholders of John Hancock LTC Policy Form ICC10-LTC-11. Policy form ICC10-LTC-11 was originally approved by the Interstate Insurance Product Regulation Commission (IIPRC) on 3/4/2011. Please see SERFF File #: MULF-126926684.

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General Information

Project Name: 2016 Rate Increase - Compact State-CCIII Status of Filing in Domicile: Pending
 Project Number: Date Approved in Domicile:
 Requested Filing Mode: Review & Approval Domicile Status Comments: The filing remains pending in our Domicile state of Michigan.
 Explanation for Combination/Other: Market Type: Individual
 Submission Type: New Submission Individual Market Type:
 Overall Rate Impact: 19.4% Filing Status Changed: 06/22/2017
 State Status Changed: 06/22/2017
 Deemer Date: Created By: Joanne Witham
 Submitted By: Carol Folsom Corresponding Filing Tracking Number:
 State TOI: LTC03I Individual Long Term Care

Filing Description:
 Re:John Hancock Life Insurance Company (U.S.A.)
 Company NAIC # 65838; FEIN #: 01-0233346
 Individual Long-Term Care Insurance Rate Revision Submission-
 Interstate Insurance Product Regulation Commission Product
 Revised Actuarial Memo (See Policy Form List Below)

Dear Commissioner Miller:

John Hancock has recently completed its 2016 claims study. This comprehensive study is generally conducted every three years and examines the usage trend for our insured population. This study shows unfavorable trends since the 2013 study that prompted our last rate increase filing. In general, we are seeing longer-lasting and more expensive claims and increased claim incidence at the older attained ages.

As a result of the factors listed above, we are requesting a premium rate increase on the policy form listed below.

Policy Series	Approval Date	Years Sold	Premium Increase
ICC10-LTC-11	3/4/2011	2011-2013	19.4%

Policy form ICC10-LTC-11 was originally approved by the Interstate Insurance Product Regulation Commission (IIPRC) on 3/4/2011. Please see SERFF File #: MULF-126926684. We are seeking a rate increase of 19.4% for this policy form. As this percentage exceeds the maximum percentage to be approved by the IIPRC in accordance with IIPRC Standard IIPRC-LTC-I-3-RATEI Rate Increase Filing Standards for Individual Long-Term Care Insurance Issue Age Rate Schedules Only § 4 A (1) we are filing this rate increase with all Compact participating state insurance departments. The IIPRC has reviewed the rate increase and released an Advisory Finding Report and Addendum to your state IIPRC representative. Please see SERFF Tracking # MULF-130894492.

In accordance with IIPRC Standard to IIPRC-LTC-I-3-RATEI Rate Increase Filing Standards for Individual Long-Term Care Insurance Issue Age Rate Schedules Only § 4 A (2), we are submitting the actuarial memorandum and rates for your review and acceptance.

The proposed premium rates will be effective on the next policy anniversary date, following a 90-day policyholder notification period, which will be made as soon as practicable following state acceptance. As we will describe later in this letter, we will

State: Pennsylvania **Filing Company:** John Hancock Life Insurance Company (USA)
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also offer affected insureds various benefit reduction options to help mitigate the impact of the rate increase.

Policyholder Options

We are fully aware that a premium increase may be difficult for our policyholders. Therefore, we will provide all policyholders with an array of options which will help them mitigate the impact of any increase. Most important, for those policyholders who originally purchased lifetime 5% compound inflation we will provide them with the ability to retain their existing premium by decreasing their future inflation coverage to a lower percentage. These policyholders will be able to keep all accrued inflation increase amounts to date and the lower inflation index will apply on a prospective basis only.

In a separate filing we are submitting the following policy endorsement inflation reduction form for approval; it is new and does not replace any previously approved forms. As we cannot mix and match forms for LTC Insurance for IIPRC approved forms, we are submitting the form for your approval with an IIPRC assigned form number.

Policyholders with 5% Compound Inflation Increase

The following table shows the future annual rate of the increase percentage and new policy endorsement form for policyholders that are currently receiving a 5% compound inflation benefit.

Policy Form	New Lower Compound Index Percentage	New Compound Endorsement Form
ICC10-LTC-11	3.4%	ICC17-COMP3.4 11/16

In addition, policyholders will be able to reduce their benefit period, adjust their daily/monthly benefit amount, drop optional benefit riders or extend their elimination period.

Where the NAIC contingent nonforfeiture benefit or the nonforfeiture benefit (if purchased) is triggered, customers will be offered paid-up coverage in accordance with the applicable provision. We are allowing contingent nonforfeiture if the rate increase trigger is met for all affected policyholders, even if it was not otherwise required in your State. (Please note, that we will be voluntarily administering the enhanced contingent nonforfeiture benefit as described in the NAIC Model Bulletin "Announcement of Alternative Filing Requirements for Long-Term Care Premium Rate Increases" (as adopted by the Senior Issues Task Force on 8/9/2013.)

In addition, we are submitting for informational purposes only, our sample template policyholder communication package regarding the rate increase and landing spots. This package will be personalized for each customer and of course will vary by their respective situation (i.e., policy forms, benefit selection, etc.) This package is included in Supporting Documentation.

Past Losses Testing

Preventing companies from recouping past losses was the subject of a recent discussion by the Health Actuarial Task Force in late 2013. The accepted methodology by the Health Actuarial Task Force is to define past losses as actual past claims less expected past claims when determining loss ratio compliance where expected past claims are defined as the following:

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The rate increases we calculated follow the methodology described above to ensure that we are not recouping past losses.

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TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long-Term Care Insurance
Project Name/Number: 2016 Rate Increase - Compact State-CCIII/

Company and Contact

Filing Contact Information

Carol Folsom, Contract Consultant cfolsom@jhancock.com
 200 Berkeley Street 888-877-6075 [Phone]
 Boston, MA 02117 617-572-0399 [FAX]

Filing Company Information

John Hancock Life Insurance Company (USA)	CoCode: 65838	State of Domicile: Michigan
200 Berkeley Street	Group Code: 904	Company Type:
Boston, MA 02176	Group Name:	State ID Number:
(617) 572-6000 ext. [Phone]	FEIN Number: 01-0233346	

Filing Fees

Fee Required? Yes
 Fee Amount: \$0.00
 Retaliatory? No
 Fee Explanation: Our Domiciliary state of Michigan does not require filing fees, therefore, no retaliatory fee is required.

State:	Pennsylvania	Filing Company:	John Hancock Life Insurance Company (USA)
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long-Term Care Insurance		
Project Name/Number:	2016 Rate Increase - Compact State-CCIII/		

Rate Information

Rate data applies to filing.

Filing Method:

Rate Change Type: %

Overall Percentage of Last Rate Revision: %

Effective Date of Last Rate Revision:

Filing Method of Last Filing:

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
John Hancock Life Insurance Company (USA)	19.400%	19.400%	\$183,491	375	\$945,345	19.400%	19.400%

SERFF Tracking #: MULF-131066185 **State Tracking #:** MULF-131066185 **Company Tracking #:** 2016 RATE INCREASE - COMPACT STATE-CCIII...

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TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long-Term Care Insurance
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Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rates	ICC10-LTC-11	Revised	Previous State Filing Number: MULF-126926684 Percent Rate Change Request: 19.4	ICC10-LTC-11.pdf,

Appendix B1
John Hancock Life Insurance Company (U.S.A.)
ICC10-LTC-11

*Premiums to be used only with those
that have not previously elected an inflation decrease option*

Standard rates per \$100 of Monthly Benefit
90 Day Elimination Period

Age	5% Compound Inflation					
	Benefit Period					
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years
18-29	193.44	236.43	256.73	271.06	279.42	367.78
30	203.00	247.18	271.06	285.39	292.55	386.89
31	204.19	248.37	272.25	286.58	293.75	389.28
32	205.39	249.57	273.45	287.78	294.94	391.66
33	205.39	250.76	275.84	290.17	296.14	392.86
34	206.58	251.95	278.23	291.36	297.33	395.25
35	207.77	253.15	279.42	292.55	298.52	397.64
36	208.97	254.34	280.61	293.75	299.72	400.02
37	210.16	255.54	281.81	294.94	302.11	401.22
38	211.36	257.93	283.00	297.33	303.30	403.61
39	213.74	259.12	284.20	298.52	305.69	404.80
40	214.94	260.31	285.39	299.72	306.88	408.38
41	216.13	261.51	286.58	300.91	308.08	410.77
42	217.33	262.70	287.78	302.11	310.47	411.96
43	218.52	263.90	288.97	303.30	311.66	413.16
44	219.71	265.09	291.36	304.50	312.85	415.55
45	220.91	266.28	292.55	305.69	314.05	416.74
46	222.10	267.48	292.55	305.69	314.05	419.13
47	223.30	268.67	293.75	306.88	315.24	422.71
48	224.49	268.67	294.94	306.88	315.24	425.10
49	225.68	269.87	294.94	308.08	316.44	427.49
50	226.88	271.06	296.14	310.47	317.63	431.07
51	229.27	273.45	299.72	312.85	321.21	434.65
52	230.46	278.23	303.30	316.44	324.79	439.43
53	232.85	280.61	306.88	320.02	328.38	444.20
54	235.24	284.20	310.47	323.60	331.96	448.98
55	237.63	287.78	314.05	327.18	335.54	452.56
56	241.21	292.55	320.02	333.15	341.51	462.12
57	247.18	298.52	325.99	339.12	349.87	471.67
58	251.95	303.30	331.96	347.48	355.84	482.42
59	256.73	310.47	336.74	353.45	363.01	493.16
60	261.51	316.44	343.90	359.42	368.98	502.72
61	272.25	329.57	359.42	376.14	385.69	525.40
62	284.20	343.90	376.14	391.66	401.22	549.29
63	296.14	358.23	391.66	408.38	419.13	573.17
64	310.47	372.56	409.58	425.10	435.85	598.24
65	323.60	389.28	427.49	444.20	454.95	624.51
66	337.93	409.58	447.79	468.09	483.61	651.98
67	354.65	428.68	469.28	493.16	513.46	681.83
68	370.17	451.37	491.97	520.63	544.51	711.68
69	388.08	474.06	515.85	549.29	579.14	743.92
70	405.99	497.94	540.93	580.33	613.77	776.16
71	444.20	532.57	588.69	630.48	669.89	838.26
72	484.80	569.59	640.04	687.80	729.59	905.13
73	527.79	611.38	696.16	748.70	795.27	976.77
74	576.75	653.17	757.06	815.57	868.11	1054.39
75	629.29	698.55	823.93	888.41	945.73	1139.17
76	669.89	764.22	902.74	976.77	1037.67	1246.64
77	710.49	837.06	987.52	1074.69	1137.98	1364.86
78	753.48	915.87	1081.85	1180.96	1246.64	1493.82
79	801.24	1001.85	1183.35	1299.18	1367.24	1633.53
80	1260.97					
81	1336.20					
82	1416.20					
83	1500.98					
84	1591.73					
85	1686.07					
86	1787.57					
87	1899.81					
88	2019.22					
89	2145.80					
90	2280.73					
91+						

Rates shown below the line apply only to attained age GPO or GIO purchases, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases

Appendix C1
John Hancock Life Insurance Company (U.S.A.)
ICC10-LTC-11

*Premiums to be used only with those
that have not previously elected an inflation decrease option*

Standard rates per \$100 of Monthly Benefit
90 Day Elimination Period

Age	3.4% Compound Inflation					
	Benefit Period					
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years
18-29	162.00	198.00	215.00	227.00	234.00	308.00
30	170.00	207.00	227.00	239.00	245.00	324.00
31	171.00	208.00	228.00	240.00	246.00	326.00
32	172.00	209.00	229.00	241.00	247.00	328.00
33	172.00	210.00	231.00	243.00	248.00	329.00
34	173.00	211.00	233.00	244.00	249.00	331.00
35	174.00	212.00	234.00	245.00	250.00	333.00
36	175.00	213.00	235.00	246.00	251.00	335.00
37	176.00	214.00	236.00	247.00	253.00	336.00
38	177.00	216.00	237.00	249.00	254.00	338.00
39	179.00	217.00	238.00	250.00	256.00	339.00
40	180.00	218.00	239.00	251.00	257.00	342.00
41	181.00	219.00	240.00	252.00	258.00	344.00
42	182.00	220.00	241.00	253.00	260.00	345.00
43	183.00	221.00	242.00	254.00	261.00	346.00
44	184.00	222.00	244.00	255.00	262.00	348.00
45	185.00	223.00	245.00	256.00	263.00	349.00
46	186.00	224.00	245.00	256.00	263.00	351.00
47	187.00	225.00	246.00	257.00	264.00	354.00
48	188.00	225.00	247.00	257.00	264.00	356.00
49	189.00	226.00	247.00	258.00	265.00	358.00
50	190.00	227.00	248.00	260.00	266.00	361.00
51	192.00	229.00	251.00	262.00	269.00	364.00
52	193.00	233.00	254.00	265.00	272.00	368.00
53	195.00	235.00	257.00	268.00	275.00	372.00
54	197.00	238.00	260.00	271.00	278.00	376.00
55	199.00	241.00	263.00	274.00	281.00	379.00
56	202.00	245.00	268.00	279.00	286.00	387.00
57	207.00	250.00	273.00	284.00	293.00	395.00
58	211.00	254.00	278.00	291.00	298.00	404.00
59	215.00	260.00	282.00	296.00	304.00	413.00
60	219.00	265.00	288.00	301.00	309.00	421.00
61	228.00	276.00	301.00	315.00	323.00	440.00
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66	283.00	343.00	375.00	392.00	405.00	546.00
67	297.00	359.00	393.00	413.00	430.00	571.00
68	310.00	378.00	412.00	436.00	456.00	596.00
69	325.00	397.00	432.00	460.00	485.00	623.00
70	340.00	417.00	453.00	486.00	514.00	650.00
71	372.00	446.00	493.00	528.00	561.00	702.00
72	406.00	477.00	536.00	576.00	611.00	758.00
73	442.00	512.00	583.00	627.00	666.00	818.00
74	483.00	547.00	634.00	683.00	727.00	883.00
75	527.00	585.00	690.00	744.00	792.00	954.00
76	561.00	640.00	756.00	818.00	869.00	1044.00
77	595.00	701.00	827.00	900.00	953.00	1143.00
78	631.00	767.00	906.00	989.00	1044.00	1251.00
79	671.00	839.00	991.00	1088.00	1145.00	1368.00
80	1056.00					
81	1119.00					
82	1186.00					
83	1257.00					
84	1333.00					
85	1412.00					
86	1497.00					
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 TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
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Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	PA 2016 Retail Inforce Rate ONLY Cover Letter.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Certification (A&H)
Comments:	Please see actuarial memorandum
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	Compact CCIII Filing Package.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	Not applicable to this rate filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Authorization to File (A&H)
Bypass Reason:	N/A The insurer is the filer
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	Not applicable to this filing
Attachment(s):	
Item Status:	
Status Date:	

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Satisfied - Item:	Rate Table (A&H)
Comments:	Rates are attached under the Rate/Rule tab
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	Not applicable to this filing
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Reserve Calculation (A&H)
Comments:	Please refer to the Actuarial Memorandum.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	Not applicable to this filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Sample Policyholder Communications Package
Comments:	
Attachment(s):	RLTC 2016 PH Communication Pkg_JH_Filing_ABI.pdf
Item Status:	
Status Date:	

John Hancock Life Insurance Company (U.S.A.)

John Hancock Place
Post Office Box 111 C-7-30 Boston, Massachusetts 02117
1-888-877-6075 (Ext. 4)
Direct: 617-572-6481
Email: cfolsom@jhancock.com

Carol A. Folsom
Senior Contract Consultant
LTC Contracts and Legislative Services

June 22, 2017

Honorable Teresa D. Miller
Commissioner of Insurance
Pennsylvania Insurance Department
1326 Strawberry Square
Harrisburg, Pennsylvania 17120

Re: **John Hancock Life Insurance Company (U.S.A.)**
Company NAIC # 65838; FEIN #: 01-0233346
Individual Long-Term Care Insurance Rate Revision Submission-
Interstate Insurance Product Regulation Commission Product
Revised Actuarial Memo (See Policy Form List Below)

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In accordance with IIPRC Standard to ***IIPRC-LTC-I-3-RATEI Rate Increase Filing Standards for Individual Long-Term Care Insurance Issue Age Rate Schedules Only § 4 A (2)***, we are submitting the actuarial memorandum and rates for your review and acceptance.

The proposed premium rates will be effective on the next policy anniversary date, following a 90-day policyholder notification period, which will be made as soon as practicable following state acceptance. As we will describe later in this letter, we will also offer affected insureds various benefit reduction options to help mitigate the impact of the rate increase.

Policyholder Options

We are fully aware that a premium increase may be difficult for our policyholders. Therefore, we will provide all policyholders with an array of options which will help them mitigate the impact of any increase. Most important, for those policyholders who originally purchased lifetime 5% compound inflation we will provide them with the ability to retain their existing premium by decreasing their future inflation coverage to a lower percentage. These policyholders will be able to keep all accrued inflation increase amounts to date and the lower inflation index will apply on a prospective basis only.

In a separate filing (MULF-131066184) we are submitting the following policy endorsement inflation reduction form for approval; it is new and does not replace any previously approved forms. As we cannot mix and match forms for LTC Insurance for IIPRC approved forms, we are submitting the form for your approval with an IIPRC assigned form number.

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The rate increases we calculated follow the methodology described above to ensure that we are not recouping past losses.

The following items are included in this submission:

- the submission letter.
- all actuarial material.
- all required certifications.

Please do not hesitate to contact us regarding this submission. We will be happy to meet with the Department either in person or via conference call at a time of your convenience.

Thank you for your time and consideration in this matter.

Sincerely,



Carol A. Folsom
Senior Contract Consultant
LTC Contracts and Legislative Services

John Hancock Life Insurance Company (U.S.A.)
Actuarial Memorandum for Inforce Rate Increase – Custom Care III
June 6, 2017

<u>Product Name</u>	<u>Form Number</u>	<u>Issue Date Range</u>
Custom Care III	ICC10-LTC-11	May 2011 – February 2013

This filing is being made in accordance with the requirements found in the IIPRC Standard IIPRC-LTC-I-3-RATEI (“RATE FILING STANDARDS FOR INDIVIDUAL LONG-TERM CARE INSURANCE - ISSUE AGE RATE SCHEDULES ONLY”).

These policy form rates were originally priced with a margin for moderately adverse experience in accordance with the NAIC model rate stability regulations.

1. Scope & Purpose

This memorandum consists of materials which support the development of new premium rates for the above captioned Policy series forms. The purpose of this memorandum is to demonstrate that the requirements of the Interstate Compact in regards to an in force rate increase request have been met. This rate filing is not intended to be used for any other purpose.

2. Benefit Description

A brief policy description for each of the policy forms:

ICC10-LTC-11

Individually underwritten long-term care policies that provide comprehensive long-term care coverage for care received in a nursing home or assisted care living facility, home health care, hospice care, respite care, or attendance at an Adult Day Care Center providing Adult Day Care.

Provides reimbursement of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily/monthly amount. The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toileting, transferring and maintaining continence.

Premiums are waived after the insured has met the elimination period and is receiving benefits and will continue to be waived until the insured stops receiving such benefits.

3. Renewability

All policy forms are guaranteed renewable.

4. Applicability

This filing is applicable to in force policies only, as these policy forms are no longer being sold in the market. The premium changes will apply to the base forms as well as all applicable riders.

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5. Actuarial Assumptions

Morbidity

The morbidity assumptions are derived from our own experience, following a comprehensive claim study just recently completed. The exposure period was inception through 9/30/2014. The experience period was from inception through 12/31/2014. Data was cut off at 9/30/2014 in developing exposure to avoid IBNR issues.

Statistical credibility as a whole for the JH retail block was very high, with 33,810 total policy duration 10+ (approximately ultimate) claims included, with 6,213 of these since 2013. However, this block is not homogeneous, so there are many areas where credibility is still fairly low, and judgment is needed to set assumptions, such as for attained ages 95+.

The study has been peer reviewed both internally as well as by an Independent third party.

Our claims projections include a 10.0% margin for moderately adverse experience, consistent with the margin originally anticipated in our original pricing loss ratio.

No improvements are assumed.

Below are currently expected sample annual claim costs for an ICC10-LTC11 policy, \$300 monthly benefit, with no inflation protection (including the 10.0% margin):

Issue Age 50		
Age	3 year	5 year
50	0.55	0.73
55	2.06	2.90
60	4.00	5.74
65	13.06	18.91
70	21.98	31.02
75	49.79	70.95
80	114.32	162.24
85	271.80	370.61
90	380.19	485.66
95	398.25	484.69

Issue Age 60		
Age	3 year	5 year
60	1.07	1.43
65	8.26	11.66
70	20.15	28.00
75	51.90	73.29
80	124.47	175.81
85	295.01	400.00
90	408.17	518.11
95	421.72	505.94

Issue Age 70		
Age	3 year	5 year
70	6.07	7.83
75	41.01	56.55
80	122.71	170.71
85	306.63	412.06
90	439.16	554.11
95	443.90	527.67

Voluntary Lapses

The voluntary lapse rates are also based on our own experience:

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Duration	No Inflation			
	Issue Age			
	55	65	75	82
1	4.30%	4.45%	4.93%	6.25%
5	1.70%	1.45%	1.80%	3.15%
10	1.16%	1.17%	1.27%	1.55%
15	0.63%	1.05%	1.31%	1.98%
20	0.55%	0.81%	1.93%	1.98%
25	0.55%	1.45%	1.98%	1.98%
30	0.81%	1.94%	1.98%	1.98%
35	1.45%	1.98%	1.98%	1.98%
40	1.94%	1.98%	1.98%	1.98%

Duration	Inflation			
	Issue Age			
	55	65	75	82
1	3.00%	3.00%	4.10%	4.10%
5	1.50%	1.25%	1.35%	1.15%
10	0.69%	0.77%	1.05%	0.91%
15	0.51%	0.67%	0.91%	1.85%
20	0.43%	0.60%	1.49%	2.03%
25	0.43%	1.27%	2.03%	2.03%
30	0.60%	2.03%	2.03%	2.03%
35	1.27%	2.03%	2.03%	2.03%
40	2.03%	2.03%	2.03%	2.03%

In addition to the lapse rates shown, we assume a 1.4% lapse rate due to the rate increase. This additional lapse rate is assumed to occur at the time of the rate increase. Future premiums and claims, calculated prior to this additional lapse, are adjusted down by 1.4% starting at the effective implementation date of the rate increase.

The shock lapse rate was based on experience. The shock lapse rate was developed in the following manner.

1. A shock lapse rate was calculated for all contracts which had a rate increase for both our 2010 rate actions and 2013 rate actions. The shock lapse rate was defined as the lapses seen in excess of expected where a lapse was defined as a total termination/cancellation or an election of non-forfeiture. Contracts with benefit reductions or landing spot elections were not included as a lapse.
2. A ‘shock lapse factor’ was calculated as the shock lapse rate divided by the rate increase percentage for those contracts included in the shock lapse rate. The resulting ‘shock lapse factor’ of 7.2% was a weighted average of the 2010 and 2013 rate actions.

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	2010 Rate Action	2013 Rate Action
Non Forfeiture	1.5%	1.4%
Lapsed / Cancelled	2.2%	1.0%
Total Lapse Rate	3.7%	2.3%
Expected Lapse Rate	1.0%	1.0%
Shock Lapse	2.7%	1.3%
Rate Increase	39.7%	18.2%
Ratio	6.9%	7.4%
Count	467,702	135,626
Weighted Average		7.2%

3. The ‘shock lapse factor’ was applied to the calculated rate increase needed without any shock lapse to determine the shock lapse for the given rate increase. The rate increase was then re-calculated including this shock lapse. This iterative process continued until there was minimal change in the rate increase due to the change in the shock lapse. For Custom Care III, the final shock lapse rate calculated was 1.4%

Mortality

The mortality rates have also been derived based on our own experience within our individual long-term care block of business.

The base mortality table is the unloaded 1994 Group Annuity Mortality Table, sex-distinct, with 22 years of historical improvements based on scale AA. We then apply the following series of adjustment factors (factors for ages not listed above are interpolated):

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Policy Duration	Preferred Risk Class (Married)				Pref. Risk Class (Single, Female)				Pref. Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	<= 55	65	75	>=82	<= 55	65	75	>=82	<= 55	65	75	>=82
1	21.2%	12.1%	12.1%	18.1%	24.5%	14.0%	14.0%	21.0%	25.6%	14.6%	14.6%	22.0%
2	23.0%	13.9%	16.3%	21.2%	26.6%	16.1%	18.9%	24.5%	27.8%	16.8%	19.8%	25.6%
3	24.8%	15.7%	20.6%	24.2%	28.7%	18.2%	23.8%	28.0%	30.0%	19.0%	24.9%	29.3%
4	25.6%	17.3%	24.4%	26.8%	29.6%	20.0%	28.3%	31.0%	31.0%	20.9%	29.5%	32.4%
5	26.4%	19.3%	28.1%	29.3%	30.5%	22.4%	32.5%	33.9%	31.9%	23.4%	34.0%	35.4%
6	26.6%	21.5%	31.2%	31.2%	30.8%	24.9%	36.1%	36.1%	32.2%	26.1%	37.7%	37.7%
7	26.8%	24.1%	31.7%	32.8%	31.1%	27.9%	36.8%	38.0%	32.5%	29.2%	38.4%	39.8%
8	26.9%	26.9%	32.2%	34.3%	31.2%	31.2%	37.3%	39.8%	32.6%	32.6%	39.0%	41.6%
9	28.8%	31.6%	34.8%	38.1%	33.4%	36.5%	40.3%	44.1%	34.9%	38.2%	42.2%	46.1%
10	30.2%	36.4%	37.5%	42.0%	35.0%	42.2%	43.5%	48.6%	36.6%	44.1%	45.4%	50.9%
11	31.2%	38.5%	41.3%	45.3%	36.1%	44.6%	47.8%	52.4%	37.7%	46.6%	50.0%	54.8%
12	32.0%	39.7%	44.9%	48.3%	37.1%	46.0%	51.9%	55.9%	38.8%	48.1%	54.3%	58.4%
13	32.9%	40.4%	46.7%	51.3%	38.1%	46.8%	54.1%	59.4%	39.8%	49.0%	56.5%	62.1%
14	33.8%	41.2%	48.6%	54.3%	39.1%	47.7%	56.2%	62.9%	40.9%	49.9%	58.8%	65.7%
15	34.7%	42.1%	50.5%	57.3%	40.1%	48.7%	58.4%	66.4%	42.0%	50.9%	61.1%	69.4%
16	37.0%	44.8%	53.9%	59.9%	41.6%	50.4%	60.6%	67.3%	43.2%	52.3%	62.9%	69.8%
17	39.5%	47.7%	57.1%	62.4%	43.1%	52.1%	62.4%	68.2%	44.3%	53.6%	64.2%	70.2%
18	42.0%	50.7%	60.6%	65.1%	44.6%	53.8%	64.3%	69.1%	45.4%	54.8%	65.6%	70.4%
19	44.7%	53.8%	64.3%	67.8%	46.0%	55.4%	66.2%	69.8%	46.5%	56.0%	66.9%	70.5%
20	47.4%	57.1%	68.4%	70.5%	47.4%	57.1%	68.4%	70.5%	47.4%	57.1%	68.4%	70.5%
21	50.1%	59.9%	72.5%	72.5%	50.1%	59.9%	72.5%	72.5%	50.1%	59.9%	72.5%	72.5%
22	53.0%	62.9%	74.6%	74.6%	53.0%	62.9%	74.6%	74.6%	53.0%	62.9%	74.6%	74.6%
23	56.0%	66.0%	76.7%	76.7%	56.0%	66.0%	76.7%	76.7%	56.0%	66.0%	76.7%	76.7%
24	59.9%	69.2%	78.8%	78.8%	59.9%	69.2%	78.8%	78.8%	59.9%	69.2%	78.8%	78.8%
25	64.7%	72.4%	80.9%	80.9%	64.7%	72.4%	80.9%	80.9%	64.7%	72.4%	80.9%	80.9%
26	68.0%	73.9%	80.9%	80.9%	68.0%	73.9%	80.9%	80.9%	68.0%	73.9%	80.9%	80.9%
27	71.2%	75.3%	80.9%	80.9%	71.2%	75.3%	80.9%	80.9%	71.2%	75.3%	80.9%	80.9%
28	74.4%	76.7%	80.9%	80.9%	74.4%	76.7%	80.9%	80.9%	74.4%	76.7%	80.9%	80.9%
29	77.7%	78.1%	80.9%	80.9%	77.7%	78.1%	80.9%	80.9%	77.7%	78.1%	80.9%	80.9%
30	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%

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Policy Duration	Standard Risk Class (Married)				Standard Risk Class (Single, Female)				Standard Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	<= 55	65	75	>=82	<= 55	65	75	>=82	<= 55	65	75	>=82
1	30.0%	17.1%	17.1%	25.7%	34.7%	19.9%	19.9%	29.8%	36.3%	20.8%	20.8%	31.1%
2	33.6%	20.3%	23.9%	31.0%	38.9%	23.6%	27.7%	35.8%	40.7%	24.6%	28.9%	37.5%
3	37.4%	23.7%	31.0%	36.5%	43.3%	27.4%	35.9%	42.2%	45.2%	28.7%	37.5%	44.1%
4	39.7%	26.8%	37.9%	41.6%	46.0%	31.0%	43.9%	48.1%	48.1%	32.4%	45.8%	50.3%
5	42.1%	30.9%	44.9%	46.8%	48.7%	35.7%	52.0%	54.1%	50.9%	37.4%	54.3%	56.6%
6	43.7%	35.3%	51.2%	51.2%	50.6%	40.9%	59.2%	59.2%	52.9%	42.8%	61.9%	61.9%
7	44.0%	39.5%	52.1%	53.9%	51.0%	45.8%	60.4%	62.4%	53.3%	47.9%	63.1%	65.3%
8	44.2%	44.2%	52.9%	56.4%	51.2%	51.2%	61.3%	65.3%	53.5%	53.5%	64.0%	68.2%
9	47.4%	51.8%	57.2%	62.5%	54.8%	60.0%	66.2%	72.4%	57.3%	62.7%	69.2%	75.7%
10	49.7%	59.8%	61.6%	69.0%	57.5%	69.2%	71.3%	79.9%	60.1%	72.4%	74.6%	83.5%
11	51.2%	63.2%	67.8%	74.3%	59.3%	73.2%	78.5%	86.1%	62.0%	76.5%	82.1%	90.0%
12	52.6%	65.3%	73.6%	79.2%	60.9%	75.6%	85.3%	91.8%	63.6%	79.0%	89.2%	95.9%
13	54.0%	66.4%	76.7%	84.2%	62.5%	76.9%	88.8%	97.5%	65.4%	80.4%	92.8%	101.9%
14	55.5%	67.7%	79.8%	89.1%	64.2%	78.3%	92.4%	103.2%	67.1%	81.9%	96.5%	107.9%
15	56.9%	69.1%	82.8%	94.1%	65.9%	80.0%	95.9%	109.0%	68.9%	83.6%	100.3%	114.0%
16	59.0%	71.4%	85.9%	95.4%	66.4%	80.4%	96.6%	107.4%	68.8%	83.3%	100.2%	111.3%
17	61.1%	73.9%	88.5%	96.7%	66.8%	80.7%	96.7%	105.7%	68.7%	83.0%	99.5%	108.7%
18	63.3%	76.4%	91.3%	98.1%	67.2%	81.0%	96.9%	104.1%	68.5%	82.6%	98.8%	106.1%
19	65.5%	78.9%	94.3%	99.4%	67.5%	81.3%	97.1%	102.4%	68.1%	82.1%	98.1%	103.4%
20	67.7%	81.5%	97.7%	100.7%	67.7%	81.5%	97.7%	100.7%	67.7%	81.5%	97.7%	100.7%
21	69.7%	83.4%	101.0%	101.0%	69.7%	83.4%	101.0%	101.0%	69.7%	83.4%	101.0%	101.0%
22	71.9%	85.4%	101.3%	101.3%	71.9%	85.4%	101.3%	101.3%	71.9%	85.4%	101.3%	101.3%
23	74.2%	87.5%	101.7%	101.7%	74.2%	87.5%	101.7%	101.7%	74.2%	87.5%	101.7%	101.7%
24	77.5%	89.5%	102.0%	102.0%	77.5%	89.5%	102.0%	102.0%	77.5%	89.5%	102.0%	102.0%
25	81.8%	91.6%	102.3%	102.3%	81.8%	91.6%	102.3%	102.3%	81.8%	91.6%	102.3%	102.3%
26	85.9%	93.4%	102.3%	102.3%	85.9%	93.4%	102.3%	102.3%	85.9%	93.4%	102.3%	102.3%
27	90.0%	95.2%	102.3%	102.3%	90.0%	95.2%	102.3%	102.3%	90.0%	95.2%	102.3%	102.3%
28	94.1%	96.9%	102.3%	102.3%	94.1%	96.9%	102.3%	102.3%	94.1%	96.9%	102.3%	102.3%
29	98.2%	98.7%	102.3%	102.3%	98.2%	98.7%	102.3%	102.3%	98.2%	98.7%	102.3%	102.3%
30	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%

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Policy Duration	Substandard 1 Risk Class (Married)				Sub 1 Risk Class (Single, Female)				Sub 1 Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	<= 55	65	75	>=82	<= 55	65	75	>=82	<= 55	65	75	>=82
1	42.3%	24.2%	24.2%	36.3%	49.0%	28.0%	28.0%	42.0%	51.2%	29.3%	29.3%	43.9%
2	47.6%	28.8%	33.8%	43.8%	55.1%	33.4%	39.2%	50.8%	57.6%	34.9%	40.9%	53.1%
3	53.1%	33.7%	44.0%	51.8%	61.5%	39.0%	51.0%	60.0%	64.3%	40.8%	53.3%	62.7%
4	56.7%	38.2%	54.0%	59.3%	65.6%	44.2%	62.5%	68.6%	68.6%	46.3%	65.4%	71.8%
5	60.2%	44.2%	64.2%	66.9%	69.7%	51.1%	74.4%	77.5%	72.9%	53.5%	77.8%	81.0%
6	62.7%	50.7%	73.4%	73.4%	72.7%	58.7%	85.0%	85.0%	76.0%	61.4%	88.9%	88.9%
7	65.1%	58.5%	77.1%	79.7%	75.4%	67.7%	89.3%	92.3%	78.8%	70.8%	93.3%	96.5%
8	67.3%	67.3%	80.5%	85.8%	78.0%	78.0%	93.3%	99.4%	81.5%	81.5%	97.5%	103.9%
9	74.2%	81.1%	89.5%	97.9%	85.9%	94.0%	103.7%	113.4%	89.8%	98.2%	108.4%	118.6%
10	79.9%	96.2%	99.2%	111.0%	92.5%	111.4%	114.8%	128.5%	96.7%	116.5%	120.0%	134.4%
11	84.6%	104.4%	112.1%	122.9%	98.0%	120.9%	129.8%	142.3%	102.4%	126.4%	135.7%	148.7%
12	89.2%	110.7%	124.9%	134.4%	103.3%	128.2%	144.7%	155.6%	108.0%	134.0%	151.2%	162.7%
13	91.6%	112.6%	130.1%	142.8%	106.1%	130.4%	150.6%	165.3%	110.9%	136.4%	157.5%	172.9%
14	94.1%	114.8%	135.3%	151.2%	108.9%	132.9%	156.7%	175.1%	113.9%	138.9%	163.8%	183.1%
15	96.6%	117.2%	140.5%	159.7%	111.8%	135.7%	162.7%	184.9%	116.9%	141.9%	170.1%	193.3%
16	100.1%	121.2%	145.7%	161.9%	112.6%	136.3%	163.9%	182.1%	116.8%	141.4%	170.0%	188.9%
17	103.7%	125.3%	150.2%	164.1%	113.3%	137.0%	164.1%	179.3%	116.5%	140.8%	168.7%	184.4%
18	107.4%	129.5%	154.9%	166.3%	114.0%	137.5%	164.4%	176.5%	116.1%	140.1%	167.6%	179.9%
19	111.1%	133.9%	159.9%	168.6%	114.5%	137.9%	164.7%	173.7%	115.6%	139.3%	166.4%	175.4%
20	114.9%	138.3%	165.7%	170.8%	114.9%	138.3%	165.7%	170.8%	114.9%	138.3%	165.7%	170.8%
21	118.2%	141.5%	171.4%	171.4%	118.2%	141.5%	171.4%	171.4%	118.2%	141.5%	171.4%	171.4%
22	122.1%	144.9%	171.9%	171.9%	122.1%	144.9%	171.9%	171.9%	122.1%	144.9%	171.9%	171.9%
23	125.9%	148.4%	172.5%	172.5%	125.9%	148.4%	172.5%	172.5%	125.9%	148.4%	172.5%	172.5%
24	131.5%	151.9%	173.0%	173.0%	131.5%	151.9%	173.0%	173.0%	131.5%	151.9%	173.0%	173.0%
25	138.8%	155.4%	173.5%	173.5%	138.8%	155.4%	173.5%	173.5%	138.8%	155.4%	173.5%	173.5%
26	145.8%	158.4%	173.5%	173.5%	145.8%	158.4%	173.5%	173.5%	145.8%	158.4%	173.5%	173.5%
27	152.7%	161.4%	173.5%	173.5%	152.7%	161.4%	173.5%	173.5%	152.7%	161.4%	173.5%	173.5%
28	159.7%	164.5%	173.5%	173.5%	159.7%	164.5%	173.5%	173.5%	159.7%	164.5%	173.5%	173.5%
29	166.6%	167.5%	173.5%	173.5%	166.6%	167.5%	173.5%	173.5%	166.6%	167.5%	173.5%	173.5%
30	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%

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Policy Duration	Substandard 2 Risk Class (Married)				Sub 2 Risk Class (Single, Female)				Sub 2 Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	<= 55	65	75	>=82	<= 55	65	75	>=82	<= 55	65	75	>=82
1	52.9%	30.2%	30.2%	45.3%	61.3%	35.0%	35.0%	52.5%	64.0%	36.6%	36.6%	54.9%
2	59.5%	36.0%	42.3%	54.8%	68.9%	41.7%	48.9%	63.4%	72.0%	43.6%	51.2%	66.3%
3	66.4%	42.1%	55.1%	64.8%	76.9%	48.8%	63.8%	75.0%	80.4%	51.0%	66.6%	78.4%
4	70.8%	47.8%	67.5%	74.1%	82.0%	55.3%	78.2%	85.8%	85.7%	57.8%	81.7%	89.7%
5	75.3%	55.2%	80.3%	83.6%	87.2%	63.9%	93.0%	96.8%	91.1%	66.8%	97.2%	101.2%
6	78.4%	63.4%	91.8%	91.8%	90.8%	73.4%	106.3%	106.3%	94.9%	76.8%	111.1%	111.1%
7	81.4%	73.1%	96.4%	99.7%	94.3%	84.6%	111.6%	115.4%	98.5%	88.5%	116.6%	120.7%
8	84.2%	84.2%	100.7%	107.3%	97.5%	97.5%	116.6%	124.2%	101.9%	101.9%	121.9%	129.9%
9	92.7%	101.4%	111.9%	122.4%	107.3%	117.5%	129.6%	141.8%	112.2%	122.8%	135.5%	148.2%
10	99.9%	120.3%	124.0%	138.8%	115.7%	139.2%	143.5%	160.7%	120.9%	145.6%	150.0%	168.0%
11	105.8%	130.5%	140.1%	153.6%	122.5%	151.2%	162.3%	177.8%	128.1%	158.0%	169.6%	185.9%
12	111.5%	138.4%	156.2%	168.0%	129.1%	160.2%	180.8%	194.6%	134.9%	167.5%	189.0%	203.4%
13	114.5%	140.8%	162.6%	178.5%	132.6%	163.0%	188.3%	206.7%	138.6%	170.5%	196.9%	216.1%
14	117.6%	143.5%	169.1%	189.0%	136.2%	166.1%	195.8%	218.9%	142.4%	173.7%	204.7%	228.8%
15	120.7%	146.5%	175.7%	199.6%	139.8%	169.6%	203.4%	231.1%	146.1%	177.3%	212.6%	241.6%
16	125.1%	151.5%	182.1%	202.4%	140.8%	170.4%	204.9%	227.7%	146.0%	176.7%	212.5%	236.1%
17	129.6%	156.7%	187.7%	205.1%	141.7%	171.2%	205.1%	224.2%	145.7%	176.0%	210.9%	230.5%
18	134.2%	161.9%	193.7%	207.9%	142.4%	171.8%	205.5%	220.7%	145.2%	175.1%	209.5%	224.9%
19	138.9%	167.3%	199.9%	210.7%	143.1%	172.4%	205.9%	217.1%	144.5%	174.1%	208.0%	219.2%
20	143.7%	172.9%	207.1%	213.5%	143.7%	172.9%	207.1%	213.5%	143.7%	172.9%	207.1%	213.5%
21	147.8%	176.8%	214.2%	214.2%	147.8%	176.8%	214.2%	214.2%	147.8%	176.8%	214.2%	214.2%
22	152.6%	181.2%	214.9%	214.9%	152.6%	181.2%	214.9%	214.9%	152.6%	181.2%	214.9%	214.9%
23	157.4%	185.5%	215.6%	215.6%	157.4%	185.5%	215.6%	215.6%	157.4%	185.5%	215.6%	215.6%
24	164.3%	189.8%	216.2%	216.2%	164.3%	189.8%	216.2%	216.2%	164.3%	189.8%	216.2%	216.2%
25	173.5%	194.2%	216.9%	216.9%	173.5%	194.2%	216.9%	216.9%	173.5%	194.2%	216.9%	216.9%
26	182.2%	198.0%	216.9%	216.9%	182.2%	198.0%	216.9%	216.9%	182.2%	198.0%	216.9%	216.9%
27	190.9%	201.8%	216.9%	216.9%	190.9%	201.8%	216.9%	216.9%	190.9%	201.8%	216.9%	216.9%
28	199.6%	205.6%	216.9%	216.9%	199.6%	205.6%	216.9%	216.9%	199.6%	205.6%	216.9%	216.9%
29	208.2%	209.4%	216.9%	216.9%	208.2%	209.4%	216.9%	216.9%	208.2%	209.4%	216.9%	216.9%
30	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%

Expenses

Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

Net Investment Rate

The original pricing average net investment rate used for invested assets is 4.62%. Discount rates used in the loss ratio calculations are the maximum Statutory valuation rates. For this product, any contracts issued prior to 2013, a 4% rate is used. For contracts issued in 2013 or later, a 3.5% rate is used.

Sources and Levels of Pricing Margins

Margin for adverse deviation refers to any combination of morbidity, mortality, lapse, or investment return experience that reaches the level of magnitude equivalent to the singled out margins below. Each margin value

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below assumes that the other three components are completely in line with the best estimate. These margins are consistent with those originally anticipated in our pricing loss ratio.

- 10% higher claim costs (morbidity)
- 15% reduction in mortality
- 68% reduction in lapse
- 52 bps reduction in investment returns

These margins are reflected in our projections by including a 10.0% margin to our claims projections for moderately adverse experience.

There have been no significant deviations in margins between ages, genders, plans or states.

6. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

7. Marketing Method

This product was typically marketed through our traditional agency system and brokers involving a personal contact with each applicant.

8. Underwriting

These policy forms were underwritten using a medical and risk questionnaire. We also utilized Attending Physician Statement and personal interviews depending on the age of the applicant and medical conditions.

9. Premium Classes

The base policy premium rates vary by Issue age, Benefit Period, and Inflation Option, as in the initial rate filing. No new rating characteristics are being introduced as a result of this rate increase filing.

All premium factors related to the insured elected benefit design options, underwriting class or any eligible discount remain unchanged from the initial rate filing.

10. Premium Modalization Rules

Frequency	Multiple of Annual Premium
Semiannual	.52
Quarterly	.27
Monthly	.09

11. Issue Age Range

The issue age range is 18-79 for all policy forms. The average issue age for the block is 59.

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12. Area Factors

Area factors are not applicable to any of the policy forms or riders.

13. Average Annual Premium

The table below summarizes the average annual premium per policy before and after the requested increase for policy form ICC10-LTC-11 based on 12/31/2016 data.

Compact States	Average Premium	
	before the rate increase	after the rate increase
AK	2,310	2,758
AL	2,400	2,866
CO	2,540	3,033
GA	2,250	2,687
IA	2,270	2,710
ID	2,530	3,021
IL	2,400	2,866
KS	2,230	2,663
KY	2,400	2,866
LA	2,010	2,400
MA	3,050	3,642
MD	2,580	3,081
ME	2,710	3,236
MI	2,270	2,710
MN	2,200	2,627
MO	2,410	2,878
MS	2,290	2,734
NC	2,360	2,818
NE	2,290	2,734
NH	2,710	3,236
NM	2,610	3,116
OH	2,350	2,806
OK	2,420	2,889
OR	2,350	2,806
PA	2,510	2,997
RI	3,000	3,582
SC	2,110	2,519
TN	2,200	2,627
TX	2,160	2,579
UT	2,040	2,436
VA	2,570	3,069
VT	3,440	4,107
WA	2,340	2,794
WI	2,430	2,901
WV	1,850	2,209
WY	3,330	3,976
Compact Average	2,369	2,829

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Non Compact States	Average Premium	
	before the rate increase	after the rate increase
AR	2,270	2,710
AZ	2,440	2,913
CA	3,260	3,892
CT	3,380	4,036
DC	3,310	3,952
DE	2,680	3,200
FL	2,680	3,200
HI	2,570	3,069
IN	3,010	3,594
MT	2,200	2,627
ND	2,360	2,818
NJ	2,950	3,522
NV	2,680	3,200
NY	4,220	5,039
SD	2,350	2,806
OR	2,120	2,531
Non-Compact Average	3,078	3,675

14. Number of Policyholders

The table below summarizes, as of 12/31/2016, the number of policies inforce and their 2016 annualized premium that will be affected by this rate increase for policy form ICC10-LTC-11.

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Compact States	Annual Premium	Policy Count
AK	57,791	25
AL	153,367	64
CO	851,630	335
GA	729,296	324
IA	528,476	233
ID	159,464	63
IL	902,157	376
KS	416,863	187
KY	295,502	123
LA	285,387	142
MA	1,048,831	344
MD	404,283	157
ME	181,872	67
MI	664,957	293
MN	796,674	362
MO	518,679	215
MS	407,640	178
NC	1,265,598	537
NE	246,968	108
NH	222,587	82
NM	151,584	58
OH	1,336,602	568
OK	436,006	180
OR	136,172	58
PA	924,976	368
RI	80,895	27
SC	511,921	243
TN	637,201	289
TX	2,159,912	1,002
UT	100,152	49
VA	866,723	337
VT	72,137	21
WA	796,846	340
WI	770,878	317
WV	42,488	23
WY	49,922	15
Compact Total	19,212,436	8,110

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Non Compact States	Annual Premium	Policy Count
AR	448,001	197
AZ	354,155	145
CA	5,254,461	1,610
CT	601,527	178
DC	158,901	48
DE	91,286	34
FL	1,345,548	503
HI	189,923	74
IN	3,065,637	1,017
MT	199,944	91
ND	347,251	147
NJ	876,140	297
NV	59,030	22
NY	2,019,397	479
SD	168,930	72
OR	120,859	57
Non-Compact Total	15,300,991	4,971

15. Reserves

Active Life Reserves have not been used in this rate increase demonstration. Minimum Statutory Claim reserves as of 12/31/2015 have been discounted to the date of incurral of each respective claim and included in the historical incurred claims. Incurred But Not Reported claim reserves as of 12/31/2015 have also been allocated to the calendar year of incurral and included in historic incurred claims.

16. Analysis Performed

Original Pricing Assumptions

The initial premium schedule was based on the originally filed pricing assumptions which were believed to be appropriate, given company and industry experience available, when the initial rate schedule was developed.

The original pricing assumptions for morbidity, voluntary termination rates, and mortality were as follows:

Morbidity

Claim assumptions were derived using data published by the National Center for Health Statistics National Nursing Home Survey (1985 and 1995), the National Health Interview Survey (1984), the National Long-Term Care Survey (1982, 1984, 1989, and 1994), Medicare data, and other experience from our own data and data furnished to us by consultants, with adjustments for the impact of underwriting, inflation options, elected options, anti-selection considerations, and the savings incurred because the maximum daily benefit will not always be paid.

Below are the original sample annual claim costs for an ICC10-LTC-11 policy, \$10 daily benefit, with no inflation, and a 90 days elimination period (which included a 10.0% margin for moderately adverse experience):

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Age	Issue Age 50	
	3 year	5 year
50	0.63	0.75
55	2.13	2.58
60	4.70	5.74
65	8.98	11.02
70	19.73	24.13
75	52.84	65.88
80	123.86	154.05
85	265.98	311.51
90	388.75	420.84
95	478.01	511.57

Age	Issue Age 60	
	3 year	5 year
60	1.28	1.52
65	5.23	6.33
70	16.65	20.24
75	51.19	63.63
80	124.96	155.22
85	266.97	312.37
90	389.71	421.32
95	478.39	511.10

Age	Issue Age 70	
	3 year	5 year
70	5.98	7.12
75	44.36	54.53
80	128.88	159.07
85	292.46	340.87
90	433.02	467.03
95	518.39	552.00

Voluntary Terminations

Duration	Guaranteed Purchase Option	Other Inflation Options
1	3.90%	3.30%
2	2.45%	1.95%
3	1.55%	1.35%
4	1.25%	1.00%
5	1.10%	0.95%
6	1.00%	0.90%
7	1.00%	0.85%
8	1.00%	0.85%
9	1.00%	0.85%
10	1.00%	0.85%
11+	0.95%	0.85%

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Mortality

Our mortality decrement is based on the unloaded 1994 Group Annuity Mortality Table, sex-distinct, with 16 years of improvements, and the following selection factors:

Policy	Issue Ages			
Year	<=55	65	75	79
1	21.7%	16.4%	18.8%	20.7%
2	29.1%	21.7%	24.2%	26.8%
3	35.6%	27.0%	31.2%	34.2%
4	39.0%	30.1%	37.5%	41.3%
5	41.6%	37.7%	44.6%	49.4%
6	43.4%	43.9%	51.9%	53.2%
7	45.9%	46.4%	59.2%	59.4%
8	49.1%	48.9%	63.7%	65.4%
9	51.3%	52.9%	67.5%	71.2%
10	54.7%	56.9%	72.1%	77.4%
11	58.0%	60.9%	76.9%	83.3%
12	61.4%	62.0%	82.6%	88.5%
13	62.5%	64.1%	88.4%	92.6%
14	64.4%	66.1%	90.8%	92.8%
15	66.4%	67.2%	93.0%	93.0%
16	68.2%	68.4%	93.0%	93.0%
17	70.7%	69.5%	93.0%	93.0%
18	73.1%	72.6%	93.0%	93.0%
19	75.5%	75.7%	93.0%	93.0%
20	78.0%	78.8%	93.0%	93.0%
21	80.5%	81.9%	93.0%	93.0%
22	83.0%	85.1%	93.0%	93.0%
23	85.5%	88.3%	93.0%	93.0%
24	88.0%	91.5%	93.0%	93.0%
25+	93.0%	93.0%	93.0%	93.0%

Policy	Risk Class			
Year	Preferred	Standard	Substd 1	Substd 2
1	60%	108%	147%	185%
2	61%	108%	149%	187%
3	62%	108%	151%	190%
4	63%	108%	153%	192%
5	64%	108%	155%	195%
6	65%	108%	157%	198%
7	66%	108%	159%	200%
8	67%	108%	162%	203%
9	68%	108%	164%	205%
10	69%	108%	166%	208%
11	70%	108%	168%	210%
12	73%	108%	170%	213%
13	76%	108%	172%	215%
14	79%	108%	174%	218%
15	82%	108%	176%	221%
16	86%	108%	176%	221%

Factors for ages between the ones listed above are interpolated.

Actual Mix of Business

The following tables show the differences in the actual mix of business versus expected for key parameters. Overall, the mix of business was very close to expected.

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Gender	Expected	Actual
M	40%	40%
F	60%	60%

Benefit Period	Expected	Actual
2	8%	7%
3	30%	32%
4	24%	20%
5	27%	25%
6	8%	14%
10	4%	3%

Inflation Option	Expected	Actual
CPI Compound	80%	74%
CPI to age 75	0%	11%
5% Compound	5%	3%
GPO	15%	13%

Issue Age	Marital Status					
	Issue Age		Single		Married	
	Expected	Actual	Expected	Actual	Expected	Actual
40	6%	4%	22%	23%	78%	77%
50	12%	13%	19%	17%	81%	83%
55	24%	21%	18%	16%	82%	84%
60	33%	30%	23%	20%	77%	80%
65	20%	21%	27%	23%	73%	77%
70	4%	8%	34%	31%	66%	69%
75	1%	2%	44%	39%	56%	61%
79	0%	0%	54%	55%	46%	45%
Total			23%	21%	77%	79%

Issue Age	Rating Category							
	Preferred		Standard		Substandard Class 1		Substandard Class 2	
	Expected	Actual	Expected	Actual	Expected	Actual	Expected	Actual
40	55%	49%	39%	44%	5%	5%	1%	2%
50	50%	42%	43%	48%	6%	8%	2%	1%
55	46%	37%	45%	52%	7%	10%	2%	2%
60	39%	27%	51%	59%	8%	12%	2%	3%
65	33%	20%	56%	65%	9%	11%	2%	3%
70	22%	15%	65%	69%	11%	14%	2%	2%
75	11%	10%	72%	73%	14%	15%	3%	2%
79	11%	13%	72%	70%	14%	18%	3%	0%
Total	41%	29%	49%	58%	8%	11%	2%	2%

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Recent Experience

As part of the inforce management of the business, the Company monitored the performance of the business by completing periodic analysis for morbidity, voluntary lapse rates, and mortality. The findings from these analyses were used in projecting the inforce business to determine the effect of experience on the projected lifetime loss ratio. The most current studies show significant unfavorable trends since the study used in the original pricing. In general claims, particularly at higher ages, continue to last longer than expected, lapses are lower than expected, and a higher percentage of claim terminations are due to recoveries (as opposed to death) than expected.

The following tables show in aggregate how our new assumptions (Expected) compare to actual experience:

Morbidity

Experience period: Inception through 9/30/2014. Duration 10+ are used for incidence, duration 5+ for claim termination, and all durations for utilization. The following charts show key experience compared to revised assumptions.

Incidence

Duration	A/E
1-3	101%
4-6	101%
7-9	99%
10+	97%
Total	98%

Claim Terminations

Benefit Period	A/E
<10 years	99%
10+ years	97%
Total	99%

Utilization

Inflation	A/E
None / GPO	98%
Simple	98%
Compound	98%
Total	98%

Voluntary Lapses

Experience period: 12/31/2009 - 12/31/2014

Duration	Lapse A/E by Amount	
	Without Inflation	With Inflation
1	100%	100%
2	103%	100%
3-5	100%	101%
6-10	99%	100%
11-15	100%	101%
16+	96%	97%
Total per inflation	100%	100%
TOTAL	100%	

Note that the lapse study removed all policies which had undergone prior rate increases except for the 2008 re-rate policies which are now allowed to re-enter the study after their first year since re-rate, provided they have not subsequently received another rate increase.

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Mortality

Experience period: 12/31/2009 - 12/31/2014

Duration	A/E by Amount
1-5	96%
6-10	96%
11+	101%
Total	99%

In addition to reviewing recent experience to the pricing assumptions, the following actions were completed.

1. Developed reductions to future inflation indexation rate for those contracts with the Compound Inflation coverage which will allow the policyholder to avoid the rate increase. See Section 18 for more information on these changes.
2. Compared the rates after the rate increase to those applicable to new business to ensure the new rates were not higher. See Section 17 for more information.

17. Requested Rate Increase

The Company is requesting a flat rate increase of 19.4%. Rate increases were derived as follows:

1. The Company first determined the projected lifetime loss ratio for this form based on nationwide actual experience and projected future experience. We then determined the amount of rate increase (27.0%) that would be needed in order to revert to the lifetime loss ratio targeted in our most recent filing for the forms listed in this memo.
2. We ensured that the proposed rate increases did not result in premium rates that exceed the most recent traditional LTC rates that have been filed with the Interstate Compact for new business under the ICC12-LTC-12 policy form, adjusted for benefit differences and changes in underwriting guidelines and risk classification (this is demonstrated in **Appendix A** using ICC10-LTC-11 as an example). As this product (ICC12-LTC-12) is no longer open for new business, the most recently filed new business LTC rates for this product were adjusted to account for the average impact of the assumption updates due to the 2016 Experience Studies. An adjustment of 9.5% was applied to all rates to reflect these updates. After the application of this restriction the average rate increase for the forms listed in this memo is 27%, ranging from 19.5% to 27.0%.
3. We ensured that the resulting overall increase in rates satisfied the rate stability rule ensuring no less than an 85% loss ratio on the rate increase portion, while applying the original loss ratio on the original rate schedule (as the original loss ratio was higher than 58%). After application of this restriction, the initial flat rate increase solved for in step 1 was adjusted from 27.0% to 19.4%. The rate stability rule is demonstrated at the bottom of **Exhibit 1** where it can be seen that the sum of past and future projected incurred claims is not less than the sum of the original premium times the original loss ratio and the rate increase premium times the 85% loss ratio requirement.

We looked at the varying the rate increase by issue age. Loss ratio deterioration was similar for the age groupings, therefore, we did not feel it warranted varying the rate increase by issue age. The table below shows the issue age groupings reviewed and the deterioration in the loss ratio due to the change in assumptions.

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Issue Age	LR Prior to Rate Increase / Original LR
0-57	119%
58-62	121%
63+	112%

The following chart shows the breakdown of the drivers of the rate increase.

	Rate Increase	Percent of Total Increase
Lapse	1.2%	6%
Mortality	5.9%	31%
Morbidity	12.3%	63%
Interest	0.0%	0%
Total	19.4%	100%

Appendix B1 contains the new proposed rate tables for all policy forms included with this filing. Please note that the actual rates implemented may vary slightly from those in Appendix B1 due to implementation rounding algorithms.

Exhibit 1 contains nationwide past premium and claims experience and future premium and claim projections and illustrates that the anticipated lifetime loss ratio with the requested rate increases and the previously-stated margin for moderately adverse experience is 64.8%, well in excess of the minimum loss ratio of 60% as well as greater than the original pricing loss ratio of 62.2%. The lifetime loss ratio as of 12/31/2015 is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium where accumulation and discounting occur at the maximum statutory valuation discount rate.

In addition, **Exhibit 1** contains the original expected loss ratio projections with the lifetime loss ratios calculated as stated above, adjusted for the following.

- Original expected loss ratios assumed all business was issued with a 4% maximum valuation rate. Some business was issued in 2013 which has a 3.5% maximum valuation rate, therefore, the loss ratio needed to be adjusted.
- For contracts with the CPI linked inflation rider, both past and future benefits were updated to reflect the impact of actual past CPI rates differing from the 3.1% original pricing assumption. In this way, the current projected benefits and the benefits projected in original pricing are based on the same level of CPI indices. This adjustment is needed to neutralize the impact on the rate increase for differences in actual past CPI from original pricing assumptions; i.e. the need for a rate increase and the level of a rate increase is not dependent on changes in the CPI levels. Adjustments will be made in both directions (i.e. when actual CPI is higher or lower than original pricing).
- Updated to reflect the actual mix of business sold

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The following table shows the impact of each of these changes on the loss ratio.

	Loss Ratio	Difference
Original Pricing Loss Ratio	64.9%	
3.5% Business Adjustment	65.6%	0.7%
Actual CPI updates	61.8%	-3.8%
Mix of Business Differences	62.2%	0.4%

Furthermore, **Exhibit 1** demonstrates that the calculated loss ratio respects the applicable post stability form requirements:

Post-stability form requirements:

The sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times the original assumed lifetime loss ratio (which was higher than 58%),
2. 85% of the accumulated value of prior premium rate schedule increases,
3. Present value of future projected initial earned premium times the original assumed lifetime loss ratio, and
4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

18. New inflation options that will allow policyholders to avoid the rate increase

Although this is a closed block of business, we are filing new future inflation options that will allow policyholders that have Compound Inflation coverage the option to completely avoid the rate increase.

Under these new options, the policyholders get to keep their current accumulated Daily or Monthly benefit and their current remaining Lifetime Maximum Benefit, but the future indexation rate will be reduced from an annual rate of 5% to an annual rate of 3.4%.

The 3.4% indexation rate was determined to be actuarially equivalent to the requested rate increases in aggregate and therefore this option is only available if the full rate increase requested is accepted.

The premium rate schedules for these options are included in this filing as **Appendix C1**.

19. History of Previous Rate Revisions

There have been no prior rate increases on these forms.

20. Past Losses Testing

Preventing companies from recouping past losses was the subject of a recent discussion by the NAIC in late 2013. The accepted methodology which was incorporated into the 2014 LTC Model Regulation defines past losses as actual past claims less expected past claims when determining loss ratio compliance where expected past claims are defined as the following:

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Expected claims shall be calculated based on the original filing assumptions assumed until new assumptions are filed as part of a rate increase. New assumptions shall be used for all periods beyond each requested effective date of a rate increase regardless of whether or not the rate increase is approved. Expected claims are calculated for each calendar year based on the in-force during the calendar year. Expected claims shall include margins for moderately adverse experience; the margins included in the claims that were used to determine the lifetime loss ratio consistent with the original filing or as modified in any rate increase filing.

This methodology is applied in **Exhibit 1**. As there have been no prior rate actions or assumption changes, the original assumptions reflect our expected claims. At the bottom of **Exhibit 1**, past incurred claims based on original assumptions are more than the past actual incurred claims, therefore, no past losses are being recouped.

21. Proposed Effective Date

These rates will be effective on the next policy anniversary date, following at least a 90 day policyholder notification period.

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22. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for rendering this opinion and am familiar with the requirements for filing long-term care insurance premiums and filing for increases in long-term care insurance premiums. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

The preceding Actuarial Memorandum contains:

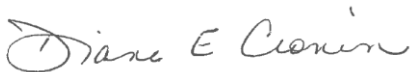
- a) the assumptions on which this certification is based;
- b) the adjustments to prior assumptions with an explanation of the reasons previous assumptions were not realized;
- c) a lifetime projection of the prior premium rate schedules and incurred claims plus future expected premiums and claims which demonstrates that the revised premium rate schedule meets the loss ratios standards and necessary details of the Interstate Compact; and
- d) disclosure of the manner, if any, in which reserves have been recognized.

If the requested premium rate schedule increase is implemented and the underlying assumptions which reflect moderately adverse conditions are realized, no further premium rate schedule increases are anticipated. The rate schedules submitted are those to which the information in this actuarial memorandum applies.

I have reviewed and taken into consideration the policy design and coverage provided, and our current underwriting and claims adjudication processes.

In forming my opinion, I have used actuarial assumptions and actuarial methods and such tests of the actuarial calculations as I considered necessary. Based on these assumptions or statutory requirements where necessary, the premium rate filing is in compliance with the IIPRC Standard IIPRC-LTC-I-3-RATEI (“RATE FILING STANDARDS FOR INDIVIDUAL LONG-TERM CARE INSURANCE - ISSUE AGE RATE SCHEDULES ONLY”.)

The basis for contract reserves has been previously filed and there is no anticipation of any changes.



Diane Cronin, FSA, MAAA
Actuary
John Hancock Life Insurance Company

**Exhibit 1: Nationwide Loss Ratio Exhibit
Custom Care III/Core Care (LTC-11)**

Calendar Year	Original Assumptions			Historical & Projected Experience			With Proposed Rate Increase		
	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio
2001	-	-	-	-	113	0%	-	113	0%
2002	-	-	-	-	2,176	0%	-	2,176	0%
2003	-	-	-	-	2,176	0%	-	2,176	0%
2004	-	-	-	-	2,176	0%	-	2,176	0%
2005	-	-	-	-	2,176	0%	-	2,176	0%
2006	-	-	-	-	2,176	0%	-	2,176	0%
2007	-	-	-	-	7,989	0%	-	7,989	0%
2008	-	-	-	-	10,936	0%	-	10,936	0%
2009	-	-	-	-	14,804	0%	-	14,804	0%
2010	-	-	-	-	21,272	0%	-	21,272	0%
2011	37,920	2,497,781	2%	134,924	2,527,838	5%	134,924	2,527,838	5%
2012	310,107	19,508,205	2%	-	19,395,324	0%	-	19,395,324	0%
2013	649,207	28,392,418	2%	11,011	27,846,812	0%	11,011	27,846,812	0%
2014	1,022,897	29,354,578	3%	759,707	28,968,670	3%	759,707	28,968,670	3%
2015	1,455,248	29,415,667	5%	1,172,136	28,966,072	4%	1,172,136	28,966,072	4%
2016	1,938,189	28,933,611	7%	1,757,516	28,369,520	6%	1,757,516	28,369,520	6%
2017	2,408,130	28,481,102	8%	2,240,406	27,839,029	8%	2,238,592	28,273,684	8%
2018	3,034,463	28,017,206	11%	2,842,729	27,353,301	10%	2,825,902	31,390,261	9%
2019	3,822,978	27,531,678	14%	3,605,651	26,890,360	13%	3,584,450	31,660,218	11%
2020	4,683,242	27,014,490	17%	4,438,380	26,434,708	17%	4,416,088	31,123,742	14%
2021	5,596,973	26,458,633	21%	5,445,459	25,959,909	21%	5,420,721	30,564,722	18%
2022	6,479,980	25,858,708	25%	6,550,738	25,441,289	26%	6,522,960	29,954,109	22%
2023	7,558,450	25,211,093	30%	7,699,737	24,865,692	31%	7,668,474	29,276,411	26%
2024	8,865,301	24,515,234	36%	8,979,569	24,243,063	37%	8,942,726	28,543,339	31%
2025	10,274,058	23,771,855	43%	10,582,924	23,586,868	45%	10,536,074	27,770,747	38%
2026	11,725,076	22,985,160	51%	12,375,824	22,906,219	54%	12,317,391	26,969,364	46%
2027	13,113,819	22,159,706	59%	14,342,273	22,198,485	65%	14,270,470	26,136,091	55%
2028	14,829,732	21,303,640	70%	16,416,380	21,459,068	77%	16,329,796	25,265,514	65%
2029	16,876,182	20,418,371	83%	18,631,949	20,683,006	90%	18,528,474	24,351,793	76%
2030	18,912,376	19,498,410	97%	21,291,639	19,844,253	107%	21,163,731	23,364,260	91%
2031	20,643,857	18,543,902	111%	23,856,215	18,982,804	126%	23,706,729	22,350,006	106%
2032	21,990,047	17,558,234	125%	26,260,544	18,103,178	145%	26,092,196	21,314,351	122%
2033	23,605,490	16,544,640	143%	28,524,567	17,180,287	166%	28,337,362	20,227,756	140%
2034	25,426,844	15,504,469	164%	30,592,396	16,217,894	189%	30,386,830	19,094,652	159%
2035	27,033,518	14,442,001	187%	32,204,276	15,171,608	212%	31,982,082	17,862,774	179%
2036	28,227,800	13,366,042	211%	33,785,867	14,117,270	239%	33,547,243	16,621,415	202%
2037	28,121,939	12,288,373	229%	35,410,553	13,063,301	271%	35,153,442	15,380,492	229%
2038	28,304,222	11,232,658	252%	36,650,511	12,009,568	305%	36,377,509	14,139,846	257%
2039	28,876,178	10,210,713	283%	37,313,397	10,961,644	340%	37,029,300	12,906,039	287%
2040	29,215,590	9,228,495	317%	36,374,068	9,820,281	370%	36,091,775	11,562,219	312%
2041	29,129,320	8,293,000	351%	35,482,272	8,752,058	405%	35,201,552	10,304,513	342%
2042	27,522,162	7,409,114	371%	34,920,051	7,786,376	448%	34,637,196	9,167,537	378%
2043	26,328,764	6,582,414	400%	34,076,794	6,899,969	494%	33,795,011	8,123,898	416%
2044	25,612,239	5,813,265	441%	32,863,890	6,078,954	541%	32,586,697	7,157,249	455%
2045	24,709,743	5,102,373	484%	30,088,513	5,195,380	579%	29,828,624	6,116,946	488%
2046	23,572,549	4,451,211	530%	27,618,987	4,440,365	622%	27,375,452	5,228,005	524%
2047	21,330,391	3,859,451	553%	25,768,130	3,804,054	677%	25,535,447	4,478,824	570%
2048	19,411,210	3,327,218	583%	23,954,369	3,273,436	732%	23,734,825	3,854,084	616%
2049	17,946,210	2,850,928	629%	22,159,538	2,801,853	791%	21,953,005	3,298,851	665%
2050	16,448,691	2,427,430	678%	19,636,474	2,274,663	863%	19,447,277	2,678,146	726%
2051	14,912,132	2,054,148	726%	17,469,344	1,864,098	937%	17,296,593	2,194,755	788%
2052	12,900,342	1,727,566	747%	15,649,821	1,539,978	1016%	15,491,812	1,813,142	854%
2053	11,229,192	1,444,664	777%	13,843,066	1,291,394	1072%	13,702,864	1,520,464	901%
Values as of 12/31/2015 (discounted at maximum statutory valuation rates)									
Past :	3,613,972	117,301,862	3.1%	2,131,965	115,832,949	1.8%	2,131,965	115,832,949	1.8%
Future :	300,746,375	371,881,040	80.9%	351,956,888	371,242,571	94.8%	349,492,243	427,206,144	81.8%
Lifetime :	304,360,346	489,182,902	62.2%	354,088,853	487,075,520	72.7%	351,624,208	543,039,093	64.8%

Total Incurred Claims exceed Total Initial Premiums x max(58%, Original Pricing Loss Ratio) + Increased Premiums x max(85%, Original Pricing Loss Ratio)

Accum. Value of Past Incurred Claims =	2,131,965	Accum Value of Past Initial Prm x 62.2% =	72,069,069
Present Value of Future Incurred Claims =	349,492,243	Present Value of Future Initial Prm x 62.2% =	228,232,691
Total =	351,624,208	Accum Value of Prior Increases x 85.0% =	-
		Present Value of Future Increases x 85.0% =	51,322,448
		Total =	351,624,208

Total Incurred Claims exceed Total Initial Premiums x max(60%, Original Pricing Loss Ratio) + Increased Premiums x max(80%, Original Pricing Loss Ratio)

Accum. Value of Past Incurred Claims =	2,131,965	Accum Value of Past Initial Prm x 62.2% =	72,069,069
Present Value of Future Incurred Claims =	349,492,243	Present Value of Future Initial Prm x 62.2% =	228,232,691
Total =	351,624,208	Accum Value of Prior Increases x 80.0% =	-
		Present Value of Future Increases x 80.0% =	48,303,481
		Total =	348,605,240

Appendix B1
John Hancock Life Insurance Company (U.S.A.)
ICC10-LTC-11

*Premiums to be used only with those
that have not previously elected an inflation decrease option*

Standard rates per \$100 of Monthly Benefit
90 Day Elimination Period

Age	5% Compound Inflation					
	Benefit Period					
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years
18-29	193.44	236.43	256.73	271.06	279.42	367.78
30	203.00	247.18	271.06	285.39	292.55	386.89
31	204.19	248.37	272.25	286.58	293.75	389.28
32	205.39	249.57	273.45	287.78	294.94	391.66
33	205.39	250.76	275.84	290.17	296.14	392.86
34	206.58	251.95	278.23	291.36	297.33	395.25
35	207.77	253.15	279.42	292.55	298.52	397.64
36	208.97	254.34	280.61	293.75	299.72	400.02
37	210.16	255.54	281.81	294.94	302.11	401.22
38	211.36	257.93	283.00	297.33	303.30	403.61
39	213.74	259.12	284.20	298.52	305.69	404.80
40	214.94	260.31	285.39	299.72	306.88	408.38
41	216.13	261.51	286.58	300.91	308.08	410.77
42	217.33	262.70	287.78	302.11	310.47	411.96
43	218.52	263.90	288.97	303.30	311.66	413.16
44	219.71	265.09	291.36	304.50	312.85	415.55
45	220.91	266.28	292.55	305.69	314.05	416.74
46	222.10	267.48	292.55	305.69	314.05	419.13
47	223.30	268.67	293.75	306.88	315.24	422.71
48	224.49	268.67	294.94	306.88	315.24	425.10
49	225.68	269.87	294.94	308.08	316.44	427.49
50	226.88	271.06	296.14	310.47	317.63	431.07
51	229.27	273.45	299.72	312.85	321.21	434.65
52	230.46	278.23	303.30	316.44	324.79	439.43
53	232.85	280.61	306.88	320.02	328.38	444.20
54	235.24	284.20	310.47	323.60	331.96	448.98
55	237.63	287.78	314.05	327.18	335.54	452.56
56	241.21	292.55	320.02	333.15	341.51	462.12
57	247.18	298.52	325.99	339.12	349.87	471.67
58	251.95	303.30	331.96	347.48	355.84	482.42
59	256.73	310.47	336.74	353.45	363.01	493.16
60	261.51	316.44	343.90	359.42	368.98	502.72
61	272.25	329.57	359.42	376.14	385.69	525.40
62	284.20	343.90	376.14	391.66	401.22	549.29
63	296.14	358.23	391.66	408.38	419.13	573.17
64	310.47	372.56	409.58	425.10	435.85	598.24
65	323.60	389.28	427.49	444.20	454.95	624.51
66	337.93	409.58	447.79	468.09	483.61	651.98
67	354.65	428.68	469.28	493.16	513.46	681.83
68	370.17	451.37	491.97	520.63	544.51	711.68
69	388.08	474.06	515.85	549.29	579.14	743.92
70	405.99	497.94	540.93	580.33	613.77	776.16
71	444.20	532.57	588.69	630.48	669.89	838.26
72	484.80	569.59	640.04	687.80	729.59	905.13
73	527.79	611.38	696.16	748.70	795.27	976.77
74	576.75	653.17	757.06	815.57	868.11	1054.39
75	629.29	698.55	823.93	888.41	945.73	1139.17
76	669.89	764.22	902.74	976.77	1037.67	1246.64
77	710.49	837.06	987.52	1074.69	1137.98	1364.86
78	753.48	915.87	1081.85	1180.96	1246.64	1493.82
79	801.24	1001.85	1183.35	1299.18	1367.24	1633.53
80	1260.97					
81	1336.20					
82	1416.20					
83	1500.98					
84	1591.73					
85	1686.07					
86	1787.57					
87	1899.81					
88	2019.22					
89	2145.80					
90	2280.73					
91+						

Rates shown below the line apply only to attained age GPO or GIO purchases, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases

Appendix C1
John Hancock Life Insurance Company (U.S.A.)
ICC10-LTC-11

*Premiums to be used only with those
that have not previously elected an inflation decrease option*

Standard rates per \$100 of Monthly Benefit
90 Day Elimination Period

Age	3.4% Compound Inflation					
	Benefit Period					
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years
18-29	162.00	198.00	215.00	227.00	234.00	308.00
30	170.00	207.00	227.00	239.00	245.00	324.00
31	171.00	208.00	228.00	240.00	246.00	326.00
32	172.00	209.00	229.00	241.00	247.00	328.00
33	172.00	210.00	231.00	243.00	248.00	329.00
34	173.00	211.00	233.00	244.00	249.00	331.00
35	174.00	212.00	234.00	245.00	250.00	333.00
36	175.00	213.00	235.00	246.00	251.00	335.00
37	176.00	214.00	236.00	247.00	253.00	336.00
38	177.00	216.00	237.00	249.00	254.00	338.00
39	179.00	217.00	238.00	250.00	256.00	339.00
40	180.00	218.00	239.00	251.00	257.00	342.00
41	181.00	219.00	240.00	252.00	258.00	344.00
42	182.00	220.00	241.00	253.00	260.00	345.00
43	183.00	221.00	242.00	254.00	261.00	346.00
44	184.00	222.00	244.00	255.00	262.00	348.00
45	185.00	223.00	245.00	256.00	263.00	349.00
46	186.00	224.00	245.00	256.00	263.00	351.00
47	187.00	225.00	246.00	257.00	264.00	354.00
48	188.00	225.00	247.00	257.00	264.00	356.00
49	189.00	226.00	247.00	258.00	265.00	358.00
50	190.00	227.00	248.00	260.00	266.00	361.00
51	192.00	229.00	251.00	262.00	269.00	364.00
52	193.00	233.00	254.00	265.00	272.00	368.00
53	195.00	235.00	257.00	268.00	275.00	372.00
54	197.00	238.00	260.00	271.00	278.00	376.00
55	199.00	241.00	263.00	274.00	281.00	379.00
56	202.00	245.00	268.00	279.00	286.00	387.00
57	207.00	250.00	273.00	284.00	293.00	395.00
58	211.00	254.00	278.00	291.00	298.00	404.00
59	215.00	260.00	282.00	296.00	304.00	413.00
60	219.00	265.00	288.00	301.00	309.00	421.00
61	228.00	276.00	301.00	315.00	323.00	440.00
62	238.00	288.00	315.00	328.00	336.00	460.00
63	248.00	300.00	328.00	342.00	351.00	480.00
64	260.00	312.00	343.00	356.00	365.00	501.00
65	271.00	326.00	358.00	372.00	381.00	523.00
66	283.00	343.00	375.00	392.00	405.00	546.00
67	297.00	359.00	393.00	413.00	430.00	571.00
68	310.00	378.00	412.00	436.00	456.00	596.00
69	325.00	397.00	432.00	460.00	485.00	623.00
70	340.00	417.00	453.00	486.00	514.00	650.00
71	372.00	446.00	493.00	528.00	561.00	702.00
72	406.00	477.00	536.00	576.00	611.00	758.00
73	442.00	512.00	583.00	627.00	666.00	818.00
74	483.00	547.00	634.00	683.00	727.00	883.00
75	527.00	585.00	690.00	744.00	792.00	954.00
76	561.00	640.00	756.00	818.00	869.00	1044.00
77	595.00	701.00	827.00	900.00	953.00	1143.00
78	631.00	767.00	906.00	989.00	1044.00	1251.00
79	671.00	839.00	991.00	1088.00	1145.00	1368.00
80	1056.00					
81	1119.00					
82	1186.00					
83	1257.00					
84	1333.00					
85	1412.00					
86	1497.00					
87	1591.00					
88	1691.00					
89	1797.00					
90	1910.00					
91+						

Rates shown below the line apply only to attained age GPO or GIO purchases, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases

[John Hancock Life Insurance Company (U.S.A.)]

(Not licensed in New York)



[William J. Ball
Vice President]

Long-Term Care Insurance
P.O. Box 111, R-02, Suite 1700
Boston, Massachusetts 02117-0111

[First Name] [Last Name]
[Address1]
[Address2]
[City], [State] [Zip]

[Date]

Re: Notice of Premium Rate Increase – Long-Term Care Insurance Policy No. [xxx]. **Decision required by [date].**
[Company name]

Dear [First Name] [Last Name],

John Hancock is committed to ensuring long-term care (LTC) insurance benefits will be there for our policyholders when they need them most. To uphold this responsibility, we continuously monitor the experience of our inforce LTC insurance policies. Our most recent analysis demonstrates that claims, particularly at older ages, continue to last longer than expected, and more policyholders are initiating claims at older ages than previously expected. Unfortunately, based on that data, we have determined that there is a need to increase premiums so we can meet our future claims obligations.

Options to Mitigate the Premium Increase

We sincerely regret having to take this action and understand that a premium increase may not be affordable for some. **Therefore, we are offering you an option to keep your premium at its current level by reducing your future annual inflation rate and keeping all other benefits the same.** Please see the enclosed "Options Worksheet" for more information on this as well as additional options that will enable you to minimize the premium increase.

About the Premium Increase

Based on your current benefit selections, unless you elect the option described in the above paragraph or one of the alternative options described in your Options Worksheet, your premiums will increase from [current premium] to [new premium], [policy mode]. This new premium will be effective for premiums due on or after [next policy anniversary]. Please note this letter is not a bill.

It is important to know that this premium rate increase has been filed with the [policy issue state] Department of Insurance. No individual has been singled out for an increase, nor is the increase due to a policyholder's advancing age or changing health. Our decision to increase premiums on certain policies is based upon the future claims anticipated on these policies. Please note that the decision to request a premium increase on these LTC insurance policies has been made by John Hancock, not your insurance agent, nor the [policy issue state] Department of Insurance. As a reminder, per the terms of your policy, premium rates are not guaranteed and could be increased again in the future.

We recommend that you review all options available to you (including paying the rate increase and any available benefit reduction options) to determine which option is appropriate for your needs and consult with your family members and other advisors. You may also wish to contact the State Health Insurance Assistance Program (SHIP) located in your state if you need additional counseling on determining your response. Please go to www.shiptalk.org to find the SHIP location closest to you. In addition, you may also wish to contact your State Department/Bureau of Insurance if you need additional counseling on determining your response. Please go to http://naic.org/state_web_map.htm to find your State Department/Bureau of Insurance.

Importance of LTC Insurance Coverage

As you decide which of the coverage options described in this letter works best for you, you may wish to consider the value offered by LTC insurance. The need for care can be one of the most significant challenges a person can face – both personally and financially. LTC insurance provides valuable protection that may not be available with your health insurance or from government programs.

John Hancock has seen the difference this insurance has made in the lives of our customers and their family members. We remain committed to delivering on our promise to provide the coverage, support and service, when and where you need care.

Included in this Package

As previously mentioned, John Hancock wants to ensure that you have a clear understanding of the need for this premium rate increase as well as any options that might be available to minimize the increase. We hope the information included in this package can answer any questions you may have about the premium rate increase and help guide you through the process.

- **Options Worksheet** (pages 3 and 4) – details your current coverage and will provide you with options you can elect in order to help mitigate the premium increase. Please be advised that all of the options available to you may not be of equal value, so please review this information carefully.
- **Frequently Asked Questions** (page 5) – John Hancock has compiled a list of some of our most frequently asked questions. We hope this will help with any questions you may have about the increase and the impact it will have on your LTC policy.
- **Coverage Change Request Form** (page 6) – after reviewing your benefit and premium information, should you choose to make a change to your coverage, we've included a coverage change form you can fill out and send directly to John Hancock.

Next Steps

- If you decide to reduce your coverage as outlined in the Options Worksheet, simply complete the "Coverage Change Request Form" and return it to John Hancock by **[Month XX, YYYY]**.
- If you choose to make no changes to your coverage, no action is required, and your new increased premium will become effective on **[Month XX, YYYY]**.

For Further Assistance

Again, we sincerely regret having to take this action, but we hope you find that the options provided are helpful. If you have any questions, please visit www.jhinfocenter.com or contact one of our customer service representatives at 844-272-7842, Monday through Friday from 8:00 a.m. – 6:00 p.m. Eastern Time. The TTY number for the hearing impaired is 800-555-5421. Our dedicated team is available to help you make a decision that best meets your personal needs.

Sincerely,



[William J. Ball
Vice President, U.S. Insurance Operations]

Enclosures:
Options Worksheet
Frequently Asked Questions
Coverage Change Request Form

YOUR PERSONALIZED OPTION

To keep your premium at its current level we are offering you a one-time opportunity to reduce your future annual inflation rate. The table below shows your current premium and the new premium you will be charged if you keep your current annual inflation rate. The table also shows what your reduced inflation rate will be if you choose the personalized option, which will only be applied to future inflation increases that occur after the rate increase effective date. All other existing benefits and previous inflation increases that have already been applied to your policy through the effective date of the inflation rate reduction will be maintained.

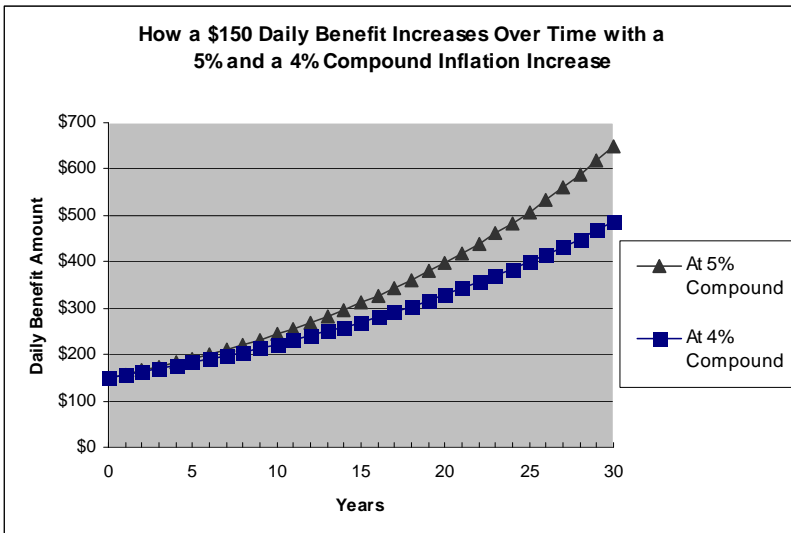
	Keep your current annual inflation rate	Personalized Option: Reduce your future annual inflation rate
Daily/Monthly Benefit ¹	[\$XXX]	[\$XXX]
Benefit Period ²	[X-year]	[X-year]
Inflation Option ³	[X%]	[X.X%]
Elimination Period	[XX]	
Optional Riders	[List here]	
Current [policy mode] Premium	[\$XX.XX]	
New [policy mode] Premium*	[\$XX.XX]	[\$XX.XX]

*As of [Month XX, YYYY]

Please note: Variations of this personalized option are not available, though other options to help minimize the increase may be. [It is also important to note that your coverage includes a "Limited Pay" premium provision. Please consider the number of remaining payments before making the decision to reduce your benefits.] For more information, please call John Hancock at **888-654-6582**.

[Information to Consider

The graph below is an example of how a \$150 daily benefit amount increases over the next 30 years at [X%] and [Y%] [annually compounding rates][simple annual increases]. To help you with your inflation coverage decision, we thought it might be useful to also provide you with the latest trends in the cost of care. The chart to the right shows the national average annual increase over the past [eight] years for the cost of care in various care settings. Please visit www.jhinfocenter.com for current cost of care information specific to your area. As you evaluate what is best for you, we encourage you to consider the current and projected cost of care in your area, as well as how much of that amount you are willing and able to pay from your own savings.



Trends in the Cost of Care	
Long-Term Care Setting	[8]-Year Average Annual Increase
Nursing Home: Private Room	[3.1%]
Nursing Home: Semi-Private Room	[3.2%]
Assisted Living Facility	[2.1%]
Home Health Care Aide	[1.5%]
Adult Day Care	[1.5%]

[The 8-year average annual increases are based on a subset of common providers from our 2008, 2013 and 2016 Cost of Care surveys]

¹ [Daily/Monthly] Benefit is the most the coverage will reimburse for the costs of covered long-term care services received on [any day/in any month]. Your [Daily/Monthly] Benefit shown above reflects any inflation increase through [next policy anniversary].

² Benefit Period is used to calculate your Policy Limit by multiplying your [Daily/Monthly] Benefit by the number of [days/months] in [X-years] [or Y-years]. The Policy Limit represents the total pool of money available to reimburse the costs of covered long-term care services you receive while insured.

³A reduction to your future annual inflation rate will apply to your [Daily/Monthly] Benefit. The inflation rate on your Policy Limit will remain at 3%.]

YOUR ALTERNATIVE OPTIONS TO REDUCE COVERAGE AND LOWER PREMIUMS

To help mitigate the premium increase, you may be eligible to reduce other benefits. For example, you may be eligible to:

- Reduce your current [daily/monthly benefit]*
- [Reduce your benefit period*]
- [Increase your elimination period]
- [Drop an optional rider]

* This reduction will also result in a corresponding decrease in your Total Policy Limit.

Please note - in certain instances the ability to reduce your benefits may not be available due to state-regulated minimum benefit requirements or the available plan options. [In addition, certain changes are subject to Partnership regulatory benefit minimum requirements.] [Your policy includes a "Limited Pay" premium provision. Please consider the number of remaining payments on your policy before making the decision to reduce your benefits.] For more information on these options as well as the new premium amounts, please call John Hancock at **844-272-7842**.

[Exercise the Nonforfeiture Benefit, resulting in a paid-up policy with reduced benefits]

Your policy includes a Nonforfeiture Benefit, which enables you to discontinue paying premiums and provides you with a paid-up policy with reduced benefits. By exercising this option, you will be significantly reducing your policy benefits, so you should give this careful consideration before you select it.]

[Exercise the Contingent Nonforfeiture Benefit, resulting in a paid-up policy with reduced benefits]

If you choose to cancel your policy within 120 days of [next policy anniversary date], we will modify your policy limit (lifetime maximum benefit amount) and convert your policy to paid-up status where no further premiums are due. Your new policy limit will be [\$XXXX], which represents the sum of all premiums paid.* By exercising this option, you will be significantly reducing your policy benefits, so you should give this careful consideration before you select it.]

[The following terms apply if you choose to exercise the [Nonforfeiture][Contingent Nonforfeiture] Benefit:

- No benefits will be paid in excess of your new policy limit.
- Benefits will be paid subject to the daily/monthly benefit levels (and other coverage limits) in effect at the time you convert your policy to paid-up status.
- All optional benefit riders will automatically terminate.
- No future inflation adjustments will be made.
- All other applicable policy provisions, conditions, and limitations will remain in effect.]

[*Calculated based on benefit amounts and on premiums paid to date as of [file extract date]. The actual Contingent Nonforfeiture benefit amount may be slightly higher as it will be calculated based on current benefits and premiums paid to date as of the effective date of your paid-up status.]

IMPORTANT DATES

- ▶ If you choose an option listed on the enclosed Coverage Change Request Form, you must complete, sign and return the form by **[Month XX, YYYY]**.
- ▶ If you choose to make no changes to your coverage, no action is required. Your level of coverage will not change and your new increased premium will become effective on **[Month XX, YYYY]**.

1. Why do you need to raise premium rates — can you explain further?

When pricing a long-term care insurance product, insurance companies use the best available information at that time to predict how many policyholders might ultimately use the benefit in the future. This involves making certain assumptions about a variety of factors including: particular medical conditions, the expected lifespan of policyholders, the length of time policyholders keep their policies, and the cost of receiving long-term care services. If the actual experience differs in an unfavorable way from the expected experience based on these assumptions, a premium rate increase may become necessary.

Our most recent comprehensive claims study, which we generally conduct every three years, examines the usage trends for our insured population. It indicated that, like many carriers in this business, we have seen increased claims. Similar to our previous analysis, the new data demonstrates that claims, particularly at higher ages, continue to last longer than expected, and more policyholders are initiating claims at older ages than previously expected. Based on that data, we have determined that there is a need to increase inforce premiums on certain policy series.

2. What is the policy provision that allows you to raise my premiums?

The provision that allows for an increase in premiums can be found on the front page of your policy. Your policy indicates that, while your insurance company cannot change coverage or refuse to renew coverage for reasons other than nonpayment of premiums, the company is allowed to change or increase premiums so long as the increase applies to an entire class of policies. We are required to file premium increases on policy series, along with actuarial justification, with the department of insurance in the state where the policy was purchased, and may only implement the rate increase once we are permitted to do so.

3. Have I been singled out for this rate increase because of my age or health?

No, the increase applies to everyone who purchased the same long-term care insurance product you did. No individual has been singled out for an increase, nor is the increase due to a policyholder's advancing age or changing health. Also, your state has not been singled out, as all states are included in our rate increase process.

4. If I no longer live in the state where I purchased my policy, does the increase still apply?

Yes. All LTC insurance policies are regulated by the original state in which they were written at the time of the purchase of the policy. That means that the state where you were residing when you purchased your policy continues to be the applicable state, even if you are now residing elsewhere.

5. Is the premium rate increase due to the economic environment?

No. We are increasing premium rates due to our claims experience, which indicates higher-than-expected claims on your policy series in the future.

6. Is there an alternative to paying higher premiums?

Yes. We are offering several benefit reduction alternatives and, in most cases, at least one option that will enable you to keep your premiums at or close to the same level as what you are paying today. The enclosed 'Options Worksheet' outlines your options. To further review these options, please contact one of our customer service representatives.

7. Do I need to complete and return the enclosed Coverage Change Request Form?

The enclosed Coverage Change Request Form need only be completed and returned to John Hancock should you decide you want to adjust your benefits or cancel your policy. Otherwise, no action is necessary on your part, as the premium rate increase will take place automatically on the policy anniversary date specified in your letter.

8. Will there be additional premium increases in the future?

Premium rates are not guaranteed and may be increased in accordance with the terms of your policy. We will continue to monitor our claims experience to determine whether future increases will be necessary.

9. If I pay premiums through an automatic draft plan and my premium is changing, is there any action I need to take?

No. If you have an automatic draft plan established through John Hancock, we will adjust the drafted amount.

10. If I pay premiums through online banking and my premium is changing, is there any action I need to take?

Yes. Please update your online banking payment information with the new premium amount prior to the rate increase effective date.

COVERAGE CHANGE REQUEST FORM
Individual LTC Insurance Policy for [First Name] [Last Name]
Policy # [XXXXX]
[Company Name]



We are offering you a one-time opportunity to elect your personalized option.

If you choose to make no changes to your current coverage, no action is required and your new increased premium will be effective on [Month XX, YYYY].

If you choose to change your coverage, you must select an option listed below, sign and return this Coverage Change Request Form by [Month XX, YYYY].

Step 1: Select an option (please choose only one option)

For more details, please see your Options Worksheet. [In some instances, certain changes are subject to Partnership regulatory benefit minimum requirements.] As a reminder, you may have alternative options available to mitigate the premium increase. For more information, please call John Hancock at **844-272-7842**. One of our Customer Service Representatives can discuss the impact of any change to your policy, and provide you with new premium amounts.

COVERAGE CHANGE OPTIONS	
<input type="checkbox"/>	[Reduce your future annual inflation rate from [X%] to [X.X%].]
<input type="checkbox"/>	[Exercise the [Nonforfeiture/Contingent Nonforfeiture] Benefit available on your policy.]
<input type="checkbox"/>	[Cancel your coverage. This change will be effective immediately.]

Step 2: Review Agreement and Acknowledgement

I understand that my benefits and/or premium for those benefits will change based upon the option(s) I select.

I understand that premium rates are not guaranteed and may be increased again in the future if I am among the group of policyholders whose premiums are determined to be inadequate.

If I select an option(s) to change my coverage, I understand that, within 30 days of the date this change becomes effective, I may cancel the change in my coverage and return to my original coverage at the increased premium level.

I understand the policy change(s) I selected above. By signing below, I agree that any change(s) other than cancelling my policy, will be effective on my next policy anniversary provided this form is received by John Hancock by that date.

Step 3: Sign and Date

Signature ([First Name] [Last Name])

Date

Step 4: Return this completed form using the enclosed postage-paid envelope by [Month XX, YYYY].

[Mail]
John Hancock
LTC Coverage Election
P.O. Box 111, R-02, Ste 1700
Boston, MA 02117-0111

FAX
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LTC Coverage Election
[844-272-7842]

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LTCforms@jhancock.com]