Filing at a Glance

Company:	John Hancock Life Insurance Company (USA)
Product Name:	2016 Inforce Rate Increases-JH 1
State:	Pennsylvania
TOI:	LTC03I Individual Long Term Care
Sub-TOI:	LTC03I.001 Qualified
Filing Type:	Rate - M.U. (Medically underwritten)
Date Submitted:	07/05/2017
SERFF Tr Num:	MULF-131107148
SERFF Status:	Assigned
State Tr Num:	MULF-131107148
State Status:	Received Review in Progress
Co Tr Num:	2016 INFORCE RATE INCREASE - JH 1
Implementation Date Requested:	On Approval
Author(s):	Michelle Fluet, Carol Folsom, Marie Roche, Joanne Witham
Reviewer(s):	Jim Laverty (primary)
Disposition Date:	
Disposition Status:	
Implementation Date:	

State Filing Description:

Proposed aggregate 28.9% increase on 21,684 policyholders of John Hancock LTC Policy Forms:LTC-91, NH-91, LTC-94 , NH-94 , LTC-96 , LTC-98, LTC-96, NH-99 , LTC2000 , LTC-02 PA, LTC-02FR PA, BSC-02, and LTC-03. This is an abbreviated list.

State: *Pennsylvania* **Filing Company:** *John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2016 Inforce Rate Increases-JH 1*
Project Name/Number: *2016 Inforce Rate Increases-JH 1/*

General Information

Project Name: 2016 Inforce Rate Increases-JH 1
Project Number:
Requested Filing Mode: Review & Approval

Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact: 28.9%

Deemer Date:
Submitted By: Joanne Witham

Status of Filing in Domicile: Pending
Date Approved in Domicile:
Domicile Status Comments: The submission is pending in our domicile state of Michigan.

Market Type: Individual
Individual Market Type:
Filing Status Changed: 07/06/2017
State Status Changed: 07/06/2017
Created By: Joanne Witham
Corresponding Filing Tracking Number:
State TOI: LTC03I Individual Long Term Care

Filing Description:

John Hancock has recently completed our 2016 claims study. This comprehensive study is generally conducted every three years and examines the usage trend for our insured population. This study shows unfavorable trends since the 2013 study that prompted our last rate increase filing. In general, we are seeing longer-lasting and more expensive claims and increased claim incidence at the older attained ages.
As a result of the factors listed above, we are requesting a premium rate increase on the policy series listed below and are enclosing the actuarial memos and rates for your review and acceptance.

Policy SeriesApproval DateYears SoldAverage Increase
LTC-PA-9110/23/91 & 2/4/20151991 – 199517.3%
NH-PA-9110/23/91& 2/4/20151991 – 199417.3%
LTC-94 PA6/22/94 & 2/4/20151994 – 199917.3%
LTC-94 PA 2/952/28/95 & 2/4/20151995 – 199917.3%
NH-94 PA6/22/94 & 2/4/20151994 – 199917.3%
NH-94 PA 2/952/28/95 & 2/4/20151995 – 199917.3%
LTC-96 PA 9/961/3/97 & 2/4/20151997 – 200431.7%
LTC-96 PA 6/9810/6/98 & 2/4/20151999 - 200431.7%
LTC-98FR PA 6/9810/6/98 & 2/4/20151999 - 200431.7%
LTC-96CL PA 9/961/3/97 & 2/4/20151997 – 200031.7%
NH-99 PA 4/995/16/01 & 2/4/20152001 – 200331.7%
NH-99FR PA 4/995/16/01 & 2/4/20152001 – 200331.7%
LTC2000 PA 4/005/4/01 & 2/4/20152001 - 200331.7%
LTC-02 PA7/31/02 & 2/4/20152002 – 200437.0%
LTC-02FR PA7/31/02 & 2/4/20152002 – 200537.0%
BSC-02 PA7/31/02 & 2/4/20152002 – 200437.0%
BSC-02FR PA7/31/02 & 2/4/20152002 – 200437.0%
LTC-03 PA5/21/04 & 1/20/20112004 - 200832.8%
LTC-03FR PA5/21/04 & 1/20/20112004 - 200832.8%
BSC-03 PA5/21/04 & 1/20/20112004 - 200732.8%
BSC-03FR PA5/21/04 & 1/20/20112004 - 200732.8%
LTC-03 PA (2007)10/12/07 & 1/20/20112007 - 200927.2%
LTC-03FR PA (2007)10/12/07 & 1/20/20112007 - 200927.2%

LTC-03 PA (2008)6/13/08 & 12/3/20142008 – 201113.4%
LTC-03FR PA (2008)6/13/08 & 12/3/20142008 – 201113.4%
LTC-03 PA (2010)7/27/10 & 12/3/20142010 – 201110.5%
LTC-03FR PA (2010)7/27/10 & 12/3/20142010 – 201110.5%

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

Policyholder Options
We are fully aware that a premium increase may be difficult for our policyholders. Therefore, we will provide all policyholders with an array of options which will help them mitigate the impact of any increase. Most important, for those policyholders who originally purchased lifetime 5% compound or 5% simple inflation and policyholders who took a reduced compound or simple inflation when notified of past premium increases, we will provide them with the ability to retain their existing premium by decreasing their future inflation coverage to a lower percentage which will vary by policy series. These policyholders will be able to keep all accrued inflation increase amounts to date and the lower inflation index will apply on a prospective basis only. The endorsements and other applicable forms needed to implement the benefit reduction options will be filed under a separate forms submission.

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

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

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

Ensuring No Cross-Subsidization Between States

We have ensured no state's rate increase approvals will subsidize other states' experience. Rate increases will vary by state, but only to reflect the timing and amount of prior rate increases approved by that state. This is accomplished by first backing-out all prior rate increases from our nationwide premium data. We then re-introduce prior rate increases with the amount and timing based on your state's prior approvals. The current proposed rate increases are then determined based on the amounts needed in order to achieve our target loss ratios where our targets reflect the lifetime loss ratios certified to in our prior filing.

Although some states may have capped our previous inforce rate increase filings, in each case this was done with the understanding that the full amount of the proposed rate increases were justified and that John Hancock would be refiling for the remainder at a later date. In instances where the remainder remains unapproved, it has been included in the current filings.

Past Losses Testing

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

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

The rate increases we calculated follow the methodology described above to ensure that we are not recouping past losses.
This submission is being filed in all states and the District of Columbia..
The following items are included in this submission:
*the submission letter.
*all actuarial material.
*all required certifications.

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

Company and Contact

Filing Contact Information

Joanne Witham ,
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Boston, MA 02117

jwitham@jhancock.com
617-572-0281 [Phone]
617-572-0399 [FAX]

Filing Company Information

John Hancock Life Insurance Company (USA)
200 Berkeley Street
Boston, MA 02176
(617) 572-6000 ext. [Phone]

CoCode: 65838
Group Code: 904
Group Name:
FEIN Number: 01-0233346

State of Domicile: Michigan
Company Type:
State ID Number:

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

State: *Pennsylvania* **Filing Company:** *John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2016 Inforce Rate Increases-JH 1*
Project Name/Number: *2016 Inforce Rate Increases-JH 1/*

Rate Information

Rate data applies to filing.

Filing Method: Review & Approval
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 28.900%
Effective Date of Last Rate Revision: 04/25/2016
Filing Method of Last Filing: SERFF

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
John Hancock Life Insurance Company (USA)	28.900%	28.900%	$15,110,376	21,684	$52,367,756	98.000%	9.500%

State: Pennsylvania
Filing Company: John Hancock Life Insurance Company (USA)
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2016 Inforce Rate Increases-JH 1
Project Name/Number: 2016 Inforce Rate Increases-JH 1/

Rate/Rule Schedule

State: *Pennsylvania* **Filing Company:** *John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2016 Inforce Rate Increases-JH 1*
Project Name/Number: *2016 Inforce Rate Increases-JH 1/*

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Table	LTC-PA-91	Revised	Previous State Filing Number: MULF-130417902 Percent Rate Change Request: 17.3	LTC-PA-91.pdf,
2		Rate Table	NH-PA-91	Revised	Previous State Filing Number: MULF-130417902 Percent Rate Change Request: 17.3	NH-PA-91.pdf,
3		Rate Table	LTC-94 PA	Revised	Previous State Filing Number: MULF-130417902 Percent Rate Change Request: 17.3	LTC-94 PA, LTC-94 PA 2-95.pdf,
4		Rate Table	LTC-94 PA 2/95	Revised	Previous State Filing Number: MULF-130417902 Percent Rate Change Request: 17.3	LTC-94 PA, LTC-94 PA 2-95.pdf,
5		Rate Table	NH-94 PA	Revised	Previous State Filing Number: MULF-130417902 Percent Rate Change Request: 17.3	NH-94 PA, NH-94 PA 2-95.pdf,
6		Rate Table	NH-94 PA 2/95	Revised	Previous State Filing Number: MULF-130417902 Percent Rate Change Request: 17.3	NH-94 PA, NH-94 PA 2-95.pdf,
7		Rate Table	LTC-96 PA 9/96	Revised	Previous State Filing Number: MULF-130417902 Percent Rate Change Request: 31.7	LTC-96 PA 9-96, LTC-96 PA 6-98, LTC-98FR PA 6-98.pdf,
8		Rate Table	LTC-96 PA 6/98	Revised	Previous State Filing Number: MULF-130417902 Percent Rate Change Request: 31.7	LTC-96 PA 9-96, LTC-96 PA 6-98, LTC-98FR PA 6-98.pdf,
9		Rate Table	LTC-98FR PA 6/98	Revised	Previous State Filing Number: MULF-130417902 Percent Rate Change Request: 31.7	LTC-96 PA 9-96, LTC-96 PA 6-98, LTC-98FR PA 6-98.pdf,
10		Rate Table	LTC-96CL PA 9/96	Revised	Previous State Filing Number: MULF-130417902	LTC-96CL PA 9-96.pdf,

					Percent Rate Change Request: 31.7	
11		Rate Table	NH-99 PA 4/99	Revised	Previous State Filing Number: MULF-130417902 Percent Rate Change Request: 31.7	NH-99 PA 4-99, NH-99FR PA 4-99.pdf,
12		Rate Table	NH-99FR PA 4/99	Revised	Previous State Filing Number: MULF-130417902 Percent Rate Change Request: 31.7	NH-99 PA 4-99, NH-99FR PA 4-99.pdf,
13		Rate Table	LTC2000 PA 4/00	Revised	Previous State Filing Number: MULF-130417902 Percent Rate Change Request: 31.7	LTC2000 PA 4-00.pdf,
14		Rate Table	LTC-02 PA	Revised	Previous State Filing Number: MULF-130417902 Percent Rate Change Request: 37	LTC-02 PA, LTC-02FR PA.pdf,
15		Rate Table	BSC-02 PA	Revised	Previous State Filing Number: MULF-130417902 Percent Rate Change Request: 37	BSC-02 PA, BSC-02FR PA.pdf,
16		Rate Table	LTC-02FR PA	Revised	Previous State Filing Number: MULF-130417902 Percent Rate Change Request: 37	LTC-02 PA, LTC-02FR PA.pdf,
17		Rate Table	BSC-02 FR PA	Revised	Previous State Filing Number: MULF-130417902 Percent Rate Change Request: 37	BSC-02 PA, BSC-02FR PA.pdf,
18		Rate Table	LTC-03 PA	Revised	Previous State Filing Number: MULF-126849021 Percent Rate Change Request: 32.8	LTC-03 PA, LTC-03FR PA.pdf,
19		Rate Table	LTC-03FR PA	Revised	Previous State Filing Number: MULF-126849021 Percent Rate Change Request: 32.8	LTC-03 PA, LTC-03FR PA.pdf,
20		Rate Table	BSC-03 PA	Revised	Previous State Filing Number: MULF-126849021 Percent Rate Change Request: 32.8	BSC-03 PA, BSC-03FR PA.pdf,
21		Rate Table	BSC-03FR PA	Revised	Previous State Filing Number:	BSC-03 PA, BSC-

					MULF-126849021 Percent Rate Change Request: 32.8	03FR PA.pdf,
22		Rate Table	LTC-03 PA (2007 rates)	Revised	Previous State Filing Number: MULF-126849021 Percent Rate Change Request: 27.2	LTC-03 PA, LTC-03FR PA (2007 Rates).pdf,
23		Rate Table	LTC-03FR PA (2007 rates)	Revised	Previous State Filing Number: MULF-126849021 Percent Rate Change Request: 27.2	LTC-03 PA, LTC-03FR PA (2007 Rates).pdf,
24		Rate table	LTC-03 PA (2008 rates)	Revised	Previous State Filing Number: MULF-129823625 Percent Rate Change Request: 13.4	LTC-03 PA, LTC-03 FR PA (2008 Rates).pdf,
25		Rate Table	LTC-03FR PA (2008 rates)	Revised	Previous State Filing Number: MULF-129823625 Percent Rate Change Request: 13.4	LTC-03 PA, LTC-03 FR PA (2008 Rates).pdf,
26		Rate Table	LTC-03 PA (2010 rates)	Revised	Previous State Filing Number: MULF-129823625 Percent Rate Change Request: 10.5	LTC-03 PA, LTC-03FR PA (2010 Rates).pdf,
27		Rate Table	LTC-03FR PA (2010 rates)	Revised	Previous State Filing Number: MULF-129823625 Percent Rate Change Request: 10.5	LTC-03 PA, LTC-03FR PA (2010 Rates).pdf,

Appendix B1

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

LTC-PA-91

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

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years
Elimination Period: 20 Days

Age	Indexed Inflation				5% Simple Inflation**				5% Compound Inflation**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	260.24	7.73	43.03	10.76	439.65	21.27	106.49	26.62	906.44	80.34	292.46	73.11
30	269.16	7.99	44.50	11.13	439.65	21.27	106.49	26.62	987.25	87.50	318.53	79.63
31	278.56	8.27	46.06	11.51	439.65	21.27	106.49	26.62	1013.93	89.87	327.14	81.78
32	313.82	9.32	51.89	12.97	439.65	21.27	106.49	26.62	1040.56	92.23	335.73	83.93
33	325.19	9.66	53.77	13.44	439.65	21.27	106.49	26.62	1067.19	94.59	344.32	86.08
34	336.64	10.00	55.66	13.92	439.65	21.27	106.49	26.62	1093.83	96.95	352.92	88.23
35	349.83	10.39	57.84	14.46	439.65	21.27	106.49	26.62	1120.50	99.31	361.52	90.38
36	349.83	10.39	57.84	14.46	439.65	21.27	106.49	26.62	1147.23	101.68	370.15	92.54
37	349.83	10.39	57.84	14.46	439.65	21.27	106.49	26.62	1174.02	104.05	378.79	94.70
38	371.65	11.04	61.45	15.36	439.65	21.27	106.49	26.62	1200.89	106.44	387.46	96.86
39	384.60	11.42	63.59	15.90	439.65	21.27	106.49	26.62	1227.84	108.82	396.15	99.04
40	399.95	11.88	66.13	16.53	446.49	21.61	108.15	27.04	1229.25	108.95	396.61	99.15
41	399.95	11.88	66.13	16.53	463.81	22.44	112.34	28.09	1229.25	108.95	396.61	99.15
42	399.95	11.88	66.13	16.53	481.26	23.29	116.57	29.14	1229.25	108.95	396.61	99.15
43	399.95	11.88	66.13	16.53	482.55	23.35	116.88	29.22	1229.25	108.95	396.61	99.15
44	399.95	11.88	66.13	16.53	482.55	23.35	116.88	29.22	1229.25	108.95	396.61	99.15
45	411.57	15.82	96.56	24.14	488.56	29.79	157.62	39.41	1251.09	119.77	472.53	118.13
46	411.57	15.82	96.56	24.14	525.73	32.05	169.61	42.40	1278.92	122.43	483.04	120.76
47	411.57	15.82	96.56	24.14	552.32	33.67	178.19	44.55	1278.92	122.43	483.04	120.76
48	421.94	16.22	98.99	24.75	601.76	36.69	194.14	48.54	1278.92	122.43	483.04	120.76
49	424.77	16.33	99.66	24.91	651.39	39.71	210.15	52.54	1278.92	122.43	483.04	120.76
50	427.19	17.86	115.14	28.79	657.62	43.16	237.47	59.37	1298.79	127.82	526.18	131.55
51	437.47	20.41	123.82	30.96	685.99	48.83	256.15	64.04	1330.76	135.31	549.42	137.36
52	437.43	22.61	129.55	32.39	684.15	52.57	263.29	65.82	1322.67	138.99	555.53	138.88
53	449.52	25.55	138.86	34.72	710.25	58.61	280.90	70.23	1337.03	145.17	570.55	142.64
54	462.51	28.67	148.59	37.15	735.59	64.89	298.13	74.53	1326.54	148.71	574.05	143.51
55	476.28	31.97	158.66	39.67	760.37	71.33	315.03	78.76	1315.54	152.12	576.69	144.17
56	490.76	35.45	169.08	42.27	784.05	77.85	331.36	82.84	1327.20	158.13	588.80	147.20
57	505.87	39.06	179.85	44.96	837.46	87.60	360.39	90.10	1338.51	164.14	600.23	150.06
58	523.22	43.16	191.45	47.86	857.27	94.33	374.60	93.65	1347.30	170.06	609.57	152.39
59	544.37	48.09	204.23	51.06	901.62	104.33	398.61	99.65	1376.02	178.93	626.60	156.65
60	569.21	53.82	218.26	54.57	942.30	114.44	420.17	105.04	1378.23	184.67	630.07	157.52
61	597.51	60.30	233.34	58.33	1005.63	127.90	450.88	112.72	1420.58	196.00	650.54	162.64
62	629.16	67.50	249.45	62.36	1094.96	145.40	492.29	123.07	1459.33	207.16	668.07	167.02
63	663.98	75.39	266.47	66.62	1137.75	157.21	511.73	127.93	1516.81	221.25	692.85	173.21
64	708.11	84.69	286.88	71.72	1233.76	176.81	553.99	138.50	1548.10	231.70	704.40	176.10
65	747.33	93.69	304.85	76.21	1298.99	192.47	581.39	145.35	1599.05	245.18	723.77	180.94
66	814.03	106.50	333.74	83.43	1384.83	211.49	616.95	154.24	1642.03	257.47	738.43	184.61
67	880.11	119.65	361.94	90.49	1495.65	234.77	662.39	165.60	1704.33	272.90	760.68	190.17
68	960.43	135.99	393.96	98.49	1569.08	253.18	687.74	171.93	1751.24	286.49	772.65	193.16
69	1040.07	153.83	422.55	105.64	1647.85	273.32	711.05	177.76	1775.48	296.86	770.65	192.66
70	1134.43	174.67	455.03	113.76	1722.77	292.98	730.33	182.58	1826.64	311.56	778.61	194.65
71	1258.61	200.52	498.31	124.58	1916.90	332.90	798.37	199.59	2019.37	350.25	845.36	211.34
72	1397.66	228.77	547.06	136.77	1966.21	347.14	806.01	201.50	2076.98	364.95	855.44	213.86
73	1552.06	259.44	601.83	150.46	2031.86	362.43	821.49	205.37	2133.08	376.80	866.11	216.53
74	1668.47	284.35	641.43	160.36	2103.14	377.97	839.11	209.78	2193.50	387.94	878.59	219.65
75	1809.97	315.08	689.28	172.32	2198.29	399.30	864.95	216.24	2278.58	405.43	899.53	224.88
76	1916.35	342.03	721.84	180.46	2306.11	426.31	893.35	223.34	2377.83	430.28	923.60	230.90
77	2030.26	373.22	754.89	188.72	2427.71	460.78	923.92	230.98	2493.50	465.27	950.79	237.70
78	2216.67	421.35	812.06	203.02	2642.76	518.36	986.91	246.73	2708.75	525.89	1012.89	253.22
79	2474.34	486.18	892.99	223.25	2947.63	597.36	1081.24	270.31	3019.32	609.15	1108.61	277.15
80		559.01		245.77								
81		637.61		270.29								
82		719.81		296.45								
83		803.80		324.18								
84		889.74		353.65								
85		978.45		384.91								
86		978.45		384.91								
87+		978.45		384.91								

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix B1

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

LTC-PA-91

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	Indexed Inflation				5% Simple Inflation**				5% Compound Inflation**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	253.28	6.05	29.15	7.29	420.97	16.78	73.22	18.30	840.49	64.77	208.11	52.03
30	261.96	6.25	30.15	7.54	420.97	16.78	73.22	18.30	915.42	70.54	226.67	56.67
31	271.11	6.47	31.21	7.80	420.97	16.78	73.22	18.30	940.16	72.45	232.79	58.20
32	305.42	7.29	35.16	8.79	420.97	16.78	73.22	18.30	964.86	74.35	238.91	59.73
33	316.49	7.55	36.43	9.11	420.97	16.78	73.22	18.30	989.55	76.26	245.02	61.26
34	327.64	7.82	37.71	9.43	420.97	16.78	73.22	18.30	1014.25	78.16	251.14	62.78
35	340.47	8.13	39.19	9.80	420.97	16.78	73.22	18.30	1038.98	80.07	257.26	64.32
36	340.47	8.13	39.19	9.80	420.97	16.78	73.22	18.30	1063.76	81.98	263.40	65.85
37	340.47	8.13	39.19	9.80	420.97	16.78	73.22	18.30	1088.61	83.89	269.55	67.39
38	361.71	8.63	41.63	10.41	420.97	16.78	73.22	18.30	1113.52	85.81	275.72	68.93
39	374.31	8.93	43.09	10.77	420.97	16.78	73.22	18.30	1138.51	87.74	281.91	70.48
40	389.25	9.29	44.81	11.20	427.52	17.04	74.36	18.59	1139.82	87.84	282.23	70.56
41	389.25	9.29	44.81	11.20	444.10	17.70	77.24	19.31	1139.82	87.84	282.23	70.56
42	389.25	9.29	44.81	11.20	460.81	18.36	80.15	20.04	1139.82	87.84	282.23	70.56
43	389.25	9.29	44.81	11.20	462.04	18.41	80.36	20.09	1139.82	87.84	282.23	70.56
44	389.25	9.29	44.81	11.20	462.04	18.41	80.36	20.09	1139.82	87.84	282.23	70.56
45	397.00	12.31	65.72	16.43	462.04	23.47	108.85	27.21	1151.23	96.33	335.53	83.88
46	397.00	12.31	65.72	16.43	497.19	25.26	117.13	29.28	1176.85	98.47	342.99	85.75
47	397.00	12.31	65.72	16.43	522.34	26.53	123.06	30.76	1176.85	98.47	342.99	85.75
48	407.01	12.62	67.37	16.84	569.10	28.91	134.07	33.52	1176.85	98.47	342.99	85.75
49	409.73	12.71	67.82	16.96	616.03	31.29	145.13	36.28	1176.85	98.47	342.99	85.75
50	410.63	13.89	78.71	19.68	619.05	33.98	164.86	41.21	1191.66	102.76	374.13	93.53
51	418.79	15.91	84.90	21.23	642.82	38.55	178.31	44.58	1217.52	108.84	390.99	97.75
52	417.01	17.70	89.13	22.28	638.16	41.61	183.77	45.94	1206.58	111.89	395.80	98.95
53	426.75	20.06	95.79	23.95	659.49	46.54	196.56	49.14	1216.12	116.93	406.98	101.74
54	437.22	22.59	102.74	25.69	679.98	51.64	209.18	52.30	1203.07	119.88	409.98	102.49
55	448.37	25.27	109.97	27.49	699.82	56.91	221.67	55.42	1189.72	122.74	412.46	103.12
56	460.15	28.06	117.47	29.37	718.61	62.25	233.75	58.44	1196.93	127.74	421.68	105.42
57	472.44	31.00	125.18	31.29	764.50	70.21	254.82	63.70	1203.88	132.70	430.44	107.61
58	486.59	34.33	133.51	33.38	779.37	75.74	265.57	66.39	1208.40	137.62	437.85	109.46
59	503.89	38.33	142.89	35.72	816.11	83.92	283.41	70.85	1230.36	144.89	450.80	112.70
60	524.21	42.96	153.17	38.29	849.05	92.21	299.55	74.89	1228.37	149.65	454.28	113.57
61	547.39	48.23	164.29	41.07	901.99	103.19	322.49	80.62	1261.89	158.95	469.93	117.48
62	573.36	54.06	176.17	44.04	977.68	117.45	353.17	88.29	1291.98	168.13	483.71	120.93
63	601.94	60.45	188.81	47.20	1011.48	127.13	368.31	92.08	1338.43	179.65	502.83	125.71
64	638.73	67.99	203.96	50.99	1092.26	143.14	400.06	100.01	1361.67	188.25	512.50	128.13
65	670.88	75.29	217.45	54.36	1145.55	155.95	421.18	105.29	1402.20	199.30	527.89	131.97
66	727.45	85.67	238.75	59.69	1216.78	171.51	448.35	112.09	1435.69	209.43	539.93	134.98
67	783.17	96.33	259.70	64.92	1309.72	190.54	482.83	120.71	1486.13	222.10	557.59	139.40
68	850.40	109.54	283.65	70.91	1368.84	205.57	503.05	125.76	1522.27	233.23	568.00	142.00
69	915.46	123.89	305.56	76.39	1431.31	221.93	522.11	130.53	1537.61	241.62	568.40	142.10
70	992.47	140.67	330.62	82.65	1489.82	237.83	538.26	134.57	1575.91	253.51	576.21	144.05
71	1094.97	161.45	363.68	90.92	1651.03	270.17	590.70	147.67	1735.99	284.87	627.72	156.93
72	1210.11	184.21	400.88	100.22	1687.60	281.69	598.34	149.58	1779.97	296.73	637.04	159.26
73	1337.62	208.83	442.60	110.65	1738.11	293.92	611.61	152.90	1822.54	306.10	646.61	161.65
74	1430.91	228.70	473.32	118.33	1792.66	306.18	626.43	156.61	1868.01	314.66	657.36	164.34
75	1544.72	253.22	510.39	127.60	1866.98	323.13	647.40	161.85	1933.95	328.37	674.61	168.65
76	1627.98	274.77	536.38	134.09	1951.72	344.84	670.64	167.66	2011.59	348.32	694.61	173.65
77	1717.52	299.91	563.02	140.76	2048.02	372.87	696.07	174.02	2103.01	376.95	717.42	179.36
78	1866.98	338.49	607.97	151.99	2221.67	419.46	746.28	186.57	2276.95	426.21	767.05	191.76
79	2073.95	390.02	670.70	167.67	2468.23	482.83	820.33	205.08	2528.40	493.12	842.35	210.59
80		447.61		185.13								
81		509.54		204.07								
82		574.16		224.24								
83		640.03		245.51								
84		707.24		268.00								
85		776.44		291.76								
86		776.44		291.76								
87+		776.44		291.76								

* Substandard risk premiums are 130% and 175% of the standard premiums

** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85

Age 80+ rates are for inflation additions only

Appendix B1

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

LTC-PA-91

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

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 20 Days

Age	Indexed Inflation				5% Simple Inflation**				5% Compound Inflation**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	353.03	12.55	61.35	15.34	460.89	26.36	115.94	28.98	1037.78	105.47	336.52	84.13
30	371.74	13.21	64.60	16.15	460.89	26.36	115.94	28.98	1116.21	113.44	361.96	90.49
31	376.20	13.37	65.37	16.34	460.89	26.36	115.94	28.98	1142.25	116.09	370.40	92.60
32	376.20	13.37	65.37	16.34	460.89	26.36	115.94	28.98	1168.27	118.73	378.84	94.71
33	392.40	13.95	68.19	17.05	460.89	26.36	115.94	28.98	1194.30	121.38	387.28	96.82
34	411.34	14.62	71.48	17.87	460.89	26.36	115.94	28.98	1220.36	124.03	395.73	98.93
35	411.34	14.62	71.48	17.87	460.89	26.36	115.94	28.98	1246.46	126.68	404.19	101.05
36	411.34	14.62	71.48	17.87	460.89	26.36	115.94	28.98	1272.62	129.34	412.68	103.17
37	411.34	14.62	71.48	17.87	460.89	26.36	115.94	28.98	1298.83	132.00	421.18	105.29
38	411.34	14.62	71.48	17.87	460.89	26.36	115.94	28.98	1325.12	134.67	429.70	107.42
39	411.34	14.62	71.48	17.87	486.54	27.83	122.39	30.60	1348.15	137.01	437.17	109.29
40	411.34	14.62	71.48	17.87	501.74	28.70	126.22	31.55	1348.15	137.01	437.17	109.29
41	411.34	14.62	71.48	17.87	519.12	29.69	130.59	32.65	1348.15	137.01	437.17	109.29
42	411.34	14.62	71.48	17.87	547.50	31.32	137.73	34.43	1348.15	137.01	437.17	109.29
43	411.34	14.62	71.48	17.87	547.50	31.32	137.73	34.43	1348.15	137.01	437.17	109.29
44	411.34	14.62	71.48	17.87	547.50	31.32	137.73	34.43	1348.15	137.01	437.17	109.29
45	426.78	19.47	103.92	25.98	551.76	39.26	182.20	45.55	1390.91	151.38	522.54	130.63
46	432.88	19.75	105.41	26.35	577.07	41.06	190.56	47.64	1412.75	153.76	530.74	132.68
47	456.53	20.82	111.17	27.79	622.85	44.32	205.68	51.42	1412.75	153.76	530.74	132.68
48	459.60	20.96	111.91	27.98	695.74	49.50	229.75	57.44	1412.75	153.76	530.74	132.68
49	483.71	22.06	117.78	29.45	745.26	53.02	246.10	61.53	1412.75	153.76	530.74	132.68
50	482.83	23.88	134.64	33.66	745.14	56.80	274.32	68.58	1438.57	160.44	577.68	144.42
51	491.34	27.02	143.17	35.79	768.11	63.21	290.78	72.70	1479.01	169.86	603.04	150.76
52	499.60	30.31	151.61	37.90	789.58	69.80	306.38	76.59	1502.13	177.70	620.79	155.20
53	489.00	32.49	154.07	38.52	810.03	76.56	321.15	80.29	1488.86	181.33	622.72	155.68
54	497.67	35.90	162.29	40.57	856.94	86.18	346.31	86.58	1498.73	187.81	633.45	158.36
55	507.71	39.51	170.89	42.72	876.76	93.32	360.35	90.09	1484.25	191.19	633.17	158.29
56	532.49	44.38	184.51	46.13	922.84	103.48	385.01	96.25	1492.38	197.43	642.01	160.50
57	558.05	49.51	198.68	49.67	969.06	113.98	409.74	102.44	1499.92	203.56	650.05	162.51
58	600.01	56.61	218.85	54.71	1011.23	124.53	432.04	108.01	1504.85	209.51	655.83	163.96
59	623.73	62.72	232.07	58.02	1048.99	135.18	451.15	112.79	1528.95	218.49	667.98	166.99
60	663.64	71.03	250.96	62.74	1082.22	145.66	466.80	116.70	1526.26	223.86	666.79	166.70
61	702.93	79.86	269.12	67.28	1165.36	163.41	502.72	125.68	1562.19	235.07	680.83	170.21
62	742.04	89.14	286.81	71.70	1216.82	177.25	523.54	130.88	1617.09	249.38	701.65	175.41
63	781.18	98.76	303.92	75.98	1305.71	196.97	559.15	139.79	1666.61	263.10	718.61	179.65
64	820.70	108.70	320.60	80.15	1361.01	211.97	579.10	144.77	1711.26	276.18	732.16	183.04
65	876.38	121.06	342.95	85.74	1441.60	231.09	608.53	152.13	1750.37	288.37	742.16	185.54
66	959.16	137.60	375.47	93.87	1573.48	258.92	658.24	164.56	1853.07	311.20	777.82	194.45
67	1056.56	156.80	413.01	103.25	1756.51	295.93	727.59	181.90	1975.27	337.66	820.15	205.04
68	1153.41	177.41	447.38	111.84	1893.98	326.67	773.00	193.25	2079.05	361.86	850.08	212.52
69	1281.47	204.72	489.38	122.34	2008.28	354.54	802.91	200.73	2185.83	387.43	875.50	218.87
70	1409.38	233.11	528.19	132.05	2159.02	389.17	843.72	210.93	2272.89	409.48	889.96	222.49
71	1571.44	267.56	578.06	144.51	2284.00	418.81	873.01	218.25	2441.27	445.76	935.08	233.77
72	1750.88	304.91	633.61	158.40	2351.08	436.83	881.07	220.27	2496.98	460.57	937.65	234.41
73	1921.34	340.23	685.72	171.43	2437.19	456.14	897.61	224.40	2571.08	475.56	948.82	237.21
74	2019.92	363.11	711.39	177.85	2530.97	475.84	916.55	229.14	2651.05	489.75	961.87	240.47
75	2144.39	392.11	744.77	186.19	2654.78	502.98	944.40	236.10	2762.04	512.01	984.29	246.07
76	2281.12	426.09	780.04	195.01	2795.59	537.49	975.23	243.81	2891.84	543.64	1010.27	252.57
77	2428.47	465.69	815.97	203.99	2955.00	581.58	1008.76	252.19	3043.54	588.17	1039.87	259.97
78	2665.30	526.94	878.47	219.62	3232.91	655.81	1078.47	269.62	3322.28	666.25	1108.54	277.14
79	2991.03	609.57	967.18	241.79	3627.08	758.56	1183.50	295.87	3725.29	774.83	1215.45	303.86
80		702.53		266.58								
81		802.89		293.56								
82		907.73		322.36								
83		1014.71		352.85								
84		1124.10		385.26								
85		1236.95		419.61								
86		1236.95		419.61								
87+		1236.95		419.61								

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix B1

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

LTC-PA-91

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

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 100 Days

Age	Indexed Inflation				5% Simple Inflation**				5% Compound Inflation**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	342.61	10.03	42.63	10.66	439.55	21.24	81.83	20.46	957.71	86.56	245.90	61.48
30	360.77	10.56	44.89	11.22	439.55	21.24	81.83	20.46	1030.09	93.10	264.49	66.12
31	365.10	10.69	45.43	11.36	439.55	21.24	81.83	20.46	1054.12	95.27	270.66	67.66
32	365.10	10.69	45.43	11.36	439.55	21.24	81.83	20.46	1078.13	97.44	276.82	69.21
33	380.82	11.15	47.38	11.85	439.55	21.24	81.83	20.46	1102.16	99.61	282.99	70.75
34	399.21	11.69	49.67	12.42	439.55	21.24	81.83	20.46	1126.21	101.79	289.17	72.29
35	399.21	11.69	49.67	12.42	439.55	21.24	81.83	20.46	1150.30	103.96	295.35	73.84
36	399.21	11.69	49.67	12.42	439.55	21.24	81.83	20.46	1174.43	106.14	301.55	75.39
37	399.21	11.69	49.67	12.42	439.55	21.24	81.83	20.46	1198.63	108.33	307.76	76.94
38	399.21	11.69	49.67	12.42	439.55	21.24	81.83	20.46	1222.88	110.52	313.99	78.50
39	399.21	11.69	49.67	12.42	464.01	22.42	86.38	21.60	1244.14	112.44	319.45	79.86
40	399.21	11.69	49.67	12.42	478.51	23.12	89.08	22.27	1244.14	112.44	319.45	79.86
41	399.21	11.69	49.67	12.42	495.08	23.92	92.17	23.04	1244.14	112.44	319.45	79.86
42	399.21	11.69	49.67	12.42	522.14	25.23	97.21	24.30	1244.14	112.44	319.45	79.86
43	399.21	11.69	49.67	12.42	522.14	25.23	97.21	24.30	1244.14	112.44	319.45	79.86
44	399.21	11.69	49.67	12.42	522.14	25.23	97.21	24.30	1244.14	112.44	319.45	79.86
45	410.32	15.51	72.52	18.13	519.59	31.60	129.13	32.28	1274.37	124.05	380.91	95.23
46	416.18	15.73	73.56	18.39	543.42	33.05	135.06	33.76	1294.38	126.00	386.89	96.72
47	438.92	16.59	77.58	19.39	586.54	35.68	145.77	36.44	1294.38	126.00	386.89	96.72
48	441.87	16.70	78.10	19.52	655.18	39.85	162.83	40.71	1294.38	126.00	386.89	96.72
49	465.05	17.58	82.20	20.55	701.81	42.69	174.42	43.61	1294.38	126.00	386.89	96.72
50	462.55	19.00	94.43	23.61	698.42	45.70	195.28	48.82	1314.51	131.39	421.68	105.42
51	468.64	21.56	100.73	25.18	716.60	50.98	207.56	51.89	1347.77	139.18	440.51	110.13
52	474.44	24.27	106.97	26.74	733.24	56.44	219.36	54.84	1365.09	145.65	453.95	113.49
53	462.33	26.08	108.96	27.24	748.84	62.06	230.58	57.64	1349.33	148.74	455.82	113.95
54	468.48	28.89	115.07	28.77	788.71	69.98	249.31	62.33	1354.56	154.16	464.36	116.09
55	475.88	31.85	121.43	30.36	803.54	75.93	260.05	65.01	1338.01	157.08	464.77	116.19
56	497.06	35.85	131.45	32.86	842.40	84.34	278.57	69.64	1341.90	162.33	471.85	117.96
57	518.86	40.07	141.85	35.46	881.24	93.07	297.17	74.29	1345.42	167.48	478.38	119.60
58	555.55	45.91	156.60	39.15	916.05	101.85	314.19	78.55	1346.44	172.50	483.30	120.83
59	574.79	50.92	166.57	41.64	946.30	110.70	328.97	82.24	1364.13	180.00	493.23	123.31
60	608.49	57.76	180.63	45.16	972.09	119.42	341.50	85.37	1357.68	184.52	493.27	123.32
61	641.20	65.02	194.36	48.59	1042.32	134.09	368.86	92.22	1385.42	193.83	504.70	126.17
62	673.41	72.63	207.80	51.95	1083.79	145.58	385.39	96.35	1429.76	205.73	521.29	130.32
63	705.40	80.55	220.95	55.24	1158.37	161.91	412.83	103.21	1469.19	217.11	535.08	133.77
64	737.58	88.72	233.81	58.45	1202.93	174.35	428.89	107.22	1504.28	227.99	546.49	136.62
65	784.09	98.89	250.88	62.72	1269.77	190.24	452.18	113.05	1534.53	238.15	555.35	138.84
66	854.60	112.48	275.43	68.86	1381.54	213.29	490.51	122.63	1620.56	257.14	583.41	145.85
67	937.81	128.27	303.86	75.97	1537.83	243.95	543.81	135.95	1723.49	279.13	616.64	154.16
68	1019.17	145.16	330.27	82.57	1652.75	269.39	579.68	144.92	1809.13	299.18	640.97	160.24
69	1126.08	167.45	362.74	90.69	1745.60	292.28	604.22	151.06	1895.71	320.18	662.09	165.52
70	1231.60	190.59	393.23	98.31	1869.19	320.65	637.43	159.36	1964.36	338.17	675.28	168.82
71	1366.26	218.65	432.20	108.05	1970.22	344.93	661.85	165.46	2103.09	367.90	711.70	177.93
72	1515.80	249.12	475.60	118.90	2021.84	359.63	670.17	167.54	2145.11	379.92	715.77	178.94
73	1656.29	277.73	516.61	129.15	2089.17	375.05	684.80	171.20	2202.26	391.61	726.07	181.52
74	1733.00	295.87	537.88	134.47	2161.59	390.36	701.16	175.29	2262.87	402.09	737.85	184.46
75	1831.18	319.03	565.18	141.30	2259.02	411.84	724.63	181.16	2349.39	419.33	756.91	189.23
76	1939.68	346.50	594.21	148.55	2371.10	439.83	750.75	187.69	2452.21	445.03	779.15	194.79
77	2057.71	378.97	624.03	156.01	2499.84	476.51	779.35	194.84	2574.65	482.52	804.73	201.18
78	2249.72	428.80	674.38	168.59	2726.88	537.62	836.31	209.08	2802.62	547.29	861.04	215.26
79	2512.82	495.09	744.96	186.24	3047.35	620.79	920.92	230.23	3130.67	635.39	947.24	236.81
80		569.00		205.88								
81		648.33		227.24								
82		730.84		249.99								
83		814.67		273.99								
84		899.97		299.37								
85		987.55		326.14								
86		987.55		326.14								
87+		987.55		326.14								

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix B1

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

LTC-PA-91

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	Indexed Inflation				5% Simple Inflation**				5% Compound Inflation**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	407.09	17.54	71.41	17.85	490.09	33.33	123.09	30.77	1514.22	176.20	472.71	118.18
30	426.91	18.39	74.88	18.72	498.33	33.89	125.17	31.29	1514.22	176.20	472.71	118.18
31	426.91	18.39	74.88	18.72	514.94	35.02	129.34	32.33	1514.22	176.20	472.71	118.18
32	426.91	18.39	74.88	18.72	548.17	37.28	137.68	34.42	1514.22	176.20	472.71	118.18
33	426.91	18.39	74.88	18.72	564.99	38.42	141.91	35.48	1514.22	176.20	472.71	118.18
34	426.91	18.39	74.88	18.72	604.23	41.09	151.76	37.94	1514.22	176.20	472.71	118.18
35	426.91	18.39	74.88	18.72	652.82	44.39	163.97	40.99	1514.22	176.20	472.71	118.18
36	426.91	18.39	74.88	18.72	686.89	46.71	172.52	43.13	1514.22	176.20	472.71	118.18
37	426.91	18.39	74.88	18.72	749.11	50.94	188.15	47.04	1514.22	176.20	472.71	118.18
38	426.91	18.39	74.88	18.72	807.86	54.94	202.91	50.73	1514.22	176.20	472.71	118.18
39	436.73	18.81	76.61	19.15	865.29	58.84	217.33	54.33	1514.22	176.20	472.71	118.18
40	461.00	19.86	80.86	20.22	922.27	62.72	231.65	57.91	1514.22	176.20	472.71	118.18
41	488.18	21.03	85.63	21.41	985.60	67.02	247.55	61.89	1514.22	176.20	472.71	118.18
42	520.16	22.41	91.24	22.81	1045.78	71.11	262.67	65.67	1514.22	176.20	472.71	118.18
43	536.93	23.13	94.18	23.55	1045.78	71.11	262.67	65.67	1514.22	176.20	472.71	118.18
44	536.93	23.13	94.18	23.55	1045.78	71.11	262.67	65.67	1514.22	176.20	472.71	118.18
45	538.74	29.48	130.73	32.68	1028.06	85.73	333.66	83.41	1600.80	197.70	572.66	143.17
46	569.80	31.18	138.26	34.57	1107.13	92.32	359.32	89.83	1600.80	197.70	572.66	143.17
47	617.22	33.78	149.77	37.44	1164.47	97.10	377.93	94.48	1600.80	197.70	572.66	143.17
48	667.47	36.53	161.96	40.49	1164.47	97.10	377.93	94.48	1600.80	197.70	572.66	143.17
49	754.95	41.32	183.19	45.80	1164.47	97.10	377.93	94.48	1600.80	197.70	572.66	143.17
50	735.53	43.44	203.45	50.86	1201.61	106.79	432.31	108.08	1635.40	206.32	622.79	155.70
51	769.22	50.26	221.06	55.27	1256.44	119.89	461.78	115.44	1688.03	218.47	649.83	162.46
52	763.37	54.74	227.19	56.80	1316.67	134.24	492.61	123.15	1745.83	231.88	678.23	169.56
53	792.57	61.87	243.37	60.84	1382.06	149.85	524.97	131.24	1808.52	246.38	708.01	177.00
54	820.22	69.17	259.14	64.79	1452.28	166.56	558.69	139.67	1875.78	261.95	738.84	184.71
55	846.29	76.57	274.38	68.59	1527.02	184.37	593.78	148.44	1947.32	278.59	771.05	192.76
56	870.09	83.88	288.73	72.18	1606.00	203.20	630.23	157.56	2022.86	296.13	804.31	201.08
57	927.48	94.69	314.57	78.64	1688.94	223.03	667.91	166.98	2102.07	314.59	838.64	209.66
58	979.68	105.81	338.45	84.61	1781.68	245.05	708.01	177.00	2190.55	335.09	875.25	218.81
59	1024.61	117.21	358.95	89.74	1889.98	270.50	751.45	187.86	2294.04	358.83	915.05	228.76
60	1063.41	128.68	376.18	94.05	1980.59	294.42	785.18	196.30	2412.29	385.71	957.88	239.47
61	1131.05	144.34	402.46	100.61	2076.37	319.78	818.16	204.54	2455.88	401.20	968.40	242.10
62	1194.02	160.06	426.21	106.55	2143.35	341.06	837.58	209.39	2503.97	417.55	978.56	244.64
63	1285.28	180.25	458.91	114.73	2212.60	362.70	855.75	213.94	2554.91	434.44	987.93	246.98
64	1373.19	200.57	489.40	122.35	2282.22	384.36	872.51	218.13	2606.91	451.45	996.03	249.01
65	1458.19	220.90	517.82	129.46	2350.33	405.59	887.13	221.78	2658.20	468.25	1002.42	250.60
66	1588.01	248.58	561.10	140.28	2414.97	425.97	899.27	224.82	2706.83	484.42	1006.58	251.64
67	1743.91	281.07	612.47	153.12	2473.91	445.06	908.26	227.06	2750.64	499.52	1008.05	252.01
68	1874.38	311.48	649.87	162.47	2547.10	467.19	917.35	229.34	2809.57	517.75	1009.94	252.49
69	1952.77	335.08	662.73	165.68	2640.88	493.62	927.18	231.80	2889.25	540.12	1012.91	253.23
70	2035.96	359.60	674.26	168.57	2732.42	519.24	933.39	233.35	2965.77	561.43	1012.28	253.07
71	2102.01	380.18	679.94	169.98	2795.84	538.41	930.30	232.58	3012.00	575.94	1002.00	250.50
72	2190.51	403.39	694.15	173.54	2886.43	561.41	938.44	234.61	3087.95	594.78	1004.00	251.00
73	2301.17	428.88	716.80	179.20	2998.33	585.50	955.43	238.86	3184.30	613.24	1015.00	253.75
74	2425.83	456.66	743.52	185.88	3119.18	609.65	974.98	243.74	3287.00	630.07	1027.80	256.95
75	2583.26	492.47	778.50	194.62	3278.77	643.62	1004.03	251.01	3429.63	657.55	1050.68	262.67
76	2758.65	535.42	815.67	203.92	3462.93	687.98	1036.54	259.13	3599.13	698.06	1077.48	269.37
77	2951.30	586.86	853.79	213.45	3675.11	746.07	1072.10	268.03	3800.86	756.69	1108.51	277.13
78	3256.13	666.30	920.15	230.04	4042.06	844.50	1147.24	286.81	4170.06	860.57	1182.53	295.63
79	3670.76	772.41	1014.28	253.57	4561.40	980.80	1261.30	315.33	4704.49	1005.44	1299.09	324.77
80		891.13		279.91								
81		1018.64		308.62								
82		1151.09		339.20								
83		1285.44		371.54								
84		1422.03		405.81								
85		1562.19		442.07								
86		1562.19		442.07								
87+		1562.19		442.07								

* Substandard risk premiums are 130% and 175% of the standard premiums

** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85

Age 80+ rates are for inflation additions only

Appendix B1

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

LTC-PA-91

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

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years
Elimination Period: 100 Days

Age	Indexed Inflation				5% Simple Inflation**				5% Compound Inflation**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	393.79	14.31	50.41	12.60	465.32	27.39	88.15	22.04	1391.03	147.08	351.35	87.84
30	412.96	15.00	52.86	13.22	473.15	27.85	89.64	22.41	1391.03	147.08	351.35	87.84
31	412.96	15.00	52.86	13.22	488.92	28.78	92.62	23.16	1391.03	147.08	351.35	87.84
32	412.96	15.00	52.86	13.22	520.47	30.63	98.60	24.65	1391.03	147.08	351.35	87.84
33	412.96	15.00	52.86	13.22	536.44	31.57	101.63	25.41	1391.03	147.08	351.35	87.84
34	412.96	15.00	52.86	13.22	573.69	33.77	108.68	27.17	1391.03	147.08	351.35	87.84
35	412.96	15.00	52.86	13.22	619.83	36.48	117.42	29.36	1391.03	147.08	351.35	87.84
36	412.96	15.00	52.86	13.22	652.18	38.38	123.55	30.89	1391.03	147.08	351.35	87.84
37	412.96	15.00	52.86	13.22	711.25	41.86	134.74	33.69	1391.03	147.08	351.35	87.84
38	412.96	15.00	52.86	13.22	767.04	45.15	145.31	36.33	1391.03	147.08	351.35	87.84
39	422.47	15.35	54.08	13.52	821.56	48.35	155.64	38.91	1391.03	147.08	351.35	87.84
40	445.94	16.20	57.09	14.27	875.67	51.54	165.89	41.47	1391.03	147.08	351.35	87.84
41	472.24	17.16	60.45	15.11	935.79	55.08	177.28	44.32	1391.03	147.08	351.35	87.84
42	503.17	18.28	64.41	16.10	992.93	58.44	188.11	47.03	1391.03	147.08	351.35	87.84
43	519.39	18.87	66.49	16.62	992.93	58.44	188.11	47.03	1391.03	147.08	351.35	87.84
44	519.39	18.87	66.49	16.62	992.93	58.44	188.11	47.03	1391.03	147.08	351.35	87.84
45	516.07	24.01	92.61	23.15	963.72	70.37	239.92	59.98	1460.94	164.93	424.41	106.10
46	545.82	25.39	97.95	24.49	1037.85	75.78	258.37	64.59	1460.94	164.93	424.41	106.10
47	591.25	27.51	106.10	26.53	1091.59	79.71	271.75	67.94	1460.94	164.93	424.41	106.10
48	639.38	29.75	114.74	28.68	1091.59	79.71	271.75	67.94	1460.94	164.93	424.41	106.10
49	723.18	33.65	129.78	32.44	1091.59	79.71	271.75	67.94	1460.94	164.93	424.41	106.10
50	701.98	35.37	144.85	36.21	1121.21	87.65	312.46	78.11	1488.93	172.07	462.23	115.56
51	730.79	41.00	157.90	39.48	1166.94	98.58	334.64	83.66	1532.94	182.28	482.74	120.68
52	721.87	44.75	162.65	40.66	1217.29	110.62	358.03	89.51	1581.40	193.52	504.46	126.12
53	746.06	50.70	174.76	43.69	1272.09	123.68	382.64	95.66	1634.10	205.75	527.09	131.77
54	768.65	56.79	186.47	46.62	1331.06	137.74	408.31	102.08	1690.76	218.85	550.79	137.70
55	789.70	62.94	197.97	49.49	1393.99	152.70	435.19	108.80	1751.14	232.86	575.55	143.89
56	808.58	69.07	208.86	52.21	1460.63	168.61	463.14	115.79	1815.02	247.71	601.22	150.31
57	858.54	78.08	228.05	57.01	1530.74	185.32	492.16	123.04	1882.12	263.32	627.80	156.95
58	903.13	87.34	246.02	61.50	1609.08	203.89	523.14	130.79	1956.97	280.64	656.21	164.05
59	940.18	96.86	261.61	65.40	1700.33	225.27	557.02	139.25	2044.24	300.61	687.35	171.84
60	971.01	106.41	275.03	68.76	1774.80	245.38	583.77	145.94	2143.84	323.17	720.92	180.23
61	1027.62	119.44	295.31	73.83	1853.36	266.65	610.47	152.62	2176.55	336.20	730.51	182.63
62	1079.55	132.55	313.72	78.43	1905.92	284.55	627.09	156.77	2213.14	349.92	739.96	184.99
63	1156.65	149.32	338.99	84.75	1960.52	302.77	642.80	160.70	2252.21	364.06	748.73	187.18
64	1230.33	166.22	362.71	90.68	2015.59	320.97	657.49	164.37	2292.41	378.38	756.83	189.21
65	1301.20	183.20	385.00	96.25	2069.59	338.88	670.74	167.69	2332.21	392.54	763.57	190.89
66	1411.80	206.25	418.55	104.64	2120.88	356.12	682.03	170.51	2370.00	406.23	768.66	192.17
67	1545.25	233.36	458.14	114.54	2167.58	372.34	690.98	172.75	2403.97	419.07	771.72	192.93
68	1654.12	258.61	487.79	121.95	2225.42	390.90	700.22	175.05	2449.77	434.32	775.40	193.85
69	1714.58	278.01	499.60	124.90	2299.15	412.75	710.43	177.61	2511.57	452.76	780.25	195.06
70	1778.50	298.08	510.80	127.70	2370.15	433.78	718.02	179.51	2569.75	470.13	782.49	195.62
71	1827.80	314.91	517.44	129.36	2417.08	449.41	718.41	179.60	2601.96	481.81	777.07	194.27
72	1897.69	334.00	530.51	132.63	2488.48	468.30	727.19	181.80	2660.75	497.18	780.98	195.25
73	1985.61	354.51	550.03	137.51	2576.62	487.28	742.70	185.68	2735.37	511.07	791.66	197.92
74	2083.24	376.36	572.81	143.20	2669.63	505.41	760.22	190.06	2812.46	522.37	803.70	200.93
75	2208.05	404.89	602.14	150.54	2795.08	531.89	785.42	196.35	2923.14	542.94	823.91	205.98
76	2348.57	439.83	633.61	158.40	2942.63	568.10	813.75	203.44	3058.15	576.12	847.69	211.92
77	2505.23	482.80	666.17	166.54	3116.80	617.67	845.17	211.29	3223.85	627.34	875.43	218.86
78	2754.44	548.33	720.92	180.23	3419.19	700.10	908.13	227.03	3528.58	715.50	937.66	234.41
79	3089.93	633.88	797.54	199.39	3841.80	810.90	1001.98	250.50	3963.99	833.68	1033.80	258.45
80		728.25		220.73								
81		828.68		243.91								
82		932.33		268.57								
83		1036.87		294.54								
84		1142.50		321.89								
85		1250.19		350.72								
86		1250.19		350.72								
87+		1250.19		350.72								

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix B1

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

LTC-PA-91

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	Indexed Inflation				5% Simple Inflation**				5% Compound Inflation**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	462.18	26.90	76.90	19.22	554.86	48.82	130.39	32.60	1872.09	260.58	531.65	132.91
30	462.18	26.90	76.90	19.22	554.86	48.82	130.39	32.60	1872.09	260.58	531.65	132.91
31	462.18	26.90	76.90	19.22	587.53	51.69	138.06	34.52	1872.09	260.58	531.65	132.91
32	462.18	26.90	76.90	19.22	604.81	53.21	142.12	35.53	1872.09	260.58	531.65	132.91
33	462.18	26.90	76.90	19.22	639.60	56.27	150.30	37.58	1872.09	260.58	531.65	132.91
34	462.18	26.90	76.90	19.22	680.41	59.86	159.89	39.97	1872.09	260.58	531.65	132.91
35	462.18	26.90	76.90	19.22	700.82	61.66	164.69	41.17	1872.09	260.58	531.65	132.91
36	462.18	26.90	76.90	19.22	762.30	67.07	179.13	44.78	1872.09	260.58	531.65	132.91
37	468.92	27.29	78.02	19.51	828.57	72.90	194.71	48.68	1872.09	260.58	531.65	132.91
38	468.92	27.29	78.02	19.51	890.49	78.35	209.26	52.31	1872.09	260.58	531.65	132.91
39	494.97	28.81	82.36	20.59	980.39	86.26	230.38	57.60	1872.09	260.58	531.65	132.91
40	521.02	30.33	86.69	21.67	1039.68	91.47	244.32	61.08	1872.09	260.58	531.65	132.91
41	551.57	32.10	91.77	22.94	1102.69	97.02	259.12	64.78	1872.09	260.58	531.65	132.91
42	584.19	34.00	97.20	24.30	1156.98	101.79	271.88	67.97	1872.09	260.58	531.65	132.91
43	596.92	34.74	99.32	24.83	1156.98	101.79	271.88	67.97	1872.09	260.58	531.65	132.91
44	596.92	34.74	99.32	24.83	1156.98	101.79	271.88	67.97	1872.09	260.58	531.65	132.91
45	594.59	43.26	133.10	33.28	1122.60	117.90	331.08	82.77	2013.51	294.08	641.02	160.25
46	624.39	45.43	139.77	34.94	1230.05	129.18	362.77	90.69	2013.51	294.08	641.02	160.25
47	666.13	48.47	149.12	37.28	1312.93	137.88	387.21	96.80	2013.51	294.08	641.02	160.25
48	716.87	52.16	160.48	40.12	1355.63	142.37	399.80	99.95	2013.51	294.08	641.02	160.25
49	806.30	58.67	180.49	45.12	1355.63	142.37	399.80	99.95	2013.51	294.08	641.02	160.25
50	778.89	60.79	196.98	49.24	1412.56	156.65	457.83	114.46	2070.10	307.48	695.55	173.89
51	805.96	68.50	209.93	52.48	1491.70	175.44	489.42	122.36	2147.79	325.37	725.17	181.29
52	829.41	76.21	221.67	55.42	1578.66	196.10	522.54	130.63	2232.93	344.97	756.16	189.04
53	849.69	83.86	232.39	58.10	1645.89	215.03	548.42	137.10	2325.21	366.27	788.51	197.13
54	867.19	91.32	241.97	60.49	1686.40	230.68	564.43	141.11	2424.25	389.17	822.24	205.56
55	881.66	98.44	250.46	62.62	1727.27	246.35	580.01	145.00	2529.63	413.59	857.48	214.37
56	934.11	109.96	269.64	67.41	1823.72	270.19	613.47	153.37	2640.98	439.52	894.08	223.52
57	983.86	121.48	288.14	72.03	1893.18	290.31	637.65	159.41	2757.98	466.83	931.91	232.98
58	1026.55	132.74	304.07	76.02	1987.10	314.74	668.29	167.07	2838.64	488.48	955.68	238.92
59	1097.08	148.57	327.16	81.79	2078.72	339.55	695.43	173.86	2906.12	508.34	972.04	243.01
60	1157.41	163.92	346.13	86.53	2196.62	369.31	728.34	182.08	2942.17	522.87	975.13	243.78
61	1210.84	178.82	361.88	90.47	2308.47	398.63	756.73	189.18	3021.15	545.13	989.83	247.46
62	1294.79	198.77	385.59	96.40	2447.13	432.97	791.28	197.82	3094.64	566.57	1000.33	250.08
63	1340.60	213.15	397.06	99.27	2530.65	457.76	805.86	201.46	3160.35	586.60	1006.16	251.54
64	1447.02	237.50	425.41	106.35	2638.10	486.86	826.31	206.58	3219.42	605.32	1008.14	252.03
65	1522.66	257.12	443.76	110.94	2769.99	520.49	852.53	213.13	3297.84	627.59	1014.46	253.62
66	1642.14	284.41	473.82	118.45	2951.67	563.72	892.09	223.02	3416.32	657.51	1031.58	257.89
67	1785.32	316.32	509.71	127.43	3128.71	606.34	928.17	232.04	3525.20	685.62	1044.01	261.00
68	1943.07	352.39	545.51	136.38	3276.85	643.91	949.65	237.41	3636.45	714.31	1051.76	262.94
69	2085.16	387.22	571.22	142.81	3426.40	681.89	964.67	241.17	3717.08	736.67	1044.71	261.18
70	2254.77	427.61	601.29	150.32	3545.37	713.13	968.48	242.12	3789.16	756.46	1033.75	258.44
71	2465.08	475.42	640.66	160.17	3738.86	758.32	992.46	248.11	4070.46	817.14	1079.52	269.88
72	2696.71	526.51	685.17	171.29	3857.54	787.02	998.50	249.63	4190.09	844.37	1083.86	270.96
73	2935.27	576.81	732.09	183.02	4001.51	817.06	1013.49	253.37	4310.09	866.65	1090.86	272.72
74	3092.88	610.37	758.71	189.68	4153.32	846.26	1030.36	257.59	4433.57	885.94	1099.02	274.75
75	3291.39	654.32	793.95	198.49	4353.17	887.67	1057.21	264.30	4605.58	918.01	1117.38	279.34
76	3513.46	708.00	831.90	207.97	4582.68	941.67	1087.73	271.93	4808.32	964.94	1139.74	284.93
77	3759.53	773.78	871.40	217.85	4847.00	1012.72	1121.94	280.49	5049.08	1032.90	1166.76	291.69
78	4148.50	876.27	940.64	235.16	5325.60	1140.85	1200.52	300.13	5527.47	1166.27	1243.10	310.78
79	4674.67	1012.39	1039.36	259.84	6022.89	1325.21	1324.17	331.04	6253.24	1364.41	1370.29	342.57
80		1163.74		287.57								
81		1325.42		317.81								
82		1492.52		349.99								
83		1661.17		383.87								
84		1831.86		419.65								
85		2006.29		457.42								
86		2006.29		457.42								
87+		2006.29		457.42								

* Substandard risk premiums are 130% and 175% of the standard premiums

** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85

Age 80+ rates are for inflation additions only

Appendix B1

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

LTC-PA-91

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	Indexed Inflation				5% Simple Inflation**				5% Compound Inflation**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	443.79	22.45	54.60	13.65	521.88	40.92	94.06	23.51	1703.37	220.71	399.80	99.95
30	443.79	22.45	54.60	13.65	521.88	40.92	94.06	23.51	1703.37	220.71	399.80	99.95
31	443.79	22.45	54.60	13.65	552.60	43.32	99.59	24.90	1703.37	220.71	399.80	99.95
32	443.79	22.45	54.60	13.65	568.86	44.60	102.52	25.63	1703.37	220.71	399.80	99.95
33	443.79	22.45	54.60	13.65	601.58	47.16	108.42	27.11	1703.37	220.71	399.80	99.95
34	443.79	22.45	54.60	13.65	639.97	50.17	115.34	28.84	1703.37	220.71	399.80	99.95
35	443.79	22.45	54.60	13.65	659.17	51.68	118.80	29.70	1703.37	220.71	399.80	99.95
36	443.79	22.45	54.60	13.65	716.99	56.21	129.22	32.31	1703.37	220.71	399.80	99.95
37	450.26	22.78	55.40	13.85	779.32	61.10	140.45	35.11	1703.37	220.71	399.80	99.95
38	450.26	22.78	55.40	13.85	837.57	65.67	150.95	37.74	1703.37	220.71	399.80	99.95
39	475.27	24.05	58.47	14.62	922.12	72.29	166.19	41.55	1703.37	220.71	399.80	99.95
40	500.29	25.31	61.55	15.39	977.88	76.67	176.24	44.06	1703.37	220.71	399.80	99.95
41	529.62	26.80	65.16	16.29	1037.15	81.31	186.92	46.73	1703.37	220.71	399.80	99.95
42	560.94	28.38	69.01	17.25	1088.22	85.32	196.13	49.03	1703.37	220.71	399.80	99.95
43	573.16	29.00	70.52	17.63	1088.22	85.32	196.13	49.03	1703.37	220.71	399.80	99.95
44	573.16	29.00	70.52	17.63	1088.22	85.32	196.13	49.03	1703.37	220.71	399.80	99.95
45	564.81	36.11	95.06	23.77	1042.32	98.78	240.00	60.00	1821.85	249.15	480.76	120.19
46	593.12	37.92	99.83	24.96	1142.08	108.23	262.98	65.74	1821.85	249.15	480.76	120.19
47	632.77	40.45	106.50	26.62	1219.03	115.52	280.70	70.17	1821.85	249.15	480.76	120.19
48	680.97	43.53	114.61	28.65	1258.68	119.28	289.83	72.46	1821.85	249.15	480.76	120.19
49	765.91	48.96	128.91	32.23	1258.68	119.28	289.83	72.46	1821.85	249.15	480.76	120.19
50	736.94	50.73	141.58	35.39	1305.66	131.24	333.72	83.43	1869.25	260.55	522.54	130.63
51	758.81	57.19	151.35	37.84	1372.42	147.12	357.88	89.47	1934.94	275.70	545.17	136.29
52	777.10	63.69	160.33	40.08	1445.86	164.58	383.40	95.85	2007.13	292.33	569.17	142.29
53	792.32	70.13	168.58	42.14	1501.01	180.63	403.62	100.90	2085.44	310.45	594.39	148.60
54	804.97	76.41	176.04	44.01	1531.87	193.98	416.76	104.19	2169.67	329.93	620.82	155.20
55	814.87	82.42	182.68	45.67	1563.25	207.36	429.64	107.41	2259.44	350.74	648.31	162.08
56	859.84	92.13	197.25	49.31	1645.01	227.68	455.91	113.98	2354.49	372.84	677.02	169.25
57	902.23	101.85	211.29	52.82	1702.47	244.92	475.25	118.81	2454.56	396.19	706.79	176.70
58	937.62	111.33	223.63	55.91	1781.35	265.74	499.64	124.91	2521.57	414.67	726.13	181.53
59	997.58	124.64	241.37	60.34	1856.98	286.78	521.64	130.41	2575.68	431.41	739.94	184.98
60	1047.49	137.47	256.18	64.05	1955.20	311.88	548.42	137.10	2601.21	443.58	743.94	185.99
61	1090.67	149.96	268.85	67.21	2047.36	336.55	571.79	142.95	2664.19	462.23	756.89	189.22
62	1160.95	166.62	287.59	71.90	2162.87	365.47	600.18	150.04	2722.16	480.14	766.84	191.71
63	1196.84	178.67	297.28	74.32	2229.57	386.34	613.37	153.34	2773.30	496.87	773.35	193.34
64	1286.68	199.04	319.60	79.90	2317.54	410.85	631.27	157.82	2818.91	512.53	777.00	194.25
65	1349.08	215.48	334.58	83.65	2427.26	439.26	653.63	163.41	2881.92	531.32	784.01	196.00
66	1450.26	238.41	358.50	89.62	2580.80	475.86	686.33	171.58	2980.39	556.64	799.46	199.87
67	1572.28	265.23	386.91	96.73	2730.61	512.04	716.57	179.14	3071.04	580.56	811.41	202.85
68	1705.05	295.33	415.64	103.91	2852.86	543.58	735.86	183.97	3161.48	604.58	820.02	205.00
69	1821.16	324.09	437.34	109.34	2972.85	574.85	750.69	187.67	3221.77	622.56	817.41	204.35
70	1959.89	357.29	462.79	115.70	3064.82	600.11	756.77	189.19	3273.25	638.08	811.82	202.96
71	2133.67	396.69	495.55	123.89	3221.26	637.06	778.72	194.68	3505.21	688.02	850.80	212.70
72	2326.39	438.94	532.46	133.12	3314.32	660.34	786.30	196.58	3598.67	709.91	856.92	214.23
73	2522.52	479.66	571.33	142.83	3425.93	683.19	800.60	200.15	3688.98	725.49	864.77	216.19
74	2644.94	505.37	594.54	148.64	3539.07	703.54	816.41	204.10	3776.90	736.27	873.39	218.35
75	2800.94	539.73	624.66	156.16	3692.05	734.41	840.36	210.09	3905.25	758.39	890.38	222.60
76	2977.73	583.20	657.43	164.36	3872.66	777.90	867.83	216.96	4062.55	796.20	911.20	227.80
77	3177.46	638.52	692.04	173.01	4088.25	839.25	899.11	224.78	4258.28	857.01	936.58	234.14
78	3493.64	723.21	750.44	187.61	4478.86	946.65	966.42	241.60	4648.64	970.76	1002.19	250.55
79	3914.45	832.07	832.28	208.07	5036.85	1094.62	1069.92	267.48	5229.58	1130.32	1108.89	277.22
80		950.65		230.91								
81		1075.62		255.72								
82		1203.68		282.05								
83		1332.10		309.61								
84		1461.21		338.51								
85		1592.10		368.85								
86		1592.10		368.85								
87+		1592.10		368.85								

* Substandard risk premiums are 130% and 175% of the standard premiums

** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85

Age 80+ rates are for inflation additions only

Appendix B1

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

NH-PA-91

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

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years
Elimination Period: 20 Days

Age	Indexed Inflation		5% Simple Inflation**		5% Compound Inflation**	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	260.24	7.73	439.65	21.27	906.44	80.34
30	269.16	7.99	439.65	21.27	987.25	87.50
31	278.56	8.27	439.65	21.27	1013.93	89.87
32	313.82	9.32	439.65	21.27	1040.56	92.23
33	325.19	9.66	439.65	21.27	1067.19	94.59
34	336.64	10.00	439.65	21.27	1093.83	96.95
35	349.83	10.39	439.65	21.27	1120.50	99.31
36	349.83	10.39	439.65	21.27	1147.23	101.68
37	349.83	10.39	439.65	21.27	1174.02	104.05
38	371.65	11.04	439.65	21.27	1200.89	106.44
39	384.60	11.42	439.65	21.27	1227.84	108.82
40	399.95	11.88	446.49	21.61	1229.25	108.95
41	399.95	11.88	463.81	22.44	1229.25	108.95
42	399.95	11.88	481.26	23.29	1229.25	108.95
43	399.95	11.88	482.55	23.35	1229.25	108.95
44	399.95	11.88	482.55	23.35	1229.25	108.95
45	411.57	15.82	488.56	29.79	1251.09	119.77
46	411.57	15.82	525.73	32.05	1278.92	122.43
47	411.57	15.82	552.32	33.67	1278.92	122.43
48	421.94	16.22	601.76	36.69	1278.92	122.43
49	424.77	16.33	651.39	39.71	1278.92	122.43
50	427.19	17.86	657.62	43.16	1298.79	127.82
51	437.47	20.41	685.99	48.83	1330.76	135.31
52	437.43	22.61	684.15	52.57	1322.67	138.99
53	449.52	25.55	710.25	58.61	1337.03	145.17
54	462.51	28.67	735.59	64.89	1326.54	148.71
55	476.28	31.97	760.37	71.33	1315.54	152.12
56	490.76	35.45	784.05	77.85	1327.20	158.13
57	505.87	39.06	837.46	87.60	1338.51	164.14
58	523.22	43.16	857.27	94.33	1347.30	170.06
59	544.37	48.09	901.62	104.33	1376.02	178.93
60	569.21	53.82	942.30	114.44	1378.23	184.67
61	597.51	60.30	1005.63	127.90	1420.58	196.00
62	629.16	67.50	1094.96	145.40	1459.33	207.16
63	663.98	75.39	1137.75	157.21	1516.81	221.25
64	708.11	84.69	1233.76	176.81	1548.10	231.70
65	747.33	93.69	1298.99	192.47	1599.05	245.18
66	814.03	106.50	1384.83	211.49	1642.03	257.47
67	880.11	119.65	1495.65	234.77	1704.33	272.90
68	960.43	135.99	1569.08	253.18	1751.24	286.49
69	1040.07	153.83	1647.85	273.32	1775.48	296.86
70	1134.43	174.67	1722.77	292.98	1826.64	311.56
71	1258.61	200.52	1916.90	332.90	2019.37	350.25
72	1397.66	228.77	1966.21	347.14	2076.98	364.95
73	1552.06	259.44	2031.86	362.43	2133.08	376.80
74	1668.47	284.35	2103.14	377.97	2193.50	387.94
75	1809.97	315.08	2198.29	399.30	2278.58	405.43
76	1916.35	342.03	2306.11	426.31	2377.83	430.28
77	2030.26	373.22	2427.71	460.78	2493.50	465.27
78	2216.67	421.35	2642.76	518.36	2708.75	525.89
79	2474.34	486.18	2947.63	597.36	3019.32	609.15
80		559.01				
81		637.61				
82		719.81				
83		803.80				
84		889.74				
85		978.45				
86		978.45				
87+		978.45				

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix B1

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

NH-PA-91

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

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years
Elimination Period: 100 Days

Age	Indexed Inflation		5% Simple Inflation**		5% Compound Inflation**	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	253.28	6.05	420.97	16.78	840.49	64.77
30	261.96	6.25	420.97	16.78	915.42	70.54
31	271.11	6.47	420.97	16.78	940.16	72.45
32	305.42	7.29	420.97	16.78	964.86	74.35
33	316.49	7.55	420.97	16.78	989.55	76.26
34	327.64	7.82	420.97	16.78	1014.25	78.16
35	340.47	8.13	420.97	16.78	1038.98	80.07
36	340.47	8.13	420.97	16.78	1063.76	81.98
37	340.47	8.13	420.97	16.78	1088.61	83.89
38	361.71	8.63	420.97	16.78	1113.52	85.81
39	374.31	8.93	420.97	16.78	1138.51	87.74
40	389.25	9.29	427.52	17.04	1139.82	87.84
41	389.25	9.29	444.10	17.70	1139.82	87.84
42	389.25	9.29	460.81	18.36	1139.82	87.84
43	389.25	9.29	462.04	18.41	1139.82	87.84
44	389.25	9.29	462.04	18.41	1139.82	87.84
45	397.00	12.31	462.04	23.47	1151.23	96.33
46	397.00	12.31	497.19	25.26	1176.85	98.47
47	397.00	12.31	522.34	26.53	1176.85	98.47
48	407.01	12.62	569.10	28.91	1176.85	98.47
49	409.73	12.71	616.03	31.29	1176.85	98.47
50	410.63	13.89	619.05	33.98	1191.66	102.76
51	418.79	15.91	642.82	38.55	1217.52	108.84
52	417.01	17.70	638.16	41.61	1206.58	111.89
53	426.75	20.06	659.49	46.54	1216.12	116.93
54	437.22	22.59	679.98	51.64	1203.07	119.88
55	448.37	25.27	699.82	56.91	1189.72	122.74
56	460.15	28.06	718.61	62.25	1196.93	127.74
57	472.44	31.00	764.50	70.21	1203.88	132.70
58	486.59	34.33	779.37	75.74	1208.40	137.62
59	503.89	38.33	816.11	83.92	1230.36	144.89
60	524.21	42.96	849.05	92.21	1228.37	149.65
61	547.39	48.23	901.99	103.19	1261.89	158.95
62	573.36	54.06	977.68	117.45	1291.98	168.13
63	601.94	60.45	1011.48	127.13	1338.43	179.65
64	638.73	67.99	1092.26	143.14	1361.67	188.25
65	670.88	75.29	1145.55	155.95	1402.20	199.30
66	727.45	85.67	1216.78	171.51	1435.69	209.43
67	783.17	96.33	1309.72	190.54	1486.13	222.10
68	850.40	109.54	1368.84	205.57	1522.27	233.23
69	915.46	123.89	1431.31	221.93	1537.61	241.62
70	992.47	140.67	1489.82	237.83	1575.91	253.51
71	1094.97	161.45	1651.03	270.17	1735.99	284.87
72	1210.11	184.21	1687.60	281.69	1779.97	296.73
73	1337.62	208.83	1738.11	293.92	1822.54	306.10
74	1430.91	228.70	1792.66	306.18	1868.01	314.66
75	1544.72	253.22	1866.98	323.13	1933.95	328.37
76	1627.98	274.77	1951.72	344.84	2011.59	348.32
77	1717.52	299.91	2048.02	372.87	2103.01	376.95
78	1866.98	338.49	2221.67	419.46	2276.95	426.21
79	2073.95	390.02	2468.23	482.83	2528.40	493.12
80		447.61				
81		509.54				
82		574.16				
83		640.03				
84		707.24				
85		776.44				
86		776.44				
87+		776.44				

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix B1

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

NH-PA-91

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

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 20 Days

Age	Indexed Inflation		5% Simple Inflation**		5% Compound Inflation**	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	353.03	12.55	460.89	26.36	1037.78	105.47
30	371.74	13.21	460.89	26.36	1116.21	113.44
31	376.20	13.37	460.89	26.36	1142.25	116.09
32	376.20	13.37	460.89	26.36	1168.27	118.73
33	392.40	13.95	460.89	26.36	1194.30	121.38
34	411.34	14.62	460.89	26.36	1220.36	124.03
35	411.34	14.62	460.89	26.36	1246.46	126.68
36	411.34	14.62	460.89	26.36	1272.62	129.34
37	411.34	14.62	460.89	26.36	1298.83	132.00
38	411.34	14.62	460.89	26.36	1325.12	134.67
39	411.34	14.62	486.54	27.83	1348.15	137.01
40	411.34	14.62	501.74	28.70	1348.15	137.01
41	411.34	14.62	519.12	29.69	1348.15	137.01
42	411.34	14.62	547.50	31.32	1348.15	137.01
43	411.34	14.62	547.50	31.32	1348.15	137.01
44	411.34	14.62	547.50	31.32	1348.15	137.01
45	426.78	19.47	551.76	39.26	1390.91	151.38
46	432.88	19.75	577.07	41.06	1412.75	153.76
47	456.53	20.82	622.85	44.32	1412.75	153.76
48	459.60	20.96	695.74	49.50	1412.75	153.76
49	483.71	22.06	745.26	53.02	1412.75	153.76
50	482.83	23.88	745.14	56.80	1438.57	160.44
51	491.34	27.02	768.11	63.21	1479.01	169.86
52	499.60	30.31	789.58	69.80	1502.13	177.70
53	489.00	32.49	810.03	76.56	1488.86	181.33
54	497.67	35.90	856.94	86.18	1498.73	187.81
55	507.71	39.51	876.76	93.32	1484.25	191.19
56	532.49	44.38	922.84	103.48	1492.38	197.43
57	558.05	49.51	969.06	113.98	1499.92	203.56
58	600.01	56.61	1011.23	124.53	1504.85	209.51
59	623.73	62.72	1048.99	135.18	1528.95	218.49
60	663.64	71.03	1082.22	145.66	1526.26	223.86
61	702.93	79.86	1165.36	163.41	1562.19	235.07
62	742.04	89.14	1216.82	177.25	1617.09	249.38
63	781.18	98.76	1305.71	196.97	1666.61	263.10
64	820.70	108.70	1361.01	211.97	1711.26	276.18
65	876.38	121.06	1441.60	231.09	1750.37	288.37
66	959.16	137.60	1573.48	258.92	1853.07	311.20
67	1056.56	156.80	1756.51	295.93	1975.27	337.66
68	1153.41	177.41	1893.98	326.67	2079.05	361.86
69	1281.47	204.72	2008.28	354.54	2185.83	387.43
70	1409.38	233.11	2159.02	389.17	2272.89	409.48
71	1571.44	267.56	2284.00	418.81	2441.27	445.76
72	1750.88	304.91	2351.08	436.83	2496.98	460.57
73	1921.34	340.23	2437.19	456.14	2571.08	475.56
74	2019.92	363.11	2530.97	475.84	2651.05	489.75
75	2144.39	392.11	2654.78	502.98	2762.04	512.01
76	2281.12	426.09	2795.59	537.49	2891.84	543.64
77	2428.47	465.69	2955.00	581.58	3043.54	588.17
78	2665.30	526.94	3232.91	655.81	3322.28	666.25
79	2991.03	609.57	3627.08	758.56	3725.29	774.83
80		702.53				
81		802.89				
82		907.73				
83		1014.71				
84		1124.10				
85		1236.95				
86		1236.95				
87+		1236.95				

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix B1

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

NH-PA-91

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

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 100 Days

Age	Indexed Inflation		5% Simple Inflation**		5% Compound Inflation**	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	342.61	10.03	439.55	21.24	957.71	86.56
30	360.77	10.56	439.55	21.24	1030.09	93.10
31	365.10	10.69	439.55	21.24	1054.12	95.27
32	365.10	10.69	439.55	21.24	1078.13	97.44
33	380.82	11.15	439.55	21.24	1102.16	99.61
34	399.21	11.69	439.55	21.24	1126.21	101.79
35	399.21	11.69	439.55	21.24	1150.30	103.96
36	399.21	11.69	439.55	21.24	1174.43	106.14
37	399.21	11.69	439.55	21.24	1198.63	108.33
38	399.21	11.69	439.55	21.24	1222.88	110.52
39	399.21	11.69	464.01	22.42	1244.14	112.44
40	399.21	11.69	478.51	23.12	1244.14	112.44
41	399.21	11.69	495.08	23.92	1244.14	112.44
42	399.21	11.69	522.14	25.23	1244.14	112.44
43	399.21	11.69	522.14	25.23	1244.14	112.44
44	399.21	11.69	522.14	25.23	1244.14	112.44
45	410.32	15.51	519.59	31.60	1274.37	124.05
46	416.18	15.73	543.42	33.05	1294.38	126.00
47	438.92	16.59	586.54	35.68	1294.38	126.00
48	441.87	16.70	655.18	39.85	1294.38	126.00
49	465.05	17.58	701.81	42.69	1294.38	126.00
50	462.55	19.00	698.42	45.70	1314.51	131.39
51	468.64	21.56	716.60	50.98	1347.77	139.18
52	474.44	24.27	733.24	56.44	1365.09	145.65
53	462.33	26.08	748.84	62.06	1349.33	148.74
54	468.48	28.89	788.71	69.98	1354.56	154.16
55	475.88	31.85	803.54	75.93	1338.01	157.08
56	497.06	35.85	842.40	84.34	1341.90	162.33
57	518.86	40.07	881.24	93.07	1345.42	167.48
58	555.55	45.91	916.05	101.85	1346.44	172.50
59	574.79	50.92	946.30	110.70	1364.13	180.00
60	608.49	57.76	972.09	119.42	1357.68	184.52
61	641.20	65.02	1042.32	134.09	1385.42	193.83
62	673.41	72.63	1083.79	145.58	1429.76	205.73
63	705.40	80.55	1158.37	161.91	1469.19	217.11
64	737.58	88.72	1202.93	174.35	1504.28	227.99
65	784.09	98.89	1269.77	190.24	1534.53	238.15
66	854.60	112.48	1381.54	213.29	1620.56	257.14
67	937.81	128.27	1537.83	243.95	1723.49	279.13
68	1019.17	145.16	1652.75	269.39	1809.13	299.18
69	1126.08	167.45	1745.60	292.28	1895.71	320.18
70	1231.60	190.59	1869.19	320.65	1964.36	338.17
71	1366.26	218.65	1970.22	344.93	2103.09	367.90
72	1515.80	249.12	2021.84	359.63	2145.11	379.92
73	1656.29	277.73	2089.17	375.05	2202.26	391.61
74	1733.00	295.87	2161.59	390.36	2262.87	402.09
75	1831.18	319.03	2259.02	411.84	2349.39	419.33
76	1939.68	346.50	2371.10	439.83	2452.21	445.03
77	2057.71	378.97	2499.84	476.51	2574.65	482.52
78	2249.72	428.80	2726.88	537.62	2802.62	547.29
79	2512.82	495.09	3047.35	620.79	3130.67	635.39
80		569.00				
81		648.33				
82		730.84				
83		814.67				
84		899.97				
85		987.55				
86		987.55				
87+		987.55				

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix B1

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

NH-PA-91

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

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years
Elimination Period: 20 Days

Age	Indexed Inflation		5% Simple Inflation**		5% Compound Inflation**	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	407.09	17.54	490.09	33.33	1514.22	176.20
30	426.91	18.39	498.33	33.89	1514.22	176.20
31	426.91	18.39	514.94	35.02	1514.22	176.20
32	426.91	18.39	548.17	37.28	1514.22	176.20
33	426.91	18.39	564.99	38.42	1514.22	176.20
34	426.91	18.39	604.23	41.09	1514.22	176.20
35	426.91	18.39	652.82	44.39	1514.22	176.20
36	426.91	18.39	686.89	46.71	1514.22	176.20
37	426.91	18.39	749.11	50.94	1514.22	176.20
38	426.91	18.39	807.86	54.94	1514.22	176.20
39	436.73	18.81	865.29	58.84	1514.22	176.20
40	461.00	19.86	922.27	62.72	1514.22	176.20
41	488.18	21.03	985.60	67.02	1514.22	176.20
42	520.16	22.41	1045.78	71.11	1514.22	176.20
43	536.93	23.13	1045.78	71.11	1514.22	176.20
44	536.93	23.13	1045.78	71.11	1514.22	176.20
45	538.74	29.48	1028.06	85.73	1600.80	197.70
46	569.80	31.18	1107.13	92.32	1600.80	197.70
47	617.22	33.78	1164.47	97.10	1600.80	197.70
48	667.47	36.53	1164.47	97.10	1600.80	197.70
49	754.95	41.32	1164.47	97.10	1600.80	197.70
50	735.53	43.44	1201.61	106.79	1635.40	206.32
51	769.22	50.26	1256.44	119.89	1688.03	218.47
52	763.37	54.74	1316.67	134.24	1745.83	231.88
53	792.57	61.87	1382.06	149.85	1808.52	246.38
54	820.22	69.17	1452.28	166.56	1875.78	261.95
55	846.29	76.57	1527.02	184.37	1947.32	278.59
56	870.09	83.88	1606.00	203.20	2022.86	296.13
57	927.48	94.69	1688.94	223.03	2102.07	314.59
58	979.68	105.81	1781.68	245.05	2190.55	335.09
59	1024.61	117.21	1889.98	270.50	2294.04	358.83
60	1063.41	128.68	1980.59	294.42	2412.29	385.71
61	1131.05	144.34	2076.37	319.78	2455.88	401.20
62	1194.02	160.06	2143.35	341.06	2503.97	417.55
63	1285.28	180.25	2212.60	362.70	2554.91	434.44
64	1373.19	200.57	2282.22	384.36	2606.91	451.45
65	1458.19	220.90	2350.33	405.59	2658.20	468.25
66	1588.01	248.58	2414.97	425.97	2706.83	484.42
67	1743.91	281.07	2473.91	445.06	2750.64	499.52
68	1874.38	311.48	2547.10	467.19	2809.57	517.75
69	1952.77	335.08	2640.88	493.62	2889.25	540.12
70	2035.96	359.60	2732.42	519.24	2965.77	561.43
71	2102.01	380.18	2795.84	538.41	3012.00	575.94
72	2190.51	403.39	2886.43	561.41	3087.95	594.78
73	2301.17	428.88	2998.33	585.50	3184.30	613.24
74	2425.83	456.66	3119.18	609.65	3287.00	630.07
75	2583.26	492.47	3278.77	643.62	3429.63	657.55
76	2758.65	535.42	3462.93	687.98	3599.13	698.06
77	2951.30	586.86	3675.11	746.07	3800.86	756.69
78	3256.13	666.30	4042.06	844.50	4170.06	860.57
79	3670.76	772.41	4561.40	980.80	4704.49	1005.44
80		891.13				
81		1018.64				
82		1151.09				
83		1285.44				
84		1422.03				
85		1562.19				
86		1562.19				
87+		1562.19				

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix B1

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

NH-PA-91

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

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years
Elimination Period: 100 Days

Age	Indexed Inflation		5% Simple Inflation**		5% Compound Inflation**	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	393.79	14.31	465.32	27.39	1391.03	147.08
30	412.96	15.00	473.15	27.85	1391.03	147.08
31	412.96	15.00	488.92	28.78	1391.03	147.08
32	412.96	15.00	520.47	30.63	1391.03	147.08
33	412.96	15.00	536.44	31.57	1391.03	147.08
34	412.96	15.00	573.69	33.77	1391.03	147.08
35	412.96	15.00	619.83	36.48	1391.03	147.08
36	412.96	15.00	652.18	38.38	1391.03	147.08
37	412.96	15.00	711.25	41.86	1391.03	147.08
38	412.96	15.00	767.04	45.15	1391.03	147.08
39	422.47	15.35	821.56	48.35	1391.03	147.08
40	445.94	16.20	875.67	51.54	1391.03	147.08
41	472.24	17.16	935.79	55.08	1391.03	147.08
42	503.17	18.28	992.93	58.44	1391.03	147.08
43	519.39	18.87	992.93	58.44	1391.03	147.08
44	519.39	18.87	992.93	58.44	1391.03	147.08
45	516.07	24.01	963.72	70.37	1460.94	164.93
46	545.82	25.39	1037.85	75.78	1460.94	164.93
47	591.25	27.51	1091.59	79.71	1460.94	164.93
48	639.38	29.75	1091.59	79.71	1460.94	164.93
49	723.18	33.65	1091.59	79.71	1460.94	164.93
50	701.98	35.37	1121.21	87.65	1488.93	172.07
51	730.79	41.00	1166.94	98.58	1532.94	182.28
52	721.87	44.75	1217.29	110.62	1581.40	193.52
53	746.06	50.70	1272.09	123.68	1634.10	205.75
54	768.65	56.79	1331.06	137.74	1690.76	218.85
55	789.70	62.94	1393.99	152.70	1751.14	232.86
56	808.58	69.07	1460.63	168.61	1815.02	247.71
57	858.54	78.08	1530.74	185.32	1882.12	263.32
58	903.13	87.34	1609.08	203.89	1956.97	280.64
59	940.18	96.86	1700.33	225.27	2044.24	300.61
60	971.01	106.41	1774.80	245.38	2143.84	323.17
61	1027.62	119.44	1853.36	266.65	2176.55	336.20
62	1079.55	132.55	1905.92	284.55	2213.14	349.92
63	1156.65	149.32	1960.52	302.77	2252.21	364.06
64	1230.33	166.22	2015.59	320.97	2292.41	378.38
65	1301.20	183.20	2069.59	338.88	2332.21	392.54
66	1411.80	206.25	2120.88	356.12	2370.00	406.23
67	1545.25	233.36	2167.58	372.34	2403.97	419.07
68	1654.12	258.61	2225.42	390.90	2449.77	434.32
69	1714.58	278.01	2299.15	412.75	2511.57	452.76
70	1778.50	298.08	2370.15	433.78	2569.75	470.13
71	1827.80	314.91	2417.08	449.41	2601.96	481.81
72	1897.69	334.00	2488.48	468.30	2660.75	497.18
73	1985.61	354.51	2576.62	487.28	2735.37	511.07
74	2083.24	376.36	2669.63	505.41	2812.46	522.37
75	2208.05	404.89	2795.08	531.89	2923.14	542.94
76	2348.57	439.83	2942.63	568.10	3058.15	576.12
77	2505.23	482.80	3116.80	617.67	3223.85	627.34
78	2754.44	548.33	3419.19	700.10	3528.58	715.50
79	3089.93	633.88	3841.80	810.90	3963.99	833.68
80		728.25				
81		828.68				
82		932.33				
83		1036.87				
84		1142.50				
85		1250.19				
86		1250.19				
87+		1250.19				

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
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Appendix B1

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

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

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime
Elimination Period: 20 Days

Age	Indexed Inflation		5% Simple Inflation**		5% Compound Inflation**	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	462.18	26.90	554.86	48.82	1872.09	260.58
30	462.18	26.90	554.86	48.82	1872.09	260.58
31	462.18	26.90	587.53	51.69	1872.09	260.58
32	462.18	26.90	604.81	53.21	1872.09	260.58
33	462.18	26.90	639.60	56.27	1872.09	260.58
34	462.18	26.90	680.41	59.86	1872.09	260.58
35	462.18	26.90	700.82	61.66	1872.09	260.58
36	462.18	26.90	762.30	67.07	1872.09	260.58
37	468.92	27.29	828.57	72.90	1872.09	260.58
38	468.92	27.29	890.49	78.35	1872.09	260.58
39	494.97	28.81	980.39	86.26	1872.09	260.58
40	521.02	30.33	1039.68	91.47	1872.09	260.58
41	551.57	32.10	1102.69	97.02	1872.09	260.58
42	584.19	34.00	1156.98	101.79	1872.09	260.58
43	596.92	34.74	1156.98	101.79	1872.09	260.58
44	596.92	34.74	1156.98	101.79	1872.09	260.58
45	594.59	43.26	1122.60	117.90	2013.51	294.08
46	624.39	45.43	1230.05	129.18	2013.51	294.08
47	666.13	48.47	1312.93	137.88	2013.51	294.08
48	716.87	52.16	1355.63	142.37	2013.51	294.08
49	806.30	58.67	1355.63	142.37	2013.51	294.08
50	778.89	60.79	1412.56	156.65	2070.10	307.48
51	805.96	68.50	1491.70	175.44	2147.79	325.37
52	829.41	76.21	1578.66	196.10	2232.93	344.97
53	849.69	83.86	1645.89	215.03	2325.21	366.27
54	867.19	91.32	1686.40	230.68	2424.25	389.17
55	881.66	98.44	1727.27	246.35	2529.63	413.59
56	934.11	109.96	1823.72	270.19	2640.98	439.52
57	983.86	121.48	1893.18	290.31	2757.98	466.83
58	1026.55	132.74	1987.10	314.74	2838.64	488.48
59	1097.08	148.57	2078.72	339.55	2906.12	508.34
60	1157.41	163.92	2196.62	369.31	2942.17	522.87
61	1210.84	178.82	2308.47	398.63	3021.15	545.13
62	1294.79	198.77	2447.13	432.97	3094.64	566.57
63	1340.60	213.15	2530.65	457.76	3160.35	586.60
64	1447.02	237.50	2638.10	486.86	3219.42	605.32
65	1522.66	257.12	2769.99	520.49	3297.84	627.59
66	1642.14	284.41	2951.67	563.72	3416.32	657.51
67	1785.32	316.32	3128.71	606.34	3525.20	685.62
68	1943.07	352.39	3276.85	643.91	3636.45	714.31
69	2085.16	387.22	3426.40	681.89	3717.08	736.67
70	2254.77	427.61	3545.37	713.13	3789.16	756.46
71	2465.08	475.42	3738.86	758.32	4070.46	817.14
72	2696.71	526.51	3857.54	787.02	4190.09	844.37
73	2935.27	576.81	4001.51	817.06	4310.09	866.65
74	3092.88	610.37	4153.32	846.26	4433.57	885.94
75	3291.39	654.32	4353.17	887.67	4605.58	918.01
76	3513.46	708.00	4582.68	941.67	4808.32	964.94
77	3759.53	773.78	4847.00	1012.72	5049.08	1032.90
78	4148.50	876.27	5325.60	1140.85	5527.47	1166.27
79	4674.67	1012.39	6022.89	1325.21	6253.24	1364.41
80		1163.74				
81		1325.42				
82		1492.52				
83		1661.17				
84		1831.86				
85		2006.29				
86		2006.29				
87+		2006.29				

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix B1

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

NH-PA-91

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

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime
Elimination Period: 100 Days

Age	Indexed Inflation		5% Simple Inflation**		5% Compound Inflation**	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	443.79	22.45	521.88	40.92	1703.37	220.71
30	443.79	22.45	521.88	40.92	1703.37	220.71
31	443.79	22.45	552.60	43.32	1703.37	220.71
32	443.79	22.45	568.86	44.60	1703.37	220.71
33	443.79	22.45	601.58	47.16	1703.37	220.71
34	443.79	22.45	639.97	50.17	1703.37	220.71
35	443.79	22.45	659.17	51.68	1703.37	220.71
36	443.79	22.45	716.99	56.21	1703.37	220.71
37	450.26	22.78	779.32	61.10	1703.37	220.71
38	450.26	22.78	837.57	65.67	1703.37	220.71
39	475.27	24.05	922.12	72.29	1703.37	220.71
40	500.29	25.31	977.88	76.67	1703.37	220.71
41	529.62	26.80	1037.15	81.31	1703.37	220.71
42	560.94	28.38	1088.22	85.32	1703.37	220.71
43	573.16	29.00	1088.22	85.32	1703.37	220.71
44	573.16	29.00	1088.22	85.32	1703.37	220.71
45	564.81	36.11	1042.32	98.78	1821.85	249.15
46	593.12	37.92	1142.08	108.23	1821.85	249.15
47	632.77	40.45	1219.03	115.52	1821.85	249.15
48	680.97	43.53	1258.68	119.28	1821.85	249.15
49	765.91	48.96	1258.68	119.28	1821.85	249.15
50	736.94	50.73	1305.66	131.24	1869.25	260.55
51	758.81	57.19	1372.42	147.12	1934.94	275.70
52	777.10	63.69	1445.86	164.58	2007.13	292.33
53	792.32	70.13	1501.01	180.63	2085.44	310.45
54	804.97	76.41	1531.87	193.98	2169.67	329.93
55	814.87	82.42	1563.25	207.36	2259.44	350.74
56	859.84	92.13	1645.01	227.68	2354.49	372.84
57	902.23	101.85	1702.47	244.92	2454.56	396.19
58	937.62	111.33	1781.35	265.74	2521.57	414.67
59	997.58	124.64	1856.98	286.78	2575.68	431.41
60	1047.49	137.47	1955.20	311.88	2601.21	443.58
61	1090.67	149.96	2047.36	336.55	2664.19	462.23
62	1160.95	166.62	2162.87	365.47	2722.16	480.14
63	1196.84	178.67	2229.57	386.34	2773.30	496.87
64	1286.68	199.04	2317.54	410.85	2818.91	512.53
65	1349.08	215.48	2427.26	439.26	2881.92	531.32
66	1450.26	238.41	2580.80	475.86	2980.39	556.64
67	1572.28	265.23	2730.61	512.04	3071.04	580.56
68	1705.05	295.33	2852.86	543.58	3161.48	604.58
69	1821.16	324.09	2972.85	574.85	3221.77	622.56
70	1959.89	357.29	3064.82	600.11	3273.25	638.08
71	2133.67	396.69	3221.26	637.06	3505.21	688.02
72	2326.39	438.94	3314.32	660.34	3598.67	709.91
73	2522.52	479.66	3425.93	683.19	3688.98	725.49
74	2644.94	505.37	3539.07	703.54	3776.90	736.27
75	2800.94	539.73	3692.05	734.41	3905.25	758.39
76	2977.73	583.20	3872.66	777.90	4062.55	796.20
77	3177.46	638.52	4088.25	839.25	4258.28	857.01
78	3493.64	723.21	4478.86	946.65	4648.64	970.76
79	3914.45	832.07	5036.85	1094.62	5229.58	1130.32
80		950.65				
81		1075.62				
82		1203.68				
83		1332.10				
84		1461.21				
85		1592.10				
86		1592.10				
87+		1592.10				

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix B1

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	259.90	7.91	45.20	11.30	463.69	27.79	125.04	31.26	894.87	83.56	301.88	75.47
30	266.04	8.10	46.27	11.57	463.69	27.79	125.04	31.26	946.49	88.38	319.30	79.82
31	275.33	8.38	47.88	11.97	463.69	27.79	125.04	31.26	963.70	89.98	325.10	81.28
32	309.81	9.43	53.88	13.47	463.69	27.79	125.04	31.26	980.91	91.59	330.91	82.73
33	321.03	9.77	55.83	13.96	463.69	27.79	125.04	31.26	998.12	93.20	336.72	84.18
34	332.33	10.11	57.80	14.45	463.69	27.79	125.04	31.26	1015.33	94.80	342.52	85.63
35	346.55	10.55	60.27	15.07	463.69	27.79	125.04	31.26	1020.48	95.29	344.26	86.06
36	358.01	10.90	62.26	15.57	464.67	27.85	125.30	31.33	1020.48	95.29	344.26	86.06
37	366.03	11.14	63.66	15.91	503.39	30.17	135.75	33.94	1020.48	95.29	344.26	86.06
38	366.03	11.14	63.66	15.91	522.76	31.33	140.97	35.24	1020.48	95.29	344.26	86.06
39	378.93	11.53	65.90	16.48	542.12	32.49	146.19	36.55	1020.48	95.29	344.26	86.06
40	398.96	12.14	69.38	17.35	561.48	33.65	151.41	37.85	1020.48	95.29	344.26	86.06
41	399.43	12.16	69.47	17.37	583.25	34.95	157.28	39.32	1020.48	95.29	344.26	86.06
42	399.43	12.16	69.47	17.37	605.20	36.27	163.20	40.80	1020.48	95.29	344.26	86.06
43	399.43	12.16	69.47	17.37	624.54	37.43	168.42	42.10	1020.48	95.29	344.26	86.06
44	399.43	12.16	69.47	17.37	624.54	37.43	168.42	42.10	1020.48	95.29	344.26	86.06
45	411.59	15.63	97.25	24.31	632.25	44.84	215.23	53.81	1063.51	104.51	405.73	101.43
46	411.59	15.63	97.25	24.31	671.16	47.60	228.48	57.12	1063.51	104.51	405.73	101.43
47	411.59	15.63	97.25	24.31	692.16	49.09	235.63	58.91	1063.51	104.51	405.73	101.43
48	415.75	15.79	98.24	24.56	731.62	51.89	249.06	62.27	1063.51	104.51	405.73	101.43
49	418.54	15.89	98.90	24.72	753.02	53.41	256.35	64.09	1063.51	104.51	405.73	101.43
50	427.10	17.80	113.89	28.47	763.86	55.70	275.84	68.96	1078.88	110.65	442.62	110.65
51	435.12	19.54	120.77	30.19	786.09	63.52	296.44	74.11	1106.54	116.80	454.91	113.73
52	437.64	22.58	131.99	33.00	792.89	67.15	309.92	77.48	1137.28	122.95	479.50	119.88
53	449.79	26.05	138.93	34.73	817.53	72.21	330.11	82.53	1168.02	132.17	504.09	126.02
54	461.95	29.52	145.88	36.47	831.43	78.58	334.60	83.65	1204.90	138.32	516.39	129.10
55	475.84	31.26	159.77	39.94	859.82	85.98	354.04	88.51	1241.79	147.54	540.98	135.24
56	491.47	34.73	166.72	41.68	880.42	92.54	370.18	92.54	1276.37	156.10	563.20	140.80
57	505.37	38.21	180.61	45.15	914.90	100.26	391.03	97.76	1285.16	161.39	573.84	143.46
58	522.73	43.42	194.51	48.63	930.66	105.31	411.45	102.86	1311.61	170.95	589.49	147.37
59	543.57	48.63	201.45	50.36	976.93	115.66	433.10	108.27	1348.70	180.60	617.55	154.39
60	569.62	53.84	215.35	53.84	1010.99	126.07	446.10	111.52	1365.99	186.66	622.19	155.55
61	597.41	60.78	236.19	59.05	1063.85	137.82	473.90	118.47	1418.57	199.05	650.41	162.60
62	628.67	67.73	250.08	62.52	1127.10	153.03	505.25	126.31	1470.35	212.81	674.37	168.59
63	663.40	74.68	263.97	65.99	1172.05	164.37	524.09	131.02	1538.12	228.38	704.40	176.10
64	707.33	84.04	287.13	71.78	1259.28	183.69	560.75	140.19	1589.11	242.41	721.83	180.46
65	749.15	94.52	308.06	77.02	1320.61	198.21	592.25	148.06	1660.10	258.89	747.31	186.83
66	814.69	106.11	330.91	82.73	1405.25	215.82	623.49	155.87	1716.53	274.33	773.35	193.34
67	885.29	120.13	362.25	90.56	1493.70	235.34	662.80	165.70	1759.87	286.55	781.04	195.26
68	961.14	135.16	397.97	99.49	1588.24	257.94	697.39	174.35	1814.73	302.46	796.71	199.18
69	1038.33	153.41	419.07	104.77	1695.04	282.51	734.52	183.63	1889.04	321.59	819.46	204.86
70	1136.53	174.42	457.61	114.40	1805.05	308.91	765.36	191.34	1975.64	343.49	839.13	209.78
71	1256.68	199.32	493.56	123.39	1898.64	332.04	793.33	198.33	2065.78	363.24	864.64	216.16
72	1394.31	228.51	542.23	135.56	1985.94	352.86	817.61	204.40	2149.46	382.99	886.46	221.62
73	1552.32	259.71	602.69	150.67	2072.69	373.46	838.21	209.55	2230.38	398.36	904.60	226.15
74	1670.29	284.55	639.27	159.82	2169.75	393.59	863.10	215.78	2321.59	415.57	927.04	231.76
75	1809.66	315.06	691.59	172.90	2278.40	416.87	899.07	224.77	2422.49	436.09	960.54	240.14
76	1916.16	341.18	722.94	180.74	2397.51	446.31	929.50	232.37	2537.67	464.75	988.51	247.13
77	2030.74	372.92	756.45	189.11	2529.14	484.27	961.46	240.37	2665.23	503.71	1018.02	254.51
78	2215.98	422.01	812.76	203.19	2750.87	543.57	1028.10	257.03	2888.06	567.89	1083.68	270.92
79	2474.74	486.26	896.12	224.03	3054.78	623.46	1125.35	281.34	3197.19	651.25	1180.93	295.23
80	2763.02	559.20	986.42	246.61	3391.69	710.29	1229.55	307.39	3537.57	743.29	1285.13	321.28
81	3075.62	637.35	1083.68	270.92	3752.92	804.07	1340.70	335.18	3902.27	838.81	1396.27	349.07
82	3407.32	718.98	1187.87	296.97	4134.98	899.59	1458.79	364.70	4284.34	936.06	1514.37	378.59
83	3752.92	804.07	1299.02	324.76	4527.47	995.11	1583.83	395.96	4676.82	1033.31	1639.41	409.85
84	4115.88	889.17	1417.11	354.28	4932.11	1092.36	1715.82	428.95	5079.73	1130.56	1771.39	442.85
85+		1167.03	1813.07	453.27								

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix B1

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	253.12	5.65	31.64	7.91	441.11	22.58	90.31	22.58	827.48	67.38	215.63	53.91
30	259.10	5.78	32.39	8.10	441.11	22.58	90.31	22.58	875.22	71.27	228.07	57.02
31	268.15	5.99	33.52	8.38	441.11	22.58	90.31	22.58	891.14	72.57	232.22	58.05
32	301.73	6.74	37.72	9.43	441.11	22.58	90.31	22.58	907.05	73.86	236.36	59.09
33	312.66	6.98	39.08	9.77	441.11	22.58	90.31	22.58	922.96	75.16	240.51	60.13
34	323.66	7.22	40.46	10.11	441.11	22.58	90.31	22.58	938.88	76.46	244.66	61.16
35	337.51	7.53	42.19	10.55	441.11	22.58	90.31	22.58	943.64	76.84	245.90	61.47
36	348.67	7.78	43.58	10.90	442.05	22.62	90.50	22.62	943.64	76.84	245.90	61.47
37	356.48	7.96	44.56	11.14	478.88	24.51	98.04	24.51	943.64	76.84	245.90	61.47
38	356.48	7.96	44.56	11.14	497.30	25.45	101.81	25.45	943.64	76.84	245.90	61.47
39	369.05	8.24	46.13	11.53	515.72	26.40	105.58	26.40	943.64	76.84	245.90	61.47
40	388.55	8.67	48.57	12.14	534.14	27.34	109.35	27.34	943.64	76.84	245.90	61.47
41	389.01	8.68	48.63	12.16	554.86	28.40	113.59	28.40	943.64	76.84	245.90	61.47
42	389.01	8.68	48.63	12.16	575.73	29.47	117.87	29.47	943.64	76.84	245.90	61.47
43	389.01	8.68	48.63	12.16	594.13	30.41	121.63	30.41	943.64	76.84	245.90	61.47
44	389.01	8.68	48.63	12.16	594.13	30.41	121.63	30.41	943.64	76.84	245.90	61.47
45	397.69	12.16	69.47	17.37	594.13	35.87	152.46	38.11	977.45	86.06	295.08	73.77
46	397.69	12.16	69.47	17.37	630.70	38.08	161.84	40.46	977.45	86.06	295.08	73.77
47	397.69	12.16	69.47	17.37	650.43	39.27	166.90	41.73	977.45	86.06	295.08	73.77
48	401.72	12.28	70.17	17.54	687.51	41.51	176.42	44.10	977.45	86.06	295.08	73.77
49	404.41	12.36	70.64	17.66	707.63	42.72	181.58	45.40	977.45	86.06	295.08	73.77
50	409.30	14.24	78.30	19.58	716.12	45.09	201.58	50.39	989.74	89.14	307.37	76.84
51	417.36	15.98	85.25	21.31	733.15	50.29	211.74	52.94	1011.26	95.29	331.96	82.99
52	416.80	17.37	90.31	22.58	736.07	54.24	216.95	54.24	1035.85	101.43	344.26	86.06
53	427.22	20.84	97.25	24.31	755.64	59.32	226.95	56.74	1063.51	107.58	356.55	89.14
54	437.64	22.58	104.20	26.05	765.53	63.37	243.35	60.84	1091.17	113.73	368.85	92.21
55	448.06	26.05	111.15	27.79	789.01	68.28	252.89	63.22	1121.91	119.88	393.44	98.36
56	460.21	27.79	118.09	29.52	805.38	75.04	260.12	65.03	1147.82	125.49	404.03	101.01
57	472.37	31.26	125.04	31.26	834.69	80.21	280.74	70.18	1153.66	131.51	418.43	104.61
58	486.26	34.73	131.99	33.00	844.94	85.72	293.89	73.47	1176.03	138.53	424.43	106.11
59	503.63	38.21	145.88	36.47	883.42	93.51	305.14	76.28	1203.05	145.65	442.77	110.69
60	524.47	43.42	152.83	38.21	909.17	101.83	320.03	80.01	1216.10	152.72	452.50	113.13
61	547.05	48.63	166.72	41.68	952.63	111.22	338.50	84.62	1258.77	162.60	470.99	117.75
62	573.10	53.84	173.67	43.42	1005.64	123.88	359.51	89.88	1299.00	174.12	486.43	121.61
63	602.62	60.78	187.56	46.89	1041.03	133.40	381.15	95.29	1356.51	187.11	506.29	126.57
64	639.05	68.28	203.09	50.77	1114.25	147.44	406.06	101.52	1395.18	196.62	527.91	131.98
65	672.13	75.27	217.04	54.26	1163.00	160.00	429.86	107.46	1454.58	210.85	544.47	136.12
66	726.57	86.33	237.39	59.35	1234.99	175.06	450.83	112.71	1499.67	224.69	564.34	141.08
67	787.34	96.11	258.75	64.69	1308.79	192.12	480.29	120.07	1534.18	233.30	578.17	144.54
68	850.38	108.88	285.34	71.33	1385.23	210.17	506.33	126.58	1576.21	245.90	590.16	147.54
69	914.85	123.48	306.82	76.71	1471.39	230.71	536.76	134.19	1636.53	262.04	609.83	152.46
70	994.00	140.66	330.08	82.52	1560.69	251.28	562.49	140.62	1705.92	278.94	627.04	156.76
71	1093.43	161.36	364.48	91.12	1635.69	269.64	588.31	147.08	1776.08	296.38	641.80	160.45
72	1206.47	183.97	402.80	100.70	1704.08	286.16	602.45	150.61	1841.78	311.98	662.70	165.67
73	1338.21	208.17	444.09	111.02	1773.93	302.92	622.43	155.61	1906.71	325.74	680.52	170.13
74	1432.51	228.03	475.55	118.89	1850.08	319.67	647.33	161.83	1977.95	337.65	703.27	175.82
75	1544.55	253.58	507.17	126.79	1934.53	338.11	676.22	169.06	2057.48	353.48	722.33	180.58
76	1628.46	274.79	538.52	134.63	2030.51	361.47	700.81	175.20	2148.54	378.07	745.07	186.27
77	1717.91	300.46	565.57	141.39	2135.01	392.36	728.17	182.04	2251.66	410.04	770.58	192.65
78	1866.91	338.65	611.30	152.83	2313.23	441.11	778.02	194.51	2431.32	463.69	826.65	206.66
79	2073.57	390.75	673.82	168.46	2559.83	505.37	854.44	213.61	2681.40	529.68	903.06	225.77
80	2304.55	448.06	743.29	185.82	2832.49	574.83	937.80	234.45	2955.79	602.62	979.48	244.87
81	2552.89	508.84	819.70	204.93	3122.51	649.51	1028.10	257.03	3249.29	679.03	1069.78	267.45
82	2818.60	574.83	896.12	224.03	3428.16	724.19	1118.41	279.60	3556.68	755.45	1167.03	291.76
83	3092.99	640.83	979.48	244.87	3742.50	800.60	1215.66	303.92	3871.01	831.86	1257.34	314.34
84	3379.54	706.82	1069.78	267.45	4065.52	877.01	1312.91	328.23	4192.29	908.27	1361.54	340.39
85+		923.90	1375.43	343.86								

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix B1

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	340.98	11.51	63.30	15.83	493.21	34.73	138.93	34.73	1010.29	107.65	342.28	85.57
30	359.00	12.12	66.65	16.66	493.21	34.73	138.93	34.73	1060.80	113.04	359.40	89.85
31	360.23	12.16	66.88	16.72	493.21	34.73	138.93	34.73	1077.64	114.83	365.10	91.28
32	360.23	12.16	66.88	16.72	493.21	34.73	138.93	34.73	1094.48	116.62	370.81	92.70
33	376.52	12.71	69.90	17.48	493.21	34.73	138.93	34.73	1111.32	118.42	376.51	94.13
34	393.78	13.29	73.11	18.28	493.21	34.73	138.93	34.73	1124.99	119.88	381.14	95.29
35	411.59	13.89	76.41	19.10	505.15	35.57	142.30	35.57	1124.99	119.88	381.14	95.29
36	411.59	13.89	76.41	19.10	544.01	38.31	153.24	38.31	1124.99	119.88	381.14	95.29
37	411.59	13.89	76.41	19.10	563.44	39.68	158.71	39.68	1124.99	119.88	381.14	95.29
38	411.59	13.89	76.41	19.10	582.86	41.05	164.19	41.05	1124.99	119.88	381.14	95.29
39	411.59	13.89	76.41	19.10	621.72	43.78	175.13	43.78	1124.99	119.88	381.14	95.29
40	411.59	13.89	76.41	19.10	641.15	45.15	180.61	45.15	1124.99	119.88	381.14	95.29
41	411.59	13.89	76.41	19.10	663.36	46.72	186.86	46.72	1124.99	119.88	381.14	95.29
42	411.59	13.89	76.41	19.10	705.34	49.67	198.69	49.67	1124.99	119.88	381.14	95.29
43	411.59	13.89	76.41	19.10	708.12	49.87	199.47	49.87	1124.99	119.88	381.14	95.29
44	411.59	13.89	76.41	19.10	708.12	49.87	199.47	49.87	1124.99	119.88	381.14	95.29
45	427.22	19.10	111.15	27.79	715.46	59.03	245.57	61.39	1180.31	132.17	454.91	113.73
46	427.22	19.10	111.15	27.79	736.43	60.76	252.77	63.19	1180.31	132.17	454.91	113.73
47	450.06	20.12	117.09	29.27	775.61	63.99	266.22	66.55	1180.31	132.17	454.91	113.73
48	453.08	20.26	117.87	29.47	815.10	67.25	279.77	69.94	1180.31	132.17	454.91	113.73
49	476.85	21.32	124.06	31.01	836.72	69.04	287.19	71.80	1180.31	132.17	454.91	113.73
50	482.89	23.27	131.87	32.97	841.14	73.26	314.75	78.69	1201.83	138.32	479.50	119.88
51	495.54	26.99	146.54	36.64	870.27	78.38	335.14	83.78	1238.71	147.54	504.09	126.02
52	501.40	30.27	151.37	37.84	898.59	86.09	355.13	88.78	1275.60	156.76	528.68	132.17
53	488.36	32.20	157.42	39.36	907.83	91.57	355.80	88.95	1315.56	165.98	553.27	138.32
54	504.28	35.64	163.93	40.98	948.99	102.52	378.54	94.64	1361.66	175.20	577.86	144.47
55	512.53	40.37	175.52	43.88	964.59	107.75	400.20	100.05	1407.77	187.50	602.45	150.61
56	531.93	43.89	182.58	45.64	996.05	117.18	417.78	104.44	1445.81	195.21	622.25	155.56
57	554.03	49.56	198.25	49.56	1043.59	127.89	439.94	109.99	1465.92	203.02	632.94	158.24
58	602.08	57.25	221.62	55.41	1074.50	136.20	454.01	113.50	1482.64	212.22	639.57	159.89
59	620.91	61.91	233.07	58.27	1113.35	146.62	477.15	119.29	1522.12	223.17	663.78	165.95
60	669.05	70.82	253.46	63.36	1150.69	158.13	496.28	124.07	1546.65	232.83	676.31	169.08
61	705.57	80.05	268.08	67.02	1212.89	174.31	522.92	130.73	1598.85	245.14	697.29	174.32
62	743.97	89.05	289.42	72.36	1268.47	188.36	543.63	135.91	1660.72	260.24	719.02	179.75
63	781.56	99.07	300.88	75.22	1349.48	207.43	572.22	143.05	1739.18	279.23	744.60	186.15
64	822.81	108.98	319.68	79.92	1424.72	224.46	604.86	151.21	1806.35	297.58	772.66	193.17
65	882.63	122.69	344.26	86.07	1502.58	243.41	636.61	159.15	1873.44	314.37	787.20	196.80
66	957.50	138.39	374.02	93.51	1613.35	268.89	669.87	167.47	1988.38	340.35	829.13	207.28
67	1058.82	157.37	411.87	102.97	1759.29	299.25	723.99	181.00	2086.99	362.62	862.18	215.55
68	1150.28	176.97	448.31	112.08	1896.56	329.41	775.09	193.77	2161.45	381.14	875.40	218.85
69	1287.29	205.48	491.55	122.89	2029.59	359.70	809.93	202.48	2260.65	407.35	905.21	226.30
70	1406.75	232.79	529.79	132.45	2146.23	389.60	839.13	209.78	2374.46	433.40	931.34	232.84
71	1571.29	267.32	579.54	144.89	2268.57	418.95	864.64	216.16	2491.41	461.29	953.78	238.44
72	1751.27	305.75	632.29	158.07	2381.84	445.38	895.07	223.77	2599.15	486.26	972.53	243.13
73	1921.71	340.48	685.13	171.28	2495.95	470.97	921.20	230.30	2707.57	506.24	995.89	248.97
74	2020.04	363.65	711.31	177.83	2621.28	495.49	951.01	237.75	2825.07	525.45	1022.94	255.73
75	2143.93	391.90	745.38	186.35	2762.52	526.38	983.59	245.90	2958.47	553.27	1052.75	263.19
76	2281.32	426.02	781.96	195.49	2919.43	564.34	1018.02	254.51	3111.23	590.16	1084.41	271.10
77	2428.40	464.83	813.00	203.25	3094.71	613.29	1053.37	263.34	3283.82	641.56	1124.06	281.02
78	2665.77	526.21	875.28	218.82	3383.01	691.19	1132.30	283.08	3575.78	725.92	1194.82	298.71
79	2990.53	609.57	965.58	241.40	3778.97	795.39	1236.50	309.13	3978.69	837.07	1299.02	324.76
80	3355.22	703.35	1069.78	267.45	4218.34	910.01	1354.59	338.65	4425.01	956.90	1417.11	354.28
81	3752.92	802.34	1173.98	293.50	4690.72	1031.58	1479.63	369.91	4904.32	1083.68	1549.10	387.27
82	4171.45	908.27	1292.07	323.02	5187.40	1158.35	1611.62	402.90	5406.22	1212.19	1681.09	420.27
83	4610.83	1014.21	1410.17	352.54	5699.71	1283.39	1750.55	437.64	5920.27	1338.96	1820.02	455.00
84	5067.57	1123.62	1542.15	385.54	6225.92	1410.17	1896.43	474.11	6448.21	1467.48	1965.90	491.47
85+		1476.16	1979.79	494.95								

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix B1

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	330.91	10.07	46.04	11.51	465.42	27.79	97.25	24.31	933.00	88.33	253.95	63.49
30	348.40	10.60	48.47	12.12	465.42	27.79	97.25	24.31	979.65	92.75	266.65	66.66
31	349.59	10.64	48.64	12.16	465.42	27.79	97.25	24.31	995.20	94.22	270.88	67.72
32	349.59	10.64	48.64	12.16	465.42	27.79	97.25	24.31	1010.75	95.69	275.12	68.78
33	365.40	11.12	50.84	12.71	465.42	27.79	97.25	24.31	1026.30	97.16	279.35	69.84
34	382.15	11.63	53.17	13.29	465.42	27.79	97.25	24.31	1038.92	98.36	282.78	70.70
35	399.43	12.16	55.57	13.89	476.69	28.46	99.61	24.90	1038.92	98.36	282.78	70.70
36	399.43	12.16	55.57	13.89	513.36	30.65	107.27	26.82	1038.92	98.36	282.78	70.70
37	399.43	12.16	55.57	13.89	531.69	31.74	111.10	27.77	1038.92	98.36	282.78	70.70
38	399.43	12.16	55.57	13.89	550.03	32.84	114.93	28.73	1038.92	98.36	282.78	70.70
39	399.43	12.16	55.57	13.89	586.70	35.03	122.59	30.65	1038.92	98.36	282.78	70.70
40	399.43	12.16	55.57	13.89	605.03	36.12	126.42	31.61	1038.92	98.36	282.78	70.70
41	399.43	12.16	55.57	13.89	625.99	37.37	130.80	32.70	1038.92	98.36	282.78	70.70
42	399.43	12.16	55.57	13.89	665.60	39.74	139.08	34.77	1038.92	98.36	282.78	70.70
43	399.43	12.16	55.57	13.89	668.23	39.89	139.63	34.91	1038.92	98.36	282.78	70.70
44	399.43	12.16	55.57	13.89	668.23	39.89	139.63	34.91	1038.92	98.36	282.78	70.70
45	409.85	15.63	76.41	19.10	668.23	47.22	179.45	44.86	1081.95	110.65	331.96	82.99
46	409.85	15.63	76.41	19.10	687.82	48.61	184.72	46.18	1081.95	110.65	331.96	82.99
47	431.76	16.47	80.50	20.12	724.41	51.20	194.54	48.64	1081.95	110.65	331.96	82.99
48	434.66	16.58	81.04	20.26	761.30	53.80	204.45	51.11	1081.95	110.65	331.96	82.99
49	457.47	17.45	85.29	21.32	781.49	55.23	209.87	52.47	1081.95	110.65	331.96	82.99
50	463.49	19.39	93.09	23.27	784.16	59.69	227.92	56.98	1097.32	113.73	356.55	89.14
51	472.41	21.21	100.27	25.07	805.41	64.86	237.84	59.46	1124.99	119.88	368.85	92.21
52	474.92	24.60	105.96	26.49	828.64	69.95	247.52	61.88	1158.80	129.10	381.14	95.29
53	461.53	26.83	107.33	26.83	834.57	75.87	261.62	65.41	1192.61	135.24	405.73	101.43
54	473.98	28.51	114.04	28.51	870.13	84.12	273.39	68.35	1229.49	144.47	418.03	104.51
55	480.94	31.59	119.36	29.84	879.94	89.79	287.33	71.83	1266.38	153.69	442.62	110.65
56	496.82	35.11	133.42	33.36	906.89	96.80	305.69	76.42	1299.40	161.66	451.43	112.86
57	515.09	40.71	141.60	35.40	946.39	104.87	317.17	79.29	1313.66	167.19	465.75	116.44
58	557.75	46.17	155.14	38.78	971.09	113.50	332.94	83.24	1325.66	174.43	476.77	119.19
59	571.74	50.98	167.52	41.88	1001.52	121.77	347.92	86.98	1356.17	183.11	492.11	123.03
60	613.14	57.77	178.91	44.73	1031.49	131.37	360.05	90.01	1374.80	191.25	498.92	124.73
61	642.27	65.16	193.61	48.40	1082.16	142.84	387.35	96.84	1416.36	204.28	512.07	128.02
62	675.32	72.36	207.79	51.95	1127.80	154.98	400.57	100.14	1467.55	217.32	536.58	134.15
63	706.34	80.72	220.16	55.04	1196.89	169.28	429.16	107.29	1534.41	231.36	553.13	138.28
64	739.26	89.00	232.49	58.12	1259.33	184.29	444.19	111.05	1589.70	245.37	574.27	143.57
65	789.24	98.88	249.04	62.26	1324.70	201.28	468.09	117.02	1643.41	260.70	592.96	148.24
66	852.77	112.21	276.78	69.19	1417.58	221.72	500.04	125.01	1737.59	281.50	624.41	156.10
67	940.31	128.22	303.08	75.77	1539.68	246.16	540.58	135.14	1820.73	299.23	649.17	162.29
68	1016.57	145.51	330.34	82.58	1656.76	271.28	581.32	145.33	1881.12	317.21	668.84	167.21
69	1130.16	167.21	362.62	90.65	1765.17	297.77	609.83	152.46	1960.50	338.26	686.06	171.51
70	1230.16	190.64	393.33	98.33	1858.07	322.74	636.26	159.07	2054.02	359.63	710.03	177.51
71	1367.23	218.35	432.62	108.15	1956.58	345.41	659.62	164.91	2146.00	381.07	730.93	182.73
72	1516.25	249.59	474.22	118.55	2050.49	367.93	679.91	169.98	2235.53	402.35	748.76	187.19
73	1656.43	277.81	518.03	129.51	2141.16	387.98	705.42	176.36	2321.67	419.10	763.52	190.88
74	1732.32	295.71	535.48	133.87	2239.67	407.58	727.25	181.81	2415.49	433.55	791.18	197.79
75	1830.79	318.90	568.64	142.16	2353.33	432.24	753.06	188.27	2520.46	453.38	814.54	203.63
76	1940.14	346.72	597.53	149.38	2478.66	462.90	789.33	197.33	2642.79	485.03	840.97	210.24
77	2057.25	378.22	622.12	155.53	2621.05	503.71	820.07	205.02	2783.65	528.45	876.63	219.16
78	2248.97	428.95	673.82	168.46	2856.80	569.62	882.22	220.56	3023.52	599.15	930.85	232.71
79	2512.95	494.95	743.29	185.82	3179.82	652.98	965.58	241.40	3351.75	689.45	1021.16	255.29
80	2804.70	569.62	826.65	206.66	3534.10	745.03	1055.89	263.97	3711.24	784.97	1111.46	277.87
81	3122.51	647.77	910.01	227.50	3912.69	842.28	1160.09	290.02	4096.78	885.70	1215.66	303.92
82	3455.95	731.13	1000.32	250.08	4310.39	941.27	1264.29	316.07	4497.95	986.42	1326.81	331.70
83	3803.28	814.49	1097.57	274.39	4718.50	1040.26	1375.43	343.86	4907.80	1087.15	1437.95	359.49
84	4164.51	899.59	1194.82	298.71	5137.04	1140.98	1493.53	373.38	5326.33	1187.87	1549.10	387.27
85+		1172.24	1535.21	383.80								

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix B1

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	397.70	17.78	77.60	19.40	594.81	48.60	163.28	40.82	1275.60	153.69	418.03	104.51
30	427.22	19.10	83.36	20.84	615.32	50.27	168.91	42.23	1275.60	153.69	418.03	104.51
31	427.22	19.10	83.36	20.84	635.83	51.95	174.54	43.64	1275.60	153.69	418.03	104.51
32	427.22	19.10	83.36	20.84	676.85	55.30	185.80	46.45	1275.60	153.69	418.03	104.51
33	427.22	19.10	83.36	20.84	697.36	56.97	191.43	47.86	1275.60	153.69	418.03	104.51
34	427.22	19.10	83.36	20.84	738.38	60.33	202.69	50.67	1275.60	153.69	418.03	104.51
35	427.22	19.10	83.36	20.84	779.41	63.68	213.95	53.49	1275.60	153.69	418.03	104.51
36	427.22	19.10	83.36	20.84	799.92	65.35	219.58	54.90	1275.60	153.69	418.03	104.51
37	427.22	19.10	83.36	20.84	840.94	68.70	230.85	57.71	1275.60	153.69	418.03	104.51
38	427.22	19.10	83.36	20.84	881.96	72.06	242.11	60.53	1275.60	153.69	418.03	104.51
39	429.17	19.19	83.74	20.93	922.98	75.41	253.37	63.34	1275.60	153.69	418.03	104.51
40	453.01	20.26	88.39	22.10	940.56	76.84	258.19	64.55	1275.60	153.69	418.03	104.51
41	479.72	21.45	93.60	23.40	940.56	76.84	258.19	64.55	1275.60	153.69	418.03	104.51
42	509.54	22.78	99.42	24.86	940.56	76.84	258.19	64.55	1275.60	153.69	418.03	104.51
43	527.62	23.59	102.95	25.74	940.56	76.84	258.19	64.55	1275.60	153.69	418.03	104.51
44	527.62	23.59	102.95	25.74	940.56	76.84	258.19	64.55	1275.60	153.69	418.03	104.51
45	529.80	28.75	131.42	32.86	1017.41	98.36	344.26	86.06	1349.37	172.13	491.80	122.95
46	559.67	30.37	138.83	34.71	1017.41	98.36	344.26	86.06	1349.37	172.13	491.80	122.95
47	599.73	32.54	148.77	37.19	1017.41	98.36	344.26	86.06	1349.37	172.13	491.80	122.95
48	651.12	35.33	161.52	40.38	1017.41	98.36	344.26	86.06	1349.37	172.13	491.80	122.95
49	738.52	40.07	183.20	45.80	1017.41	98.36	344.26	86.06	1349.37	172.13	491.80	122.95
50	727.74	44.27	199.23	49.81	1051.22	104.51	381.14	95.29	1380.11	181.35	528.68	132.17
51	777.02	51.42	228.54	57.13	1094.25	116.80	405.73	101.43	1423.14	190.57	540.98	135.24
52	755.78	53.60	225.13	56.28	1143.43	126.02	430.32	107.58	1472.32	202.87	565.57	141.39
53	791.80	62.15	237.81	59.45	1195.68	138.32	454.91	113.73	1527.64	215.16	590.16	147.54
54	829.04	70.67	260.94	65.24	1251.01	153.69	479.50	119.88	1586.05	227.46	614.75	153.69
55	829.59	75.89	272.17	68.04	1309.41	165.98	504.09	126.02	1647.52	242.82	651.63	162.91
56	868.32	84.20	284.18	71.04	1370.88	181.35	528.68	132.17	1709.00	258.19	676.22	169.06
57	930.79	94.70	313.87	78.47	1435.43	196.72	565.57	141.39	1776.62	273.56	700.81	175.20
58	973.31	105.44	335.25	83.81	1509.20	215.16	590.16	147.54	1853.46	288.93	737.70	184.42
59	1026.98	116.52	357.68	89.42	1592.19	233.60	627.04	156.76	1942.60	310.45	774.58	193.65
60	1063.41	127.29	371.27	92.82	1693.63	258.19	663.93	165.98	2047.11	335.04	811.47	202.87
61	1127.11	142.87	402.16	100.54	1759.17	275.71	683.29	170.82	2106.81	350.64	827.14	206.79
62	1195.05	160.57	431.69	107.92	1830.87	294.92	712.49	178.12	2175.43	370.85	840.97	210.24
63	1288.75	180.69	457.04	114.26	1907.79	315.60	727.86	181.96	2248.97	389.52	864.33	216.08
64	1376.25	201.53	487.92	121.98	1986.25	337.50	752.45	188.11	2323.74	409.42	885.23	221.31
65	1448.46	219.23	511.53	127.88	2068.24	360.40	774.58	193.65	2401.74	430.32	903.68	225.92
66	1591.87	249.23	557.42	139.36	2150.23	381.45	794.25	198.56	2482.04	451.99	919.66	229.92
67	1735.07	279.14	613.02	153.26	2231.53	403.20	821.61	205.40	2561.19	471.66	933.19	233.30
68	1868.52	310.97	643.75	160.94	2336.04	430.32	836.06	209.01	2660.62	496.72	954.09	238.52
69	1953.49	335.11	665.02	166.25	2472.66	464.52	867.10	216.77	2796.64	528.84	971.91	242.98
70	2035.94	360.58	677.01	169.25	2628.04	502.56	894.46	223.61	2948.48	564.80	1005.11	251.28
71	2102.43	381.01	679.39	169.85	2790.03	541.51	927.04	231.76	3104.24	601.68	1025.09	256.27
72	2190.47	403.22	697.46	174.37	2939.10	574.48	955.32	238.83	3248.93	632.57	1049.99	262.50
73	2301.88	428.21	718.55	179.64	3087.26	605.83	979.29	244.82	3390.17	657.70	1078.88	269.72
74	2425.65	457.56	743.28	185.82	3252.62	637.34	1014.95	253.74	3546.32	683.29	1102.86	275.71
75	2583.86	491.80	776.12	194.03	3436.82	676.22	1052.75	263.19	3723.06	716.56	1137.28	284.32
76	2758.98	534.83	818.84	204.71	3647.91	728.47	1091.79	272.95	3928.23	765.36	1172.94	293.23
77	2951.55	586.78	855.42	213.85	3886.50	793.56	1131.13	282.78	4167.52	837.75	1215.97	303.99
78	3256.24	666.88	916.96	229.24	4273.92	899.59	1208.71	302.18	4565.68	955.16	1292.07	323.02
79	3671.30	772.81	1014.21	253.55	4800.12	1038.52	1326.81	331.70	5109.25	1104.51	1410.17	352.54
80	4133.25	890.91	1118.41	279.60	5383.64	1193.08	1458.79	364.70	5708.40	1267.76	1542.15	385.54
81	4635.14	1019.42	1236.50	309.13	6010.58	1354.59	1597.73	399.43	6350.96	1436.22	1681.09	420.27
82	5163.09	1151.40	1354.59	338.65	6667.03	1521.31	1743.61	435.90	7021.31	1608.15	1833.91	458.48
83	5711.87	1285.13	1486.58	371.64	7340.86	1688.03	1896.43	474.11	7705.55	1778.34	1986.74	496.68
84	6279.76	1422.32	1625.51	406.38	8030.31	1854.75	2056.20	514.05	8403.69	1948.53	2146.51	536.63
85+		1858.22	2083.99	521.00								

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix B1

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	384.76	14.55	51.73	12.93	559.82	40.82	124.40	31.10	1171.09	129.10	307.37	76.84
30	413.32	15.63	55.57	13.89	579.12	42.23	128.69	32.17	1171.09	129.10	307.37	76.84
31	413.32	15.63	55.57	13.89	598.43	43.64	132.98	33.25	1171.09	129.10	307.37	76.84
32	413.32	15.63	55.57	13.89	637.04	46.45	141.56	35.39	1171.09	129.10	307.37	76.84
33	413.32	15.63	55.57	13.89	656.34	47.86	145.85	36.46	1171.09	129.10	307.37	76.84
34	413.32	15.63	55.57	13.89	694.95	50.67	154.43	38.61	1171.09	129.10	307.37	76.84
35	413.32	15.63	55.57	13.89	733.56	53.49	163.01	40.75	1171.09	129.10	307.37	76.84
36	413.32	15.63	55.57	13.89	752.86	54.90	167.30	41.83	1171.09	129.10	307.37	76.84
37	413.32	15.63	55.57	13.89	791.47	57.71	175.88	43.97	1171.09	129.10	307.37	76.84
38	413.32	15.63	55.57	13.89	830.08	60.53	184.46	46.12	1171.09	129.10	307.37	76.84
39	415.21	15.70	55.83	13.96	868.69	63.34	193.04	48.26	1171.09	129.10	307.37	76.84
40	438.28	16.57	58.93	14.73	885.23	64.55	196.72	49.18	1171.09	129.10	307.37	76.84
41	464.12	17.55	62.40	15.60	885.23	64.55	196.72	49.18	1171.09	129.10	307.37	76.84
42	492.97	18.64	66.28	16.57	885.23	64.55	196.72	49.18	1171.09	129.10	307.37	76.84
43	510.46	19.30	68.63	17.16	885.23	64.55	196.72	49.18	1171.09	129.10	307.37	76.84
44	510.46	19.30	68.63	17.16	885.23	64.55	196.72	49.18	1171.09	129.10	307.37	76.84
45	507.21	22.59	98.57	24.64	949.78	79.92	258.19	64.55	1229.49	144.47	368.85	92.21
46	535.81	23.86	104.12	26.03	949.78	79.92	258.19	64.55	1229.49	144.47	368.85	92.21
47	574.16	25.57	111.58	27.89	949.78	79.92	258.19	64.55	1229.49	144.47	368.85	92.21
48	623.36	27.76	121.14	30.28	949.78	79.92	258.19	64.55	1229.49	144.47	368.85	92.21
49	707.03	31.49	137.40	34.35	949.78	79.92	258.19	64.55	1229.49	144.47	368.85	92.21
50	694.53	35.97	143.89	35.97	974.37	86.06	270.49	67.62	1254.08	150.61	393.44	98.36
51	737.03	39.99	159.98	39.99	1011.26	95.29	295.08	73.77	1290.97	159.83	405.73	101.43
52	715.58	45.56	160.80	40.20	1051.22	104.51	307.37	76.84	1334.00	169.06	430.32	107.58
53	745.86	51.35	172.95	43.24	1094.25	116.80	331.96	82.99	1380.11	181.35	442.62	110.65
54	777.39	57.08	184.84	46.21	1140.35	126.02	356.55	89.14	1429.29	190.57	467.21	116.80
55	774.64	62.81	198.89	49.72	1192.61	138.32	368.85	92.21	1478.47	202.87	491.80	122.95
56	807.80	68.41	210.50	52.63	1244.86	150.61	393.44	98.36	1533.79	215.16	504.09	126.02
57	860.44	78.47	227.29	56.82	1297.12	162.91	418.03	104.51	1592.19	230.53	528.68	132.17
58	894.90	86.52	248.73	62.18	1358.59	178.28	442.62	110.65	1656.74	242.82	553.27	138.32
59	940.27	97.55	260.13	65.03	1432.36	196.72	467.21	116.80	1730.51	261.27	577.86	144.47
60	970.59	106.08	275.80	68.95	1515.35	215.16	491.80	122.95	1819.65	279.71	614.75	153.69
61	1023.93	119.06	296.33	74.08	1567.37	230.76	515.46	128.87	1870.06	296.69	623.35	155.84
62	1081.86	131.61	315.87	78.97	1626.47	248.20	537.29	134.32	1924.31	312.44	642.41	160.60
63	1161.20	148.80	340.12	85.03	1688.86	264.42	557.27	139.32	1984.56	326.97	659.62	164.91
64	1233.06	167.06	360.64	90.16	1753.87	282.17	575.40	143.85	2044.34	345.79	674.99	168.75
65	1291.87	182.69	386.25	96.56	1820.80	301.23	591.69	147.92	2108.58	363.08	688.52	172.13
66	1414.99	206.35	418.07	104.52	1888.96	321.36	606.14	151.53	2173.74	378.84	700.20	175.05
67	1538.03	232.62	459.77	114.94	1955.12	339.80	618.74	154.69	2239.14	398.13	720.18	180.04
68	1650.30	259.14	491.00	122.75	2040.96	361.47	639.34	159.83	2323.74	418.03	737.70	184.42
69	1714.50	277.96	498.76	124.69	2153.46	390.67	667.00	166.75	2432.17	445.46	752.76	188.19
70	1778.38	299.26	510.21	127.55	2282.25	421.87	691.59	172.90	2556.58	474.89	774.58	193.65
71	1827.00	314.45	514.13	128.53	2413.42	452.38	713.11	178.28	2685.29	503.63	802.24	200.56
72	1898.41	333.47	531.82	132.95	2536.75	481.96	740.15	185.04	2805.70	531.45	826.22	206.55
73	1986.47	355.10	551.45	137.86	2655.70	506.24	763.52	190.88	2917.13	551.89	846.51	211.63
74	2083.98	375.64	575.44	143.86	2787.11	529.45	791.18	197.79	3040.84	567.41	871.10	217.77
75	2207.32	405.35	599.38	149.84	2933.49	560.96	822.22	205.56	3181.31	593.61	899.07	224.77
76	2347.72	438.93	634.42	158.60	3103.85	603.07	863.10	215.78	3347.29	634.42	929.50	232.37
77	2504.40	482.50	664.54	166.14	3301.50	659.24	897.84	224.46	3545.40	699.89	968.53	242.13
78	2754.34	548.78	722.45	180.61	3622.67	748.50	965.58	241.40	3874.49	800.60	1035.05	258.76
79	3089.52	633.88	798.86	199.72	4049.89	863.12	1055.89	263.97	4317.33	922.17	1132.30	283.08
80	3461.16	727.66	882.22	220.56	4520.52	984.69	1167.03	291.76	4800.12	1052.42	1236.50	309.13
81	3858.86	828.39	972.53	243.13	5020.68	1113.20	1278.18	319.55	5312.44	1184.40	1354.59	338.65
82	4277.39	932.59	1076.73	269.18	5539.94	1243.45	1396.27	349.07	5843.86	1318.12	1472.69	368.17
83	4708.08	1036.79	1180.93	295.23	6071.36	1371.96	1521.31	380.33	6382.22	1450.11	1597.73	399.43
84	5150.93	1142.72	1285.13	321.28	6611.46	1502.21	1653.30	413.32	6927.53	1582.10	1729.71	432.43
85+		1476.16	1653.30	413.32								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B1

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	461.95	26.05	83.36	20.84	647.20	67.27	167.26	41.81	1626.00	236.68	479.50	119.88
30	461.95	26.05	83.36	20.84	690.35	71.75	178.41	44.60	1626.00	236.68	479.50	119.88
31	461.95	26.05	83.36	20.84	733.50	76.23	189.56	47.39	1626.00	236.68	479.50	119.88
32	461.95	26.05	83.36	20.84	755.07	78.48	195.13	48.78	1626.00	236.68	479.50	119.88
33	461.95	26.05	83.36	20.84	798.22	82.96	206.28	51.57	1626.00	236.68	479.50	119.88
34	461.95	26.05	83.36	20.84	841.37	87.45	217.43	54.36	1626.00	236.68	479.50	119.88
35	461.95	26.05	83.36	20.84	862.94	89.69	223.01	55.75	1626.00	236.68	479.50	119.88
36	461.95	26.05	83.36	20.84	906.09	94.17	234.16	58.54	1626.00	236.68	479.50	119.88
37	461.95	26.05	83.36	20.84	949.23	98.66	245.31	61.33	1626.00	236.68	479.50	119.88
38	461.95	26.05	83.36	20.84	992.38	103.14	256.46	64.11	1626.00	236.68	479.50	119.88
39	479.76	27.05	86.57	21.64	1057.10	109.87	273.18	68.30	1626.00	236.68	479.50	119.88
40	505.01	28.48	91.13	22.78	1094.25	113.73	282.78	70.70	1626.00	236.68	479.50	119.88
41	531.72	29.98	95.95	23.99	1094.25	113.73	282.78	70.70	1626.00	236.68	479.50	119.88
42	563.33	31.77	101.65	25.41	1094.25	113.73	282.78	70.70	1626.00	236.68	479.50	119.88
43	587.74	33.14	106.06	26.51	1094.25	113.73	282.78	70.70	1626.00	236.68	479.50	119.88
44	587.74	33.14	106.06	26.51	1094.25	113.73	282.78	70.70	1626.00	236.68	479.50	119.88
45	590.46	43.36	140.39	35.10	1217.20	144.47	368.85	92.21	1748.95	267.41	565.57	141.39
46	620.09	45.53	147.44	36.86	1217.20	144.47	368.85	92.21	1748.95	267.41	565.57	141.39
47	657.48	48.28	156.32	39.08	1217.20	144.47	368.85	92.21	1748.95	267.41	565.57	141.39
48	708.98	52.06	168.57	42.14	1217.20	144.47	368.85	92.21	1748.95	267.41	565.57	141.39
49	798.60	58.64	189.88	47.47	1217.20	144.47	368.85	92.21	1748.95	267.41	565.57	141.39
50	790.02	61.80	204.22	51.06	1266.38	156.76	405.73	101.43	1798.13	276.64	602.45	150.61
51	811.98	68.77	211.59	52.90	1330.93	172.13	430.32	107.58	1868.83	295.08	627.04	156.76
52	811.43	73.31	212.34	53.08	1404.70	187.50	467.21	116.80	1942.60	310.45	651.63	162.91
53	838.64	82.37	229.63	57.41	1478.47	205.94	491.80	122.95	2025.59	328.89	676.22	169.06
54	867.18	90.89	245.66	61.41	1561.46	227.46	516.39	129.10	2114.73	350.41	713.11	178.28
55	879.10	97.41	247.10	61.77	1647.52	245.90	553.27	138.32	2206.94	371.92	737.70	184.42
56	949.62	112.58	274.12	68.53	1736.66	267.41	577.86	144.47	2305.30	393.44	774.58	193.65
57	983.25	120.79	289.90	72.48	1809.89	288.49	607.35	151.84	2406.73	418.03	799.17	199.79
58	1027.06	131.67	306.44	76.61	1890.03	309.00	624.01	156.00	2520.46	445.69	836.06	209.01
59	1094.22	149.10	327.06	81.77	1962.31	328.03	656.05	164.01	2655.70	476.43	872.94	218.23
60	1148.03	163.33	340.86	85.21	2060.97	353.56	678.37	169.59	2769.12	502.38	907.91	226.98
61	1209.55	179.45	363.57	90.89	2167.75	381.05	700.00	175.00	2868.64	528.82	921.75	230.44
62	1289.64	199.12	379.71	94.93	2280.46	408.61	728.86	182.22	2961.40	553.29	940.31	235.08
63	1342.81	212.97	394.55	98.64	2371.67	435.34	747.82	186.96	3072.06	583.16	959.84	239.96
64	1437.24	236.56	419.57	104.89	2497.62	465.04	773.32	193.33	3186.00	610.09	986.98	246.75
65	1522.68	257.45	440.08	110.02	2641.32	501.03	811.92	202.98	3309.20	641.26	1002.79	250.70
66	1636.53	283.75	475.12	118.78	2809.00	541.46	843.97	210.99	3464.34	678.88	1036.45	259.11
67	1784.80	315.36	509.94	127.49	2977.55	582.45	883.72	220.93	3616.09	715.10	1054.90	263.73
68	1943.97	352.43	547.72	136.93	3159.80	624.58	914.74	228.69	3769.63	752.45	1081.95	270.49
69	2085.09	387.26	568.86	142.22	3358.82	674.15	943.33	235.83	3973.41	800.40	1105.31	276.33
70	2257.42	427.95	599.13	149.78	3582.43	726.17	977.45	244.36	4200.26	850.66	1134.21	283.55
71	2458.58	474.43	641.00	160.25	3808.43	779.96	1007.26	251.82	4430.17	902.52	1167.71	291.93
72	2696.05	526.16	681.90	170.48	4023.52	826.22	1041.38	260.35	4645.33	948.86	1196.30	299.07
73	2934.79	576.51	735.26	183.82	4232.53	869.33	1070.58	267.65	4852.89	985.52	1219.96	304.99
74	3093.00	609.41	759.26	189.82	4463.37	913.05	1102.86	275.71	5080.73	1018.94	1254.70	313.67
75	3290.81	655.09	791.49	197.87	4723.94	966.30	1144.97	286.24	5342.53	1066.20	1290.97	322.74
76	3513.28	708.19	833.60	208.40	5020.02	1036.46	1187.69	296.92	5645.22	1136.05	1327.85	331.96
77	3759.25	774.12	869.56	217.39	5356.98	1129.37	1237.18	309.29	6000.31	1242.48	1378.57	344.64
78	4148.88	877.01	937.80	234.45	5906.38	1278.18	1326.81	331.70	6594.09	1417.11	1472.69	368.17
79	4675.09	1012.47	1042.00	260.50	6656.61	1477.90	1458.79	364.70	7410.32	1644.62	1611.62	402.90
80	5260.34	1163.56	1153.14	288.29	7493.68	1700.19	1604.67	401.17	8320.33	1892.96	1764.45	441.11
81	5890.75	1325.07	1271.23	317.81	8395.01	1936.37	1764.45	441.11	9299.81	2155.19	1931.16	482.79
82	6554.15	1491.79	1403.22	350.81	9339.75	2177.77	1931.16	482.79	10320.96	2419.17	2111.78	527.94
83	7238.39	1661.98	1535.21	383.80	10308.81	2419.17	2104.83	526.21	11362.96	2681.40	2292.39	573.10
84	7945.21	1832.17	1681.09	420.27	11302.17	2662.30	2285.44	571.36	12429.27	2941.90	2479.95	619.99
85+		2372.28	2160.40	540.10								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B1

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	444.58	22.58	62.52	15.63	603.57	56.36	123.62	30.91	1478.47	202.87	368.85	92.21
30	444.58	22.58	62.52	15.63	643.81	60.11	131.86	32.97	1478.47	202.87	368.85	92.21
31	444.58	22.58	62.52	15.63	684.05	63.87	140.11	35.03	1478.47	202.87	368.85	92.21
32	444.58	22.58	62.52	15.63	704.17	65.75	144.23	36.06	1478.47	202.87	368.85	92.21
33	444.58	22.58	62.52	15.63	744.41	69.51	152.47	38.12	1478.47	202.87	368.85	92.21
34	444.58	22.58	62.52	15.63	784.64	73.26	160.71	40.18	1478.47	202.87	368.85	92.21
35	444.58	22.58	62.52	15.63	804.76	75.14	164.83	41.21	1478.47	202.87	368.85	92.21
36	444.58	22.58	62.52	15.63	845.00	78.90	173.07	43.27	1478.47	202.87	368.85	92.21
37	444.58	22.58	62.52	15.63	885.24	82.66	181.31	45.33	1478.47	202.87	368.85	92.21
38	444.58	22.58	62.52	15.63	925.48	86.42	189.56	47.39	1478.47	202.87	368.85	92.21
39	461.73	23.45	64.93	16.23	985.84	92.05	201.92	50.48	1478.47	202.87	368.85	92.21
40	486.03	24.68	68.35	17.09	1020.48	95.29	209.01	52.25	1478.47	202.87	368.85	92.21
41	511.73	25.99	71.96	17.99	1020.48	95.29	209.01	52.25	1478.47	202.87	368.85	92.21
42	542.15	27.53	76.24	19.06	1020.48	95.29	209.01	52.25	1478.47	202.87	368.85	92.21
43	565.64	28.72	79.54	19.89	1020.48	95.29	209.01	52.25	1478.47	202.87	368.85	92.21
44	565.64	28.72	79.54	19.89	1020.48	95.29	209.01	52.25	1478.47	202.87	368.85	92.21
45	559.49	35.10	99.10	24.77	1121.91	122.95	270.49	67.62	1582.97	227.46	430.32	107.58
46	587.57	36.86	104.07	26.02	1121.91	122.95	270.49	67.62	1582.97	227.46	430.32	107.58
47	623.00	39.08	110.35	27.59	1121.91	122.95	270.49	67.62	1582.97	227.46	430.32	107.58
48	671.80	42.14	118.99	29.75	1121.91	122.95	270.49	67.62	1582.97	227.46	430.32	107.58
49	756.72	47.47	134.03	33.51	1121.91	122.95	270.49	67.62	1582.97	227.46	430.32	107.58
50	747.03	51.06	139.73	34.93	1164.94	132.17	307.37	76.84	1622.93	236.68	454.91	113.73
51	764.38	58.19	148.11	37.03	1220.27	144.47	319.67	79.92	1681.33	248.97	479.50	119.88
52	760.88	63.20	161.78	40.45	1278.67	159.83	344.26	86.06	1745.88	264.34	491.80	122.95
53	781.24	69.89	169.73	42.43	1343.22	175.20	368.85	92.21	1816.58	282.78	516.39	129.10
54	803.30	76.15	176.87	44.22	1413.92	190.57	381.14	95.29	1890.35	298.15	540.98	135.24
55	812.57	83.16	180.57	45.14	1487.69	209.01	405.73	101.43	1970.26	316.59	565.57	141.39
56	873.75	93.00	195.80	48.95	1564.53	227.46	430.32	107.58	2053.25	335.04	590.16	147.54
57	901.11	101.47	212.59	53.15	1624.65	242.94	449.44	112.36	2142.39	356.55	614.75	153.69
58	938.48	112.52	220.26	55.06	1692.03	261.00	468.01	117.00	2240.75	381.14	639.34	159.83
59	993.22	125.05	240.49	60.12	1751.43	278.24	492.04	123.01	2354.48	405.73	676.22	169.06
60	1039.14	137.29	255.64	63.91	1831.02	298.94	517.40	129.35	2448.33	429.74	690.01	172.50
61	1090.70	149.16	270.34	67.59	1922.19	321.78	530.65	132.66	2531.85	452.01	709.04	177.26
62	1155.35	166.70	287.10	71.78	2015.42	347.87	552.17	138.04	2608.79	473.02	733.90	183.48
63	1197.10	179.34	295.91	73.98	2091.24	368.57	576.89	144.22	2698.16	496.66	747.78	186.95
64	1276.55	198.62	321.37	80.34	2194.56	394.50	595.67	148.92	2792.84	520.61	759.22	189.80
65	1348.85	215.64	334.46	83.62	2315.01	423.95	616.65	154.16	2894.89	546.25	781.12	195.28
66	1445.16	237.56	360.74	90.19	2458.20	457.58	650.77	162.69	3026.44	577.82	808.43	202.11
67	1572.33	266.15	384.69	96.17	2600.96	492.07	682.88	170.72	3154.57	608.60	831.75	207.94
68	1706.03	296.31	413.04	103.26	2751.61	528.68	708.19	177.05	3282.75	639.34	845.89	211.47
69	1822.54	323.81	437.59	109.40	2915.74	569.33	733.70	183.42	3449.34	678.91	876.63	219.16
70	1962.14	357.34	462.18	115.55	3098.32	613.21	765.36	191.34	3635.46	721.56	903.68	225.92
71	2127.54	396.41	497.62	124.41	3284.74	655.17	793.33	198.33	3824.03	764.36	927.04	231.76
72	2325.63	439.87	530.37	132.59	3461.94	694.97	826.22	206.55	3999.85	802.55	955.32	238.83
73	2523.29	480.43	568.16	142.04	3628.77	728.24	846.51	211.63	4166.14	827.83	979.29	244.82
74	2645.44	505.51	591.43	147.86	3810.04	761.21	879.09	219.77	4341.49	849.12	1006.95	251.74
75	2800.94	539.82	622.43	155.61	4015.06	801.09	914.44	228.61	4543.36	879.86	1037.38	259.35
76	2978.45	582.78	656.55	164.14	4252.82	859.42	951.63	237.91	4785.80	940.56	1077.04	269.26
77	3177.78	638.03	692.82	173.20	4529.84	940.25	996.81	249.20	5081.26	1039.23	1116.99	279.25
78	3494.16	722.45	750.24	187.56	4980.74	1066.31	1076.73	269.18	5569.46	1193.08	1201.77	300.44
79	3914.43	831.86	833.60	208.40	5581.62	1227.82	1187.87	296.97	6224.18	1377.17	1319.86	329.97
80	4376.38	949.95	923.90	230.98	6239.81	1401.48	1305.97	326.49	6939.69	1569.94	1444.90	361.23
81	4867.85	1074.99	1021.16	255.29	6939.69	1582.10	1437.95	359.49	7696.87	1767.92	1583.83	395.96
82	5381.91	1203.50	1125.35	281.34	7667.35	1766.18	1576.89	394.22	8480.10	1965.90	1736.66	434.16
83	5909.85	1332.02	1236.50	309.13	8407.16	1948.53	1722.77	430.69	9272.02	2162.14	1882.54	470.63
84	6448.21	1460.53	1354.59	338.65	9159.14	2130.88	1868.64	467.16	10072.62	2356.65	2035.36	508.84
85+		1863.43	1736.66	434.16								

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix B2

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	2.9% Simple Inflation				2.9% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	463.69	27.79	125.04	31.26	576.57	53.84	194.51	48.63
30	463.69	27.79	125.04	31.26	576.57	53.84	194.51	48.63
31	463.69	27.79	125.04	31.26	576.57	53.84	194.51	48.63
32	463.69	27.79	125.04	31.26	576.57	53.84	194.51	48.63
33	463.69	27.79	125.04	31.26	576.57	53.84	194.51	48.63
34	463.69	27.79	125.04	31.26	576.57	53.84	194.51	48.63
35	463.69	27.79	125.04	31.26	576.57	53.84	194.51	48.63
36	463.69	27.79	125.04	31.26	576.57	53.84	194.51	48.63
37	463.69	27.79	125.04	31.26	576.57	53.84	194.51	48.63
38	463.69	27.79	125.04	31.26	576.57	53.84	194.51	48.63
39	463.69	27.79	125.04	31.26	576.57	53.84	194.51	48.63
40	463.69	27.79	125.04	31.26	576.57	53.84	194.51	48.63
41	463.69	27.79	125.04	31.26	576.57	53.84	194.51	48.63
42	463.69	27.79	125.04	31.26	576.57	53.84	194.51	48.63
43	463.69	27.79	125.04	31.26	576.57	53.84	194.51	48.63
44	463.69	27.79	125.04	31.26	576.57	53.84	194.51	48.63
45	489.74	34.73	166.72	41.68	600.88	59.05	229.24	57.31
46	489.74	34.73	166.72	41.68	600.88	59.05	229.24	57.31
47	489.74	34.73	166.72	41.68	600.88	59.05	229.24	57.31
48	489.74	34.73	166.72	41.68	600.88	59.05	229.24	57.31
49	489.74	34.73	166.72	41.68	600.88	59.05	229.24	57.31
50	500.16	36.47	180.61	45.15	609.57	62.52	250.08	62.52
51	515.79	41.68	194.51	48.63	625.20	65.99	257.03	64.26
52	533.15	45.15	208.40	52.10	642.56	69.47	270.92	67.73
53	550.52	48.63	222.29	55.57	659.93	74.68	284.81	71.20
54	569.62	53.84	229.24	57.31	680.77	78.15	291.76	72.94
55	590.46	59.05	243.13	60.78	701.61	83.36	305.65	76.41
56	611.30	64.26	257.03	64.26	724.19	88.57	319.55	79.89
57	633.88	69.47	270.92	67.73	746.76	93.78	333.44	83.36
58	659.93	74.68	291.76	72.94	772.81	100.73	347.33	86.83
59	689.45	81.62	305.65	76.41	804.07	107.67	368.17	92.04
60	724.19	90.31	319.55	79.89	838.81	114.62	382.06	95.52
61	764.13	98.99	340.39	85.10	878.75	123.30	402.90	100.73
62	805.81	109.41	361.23	90.31	923.90	133.72	423.74	105.94
63	854.44	119.83	382.06	95.52	970.79	144.14	444.58	111.15
64	904.80	131.99	402.90	100.73	1024.63	156.30	465.42	116.36
65	960.37	144.14	430.69	107.67	1080.20	168.46	486.26	121.57
66	1017.68	156.30	451.53	112.88	1140.98	182.35	514.05	128.51
67	1080.20	170.19	479.32	119.83	1205.24	196.24	534.89	133.72
68	1154.88	187.56	507.10	126.78	1281.65	213.61	562.68	140.67
69	1250.39	208.40	541.84	135.46	1377.17	234.45	597.41	149.35
70	1359.80	232.71	576.57	144.14	1488.32	258.76	632.14	158.04
71	1479.63	258.76	618.25	154.56	1609.88	283.08	673.82	168.46
72	1602.94	284.81	659.93	164.98	1734.92	309.13	715.50	178.88
73	1734.92	312.60	701.61	175.40	1866.91	333.44	757.18	189.30
74	1886.01	342.12	750.24	187.56	2018.00	361.23	805.81	201.45
75	2059.68	376.85	812.76	203.19	2189.93	394.22	868.33	217.08
76	2257.66	420.27	875.28	218.82	2389.64	437.64	930.85	232.71
77	2485.16	475.84	944.74	236.19	2618.88	494.95	1000.32	250.08
78	2750.87	543.57	1028.10	257.03	2888.06	567.89	1083.68	270.92
79	3054.78	623.46	1125.35	281.34	3197.19	651.25	1180.93	295.23
80	3391.69	710.29	1229.55	307.39	3537.57	743.29	1285.13	321.28
81	3752.92	804.07	1340.70	335.18	3902.27	838.81	1396.27	349.07
82	4134.98	899.59	1458.79	364.70	4284.34	936.06	1514.37	378.59
83	4527.47	995.11	1583.83	395.96	4676.82	1033.31	1639.41	409.85
84	4932.11	1092.36	1715.82	428.95	5079.73	1130.56	1771.39	442.85
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	2.9% Simple Inflation				2.9% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	441.11	22.58	90.31	22.58	533.15	43.42	138.93	34.73
30	441.11	22.58	90.31	22.58	533.15	43.42	138.93	34.73
31	441.11	22.58	90.31	22.58	533.15	43.42	138.93	34.73
32	441.11	22.58	90.31	22.58	533.15	43.42	138.93	34.73
33	441.11	22.58	90.31	22.58	533.15	43.42	138.93	34.73
34	441.11	22.58	90.31	22.58	533.15	43.42	138.93	34.73
35	441.11	22.58	90.31	22.58	533.15	43.42	138.93	34.73
36	441.11	22.58	90.31	22.58	533.15	43.42	138.93	34.73
37	441.11	22.58	90.31	22.58	533.15	43.42	138.93	34.73
38	441.11	22.58	90.31	22.58	533.15	43.42	138.93	34.73
39	441.11	22.58	90.31	22.58	533.15	43.42	138.93	34.73
40	441.11	22.58	90.31	22.58	533.15	43.42	138.93	34.73
41	441.11	22.58	90.31	22.58	533.15	43.42	138.93	34.73
42	441.11	22.58	90.31	22.58	533.15	43.42	138.93	34.73
43	441.11	22.58	90.31	22.58	533.15	43.42	138.93	34.73
44	441.11	22.58	90.31	22.58	533.15	43.42	138.93	34.73
45	460.21	27.79	118.09	29.52	552.26	48.63	166.72	41.68
46	460.21	27.79	118.09	29.52	552.26	48.63	166.72	41.68
47	460.21	27.79	118.09	29.52	552.26	48.63	166.72	41.68
48	460.21	27.79	118.09	29.52	552.26	48.63	166.72	41.68
49	460.21	27.79	118.09	29.52	552.26	48.63	166.72	41.68
50	468.90	29.52	131.99	33.00	559.20	50.36	173.67	43.42
51	481.05	33.00	138.93	34.73	571.36	53.84	187.56	46.89
52	494.95	36.47	145.88	36.47	585.25	57.31	194.51	48.63
53	508.84	39.94	152.83	38.21	600.88	60.78	201.45	50.36
54	524.47	43.42	166.72	41.68	616.51	64.26	208.40	52.10
55	541.84	46.89	173.67	43.42	633.88	67.73	222.29	55.57
56	559.20	52.10	180.61	45.15	651.25	71.20	229.24	57.31
57	578.31	55.57	194.51	48.63	670.35	76.41	243.13	60.78
58	599.15	60.78	208.40	52.10	692.93	81.62	250.08	62.52
59	623.46	65.99	215.35	53.84	717.24	86.83	263.97	65.99
60	651.25	72.94	229.24	57.31	746.76	93.78	277.87	69.47
61	684.24	79.89	243.13	60.78	779.76	100.73	291.76	72.94
62	718.98	88.57	257.03	64.26	816.23	109.41	305.65	76.41
63	758.92	97.25	277.87	69.47	856.17	118.09	319.55	79.89
64	800.60	105.94	291.76	72.94	899.59	126.78	340.39	85.10
65	845.75	116.36	312.60	78.15	946.48	137.20	354.28	88.57
66	894.38	126.78	326.49	81.62	996.84	149.35	375.12	93.78
67	946.48	138.93	347.33	86.83	1050.68	159.77	395.96	98.99
68	1007.26	152.83	368.17	92.04	1113.20	173.67	416.80	104.20
69	1085.41	170.19	395.96	98.99	1193.08	191.03	444.58	111.15
70	1175.72	189.30	423.74	105.94	1285.13	210.14	472.37	118.09
71	1274.71	210.14	458.48	114.62	1384.12	230.98	500.16	125.04
72	1375.43	230.98	486.26	121.57	1486.58	251.82	534.89	133.72
73	1484.84	253.55	521.00	130.25	1595.99	272.66	569.62	142.41
74	1608.15	277.87	562.68	140.67	1719.29	293.50	611.30	152.83
75	1748.82	305.65	611.30	152.83	1859.96	319.55	652.98	163.25
76	1912.06	340.39	659.93	164.98	2023.21	356.02	701.61	175.40
77	2097.88	385.54	715.50	178.88	2212.50	402.90	757.18	189.30
78	2313.23	441.11	778.02	194.51	2431.32	463.69	826.65	206.66
79	2559.83	505.37	854.44	213.61	2681.40	529.68	903.06	225.77
80	2832.49	574.83	937.80	234.45	2955.79	602.62	979.48	244.87
81	3122.51	649.51	1028.10	257.03	3249.29	679.03	1069.78	267.45
82	3428.16	724.19	1118.41	279.60	3556.68	755.45	1167.03	291.76
83	3742.50	800.60	1215.66	303.92	3871.01	831.86	1257.34	314.34
84	4065.52	877.01	1312.91	328.23	4192.29	908.27	1361.54	340.39
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	2.9% Simple Inflation				2.9% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	493.21	34.73	138.93	34.73	635.62	67.73	215.35	53.84
30	493.21	34.73	138.93	34.73	635.62	67.73	215.35	53.84
31	493.21	34.73	138.93	34.73	635.62	67.73	215.35	53.84
32	493.21	34.73	138.93	34.73	635.62	67.73	215.35	53.84
33	493.21	34.73	138.93	34.73	635.62	67.73	215.35	53.84
34	493.21	34.73	138.93	34.73	635.62	67.73	215.35	53.84
35	493.21	34.73	138.93	34.73	635.62	67.73	215.35	53.84
36	493.21	34.73	138.93	34.73	635.62	67.73	215.35	53.84
37	493.21	34.73	138.93	34.73	635.62	67.73	215.35	53.84
38	493.21	34.73	138.93	34.73	635.62	67.73	215.35	53.84
39	493.21	34.73	138.93	34.73	635.62	67.73	215.35	53.84
40	493.21	34.73	138.93	34.73	635.62	67.73	215.35	53.84
41	493.21	34.73	138.93	34.73	635.62	67.73	215.35	53.84
42	493.21	34.73	138.93	34.73	635.62	67.73	215.35	53.84
43	493.21	34.73	138.93	34.73	635.62	67.73	215.35	53.84
44	493.21	34.73	138.93	34.73	635.62	67.73	215.35	53.84
45	526.21	43.42	180.61	45.15	666.88	74.68	257.03	64.26
46	526.21	43.42	180.61	45.15	666.88	74.68	257.03	64.26
47	526.21	43.42	180.61	45.15	666.88	74.68	257.03	64.26
48	526.21	43.42	180.61	45.15	666.88	74.68	257.03	64.26
49	526.21	43.42	180.61	45.15	666.88	74.68	257.03	64.26
50	538.36	46.89	201.45	50.36	679.03	78.15	270.92	67.73
51	559.20	50.36	215.35	53.84	699.87	83.36	284.81	71.20
52	580.04	55.57	229.24	57.31	720.71	88.57	298.71	74.68
53	602.62	60.78	236.19	59.05	743.29	93.78	312.60	78.15
54	626.93	67.73	250.08	62.52	769.34	98.99	326.49	81.62
55	652.98	72.94	270.92	67.73	795.39	105.94	340.39	85.10
56	679.03	79.89	284.81	71.20	823.18	111.15	354.28	88.57
57	708.56	86.83	298.71	74.68	852.70	118.09	368.17	92.04
58	739.82	93.78	312.60	78.15	885.70	126.78	382.06	95.52
59	778.02	102.46	333.44	83.36	923.90	135.46	402.90	100.73
60	821.44	112.88	354.28	88.57	969.06	145.88	423.74	105.94
61	870.07	125.04	375.12	93.78	1019.42	156.30	444.58	111.15
62	923.90	137.20	395.96	98.99	1074.99	168.46	465.42	116.36
63	982.95	151.09	416.80	104.20	1135.77	182.35	486.26	121.57
64	1047.21	164.98	444.58	111.15	1201.77	197.98	514.05	128.51
65	1114.93	180.61	472.37	118.09	1272.97	213.61	534.89	133.72
66	1187.87	197.98	493.21	123.30	1349.38	230.98	562.68	140.67
67	1266.02	215.35	521.00	130.25	1429.27	248.34	590.46	147.62
68	1359.80	236.19	555.73	138.93	1526.52	269.18	618.25	154.56
69	1479.63	262.24	590.46	147.62	1648.09	296.97	659.93	164.98
70	1616.83	293.50	632.14	158.04	1788.76	326.49	701.61	175.40
71	1767.92	326.49	673.82	168.46	1941.58	359.49	743.29	185.82
72	1922.48	359.49	722.45	180.61	2097.88	392.48	784.97	196.24
73	2089.20	394.22	771.08	192.77	2266.34	423.74	833.60	208.40
74	2278.50	430.69	826.65	206.66	2455.64	456.74	889.17	222.29
75	2497.32	475.84	889.17	222.29	2674.45	500.16	951.69	237.92
76	2749.13	531.42	958.64	239.66	2929.74	555.73	1021.16	255.29
77	3040.89	602.62	1035.05	258.76	3226.71	630.41	1104.51	276.13
78	3383.01	691.19	1132.30	283.08	3575.78	725.92	1194.82	298.71
79	3778.97	795.39	1236.50	309.13	3978.69	837.07	1299.02	324.76
80	4218.34	910.01	1354.59	338.65	4425.01	956.90	1417.11	354.28
81	4690.72	1031.58	1479.63	369.91	4904.32	1083.68	1549.10	387.27
82	5187.40	1158.35	1611.62	402.90	5406.22	1212.19	1681.09	420.27
83	5699.71	1283.39	1750.55	437.64	5920.27	1338.96	1820.02	455.00
84	6225.92	1410.17	1896.43	474.11	6448.21	1467.48	1965.90	491.47
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	2.9% Simple Inflation				2.9% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	465.42	27.79	97.25	24.31	586.99	55.57	159.77	39.94
30	465.42	27.79	97.25	24.31	586.99	55.57	159.77	39.94
31	465.42	27.79	97.25	24.31	586.99	55.57	159.77	39.94
32	465.42	27.79	97.25	24.31	586.99	55.57	159.77	39.94
33	465.42	27.79	97.25	24.31	586.99	55.57	159.77	39.94
34	465.42	27.79	97.25	24.31	586.99	55.57	159.77	39.94
35	465.42	27.79	97.25	24.31	586.99	55.57	159.77	39.94
36	465.42	27.79	97.25	24.31	586.99	55.57	159.77	39.94
37	465.42	27.79	97.25	24.31	586.99	55.57	159.77	39.94
38	465.42	27.79	97.25	24.31	586.99	55.57	159.77	39.94
39	465.42	27.79	97.25	24.31	586.99	55.57	159.77	39.94
40	465.42	27.79	97.25	24.31	586.99	55.57	159.77	39.94
41	465.42	27.79	97.25	24.31	586.99	55.57	159.77	39.94
42	465.42	27.79	97.25	24.31	586.99	55.57	159.77	39.94
43	465.42	27.79	97.25	24.31	586.99	55.57	159.77	39.94
44	465.42	27.79	97.25	24.31	586.99	55.57	159.77	39.94
45	491.47	34.73	131.99	33.00	611.30	62.52	187.56	46.89
46	491.47	34.73	131.99	33.00	611.30	62.52	187.56	46.89
47	491.47	34.73	131.99	33.00	611.30	62.52	187.56	46.89
48	491.47	34.73	131.99	33.00	611.30	62.52	187.56	46.89
49	491.47	34.73	131.99	33.00	611.30	62.52	187.56	46.89
50	501.89	38.21	145.88	36.47	619.99	64.26	201.45	50.36
51	517.52	41.68	152.83	38.21	635.62	67.73	208.40	52.10
52	534.89	45.15	159.77	39.94	654.72	72.94	215.35	53.84
53	553.99	50.36	173.67	43.42	673.82	76.41	229.24	57.31
54	574.83	55.57	180.61	45.15	694.66	81.62	236.19	59.05
55	595.67	60.78	194.51	48.63	715.50	86.83	250.08	62.52
56	618.25	65.99	208.40	52.10	739.82	92.04	257.03	64.26
57	642.56	71.20	215.35	53.84	764.13	97.25	270.92	67.73
58	668.61	78.15	229.24	57.31	791.92	104.20	284.81	71.20
59	699.87	85.10	243.13	60.78	823.18	111.15	298.71	74.68
60	736.34	93.78	257.03	64.26	861.38	119.83	312.60	78.15
61	776.29	102.46	277.87	69.47	903.06	130.25	326.49	81.62
62	821.44	112.88	291.76	72.94	949.95	140.67	347.33	86.83
63	871.80	123.30	312.60	78.15	1002.05	151.09	361.23	90.31
64	925.64	135.46	326.49	81.62	1057.63	163.25	382.06	95.52
65	982.95	149.35	347.33	86.83	1116.67	177.14	402.90	100.73
66	1043.73	163.25	368.17	92.04	1179.19	191.03	423.74	105.94
67	1107.99	177.14	389.01	97.25	1246.92	204.93	444.58	111.15
68	1187.87	194.51	416.80	104.20	1328.54	224.03	472.37	118.09
69	1286.86	217.08	444.58	111.15	1429.27	246.61	500.16	125.04
70	1399.75	243.13	479.32	119.83	1547.36	270.92	534.89	133.72
71	1524.79	269.18	514.05	128.51	1672.40	296.97	569.62	142.41
72	1655.04	296.97	548.78	137.20	1804.39	324.76	604.36	151.09
73	1792.23	324.76	590.46	147.62	1943.32	350.81	639.09	159.77
74	1946.79	354.28	632.14	158.04	2099.62	376.85	687.72	171.93
75	2127.41	390.75	680.77	170.19	2278.50	409.85	736.34	184.09
76	2334.07	435.90	743.29	185.82	2488.63	456.74	791.92	197.98
77	2575.46	494.95	805.81	201.45	2735.24	519.26	861.38	215.35
78	2856.80	569.62	882.22	220.56	3023.52	599.15	930.85	232.71
79	3179.82	652.98	965.58	241.40	3351.75	689.45	1021.16	255.29
80	3534.10	745.03	1055.89	263.97	3711.24	784.97	1111.46	277.87
81	3912.69	842.28	1160.09	290.02	4096.78	885.70	1215.66	303.92
82	4310.39	941.27	1264.29	316.07	4497.95	986.42	1326.81	331.70
83	4718.50	1040.26	1375.43	343.86	4907.80	1087.15	1437.95	359.49
84	5137.04	1140.98	1493.53	373.38	5326.33	1187.87	1549.10	387.27
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	2.9% Simple Inflation				2.9% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	531.42	43.42	145.88	36.47	720.71	86.83	236.19	59.05
30	531.42	43.42	145.88	36.47	720.71	86.83	236.19	59.05
31	531.42	43.42	145.88	36.47	720.71	86.83	236.19	59.05
32	531.42	43.42	145.88	36.47	720.71	86.83	236.19	59.05
33	531.42	43.42	145.88	36.47	720.71	86.83	236.19	59.05
34	531.42	43.42	145.88	36.47	720.71	86.83	236.19	59.05
35	531.42	43.42	145.88	36.47	720.71	86.83	236.19	59.05
36	531.42	43.42	145.88	36.47	720.71	86.83	236.19	59.05
37	531.42	43.42	145.88	36.47	720.71	86.83	236.19	59.05
38	531.42	43.42	145.88	36.47	720.71	86.83	236.19	59.05
39	531.42	43.42	145.88	36.47	720.71	86.83	236.19	59.05
40	531.42	43.42	145.88	36.47	720.71	86.83	236.19	59.05
41	531.42	43.42	145.88	36.47	720.71	86.83	236.19	59.05
42	531.42	43.42	145.88	36.47	720.71	86.83	236.19	59.05
43	531.42	43.42	145.88	36.47	720.71	86.83	236.19	59.05
44	531.42	43.42	145.88	36.47	720.71	86.83	236.19	59.05
45	574.83	55.57	194.51	48.63	762.39	97.25	277.87	69.47
46	574.83	55.57	194.51	48.63	762.39	97.25	277.87	69.47
47	574.83	55.57	194.51	48.63	762.39	97.25	277.87	69.47
48	574.83	55.57	194.51	48.63	762.39	97.25	277.87	69.47
49	574.83	55.57	194.51	48.63	762.39	97.25	277.87	69.47
50	593.94	59.05	215.35	53.84	779.76	102.46	298.71	74.68
51	618.25	65.99	229.24	57.31	804.07	107.67	305.65	76.41
52	646.04	71.20	243.13	60.78	831.86	114.62	319.55	79.89
53	675.56	78.15	257.03	64.26	863.12	121.57	333.44	83.36
54	706.82	86.83	270.92	67.73	896.12	128.51	347.33	86.83
55	739.82	93.78	284.81	71.20	930.85	137.20	368.17	92.04
56	774.55	102.46	298.71	74.68	965.58	145.88	382.06	95.52
57	811.02	111.15	319.55	79.89	1003.79	154.56	395.96	98.99
58	852.70	121.57	333.44	83.36	1047.21	163.25	416.80	104.20
59	899.59	131.99	354.28	88.57	1097.57	175.40	437.64	109.41
60	956.90	145.88	375.12	93.78	1156.61	189.30	458.48	114.62
61	1019.42	159.77	395.96	98.99	1220.87	203.19	479.32	119.83
62	1088.89	175.40	423.74	105.94	1293.81	220.56	500.16	125.04
63	1165.30	192.77	444.58	111.15	1373.70	237.92	527.94	131.99
64	1246.92	211.87	472.37	118.09	1458.79	257.03	555.73	138.93
65	1335.49	232.71	500.16	125.04	1550.84	277.87	583.52	145.88
66	1429.27	253.55	527.94	131.99	1649.83	300.44	611.30	152.83
67	1528.26	276.13	562.68	140.67	1754.03	323.02	639.09	159.77
68	1649.83	303.92	590.46	147.62	1879.06	350.81	673.82	168.46
69	1802.65	338.65	632.14	158.04	2038.84	385.54	708.56	177.14
70	1979.79	378.59	673.82	168.46	2221.19	425.48	757.18	189.30
71	2174.30	422.01	722.45	180.61	2419.17	468.90	798.86	199.72
72	2372.28	463.69	771.08	192.77	2622.35	510.58	847.49	211.87
73	2584.15	507.10	819.70	204.93	2837.70	550.52	903.06	225.77
74	2827.28	553.99	882.22	220.56	3082.57	593.94	958.64	239.66
75	3106.88	611.30	951.69	237.92	3365.64	647.77	1028.10	257.03
76	3435.11	685.98	1028.10	257.03	3699.08	720.71	1104.51	276.13
77	3818.91	779.76	1111.46	277.87	4095.04	823.18	1194.82	298.71
78	4273.92	899.59	1208.71	302.18	4565.68	955.16	1292.07	323.02
79	4800.12	1038.52	1326.81	331.70	5109.25	1104.51	1410.17	352.54
80	5383.64	1193.08	1458.79	364.70	5708.40	1267.76	1542.15	385.54
81	6010.58	1354.59	1597.73	399.43	6350.96	1436.22	1681.09	420.27
82	6667.03	1521.31	1743.61	435.90	7021.31	1608.15	1833.91	458.48
83	7340.86	1688.03	1896.43	474.11	7705.55	1778.34	1986.74	496.68
84	8030.31	1854.75	2056.20	514.05	8403.69	1948.53	2146.51	536.63
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	2.9% Simple Inflation				2.9% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	500.16	36.47	111.15	27.79	661.67	72.94	173.67	43.42
30	500.16	36.47	111.15	27.79	661.67	72.94	173.67	43.42
31	500.16	36.47	111.15	27.79	661.67	72.94	173.67	43.42
32	500.16	36.47	111.15	27.79	661.67	72.94	173.67	43.42
33	500.16	36.47	111.15	27.79	661.67	72.94	173.67	43.42
34	500.16	36.47	111.15	27.79	661.67	72.94	173.67	43.42
35	500.16	36.47	111.15	27.79	661.67	72.94	173.67	43.42
36	500.16	36.47	111.15	27.79	661.67	72.94	173.67	43.42
37	500.16	36.47	111.15	27.79	661.67	72.94	173.67	43.42
38	500.16	36.47	111.15	27.79	661.67	72.94	173.67	43.42
39	500.16	36.47	111.15	27.79	661.67	72.94	173.67	43.42
40	500.16	36.47	111.15	27.79	661.67	72.94	173.67	43.42
41	500.16	36.47	111.15	27.79	661.67	72.94	173.67	43.42
42	500.16	36.47	111.15	27.79	661.67	72.94	173.67	43.42
43	500.16	36.47	111.15	27.79	661.67	72.94	173.67	43.42
44	500.16	36.47	111.15	27.79	661.67	72.94	173.67	43.42
45	536.63	45.15	145.88	36.47	694.66	81.62	208.40	52.10
46	536.63	45.15	145.88	36.47	694.66	81.62	208.40	52.10
47	536.63	45.15	145.88	36.47	694.66	81.62	208.40	52.10
48	536.63	45.15	145.88	36.47	694.66	81.62	208.40	52.10
49	536.63	45.15	145.88	36.47	694.66	81.62	208.40	52.10
50	550.52	48.63	152.83	38.21	708.56	85.10	222.29	55.57
51	571.36	53.84	166.72	41.68	729.40	90.31	229.24	57.31
52	593.94	59.05	173.67	43.42	753.71	95.52	243.13	60.78
53	618.25	65.99	187.56	46.89	779.76	102.46	250.08	62.52
54	644.30	71.20	201.45	50.36	807.55	107.67	263.97	65.99
55	673.82	78.15	208.40	52.10	835.33	114.62	277.87	69.47
56	703.35	85.10	222.29	55.57	866.59	121.57	284.81	71.20
57	732.87	92.04	236.19	59.05	899.59	130.25	298.71	74.68
58	767.60	100.73	250.08	62.52	936.06	137.20	312.60	78.15
59	809.28	111.15	263.97	65.99	977.74	147.62	326.49	81.62
60	856.17	121.57	277.87	69.47	1028.10	158.04	347.33	86.83
61	908.27	133.72	298.71	74.68	1083.68	171.93	361.23	90.31
62	967.32	147.62	319.55	79.89	1144.46	185.82	382.06	95.52
63	1031.58	161.51	340.39	85.10	1212.19	199.72	402.90	100.73
64	1101.04	177.14	361.23	90.31	1283.39	217.08	423.74	105.94
65	1175.72	194.51	382.06	95.52	1361.54	234.45	444.58	111.15
66	1255.60	213.61	402.90	100.73	1444.90	251.82	465.42	116.36
67	1338.96	232.71	423.74	105.94	1533.47	272.66	493.21	123.30
68	1441.43	255.29	451.53	112.88	1641.14	295.23	521.00	130.25
69	1569.94	284.81	486.26	121.57	1773.13	324.76	548.78	137.20
70	1719.29	317.81	521.00	130.25	1925.95	357.75	583.52	145.88
71	1880.80	352.54	555.73	138.93	2092.67	392.48	625.20	156.30
72	2047.52	389.01	597.41	149.35	2264.60	428.95	666.88	166.72
73	2222.92	423.74	639.09	159.77	2441.74	461.95	708.56	177.14
74	2422.64	460.21	687.72	171.93	2643.19	493.21	757.18	189.30
75	2651.88	507.10	743.29	185.82	2875.91	536.63	812.76	203.19
76	2922.80	567.89	812.76	203.19	3152.04	597.41	875.28	218.82
77	3244.08	647.77	882.22	220.56	3483.74	687.72	951.69	237.92
78	3622.67	748.50	965.58	241.40	3874.49	800.60	1035.05	258.76
79	4049.89	863.12	1055.89	263.97	4317.33	922.17	1132.30	283.08
80	4520.52	984.69	1167.03	291.76	4800.12	1052.42	1236.50	309.13
81	5020.68	1113.20	1278.18	319.55	5312.44	1184.40	1354.59	338.65
82	5539.94	1243.45	1396.27	349.07	5843.86	1318.12	1472.69	368.17
83	6071.36	1371.96	1521.31	380.33	6382.22	1450.11	1597.73	399.43
84	6611.46	1502.21	1653.30	413.32	6927.53	1582.10	1729.71	432.43
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	2.9% Simple Inflation				2.9% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	618.25	64.26	159.77	39.94	918.69	133.72	270.92	67.73
30	618.25	64.26	159.77	39.94	918.69	133.72	270.92	67.73
31	618.25	64.26	159.77	39.94	918.69	133.72	270.92	67.73
32	618.25	64.26	159.77	39.94	918.69	133.72	270.92	67.73
33	618.25	64.26	159.77	39.94	918.69	133.72	270.92	67.73
34	618.25	64.26	159.77	39.94	918.69	133.72	270.92	67.73
35	618.25	64.26	159.77	39.94	918.69	133.72	270.92	67.73
36	618.25	64.26	159.77	39.94	918.69	133.72	270.92	67.73
37	618.25	64.26	159.77	39.94	918.69	133.72	270.92	67.73
38	618.25	64.26	159.77	39.94	918.69	133.72	270.92	67.73
39	618.25	64.26	159.77	39.94	918.69	133.72	270.92	67.73
40	618.25	64.26	159.77	39.94	918.69	133.72	270.92	67.73
41	618.25	64.26	159.77	39.94	918.69	133.72	270.92	67.73
42	618.25	64.26	159.77	39.94	918.69	133.72	270.92	67.73
43	618.25	64.26	159.77	39.94	918.69	133.72	270.92	67.73
44	618.25	64.26	159.77	39.94	918.69	133.72	270.92	67.73
45	687.72	81.62	208.40	52.10	988.16	151.09	319.55	79.89
46	687.72	81.62	208.40	52.10	988.16	151.09	319.55	79.89
47	687.72	81.62	208.40	52.10	988.16	151.09	319.55	79.89
48	687.72	81.62	208.40	52.10	988.16	151.09	319.55	79.89
49	687.72	81.62	208.40	52.10	988.16	151.09	319.55	79.89
50	715.50	88.57	229.24	57.31	1015.95	156.30	340.39	85.10
51	751.97	97.25	243.13	60.78	1055.89	166.72	354.28	88.57
52	793.65	105.94	263.97	65.99	1097.57	175.40	368.17	92.04
53	835.33	116.36	277.87	69.47	1144.46	185.82	382.06	95.52
54	882.22	128.51	291.76	72.94	1194.82	197.98	402.90	100.73
55	930.85	138.93	312.60	78.15	1246.92	210.14	416.80	104.20
56	981.21	151.09	326.49	81.62	1302.49	222.29	437.64	109.41
57	1035.05	164.98	347.33	86.83	1359.80	236.19	451.53	112.88
58	1094.09	178.88	361.23	90.31	1424.06	251.82	472.37	118.09
59	1163.56	194.51	389.01	97.25	1500.47	269.18	493.21	123.30
60	1245.18	213.61	409.85	102.46	1589.04	288.29	521.00	130.25
61	1333.75	234.45	430.69	107.67	1686.30	310.86	541.84	135.46
62	1434.48	257.03	458.48	114.62	1793.97	335.18	569.62	142.41
63	1542.15	283.08	486.26	121.57	1912.06	362.96	597.41	149.35
64	1660.25	309.13	514.05	128.51	2040.57	390.75	632.14	158.04
65	1785.29	338.65	548.78	137.20	2177.77	422.01	659.93	164.98
66	1919.01	369.91	576.57	144.14	2321.91	455.00	694.66	173.67
67	2059.68	402.90	611.30	152.83	2476.48	489.74	722.45	180.61
68	2231.61	441.11	646.04	161.51	2662.30	531.42	764.13	191.03
69	2448.69	491.47	687.72	171.93	2896.75	583.52	805.81	201.45
70	2698.77	547.05	736.34	184.09	3164.19	640.83	854.44	213.61
71	2967.95	607.83	784.97	196.24	3452.48	703.35	910.01	227.50
72	3247.55	666.88	840.54	210.14	3749.45	765.87	965.58	241.40
73	3542.78	727.66	896.12	224.03	4062.04	824.91	1021.16	255.29
74	3879.70	793.65	958.64	239.66	4416.32	885.70	1090.62	272.66
75	4270.44	873.54	1035.05	258.76	4829.65	963.85	1167.03	291.76
76	4727.19	976.00	1118.41	279.60	5315.91	1069.78	1250.39	312.60
77	5263.81	1109.72	1215.66	303.92	5895.96	1220.87	1354.59	338.65
78	5906.38	1278.18	1326.81	331.70	6594.09	1417.11	1472.69	368.17
79	6656.61	1477.90	1458.79	364.70	7410.32	1644.62	1611.62	402.90
80	7493.68	1700.19	1604.67	401.17	8320.33	1892.96	1764.45	441.11
81	8395.01	1936.37	1764.45	441.11	9299.81	2155.19	1931.16	482.79
82	9339.75	2177.77	1931.16	482.79	10320.96	2419.17	2111.78	527.94
83	10308.81	2419.17	2104.83	526.21	11362.96	2681.40	2292.39	573.10
84	11302.17	2662.30	2285.44	571.36	12429.27	2941.90	2479.95	619.99
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	2.9% Simple Inflation				2.9% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	576.57	53.84	118.09	29.52	835.33	114.62	208.40	52.10
30	576.57	53.84	118.09	29.52	835.33	114.62	208.40	52.10
31	576.57	53.84	118.09	29.52	835.33	114.62	208.40	52.10
32	576.57	53.84	118.09	29.52	835.33	114.62	208.40	52.10
33	576.57	53.84	118.09	29.52	835.33	114.62	208.40	52.10
34	576.57	53.84	118.09	29.52	835.33	114.62	208.40	52.10
35	576.57	53.84	118.09	29.52	835.33	114.62	208.40	52.10
36	576.57	53.84	118.09	29.52	835.33	114.62	208.40	52.10
37	576.57	53.84	118.09	29.52	835.33	114.62	208.40	52.10
38	576.57	53.84	118.09	29.52	835.33	114.62	208.40	52.10
39	576.57	53.84	118.09	29.52	835.33	114.62	208.40	52.10
40	576.57	53.84	118.09	29.52	835.33	114.62	208.40	52.10
41	576.57	53.84	118.09	29.52	835.33	114.62	208.40	52.10
42	576.57	53.84	118.09	29.52	835.33	114.62	208.40	52.10
43	576.57	53.84	118.09	29.52	835.33	114.62	208.40	52.10
44	576.57	53.84	118.09	29.52	835.33	114.62	208.40	52.10
45	633.88	69.47	152.83	38.21	894.38	128.51	243.13	60.78
46	633.88	69.47	152.83	38.21	894.38	128.51	243.13	60.78
47	633.88	69.47	152.83	38.21	894.38	128.51	243.13	60.78
48	633.88	69.47	152.83	38.21	894.38	128.51	243.13	60.78
49	633.88	69.47	152.83	38.21	894.38	128.51	243.13	60.78
50	658.19	74.68	173.67	43.42	916.96	133.72	257.03	64.26
51	689.45	81.62	180.61	45.15	949.95	140.67	270.92	67.73
52	722.45	90.31	194.51	48.63	986.42	149.35	277.87	69.47
53	758.92	98.99	208.40	52.10	1026.37	159.77	291.76	72.94
54	798.86	107.67	215.35	53.84	1068.05	168.46	305.65	76.41
55	840.54	118.09	229.24	57.31	1113.20	178.88	319.55	79.89
56	883.96	128.51	243.13	60.78	1160.09	189.30	333.44	83.36
57	929.11	138.93	257.03	64.26	1210.45	201.45	347.33	86.83
58	979.48	151.09	270.92	67.73	1266.02	215.35	361.23	90.31
59	1038.52	164.98	291.76	72.94	1330.28	229.24	382.06	95.52
60	1106.25	180.61	312.60	78.15	1404.96	246.61	395.96	98.99
61	1182.66	197.98	326.49	81.62	1488.32	265.71	416.80	104.20
62	1267.76	218.82	347.33	86.83	1580.36	286.55	444.58	111.15
63	1359.80	239.66	375.12	93.78	1679.35	309.13	465.42	116.36
64	1458.79	262.24	395.96	98.99	1788.76	333.44	486.26	121.57
65	1564.73	286.55	416.80	104.20	1905.11	359.49	514.05	128.51
66	1679.35	312.60	444.58	111.15	2028.42	387.27	541.84	135.46
67	1799.18	340.39	472.37	118.09	2160.40	416.80	569.62	142.41
68	1943.32	373.38	500.16	125.04	2318.44	451.53	597.41	149.35
69	2125.67	415.06	534.89	133.72	2514.68	494.95	639.09	159.77
70	2334.07	461.95	576.57	144.14	2738.71	543.57	680.77	170.19
71	2559.83	510.58	618.25	154.56	2980.11	595.67	722.45	180.61
72	2794.28	560.94	666.88	166.72	3228.45	647.77	771.08	192.77
73	3037.42	609.57	708.56	177.14	3487.21	692.93	819.70	204.93
74	3311.81	661.67	764.13	191.03	3773.76	738.08	875.28	218.82
75	3629.62	724.19	826.65	206.66	4107.20	795.39	937.80	234.45
76	4004.73	809.28	896.12	224.03	4506.63	885.70	1014.21	253.55
77	4451.06	923.90	979.48	244.87	4992.89	1021.16	1097.57	274.39
78	4980.74	1066.31	1076.73	269.18	5569.46	1193.08	1201.77	300.44
79	5581.62	1227.82	1187.87	296.97	6224.18	1377.17	1319.86	329.97
80	6239.81	1401.48	1305.97	326.49	6939.69	1569.94	1444.90	361.23
81	6939.69	1582.10	1437.95	359.49	7696.87	1767.92	1583.83	395.96
82	7667.35	1766.18	1576.89	394.22	8480.10	1965.90	1736.66	434.16
83	8407.16	1948.53	1722.77	430.69	9272.02	2162.14	1882.54	470.63
84	9159.14	2130.88	1868.64	467.16	10072.62	2356.65	2035.36	508.84
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B3

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	4.3% Simple Inflation				4.3% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	401.37	24.05	108.23	27.06	774.60	72.33	261.31	65.33
30	401.37	24.05	108.23	27.06	819.29	76.50	276.39	69.10
31	401.37	24.05	108.23	27.06	834.19	77.89	281.41	70.35
32	401.37	24.05	108.23	27.06	849.08	79.28	286.44	71.61
33	401.37	24.05	108.23	27.06	863.98	80.67	291.46	72.87
34	401.37	24.05	108.23	27.06	878.88	82.06	296.49	74.12
35	401.37	24.05	108.23	27.06	883.33	82.48	297.99	74.50
36	402.22	24.10	108.46	27.12	883.33	82.48	297.99	74.50
37	435.74	26.11	117.50	29.38	883.33	82.48	297.99	74.50
38	452.50	27.12	122.02	30.51	883.33	82.48	297.99	74.50
39	469.26	28.12	126.54	31.64	883.33	82.48	297.99	74.50
40	486.02	29.12	131.06	32.77	883.33	82.48	297.99	74.50
41	504.87	30.25	136.14	34.04	883.33	82.48	297.99	74.50
42	523.86	31.39	141.27	35.32	883.33	82.48	297.99	74.50
43	540.61	32.40	145.78	36.45	883.33	82.48	297.99	74.50
44	540.61	32.40	145.78	36.45	883.33	82.48	297.99	74.50
45	547.28	38.81	186.31	46.58	920.58	90.46	351.20	87.80
46	580.96	41.20	197.77	49.44	920.58	90.46	351.20	87.80
47	599.14	42.49	203.96	50.99	920.58	90.46	351.20	87.80
48	633.29	44.91	215.59	53.90	920.58	90.46	351.20	87.80
49	651.82	46.23	221.90	55.47	920.58	90.46	351.20	87.80
50	661.21	48.21	238.77	59.69	933.88	95.78	383.13	95.78
51	680.44	54.99	256.60	64.15	957.83	101.10	393.77	98.44
52	686.33	58.13	268.27	67.07	984.44	106.43	415.06	103.76
53	707.66	62.51	285.74	71.44	1011.04	114.41	436.34	109.09
54	719.69	68.02	289.63	72.41	1042.97	119.73	446.99	111.75
55	744.27	74.43	306.46	76.62	1074.90	127.71	468.27	117.07
56	762.09	80.11	320.43	80.11	1104.84	135.12	487.51	121.88
57	791.95	86.79	338.48	84.62	1112.45	139.70	496.72	124.18
58	805.58	91.16	356.15	89.04	1135.34	147.98	510.26	127.57
59	845.64	100.11	374.89	93.72	1167.44	156.33	534.55	133.64
60	875.12	109.13	386.14	96.54	1182.41	161.57	538.57	134.64
61	920.88	119.30	410.21	102.55	1227.92	172.30	563.00	140.75
62	975.62	132.47	437.35	109.34	1272.75	184.21	583.74	145.94
63	1014.53	142.28	453.65	113.41	1331.40	197.69	609.73	152.43
64	1090.04	159.01	485.39	121.35	1375.54	209.83	624.82	156.21
65	1143.13	171.57	512.65	128.16	1436.99	224.10	646.88	161.72
66	1216.40	186.82	539.70	134.92	1485.83	237.46	669.42	167.35
67	1292.96	203.71	573.72	143.43	1523.35	248.04	676.07	169.02
68	1374.79	223.27	603.67	150.92	1570.84	261.81	689.64	172.41
69	1467.23	244.54	635.80	158.95	1635.16	278.37	709.33	177.33
70	1562.46	267.39	662.50	165.62	1710.13	297.33	726.35	181.59
71	1643.48	287.42	686.71	171.68	1788.15	314.42	748.44	187.11
72	1719.04	305.44	707.73	176.93	1860.59	331.52	767.33	191.83
73	1794.14	323.27	725.56	181.39	1930.63	344.82	783.03	195.76
74	1878.15	340.69	747.11	186.78	2009.58	359.72	802.45	200.61
75	1972.20	360.85	778.24	194.56	2096.92	377.48	831.45	207.86
76	2075.30	386.32	804.58	201.14	2196.62	402.29	855.66	213.92
77	2189.24	419.18	832.25	208.06	2307.04	436.01	881.20	220.30
78	2381.17	470.52	889.93	222.48	2499.92	491.57	938.04	234.51
79	2644.24	539.67	974.11	243.53	2767.50	563.72	1022.22	255.55
80	2935.87	614.83	1064.31	266.08	3062.14	643.40	1112.41	278.10
81	3248.55	696.01	1160.52	290.13	3377.83	726.08	1208.62	302.16
82	3579.27	778.69	1262.74	315.68	3708.55	810.26	1310.84	327.71
83	3919.00	861.37	1370.97	342.74	4048.28	894.44	1419.08	354.77
84	4269.26	945.55	1485.22	371.31	4397.04	978.62	1533.33	383.33
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B3

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	4.3% Simple Inflation				4.3% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	381.83	19.54	78.17	19.54	716.27	58.33	186.65	46.66
30	381.83	19.54	78.17	19.54	757.60	61.69	197.42	49.35
31	381.83	19.54	78.17	19.54	771.37	62.82	201.01	50.25
32	381.83	19.54	78.17	19.54	785.15	63.94	204.60	51.15
33	381.83	19.54	78.17	19.54	798.92	65.06	208.19	52.05
34	381.83	19.54	78.17	19.54	812.70	66.18	211.78	52.94
35	381.83	19.54	78.17	19.54	816.82	66.52	212.85	53.21
36	382.64	19.58	78.34	19.58	816.82	66.52	212.85	53.21
37	414.53	21.22	84.86	21.22	816.82	66.52	212.85	53.21
38	430.47	22.03	88.13	22.03	816.82	66.52	212.85	53.21
39	446.41	22.85	91.39	22.85	816.82	66.52	212.85	53.21
40	462.35	23.66	94.66	23.66	816.82	66.52	212.85	53.21
41	480.29	24.58	98.33	24.58	816.82	66.52	212.85	53.21
42	498.36	25.51	102.03	25.51	816.82	66.52	212.85	53.21
43	514.29	26.32	105.29	26.32	816.82	66.52	212.85	53.21
44	514.29	26.32	105.29	26.32	816.82	66.52	212.85	53.21
45	514.29	31.05	131.97	32.99	846.08	74.50	255.42	63.86
46	545.93	32.96	140.09	35.02	846.08	74.50	255.42	63.86
47	563.02	33.99	144.47	36.12	846.08	74.50	255.42	63.86
48	595.11	35.93	152.71	38.18	846.08	74.50	255.42	63.86
49	612.53	36.98	157.18	39.29	846.08	74.50	255.42	63.86
50	619.88	39.03	174.48	43.62	856.73	77.16	266.06	66.52
51	634.62	43.53	183.28	45.82	875.35	82.48	287.35	71.84
52	637.14	46.95	187.79	46.95	896.64	87.80	297.99	74.50
53	654.09	51.34	196.45	49.11	920.58	93.12	308.63	77.16
54	662.64	54.85	210.64	52.66	944.53	98.44	319.28	79.82
55	682.97	59.10	218.90	54.73	971.13	103.76	340.56	85.14
56	697.14	64.95	225.16	56.29	993.56	108.63	349.73	87.43
57	722.51	69.43	243.01	60.75	998.61	113.83	362.19	90.55
58	731.38	74.20	254.39	63.60	1017.98	119.91	367.39	91.85
59	764.70	80.94	264.13	66.03	1041.37	126.07	383.26	95.82
60	786.98	88.14	277.02	69.25	1052.66	132.20	391.69	97.92
61	824.60	96.27	293.01	73.25	1089.60	140.75	407.69	101.92
62	870.49	107.23	311.19	77.80	1124.42	150.72	421.06	105.26
63	901.12	115.48	329.93	82.48	1174.21	161.96	438.24	109.56
64	964.50	127.62	351.49	87.87	1207.68	170.19	456.96	114.24
65	1006.70	138.50	372.09	93.02	1259.10	182.51	471.29	117.82
66	1069.02	151.53	390.24	97.56	1298.13	194.49	488.49	122.12
67	1132.90	166.30	415.74	103.94	1327.99	201.94	500.47	125.12
68	1199.06	181.93	438.28	109.57	1364.38	212.85	510.84	127.71
69	1273.64	199.71	464.62	116.16	1416.59	226.82	527.87	131.97
70	1350.94	217.51	486.90	121.72	1476.66	241.45	542.77	135.69
71	1415.86	233.40	509.25	127.31	1537.38	256.55	555.54	138.89
72	1475.06	247.71	521.49	130.37	1594.26	270.05	573.63	143.41
73	1535.52	262.21	538.78	134.69	1650.46	281.96	589.07	147.27
74	1601.44	276.71	560.33	140.08	1712.12	292.27	608.75	152.19
75	1674.54	292.67	585.34	146.34	1780.97	305.97	625.25	156.31
76	1757.62	312.89	606.63	151.66	1859.79	327.26	644.94	161.23
77	1848.08	339.63	630.31	157.58	1949.05	354.93	667.02	166.76
78	2002.34	381.83	673.46	168.37	2104.57	401.37	715.55	178.89
79	2215.81	437.45	739.60	184.90	2321.04	458.49	781.70	195.42
80	2451.82	497.58	811.76	202.94	2558.55	521.63	847.84	211.96
81	2702.86	562.22	889.93	222.48	2812.60	587.78	926.01	231.50
82	2967.44	626.86	968.10	242.03	3078.68	653.92	1010.19	252.55
83	3239.53	693.00	1052.28	263.07	3350.77	720.06	1088.36	272.09
84	3519.14	759.15	1136.47	284.12	3628.87	786.21	1178.56	294.64
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B3

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	4.3% Simple Inflation				4.3% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	426.93	30.07	120.26	30.07	874.51	93.19	296.28	74.07
30	426.93	30.07	120.26	30.07	918.24	97.84	311.10	77.77
31	426.93	30.07	120.26	30.07	932.81	99.40	316.03	79.01
32	426.93	30.07	120.26	30.07	947.39	100.95	320.97	80.24
33	426.93	30.07	120.26	30.07	961.96	102.50	325.91	81.48
34	426.93	30.07	120.26	30.07	973.79	103.76	329.92	82.48
35	437.26	30.79	123.17	30.79	973.79	103.76	329.92	82.48
36	470.90	33.16	132.65	33.16	973.79	103.76	329.92	82.48
37	487.71	34.35	137.38	34.35	973.79	103.76	329.92	82.48
38	504.53	35.53	142.12	35.53	973.79	103.76	329.92	82.48
39	538.17	37.90	151.60	37.90	973.79	103.76	329.92	82.48
40	554.98	39.08	156.33	39.08	973.79	103.76	329.92	82.48
41	574.21	40.44	161.75	40.44	973.79	103.76	329.92	82.48
42	610.55	43.00	171.99	43.00	973.79	103.76	329.92	82.48
43	612.96	43.17	172.66	43.17	973.79	103.76	329.92	82.48
44	612.96	43.17	172.66	43.17	973.79	103.76	329.92	82.48
45	619.30	51.10	212.57	53.14	1021.69	114.41	393.77	98.44
46	637.46	52.60	218.80	54.70	1021.69	114.41	393.77	98.44
47	671.37	55.39	230.44	57.61	1021.69	114.41	393.77	98.44
48	705.56	58.21	242.17	60.54	1021.69	114.41	393.77	98.44
49	724.27	59.76	248.60	62.15	1021.69	114.41	393.77	98.44
50	728.09	63.41	272.45	68.11	1040.31	119.73	415.06	103.76
51	753.31	67.84	290.10	72.52	1072.24	127.71	436.34	109.09
52	777.82	74.52	307.40	76.85	1104.17	135.69	457.63	114.41
53	785.82	79.26	307.99	77.00	1138.75	143.67	478.92	119.73
54	821.45	88.74	327.67	81.92	1178.66	151.66	500.20	125.05
55	834.96	93.27	346.42	86.60	1218.57	162.30	521.49	130.37
56	862.18	101.43	361.63	90.41	1251.50	168.98	538.62	134.65
57	903.33	110.70	380.82	95.20	1268.91	175.73	547.88	136.97
58	930.09	117.90	393.00	98.25	1283.38	183.70	553.62	138.40
59	963.72	126.92	413.02	103.26	1317.55	193.18	574.57	143.64
60	996.05	136.88	429.58	107.40	1338.79	201.54	585.42	146.36
61	1049.88	150.88	452.64	113.16	1383.98	212.19	603.57	150.89
62	1098.00	163.05	470.57	117.64	1437.53	225.27	622.39	155.60
63	1168.12	179.55	495.32	123.83	1505.44	241.70	644.53	161.13
64	1233.25	194.29	523.57	130.89	1563.59	257.59	668.82	167.20
65	1300.64	210.70	551.05	137.76	1621.66	272.12	681.41	170.35
66	1396.52	232.75	579.84	144.96	1721.15	294.61	717.70	179.43
67	1522.85	259.03	626.69	156.67	1806.51	313.89	746.31	186.58
68	1641.67	285.14	670.93	167.73	1870.96	329.92	757.75	189.44
69	1756.82	311.36	701.08	175.27	1956.83	352.60	783.56	195.89
70	1857.79	337.24	726.35	181.59	2055.34	375.15	806.17	201.54
71	1963.69	362.65	748.44	187.11	2156.58	399.30	825.60	206.40
72	2061.73	385.53	774.78	193.69	2249.84	420.91	841.83	210.46
73	2160.51	407.68	797.39	199.35	2343.69	438.21	862.05	215.51
74	2268.99	428.90	823.20	205.80	2445.39	454.84	885.46	221.37
75	2391.25	455.63	851.40	212.85	2560.87	478.92	911.27	227.82
76	2527.08	488.49	881.20	220.30	2693.10	510.84	938.67	234.67
77	2678.80	530.86	911.80	227.95	2842.49	555.34	973.00	243.25
78	2928.35	598.30	980.13	245.03	3095.22	628.36	1034.24	258.56
79	3271.10	688.49	1070.32	267.58	3443.97	724.57	1124.44	281.11
80	3651.42	787.71	1172.54	293.14	3830.31	828.30	1226.66	306.67
81	4060.31	892.94	1280.78	320.19	4245.21	938.04	1340.91	335.23
82	4490.24	1002.68	1395.03	348.76	4679.65	1049.28	1455.16	363.79
83	4933.70	1110.91	1515.29	378.82	5124.62	1159.01	1575.42	393.85
84	5389.19	1220.65	1641.56	410.39	5581.61	1270.26	1701.69	425.42
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B3

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	4.3% Simple Inflation				4.3% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	402.87	24.05	84.18	21.05	807.61	76.46	219.82	54.96
30	402.87	24.05	84.18	21.05	847.99	80.28	230.81	57.70
31	402.87	24.05	84.18	21.05	861.45	81.56	234.48	58.62
32	402.87	24.05	84.18	21.05	874.91	82.83	238.14	59.54
33	402.87	24.05	84.18	21.05	888.37	84.11	241.80	60.45
34	402.87	24.05	84.18	21.05	899.30	85.14	244.78	61.19
35	412.63	24.63	86.22	21.56	899.30	85.14	244.78	61.19
36	444.37	26.53	92.85	23.21	899.30	85.14	244.78	61.19
37	460.24	27.48	96.17	24.04	899.30	85.14	244.78	61.19
38	476.11	28.42	99.48	24.87	899.30	85.14	244.78	61.19
39	507.85	30.32	106.12	26.53	899.30	85.14	244.78	61.19
40	523.72	31.27	109.43	27.36	899.30	85.14	244.78	61.19
41	541.86	32.35	113.22	28.31	899.30	85.14	244.78	61.19
42	576.15	34.40	120.39	30.10	899.30	85.14	244.78	61.19
43	578.42	34.53	120.86	30.22	899.30	85.14	244.78	61.19
44	578.42	34.53	120.86	30.22	899.30	85.14	244.78	61.19
45	578.42	40.88	155.34	38.83	936.55	95.78	287.35	71.84
46	595.38	42.08	159.89	39.97	936.55	95.78	287.35	71.84
47	627.06	44.31	168.40	42.10	936.55	95.78	287.35	71.84
48	658.98	46.57	176.97	44.24	936.55	95.78	287.35	71.84
49	676.47	47.81	181.67	45.42	936.55	95.78	287.35	71.84
50	678.77	51.67	197.29	49.32	949.85	98.44	308.63	77.16
51	697.16	56.15	205.87	51.47	973.79	103.76	319.28	79.82
52	717.27	60.55	214.25	53.56	1003.06	111.75	329.92	82.48
53	722.41	65.67	226.46	56.62	1032.33	117.07	351.20	87.80
54	753.19	72.82	236.65	59.16	1064.26	125.05	361.85	90.46
55	761.68	77.72	248.71	62.18	1096.18	133.03	383.13	95.78
56	785.01	83.79	264.61	66.15	1124.76	139.94	390.76	97.69
57	819.20	90.78	274.54	68.64	1137.11	144.72	403.16	100.79
58	840.58	98.25	288.20	72.05	1147.50	150.99	412.70	103.17
59	866.92	105.41	301.16	75.29	1173.91	158.50	425.98	106.49
60	892.86	113.71	311.66	77.91	1190.04	165.55	431.87	107.97
61	936.72	123.64	335.29	83.82	1226.01	176.83	443.25	110.81
62	976.23	134.15	346.74	86.68	1270.32	188.11	464.47	116.12
63	1036.04	146.53	371.49	92.87	1328.19	200.27	478.79	119.70
64	1090.09	159.52	384.50	96.12	1376.05	212.40	497.10	124.27
65	1146.67	174.23	405.18	101.30	1422.55	225.66	513.27	128.32
66	1227.06	191.92	432.84	108.21	1504.07	243.66	540.49	135.12
67	1332.75	213.07	467.93	116.98	1576.03	259.01	561.93	140.48
68	1434.10	234.82	503.19	125.80	1628.31	274.58	578.96	144.74
69	1527.94	257.75	527.87	131.97	1697.02	292.80	593.85	148.46
70	1608.36	279.37	550.75	137.69	1777.97	311.29	614.61	153.65
71	1693.63	298.99	570.97	142.74	1857.59	329.85	632.70	158.18
72	1774.91	318.48	588.53	147.13	1935.08	348.28	648.13	162.03
73	1853.40	335.84	610.62	152.65	2009.65	362.78	660.90	165.23
74	1938.68	352.80	629.51	157.38	2090.86	375.28	684.85	171.21
75	2037.05	374.15	651.86	162.96	2181.72	392.44	705.07	176.27
76	2145.54	400.69	683.25	170.81	2287.62	419.85	727.95	181.99
77	2268.79	436.01	709.86	177.46	2409.54	457.43	758.81	189.70
78	2472.87	493.07	763.66	190.91	2617.18	518.63	805.75	201.44
79	2752.47	565.23	835.81	208.95	2901.29	596.79	883.92	220.98
80	3059.14	644.90	913.98	228.50	3212.47	679.47	962.09	240.52
81	3386.85	729.08	1004.18	251.04	3546.19	766.66	1052.28	263.07
82	3731.09	814.77	1094.37	273.59	3893.45	853.85	1148.49	287.12
83	4084.36	900.45	1190.58	297.65	4248.22	941.04	1244.70	311.18
84	4446.65	987.64	1292.80	323.20	4610.50	1028.23	1340.91	335.23
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B3

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	4.3% Simple Inflation				4.3% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	514.87	42.06	141.34	35.33	1104.17	133.03	361.85	90.46
30	532.62	43.52	146.21	36.55	1104.17	133.03	361.85	90.46
31	550.38	44.97	151.08	37.77	1104.17	133.03	361.85	90.46
32	585.89	47.87	160.83	40.21	1104.17	133.03	361.85	90.46
33	603.64	49.32	165.71	41.43	1104.17	133.03	361.85	90.46
34	639.15	52.22	175.45	43.86	1104.17	133.03	361.85	90.46
35	674.66	55.12	185.20	46.30	1104.17	133.03	361.85	90.46
36	692.41	56.57	190.07	47.52	1104.17	133.03	361.85	90.46
37	727.92	59.47	199.82	49.96	1104.17	133.03	361.85	90.46
38	763.43	62.37	209.57	52.39	1104.17	133.03	361.85	90.46
39	798.94	65.27	219.32	54.83	1104.17	133.03	361.85	90.46
40	814.16	66.52	223.49	55.87	1104.17	133.03	361.85	90.46
41	814.16	66.52	223.49	55.87	1104.17	133.03	361.85	90.46
42	814.16	66.52	223.49	55.87	1104.17	133.03	361.85	90.46
43	814.16	66.52	223.49	55.87	1104.17	133.03	361.85	90.46
44	814.16	66.52	223.49	55.87	1104.17	133.03	361.85	90.46
45	880.67	85.14	297.99	74.50	1168.02	149.00	425.70	106.43
46	880.67	85.14	297.99	74.50	1168.02	149.00	425.70	106.43
47	880.67	85.14	297.99	74.50	1168.02	149.00	425.70	106.43
48	880.67	85.14	297.99	74.50	1168.02	149.00	425.70	106.43
49	880.67	85.14	297.99	74.50	1168.02	149.00	425.70	106.43
50	909.94	90.46	329.92	82.48	1194.63	156.98	457.63	114.41
51	947.19	101.10	351.20	87.80	1231.88	164.96	468.27	117.07
52	989.76	109.09	372.49	93.12	1274.45	175.60	489.56	122.39
53	1034.99	119.73	393.77	98.44	1322.34	186.24	510.84	127.71
54	1082.88	133.03	415.06	103.76	1372.89	196.89	532.13	133.03
55	1133.43	143.67	436.34	109.09	1426.10	210.19	564.06	141.01
56	1186.65	156.98	457.63	114.41	1479.32	223.49	585.34	146.34
57	1242.52	170.28	489.56	122.39	1537.85	236.80	606.63	151.66
58	1306.37	186.24	510.84	127.71	1604.37	250.10	638.55	159.64
59	1378.21	202.21	542.77	135.69	1681.52	268.72	670.48	167.62
60	1466.01	223.49	574.70	143.67	1771.99	290.01	702.41	175.60
61	1522.75	238.66	591.46	147.87	1823.67	303.51	715.98	178.99
62	1584.81	255.29	616.74	154.18	1883.07	321.01	727.95	181.99
63	1651.39	273.18	630.04	157.51	1946.72	337.17	748.17	187.04
64	1719.31	292.14	651.32	162.83	2011.44	354.40	766.26	191.57
65	1790.28	311.96	670.48	167.62	2078.96	372.49	782.23	195.56
66	1861.25	330.19	687.51	171.88	2148.47	391.25	796.06	199.02
67	1931.62	349.01	711.19	177.80	2216.98	408.28	807.77	201.94
68	2022.09	372.49	723.69	180.92	2303.05	429.96	825.86	206.47
69	2140.35	402.09	750.57	187.64	2420.78	457.76	841.29	210.32
70	2274.85	435.01	774.25	193.56	2552.22	488.89	870.03	217.51
71	2415.06	468.74	802.45	200.61	2687.05	520.82	887.32	221.83
72	2544.10	497.27	826.93	206.73	2812.30	547.56	908.87	227.22
73	2672.35	524.41	847.68	211.92	2934.55	569.31	933.88	233.47
74	2815.49	551.68	878.54	219.64	3069.71	591.46	954.64	238.66
75	2974.93	585.34	911.27	227.82	3222.70	620.26	984.44	246.11
76	3157.65	630.57	945.06	236.26	3400.30	662.50	1015.30	253.83
77	3364.18	686.91	979.12	244.78	3607.43	725.16	1052.55	263.14
78	3699.53	778.69	1046.27	261.57	3952.07	826.79	1118.43	279.61
79	4155.01	898.95	1148.49	287.12	4422.60	956.07	1220.65	305.16
80	4660.11	1032.74	1262.74	315.68	4941.22	1097.38	1334.90	333.72
81	5202.79	1172.54	1383.00	345.75	5497.43	1243.20	1455.16	363.79
82	5771.02	1316.86	1509.27	377.32	6077.69	1392.02	1587.44	396.86
83	6354.29	1461.17	1641.56	410.39	6669.97	1539.34	1719.73	429.93
84	6951.08	1605.48	1779.86	444.97	7274.28	1686.66	1858.03	464.51
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B3

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	4.3% Simple Inflation				4.3% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	484.58	35.33	107.69	26.92	1013.70	111.75	266.06	66.52
30	501.29	36.55	111.40	27.85	1013.70	111.75	266.06	66.52
31	518.00	37.77	115.11	28.78	1013.70	111.75	266.06	66.52
32	551.42	40.21	122.54	30.63	1013.70	111.75	266.06	66.52
33	568.13	41.43	126.25	31.56	1013.70	111.75	266.06	66.52
34	601.55	43.86	133.68	33.42	1013.70	111.75	266.06	66.52
35	634.97	46.30	141.10	35.28	1013.70	111.75	266.06	66.52
36	651.68	47.52	144.82	36.20	1013.70	111.75	266.06	66.52
37	685.10	49.96	152.24	38.06	1013.70	111.75	266.06	66.52
38	718.52	52.39	159.67	39.92	1013.70	111.75	266.06	66.52
39	751.94	54.83	167.10	41.77	1013.70	111.75	266.06	66.52
40	766.26	55.87	170.28	42.57	1013.70	111.75	266.06	66.52
41	766.26	55.87	170.28	42.57	1013.70	111.75	266.06	66.52
42	766.26	55.87	170.28	42.57	1013.70	111.75	266.06	66.52
43	766.26	55.87	170.28	42.57	1013.70	111.75	266.06	66.52
44	766.26	55.87	170.28	42.57	1013.70	111.75	266.06	66.52
45	822.14	69.18	223.49	55.87	1064.26	125.05	319.28	79.82
46	822.14	69.18	223.49	55.87	1064.26	125.05	319.28	79.82
47	822.14	69.18	223.49	55.87	1064.26	125.05	319.28	79.82
48	822.14	69.18	223.49	55.87	1064.26	125.05	319.28	79.82
49	822.14	69.18	223.49	55.87	1064.26	125.05	319.28	79.82
50	843.42	74.50	234.14	58.53	1085.54	130.37	340.56	85.14
51	875.35	82.48	255.42	63.86	1117.47	138.35	351.20	87.80
52	909.94	90.46	266.06	66.52	1154.72	146.34	372.49	93.12
53	947.19	101.10	287.35	71.84	1194.63	156.98	383.13	95.78
54	987.10	109.09	308.63	77.16	1237.20	164.96	404.42	101.10
55	1032.33	119.73	319.28	79.82	1279.77	175.60	425.70	106.43
56	1077.56	130.37	340.56	85.14	1327.66	186.24	436.34	109.09
57	1122.79	141.01	361.85	90.46	1378.21	199.55	457.63	114.41
58	1176.00	154.32	383.13	95.78	1434.08	210.19	478.92	119.73
59	1239.86	170.28	404.42	101.10	1497.94	226.15	500.20	125.05
60	1311.70	186.24	425.70	106.43	1575.10	242.12	532.13	133.03
61	1356.73	199.75	446.19	111.55	1618.73	256.82	539.58	134.89
62	1407.88	214.85	465.08	116.27	1665.69	270.45	556.07	139.02
63	1461.89	228.88	482.37	120.59	1717.84	283.03	570.97	142.74
64	1518.16	244.25	498.07	124.52	1769.59	299.32	584.28	146.07
65	1576.10	260.74	512.17	128.04	1825.20	314.29	595.98	149.00
66	1635.10	278.17	524.68	131.17	1881.60	327.92	606.09	151.52
67	1692.37	294.13	535.59	133.90	1938.21	344.62	623.39	155.85
68	1766.66	312.89	553.41	138.35	2011.44	361.85	638.55	159.64
69	1864.04	338.17	577.36	144.34	2105.30	385.59	651.59	162.90
70	1975.53	365.17	598.64	149.66	2212.99	411.07	670.48	167.62
71	2089.07	391.58	617.27	154.32	2324.40	435.95	694.43	173.61
72	2195.83	417.19	640.68	160.17	2428.63	460.02	715.18	178.79
73	2298.79	438.21	660.90	165.23	2525.08	477.72	732.74	183.19
74	2412.54	458.30	684.85	171.21	2632.17	491.15	754.03	188.51
75	2539.25	485.57	711.72	177.93	2753.76	513.84	778.24	194.56
76	2686.71	522.02	747.11	186.78	2897.44	549.16	804.58	201.14
77	2857.79	570.64	777.17	194.29	3068.91	605.83	838.37	209.59
78	3135.80	647.91	835.81	208.95	3353.78	693.00	895.94	223.99
79	3505.61	747.12	913.98	228.50	3737.11	798.23	980.13	245.03
80	3912.99	852.35	1010.19	252.55	4155.01	910.98	1070.32	267.58
81	4345.93	963.59	1106.40	276.60	4598.48	1025.22	1172.54	293.14
82	4795.40	1076.34	1208.62	302.16	5058.47	1140.98	1274.77	318.69
83	5255.40	1187.58	1316.86	329.21	5524.49	1255.22	1383.00	345.75
84	5722.92	1300.32	1431.10	357.78	5996.51	1369.47	1497.25	374.31
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B3

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	4.3% Simple Inflation				4.3% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	560.22	58.23	144.78	36.19	1407.48	204.87	415.06	103.76
30	597.57	62.11	154.43	38.61	1407.48	204.87	415.06	103.76
31	634.92	65.99	164.08	41.02	1407.48	204.87	415.06	103.76
32	653.59	67.93	168.91	42.23	1407.48	204.87	415.06	103.76
33	690.94	71.81	178.56	44.64	1407.48	204.87	415.06	103.76
34	728.29	75.69	188.21	47.05	1407.48	204.87	415.06	103.76
35	746.96	77.63	193.04	48.26	1407.48	204.87	415.06	103.76
36	784.31	81.52	202.69	50.67	1407.48	204.87	415.06	103.76
37	821.66	85.40	212.34	53.08	1407.48	204.87	415.06	103.76
38	859.01	89.28	221.99	55.50	1407.48	204.87	415.06	103.76
39	915.03	95.10	236.47	59.12	1407.48	204.87	415.06	103.76
40	947.19	98.44	244.78	61.19	1407.48	204.87	415.06	103.76
41	947.19	98.44	244.78	61.19	1407.48	204.87	415.06	103.76
42	947.19	98.44	244.78	61.19	1407.48	204.87	415.06	103.76
43	947.19	98.44	244.78	61.19	1407.48	204.87	415.06	103.76
44	947.19	98.44	244.78	61.19	1407.48	204.87	415.06	103.76
45	1053.61	125.05	319.28	79.82	1513.90	231.48	489.56	122.39
46	1053.61	125.05	319.28	79.82	1513.90	231.48	489.56	122.39
47	1053.61	125.05	319.28	79.82	1513.90	231.48	489.56	122.39
48	1053.61	125.05	319.28	79.82	1513.90	231.48	489.56	122.39
49	1053.61	125.05	319.28	79.82	1513.90	231.48	489.56	122.39
50	1096.18	135.69	351.20	87.80	1556.47	239.46	521.49	130.37
51	1152.06	149.00	372.49	93.12	1617.67	255.42	542.77	135.69
52	1215.91	162.30	404.42	101.10	1681.52	268.72	564.06	141.01
53	1279.77	178.26	425.70	106.43	1753.36	284.69	585.34	146.34
54	1351.60	196.89	446.99	111.75	1830.52	303.31	617.27	154.32
55	1426.10	212.85	478.92	119.73	1910.34	321.94	638.55	159.64
56	1503.26	231.48	500.20	125.05	1995.48	340.56	670.48	167.62
57	1566.65	249.72	525.72	131.43	2083.28	361.85	691.77	172.94
58	1636.02	267.48	540.15	135.04	2181.72	385.79	723.69	180.92
59	1698.58	283.94	567.88	141.97	2298.79	412.40	755.62	188.91
60	1783.99	306.04	587.20	146.80	2396.97	434.86	785.89	196.47
61	1876.42	329.84	605.93	151.48	2483.11	457.75	797.87	199.47
62	1973.98	353.69	630.91	157.73	2563.41	478.93	813.94	203.48
63	2052.93	376.83	647.32	161.83	2659.19	504.79	830.85	207.71
64	2161.95	402.54	669.39	167.35	2757.82	528.09	854.34	213.58
65	2286.34	433.69	702.81	175.70	2864.46	555.07	868.02	217.00
66	2431.49	468.69	730.55	182.64	2998.75	587.64	897.16	224.29
67	2577.38	504.18	764.96	191.24	3130.11	619.00	913.13	228.28
68	2735.14	540.64	791.81	197.95	3263.01	651.32	936.55	234.14
69	2907.41	583.54	816.55	204.14	3439.41	692.83	956.77	239.19
70	3100.98	628.58	846.08	211.52	3635.76	736.33	981.78	245.44
71	3296.60	675.14	871.89	217.97	3834.78	781.23	1010.78	252.69
72	3482.78	715.18	901.42	225.36	4021.02	821.34	1035.52	258.88
73	3663.70	752.50	926.70	231.68	4200.68	853.07	1056.01	264.00
74	3863.51	790.34	954.64	238.66	4397.90	882.00	1086.07	271.52
75	4089.07	836.44	991.09	247.77	4624.52	922.91	1117.47	279.37
76	4345.36	897.17	1028.07	257.02	4886.53	983.37	1149.40	287.35
77	4637.03	977.59	1070.91	267.73	5193.90	1075.50	1193.30	298.32
78	5112.59	1106.40	1148.49	287.12	5707.88	1226.66	1274.77	318.69
79	5762.00	1279.28	1262.74	315.68	6414.42	1423.59	1395.03	348.76
80	6486.57	1471.69	1389.01	347.25	7202.13	1638.55	1527.31	381.83
81	7266.77	1676.14	1527.31	381.83	8049.97	1865.55	1671.63	417.91
82	8084.54	1885.09	1671.63	417.91	8933.88	2094.04	1827.97	456.99
83	8923.36	2094.04	1821.95	455.49	9835.84	2321.04	1984.31	496.08
84	9783.23	2304.50	1978.29	494.57	10758.84	2546.52	2146.66	536.66
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B3

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	4.3% Simple Inflation				4.3% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	522.46	48.78	107.01	26.75	1279.77	175.60	319.28	79.82
30	557.29	52.04	114.14	28.54	1279.77	175.60	319.28	79.82
31	592.12	55.29	121.28	30.32	1279.77	175.60	319.28	79.82
32	609.53	56.91	124.84	31.21	1279.77	175.60	319.28	79.82
33	644.36	60.17	131.98	32.99	1279.77	175.60	319.28	79.82
34	679.19	63.42	139.11	34.78	1279.77	175.60	319.28	79.82
35	696.61	65.04	142.68	35.67	1279.77	175.60	319.28	79.82
36	731.44	68.30	149.81	37.45	1279.77	175.60	319.28	79.82
37	766.27	71.55	156.95	39.24	1279.77	175.60	319.28	79.82
38	801.10	74.80	164.08	41.02	1279.77	175.60	319.28	79.82
39	853.34	79.68	174.78	43.70	1279.77	175.60	319.28	79.82
40	883.33	82.48	180.92	45.23	1279.77	175.60	319.28	79.82
41	883.33	82.48	180.92	45.23	1279.77	175.60	319.28	79.82
42	883.33	82.48	180.92	45.23	1279.77	175.60	319.28	79.82
43	883.33	82.48	180.92	45.23	1279.77	175.60	319.28	79.82
44	883.33	82.48	180.92	45.23	1279.77	175.60	319.28	79.82
45	971.13	106.43	234.14	58.53	1370.23	196.89	372.49	93.12
46	971.13	106.43	234.14	58.53	1370.23	196.89	372.49	93.12
47	971.13	106.43	234.14	58.53	1370.23	196.89	372.49	93.12
48	971.13	106.43	234.14	58.53	1370.23	196.89	372.49	93.12
49	971.13	106.43	234.14	58.53	1370.23	196.89	372.49	93.12
50	1008.38	114.41	266.06	66.52	1404.82	204.87	393.77	98.44
51	1056.27	125.05	276.71	69.18	1455.37	215.51	415.06	103.76
52	1106.83	138.35	297.99	74.50	1511.24	228.82	425.70	106.43
53	1162.70	151.66	319.28	79.82	1572.44	244.78	446.99	111.75
54	1223.89	164.96	329.92	82.48	1636.29	258.08	468.27	117.07
55	1287.75	180.92	351.20	87.80	1705.47	274.05	489.56	122.39
56	1354.27	196.89	372.49	93.12	1777.31	290.01	510.84	127.71
57	1406.30	210.29	389.03	97.26	1854.47	308.63	532.13	133.03
58	1464.63	225.93	405.11	101.28	1939.61	329.92	553.41	138.35
59	1516.05	240.84	425.91	106.48	2038.05	351.20	585.34	146.34
60	1584.94	258.77	447.86	111.97	2119.29	371.99	597.28	149.32
61	1663.86	278.53	459.33	114.83	2191.58	391.26	613.75	153.44
62	1744.56	301.12	477.96	119.49	2258.18	409.45	635.27	158.82
63	1810.19	319.04	499.36	124.84	2335.55	429.91	647.29	161.82
64	1899.62	341.48	515.61	128.90	2417.50	450.64	657.18	164.30
65	2003.88	366.97	533.78	133.44	2505.83	472.84	676.14	169.03
66	2127.83	396.08	563.31	140.83	2619.70	500.17	699.78	174.95
67	2251.40	425.94	591.10	147.78	2730.61	526.81	719.97	179.99
68	2381.80	457.63	613.01	153.25	2841.56	553.41	732.21	183.05
69	2523.88	492.82	635.09	158.77	2985.77	587.67	758.81	189.70
70	2681.92	530.80	662.50	165.62	3146.87	624.59	782.23	195.56
71	2843.29	567.12	686.71	171.68	3310.10	661.63	802.45	200.61
72	2996.68	601.57	715.18	178.79	3462.29	694.69	826.93	206.73
73	3141.08	630.37	732.74	183.19	3606.23	716.58	847.68	211.92
74	3298.00	658.91	760.94	190.24	3758.02	735.00	871.63	217.91
75	3475.46	693.43	791.54	197.89	3932.76	761.61	897.97	224.49
76	3681.26	743.91	823.73	205.93	4142.62	814.16	932.29	233.07
77	3921.05	813.89	862.85	215.71	4398.37	899.56	966.88	241.72
78	4311.35	923.00	932.02	233.01	4820.96	1032.74	1040.26	260.06
79	4831.48	1062.81	1028.23	257.06	5387.69	1192.09	1142.48	285.62
80	5401.22	1213.13	1130.45	282.61	6007.03	1358.95	1250.71	312.68
81	6007.03	1369.47	1244.70	311.18	6662.45	1530.32	1370.97	342.74
82	6636.90	1528.82	1364.96	341.24	7340.43	1701.69	1503.26	375.82
83	7277.29	1686.66	1491.24	372.81	8025.91	1871.56	1629.54	407.38
84	7928.20	1844.50	1617.51	404.38	8718.92	2039.93	1761.82	440.46
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B4

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	2.2% Simple Inflation				2.2% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	401.37	24.05	108.23	27.06	499.08	46.60	168.37	42.09
30	401.37	24.05	108.23	27.06	499.08	46.60	168.37	42.09
31	401.37	24.05	108.23	27.06	499.08	46.60	168.37	42.09
32	401.37	24.05	108.23	27.06	499.08	46.60	168.37	42.09
33	401.37	24.05	108.23	27.06	499.08	46.60	168.37	42.09
34	401.37	24.05	108.23	27.06	499.08	46.60	168.37	42.09
35	401.37	24.05	108.23	27.06	499.08	46.60	168.37	42.09
36	401.37	24.05	108.23	27.06	499.08	46.60	168.37	42.09
37	401.37	24.05	108.23	27.06	499.08	46.60	168.37	42.09
38	401.37	24.05	108.23	27.06	499.08	46.60	168.37	42.09
39	401.37	24.05	108.23	27.06	499.08	46.60	168.37	42.09
40	401.37	24.05	108.23	27.06	499.08	46.60	168.37	42.09
41	401.37	24.05	108.23	27.06	499.08	46.60	168.37	42.09
42	401.37	24.05	108.23	27.06	499.08	46.60	168.37	42.09
43	401.37	24.05	108.23	27.06	499.08	46.60	168.37	42.09
44	401.37	24.05	108.23	27.06	499.08	46.60	168.37	42.09
45	423.92	30.07	144.31	36.08	520.13	51.11	198.43	49.61
46	423.92	30.07	144.31	36.08	520.13	51.11	198.43	49.61
47	423.92	30.07	144.31	36.08	520.13	51.11	198.43	49.61
48	423.92	30.07	144.31	36.08	520.13	51.11	198.43	49.61
49	423.92	30.07	144.31	36.08	520.13	51.11	198.43	49.61
50	432.94	31.57	156.34	39.08	527.64	54.12	216.47	54.12
51	446.47	36.08	168.37	42.09	541.17	57.12	222.48	55.62
52	461.50	39.08	180.39	45.10	556.21	60.13	234.51	58.63
53	476.53	42.09	192.42	48.10	571.24	64.64	246.53	61.63
54	493.07	46.60	198.43	49.61	589.28	67.65	252.55	63.14
55	511.11	51.11	210.46	52.61	607.32	72.16	264.57	66.14
56	529.15	55.62	222.48	55.62	626.86	76.67	276.60	69.15
57	548.69	60.13	234.51	58.63	646.40	81.18	288.63	72.16
58	571.24	64.64	252.55	63.14	668.95	87.19	300.65	75.16
59	596.79	70.65	264.57	66.14	696.01	93.20	318.69	79.67
60	626.86	78.17	276.60	69.15	726.08	99.22	330.72	82.68
61	661.44	85.69	294.64	73.66	760.65	106.73	348.76	87.19
62	697.51	94.71	312.68	78.17	799.74	115.75	366.80	91.70
63	739.60	103.73	330.72	82.68	840.32	124.77	384.83	96.21
64	783.20	114.25	348.76	87.19	886.92	135.29	402.87	100.72
65	831.30	124.77	372.81	93.20	935.03	145.82	420.91	105.23
66	880.91	135.29	390.85	97.71	987.64	157.84	444.97	111.24
67	935.03	147.32	414.90	103.73	1043.26	169.87	463.00	115.75
68	999.67	162.35	438.95	109.74	1109.41	184.90	487.06	121.76
69	1082.35	180.39	469.02	117.25	1192.09	202.94	517.12	129.28
70	1177.05	201.44	499.08	124.77	1288.30	223.99	547.19	136.80
71	1280.78	223.99	535.16	133.79	1393.52	245.03	583.27	145.82
72	1387.51	246.53	571.24	142.81	1501.76	267.58	619.34	154.84
73	1501.76	270.59	607.32	151.83	1616.01	288.63	655.42	163.86
74	1632.54	296.14	649.41	162.35	1746.79	312.68	697.51	174.38
75	1782.87	326.21	703.53	175.88	1895.61	341.24	751.63	187.91
76	1954.24	363.79	757.64	189.41	2068.49	378.82	805.75	201.44
77	2151.17	411.89	817.77	204.44	2266.92	428.43	865.88	216.47
78	2381.17	470.52	889.93	222.48	2499.92	491.57	938.04	234.51
79	2644.24	539.67	974.11	243.53	2767.50	563.72	1022.22	255.55
80	2935.87	614.83	1064.31	266.08	3062.14	643.40	1112.41	278.10
81	3248.55	696.01	1160.52	290.13	3377.83	726.08	1208.62	302.16
82	3579.27	778.69	1262.74	315.68	3708.55	810.26	1310.84	327.71
83	3919.00	861.37	1370.97	342.74	4048.28	894.44	1419.08	354.77
84	4269.26	945.55	1485.22	371.31	4397.04	978.62	1533.33	383.33
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B4

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	2.2% Simple Inflation				2.2% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	381.83	19.54	78.17	19.54	461.50	37.58	120.26	30.07
30	381.83	19.54	78.17	19.54	461.50	37.58	120.26	30.07
31	381.83	19.54	78.17	19.54	461.50	37.58	120.26	30.07
32	381.83	19.54	78.17	19.54	461.50	37.58	120.26	30.07
33	381.83	19.54	78.17	19.54	461.50	37.58	120.26	30.07
34	381.83	19.54	78.17	19.54	461.50	37.58	120.26	30.07
35	381.83	19.54	78.17	19.54	461.50	37.58	120.26	30.07
36	381.83	19.54	78.17	19.54	461.50	37.58	120.26	30.07
37	381.83	19.54	78.17	19.54	461.50	37.58	120.26	30.07
38	381.83	19.54	78.17	19.54	461.50	37.58	120.26	30.07
39	381.83	19.54	78.17	19.54	461.50	37.58	120.26	30.07
40	381.83	19.54	78.17	19.54	461.50	37.58	120.26	30.07
41	381.83	19.54	78.17	19.54	461.50	37.58	120.26	30.07
42	381.83	19.54	78.17	19.54	461.50	37.58	120.26	30.07
43	381.83	19.54	78.17	19.54	461.50	37.58	120.26	30.07
44	381.83	19.54	78.17	19.54	461.50	37.58	120.26	30.07
45	398.36	24.05	102.22	25.56	478.04	42.09	144.31	36.08
46	398.36	24.05	102.22	25.56	478.04	42.09	144.31	36.08
47	398.36	24.05	102.22	25.56	478.04	42.09	144.31	36.08
48	398.36	24.05	102.22	25.56	478.04	42.09	144.31	36.08
49	398.36	24.05	102.22	25.56	478.04	42.09	144.31	36.08
50	405.88	25.56	114.25	28.56	484.05	43.59	150.33	37.58
51	416.40	28.56	120.26	30.07	494.57	46.60	162.35	40.59
52	428.43	31.57	126.27	31.57	506.60	49.61	168.37	42.09
53	440.46	34.58	132.29	33.07	520.13	52.61	174.38	43.59
54	453.98	37.58	144.31	36.08	533.66	55.62	180.39	45.10
55	469.02	40.59	150.33	37.58	548.69	58.63	192.42	48.10
56	484.05	45.10	156.34	39.08	563.72	61.63	198.43	49.61
57	500.59	48.10	168.37	42.09	580.26	66.14	210.46	52.61
58	518.63	52.61	180.39	45.10	599.80	70.65	216.47	54.12
59	539.67	57.12	186.40	46.60	620.85	75.16	228.50	57.12
60	563.72	63.14	198.43	49.61	646.40	81.18	240.52	60.13
61	592.29	69.15	210.46	52.61	674.96	87.19	252.55	63.14
62	622.35	76.67	222.48	55.62	706.53	94.71	264.57	66.14
63	656.93	84.18	240.52	60.13	741.11	102.22	276.60	69.15
64	693.00	91.70	252.55	63.14	778.69	109.74	294.64	73.66
65	732.09	100.72	270.59	67.65	819.28	118.76	306.67	76.67
66	774.18	109.74	282.61	70.65	862.87	129.28	324.70	81.18
67	819.28	120.26	300.65	75.16	909.47	138.30	342.74	85.69
68	871.89	132.29	318.69	79.67	963.59	150.33	360.78	90.20
69	939.54	147.32	342.74	85.69	1032.74	165.36	384.83	96.21
70	1017.71	163.86	366.80	91.70	1112.41	181.89	408.89	102.22
71	1103.39	181.89	396.86	99.22	1198.10	199.93	432.94	108.23
72	1190.58	199.93	420.91	105.23	1286.79	217.97	463.00	115.75
73	1285.29	219.48	450.98	112.74	1381.50	236.01	493.07	123.27
74	1392.02	240.52	487.06	121.76	1488.23	254.05	529.15	132.29
75	1513.78	264.57	529.15	132.29	1609.99	276.60	565.23	141.31
76	1655.09	294.64	571.24	142.81	1751.30	308.17	607.32	151.83
77	1815.94	333.72	619.34	154.84	1915.16	348.76	655.42	163.86
78	2002.34	381.83	673.46	168.37	2104.57	401.37	715.55	178.89
79	2215.81	437.45	739.60	184.90	2321.04	458.49	781.70	195.42
80	2451.82	497.58	811.76	202.94	2558.55	521.63	847.84	211.96
81	2702.86	562.22	889.93	222.48	2812.60	587.78	926.01	231.50
82	2967.44	626.86	968.10	242.03	3078.68	653.92	1010.19	252.55
83	3239.53	693.00	1052.28	263.07	3350.77	720.06	1088.36	272.09
84	3519.14	759.15	1136.47	284.12	3628.87	786.21	1178.56	294.64
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B4

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	2.2% Simple Inflation				2.2% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	426.93	30.07	120.26	30.07	550.19	58.63	186.40	46.60
30	426.93	30.07	120.26	30.07	550.19	58.63	186.40	46.60
31	426.93	30.07	120.26	30.07	550.19	58.63	186.40	46.60
32	426.93	30.07	120.26	30.07	550.19	58.63	186.40	46.60
33	426.93	30.07	120.26	30.07	550.19	58.63	186.40	46.60
34	426.93	30.07	120.26	30.07	550.19	58.63	186.40	46.60
35	426.93	30.07	120.26	30.07	550.19	58.63	186.40	46.60
36	426.93	30.07	120.26	30.07	550.19	58.63	186.40	46.60
37	426.93	30.07	120.26	30.07	550.19	58.63	186.40	46.60
38	426.93	30.07	120.26	30.07	550.19	58.63	186.40	46.60
39	426.93	30.07	120.26	30.07	550.19	58.63	186.40	46.60
40	426.93	30.07	120.26	30.07	550.19	58.63	186.40	46.60
41	426.93	30.07	120.26	30.07	550.19	58.63	186.40	46.60
42	426.93	30.07	120.26	30.07	550.19	58.63	186.40	46.60
43	426.93	30.07	120.26	30.07	550.19	58.63	186.40	46.60
44	426.93	30.07	120.26	30.07	550.19	58.63	186.40	46.60
45	455.49	37.58	156.34	39.08	577.25	64.64	222.48	55.62
46	455.49	37.58	156.34	39.08	577.25	64.64	222.48	55.62
47	455.49	37.58	156.34	39.08	577.25	64.64	222.48	55.62
48	455.49	37.58	156.34	39.08	577.25	64.64	222.48	55.62
49	455.49	37.58	156.34	39.08	577.25	64.64	222.48	55.62
50	466.01	40.59	174.38	43.59	587.78	67.65	234.51	58.63
51	484.05	43.59	186.40	46.60	605.81	72.16	246.53	61.63
52	502.09	48.10	198.43	49.61	623.85	76.67	258.56	64.64
53	521.63	52.61	204.44	51.11	643.40	81.18	270.59	67.65
54	542.68	58.63	216.47	54.12	665.94	85.69	282.61	70.65
55	565.23	63.14	234.51	58.63	688.49	91.70	294.64	73.66
56	587.78	69.15	246.53	61.63	712.55	96.21	306.67	76.67
57	613.33	75.16	258.56	64.64	738.10	102.22	318.69	79.67
58	640.39	81.18	270.59	67.65	766.66	109.74	330.72	82.68
59	673.46	88.69	288.63	72.16	799.74	117.25	348.76	87.19
60	711.04	97.71	306.67	76.67	838.82	126.27	366.80	91.70
61	753.13	108.23	324.70	81.18	882.41	135.29	384.83	96.21
62	799.74	118.76	342.74	85.69	930.52	145.82	402.87	100.72
63	850.85	130.78	360.78	90.20	983.13	157.84	420.91	105.23
64	906.47	142.81	384.83	96.21	1040.26	171.37	444.97	111.24
65	965.09	156.34	408.89	102.22	1101.89	184.90	463.00	115.75
66	1028.23	171.37	426.93	106.73	1168.03	199.93	487.06	121.76
67	1095.88	186.40	450.98	112.74	1237.18	214.97	511.11	127.78
68	1177.05	204.44	481.04	120.26	1321.37	233.01	535.16	133.79
69	1280.78	226.99	511.11	127.78	1426.60	257.06	571.24	142.81
70	1399.54	254.05	547.19	136.80	1548.36	282.61	607.32	151.83
71	1530.32	282.61	583.27	145.82	1680.65	311.18	643.40	160.85
72	1664.11	311.18	625.36	156.34	1815.94	339.74	679.47	169.87
73	1808.42	341.24	667.45	166.86	1961.76	366.80	721.57	180.39
74	1972.28	372.81	715.55	178.89	2125.61	395.36	769.67	192.42
75	2161.69	411.89	769.67	192.42	2315.02	432.94	823.79	205.95
76	2379.66	460.00	829.80	207.45	2536.00	481.04	883.92	220.98
77	2632.21	521.63	895.94	223.99	2793.06	545.68	956.07	239.02
78	2928.35	598.30	980.13	245.03	3095.22	628.36	1034.24	258.56
79	3271.10	688.49	1070.32	267.58	3443.97	724.57	1124.44	281.11
80	3651.42	787.71	1172.54	293.14	3830.31	828.30	1226.66	306.67
81	4060.31	892.94	1280.78	320.19	4245.21	938.04	1340.91	335.23
82	4490.24	1002.68	1395.03	348.76	4679.65	1049.28	1455.16	363.79
83	4933.70	1110.91	1515.29	378.82	5124.62	1159.01	1575.42	393.85
84	5389.19	1220.65	1641.56	410.39	5581.61	1270.26	1701.69	425.42
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B4

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	2.2% Simple Inflation				2.2% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	402.87	24.05	84.18	21.05	508.10	48.10	138.30	34.58
30	402.87	24.05	84.18	21.05	508.10	48.10	138.30	34.58
31	402.87	24.05	84.18	21.05	508.10	48.10	138.30	34.58
32	402.87	24.05	84.18	21.05	508.10	48.10	138.30	34.58
33	402.87	24.05	84.18	21.05	508.10	48.10	138.30	34.58
34	402.87	24.05	84.18	21.05	508.10	48.10	138.30	34.58
35	402.87	24.05	84.18	21.05	508.10	48.10	138.30	34.58
36	402.87	24.05	84.18	21.05	508.10	48.10	138.30	34.58
37	402.87	24.05	84.18	21.05	508.10	48.10	138.30	34.58
38	402.87	24.05	84.18	21.05	508.10	48.10	138.30	34.58
39	402.87	24.05	84.18	21.05	508.10	48.10	138.30	34.58
40	402.87	24.05	84.18	21.05	508.10	48.10	138.30	34.58
41	402.87	24.05	84.18	21.05	508.10	48.10	138.30	34.58
42	402.87	24.05	84.18	21.05	508.10	48.10	138.30	34.58
43	402.87	24.05	84.18	21.05	508.10	48.10	138.30	34.58
44	402.87	24.05	84.18	21.05	508.10	48.10	138.30	34.58
45	425.42	30.07	114.25	28.56	529.15	54.12	162.35	40.59
46	425.42	30.07	114.25	28.56	529.15	54.12	162.35	40.59
47	425.42	30.07	114.25	28.56	529.15	54.12	162.35	40.59
48	425.42	30.07	114.25	28.56	529.15	54.12	162.35	40.59
49	425.42	30.07	114.25	28.56	529.15	54.12	162.35	40.59
50	434.44	33.07	126.27	31.57	536.66	55.62	174.38	43.59
51	447.97	36.08	132.29	33.07	550.19	58.63	180.39	45.10
52	463.00	39.08	138.30	34.58	566.73	63.14	186.40	46.60
53	479.54	43.59	150.33	37.58	583.27	66.14	198.43	49.61
54	497.58	48.10	156.34	39.08	601.30	70.65	204.44	51.11
55	515.62	52.61	168.37	42.09	619.34	75.16	216.47	54.12
56	535.16	57.12	180.39	45.10	640.39	79.67	222.48	55.62
57	556.21	61.63	186.40	46.60	661.44	84.18	234.51	58.63
58	578.76	67.65	198.43	49.61	685.49	90.20	246.53	61.63
59	605.81	73.66	210.46	52.61	712.55	96.21	258.56	64.64
60	637.38	81.18	222.48	55.62	745.62	103.73	270.59	67.65
61	671.96	88.69	240.52	60.13	781.70	112.74	282.61	70.65
62	711.04	97.71	252.55	63.14	822.28	121.76	300.65	75.16
63	754.64	106.73	270.59	67.65	867.38	130.78	312.68	78.17
64	801.24	117.25	282.61	70.65	915.49	141.31	330.72	82.68
65	850.85	129.28	300.65	75.16	966.60	153.33	348.76	87.19
66	903.46	141.31	318.69	79.67	1020.71	165.36	366.80	91.70
67	959.08	153.33	336.73	84.18	1079.34	177.38	384.83	96.21
68	1028.23	168.37	360.78	90.20	1150.00	193.92	408.89	102.22
69	1113.92	187.91	384.83	96.21	1237.18	213.46	432.94	108.23
70	1211.63	210.46	414.90	103.73	1339.41	234.51	463.00	115.75
71	1319.86	233.01	444.97	111.24	1447.64	257.06	493.07	123.27
72	1432.61	257.06	475.03	118.76	1561.89	281.11	523.13	130.78
73	1551.37	281.11	511.11	127.78	1682.15	303.66	553.20	138.30
74	1685.16	306.67	547.19	136.80	1817.44	326.21	595.29	148.82
75	1841.50	338.23	589.28	147.32	1972.28	354.77	637.38	159.35
76	2020.38	377.32	643.40	160.85	2154.17	395.36	685.49	171.37
77	2229.34	428.43	697.51	174.38	2367.64	449.48	745.62	186.40
78	2472.87	493.07	763.66	190.91	2617.18	518.63	805.75	201.44
79	2752.47	565.23	835.81	208.95	2901.29	596.79	883.92	220.98
80	3059.14	644.90	913.98	228.50	3212.47	679.47	962.09	240.52
81	3386.85	729.08	1004.18	251.04	3546.19	766.66	1052.28	263.07
82	3731.09	814.77	1094.37	273.59	3893.45	853.85	1148.49	287.12
83	4084.36	900.45	1190.58	297.65	4248.22	941.04	1244.70	311.18
84	4446.65	987.64	1292.80	323.20	4610.50	1028.23	1340.91	335.23
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B4

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	2.2% Simple Inflation				2.2% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	460.00	37.58	126.27	31.57	623.85	75.16	204.44	51.11
30	460.00	37.58	126.27	31.57	623.85	75.16	204.44	51.11
31	460.00	37.58	126.27	31.57	623.85	75.16	204.44	51.11
32	460.00	37.58	126.27	31.57	623.85	75.16	204.44	51.11
33	460.00	37.58	126.27	31.57	623.85	75.16	204.44	51.11
34	460.00	37.58	126.27	31.57	623.85	75.16	204.44	51.11
35	460.00	37.58	126.27	31.57	623.85	75.16	204.44	51.11
36	460.00	37.58	126.27	31.57	623.85	75.16	204.44	51.11
37	460.00	37.58	126.27	31.57	623.85	75.16	204.44	51.11
38	460.00	37.58	126.27	31.57	623.85	75.16	204.44	51.11
39	460.00	37.58	126.27	31.57	623.85	75.16	204.44	51.11
40	460.00	37.58	126.27	31.57	623.85	75.16	204.44	51.11
41	460.00	37.58	126.27	31.57	623.85	75.16	204.44	51.11
42	460.00	37.58	126.27	31.57	623.85	75.16	204.44	51.11
43	460.00	37.58	126.27	31.57	623.85	75.16	204.44	51.11
44	460.00	37.58	126.27	31.57	623.85	75.16	204.44	51.11
45	497.58	48.10	168.37	42.09	659.93	84.18	240.52	60.13
46	497.58	48.10	168.37	42.09	659.93	84.18	240.52	60.13
47	497.58	48.10	168.37	42.09	659.93	84.18	240.52	60.13
48	497.58	48.10	168.37	42.09	659.93	84.18	240.52	60.13
49	497.58	48.10	168.37	42.09	659.93	84.18	240.52	60.13
50	514.12	51.11	186.40	46.60	674.96	88.69	258.56	64.64
51	535.16	57.12	198.43	49.61	696.01	93.20	264.57	66.14
52	559.21	61.63	210.46	52.61	720.06	99.22	276.60	69.15
53	584.77	67.65	222.48	55.62	747.12	105.23	288.63	72.16
54	611.83	75.16	234.51	58.63	775.68	111.24	300.65	75.16
55	640.39	81.18	246.53	61.63	805.75	118.76	318.69	79.67
56	670.45	88.69	258.56	64.64	835.81	126.27	330.72	82.68
57	702.02	96.21	276.60	69.15	868.89	133.79	342.74	85.69
58	738.10	105.23	288.63	72.16	906.47	141.31	360.78	90.20
59	778.69	114.25	306.67	76.67	950.06	151.83	378.82	94.71
60	828.30	126.27	324.70	81.18	1001.17	163.86	396.86	99.22
61	882.41	138.30	342.74	85.69	1056.79	175.88	414.90	103.73
62	942.54	151.83	366.80	91.70	1119.93	190.91	432.94	108.23
63	1008.69	166.86	384.83	96.21	1189.08	205.95	456.99	114.25
64	1079.34	183.40	408.89	102.22	1262.74	222.48	481.04	120.26
65	1156.01	201.44	432.94	108.23	1342.41	240.52	505.10	126.27
66	1237.18	219.48	456.99	114.25	1428.10	260.06	529.15	132.29
67	1322.87	239.02	487.06	121.76	1518.29	279.61	553.20	138.30
68	1428.10	263.07	511.11	127.78	1626.53	303.66	583.27	145.82
69	1560.39	293.14	547.19	136.80	1764.83	333.72	613.33	153.33
70	1713.72	327.71	583.27	145.82	1922.67	368.30	655.42	163.86
71	1882.08	365.29	625.36	156.34	2094.04	405.88	691.50	172.88
72	2053.46	401.37	667.45	166.86	2269.92	441.96	733.59	183.40
73	2236.85	438.95	709.54	177.38	2456.33	476.53	781.70	195.42
74	2447.31	479.54	763.66	190.91	2668.29	514.12	829.80	207.45
75	2689.33	529.15	823.79	205.95	2913.32	560.72	889.93	222.48
76	2973.45	593.79	889.93	222.48	3201.95	623.85	956.07	239.02
77	3305.67	674.96	962.09	240.52	3544.69	712.55	1034.24	258.56
78	3699.53	778.69	1046.27	261.57	3952.07	826.79	1118.43	279.61
79	4155.01	898.95	1148.49	287.12	4422.60	956.07	1220.65	305.16
80	4660.11	1032.74	1262.74	315.68	4941.22	1097.38	1334.90	333.72
81	5202.79	1172.54	1383.00	345.75	5497.43	1243.20	1455.16	363.79
82	5771.02	1316.86	1509.27	377.32	6077.69	1392.02	1587.44	396.86
83	6354.29	1461.17	1641.56	410.39	6669.97	1539.34	1719.73	429.93
84	6951.08	1605.48	1779.86	444.97	7274.28	1686.66	1858.03	464.51
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B4

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	2.2% Simple Inflation				2.2% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	432.94	31.57	96.21	24.05	572.74	63.14	150.33	37.58
30	432.94	31.57	96.21	24.05	572.74	63.14	150.33	37.58
31	432.94	31.57	96.21	24.05	572.74	63.14	150.33	37.58
32	432.94	31.57	96.21	24.05	572.74	63.14	150.33	37.58
33	432.94	31.57	96.21	24.05	572.74	63.14	150.33	37.58
34	432.94	31.57	96.21	24.05	572.74	63.14	150.33	37.58
35	432.94	31.57	96.21	24.05	572.74	63.14	150.33	37.58
36	432.94	31.57	96.21	24.05	572.74	63.14	150.33	37.58
37	432.94	31.57	96.21	24.05	572.74	63.14	150.33	37.58
38	432.94	31.57	96.21	24.05	572.74	63.14	150.33	37.58
39	432.94	31.57	96.21	24.05	572.74	63.14	150.33	37.58
40	432.94	31.57	96.21	24.05	572.74	63.14	150.33	37.58
41	432.94	31.57	96.21	24.05	572.74	63.14	150.33	37.58
42	432.94	31.57	96.21	24.05	572.74	63.14	150.33	37.58
43	432.94	31.57	96.21	24.05	572.74	63.14	150.33	37.58
44	432.94	31.57	96.21	24.05	572.74	63.14	150.33	37.58
45	464.51	39.08	126.27	31.57	601.30	70.65	180.39	45.10
46	464.51	39.08	126.27	31.57	601.30	70.65	180.39	45.10
47	464.51	39.08	126.27	31.57	601.30	70.65	180.39	45.10
48	464.51	39.08	126.27	31.57	601.30	70.65	180.39	45.10
49	464.51	39.08	126.27	31.57	601.30	70.65	180.39	45.10
50	476.53	42.09	132.29	33.07	613.33	73.66	192.42	48.10
51	494.57	46.60	144.31	36.08	631.37	78.17	198.43	49.61
52	514.12	51.11	150.33	37.58	652.42	82.68	210.46	52.61
53	535.16	57.12	162.35	40.59	674.96	88.69	216.47	54.12
54	557.71	61.63	174.38	43.59	699.02	93.20	228.50	57.12
55	583.27	67.65	180.39	45.10	723.07	99.22	240.52	60.13
56	608.82	73.66	192.42	48.10	750.13	105.23	246.53	61.63
57	634.38	79.67	204.44	51.11	778.69	112.74	258.56	64.64
58	664.44	87.19	216.47	54.12	810.26	118.76	270.59	67.65
59	700.52	96.21	228.50	57.12	846.34	127.78	282.61	70.65
60	741.11	105.23	240.52	60.13	889.93	136.80	300.65	75.16
61	786.21	115.75	258.56	64.64	938.04	148.82	312.68	78.17
62	837.32	127.78	276.60	69.15	990.65	160.85	330.72	82.68
63	892.94	139.80	294.64	73.66	1049.28	172.88	348.76	87.19
64	953.07	153.33	312.68	78.17	1110.91	187.91	366.80	91.70
65	1017.71	168.37	330.72	82.68	1178.56	202.94	384.83	96.21
66	1086.86	184.90	348.76	87.19	1250.71	217.97	402.87	100.72
67	1159.01	201.44	366.80	91.70	1327.38	236.01	426.93	106.73
68	1247.71	220.98	390.85	97.71	1420.58	255.55	450.98	112.74
69	1358.95	246.53	420.91	105.23	1534.83	281.11	475.03	118.76
70	1488.23	275.10	450.98	112.74	1667.12	309.67	505.10	126.27
71	1628.03	305.16	481.04	120.26	1811.43	339.74	541.17	135.29
72	1772.35	336.73	517.12	129.28	1960.25	371.31	577.25	144.31
73	1924.17	366.80	553.20	138.30	2113.59	399.87	613.33	153.33
74	2097.05	398.36	595.29	148.82	2287.96	426.93	655.42	163.86
75	2295.48	438.95	643.40	160.85	2489.40	464.51	703.53	175.88
76	2529.99	491.57	703.53	175.88	2728.42	517.12	757.64	189.41
77	2808.09	560.72	763.66	190.91	3015.54	595.29	823.79	205.95
78	3135.80	647.91	835.81	208.95	3353.78	693.00	895.94	223.99
79	3505.61	747.12	913.98	228.50	3737.11	798.23	980.13	245.03
80	3912.99	852.35	1010.19	252.55	4155.01	910.98	1070.32	267.58
81	4345.93	963.59	1106.40	276.60	4598.48	1025.22	1172.54	293.14
82	4795.40	1076.34	1208.62	302.16	5058.47	1140.98	1274.77	318.69
83	5255.40	1187.58	1316.86	329.21	5524.49	1255.22	1383.00	345.75
84	5722.92	1300.32	1431.10	357.78	5996.51	1369.47	1497.25	374.31
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B4

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	2.2% Simple Inflation				2.2% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	535.16	55.62	138.30	34.58	795.23	115.75	234.51	58.63
30	535.16	55.62	138.30	34.58	795.23	115.75	234.51	58.63
31	535.16	55.62	138.30	34.58	795.23	115.75	234.51	58.63
32	535.16	55.62	138.30	34.58	795.23	115.75	234.51	58.63
33	535.16	55.62	138.30	34.58	795.23	115.75	234.51	58.63
34	535.16	55.62	138.30	34.58	795.23	115.75	234.51	58.63
35	535.16	55.62	138.30	34.58	795.23	115.75	234.51	58.63
36	535.16	55.62	138.30	34.58	795.23	115.75	234.51	58.63
37	535.16	55.62	138.30	34.58	795.23	115.75	234.51	58.63
38	535.16	55.62	138.30	34.58	795.23	115.75	234.51	58.63
39	535.16	55.62	138.30	34.58	795.23	115.75	234.51	58.63
40	535.16	55.62	138.30	34.58	795.23	115.75	234.51	58.63
41	535.16	55.62	138.30	34.58	795.23	115.75	234.51	58.63
42	535.16	55.62	138.30	34.58	795.23	115.75	234.51	58.63
43	535.16	55.62	138.30	34.58	795.23	115.75	234.51	58.63
44	535.16	55.62	138.30	34.58	795.23	115.75	234.51	58.63
45	595.29	70.65	180.39	45.10	855.36	130.78	276.60	69.15
46	595.29	70.65	180.39	45.10	855.36	130.78	276.60	69.15
47	595.29	70.65	180.39	45.10	855.36	130.78	276.60	69.15
48	595.29	70.65	180.39	45.10	855.36	130.78	276.60	69.15
49	595.29	70.65	180.39	45.10	855.36	130.78	276.60	69.15
50	619.34	76.67	198.43	49.61	879.41	135.29	294.64	73.66
51	650.91	84.18	210.46	52.61	913.98	144.31	306.67	76.67
52	686.99	91.70	228.50	57.12	950.06	151.83	318.69	79.67
53	723.07	100.72	240.52	60.13	990.65	160.85	330.72	82.68
54	763.66	111.24	252.55	63.14	1034.24	171.37	348.76	87.19
55	805.75	120.26	270.59	67.65	1079.34	181.89	360.78	90.20
56	849.34	130.78	282.61	70.65	1127.45	192.42	378.82	94.71
57	895.94	142.81	300.65	75.16	1177.05	204.44	390.85	97.71
58	947.05	154.84	312.68	78.17	1232.67	217.97	408.89	102.22
59	1007.19	168.37	336.73	84.18	1298.82	233.01	426.93	106.73
60	1077.84	184.90	354.77	88.69	1375.48	249.54	450.98	112.74
61	1154.50	202.94	372.81	93.20	1459.67	269.08	469.02	117.25
62	1241.69	222.48	396.86	99.22	1552.87	290.13	493.07	123.27
63	1334.90	245.03	420.91	105.23	1655.09	314.18	517.12	129.28
64	1437.12	267.58	444.97	111.24	1766.33	338.23	547.19	136.80
65	1545.35	293.14	475.03	118.76	1885.09	365.29	571.24	142.81
66	1661.10	320.19	499.08	124.77	2009.86	393.85	601.30	150.33
67	1782.87	348.76	529.15	132.29	2143.65	423.92	625.36	156.34
68	1931.69	381.83	559.21	139.80	2304.50	460.00	661.44	165.36
69	2119.60	425.42	595.29	148.82	2507.44	505.10	697.51	174.38
70	2336.07	473.53	637.38	159.35	2738.94	554.70	739.60	184.90
71	2569.07	526.14	679.47	169.87	2988.48	608.82	787.71	196.93
72	2811.10	577.25	727.58	181.89	3245.54	662.94	835.81	208.95
73	3066.65	629.87	775.68	193.92	3516.13	714.05	883.92	220.98
74	3358.29	686.99	829.80	207.45	3822.79	766.66	944.05	236.01
75	3696.52	756.14	895.94	223.99	4180.57	834.31	1010.19	252.55
76	4091.88	844.83	968.10	242.03	4601.48	926.01	1082.35	270.59
77	4556.39	960.58	1052.28	263.07	5103.57	1056.79	1172.54	293.14
78	5112.59	1106.40	1148.49	287.12	5707.88	1226.66	1274.77	318.69
79	5762.00	1279.28	1262.74	315.68	6414.42	1423.59	1395.03	348.76
80	6486.57	1471.69	1389.01	347.25	7202.13	1638.55	1527.31	381.83
81	7266.77	1676.14	1527.31	381.83	8049.97	1865.55	1671.63	417.91
82	8084.54	1885.09	1671.63	417.91	8933.88	2094.04	1827.97	456.99
83	8923.36	2094.04	1821.95	455.49	9835.84	2321.04	1984.31	496.08
84	9783.23	2304.50	1978.29	494.57	10758.84	2546.52	2146.66	536.66
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B4

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	2.2% Simple Inflation				2.2% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	499.08	46.60	102.22	25.56	723.07	99.22	180.39	45.10
30	499.08	46.60	102.22	25.56	723.07	99.22	180.39	45.10
31	499.08	46.60	102.22	25.56	723.07	99.22	180.39	45.10
32	499.08	46.60	102.22	25.56	723.07	99.22	180.39	45.10
33	499.08	46.60	102.22	25.56	723.07	99.22	180.39	45.10
34	499.08	46.60	102.22	25.56	723.07	99.22	180.39	45.10
35	499.08	46.60	102.22	25.56	723.07	99.22	180.39	45.10
36	499.08	46.60	102.22	25.56	723.07	99.22	180.39	45.10
37	499.08	46.60	102.22	25.56	723.07	99.22	180.39	45.10
38	499.08	46.60	102.22	25.56	723.07	99.22	180.39	45.10
39	499.08	46.60	102.22	25.56	723.07	99.22	180.39	45.10
40	499.08	46.60	102.22	25.56	723.07	99.22	180.39	45.10
41	499.08	46.60	102.22	25.56	723.07	99.22	180.39	45.10
42	499.08	46.60	102.22	25.56	723.07	99.22	180.39	45.10
43	499.08	46.60	102.22	25.56	723.07	99.22	180.39	45.10
44	499.08	46.60	102.22	25.56	723.07	99.22	180.39	45.10
45	548.69	60.13	132.29	33.07	774.18	111.24	210.46	52.61
46	548.69	60.13	132.29	33.07	774.18	111.24	210.46	52.61
47	548.69	60.13	132.29	33.07	774.18	111.24	210.46	52.61
48	548.69	60.13	132.29	33.07	774.18	111.24	210.46	52.61
49	548.69	60.13	132.29	33.07	774.18	111.24	210.46	52.61
50	569.74	64.64	150.33	37.58	793.72	115.75	222.48	55.62
51	596.79	70.65	156.34	39.08	822.28	121.76	234.51	58.63
52	625.36	78.17	168.37	42.09	853.85	129.28	240.52	60.13
53	656.93	85.69	180.39	45.10	888.43	138.30	252.55	63.14
54	691.50	93.20	186.40	46.60	924.51	145.82	264.57	66.14
55	727.58	102.22	198.43	49.61	963.59	154.84	276.60	69.15
56	765.16	111.24	210.46	52.61	1004.18	163.86	288.63	72.16
57	804.24	120.26	222.48	55.62	1047.77	174.38	300.65	75.16
58	847.84	130.78	234.51	58.63	1095.88	186.40	312.68	78.17
59	898.95	142.81	252.55	63.14	1151.50	198.43	330.72	82.68
60	957.58	156.34	270.59	67.65	1216.14	213.46	342.74	85.69
61	1023.72	171.37	282.61	70.65	1288.30	230.00	360.78	90.20
62	1097.38	189.41	300.65	75.16	1367.97	248.04	384.83	96.21
63	1177.05	207.45	324.70	81.18	1453.65	267.58	402.87	100.72
64	1262.74	226.99	342.74	85.69	1548.36	288.63	420.91	105.23
65	1354.44	248.04	360.78	90.20	1649.08	311.18	444.97	111.24
66	1453.65	270.59	384.83	96.21	1755.81	335.23	469.02	117.25
67	1557.38	294.64	408.89	102.22	1870.06	360.78	493.07	123.27
68	1682.15	323.20	432.94	108.23	2006.85	390.85	517.12	129.28
69	1839.99	359.28	463.00	115.75	2176.72	428.43	553.20	138.30
70	2020.38	399.87	499.08	124.77	2370.64	470.52	589.28	147.32
71	2215.81	441.96	535.16	133.79	2579.60	515.62	625.36	156.34
72	2418.75	485.55	577.25	144.31	2794.56	560.72	667.45	166.86
73	2629.20	527.64	613.33	153.33	3018.55	599.80	709.54	177.38
74	2866.72	572.74	661.44	165.36	3266.59	638.89	757.64	189.41
75	3141.82	626.86	715.55	178.89	3555.21	688.49	811.76	202.94
76	3466.52	700.52	775.68	193.92	3900.96	766.66	877.90	219.48
77	3852.86	799.74	847.84	211.96	4321.88	883.92	950.06	237.52
78	4311.35	923.00	932.02	233.01	4820.96	1032.74	1040.26	260.06
79	4831.48	1062.81	1028.23	257.06	5387.69	1192.09	1142.48	285.62
80	5401.22	1213.13	1130.45	282.61	6007.03	1358.95	1250.71	312.68
81	6007.03	1369.47	1244.70	311.18	6662.45	1530.32	1370.97	342.74
82	6636.90	1528.82	1364.96	341.24	7340.43	1701.69	1503.26	375.82
83	7277.29	1686.66	1491.24	372.81	8025.91	1871.56	1629.54	407.38
84	7928.20	1844.50	1617.51	404.38	8718.92	2039.93	1761.82	440.46
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	4.2% Simple Inflation				4.2% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	418.26	25.06	112.79	28.20	807.21	75.37	272.31	68.08
30	418.26	25.06	112.79	28.20	853.77	79.72	288.02	72.01
31	418.26	25.06	112.79	28.20	869.30	81.17	293.26	73.31
32	418.26	25.06	112.79	28.20	884.82	82.62	298.49	74.62
33	418.26	25.06	112.79	28.20	900.34	84.07	303.73	75.93
34	418.26	25.06	112.79	28.20	915.87	85.52	308.97	77.24
35	418.26	25.06	112.79	28.20	920.51	85.95	310.53	77.63
36	419.15	25.12	113.03	28.26	920.51	85.95	310.53	77.63
37	454.08	27.21	122.45	30.61	920.51	85.95	310.53	77.63
38	471.55	28.26	127.16	31.79	920.51	85.95	310.53	77.63
39	489.01	29.30	131.87	32.97	920.51	85.95	310.53	77.63
40	506.48	30.35	136.58	34.14	920.51	85.95	310.53	77.63
41	526.12	31.53	141.87	35.47	920.51	85.95	310.53	77.63
42	545.91	32.71	147.21	36.80	920.51	85.95	310.53	77.63
43	563.36	33.76	151.92	37.98	920.51	85.95	310.53	77.63
44	563.36	33.76	151.92	37.98	920.51	85.95	310.53	77.63
45	570.31	40.45	194.15	48.54	959.33	94.27	365.99	91.50
46	605.41	42.94	206.10	51.52	959.33	94.27	365.99	91.50
47	624.35	44.28	212.55	53.14	959.33	94.27	365.99	91.50
48	659.95	46.80	224.66	56.17	959.33	94.27	365.99	91.50
49	679.26	48.17	231.24	57.81	959.33	94.27	365.99	91.50
50	689.04	50.24	248.82	62.20	973.19	99.81	399.26	99.81
51	709.08	57.30	267.40	66.85	998.15	105.36	410.35	102.59
52	715.21	60.57	279.56	69.89	1025.87	110.91	432.53	108.13
53	737.45	65.14	297.77	74.44	1053.60	119.22	454.71	113.68
54	749.98	70.88	301.82	75.46	1086.87	124.77	465.80	116.45
55	775.59	77.56	319.36	79.84	1120.14	133.09	487.98	122.00
56	794.17	83.48	333.91	83.48	1151.34	140.81	508.02	127.01
57	825.28	90.44	352.72	88.18	1159.27	145.58	517.63	129.41
58	839.49	94.99	371.14	92.79	1183.12	154.20	531.74	132.94
59	881.23	104.33	390.67	97.67	1216.58	162.91	557.05	139.26
60	911.95	113.72	402.40	100.60	1232.18	168.37	561.24	140.31
61	959.64	124.32	427.48	106.87	1279.60	179.55	586.70	146.67
62	1016.69	138.04	455.76	113.94	1326.32	191.97	608.31	152.08
63	1057.23	148.27	472.75	118.19	1387.44	206.01	635.39	158.85
64	1135.92	165.70	505.82	126.46	1433.44	218.66	651.12	162.78
65	1191.24	178.79	534.23	133.56	1497.47	233.53	674.10	168.53
66	1267.59	194.68	562.41	140.60	1548.37	247.46	697.59	174.40
67	1347.38	212.29	597.87	149.47	1587.47	258.48	704.52	176.13
68	1432.65	232.67	629.07	157.27	1636.96	272.83	718.66	179.67
69	1528.99	254.83	662.56	165.64	1703.99	290.09	739.18	184.80
70	1628.22	278.65	690.38	172.60	1782.10	309.84	756.93	189.23
71	1712.65	299.51	715.61	178.90	1863.41	327.66	779.94	194.98
72	1791.39	318.30	737.52	184.38	1938.90	345.47	799.63	199.91
73	1869.65	336.87	756.09	189.02	2011.89	359.33	815.98	204.00
74	1957.20	355.03	778.55	194.64	2094.16	374.86	836.22	209.06
75	2055.21	376.04	810.99	202.75	2185.18	393.37	866.45	216.61
76	2162.65	402.59	838.44	209.61	2289.08	419.22	891.68	222.92
77	2281.39	436.83	867.28	216.82	2404.14	454.36	918.29	229.57
78	2481.39	490.32	927.39	231.85	2605.14	512.26	977.52	244.38
79	2755.53	562.39	1015.11	253.78	2883.99	587.45	1065.24	266.31
80	3059.44	640.71	1109.11	277.28	3191.03	670.48	1159.23	289.81
81	3385.28	725.30	1209.36	302.34	3520.00	756.64	1259.49	314.87
82	3729.92	811.46	1315.89	328.97	3864.64	844.36	1366.02	341.50
83	4083.95	897.62	1428.68	357.17	4218.67	932.09	1478.81	369.70
84	4448.95	985.35	1547.73	386.93	4582.11	1019.81	1597.86	399.47
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	4.2% Simple Inflation				4.2% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	397.90	20.36	81.46	20.36	746.42	60.78	194.51	48.63
30	397.90	20.36	81.46	20.36	789.48	64.29	205.73	51.43
31	397.90	20.36	81.46	20.36	803.84	65.46	209.47	52.37
32	397.90	20.36	81.46	20.36	818.19	66.63	213.21	53.30
33	397.90	20.36	81.46	20.36	832.55	67.80	216.95	54.24
34	397.90	20.36	81.46	20.36	846.90	68.97	220.69	55.17
35	397.90	20.36	81.46	20.36	851.20	69.32	221.81	55.45
36	398.74	20.41	81.63	20.41	851.20	69.32	221.81	55.45
37	431.97	22.11	88.44	22.11	851.20	69.32	221.81	55.45
38	448.59	22.96	91.84	22.96	851.20	69.32	221.81	55.45
39	465.20	23.81	95.24	23.81	851.20	69.32	221.81	55.45
40	481.82	24.66	98.64	24.66	851.20	69.32	221.81	55.45
41	500.50	25.62	102.46	25.62	851.20	69.32	221.81	55.45
42	519.33	26.58	106.32	26.58	851.20	69.32	221.81	55.45
43	535.93	27.43	109.72	27.43	851.20	69.32	221.81	55.45
44	535.93	27.43	109.72	27.43	851.20	69.32	221.81	55.45
45	535.93	32.36	137.52	34.38	881.69	77.63	266.17	66.54
46	568.91	34.35	145.98	36.50	881.69	77.63	266.17	66.54
47	586.72	35.42	150.55	37.64	881.69	77.63	266.17	66.54
48	620.16	37.44	159.14	39.78	881.69	77.63	266.17	66.54
49	638.31	38.54	163.79	40.95	881.69	77.63	266.17	66.54
50	645.97	40.67	181.83	45.46	892.79	80.41	277.26	69.32
51	661.33	45.36	191.00	47.75	912.19	85.95	299.44	74.86
52	663.96	48.92	195.69	48.92	934.37	91.50	310.53	77.63
53	681.62	53.51	204.72	51.18	959.33	97.04	321.62	80.41
54	690.53	57.16	219.51	54.88	984.28	102.59	332.72	83.18
55	711.72	61.59	228.12	57.03	1012.01	108.13	354.90	88.72
56	726.49	67.68	234.64	58.66	1035.38	113.20	364.45	91.11
57	752.92	72.35	253.24	63.31	1040.65	118.62	377.44	94.36
58	762.17	77.32	265.10	66.28	1060.82	124.96	382.85	95.71
59	796.88	84.35	275.25	68.81	1085.20	131.38	399.40	99.85
60	820.10	91.85	288.68	72.17	1096.97	137.76	408.18	102.04
61	859.31	100.33	305.34	76.33	1135.46	146.67	424.85	106.21
62	907.13	111.75	324.29	81.07	1171.74	157.06	438.78	109.70
63	939.05	120.34	343.82	85.95	1223.63	168.78	456.69	114.17
64	1005.10	133.00	366.28	91.57	1258.51	177.36	476.19	119.05
65	1049.07	144.33	387.75	96.94	1312.09	190.19	491.13	122.78
66	1114.01	157.91	406.67	101.67	1352.76	202.68	509.05	127.26
67	1180.58	173.30	433.24	108.31	1383.89	210.44	521.53	130.38
68	1249.53	189.58	456.72	114.18	1421.80	221.81	532.34	133.09
69	1327.25	208.11	484.18	121.05	1476.22	236.37	550.09	137.52
70	1407.80	226.66	507.39	126.85	1538.81	251.62	565.62	141.40
71	1475.45	243.23	530.68	132.67	1602.09	267.35	578.92	144.73
72	1537.14	258.13	543.43	135.86	1661.36	281.42	597.78	149.44
73	1600.15	273.24	561.46	140.36	1719.93	293.83	613.86	153.46
74	1668.84	288.35	583.91	145.98	1784.18	304.57	634.38	158.59
75	1745.02	304.99	609.98	152.49	1855.93	318.85	651.57	162.89
76	1831.60	326.06	632.16	158.04	1938.07	341.03	672.08	168.02
77	1925.87	353.93	656.83	164.21	2031.09	369.87	695.10	173.77
78	2086.62	397.90	701.81	175.45	2193.15	418.26	745.67	186.42
79	2309.07	455.86	770.73	192.68	2418.73	477.79	814.60	203.65
80	2555.02	518.52	845.93	211.48	2666.24	543.59	883.52	220.88
81	2816.63	585.88	927.39	231.85	2930.98	612.51	964.98	241.25
82	3092.34	653.24	1008.85	252.21	3208.26	681.44	1052.71	263.18
83	3375.88	722.17	1096.57	274.14	3491.80	750.37	1134.17	283.54
84	3667.25	791.10	1184.30	296.07	3781.61	819.30	1228.16	307.04
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	4.2% Simple Inflation				4.2% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	444.90	31.33	125.32	31.33	911.32	97.11	308.75	77.19
30	444.90	31.33	125.32	31.33	956.89	101.96	324.19	81.05
31	444.90	31.33	125.32	31.33	972.07	103.58	329.34	82.33
32	444.90	31.33	125.32	31.33	987.26	105.20	334.48	83.62
33	444.90	31.33	125.32	31.33	1002.45	106.82	339.63	84.91
34	444.90	31.33	125.32	31.33	1014.78	108.13	343.81	85.95
35	455.66	32.09	128.36	32.09	1014.78	108.13	343.81	85.95
36	490.72	34.56	138.23	34.56	1014.78	108.13	343.81	85.95
37	508.24	35.79	143.17	35.79	1014.78	108.13	343.81	85.95
38	525.77	37.03	148.10	37.03	1014.78	108.13	343.81	85.95
39	560.82	39.49	157.98	39.49	1014.78	108.13	343.81	85.95
40	578.34	40.73	162.91	40.73	1014.78	108.13	343.81	85.95
41	598.38	42.14	168.56	42.14	1014.78	108.13	343.81	85.95
42	636.25	44.81	179.22	44.81	1014.78	108.13	343.81	85.95
43	638.76	44.98	179.93	44.98	1014.78	108.13	343.81	85.95
44	638.76	44.98	179.93	44.98	1014.78	108.13	343.81	85.95
45	645.37	53.25	221.51	55.38	1064.69	119.22	410.35	102.59
46	664.29	54.81	228.01	57.00	1064.69	119.22	410.35	102.59
47	699.63	57.73	240.14	60.03	1064.69	119.22	410.35	102.59
48	735.25	60.66	252.36	63.09	1064.69	119.22	410.35	102.59
49	754.76	62.27	259.06	64.76	1064.69	119.22	410.35	102.59
50	758.74	66.08	283.92	70.98	1084.10	124.77	432.53	108.13
51	785.02	70.70	302.31	75.58	1117.37	133.09	454.71	113.68
52	810.56	77.66	320.34	80.09	1150.64	141.40	476.89	119.22
53	818.89	82.60	320.95	80.24	1186.68	149.72	499.07	124.77
54	856.02	92.48	341.46	85.37	1228.27	158.04	521.25	130.31
55	870.10	97.19	361.00	90.25	1269.86	169.13	543.43	135.86
56	898.47	105.70	376.85	94.21	1304.17	176.09	561.29	140.32
57	941.35	115.36	396.85	99.21	1322.32	183.13	570.94	142.73
58	969.24	122.86	409.54	102.38	1337.40	191.43	576.92	144.23
59	1004.28	132.26	430.41	107.60	1373.01	201.31	598.76	149.69
60	1037.97	142.64	447.67	111.92	1395.14	210.02	610.06	152.52
61	1094.07	157.23	471.70	117.92	1442.23	221.13	628.98	157.24
62	1144.21	169.91	490.38	122.59	1498.03	234.75	648.58	162.15
63	1217.29	187.11	516.16	129.04	1568.80	251.87	671.66	167.91
64	1285.16	202.47	545.61	136.40	1629.40	268.43	696.97	174.24
65	1355.38	219.56	574.24	143.56	1689.91	283.57	710.09	177.52
66	1455.30	242.55	604.25	151.06	1793.60	307.01	747.91	186.98
67	1586.94	269.93	653.06	163.27	1882.54	327.10	777.72	194.43
68	1710.77	297.14	699.16	174.79	1949.71	343.81	789.64	197.41
69	1830.76	324.47	730.59	182.65	2039.20	367.44	816.54	204.13
70	1935.99	351.43	756.93	189.23	2141.85	390.94	840.11	210.03
71	2046.34	377.91	779.94	194.98	2247.35	416.10	860.35	215.09
72	2148.51	401.75	807.39	201.85	2344.53	438.63	877.26	219.31
73	2251.44	424.84	830.96	207.74	2442.34	456.65	898.33	224.58
74	2364.49	446.95	857.85	214.46	2548.32	473.98	922.73	230.68
75	2491.90	474.81	887.24	221.81	2668.65	499.07	949.62	237.41
76	2633.44	509.05	918.29	229.57	2806.45	532.34	978.18	244.55
77	2791.55	553.21	950.18	237.54	2962.13	578.72	1013.95	253.49
78	3051.61	623.48	1021.38	255.34	3225.49	654.81	1077.77	269.44
79	3408.78	717.47	1115.37	278.84	3588.93	755.07	1171.77	292.94
80	3805.11	820.86	1221.90	305.47	3991.53	863.16	1278.29	319.57
81	4231.21	930.52	1334.69	333.67	4423.89	977.52	1397.35	349.34
82	4679.24	1044.88	1453.74	363.44	4876.62	1093.44	1516.40	379.10
83	5141.36	1157.67	1579.07	394.77	5340.31	1207.80	1641.73	410.43
84	5616.02	1272.03	1710.65	427.66	5816.54	1323.72	1773.32	443.33
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	4.2% Simple Inflation				4.2% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	419.83	25.06	87.73	21.93	841.60	79.68	229.07	57.27
30	419.83	25.06	87.73	21.93	883.68	83.66	240.53	60.13
31	419.83	25.06	87.73	21.93	897.71	84.99	244.35	61.09
32	419.83	25.06	87.73	21.93	911.73	86.32	248.16	62.04
33	419.83	25.06	87.73	21.93	925.76	87.65	251.98	63.00
34	419.83	25.06	87.73	21.93	937.15	88.72	255.08	63.77
35	429.99	25.67	89.85	22.46	937.15	88.72	255.08	63.77
36	463.07	27.65	96.76	24.19	937.15	88.72	255.08	63.77
37	479.61	28.63	100.22	25.05	937.15	88.72	255.08	63.77
38	496.15	29.62	103.67	25.92	937.15	88.72	255.08	63.77
39	529.22	31.60	110.58	27.65	937.15	88.72	255.08	63.77
40	545.76	32.58	114.04	28.51	937.15	88.72	255.08	63.77
41	564.67	33.71	117.99	29.50	937.15	88.72	255.08	63.77
42	600.40	35.84	125.46	31.36	937.15	88.72	255.08	63.77
43	602.77	35.99	125.95	31.49	937.15	88.72	255.08	63.77
44	602.77	35.99	125.95	31.49	937.15	88.72	255.08	63.77
45	602.77	42.60	161.87	40.47	975.96	99.81	299.44	74.86
46	620.44	43.85	166.62	41.66	975.96	99.81	299.44	74.86
47	653.45	46.18	175.48	43.87	975.96	99.81	299.44	74.86
48	686.72	48.53	184.42	46.10	975.96	99.81	299.44	74.86
49	704.94	49.82	189.31	47.33	975.96	99.81	299.44	74.86
50	707.34	53.85	205.59	51.40	989.83	102.59	321.62	80.41
51	726.51	58.51	214.54	53.63	1014.78	108.13	332.72	83.18
52	747.46	63.10	223.27	55.82	1045.28	116.45	343.81	85.95
53	752.82	68.44	235.99	59.00	1075.78	122.00	365.99	91.50
54	784.89	75.88	246.61	61.65	1109.05	130.31	377.08	94.27
55	793.74	80.99	259.18	64.79	1142.32	138.63	399.26	99.81
56	818.05	87.32	275.75	68.94	1172.11	145.83	407.21	101.80
57	853.68	94.60	286.10	71.52	1184.97	150.81	420.13	105.03
58	875.96	102.38	300.33	75.08	1195.79	157.34	430.07	107.52
59	903.41	109.84	313.84	78.46	1223.32	165.17	443.90	110.98
60	930.44	118.50	324.78	81.19	1240.12	172.52	450.04	112.51
61	976.15	128.84	349.40	87.35	1277.61	184.27	461.91	115.48
62	1017.32	139.80	361.33	90.33	1323.79	196.03	484.02	121.00
63	1079.64	152.70	387.12	96.78	1384.10	208.69	498.95	124.74
64	1135.97	166.24	400.68	100.17	1433.97	221.33	518.02	129.50
65	1194.93	181.56	422.24	105.56	1482.42	235.16	534.87	133.72
66	1278.71	200.00	451.06	112.76	1567.38	253.92	563.24	140.81
67	1388.85	222.04	487.62	121.91	1642.36	269.92	585.58	146.39
68	1494.46	244.71	524.37	131.09	1696.85	286.13	603.32	150.83
69	1592.25	268.60	550.09	137.52	1768.45	305.13	618.85	154.71
70	1676.05	291.13	573.93	143.48	1852.81	324.40	640.48	160.12
71	1764.91	311.57	595.01	148.75	1935.78	343.74	659.33	164.83
72	1849.62	331.88	613.30	153.33	2016.53	362.94	675.41	168.85
73	1931.41	349.97	636.32	159.08	2094.23	378.05	688.72	172.18
74	2020.27	367.65	656.00	164.00	2178.87	391.08	713.67	178.42
75	2122.79	389.90	679.29	169.82	2273.55	408.96	734.75	183.69
76	2235.85	417.56	712.01	178.00	2383.90	437.52	758.59	189.65
77	2364.29	454.36	739.74	184.93	2510.96	476.68	790.75	197.69
78	2576.95	513.82	795.80	198.95	2727.33	540.45	839.66	209.92
79	2868.32	589.02	870.99	217.75	3023.41	621.91	921.12	230.28
80	3187.90	672.04	952.45	238.11	3347.68	708.07	1002.58	250.65
81	3529.40	759.77	1046.44	261.61	3695.45	798.93	1096.57	274.14
82	3888.14	849.06	1140.44	285.11	4057.32	889.79	1196.83	299.21
83	4256.27	938.35	1240.69	310.17	4427.02	980.65	1297.09	324.27
84	4633.81	1029.21	1347.22	336.80	4804.56	1071.51	1397.35	349.34
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	4.2% Simple Inflation				4.2% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	536.54	43.84	147.29	36.82	1150.64	138.63	377.08	94.27
30	555.04	45.35	152.36	38.09	1150.64	138.63	377.08	94.27
31	573.54	46.86	157.44	39.36	1150.64	138.63	377.08	94.27
32	610.55	49.88	167.60	41.90	1150.64	138.63	377.08	94.27
33	629.05	51.39	172.68	43.17	1150.64	138.63	377.08	94.27
34	666.05	54.42	182.84	45.71	1150.64	138.63	377.08	94.27
35	703.05	57.44	193.00	48.25	1150.64	138.63	377.08	94.27
36	721.56	58.95	198.07	49.52	1150.64	138.63	377.08	94.27
37	758.56	61.97	208.23	52.06	1150.64	138.63	377.08	94.27
38	795.56	65.00	218.39	54.60	1150.64	138.63	377.08	94.27
39	832.56	68.02	228.55	57.14	1150.64	138.63	377.08	94.27
40	848.42	69.32	232.90	58.23	1150.64	138.63	377.08	94.27
41	848.42	69.32	232.90	58.23	1150.64	138.63	377.08	94.27
42	848.42	69.32	232.90	58.23	1150.64	138.63	377.08	94.27
43	848.42	69.32	232.90	58.23	1150.64	138.63	377.08	94.27
44	848.42	69.32	232.90	58.23	1150.64	138.63	377.08	94.27
45	917.74	88.72	310.53	77.63	1217.18	155.27	443.62	110.91
46	917.74	88.72	310.53	77.63	1217.18	155.27	443.62	110.91
47	917.74	88.72	310.53	77.63	1217.18	155.27	443.62	110.91
48	917.74	88.72	310.53	77.63	1217.18	155.27	443.62	110.91
49	917.74	88.72	310.53	77.63	1217.18	155.27	443.62	110.91
50	948.24	94.27	343.81	85.95	1244.91	163.58	476.89	119.22
51	987.05	105.36	365.99	91.50	1283.73	171.90	487.98	122.00
52	1031.42	113.68	388.17	97.04	1328.09	182.99	510.16	127.54
53	1078.55	124.77	410.35	102.59	1377.99	194.08	532.34	133.09
54	1128.46	138.63	432.53	108.13	1430.67	205.17	554.53	138.63
55	1181.14	149.72	454.71	113.68	1486.13	219.04	587.80	146.95
56	1236.59	163.58	476.89	119.22	1541.58	232.90	609.98	152.49
57	1294.82	177.45	510.16	127.54	1602.58	246.76	632.16	158.04
58	1361.36	194.08	532.34	133.09	1671.89	260.63	665.43	166.36
59	1436.22	210.72	565.62	141.40	1752.30	280.04	698.70	174.68
60	1527.72	232.90	598.89	149.72	1846.57	302.22	731.97	182.99
61	1586.84	248.70	616.35	154.09	1900.43	316.29	746.11	186.53
62	1651.51	266.03	642.69	160.67	1962.33	334.52	758.59	189.65
63	1720.90	284.68	656.56	164.14	2028.66	351.36	779.66	194.92
64	1791.67	304.43	678.74	169.68	2096.10	369.31	798.52	199.63
65	1865.63	325.09	698.70	174.68	2166.46	388.17	815.15	203.79
66	1939.59	344.08	716.45	179.11	2238.90	407.71	829.57	207.39
67	2012.93	363.70	741.12	185.28	2310.29	425.46	841.77	210.44
68	2107.20	388.17	754.15	188.54	2399.98	448.06	860.62	215.16
69	2230.44	419.01	782.16	195.54	2522.67	477.03	876.70	219.18
70	2370.59	453.32	806.83	201.71	2659.64	509.47	906.65	226.66
71	2516.71	488.47	836.22	209.06	2800.14	542.74	924.67	231.17
72	2651.18	518.20	861.73	215.43	2930.67	570.61	947.13	236.78
73	2784.82	546.48	883.36	220.84	3058.07	593.27	973.19	243.30
74	2933.99	574.90	915.52	228.88	3198.92	616.35	994.82	248.70
75	3100.14	609.98	949.62	237.41	3358.34	646.37	1025.87	256.47
76	3290.55	657.11	984.84	246.21	3543.42	690.38	1058.03	264.51
77	3505.78	715.82	1020.33	255.08	3759.26	755.68	1096.85	274.21
78	3855.24	811.46	1090.31	272.58	4118.42	861.59	1165.50	291.38
79	4329.90	936.79	1196.83	299.21	4608.74	996.32	1272.03	318.01
80	4856.25	1076.21	1315.89	328.97	5149.20	1143.57	1391.08	347.77
81	5421.77	1221.90	1441.21	360.30	5728.81	1295.52	1516.40	379.10
82	6013.92	1372.28	1572.80	393.20	6333.49	1450.61	1654.26	413.56
83	6621.74	1522.67	1710.65	427.66	6950.71	1604.13	1792.11	448.03
84	7243.65	1673.06	1854.78	463.69	7580.45	1757.65	1936.24	484.06
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	4.2% Simple Inflation				4.2% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	504.98	36.82	112.22	28.05	1056.37	116.45	277.26	69.32
30	522.39	38.09	116.09	29.02	1056.37	116.45	277.26	69.32
31	539.81	39.36	119.96	29.99	1056.37	116.45	277.26	69.32
32	574.63	41.90	127.70	31.92	1056.37	116.45	277.26	69.32
33	592.05	43.17	131.57	32.89	1056.37	116.45	277.26	69.32
34	626.87	45.71	139.30	34.83	1056.37	116.45	277.26	69.32
35	661.70	48.25	147.04	36.76	1056.37	116.45	277.26	69.32
36	679.11	49.52	150.91	37.73	1056.37	116.45	277.26	69.32
37	713.94	52.06	158.65	39.66	1056.37	116.45	277.26	69.32
38	748.76	54.60	166.39	41.60	1056.37	116.45	277.26	69.32
39	783.59	57.14	174.13	43.53	1056.37	116.45	277.26	69.32
40	798.52	58.23	177.45	44.36	1056.37	116.45	277.26	69.32
41	798.52	58.23	177.45	44.36	1056.37	116.45	277.26	69.32
42	798.52	58.23	177.45	44.36	1056.37	116.45	277.26	69.32
43	798.52	58.23	177.45	44.36	1056.37	116.45	277.26	69.32
44	798.52	58.23	177.45	44.36	1056.37	116.45	277.26	69.32
45	856.74	72.09	232.90	58.23	1109.05	130.31	332.72	83.18
46	856.74	72.09	232.90	58.23	1109.05	130.31	332.72	83.18
47	856.74	72.09	232.90	58.23	1109.05	130.31	332.72	83.18
48	856.74	72.09	232.90	58.23	1109.05	130.31	332.72	83.18
49	856.74	72.09	232.90	58.23	1109.05	130.31	332.72	83.18
50	878.92	77.63	243.99	61.00	1131.23	135.86	354.90	88.72
51	912.19	85.95	266.17	66.54	1164.50	144.18	365.99	91.50
52	948.24	94.27	277.26	69.32	1203.32	152.49	388.17	97.04
53	987.05	105.36	299.44	74.86	1244.91	163.58	399.26	99.81
54	1028.64	113.68	321.62	80.41	1289.27	171.90	421.44	105.36
55	1075.78	124.77	332.72	83.18	1333.63	182.99	443.62	110.91
56	1122.91	135.86	354.90	88.72	1383.54	194.08	454.71	113.68
57	1170.05	146.95	377.08	94.27	1436.22	207.95	476.89	119.22
58	1225.50	160.81	399.26	99.81	1494.45	219.04	499.07	124.77
59	1292.04	177.45	421.44	105.36	1560.99	235.67	521.25	130.31
60	1366.90	194.08	443.62	110.91	1641.39	252.31	554.53	138.63
61	1413.83	208.15	464.97	116.24	1686.87	267.63	562.29	140.57
62	1467.13	223.89	484.65	121.16	1735.80	281.84	579.48	144.87
63	1523.42	238.52	502.68	125.67	1790.15	294.94	595.01	148.75
64	1582.06	254.53	519.04	129.76	1844.07	311.92	608.87	152.22
65	1642.43	271.72	533.73	133.43	1902.02	327.52	621.07	155.27
66	1703.92	289.88	546.76	136.69	1960.80	341.73	631.60	157.90
67	1763.60	306.51	558.13	139.53	2019.79	359.12	649.63	162.41
68	1841.02	326.06	576.71	144.18	2096.10	377.08	665.43	166.36
69	1942.50	352.40	601.66	150.41	2193.91	401.82	679.02	169.75
70	2058.67	380.54	623.84	155.96	2306.13	428.37	698.70	174.68
71	2177.00	408.06	643.25	160.81	2422.23	454.29	723.66	180.91
72	2288.25	434.75	667.65	166.91	2530.85	479.39	745.28	186.32
73	2395.55	456.65	688.72	172.18	2631.36	497.82	763.58	190.90
74	2514.08	477.58	713.67	178.42	2742.96	511.83	785.76	196.44
75	2646.12	506.00	741.68	185.42	2869.67	535.46	810.99	202.75
76	2799.80	543.99	778.55	194.64	3019.39	572.27	838.44	209.61
77	2978.08	594.66	809.88	202.47	3198.08	631.33	873.65	218.41
78	3267.79	675.18	870.99	217.75	3494.94	722.17	933.65	233.41
79	3653.16	778.57	952.45	238.11	3894.40	831.83	1021.38	255.34
80	4077.69	888.22	1052.71	263.18	4329.90	949.32	1115.37	278.84
81	4528.85	1004.15	1152.97	288.24	4792.03	1068.38	1221.90	305.47
82	4997.24	1121.64	1259.49	314.87	5271.38	1189.00	1328.42	332.11
83	5476.60	1237.56	1372.28	343.07	5757.01	1308.06	1441.21	360.30
84	5963.79	1355.05	1491.34	372.83	6248.90	1427.11	1560.27	390.07
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	4.2% Simple Inflation				4.2% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	583.80	60.68	150.87	37.72	1466.72	213.49	432.53	108.13
30	622.72	64.72	160.93	40.23	1466.72	213.49	432.53	108.13
31	661.64	68.77	170.99	42.75	1466.72	213.49	432.53	108.13
32	681.10	70.79	176.02	44.00	1466.72	213.49	432.53	108.13
33	720.02	74.83	186.07	46.52	1466.72	213.49	432.53	108.13
34	758.94	78.88	196.13	49.03	1466.72	213.49	432.53	108.13
35	778.40	80.90	201.16	50.29	1466.72	213.49	432.53	108.13
36	817.32	84.95	211.22	52.80	1466.72	213.49	432.53	108.13
37	856.24	88.99	221.28	55.32	1466.72	213.49	432.53	108.13
38	895.17	93.04	231.33	57.83	1466.72	213.49	432.53	108.13
39	953.55	99.10	246.42	61.61	1466.72	213.49	432.53	108.13
40	987.05	102.59	255.08	63.77	1466.72	213.49	432.53	108.13
41	987.05	102.59	255.08	63.77	1466.72	213.49	432.53	108.13
42	987.05	102.59	255.08	63.77	1466.72	213.49	432.53	108.13
43	987.05	102.59	255.08	63.77	1466.72	213.49	432.53	108.13
44	987.05	102.59	255.08	63.77	1466.72	213.49	432.53	108.13
45	1097.96	130.31	332.72	83.18	1577.62	241.22	510.16	127.54
46	1097.96	130.31	332.72	83.18	1577.62	241.22	510.16	127.54
47	1097.96	130.31	332.72	83.18	1577.62	241.22	510.16	127.54
48	1097.96	130.31	332.72	83.18	1577.62	241.22	510.16	127.54
49	1097.96	130.31	332.72	83.18	1577.62	241.22	510.16	127.54
50	1142.32	141.40	365.99	91.50	1621.99	249.54	543.43	135.86
51	1200.55	155.27	388.17	97.04	1685.76	266.17	565.62	141.40
52	1267.09	169.13	421.44	105.36	1752.30	280.04	587.80	146.95
53	1333.63	185.77	443.62	110.91	1827.16	296.67	609.98	152.49
54	1408.49	205.17	465.80	116.45	1907.57	316.08	643.25	160.81
55	1486.13	221.81	499.07	124.77	1990.75	335.49	665.43	166.36
56	1566.53	241.22	521.25	130.31	2079.47	354.90	698.70	174.68
57	1632.59	260.23	547.85	136.96	2170.97	377.08	720.88	180.22
58	1704.88	278.73	562.88	140.72	2273.55	402.03	754.15	188.54
59	1770.08	295.89	591.79	147.95	2395.55	429.76	787.43	196.86
60	1859.08	318.92	611.91	152.98	2497.86	453.16	818.97	204.74
61	1955.40	343.72	631.43	157.86	2587.63	477.02	831.45	207.86
62	2057.07	368.58	657.46	164.37	2671.30	499.09	848.20	212.05
63	2139.34	392.69	674.57	168.64	2771.11	526.03	865.82	216.45
64	2252.95	419.48	697.56	174.39	2873.90	550.32	890.30	222.57
65	2382.57	451.95	732.39	183.10	2985.02	578.44	904.55	226.14
66	2533.83	488.42	761.30	190.32	3124.97	612.37	934.92	233.73
67	2685.86	525.40	797.15	199.29	3261.86	645.05	951.57	237.89
68	2850.26	563.40	825.13	206.28	3400.35	678.74	975.96	243.99
69	3029.79	608.11	850.92	212.73	3584.17	721.99	997.04	249.26
70	3231.49	655.03	881.69	220.42	3788.79	767.32	1023.10	255.77
71	3435.35	703.55	908.59	227.15	3996.18	814.11	1053.32	263.33
72	3629.37	745.28	939.37	234.84	4190.27	855.91	1079.11	269.78
73	3817.91	784.17	965.71	241.43	4377.49	888.97	1100.46	275.11
74	4026.13	823.61	994.82	248.70	4583.01	919.13	1131.79	282.95
75	4261.18	871.64	1032.80	258.20	4819.17	961.75	1164.50	291.13
76	4528.25	934.93	1071.34	267.84	5092.20	1024.76	1197.77	299.44
77	4832.20	1018.73	1115.98	279.00	5412.51	1120.76	1243.52	310.88
78	5327.78	1152.97	1196.83	299.21	5948.13	1278.29	1328.42	332.11
79	6004.52	1333.12	1315.89	328.97	6684.40	1483.51	1453.74	363.44
80	6759.59	1533.64	1447.48	361.87	7505.26	1707.52	1591.60	397.90
81	7572.62	1746.68	1591.60	397.90	8388.79	1944.07	1741.99	435.50
82	8424.82	1964.43	1741.99	435.50	9309.91	2182.18	1904.90	476.23
83	9298.94	2182.18	1898.64	474.66	10249.83	2418.73	2067.82	516.96
84	10195.00	2401.50	2061.56	515.39	11211.68	2653.71	2237.01	559.25
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	4.2% Simple Inflation				4.2% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	544.45	50.84	111.51	27.88	1333.63	182.99	332.72	83.18
30	580.74	54.23	118.95	29.74	1333.63	182.99	332.72	83.18
31	617.04	57.62	126.38	31.60	1333.63	182.99	332.72	83.18
32	635.19	59.31	130.10	32.52	1333.63	182.99	332.72	83.18
33	671.48	62.70	137.53	34.38	1333.63	182.99	332.72	83.18
34	707.78	66.09	144.97	36.24	1333.63	182.99	332.72	83.18
35	725.93	67.78	148.68	37.17	1333.63	182.99	332.72	83.18
36	762.22	71.17	156.12	39.03	1333.63	182.99	332.72	83.18
37	798.52	74.56	163.55	40.89	1333.63	182.99	332.72	83.18
38	834.82	77.95	170.99	42.75	1333.63	182.99	332.72	83.18
39	889.26	83.03	182.14	45.53	1333.63	182.99	332.72	83.18
40	920.51	85.95	188.54	47.13	1333.63	182.99	332.72	83.18
41	920.51	85.95	188.54	47.13	1333.63	182.99	332.72	83.18
42	920.51	85.95	188.54	47.13	1333.63	182.99	332.72	83.18
43	920.51	85.95	188.54	47.13	1333.63	182.99	332.72	83.18
44	920.51	85.95	188.54	47.13	1333.63	182.99	332.72	83.18
45	1012.01	110.91	243.99	61.00	1427.90	205.17	388.17	97.04
46	1012.01	110.91	243.99	61.00	1427.90	205.17	388.17	97.04
47	1012.01	110.91	243.99	61.00	1427.90	205.17	388.17	97.04
48	1012.01	110.91	243.99	61.00	1427.90	205.17	388.17	97.04
49	1012.01	110.91	243.99	61.00	1427.90	205.17	388.17	97.04
50	1050.83	119.22	277.26	69.32	1463.95	213.49	410.35	102.59
51	1100.73	130.31	288.35	72.09	1516.63	224.58	432.53	108.13
52	1153.41	144.18	310.53	77.63	1574.85	238.45	443.62	110.91
53	1211.64	158.04	332.72	83.18	1638.62	255.08	465.80	116.45
54	1275.41	171.90	343.81	85.95	1705.16	268.94	487.98	122.00
55	1341.95	188.54	365.99	91.50	1777.25	285.58	510.16	127.54
56	1411.27	205.17	388.17	97.04	1852.11	302.22	532.34	133.09
57	1465.50	219.14	405.41	101.35	1932.52	321.62	554.53	138.63
58	1526.27	235.44	422.16	105.54	2021.24	343.81	576.71	144.18
59	1579.86	250.98	443.84	110.96	2123.83	365.99	609.98	152.49
60	1651.65	269.66	466.71	116.68	2208.49	387.65	622.42	155.60
61	1733.89	290.25	478.67	119.67	2283.83	407.73	639.58	159.89
62	1817.99	313.79	498.08	124.52	2353.23	426.68	662.01	165.50
63	1886.38	332.46	520.38	130.09	2433.85	448.01	674.53	168.63
64	1979.58	355.85	537.31	134.33	2519.25	469.61	684.84	171.21
65	2088.23	382.42	556.24	139.06	2611.30	492.74	704.60	176.15
66	2217.39	412.75	587.02	146.76	2729.96	521.22	729.24	182.31
67	2346.17	443.87	615.98	154.00	2845.55	548.98	750.27	187.57
68	2482.05	476.89	638.81	159.70	2961.16	576.71	763.03	190.76
69	2630.11	513.56	661.83	165.46	3111.44	612.40	790.75	197.69
70	2794.81	553.14	690.38	172.60	3279.32	650.87	815.15	203.79
71	2962.97	590.99	715.61	178.90	3449.42	689.48	836.22	209.06
72	3122.81	626.89	745.28	186.32	3608.02	723.93	861.73	215.43
73	3273.29	656.90	763.58	190.90	3758.02	746.74	883.36	220.84
74	3436.81	686.64	792.97	198.24	3916.19	765.94	908.31	227.08
75	3621.74	722.62	824.86	206.21	4098.29	793.66	935.76	233.94
76	3836.20	775.23	858.40	214.60	4316.98	848.42	971.53	242.88
77	4086.09	848.15	899.16	224.79	4583.50	937.42	1007.57	251.89
78	4492.82	961.85	971.25	242.81	5023.87	1076.21	1084.04	271.01
79	5034.84	1107.54	1071.51	267.88	5614.46	1242.26	1190.57	297.64
80	5628.55	1264.19	1178.03	294.51	6259.87	1416.15	1303.36	325.84
81	6259.87	1427.11	1297.09	324.27	6942.88	1594.73	1428.68	357.17
82	6916.24	1593.16	1422.41	355.60	7649.38	1773.32	1566.53	391.63
83	7583.59	1757.65	1554.00	388.50	8363.72	1950.33	1698.12	424.53
84	8261.90	1922.14	1685.59	421.40	9085.89	2125.79	1835.98	458.99
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	2.3% Simple Inflation				2.3% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	418.26	25.06	112.79	28.20	520.09	48.56	175.45	43.86
30	418.26	25.06	112.79	28.20	520.09	48.56	175.45	43.86
31	418.26	25.06	112.79	28.20	520.09	48.56	175.45	43.86
32	418.26	25.06	112.79	28.20	520.09	48.56	175.45	43.86
33	418.26	25.06	112.79	28.20	520.09	48.56	175.45	43.86
34	418.26	25.06	112.79	28.20	520.09	48.56	175.45	43.86
35	418.26	25.06	112.79	28.20	520.09	48.56	175.45	43.86
36	418.26	25.06	112.79	28.20	520.09	48.56	175.45	43.86
37	418.26	25.06	112.79	28.20	520.09	48.56	175.45	43.86
38	418.26	25.06	112.79	28.20	520.09	48.56	175.45	43.86
39	418.26	25.06	112.79	28.20	520.09	48.56	175.45	43.86
40	418.26	25.06	112.79	28.20	520.09	48.56	175.45	43.86
41	418.26	25.06	112.79	28.20	520.09	48.56	175.45	43.86
42	418.26	25.06	112.79	28.20	520.09	48.56	175.45	43.86
43	418.26	25.06	112.79	28.20	520.09	48.56	175.45	43.86
44	418.26	25.06	112.79	28.20	520.09	48.56	175.45	43.86
45	441.76	31.33	150.39	37.60	542.02	53.26	206.78	51.70
46	441.76	31.33	150.39	37.60	542.02	53.26	206.78	51.70
47	441.76	31.33	150.39	37.60	542.02	53.26	206.78	51.70
48	441.76	31.33	150.39	37.60	542.02	53.26	206.78	51.70
49	441.76	31.33	150.39	37.60	542.02	53.26	206.78	51.70
50	451.16	32.90	162.92	40.73	549.85	56.40	225.58	56.40
51	465.26	37.60	175.45	43.86	563.95	59.53	231.85	57.96
52	480.93	40.73	187.98	47.00	579.62	62.66	244.38	61.09
53	496.59	43.86	200.52	50.13	595.28	67.36	256.91	64.23
54	513.82	48.56	206.78	51.70	614.08	70.49	263.18	65.79
55	532.62	53.26	219.31	54.83	632.88	75.19	275.71	68.93
56	551.42	57.96	231.85	57.96	653.24	79.89	288.24	72.06
57	571.78	62.66	244.38	61.09	673.61	84.59	300.77	75.19
58	595.28	67.36	263.18	65.79	697.11	90.86	313.31	78.33
59	621.91	73.63	275.71	68.93	725.30	97.13	332.11	83.03
60	653.24	81.46	288.24	72.06	756.64	103.39	344.64	86.16
61	689.27	89.29	307.04	76.76	792.67	111.22	363.44	90.86
62	726.87	98.69	325.84	81.46	833.40	120.62	382.23	95.56
63	770.73	108.09	344.64	86.16	875.69	130.02	401.03	100.26
64	816.16	119.06	363.44	90.86	924.25	140.99	419.83	104.96
65	866.29	130.02	388.50	97.13	974.38	151.95	438.63	109.66
66	917.99	140.99	407.30	101.82	1029.21	164.49	463.69	115.92
67	974.38	153.52	432.36	108.09	1087.17	177.02	482.49	120.62
68	1041.74	169.19	457.43	114.36	1156.10	192.68	507.56	126.89
69	1127.90	187.98	488.76	122.19	1242.26	211.48	538.89	134.72
70	1226.60	209.92	520.09	130.02	1342.52	233.41	570.22	142.55
71	1334.69	233.41	557.69	139.42	1452.18	255.34	607.81	151.95
72	1445.91	256.91	595.28	148.82	1564.97	278.84	645.41	161.35
73	1564.97	281.98	632.88	158.22	1684.02	300.77	683.01	170.75
74	1701.26	308.61	676.74	169.19	1820.31	325.84	726.87	181.72
75	1857.91	339.94	733.14	183.28	1975.40	355.60	783.27	195.82
76	2036.49	379.10	789.53	197.38	2155.55	394.77	839.66	209.92
77	2241.71	429.23	852.19	213.05	2362.33	446.46	902.32	225.58
78	2481.39	490.32	927.39	231.85	2605.14	512.26	977.52	244.38
79	2755.53	562.39	1015.11	253.78	2883.99	587.45	1065.24	266.31
80	3059.44	640.71	1109.11	277.28	3191.03	670.48	1159.23	289.81
81	3385.28	725.30	1209.36	302.34	3520.00	756.64	1259.49	314.87
82	3729.92	811.46	1315.89	328.97	3864.64	844.36	1366.02	341.50
83	4083.95	897.62	1428.68	357.17	4218.67	932.09	1478.81	369.70
84	4448.95	985.35	1547.73	386.93	4582.11	1019.81	1597.86	399.47
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	2.3% Simple Inflation				2.3% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	397.90	20.36	81.46	20.36	480.93	39.16	125.32	31.33
30	397.90	20.36	81.46	20.36	480.93	39.16	125.32	31.33
31	397.90	20.36	81.46	20.36	480.93	39.16	125.32	31.33
32	397.90	20.36	81.46	20.36	480.93	39.16	125.32	31.33
33	397.90	20.36	81.46	20.36	480.93	39.16	125.32	31.33
34	397.90	20.36	81.46	20.36	480.93	39.16	125.32	31.33
35	397.90	20.36	81.46	20.36	480.93	39.16	125.32	31.33
36	397.90	20.36	81.46	20.36	480.93	39.16	125.32	31.33
37	397.90	20.36	81.46	20.36	480.93	39.16	125.32	31.33
38	397.90	20.36	81.46	20.36	480.93	39.16	125.32	31.33
39	397.90	20.36	81.46	20.36	480.93	39.16	125.32	31.33
40	397.90	20.36	81.46	20.36	480.93	39.16	125.32	31.33
41	397.90	20.36	81.46	20.36	480.93	39.16	125.32	31.33
42	397.90	20.36	81.46	20.36	480.93	39.16	125.32	31.33
43	397.90	20.36	81.46	20.36	480.93	39.16	125.32	31.33
44	397.90	20.36	81.46	20.36	480.93	39.16	125.32	31.33
45	415.13	25.06	106.52	26.63	498.16	43.86	150.39	37.60
46	415.13	25.06	106.52	26.63	498.16	43.86	150.39	37.60
47	415.13	25.06	106.52	26.63	498.16	43.86	150.39	37.60
48	415.13	25.06	106.52	26.63	498.16	43.86	150.39	37.60
49	415.13	25.06	106.52	26.63	498.16	43.86	150.39	37.60
50	422.96	26.63	119.06	29.76	504.42	45.43	156.65	39.16
51	433.93	29.76	125.32	31.33	515.39	48.56	169.19	42.30
52	446.46	32.90	131.59	32.90	527.92	51.70	175.45	43.86
53	458.99	36.03	137.85	34.46	542.02	54.83	181.72	45.43
54	473.09	39.16	150.39	37.60	556.12	57.96	187.98	47.00
55	488.76	42.30	156.65	39.16	571.78	61.09	200.52	50.13
56	504.42	47.00	162.92	40.73	587.45	64.23	206.78	51.70
57	521.66	50.13	175.45	43.86	604.68	68.93	219.31	54.83
58	540.45	54.83	187.98	47.00	625.05	73.63	225.58	56.40
59	562.39	59.53	194.25	48.56	646.98	78.33	238.11	59.53
60	587.45	65.79	206.78	51.70	673.61	84.59	250.65	62.66
61	617.21	72.06	219.31	54.83	703.37	90.86	263.18	65.79
62	648.54	79.89	231.85	57.96	736.27	98.69	275.71	68.93
63	684.58	87.73	250.65	62.66	772.30	106.52	288.24	72.06
64	722.17	95.56	263.18	65.79	811.46	114.36	307.04	76.76
65	762.90	104.96	281.98	70.49	853.76	123.76	319.57	79.89
66	806.76	114.36	294.51	73.63	899.19	134.72	338.37	84.59
67	853.76	125.32	313.31	78.33	947.75	144.12	357.17	89.29
68	908.59	137.85	332.11	83.03	1004.15	156.65	375.97	93.99
69	979.08	153.52	357.17	89.29	1076.21	172.32	401.03	100.26
70	1060.54	170.75	382.23	95.56	1159.23	189.55	426.10	106.52
71	1149.84	189.55	413.56	103.39	1248.53	208.35	451.16	112.79
72	1240.69	208.35	438.63	109.66	1340.95	227.15	482.49	120.62
73	1339.39	228.71	469.96	117.49	1439.64	245.95	513.82	128.46
74	1450.61	250.65	507.56	126.89	1550.87	264.74	551.42	137.85
75	1577.50	275.71	551.42	137.85	1677.76	288.24	589.02	147.25
76	1724.75	307.04	595.28	148.82	1825.01	321.14	632.88	158.22
77	1892.37	347.77	645.41	161.35	1995.76	363.44	683.01	170.75
78	2086.62	397.90	701.81	175.45	2193.15	418.26	745.67	186.42
79	2309.07	455.86	770.73	192.68	2418.73	477.79	814.60	203.65
80	2555.02	518.52	845.93	211.48	2666.24	543.59	883.52	220.88
81	2816.63	585.88	927.39	231.85	2930.98	612.51	964.98	241.25
82	3092.34	653.24	1008.85	252.21	3208.26	681.44	1052.71	263.18
83	3375.88	722.17	1096.57	274.14	3491.80	750.37	1134.17	283.54
84	3667.25	791.10	1184.30	296.07	3781.61	819.30	1228.16	307.04
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	2.3% Simple Inflation				2.3% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	444.90	31.33	125.32	31.33	573.35	61.09	194.25	48.56
30	444.90	31.33	125.32	31.33	573.35	61.09	194.25	48.56
31	444.90	31.33	125.32	31.33	573.35	61.09	194.25	48.56
32	444.90	31.33	125.32	31.33	573.35	61.09	194.25	48.56
33	444.90	31.33	125.32	31.33	573.35	61.09	194.25	48.56
34	444.90	31.33	125.32	31.33	573.35	61.09	194.25	48.56
35	444.90	31.33	125.32	31.33	573.35	61.09	194.25	48.56
36	444.90	31.33	125.32	31.33	573.35	61.09	194.25	48.56
37	444.90	31.33	125.32	31.33	573.35	61.09	194.25	48.56
38	444.90	31.33	125.32	31.33	573.35	61.09	194.25	48.56
39	444.90	31.33	125.32	31.33	573.35	61.09	194.25	48.56
40	444.90	31.33	125.32	31.33	573.35	61.09	194.25	48.56
41	444.90	31.33	125.32	31.33	573.35	61.09	194.25	48.56
42	444.90	31.33	125.32	31.33	573.35	61.09	194.25	48.56
43	444.90	31.33	125.32	31.33	573.35	61.09	194.25	48.56
44	444.90	31.33	125.32	31.33	573.35	61.09	194.25	48.56
45	474.66	39.16	162.92	40.73	601.55	67.36	231.85	57.96
46	474.66	39.16	162.92	40.73	601.55	67.36	231.85	57.96
47	474.66	39.16	162.92	40.73	601.55	67.36	231.85	57.96
48	474.66	39.16	162.92	40.73	601.55	67.36	231.85	57.96
49	474.66	39.16	162.92	40.73	601.55	67.36	231.85	57.96
50	485.63	42.30	181.72	45.43	612.51	70.49	244.38	61.09
51	504.42	45.43	194.25	48.56	631.31	75.19	256.91	64.23
52	523.22	50.13	206.78	51.70	650.11	79.89	269.44	67.36
53	543.59	54.83	213.05	53.26	670.48	84.59	281.98	70.49
54	565.52	61.09	225.58	56.40	693.97	89.29	294.51	73.63
55	589.02	65.79	244.38	61.09	717.47	95.56	307.04	76.76
56	612.51	72.06	256.91	64.23	742.54	100.26	319.57	79.89
57	639.15	78.33	269.44	67.36	769.17	106.52	332.11	83.03
58	667.34	84.59	281.98	70.49	798.93	114.36	344.64	86.16
59	701.81	92.43	300.77	75.19	833.40	122.19	363.44	90.86
60	740.97	101.82	319.57	79.89	874.13	131.59	382.23	95.56
61	784.83	112.79	338.37	84.59	919.56	140.99	401.03	100.26
62	833.40	123.76	357.17	89.29	969.68	151.95	419.83	104.96
63	886.66	136.29	375.97	93.99	1024.51	164.49	438.63	109.66
64	944.62	148.82	401.03	100.26	1084.04	178.58	463.69	115.92
65	1005.71	162.92	426.10	106.52	1148.27	192.68	482.49	120.62
66	1071.51	178.58	444.90	111.22	1217.20	208.35	507.56	126.89
67	1142.00	194.25	469.96	117.49	1289.26	224.01	532.62	133.16
68	1226.60	213.05	501.29	125.32	1376.98	242.81	557.69	139.42
69	1334.69	236.55	532.62	133.16	1486.64	267.88	595.28	148.82
70	1458.44	264.74	570.22	142.55	1613.53	294.51	632.88	158.22
71	1594.73	294.51	607.81	151.95	1751.38	324.27	670.48	167.62
72	1734.15	324.27	651.68	162.92	1892.37	354.04	708.07	177.02
73	1884.54	355.60	695.54	173.89	2044.33	382.23	751.94	187.98
74	2055.29	388.50	745.67	186.42	2215.08	412.00	802.07	200.52
75	2252.67	429.23	802.07	200.52	2412.46	451.16	858.46	214.62
76	2479.82	479.36	864.73	216.18	2642.74	501.29	921.12	230.28
77	2743.00	543.59	933.65	233.41	2910.62	568.65	996.32	249.08
78	3051.61	623.48	1021.38	255.34	3225.49	654.81	1077.77	269.44
79	3408.78	717.47	1115.37	278.84	3588.93	755.07	1171.77	292.94
80	3805.11	820.86	1221.90	305.47	3991.53	863.16	1278.29	319.57
81	4231.21	930.52	1334.69	333.67	4423.89	977.52	1397.35	349.34
82	4679.24	1044.88	1453.74	363.44	4876.62	1093.44	1516.40	379.10
83	5141.36	1157.67	1579.07	394.77	5340.31	1207.80	1641.73	410.43
84	5616.02	1272.03	1710.65	427.66	5816.54	1323.72	1773.32	443.33
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	2.3% Simple Inflation				2.3% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	419.83	25.06	87.73	21.93	529.49	50.13	144.12	36.03
30	419.83	25.06	87.73	21.93	529.49	50.13	144.12	36.03
31	419.83	25.06	87.73	21.93	529.49	50.13	144.12	36.03
32	419.83	25.06	87.73	21.93	529.49	50.13	144.12	36.03
33	419.83	25.06	87.73	21.93	529.49	50.13	144.12	36.03
34	419.83	25.06	87.73	21.93	529.49	50.13	144.12	36.03
35	419.83	25.06	87.73	21.93	529.49	50.13	144.12	36.03
36	419.83	25.06	87.73	21.93	529.49	50.13	144.12	36.03
37	419.83	25.06	87.73	21.93	529.49	50.13	144.12	36.03
38	419.83	25.06	87.73	21.93	529.49	50.13	144.12	36.03
39	419.83	25.06	87.73	21.93	529.49	50.13	144.12	36.03
40	419.83	25.06	87.73	21.93	529.49	50.13	144.12	36.03
41	419.83	25.06	87.73	21.93	529.49	50.13	144.12	36.03
42	419.83	25.06	87.73	21.93	529.49	50.13	144.12	36.03
43	419.83	25.06	87.73	21.93	529.49	50.13	144.12	36.03
44	419.83	25.06	87.73	21.93	529.49	50.13	144.12	36.03
45	443.33	31.33	119.06	29.76	551.42	56.40	169.19	42.30
46	443.33	31.33	119.06	29.76	551.42	56.40	169.19	42.30
47	443.33	31.33	119.06	29.76	551.42	56.40	169.19	42.30
48	443.33	31.33	119.06	29.76	551.42	56.40	169.19	42.30
49	443.33	31.33	119.06	29.76	551.42	56.40	169.19	42.30
50	452.73	34.46	131.59	32.90	559.25	57.96	181.72	45.43
51	466.83	37.60	137.85	34.46	573.35	61.09	187.98	47.00
52	482.49	40.73	144.12	36.03	590.58	65.79	194.25	48.56
53	499.72	45.43	156.65	39.16	607.81	68.93	206.78	51.70
54	518.52	50.13	162.92	40.73	626.61	73.63	213.05	53.26
55	537.32	54.83	175.45	43.86	645.41	78.33	225.58	56.40
56	557.69	59.53	187.98	47.00	667.34	83.03	231.85	57.96
57	579.62	64.23	194.25	48.56	689.27	87.73	244.38	61.09
58	603.12	70.49	206.78	51.70	714.34	93.99	256.91	64.23
59	631.31	76.76	219.31	54.83	742.54	100.26	269.44	67.36
60	664.21	84.59	231.85	57.96	777.00	108.09	281.98	70.49
61	700.24	92.43	250.65	62.66	814.60	117.49	294.51	73.63
62	740.97	101.82	263.18	65.79	856.89	126.89	313.31	78.33
63	786.40	111.22	281.98	70.49	903.89	136.29	325.84	81.46
64	834.96	122.19	294.51	73.63	954.02	147.25	344.64	86.16
65	886.66	134.72	313.31	78.33	1007.28	159.79	363.44	90.86
66	941.49	147.25	332.11	83.03	1063.68	172.32	382.23	95.56
67	999.45	159.79	350.90	87.73	1124.77	184.85	401.03	100.26
68	1071.51	175.45	375.97	93.99	1198.40	202.08	426.10	106.52
69	1160.80	195.82	401.03	100.26	1289.26	222.45	451.16	112.79
70	1262.63	219.31	432.36	108.09	1395.78	244.38	482.49	120.62
71	1375.42	242.81	463.69	115.92	1508.57	267.88	513.82	128.46
72	1492.91	267.88	495.02	123.76	1627.63	292.94	545.15	136.29
73	1616.66	292.94	532.62	133.16	1752.95	316.44	576.48	144.12
74	1756.08	319.57	570.22	142.55	1893.94	339.94	620.35	155.09
75	1919.00	352.47	614.08	153.52	2055.29	369.70	664.21	166.05
76	2105.42	393.20	670.48	167.62	2244.84	412.00	714.34	178.58
77	2323.17	446.46	726.87	181.72	2467.29	468.39	777.00	194.25
78	2576.95	513.82	795.80	198.95	2727.33	540.45	839.66	209.92
79	2868.32	589.02	870.99	217.75	3023.41	621.91	921.12	230.28
80	3187.90	672.04	952.45	238.11	3347.68	708.07	1002.58	250.65
81	3529.40	759.77	1046.44	261.61	3695.45	798.93	1096.57	274.14
82	3888.14	849.06	1140.44	285.11	4057.32	889.79	1196.83	299.21
83	4256.27	938.35	1240.69	310.17	4427.02	980.65	1297.09	324.27
84	4633.81	1029.21	1347.22	336.80	4804.56	1071.51	1397.35	349.34
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	2.3% Simple Inflation				2.3% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	479.36	39.16	131.59	32.90	650.11	78.33	213.05	53.26
30	479.36	39.16	131.59	32.90	650.11	78.33	213.05	53.26
31	479.36	39.16	131.59	32.90	650.11	78.33	213.05	53.26
32	479.36	39.16	131.59	32.90	650.11	78.33	213.05	53.26
33	479.36	39.16	131.59	32.90	650.11	78.33	213.05	53.26
34	479.36	39.16	131.59	32.90	650.11	78.33	213.05	53.26
35	479.36	39.16	131.59	32.90	650.11	78.33	213.05	53.26
36	479.36	39.16	131.59	32.90	650.11	78.33	213.05	53.26
37	479.36	39.16	131.59	32.90	650.11	78.33	213.05	53.26
38	479.36	39.16	131.59	32.90	650.11	78.33	213.05	53.26
39	479.36	39.16	131.59	32.90	650.11	78.33	213.05	53.26
40	479.36	39.16	131.59	32.90	650.11	78.33	213.05	53.26
41	479.36	39.16	131.59	32.90	650.11	78.33	213.05	53.26
42	479.36	39.16	131.59	32.90	650.11	78.33	213.05	53.26
43	479.36	39.16	131.59	32.90	650.11	78.33	213.05	53.26
44	479.36	39.16	131.59	32.90	650.11	78.33	213.05	53.26
45	518.52	50.13	175.45	43.86	687.71	87.73	250.65	62.66
46	518.52	50.13	175.45	43.86	687.71	87.73	250.65	62.66
47	518.52	50.13	175.45	43.86	687.71	87.73	250.65	62.66
48	518.52	50.13	175.45	43.86	687.71	87.73	250.65	62.66
49	518.52	50.13	175.45	43.86	687.71	87.73	250.65	62.66
50	535.75	53.26	194.25	48.56	703.37	92.43	269.44	67.36
51	557.69	59.53	206.78	51.70	725.30	97.13	275.71	68.93
52	582.75	64.23	219.31	54.83	750.37	103.39	288.24	72.06
53	609.38	70.49	231.85	57.96	778.57	109.66	300.77	75.19
54	637.58	78.33	244.38	61.09	808.33	115.92	313.31	78.33
55	667.34	84.59	256.91	64.23	839.66	123.76	332.11	83.03
56	698.67	92.43	269.44	67.36	870.99	131.59	344.64	86.16
57	731.57	100.26	288.24	72.06	905.46	139.42	357.17	89.29
58	769.17	109.66	300.77	75.19	944.62	147.25	375.97	93.99
59	811.46	119.06	319.57	79.89	990.05	158.22	394.77	98.69
60	863.16	131.59	338.37	84.59	1043.31	170.75	413.56	103.39
61	919.56	144.12	357.17	89.29	1101.27	183.28	432.36	108.09
62	982.22	158.22	382.23	95.56	1167.07	198.95	451.16	112.79
63	1051.14	173.89	401.03	100.26	1239.13	214.62	476.23	119.06
64	1124.77	191.12	426.10	106.52	1315.89	231.85	501.29	125.32
65	1204.66	209.92	451.16	112.79	1398.91	250.65	526.36	131.59
66	1289.26	228.71	476.23	119.06	1488.21	271.01	551.42	137.85
67	1378.55	249.08	507.56	126.89	1582.20	291.38	576.48	144.12
68	1488.21	274.14	532.62	133.16	1694.99	316.44	607.81	151.95
69	1626.06	305.47	570.22	142.55	1839.11	347.77	639.15	159.79
70	1785.85	341.50	607.81	151.95	2003.60	383.80	683.01	170.75
71	1961.30	380.67	651.68	162.92	2182.18	422.96	720.61	180.15
72	2139.88	418.26	695.54	173.89	2365.47	460.56	764.47	191.12
73	2331.00	457.43	739.40	184.85	2559.72	496.59	814.60	203.65
74	2550.32	499.72	795.80	198.95	2780.60	535.75	864.73	216.18
75	2802.53	551.42	858.46	214.62	3035.94	584.32	927.39	231.85
76	3098.60	618.78	927.39	231.85	3336.72	650.11	996.32	249.08
77	3444.81	703.37	1002.58	250.65	3693.89	742.54	1077.77	269.44
78	3855.24	811.46	1090.31	272.58	4118.42	861.59	1165.50	291.38
79	4329.90	936.79	1196.83	299.21	4608.74	996.32	1272.03	318.01
80	4856.25	1076.21	1315.89	328.97	5149.20	1143.57	1391.08	347.77
81	5421.77	1221.90	1441.21	360.30	5728.81	1295.52	1516.40	379.10
82	6013.92	1372.28	1572.80	393.20	6333.49	1450.61	1654.26	413.56
83	6621.74	1522.67	1710.65	427.66	6950.71	1604.13	1792.11	448.03
84	7243.65	1673.06	1854.78	463.69	7580.45	1757.65	1936.24	484.06
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	2.3% Simple Inflation				2.3% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	451.16	32.90	100.26	25.06	596.85	65.79	156.65	39.16
30	451.16	32.90	100.26	25.06	596.85	65.79	156.65	39.16
31	451.16	32.90	100.26	25.06	596.85	65.79	156.65	39.16
32	451.16	32.90	100.26	25.06	596.85	65.79	156.65	39.16
33	451.16	32.90	100.26	25.06	596.85	65.79	156.65	39.16
34	451.16	32.90	100.26	25.06	596.85	65.79	156.65	39.16
35	451.16	32.90	100.26	25.06	596.85	65.79	156.65	39.16
36	451.16	32.90	100.26	25.06	596.85	65.79	156.65	39.16
37	451.16	32.90	100.26	25.06	596.85	65.79	156.65	39.16
38	451.16	32.90	100.26	25.06	596.85	65.79	156.65	39.16
39	451.16	32.90	100.26	25.06	596.85	65.79	156.65	39.16
40	451.16	32.90	100.26	25.06	596.85	65.79	156.65	39.16
41	451.16	32.90	100.26	25.06	596.85	65.79	156.65	39.16
42	451.16	32.90	100.26	25.06	596.85	65.79	156.65	39.16
43	451.16	32.90	100.26	25.06	596.85	65.79	156.65	39.16
44	451.16	32.90	100.26	25.06	596.85	65.79	156.65	39.16
45	484.06	40.73	131.59	32.90	626.61	73.63	187.98	47.00
46	484.06	40.73	131.59	32.90	626.61	73.63	187.98	47.00
47	484.06	40.73	131.59	32.90	626.61	73.63	187.98	47.00
48	484.06	40.73	131.59	32.90	626.61	73.63	187.98	47.00
49	484.06	40.73	131.59	32.90	626.61	73.63	187.98	47.00
50	496.59	43.86	137.85	34.46	639.15	76.76	200.52	50.13
51	515.39	48.56	150.39	37.60	657.94	81.46	206.78	51.70
52	535.75	53.26	156.65	39.16	679.88	86.16	219.31	54.83
53	557.69	59.53	169.19	42.30	703.37	92.43	225.58	56.40
54	581.18	64.23	181.72	45.43	728.44	97.13	238.11	59.53
55	607.81	70.49	187.98	47.00	753.50	103.39	250.65	62.66
56	634.45	76.76	200.52	50.13	781.70	109.66	256.91	64.23
57	661.08	83.03	213.05	53.26	811.46	117.49	269.44	67.36
58	692.41	90.86	225.58	56.40	844.36	123.76	281.98	70.49
59	730.00	100.26	238.11	59.53	881.96	133.16	294.51	73.63
60	772.30	109.66	250.65	62.66	927.39	142.55	313.31	78.33
61	819.30	120.62	269.44	67.36	977.52	155.09	325.84	81.46
62	872.56	133.16	288.24	72.06	1032.35	167.62	344.64	86.16
63	930.52	145.69	307.04	76.76	1093.44	180.15	363.44	90.86
64	993.18	159.79	325.84	81.46	1157.67	195.82	382.23	95.56
65	1060.54	175.45	344.64	86.16	1228.16	211.48	401.03	100.26
66	1132.60	192.68	363.44	90.86	1303.36	227.15	419.83	104.96
67	1207.80	209.92	382.23	95.56	1383.25	245.95	444.90	111.22
68	1300.22	230.28	407.30	101.82	1480.37	266.31	469.96	117.49
69	1416.15	256.91	438.63	109.66	1599.43	292.94	495.02	123.76
70	1550.87	286.68	469.96	117.49	1737.29	322.71	526.36	131.59
71	1696.56	318.01	501.29	125.32	1887.67	354.04	563.95	140.99
72	1846.94	350.90	538.89	134.72	2042.76	386.93	601.55	150.39
73	2005.16	382.23	576.48	144.12	2202.55	416.70	639.15	159.79
74	2185.31	415.13	620.35	155.09	2384.26	444.90	683.01	170.75
75	2392.10	457.43	670.48	167.62	2594.18	484.06	733.14	183.28
76	2636.48	512.26	733.14	183.28	2843.26	538.89	789.53	197.38
77	2926.28	584.32	795.80	198.95	3142.47	620.35	858.46	214.62
78	3267.79	675.18	870.99	217.75	3494.94	722.17	933.65	233.41
79	3653.16	778.57	952.45	238.11	3894.40	831.83	1021.38	255.34
80	4077.69	888.22	1052.71	263.18	4329.90	949.32	1115.37	278.84
81	4528.85	1004.15	1152.97	288.24	4792.03	1068.38	1221.90	305.47
82	4997.24	1121.64	1259.49	314.87	5271.38	1189.00	1328.42	332.11
83	5476.60	1237.56	1372.28	343.07	5757.01	1308.06	1441.21	360.30
84	5963.79	1355.05	1491.34	372.83	6248.90	1427.11	1560.27	390.07
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	2.3% Simple Inflation				2.3% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	557.69	57.96	144.12	36.03	828.70	120.62	244.38	61.09
30	557.69	57.96	144.12	36.03	828.70	120.62	244.38	61.09
31	557.69	57.96	144.12	36.03	828.70	120.62	244.38	61.09
32	557.69	57.96	144.12	36.03	828.70	120.62	244.38	61.09
33	557.69	57.96	144.12	36.03	828.70	120.62	244.38	61.09
34	557.69	57.96	144.12	36.03	828.70	120.62	244.38	61.09
35	557.69	57.96	144.12	36.03	828.70	120.62	244.38	61.09
36	557.69	57.96	144.12	36.03	828.70	120.62	244.38	61.09
37	557.69	57.96	144.12	36.03	828.70	120.62	244.38	61.09
38	557.69	57.96	144.12	36.03	828.70	120.62	244.38	61.09
39	557.69	57.96	144.12	36.03	828.70	120.62	244.38	61.09
40	557.69	57.96	144.12	36.03	828.70	120.62	244.38	61.09
41	557.69	57.96	144.12	36.03	828.70	120.62	244.38	61.09
42	557.69	57.96	144.12	36.03	828.70	120.62	244.38	61.09
43	557.69	57.96	144.12	36.03	828.70	120.62	244.38	61.09
44	557.69	57.96	144.12	36.03	828.70	120.62	244.38	61.09
45	620.35	73.63	187.98	47.00	891.36	136.29	288.24	72.06
46	620.35	73.63	187.98	47.00	891.36	136.29	288.24	72.06
47	620.35	73.63	187.98	47.00	891.36	136.29	288.24	72.06
48	620.35	73.63	187.98	47.00	891.36	136.29	288.24	72.06
49	620.35	73.63	187.98	47.00	891.36	136.29	288.24	72.06
50	645.41	79.89	206.78	51.70	916.42	140.99	307.04	76.76
51	678.31	87.73	219.31	54.83	952.45	150.39	319.57	79.89
52	715.91	95.56	238.11	59.53	990.05	158.22	332.11	83.03
53	753.50	104.96	250.65	62.66	1032.35	167.62	344.64	86.16
54	795.80	115.92	263.18	65.79	1077.77	178.58	363.44	90.86
55	839.66	125.32	281.98	70.49	1124.77	189.55	375.97	93.99
56	885.09	136.29	294.51	73.63	1174.90	200.52	394.77	98.69
57	933.65	148.82	313.31	78.33	1226.60	213.05	407.30	101.82
58	986.92	161.35	325.84	81.46	1284.56	227.15	426.10	106.52
59	1049.58	175.45	350.90	87.73	1353.48	242.81	444.90	111.22
60	1123.20	192.68	369.70	92.43	1433.38	260.04	469.96	117.49
61	1203.10	211.48	388.50	97.13	1521.10	280.41	488.76	122.19
62	1293.96	231.85	413.56	103.39	1618.23	302.34	513.82	128.46
63	1391.08	255.34	438.63	109.66	1724.75	327.41	538.89	134.72
64	1497.61	278.84	463.69	115.92	1840.68	352.47	570.22	142.55
65	1610.40	305.47	495.02	123.76	1964.43	380.67	595.28	148.82
66	1731.02	333.67	520.09	130.02	2094.46	410.43	626.61	156.65
67	1857.91	363.44	551.42	137.85	2233.88	441.76	651.68	162.92
68	2013.00	397.90	582.75	145.69	2401.50	479.36	689.27	172.32
69	2208.81	443.33	620.35	155.09	2612.98	526.36	726.87	181.72
70	2434.39	493.46	664.21	166.05	2854.22	578.05	770.73	192.68
71	2677.21	548.29	708.07	177.02	3114.27	634.45	820.86	205.22
72	2929.42	601.55	758.20	189.55	3382.15	690.84	870.99	217.75
73	3195.73	656.38	808.33	202.08	3664.12	744.10	921.12	230.28
74	3499.64	715.91	864.73	216.18	3983.69	798.93	983.78	245.95
75	3852.11	787.97	933.65	233.41	4356.53	869.43	1052.71	263.18
76	4264.10	880.39	1008.85	252.21	4795.16	964.98	1127.90	281.98
77	4748.16	1001.01	1096.57	274.14	5318.38	1101.27	1221.90	305.47
78	5327.78	1152.97	1196.83	299.21	5948.13	1278.29	1328.42	332.11
79	6004.52	1333.12	1315.89	328.97	6684.40	1483.51	1453.74	363.44
80	6759.59	1533.64	1447.48	361.87	7505.26	1707.52	1591.60	397.90
81	7572.62	1746.68	1591.60	397.90	8388.79	1944.07	1741.99	435.50
82	8424.82	1964.43	1741.99	435.50	9309.91	2182.18	1904.90	476.23
83	9298.94	2182.18	1898.64	474.66	10249.83	2418.73	2067.82	516.96
84	10195.00	2401.50	2061.56	515.39	11211.68	2653.71	2237.01	559.25
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	2.3% Simple Inflation				2.3% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	520.09	48.56	106.52	26.63	753.50	103.39	187.98	47.00
30	520.09	48.56	106.52	26.63	753.50	103.39	187.98	47.00
31	520.09	48.56	106.52	26.63	753.50	103.39	187.98	47.00
32	520.09	48.56	106.52	26.63	753.50	103.39	187.98	47.00
33	520.09	48.56	106.52	26.63	753.50	103.39	187.98	47.00
34	520.09	48.56	106.52	26.63	753.50	103.39	187.98	47.00
35	520.09	48.56	106.52	26.63	753.50	103.39	187.98	47.00
36	520.09	48.56	106.52	26.63	753.50	103.39	187.98	47.00
37	520.09	48.56	106.52	26.63	753.50	103.39	187.98	47.00
38	520.09	48.56	106.52	26.63	753.50	103.39	187.98	47.00
39	520.09	48.56	106.52	26.63	753.50	103.39	187.98	47.00
40	520.09	48.56	106.52	26.63	753.50	103.39	187.98	47.00
41	520.09	48.56	106.52	26.63	753.50	103.39	187.98	47.00
42	520.09	48.56	106.52	26.63	753.50	103.39	187.98	47.00
43	520.09	48.56	106.52	26.63	753.50	103.39	187.98	47.00
44	520.09	48.56	106.52	26.63	753.50	103.39	187.98	47.00
45	571.78	62.66	137.85	34.46	806.76	115.92	219.31	54.83
46	571.78	62.66	137.85	34.46	806.76	115.92	219.31	54.83
47	571.78	62.66	137.85	34.46	806.76	115.92	219.31	54.83
48	571.78	62.66	137.85	34.46	806.76	115.92	219.31	54.83
49	571.78	62.66	137.85	34.46	806.76	115.92	219.31	54.83
50	593.72	67.36	156.65	39.16	827.13	120.62	231.85	57.96
51	621.91	73.63	162.92	40.73	856.89	126.89	244.38	61.09
52	651.68	81.46	175.45	43.86	889.79	134.72	250.65	62.66
53	684.58	89.29	187.98	47.00	925.82	144.12	263.18	65.79
54	720.61	97.13	194.25	48.56	963.42	151.95	275.71	68.93
55	758.20	106.52	206.78	51.70	1004.15	161.35	288.24	72.06
56	797.37	115.92	219.31	54.83	1046.44	170.75	300.77	75.19
57	838.10	125.32	231.85	57.96	1091.87	181.72	313.31	78.33
58	883.52	136.29	244.38	61.09	1142.00	194.25	325.84	81.46
59	936.79	148.82	263.18	65.79	1199.96	206.78	344.64	86.16
60	997.88	162.92	281.98	70.49	1267.33	222.45	357.17	89.29
61	1066.81	178.58	294.51	73.63	1342.52	239.68	375.97	93.99
62	1143.57	197.38	313.31	78.33	1425.55	258.48	401.03	100.26
63	1226.60	216.18	338.37	84.59	1514.84	278.84	419.83	104.96
64	1315.89	236.55	357.17	89.29	1613.53	300.77	438.63	109.66
65	1411.45	258.48	375.97	93.99	1718.49	324.27	463.69	115.92
66	1514.84	281.98	401.03	100.26	1829.71	349.34	488.76	122.19
67	1622.93	307.04	426.10	106.52	1948.77	375.97	513.82	128.46
68	1752.95	336.80	451.16	112.79	2091.32	407.30	538.89	134.72
69	1917.44	374.40	482.49	120.62	2268.34	446.46	576.48	144.12
70	2105.42	416.70	520.09	130.02	2470.42	490.32	614.08	153.52
71	2309.07	460.56	557.69	139.42	2688.17	537.32	651.68	162.92
72	2520.55	505.99	601.55	150.39	2912.19	584.32	695.54	173.89
73	2739.87	549.85	639.15	159.79	3145.60	625.05	739.40	184.85
74	2987.38	596.85	689.27	172.32	3404.08	665.78	789.53	197.38
75	3274.05	653.24	745.67	186.42	3704.85	717.47	845.93	211.48
76	3612.43	730.00	808.33	202.08	4065.15	798.93	914.86	228.71
77	4015.02	833.40	883.52	220.88	4503.78	921.12	990.05	247.51
78	4492.82	961.85	971.25	242.81	5023.87	1076.21	1084.04	271.01
79	5034.84	1107.54	1071.51	267.88	5614.46	1242.26	1190.57	297.64
80	5628.55	1264.19	1178.03	294.51	6259.87	1416.15	1303.36	325.84
81	6259.87	1427.11	1297.09	324.27	6942.88	1594.73	1428.68	357.17
82	6916.24	1593.16	1422.41	355.60	7649.38	1773.32	1566.53	391.63
83	7583.59	1757.65	1554.00	388.50	8363.72	1950.33	1698.12	424.53
84	8261.90	1922.14	1685.59	421.40	9085.89	2125.79	1835.98	458.99
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C3

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	3.5% Simple Inflation				3.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	362.05	21.70	97.63	24.41	698.72	65.24	235.71	58.93
30	362.05	21.70	97.63	24.41	739.03	69.01	249.31	62.33
31	362.05	21.70	97.63	24.41	752.47	70.26	253.85	63.46
32	362.05	21.70	97.63	24.41	765.91	71.52	258.38	64.59
33	362.05	21.70	97.63	24.41	779.34	72.77	262.91	65.73
34	362.05	21.70	97.63	24.41	792.78	74.02	267.44	66.86
35	362.05	21.70	97.63	24.41	796.80	74.40	268.80	67.20
36	362.82	21.74	97.84	24.46	796.80	74.40	268.80	67.20
37	393.06	23.55	105.99	26.50	796.80	74.40	268.80	67.20
38	408.17	24.46	110.07	27.52	796.80	74.40	268.80	67.20
39	423.29	25.37	114.15	28.54	796.80	74.40	268.80	67.20
40	438.41	26.27	118.22	29.56	796.80	74.40	268.80	67.20
41	455.41	27.29	122.81	30.70	796.80	74.40	268.80	67.20
42	472.55	28.32	127.43	31.86	796.80	74.40	268.80	67.20
43	487.65	29.22	131.50	32.88	796.80	74.40	268.80	67.20
44	487.65	29.22	131.50	32.88	796.80	74.40	268.80	67.20
45	493.67	35.01	168.06	42.01	830.40	81.60	316.80	79.20
46	524.04	37.17	178.40	44.60	830.40	81.60	316.80	79.20
47	540.44	38.33	183.98	46.00	830.40	81.60	316.80	79.20
48	571.25	40.51	194.47	48.62	830.40	81.60	316.80	79.20
49	587.97	41.70	200.16	50.04	830.40	81.60	316.80	79.20
50	596.43	43.49	215.38	53.84	842.40	86.40	345.60	86.40
51	613.79	49.60	231.46	57.87	864.00	91.20	355.20	88.80
52	619.09	52.43	241.99	60.50	888.00	96.00	374.40	93.60
53	638.34	56.38	257.75	64.44	912.00	103.20	393.60	98.40
54	649.19	61.36	261.26	65.31	940.80	108.00	403.20	100.80
55	671.36	67.14	276.44	69.11	969.60	115.20	422.40	105.60
56	687.44	72.26	289.04	72.26	996.60	121.89	439.75	109.94
57	714.37	78.29	305.32	76.33	1003.47	126.02	448.06	112.02
58	726.67	82.23	321.26	80.32	1024.12	133.48	460.28	115.07
59	762.80	90.31	338.17	84.54	1053.08	141.02	482.19	120.55
60	789.39	98.44	348.32	87.08	1066.58	145.74	485.81	121.45
61	830.67	107.61	370.02	92.51	1107.63	155.42	507.85	126.96
62	880.05	119.49	394.51	98.63	1148.07	166.17	526.56	131.64
63	915.15	128.34	409.21	102.30	1200.98	178.32	550.00	137.50
64	983.26	143.43	437.84	109.46	1240.79	189.27	563.61	140.90
65	1031.15	154.77	462.43	115.61	1296.22	202.14	583.51	145.88
66	1097.24	168.52	486.83	121.71	1340.28	214.20	603.84	150.96
67	1166.30	183.76	517.52	129.38	1374.12	223.74	609.84	152.46
68	1240.11	201.40	544.53	136.13	1416.96	236.16	622.08	155.52
69	1323.50	220.58	573.52	143.38	1474.98	251.10	639.84	159.96
70	1409.40	241.20	597.60	149.40	1542.60	268.20	655.20	163.80
71	1482.48	259.26	619.44	154.86	1612.98	283.62	675.12	168.78
72	1550.64	275.52	638.40	159.60	1678.32	299.04	692.16	173.04
73	1618.38	291.60	654.48	163.62	1741.50	311.04	706.32	176.58
74	1694.16	307.32	673.92	168.48	1812.72	324.48	723.84	180.96
75	1779.00	325.50	702.00	175.50	1891.50	340.50	750.00	187.50
76	1872.00	348.48	725.76	181.44	1981.44	362.88	771.84	192.96
77	1974.78	378.12	750.72	187.68	2081.04	393.30	794.88	198.72
78	2147.90	424.43	802.75	200.69	2255.03	443.41	846.14	211.54
79	2385.20	486.80	878.69	219.67	2496.40	508.50	922.08	230.52
80	2648.27	554.60	960.05	240.01	2762.17	580.37	1003.44	250.86
81	2930.32	627.83	1046.83	261.71	3046.93	654.95	1090.22	272.56
82	3228.64	702.41	1139.04	284.76	3345.25	730.88	1182.43	295.61
83	3535.09	776.99	1236.67	309.17	3651.71	806.82	1280.06	320.02
84	3851.04	852.92	1339.73	334.93	3966.30	882.76	1383.12	345.78
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C3

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	3.5% Simple Inflation				3.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	344.42	17.63	70.51	17.63	646.11	52.61	168.37	42.09
30	344.42	17.63	70.51	17.63	683.38	55.65	178.08	44.52
31	344.42	17.63	70.51	17.63	695.81	56.66	181.32	45.33
32	344.42	17.63	70.51	17.63	708.23	57.67	184.56	46.14
33	344.42	17.63	70.51	17.63	720.66	58.69	187.79	46.95
34	344.42	17.63	70.51	17.63	733.08	59.70	191.03	47.76
35	344.42	17.63	70.51	17.63	736.80	60.00	192.00	48.00
36	345.15	17.67	70.66	17.67	736.80	60.00	192.00	48.00
37	373.92	19.14	76.55	19.14	736.80	60.00	192.00	48.00
38	388.30	19.87	79.49	19.87	736.80	60.00	192.00	48.00
39	402.68	20.61	82.44	20.61	736.80	60.00	192.00	48.00
40	417.06	21.35	85.38	21.35	736.80	60.00	192.00	48.00
41	433.24	22.17	88.69	22.17	736.80	60.00	192.00	48.00
42	449.54	23.01	92.03	23.01	736.80	60.00	192.00	48.00
43	463.91	23.74	94.97	23.74	736.80	60.00	192.00	48.00
44	463.91	23.74	94.97	23.74	736.80	60.00	192.00	48.00
45	463.91	28.01	119.04	29.76	763.20	67.20	230.40	57.60
46	492.45	29.73	126.37	31.59	763.20	67.20	230.40	57.60
47	507.86	30.66	130.32	32.58	763.20	67.20	230.40	57.60
48	536.82	32.41	137.75	34.44	763.20	67.20	230.40	57.60
49	552.52	33.36	141.78	35.44	763.20	67.20	230.40	57.60
50	559.16	35.21	157.39	39.35	772.80	69.60	240.00	60.00
51	572.45	39.27	165.33	41.33	789.60	74.40	259.20	64.80
52	574.73	42.35	169.39	42.35	808.80	79.20	268.80	67.20
53	590.01	46.31	177.20	44.30	830.40	84.00	278.40	69.60
54	597.73	49.48	190.01	47.50	852.00	88.80	288.00	72.00
55	616.07	53.31	197.46	49.36	876.00	93.60	307.20	76.80
56	628.85	58.59	203.11	50.78	896.23	97.99	315.47	78.87
57	651.74	62.63	219.20	54.80	900.79	102.68	326.71	81.68
58	659.74	66.93	229.47	57.37	918.26	108.17	331.40	82.85
59	689.79	73.01	238.25	59.56	939.35	113.72	345.72	86.43
60	709.89	79.51	249.88	62.47	949.54	119.25	353.32	88.33
61	743.83	86.84	264.30	66.08	982.86	126.96	367.75	91.94
62	785.22	96.73	280.71	70.18	1014.27	135.96	379.81	94.95
63	812.84	104.16	297.61	74.40	1059.18	146.09	395.31	98.83
64	870.02	115.12	317.06	79.26	1089.37	153.52	412.19	103.05
65	908.08	124.93	335.64	83.91	1135.75	164.63	425.13	106.28
66	964.29	136.69	352.01	88.00	1170.96	175.44	440.64	110.16
67	1021.92	150.01	375.02	93.75	1197.90	182.16	451.44	112.86
68	1081.60	164.10	395.34	98.84	1230.72	192.00	460.80	115.20
69	1148.87	180.14	419.11	104.78	1277.82	204.60	476.16	119.04
70	1218.60	196.20	439.20	109.80	1332.00	217.80	489.60	122.40
71	1277.16	210.54	459.36	114.84	1386.78	231.42	501.12	125.28
72	1330.56	223.44	470.40	117.60	1438.08	243.60	517.44	129.36
73	1385.10	236.52	486.00	121.50	1488.78	254.34	531.36	132.84
74	1444.56	249.60	505.44	126.36	1544.40	263.64	549.12	137.28
75	1510.50	264.00	528.00	132.00	1606.50	276.00	564.00	141.00
76	1585.44	282.24	547.20	136.80	1677.60	295.20	581.76	145.44
77	1667.04	306.36	568.56	142.14	1758.12	320.16	601.68	150.42
78	1806.19	344.42	607.49	151.87	1898.40	362.05	645.46	161.36
79	1998.74	394.60	667.15	166.79	2093.66	413.58	705.12	176.28
80	2211.64	448.84	732.24	183.06	2307.91	470.53	764.78	191.20
81	2438.09	507.14	802.75	200.69	2537.08	530.20	835.30	208.82
82	2676.74	565.45	873.26	218.32	2777.09	589.86	911.23	227.81
83	2922.18	625.12	949.20	237.30	3022.52	649.52	981.74	245.44
84	3174.40	684.78	1025.14	256.28	3273.38	709.19	1063.10	265.78
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C3

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	3.5% Simple Inflation				3.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	385.10	27.12	108.48	27.12	788.84	84.06	267.26	66.81
30	385.10	27.12	108.48	27.12	828.29	88.26	280.62	70.16
31	385.10	27.12	108.48	27.12	841.43	89.66	285.08	71.27
32	385.10	27.12	108.48	27.12	854.58	91.06	289.53	72.38
33	385.10	27.12	108.48	27.12	867.73	92.46	293.98	73.50
34	385.10	27.12	108.48	27.12	878.40	93.60	297.60	74.40
35	394.43	27.78	111.11	27.78	878.40	93.60	297.60	74.40
36	424.77	29.91	119.65	29.91	878.40	93.60	297.60	74.40
37	439.94	30.98	123.93	30.98	878.40	93.60	297.60	74.40
38	455.11	32.05	128.20	32.05	878.40	93.60	297.60	74.40
39	485.45	34.19	136.75	34.19	878.40	93.60	297.60	74.40
40	500.62	35.25	141.02	35.25	878.40	93.60	297.60	74.40
41	517.96	36.48	145.90	36.48	878.40	93.60	297.60	74.40
42	550.74	38.78	155.14	38.78	878.40	93.60	297.60	74.40
43	552.91	38.94	155.75	38.94	878.40	93.60	297.60	74.40
44	552.91	38.94	155.75	38.94	878.40	93.60	297.60	74.40
45	558.63	46.09	191.74	47.94	921.60	103.20	355.20	88.80
46	575.01	47.44	197.36	49.34	921.60	103.20	355.20	88.80
47	605.60	49.97	207.86	51.97	921.60	103.20	355.20	88.80
48	636.44	52.51	218.45	54.61	921.60	103.20	355.20	88.80
49	653.32	53.90	224.24	56.06	921.60	103.20	355.20	88.80
50	656.77	57.20	245.76	61.44	938.40	108.00	374.40	93.60
51	679.52	61.20	261.68	65.42	967.20	115.20	393.60	98.40
52	701.63	67.22	277.29	69.32	996.00	122.40	412.80	103.20
53	708.84	71.50	277.82	69.45	1027.20	129.60	432.00	108.00
54	740.98	80.05	295.57	73.89	1063.20	136.80	451.20	112.80
55	753.16	84.13	312.48	78.12	1099.20	146.40	470.40	117.60
56	777.72	91.50	326.21	81.55	1128.90	152.43	485.86	121.46
57	814.84	99.86	343.51	85.88	1144.61	158.52	494.21	123.55
58	838.98	106.35	354.50	88.62	1157.66	165.70	499.38	124.85
59	869.31	114.49	372.56	93.14	1188.48	174.25	518.29	129.57
60	898.47	123.47	387.50	96.88	1207.64	181.80	528.07	132.02
61	947.04	136.10	408.30	102.08	1248.40	191.41	544.45	136.11
62	990.44	147.08	424.47	106.12	1296.71	203.20	561.42	140.35
63	1053.69	161.96	446.79	111.70	1357.97	218.02	581.39	145.35
64	1112.44	175.26	472.28	118.07	1410.42	232.35	603.30	150.83
65	1173.23	190.06	497.07	124.27	1462.80	245.46	614.65	153.66
66	1259.72	209.95	523.04	130.76	1552.55	265.75	647.39	161.85
67	1373.67	233.66	565.30	141.32	1629.54	283.14	673.20	168.30
68	1480.85	257.21	605.20	151.30	1687.68	297.60	683.52	170.88
69	1584.72	280.86	632.40	158.10	1765.14	318.06	706.80	176.70
70	1675.80	304.20	655.20	163.80	1854.00	338.40	727.20	181.80
71	1771.32	327.12	675.12	168.78	1945.32	360.18	744.72	186.18
72	1859.76	347.76	698.88	174.72	2029.44	379.68	759.36	189.84
73	1948.86	367.74	719.28	179.82	2114.10	395.28	777.60	194.40
74	2046.72	386.88	742.56	185.64	2205.84	410.28	798.72	199.68
75	2157.00	411.00	768.00	192.00	2310.00	432.00	822.00	205.50
76	2279.52	440.64	794.88	198.72	2429.28	460.80	846.72	211.68
77	2416.38	478.86	822.48	205.62	2564.04	500.94	877.68	219.42
78	2641.49	539.69	884.11	221.03	2792.00	566.81	932.93	233.23
79	2950.66	621.05	965.47	241.37	3106.60	653.59	1014.29	253.57
80	3293.72	710.54	1057.68	264.42	3455.09	747.16	1106.50	276.62
81	3662.56	805.46	1155.31	288.83	3829.34	846.14	1209.55	302.39
82	4050.37	904.45	1258.37	314.59	4221.23	946.49	1312.61	328.15
83	4450.39	1002.08	1366.85	341.71	4622.60	1045.48	1421.09	355.27
84	4861.26	1101.07	1480.75	370.19	5034.83	1145.82	1534.99	383.75
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C3

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	3.5% Simple Inflation				3.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	363.41	21.70	75.94	18.98	728.49	68.97	198.29	49.57
30	363.41	21.70	75.94	18.98	764.92	72.42	208.20	52.05
31	363.41	21.70	75.94	18.98	777.06	73.57	211.51	52.88
32	363.41	21.70	75.94	18.98	789.20	74.72	214.81	53.70
33	363.41	21.70	75.94	18.98	801.34	75.87	218.12	54.53
34	363.41	21.70	75.94	18.98	811.20	76.80	220.80	55.20
35	372.20	22.22	77.77	19.44	811.20	76.80	220.80	55.20
36	400.84	23.93	83.76	20.94	811.20	76.80	220.80	55.20
37	415.15	24.79	86.75	21.69	811.20	76.80	220.80	55.20
38	429.47	25.64	89.74	22.43	811.20	76.80	220.80	55.20
39	458.10	27.35	95.72	23.93	811.20	76.80	220.80	55.20
40	472.41	28.20	98.71	24.68	811.20	76.80	220.80	55.20
41	488.78	29.18	102.13	25.53	811.20	76.80	220.80	55.20
42	519.71	31.03	108.60	27.15	811.20	76.80	220.80	55.20
43	521.76	31.15	109.02	27.26	811.20	76.80	220.80	55.20
44	521.76	31.15	109.02	27.26	811.20	76.80	220.80	55.20
45	521.76	36.87	140.12	35.03	844.80	86.40	259.20	64.80
46	537.06	37.95	144.23	36.06	844.80	86.40	259.20	64.80
47	565.63	39.97	151.90	37.98	844.80	86.40	259.20	64.80
48	594.43	42.01	159.63	39.91	844.80	86.40	259.20	64.80
49	610.20	43.12	163.87	40.97	844.80	86.40	259.20	64.80
50	612.28	46.61	177.96	44.49	856.80	88.80	278.40	69.60
51	628.87	50.65	185.71	46.43	878.40	93.60	288.00	72.00
52	647.01	54.62	193.26	48.32	904.80	100.80	297.60	74.40
53	651.64	59.24	204.28	51.07	931.20	105.60	316.80	79.20
54	679.40	65.68	213.47	53.37	960.00	112.80	326.40	81.60
55	687.06	70.11	224.35	56.09	988.80	120.00	345.60	86.40
56	708.11	75.58	238.69	59.67	1014.58	126.23	352.48	88.12
57	738.95	81.88	247.65	61.91	1025.72	130.55	363.66	90.92
58	758.23	88.62	259.97	64.99	1035.09	136.20	372.27	93.07
59	781.99	95.08	271.66	67.92	1058.91	142.98	384.25	96.06
60	805.40	102.57	281.13	70.28	1073.46	149.33	389.56	97.39
61	844.96	111.53	302.45	75.61	1105.91	159.51	399.83	99.96
62	880.59	121.01	312.77	78.19	1145.88	169.68	418.97	104.74
63	934.55	132.18	335.10	83.77	1198.08	180.65	431.89	107.97
64	983.30	143.90	346.83	86.71	1241.25	191.59	448.40	112.10
65	1034.34	157.16	365.49	91.37	1283.19	203.55	462.99	115.75
66	1106.86	173.12	390.44	97.61	1356.73	219.79	487.54	121.89
67	1202.20	192.20	422.09	105.52	1421.64	233.64	506.88	126.72
68	1293.62	211.82	453.90	113.48	1468.80	247.68	522.24	130.56
69	1378.26	232.50	476.16	119.04	1530.78	264.12	535.68	133.92
70	1450.80	252.00	496.80	124.20	1603.80	280.80	554.40	138.60
71	1527.72	269.70	515.04	128.76	1675.62	297.54	570.72	142.68
72	1601.04	287.28	530.88	132.72	1745.52	314.16	584.64	146.16
73	1671.84	302.94	550.80	137.70	1812.78	327.24	596.16	149.04
74	1748.76	318.24	567.84	141.96	1886.04	338.52	617.76	154.44
75	1837.50	337.50	588.00	147.00	1968.00	354.00	636.00	159.00
76	1935.36	361.44	616.32	154.08	2063.52	378.72	656.64	164.16
77	2046.54	393.30	640.32	160.08	2173.50	412.62	684.48	171.12
78	2230.62	444.77	688.85	172.21	2360.80	467.82	726.82	181.70
79	2482.84	509.86	753.94	188.48	2617.08	538.33	797.33	199.33
80	2759.46	581.72	824.45	206.11	2897.77	612.91	867.84	216.96
81	3055.07	657.66	905.81	226.45	3198.80	691.56	949.20	237.30
82	3365.59	734.95	987.17	246.79	3512.04	770.21	1035.98	259.00
83	3684.25	812.24	1073.95	268.49	3832.06	848.86	1122.77	280.69
84	4011.05	890.89	1166.16	291.54	4158.85	927.50	1209.55	302.39
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C3

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	3.5% Simple Inflation				3.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	464.43	37.94	127.49	31.87	996.00	120.00	326.40	81.60
30	480.45	39.25	131.89	32.97	996.00	120.00	326.40	81.60
31	496.46	40.56	136.28	34.07	996.00	120.00	326.40	81.60
32	528.49	43.18	145.08	36.27	996.00	120.00	326.40	81.60
33	544.51	44.49	149.47	37.37	996.00	120.00	326.40	81.60
34	576.54	47.10	158.27	39.57	996.00	120.00	326.40	81.60
35	608.57	49.72	167.06	41.76	996.00	120.00	326.40	81.60
36	624.58	51.03	171.45	42.86	996.00	120.00	326.40	81.60
37	656.61	53.64	180.25	45.06	996.00	120.00	326.40	81.60
38	688.64	56.26	189.04	47.26	996.00	120.00	326.40	81.60
39	720.67	58.88	197.83	49.46	996.00	120.00	326.40	81.60
40	734.40	60.00	201.60	50.40	996.00	120.00	326.40	81.60
41	734.40	60.00	201.60	50.40	996.00	120.00	326.40	81.60
42	734.40	60.00	201.60	50.40	996.00	120.00	326.40	81.60
43	734.40	60.00	201.60	50.40	996.00	120.00	326.40	81.60
44	734.40	60.00	201.60	50.40	996.00	120.00	326.40	81.60
45	794.40	76.80	268.80	67.20	1053.60	134.40	384.00	96.00
46	794.40	76.80	268.80	67.20	1053.60	134.40	384.00	96.00
47	794.40	76.80	268.80	67.20	1053.60	134.40	384.00	96.00
48	794.40	76.80	268.80	67.20	1053.60	134.40	384.00	96.00
49	794.40	76.80	268.80	67.20	1053.60	134.40	384.00	96.00
50	820.80	81.60	297.60	74.40	1077.60	141.60	412.80	103.20
51	854.40	91.20	316.80	79.20	1111.20	148.80	422.40	105.60
52	892.80	98.40	336.00	84.00	1149.60	158.40	441.60	110.40
53	933.60	108.00	355.20	88.80	1192.80	168.00	460.80	115.20
54	976.80	120.00	374.40	93.60	1238.40	177.60	480.00	120.00
55	1022.40	129.60	393.60	98.40	1286.40	189.60	508.80	127.20
56	1070.40	141.60	412.80	103.20	1334.40	201.60	528.00	132.00
57	1120.80	153.60	441.60	110.40	1387.20	213.60	547.20	136.80
58	1178.40	168.00	460.80	115.20	1447.20	225.60	576.00	144.00
59	1243.20	182.40	489.60	122.40	1516.80	242.40	604.80	151.20
60	1322.40	201.60	518.40	129.60	1598.40	261.60	633.60	158.40
61	1373.58	215.28	533.52	133.38	1645.02	273.78	645.84	161.46
62	1429.56	230.28	556.32	139.08	1698.60	289.56	656.64	164.16
63	1489.62	246.42	568.32	142.08	1756.02	304.14	674.88	168.72
64	1550.88	263.52	587.52	146.88	1814.40	319.68	691.20	172.80
65	1614.90	281.40	604.80	151.20	1875.30	336.00	705.60	176.40
66	1678.92	297.84	620.16	155.04	1938.00	352.92	718.08	179.52
67	1742.40	314.82	641.52	160.38	1999.80	368.28	728.64	182.16
68	1824.00	336.00	652.80	163.20	2077.44	387.84	744.96	186.24
69	1930.68	362.70	677.04	169.26	2183.64	412.92	758.88	189.72
70	2052.00	392.40	698.40	174.60	2302.20	441.00	784.80	196.20
71	2178.48	422.82	723.84	180.96	2423.82	469.80	800.40	200.10
72	2294.88	448.56	745.92	186.48	2536.80	493.92	819.84	204.96
73	2410.56	473.04	764.64	191.16	2647.08	513.54	842.40	210.60
74	2539.68	497.64	792.48	198.12	2769.00	533.52	861.12	215.28
75	2683.50	528.00	822.00	205.50	2907.00	559.50	888.00	222.00
76	2848.32	568.80	852.48	213.12	3067.20	597.60	915.84	228.96
77	3034.62	619.62	883.20	220.80	3254.04	654.12	949.44	237.36
78	3337.12	702.41	943.78	235.94	3564.92	745.80	1008.86	252.22
79	3747.98	810.89	1035.98	259.00	3989.35	862.42	1101.07	275.27
80	4203.60	931.57	1139.04	284.76	4457.17	989.88	1204.13	301.03
81	4693.12	1057.68	1247.52	311.88	4958.89	1121.41	1312.61	328.15
82	5205.68	1187.86	1361.42	340.36	5482.31	1255.66	1431.94	357.98
83	5731.81	1318.03	1480.75	370.19	6016.57	1388.54	1551.26	387.82
84	6270.14	1448.21	1605.50	401.38	6561.68	1521.43	1676.02	419.00
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C3

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	3.5% Simple Inflation				3.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	437.11	31.87	97.14	24.28	914.40	100.80	240.00	60.00
30	452.19	32.97	100.49	25.12	914.40	100.80	240.00	60.00
31	467.26	34.07	103.84	25.96	914.40	100.80	240.00	60.00
32	497.40	36.27	110.53	27.63	914.40	100.80	240.00	60.00
33	512.48	37.37	113.88	28.47	914.40	100.80	240.00	60.00
34	542.62	39.57	120.58	30.15	914.40	100.80	240.00	60.00
35	572.77	41.76	127.28	31.82	914.40	100.80	240.00	60.00
36	587.84	42.86	130.63	32.66	914.40	100.80	240.00	60.00
37	617.99	45.06	137.33	34.33	914.40	100.80	240.00	60.00
38	648.13	47.26	144.03	36.01	914.40	100.80	240.00	60.00
39	678.28	49.46	150.73	37.68	914.40	100.80	240.00	60.00
40	691.20	50.40	153.60	38.40	914.40	100.80	240.00	60.00
41	691.20	50.40	153.60	38.40	914.40	100.80	240.00	60.00
42	691.20	50.40	153.60	38.40	914.40	100.80	240.00	60.00
43	691.20	50.40	153.60	38.40	914.40	100.80	240.00	60.00
44	691.20	50.40	153.60	38.40	914.40	100.80	240.00	60.00
45	741.60	62.40	201.60	50.40	960.00	112.80	288.00	72.00
46	741.60	62.40	201.60	50.40	960.00	112.80	288.00	72.00
47	741.60	62.40	201.60	50.40	960.00	112.80	288.00	72.00
48	741.60	62.40	201.60	50.40	960.00	112.80	288.00	72.00
49	741.60	62.40	201.60	50.40	960.00	112.80	288.00	72.00
50	760.80	67.20	211.20	52.80	979.20	117.60	307.20	76.80
51	789.60	74.40	230.40	57.60	1008.00	124.80	316.80	79.20
52	820.80	81.60	240.00	60.00	1041.60	132.00	336.00	84.00
53	854.40	91.20	259.20	64.80	1077.60	141.60	345.60	86.40
54	890.40	98.40	278.40	69.60	1116.00	148.80	364.80	91.20
55	931.20	108.00	288.00	72.00	1154.40	158.40	384.00	96.00
56	972.00	117.60	307.20	76.80	1197.60	168.00	393.60	98.40
57	1012.80	127.20	326.40	81.60	1243.20	180.00	412.80	103.20
58	1060.80	139.20	345.60	86.40	1293.60	189.60	432.00	108.00
59	1118.40	153.60	364.80	91.20	1351.20	204.00	451.20	112.80
60	1183.20	168.00	384.00	96.00	1420.80	218.40	480.00	120.00
61	1223.82	180.18	402.48	100.62	1460.16	231.66	486.72	121.68
62	1269.96	193.80	419.52	104.88	1502.52	243.96	501.60	125.40
63	1318.68	206.46	435.12	108.78	1549.56	255.30	515.04	128.76
64	1369.44	220.32	449.28	112.32	1596.24	270.00	527.04	131.76
65	1421.70	235.20	462.00	115.50	1646.40	283.50	537.60	134.40
66	1474.92	250.92	473.28	118.32	1697.28	295.80	546.72	136.68
67	1526.58	265.32	483.12	120.78	1748.34	310.86	562.32	140.58
68	1593.60	282.24	499.20	124.80	1814.40	326.40	576.00	144.00
69	1681.44	305.04	520.80	130.20	1899.06	347.82	587.76	146.94
70	1782.00	329.40	540.00	135.00	1996.20	370.80	604.80	151.20
71	1884.42	353.22	556.80	139.20	2096.70	393.24	626.40	156.60
72	1980.72	376.32	577.92	144.48	2190.72	414.96	645.12	161.28
73	2073.60	395.28	596.16	149.04	2277.72	430.92	660.96	165.24
74	2176.20	413.40	617.76	154.44	2374.32	443.04	680.16	170.04
75	2290.50	438.00	642.00	160.50	2484.00	463.50	702.00	175.50
76	2423.52	470.88	673.92	168.48	2613.60	495.36	725.76	181.44
77	2577.84	514.74	701.04	175.26	2768.28	546.48	756.24	189.06
78	2828.62	584.44	753.94	188.48	3025.24	625.12	808.18	202.04
79	3162.19	673.93	824.45	206.11	3371.02	720.04	884.11	221.03
80	3529.67	768.85	911.23	227.81	3747.98	821.74	965.47	241.37
81	3920.20	869.20	998.02	249.50	4148.00	924.79	1057.68	264.42
82	4325.64	970.90	1090.22	272.56	4562.94	1029.20	1149.89	287.47
83	4740.58	1071.24	1187.86	296.96	4983.30	1132.26	1247.52	311.88
84	5162.29	1172.94	1290.91	322.73	5409.08	1235.32	1350.58	337.64
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C3

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	3.5% Simple Inflation				3.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	505.34	52.52	130.59	32.65	1269.60	184.80	374.40	93.60
30	539.03	56.02	139.30	34.83	1269.60	184.80	374.40	93.60
31	572.72	59.52	148.01	37.00	1269.60	184.80	374.40	93.60
32	589.57	61.28	152.36	38.09	1269.60	184.80	374.40	93.60
33	623.26	64.78	161.07	40.27	1269.60	184.80	374.40	93.60
34	656.95	68.28	169.77	42.44	1269.60	184.80	374.40	93.60
35	673.79	70.03	174.13	43.53	1269.60	184.80	374.40	93.60
36	707.48	73.53	182.83	45.71	1269.60	184.80	374.40	93.60
37	741.17	77.03	191.54	47.88	1269.60	184.80	374.40	93.60
38	774.86	80.53	200.24	50.06	1269.60	184.80	374.40	93.60
39	825.39	85.79	213.30	53.33	1269.60	184.80	374.40	93.60
40	854.40	88.80	220.80	55.20	1269.60	184.80	374.40	93.60
41	854.40	88.80	220.80	55.20	1269.60	184.80	374.40	93.60
42	854.40	88.80	220.80	55.20	1269.60	184.80	374.40	93.60
43	854.40	88.80	220.80	55.20	1269.60	184.80	374.40	93.60
44	854.40	88.80	220.80	55.20	1269.60	184.80	374.40	93.60
45	950.40	112.80	288.00	72.00	1365.60	208.80	441.60	110.40
46	950.40	112.80	288.00	72.00	1365.60	208.80	441.60	110.40
47	950.40	112.80	288.00	72.00	1365.60	208.80	441.60	110.40
48	950.40	112.80	288.00	72.00	1365.60	208.80	441.60	110.40
49	950.40	112.80	288.00	72.00	1365.60	208.80	441.60	110.40
50	988.80	122.40	316.80	79.20	1404.00	216.00	470.40	117.60
51	1039.20	134.40	336.00	84.00	1459.20	230.40	489.60	122.40
52	1096.80	146.40	364.80	91.20	1516.80	242.40	508.80	127.20
53	1154.40	160.80	384.00	96.00	1581.60	256.80	528.00	132.00
54	1219.20	177.60	403.20	100.80	1651.20	273.60	556.80	139.20
55	1286.40	192.00	432.00	108.00	1723.20	290.40	576.00	144.00
56	1356.00	208.80	451.20	112.80	1800.00	307.20	604.80	151.20
57	1413.18	225.25	474.22	118.56	1879.20	326.40	624.00	156.00
58	1475.75	241.27	487.23	121.81	1968.00	348.00	652.80	163.20
59	1532.19	256.13	512.25	128.06	2073.60	372.00	681.60	170.40
60	1609.23	276.06	529.68	132.42	2162.16	392.26	708.90	177.23
61	1692.60	297.53	546.57	136.64	2239.86	412.91	719.71	179.93
62	1780.61	319.04	569.10	142.28	2312.29	432.02	734.20	183.55
63	1851.82	339.92	583.91	145.98	2398.69	455.34	749.45	187.36
64	1950.16	363.11	603.82	150.95	2487.66	476.36	770.65	192.66
65	2062.37	391.21	633.96	158.49	2583.85	500.70	782.99	195.75
66	2193.30	422.78	658.98	164.75	2704.99	530.07	809.27	202.32
67	2324.90	454.79	690.02	172.50	2823.48	558.36	823.68	205.92
68	2467.20	487.68	714.24	178.56	2943.36	587.52	844.80	211.20
69	2622.60	526.38	736.56	184.14	3102.48	624.96	863.04	215.76
70	2797.20	567.00	763.20	190.80	3279.60	664.20	885.60	221.40
71	2973.66	609.00	786.48	196.62	3459.12	704.70	911.76	227.94
72	3141.60	645.12	813.12	203.28	3627.12	740.88	934.08	233.52
73	3304.80	678.78	835.92	208.98	3789.18	769.50	952.56	238.14
74	3485.04	712.92	861.12	215.28	3967.08	795.60	979.68	244.92
75	3688.50	754.50	894.00	223.50	4171.50	832.50	1008.00	252.00
76	3919.68	809.28	927.36	231.84	4407.84	887.04	1036.80	259.20
77	4182.78	881.82	966.00	241.50	4685.10	970.14	1076.40	269.10
78	4611.76	998.02	1035.98	259.00	5148.73	1106.50	1149.89	287.47
79	5197.55	1153.96	1139.04	284.76	5786.05	1284.13	1258.37	314.59
80	5851.14	1327.52	1252.94	313.24	6496.60	1478.04	1377.70	344.42
81	6554.90	1511.94	1377.70	344.42	7261.38	1682.80	1507.87	376.97
82	7292.57	1700.42	1507.87	376.97	8058.71	1888.91	1648.90	412.22
83	8049.22	1888.91	1643.47	410.87	8872.31	2093.66	1789.92	447.48
84	8824.85	2078.75	1784.50	446.12	9704.89	2297.06	1936.37	484.09
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C3

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	3.5% Simple Inflation				3.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	471.28	44.00	96.53	24.13	1154.40	158.40	288.00	72.00
30	502.69	46.94	102.96	25.74	1154.40	158.40	288.00	72.00
31	534.11	49.87	109.40	27.35	1154.40	158.40	288.00	72.00
32	549.82	51.34	112.61	28.15	1154.40	158.40	288.00	72.00
33	581.24	54.27	119.05	29.76	1154.40	158.40	288.00	72.00
34	612.66	57.21	125.48	31.37	1154.40	158.40	288.00	72.00
35	628.37	58.67	128.70	32.18	1154.40	158.40	288.00	72.00
36	659.79	61.61	135.14	33.78	1154.40	158.40	288.00	72.00
37	691.20	64.54	141.57	35.39	1154.40	158.40	288.00	72.00
38	722.62	67.47	148.01	37.00	1154.40	158.40	288.00	72.00
39	769.75	71.87	157.66	39.41	1154.40	158.40	288.00	72.00
40	796.80	74.40	163.20	40.80	1154.40	158.40	288.00	72.00
41	796.80	74.40	163.20	40.80	1154.40	158.40	288.00	72.00
42	796.80	74.40	163.20	40.80	1154.40	158.40	288.00	72.00
43	796.80	74.40	163.20	40.80	1154.40	158.40	288.00	72.00
44	796.80	74.40	163.20	40.80	1154.40	158.40	288.00	72.00
45	876.00	96.00	211.20	52.80	1236.00	177.60	336.00	84.00
46	876.00	96.00	211.20	52.80	1236.00	177.60	336.00	84.00
47	876.00	96.00	211.20	52.80	1236.00	177.60	336.00	84.00
48	876.00	96.00	211.20	52.80	1236.00	177.60	336.00	84.00
49	876.00	96.00	211.20	52.80	1236.00	177.60	336.00	84.00
50	909.60	103.20	240.00	60.00	1267.20	184.80	355.20	88.80
51	952.80	112.80	249.60	62.40	1312.80	194.40	374.40	93.60
52	998.40	124.80	268.80	67.20	1363.20	206.40	384.00	96.00
53	1048.80	136.80	288.00	72.00	1418.40	220.80	403.20	100.80
54	1104.00	148.80	297.60	74.40	1476.00	232.80	422.40	105.60
55	1161.60	163.20	316.80	79.20	1538.40	247.20	441.60	110.40
56	1221.60	177.60	336.00	84.00	1603.20	261.60	460.80	115.20
57	1268.54	189.69	350.92	87.73	1672.80	278.40	480.00	120.00
58	1321.15	203.79	365.42	91.36	1749.60	297.60	499.20	124.80
59	1367.53	217.25	384.19	96.05	1838.40	316.80	528.00	132.00
60	1429.68	233.42	403.99	101.00	1911.68	335.55	538.77	134.69
61	1500.86	251.25	414.34	103.58	1976.89	352.93	553.62	138.41
62	1573.66	271.62	431.14	107.78	2036.96	369.34	573.04	143.26
63	1632.86	287.78	450.44	112.61	2106.75	387.80	583.88	145.97
64	1713.53	308.03	465.10	116.28	2180.68	406.49	592.80	148.20
65	1807.58	331.02	481.49	120.37	2260.36	426.52	609.90	152.48
66	1919.38	357.28	508.13	127.03	2363.07	451.17	631.23	157.81
67	2030.85	384.22	533.20	133.30	2463.12	475.20	649.44	162.36
68	2148.48	412.80	552.96	138.24	2563.20	499.20	660.48	165.12
69	2276.64	444.54	572.88	143.22	2693.28	530.10	684.48	171.12
70	2419.20	478.80	597.60	149.40	2838.60	563.40	705.60	176.40
71	2564.76	511.56	619.44	154.86	2985.84	596.82	723.84	180.96
72	2703.12	542.64	645.12	161.28	3123.12	626.64	745.92	186.48
73	2833.38	568.62	660.96	165.24	3252.96	646.38	764.64	191.16
74	2974.92	594.36	686.40	171.60	3389.88	663.00	786.24	196.56
75	3135.00	625.50	714.00	178.50	3547.50	687.00	810.00	202.50
76	3320.64	671.04	743.04	185.76	3736.80	734.40	840.96	210.24
77	3536.94	734.16	778.32	194.58	3967.50	811.44	872.16	218.04
78	3889.01	832.58	840.72	210.18	4348.69	931.57	938.35	234.59
79	4358.18	958.69	927.50	231.88	4859.90	1075.31	1030.56	257.64
80	4872.11	1094.29	1019.71	254.93	5418.58	1225.82	1128.19	282.05
81	5418.58	1235.32	1122.77	280.69	6009.79	1380.41	1236.67	309.17
82	5986.74	1379.05	1231.25	307.81	6621.35	1534.99	1356.00	339.00
83	6564.40	1521.43	1345.15	336.29	7239.68	1688.22	1469.90	367.48
84	7151.54	1663.81	1459.06	364.76	7864.80	1840.09	1589.23	397.31
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C4

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	1.6% Simple Inflation				1.6% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	362.05	21.70	97.63	24.41	450.19	42.04	151.87	37.97
30	362.05	21.70	97.63	24.41	450.19	42.04	151.87	37.97
31	362.05	21.70	97.63	24.41	450.19	42.04	151.87	37.97
32	362.05	21.70	97.63	24.41	450.19	42.04	151.87	37.97
33	362.05	21.70	97.63	24.41	450.19	42.04	151.87	37.97
34	362.05	21.70	97.63	24.41	450.19	42.04	151.87	37.97
35	362.05	21.70	97.63	24.41	450.19	42.04	151.87	37.97
36	362.05	21.70	97.63	24.41	450.19	42.04	151.87	37.97
37	362.05	21.70	97.63	24.41	450.19	42.04	151.87	37.97
38	362.05	21.70	97.63	24.41	450.19	42.04	151.87	37.97
39	362.05	21.70	97.63	24.41	450.19	42.04	151.87	37.97
40	362.05	21.70	97.63	24.41	450.19	42.04	151.87	37.97
41	362.05	21.70	97.63	24.41	450.19	42.04	151.87	37.97
42	362.05	21.70	97.63	24.41	450.19	42.04	151.87	37.97
43	362.05	21.70	97.63	24.41	450.19	42.04	151.87	37.97
44	362.05	21.70	97.63	24.41	450.19	42.04	151.87	37.97
45	382.39	27.12	130.18	32.54	469.18	46.10	178.99	44.75
46	382.39	27.12	130.18	32.54	469.18	46.10	178.99	44.75
47	382.39	27.12	130.18	32.54	469.18	46.10	178.99	44.75
48	382.39	27.12	130.18	32.54	469.18	46.10	178.99	44.75
49	382.39	27.12	130.18	32.54	469.18	46.10	178.99	44.75
50	390.53	28.48	141.02	35.26	475.96	48.82	195.26	48.82
51	402.73	32.54	151.87	37.97	488.16	51.53	200.69	50.17
52	416.29	35.26	162.72	40.68	501.72	54.24	211.54	52.88
53	429.85	37.97	173.57	43.39	515.28	58.31	222.38	55.60
54	444.77	42.04	178.99	44.75	531.55	61.02	227.81	56.95
55	461.04	46.10	189.84	47.46	547.82	65.09	238.66	59.66
56	477.31	50.17	200.69	50.17	565.45	69.16	249.50	62.38
57	494.94	54.24	211.54	52.88	583.08	73.22	260.35	65.09
58	515.28	58.31	227.81	56.95	603.42	78.65	271.20	67.80
59	538.33	63.73	238.66	59.66	627.83	84.07	287.47	71.87
60	565.45	70.51	249.50	62.38	654.95	89.50	298.32	74.58
61	596.64	77.29	265.78	66.44	686.14	96.28	314.59	78.65
62	629.18	85.43	282.05	70.51	721.39	104.41	330.86	82.72
63	667.15	93.56	298.32	74.58	758.00	112.55	347.14	86.78
64	706.48	103.06	314.59	78.65	800.04	122.04	363.41	90.85
65	749.87	112.55	336.29	84.07	843.43	131.53	379.68	94.92
66	794.62	122.04	352.56	88.14	890.89	142.38	401.38	100.34
67	843.43	132.89	374.26	93.56	941.06	153.23	417.65	104.41
68	901.74	146.45	395.95	98.99	1000.73	166.79	439.34	109.84
69	976.32	162.72	423.07	105.77	1075.31	183.06	466.46	116.62
70	1061.75	181.70	450.19	112.55	1162.09	202.04	493.58	123.40
71	1155.31	202.04	482.74	120.68	1257.01	221.03	526.13	131.53
72	1251.59	222.38	515.28	128.82	1354.64	241.37	558.67	139.67
73	1354.64	244.08	547.82	136.96	1457.70	260.35	591.22	147.80
74	1472.62	267.13	585.79	146.45	1575.67	282.05	629.18	157.30
75	1608.22	294.25	634.61	158.65	1709.92	307.81	678.00	169.50
76	1762.80	328.15	683.42	170.86	1865.86	341.71	726.82	181.70
77	1940.44	371.54	737.66	184.42	2044.85	386.46	781.06	195.26
78	2147.90	424.43	802.75	200.69	2255.03	443.41	846.14	211.54
79	2385.20	486.80	878.69	219.67	2496.40	508.50	922.08	230.52
80	2648.27	554.60	960.05	240.01	2762.17	580.37	1003.44	250.86
81	2930.32	627.83	1046.83	261.71	3046.93	654.95	1090.22	272.56
82	3228.64	702.41	1139.04	284.76	3345.25	730.88	1182.43	295.61
83	3535.09	776.99	1236.67	309.17	3651.71	806.82	1280.06	320.02
84	3851.04	852.92	1339.73	334.93	3966.30	882.76	1383.12	345.78
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C4

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	1.6% Simple Inflation				1.6% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	344.42	17.63	70.51	17.63	416.29	33.90	108.48	27.12
30	344.42	17.63	70.51	17.63	416.29	33.90	108.48	27.12
31	344.42	17.63	70.51	17.63	416.29	33.90	108.48	27.12
32	344.42	17.63	70.51	17.63	416.29	33.90	108.48	27.12
33	344.42	17.63	70.51	17.63	416.29	33.90	108.48	27.12
34	344.42	17.63	70.51	17.63	416.29	33.90	108.48	27.12
35	344.42	17.63	70.51	17.63	416.29	33.90	108.48	27.12
36	344.42	17.63	70.51	17.63	416.29	33.90	108.48	27.12
37	344.42	17.63	70.51	17.63	416.29	33.90	108.48	27.12
38	344.42	17.63	70.51	17.63	416.29	33.90	108.48	27.12
39	344.42	17.63	70.51	17.63	416.29	33.90	108.48	27.12
40	344.42	17.63	70.51	17.63	416.29	33.90	108.48	27.12
41	344.42	17.63	70.51	17.63	416.29	33.90	108.48	27.12
42	344.42	17.63	70.51	17.63	416.29	33.90	108.48	27.12
43	344.42	17.63	70.51	17.63	416.29	33.90	108.48	27.12
44	344.42	17.63	70.51	17.63	416.29	33.90	108.48	27.12
45	359.34	21.70	92.21	23.05	431.21	37.97	130.18	32.54
46	359.34	21.70	92.21	23.05	431.21	37.97	130.18	32.54
47	359.34	21.70	92.21	23.05	431.21	37.97	130.18	32.54
48	359.34	21.70	92.21	23.05	431.21	37.97	130.18	32.54
49	359.34	21.70	92.21	23.05	431.21	37.97	130.18	32.54
50	366.12	23.05	103.06	25.76	436.63	39.32	135.60	33.90
51	375.61	25.76	108.48	27.12	446.12	42.04	146.45	36.61
52	386.46	28.48	113.90	28.48	456.97	44.75	151.87	37.97
53	397.31	31.19	119.33	29.83	469.18	47.46	157.30	39.32
54	409.51	33.90	130.18	32.54	481.38	50.17	162.72	40.68
55	423.07	36.61	135.60	33.90	494.94	52.88	173.57	43.39
56	436.63	40.68	141.02	35.26	508.50	55.60	178.99	44.75
57	451.55	43.39	151.87	37.97	523.42	59.66	189.84	47.46
58	467.82	47.46	162.72	40.68	541.04	63.73	195.26	48.82
59	486.80	51.53	168.14	42.04	560.03	67.80	206.11	51.53
60	508.50	56.95	178.99	44.75	583.08	73.22	216.96	54.24
61	534.26	62.38	189.84	47.46	608.84	78.65	227.81	56.95
62	561.38	69.16	200.69	50.17	637.32	85.43	238.66	59.66
63	592.57	75.94	216.96	54.24	668.51	92.21	249.50	62.38
64	625.12	82.72	227.81	56.95	702.41	98.99	265.78	66.44
65	660.37	90.85	244.08	61.02	739.02	107.12	276.62	69.16
66	698.34	98.99	254.93	63.73	778.34	116.62	292.90	73.22
67	739.02	108.48	271.20	67.80	820.38	124.75	309.17	77.29
68	786.48	119.33	287.47	71.87	869.20	135.60	325.44	81.36
69	847.50	132.89	309.17	77.29	931.57	149.16	347.14	86.78
70	918.01	147.80	330.86	82.72	1003.44	164.08	368.83	92.21
71	995.30	164.08	357.98	89.50	1080.73	180.35	390.53	97.63
72	1073.95	180.35	379.68	94.92	1160.74	196.62	417.65	104.41
73	1159.38	197.98	406.80	101.70	1246.16	212.89	444.77	111.19
74	1255.66	216.96	439.34	109.84	1342.44	229.16	477.31	119.33
75	1365.49	238.66	477.31	119.33	1452.28	249.50	509.86	127.46
76	1492.96	265.78	515.28	128.82	1579.74	277.98	547.82	136.96
77	1638.05	301.03	558.67	139.67	1727.54	314.59	591.22	147.80
78	1806.19	344.42	607.49	151.87	1898.40	362.05	645.46	161.36
79	1998.74	394.60	667.15	166.79	2093.66	413.58	705.12	176.28
80	2211.64	448.84	732.24	183.06	2307.91	470.53	764.78	191.20
81	2438.09	507.14	802.75	200.69	2537.08	530.20	835.30	208.82
82	2676.74	565.45	873.26	218.32	2777.09	589.86	911.23	227.81
83	2922.18	625.12	949.20	237.30	3022.52	649.52	981.74	245.44
84	3174.40	684.78	1025.14	256.28	3273.38	709.19	1063.10	265.78
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C4

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	1.6% Simple Inflation				1.6% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	385.10	27.12	108.48	27.12	496.30	52.88	168.14	42.04
30	385.10	27.12	108.48	27.12	496.30	52.88	168.14	42.04
31	385.10	27.12	108.48	27.12	496.30	52.88	168.14	42.04
32	385.10	27.12	108.48	27.12	496.30	52.88	168.14	42.04
33	385.10	27.12	108.48	27.12	496.30	52.88	168.14	42.04
34	385.10	27.12	108.48	27.12	496.30	52.88	168.14	42.04
35	385.10	27.12	108.48	27.12	496.30	52.88	168.14	42.04
36	385.10	27.12	108.48	27.12	496.30	52.88	168.14	42.04
37	385.10	27.12	108.48	27.12	496.30	52.88	168.14	42.04
38	385.10	27.12	108.48	27.12	496.30	52.88	168.14	42.04
39	385.10	27.12	108.48	27.12	496.30	52.88	168.14	42.04
40	385.10	27.12	108.48	27.12	496.30	52.88	168.14	42.04
41	385.10	27.12	108.48	27.12	496.30	52.88	168.14	42.04
42	385.10	27.12	108.48	27.12	496.30	52.88	168.14	42.04
43	385.10	27.12	108.48	27.12	496.30	52.88	168.14	42.04
44	385.10	27.12	108.48	27.12	496.30	52.88	168.14	42.04
45	410.87	33.90	141.02	35.26	520.70	58.31	200.69	50.17
46	410.87	33.90	141.02	35.26	520.70	58.31	200.69	50.17
47	410.87	33.90	141.02	35.26	520.70	58.31	200.69	50.17
48	410.87	33.90	141.02	35.26	520.70	58.31	200.69	50.17
49	410.87	33.90	141.02	35.26	520.70	58.31	200.69	50.17
50	420.36	36.61	157.30	39.32	530.20	61.02	211.54	52.88
51	436.63	39.32	168.14	42.04	546.47	65.09	222.38	55.60
52	452.90	43.39	178.99	44.75	562.74	69.16	233.23	58.31
53	470.53	47.46	184.42	46.10	580.37	73.22	244.08	61.02
54	489.52	52.88	195.26	48.82	600.71	77.29	254.93	63.73
55	509.86	56.95	211.54	52.88	621.05	82.72	265.78	66.44
56	530.20	62.38	222.38	55.60	642.74	86.78	276.62	69.16
57	553.25	67.80	233.23	58.31	665.80	92.21	287.47	71.87
58	577.66	73.22	244.08	61.02	691.56	98.99	298.32	74.58
59	607.49	80.00	260.35	65.09	721.39	105.77	314.59	78.65
60	641.39	88.14	276.62	69.16	756.65	113.90	330.86	82.72
61	679.36	97.63	292.90	73.22	795.97	122.04	347.14	86.78
62	721.39	107.12	309.17	77.29	839.36	131.53	363.41	90.85
63	767.50	117.97	325.44	81.36	886.82	142.38	379.68	94.92
64	817.67	128.82	347.14	86.78	938.35	154.58	401.38	100.34
65	870.55	141.02	368.83	92.21	993.95	166.79	417.65	104.41
66	927.50	154.58	385.10	96.28	1053.61	180.35	439.34	109.84
67	988.52	168.14	406.80	101.70	1115.99	193.91	461.04	115.26
68	1061.75	184.42	433.92	108.48	1191.92	210.18	482.74	120.68
69	1155.31	204.76	461.04	115.26	1286.84	231.88	515.28	128.82
70	1262.44	229.16	493.58	123.40	1396.68	254.93	547.82	136.96
71	1380.41	254.93	526.13	131.53	1516.01	280.69	580.37	145.09
72	1501.09	280.69	564.10	141.02	1638.05	306.46	612.91	153.23
73	1631.27	307.81	602.06	150.52	1769.58	330.86	650.88	162.72
74	1779.07	336.29	645.46	161.36	1917.38	356.63	694.27	173.57
75	1949.93	371.54	694.27	173.57	2088.24	390.53	743.09	185.77
76	2146.55	414.94	748.51	187.13	2287.57	433.92	797.33	199.33
77	2374.36	470.53	808.18	202.04	2519.45	492.23	862.42	215.60
78	2641.49	539.69	884.11	221.03	2792.00	566.81	932.93	233.23
79	2950.66	621.05	965.47	241.37	3106.60	653.59	1014.29	253.57
80	3293.72	710.54	1057.68	264.42	3455.09	747.16	1106.50	276.62
81	3662.56	805.46	1155.31	288.83	3829.34	846.14	1209.55	302.39
82	4050.37	904.45	1258.37	314.59	4221.23	946.49	1312.61	328.15
83	4450.39	1002.08	1366.85	341.71	4622.60	1045.48	1421.09	355.27
84	4861.26	1101.07	1480.75	370.19	5034.83	1145.82	1534.99	383.75
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C4

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	1.6% Simple Inflation				1.6% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	363.41	21.70	75.94	18.98	458.33	43.39	124.75	31.19
30	363.41	21.70	75.94	18.98	458.33	43.39	124.75	31.19
31	363.41	21.70	75.94	18.98	458.33	43.39	124.75	31.19
32	363.41	21.70	75.94	18.98	458.33	43.39	124.75	31.19
33	363.41	21.70	75.94	18.98	458.33	43.39	124.75	31.19
34	363.41	21.70	75.94	18.98	458.33	43.39	124.75	31.19
35	363.41	21.70	75.94	18.98	458.33	43.39	124.75	31.19
36	363.41	21.70	75.94	18.98	458.33	43.39	124.75	31.19
37	363.41	21.70	75.94	18.98	458.33	43.39	124.75	31.19
38	363.41	21.70	75.94	18.98	458.33	43.39	124.75	31.19
39	363.41	21.70	75.94	18.98	458.33	43.39	124.75	31.19
40	363.41	21.70	75.94	18.98	458.33	43.39	124.75	31.19
41	363.41	21.70	75.94	18.98	458.33	43.39	124.75	31.19
42	363.41	21.70	75.94	18.98	458.33	43.39	124.75	31.19
43	363.41	21.70	75.94	18.98	458.33	43.39	124.75	31.19
44	363.41	21.70	75.94	18.98	458.33	43.39	124.75	31.19
45	383.75	27.12	103.06	25.76	477.31	48.82	146.45	36.61
46	383.75	27.12	103.06	25.76	477.31	48.82	146.45	36.61
47	383.75	27.12	103.06	25.76	477.31	48.82	146.45	36.61
48	383.75	27.12	103.06	25.76	477.31	48.82	146.45	36.61
49	383.75	27.12	103.06	25.76	477.31	48.82	146.45	36.61
50	391.88	29.83	113.90	28.48	484.09	50.17	157.30	39.32
51	404.09	32.54	119.33	29.83	496.30	52.88	162.72	40.68
52	417.65	35.26	124.75	31.19	511.21	56.95	168.14	42.04
53	432.56	39.32	135.60	33.90	526.13	59.66	178.99	44.75
54	448.84	43.39	141.02	35.26	542.40	63.73	184.42	46.10
55	465.11	47.46	151.87	37.97	558.67	67.80	195.26	48.82
56	482.74	51.53	162.72	40.68	577.66	71.87	200.69	50.17
57	501.72	55.60	168.14	42.04	596.64	75.94	211.54	52.88
58	522.06	61.02	178.99	44.75	618.34	81.36	222.38	55.60
59	546.47	66.44	189.84	47.46	642.74	86.78	233.23	58.31
60	574.94	73.22	200.69	50.17	672.58	93.56	244.08	61.02
61	606.13	80.00	216.96	54.24	705.12	101.70	254.93	63.73
62	641.39	88.14	227.81	56.95	741.73	109.84	271.20	67.80
63	680.71	96.28	244.08	61.02	782.41	117.97	282.05	70.51
64	722.75	105.77	254.93	63.73	825.80	127.46	298.32	74.58
65	767.50	116.62	271.20	67.80	871.91	138.31	314.59	78.65
66	814.96	127.46	287.47	71.87	920.72	149.16	330.86	82.72
67	865.13	138.31	303.74	75.94	973.61	160.01	347.14	86.78
68	927.50	151.87	325.44	81.36	1037.34	174.92	368.83	92.21
69	1004.80	169.50	347.14	86.78	1115.99	192.55	390.53	97.63
70	1092.94	189.84	374.26	93.56	1208.20	211.54	417.65	104.41
71	1190.57	210.18	401.38	100.34	1305.83	231.88	444.77	111.19
72	1292.27	231.88	428.50	107.12	1408.88	253.57	471.89	117.97
73	1399.39	253.57	461.04	115.26	1517.36	273.91	499.01	124.75
74	1520.08	276.62	493.58	123.40	1639.40	294.25	536.98	134.24
75	1661.10	305.10	531.55	132.89	1779.07	320.02	574.94	143.74
76	1822.46	340.36	580.37	145.09	1943.15	356.63	618.34	154.58
77	2010.95	386.46	629.18	157.30	2135.70	405.44	672.58	168.14
78	2230.62	444.77	688.85	172.21	2360.80	467.82	726.82	181.70
79	2482.84	509.86	753.94	188.48	2617.08	538.33	797.33	199.33
80	2759.46	581.72	824.45	206.11	2897.77	612.91	867.84	216.96
81	3055.07	657.66	905.81	226.45	3198.80	691.56	949.20	237.30
82	3365.59	734.95	987.17	246.79	3512.04	770.21	1035.98	259.00
83	3684.25	812.24	1073.95	268.49	3832.06	848.86	1122.77	280.69
84	4011.05	890.89	1166.16	291.54	4158.85	927.50	1209.55	302.39
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C4

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	1.6% Simple Inflation				1.6% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	414.94	33.90	113.90	28.48	562.74	67.80	184.42	46.10
30	414.94	33.90	113.90	28.48	562.74	67.80	184.42	46.10
31	414.94	33.90	113.90	28.48	562.74	67.80	184.42	46.10
32	414.94	33.90	113.90	28.48	562.74	67.80	184.42	46.10
33	414.94	33.90	113.90	28.48	562.74	67.80	184.42	46.10
34	414.94	33.90	113.90	28.48	562.74	67.80	184.42	46.10
35	414.94	33.90	113.90	28.48	562.74	67.80	184.42	46.10
36	414.94	33.90	113.90	28.48	562.74	67.80	184.42	46.10
37	414.94	33.90	113.90	28.48	562.74	67.80	184.42	46.10
38	414.94	33.90	113.90	28.48	562.74	67.80	184.42	46.10
39	414.94	33.90	113.90	28.48	562.74	67.80	184.42	46.10
40	414.94	33.90	113.90	28.48	562.74	67.80	184.42	46.10
41	414.94	33.90	113.90	28.48	562.74	67.80	184.42	46.10
42	414.94	33.90	113.90	28.48	562.74	67.80	184.42	46.10
43	414.94	33.90	113.90	28.48	562.74	67.80	184.42	46.10
44	414.94	33.90	113.90	28.48	562.74	67.80	184.42	46.10
45	448.84	43.39	151.87	37.97	595.28	75.94	216.96	54.24
46	448.84	43.39	151.87	37.97	595.28	75.94	216.96	54.24
47	448.84	43.39	151.87	37.97	595.28	75.94	216.96	54.24
48	448.84	43.39	151.87	37.97	595.28	75.94	216.96	54.24
49	448.84	43.39	151.87	37.97	595.28	75.94	216.96	54.24
50	463.75	46.10	168.14	42.04	608.84	80.00	233.23	58.31
51	482.74	51.53	178.99	44.75	627.83	84.07	238.66	59.66
52	504.43	55.60	189.84	47.46	649.52	89.50	249.50	62.38
53	527.48	61.02	200.69	50.17	673.93	94.92	260.35	65.09
54	551.89	67.80	211.54	52.88	699.70	100.34	271.20	67.80
55	577.66	73.22	222.38	55.60	726.82	107.12	287.47	71.87
56	604.78	80.00	233.23	58.31	753.94	113.90	298.32	74.58
57	633.25	86.78	249.50	62.38	783.77	120.68	309.17	77.29
58	665.80	94.92	260.35	65.09	817.67	127.46	325.44	81.36
59	702.41	103.06	276.62	69.16	856.99	136.96	341.71	85.43
60	747.16	113.90	292.90	73.22	903.10	147.80	357.98	89.50
61	795.97	124.75	309.17	77.29	953.27	158.65	374.26	93.56
62	850.21	136.96	330.86	82.72	1010.22	172.21	390.53	97.63
63	909.88	150.52	347.14	86.78	1072.60	185.77	412.22	103.06
64	973.61	165.43	368.83	92.21	1139.04	200.69	433.92	108.48
65	1042.76	181.70	390.53	97.63	1210.91	216.96	455.62	113.90
66	1115.99	197.98	412.22	103.06	1288.20	234.59	477.31	119.33
67	1193.28	215.60	439.34	109.84	1369.56	252.22	499.01	124.75
68	1288.20	237.30	461.04	115.26	1467.19	273.91	526.13	131.53
69	1407.53	264.42	493.58	123.40	1591.94	301.03	553.25	138.31
70	1545.84	295.61	526.13	131.53	1734.32	332.22	591.22	147.80
71	1697.71	329.51	564.10	141.02	1888.91	366.12	623.76	155.94
72	1852.30	362.05	602.06	150.52	2047.56	398.66	661.73	165.43
73	2017.73	395.95	640.03	160.01	2215.70	429.85	705.12	176.28
74	2207.57	432.56	688.85	172.21	2406.90	463.75	748.51	187.13
75	2425.88	477.31	743.09	185.77	2627.93	505.79	802.75	200.69
76	2682.17	535.62	802.75	200.69	2888.28	562.74	862.42	215.60
77	2981.84	608.84	867.84	216.96	3197.45	642.74	932.93	233.23
78	3337.12	702.41	943.78	235.94	3564.92	745.80	1008.86	252.22
79	3747.98	810.89	1035.98	259.00	3989.35	862.42	1101.07	275.27
80	4203.60	931.57	1139.04	284.76	4457.17	989.88	1204.13	301.03
81	4693.12	1057.68	1247.52	311.88	4958.89	1121.41	1312.61	328.15
82	5205.68	1187.86	1361.42	340.36	5482.31	1255.66	1431.94	357.98
83	5731.81	1318.03	1480.75	370.19	6016.57	1388.54	1551.26	387.82
84	6270.14	1448.21	1605.50	401.38	6561.68	1521.43	1676.02	419.00
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C4

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	1.6% Simple Inflation				1.6% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	390.53	28.48	86.78	21.70	516.64	56.95	135.60	33.90
30	390.53	28.48	86.78	21.70	516.64	56.95	135.60	33.90
31	390.53	28.48	86.78	21.70	516.64	56.95	135.60	33.90
32	390.53	28.48	86.78	21.70	516.64	56.95	135.60	33.90
33	390.53	28.48	86.78	21.70	516.64	56.95	135.60	33.90
34	390.53	28.48	86.78	21.70	516.64	56.95	135.60	33.90
35	390.53	28.48	86.78	21.70	516.64	56.95	135.60	33.90
36	390.53	28.48	86.78	21.70	516.64	56.95	135.60	33.90
37	390.53	28.48	86.78	21.70	516.64	56.95	135.60	33.90
38	390.53	28.48	86.78	21.70	516.64	56.95	135.60	33.90
39	390.53	28.48	86.78	21.70	516.64	56.95	135.60	33.90
40	390.53	28.48	86.78	21.70	516.64	56.95	135.60	33.90
41	390.53	28.48	86.78	21.70	516.64	56.95	135.60	33.90
42	390.53	28.48	86.78	21.70	516.64	56.95	135.60	33.90
43	390.53	28.48	86.78	21.70	516.64	56.95	135.60	33.90
44	390.53	28.48	86.78	21.70	516.64	56.95	135.60	33.90
45	419.00	35.26	113.90	28.48	542.40	63.73	162.72	40.68
46	419.00	35.26	113.90	28.48	542.40	63.73	162.72	40.68
47	419.00	35.26	113.90	28.48	542.40	63.73	162.72	40.68
48	419.00	35.26	113.90	28.48	542.40	63.73	162.72	40.68
49	419.00	35.26	113.90	28.48	542.40	63.73	162.72	40.68
50	429.85	37.97	119.33	29.83	553.25	66.44	173.57	43.39
51	446.12	42.04	130.18	32.54	569.52	70.51	178.99	44.75
52	463.75	46.10	135.60	33.90	588.50	74.58	189.84	47.46
53	482.74	51.53	146.45	36.61	608.84	80.00	195.26	48.82
54	503.08	55.60	157.30	39.32	630.54	84.07	206.11	51.53
55	526.13	61.02	162.72	40.68	652.24	89.50	216.96	54.24
56	549.18	66.44	173.57	43.39	676.64	94.92	222.38	55.60
57	572.23	71.87	184.42	46.10	702.41	101.70	233.23	58.31
58	599.35	78.65	195.26	48.82	730.88	107.12	244.08	61.02
59	631.90	86.78	206.11	51.53	763.43	115.26	254.93	63.73
60	668.51	94.92	216.96	54.24	802.75	123.40	271.20	67.80
61	709.19	104.41	233.23	58.31	846.14	134.24	282.05	70.51
62	755.29	115.26	249.50	62.38	893.60	145.09	298.32	74.58
63	805.46	126.11	265.78	66.44	946.49	155.94	314.59	78.65
64	859.70	138.31	282.05	70.51	1002.08	169.50	330.86	82.72
65	918.01	151.87	298.32	74.58	1063.10	183.06	347.14	86.78
66	980.39	166.79	314.59	78.65	1128.19	196.62	363.41	90.85
67	1045.48	181.70	330.86	82.72	1197.35	212.89	385.10	96.28
68	1125.48	199.33	352.56	88.14	1281.42	230.52	406.80	101.70
69	1225.82	222.38	379.68	94.92	1384.48	253.57	428.50	107.12
70	1342.44	248.15	406.80	101.70	1503.80	279.34	455.62	113.90
71	1468.55	275.27	433.92	108.48	1633.98	306.46	488.16	122.04
72	1598.72	303.74	466.46	116.62	1768.22	334.93	520.70	130.18
73	1735.68	330.86	499.01	124.75	1906.54	360.70	553.25	138.31
74	1891.62	359.34	536.98	134.24	2063.83	385.10	591.22	147.80
75	2070.61	395.95	580.37	145.09	2245.54	419.00	634.61	158.65
76	2282.15	443.41	634.61	158.65	2461.14	466.46	683.42	170.86
77	2533.01	505.79	688.85	172.21	2720.14	536.98	743.09	185.77
78	2828.62	584.44	753.94	188.48	3025.24	625.12	808.18	202.04
79	3162.19	673.93	824.45	206.11	3371.02	720.04	884.11	221.03
80	3529.67	768.85	911.23	227.81	3747.98	821.74	965.47	241.37
81	3920.20	869.20	998.02	249.50	4148.00	924.79	1057.68	264.42
82	4325.64	970.90	1090.22	272.56	4562.94	1029.20	1149.89	287.47
83	4740.58	1071.24	1187.86	296.96	4983.30	1132.26	1247.52	311.88
84	5162.29	1172.94	1290.91	322.73	5409.08	1235.32	1350.58	337.64
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C4

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	1.6% Simple Inflation				1.6% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	482.74	50.17	124.75	31.19	717.32	104.41	211.54	52.88
30	482.74	50.17	124.75	31.19	717.32	104.41	211.54	52.88
31	482.74	50.17	124.75	31.19	717.32	104.41	211.54	52.88
32	482.74	50.17	124.75	31.19	717.32	104.41	211.54	52.88
33	482.74	50.17	124.75	31.19	717.32	104.41	211.54	52.88
34	482.74	50.17	124.75	31.19	717.32	104.41	211.54	52.88
35	482.74	50.17	124.75	31.19	717.32	104.41	211.54	52.88
36	482.74	50.17	124.75	31.19	717.32	104.41	211.54	52.88
37	482.74	50.17	124.75	31.19	717.32	104.41	211.54	52.88
38	482.74	50.17	124.75	31.19	717.32	104.41	211.54	52.88
39	482.74	50.17	124.75	31.19	717.32	104.41	211.54	52.88
40	482.74	50.17	124.75	31.19	717.32	104.41	211.54	52.88
41	482.74	50.17	124.75	31.19	717.32	104.41	211.54	52.88
42	482.74	50.17	124.75	31.19	717.32	104.41	211.54	52.88
43	482.74	50.17	124.75	31.19	717.32	104.41	211.54	52.88
44	482.74	50.17	124.75	31.19	717.32	104.41	211.54	52.88
45	536.98	63.73	162.72	40.68	771.56	117.97	249.50	62.38
46	536.98	63.73	162.72	40.68	771.56	117.97	249.50	62.38
47	536.98	63.73	162.72	40.68	771.56	117.97	249.50	62.38
48	536.98	63.73	162.72	40.68	771.56	117.97	249.50	62.38
49	536.98	63.73	162.72	40.68	771.56	117.97	249.50	62.38
50	558.67	69.16	178.99	44.75	793.26	122.04	265.78	66.44
51	587.15	75.94	189.84	47.46	824.45	130.18	276.62	69.16
52	619.69	82.72	206.11	51.53	856.99	136.96	287.47	71.87
53	652.24	90.85	216.96	54.24	893.60	145.09	298.32	74.58
54	688.85	100.34	227.81	56.95	932.93	154.58	314.59	78.65
55	726.82	108.48	244.08	61.02	973.61	164.08	325.44	81.36
56	766.14	117.97	254.93	63.73	1017.00	173.57	341.71	85.43
57	808.18	128.82	271.20	67.80	1061.75	184.42	352.56	88.14
58	854.28	139.67	282.05	70.51	1111.92	196.62	368.83	92.21
59	908.52	151.87	303.74	75.94	1171.58	210.18	385.10	96.28
60	972.25	166.79	320.02	80.00	1240.74	225.10	406.80	101.70
61	1041.41	183.06	336.29	84.07	1316.68	242.72	423.07	105.77
62	1120.06	200.69	357.98	89.50	1400.75	261.71	444.77	111.19
63	1204.13	221.03	379.68	94.92	1492.96	283.40	466.46	116.62
64	1296.34	241.37	401.38	100.34	1593.30	305.10	493.58	123.40
65	1393.97	264.42	428.50	107.12	1700.42	329.51	515.28	128.82
66	1498.38	288.83	450.19	112.55	1812.97	355.27	542.40	135.60
67	1608.22	314.59	477.31	119.33	1933.66	382.39	564.10	141.02
68	1742.46	344.42	504.43	126.11	2078.75	414.94	596.64	149.16
69	1911.96	383.75	536.98	134.24	2261.81	455.62	629.18	157.30
70	2107.22	427.14	574.94	143.74	2470.63	500.36	667.15	166.79
71	2317.40	474.60	612.91	153.23	2695.73	549.18	710.54	177.64
72	2535.72	520.70	656.30	164.08	2927.60	598.00	753.94	188.48
73	2766.24	568.16	699.70	174.92	3171.68	644.10	797.33	199.33
74	3029.30	619.69	748.51	187.13	3448.31	691.56	851.57	212.89
75	3334.40	682.07	808.18	202.04	3771.04	752.58	911.23	227.81
76	3691.03	762.07	873.26	218.32	4150.72	835.30	976.32	244.08
77	4110.04	866.48	949.20	237.30	4603.62	953.27	1057.68	264.42
78	4611.76	998.02	1035.98	259.00	5148.73	1106.50	1149.89	287.47
79	5197.55	1153.96	1139.04	284.76	5786.05	1284.13	1258.37	314.59
80	5851.14	1327.52	1252.94	313.24	6496.60	1478.04	1377.70	344.42
81	6554.90	1511.94	1377.70	344.42	7261.38	1682.80	1507.87	376.97
82	7292.57	1700.42	1507.87	376.97	8058.71	1888.91	1648.90	412.22
83	8049.22	1888.91	1643.47	410.87	8872.31	2093.66	1789.92	447.48
84	8824.85	2078.75	1784.50	446.12	9704.89	2297.06	1936.37	484.09
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C4

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	1.6% Simple Inflation				1.6% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	450.19	42.04	92.21	23.05	652.24	89.50	162.72	40.68
30	450.19	42.04	92.21	23.05	652.24	89.50	162.72	40.68
31	450.19	42.04	92.21	23.05	652.24	89.50	162.72	40.68
32	450.19	42.04	92.21	23.05	652.24	89.50	162.72	40.68
33	450.19	42.04	92.21	23.05	652.24	89.50	162.72	40.68
34	450.19	42.04	92.21	23.05	652.24	89.50	162.72	40.68
35	450.19	42.04	92.21	23.05	652.24	89.50	162.72	40.68
36	450.19	42.04	92.21	23.05	652.24	89.50	162.72	40.68
37	450.19	42.04	92.21	23.05	652.24	89.50	162.72	40.68
38	450.19	42.04	92.21	23.05	652.24	89.50	162.72	40.68
39	450.19	42.04	92.21	23.05	652.24	89.50	162.72	40.68
40	450.19	42.04	92.21	23.05	652.24	89.50	162.72	40.68
41	450.19	42.04	92.21	23.05	652.24	89.50	162.72	40.68
42	450.19	42.04	92.21	23.05	652.24	89.50	162.72	40.68
43	450.19	42.04	92.21	23.05	652.24	89.50	162.72	40.68
44	450.19	42.04	92.21	23.05	652.24	89.50	162.72	40.68
45	494.94	54.24	119.33	29.83	698.34	100.34	189.84	47.46
46	494.94	54.24	119.33	29.83	698.34	100.34	189.84	47.46
47	494.94	54.24	119.33	29.83	698.34	100.34	189.84	47.46
48	494.94	54.24	119.33	29.83	698.34	100.34	189.84	47.46
49	494.94	54.24	119.33	29.83	698.34	100.34	189.84	47.46
50	513.92	58.31	135.60	33.90	715.97	104.41	200.69	50.17
51	538.33	63.73	141.02	35.26	741.73	109.84	211.54	52.88
52	564.10	70.51	151.87	37.97	770.21	116.62	216.96	54.24
53	592.57	77.29	162.72	40.68	801.40	124.75	227.81	56.95
54	623.76	84.07	168.14	42.04	833.94	131.53	238.66	59.66
55	656.30	92.21	178.99	44.75	869.20	139.67	249.50	62.38
56	690.20	100.34	189.84	47.46	905.81	147.80	260.35	65.09
57	725.46	108.48	200.69	50.17	945.13	157.30	271.20	67.80
58	764.78	117.97	211.54	52.88	988.52	168.14	282.05	70.51
59	810.89	128.82	227.81	56.95	1038.70	178.99	298.32	74.58
60	863.77	141.02	244.08	61.02	1097.00	192.55	309.17	77.29
61	923.44	154.58	254.93	63.73	1162.09	207.47	325.44	81.36
62	989.88	170.86	271.20	67.80	1233.96	223.74	347.14	86.78
63	1061.75	187.13	292.90	73.22	1311.25	241.37	363.41	90.85
64	1139.04	204.76	309.17	77.29	1396.68	260.35	379.68	94.92
65	1221.76	223.74	325.44	81.36	1487.53	280.69	401.38	100.34
66	1311.25	244.08	347.14	86.78	1583.81	302.39	423.07	105.77
67	1404.82	265.78	368.83	92.21	1686.86	325.44	444.77	111.19
68	1517.36	291.54	390.53	97.63	1810.26	352.56	466.46	116.62
69	1659.74	324.08	417.65	104.41	1963.49	386.46	499.01	124.75
70	1822.46	360.70	450.19	112.55	2138.41	424.43	531.55	132.89
71	1998.74	398.66	482.74	120.68	2326.90	465.11	564.10	141.02
72	2181.80	437.99	520.70	130.18	2520.80	505.79	602.06	150.52
73	2371.64	475.96	553.25	138.31	2722.85	541.04	640.03	160.01
74	2585.89	516.64	596.64	149.16	2946.59	576.30	683.42	170.86
75	2834.04	565.45	645.46	161.36	3206.94	621.05	732.24	183.06
76	3126.94	631.90	699.70	174.92	3518.82	691.56	791.90	197.98
77	3475.43	721.39	764.78	191.20	3898.50	797.33	856.99	214.25
78	3889.01	832.58	840.72	210.18	4348.69	931.57	938.35	234.59
79	4358.18	958.69	927.50	231.88	4859.90	1075.31	1030.56	257.64
80	4872.11	1094.29	1019.71	254.93	5418.58	1225.82	1128.19	282.05
81	5418.58	1235.32	1122.77	280.69	6009.79	1380.41	1236.67	309.17
82	5986.74	1379.05	1231.25	307.81	6621.35	1534.99	1356.00	339.00
83	6564.40	1521.43	1345.15	336.29	7239.68	1688.22	1469.90	367.48
84	7151.54	1663.81	1459.06	364.76	7864.80	1840.09	1589.23	397.31
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B1

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	259.90	7.91	45.20	11.30	463.69	27.79	125.04	31.26	894.87	83.56	301.88	75.47
30	266.04	8.10	46.27	11.57	463.69	27.79	125.04	31.26	946.49	88.38	319.30	79.82
31	275.33	8.38	47.88	11.97	463.69	27.79	125.04	31.26	963.70	89.98	325.10	81.28
32	309.81	9.43	53.88	13.47	463.69	27.79	125.04	31.26	980.91	91.59	330.91	82.73
33	321.03	9.77	55.83	13.96	463.69	27.79	125.04	31.26	998.12	93.20	336.72	84.18
34	332.33	10.11	57.80	14.45	463.69	27.79	125.04	31.26	1015.33	94.80	342.52	85.63
35	346.55	10.55	60.27	15.07	463.69	27.79	125.04	31.26	1020.48	95.29	344.26	86.06
36	358.01	10.90	62.26	15.57	464.67	27.85	125.30	31.33	1020.48	95.29	344.26	86.06
37	366.03	11.14	63.66	15.91	503.39	30.17	135.75	33.94	1020.48	95.29	344.26	86.06
38	366.03	11.14	63.66	15.91	522.76	31.33	140.97	35.24	1020.48	95.29	344.26	86.06
39	378.93	11.53	65.90	16.48	542.12	32.49	146.19	36.55	1020.48	95.29	344.26	86.06
40	398.96	12.14	69.38	17.35	561.48	33.65	151.41	37.85	1020.48	95.29	344.26	86.06
41	399.43	12.16	69.47	17.37	583.25	34.95	157.28	39.32	1020.48	95.29	344.26	86.06
42	399.43	12.16	69.47	17.37	605.20	36.27	163.20	40.80	1020.48	95.29	344.26	86.06
43	399.43	12.16	69.47	17.37	624.54	37.43	168.42	42.10	1020.48	95.29	344.26	86.06
44	399.43	12.16	69.47	17.37	624.54	37.43	168.42	42.10	1020.48	95.29	344.26	86.06
45	411.59	15.63	97.25	24.31	632.25	44.84	215.23	53.81	1063.51	104.51	405.73	101.43
46	411.59	15.63	97.25	24.31	671.16	47.60	228.48	57.12	1063.51	104.51	405.73	101.43
47	411.59	15.63	97.25	24.31	692.16	49.09	235.63	58.91	1063.51	104.51	405.73	101.43
48	415.75	15.79	98.24	24.56	731.62	51.89	249.06	62.27	1063.51	104.51	405.73	101.43
49	418.54	15.89	98.90	24.72	753.02	53.41	256.35	64.09	1063.51	104.51	405.73	101.43
50	427.10	17.80	113.89	28.47	763.86	55.70	275.84	68.96	1078.88	110.65	442.62	110.65
51	435.12	19.54	120.77	30.19	786.09	63.52	296.44	74.11	1106.54	116.80	454.91	113.73
52	437.64	22.58	131.99	33.00	792.89	67.15	309.92	77.48	1137.28	122.95	479.50	119.88
53	449.79	26.05	138.93	34.73	817.53	72.21	330.11	82.53	1168.02	132.17	504.09	126.02
54	461.95	29.52	145.88	36.47	831.43	78.58	334.60	83.65	1204.90	138.32	516.39	129.10
55	475.84	31.26	159.77	39.94	859.82	85.98	354.04	88.51	1241.79	147.54	540.98	135.24
56	491.47	34.73	166.72	41.68	880.42	92.54	370.18	92.54	1276.37	156.10	563.20	140.80
57	505.37	38.21	180.61	45.15	914.90	100.26	391.03	97.76	1285.16	161.39	573.84	143.46
58	522.73	43.42	194.51	48.63	930.66	105.31	411.45	102.86	1311.61	170.95	589.49	147.37
59	543.57	48.63	201.45	50.36	976.93	115.66	433.10	108.27	1348.70	180.60	617.55	154.39
60	569.62	53.84	215.35	53.84	1010.99	126.07	446.10	111.52	1365.99	186.66	622.19	155.55
61	597.41	60.78	236.19	59.05	1063.85	137.82	473.90	118.47	1418.57	199.05	650.41	162.60
62	628.67	67.73	250.08	62.52	1127.10	153.03	505.25	126.31	1470.35	212.81	674.37	168.59
63	663.40	74.68	263.97	65.99	1172.05	164.37	524.09	131.02	1538.12	228.38	704.40	176.10
64	707.33	84.04	287.13	71.78	1259.28	183.69	560.75	140.19	1589.11	242.41	721.83	180.46
65	749.15	94.52	308.06	77.02	1320.61	198.21	592.25	148.06	1660.10	258.89	747.31	186.83
66	814.69	106.11	330.91	82.73	1405.25	215.82	623.49	155.87	1716.53	274.33	773.35	193.34
67	885.29	120.13	362.25	90.56	1493.70	235.34	662.80	165.70	1759.87	286.55	781.04	195.26
68	961.14	135.16	397.97	99.49	1588.24	257.94	697.39	174.35	1814.73	302.46	796.71	199.18
69	1038.33	153.41	419.07	104.77	1695.04	282.51	734.52	183.63	1889.04	321.59	819.46	204.86
70	1136.53	174.42	457.61	114.40	1805.05	308.91	765.36	191.34	1975.64	343.49	839.13	209.78
71	1256.68	199.32	493.56	123.39	1898.64	332.04	793.33	198.33	2065.78	363.24	864.64	216.16
72	1394.31	228.51	542.23	135.56	1985.94	352.86	817.61	204.40	2149.46	382.99	886.46	221.62
73	1552.32	259.71	602.69	150.67	2072.69	373.46	838.21	209.55	2230.38	398.36	904.60	226.15
74	1670.29	284.55	639.27	159.82	2169.75	393.59	863.10	215.78	2321.59	415.57	927.04	231.76
75	1809.66	315.06	691.59	172.90	2278.40	416.87	899.07	224.77	2422.49	436.09	960.54	240.14
76	1916.16	341.18	722.94	180.74	2397.51	446.31	929.50	232.37	2537.67	464.75	988.51	247.13
77	2030.74	372.92	756.45	189.11	2529.14	484.27	961.46	240.37	2665.23	503.71	1018.02	254.51
78	2215.98	422.01	812.76	203.19	2750.87	543.57	1028.10	257.03	2888.06	567.89	1083.68	270.92
79	2474.74	486.26	896.12	224.03	3054.78	623.46	1125.35	281.34	3197.19	651.25	1180.93	295.23
80	2763.02	559.20	986.42	246.61	3391.69	710.29	1229.55	307.39	3537.57	743.29	1285.13	321.28
81	3075.62	637.35	1083.68	270.92	3752.92	804.07	1340.70	335.18	3902.27	838.81	1396.27	349.07
82	3407.32	718.98	1187.87	296.97	4134.98	899.59	1458.79	364.70	4284.34	936.06	1514.37	378.59
83	3752.92	804.07	1299.02	324.76	4527.47	995.11	1583.83	395.96	4676.82	1033.31	1639.41	409.85
84	4115.88	889.17	1417.11	354.28	4932.11	1092.36	1715.82	428.95	5079.73	1130.56	1771.39	442.85
85+		1167.03	1813.07	453.27								

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix B1

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	253.12	5.65	31.64	7.91	441.11	22.58	90.31	22.58	827.48	67.38	215.63	53.91
30	259.10	5.78	32.39	8.10	441.11	22.58	90.31	22.58	875.22	71.27	228.07	57.02
31	268.15	5.99	33.52	8.38	441.11	22.58	90.31	22.58	891.14	72.57	232.22	58.05
32	301.73	6.74	37.72	9.43	441.11	22.58	90.31	22.58	907.05	73.86	236.36	59.09
33	312.66	6.98	39.08	9.77	441.11	22.58	90.31	22.58	922.96	75.16	240.51	60.13
34	323.66	7.22	40.46	10.11	441.11	22.58	90.31	22.58	938.88	76.46	244.66	61.16
35	337.51	7.53	42.19	10.55	441.11	22.58	90.31	22.58	943.64	76.84	245.90	61.47
36	348.67	7.78	43.58	10.90	442.05	22.62	90.50	22.62	943.64	76.84	245.90	61.47
37	356.48	7.96	44.56	11.14	478.88	24.51	98.04	24.51	943.64	76.84	245.90	61.47
38	356.48	7.96	44.56	11.14	497.30	25.45	101.81	25.45	943.64	76.84	245.90	61.47
39	369.05	8.24	46.13	11.53	515.72	26.40	105.58	26.40	943.64	76.84	245.90	61.47
40	388.55	8.67	48.57	12.14	534.14	27.34	109.35	27.34	943.64	76.84	245.90	61.47
41	389.01	8.68	48.63	12.16	554.86	28.40	113.59	28.40	943.64	76.84	245.90	61.47
42	389.01	8.68	48.63	12.16	575.73	29.47	117.87	29.47	943.64	76.84	245.90	61.47
43	389.01	8.68	48.63	12.16	594.13	30.41	121.63	30.41	943.64	76.84	245.90	61.47
44	389.01	8.68	48.63	12.16	594.13	30.41	121.63	30.41	943.64	76.84	245.90	61.47
45	397.69	12.16	69.47	17.37	594.13	35.87	152.46	38.11	977.45	86.06	295.08	73.77
46	397.69	12.16	69.47	17.37	630.70	38.08	161.84	40.46	977.45	86.06	295.08	73.77
47	397.69	12.16	69.47	17.37	650.43	39.27	166.90	41.73	977.45	86.06	295.08	73.77
48	401.72	12.28	70.17	17.54	687.51	41.51	176.42	44.10	977.45	86.06	295.08	73.77
49	404.41	12.36	70.64	17.66	707.63	42.72	181.58	45.40	977.45	86.06	295.08	73.77
50	409.30	14.24	78.30	19.58	716.12	45.09	201.58	50.39	989.74	89.14	307.37	76.84
51	417.36	15.98	85.25	21.31	733.15	50.29	211.74	52.94	1011.26	95.29	331.96	82.99
52	416.80	17.37	90.31	22.58	736.07	54.24	216.95	54.24	1035.85	101.43	344.26	86.06
53	427.22	20.84	97.25	24.31	755.64	59.32	226.95	56.74	1063.51	107.58	356.55	89.14
54	437.64	22.58	104.20	26.05	765.53	63.37	243.35	60.84	1091.17	113.73	368.85	92.21
55	448.06	26.05	111.15	27.79	789.01	68.28	252.89	63.22	1121.91	119.88	393.44	98.36
56	460.21	27.79	118.09	29.52	805.38	75.04	260.12	65.03	1147.82	125.49	404.03	101.01
57	472.37	31.26	125.04	31.26	834.69	80.21	280.74	70.18	1153.66	131.51	418.43	104.61
58	486.26	34.73	131.99	33.00	844.94	85.72	293.89	73.47	1176.03	138.53	424.43	106.11
59	503.63	38.21	145.88	36.47	883.42	93.51	305.14	76.28	1203.05	145.65	442.77	110.69
60	524.47	43.42	152.83	38.21	909.17	101.83	320.03	80.01	1216.10	152.72	452.50	113.13
61	547.05	48.63	166.72	41.68	952.63	111.22	338.50	84.62	1258.77	162.60	470.99	117.75
62	573.10	53.84	173.67	43.42	1005.64	123.88	359.51	89.88	1299.00	174.12	486.43	121.61
63	602.62	60.78	187.56	46.89	1041.03	133.40	381.15	95.29	1356.51	187.11	506.29	126.57
64	639.05	68.28	203.09	50.77	1114.25	147.44	406.06	101.52	1395.18	196.62	527.91	131.98
65	672.13	75.27	217.04	54.26	1163.00	160.00	429.86	107.46	1454.58	210.85	544.47	136.12
66	726.57	86.33	237.39	59.35	1234.99	175.06	450.83	112.71	1499.67	224.69	564.34	141.08
67	787.34	96.11	258.75	64.69	1308.79	192.12	480.29	120.07	1534.18	233.30	578.17	144.54
68	850.38	108.88	285.34	71.33	1385.23	210.17	506.33	126.58	1576.21	245.90	590.16	147.54
69	914.85	123.48	306.82	76.71	1471.39	230.71	536.76	134.19	1636.53	262.04	609.83	152.46
70	994.00	140.66	330.08	82.52	1560.69	251.28	562.49	140.62	1705.92	278.94	627.04	156.76
71	1093.43	161.36	364.48	91.12	1635.69	269.64	588.31	147.08	1776.08	296.38	641.80	160.45
72	1206.47	183.97	402.80	100.70	1704.08	286.16	602.45	150.61	1841.78	311.98	662.70	165.67
73	1338.21	208.17	444.09	111.02	1773.93	302.92	622.43	155.61	1906.71	325.74	680.52	170.13
74	1432.51	228.03	475.55	118.89	1850.08	319.67	647.33	161.83	1977.95	337.65	703.27	175.82
75	1544.55	253.58	507.17	126.79	1934.53	338.11	676.22	169.06	2057.48	353.48	722.33	180.58
76	1628.46	274.79	538.52	134.63	2030.51	361.47	700.81	175.20	2148.54	378.07	745.07	186.27
77	1717.91	300.46	565.57	141.39	2135.01	392.36	728.17	182.04	2251.66	410.04	770.58	192.65
78	1866.91	338.65	611.30	152.83	2313.23	441.11	778.02	194.51	2431.32	463.69	826.65	206.66
79	2073.57	390.75	673.82	168.46	2559.83	505.37	854.44	213.61	2681.40	529.68	903.06	225.77
80	2304.55	448.06	743.29	185.82	2832.49	574.83	937.80	234.45	2955.79	602.62	979.48	244.87
81	2552.89	508.84	819.70	204.93	3122.51	649.51	1028.10	257.03	3249.29	679.03	1069.78	267.45
82	2818.60	574.83	896.12	224.03	3428.16	724.19	1118.41	279.60	3556.68	755.45	1167.03	291.76
83	3092.99	640.83	979.48	244.87	3742.50	800.60	1215.66	303.92	3871.01	831.86	1257.34	314.34
84	3379.54	706.82	1069.78	267.45	4065.52	877.01	1312.91	328.23	4192.29	908.27	1361.54	340.39
85+		923.90	1375.43	343.86								

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix B1

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	340.98	11.51	63.30	15.83	493.21	34.73	138.93	34.73	1010.29	107.65	342.28	85.57
30	359.00	12.12	66.65	16.66	493.21	34.73	138.93	34.73	1060.80	113.04	359.40	89.85
31	360.23	12.16	66.88	16.72	493.21	34.73	138.93	34.73	1077.64	114.83	365.10	91.28
32	360.23	12.16	66.88	16.72	493.21	34.73	138.93	34.73	1094.48	116.62	370.81	92.70
33	376.52	12.71	69.90	17.48	493.21	34.73	138.93	34.73	1111.32	118.42	376.51	94.13
34	393.78	13.29	73.11	18.28	493.21	34.73	138.93	34.73	1124.99	119.88	381.14	95.29
35	411.59	13.89	76.41	19.10	505.15	35.57	142.30	35.57	1124.99	119.88	381.14	95.29
36	411.59	13.89	76.41	19.10	544.01	38.31	153.24	38.31	1124.99	119.88	381.14	95.29
37	411.59	13.89	76.41	19.10	563.44	39.68	158.71	39.68	1124.99	119.88	381.14	95.29
38	411.59	13.89	76.41	19.10	582.86	41.05	164.19	41.05	1124.99	119.88	381.14	95.29
39	411.59	13.89	76.41	19.10	621.72	43.78	175.13	43.78	1124.99	119.88	381.14	95.29
40	411.59	13.89	76.41	19.10	641.15	45.15	180.61	45.15	1124.99	119.88	381.14	95.29
41	411.59	13.89	76.41	19.10	663.36	46.72	186.86	46.72	1124.99	119.88	381.14	95.29
42	411.59	13.89	76.41	19.10	705.34	49.67	198.69	49.67	1124.99	119.88	381.14	95.29
43	411.59	13.89	76.41	19.10	708.12	49.87	199.47	49.87	1124.99	119.88	381.14	95.29
44	411.59	13.89	76.41	19.10	708.12	49.87	199.47	49.87	1124.99	119.88	381.14	95.29
45	427.22	19.10	111.15	27.79	715.46	59.03	245.57	61.39	1180.31	132.17	454.91	113.73
46	427.22	19.10	111.15	27.79	736.43	60.76	252.77	63.19	1180.31	132.17	454.91	113.73
47	450.06	20.12	117.09	29.27	775.61	63.99	266.22	66.55	1180.31	132.17	454.91	113.73
48	453.08	20.26	117.87	29.47	815.10	67.25	279.77	69.94	1180.31	132.17	454.91	113.73
49	476.85	21.32	124.06	31.01	836.72	69.04	287.19	71.80	1180.31	132.17	454.91	113.73
50	482.89	23.27	131.87	32.97	841.14	73.26	314.75	78.69	1201.83	138.32	479.50	119.88
51	495.54	26.99	146.54	36.64	870.27	78.38	335.14	83.78	1238.71	147.54	504.09	126.02
52	501.40	30.27	151.37	37.84	898.59	86.09	355.13	88.78	1275.60	156.76	528.68	132.17
53	488.36	32.20	157.42	39.36	907.83	91.57	355.80	88.95	1315.56	165.98	553.27	138.32
54	504.28	35.64	163.93	40.98	948.99	102.52	378.54	94.64	1361.66	175.20	577.86	144.47
55	512.53	40.37	175.52	43.88	964.59	107.75	400.20	100.05	1407.77	187.50	602.45	150.61
56	531.93	43.89	182.58	45.64	996.05	117.18	417.78	104.44	1445.81	195.21	622.25	155.56
57	554.03	49.56	198.25	49.56	1043.59	127.89	439.94	109.99	1465.92	203.02	632.94	158.24
58	602.08	57.25	221.62	55.41	1074.50	136.20	454.01	113.50	1482.64	212.22	639.57	159.89
59	620.91	61.91	233.07	58.27	1113.35	146.62	477.15	119.29	1522.12	223.17	663.78	165.95
60	669.05	70.82	253.46	63.36	1150.69	158.13	496.28	124.07	1546.65	232.83	676.31	169.08
61	705.57	80.05	268.08	67.02	1212.89	174.31	522.92	130.73	1598.85	245.14	697.29	174.32
62	743.97	89.05	289.42	72.36	1268.47	188.36	543.63	135.91	1660.72	260.24	719.02	179.75
63	781.56	99.07	300.88	75.22	1349.48	207.43	572.22	143.05	1739.18	279.23	744.60	186.15
64	822.81	108.98	319.68	79.92	1424.72	224.46	604.86	151.21	1806.35	297.58	772.66	193.17
65	882.63	122.69	344.26	86.07	1502.58	243.41	636.61	159.15	1873.44	314.37	787.20	196.80
66	957.50	138.39	374.02	93.51	1613.35	268.89	669.87	167.47	1988.38	340.35	829.13	207.28
67	1058.82	157.37	411.87	102.97	1759.29	299.25	723.99	181.00	2086.99	362.62	862.18	215.55
68	1150.28	176.97	448.31	112.08	1896.56	329.41	775.09	193.77	2161.45	381.14	875.40	218.85
69	1287.29	205.48	491.55	122.89	2029.59	359.70	809.93	202.48	2260.65	407.35	905.21	226.30
70	1406.75	232.79	529.79	132.45	2146.23	389.60	839.13	209.78	2374.46	433.40	931.34	232.84
71	1571.29	267.32	579.54	144.89	2268.57	418.95	864.64	216.16	2491.41	461.29	953.78	238.44
72	1751.27	305.75	632.29	158.07	2381.84	445.38	895.07	223.77	2599.15	486.26	972.53	243.13
73	1921.71	340.48	685.13	171.28	2495.95	470.97	921.20	230.30	2707.57	506.24	995.89	248.97
74	2020.04	363.65	711.31	177.83	2621.28	495.49	951.01	237.75	2825.07	525.45	1022.94	255.73
75	2143.93	391.90	745.38	186.35	2762.52	526.38	983.59	245.90	2958.47	553.27	1052.75	263.19
76	2281.32	426.02	781.96	195.49	2919.43	564.34	1018.02	254.51	3111.23	590.16	1084.41	271.10
77	2428.40	464.83	813.00	203.25	3094.71	613.29	1053.37	263.34	3283.82	641.56	1124.06	281.02
78	2665.77	526.21	875.28	218.82	3383.01	691.19	1132.30	283.08	3575.78	725.92	1194.82	298.71
79	2990.53	609.57	965.58	241.40	3778.97	795.39	1236.50	309.13	3978.69	837.07	1299.02	324.76
80	3355.22	703.35	1069.78	267.45	4218.34	910.01	1354.59	338.65	4425.01	956.90	1417.11	354.28
81	3752.92	802.34	1173.98	293.50	4690.72	1031.58	1479.63	369.91	4904.32	1083.68	1549.10	387.27
82	4171.45	908.27	1292.07	323.02	5187.40	1158.35	1611.62	402.90	5406.22	1212.19	1681.09	420.27
83	4610.83	1014.21	1410.17	352.54	5699.71	1283.39	1750.55	437.64	5920.27	1338.96	1820.02	455.00
84	5067.57	1123.62	1542.15	385.54	6225.92	1410.17	1896.43	474.11	6448.21	1467.48	1965.90	491.47
85+		1476.16	1979.79	494.95								

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix B1

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	330.91	10.07	46.04	11.51	465.42	27.79	97.25	24.31	933.00	88.33	253.95	63.49
30	348.40	10.60	48.47	12.12	465.42	27.79	97.25	24.31	979.65	92.75	266.65	66.66
31	349.59	10.64	48.64	12.16	465.42	27.79	97.25	24.31	995.20	94.22	270.88	67.72
32	349.59	10.64	48.64	12.16	465.42	27.79	97.25	24.31	1010.75	95.69	275.12	68.78
33	365.40	11.12	50.84	12.71	465.42	27.79	97.25	24.31	1026.30	97.16	279.35	69.84
34	382.15	11.63	53.17	13.29	465.42	27.79	97.25	24.31	1038.92	98.36	282.78	70.70
35	399.43	12.16	55.57	13.89	476.69	28.46	99.61	24.90	1038.92	98.36	282.78	70.70
36	399.43	12.16	55.57	13.89	513.36	30.65	107.27	26.82	1038.92	98.36	282.78	70.70
37	399.43	12.16	55.57	13.89	531.69	31.74	111.10	27.77	1038.92	98.36	282.78	70.70
38	399.43	12.16	55.57	13.89	550.03	32.84	114.93	28.73	1038.92	98.36	282.78	70.70
39	399.43	12.16	55.57	13.89	586.70	35.03	122.59	30.65	1038.92	98.36	282.78	70.70
40	399.43	12.16	55.57	13.89	605.03	36.12	126.42	31.61	1038.92	98.36	282.78	70.70
41	399.43	12.16	55.57	13.89	625.99	37.37	130.80	32.70	1038.92	98.36	282.78	70.70
42	399.43	12.16	55.57	13.89	665.60	39.74	139.08	34.77	1038.92	98.36	282.78	70.70
43	399.43	12.16	55.57	13.89	668.23	39.89	139.63	34.91	1038.92	98.36	282.78	70.70
44	399.43	12.16	55.57	13.89	668.23	39.89	139.63	34.91	1038.92	98.36	282.78	70.70
45	409.85	15.63	76.41	19.10	668.23	47.22	179.45	44.86	1081.95	110.65	331.96	82.99
46	409.85	15.63	76.41	19.10	687.82	48.61	184.72	46.18	1081.95	110.65	331.96	82.99
47	431.76	16.47	80.50	20.12	724.41	51.20	194.54	48.64	1081.95	110.65	331.96	82.99
48	434.66	16.58	81.04	20.26	761.30	53.80	204.45	51.11	1081.95	110.65	331.96	82.99
49	457.47	17.45	85.29	21.32	781.49	55.23	209.87	52.47	1081.95	110.65	331.96	82.99
50	463.49	19.39	93.09	23.27	784.16	59.69	227.92	56.98	1097.32	113.73	356.55	89.14
51	472.41	21.21	100.27	25.07	805.41	64.86	237.84	59.46	1124.99	119.88	368.85	92.21
52	474.92	24.60	105.96	26.49	828.64	69.95	247.52	61.88	1158.80	129.10	381.14	95.29
53	461.53	26.83	107.33	26.83	834.57	75.87	261.62	65.41	1192.61	135.24	405.73	101.43
54	473.98	28.51	114.04	28.51	870.13	84.12	273.39	68.35	1229.49	144.47	418.03	104.51
55	480.94	31.59	119.36	29.84	879.94	89.79	287.33	71.83	1266.38	153.69	442.62	110.65
56	496.82	35.11	133.42	33.36	906.89	96.80	305.69	76.42	1299.40	161.66	451.43	112.86
57	515.09	40.71	141.60	35.40	946.39	104.87	317.17	79.29	1313.66	167.19	465.75	116.44
58	557.75	46.17	155.14	38.78	971.09	113.50	332.94	83.24	1325.66	174.43	476.77	119.19
59	571.74	50.98	167.52	41.88	1001.52	121.77	347.92	86.98	1356.17	183.11	492.11	123.03
60	613.14	57.77	178.91	44.73	1031.49	131.37	360.05	90.01	1374.80	191.25	498.92	124.73
61	642.27	65.16	193.61	48.40	1082.16	142.84	387.35	96.84	1416.36	204.28	512.07	128.02
62	675.32	72.36	207.79	51.95	1127.80	154.98	400.57	100.14	1467.55	217.32	536.58	134.15
63	706.34	80.72	220.16	55.04	1196.89	169.28	429.16	107.29	1534.41	231.36	553.13	138.28
64	739.26	89.00	232.49	58.12	1259.33	184.29	444.19	111.05	1589.70	245.37	574.27	143.57
65	789.24	98.88	249.04	62.26	1324.70	201.28	468.09	117.02	1643.41	260.70	592.96	148.24
66	852.77	112.21	276.78	69.19	1417.58	221.72	500.04	125.01	1737.59	281.50	624.41	156.10
67	940.31	128.22	303.08	75.77	1539.68	246.16	540.58	135.14	1820.73	299.23	649.17	162.29
68	1016.57	145.51	330.34	82.58	1656.76	271.28	581.32	145.33	1881.12	317.21	668.84	167.21
69	1130.16	167.21	362.62	90.65	1765.17	297.77	609.83	152.46	1960.50	338.26	686.06	171.51
70	1230.16	190.64	393.33	98.33	1858.07	322.74	636.26	159.07	2054.02	359.63	710.03	177.51
71	1367.23	218.35	432.62	108.15	1956.58	345.41	659.62	164.91	2146.00	381.07	730.93	182.73
72	1516.25	249.59	474.22	118.55	2050.49	367.93	679.91	169.98	2235.53	402.35	748.76	187.19
73	1656.43	277.81	518.03	129.51	2141.16	387.98	705.42	176.36	2321.67	419.10	763.52	190.88
74	1732.32	295.71	535.48	133.87	2239.67	407.58	727.25	181.81	2415.49	433.55	791.18	197.79
75	1830.79	318.90	568.64	142.16	2353.33	432.24	753.06	188.27	2520.46	453.38	814.54	203.63
76	1940.14	346.72	597.53	149.38	2478.66	462.90	789.33	197.33	2642.79	485.03	840.97	210.24
77	2057.25	378.22	622.12	155.53	2621.05	503.71	820.07	205.02	2783.65	528.45	876.63	219.16
78	2248.97	428.95	673.82	168.46	2856.80	569.62	882.22	220.56	3023.52	599.15	930.85	232.71
79	2512.95	494.95	743.29	185.82	3179.82	652.98	965.58	241.40	3351.75	689.45	1021.16	255.29
80	2804.70	569.62	826.65	206.66	3534.10	745.03	1055.89	263.97	3711.24	784.97	1111.46	277.87
81	3122.51	647.77	910.01	227.50	3912.69	842.28	1160.09	290.02	4096.78	885.70	1215.66	303.92
82	3455.95	731.13	1000.32	250.08	4310.39	941.27	1264.29	316.07	4497.95	986.42	1326.81	331.70
83	3803.28	814.49	1097.57	274.39	4718.50	1040.26	1375.43	343.86	4907.80	1087.15	1437.95	359.49
84	4164.51	899.59	1194.82	298.71	5137.04	1140.98	1493.53	373.38	5326.33	1187.87	1549.10	387.27
85+		1172.24	1535.21	383.80								

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix B1

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	397.70	17.78	77.60	19.40	594.81	48.60	163.28	40.82	1275.60	153.69	418.03	104.51
30	427.22	19.10	83.36	20.84	615.32	50.27	168.91	42.23	1275.60	153.69	418.03	104.51
31	427.22	19.10	83.36	20.84	635.83	51.95	174.54	43.64	1275.60	153.69	418.03	104.51
32	427.22	19.10	83.36	20.84	676.85	55.30	185.80	46.45	1275.60	153.69	418.03	104.51
33	427.22	19.10	83.36	20.84	697.36	56.97	191.43	47.86	1275.60	153.69	418.03	104.51
34	427.22	19.10	83.36	20.84	738.38	60.33	202.69	50.67	1275.60	153.69	418.03	104.51
35	427.22	19.10	83.36	20.84	779.41	63.68	213.95	53.49	1275.60	153.69	418.03	104.51
36	427.22	19.10	83.36	20.84	799.92	65.35	219.58	54.90	1275.60	153.69	418.03	104.51
37	427.22	19.10	83.36	20.84	840.94	68.70	230.85	57.71	1275.60	153.69	418.03	104.51
38	427.22	19.10	83.36	20.84	881.96	72.06	242.11	60.53	1275.60	153.69	418.03	104.51
39	429.17	19.19	83.74	20.93	922.98	75.41	253.37	63.34	1275.60	153.69	418.03	104.51
40	453.01	20.26	88.39	22.10	940.56	76.84	258.19	64.55	1275.60	153.69	418.03	104.51
41	479.72	21.45	93.60	23.40	940.56	76.84	258.19	64.55	1275.60	153.69	418.03	104.51
42	509.54	22.78	99.42	24.86	940.56	76.84	258.19	64.55	1275.60	153.69	418.03	104.51
43	527.62	23.59	102.95	25.74	940.56	76.84	258.19	64.55	1275.60	153.69	418.03	104.51
44	527.62	23.59	102.95	25.74	940.56	76.84	258.19	64.55	1275.60	153.69	418.03	104.51
45	529.80	28.75	131.42	32.86	1017.41	98.36	344.26	86.06	1349.37	172.13	491.80	122.95
46	559.67	30.37	138.83	34.71	1017.41	98.36	344.26	86.06	1349.37	172.13	491.80	122.95
47	599.73	32.54	148.77	37.19	1017.41	98.36	344.26	86.06	1349.37	172.13	491.80	122.95
48	651.12	35.33	161.52	40.38	1017.41	98.36	344.26	86.06	1349.37	172.13	491.80	122.95
49	738.52	40.07	183.20	45.80	1017.41	98.36	344.26	86.06	1349.37	172.13	491.80	122.95
50	727.74	44.27	199.23	49.81	1051.22	104.51	381.14	95.29	1380.11	181.35	528.68	132.17
51	777.02	51.42	228.54	57.13	1094.25	116.80	405.73	101.43	1423.14	190.57	540.98	135.24
52	755.78	53.60	225.13	56.28	1143.43	126.02	430.32	107.58	1472.32	202.87	565.57	141.39
53	791.80	62.15	237.81	59.45	1195.68	138.32	454.91	113.73	1527.64	215.16	590.16	147.54
54	829.04	70.67	260.94	65.24	1251.01	153.69	479.50	119.88	1586.05	227.46	614.75	153.69
55	829.59	75.89	272.17	68.04	1309.41	165.98	504.09	126.02	1647.52	242.82	651.63	162.91
56	868.32	84.20	284.18	71.04	1370.88	181.35	528.68	132.17	1709.00	258.19	676.22	169.06
57	930.79	94.70	313.87	78.47	1435.43	196.72	565.57	141.39	1776.62	273.56	700.81	175.20
58	973.31	105.44	335.25	83.81	1509.20	215.16	590.16	147.54	1853.46	288.93	737.70	184.42
59	1026.98	116.52	357.68	89.42	1592.19	233.60	627.04	156.76	1942.60	310.45	774.58	193.65
60	1063.41	127.29	371.27	92.82	1693.63	258.19	663.93	165.98	2047.11	335.04	811.47	202.87
61	1127.11	142.87	402.16	100.54	1759.17	275.71	683.29	170.82	2106.81	350.64	827.14	206.79
62	1195.05	160.57	431.69	107.92	1830.87	294.92	712.49	178.12	2175.43	370.85	840.97	210.24
63	1288.75	180.69	457.04	114.26	1907.79	315.60	727.86	181.96	2248.97	389.52	864.33	216.08
64	1376.25	201.53	487.92	121.98	1986.25	337.50	752.45	188.11	2323.74	409.42	885.23	221.31
65	1448.46	219.23	511.53	127.88	2068.24	360.40	774.58	193.65	2401.74	430.32	903.68	225.92
66	1591.87	249.23	557.42	139.36	2150.23	381.45	794.25	198.56	2482.04	451.99	919.66	229.92
67	1735.07	279.14	613.02	153.26	2231.53	403.20	821.61	205.40	2561.19	471.66	933.19	233.30
68	1868.52	310.97	643.75	160.94	2336.04	430.32	836.06	209.01	2660.62	496.72	954.09	238.52
69	1953.49	335.11	665.02	166.25	2472.66	464.52	867.10	216.77	2796.64	528.84	971.91	242.98
70	2035.94	360.58	677.01	169.25	2628.04	502.56	894.46	223.61	2948.48	564.80	1005.11	251.28
71	2102.43	381.01	679.39	169.85	2790.03	541.51	927.04	231.76	3104.24	601.68	1025.09	256.27
72	2190.47	403.22	697.46	174.37	2939.10	574.48	955.32	238.83	3248.93	632.57	1049.99	262.50
73	2301.88	428.21	718.55	179.64	3087.26	605.83	979.29	244.82	3390.17	657.70	1078.88	269.72
74	2425.65	457.56	743.28	185.82	3252.62	637.34	1014.95	253.74	3546.32	683.29	1102.86	275.71
75	2583.86	491.80	776.12	194.03	3436.82	676.22	1052.75	263.19	3723.06	716.56	1137.28	284.32
76	2758.98	534.83	818.84	204.71	3647.91	728.47	1091.79	272.95	3928.23	765.36	1172.94	293.23
77	2951.55	586.78	855.42	213.85	3886.50	793.56	1131.13	282.78	4167.52	837.75	1215.97	303.99
78	3256.24	666.88	916.96	229.24	4273.92	899.59	1208.71	302.18	4565.68	955.16	1292.07	323.02
79	3671.30	772.81	1014.21	253.55	4800.12	1038.52	1326.81	331.70	5109.25	1104.51	1410.17	352.54
80	4133.25	890.91	1118.41	279.60	5383.64	1193.08	1458.79	364.70	5708.40	1267.76	1542.15	385.54
81	4635.14	1019.42	1236.50	309.13	6010.58	1354.59	1597.73	399.43	6350.96	1436.22	1681.09	420.27
82	5163.09	1151.40	1354.59	338.65	6667.03	1521.31	1743.61	435.90	7021.31	1608.15	1833.91	458.48
83	5711.87	1285.13	1486.58	371.64	7340.86	1688.03	1896.43	474.11	7705.55	1778.34	1986.74	496.68
84	6279.76	1422.32	1625.51	406.38	8030.31	1854.75	2056.20	514.05	8403.69	1948.53	2146.51	536.63
85+		1858.22	2083.99	521.00								

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix B1

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	384.76	14.55	51.73	12.93	559.82	40.82	124.40	31.10	1171.09	129.10	307.37	76.84
30	413.32	15.63	55.57	13.89	579.12	42.23	128.69	32.17	1171.09	129.10	307.37	76.84
31	413.32	15.63	55.57	13.89	598.43	43.64	132.98	33.25	1171.09	129.10	307.37	76.84
32	413.32	15.63	55.57	13.89	637.04	46.45	141.56	35.39	1171.09	129.10	307.37	76.84
33	413.32	15.63	55.57	13.89	656.34	47.86	145.85	36.46	1171.09	129.10	307.37	76.84
34	413.32	15.63	55.57	13.89	694.95	50.67	154.43	38.61	1171.09	129.10	307.37	76.84
35	413.32	15.63	55.57	13.89	733.56	53.49	163.01	40.75	1171.09	129.10	307.37	76.84
36	413.32	15.63	55.57	13.89	752.86	54.90	167.30	41.83	1171.09	129.10	307.37	76.84
37	413.32	15.63	55.57	13.89	791.47	57.71	175.88	43.97	1171.09	129.10	307.37	76.84
38	413.32	15.63	55.57	13.89	830.08	60.53	184.46	46.12	1171.09	129.10	307.37	76.84
39	415.21	15.70	55.83	13.96	868.69	63.34	193.04	48.26	1171.09	129.10	307.37	76.84
40	438.28	16.57	58.93	14.73	885.23	64.55	196.72	49.18	1171.09	129.10	307.37	76.84
41	464.12	17.55	62.40	15.60	885.23	64.55	196.72	49.18	1171.09	129.10	307.37	76.84
42	492.97	18.64	66.28	16.57	885.23	64.55	196.72	49.18	1171.09	129.10	307.37	76.84
43	510.46	19.30	68.63	17.16	885.23	64.55	196.72	49.18	1171.09	129.10	307.37	76.84
44	510.46	19.30	68.63	17.16	885.23	64.55	196.72	49.18	1171.09	129.10	307.37	76.84
45	507.21	22.59	98.57	24.64	949.78	79.92	258.19	64.55	1229.49	144.47	368.85	92.21
46	535.81	23.86	104.12	26.03	949.78	79.92	258.19	64.55	1229.49	144.47	368.85	92.21
47	574.16	25.57	111.58	27.89	949.78	79.92	258.19	64.55	1229.49	144.47	368.85	92.21
48	623.36	27.76	121.14	30.28	949.78	79.92	258.19	64.55	1229.49	144.47	368.85	92.21
49	707.03	31.49	137.40	34.35	949.78	79.92	258.19	64.55	1229.49	144.47	368.85	92.21
50	694.53	35.97	143.89	35.97	974.37	86.06	270.49	67.62	1254.08	150.61	393.44	98.36
51	737.03	39.99	159.98	39.99	1011.26	95.29	295.08	73.77	1290.97	159.83	405.73	101.43
52	715.58	45.56	160.80	40.20	1051.22	104.51	307.37	76.84	1334.00	169.06	430.32	107.58
53	745.86	51.35	172.95	43.24	1094.25	116.80	331.96	82.99	1380.11	181.35	442.62	110.65
54	777.39	57.08	184.84	46.21	1140.35	126.02	356.55	89.14	1429.29	190.57	467.21	116.80
55	774.64	62.81	198.89	49.72	1192.61	138.32	368.85	92.21	1478.47	202.87	491.80	122.95
56	807.80	68.41	210.50	52.63	1244.86	150.61	393.44	98.36	1533.79	215.16	504.09	126.02
57	860.44	78.47	227.29	56.82	1297.12	162.91	418.03	104.51	1592.19	230.53	528.68	132.17
58	894.90	86.52	248.73	62.18	1358.59	178.28	442.62	110.65	1656.74	242.82	553.27	138.32
59	940.27	97.55	260.13	65.03	1432.36	196.72	467.21	116.80	1730.51	261.27	577.86	144.47
60	970.59	106.08	275.80	68.95	1515.35	215.16	491.80	122.95	1819.65	279.71	614.75	153.69
61	1023.93	119.06	296.33	74.08	1567.37	230.76	515.46	128.87	1870.06	296.69	623.35	155.84
62	1081.86	131.61	315.87	78.97	1626.47	248.20	537.29	134.32	1924.31	312.44	642.41	160.60
63	1161.20	148.80	340.12	85.03	1688.86	264.42	557.27	139.32	1984.56	326.97	659.62	164.91
64	1233.06	167.06	360.64	90.16	1753.87	282.17	575.40	143.85	2044.34	345.79	674.99	168.75
65	1291.87	182.69	386.25	96.56	1820.80	301.23	591.69	147.92	2108.58	363.08	688.52	172.13
66	1414.99	206.35	418.07	104.52	1888.96	321.36	606.14	151.53	2173.74	378.84	700.20	175.05
67	1538.03	232.62	459.77	114.94	1955.12	339.80	618.74	154.69	2239.14	398.13	720.18	180.04
68	1650.30	259.14	491.00	122.75	2040.96	361.47	639.34	159.83	2323.74	418.03	737.70	184.42
69	1714.50	277.96	498.76	124.69	2153.46	390.67	667.00	166.75	2432.17	445.46	752.76	188.19
70	1778.38	299.26	510.21	127.55	2282.25	421.87	691.59	172.90	2556.58	474.89	774.58	193.65
71	1827.00	314.45	514.13	128.53	2413.42	452.38	713.11	178.28	2685.29	503.63	802.24	200.56
72	1898.41	333.47	531.82	132.95	2536.75	481.96	740.15	185.04	2805.70	531.45	826.22	206.55
73	1986.47	355.10	551.45	137.86	2655.70	506.24	763.52	190.88	2917.13	551.89	846.51	211.63
74	2083.98	375.64	575.44	143.86	2787.11	529.45	791.18	197.79	3040.84	567.41	871.10	217.77
75	2207.32	405.35	599.38	149.84	2933.49	560.96	822.22	205.56	3181.31	593.61	899.07	224.77
76	2347.72	438.93	634.42	158.60	3103.85	603.07	863.10	215.78	3347.29	634.42	929.50	232.37
77	2504.40	482.50	664.54	166.14	3301.50	659.24	897.84	224.46	3545.40	699.89	968.53	242.13
78	2754.34	548.78	722.45	180.61	3622.67	748.50	965.58	241.40	3874.49	800.60	1035.05	258.76
79	3089.52	633.88	798.86	199.72	4049.89	863.12	1055.89	263.97	4317.33	922.17	1132.30	283.08
80	3461.16	727.66	882.22	220.56	4520.52	984.69	1167.03	291.76	4800.12	1052.42	1236.50	309.13
81	3858.86	828.39	972.53	243.13	5020.68	1113.20	1278.18	319.55	5312.44	1184.40	1354.59	338.65
82	4277.39	932.59	1076.73	269.18	5539.94	1243.45	1396.27	349.07	5843.86	1318.12	1472.69	368.17
83	4708.08	1036.79	1180.93	295.23	6071.36	1371.96	1521.31	380.33	6382.22	1450.11	1597.73	399.43
84	5150.93	1142.72	1285.13	321.28	6611.46	1502.21	1653.30	413.32	6927.53	1582.10	1729.71	432.43
85+		1476.16	1653.30	413.32								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B1

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	461.95	26.05	83.36	20.84	647.20	67.27	167.26	41.81	1626.00	236.68	479.50	119.88
30	461.95	26.05	83.36	20.84	690.35	71.75	178.41	44.60	1626.00	236.68	479.50	119.88
31	461.95	26.05	83.36	20.84	733.50	76.23	189.56	47.39	1626.00	236.68	479.50	119.88
32	461.95	26.05	83.36	20.84	755.07	78.48	195.13	48.78	1626.00	236.68	479.50	119.88
33	461.95	26.05	83.36	20.84	798.22	82.96	206.28	51.57	1626.00	236.68	479.50	119.88
34	461.95	26.05	83.36	20.84	841.37	87.45	217.43	54.36	1626.00	236.68	479.50	119.88
35	461.95	26.05	83.36	20.84	862.94	89.69	223.01	55.75	1626.00	236.68	479.50	119.88
36	461.95	26.05	83.36	20.84	906.09	94.17	234.16	58.54	1626.00	236.68	479.50	119.88
37	461.95	26.05	83.36	20.84	949.23	98.66	245.31	61.33	1626.00	236.68	479.50	119.88
38	461.95	26.05	83.36	20.84	992.38	103.14	256.46	64.11	1626.00	236.68	479.50	119.88
39	479.76	27.05	86.57	21.64	1057.10	109.87	273.18	68.30	1626.00	236.68	479.50	119.88
40	505.01	28.48	91.13	22.78	1094.25	113.73	282.78	70.70	1626.00	236.68	479.50	119.88
41	531.72	29.98	95.95	23.99	1094.25	113.73	282.78	70.70	1626.00	236.68	479.50	119.88
42	563.33	31.77	101.65	25.41	1094.25	113.73	282.78	70.70	1626.00	236.68	479.50	119.88
43	587.74	33.14	106.06	26.51	1094.25	113.73	282.78	70.70	1626.00	236.68	479.50	119.88
44	587.74	33.14	106.06	26.51	1094.25	113.73	282.78	70.70	1626.00	236.68	479.50	119.88
45	590.46	43.36	140.39	35.10	1217.20	144.47	368.85	92.21	1748.95	267.41	565.57	141.39
46	620.09	45.53	147.44	36.86	1217.20	144.47	368.85	92.21	1748.95	267.41	565.57	141.39
47	657.48	48.28	156.32	39.08	1217.20	144.47	368.85	92.21	1748.95	267.41	565.57	141.39
48	708.98	52.06	168.57	42.14	1217.20	144.47	368.85	92.21	1748.95	267.41	565.57	141.39
49	798.60	58.64	189.88	47.47	1217.20	144.47	368.85	92.21	1748.95	267.41	565.57	141.39
50	790.02	61.80	204.22	51.06	1266.38	156.76	405.73	101.43	1798.13	276.64	602.45	150.61
51	811.98	68.77	211.59	52.90	1330.93	172.13	430.32	107.58	1868.83	295.08	627.04	156.76
52	811.43	73.31	212.34	53.08	1404.70	187.50	467.21	116.80	1942.60	310.45	651.63	162.91
53	838.64	82.37	229.63	57.41	1478.47	205.94	491.80	122.95	2025.59	328.89	676.22	169.06
54	867.18	90.89	245.66	61.41	1561.46	227.46	516.39	129.10	2114.73	350.41	713.11	178.28
55	879.10	97.41	247.10	61.77	1647.52	245.90	553.27	138.32	2206.94	371.92	737.70	184.42
56	949.62	112.58	274.12	68.53	1736.66	267.41	577.86	144.47	2305.30	393.44	774.58	193.65
57	983.25	120.79	289.90	72.48	1809.89	288.49	607.35	151.84	2406.73	418.03	799.17	199.79
58	1027.06	131.67	306.44	76.61	1890.03	309.00	624.01	156.00	2520.46	445.69	836.06	209.01
59	1094.22	149.10	327.06	81.77	1962.31	328.03	656.05	164.01	2655.70	476.43	872.94	218.23
60	1148.03	163.33	340.86	85.21	2060.97	353.56	678.37	169.59	2769.12	502.38	907.91	226.98
61	1209.55	179.45	363.57	90.89	2167.75	381.05	700.00	175.00	2868.64	528.82	921.75	230.44
62	1289.64	199.12	379.71	94.93	2280.46	408.61	728.86	182.22	2961.40	553.29	940.31	235.08
63	1342.81	212.97	394.55	98.64	2371.67	435.34	747.82	186.96	3072.06	583.16	959.84	239.96
64	1437.24	236.56	419.57	104.89	2497.62	465.04	773.32	193.33	3186.00	610.09	986.98	246.75
65	1522.68	257.45	440.08	110.02	2641.32	501.03	811.92	202.98	3309.20	641.26	1002.79	250.70
66	1636.53	283.75	475.12	118.78	2809.00	541.46	843.97	210.99	3464.34	678.88	1036.45	259.11
67	1784.80	315.36	509.94	127.49	2977.55	582.45	883.72	220.93	3616.09	715.10	1054.90	263.73
68	1943.97	352.43	547.72	136.93	3159.80	624.58	914.74	228.69	3769.63	752.45	1081.95	270.49
69	2085.09	387.26	568.86	142.22	3358.82	674.15	943.33	235.83	3973.41	800.40	1105.31	276.33
70	2257.42	427.95	599.13	149.78	3582.43	726.17	977.45	244.36	4200.26	850.66	1134.21	283.55
71	2458.58	474.43	641.00	160.25	3808.43	779.96	1007.26	251.82	4430.17	902.52	1167.71	291.93
72	2696.05	526.16	681.90	170.48	4023.52	826.22	1041.38	260.35	4645.33	948.86	1196.30	299.07
73	2934.79	576.51	735.26	183.82	4232.53	869.33	1070.58	267.65	4852.89	985.52	1219.96	304.99
74	3093.00	609.41	759.26	189.82	4463.37	913.05	1102.86	275.71	5080.73	1018.94	1254.70	313.67
75	3290.81	655.09	791.49	197.87	4723.94	966.30	1144.97	286.24	5342.53	1066.20	1290.97	322.74
76	3513.28	708.19	833.60	208.40	5020.02	1036.46	1187.69	296.92	5645.22	1136.05	1327.85	331.96
77	3759.25	774.12	869.56	217.39	5356.98	1129.37	1237.18	309.29	6000.31	1242.48	1378.57	344.64
78	4148.88	877.01	937.80	234.45	5906.38	1278.18	1326.81	331.70	6594.09	1417.11	1472.69	368.17
79	4675.09	1012.47	1042.00	260.50	6656.61	1477.90	1458.79	364.70	7410.32	1644.62	1611.62	402.90
80	5260.34	1163.56	1153.14	288.29	7493.68	1700.19	1604.67	401.17	8320.33	1892.96	1764.45	441.11
81	5890.75	1325.07	1271.23	317.81	8395.01	1936.37	1764.45	441.11	9299.81	2155.19	1931.16	482.79
82	6554.15	1491.79	1403.22	350.81	9339.75	2177.77	1931.16	482.79	10320.96	2419.17	2111.78	527.94
83	7238.39	1661.98	1535.21	383.80	10308.81	2419.17	2104.83	526.21	11362.96	2681.40	2292.39	573.10
84	7945.21	1832.17	1681.09	420.27	11302.17	2662.30	2285.44	571.36	12429.27	2941.90	2479.95	619.99
85+		2372.28	2160.40	540.10								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B1

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	444.58	22.58	62.52	15.63	603.57	56.36	123.62	30.91	1478.47	202.87	368.85	92.21
30	444.58	22.58	62.52	15.63	643.81	60.11	131.86	32.97	1478.47	202.87	368.85	92.21
31	444.58	22.58	62.52	15.63	684.05	63.87	140.11	35.03	1478.47	202.87	368.85	92.21
32	444.58	22.58	62.52	15.63	704.17	65.75	144.23	36.06	1478.47	202.87	368.85	92.21
33	444.58	22.58	62.52	15.63	744.41	69.51	152.47	38.12	1478.47	202.87	368.85	92.21
34	444.58	22.58	62.52	15.63	784.64	73.26	160.71	40.18	1478.47	202.87	368.85	92.21
35	444.58	22.58	62.52	15.63	804.76	75.14	164.83	41.21	1478.47	202.87	368.85	92.21
36	444.58	22.58	62.52	15.63	845.00	78.90	173.07	43.27	1478.47	202.87	368.85	92.21
37	444.58	22.58	62.52	15.63	885.24	82.66	181.31	45.33	1478.47	202.87	368.85	92.21
38	444.58	22.58	62.52	15.63	925.48	86.42	189.56	47.39	1478.47	202.87	368.85	92.21
39	461.73	23.45	64.93	16.23	985.84	92.05	201.92	50.48	1478.47	202.87	368.85	92.21
40	486.03	24.68	68.35	17.09	1020.48	95.29	209.01	52.25	1478.47	202.87	368.85	92.21
41	511.73	25.99	71.96	17.99	1020.48	95.29	209.01	52.25	1478.47	202.87	368.85	92.21
42	542.15	27.53	76.24	19.06	1020.48	95.29	209.01	52.25	1478.47	202.87	368.85	92.21
43	565.64	28.72	79.54	19.89	1020.48	95.29	209.01	52.25	1478.47	202.87	368.85	92.21
44	565.64	28.72	79.54	19.89	1020.48	95.29	209.01	52.25	1478.47	202.87	368.85	92.21
45	559.49	35.10	99.10	24.77	1121.91	122.95	270.49	67.62	1582.97	227.46	430.32	107.58
46	587.57	36.86	104.07	26.02	1121.91	122.95	270.49	67.62	1582.97	227.46	430.32	107.58
47	623.00	39.08	110.35	27.59	1121.91	122.95	270.49	67.62	1582.97	227.46	430.32	107.58
48	671.80	42.14	118.99	29.75	1121.91	122.95	270.49	67.62	1582.97	227.46	430.32	107.58
49	756.72	47.47	134.03	33.51	1121.91	122.95	270.49	67.62	1582.97	227.46	430.32	107.58
50	747.03	51.06	139.73	34.93	1164.94	132.17	307.37	76.84	1622.93	236.68	454.91	113.73
51	764.38	58.19	148.11	37.03	1220.27	144.47	319.67	79.92	1681.33	248.97	479.50	119.88
52	760.88	63.20	161.78	40.45	1278.67	159.83	344.26	86.06	1745.88	264.34	491.80	122.95
53	781.24	69.89	169.73	42.43	1343.22	175.20	368.85	92.21	1816.58	282.78	516.39	129.10
54	803.30	76.15	176.87	44.22	1413.92	190.57	381.14	95.29	1890.35	298.15	540.98	135.24
55	812.57	83.16	180.57	45.14	1487.69	209.01	405.73	101.43	1970.26	316.59	565.57	141.39
56	873.75	93.00	195.80	48.95	1564.53	227.46	430.32	107.58	2053.25	335.04	590.16	147.54
57	901.11	101.47	212.59	53.15	1624.65	242.94	449.44	112.36	2142.39	356.55	614.75	153.69
58	938.48	112.52	220.26	55.06	1692.03	261.00	468.01	117.00	2240.75	381.14	639.34	159.83
59	993.22	125.05	240.49	60.12	1751.43	278.24	492.04	123.01	2354.48	405.73	676.22	169.06
60	1039.14	137.29	255.64	63.91	1831.02	298.94	517.40	129.35	2448.33	429.74	690.01	172.50
61	1090.70	149.16	270.34	67.59	1922.19	321.78	530.65	132.66	2531.85	452.01	709.04	177.26
62	1155.35	166.70	287.10	71.78	2015.42	347.87	552.17	138.04	2608.79	473.02	733.90	183.48
63	1197.10	179.34	295.91	73.98	2091.24	368.57	576.89	144.22	2698.16	496.66	747.78	186.95
64	1276.55	198.62	321.37	80.34	2194.56	394.50	595.67	148.92	2792.84	520.61	759.22	189.80
65	1348.85	215.64	334.46	83.62	2315.01	423.95	616.65	154.16	2894.89	546.25	781.12	195.28
66	1445.16	237.56	360.74	90.19	2458.20	457.58	650.77	162.69	3026.44	577.82	808.43	202.11
67	1572.33	266.15	384.69	96.17	2600.96	492.07	682.88	170.72	3154.57	608.60	831.75	207.94
68	1706.03	296.31	413.04	103.26	2751.61	528.68	708.19	177.05	3282.75	639.34	845.89	211.47
69	1822.54	323.81	437.59	109.40	2915.74	569.33	733.70	183.42	3449.34	678.91	876.63	219.16
70	1962.14	357.34	462.18	115.55	3098.32	613.21	765.36	191.34	3635.46	721.56	903.68	225.92
71	2127.54	396.41	497.62	124.41	3284.74	655.17	793.33	198.33	3824.03	764.36	927.04	231.76
72	2325.63	439.87	530.37	132.59	3461.94	694.97	826.22	206.55	3999.85	802.55	955.32	238.83
73	2523.29	480.43	568.16	142.04	3628.77	728.24	846.51	211.63	4166.14	827.83	979.29	244.82
74	2645.44	505.51	591.43	147.86	3810.04	761.21	879.09	219.77	4341.49	849.12	1006.95	251.74
75	2800.94	539.82	622.43	155.61	4015.06	801.09	914.44	228.61	4543.36	879.86	1037.38	259.35
76	2978.45	582.78	656.55	164.14	4252.82	859.42	951.63	237.91	4785.80	940.56	1077.04	269.26
77	3177.78	638.03	692.82	173.20	4529.84	940.25	996.81	249.20	5081.26	1039.23	1116.99	279.25
78	3494.16	722.45	750.24	187.56	4980.74	1066.31	1076.73	269.18	5569.46	1193.08	1201.77	300.44
79	3914.43	831.86	833.60	208.40	5581.62	1227.82	1187.87	296.97	6224.18	1377.17	1319.86	329.97
80	4376.38	949.95	923.90	230.98	6239.81	1401.48	1305.97	326.49	6939.69	1569.94	1444.90	361.23
81	4867.85	1074.99	1021.16	255.29	6939.69	1582.10	1437.95	359.49	7696.87	1767.92	1583.83	395.96
82	5381.91	1203.50	1125.35	281.34	7667.35	1766.18	1576.89	394.22	8480.10	1965.90	1736.66	434.16
83	5909.85	1332.02	1236.50	309.13	8407.16	1948.53	1722.77	430.69	9272.02	2162.14	1882.54	470.63
84	6448.21	1460.53	1354.59	338.65	9159.14	2130.88	1868.64	467.16	10072.62	2356.65	2035.36	508.84
85+		1863.43	1736.66	434.16								

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix B2

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	2.9% Simple Inflation				2.9% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	463.69	27.79	125.04	31.26	576.57	53.84	194.51	48.63
30	463.69	27.79	125.04	31.26	576.57	53.84	194.51	48.63
31	463.69	27.79	125.04	31.26	576.57	53.84	194.51	48.63
32	463.69	27.79	125.04	31.26	576.57	53.84	194.51	48.63
33	463.69	27.79	125.04	31.26	576.57	53.84	194.51	48.63
34	463.69	27.79	125.04	31.26	576.57	53.84	194.51	48.63
35	463.69	27.79	125.04	31.26	576.57	53.84	194.51	48.63
36	463.69	27.79	125.04	31.26	576.57	53.84	194.51	48.63
37	463.69	27.79	125.04	31.26	576.57	53.84	194.51	48.63
38	463.69	27.79	125.04	31.26	576.57	53.84	194.51	48.63
39	463.69	27.79	125.04	31.26	576.57	53.84	194.51	48.63
40	463.69	27.79	125.04	31.26	576.57	53.84	194.51	48.63
41	463.69	27.79	125.04	31.26	576.57	53.84	194.51	48.63
42	463.69	27.79	125.04	31.26	576.57	53.84	194.51	48.63
43	463.69	27.79	125.04	31.26	576.57	53.84	194.51	48.63
44	463.69	27.79	125.04	31.26	576.57	53.84	194.51	48.63
45	489.74	34.73	166.72	41.68	600.88	59.05	229.24	57.31
46	489.74	34.73	166.72	41.68	600.88	59.05	229.24	57.31
47	489.74	34.73	166.72	41.68	600.88	59.05	229.24	57.31
48	489.74	34.73	166.72	41.68	600.88	59.05	229.24	57.31
49	489.74	34.73	166.72	41.68	600.88	59.05	229.24	57.31
50	500.16	36.47	180.61	45.15	609.57	62.52	250.08	62.52
51	515.79	41.68	194.51	48.63	625.20	65.99	257.03	64.26
52	533.15	45.15	208.40	52.10	642.56	69.47	270.92	67.73
53	550.52	48.63	222.29	55.57	659.93	74.68	284.81	71.20
54	569.62	53.84	229.24	57.31	680.77	78.15	291.76	72.94
55	590.46	59.05	243.13	60.78	701.61	83.36	305.65	76.41
56	611.30	64.26	257.03	64.26	724.19	88.57	319.55	79.89
57	633.88	69.47	270.92	67.73	746.76	93.78	333.44	83.36
58	659.93	74.68	291.76	72.94	772.81	100.73	347.33	86.83
59	689.45	81.62	305.65	76.41	804.07	107.67	368.17	92.04
60	724.19	90.31	319.55	79.89	838.81	114.62	382.06	95.52
61	764.13	98.99	340.39	85.10	878.75	123.30	402.90	100.73
62	805.81	109.41	361.23	90.31	923.90	133.72	423.74	105.94
63	854.44	119.83	382.06	95.52	970.79	144.14	444.58	111.15
64	904.80	131.99	402.90	100.73	1024.63	156.30	465.42	116.36
65	960.37	144.14	430.69	107.67	1080.20	168.46	486.26	121.57
66	1017.68	156.30	451.53	112.88	1140.98	182.35	514.05	128.51
67	1080.20	170.19	479.32	119.83	1205.24	196.24	534.89	133.72
68	1154.88	187.56	507.10	126.78	1281.65	213.61	562.68	140.67
69	1250.39	208.40	541.84	135.46	1377.17	234.45	597.41	149.35
70	1359.80	232.71	576.57	144.14	1488.32	258.76	632.14	158.04
71	1479.63	258.76	618.25	154.56	1609.88	283.08	673.82	168.46
72	1602.94	284.81	659.93	164.98	1734.92	309.13	715.50	178.88
73	1734.92	312.60	701.61	175.40	1866.91	333.44	757.18	189.30
74	1886.01	342.12	750.24	187.56	2018.00	361.23	805.81	201.45
75	2059.68	376.85	812.76	203.19	2189.93	394.22	868.33	217.08
76	2257.66	420.27	875.28	218.82	2389.64	437.64	930.85	232.71
77	2485.16	475.84	944.74	236.19	2618.88	494.95	1000.32	250.08
78	2750.87	543.57	1028.10	257.03	2888.06	567.89	1083.68	270.92
79	3054.78	623.46	1125.35	281.34	3197.19	651.25	1180.93	295.23
80	3391.69	710.29	1229.55	307.39	3537.57	743.29	1285.13	321.28
81	3752.92	804.07	1340.70	335.18	3902.27	838.81	1396.27	349.07
82	4134.98	899.59	1458.79	364.70	4284.34	936.06	1514.37	378.59
83	4527.47	995.11	1583.83	395.96	4676.82	1033.31	1639.41	409.85
84	4932.11	1092.36	1715.82	428.95	5079.73	1130.56	1771.39	442.85
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	2.9% Simple Inflation				2.9% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	441.11	22.58	90.31	22.58	533.15	43.42	138.93	34.73
30	441.11	22.58	90.31	22.58	533.15	43.42	138.93	34.73
31	441.11	22.58	90.31	22.58	533.15	43.42	138.93	34.73
32	441.11	22.58	90.31	22.58	533.15	43.42	138.93	34.73
33	441.11	22.58	90.31	22.58	533.15	43.42	138.93	34.73
34	441.11	22.58	90.31	22.58	533.15	43.42	138.93	34.73
35	441.11	22.58	90.31	22.58	533.15	43.42	138.93	34.73
36	441.11	22.58	90.31	22.58	533.15	43.42	138.93	34.73
37	441.11	22.58	90.31	22.58	533.15	43.42	138.93	34.73
38	441.11	22.58	90.31	22.58	533.15	43.42	138.93	34.73
39	441.11	22.58	90.31	22.58	533.15	43.42	138.93	34.73
40	441.11	22.58	90.31	22.58	533.15	43.42	138.93	34.73
41	441.11	22.58	90.31	22.58	533.15	43.42	138.93	34.73
42	441.11	22.58	90.31	22.58	533.15	43.42	138.93	34.73
43	441.11	22.58	90.31	22.58	533.15	43.42	138.93	34.73
44	441.11	22.58	90.31	22.58	533.15	43.42	138.93	34.73
45	460.21	27.79	118.09	29.52	552.26	48.63	166.72	41.68
46	460.21	27.79	118.09	29.52	552.26	48.63	166.72	41.68
47	460.21	27.79	118.09	29.52	552.26	48.63	166.72	41.68
48	460.21	27.79	118.09	29.52	552.26	48.63	166.72	41.68
49	460.21	27.79	118.09	29.52	552.26	48.63	166.72	41.68
50	468.90	29.52	131.99	33.00	559.20	50.36	173.67	43.42
51	481.05	33.00	138.93	34.73	571.36	53.84	187.56	46.89
52	494.95	36.47	145.88	36.47	585.25	57.31	194.51	48.63
53	508.84	39.94	152.83	38.21	600.88	60.78	201.45	50.36
54	524.47	43.42	166.72	41.68	616.51	64.26	208.40	52.10
55	541.84	46.89	173.67	43.42	633.88	67.73	222.29	55.57
56	559.20	52.10	180.61	45.15	651.25	71.20	229.24	57.31
57	578.31	55.57	194.51	48.63	670.35	76.41	243.13	60.78
58	599.15	60.78	208.40	52.10	692.93	81.62	250.08	62.52
59	623.46	65.99	215.35	53.84	717.24	86.83	263.97	65.99
60	651.25	72.94	229.24	57.31	746.76	93.78	277.87	69.47
61	684.24	79.89	243.13	60.78	779.76	100.73	291.76	72.94
62	718.98	88.57	257.03	64.26	816.23	109.41	305.65	76.41
63	758.92	97.25	277.87	69.47	856.17	118.09	319.55	79.89
64	800.60	105.94	291.76	72.94	899.59	126.78	340.39	85.10
65	845.75	116.36	312.60	78.15	946.48	137.20	354.28	88.57
66	894.38	126.78	326.49	81.62	996.84	149.35	375.12	93.78
67	946.48	138.93	347.33	86.83	1050.68	159.77	395.96	98.99
68	1007.26	152.83	368.17	92.04	1113.20	173.67	416.80	104.20
69	1085.41	170.19	395.96	98.99	1193.08	191.03	444.58	111.15
70	1175.72	189.30	423.74	105.94	1285.13	210.14	472.37	118.09
71	1274.71	210.14	458.48	114.62	1384.12	230.98	500.16	125.04
72	1375.43	230.98	486.26	121.57	1486.58	251.82	534.89	133.72
73	1484.84	253.55	521.00	130.25	1595.99	272.66	569.62	142.41
74	1608.15	277.87	562.68	140.67	1719.29	293.50	611.30	152.83
75	1748.82	305.65	611.30	152.83	1859.96	319.55	652.98	163.25
76	1912.06	340.39	659.93	164.98	2023.21	356.02	701.61	175.40
77	2097.88	385.54	715.50	178.88	2212.50	402.90	757.18	189.30
78	2313.23	441.11	778.02	194.51	2431.32	463.69	826.65	206.66
79	2559.83	505.37	854.44	213.61	2681.40	529.68	903.06	225.77
80	2832.49	574.83	937.80	234.45	2955.79	602.62	979.48	244.87
81	3122.51	649.51	1028.10	257.03	3249.29	679.03	1069.78	267.45
82	3428.16	724.19	1118.41	279.60	3556.68	755.45	1167.03	291.76
83	3742.50	800.60	1215.66	303.92	3871.01	831.86	1257.34	314.34
84	4065.52	877.01	1312.91	328.23	4192.29	908.27	1361.54	340.39
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	2.9% Simple Inflation				2.9% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	493.21	34.73	138.93	34.73	635.62	67.73	215.35	53.84
30	493.21	34.73	138.93	34.73	635.62	67.73	215.35	53.84
31	493.21	34.73	138.93	34.73	635.62	67.73	215.35	53.84
32	493.21	34.73	138.93	34.73	635.62	67.73	215.35	53.84
33	493.21	34.73	138.93	34.73	635.62	67.73	215.35	53.84
34	493.21	34.73	138.93	34.73	635.62	67.73	215.35	53.84
35	493.21	34.73	138.93	34.73	635.62	67.73	215.35	53.84
36	493.21	34.73	138.93	34.73	635.62	67.73	215.35	53.84
37	493.21	34.73	138.93	34.73	635.62	67.73	215.35	53.84
38	493.21	34.73	138.93	34.73	635.62	67.73	215.35	53.84
39	493.21	34.73	138.93	34.73	635.62	67.73	215.35	53.84
40	493.21	34.73	138.93	34.73	635.62	67.73	215.35	53.84
41	493.21	34.73	138.93	34.73	635.62	67.73	215.35	53.84
42	493.21	34.73	138.93	34.73	635.62	67.73	215.35	53.84
43	493.21	34.73	138.93	34.73	635.62	67.73	215.35	53.84
44	493.21	34.73	138.93	34.73	635.62	67.73	215.35	53.84
45	526.21	43.42	180.61	45.15	666.88	74.68	257.03	64.26
46	526.21	43.42	180.61	45.15	666.88	74.68	257.03	64.26
47	526.21	43.42	180.61	45.15	666.88	74.68	257.03	64.26
48	526.21	43.42	180.61	45.15	666.88	74.68	257.03	64.26
49	526.21	43.42	180.61	45.15	666.88	74.68	257.03	64.26
50	538.36	46.89	201.45	50.36	679.03	78.15	270.92	67.73
51	559.20	50.36	215.35	53.84	699.87	83.36	284.81	71.20
52	580.04	55.57	229.24	57.31	720.71	88.57	298.71	74.68
53	602.62	60.78	236.19	59.05	743.29	93.78	312.60	78.15
54	626.93	67.73	250.08	62.52	769.34	98.99	326.49	81.62
55	652.98	72.94	270.92	67.73	795.39	105.94	340.39	85.10
56	679.03	79.89	284.81	71.20	823.18	111.15	354.28	88.57
57	708.56	86.83	298.71	74.68	852.70	118.09	368.17	92.04
58	739.82	93.78	312.60	78.15	885.70	126.78	382.06	95.52
59	778.02	102.46	333.44	83.36	923.90	135.46	402.90	100.73
60	821.44	112.88	354.28	88.57	969.06	145.88	423.74	105.94
61	870.07	125.04	375.12	93.78	1019.42	156.30	444.58	111.15
62	923.90	137.20	395.96	98.99	1074.99	168.46	465.42	116.36
63	982.95	151.09	416.80	104.20	1135.77	182.35	486.26	121.57
64	1047.21	164.98	444.58	111.15	1201.77	197.98	514.05	128.51
65	1114.93	180.61	472.37	118.09	1272.97	213.61	534.89	133.72
66	1187.87	197.98	493.21	123.30	1349.38	230.98	562.68	140.67
67	1266.02	215.35	521.00	130.25	1429.27	248.34	590.46	147.62
68	1359.80	236.19	555.73	138.93	1526.52	269.18	618.25	154.56
69	1479.63	262.24	590.46	147.62	1648.09	296.97	659.93	164.98
70	1616.83	293.50	632.14	158.04	1788.76	326.49	701.61	175.40
71	1767.92	326.49	673.82	168.46	1941.58	359.49	743.29	185.82
72	1922.48	359.49	722.45	180.61	2097.88	392.48	784.97	196.24
73	2089.20	394.22	771.08	192.77	2266.34	423.74	833.60	208.40
74	2278.50	430.69	826.65	206.66	2455.64	456.74	889.17	222.29
75	2497.32	475.84	889.17	222.29	2674.45	500.16	951.69	237.92
76	2749.13	531.42	958.64	239.66	2929.74	555.73	1021.16	255.29
77	3040.89	602.62	1035.05	258.76	3226.71	630.41	1104.51	276.13
78	3383.01	691.19	1132.30	283.08	3575.78	725.92	1194.82	298.71
79	3778.97	795.39	1236.50	309.13	3978.69	837.07	1299.02	324.76
80	4218.34	910.01	1354.59	338.65	4425.01	956.90	1417.11	354.28
81	4690.72	1031.58	1479.63	369.91	4904.32	1083.68	1549.10	387.27
82	5187.40	1158.35	1611.62	402.90	5406.22	1212.19	1681.09	420.27
83	5699.71	1283.39	1750.55	437.64	5920.27	1338.96	1820.02	455.00
84	6225.92	1410.17	1896.43	474.11	6448.21	1467.48	1965.90	491.47
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	2.9% Simple Inflation				2.9% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	465.42	27.79	97.25	24.31	586.99	55.57	159.77	39.94
30	465.42	27.79	97.25	24.31	586.99	55.57	159.77	39.94
31	465.42	27.79	97.25	24.31	586.99	55.57	159.77	39.94
32	465.42	27.79	97.25	24.31	586.99	55.57	159.77	39.94
33	465.42	27.79	97.25	24.31	586.99	55.57	159.77	39.94
34	465.42	27.79	97.25	24.31	586.99	55.57	159.77	39.94
35	465.42	27.79	97.25	24.31	586.99	55.57	159.77	39.94
36	465.42	27.79	97.25	24.31	586.99	55.57	159.77	39.94
37	465.42	27.79	97.25	24.31	586.99	55.57	159.77	39.94
38	465.42	27.79	97.25	24.31	586.99	55.57	159.77	39.94
39	465.42	27.79	97.25	24.31	586.99	55.57	159.77	39.94
40	465.42	27.79	97.25	24.31	586.99	55.57	159.77	39.94
41	465.42	27.79	97.25	24.31	586.99	55.57	159.77	39.94
42	465.42	27.79	97.25	24.31	586.99	55.57	159.77	39.94
43	465.42	27.79	97.25	24.31	586.99	55.57	159.77	39.94
44	465.42	27.79	97.25	24.31	586.99	55.57	159.77	39.94
45	491.47	34.73	131.99	33.00	611.30	62.52	187.56	46.89
46	491.47	34.73	131.99	33.00	611.30	62.52	187.56	46.89
47	491.47	34.73	131.99	33.00	611.30	62.52	187.56	46.89
48	491.47	34.73	131.99	33.00	611.30	62.52	187.56	46.89
49	491.47	34.73	131.99	33.00	611.30	62.52	187.56	46.89
50	501.89	38.21	145.88	36.47	619.99	64.26	201.45	50.36
51	517.52	41.68	152.83	38.21	635.62	67.73	208.40	52.10
52	534.89	45.15	159.77	39.94	654.72	72.94	215.35	53.84
53	553.99	50.36	173.67	43.42	673.82	76.41	229.24	57.31
54	574.83	55.57	180.61	45.15	694.66	81.62	236.19	59.05
55	595.67	60.78	194.51	48.63	715.50	86.83	250.08	62.52
56	618.25	65.99	208.40	52.10	739.82	92.04	257.03	64.26
57	642.56	71.20	215.35	53.84	764.13	97.25	270.92	67.73
58	668.61	78.15	229.24	57.31	791.92	104.20	284.81	71.20
59	699.87	85.10	243.13	60.78	823.18	111.15	298.71	74.68
60	736.34	93.78	257.03	64.26	861.38	119.83	312.60	78.15
61	776.29	102.46	277.87	69.47	903.06	130.25	326.49	81.62
62	821.44	112.88	291.76	72.94	949.95	140.67	347.33	86.83
63	871.80	123.30	312.60	78.15	1002.05	151.09	361.23	90.31
64	925.64	135.46	326.49	81.62	1057.63	163.25	382.06	95.52
65	982.95	149.35	347.33	86.83	1116.67	177.14	402.90	100.73
66	1043.73	163.25	368.17	92.04	1179.19	191.03	423.74	105.94
67	1107.99	177.14	389.01	97.25	1246.92	204.93	444.58	111.15
68	1187.87	194.51	416.80	104.20	1328.54	224.03	472.37	118.09
69	1286.86	217.08	444.58	111.15	1429.27	246.61	500.16	125.04
70	1399.75	243.13	479.32	119.83	1547.36	270.92	534.89	133.72
71	1524.79	269.18	514.05	128.51	1672.40	296.97	569.62	142.41
72	1655.04	296.97	548.78	137.20	1804.39	324.76	604.36	151.09
73	1792.23	324.76	590.46	147.62	1943.32	350.81	639.09	159.77
74	1946.79	354.28	632.14	158.04	2099.62	376.85	687.72	171.93
75	2127.41	390.75	680.77	170.19	2278.50	409.85	736.34	184.09
76	2334.07	435.90	743.29	185.82	2488.63	456.74	791.92	197.98
77	2575.46	494.95	805.81	201.45	2735.24	519.26	861.38	215.35
78	2856.80	569.62	882.22	220.56	3023.52	599.15	930.85	232.71
79	3179.82	652.98	965.58	241.40	3351.75	689.45	1021.16	255.29
80	3534.10	745.03	1055.89	263.97	3711.24	784.97	1111.46	277.87
81	3912.69	842.28	1160.09	290.02	4096.78	885.70	1215.66	303.92
82	4310.39	941.27	1264.29	316.07	4497.95	986.42	1326.81	331.70
83	4718.50	1040.26	1375.43	343.86	4907.80	1087.15	1437.95	359.49
84	5137.04	1140.98	1493.53	373.38	5326.33	1187.87	1549.10	387.27
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	2.9% Simple Inflation				2.9% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	531.42	43.42	145.88	36.47	720.71	86.83	236.19	59.05
30	531.42	43.42	145.88	36.47	720.71	86.83	236.19	59.05
31	531.42	43.42	145.88	36.47	720.71	86.83	236.19	59.05
32	531.42	43.42	145.88	36.47	720.71	86.83	236.19	59.05
33	531.42	43.42	145.88	36.47	720.71	86.83	236.19	59.05
34	531.42	43.42	145.88	36.47	720.71	86.83	236.19	59.05
35	531.42	43.42	145.88	36.47	720.71	86.83	236.19	59.05
36	531.42	43.42	145.88	36.47	720.71	86.83	236.19	59.05
37	531.42	43.42	145.88	36.47	720.71	86.83	236.19	59.05
38	531.42	43.42	145.88	36.47	720.71	86.83	236.19	59.05
39	531.42	43.42	145.88	36.47	720.71	86.83	236.19	59.05
40	531.42	43.42	145.88	36.47	720.71	86.83	236.19	59.05
41	531.42	43.42	145.88	36.47	720.71	86.83	236.19	59.05
42	531.42	43.42	145.88	36.47	720.71	86.83	236.19	59.05
43	531.42	43.42	145.88	36.47	720.71	86.83	236.19	59.05
44	531.42	43.42	145.88	36.47	720.71	86.83	236.19	59.05
45	574.83	55.57	194.51	48.63	762.39	97.25	277.87	69.47
46	574.83	55.57	194.51	48.63	762.39	97.25	277.87	69.47
47	574.83	55.57	194.51	48.63	762.39	97.25	277.87	69.47
48	574.83	55.57	194.51	48.63	762.39	97.25	277.87	69.47
49	574.83	55.57	194.51	48.63	762.39	97.25	277.87	69.47
50	593.94	59.05	215.35	53.84	779.76	102.46	298.71	74.68
51	618.25	65.99	229.24	57.31	804.07	107.67	305.65	76.41
52	646.04	71.20	243.13	60.78	831.86	114.62	319.55	79.89
53	675.56	78.15	257.03	64.26	863.12	121.57	333.44	83.36
54	706.82	86.83	270.92	67.73	896.12	128.51	347.33	86.83
55	739.82	93.78	284.81	71.20	930.85	137.20	368.17	92.04
56	774.55	102.46	298.71	74.68	965.58	145.88	382.06	95.52
57	811.02	111.15	319.55	79.89	1003.79	154.56	395.96	98.99
58	852.70	121.57	333.44	83.36	1047.21	163.25	416.80	104.20
59	899.59	131.99	354.28	88.57	1097.57	175.40	437.64	109.41
60	956.90	145.88	375.12	93.78	1156.61	189.30	458.48	114.62
61	1019.42	159.77	395.96	98.99	1220.87	203.19	479.32	119.83
62	1088.89	175.40	423.74	105.94	1293.81	220.56	500.16	125.04
63	1165.30	192.77	444.58	111.15	1373.70	237.92	527.94	131.99
64	1246.92	211.87	472.37	118.09	1458.79	257.03	555.73	138.93
65	1335.49	232.71	500.16	125.04	1550.84	277.87	583.52	145.88
66	1429.27	253.55	527.94	131.99	1649.83	300.44	611.30	152.83
67	1528.26	276.13	562.68	140.67	1754.03	323.02	639.09	159.77
68	1649.83	303.92	590.46	147.62	1879.06	350.81	673.82	168.46
69	1802.65	338.65	632.14	158.04	2038.84	385.54	708.56	177.14
70	1979.79	378.59	673.82	168.46	2221.19	425.48	757.18	189.30
71	2174.30	422.01	722.45	180.61	2419.17	468.90	798.86	199.72
72	2372.28	463.69	771.08	192.77	2622.35	510.58	847.49	211.87
73	2584.15	507.10	819.70	204.93	2837.70	550.52	903.06	225.77
74	2827.28	553.99	882.22	220.56	3082.57	593.94	958.64	239.66
75	3106.88	611.30	951.69	237.92	3365.64	647.77	1028.10	257.03
76	3435.11	685.98	1028.10	257.03	3699.08	720.71	1104.51	276.13
77	3818.91	779.76	1111.46	277.87	4095.04	823.18	1194.82	298.71
78	4273.92	899.59	1208.71	302.18	4565.68	955.16	1292.07	323.02
79	4800.12	1038.52	1326.81	331.70	5109.25	1104.51	1410.17	352.54
80	5383.64	1193.08	1458.79	364.70	5708.40	1267.76	1542.15	385.54
81	6010.58	1354.59	1597.73	399.43	6350.96	1436.22	1681.09	420.27
82	6667.03	1521.31	1743.61	435.90	7021.31	1608.15	1833.91	458.48
83	7340.86	1688.03	1896.43	474.11	7705.55	1778.34	1986.74	496.68
84	8030.31	1854.75	2056.20	514.05	8403.69	1948.53	2146.51	536.63
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	2.9% Simple Inflation				2.9% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	500.16	36.47	111.15	27.79	661.67	72.94	173.67	43.42
30	500.16	36.47	111.15	27.79	661.67	72.94	173.67	43.42
31	500.16	36.47	111.15	27.79	661.67	72.94	173.67	43.42
32	500.16	36.47	111.15	27.79	661.67	72.94	173.67	43.42
33	500.16	36.47	111.15	27.79	661.67	72.94	173.67	43.42
34	500.16	36.47	111.15	27.79	661.67	72.94	173.67	43.42
35	500.16	36.47	111.15	27.79	661.67	72.94	173.67	43.42
36	500.16	36.47	111.15	27.79	661.67	72.94	173.67	43.42
37	500.16	36.47	111.15	27.79	661.67	72.94	173.67	43.42
38	500.16	36.47	111.15	27.79	661.67	72.94	173.67	43.42
39	500.16	36.47	111.15	27.79	661.67	72.94	173.67	43.42
40	500.16	36.47	111.15	27.79	661.67	72.94	173.67	43.42
41	500.16	36.47	111.15	27.79	661.67	72.94	173.67	43.42
42	500.16	36.47	111.15	27.79	661.67	72.94	173.67	43.42
43	500.16	36.47	111.15	27.79	661.67	72.94	173.67	43.42
44	500.16	36.47	111.15	27.79	661.67	72.94	173.67	43.42
45	536.63	45.15	145.88	36.47	694.66	81.62	208.40	52.10
46	536.63	45.15	145.88	36.47	694.66	81.62	208.40	52.10
47	536.63	45.15	145.88	36.47	694.66	81.62	208.40	52.10
48	536.63	45.15	145.88	36.47	694.66	81.62	208.40	52.10
49	536.63	45.15	145.88	36.47	694.66	81.62	208.40	52.10
50	550.52	48.63	152.83	38.21	708.56	85.10	222.29	55.57
51	571.36	53.84	166.72	41.68	729.40	90.31	229.24	57.31
52	593.94	59.05	173.67	43.42	753.71	95.52	243.13	60.78
53	618.25	65.99	187.56	46.89	779.76	102.46	250.08	62.52
54	644.30	71.20	201.45	50.36	807.55	107.67	263.97	65.99
55	673.82	78.15	208.40	52.10	835.33	114.62	277.87	69.47
56	703.35	85.10	222.29	55.57	866.59	121.57	284.81	71.20
57	732.87	92.04	236.19	59.05	899.59	130.25	298.71	74.68
58	767.60	100.73	250.08	62.52	936.06	137.20	312.60	78.15
59	809.28	111.15	263.97	65.99	977.74	147.62	326.49	81.62
60	856.17	121.57	277.87	69.47	1028.10	158.04	347.33	86.83
61	908.27	133.72	298.71	74.68	1083.68	171.93	361.23	90.31
62	967.32	147.62	319.55	79.89	1144.46	185.82	382.06	95.52
63	1031.58	161.51	340.39	85.10	1212.19	199.72	402.90	100.73
64	1101.04	177.14	361.23	90.31	1283.39	217.08	423.74	105.94
65	1175.72	194.51	382.06	95.52	1361.54	234.45	444.58	111.15
66	1255.60	213.61	402.90	100.73	1444.90	251.82	465.42	116.36
67	1338.96	232.71	423.74	105.94	1533.47	272.66	493.21	123.30
68	1441.43	255.29	451.53	112.88	1641.14	295.23	521.00	130.25
69	1569.94	284.81	486.26	121.57	1773.13	324.76	548.78	137.20
70	1719.29	317.81	521.00	130.25	1925.95	357.75	583.52	145.88
71	1880.80	352.54	555.73	138.93	2092.67	392.48	625.20	156.30
72	2047.52	389.01	597.41	149.35	2264.60	428.95	666.88	166.72
73	2222.92	423.74	639.09	159.77	2441.74	461.95	708.56	177.14
74	2422.64	460.21	687.72	171.93	2643.19	493.21	757.18	189.30
75	2651.88	507.10	743.29	185.82	2875.91	536.63	812.76	203.19
76	2922.80	567.89	812.76	203.19	3152.04	597.41	875.28	218.82
77	3244.08	647.77	882.22	220.56	3483.74	687.72	951.69	237.92
78	3622.67	748.50	965.58	241.40	3874.49	800.60	1035.05	258.76
79	4049.89	863.12	1055.89	263.97	4317.33	922.17	1132.30	283.08
80	4520.52	984.69	1167.03	291.76	4800.12	1052.42	1236.50	309.13
81	5020.68	1113.20	1278.18	319.55	5312.44	1184.40	1354.59	338.65
82	5539.94	1243.45	1396.27	349.07	5843.86	1318.12	1472.69	368.17
83	6071.36	1371.96	1521.31	380.33	6382.22	1450.11	1597.73	399.43
84	6611.46	1502.21	1653.30	413.32	6927.53	1582.10	1729.71	432.43
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	2.9% Simple Inflation				2.9% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	618.25	64.26	159.77	39.94	918.69	133.72	270.92	67.73
30	618.25	64.26	159.77	39.94	918.69	133.72	270.92	67.73
31	618.25	64.26	159.77	39.94	918.69	133.72	270.92	67.73
32	618.25	64.26	159.77	39.94	918.69	133.72	270.92	67.73
33	618.25	64.26	159.77	39.94	918.69	133.72	270.92	67.73
34	618.25	64.26	159.77	39.94	918.69	133.72	270.92	67.73
35	618.25	64.26	159.77	39.94	918.69	133.72	270.92	67.73
36	618.25	64.26	159.77	39.94	918.69	133.72	270.92	67.73
37	618.25	64.26	159.77	39.94	918.69	133.72	270.92	67.73
38	618.25	64.26	159.77	39.94	918.69	133.72	270.92	67.73
39	618.25	64.26	159.77	39.94	918.69	133.72	270.92	67.73
40	618.25	64.26	159.77	39.94	918.69	133.72	270.92	67.73
41	618.25	64.26	159.77	39.94	918.69	133.72	270.92	67.73
42	618.25	64.26	159.77	39.94	918.69	133.72	270.92	67.73
43	618.25	64.26	159.77	39.94	918.69	133.72	270.92	67.73
44	618.25	64.26	159.77	39.94	918.69	133.72	270.92	67.73
45	687.72	81.62	208.40	52.10	988.16	151.09	319.55	79.89
46	687.72	81.62	208.40	52.10	988.16	151.09	319.55	79.89
47	687.72	81.62	208.40	52.10	988.16	151.09	319.55	79.89
48	687.72	81.62	208.40	52.10	988.16	151.09	319.55	79.89
49	687.72	81.62	208.40	52.10	988.16	151.09	319.55	79.89
50	715.50	88.57	229.24	57.31	1015.95	156.30	340.39	85.10
51	751.97	97.25	243.13	60.78	1055.89	166.72	354.28	88.57
52	793.65	105.94	263.97	65.99	1097.57	175.40	368.17	92.04
53	835.33	116.36	277.87	69.47	1144.46	185.82	382.06	95.52
54	882.22	128.51	291.76	72.94	1194.82	197.98	402.90	100.73
55	930.85	138.93	312.60	78.15	1246.92	210.14	416.80	104.20
56	981.21	151.09	326.49	81.62	1302.49	222.29	437.64	109.41
57	1035.05	164.98	347.33	86.83	1359.80	236.19	451.53	112.88
58	1094.09	178.88	361.23	90.31	1424.06	251.82	472.37	118.09
59	1163.56	194.51	389.01	97.25	1500.47	269.18	493.21	123.30
60	1245.18	213.61	409.85	102.46	1589.04	288.29	521.00	130.25
61	1333.75	234.45	430.69	107.67	1686.30	310.86	541.84	135.46
62	1434.48	257.03	458.48	114.62	1793.97	335.18	569.62	142.41
63	1542.15	283.08	486.26	121.57	1912.06	362.96	597.41	149.35
64	1660.25	309.13	514.05	128.51	2040.57	390.75	632.14	158.04
65	1785.29	338.65	548.78	137.20	2177.77	422.01	659.93	164.98
66	1919.01	369.91	576.57	144.14	2321.91	455.00	694.66	173.67
67	2059.68	402.90	611.30	152.83	2476.48	489.74	722.45	180.61
68	2231.61	441.11	646.04	161.51	2662.30	531.42	764.13	191.03
69	2448.69	491.47	687.72	171.93	2896.75	583.52	805.81	201.45
70	2698.77	547.05	736.34	184.09	3164.19	640.83	854.44	213.61
71	2967.95	607.83	784.97	196.24	3452.48	703.35	910.01	227.50
72	3247.55	666.88	840.54	210.14	3749.45	765.87	965.58	241.40
73	3542.78	727.66	896.12	224.03	4062.04	824.91	1021.16	255.29
74	3879.70	793.65	958.64	239.66	4416.32	885.70	1090.62	272.66
75	4270.44	873.54	1035.05	258.76	4829.65	963.85	1167.03	291.76
76	4727.19	976.00	1118.41	279.60	5315.91	1069.78	1250.39	312.60
77	5263.81	1109.72	1215.66	303.92	5895.96	1220.87	1354.59	338.65
78	5906.38	1278.18	1326.81	331.70	6594.09	1417.11	1472.69	368.17
79	6656.61	1477.90	1458.79	364.70	7410.32	1644.62	1611.62	402.90
80	7493.68	1700.19	1604.67	401.17	8320.33	1892.96	1764.45	441.11
81	8395.01	1936.37	1764.45	441.11	9299.81	2155.19	1931.16	482.79
82	9339.75	2177.77	1931.16	482.79	10320.96	2419.17	2111.78	527.94
83	10308.81	2419.17	2104.83	526.21	11362.96	2681.40	2292.39	573.10
84	11302.17	2662.30	2285.44	571.36	12429.27	2941.90	2479.95	619.99
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	2.9% Simple Inflation				2.9% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	576.57	53.84	118.09	29.52	835.33	114.62	208.40	52.10
30	576.57	53.84	118.09	29.52	835.33	114.62	208.40	52.10
31	576.57	53.84	118.09	29.52	835.33	114.62	208.40	52.10
32	576.57	53.84	118.09	29.52	835.33	114.62	208.40	52.10
33	576.57	53.84	118.09	29.52	835.33	114.62	208.40	52.10
34	576.57	53.84	118.09	29.52	835.33	114.62	208.40	52.10
35	576.57	53.84	118.09	29.52	835.33	114.62	208.40	52.10
36	576.57	53.84	118.09	29.52	835.33	114.62	208.40	52.10
37	576.57	53.84	118.09	29.52	835.33	114.62	208.40	52.10
38	576.57	53.84	118.09	29.52	835.33	114.62	208.40	52.10
39	576.57	53.84	118.09	29.52	835.33	114.62	208.40	52.10
40	576.57	53.84	118.09	29.52	835.33	114.62	208.40	52.10
41	576.57	53.84	118.09	29.52	835.33	114.62	208.40	52.10
42	576.57	53.84	118.09	29.52	835.33	114.62	208.40	52.10
43	576.57	53.84	118.09	29.52	835.33	114.62	208.40	52.10
44	576.57	53.84	118.09	29.52	835.33	114.62	208.40	52.10
45	633.88	69.47	152.83	38.21	894.38	128.51	243.13	60.78
46	633.88	69.47	152.83	38.21	894.38	128.51	243.13	60.78
47	633.88	69.47	152.83	38.21	894.38	128.51	243.13	60.78
48	633.88	69.47	152.83	38.21	894.38	128.51	243.13	60.78
49	633.88	69.47	152.83	38.21	894.38	128.51	243.13	60.78
50	658.19	74.68	173.67	43.42	916.96	133.72	257.03	64.26
51	689.45	81.62	180.61	45.15	949.95	140.67	270.92	67.73
52	722.45	90.31	194.51	48.63	986.42	149.35	277.87	69.47
53	758.92	98.99	208.40	52.10	1026.37	159.77	291.76	72.94
54	798.86	107.67	215.35	53.84	1068.05	168.46	305.65	76.41
55	840.54	118.09	229.24	57.31	1113.20	178.88	319.55	79.89
56	883.96	128.51	243.13	60.78	1160.09	189.30	333.44	83.36
57	929.11	138.93	257.03	64.26	1210.45	201.45	347.33	86.83
58	979.48	151.09	270.92	67.73	1266.02	215.35	361.23	90.31
59	1038.52	164.98	291.76	72.94	1330.28	229.24	382.06	95.52
60	1106.25	180.61	312.60	78.15	1404.96	246.61	395.96	98.99
61	1182.66	197.98	326.49	81.62	1488.32	265.71	416.80	104.20
62	1267.76	218.82	347.33	86.83	1580.36	286.55	444.58	111.15
63	1359.80	239.66	375.12	93.78	1679.35	309.13	465.42	116.36
64	1458.79	262.24	395.96	98.99	1788.76	333.44	486.26	121.57
65	1564.73	286.55	416.80	104.20	1905.11	359.49	514.05	128.51
66	1679.35	312.60	444.58	111.15	2028.42	387.27	541.84	135.46
67	1799.18	340.39	472.37	118.09	2160.40	416.80	569.62	142.41
68	1943.32	373.38	500.16	125.04	2318.44	451.53	597.41	149.35
69	2125.67	415.06	534.89	133.72	2514.68	494.95	639.09	159.77
70	2334.07	461.95	576.57	144.14	2738.71	543.57	680.77	170.19
71	2559.83	510.58	618.25	154.56	2980.11	595.67	722.45	180.61
72	2794.28	560.94	666.88	166.72	3228.45	647.77	771.08	192.77
73	3037.42	609.57	708.56	177.14	3487.21	692.93	819.70	204.93
74	3311.81	661.67	764.13	191.03	3773.76	738.08	875.28	218.82
75	3629.62	724.19	826.65	206.66	4107.20	795.39	937.80	234.45
76	4004.73	809.28	896.12	224.03	4506.63	885.70	1014.21	253.55
77	4451.06	923.90	979.48	244.87	4992.89	1021.16	1097.57	274.39
78	4980.74	1066.31	1076.73	269.18	5569.46	1193.08	1201.77	300.44
79	5581.62	1227.82	1187.87	296.97	6224.18	1377.17	1319.86	329.97
80	6239.81	1401.48	1305.97	326.49	6939.69	1569.94	1444.90	361.23
81	6939.69	1582.10	1437.95	359.49	7696.87	1767.92	1583.83	395.96
82	7667.35	1766.18	1576.89	394.22	8480.10	1965.90	1736.66	434.16
83	8407.16	1948.53	1722.77	430.69	9272.02	2162.14	1882.54	470.63
84	9159.14	2130.88	1868.64	467.16	10072.62	2356.65	2035.36	508.84
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B3

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	4.3% Simple Inflation				4.3% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	401.37	24.05	108.23	27.06	774.60	72.33	261.31	65.33
30	401.37	24.05	108.23	27.06	819.29	76.50	276.39	69.10
31	401.37	24.05	108.23	27.06	834.19	77.89	281.41	70.35
32	401.37	24.05	108.23	27.06	849.08	79.28	286.44	71.61
33	401.37	24.05	108.23	27.06	863.98	80.67	291.46	72.87
34	401.37	24.05	108.23	27.06	878.88	82.06	296.49	74.12
35	401.37	24.05	108.23	27.06	883.33	82.48	297.99	74.50
36	402.22	24.10	108.46	27.12	883.33	82.48	297.99	74.50
37	435.74	26.11	117.50	29.38	883.33	82.48	297.99	74.50
38	452.50	27.12	122.02	30.51	883.33	82.48	297.99	74.50
39	469.26	28.12	126.54	31.64	883.33	82.48	297.99	74.50
40	486.02	29.12	131.06	32.77	883.33	82.48	297.99	74.50
41	504.87	30.25	136.14	34.04	883.33	82.48	297.99	74.50
42	523.86	31.39	141.27	35.32	883.33	82.48	297.99	74.50
43	540.61	32.40	145.78	36.45	883.33	82.48	297.99	74.50
44	540.61	32.40	145.78	36.45	883.33	82.48	297.99	74.50
45	547.28	38.81	186.31	46.58	920.58	90.46	351.20	87.80
46	580.96	41.20	197.77	49.44	920.58	90.46	351.20	87.80
47	599.14	42.49	203.96	50.99	920.58	90.46	351.20	87.80
48	633.29	44.91	215.59	53.90	920.58	90.46	351.20	87.80
49	651.82	46.23	221.90	55.47	920.58	90.46	351.20	87.80
50	661.21	48.21	238.77	59.69	933.88	95.78	383.13	95.78
51	680.44	54.99	256.60	64.15	957.83	101.10	393.77	98.44
52	686.33	58.13	268.27	67.07	984.44	106.43	415.06	103.76
53	707.66	62.51	285.74	71.44	1011.04	114.41	436.34	109.09
54	719.69	68.02	289.63	72.41	1042.97	119.73	446.99	111.75
55	744.27	74.43	306.46	76.62	1074.90	127.71	468.27	117.07
56	762.09	80.11	320.43	80.11	1104.84	135.12	487.51	121.88
57	791.95	86.79	338.48	84.62	1112.45	139.70	496.72	124.18
58	805.58	91.16	356.15	89.04	1135.34	147.98	510.26	127.57
59	845.64	100.11	374.89	93.72	1167.44	156.33	534.55	133.64
60	875.12	109.13	386.14	96.54	1182.41	161.57	538.57	134.64
61	920.88	119.30	410.21	102.55	1227.92	172.30	563.00	140.75
62	975.62	132.47	437.35	109.34	1272.75	184.21	583.74	145.94
63	1014.53	142.28	453.65	113.41	1331.40	197.69	609.73	152.43
64	1090.04	159.01	485.39	121.35	1375.54	209.83	624.82	156.21
65	1143.13	171.57	512.65	128.16	1436.99	224.10	646.88	161.72
66	1216.40	186.82	539.70	134.92	1485.83	237.46	669.42	167.35
67	1292.96	203.71	573.72	143.43	1523.35	248.04	676.07	169.02
68	1374.79	223.27	603.67	150.92	1570.84	261.81	689.64	172.41
69	1467.23	244.54	635.80	158.95	1635.16	278.37	709.33	177.33
70	1562.46	267.39	662.50	165.62	1710.13	297.33	726.35	181.59
71	1643.48	287.42	686.71	171.68	1788.15	314.42	748.44	187.11
72	1719.04	305.44	707.73	176.93	1860.59	331.52	767.33	191.83
73	1794.14	323.27	725.56	181.39	1930.63	344.82	783.03	195.76
74	1878.15	340.69	747.11	186.78	2009.58	359.72	802.45	200.61
75	1972.20	360.85	778.24	194.56	2096.92	377.48	831.45	207.86
76	2075.30	386.32	804.58	201.14	2196.62	402.29	855.66	213.92
77	2189.24	419.18	832.25	208.06	2307.04	436.01	881.20	220.30
78	2381.17	470.52	889.93	222.48	2499.92	491.57	938.04	234.51
79	2644.24	539.67	974.11	243.53	2767.50	563.72	1022.22	255.55
80	2935.87	614.83	1064.31	266.08	3062.14	643.40	1112.41	278.10
81	3248.55	696.01	1160.52	290.13	3377.83	726.08	1208.62	302.16
82	3579.27	778.69	1262.74	315.68	3708.55	810.26	1310.84	327.71
83	3919.00	861.37	1370.97	342.74	4048.28	894.44	1419.08	354.77
84	4269.26	945.55	1485.22	371.31	4397.04	978.62	1533.33	383.33
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B3

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	4.3% Simple Inflation				4.3% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	381.83	19.54	78.17	19.54	716.27	58.33	186.65	46.66
30	381.83	19.54	78.17	19.54	757.60	61.69	197.42	49.35
31	381.83	19.54	78.17	19.54	771.37	62.82	201.01	50.25
32	381.83	19.54	78.17	19.54	785.15	63.94	204.60	51.15
33	381.83	19.54	78.17	19.54	798.92	65.06	208.19	52.05
34	381.83	19.54	78.17	19.54	812.70	66.18	211.78	52.94
35	381.83	19.54	78.17	19.54	816.82	66.52	212.85	53.21
36	382.64	19.58	78.34	19.58	816.82	66.52	212.85	53.21
37	414.53	21.22	84.86	21.22	816.82	66.52	212.85	53.21
38	430.47	22.03	88.13	22.03	816.82	66.52	212.85	53.21
39	446.41	22.85	91.39	22.85	816.82	66.52	212.85	53.21
40	462.35	23.66	94.66	23.66	816.82	66.52	212.85	53.21
41	480.29	24.58	98.33	24.58	816.82	66.52	212.85	53.21
42	498.36	25.51	102.03	25.51	816.82	66.52	212.85	53.21
43	514.29	26.32	105.29	26.32	816.82	66.52	212.85	53.21
44	514.29	26.32	105.29	26.32	816.82	66.52	212.85	53.21
45	514.29	31.05	131.97	32.99	846.08	74.50	255.42	63.86
46	545.93	32.96	140.09	35.02	846.08	74.50	255.42	63.86
47	563.02	33.99	144.47	36.12	846.08	74.50	255.42	63.86
48	595.11	35.93	152.71	38.18	846.08	74.50	255.42	63.86
49	612.53	36.98	157.18	39.29	846.08	74.50	255.42	63.86
50	619.88	39.03	174.48	43.62	856.73	77.16	266.06	66.52
51	634.62	43.53	183.28	45.82	875.35	82.48	287.35	71.84
52	637.14	46.95	187.79	46.95	896.64	87.80	297.99	74.50
53	654.09	51.34	196.45	49.11	920.58	93.12	308.63	77.16
54	662.64	54.85	210.64	52.66	944.53	98.44	319.28	79.82
55	682.97	59.10	218.90	54.73	971.13	103.76	340.56	85.14
56	697.14	64.95	225.16	56.29	993.56	108.63	349.73	87.43
57	722.51	69.43	243.01	60.75	998.61	113.83	362.19	90.55
58	731.38	74.20	254.39	63.60	1017.98	119.91	367.39	91.85
59	764.70	80.94	264.13	66.03	1041.37	126.07	383.26	95.82
60	786.98	88.14	277.02	69.25	1052.66	132.20	391.69	97.92
61	824.60	96.27	293.01	73.25	1089.60	140.75	407.69	101.92
62	870.49	107.23	311.19	77.80	1124.42	150.72	421.06	105.26
63	901.12	115.48	329.93	82.48	1174.21	161.96	438.24	109.56
64	964.50	127.62	351.49	87.87	1207.68	170.19	456.96	114.24
65	1006.70	138.50	372.09	93.02	1259.10	182.51	471.29	117.82
66	1069.02	151.53	390.24	97.56	1298.13	194.49	488.49	122.12
67	1132.90	166.30	415.74	103.94	1327.99	201.94	500.47	125.12
68	1199.06	181.93	438.28	109.57	1364.38	212.85	510.84	127.71
69	1273.64	199.71	464.62	116.16	1416.59	226.82	527.87	131.97
70	1350.94	217.51	486.90	121.72	1476.66	241.45	542.77	135.69
71	1415.86	233.40	509.25	127.31	1537.38	256.55	555.54	138.89
72	1475.06	247.71	521.49	130.37	1594.26	270.05	573.63	143.41
73	1535.52	262.21	538.78	134.69	1650.46	281.96	589.07	147.27
74	1601.44	276.71	560.33	140.08	1712.12	292.27	608.75	152.19
75	1674.54	292.67	585.34	146.34	1780.97	305.97	625.25	156.31
76	1757.62	312.89	606.63	151.66	1859.79	327.26	644.94	161.23
77	1848.08	339.63	630.31	157.58	1949.05	354.93	667.02	166.76
78	2002.34	381.83	673.46	168.37	2104.57	401.37	715.55	178.89
79	2215.81	437.45	739.60	184.90	2321.04	458.49	781.70	195.42
80	2451.82	497.58	811.76	202.94	2558.55	521.63	847.84	211.96
81	2702.86	562.22	889.93	222.48	2812.60	587.78	926.01	231.50
82	2967.44	626.86	968.10	242.03	3078.68	653.92	1010.19	252.55
83	3239.53	693.00	1052.28	263.07	3350.77	720.06	1088.36	272.09
84	3519.14	759.15	1136.47	284.12	3628.87	786.21	1178.56	294.64
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B3

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	4.3% Simple Inflation				4.3% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	426.93	30.07	120.26	30.07	874.51	93.19	296.28	74.07
30	426.93	30.07	120.26	30.07	918.24	97.84	311.10	77.77
31	426.93	30.07	120.26	30.07	932.81	99.40	316.03	79.01
32	426.93	30.07	120.26	30.07	947.39	100.95	320.97	80.24
33	426.93	30.07	120.26	30.07	961.96	102.50	325.91	81.48
34	426.93	30.07	120.26	30.07	973.79	103.76	329.92	82.48
35	437.26	30.79	123.17	30.79	973.79	103.76	329.92	82.48
36	470.90	33.16	132.65	33.16	973.79	103.76	329.92	82.48
37	487.71	34.35	137.38	34.35	973.79	103.76	329.92	82.48
38	504.53	35.53	142.12	35.53	973.79	103.76	329.92	82.48
39	538.17	37.90	151.60	37.90	973.79	103.76	329.92	82.48
40	554.98	39.08	156.33	39.08	973.79	103.76	329.92	82.48
41	574.21	40.44	161.75	40.44	973.79	103.76	329.92	82.48
42	610.55	43.00	171.99	43.00	973.79	103.76	329.92	82.48
43	612.96	43.17	172.66	43.17	973.79	103.76	329.92	82.48
44	612.96	43.17	172.66	43.17	973.79	103.76	329.92	82.48
45	619.30	51.10	212.57	53.14	1021.69	114.41	393.77	98.44
46	637.46	52.60	218.80	54.70	1021.69	114.41	393.77	98.44
47	671.37	55.39	230.44	57.61	1021.69	114.41	393.77	98.44
48	705.56	58.21	242.17	60.54	1021.69	114.41	393.77	98.44
49	724.27	59.76	248.60	62.15	1021.69	114.41	393.77	98.44
50	728.09	63.41	272.45	68.11	1040.31	119.73	415.06	103.76
51	753.31	67.84	290.10	72.52	1072.24	127.71	436.34	109.09
52	777.82	74.52	307.40	76.85	1104.17	135.69	457.63	114.41
53	785.82	79.26	307.99	77.00	1138.75	143.67	478.92	119.73
54	821.45	88.74	327.67	81.92	1178.66	151.66	500.20	125.05
55	834.96	93.27	346.42	86.60	1218.57	162.30	521.49	130.37
56	862.18	101.43	361.63	90.41	1251.50	168.98	538.62	134.65
57	903.33	110.70	380.82	95.20	1268.91	175.73	547.88	136.97
58	930.09	117.90	393.00	98.25	1283.38	183.70	553.62	138.40
59	963.72	126.92	413.02	103.26	1317.55	193.18	574.57	143.64
60	996.05	136.88	429.58	107.40	1338.79	201.54	585.42	146.36
61	1049.88	150.88	452.64	113.16	1383.98	212.19	603.57	150.89
62	1098.00	163.05	470.57	117.64	1437.53	225.27	622.39	155.60
63	1168.12	179.55	495.32	123.83	1505.44	241.70	644.53	161.13
64	1233.25	194.29	523.57	130.89	1563.59	257.59	668.82	167.20
65	1300.64	210.70	551.05	137.76	1621.66	272.12	681.41	170.35
66	1396.52	232.75	579.84	144.96	1721.15	294.61	717.70	179.43
67	1522.85	259.03	626.69	156.67	1806.51	313.89	746.31	186.58
68	1641.67	285.14	670.93	167.73	1870.96	329.92	757.75	189.44
69	1756.82	311.36	701.08	175.27	1956.83	352.60	783.56	195.89
70	1857.79	337.24	726.35	181.59	2055.34	375.15	806.17	201.54
71	1963.69	362.65	748.44	187.11	2156.58	399.30	825.60	206.40
72	2061.73	385.53	774.78	193.69	2249.84	420.91	841.83	210.46
73	2160.51	407.68	797.39	199.35	2343.69	438.21	862.05	215.51
74	2268.99	428.90	823.20	205.80	2445.39	454.84	885.46	221.37
75	2391.25	455.63	851.40	212.85	2560.87	478.92	911.27	227.82
76	2527.08	488.49	881.20	220.30	2693.10	510.84	938.67	234.67
77	2678.80	530.86	911.80	227.95	2842.49	555.34	973.00	243.25
78	2928.35	598.30	980.13	245.03	3095.22	628.36	1034.24	258.56
79	3271.10	688.49	1070.32	267.58	3443.97	724.57	1124.44	281.11
80	3651.42	787.71	1172.54	293.14	3830.31	828.30	1226.66	306.67
81	4060.31	892.94	1280.78	320.19	4245.21	938.04	1340.91	335.23
82	4490.24	1002.68	1395.03	348.76	4679.65	1049.28	1455.16	363.79
83	4933.70	1110.91	1515.29	378.82	5124.62	1159.01	1575.42	393.85
84	5389.19	1220.65	1641.56	410.39	5581.61	1270.26	1701.69	425.42
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B3

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	4.3% Simple Inflation				4.3% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	402.87	24.05	84.18	21.05	807.61	76.46	219.82	54.96
30	402.87	24.05	84.18	21.05	847.99	80.28	230.81	57.70
31	402.87	24.05	84.18	21.05	861.45	81.56	234.48	58.62
32	402.87	24.05	84.18	21.05	874.91	82.83	238.14	59.54
33	402.87	24.05	84.18	21.05	888.37	84.11	241.80	60.45
34	402.87	24.05	84.18	21.05	899.30	85.14	244.78	61.19
35	412.63	24.63	86.22	21.56	899.30	85.14	244.78	61.19
36	444.37	26.53	92.85	23.21	899.30	85.14	244.78	61.19
37	460.24	27.48	96.17	24.04	899.30	85.14	244.78	61.19
38	476.11	28.42	99.48	24.87	899.30	85.14	244.78	61.19
39	507.85	30.32	106.12	26.53	899.30	85.14	244.78	61.19
40	523.72	31.27	109.43	27.36	899.30	85.14	244.78	61.19
41	541.86	32.35	113.22	28.31	899.30	85.14	244.78	61.19
42	576.15	34.40	120.39	30.10	899.30	85.14	244.78	61.19
43	578.42	34.53	120.86	30.22	899.30	85.14	244.78	61.19
44	578.42	34.53	120.86	30.22	899.30	85.14	244.78	61.19
45	578.42	40.88	155.34	38.83	936.55	95.78	287.35	71.84
46	595.38	42.08	159.89	39.97	936.55	95.78	287.35	71.84
47	627.06	44.31	168.40	42.10	936.55	95.78	287.35	71.84
48	658.98	46.57	176.97	44.24	936.55	95.78	287.35	71.84
49	676.47	47.81	181.67	45.42	936.55	95.78	287.35	71.84
50	678.77	51.67	197.29	49.32	949.85	98.44	308.63	77.16
51	697.16	56.15	205.87	51.47	973.79	103.76	319.28	79.82
52	717.27	60.55	214.25	53.56	1003.06	111.75	329.92	82.48
53	722.41	65.67	226.46	56.62	1032.33	117.07	351.20	87.80
54	753.19	72.82	236.65	59.16	1064.26	125.05	361.85	90.46
55	761.68	77.72	248.71	62.18	1096.18	133.03	383.13	95.78
56	785.01	83.79	264.61	66.15	1124.76	139.94	390.76	97.69
57	819.20	90.78	274.54	68.64	1137.11	144.72	403.16	100.79
58	840.58	98.25	288.20	72.05	1147.50	150.99	412.70	103.17
59	866.92	105.41	301.16	75.29	1173.91	158.50	425.98	106.49
60	892.86	113.71	311.66	77.91	1190.04	165.55	431.87	107.97
61	936.72	123.64	335.29	83.82	1226.01	176.83	443.25	110.81
62	976.23	134.15	346.74	86.68	1270.32	188.11	464.47	116.12
63	1036.04	146.53	371.49	92.87	1328.19	200.27	478.79	119.70
64	1090.09	159.52	384.50	96.12	1376.05	212.40	497.10	124.27
65	1146.67	174.23	405.18	101.30	1422.55	225.66	513.27	128.32
66	1227.06	191.92	432.84	108.21	1504.07	243.66	540.49	135.12
67	1332.75	213.07	467.93	116.98	1576.03	259.01	561.93	140.48
68	1434.10	234.82	503.19	125.80	1628.31	274.58	578.96	144.74
69	1527.94	257.75	527.87	131.97	1697.02	292.80	593.85	148.46
70	1608.36	279.37	550.75	137.69	1777.97	311.29	614.61	153.65
71	1693.63	298.99	570.97	142.74	1857.59	329.85	632.70	158.18
72	1774.91	318.48	588.53	147.13	1935.08	348.28	648.13	162.03
73	1853.40	335.84	610.62	152.65	2009.65	362.78	660.90	165.23
74	1938.68	352.80	629.51	157.38	2090.86	375.28	684.85	171.21
75	2037.05	374.15	651.86	162.96	2181.72	392.44	705.07	176.27
76	2145.54	400.69	683.25	170.81	2287.62	419.85	727.95	181.99
77	2268.79	436.01	709.86	177.46	2409.54	457.43	758.81	189.70
78	2472.87	493.07	763.66	190.91	2617.18	518.63	805.75	201.44
79	2752.47	565.23	835.81	208.95	2901.29	596.79	883.92	220.98
80	3059.14	644.90	913.98	228.50	3212.47	679.47	962.09	240.52
81	3386.85	729.08	1004.18	251.04	3546.19	766.66	1052.28	263.07
82	3731.09	814.77	1094.37	273.59	3893.45	853.85	1148.49	287.12
83	4084.36	900.45	1190.58	297.65	4248.22	941.04	1244.70	311.18
84	4446.65	987.64	1292.80	323.20	4610.50	1028.23	1340.91	335.23
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B3

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	4.3% Simple Inflation				4.3% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	514.87	42.06	141.34	35.33	1104.17	133.03	361.85	90.46
30	532.62	43.52	146.21	36.55	1104.17	133.03	361.85	90.46
31	550.38	44.97	151.08	37.77	1104.17	133.03	361.85	90.46
32	585.89	47.87	160.83	40.21	1104.17	133.03	361.85	90.46
33	603.64	49.32	165.71	41.43	1104.17	133.03	361.85	90.46
34	639.15	52.22	175.45	43.86	1104.17	133.03	361.85	90.46
35	674.66	55.12	185.20	46.30	1104.17	133.03	361.85	90.46
36	692.41	56.57	190.07	47.52	1104.17	133.03	361.85	90.46
37	727.92	59.47	199.82	49.96	1104.17	133.03	361.85	90.46
38	763.43	62.37	209.57	52.39	1104.17	133.03	361.85	90.46
39	798.94	65.27	219.32	54.83	1104.17	133.03	361.85	90.46
40	814.16	66.52	223.49	55.87	1104.17	133.03	361.85	90.46
41	814.16	66.52	223.49	55.87	1104.17	133.03	361.85	90.46
42	814.16	66.52	223.49	55.87	1104.17	133.03	361.85	90.46
43	814.16	66.52	223.49	55.87	1104.17	133.03	361.85	90.46
44	814.16	66.52	223.49	55.87	1104.17	133.03	361.85	90.46
45	880.67	85.14	297.99	74.50	1168.02	149.00	425.70	106.43
46	880.67	85.14	297.99	74.50	1168.02	149.00	425.70	106.43
47	880.67	85.14	297.99	74.50	1168.02	149.00	425.70	106.43
48	880.67	85.14	297.99	74.50	1168.02	149.00	425.70	106.43
49	880.67	85.14	297.99	74.50	1168.02	149.00	425.70	106.43
50	909.94	90.46	329.92	82.48	1194.63	156.98	457.63	114.41
51	947.19	101.10	351.20	87.80	1231.88	164.96	468.27	117.07
52	989.76	109.09	372.49	93.12	1274.45	175.60	489.56	122.39
53	1034.99	119.73	393.77	98.44	1322.34	186.24	510.84	127.71
54	1082.88	133.03	415.06	103.76	1372.89	196.89	532.13	133.03
55	1133.43	143.67	436.34	109.09	1426.10	210.19	564.06	141.01
56	1186.65	156.98	457.63	114.41	1479.32	223.49	585.34	146.34
57	1242.52	170.28	489.56	122.39	1537.85	236.80	606.63	151.66
58	1306.37	186.24	510.84	127.71	1604.37	250.10	638.55	159.64
59	1378.21	202.21	542.77	135.69	1681.52	268.72	670.48	167.62
60	1466.01	223.49	574.70	143.67	1771.99	290.01	702.41	175.60
61	1522.75	238.66	591.46	147.87	1823.67	303.51	715.98	178.99
62	1584.81	255.29	616.74	154.18	1883.07	321.01	727.95	181.99
63	1651.39	273.18	630.04	157.51	1946.72	337.17	748.17	187.04
64	1719.31	292.14	651.32	162.83	2011.44	354.40	766.26	191.57
65	1790.28	311.96	670.48	167.62	2078.96	372.49	782.23	195.56
66	1861.25	330.19	687.51	171.88	2148.47	391.25	796.06	199.02
67	1931.62	349.01	711.19	177.80	2216.98	408.28	807.77	201.94
68	2022.09	372.49	723.69	180.92	2303.05	429.96	825.86	206.47
69	2140.35	402.09	750.57	187.64	2420.78	457.76	841.29	210.32
70	2274.85	435.01	774.25	193.56	2552.22	488.89	870.03	217.51
71	2415.06	468.74	802.45	200.61	2687.05	520.82	887.32	221.83
72	2544.10	497.27	826.93	206.73	2812.30	547.56	908.87	227.22
73	2672.35	524.41	847.68	211.92	2934.55	569.31	933.88	233.47
74	2815.49	551.68	878.54	219.64	3069.71	591.46	954.64	238.66
75	2974.93	585.34	911.27	227.82	3222.70	620.26	984.44	246.11
76	3157.65	630.57	945.06	236.26	3400.30	662.50	1015.30	253.83
77	3364.18	686.91	979.12	244.78	3607.43	725.16	1052.55	263.14
78	3699.53	778.69	1046.27	261.57	3952.07	826.79	1118.43	279.61
79	4155.01	898.95	1148.49	287.12	4422.60	956.07	1220.65	305.16
80	4660.11	1032.74	1262.74	315.68	4941.22	1097.38	1334.90	333.72
81	5202.79	1172.54	1383.00	345.75	5497.43	1243.20	1455.16	363.79
82	5771.02	1316.86	1509.27	377.32	6077.69	1392.02	1587.44	396.86
83	6354.29	1461.17	1641.56	410.39	6669.97	1539.34	1719.73	429.93
84	6951.08	1605.48	1779.86	444.97	7274.28	1686.66	1858.03	464.51
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B3

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	4.3% Simple Inflation				4.3% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	484.58	35.33	107.69	26.92	1013.70	111.75	266.06	66.52
30	501.29	36.55	111.40	27.85	1013.70	111.75	266.06	66.52
31	518.00	37.77	115.11	28.78	1013.70	111.75	266.06	66.52
32	551.42	40.21	122.54	30.63	1013.70	111.75	266.06	66.52
33	568.13	41.43	126.25	31.56	1013.70	111.75	266.06	66.52
34	601.55	43.86	133.68	33.42	1013.70	111.75	266.06	66.52
35	634.97	46.30	141.10	35.28	1013.70	111.75	266.06	66.52
36	651.68	47.52	144.82	36.20	1013.70	111.75	266.06	66.52
37	685.10	49.96	152.24	38.06	1013.70	111.75	266.06	66.52
38	718.52	52.39	159.67	39.92	1013.70	111.75	266.06	66.52
39	751.94	54.83	167.10	41.77	1013.70	111.75	266.06	66.52
40	766.26	55.87	170.28	42.57	1013.70	111.75	266.06	66.52
41	766.26	55.87	170.28	42.57	1013.70	111.75	266.06	66.52
42	766.26	55.87	170.28	42.57	1013.70	111.75	266.06	66.52
43	766.26	55.87	170.28	42.57	1013.70	111.75	266.06	66.52
44	766.26	55.87	170.28	42.57	1013.70	111.75	266.06	66.52
45	822.14	69.18	223.49	55.87	1064.26	125.05	319.28	79.82
46	822.14	69.18	223.49	55.87	1064.26	125.05	319.28	79.82
47	822.14	69.18	223.49	55.87	1064.26	125.05	319.28	79.82
48	822.14	69.18	223.49	55.87	1064.26	125.05	319.28	79.82
49	822.14	69.18	223.49	55.87	1064.26	125.05	319.28	79.82
50	843.42	74.50	234.14	58.53	1085.54	130.37	340.56	85.14
51	875.35	82.48	255.42	63.86	1117.47	138.35	351.20	87.80
52	909.94	90.46	266.06	66.52	1154.72	146.34	372.49	93.12
53	947.19	101.10	287.35	71.84	1194.63	156.98	383.13	95.78
54	987.10	109.09	308.63	77.16	1237.20	164.96	404.42	101.10
55	1032.33	119.73	319.28	79.82	1279.77	175.60	425.70	106.43
56	1077.56	130.37	340.56	85.14	1327.66	186.24	436.34	109.09
57	1122.79	141.01	361.85	90.46	1378.21	199.55	457.63	114.41
58	1176.00	154.32	383.13	95.78	1434.08	210.19	478.92	119.73
59	1239.86	170.28	404.42	101.10	1497.94	226.15	500.20	125.05
60	1311.70	186.24	425.70	106.43	1575.10	242.12	532.13	133.03
61	1356.73	199.75	446.19	111.55	1618.73	256.82	539.58	134.89
62	1407.88	214.85	465.08	116.27	1665.69	270.45	556.07	139.02
63	1461.89	228.88	482.37	120.59	1717.84	283.03	570.97	142.74
64	1518.16	244.25	498.07	124.52	1769.59	299.32	584.28	146.07
65	1576.10	260.74	512.17	128.04	1825.20	314.29	595.98	149.00
66	1635.10	278.17	524.68	131.17	1881.60	327.92	606.09	151.52
67	1692.37	294.13	535.59	133.90	1938.21	344.62	623.39	155.85
68	1766.66	312.89	553.41	138.35	2011.44	361.85	638.55	159.64
69	1864.04	338.17	577.36	144.34	2105.30	385.59	651.59	162.90
70	1975.53	365.17	598.64	149.66	2212.99	411.07	670.48	167.62
71	2089.07	391.58	617.27	154.32	2324.40	435.95	694.43	173.61
72	2195.83	417.19	640.68	160.17	2428.63	460.02	715.18	178.79
73	2298.79	438.21	660.90	165.23	2525.08	477.72	732.74	183.19
74	2412.54	458.30	684.85	171.21	2632.17	491.15	754.03	188.51
75	2539.25	485.57	711.72	177.93	2753.76	513.84	778.24	194.56
76	2686.71	522.02	747.11	186.78	2897.44	549.16	804.58	201.14
77	2857.79	570.64	777.17	194.29	3068.91	605.83	838.37	209.59
78	3135.80	647.91	835.81	208.95	3353.78	693.00	895.94	223.99
79	3505.61	747.12	913.98	228.50	3737.11	798.23	980.13	245.03
80	3912.99	852.35	1010.19	252.55	4155.01	910.98	1070.32	267.58
81	4345.93	963.59	1106.40	276.60	4598.48	1025.22	1172.54	293.14
82	4795.40	1076.34	1208.62	302.16	5058.47	1140.98	1274.77	318.69
83	5255.40	1187.58	1316.86	329.21	5524.49	1255.22	1383.00	345.75
84	5722.92	1300.32	1431.10	357.78	5996.51	1369.47	1497.25	374.31
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B3

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	4.3% Simple Inflation				4.3% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	560.22	58.23	144.78	36.19	1407.48	204.87	415.06	103.76
30	597.57	62.11	154.43	38.61	1407.48	204.87	415.06	103.76
31	634.92	65.99	164.08	41.02	1407.48	204.87	415.06	103.76
32	653.59	67.93	168.91	42.23	1407.48	204.87	415.06	103.76
33	690.94	71.81	178.56	44.64	1407.48	204.87	415.06	103.76
34	728.29	75.69	188.21	47.05	1407.48	204.87	415.06	103.76
35	746.96	77.63	193.04	48.26	1407.48	204.87	415.06	103.76
36	784.31	81.52	202.69	50.67	1407.48	204.87	415.06	103.76
37	821.66	85.40	212.34	53.08	1407.48	204.87	415.06	103.76
38	859.01	89.28	221.99	55.50	1407.48	204.87	415.06	103.76
39	915.03	95.10	236.47	59.12	1407.48	204.87	415.06	103.76
40	947.19	98.44	244.78	61.19	1407.48	204.87	415.06	103.76
41	947.19	98.44	244.78	61.19	1407.48	204.87	415.06	103.76
42	947.19	98.44	244.78	61.19	1407.48	204.87	415.06	103.76
43	947.19	98.44	244.78	61.19	1407.48	204.87	415.06	103.76
44	947.19	98.44	244.78	61.19	1407.48	204.87	415.06	103.76
45	1053.61	125.05	319.28	79.82	1513.90	231.48	489.56	122.39
46	1053.61	125.05	319.28	79.82	1513.90	231.48	489.56	122.39
47	1053.61	125.05	319.28	79.82	1513.90	231.48	489.56	122.39
48	1053.61	125.05	319.28	79.82	1513.90	231.48	489.56	122.39
49	1053.61	125.05	319.28	79.82	1513.90	231.48	489.56	122.39
50	1096.18	135.69	351.20	87.80	1556.47	239.46	521.49	130.37
51	1152.06	149.00	372.49	93.12	1617.67	255.42	542.77	135.69
52	1215.91	162.30	404.42	101.10	1681.52	268.72	564.06	141.01
53	1279.77	178.26	425.70	106.43	1753.36	284.69	585.34	146.34
54	1351.60	196.89	446.99	111.75	1830.52	303.31	617.27	154.32
55	1426.10	212.85	478.92	119.73	1910.34	321.94	638.55	159.64
56	1503.26	231.48	500.20	125.05	1995.48	340.56	670.48	167.62
57	1566.65	249.72	525.72	131.43	2083.28	361.85	691.77	172.94
58	1636.02	267.48	540.15	135.04	2181.72	385.79	723.69	180.92
59	1698.58	283.94	567.88	141.97	2298.79	412.40	755.62	188.91
60	1783.99	306.04	587.20	146.80	2396.97	434.86	785.89	196.47
61	1876.42	329.84	605.93	151.48	2483.11	457.75	797.87	199.47
62	1973.98	353.69	630.91	157.73	2563.41	478.93	813.94	203.48
63	2052.93	376.83	647.32	161.83	2659.19	504.79	830.85	207.71
64	2161.95	402.54	669.39	167.35	2757.82	528.09	854.34	213.58
65	2286.34	433.69	702.81	175.70	2864.46	555.07	868.02	217.00
66	2431.49	468.69	730.55	182.64	2998.75	587.64	897.16	224.29
67	2577.38	504.18	764.96	191.24	3130.11	619.00	913.13	228.28
68	2735.14	540.64	791.81	197.95	3263.01	651.32	936.55	234.14
69	2907.41	583.54	816.55	204.14	3439.41	692.83	956.77	239.19
70	3100.98	628.58	846.08	211.52	3635.76	736.33	981.78	245.44
71	3296.60	675.14	871.89	217.97	3834.78	781.23	1010.78	252.69
72	3482.78	715.18	901.42	225.36	4021.02	821.34	1035.52	258.88
73	3663.70	752.50	926.70	231.68	4200.68	853.07	1056.01	264.00
74	3863.51	790.34	954.64	238.66	4397.90	882.00	1086.07	271.52
75	4089.07	836.44	991.09	247.77	4624.52	922.91	1117.47	279.37
76	4345.36	897.17	1028.07	257.02	4886.53	983.37	1149.40	287.35
77	4637.03	977.59	1070.91	267.73	5193.90	1075.50	1193.30	298.32
78	5112.59	1106.40	1148.49	287.12	5707.88	1226.66	1274.77	318.69
79	5762.00	1279.28	1262.74	315.68	6414.42	1423.59	1395.03	348.76
80	6486.57	1471.69	1389.01	347.25	7202.13	1638.55	1527.31	381.83
81	7266.77	1676.14	1527.31	381.83	8049.97	1865.55	1671.63	417.91
82	8084.54	1885.09	1671.63	417.91	8933.88	2094.04	1827.97	456.99
83	8923.36	2094.04	1821.95	455.49	9835.84	2321.04	1984.31	496.08
84	9783.23	2304.50	1978.29	494.57	10758.84	2546.52	2146.66	536.66
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B3

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	4.3% Simple Inflation				4.3% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	522.46	48.78	107.01	26.75	1279.77	175.60	319.28	79.82
30	557.29	52.04	114.14	28.54	1279.77	175.60	319.28	79.82
31	592.12	55.29	121.28	30.32	1279.77	175.60	319.28	79.82
32	609.53	56.91	124.84	31.21	1279.77	175.60	319.28	79.82
33	644.36	60.17	131.98	32.99	1279.77	175.60	319.28	79.82
34	679.19	63.42	139.11	34.78	1279.77	175.60	319.28	79.82
35	696.61	65.04	142.68	35.67	1279.77	175.60	319.28	79.82
36	731.44	68.30	149.81	37.45	1279.77	175.60	319.28	79.82
37	766.27	71.55	156.95	39.24	1279.77	175.60	319.28	79.82
38	801.10	74.80	164.08	41.02	1279.77	175.60	319.28	79.82
39	853.34	79.68	174.78	43.70	1279.77	175.60	319.28	79.82
40	883.33	82.48	180.92	45.23	1279.77	175.60	319.28	79.82
41	883.33	82.48	180.92	45.23	1279.77	175.60	319.28	79.82
42	883.33	82.48	180.92	45.23	1279.77	175.60	319.28	79.82
43	883.33	82.48	180.92	45.23	1279.77	175.60	319.28	79.82
44	883.33	82.48	180.92	45.23	1279.77	175.60	319.28	79.82
45	971.13	106.43	234.14	58.53	1370.23	196.89	372.49	93.12
46	971.13	106.43	234.14	58.53	1370.23	196.89	372.49	93.12
47	971.13	106.43	234.14	58.53	1370.23	196.89	372.49	93.12
48	971.13	106.43	234.14	58.53	1370.23	196.89	372.49	93.12
49	971.13	106.43	234.14	58.53	1370.23	196.89	372.49	93.12
50	1008.38	114.41	266.06	66.52	1404.82	204.87	393.77	98.44
51	1056.27	125.05	276.71	69.18	1455.37	215.51	415.06	103.76
52	1106.83	138.35	297.99	74.50	1511.24	228.82	425.70	106.43
53	1162.70	151.66	319.28	79.82	1572.44	244.78	446.99	111.75
54	1223.89	164.96	329.92	82.48	1636.29	258.08	468.27	117.07
55	1287.75	180.92	351.20	87.80	1705.47	274.05	489.56	122.39
56	1354.27	196.89	372.49	93.12	1777.31	290.01	510.84	127.71
57	1406.30	210.29	389.03	97.26	1854.47	308.63	532.13	133.03
58	1464.63	225.93	405.11	101.28	1939.61	329.92	553.41	138.35
59	1516.05	240.84	425.91	106.48	2038.05	351.20	585.34	146.34
60	1584.94	258.77	447.86	111.97	2119.29	371.99	597.28	149.32
61	1663.86	278.53	459.33	114.83	2191.58	391.26	613.75	153.44
62	1744.56	301.12	477.96	119.49	2258.18	409.45	635.27	158.82
63	1810.19	319.04	499.36	124.84	2335.55	429.91	647.29	161.82
64	1899.62	341.48	515.61	128.90	2417.50	450.64	657.18	164.30
65	2003.88	366.97	533.78	133.44	2505.83	472.84	676.14	169.03
66	2127.83	396.08	563.31	140.83	2619.70	500.17	699.78	174.95
67	2251.40	425.94	591.10	147.78	2730.61	526.81	719.97	179.99
68	2381.80	457.63	613.01	153.25	2841.56	553.41	732.21	183.05
69	2523.88	492.82	635.09	158.77	2985.77	587.67	758.81	189.70
70	2681.92	530.80	662.50	165.62	3146.87	624.59	782.23	195.56
71	2843.29	567.12	686.71	171.68	3310.10	661.63	802.45	200.61
72	2996.68	601.57	715.18	178.79	3462.29	694.69	826.93	206.73
73	3141.08	630.37	732.74	183.19	3606.23	716.58	847.68	211.92
74	3298.00	658.91	760.94	190.24	3758.02	735.00	871.63	217.91
75	3475.46	693.43	791.54	197.89	3932.76	761.61	897.97	224.49
76	3681.26	743.91	823.73	205.93	4142.62	814.16	932.29	233.07
77	3921.05	813.89	862.85	215.71	4398.37	899.56	966.88	241.72
78	4311.35	923.00	932.02	233.01	4820.96	1032.74	1040.26	260.06
79	4831.48	1062.81	1028.23	257.06	5387.69	1192.09	1142.48	285.62
80	5401.22	1213.13	1130.45	282.61	6007.03	1358.95	1250.71	312.68
81	6007.03	1369.47	1244.70	311.18	6662.45	1530.32	1370.97	342.74
82	6636.90	1528.82	1364.96	341.24	7340.43	1701.69	1503.26	375.82
83	7277.29	1686.66	1491.24	372.81	8025.91	1871.56	1629.54	407.38
84	7928.20	1844.50	1617.51	404.38	8718.92	2039.93	1761.82	440.46
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B4

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	2.2% Simple Inflation				2.2% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	401.37	24.05	108.23	27.06	499.08	46.60	168.37	42.09
30	401.37	24.05	108.23	27.06	499.08	46.60	168.37	42.09
31	401.37	24.05	108.23	27.06	499.08	46.60	168.37	42.09
32	401.37	24.05	108.23	27.06	499.08	46.60	168.37	42.09
33	401.37	24.05	108.23	27.06	499.08	46.60	168.37	42.09
34	401.37	24.05	108.23	27.06	499.08	46.60	168.37	42.09
35	401.37	24.05	108.23	27.06	499.08	46.60	168.37	42.09
36	401.37	24.05	108.23	27.06	499.08	46.60	168.37	42.09
37	401.37	24.05	108.23	27.06	499.08	46.60	168.37	42.09
38	401.37	24.05	108.23	27.06	499.08	46.60	168.37	42.09
39	401.37	24.05	108.23	27.06	499.08	46.60	168.37	42.09
40	401.37	24.05	108.23	27.06	499.08	46.60	168.37	42.09
41	401.37	24.05	108.23	27.06	499.08	46.60	168.37	42.09
42	401.37	24.05	108.23	27.06	499.08	46.60	168.37	42.09
43	401.37	24.05	108.23	27.06	499.08	46.60	168.37	42.09
44	401.37	24.05	108.23	27.06	499.08	46.60	168.37	42.09
45	423.92	30.07	144.31	36.08	520.13	51.11	198.43	49.61
46	423.92	30.07	144.31	36.08	520.13	51.11	198.43	49.61
47	423.92	30.07	144.31	36.08	520.13	51.11	198.43	49.61
48	423.92	30.07	144.31	36.08	520.13	51.11	198.43	49.61
49	423.92	30.07	144.31	36.08	520.13	51.11	198.43	49.61
50	432.94	31.57	156.34	39.08	527.64	54.12	216.47	54.12
51	446.47	36.08	168.37	42.09	541.17	57.12	222.48	55.62
52	461.50	39.08	180.39	45.10	556.21	60.13	234.51	58.63
53	476.53	42.09	192.42	48.10	571.24	64.64	246.53	61.63
54	493.07	46.60	198.43	49.61	589.28	67.65	252.55	63.14
55	511.11	51.11	210.46	52.61	607.32	72.16	264.57	66.14
56	529.15	55.62	222.48	55.62	626.86	76.67	276.60	69.15
57	548.69	60.13	234.51	58.63	646.40	81.18	288.63	72.16
58	571.24	64.64	252.55	63.14	668.95	87.19	300.65	75.16
59	596.79	70.65	264.57	66.14	696.01	93.20	318.69	79.67
60	626.86	78.17	276.60	69.15	726.08	99.22	330.72	82.68
61	661.44	85.69	294.64	73.66	760.65	106.73	348.76	87.19
62	697.51	94.71	312.68	78.17	799.74	115.75	366.80	91.70
63	739.60	103.73	330.72	82.68	840.32	124.77	384.83	96.21
64	783.20	114.25	348.76	87.19	886.92	135.29	402.87	100.72
65	831.30	124.77	372.81	93.20	935.03	145.82	420.91	105.23
66	880.91	135.29	390.85	97.71	987.64	157.84	444.97	111.24
67	935.03	147.32	414.90	103.73	1043.26	169.87	463.00	115.75
68	999.67	162.35	438.95	109.74	1109.41	184.90	487.06	121.76
69	1082.35	180.39	469.02	117.25	1192.09	202.94	517.12	129.28
70	1177.05	201.44	499.08	124.77	1288.30	223.99	547.19	136.80
71	1280.78	223.99	535.16	133.79	1393.52	245.03	583.27	145.82
72	1387.51	246.53	571.24	142.81	1501.76	267.58	619.34	154.84
73	1501.76	270.59	607.32	151.83	1616.01	288.63	655.42	163.86
74	1632.54	296.14	649.41	162.35	1746.79	312.68	697.51	174.38
75	1782.87	326.21	703.53	175.88	1895.61	341.24	751.63	187.91
76	1954.24	363.79	757.64	189.41	2068.49	378.82	805.75	201.44
77	2151.17	411.89	817.77	204.44	2266.92	428.43	865.88	216.47
78	2381.17	470.52	889.93	222.48	2499.92	491.57	938.04	234.51
79	2644.24	539.67	974.11	243.53	2767.50	563.72	1022.22	255.55
80	2935.87	614.83	1064.31	266.08	3062.14	643.40	1112.41	278.10
81	3248.55	696.01	1160.52	290.13	3377.83	726.08	1208.62	302.16
82	3579.27	778.69	1262.74	315.68	3708.55	810.26	1310.84	327.71
83	3919.00	861.37	1370.97	342.74	4048.28	894.44	1419.08	354.77
84	4269.26	945.55	1485.22	371.31	4397.04	978.62	1533.33	383.33
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B4

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	2.2% Simple Inflation				2.2% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	381.83	19.54	78.17	19.54	461.50	37.58	120.26	30.07
30	381.83	19.54	78.17	19.54	461.50	37.58	120.26	30.07
31	381.83	19.54	78.17	19.54	461.50	37.58	120.26	30.07
32	381.83	19.54	78.17	19.54	461.50	37.58	120.26	30.07
33	381.83	19.54	78.17	19.54	461.50	37.58	120.26	30.07
34	381.83	19.54	78.17	19.54	461.50	37.58	120.26	30.07
35	381.83	19.54	78.17	19.54	461.50	37.58	120.26	30.07
36	381.83	19.54	78.17	19.54	461.50	37.58	120.26	30.07
37	381.83	19.54	78.17	19.54	461.50	37.58	120.26	30.07
38	381.83	19.54	78.17	19.54	461.50	37.58	120.26	30.07
39	381.83	19.54	78.17	19.54	461.50	37.58	120.26	30.07
40	381.83	19.54	78.17	19.54	461.50	37.58	120.26	30.07
41	381.83	19.54	78.17	19.54	461.50	37.58	120.26	30.07
42	381.83	19.54	78.17	19.54	461.50	37.58	120.26	30.07
43	381.83	19.54	78.17	19.54	461.50	37.58	120.26	30.07
44	381.83	19.54	78.17	19.54	461.50	37.58	120.26	30.07
45	398.36	24.05	102.22	25.56	478.04	42.09	144.31	36.08
46	398.36	24.05	102.22	25.56	478.04	42.09	144.31	36.08
47	398.36	24.05	102.22	25.56	478.04	42.09	144.31	36.08
48	398.36	24.05	102.22	25.56	478.04	42.09	144.31	36.08
49	398.36	24.05	102.22	25.56	478.04	42.09	144.31	36.08
50	405.88	25.56	114.25	28.56	484.05	43.59	150.33	37.58
51	416.40	28.56	120.26	30.07	494.57	46.60	162.35	40.59
52	428.43	31.57	126.27	31.57	506.60	49.61	168.37	42.09
53	440.46	34.58	132.29	33.07	520.13	52.61	174.38	43.59
54	453.98	37.58	144.31	36.08	533.66	55.62	180.39	45.10
55	469.02	40.59	150.33	37.58	548.69	58.63	192.42	48.10
56	484.05	45.10	156.34	39.08	563.72	61.63	198.43	49.61
57	500.59	48.10	168.37	42.09	580.26	66.14	210.46	52.61
58	518.63	52.61	180.39	45.10	599.80	70.65	216.47	54.12
59	539.67	57.12	186.40	46.60	620.85	75.16	228.50	57.12
60	563.72	63.14	198.43	49.61	646.40	81.18	240.52	60.13
61	592.29	69.15	210.46	52.61	674.96	87.19	252.55	63.14
62	622.35	76.67	222.48	55.62	706.53	94.71	264.57	66.14
63	656.93	84.18	240.52	60.13	741.11	102.22	276.60	69.15
64	693.00	91.70	252.55	63.14	778.69	109.74	294.64	73.66
65	732.09	100.72	270.59	67.65	819.28	118.76	306.67	76.67
66	774.18	109.74	282.61	70.65	862.87	129.28	324.70	81.18
67	819.28	120.26	300.65	75.16	909.47	138.30	342.74	85.69
68	871.89	132.29	318.69	79.67	963.59	150.33	360.78	90.20
69	939.54	147.32	342.74	85.69	1032.74	165.36	384.83	96.21
70	1017.71	163.86	366.80	91.70	1112.41	181.89	408.89	102.22
71	1103.39	181.89	396.86	99.22	1198.10	199.93	432.94	108.23
72	1190.58	199.93	420.91	105.23	1286.79	217.97	463.00	115.75
73	1285.29	219.48	450.98	112.74	1381.50	236.01	493.07	123.27
74	1392.02	240.52	487.06	121.76	1488.23	254.05	529.15	132.29
75	1513.78	264.57	529.15	132.29	1609.99	276.60	565.23	141.31
76	1655.09	294.64	571.24	142.81	1751.30	308.17	607.32	151.83
77	1815.94	333.72	619.34	154.84	1915.16	348.76	655.42	163.86
78	2002.34	381.83	673.46	168.37	2104.57	401.37	715.55	178.89
79	2215.81	437.45	739.60	184.90	2321.04	458.49	781.70	195.42
80	2451.82	497.58	811.76	202.94	2558.55	521.63	847.84	211.96
81	2702.86	562.22	889.93	222.48	2812.60	587.78	926.01	231.50
82	2967.44	626.86	968.10	242.03	3078.68	653.92	1010.19	252.55
83	3239.53	693.00	1052.28	263.07	3350.77	720.06	1088.36	272.09
84	3519.14	759.15	1136.47	284.12	3628.87	786.21	1178.56	294.64
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B4

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	2.2% Simple Inflation				2.2% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	426.93	30.07	120.26	30.07	550.19	58.63	186.40	46.60
30	426.93	30.07	120.26	30.07	550.19	58.63	186.40	46.60
31	426.93	30.07	120.26	30.07	550.19	58.63	186.40	46.60
32	426.93	30.07	120.26	30.07	550.19	58.63	186.40	46.60
33	426.93	30.07	120.26	30.07	550.19	58.63	186.40	46.60
34	426.93	30.07	120.26	30.07	550.19	58.63	186.40	46.60
35	426.93	30.07	120.26	30.07	550.19	58.63	186.40	46.60
36	426.93	30.07	120.26	30.07	550.19	58.63	186.40	46.60
37	426.93	30.07	120.26	30.07	550.19	58.63	186.40	46.60
38	426.93	30.07	120.26	30.07	550.19	58.63	186.40	46.60
39	426.93	30.07	120.26	30.07	550.19	58.63	186.40	46.60
40	426.93	30.07	120.26	30.07	550.19	58.63	186.40	46.60
41	426.93	30.07	120.26	30.07	550.19	58.63	186.40	46.60
42	426.93	30.07	120.26	30.07	550.19	58.63	186.40	46.60
43	426.93	30.07	120.26	30.07	550.19	58.63	186.40	46.60
44	426.93	30.07	120.26	30.07	550.19	58.63	186.40	46.60
45	455.49	37.58	156.34	39.08	577.25	64.64	222.48	55.62
46	455.49	37.58	156.34	39.08	577.25	64.64	222.48	55.62
47	455.49	37.58	156.34	39.08	577.25	64.64	222.48	55.62
48	455.49	37.58	156.34	39.08	577.25	64.64	222.48	55.62
49	455.49	37.58	156.34	39.08	577.25	64.64	222.48	55.62
50	466.01	40.59	174.38	43.59	587.78	67.65	234.51	58.63
51	484.05	43.59	186.40	46.60	605.81	72.16	246.53	61.63
52	502.09	48.10	198.43	49.61	623.85	76.67	258.56	64.64
53	521.63	52.61	204.44	51.11	643.40	81.18	270.59	67.65
54	542.68	58.63	216.47	54.12	665.94	85.69	282.61	70.65
55	565.23	63.14	234.51	58.63	688.49	91.70	294.64	73.66
56	587.78	69.15	246.53	61.63	712.55	96.21	306.67	76.67
57	613.33	75.16	258.56	64.64	738.10	102.22	318.69	79.67
58	640.39	81.18	270.59	67.65	766.66	109.74	330.72	82.68
59	673.46	88.69	288.63	72.16	799.74	117.25	348.76	87.19
60	711.04	97.71	306.67	76.67	838.82	126.27	366.80	91.70
61	753.13	108.23	324.70	81.18	882.41	135.29	384.83	96.21
62	799.74	118.76	342.74	85.69	930.52	145.82	402.87	100.72
63	850.85	130.78	360.78	90.20	983.13	157.84	420.91	105.23
64	906.47	142.81	384.83	96.21	1040.26	171.37	444.97	111.24
65	965.09	156.34	408.89	102.22	1101.89	184.90	463.00	115.75
66	1028.23	171.37	426.93	106.73	1168.03	199.93	487.06	121.76
67	1095.88	186.40	450.98	112.74	1237.18	214.97	511.11	127.78
68	1177.05	204.44	481.04	120.26	1321.37	233.01	535.16	133.79
69	1280.78	226.99	511.11	127.78	1426.60	257.06	571.24	142.81
70	1399.54	254.05	547.19	136.80	1548.36	282.61	607.32	151.83
71	1530.32	282.61	583.27	145.82	1680.65	311.18	643.40	160.85
72	1664.11	311.18	625.36	156.34	1815.94	339.74	679.47	169.87
73	1808.42	341.24	667.45	166.86	1961.76	366.80	721.57	180.39
74	1972.28	372.81	715.55	178.89	2125.61	395.36	769.67	192.42
75	2161.69	411.89	769.67	192.42	2315.02	432.94	823.79	205.95
76	2379.66	460.00	829.80	207.45	2536.00	481.04	883.92	220.98
77	2632.21	521.63	895.94	223.99	2793.06	545.68	956.07	239.02
78	2928.35	598.30	980.13	245.03	3095.22	628.36	1034.24	258.56
79	3271.10	688.49	1070.32	267.58	3443.97	724.57	1124.44	281.11
80	3651.42	787.71	1172.54	293.14	3830.31	828.30	1226.66	306.67
81	4060.31	892.94	1280.78	320.19	4245.21	938.04	1340.91	335.23
82	4490.24	1002.68	1395.03	348.76	4679.65	1049.28	1455.16	363.79
83	4933.70	1110.91	1515.29	378.82	5124.62	1159.01	1575.42	393.85
84	5389.19	1220.65	1641.56	410.39	5581.61	1270.26	1701.69	425.42
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B4

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	2.2% Simple Inflation				2.2% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	402.87	24.05	84.18	21.05	508.10	48.10	138.30	34.58
30	402.87	24.05	84.18	21.05	508.10	48.10	138.30	34.58
31	402.87	24.05	84.18	21.05	508.10	48.10	138.30	34.58
32	402.87	24.05	84.18	21.05	508.10	48.10	138.30	34.58
33	402.87	24.05	84.18	21.05	508.10	48.10	138.30	34.58
34	402.87	24.05	84.18	21.05	508.10	48.10	138.30	34.58
35	402.87	24.05	84.18	21.05	508.10	48.10	138.30	34.58
36	402.87	24.05	84.18	21.05	508.10	48.10	138.30	34.58
37	402.87	24.05	84.18	21.05	508.10	48.10	138.30	34.58
38	402.87	24.05	84.18	21.05	508.10	48.10	138.30	34.58
39	402.87	24.05	84.18	21.05	508.10	48.10	138.30	34.58
40	402.87	24.05	84.18	21.05	508.10	48.10	138.30	34.58
41	402.87	24.05	84.18	21.05	508.10	48.10	138.30	34.58
42	402.87	24.05	84.18	21.05	508.10	48.10	138.30	34.58
43	402.87	24.05	84.18	21.05	508.10	48.10	138.30	34.58
44	402.87	24.05	84.18	21.05	508.10	48.10	138.30	34.58
45	425.42	30.07	114.25	28.56	529.15	54.12	162.35	40.59
46	425.42	30.07	114.25	28.56	529.15	54.12	162.35	40.59
47	425.42	30.07	114.25	28.56	529.15	54.12	162.35	40.59
48	425.42	30.07	114.25	28.56	529.15	54.12	162.35	40.59
49	425.42	30.07	114.25	28.56	529.15	54.12	162.35	40.59
50	434.44	33.07	126.27	31.57	536.66	55.62	174.38	43.59
51	447.97	36.08	132.29	33.07	550.19	58.63	180.39	45.10
52	463.00	39.08	138.30	34.58	566.73	63.14	186.40	46.60
53	479.54	43.59	150.33	37.58	583.27	66.14	198.43	49.61
54	497.58	48.10	156.34	39.08	601.30	70.65	204.44	51.11
55	515.62	52.61	168.37	42.09	619.34	75.16	216.47	54.12
56	535.16	57.12	180.39	45.10	640.39	79.67	222.48	55.62
57	556.21	61.63	186.40	46.60	661.44	84.18	234.51	58.63
58	578.76	67.65	198.43	49.61	685.49	90.20	246.53	61.63
59	605.81	73.66	210.46	52.61	712.55	96.21	258.56	64.64
60	637.38	81.18	222.48	55.62	745.62	103.73	270.59	67.65
61	671.96	88.69	240.52	60.13	781.70	112.74	282.61	70.65
62	711.04	97.71	252.55	63.14	822.28	121.76	300.65	75.16
63	754.64	106.73	270.59	67.65	867.38	130.78	312.68	78.17
64	801.24	117.25	282.61	70.65	915.49	141.31	330.72	82.68
65	850.85	129.28	300.65	75.16	966.60	153.33	348.76	87.19
66	903.46	141.31	318.69	79.67	1020.71	165.36	366.80	91.70
67	959.08	153.33	336.73	84.18	1079.34	177.38	384.83	96.21
68	1028.23	168.37	360.78	90.20	1150.00	193.92	408.89	102.22
69	1113.92	187.91	384.83	96.21	1237.18	213.46	432.94	108.23
70	1211.63	210.46	414.90	103.73	1339.41	234.51	463.00	115.75
71	1319.86	233.01	444.97	111.24	1447.64	257.06	493.07	123.27
72	1432.61	257.06	475.03	118.76	1561.89	281.11	523.13	130.78
73	1551.37	281.11	511.11	127.78	1682.15	303.66	553.20	138.30
74	1685.16	306.67	547.19	136.80	1817.44	326.21	595.29	148.82
75	1841.50	338.23	589.28	147.32	1972.28	354.77	637.38	159.35
76	2020.38	377.32	643.40	160.85	2154.17	395.36	685.49	171.37
77	2229.34	428.43	697.51	174.38	2367.64	449.48	745.62	186.40
78	2472.87	493.07	763.66	190.91	2617.18	518.63	805.75	201.44
79	2752.47	565.23	835.81	208.95	2901.29	596.79	883.92	220.98
80	3059.14	644.90	913.98	228.50	3212.47	679.47	962.09	240.52
81	3386.85	729.08	1004.18	251.04	3546.19	766.66	1052.28	263.07
82	3731.09	814.77	1094.37	273.59	3893.45	853.85	1148.49	287.12
83	4084.36	900.45	1190.58	297.65	4248.22	941.04	1244.70	311.18
84	4446.65	987.64	1292.80	323.20	4610.50	1028.23	1340.91	335.23
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B4

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	2.2% Simple Inflation				2.2% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	460.00	37.58	126.27	31.57	623.85	75.16	204.44	51.11
30	460.00	37.58	126.27	31.57	623.85	75.16	204.44	51.11
31	460.00	37.58	126.27	31.57	623.85	75.16	204.44	51.11
32	460.00	37.58	126.27	31.57	623.85	75.16	204.44	51.11
33	460.00	37.58	126.27	31.57	623.85	75.16	204.44	51.11
34	460.00	37.58	126.27	31.57	623.85	75.16	204.44	51.11
35	460.00	37.58	126.27	31.57	623.85	75.16	204.44	51.11
36	460.00	37.58	126.27	31.57	623.85	75.16	204.44	51.11
37	460.00	37.58	126.27	31.57	623.85	75.16	204.44	51.11
38	460.00	37.58	126.27	31.57	623.85	75.16	204.44	51.11
39	460.00	37.58	126.27	31.57	623.85	75.16	204.44	51.11
40	460.00	37.58	126.27	31.57	623.85	75.16	204.44	51.11
41	460.00	37.58	126.27	31.57	623.85	75.16	204.44	51.11
42	460.00	37.58	126.27	31.57	623.85	75.16	204.44	51.11
43	460.00	37.58	126.27	31.57	623.85	75.16	204.44	51.11
44	460.00	37.58	126.27	31.57	623.85	75.16	204.44	51.11
45	497.58	48.10	168.37	42.09	659.93	84.18	240.52	60.13
46	497.58	48.10	168.37	42.09	659.93	84.18	240.52	60.13
47	497.58	48.10	168.37	42.09	659.93	84.18	240.52	60.13
48	497.58	48.10	168.37	42.09	659.93	84.18	240.52	60.13
49	497.58	48.10	168.37	42.09	659.93	84.18	240.52	60.13
50	514.12	51.11	186.40	46.60	674.96	88.69	258.56	64.64
51	535.16	57.12	198.43	49.61	696.01	93.20	264.57	66.14
52	559.21	61.63	210.46	52.61	720.06	99.22	276.60	69.15
53	584.77	67.65	222.48	55.62	747.12	105.23	288.63	72.16
54	611.83	75.16	234.51	58.63	775.68	111.24	300.65	75.16
55	640.39	81.18	246.53	61.63	805.75	118.76	318.69	79.67
56	670.45	88.69	258.56	64.64	835.81	126.27	330.72	82.68
57	702.02	96.21	276.60	69.15	868.89	133.79	342.74	85.69
58	738.10	105.23	288.63	72.16	906.47	141.31	360.78	90.20
59	778.69	114.25	306.67	76.67	950.06	151.83	378.82	94.71
60	828.30	126.27	324.70	81.18	1001.17	163.86	396.86	99.22
61	882.41	138.30	342.74	85.69	1056.79	175.88	414.90	103.73
62	942.54	151.83	366.80	91.70	1119.93	190.91	432.94	108.23
63	1008.69	166.86	384.83	96.21	1189.08	205.95	456.99	114.25
64	1079.34	183.40	408.89	102.22	1262.74	222.48	481.04	120.26
65	1156.01	201.44	432.94	108.23	1342.41	240.52	505.10	126.27
66	1237.18	219.48	456.99	114.25	1428.10	260.06	529.15	132.29
67	1322.87	239.02	487.06	121.76	1518.29	279.61	553.20	138.30
68	1428.10	263.07	511.11	127.78	1626.53	303.66	583.27	145.82
69	1560.39	293.14	547.19	136.80	1764.83	333.72	613.33	153.33
70	1713.72	327.71	583.27	145.82	1922.67	368.30	655.42	163.86
71	1882.08	365.29	625.36	156.34	2094.04	405.88	691.50	172.88
72	2053.46	401.37	667.45	166.86	2269.92	441.96	733.59	183.40
73	2236.85	438.95	709.54	177.38	2456.33	476.53	781.70	195.42
74	2447.31	479.54	763.66	190.91	2668.29	514.12	829.80	207.45
75	2689.33	529.15	823.79	205.95	2913.32	560.72	889.93	222.48
76	2973.45	593.79	889.93	222.48	3201.95	623.85	956.07	239.02
77	3305.67	674.96	962.09	240.52	3544.69	712.55	1034.24	258.56
78	3699.53	778.69	1046.27	261.57	3952.07	826.79	1118.43	279.61
79	4155.01	898.95	1148.49	287.12	4422.60	956.07	1220.65	305.16
80	4660.11	1032.74	1262.74	315.68	4941.22	1097.38	1334.90	333.72
81	5202.79	1172.54	1383.00	345.75	5497.43	1243.20	1455.16	363.79
82	5771.02	1316.86	1509.27	377.32	6077.69	1392.02	1587.44	396.86
83	6354.29	1461.17	1641.56	410.39	6669.97	1539.34	1719.73	429.93
84	6951.08	1605.48	1779.86	444.97	7274.28	1686.66	1858.03	464.51
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B4

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	2.2% Simple Inflation				2.2% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	432.94	31.57	96.21	24.05	572.74	63.14	150.33	37.58
30	432.94	31.57	96.21	24.05	572.74	63.14	150.33	37.58
31	432.94	31.57	96.21	24.05	572.74	63.14	150.33	37.58
32	432.94	31.57	96.21	24.05	572.74	63.14	150.33	37.58
33	432.94	31.57	96.21	24.05	572.74	63.14	150.33	37.58
34	432.94	31.57	96.21	24.05	572.74	63.14	150.33	37.58
35	432.94	31.57	96.21	24.05	572.74	63.14	150.33	37.58
36	432.94	31.57	96.21	24.05	572.74	63.14	150.33	37.58
37	432.94	31.57	96.21	24.05	572.74	63.14	150.33	37.58
38	432.94	31.57	96.21	24.05	572.74	63.14	150.33	37.58
39	432.94	31.57	96.21	24.05	572.74	63.14	150.33	37.58
40	432.94	31.57	96.21	24.05	572.74	63.14	150.33	37.58
41	432.94	31.57	96.21	24.05	572.74	63.14	150.33	37.58
42	432.94	31.57	96.21	24.05	572.74	63.14	150.33	37.58
43	432.94	31.57	96.21	24.05	572.74	63.14	150.33	37.58
44	432.94	31.57	96.21	24.05	572.74	63.14	150.33	37.58
45	464.51	39.08	126.27	31.57	601.30	70.65	180.39	45.10
46	464.51	39.08	126.27	31.57	601.30	70.65	180.39	45.10
47	464.51	39.08	126.27	31.57	601.30	70.65	180.39	45.10
48	464.51	39.08	126.27	31.57	601.30	70.65	180.39	45.10
49	464.51	39.08	126.27	31.57	601.30	70.65	180.39	45.10
50	476.53	42.09	132.29	33.07	613.33	73.66	192.42	48.10
51	494.57	46.60	144.31	36.08	631.37	78.17	198.43	49.61
52	514.12	51.11	150.33	37.58	652.42	82.68	210.46	52.61
53	535.16	57.12	162.35	40.59	674.96	88.69	216.47	54.12
54	557.71	61.63	174.38	43.59	699.02	93.20	228.50	57.12
55	583.27	67.65	180.39	45.10	723.07	99.22	240.52	60.13
56	608.82	73.66	192.42	48.10	750.13	105.23	246.53	61.63
57	634.38	79.67	204.44	51.11	778.69	112.74	258.56	64.64
58	664.44	87.19	216.47	54.12	810.26	118.76	270.59	67.65
59	700.52	96.21	228.50	57.12	846.34	127.78	282.61	70.65
60	741.11	105.23	240.52	60.13	889.93	136.80	300.65	75.16
61	786.21	115.75	258.56	64.64	938.04	148.82	312.68	78.17
62	837.32	127.78	276.60	69.15	990.65	160.85	330.72	82.68
63	892.94	139.80	294.64	73.66	1049.28	172.88	348.76	87.19
64	953.07	153.33	312.68	78.17	1110.91	187.91	366.80	91.70
65	1017.71	168.37	330.72	82.68	1178.56	202.94	384.83	96.21
66	1086.86	184.90	348.76	87.19	1250.71	217.97	402.87	100.72
67	1159.01	201.44	366.80	91.70	1327.38	236.01	426.93	106.73
68	1247.71	220.98	390.85	97.71	1420.58	255.55	450.98	112.74
69	1358.95	246.53	420.91	105.23	1534.83	281.11	475.03	118.76
70	1488.23	275.10	450.98	112.74	1667.12	309.67	505.10	126.27
71	1628.03	305.16	481.04	120.26	1811.43	339.74	541.17	135.29
72	1772.35	336.73	517.12	129.28	1960.25	371.31	577.25	144.31
73	1924.17	366.80	553.20	138.30	2113.59	399.87	613.33	153.33
74	2097.05	398.36	595.29	148.82	2287.96	426.93	655.42	163.86
75	2295.48	438.95	643.40	160.85	2489.40	464.51	703.53	175.88
76	2529.99	491.57	703.53	175.88	2728.42	517.12	757.64	189.41
77	2808.09	560.72	763.66	190.91	3015.54	595.29	823.79	205.95
78	3135.80	647.91	835.81	208.95	3353.78	693.00	895.94	223.99
79	3505.61	747.12	913.98	228.50	3737.11	798.23	980.13	245.03
80	3912.99	852.35	1010.19	252.55	4155.01	910.98	1070.32	267.58
81	4345.93	963.59	1106.40	276.60	4598.48	1025.22	1172.54	293.14
82	4795.40	1076.34	1208.62	302.16	5058.47	1140.98	1274.77	318.69
83	5255.40	1187.58	1316.86	329.21	5524.49	1255.22	1383.00	345.75
84	5722.92	1300.32	1431.10	357.78	5996.51	1369.47	1497.25	374.31
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B4

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	2.2% Simple Inflation				2.2% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	535.16	55.62	138.30	34.58	795.23	115.75	234.51	58.63
30	535.16	55.62	138.30	34.58	795.23	115.75	234.51	58.63
31	535.16	55.62	138.30	34.58	795.23	115.75	234.51	58.63
32	535.16	55.62	138.30	34.58	795.23	115.75	234.51	58.63
33	535.16	55.62	138.30	34.58	795.23	115.75	234.51	58.63
34	535.16	55.62	138.30	34.58	795.23	115.75	234.51	58.63
35	535.16	55.62	138.30	34.58	795.23	115.75	234.51	58.63
36	535.16	55.62	138.30	34.58	795.23	115.75	234.51	58.63
37	535.16	55.62	138.30	34.58	795.23	115.75	234.51	58.63
38	535.16	55.62	138.30	34.58	795.23	115.75	234.51	58.63
39	535.16	55.62	138.30	34.58	795.23	115.75	234.51	58.63
40	535.16	55.62	138.30	34.58	795.23	115.75	234.51	58.63
41	535.16	55.62	138.30	34.58	795.23	115.75	234.51	58.63
42	535.16	55.62	138.30	34.58	795.23	115.75	234.51	58.63
43	535.16	55.62	138.30	34.58	795.23	115.75	234.51	58.63
44	535.16	55.62	138.30	34.58	795.23	115.75	234.51	58.63
45	595.29	70.65	180.39	45.10	855.36	130.78	276.60	69.15
46	595.29	70.65	180.39	45.10	855.36	130.78	276.60	69.15
47	595.29	70.65	180.39	45.10	855.36	130.78	276.60	69.15
48	595.29	70.65	180.39	45.10	855.36	130.78	276.60	69.15
49	595.29	70.65	180.39	45.10	855.36	130.78	276.60	69.15
50	619.34	76.67	198.43	49.61	879.41	135.29	294.64	73.66
51	650.91	84.18	210.46	52.61	913.98	144.31	306.67	76.67
52	686.99	91.70	228.50	57.12	950.06	151.83	318.69	79.67
53	723.07	100.72	240.52	60.13	990.65	160.85	330.72	82.68
54	763.66	111.24	252.55	63.14	1034.24	171.37	348.76	87.19
55	805.75	120.26	270.59	67.65	1079.34	181.89	360.78	90.20
56	849.34	130.78	282.61	70.65	1127.45	192.42	378.82	94.71
57	895.94	142.81	300.65	75.16	1177.05	204.44	390.85	97.71
58	947.05	154.84	312.68	78.17	1232.67	217.97	408.89	102.22
59	1007.19	168.37	336.73	84.18	1298.82	233.01	426.93	106.73
60	1077.84	184.90	354.77	88.69	1375.48	249.54	450.98	112.74
61	1154.50	202.94	372.81	93.20	1459.67	269.08	469.02	117.25
62	1241.69	222.48	396.86	99.22	1552.87	290.13	493.07	123.27
63	1334.90	245.03	420.91	105.23	1655.09	314.18	517.12	129.28
64	1437.12	267.58	444.97	111.24	1766.33	338.23	547.19	136.80
65	1545.35	293.14	475.03	118.76	1885.09	365.29	571.24	142.81
66	1661.10	320.19	499.08	124.77	2009.86	393.85	601.30	150.33
67	1782.87	348.76	529.15	132.29	2143.65	423.92	625.36	156.34
68	1931.69	381.83	559.21	139.80	2304.50	460.00	661.44	165.36
69	2119.60	425.42	595.29	148.82	2507.44	505.10	697.51	174.38
70	2336.07	473.53	637.38	159.35	2738.94	554.70	739.60	184.90
71	2569.07	526.14	679.47	169.87	2988.48	608.82	787.71	196.93
72	2811.10	577.25	727.58	181.89	3245.54	662.94	835.81	208.95
73	3066.65	629.87	775.68	193.92	3516.13	714.05	883.92	220.98
74	3358.29	686.99	829.80	207.45	3822.79	766.66	944.05	236.01
75	3696.52	756.14	895.94	223.99	4180.57	834.31	1010.19	252.55
76	4091.88	844.83	968.10	242.03	4601.48	926.01	1082.35	270.59
77	4556.39	960.58	1052.28	263.07	5103.57	1056.79	1172.54	293.14
78	5112.59	1106.40	1148.49	287.12	5707.88	1226.66	1274.77	318.69
79	5762.00	1279.28	1262.74	315.68	6414.42	1423.59	1395.03	348.76
80	6486.57	1471.69	1389.01	347.25	7202.13	1638.55	1527.31	381.83
81	7266.77	1676.14	1527.31	381.83	8049.97	1865.55	1671.63	417.91
82	8084.54	1885.09	1671.63	417.91	8933.88	2094.04	1827.97	456.99
83	8923.36	2094.04	1821.95	455.49	9835.84	2321.04	1984.31	496.08
84	9783.23	2304.50	1978.29	494.57	10758.84	2546.52	2146.66	536.66
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B4

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	2.2% Simple Inflation				2.2% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	499.08	46.60	102.22	25.56	723.07	99.22	180.39	45.10
30	499.08	46.60	102.22	25.56	723.07	99.22	180.39	45.10
31	499.08	46.60	102.22	25.56	723.07	99.22	180.39	45.10
32	499.08	46.60	102.22	25.56	723.07	99.22	180.39	45.10
33	499.08	46.60	102.22	25.56	723.07	99.22	180.39	45.10
34	499.08	46.60	102.22	25.56	723.07	99.22	180.39	45.10
35	499.08	46.60	102.22	25.56	723.07	99.22	180.39	45.10
36	499.08	46.60	102.22	25.56	723.07	99.22	180.39	45.10
37	499.08	46.60	102.22	25.56	723.07	99.22	180.39	45.10
38	499.08	46.60	102.22	25.56	723.07	99.22	180.39	45.10
39	499.08	46.60	102.22	25.56	723.07	99.22	180.39	45.10
40	499.08	46.60	102.22	25.56	723.07	99.22	180.39	45.10
41	499.08	46.60	102.22	25.56	723.07	99.22	180.39	45.10
42	499.08	46.60	102.22	25.56	723.07	99.22	180.39	45.10
43	499.08	46.60	102.22	25.56	723.07	99.22	180.39	45.10
44	499.08	46.60	102.22	25.56	723.07	99.22	180.39	45.10
45	548.69	60.13	132.29	33.07	774.18	111.24	210.46	52.61
46	548.69	60.13	132.29	33.07	774.18	111.24	210.46	52.61
47	548.69	60.13	132.29	33.07	774.18	111.24	210.46	52.61
48	548.69	60.13	132.29	33.07	774.18	111.24	210.46	52.61
49	548.69	60.13	132.29	33.07	774.18	111.24	210.46	52.61
50	569.74	64.64	150.33	37.58	793.72	115.75	222.48	55.62
51	596.79	70.65	156.34	39.08	822.28	121.76	234.51	58.63
52	625.36	78.17	168.37	42.09	853.85	129.28	240.52	60.13
53	656.93	85.69	180.39	45.10	888.43	138.30	252.55	63.14
54	691.50	93.20	186.40	46.60	924.51	145.82	264.57	66.14
55	727.58	102.22	198.43	49.61	963.59	154.84	276.60	69.15
56	765.16	111.24	210.46	52.61	1004.18	163.86	288.63	72.16
57	804.24	120.26	222.48	55.62	1047.77	174.38	300.65	75.16
58	847.84	130.78	234.51	58.63	1095.88	186.40	312.68	78.17
59	898.95	142.81	252.55	63.14	1151.50	198.43	330.72	82.68
60	957.58	156.34	270.59	67.65	1216.14	213.46	342.74	85.69
61	1023.72	171.37	282.61	70.65	1288.30	230.00	360.78	90.20
62	1097.38	189.41	300.65	75.16	1367.97	248.04	384.83	96.21
63	1177.05	207.45	324.70	81.18	1453.65	267.58	402.87	100.72
64	1262.74	226.99	342.74	85.69	1548.36	288.63	420.91	105.23
65	1354.44	248.04	360.78	90.20	1649.08	311.18	444.97	111.24
66	1453.65	270.59	384.83	96.21	1755.81	335.23	469.02	117.25
67	1557.38	294.64	408.89	102.22	1870.06	360.78	493.07	123.27
68	1682.15	323.20	432.94	108.23	2006.85	390.85	517.12	129.28
69	1839.99	359.28	463.00	115.75	2176.72	428.43	553.20	138.30
70	2020.38	399.87	499.08	124.77	2370.64	470.52	589.28	147.32
71	2215.81	441.96	535.16	133.79	2579.60	515.62	625.36	156.34
72	2418.75	485.55	577.25	144.31	2794.56	560.72	667.45	166.86
73	2629.20	527.64	613.33	153.33	3018.55	599.80	709.54	177.38
74	2866.72	572.74	661.44	165.36	3266.59	638.89	757.64	189.41
75	3141.82	626.86	715.55	178.89	3555.21	688.49	811.76	202.94
76	3466.52	700.52	775.68	193.92	3900.96	766.66	877.90	219.48
77	3852.86	799.74	847.84	211.96	4321.88	883.92	950.06	237.52
78	4311.35	923.00	932.02	233.01	4820.96	1032.74	1040.26	260.06
79	4831.48	1062.81	1028.23	257.06	5387.69	1192.09	1142.48	285.62
80	5401.22	1213.13	1130.45	282.61	6007.03	1358.95	1250.71	312.68
81	6007.03	1369.47	1244.70	311.18	6662.45	1530.32	1370.97	342.74
82	6636.90	1528.82	1364.96	341.24	7340.43	1701.69	1503.26	375.82
83	7277.29	1686.66	1491.24	372.81	8025.91	1871.56	1629.54	407.38
84	7928.20	1844.50	1617.51	404.38	8718.92	2039.93	1761.82	440.46
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	4.2% Simple Inflation				4.2% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	418.26	25.06	112.79	28.20	807.21	75.37	272.31	68.08
30	418.26	25.06	112.79	28.20	853.77	79.72	288.02	72.01
31	418.26	25.06	112.79	28.20	869.30	81.17	293.26	73.31
32	418.26	25.06	112.79	28.20	884.82	82.62	298.49	74.62
33	418.26	25.06	112.79	28.20	900.34	84.07	303.73	75.93
34	418.26	25.06	112.79	28.20	915.87	85.52	308.97	77.24
35	418.26	25.06	112.79	28.20	920.51	85.95	310.53	77.63
36	419.15	25.12	113.03	28.26	920.51	85.95	310.53	77.63
37	454.08	27.21	122.45	30.61	920.51	85.95	310.53	77.63
38	471.55	28.26	127.16	31.79	920.51	85.95	310.53	77.63
39	489.01	29.30	131.87	32.97	920.51	85.95	310.53	77.63
40	506.48	30.35	136.58	34.14	920.51	85.95	310.53	77.63
41	526.12	31.53	141.87	35.47	920.51	85.95	310.53	77.63
42	545.91	32.71	147.21	36.80	920.51	85.95	310.53	77.63
43	563.36	33.76	151.92	37.98	920.51	85.95	310.53	77.63
44	563.36	33.76	151.92	37.98	920.51	85.95	310.53	77.63
45	570.31	40.45	194.15	48.54	959.33	94.27	365.99	91.50
46	605.41	42.94	206.10	51.52	959.33	94.27	365.99	91.50
47	624.35	44.28	212.55	53.14	959.33	94.27	365.99	91.50
48	659.95	46.80	224.66	56.17	959.33	94.27	365.99	91.50
49	679.26	48.17	231.24	57.81	959.33	94.27	365.99	91.50
50	689.04	50.24	248.82	62.20	973.19	99.81	399.26	99.81
51	709.08	57.30	267.40	66.85	998.15	105.36	410.35	102.59
52	715.21	60.57	279.56	69.89	1025.87	110.91	432.53	108.13
53	737.45	65.14	297.77	74.44	1053.60	119.22	454.71	113.68
54	749.98	70.88	301.82	75.46	1086.87	124.77	465.80	116.45
55	775.59	77.56	319.36	79.84	1120.14	133.09	487.98	122.00
56	794.17	83.48	333.91	83.48	1151.34	140.81	508.02	127.01
57	825.28	90.44	352.72	88.18	1159.27	145.58	517.63	129.41
58	839.49	94.99	371.14	92.79	1183.12	154.20	531.74	132.94
59	881.23	104.33	390.67	97.67	1216.58	162.91	557.05	139.26
60	911.95	113.72	402.40	100.60	1232.18	168.37	561.24	140.31
61	959.64	124.32	427.48	106.87	1279.60	179.55	586.70	146.67
62	1016.69	138.04	455.76	113.94	1326.32	191.97	608.31	152.08
63	1057.23	148.27	472.75	118.19	1387.44	206.01	635.39	158.85
64	1135.92	165.70	505.82	126.46	1433.44	218.66	651.12	162.78
65	1191.24	178.79	534.23	133.56	1497.47	233.53	674.10	168.53
66	1267.59	194.68	562.41	140.60	1548.37	247.46	697.59	174.40
67	1347.38	212.29	597.87	149.47	1587.47	258.48	704.52	176.13
68	1432.65	232.67	629.07	157.27	1636.96	272.83	718.66	179.67
69	1528.99	254.83	662.56	165.64	1703.99	290.09	739.18	184.80
70	1628.22	278.65	690.38	172.60	1782.10	309.84	756.93	189.23
71	1712.65	299.51	715.61	178.90	1863.41	327.66	779.94	194.98
72	1791.39	318.30	737.52	184.38	1938.90	345.47	799.63	199.91
73	1869.65	336.87	756.09	189.02	2011.89	359.33	815.98	204.00
74	1957.20	355.03	778.55	194.64	2094.16	374.86	836.22	209.06
75	2055.21	376.04	810.99	202.75	2185.18	393.37	866.45	216.61
76	2162.65	402.59	838.44	209.61	2289.08	419.22	891.68	222.92
77	2281.39	436.83	867.28	216.82	2404.14	454.36	918.29	229.57
78	2481.39	490.32	927.39	231.85	2605.14	512.26	977.52	244.38
79	2755.53	562.39	1015.11	253.78	2883.99	587.45	1065.24	266.31
80	3059.44	640.71	1109.11	277.28	3191.03	670.48	1159.23	289.81
81	3385.28	725.30	1209.36	302.34	3520.00	756.64	1259.49	314.87
82	3729.92	811.46	1315.89	328.97	3864.64	844.36	1366.02	341.50
83	4083.95	897.62	1428.68	357.17	4218.67	932.09	1478.81	369.70
84	4448.95	985.35	1547.73	386.93	4582.11	1019.81	1597.86	399.47
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	4.2% Simple Inflation				4.2% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	397.90	20.36	81.46	20.36	746.42	60.78	194.51	48.63
30	397.90	20.36	81.46	20.36	789.48	64.29	205.73	51.43
31	397.90	20.36	81.46	20.36	803.84	65.46	209.47	52.37
32	397.90	20.36	81.46	20.36	818.19	66.63	213.21	53.30
33	397.90	20.36	81.46	20.36	832.55	67.80	216.95	54.24
34	397.90	20.36	81.46	20.36	846.90	68.97	220.69	55.17
35	397.90	20.36	81.46	20.36	851.20	69.32	221.81	55.45
36	398.74	20.41	81.63	20.41	851.20	69.32	221.81	55.45
37	431.97	22.11	88.44	22.11	851.20	69.32	221.81	55.45
38	448.59	22.96	91.84	22.96	851.20	69.32	221.81	55.45
39	465.20	23.81	95.24	23.81	851.20	69.32	221.81	55.45
40	481.82	24.66	98.64	24.66	851.20	69.32	221.81	55.45
41	500.50	25.62	102.46	25.62	851.20	69.32	221.81	55.45
42	519.33	26.58	106.32	26.58	851.20	69.32	221.81	55.45
43	535.93	27.43	109.72	27.43	851.20	69.32	221.81	55.45
44	535.93	27.43	109.72	27.43	851.20	69.32	221.81	55.45
45	535.93	32.36	137.52	34.38	881.69	77.63	266.17	66.54
46	568.91	34.35	145.98	36.50	881.69	77.63	266.17	66.54
47	586.72	35.42	150.55	37.64	881.69	77.63	266.17	66.54
48	620.16	37.44	159.14	39.78	881.69	77.63	266.17	66.54
49	638.31	38.54	163.79	40.95	881.69	77.63	266.17	66.54
50	645.97	40.67	181.83	45.46	892.79	80.41	277.26	69.32
51	661.33	45.36	191.00	47.75	912.19	85.95	299.44	74.86
52	663.96	48.92	195.69	48.92	934.37	91.50	310.53	77.63
53	681.62	53.51	204.72	51.18	959.33	97.04	321.62	80.41
54	690.53	57.16	219.51	54.88	984.28	102.59	332.72	83.18
55	711.72	61.59	228.12	57.03	1012.01	108.13	354.90	88.72
56	726.49	67.68	234.64	58.66	1035.38	113.20	364.45	91.11
57	752.92	72.35	253.24	63.31	1040.65	118.62	377.44	94.36
58	762.17	77.32	265.10	66.28	1060.82	124.96	382.85	95.71
59	796.88	84.35	275.25	68.81	1085.20	131.38	399.40	99.85
60	820.10	91.85	288.68	72.17	1096.97	137.76	408.18	102.04
61	859.31	100.33	305.34	76.33	1135.46	146.67	424.85	106.21
62	907.13	111.75	324.29	81.07	1171.74	157.06	438.78	109.70
63	939.05	120.34	343.82	85.95	1223.63	168.78	456.69	114.17
64	1005.10	133.00	366.28	91.57	1258.51	177.36	476.19	119.05
65	1049.07	144.33	387.75	96.94	1312.09	190.19	491.13	122.78
66	1114.01	157.91	406.67	101.67	1352.76	202.68	509.05	127.26
67	1180.58	173.30	433.24	108.31	1383.89	210.44	521.53	130.38
68	1249.53	189.58	456.72	114.18	1421.80	221.81	532.34	133.09
69	1327.25	208.11	484.18	121.05	1476.22	236.37	550.09	137.52
70	1407.80	226.66	507.39	126.85	1538.81	251.62	565.62	141.40
71	1475.45	243.23	530.68	132.67	1602.09	267.35	578.92	144.73
72	1537.14	258.13	543.43	135.86	1661.36	281.42	597.78	149.44
73	1600.15	273.24	561.46	140.36	1719.93	293.83	613.86	153.46
74	1668.84	288.35	583.91	145.98	1784.18	304.57	634.38	158.59
75	1745.02	304.99	609.98	152.49	1855.93	318.85	651.57	162.89
76	1831.60	326.06	632.16	158.04	1938.07	341.03	672.08	168.02
77	1925.87	353.93	656.83	164.21	2031.09	369.87	695.10	173.77
78	2086.62	397.90	701.81	175.45	2193.15	418.26	745.67	186.42
79	2309.07	455.86	770.73	192.68	2418.73	477.79	814.60	203.65
80	2555.02	518.52	845.93	211.48	2666.24	543.59	883.52	220.88
81	2816.63	585.88	927.39	231.85	2930.98	612.51	964.98	241.25
82	3092.34	653.24	1008.85	252.21	3208.26	681.44	1052.71	263.18
83	3375.88	722.17	1096.57	274.14	3491.80	750.37	1134.17	283.54
84	3667.25	791.10	1184.30	296.07	3781.61	819.30	1228.16	307.04
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	4.2% Simple Inflation				4.2% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	444.90	31.33	125.32	31.33	911.32	97.11	308.75	77.19
30	444.90	31.33	125.32	31.33	956.89	101.96	324.19	81.05
31	444.90	31.33	125.32	31.33	972.07	103.58	329.34	82.33
32	444.90	31.33	125.32	31.33	987.26	105.20	334.48	83.62
33	444.90	31.33	125.32	31.33	1002.45	106.82	339.63	84.91
34	444.90	31.33	125.32	31.33	1014.78	108.13	343.81	85.95
35	455.66	32.09	128.36	32.09	1014.78	108.13	343.81	85.95
36	490.72	34.56	138.23	34.56	1014.78	108.13	343.81	85.95
37	508.24	35.79	143.17	35.79	1014.78	108.13	343.81	85.95
38	525.77	37.03	148.10	37.03	1014.78	108.13	343.81	85.95
39	560.82	39.49	157.98	39.49	1014.78	108.13	343.81	85.95
40	578.34	40.73	162.91	40.73	1014.78	108.13	343.81	85.95
41	598.38	42.14	168.56	42.14	1014.78	108.13	343.81	85.95
42	636.25	44.81	179.22	44.81	1014.78	108.13	343.81	85.95
43	638.76	44.98	179.93	44.98	1014.78	108.13	343.81	85.95
44	638.76	44.98	179.93	44.98	1014.78	108.13	343.81	85.95
45	645.37	53.25	221.51	55.38	1064.69	119.22	410.35	102.59
46	664.29	54.81	228.01	57.00	1064.69	119.22	410.35	102.59
47	699.63	57.73	240.14	60.03	1064.69	119.22	410.35	102.59
48	735.25	60.66	252.36	63.09	1064.69	119.22	410.35	102.59
49	754.76	62.27	259.06	64.76	1064.69	119.22	410.35	102.59
50	758.74	66.08	283.92	70.98	1084.10	124.77	432.53	108.13
51	785.02	70.70	302.31	75.58	1117.37	133.09	454.71	113.68
52	810.56	77.66	320.34	80.09	1150.64	141.40	476.89	119.22
53	818.89	82.60	320.95	80.24	1186.68	149.72	499.07	124.77
54	856.02	92.48	341.46	85.37	1228.27	158.04	521.25	130.31
55	870.10	97.19	361.00	90.25	1269.86	169.13	543.43	135.86
56	898.47	105.70	376.85	94.21	1304.17	176.09	561.29	140.32
57	941.35	115.36	396.85	99.21	1322.32	183.13	570.94	142.73
58	969.24	122.86	409.54	102.38	1337.40	191.43	576.92	144.23
59	1004.28	132.26	430.41	107.60	1373.01	201.31	598.76	149.69
60	1037.97	142.64	447.67	111.92	1395.14	210.02	610.06	152.52
61	1094.07	157.23	471.70	117.92	1442.23	221.13	628.98	157.24
62	1144.21	169.91	490.38	122.59	1498.03	234.75	648.58	162.15
63	1217.29	187.11	516.16	129.04	1568.80	251.87	671.66	167.91
64	1285.16	202.47	545.61	136.40	1629.40	268.43	696.97	174.24
65	1355.38	219.56	574.24	143.56	1689.91	283.57	710.09	177.52
66	1455.30	242.55	604.25	151.06	1793.60	307.01	747.91	186.98
67	1586.94	269.93	653.06	163.27	1882.54	327.10	777.72	194.43
68	1710.77	297.14	699.16	174.79	1949.71	343.81	789.64	197.41
69	1830.76	324.47	730.59	182.65	2039.20	367.44	816.54	204.13
70	1935.99	351.43	756.93	189.23	2141.85	390.94	840.11	210.03
71	2046.34	377.91	779.94	194.98	2247.35	416.10	860.35	215.09
72	2148.51	401.75	807.39	201.85	2344.53	438.63	877.26	219.31
73	2251.44	424.84	830.96	207.74	2442.34	456.65	898.33	224.58
74	2364.49	446.95	857.85	214.46	2548.32	473.98	922.73	230.68
75	2491.90	474.81	887.24	221.81	2668.65	499.07	949.62	237.41
76	2633.44	509.05	918.29	229.57	2806.45	532.34	978.18	244.55
77	2791.55	553.21	950.18	237.54	2962.13	578.72	1013.95	253.49
78	3051.61	623.48	1021.38	255.34	3225.49	654.81	1077.77	269.44
79	3408.78	717.47	1115.37	278.84	3588.93	755.07	1171.77	292.94
80	3805.11	820.86	1221.90	305.47	3991.53	863.16	1278.29	319.57
81	4231.21	930.52	1334.69	333.67	4423.89	977.52	1397.35	349.34
82	4679.24	1044.88	1453.74	363.44	4876.62	1093.44	1516.40	379.10
83	5141.36	1157.67	1579.07	394.77	5340.31	1207.80	1641.73	410.43
84	5616.02	1272.03	1710.65	427.66	5816.54	1323.72	1773.32	443.33
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	4.2% Simple Inflation				4.2% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	419.83	25.06	87.73	21.93	841.60	79.68	229.07	57.27
30	419.83	25.06	87.73	21.93	883.68	83.66	240.53	60.13
31	419.83	25.06	87.73	21.93	897.71	84.99	244.35	61.09
32	419.83	25.06	87.73	21.93	911.73	86.32	248.16	62.04
33	419.83	25.06	87.73	21.93	925.76	87.65	251.98	63.00
34	419.83	25.06	87.73	21.93	937.15	88.72	255.08	63.77
35	429.99	25.67	89.85	22.46	937.15	88.72	255.08	63.77
36	463.07	27.65	96.76	24.19	937.15	88.72	255.08	63.77
37	479.61	28.63	100.22	25.05	937.15	88.72	255.08	63.77
38	496.15	29.62	103.67	25.92	937.15	88.72	255.08	63.77
39	529.22	31.60	110.58	27.65	937.15	88.72	255.08	63.77
40	545.76	32.58	114.04	28.51	937.15	88.72	255.08	63.77
41	564.67	33.71	117.99	29.50	937.15	88.72	255.08	63.77
42	600.40	35.84	125.46	31.36	937.15	88.72	255.08	63.77
43	602.77	35.99	125.95	31.49	937.15	88.72	255.08	63.77
44	602.77	35.99	125.95	31.49	937.15	88.72	255.08	63.77
45	602.77	42.60	161.87	40.47	975.96	99.81	299.44	74.86
46	620.44	43.85	166.62	41.66	975.96	99.81	299.44	74.86
47	653.45	46.18	175.48	43.87	975.96	99.81	299.44	74.86
48	686.72	48.53	184.42	46.10	975.96	99.81	299.44	74.86
49	704.94	49.82	189.31	47.33	975.96	99.81	299.44	74.86
50	707.34	53.85	205.59	51.40	989.83	102.59	321.62	80.41
51	726.51	58.51	214.54	53.63	1014.78	108.13	332.72	83.18
52	747.46	63.10	223.27	55.82	1045.28	116.45	343.81	85.95
53	752.82	68.44	235.99	59.00	1075.78	122.00	365.99	91.50
54	784.89	75.88	246.61	61.65	1109.05	130.31	377.08	94.27
55	793.74	80.99	259.18	64.79	1142.32	138.63	399.26	99.81
56	818.05	87.32	275.75	68.94	1172.11	145.83	407.21	101.80
57	853.68	94.60	286.10	71.52	1184.97	150.81	420.13	105.03
58	875.96	102.38	300.33	75.08	1195.79	157.34	430.07	107.52
59	903.41	109.84	313.84	78.46	1223.32	165.17	443.90	110.98
60	930.44	118.50	324.78	81.19	1240.12	172.52	450.04	112.51
61	976.15	128.84	349.40	87.35	1277.61	184.27	461.91	115.48
62	1017.32	139.80	361.33	90.33	1323.79	196.03	484.02	121.00
63	1079.64	152.70	387.12	96.78	1384.10	208.69	498.95	124.74
64	1135.97	166.24	400.68	100.17	1433.97	221.33	518.02	129.50
65	1194.93	181.56	422.24	105.56	1482.42	235.16	534.87	133.72
66	1278.71	200.00	451.06	112.76	1567.38	253.92	563.24	140.81
67	1388.85	222.04	487.62	121.91	1642.36	269.92	585.58	146.39
68	1494.46	244.71	524.37	131.09	1696.85	286.13	603.32	150.83
69	1592.25	268.60	550.09	137.52	1768.45	305.13	618.85	154.71
70	1676.05	291.13	573.93	143.48	1852.81	324.40	640.48	160.12
71	1764.91	311.57	595.01	148.75	1935.78	343.74	659.33	164.83
72	1849.62	331.88	613.30	153.33	2016.53	362.94	675.41	168.85
73	1931.41	349.97	636.32	159.08	2094.23	378.05	688.72	172.18
74	2020.27	367.65	656.00	164.00	2178.87	391.08	713.67	178.42
75	2122.79	389.90	679.29	169.82	2273.55	408.96	734.75	183.69
76	2235.85	417.56	712.01	178.00	2383.90	437.52	758.59	189.65
77	2364.29	454.36	739.74	184.93	2510.96	476.68	790.75	197.69
78	2576.95	513.82	795.80	198.95	2727.33	540.45	839.66	209.92
79	2868.32	589.02	870.99	217.75	3023.41	621.91	921.12	230.28
80	3187.90	672.04	952.45	238.11	3347.68	708.07	1002.58	250.65
81	3529.40	759.77	1046.44	261.61	3695.45	798.93	1096.57	274.14
82	3888.14	849.06	1140.44	285.11	4057.32	889.79	1196.83	299.21
83	4256.27	938.35	1240.69	310.17	4427.02	980.65	1297.09	324.27
84	4633.81	1029.21	1347.22	336.80	4804.56	1071.51	1397.35	349.34
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	4.2% Simple Inflation				4.2% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	536.54	43.84	147.29	36.82	1150.64	138.63	377.08	94.27
30	555.04	45.35	152.36	38.09	1150.64	138.63	377.08	94.27
31	573.54	46.86	157.44	39.36	1150.64	138.63	377.08	94.27
32	610.55	49.88	167.60	41.90	1150.64	138.63	377.08	94.27
33	629.05	51.39	172.68	43.17	1150.64	138.63	377.08	94.27
34	666.05	54.42	182.84	45.71	1150.64	138.63	377.08	94.27
35	703.05	57.44	193.00	48.25	1150.64	138.63	377.08	94.27
36	721.56	58.95	198.07	49.52	1150.64	138.63	377.08	94.27
37	758.56	61.97	208.23	52.06	1150.64	138.63	377.08	94.27
38	795.56	65.00	218.39	54.60	1150.64	138.63	377.08	94.27
39	832.56	68.02	228.55	57.14	1150.64	138.63	377.08	94.27
40	848.42	69.32	232.90	58.23	1150.64	138.63	377.08	94.27
41	848.42	69.32	232.90	58.23	1150.64	138.63	377.08	94.27
42	848.42	69.32	232.90	58.23	1150.64	138.63	377.08	94.27
43	848.42	69.32	232.90	58.23	1150.64	138.63	377.08	94.27
44	848.42	69.32	232.90	58.23	1150.64	138.63	377.08	94.27
45	917.74	88.72	310.53	77.63	1217.18	155.27	443.62	110.91
46	917.74	88.72	310.53	77.63	1217.18	155.27	443.62	110.91
47	917.74	88.72	310.53	77.63	1217.18	155.27	443.62	110.91
48	917.74	88.72	310.53	77.63	1217.18	155.27	443.62	110.91
49	917.74	88.72	310.53	77.63	1217.18	155.27	443.62	110.91
50	948.24	94.27	343.81	85.95	1244.91	163.58	476.89	119.22
51	987.05	105.36	365.99	91.50	1283.73	171.90	487.98	122.00
52	1031.42	113.68	388.17	97.04	1328.09	182.99	510.16	127.54
53	1078.55	124.77	410.35	102.59	1377.99	194.08	532.34	133.09
54	1128.46	138.63	432.53	108.13	1430.67	205.17	554.53	138.63
55	1181.14	149.72	454.71	113.68	1486.13	219.04	587.80	146.95
56	1236.59	163.58	476.89	119.22	1541.58	232.90	609.98	152.49
57	1294.82	177.45	510.16	127.54	1602.58	246.76	632.16	158.04
58	1361.36	194.08	532.34	133.09	1671.89	260.63	665.43	166.36
59	1436.22	210.72	565.62	141.40	1752.30	280.04	698.70	174.68
60	1527.72	232.90	598.89	149.72	1846.57	302.22	731.97	182.99
61	1586.84	248.70	616.35	154.09	1900.43	316.29	746.11	186.53
62	1651.51	266.03	642.69	160.67	1962.33	334.52	758.59	189.65
63	1720.90	284.68	656.56	164.14	2028.66	351.36	779.66	194.92
64	1791.67	304.43	678.74	169.68	2096.10	369.31	798.52	199.63
65	1865.63	325.09	698.70	174.68	2166.46	388.17	815.15	203.79
66	1939.59	344.08	716.45	179.11	2238.90	407.71	829.57	207.39
67	2012.93	363.70	741.12	185.28	2310.29	425.46	841.77	210.44
68	2107.20	388.17	754.15	188.54	2399.98	448.06	860.62	215.16
69	2230.44	419.01	782.16	195.54	2522.67	477.03	876.70	219.18
70	2370.59	453.32	806.83	201.71	2659.64	509.47	906.65	226.66
71	2516.71	488.47	836.22	209.06	2800.14	542.74	924.67	231.17
72	2651.18	518.20	861.73	215.43	2930.67	570.61	947.13	236.78
73	2784.82	546.48	883.36	220.84	3058.07	593.27	973.19	243.30
74	2933.99	574.90	915.52	228.88	3198.92	616.35	994.82	248.70
75	3100.14	609.98	949.62	237.41	3358.34	646.37	1025.87	256.47
76	3290.55	657.11	984.84	246.21	3543.42	690.38	1058.03	264.51
77	3505.78	715.82	1020.33	255.08	3759.26	755.68	1096.85	274.21
78	3855.24	811.46	1090.31	272.58	4118.42	861.59	1165.50	291.38
79	4329.90	936.79	1196.83	299.21	4608.74	996.32	1272.03	318.01
80	4856.25	1076.21	1315.89	328.97	5149.20	1143.57	1391.08	347.77
81	5421.77	1221.90	1441.21	360.30	5728.81	1295.52	1516.40	379.10
82	6013.92	1372.28	1572.80	393.20	6333.49	1450.61	1654.26	413.56
83	6621.74	1522.67	1710.65	427.66	6950.71	1604.13	1792.11	448.03
84	7243.65	1673.06	1854.78	463.69	7580.45	1757.65	1936.24	484.06
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	4.2% Simple Inflation				4.2% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	504.98	36.82	112.22	28.05	1056.37	116.45	277.26	69.32
30	522.39	38.09	116.09	29.02	1056.37	116.45	277.26	69.32
31	539.81	39.36	119.96	29.99	1056.37	116.45	277.26	69.32
32	574.63	41.90	127.70	31.92	1056.37	116.45	277.26	69.32
33	592.05	43.17	131.57	32.89	1056.37	116.45	277.26	69.32
34	626.87	45.71	139.30	34.83	1056.37	116.45	277.26	69.32
35	661.70	48.25	147.04	36.76	1056.37	116.45	277.26	69.32
36	679.11	49.52	150.91	37.73	1056.37	116.45	277.26	69.32
37	713.94	52.06	158.65	39.66	1056.37	116.45	277.26	69.32
38	748.76	54.60	166.39	41.60	1056.37	116.45	277.26	69.32
39	783.59	57.14	174.13	43.53	1056.37	116.45	277.26	69.32
40	798.52	58.23	177.45	44.36	1056.37	116.45	277.26	69.32
41	798.52	58.23	177.45	44.36	1056.37	116.45	277.26	69.32
42	798.52	58.23	177.45	44.36	1056.37	116.45	277.26	69.32
43	798.52	58.23	177.45	44.36	1056.37	116.45	277.26	69.32
44	798.52	58.23	177.45	44.36	1056.37	116.45	277.26	69.32
45	856.74	72.09	232.90	58.23	1109.05	130.31	332.72	83.18
46	856.74	72.09	232.90	58.23	1109.05	130.31	332.72	83.18
47	856.74	72.09	232.90	58.23	1109.05	130.31	332.72	83.18
48	856.74	72.09	232.90	58.23	1109.05	130.31	332.72	83.18
49	856.74	72.09	232.90	58.23	1109.05	130.31	332.72	83.18
50	878.92	77.63	243.99	61.00	1131.23	135.86	354.90	88.72
51	912.19	85.95	266.17	66.54	1164.50	144.18	365.99	91.50
52	948.24	94.27	277.26	69.32	1203.32	152.49	388.17	97.04
53	987.05	105.36	299.44	74.86	1244.91	163.58	399.26	99.81
54	1028.64	113.68	321.62	80.41	1289.27	171.90	421.44	105.36
55	1075.78	124.77	332.72	83.18	1333.63	182.99	443.62	110.91
56	1122.91	135.86	354.90	88.72	1383.54	194.08	454.71	113.68
57	1170.05	146.95	377.08	94.27	1436.22	207.95	476.89	119.22
58	1225.50	160.81	399.26	99.81	1494.45	219.04	499.07	124.77
59	1292.04	177.45	421.44	105.36	1560.99	235.67	521.25	130.31
60	1366.90	194.08	443.62	110.91	1641.39	252.31	554.53	138.63
61	1413.83	208.15	464.97	116.24	1686.87	267.63	562.29	140.57
62	1467.13	223.89	484.65	121.16	1735.80	281.84	579.48	144.87
63	1523.42	238.52	502.68	125.67	1790.15	294.94	595.01	148.75
64	1582.06	254.53	519.04	129.76	1844.07	311.92	608.87	152.22
65	1642.43	271.72	533.73	133.43	1902.02	327.52	621.07	155.27
66	1703.92	289.88	546.76	136.69	1960.80	341.73	631.60	157.90
67	1763.60	306.51	558.13	139.53	2019.79	359.12	649.63	162.41
68	1841.02	326.06	576.71	144.18	2096.10	377.08	665.43	166.36
69	1942.50	352.40	601.66	150.41	2193.91	401.82	679.02	169.75
70	2058.67	380.54	623.84	155.96	2306.13	428.37	698.70	174.68
71	2177.00	408.06	643.25	160.81	2422.23	454.29	723.66	180.91
72	2288.25	434.75	667.65	166.91	2530.85	479.39	745.28	186.32
73	2395.55	456.65	688.72	172.18	2631.36	497.82	763.58	190.90
74	2514.08	477.58	713.67	178.42	2742.96	511.83	785.76	196.44
75	2646.12	506.00	741.68	185.42	2869.67	535.46	810.99	202.75
76	2799.80	543.99	778.55	194.64	3019.39	572.27	838.44	209.61
77	2978.08	594.66	809.88	202.47	3198.08	631.33	873.65	218.41
78	3267.79	675.18	870.99	217.75	3494.94	722.17	933.65	233.41
79	3653.16	778.57	952.45	238.11	3894.40	831.83	1021.38	255.34
80	4077.69	888.22	1052.71	263.18	4329.90	949.32	1115.37	278.84
81	4528.85	1004.15	1152.97	288.24	4792.03	1068.38	1221.90	305.47
82	4997.24	1121.64	1259.49	314.87	5271.38	1189.00	1328.42	332.11
83	5476.60	1237.56	1372.28	343.07	5757.01	1308.06	1441.21	360.30
84	5963.79	1355.05	1491.34	372.83	6248.90	1427.11	1560.27	390.07
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	4.2% Simple Inflation				4.2% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	583.80	60.68	150.87	37.72	1466.72	213.49	432.53	108.13
30	622.72	64.72	160.93	40.23	1466.72	213.49	432.53	108.13
31	661.64	68.77	170.99	42.75	1466.72	213.49	432.53	108.13
32	681.10	70.79	176.02	44.00	1466.72	213.49	432.53	108.13
33	720.02	74.83	186.07	46.52	1466.72	213.49	432.53	108.13
34	758.94	78.88	196.13	49.03	1466.72	213.49	432.53	108.13
35	778.40	80.90	201.16	50.29	1466.72	213.49	432.53	108.13
36	817.32	84.95	211.22	52.80	1466.72	213.49	432.53	108.13
37	856.24	88.99	221.28	55.32	1466.72	213.49	432.53	108.13
38	895.17	93.04	231.33	57.83	1466.72	213.49	432.53	108.13
39	953.55	99.10	246.42	61.61	1466.72	213.49	432.53	108.13
40	987.05	102.59	255.08	63.77	1466.72	213.49	432.53	108.13
41	987.05	102.59	255.08	63.77	1466.72	213.49	432.53	108.13
42	987.05	102.59	255.08	63.77	1466.72	213.49	432.53	108.13
43	987.05	102.59	255.08	63.77	1466.72	213.49	432.53	108.13
44	987.05	102.59	255.08	63.77	1466.72	213.49	432.53	108.13
45	1097.96	130.31	332.72	83.18	1577.62	241.22	510.16	127.54
46	1097.96	130.31	332.72	83.18	1577.62	241.22	510.16	127.54
47	1097.96	130.31	332.72	83.18	1577.62	241.22	510.16	127.54
48	1097.96	130.31	332.72	83.18	1577.62	241.22	510.16	127.54
49	1097.96	130.31	332.72	83.18	1577.62	241.22	510.16	127.54
50	1142.32	141.40	365.99	91.50	1621.99	249.54	543.43	135.86
51	1200.55	155.27	388.17	97.04	1685.76	266.17	565.62	141.40
52	1267.09	169.13	421.44	105.36	1752.30	280.04	587.80	146.95
53	1333.63	185.77	443.62	110.91	1827.16	296.67	609.98	152.49
54	1408.49	205.17	465.80	116.45	1907.57	316.08	643.25	160.81
55	1486.13	221.81	499.07	124.77	1990.75	335.49	665.43	166.36
56	1566.53	241.22	521.25	130.31	2079.47	354.90	698.70	174.68
57	1632.59	260.23	547.85	136.96	2170.97	377.08	720.88	180.22
58	1704.88	278.73	562.88	140.72	2273.55	402.03	754.15	188.54
59	1770.08	295.89	591.79	147.95	2395.55	429.76	787.43	196.86
60	1859.08	318.92	611.91	152.98	2497.86	453.16	818.97	204.74
61	1955.40	343.72	631.43	157.86	2587.63	477.02	831.45	207.86
62	2057.07	368.58	657.46	164.37	2671.30	499.09	848.20	212.05
63	2139.34	392.69	674.57	168.64	2771.11	526.03	865.82	216.45
64	2252.95	419.48	697.56	174.39	2873.90	550.32	890.30	222.57
65	2382.57	451.95	732.39	183.10	2985.02	578.44	904.55	226.14
66	2533.83	488.42	761.30	190.32	3124.97	612.37	934.92	233.73
67	2685.86	525.40	797.15	199.29	3261.86	645.05	951.57	237.89
68	2850.26	563.40	825.13	206.28	3400.35	678.74	975.96	243.99
69	3029.79	608.11	850.92	212.73	3584.17	721.99	997.04	249.26
70	3231.49	655.03	881.69	220.42	3788.79	767.32	1023.10	255.77
71	3435.35	703.55	908.59	227.15	3996.18	814.11	1053.32	263.33
72	3629.37	745.28	939.37	234.84	4190.27	855.91	1079.11	269.78
73	3817.91	784.17	965.71	241.43	4377.49	888.97	1100.46	275.11
74	4026.13	823.61	994.82	248.70	4583.01	919.13	1131.79	282.95
75	4261.18	871.64	1032.80	258.20	4819.17	961.75	1164.50	291.13
76	4528.25	934.93	1071.34	267.84	5092.20	1024.76	1197.77	299.44
77	4832.20	1018.73	1115.98	279.00	5412.51	1120.76	1243.52	310.88
78	5327.78	1152.97	1196.83	299.21	5948.13	1278.29	1328.42	332.11
79	6004.52	1333.12	1315.89	328.97	6684.40	1483.51	1453.74	363.44
80	6759.59	1533.64	1447.48	361.87	7505.26	1707.52	1591.60	397.90
81	7572.62	1746.68	1591.60	397.90	8388.79	1944.07	1741.99	435.50
82	8424.82	1964.43	1741.99	435.50	9309.91	2182.18	1904.90	476.23
83	9298.94	2182.18	1898.64	474.66	10249.83	2418.73	2067.82	516.96
84	10195.00	2401.50	2061.56	515.39	11211.68	2653.71	2237.01	559.25
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	4.2% Simple Inflation				4.2% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	544.45	50.84	111.51	27.88	1333.63	182.99	332.72	83.18
30	580.74	54.23	118.95	29.74	1333.63	182.99	332.72	83.18
31	617.04	57.62	126.38	31.60	1333.63	182.99	332.72	83.18
32	635.19	59.31	130.10	32.52	1333.63	182.99	332.72	83.18
33	671.48	62.70	137.53	34.38	1333.63	182.99	332.72	83.18
34	707.78	66.09	144.97	36.24	1333.63	182.99	332.72	83.18
35	725.93	67.78	148.68	37.17	1333.63	182.99	332.72	83.18
36	762.22	71.17	156.12	39.03	1333.63	182.99	332.72	83.18
37	798.52	74.56	163.55	40.89	1333.63	182.99	332.72	83.18
38	834.82	77.95	170.99	42.75	1333.63	182.99	332.72	83.18
39	889.26	83.03	182.14	45.53	1333.63	182.99	332.72	83.18
40	920.51	85.95	188.54	47.13	1333.63	182.99	332.72	83.18
41	920.51	85.95	188.54	47.13	1333.63	182.99	332.72	83.18
42	920.51	85.95	188.54	47.13	1333.63	182.99	332.72	83.18
43	920.51	85.95	188.54	47.13	1333.63	182.99	332.72	83.18
44	920.51	85.95	188.54	47.13	1333.63	182.99	332.72	83.18
45	1012.01	110.91	243.99	61.00	1427.90	205.17	388.17	97.04
46	1012.01	110.91	243.99	61.00	1427.90	205.17	388.17	97.04
47	1012.01	110.91	243.99	61.00	1427.90	205.17	388.17	97.04
48	1012.01	110.91	243.99	61.00	1427.90	205.17	388.17	97.04
49	1012.01	110.91	243.99	61.00	1427.90	205.17	388.17	97.04
50	1050.83	119.22	277.26	69.32	1463.95	213.49	410.35	102.59
51	1100.73	130.31	288.35	72.09	1516.63	224.58	432.53	108.13
52	1153.41	144.18	310.53	77.63	1574.85	238.45	443.62	110.91
53	1211.64	158.04	332.72	83.18	1638.62	255.08	465.80	116.45
54	1275.41	171.90	343.81	85.95	1705.16	268.94	487.98	122.00
55	1341.95	188.54	365.99	91.50	1777.25	285.58	510.16	127.54
56	1411.27	205.17	388.17	97.04	1852.11	302.22	532.34	133.09
57	1465.50	219.14	405.41	101.35	1932.52	321.62	554.53	138.63
58	1526.27	235.44	422.16	105.54	2021.24	343.81	576.71	144.18
59	1579.86	250.98	443.84	110.96	2123.83	365.99	609.98	152.49
60	1651.65	269.66	466.71	116.68	2208.49	387.65	622.42	155.60
61	1733.89	290.25	478.67	119.67	2283.83	407.73	639.58	159.89
62	1817.99	313.79	498.08	124.52	2353.23	426.68	662.01	165.50
63	1886.38	332.46	520.38	130.09	2433.85	448.01	674.53	168.63
64	1979.58	355.85	537.31	134.33	2519.25	469.61	684.84	171.21
65	2088.23	382.42	556.24	139.06	2611.30	492.74	704.60	176.15
66	2217.39	412.75	587.02	146.76	2729.96	521.22	729.24	182.31
67	2346.17	443.87	615.98	154.00	2845.55	548.98	750.27	187.57
68	2482.05	476.89	638.81	159.70	2961.16	576.71	763.03	190.76
69	2630.11	513.56	661.83	165.46	3111.44	612.40	790.75	197.69
70	2794.81	553.14	690.38	172.60	3279.32	650.87	815.15	203.79
71	2962.97	590.99	715.61	178.90	3449.42	689.48	836.22	209.06
72	3122.81	626.89	745.28	186.32	3608.02	723.93	861.73	215.43
73	3273.29	656.90	763.58	190.90	3758.02	746.74	883.36	220.84
74	3436.81	686.64	792.97	198.24	3916.19	765.94	908.31	227.08
75	3621.74	722.62	824.86	206.21	4098.29	793.66	935.76	233.94
76	3836.20	775.23	858.40	214.60	4316.98	848.42	971.53	242.88
77	4086.09	848.15	899.16	224.79	4583.50	937.42	1007.57	251.89
78	4492.82	961.85	971.25	242.81	5023.87	1076.21	1084.04	271.01
79	5034.84	1107.54	1071.51	267.88	5614.46	1242.26	1190.57	297.64
80	5628.55	1264.19	1178.03	294.51	6259.87	1416.15	1303.36	325.84
81	6259.87	1427.11	1297.09	324.27	6942.88	1594.73	1428.68	357.17
82	6916.24	1593.16	1422.41	355.60	7649.38	1773.32	1566.53	391.63
83	7583.59	1757.65	1554.00	388.50	8363.72	1950.33	1698.12	424.53
84	8261.90	1922.14	1685.59	421.40	9085.89	2125.79	1835.98	458.99
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	2.3% Simple Inflation				2.3% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	418.26	25.06	112.79	28.20	520.09	48.56	175.45	43.86
30	418.26	25.06	112.79	28.20	520.09	48.56	175.45	43.86
31	418.26	25.06	112.79	28.20	520.09	48.56	175.45	43.86
32	418.26	25.06	112.79	28.20	520.09	48.56	175.45	43.86
33	418.26	25.06	112.79	28.20	520.09	48.56	175.45	43.86
34	418.26	25.06	112.79	28.20	520.09	48.56	175.45	43.86
35	418.26	25.06	112.79	28.20	520.09	48.56	175.45	43.86
36	418.26	25.06	112.79	28.20	520.09	48.56	175.45	43.86
37	418.26	25.06	112.79	28.20	520.09	48.56	175.45	43.86
38	418.26	25.06	112.79	28.20	520.09	48.56	175.45	43.86
39	418.26	25.06	112.79	28.20	520.09	48.56	175.45	43.86
40	418.26	25.06	112.79	28.20	520.09	48.56	175.45	43.86
41	418.26	25.06	112.79	28.20	520.09	48.56	175.45	43.86
42	418.26	25.06	112.79	28.20	520.09	48.56	175.45	43.86
43	418.26	25.06	112.79	28.20	520.09	48.56	175.45	43.86
44	418.26	25.06	112.79	28.20	520.09	48.56	175.45	43.86
45	441.76	31.33	150.39	37.60	542.02	53.26	206.78	51.70
46	441.76	31.33	150.39	37.60	542.02	53.26	206.78	51.70
47	441.76	31.33	150.39	37.60	542.02	53.26	206.78	51.70
48	441.76	31.33	150.39	37.60	542.02	53.26	206.78	51.70
49	441.76	31.33	150.39	37.60	542.02	53.26	206.78	51.70
50	451.16	32.90	162.92	40.73	549.85	56.40	225.58	56.40
51	465.26	37.60	175.45	43.86	563.95	59.53	231.85	57.96
52	480.93	40.73	187.98	47.00	579.62	62.66	244.38	61.09
53	496.59	43.86	200.52	50.13	595.28	67.36	256.91	64.23
54	513.82	48.56	206.78	51.70	614.08	70.49	263.18	65.79
55	532.62	53.26	219.31	54.83	632.88	75.19	275.71	68.93
56	551.42	57.96	231.85	57.96	653.24	79.89	288.24	72.06
57	571.78	62.66	244.38	61.09	673.61	84.59	300.77	75.19
58	595.28	67.36	263.18	65.79	697.11	90.86	313.31	78.33
59	621.91	73.63	275.71	68.93	725.30	97.13	332.11	83.03
60	653.24	81.46	288.24	72.06	756.64	103.39	344.64	86.16
61	689.27	89.29	307.04	76.76	792.67	111.22	363.44	90.86
62	726.87	98.69	325.84	81.46	833.40	120.62	382.23	95.56
63	770.73	108.09	344.64	86.16	875.69	130.02	401.03	100.26
64	816.16	119.06	363.44	90.86	924.25	140.99	419.83	104.96
65	866.29	130.02	388.50	97.13	974.38	151.95	438.63	109.66
66	917.99	140.99	407.30	101.82	1029.21	164.49	463.69	115.92
67	974.38	153.52	432.36	108.09	1087.17	177.02	482.49	120.62
68	1041.74	169.19	457.43	114.36	1156.10	192.68	507.56	126.89
69	1127.90	187.98	488.76	122.19	1242.26	211.48	538.89	134.72
70	1226.60	209.92	520.09	130.02	1342.52	233.41	570.22	142.55
71	1334.69	233.41	557.69	139.42	1452.18	255.34	607.81	151.95
72	1445.91	256.91	595.28	148.82	1564.97	278.84	645.41	161.35
73	1564.97	281.98	632.88	158.22	1684.02	300.77	683.01	170.75
74	1701.26	308.61	676.74	169.19	1820.31	325.84	726.87	181.72
75	1857.91	339.94	733.14	183.28	1975.40	355.60	783.27	195.82
76	2036.49	379.10	789.53	197.38	2155.55	394.77	839.66	209.92
77	2241.71	429.23	852.19	213.05	2362.33	446.46	902.32	225.58
78	2481.39	490.32	927.39	231.85	2605.14	512.26	977.52	244.38
79	2755.53	562.39	1015.11	253.78	2883.99	587.45	1065.24	266.31
80	3059.44	640.71	1109.11	277.28	3191.03	670.48	1159.23	289.81
81	3385.28	725.30	1209.36	302.34	3520.00	756.64	1259.49	314.87
82	3729.92	811.46	1315.89	328.97	3864.64	844.36	1366.02	341.50
83	4083.95	897.62	1428.68	357.17	4218.67	932.09	1478.81	369.70
84	4448.95	985.35	1547.73	386.93	4582.11	1019.81	1597.86	399.47
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	2.3% Simple Inflation				2.3% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	397.90	20.36	81.46	20.36	480.93	39.16	125.32	31.33
30	397.90	20.36	81.46	20.36	480.93	39.16	125.32	31.33
31	397.90	20.36	81.46	20.36	480.93	39.16	125.32	31.33
32	397.90	20.36	81.46	20.36	480.93	39.16	125.32	31.33
33	397.90	20.36	81.46	20.36	480.93	39.16	125.32	31.33
34	397.90	20.36	81.46	20.36	480.93	39.16	125.32	31.33
35	397.90	20.36	81.46	20.36	480.93	39.16	125.32	31.33
36	397.90	20.36	81.46	20.36	480.93	39.16	125.32	31.33
37	397.90	20.36	81.46	20.36	480.93	39.16	125.32	31.33
38	397.90	20.36	81.46	20.36	480.93	39.16	125.32	31.33
39	397.90	20.36	81.46	20.36	480.93	39.16	125.32	31.33
40	397.90	20.36	81.46	20.36	480.93	39.16	125.32	31.33
41	397.90	20.36	81.46	20.36	480.93	39.16	125.32	31.33
42	397.90	20.36	81.46	20.36	480.93	39.16	125.32	31.33
43	397.90	20.36	81.46	20.36	480.93	39.16	125.32	31.33
44	397.90	20.36	81.46	20.36	480.93	39.16	125.32	31.33
45	415.13	25.06	106.52	26.63	498.16	43.86	150.39	37.60
46	415.13	25.06	106.52	26.63	498.16	43.86	150.39	37.60
47	415.13	25.06	106.52	26.63	498.16	43.86	150.39	37.60
48	415.13	25.06	106.52	26.63	498.16	43.86	150.39	37.60
49	415.13	25.06	106.52	26.63	498.16	43.86	150.39	37.60
50	422.96	26.63	119.06	29.76	504.42	45.43	156.65	39.16
51	433.93	29.76	125.32	31.33	515.39	48.56	169.19	42.30
52	446.46	32.90	131.59	32.90	527.92	51.70	175.45	43.86
53	458.99	36.03	137.85	34.46	542.02	54.83	181.72	45.43
54	473.09	39.16	150.39	37.60	556.12	57.96	187.98	47.00
55	488.76	42.30	156.65	39.16	571.78	61.09	200.52	50.13
56	504.42	47.00	162.92	40.73	587.45	64.23	206.78	51.70
57	521.66	50.13	175.45	43.86	604.68	68.93	219.31	54.83
58	540.45	54.83	187.98	47.00	625.05	73.63	225.58	56.40
59	562.39	59.53	194.25	48.56	646.98	78.33	238.11	59.53
60	587.45	65.79	206.78	51.70	673.61	84.59	250.65	62.66
61	617.21	72.06	219.31	54.83	703.37	90.86	263.18	65.79
62	648.54	79.89	231.85	57.96	736.27	98.69	275.71	68.93
63	684.58	87.73	250.65	62.66	772.30	106.52	288.24	72.06
64	722.17	95.56	263.18	65.79	811.46	114.36	307.04	76.76
65	762.90	104.96	281.98	70.49	853.76	123.76	319.57	79.89
66	806.76	114.36	294.51	73.63	899.19	134.72	338.37	84.59
67	853.76	125.32	313.31	78.33	947.75	144.12	357.17	89.29
68	908.59	137.85	332.11	83.03	1004.15	156.65	375.97	93.99
69	979.08	153.52	357.17	89.29	1076.21	172.32	401.03	100.26
70	1060.54	170.75	382.23	95.56	1159.23	189.55	426.10	106.52
71	1149.84	189.55	413.56	103.39	1248.53	208.35	451.16	112.79
72	1240.69	208.35	438.63	109.66	1340.95	227.15	482.49	120.62
73	1339.39	228.71	469.96	117.49	1439.64	245.95	513.82	128.46
74	1450.61	250.65	507.56	126.89	1550.87	264.74	551.42	137.85
75	1577.50	275.71	551.42	137.85	1677.76	288.24	589.02	147.25
76	1724.75	307.04	595.28	148.82	1825.01	321.14	632.88	158.22
77	1892.37	347.77	645.41	161.35	1995.76	363.44	683.01	170.75
78	2086.62	397.90	701.81	175.45	2193.15	418.26	745.67	186.42
79	2309.07	455.86	770.73	192.68	2418.73	477.79	814.60	203.65
80	2555.02	518.52	845.93	211.48	2666.24	543.59	883.52	220.88
81	2816.63	585.88	927.39	231.85	2930.98	612.51	964.98	241.25
82	3092.34	653.24	1008.85	252.21	3208.26	681.44	1052.71	263.18
83	3375.88	722.17	1096.57	274.14	3491.80	750.37	1134.17	283.54
84	3667.25	791.10	1184.30	296.07	3781.61	819.30	1228.16	307.04
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	2.3% Simple Inflation				2.3% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	444.90	31.33	125.32	31.33	573.35	61.09	194.25	48.56
30	444.90	31.33	125.32	31.33	573.35	61.09	194.25	48.56
31	444.90	31.33	125.32	31.33	573.35	61.09	194.25	48.56
32	444.90	31.33	125.32	31.33	573.35	61.09	194.25	48.56
33	444.90	31.33	125.32	31.33	573.35	61.09	194.25	48.56
34	444.90	31.33	125.32	31.33	573.35	61.09	194.25	48.56
35	444.90	31.33	125.32	31.33	573.35	61.09	194.25	48.56
36	444.90	31.33	125.32	31.33	573.35	61.09	194.25	48.56
37	444.90	31.33	125.32	31.33	573.35	61.09	194.25	48.56
38	444.90	31.33	125.32	31.33	573.35	61.09	194.25	48.56
39	444.90	31.33	125.32	31.33	573.35	61.09	194.25	48.56
40	444.90	31.33	125.32	31.33	573.35	61.09	194.25	48.56
41	444.90	31.33	125.32	31.33	573.35	61.09	194.25	48.56
42	444.90	31.33	125.32	31.33	573.35	61.09	194.25	48.56
43	444.90	31.33	125.32	31.33	573.35	61.09	194.25	48.56
44	444.90	31.33	125.32	31.33	573.35	61.09	194.25	48.56
45	474.66	39.16	162.92	40.73	601.55	67.36	231.85	57.96
46	474.66	39.16	162.92	40.73	601.55	67.36	231.85	57.96
47	474.66	39.16	162.92	40.73	601.55	67.36	231.85	57.96
48	474.66	39.16	162.92	40.73	601.55	67.36	231.85	57.96
49	474.66	39.16	162.92	40.73	601.55	67.36	231.85	57.96
50	485.63	42.30	181.72	45.43	612.51	70.49	244.38	61.09
51	504.42	45.43	194.25	48.56	631.31	75.19	256.91	64.23
52	523.22	50.13	206.78	51.70	650.11	79.89	269.44	67.36
53	543.59	54.83	213.05	53.26	670.48	84.59	281.98	70.49
54	565.52	61.09	225.58	56.40	693.97	89.29	294.51	73.63
55	589.02	65.79	244.38	61.09	717.47	95.56	307.04	76.76
56	612.51	72.06	256.91	64.23	742.54	100.26	319.57	79.89
57	639.15	78.33	269.44	67.36	769.17	106.52	332.11	83.03
58	667.34	84.59	281.98	70.49	798.93	114.36	344.64	86.16
59	701.81	92.43	300.77	75.19	833.40	122.19	363.44	90.86
60	740.97	101.82	319.57	79.89	874.13	131.59	382.23	95.56
61	784.83	112.79	338.37	84.59	919.56	140.99	401.03	100.26
62	833.40	123.76	357.17	89.29	969.68	151.95	419.83	104.96
63	886.66	136.29	375.97	93.99	1024.51	164.49	438.63	109.66
64	944.62	148.82	401.03	100.26	1084.04	178.58	463.69	115.92
65	1005.71	162.92	426.10	106.52	1148.27	192.68	482.49	120.62
66	1071.51	178.58	444.90	111.22	1217.20	208.35	507.56	126.89
67	1142.00	194.25	469.96	117.49	1289.26	224.01	532.62	133.16
68	1226.60	213.05	501.29	125.32	1376.98	242.81	557.69	139.42
69	1334.69	236.55	532.62	133.16	1486.64	267.88	595.28	148.82
70	1458.44	264.74	570.22	142.55	1613.53	294.51	632.88	158.22
71	1594.73	294.51	607.81	151.95	1751.38	324.27	670.48	167.62
72	1734.15	324.27	651.68	162.92	1892.37	354.04	708.07	177.02
73	1884.54	355.60	695.54	173.89	2044.33	382.23	751.94	187.98
74	2055.29	388.50	745.67	186.42	2215.08	412.00	802.07	200.52
75	2252.67	429.23	802.07	200.52	2412.46	451.16	858.46	214.62
76	2479.82	479.36	864.73	216.18	2642.74	501.29	921.12	230.28
77	2743.00	543.59	933.65	233.41	2910.62	568.65	996.32	249.08
78	3051.61	623.48	1021.38	255.34	3225.49	654.81	1077.77	269.44
79	3408.78	717.47	1115.37	278.84	3588.93	755.07	1171.77	292.94
80	3805.11	820.86	1221.90	305.47	3991.53	863.16	1278.29	319.57
81	4231.21	930.52	1334.69	333.67	4423.89	977.52	1397.35	349.34
82	4679.24	1044.88	1453.74	363.44	4876.62	1093.44	1516.40	379.10
83	5141.36	1157.67	1579.07	394.77	5340.31	1207.80	1641.73	410.43
84	5616.02	1272.03	1710.65	427.66	5816.54	1323.72	1773.32	443.33
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	2.3% Simple Inflation				2.3% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	419.83	25.06	87.73	21.93	529.49	50.13	144.12	36.03
30	419.83	25.06	87.73	21.93	529.49	50.13	144.12	36.03
31	419.83	25.06	87.73	21.93	529.49	50.13	144.12	36.03
32	419.83	25.06	87.73	21.93	529.49	50.13	144.12	36.03
33	419.83	25.06	87.73	21.93	529.49	50.13	144.12	36.03
34	419.83	25.06	87.73	21.93	529.49	50.13	144.12	36.03
35	419.83	25.06	87.73	21.93	529.49	50.13	144.12	36.03
36	419.83	25.06	87.73	21.93	529.49	50.13	144.12	36.03
37	419.83	25.06	87.73	21.93	529.49	50.13	144.12	36.03
38	419.83	25.06	87.73	21.93	529.49	50.13	144.12	36.03
39	419.83	25.06	87.73	21.93	529.49	50.13	144.12	36.03
40	419.83	25.06	87.73	21.93	529.49	50.13	144.12	36.03
41	419.83	25.06	87.73	21.93	529.49	50.13	144.12	36.03
42	419.83	25.06	87.73	21.93	529.49	50.13	144.12	36.03
43	419.83	25.06	87.73	21.93	529.49	50.13	144.12	36.03
44	419.83	25.06	87.73	21.93	529.49	50.13	144.12	36.03
45	443.33	31.33	119.06	29.76	551.42	56.40	169.19	42.30
46	443.33	31.33	119.06	29.76	551.42	56.40	169.19	42.30
47	443.33	31.33	119.06	29.76	551.42	56.40	169.19	42.30
48	443.33	31.33	119.06	29.76	551.42	56.40	169.19	42.30
49	443.33	31.33	119.06	29.76	551.42	56.40	169.19	42.30
50	452.73	34.46	131.59	32.90	559.25	57.96	181.72	45.43
51	466.83	37.60	137.85	34.46	573.35	61.09	187.98	47.00
52	482.49	40.73	144.12	36.03	590.58	65.79	194.25	48.56
53	499.72	45.43	156.65	39.16	607.81	68.93	206.78	51.70
54	518.52	50.13	162.92	40.73	626.61	73.63	213.05	53.26
55	537.32	54.83	175.45	43.86	645.41	78.33	225.58	56.40
56	557.69	59.53	187.98	47.00	667.34	83.03	231.85	57.96
57	579.62	64.23	194.25	48.56	689.27	87.73	244.38	61.09
58	603.12	70.49	206.78	51.70	714.34	93.99	256.91	64.23
59	631.31	76.76	219.31	54.83	742.54	100.26	269.44	67.36
60	664.21	84.59	231.85	57.96	777.00	108.09	281.98	70.49
61	700.24	92.43	250.65	62.66	814.60	117.49	294.51	73.63
62	740.97	101.82	263.18	65.79	856.89	126.89	313.31	78.33
63	786.40	111.22	281.98	70.49	903.89	136.29	325.84	81.46
64	834.96	122.19	294.51	73.63	954.02	147.25	344.64	86.16
65	886.66	134.72	313.31	78.33	1007.28	159.79	363.44	90.86
66	941.49	147.25	332.11	83.03	1063.68	172.32	382.23	95.56
67	999.45	159.79	350.90	87.73	1124.77	184.85	401.03	100.26
68	1071.51	175.45	375.97	93.99	1198.40	202.08	426.10	106.52
69	1160.80	195.82	401.03	100.26	1289.26	222.45	451.16	112.79
70	1262.63	219.31	432.36	108.09	1395.78	244.38	482.49	120.62
71	1375.42	242.81	463.69	115.92	1508.57	267.88	513.82	128.46
72	1492.91	267.88	495.02	123.76	1627.63	292.94	545.15	136.29
73	1616.66	292.94	532.62	133.16	1752.95	316.44	576.48	144.12
74	1756.08	319.57	570.22	142.55	1893.94	339.94	620.35	155.09
75	1919.00	352.47	614.08	153.52	2055.29	369.70	664.21	166.05
76	2105.42	393.20	670.48	167.62	2244.84	412.00	714.34	178.58
77	2323.17	446.46	726.87	181.72	2467.29	468.39	777.00	194.25
78	2576.95	513.82	795.80	198.95	2727.33	540.45	839.66	209.92
79	2868.32	589.02	870.99	217.75	3023.41	621.91	921.12	230.28
80	3187.90	672.04	952.45	238.11	3347.68	708.07	1002.58	250.65
81	3529.40	759.77	1046.44	261.61	3695.45	798.93	1096.57	274.14
82	3888.14	849.06	1140.44	285.11	4057.32	889.79	1196.83	299.21
83	4256.27	938.35	1240.69	310.17	4427.02	980.65	1297.09	324.27
84	4633.81	1029.21	1347.22	336.80	4804.56	1071.51	1397.35	349.34
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	2.3% Simple Inflation				2.3% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	479.36	39.16	131.59	32.90	650.11	78.33	213.05	53.26
30	479.36	39.16	131.59	32.90	650.11	78.33	213.05	53.26
31	479.36	39.16	131.59	32.90	650.11	78.33	213.05	53.26
32	479.36	39.16	131.59	32.90	650.11	78.33	213.05	53.26
33	479.36	39.16	131.59	32.90	650.11	78.33	213.05	53.26
34	479.36	39.16	131.59	32.90	650.11	78.33	213.05	53.26
35	479.36	39.16	131.59	32.90	650.11	78.33	213.05	53.26
36	479.36	39.16	131.59	32.90	650.11	78.33	213.05	53.26
37	479.36	39.16	131.59	32.90	650.11	78.33	213.05	53.26
38	479.36	39.16	131.59	32.90	650.11	78.33	213.05	53.26
39	479.36	39.16	131.59	32.90	650.11	78.33	213.05	53.26
40	479.36	39.16	131.59	32.90	650.11	78.33	213.05	53.26
41	479.36	39.16	131.59	32.90	650.11	78.33	213.05	53.26
42	479.36	39.16	131.59	32.90	650.11	78.33	213.05	53.26
43	479.36	39.16	131.59	32.90	650.11	78.33	213.05	53.26
44	479.36	39.16	131.59	32.90	650.11	78.33	213.05	53.26
45	518.52	50.13	175.45	43.86	687.71	87.73	250.65	62.66
46	518.52	50.13	175.45	43.86	687.71	87.73	250.65	62.66
47	518.52	50.13	175.45	43.86	687.71	87.73	250.65	62.66
48	518.52	50.13	175.45	43.86	687.71	87.73	250.65	62.66
49	518.52	50.13	175.45	43.86	687.71	87.73	250.65	62.66
50	535.75	53.26	194.25	48.56	703.37	92.43	269.44	67.36
51	557.69	59.53	206.78	51.70	725.30	97.13	275.71	68.93
52	582.75	64.23	219.31	54.83	750.37	103.39	288.24	72.06
53	609.38	70.49	231.85	57.96	778.57	109.66	300.77	75.19
54	637.58	78.33	244.38	61.09	808.33	115.92	313.31	78.33
55	667.34	84.59	256.91	64.23	839.66	123.76	332.11	83.03
56	698.67	92.43	269.44	67.36	870.99	131.59	344.64	86.16
57	731.57	100.26	288.24	72.06	905.46	139.42	357.17	89.29
58	769.17	109.66	300.77	75.19	944.62	147.25	375.97	93.99
59	811.46	119.06	319.57	79.89	990.05	158.22	394.77	98.69
60	863.16	131.59	338.37	84.59	1043.31	170.75	413.56	103.39
61	919.56	144.12	357.17	89.29	1101.27	183.28	432.36	108.09
62	982.22	158.22	382.23	95.56	1167.07	198.95	451.16	112.79
63	1051.14	173.89	401.03	100.26	1239.13	214.62	476.23	119.06
64	1124.77	191.12	426.10	106.52	1315.89	231.85	501.29	125.32
65	1204.66	209.92	451.16	112.79	1398.91	250.65	526.36	131.59
66	1289.26	228.71	476.23	119.06	1488.21	271.01	551.42	137.85
67	1378.55	249.08	507.56	126.89	1582.20	291.38	576.48	144.12
68	1488.21	274.14	532.62	133.16	1694.99	316.44	607.81	151.95
69	1626.06	305.47	570.22	142.55	1839.11	347.77	639.15	159.79
70	1785.85	341.50	607.81	151.95	2003.60	383.80	683.01	170.75
71	1961.30	380.67	651.68	162.92	2182.18	422.96	720.61	180.15
72	2139.88	418.26	695.54	173.89	2365.47	460.56	764.47	191.12
73	2331.00	457.43	739.40	184.85	2559.72	496.59	814.60	203.65
74	2550.32	499.72	795.80	198.95	2780.60	535.75	864.73	216.18
75	2802.53	551.42	858.46	214.62	3035.94	584.32	927.39	231.85
76	3098.60	618.78	927.39	231.85	3336.72	650.11	996.32	249.08
77	3444.81	703.37	1002.58	250.65	3693.89	742.54	1077.77	269.44
78	3855.24	811.46	1090.31	272.58	4118.42	861.59	1165.50	291.38
79	4329.90	936.79	1196.83	299.21	4608.74	996.32	1272.03	318.01
80	4856.25	1076.21	1315.89	328.97	5149.20	1143.57	1391.08	347.77
81	5421.77	1221.90	1441.21	360.30	5728.81	1295.52	1516.40	379.10
82	6013.92	1372.28	1572.80	393.20	6333.49	1450.61	1654.26	413.56
83	6621.74	1522.67	1710.65	427.66	6950.71	1604.13	1792.11	448.03
84	7243.65	1673.06	1854.78	463.69	7580.45	1757.65	1936.24	484.06
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	2.3% Simple Inflation				2.3% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	451.16	32.90	100.26	25.06	596.85	65.79	156.65	39.16
30	451.16	32.90	100.26	25.06	596.85	65.79	156.65	39.16
31	451.16	32.90	100.26	25.06	596.85	65.79	156.65	39.16
32	451.16	32.90	100.26	25.06	596.85	65.79	156.65	39.16
33	451.16	32.90	100.26	25.06	596.85	65.79	156.65	39.16
34	451.16	32.90	100.26	25.06	596.85	65.79	156.65	39.16
35	451.16	32.90	100.26	25.06	596.85	65.79	156.65	39.16
36	451.16	32.90	100.26	25.06	596.85	65.79	156.65	39.16
37	451.16	32.90	100.26	25.06	596.85	65.79	156.65	39.16
38	451.16	32.90	100.26	25.06	596.85	65.79	156.65	39.16
39	451.16	32.90	100.26	25.06	596.85	65.79	156.65	39.16
40	451.16	32.90	100.26	25.06	596.85	65.79	156.65	39.16
41	451.16	32.90	100.26	25.06	596.85	65.79	156.65	39.16
42	451.16	32.90	100.26	25.06	596.85	65.79	156.65	39.16
43	451.16	32.90	100.26	25.06	596.85	65.79	156.65	39.16
44	451.16	32.90	100.26	25.06	596.85	65.79	156.65	39.16
45	484.06	40.73	131.59	32.90	626.61	73.63	187.98	47.00
46	484.06	40.73	131.59	32.90	626.61	73.63	187.98	47.00
47	484.06	40.73	131.59	32.90	626.61	73.63	187.98	47.00
48	484.06	40.73	131.59	32.90	626.61	73.63	187.98	47.00
49	484.06	40.73	131.59	32.90	626.61	73.63	187.98	47.00
50	496.59	43.86	137.85	34.46	639.15	76.76	200.52	50.13
51	515.39	48.56	150.39	37.60	657.94	81.46	206.78	51.70
52	535.75	53.26	156.65	39.16	679.88	86.16	219.31	54.83
53	557.69	59.53	169.19	42.30	703.37	92.43	225.58	56.40
54	581.18	64.23	181.72	45.43	728.44	97.13	238.11	59.53
55	607.81	70.49	187.98	47.00	753.50	103.39	250.65	62.66
56	634.45	76.76	200.52	50.13	781.70	109.66	256.91	64.23
57	661.08	83.03	213.05	53.26	811.46	117.49	269.44	67.36
58	692.41	90.86	225.58	56.40	844.36	123.76	281.98	70.49
59	730.00	100.26	238.11	59.53	881.96	133.16	294.51	73.63
60	772.30	109.66	250.65	62.66	927.39	142.55	313.31	78.33
61	819.30	120.62	269.44	67.36	977.52	155.09	325.84	81.46
62	872.56	133.16	288.24	72.06	1032.35	167.62	344.64	86.16
63	930.52	145.69	307.04	76.76	1093.44	180.15	363.44	90.86
64	993.18	159.79	325.84	81.46	1157.67	195.82	382.23	95.56
65	1060.54	175.45	344.64	86.16	1228.16	211.48	401.03	100.26
66	1132.60	192.68	363.44	90.86	1303.36	227.15	419.83	104.96
67	1207.80	209.92	382.23	95.56	1383.25	245.95	444.90	111.22
68	1300.22	230.28	407.30	101.82	1480.37	266.31	469.96	117.49
69	1416.15	256.91	438.63	109.66	1599.43	292.94	495.02	123.76
70	1550.87	286.68	469.96	117.49	1737.29	322.71	526.36	131.59
71	1696.56	318.01	501.29	125.32	1887.67	354.04	563.95	140.99
72	1846.94	350.90	538.89	134.72	2042.76	386.93	601.55	150.39
73	2005.16	382.23	576.48	144.12	2202.55	416.70	639.15	159.79
74	2185.31	415.13	620.35	155.09	2384.26	444.90	683.01	170.75
75	2392.10	457.43	670.48	167.62	2594.18	484.06	733.14	183.28
76	2636.48	512.26	733.14	183.28	2843.26	538.89	789.53	197.38
77	2926.28	584.32	795.80	198.95	3142.47	620.35	858.46	214.62
78	3267.79	675.18	870.99	217.75	3494.94	722.17	933.65	233.41
79	3653.16	778.57	952.45	238.11	3894.40	831.83	1021.38	255.34
80	4077.69	888.22	1052.71	263.18	4329.90	949.32	1115.37	278.84
81	4528.85	1004.15	1152.97	288.24	4792.03	1068.38	1221.90	305.47
82	4997.24	1121.64	1259.49	314.87	5271.38	1189.00	1328.42	332.11
83	5476.60	1237.56	1372.28	343.07	5757.01	1308.06	1441.21	360.30
84	5963.79	1355.05	1491.34	372.83	6248.90	1427.11	1560.27	390.07
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	2.3% Simple Inflation				2.3% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	557.69	57.96	144.12	36.03	828.70	120.62	244.38	61.09
30	557.69	57.96	144.12	36.03	828.70	120.62	244.38	61.09
31	557.69	57.96	144.12	36.03	828.70	120.62	244.38	61.09
32	557.69	57.96	144.12	36.03	828.70	120.62	244.38	61.09
33	557.69	57.96	144.12	36.03	828.70	120.62	244.38	61.09
34	557.69	57.96	144.12	36.03	828.70	120.62	244.38	61.09
35	557.69	57.96	144.12	36.03	828.70	120.62	244.38	61.09
36	557.69	57.96	144.12	36.03	828.70	120.62	244.38	61.09
37	557.69	57.96	144.12	36.03	828.70	120.62	244.38	61.09
38	557.69	57.96	144.12	36.03	828.70	120.62	244.38	61.09
39	557.69	57.96	144.12	36.03	828.70	120.62	244.38	61.09
40	557.69	57.96	144.12	36.03	828.70	120.62	244.38	61.09
41	557.69	57.96	144.12	36.03	828.70	120.62	244.38	61.09
42	557.69	57.96	144.12	36.03	828.70	120.62	244.38	61.09
43	557.69	57.96	144.12	36.03	828.70	120.62	244.38	61.09
44	557.69	57.96	144.12	36.03	828.70	120.62	244.38	61.09
45	620.35	73.63	187.98	47.00	891.36	136.29	288.24	72.06
46	620.35	73.63	187.98	47.00	891.36	136.29	288.24	72.06
47	620.35	73.63	187.98	47.00	891.36	136.29	288.24	72.06
48	620.35	73.63	187.98	47.00	891.36	136.29	288.24	72.06
49	620.35	73.63	187.98	47.00	891.36	136.29	288.24	72.06
50	645.41	79.89	206.78	51.70	916.42	140.99	307.04	76.76
51	678.31	87.73	219.31	54.83	952.45	150.39	319.57	79.89
52	715.91	95.56	238.11	59.53	990.05	158.22	332.11	83.03
53	753.50	104.96	250.65	62.66	1032.35	167.62	344.64	86.16
54	795.80	115.92	263.18	65.79	1077.77	178.58	363.44	90.86
55	839.66	125.32	281.98	70.49	1124.77	189.55	375.97	93.99
56	885.09	136.29	294.51	73.63	1174.90	200.52	394.77	98.69
57	933.65	148.82	313.31	78.33	1226.60	213.05	407.30	101.82
58	986.92	161.35	325.84	81.46	1284.56	227.15	426.10	106.52
59	1049.58	175.45	350.90	87.73	1353.48	242.81	444.90	111.22
60	1123.20	192.68	369.70	92.43	1433.38	260.04	469.96	117.49
61	1203.10	211.48	388.50	97.13	1521.10	280.41	488.76	122.19
62	1293.96	231.85	413.56	103.39	1618.23	302.34	513.82	128.46
63	1391.08	255.34	438.63	109.66	1724.75	327.41	538.89	134.72
64	1497.61	278.84	463.69	115.92	1840.68	352.47	570.22	142.55
65	1610.40	305.47	495.02	123.76	1964.43	380.67	595.28	148.82
66	1731.02	333.67	520.09	130.02	2094.46	410.43	626.61	156.65
67	1857.91	363.44	551.42	137.85	2233.88	441.76	651.68	162.92
68	2013.00	397.90	582.75	145.69	2401.50	479.36	689.27	172.32
69	2208.81	443.33	620.35	155.09	2612.98	526.36	726.87	181.72
70	2434.39	493.46	664.21	166.05	2854.22	578.05	770.73	192.68
71	2677.21	548.29	708.07	177.02	3114.27	634.45	820.86	205.22
72	2929.42	601.55	758.20	189.55	3382.15	690.84	870.99	217.75
73	3195.73	656.38	808.33	202.08	3664.12	744.10	921.12	230.28
74	3499.64	715.91	864.73	216.18	3983.69	798.93	983.78	245.95
75	3852.11	787.97	933.65	233.41	4356.53	869.43	1052.71	263.18
76	4264.10	880.39	1008.85	252.21	4795.16	964.98	1127.90	281.98
77	4748.16	1001.01	1096.57	274.14	5318.38	1101.27	1221.90	305.47
78	5327.78	1152.97	1196.83	299.21	5948.13	1278.29	1328.42	332.11
79	6004.52	1333.12	1315.89	328.97	6684.40	1483.51	1453.74	363.44
80	6759.59	1533.64	1447.48	361.87	7505.26	1707.52	1591.60	397.90
81	7572.62	1746.68	1591.60	397.90	8388.79	1944.07	1741.99	435.50
82	8424.82	1964.43	1741.99	435.50	9309.91	2182.18	1904.90	476.23
83	9298.94	2182.18	1898.64	474.66	10249.83	2418.73	2067.82	516.96
84	10195.00	2401.50	2061.56	515.39	11211.68	2653.71	2237.01	559.25
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	2.3% Simple Inflation				2.3% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	520.09	48.56	106.52	26.63	753.50	103.39	187.98	47.00
30	520.09	48.56	106.52	26.63	753.50	103.39	187.98	47.00
31	520.09	48.56	106.52	26.63	753.50	103.39	187.98	47.00
32	520.09	48.56	106.52	26.63	753.50	103.39	187.98	47.00
33	520.09	48.56	106.52	26.63	753.50	103.39	187.98	47.00
34	520.09	48.56	106.52	26.63	753.50	103.39	187.98	47.00
35	520.09	48.56	106.52	26.63	753.50	103.39	187.98	47.00
36	520.09	48.56	106.52	26.63	753.50	103.39	187.98	47.00
37	520.09	48.56	106.52	26.63	753.50	103.39	187.98	47.00
38	520.09	48.56	106.52	26.63	753.50	103.39	187.98	47.00
39	520.09	48.56	106.52	26.63	753.50	103.39	187.98	47.00
40	520.09	48.56	106.52	26.63	753.50	103.39	187.98	47.00
41	520.09	48.56	106.52	26.63	753.50	103.39	187.98	47.00
42	520.09	48.56	106.52	26.63	753.50	103.39	187.98	47.00
43	520.09	48.56	106.52	26.63	753.50	103.39	187.98	47.00
44	520.09	48.56	106.52	26.63	753.50	103.39	187.98	47.00
45	571.78	62.66	137.85	34.46	806.76	115.92	219.31	54.83
46	571.78	62.66	137.85	34.46	806.76	115.92	219.31	54.83
47	571.78	62.66	137.85	34.46	806.76	115.92	219.31	54.83
48	571.78	62.66	137.85	34.46	806.76	115.92	219.31	54.83
49	571.78	62.66	137.85	34.46	806.76	115.92	219.31	54.83
50	593.72	67.36	156.65	39.16	827.13	120.62	231.85	57.96
51	621.91	73.63	162.92	40.73	856.89	126.89	244.38	61.09
52	651.68	81.46	175.45	43.86	889.79	134.72	250.65	62.66
53	684.58	89.29	187.98	47.00	925.82	144.12	263.18	65.79
54	720.61	97.13	194.25	48.56	963.42	151.95	275.71	68.93
55	758.20	106.52	206.78	51.70	1004.15	161.35	288.24	72.06
56	797.37	115.92	219.31	54.83	1046.44	170.75	300.77	75.19
57	838.10	125.32	231.85	57.96	1091.87	181.72	313.31	78.33
58	883.52	136.29	244.38	61.09	1142.00	194.25	325.84	81.46
59	936.79	148.82	263.18	65.79	1199.96	206.78	344.64	86.16
60	997.88	162.92	281.98	70.49	1267.33	222.45	357.17	89.29
61	1066.81	178.58	294.51	73.63	1342.52	239.68	375.97	93.99
62	1143.57	197.38	313.31	78.33	1425.55	258.48	401.03	100.26
63	1226.60	216.18	338.37	84.59	1514.84	278.84	419.83	104.96
64	1315.89	236.55	357.17	89.29	1613.53	300.77	438.63	109.66
65	1411.45	258.48	375.97	93.99	1718.49	324.27	463.69	115.92
66	1514.84	281.98	401.03	100.26	1829.71	349.34	488.76	122.19
67	1622.93	307.04	426.10	106.52	1948.77	375.97	513.82	128.46
68	1752.95	336.80	451.16	112.79	2091.32	407.30	538.89	134.72
69	1917.44	374.40	482.49	120.62	2268.34	446.46	576.48	144.12
70	2105.42	416.70	520.09	130.02	2470.42	490.32	614.08	153.52
71	2309.07	460.56	557.69	139.42	2688.17	537.32	651.68	162.92
72	2520.55	505.99	601.55	150.39	2912.19	584.32	695.54	173.89
73	2739.87	549.85	639.15	159.79	3145.60	625.05	739.40	184.85
74	2987.38	596.85	689.27	172.32	3404.08	665.78	789.53	197.38
75	3274.05	653.24	745.67	186.42	3704.85	717.47	845.93	211.48
76	3612.43	730.00	808.33	202.08	4065.15	798.93	914.86	228.71
77	4015.02	833.40	883.52	220.88	4503.78	921.12	990.05	247.51
78	4492.82	961.85	971.25	242.81	5023.87	1076.21	1084.04	271.01
79	5034.84	1107.54	1071.51	267.88	5614.46	1242.26	1190.57	297.64
80	5628.55	1264.19	1178.03	294.51	6259.87	1416.15	1303.36	325.84
81	6259.87	1427.11	1297.09	324.27	6942.88	1594.73	1428.68	357.17
82	6916.24	1593.16	1422.41	355.60	7649.38	1773.32	1566.53	391.63
83	7583.59	1757.65	1554.00	388.50	8363.72	1950.33	1698.12	424.53
84	8261.90	1922.14	1685.59	421.40	9085.89	2125.79	1835.98	458.99
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C3

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	3.5% Simple Inflation				3.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	362.05	21.70	97.63	24.41	698.72	65.24	235.71	58.93
30	362.05	21.70	97.63	24.41	739.03	69.01	249.31	62.33
31	362.05	21.70	97.63	24.41	752.47	70.26	253.85	63.46
32	362.05	21.70	97.63	24.41	765.91	71.52	258.38	64.59
33	362.05	21.70	97.63	24.41	779.34	72.77	262.91	65.73
34	362.05	21.70	97.63	24.41	792.78	74.02	267.44	66.86
35	362.05	21.70	97.63	24.41	796.80	74.40	268.80	67.20
36	362.82	21.74	97.84	24.46	796.80	74.40	268.80	67.20
37	393.06	23.55	105.99	26.50	796.80	74.40	268.80	67.20
38	408.17	24.46	110.07	27.52	796.80	74.40	268.80	67.20
39	423.29	25.37	114.15	28.54	796.80	74.40	268.80	67.20
40	438.41	26.27	118.22	29.56	796.80	74.40	268.80	67.20
41	455.41	27.29	122.81	30.70	796.80	74.40	268.80	67.20
42	472.55	28.32	127.43	31.86	796.80	74.40	268.80	67.20
43	487.65	29.22	131.50	32.88	796.80	74.40	268.80	67.20
44	487.65	29.22	131.50	32.88	796.80	74.40	268.80	67.20
45	493.67	35.01	168.06	42.01	830.40	81.60	316.80	79.20
46	524.04	37.17	178.40	44.60	830.40	81.60	316.80	79.20
47	540.44	38.33	183.98	46.00	830.40	81.60	316.80	79.20
48	571.25	40.51	194.47	48.62	830.40	81.60	316.80	79.20
49	587.97	41.70	200.16	50.04	830.40	81.60	316.80	79.20
50	596.43	43.49	215.38	53.84	842.40	86.40	345.60	86.40
51	613.79	49.60	231.46	57.87	864.00	91.20	355.20	88.80
52	619.09	52.43	241.99	60.50	888.00	96.00	374.40	93.60
53	638.34	56.38	257.75	64.44	912.00	103.20	393.60	98.40
54	649.19	61.36	261.26	65.31	940.80	108.00	403.20	100.80
55	671.36	67.14	276.44	69.11	969.60	115.20	422.40	105.60
56	687.44	72.26	289.04	72.26	996.60	121.89	439.75	109.94
57	714.37	78.29	305.32	76.33	1003.47	126.02	448.06	112.02
58	726.67	82.23	321.26	80.32	1024.12	133.48	460.28	115.07
59	762.80	90.31	338.17	84.54	1053.08	141.02	482.19	120.55
60	789.39	98.44	348.32	87.08	1066.58	145.74	485.81	121.45
61	830.67	107.61	370.02	92.51	1107.63	155.42	507.85	126.96
62	880.05	119.49	394.51	98.63	1148.07	166.17	526.56	131.64
63	915.15	128.34	409.21	102.30	1200.98	178.32	550.00	137.50
64	983.26	143.43	437.84	109.46	1240.79	189.27	563.61	140.90
65	1031.15	154.77	462.43	115.61	1296.22	202.14	583.51	145.88
66	1097.24	168.52	486.83	121.71	1340.28	214.20	603.84	150.96
67	1166.30	183.76	517.52	129.38	1374.12	223.74	609.84	152.46
68	1240.11	201.40	544.53	136.13	1416.96	236.16	622.08	155.52
69	1323.50	220.58	573.52	143.38	1474.98	251.10	639.84	159.96
70	1409.40	241.20	597.60	149.40	1542.60	268.20	655.20	163.80
71	1482.48	259.26	619.44	154.86	1612.98	283.62	675.12	168.78
72	1550.64	275.52	638.40	159.60	1678.32	299.04	692.16	173.04
73	1618.38	291.60	654.48	163.62	1741.50	311.04	706.32	176.58
74	1694.16	307.32	673.92	168.48	1812.72	324.48	723.84	180.96
75	1779.00	325.50	702.00	175.50	1891.50	340.50	750.00	187.50
76	1872.00	348.48	725.76	181.44	1981.44	362.88	771.84	192.96
77	1974.78	378.12	750.72	187.68	2081.04	393.30	794.88	198.72
78	2147.90	424.43	802.75	200.69	2255.03	443.41	846.14	211.54
79	2385.20	486.80	878.69	219.67	2496.40	508.50	922.08	230.52
80	2648.27	554.60	960.05	240.01	2762.17	580.37	1003.44	250.86
81	2930.32	627.83	1046.83	261.71	3046.93	654.95	1090.22	272.56
82	3228.64	702.41	1139.04	284.76	3345.25	730.88	1182.43	295.61
83	3535.09	776.99	1236.67	309.17	3651.71	806.82	1280.06	320.02
84	3851.04	852.92	1339.73	334.93	3966.30	882.76	1383.12	345.78
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C3

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	3.5% Simple Inflation				3.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	344.42	17.63	70.51	17.63	646.11	52.61	168.37	42.09
30	344.42	17.63	70.51	17.63	683.38	55.65	178.08	44.52
31	344.42	17.63	70.51	17.63	695.81	56.66	181.32	45.33
32	344.42	17.63	70.51	17.63	708.23	57.67	184.56	46.14
33	344.42	17.63	70.51	17.63	720.66	58.69	187.79	46.95
34	344.42	17.63	70.51	17.63	733.08	59.70	191.03	47.76
35	344.42	17.63	70.51	17.63	736.80	60.00	192.00	48.00
36	345.15	17.67	70.66	17.67	736.80	60.00	192.00	48.00
37	373.92	19.14	76.55	19.14	736.80	60.00	192.00	48.00
38	388.30	19.87	79.49	19.87	736.80	60.00	192.00	48.00
39	402.68	20.61	82.44	20.61	736.80	60.00	192.00	48.00
40	417.06	21.35	85.38	21.35	736.80	60.00	192.00	48.00
41	433.24	22.17	88.69	22.17	736.80	60.00	192.00	48.00
42	449.54	23.01	92.03	23.01	736.80	60.00	192.00	48.00
43	463.91	23.74	94.97	23.74	736.80	60.00	192.00	48.00
44	463.91	23.74	94.97	23.74	736.80	60.00	192.00	48.00
45	463.91	28.01	119.04	29.76	763.20	67.20	230.40	57.60
46	492.45	29.73	126.37	31.59	763.20	67.20	230.40	57.60
47	507.86	30.66	130.32	32.58	763.20	67.20	230.40	57.60
48	536.82	32.41	137.75	34.44	763.20	67.20	230.40	57.60
49	552.52	33.36	141.78	35.44	763.20	67.20	230.40	57.60
50	559.16	35.21	157.39	39.35	772.80	69.60	240.00	60.00
51	572.45	39.27	165.33	41.33	789.60	74.40	259.20	64.80
52	574.73	42.35	169.39	42.35	808.80	79.20	268.80	67.20
53	590.01	46.31	177.20	44.30	830.40	84.00	278.40	69.60
54	597.73	49.48	190.01	47.50	852.00	88.80	288.00	72.00
55	616.07	53.31	197.46	49.36	876.00	93.60	307.20	76.80
56	628.85	58.59	203.11	50.78	896.23	97.99	315.47	78.87
57	651.74	62.63	219.20	54.80	900.79	102.68	326.71	81.68
58	659.74	66.93	229.47	57.37	918.26	108.17	331.40	82.85
59	689.79	73.01	238.25	59.56	939.35	113.72	345.72	86.43
60	709.89	79.51	249.88	62.47	949.54	119.25	353.32	88.33
61	743.83	86.84	264.30	66.08	982.86	126.96	367.75	91.94
62	785.22	96.73	280.71	70.18	1014.27	135.96	379.81	94.95
63	812.84	104.16	297.61	74.40	1059.18	146.09	395.31	98.83
64	870.02	115.12	317.06	79.26	1089.37	153.52	412.19	103.05
65	908.08	124.93	335.64	83.91	1135.75	164.63	425.13	106.28
66	964.29	136.69	352.01	88.00	1170.96	175.44	440.64	110.16
67	1021.92	150.01	375.02	93.75	1197.90	182.16	451.44	112.86
68	1081.60	164.10	395.34	98.84	1230.72	192.00	460.80	115.20
69	1148.87	180.14	419.11	104.78	1277.82	204.60	476.16	119.04
70	1218.60	196.20	439.20	109.80	1332.00	217.80	489.60	122.40
71	1277.16	210.54	459.36	114.84	1386.78	231.42	501.12	125.28
72	1330.56	223.44	470.40	117.60	1438.08	243.60	517.44	129.36
73	1385.10	236.52	486.00	121.50	1488.78	254.34	531.36	132.84
74	1444.56	249.60	505.44	126.36	1544.40	263.64	549.12	137.28
75	1510.50	264.00	528.00	132.00	1606.50	276.00	564.00	141.00
76	1585.44	282.24	547.20	136.80	1677.60	295.20	581.76	145.44
77	1667.04	306.36	568.56	142.14	1758.12	320.16	601.68	150.42
78	1806.19	344.42	607.49	151.87	1898.40	362.05	645.46	161.36
79	1998.74	394.60	667.15	166.79	2093.66	413.58	705.12	176.28
80	2211.64	448.84	732.24	183.06	2307.91	470.53	764.78	191.20
81	2438.09	507.14	802.75	200.69	2537.08	530.20	835.30	208.82
82	2676.74	565.45	873.26	218.32	2777.09	589.86	911.23	227.81
83	2922.18	625.12	949.20	237.30	3022.52	649.52	981.74	245.44
84	3174.40	684.78	1025.14	256.28	3273.38	709.19	1063.10	265.78
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C3

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	3.5% Simple Inflation				3.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	385.10	27.12	108.48	27.12	788.84	84.06	267.26	66.81
30	385.10	27.12	108.48	27.12	828.29	88.26	280.62	70.16
31	385.10	27.12	108.48	27.12	841.43	89.66	285.08	71.27
32	385.10	27.12	108.48	27.12	854.58	91.06	289.53	72.38
33	385.10	27.12	108.48	27.12	867.73	92.46	293.98	73.50
34	385.10	27.12	108.48	27.12	878.40	93.60	297.60	74.40
35	394.43	27.78	111.11	27.78	878.40	93.60	297.60	74.40
36	424.77	29.91	119.65	29.91	878.40	93.60	297.60	74.40
37	439.94	30.98	123.93	30.98	878.40	93.60	297.60	74.40
38	455.11	32.05	128.20	32.05	878.40	93.60	297.60	74.40
39	485.45	34.19	136.75	34.19	878.40	93.60	297.60	74.40
40	500.62	35.25	141.02	35.25	878.40	93.60	297.60	74.40
41	517.96	36.48	145.90	36.48	878.40	93.60	297.60	74.40
42	550.74	38.78	155.14	38.78	878.40	93.60	297.60	74.40
43	552.91	38.94	155.75	38.94	878.40	93.60	297.60	74.40
44	552.91	38.94	155.75	38.94	878.40	93.60	297.60	74.40
45	558.63	46.09	191.74	47.94	921.60	103.20	355.20	88.80
46	575.01	47.44	197.36	49.34	921.60	103.20	355.20	88.80
47	605.60	49.97	207.86	51.97	921.60	103.20	355.20	88.80
48	636.44	52.51	218.45	54.61	921.60	103.20	355.20	88.80
49	653.32	53.90	224.24	56.06	921.60	103.20	355.20	88.80
50	656.77	57.20	245.76	61.44	938.40	108.00	374.40	93.60
51	679.52	61.20	261.68	65.42	967.20	115.20	393.60	98.40
52	701.63	67.22	277.29	69.32	996.00	122.40	412.80	103.20
53	708.84	71.50	277.82	69.45	1027.20	129.60	432.00	108.00
54	740.98	80.05	295.57	73.89	1063.20	136.80	451.20	112.80
55	753.16	84.13	312.48	78.12	1099.20	146.40	470.40	117.60
56	777.72	91.50	326.21	81.55	1128.90	152.43	485.86	121.46
57	814.84	99.86	343.51	85.88	1144.61	158.52	494.21	123.55
58	838.98	106.35	354.50	88.62	1157.66	165.70	499.38	124.85
59	869.31	114.49	372.56	93.14	1188.48	174.25	518.29	129.57
60	898.47	123.47	387.50	96.88	1207.64	181.80	528.07	132.02
61	947.04	136.10	408.30	102.08	1248.40	191.41	544.45	136.11
62	990.44	147.08	424.47	106.12	1296.71	203.20	561.42	140.35
63	1053.69	161.96	446.79	111.70	1357.97	218.02	581.39	145.35
64	1112.44	175.26	472.28	118.07	1410.42	232.35	603.30	150.83
65	1173.23	190.06	497.07	124.27	1462.80	245.46	614.65	153.66
66	1259.72	209.95	523.04	130.76	1552.55	265.75	647.39	161.85
67	1373.67	233.66	565.30	141.32	1629.54	283.14	673.20	168.30
68	1480.85	257.21	605.20	151.30	1687.68	297.60	683.52	170.88
69	1584.72	280.86	632.40	158.10	1765.14	318.06	706.80	176.70
70	1675.80	304.20	655.20	163.80	1854.00	338.40	727.20	181.80
71	1771.32	327.12	675.12	168.78	1945.32	360.18	744.72	186.18
72	1859.76	347.76	698.88	174.72	2029.44	379.68	759.36	189.84
73	1948.86	367.74	719.28	179.82	2114.10	395.28	777.60	194.40
74	2046.72	386.88	742.56	185.64	2205.84	410.28	798.72	199.68
75	2157.00	411.00	768.00	192.00	2310.00	432.00	822.00	205.50
76	2279.52	440.64	794.88	198.72	2429.28	460.80	846.72	211.68
77	2416.38	478.86	822.48	205.62	2564.04	500.94	877.68	219.42
78	2641.49	539.69	884.11	221.03	2792.00	566.81	932.93	233.23
79	2950.66	621.05	965.47	241.37	3106.60	653.59	1014.29	253.57
80	3293.72	710.54	1057.68	264.42	3455.09	747.16	1106.50	276.62
81	3662.56	805.46	1155.31	288.83	3829.34	846.14	1209.55	302.39
82	4050.37	904.45	1258.37	314.59	4221.23	946.49	1312.61	328.15
83	4450.39	1002.08	1366.85	341.71	4622.60	1045.48	1421.09	355.27
84	4861.26	1101.07	1480.75	370.19	5034.83	1145.82	1534.99	383.75
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C3

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	3.5% Simple Inflation				3.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	363.41	21.70	75.94	18.98	728.49	68.97	198.29	49.57
30	363.41	21.70	75.94	18.98	764.92	72.42	208.20	52.05
31	363.41	21.70	75.94	18.98	777.06	73.57	211.51	52.88
32	363.41	21.70	75.94	18.98	789.20	74.72	214.81	53.70
33	363.41	21.70	75.94	18.98	801.34	75.87	218.12	54.53
34	363.41	21.70	75.94	18.98	811.20	76.80	220.80	55.20
35	372.20	22.22	77.77	19.44	811.20	76.80	220.80	55.20
36	400.84	23.93	83.76	20.94	811.20	76.80	220.80	55.20
37	415.15	24.79	86.75	21.69	811.20	76.80	220.80	55.20
38	429.47	25.64	89.74	22.43	811.20	76.80	220.80	55.20
39	458.10	27.35	95.72	23.93	811.20	76.80	220.80	55.20
40	472.41	28.20	98.71	24.68	811.20	76.80	220.80	55.20
41	488.78	29.18	102.13	25.53	811.20	76.80	220.80	55.20
42	519.71	31.03	108.60	27.15	811.20	76.80	220.80	55.20
43	521.76	31.15	109.02	27.26	811.20	76.80	220.80	55.20
44	521.76	31.15	109.02	27.26	811.20	76.80	220.80	55.20
45	521.76	36.87	140.12	35.03	844.80	86.40	259.20	64.80
46	537.06	37.95	144.23	36.06	844.80	86.40	259.20	64.80
47	565.63	39.97	151.90	37.98	844.80	86.40	259.20	64.80
48	594.43	42.01	159.63	39.91	844.80	86.40	259.20	64.80
49	610.20	43.12	163.87	40.97	844.80	86.40	259.20	64.80
50	612.28	46.61	177.96	44.49	856.80	88.80	278.40	69.60
51	628.87	50.65	185.71	46.43	878.40	93.60	288.00	72.00
52	647.01	54.62	193.26	48.32	904.80	100.80	297.60	74.40
53	651.64	59.24	204.28	51.07	931.20	105.60	316.80	79.20
54	679.40	65.68	213.47	53.37	960.00	112.80	326.40	81.60
55	687.06	70.11	224.35	56.09	988.80	120.00	345.60	86.40
56	708.11	75.58	238.69	59.67	1014.58	126.23	352.48	88.12
57	738.95	81.88	247.65	61.91	1025.72	130.55	363.66	90.92
58	758.23	88.62	259.97	64.99	1035.09	136.20	372.27	93.07
59	781.99	95.08	271.66	67.92	1058.91	142.98	384.25	96.06
60	805.40	102.57	281.13	70.28	1073.46	149.33	389.56	97.39
61	844.96	111.53	302.45	75.61	1105.91	159.51	399.83	99.96
62	880.59	121.01	312.77	78.19	1145.88	169.68	418.97	104.74
63	934.55	132.18	335.10	83.77	1198.08	180.65	431.89	107.97
64	983.30	143.90	346.83	86.71	1241.25	191.59	448.40	112.10
65	1034.34	157.16	365.49	91.37	1283.19	203.55	462.99	115.75
66	1106.86	173.12	390.44	97.61	1356.73	219.79	487.54	121.89
67	1202.20	192.20	422.09	105.52	1421.64	233.64	506.88	126.72
68	1293.62	211.82	453.90	113.48	1468.80	247.68	522.24	130.56
69	1378.26	232.50	476.16	119.04	1530.78	264.12	535.68	133.92
70	1450.80	252.00	496.80	124.20	1603.80	280.80	554.40	138.60
71	1527.72	269.70	515.04	128.76	1675.62	297.54	570.72	142.68
72	1601.04	287.28	530.88	132.72	1745.52	314.16	584.64	146.16
73	1671.84	302.94	550.80	137.70	1812.78	327.24	596.16	149.04
74	1748.76	318.24	567.84	141.96	1886.04	338.52	617.76	154.44
75	1837.50	337.50	588.00	147.00	1968.00	354.00	636.00	159.00
76	1935.36	361.44	616.32	154.08	2063.52	378.72	656.64	164.16
77	2046.54	393.30	640.32	160.08	2173.50	412.62	684.48	171.12
78	2230.62	444.77	688.85	172.21	2360.80	467.82	726.82	181.70
79	2482.84	509.86	753.94	188.48	2617.08	538.33	797.33	199.33
80	2759.46	581.72	824.45	206.11	2897.77	612.91	867.84	216.96
81	3055.07	657.66	905.81	226.45	3198.80	691.56	949.20	237.30
82	3365.59	734.95	987.17	246.79	3512.04	770.21	1035.98	259.00
83	3684.25	812.24	1073.95	268.49	3832.06	848.86	1122.77	280.69
84	4011.05	890.89	1166.16	291.54	4158.85	927.50	1209.55	302.39
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C3

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	3.5% Simple Inflation				3.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	464.43	37.94	127.49	31.87	996.00	120.00	326.40	81.60
30	480.45	39.25	131.89	32.97	996.00	120.00	326.40	81.60
31	496.46	40.56	136.28	34.07	996.00	120.00	326.40	81.60
32	528.49	43.18	145.08	36.27	996.00	120.00	326.40	81.60
33	544.51	44.49	149.47	37.37	996.00	120.00	326.40	81.60
34	576.54	47.10	158.27	39.57	996.00	120.00	326.40	81.60
35	608.57	49.72	167.06	41.76	996.00	120.00	326.40	81.60
36	624.58	51.03	171.45	42.86	996.00	120.00	326.40	81.60
37	656.61	53.64	180.25	45.06	996.00	120.00	326.40	81.60
38	688.64	56.26	189.04	47.26	996.00	120.00	326.40	81.60
39	720.67	58.88	197.83	49.46	996.00	120.00	326.40	81.60
40	734.40	60.00	201.60	50.40	996.00	120.00	326.40	81.60
41	734.40	60.00	201.60	50.40	996.00	120.00	326.40	81.60
42	734.40	60.00	201.60	50.40	996.00	120.00	326.40	81.60
43	734.40	60.00	201.60	50.40	996.00	120.00	326.40	81.60
44	734.40	60.00	201.60	50.40	996.00	120.00	326.40	81.60
45	794.40	76.80	268.80	67.20	1053.60	134.40	384.00	96.00
46	794.40	76.80	268.80	67.20	1053.60	134.40	384.00	96.00
47	794.40	76.80	268.80	67.20	1053.60	134.40	384.00	96.00
48	794.40	76.80	268.80	67.20	1053.60	134.40	384.00	96.00
49	794.40	76.80	268.80	67.20	1053.60	134.40	384.00	96.00
50	820.80	81.60	297.60	74.40	1077.60	141.60	412.80	103.20
51	854.40	91.20	316.80	79.20	1111.20	148.80	422.40	105.60
52	892.80	98.40	336.00	84.00	1149.60	158.40	441.60	110.40
53	933.60	108.00	355.20	88.80	1192.80	168.00	460.80	115.20
54	976.80	120.00	374.40	93.60	1238.40	177.60	480.00	120.00
55	1022.40	129.60	393.60	98.40	1286.40	189.60	508.80	127.20
56	1070.40	141.60	412.80	103.20	1334.40	201.60	528.00	132.00
57	1120.80	153.60	441.60	110.40	1387.20	213.60	547.20	136.80
58	1178.40	168.00	460.80	115.20	1447.20	225.60	576.00	144.00
59	1243.20	182.40	489.60	122.40	1516.80	242.40	604.80	151.20
60	1322.40	201.60	518.40	129.60	1598.40	261.60	633.60	158.40
61	1373.58	215.28	533.52	133.38	1645.02	273.78	645.84	161.46
62	1429.56	230.28	556.32	139.08	1698.60	289.56	656.64	164.16
63	1489.62	246.42	568.32	142.08	1756.02	304.14	674.88	168.72
64	1550.88	263.52	587.52	146.88	1814.40	319.68	691.20	172.80
65	1614.90	281.40	604.80	151.20	1875.30	336.00	705.60	176.40
66	1678.92	297.84	620.16	155.04	1938.00	352.92	718.08	179.52
67	1742.40	314.82	641.52	160.38	1999.80	368.28	728.64	182.16
68	1824.00	336.00	652.80	163.20	2077.44	387.84	744.96	186.24
69	1930.68	362.70	677.04	169.26	2183.64	412.92	758.88	189.72
70	2052.00	392.40	698.40	174.60	2302.20	441.00	784.80	196.20
71	2178.48	422.82	723.84	180.96	2423.82	469.80	800.40	200.10
72	2294.88	448.56	745.92	186.48	2536.80	493.92	819.84	204.96
73	2410.56	473.04	764.64	191.16	2647.08	513.54	842.40	210.60
74	2539.68	497.64	792.48	198.12	2769.00	533.52	861.12	215.28
75	2683.50	528.00	822.00	205.50	2907.00	559.50	888.00	222.00
76	2848.32	568.80	852.48	213.12	3067.20	597.60	915.84	228.96
77	3034.62	619.62	883.20	220.80	3254.04	654.12	949.44	237.36
78	3337.12	702.41	943.78	235.94	3564.92	745.80	1008.86	252.22
79	3747.98	810.89	1035.98	259.00	3989.35	862.42	1101.07	275.27
80	4203.60	931.57	1139.04	284.76	4457.17	989.88	1204.13	301.03
81	4693.12	1057.68	1247.52	311.88	4958.89	1121.41	1312.61	328.15
82	5205.68	1187.86	1361.42	340.36	5482.31	1255.66	1431.94	357.98
83	5731.81	1318.03	1480.75	370.19	6016.57	1388.54	1551.26	387.82
84	6270.14	1448.21	1605.50	401.38	6561.68	1521.43	1676.02	419.00
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C3

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	3.5% Simple Inflation				3.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	437.11	31.87	97.14	24.28	914.40	100.80	240.00	60.00
30	452.19	32.97	100.49	25.12	914.40	100.80	240.00	60.00
31	467.26	34.07	103.84	25.96	914.40	100.80	240.00	60.00
32	497.40	36.27	110.53	27.63	914.40	100.80	240.00	60.00
33	512.48	37.37	113.88	28.47	914.40	100.80	240.00	60.00
34	542.62	39.57	120.58	30.15	914.40	100.80	240.00	60.00
35	572.77	41.76	127.28	31.82	914.40	100.80	240.00	60.00
36	587.84	42.86	130.63	32.66	914.40	100.80	240.00	60.00
37	617.99	45.06	137.33	34.33	914.40	100.80	240.00	60.00
38	648.13	47.26	144.03	36.01	914.40	100.80	240.00	60.00
39	678.28	49.46	150.73	37.68	914.40	100.80	240.00	60.00
40	691.20	50.40	153.60	38.40	914.40	100.80	240.00	60.00
41	691.20	50.40	153.60	38.40	914.40	100.80	240.00	60.00
42	691.20	50.40	153.60	38.40	914.40	100.80	240.00	60.00
43	691.20	50.40	153.60	38.40	914.40	100.80	240.00	60.00
44	691.20	50.40	153.60	38.40	914.40	100.80	240.00	60.00
45	741.60	62.40	201.60	50.40	960.00	112.80	288.00	72.00
46	741.60	62.40	201.60	50.40	960.00	112.80	288.00	72.00
47	741.60	62.40	201.60	50.40	960.00	112.80	288.00	72.00
48	741.60	62.40	201.60	50.40	960.00	112.80	288.00	72.00
49	741.60	62.40	201.60	50.40	960.00	112.80	288.00	72.00
50	760.80	67.20	211.20	52.80	979.20	117.60	307.20	76.80
51	789.60	74.40	230.40	57.60	1008.00	124.80	316.80	79.20
52	820.80	81.60	240.00	60.00	1041.60	132.00	336.00	84.00
53	854.40	91.20	259.20	64.80	1077.60	141.60	345.60	86.40
54	890.40	98.40	278.40	69.60	1116.00	148.80	364.80	91.20
55	931.20	108.00	288.00	72.00	1154.40	158.40	384.00	96.00
56	972.00	117.60	307.20	76.80	1197.60	168.00	393.60	98.40
57	1012.80	127.20	326.40	81.60	1243.20	180.00	412.80	103.20
58	1060.80	139.20	345.60	86.40	1293.60	189.60	432.00	108.00
59	1118.40	153.60	364.80	91.20	1351.20	204.00	451.20	112.80
60	1183.20	168.00	384.00	96.00	1420.80	218.40	480.00	120.00
61	1223.82	180.18	402.48	100.62	1460.16	231.66	486.72	121.68
62	1269.96	193.80	419.52	104.88	1502.52	243.96	501.60	125.40
63	1318.68	206.46	435.12	108.78	1549.56	255.30	515.04	128.76
64	1369.44	220.32	449.28	112.32	1596.24	270.00	527.04	131.76
65	1421.70	235.20	462.00	115.50	1646.40	283.50	537.60	134.40
66	1474.92	250.92	473.28	118.32	1697.28	295.80	546.72	136.68
67	1526.58	265.32	483.12	120.78	1748.34	310.86	562.32	140.58
68	1593.60	282.24	499.20	124.80	1814.40	326.40	576.00	144.00
69	1681.44	305.04	520.80	130.20	1899.06	347.82	587.76	146.94
70	1782.00	329.40	540.00	135.00	1996.20	370.80	604.80	151.20
71	1884.42	353.22	556.80	139.20	2096.70	393.24	626.40	156.60
72	1980.72	376.32	577.92	144.48	2190.72	414.96	645.12	161.28
73	2073.60	395.28	596.16	149.04	2277.72	430.92	660.96	165.24
74	2176.20	413.40	617.76	154.44	2374.32	443.04	680.16	170.04
75	2290.50	438.00	642.00	160.50	2484.00	463.50	702.00	175.50
76	2423.52	470.88	673.92	168.48	2613.60	495.36	725.76	181.44
77	2577.84	514.74	701.04	175.26	2768.28	546.48	756.24	189.06
78	2828.62	584.44	753.94	188.48	3025.24	625.12	808.18	202.04
79	3162.19	673.93	824.45	206.11	3371.02	720.04	884.11	221.03
80	3529.67	768.85	911.23	227.81	3747.98	821.74	965.47	241.37
81	3920.20	869.20	998.02	249.50	4148.00	924.79	1057.68	264.42
82	4325.64	970.90	1090.22	272.56	4562.94	1029.20	1149.89	287.47
83	4740.58	1071.24	1187.86	296.96	4983.30	1132.26	1247.52	311.88
84	5162.29	1172.94	1290.91	322.73	5409.08	1235.32	1350.58	337.64
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C3

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	3.5% Simple Inflation				3.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	505.34	52.52	130.59	32.65	1269.60	184.80	374.40	93.60
30	539.03	56.02	139.30	34.83	1269.60	184.80	374.40	93.60
31	572.72	59.52	148.01	37.00	1269.60	184.80	374.40	93.60
32	589.57	61.28	152.36	38.09	1269.60	184.80	374.40	93.60
33	623.26	64.78	161.07	40.27	1269.60	184.80	374.40	93.60
34	656.95	68.28	169.77	42.44	1269.60	184.80	374.40	93.60
35	673.79	70.03	174.13	43.53	1269.60	184.80	374.40	93.60
36	707.48	73.53	182.83	45.71	1269.60	184.80	374.40	93.60
37	741.17	77.03	191.54	47.88	1269.60	184.80	374.40	93.60
38	774.86	80.53	200.24	50.06	1269.60	184.80	374.40	93.60
39	825.39	85.79	213.30	53.33	1269.60	184.80	374.40	93.60
40	854.40	88.80	220.80	55.20	1269.60	184.80	374.40	93.60
41	854.40	88.80	220.80	55.20	1269.60	184.80	374.40	93.60
42	854.40	88.80	220.80	55.20	1269.60	184.80	374.40	93.60
43	854.40	88.80	220.80	55.20	1269.60	184.80	374.40	93.60
44	854.40	88.80	220.80	55.20	1269.60	184.80	374.40	93.60
45	950.40	112.80	288.00	72.00	1365.60	208.80	441.60	110.40
46	950.40	112.80	288.00	72.00	1365.60	208.80	441.60	110.40
47	950.40	112.80	288.00	72.00	1365.60	208.80	441.60	110.40
48	950.40	112.80	288.00	72.00	1365.60	208.80	441.60	110.40
49	950.40	112.80	288.00	72.00	1365.60	208.80	441.60	110.40
50	988.80	122.40	316.80	79.20	1404.00	216.00	470.40	117.60
51	1039.20	134.40	336.00	84.00	1459.20	230.40	489.60	122.40
52	1096.80	146.40	364.80	91.20	1516.80	242.40	508.80	127.20
53	1154.40	160.80	384.00	96.00	1581.60	256.80	528.00	132.00
54	1219.20	177.60	403.20	100.80	1651.20	273.60	556.80	139.20
55	1286.40	192.00	432.00	108.00	1723.20	290.40	576.00	144.00
56	1356.00	208.80	451.20	112.80	1800.00	307.20	604.80	151.20
57	1413.18	225.25	474.22	118.56	1879.20	326.40	624.00	156.00
58	1475.75	241.27	487.23	121.81	1968.00	348.00	652.80	163.20
59	1532.19	256.13	512.25	128.06	2073.60	372.00	681.60	170.40
60	1609.23	276.06	529.68	132.42	2162.16	392.26	708.90	177.23
61	1692.60	297.53	546.57	136.64	2239.86	412.91	719.71	179.93
62	1780.61	319.04	569.10	142.28	2312.29	432.02	734.20	183.55
63	1851.82	339.92	583.91	145.98	2398.69	455.34	749.45	187.36
64	1950.16	363.11	603.82	150.95	2487.66	476.36	770.65	192.66
65	2062.37	391.21	633.96	158.49	2583.85	500.70	782.99	195.75
66	2193.30	422.78	658.98	164.75	2704.99	530.07	809.27	202.32
67	2324.90	454.79	690.02	172.50	2823.48	558.36	823.68	205.92
68	2467.20	487.68	714.24	178.56	2943.36	587.52	844.80	211.20
69	2622.60	526.38	736.56	184.14	3102.48	624.96	863.04	215.76
70	2797.20	567.00	763.20	190.80	3279.60	664.20	885.60	221.40
71	2973.66	609.00	786.48	196.62	3459.12	704.70	911.76	227.94
72	3141.60	645.12	813.12	203.28	3627.12	740.88	934.08	233.52
73	3304.80	678.78	835.92	208.98	3789.18	769.50	952.56	238.14
74	3485.04	712.92	861.12	215.28	3967.08	795.60	979.68	244.92
75	3688.50	754.50	894.00	223.50	4171.50	832.50	1008.00	252.00
76	3919.68	809.28	927.36	231.84	4407.84	887.04	1036.80	259.20
77	4182.78	881.82	966.00	241.50	4685.10	970.14	1076.40	269.10
78	4611.76	998.02	1035.98	259.00	5148.73	1106.50	1149.89	287.47
79	5197.55	1153.96	1139.04	284.76	5786.05	1284.13	1258.37	314.59
80	5851.14	1327.52	1252.94	313.24	6496.60	1478.04	1377.70	344.42
81	6554.90	1511.94	1377.70	344.42	7261.38	1682.80	1507.87	376.97
82	7292.57	1700.42	1507.87	376.97	8058.71	1888.91	1648.90	412.22
83	8049.22	1888.91	1643.47	410.87	8872.31	2093.66	1789.92	447.48
84	8824.85	2078.75	1784.50	446.12	9704.89	2297.06	1936.37	484.09
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C3

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	3.5% Simple Inflation				3.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	471.28	44.00	96.53	24.13	1154.40	158.40	288.00	72.00
30	502.69	46.94	102.96	25.74	1154.40	158.40	288.00	72.00
31	534.11	49.87	109.40	27.35	1154.40	158.40	288.00	72.00
32	549.82	51.34	112.61	28.15	1154.40	158.40	288.00	72.00
33	581.24	54.27	119.05	29.76	1154.40	158.40	288.00	72.00
34	612.66	57.21	125.48	31.37	1154.40	158.40	288.00	72.00
35	628.37	58.67	128.70	32.18	1154.40	158.40	288.00	72.00
36	659.79	61.61	135.14	33.78	1154.40	158.40	288.00	72.00
37	691.20	64.54	141.57	35.39	1154.40	158.40	288.00	72.00
38	722.62	67.47	148.01	37.00	1154.40	158.40	288.00	72.00
39	769.75	71.87	157.66	39.41	1154.40	158.40	288.00	72.00
40	796.80	74.40	163.20	40.80	1154.40	158.40	288.00	72.00
41	796.80	74.40	163.20	40.80	1154.40	158.40	288.00	72.00
42	796.80	74.40	163.20	40.80	1154.40	158.40	288.00	72.00
43	796.80	74.40	163.20	40.80	1154.40	158.40	288.00	72.00
44	796.80	74.40	163.20	40.80	1154.40	158.40	288.00	72.00
45	876.00	96.00	211.20	52.80	1236.00	177.60	336.00	84.00
46	876.00	96.00	211.20	52.80	1236.00	177.60	336.00	84.00
47	876.00	96.00	211.20	52.80	1236.00	177.60	336.00	84.00
48	876.00	96.00	211.20	52.80	1236.00	177.60	336.00	84.00
49	876.00	96.00	211.20	52.80	1236.00	177.60	336.00	84.00
50	909.60	103.20	240.00	60.00	1267.20	184.80	355.20	88.80
51	952.80	112.80	249.60	62.40	1312.80	194.40	374.40	93.60
52	998.40	124.80	268.80	67.20	1363.20	206.40	384.00	96.00
53	1048.80	136.80	288.00	72.00	1418.40	220.80	403.20	100.80
54	1104.00	148.80	297.60	74.40	1476.00	232.80	422.40	105.60
55	1161.60	163.20	316.80	79.20	1538.40	247.20	441.60	110.40
56	1221.60	177.60	336.00	84.00	1603.20	261.60	460.80	115.20
57	1268.54	189.69	350.92	87.73	1672.80	278.40	480.00	120.00
58	1321.15	203.79	365.42	91.36	1749.60	297.60	499.20	124.80
59	1367.53	217.25	384.19	96.05	1838.40	316.80	528.00	132.00
60	1429.68	233.42	403.99	101.00	1911.68	335.55	538.77	134.69
61	1500.86	251.25	414.34	103.58	1976.89	352.93	553.62	138.41
62	1573.66	271.62	431.14	107.78	2036.96	369.34	573.04	143.26
63	1632.86	287.78	450.44	112.61	2106.75	387.80	583.88	145.97
64	1713.53	308.03	465.10	116.28	2180.68	406.49	592.80	148.20
65	1807.58	331.02	481.49	120.37	2260.36	426.52	609.90	152.48
66	1919.38	357.28	508.13	127.03	2363.07	451.17	631.23	157.81
67	2030.85	384.22	533.20	133.30	2463.12	475.20	649.44	162.36
68	2148.48	412.80	552.96	138.24	2563.20	499.20	660.48	165.12
69	2276.64	444.54	572.88	143.22	2693.28	530.10	684.48	171.12
70	2419.20	478.80	597.60	149.40	2838.60	563.40	705.60	176.40
71	2564.76	511.56	619.44	154.86	2985.84	596.82	723.84	180.96
72	2703.12	542.64	645.12	161.28	3123.12	626.64	745.92	186.48
73	2833.38	568.62	660.96	165.24	3252.96	646.38	764.64	191.16
74	2974.92	594.36	686.40	171.60	3389.88	663.00	786.24	196.56
75	3135.00	625.50	714.00	178.50	3547.50	687.00	810.00	202.50
76	3320.64	671.04	743.04	185.76	3736.80	734.40	840.96	210.24
77	3536.94	734.16	778.32	194.58	3967.50	811.44	872.16	218.04
78	3889.01	832.58	840.72	210.18	4348.69	931.57	938.35	234.59
79	4358.18	958.69	927.50	231.88	4859.90	1075.31	1030.56	257.64
80	4872.11	1094.29	1019.71	254.93	5418.58	1225.82	1128.19	282.05
81	5418.58	1235.32	1122.77	280.69	6009.79	1380.41	1236.67	309.17
82	5986.74	1379.05	1231.25	307.81	6621.35	1534.99	1356.00	339.00
83	6564.40	1521.43	1345.15	336.29	7239.68	1688.22	1469.90	367.48
84	7151.54	1663.81	1459.06	364.76	7864.80	1840.09	1589.23	397.31
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C4

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	1.6% Simple Inflation				1.6% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	362.05	21.70	97.63	24.41	450.19	42.04	151.87	37.97
30	362.05	21.70	97.63	24.41	450.19	42.04	151.87	37.97
31	362.05	21.70	97.63	24.41	450.19	42.04	151.87	37.97
32	362.05	21.70	97.63	24.41	450.19	42.04	151.87	37.97
33	362.05	21.70	97.63	24.41	450.19	42.04	151.87	37.97
34	362.05	21.70	97.63	24.41	450.19	42.04	151.87	37.97
35	362.05	21.70	97.63	24.41	450.19	42.04	151.87	37.97
36	362.05	21.70	97.63	24.41	450.19	42.04	151.87	37.97
37	362.05	21.70	97.63	24.41	450.19	42.04	151.87	37.97
38	362.05	21.70	97.63	24.41	450.19	42.04	151.87	37.97
39	362.05	21.70	97.63	24.41	450.19	42.04	151.87	37.97
40	362.05	21.70	97.63	24.41	450.19	42.04	151.87	37.97
41	362.05	21.70	97.63	24.41	450.19	42.04	151.87	37.97
42	362.05	21.70	97.63	24.41	450.19	42.04	151.87	37.97
43	362.05	21.70	97.63	24.41	450.19	42.04	151.87	37.97
44	362.05	21.70	97.63	24.41	450.19	42.04	151.87	37.97
45	382.39	27.12	130.18	32.54	469.18	46.10	178.99	44.75
46	382.39	27.12	130.18	32.54	469.18	46.10	178.99	44.75
47	382.39	27.12	130.18	32.54	469.18	46.10	178.99	44.75
48	382.39	27.12	130.18	32.54	469.18	46.10	178.99	44.75
49	382.39	27.12	130.18	32.54	469.18	46.10	178.99	44.75
50	390.53	28.48	141.02	35.26	475.96	48.82	195.26	48.82
51	402.73	32.54	151.87	37.97	488.16	51.53	200.69	50.17
52	416.29	35.26	162.72	40.68	501.72	54.24	211.54	52.88
53	429.85	37.97	173.57	43.39	515.28	58.31	222.38	55.60
54	444.77	42.04	178.99	44.75	531.55	61.02	227.81	56.95
55	461.04	46.10	189.84	47.46	547.82	65.09	238.66	59.66
56	477.31	50.17	200.69	50.17	565.45	69.16	249.50	62.38
57	494.94	54.24	211.54	52.88	583.08	73.22	260.35	65.09
58	515.28	58.31	227.81	56.95	603.42	78.65	271.20	67.80
59	538.33	63.73	238.66	59.66	627.83	84.07	287.47	71.87
60	565.45	70.51	249.50	62.38	654.95	89.50	298.32	74.58
61	596.64	77.29	265.78	66.44	686.14	96.28	314.59	78.65
62	629.18	85.43	282.05	70.51	721.39	104.41	330.86	82.72
63	667.15	93.56	298.32	74.58	758.00	112.55	347.14	86.78
64	706.48	103.06	314.59	78.65	800.04	122.04	363.41	90.85
65	749.87	112.55	336.29	84.07	843.43	131.53	379.68	94.92
66	794.62	122.04	352.56	88.14	890.89	142.38	401.38	100.34
67	843.43	132.89	374.26	93.56	941.06	153.23	417.65	104.41
68	901.74	146.45	395.95	98.99	1000.73	166.79	439.34	109.84
69	976.32	162.72	423.07	105.77	1075.31	183.06	466.46	116.62
70	1061.75	181.70	450.19	112.55	1162.09	202.04	493.58	123.40
71	1155.31	202.04	482.74	120.68	1257.01	221.03	526.13	131.53
72	1251.59	222.38	515.28	128.82	1354.64	241.37	558.67	139.67
73	1354.64	244.08	547.82	136.96	1457.70	260.35	591.22	147.80
74	1472.62	267.13	585.79	146.45	1575.67	282.05	629.18	157.30
75	1608.22	294.25	634.61	158.65	1709.92	307.81	678.00	169.50
76	1762.80	328.15	683.42	170.86	1865.86	341.71	726.82	181.70
77	1940.44	371.54	737.66	184.42	2044.85	386.46	781.06	195.26
78	2147.90	424.43	802.75	200.69	2255.03	443.41	846.14	211.54
79	2385.20	486.80	878.69	219.67	2496.40	508.50	922.08	230.52
80	2648.27	554.60	960.05	240.01	2762.17	580.37	1003.44	250.86
81	2930.32	627.83	1046.83	261.71	3046.93	654.95	1090.22	272.56
82	3228.64	702.41	1139.04	284.76	3345.25	730.88	1182.43	295.61
83	3535.09	776.99	1236.67	309.17	3651.71	806.82	1280.06	320.02
84	3851.04	852.92	1339.73	334.93	3966.30	882.76	1383.12	345.78
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C4

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	1.6% Simple Inflation				1.6% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	344.42	17.63	70.51	17.63	416.29	33.90	108.48	27.12
30	344.42	17.63	70.51	17.63	416.29	33.90	108.48	27.12
31	344.42	17.63	70.51	17.63	416.29	33.90	108.48	27.12
32	344.42	17.63	70.51	17.63	416.29	33.90	108.48	27.12
33	344.42	17.63	70.51	17.63	416.29	33.90	108.48	27.12
34	344.42	17.63	70.51	17.63	416.29	33.90	108.48	27.12
35	344.42	17.63	70.51	17.63	416.29	33.90	108.48	27.12
36	344.42	17.63	70.51	17.63	416.29	33.90	108.48	27.12
37	344.42	17.63	70.51	17.63	416.29	33.90	108.48	27.12
38	344.42	17.63	70.51	17.63	416.29	33.90	108.48	27.12
39	344.42	17.63	70.51	17.63	416.29	33.90	108.48	27.12
40	344.42	17.63	70.51	17.63	416.29	33.90	108.48	27.12
41	344.42	17.63	70.51	17.63	416.29	33.90	108.48	27.12
42	344.42	17.63	70.51	17.63	416.29	33.90	108.48	27.12
43	344.42	17.63	70.51	17.63	416.29	33.90	108.48	27.12
44	344.42	17.63	70.51	17.63	416.29	33.90	108.48	27.12
45	359.34	21.70	92.21	23.05	431.21	37.97	130.18	32.54
46	359.34	21.70	92.21	23.05	431.21	37.97	130.18	32.54
47	359.34	21.70	92.21	23.05	431.21	37.97	130.18	32.54
48	359.34	21.70	92.21	23.05	431.21	37.97	130.18	32.54
49	359.34	21.70	92.21	23.05	431.21	37.97	130.18	32.54
50	366.12	23.05	103.06	25.76	436.63	39.32	135.60	33.90
51	375.61	25.76	108.48	27.12	446.12	42.04	146.45	36.61
52	386.46	28.48	113.90	28.48	456.97	44.75	151.87	37.97
53	397.31	31.19	119.33	29.83	469.18	47.46	157.30	39.32
54	409.51	33.90	130.18	32.54	481.38	50.17	162.72	40.68
55	423.07	36.61	135.60	33.90	494.94	52.88	173.57	43.39
56	436.63	40.68	141.02	35.26	508.50	55.60	178.99	44.75
57	451.55	43.39	151.87	37.97	523.42	59.66	189.84	47.46
58	467.82	47.46	162.72	40.68	541.04	63.73	195.26	48.82
59	486.80	51.53	168.14	42.04	560.03	67.80	206.11	51.53
60	508.50	56.95	178.99	44.75	583.08	73.22	216.96	54.24
61	534.26	62.38	189.84	47.46	608.84	78.65	227.81	56.95
62	561.38	69.16	200.69	50.17	637.32	85.43	238.66	59.66
63	592.57	75.94	216.96	54.24	668.51	92.21	249.50	62.38
64	625.12	82.72	227.81	56.95	702.41	98.99	265.78	66.44
65	660.37	90.85	244.08	61.02	739.02	107.12	276.62	69.16
66	698.34	98.99	254.93	63.73	778.34	116.62	292.90	73.22
67	739.02	108.48	271.20	67.80	820.38	124.75	309.17	77.29
68	786.48	119.33	287.47	71.87	869.20	135.60	325.44	81.36
69	847.50	132.89	309.17	77.29	931.57	149.16	347.14	86.78
70	918.01	147.80	330.86	82.72	1003.44	164.08	368.83	92.21
71	995.30	164.08	357.98	89.50	1080.73	180.35	390.53	97.63
72	1073.95	180.35	379.68	94.92	1160.74	196.62	417.65	104.41
73	1159.38	197.98	406.80	101.70	1246.16	212.89	444.77	111.19
74	1255.66	216.96	439.34	109.84	1342.44	229.16	477.31	119.33
75	1365.49	238.66	477.31	119.33	1452.28	249.50	509.86	127.46
76	1492.96	265.78	515.28	128.82	1579.74	277.98	547.82	136.96
77	1638.05	301.03	558.67	139.67	1727.54	314.59	591.22	147.80
78	1806.19	344.42	607.49	151.87	1898.40	362.05	645.46	161.36
79	1998.74	394.60	667.15	166.79	2093.66	413.58	705.12	176.28
80	2211.64	448.84	732.24	183.06	2307.91	470.53	764.78	191.20
81	2438.09	507.14	802.75	200.69	2537.08	530.20	835.30	208.82
82	2676.74	565.45	873.26	218.32	2777.09	589.86	911.23	227.81
83	2922.18	625.12	949.20	237.30	3022.52	649.52	981.74	245.44
84	3174.40	684.78	1025.14	256.28	3273.38	709.19	1063.10	265.78
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C4

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	1.6% Simple Inflation				1.6% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	385.10	27.12	108.48	27.12	496.30	52.88	168.14	42.04
30	385.10	27.12	108.48	27.12	496.30	52.88	168.14	42.04
31	385.10	27.12	108.48	27.12	496.30	52.88	168.14	42.04
32	385.10	27.12	108.48	27.12	496.30	52.88	168.14	42.04
33	385.10	27.12	108.48	27.12	496.30	52.88	168.14	42.04
34	385.10	27.12	108.48	27.12	496.30	52.88	168.14	42.04
35	385.10	27.12	108.48	27.12	496.30	52.88	168.14	42.04
36	385.10	27.12	108.48	27.12	496.30	52.88	168.14	42.04
37	385.10	27.12	108.48	27.12	496.30	52.88	168.14	42.04
38	385.10	27.12	108.48	27.12	496.30	52.88	168.14	42.04
39	385.10	27.12	108.48	27.12	496.30	52.88	168.14	42.04
40	385.10	27.12	108.48	27.12	496.30	52.88	168.14	42.04
41	385.10	27.12	108.48	27.12	496.30	52.88	168.14	42.04
42	385.10	27.12	108.48	27.12	496.30	52.88	168.14	42.04
43	385.10	27.12	108.48	27.12	496.30	52.88	168.14	42.04
44	385.10	27.12	108.48	27.12	496.30	52.88	168.14	42.04
45	410.87	33.90	141.02	35.26	520.70	58.31	200.69	50.17
46	410.87	33.90	141.02	35.26	520.70	58.31	200.69	50.17
47	410.87	33.90	141.02	35.26	520.70	58.31	200.69	50.17
48	410.87	33.90	141.02	35.26	520.70	58.31	200.69	50.17
49	410.87	33.90	141.02	35.26	520.70	58.31	200.69	50.17
50	420.36	36.61	157.30	39.32	530.20	61.02	211.54	52.88
51	436.63	39.32	168.14	42.04	546.47	65.09	222.38	55.60
52	452.90	43.39	178.99	44.75	562.74	69.16	233.23	58.31
53	470.53	47.46	184.42	46.10	580.37	73.22	244.08	61.02
54	489.52	52.88	195.26	48.82	600.71	77.29	254.93	63.73
55	509.86	56.95	211.54	52.88	621.05	82.72	265.78	66.44
56	530.20	62.38	222.38	55.60	642.74	86.78	276.62	69.16
57	553.25	67.80	233.23	58.31	665.80	92.21	287.47	71.87
58	577.66	73.22	244.08	61.02	691.56	98.99	298.32	74.58
59	607.49	80.00	260.35	65.09	721.39	105.77	314.59	78.65
60	641.39	88.14	276.62	69.16	756.65	113.90	330.86	82.72
61	679.36	97.63	292.90	73.22	795.97	122.04	347.14	86.78
62	721.39	107.12	309.17	77.29	839.36	131.53	363.41	90.85
63	767.50	117.97	325.44	81.36	886.82	142.38	379.68	94.92
64	817.67	128.82	347.14	86.78	938.35	154.58	401.38	100.34
65	870.55	141.02	368.83	92.21	993.95	166.79	417.65	104.41
66	927.50	154.58	385.10	96.28	1053.61	180.35	439.34	109.84
67	988.52	168.14	406.80	101.70	1115.99	193.91	461.04	115.26
68	1061.75	184.42	433.92	108.48	1191.92	210.18	482.74	120.68
69	1155.31	204.76	461.04	115.26	1286.84	231.88	515.28	128.82
70	1262.44	229.16	493.58	123.40	1396.68	254.93	547.82	136.96
71	1380.41	254.93	526.13	131.53	1516.01	280.69	580.37	145.09
72	1501.09	280.69	564.10	141.02	1638.05	306.46	612.91	153.23
73	1631.27	307.81	602.06	150.52	1769.58	330.86	650.88	162.72
74	1779.07	336.29	645.46	161.36	1917.38	356.63	694.27	173.57
75	1949.93	371.54	694.27	173.57	2088.24	390.53	743.09	185.77
76	2146.55	414.94	748.51	187.13	2287.57	433.92	797.33	199.33
77	2374.36	470.53	808.18	202.04	2519.45	492.23	862.42	215.60
78	2641.49	539.69	884.11	221.03	2792.00	566.81	932.93	233.23
79	2950.66	621.05	965.47	241.37	3106.60	653.59	1014.29	253.57
80	3293.72	710.54	1057.68	264.42	3455.09	747.16	1106.50	276.62
81	3662.56	805.46	1155.31	288.83	3829.34	846.14	1209.55	302.39
82	4050.37	904.45	1258.37	314.59	4221.23	946.49	1312.61	328.15
83	4450.39	1002.08	1366.85	341.71	4622.60	1045.48	1421.09	355.27
84	4861.26	1101.07	1480.75	370.19	5034.83	1145.82	1534.99	383.75
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C4

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	1.6% Simple Inflation				1.6% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	363.41	21.70	75.94	18.98	458.33	43.39	124.75	31.19
30	363.41	21.70	75.94	18.98	458.33	43.39	124.75	31.19
31	363.41	21.70	75.94	18.98	458.33	43.39	124.75	31.19
32	363.41	21.70	75.94	18.98	458.33	43.39	124.75	31.19
33	363.41	21.70	75.94	18.98	458.33	43.39	124.75	31.19
34	363.41	21.70	75.94	18.98	458.33	43.39	124.75	31.19
35	363.41	21.70	75.94	18.98	458.33	43.39	124.75	31.19
36	363.41	21.70	75.94	18.98	458.33	43.39	124.75	31.19
37	363.41	21.70	75.94	18.98	458.33	43.39	124.75	31.19
38	363.41	21.70	75.94	18.98	458.33	43.39	124.75	31.19
39	363.41	21.70	75.94	18.98	458.33	43.39	124.75	31.19
40	363.41	21.70	75.94	18.98	458.33	43.39	124.75	31.19
41	363.41	21.70	75.94	18.98	458.33	43.39	124.75	31.19
42	363.41	21.70	75.94	18.98	458.33	43.39	124.75	31.19
43	363.41	21.70	75.94	18.98	458.33	43.39	124.75	31.19
44	363.41	21.70	75.94	18.98	458.33	43.39	124.75	31.19
45	383.75	27.12	103.06	25.76	477.31	48.82	146.45	36.61
46	383.75	27.12	103.06	25.76	477.31	48.82	146.45	36.61
47	383.75	27.12	103.06	25.76	477.31	48.82	146.45	36.61
48	383.75	27.12	103.06	25.76	477.31	48.82	146.45	36.61
49	383.75	27.12	103.06	25.76	477.31	48.82	146.45	36.61
50	391.88	29.83	113.90	28.48	484.09	50.17	157.30	39.32
51	404.09	32.54	119.33	29.83	496.30	52.88	162.72	40.68
52	417.65	35.26	124.75	31.19	511.21	56.95	168.14	42.04
53	432.56	39.32	135.60	33.90	526.13	59.66	178.99	44.75
54	448.84	43.39	141.02	35.26	542.40	63.73	184.42	46.10
55	465.11	47.46	151.87	37.97	558.67	67.80	195.26	48.82
56	482.74	51.53	162.72	40.68	577.66	71.87	200.69	50.17
57	501.72	55.60	168.14	42.04	596.64	75.94	211.54	52.88
58	522.06	61.02	178.99	44.75	618.34	81.36	222.38	55.60
59	546.47	66.44	189.84	47.46	642.74	86.78	233.23	58.31
60	574.94	73.22	200.69	50.17	672.58	93.56	244.08	61.02
61	606.13	80.00	216.96	54.24	705.12	101.70	254.93	63.73
62	641.39	88.14	227.81	56.95	741.73	109.84	271.20	67.80
63	680.71	96.28	244.08	61.02	782.41	117.97	282.05	70.51
64	722.75	105.77	254.93	63.73	825.80	127.46	298.32	74.58
65	767.50	116.62	271.20	67.80	871.91	138.31	314.59	78.65
66	814.96	127.46	287.47	71.87	920.72	149.16	330.86	82.72
67	865.13	138.31	303.74	75.94	973.61	160.01	347.14	86.78
68	927.50	151.87	325.44	81.36	1037.34	174.92	368.83	92.21
69	1004.80	169.50	347.14	86.78	1115.99	192.55	390.53	97.63
70	1092.94	189.84	374.26	93.56	1208.20	211.54	417.65	104.41
71	1190.57	210.18	401.38	100.34	1305.83	231.88	444.77	111.19
72	1292.27	231.88	428.50	107.12	1408.88	253.57	471.89	117.97
73	1399.39	253.57	461.04	115.26	1517.36	273.91	499.01	124.75
74	1520.08	276.62	493.58	123.40	1639.40	294.25	536.98	134.24
75	1661.10	305.10	531.55	132.89	1779.07	320.02	574.94	143.74
76	1822.46	340.36	580.37	145.09	1943.15	356.63	618.34	154.58
77	2010.95	386.46	629.18	157.30	2135.70	405.44	672.58	168.14
78	2230.62	444.77	688.85	172.21	2360.80	467.82	726.82	181.70
79	2482.84	509.86	753.94	188.48	2617.08	538.33	797.33	199.33
80	2759.46	581.72	824.45	206.11	2897.77	612.91	867.84	216.96
81	3055.07	657.66	905.81	226.45	3198.80	691.56	949.20	237.30
82	3365.59	734.95	987.17	246.79	3512.04	770.21	1035.98	259.00
83	3684.25	812.24	1073.95	268.49	3832.06	848.86	1122.77	280.69
84	4011.05	890.89	1166.16	291.54	4158.85	927.50	1209.55	302.39
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C4

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	1.6% Simple Inflation				1.6% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	414.94	33.90	113.90	28.48	562.74	67.80	184.42	46.10
30	414.94	33.90	113.90	28.48	562.74	67.80	184.42	46.10
31	414.94	33.90	113.90	28.48	562.74	67.80	184.42	46.10
32	414.94	33.90	113.90	28.48	562.74	67.80	184.42	46.10
33	414.94	33.90	113.90	28.48	562.74	67.80	184.42	46.10
34	414.94	33.90	113.90	28.48	562.74	67.80	184.42	46.10
35	414.94	33.90	113.90	28.48	562.74	67.80	184.42	46.10
36	414.94	33.90	113.90	28.48	562.74	67.80	184.42	46.10
37	414.94	33.90	113.90	28.48	562.74	67.80	184.42	46.10
38	414.94	33.90	113.90	28.48	562.74	67.80	184.42	46.10
39	414.94	33.90	113.90	28.48	562.74	67.80	184.42	46.10
40	414.94	33.90	113.90	28.48	562.74	67.80	184.42	46.10
41	414.94	33.90	113.90	28.48	562.74	67.80	184.42	46.10
42	414.94	33.90	113.90	28.48	562.74	67.80	184.42	46.10
43	414.94	33.90	113.90	28.48	562.74	67.80	184.42	46.10
44	414.94	33.90	113.90	28.48	562.74	67.80	184.42	46.10
45	448.84	43.39	151.87	37.97	595.28	75.94	216.96	54.24
46	448.84	43.39	151.87	37.97	595.28	75.94	216.96	54.24
47	448.84	43.39	151.87	37.97	595.28	75.94	216.96	54.24
48	448.84	43.39	151.87	37.97	595.28	75.94	216.96	54.24
49	448.84	43.39	151.87	37.97	595.28	75.94	216.96	54.24
50	463.75	46.10	168.14	42.04	608.84	80.00	233.23	58.31
51	482.74	51.53	178.99	44.75	627.83	84.07	238.66	59.66
52	504.43	55.60	189.84	47.46	649.52	89.50	249.50	62.38
53	527.48	61.02	200.69	50.17	673.93	94.92	260.35	65.09
54	551.89	67.80	211.54	52.88	699.70	100.34	271.20	67.80
55	577.66	73.22	222.38	55.60	726.82	107.12	287.47	71.87
56	604.78	80.00	233.23	58.31	753.94	113.90	298.32	74.58
57	633.25	86.78	249.50	62.38	783.77	120.68	309.17	77.29
58	665.80	94.92	260.35	65.09	817.67	127.46	325.44	81.36
59	702.41	103.06	276.62	69.16	856.99	136.96	341.71	85.43
60	747.16	113.90	292.90	73.22	903.10	147.80	357.98	89.50
61	795.97	124.75	309.17	77.29	953.27	158.65	374.26	93.56
62	850.21	136.96	330.86	82.72	1010.22	172.21	390.53	97.63
63	909.88	150.52	347.14	86.78	1072.60	185.77	412.22	103.06
64	973.61	165.43	368.83	92.21	1139.04	200.69	433.92	108.48
65	1042.76	181.70	390.53	97.63	1210.91	216.96	455.62	113.90
66	1115.99	197.98	412.22	103.06	1288.20	234.59	477.31	119.33
67	1193.28	215.60	439.34	109.84	1369.56	252.22	499.01	124.75
68	1288.20	237.30	461.04	115.26	1467.19	273.91	526.13	131.53
69	1407.53	264.42	493.58	123.40	1591.94	301.03	553.25	138.31
70	1545.84	295.61	526.13	131.53	1734.32	332.22	591.22	147.80
71	1697.71	329.51	564.10	141.02	1888.91	366.12	623.76	155.94
72	1852.30	362.05	602.06	150.52	2047.56	398.66	661.73	165.43
73	2017.73	395.95	640.03	160.01	2215.70	429.85	705.12	176.28
74	2207.57	432.56	688.85	172.21	2406.90	463.75	748.51	187.13
75	2425.88	477.31	743.09	185.77	2627.93	505.79	802.75	200.69
76	2682.17	535.62	802.75	200.69	2888.28	562.74	862.42	215.60
77	2981.84	608.84	867.84	216.96	3197.45	642.74	932.93	233.23
78	3337.12	702.41	943.78	235.94	3564.92	745.80	1008.86	252.22
79	3747.98	810.89	1035.98	259.00	3989.35	862.42	1101.07	275.27
80	4203.60	931.57	1139.04	284.76	4457.17	989.88	1204.13	301.03
81	4693.12	1057.68	1247.52	311.88	4958.89	1121.41	1312.61	328.15
82	5205.68	1187.86	1361.42	340.36	5482.31	1255.66	1431.94	357.98
83	5731.81	1318.03	1480.75	370.19	6016.57	1388.54	1551.26	387.82
84	6270.14	1448.21	1605.50	401.38	6561.68	1521.43	1676.02	419.00
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C4

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	1.6% Simple Inflation				1.6% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	390.53	28.48	86.78	21.70	516.64	56.95	135.60	33.90
30	390.53	28.48	86.78	21.70	516.64	56.95	135.60	33.90
31	390.53	28.48	86.78	21.70	516.64	56.95	135.60	33.90
32	390.53	28.48	86.78	21.70	516.64	56.95	135.60	33.90
33	390.53	28.48	86.78	21.70	516.64	56.95	135.60	33.90
34	390.53	28.48	86.78	21.70	516.64	56.95	135.60	33.90
35	390.53	28.48	86.78	21.70	516.64	56.95	135.60	33.90
36	390.53	28.48	86.78	21.70	516.64	56.95	135.60	33.90
37	390.53	28.48	86.78	21.70	516.64	56.95	135.60	33.90
38	390.53	28.48	86.78	21.70	516.64	56.95	135.60	33.90
39	390.53	28.48	86.78	21.70	516.64	56.95	135.60	33.90
40	390.53	28.48	86.78	21.70	516.64	56.95	135.60	33.90
41	390.53	28.48	86.78	21.70	516.64	56.95	135.60	33.90
42	390.53	28.48	86.78	21.70	516.64	56.95	135.60	33.90
43	390.53	28.48	86.78	21.70	516.64	56.95	135.60	33.90
44	390.53	28.48	86.78	21.70	516.64	56.95	135.60	33.90
45	419.00	35.26	113.90	28.48	542.40	63.73	162.72	40.68
46	419.00	35.26	113.90	28.48	542.40	63.73	162.72	40.68
47	419.00	35.26	113.90	28.48	542.40	63.73	162.72	40.68
48	419.00	35.26	113.90	28.48	542.40	63.73	162.72	40.68
49	419.00	35.26	113.90	28.48	542.40	63.73	162.72	40.68
50	429.85	37.97	119.33	29.83	553.25	66.44	173.57	43.39
51	446.12	42.04	130.18	32.54	569.52	70.51	178.99	44.75
52	463.75	46.10	135.60	33.90	588.50	74.58	189.84	47.46
53	482.74	51.53	146.45	36.61	608.84	80.00	195.26	48.82
54	503.08	55.60	157.30	39.32	630.54	84.07	206.11	51.53
55	526.13	61.02	162.72	40.68	652.24	89.50	216.96	54.24
56	549.18	66.44	173.57	43.39	676.64	94.92	222.38	55.60
57	572.23	71.87	184.42	46.10	702.41	101.70	233.23	58.31
58	599.35	78.65	195.26	48.82	730.88	107.12	244.08	61.02
59	631.90	86.78	206.11	51.53	763.43	115.26	254.93	63.73
60	668.51	94.92	216.96	54.24	802.75	123.40	271.20	67.80
61	709.19	104.41	233.23	58.31	846.14	134.24	282.05	70.51
62	755.29	115.26	249.50	62.38	893.60	145.09	298.32	74.58
63	805.46	126.11	265.78	66.44	946.49	155.94	314.59	78.65
64	859.70	138.31	282.05	70.51	1002.08	169.50	330.86	82.72
65	918.01	151.87	298.32	74.58	1063.10	183.06	347.14	86.78
66	980.39	166.79	314.59	78.65	1128.19	196.62	363.41	90.85
67	1045.48	181.70	330.86	82.72	1197.35	212.89	385.10	96.28
68	1125.48	199.33	352.56	88.14	1281.42	230.52	406.80	101.70
69	1225.82	222.38	379.68	94.92	1384.48	253.57	428.50	107.12
70	1342.44	248.15	406.80	101.70	1503.80	279.34	455.62	113.90
71	1468.55	275.27	433.92	108.48	1633.98	306.46	488.16	122.04
72	1598.72	303.74	466.46	116.62	1768.22	334.93	520.70	130.18
73	1735.68	330.86	499.01	124.75	1906.54	360.70	553.25	138.31
74	1891.62	359.34	536.98	134.24	2063.83	385.10	591.22	147.80
75	2070.61	395.95	580.37	145.09	2245.54	419.00	634.61	158.65
76	2282.15	443.41	634.61	158.65	2461.14	466.46	683.42	170.86
77	2533.01	505.79	688.85	172.21	2720.14	536.98	743.09	185.77
78	2828.62	584.44	753.94	188.48	3025.24	625.12	808.18	202.04
79	3162.19	673.93	824.45	206.11	3371.02	720.04	884.11	221.03
80	3529.67	768.85	911.23	227.81	3747.98	821.74	965.47	241.37
81	3920.20	869.20	998.02	249.50	4148.00	924.79	1057.68	264.42
82	4325.64	970.90	1090.22	272.56	4562.94	1029.20	1149.89	287.47
83	4740.58	1071.24	1187.86	296.96	4983.30	1132.26	1247.52	311.88
84	5162.29	1172.94	1290.91	322.73	5409.08	1235.32	1350.58	337.64
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C4

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	1.6% Simple Inflation				1.6% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	482.74	50.17	124.75	31.19	717.32	104.41	211.54	52.88
30	482.74	50.17	124.75	31.19	717.32	104.41	211.54	52.88
31	482.74	50.17	124.75	31.19	717.32	104.41	211.54	52.88
32	482.74	50.17	124.75	31.19	717.32	104.41	211.54	52.88
33	482.74	50.17	124.75	31.19	717.32	104.41	211.54	52.88
34	482.74	50.17	124.75	31.19	717.32	104.41	211.54	52.88
35	482.74	50.17	124.75	31.19	717.32	104.41	211.54	52.88
36	482.74	50.17	124.75	31.19	717.32	104.41	211.54	52.88
37	482.74	50.17	124.75	31.19	717.32	104.41	211.54	52.88
38	482.74	50.17	124.75	31.19	717.32	104.41	211.54	52.88
39	482.74	50.17	124.75	31.19	717.32	104.41	211.54	52.88
40	482.74	50.17	124.75	31.19	717.32	104.41	211.54	52.88
41	482.74	50.17	124.75	31.19	717.32	104.41	211.54	52.88
42	482.74	50.17	124.75	31.19	717.32	104.41	211.54	52.88
43	482.74	50.17	124.75	31.19	717.32	104.41	211.54	52.88
44	482.74	50.17	124.75	31.19	717.32	104.41	211.54	52.88
45	536.98	63.73	162.72	40.68	771.56	117.97	249.50	62.38
46	536.98	63.73	162.72	40.68	771.56	117.97	249.50	62.38
47	536.98	63.73	162.72	40.68	771.56	117.97	249.50	62.38
48	536.98	63.73	162.72	40.68	771.56	117.97	249.50	62.38
49	536.98	63.73	162.72	40.68	771.56	117.97	249.50	62.38
50	558.67	69.16	178.99	44.75	793.26	122.04	265.78	66.44
51	587.15	75.94	189.84	47.46	824.45	130.18	276.62	69.16
52	619.69	82.72	206.11	51.53	856.99	136.96	287.47	71.87
53	652.24	90.85	216.96	54.24	893.60	145.09	298.32	74.58
54	688.85	100.34	227.81	56.95	932.93	154.58	314.59	78.65
55	726.82	108.48	244.08	61.02	973.61	164.08	325.44	81.36
56	766.14	117.97	254.93	63.73	1017.00	173.57	341.71	85.43
57	808.18	128.82	271.20	67.80	1061.75	184.42	352.56	88.14
58	854.28	139.67	282.05	70.51	1111.92	196.62	368.83	92.21
59	908.52	151.87	303.74	75.94	1171.58	210.18	385.10	96.28
60	972.25	166.79	320.02	80.00	1240.74	225.10	406.80	101.70
61	1041.41	183.06	336.29	84.07	1316.68	242.72	423.07	105.77
62	1120.06	200.69	357.98	89.50	1400.75	261.71	444.77	111.19
63	1204.13	221.03	379.68	94.92	1492.96	283.40	466.46	116.62
64	1296.34	241.37	401.38	100.34	1593.30	305.10	493.58	123.40
65	1393.97	264.42	428.50	107.12	1700.42	329.51	515.28	128.82
66	1498.38	288.83	450.19	112.55	1812.97	355.27	542.40	135.60
67	1608.22	314.59	477.31	119.33	1933.66	382.39	564.10	141.02
68	1742.46	344.42	504.43	126.11	2078.75	414.94	596.64	149.16
69	1911.96	383.75	536.98	134.24	2261.81	455.62	629.18	157.30
70	2107.22	427.14	574.94	143.74	2470.63	500.36	667.15	166.79
71	2317.40	474.60	612.91	153.23	2695.73	549.18	710.54	177.64
72	2535.72	520.70	656.30	164.08	2927.60	598.00	753.94	188.48
73	2766.24	568.16	699.70	174.92	3171.68	644.10	797.33	199.33
74	3029.30	619.69	748.51	187.13	3448.31	691.56	851.57	212.89
75	3334.40	682.07	808.18	202.04	3771.04	752.58	911.23	227.81
76	3691.03	762.07	873.26	218.32	4150.72	835.30	976.32	244.08
77	4110.04	866.48	949.20	237.30	4603.62	953.27	1057.68	264.42
78	4611.76	998.02	1035.98	259.00	5148.73	1106.50	1149.89	287.47
79	5197.55	1153.96	1139.04	284.76	5786.05	1284.13	1258.37	314.59
80	5851.14	1327.52	1252.94	313.24	6496.60	1478.04	1377.70	344.42
81	6554.90	1511.94	1377.70	344.42	7261.38	1682.80	1507.87	376.97
82	7292.57	1700.42	1507.87	376.97	8058.71	1888.91	1648.90	412.22
83	8049.22	1888.91	1643.47	410.87	8872.31	2093.66	1789.92	447.48
84	8824.85	2078.75	1784.50	446.12	9704.89	2297.06	1936.37	484.09
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C4

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	1.6% Simple Inflation				1.6% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	450.19	42.04	92.21	23.05	652.24	89.50	162.72	40.68
30	450.19	42.04	92.21	23.05	652.24	89.50	162.72	40.68
31	450.19	42.04	92.21	23.05	652.24	89.50	162.72	40.68
32	450.19	42.04	92.21	23.05	652.24	89.50	162.72	40.68
33	450.19	42.04	92.21	23.05	652.24	89.50	162.72	40.68
34	450.19	42.04	92.21	23.05	652.24	89.50	162.72	40.68
35	450.19	42.04	92.21	23.05	652.24	89.50	162.72	40.68
36	450.19	42.04	92.21	23.05	652.24	89.50	162.72	40.68
37	450.19	42.04	92.21	23.05	652.24	89.50	162.72	40.68
38	450.19	42.04	92.21	23.05	652.24	89.50	162.72	40.68
39	450.19	42.04	92.21	23.05	652.24	89.50	162.72	40.68
40	450.19	42.04	92.21	23.05	652.24	89.50	162.72	40.68
41	450.19	42.04	92.21	23.05	652.24	89.50	162.72	40.68
42	450.19	42.04	92.21	23.05	652.24	89.50	162.72	40.68
43	450.19	42.04	92.21	23.05	652.24	89.50	162.72	40.68
44	450.19	42.04	92.21	23.05	652.24	89.50	162.72	40.68
45	494.94	54.24	119.33	29.83	698.34	100.34	189.84	47.46
46	494.94	54.24	119.33	29.83	698.34	100.34	189.84	47.46
47	494.94	54.24	119.33	29.83	698.34	100.34	189.84	47.46
48	494.94	54.24	119.33	29.83	698.34	100.34	189.84	47.46
49	494.94	54.24	119.33	29.83	698.34	100.34	189.84	47.46
50	513.92	58.31	135.60	33.90	715.97	104.41	200.69	50.17
51	538.33	63.73	141.02	35.26	741.73	109.84	211.54	52.88
52	564.10	70.51	151.87	37.97	770.21	116.62	216.96	54.24
53	592.57	77.29	162.72	40.68	801.40	124.75	227.81	56.95
54	623.76	84.07	168.14	42.04	833.94	131.53	238.66	59.66
55	656.30	92.21	178.99	44.75	869.20	139.67	249.50	62.38
56	690.20	100.34	189.84	47.46	905.81	147.80	260.35	65.09
57	725.46	108.48	200.69	50.17	945.13	157.30	271.20	67.80
58	764.78	117.97	211.54	52.88	988.52	168.14	282.05	70.51
59	810.89	128.82	227.81	56.95	1038.70	178.99	298.32	74.58
60	863.77	141.02	244.08	61.02	1097.00	192.55	309.17	77.29
61	923.44	154.58	254.93	63.73	1162.09	207.47	325.44	81.36
62	989.88	170.86	271.20	67.80	1233.96	223.74	347.14	86.78
63	1061.75	187.13	292.90	73.22	1311.25	241.37	363.41	90.85
64	1139.04	204.76	309.17	77.29	1396.68	260.35	379.68	94.92
65	1221.76	223.74	325.44	81.36	1487.53	280.69	401.38	100.34
66	1311.25	244.08	347.14	86.78	1583.81	302.39	423.07	105.77
67	1404.82	265.78	368.83	92.21	1686.86	325.44	444.77	111.19
68	1517.36	291.54	390.53	97.63	1810.26	352.56	466.46	116.62
69	1659.74	324.08	417.65	104.41	1963.49	386.46	499.01	124.75
70	1822.46	360.70	450.19	112.55	2138.41	424.43	531.55	132.89
71	1998.74	398.66	482.74	120.68	2326.90	465.11	564.10	141.02
72	2181.80	437.99	520.70	130.18	2520.80	505.79	602.06	150.52
73	2371.64	475.96	553.25	138.31	2722.85	541.04	640.03	160.01
74	2585.89	516.64	596.64	149.16	2946.59	576.30	683.42	170.86
75	2834.04	565.45	645.46	161.36	3206.94	621.05	732.24	183.06
76	3126.94	631.90	699.70	174.92	3518.82	691.56	791.90	197.98
77	3475.43	721.39	764.78	191.20	3898.50	797.33	856.99	214.25
78	3889.01	832.58	840.72	210.18	4348.69	931.57	938.35	234.59
79	4358.18	958.69	927.50	231.88	4859.90	1075.31	1030.56	257.64
80	4872.11	1094.29	1019.71	254.93	5418.58	1225.82	1128.19	282.05
81	5418.58	1235.32	1122.77	280.69	6009.79	1380.41	1236.67	309.17
82	5986.74	1379.05	1231.25	307.81	6621.35	1534.99	1356.00	339.00
83	6564.40	1521.43	1345.15	336.29	7239.68	1688.22	1469.90	367.48
84	7151.54	1663.81	1459.06	364.76	7864.80	1840.09	1589.23	397.31
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B1

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	259.90	7.91	463.69	27.79	894.87	83.56
30	266.04	8.10	463.69	27.79	946.49	88.38
31	275.33	8.38	463.69	27.79	963.70	89.98
32	309.81	9.43	463.69	27.79	980.91	91.59
33	321.03	9.77	463.69	27.79	998.12	93.20
34	332.33	10.11	463.69	27.79	1015.33	94.80
35	346.55	10.55	463.69	27.79	1020.48	95.29
36	358.01	10.90	464.67	27.85	1020.48	95.29
37	366.03	11.14	503.39	30.17	1020.48	95.29
38	366.03	11.14	522.76	31.33	1020.48	95.29
39	378.93	11.53	542.12	32.49	1020.48	95.29
40	398.96	12.14	561.48	33.65	1020.48	95.29
41	399.43	12.16	583.25	34.95	1020.48	95.29
42	399.43	12.16	605.20	36.27	1020.48	95.29
43	399.43	12.16	624.54	37.43	1020.48	95.29
44	399.43	12.16	624.54	37.43	1020.48	95.29
45	411.59	15.63	632.25	44.84	1063.51	104.51
46	411.59	15.63	671.16	47.60	1063.51	104.51
47	411.59	15.63	692.16	49.09	1063.51	104.51
48	415.75	15.79	731.62	51.89	1063.51	104.51
49	418.54	15.89	753.02	53.41	1063.51	104.51
50	427.10	17.80	763.86	55.70	1078.88	110.65
51	435.12	19.54	786.09	63.52	1106.54	116.80
52	437.64	22.58	792.89	67.15	1137.28	122.95
53	449.79	26.05	817.53	72.21	1168.02	132.17
54	461.95	29.52	831.43	78.58	1204.90	138.32
55	475.84	31.26	859.82	85.98	1241.79	147.54
56	491.47	34.73	880.42	92.54	1276.37	156.10
57	505.37	38.21	914.90	100.26	1285.16	161.39
58	522.73	43.42	930.66	105.31	1311.61	170.95
59	543.57	48.63	976.93	115.66	1348.70	180.60
60	569.62	53.84	1010.99	126.07	1365.99	186.66
61	597.41	60.78	1063.85	137.82	1418.57	199.05
62	628.67	67.73	1127.10	153.03	1470.35	212.81
63	663.40	74.68	1172.05	164.37	1538.12	228.38
64	707.33	84.04	1259.28	183.69	1589.11	242.41
65	749.15	94.52	1320.61	198.21	1660.10	258.89
66	814.69	106.11	1405.25	215.82	1716.53	274.33
67	885.29	120.13	1493.70	235.34	1759.87	286.55
68	961.14	135.16	1588.24	257.94	1814.73	302.46
69	1038.33	153.41	1695.04	282.51	1889.04	321.59
70	1136.53	174.42	1805.05	308.91	1975.64	343.49
71	1256.68	199.32	1898.64	332.04	2065.78	363.24
72	1394.31	228.51	1985.94	352.86	2149.46	382.99
73	1552.32	259.71	2072.69	373.46	2230.38	398.36
74	1670.29	284.55	2169.75	393.59	2321.59	415.57
75	1809.66	315.06	2278.40	416.87	2422.49	436.09
76	1916.16	341.18	2397.51	446.31	2537.67	464.75
77	2030.74	372.92	2529.14	484.27	2665.23	503.71
78	2215.98	422.01	2750.87	543.57	2888.06	567.89
79	2474.74	486.26	3054.78	623.46	3197.19	651.25
80	2763.02	559.20	3391.69	710.29	3537.57	743.29
81	3075.62	637.35	3752.92	804.07	3902.27	838.81
82	3407.32	718.98	4134.98	899.59	4284.34	936.06
83	3752.92	804.07	4527.47	995.11	4676.82	1033.31
84	4115.88	889.17	4932.11	1092.36	5079.73	1130.56
85+		1167.03				

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix B1

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	253.12	5.65	441.11	22.58	827.48	67.38
30	259.10	5.78	441.11	22.58	875.22	71.27
31	268.15	5.99	441.11	22.58	891.14	72.57
32	301.73	6.74	441.11	22.58	907.05	73.86
33	312.66	6.98	441.11	22.58	922.96	75.16
34	323.66	7.22	441.11	22.58	938.88	76.46
35	337.51	7.53	441.11	22.58	943.64	76.84
36	348.67	7.78	442.05	22.62	943.64	76.84
37	356.48	7.96	478.88	24.51	943.64	76.84
38	356.48	7.96	497.30	25.45	943.64	76.84
39	369.05	8.24	515.72	26.40	943.64	76.84
40	388.55	8.67	534.14	27.34	943.64	76.84
41	389.01	8.68	554.86	28.40	943.64	76.84
42	389.01	8.68	575.73	29.47	943.64	76.84
43	389.01	8.68	594.13	30.41	943.64	76.84
44	389.01	8.68	594.13	30.41	943.64	76.84
45	397.69	12.16	594.13	35.87	977.45	86.06
46	397.69	12.16	630.70	38.08	977.45	86.06
47	397.69	12.16	650.43	39.27	977.45	86.06
48	401.72	12.28	687.51	41.51	977.45	86.06
49	404.41	12.36	707.63	42.72	977.45	86.06
50	409.30	14.24	716.12	45.09	989.74	89.14
51	417.36	15.98	733.15	50.29	1011.26	95.29
52	416.80	17.37	736.07	54.24	1035.85	101.43
53	427.22	20.84	755.64	59.32	1063.51	107.58
54	437.64	22.58	765.53	63.37	1091.17	113.73
55	448.06	26.05	789.01	68.28	1121.91	119.88
56	460.21	27.79	805.38	75.04	1147.82	125.49
57	472.37	31.26	834.69	80.21	1153.66	131.51
58	486.26	34.73	844.94	85.72	1176.03	138.53
59	503.63	38.21	883.42	93.51	1203.05	145.65
60	524.47	43.42	909.17	101.83	1216.10	152.72
61	547.05	48.63	952.63	111.22	1258.77	162.60
62	573.10	53.84	1005.64	123.88	1299.00	174.12
63	602.62	60.78	1041.03	133.40	1356.51	187.11
64	639.05	68.28	1114.25	147.44	1395.18	196.62
65	672.13	75.27	1163.00	160.00	1454.58	210.85
66	726.57	86.33	1234.99	175.06	1499.67	224.69
67	787.34	96.11	1308.79	192.12	1534.18	233.30
68	850.38	108.88	1385.23	210.17	1576.21	245.90
69	914.85	123.48	1471.39	230.71	1636.53	262.04
70	994.00	140.66	1560.69	251.28	1705.92	278.94
71	1093.43	161.36	1635.69	269.64	1776.08	296.38
72	1206.47	183.97	1704.08	286.16	1841.78	311.98
73	1338.21	208.17	1773.93	302.92	1906.71	325.74
74	1432.51	228.03	1850.08	319.67	1977.95	337.65
75	1544.55	253.58	1934.53	338.11	2057.48	353.48
76	1628.46	274.79	2030.51	361.47	2148.54	378.07
77	1717.91	300.46	2135.01	392.36	2251.66	410.04
78	1866.91	338.65	2313.23	441.11	2431.32	463.69
79	2073.57	390.75	2559.83	505.37	2681.40	529.68
80	2304.55	448.06	2832.49	574.83	2955.79	602.62
81	2552.89	508.84	3122.51	649.51	3249.29	679.03
82	2818.60	574.83	3428.16	724.19	3556.68	755.45
83	3092.99	640.83	3742.50	800.60	3871.01	831.86
84	3379.54	706.82	4065.52	877.01	4192.29	908.27
85+		923.90				

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix B1

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	340.98	11.51	493.21	34.73	1010.29	107.65
30	359.00	12.12	493.21	34.73	1060.80	113.04
31	360.23	12.16	493.21	34.73	1077.64	114.83
32	360.23	12.16	493.21	34.73	1094.48	116.62
33	376.52	12.71	493.21	34.73	1111.32	118.42
34	393.78	13.29	493.21	34.73	1124.99	119.88
35	411.59	13.89	505.15	35.57	1124.99	119.88
36	411.59	13.89	544.01	38.31	1124.99	119.88
37	411.59	13.89	563.44	39.68	1124.99	119.88
38	411.59	13.89	582.86	41.05	1124.99	119.88
39	411.59	13.89	621.72	43.78	1124.99	119.88
40	411.59	13.89	641.15	45.15	1124.99	119.88
41	411.59	13.89	663.36	46.72	1124.99	119.88
42	411.59	13.89	705.34	49.67	1124.99	119.88
43	411.59	13.89	708.12	49.87	1124.99	119.88
44	411.59	13.89	708.12	49.87	1124.99	119.88
45	427.22	19.10	715.46	59.03	1180.31	132.17
46	427.22	19.10	736.43	60.76	1180.31	132.17
47	450.06	20.12	775.61	63.99	1180.31	132.17
48	453.08	20.26	815.10	67.25	1180.31	132.17
49	476.85	21.32	836.72	69.04	1180.31	132.17
50	482.89	23.27	841.14	73.26	1201.83	138.32
51	495.54	26.99	870.27	78.38	1238.71	147.54
52	501.40	30.27	898.59	86.09	1275.60	156.76
53	488.36	32.20	907.83	91.57	1315.56	165.98
54	504.28	35.64	948.99	102.52	1361.66	175.20
55	512.53	40.37	964.59	107.75	1407.77	187.50
56	531.93	43.89	996.05	117.18	1445.81	195.21
57	554.03	49.56	1043.59	127.89	1465.92	203.02
58	602.08	57.25	1074.50	136.20	1482.64	212.22
59	620.91	61.91	1113.35	146.62	1522.12	223.17
60	669.05	70.82	1150.69	158.13	1546.65	232.83
61	705.57	80.05	1212.89	174.31	1598.85	245.14
62	743.97	89.05	1268.47	188.36	1660.72	260.24
63	781.56	99.07	1349.48	207.43	1739.18	279.23
64	822.81	108.98	1424.72	224.46	1806.35	297.58
65	882.63	122.69	1502.58	243.41	1873.44	314.37
66	957.50	138.39	1613.35	268.89	1988.38	340.35
67	1058.82	157.37	1759.29	299.25	2086.99	362.62
68	1150.28	176.97	1896.56	329.41	2161.45	381.14
69	1287.29	205.48	2029.59	359.70	2260.65	407.35
70	1406.75	232.79	2146.23	389.60	2374.46	433.40
71	1571.29	267.32	2268.57	418.95	2491.41	461.29
72	1751.27	305.75	2381.84	445.38	2599.15	486.26
73	1921.71	340.48	2495.95	470.97	2707.57	506.24
74	2020.04	363.65	2621.28	495.49	2825.07	525.45
75	2143.93	391.90	2762.52	526.38	2958.47	553.27
76	2281.32	426.02	2919.43	564.34	3111.23	590.16
77	2428.40	464.83	3094.71	613.29	3283.82	641.56
78	2665.77	526.21	3383.01	691.19	3575.78	725.92
79	2990.53	609.57	3778.97	795.39	3978.69	837.07
80	3355.22	703.35	4218.34	910.01	4425.01	956.90
81	3752.92	802.34	4690.72	1031.58	4904.32	1083.68
82	4171.45	908.27	5187.40	1158.35	5406.22	1212.19
83	4610.83	1014.21	5699.71	1283.39	5920.27	1338.96
84	5067.57	1123.62	6225.92	1410.17	6448.21	1467.48
85+		1476.16				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B1

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	330.91	10.07	465.42	27.79	933.00	88.33
30	348.40	10.60	465.42	27.79	979.65	92.75
31	349.59	10.64	465.42	27.79	995.20	94.22
32	349.59	10.64	465.42	27.79	1010.75	95.69
33	365.40	11.12	465.42	27.79	1026.30	97.16
34	382.15	11.63	465.42	27.79	1038.92	98.36
35	399.43	12.16	476.69	28.46	1038.92	98.36
36	399.43	12.16	513.36	30.65	1038.92	98.36
37	399.43	12.16	531.69	31.74	1038.92	98.36
38	399.43	12.16	550.03	32.84	1038.92	98.36
39	399.43	12.16	586.70	35.03	1038.92	98.36
40	399.43	12.16	605.03	36.12	1038.92	98.36
41	399.43	12.16	625.99	37.37	1038.92	98.36
42	399.43	12.16	665.60	39.74	1038.92	98.36
43	399.43	12.16	668.23	39.89	1038.92	98.36
44	399.43	12.16	668.23	39.89	1038.92	98.36
45	409.85	15.63	668.23	47.22	1081.95	110.65
46	409.85	15.63	687.82	48.61	1081.95	110.65
47	431.76	16.47	724.41	51.20	1081.95	110.65
48	434.66	16.58	761.30	53.80	1081.95	110.65
49	457.47	17.45	781.49	55.23	1081.95	110.65
50	463.49	19.39	784.16	59.69	1097.32	113.73
51	472.41	21.21	805.41	64.86	1124.99	119.88
52	474.92	24.60	828.64	69.95	1158.80	129.10
53	461.53	26.83	834.57	75.87	1192.61	135.24
54	473.98	28.51	870.13	84.12	1229.49	144.47
55	480.94	31.59	879.94	89.79	1266.38	153.69
56	496.82	35.11	906.89	96.80	1299.40	161.66
57	515.09	40.71	946.39	104.87	1313.66	167.19
58	557.75	46.17	971.09	113.50	1325.66	174.43
59	571.74	50.98	1001.52	121.77	1356.17	183.11
60	613.14	57.77	1031.49	131.37	1374.80	191.25
61	642.27	65.16	1082.16	142.84	1416.36	204.28
62	675.32	72.36	1127.80	154.98	1467.55	217.32
63	706.34	80.72	1196.89	169.28	1534.41	231.36
64	739.26	89.00	1259.33	184.29	1589.70	245.37
65	789.24	98.88	1324.70	201.28	1643.41	260.70
66	852.77	112.21	1417.58	221.72	1737.59	281.50
67	940.31	128.22	1539.68	246.16	1820.73	299.23
68	1016.57	145.51	1656.76	271.28	1881.12	317.21
69	1130.16	167.21	1765.17	297.77	1960.50	338.26
70	1230.16	190.64	1858.07	322.74	2054.02	359.63
71	1367.23	218.35	1956.58	345.41	2146.00	381.07
72	1516.25	249.59	2050.49	367.93	2235.53	402.35
73	1656.43	277.81	2141.16	387.98	2321.67	419.10
74	1732.32	295.71	2239.67	407.58	2415.49	433.55
75	1830.79	318.90	2353.33	432.24	2520.46	453.38
76	1940.14	346.72	2478.66	462.90	2642.79	485.03
77	2057.25	378.22	2621.05	503.71	2783.65	528.45
78	2248.97	428.95	2856.80	569.62	3023.52	599.15
79	2512.95	494.95	3179.82	652.98	3351.75	689.45
80	2804.70	569.62	3534.10	745.03	3711.24	784.97
81	3122.51	647.77	3912.69	842.28	4096.78	885.70
82	3455.95	731.13	4310.39	941.27	4497.95	986.42
83	3803.28	814.49	4718.50	1040.26	4907.80	1087.15
84	4164.51	899.59	5137.04	1140.98	5326.33	1187.87
85+		1172.24				

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix B1

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	397.70	17.78	594.81	48.60	1275.60	153.69
30	427.22	19.10	615.32	50.27	1275.60	153.69
31	427.22	19.10	635.83	51.95	1275.60	153.69
32	427.22	19.10	676.85	55.30	1275.60	153.69
33	427.22	19.10	697.36	56.97	1275.60	153.69
34	427.22	19.10	738.38	60.33	1275.60	153.69
35	427.22	19.10	779.41	63.68	1275.60	153.69
36	427.22	19.10	799.92	65.35	1275.60	153.69
37	427.22	19.10	840.94	68.70	1275.60	153.69
38	427.22	19.10	881.96	72.06	1275.60	153.69
39	429.17	19.19	922.98	75.41	1275.60	153.69
40	453.01	20.26	940.56	76.84	1275.60	153.69
41	479.72	21.45	940.56	76.84	1275.60	153.69
42	509.54	22.78	940.56	76.84	1275.60	153.69
43	527.62	23.59	940.56	76.84	1275.60	153.69
44	527.62	23.59	940.56	76.84	1275.60	153.69
45	529.80	28.75	1017.41	98.36	1349.37	172.13
46	559.67	30.37	1017.41	98.36	1349.37	172.13
47	599.73	32.54	1017.41	98.36	1349.37	172.13
48	651.12	35.33	1017.41	98.36	1349.37	172.13
49	738.52	40.07	1017.41	98.36	1349.37	172.13
50	727.74	44.27	1051.22	104.51	1380.11	181.35
51	777.02	51.42	1094.25	116.80	1423.14	190.57
52	755.78	53.60	1143.43	126.02	1472.32	202.87
53	791.80	62.15	1195.68	138.32	1527.64	215.16
54	829.04	70.67	1251.01	153.69	1586.05	227.46
55	829.59	75.89	1309.41	165.98	1647.52	242.82
56	868.32	84.20	1370.88	181.35	1709.00	258.19
57	930.79	94.70	1435.43	196.72	1776.62	273.56
58	973.31	105.44	1509.20	215.16	1853.46	288.93
59	1026.98	116.52	1592.19	233.60	1942.60	310.45
60	1063.41	127.29	1693.63	258.19	2047.11	335.04
61	1127.11	142.87	1759.17	275.71	2106.81	350.64
62	1195.05	160.57	1830.87	294.92	2175.43	370.85
63	1288.75	180.69	1907.79	315.60	2248.97	389.52
64	1376.25	201.53	1986.25	337.50	2323.74	409.42
65	1448.46	219.23	2068.24	360.40	2401.74	430.32
66	1591.87	249.23	2150.23	381.45	2482.04	451.99
67	1735.07	279.14	2231.53	403.20	2561.19	471.66
68	1868.52	310.97	2336.04	430.32	2660.62	496.72
69	1953.49	335.11	2472.66	464.52	2796.64	528.84
70	2035.94	360.58	2628.04	502.56	2948.48	564.80
71	2102.43	381.01	2790.03	541.51	3104.24	601.68
72	2190.47	403.22	2939.10	574.48	3248.93	632.57
73	2301.88	428.21	3087.26	605.83	3390.17	657.70
74	2425.65	457.56	3252.62	637.34	3546.32	683.29
75	2583.86	491.80	3436.82	676.22	3723.06	716.56
76	2758.98	534.83	3647.91	728.47	3928.23	765.36
77	2951.55	586.78	3886.50	793.56	4167.52	837.75
78	3256.24	666.88	4273.92	899.59	4565.68	955.16
79	3671.30	772.81	4800.12	1038.52	5109.25	1104.51
80	4133.25	890.91	5383.64	1193.08	5708.40	1267.76
81	4635.14	1019.42	6010.58	1354.59	6350.96	1436.22
82	5163.09	1151.40	6667.03	1521.31	7021.31	1608.15
83	5711.87	1285.13	7340.86	1688.03	7705.55	1778.34
84	6279.76	1422.32	8030.31	1854.75	8403.69	1948.53
85+		1858.22				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B1

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	384.76	14.55	559.82	40.82	1171.09	129.10
30	413.32	15.63	579.12	42.23	1171.09	129.10
31	413.32	15.63	598.43	43.64	1171.09	129.10
32	413.32	15.63	637.04	46.45	1171.09	129.10
33	413.32	15.63	656.34	47.86	1171.09	129.10
34	413.32	15.63	694.95	50.67	1171.09	129.10
35	413.32	15.63	733.56	53.49	1171.09	129.10
36	413.32	15.63	752.86	54.90	1171.09	129.10
37	413.32	15.63	791.47	57.71	1171.09	129.10
38	413.32	15.63	830.08	60.53	1171.09	129.10
39	415.21	15.70	868.69	63.34	1171.09	129.10
40	438.28	16.57	885.23	64.55	1171.09	129.10
41	464.12	17.55	885.23	64.55	1171.09	129.10
42	492.97	18.64	885.23	64.55	1171.09	129.10
43	510.46	19.30	885.23	64.55	1171.09	129.10
44	510.46	19.30	885.23	64.55	1171.09	129.10
45	507.21	22.59	949.78	79.92	1229.49	144.47
46	535.81	23.86	949.78	79.92	1229.49	144.47
47	574.16	25.57	949.78	79.92	1229.49	144.47
48	623.36	27.76	949.78	79.92	1229.49	144.47
49	707.03	31.49	949.78	79.92	1229.49	144.47
50	694.53	35.97	974.37	86.06	1254.08	150.61
51	737.03	39.99	1011.26	95.29	1290.97	159.83
52	715.58	45.56	1051.22	104.51	1334.00	169.06
53	745.86	51.35	1094.25	116.80	1380.11	181.35
54	777.39	57.08	1140.35	126.02	1429.29	190.57
55	774.64	62.81	1192.61	138.32	1478.47	202.87
56	807.80	68.41	1244.86	150.61	1533.79	215.16
57	860.44	78.47	1297.12	162.91	1592.19	230.53
58	894.90	86.52	1358.59	178.28	1656.74	242.82
59	940.27	97.55	1432.36	196.72	1730.51	261.27
60	970.59	106.08	1515.35	215.16	1819.65	279.71
61	1023.93	119.06	1567.37	230.76	1870.06	296.69
62	1081.86	131.61	1626.47	248.20	1924.31	312.44
63	1161.20	148.80	1688.86	264.42	1984.56	326.97
64	1233.06	167.06	1753.87	282.17	2044.34	345.79
65	1291.87	182.69	1820.80	301.23	2108.58	363.08
66	1414.99	206.35	1888.96	321.36	2173.74	378.84
67	1538.03	232.62	1955.12	339.80	2239.14	398.13
68	1650.30	259.14	2040.96	361.47	2323.74	418.03
69	1714.50	277.96	2153.46	390.67	2432.17	445.46
70	1778.38	299.26	2282.25	421.87	2556.58	474.89
71	1827.00	314.45	2413.42	452.38	2685.29	503.63
72	1898.41	333.47	2536.75	481.96	2805.70	531.45
73	1986.47	355.10	2655.70	506.24	2917.13	551.89
74	2083.98	375.64	2787.11	529.45	3040.84	567.41
75	2207.32	405.35	2933.49	560.96	3181.31	593.61
76	2347.72	438.93	3103.85	603.07	3347.29	634.42
77	2504.40	482.50	3301.50	659.24	3545.40	699.89
78	2754.34	548.78	3622.67	748.50	3874.49	800.60
79	3089.52	633.88	4049.89	863.12	4317.33	922.17
80	3461.16	727.66	4520.52	984.69	4800.12	1052.42
81	3858.86	828.39	5020.68	1113.20	5312.44	1184.40
82	4277.39	932.59	5539.94	1243.45	5843.86	1318.12
83	4708.08	1036.79	6071.36	1371.96	6382.22	1450.11
84	5150.93	1142.72	6611.46	1502.21	6927.53	1582.10
85+		1476.16				

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix B1

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	461.95	26.05	647.20	67.27	1626.00	236.68
30	461.95	26.05	690.35	71.75	1626.00	236.68
31	461.95	26.05	733.50	76.23	1626.00	236.68
32	461.95	26.05	755.07	78.48	1626.00	236.68
33	461.95	26.05	798.22	82.96	1626.00	236.68
34	461.95	26.05	841.37	87.45	1626.00	236.68
35	461.95	26.05	862.94	89.69	1626.00	236.68
36	461.95	26.05	906.09	94.17	1626.00	236.68
37	461.95	26.05	949.23	98.66	1626.00	236.68
38	461.95	26.05	992.38	103.14	1626.00	236.68
39	479.76	27.05	1057.10	109.87	1626.00	236.68
40	505.01	28.48	1094.25	113.73	1626.00	236.68
41	531.72	29.98	1094.25	113.73	1626.00	236.68
42	563.33	31.77	1094.25	113.73	1626.00	236.68
43	587.74	33.14	1094.25	113.73	1626.00	236.68
44	587.74	33.14	1094.25	113.73	1626.00	236.68
45	590.46	43.36	1217.20	144.47	1748.95	267.41
46	620.09	45.53	1217.20	144.47	1748.95	267.41
47	657.48	48.28	1217.20	144.47	1748.95	267.41
48	708.98	52.06	1217.20	144.47	1748.95	267.41
49	798.60	58.64	1217.20	144.47	1748.95	267.41
50	790.02	61.80	1266.38	156.76	1798.13	276.64
51	811.98	68.77	1330.93	172.13	1868.83	295.08
52	811.43	73.31	1404.70	187.50	1942.60	310.45
53	838.64	82.37	1478.47	205.94	2025.59	328.89
54	867.18	90.89	1561.46	227.46	2114.73	350.41
55	879.10	97.41	1647.52	245.90	2206.94	371.92
56	949.62	112.58	1736.66	267.41	2305.30	393.44
57	983.25	120.79	1809.89	288.49	2406.73	418.03
58	1027.06	131.67	1890.03	309.00	2520.46	445.69
59	1094.22	149.10	1962.31	328.03	2655.70	476.43
60	1148.03	163.33	2060.97	353.56	2769.12	502.38
61	1209.55	179.45	2167.75	381.05	2868.64	528.82
62	1289.64	199.12	2280.46	408.61	2961.40	553.29
63	1342.81	212.97	2371.67	435.34	3072.06	583.16
64	1437.24	236.56	2497.62	465.04	3186.00	610.09
65	1522.68	257.45	2641.32	501.03	3309.20	641.26
66	1636.53	283.75	2809.00	541.46	3464.34	678.88
67	1784.80	315.36	2977.55	582.45	3616.09	715.10
68	1943.97	352.43	3159.80	624.58	3769.63	752.45
69	2085.09	387.26	3358.82	674.15	3973.41	800.40
70	2257.42	427.95	3582.43	726.17	4200.26	850.66
71	2458.58	474.43	3808.43	779.96	4430.17	902.52
72	2696.05	526.16	4023.52	826.22	4645.33	948.86
73	2934.79	576.51	4232.53	869.33	4852.89	985.52
74	3093.00	609.41	4463.37	913.05	5080.73	1018.94
75	3290.81	655.09	4723.94	966.30	5342.53	1066.20
76	3513.28	708.19	5020.02	1036.46	5645.22	1136.05
77	3759.25	774.12	5356.98	1129.37	6000.31	1242.48
78	4148.88	877.01	5906.38	1278.18	6594.09	1417.11
79	4675.09	1012.47	6656.61	1477.90	7410.32	1644.62
80	5260.34	1163.56	7493.68	1700.19	8320.33	1892.96
81	5890.75	1325.07	8395.01	1936.37	9299.81	2155.19
82	6554.15	1491.79	9339.75	2177.77	10320.96	2419.17
83	7238.39	1661.98	10308.81	2419.17	11362.96	2681.40
84	7945.21	1832.17	11302.17	2662.30	12429.27	2941.90
85+		2372.28				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B1

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	444.58	22.58	603.57	56.36	1478.47	202.87
30	444.58	22.58	643.81	60.11	1478.47	202.87
31	444.58	22.58	684.05	63.87	1478.47	202.87
32	444.58	22.58	704.17	65.75	1478.47	202.87
33	444.58	22.58	744.41	69.51	1478.47	202.87
34	444.58	22.58	784.64	73.26	1478.47	202.87
35	444.58	22.58	804.76	75.14	1478.47	202.87
36	444.58	22.58	845.00	78.90	1478.47	202.87
37	444.58	22.58	885.24	82.66	1478.47	202.87
38	444.58	22.58	925.48	86.42	1478.47	202.87
39	461.73	23.45	985.84	92.05	1478.47	202.87
40	486.03	24.68	1020.48	95.29	1478.47	202.87
41	511.73	25.99	1020.48	95.29	1478.47	202.87
42	542.15	27.53	1020.48	95.29	1478.47	202.87
43	565.64	28.72	1020.48	95.29	1478.47	202.87
44	565.64	28.72	1020.48	95.29	1478.47	202.87
45	559.49	35.10	1121.91	122.95	1582.97	227.46
46	587.57	36.86	1121.91	122.95	1582.97	227.46
47	623.00	39.08	1121.91	122.95	1582.97	227.46
48	671.80	42.14	1121.91	122.95	1582.97	227.46
49	756.72	47.47	1121.91	122.95	1582.97	227.46
50	747.03	51.06	1164.94	132.17	1622.93	236.68
51	764.38	58.19	1220.27	144.47	1681.33	248.97
52	760.88	63.20	1278.67	159.83	1745.88	264.34
53	781.24	69.89	1343.22	175.20	1816.58	282.78
54	803.30	76.15	1413.92	190.57	1890.35	298.15
55	812.57	83.16	1487.69	209.01	1970.26	316.59
56	873.75	93.00	1564.53	227.46	2053.25	335.04
57	901.11	101.47	1624.65	242.94	2142.39	356.55
58	938.48	112.52	1692.03	261.00	2240.75	381.14
59	993.22	125.05	1751.43	278.24	2354.48	405.73
60	1039.14	137.29	1831.02	298.94	2448.33	429.74
61	1090.70	149.16	1922.19	321.78	2531.85	452.01
62	1155.35	166.70	2015.42	347.87	2608.79	473.02
63	1197.10	179.34	2091.24	368.57	2698.16	496.66
64	1276.55	198.62	2194.56	394.50	2792.84	520.61
65	1348.85	215.64	2315.01	423.95	2894.89	546.25
66	1445.16	237.56	2458.20	457.58	3026.44	577.82
67	1572.33	266.15	2600.96	492.07	3154.57	608.60
68	1706.03	296.31	2751.61	528.68	3282.75	639.34
69	1822.54	323.81	2915.74	569.33	3449.34	678.91
70	1962.14	357.34	3098.32	613.21	3635.46	721.56
71	2127.54	396.41	3284.74	655.17	3824.03	764.36
72	2325.63	439.87	3461.94	694.97	3999.85	802.55
73	2523.29	480.43	3628.77	728.24	4166.14	827.83
74	2645.44	505.51	3810.04	761.21	4341.49	849.12
75	2800.94	539.82	4015.06	801.09	4543.36	879.86
76	2978.45	582.78	4252.82	859.42	4785.80	940.56
77	3177.78	638.03	4529.84	940.25	5081.26	1039.23
78	3494.16	722.45	4980.74	1066.31	5569.46	1193.08
79	3914.43	831.86	5581.62	1227.82	6224.18	1377.17
80	4376.38	949.95	6239.81	1401.48	6939.69	1569.94
81	4867.85	1074.99	6939.69	1582.10	7696.87	1767.92
82	5381.91	1203.50	7667.35	1766.18	8480.10	1965.90
83	5909.85	1332.02	8407.16	1948.53	9272.02	2162.14
84	6448.21	1460.53	9159.14	2130.88	10072.62	2356.65
85+		1863.43				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	2.9% Simple Inflation		2.9% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	463.69	27.79	576.57	53.84
30	463.69	27.79	576.57	53.84
31	463.69	27.79	576.57	53.84
32	463.69	27.79	576.57	53.84
33	463.69	27.79	576.57	53.84
34	463.69	27.79	576.57	53.84
35	463.69	27.79	576.57	53.84
36	463.69	27.79	576.57	53.84
37	463.69	27.79	576.57	53.84
38	463.69	27.79	576.57	53.84
39	463.69	27.79	576.57	53.84
40	463.69	27.79	576.57	53.84
41	463.69	27.79	576.57	53.84
42	463.69	27.79	576.57	53.84
43	463.69	27.79	576.57	53.84
44	463.69	27.79	576.57	53.84
45	489.74	34.73	600.88	59.05
46	489.74	34.73	600.88	59.05
47	489.74	34.73	600.88	59.05
48	489.74	34.73	600.88	59.05
49	489.74	34.73	600.88	59.05
50	500.16	36.47	609.57	62.52
51	515.79	41.68	625.20	65.99
52	533.15	45.15	642.56	69.47
53	550.52	48.63	659.93	74.68
54	569.62	53.84	680.77	78.15
55	590.46	59.05	701.61	83.36
56	611.30	64.26	724.19	88.57
57	633.88	69.47	746.76	93.78
58	659.93	74.68	772.81	100.73
59	689.45	81.62	804.07	107.67
60	724.19	90.31	838.81	114.62
61	764.13	98.99	878.75	123.30
62	805.81	109.41	923.90	133.72
63	854.44	119.83	970.79	144.14
64	904.80	131.99	1024.63	156.30
65	960.37	144.14	1080.20	168.46
66	1017.68	156.30	1140.98	182.35
67	1080.20	170.19	1205.24	196.24
68	1154.88	187.56	1281.65	213.61
69	1250.39	208.40	1377.17	234.45
70	1359.80	232.71	1488.32	258.76
71	1479.63	258.76	1609.88	283.08
72	1602.94	284.81	1734.92	309.13
73	1734.92	312.60	1866.91	333.44
74	1886.01	342.12	2018.00	361.23
75	2059.68	376.85	2189.93	394.22
76	2257.66	420.27	2389.64	437.64
77	2485.16	475.84	2618.88	494.95
78	2750.87	543.57	2888.06	567.89
79	3054.78	623.46	3197.19	651.25
80	3391.69	710.29	3537.57	743.29
81	3752.92	804.07	3902.27	838.81
82	4134.98	899.59	4284.34	936.06
83	4527.47	995.11	4676.82	1033.31
84	4932.11	1092.36	5079.73	1130.56
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	2.9% Simple Inflation		2.9% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	441.11	22.58	533.15	43.42
30	441.11	22.58	533.15	43.42
31	441.11	22.58	533.15	43.42
32	441.11	22.58	533.15	43.42
33	441.11	22.58	533.15	43.42
34	441.11	22.58	533.15	43.42
35	441.11	22.58	533.15	43.42
36	441.11	22.58	533.15	43.42
37	441.11	22.58	533.15	43.42
38	441.11	22.58	533.15	43.42
39	441.11	22.58	533.15	43.42
40	441.11	22.58	533.15	43.42
41	441.11	22.58	533.15	43.42
42	441.11	22.58	533.15	43.42
43	441.11	22.58	533.15	43.42
44	441.11	22.58	533.15	43.42
45	460.21	27.79	552.26	48.63
46	460.21	27.79	552.26	48.63
47	460.21	27.79	552.26	48.63
48	460.21	27.79	552.26	48.63
49	460.21	27.79	552.26	48.63
50	468.90	29.52	559.20	50.36
51	481.05	33.00	571.36	53.84
52	494.95	36.47	585.25	57.31
53	508.84	39.94	600.88	60.78
54	524.47	43.42	616.51	64.26
55	541.84	46.89	633.88	67.73
56	559.20	52.10	651.25	71.20
57	578.31	55.57	670.35	76.41
58	599.15	60.78	692.93	81.62
59	623.46	65.99	717.24	86.83
60	651.25	72.94	746.76	93.78
61	684.24	79.89	779.76	100.73
62	718.98	88.57	816.23	109.41
63	758.92	97.25	856.17	118.09
64	800.60	105.94	899.59	126.78
65	845.75	116.36	946.48	137.20
66	894.38	126.78	996.84	149.35
67	946.48	138.93	1050.68	159.77
68	1007.26	152.83	1113.20	173.67
69	1085.41	170.19	1193.08	191.03
70	1175.72	189.30	1285.13	210.14
71	1274.71	210.14	1384.12	230.98
72	1375.43	230.98	1486.58	251.82
73	1484.84	253.55	1595.99	272.66
74	1608.15	277.87	1719.29	293.50
75	1748.82	305.65	1859.96	319.55
76	1912.06	340.39	2023.21	356.02
77	2097.88	385.54	2212.50	402.90
78	2313.23	441.11	2431.32	463.69
79	2559.83	505.37	2681.40	529.68
80	2832.49	574.83	2955.79	602.62
81	3122.51	649.51	3249.29	679.03
82	3428.16	724.19	3556.68	755.45
83	3742.50	800.60	3871.01	831.86
84	4065.52	877.01	4192.29	908.27
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	2.9% Simple Inflation		2.9% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	493.21	34.73	635.62	67.73
30	493.21	34.73	635.62	67.73
31	493.21	34.73	635.62	67.73
32	493.21	34.73	635.62	67.73
33	493.21	34.73	635.62	67.73
34	493.21	34.73	635.62	67.73
35	493.21	34.73	635.62	67.73
36	493.21	34.73	635.62	67.73
37	493.21	34.73	635.62	67.73
38	493.21	34.73	635.62	67.73
39	493.21	34.73	635.62	67.73
40	493.21	34.73	635.62	67.73
41	493.21	34.73	635.62	67.73
42	493.21	34.73	635.62	67.73
43	493.21	34.73	635.62	67.73
44	493.21	34.73	635.62	67.73
45	526.21	43.42	666.88	74.68
46	526.21	43.42	666.88	74.68
47	526.21	43.42	666.88	74.68
48	526.21	43.42	666.88	74.68
49	526.21	43.42	666.88	74.68
50	538.36	46.89	679.03	78.15
51	559.20	50.36	699.87	83.36
52	580.04	55.57	720.71	88.57
53	602.62	60.78	743.29	93.78
54	626.93	67.73	769.34	98.99
55	652.98	72.94	795.39	105.94
56	679.03	79.89	823.18	111.15
57	708.56	86.83	852.70	118.09
58	739.82	93.78	885.70	126.78
59	778.02	102.46	923.90	135.46
60	821.44	112.88	969.06	145.88
61	870.07	125.04	1019.42	156.30
62	923.90	137.20	1074.99	168.46
63	982.95	151.09	1135.77	182.35
64	1047.21	164.98	1201.77	197.98
65	1114.93	180.61	1272.97	213.61
66	1187.87	197.98	1349.38	230.98
67	1266.02	215.35	1429.27	248.34
68	1359.80	236.19	1526.52	269.18
69	1479.63	262.24	1648.09	296.97
70	1616.83	293.50	1788.76	326.49
71	1767.92	326.49	1941.58	359.49
72	1922.48	359.49	2097.88	392.48
73	2089.20	394.22	2266.34	423.74
74	2278.50	430.69	2455.64	456.74
75	2497.32	475.84	2674.45	500.16
76	2749.13	531.42	2929.74	555.73
77	3040.89	602.62	3226.71	630.41
78	3383.01	691.19	3575.78	725.92
79	3778.97	795.39	3978.69	837.07
80	4218.34	910.01	4425.01	956.90
81	4690.72	1031.58	4904.32	1083.68
82	5187.40	1158.35	5406.22	1212.19
83	5699.71	1283.39	5920.27	1338.96
84	6225.92	1410.17	6448.21	1467.48
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	2.9% Simple Inflation		2.9% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	465.42	27.79	586.99	55.57
30	465.42	27.79	586.99	55.57
31	465.42	27.79	586.99	55.57
32	465.42	27.79	586.99	55.57
33	465.42	27.79	586.99	55.57
34	465.42	27.79	586.99	55.57
35	465.42	27.79	586.99	55.57
36	465.42	27.79	586.99	55.57
37	465.42	27.79	586.99	55.57
38	465.42	27.79	586.99	55.57
39	465.42	27.79	586.99	55.57
40	465.42	27.79	586.99	55.57
41	465.42	27.79	586.99	55.57
42	465.42	27.79	586.99	55.57
43	465.42	27.79	586.99	55.57
44	465.42	27.79	586.99	55.57
45	491.47	34.73	611.30	62.52
46	491.47	34.73	611.30	62.52
47	491.47	34.73	611.30	62.52
48	491.47	34.73	611.30	62.52
49	491.47	34.73	611.30	62.52
50	501.89	38.21	619.99	64.26
51	517.52	41.68	635.62	67.73
52	534.89	45.15	654.72	72.94
53	553.99	50.36	673.82	76.41
54	574.83	55.57	694.66	81.62
55	595.67	60.78	715.50	86.83
56	618.25	65.99	739.82	92.04
57	642.56	71.20	764.13	97.25
58	668.61	78.15	791.92	104.20
59	699.87	85.10	823.18	111.15
60	736.34	93.78	861.38	119.83
61	776.29	102.46	903.06	130.25
62	821.44	112.88	949.95	140.67
63	871.80	123.30	1002.05	151.09
64	925.64	135.46	1057.63	163.25
65	982.95	149.35	1116.67	177.14
66	1043.73	163.25	1179.19	191.03
67	1107.99	177.14	1246.92	204.93
68	1187.87	194.51	1328.54	224.03
69	1286.86	217.08	1429.27	246.61
70	1399.75	243.13	1547.36	270.92
71	1524.79	269.18	1672.40	296.97
72	1655.04	296.97	1804.39	324.76
73	1792.23	324.76	1943.32	350.81
74	1946.79	354.28	2099.62	376.85
75	2127.41	390.75	2278.50	409.85
76	2334.07	435.90	2488.63	456.74
77	2575.46	494.95	2735.24	519.26
78	2856.80	569.62	3023.52	599.15
79	3179.82	652.98	3351.75	689.45
80	3534.10	745.03	3711.24	784.97
81	3912.69	842.28	4096.78	885.70
82	4310.39	941.27	4497.95	986.42
83	4718.50	1040.26	4907.80	1087.15
84	5137.04	1140.98	5326.33	1187.87
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	2.9% Simple Inflation		2.9% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	531.42	43.42	720.71	86.83
30	531.42	43.42	720.71	86.83
31	531.42	43.42	720.71	86.83
32	531.42	43.42	720.71	86.83
33	531.42	43.42	720.71	86.83
34	531.42	43.42	720.71	86.83
35	531.42	43.42	720.71	86.83
36	531.42	43.42	720.71	86.83
37	531.42	43.42	720.71	86.83
38	531.42	43.42	720.71	86.83
39	531.42	43.42	720.71	86.83
40	531.42	43.42	720.71	86.83
41	531.42	43.42	720.71	86.83
42	531.42	43.42	720.71	86.83
43	531.42	43.42	720.71	86.83
44	531.42	43.42	720.71	86.83
45	574.83	55.57	762.39	97.25
46	574.83	55.57	762.39	97.25
47	574.83	55.57	762.39	97.25
48	574.83	55.57	762.39	97.25
49	574.83	55.57	762.39	97.25
50	593.94	59.05	779.76	102.46
51	618.25	65.99	804.07	107.67
52	646.04	71.20	831.86	114.62
53	675.56	78.15	863.12	121.57
54	706.82	86.83	896.12	128.51
55	739.82	93.78	930.85	137.20
56	774.55	102.46	965.58	145.88
57	811.02	111.15	1003.79	154.56
58	852.70	121.57	1047.21	163.25
59	899.59	131.99	1097.57	175.40
60	956.90	145.88	1156.61	189.30
61	1019.42	159.77	1220.87	203.19
62	1088.89	175.40	1293.81	220.56
63	1165.30	192.77	1373.70	237.92
64	1246.92	211.87	1458.79	257.03
65	1335.49	232.71	1550.84	277.87
66	1429.27	253.55	1649.83	300.44
67	1528.26	276.13	1754.03	323.02
68	1649.83	303.92	1879.06	350.81
69	1802.65	338.65	2038.84	385.54
70	1979.79	378.59	2221.19	425.48
71	2174.30	422.01	2419.17	468.90
72	2372.28	463.69	2622.35	510.58
73	2584.15	507.10	2837.70	550.52
74	2827.28	553.99	3082.57	593.94
75	3106.88	611.30	3365.64	647.77
76	3435.11	685.98	3699.08	720.71
77	3818.91	779.76	4095.04	823.18
78	4273.92	899.59	4565.68	955.16
79	4800.12	1038.52	5109.25	1104.51
80	5383.64	1193.08	5708.40	1267.76
81	6010.58	1354.59	6350.96	1436.22
82	6667.03	1521.31	7021.31	1608.15
83	7340.86	1688.03	7705.55	1778.34
84	8030.31	1854.75	8403.69	1948.53
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	2.9% Simple Inflation		2.9% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	500.16	36.47	661.67	72.94
30	500.16	36.47	661.67	72.94
31	500.16	36.47	661.67	72.94
32	500.16	36.47	661.67	72.94
33	500.16	36.47	661.67	72.94
34	500.16	36.47	661.67	72.94
35	500.16	36.47	661.67	72.94
36	500.16	36.47	661.67	72.94
37	500.16	36.47	661.67	72.94
38	500.16	36.47	661.67	72.94
39	500.16	36.47	661.67	72.94
40	500.16	36.47	661.67	72.94
41	500.16	36.47	661.67	72.94
42	500.16	36.47	661.67	72.94
43	500.16	36.47	661.67	72.94
44	500.16	36.47	661.67	72.94
45	536.63	45.15	694.66	81.62
46	536.63	45.15	694.66	81.62
47	536.63	45.15	694.66	81.62
48	536.63	45.15	694.66	81.62
49	536.63	45.15	694.66	81.62
50	550.52	48.63	708.56	85.10
51	571.36	53.84	729.40	90.31
52	593.94	59.05	753.71	95.52
53	618.25	65.99	779.76	102.46
54	644.30	71.20	807.55	107.67
55	673.82	78.15	835.33	114.62
56	703.35	85.10	866.59	121.57
57	732.87	92.04	899.59	130.25
58	767.60	100.73	936.06	137.20
59	809.28	111.15	977.74	147.62
60	856.17	121.57	1028.10	158.04
61	908.27	133.72	1083.68	171.93
62	967.32	147.62	1144.46	185.82
63	1031.58	161.51	1212.19	199.72
64	1101.04	177.14	1283.39	217.08
65	1175.72	194.51	1361.54	234.45
66	1255.60	213.61	1444.90	251.82
67	1338.96	232.71	1533.47	272.66
68	1441.43	255.29	1641.14	295.23
69	1569.94	284.81	1773.13	324.76
70	1719.29	317.81	1925.95	357.75
71	1880.80	352.54	2092.67	392.48
72	2047.52	389.01	2264.60	428.95
73	2222.92	423.74	2441.74	461.95
74	2422.64	460.21	2643.19	493.21
75	2651.88	507.10	2875.91	536.63
76	2922.80	567.89	3152.04	597.41
77	3244.08	647.77	3483.74	687.72
78	3622.67	748.50	3874.49	800.60
79	4049.89	863.12	4317.33	922.17
80	4520.52	984.69	4800.12	1052.42
81	5020.68	1113.20	5312.44	1184.40
82	5539.94	1243.45	5843.86	1318.12
83	6071.36	1371.96	6382.22	1450.11
84	6611.46	1502.21	6927.53	1582.10
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	2.9% Simple Inflation		2.9% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	618.25	64.26	918.69	133.72
30	618.25	64.26	918.69	133.72
31	618.25	64.26	918.69	133.72
32	618.25	64.26	918.69	133.72
33	618.25	64.26	918.69	133.72
34	618.25	64.26	918.69	133.72
35	618.25	64.26	918.69	133.72
36	618.25	64.26	918.69	133.72
37	618.25	64.26	918.69	133.72
38	618.25	64.26	918.69	133.72
39	618.25	64.26	918.69	133.72
40	618.25	64.26	918.69	133.72
41	618.25	64.26	918.69	133.72
42	618.25	64.26	918.69	133.72
43	618.25	64.26	918.69	133.72
44	618.25	64.26	918.69	133.72
45	687.72	81.62	988.16	151.09
46	687.72	81.62	988.16	151.09
47	687.72	81.62	988.16	151.09
48	687.72	81.62	988.16	151.09
49	687.72	81.62	988.16	151.09
50	715.50	88.57	1015.95	156.30
51	751.97	97.25	1055.89	166.72
52	793.65	105.94	1097.57	175.40
53	835.33	116.36	1144.46	185.82
54	882.22	128.51	1194.82	197.98
55	930.85	138.93	1246.92	210.14
56	981.21	151.09	1302.49	222.29
57	1035.05	164.98	1359.80	236.19
58	1094.09	178.88	1424.06	251.82
59	1163.56	194.51	1500.47	269.18
60	1245.18	213.61	1589.04	288.29
61	1333.75	234.45	1686.30	310.86
62	1434.48	257.03	1793.97	335.18
63	1542.15	283.08	1912.06	362.96
64	1660.25	309.13	2040.57	390.75
65	1785.29	338.65	2177.77	422.01
66	1919.01	369.91	2321.91	455.00
67	2059.68	402.90	2476.48	489.74
68	2231.61	441.11	2662.30	531.42
69	2448.69	491.47	2896.75	583.52
70	2698.77	547.05	3164.19	640.83
71	2967.95	607.83	3452.48	703.35
72	3247.55	666.88	3749.45	765.87
73	3542.78	727.66	4062.04	824.91
74	3879.70	793.65	4416.32	885.70
75	4270.44	873.54	4829.65	963.85
76	4727.19	976.00	5315.91	1069.78
77	5263.81	1109.72	5895.96	1220.87
78	5906.38	1278.18	6594.09	1417.11
79	6656.61	1477.90	7410.32	1644.62
80	7493.68	1700.19	8320.33	1892.96
81	8395.01	1936.37	9299.81	2155.19
82	9339.75	2177.77	10320.96	2419.17
83	10308.81	2419.17	11362.96	2681.40
84	11302.17	2662.30	12429.27	2941.90
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	2.9% Simple Inflation		2.9% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	576.57	53.84	835.33	114.62
30	576.57	53.84	835.33	114.62
31	576.57	53.84	835.33	114.62
32	576.57	53.84	835.33	114.62
33	576.57	53.84	835.33	114.62
34	576.57	53.84	835.33	114.62
35	576.57	53.84	835.33	114.62
36	576.57	53.84	835.33	114.62
37	576.57	53.84	835.33	114.62
38	576.57	53.84	835.33	114.62
39	576.57	53.84	835.33	114.62
40	576.57	53.84	835.33	114.62
41	576.57	53.84	835.33	114.62
42	576.57	53.84	835.33	114.62
43	576.57	53.84	835.33	114.62
44	576.57	53.84	835.33	114.62
45	633.88	69.47	894.38	128.51
46	633.88	69.47	894.38	128.51
47	633.88	69.47	894.38	128.51
48	633.88	69.47	894.38	128.51
49	633.88	69.47	894.38	128.51
50	658.19	74.68	916.96	133.72
51	689.45	81.62	949.95	140.67
52	722.45	90.31	986.42	149.35
53	758.92	98.99	1026.37	159.77
54	798.86	107.67	1068.05	168.46
55	840.54	118.09	1113.20	178.88
56	883.96	128.51	1160.09	189.30
57	929.11	138.93	1210.45	201.45
58	979.48	151.09	1266.02	215.35
59	1038.52	164.98	1330.28	229.24
60	1106.25	180.61	1404.96	246.61
61	1182.66	197.98	1488.32	265.71
62	1267.76	218.82	1580.36	286.55
63	1359.80	239.66	1679.35	309.13
64	1458.79	262.24	1788.76	333.44
65	1564.73	286.55	1905.11	359.49
66	1679.35	312.60	2028.42	387.27
67	1799.18	340.39	2160.40	416.80
68	1943.32	373.38	2318.44	451.53
69	2125.67	415.06	2514.68	494.95
70	2334.07	461.95	2738.71	543.57
71	2559.83	510.58	2980.11	595.67
72	2794.28	560.94	3228.45	647.77
73	3037.42	609.57	3487.21	692.93
74	3311.81	661.67	3773.76	738.08
75	3629.62	724.19	4107.20	795.39
76	4004.73	809.28	4506.63	885.70
77	4451.06	923.90	4992.89	1021.16
78	4980.74	1066.31	5569.46	1193.08
79	5581.62	1227.82	6224.18	1377.17
80	6239.81	1401.48	6939.69	1569.94
81	6939.69	1582.10	7696.87	1767.92
82	7667.35	1766.18	8480.10	1965.90
83	8407.16	1948.53	9272.02	2162.14
84	9159.14	2130.88	10072.62	2356.65
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B3

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	4.3% Simple Inflation		4.3% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	401.37	24.05	774.60	72.33
30	401.37	24.05	819.29	76.50
31	401.37	24.05	834.19	77.89
32	401.37	24.05	849.08	79.28
33	401.37	24.05	863.98	80.67
34	401.37	24.05	878.88	82.06
35	401.37	24.05	883.33	82.48
36	402.22	24.10	883.33	82.48
37	435.74	26.11	883.33	82.48
38	452.50	27.12	883.33	82.48
39	469.26	28.12	883.33	82.48
40	486.02	29.12	883.33	82.48
41	504.87	30.25	883.33	82.48
42	523.86	31.39	883.33	82.48
43	540.61	32.40	883.33	82.48
44	540.61	32.40	883.33	82.48
45	547.28	38.81	920.58	90.46
46	580.96	41.20	920.58	90.46
47	599.14	42.49	920.58	90.46
48	633.29	44.91	920.58	90.46
49	651.82	46.23	920.58	90.46
50	661.21	48.21	933.88	95.78
51	680.44	54.99	957.83	101.10
52	686.33	58.13	984.44	106.43
53	707.66	62.51	1011.04	114.41
54	719.69	68.02	1042.97	119.73
55	744.27	74.43	1074.90	127.71
56	762.09	80.11	1104.84	135.12
57	791.95	86.79	1112.45	139.70
58	805.58	91.16	1135.34	147.98
59	845.64	100.11	1167.44	156.33
60	875.12	109.13	1182.41	161.57
61	920.88	119.30	1227.92	172.30
62	975.62	132.47	1272.75	184.21
63	1014.53	142.28	1331.40	197.69
64	1090.04	159.01	1375.54	209.83
65	1143.13	171.57	1436.99	224.10
66	1216.40	186.82	1485.83	237.46
67	1292.96	203.71	1523.35	248.04
68	1374.79	223.27	1570.84	261.81
69	1467.23	244.54	1635.16	278.37
70	1562.46	267.39	1710.13	297.33
71	1643.48	287.42	1788.15	314.42
72	1719.04	305.44	1860.59	331.52
73	1794.14	323.27	1930.63	344.82
74	1878.15	340.69	2009.58	359.72
75	1972.20	360.85	2096.92	377.48
76	2075.30	386.32	2196.62	402.29
77	2189.24	419.18	2307.04	436.01
78	2381.17	470.52	2499.92	491.57
79	2644.24	539.67	2767.50	563.72
80	2935.87	614.83	3062.14	643.40
81	3248.55	696.01	3377.83	726.08
82	3579.27	778.69	3708.55	810.26
83	3919.00	861.37	4048.28	894.44
84	4269.26	945.55	4397.04	978.62
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B3

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	4.3% Simple Inflation		4.3% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	381.83	19.54	716.27	58.33
30	381.83	19.54	757.60	61.69
31	381.83	19.54	771.37	62.82
32	381.83	19.54	785.15	63.94
33	381.83	19.54	798.92	65.06
34	381.83	19.54	812.70	66.18
35	381.83	19.54	816.82	66.52
36	382.64	19.58	816.82	66.52
37	414.53	21.22	816.82	66.52
38	430.47	22.03	816.82	66.52
39	446.41	22.85	816.82	66.52
40	462.35	23.66	816.82	66.52
41	480.29	24.58	816.82	66.52
42	498.36	25.51	816.82	66.52
43	514.29	26.32	816.82	66.52
44	514.29	26.32	816.82	66.52
45	514.29	31.05	846.08	74.50
46	545.93	32.96	846.08	74.50
47	563.02	33.99	846.08	74.50
48	595.11	35.93	846.08	74.50
49	612.53	36.98	846.08	74.50
50	619.88	39.03	856.73	77.16
51	634.62	43.53	875.35	82.48
52	637.14	46.95	896.64	87.80
53	654.09	51.34	920.58	93.12
54	662.64	54.85	944.53	98.44
55	682.97	59.10	971.13	103.76
56	697.14	64.95	993.56	108.63
57	722.51	69.43	998.61	113.83
58	731.38	74.20	1017.98	119.91
59	764.70	80.94	1041.37	126.07
60	786.98	88.14	1052.66	132.20
61	824.60	96.27	1089.60	140.75
62	870.49	107.23	1124.42	150.72
63	901.12	115.48	1174.21	161.96
64	964.50	127.62	1207.68	170.19
65	1006.70	138.50	1259.10	182.51
66	1069.02	151.53	1298.13	194.49
67	1132.90	166.30	1327.99	201.94
68	1199.06	181.93	1364.38	212.85
69	1273.64	199.71	1416.59	226.82
70	1350.94	217.51	1476.66	241.45
71	1415.86	233.40	1537.38	256.55
72	1475.06	247.71	1594.26	270.05
73	1535.52	262.21	1650.46	281.96
74	1601.44	276.71	1712.12	292.27
75	1674.54	292.67	1780.97	305.97
76	1757.62	312.89	1859.79	327.26
77	1848.08	339.63	1949.05	354.93
78	2002.34	381.83	2104.57	401.37
79	2215.81	437.45	2321.04	458.49
80	2451.82	497.58	2558.55	521.63
81	2702.86	562.22	2812.60	587.78
82	2967.44	626.86	3078.68	653.92
83	3239.53	693.00	3350.77	720.06
84	3519.14	759.15	3628.87	786.21
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B3

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	4.3% Simple Inflation		4.3% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	426.93	30.07	874.51	93.19
30	426.93	30.07	918.24	97.84
31	426.93	30.07	932.81	99.40
32	426.93	30.07	947.39	100.95
33	426.93	30.07	961.96	102.50
34	426.93	30.07	973.79	103.76
35	437.26	30.79	973.79	103.76
36	470.90	33.16	973.79	103.76
37	487.71	34.35	973.79	103.76
38	504.53	35.53	973.79	103.76
39	538.17	37.90	973.79	103.76
40	554.98	39.08	973.79	103.76
41	574.21	40.44	973.79	103.76
42	610.55	43.00	973.79	103.76
43	612.96	43.17	973.79	103.76
44	612.96	43.17	973.79	103.76
45	619.30	51.10	1021.69	114.41
46	637.46	52.60	1021.69	114.41
47	671.37	55.39	1021.69	114.41
48	705.56	58.21	1021.69	114.41
49	724.27	59.76	1021.69	114.41
50	728.09	63.41	1040.31	119.73
51	753.31	67.84	1072.24	127.71
52	777.82	74.52	1104.17	135.69
53	785.82	79.26	1138.75	143.67
54	821.45	88.74	1178.66	151.66
55	834.96	93.27	1218.57	162.30
56	862.18	101.43	1251.50	168.98
57	903.33	110.70	1268.91	175.73
58	930.09	117.90	1283.38	183.70
59	963.72	126.92	1317.55	193.18
60	996.05	136.88	1338.79	201.54
61	1049.88	150.88	1383.98	212.19
62	1098.00	163.05	1437.53	225.27
63	1168.12	179.55	1505.44	241.70
64	1233.25	194.29	1563.59	257.59
65	1300.64	210.70	1621.66	272.12
66	1396.52	232.75	1721.15	294.61
67	1522.85	259.03	1806.51	313.89
68	1641.67	285.14	1870.96	329.92
69	1756.82	311.36	1956.83	352.60
70	1857.79	337.24	2055.34	375.15
71	1963.69	362.65	2156.58	399.30
72	2061.73	385.53	2249.84	420.91
73	2160.51	407.68	2343.69	438.21
74	2268.99	428.90	2445.39	454.84
75	2391.25	455.63	2560.87	478.92
76	2527.08	488.49	2693.10	510.84
77	2678.80	530.86	2842.49	555.34
78	2928.35	598.30	3095.22	628.36
79	3271.10	688.49	3443.97	724.57
80	3651.42	787.71	3830.31	828.30
81	4060.31	892.94	4245.21	938.04
82	4490.24	1002.68	4679.65	1049.28
83	4933.70	1110.91	5124.62	1159.01
84	5389.19	1220.65	5581.61	1270.26
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B3

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	4.3% Simple Inflation		4.3% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	402.87	24.05	807.61	76.46
30	402.87	24.05	847.99	80.28
31	402.87	24.05	861.45	81.56
32	402.87	24.05	874.91	82.83
33	402.87	24.05	888.37	84.11
34	402.87	24.05	899.30	85.14
35	412.63	24.63	899.30	85.14
36	444.37	26.53	899.30	85.14
37	460.24	27.48	899.30	85.14
38	476.11	28.42	899.30	85.14
39	507.85	30.32	899.30	85.14
40	523.72	31.27	899.30	85.14
41	541.86	32.35	899.30	85.14
42	576.15	34.40	899.30	85.14
43	578.42	34.53	899.30	85.14
44	578.42	34.53	899.30	85.14
45	578.42	40.88	936.55	95.78
46	595.38	42.08	936.55	95.78
47	627.06	44.31	936.55	95.78
48	658.98	46.57	936.55	95.78
49	676.47	47.81	936.55	95.78
50	678.77	51.67	949.85	98.44
51	697.16	56.15	973.79	103.76
52	717.27	60.55	1003.06	111.75
53	722.41	65.67	1032.33	117.07
54	753.19	72.82	1064.26	125.05
55	761.68	77.72	1096.18	133.03
56	785.01	83.79	1124.76	139.94
57	819.20	90.78	1137.11	144.72
58	840.58	98.25	1147.50	150.99
59	866.92	105.41	1173.91	158.50
60	892.86	113.71	1190.04	165.55
61	936.72	123.64	1226.01	176.83
62	976.23	134.15	1270.32	188.11
63	1036.04	146.53	1328.19	200.27
64	1090.09	159.52	1376.05	212.40
65	1146.67	174.23	1422.55	225.66
66	1227.06	191.92	1504.07	243.66
67	1332.75	213.07	1576.03	259.01
68	1434.10	234.82	1628.31	274.58
69	1527.94	257.75	1697.02	292.80
70	1608.36	279.37	1777.97	311.29
71	1693.63	298.99	1857.59	329.85
72	1774.91	318.48	1935.08	348.28
73	1853.40	335.84	2009.65	362.78
74	1938.68	352.80	2090.86	375.28
75	2037.05	374.15	2181.72	392.44
76	2145.54	400.69	2287.62	419.85
77	2268.79	436.01	2409.54	457.43
78	2472.87	493.07	2617.18	518.63
79	2752.47	565.23	2901.29	596.79
80	3059.14	644.90	3212.47	679.47
81	3386.85	729.08	3546.19	766.66
82	3731.09	814.77	3893.45	853.85
83	4084.36	900.45	4248.22	941.04
84	4446.65	987.64	4610.50	1028.23
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B3

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	4.3% Simple Inflation		4.3% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	514.87	42.06	1104.17	133.03
30	532.62	43.52	1104.17	133.03
31	550.38	44.97	1104.17	133.03
32	585.89	47.87	1104.17	133.03
33	603.64	49.32	1104.17	133.03
34	639.15	52.22	1104.17	133.03
35	674.66	55.12	1104.17	133.03
36	692.41	56.57	1104.17	133.03
37	727.92	59.47	1104.17	133.03
38	763.43	62.37	1104.17	133.03
39	798.94	65.27	1104.17	133.03
40	814.16	66.52	1104.17	133.03
41	814.16	66.52	1104.17	133.03
42	814.16	66.52	1104.17	133.03
43	814.16	66.52	1104.17	133.03
44	814.16	66.52	1104.17	133.03
45	880.67	85.14	1168.02	149.00
46	880.67	85.14	1168.02	149.00
47	880.67	85.14	1168.02	149.00
48	880.67	85.14	1168.02	149.00
49	880.67	85.14	1168.02	149.00
50	909.94	90.46	1194.63	156.98
51	947.19	101.10	1231.88	164.96
52	989.76	109.09	1274.45	175.60
53	1034.99	119.73	1322.34	186.24
54	1082.88	133.03	1372.89	196.89
55	1133.43	143.67	1426.10	210.19
56	1186.65	156.98	1479.32	223.49
57	1242.52	170.28	1537.85	236.80
58	1306.37	186.24	1604.37	250.10
59	1378.21	202.21	1681.52	268.72
60	1466.01	223.49	1771.99	290.01
61	1522.75	238.66	1823.67	303.51
62	1584.81	255.29	1883.07	321.01
63	1651.39	273.18	1946.72	337.17
64	1719.31	292.14	2011.44	354.40
65	1790.28	311.96	2078.96	372.49
66	1861.25	330.19	2148.47	391.25
67	1931.62	349.01	2216.98	408.28
68	2022.09	372.49	2303.05	429.96
69	2140.35	402.09	2420.78	457.76
70	2274.85	435.01	2552.22	488.89
71	2415.06	468.74	2687.05	520.82
72	2544.10	497.27	2812.30	547.56
73	2672.35	524.41	2934.55	569.31
74	2815.49	551.68	3069.71	591.46
75	2974.93	585.34	3222.70	620.26
76	3157.65	630.57	3400.30	662.50
77	3364.18	686.91	3607.43	725.16
78	3699.53	778.69	3952.07	826.79
79	4155.01	898.95	4422.60	956.07
80	4660.11	1032.74	4941.22	1097.38
81	5202.79	1172.54	5497.43	1243.20
82	5771.02	1316.86	6077.69	1392.02
83	6354.29	1461.17	6669.97	1539.34
84	6951.08	1605.48	7274.28	1686.66
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B3

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	4.3% Simple Inflation		4.3% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	484.58	35.33	1013.70	111.75
30	501.29	36.55	1013.70	111.75
31	518.00	37.77	1013.70	111.75
32	551.42	40.21	1013.70	111.75
33	568.13	41.43	1013.70	111.75
34	601.55	43.86	1013.70	111.75
35	634.97	46.30	1013.70	111.75
36	651.68	47.52	1013.70	111.75
37	685.10	49.96	1013.70	111.75
38	718.52	52.39	1013.70	111.75
39	751.94	54.83	1013.70	111.75
40	766.26	55.87	1013.70	111.75
41	766.26	55.87	1013.70	111.75
42	766.26	55.87	1013.70	111.75
43	766.26	55.87	1013.70	111.75
44	766.26	55.87	1013.70	111.75
45	822.14	69.18	1064.26	125.05
46	822.14	69.18	1064.26	125.05
47	822.14	69.18	1064.26	125.05
48	822.14	69.18	1064.26	125.05
49	822.14	69.18	1064.26	125.05
50	843.42	74.50	1085.54	130.37
51	875.35	82.48	1117.47	138.35
52	909.94	90.46	1154.72	146.34
53	947.19	101.10	1194.63	156.98
54	987.10	109.09	1237.20	164.96
55	1032.33	119.73	1279.77	175.60
56	1077.56	130.37	1327.66	186.24
57	1122.79	141.01	1378.21	199.55
58	1176.00	154.32	1434.08	210.19
59	1239.86	170.28	1497.94	226.15
60	1311.70	186.24	1575.10	242.12
61	1356.73	199.75	1618.73	256.82
62	1407.88	214.85	1665.69	270.45
63	1461.89	228.88	1717.84	283.03
64	1518.16	244.25	1769.59	299.32
65	1576.10	260.74	1825.20	314.29
66	1635.10	278.17	1881.60	327.92
67	1692.37	294.13	1938.21	344.62
68	1766.66	312.89	2011.44	361.85
69	1864.04	338.17	2105.30	385.59
70	1975.53	365.17	2212.99	411.07
71	2089.07	391.58	2324.40	435.95
72	2195.83	417.19	2428.63	460.02
73	2298.79	438.21	2525.08	477.72
74	2412.54	458.30	2632.17	491.15
75	2539.25	485.57	2753.76	513.84
76	2686.71	522.02	2897.44	549.16
77	2857.79	570.64	3068.91	605.83
78	3135.80	647.91	3353.78	693.00
79	3505.61	747.12	3737.11	798.23
80	3912.99	852.35	4155.01	910.98
81	4345.93	963.59	4598.48	1025.22
82	4795.40	1076.34	5058.47	1140.98
83	5255.40	1187.58	5524.49	1255.22
84	5722.92	1300.32	5996.51	1369.47
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B3

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	4.3% Simple Inflation		4.3% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	560.22	58.23	1407.48	204.87
30	597.57	62.11	1407.48	204.87
31	634.92	65.99	1407.48	204.87
32	653.59	67.93	1407.48	204.87
33	690.94	71.81	1407.48	204.87
34	728.29	75.69	1407.48	204.87
35	746.96	77.63	1407.48	204.87
36	784.31	81.52	1407.48	204.87
37	821.66	85.40	1407.48	204.87
38	859.01	89.28	1407.48	204.87
39	915.03	95.10	1407.48	204.87
40	947.19	98.44	1407.48	204.87
41	947.19	98.44	1407.48	204.87
42	947.19	98.44	1407.48	204.87
43	947.19	98.44	1407.48	204.87
44	947.19	98.44	1407.48	204.87
45	1053.61	125.05	1513.90	231.48
46	1053.61	125.05	1513.90	231.48
47	1053.61	125.05	1513.90	231.48
48	1053.61	125.05	1513.90	231.48
49	1053.61	125.05	1513.90	231.48
50	1096.18	135.69	1556.47	239.46
51	1152.06	149.00	1617.67	255.42
52	1215.91	162.30	1681.52	268.72
53	1279.77	178.26	1753.36	284.69
54	1351.60	196.89	1830.52	303.31
55	1426.10	212.85	1910.34	321.94
56	1503.26	231.48	1995.48	340.56
57	1566.65	249.72	2083.28	361.85
58	1636.02	267.48	2181.72	385.79
59	1698.58	283.94	2298.79	412.40
60	1783.99	306.04	2396.97	434.86
61	1876.42	329.84	2483.11	457.75
62	1973.98	353.69	2563.41	478.93
63	2052.93	376.83	2659.19	504.79
64	2161.95	402.54	2757.82	528.09
65	2286.34	433.69	2864.46	555.07
66	2431.49	468.69	2998.75	587.64
67	2577.38	504.18	3130.11	619.00
68	2735.14	540.64	3263.01	651.32
69	2907.41	583.54	3439.41	692.83
70	3100.98	628.58	3635.76	736.33
71	3296.60	675.14	3834.78	781.23
72	3482.78	715.18	4021.02	821.34
73	3663.70	752.50	4200.68	853.07
74	3863.51	790.34	4397.90	882.00
75	4089.07	836.44	4624.52	922.91
76	4345.36	897.17	4886.53	983.37
77	4637.03	977.59	5193.90	1075.50
78	5112.59	1106.40	5707.88	1226.66
79	5762.00	1279.28	6414.42	1423.59
80	6486.57	1471.69	7202.13	1638.55
81	7266.77	1676.14	8049.97	1865.55
82	8084.54	1885.09	8933.88	2094.04
83	8923.36	2094.04	9835.84	2321.04
84	9783.23	2304.50	10758.84	2546.52
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B3

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	4.3% Simple Inflation		4.3% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	522.46	48.78	1279.77	175.60
30	557.29	52.04	1279.77	175.60
31	592.12	55.29	1279.77	175.60
32	609.53	56.91	1279.77	175.60
33	644.36	60.17	1279.77	175.60
34	679.19	63.42	1279.77	175.60
35	696.61	65.04	1279.77	175.60
36	731.44	68.30	1279.77	175.60
37	766.27	71.55	1279.77	175.60
38	801.10	74.80	1279.77	175.60
39	853.34	79.68	1279.77	175.60
40	883.33	82.48	1279.77	175.60
41	883.33	82.48	1279.77	175.60
42	883.33	82.48	1279.77	175.60
43	883.33	82.48	1279.77	175.60
44	883.33	82.48	1279.77	175.60
45	971.13	106.43	1370.23	196.89
46	971.13	106.43	1370.23	196.89
47	971.13	106.43	1370.23	196.89
48	971.13	106.43	1370.23	196.89
49	971.13	106.43	1370.23	196.89
50	1008.38	114.41	1404.82	204.87
51	1056.27	125.05	1455.37	215.51
52	1106.83	138.35	1511.24	228.82
53	1162.70	151.66	1572.44	244.78
54	1223.89	164.96	1636.29	258.08
55	1287.75	180.92	1705.47	274.05
56	1354.27	196.89	1777.31	290.01
57	1406.30	210.29	1854.47	308.63
58	1464.63	225.93	1939.61	329.92
59	1516.05	240.84	2038.05	351.20
60	1584.94	258.77	2119.29	371.99
61	1663.86	278.53	2191.58	391.26
62	1744.56	301.12	2258.18	409.45
63	1810.19	319.04	2335.55	429.91
64	1899.62	341.48	2417.50	450.64
65	2003.88	366.97	2505.83	472.84
66	2127.83	396.08	2619.70	500.17
67	2251.40	425.94	2730.61	526.81
68	2381.80	457.63	2841.56	553.41
69	2523.88	492.82	2985.77	587.67
70	2681.92	530.80	3146.87	624.59
71	2843.29	567.12	3310.10	661.63
72	2996.68	601.57	3462.29	694.69
73	3141.08	630.37	3606.23	716.58
74	3298.00	658.91	3758.02	735.00
75	3475.46	693.43	3932.76	761.61
76	3681.26	743.91	4142.62	814.16
77	3921.05	813.89	4398.37	899.56
78	4311.35	923.00	4820.96	1032.74
79	4831.48	1062.81	5387.69	1192.09
80	5401.22	1213.13	6007.03	1358.95
81	6007.03	1369.47	6662.45	1530.32
82	6636.90	1528.82	7340.43	1701.69
83	7277.29	1686.66	8025.91	1871.56
84	7928.20	1844.50	8718.92	2039.93
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B4

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	2.2% Simple Inflation		2.2% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	401.37	24.05	499.08	46.60
30	401.37	24.05	499.08	46.60
31	401.37	24.05	499.08	46.60
32	401.37	24.05	499.08	46.60
33	401.37	24.05	499.08	46.60
34	401.37	24.05	499.08	46.60
35	401.37	24.05	499.08	46.60
36	401.37	24.05	499.08	46.60
37	401.37	24.05	499.08	46.60
38	401.37	24.05	499.08	46.60
39	401.37	24.05	499.08	46.60
40	401.37	24.05	499.08	46.60
41	401.37	24.05	499.08	46.60
42	401.37	24.05	499.08	46.60
43	401.37	24.05	499.08	46.60
44	401.37	24.05	499.08	46.60
45	423.92	30.07	520.13	51.11
46	423.92	30.07	520.13	51.11
47	423.92	30.07	520.13	51.11
48	423.92	30.07	520.13	51.11
49	423.92	30.07	520.13	51.11
50	432.94	31.57	527.64	54.12
51	446.47	36.08	541.17	57.12
52	461.50	39.08	556.21	60.13
53	476.53	42.09	571.24	64.64
54	493.07	46.60	589.28	67.65
55	511.11	51.11	607.32	72.16
56	529.15	55.62	626.86	76.67
57	548.69	60.13	646.40	81.18
58	571.24	64.64	668.95	87.19
59	596.79	70.65	696.01	93.20
60	626.86	78.17	726.08	99.22
61	661.44	85.69	760.65	106.73
62	697.51	94.71	799.74	115.75
63	739.60	103.73	840.32	124.77
64	783.20	114.25	886.92	135.29
65	831.30	124.77	935.03	145.82
66	880.91	135.29	987.64	157.84
67	935.03	147.32	1043.26	169.87
68	999.67	162.35	1109.41	184.90
69	1082.35	180.39	1192.09	202.94
70	1177.05	201.44	1288.30	223.99
71	1280.78	223.99	1393.52	245.03
72	1387.51	246.53	1501.76	267.58
73	1501.76	270.59	1616.01	288.63
74	1632.54	296.14	1746.79	312.68
75	1782.87	326.21	1895.61	341.24
76	1954.24	363.79	2068.49	378.82
77	2151.17	411.89	2266.92	428.43
78	2381.17	470.52	2499.92	491.57
79	2644.24	539.67	2767.50	563.72
80	2935.87	614.83	3062.14	643.40
81	3248.55	696.01	3377.83	726.08
82	3579.27	778.69	3708.55	810.26
83	3919.00	861.37	4048.28	894.44
84	4269.26	945.55	4397.04	978.62
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B4

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	2.2% Simple Inflation		2.2% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	381.83	19.54	461.50	37.58
30	381.83	19.54	461.50	37.58
31	381.83	19.54	461.50	37.58
32	381.83	19.54	461.50	37.58
33	381.83	19.54	461.50	37.58
34	381.83	19.54	461.50	37.58
35	381.83	19.54	461.50	37.58
36	381.83	19.54	461.50	37.58
37	381.83	19.54	461.50	37.58
38	381.83	19.54	461.50	37.58
39	381.83	19.54	461.50	37.58
40	381.83	19.54	461.50	37.58
41	381.83	19.54	461.50	37.58
42	381.83	19.54	461.50	37.58
43	381.83	19.54	461.50	37.58
44	381.83	19.54	461.50	37.58
45	398.36	24.05	478.04	42.09
46	398.36	24.05	478.04	42.09
47	398.36	24.05	478.04	42.09
48	398.36	24.05	478.04	42.09
49	398.36	24.05	478.04	42.09
50	405.88	25.56	484.05	43.59
51	416.40	28.56	494.57	46.60
52	428.43	31.57	506.60	49.61
53	440.46	34.58	520.13	52.61
54	453.98	37.58	533.66	55.62
55	469.02	40.59	548.69	58.63
56	484.05	45.10	563.72	61.63
57	500.59	48.10	580.26	66.14
58	518.63	52.61	599.80	70.65
59	539.67	57.12	620.85	75.16
60	563.72	63.14	646.40	81.18
61	592.29	69.15	674.96	87.19
62	622.35	76.67	706.53	94.71
63	656.93	84.18	741.11	102.22
64	693.00	91.70	778.69	109.74
65	732.09	100.72	819.28	118.76
66	774.18	109.74	862.87	129.28
67	819.28	120.26	909.47	138.30
68	871.89	132.29	963.59	150.33
69	939.54	147.32	1032.74	165.36
70	1017.71	163.86	1112.41	181.89
71	1103.39	181.89	1198.10	199.93
72	1190.58	199.93	1286.79	217.97
73	1285.29	219.48	1381.50	236.01
74	1392.02	240.52	1488.23	254.05
75	1513.78	264.57	1609.99	276.60
76	1655.09	294.64	1751.30	308.17
77	1815.94	333.72	1915.16	348.76
78	2002.34	381.83	2104.57	401.37
79	2215.81	437.45	2321.04	458.49
80	2451.82	497.58	2558.55	521.63
81	2702.86	562.22	2812.60	587.78
82	2967.44	626.86	3078.68	653.92
83	3239.53	693.00	3350.77	720.06
84	3519.14	759.15	3628.87	786.21
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B4

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	2.2% Simple Inflation		2.2% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	426.93	30.07	550.19	58.63
30	426.93	30.07	550.19	58.63
31	426.93	30.07	550.19	58.63
32	426.93	30.07	550.19	58.63
33	426.93	30.07	550.19	58.63
34	426.93	30.07	550.19	58.63
35	426.93	30.07	550.19	58.63
36	426.93	30.07	550.19	58.63
37	426.93	30.07	550.19	58.63
38	426.93	30.07	550.19	58.63
39	426.93	30.07	550.19	58.63
40	426.93	30.07	550.19	58.63
41	426.93	30.07	550.19	58.63
42	426.93	30.07	550.19	58.63
43	426.93	30.07	550.19	58.63
44	426.93	30.07	550.19	58.63
45	455.49	37.58	577.25	64.64
46	455.49	37.58	577.25	64.64
47	455.49	37.58	577.25	64.64
48	455.49	37.58	577.25	64.64
49	455.49	37.58	577.25	64.64
50	466.01	40.59	587.78	67.65
51	484.05	43.59	605.81	72.16
52	502.09	48.10	623.85	76.67
53	521.63	52.61	643.40	81.18
54	542.68	58.63	665.94	85.69
55	565.23	63.14	688.49	91.70
56	587.78	69.15	712.55	96.21
57	613.33	75.16	738.10	102.22
58	640.39	81.18	766.66	109.74
59	673.46	88.69	799.74	117.25
60	711.04	97.71	838.82	126.27
61	753.13	108.23	882.41	135.29
62	799.74	118.76	930.52	145.82
63	850.85	130.78	983.13	157.84
64	906.47	142.81	1040.26	171.37
65	965.09	156.34	1101.89	184.90
66	1028.23	171.37	1168.03	199.93
67	1095.88	186.40	1237.18	214.97
68	1177.05	204.44	1321.37	233.01
69	1280.78	226.99	1426.60	257.06
70	1399.54	254.05	1548.36	282.61
71	1530.32	282.61	1680.65	311.18
72	1664.11	311.18	1815.94	339.74
73	1808.42	341.24	1961.76	366.80
74	1972.28	372.81	2125.61	395.36
75	2161.69	411.89	2315.02	432.94
76	2379.66	460.00	2536.00	481.04
77	2632.21	521.63	2793.06	545.68
78	2928.35	598.30	3095.22	628.36
79	3271.10	688.49	3443.97	724.57
80	3651.42	787.71	3830.31	828.30
81	4060.31	892.94	4245.21	938.04
82	4490.24	1002.68	4679.65	1049.28
83	4933.70	1110.91	5124.62	1159.01
84	5389.19	1220.65	5581.61	1270.26
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B4

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	2.2% Simple Inflation		2.2% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	402.87	24.05	508.10	48.10
30	402.87	24.05	508.10	48.10
31	402.87	24.05	508.10	48.10
32	402.87	24.05	508.10	48.10
33	402.87	24.05	508.10	48.10
34	402.87	24.05	508.10	48.10
35	402.87	24.05	508.10	48.10
36	402.87	24.05	508.10	48.10
37	402.87	24.05	508.10	48.10
38	402.87	24.05	508.10	48.10
39	402.87	24.05	508.10	48.10
40	402.87	24.05	508.10	48.10
41	402.87	24.05	508.10	48.10
42	402.87	24.05	508.10	48.10
43	402.87	24.05	508.10	48.10
44	402.87	24.05	508.10	48.10
45	425.42	30.07	529.15	54.12
46	425.42	30.07	529.15	54.12
47	425.42	30.07	529.15	54.12
48	425.42	30.07	529.15	54.12
49	425.42	30.07	529.15	54.12
50	434.44	33.07	536.66	55.62
51	447.97	36.08	550.19	58.63
52	463.00	39.08	566.73	63.14
53	479.54	43.59	583.27	66.14
54	497.58	48.10	601.30	70.65
55	515.62	52.61	619.34	75.16
56	535.16	57.12	640.39	79.67
57	556.21	61.63	661.44	84.18
58	578.76	67.65	685.49	90.20
59	605.81	73.66	712.55	96.21
60	637.38	81.18	745.62	103.73
61	671.96	88.69	781.70	112.74
62	711.04	97.71	822.28	121.76
63	754.64	106.73	867.38	130.78
64	801.24	117.25	915.49	141.31
65	850.85	129.28	966.60	153.33
66	903.46	141.31	1020.71	165.36
67	959.08	153.33	1079.34	177.38
68	1028.23	168.37	1150.00	193.92
69	1113.92	187.91	1237.18	213.46
70	1211.63	210.46	1339.41	234.51
71	1319.86	233.01	1447.64	257.06
72	1432.61	257.06	1561.89	281.11
73	1551.37	281.11	1682.15	303.66
74	1685.16	306.67	1817.44	326.21
75	1841.50	338.23	1972.28	354.77
76	2020.38	377.32	2154.17	395.36
77	2229.34	428.43	2367.64	449.48
78	2472.87	493.07	2617.18	518.63
79	2752.47	565.23	2901.29	596.79
80	3059.14	644.90	3212.47	679.47
81	3386.85	729.08	3546.19	766.66
82	3731.09	814.77	3893.45	853.85
83	4084.36	900.45	4248.22	941.04
84	4446.65	987.64	4610.50	1028.23
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B4

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	2.2% Simple Inflation		2.2% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	460.00	37.58	623.85	75.16
30	460.00	37.58	623.85	75.16
31	460.00	37.58	623.85	75.16
32	460.00	37.58	623.85	75.16
33	460.00	37.58	623.85	75.16
34	460.00	37.58	623.85	75.16
35	460.00	37.58	623.85	75.16
36	460.00	37.58	623.85	75.16
37	460.00	37.58	623.85	75.16
38	460.00	37.58	623.85	75.16
39	460.00	37.58	623.85	75.16
40	460.00	37.58	623.85	75.16
41	460.00	37.58	623.85	75.16
42	460.00	37.58	623.85	75.16
43	460.00	37.58	623.85	75.16
44	460.00	37.58	623.85	75.16
45	497.58	48.10	659.93	84.18
46	497.58	48.10	659.93	84.18
47	497.58	48.10	659.93	84.18
48	497.58	48.10	659.93	84.18
49	497.58	48.10	659.93	84.18
50	514.12	51.11	674.96	88.69
51	535.16	57.12	696.01	93.20
52	559.21	61.63	720.06	99.22
53	584.77	67.65	747.12	105.23
54	611.83	75.16	775.68	111.24
55	640.39	81.18	805.75	118.76
56	670.45	88.69	835.81	126.27
57	702.02	96.21	868.89	133.79
58	738.10	105.23	906.47	141.31
59	778.69	114.25	950.06	151.83
60	828.30	126.27	1001.17	163.86
61	882.41	138.30	1056.79	175.88
62	942.54	151.83	1119.93	190.91
63	1008.69	166.86	1189.08	205.95
64	1079.34	183.40	1262.74	222.48
65	1156.01	201.44	1342.41	240.52
66	1237.18	219.48	1428.10	260.06
67	1322.87	239.02	1518.29	279.61
68	1428.10	263.07	1626.53	303.66
69	1560.39	293.14	1764.83	333.72
70	1713.72	327.71	1922.67	368.30
71	1882.08	365.29	2094.04	405.88
72	2053.46	401.37	2269.92	441.96
73	2236.85	438.95	2456.33	476.53
74	2447.31	479.54	2668.29	514.12
75	2689.33	529.15	2913.32	560.72
76	2973.45	593.79	3201.95	623.85
77	3305.67	674.96	3544.69	712.55
78	3699.53	778.69	3952.07	826.79
79	4155.01	898.95	4422.60	956.07
80	4660.11	1032.74	4941.22	1097.38
81	5202.79	1172.54	5497.43	1243.20
82	5771.02	1316.86	6077.69	1392.02
83	6354.29	1461.17	6669.97	1539.34
84	6951.08	1605.48	7274.28	1686.66
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B4

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	2.2% Simple Inflation		2.2% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	432.94	31.57	572.74	63.14
30	432.94	31.57	572.74	63.14
31	432.94	31.57	572.74	63.14
32	432.94	31.57	572.74	63.14
33	432.94	31.57	572.74	63.14
34	432.94	31.57	572.74	63.14
35	432.94	31.57	572.74	63.14
36	432.94	31.57	572.74	63.14
37	432.94	31.57	572.74	63.14
38	432.94	31.57	572.74	63.14
39	432.94	31.57	572.74	63.14
40	432.94	31.57	572.74	63.14
41	432.94	31.57	572.74	63.14
42	432.94	31.57	572.74	63.14
43	432.94	31.57	572.74	63.14
44	432.94	31.57	572.74	63.14
45	464.51	39.08	601.30	70.65
46	464.51	39.08	601.30	70.65
47	464.51	39.08	601.30	70.65
48	464.51	39.08	601.30	70.65
49	464.51	39.08	601.30	70.65
50	476.53	42.09	613.33	73.66
51	494.57	46.60	631.37	78.17
52	514.12	51.11	652.42	82.68
53	535.16	57.12	674.96	88.69
54	557.71	61.63	699.02	93.20
55	583.27	67.65	723.07	99.22
56	608.82	73.66	750.13	105.23
57	634.38	79.67	778.69	112.74
58	664.44	87.19	810.26	118.76
59	700.52	96.21	846.34	127.78
60	741.11	105.23	889.93	136.80
61	786.21	115.75	938.04	148.82
62	837.32	127.78	990.65	160.85
63	892.94	139.80	1049.28	172.88
64	953.07	153.33	1110.91	187.91
65	1017.71	168.37	1178.56	202.94
66	1086.86	184.90	1250.71	217.97
67	1159.01	201.44	1327.38	236.01
68	1247.71	220.98	1420.58	255.55
69	1358.95	246.53	1534.83	281.11
70	1488.23	275.10	1667.12	309.67
71	1628.03	305.16	1811.43	339.74
72	1772.35	336.73	1960.25	371.31
73	1924.17	366.80	2113.59	399.87
74	2097.05	398.36	2287.96	426.93
75	2295.48	438.95	2489.40	464.51
76	2529.99	491.57	2728.42	517.12
77	2808.09	560.72	3015.54	595.29
78	3135.80	647.91	3353.78	693.00
79	3505.61	747.12	3737.11	798.23
80	3912.99	852.35	4155.01	910.98
81	4345.93	963.59	4598.48	1025.22
82	4795.40	1076.34	5058.47	1140.98
83	5255.40	1187.58	5524.49	1255.22
84	5722.92	1300.32	5996.51	1369.47
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B4

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	2.2% Simple Inflation		2.2% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	535.16	55.62	795.23	115.75
30	535.16	55.62	795.23	115.75
31	535.16	55.62	795.23	115.75
32	535.16	55.62	795.23	115.75
33	535.16	55.62	795.23	115.75
34	535.16	55.62	795.23	115.75
35	535.16	55.62	795.23	115.75
36	535.16	55.62	795.23	115.75
37	535.16	55.62	795.23	115.75
38	535.16	55.62	795.23	115.75
39	535.16	55.62	795.23	115.75
40	535.16	55.62	795.23	115.75
41	535.16	55.62	795.23	115.75
42	535.16	55.62	795.23	115.75
43	535.16	55.62	795.23	115.75
44	535.16	55.62	795.23	115.75
45	595.29	70.65	855.36	130.78
46	595.29	70.65	855.36	130.78
47	595.29	70.65	855.36	130.78
48	595.29	70.65	855.36	130.78
49	595.29	70.65	855.36	130.78
50	619.34	76.67	879.41	135.29
51	650.91	84.18	913.98	144.31
52	686.99	91.70	950.06	151.83
53	723.07	100.72	990.65	160.85
54	763.66	111.24	1034.24	171.37
55	805.75	120.26	1079.34	181.89
56	849.34	130.78	1127.45	192.42
57	895.94	142.81	1177.05	204.44
58	947.05	154.84	1232.67	217.97
59	1007.19	168.37	1298.82	233.01
60	1077.84	184.90	1375.48	249.54
61	1154.50	202.94	1459.67	269.08
62	1241.69	222.48	1552.87	290.13
63	1334.90	245.03	1655.09	314.18
64	1437.12	267.58	1766.33	338.23
65	1545.35	293.14	1885.09	365.29
66	1661.10	320.19	2009.86	393.85
67	1782.87	348.76	2143.65	423.92
68	1931.69	381.83	2304.50	460.00
69	2119.60	425.42	2507.44	505.10
70	2336.07	473.53	2738.94	554.70
71	2569.07	526.14	2988.48	608.82
72	2811.10	577.25	3245.54	662.94
73	3066.65	629.87	3516.13	714.05
74	3358.29	686.99	3822.79	766.66
75	3696.52	756.14	4180.57	834.31
76	4091.88	844.83	4601.48	926.01
77	4556.39	960.58	5103.57	1056.79
78	5112.59	1106.40	5707.88	1226.66
79	5762.00	1279.28	6414.42	1423.59
80	6486.57	1471.69	7202.13	1638.55
81	7266.77	1676.14	8049.97	1865.55
82	8084.54	1885.09	8933.88	2094.04
83	8923.36	2094.04	9835.84	2321.04
84	9783.23	2304.50	10758.84	2546.52
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B4

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	2.2% Simple Inflation		2.2% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	499.08	46.60	723.07	99.22
30	499.08	46.60	723.07	99.22
31	499.08	46.60	723.07	99.22
32	499.08	46.60	723.07	99.22
33	499.08	46.60	723.07	99.22
34	499.08	46.60	723.07	99.22
35	499.08	46.60	723.07	99.22
36	499.08	46.60	723.07	99.22
37	499.08	46.60	723.07	99.22
38	499.08	46.60	723.07	99.22
39	499.08	46.60	723.07	99.22
40	499.08	46.60	723.07	99.22
41	499.08	46.60	723.07	99.22
42	499.08	46.60	723.07	99.22
43	499.08	46.60	723.07	99.22
44	499.08	46.60	723.07	99.22
45	548.69	60.13	774.18	111.24
46	548.69	60.13	774.18	111.24
47	548.69	60.13	774.18	111.24
48	548.69	60.13	774.18	111.24
49	548.69	60.13	774.18	111.24
50	569.74	64.64	793.72	115.75
51	596.79	70.65	822.28	121.76
52	625.36	78.17	853.85	129.28
53	656.93	85.69	888.43	138.30
54	691.50	93.20	924.51	145.82
55	727.58	102.22	963.59	154.84
56	765.16	111.24	1004.18	163.86
57	804.24	120.26	1047.77	174.38
58	847.84	130.78	1095.88	186.40
59	898.95	142.81	1151.50	198.43
60	957.58	156.34	1216.14	213.46
61	1023.72	171.37	1288.30	230.00
62	1097.38	189.41	1367.97	248.04
63	1177.05	207.45	1453.65	267.58
64	1262.74	226.99	1548.36	288.63
65	1354.44	248.04	1649.08	311.18
66	1453.65	270.59	1755.81	335.23
67	1557.38	294.64	1870.06	360.78
68	1682.15	323.20	2006.85	390.85
69	1839.99	359.28	2176.72	428.43
70	2020.38	399.87	2370.64	470.52
71	2215.81	441.96	2579.60	515.62
72	2418.75	485.55	2794.56	560.72
73	2629.20	527.64	3018.55	599.80
74	2866.72	572.74	3266.59	638.89
75	3141.82	626.86	3555.21	688.49
76	3466.52	700.52	3900.96	766.66
77	3852.86	799.74	4321.88	883.92
78	4311.35	923.00	4820.96	1032.74
79	4831.48	1062.81	5387.69	1192.09
80	5401.22	1213.13	6007.03	1358.95
81	6007.03	1369.47	6662.45	1530.32
82	6636.90	1528.82	7340.43	1701.69
83	7277.29	1686.66	8025.91	1871.56
84	7928.20	1844.50	8718.92	2039.93
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	4.2% Simple Inflation		4.2% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	418.26	25.06	807.21	75.37
30	418.26	25.06	853.77	79.72
31	418.26	25.06	869.30	81.17
32	418.26	25.06	884.82	82.62
33	418.26	25.06	900.34	84.07
34	418.26	25.06	915.87	85.52
35	418.26	25.06	920.51	85.95
36	419.15	25.12	920.51	85.95
37	454.08	27.21	920.51	85.95
38	471.55	28.26	920.51	85.95
39	489.01	29.30	920.51	85.95
40	506.48	30.35	920.51	85.95
41	526.12	31.53	920.51	85.95
42	545.91	32.71	920.51	85.95
43	563.36	33.76	920.51	85.95
44	563.36	33.76	920.51	85.95
45	570.31	40.45	959.33	94.27
46	605.41	42.94	959.33	94.27
47	624.35	44.28	959.33	94.27
48	659.95	46.80	959.33	94.27
49	679.26	48.17	959.33	94.27
50	689.04	50.24	973.19	99.81
51	709.08	57.30	998.15	105.36
52	715.21	60.57	1025.87	110.91
53	737.45	65.14	1053.60	119.22
54	749.98	70.88	1086.87	124.77
55	775.59	77.56	1120.14	133.09
56	794.17	83.48	1151.34	140.81
57	825.28	90.44	1159.27	145.58
58	839.49	94.99	1183.12	154.20
59	881.23	104.33	1216.58	162.91
60	911.95	113.72	1232.18	168.37
61	959.64	124.32	1279.60	179.55
62	1016.69	138.04	1326.32	191.97
63	1057.23	148.27	1387.44	206.01
64	1135.92	165.70	1433.44	218.66
65	1191.24	178.79	1497.47	233.53
66	1267.59	194.68	1548.37	247.46
67	1347.38	212.29	1587.47	258.48
68	1432.65	232.67	1636.96	272.83
69	1528.99	254.83	1703.99	290.09
70	1628.22	278.65	1782.10	309.84
71	1712.65	299.51	1863.41	327.66
72	1791.39	318.30	1938.90	345.47
73	1869.65	336.87	2011.89	359.33
74	1957.20	355.03	2094.16	374.86
75	2055.21	376.04	2185.18	393.37
76	2162.65	402.59	2289.08	419.22
77	2281.39	436.83	2404.14	454.36
78	2481.39	490.32	2605.14	512.26
79	2755.53	562.39	2883.99	587.45
80	3059.44	640.71	3191.03	670.48
81	3385.28	725.30	3520.00	756.64
82	3729.92	811.46	3864.64	844.36
83	4083.95	897.62	4218.67	932.09
84	4448.95	985.35	4582.11	1019.81
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	4.2% Simple Inflation		4.2% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	397.90	20.36	746.42	60.78
30	397.90	20.36	789.48	64.29
31	397.90	20.36	803.84	65.46
32	397.90	20.36	818.19	66.63
33	397.90	20.36	832.55	67.80
34	397.90	20.36	846.90	68.97
35	397.90	20.36	851.20	69.32
36	398.74	20.41	851.20	69.32
37	431.97	22.11	851.20	69.32
38	448.59	22.96	851.20	69.32
39	465.20	23.81	851.20	69.32
40	481.82	24.66	851.20	69.32
41	500.50	25.62	851.20	69.32
42	519.33	26.58	851.20	69.32
43	535.93	27.43	851.20	69.32
44	535.93	27.43	851.20	69.32
45	535.93	32.36	881.69	77.63
46	568.91	34.35	881.69	77.63
47	586.72	35.42	881.69	77.63
48	620.16	37.44	881.69	77.63
49	638.31	38.54	881.69	77.63
50	645.97	40.67	892.79	80.41
51	661.33	45.36	912.19	85.95
52	663.96	48.92	934.37	91.50
53	681.62	53.51	959.33	97.04
54	690.53	57.16	984.28	102.59
55	711.72	61.59	1012.01	108.13
56	726.49	67.68	1035.38	113.20
57	752.92	72.35	1040.65	118.62
58	762.17	77.32	1060.82	124.96
59	796.88	84.35	1085.20	131.38
60	820.10	91.85	1096.97	137.76
61	859.31	100.33	1135.46	146.67
62	907.13	111.75	1171.74	157.06
63	939.05	120.34	1223.63	168.78
64	1005.10	133.00	1258.51	177.36
65	1049.07	144.33	1312.09	190.19
66	1114.01	157.91	1352.76	202.68
67	1180.58	173.30	1383.89	210.44
68	1249.53	189.58	1421.80	221.81
69	1327.25	208.11	1476.22	236.37
70	1407.80	226.66	1538.81	251.62
71	1475.45	243.23	1602.09	267.35
72	1537.14	258.13	1661.36	281.42
73	1600.15	273.24	1719.93	293.83
74	1668.84	288.35	1784.18	304.57
75	1745.02	304.99	1855.93	318.85
76	1831.60	326.06	1938.07	341.03
77	1925.87	353.93	2031.09	369.87
78	2086.62	397.90	2193.15	418.26
79	2309.07	455.86	2418.73	477.79
80	2555.02	518.52	2666.24	543.59
81	2816.63	585.88	2930.98	612.51
82	3092.34	653.24	3208.26	681.44
83	3375.88	722.17	3491.80	750.37
84	3667.25	791.10	3781.61	819.30
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	4.2% Simple Inflation		4.2% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	444.90	31.33	911.32	97.11
30	444.90	31.33	956.89	101.96
31	444.90	31.33	972.07	103.58
32	444.90	31.33	987.26	105.20
33	444.90	31.33	1002.45	106.82
34	444.90	31.33	1014.78	108.13
35	455.66	32.09	1014.78	108.13
36	490.72	34.56	1014.78	108.13
37	508.24	35.79	1014.78	108.13
38	525.77	37.03	1014.78	108.13
39	560.82	39.49	1014.78	108.13
40	578.34	40.73	1014.78	108.13
41	598.38	42.14	1014.78	108.13
42	636.25	44.81	1014.78	108.13
43	638.76	44.98	1014.78	108.13
44	638.76	44.98	1014.78	108.13
45	645.37	53.25	1064.69	119.22
46	664.29	54.81	1064.69	119.22
47	699.63	57.73	1064.69	119.22
48	735.25	60.66	1064.69	119.22
49	754.76	62.27	1064.69	119.22
50	758.74	66.08	1084.10	124.77
51	785.02	70.70	1117.37	133.09
52	810.56	77.66	1150.64	141.40
53	818.89	82.60	1186.68	149.72
54	856.02	92.48	1228.27	158.04
55	870.10	97.19	1269.86	169.13
56	898.47	105.70	1304.17	176.09
57	941.35	115.36	1322.32	183.13
58	969.24	122.86	1337.40	191.43
59	1004.28	132.26	1373.01	201.31
60	1037.97	142.64	1395.14	210.02
61	1094.07	157.23	1442.23	221.13
62	1144.21	169.91	1498.03	234.75
63	1217.29	187.11	1568.80	251.87
64	1285.16	202.47	1629.40	268.43
65	1355.38	219.56	1689.91	283.57
66	1455.30	242.55	1793.60	307.01
67	1586.94	269.93	1882.54	327.10
68	1710.77	297.14	1949.71	343.81
69	1830.76	324.47	2039.20	367.44
70	1935.99	351.43	2141.85	390.94
71	2046.34	377.91	2247.35	416.10
72	2148.51	401.75	2344.53	438.63
73	2251.44	424.84	2442.34	456.65
74	2364.49	446.95	2548.32	473.98
75	2491.90	474.81	2668.65	499.07
76	2633.44	509.05	2806.45	532.34
77	2791.55	553.21	2962.13	578.72
78	3051.61	623.48	3225.49	654.81
79	3408.78	717.47	3588.93	755.07
80	3805.11	820.86	3991.53	863.16
81	4231.21	930.52	4423.89	977.52
82	4679.24	1044.88	4876.62	1093.44
83	5141.36	1157.67	5340.31	1207.80
84	5616.02	1272.03	5816.54	1323.72
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	4.2% Simple Inflation		4.2% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	419.83	25.06	841.60	79.68
30	419.83	25.06	883.68	83.66
31	419.83	25.06	897.71	84.99
32	419.83	25.06	911.73	86.32
33	419.83	25.06	925.76	87.65
34	419.83	25.06	937.15	88.72
35	429.99	25.67	937.15	88.72
36	463.07	27.65	937.15	88.72
37	479.61	28.63	937.15	88.72
38	496.15	29.62	937.15	88.72
39	529.22	31.60	937.15	88.72
40	545.76	32.58	937.15	88.72
41	564.67	33.71	937.15	88.72
42	600.40	35.84	937.15	88.72
43	602.77	35.99	937.15	88.72
44	602.77	35.99	937.15	88.72
45	602.77	42.60	975.96	99.81
46	620.44	43.85	975.96	99.81
47	653.45	46.18	975.96	99.81
48	686.72	48.53	975.96	99.81
49	704.94	49.82	975.96	99.81
50	707.34	53.85	989.83	102.59
51	726.51	58.51	1014.78	108.13
52	747.46	63.10	1045.28	116.45
53	752.82	68.44	1075.78	122.00
54	784.89	75.88	1109.05	130.31
55	793.74	80.99	1142.32	138.63
56	818.05	87.32	1172.11	145.83
57	853.68	94.60	1184.97	150.81
58	875.96	102.38	1195.79	157.34
59	903.41	109.84	1223.32	165.17
60	930.44	118.50	1240.12	172.52
61	976.15	128.84	1277.61	184.27
62	1017.32	139.80	1323.79	196.03
63	1079.64	152.70	1384.10	208.69
64	1135.97	166.24	1433.97	221.33
65	1194.93	181.56	1482.42	235.16
66	1278.71	200.00	1567.38	253.92
67	1388.85	222.04	1642.36	269.92
68	1494.46	244.71	1696.85	286.13
69	1592.25	268.60	1768.45	305.13
70	1676.05	291.13	1852.81	324.40
71	1764.91	311.57	1935.78	343.74
72	1849.62	331.88	2016.53	362.94
73	1931.41	349.97	2094.23	378.05
74	2020.27	367.65	2178.87	391.08
75	2122.79	389.90	2273.55	408.96
76	2235.85	417.56	2383.90	437.52
77	2364.29	454.36	2510.96	476.68
78	2576.95	513.82	2727.33	540.45
79	2868.32	589.02	3023.41	621.91
80	3187.90	672.04	3347.68	708.07
81	3529.40	759.77	3695.45	798.93
82	3888.14	849.06	4057.32	889.79
83	4256.27	938.35	4427.02	980.65
84	4633.81	1029.21	4804.56	1071.51
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	4.2% Simple Inflation		4.2% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	536.54	43.84	1150.64	138.63
30	555.04	45.35	1150.64	138.63
31	573.54	46.86	1150.64	138.63
32	610.55	49.88	1150.64	138.63
33	629.05	51.39	1150.64	138.63
34	666.05	54.42	1150.64	138.63
35	703.05	57.44	1150.64	138.63
36	721.56	58.95	1150.64	138.63
37	758.56	61.97	1150.64	138.63
38	795.56	65.00	1150.64	138.63
39	832.56	68.02	1150.64	138.63
40	848.42	69.32	1150.64	138.63
41	848.42	69.32	1150.64	138.63
42	848.42	69.32	1150.64	138.63
43	848.42	69.32	1150.64	138.63
44	848.42	69.32	1150.64	138.63
45	917.74	88.72	1217.18	155.27
46	917.74	88.72	1217.18	155.27
47	917.74	88.72	1217.18	155.27
48	917.74	88.72	1217.18	155.27
49	917.74	88.72	1217.18	155.27
50	948.24	94.27	1244.91	163.58
51	987.05	105.36	1283.73	171.90
52	1031.42	113.68	1328.09	182.99
53	1078.55	124.77	1377.99	194.08
54	1128.46	138.63	1430.67	205.17
55	1181.14	149.72	1486.13	219.04
56	1236.59	163.58	1541.58	232.90
57	1294.82	177.45	1602.58	246.76
58	1361.36	194.08	1671.89	260.63
59	1436.22	210.72	1752.30	280.04
60	1527.72	232.90	1846.57	302.22
61	1586.84	248.70	1900.43	316.29
62	1651.51	266.03	1962.33	334.52
63	1720.90	284.68	2028.66	351.36
64	1791.67	304.43	2096.10	369.31
65	1865.63	325.09	2166.46	388.17
66	1939.59	344.08	2238.90	407.71
67	2012.93	363.70	2310.29	425.46
68	2107.20	388.17	2399.98	448.06
69	2230.44	419.01	2522.67	477.03
70	2370.59	453.32	2659.64	509.47
71	2516.71	488.47	2800.14	542.74
72	2651.18	518.20	2930.67	570.61
73	2784.82	546.48	3058.07	593.27
74	2933.99	574.90	3198.92	616.35
75	3100.14	609.98	3358.34	646.37
76	3290.55	657.11	3543.42	690.38
77	3505.78	715.82	3759.26	755.68
78	3855.24	811.46	4118.42	861.59
79	4329.90	936.79	4608.74	996.32
80	4856.25	1076.21	5149.20	1143.57
81	5421.77	1221.90	5728.81	1295.52
82	6013.92	1372.28	6333.49	1450.61
83	6621.74	1522.67	6950.71	1604.13
84	7243.65	1673.06	7580.45	1757.65
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	4.2% Simple Inflation		4.2% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	504.98	36.82	1056.37	116.45
30	522.39	38.09	1056.37	116.45
31	539.81	39.36	1056.37	116.45
32	574.63	41.90	1056.37	116.45
33	592.05	43.17	1056.37	116.45
34	626.87	45.71	1056.37	116.45
35	661.70	48.25	1056.37	116.45
36	679.11	49.52	1056.37	116.45
37	713.94	52.06	1056.37	116.45
38	748.76	54.60	1056.37	116.45
39	783.59	57.14	1056.37	116.45
40	798.52	58.23	1056.37	116.45
41	798.52	58.23	1056.37	116.45
42	798.52	58.23	1056.37	116.45
43	798.52	58.23	1056.37	116.45
44	798.52	58.23	1056.37	116.45
45	856.74	72.09	1109.05	130.31
46	856.74	72.09	1109.05	130.31
47	856.74	72.09	1109.05	130.31
48	856.74	72.09	1109.05	130.31
49	856.74	72.09	1109.05	130.31
50	878.92	77.63	1131.23	135.86
51	912.19	85.95	1164.50	144.18
52	948.24	94.27	1203.32	152.49
53	987.05	105.36	1244.91	163.58
54	1028.64	113.68	1289.27	171.90
55	1075.78	124.77	1333.63	182.99
56	1122.91	135.86	1383.54	194.08
57	1170.05	146.95	1436.22	207.95
58	1225.50	160.81	1494.45	219.04
59	1292.04	177.45	1560.99	235.67
60	1366.90	194.08	1641.39	252.31
61	1413.83	208.15	1686.87	267.63
62	1467.13	223.89	1735.80	281.84
63	1523.42	238.52	1790.15	294.94
64	1582.06	254.53	1844.07	311.92
65	1642.43	271.72	1902.02	327.52
66	1703.92	289.88	1960.80	341.73
67	1763.60	306.51	2019.79	359.12
68	1841.02	326.06	2096.10	377.08
69	1942.50	352.40	2193.91	401.82
70	2058.67	380.54	2306.13	428.37
71	2177.00	408.06	2422.23	454.29
72	2288.25	434.75	2530.85	479.39
73	2395.55	456.65	2631.36	497.82
74	2514.08	477.58	2742.96	511.83
75	2646.12	506.00	2869.67	535.46
76	2799.80	543.99	3019.39	572.27
77	2978.08	594.66	3198.08	631.33
78	3267.79	675.18	3494.94	722.17
79	3653.16	778.57	3894.40	831.83
80	4077.69	888.22	4329.90	949.32
81	4528.85	1004.15	4792.03	1068.38
82	4997.24	1121.64	5271.38	1189.00
83	5476.60	1237.56	5757.01	1308.06
84	5963.79	1355.05	6248.90	1427.11
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	4.2% Simple Inflation		4.2% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	583.80	60.68	1466.72	213.49
30	622.72	64.72	1466.72	213.49
31	661.64	68.77	1466.72	213.49
32	681.10	70.79	1466.72	213.49
33	720.02	74.83	1466.72	213.49
34	758.94	78.88	1466.72	213.49
35	778.40	80.90	1466.72	213.49
36	817.32	84.95	1466.72	213.49
37	856.24	88.99	1466.72	213.49
38	895.17	93.04	1466.72	213.49
39	953.55	99.10	1466.72	213.49
40	987.05	102.59	1466.72	213.49
41	987.05	102.59	1466.72	213.49
42	987.05	102.59	1466.72	213.49
43	987.05	102.59	1466.72	213.49
44	987.05	102.59	1466.72	213.49
45	1097.96	130.31	1577.62	241.22
46	1097.96	130.31	1577.62	241.22
47	1097.96	130.31	1577.62	241.22
48	1097.96	130.31	1577.62	241.22
49	1097.96	130.31	1577.62	241.22
50	1142.32	141.40	1621.99	249.54
51	1200.55	155.27	1685.76	266.17
52	1267.09	169.13	1752.30	280.04
53	1333.63	185.77	1827.16	296.67
54	1408.49	205.17	1907.57	316.08
55	1486.13	221.81	1990.75	335.49
56	1566.53	241.22	2079.47	354.90
57	1632.59	260.23	2170.97	377.08
58	1704.88	278.73	2273.55	402.03
59	1770.08	295.89	2395.55	429.76
60	1859.08	318.92	2497.86	453.16
61	1955.40	343.72	2587.63	477.02
62	2057.07	368.58	2671.30	499.09
63	2139.34	392.69	2771.11	526.03
64	2252.95	419.48	2873.90	550.32
65	2382.57	451.95	2985.02	578.44
66	2533.83	488.42	3124.97	612.37
67	2685.86	525.40	3261.86	645.05
68	2850.26	563.40	3400.35	678.74
69	3029.79	608.11	3584.17	721.99
70	3231.49	655.03	3788.79	767.32
71	3435.35	703.55	3996.18	814.11
72	3629.37	745.28	4190.27	855.91
73	3817.91	784.17	4377.49	888.97
74	4026.13	823.61	4583.01	919.13
75	4261.18	871.64	4819.17	961.75
76	4528.25	934.93	5092.20	1024.76
77	4832.20	1018.73	5412.51	1120.76
78	5327.78	1152.97	5948.13	1278.29
79	6004.52	1333.12	6684.40	1483.51
80	6759.59	1533.64	7505.26	1707.52
81	7572.62	1746.68	8388.79	1944.07
82	8424.82	1964.43	9309.91	2182.18
83	9298.94	2182.18	10249.83	2418.73
84	10195.00	2401.50	11211.68	2653.71
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	4.2% Simple Inflation		4.2% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	544.45	50.84	1333.63	182.99
30	580.74	54.23	1333.63	182.99
31	617.04	57.62	1333.63	182.99
32	635.19	59.31	1333.63	182.99
33	671.48	62.70	1333.63	182.99
34	707.78	66.09	1333.63	182.99
35	725.93	67.78	1333.63	182.99
36	762.22	71.17	1333.63	182.99
37	798.52	74.56	1333.63	182.99
38	834.82	77.95	1333.63	182.99
39	889.26	83.03	1333.63	182.99
40	920.51	85.95	1333.63	182.99
41	920.51	85.95	1333.63	182.99
42	920.51	85.95	1333.63	182.99
43	920.51	85.95	1333.63	182.99
44	920.51	85.95	1333.63	182.99
45	1012.01	110.91	1427.90	205.17
46	1012.01	110.91	1427.90	205.17
47	1012.01	110.91	1427.90	205.17
48	1012.01	110.91	1427.90	205.17
49	1012.01	110.91	1427.90	205.17
50	1050.83	119.22	1463.95	213.49
51	1100.73	130.31	1516.63	224.58
52	1153.41	144.18	1574.85	238.45
53	1211.64	158.04	1638.62	255.08
54	1275.41	171.90	1705.16	268.94
55	1341.95	188.54	1777.25	285.58
56	1411.27	205.17	1852.11	302.22
57	1465.50	219.14	1932.52	321.62
58	1526.27	235.44	2021.24	343.81
59	1579.86	250.98	2123.83	365.99
60	1651.65	269.66	2208.49	387.65
61	1733.89	290.25	2283.83	407.73
62	1817.99	313.79	2353.23	426.68
63	1886.38	332.46	2433.85	448.01
64	1979.58	355.85	2519.25	469.61
65	2088.23	382.42	2611.30	492.74
66	2217.39	412.75	2729.96	521.22
67	2346.17	443.87	2845.55	548.98
68	2482.05	476.89	2961.16	576.71
69	2630.11	513.56	3111.44	612.40
70	2794.81	553.14	3279.32	650.87
71	2962.97	590.99	3449.42	689.48
72	3122.81	626.89	3608.02	723.93
73	3273.29	656.90	3758.02	746.74
74	3436.81	686.64	3916.19	765.94
75	3621.74	722.62	4098.29	793.66
76	3836.20	775.23	4316.98	848.42
77	4086.09	848.15	4583.50	937.42
78	4492.82	961.85	5023.87	1076.21
79	5034.84	1107.54	5614.46	1242.26
80	5628.55	1264.19	6259.87	1416.15
81	6259.87	1427.11	6942.88	1594.73
82	6916.24	1593.16	7649.38	1773.32
83	7583.59	1757.65	8363.72	1950.33
84	8261.90	1922.14	9085.89	2125.79
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	2.3% Simple Inflation		2.3% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	418.26	25.06	520.09	48.56
30	418.26	25.06	520.09	48.56
31	418.26	25.06	520.09	48.56
32	418.26	25.06	520.09	48.56
33	418.26	25.06	520.09	48.56
34	418.26	25.06	520.09	48.56
35	418.26	25.06	520.09	48.56
36	418.26	25.06	520.09	48.56
37	418.26	25.06	520.09	48.56
38	418.26	25.06	520.09	48.56
39	418.26	25.06	520.09	48.56
40	418.26	25.06	520.09	48.56
41	418.26	25.06	520.09	48.56
42	418.26	25.06	520.09	48.56
43	418.26	25.06	520.09	48.56
44	418.26	25.06	520.09	48.56
45	441.76	31.33	542.02	53.26
46	441.76	31.33	542.02	53.26
47	441.76	31.33	542.02	53.26
48	441.76	31.33	542.02	53.26
49	441.76	31.33	542.02	53.26
50	451.16	32.90	549.85	56.40
51	465.26	37.60	563.95	59.53
52	480.93	40.73	579.62	62.66
53	496.59	43.86	595.28	67.36
54	513.82	48.56	614.08	70.49
55	532.62	53.26	632.88	75.19
56	551.42	57.96	653.24	79.89
57	571.78	62.66	673.61	84.59
58	595.28	67.36	697.11	90.86
59	621.91	73.63	725.30	97.13
60	653.24	81.46	756.64	103.39
61	689.27	89.29	792.67	111.22
62	726.87	98.69	833.40	120.62
63	770.73	108.09	875.69	130.02
64	816.16	119.06	924.25	140.99
65	866.29	130.02	974.38	151.95
66	917.99	140.99	1029.21	164.49
67	974.38	153.52	1087.17	177.02
68	1041.74	169.19	1156.10	192.68
69	1127.90	187.98	1242.26	211.48
70	1226.60	209.92	1342.52	233.41
71	1334.69	233.41	1452.18	255.34
72	1445.91	256.91	1564.97	278.84
73	1564.97	281.98	1684.02	300.77
74	1701.26	308.61	1820.31	325.84
75	1857.91	339.94	1975.40	355.60
76	2036.49	379.10	2155.55	394.77
77	2241.71	429.23	2362.33	446.46
78	2481.39	490.32	2605.14	512.26
79	2755.53	562.39	2883.99	587.45
80	3059.44	640.71	3191.03	670.48
81	3385.28	725.30	3520.00	756.64
82	3729.92	811.46	3864.64	844.36
83	4083.95	897.62	4218.67	932.09
84	4448.95	985.35	4582.11	1019.81
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	2.3% Simple Inflation		2.3% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	397.90	20.36	480.93	39.16
30	397.90	20.36	480.93	39.16
31	397.90	20.36	480.93	39.16
32	397.90	20.36	480.93	39.16
33	397.90	20.36	480.93	39.16
34	397.90	20.36	480.93	39.16
35	397.90	20.36	480.93	39.16
36	397.90	20.36	480.93	39.16
37	397.90	20.36	480.93	39.16
38	397.90	20.36	480.93	39.16
39	397.90	20.36	480.93	39.16
40	397.90	20.36	480.93	39.16
41	397.90	20.36	480.93	39.16
42	397.90	20.36	480.93	39.16
43	397.90	20.36	480.93	39.16
44	397.90	20.36	480.93	39.16
45	415.13	25.06	498.16	43.86
46	415.13	25.06	498.16	43.86
47	415.13	25.06	498.16	43.86
48	415.13	25.06	498.16	43.86
49	415.13	25.06	498.16	43.86
50	422.96	26.63	504.42	45.43
51	433.93	29.76	515.39	48.56
52	446.46	32.90	527.92	51.70
53	458.99	36.03	542.02	54.83
54	473.09	39.16	556.12	57.96
55	488.76	42.30	571.78	61.09
56	504.42	47.00	587.45	64.23
57	521.66	50.13	604.68	68.93
58	540.45	54.83	625.05	73.63
59	562.39	59.53	646.98	78.33
60	587.45	65.79	673.61	84.59
61	617.21	72.06	703.37	90.86
62	648.54	79.89	736.27	98.69
63	684.58	87.73	772.30	106.52
64	722.17	95.56	811.46	114.36
65	762.90	104.96	853.76	123.76
66	806.76	114.36	899.19	134.72
67	853.76	125.32	947.75	144.12
68	908.59	137.85	1004.15	156.65
69	979.08	153.52	1076.21	172.32
70	1060.54	170.75	1159.23	189.55
71	1149.84	189.55	1248.53	208.35
72	1240.69	208.35	1340.95	227.15
73	1339.39	228.71	1439.64	245.95
74	1450.61	250.65	1550.87	264.74
75	1577.50	275.71	1677.76	288.24
76	1724.75	307.04	1825.01	321.14
77	1892.37	347.77	1995.76	363.44
78	2086.62	397.90	2193.15	418.26
79	2309.07	455.86	2418.73	477.79
80	2555.02	518.52	2666.24	543.59
81	2816.63	585.88	2930.98	612.51
82	3092.34	653.24	3208.26	681.44
83	3375.88	722.17	3491.80	750.37
84	3667.25	791.10	3781.61	819.30
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	2.3% Simple Inflation		2.3% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	444.90	31.33	573.35	61.09
30	444.90	31.33	573.35	61.09
31	444.90	31.33	573.35	61.09
32	444.90	31.33	573.35	61.09
33	444.90	31.33	573.35	61.09
34	444.90	31.33	573.35	61.09
35	444.90	31.33	573.35	61.09
36	444.90	31.33	573.35	61.09
37	444.90	31.33	573.35	61.09
38	444.90	31.33	573.35	61.09
39	444.90	31.33	573.35	61.09
40	444.90	31.33	573.35	61.09
41	444.90	31.33	573.35	61.09
42	444.90	31.33	573.35	61.09
43	444.90	31.33	573.35	61.09
44	444.90	31.33	573.35	61.09
45	474.66	39.16	601.55	67.36
46	474.66	39.16	601.55	67.36
47	474.66	39.16	601.55	67.36
48	474.66	39.16	601.55	67.36
49	474.66	39.16	601.55	67.36
50	485.63	42.30	612.51	70.49
51	504.42	45.43	631.31	75.19
52	523.22	50.13	650.11	79.89
53	543.59	54.83	670.48	84.59
54	565.52	61.09	693.97	89.29
55	589.02	65.79	717.47	95.56
56	612.51	72.06	742.54	100.26
57	639.15	78.33	769.17	106.52
58	667.34	84.59	798.93	114.36
59	701.81	92.43	833.40	122.19
60	740.97	101.82	874.13	131.59
61	784.83	112.79	919.56	140.99
62	833.40	123.76	969.68	151.95
63	886.66	136.29	1024.51	164.49
64	944.62	148.82	1084.04	178.58
65	1005.71	162.92	1148.27	192.68
66	1071.51	178.58	1217.20	208.35
67	1142.00	194.25	1289.26	224.01
68	1226.60	213.05	1376.98	242.81
69	1334.69	236.55	1486.64	267.88
70	1458.44	264.74	1613.53	294.51
71	1594.73	294.51	1751.38	324.27
72	1734.15	324.27	1892.37	354.04
73	1884.54	355.60	2044.33	382.23
74	2055.29	388.50	2215.08	412.00
75	2252.67	429.23	2412.46	451.16
76	2479.82	479.36	2642.74	501.29
77	2743.00	543.59	2910.62	568.65
78	3051.61	623.48	3225.49	654.81
79	3408.78	717.47	3588.93	755.07
80	3805.11	820.86	3991.53	863.16
81	4231.21	930.52	4423.89	977.52
82	4679.24	1044.88	4876.62	1093.44
83	5141.36	1157.67	5340.31	1207.80
84	5616.02	1272.03	5816.54	1323.72
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	2.3% Simple Inflation		2.3% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	419.83	25.06	529.49	50.13
30	419.83	25.06	529.49	50.13
31	419.83	25.06	529.49	50.13
32	419.83	25.06	529.49	50.13
33	419.83	25.06	529.49	50.13
34	419.83	25.06	529.49	50.13
35	419.83	25.06	529.49	50.13
36	419.83	25.06	529.49	50.13
37	419.83	25.06	529.49	50.13
38	419.83	25.06	529.49	50.13
39	419.83	25.06	529.49	50.13
40	419.83	25.06	529.49	50.13
41	419.83	25.06	529.49	50.13
42	419.83	25.06	529.49	50.13
43	419.83	25.06	529.49	50.13
44	419.83	25.06	529.49	50.13
45	443.33	31.33	551.42	56.40
46	443.33	31.33	551.42	56.40
47	443.33	31.33	551.42	56.40
48	443.33	31.33	551.42	56.40
49	443.33	31.33	551.42	56.40
50	452.73	34.46	559.25	57.96
51	466.83	37.60	573.35	61.09
52	482.49	40.73	590.58	65.79
53	499.72	45.43	607.81	68.93
54	518.52	50.13	626.61	73.63
55	537.32	54.83	645.41	78.33
56	557.69	59.53	667.34	83.03
57	579.62	64.23	689.27	87.73
58	603.12	70.49	714.34	93.99
59	631.31	76.76	742.54	100.26
60	664.21	84.59	777.00	108.09
61	700.24	92.43	814.60	117.49
62	740.97	101.82	856.89	126.89
63	786.40	111.22	903.89	136.29
64	834.96	122.19	954.02	147.25
65	886.66	134.72	1007.28	159.79
66	941.49	147.25	1063.68	172.32
67	999.45	159.79	1124.77	184.85
68	1071.51	175.45	1198.40	202.08
69	1160.80	195.82	1289.26	222.45
70	1262.63	219.31	1395.78	244.38
71	1375.42	242.81	1508.57	267.88
72	1492.91	267.88	1627.63	292.94
73	1616.66	292.94	1752.95	316.44
74	1756.08	319.57	1893.94	339.94
75	1919.00	352.47	2055.29	369.70
76	2105.42	393.20	2244.84	412.00
77	2323.17	446.46	2467.29	468.39
78	2576.95	513.82	2727.33	540.45
79	2868.32	589.02	3023.41	621.91
80	3187.90	672.04	3347.68	708.07
81	3529.40	759.77	3695.45	798.93
82	3888.14	849.06	4057.32	889.79
83	4256.27	938.35	4427.02	980.65
84	4633.81	1029.21	4804.56	1071.51
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	2.3% Simple Inflation		2.3% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	479.36	39.16	650.11	78.33
30	479.36	39.16	650.11	78.33
31	479.36	39.16	650.11	78.33
32	479.36	39.16	650.11	78.33
33	479.36	39.16	650.11	78.33
34	479.36	39.16	650.11	78.33
35	479.36	39.16	650.11	78.33
36	479.36	39.16	650.11	78.33
37	479.36	39.16	650.11	78.33
38	479.36	39.16	650.11	78.33
39	479.36	39.16	650.11	78.33
40	479.36	39.16	650.11	78.33
41	479.36	39.16	650.11	78.33
42	479.36	39.16	650.11	78.33
43	479.36	39.16	650.11	78.33
44	479.36	39.16	650.11	78.33
45	518.52	50.13	687.71	87.73
46	518.52	50.13	687.71	87.73
47	518.52	50.13	687.71	87.73
48	518.52	50.13	687.71	87.73
49	518.52	50.13	687.71	87.73
50	535.75	53.26	703.37	92.43
51	557.69	59.53	725.30	97.13
52	582.75	64.23	750.37	103.39
53	609.38	70.49	778.57	109.66
54	637.58	78.33	808.33	115.92
55	667.34	84.59	839.66	123.76
56	698.67	92.43	870.99	131.59
57	731.57	100.26	905.46	139.42
58	769.17	109.66	944.62	147.25
59	811.46	119.06	990.05	158.22
60	863.16	131.59	1043.31	170.75
61	919.56	144.12	1101.27	183.28
62	982.22	158.22	1167.07	198.95
63	1051.14	173.89	1239.13	214.62
64	1124.77	191.12	1315.89	231.85
65	1204.66	209.92	1398.91	250.65
66	1289.26	228.71	1488.21	271.01
67	1378.55	249.08	1582.20	291.38
68	1488.21	274.14	1694.99	316.44
69	1626.06	305.47	1839.11	347.77
70	1785.85	341.50	2003.60	383.80
71	1961.30	380.67	2182.18	422.96
72	2139.88	418.26	2365.47	460.56
73	2331.00	457.43	2559.72	496.59
74	2550.32	499.72	2780.60	535.75
75	2802.53	551.42	3035.94	584.32
76	3098.60	618.78	3336.72	650.11
77	3444.81	703.37	3693.89	742.54
78	3855.24	811.46	4118.42	861.59
79	4329.90	936.79	4608.74	996.32
80	4856.25	1076.21	5149.20	1143.57
81	5421.77	1221.90	5728.81	1295.52
82	6013.92	1372.28	6333.49	1450.61
83	6621.74	1522.67	6950.71	1604.13
84	7243.65	1673.06	7580.45	1757.65
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	2.3% Simple Inflation		2.3% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	451.16	32.90	596.85	65.79
30	451.16	32.90	596.85	65.79
31	451.16	32.90	596.85	65.79
32	451.16	32.90	596.85	65.79
33	451.16	32.90	596.85	65.79
34	451.16	32.90	596.85	65.79
35	451.16	32.90	596.85	65.79
36	451.16	32.90	596.85	65.79
37	451.16	32.90	596.85	65.79
38	451.16	32.90	596.85	65.79
39	451.16	32.90	596.85	65.79
40	451.16	32.90	596.85	65.79
41	451.16	32.90	596.85	65.79
42	451.16	32.90	596.85	65.79
43	451.16	32.90	596.85	65.79
44	451.16	32.90	596.85	65.79
45	484.06	40.73	626.61	73.63
46	484.06	40.73	626.61	73.63
47	484.06	40.73	626.61	73.63
48	484.06	40.73	626.61	73.63
49	484.06	40.73	626.61	73.63
50	496.59	43.86	639.15	76.76
51	515.39	48.56	657.94	81.46
52	535.75	53.26	679.88	86.16
53	557.69	59.53	703.37	92.43
54	581.18	64.23	728.44	97.13
55	607.81	70.49	753.50	103.39
56	634.45	76.76	781.70	109.66
57	661.08	83.03	811.46	117.49
58	692.41	90.86	844.36	123.76
59	730.00	100.26	881.96	133.16
60	772.30	109.66	927.39	142.55
61	819.30	120.62	977.52	155.09
62	872.56	133.16	1032.35	167.62
63	930.52	145.69	1093.44	180.15
64	993.18	159.79	1157.67	195.82
65	1060.54	175.45	1228.16	211.48
66	1132.60	192.68	1303.36	227.15
67	1207.80	209.92	1383.25	245.95
68	1300.22	230.28	1480.37	266.31
69	1416.15	256.91	1599.43	292.94
70	1550.87	286.68	1737.29	322.71
71	1696.56	318.01	1887.67	354.04
72	1846.94	350.90	2042.76	386.93
73	2005.16	382.23	2202.55	416.70
74	2185.31	415.13	2384.26	444.90
75	2392.10	457.43	2594.18	484.06
76	2636.48	512.26	2843.26	538.89
77	2926.28	584.32	3142.47	620.35
78	3267.79	675.18	3494.94	722.17
79	3653.16	778.57	3894.40	831.83
80	4077.69	888.22	4329.90	949.32
81	4528.85	1004.15	4792.03	1068.38
82	4997.24	1121.64	5271.38	1189.00
83	5476.60	1237.56	5757.01	1308.06
84	5963.79	1355.05	6248.90	1427.11
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	2.3% Simple Inflation		2.3% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	557.69	57.96	828.70	120.62
30	557.69	57.96	828.70	120.62
31	557.69	57.96	828.70	120.62
32	557.69	57.96	828.70	120.62
33	557.69	57.96	828.70	120.62
34	557.69	57.96	828.70	120.62
35	557.69	57.96	828.70	120.62
36	557.69	57.96	828.70	120.62
37	557.69	57.96	828.70	120.62
38	557.69	57.96	828.70	120.62
39	557.69	57.96	828.70	120.62
40	557.69	57.96	828.70	120.62
41	557.69	57.96	828.70	120.62
42	557.69	57.96	828.70	120.62
43	557.69	57.96	828.70	120.62
44	557.69	57.96	828.70	120.62
45	620.35	73.63	891.36	136.29
46	620.35	73.63	891.36	136.29
47	620.35	73.63	891.36	136.29
48	620.35	73.63	891.36	136.29
49	620.35	73.63	891.36	136.29
50	645.41	79.89	916.42	140.99
51	678.31	87.73	952.45	150.39
52	715.91	95.56	990.05	158.22
53	753.50	104.96	1032.35	167.62
54	795.80	115.92	1077.77	178.58
55	839.66	125.32	1124.77	189.55
56	885.09	136.29	1174.90	200.52
57	933.65	148.82	1226.60	213.05
58	986.92	161.35	1284.56	227.15
59	1049.58	175.45	1353.48	242.81
60	1123.20	192.68	1433.38	260.04
61	1203.10	211.48	1521.10	280.41
62	1293.96	231.85	1618.23	302.34
63	1391.08	255.34	1724.75	327.41
64	1497.61	278.84	1840.68	352.47
65	1610.40	305.47	1964.43	380.67
66	1731.02	333.67	2094.46	410.43
67	1857.91	363.44	2233.88	441.76
68	2013.00	397.90	2401.50	479.36
69	2208.81	443.33	2612.98	526.36
70	2434.39	493.46	2854.22	578.05
71	2677.21	548.29	3114.27	634.45
72	2929.42	601.55	3382.15	690.84
73	3195.73	656.38	3664.12	744.10
74	3499.64	715.91	3983.69	798.93
75	3852.11	787.97	4356.53	869.43
76	4264.10	880.39	4795.16	964.98
77	4748.16	1001.01	5318.38	1101.27
78	5327.78	1152.97	5948.13	1278.29
79	6004.52	1333.12	6684.40	1483.51
80	6759.59	1533.64	7505.26	1707.52
81	7572.62	1746.68	8388.79	1944.07
82	8424.82	1964.43	9309.91	2182.18
83	9298.94	2182.18	10249.83	2418.73
84	10195.00	2401.50	11211.68	2653.71
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	2.3% Simple Inflation		2.3% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	520.09	48.56	753.50	103.39
30	520.09	48.56	753.50	103.39
31	520.09	48.56	753.50	103.39
32	520.09	48.56	753.50	103.39
33	520.09	48.56	753.50	103.39
34	520.09	48.56	753.50	103.39
35	520.09	48.56	753.50	103.39
36	520.09	48.56	753.50	103.39
37	520.09	48.56	753.50	103.39
38	520.09	48.56	753.50	103.39
39	520.09	48.56	753.50	103.39
40	520.09	48.56	753.50	103.39
41	520.09	48.56	753.50	103.39
42	520.09	48.56	753.50	103.39
43	520.09	48.56	753.50	103.39
44	520.09	48.56	753.50	103.39
45	571.78	62.66	806.76	115.92
46	571.78	62.66	806.76	115.92
47	571.78	62.66	806.76	115.92
48	571.78	62.66	806.76	115.92
49	571.78	62.66	806.76	115.92
50	593.72	67.36	827.13	120.62
51	621.91	73.63	856.89	126.89
52	651.68	81.46	889.79	134.72
53	684.58	89.29	925.82	144.12
54	720.61	97.13	963.42	151.95
55	758.20	106.52	1004.15	161.35
56	797.37	115.92	1046.44	170.75
57	838.10	125.32	1091.87	181.72
58	883.52	136.29	1142.00	194.25
59	936.79	148.82	1199.96	206.78
60	997.88	162.92	1267.33	222.45
61	1066.81	178.58	1342.52	239.68
62	1143.57	197.38	1425.55	258.48
63	1226.60	216.18	1514.84	278.84
64	1315.89	236.55	1613.53	300.77
65	1411.45	258.48	1718.49	324.27
66	1514.84	281.98	1829.71	349.34
67	1622.93	307.04	1948.77	375.97
68	1752.95	336.80	2091.32	407.30
69	1917.44	374.40	2268.34	446.46
70	2105.42	416.70	2470.42	490.32
71	2309.07	460.56	2688.17	537.32
72	2520.55	505.99	2912.19	584.32
73	2739.87	549.85	3145.60	625.05
74	2987.38	596.85	3404.08	665.78
75	3274.05	653.24	3704.85	717.47
76	3612.43	730.00	4065.15	798.93
77	4015.02	833.40	4503.78	921.12
78	4492.82	961.85	5023.87	1076.21
79	5034.84	1107.54	5614.46	1242.26
80	5628.55	1264.19	6259.87	1416.15
81	6259.87	1427.11	6942.88	1594.73
82	6916.24	1593.16	7649.38	1773.32
83	7583.59	1757.65	8363.72	1950.33
84	8261.90	1922.14	9085.89	2125.79
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C3

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	3.5% Simple Inflation		3.5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	362.05	21.70	698.72	65.24
30	362.05	21.70	739.03	69.01
31	362.05	21.70	752.47	70.26
32	362.05	21.70	765.91	71.52
33	362.05	21.70	779.34	72.77
34	362.05	21.70	792.78	74.02
35	362.05	21.70	796.80	74.40
36	362.82	21.74	796.80	74.40
37	393.06	23.55	796.80	74.40
38	408.17	24.46	796.80	74.40
39	423.29	25.37	796.80	74.40
40	438.41	26.27	796.80	74.40
41	455.41	27.29	796.80	74.40
42	472.55	28.32	796.80	74.40
43	487.65	29.22	796.80	74.40
44	487.65	29.22	796.80	74.40
45	493.67	35.01	830.40	81.60
46	524.04	37.17	830.40	81.60
47	540.44	38.33	830.40	81.60
48	571.25	40.51	830.40	81.60
49	587.97	41.70	830.40	81.60
50	596.43	43.49	842.40	86.40
51	613.79	49.60	864.00	91.20
52	619.09	52.43	888.00	96.00
53	638.34	56.38	912.00	103.20
54	649.19	61.36	940.80	108.00
55	671.36	67.14	969.60	115.20
56	687.44	72.26	996.60	121.89
57	714.37	78.29	1003.47	126.02
58	726.67	82.23	1024.12	133.48
59	762.80	90.31	1053.08	141.02
60	789.39	98.44	1066.58	145.74
61	830.67	107.61	1107.63	155.42
62	880.05	119.49	1148.07	166.17
63	915.15	128.34	1200.98	178.32
64	983.26	143.43	1240.79	189.27
65	1031.15	154.77	1296.22	202.14
66	1097.24	168.52	1340.28	214.20
67	1166.30	183.76	1374.12	223.74
68	1240.11	201.40	1416.96	236.16
69	1323.50	220.58	1474.98	251.10
70	1409.40	241.20	1542.60	268.20
71	1482.48	259.26	1612.98	283.62
72	1550.64	275.52	1678.32	299.04
73	1618.38	291.60	1741.50	311.04
74	1694.16	307.32	1812.72	324.48
75	1779.00	325.50	1891.50	340.50
76	1872.00	348.48	1981.44	362.88
77	1974.78	378.12	2081.04	393.30
78	2147.90	424.43	2255.03	443.41
79	2385.20	486.80	2496.40	508.50
80	2648.27	554.60	2762.17	580.37
81	2930.32	627.83	3046.93	654.95
82	3228.64	702.41	3345.25	730.88
83	3535.09	776.99	3651.71	806.82
84	3851.04	852.92	3966.30	882.76
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C3

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	3.5% Simple Inflation		3.5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	344.42	17.63	646.11	52.61
30	344.42	17.63	683.38	55.65
31	344.42	17.63	695.81	56.66
32	344.42	17.63	708.23	57.67
33	344.42	17.63	720.66	58.69
34	344.42	17.63	733.08	59.70
35	344.42	17.63	736.80	60.00
36	345.15	17.67	736.80	60.00
37	373.92	19.14	736.80	60.00
38	388.30	19.87	736.80	60.00
39	402.68	20.61	736.80	60.00
40	417.06	21.35	736.80	60.00
41	433.24	22.17	736.80	60.00
42	449.54	23.01	736.80	60.00
43	463.91	23.74	736.80	60.00
44	463.91	23.74	736.80	60.00
45	463.91	28.01	763.20	67.20
46	492.45	29.73	763.20	67.20
47	507.86	30.66	763.20	67.20
48	536.82	32.41	763.20	67.20
49	552.52	33.36	763.20	67.20
50	559.16	35.21	772.80	69.60
51	572.45	39.27	789.60	74.40
52	574.73	42.35	808.80	79.20
53	590.01	46.31	830.40	84.00
54	597.73	49.48	852.00	88.80
55	616.07	53.31	876.00	93.60
56	628.85	58.59	896.23	97.99
57	651.74	62.63	900.79	102.68
58	659.74	66.93	918.26	108.17
59	689.79	73.01	939.35	113.72
60	709.89	79.51	949.54	119.25
61	743.83	86.84	982.86	126.96
62	785.22	96.73	1014.27	135.96
63	812.84	104.16	1059.18	146.09
64	870.02	115.12	1089.37	153.52
65	908.08	124.93	1135.75	164.63
66	964.29	136.69	1170.96	175.44
67	1021.92	150.01	1197.90	182.16
68	1081.60	164.10	1230.72	192.00
69	1148.87	180.14	1277.82	204.60
70	1218.60	196.20	1332.00	217.80
71	1277.16	210.54	1386.78	231.42
72	1330.56	223.44	1438.08	243.60
73	1385.10	236.52	1488.78	254.34
74	1444.56	249.60	1544.40	263.64
75	1510.50	264.00	1606.50	276.00
76	1585.44	282.24	1677.60	295.20
77	1667.04	306.36	1758.12	320.16
78	1806.19	344.42	1898.40	362.05
79	1998.74	394.60	2093.66	413.58
80	2211.64	448.84	2307.91	470.53
81	2438.09	507.14	2537.08	530.20
82	2676.74	565.45	2777.09	589.86
83	2922.18	625.12	3022.52	649.52
84	3174.40	684.78	3273.38	709.19
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C3

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	3.5% Simple Inflation		3.5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	385.10	27.12	788.84	84.06
30	385.10	27.12	828.29	88.26
31	385.10	27.12	841.43	89.66
32	385.10	27.12	854.58	91.06
33	385.10	27.12	867.73	92.46
34	385.10	27.12	878.40	93.60
35	394.43	27.78	878.40	93.60
36	424.77	29.91	878.40	93.60
37	439.94	30.98	878.40	93.60
38	455.11	32.05	878.40	93.60
39	485.45	34.19	878.40	93.60
40	500.62	35.25	878.40	93.60
41	517.96	36.48	878.40	93.60
42	550.74	38.78	878.40	93.60
43	552.91	38.94	878.40	93.60
44	552.91	38.94	878.40	93.60
45	558.63	46.09	921.60	103.20
46	575.01	47.44	921.60	103.20
47	605.60	49.97	921.60	103.20
48	636.44	52.51	921.60	103.20
49	653.32	53.90	921.60	103.20
50	656.77	57.20	938.40	108.00
51	679.52	61.20	967.20	115.20
52	701.63	67.22	996.00	122.40
53	708.84	71.50	1027.20	129.60
54	740.98	80.05	1063.20	136.80
55	753.16	84.13	1099.20	146.40
56	777.72	91.50	1128.90	152.43
57	814.84	99.86	1144.61	158.52
58	838.98	106.35	1157.66	165.70
59	869.31	114.49	1188.48	174.25
60	898.47	123.47	1207.64	181.80
61	947.04	136.10	1248.40	191.41
62	990.44	147.08	1296.71	203.20
63	1053.69	161.96	1357.97	218.02
64	1112.44	175.26	1410.42	232.35
65	1173.23	190.06	1462.80	245.46
66	1259.72	209.95	1552.55	265.75
67	1373.67	233.66	1629.54	283.14
68	1480.85	257.21	1687.68	297.60
69	1584.72	280.86	1765.14	318.06
70	1675.80	304.20	1854.00	338.40
71	1771.32	327.12	1945.32	360.18
72	1859.76	347.76	2029.44	379.68
73	1948.86	367.74	2114.10	395.28
74	2046.72	386.88	2205.84	410.28
75	2157.00	411.00	2310.00	432.00
76	2279.52	440.64	2429.28	460.80
77	2416.38	478.86	2564.04	500.94
78	2641.49	539.69	2792.00	566.81
79	2950.66	621.05	3106.60	653.59
80	3293.72	710.54	3455.09	747.16
81	3662.56	805.46	3829.34	846.14
82	4050.37	904.45	4221.23	946.49
83	4450.39	1002.08	4622.60	1045.48
84	4861.26	1101.07	5034.83	1145.82
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C3

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	3.5% Simple Inflation		3.5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	363.41	21.70	728.49	68.97
30	363.41	21.70	764.92	72.42
31	363.41	21.70	777.06	73.57
32	363.41	21.70	789.20	74.72
33	363.41	21.70	801.34	75.87
34	363.41	21.70	811.20	76.80
35	372.20	22.22	811.20	76.80
36	400.84	23.93	811.20	76.80
37	415.15	24.79	811.20	76.80
38	429.47	25.64	811.20	76.80
39	458.10	27.35	811.20	76.80
40	472.41	28.20	811.20	76.80
41	488.78	29.18	811.20	76.80
42	519.71	31.03	811.20	76.80
43	521.76	31.15	811.20	76.80
44	521.76	31.15	811.20	76.80
45	521.76	36.87	844.80	86.40
46	537.06	37.95	844.80	86.40
47	565.63	39.97	844.80	86.40
48	594.43	42.01	844.80	86.40
49	610.20	43.12	844.80	86.40
50	612.28	46.61	856.80	88.80
51	628.87	50.65	878.40	93.60
52	647.01	54.62	904.80	100.80
53	651.64	59.24	931.20	105.60
54	679.40	65.68	960.00	112.80
55	687.06	70.11	988.80	120.00
56	708.11	75.58	1014.58	126.23
57	738.95	81.88	1025.72	130.55
58	758.23	88.62	1035.09	136.20
59	781.99	95.08	1058.91	142.98
60	805.40	102.57	1073.46	149.33
61	844.96	111.53	1105.91	159.51
62	880.59	121.01	1145.88	169.68
63	934.55	132.18	1198.08	180.65
64	983.30	143.90	1241.25	191.59
65	1034.34	157.16	1283.19	203.55
66	1106.86	173.12	1356.73	219.79
67	1202.20	192.20	1421.64	233.64
68	1293.62	211.82	1468.80	247.68
69	1378.26	232.50	1530.78	264.12
70	1450.80	252.00	1603.80	280.80
71	1527.72	269.70	1675.62	297.54
72	1601.04	287.28	1745.52	314.16
73	1671.84	302.94	1812.78	327.24
74	1748.76	318.24	1886.04	338.52
75	1837.50	337.50	1968.00	354.00
76	1935.36	361.44	2063.52	378.72
77	2046.54	393.30	2173.50	412.62
78	2230.62	444.77	2360.80	467.82
79	2482.84	509.86	2617.08	538.33
80	2759.46	581.72	2897.77	612.91
81	3055.07	657.66	3198.80	691.56
82	3365.59	734.95	3512.04	770.21
83	3684.25	812.24	3832.06	848.86
84	4011.05	890.89	4158.85	927.50
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C3

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	3.5% Simple Inflation		3.5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	464.43	37.94	996.00	120.00
30	480.45	39.25	996.00	120.00
31	496.46	40.56	996.00	120.00
32	528.49	43.18	996.00	120.00
33	544.51	44.49	996.00	120.00
34	576.54	47.10	996.00	120.00
35	608.57	49.72	996.00	120.00
36	624.58	51.03	996.00	120.00
37	656.61	53.64	996.00	120.00
38	688.64	56.26	996.00	120.00
39	720.67	58.88	996.00	120.00
40	734.40	60.00	996.00	120.00
41	734.40	60.00	996.00	120.00
42	734.40	60.00	996.00	120.00
43	734.40	60.00	996.00	120.00
44	734.40	60.00	996.00	120.00
45	794.40	76.80	1053.60	134.40
46	794.40	76.80	1053.60	134.40
47	794.40	76.80	1053.60	134.40
48	794.40	76.80	1053.60	134.40
49	794.40	76.80	1053.60	134.40
50	820.80	81.60	1077.60	141.60
51	854.40	91.20	1111.20	148.80
52	892.80	98.40	1149.60	158.40
53	933.60	108.00	1192.80	168.00
54	976.80	120.00	1238.40	177.60
55	1022.40	129.60	1286.40	189.60
56	1070.40	141.60	1334.40	201.60
57	1120.80	153.60	1387.20	213.60
58	1178.40	168.00	1447.20	225.60
59	1243.20	182.40	1516.80	242.40
60	1322.40	201.60	1598.40	261.60
61	1373.58	215.28	1645.02	273.78
62	1429.56	230.28	1698.60	289.56
63	1489.62	246.42	1756.02	304.14
64	1550.88	263.52	1814.40	319.68
65	1614.90	281.40	1875.30	336.00
66	1678.92	297.84	1938.00	352.92
67	1742.40	314.82	1999.80	368.28
68	1824.00	336.00	2077.44	387.84
69	1930.68	362.70	2183.64	412.92
70	2052.00	392.40	2302.20	441.00
71	2178.48	422.82	2423.82	469.80
72	2294.88	448.56	2536.80	493.92
73	2410.56	473.04	2647.08	513.54
74	2539.68	497.64	2769.00	533.52
75	2683.50	528.00	2907.00	559.50
76	2848.32	568.80	3067.20	597.60
77	3034.62	619.62	3254.04	654.12
78	3337.12	702.41	3564.92	745.80
79	3747.98	810.89	3989.35	862.42
80	4203.60	931.57	4457.17	989.88
81	4693.12	1057.68	4958.89	1121.41
82	5205.68	1187.86	5482.31	1255.66
83	5731.81	1318.03	6016.57	1388.54
84	6270.14	1448.21	6561.68	1521.43
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C3

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	3.5% Simple Inflation		3.5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	437.11	31.87	914.40	100.80
30	452.19	32.97	914.40	100.80
31	467.26	34.07	914.40	100.80
32	497.40	36.27	914.40	100.80
33	512.48	37.37	914.40	100.80
34	542.62	39.57	914.40	100.80
35	572.77	41.76	914.40	100.80
36	587.84	42.86	914.40	100.80
37	617.99	45.06	914.40	100.80
38	648.13	47.26	914.40	100.80
39	678.28	49.46	914.40	100.80
40	691.20	50.40	914.40	100.80
41	691.20	50.40	914.40	100.80
42	691.20	50.40	914.40	100.80
43	691.20	50.40	914.40	100.80
44	691.20	50.40	914.40	100.80
45	741.60	62.40	960.00	112.80
46	741.60	62.40	960.00	112.80
47	741.60	62.40	960.00	112.80
48	741.60	62.40	960.00	112.80
49	741.60	62.40	960.00	112.80
50	760.80	67.20	979.20	117.60
51	789.60	74.40	1008.00	124.80
52	820.80	81.60	1041.60	132.00
53	854.40	91.20	1077.60	141.60
54	890.40	98.40	1116.00	148.80
55	931.20	108.00	1154.40	158.40
56	972.00	117.60	1197.60	168.00
57	1012.80	127.20	1243.20	180.00
58	1060.80	139.20	1293.60	189.60
59	1118.40	153.60	1351.20	204.00
60	1183.20	168.00	1420.80	218.40
61	1223.82	180.18	1460.16	231.66
62	1269.96	193.80	1502.52	243.96
63	1318.68	206.46	1549.56	255.30
64	1369.44	220.32	1596.24	270.00
65	1421.70	235.20	1646.40	283.50
66	1474.92	250.92	1697.28	295.80
67	1526.58	265.32	1748.34	310.86
68	1593.60	282.24	1814.40	326.40
69	1681.44	305.04	1899.06	347.82
70	1782.00	329.40	1996.20	370.80
71	1884.42	353.22	2096.70	393.24
72	1980.72	376.32	2190.72	414.96
73	2073.60	395.28	2277.72	430.92
74	2176.20	413.40	2374.32	443.04
75	2290.50	438.00	2484.00	463.50
76	2423.52	470.88	2613.60	495.36
77	2577.84	514.74	2768.28	546.48
78	2828.62	584.44	3025.24	625.12
79	3162.19	673.93	3371.02	720.04
80	3529.67	768.85	3747.98	821.74
81	3920.20	869.20	4148.00	924.79
82	4325.64	970.90	4562.94	1029.20
83	4740.58	1071.24	4983.30	1132.26
84	5162.29	1172.94	5409.08	1235.32
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C3

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	3.5% Simple Inflation		3.5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	505.34	52.52	1269.60	184.80
30	539.03	56.02	1269.60	184.80
31	572.72	59.52	1269.60	184.80
32	589.57	61.28	1269.60	184.80
33	623.26	64.78	1269.60	184.80
34	656.95	68.28	1269.60	184.80
35	673.79	70.03	1269.60	184.80
36	707.48	73.53	1269.60	184.80
37	741.17	77.03	1269.60	184.80
38	774.86	80.53	1269.60	184.80
39	825.39	85.79	1269.60	184.80
40	854.40	88.80	1269.60	184.80
41	854.40	88.80	1269.60	184.80
42	854.40	88.80	1269.60	184.80
43	854.40	88.80	1269.60	184.80
44	854.40	88.80	1269.60	184.80
45	950.40	112.80	1365.60	208.80
46	950.40	112.80	1365.60	208.80
47	950.40	112.80	1365.60	208.80
48	950.40	112.80	1365.60	208.80
49	950.40	112.80	1365.60	208.80
50	988.80	122.40	1404.00	216.00
51	1039.20	134.40	1459.20	230.40
52	1096.80	146.40	1516.80	242.40
53	1154.40	160.80	1581.60	256.80
54	1219.20	177.60	1651.20	273.60
55	1286.40	192.00	1723.20	290.40
56	1356.00	208.80	1800.00	307.20
57	1413.18	225.25	1879.20	326.40
58	1475.75	241.27	1968.00	348.00
59	1532.19	256.13	2073.60	372.00
60	1609.23	276.06	2162.16	392.26
61	1692.60	297.53	2239.86	412.91
62	1780.61	319.04	2312.29	432.02
63	1851.82	339.92	2398.69	455.34
64	1950.16	363.11	2487.66	476.36
65	2062.37	391.21	2583.85	500.70
66	2193.30	422.78	2704.99	530.07
67	2324.90	454.79	2823.48	558.36
68	2467.20	487.68	2943.36	587.52
69	2622.60	526.38	3102.48	624.96
70	2797.20	567.00	3279.60	664.20
71	2973.66	609.00	3459.12	704.70
72	3141.60	645.12	3627.12	740.88
73	3304.80	678.78	3789.18	769.50
74	3485.04	712.92	3967.08	795.60
75	3688.50	754.50	4171.50	832.50
76	3919.68	809.28	4407.84	887.04
77	4182.78	881.82	4685.10	970.14
78	4611.76	998.02	5148.73	1106.50
79	5197.55	1153.96	5786.05	1284.13
80	5851.14	1327.52	6496.60	1478.04
81	6554.90	1511.94	7261.38	1682.80
82	7292.57	1700.42	8058.71	1888.91
83	8049.22	1888.91	8872.31	2093.66
84	8824.85	2078.75	9704.89	2297.06
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C3

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	3.5% Simple Inflation		3.5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	471.28	44.00	1154.40	158.40
30	502.69	46.94	1154.40	158.40
31	534.11	49.87	1154.40	158.40
32	549.82	51.34	1154.40	158.40
33	581.24	54.27	1154.40	158.40
34	612.66	57.21	1154.40	158.40
35	628.37	58.67	1154.40	158.40
36	659.79	61.61	1154.40	158.40
37	691.20	64.54	1154.40	158.40
38	722.62	67.47	1154.40	158.40
39	769.75	71.87	1154.40	158.40
40	796.80	74.40	1154.40	158.40
41	796.80	74.40	1154.40	158.40
42	796.80	74.40	1154.40	158.40
43	796.80	74.40	1154.40	158.40
44	796.80	74.40	1154.40	158.40
45	876.00	96.00	1236.00	177.60
46	876.00	96.00	1236.00	177.60
47	876.00	96.00	1236.00	177.60
48	876.00	96.00	1236.00	177.60
49	876.00	96.00	1236.00	177.60
50	909.60	103.20	1267.20	184.80
51	952.80	112.80	1312.80	194.40
52	998.40	124.80	1363.20	206.40
53	1048.80	136.80	1418.40	220.80
54	1104.00	148.80	1476.00	232.80
55	1161.60	163.20	1538.40	247.20
56	1221.60	177.60	1603.20	261.60
57	1268.54	189.69	1672.80	278.40
58	1321.15	203.79	1749.60	297.60
59	1367.53	217.25	1838.40	316.80
60	1429.68	233.42	1911.68	335.55
61	1500.86	251.25	1976.89	352.93
62	1573.66	271.62	2036.96	369.34
63	1632.86	287.78	2106.75	387.80
64	1713.53	308.03	2180.68	406.49
65	1807.58	331.02	2260.36	426.52
66	1919.38	357.28	2363.07	451.17
67	2030.85	384.22	2463.12	475.20
68	2148.48	412.80	2563.20	499.20
69	2276.64	444.54	2693.28	530.10
70	2419.20	478.80	2838.60	563.40
71	2564.76	511.56	2985.84	596.82
72	2703.12	542.64	3123.12	626.64
73	2833.38	568.62	3252.96	646.38
74	2974.92	594.36	3389.88	663.00
75	3135.00	625.50	3547.50	687.00
76	3320.64	671.04	3736.80	734.40
77	3536.94	734.16	3967.50	811.44
78	3889.01	832.58	4348.69	931.57
79	4358.18	958.69	4859.90	1075.31
80	4872.11	1094.29	5418.58	1225.82
81	5418.58	1235.32	6009.79	1380.41
82	5986.74	1379.05	6621.35	1534.99
83	6564.40	1521.43	7239.68	1688.22
84	7151.54	1663.81	7864.80	1840.09
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C4

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	1.6% Simple Inflation		1.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	362.05	21.70	450.19	42.04
30	362.05	21.70	450.19	42.04
31	362.05	21.70	450.19	42.04
32	362.05	21.70	450.19	42.04
33	362.05	21.70	450.19	42.04
34	362.05	21.70	450.19	42.04
35	362.05	21.70	450.19	42.04
36	362.05	21.70	450.19	42.04
37	362.05	21.70	450.19	42.04
38	362.05	21.70	450.19	42.04
39	362.05	21.70	450.19	42.04
40	362.05	21.70	450.19	42.04
41	362.05	21.70	450.19	42.04
42	362.05	21.70	450.19	42.04
43	362.05	21.70	450.19	42.04
44	362.05	21.70	450.19	42.04
45	382.39	27.12	469.18	46.10
46	382.39	27.12	469.18	46.10
47	382.39	27.12	469.18	46.10
48	382.39	27.12	469.18	46.10
49	382.39	27.12	469.18	46.10
50	390.53	28.48	475.96	48.82
51	402.73	32.54	488.16	51.53
52	416.29	35.26	501.72	54.24
53	429.85	37.97	515.28	58.31
54	444.77	42.04	531.55	61.02
55	461.04	46.10	547.82	65.09
56	477.31	50.17	565.45	69.16
57	494.94	54.24	583.08	73.22
58	515.28	58.31	603.42	78.65
59	538.33	63.73	627.83	84.07
60	565.45	70.51	654.95	89.50
61	596.64	77.29	686.14	96.28
62	629.18	85.43	721.39	104.41
63	667.15	93.56	758.00	112.55
64	706.48	103.06	800.04	122.04
65	749.87	112.55	843.43	131.53
66	794.62	122.04	890.89	142.38
67	843.43	132.89	941.06	153.23
68	901.74	146.45	1000.73	166.79
69	976.32	162.72	1075.31	183.06
70	1061.75	181.70	1162.09	202.04
71	1155.31	202.04	1257.01	221.03
72	1251.59	222.38	1354.64	241.37
73	1354.64	244.08	1457.70	260.35
74	1472.62	267.13	1575.67	282.05
75	1608.22	294.25	1709.92	307.81
76	1762.80	328.15	1865.86	341.71
77	1940.44	371.54	2044.85	386.46
78	2147.90	424.43	2255.03	443.41
79	2385.20	486.80	2496.40	508.50
80	2648.27	554.60	2762.17	580.37
81	2930.32	627.83	3046.93	654.95
82	3228.64	702.41	3345.25	730.88
83	3535.09	776.99	3651.71	806.82
84	3851.04	852.92	3966.30	882.76
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C4

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	1.6% Simple Inflation		1.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	344.42	17.63	416.29	33.90
30	344.42	17.63	416.29	33.90
31	344.42	17.63	416.29	33.90
32	344.42	17.63	416.29	33.90
33	344.42	17.63	416.29	33.90
34	344.42	17.63	416.29	33.90
35	344.42	17.63	416.29	33.90
36	344.42	17.63	416.29	33.90
37	344.42	17.63	416.29	33.90
38	344.42	17.63	416.29	33.90
39	344.42	17.63	416.29	33.90
40	344.42	17.63	416.29	33.90
41	344.42	17.63	416.29	33.90
42	344.42	17.63	416.29	33.90
43	344.42	17.63	416.29	33.90
44	344.42	17.63	416.29	33.90
45	359.34	21.70	431.21	37.97
46	359.34	21.70	431.21	37.97
47	359.34	21.70	431.21	37.97
48	359.34	21.70	431.21	37.97
49	359.34	21.70	431.21	37.97
50	366.12	23.05	436.63	39.32
51	375.61	25.76	446.12	42.04
52	386.46	28.48	456.97	44.75
53	397.31	31.19	469.18	47.46
54	409.51	33.90	481.38	50.17
55	423.07	36.61	494.94	52.88
56	436.63	40.68	508.50	55.60
57	451.55	43.39	523.42	59.66
58	467.82	47.46	541.04	63.73
59	486.80	51.53	560.03	67.80
60	508.50	56.95	583.08	73.22
61	534.26	62.38	608.84	78.65
62	561.38	69.16	637.32	85.43
63	592.57	75.94	668.51	92.21
64	625.12	82.72	702.41	98.99
65	660.37	90.85	739.02	107.12
66	698.34	98.99	778.34	116.62
67	739.02	108.48	820.38	124.75
68	786.48	119.33	869.20	135.60
69	847.50	132.89	931.57	149.16
70	918.01	147.80	1003.44	164.08
71	995.30	164.08	1080.73	180.35
72	1073.95	180.35	1160.74	196.62
73	1159.38	197.98	1246.16	212.89
74	1255.66	216.96	1342.44	229.16
75	1365.49	238.66	1452.28	249.50
76	1492.96	265.78	1579.74	277.98
77	1638.05	301.03	1727.54	314.59
78	1806.19	344.42	1898.40	362.05
79	1998.74	394.60	2093.66	413.58
80	2211.64	448.84	2307.91	470.53
81	2438.09	507.14	2537.08	530.20
82	2676.74	565.45	2777.09	589.86
83	2922.18	625.12	3022.52	649.52
84	3174.40	684.78	3273.38	709.19
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C4

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	1.6% Simple Inflation		1.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	385.10	27.12	496.30	52.88
30	385.10	27.12	496.30	52.88
31	385.10	27.12	496.30	52.88
32	385.10	27.12	496.30	52.88
33	385.10	27.12	496.30	52.88
34	385.10	27.12	496.30	52.88
35	385.10	27.12	496.30	52.88
36	385.10	27.12	496.30	52.88
37	385.10	27.12	496.30	52.88
38	385.10	27.12	496.30	52.88
39	385.10	27.12	496.30	52.88
40	385.10	27.12	496.30	52.88
41	385.10	27.12	496.30	52.88
42	385.10	27.12	496.30	52.88
43	385.10	27.12	496.30	52.88
44	385.10	27.12	496.30	52.88
45	410.87	33.90	520.70	58.31
46	410.87	33.90	520.70	58.31
47	410.87	33.90	520.70	58.31
48	410.87	33.90	520.70	58.31
49	410.87	33.90	520.70	58.31
50	420.36	36.61	530.20	61.02
51	436.63	39.32	546.47	65.09
52	452.90	43.39	562.74	69.16
53	470.53	47.46	580.37	73.22
54	489.52	52.88	600.71	77.29
55	509.86	56.95	621.05	82.72
56	530.20	62.38	642.74	86.78
57	553.25	67.80	665.80	92.21
58	577.66	73.22	691.56	98.99
59	607.49	80.00	721.39	105.77
60	641.39	88.14	756.65	113.90
61	679.36	97.63	795.97	122.04
62	721.39	107.12	839.36	131.53
63	767.50	117.97	886.82	142.38
64	817.67	128.82	938.35	154.58
65	870.55	141.02	993.95	166.79
66	927.50	154.58	1053.61	180.35
67	988.52	168.14	1115.99	193.91
68	1061.75	184.42	1191.92	210.18
69	1155.31	204.76	1286.84	231.88
70	1262.44	229.16	1396.68	254.93
71	1380.41	254.93	1516.01	280.69
72	1501.09	280.69	1638.05	306.46
73	1631.27	307.81	1769.58	330.86
74	1779.07	336.29	1917.38	356.63
75	1949.93	371.54	2088.24	390.53
76	2146.55	414.94	2287.57	433.92
77	2374.36	470.53	2519.45	492.23
78	2641.49	539.69	2792.00	566.81
79	2950.66	621.05	3106.60	653.59
80	3293.72	710.54	3455.09	747.16
81	3662.56	805.46	3829.34	846.14
82	4050.37	904.45	4221.23	946.49
83	4450.39	1002.08	4622.60	1045.48
84	4861.26	1101.07	5034.83	1145.82
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C4

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	1.6% Simple Inflation		1.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	363.41	21.70	458.33	43.39
30	363.41	21.70	458.33	43.39
31	363.41	21.70	458.33	43.39
32	363.41	21.70	458.33	43.39
33	363.41	21.70	458.33	43.39
34	363.41	21.70	458.33	43.39
35	363.41	21.70	458.33	43.39
36	363.41	21.70	458.33	43.39
37	363.41	21.70	458.33	43.39
38	363.41	21.70	458.33	43.39
39	363.41	21.70	458.33	43.39
40	363.41	21.70	458.33	43.39
41	363.41	21.70	458.33	43.39
42	363.41	21.70	458.33	43.39
43	363.41	21.70	458.33	43.39
44	363.41	21.70	458.33	43.39
45	383.75	27.12	477.31	48.82
46	383.75	27.12	477.31	48.82
47	383.75	27.12	477.31	48.82
48	383.75	27.12	477.31	48.82
49	383.75	27.12	477.31	48.82
50	391.88	29.83	484.09	50.17
51	404.09	32.54	496.30	52.88
52	417.65	35.26	511.21	56.95
53	432.56	39.32	526.13	59.66
54	448.84	43.39	542.40	63.73
55	465.11	47.46	558.67	67.80
56	482.74	51.53	577.66	71.87
57	501.72	55.60	596.64	75.94
58	522.06	61.02	618.34	81.36
59	546.47	66.44	642.74	86.78
60	574.94	73.22	672.58	93.56
61	606.13	80.00	705.12	101.70
62	641.39	88.14	741.73	109.84
63	680.71	96.28	782.41	117.97
64	722.75	105.77	825.80	127.46
65	767.50	116.62	871.91	138.31
66	814.96	127.46	920.72	149.16
67	865.13	138.31	973.61	160.01
68	927.50	151.87	1037.34	174.92
69	1004.80	169.50	1115.99	192.55
70	1092.94	189.84	1208.20	211.54
71	1190.57	210.18	1305.83	231.88
72	1292.27	231.88	1408.88	253.57
73	1399.39	253.57	1517.36	273.91
74	1520.08	276.62	1639.40	294.25
75	1661.10	305.10	1779.07	320.02
76	1822.46	340.36	1943.15	356.63
77	2010.95	386.46	2135.70	405.44
78	2230.62	444.77	2360.80	467.82
79	2482.84	509.86	2617.08	538.33
80	2759.46	581.72	2897.77	612.91
81	3055.07	657.66	3198.80	691.56
82	3365.59	734.95	3512.04	770.21
83	3684.25	812.24	3832.06	848.86
84	4011.05	890.89	4158.85	927.50
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C4

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	1.6% Simple Inflation		1.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	414.94	33.90	562.74	67.80
30	414.94	33.90	562.74	67.80
31	414.94	33.90	562.74	67.80
32	414.94	33.90	562.74	67.80
33	414.94	33.90	562.74	67.80
34	414.94	33.90	562.74	67.80
35	414.94	33.90	562.74	67.80
36	414.94	33.90	562.74	67.80
37	414.94	33.90	562.74	67.80
38	414.94	33.90	562.74	67.80
39	414.94	33.90	562.74	67.80
40	414.94	33.90	562.74	67.80
41	414.94	33.90	562.74	67.80
42	414.94	33.90	562.74	67.80
43	414.94	33.90	562.74	67.80
44	414.94	33.90	562.74	67.80
45	448.84	43.39	595.28	75.94
46	448.84	43.39	595.28	75.94
47	448.84	43.39	595.28	75.94
48	448.84	43.39	595.28	75.94
49	448.84	43.39	595.28	75.94
50	463.75	46.10	608.84	80.00
51	482.74	51.53	627.83	84.07
52	504.43	55.60	649.52	89.50
53	527.48	61.02	673.93	94.92
54	551.89	67.80	699.70	100.34
55	577.66	73.22	726.82	107.12
56	604.78	80.00	753.94	113.90
57	633.25	86.78	783.77	120.68
58	665.80	94.92	817.67	127.46
59	702.41	103.06	856.99	136.96
60	747.16	113.90	903.10	147.80
61	795.97	124.75	953.27	158.65
62	850.21	136.96	1010.22	172.21
63	909.88	150.52	1072.60	185.77
64	973.61	165.43	1139.04	200.69
65	1042.76	181.70	1210.91	216.96
66	1115.99	197.98	1288.20	234.59
67	1193.28	215.60	1369.56	252.22
68	1288.20	237.30	1467.19	273.91
69	1407.53	264.42	1591.94	301.03
70	1545.84	295.61	1734.32	332.22
71	1697.71	329.51	1888.91	366.12
72	1852.30	362.05	2047.56	398.66
73	2017.73	395.95	2215.70	429.85
74	2207.57	432.56	2406.90	463.75
75	2425.88	477.31	2627.93	505.79
76	2682.17	535.62	2888.28	562.74
77	2981.84	608.84	3197.45	642.74
78	3337.12	702.41	3564.92	745.80
79	3747.98	810.89	3989.35	862.42
80	4203.60	931.57	4457.17	989.88
81	4693.12	1057.68	4958.89	1121.41
82	5205.68	1187.86	5482.31	1255.66
83	5731.81	1318.03	6016.57	1388.54
84	6270.14	1448.21	6561.68	1521.43
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C4

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	1.6% Simple Inflation		1.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	390.53	28.48	516.64	56.95
30	390.53	28.48	516.64	56.95
31	390.53	28.48	516.64	56.95
32	390.53	28.48	516.64	56.95
33	390.53	28.48	516.64	56.95
34	390.53	28.48	516.64	56.95
35	390.53	28.48	516.64	56.95
36	390.53	28.48	516.64	56.95
37	390.53	28.48	516.64	56.95
38	390.53	28.48	516.64	56.95
39	390.53	28.48	516.64	56.95
40	390.53	28.48	516.64	56.95
41	390.53	28.48	516.64	56.95
42	390.53	28.48	516.64	56.95
43	390.53	28.48	516.64	56.95
44	390.53	28.48	516.64	56.95
45	419.00	35.26	542.40	63.73
46	419.00	35.26	542.40	63.73
47	419.00	35.26	542.40	63.73
48	419.00	35.26	542.40	63.73
49	419.00	35.26	542.40	63.73
50	429.85	37.97	553.25	66.44
51	446.12	42.04	569.52	70.51
52	463.75	46.10	588.50	74.58
53	482.74	51.53	608.84	80.00
54	503.08	55.60	630.54	84.07
55	526.13	61.02	652.24	89.50
56	549.18	66.44	676.64	94.92
57	572.23	71.87	702.41	101.70
58	599.35	78.65	730.88	107.12
59	631.90	86.78	763.43	115.26
60	668.51	94.92	802.75	123.40
61	709.19	104.41	846.14	134.24
62	755.29	115.26	893.60	145.09
63	805.46	126.11	946.49	155.94
64	859.70	138.31	1002.08	169.50
65	918.01	151.87	1063.10	183.06
66	980.39	166.79	1128.19	196.62
67	1045.48	181.70	1197.35	212.89
68	1125.48	199.33	1281.42	230.52
69	1225.82	222.38	1384.48	253.57
70	1342.44	248.15	1503.80	279.34
71	1468.55	275.27	1633.98	306.46
72	1598.72	303.74	1768.22	334.93
73	1735.68	330.86	1906.54	360.70
74	1891.62	359.34	2063.83	385.10
75	2070.61	395.95	2245.54	419.00
76	2282.15	443.41	2461.14	466.46
77	2533.01	505.79	2720.14	536.98
78	2828.62	584.44	3025.24	625.12
79	3162.19	673.93	3371.02	720.04
80	3529.67	768.85	3747.98	821.74
81	3920.20	869.20	4148.00	924.79
82	4325.64	970.90	4562.94	1029.20
83	4740.58	1071.24	4983.30	1132.26
84	5162.29	1172.94	5409.08	1235.32
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C4

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	1.6% Simple Inflation		1.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	482.74	50.17	717.32	104.41
30	482.74	50.17	717.32	104.41
31	482.74	50.17	717.32	104.41
32	482.74	50.17	717.32	104.41
33	482.74	50.17	717.32	104.41
34	482.74	50.17	717.32	104.41
35	482.74	50.17	717.32	104.41
36	482.74	50.17	717.32	104.41
37	482.74	50.17	717.32	104.41
38	482.74	50.17	717.32	104.41
39	482.74	50.17	717.32	104.41
40	482.74	50.17	717.32	104.41
41	482.74	50.17	717.32	104.41
42	482.74	50.17	717.32	104.41
43	482.74	50.17	717.32	104.41
44	482.74	50.17	717.32	104.41
45	536.98	63.73	771.56	117.97
46	536.98	63.73	771.56	117.97
47	536.98	63.73	771.56	117.97
48	536.98	63.73	771.56	117.97
49	536.98	63.73	771.56	117.97
50	558.67	69.16	793.26	122.04
51	587.15	75.94	824.45	130.18
52	619.69	82.72	856.99	136.96
53	652.24	90.85	893.60	145.09
54	688.85	100.34	932.93	154.58
55	726.82	108.48	973.61	164.08
56	766.14	117.97	1017.00	173.57
57	808.18	128.82	1061.75	184.42
58	854.28	139.67	1111.92	196.62
59	908.52	151.87	1171.58	210.18
60	972.25	166.79	1240.74	225.10
61	1041.41	183.06	1316.68	242.72
62	1120.06	200.69	1400.75	261.71
63	1204.13	221.03	1492.96	283.40
64	1296.34	241.37	1593.30	305.10
65	1393.97	264.42	1700.42	329.51
66	1498.38	288.83	1812.97	355.27
67	1608.22	314.59	1933.66	382.39
68	1742.46	344.42	2078.75	414.94
69	1911.96	383.75	2261.81	455.62
70	2107.22	427.14	2470.63	500.36
71	2317.40	474.60	2695.73	549.18
72	2535.72	520.70	2927.60	598.00
73	2766.24	568.16	3171.68	644.10
74	3029.30	619.69	3448.31	691.56
75	3334.40	682.07	3771.04	752.58
76	3691.03	762.07	4150.72	835.30
77	4110.04	866.48	4603.62	953.27
78	4611.76	998.02	5148.73	1106.50
79	5197.55	1153.96	5786.05	1284.13
80	5851.14	1327.52	6496.60	1478.04
81	6554.90	1511.94	7261.38	1682.80
82	7292.57	1700.42	8058.71	1888.91
83	8049.22	1888.91	8872.31	2093.66
84	8824.85	2078.75	9704.89	2297.06
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C4

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	1.6% Simple Inflation		1.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	450.19	42.04	652.24	89.50
30	450.19	42.04	652.24	89.50
31	450.19	42.04	652.24	89.50
32	450.19	42.04	652.24	89.50
33	450.19	42.04	652.24	89.50
34	450.19	42.04	652.24	89.50
35	450.19	42.04	652.24	89.50
36	450.19	42.04	652.24	89.50
37	450.19	42.04	652.24	89.50
38	450.19	42.04	652.24	89.50
39	450.19	42.04	652.24	89.50
40	450.19	42.04	652.24	89.50
41	450.19	42.04	652.24	89.50
42	450.19	42.04	652.24	89.50
43	450.19	42.04	652.24	89.50
44	450.19	42.04	652.24	89.50
45	494.94	54.24	698.34	100.34
46	494.94	54.24	698.34	100.34
47	494.94	54.24	698.34	100.34
48	494.94	54.24	698.34	100.34
49	494.94	54.24	698.34	100.34
50	513.92	58.31	715.97	104.41
51	538.33	63.73	741.73	109.84
52	564.10	70.51	770.21	116.62
53	592.57	77.29	801.40	124.75
54	623.76	84.07	833.94	131.53
55	656.30	92.21	869.20	139.67
56	690.20	100.34	905.81	147.80
57	725.46	108.48	945.13	157.30
58	764.78	117.97	988.52	168.14
59	810.89	128.82	1038.70	178.99
60	863.77	141.02	1097.00	192.55
61	923.44	154.58	1162.09	207.47
62	989.88	170.86	1233.96	223.74
63	1061.75	187.13	1311.25	241.37
64	1139.04	204.76	1396.68	260.35
65	1221.76	223.74	1487.53	280.69
66	1311.25	244.08	1583.81	302.39
67	1404.82	265.78	1686.86	325.44
68	1517.36	291.54	1810.26	352.56
69	1659.74	324.08	1963.49	386.46
70	1822.46	360.70	2138.41	424.43
71	1998.74	398.66	2326.90	465.11
72	2181.80	437.99	2520.80	505.79
73	2371.64	475.96	2722.85	541.04
74	2585.89	516.64	2946.59	576.30
75	2834.04	565.45	3206.94	621.05
76	3126.94	631.90	3518.82	691.56
77	3475.43	721.39	3898.50	797.33
78	3889.01	832.58	4348.69	931.57
79	4358.18	958.69	4859.90	1075.31
80	4872.11	1094.29	5418.58	1225.82
81	5418.58	1235.32	6009.79	1380.41
82	5986.74	1379.05	6621.35	1534.99
83	6564.40	1521.43	7239.68	1688.22
84	7151.54	1663.81	7864.80	1840.09
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B1

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	259.90	7.91	463.69	27.79	894.87	83.56
30	266.04	8.10	463.69	27.79	946.49	88.38
31	275.33	8.38	463.69	27.79	963.70	89.98
32	309.81	9.43	463.69	27.79	980.91	91.59
33	321.03	9.77	463.69	27.79	998.12	93.20
34	332.33	10.11	463.69	27.79	1015.33	94.80
35	346.55	10.55	463.69	27.79	1020.48	95.29
36	358.01	10.90	464.67	27.85	1020.48	95.29
37	366.03	11.14	503.39	30.17	1020.48	95.29
38	366.03	11.14	522.76	31.33	1020.48	95.29
39	378.93	11.53	542.12	32.49	1020.48	95.29
40	398.96	12.14	561.48	33.65	1020.48	95.29
41	399.43	12.16	583.25	34.95	1020.48	95.29
42	399.43	12.16	605.20	36.27	1020.48	95.29
43	399.43	12.16	624.54	37.43	1020.48	95.29
44	399.43	12.16	624.54	37.43	1020.48	95.29
45	411.59	15.63	632.25	44.84	1063.51	104.51
46	411.59	15.63	671.16	47.60	1063.51	104.51
47	411.59	15.63	692.16	49.09	1063.51	104.51
48	415.75	15.79	731.62	51.89	1063.51	104.51
49	418.54	15.89	753.02	53.41	1063.51	104.51
50	427.10	17.80	763.86	55.70	1078.88	110.65
51	435.12	19.54	786.09	63.52	1106.54	116.80
52	437.64	22.58	792.89	67.15	1137.28	122.95
53	449.79	26.05	817.53	72.21	1168.02	132.17
54	461.95	29.52	831.43	78.58	1204.90	138.32
55	475.84	31.26	859.82	85.98	1241.79	147.54
56	491.47	34.73	880.42	92.54	1276.37	156.10
57	505.37	38.21	914.90	100.26	1285.16	161.39
58	522.73	43.42	930.66	105.31	1311.61	170.95
59	543.57	48.63	976.93	115.66	1348.70	180.60
60	569.62	53.84	1010.99	126.07	1365.99	186.66
61	597.41	60.78	1063.85	137.82	1418.57	199.05
62	628.67	67.73	1127.10	153.03	1470.35	212.81
63	663.40	74.68	1172.05	164.37	1538.12	228.38
64	707.33	84.04	1259.28	183.69	1589.11	242.41
65	749.15	94.52	1320.61	198.21	1660.10	258.89
66	814.69	106.11	1405.25	215.82	1716.53	274.33
67	885.29	120.13	1493.70	235.34	1759.87	286.55
68	961.14	135.16	1588.24	257.94	1814.73	302.46
69	1038.33	153.41	1695.04	282.51	1889.04	321.59
70	1136.53	174.42	1805.05	308.91	1975.64	343.49
71	1256.68	199.32	1898.64	332.04	2065.78	363.24
72	1394.31	228.51	1985.94	352.86	2149.46	382.99
73	1552.32	259.71	2072.69	373.46	2230.38	398.36
74	1670.29	284.55	2169.75	393.59	2321.59	415.57
75	1809.66	315.06	2278.40	416.87	2422.49	436.09
76	1916.16	341.18	2397.51	446.31	2537.67	464.75
77	2030.74	372.92	2529.14	484.27	2665.23	503.71
78	2215.98	422.01	2750.87	543.57	2888.06	567.89
79	2474.74	486.26	3054.78	623.46	3197.19	651.25
80	2763.02	559.20	3391.69	710.29	3537.57	743.29
81	3075.62	637.35	3752.92	804.07	3902.27	838.81
82	3407.32	718.98	4134.98	899.59	4284.34	936.06
83	3752.92	804.07	4527.47	995.11	4676.82	1033.31
84	4115.88	889.17	4932.11	1092.36	5079.73	1130.56
85+		1167.03				

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix B1

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	253.12	5.65	441.11	22.58	827.48	67.38
30	259.10	5.78	441.11	22.58	875.22	71.27
31	268.15	5.99	441.11	22.58	891.14	72.57
32	301.73	6.74	441.11	22.58	907.05	73.86
33	312.66	6.98	441.11	22.58	922.96	75.16
34	323.66	7.22	441.11	22.58	938.88	76.46
35	337.51	7.53	441.11	22.58	943.64	76.84
36	348.67	7.78	442.05	22.62	943.64	76.84
37	356.48	7.96	478.88	24.51	943.64	76.84
38	356.48	7.96	497.30	25.45	943.64	76.84
39	369.05	8.24	515.72	26.40	943.64	76.84
40	388.55	8.67	534.14	27.34	943.64	76.84
41	389.01	8.68	554.86	28.40	943.64	76.84
42	389.01	8.68	575.73	29.47	943.64	76.84
43	389.01	8.68	594.13	30.41	943.64	76.84
44	389.01	8.68	594.13	30.41	943.64	76.84
45	397.69	12.16	594.13	35.87	977.45	86.06
46	397.69	12.16	630.70	38.08	977.45	86.06
47	397.69	12.16	650.43	39.27	977.45	86.06
48	401.72	12.28	687.51	41.51	977.45	86.06
49	404.41	12.36	707.63	42.72	977.45	86.06
50	409.30	14.24	716.12	45.09	989.74	89.14
51	417.36	15.98	733.15	50.29	1011.26	95.29
52	416.80	17.37	736.07	54.24	1035.85	101.43
53	427.22	20.84	755.64	59.32	1063.51	107.58
54	437.64	22.58	765.53	63.37	1091.17	113.73
55	448.06	26.05	789.01	68.28	1121.91	119.88
56	460.21	27.79	805.38	75.04	1147.82	125.49
57	472.37	31.26	834.69	80.21	1153.66	131.51
58	486.26	34.73	844.94	85.72	1176.03	138.53
59	503.63	38.21	883.42	93.51	1203.05	145.65
60	524.47	43.42	909.17	101.83	1216.10	152.72
61	547.05	48.63	952.63	111.22	1258.77	162.60
62	573.10	53.84	1005.64	123.88	1299.00	174.12
63	602.62	60.78	1041.03	133.40	1356.51	187.11
64	639.05	68.28	1114.25	147.44	1395.18	196.62
65	672.13	75.27	1163.00	160.00	1454.58	210.85
66	726.57	86.33	1234.99	175.06	1499.67	224.69
67	787.34	96.11	1308.79	192.12	1534.18	233.30
68	850.38	108.88	1385.23	210.17	1576.21	245.90
69	914.85	123.48	1471.39	230.71	1636.53	262.04
70	994.00	140.66	1560.69	251.28	1705.92	278.94
71	1093.43	161.36	1635.69	269.64	1776.08	296.38
72	1206.47	183.97	1704.08	286.16	1841.78	311.98
73	1338.21	208.17	1773.93	302.92	1906.71	325.74
74	1432.51	228.03	1850.08	319.67	1977.95	337.65
75	1544.55	253.58	1934.53	338.11	2057.48	353.48
76	1628.46	274.79	2030.51	361.47	2148.54	378.07
77	1717.91	300.46	2135.01	392.36	2251.66	410.04
78	1866.91	338.65	2313.23	441.11	2431.32	463.69
79	2073.57	390.75	2559.83	505.37	2681.40	529.68
80	2304.55	448.06	2832.49	574.83	2955.79	602.62
81	2552.89	508.84	3122.51	649.51	3249.29	679.03
82	2818.60	574.83	3428.16	724.19	3556.68	755.45
83	3092.99	640.83	3742.50	800.60	3871.01	831.86
84	3379.54	706.82	4065.52	877.01	4192.29	908.27
85+		923.90				

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix B1

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	340.98	11.51	493.21	34.73	1010.29	107.65
30	359.00	12.12	493.21	34.73	1060.80	113.04
31	360.23	12.16	493.21	34.73	1077.64	114.83
32	360.23	12.16	493.21	34.73	1094.48	116.62
33	376.52	12.71	493.21	34.73	1111.32	118.42
34	393.78	13.29	493.21	34.73	1124.99	119.88
35	411.59	13.89	505.15	35.57	1124.99	119.88
36	411.59	13.89	544.01	38.31	1124.99	119.88
37	411.59	13.89	563.44	39.68	1124.99	119.88
38	411.59	13.89	582.86	41.05	1124.99	119.88
39	411.59	13.89	621.72	43.78	1124.99	119.88
40	411.59	13.89	641.15	45.15	1124.99	119.88
41	411.59	13.89	663.36	46.72	1124.99	119.88
42	411.59	13.89	705.34	49.67	1124.99	119.88
43	411.59	13.89	708.12	49.87	1124.99	119.88
44	411.59	13.89	708.12	49.87	1124.99	119.88
45	427.22	19.10	715.46	59.03	1180.31	132.17
46	427.22	19.10	736.43	60.76	1180.31	132.17
47	450.06	20.12	775.61	63.99	1180.31	132.17
48	453.08	20.26	815.10	67.25	1180.31	132.17
49	476.85	21.32	836.72	69.04	1180.31	132.17
50	482.89	23.27	841.14	73.26	1201.83	138.32
51	495.54	26.99	870.27	78.38	1238.71	147.54
52	501.40	30.27	898.59	86.09	1275.60	156.76
53	488.36	32.20	907.83	91.57	1315.56	165.98
54	504.28	35.64	948.99	102.52	1361.66	175.20
55	512.53	40.37	964.59	107.75	1407.77	187.50
56	531.93	43.89	996.05	117.18	1445.81	195.21
57	554.03	49.56	1043.59	127.89	1465.92	203.02
58	602.08	57.25	1074.50	136.20	1482.64	212.22
59	620.91	61.91	1113.35	146.62	1522.12	223.17
60	669.05	70.82	1150.69	158.13	1546.65	232.83
61	705.57	80.05	1212.89	174.31	1598.85	245.14
62	743.97	89.05	1268.47	188.36	1660.72	260.24
63	781.56	99.07	1349.48	207.43	1739.18	279.23
64	822.81	108.98	1424.72	224.46	1806.35	297.58
65	882.63	122.69	1502.58	243.41	1873.44	314.37
66	957.50	138.39	1613.35	268.89	1988.38	340.35
67	1058.82	157.37	1759.29	299.25	2086.99	362.62
68	1150.28	176.97	1896.56	329.41	2161.45	381.14
69	1287.29	205.48	2029.59	359.70	2260.65	407.35
70	1406.75	232.79	2146.23	389.60	2374.46	433.40
71	1571.29	267.32	2268.57	418.95	2491.41	461.29
72	1751.27	305.75	2381.84	445.38	2599.15	486.26
73	1921.71	340.48	2495.95	470.97	2707.57	506.24
74	2020.04	363.65	2621.28	495.49	2825.07	525.45
75	2143.93	391.90	2762.52	526.38	2958.47	553.27
76	2281.32	426.02	2919.43	564.34	3111.23	590.16
77	2428.40	464.83	3094.71	613.29	3283.82	641.56
78	2665.77	526.21	3383.01	691.19	3575.78	725.92
79	2990.53	609.57	3778.97	795.39	3978.69	837.07
80	3355.22	703.35	4218.34	910.01	4425.01	956.90
81	3752.92	802.34	4690.72	1031.58	4904.32	1083.68
82	4171.45	908.27	5187.40	1158.35	5406.22	1212.19
83	4610.83	1014.21	5699.71	1283.39	5920.27	1338.96
84	5067.57	1123.62	6225.92	1410.17	6448.21	1467.48
85+		1476.16				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B1

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	330.91	10.07	465.42	27.79	933.00	88.33
30	348.40	10.60	465.42	27.79	979.65	92.75
31	349.59	10.64	465.42	27.79	995.20	94.22
32	349.59	10.64	465.42	27.79	1010.75	95.69
33	365.40	11.12	465.42	27.79	1026.30	97.16
34	382.15	11.63	465.42	27.79	1038.92	98.36
35	399.43	12.16	476.69	28.46	1038.92	98.36
36	399.43	12.16	513.36	30.65	1038.92	98.36
37	399.43	12.16	531.69	31.74	1038.92	98.36
38	399.43	12.16	550.03	32.84	1038.92	98.36
39	399.43	12.16	586.70	35.03	1038.92	98.36
40	399.43	12.16	605.03	36.12	1038.92	98.36
41	399.43	12.16	625.99	37.37	1038.92	98.36
42	399.43	12.16	665.60	39.74	1038.92	98.36
43	399.43	12.16	668.23	39.89	1038.92	98.36
44	399.43	12.16	668.23	39.89	1038.92	98.36
45	409.85	15.63	668.23	47.22	1081.95	110.65
46	409.85	15.63	687.82	48.61	1081.95	110.65
47	431.76	16.47	724.41	51.20	1081.95	110.65
48	434.66	16.58	761.30	53.80	1081.95	110.65
49	457.47	17.45	781.49	55.23	1081.95	110.65
50	463.49	19.39	784.16	59.69	1097.32	113.73
51	472.41	21.21	805.41	64.86	1124.99	119.88
52	474.92	24.60	828.64	69.95	1158.80	129.10
53	461.53	26.83	834.57	75.87	1192.61	135.24
54	473.98	28.51	870.13	84.12	1229.49	144.47
55	480.94	31.59	879.94	89.79	1266.38	153.69
56	496.82	35.11	906.89	96.80	1299.40	161.66
57	515.09	40.71	946.39	104.87	1313.66	167.19
58	557.75	46.17	971.09	113.50	1325.66	174.43
59	571.74	50.98	1001.52	121.77	1356.17	183.11
60	613.14	57.77	1031.49	131.37	1374.80	191.25
61	642.27	65.16	1082.16	142.84	1416.36	204.28
62	675.32	72.36	1127.80	154.98	1467.55	217.32
63	706.34	80.72	1196.89	169.28	1534.41	231.36
64	739.26	89.00	1259.33	184.29	1589.70	245.37
65	789.24	98.88	1324.70	201.28	1643.41	260.70
66	852.77	112.21	1417.58	221.72	1737.59	281.50
67	940.31	128.22	1539.68	246.16	1820.73	299.23
68	1016.57	145.51	1656.76	271.28	1881.12	317.21
69	1130.16	167.21	1765.17	297.77	1960.50	338.26
70	1230.16	190.64	1858.07	322.74	2054.02	359.63
71	1367.23	218.35	1956.58	345.41	2146.00	381.07
72	1516.25	249.59	2050.49	367.93	2235.53	402.35
73	1656.43	277.81	2141.16	387.98	2321.67	419.10
74	1732.32	295.71	2239.67	407.58	2415.49	433.55
75	1830.79	318.90	2353.33	432.24	2520.46	453.38
76	1940.14	346.72	2478.66	462.90	2642.79	485.03
77	2057.25	378.22	2621.05	503.71	2783.65	528.45
78	2248.97	428.95	2856.80	569.62	3023.52	599.15
79	2512.95	494.95	3179.82	652.98	3351.75	689.45
80	2804.70	569.62	3534.10	745.03	3711.24	784.97
81	3122.51	647.77	3912.69	842.28	4096.78	885.70
82	3455.95	731.13	4310.39	941.27	4497.95	986.42
83	3803.28	814.49	4718.50	1040.26	4907.80	1087.15
84	4164.51	899.59	5137.04	1140.98	5326.33	1187.87
85+		1172.24				

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix B1

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	397.70	17.78	594.81	48.60	1275.60	153.69
30	427.22	19.10	615.32	50.27	1275.60	153.69
31	427.22	19.10	635.83	51.95	1275.60	153.69
32	427.22	19.10	676.85	55.30	1275.60	153.69
33	427.22	19.10	697.36	56.97	1275.60	153.69
34	427.22	19.10	738.38	60.33	1275.60	153.69
35	427.22	19.10	779.41	63.68	1275.60	153.69
36	427.22	19.10	799.92	65.35	1275.60	153.69
37	427.22	19.10	840.94	68.70	1275.60	153.69
38	427.22	19.10	881.96	72.06	1275.60	153.69
39	429.17	19.19	922.98	75.41	1275.60	153.69
40	453.01	20.26	940.56	76.84	1275.60	153.69
41	479.72	21.45	940.56	76.84	1275.60	153.69
42	509.54	22.78	940.56	76.84	1275.60	153.69
43	527.62	23.59	940.56	76.84	1275.60	153.69
44	527.62	23.59	940.56	76.84	1275.60	153.69
45	529.80	28.75	1017.41	98.36	1349.37	172.13
46	559.67	30.37	1017.41	98.36	1349.37	172.13
47	599.73	32.54	1017.41	98.36	1349.37	172.13
48	651.12	35.33	1017.41	98.36	1349.37	172.13
49	738.52	40.07	1017.41	98.36	1349.37	172.13
50	727.74	44.27	1051.22	104.51	1380.11	181.35
51	777.02	51.42	1094.25	116.80	1423.14	190.57
52	755.78	53.60	1143.43	126.02	1472.32	202.87
53	791.80	62.15	1195.68	138.32	1527.64	215.16
54	829.04	70.67	1251.01	153.69	1586.05	227.46
55	829.59	75.89	1309.41	165.98	1647.52	242.82
56	868.32	84.20	1370.88	181.35	1709.00	258.19
57	930.79	94.70	1435.43	196.72	1776.62	273.56
58	973.31	105.44	1509.20	215.16	1853.46	288.93
59	1026.98	116.52	1592.19	233.60	1942.60	310.45
60	1063.41	127.29	1693.63	258.19	2047.11	335.04
61	1127.11	142.87	1759.17	275.71	2106.81	350.64
62	1195.05	160.57	1830.87	294.92	2175.43	370.85
63	1288.75	180.69	1907.79	315.60	2248.97	389.52
64	1376.25	201.53	1986.25	337.50	2323.74	409.42
65	1448.46	219.23	2068.24	360.40	2401.74	430.32
66	1591.87	249.23	2150.23	381.45	2482.04	451.99
67	1735.07	279.14	2231.53	403.20	2561.19	471.66
68	1868.52	310.97	2336.04	430.32	2660.62	496.72
69	1953.49	335.11	2472.66	464.52	2796.64	528.84
70	2035.94	360.58	2628.04	502.56	2948.48	564.80
71	2102.43	381.01	2790.03	541.51	3104.24	601.68
72	2190.47	403.22	2939.10	574.48	3248.93	632.57
73	2301.88	428.21	3087.26	605.83	3390.17	657.70
74	2425.65	457.56	3252.62	637.34	3546.32	683.29
75	2583.86	491.80	3436.82	676.22	3723.06	716.56
76	2758.98	534.83	3647.91	728.47	3928.23	765.36
77	2951.55	586.78	3886.50	793.56	4167.52	837.75
78	3256.24	666.88	4273.92	899.59	4565.68	955.16
79	3671.30	772.81	4800.12	1038.52	5109.25	1104.51
80	4133.25	890.91	5383.64	1193.08	5708.40	1267.76
81	4635.14	1019.42	6010.58	1354.59	6350.96	1436.22
82	5163.09	1151.40	6667.03	1521.31	7021.31	1608.15
83	5711.87	1285.13	7340.86	1688.03	7705.55	1778.34
84	6279.76	1422.32	8030.31	1854.75	8403.69	1948.53
85+		1858.22				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B1

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	384.76	14.55	559.82	40.82	1171.09	129.10
30	413.32	15.63	579.12	42.23	1171.09	129.10
31	413.32	15.63	598.43	43.64	1171.09	129.10
32	413.32	15.63	637.04	46.45	1171.09	129.10
33	413.32	15.63	656.34	47.86	1171.09	129.10
34	413.32	15.63	694.95	50.67	1171.09	129.10
35	413.32	15.63	733.56	53.49	1171.09	129.10
36	413.32	15.63	752.86	54.90	1171.09	129.10
37	413.32	15.63	791.47	57.71	1171.09	129.10
38	413.32	15.63	830.08	60.53	1171.09	129.10
39	415.21	15.70	868.69	63.34	1171.09	129.10
40	438.28	16.57	885.23	64.55	1171.09	129.10
41	464.12	17.55	885.23	64.55	1171.09	129.10
42	492.97	18.64	885.23	64.55	1171.09	129.10
43	510.46	19.30	885.23	64.55	1171.09	129.10
44	510.46	19.30	885.23	64.55	1171.09	129.10
45	507.21	22.59	949.78	79.92	1229.49	144.47
46	535.81	23.86	949.78	79.92	1229.49	144.47
47	574.16	25.57	949.78	79.92	1229.49	144.47
48	623.36	27.76	949.78	79.92	1229.49	144.47
49	707.03	31.49	949.78	79.92	1229.49	144.47
50	694.53	35.97	974.37	86.06	1254.08	150.61
51	737.03	39.99	1011.26	95.29	1290.97	159.83
52	715.58	45.56	1051.22	104.51	1334.00	169.06
53	745.86	51.35	1094.25	116.80	1380.11	181.35
54	777.39	57.08	1140.35	126.02	1429.29	190.57
55	774.64	62.81	1192.61	138.32	1478.47	202.87
56	807.80	68.41	1244.86	150.61	1533.79	215.16
57	860.44	78.47	1297.12	162.91	1592.19	230.53
58	894.90	86.52	1358.59	178.28	1656.74	242.82
59	940.27	97.55	1432.36	196.72	1730.51	261.27
60	970.59	106.08	1515.35	215.16	1819.65	279.71
61	1023.93	119.06	1567.37	230.76	1870.06	296.69
62	1081.86	131.61	1626.47	248.20	1924.31	312.44
63	1161.20	148.80	1688.86	264.42	1984.56	326.97
64	1233.06	167.06	1753.87	282.17	2044.34	345.79
65	1291.87	182.69	1820.80	301.23	2108.58	363.08
66	1414.99	206.35	1888.96	321.36	2173.74	378.84
67	1538.03	232.62	1955.12	339.80	2239.14	398.13
68	1650.30	259.14	2040.96	361.47	2323.74	418.03
69	1714.50	277.96	2153.46	390.67	2432.17	445.46
70	1778.38	299.26	2282.25	421.87	2556.58	474.89
71	1827.00	314.45	2413.42	452.38	2685.29	503.63
72	1898.41	333.47	2536.75	481.96	2805.70	531.45
73	1986.47	355.10	2655.70	506.24	2917.13	551.89
74	2083.98	375.64	2787.11	529.45	3040.84	567.41
75	2207.32	405.35	2933.49	560.96	3181.31	593.61
76	2347.72	438.93	3103.85	603.07	3347.29	634.42
77	2504.40	482.50	3301.50	659.24	3545.40	699.89
78	2754.34	548.78	3622.67	748.50	3874.49	800.60
79	3089.52	633.88	4049.89	863.12	4317.33	922.17
80	3461.16	727.66	4520.52	984.69	4800.12	1052.42
81	3858.86	828.39	5020.68	1113.20	5312.44	1184.40
82	4277.39	932.59	5539.94	1243.45	5843.86	1318.12
83	4708.08	1036.79	6071.36	1371.96	6382.22	1450.11
84	5150.93	1142.72	6611.46	1502.21	6927.53	1582.10
85+		1476.16				

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix B1

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	461.95	26.05	647.20	67.27	1626.00	236.68
30	461.95	26.05	690.35	71.75	1626.00	236.68
31	461.95	26.05	733.50	76.23	1626.00	236.68
32	461.95	26.05	755.07	78.48	1626.00	236.68
33	461.95	26.05	798.22	82.96	1626.00	236.68
34	461.95	26.05	841.37	87.45	1626.00	236.68
35	461.95	26.05	862.94	89.69	1626.00	236.68
36	461.95	26.05	906.09	94.17	1626.00	236.68
37	461.95	26.05	949.23	98.66	1626.00	236.68
38	461.95	26.05	992.38	103.14	1626.00	236.68
39	479.76	27.05	1057.10	109.87	1626.00	236.68
40	505.01	28.48	1094.25	113.73	1626.00	236.68
41	531.72	29.98	1094.25	113.73	1626.00	236.68
42	563.33	31.77	1094.25	113.73	1626.00	236.68
43	587.74	33.14	1094.25	113.73	1626.00	236.68
44	587.74	33.14	1094.25	113.73	1626.00	236.68
45	590.46	43.36	1217.20	144.47	1748.95	267.41
46	620.09	45.53	1217.20	144.47	1748.95	267.41
47	657.48	48.28	1217.20	144.47	1748.95	267.41
48	708.98	52.06	1217.20	144.47	1748.95	267.41
49	798.60	58.64	1217.20	144.47	1748.95	267.41
50	790.02	61.80	1266.38	156.76	1798.13	276.64
51	811.98	68.77	1330.93	172.13	1868.83	295.08
52	811.43	73.31	1404.70	187.50	1942.60	310.45
53	838.64	82.37	1478.47	205.94	2025.59	328.89
54	867.18	90.89	1561.46	227.46	2114.73	350.41
55	879.10	97.41	1647.52	245.90	2206.94	371.92
56	949.62	112.58	1736.66	267.41	2305.30	393.44
57	983.25	120.79	1809.89	288.49	2406.73	418.03
58	1027.06	131.67	1890.03	309.00	2520.46	445.69
59	1094.22	149.10	1962.31	328.03	2655.70	476.43
60	1148.03	163.33	2060.97	353.56	2769.12	502.38
61	1209.55	179.45	2167.75	381.05	2868.64	528.82
62	1289.64	199.12	2280.46	408.61	2961.40	553.29
63	1342.81	212.97	2371.67	435.34	3072.06	583.16
64	1437.24	236.56	2497.62	465.04	3186.00	610.09
65	1522.68	257.45	2641.32	501.03	3309.20	641.26
66	1636.53	283.75	2809.00	541.46	3464.34	678.88
67	1784.80	315.36	2977.55	582.45	3616.09	715.10
68	1943.97	352.43	3159.80	624.58	3769.63	752.45
69	2085.09	387.26	3358.82	674.15	3973.41	800.40
70	2257.42	427.95	3582.43	726.17	4200.26	850.66
71	2458.58	474.43	3808.43	779.96	4430.17	902.52
72	2696.05	526.16	4023.52	826.22	4645.33	948.86
73	2934.79	576.51	4232.53	869.33	4852.89	985.52
74	3093.00	609.41	4463.37	913.05	5080.73	1018.94
75	3290.81	655.09	4723.94	966.30	5342.53	1066.20
76	3513.28	708.19	5020.02	1036.46	5645.22	1136.05
77	3759.25	774.12	5356.98	1129.37	6000.31	1242.48
78	4148.88	877.01	5906.38	1278.18	6594.09	1417.11
79	4675.09	1012.47	6656.61	1477.90	7410.32	1644.62
80	5260.34	1163.56	7493.68	1700.19	8320.33	1892.96
81	5890.75	1325.07	8395.01	1936.37	9299.81	2155.19
82	6554.15	1491.79	9339.75	2177.77	10320.96	2419.17
83	7238.39	1661.98	10308.81	2419.17	11362.96	2681.40
84	7945.21	1832.17	11302.17	2662.30	12429.27	2941.90
85+		2372.28				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B1

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	444.58	22.58	603.57	56.36	1478.47	202.87
30	444.58	22.58	643.81	60.11	1478.47	202.87
31	444.58	22.58	684.05	63.87	1478.47	202.87
32	444.58	22.58	704.17	65.75	1478.47	202.87
33	444.58	22.58	744.41	69.51	1478.47	202.87
34	444.58	22.58	784.64	73.26	1478.47	202.87
35	444.58	22.58	804.76	75.14	1478.47	202.87
36	444.58	22.58	845.00	78.90	1478.47	202.87
37	444.58	22.58	885.24	82.66	1478.47	202.87
38	444.58	22.58	925.48	86.42	1478.47	202.87
39	461.73	23.45	985.84	92.05	1478.47	202.87
40	486.03	24.68	1020.48	95.29	1478.47	202.87
41	511.73	25.99	1020.48	95.29	1478.47	202.87
42	542.15	27.53	1020.48	95.29	1478.47	202.87
43	565.64	28.72	1020.48	95.29	1478.47	202.87
44	565.64	28.72	1020.48	95.29	1478.47	202.87
45	559.49	35.10	1121.91	122.95	1582.97	227.46
46	587.57	36.86	1121.91	122.95	1582.97	227.46
47	623.00	39.08	1121.91	122.95	1582.97	227.46
48	671.80	42.14	1121.91	122.95	1582.97	227.46
49	756.72	47.47	1121.91	122.95	1582.97	227.46
50	747.03	51.06	1164.94	132.17	1622.93	236.68
51	764.38	58.19	1220.27	144.47	1681.33	248.97
52	760.88	63.20	1278.67	159.83	1745.88	264.34
53	781.24	69.89	1343.22	175.20	1816.58	282.78
54	803.30	76.15	1413.92	190.57	1890.35	298.15
55	812.57	83.16	1487.69	209.01	1970.26	316.59
56	873.75	93.00	1564.53	227.46	2053.25	335.04
57	901.11	101.47	1624.65	242.94	2142.39	356.55
58	938.48	112.52	1692.03	261.00	2240.75	381.14
59	993.22	125.05	1751.43	278.24	2354.48	405.73
60	1039.14	137.29	1831.02	298.94	2448.33	429.74
61	1090.70	149.16	1922.19	321.78	2531.85	452.01
62	1155.35	166.70	2015.42	347.87	2608.79	473.02
63	1197.10	179.34	2091.24	368.57	2698.16	496.66
64	1276.55	198.62	2194.56	394.50	2792.84	520.61
65	1348.85	215.64	2315.01	423.95	2894.89	546.25
66	1445.16	237.56	2458.20	457.58	3026.44	577.82
67	1572.33	266.15	2600.96	492.07	3154.57	608.60
68	1706.03	296.31	2751.61	528.68	3282.75	639.34
69	1822.54	323.81	2915.74	569.33	3449.34	678.91
70	1962.14	357.34	3098.32	613.21	3635.46	721.56
71	2127.54	396.41	3284.74	655.17	3824.03	764.36
72	2325.63	439.87	3461.94	694.97	3999.85	802.55
73	2523.29	480.43	3628.77	728.24	4166.14	827.83
74	2645.44	505.51	3810.04	761.21	4341.49	849.12
75	2800.94	539.82	4015.06	801.09	4543.36	879.86
76	2978.45	582.78	4252.82	859.42	4785.80	940.56
77	3177.78	638.03	4529.84	940.25	5081.26	1039.23
78	3494.16	722.45	4980.74	1066.31	5569.46	1193.08
79	3914.43	831.86	5581.62	1227.82	6224.18	1377.17
80	4376.38	949.95	6239.81	1401.48	6939.69	1569.94
81	4867.85	1074.99	6939.69	1582.10	7696.87	1767.92
82	5381.91	1203.50	7667.35	1766.18	8480.10	1965.90
83	5909.85	1332.02	8407.16	1948.53	9272.02	2162.14
84	6448.21	1460.53	9159.14	2130.88	10072.62	2356.65
85+		1863.43				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	2.9% Simple Inflation		2.9% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	463.69	27.79	576.57	53.84
30	463.69	27.79	576.57	53.84
31	463.69	27.79	576.57	53.84
32	463.69	27.79	576.57	53.84
33	463.69	27.79	576.57	53.84
34	463.69	27.79	576.57	53.84
35	463.69	27.79	576.57	53.84
36	463.69	27.79	576.57	53.84
37	463.69	27.79	576.57	53.84
38	463.69	27.79	576.57	53.84
39	463.69	27.79	576.57	53.84
40	463.69	27.79	576.57	53.84
41	463.69	27.79	576.57	53.84
42	463.69	27.79	576.57	53.84
43	463.69	27.79	576.57	53.84
44	463.69	27.79	576.57	53.84
45	489.74	34.73	600.88	59.05
46	489.74	34.73	600.88	59.05
47	489.74	34.73	600.88	59.05
48	489.74	34.73	600.88	59.05
49	489.74	34.73	600.88	59.05
50	500.16	36.47	609.57	62.52
51	515.79	41.68	625.20	65.99
52	533.15	45.15	642.56	69.47
53	550.52	48.63	659.93	74.68
54	569.62	53.84	680.77	78.15
55	590.46	59.05	701.61	83.36
56	611.30	64.26	724.19	88.57
57	633.88	69.47	746.76	93.78
58	659.93	74.68	772.81	100.73
59	689.45	81.62	804.07	107.67
60	724.19	90.31	838.81	114.62
61	764.13	98.99	878.75	123.30
62	805.81	109.41	923.90	133.72
63	854.44	119.83	970.79	144.14
64	904.80	131.99	1024.63	156.30
65	960.37	144.14	1080.20	168.46
66	1017.68	156.30	1140.98	182.35
67	1080.20	170.19	1205.24	196.24
68	1154.88	187.56	1281.65	213.61
69	1250.39	208.40	1377.17	234.45
70	1359.80	232.71	1488.32	258.76
71	1479.63	258.76	1609.88	283.08
72	1602.94	284.81	1734.92	309.13
73	1734.92	312.60	1866.91	333.44
74	1886.01	342.12	2018.00	361.23
75	2059.68	376.85	2189.93	394.22
76	2257.66	420.27	2389.64	437.64
77	2485.16	475.84	2618.88	494.95
78	2750.87	543.57	2888.06	567.89
79	3054.78	623.46	3197.19	651.25
80	3391.69	710.29	3537.57	743.29
81	3752.92	804.07	3902.27	838.81
82	4134.98	899.59	4284.34	936.06
83	4527.47	995.11	4676.82	1033.31
84	4932.11	1092.36	5079.73	1130.56
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	2.9% Simple Inflation		2.9% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	441.11	22.58	533.15	43.42
30	441.11	22.58	533.15	43.42
31	441.11	22.58	533.15	43.42
32	441.11	22.58	533.15	43.42
33	441.11	22.58	533.15	43.42
34	441.11	22.58	533.15	43.42
35	441.11	22.58	533.15	43.42
36	441.11	22.58	533.15	43.42
37	441.11	22.58	533.15	43.42
38	441.11	22.58	533.15	43.42
39	441.11	22.58	533.15	43.42
40	441.11	22.58	533.15	43.42
41	441.11	22.58	533.15	43.42
42	441.11	22.58	533.15	43.42
43	441.11	22.58	533.15	43.42
44	441.11	22.58	533.15	43.42
45	460.21	27.79	552.26	48.63
46	460.21	27.79	552.26	48.63
47	460.21	27.79	552.26	48.63
48	460.21	27.79	552.26	48.63
49	460.21	27.79	552.26	48.63
50	468.90	29.52	559.20	50.36
51	481.05	33.00	571.36	53.84
52	494.95	36.47	585.25	57.31
53	508.84	39.94	600.88	60.78
54	524.47	43.42	616.51	64.26
55	541.84	46.89	633.88	67.73
56	559.20	52.10	651.25	71.20
57	578.31	55.57	670.35	76.41
58	599.15	60.78	692.93	81.62
59	623.46	65.99	717.24	86.83
60	651.25	72.94	746.76	93.78
61	684.24	79.89	779.76	100.73
62	718.98	88.57	816.23	109.41
63	758.92	97.25	856.17	118.09
64	800.60	105.94	899.59	126.78
65	845.75	116.36	946.48	137.20
66	894.38	126.78	996.84	149.35
67	946.48	138.93	1050.68	159.77
68	1007.26	152.83	1113.20	173.67
69	1085.41	170.19	1193.08	191.03
70	1175.72	189.30	1285.13	210.14
71	1274.71	210.14	1384.12	230.98
72	1375.43	230.98	1486.58	251.82
73	1484.84	253.55	1595.99	272.66
74	1608.15	277.87	1719.29	293.50
75	1748.82	305.65	1859.96	319.55
76	1912.06	340.39	2023.21	356.02
77	2097.88	385.54	2212.50	402.90
78	2313.23	441.11	2431.32	463.69
79	2559.83	505.37	2681.40	529.68
80	2832.49	574.83	2955.79	602.62
81	3122.51	649.51	3249.29	679.03
82	3428.16	724.19	3556.68	755.45
83	3742.50	800.60	3871.01	831.86
84	4065.52	877.01	4192.29	908.27
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	2.9% Simple Inflation		2.9% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	493.21	34.73	635.62	67.73
30	493.21	34.73	635.62	67.73
31	493.21	34.73	635.62	67.73
32	493.21	34.73	635.62	67.73
33	493.21	34.73	635.62	67.73
34	493.21	34.73	635.62	67.73
35	493.21	34.73	635.62	67.73
36	493.21	34.73	635.62	67.73
37	493.21	34.73	635.62	67.73
38	493.21	34.73	635.62	67.73
39	493.21	34.73	635.62	67.73
40	493.21	34.73	635.62	67.73
41	493.21	34.73	635.62	67.73
42	493.21	34.73	635.62	67.73
43	493.21	34.73	635.62	67.73
44	493.21	34.73	635.62	67.73
45	526.21	43.42	666.88	74.68
46	526.21	43.42	666.88	74.68
47	526.21	43.42	666.88	74.68
48	526.21	43.42	666.88	74.68
49	526.21	43.42	666.88	74.68
50	538.36	46.89	679.03	78.15
51	559.20	50.36	699.87	83.36
52	580.04	55.57	720.71	88.57
53	602.62	60.78	743.29	93.78
54	626.93	67.73	769.34	98.99
55	652.98	72.94	795.39	105.94
56	679.03	79.89	823.18	111.15
57	708.56	86.83	852.70	118.09
58	739.82	93.78	885.70	126.78
59	778.02	102.46	923.90	135.46
60	821.44	112.88	969.06	145.88
61	870.07	125.04	1019.42	156.30
62	923.90	137.20	1074.99	168.46
63	982.95	151.09	1135.77	182.35
64	1047.21	164.98	1201.77	197.98
65	1114.93	180.61	1272.97	213.61
66	1187.87	197.98	1349.38	230.98
67	1266.02	215.35	1429.27	248.34
68	1359.80	236.19	1526.52	269.18
69	1479.63	262.24	1648.09	296.97
70	1616.83	293.50	1788.76	326.49
71	1767.92	326.49	1941.58	359.49
72	1922.48	359.49	2097.88	392.48
73	2089.20	394.22	2266.34	423.74
74	2278.50	430.69	2455.64	456.74
75	2497.32	475.84	2674.45	500.16
76	2749.13	531.42	2929.74	555.73
77	3040.89	602.62	3226.71	630.41
78	3383.01	691.19	3575.78	725.92
79	3778.97	795.39	3978.69	837.07
80	4218.34	910.01	4425.01	956.90
81	4690.72	1031.58	4904.32	1083.68
82	5187.40	1158.35	5406.22	1212.19
83	5699.71	1283.39	5920.27	1338.96
84	6225.92	1410.17	6448.21	1467.48
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	2.9% Simple Inflation		2.9% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	465.42	27.79	586.99	55.57
30	465.42	27.79	586.99	55.57
31	465.42	27.79	586.99	55.57
32	465.42	27.79	586.99	55.57
33	465.42	27.79	586.99	55.57
34	465.42	27.79	586.99	55.57
35	465.42	27.79	586.99	55.57
36	465.42	27.79	586.99	55.57
37	465.42	27.79	586.99	55.57
38	465.42	27.79	586.99	55.57
39	465.42	27.79	586.99	55.57
40	465.42	27.79	586.99	55.57
41	465.42	27.79	586.99	55.57
42	465.42	27.79	586.99	55.57
43	465.42	27.79	586.99	55.57
44	465.42	27.79	586.99	55.57
45	491.47	34.73	611.30	62.52
46	491.47	34.73	611.30	62.52
47	491.47	34.73	611.30	62.52
48	491.47	34.73	611.30	62.52
49	491.47	34.73	611.30	62.52
50	501.89	38.21	619.99	64.26
51	517.52	41.68	635.62	67.73
52	534.89	45.15	654.72	72.94
53	553.99	50.36	673.82	76.41
54	574.83	55.57	694.66	81.62
55	595.67	60.78	715.50	86.83
56	618.25	65.99	739.82	92.04
57	642.56	71.20	764.13	97.25
58	668.61	78.15	791.92	104.20
59	699.87	85.10	823.18	111.15
60	736.34	93.78	861.38	119.83
61	776.29	102.46	903.06	130.25
62	821.44	112.88	949.95	140.67
63	871.80	123.30	1002.05	151.09
64	925.64	135.46	1057.63	163.25
65	982.95	149.35	1116.67	177.14
66	1043.73	163.25	1179.19	191.03
67	1107.99	177.14	1246.92	204.93
68	1187.87	194.51	1328.54	224.03
69	1286.86	217.08	1429.27	246.61
70	1399.75	243.13	1547.36	270.92
71	1524.79	269.18	1672.40	296.97
72	1655.04	296.97	1804.39	324.76
73	1792.23	324.76	1943.32	350.81
74	1946.79	354.28	2099.62	376.85
75	2127.41	390.75	2278.50	409.85
76	2334.07	435.90	2488.63	456.74
77	2575.46	494.95	2735.24	519.26
78	2856.80	569.62	3023.52	599.15
79	3179.82	652.98	3351.75	689.45
80	3534.10	745.03	3711.24	784.97
81	3912.69	842.28	4096.78	885.70
82	4310.39	941.27	4497.95	986.42
83	4718.50	1040.26	4907.80	1087.15
84	5137.04	1140.98	5326.33	1187.87
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	2.9% Simple Inflation		2.9% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	531.42	43.42	720.71	86.83
30	531.42	43.42	720.71	86.83
31	531.42	43.42	720.71	86.83
32	531.42	43.42	720.71	86.83
33	531.42	43.42	720.71	86.83
34	531.42	43.42	720.71	86.83
35	531.42	43.42	720.71	86.83
36	531.42	43.42	720.71	86.83
37	531.42	43.42	720.71	86.83
38	531.42	43.42	720.71	86.83
39	531.42	43.42	720.71	86.83
40	531.42	43.42	720.71	86.83
41	531.42	43.42	720.71	86.83
42	531.42	43.42	720.71	86.83
43	531.42	43.42	720.71	86.83
44	531.42	43.42	720.71	86.83
45	574.83	55.57	762.39	97.25
46	574.83	55.57	762.39	97.25
47	574.83	55.57	762.39	97.25
48	574.83	55.57	762.39	97.25
49	574.83	55.57	762.39	97.25
50	593.94	59.05	779.76	102.46
51	618.25	65.99	804.07	107.67
52	646.04	71.20	831.86	114.62
53	675.56	78.15	863.12	121.57
54	706.82	86.83	896.12	128.51
55	739.82	93.78	930.85	137.20
56	774.55	102.46	965.58	145.88
57	811.02	111.15	1003.79	154.56
58	852.70	121.57	1047.21	163.25
59	899.59	131.99	1097.57	175.40
60	956.90	145.88	1156.61	189.30
61	1019.42	159.77	1220.87	203.19
62	1088.89	175.40	1293.81	220.56
63	1165.30	192.77	1373.70	237.92
64	1246.92	211.87	1458.79	257.03
65	1335.49	232.71	1550.84	277.87
66	1429.27	253.55	1649.83	300.44
67	1528.26	276.13	1754.03	323.02
68	1649.83	303.92	1879.06	350.81
69	1802.65	338.65	2038.84	385.54
70	1979.79	378.59	2221.19	425.48
71	2174.30	422.01	2419.17	468.90
72	2372.28	463.69	2622.35	510.58
73	2584.15	507.10	2837.70	550.52
74	2827.28	553.99	3082.57	593.94
75	3106.88	611.30	3365.64	647.77
76	3435.11	685.98	3699.08	720.71
77	3818.91	779.76	4095.04	823.18
78	4273.92	899.59	4565.68	955.16
79	4800.12	1038.52	5109.25	1104.51
80	5383.64	1193.08	5708.40	1267.76
81	6010.58	1354.59	6350.96	1436.22
82	6667.03	1521.31	7021.31	1608.15
83	7340.86	1688.03	7705.55	1778.34
84	8030.31	1854.75	8403.69	1948.53
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	2.9% Simple Inflation		2.9% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	500.16	36.47	661.67	72.94
30	500.16	36.47	661.67	72.94
31	500.16	36.47	661.67	72.94
32	500.16	36.47	661.67	72.94
33	500.16	36.47	661.67	72.94
34	500.16	36.47	661.67	72.94
35	500.16	36.47	661.67	72.94
36	500.16	36.47	661.67	72.94
37	500.16	36.47	661.67	72.94
38	500.16	36.47	661.67	72.94
39	500.16	36.47	661.67	72.94
40	500.16	36.47	661.67	72.94
41	500.16	36.47	661.67	72.94
42	500.16	36.47	661.67	72.94
43	500.16	36.47	661.67	72.94
44	500.16	36.47	661.67	72.94
45	536.63	45.15	694.66	81.62
46	536.63	45.15	694.66	81.62
47	536.63	45.15	694.66	81.62
48	536.63	45.15	694.66	81.62
49	536.63	45.15	694.66	81.62
50	550.52	48.63	708.56	85.10
51	571.36	53.84	729.40	90.31
52	593.94	59.05	753.71	95.52
53	618.25	65.99	779.76	102.46
54	644.30	71.20	807.55	107.67
55	673.82	78.15	835.33	114.62
56	703.35	85.10	866.59	121.57
57	732.87	92.04	899.59	130.25
58	767.60	100.73	936.06	137.20
59	809.28	111.15	977.74	147.62
60	856.17	121.57	1028.10	158.04
61	908.27	133.72	1083.68	171.93
62	967.32	147.62	1144.46	185.82
63	1031.58	161.51	1212.19	199.72
64	1101.04	177.14	1283.39	217.08
65	1175.72	194.51	1361.54	234.45
66	1255.60	213.61	1444.90	251.82
67	1338.96	232.71	1533.47	272.66
68	1441.43	255.29	1641.14	295.23
69	1569.94	284.81	1773.13	324.76
70	1719.29	317.81	1925.95	357.75
71	1880.80	352.54	2092.67	392.48
72	2047.52	389.01	2264.60	428.95
73	2222.92	423.74	2441.74	461.95
74	2422.64	460.21	2643.19	493.21
75	2651.88	507.10	2875.91	536.63
76	2922.80	567.89	3152.04	597.41
77	3244.08	647.77	3483.74	687.72
78	3622.67	748.50	3874.49	800.60
79	4049.89	863.12	4317.33	922.17
80	4520.52	984.69	4800.12	1052.42
81	5020.68	1113.20	5312.44	1184.40
82	5539.94	1243.45	5843.86	1318.12
83	6071.36	1371.96	6382.22	1450.11
84	6611.46	1502.21	6927.53	1582.10
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	2.9% Simple Inflation		2.9% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	618.25	64.26	918.69	133.72
30	618.25	64.26	918.69	133.72
31	618.25	64.26	918.69	133.72
32	618.25	64.26	918.69	133.72
33	618.25	64.26	918.69	133.72
34	618.25	64.26	918.69	133.72
35	618.25	64.26	918.69	133.72
36	618.25	64.26	918.69	133.72
37	618.25	64.26	918.69	133.72
38	618.25	64.26	918.69	133.72
39	618.25	64.26	918.69	133.72
40	618.25	64.26	918.69	133.72
41	618.25	64.26	918.69	133.72
42	618.25	64.26	918.69	133.72
43	618.25	64.26	918.69	133.72
44	618.25	64.26	918.69	133.72
45	687.72	81.62	988.16	151.09
46	687.72	81.62	988.16	151.09
47	687.72	81.62	988.16	151.09
48	687.72	81.62	988.16	151.09
49	687.72	81.62	988.16	151.09
50	715.50	88.57	1015.95	156.30
51	751.97	97.25	1055.89	166.72
52	793.65	105.94	1097.57	175.40
53	835.33	116.36	1144.46	185.82
54	882.22	128.51	1194.82	197.98
55	930.85	138.93	1246.92	210.14
56	981.21	151.09	1302.49	222.29
57	1035.05	164.98	1359.80	236.19
58	1094.09	178.88	1424.06	251.82
59	1163.56	194.51	1500.47	269.18
60	1245.18	213.61	1589.04	288.29
61	1333.75	234.45	1686.30	310.86
62	1434.48	257.03	1793.97	335.18
63	1542.15	283.08	1912.06	362.96
64	1660.25	309.13	2040.57	390.75
65	1785.29	338.65	2177.77	422.01
66	1919.01	369.91	2321.91	455.00
67	2059.68	402.90	2476.48	489.74
68	2231.61	441.11	2662.30	531.42
69	2448.69	491.47	2896.75	583.52
70	2698.77	547.05	3164.19	640.83
71	2967.95	607.83	3452.48	703.35
72	3247.55	666.88	3749.45	765.87
73	3542.78	727.66	4062.04	824.91
74	3879.70	793.65	4416.32	885.70
75	4270.44	873.54	4829.65	963.85
76	4727.19	976.00	5315.91	1069.78
77	5263.81	1109.72	5895.96	1220.87
78	5906.38	1278.18	6594.09	1417.11
79	6656.61	1477.90	7410.32	1644.62
80	7493.68	1700.19	8320.33	1892.96
81	8395.01	1936.37	9299.81	2155.19
82	9339.75	2177.77	10320.96	2419.17
83	10308.81	2419.17	11362.96	2681.40
84	11302.17	2662.30	12429.27	2941.90
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	2.9% Simple Inflation		2.9% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	576.57	53.84	835.33	114.62
30	576.57	53.84	835.33	114.62
31	576.57	53.84	835.33	114.62
32	576.57	53.84	835.33	114.62
33	576.57	53.84	835.33	114.62
34	576.57	53.84	835.33	114.62
35	576.57	53.84	835.33	114.62
36	576.57	53.84	835.33	114.62
37	576.57	53.84	835.33	114.62
38	576.57	53.84	835.33	114.62
39	576.57	53.84	835.33	114.62
40	576.57	53.84	835.33	114.62
41	576.57	53.84	835.33	114.62
42	576.57	53.84	835.33	114.62
43	576.57	53.84	835.33	114.62
44	576.57	53.84	835.33	114.62
45	633.88	69.47	894.38	128.51
46	633.88	69.47	894.38	128.51
47	633.88	69.47	894.38	128.51
48	633.88	69.47	894.38	128.51
49	633.88	69.47	894.38	128.51
50	658.19	74.68	916.96	133.72
51	689.45	81.62	949.95	140.67
52	722.45	90.31	986.42	149.35
53	758.92	98.99	1026.37	159.77
54	798.86	107.67	1068.05	168.46
55	840.54	118.09	1113.20	178.88
56	883.96	128.51	1160.09	189.30
57	929.11	138.93	1210.45	201.45
58	979.48	151.09	1266.02	215.35
59	1038.52	164.98	1330.28	229.24
60	1106.25	180.61	1404.96	246.61
61	1182.66	197.98	1488.32	265.71
62	1267.76	218.82	1580.36	286.55
63	1359.80	239.66	1679.35	309.13
64	1458.79	262.24	1788.76	333.44
65	1564.73	286.55	1905.11	359.49
66	1679.35	312.60	2028.42	387.27
67	1799.18	340.39	2160.40	416.80
68	1943.32	373.38	2318.44	451.53
69	2125.67	415.06	2514.68	494.95
70	2334.07	461.95	2738.71	543.57
71	2559.83	510.58	2980.11	595.67
72	2794.28	560.94	3228.45	647.77
73	3037.42	609.57	3487.21	692.93
74	3311.81	661.67	3773.76	738.08
75	3629.62	724.19	4107.20	795.39
76	4004.73	809.28	4506.63	885.70
77	4451.06	923.90	4992.89	1021.16
78	4980.74	1066.31	5569.46	1193.08
79	5581.62	1227.82	6224.18	1377.17
80	6239.81	1401.48	6939.69	1569.94
81	6939.69	1582.10	7696.87	1767.92
82	7667.35	1766.18	8480.10	1965.90
83	8407.16	1948.53	9272.02	2162.14
84	9159.14	2130.88	10072.62	2356.65
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B3

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	4.3% Simple Inflation		4.3% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	401.37	24.05	774.60	72.33
30	401.37	24.05	819.29	76.50
31	401.37	24.05	834.19	77.89
32	401.37	24.05	849.08	79.28
33	401.37	24.05	863.98	80.67
34	401.37	24.05	878.88	82.06
35	401.37	24.05	883.33	82.48
36	402.22	24.10	883.33	82.48
37	435.74	26.11	883.33	82.48
38	452.50	27.12	883.33	82.48
39	469.26	28.12	883.33	82.48
40	486.02	29.12	883.33	82.48
41	504.87	30.25	883.33	82.48
42	523.86	31.39	883.33	82.48
43	540.61	32.40	883.33	82.48
44	540.61	32.40	883.33	82.48
45	547.28	38.81	920.58	90.46
46	580.96	41.20	920.58	90.46
47	599.14	42.49	920.58	90.46
48	633.29	44.91	920.58	90.46
49	651.82	46.23	920.58	90.46
50	661.21	48.21	933.88	95.78
51	680.44	54.99	957.83	101.10
52	686.33	58.13	984.44	106.43
53	707.66	62.51	1011.04	114.41
54	719.69	68.02	1042.97	119.73
55	744.27	74.43	1074.90	127.71
56	762.09	80.11	1104.84	135.12
57	791.95	86.79	1112.45	139.70
58	805.58	91.16	1135.34	147.98
59	845.64	100.11	1167.44	156.33
60	875.12	109.13	1182.41	161.57
61	920.88	119.30	1227.92	172.30
62	975.62	132.47	1272.75	184.21
63	1014.53	142.28	1331.40	197.69
64	1090.04	159.01	1375.54	209.83
65	1143.13	171.57	1436.99	224.10
66	1216.40	186.82	1485.83	237.46
67	1292.96	203.71	1523.35	248.04
68	1374.79	223.27	1570.84	261.81
69	1467.23	244.54	1635.16	278.37
70	1562.46	267.39	1710.13	297.33
71	1643.48	287.42	1788.15	314.42
72	1719.04	305.44	1860.59	331.52
73	1794.14	323.27	1930.63	344.82
74	1878.15	340.69	2009.58	359.72
75	1972.20	360.85	2096.92	377.48
76	2075.30	386.32	2196.62	402.29
77	2189.24	419.18	2307.04	436.01
78	2381.17	470.52	2499.92	491.57
79	2644.24	539.67	2767.50	563.72
80	2935.87	614.83	3062.14	643.40
81	3248.55	696.01	3377.83	726.08
82	3579.27	778.69	3708.55	810.26
83	3919.00	861.37	4048.28	894.44
84	4269.26	945.55	4397.04	978.62
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B3

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	4.3% Simple Inflation		4.3% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	381.83	19.54	716.27	58.33
30	381.83	19.54	757.60	61.69
31	381.83	19.54	771.37	62.82
32	381.83	19.54	785.15	63.94
33	381.83	19.54	798.92	65.06
34	381.83	19.54	812.70	66.18
35	381.83	19.54	816.82	66.52
36	382.64	19.58	816.82	66.52
37	414.53	21.22	816.82	66.52
38	430.47	22.03	816.82	66.52
39	446.41	22.85	816.82	66.52
40	462.35	23.66	816.82	66.52
41	480.29	24.58	816.82	66.52
42	498.36	25.51	816.82	66.52
43	514.29	26.32	816.82	66.52
44	514.29	26.32	816.82	66.52
45	514.29	31.05	846.08	74.50
46	545.93	32.96	846.08	74.50
47	563.02	33.99	846.08	74.50
48	595.11	35.93	846.08	74.50
49	612.53	36.98	846.08	74.50
50	619.88	39.03	856.73	77.16
51	634.62	43.53	875.35	82.48
52	637.14	46.95	896.64	87.80
53	654.09	51.34	920.58	93.12
54	662.64	54.85	944.53	98.44
55	682.97	59.10	971.13	103.76
56	697.14	64.95	993.56	108.63
57	722.51	69.43	998.61	113.83
58	731.38	74.20	1017.98	119.91
59	764.70	80.94	1041.37	126.07
60	786.98	88.14	1052.66	132.20
61	824.60	96.27	1089.60	140.75
62	870.49	107.23	1124.42	150.72
63	901.12	115.48	1174.21	161.96
64	964.50	127.62	1207.68	170.19
65	1006.70	138.50	1259.10	182.51
66	1069.02	151.53	1298.13	194.49
67	1132.90	166.30	1327.99	201.94
68	1199.06	181.93	1364.38	212.85
69	1273.64	199.71	1416.59	226.82
70	1350.94	217.51	1476.66	241.45
71	1415.86	233.40	1537.38	256.55
72	1475.06	247.71	1594.26	270.05
73	1535.52	262.21	1650.46	281.96
74	1601.44	276.71	1712.12	292.27
75	1674.54	292.67	1780.97	305.97
76	1757.62	312.89	1859.79	327.26
77	1848.08	339.63	1949.05	354.93
78	2002.34	381.83	2104.57	401.37
79	2215.81	437.45	2321.04	458.49
80	2451.82	497.58	2558.55	521.63
81	2702.86	562.22	2812.60	587.78
82	2967.44	626.86	3078.68	653.92
83	3239.53	693.00	3350.77	720.06
84	3519.14	759.15	3628.87	786.21
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B3

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	4.3% Simple Inflation		4.3% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	426.93	30.07	874.51	93.19
30	426.93	30.07	918.24	97.84
31	426.93	30.07	932.81	99.40
32	426.93	30.07	947.39	100.95
33	426.93	30.07	961.96	102.50
34	426.93	30.07	973.79	103.76
35	437.26	30.79	973.79	103.76
36	470.90	33.16	973.79	103.76
37	487.71	34.35	973.79	103.76
38	504.53	35.53	973.79	103.76
39	538.17	37.90	973.79	103.76
40	554.98	39.08	973.79	103.76
41	574.21	40.44	973.79	103.76
42	610.55	43.00	973.79	103.76
43	612.96	43.17	973.79	103.76
44	612.96	43.17	973.79	103.76
45	619.30	51.10	1021.69	114.41
46	637.46	52.60	1021.69	114.41
47	671.37	55.39	1021.69	114.41
48	705.56	58.21	1021.69	114.41
49	724.27	59.76	1021.69	114.41
50	728.09	63.41	1040.31	119.73
51	753.31	67.84	1072.24	127.71
52	777.82	74.52	1104.17	135.69
53	785.82	79.26	1138.75	143.67
54	821.45	88.74	1178.66	151.66
55	834.96	93.27	1218.57	162.30
56	862.18	101.43	1251.50	168.98
57	903.33	110.70	1268.91	175.73
58	930.09	117.90	1283.38	183.70
59	963.72	126.92	1317.55	193.18
60	996.05	136.88	1338.79	201.54
61	1049.88	150.88	1383.98	212.19
62	1098.00	163.05	1437.53	225.27
63	1168.12	179.55	1505.44	241.70
64	1233.25	194.29	1563.59	257.59
65	1300.64	210.70	1621.66	272.12
66	1396.52	232.75	1721.15	294.61
67	1522.85	259.03	1806.51	313.89
68	1641.67	285.14	1870.96	329.92
69	1756.82	311.36	1956.83	352.60
70	1857.79	337.24	2055.34	375.15
71	1963.69	362.65	2156.58	399.30
72	2061.73	385.53	2249.84	420.91
73	2160.51	407.68	2343.69	438.21
74	2268.99	428.90	2445.39	454.84
75	2391.25	455.63	2560.87	478.92
76	2527.08	488.49	2693.10	510.84
77	2678.80	530.86	2842.49	555.34
78	2928.35	598.30	3095.22	628.36
79	3271.10	688.49	3443.97	724.57
80	3651.42	787.71	3830.31	828.30
81	4060.31	892.94	4245.21	938.04
82	4490.24	1002.68	4679.65	1049.28
83	4933.70	1110.91	5124.62	1159.01
84	5389.19	1220.65	5581.61	1270.26
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B3

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	4.3% Simple Inflation		4.3% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	402.87	24.05	807.61	76.46
30	402.87	24.05	847.99	80.28
31	402.87	24.05	861.45	81.56
32	402.87	24.05	874.91	82.83
33	402.87	24.05	888.37	84.11
34	402.87	24.05	899.30	85.14
35	412.63	24.63	899.30	85.14
36	444.37	26.53	899.30	85.14
37	460.24	27.48	899.30	85.14
38	476.11	28.42	899.30	85.14
39	507.85	30.32	899.30	85.14
40	523.72	31.27	899.30	85.14
41	541.86	32.35	899.30	85.14
42	576.15	34.40	899.30	85.14
43	578.42	34.53	899.30	85.14
44	578.42	34.53	899.30	85.14
45	578.42	40.88	936.55	95.78
46	595.38	42.08	936.55	95.78
47	627.06	44.31	936.55	95.78
48	658.98	46.57	936.55	95.78
49	676.47	47.81	936.55	95.78
50	678.77	51.67	949.85	98.44
51	697.16	56.15	973.79	103.76
52	717.27	60.55	1003.06	111.75
53	722.41	65.67	1032.33	117.07
54	753.19	72.82	1064.26	125.05
55	761.68	77.72	1096.18	133.03
56	785.01	83.79	1124.76	139.94
57	819.20	90.78	1137.11	144.72
58	840.58	98.25	1147.50	150.99
59	866.92	105.41	1173.91	158.50
60	892.86	113.71	1190.04	165.55
61	936.72	123.64	1226.01	176.83
62	976.23	134.15	1270.32	188.11
63	1036.04	146.53	1328.19	200.27
64	1090.09	159.52	1376.05	212.40
65	1146.67	174.23	1422.55	225.66
66	1227.06	191.92	1504.07	243.66
67	1332.75	213.07	1576.03	259.01
68	1434.10	234.82	1628.31	274.58
69	1527.94	257.75	1697.02	292.80
70	1608.36	279.37	1777.97	311.29
71	1693.63	298.99	1857.59	329.85
72	1774.91	318.48	1935.08	348.28
73	1853.40	335.84	2009.65	362.78
74	1938.68	352.80	2090.86	375.28
75	2037.05	374.15	2181.72	392.44
76	2145.54	400.69	2287.62	419.85
77	2268.79	436.01	2409.54	457.43
78	2472.87	493.07	2617.18	518.63
79	2752.47	565.23	2901.29	596.79
80	3059.14	644.90	3212.47	679.47
81	3386.85	729.08	3546.19	766.66
82	3731.09	814.77	3893.45	853.85
83	4084.36	900.45	4248.22	941.04
84	4446.65	987.64	4610.50	1028.23
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B3

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	4.3% Simple Inflation		4.3% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	514.87	42.06	1104.17	133.03
30	532.62	43.52	1104.17	133.03
31	550.38	44.97	1104.17	133.03
32	585.89	47.87	1104.17	133.03
33	603.64	49.32	1104.17	133.03
34	639.15	52.22	1104.17	133.03
35	674.66	55.12	1104.17	133.03
36	692.41	56.57	1104.17	133.03
37	727.92	59.47	1104.17	133.03
38	763.43	62.37	1104.17	133.03
39	798.94	65.27	1104.17	133.03
40	814.16	66.52	1104.17	133.03
41	814.16	66.52	1104.17	133.03
42	814.16	66.52	1104.17	133.03
43	814.16	66.52	1104.17	133.03
44	814.16	66.52	1104.17	133.03
45	880.67	85.14	1168.02	149.00
46	880.67	85.14	1168.02	149.00
47	880.67	85.14	1168.02	149.00
48	880.67	85.14	1168.02	149.00
49	880.67	85.14	1168.02	149.00
50	909.94	90.46	1194.63	156.98
51	947.19	101.10	1231.88	164.96
52	989.76	109.09	1274.45	175.60
53	1034.99	119.73	1322.34	186.24
54	1082.88	133.03	1372.89	196.89
55	1133.43	143.67	1426.10	210.19
56	1186.65	156.98	1479.32	223.49
57	1242.52	170.28	1537.85	236.80
58	1306.37	186.24	1604.37	250.10
59	1378.21	202.21	1681.52	268.72
60	1466.01	223.49	1771.99	290.01
61	1522.75	238.66	1823.67	303.51
62	1584.81	255.29	1883.07	321.01
63	1651.39	273.18	1946.72	337.17
64	1719.31	292.14	2011.44	354.40
65	1790.28	311.96	2078.96	372.49
66	1861.25	330.19	2148.47	391.25
67	1931.62	349.01	2216.98	408.28
68	2022.09	372.49	2303.05	429.96
69	2140.35	402.09	2420.78	457.76
70	2274.85	435.01	2552.22	488.89
71	2415.06	468.74	2687.05	520.82
72	2544.10	497.27	2812.30	547.56
73	2672.35	524.41	2934.55	569.31
74	2815.49	551.68	3069.71	591.46
75	2974.93	585.34	3222.70	620.26
76	3157.65	630.57	3400.30	662.50
77	3364.18	686.91	3607.43	725.16
78	3699.53	778.69	3952.07	826.79
79	4155.01	898.95	4422.60	956.07
80	4660.11	1032.74	4941.22	1097.38
81	5202.79	1172.54	5497.43	1243.20
82	5771.02	1316.86	6077.69	1392.02
83	6354.29	1461.17	6669.97	1539.34
84	6951.08	1605.48	7274.28	1686.66
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B3

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	4.3% Simple Inflation		4.3% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	484.58	35.33	1013.70	111.75
30	501.29	36.55	1013.70	111.75
31	518.00	37.77	1013.70	111.75
32	551.42	40.21	1013.70	111.75
33	568.13	41.43	1013.70	111.75
34	601.55	43.86	1013.70	111.75
35	634.97	46.30	1013.70	111.75
36	651.68	47.52	1013.70	111.75
37	685.10	49.96	1013.70	111.75
38	718.52	52.39	1013.70	111.75
39	751.94	54.83	1013.70	111.75
40	766.26	55.87	1013.70	111.75
41	766.26	55.87	1013.70	111.75
42	766.26	55.87	1013.70	111.75
43	766.26	55.87	1013.70	111.75
44	766.26	55.87	1013.70	111.75
45	822.14	69.18	1064.26	125.05
46	822.14	69.18	1064.26	125.05
47	822.14	69.18	1064.26	125.05
48	822.14	69.18	1064.26	125.05
49	822.14	69.18	1064.26	125.05
50	843.42	74.50	1085.54	130.37
51	875.35	82.48	1117.47	138.35
52	909.94	90.46	1154.72	146.34
53	947.19	101.10	1194.63	156.98
54	987.10	109.09	1237.20	164.96
55	1032.33	119.73	1279.77	175.60
56	1077.56	130.37	1327.66	186.24
57	1122.79	141.01	1378.21	199.55
58	1176.00	154.32	1434.08	210.19
59	1239.86	170.28	1497.94	226.15
60	1311.70	186.24	1575.10	242.12
61	1356.73	199.75	1618.73	256.82
62	1407.88	214.85	1665.69	270.45
63	1461.89	228.88	1717.84	283.03
64	1518.16	244.25	1769.59	299.32
65	1576.10	260.74	1825.20	314.29
66	1635.10	278.17	1881.60	327.92
67	1692.37	294.13	1938.21	344.62
68	1766.66	312.89	2011.44	361.85
69	1864.04	338.17	2105.30	385.59
70	1975.53	365.17	2212.99	411.07
71	2089.07	391.58	2324.40	435.95
72	2195.83	417.19	2428.63	460.02
73	2298.79	438.21	2525.08	477.72
74	2412.54	458.30	2632.17	491.15
75	2539.25	485.57	2753.76	513.84
76	2686.71	522.02	2897.44	549.16
77	2857.79	570.64	3068.91	605.83
78	3135.80	647.91	3353.78	693.00
79	3505.61	747.12	3737.11	798.23
80	3912.99	852.35	4155.01	910.98
81	4345.93	963.59	4598.48	1025.22
82	4795.40	1076.34	5058.47	1140.98
83	5255.40	1187.58	5524.49	1255.22
84	5722.92	1300.32	5996.51	1369.47
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B3

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	4.3% Simple Inflation		4.3% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	560.22	58.23	1407.48	204.87
30	597.57	62.11	1407.48	204.87
31	634.92	65.99	1407.48	204.87
32	653.59	67.93	1407.48	204.87
33	690.94	71.81	1407.48	204.87
34	728.29	75.69	1407.48	204.87
35	746.96	77.63	1407.48	204.87
36	784.31	81.52	1407.48	204.87
37	821.66	85.40	1407.48	204.87
38	859.01	89.28	1407.48	204.87
39	915.03	95.10	1407.48	204.87
40	947.19	98.44	1407.48	204.87
41	947.19	98.44	1407.48	204.87
42	947.19	98.44	1407.48	204.87
43	947.19	98.44	1407.48	204.87
44	947.19	98.44	1407.48	204.87
45	1053.61	125.05	1513.90	231.48
46	1053.61	125.05	1513.90	231.48
47	1053.61	125.05	1513.90	231.48
48	1053.61	125.05	1513.90	231.48
49	1053.61	125.05	1513.90	231.48
50	1096.18	135.69	1556.47	239.46
51	1152.06	149.00	1617.67	255.42
52	1215.91	162.30	1681.52	268.72
53	1279.77	178.26	1753.36	284.69
54	1351.60	196.89	1830.52	303.31
55	1426.10	212.85	1910.34	321.94
56	1503.26	231.48	1995.48	340.56
57	1566.65	249.72	2083.28	361.85
58	1636.02	267.48	2181.72	385.79
59	1698.58	283.94	2298.79	412.40
60	1783.99	306.04	2396.97	434.86
61	1876.42	329.84	2483.11	457.75
62	1973.98	353.69	2563.41	478.93
63	2052.93	376.83	2659.19	504.79
64	2161.95	402.54	2757.82	528.09
65	2286.34	433.69	2864.46	555.07
66	2431.49	468.69	2998.75	587.64
67	2577.38	504.18	3130.11	619.00
68	2735.14	540.64	3263.01	651.32
69	2907.41	583.54	3439.41	692.83
70	3100.98	628.58	3635.76	736.33
71	3296.60	675.14	3834.78	781.23
72	3482.78	715.18	4021.02	821.34
73	3663.70	752.50	4200.68	853.07
74	3863.51	790.34	4397.90	882.00
75	4089.07	836.44	4624.52	922.91
76	4345.36	897.17	4886.53	983.37
77	4637.03	977.59	5193.90	1075.50
78	5112.59	1106.40	5707.88	1226.66
79	5762.00	1279.28	6414.42	1423.59
80	6486.57	1471.69	7202.13	1638.55
81	7266.77	1676.14	8049.97	1865.55
82	8084.54	1885.09	8933.88	2094.04
83	8923.36	2094.04	9835.84	2321.04
84	9783.23	2304.50	10758.84	2546.52
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B3

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	4.3% Simple Inflation		4.3% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	522.46	48.78	1279.77	175.60
30	557.29	52.04	1279.77	175.60
31	592.12	55.29	1279.77	175.60
32	609.53	56.91	1279.77	175.60
33	644.36	60.17	1279.77	175.60
34	679.19	63.42	1279.77	175.60
35	696.61	65.04	1279.77	175.60
36	731.44	68.30	1279.77	175.60
37	766.27	71.55	1279.77	175.60
38	801.10	74.80	1279.77	175.60
39	853.34	79.68	1279.77	175.60
40	883.33	82.48	1279.77	175.60
41	883.33	82.48	1279.77	175.60
42	883.33	82.48	1279.77	175.60
43	883.33	82.48	1279.77	175.60
44	883.33	82.48	1279.77	175.60
45	971.13	106.43	1370.23	196.89
46	971.13	106.43	1370.23	196.89
47	971.13	106.43	1370.23	196.89
48	971.13	106.43	1370.23	196.89
49	971.13	106.43	1370.23	196.89
50	1008.38	114.41	1404.82	204.87
51	1056.27	125.05	1455.37	215.51
52	1106.83	138.35	1511.24	228.82
53	1162.70	151.66	1572.44	244.78
54	1223.89	164.96	1636.29	258.08
55	1287.75	180.92	1705.47	274.05
56	1354.27	196.89	1777.31	290.01
57	1406.30	210.29	1854.47	308.63
58	1464.63	225.93	1939.61	329.92
59	1516.05	240.84	2038.05	351.20
60	1584.94	258.77	2119.29	371.99
61	1663.86	278.53	2191.58	391.26
62	1744.56	301.12	2258.18	409.45
63	1810.19	319.04	2335.55	429.91
64	1899.62	341.48	2417.50	450.64
65	2003.88	366.97	2505.83	472.84
66	2127.83	396.08	2619.70	500.17
67	2251.40	425.94	2730.61	526.81
68	2381.80	457.63	2841.56	553.41
69	2523.88	492.82	2985.77	587.67
70	2681.92	530.80	3146.87	624.59
71	2843.29	567.12	3310.10	661.63
72	2996.68	601.57	3462.29	694.69
73	3141.08	630.37	3606.23	716.58
74	3298.00	658.91	3758.02	735.00
75	3475.46	693.43	3932.76	761.61
76	3681.26	743.91	4142.62	814.16
77	3921.05	813.89	4398.37	899.56
78	4311.35	923.00	4820.96	1032.74
79	4831.48	1062.81	5387.69	1192.09
80	5401.22	1213.13	6007.03	1358.95
81	6007.03	1369.47	6662.45	1530.32
82	6636.90	1528.82	7340.43	1701.69
83	7277.29	1686.66	8025.91	1871.56
84	7928.20	1844.50	8718.92	2039.93
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B4

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	2.2% Simple Inflation		2.2% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	401.37	24.05	499.08	46.60
30	401.37	24.05	499.08	46.60
31	401.37	24.05	499.08	46.60
32	401.37	24.05	499.08	46.60
33	401.37	24.05	499.08	46.60
34	401.37	24.05	499.08	46.60
35	401.37	24.05	499.08	46.60
36	401.37	24.05	499.08	46.60
37	401.37	24.05	499.08	46.60
38	401.37	24.05	499.08	46.60
39	401.37	24.05	499.08	46.60
40	401.37	24.05	499.08	46.60
41	401.37	24.05	499.08	46.60
42	401.37	24.05	499.08	46.60
43	401.37	24.05	499.08	46.60
44	401.37	24.05	499.08	46.60
45	423.92	30.07	520.13	51.11
46	423.92	30.07	520.13	51.11
47	423.92	30.07	520.13	51.11
48	423.92	30.07	520.13	51.11
49	423.92	30.07	520.13	51.11
50	432.94	31.57	527.64	54.12
51	446.47	36.08	541.17	57.12
52	461.50	39.08	556.21	60.13
53	476.53	42.09	571.24	64.64
54	493.07	46.60	589.28	67.65
55	511.11	51.11	607.32	72.16
56	529.15	55.62	626.86	76.67
57	548.69	60.13	646.40	81.18
58	571.24	64.64	668.95	87.19
59	596.79	70.65	696.01	93.20
60	626.86	78.17	726.08	99.22
61	661.44	85.69	760.65	106.73
62	697.51	94.71	799.74	115.75
63	739.60	103.73	840.32	124.77
64	783.20	114.25	886.92	135.29
65	831.30	124.77	935.03	145.82
66	880.91	135.29	987.64	157.84
67	935.03	147.32	1043.26	169.87
68	999.67	162.35	1109.41	184.90
69	1082.35	180.39	1192.09	202.94
70	1177.05	201.44	1288.30	223.99
71	1280.78	223.99	1393.52	245.03
72	1387.51	246.53	1501.76	267.58
73	1501.76	270.59	1616.01	288.63
74	1632.54	296.14	1746.79	312.68
75	1782.87	326.21	1895.61	341.24
76	1954.24	363.79	2068.49	378.82
77	2151.17	411.89	2266.92	428.43
78	2381.17	470.52	2499.92	491.57
79	2644.24	539.67	2767.50	563.72
80	2935.87	614.83	3062.14	643.40
81	3248.55	696.01	3377.83	726.08
82	3579.27	778.69	3708.55	810.26
83	3919.00	861.37	4048.28	894.44
84	4269.26	945.55	4397.04	978.62
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B4

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	2.2% Simple Inflation		2.2% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	381.83	19.54	461.50	37.58
30	381.83	19.54	461.50	37.58
31	381.83	19.54	461.50	37.58
32	381.83	19.54	461.50	37.58
33	381.83	19.54	461.50	37.58
34	381.83	19.54	461.50	37.58
35	381.83	19.54	461.50	37.58
36	381.83	19.54	461.50	37.58
37	381.83	19.54	461.50	37.58
38	381.83	19.54	461.50	37.58
39	381.83	19.54	461.50	37.58
40	381.83	19.54	461.50	37.58
41	381.83	19.54	461.50	37.58
42	381.83	19.54	461.50	37.58
43	381.83	19.54	461.50	37.58
44	381.83	19.54	461.50	37.58
45	398.36	24.05	478.04	42.09
46	398.36	24.05	478.04	42.09
47	398.36	24.05	478.04	42.09
48	398.36	24.05	478.04	42.09
49	398.36	24.05	478.04	42.09
50	405.88	25.56	484.05	43.59
51	416.40	28.56	494.57	46.60
52	428.43	31.57	506.60	49.61
53	440.46	34.58	520.13	52.61
54	453.98	37.58	533.66	55.62
55	469.02	40.59	548.69	58.63
56	484.05	45.10	563.72	61.63
57	500.59	48.10	580.26	66.14
58	518.63	52.61	599.80	70.65
59	539.67	57.12	620.85	75.16
60	563.72	63.14	646.40	81.18
61	592.29	69.15	674.96	87.19
62	622.35	76.67	706.53	94.71
63	656.93	84.18	741.11	102.22
64	693.00	91.70	778.69	109.74
65	732.09	100.72	819.28	118.76
66	774.18	109.74	862.87	129.28
67	819.28	120.26	909.47	138.30
68	871.89	132.29	963.59	150.33
69	939.54	147.32	1032.74	165.36
70	1017.71	163.86	1112.41	181.89
71	1103.39	181.89	1198.10	199.93
72	1190.58	199.93	1286.79	217.97
73	1285.29	219.48	1381.50	236.01
74	1392.02	240.52	1488.23	254.05
75	1513.78	264.57	1609.99	276.60
76	1655.09	294.64	1751.30	308.17
77	1815.94	333.72	1915.16	348.76
78	2002.34	381.83	2104.57	401.37
79	2215.81	437.45	2321.04	458.49
80	2451.82	497.58	2558.55	521.63
81	2702.86	562.22	2812.60	587.78
82	2967.44	626.86	3078.68	653.92
83	3239.53	693.00	3350.77	720.06
84	3519.14	759.15	3628.87	786.21
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B4

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	2.2% Simple Inflation		2.2% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	426.93	30.07	550.19	58.63
30	426.93	30.07	550.19	58.63
31	426.93	30.07	550.19	58.63
32	426.93	30.07	550.19	58.63
33	426.93	30.07	550.19	58.63
34	426.93	30.07	550.19	58.63
35	426.93	30.07	550.19	58.63
36	426.93	30.07	550.19	58.63
37	426.93	30.07	550.19	58.63
38	426.93	30.07	550.19	58.63
39	426.93	30.07	550.19	58.63
40	426.93	30.07	550.19	58.63
41	426.93	30.07	550.19	58.63
42	426.93	30.07	550.19	58.63
43	426.93	30.07	550.19	58.63
44	426.93	30.07	550.19	58.63
45	455.49	37.58	577.25	64.64
46	455.49	37.58	577.25	64.64
47	455.49	37.58	577.25	64.64
48	455.49	37.58	577.25	64.64
49	455.49	37.58	577.25	64.64
50	466.01	40.59	587.78	67.65
51	484.05	43.59	605.81	72.16
52	502.09	48.10	623.85	76.67
53	521.63	52.61	643.40	81.18
54	542.68	58.63	665.94	85.69
55	565.23	63.14	688.49	91.70
56	587.78	69.15	712.55	96.21
57	613.33	75.16	738.10	102.22
58	640.39	81.18	766.66	109.74
59	673.46	88.69	799.74	117.25
60	711.04	97.71	838.82	126.27
61	753.13	108.23	882.41	135.29
62	799.74	118.76	930.52	145.82
63	850.85	130.78	983.13	157.84
64	906.47	142.81	1040.26	171.37
65	965.09	156.34	1101.89	184.90
66	1028.23	171.37	1168.03	199.93
67	1095.88	186.40	1237.18	214.97
68	1177.05	204.44	1321.37	233.01
69	1280.78	226.99	1426.60	257.06
70	1399.54	254.05	1548.36	282.61
71	1530.32	282.61	1680.65	311.18
72	1664.11	311.18	1815.94	339.74
73	1808.42	341.24	1961.76	366.80
74	1972.28	372.81	2125.61	395.36
75	2161.69	411.89	2315.02	432.94
76	2379.66	460.00	2536.00	481.04
77	2632.21	521.63	2793.06	545.68
78	2928.35	598.30	3095.22	628.36
79	3271.10	688.49	3443.97	724.57
80	3651.42	787.71	3830.31	828.30
81	4060.31	892.94	4245.21	938.04
82	4490.24	1002.68	4679.65	1049.28
83	4933.70	1110.91	5124.62	1159.01
84	5389.19	1220.65	5581.61	1270.26
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B4

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	2.2% Simple Inflation		2.2% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	402.87	24.05	508.10	48.10
30	402.87	24.05	508.10	48.10
31	402.87	24.05	508.10	48.10
32	402.87	24.05	508.10	48.10
33	402.87	24.05	508.10	48.10
34	402.87	24.05	508.10	48.10
35	402.87	24.05	508.10	48.10
36	402.87	24.05	508.10	48.10
37	402.87	24.05	508.10	48.10
38	402.87	24.05	508.10	48.10
39	402.87	24.05	508.10	48.10
40	402.87	24.05	508.10	48.10
41	402.87	24.05	508.10	48.10
42	402.87	24.05	508.10	48.10
43	402.87	24.05	508.10	48.10
44	402.87	24.05	508.10	48.10
45	425.42	30.07	529.15	54.12
46	425.42	30.07	529.15	54.12
47	425.42	30.07	529.15	54.12
48	425.42	30.07	529.15	54.12
49	425.42	30.07	529.15	54.12
50	434.44	33.07	536.66	55.62
51	447.97	36.08	550.19	58.63
52	463.00	39.08	566.73	63.14
53	479.54	43.59	583.27	66.14
54	497.58	48.10	601.30	70.65
55	515.62	52.61	619.34	75.16
56	535.16	57.12	640.39	79.67
57	556.21	61.63	661.44	84.18
58	578.76	67.65	685.49	90.20
59	605.81	73.66	712.55	96.21
60	637.38	81.18	745.62	103.73
61	671.96	88.69	781.70	112.74
62	711.04	97.71	822.28	121.76
63	754.64	106.73	867.38	130.78
64	801.24	117.25	915.49	141.31
65	850.85	129.28	966.60	153.33
66	903.46	141.31	1020.71	165.36
67	959.08	153.33	1079.34	177.38
68	1028.23	168.37	1150.00	193.92
69	1113.92	187.91	1237.18	213.46
70	1211.63	210.46	1339.41	234.51
71	1319.86	233.01	1447.64	257.06
72	1432.61	257.06	1561.89	281.11
73	1551.37	281.11	1682.15	303.66
74	1685.16	306.67	1817.44	326.21
75	1841.50	338.23	1972.28	354.77
76	2020.38	377.32	2154.17	395.36
77	2229.34	428.43	2367.64	449.48
78	2472.87	493.07	2617.18	518.63
79	2752.47	565.23	2901.29	596.79
80	3059.14	644.90	3212.47	679.47
81	3386.85	729.08	3546.19	766.66
82	3731.09	814.77	3893.45	853.85
83	4084.36	900.45	4248.22	941.04
84	4446.65	987.64	4610.50	1028.23
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B4

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	2.2% Simple Inflation		2.2% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	460.00	37.58	623.85	75.16
30	460.00	37.58	623.85	75.16
31	460.00	37.58	623.85	75.16
32	460.00	37.58	623.85	75.16
33	460.00	37.58	623.85	75.16
34	460.00	37.58	623.85	75.16
35	460.00	37.58	623.85	75.16
36	460.00	37.58	623.85	75.16
37	460.00	37.58	623.85	75.16
38	460.00	37.58	623.85	75.16
39	460.00	37.58	623.85	75.16
40	460.00	37.58	623.85	75.16
41	460.00	37.58	623.85	75.16
42	460.00	37.58	623.85	75.16
43	460.00	37.58	623.85	75.16
44	460.00	37.58	623.85	75.16
45	497.58	48.10	659.93	84.18
46	497.58	48.10	659.93	84.18
47	497.58	48.10	659.93	84.18
48	497.58	48.10	659.93	84.18
49	497.58	48.10	659.93	84.18
50	514.12	51.11	674.96	88.69
51	535.16	57.12	696.01	93.20
52	559.21	61.63	720.06	99.22
53	584.77	67.65	747.12	105.23
54	611.83	75.16	775.68	111.24
55	640.39	81.18	805.75	118.76
56	670.45	88.69	835.81	126.27
57	702.02	96.21	868.89	133.79
58	738.10	105.23	906.47	141.31
59	778.69	114.25	950.06	151.83
60	828.30	126.27	1001.17	163.86
61	882.41	138.30	1056.79	175.88
62	942.54	151.83	1119.93	190.91
63	1008.69	166.86	1189.08	205.95
64	1079.34	183.40	1262.74	222.48
65	1156.01	201.44	1342.41	240.52
66	1237.18	219.48	1428.10	260.06
67	1322.87	239.02	1518.29	279.61
68	1428.10	263.07	1626.53	303.66
69	1560.39	293.14	1764.83	333.72
70	1713.72	327.71	1922.67	368.30
71	1882.08	365.29	2094.04	405.88
72	2053.46	401.37	2269.92	441.96
73	2236.85	438.95	2456.33	476.53
74	2447.31	479.54	2668.29	514.12
75	2689.33	529.15	2913.32	560.72
76	2973.45	593.79	3201.95	623.85
77	3305.67	674.96	3544.69	712.55
78	3699.53	778.69	3952.07	826.79
79	4155.01	898.95	4422.60	956.07
80	4660.11	1032.74	4941.22	1097.38
81	5202.79	1172.54	5497.43	1243.20
82	5771.02	1316.86	6077.69	1392.02
83	6354.29	1461.17	6669.97	1539.34
84	6951.08	1605.48	7274.28	1686.66
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B4

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	2.2% Simple Inflation		2.2% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	432.94	31.57	572.74	63.14
30	432.94	31.57	572.74	63.14
31	432.94	31.57	572.74	63.14
32	432.94	31.57	572.74	63.14
33	432.94	31.57	572.74	63.14
34	432.94	31.57	572.74	63.14
35	432.94	31.57	572.74	63.14
36	432.94	31.57	572.74	63.14
37	432.94	31.57	572.74	63.14
38	432.94	31.57	572.74	63.14
39	432.94	31.57	572.74	63.14
40	432.94	31.57	572.74	63.14
41	432.94	31.57	572.74	63.14
42	432.94	31.57	572.74	63.14
43	432.94	31.57	572.74	63.14
44	432.94	31.57	572.74	63.14
45	464.51	39.08	601.30	70.65
46	464.51	39.08	601.30	70.65
47	464.51	39.08	601.30	70.65
48	464.51	39.08	601.30	70.65
49	464.51	39.08	601.30	70.65
50	476.53	42.09	613.33	73.66
51	494.57	46.60	631.37	78.17
52	514.12	51.11	652.42	82.68
53	535.16	57.12	674.96	88.69
54	557.71	61.63	699.02	93.20
55	583.27	67.65	723.07	99.22
56	608.82	73.66	750.13	105.23
57	634.38	79.67	778.69	112.74
58	664.44	87.19	810.26	118.76
59	700.52	96.21	846.34	127.78
60	741.11	105.23	889.93	136.80
61	786.21	115.75	938.04	148.82
62	837.32	127.78	990.65	160.85
63	892.94	139.80	1049.28	172.88
64	953.07	153.33	1110.91	187.91
65	1017.71	168.37	1178.56	202.94
66	1086.86	184.90	1250.71	217.97
67	1159.01	201.44	1327.38	236.01
68	1247.71	220.98	1420.58	255.55
69	1358.95	246.53	1534.83	281.11
70	1488.23	275.10	1667.12	309.67
71	1628.03	305.16	1811.43	339.74
72	1772.35	336.73	1960.25	371.31
73	1924.17	366.80	2113.59	399.87
74	2097.05	398.36	2287.96	426.93
75	2295.48	438.95	2489.40	464.51
76	2529.99	491.57	2728.42	517.12
77	2808.09	560.72	3015.54	595.29
78	3135.80	647.91	3353.78	693.00
79	3505.61	747.12	3737.11	798.23
80	3912.99	852.35	4155.01	910.98
81	4345.93	963.59	4598.48	1025.22
82	4795.40	1076.34	5058.47	1140.98
83	5255.40	1187.58	5524.49	1255.22
84	5722.92	1300.32	5996.51	1369.47
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B4

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	2.2% Simple Inflation		2.2% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	535.16	55.62	795.23	115.75
30	535.16	55.62	795.23	115.75
31	535.16	55.62	795.23	115.75
32	535.16	55.62	795.23	115.75
33	535.16	55.62	795.23	115.75
34	535.16	55.62	795.23	115.75
35	535.16	55.62	795.23	115.75
36	535.16	55.62	795.23	115.75
37	535.16	55.62	795.23	115.75
38	535.16	55.62	795.23	115.75
39	535.16	55.62	795.23	115.75
40	535.16	55.62	795.23	115.75
41	535.16	55.62	795.23	115.75
42	535.16	55.62	795.23	115.75
43	535.16	55.62	795.23	115.75
44	535.16	55.62	795.23	115.75
45	595.29	70.65	855.36	130.78
46	595.29	70.65	855.36	130.78
47	595.29	70.65	855.36	130.78
48	595.29	70.65	855.36	130.78
49	595.29	70.65	855.36	130.78
50	619.34	76.67	879.41	135.29
51	650.91	84.18	913.98	144.31
52	686.99	91.70	950.06	151.83
53	723.07	100.72	990.65	160.85
54	763.66	111.24	1034.24	171.37
55	805.75	120.26	1079.34	181.89
56	849.34	130.78	1127.45	192.42
57	895.94	142.81	1177.05	204.44
58	947.05	154.84	1232.67	217.97
59	1007.19	168.37	1298.82	233.01
60	1077.84	184.90	1375.48	249.54
61	1154.50	202.94	1459.67	269.08
62	1241.69	222.48	1552.87	290.13
63	1334.90	245.03	1655.09	314.18
64	1437.12	267.58	1766.33	338.23
65	1545.35	293.14	1885.09	365.29
66	1661.10	320.19	2009.86	393.85
67	1782.87	348.76	2143.65	423.92
68	1931.69	381.83	2304.50	460.00
69	2119.60	425.42	2507.44	505.10
70	2336.07	473.53	2738.94	554.70
71	2569.07	526.14	2988.48	608.82
72	2811.10	577.25	3245.54	662.94
73	3066.65	629.87	3516.13	714.05
74	3358.29	686.99	3822.79	766.66
75	3696.52	756.14	4180.57	834.31
76	4091.88	844.83	4601.48	926.01
77	4556.39	960.58	5103.57	1056.79
78	5112.59	1106.40	5707.88	1226.66
79	5762.00	1279.28	6414.42	1423.59
80	6486.57	1471.69	7202.13	1638.55
81	7266.77	1676.14	8049.97	1865.55
82	8084.54	1885.09	8933.88	2094.04
83	8923.36	2094.04	9835.84	2321.04
84	9783.23	2304.50	10758.84	2546.52
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B4

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	2.2% Simple Inflation		2.2% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	499.08	46.60	723.07	99.22
30	499.08	46.60	723.07	99.22
31	499.08	46.60	723.07	99.22
32	499.08	46.60	723.07	99.22
33	499.08	46.60	723.07	99.22
34	499.08	46.60	723.07	99.22
35	499.08	46.60	723.07	99.22
36	499.08	46.60	723.07	99.22
37	499.08	46.60	723.07	99.22
38	499.08	46.60	723.07	99.22
39	499.08	46.60	723.07	99.22
40	499.08	46.60	723.07	99.22
41	499.08	46.60	723.07	99.22
42	499.08	46.60	723.07	99.22
43	499.08	46.60	723.07	99.22
44	499.08	46.60	723.07	99.22
45	548.69	60.13	774.18	111.24
46	548.69	60.13	774.18	111.24
47	548.69	60.13	774.18	111.24
48	548.69	60.13	774.18	111.24
49	548.69	60.13	774.18	111.24
50	569.74	64.64	793.72	115.75
51	596.79	70.65	822.28	121.76
52	625.36	78.17	853.85	129.28
53	656.93	85.69	888.43	138.30
54	691.50	93.20	924.51	145.82
55	727.58	102.22	963.59	154.84
56	765.16	111.24	1004.18	163.86
57	804.24	120.26	1047.77	174.38
58	847.84	130.78	1095.88	186.40
59	898.95	142.81	1151.50	198.43
60	957.58	156.34	1216.14	213.46
61	1023.72	171.37	1288.30	230.00
62	1097.38	189.41	1367.97	248.04
63	1177.05	207.45	1453.65	267.58
64	1262.74	226.99	1548.36	288.63
65	1354.44	248.04	1649.08	311.18
66	1453.65	270.59	1755.81	335.23
67	1557.38	294.64	1870.06	360.78
68	1682.15	323.20	2006.85	390.85
69	1839.99	359.28	2176.72	428.43
70	2020.38	399.87	2370.64	470.52
71	2215.81	441.96	2579.60	515.62
72	2418.75	485.55	2794.56	560.72
73	2629.20	527.64	3018.55	599.80
74	2866.72	572.74	3266.59	638.89
75	3141.82	626.86	3555.21	688.49
76	3466.52	700.52	3900.96	766.66
77	3852.86	799.74	4321.88	883.92
78	4311.35	923.00	4820.96	1032.74
79	4831.48	1062.81	5387.69	1192.09
80	5401.22	1213.13	6007.03	1358.95
81	6007.03	1369.47	6662.45	1530.32
82	6636.90	1528.82	7340.43	1701.69
83	7277.29	1686.66	8025.91	1871.56
84	7928.20	1844.50	8718.92	2039.93
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	4.2% Simple Inflation		4.2% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	418.26	25.06	807.21	75.37
30	418.26	25.06	853.77	79.72
31	418.26	25.06	869.30	81.17
32	418.26	25.06	884.82	82.62
33	418.26	25.06	900.34	84.07
34	418.26	25.06	915.87	85.52
35	418.26	25.06	920.51	85.95
36	419.15	25.12	920.51	85.95
37	454.08	27.21	920.51	85.95
38	471.55	28.26	920.51	85.95
39	489.01	29.30	920.51	85.95
40	506.48	30.35	920.51	85.95
41	526.12	31.53	920.51	85.95
42	545.91	32.71	920.51	85.95
43	563.36	33.76	920.51	85.95
44	563.36	33.76	920.51	85.95
45	570.31	40.45	959.33	94.27
46	605.41	42.94	959.33	94.27
47	624.35	44.28	959.33	94.27
48	659.95	46.80	959.33	94.27
49	679.26	48.17	959.33	94.27
50	689.04	50.24	973.19	99.81
51	709.08	57.30	998.15	105.36
52	715.21	60.57	1025.87	110.91
53	737.45	65.14	1053.60	119.22
54	749.98	70.88	1086.87	124.77
55	775.59	77.56	1120.14	133.09
56	794.17	83.48	1151.34	140.81
57	825.28	90.44	1159.27	145.58
58	839.49	94.99	1183.12	154.20
59	881.23	104.33	1216.58	162.91
60	911.95	113.72	1232.18	168.37
61	959.64	124.32	1279.60	179.55
62	1016.69	138.04	1326.32	191.97
63	1057.23	148.27	1387.44	206.01
64	1135.92	165.70	1433.44	218.66
65	1191.24	178.79	1497.47	233.53
66	1267.59	194.68	1548.37	247.46
67	1347.38	212.29	1587.47	258.48
68	1432.65	232.67	1636.96	272.83
69	1528.99	254.83	1703.99	290.09
70	1628.22	278.65	1782.10	309.84
71	1712.65	299.51	1863.41	327.66
72	1791.39	318.30	1938.90	345.47
73	1869.65	336.87	2011.89	359.33
74	1957.20	355.03	2094.16	374.86
75	2055.21	376.04	2185.18	393.37
76	2162.65	402.59	2289.08	419.22
77	2281.39	436.83	2404.14	454.36
78	2481.39	490.32	2605.14	512.26
79	2755.53	562.39	2883.99	587.45
80	3059.44	640.71	3191.03	670.48
81	3385.28	725.30	3520.00	756.64
82	3729.92	811.46	3864.64	844.36
83	4083.95	897.62	4218.67	932.09
84	4448.95	985.35	4582.11	1019.81
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	4.2% Simple Inflation		4.2% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	397.90	20.36	746.42	60.78
30	397.90	20.36	789.48	64.29
31	397.90	20.36	803.84	65.46
32	397.90	20.36	818.19	66.63
33	397.90	20.36	832.55	67.80
34	397.90	20.36	846.90	68.97
35	397.90	20.36	851.20	69.32
36	398.74	20.41	851.20	69.32
37	431.97	22.11	851.20	69.32
38	448.59	22.96	851.20	69.32
39	465.20	23.81	851.20	69.32
40	481.82	24.66	851.20	69.32
41	500.50	25.62	851.20	69.32
42	519.33	26.58	851.20	69.32
43	535.93	27.43	851.20	69.32
44	535.93	27.43	851.20	69.32
45	535.93	32.36	881.69	77.63
46	568.91	34.35	881.69	77.63
47	586.72	35.42	881.69	77.63
48	620.16	37.44	881.69	77.63
49	638.31	38.54	881.69	77.63
50	645.97	40.67	892.79	80.41
51	661.33	45.36	912.19	85.95
52	663.96	48.92	934.37	91.50
53	681.62	53.51	959.33	97.04
54	690.53	57.16	984.28	102.59
55	711.72	61.59	1012.01	108.13
56	726.49	67.68	1035.38	113.20
57	752.92	72.35	1040.65	118.62
58	762.17	77.32	1060.82	124.96
59	796.88	84.35	1085.20	131.38
60	820.10	91.85	1096.97	137.76
61	859.31	100.33	1135.46	146.67
62	907.13	111.75	1171.74	157.06
63	939.05	120.34	1223.63	168.78
64	1005.10	133.00	1258.51	177.36
65	1049.07	144.33	1312.09	190.19
66	1114.01	157.91	1352.76	202.68
67	1180.58	173.30	1383.89	210.44
68	1249.53	189.58	1421.80	221.81
69	1327.25	208.11	1476.22	236.37
70	1407.80	226.66	1538.81	251.62
71	1475.45	243.23	1602.09	267.35
72	1537.14	258.13	1661.36	281.42
73	1600.15	273.24	1719.93	293.83
74	1668.84	288.35	1784.18	304.57
75	1745.02	304.99	1855.93	318.85
76	1831.60	326.06	1938.07	341.03
77	1925.87	353.93	2031.09	369.87
78	2086.62	397.90	2193.15	418.26
79	2309.07	455.86	2418.73	477.79
80	2555.02	518.52	2666.24	543.59
81	2816.63	585.88	2930.98	612.51
82	3092.34	653.24	3208.26	681.44
83	3375.88	722.17	3491.80	750.37
84	3667.25	791.10	3781.61	819.30
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	4.2% Simple Inflation		4.2% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	444.90	31.33	911.32	97.11
30	444.90	31.33	956.89	101.96
31	444.90	31.33	972.07	103.58
32	444.90	31.33	987.26	105.20
33	444.90	31.33	1002.45	106.82
34	444.90	31.33	1014.78	108.13
35	455.66	32.09	1014.78	108.13
36	490.72	34.56	1014.78	108.13
37	508.24	35.79	1014.78	108.13
38	525.77	37.03	1014.78	108.13
39	560.82	39.49	1014.78	108.13
40	578.34	40.73	1014.78	108.13
41	598.38	42.14	1014.78	108.13
42	636.25	44.81	1014.78	108.13
43	638.76	44.98	1014.78	108.13
44	638.76	44.98	1014.78	108.13
45	645.37	53.25	1064.69	119.22
46	664.29	54.81	1064.69	119.22
47	699.63	57.73	1064.69	119.22
48	735.25	60.66	1064.69	119.22
49	754.76	62.27	1064.69	119.22
50	758.74	66.08	1084.10	124.77
51	785.02	70.70	1117.37	133.09
52	810.56	77.66	1150.64	141.40
53	818.89	82.60	1186.68	149.72
54	856.02	92.48	1228.27	158.04
55	870.10	97.19	1269.86	169.13
56	898.47	105.70	1304.17	176.09
57	941.35	115.36	1322.32	183.13
58	969.24	122.86	1337.40	191.43
59	1004.28	132.26	1373.01	201.31
60	1037.97	142.64	1395.14	210.02
61	1094.07	157.23	1442.23	221.13
62	1144.21	169.91	1498.03	234.75
63	1217.29	187.11	1568.80	251.87
64	1285.16	202.47	1629.40	268.43
65	1355.38	219.56	1689.91	283.57
66	1455.30	242.55	1793.60	307.01
67	1586.94	269.93	1882.54	327.10
68	1710.77	297.14	1949.71	343.81
69	1830.76	324.47	2039.20	367.44
70	1935.99	351.43	2141.85	390.94
71	2046.34	377.91	2247.35	416.10
72	2148.51	401.75	2344.53	438.63
73	2251.44	424.84	2442.34	456.65
74	2364.49	446.95	2548.32	473.98
75	2491.90	474.81	2668.65	499.07
76	2633.44	509.05	2806.45	532.34
77	2791.55	553.21	2962.13	578.72
78	3051.61	623.48	3225.49	654.81
79	3408.78	717.47	3588.93	755.07
80	3805.11	820.86	3991.53	863.16
81	4231.21	930.52	4423.89	977.52
82	4679.24	1044.88	4876.62	1093.44
83	5141.36	1157.67	5340.31	1207.80
84	5616.02	1272.03	5816.54	1323.72
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	4.2% Simple Inflation		4.2% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	419.83	25.06	841.60	79.68
30	419.83	25.06	883.68	83.66
31	419.83	25.06	897.71	84.99
32	419.83	25.06	911.73	86.32
33	419.83	25.06	925.76	87.65
34	419.83	25.06	937.15	88.72
35	429.99	25.67	937.15	88.72
36	463.07	27.65	937.15	88.72
37	479.61	28.63	937.15	88.72
38	496.15	29.62	937.15	88.72
39	529.22	31.60	937.15	88.72
40	545.76	32.58	937.15	88.72
41	564.67	33.71	937.15	88.72
42	600.40	35.84	937.15	88.72
43	602.77	35.99	937.15	88.72
44	602.77	35.99	937.15	88.72
45	602.77	42.60	975.96	99.81
46	620.44	43.85	975.96	99.81
47	653.45	46.18	975.96	99.81
48	686.72	48.53	975.96	99.81
49	704.94	49.82	975.96	99.81
50	707.34	53.85	989.83	102.59
51	726.51	58.51	1014.78	108.13
52	747.46	63.10	1045.28	116.45
53	752.82	68.44	1075.78	122.00
54	784.89	75.88	1109.05	130.31
55	793.74	80.99	1142.32	138.63
56	818.05	87.32	1172.11	145.83
57	853.68	94.60	1184.97	150.81
58	875.96	102.38	1195.79	157.34
59	903.41	109.84	1223.32	165.17
60	930.44	118.50	1240.12	172.52
61	976.15	128.84	1277.61	184.27
62	1017.32	139.80	1323.79	196.03
63	1079.64	152.70	1384.10	208.69
64	1135.97	166.24	1433.97	221.33
65	1194.93	181.56	1482.42	235.16
66	1278.71	200.00	1567.38	253.92
67	1388.85	222.04	1642.36	269.92
68	1494.46	244.71	1696.85	286.13
69	1592.25	268.60	1768.45	305.13
70	1676.05	291.13	1852.81	324.40
71	1764.91	311.57	1935.78	343.74
72	1849.62	331.88	2016.53	362.94
73	1931.41	349.97	2094.23	378.05
74	2020.27	367.65	2178.87	391.08
75	2122.79	389.90	2273.55	408.96
76	2235.85	417.56	2383.90	437.52
77	2364.29	454.36	2510.96	476.68
78	2576.95	513.82	2727.33	540.45
79	2868.32	589.02	3023.41	621.91
80	3187.90	672.04	3347.68	708.07
81	3529.40	759.77	3695.45	798.93
82	3888.14	849.06	4057.32	889.79
83	4256.27	938.35	4427.02	980.65
84	4633.81	1029.21	4804.56	1071.51
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	4.2% Simple Inflation		4.2% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	536.54	43.84	1150.64	138.63
30	555.04	45.35	1150.64	138.63
31	573.54	46.86	1150.64	138.63
32	610.55	49.88	1150.64	138.63
33	629.05	51.39	1150.64	138.63
34	666.05	54.42	1150.64	138.63
35	703.05	57.44	1150.64	138.63
36	721.56	58.95	1150.64	138.63
37	758.56	61.97	1150.64	138.63
38	795.56	65.00	1150.64	138.63
39	832.56	68.02	1150.64	138.63
40	848.42	69.32	1150.64	138.63
41	848.42	69.32	1150.64	138.63
42	848.42	69.32	1150.64	138.63
43	848.42	69.32	1150.64	138.63
44	848.42	69.32	1150.64	138.63
45	917.74	88.72	1217.18	155.27
46	917.74	88.72	1217.18	155.27
47	917.74	88.72	1217.18	155.27
48	917.74	88.72	1217.18	155.27
49	917.74	88.72	1217.18	155.27
50	948.24	94.27	1244.91	163.58
51	987.05	105.36	1283.73	171.90
52	1031.42	113.68	1328.09	182.99
53	1078.55	124.77	1377.99	194.08
54	1128.46	138.63	1430.67	205.17
55	1181.14	149.72	1486.13	219.04
56	1236.59	163.58	1541.58	232.90
57	1294.82	177.45	1602.58	246.76
58	1361.36	194.08	1671.89	260.63
59	1436.22	210.72	1752.30	280.04
60	1527.72	232.90	1846.57	302.22
61	1586.84	248.70	1900.43	316.29
62	1651.51	266.03	1962.33	334.52
63	1720.90	284.68	2028.66	351.36
64	1791.67	304.43	2096.10	369.31
65	1865.63	325.09	2166.46	388.17
66	1939.59	344.08	2238.90	407.71
67	2012.93	363.70	2310.29	425.46
68	2107.20	388.17	2399.98	448.06
69	2230.44	419.01	2522.67	477.03
70	2370.59	453.32	2659.64	509.47
71	2516.71	488.47	2800.14	542.74
72	2651.18	518.20	2930.67	570.61
73	2784.82	546.48	3058.07	593.27
74	2933.99	574.90	3198.92	616.35
75	3100.14	609.98	3358.34	646.37
76	3290.55	657.11	3543.42	690.38
77	3505.78	715.82	3759.26	755.68
78	3855.24	811.46	4118.42	861.59
79	4329.90	936.79	4608.74	996.32
80	4856.25	1076.21	5149.20	1143.57
81	5421.77	1221.90	5728.81	1295.52
82	6013.92	1372.28	6333.49	1450.61
83	6621.74	1522.67	6950.71	1604.13
84	7243.65	1673.06	7580.45	1757.65
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	4.2% Simple Inflation		4.2% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	504.98	36.82	1056.37	116.45
30	522.39	38.09	1056.37	116.45
31	539.81	39.36	1056.37	116.45
32	574.63	41.90	1056.37	116.45
33	592.05	43.17	1056.37	116.45
34	626.87	45.71	1056.37	116.45
35	661.70	48.25	1056.37	116.45
36	679.11	49.52	1056.37	116.45
37	713.94	52.06	1056.37	116.45
38	748.76	54.60	1056.37	116.45
39	783.59	57.14	1056.37	116.45
40	798.52	58.23	1056.37	116.45
41	798.52	58.23	1056.37	116.45
42	798.52	58.23	1056.37	116.45
43	798.52	58.23	1056.37	116.45
44	798.52	58.23	1056.37	116.45
45	856.74	72.09	1109.05	130.31
46	856.74	72.09	1109.05	130.31
47	856.74	72.09	1109.05	130.31
48	856.74	72.09	1109.05	130.31
49	856.74	72.09	1109.05	130.31
50	878.92	77.63	1131.23	135.86
51	912.19	85.95	1164.50	144.18
52	948.24	94.27	1203.32	152.49
53	987.05	105.36	1244.91	163.58
54	1028.64	113.68	1289.27	171.90
55	1075.78	124.77	1333.63	182.99
56	1122.91	135.86	1383.54	194.08
57	1170.05	146.95	1436.22	207.95
58	1225.50	160.81	1494.45	219.04
59	1292.04	177.45	1560.99	235.67
60	1366.90	194.08	1641.39	252.31
61	1413.83	208.15	1686.87	267.63
62	1467.13	223.89	1735.80	281.84
63	1523.42	238.52	1790.15	294.94
64	1582.06	254.53	1844.07	311.92
65	1642.43	271.72	1902.02	327.52
66	1703.92	289.88	1960.80	341.73
67	1763.60	306.51	2019.79	359.12
68	1841.02	326.06	2096.10	377.08
69	1942.50	352.40	2193.91	401.82
70	2058.67	380.54	2306.13	428.37
71	2177.00	408.06	2422.23	454.29
72	2288.25	434.75	2530.85	479.39
73	2395.55	456.65	2631.36	497.82
74	2514.08	477.58	2742.96	511.83
75	2646.12	506.00	2869.67	535.46
76	2799.80	543.99	3019.39	572.27
77	2978.08	594.66	3198.08	631.33
78	3267.79	675.18	3494.94	722.17
79	3653.16	778.57	3894.40	831.83
80	4077.69	888.22	4329.90	949.32
81	4528.85	1004.15	4792.03	1068.38
82	4997.24	1121.64	5271.38	1189.00
83	5476.60	1237.56	5757.01	1308.06
84	5963.79	1355.05	6248.90	1427.11
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	4.2% Simple Inflation		4.2% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	583.80	60.68	1466.72	213.49
30	622.72	64.72	1466.72	213.49
31	661.64	68.77	1466.72	213.49
32	681.10	70.79	1466.72	213.49
33	720.02	74.83	1466.72	213.49
34	758.94	78.88	1466.72	213.49
35	778.40	80.90	1466.72	213.49
36	817.32	84.95	1466.72	213.49
37	856.24	88.99	1466.72	213.49
38	895.17	93.04	1466.72	213.49
39	953.55	99.10	1466.72	213.49
40	987.05	102.59	1466.72	213.49
41	987.05	102.59	1466.72	213.49
42	987.05	102.59	1466.72	213.49
43	987.05	102.59	1466.72	213.49
44	987.05	102.59	1466.72	213.49
45	1097.96	130.31	1577.62	241.22
46	1097.96	130.31	1577.62	241.22
47	1097.96	130.31	1577.62	241.22
48	1097.96	130.31	1577.62	241.22
49	1097.96	130.31	1577.62	241.22
50	1142.32	141.40	1621.99	249.54
51	1200.55	155.27	1685.76	266.17
52	1267.09	169.13	1752.30	280.04
53	1333.63	185.77	1827.16	296.67
54	1408.49	205.17	1907.57	316.08
55	1486.13	221.81	1990.75	335.49
56	1566.53	241.22	2079.47	354.90
57	1632.59	260.23	2170.97	377.08
58	1704.88	278.73	2273.55	402.03
59	1770.08	295.89	2395.55	429.76
60	1859.08	318.92	2497.86	453.16
61	1955.40	343.72	2587.63	477.02
62	2057.07	368.58	2671.30	499.09
63	2139.34	392.69	2771.11	526.03
64	2252.95	419.48	2873.90	550.32
65	2382.57	451.95	2985.02	578.44
66	2533.83	488.42	3124.97	612.37
67	2685.86	525.40	3261.86	645.05
68	2850.26	563.40	3400.35	678.74
69	3029.79	608.11	3584.17	721.99
70	3231.49	655.03	3788.79	767.32
71	3435.35	703.55	3996.18	814.11
72	3629.37	745.28	4190.27	855.91
73	3817.91	784.17	4377.49	888.97
74	4026.13	823.61	4583.01	919.13
75	4261.18	871.64	4819.17	961.75
76	4528.25	934.93	5092.20	1024.76
77	4832.20	1018.73	5412.51	1120.76
78	5327.78	1152.97	5948.13	1278.29
79	6004.52	1333.12	6684.40	1483.51
80	6759.59	1533.64	7505.26	1707.52
81	7572.62	1746.68	8388.79	1944.07
82	8424.82	1964.43	9309.91	2182.18
83	9298.94	2182.18	10249.83	2418.73
84	10195.00	2401.50	11211.68	2653.71
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	4.2% Simple Inflation		4.2% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	544.45	50.84	1333.63	182.99
30	580.74	54.23	1333.63	182.99
31	617.04	57.62	1333.63	182.99
32	635.19	59.31	1333.63	182.99
33	671.48	62.70	1333.63	182.99
34	707.78	66.09	1333.63	182.99
35	725.93	67.78	1333.63	182.99
36	762.22	71.17	1333.63	182.99
37	798.52	74.56	1333.63	182.99
38	834.82	77.95	1333.63	182.99
39	889.26	83.03	1333.63	182.99
40	920.51	85.95	1333.63	182.99
41	920.51	85.95	1333.63	182.99
42	920.51	85.95	1333.63	182.99
43	920.51	85.95	1333.63	182.99
44	920.51	85.95	1333.63	182.99
45	1012.01	110.91	1427.90	205.17
46	1012.01	110.91	1427.90	205.17
47	1012.01	110.91	1427.90	205.17
48	1012.01	110.91	1427.90	205.17
49	1012.01	110.91	1427.90	205.17
50	1050.83	119.22	1463.95	213.49
51	1100.73	130.31	1516.63	224.58
52	1153.41	144.18	1574.85	238.45
53	1211.64	158.04	1638.62	255.08
54	1275.41	171.90	1705.16	268.94
55	1341.95	188.54	1777.25	285.58
56	1411.27	205.17	1852.11	302.22
57	1465.50	219.14	1932.52	321.62
58	1526.27	235.44	2021.24	343.81
59	1579.86	250.98	2123.83	365.99
60	1651.65	269.66	2208.49	387.65
61	1733.89	290.25	2283.83	407.73
62	1817.99	313.79	2353.23	426.68
63	1886.38	332.46	2433.85	448.01
64	1979.58	355.85	2519.25	469.61
65	2088.23	382.42	2611.30	492.74
66	2217.39	412.75	2729.96	521.22
67	2346.17	443.87	2845.55	548.98
68	2482.05	476.89	2961.16	576.71
69	2630.11	513.56	3111.44	612.40
70	2794.81	553.14	3279.32	650.87
71	2962.97	590.99	3449.42	689.48
72	3122.81	626.89	3608.02	723.93
73	3273.29	656.90	3758.02	746.74
74	3436.81	686.64	3916.19	765.94
75	3621.74	722.62	4098.29	793.66
76	3836.20	775.23	4316.98	848.42
77	4086.09	848.15	4583.50	937.42
78	4492.82	961.85	5023.87	1076.21
79	5034.84	1107.54	5614.46	1242.26
80	5628.55	1264.19	6259.87	1416.15
81	6259.87	1427.11	6942.88	1594.73
82	6916.24	1593.16	7649.38	1773.32
83	7583.59	1757.65	8363.72	1950.33
84	8261.90	1922.14	9085.89	2125.79
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	2.3% Simple Inflation		2.3% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	418.26	25.06	520.09	48.56
30	418.26	25.06	520.09	48.56
31	418.26	25.06	520.09	48.56
32	418.26	25.06	520.09	48.56
33	418.26	25.06	520.09	48.56
34	418.26	25.06	520.09	48.56
35	418.26	25.06	520.09	48.56
36	418.26	25.06	520.09	48.56
37	418.26	25.06	520.09	48.56
38	418.26	25.06	520.09	48.56
39	418.26	25.06	520.09	48.56
40	418.26	25.06	520.09	48.56
41	418.26	25.06	520.09	48.56
42	418.26	25.06	520.09	48.56
43	418.26	25.06	520.09	48.56
44	418.26	25.06	520.09	48.56
45	441.76	31.33	542.02	53.26
46	441.76	31.33	542.02	53.26
47	441.76	31.33	542.02	53.26
48	441.76	31.33	542.02	53.26
49	441.76	31.33	542.02	53.26
50	451.16	32.90	549.85	56.40
51	465.26	37.60	563.95	59.53
52	480.93	40.73	579.62	62.66
53	496.59	43.86	595.28	67.36
54	513.82	48.56	614.08	70.49
55	532.62	53.26	632.88	75.19
56	551.42	57.96	653.24	79.89
57	571.78	62.66	673.61	84.59
58	595.28	67.36	697.11	90.86
59	621.91	73.63	725.30	97.13
60	653.24	81.46	756.64	103.39
61	689.27	89.29	792.67	111.22
62	726.87	98.69	833.40	120.62
63	770.73	108.09	875.69	130.02
64	816.16	119.06	924.25	140.99
65	866.29	130.02	974.38	151.95
66	917.99	140.99	1029.21	164.49
67	974.38	153.52	1087.17	177.02
68	1041.74	169.19	1156.10	192.68
69	1127.90	187.98	1242.26	211.48
70	1226.60	209.92	1342.52	233.41
71	1334.69	233.41	1452.18	255.34
72	1445.91	256.91	1564.97	278.84
73	1564.97	281.98	1684.02	300.77
74	1701.26	308.61	1820.31	325.84
75	1857.91	339.94	1975.40	355.60
76	2036.49	379.10	2155.55	394.77
77	2241.71	429.23	2362.33	446.46
78	2481.39	490.32	2605.14	512.26
79	2755.53	562.39	2883.99	587.45
80	3059.44	640.71	3191.03	670.48
81	3385.28	725.30	3520.00	756.64
82	3729.92	811.46	3864.64	844.36
83	4083.95	897.62	4218.67	932.09
84	4448.95	985.35	4582.11	1019.81
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	2.3% Simple Inflation		2.3% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	397.90	20.36	480.93	39.16
30	397.90	20.36	480.93	39.16
31	397.90	20.36	480.93	39.16
32	397.90	20.36	480.93	39.16
33	397.90	20.36	480.93	39.16
34	397.90	20.36	480.93	39.16
35	397.90	20.36	480.93	39.16
36	397.90	20.36	480.93	39.16
37	397.90	20.36	480.93	39.16
38	397.90	20.36	480.93	39.16
39	397.90	20.36	480.93	39.16
40	397.90	20.36	480.93	39.16
41	397.90	20.36	480.93	39.16
42	397.90	20.36	480.93	39.16
43	397.90	20.36	480.93	39.16
44	397.90	20.36	480.93	39.16
45	415.13	25.06	498.16	43.86
46	415.13	25.06	498.16	43.86
47	415.13	25.06	498.16	43.86
48	415.13	25.06	498.16	43.86
49	415.13	25.06	498.16	43.86
50	422.96	26.63	504.42	45.43
51	433.93	29.76	515.39	48.56
52	446.46	32.90	527.92	51.70
53	458.99	36.03	542.02	54.83
54	473.09	39.16	556.12	57.96
55	488.76	42.30	571.78	61.09
56	504.42	47.00	587.45	64.23
57	521.66	50.13	604.68	68.93
58	540.45	54.83	625.05	73.63
59	562.39	59.53	646.98	78.33
60	587.45	65.79	673.61	84.59
61	617.21	72.06	703.37	90.86
62	648.54	79.89	736.27	98.69
63	684.58	87.73	772.30	106.52
64	722.17	95.56	811.46	114.36
65	762.90	104.96	853.76	123.76
66	806.76	114.36	899.19	134.72
67	853.76	125.32	947.75	144.12
68	908.59	137.85	1004.15	156.65
69	979.08	153.52	1076.21	172.32
70	1060.54	170.75	1159.23	189.55
71	1149.84	189.55	1248.53	208.35
72	1240.69	208.35	1340.95	227.15
73	1339.39	228.71	1439.64	245.95
74	1450.61	250.65	1550.87	264.74
75	1577.50	275.71	1677.76	288.24
76	1724.75	307.04	1825.01	321.14
77	1892.37	347.77	1995.76	363.44
78	2086.62	397.90	2193.15	418.26
79	2309.07	455.86	2418.73	477.79
80	2555.02	518.52	2666.24	543.59
81	2816.63	585.88	2930.98	612.51
82	3092.34	653.24	3208.26	681.44
83	3375.88	722.17	3491.80	750.37
84	3667.25	791.10	3781.61	819.30
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	2.3% Simple Inflation		2.3% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	444.90	31.33	573.35	61.09
30	444.90	31.33	573.35	61.09
31	444.90	31.33	573.35	61.09
32	444.90	31.33	573.35	61.09
33	444.90	31.33	573.35	61.09
34	444.90	31.33	573.35	61.09
35	444.90	31.33	573.35	61.09
36	444.90	31.33	573.35	61.09
37	444.90	31.33	573.35	61.09
38	444.90	31.33	573.35	61.09
39	444.90	31.33	573.35	61.09
40	444.90	31.33	573.35	61.09
41	444.90	31.33	573.35	61.09
42	444.90	31.33	573.35	61.09
43	444.90	31.33	573.35	61.09
44	444.90	31.33	573.35	61.09
45	474.66	39.16	601.55	67.36
46	474.66	39.16	601.55	67.36
47	474.66	39.16	601.55	67.36
48	474.66	39.16	601.55	67.36
49	474.66	39.16	601.55	67.36
50	485.63	42.30	612.51	70.49
51	504.42	45.43	631.31	75.19
52	523.22	50.13	650.11	79.89
53	543.59	54.83	670.48	84.59
54	565.52	61.09	693.97	89.29
55	589.02	65.79	717.47	95.56
56	612.51	72.06	742.54	100.26
57	639.15	78.33	769.17	106.52
58	667.34	84.59	798.93	114.36
59	701.81	92.43	833.40	122.19
60	740.97	101.82	874.13	131.59
61	784.83	112.79	919.56	140.99
62	833.40	123.76	969.68	151.95
63	886.66	136.29	1024.51	164.49
64	944.62	148.82	1084.04	178.58
65	1005.71	162.92	1148.27	192.68
66	1071.51	178.58	1217.20	208.35
67	1142.00	194.25	1289.26	224.01
68	1226.60	213.05	1376.98	242.81
69	1334.69	236.55	1486.64	267.88
70	1458.44	264.74	1613.53	294.51
71	1594.73	294.51	1751.38	324.27
72	1734.15	324.27	1892.37	354.04
73	1884.54	355.60	2044.33	382.23
74	2055.29	388.50	2215.08	412.00
75	2252.67	429.23	2412.46	451.16
76	2479.82	479.36	2642.74	501.29
77	2743.00	543.59	2910.62	568.65
78	3051.61	623.48	3225.49	654.81
79	3408.78	717.47	3588.93	755.07
80	3805.11	820.86	3991.53	863.16
81	4231.21	930.52	4423.89	977.52
82	4679.24	1044.88	4876.62	1093.44
83	5141.36	1157.67	5340.31	1207.80
84	5616.02	1272.03	5816.54	1323.72
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	2.3% Simple Inflation		2.3% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	419.83	25.06	529.49	50.13
30	419.83	25.06	529.49	50.13
31	419.83	25.06	529.49	50.13
32	419.83	25.06	529.49	50.13
33	419.83	25.06	529.49	50.13
34	419.83	25.06	529.49	50.13
35	419.83	25.06	529.49	50.13
36	419.83	25.06	529.49	50.13
37	419.83	25.06	529.49	50.13
38	419.83	25.06	529.49	50.13
39	419.83	25.06	529.49	50.13
40	419.83	25.06	529.49	50.13
41	419.83	25.06	529.49	50.13
42	419.83	25.06	529.49	50.13
43	419.83	25.06	529.49	50.13
44	419.83	25.06	529.49	50.13
45	443.33	31.33	551.42	56.40
46	443.33	31.33	551.42	56.40
47	443.33	31.33	551.42	56.40
48	443.33	31.33	551.42	56.40
49	443.33	31.33	551.42	56.40
50	452.73	34.46	559.25	57.96
51	466.83	37.60	573.35	61.09
52	482.49	40.73	590.58	65.79
53	499.72	45.43	607.81	68.93
54	518.52	50.13	626.61	73.63
55	537.32	54.83	645.41	78.33
56	557.69	59.53	667.34	83.03
57	579.62	64.23	689.27	87.73
58	603.12	70.49	714.34	93.99
59	631.31	76.76	742.54	100.26
60	664.21	84.59	777.00	108.09
61	700.24	92.43	814.60	117.49
62	740.97	101.82	856.89	126.89
63	786.40	111.22	903.89	136.29
64	834.96	122.19	954.02	147.25
65	886.66	134.72	1007.28	159.79
66	941.49	147.25	1063.68	172.32
67	999.45	159.79	1124.77	184.85
68	1071.51	175.45	1198.40	202.08
69	1160.80	195.82	1289.26	222.45
70	1262.63	219.31	1395.78	244.38
71	1375.42	242.81	1508.57	267.88
72	1492.91	267.88	1627.63	292.94
73	1616.66	292.94	1752.95	316.44
74	1756.08	319.57	1893.94	339.94
75	1919.00	352.47	2055.29	369.70
76	2105.42	393.20	2244.84	412.00
77	2323.17	446.46	2467.29	468.39
78	2576.95	513.82	2727.33	540.45
79	2868.32	589.02	3023.41	621.91
80	3187.90	672.04	3347.68	708.07
81	3529.40	759.77	3695.45	798.93
82	3888.14	849.06	4057.32	889.79
83	4256.27	938.35	4427.02	980.65
84	4633.81	1029.21	4804.56	1071.51
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	2.3% Simple Inflation		2.3% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	479.36	39.16	650.11	78.33
30	479.36	39.16	650.11	78.33
31	479.36	39.16	650.11	78.33
32	479.36	39.16	650.11	78.33
33	479.36	39.16	650.11	78.33
34	479.36	39.16	650.11	78.33
35	479.36	39.16	650.11	78.33
36	479.36	39.16	650.11	78.33
37	479.36	39.16	650.11	78.33
38	479.36	39.16	650.11	78.33
39	479.36	39.16	650.11	78.33
40	479.36	39.16	650.11	78.33
41	479.36	39.16	650.11	78.33
42	479.36	39.16	650.11	78.33
43	479.36	39.16	650.11	78.33
44	479.36	39.16	650.11	78.33
45	518.52	50.13	687.71	87.73
46	518.52	50.13	687.71	87.73
47	518.52	50.13	687.71	87.73
48	518.52	50.13	687.71	87.73
49	518.52	50.13	687.71	87.73
50	535.75	53.26	703.37	92.43
51	557.69	59.53	725.30	97.13
52	582.75	64.23	750.37	103.39
53	609.38	70.49	778.57	109.66
54	637.58	78.33	808.33	115.92
55	667.34	84.59	839.66	123.76
56	698.67	92.43	870.99	131.59
57	731.57	100.26	905.46	139.42
58	769.17	109.66	944.62	147.25
59	811.46	119.06	990.05	158.22
60	863.16	131.59	1043.31	170.75
61	919.56	144.12	1101.27	183.28
62	982.22	158.22	1167.07	198.95
63	1051.14	173.89	1239.13	214.62
64	1124.77	191.12	1315.89	231.85
65	1204.66	209.92	1398.91	250.65
66	1289.26	228.71	1488.21	271.01
67	1378.55	249.08	1582.20	291.38
68	1488.21	274.14	1694.99	316.44
69	1626.06	305.47	1839.11	347.77
70	1785.85	341.50	2003.60	383.80
71	1961.30	380.67	2182.18	422.96
72	2139.88	418.26	2365.47	460.56
73	2331.00	457.43	2559.72	496.59
74	2550.32	499.72	2780.60	535.75
75	2802.53	551.42	3035.94	584.32
76	3098.60	618.78	3336.72	650.11
77	3444.81	703.37	3693.89	742.54
78	3855.24	811.46	4118.42	861.59
79	4329.90	936.79	4608.74	996.32
80	4856.25	1076.21	5149.20	1143.57
81	5421.77	1221.90	5728.81	1295.52
82	6013.92	1372.28	6333.49	1450.61
83	6621.74	1522.67	6950.71	1604.13
84	7243.65	1673.06	7580.45	1757.65
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	2.3% Simple Inflation		2.3% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	451.16	32.90	596.85	65.79
30	451.16	32.90	596.85	65.79
31	451.16	32.90	596.85	65.79
32	451.16	32.90	596.85	65.79
33	451.16	32.90	596.85	65.79
34	451.16	32.90	596.85	65.79
35	451.16	32.90	596.85	65.79
36	451.16	32.90	596.85	65.79
37	451.16	32.90	596.85	65.79
38	451.16	32.90	596.85	65.79
39	451.16	32.90	596.85	65.79
40	451.16	32.90	596.85	65.79
41	451.16	32.90	596.85	65.79
42	451.16	32.90	596.85	65.79
43	451.16	32.90	596.85	65.79
44	451.16	32.90	596.85	65.79
45	484.06	40.73	626.61	73.63
46	484.06	40.73	626.61	73.63
47	484.06	40.73	626.61	73.63
48	484.06	40.73	626.61	73.63
49	484.06	40.73	626.61	73.63
50	496.59	43.86	639.15	76.76
51	515.39	48.56	657.94	81.46
52	535.75	53.26	679.88	86.16
53	557.69	59.53	703.37	92.43
54	581.18	64.23	728.44	97.13
55	607.81	70.49	753.50	103.39
56	634.45	76.76	781.70	109.66
57	661.08	83.03	811.46	117.49
58	692.41	90.86	844.36	123.76
59	730.00	100.26	881.96	133.16
60	772.30	109.66	927.39	142.55
61	819.30	120.62	977.52	155.09
62	872.56	133.16	1032.35	167.62
63	930.52	145.69	1093.44	180.15
64	993.18	159.79	1157.67	195.82
65	1060.54	175.45	1228.16	211.48
66	1132.60	192.68	1303.36	227.15
67	1207.80	209.92	1383.25	245.95
68	1300.22	230.28	1480.37	266.31
69	1416.15	256.91	1599.43	292.94
70	1550.87	286.68	1737.29	322.71
71	1696.56	318.01	1887.67	354.04
72	1846.94	350.90	2042.76	386.93
73	2005.16	382.23	2202.55	416.70
74	2185.31	415.13	2384.26	444.90
75	2392.10	457.43	2594.18	484.06
76	2636.48	512.26	2843.26	538.89
77	2926.28	584.32	3142.47	620.35
78	3267.79	675.18	3494.94	722.17
79	3653.16	778.57	3894.40	831.83
80	4077.69	888.22	4329.90	949.32
81	4528.85	1004.15	4792.03	1068.38
82	4997.24	1121.64	5271.38	1189.00
83	5476.60	1237.56	5757.01	1308.06
84	5963.79	1355.05	6248.90	1427.11
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	2.3% Simple Inflation		2.3% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	557.69	57.96	828.70	120.62
30	557.69	57.96	828.70	120.62
31	557.69	57.96	828.70	120.62
32	557.69	57.96	828.70	120.62
33	557.69	57.96	828.70	120.62
34	557.69	57.96	828.70	120.62
35	557.69	57.96	828.70	120.62
36	557.69	57.96	828.70	120.62
37	557.69	57.96	828.70	120.62
38	557.69	57.96	828.70	120.62
39	557.69	57.96	828.70	120.62
40	557.69	57.96	828.70	120.62
41	557.69	57.96	828.70	120.62
42	557.69	57.96	828.70	120.62
43	557.69	57.96	828.70	120.62
44	557.69	57.96	828.70	120.62
45	620.35	73.63	891.36	136.29
46	620.35	73.63	891.36	136.29
47	620.35	73.63	891.36	136.29
48	620.35	73.63	891.36	136.29
49	620.35	73.63	891.36	136.29
50	645.41	79.89	916.42	140.99
51	678.31	87.73	952.45	150.39
52	715.91	95.56	990.05	158.22
53	753.50	104.96	1032.35	167.62
54	795.80	115.92	1077.77	178.58
55	839.66	125.32	1124.77	189.55
56	885.09	136.29	1174.90	200.52
57	933.65	148.82	1226.60	213.05
58	986.92	161.35	1284.56	227.15
59	1049.58	175.45	1353.48	242.81
60	1123.20	192.68	1433.38	260.04
61	1203.10	211.48	1521.10	280.41
62	1293.96	231.85	1618.23	302.34
63	1391.08	255.34	1724.75	327.41
64	1497.61	278.84	1840.68	352.47
65	1610.40	305.47	1964.43	380.67
66	1731.02	333.67	2094.46	410.43
67	1857.91	363.44	2233.88	441.76
68	2013.00	397.90	2401.50	479.36
69	2208.81	443.33	2612.98	526.36
70	2434.39	493.46	2854.22	578.05
71	2677.21	548.29	3114.27	634.45
72	2929.42	601.55	3382.15	690.84
73	3195.73	656.38	3664.12	744.10
74	3499.64	715.91	3983.69	798.93
75	3852.11	787.97	4356.53	869.43
76	4264.10	880.39	4795.16	964.98
77	4748.16	1001.01	5318.38	1101.27
78	5327.78	1152.97	5948.13	1278.29
79	6004.52	1333.12	6684.40	1483.51
80	6759.59	1533.64	7505.26	1707.52
81	7572.62	1746.68	8388.79	1944.07
82	8424.82	1964.43	9309.91	2182.18
83	9298.94	2182.18	10249.83	2418.73
84	10195.00	2401.50	11211.68	2653.71
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	2.3% Simple Inflation		2.3% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	520.09	48.56	753.50	103.39
30	520.09	48.56	753.50	103.39
31	520.09	48.56	753.50	103.39
32	520.09	48.56	753.50	103.39
33	520.09	48.56	753.50	103.39
34	520.09	48.56	753.50	103.39
35	520.09	48.56	753.50	103.39
36	520.09	48.56	753.50	103.39
37	520.09	48.56	753.50	103.39
38	520.09	48.56	753.50	103.39
39	520.09	48.56	753.50	103.39
40	520.09	48.56	753.50	103.39
41	520.09	48.56	753.50	103.39
42	520.09	48.56	753.50	103.39
43	520.09	48.56	753.50	103.39
44	520.09	48.56	753.50	103.39
45	571.78	62.66	806.76	115.92
46	571.78	62.66	806.76	115.92
47	571.78	62.66	806.76	115.92
48	571.78	62.66	806.76	115.92
49	571.78	62.66	806.76	115.92
50	593.72	67.36	827.13	120.62
51	621.91	73.63	856.89	126.89
52	651.68	81.46	889.79	134.72
53	684.58	89.29	925.82	144.12
54	720.61	97.13	963.42	151.95
55	758.20	106.52	1004.15	161.35
56	797.37	115.92	1046.44	170.75
57	838.10	125.32	1091.87	181.72
58	883.52	136.29	1142.00	194.25
59	936.79	148.82	1199.96	206.78
60	997.88	162.92	1267.33	222.45
61	1066.81	178.58	1342.52	239.68
62	1143.57	197.38	1425.55	258.48
63	1226.60	216.18	1514.84	278.84
64	1315.89	236.55	1613.53	300.77
65	1411.45	258.48	1718.49	324.27
66	1514.84	281.98	1829.71	349.34
67	1622.93	307.04	1948.77	375.97
68	1752.95	336.80	2091.32	407.30
69	1917.44	374.40	2268.34	446.46
70	2105.42	416.70	2470.42	490.32
71	2309.07	460.56	2688.17	537.32
72	2520.55	505.99	2912.19	584.32
73	2739.87	549.85	3145.60	625.05
74	2987.38	596.85	3404.08	665.78
75	3274.05	653.24	3704.85	717.47
76	3612.43	730.00	4065.15	798.93
77	4015.02	833.40	4503.78	921.12
78	4492.82	961.85	5023.87	1076.21
79	5034.84	1107.54	5614.46	1242.26
80	5628.55	1264.19	6259.87	1416.15
81	6259.87	1427.11	6942.88	1594.73
82	6916.24	1593.16	7649.38	1773.32
83	7583.59	1757.65	8363.72	1950.33
84	8261.90	1922.14	9085.89	2125.79
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C3

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	3.5% Simple Inflation		3.5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	362.05	21.70	698.72	65.24
30	362.05	21.70	739.03	69.01
31	362.05	21.70	752.47	70.26
32	362.05	21.70	765.91	71.52
33	362.05	21.70	779.34	72.77
34	362.05	21.70	792.78	74.02
35	362.05	21.70	796.80	74.40
36	362.82	21.74	796.80	74.40
37	393.06	23.55	796.80	74.40
38	408.17	24.46	796.80	74.40
39	423.29	25.37	796.80	74.40
40	438.41	26.27	796.80	74.40
41	455.41	27.29	796.80	74.40
42	472.55	28.32	796.80	74.40
43	487.65	29.22	796.80	74.40
44	487.65	29.22	796.80	74.40
45	493.67	35.01	830.40	81.60
46	524.04	37.17	830.40	81.60
47	540.44	38.33	830.40	81.60
48	571.25	40.51	830.40	81.60
49	587.97	41.70	830.40	81.60
50	596.43	43.49	842.40	86.40
51	613.79	49.60	864.00	91.20
52	619.09	52.43	888.00	96.00
53	638.34	56.38	912.00	103.20
54	649.19	61.36	940.80	108.00
55	671.36	67.14	969.60	115.20
56	687.44	72.26	996.60	121.89
57	714.37	78.29	1003.47	126.02
58	726.67	82.23	1024.12	133.48
59	762.80	90.31	1053.08	141.02
60	789.39	98.44	1066.58	145.74
61	830.67	107.61	1107.63	155.42
62	880.05	119.49	1148.07	166.17
63	915.15	128.34	1200.98	178.32
64	983.26	143.43	1240.79	189.27
65	1031.15	154.77	1296.22	202.14
66	1097.24	168.52	1340.28	214.20
67	1166.30	183.76	1374.12	223.74
68	1240.11	201.40	1416.96	236.16
69	1323.50	220.58	1474.98	251.10
70	1409.40	241.20	1542.60	268.20
71	1482.48	259.26	1612.98	283.62
72	1550.64	275.52	1678.32	299.04
73	1618.38	291.60	1741.50	311.04
74	1694.16	307.32	1812.72	324.48
75	1779.00	325.50	1891.50	340.50
76	1872.00	348.48	1981.44	362.88
77	1974.78	378.12	2081.04	393.30
78	2147.90	424.43	2255.03	443.41
79	2385.20	486.80	2496.40	508.50
80	2648.27	554.60	2762.17	580.37
81	2930.32	627.83	3046.93	654.95
82	3228.64	702.41	3345.25	730.88
83	3535.09	776.99	3651.71	806.82
84	3851.04	852.92	3966.30	882.76
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C3

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	3.5% Simple Inflation		3.5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	344.42	17.63	646.11	52.61
30	344.42	17.63	683.38	55.65
31	344.42	17.63	695.81	56.66
32	344.42	17.63	708.23	57.67
33	344.42	17.63	720.66	58.69
34	344.42	17.63	733.08	59.70
35	344.42	17.63	736.80	60.00
36	345.15	17.67	736.80	60.00
37	373.92	19.14	736.80	60.00
38	388.30	19.87	736.80	60.00
39	402.68	20.61	736.80	60.00
40	417.06	21.35	736.80	60.00
41	433.24	22.17	736.80	60.00
42	449.54	23.01	736.80	60.00
43	463.91	23.74	736.80	60.00
44	463.91	23.74	736.80	60.00
45	463.91	28.01	763.20	67.20
46	492.45	29.73	763.20	67.20
47	507.86	30.66	763.20	67.20
48	536.82	32.41	763.20	67.20
49	552.52	33.36	763.20	67.20
50	559.16	35.21	772.80	69.60
51	572.45	39.27	789.60	74.40
52	574.73	42.35	808.80	79.20
53	590.01	46.31	830.40	84.00
54	597.73	49.48	852.00	88.80
55	616.07	53.31	876.00	93.60
56	628.85	58.59	896.23	97.99
57	651.74	62.63	900.79	102.68
58	659.74	66.93	918.26	108.17
59	689.79	73.01	939.35	113.72
60	709.89	79.51	949.54	119.25
61	743.83	86.84	982.86	126.96
62	785.22	96.73	1014.27	135.96
63	812.84	104.16	1059.18	146.09
64	870.02	115.12	1089.37	153.52
65	908.08	124.93	1135.75	164.63
66	964.29	136.69	1170.96	175.44
67	1021.92	150.01	1197.90	182.16
68	1081.60	164.10	1230.72	192.00
69	1148.87	180.14	1277.82	204.60
70	1218.60	196.20	1332.00	217.80
71	1277.16	210.54	1386.78	231.42
72	1330.56	223.44	1438.08	243.60
73	1385.10	236.52	1488.78	254.34
74	1444.56	249.60	1544.40	263.64
75	1510.50	264.00	1606.50	276.00
76	1585.44	282.24	1677.60	295.20
77	1667.04	306.36	1758.12	320.16
78	1806.19	344.42	1898.40	362.05
79	1998.74	394.60	2093.66	413.58
80	2211.64	448.84	2307.91	470.53
81	2438.09	507.14	2537.08	530.20
82	2676.74	565.45	2777.09	589.86
83	2922.18	625.12	3022.52	649.52
84	3174.40	684.78	3273.38	709.19
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C3

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	3.5% Simple Inflation		3.5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	385.10	27.12	788.84	84.06
30	385.10	27.12	828.29	88.26
31	385.10	27.12	841.43	89.66
32	385.10	27.12	854.58	91.06
33	385.10	27.12	867.73	92.46
34	385.10	27.12	878.40	93.60
35	394.43	27.78	878.40	93.60
36	424.77	29.91	878.40	93.60
37	439.94	30.98	878.40	93.60
38	455.11	32.05	878.40	93.60
39	485.45	34.19	878.40	93.60
40	500.62	35.25	878.40	93.60
41	517.96	36.48	878.40	93.60
42	550.74	38.78	878.40	93.60
43	552.91	38.94	878.40	93.60
44	552.91	38.94	878.40	93.60
45	558.63	46.09	921.60	103.20
46	575.01	47.44	921.60	103.20
47	605.60	49.97	921.60	103.20
48	636.44	52.51	921.60	103.20
49	653.32	53.90	921.60	103.20
50	656.77	57.20	938.40	108.00
51	679.52	61.20	967.20	115.20
52	701.63	67.22	996.00	122.40
53	708.84	71.50	1027.20	129.60
54	740.98	80.05	1063.20	136.80
55	753.16	84.13	1099.20	146.40
56	777.72	91.50	1128.90	152.43
57	814.84	99.86	1144.61	158.52
58	838.98	106.35	1157.66	165.70
59	869.31	114.49	1188.48	174.25
60	898.47	123.47	1207.64	181.80
61	947.04	136.10	1248.40	191.41
62	990.44	147.08	1296.71	203.20
63	1053.69	161.96	1357.97	218.02
64	1112.44	175.26	1410.42	232.35
65	1173.23	190.06	1462.80	245.46
66	1259.72	209.95	1552.55	265.75
67	1373.67	233.66	1629.54	283.14
68	1480.85	257.21	1687.68	297.60
69	1584.72	280.86	1765.14	318.06
70	1675.80	304.20	1854.00	338.40
71	1771.32	327.12	1945.32	360.18
72	1859.76	347.76	2029.44	379.68
73	1948.86	367.74	2114.10	395.28
74	2046.72	386.88	2205.84	410.28
75	2157.00	411.00	2310.00	432.00
76	2279.52	440.64	2429.28	460.80
77	2416.38	478.86	2564.04	500.94
78	2641.49	539.69	2792.00	566.81
79	2950.66	621.05	3106.60	653.59
80	3293.72	710.54	3455.09	747.16
81	3662.56	805.46	3829.34	846.14
82	4050.37	904.45	4221.23	946.49
83	4450.39	1002.08	4622.60	1045.48
84	4861.26	1101.07	5034.83	1145.82
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C3

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	3.5% Simple Inflation		3.5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	363.41	21.70	728.49	68.97
30	363.41	21.70	764.92	72.42
31	363.41	21.70	777.06	73.57
32	363.41	21.70	789.20	74.72
33	363.41	21.70	801.34	75.87
34	363.41	21.70	811.20	76.80
35	372.20	22.22	811.20	76.80
36	400.84	23.93	811.20	76.80
37	415.15	24.79	811.20	76.80
38	429.47	25.64	811.20	76.80
39	458.10	27.35	811.20	76.80
40	472.41	28.20	811.20	76.80
41	488.78	29.18	811.20	76.80
42	519.71	31.03	811.20	76.80
43	521.76	31.15	811.20	76.80
44	521.76	31.15	811.20	76.80
45	521.76	36.87	844.80	86.40
46	537.06	37.95	844.80	86.40
47	565.63	39.97	844.80	86.40
48	594.43	42.01	844.80	86.40
49	610.20	43.12	844.80	86.40
50	612.28	46.61	856.80	88.80
51	628.87	50.65	878.40	93.60
52	647.01	54.62	904.80	100.80
53	651.64	59.24	931.20	105.60
54	679.40	65.68	960.00	112.80
55	687.06	70.11	988.80	120.00
56	708.11	75.58	1014.58	126.23
57	738.95	81.88	1025.72	130.55
58	758.23	88.62	1035.09	136.20
59	781.99	95.08	1058.91	142.98
60	805.40	102.57	1073.46	149.33
61	844.96	111.53	1105.91	159.51
62	880.59	121.01	1145.88	169.68
63	934.55	132.18	1198.08	180.65
64	983.30	143.90	1241.25	191.59
65	1034.34	157.16	1283.19	203.55
66	1106.86	173.12	1356.73	219.79
67	1202.20	192.20	1421.64	233.64
68	1293.62	211.82	1468.80	247.68
69	1378.26	232.50	1530.78	264.12
70	1450.80	252.00	1603.80	280.80
71	1527.72	269.70	1675.62	297.54
72	1601.04	287.28	1745.52	314.16
73	1671.84	302.94	1812.78	327.24
74	1748.76	318.24	1886.04	338.52
75	1837.50	337.50	1968.00	354.00
76	1935.36	361.44	2063.52	378.72
77	2046.54	393.30	2173.50	412.62
78	2230.62	444.77	2360.80	467.82
79	2482.84	509.86	2617.08	538.33
80	2759.46	581.72	2897.77	612.91
81	3055.07	657.66	3198.80	691.56
82	3365.59	734.95	3512.04	770.21
83	3684.25	812.24	3832.06	848.86
84	4011.05	890.89	4158.85	927.50
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C3

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	3.5% Simple Inflation		3.5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	464.43	37.94	996.00	120.00
30	480.45	39.25	996.00	120.00
31	496.46	40.56	996.00	120.00
32	528.49	43.18	996.00	120.00
33	544.51	44.49	996.00	120.00
34	576.54	47.10	996.00	120.00
35	608.57	49.72	996.00	120.00
36	624.58	51.03	996.00	120.00
37	656.61	53.64	996.00	120.00
38	688.64	56.26	996.00	120.00
39	720.67	58.88	996.00	120.00
40	734.40	60.00	996.00	120.00
41	734.40	60.00	996.00	120.00
42	734.40	60.00	996.00	120.00
43	734.40	60.00	996.00	120.00
44	734.40	60.00	996.00	120.00
45	794.40	76.80	1053.60	134.40
46	794.40	76.80	1053.60	134.40
47	794.40	76.80	1053.60	134.40
48	794.40	76.80	1053.60	134.40
49	794.40	76.80	1053.60	134.40
50	820.80	81.60	1077.60	141.60
51	854.40	91.20	1111.20	148.80
52	892.80	98.40	1149.60	158.40
53	933.60	108.00	1192.80	168.00
54	976.80	120.00	1238.40	177.60
55	1022.40	129.60	1286.40	189.60
56	1070.40	141.60	1334.40	201.60
57	1120.80	153.60	1387.20	213.60
58	1178.40	168.00	1447.20	225.60
59	1243.20	182.40	1516.80	242.40
60	1322.40	201.60	1598.40	261.60
61	1373.58	215.28	1645.02	273.78
62	1429.56	230.28	1698.60	289.56
63	1489.62	246.42	1756.02	304.14
64	1550.88	263.52	1814.40	319.68
65	1614.90	281.40	1875.30	336.00
66	1678.92	297.84	1938.00	352.92
67	1742.40	314.82	1999.80	368.28
68	1824.00	336.00	2077.44	387.84
69	1930.68	362.70	2183.64	412.92
70	2052.00	392.40	2302.20	441.00
71	2178.48	422.82	2423.82	469.80
72	2294.88	448.56	2536.80	493.92
73	2410.56	473.04	2647.08	513.54
74	2539.68	497.64	2769.00	533.52
75	2683.50	528.00	2907.00	559.50
76	2848.32	568.80	3067.20	597.60
77	3034.62	619.62	3254.04	654.12
78	3337.12	702.41	3564.92	745.80
79	3747.98	810.89	3989.35	862.42
80	4203.60	931.57	4457.17	989.88
81	4693.12	1057.68	4958.89	1121.41
82	5205.68	1187.86	5482.31	1255.66
83	5731.81	1318.03	6016.57	1388.54
84	6270.14	1448.21	6561.68	1521.43
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C3

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	3.5% Simple Inflation		3.5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	437.11	31.87	914.40	100.80
30	452.19	32.97	914.40	100.80
31	467.26	34.07	914.40	100.80
32	497.40	36.27	914.40	100.80
33	512.48	37.37	914.40	100.80
34	542.62	39.57	914.40	100.80
35	572.77	41.76	914.40	100.80
36	587.84	42.86	914.40	100.80
37	617.99	45.06	914.40	100.80
38	648.13	47.26	914.40	100.80
39	678.28	49.46	914.40	100.80
40	691.20	50.40	914.40	100.80
41	691.20	50.40	914.40	100.80
42	691.20	50.40	914.40	100.80
43	691.20	50.40	914.40	100.80
44	691.20	50.40	914.40	100.80
45	741.60	62.40	960.00	112.80
46	741.60	62.40	960.00	112.80
47	741.60	62.40	960.00	112.80
48	741.60	62.40	960.00	112.80
49	741.60	62.40	960.00	112.80
50	760.80	67.20	979.20	117.60
51	789.60	74.40	1008.00	124.80
52	820.80	81.60	1041.60	132.00
53	854.40	91.20	1077.60	141.60
54	890.40	98.40	1116.00	148.80
55	931.20	108.00	1154.40	158.40
56	972.00	117.60	1197.60	168.00
57	1012.80	127.20	1243.20	180.00
58	1060.80	139.20	1293.60	189.60
59	1118.40	153.60	1351.20	204.00
60	1183.20	168.00	1420.80	218.40
61	1223.82	180.18	1460.16	231.66
62	1269.96	193.80	1502.52	243.96
63	1318.68	206.46	1549.56	255.30
64	1369.44	220.32	1596.24	270.00
65	1421.70	235.20	1646.40	283.50
66	1474.92	250.92	1697.28	295.80
67	1526.58	265.32	1748.34	310.86
68	1593.60	282.24	1814.40	326.40
69	1681.44	305.04	1899.06	347.82
70	1782.00	329.40	1996.20	370.80
71	1884.42	353.22	2096.70	393.24
72	1980.72	376.32	2190.72	414.96
73	2073.60	395.28	2277.72	430.92
74	2176.20	413.40	2374.32	443.04
75	2290.50	438.00	2484.00	463.50
76	2423.52	470.88	2613.60	495.36
77	2577.84	514.74	2768.28	546.48
78	2828.62	584.44	3025.24	625.12
79	3162.19	673.93	3371.02	720.04
80	3529.67	768.85	3747.98	821.74
81	3920.20	869.20	4148.00	924.79
82	4325.64	970.90	4562.94	1029.20
83	4740.58	1071.24	4983.30	1132.26
84	5162.29	1172.94	5409.08	1235.32
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C3

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	3.5% Simple Inflation		3.5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	505.34	52.52	1269.60	184.80
30	539.03	56.02	1269.60	184.80
31	572.72	59.52	1269.60	184.80
32	589.57	61.28	1269.60	184.80
33	623.26	64.78	1269.60	184.80
34	656.95	68.28	1269.60	184.80
35	673.79	70.03	1269.60	184.80
36	707.48	73.53	1269.60	184.80
37	741.17	77.03	1269.60	184.80
38	774.86	80.53	1269.60	184.80
39	825.39	85.79	1269.60	184.80
40	854.40	88.80	1269.60	184.80
41	854.40	88.80	1269.60	184.80
42	854.40	88.80	1269.60	184.80
43	854.40	88.80	1269.60	184.80
44	854.40	88.80	1269.60	184.80
45	950.40	112.80	1365.60	208.80
46	950.40	112.80	1365.60	208.80
47	950.40	112.80	1365.60	208.80
48	950.40	112.80	1365.60	208.80
49	950.40	112.80	1365.60	208.80
50	988.80	122.40	1404.00	216.00
51	1039.20	134.40	1459.20	230.40
52	1096.80	146.40	1516.80	242.40
53	1154.40	160.80	1581.60	256.80
54	1219.20	177.60	1651.20	273.60
55	1286.40	192.00	1723.20	290.40
56	1356.00	208.80	1800.00	307.20
57	1413.18	225.25	1879.20	326.40
58	1475.75	241.27	1968.00	348.00
59	1532.19	256.13	2073.60	372.00
60	1609.23	276.06	2162.16	392.26
61	1692.60	297.53	2239.86	412.91
62	1780.61	319.04	2312.29	432.02
63	1851.82	339.92	2398.69	455.34
64	1950.16	363.11	2487.66	476.36
65	2062.37	391.21	2583.85	500.70
66	2193.30	422.78	2704.99	530.07
67	2324.90	454.79	2823.48	558.36
68	2467.20	487.68	2943.36	587.52
69	2622.60	526.38	3102.48	624.96
70	2797.20	567.00	3279.60	664.20
71	2973.66	609.00	3459.12	704.70
72	3141.60	645.12	3627.12	740.88
73	3304.80	678.78	3789.18	769.50
74	3485.04	712.92	3967.08	795.60
75	3688.50	754.50	4171.50	832.50
76	3919.68	809.28	4407.84	887.04
77	4182.78	881.82	4685.10	970.14
78	4611.76	998.02	5148.73	1106.50
79	5197.55	1153.96	5786.05	1284.13
80	5851.14	1327.52	6496.60	1478.04
81	6554.90	1511.94	7261.38	1682.80
82	7292.57	1700.42	8058.71	1888.91
83	8049.22	1888.91	8872.31	2093.66
84	8824.85	2078.75	9704.89	2297.06
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C3

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	3.5% Simple Inflation		3.5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	471.28	44.00	1154.40	158.40
30	502.69	46.94	1154.40	158.40
31	534.11	49.87	1154.40	158.40
32	549.82	51.34	1154.40	158.40
33	581.24	54.27	1154.40	158.40
34	612.66	57.21	1154.40	158.40
35	628.37	58.67	1154.40	158.40
36	659.79	61.61	1154.40	158.40
37	691.20	64.54	1154.40	158.40
38	722.62	67.47	1154.40	158.40
39	769.75	71.87	1154.40	158.40
40	796.80	74.40	1154.40	158.40
41	796.80	74.40	1154.40	158.40
42	796.80	74.40	1154.40	158.40
43	796.80	74.40	1154.40	158.40
44	796.80	74.40	1154.40	158.40
45	876.00	96.00	1236.00	177.60
46	876.00	96.00	1236.00	177.60
47	876.00	96.00	1236.00	177.60
48	876.00	96.00	1236.00	177.60
49	876.00	96.00	1236.00	177.60
50	909.60	103.20	1267.20	184.80
51	952.80	112.80	1312.80	194.40
52	998.40	124.80	1363.20	206.40
53	1048.80	136.80	1418.40	220.80
54	1104.00	148.80	1476.00	232.80
55	1161.60	163.20	1538.40	247.20
56	1221.60	177.60	1603.20	261.60
57	1268.54	189.69	1672.80	278.40
58	1321.15	203.79	1749.60	297.60
59	1367.53	217.25	1838.40	316.80
60	1429.68	233.42	1911.68	335.55
61	1500.86	251.25	1976.89	352.93
62	1573.66	271.62	2036.96	369.34
63	1632.86	287.78	2106.75	387.80
64	1713.53	308.03	2180.68	406.49
65	1807.58	331.02	2260.36	426.52
66	1919.38	357.28	2363.07	451.17
67	2030.85	384.22	2463.12	475.20
68	2148.48	412.80	2563.20	499.20
69	2276.64	444.54	2693.28	530.10
70	2419.20	478.80	2838.60	563.40
71	2564.76	511.56	2985.84	596.82
72	2703.12	542.64	3123.12	626.64
73	2833.38	568.62	3252.96	646.38
74	2974.92	594.36	3389.88	663.00
75	3135.00	625.50	3547.50	687.00
76	3320.64	671.04	3736.80	734.40
77	3536.94	734.16	3967.50	811.44
78	3889.01	832.58	4348.69	931.57
79	4358.18	958.69	4859.90	1075.31
80	4872.11	1094.29	5418.58	1225.82
81	5418.58	1235.32	6009.79	1380.41
82	5986.74	1379.05	6621.35	1534.99
83	6564.40	1521.43	7239.68	1688.22
84	7151.54	1663.81	7864.80	1840.09
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C4

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	1.6% Simple Inflation		1.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	362.05	21.70	450.19	42.04
30	362.05	21.70	450.19	42.04
31	362.05	21.70	450.19	42.04
32	362.05	21.70	450.19	42.04
33	362.05	21.70	450.19	42.04
34	362.05	21.70	450.19	42.04
35	362.05	21.70	450.19	42.04
36	362.05	21.70	450.19	42.04
37	362.05	21.70	450.19	42.04
38	362.05	21.70	450.19	42.04
39	362.05	21.70	450.19	42.04
40	362.05	21.70	450.19	42.04
41	362.05	21.70	450.19	42.04
42	362.05	21.70	450.19	42.04
43	362.05	21.70	450.19	42.04
44	362.05	21.70	450.19	42.04
45	382.39	27.12	469.18	46.10
46	382.39	27.12	469.18	46.10
47	382.39	27.12	469.18	46.10
48	382.39	27.12	469.18	46.10
49	382.39	27.12	469.18	46.10
50	390.53	28.48	475.96	48.82
51	402.73	32.54	488.16	51.53
52	416.29	35.26	501.72	54.24
53	429.85	37.97	515.28	58.31
54	444.77	42.04	531.55	61.02
55	461.04	46.10	547.82	65.09
56	477.31	50.17	565.45	69.16
57	494.94	54.24	583.08	73.22
58	515.28	58.31	603.42	78.65
59	538.33	63.73	627.83	84.07
60	565.45	70.51	654.95	89.50
61	596.64	77.29	686.14	96.28
62	629.18	85.43	721.39	104.41
63	667.15	93.56	758.00	112.55
64	706.48	103.06	800.04	122.04
65	749.87	112.55	843.43	131.53
66	794.62	122.04	890.89	142.38
67	843.43	132.89	941.06	153.23
68	901.74	146.45	1000.73	166.79
69	976.32	162.72	1075.31	183.06
70	1061.75	181.70	1162.09	202.04
71	1155.31	202.04	1257.01	221.03
72	1251.59	222.38	1354.64	241.37
73	1354.64	244.08	1457.70	260.35
74	1472.62	267.13	1575.67	282.05
75	1608.22	294.25	1709.92	307.81
76	1762.80	328.15	1865.86	341.71
77	1940.44	371.54	2044.85	386.46
78	2147.90	424.43	2255.03	443.41
79	2385.20	486.80	2496.40	508.50
80	2648.27	554.60	2762.17	580.37
81	2930.32	627.83	3046.93	654.95
82	3228.64	702.41	3345.25	730.88
83	3535.09	776.99	3651.71	806.82
84	3851.04	852.92	3966.30	882.76
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C4

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	1.6% Simple Inflation		1.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	344.42	17.63	416.29	33.90
30	344.42	17.63	416.29	33.90
31	344.42	17.63	416.29	33.90
32	344.42	17.63	416.29	33.90
33	344.42	17.63	416.29	33.90
34	344.42	17.63	416.29	33.90
35	344.42	17.63	416.29	33.90
36	344.42	17.63	416.29	33.90
37	344.42	17.63	416.29	33.90
38	344.42	17.63	416.29	33.90
39	344.42	17.63	416.29	33.90
40	344.42	17.63	416.29	33.90
41	344.42	17.63	416.29	33.90
42	344.42	17.63	416.29	33.90
43	344.42	17.63	416.29	33.90
44	344.42	17.63	416.29	33.90
45	359.34	21.70	431.21	37.97
46	359.34	21.70	431.21	37.97
47	359.34	21.70	431.21	37.97
48	359.34	21.70	431.21	37.97
49	359.34	21.70	431.21	37.97
50	366.12	23.05	436.63	39.32
51	375.61	25.76	446.12	42.04
52	386.46	28.48	456.97	44.75
53	397.31	31.19	469.18	47.46
54	409.51	33.90	481.38	50.17
55	423.07	36.61	494.94	52.88
56	436.63	40.68	508.50	55.60
57	451.55	43.39	523.42	59.66
58	467.82	47.46	541.04	63.73
59	486.80	51.53	560.03	67.80
60	508.50	56.95	583.08	73.22
61	534.26	62.38	608.84	78.65
62	561.38	69.16	637.32	85.43
63	592.57	75.94	668.51	92.21
64	625.12	82.72	702.41	98.99
65	660.37	90.85	739.02	107.12
66	698.34	98.99	778.34	116.62
67	739.02	108.48	820.38	124.75
68	786.48	119.33	869.20	135.60
69	847.50	132.89	931.57	149.16
70	918.01	147.80	1003.44	164.08
71	995.30	164.08	1080.73	180.35
72	1073.95	180.35	1160.74	196.62
73	1159.38	197.98	1246.16	212.89
74	1255.66	216.96	1342.44	229.16
75	1365.49	238.66	1452.28	249.50
76	1492.96	265.78	1579.74	277.98
77	1638.05	301.03	1727.54	314.59
78	1806.19	344.42	1898.40	362.05
79	1998.74	394.60	2093.66	413.58
80	2211.64	448.84	2307.91	470.53
81	2438.09	507.14	2537.08	530.20
82	2676.74	565.45	2777.09	589.86
83	2922.18	625.12	3022.52	649.52
84	3174.40	684.78	3273.38	709.19
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C4

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	1.6% Simple Inflation		1.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	385.10	27.12	496.30	52.88
30	385.10	27.12	496.30	52.88
31	385.10	27.12	496.30	52.88
32	385.10	27.12	496.30	52.88
33	385.10	27.12	496.30	52.88
34	385.10	27.12	496.30	52.88
35	385.10	27.12	496.30	52.88
36	385.10	27.12	496.30	52.88
37	385.10	27.12	496.30	52.88
38	385.10	27.12	496.30	52.88
39	385.10	27.12	496.30	52.88
40	385.10	27.12	496.30	52.88
41	385.10	27.12	496.30	52.88
42	385.10	27.12	496.30	52.88
43	385.10	27.12	496.30	52.88
44	385.10	27.12	496.30	52.88
45	410.87	33.90	520.70	58.31
46	410.87	33.90	520.70	58.31
47	410.87	33.90	520.70	58.31
48	410.87	33.90	520.70	58.31
49	410.87	33.90	520.70	58.31
50	420.36	36.61	530.20	61.02
51	436.63	39.32	546.47	65.09
52	452.90	43.39	562.74	69.16
53	470.53	47.46	580.37	73.22
54	489.52	52.88	600.71	77.29
55	509.86	56.95	621.05	82.72
56	530.20	62.38	642.74	86.78
57	553.25	67.80	665.80	92.21
58	577.66	73.22	691.56	98.99
59	607.49	80.00	721.39	105.77
60	641.39	88.14	756.65	113.90
61	679.36	97.63	795.97	122.04
62	721.39	107.12	839.36	131.53
63	767.50	117.97	886.82	142.38
64	817.67	128.82	938.35	154.58
65	870.55	141.02	993.95	166.79
66	927.50	154.58	1053.61	180.35
67	988.52	168.14	1115.99	193.91
68	1061.75	184.42	1191.92	210.18
69	1155.31	204.76	1286.84	231.88
70	1262.44	229.16	1396.68	254.93
71	1380.41	254.93	1516.01	280.69
72	1501.09	280.69	1638.05	306.46
73	1631.27	307.81	1769.58	330.86
74	1779.07	336.29	1917.38	356.63
75	1949.93	371.54	2088.24	390.53
76	2146.55	414.94	2287.57	433.92
77	2374.36	470.53	2519.45	492.23
78	2641.49	539.69	2792.00	566.81
79	2950.66	621.05	3106.60	653.59
80	3293.72	710.54	3455.09	747.16
81	3662.56	805.46	3829.34	846.14
82	4050.37	904.45	4221.23	946.49
83	4450.39	1002.08	4622.60	1045.48
84	4861.26	1101.07	5034.83	1145.82
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C4

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	1.6% Simple Inflation		1.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	363.41	21.70	458.33	43.39
30	363.41	21.70	458.33	43.39
31	363.41	21.70	458.33	43.39
32	363.41	21.70	458.33	43.39
33	363.41	21.70	458.33	43.39
34	363.41	21.70	458.33	43.39
35	363.41	21.70	458.33	43.39
36	363.41	21.70	458.33	43.39
37	363.41	21.70	458.33	43.39
38	363.41	21.70	458.33	43.39
39	363.41	21.70	458.33	43.39
40	363.41	21.70	458.33	43.39
41	363.41	21.70	458.33	43.39
42	363.41	21.70	458.33	43.39
43	363.41	21.70	458.33	43.39
44	363.41	21.70	458.33	43.39
45	383.75	27.12	477.31	48.82
46	383.75	27.12	477.31	48.82
47	383.75	27.12	477.31	48.82
48	383.75	27.12	477.31	48.82
49	383.75	27.12	477.31	48.82
50	391.88	29.83	484.09	50.17
51	404.09	32.54	496.30	52.88
52	417.65	35.26	511.21	56.95
53	432.56	39.32	526.13	59.66
54	448.84	43.39	542.40	63.73
55	465.11	47.46	558.67	67.80
56	482.74	51.53	577.66	71.87
57	501.72	55.60	596.64	75.94
58	522.06	61.02	618.34	81.36
59	546.47	66.44	642.74	86.78
60	574.94	73.22	672.58	93.56
61	606.13	80.00	705.12	101.70
62	641.39	88.14	741.73	109.84
63	680.71	96.28	782.41	117.97
64	722.75	105.77	825.80	127.46
65	767.50	116.62	871.91	138.31
66	814.96	127.46	920.72	149.16
67	865.13	138.31	973.61	160.01
68	927.50	151.87	1037.34	174.92
69	1004.80	169.50	1115.99	192.55
70	1092.94	189.84	1208.20	211.54
71	1190.57	210.18	1305.83	231.88
72	1292.27	231.88	1408.88	253.57
73	1399.39	253.57	1517.36	273.91
74	1520.08	276.62	1639.40	294.25
75	1661.10	305.10	1779.07	320.02
76	1822.46	340.36	1943.15	356.63
77	2010.95	386.46	2135.70	405.44
78	2230.62	444.77	2360.80	467.82
79	2482.84	509.86	2617.08	538.33
80	2759.46	581.72	2897.77	612.91
81	3055.07	657.66	3198.80	691.56
82	3365.59	734.95	3512.04	770.21
83	3684.25	812.24	3832.06	848.86
84	4011.05	890.89	4158.85	927.50
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C4

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	1.6% Simple Inflation		1.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	414.94	33.90	562.74	67.80
30	414.94	33.90	562.74	67.80
31	414.94	33.90	562.74	67.80
32	414.94	33.90	562.74	67.80
33	414.94	33.90	562.74	67.80
34	414.94	33.90	562.74	67.80
35	414.94	33.90	562.74	67.80
36	414.94	33.90	562.74	67.80
37	414.94	33.90	562.74	67.80
38	414.94	33.90	562.74	67.80
39	414.94	33.90	562.74	67.80
40	414.94	33.90	562.74	67.80
41	414.94	33.90	562.74	67.80
42	414.94	33.90	562.74	67.80
43	414.94	33.90	562.74	67.80
44	414.94	33.90	562.74	67.80
45	448.84	43.39	595.28	75.94
46	448.84	43.39	595.28	75.94
47	448.84	43.39	595.28	75.94
48	448.84	43.39	595.28	75.94
49	448.84	43.39	595.28	75.94
50	463.75	46.10	608.84	80.00
51	482.74	51.53	627.83	84.07
52	504.43	55.60	649.52	89.50
53	527.48	61.02	673.93	94.92
54	551.89	67.80	699.70	100.34
55	577.66	73.22	726.82	107.12
56	604.78	80.00	753.94	113.90
57	633.25	86.78	783.77	120.68
58	665.80	94.92	817.67	127.46
59	702.41	103.06	856.99	136.96
60	747.16	113.90	903.10	147.80
61	795.97	124.75	953.27	158.65
62	850.21	136.96	1010.22	172.21
63	909.88	150.52	1072.60	185.77
64	973.61	165.43	1139.04	200.69
65	1042.76	181.70	1210.91	216.96
66	1115.99	197.98	1288.20	234.59
67	1193.28	215.60	1369.56	252.22
68	1288.20	237.30	1467.19	273.91
69	1407.53	264.42	1591.94	301.03
70	1545.84	295.61	1734.32	332.22
71	1697.71	329.51	1888.91	366.12
72	1852.30	362.05	2047.56	398.66
73	2017.73	395.95	2215.70	429.85
74	2207.57	432.56	2406.90	463.75
75	2425.88	477.31	2627.93	505.79
76	2682.17	535.62	2888.28	562.74
77	2981.84	608.84	3197.45	642.74
78	3337.12	702.41	3564.92	745.80
79	3747.98	810.89	3989.35	862.42
80	4203.60	931.57	4457.17	989.88
81	4693.12	1057.68	4958.89	1121.41
82	5205.68	1187.86	5482.31	1255.66
83	5731.81	1318.03	6016.57	1388.54
84	6270.14	1448.21	6561.68	1521.43
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C4

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	1.6% Simple Inflation		1.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	390.53	28.48	516.64	56.95
30	390.53	28.48	516.64	56.95
31	390.53	28.48	516.64	56.95
32	390.53	28.48	516.64	56.95
33	390.53	28.48	516.64	56.95
34	390.53	28.48	516.64	56.95
35	390.53	28.48	516.64	56.95
36	390.53	28.48	516.64	56.95
37	390.53	28.48	516.64	56.95
38	390.53	28.48	516.64	56.95
39	390.53	28.48	516.64	56.95
40	390.53	28.48	516.64	56.95
41	390.53	28.48	516.64	56.95
42	390.53	28.48	516.64	56.95
43	390.53	28.48	516.64	56.95
44	390.53	28.48	516.64	56.95
45	419.00	35.26	542.40	63.73
46	419.00	35.26	542.40	63.73
47	419.00	35.26	542.40	63.73
48	419.00	35.26	542.40	63.73
49	419.00	35.26	542.40	63.73
50	429.85	37.97	553.25	66.44
51	446.12	42.04	569.52	70.51
52	463.75	46.10	588.50	74.58
53	482.74	51.53	608.84	80.00
54	503.08	55.60	630.54	84.07
55	526.13	61.02	652.24	89.50
56	549.18	66.44	676.64	94.92
57	572.23	71.87	702.41	101.70
58	599.35	78.65	730.88	107.12
59	631.90	86.78	763.43	115.26
60	668.51	94.92	802.75	123.40
61	709.19	104.41	846.14	134.24
62	755.29	115.26	893.60	145.09
63	805.46	126.11	946.49	155.94
64	859.70	138.31	1002.08	169.50
65	918.01	151.87	1063.10	183.06
66	980.39	166.79	1128.19	196.62
67	1045.48	181.70	1197.35	212.89
68	1125.48	199.33	1281.42	230.52
69	1225.82	222.38	1384.48	253.57
70	1342.44	248.15	1503.80	279.34
71	1468.55	275.27	1633.98	306.46
72	1598.72	303.74	1768.22	334.93
73	1735.68	330.86	1906.54	360.70
74	1891.62	359.34	2063.83	385.10
75	2070.61	395.95	2245.54	419.00
76	2282.15	443.41	2461.14	466.46
77	2533.01	505.79	2720.14	536.98
78	2828.62	584.44	3025.24	625.12
79	3162.19	673.93	3371.02	720.04
80	3529.67	768.85	3747.98	821.74
81	3920.20	869.20	4148.00	924.79
82	4325.64	970.90	4562.94	1029.20
83	4740.58	1071.24	4983.30	1132.26
84	5162.29	1172.94	5409.08	1235.32
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C4

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	1.6% Simple Inflation		1.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	482.74	50.17	717.32	104.41
30	482.74	50.17	717.32	104.41
31	482.74	50.17	717.32	104.41
32	482.74	50.17	717.32	104.41
33	482.74	50.17	717.32	104.41
34	482.74	50.17	717.32	104.41
35	482.74	50.17	717.32	104.41
36	482.74	50.17	717.32	104.41
37	482.74	50.17	717.32	104.41
38	482.74	50.17	717.32	104.41
39	482.74	50.17	717.32	104.41
40	482.74	50.17	717.32	104.41
41	482.74	50.17	717.32	104.41
42	482.74	50.17	717.32	104.41
43	482.74	50.17	717.32	104.41
44	482.74	50.17	717.32	104.41
45	536.98	63.73	771.56	117.97
46	536.98	63.73	771.56	117.97
47	536.98	63.73	771.56	117.97
48	536.98	63.73	771.56	117.97
49	536.98	63.73	771.56	117.97
50	558.67	69.16	793.26	122.04
51	587.15	75.94	824.45	130.18
52	619.69	82.72	856.99	136.96
53	652.24	90.85	893.60	145.09
54	688.85	100.34	932.93	154.58
55	726.82	108.48	973.61	164.08
56	766.14	117.97	1017.00	173.57
57	808.18	128.82	1061.75	184.42
58	854.28	139.67	1111.92	196.62
59	908.52	151.87	1171.58	210.18
60	972.25	166.79	1240.74	225.10
61	1041.41	183.06	1316.68	242.72
62	1120.06	200.69	1400.75	261.71
63	1204.13	221.03	1492.96	283.40
64	1296.34	241.37	1593.30	305.10
65	1393.97	264.42	1700.42	329.51
66	1498.38	288.83	1812.97	355.27
67	1608.22	314.59	1933.66	382.39
68	1742.46	344.42	2078.75	414.94
69	1911.96	383.75	2261.81	455.62
70	2107.22	427.14	2470.63	500.36
71	2317.40	474.60	2695.73	549.18
72	2535.72	520.70	2927.60	598.00
73	2766.24	568.16	3171.68	644.10
74	3029.30	619.69	3448.31	691.56
75	3334.40	682.07	3771.04	752.58
76	3691.03	762.07	4150.72	835.30
77	4110.04	866.48	4603.62	953.27
78	4611.76	998.02	5148.73	1106.50
79	5197.55	1153.96	5786.05	1284.13
80	5851.14	1327.52	6496.60	1478.04
81	6554.90	1511.94	7261.38	1682.80
82	7292.57	1700.42	8058.71	1888.91
83	8049.22	1888.91	8872.31	2093.66
84	8824.85	2078.75	9704.89	2297.06
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C4

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	1.6% Simple Inflation		1.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	450.19	42.04	652.24	89.50
30	450.19	42.04	652.24	89.50
31	450.19	42.04	652.24	89.50
32	450.19	42.04	652.24	89.50
33	450.19	42.04	652.24	89.50
34	450.19	42.04	652.24	89.50
35	450.19	42.04	652.24	89.50
36	450.19	42.04	652.24	89.50
37	450.19	42.04	652.24	89.50
38	450.19	42.04	652.24	89.50
39	450.19	42.04	652.24	89.50
40	450.19	42.04	652.24	89.50
41	450.19	42.04	652.24	89.50
42	450.19	42.04	652.24	89.50
43	450.19	42.04	652.24	89.50
44	450.19	42.04	652.24	89.50
45	494.94	54.24	698.34	100.34
46	494.94	54.24	698.34	100.34
47	494.94	54.24	698.34	100.34
48	494.94	54.24	698.34	100.34
49	494.94	54.24	698.34	100.34
50	513.92	58.31	715.97	104.41
51	538.33	63.73	741.73	109.84
52	564.10	70.51	770.21	116.62
53	592.57	77.29	801.40	124.75
54	623.76	84.07	833.94	131.53
55	656.30	92.21	869.20	139.67
56	690.20	100.34	905.81	147.80
57	725.46	108.48	945.13	157.30
58	764.78	117.97	988.52	168.14
59	810.89	128.82	1038.70	178.99
60	863.77	141.02	1097.00	192.55
61	923.44	154.58	1162.09	207.47
62	989.88	170.86	1233.96	223.74
63	1061.75	187.13	1311.25	241.37
64	1139.04	204.76	1396.68	260.35
65	1221.76	223.74	1487.53	280.69
66	1311.25	244.08	1583.81	302.39
67	1404.82	265.78	1686.86	325.44
68	1517.36	291.54	1810.26	352.56
69	1659.74	324.08	1963.49	386.46
70	1822.46	360.70	2138.41	424.43
71	1998.74	398.66	2326.90	465.11
72	2181.80	437.99	2520.80	505.79
73	2371.64	475.96	2722.85	541.04
74	2585.89	516.64	2946.59	576.30
75	2834.04	565.45	3206.94	621.05
76	3126.94	631.90	3518.82	691.56
77	3475.43	721.39	3898.50	797.33
78	3889.01	832.58	4348.69	931.57
79	4358.18	958.69	4859.90	1075.31
80	4872.11	1094.29	5418.58	1225.82
81	5418.58	1235.32	6009.79	1380.41
82	5986.74	1379.05	6621.35	1534.99
83	6564.40	1521.43	7239.68	1688.22
84	7151.54	1663.81	7864.80	1840.09
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B1

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	33.71	39.37	44.24	54.75	63.63	76.18	74.29	93.40	104.01	116.75	146.80	159.53	183.24	227.75	257.33	296.48	368.19	405.76
30	36.10	39.37	44.62	57.87	73.66	86.40	74.29	93.40	104.01	116.75	151.86	170.17	193.15	237.65	270.51	304.32	368.19	405.76
31	37.40	40.63	46.57	59.47	74.54	86.92	74.29	93.40	104.01	116.75	156.93	180.80	195.36	242.60	270.51	304.32	368.19	405.76
32	38.39	42.60	49.26	62.06	77.79	87.03	74.29	93.40	104.01	116.75	167.05	186.12	195.36	244.21	270.51	304.32	368.19	405.76
33	38.98	43.80	50.85	64.06	79.27	87.03	76.70	93.40	105.99	116.75	172.11	196.75	195.36	244.21	270.51	304.32	368.19	405.76
34	39.96	45.94	52.45	66.25	80.66	87.03	76.70	93.40	110.80	120.47	182.24	207.39	195.36	244.21	270.51	304.32	368.19	405.76
35	40.95	46.93	54.44	67.93	80.66	87.03	81.50	95.50	110.80	125.29	192.36	212.71	195.36	244.21	270.51	304.32	368.19	405.76
36	41.93	48.92	56.04	67.93	80.66	87.03	86.29	100.28	115.62	134.92	197.42	223.34	195.36	244.21	270.51	304.32	368.19	405.76
37	42.91	50.51	58.03	67.93	80.66	90.88	91.08	105.06	125.26	139.74	207.55	233.98	195.36	244.21	270.51	304.32	368.19	405.76
38	44.49	51.51	59.44	67.93	80.66	90.88	91.08	109.83	130.08	144.56	217.67	244.61	195.36	244.21	270.51	304.32	368.19	405.76
39	44.58	53.10	61.51	70.34	83.94	95.93	95.88	114.61	134.89	154.20	227.80	260.57	195.36	244.21	270.51	304.32	368.19	405.76
40	46.46	55.09	64.21	74.74	88.60	101.13	100.67	119.38	139.71	159.02	237.92	271.20	195.36	244.21	270.51	304.32	368.19	405.76
41	48.05	57.05	67.23	79.93	94.00	107.34	105.93	124.66	145.13	164.52	249.16	281.78	195.36	244.21	270.51	304.32	368.19	405.76
42	49.97	59.05	69.79	80.55	100.16	115.04	106.40	129.98	150.58	174.93	255.48	281.78	195.36	244.21	270.51	304.32	368.19	405.76
43	52.01	61.06	73.54	86.51	108.40	124.52	111.72	135.33	160.96	180.54	255.48	281.78	195.36	244.21	270.51	304.32	368.19	405.76
44	53.95	63.73	76.29	90.92	115.32	128.44	117.10	140.73	166.52	186.19	255.48	281.78	195.36	244.21	270.51	304.32	368.19	405.76
45	55.19	65.17	76.29	90.92	115.32	128.44	122.51	146.17	172.13	196.81	295.08	328.22	221.66	278.02	308.08	341.89	413.27	458.36
46	58.17	67.25	79.50	96.25	121.05	134.81	123.05	156.55	182.72	202.58	306.81	345.18	221.66	278.02	308.08	341.89	413.27	458.36
47	59.30	69.78	82.02	102.38	127.57	142.98	128.54	162.09	188.43	213.35	318.63	356.80	221.66	278.02	308.08	341.89	413.27	458.36
48	59.73	72.56	86.09	103.17	134.92	152.78	134.07	167.68	199.17	224.21	330.56	360.67	221.66	278.02	308.08	341.89	413.27	458.36
49	65.01	74.73	89.24	111.58	153.58	170.42	139.65	178.26	204.99	230.15	334.37	360.67	221.66	278.02	308.08	341.89	413.27	458.36
50	65.26	77.35	92.00	114.87	154.23	171.40	145.28	183.95	215.88	241.16	360.01	390.73	236.69	296.80	326.86	360.67	432.06	477.14
51	70.35	80.19	95.16	119.66	167.46	184.22	150.92	189.74	226.95	252.32	377.67	409.51	244.21	304.32	334.37	368.19	443.33	488.41
52	70.80	83.49	98.04	124.45	174.03	197.10	161.67	200.59	233.06	263.58	395.50	432.06	255.48	311.83	341.89	375.70	454.60	503.44
53	75.99	87.27	102.20	124.59	187.50	208.40	167.43	211.53	244.30	274.92	413.27	450.84	266.75	319.35	353.16	386.97	465.87	514.71
54	76.46	91.31	106.75	130.20	201.10	221.43	173.24	217.50	255.64	291.48	431.63	473.38	274.26	330.62	364.43	394.49	477.14	525.98
55	81.75	94.73	110.96	135.90	214.85	231.27	184.21	228.60	267.08	303.04	447.08	491.24	284.73	338.13	371.94	402.00	488.41	537.25
56	86.01	100.94	118.38	146.33	228.50	253.01	195.22	239.66	278.45	319.72	465.87	514.71	296.03	353.16	386.97	417.03	503.44	559.80
57	90.42	107.20	126.53	156.98	250.60	274.67	201.16	250.80	295.08	336.52	488.41	533.50	302.19	371.94	409.51	439.57	529.74	586.09
58	95.54	113.52	134.09	173.92	269.84	293.38	212.33	262.03	306.64	353.45	507.20	556.04	313.61	390.73	435.81	462.11	563.55	623.66
59	100.04	120.57	143.07	184.85	289.34	320.62	223.58	278.49	323.50	370.51	529.74	578.58	319.86	404.09	465.87	492.17	597.37	661.23
60	105.26	128.14	152.59	199.18	307.35	342.88	234.92	289.90	335.97	387.70	552.28	601.12	331.40	415.97	473.41	522.23	634.94	702.56
61	113.21	138.70	163.30	215.14	334.27	367.83	247.57	305.89	351.29	414.85	564.12	611.74	342.79	430.38	486.67	542.14	655.69	725.29
62	121.47	149.36	174.80	233.13	363.04	403.16	255.87	324.76	372.38	436.87	581.77	628.17	348.36	443.84	501.15	560.36	678.14	749.52
63	131.40	161.94	187.56	250.10	398.02	430.49	268.86	341.16	384.57	469.54	597.74	646.39	353.95	459.21	515.68	583.84	702.00	774.98
64	141.42	174.65	201.31	266.46	432.30	470.83	277.59	352.87	410.20	497.06	618.78	669.50	360.73	473.48	530.27	608.64	726.98	801.37
65	152.41	189.09	216.05	288.96	465.67	503.03	289.97	374.00	427.89	530.01	641.04	690.35	366.37	488.97	546.09	631.18	752.81	828.42
66	167.22	207.26	237.24	321.84	484.04	519.89	311.34	407.25	461.01	572.44	667.43	718.53	388.31	514.06	575.57	651.47	782.40	852.65
67	184.49	228.84	261.46	362.10	501.71	529.21	336.69	437.25	497.08	598.21	703.60	756.29	410.24	539.86	607.40	675.70	821.38	877.17
68	203.36	251.44	287.89	396.08	522.45	552.03	364.68	473.16	534.21	625.17	745.39	787.47	434.03	566.83	640.20	709.32	862.61	913.71
69	223.41	275.65	315.57	431.87	545.08	582.67	390.25	510.14	578.38	669.69	789.07	844.39	459.70	594.98	675.72	757.04	908.45	969.59
70	246.47	302.52	346.04	463.65	577.05	618.69	420.91	554.29	619.43	718.53	834.06	904.50	486.29	625.48	712.22	811.52	949.59	1034.12
71	270.43	332.00	376.37	489.56	609.10	654.01	465.78	588.35	659.17	765.40	879.80	950.62	528.42	661.89	743.61	863.46	994.20	1075.92
72	296.57	360.48	409.84	520.09	652.04	699.95	491.79	615.40	683.78	823.16	933.62	1004.63	554.91	694.30	773.19	923.10	1046.70	1125.60
73	324.56	395.89	442.18	559.26	692.87	748.29	519.88	649.21	717.68	882.52	994.11	1065.11	580.74	727.83	811.52	983.96	1103.15	1176.70
74	354.35	430.02	481.91	602.32	726.12	788.50	547.02	686.22	759.48	947.52	1059.85	1128.23	603.19	764.36	854.72	1045.20	1162.42	1235.68
75	389.09	471.15	524.60	651.31	767.02	840.69	570.60	725.57	819.50	1009.70	1124.76	1195.20	624.60	800.71	908.73	1103.62	1225.73	1298.52
76	430.44	545.63	613.75	738.42	834.06	892.67	592.86	775.45	894.92	1073.00	1199.24	1278.14	644.70	845.33	973.82	1160.92	1293.92	1377.32
77	466.62	591.92	667.53	775.54	872.75	933.24	615.68	833.87	978.61	1136.31	1285.37	1378.26	663.21	894.36	1043.42	1214.08	1373.94	1471.15
78	505.21	638.94	719.60	832.10	936.12	999.80	655.92	919.14	1086.83	1231.17	1411.60	1521.99	700.50	972.20	1142.02	1299.10	1494.39	1611.14
79	554.03	700.50	789.65	904.28	1016.78	1086.83	711.11	1023.15	1214.19	1350.05	1566.56	1698.17	753.56	1067.72	1260.89	1413.73	1645.10	1785.20
80	613.46	776.91	874.56	995.55	1122.92	1203.58	776.91	1129.28					817.24	1167.49				
81	692.00	874.56	984.94	1112.30	1269.38	1367.03	859.70	1239.66					893.66	1273.63				
82	783.28	989.18	1116.55	1254.52	1451.94	1570.81	955.22	1356.41					984.94	1384.01				
83	885.17	1120.79	1265.14	1417.97	1659.96	1808.55	1061.36	1477.41					1086.83	1498.64				
84	999.80	1265.14	1428.59	1594.16	1891.34	2071.77	1178.11	1602.65					1197.21	1617.51				
85+	1371.27	1742.75	1969.88	2182.15	2655.51	2946.33												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	32.11	36.34	41.08	49.61	56.93	68.74	72.17	87.03	97.64	110.38	133.85	146.77	176.19	213.73	246.61	281.84	349.40	386.97
30	34.38	36.34	41.43	52.45	65.90	77.97	72.17	87.03	97.64	110.38	138.46	156.55	185.72	223.03	259.23	289.29	349.40	386.97
31	35.62	37.51	43.24	53.89	66.70	78.44	72.17	87.03	97.64	110.38	143.08	166.34	187.85	227.67	259.23	289.29	349.40	386.97
32	36.56	39.32	45.74	56.24	69.60	78.54	72.17	87.03	97.64	110.38	152.31	171.23	187.85	229.18	259.23	289.29	349.40	386.97
33	37.12	40.43	47.22	58.05	70.92	78.54	74.51	87.03	99.50	110.38	156.93	181.01	187.85	229.18	259.23	289.29	349.40	386.97
34	38.06	42.40	48.70	60.04	72.17	78.54	74.51	87.03	104.02	113.90	166.16	190.80	187.85	229.18	259.23	289.29	349.40	386.97
35	39.00	43.32	50.55	61.56	72.17	78.54	79.17	88.99	104.02	118.45	175.39	195.69	187.85	229.18	259.23	289.29	349.40	386.97
36	39.93	45.16	52.03	61.56	72.17	78.54	83.82	93.44	108.54	127.56	180.00	205.47	187.85	229.18	259.23	289.29	349.40	386.97
37	40.87	46.63	53.89	61.56	72.17	82.01	88.48	97.89	117.59	132.12	189.24	215.26	187.85	229.18	259.23	289.29	349.40	386.97
38	42.37	47.54	55.19	61.56	72.17	82.01	88.48	102.34	122.11	136.67	198.47	225.04	187.85	229.18	259.23	289.29	349.40	386.97
39	42.45	49.01	57.12	63.75	75.10	86.57	93.14	106.79	126.63	145.79	207.70	239.72	187.85	229.18	259.23	289.29	349.40	386.97
40	44.25	50.85	59.63	67.73	79.27	91.26	97.79	111.24	131.16	150.34	216.93	249.50	187.85	229.18	259.23	289.29	349.40	386.97
41	45.76	52.66	62.43	72.43	84.10	96.87	102.90	116.16	136.24	155.55	227.18	259.23	187.85	229.18	259.23	289.29	349.40	386.97
42	47.59	54.50	64.80	73.00	89.62	103.82	103.36	121.11	141.36	165.39	232.93	259.23	187.85	229.18	259.23	289.29	349.40	386.97
43	49.53	56.36	68.28	78.40	96.99	112.37	108.53	126.11	151.11	170.69	232.93	259.23	187.85	229.18	259.23	289.29	349.40	386.97
44	51.38	58.83	70.84	82.39	103.18	115.91	113.75	131.14	156.33	176.04	232.93	259.23	187.85	229.18	259.23	289.29	349.40	386.97
45	53.07	61.22	71.93	83.92	105.91	118.36	117.07	136.09	161.02	180.18	268.56	297.45	214.15	266.75	300.56	326.86	394.49	432.06
46	55.93	63.18	74.95	88.85	111.17	124.23	117.58	145.75	170.93	185.46	279.23	312.82	214.15	266.75	300.56	326.86	394.49	432.06
47	57.02	65.56	77.33	94.50	117.16	131.76	122.83	150.91	176.28	195.32	289.99	323.35	214.15	266.75	300.56	326.86	394.49	432.06
48	57.43	68.16	81.17	95.23	123.91	140.80	128.11	156.12	186.32	205.26	300.85	326.86	214.15	266.75	300.56	326.86	394.49	432.06
49	62.51	70.20	84.14	103.00	141.05	157.05	133.44	165.97	191.77	210.70	304.32	326.86	214.15	266.75	300.56	326.86	394.49	432.06
50	62.93	75.14	89.51	106.66	139.95	153.03	139.22	172.46	206.21	222.37	330.31	356.92	225.42	285.53	311.83	345.65	413.27	454.60
51	68.01	75.97	90.40	111.68	152.77	168.61	145.01	178.41	211.19	236.55	344.35	379.46	236.69	293.05	319.35	353.16	424.54	465.87
52	66.37	79.32	91.20	119.16	159.28	181.20	155.68	189.13	217.72	242.12	365.65	394.49	244.21	300.56	330.62	360.67	432.06	477.14
53	73.69	83.11	97.65	114.82	172.38	189.46	158.77	199.94	229.03	253.54	383.22	417.03	255.48	311.83	338.13	368.19	443.33	492.17
54	74.28	87.16	100.08	120.56	182.54	205.39	167.46	206.05	240.42	266.93	397.85	439.57	266.75	319.35	349.40	379.46	454.60	503.44
55	77.45	88.56	104.44	126.36	195.89	209.39	178.36	217.02	249.07	281.61	417.03	454.03	277.24	326.86	360.67	386.97	469.63	518.47
56	81.71	96.73	111.80	136.58	209.19	230.01	189.30	227.97	260.29	298.20	432.06	477.14	288.54	341.89	371.94	402.00	484.65	537.25
57	86.11	100.89	117.80	144.71	230.28	254.07	195.33	236.22	276.64	314.71	454.60	499.68	291.13	356.92	394.49	420.79	510.95	567.31
58	93.37	107.32	123.10	160.94	245.93	269.22	206.43	247.47	288.24	328.65	477.14	518.47	302.54	375.70	417.03	447.08	541.01	601.12
59	95.78	114.33	136.36	171.83	265.23	295.68	211.96	263.68	307.95	342.72	499.68	548.52	309.08	389.39	439.57	473.38	578.58	638.69
60	101.13	121.94	143.74	183.46	282.90	314.31	226.22	278.06	320.42	360.01	522.23	574.82	320.71	394.64	448.12	499.68	612.39	676.26
61	109.02	132.39	152.27	196.78	305.82	339.26	236.06	294.01	335.88	386.78	534.81	586.09	332.19	409.39	461.99	516.50	630.05	695.99
62	117.28	143.05	165.95	217.23	334.28	366.84	244.62	310.00	360.07	405.89	553.22	603.19	338.22	419.94	473.69	531.81	649.59	717.40
63	125.14	155.55	176.52	229.04	365.15	397.65	260.46	326.71	366.96	435.10	569.94	622.07	340.97	435.75	488.89	552.56	667.25	740.23
64	135.18	166.13	192.46	245.56	399.04	433.76	269.42	336.20	392.75	459.78	588.35	639.07	348.19	447.53	497.94	571.44	689.79	760.80
65	146.06	180.49	205.02	267.75	428.72	462.34	276.79	357.50	408.19	492.60	604.88	657.48	354.36	466.74	514.70	588.44	710.08	782.40
66	158.65	196.36	223.81	294.56	444.60	480.45	295.37	390.52	432.90	531.32	629.11	683.40	373.49	489.14	541.35	613.14	734.50	804.75
67	177.82	217.73	245.41	336.03	460.48	491.40	323.12	417.88	465.84	554.82	660.20	706.69	395.48	515.59	573.48	632.31	768.69	827.58
68	194.33	237.97	271.50	369.87	479.74	509.31	351.07	456.56	500.29	583.09	697.30	736.38	419.57	546.16	604.13	667.25	808.51	859.61
69	216.50	262.20	297.14	400.41	504.35	538.81	379.48	493.60	544.85	623.10	736.66	786.16	445.68	572.21	641.07	713.36	853.12	914.27
70	239.50	289.07	325.68	428.20	535.41	577.05	418.23	537.66	594.77	670.63	777.70	845.33	480.82	608.80	686.99	766.43	898.87	977.76
71	265.81	316.51	356.45	458.64	572.61	609.10	463.05	572.01	637.38	727.26	828.05	893.42	522.98	648.27	721.82	822.60	945.17	1024.16
72	289.78	347.53	390.42	483.80	614.78	649.38	489.16	602.25	668.00	783.71	883.65	949.40	552.28	681.15	757.41	881.02	999.37	1078.26
73	320.12	383.18	423.41	522.29	655.22	697.73	517.34	634.00	702.47	841.95	945.92	1011.86	578.20	715.15	796.30	938.31	1060.04	1136.12
74	350.00	417.56	465.43	566.89	690.64	747.75	544.58	669.12	742.39	901.12	1011.01	1076.95	600.75	752.15	840.07	993.92	1118.46	1194.17
75	384.75	460.78	508.27	623.08	728.56	798.89	565.90	706.79	793.67	960.39	1073.10	1143.54	622.26	786.63	885.25	1047.27	1176.42	1253.90
76	426.05	532.48	596.28	707.00	795.74	847.58	588.35	750.65	854.35	1016.65	1138.38	1215.02	642.45	822.79	937.75	1097.80	1235.31	1320.97
77	462.30	574.64	645.92	743.14	831.71	885.72	609.20	801.47	924.60	1069.34	1209.76	1296.17	661.05	866.27	995.89	1142.79	1298.33	1393.38
78	498.84	619.83	694.13	796.02	889.42	946.73	649.55	876.68	1021.03	1150.51	1313.96	1413.73	696.25	933.99	1080.46	1218.44	1398.87	1509.25
79	547.66	679.27	757.81	861.82	963.71	1027.39	702.62	972.20	1135.65	1256.65	1447.69	1564.44	747.20	1018.90	1186.60	1322.45	1528.35	1655.72
80	607.10	749.32	836.35	944.61	1059.23	1131.41	766.30	1069.85					806.63	1112.30				
81	681.39	840.59	938.24	1054.99	1190.84	1273.63	842.72	1171.74					880.93	1209.95				
82	766.30	948.85	1059.23	1184.47	1350.05	1449.81	933.99	1282.12					965.83	1313.96				
83	861.82	1069.85	1197.21	1333.06	1532.60	1655.72	1033.76	1394.62					1061.36	1422.22				
84	967.96	1203.58	1347.92	1494.39	1734.26	1880.72	1142.02	1513.49					1165.37	1536.84				
85+	1313.96	1642.98	1844.64	2031.44	2402.91	2630.04												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	30.50	33.31	36.34	42.77	48.56	57.60	65.80	76.42	84.91	93.40	112.26	123.37	162.10	192.71	218.02	245.24	304.32	334.37
30	32.66	33.31	36.65	45.21	56.21	65.32	65.80	76.42	84.91	93.40	116.13	131.59	170.86	201.09	229.18	251.72	304.32	334.37
31	33.84	34.38	38.25	46.46	56.89	65.72	65.80	76.42	84.91	93.40	120.00	139.82	172.82	205.28	229.18	251.72	304.32	334.37
32	34.73	36.04	40.46	48.49	59.37	65.80	65.80	76.42	84.91	93.40	127.75	143.93	172.82	206.64	229.18	251.72	304.32	334.37
33	35.27	37.06	41.77	50.04	60.49	65.80	67.94	76.42	86.52	93.40	131.62	152.16	172.82	206.64	229.18	251.72	304.32	334.37
34	36.16	38.87	43.08	51.76	61.56	65.80	67.94	76.42	90.45	96.37	139.36	160.38	172.82	206.64	229.18	251.72	304.32	334.37
35	37.05	39.71	44.72	53.07	61.56	65.80	72.18	78.14	90.45	100.23	147.10	164.49	172.82	206.64	229.18	251.72	304.32	334.37
36	37.94	41.39	46.03	53.07	61.56	65.80	76.43	82.05	94.39	107.94	150.97	172.72	172.82	206.64	229.18	251.72	304.32	334.37
37	38.83	42.74	47.67	53.07	61.56	68.72	80.67	85.95	102.25	111.79	158.71	180.94	172.82	206.64	229.18	251.72	304.32	334.37
38	40.25	43.58	48.82	53.07	61.56	68.72	80.67	89.86	106.18	115.65	166.46	189.17	172.82	206.64	229.18	251.72	304.32	334.37
39	40.33	44.93	50.53	54.96	64.06	72.53	84.92	93.77	110.12	123.36	174.20	201.50	172.82	206.64	229.18	251.72	304.32	334.37
40	42.03	46.61	52.75	58.39	67.62	76.46	89.17	97.68	114.05	127.21	181.94	209.73	172.82	206.64	229.18	251.72	304.32	334.37
41	43.48	48.28	55.23	62.44	71.74	81.16	93.82	101.99	118.47	131.62	190.53	217.91	172.82	206.64	229.18	251.72	304.32	334.37
42	45.21	49.96	57.33	62.93	76.44	86.98	94.24	106.34	122.92	139.94	195.36	217.91	172.82	206.64	229.18	251.72	304.32	334.37
43	47.06	51.67	60.41	67.58	82.72	94.15	98.96	110.73	131.40	144.43	195.36	217.91	172.82	206.64	229.18	251.72	304.32	334.37
44	48.81	53.92	62.67	71.03	88.01	97.11	103.71	115.15	135.94	148.96	195.36	217.91	172.82	206.64	229.18	251.72	304.32	334.37
45	48.82	53.32	61.03	72.27	89.43	100.73	106.18	120.97	141.59	155.23	228.77	256.42	195.36	236.69	259.23	285.53	345.65	379.46
46	51.46	55.03	63.60	76.51	93.88	105.73	106.65	129.56	150.30	159.78	237.86	269.67	195.36	236.69	259.23	285.53	345.65	379.46
47	52.46	57.10	65.61	81.38	98.93	112.14	111.40	134.15	155.00	168.28	247.03	278.75	195.36	236.69	259.23	285.53	345.65	379.46
48	52.84	59.36	68.87	82.01	104.63	119.83	116.20	138.77	163.83	176.84	256.28	281.78	195.36	236.69	259.23	285.53	345.65	379.46
49	57.51	61.14	71.39	88.69	119.11	133.66	121.03	147.53	168.62	181.53	259.23	281.78	195.36	236.69	259.23	285.53	345.65	379.46
50	55.93	66.30	77.08	90.25	119.95	131.61	127.12	152.34	177.22	191.05	282.07	308.08	206.64	251.72	274.26	300.56	364.43	402.00
51	60.97	65.42	76.13	95.73	129.27	140.51	133.17	155.76	182.82	205.01	296.21	326.86	214.15	259.23	281.78	308.08	371.94	413.27
52	59.73	68.88	79.80	100.62	135.69	152.59	140.71	166.20	190.12	211.47	313.41	341.89	221.66	266.75	289.29	315.59	383.22	424.54
53	66.78	72.72	84.03	97.72	145.16	164.20	141.45	173.86	201.55	219.94	330.62	360.67	229.18	274.26	296.80	323.10	390.73	435.81
54	67.73	74.71	88.96	103.68	154.69	176.51	150.14	180.30	206.95	233.18	345.31	379.46	240.45	281.78	304.32	330.62	402.00	447.08
55	71.00	78.26	89.21	107.29	164.30	178.14	157.89	188.09	216.06	241.82	360.67	394.48	251.01	289.29	315.59	338.13	413.27	458.36
56	73.10	84.11	96.46	117.07	177.01	200.44	168.60	198.74	226.99	258.23	375.70	420.79	258.56	300.56	326.86	353.16	428.30	477.14
57	79.65	88.28	100.35	122.64	199.80	219.74	174.92	207.06	239.75	274.20	394.49	435.81	265.34	315.59	345.65	371.94	454.60	503.44
58	82.51	92.88	107.71	140.17	211.77	234.70	182.84	218.36	251.44	285.24	413.27	458.36	273.02	334.37	368.19	394.49	480.90	533.50
59	87.27	99.78	116.24	148.40	230.79	256.49	191.64	231.09	267.51	299.50	435.81	477.14	280.32	345.31	390.73	417.03	510.95	567.31
60	88.75	105.40	123.84	159.87	247.97	275.02	203.01	242.57	279.98	313.85	458.36	503.44	288.64	351.98	397.52	443.33	541.01	601.12
61	96.44	115.58	132.41	173.16	270.26	292.84	213.03	258.38	292.74	339.99	468.88	516.50	303.92	363.90	409.09	457.89	556.79	619.06
62	104.71	124.11	143.83	188.09	291.15	319.62	222.13	274.57	310.83	356.31	485.41	528.24	304.39	375.55	415.34	474.70	578.20	638.88
63	112.62	136.37	154.46	200.08	321.33	346.58	235.26	286.23	319.99	385.02	500.43	545.61	308.49	388.82	428.62	490.01	594.27	660.30
64	118.54	146.96	165.91	214.21	347.31	374.44	242.21	297.30	340.38	406.97	517.34	564.68	316.82	398.89	442.97	507.20	615.40	679.64
65	131.24	159.00	178.57	233.29	373.28	403.16	250.43	313.50	354.70	433.37	532.56	581.87	321.33	415.94	455.07	525.98	634.47	700.21
66	141.49	172.36	196.96	259.11	387.23	423.09	268.76	343.10	379.49	468.07	555.66	603.56	337.92	436.17	482.24	546.08	657.85	721.72
67	157.81	191.07	215.59	295.47	398.62	432.99	290.53	370.83	411.87	492.83	582.71	623.01	357.11	461.00	508.73	564.12	691.20	740.79
68	173.99	211.03	238.73	323.27	417.31	450.16	315.69	403.98	440.94	516.97	616.15	655.22	379.06	487.12	538.00	595.11	727.36	775.45
69	195.78	230.83	260.29	354.65	438.57	476.16	341.81	438.45	480.58	556.13	655.13	695.89	403.64	515.27	568.88	640.57	768.69	824.01
70	218.57	255.46	287.23	379.10	469.97	505.66	375.34	476.69	526.24	597.37	693.17	752.34	437.11	547.64	614.08	690.35	808.70	881.96
71	240.38	283.31	314.38	404.53	505.24	538.92	416.75	509.36	566.56	648.27	738.16	795.36	476.67	582.90	648.27	743.61	852.56	923.38
72	262.62	308.68	345.13	428.17	545.59	577.52	441.83	536.50	591.73	699.56	788.97	846.83	502.31	612.77	681.15	796.86	902.06	970.44
73	288.99	340.84	373.35	462.20	579.90	619.37	466.62	565.52	623.85	753.19	844.48	902.81	524.95	644.14	715.15	847.02	956.07	1022.00
74	315.22	371.86	411.89	504.89	610.23	659.08	490.85	598.30	661.80	808.32	901.12	959.73	547.02	676.45	754.60	901.12	1008.57	1074.51
75	347.79	408.89	449.07	555.78	644.84	703.67	509.55	631.65	706.79	859.42	958.04	1019.09	565.90	709.14	796.02	948.65	1061.36	1129.45
76	384.32	473.31	526.38	628.44	703.31	746.14	529.74	671.75	761.92	910.70	1016.65	1084.27	583.84	743.89	845.33	991.85	1115.83	1190.22
77	414.77	509.83	568.15	658.89	734.50	777.70	548.71	715.05	823.07	957.01	1077.98	1153.59	600.56	779.86	896.52	1032.62	1170.87	1252.96
78	445.77	547.66	611.34	704.74	781.16	829.98	583.75	781.16	906.40	1027.39	1167.49	1254.52	630.45	840.59	970.08	1101.69	1258.77	1352.17
79	488.22	598.61	666.53	762.05	844.84	897.91	630.45	863.94	1006.17	1120.79	1282.12	1381.89	675.02	917.01	1063.48	1192.97	1371.27	1479.53
80	537.05	660.16	734.46	832.10	925.50	982.82	685.64	948.85					728.09	995.55				
81	600.73	736.58	821.49	925.50	1033.76	1099.57	751.44	1038.01					789.65	1080.46				
82	672.90	829.98	925.50	1038.01	1165.37	1241.79	827.86	1129.28					861.82	1169.62				
83	753.56	933.99	1042.25	1165.37	1316.08	1407.36	910.64	1226.93					942.48	1263.01				
84	842.72	1046.50	1171.74	1307.59	1481.65	1589.91	1001.92	1328.82					1029.52	1360.66				
85+	1135.65	1422.22	1598.40	1770.34	2031.44	2190.64												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	32.11	36.34	42.66	51.32	60.28	72.46	70.05	87.03	99.77	112.50	140.33	155.28	172.67	213.73	243.04	281.84	349.40	383.22
30	34.38	36.34	43.03	54.25	69.78	82.18	70.05	87.03	99.77	112.50	145.16	165.63	182.00	223.03	255.48	289.29	349.40	383.22
31	35.62	37.51	44.91	55.75	70.62	82.68	70.05	87.03	99.77	112.50	150.00	175.98	184.09	227.67	255.48	289.29	349.40	383.22
32	36.56	39.32	47.50	58.18	73.70	82.79	70.05	87.03	99.77	112.50	159.68	181.15	184.09	229.18	255.48	289.29	349.40	383.22
33	37.12	40.43	49.04	60.05	75.09	82.79	72.32	87.03	101.66	112.50	164.52	191.51	184.09	229.18	255.48	289.29	349.40	383.22
34	38.06	42.40	50.57	62.11	76.42	82.79	72.32	87.03	106.28	116.09	174.20	201.86	184.09	229.18	255.48	289.29	349.40	383.22
35	39.00	43.32	52.50	63.68	76.42	82.79	76.84	88.99	106.28	120.73	183.88	207.03	184.09	229.18	255.48	289.29	349.40	383.22
36	39.93	45.16	54.04	63.68	76.42	82.79	81.36	93.44	110.90	130.02	188.71	217.39	184.09	229.18	255.48	289.29	349.40	383.22
37	40.87	46.63	55.96	63.68	76.42	86.45	85.88	97.89	120.15	134.66	198.39	227.74	184.09	229.18	255.48	289.29	349.40	383.22
38	42.37	47.54	57.31	63.68	76.42	86.45	85.88	102.34	124.77	139.30	208.07	238.09	184.09	229.18	255.48	289.29	349.40	383.22
39	42.45	49.01	59.31	65.95	79.52	91.25	90.40	106.79	129.39	148.59	217.75	253.62	184.09	229.18	255.48	289.29	349.40	383.22
40	44.25	50.85	61.92	70.07	83.94	96.19	94.92	111.24	134.01	153.23	227.42	263.97	184.09	229.18	255.48	289.29	349.40	383.22
41	45.76	52.66	64.83	74.93	89.05	102.10	99.88	116.16	139.20	158.54	238.17	274.26	184.09	229.18	255.48	289.29	349.40	383.22
42	47.59	54.50	67.30	75.51	94.89	109.43	100.32	121.11	144.44	168.57	244.21	274.26	184.09	229.18	255.48	289.29	349.40	383.22
43	49.53	56.36	70.91	81.10	102.69	118.45	105.34	126.11	154.39	173.97	244.21	274.26	184.09	229.18	255.48	289.29	349.40	383.22
44	51.38	58.83	73.56	85.23	109.25	122.17	110.40	131.14	159.73	179.42	244.21	274.26	184.09	229.18	255.48	289.29	349.40	383.22
45	53.07	61.22	74.11	88.58	108.26	125.92	117.07	138.61	169.35	188.50	278.50	321.39	217.91	262.99	289.29	323.10	390.73	428.30
46	55.93	63.18	77.23	93.78	113.64	132.16	117.58	148.45	179.77	194.02	289.57	337.99	217.91	262.99	289.29	323.10	390.73	428.30
47	57.02	65.56	79.67	99.75	119.76	140.17	122.83	153.71	185.39	204.34	300.73	349.37	217.91	262.99	289.29	323.10	390.73	428.30
48	57.43	68.16	83.63	100.52	126.66	149.79	128.11	159.01	195.96	214.74	311.99	353.16	217.91	262.99	289.29	323.10	390.73	428.30
49	62.51	70.20	86.69	108.72	144.18	167.07	133.44	169.04	201.69	220.43	315.59	353.16	217.91	262.99	289.29	323.10	390.73	428.30
50	62.93	75.14	89.51	112.13	145.66	168.34	142.25	172.46	212.66	234.90	341.45	383.22	232.93	274.26	300.56	338.13	405.76	458.36
51	68.01	75.97	92.78	117.00	155.71	181.10	147.97	178.41	223.80	249.17	355.46	402.00	240.45	285.53	311.83	345.65	417.03	458.36
52	68.58	79.32	95.76	121.80	165.18	193.92	155.68	189.13	226.92	251.32	373.11	417.03	244.21	293.05	319.35	353.16	424.54	469.63
53	73.69	83.11	99.92	119.71	175.40	202.09	155.88	199.94	238.19	262.70	390.73	432.06	251.72	300.56	330.62	360.67	435.81	480.90
54	74.28	85.08	102.30	122.97	188.72	215.02	164.57	206.05	246.51	273.07	405.36	450.84	259.23	308.08	338.13	371.94	447.08	492.17
55	77.45	88.56	104.44	128.74	199.05	218.76	172.51	214.13	252.07	284.68	420.79	461.47	266.00	319.35	349.40	379.46	458.36	507.20
56	79.56	94.63	109.61	136.58	212.41	239.87	183.39	225.05	263.31	298.20	439.57	484.65	277.29	330.62	364.43	390.73	473.38	525.98
57	86.11	100.89	115.62	144.71	237.05	260.94	189.50	233.31	276.64	314.71	454.60	499.68	280.08	349.40	386.97	409.51	495.93	552.28
58	91.20	105.26	125.30	163.53	249.34	276.12	200.53	241.65	285.18	328.65	473.38	518.47	291.47	364.43	405.76	432.06	525.98	582.34
59	93.66	112.25	134.13	171.83	265.23	299.24	206.16	257.75	298.61	342.72	492.17	537.25	294.70	374.70	432.06	458.36	556.04	616.15
60	97.00	117.80	139.32	183.46	282.90	314.31	217.51	266.23	307.97	356.93	507.20	552.28	306.46	380.42	437.27	480.90	582.34	646.21
61	104.83	126.09	147.86	194.15	305.82	332.12	224.54	279.16	320.48	377.42	516.50	560.45	314.52	391.89	444.35	490.85	597.08	659.36
62	111.00	134.63	157.10	209.29	327.10	359.58	230.56	292.29	335.45	393.49	524.67	567.50	311.16	399.45	453.10	506.82	610.33	674.57
63	116.80	144.90	167.70	221.14	354.20	383.06	240.86	303.58	340.54	419.45	535.19	576.89	314.99	412.28	462.11	521.29	625.54	691.57
64	122.70	153.35	176.97	232.50	380.57	411.51	247.65	308.42	360.75	438.04	544.39	588.35	316.82	415.10	468.84	534.25	639.07	706.69
65	133.36	165.45	187.39	251.85	402.84	436.45	253.06	324.50	371.59	461.42	555.57	601.59	318.32	425.47	473.90	548.99	654.19	719.94
66	143.64	178.90	203.67	275.47	419.50	451.77	268.76	354.25	399.17	496.53	574.82	622.73	331.99	442.40	497.79	568.44	677.01	744.08
67	160.04	197.74	227.06	315.75	432.99	467.35	293.25	379.13	437.43	523.82	607.51	657.10	357.11	464.03	533.40	595.11	709.79	777.98
68	176.25	217.77	255.12	349.49	450.16	486.31	315.69	409.52	474.86	553.03	646.21	700.31	379.06	490.07	565.06	628.17	748.40	820.53
69	193.47	239.79	278.72	377.53	473.03	510.62	339.11	443.96	508.52	588.16	687.16	745.39	398.03	515.27	589.09	663.86	789.07	861.86
70	213.92	264.42	300.80	403.65	499.71	538.38	367.29	482.23	539.95	625.54	724.16	786.16	423.45	544.86	619.69	707.26	825.60	898.87
71	235.76	287.73	327.66	430.30	530.50	569.80	405.85	512.08	574.73	667.34	765.40	828.05	460.33	577.45	648.27	751.78	866.18	937.00
72	258.09	315.15	355.91	457.19	569.54	609.46	431.31	536.50	596.99	715.34	812.64	875.76	483.90	604.88	673.26	802.12	909.95	978.33
73	282.32	345.08	383.78	489.93	602.50	649.70	453.94	565.52	623.85	768.40	864.77	925.63	504.66	634.00	705.00	857.16	958.60	1024.54
74	308.69	373.93	420.13	524.82	633.88	685.44	476.20	595.86	661.80	825.42	920.66	981.71	527.48	664.24	742.39	910.89	1011.01	1074.51
75	339.10	410.96	457.24	566.64	667.47	731.54	495.46	631.65	713.83	878.20	979.17	1040.22	544.77	697.40	791.32	960.39	1066.05	1129.45
76	375.54	475.50	535.12	641.91	725.86	775.45	516.21	674.01	779.96	933.24	1043.70	1111.33	561.30	734.87	847.58	1009.89	1127.10	1196.99
77	406.13	514.15	581.12	674.01	760.42	812.27	535.75	725.86	851.15	989.41	1119.03	1198.96	576.80	777.70	909.48	1056.38	1194.64	1278.89
78	439.40	556.15	626.20	723.85	815.12	870.31	571.01	800.26	946.73	1069.85	1226.93	1324.57	609.22	844.84	993.43	1131.41	1299.10	1403.11
79	481.86	609.22	687.76	787.53	885.17	946.73	619.83	889.42	1057.11	1173.86	1362.78	1477.41	655.92	929.75	1097.44	1229.05	1430.71	1553.83
80	534.92	675.02	762.05	866.07	978.57	1046.50	677.15	982.82					711.11	1016.78				
81	600.73	759.93	857.58	967.96	1105.93	1188.72	747.20	1080.46					779.04	1108.06				
82	681.39	861.82	972.20	1091.07	1263.01	1367.03	829.98	1180.23					857.58	1203.58				
83	770.55	976.45	1101.69	1233.30	1443.45	1572.93	923.38	1284.24					946.73	1303.35				
84	868.19	1101.69	1243.91	1388.25	1645.10	1802.18	1025.27	1392.50					1042.25	1407.36				
85+	1192.97	1515.62	1713.03	1897.71	2311.64	2564.24												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	30.50	34.82	39.50	47.90	53.58	65.03	67.93	82.79	93.40	104.01	127.37	140.39	165.62	203.22	232.32	267.20	330.62	364.43
30	32.66	34.82	39.84	50.64	62.03	73.75	67.93	82.79	93.40	104.01	131.76	149.75	174.57	212.06	244.21	274.26	330.62	364.43
31	33.84	35.94	41.58	52.03	62.77	74.20	67.93	82.79	93.40	104.01	136.16	159.10	176.58	216.48	244.21	274.26	330.62	364.43
32	34.73	37.68	43.98	54.30	65.51	74.29	67.93	82.79	93.40	104.01	144.94	163.78	176.58	217.91	244.21	274.26	330.62	364.43
33	35.27	38.75	45.40	56.05	66.75	74.29	70.13	82.79	95.17	104.01	149.33	173.14	176.58	217.91	244.21	274.26	330.62	364.43
34	36.16	40.64	46.83	57.97	67.93	74.29	70.13	82.79	99.50	107.32	158.12	182.50	176.58	217.91	244.21	274.26	330.62	364.43
35	37.05	41.52	48.61	59.44	67.93	74.29	74.51	84.65	99.50	111.62	166.90	187.18	176.58	217.91	244.21	274.26	330.62	364.43
36	37.94	43.28	50.03	59.44	67.93	74.29	78.89	88.88	103.82	120.20	171.29	196.54	176.58	217.91	244.21	274.26	330.62	364.43
37	38.83	44.68	51.81	59.44	67.93	77.58	83.28	93.12	112.48	124.50	180.08	205.90	176.58	217.91	244.21	274.26	330.62	364.43
38	40.25	45.56	53.07	59.44	67.93	77.58	83.28	97.35	116.80	128.79	188.86	215.26	176.58	217.91	244.21	274.26	330.62	364.43
39	40.33	46.97	54.92	61.55	70.68	81.89	87.66	101.58	121.13	137.38	197.65	229.30	176.58	217.91	244.21	274.26	330.62	364.43
40	42.03	48.73	57.33	65.40	74.61	86.33	92.04	105.81	125.45	141.67	206.43	238.66	176.58	217.91	244.21	274.26	330.62	364.43
41	43.48	50.47	60.03	69.94	79.16	91.63	96.85	110.49	130.32	146.57	216.18	247.96	176.58	217.91	244.21	274.26	330.62	364.43
42	45.21	52.23	62.31	70.48	84.35	98.21	97.28	115.21	135.22	155.84	221.66	247.96	176.58	217.91	244.21	274.26	330.62	364.43
43	47.06	54.02	65.66	75.69	91.28	106.30	102.15	119.95	144.54	160.84	221.66	247.96	176.58	217.91	244.21	274.26	330.62	364.43
44	48.81	56.37	68.11	79.55	97.11	109.64	107.06	124.74	149.53	165.88	221.66	247.96	176.58	217.91	244.21	274.26	330.62	364.43
45	50.95	57.27	69.75	81.59	98.84	115.84	114.34	128.53	158.25	174.64	255.30	290.61	210.39	251.72	278.02	308.08	368.19	402.00
46	53.70	59.10	72.68	86.38	103.76	121.59	114.85	137.66	167.98	179.75	265.44	305.63	210.39	251.72	278.02	308.08	368.19	402.00
47	54.74	61.33	74.99	91.88	109.35	128.96	119.97	142.53	173.24	189.31	275.67	315.92	210.39	251.72	278.02	308.08	368.19	402.00
48	55.13	63.76	78.71	92.59	115.65	137.80	125.13	147.44	183.11	198.95	285.99	319.35	210.39	251.72	278.02	308.08	368.19	402.00
49	60.01	65.67	81.59	100.14	131.64	153.71	130.34	156.75	188.46	204.22	289.29	319.35	210.39	251.72	278.02	308.08	368.19	402.00
50	60.59	70.72	87.02	103.93	131.38	149.97	136.20	163.83	202.99	219.24	311.76	349.40	221.66	266.75	293.05	323.10	386.97	432.06
51	65.66	71.75	88.02	109.02	143.96	165.49	142.05	167.08	208.04	230.24	325.84	364.43	232.93	274.26	300.56	330.62	394.49	432.06
52	64.16	75.14	88.92	116.51	150.43	174.85	149.69	177.66	211.59	232.93	343.26	379.46	240.45	281.78	308.08	338.13	405.76	443.33
53	71.38	76.88	93.11	112.38	160.28	183.14	153.00	188.35	219.87	244.38	360.67	398.24	247.96	289.29	319.35	345.65	417.03	458.36
54	69.91	80.93	95.63	115.74	173.26	192.55	158.80	191.74	228.25	254.66	375.33	413.27	255.48	300.56	326.86	356.92	428.30	469.63
55	73.15	84.44	97.91	119.21	183.25	196.89	166.66	202.56	234.07	263.25	390.73	427.98	262.25	308.08	338.13	364.43	439.57	484.65
56	77.41	90.42	103.03	126.82	196.32	216.87	177.47	213.36	245.15	276.68	405.76	447.08	269.80	319.35	353.16	375.70	458.36	507.20
57	81.81	94.58	109.08	134.90	216.73	236.90	183.67	221.64	258.19	292.90	424.54	469.63	272.71	334.37	368.19	394.49	480.90	533.50
58	86.85	99.07	116.50	150.55	228.85	251.96	194.63	230.00	269.84	306.94	443.33	488.41	284.09	349.40	386.97	417.03	507.20	563.55
59	91.53	106.02	127.42	158.81	244.56	274.30	200.35	245.90	286.17	318.02	462.11	507.20	287.51	360.01	409.51	439.57	533.50	593.61
60	92.88	111.60	132.68	167.73	261.95	289.31	208.81	254.40	295.53	332.31	480.90	529.74	295.77	362.64	411.98	462.11	563.55	623.66
61	100.63	119.78	139.03	178.41	280.93	303.55	215.91	267.28	308.15	352.47	487.19	534.81	303.92	374.40	419.67	472.54	571.44	637.38
62	106.81	128.32	148.25	190.74	301.93	330.52	222.13	280.48	323.14	365.61	499.68	546.08	301.01	378.97	429.07	481.84	585.34	649.59
63	112.62	138.50	158.87	202.71	324.98	350.23	232.46	289.12	325.86	388.15	507.38	552.56	302.00	388.82	435.32	490.01	594.27	660.30
64	118.54	146.96	168.12	216.83	351.01	378.15	236.76	294.52	346.20	406.97	517.34	564.68	307.41	395.64	439.74	500.43	605.26	669.50
65	127.01	156.86	178.57	233.29	373.28	403.16	239.88	310.75	354.70	427.13	525.98	572.01	309.31	403.24	448.80	512.83	618.03	680.49
66	137.21	170.18	192.48	256.38	383.65	415.91	258.12	337.52	379.49	461.74	542.89	590.79	323.09	420.59	469.79	526.92	632.31	699.37
67	153.37	186.63	215.59	289.68	395.19	429.55	285.10	362.53	417.55	486.63	567.22	619.91	348.26	442.80	505.65	551.72	663.30	731.49
68	169.47	206.54	238.73	317.45	414.02	446.88	310.25	395.68	452.24	513.96	601.12	655.22	370.38	472.36	538.00	586.09	700.31	769.44
69	188.87	226.35	260.29	346.07	435.44	469.90	333.73	427.42	486.17	547.40	640.57	695.89	392.42	498.19	565.99	623.10	739.57	809.45
70	209.27	250.98	282.71	373.65	466.99	502.69	364.61	468.38	518.02	583.28	679.08	735.44	417.99	528.18	597.26	667.81	780.52	850.96
71	231.14	276.67	309.95	401.96	499.63	536.12	403.13	498.46	555.66	626.48	719.09	779.02	454.88	563.83	629.21	713.65	822.60	890.69
72	253.56	302.20	340.81	430.58	537.60	574.86	428.68	523.35	581.21	678.52	770.56	828.42	481.27	591.73	660.11	765.30	870.50	938.88
73	280.10	332.37	369.18	466.82	572.37	616.84	451.41	552.84	611.17	732.90	824.20	882.52	502.13	623.85	694.86	816.59	923.10	989.03
74	304.35	363.55	405.71	500.46	600.77	651.89	473.76	583.65	647.15	786.34	879.14	937.75	525.04	654.47	730.18	864.49	974.38	1040.32
75	334.75	400.59	442.95	542.76	633.53	694.38	493.11	615.21	690.35	835.94	934.56	995.61	542.42	683.31	770.19	911.08	1023.79	1091.88
76	371.14	462.36	517.65	614.98	692.04	737.13	511.71	651.47	743.89	883.65	991.85	1057.22	559.04	716.84	816.02	953.53	1075.26	1149.65
77	401.81	501.19	561.67	645.92	723.70	771.22	531.43	697.77	803.63	931.08	1052.06	1127.67	574.64	753.94	866.27	995.89	1129.83	1214.08
78	435.16	539.17	604.97	692.00	772.67	823.61	564.64	762.05	887.29	1001.92	1144.14	1231.17	607.10	810.88	940.36	1061.36	1218.44	1313.96
79	477.61	590.11	660.16	751.44	838.47	893.66	611.34	844.84	987.06	1093.20	1258.77	1360.66	651.67	887.29	1031.64	1150.51	1330.94	1441.32
80	528.56	651.67	728.09	823.61	923.38	982.82	666.53	929.75					702.62	967.96				
81	592.24	730.21	817.24	917.01	1035.88	1108.06	734.46	1021.03					766.30	1052.87				
82	666.53	825.74	921.26	1029.52	1173.86	1260.89	810.88	1114.42					840.59	1142.02				
83	751.44	929.75	1040.13	1159.00	1333.06	1439.20	897.91	1214.19					923.38	1237.54				
84	842.72	1046.50	1171.74	1301.22	1509.25	1636.61	993.43	1316.08					1014.66	1337.31				
85+	1144.14	1428.59	1604.77	1768.22	2090.87	2288.29												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	28.89	31.80	34.76	41.06	45.21	53.88	61.56	72.17	80.66	87.03	107.94	116.99	155.05	182.20	203.72	230.60	285.53	315.59
30	30.94	31.80	35.06	43.40	52.33	61.11	61.56	72.17	80.66	87.03	111.67	124.79	163.43	190.12	214.15	236.69	285.53	315.59
31	32.06	32.82	36.59	44.60	52.96	61.48	61.56	72.17	80.66	87.03	115.39	132.59	165.31	194.08	214.15	236.69	285.53	315.59
32	32.90	34.40	38.70	46.55	55.27	61.56	61.56	72.17	80.66	87.03	122.83	136.49	165.31	195.36	214.15	236.69	285.53	315.59
33	33.41	35.38	39.96	48.04	56.32	61.56	63.55	72.17	82.19	87.03	126.55	144.29	165.31	195.36	214.15	236.69	285.53	315.59
34	34.25	37.10	41.21	49.69	57.31	61.56	63.55	72.17	85.93	89.80	134.00	152.09	165.31	195.36	214.15	236.69	285.53	315.59
35	35.10	37.91	42.78	50.95	57.31	61.56	67.52	73.80	85.93	93.39	141.44	155.98	165.31	195.36	214.15	236.69	285.53	315.59
36	35.94	39.51	44.03	50.95	57.31	61.56	71.50	77.49	89.67	100.58	145.16	163.78	165.31	195.36	214.15	236.69	285.53	315.59
37	36.78	40.80	45.60	50.95	57.31	64.28	75.47	81.18	97.14	104.17	152.61	171.58	165.31	195.36	214.15	236.69	285.53	315.59
38	38.13	41.60	46.70	50.95	57.31	64.28	75.47	84.87	100.87	107.76	160.05	179.38	165.31	195.36	214.15	236.69	285.53	315.59
39	38.21	42.89	48.33	52.76	59.64	67.85	79.44	88.56	104.61	114.95	167.50	191.08	165.31	195.36	214.15	236.69	285.53	315.59
40	39.82	44.49	50.45	56.06	62.95	71.53	83.41	92.25	108.35	118.54	174.94	198.88	165.31	195.36	214.15	236.69	285.53	315.59
41	41.19	46.08	52.83	59.94	66.79	75.92	87.77	96.33	112.55	122.64	183.21	206.64	165.31	195.36	214.15	236.69	285.53	315.59
42	42.83	47.69	54.83	60.41	71.17	81.37	88.16	100.44	116.78	130.40	187.85	206.64	165.31	195.36	214.15	236.69	285.53	315.59
43	44.58	49.32	57.78	64.88	77.02	88.08	92.57	104.58	124.83	134.58	187.85	206.64	165.31	195.36	214.15	236.69	285.53	315.59
44	46.24	51.47	59.94	68.19	81.94	90.84	97.02	108.75	129.14	138.80	187.85	206.64	165.31	195.36	214.15	236.69	285.53	315.59
45	46.70	51.34	58.85	69.93	82.37	95.70	100.73	113.41	138.81	149.69	215.51	246.17	191.61	225.42	240.45	266.75	323.10	356.92
46	49.22	52.99	61.33	74.04	86.47	100.44	101.18	121.46	147.35	154.07	224.07	258.88	191.61	225.42	240.45	266.75	323.10	356.92
47	50.18	54.98	63.27	78.75	91.12	106.53	105.69	125.76	151.96	162.27	232.71	267.60	191.61	225.42	240.45	266.75	323.10	356.92
48	50.54	57.17	66.41	79.36	96.37	113.84	110.24	130.10	160.62	170.53	241.42	270.51	191.61	225.42	240.45	266.75	323.10	356.92
49	55.01	58.88	68.84	85.83	109.70	126.98	114.82	138.31	165.32	175.04	244.21	270.51	191.61	225.42	240.45	266.75	323.10	356.92
50	53.60	64.09	74.59	87.52	111.39	128.55	124.09	143.71	173.99	184.79	267.22	300.56	202.88	236.69	251.72	281.78	338.13	383.22
51	58.63	63.31	73.75	93.07	120.45	137.39	127.25	147.26	179.67	195.55	277.70	315.59	210.39	244.21	259.23	289.29	349.40	383.22
52	57.52	64.71	77.52	97.97	126.84	149.41	134.72	154.74	183.99	199.21	294.76	330.62	217.91	247.96	266.75	296.80	356.92	394.49
53	64.48	68.57	79.49	95.28	136.09	154.72	135.68	165.17	192.38	207.72	311.83	341.89	225.42	255.48	274.26	304.32	368.19	405.76
54	65.54	70.56	82.29	96.45	145.41	163.67	141.48	168.85	197.82	217.84	322.79	360.67	229.18	262.99	285.53	311.83	379.46	417.03
55	66.69	74.14	84.86	100.13	154.82	168.76	149.12	176.51	204.06	226.52	338.13	372.15	236.03	274.26	296.80	319.35	390.73	432.06
56	68.80	77.80	87.69	107.31	167.35	184.01	156.77	187.05	211.86	239.79	353.16	390.73	243.57	281.78	308.08	330.62	405.76	450.84
57	73.20	84.08	93.81	115.28	186.26	206.00	163.26	195.39	224.38	252.39	368.19	409.51	246.91	296.80	323.10	345.65	424.54	473.38
58	78.17	86.68	101.12	129.79	198.11	217.44	173.99	203.80	233.05	263.54	386.97	424.54	254.58	311.83	341.89	368.19	447.08	499.68
59	80.88	91.46	109.54	137.98	213.56	238.68	177.12	216.27	245.73	277.88	402.00	443.33	258.76	319.60	360.67	386.97	473.38	525.98
60	82.56	97.13	114.99	146.77	227.02	253.59	185.61	224.82	258.20	289.24	420.79	462.11	267.26	323.53	365.00	405.76	499.68	556.04
61	88.05	105.07	121.37	154.80	245.37	267.84	192.88	234.62	265.01	305.68	428.58	468.88	272.11	332.41	373.82	417.59	509.17	567.78
62	92.15	111.49	128.34	166.90	262.40	286.93	199.63	245.05	280.05	319.13	435.44	478.27	270.57	338.00	381.01	428.30	521.10	578.20
63	98.03	121.46	136.81	179.02	284.82	306.45	210.05	254.43	284.76	341.20	444.83	486.53	272.77	348.60	388.44	437.88	531.71	587.32
64	106.06	127.79	146.00	188.09	306.67	333.66	214.99	261.18	299.65	357.26	456.48	497.05	276.04	353.49	391.24	446.33	541.01	598.49
65	114.31	137.52	154.32	204.13	325.23	351.38	218.80	272.25	309.66	377.25	463.52	506.26	279.28	361.96	395.44	456.95	552.28	608.17
66	124.34	150.54	167.86	220.92	333.45	362.13	234.17	295.68	331.70	404.82	479.02	520.53	293.45	376.98	416.90	472.63	568.44	625.92
67	137.81	164.41	188.07	252.02	343.64	371.13	255.24	321.02	363.58	427.74	502.13	548.62	315.79	397.31	447.07	495.93	595.11	657.10
68	153.65	181.85	210.65	276.68	358.16	387.73	277.59	348.64	398.54	453.85	531.99	580.08	335.65	422.17	477.89	525.98	628.17	691.29
69	170.44	201.70	228.04	303.17	382.18	410.38	298.74	380.54	430.29	486.25	567.78	617.28	355.98	446.95	505.35	559.04	666.78	730.83
70	188.34	221.84	248.78	330.01	410.48	440.22	327.08	415.72	457.72	518.47	603.00	653.72	379.74	475.36	535.57	600.18	704.44	766.43
71	210.33	245.68	274.53	358.16	440.68	471.56	362.27	443.99	493.01	561.11	642.83	694.58	414.02	506.63	563.83	645.55	743.61	803.53
72	228.66	269.82	299.83	384.62	476.39	508.33	383.97	468.12	515.46	607.51	686.41	736.38	436.57	533.87	591.73	691.67	786.34	846.83
73	253.43	296.38	325.38	415.98	507.10	543.52	405.76	491.98	542.70	654.28	735.44	786.16	456.48	560.45	621.32	737.97	831.80	890.13
74	273.91	324.07	358.34	445.10	532.17	575.20	427.36	520.16	576.33	703.31	783.90	835.18	476.20	588.54	656.91	783.90	876.70	935.31
75	302.15	354.92	389.88	481.97	561.12	613.10	443.80	549.46	615.21	746.71	833.59	887.59	493.11	617.56	692.70	824.20	922.82	983.87
76	333.81	411.96	456.49	547.64	610.89	649.21	459.86	583.84	662.74	791.23	885.90	942.26	507.20	646.96	734.87	863.36	969.31	1034.68
77	360.77	442.86	494.71	574.64	637.28	678.33	477.42	622.16	715.05	831.71	937.56	1002.37	520.63	678.33	779.86	900.84	1017.49	1090.94
78	388.46	477.61	530.68	611.34	679.27	721.72	507.33	679.27	787.53	893.66	1016.78	1091.07	549.78	730.21	844.84	959.47	1095.32	1178.11
79	424.54	520.06	579.50	662.29	734.46	781.16	547.66	751.44	874.56	974.33	1116.55	1201.46	587.99	796.02	925.50	1038.01	1192.97	1286.36
80	467.00	573.13	638.94	723.85	804.51	855.45	596.48	825.74					632.57	866.07				
81	522.19	641.06	715.35	804.51	897.91	955.22	653.80	902.15					687.76	940.36				
82	585.87	721.72	804.51	902.15	1012.53	1080.46	719.60	982.82					749.32	1016.78				
83	655.92	810.88	906.40	1014.66	1144.14	1224.81	791.77	1067.72					819.37	1099.57				
84	732.34	910.64	1018.90	1137.77	1288.49	1381.89	870.31	1154.76					895.79	1182.35				
85+	987.06	1237.54	1390.38	1538.97	1766.10	1906.20												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	74.29	93.40	104.01	116.75	144.34	159.20	110.38	137.98	152.84	171.94	208.03	229.25
30	74.29	93.40	104.01	116.75	144.34	159.20	110.38	137.98	152.84	171.94	208.03	229.25
31	74.29	93.40	104.01	116.75	144.34	159.20	110.38	137.98	152.84	171.94	208.03	229.25
32	74.29	93.40	104.01	116.75	144.34	159.20	110.38	137.98	152.84	171.94	208.03	229.25
33	74.29	93.40	104.01	116.75	144.34	159.20	110.38	137.98	152.84	171.94	208.03	229.25
34	74.29	93.40	104.01	116.75	144.34	159.20	110.38	137.98	152.84	171.94	208.03	229.25
35	74.29	93.40	104.01	116.75	144.34	159.20	110.38	137.98	152.84	171.94	208.03	229.25
36	74.29	93.40	104.01	116.75	144.34	159.20	110.38	137.98	152.84	171.94	208.03	229.25
37	74.29	93.40	104.01	116.75	144.34	159.20	110.38	137.98	152.84	171.94	208.03	229.25
38	74.29	93.40	104.01	116.75	144.34	159.20	110.38	137.98	152.84	171.94	208.03	229.25
39	74.29	93.40	104.01	116.75	144.34	159.20	110.38	137.98	152.84	171.94	208.03	229.25
40	74.29	93.40	104.01	116.75	144.34	159.20	110.38	137.98	152.84	171.94	208.03	229.25
41	74.29	93.40	104.01	116.75	144.34	159.20	110.38	137.98	152.84	171.94	208.03	229.25
42	74.29	93.40	104.01	116.75	144.34	159.20	110.38	137.98	152.84	171.94	208.03	229.25
43	74.29	93.40	104.01	116.75	144.34	159.20	110.38	137.98	152.84	171.94	208.03	229.25
44	74.29	93.40	104.01	116.75	144.34	159.20	110.38	137.98	152.84	171.94	208.03	229.25
45	95.52	123.12	131.61	150.71	188.92	203.78	125.24	157.08	174.06	193.17	233.50	258.97
46	95.52	123.12	131.61	150.71	188.92	203.78	125.24	157.08	174.06	193.17	233.50	258.97
47	95.52	123.12	131.61	150.71	188.92	203.78	125.24	157.08	174.06	193.17	233.50	258.97
48	95.52	123.12	131.61	150.71	188.92	203.78	125.24	157.08	174.06	193.17	233.50	258.97
49	95.52	123.12	131.61	150.71	188.92	203.78	125.24	157.08	174.06	193.17	233.50	258.97
50	101.89	135.85	142.22	163.45	205.90	220.76	133.73	167.69	184.68	203.78	244.11	269.58
51	108.26	142.22	152.84	169.82	216.52	231.38	137.98	171.94	188.92	208.03	250.48	275.95
52	114.63	148.59	161.33	182.55	225.01	244.11	144.34	176.19	193.17	212.27	256.85	284.44
53	123.12	154.96	169.82	191.04	233.50	254.73	150.71	180.43	199.54	218.64	263.22	290.81
54	127.36	161.33	178.31	201.66	244.11	267.46	154.96	186.80	205.90	222.88	269.58	297.18
55	133.73	167.69	188.92	210.15	252.60	280.20	161.33	191.04	210.15	227.13	275.95	303.55
56	140.10	174.06	195.29	220.76	263.22	290.81	167.69	199.54	218.64	235.62	284.44	316.28
57	146.47	182.55	203.78	229.25	275.95	301.43	174.06	210.15	231.38	248.36	299.30	331.14
58	152.84	191.04	212.27	241.99	286.57	314.16	180.43	220.76	246.23	261.09	318.41	352.37
59	163.45	199.54	220.76	254.73	299.30	326.90	188.92	233.50	263.22	278.08	337.51	373.60
60	171.94	208.03	226.20	267.46	312.04	339.63	197.41	248.36	274.38	295.06	358.74	396.95
61	179.88	214.86	234.65	282.32	326.90	354.49	202.89	256.58	284.05	314.16	379.97	420.30
62	184.65	227.91	245.61	299.30	346.00	373.60	209.00	269.35	298.05	333.27	403.32	445.77
63	189.29	241.20	259.95	318.41	365.11	394.82	216.20	280.49	314.98	356.62	428.79	473.37
64	196.38	253.05	276.50	339.63	388.46	420.30	226.46	297.24	332.89	382.09	456.38	503.08
65	206.40	267.98	292.79	360.86	413.93	445.77	236.57	315.73	352.62	407.56	486.10	534.92
66	221.34	290.67	318.86	384.21	443.65	477.61	258.11	341.70	382.59	433.03	520.06	566.76
67	239.10	315.02	341.70	409.68	481.86	517.94	280.95	369.72	415.98	462.75	562.52	600.73
68	261.11	342.10	377.29	441.52	526.43	556.15	306.54	400.32	452.14	500.96	609.22	645.30
69	284.50	371.98	421.66	488.22	575.26	615.59	335.13	433.76	492.62	551.91	662.29	706.86
70	317.09	417.57	466.64	541.29	628.32	681.39	366.34	471.19	536.54	611.34	715.35	779.04
71	362.98	458.51	513.70	596.48	685.64	740.83	411.81	515.82	579.50	672.90	774.79	838.47
72	396.95	496.72	551.91	664.41	753.56	810.88	447.89	560.40	624.08	745.07	844.84	908.52
73	435.16	543.41	600.73	738.70	832.10	891.54	486.10	609.22	679.27	823.61	923.38	984.94
74	475.49	596.48	660.16	823.61	921.26	980.69	524.31	664.41	742.95	908.52	1010.41	1074.09
75	515.82	655.92	740.83	912.77	1016.78	1080.46	564.64	723.85	821.49	997.68	1108.06	1173.86
76	558.27	730.21	842.72	1010.41	1129.28	1203.58	607.10	796.02	917.01	1093.20	1218.44	1296.98
77	604.97	819.37	961.59	1116.55	1263.01	1354.29	651.67	878.80	1025.27	1192.97	1350.05	1445.57
78	655.92	919.14	1086.83	1231.17	1411.60	1521.99	700.50	972.20	1142.02	1299.10	1494.39	1611.14
79	711.11	1023.15	1214.19	1350.05	1566.56	1698.17	753.56	1067.72	1260.89	1413.73	1645.10	1785.20
80	776.91	1129.28					817.24	1167.49				
81	859.70	1239.66					893.66	1273.63				
82	955.22	1356.41					984.94	1384.01				
83	1061.36	1477.41					1086.83	1498.64				
84	1178.11	1602.65					1197.21	1617.51				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	72.17	87.03	97.64	110.38	131.61	146.47	106.14	129.49	146.47	163.45	197.41	218.64
30	72.17	87.03	97.64	110.38	131.61	146.47	106.14	129.49	146.47	163.45	197.41	218.64
31	72.17	87.03	97.64	110.38	131.61	146.47	106.14	129.49	146.47	163.45	197.41	218.64
32	72.17	87.03	97.64	110.38	131.61	146.47	106.14	129.49	146.47	163.45	197.41	218.64
33	72.17	87.03	97.64	110.38	131.61	146.47	106.14	129.49	146.47	163.45	197.41	218.64
34	72.17	87.03	97.64	110.38	131.61	146.47	106.14	129.49	146.47	163.45	197.41	218.64
35	72.17	87.03	97.64	110.38	131.61	146.47	106.14	129.49	146.47	163.45	197.41	218.64
36	72.17	87.03	97.64	110.38	131.61	146.47	106.14	129.49	146.47	163.45	197.41	218.64
37	72.17	87.03	97.64	110.38	131.61	146.47	106.14	129.49	146.47	163.45	197.41	218.64
38	72.17	87.03	97.64	110.38	131.61	146.47	106.14	129.49	146.47	163.45	197.41	218.64
39	72.17	87.03	97.64	110.38	131.61	146.47	106.14	129.49	146.47	163.45	197.41	218.64
40	72.17	87.03	97.64	110.38	131.61	146.47	106.14	129.49	146.47	163.45	197.41	218.64
41	72.17	87.03	97.64	110.38	131.61	146.47	106.14	129.49	146.47	163.45	197.41	218.64
42	72.17	87.03	97.64	110.38	131.61	146.47	106.14	129.49	146.47	163.45	197.41	218.64
43	72.17	87.03	97.64	110.38	131.61	146.47	106.14	129.49	146.47	163.45	197.41	218.64
44	72.17	87.03	97.64	110.38	131.61	146.47	106.14	129.49	146.47	163.45	197.41	218.64
45	91.28	114.63	123.12	137.98	171.94	184.68	120.99	150.71	169.82	184.68	222.88	244.11
46	91.28	114.63	123.12	137.98	171.94	184.68	120.99	150.71	169.82	184.68	222.88	244.11
47	91.28	114.63	123.12	137.98	171.94	184.68	120.99	150.71	169.82	184.68	222.88	244.11
48	91.28	114.63	123.12	137.98	171.94	184.68	120.99	150.71	169.82	184.68	222.88	244.11
49	91.28	114.63	123.12	137.98	171.94	184.68	120.99	150.71	169.82	184.68	222.88	244.11
50	97.64	127.36	135.85	150.71	188.92	201.66	127.36	161.33	176.19	195.29	233.50	256.85
51	104.01	133.73	142.22	159.20	197.41	214.39	133.73	165.57	180.43	199.54	239.87	263.22
52	110.38	140.10	150.71	167.69	208.03	222.88	137.98	169.82	186.80	203.78	244.11	269.58
53	116.75	146.47	159.20	176.19	216.52	235.62	144.34	176.19	191.04	208.03	250.48	278.08
54	123.12	152.84	167.69	184.68	225.01	248.36	150.71	180.43	197.41	214.39	256.85	284.44
55	129.49	159.20	176.19	195.29	235.62	258.97	157.08	184.68	203.78	218.64	265.34	292.93
56	135.85	165.57	182.55	205.90	244.11	269.58	163.45	193.17	210.15	227.13	273.83	303.55
57	142.22	171.94	191.04	214.39	256.85	282.32	167.69	201.66	222.88	237.74	288.69	320.53
58	148.59	180.43	199.54	225.01	269.58	292.93	174.06	212.27	235.62	252.60	305.67	339.63
59	154.96	188.92	210.14	235.62	282.32	309.92	182.55	225.01	248.36	267.46	326.90	360.86
60	165.57	199.54	215.73	248.36	295.06	324.78	191.04	235.62	259.71	282.32	346.00	382.09
61	171.51	206.52	224.36	263.22	309.92	339.63	196.61	244.07	269.64	299.30	365.11	403.32
62	176.53	217.55	237.50	278.08	329.02	358.74	202.91	254.84	281.72	316.28	386.33	426.67
63	183.37	230.98	248.04	295.06	348.13	379.97	208.27	266.16	298.62	337.51	407.56	452.14
64	190.60	241.10	264.73	314.16	369.35	401.19	218.58	280.95	312.59	358.74	433.03	477.61
65	197.02	256.16	279.30	335.39	390.58	424.54	228.81	301.38	332.35	379.97	458.51	505.21
66	209.99	278.73	299.42	356.62	418.17	454.26	248.26	325.13	359.84	407.56	488.22	534.92
67	229.46	301.07	320.22	379.97	452.14	483.98	270.84	353.10	392.75	433.03	526.43	566.76
68	251.37	330.10	353.33	411.81	492.47	520.06	296.32	385.73	426.67	471.24	571.01	607.10
69	276.66	359.92	397.21	454.26	537.05	573.13	324.92	417.16	467.36	520.06	621.96	666.53
70	315.07	405.04	448.06	505.21	585.87	636.81	362.22	458.63	517.53	577.38	677.15	736.58
71	360.86	445.77	496.72	566.76	645.30	696.25	407.56	505.21	562.52	641.06	736.58	798.14
72	394.82	486.10	539.17	632.57	713.23	766.30	445.77	549.78	611.34	711.11	806.63	870.31
73	433.03	530.68	587.99	704.74	791.77	846.96	483.98	598.61	666.53	785.40	887.29	950.98
74	473.37	581.62	645.30	783.28	878.80	936.12	522.19	653.80	730.21	863.94	972.20	1038.01
75	511.57	638.94	717.48	868.19	970.08	1033.76	562.52	711.11	800.26	946.73	1063.48	1133.53
76	554.03	706.86	804.51	957.34	1071.97	1144.14	604.97	774.79	883.05	1033.76	1163.25	1243.91
77	598.61	787.53	908.52	1050.74	1188.72	1273.63	649.55	851.21	978.57	1122.92	1275.75	1369.15
78	649.55	876.68	1021.03	1150.51	1313.96	1413.73	696.25	933.99	1080.46	1218.44	1398.87	1509.25
79	702.62	972.20	1135.65	1256.65	1447.69	1564.44	747.20	1018.90	1186.60	1322.45	1528.35	1655.72
80	766.30	1069.85					806.63	1112.30				
81	842.72	1171.74					880.93	1209.95				
82	933.99	1282.12					965.83	1313.96				
83	1033.76	1394.62					1061.36	1422.22				
84	1142.02	1513.49					1165.37	1536.84				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	65.80	76.42	84.91	93.40	110.38	123.12	97.64	116.75	129.49	142.22	171.94	188.92
30	65.80	76.42	84.91	93.40	110.38	123.12	97.64	116.75	129.49	142.22	171.94	188.92
31	65.80	76.42	84.91	93.40	110.38	123.12	97.64	116.75	129.49	142.22	171.94	188.92
32	65.80	76.42	84.91	93.40	110.38	123.12	97.64	116.75	129.49	142.22	171.94	188.92
33	65.80	76.42	84.91	93.40	110.38	123.12	97.64	116.75	129.49	142.22	171.94	188.92
34	65.80	76.42	84.91	93.40	110.38	123.12	97.64	116.75	129.49	142.22	171.94	188.92
35	65.80	76.42	84.91	93.40	110.38	123.12	97.64	116.75	129.49	142.22	171.94	188.92
36	65.80	76.42	84.91	93.40	110.38	123.12	97.64	116.75	129.49	142.22	171.94	188.92
37	65.80	76.42	84.91	93.40	110.38	123.12	97.64	116.75	129.49	142.22	171.94	188.92
38	65.80	76.42	84.91	93.40	110.38	123.12	97.64	116.75	129.49	142.22	171.94	188.92
39	65.80	76.42	84.91	93.40	110.38	123.12	97.64	116.75	129.49	142.22	171.94	188.92
40	65.80	76.42	84.91	93.40	110.38	123.12	97.64	116.75	129.49	142.22	171.94	188.92
41	65.80	76.42	84.91	93.40	110.38	123.12	97.64	116.75	129.49	142.22	171.94	188.92
42	65.80	76.42	84.91	93.40	110.38	123.12	97.64	116.75	129.49	142.22	171.94	188.92
43	65.80	76.42	84.91	93.40	110.38	123.12	97.64	116.75	129.49	142.22	171.94	188.92
44	65.80	76.42	84.91	93.40	110.38	123.12	97.64	116.75	129.49	142.22	171.94	188.92
45	82.79	101.89	108.26	118.87	146.47	159.20	110.38	133.73	146.47	161.33	195.29	214.39
46	82.79	101.89	108.26	118.87	146.47	159.20	110.38	133.73	146.47	161.33	195.29	214.39
47	82.79	101.89	108.26	118.87	146.47	159.20	110.38	133.73	146.47	161.33	195.29	214.39
48	82.79	101.89	108.26	118.87	146.47	159.20	110.38	133.73	146.47	161.33	195.29	214.39
49	82.79	101.89	108.26	118.87	146.47	159.20	110.38	133.73	146.47	161.33	195.29	214.39
50	89.15	112.50	116.75	129.49	161.33	174.06	116.75	142.22	154.96	169.82	205.90	227.13
51	95.52	116.75	123.12	137.98	169.82	184.68	120.99	146.47	159.20	174.06	210.15	233.50
52	99.77	123.12	131.61	146.47	178.31	193.17	125.24	150.71	163.45	178.31	216.52	239.87
53	104.01	127.36	140.10	152.84	186.80	203.78	129.49	154.96	167.69	182.55	220.76	246.23
54	110.38	133.73	144.34	161.33	195.29	214.39	135.85	159.20	171.94	186.80	227.13	252.60
55	114.63	137.98	152.84	167.69	203.78	225.01	142.22	163.45	178.31	191.04	233.50	258.97
56	120.99	144.34	159.20	178.31	212.27	237.74	146.47	169.82	184.68	199.54	241.99	269.58
57	127.36	150.71	165.57	186.80	222.88	246.23	152.84	178.31	195.29	210.15	256.85	284.44
58	131.61	159.20	174.06	195.29	233.50	258.97	157.08	188.92	208.03	222.88	271.71	301.43
59	140.10	165.57	182.55	205.90	246.23	269.58	165.57	199.54	220.76	235.62	288.69	320.53
60	148.59	174.06	188.50	216.52	258.97	284.44	171.94	210.15	230.39	250.48	305.67	339.63
61	154.78	181.49	195.54	231.38	271.71	299.30	179.88	216.95	238.77	265.34	322.65	358.74
62	160.30	192.69	205.02	244.11	288.69	314.16	182.62	227.91	247.02	282.32	343.88	379.97
63	165.63	202.37	216.29	261.09	305.67	333.27	188.43	237.49	261.81	299.30	362.98	403.32
64	171.35	213.20	229.43	278.08	324.78	354.49	198.89	250.41	278.09	318.41	386.33	426.67
65	178.25	224.63	242.71	295.06	343.88	375.72	207.48	268.58	293.85	339.63	409.68	452.14
66	191.07	244.88	262.48	314.16	369.35	401.19	224.61	289.93	320.55	362.98	437.28	479.73
67	206.32	267.17	283.12	337.51	399.07	426.67	244.57	315.72	348.41	386.33	473.37	507.33
68	226.03	292.08	311.41	365.11	435.16	462.75	267.71	344.03	379.97	420.30	513.70	547.66
69	249.19	319.71	350.36	405.44	477.61	507.33	294.26	375.65	414.73	467.00	560.40	600.73
70	282.75	359.11	396.44	450.02	522.19	566.76	329.29	412.55	462.61	520.06	609.22	664.41
71	324.78	396.95	441.52	505.21	575.26	619.83	371.47	454.26	505.21	579.50	664.41	719.60
72	356.62	433.03	477.61	564.64	636.81	683.51	405.44	494.59	549.78	643.18	728.09	783.28
73	390.58	473.37	522.19	630.45	706.86	755.69	439.40	539.17	598.61	708.99	800.26	855.45
74	426.67	520.06	575.26	702.62	783.28	834.23	475.49	587.99	655.92	783.28	876.68	933.99
75	460.63	571.01	638.94	776.91	866.07	921.26	511.57	641.06	719.60	857.58	959.47	1021.03
76	498.84	632.57	717.48	857.58	957.34	1021.03	549.78	700.50	796.02	933.99	1050.74	1120.79
77	539.17	702.62	808.75	940.36	1059.23	1133.53	590.11	766.30	880.93	1014.66	1150.51	1231.17
78	583.75	781.16	906.40	1027.39	1167.49	1254.52	630.45	840.59	970.08	1101.69	1258.77	1352.17
79	630.45	863.94	1006.17	1120.79	1282.12	1381.89	675.02	917.01	1063.48	1192.97	1371.27	1479.53
80	685.64	948.85					728.09	995.55				
81	751.44	1038.01					789.65	1080.46				
82	827.86	1129.28					861.82	1169.62				
83	910.64	1226.93					942.48	1263.01				
84	1001.92	1328.82					1029.52	1360.66				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	70.05	87.03	99.77	112.50	137.98	154.96	104.01	129.49	144.34	163.45	197.41	216.52
30	70.05	87.03	99.77	112.50	137.98	154.96	104.01	129.49	144.34	163.45	197.41	216.52
31	70.05	87.03	99.77	112.50	137.98	154.96	104.01	129.49	144.34	163.45	197.41	216.52
32	70.05	87.03	99.77	112.50	137.98	154.96	104.01	129.49	144.34	163.45	197.41	216.52
33	70.05	87.03	99.77	112.50	137.98	154.96	104.01	129.49	144.34	163.45	197.41	216.52
34	70.05	87.03	99.77	112.50	137.98	154.96	104.01	129.49	144.34	163.45	197.41	216.52
35	70.05	87.03	99.77	112.50	137.98	154.96	104.01	129.49	144.34	163.45	197.41	216.52
36	70.05	87.03	99.77	112.50	137.98	154.96	104.01	129.49	144.34	163.45	197.41	216.52
37	70.05	87.03	99.77	112.50	137.98	154.96	104.01	129.49	144.34	163.45	197.41	216.52
38	70.05	87.03	99.77	112.50	137.98	154.96	104.01	129.49	144.34	163.45	197.41	216.52
39	70.05	87.03	99.77	112.50	137.98	154.96	104.01	129.49	144.34	163.45	197.41	216.52
40	70.05	87.03	99.77	112.50	137.98	154.96	104.01	129.49	144.34	163.45	197.41	216.52
41	70.05	87.03	99.77	112.50	137.98	154.96	104.01	129.49	144.34	163.45	197.41	216.52
42	70.05	87.03	99.77	112.50	137.98	154.96	104.01	129.49	144.34	163.45	197.41	216.52
43	70.05	87.03	99.77	112.50	137.98	154.96	104.01	129.49	144.34	163.45	197.41	216.52
44	70.05	87.03	99.77	112.50	137.98	154.96	104.01	129.49	144.34	163.45	197.41	216.52
45	91.28	116.75	129.49	144.34	178.31	199.54	123.12	148.59	163.45	182.55	220.76	241.99
46	91.28	116.75	129.49	144.34	178.31	199.54	123.12	148.59	163.45	182.55	220.76	241.99
47	91.28	116.75	129.49	144.34	178.31	199.54	123.12	148.59	163.45	182.55	220.76	241.99
48	91.28	116.75	129.49	144.34	178.31	199.54	123.12	148.59	163.45	182.55	220.76	241.99
49	91.28	116.75	129.49	144.34	178.31	199.54	123.12	148.59	163.45	182.55	220.76	241.99
50	99.77	127.36	140.10	159.20	195.29	216.52	131.61	154.96	169.82	191.04	229.25	258.97
51	106.14	133.73	150.71	167.69	203.78	227.13	135.85	161.33	176.19	195.29	235.62	258.97
52	110.38	140.10	157.08	174.06	212.27	235.62	137.98	165.57	180.43	199.54	239.87	265.34
53	114.63	146.47	165.57	182.55	220.76	244.11	142.22	169.82	186.80	203.78	246.23	271.71
54	120.99	152.84	171.94	188.92	229.25	254.73	146.47	174.06	191.04	210.15	252.60	278.08
55	125.24	157.08	178.31	197.41	237.74	263.22	150.71	180.43	197.41	214.39	258.97	286.57
56	131.61	163.45	184.68	205.90	248.36	273.83	157.08	186.80	205.90	220.76	267.46	297.18
57	137.98	169.82	191.04	214.39	256.85	282.32	161.33	197.41	218.64	231.38	280.20	312.04
58	144.34	176.19	197.41	225.01	267.46	292.93	167.69	205.90	229.25	244.11	297.18	329.02
59	150.71	184.68	203.78	235.62	278.08	303.55	174.06	216.52	244.11	258.97	314.16	348.13
60	159.20	191.04	207.35	246.23	286.57	312.04	182.55	227.13	253.43	271.71	329.02	365.11
61	163.15	196.09	214.07	256.85	299.30	324.78	186.15	233.64	259.35	284.44	346.00	382.09
62	166.39	205.12	221.26	269.58	312.04	337.51	186.68	242.41	269.47	301.43	362.98	401.19
63	169.57	214.63	230.18	284.44	326.90	352.37	192.40	251.83	282.26	318.41	382.09	422.42
64	175.20	221.17	243.16	299.30	341.76	369.35	198.89	260.59	294.33	335.39	401.19	443.65
65	180.13	232.52	254.26	314.16	358.74	388.46	205.55	274.73	306.01	354.49	422.42	464.87
66	191.07	252.85	276.09	333.27	382.09	413.93	220.67	294.07	330.89	377.84	450.02	494.59
67	208.25	273.15	300.70	358.74	416.05	450.02	244.57	317.79	365.30	407.56	486.10	532.80
68	226.03	296.09	335.37	390.58	456.38	494.59	267.71	346.11	399.07	443.65	528.56	579.50
69	247.22	323.73	370.73	428.79	500.96	543.41	290.18	375.65	429.47	483.98	575.26	628.32
70	276.69	363.28	406.76	471.24	545.54	592.24	319.00	410.46	466.83	532.80	621.96	677.15
71	316.28	399.07	447.89	520.06	596.48	645.30	358.74	450.02	505.21	585.87	675.02	730.21
72	348.13	433.03	481.86	577.38	655.92	706.86	390.58	488.22	543.41	647.43	734.46	789.65
73	379.97	473.37	522.19	643.18	723.85	774.79	422.42	530.68	590.11	717.48	802.39	857.58
74	413.93	517.94	575.26	717.48	800.26	853.33	458.51	577.38	645.30	791.77	878.80	933.99
75	447.89	571.01	645.30	793.89	885.17	940.36	492.47	630.45	715.35	868.19	963.71	1021.03
76	486.10	634.69	734.46	878.80	982.82	1046.50	528.56	692.00	798.14	950.98	1061.36	1127.16
77	526.43	713.23	836.35	972.20	1099.57	1178.11	566.76	764.18	893.66	1038.01	1173.86	1256.65
78	571.01	800.26	946.73	1069.85	1226.93	1324.57	609.22	844.84	993.43	1131.41	1299.10	1403.11
79	619.83	889.42	1057.11	1173.86	1362.78	1477.41	655.92	929.75	1097.44	1229.05	1430.71	1553.83
80	677.15	982.82					711.11	1016.78				
81	747.20	1080.46					779.04	1108.06				
82	829.98	1180.23					857.58	1203.58				
83	923.38	1284.24					946.73	1303.35				
84	1025.27	1392.50					1042.25	1407.36				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	67.93	82.79	93.40	104.01	125.24	140.10	99.77	123.12	137.98	154.96	186.80	205.90
30	67.93	82.79	93.40	104.01	125.24	140.10	99.77	123.12	137.98	154.96	186.80	205.90
31	67.93	82.79	93.40	104.01	125.24	140.10	99.77	123.12	137.98	154.96	186.80	205.90
32	67.93	82.79	93.40	104.01	125.24	140.10	99.77	123.12	137.98	154.96	186.80	205.90
33	67.93	82.79	93.40	104.01	125.24	140.10	99.77	123.12	137.98	154.96	186.80	205.90
34	67.93	82.79	93.40	104.01	125.24	140.10	99.77	123.12	137.98	154.96	186.80	205.90
35	67.93	82.79	93.40	104.01	125.24	140.10	99.77	123.12	137.98	154.96	186.80	205.90
36	67.93	82.79	93.40	104.01	125.24	140.10	99.77	123.12	137.98	154.96	186.80	205.90
37	67.93	82.79	93.40	104.01	125.24	140.10	99.77	123.12	137.98	154.96	186.80	205.90
38	67.93	82.79	93.40	104.01	125.24	140.10	99.77	123.12	137.98	154.96	186.80	205.90
39	67.93	82.79	93.40	104.01	125.24	140.10	99.77	123.12	137.98	154.96	186.80	205.90
40	67.93	82.79	93.40	104.01	125.24	140.10	99.77	123.12	137.98	154.96	186.80	205.90
41	67.93	82.79	93.40	104.01	125.24	140.10	99.77	123.12	137.98	154.96	186.80	205.90
42	67.93	82.79	93.40	104.01	125.24	140.10	99.77	123.12	137.98	154.96	186.80	205.90
43	67.93	82.79	93.40	104.01	125.24	140.10	99.77	123.12	137.98	154.96	186.80	205.90
44	67.93	82.79	93.40	104.01	125.24	140.10	99.77	123.12	137.98	154.96	186.80	205.90
45	89.15	108.26	120.99	133.73	163.45	180.43	118.87	142.22	157.08	174.06	208.03	227.13
46	89.15	108.26	120.99	133.73	163.45	180.43	118.87	142.22	157.08	174.06	208.03	227.13
47	89.15	108.26	120.99	133.73	163.45	180.43	118.87	142.22	157.08	174.06	208.03	227.13
48	89.15	108.26	120.99	133.73	163.45	180.43	118.87	142.22	157.08	174.06	208.03	227.13
49	89.15	108.26	120.99	133.73	163.45	180.43	118.87	142.22	157.08	174.06	208.03	227.13
50	95.52	120.99	133.73	148.59	178.31	197.41	125.24	150.71	165.57	182.55	218.64	244.11
51	101.89	125.24	140.10	154.96	186.80	205.90	131.61	154.96	169.82	186.80	222.88	244.11
52	106.14	131.61	146.47	161.33	195.29	214.39	135.85	159.20	174.06	191.04	229.25	250.48
53	112.50	137.98	152.84	169.82	203.78	225.01	140.10	163.45	180.43	195.29	235.62	258.97
54	116.75	142.22	159.20	176.19	212.27	233.50	144.34	169.82	184.68	201.66	241.99	265.34
55	120.99	148.59	165.57	182.55	220.76	244.11	148.59	174.06	191.04	205.90	248.36	273.83
56	127.36	154.96	171.94	191.04	229.25	252.60	152.84	180.43	199.54	212.27	258.97	286.57
57	133.73	161.33	178.31	199.54	239.87	265.34	157.08	188.92	208.03	222.88	271.71	301.43
58	140.10	167.69	186.80	210.15	250.48	275.95	163.45	197.41	218.64	235.62	286.57	318.41
59	146.47	176.19	195.28	218.64	261.09	286.57	169.82	208.03	231.38	248.36	301.43	335.39
60	152.84	182.55	198.97	229.25	271.71	299.30	176.19	216.52	238.77	261.09	318.41	352.37
61	156.87	187.74	205.84	239.87	282.32	309.92	179.88	223.21	244.94	273.83	331.14	369.35
62	160.30	196.83	213.14	250.48	297.18	324.78	180.59	229.98	255.18	286.57	348.13	386.33
63	163.66	204.41	220.26	263.22	309.92	337.51	184.46	237.49	265.90	299.30	362.98	403.32
64	167.50	211.21	233.36	278.08	324.78	354.49	192.98	248.38	276.06	314.16	379.97	420.30
65	170.75	222.66	242.71	290.81	339.63	369.35	199.73	260.38	289.79	331.14	399.07	439.40
66	183.51	240.90	262.48	309.92	360.86	392.70	214.76	279.57	312.27	350.25	420.30	464.87
67	202.47	261.19	287.03	333.27	388.46	424.54	238.50	303.25	346.29	377.84	454.26	500.96
68	222.14	286.08	319.40	362.98	424.54	462.75	261.58	333.60	379.97	413.93	494.59	543.41
69	243.30	311.66	354.43	399.07	467.00	507.33	286.09	363.20	412.62	454.26	539.17	590.11
70	274.67	352.84	390.24	439.40	511.57	554.03	314.89	397.90	449.93	503.08	587.99	641.06
71	314.16	388.46	433.03	488.22	560.40	607.10	354.49	439.40	490.35	556.15	641.06	694.13
72	346.00	422.42	469.12	547.66	621.96	668.65	388.46	477.61	532.80	617.71	702.62	757.81
73	377.84	462.75	511.57	613.46	689.88	738.70	420.30	522.19	581.62	683.51	772.67	827.86
74	411.81	507.33	562.52	683.51	764.18	815.12	456.38	568.89	634.69	751.44	846.96	904.28
75	445.77	556.15	624.08	755.69	844.84	900.03	490.35	617.71	696.25	823.61	925.50	987.06
76	481.86	613.46	700.50	832.10	933.99	995.55	526.43	675.02	768.42	897.91	1012.53	1082.58
77	522.19	685.64	789.65	914.89	1033.76	1108.06	564.64	740.83	851.21	978.57	1110.18	1192.97
78	564.64	762.05	887.29	1001.92	1144.14	1231.17	607.10	810.88	940.36	1061.36	1218.44	1313.96
79	611.34	844.84	987.06	1093.20	1258.77	1360.66	651.67	887.29	1031.64	1150.51	1330.94	1441.32
80	666.53	929.75					702.62	967.96				
81	734.46	1021.03					766.30	1052.87				
82	810.88	1114.42					840.59	1142.02				
83	897.91	1214.19					923.38	1237.54				
84	993.43	1316.08					1014.66	1337.31				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	61.56	72.17	80.66	87.03	106.14	116.75	93.40	110.38	120.99	133.73	161.33	178.31
30	61.56	72.17	80.66	87.03	106.14	116.75	93.40	110.38	120.99	133.73	161.33	178.31
31	61.56	72.17	80.66	87.03	106.14	116.75	93.40	110.38	120.99	133.73	161.33	178.31
32	61.56	72.17	80.66	87.03	106.14	116.75	93.40	110.38	120.99	133.73	161.33	178.31
33	61.56	72.17	80.66	87.03	106.14	116.75	93.40	110.38	120.99	133.73	161.33	178.31
34	61.56	72.17	80.66	87.03	106.14	116.75	93.40	110.38	120.99	133.73	161.33	178.31
35	61.56	72.17	80.66	87.03	106.14	116.75	93.40	110.38	120.99	133.73	161.33	178.31
36	61.56	72.17	80.66	87.03	106.14	116.75	93.40	110.38	120.99	133.73	161.33	178.31
37	61.56	72.17	80.66	87.03	106.14	116.75	93.40	110.38	120.99	133.73	161.33	178.31
38	61.56	72.17	80.66	87.03	106.14	116.75	93.40	110.38	120.99	133.73	161.33	178.31
39	61.56	72.17	80.66	87.03	106.14	116.75	93.40	110.38	120.99	133.73	161.33	178.31
40	61.56	72.17	80.66	87.03	106.14	116.75	93.40	110.38	120.99	133.73	161.33	178.31
41	61.56	72.17	80.66	87.03	106.14	116.75	93.40	110.38	120.99	133.73	161.33	178.31
42	61.56	72.17	80.66	87.03	106.14	116.75	93.40	110.38	120.99	133.73	161.33	178.31
43	61.56	72.17	80.66	87.03	106.14	116.75	93.40	110.38	120.99	133.73	161.33	178.31
44	61.56	72.17	80.66	87.03	106.14	116.75	93.40	110.38	120.99	133.73	161.33	178.31
45	78.54	95.52	106.14	114.63	137.98	152.84	108.26	127.36	135.85	150.71	182.55	201.66
46	78.54	95.52	106.14	114.63	137.98	152.84	108.26	127.36	135.85	150.71	182.55	201.66
47	78.54	95.52	106.14	114.63	137.98	152.84	108.26	127.36	135.85	150.71	182.55	201.66
48	78.54	95.52	106.14	114.63	137.98	152.84	108.26	127.36	135.85	150.71	182.55	201.66
49	78.54	95.52	106.14	114.63	137.98	152.84	108.26	127.36	135.85	150.71	182.55	201.66
50	87.03	106.14	114.63	125.24	152.84	169.82	114.63	133.73	142.22	159.20	191.04	216.52
51	91.28	110.38	120.99	131.61	159.20	178.31	118.87	137.98	146.47	163.45	197.41	216.52
52	95.52	114.63	127.36	137.98	167.69	186.80	123.12	140.10	150.71	167.69	201.66	222.88
53	99.77	120.99	133.73	144.34	176.19	193.17	127.36	144.34	154.96	171.94	208.03	229.25
54	104.01	125.24	137.98	150.71	182.55	203.78	129.49	148.59	161.33	176.19	214.39	235.62
55	108.26	129.49	144.34	157.08	191.04	212.27	133.73	154.96	167.69	180.43	220.76	244.11
56	112.50	135.85	148.59	165.57	199.54	220.76	137.98	159.20	174.06	186.80	229.25	254.73
57	118.87	142.22	154.96	171.94	208.03	231.38	142.22	167.69	182.55	195.29	239.87	267.46
58	125.24	148.59	161.33	180.43	218.64	239.87	146.47	176.19	193.17	208.03	252.60	282.32
59	129.49	154.96	167.69	191.04	227.13	250.48	152.84	184.68	203.78	218.64	267.46	297.18
60	135.85	161.33	173.84	199.54	237.74	261.09	159.20	193.17	211.54	229.25	282.32	314.16
61	140.14	164.80	177.02	208.03	248.36	271.71	161.06	198.18	218.19	241.99	295.06	329.02
62	144.07	171.97	184.72	218.64	258.97	284.44	162.33	205.12	226.60	254.73	309.92	343.88
63	147.88	179.88	192.48	231.38	271.71	297.18	166.61	212.93	237.26	267.46	324.78	358.74
64	152.10	187.30	201.98	244.11	286.57	312.04	173.29	221.91	245.61	280.20	339.63	375.72
65	155.74	195.08	211.89	256.85	299.30	326.90	180.34	233.73	255.34	295.06	356.62	392.70
66	166.48	211.04	229.43	271.71	318.41	346.00	195.06	250.58	277.12	314.16	377.84	416.05
67	181.26	231.28	249.93	292.93	343.88	375.72	216.27	272.10	306.17	339.63	407.56	450.02
68	198.75	252.07	281.47	320.53	375.72	409.68	237.05	298.16	337.51	371.47	443.65	488.22
69	217.79	277.48	313.70	354.49	413.93	450.02	259.52	325.84	368.41	407.56	486.10	532.80
70	246.40	313.17	344.82	390.58	454.26	492.47	286.07	358.11	403.46	452.14	530.68	577.38
71	282.32	346.00	384.21	437.28	500.96	541.29	322.65	394.82	439.40	503.08	579.50	626.20
72	309.92	377.84	416.05	490.35	554.03	594.36	352.37	430.91	477.61	558.27	634.69	683.51
73	339.63	411.81	454.26	547.66	615.59	658.04	382.09	469.12	520.06	617.71	696.25	745.07
74	371.47	452.14	500.96	611.34	681.39	725.97	413.93	511.57	571.01	681.39	762.05	813.00
75	401.19	496.72	556.15	675.02	753.56	802.39	445.77	558.27	626.20	745.07	834.23	889.42
76	433.03	549.78	624.08	745.07	834.23	887.29	477.61	609.22	692.00	813.00	912.77	974.33
77	469.12	611.34	702.62	817.24	921.26	984.94	511.57	666.53	766.30	885.17	999.80	1071.97
78	507.33	679.27	787.53	893.66	1016.78	1091.07	549.78	730.21	844.84	959.47	1095.32	1178.11
79	547.66	751.44	874.56	974.33	1116.55	1201.46	587.99	796.02	925.50	1038.01	1192.97	1286.36
80	596.48	825.74					632.57	866.07				
81	653.80	902.15					687.76	940.36				
82	719.60	982.82					749.32	1016.78				
83	791.77	1067.72					819.37	1099.57				
84	870.31	1154.76					895.79	1182.35				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B3

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	4.4% Simple Inflation						4.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	63.09	79.32	88.33	99.15	124.67	135.48	155.61	193.41	218.54	251.78	312.68	344.58
30	63.09	79.32	88.33	99.15	128.97	144.51	164.02	201.82	229.72	258.44	312.68	344.58
31	63.09	79.32	88.33	99.15	133.27	153.54	165.91	206.02	229.72	258.44	312.68	344.58
32	63.09	79.32	88.33	99.15	141.86	158.06	165.91	207.39	229.72	258.44	312.68	344.58
33	65.14	79.32	90.01	99.15	146.16	167.09	165.91	207.39	229.72	258.44	312.68	344.58
34	65.14	79.32	94.10	102.30	154.76	176.12	165.91	207.39	229.72	258.44	312.68	344.58
35	69.21	81.11	94.10	106.40	163.36	180.64	165.91	207.39	229.72	258.44	312.68	344.58
36	73.28	85.16	98.19	114.58	167.66	189.67	165.91	207.39	229.72	258.44	312.68	344.58
37	77.35	89.22	106.37	118.67	176.26	198.70	165.91	207.39	229.72	258.44	312.68	344.58
38	77.35	93.27	110.46	122.76	184.85	207.73	165.91	207.39	229.72	258.44	312.68	344.58
39	81.42	97.33	114.55	130.95	193.45	221.28	165.91	207.39	229.72	258.44	312.68	344.58
40	85.49	101.38	118.65	135.04	202.05	230.31	165.91	207.39	229.72	258.44	312.68	344.58
41	89.96	105.86	123.24	139.72	211.59	239.29	165.91	207.39	229.72	258.44	312.68	344.58
42	90.36	110.38	127.88	148.55	216.96	239.29	165.91	207.39	229.72	258.44	312.68	344.58
43	94.88	114.93	136.69	153.32	216.96	239.29	165.91	207.39	229.72	258.44	312.68	344.58
44	99.44	119.51	141.42	158.12	216.96	239.29	165.91	207.39	229.72	258.44	312.68	344.58
45	104.04	124.14	146.18	167.14	250.59	278.74	188.24	236.10	261.63	290.34	350.96	389.25
46	104.50	132.95	155.17	172.04	260.55	293.14	188.24	236.10	261.63	290.34	350.96	389.25
47	109.16	137.65	160.02	181.18	270.59	303.01	188.24	236.10	261.63	290.34	350.96	389.25
48	113.86	142.40	169.14	190.40	280.72	306.29	188.24	236.10	261.63	290.34	350.96	389.25
49	118.60	151.38	174.09	195.45	283.96	306.29	188.24	236.10	261.63	290.34	350.96	389.25
50	123.37	156.22	183.33	204.80	305.73	331.82	201.01	252.05	277.58	306.29	366.92	405.20
51	128.17	161.13	192.73	214.28	320.73	347.77	207.39	258.44	283.96	312.68	376.49	414.77
52	137.29	170.35	197.92	223.84	335.87	366.92	216.96	264.82	290.34	319.06	386.06	427.54
53	142.19	179.64	207.46	233.47	350.96	382.87	226.53	271.20	299.91	328.63	395.63	437.11
54	147.12	184.71	217.10	247.53	366.56	402.01	232.91	280.77	309.48	335.01	405.20	446.68
55	156.43	194.13	226.81	257.35	379.68	417.18	241.80	287.15	315.87	341.39	414.77	456.25
56	165.79	203.53	236.46	271.51	395.63	437.11	251.40	299.91	328.63	354.15	427.54	475.39
57	170.83	212.99	250.59	285.78	414.77	453.06	256.63	315.87	347.77	373.30	449.87	497.73
58	180.31	222.52	260.41	300.16	430.73	472.20	266.33	331.82	370.11	392.44	478.58	529.63
59	189.87	236.50	274.72	314.65	449.87	491.35	271.63	343.16	395.63	417.96	507.30	561.54
60	199.50	246.19	285.32	329.25	469.01	510.49	281.44	353.25	402.04	443.49	539.21	596.64
61	210.25	259.77	298.33	352.31	479.06	519.50	291.11	365.49	413.30	460.40	556.83	615.94
62	217.29	275.80	316.23	371.00	494.06	533.46	295.84	376.92	425.59	475.87	575.90	636.52
63	228.33	289.73	326.59	398.74	507.62	548.94	300.59	389.97	437.93	495.81	596.16	658.13
64	235.73	299.67	348.36	422.12	525.49	568.56	306.35	402.09	450.32	516.87	617.37	680.55
65	246.25	317.61	363.38	450.10	544.39	586.27	311.13	415.25	463.75	536.02	639.31	703.52
66	264.40	345.85	391.50	486.13	566.80	610.20	329.76	436.55	488.79	553.24	664.44	724.10
67	285.93	371.33	422.14	508.02	597.51	642.26	348.39	458.46	515.82	573.82	697.54	744.92
68	309.70	401.82	453.67	530.91	633.01	668.74	368.59	481.37	543.67	602.38	732.55	775.95
69	331.41	433.23	491.17	568.72	670.10	717.08	390.39	505.27	573.84	642.90	771.48	823.41
70	357.45	470.72	526.04	610.20	708.31	768.13	412.97	531.17	604.84	689.16	806.42	878.20
71	395.55	499.64	559.78	650.00	747.15	807.29	448.75	562.10	631.49	733.27	844.30	913.70
72	417.65	522.61	580.68	699.05	792.86	853.16	471.25	589.62	656.62	783.92	888.89	955.89
73	441.49	551.33	609.48	749.46	844.22	904.53	493.18	618.09	689.16	835.61	936.83	999.29
74	464.55	582.76	644.97	804.66	900.06	958.13	512.25	649.12	725.85	887.62	987.16	1049.38
75	484.57	616.18	695.94	857.46	955.18	1015.00	530.43	679.99	771.72	937.23	1040.92	1102.74
76	503.47	658.53	759.99	911.23	1018.43	1085.43	547.50	717.88	826.99	985.88	1098.83	1169.66
77	522.85	708.15	831.06	964.99	1091.57	1170.46	563.21	759.51	886.10	1031.03	1166.79	1249.35
78	557.02	780.56	922.97	1045.55	1198.78	1292.51	594.88	825.62	969.84	1103.23	1269.08	1368.23
79	603.89	868.89	1031.13	1146.50	1330.37	1442.14	639.95	906.74	1070.79	1200.58	1397.07	1516.05
80	659.78	959.02					694.03	991.47				
81	730.08	1052.76					758.92	1081.60				
82	811.20	1151.91					836.44	1175.34				
83	901.33	1254.66					922.97	1272.68				
84	1000.48	1361.02					1016.71	1373.63				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B3

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	4.4% Simple Inflation						4.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	61.29	73.91	82.92	93.74	113.67	124.64	149.63	181.51	209.43	239.35	296.72	328.63
30	61.29	73.91	82.92	93.74	117.59	132.95	157.72	189.40	220.15	245.67	296.72	328.63
31	61.29	73.91	82.92	93.74	121.51	141.26	159.53	193.35	220.15	245.67	296.72	328.63
32	61.29	73.91	82.92	93.74	129.35	145.41	159.53	194.62	220.15	245.67	296.72	328.63
33	63.28	73.91	84.50	93.74	133.27	153.72	159.53	194.62	220.15	245.67	296.72	328.63
34	63.28	73.91	88.34	96.72	141.11	162.03	159.53	194.62	220.15	245.67	296.72	328.63
35	67.23	75.58	88.34	100.59	148.95	166.19	159.53	194.62	220.15	245.67	296.72	328.63
36	71.19	79.35	92.18	108.33	152.86	174.49	159.53	194.62	220.15	245.67	296.72	328.63
37	75.14	83.13	99.86	112.20	160.70	182.80	159.53	194.62	220.15	245.67	296.72	328.63
38	75.14	86.91	103.70	116.07	168.54	191.11	159.53	194.62	220.15	245.67	296.72	328.63
39	79.09	90.69	107.54	123.81	176.38	203.58	159.53	194.62	220.15	245.67	296.72	328.63
40	83.05	94.47	111.38	127.67	184.22	211.89	159.53	194.62	220.15	245.67	296.72	328.63
41	87.39	98.64	115.70	132.09	192.92	220.15	159.53	194.62	220.15	245.67	296.72	328.63
42	87.77	102.85	120.05	140.45	197.82	220.15	159.53	194.62	220.15	245.67	296.72	328.63
43	92.17	107.09	128.32	144.96	197.82	220.15	159.53	194.62	220.15	245.67	296.72	328.63
44	96.60	111.37	132.76	149.50	197.82	220.15	159.53	194.62	220.15	245.67	296.72	328.63
45	99.42	115.57	136.75	153.02	228.07	252.60	181.86	226.53	255.25	277.58	335.01	366.92
46	99.86	123.78	145.16	157.50	237.13	265.65	181.86	226.53	255.25	277.58	335.01	366.92
47	104.31	128.16	149.70	165.87	246.27	274.60	181.86	226.53	255.25	277.58	335.01	366.92
48	108.80	132.58	158.23	174.31	255.49	277.58	181.86	226.53	255.25	277.58	335.01	366.92
49	113.32	140.94	162.85	178.93	258.44	277.58	181.86	226.53	255.25	277.58	335.01	366.92
50	118.23	146.45	175.12	188.84	280.51	303.10	191.43	242.48	264.82	293.53	350.96	386.06
51	123.14	151.51	179.35	200.89	292.43	322.25	201.01	248.86	271.20	299.91	360.53	395.63
52	132.21	160.61	184.90	205.62	310.52	335.01	207.39	255.25	280.77	306.29	366.92	405.20
53	134.83	169.79	194.50	215.31	325.44	354.15	216.96	264.82	287.15	312.68	376.49	417.96
54	142.21	174.99	204.17	226.69	337.87	373.30	226.53	271.20	296.72	322.25	386.06	427.54
55	151.47	184.30	211.52	239.16	354.15	385.57	235.44	277.58	306.29	328.63	398.82	440.30
56	160.76	193.60	221.04	253.24	366.92	405.20	245.03	290.34	315.87	341.39	411.58	456.25
57	165.88	200.61	234.93	267.26	386.06	424.35	247.24	303.10	335.01	357.34	433.92	481.78
58	175.31	210.16	244.78	279.10	405.20	440.30	256.93	319.06	354.15	379.68	459.44	510.49
59	180.01	223.92	261.52	291.05	424.35	465.82	262.48	330.68	373.30	402.01	491.35	542.40
60	192.11	236.14	272.11	305.73	443.49	488.16	272.36	335.14	380.55	424.35	520.06	574.30
61	200.47	249.68	285.24	328.47	454.18	497.73	282.10	347.66	392.33	438.62	535.06	591.05
62	207.74	263.26	305.78	344.69	469.81	512.25	287.22	356.62	402.27	451.62	551.65	609.24
63	221.19	277.45	311.63	369.50	484.01	528.28	289.56	370.05	415.18	469.25	566.64	628.62
64	228.80	285.51	333.53	390.46	499.64	542.72	295.69	380.06	422.86	485.29	585.79	646.09
65	235.06	303.60	346.64	418.33	513.68	558.35	300.93	396.37	437.10	499.72	603.02	664.44
66	250.84	331.64	367.63	451.21	534.26	580.36	317.17	415.39	459.73	520.70	623.76	683.42
67	274.40	354.87	395.60	471.17	560.66	600.15	335.85	437.86	487.02	536.97	652.79	702.80
68	298.14	387.72	424.86	495.18	592.17	625.35	356.31	463.82	513.04	566.64	686.61	730.00
69	322.27	419.18	462.70	529.16	625.59	667.63	378.48	485.93	544.41	605.81	724.50	776.42
70	355.17	456.60	505.09	569.52	660.45	717.88	408.33	517.01	583.41	650.88	763.34	830.34
71	393.24	485.76	541.28	617.61	703.20	758.72	444.13	550.53	612.99	698.57	802.67	869.75
72	415.41	511.45	567.28	665.55	750.42	806.26	469.01	578.45	643.22	748.19	848.69	915.69
73	439.34	538.41	596.56	715.01	803.30	859.30	491.03	607.32	676.24	796.84	900.22	964.83
74	462.47	568.24	630.46	765.26	858.58	914.58	510.17	638.75	713.41	844.06	949.83	1014.12
75	480.58	600.23	674.01	815.59	911.31	971.13	528.44	668.02	751.78	889.37	999.05	1064.85
76	499.64	637.47	725.53	863.37	966.74	1031.83	545.59	698.73	796.37	932.28	1049.06	1121.80
77	517.35	680.63	785.20	908.11	1027.36	1100.75	561.38	735.66	845.74	970.49	1102.58	1183.30
78	551.62	744.50	867.08	977.05	1115.85	1200.58	591.28	793.17	917.56	1034.73	1187.96	1281.70
79	596.68	825.62	964.43	1067.18	1229.42	1328.57	634.54	865.28	1007.69	1123.06	1297.92	1406.08
80	650.76	908.55					685.01	944.60				
81	715.66	995.07					748.11	1027.52				
82	793.17	1088.81					820.21	1115.85				
83	877.90	1184.35					901.33	1207.79				
84	969.84	1285.30					989.67	1305.13				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B3

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	4.4% Simple Inflation						4.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	55.88	64.90	72.11	79.32	95.34	104.77	137.66	163.66	185.15	208.26	258.44	283.96
30	55.88	64.90	72.11	79.32	98.62	111.75	145.10	170.77	194.62	213.77	258.44	283.96
31	55.88	64.90	72.11	79.32	101.91	118.74	146.77	174.33	194.62	213.77	258.44	283.96
32	55.88	64.90	72.11	79.32	108.48	122.23	146.77	175.48	194.62	213.77	258.44	283.96
33	57.69	64.90	73.48	79.32	111.77	129.22	146.77	175.48	194.62	213.77	258.44	283.96
34	57.69	64.90	76.82	81.84	118.35	136.20	146.77	175.48	194.62	213.77	258.44	283.96
35	61.30	66.36	76.82	85.12	124.92	139.69	146.77	175.48	194.62	213.77	258.44	283.96
36	64.90	69.68	80.16	91.66	128.21	146.68	146.77	175.48	194.62	213.77	258.44	283.96
37	68.51	72.99	86.83	94.94	134.78	153.66	146.77	175.48	194.62	213.77	258.44	283.96
38	68.51	76.31	90.17	98.21	141.36	160.65	146.77	175.48	194.62	213.77	258.44	283.96
39	72.12	79.63	93.51	104.76	147.93	171.12	146.77	175.48	194.62	213.77	258.44	283.96
40	75.72	82.95	96.85	108.03	154.51	178.11	146.77	175.48	194.62	213.77	258.44	283.96
41	79.68	86.62	100.61	111.77	161.81	185.05	146.77	175.48	194.62	213.77	258.44	283.96
42	80.03	90.31	104.39	118.84	165.91	185.05	146.77	175.48	194.62	213.77	258.44	283.96
43	84.04	94.03	111.59	122.66	165.91	185.05	146.77	175.48	194.62	213.77	258.44	283.96
44	88.08	97.78	115.44	126.50	165.91	185.05	146.77	175.48	194.62	213.77	258.44	283.96
45	90.17	102.73	120.24	131.83	194.28	217.76	165.91	201.01	220.15	242.48	293.53	322.25
46	90.57	110.02	127.64	135.69	202.00	229.01	165.91	201.01	220.15	242.48	293.53	322.25
47	94.60	113.92	131.63	142.91	209.79	236.73	165.91	201.01	220.15	242.48	293.53	322.25
48	98.68	117.85	139.13	150.18	217.64	239.29	165.91	201.01	220.15	242.48	293.53	322.25
49	102.78	125.28	143.20	154.16	220.15	239.29	165.91	201.01	220.15	242.48	293.53	322.25
50	107.95	129.37	150.50	162.25	239.54	261.63	175.48	213.77	232.91	255.25	309.48	341.39
51	113.09	132.27	155.26	174.10	251.55	277.58	181.86	220.15	239.29	261.63	315.87	350.96
52	119.50	141.14	161.46	179.59	266.16	290.34	188.24	226.53	245.67	268.01	325.44	360.53
53	120.12	147.65	171.16	186.78	280.77	306.29	194.62	232.91	252.05	274.39	331.82	370.11
54	127.50	153.11	175.74	198.03	293.25	322.25	204.20	239.29	258.44	280.77	341.39	379.68
55	134.09	159.73	183.49	205.36	306.29	335.01	213.17	245.67	268.01	287.15	350.96	389.25
56	143.18	168.78	192.77	219.30	319.06	357.34	219.58	255.25	277.58	299.91	363.72	405.20
57	148.55	175.84	203.60	232.86	335.01	370.11	225.33	268.01	293.53	315.87	386.06	427.54
58	155.27	185.43	213.53	242.23	350.96	389.25	231.86	283.96	312.68	335.01	408.39	453.06
59	162.74	196.25	227.18	254.34	370.11	405.20	238.06	293.25	331.82	354.15	433.92	481.78
60	172.41	205.99	237.76	266.53	389.25	427.54	245.12	298.91	337.59	376.49	459.44	510.49
61	180.91	219.42	248.61	288.73	398.18	438.62	258.10	309.04	347.41	388.85	472.84	525.73
62	188.64	233.18	263.96	302.59	412.22	448.59	258.50	318.93	352.72	403.13	491.03	542.56
63	199.79	243.08	271.74	326.97	424.98	463.35	261.98	330.20	364.00	416.13	504.67	560.74
64	205.69	252.48	289.06	345.61	439.34	479.54	269.05	338.75	376.18	430.73	522.61	577.17
65	212.67	266.23	301.22	368.03	452.26	494.14	272.88	353.23	386.46	446.68	538.81	594.64
66	228.24	291.37	322.27	397.50	471.88	512.56	286.97	370.41	409.53	463.75	558.67	612.91
67	246.73	314.92	349.77	418.52	494.86	529.08	303.27	391.50	432.03	479.06	586.98	629.10
68	268.10	343.07	374.46	439.02	523.25	556.43	321.91	413.68	456.89	505.39	617.69	658.53
69	290.27	372.34	408.13	472.28	556.35	590.97	342.78	437.58	483.11	543.99	652.79	699.77
70	318.75	404.82	446.90	507.30	588.66	638.91	371.21	465.07	521.50	586.27	686.77	748.99
71	353.91	432.56	481.14	550.53	626.87	675.44	404.80	495.02	550.53	631.49	724.02	784.16
72	375.21	455.61	502.51	594.08	670.02	719.15	426.58	520.38	578.45	676.72	766.05	824.12
73	396.27	480.26	529.79	639.63	717.16	766.69	445.80	547.02	607.32	719.31	811.92	867.91
74	416.85	508.10	562.02	686.45	765.26	815.03	464.55	574.46	640.83	765.26	856.51	912.50
75	432.72	536.41	600.23	729.84	813.59	865.44	480.58	602.22	676.00	805.62	901.33	959.16
76	449.87	570.47	647.05	773.39	863.37	920.80	495.81	631.73	717.88	842.31	947.60	1010.77
77	465.98	607.24	698.97	812.72	915.45	979.66	510.01	662.28	761.35	876.93	994.34	1064.05
78	495.73	663.38	769.74	872.49	991.47	1065.38	535.39	713.86	823.82	935.59	1068.98	1148.30
79	535.39	733.69	854.47	951.81	1088.81	1173.54	573.25	778.75	903.14	1013.10	1164.52	1256.46
80	582.26	805.79					618.32	845.45				
81	638.15	881.51					670.59	917.56				
82	703.04	959.02					731.88	993.27				
83	773.35	1041.94					800.39	1072.59				
84	850.86	1128.47					874.29	1155.51				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B3

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	4.4% Simple Inflation						4.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	59.49	73.91	84.73	95.54	119.17	131.86	146.64	181.51	206.39	239.35	296.72	325.44
30	59.49	73.91	84.73	95.54	123.28	140.66	154.56	189.40	216.96	245.67	296.72	325.44
31	59.49	73.91	84.73	95.54	127.39	149.45	156.34	193.35	216.96	245.67	296.72	325.44
32	59.49	73.91	84.73	95.54	135.61	153.84	156.34	194.62	216.96	245.67	296.72	325.44
33	61.41	73.91	86.33	95.54	139.72	162.63	156.34	194.62	216.96	245.67	296.72	325.44
34	61.41	73.91	90.26	98.58	147.93	171.42	156.34	194.62	216.96	245.67	296.72	325.44
35	65.25	75.58	90.26	102.53	156.15	175.82	156.34	194.62	216.96	245.67	296.72	325.44
36	69.09	79.35	94.18	110.41	160.26	184.61	156.34	194.62	216.96	245.67	296.72	325.44
37	72.93	83.13	102.03	114.36	168.48	193.40	156.34	194.62	216.96	245.67	296.72	325.44
38	72.93	86.91	105.96	118.30	176.70	202.19	156.34	194.62	216.96	245.67	296.72	325.44
39	76.77	90.69	109.88	126.19	184.92	215.38	156.34	194.62	216.96	245.67	296.72	325.44
40	80.61	94.47	113.80	130.13	193.14	224.17	156.34	194.62	216.96	245.67	296.72	325.44
41	84.82	98.64	118.21	134.63	202.26	232.91	156.34	194.62	216.96	245.67	296.72	325.44
42	85.19	102.85	122.66	143.15	207.39	232.91	156.34	194.62	216.96	245.67	296.72	325.44
43	89.46	107.09	131.11	147.74	207.39	232.91	156.34	194.62	216.96	245.67	296.72	325.44
44	93.76	111.37	135.64	152.37	207.39	232.91	156.34	194.62	216.96	245.67	296.72	325.44
45	99.42	117.71	143.82	160.08	236.51	272.93	185.05	223.34	245.67	274.39	331.82	363.72
46	99.86	126.07	152.67	164.77	245.91	287.03	185.05	223.34	245.67	274.39	331.82	363.72
47	104.31	130.53	157.44	173.53	255.39	296.70	185.05	223.34	245.67	274.39	331.82	363.72
48	108.80	135.03	166.41	182.36	264.95	299.91	185.05	223.34	245.67	274.39	331.82	363.72
49	113.32	143.55	171.28	187.19	268.01	299.91	185.05	223.34	245.67	274.39	331.82	363.72
50	120.80	146.45	180.60	199.48	289.97	325.44	197.82	232.91	255.25	287.15	344.58	389.25
51	125.66	151.51	190.06	211.60	301.86	341.39	204.20	242.48	264.82	293.53	354.15	389.25
52	132.21	160.61	192.71	213.42	316.86	354.15	207.39	248.86	271.20	299.91	360.53	398.82
53	132.38	169.79	202.28	223.10	331.82	366.92	213.77	255.25	280.77	306.29	370.11	408.39
54	139.76	174.99	209.34	231.90	344.24	382.87	220.15	261.63	287.15	315.87	379.68	417.96
55	146.50	181.85	214.07	241.75	357.34	391.89	225.90	271.20	296.72	322.25	389.25	430.73
56	155.74	191.12	223.61	253.24	373.30	411.58	235.49	280.77	309.48	331.82	402.01	446.68
57	160.93	198.13	234.93	267.26	386.06	424.35	237.85	296.72	328.63	347.77	421.15	469.01
58	170.30	205.21	242.18	279.10	402.01	440.30	247.53	309.48	344.58	366.92	446.68	494.54
59	175.07	218.89	253.59	291.05	417.96	456.25	250.27	318.21	366.92	389.25	472.20	523.25
60	184.72	226.09	261.54	303.12	430.73	469.01	260.25	323.06	371.35	408.39	494.54	548.78
61	190.69	237.07	272.16	320.52	438.62	475.95	267.10	332.81	377.36	416.85	507.06	559.94
62	195.80	248.22	284.87	334.16	445.56	481.93	264.24	339.23	384.78	430.41	518.31	572.87
63	204.54	257.81	289.19	356.21	454.50	489.91	267.50	350.12	392.43	442.69	531.23	587.30
64	210.31	261.92	306.36	371.99	462.31	499.64	269.05	352.52	398.15	453.70	542.72	600.15
65	214.91	275.58	315.57	391.86	471.80	510.89	270.33	361.32	402.45	466.22	555.56	611.39
66	228.24	300.84	338.98	421.67	488.16	528.84	281.93	375.70	422.74	482.73	574.94	631.89
67	249.04	321.97	371.48	444.84	515.91	558.03	303.27	394.07	452.98	505.39	602.78	660.69
68	268.10	347.77	403.26	469.65	548.78	594.72	321.91	416.18	479.86	533.46	635.56	696.82
69	287.99	377.03	431.85	499.48	583.55	633.01	338.02	437.58	500.27	563.77	670.10	731.92
70	311.92	409.53	458.54	531.23	614.98	667.63	359.61	462.71	526.26	600.62	701.13	763.34
71	344.66	434.87	488.08	566.72	650.00	703.20	390.92	490.39	550.53	638.43	735.58	795.73
72	366.28	455.61	506.98	607.48	690.12	743.72	410.94	513.68	571.75	681.19	772.75	830.82
73	385.50	480.26	529.79	652.55	734.39	786.08	428.57	538.41	598.71	727.93	814.07	870.07
74	404.40	506.02	562.02	700.97	781.85	833.69	447.96	564.09	630.46	773.55	858.58	912.50
75	420.76	536.41	606.21	745.79	831.54	883.39	462.63	592.25	672.01	815.59	905.32	959.16
76	438.38	572.39	662.36	792.54	886.34	943.77	476.67	624.07	719.79	857.62	957.17	1016.51
77	454.97	616.42	722.82	840.24	950.31	1018.19	489.83	660.45	772.36	897.11	1014.52	1086.07
78	484.92	679.61	803.99	908.55	1041.94	1124.87	517.37	717.46	843.65	960.82	1103.23	1191.56
79	526.38	755.32	897.73	996.88	1157.31	1254.66	557.02	789.57	931.98	1043.75	1215.00	1319.55
80	575.05	834.64					603.89	863.48				
81	634.54	917.56					661.58	940.99				
82	704.84	1002.28					728.28	1022.11				
83	784.16	1090.62					803.99	1106.84				
84	870.69	1182.55					885.11	1195.17				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B3

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	4.4% Simple Inflation						4.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	57.69	70.30	79.32	88.33	108.17	119.22	140.65	172.58	197.29	226.91	280.77	309.48
30	57.69	70.30	79.32	88.33	111.90	127.17	148.25	180.09	207.39	232.91	280.77	309.48
31	57.69	70.30	79.32	88.33	115.63	135.12	149.96	183.84	207.39	232.91	280.77	309.48
32	57.69	70.30	79.32	88.33	123.09	139.09	149.96	185.05	207.39	232.91	280.77	309.48
33	59.55	70.30	80.82	88.33	126.82	147.04	149.96	185.05	207.39	232.91	280.77	309.48
34	59.55	70.30	84.50	91.14	134.28	154.99	149.96	185.05	207.39	232.91	280.77	309.48
35	63.28	71.89	84.50	94.79	141.74	158.96	149.96	185.05	207.39	232.91	280.77	309.48
36	67.00	75.48	88.17	102.08	145.47	166.91	149.96	185.05	207.39	232.91	280.77	309.48
37	70.72	79.08	95.52	105.73	152.93	174.86	149.96	185.05	207.39	232.91	280.77	309.48
38	70.72	82.67	99.19	109.37	160.39	182.80	149.96	185.05	207.39	232.91	280.77	309.48
39	74.44	86.27	102.87	116.66	167.85	194.73	149.96	185.05	207.39	232.91	280.77	309.48
40	78.16	89.86	106.54	120.31	175.31	202.67	149.96	185.05	207.39	232.91	280.77	309.48
41	82.25	93.83	110.67	124.47	183.59	210.58	149.96	185.05	207.39	232.91	280.77	309.48
42	82.61	97.84	114.83	132.35	188.24	210.58	149.96	185.05	207.39	232.91	280.77	309.48
43	86.75	101.87	122.74	136.59	188.24	210.58	149.96	185.05	207.39	232.91	280.77	309.48
44	90.92	105.93	126.99	140.87	188.24	210.58	149.96	185.05	207.39	232.91	280.77	309.48
45	97.10	109.15	134.39	148.31	216.80	246.80	178.67	213.77	236.10	261.63	312.68	341.39
46	97.53	116.90	142.66	152.65	225.42	259.55	178.67	213.77	236.10	261.63	312.68	341.39
47	101.88	121.04	147.12	160.77	234.11	268.29	178.67	213.77	236.10	261.63	312.68	341.39
48	106.27	125.21	155.50	168.95	242.87	271.20	178.67	213.77	236.10	261.63	312.68	341.39
49	110.69	133.11	160.05	173.43	245.67	271.20	178.67	213.77	236.10	261.63	312.68	341.39
50	115.66	139.13	172.39	186.18	264.75	296.72	188.24	226.53	248.86	274.39	328.63	366.92
51	120.63	141.89	176.67	195.53	276.71	309.48	197.82	232.91	255.25	280.77	335.01	366.92
52	127.12	150.88	179.69	197.81	291.51	322.25	204.20	239.29	261.63	287.15	344.58	376.49
53	129.93	159.95	186.72	207.53	306.29	338.20	210.58	245.67	271.20	293.53	354.15	389.25
54	134.86	162.83	193.84	216.27	318.74	350.96	216.96	255.25	277.58	303.10	363.72	398.82
55	141.53	172.02	198.78	223.56	331.82	363.45	222.71	261.63	287.15	309.48	373.30	411.58
56	150.72	181.19	208.19	234.96	344.58	379.68	229.12	271.20	299.91	319.06	389.25	430.73
57	155.98	188.22	219.27	248.74	360.53	398.82	231.59	283.96	312.68	335.01	408.39	453.06
58	165.29	195.32	229.16	260.66	376.49	414.77	241.26	296.72	328.63	354.15	430.73	478.58
59	170.14	208.83	243.03	270.07	392.44	430.73	244.16	305.73	347.77	373.30	453.06	504.11
60	177.33	216.04	250.97	282.21	408.39	449.87	251.17	307.97	349.86	392.44	478.58	529.63
61	183.35	226.99	261.69	299.33	413.74	454.18	258.10	317.95	356.39	401.29	485.29	541.28
62	188.64	238.19	274.42	310.48	424.35	463.75	255.63	321.83	364.38	409.19	497.09	551.65
63	197.41	245.53	276.73	329.63	430.89	469.25	256.47	330.20	369.68	416.13	504.67	560.74
64	201.07	250.12	294.00	345.61	439.34	479.54	261.06	335.99	373.44	424.98	514.00	568.56
65	203.72	263.90	301.22	362.73	446.68	485.76	262.68	342.44	381.13	435.51	524.85	577.89
66	219.20	286.63	322.27	392.13	461.04	501.72	274.38	357.18	398.96	447.48	536.97	593.92
67	242.12	307.87	354.60	413.26	481.70	526.44	295.75	376.04	429.41	468.53	563.29	621.20
68	263.47	336.02	384.06	436.47	510.49	556.43	314.53	401.14	456.89	497.73	594.72	653.43
69	283.41	362.98	412.87	464.87	543.99	590.97	333.26	423.08	480.65	529.16	628.06	687.41
70	309.64	397.76	439.92	495.34	576.69	624.55	354.97	448.55	507.21	567.12	662.84	722.66
71	342.35	423.31	471.88	532.03	610.67	661.56	386.30	478.82	534.34	606.05	698.57	756.40
72	364.04	444.45	493.58	576.22	654.38	703.52	408.71	502.51	560.58	649.92	739.25	797.32
73	383.35	469.49	519.03	622.40	699.93	749.46	426.42	529.79	590.10	693.47	783.92	839.92
74	402.33	495.65	549.57	667.79	746.59	796.37	445.88	555.80	620.09	734.15	827.47	883.47
75	418.76	522.46	586.27	709.90	793.65	845.50	460.64	580.28	654.07	773.71	869.43	927.26
76	434.56	553.24	631.73	750.42	842.31	897.83	474.76	608.76	692.99	809.77	913.14	976.31
77	451.31	592.57	682.46	790.70	893.44	957.65	488.00	640.27	735.66	845.74	959.48	1031.03
78	479.51	647.16	753.52	850.86	971.64	1045.55	515.56	688.62	798.58	901.33	1034.73	1115.85
79	519.17	717.46	838.24	928.37	1068.98	1155.51	553.42	753.52	876.10	977.05	1130.27	1224.01
80	566.04	789.57					596.68	822.02				
81	623.72	867.08					650.76	894.12				
82	688.62	946.40					713.86	969.84				
83	762.53	1031.13					784.16	1050.96				
84	843.65	1117.66					861.68	1135.68				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B3

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	4.4% Simple Inflation						4.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	52.28	61.29	68.50	73.91	91.67	99.35	131.67	154.73	173.01	195.83	242.48	268.01
30	52.28	61.29	68.50	73.91	94.83	105.97	138.79	161.46	181.86	201.01	242.48	268.01
31	52.28	61.29	68.50	73.91	97.99	112.60	140.38	164.82	181.86	201.01	242.48	268.01
32	52.28	61.29	68.50	73.91	104.31	115.91	140.38	165.91	181.86	201.01	242.48	268.01
33	53.97	61.29	69.80	73.91	107.47	122.53	140.38	165.91	181.86	201.01	242.48	268.01
34	53.97	61.29	72.97	76.26	113.80	129.16	140.38	165.91	181.86	201.01	242.48	268.01
35	57.34	62.67	72.97	79.31	120.12	132.47	140.38	165.91	181.86	201.01	242.48	268.01
36	60.72	65.81	76.15	85.41	123.28	139.09	140.38	165.91	181.86	201.01	242.48	268.01
37	64.09	68.94	82.49	88.46	129.60	145.71	140.38	165.91	181.86	201.01	242.48	268.01
38	64.09	72.07	85.67	91.52	135.92	152.34	140.38	165.91	181.86	201.01	242.48	268.01
39	67.46	75.21	88.84	97.62	142.24	162.27	140.38	165.91	181.86	201.01	242.48	268.01
40	70.84	78.34	92.01	100.67	148.57	168.90	140.38	165.91	181.86	201.01	242.48	268.01
41	74.54	81.80	95.58	104.15	155.58	175.48	140.38	165.91	181.86	201.01	242.48	268.01
42	74.87	85.29	99.17	110.74	159.53	175.48	140.38	165.91	181.86	201.01	242.48	268.01
43	78.61	88.81	106.01	114.29	159.53	175.48	140.38	165.91	181.86	201.01	242.48	268.01
44	82.39	92.35	109.67	117.87	159.53	175.48	140.38	165.91	181.86	201.01	242.48	268.01
45	85.54	96.31	117.89	127.12	183.02	209.05	162.72	191.43	204.20	226.53	274.39	303.10
46	85.92	103.15	125.14	130.84	190.29	219.85	162.72	191.43	204.20	226.53	274.39	303.10
47	89.75	106.80	129.05	137.80	197.62	227.26	162.72	191.43	204.20	226.53	274.39	303.10
48	93.62	110.48	136.40	144.81	205.02	229.72	162.72	191.43	204.20	226.53	274.39	303.10
49	97.51	117.45	140.39	148.65	207.39	229.72	162.72	191.43	204.20	226.53	274.39	303.10
50	105.38	122.05	147.76	156.93	226.93	255.25	172.29	201.01	213.77	239.29	287.15	325.44
51	108.06	125.06	152.58	166.07	235.83	268.01	178.67	207.39	220.15	245.67	296.72	325.44
52	114.41	131.41	156.25	169.18	250.32	280.77	185.05	210.58	226.53	252.05	303.10	335.01
53	115.22	140.26	163.38	176.40	264.82	290.34	191.43	216.96	232.91	258.44	312.68	344.58
54	120.15	143.39	167.99	185.00	274.12	306.29	194.62	223.34	242.48	264.82	322.25	354.15
55	126.64	149.90	173.29	192.36	287.15	316.04	200.44	232.91	252.05	271.20	331.82	366.92
56	133.13	158.85	179.92	203.63	299.91	331.82	206.85	239.29	261.63	280.77	344.58	382.87
57	138.65	165.93	190.55	214.34	312.68	347.77	209.68	252.05	274.39	293.53	360.53	402.01
58	147.76	173.07	197.91	223.80	328.63	360.53	216.19	264.82	290.34	312.68	379.68	424.35
59	150.42	183.67	208.68	235.99	341.39	376.49	219.75	271.41	306.29	328.63	402.01	446.68
60	157.63	190.92	219.27	245.63	357.34	392.44	226.96	274.75	309.97	344.58	424.35	472.20
61	163.80	199.24	225.05	259.59	363.96	398.18	231.09	282.29	317.46	354.63	432.40	482.17
62	169.53	208.10	237.83	271.02	369.79	406.16	229.78	287.04	323.57	363.72	442.53	491.03
63	178.38	216.07	241.82	289.75	377.76	413.18	231.65	296.04	329.87	371.86	451.54	498.77
64	182.58	221.80	254.47	303.40	387.65	422.11	234.42	300.19	332.25	379.04	459.44	508.26
65	185.81	231.20	262.97	320.37	393.64	429.93	237.18	307.39	335.82	388.05	469.01	516.47
66	198.86	251.10	281.69	343.78	406.80	442.05	249.21	320.14	354.04	401.37	482.73	531.55
67	216.75	272.62	308.76	363.25	426.42	465.90	268.18	337.41	379.66	421.15	505.39	558.03
68	235.74	296.08	338.45	385.42	451.78	492.62	285.05	358.52	405.84	446.68	533.46	587.06
69	253.70	323.16	365.41	412.94	482.17	524.21	302.31	379.56	429.16	474.76	566.25	620.64
70	277.76	353.04	388.71	440.30	512.09	555.16	322.49	403.69	454.82	509.69	598.23	650.88
71	307.65	377.05	418.68	476.51	545.91	589.86	351.60	430.25	478.82	548.22	631.49	682.38
72	326.08	397.54	437.75	515.91	582.92	625.35	370.74	453.38	502.51	587.38	667.79	719.15
73	344.58	417.80	460.88	555.64	624.55	667.63	387.65	475.95	527.64	626.71	706.39	755.92
74	362.93	441.73	489.43	597.27	665.71	709.26	404.40	499.80	557.87	665.71	744.52	794.29
75	376.89	466.62	522.46	634.12	707.91	753.77	418.76	524.45	588.26	699.93	783.68	835.53
76	390.53	495.81	562.82	671.93	752.34	800.19	430.73	549.42	624.07	733.19	823.17	878.68
77	405.44	528.36	607.24	706.31	796.21	851.24	442.13	576.06	662.28	765.02	864.08	926.46
78	430.84	576.85	668.79	758.92	863.48	926.57	466.89	620.12	717.46	814.81	930.18	1000.48
79	465.09	638.15	742.70	827.43	948.20	1020.31	499.34	676.00	785.96	881.51	1013.10	1092.42
80	506.55	701.24					537.20	735.49				
81	555.22	766.13					584.06	798.58				
82	611.10	834.64					636.34	863.48				
83	672.40	906.74					695.83	933.78				
84	739.09	980.65					760.73	1004.09				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B4

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	63.09	79.32	88.33	99.15	122.58	135.20	93.74	117.17	129.79	146.02	176.66	194.69
30	63.09	79.32	88.33	99.15	122.58	135.20	93.74	117.17	129.79	146.02	176.66	194.69
31	63.09	79.32	88.33	99.15	122.58	135.20	93.74	117.17	129.79	146.02	176.66	194.69
32	63.09	79.32	88.33	99.15	122.58	135.20	93.74	117.17	129.79	146.02	176.66	194.69
33	63.09	79.32	88.33	99.15	122.58	135.20	93.74	117.17	129.79	146.02	176.66	194.69
34	63.09	79.32	88.33	99.15	122.58	135.20	93.74	117.17	129.79	146.02	176.66	194.69
35	63.09	79.32	88.33	99.15	122.58	135.20	93.74	117.17	129.79	146.02	176.66	194.69
36	63.09	79.32	88.33	99.15	122.58	135.20	93.74	117.17	129.79	146.02	176.66	194.69
37	63.09	79.32	88.33	99.15	122.58	135.20	93.74	117.17	129.79	146.02	176.66	194.69
38	63.09	79.32	88.33	99.15	122.58	135.20	93.74	117.17	129.79	146.02	176.66	194.69
39	63.09	79.32	88.33	99.15	122.58	135.20	93.74	117.17	129.79	146.02	176.66	194.69
40	63.09	79.32	88.33	99.15	122.58	135.20	93.74	117.17	129.79	146.02	176.66	194.69
41	63.09	79.32	88.33	99.15	122.58	135.20	93.74	117.17	129.79	146.02	176.66	194.69
42	63.09	79.32	88.33	99.15	122.58	135.20	93.74	117.17	129.79	146.02	176.66	194.69
43	63.09	79.32	88.33	99.15	122.58	135.20	93.74	117.17	129.79	146.02	176.66	194.69
44	63.09	79.32	88.33	99.15	122.58	135.20	93.74	117.17	129.79	146.02	176.66	194.69
45	81.12	104.55	111.77	127.99	160.44	173.06	106.36	133.40	147.82	164.04	198.29	219.93
46	81.12	104.55	111.77	127.99	160.44	173.06	106.36	133.40	147.82	164.04	198.29	219.93
47	81.12	104.55	111.77	127.99	160.44	173.06	106.36	133.40	147.82	164.04	198.29	219.93
48	81.12	104.55	111.77	127.99	160.44	173.06	106.36	133.40	147.82	164.04	198.29	219.93
49	81.12	104.55	111.77	127.99	160.44	173.06	106.36	133.40	147.82	164.04	198.29	219.93
50	86.53	115.37	120.78	138.81	174.86	187.48	113.57	142.41	156.83	173.06	207.31	228.94
51	91.94	120.78	129.79	144.21	183.87	196.49	117.17	146.02	160.44	176.66	212.72	234.35
52	97.34	126.19	137.00	155.03	191.08	207.31	122.58	149.62	164.04	180.27	218.12	241.56
53	104.55	131.59	144.21	162.24	198.29	216.32	127.99	153.23	169.45	185.67	223.53	246.97
54	108.16	137.00	151.42	171.25	207.31	227.14	131.59	158.63	174.86	189.28	228.94	252.37
55	113.57	142.41	160.44	178.46	214.52	237.95	137.00	162.24	178.46	192.89	234.35	257.78
56	118.98	147.82	165.85	187.48	223.53	246.97	142.41	169.45	185.67	200.10	241.56	268.60
57	124.38	155.03	173.06	194.69	234.35	255.98	147.82	178.46	196.49	210.91	254.18	281.22
58	129.79	162.24	180.27	205.50	243.36	266.80	153.23	187.48	209.11	221.73	270.40	299.24
59	138.81	169.45	187.47	216.32	254.18	277.61	160.44	198.29	223.53	236.15	286.62	317.27
60	146.02	176.66	192.10	227.14	264.99	288.43	167.65	210.91	233.01	250.57	304.65	337.10
61	152.76	182.47	199.27	239.76	277.61	301.05	172.30	217.90	241.23	266.80	322.68	356.93
62	156.81	193.55	208.58	254.18	293.84	317.27	177.49	228.74	253.12	283.02	342.51	378.56
63	160.75	204.84	220.76	270.40	310.06	335.30	183.60	238.20	267.49	302.85	364.14	402.00
64	166.77	214.90	234.81	288.43	329.89	356.93	192.32	252.42	282.70	324.48	387.57	427.23
65	175.28	227.58	248.64	306.45	351.52	378.56	200.90	268.13	299.45	346.11	412.81	454.27
66	187.97	246.85	270.79	326.28	376.76	405.60	219.19	290.18	324.90	367.74	441.65	481.31
67	203.05	267.53	290.18	347.92	409.21	439.85	238.59	313.98	353.26	392.98	477.71	510.16
68	221.74	290.52	320.40	374.96	447.06	472.30	260.32	339.97	383.97	425.43	517.37	548.01
69	241.61	315.90	358.08	414.61	488.52	522.77	284.60	368.36	418.35	468.69	562.43	600.29
70	269.28	354.61	396.28	459.68	533.59	578.66	311.10	400.15	455.65	519.17	607.50	661.58
71	308.26	389.38	436.25	506.55	582.26	629.13	349.72	438.05	492.13	571.45	657.97	712.05
72	337.10	421.82	468.69	564.24	639.95	688.62	380.36	475.90	529.98	632.74	717.46	771.54
73	369.55	461.48	510.16	627.33	706.65	757.12	412.81	517.37	576.85	699.44	784.16	836.44
74	403.80	506.55	560.63	699.44	782.36	832.83	445.26	564.24	630.93	771.54	858.07	912.15
75	438.05	557.02	629.13	775.15	863.48	917.56	479.51	614.71	697.63	847.25	940.99	996.88
76	474.10	620.12	715.66	858.07	959.02	1022.11	515.56	676.00	778.75	928.37	1034.73	1101.43
77	513.76	695.83	816.61	948.20	1072.59	1150.10	553.42	746.31	870.69	1013.10	1146.50	1227.62
78	557.02	780.56	922.97	1045.55	1198.78	1292.51	594.88	825.62	969.84	1103.23	1269.08	1368.23
79	603.89	868.89	1031.13	1146.50	1330.37	1442.14	639.95	906.74	1070.79	1200.58	1397.07	1516.05
80	659.78	959.02					694.03	991.47				
81	730.08	1052.76					758.92	1081.60				
82	811.20	1151.91					836.44	1175.34				
83	901.33	1254.66					922.97	1272.68				
84	1000.48	1361.02					1016.71	1373.63				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B4

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	61.29	73.91	82.92	93.74	111.77	124.38	90.13	109.96	124.38	138.81	167.65	185.67
30	61.29	73.91	82.92	93.74	111.77	124.38	90.13	109.96	124.38	138.81	167.65	185.67
31	61.29	73.91	82.92	93.74	111.77	124.38	90.13	109.96	124.38	138.81	167.65	185.67
32	61.29	73.91	82.92	93.74	111.77	124.38	90.13	109.96	124.38	138.81	167.65	185.67
33	61.29	73.91	82.92	93.74	111.77	124.38	90.13	109.96	124.38	138.81	167.65	185.67
34	61.29	73.91	82.92	93.74	111.77	124.38	90.13	109.96	124.38	138.81	167.65	185.67
35	61.29	73.91	82.92	93.74	111.77	124.38	90.13	109.96	124.38	138.81	167.65	185.67
36	61.29	73.91	82.92	93.74	111.77	124.38	90.13	109.96	124.38	138.81	167.65	185.67
37	61.29	73.91	82.92	93.74	111.77	124.38	90.13	109.96	124.38	138.81	167.65	185.67
38	61.29	73.91	82.92	93.74	111.77	124.38	90.13	109.96	124.38	138.81	167.65	185.67
39	61.29	73.91	82.92	93.74	111.77	124.38	90.13	109.96	124.38	138.81	167.65	185.67
40	61.29	73.91	82.92	93.74	111.77	124.38	90.13	109.96	124.38	138.81	167.65	185.67
41	61.29	73.91	82.92	93.74	111.77	124.38	90.13	109.96	124.38	138.81	167.65	185.67
42	61.29	73.91	82.92	93.74	111.77	124.38	90.13	109.96	124.38	138.81	167.65	185.67
43	61.29	73.91	82.92	93.74	111.77	124.38	90.13	109.96	124.38	138.81	167.65	185.67
44	61.29	73.91	82.92	93.74	111.77	124.38	90.13	109.96	124.38	138.81	167.65	185.67
45	77.51	97.34	104.55	117.17	146.02	156.83	102.75	127.99	144.21	156.83	189.28	207.31
46	77.51	97.34	104.55	117.17	146.02	156.83	102.75	127.99	144.21	156.83	189.28	207.31
47	77.51	97.34	104.55	117.17	146.02	156.83	102.75	127.99	144.21	156.83	189.28	207.31
48	77.51	97.34	104.55	117.17	146.02	156.83	102.75	127.99	144.21	156.83	189.28	207.31
49	77.51	97.34	104.55	117.17	146.02	156.83	102.75	127.99	144.21	156.83	189.28	207.31
50	82.92	108.16	115.37	127.99	160.44	171.25	108.16	137.00	149.62	165.85	198.29	218.12
51	88.33	113.57	120.78	135.20	167.65	182.07	113.57	140.61	153.23	169.45	203.70	223.53
52	93.74	118.98	127.99	142.41	176.66	189.28	117.17	144.21	158.63	173.06	207.31	228.94
53	99.15	124.38	135.20	149.62	183.87	200.10	122.58	149.62	162.24	176.66	212.72	236.15
54	104.55	129.79	142.41	156.83	191.08	210.91	127.99	153.23	167.65	182.07	218.12	241.56
55	109.96	135.20	149.62	165.85	200.10	219.93	133.40	156.83	173.06	185.67	225.33	248.77
56	115.37	140.61	155.03	174.86	207.31	228.94	138.81	164.04	178.46	192.89	232.54	257.78
57	120.78	146.02	162.24	182.07	218.12	239.76	142.41	171.25	189.28	201.90	245.16	272.20
58	126.19	153.23	169.45	191.08	228.94	248.77	147.82	180.27	200.10	214.52	259.58	288.43
59	131.59	160.44	178.46	200.10	239.76	263.19	155.03	191.08	210.91	227.14	277.61	306.45
60	140.61	169.45	183.20	210.91	250.57	275.81	162.24	200.10	220.56	239.76	293.84	324.48
61	145.65	175.38	190.53	223.53	263.19	288.43	166.97	207.27	228.99	254.18	310.06	342.51
62	149.92	184.75	201.69	236.15	279.41	304.65	172.32	216.42	239.25	268.60	328.09	362.34
63	155.73	196.16	210.64	250.57	295.64	322.68	176.86	226.03	253.60	286.62	346.11	383.97
64	161.86	204.75	224.82	266.80	313.66	340.70	185.63	238.59	265.46	304.65	367.74	405.60
65	167.31	217.54	237.19	284.82	331.69	360.53	194.32	255.94	282.24	322.68	389.38	429.04
66	178.33	236.70	254.28	302.85	355.13	385.77	210.83	276.11	305.59	346.11	414.61	454.27
67	194.87	255.67	271.94	322.68	383.97	411.01	230.01	299.87	333.53	367.74	447.06	481.31
68	213.47	280.33	300.06	349.72	418.22	441.65	251.64	327.57	362.34	400.19	484.92	515.56
69	234.94	305.65	337.32	385.77	456.08	486.72	275.93	354.26	396.90	441.65	528.18	566.04
70	267.56	343.97	380.50	429.04	497.54	540.80	307.61	389.48	439.50	490.33	575.05	625.53
71	306.45	378.56	421.82	481.31	548.01	591.28	346.11	429.04	477.71	544.41	625.53	677.80
72	335.30	412.81	457.88	537.20	605.70	650.76	378.56	466.89	519.17	603.89	685.01	739.09
73	367.74	450.67	499.34	598.49	672.40	719.27	411.01	508.35	566.04	666.99	753.52	807.60
74	402.00	493.93	548.01	665.19	746.31	794.98	443.46	555.22	620.12	733.69	825.62	881.51
75	434.44	542.60	609.30	737.29	823.82	877.90	477.71	603.89	679.61	803.99	903.14	962.63
76	470.50	600.29	683.21	813.00	910.35	971.64	513.76	657.97	749.91	877.90	987.86	1056.36
77	508.35	668.79	771.54	892.32	1009.49	1081.60	551.62	722.87	831.03	953.61	1083.40	1162.72
78	551.62	744.50	867.08	977.05	1115.85	1200.58	591.28	793.17	917.56	1034.73	1187.96	1281.70
79	596.68	825.62	964.43	1067.18	1229.42	1328.57	634.54	865.28	1007.69	1123.06	1297.92	1406.08
80	650.76	908.55					685.01	944.60				
81	715.66	995.07					748.11	1027.52				
82	793.17	1088.81					820.21	1115.85				
83	877.90	1184.35					901.33	1207.79				
84	969.84	1285.30					989.67	1305.13				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B4

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	55.88	64.90	72.11	79.32	93.74	104.55	82.92	99.15	109.96	120.78	146.02	160.44
30	55.88	64.90	72.11	79.32	93.74	104.55	82.92	99.15	109.96	120.78	146.02	160.44
31	55.88	64.90	72.11	79.32	93.74	104.55	82.92	99.15	109.96	120.78	146.02	160.44
32	55.88	64.90	72.11	79.32	93.74	104.55	82.92	99.15	109.96	120.78	146.02	160.44
33	55.88	64.90	72.11	79.32	93.74	104.55	82.92	99.15	109.96	120.78	146.02	160.44
34	55.88	64.90	72.11	79.32	93.74	104.55	82.92	99.15	109.96	120.78	146.02	160.44
35	55.88	64.90	72.11	79.32	93.74	104.55	82.92	99.15	109.96	120.78	146.02	160.44
36	55.88	64.90	72.11	79.32	93.74	104.55	82.92	99.15	109.96	120.78	146.02	160.44
37	55.88	64.90	72.11	79.32	93.74	104.55	82.92	99.15	109.96	120.78	146.02	160.44
38	55.88	64.90	72.11	79.32	93.74	104.55	82.92	99.15	109.96	120.78	146.02	160.44
39	55.88	64.90	72.11	79.32	93.74	104.55	82.92	99.15	109.96	120.78	146.02	160.44
40	55.88	64.90	72.11	79.32	93.74	104.55	82.92	99.15	109.96	120.78	146.02	160.44
41	55.88	64.90	72.11	79.32	93.74	104.55	82.92	99.15	109.96	120.78	146.02	160.44
42	55.88	64.90	72.11	79.32	93.74	104.55	82.92	99.15	109.96	120.78	146.02	160.44
43	55.88	64.90	72.11	79.32	93.74	104.55	82.92	99.15	109.96	120.78	146.02	160.44
44	55.88	64.90	72.11	79.32	93.74	104.55	82.92	99.15	109.96	120.78	146.02	160.44
45	70.30	86.53	91.94	100.95	124.38	135.20	93.74	113.57	124.38	137.00	165.85	182.07
46	70.30	86.53	91.94	100.95	124.38	135.20	93.74	113.57	124.38	137.00	165.85	182.07
47	70.30	86.53	91.94	100.95	124.38	135.20	93.74	113.57	124.38	137.00	165.85	182.07
48	70.30	86.53	91.94	100.95	124.38	135.20	93.74	113.57	124.38	137.00	165.85	182.07
49	70.30	86.53	91.94	100.95	124.38	135.20	93.74	113.57	124.38	137.00	165.85	182.07
50	75.71	95.54	99.15	109.96	137.00	147.82	99.15	120.78	131.59	144.21	174.86	192.89
51	81.12	99.15	104.55	117.17	144.21	156.83	102.75	124.38	135.20	147.82	178.46	198.29
52	84.73	104.55	111.77	124.38	151.42	164.04	106.36	127.99	138.81	151.42	183.87	203.70
53	88.33	108.16	118.98	129.79	158.63	173.06	109.96	131.59	142.41	155.03	187.48	209.11
54	93.74	113.57	122.58	137.00	165.85	182.07	115.37	135.20	146.02	158.63	192.89	214.52
55	97.34	117.17	129.79	142.41	173.06	191.08	120.78	138.81	151.42	162.24	198.29	219.93
56	102.75	122.58	135.20	151.42	180.27	201.90	124.38	144.21	156.83	169.45	205.50	228.94
57	108.16	127.99	140.61	158.63	189.28	209.11	129.79	151.42	165.85	178.46	218.12	241.56
58	111.77	135.20	147.82	165.85	198.29	219.93	133.40	160.44	176.66	189.28	230.74	255.98
59	118.98	140.61	155.03	174.86	209.11	228.94	140.61	169.45	187.48	200.10	245.16	272.20
60	126.19	147.82	160.08	183.87	219.93	241.56	146.02	178.46	195.66	212.72	259.58	288.43
61	131.44	154.12	166.06	196.49	230.74	254.18	152.76	184.24	202.77	225.33	274.01	304.65
62	136.13	163.63	174.11	207.31	245.16	266.80	155.08	193.55	209.77	239.76	292.03	322.68
63	140.66	171.86	183.68	221.73	259.58	283.02	160.02	201.69	222.33	254.18	308.26	342.51
64	145.51	181.06	194.84	236.15	275.81	301.05	168.90	212.66	236.16	270.40	328.09	362.34
65	151.38	190.77	206.11	250.57	292.03	319.07	176.20	228.09	249.54	288.43	347.92	383.97
66	162.26	207.96	222.90	266.80	313.66	340.70	190.75	246.21	272.22	308.26	371.35	407.40
67	175.22	226.89	240.44	286.62	338.90	362.34	207.69	268.12	295.88	328.09	402.00	430.84
68	191.95	248.05	264.46	310.06	369.55	392.98	227.35	292.16	322.68	356.93	436.25	465.09
69	211.62	271.50	297.54	344.31	405.60	430.84	249.90	319.01	352.20	396.59	475.90	510.16
70	240.12	304.96	336.67	382.17	443.46	481.31	279.64	350.35	392.86	441.65	517.37	564.24
71	275.81	337.10	374.96	429.04	488.52	526.38	315.47	385.77	429.04	492.13	564.24	611.10
72	302.85	367.74	405.60	479.51	540.80	580.46	344.31	420.02	466.89	546.21	618.32	665.19
73	331.69	402.00	443.46	535.39	600.29	641.75	373.15	457.88	508.35	602.09	679.61	726.48
74	362.34	441.65	488.52	596.68	665.19	708.45	403.80	499.34	557.02	665.19	744.50	793.17
75	391.18	484.92	542.60	659.78	735.49	782.36	434.44	544.41	611.10	728.28	814.81	867.08
76	423.63	537.20	609.30	728.28	813.00	867.08	466.89	594.88	676.00	793.17	892.32	951.81
77	457.88	596.68	686.82	798.58	899.53	962.63	501.14	650.76	748.11	861.68	977.05	1045.55
78	495.73	663.38	769.74	872.49	991.47	1065.38	535.39	713.86	823.82	935.59	1068.98	1148.30
79	535.39	733.69	854.47	951.81	1088.81	1173.54	573.25	778.75	903.14	1013.10	1164.52	1256.46
80	582.26	805.79					618.32	845.45				
81	638.15	881.51					670.59	917.56				
82	703.04	959.02					731.88	993.27				
83	773.35	1041.94					800.39	1072.59				
84	850.86	1128.47					874.29	1155.51				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B4

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	59.49	73.91	84.73	95.54	117.17	131.59	88.33	109.96	122.58	138.81	167.65	183.87
30	59.49	73.91	84.73	95.54	117.17	131.59	88.33	109.96	122.58	138.81	167.65	183.87
31	59.49	73.91	84.73	95.54	117.17	131.59	88.33	109.96	122.58	138.81	167.65	183.87
32	59.49	73.91	84.73	95.54	117.17	131.59	88.33	109.96	122.58	138.81	167.65	183.87
33	59.49	73.91	84.73	95.54	117.17	131.59	88.33	109.96	122.58	138.81	167.65	183.87
34	59.49	73.91	84.73	95.54	117.17	131.59	88.33	109.96	122.58	138.81	167.65	183.87
35	59.49	73.91	84.73	95.54	117.17	131.59	88.33	109.96	122.58	138.81	167.65	183.87
36	59.49	73.91	84.73	95.54	117.17	131.59	88.33	109.96	122.58	138.81	167.65	183.87
37	59.49	73.91	84.73	95.54	117.17	131.59	88.33	109.96	122.58	138.81	167.65	183.87
38	59.49	73.91	84.73	95.54	117.17	131.59	88.33	109.96	122.58	138.81	167.65	183.87
39	59.49	73.91	84.73	95.54	117.17	131.59	88.33	109.96	122.58	138.81	167.65	183.87
40	59.49	73.91	84.73	95.54	117.17	131.59	88.33	109.96	122.58	138.81	167.65	183.87
41	59.49	73.91	84.73	95.54	117.17	131.59	88.33	109.96	122.58	138.81	167.65	183.87
42	59.49	73.91	84.73	95.54	117.17	131.59	88.33	109.96	122.58	138.81	167.65	183.87
43	59.49	73.91	84.73	95.54	117.17	131.59	88.33	109.96	122.58	138.81	167.65	183.87
44	59.49	73.91	84.73	95.54	117.17	131.59	88.33	109.96	122.58	138.81	167.65	183.87
45	77.51	99.15	109.96	122.58	151.42	169.45	104.55	126.19	138.81	155.03	187.48	205.50
46	77.51	99.15	109.96	122.58	151.42	169.45	104.55	126.19	138.81	155.03	187.48	205.50
47	77.51	99.15	109.96	122.58	151.42	169.45	104.55	126.19	138.81	155.03	187.48	205.50
48	77.51	99.15	109.96	122.58	151.42	169.45	104.55	126.19	138.81	155.03	187.48	205.50
49	77.51	99.15	109.96	122.58	151.42	169.45	104.55	126.19	138.81	155.03	187.48	205.50
50	84.73	108.16	118.98	135.20	165.85	183.87	111.77	131.59	144.21	162.24	194.69	219.93
51	90.13	113.57	127.99	142.41	173.06	192.89	115.37	137.00	149.62	165.85	200.10	219.93
52	93.74	118.98	133.40	147.82	180.27	200.10	117.17	140.61	153.23	169.45	203.70	225.33
53	97.34	124.38	140.61	155.03	187.48	207.31	120.78	144.21	158.63	173.06	209.11	230.74
54	102.75	129.79	146.02	160.44	194.69	216.32	124.38	147.82	162.24	178.46	214.52	236.15
55	106.36	133.40	151.42	167.65	201.90	223.53	127.99	153.23	167.65	182.07	219.93	243.36
56	111.77	138.81	156.83	174.86	210.91	232.54	133.40	158.63	174.86	187.48	227.14	252.37
57	117.17	144.21	162.24	182.07	218.12	239.76	137.00	167.65	185.67	196.49	237.95	264.99
58	122.58	149.62	167.65	191.08	227.14	248.77	142.41	174.86	194.69	207.31	252.37	279.41
59	127.99	156.83	173.05	200.10	236.15	257.78	147.82	183.87	207.31	219.93	266.80	295.64
60	135.20	162.24	176.09	209.11	243.36	264.99	155.03	192.89	215.22	230.74	279.41	310.06
61	138.55	166.52	181.79	218.12	254.18	275.81	158.09	198.41	220.25	241.56	293.84	324.48
62	141.30	174.19	187.90	228.94	264.99	286.62	158.53	205.86	228.84	255.98	308.26	340.70
63	144.01	182.27	195.48	241.56	277.61	299.24	163.39	213.86	239.70	270.40	324.48	358.73
64	148.78	187.82	206.50	254.18	290.23	313.66	168.90	221.30	249.95	284.82	340.70	376.76
65	152.97	197.46	215.93	266.80	304.65	329.89	174.56	233.31	259.87	301.05	358.73	394.78
66	162.26	214.72	234.46	283.02	324.48	351.52	187.40	249.73	281.00	320.88	382.17	420.02
67	176.85	231.97	255.36	304.65	353.32	382.17	207.69	269.88	310.22	346.11	412.81	452.47
68	191.95	251.44	284.80	331.69	387.57	420.02	227.35	293.93	338.90	376.76	448.86	492.13
69	209.95	274.92	314.84	364.14	425.43	461.48	246.43	319.01	364.72	411.01	488.52	533.59
70	234.98	308.51	345.43	400.19	463.29	502.94	270.90	348.57	396.45	452.47	528.18	575.05
71	268.60	338.90	380.36	441.65	506.55	548.01	304.65	382.17	429.04	497.54	573.25	620.12
72	295.64	367.74	409.21	490.33	557.02	600.29	331.69	414.61	461.48	549.81	623.72	670.59
73	322.68	402.00	443.46	546.21	614.71	657.97	358.73	450.67	501.14	609.30	681.41	728.28
74	351.52	439.85	488.52	609.30	679.61	724.67	389.38	490.33	548.01	672.40	746.31	793.17
75	380.36	484.92	548.01	674.20	751.71	798.58	418.22	535.39	607.50	737.29	818.41	867.08
76	412.81	539.00	623.72	746.31	834.64	888.72	448.86	587.67	677.80	807.60	901.33	957.22
77	447.06	605.70	710.25	825.62	933.78	1000.48	481.31	648.96	758.92	881.51	996.88	1067.18
78	484.92	679.61	803.99	908.55	1041.94	1124.87	517.37	717.46	843.65	960.82	1103.23	1191.56
79	526.38	755.32	897.73	996.88	1157.31	1254.66	557.02	789.57	931.98	1043.75	1215.00	1319.55
80	575.05	834.64					603.89	863.48				
81	634.54	917.56					661.58	940.99				
82	704.84	1002.28					728.28	1022.11				
83	784.16	1090.62					803.99	1106.84				
84	870.69	1182.55					885.11	1195.17				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B4

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	57.69	70.30	79.32	88.33	106.36	118.98	84.73	104.55	117.17	131.59	158.63	174.86
30	57.69	70.30	79.32	88.33	106.36	118.98	84.73	104.55	117.17	131.59	158.63	174.86
31	57.69	70.30	79.32	88.33	106.36	118.98	84.73	104.55	117.17	131.59	158.63	174.86
32	57.69	70.30	79.32	88.33	106.36	118.98	84.73	104.55	117.17	131.59	158.63	174.86
33	57.69	70.30	79.32	88.33	106.36	118.98	84.73	104.55	117.17	131.59	158.63	174.86
34	57.69	70.30	79.32	88.33	106.36	118.98	84.73	104.55	117.17	131.59	158.63	174.86
35	57.69	70.30	79.32	88.33	106.36	118.98	84.73	104.55	117.17	131.59	158.63	174.86
36	57.69	70.30	79.32	88.33	106.36	118.98	84.73	104.55	117.17	131.59	158.63	174.86
37	57.69	70.30	79.32	88.33	106.36	118.98	84.73	104.55	117.17	131.59	158.63	174.86
38	57.69	70.30	79.32	88.33	106.36	118.98	84.73	104.55	117.17	131.59	158.63	174.86
39	57.69	70.30	79.32	88.33	106.36	118.98	84.73	104.55	117.17	131.59	158.63	174.86
40	57.69	70.30	79.32	88.33	106.36	118.98	84.73	104.55	117.17	131.59	158.63	174.86
41	57.69	70.30	79.32	88.33	106.36	118.98	84.73	104.55	117.17	131.59	158.63	174.86
42	57.69	70.30	79.32	88.33	106.36	118.98	84.73	104.55	117.17	131.59	158.63	174.86
43	57.69	70.30	79.32	88.33	106.36	118.98	84.73	104.55	117.17	131.59	158.63	174.86
44	57.69	70.30	79.32	88.33	106.36	118.98	84.73	104.55	117.17	131.59	158.63	174.86
45	75.71	91.94	102.75	113.57	138.81	153.23	100.95	120.78	133.40	147.82	176.66	192.89
46	75.71	91.94	102.75	113.57	138.81	153.23	100.95	120.78	133.40	147.82	176.66	192.89
47	75.71	91.94	102.75	113.57	138.81	153.23	100.95	120.78	133.40	147.82	176.66	192.89
48	75.71	91.94	102.75	113.57	138.81	153.23	100.95	120.78	133.40	147.82	176.66	192.89
49	75.71	91.94	102.75	113.57	138.81	153.23	100.95	120.78	133.40	147.82	176.66	192.89
50	81.12	102.75	113.57	126.19	151.42	167.65	106.36	127.99	140.61	155.03	185.67	207.31
51	86.53	106.36	118.98	131.59	158.63	174.86	111.77	131.59	144.21	158.63	189.28	207.31
52	90.13	111.77	124.38	137.00	165.85	182.07	115.37	135.20	147.82	162.24	194.69	212.72
53	95.54	117.17	129.79	144.21	173.06	191.08	118.98	138.81	153.23	165.85	200.10	219.93
54	99.15	120.78	135.20	149.62	180.27	198.29	122.58	144.21	156.83	171.25	205.50	225.33
55	102.75	126.19	140.61	155.03	187.48	207.31	126.19	147.82	162.24	174.86	210.91	232.54
56	108.16	131.59	146.02	162.24	194.69	214.52	129.79	153.23	169.45	180.27	219.93	243.36
57	113.57	137.00	151.42	169.45	203.70	225.33	133.40	160.44	176.66	189.28	230.74	255.98
58	118.98	142.41	158.63	178.46	212.72	234.35	138.81	167.65	185.67	200.10	243.36	270.40
59	124.38	149.62	165.84	185.67	221.73	243.36	144.21	176.66	196.49	210.91	255.98	284.82
60	129.79	155.03	168.98	194.69	230.74	254.18	149.62	183.87	202.77	221.73	270.40	299.24
61	133.22	159.44	174.80	203.70	239.76	263.19	152.76	189.55	208.01	232.54	281.22	313.66
62	136.13	167.15	181.00	212.72	252.37	275.81	153.36	195.31	216.71	243.36	295.64	328.09
63	138.98	173.59	187.05	223.53	263.19	286.62	156.65	201.69	225.81	254.18	308.26	342.51
64	142.24	179.36	198.17	236.15	275.81	301.05	163.89	210.93	234.44	266.80	322.68	356.93
65	145.00	189.09	206.11	246.97	288.43	313.66	169.61	221.12	246.10	281.22	338.90	373.15
66	155.84	204.58	222.90	263.19	306.45	333.49	182.38	237.42	265.19	297.44	356.93	394.78
67	171.94	221.81	243.75	283.02	329.89	360.53	202.54	257.53	294.08	320.88	385.77	425.43
68	188.64	242.95	271.24	308.26	360.53	392.98	222.14	283.31	322.68	351.52	420.02	461.48
69	206.62	264.67	301.00	338.90	396.59	430.84	242.96	308.44	350.41	385.77	457.88	501.14
70	233.26	299.64	331.41	373.15	434.44	470.50	267.41	337.90	382.10	427.23	499.34	544.41
71	266.80	329.89	367.74	414.61	475.90	515.56	301.05	373.15	416.42	472.30	544.41	589.47
72	293.84	358.73	398.39	465.09	528.18	567.84	329.89	405.60	452.47	524.58	596.68	643.55
73	320.88	392.98	434.44	520.97	585.87	627.33	356.93	443.46	493.93	580.46	656.17	703.04
74	349.72	430.84	477.71	580.46	648.96	692.23	387.57	483.12	539.00	638.15	719.27	767.94
75	378.56	472.30	529.98	641.75	717.46	764.33	416.42	524.58	591.28	699.44	785.96	838.24
76	409.21	520.97	594.88	706.65	793.17	845.45	447.06	573.25	652.57	762.53	859.87	919.36
77	443.46	582.26	670.59	776.95	877.90	940.99	479.51	629.13	722.87	831.03	942.80	1013.10
78	479.51	647.16	753.52	850.86	971.64	1045.55	515.56	688.62	798.58	901.33	1034.73	1115.85
79	519.17	717.46	838.24	928.37	1068.98	1155.51	553.42	753.52	876.10	977.05	1130.27	1224.01
80	566.04	789.57					596.68	822.02				
81	623.72	867.08					650.76	894.12				
82	688.62	946.40					713.86	969.84				
83	762.53	1031.13					784.16	1050.96				
84	843.65	1117.66					861.68	1135.68				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B4

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	52.28	61.29	68.50	73.91	90.13	99.15	79.32	93.74	102.75	113.57	137.00	151.42
30	52.28	61.29	68.50	73.91	90.13	99.15	79.32	93.74	102.75	113.57	137.00	151.42
31	52.28	61.29	68.50	73.91	90.13	99.15	79.32	93.74	102.75	113.57	137.00	151.42
32	52.28	61.29	68.50	73.91	90.13	99.15	79.32	93.74	102.75	113.57	137.00	151.42
33	52.28	61.29	68.50	73.91	90.13	99.15	79.32	93.74	102.75	113.57	137.00	151.42
34	52.28	61.29	68.50	73.91	90.13	99.15	79.32	93.74	102.75	113.57	137.00	151.42
35	52.28	61.29	68.50	73.91	90.13	99.15	79.32	93.74	102.75	113.57	137.00	151.42
36	52.28	61.29	68.50	73.91	90.13	99.15	79.32	93.74	102.75	113.57	137.00	151.42
37	52.28	61.29	68.50	73.91	90.13	99.15	79.32	93.74	102.75	113.57	137.00	151.42
38	52.28	61.29	68.50	73.91	90.13	99.15	79.32	93.74	102.75	113.57	137.00	151.42
39	52.28	61.29	68.50	73.91	90.13	99.15	79.32	93.74	102.75	113.57	137.00	151.42
40	52.28	61.29	68.50	73.91	90.13	99.15	79.32	93.74	102.75	113.57	137.00	151.42
41	52.28	61.29	68.50	73.91	90.13	99.15	79.32	93.74	102.75	113.57	137.00	151.42
42	52.28	61.29	68.50	73.91	90.13	99.15	79.32	93.74	102.75	113.57	137.00	151.42
43	52.28	61.29	68.50	73.91	90.13	99.15	79.32	93.74	102.75	113.57	137.00	151.42
44	52.28	61.29	68.50	73.91	90.13	99.15	79.32	93.74	102.75	113.57	137.00	151.42
45	66.70	81.12	90.13	97.34	117.17	129.79	91.94	108.16	115.37	127.99	155.03	171.25
46	66.70	81.12	90.13	97.34	117.17	129.79	91.94	108.16	115.37	127.99	155.03	171.25
47	66.70	81.12	90.13	97.34	117.17	129.79	91.94	108.16	115.37	127.99	155.03	171.25
48	66.70	81.12	90.13	97.34	117.17	129.79	91.94	108.16	115.37	127.99	155.03	171.25
49	66.70	81.12	90.13	97.34	117.17	129.79	91.94	108.16	115.37	127.99	155.03	171.25
50	73.91	90.13	97.34	106.36	129.79	144.21	97.34	113.57	120.78	135.20	162.24	183.87
51	77.51	93.74	102.75	111.77	135.20	151.42	100.95	117.17	124.38	138.81	167.65	183.87
52	81.12	97.34	108.16	117.17	142.41	158.63	104.55	118.98	127.99	142.41	171.25	189.28
53	84.73	102.75	113.57	122.58	149.62	164.04	108.16	122.58	131.59	146.02	176.66	194.69
54	88.33	106.36	117.17	127.99	155.03	173.06	109.96	126.19	137.00	149.62	182.07	200.10
55	91.94	109.96	122.58	133.40	162.24	180.27	113.57	131.59	142.41	153.23	187.48	207.31
56	95.54	115.37	126.19	140.61	169.45	187.48	117.17	135.20	147.82	158.63	194.69	216.32
57	100.95	120.78	131.59	146.02	176.66	196.49	120.78	142.41	155.03	165.85	203.70	227.14
58	106.36	126.19	137.00	153.23	185.67	203.70	124.38	149.62	164.04	176.66	214.52	239.76
59	109.96	131.59	142.41	162.24	192.89	212.72	129.79	156.83	173.06	185.67	227.14	252.37
60	115.37	137.00	147.63	169.45	201.90	221.73	135.20	164.04	179.65	194.69	239.76	266.80
61	119.01	139.95	150.33	176.66	210.91	230.74	136.77	168.30	185.29	205.50	250.57	279.41
62	122.34	146.04	156.87	185.67	219.93	241.56	137.85	174.19	192.44	216.32	263.19	292.03
63	125.59	152.76	163.46	196.49	230.74	252.37	141.49	180.82	201.49	227.14	275.81	304.65
64	129.16	159.06	171.53	207.31	243.36	264.99	147.16	188.45	208.58	237.95	288.43	319.07
65	132.26	165.67	179.94	218.12	254.18	277.61	153.15	198.49	216.84	250.57	302.85	333.49
66	141.38	179.22	194.83	230.74	270.40	293.84	165.65	212.80	235.34	266.80	320.88	353.32
67	153.93	196.41	212.25	248.77	292.03	319.07	183.66	231.07	260.01	288.43	346.11	382.17
68	168.79	214.07	239.03	272.20	319.07	347.92	201.31	253.20	286.62	315.47	376.76	414.61
69	184.96	235.64	266.40	301.05	351.52	382.17	220.39	276.71	312.87	346.11	412.81	452.47
70	209.25	265.96	292.83	331.69	385.77	418.22	242.94	304.11	342.63	383.97	450.67	490.33
71	239.76	293.84	326.28	371.35	425.43	459.68	274.01	335.30	373.15	427.23	492.13	531.79
72	263.19	320.88	353.32	416.42	470.50	504.75	299.24	365.94	405.60	474.10	539.00	580.46
73	288.43	349.72	385.77	465.09	522.77	558.83	324.48	398.39	441.65	524.58	591.28	632.74
74	315.47	383.97	425.43	519.17	578.66	616.51	351.52	434.44	484.92	578.66	647.16	690.42
75	340.70	421.82	472.30	573.25	639.95	681.41	378.56	474.10	531.79	632.74	708.45	755.32
76	367.74	466.89	529.98	632.74	708.45	753.52	405.60	517.37	587.67	690.42	775.15	827.43
77	398.39	519.17	596.68	694.03	782.36	836.44	434.44	566.04	650.76	751.71	849.06	910.35
78	430.84	576.85	668.79	758.92	863.48	926.57	466.89	620.12	717.46	814.81	930.18	1000.48
79	465.09	638.15	742.70	827.43	948.20	1020.31	499.34	676.00	785.96	881.51	1013.10	1092.42
80	506.55	701.24					537.20	735.49				
81	555.22	766.13					584.06	798.58				
82	611.10	834.64					636.34	863.48				
83	672.40	906.74					695.83	933.78				
84	739.09	980.65					760.73	1004.09				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	3.1% Simple Inflation						3.1% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	55.89	70.26	78.24	87.82	110.43	120.00	137.84	171.32	193.57	223.02	276.96	305.22
30	55.89	70.26	78.24	87.82	114.24	128.00	145.29	178.77	203.48	228.91	276.96	305.22
31	55.89	70.26	78.24	87.82	118.04	136.00	146.96	182.49	203.48	228.91	276.96	305.22
32	55.89	70.26	78.24	87.82	125.66	140.00	146.96	183.70	203.48	228.91	276.96	305.22
33	57.70	70.26	79.73	87.82	129.47	148.00	146.96	183.70	203.48	228.91	276.96	305.22
34	57.70	70.26	83.35	90.62	137.08	156.00	146.96	183.70	203.48	228.91	276.96	305.22
35	61.30	71.84	83.35	94.24	144.70	160.00	146.96	183.70	203.48	228.91	276.96	305.22
36	64.91	75.43	86.97	101.49	148.51	168.00	146.96	183.70	203.48	228.91	276.96	305.22
37	68.51	79.02	94.22	105.12	156.12	176.00	146.96	183.70	203.48	228.91	276.96	305.22
38	68.51	82.62	97.84	108.74	163.74	184.00	146.96	183.70	203.48	228.91	276.96	305.22
39	72.12	86.21	101.47	115.99	171.35	196.00	146.96	183.70	203.48	228.91	276.96	305.22
40	75.73	89.80	105.09	119.61	178.97	204.00	146.96	183.70	203.48	228.91	276.96	305.22
41	79.68	93.77	109.17	123.76	187.42	211.96	146.96	183.70	203.48	228.91	276.96	305.22
42	80.03	97.77	113.27	131.58	192.17	211.96	146.96	183.70	203.48	228.91	276.96	305.22
43	84.04	101.80	121.08	135.80	192.17	211.96	146.96	183.70	203.48	228.91	276.96	305.22
44	88.08	105.86	125.26	140.06	192.17	211.96	146.96	183.70	203.48	228.91	276.96	305.22
45	92.16	109.95	129.48	148.05	221.97	246.90	166.74	209.13	231.74	257.17	310.87	344.78
46	92.56	117.76	137.44	152.38	230.79	259.65	166.74	209.13	231.74	257.17	310.87	344.78
47	96.69	121.93	141.74	160.49	239.68	268.39	166.74	209.13	231.74	257.17	310.87	344.78
48	100.85	126.13	149.82	168.65	248.65	271.30	166.74	209.13	231.74	257.17	310.87	344.78
49	105.05	134.09	154.20	173.12	251.52	271.30	166.74	209.13	231.74	257.17	310.87	344.78
50	109.28	138.37	162.39	181.41	270.80	293.91	178.04	223.26	245.87	271.30	325.00	358.91
51	113.53	142.73	170.72	189.80	284.09	308.04	183.70	228.91	251.52	276.96	333.48	367.39
52	121.61	150.89	175.31	198.27	297.50	325.00	192.17	234.57	257.17	282.61	341.96	378.70
53	125.94	159.12	183.77	206.80	310.87	339.13	200.65	240.22	265.65	291.09	350.44	387.17
54	130.31	163.61	192.30	219.26	324.68	356.09	206.30	248.70	274.13	296.74	358.91	395.65
55	138.56	171.96	200.90	227.95	336.31	369.52	214.18	254.35	279.78	302.39	367.39	404.13
56	146.85	180.28	209.45	240.50	350.44	387.17	222.68	265.65	291.09	313.70	378.70	421.09
57	151.32	188.66	221.96	253.14	367.39	401.31	227.31	279.78	308.04	330.65	398.48	440.87
58	159.72	197.10	230.66	265.87	381.52	418.26	235.90	293.91	327.83	347.61	423.91	469.13
59	168.18	209.48	243.35	278.70	398.48	435.22	240.60	303.96	350.44	370.22	449.35	497.39
60	176.71	218.06	256.13	291.63	415.44	452.17	249.29	312.90	360.91	392.83	477.61	528.48
61	189.00	234.14	272.51	312.06	424.34	460.16	261.69	329.43	377.53	407.81	493.22	545.58
62	201.35	250.29	292.92	328.62	437.62	472.52	274.13	342.05	391.98	421.51	510.11	563.81
63	217.73	266.50	309.45	353.19	449.63	486.23	284.94	358.14	402.58	439.17	528.06	582.95
64	230.22	282.78	334.01	373.90	465.46	503.61	292.50	371.35	417.13	457.83	546.85	602.81
65	246.76	303.07	354.70	398.69	482.20	519.29	301.69	380.82	430.27	474.78	566.28	623.15
66	262.78	326.62	378.60	430.60	502.06	540.49	314.69	396.36	444.40	490.04	588.53	641.38
67	278.81	350.17	406.50	449.98	529.26	568.89	324.08	415.01	459.31	508.27	617.85	659.82
68	298.83	377.65	427.31	470.26	560.70	592.35	339.13	434.09	481.57	533.57	648.87	687.31
69	317.58	405.11	453.38	503.75	593.55	635.16	359.20	457.76	512.51	569.46	683.35	729.34
70	332.77	423.91	479.02	540.49	627.39	680.38	377.28	476.90	538.37	610.44	714.30	777.88
71	350.36	442.57	495.84	575.75	661.80	715.07	397.49	497.89	559.35	649.51	747.86	809.32
72	369.94	462.91	514.35	619.20	702.28	755.70	417.41	522.26	581.61	694.37	787.35	846.70
73	391.06	488.35	539.85	663.85	747.78	801.20	436.84	547.48	610.44	740.15	829.81	885.13
74	411.48	516.19	571.29	712.74	797.24	848.68	453.73	574.97	642.94	786.22	874.39	929.50
75	429.21	545.79	616.44	759.51	846.06	899.05	469.84	602.31	683.56	830.17	922.01	976.77
76	445.96	583.31	673.18	807.13	902.09	961.44	484.96	635.87	732.52	873.26	973.31	1036.05
77	463.13	627.25	736.13	854.75	966.88	1036.75	498.88	672.75	784.88	913.25	1033.50	1106.63
78	493.39	691.39	817.53	926.11	1061.83	1144.86	526.93	731.31	859.05	977.21	1124.11	1211.93
79	534.91	769.63	913.34	1015.53	1178.40	1277.39	566.84	803.16	948.47	1063.43	1237.48	1342.86
80	584.41	849.47					614.75	878.21				
81	646.68	932.50					672.23	958.05				
82	718.53	1020.32					740.89	1041.08				
83	798.37	1111.33					817.53	1127.30				
84	886.19	1205.54					900.56	1216.72				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	3.1% Simple Inflation						3.1% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	54.29	65.47	73.45	83.03	100.68	110.40	132.54	160.77	185.51	212.00	262.83	291.09
30	54.29	65.47	73.45	83.03	104.16	117.76	139.70	167.76	195.00	217.61	262.83	291.09
31	54.29	65.47	73.45	83.03	107.63	125.12	141.30	171.26	195.00	217.61	262.83	291.09
32	54.29	65.47	73.45	83.03	114.57	128.80	141.30	172.39	195.00	217.61	262.83	291.09
33	56.05	65.47	74.84	83.03	118.04	136.16	141.30	172.39	195.00	217.61	262.83	291.09
34	56.05	65.47	78.25	85.67	124.99	143.52	141.30	172.39	195.00	217.61	262.83	291.09
35	59.55	66.94	78.25	89.10	131.93	147.20	141.30	172.39	195.00	217.61	262.83	291.09
36	63.05	70.29	81.65	95.96	135.40	154.56	141.30	172.39	195.00	217.61	262.83	291.09
37	66.56	73.64	88.45	99.38	142.35	161.92	141.30	172.39	195.00	217.61	262.83	291.09
38	66.56	76.98	91.85	102.81	149.29	169.28	141.30	172.39	195.00	217.61	262.83	291.09
39	70.06	80.33	95.26	109.66	156.23	180.32	141.30	172.39	195.00	217.61	262.83	291.09
40	73.56	83.68	98.66	113.09	163.18	187.68	141.30	172.39	195.00	217.61	262.83	291.09
41	77.41	87.38	102.48	117.00	170.89	195.00	141.30	172.39	195.00	217.61	262.83	291.09
42	77.75	91.10	106.34	124.41	175.22	195.00	141.30	172.39	195.00	217.61	262.83	291.09
43	81.64	94.86	113.66	128.40	175.22	195.00	141.30	172.39	195.00	217.61	262.83	291.09
44	85.56	98.64	117.59	132.42	175.22	195.00	141.30	172.39	195.00	217.61	262.83	291.09
45	88.06	102.37	121.13	135.54	202.01	223.75	161.09	200.65	226.09	245.87	296.74	325.00
46	88.45	109.64	128.58	139.51	210.04	235.31	161.09	200.65	226.09	245.87	296.74	325.00
47	92.39	113.52	132.60	146.92	218.14	243.23	161.09	200.65	226.09	245.87	296.74	325.00
48	96.37	117.43	140.15	154.40	226.30	245.87	161.09	200.65	226.09	245.87	296.74	325.00
49	100.38	124.84	144.25	158.49	228.91	245.87	161.09	200.65	226.09	245.87	296.74	325.00
50	104.73	129.72	155.12	167.27	248.47	268.48	169.57	214.78	234.57	260.00	310.87	341.96
51	109.08	134.20	158.86	177.94	259.03	285.44	178.04	220.44	240.22	265.65	319.35	350.44
52	117.11	142.26	163.77	182.13	275.05	296.74	183.70	226.09	248.70	271.30	325.00	358.91
53	119.43	150.40	172.28	190.72	288.26	313.70	192.17	234.57	254.35	276.96	333.48	370.22
54	125.97	155.00	180.85	200.79	299.27	330.65	200.65	240.22	262.83	285.44	341.96	378.70
55	134.16	163.25	187.36	211.84	313.70	341.53	208.54	245.87	271.30	291.09	353.26	390.00
56	142.40	171.48	195.79	224.31	325.00	358.91	217.04	257.17	279.78	302.39	364.57	404.13
57	146.93	177.69	208.09	236.73	341.96	375.87	219.00	268.48	296.74	316.52	384.35	426.74
58	155.28	186.15	216.82	247.21	358.91	390.00	227.58	282.61	313.70	336.31	406.96	452.17
59	159.44	198.34	231.65	257.80	375.87	412.61	232.49	292.91	330.65	356.09	435.22	480.44
60	170.16	209.16	244.27	270.80	392.83	432.39	241.24	296.85	341.63	375.87	460.65	508.70
61	180.21	225.05	260.56	290.94	402.29	440.87	253.59	313.36	358.38	388.52	473.94	523.53
62	192.50	238.91	283.24	305.31	416.14	453.73	266.15	323.63	370.50	400.03	488.63	539.64
63	210.92	255.21	295.28	327.29	428.72	467.93	274.48	339.84	381.66	415.65	501.91	556.81
64	223.45	269.42	319.80	345.86	442.57	480.72	282.33	351.00	391.70	429.85	518.87	572.28
65	235.54	289.70	338.36	370.54	455.00	494.57	291.79	363.51	405.54	442.64	534.13	588.53
66	249.30	313.20	355.52	399.67	473.23	514.07	302.67	377.14	417.98	461.22	552.50	605.35
67	267.57	334.66	380.94	417.34	496.62	531.59	312.42	396.36	433.66	475.63	578.22	622.52
68	287.68	364.40	400.17	438.61	524.52	553.91	327.83	418.26	454.44	501.91	608.18	646.61
69	308.82	391.97	427.09	468.71	554.13	591.36	348.25	440.23	486.23	536.60	641.74	687.73
70	330.65	411.20	459.95	504.46	585.00	635.87	373.04	464.19	519.29	576.52	676.14	735.49
71	348.32	430.27	479.45	547.06	622.87	672.05	393.39	487.64	542.96	618.77	710.97	770.39
72	367.96	453.02	502.48	589.52	664.70	714.15	415.44	512.37	569.74	662.72	751.74	811.09
73	389.15	476.90	528.41	633.33	711.54	761.14	434.94	537.95	598.99	705.82	797.38	854.61
74	409.64	503.33	558.44	677.84	760.50	810.10	451.89	565.78	631.91	747.64	841.33	898.27
75	425.68	531.66	597.01	722.42	807.20	860.19	468.07	591.71	665.90	787.77	884.92	943.21
76	442.57	564.65	642.65	764.74	856.31	913.96	483.26	618.91	705.39	825.78	929.22	993.65
77	458.25	602.88	695.50	804.38	910.00	975.00	497.25	651.63	749.13	859.63	976.63	1048.13
78	488.60	659.45	768.03	865.43	988.38	1063.43	523.73	702.57	812.74	916.53	1052.25	1135.28
79	528.52	731.31	854.26	945.27	1088.98	1176.80	562.05	766.44	892.58	994.77	1149.65	1245.46
80	576.42	804.76					606.76	836.69				
81	633.91	881.40					662.65	910.14				
82	702.57	964.43					726.52	988.38				
83	777.61	1049.06					798.37	1069.82				
84	859.05	1138.48					876.61	1156.04				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	3.1% Simple Inflation						3.1% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	49.50	57.48	63.87	70.26	84.44	92.80	121.93	144.96	164.00	184.47	228.91	251.52
30	49.50	57.48	63.87	70.26	87.36	98.99	128.52	151.26	172.39	189.35	228.91	251.52
31	49.50	57.48	63.87	70.26	90.27	105.17	130.00	154.41	172.39	189.35	228.91	251.52
32	49.50	57.48	63.87	70.26	96.09	108.27	130.00	155.44	172.39	189.35	228.91	251.52
33	51.10	57.48	65.08	70.26	99.00	114.45	130.00	155.44	172.39	189.35	228.91	251.52
34	51.10	57.48	68.04	72.49	104.83	120.64	130.00	155.44	172.39	189.35	228.91	251.52
35	54.30	58.78	68.04	75.39	110.65	123.73	130.00	155.44	172.39	189.35	228.91	251.52
36	57.49	61.72	71.00	81.19	113.56	129.92	130.00	155.44	172.39	189.35	228.91	251.52
37	60.68	64.66	76.92	84.09	119.39	136.11	130.00	155.44	172.39	189.35	228.91	251.52
38	60.68	67.60	79.87	86.99	125.21	142.29	130.00	155.44	172.39	189.35	228.91	251.52
39	63.88	70.53	82.83	92.79	131.03	151.57	130.00	155.44	172.39	189.35	228.91	251.52
40	67.07	73.47	85.79	95.69	136.86	157.76	130.00	155.44	172.39	189.35	228.91	251.52
41	70.58	76.72	89.12	99.00	143.32	163.91	130.00	155.44	172.39	189.35	228.91	251.52
42	70.89	79.99	92.47	105.27	146.96	163.91	130.00	155.44	172.39	189.35	228.91	251.52
43	74.44	83.29	98.84	108.64	146.96	163.91	130.00	155.44	172.39	189.35	228.91	251.52
44	78.01	86.61	102.25	112.05	146.96	163.91	130.00	155.44	172.39	189.35	228.91	251.52
45	79.87	91.00	106.51	116.77	172.09	192.89	146.96	178.04	195.00	214.78	260.00	285.44
46	80.22	97.46	113.06	120.19	178.92	202.85	146.96	178.04	195.00	214.78	260.00	285.44
47	83.80	100.91	116.59	126.58	185.82	209.68	146.96	178.04	195.00	214.78	260.00	285.44
48	87.40	104.38	123.24	133.02	192.78	211.96	146.96	178.04	195.00	214.78	260.00	285.44
49	91.04	110.97	126.84	136.55	195.00	211.96	146.96	178.04	195.00	214.78	260.00	285.44
50	95.62	114.59	133.30	143.71	212.18	231.74	155.44	189.35	206.30	226.09	274.13	302.39
51	100.17	117.16	137.52	154.21	222.82	245.87	161.09	195.00	211.96	231.74	279.78	310.87
52	105.85	125.02	143.01	159.07	235.76	257.17	166.74	200.65	217.61	237.39	288.26	319.35
53	106.40	130.78	151.61	165.44	248.70	271.30	172.39	206.30	223.26	243.04	293.91	327.83
54	112.94	135.62	155.67	175.41	259.75	285.44	180.87	211.96	228.91	248.70	302.39	336.31
55	118.77	141.48	162.53	181.90	271.30	296.74	188.82	217.61	237.39	254.35	310.87	344.78
56	126.82	149.50	170.75	194.25	282.61	316.52	194.49	226.09	245.87	265.65	322.17	358.91
57	131.58	155.75	180.34	206.26	296.74	327.83	199.59	237.39	260.00	279.78	341.96	378.70
58	137.53	164.25	189.14	214.56	310.87	344.78	205.37	251.52	276.96	296.74	361.74	401.31
59	144.15	173.83	201.23	225.29	327.83	358.91	210.86	259.75	293.91	313.70	384.35	426.74
60	152.71	182.46	213.44	236.09	344.78	378.70	217.12	264.76	303.06	333.48	406.96	452.17
61	162.62	197.77	227.09	255.75	352.70	388.52	232.01	278.54	317.35	344.43	418.83	465.67
62	174.80	211.61	244.50	268.02	365.13	397.35	239.54	289.43	324.86	357.08	434.94	480.58
63	190.51	223.59	257.48	289.62	376.44	410.42	248.34	303.24	334.61	368.59	447.02	496.69
64	200.88	238.25	277.16	306.13	389.15	424.76	256.89	312.85	348.46	381.52	462.91	511.24
65	213.11	254.04	294.03	325.98	400.60	437.69	264.59	323.94	358.56	395.65	477.26	526.71
66	226.84	275.17	311.66	352.09	417.98	454.01	273.85	336.31	372.34	410.77	494.85	542.89
67	240.58	296.98	336.81	370.71	438.33	468.64	282.11	354.39	384.70	424.34	519.93	557.24
68	258.69	322.43	352.70	388.87	463.48	492.87	296.17	373.04	404.70	447.65	547.13	583.31
69	278.16	348.18	376.72	418.33	492.80	523.46	315.39	396.43	431.47	481.85	578.22	619.83
70	296.74	364.57	406.96	449.35	521.41	565.93	339.13	417.56	464.19	519.29	608.32	663.43
71	313.48	383.15	426.17	487.64	555.26	598.28	358.56	438.47	487.64	559.35	641.31	694.58
72	332.35	403.57	445.11	526.22	593.48	637.00	377.85	460.94	512.37	599.41	678.55	729.98
73	351.00	425.40	469.27	566.56	635.24	679.11	394.88	484.53	537.95	637.14	719.17	768.77
74	369.23	450.06	497.82	608.03	677.84	721.93	411.48	508.84	567.62	677.84	758.66	808.26
75	383.29	475.14	531.66	646.47	720.65	766.58	425.68	533.43	598.78	713.59	798.37	849.59
76	398.48	505.31	573.13	685.05	764.74	815.61	439.17	559.57	635.87	746.09	839.35	895.31
77	412.75	537.88	619.13	719.88	810.88	867.75	451.75	586.63	674.38	776.75	880.75	942.50
78	439.10	587.60	681.81	772.82	878.21	943.68	474.23	632.31	729.71	828.71	946.87	1017.13
79	474.23	649.87	756.86	843.08	964.43	1039.48	507.76	689.79	799.97	897.37	1031.50	1112.93
80	515.75	713.74					547.68	748.87				
81	565.25	780.81					593.99	812.74				
82	622.73	849.47					648.28	879.81				
83	685.00	922.92					708.95	950.06				
84	753.66	999.56					774.42	1023.51				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	3.1% Simple Inflation						3.1% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	52.69	65.47	75.05	84.63	105.56	116.80	129.88	160.77	182.82	212.00	262.83	288.26
30	52.69	65.47	75.05	84.63	109.20	124.59	136.91	167.76	192.17	217.61	262.83	288.26
31	52.69	65.47	75.05	84.63	112.84	132.37	138.48	171.26	192.17	217.61	262.83	288.26
32	52.69	65.47	75.05	84.63	120.12	136.27	138.48	172.39	192.17	217.61	262.83	288.26
33	54.40	65.47	76.47	84.63	123.75	144.05	138.48	172.39	192.17	217.61	262.83	288.26
34	54.40	65.47	79.95	87.32	131.03	151.84	138.48	172.39	192.17	217.61	262.83	288.26
35	57.80	66.94	79.95	90.81	138.31	155.73	138.48	172.39	192.17	217.61	262.83	288.26
36	61.20	70.29	83.42	97.80	141.95	163.52	138.48	172.39	192.17	217.61	262.83	288.26
37	64.60	73.64	90.38	101.29	149.23	171.31	138.48	172.39	192.17	217.61	262.83	288.26
38	64.60	76.98	93.85	104.79	156.51	179.10	138.48	172.39	192.17	217.61	262.83	288.26
39	68.00	80.33	97.33	111.77	163.79	190.78	138.48	172.39	192.17	217.61	262.83	288.26
40	71.40	83.68	100.80	115.26	171.07	198.56	138.48	172.39	192.17	217.61	262.83	288.26
41	75.13	87.38	104.71	119.25	179.15	206.30	138.48	172.39	192.17	217.61	262.83	288.26
42	75.46	91.10	108.65	126.80	183.70	206.30	138.48	172.39	192.17	217.61	262.83	288.26
43	79.24	94.86	116.14	130.87	183.70	206.30	138.48	172.39	192.17	217.61	262.83	288.26
44	83.05	98.64	120.15	134.97	183.70	206.30	138.48	172.39	192.17	217.61	262.83	288.26
45	88.06	104.27	127.39	141.79	209.50	241.75	163.91	197.83	217.61	243.04	293.91	322.17
46	88.45	111.67	135.23	145.95	217.82	254.24	163.91	197.83	217.61	243.04	293.91	322.17
47	92.39	115.62	139.46	153.71	226.22	262.80	163.91	197.83	217.61	243.04	293.91	322.17
48	96.37	119.61	147.40	161.53	234.68	265.65	163.91	197.83	217.61	243.04	293.91	322.17
49	100.38	127.16	151.71	165.81	237.39	265.65	163.91	197.83	217.61	243.04	293.91	322.17
50	107.00	129.72	159.97	176.69	256.84	288.26	175.22	206.30	226.09	254.35	305.22	344.78
51	111.30	134.20	168.35	187.43	267.38	302.39	180.87	214.78	234.57	260.00	313.70	344.78
52	117.11	142.26	170.69	189.04	280.66	313.70	183.70	220.44	240.22	265.65	319.35	353.26
53	117.26	150.40	179.17	197.61	293.91	325.00	189.35	226.09	248.70	271.30	327.83	361.74
54	123.80	155.00	185.43	205.41	304.92	339.13	195.00	231.74	254.35	279.78	336.31	370.22
55	129.77	161.07	189.61	214.14	316.52	347.13	200.09	240.22	262.83	285.44	344.78	381.52
56	137.95	169.29	198.07	224.31	330.65	364.57	208.59	248.70	274.13	293.91	356.09	395.65
57	142.55	175.50	208.09	236.73	341.96	375.87	210.68	262.83	291.09	308.04	373.04	415.44
58	150.84	181.77	214.51	247.21	356.09	390.00	219.25	274.13	305.22	325.00	395.65	438.04
59	155.07	193.89	224.63	257.80	370.22	404.13	221.68	281.86	325.00	344.78	418.26	463.48
60	163.62	200.26	234.79	268.49	381.52	415.44	230.52	286.16	333.36	361.74	438.04	486.09
61	171.42	213.68	248.61	283.90	388.52	421.58	240.10	299.97	344.70	369.23	449.14	495.98
62	181.44	225.26	263.87	295.99	394.66	426.88	244.86	307.85	354.39	381.24	459.10	507.43
63	195.05	237.14	274.02	315.52	402.58	433.95	253.57	321.54	360.75	392.12	470.54	520.21
64	205.39	247.15	293.74	329.50	409.50	442.57	256.89	325.57	368.81	401.87	480.72	531.59
65	215.35	262.95	308.03	347.09	417.91	452.53	262.12	331.36	373.40	412.96	492.09	541.55
66	226.84	284.12	327.82	373.50	432.39	468.43	269.04	341.11	384.35	427.59	509.26	559.71
67	242.83	303.63	357.72	394.03	456.98	494.28	282.11	356.72	403.35	447.65	533.92	585.21
68	258.69	326.85	379.83	416.00	486.09	526.78	296.17	375.31	425.04	472.52	562.96	617.22
69	275.97	352.56	398.62	442.42	516.89	560.70	311.01	396.43	446.81	499.37	593.55	648.31
70	290.38	368.81	417.56	470.54	544.73	591.36	328.53	415.44	468.43	532.01	621.03	676.14
71	305.29	385.20	432.32	501.98	575.75	622.87	346.27	434.37	487.64	565.50	651.56	704.83
72	324.44	403.57	449.07	538.09	611.28	658.76	364.00	455.00	506.44	603.37	684.48	735.91
73	341.46	425.40	469.27	578.01	650.50	696.28	379.62	476.90	530.32	644.77	721.08	770.68
74	358.21	448.22	497.82	620.89	692.53	738.46	396.78	499.65	558.44	685.19	760.50	808.26
75	372.69	475.14	536.96	660.60	736.55	782.47	409.78	524.59	595.25	722.42	801.90	849.59
76	388.31	507.00	586.70	702.00	785.09	835.96	422.22	552.78	637.57	759.65	847.83	900.39
77	403.00	546.00	640.25	744.25	841.75	901.88	433.88	585.00	684.13	794.63	898.63	962.00
78	429.52	601.97	712.15	804.76	922.92	996.37	458.27	635.50	747.28	851.06	977.21	1055.45
79	466.25	669.04	795.18	883.00	1025.11	1111.33	493.39	699.37	825.52	924.51	1076.20	1168.82
80	509.36	739.29					534.91	764.84				
81	562.05	812.74					586.00	833.50				
82	624.33	887.79					645.08	905.35				
83	694.58	966.03					712.15	980.40				
84	771.23	1047.46					784.00	1058.64				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	3.1% Simple Inflation						3.1% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	51.10	62.27	70.26	78.24	95.81	105.60	124.58	152.87	174.75	200.99	248.70	274.13
30	51.10	62.27	70.26	78.24	99.12	112.64	131.32	159.51	183.70	206.30	248.70	274.13
31	51.10	62.27	70.26	78.24	102.42	119.68	132.83	162.84	183.70	206.30	248.70	274.13
32	51.10	62.27	70.26	78.24	109.03	123.20	132.83	163.91	183.70	206.30	248.70	274.13
33	52.75	62.27	71.59	78.24	112.33	130.24	132.83	163.91	183.70	206.30	248.70	274.13
34	52.75	62.27	74.84	80.73	118.94	137.28	132.83	163.91	183.70	206.30	248.70	274.13
35	56.05	63.68	74.84	83.96	125.55	140.80	132.83	163.91	183.70	206.30	248.70	274.13
36	59.34	66.86	78.10	90.42	128.85	147.84	132.83	163.91	183.70	206.30	248.70	274.13
37	62.64	70.04	84.61	93.65	135.46	154.88	132.83	163.91	183.70	206.30	248.70	274.13
38	62.64	73.23	87.86	96.88	142.07	161.92	132.83	163.91	183.70	206.30	248.70	274.13
39	65.94	76.41	91.11	103.34	148.67	172.48	132.83	163.91	183.70	206.30	248.70	274.13
40	69.24	79.60	94.37	106.57	155.28	179.52	132.83	163.91	183.70	206.30	248.70	274.13
41	72.85	83.11	98.03	110.25	162.62	186.52	132.83	163.91	183.70	206.30	248.70	274.13
42	73.17	86.66	101.71	117.23	166.74	186.52	132.83	163.91	183.70	206.30	248.70	274.13
43	76.84	90.23	108.72	120.99	166.74	186.52	132.83	163.91	183.70	206.30	248.70	274.13
44	80.53	93.83	112.48	124.78	166.74	186.52	132.83	163.91	183.70	206.30	248.70	274.13
45	86.01	96.68	119.04	131.37	192.04	218.61	158.26	189.35	209.13	231.74	276.96	302.39
46	86.39	103.55	126.36	135.21	199.67	229.90	158.26	189.35	209.13	231.74	276.96	302.39
47	90.24	107.21	130.31	142.40	207.36	237.64	158.26	189.35	209.13	231.74	276.96	302.39
48	94.13	110.91	137.74	149.65	215.13	240.22	158.26	189.35	209.13	231.74	276.96	302.39
49	98.04	117.91	141.76	153.62	217.61	240.22	158.26	189.35	209.13	231.74	276.96	302.39
50	102.45	123.24	152.69	164.92	234.51	262.83	166.74	200.65	220.44	243.04	291.09	325.00
51	106.85	125.68	156.49	173.19	245.10	274.13	175.22	206.30	226.09	248.70	296.74	325.00
52	112.60	133.64	159.16	175.21	258.21	285.44	180.87	211.96	231.74	254.35	305.22	333.48
53	115.09	141.68	165.39	183.82	271.30	299.57	186.52	217.61	240.22	260.00	313.70	344.78
54	119.45	144.23	171.69	191.56	282.33	310.87	192.17	226.09	245.87	268.48	322.17	353.26
55	125.37	152.37	176.07	198.02	293.91	321.93	197.27	231.74	254.35	274.13	330.65	364.57
56	133.50	160.49	184.41	208.12	305.22	336.31	202.95	240.22	265.65	282.61	344.78	381.52
57	138.16	166.72	194.22	220.32	319.35	353.26	205.13	251.52	276.96	296.74	361.74	401.31
58	146.41	173.01	202.98	230.89	333.48	367.39	213.70	262.83	291.09	313.70	381.52	423.91
59	150.71	184.97	215.27	239.22	347.61	381.52	216.27	270.80	308.04	330.65	401.31	446.52
60	157.07	191.36	225.30	249.97	361.74	398.48	222.48	272.79	314.08	347.61	423.91	469.13
61	164.82	204.59	239.04	265.13	366.47	402.29	232.01	286.58	325.55	355.45	429.85	479.45
62	174.80	216.16	254.19	275.02	375.87	410.77	236.87	292.06	335.60	362.45	440.31	488.63
63	188.24	225.85	262.21	291.97	381.66	415.65	243.11	303.24	339.84	368.59	447.02	496.69
64	196.36	236.02	281.90	306.13	389.15	424.76	249.26	310.31	345.91	376.44	455.28	503.61
65	204.14	251.81	294.03	321.29	395.65	430.27	254.70	314.05	353.61	385.76	464.89	511.88
66	217.86	270.69	311.66	347.33	408.37	444.40	261.84	324.29	362.73	396.36	475.63	526.08
67	236.09	290.33	341.46	366.05	426.67	466.31	275.12	340.40	382.37	415.01	498.95	550.24
68	254.23	315.81	361.74	386.61	452.17	492.87	289.39	361.74	404.70	440.87	526.78	578.78
69	271.59	339.42	381.10	411.76	481.85	523.46	306.63	383.29	429.28	468.71	556.32	608.88
70	288.26	358.21	400.60	438.75	510.82	553.21	324.29	402.72	451.47	502.34	587.12	640.11
71	303.24	374.95	417.98	471.25	540.91	585.99	342.17	424.13	473.30	536.82	618.77	670.00
72	322.46	393.67	437.20	510.39	579.63	623.15	362.02	445.11	496.54	575.68	654.81	706.24
73	339.56	415.86	459.73	551.30	619.97	663.85	377.71	469.27	522.69	614.25	694.37	743.97
74	356.37	439.03	486.79	591.50	661.31	705.39	394.95	492.31	549.25	650.28	732.95	782.55
75	370.92	462.77	519.29	628.81	702.99	748.91	408.02	514.00	579.35	685.33	770.11	821.33
76	384.91	490.04	559.57	664.70	746.09	795.26	420.52	539.22	613.83	717.26	808.83	864.78
77	399.75	524.88	604.50	700.38	791.38	848.25	432.25	567.13	651.63	749.13	849.88	913.25
78	424.73	573.23	667.44	753.66	860.64	926.11	456.67	609.96	707.36	798.37	916.53	988.38
79	459.86	635.50	742.49	822.32	946.87	1023.51	490.20	667.44	776.02	865.43	1001.16	1084.19
80	501.38	699.37					528.52	728.11				
81	552.47	768.03					576.42	791.98				
82	609.96	838.29					632.31	859.05				
83	675.42	913.34					694.58	930.90				
84	747.28	989.98					763.24	1005.95				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	3.1% Simple Inflation						3.1% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	46.31	54.29	60.68	65.47	81.20	88.00	116.63	137.05	153.24	173.46	214.78	237.39
30	46.31	54.29	60.68	65.47	84.00	93.87	122.94	143.01	161.09	178.04	214.78	237.39
31	46.31	54.29	60.68	65.47	86.80	99.73	124.35	145.99	161.09	178.04	214.78	237.39
32	46.31	54.29	60.68	65.47	92.40	102.67	124.35	146.96	161.09	178.04	214.78	237.39
33	47.81	54.29	61.83	65.47	95.20	108.53	124.35	146.96	161.09	178.04	214.78	237.39
34	47.81	54.29	64.64	67.55	100.80	114.40	124.35	146.96	161.09	178.04	214.78	237.39
35	50.79	55.51	64.64	70.25	106.40	117.33	124.35	146.96	161.09	178.04	214.78	237.39
36	53.78	58.29	67.45	75.66	109.20	123.20	124.35	146.96	161.09	178.04	214.78	237.39
37	56.77	61.06	73.07	78.36	114.80	129.07	124.35	146.96	161.09	178.04	214.78	237.39
38	56.77	63.84	75.88	81.06	120.40	134.93	124.35	146.96	161.09	178.04	214.78	237.39
39	59.76	66.62	78.69	86.47	125.99	143.73	124.35	146.96	161.09	178.04	214.78	237.39
40	62.74	69.39	81.50	89.17	131.59	149.60	124.35	146.96	161.09	178.04	214.78	237.39
41	66.02	72.46	84.66	92.25	137.81	155.44	124.35	146.96	161.09	178.04	214.78	237.39
42	66.31	75.55	87.84	98.09	141.30	155.44	124.35	146.96	161.09	178.04	214.78	237.39
43	69.63	78.66	93.90	101.24	141.30	155.44	124.35	146.96	161.09	178.04	214.78	237.39
44	72.98	81.80	97.14	104.41	141.30	155.44	124.35	146.96	161.09	178.04	214.78	237.39
45	75.77	85.31	104.42	112.60	162.11	185.17	144.13	169.57	180.87	200.65	243.04	268.48
46	76.11	91.36	110.84	115.90	168.55	194.74	144.13	169.57	180.87	200.65	243.04	268.48
47	79.50	94.60	114.31	122.06	175.05	201.30	144.13	169.57	180.87	200.65	243.04	268.48
48	82.92	97.86	120.82	128.27	181.60	203.48	144.13	169.57	180.87	200.65	243.04	268.48
49	86.37	104.04	124.35	131.67	183.70	203.48	144.13	169.57	180.87	200.65	243.04	268.48
50	93.34	108.10	130.88	139.00	201.01	226.09	152.61	178.04	189.35	211.96	254.35	288.26
51	95.72	110.77	135.15	147.10	208.89	237.39	158.26	183.70	195.00	217.61	262.83	288.26
52	101.34	116.40	138.40	149.85	221.72	248.70	163.91	186.52	200.65	223.26	268.48	296.74
53	102.06	124.24	144.71	156.25	234.57	257.17	169.57	192.17	206.30	228.91	276.96	305.22
54	106.42	127.01	148.80	163.87	242.81	271.30	172.39	197.83	214.78	234.57	285.44	313.70
55	112.17	132.78	153.50	170.39	254.35	279.94	177.54	206.30	223.26	240.22	293.91	325.00
56	117.92	140.70	159.37	180.37	265.65	293.91	183.22	211.96	231.74	248.70	305.22	339.13
57	122.81	146.98	168.78	189.85	276.96	308.04	185.73	223.26	243.04	260.00	319.35	356.09
58	130.88	153.30	175.30	198.24	291.09	319.35	191.50	234.57	257.17	276.96	336.31	375.87
59	133.23	162.69	184.85	209.03	302.39	333.48	194.64	240.41	271.30	291.09	356.09	395.65
60	139.62	169.11	196.84	217.57	316.52	347.61	201.04	243.37	278.26	305.22	375.87	418.26
61	147.24	179.58	205.58	229.94	322.39	352.70	207.73	254.44	289.99	314.12	383.01	427.09
62	157.10	188.85	220.30	240.06	327.54	359.76	212.92	260.48	298.01	322.17	391.98	434.94
63	170.10	198.74	229.14	256.65	334.61	365.98	219.59	271.87	303.24	329.38	399.96	441.79
64	178.31	209.30	244.00	268.74	343.37	373.89	223.83	277.24	307.76	335.74	406.96	450.20
65	186.19	220.61	256.69	283.77	348.67	380.82	229.97	281.90	311.58	343.72	415.44	457.47
66	197.65	237.14	272.41	304.51	360.33	391.56	237.82	290.66	321.89	355.52	427.59	470.83
67	211.35	257.09	297.32	321.75	377.71	412.68	249.47	305.43	338.07	373.04	447.65	494.28
68	227.47	278.27	318.78	341.39	400.17	436.35	262.26	323.31	359.48	395.65	472.52	520.00
69	243.11	302.19	337.29	365.77	427.09	464.33	278.16	343.86	383.29	420.52	501.56	549.75
70	258.59	317.94	353.97	390.00	453.59	491.74	294.62	362.45	404.84	451.47	529.89	576.52
71	272.51	333.97	370.85	422.08	483.54	522.47	311.44	381.10	424.13	485.59	559.35	604.43
72	288.83	352.13	387.74	456.98	516.33	553.91	328.39	401.59	445.11	520.28	591.50	637.00
73	305.22	370.08	408.23	492.16	553.21	591.36	343.37	421.58	467.37	555.12	625.70	669.57
74	321.47	391.27	433.52	529.04	589.66	628.24	358.21	442.71	494.14	589.66	659.47	703.56
75	333.83	413.32	462.77	561.69	627.04	667.66	370.92	464.54	521.06	619.97	694.16	740.08
76	345.91	439.17	498.52	595.18	666.39	708.78	381.52	486.65	552.78	649.44	729.13	778.31
77	359.13	468.00	537.88	625.63	705.25	754.00	391.63	510.25	586.63	677.63	765.38	820.63
78	381.62	510.96	592.39	672.23	764.84	820.73	413.56	549.28	635.50	721.73	823.92	886.19
79	411.96	565.25	657.86	732.90	839.89	903.76	442.30	598.78	696.18	780.81	897.37	967.63
80	448.68	621.13					475.83	651.47				
81	491.80	678.62					517.34	707.36				
82	541.30	739.29					563.65	764.84				
83	595.59	803.16					616.34	827.11				
84	654.66	868.63					673.83	889.39				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	1.9% Simple Inflation						1.9% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	55.89	70.26	78.24	87.82	108.58	119.76	83.03	103.79	114.97	129.34	156.48	172.45
30	55.89	70.26	78.24	87.82	108.58	119.76	83.03	103.79	114.97	129.34	156.48	172.45
31	55.89	70.26	78.24	87.82	108.58	119.76	83.03	103.79	114.97	129.34	156.48	172.45
32	55.89	70.26	78.24	87.82	108.58	119.76	83.03	103.79	114.97	129.34	156.48	172.45
33	55.89	70.26	78.24	87.82	108.58	119.76	83.03	103.79	114.97	129.34	156.48	172.45
34	55.89	70.26	78.24	87.82	108.58	119.76	83.03	103.79	114.97	129.34	156.48	172.45
35	55.89	70.26	78.24	87.82	108.58	119.76	83.03	103.79	114.97	129.34	156.48	172.45
36	55.89	70.26	78.24	87.82	108.58	119.76	83.03	103.79	114.97	129.34	156.48	172.45
37	55.89	70.26	78.24	87.82	108.58	119.76	83.03	103.79	114.97	129.34	156.48	172.45
38	55.89	70.26	78.24	87.82	108.58	119.76	83.03	103.79	114.97	129.34	156.48	172.45
39	55.89	70.26	78.24	87.82	108.58	119.76	83.03	103.79	114.97	129.34	156.48	172.45
40	55.89	70.26	78.24	87.82	108.58	119.76	83.03	103.79	114.97	129.34	156.48	172.45
41	55.89	70.26	78.24	87.82	108.58	119.76	83.03	103.79	114.97	129.34	156.48	172.45
42	55.89	70.26	78.24	87.82	108.58	119.76	83.03	103.79	114.97	129.34	156.48	172.45
43	55.89	70.26	78.24	87.82	108.58	119.76	83.03	103.79	114.97	129.34	156.48	172.45
44	55.89	70.26	78.24	87.82	108.58	119.76	83.03	103.79	114.97	129.34	156.48	172.45
45	71.85	92.61	99.00	113.37	142.11	153.29	94.21	118.16	130.93	145.30	175.64	194.80
46	71.85	92.61	99.00	113.37	142.11	153.29	94.21	118.16	130.93	145.30	175.64	194.80
47	71.85	92.61	99.00	113.37	142.11	153.29	94.21	118.16	130.93	145.30	175.64	194.80
48	71.85	92.61	99.00	113.37	142.11	153.29	94.21	118.16	130.93	145.30	175.64	194.80
49	71.85	92.61	99.00	113.37	142.11	153.29	94.21	118.16	130.93	145.30	175.64	194.80
50	76.64	102.19	106.98	122.95	154.88	166.06	100.59	126.14	138.92	153.29	183.63	202.79
51	81.43	106.98	114.97	127.74	162.87	174.04	103.79	129.34	142.11	156.48	188.42	207.58
52	86.22	111.77	121.35	137.32	169.25	183.63	108.58	132.53	145.30	159.67	193.21	213.96
53	92.61	116.56	127.74	143.71	175.64	191.61	113.37	135.72	150.09	164.46	198.00	218.75
54	95.80	121.35	134.13	151.69	183.63	201.19	116.56	140.51	154.88	167.66	202.79	223.54
55	100.59	126.14	142.11	158.08	190.01	210.77	121.35	143.71	158.08	170.85	207.58	228.33
56	105.39	130.93	146.90	166.06	198.00	218.75	126.14	150.09	164.46	177.24	213.96	237.91
57	110.18	137.32	153.29	172.45	207.58	226.74	130.93	158.08	174.04	186.82	225.14	249.09
58	114.97	143.71	159.67	182.03	215.56	236.32	135.72	166.06	185.22	196.40	239.51	265.06
59	122.95	150.09	166.06	191.61	225.14	245.90	142.11	175.64	198.00	209.17	253.88	281.03
60	129.34	156.48	172.45	201.19	234.72	255.48	148.50	186.82	209.17	221.95	269.85	298.59
61	137.32	164.46	182.03	212.37	245.90	266.66	154.88	196.40	220.35	236.32	285.82	316.16
62	145.30	175.64	193.21	225.14	260.27	281.03	164.46	207.58	233.12	250.69	303.38	335.32
63	153.29	188.42	209.17	239.51	274.64	296.99	174.04	218.75	245.90	268.25	322.54	356.07
64	162.87	202.79	225.14	255.48	292.20	316.16	183.63	233.12	261.87	287.41	343.30	378.43
65	175.64	217.16	242.70	271.45	311.36	335.32	194.80	245.90	277.83	306.57	365.65	402.38
66	186.82	233.12	261.87	289.01	333.72	359.27	209.17	263.46	295.40	325.74	391.20	426.33
67	198.00	252.29	279.43	308.17	362.46	389.61	221.95	284.22	314.56	348.09	423.14	451.88
68	213.96	273.04	301.78	332.12	395.99	418.35	239.51	306.57	340.11	376.83	458.27	485.41
69	231.53	295.40	330.53	367.25	432.72	463.06	261.87	333.72	373.64	415.15	498.18	531.72
70	250.69	319.35	360.86	407.17	472.64	512.55	284.22	359.27	405.57	459.86	538.10	586.00
71	273.04	344.90	386.41	448.68	515.75	557.26	309.77	388.01	435.91	506.17	582.81	630.71
72	298.59	373.64	415.15	499.78	566.84	609.96	336.91	421.54	469.44	560.46	635.50	683.41
73	327.33	408.77	451.88	555.67	625.92	670.63	365.65	458.27	510.96	619.54	694.58	740.89
74	357.67	448.68	496.59	619.54	692.99	737.70	394.40	499.78	558.86	683.41	760.05	807.95
75	388.01	493.39	557.26	686.60	764.84	812.74	424.73	544.49	617.94	750.47	833.50	883.00
76	419.94	549.28	633.91	760.05	849.47	905.35	456.67	598.78	689.79	822.32	916.53	975.61
77	455.07	616.34	723.32	839.89	950.06	1018.72	490.20	661.05	771.23	897.37	1015.53	1087.38
78	493.39	691.39	817.53	926.11	1061.83	1144.86	526.93	731.31	859.05	977.21	1124.11	1211.93
79	534.91	769.63	913.34	1015.53	1178.40	1277.39	566.84	803.16	948.47	1063.43	1237.48	1342.86
80	584.41	849.47					614.75	878.21				
81	646.68	932.50					672.23	958.05				
82	718.53	1020.32					740.89	1041.08				
83	798.37	1111.33					817.53	1127.30				
84	886.19	1205.54					900.56	1216.72				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	1.9% Simple Inflation						1.9% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	54.29	65.47	73.45	83.03	99.00	110.18	79.84	97.40	110.18	122.95	148.50	164.46
30	54.29	65.47	73.45	83.03	99.00	110.18	79.84	97.40	110.18	122.95	148.50	164.46
31	54.29	65.47	73.45	83.03	99.00	110.18	79.84	97.40	110.18	122.95	148.50	164.46
32	54.29	65.47	73.45	83.03	99.00	110.18	79.84	97.40	110.18	122.95	148.50	164.46
33	54.29	65.47	73.45	83.03	99.00	110.18	79.84	97.40	110.18	122.95	148.50	164.46
34	54.29	65.47	73.45	83.03	99.00	110.18	79.84	97.40	110.18	122.95	148.50	164.46
35	54.29	65.47	73.45	83.03	99.00	110.18	79.84	97.40	110.18	122.95	148.50	164.46
36	54.29	65.47	73.45	83.03	99.00	110.18	79.84	97.40	110.18	122.95	148.50	164.46
37	54.29	65.47	73.45	83.03	99.00	110.18	79.84	97.40	110.18	122.95	148.50	164.46
38	54.29	65.47	73.45	83.03	99.00	110.18	79.84	97.40	110.18	122.95	148.50	164.46
39	54.29	65.47	73.45	83.03	99.00	110.18	79.84	97.40	110.18	122.95	148.50	164.46
40	54.29	65.47	73.45	83.03	99.00	110.18	79.84	97.40	110.18	122.95	148.50	164.46
41	54.29	65.47	73.45	83.03	99.00	110.18	79.84	97.40	110.18	122.95	148.50	164.46
42	54.29	65.47	73.45	83.03	99.00	110.18	79.84	97.40	110.18	122.95	148.50	164.46
43	54.29	65.47	73.45	83.03	99.00	110.18	79.84	97.40	110.18	122.95	148.50	164.46
44	54.29	65.47	73.45	83.03	99.00	110.18	79.84	97.40	110.18	122.95	148.50	164.46
45	68.66	86.22	92.61	103.79	129.34	138.92	91.01	113.37	127.74	138.92	167.66	183.63
46	68.66	86.22	92.61	103.79	129.34	138.92	91.01	113.37	127.74	138.92	167.66	183.63
47	68.66	86.22	92.61	103.79	129.34	138.92	91.01	113.37	127.74	138.92	167.66	183.63
48	68.66	86.22	92.61	103.79	129.34	138.92	91.01	113.37	127.74	138.92	167.66	183.63
49	68.66	86.22	92.61	103.79	129.34	138.92	91.01	113.37	127.74	138.92	167.66	183.63
50	73.45	95.80	102.19	113.37	142.11	151.69	95.80	121.35	132.53	146.90	175.64	193.21
51	78.24	100.59	106.98	119.76	148.50	161.27	100.59	124.55	135.72	150.09	180.43	198.00
52	83.03	105.39	113.37	126.14	156.48	167.66	103.79	127.74	140.51	153.29	183.63	202.79
53	87.82	110.18	119.76	132.53	162.87	177.24	108.58	132.53	143.71	156.48	188.42	209.17
54	92.61	114.97	126.14	138.92	169.25	186.82	113.37	135.72	148.50	161.27	193.21	213.96
55	97.40	119.76	132.53	146.90	177.24	194.80	118.16	138.92	153.29	164.46	199.59	220.35
56	102.19	124.55	137.32	154.88	183.63	202.79	122.95	145.30	158.08	170.85	205.98	228.33
57	106.98	129.34	143.71	161.27	193.21	212.37	126.14	151.69	167.66	178.84	217.16	241.11
58	111.77	135.72	150.09	169.25	202.79	220.35	130.93	159.67	177.24	190.01	229.93	255.48
59	116.56	142.11	158.08	177.24	212.37	233.12	137.32	169.25	186.82	201.19	245.90	271.45
60	124.55	150.09	164.46	186.82	221.95	244.30	143.71	177.24	198.00	212.37	260.27	287.41
61	130.93	158.08	174.04	198.00	233.12	255.48	150.09	186.82	209.17	225.14	274.64	303.38
62	138.92	167.66	186.82	209.17	247.50	269.85	159.67	196.40	220.35	237.91	290.61	320.95
63	148.50	180.43	199.59	221.95	261.87	285.82	167.66	207.58	233.12	253.88	306.57	340.11
64	158.08	193.21	215.56	236.32	277.83	301.78	177.24	220.35	245.90	269.85	325.74	359.27
65	167.66	207.58	231.53	252.29	293.80	319.35	188.42	234.72	261.87	285.82	344.90	380.02
66	177.24	223.54	245.90	268.25	314.56	341.70	201.19	250.69	277.83	306.57	367.25	402.38
67	190.01	241.11	261.87	285.82	340.11	364.06	213.96	271.45	296.99	325.74	395.99	426.33
68	205.98	263.46	282.62	309.77	370.44	391.20	231.53	295.40	320.95	354.48	429.52	456.67
69	225.14	285.82	311.36	341.70	403.98	431.12	253.88	320.95	354.48	391.20	467.85	501.38
70	249.09	309.77	346.49	380.02	440.70	479.02	281.03	349.69	391.20	434.31	509.36	554.07
71	271.45	335.32	373.64	426.33	485.41	523.73	306.57	380.02	423.14	482.22	554.07	600.38
72	296.99	365.65	405.57	475.83	536.51	576.42	335.32	413.56	459.86	534.91	606.76	654.66
73	325.74	399.19	442.30	530.12	595.59	637.10	364.06	450.28	501.38	590.79	667.44	715.34
74	356.07	437.51	485.41	589.20	661.05	704.16	392.80	491.80	549.28	649.87	731.31	780.81
75	384.82	480.62	539.70	653.07	729.71	777.61	423.14	534.91	601.97	712.15	799.97	852.66
76	416.75	531.72	605.17	720.13	806.36	860.64	455.07	582.81	664.25	777.61	875.02	935.69
77	450.28	592.39	683.41	790.39	894.18	958.05	488.60	640.29	736.10	844.68	959.64	1029.90
78	488.60	659.45	768.03	865.43	988.38	1063.43	523.73	702.57	812.74	916.53	1052.25	1135.28
79	528.52	731.31	854.26	945.27	1088.98	1176.80	562.05	766.44	892.58	994.77	1149.65	1245.46
80	576.42	804.76					606.76	836.69				
81	633.91	881.40					662.65	910.14				
82	702.57	964.43					726.52	988.38				
83	777.61	1049.06					798.37	1069.82				
84	859.05	1138.48					876.61	1156.04				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	1.9% Simple Inflation						1.9% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	49.50	57.48	63.87	70.26	83.03	92.61	73.45	87.82	97.40	106.98	129.34	142.11
30	49.50	57.48	63.87	70.26	83.03	92.61	73.45	87.82	97.40	106.98	129.34	142.11
31	49.50	57.48	63.87	70.26	83.03	92.61	73.45	87.82	97.40	106.98	129.34	142.11
32	49.50	57.48	63.87	70.26	83.03	92.61	73.45	87.82	97.40	106.98	129.34	142.11
33	49.50	57.48	63.87	70.26	83.03	92.61	73.45	87.82	97.40	106.98	129.34	142.11
34	49.50	57.48	63.87	70.26	83.03	92.61	73.45	87.82	97.40	106.98	129.34	142.11
35	49.50	57.48	63.87	70.26	83.03	92.61	73.45	87.82	97.40	106.98	129.34	142.11
36	49.50	57.48	63.87	70.26	83.03	92.61	73.45	87.82	97.40	106.98	129.34	142.11
37	49.50	57.48	63.87	70.26	83.03	92.61	73.45	87.82	97.40	106.98	129.34	142.11
38	49.50	57.48	63.87	70.26	83.03	92.61	73.45	87.82	97.40	106.98	129.34	142.11
39	49.50	57.48	63.87	70.26	83.03	92.61	73.45	87.82	97.40	106.98	129.34	142.11
40	49.50	57.48	63.87	70.26	83.03	92.61	73.45	87.82	97.40	106.98	129.34	142.11
41	49.50	57.48	63.87	70.26	83.03	92.61	73.45	87.82	97.40	106.98	129.34	142.11
42	49.50	57.48	63.87	70.26	83.03	92.61	73.45	87.82	97.40	106.98	129.34	142.11
43	49.50	57.48	63.87	70.26	83.03	92.61	73.45	87.82	97.40	106.98	129.34	142.11
44	49.50	57.48	63.87	70.26	83.03	92.61	73.45	87.82	97.40	106.98	129.34	142.11
45	62.27	76.64	81.43	89.42	110.18	119.76	83.03	100.59	110.18	121.35	146.90	161.27
46	62.27	76.64	81.43	89.42	110.18	119.76	83.03	100.59	110.18	121.35	146.90	161.27
47	62.27	76.64	81.43	89.42	110.18	119.76	83.03	100.59	110.18	121.35	146.90	161.27
48	62.27	76.64	81.43	89.42	110.18	119.76	83.03	100.59	110.18	121.35	146.90	161.27
49	62.27	76.64	81.43	89.42	110.18	119.76	83.03	100.59	110.18	121.35	146.90	161.27
50	67.06	84.63	87.82	97.40	121.35	130.93	87.82	106.98	116.56	127.74	154.88	170.85
51	71.85	87.82	92.61	103.79	127.74	138.92	91.01	110.18	119.76	130.93	158.08	175.64
52	75.05	92.61	99.00	110.18	134.13	145.30	94.21	113.37	122.95	134.13	162.87	180.43
53	78.24	95.80	105.39	114.97	140.51	153.29	97.40	116.56	126.14	137.32	166.06	185.22
54	83.03	100.59	108.58	121.35	146.90	161.27	102.19	119.76	129.34	140.51	170.85	190.01
55	86.22	103.79	114.97	126.14	153.29	169.25	106.98	122.95	134.13	143.71	175.64	194.80
56	91.01	108.58	119.76	134.13	159.67	178.84	110.18	127.74	138.92	150.09	182.03	202.79
57	95.80	113.37	124.55	140.51	167.66	185.22	114.97	134.13	146.90	158.08	193.21	213.96
58	99.00	119.76	130.93	146.90	175.64	194.80	118.16	142.11	156.48	167.66	204.38	226.74
59	105.39	124.55	137.32	154.88	185.22	202.79	124.55	150.09	166.06	177.24	217.16	241.11
60	111.77	130.93	143.71	162.87	194.80	213.96	129.34	158.08	175.64	188.42	229.93	255.48
61	118.16	138.92	151.69	174.04	204.38	225.14	137.32	166.06	185.22	199.59	242.70	269.85
62	126.14	148.50	161.27	183.63	217.16	236.32	143.71	175.64	193.21	212.37	258.67	285.82
63	134.13	158.08	174.04	196.40	229.93	250.69	151.69	185.22	204.38	225.14	273.04	303.38
64	142.11	170.85	186.82	209.17	244.30	266.66	161.27	196.40	218.75	239.51	290.61	320.95
65	151.69	182.03	201.19	221.95	258.67	282.62	170.85	209.17	231.53	255.48	308.17	340.11
66	161.27	196.40	215.56	236.32	277.83	301.78	182.03	223.54	247.50	273.04	328.93	360.86
67	170.85	213.96	231.53	253.88	300.19	320.95	193.21	242.70	263.46	290.61	356.07	381.62
68	185.22	233.12	249.09	274.64	327.33	348.09	209.17	263.46	285.82	316.16	386.41	411.96
69	202.79	253.88	274.64	304.98	359.27	381.62	229.93	289.01	314.56	351.28	421.54	451.88
70	223.54	274.64	306.57	338.51	392.80	426.33	255.48	314.56	349.69	391.20	458.27	499.78
71	244.30	298.59	332.12	380.02	432.72	466.25	279.43	341.70	380.02	435.91	499.78	541.30
72	268.25	325.74	359.27	424.73	479.02	514.15	304.98	372.04	413.56	483.81	547.68	589.20
73	293.80	356.07	392.80	474.23	531.72	568.44	330.53	405.57	450.28	533.31	601.97	643.49
74	320.95	391.20	432.72	528.52	589.20	627.52	357.67	442.30	493.39	589.20	659.45	702.57
75	346.49	429.52	480.62	584.41	651.47	692.99	384.82	482.22	541.30	645.08	721.73	768.03
76	375.23	475.83	539.70	645.08	720.13	768.03	413.56	526.93	598.78	702.57	790.39	843.08
77	405.57	528.52	608.36	707.36	796.77	852.66	443.89	576.42	662.65	763.24	865.43	926.11
78	439.10	587.60	681.81	772.82	878.21	943.68	474.23	632.31	729.71	828.71	946.87	1017.13
79	474.23	649.87	756.86	843.08	964.43	1039.48	507.76	689.79	799.97	897.37	1031.50	1112.93
80	515.75	713.74					547.68	748.87				
81	565.25	780.81					593.99	812.74				
82	622.73	849.47					648.28	879.81				
83	685.00	922.92					708.95	950.06				
84	753.66	999.56					774.42	1023.51				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	1.9% Simple Inflation						1.9% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	52.69	65.47	75.05	84.63	103.79	116.56	78.24	97.40	108.58	122.95	148.50	162.87
30	52.69	65.47	75.05	84.63	103.79	116.56	78.24	97.40	108.58	122.95	148.50	162.87
31	52.69	65.47	75.05	84.63	103.79	116.56	78.24	97.40	108.58	122.95	148.50	162.87
32	52.69	65.47	75.05	84.63	103.79	116.56	78.24	97.40	108.58	122.95	148.50	162.87
33	52.69	65.47	75.05	84.63	103.79	116.56	78.24	97.40	108.58	122.95	148.50	162.87
34	52.69	65.47	75.05	84.63	103.79	116.56	78.24	97.40	108.58	122.95	148.50	162.87
35	52.69	65.47	75.05	84.63	103.79	116.56	78.24	97.40	108.58	122.95	148.50	162.87
36	52.69	65.47	75.05	84.63	103.79	116.56	78.24	97.40	108.58	122.95	148.50	162.87
37	52.69	65.47	75.05	84.63	103.79	116.56	78.24	97.40	108.58	122.95	148.50	162.87
38	52.69	65.47	75.05	84.63	103.79	116.56	78.24	97.40	108.58	122.95	148.50	162.87
39	52.69	65.47	75.05	84.63	103.79	116.56	78.24	97.40	108.58	122.95	148.50	162.87
40	52.69	65.47	75.05	84.63	103.79	116.56	78.24	97.40	108.58	122.95	148.50	162.87
41	52.69	65.47	75.05	84.63	103.79	116.56	78.24	97.40	108.58	122.95	148.50	162.87
42	52.69	65.47	75.05	84.63	103.79	116.56	78.24	97.40	108.58	122.95	148.50	162.87
43	52.69	65.47	75.05	84.63	103.79	116.56	78.24	97.40	108.58	122.95	148.50	162.87
44	52.69	65.47	75.05	84.63	103.79	116.56	78.24	97.40	108.58	122.95	148.50	162.87
45	68.66	87.82	97.40	108.58	134.13	150.09	92.61	111.77	122.95	137.32	166.06	182.03
46	68.66	87.82	97.40	108.58	134.13	150.09	92.61	111.77	122.95	137.32	166.06	182.03
47	68.66	87.82	97.40	108.58	134.13	150.09	92.61	111.77	122.95	137.32	166.06	182.03
48	68.66	87.82	97.40	108.58	134.13	150.09	92.61	111.77	122.95	137.32	166.06	182.03
49	68.66	87.82	97.40	108.58	134.13	150.09	92.61	111.77	122.95	137.32	166.06	182.03
50	75.05	95.80	105.39	119.76	146.90	162.87	99.00	116.56	127.74	143.71	172.45	194.80
51	79.84	100.59	113.37	126.14	153.29	170.85	102.19	121.35	132.53	146.90	177.24	194.80
52	83.03	105.39	118.16	130.93	159.67	177.24	103.79	124.55	135.72	150.09	180.43	199.59
53	86.22	110.18	124.55	137.32	166.06	183.63	106.98	127.74	140.51	153.29	185.22	204.38
54	91.01	114.97	129.34	142.11	172.45	191.61	110.18	130.93	143.71	158.08	190.01	209.17
55	94.21	118.16	134.13	148.50	178.84	198.00	113.37	135.72	148.50	161.27	194.80	215.56
56	99.00	122.95	138.92	154.88	186.82	205.98	118.16	140.51	154.88	166.06	201.19	223.54
57	103.79	127.74	143.71	161.27	193.21	212.37	121.35	148.50	164.46	174.04	210.77	234.72
58	108.58	132.53	148.50	169.25	201.19	220.35	126.14	154.88	172.45	183.63	223.54	247.50
59	113.37	138.92	153.29	177.24	209.17	228.33	130.93	162.87	183.63	194.80	236.32	261.87
60	119.76	143.71	158.08	185.22	215.56	234.72	137.32	170.85	193.21	204.38	247.50	274.64
61	124.55	150.09	166.06	193.21	225.14	244.30	142.11	178.84	201.19	213.96	260.27	287.41
62	130.93	158.08	174.04	202.79	234.72	253.88	146.90	186.82	210.77	226.74	273.04	301.78
63	137.32	167.66	185.22	213.96	245.90	265.06	154.88	196.40	220.35	239.51	287.41	317.75
64	145.30	177.24	198.00	225.14	257.08	277.83	161.27	204.38	231.53	252.29	301.78	333.72
65	153.29	188.42	210.77	236.32	269.85	292.20	169.25	213.96	241.11	266.66	317.75	349.69
66	161.27	202.79	226.74	250.69	287.41	311.36	178.84	226.74	255.48	284.22	338.51	372.04
67	172.45	218.75	245.90	269.85	312.96	338.51	193.21	244.30	276.24	306.57	365.65	400.78
68	185.22	236.32	268.25	293.80	343.30	372.04	209.17	265.06	300.19	333.72	397.59	435.91
69	201.19	257.08	290.61	322.54	376.83	408.77	226.74	289.01	325.74	364.06	432.72	472.64
70	218.75	277.83	314.56	354.48	410.36	445.49	247.50	312.96	352.88	400.78	467.85	509.36
71	237.91	300.19	336.91	391.20	448.68	485.41	269.85	338.51	380.02	440.70	507.76	549.28
72	261.87	325.74	362.46	434.31	493.39	531.72	293.80	367.25	408.77	487.01	552.47	593.99
73	285.82	356.07	392.80	483.81	544.49	582.81	317.75	399.19	443.89	539.70	603.57	645.08
74	311.36	389.61	432.72	539.70	601.97	641.89	344.90	434.31	485.41	595.59	661.05	702.57
75	336.91	429.52	485.41	597.18	665.84	707.36	370.44	474.23	538.10	653.07	724.92	768.03
76	365.65	477.43	552.47	661.05	739.29	787.19	397.59	520.54	600.38	715.34	798.37	847.87
77	395.99	536.51	629.12	731.31	827.11	886.19	426.33	574.83	672.23	780.81	883.00	945.27
78	429.52	601.97	712.15	804.76	922.92	996.37	458.27	635.50	747.28	851.06	977.21	1055.45
79	466.25	669.04	795.18	883.00	1025.11	1111.33	493.39	699.37	825.52	924.51	1076.20	1168.82
80	509.36	739.29					534.91	764.84				
81	562.05	812.74					586.00	833.50				
82	624.33	887.79					645.08	905.35				
83	694.58	966.03					712.15	980.40				
84	771.23	1047.46					784.00	1058.64				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	1.9% Simple Inflation						1.9% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	51.10	62.27	70.26	78.24	94.21	105.39	75.05	92.61	103.79	116.56	140.51	154.88
30	51.10	62.27	70.26	78.24	94.21	105.39	75.05	92.61	103.79	116.56	140.51	154.88
31	51.10	62.27	70.26	78.24	94.21	105.39	75.05	92.61	103.79	116.56	140.51	154.88
32	51.10	62.27	70.26	78.24	94.21	105.39	75.05	92.61	103.79	116.56	140.51	154.88
33	51.10	62.27	70.26	78.24	94.21	105.39	75.05	92.61	103.79	116.56	140.51	154.88
34	51.10	62.27	70.26	78.24	94.21	105.39	75.05	92.61	103.79	116.56	140.51	154.88
35	51.10	62.27	70.26	78.24	94.21	105.39	75.05	92.61	103.79	116.56	140.51	154.88
36	51.10	62.27	70.26	78.24	94.21	105.39	75.05	92.61	103.79	116.56	140.51	154.88
37	51.10	62.27	70.26	78.24	94.21	105.39	75.05	92.61	103.79	116.56	140.51	154.88
38	51.10	62.27	70.26	78.24	94.21	105.39	75.05	92.61	103.79	116.56	140.51	154.88
39	51.10	62.27	70.26	78.24	94.21	105.39	75.05	92.61	103.79	116.56	140.51	154.88
40	51.10	62.27	70.26	78.24	94.21	105.39	75.05	92.61	103.79	116.56	140.51	154.88
41	51.10	62.27	70.26	78.24	94.21	105.39	75.05	92.61	103.79	116.56	140.51	154.88
42	51.10	62.27	70.26	78.24	94.21	105.39	75.05	92.61	103.79	116.56	140.51	154.88
43	51.10	62.27	70.26	78.24	94.21	105.39	75.05	92.61	103.79	116.56	140.51	154.88
44	51.10	62.27	70.26	78.24	94.21	105.39	75.05	92.61	103.79	116.56	140.51	154.88
45	67.06	81.43	91.01	100.59	122.95	135.72	89.42	106.98	118.16	130.93	156.48	170.85
46	67.06	81.43	91.01	100.59	122.95	135.72	89.42	106.98	118.16	130.93	156.48	170.85
47	67.06	81.43	91.01	100.59	122.95	135.72	89.42	106.98	118.16	130.93	156.48	170.85
48	67.06	81.43	91.01	100.59	122.95	135.72	89.42	106.98	118.16	130.93	156.48	170.85
49	67.06	81.43	91.01	100.59	122.95	135.72	89.42	106.98	118.16	130.93	156.48	170.85
50	71.85	91.01	100.59	111.77	134.13	148.50	94.21	113.37	124.55	137.32	164.46	183.63
51	76.64	94.21	105.39	116.56	140.51	154.88	99.00	116.56	127.74	140.51	167.66	183.63
52	79.84	99.00	110.18	121.35	146.90	161.27	102.19	119.76	130.93	143.71	172.45	188.42
53	84.63	103.79	114.97	127.74	153.29	169.25	105.39	122.95	135.72	146.90	177.24	194.80
54	87.82	106.98	119.76	132.53	159.67	175.64	108.58	127.74	138.92	151.69	182.03	199.59
55	91.01	111.77	124.55	137.32	166.06	183.63	111.77	130.93	143.71	154.88	186.82	205.98
56	95.80	116.56	129.34	143.71	172.45	190.01	114.97	135.72	150.09	159.67	194.80	215.56
57	100.59	121.35	134.13	150.09	180.43	199.59	118.16	142.11	156.48	167.66	204.38	226.74
58	105.39	126.14	140.51	158.08	188.42	207.58	122.95	148.50	164.46	177.24	215.56	239.51
59	110.18	132.53	146.90	164.46	196.40	215.56	127.74	156.48	174.04	186.82	226.74	252.29
60	114.97	137.32	151.69	172.45	204.38	225.14	132.53	162.87	182.03	196.40	239.51	265.06
61	119.76	143.71	159.67	180.43	212.37	233.12	137.32	170.85	190.01	205.98	249.09	277.83
62	126.14	151.69	167.66	188.42	223.54	244.30	142.11	177.24	199.59	215.56	261.87	290.61
63	132.53	159.67	177.24	198.00	233.12	253.88	148.50	185.22	207.58	225.14	273.04	303.38
64	138.92	169.25	190.01	209.17	244.30	266.66	156.48	194.80	217.16	236.32	285.82	316.16
65	145.30	180.43	201.19	218.75	255.48	277.83	164.46	202.79	228.33	249.09	300.19	330.53
66	154.88	193.21	215.56	233.12	271.45	295.40	174.04	215.56	241.11	263.46	316.16	349.69
67	167.66	209.17	234.72	250.69	292.20	319.35	188.42	233.12	261.87	284.22	341.70	376.83
68	182.03	228.33	255.48	273.04	319.35	348.09	204.38	255.48	285.82	311.36	372.04	408.77
69	198.00	247.50	277.83	300.19	351.28	381.62	223.54	279.43	312.96	341.70	405.57	443.89
70	217.16	269.85	301.78	330.53	384.82	416.75	244.30	303.38	340.11	378.43	442.30	482.22
71	236.32	292.20	325.74	367.25	421.54	456.67	266.66	330.53	368.85	418.35	482.22	522.13
72	260.27	317.75	352.88	411.96	467.85	502.97	292.20	359.27	400.78	464.65	528.52	570.04
73	284.22	348.09	384.82	461.46	518.94	555.67	316.16	392.80	437.51	514.15	581.21	622.73
74	309.77	381.62	423.14	514.15	574.83	613.15	343.30	427.93	477.43	565.25	637.10	680.21
75	335.32	418.35	469.44	568.44	635.50	677.02	368.85	464.65	523.73	619.54	696.18	742.49
76	362.46	461.46	526.93	625.92	702.57	748.87	395.99	507.76	578.02	675.42	761.65	814.34
77	392.80	515.75	593.99	688.20	777.61	833.50	424.73	557.26	640.29	736.10	835.10	897.37
78	424.73	573.23	667.44	753.66	860.64	926.11	456.67	609.96	707.36	798.37	916.53	988.38
79	459.86	635.50	742.49	822.32	946.87	1023.51	490.20	667.44	776.02	865.43	1001.16	1084.19
80	501.38	699.37					528.52	728.11				
81	552.47	768.03					576.42	791.98				
82	609.96	838.29					632.31	859.05				
83	675.42	913.34					694.58	930.90				
84	747.28	989.98					763.24	1005.95				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	1.9% Simple Inflation						1.9% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	46.31	54.29	60.68	65.47	79.84	87.82	70.26	83.03	91.01	100.59	121.35	134.13
30	46.31	54.29	60.68	65.47	79.84	87.82	70.26	83.03	91.01	100.59	121.35	134.13
31	46.31	54.29	60.68	65.47	79.84	87.82	70.26	83.03	91.01	100.59	121.35	134.13
32	46.31	54.29	60.68	65.47	79.84	87.82	70.26	83.03	91.01	100.59	121.35	134.13
33	46.31	54.29	60.68	65.47	79.84	87.82	70.26	83.03	91.01	100.59	121.35	134.13
34	46.31	54.29	60.68	65.47	79.84	87.82	70.26	83.03	91.01	100.59	121.35	134.13
35	46.31	54.29	60.68	65.47	79.84	87.82	70.26	83.03	91.01	100.59	121.35	134.13
36	46.31	54.29	60.68	65.47	79.84	87.82	70.26	83.03	91.01	100.59	121.35	134.13
37	46.31	54.29	60.68	65.47	79.84	87.82	70.26	83.03	91.01	100.59	121.35	134.13
38	46.31	54.29	60.68	65.47	79.84	87.82	70.26	83.03	91.01	100.59	121.35	134.13
39	46.31	54.29	60.68	65.47	79.84	87.82	70.26	83.03	91.01	100.59	121.35	134.13
40	46.31	54.29	60.68	65.47	79.84	87.82	70.26	83.03	91.01	100.59	121.35	134.13
41	46.31	54.29	60.68	65.47	79.84	87.82	70.26	83.03	91.01	100.59	121.35	134.13
42	46.31	54.29	60.68	65.47	79.84	87.82	70.26	83.03	91.01	100.59	121.35	134.13
43	46.31	54.29	60.68	65.47	79.84	87.82	70.26	83.03	91.01	100.59	121.35	134.13
44	46.31	54.29	60.68	65.47	79.84	87.82	70.26	83.03	91.01	100.59	121.35	134.13
45	59.08	71.85	79.84	86.22	103.79	114.97	81.43	95.80	102.19	113.37	137.32	151.69
46	59.08	71.85	79.84	86.22	103.79	114.97	81.43	95.80	102.19	113.37	137.32	151.69
47	59.08	71.85	79.84	86.22	103.79	114.97	81.43	95.80	102.19	113.37	137.32	151.69
48	59.08	71.85	79.84	86.22	103.79	114.97	81.43	95.80	102.19	113.37	137.32	151.69
49	59.08	71.85	79.84	86.22	103.79	114.97	81.43	95.80	102.19	113.37	137.32	151.69
50	65.47	79.84	86.22	94.21	114.97	127.74	86.22	100.59	106.98	119.76	143.71	162.87
51	68.66	83.03	91.01	99.00	119.76	134.13	89.42	103.79	110.18	122.95	148.50	162.87
52	71.85	86.22	95.80	103.79	126.14	140.51	92.61	105.39	113.37	126.14	151.69	167.66
53	75.05	91.01	100.59	108.58	132.53	145.30	95.80	108.58	116.56	129.34	156.48	172.45
54	78.24	94.21	103.79	113.37	137.32	153.29	97.40	111.77	121.35	132.53	161.27	177.24
55	81.43	97.40	108.58	118.16	143.71	159.67	100.59	116.56	126.14	135.72	166.06	183.63
56	84.63	102.19	111.77	124.55	150.09	166.06	103.79	119.76	130.93	140.51	172.45	191.61
57	89.42	106.98	116.56	129.34	156.48	174.04	106.98	126.14	137.32	146.90	180.43	201.19
58	94.21	111.77	121.35	135.72	164.46	180.43	110.18	132.53	145.30	156.48	190.01	212.37
59	97.40	116.56	126.14	143.71	170.85	188.42	114.97	138.92	153.29	164.46	201.19	223.54
60	102.19	121.35	132.53	150.09	178.84	196.40	119.76	145.30	161.27	172.45	212.37	236.32
61	106.98	126.14	137.32	156.48	186.82	204.38	122.95	151.69	169.25	182.03	221.95	247.50
62	113.37	132.53	145.30	164.46	194.80	213.96	127.74	158.08	177.24	191.61	233.12	258.67
63	119.76	140.51	154.88	174.04	204.38	223.54	134.13	166.06	185.22	201.19	244.30	269.85
64	126.14	150.09	164.46	183.63	215.56	234.72	140.51	174.04	193.21	210.77	255.48	282.62
65	132.53	158.08	175.64	193.21	225.14	245.90	148.50	182.03	201.19	221.95	268.25	295.40
66	140.51	169.25	188.42	204.38	239.51	260.27	158.08	193.21	213.96	236.32	284.22	312.96
67	150.09	185.22	204.38	220.35	258.67	282.62	170.85	209.17	231.53	255.48	306.57	338.51
68	162.87	201.19	225.14	241.11	282.62	308.17	185.22	228.33	253.88	279.43	333.72	367.25
69	177.24	220.35	245.90	266.66	311.36	338.51	202.79	250.69	279.43	306.57	365.65	400.78
70	194.80	239.51	266.66	293.80	341.70	370.44	221.95	273.04	304.98	340.11	399.19	434.31
71	212.37	260.27	289.01	328.93	376.83	407.17	242.70	296.99	330.53	378.43	435.91	471.04
72	233.12	284.22	312.96	368.85	416.75	447.09	265.06	324.14	359.27	419.94	477.43	514.15
73	255.48	309.77	341.70	411.96	463.06	494.99	287.41	352.88	391.20	464.65	523.73	560.46
74	279.43	340.11	376.83	459.86	512.55	546.09	311.36	384.82	429.52	512.55	573.23	611.55
75	301.78	373.64	418.35	507.76	566.84	603.57	335.32	419.94	471.04	560.46	627.52	669.04
76	325.74	413.56	469.44	560.46	627.52	667.44	359.27	458.27	520.54	611.55	686.60	732.90
77	352.88	459.86	528.52	614.75	692.99	740.89	384.82	501.38	576.42	665.84	752.07	806.36
78	381.62	510.96	592.39	672.23	764.84	820.73	413.56	549.28	635.50	721.73	823.92	886.19
79	411.96	565.25	657.86	732.90	839.89	903.76	442.30	598.78	696.18	780.81	897.37	967.63
80	448.68	621.13					475.83	651.47				
81	491.80	678.62					517.34	707.36				
82	541.30	739.29					563.65	764.84				
83	595.59	803.16					616.34	827.11				
84	654.66	868.63					673.83	889.39				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C3

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	2.7% Simple Inflation						2.7% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	47.46	59.66	66.44	74.58	93.78	101.91	117.05	145.49	164.39	189.39	235.20	259.20
30	47.46	59.66	66.44	74.58	97.01	108.70	123.38	151.81	172.80	194.40	235.20	259.20
31	47.46	59.66	66.44	74.58	100.25	115.50	124.80	154.98	172.80	194.40	235.20	259.20
32	47.46	59.66	66.44	74.58	106.71	118.89	124.80	156.00	172.80	194.40	235.20	259.20
33	49.00	59.66	67.71	74.58	109.95	125.69	124.80	156.00	172.80	194.40	235.20	259.20
34	49.00	59.66	70.78	76.95	116.41	132.48	124.80	156.00	172.80	194.40	235.20	259.20
35	52.06	61.01	70.78	80.03	122.88	135.88	124.80	156.00	172.80	194.40	235.20	259.20
36	55.12	64.06	73.86	86.19	126.12	142.67	124.80	156.00	172.80	194.40	235.20	259.20
37	58.18	67.11	80.02	89.27	132.58	149.47	124.80	156.00	172.80	194.40	235.20	259.20
38	58.18	70.16	83.09	92.35	139.05	156.26	124.80	156.00	172.80	194.40	235.20	259.20
39	61.25	73.21	86.17	98.50	145.52	166.45	124.80	156.00	172.80	194.40	235.20	259.20
40	64.31	76.26	89.25	101.58	151.99	173.24	124.80	156.00	172.80	194.40	235.20	259.20
41	67.67	79.63	92.71	105.10	159.16	180.00	124.80	156.00	172.80	194.40	235.20	259.20
42	67.97	83.03	96.19	111.74	163.20	180.00	124.80	156.00	172.80	194.40	235.20	259.20
43	71.37	86.45	102.82	115.33	163.20	180.00	124.80	156.00	172.80	194.40	235.20	259.20
44	74.80	89.90	106.38	118.94	163.20	180.00	124.80	156.00	172.80	194.40	235.20	259.20
45	78.26	93.38	109.96	125.73	188.50	209.67	141.60	177.60	196.80	218.40	264.00	292.80
46	78.61	100.00	116.72	129.41	195.99	220.50	141.60	177.60	196.80	218.40	264.00	292.80
47	82.11	103.55	120.37	136.29	203.54	227.93	141.60	177.60	196.80	218.40	264.00	292.80
48	85.65	107.11	127.23	143.23	211.16	230.40	141.60	177.60	196.80	218.40	264.00	292.80
49	89.21	113.87	130.95	147.02	213.60	230.40	141.60	177.60	196.80	218.40	264.00	292.80
50	92.80	117.51	137.91	154.06	229.97	249.60	151.20	189.60	208.80	230.40	276.00	304.80
51	96.41	121.21	144.98	161.18	241.26	261.60	156.00	194.40	213.60	235.20	283.20	312.00
52	103.28	128.14	148.88	168.37	252.65	276.00	163.20	199.20	218.40	240.00	290.40	321.60
53	106.96	135.13	156.06	175.62	264.00	288.00	170.40	204.00	225.60	247.20	297.60	328.80
54	110.66	138.94	163.30	186.20	275.73	302.40	175.20	211.20	232.80	252.00	304.80	336.00
55	117.67	146.03	170.61	193.58	285.60	313.81	181.89	216.00	237.60	256.80	312.00	343.20
56	124.71	153.10	177.87	204.24	297.60	328.80	189.11	225.60	247.20	266.40	321.60	357.60
57	128.50	160.21	188.50	214.97	312.00	340.80	193.04	237.60	261.60	280.80	338.40	374.40
58	135.64	167.38	195.88	225.79	324.00	355.20	200.34	249.60	278.40	295.20	360.00	398.40
59	142.82	177.90	206.66	236.68	338.40	369.60	204.33	258.13	297.60	314.40	381.60	422.40
60	150.07	185.19	217.51	247.66	352.80	384.00	211.70	265.72	306.50	333.60	405.60	448.80
61	160.50	198.84	231.42	265.01	360.36	390.78	222.23	279.76	320.61	346.32	418.86	463.32
62	170.99	212.55	248.76	279.07	371.64	401.28	232.80	290.48	332.88	357.96	433.20	478.80
63	184.90	226.32	262.80	299.94	381.84	412.92	241.98	304.14	341.88	372.96	448.44	495.06
64	195.51	240.14	283.65	317.53	395.28	427.68	248.40	315.36	354.24	388.80	464.40	511.92
65	209.56	257.37	301.22	338.58	409.50	441.00	256.20	323.40	365.40	403.20	480.90	529.20
66	223.16	277.38	321.52	365.67	426.36	459.00	267.24	336.60	377.40	416.16	499.80	544.68
67	236.77	297.38	345.21	382.14	449.46	483.12	275.22	352.44	390.06	431.64	524.70	560.34
68	253.78	320.71	362.88	399.36	476.16	503.04	288.00	368.64	408.96	453.12	551.04	583.68
69	269.70	344.03	385.02	427.80	504.06	539.40	305.04	388.74	435.24	483.60	580.32	619.38
70	282.60	360.00	406.80	459.00	532.80	577.80	320.40	405.00	457.20	518.40	606.60	660.60
71	297.54	375.84	421.08	488.94	562.02	607.26	337.56	422.82	475.02	551.58	635.10	687.30
72	314.16	393.12	436.80	525.84	596.40	641.76	354.48	443.52	493.92	589.68	668.64	719.04
73	332.10	414.72	458.46	563.76	635.04	680.40	370.98	464.94	518.40	628.56	704.70	751.68
74	349.44	438.36	485.16	605.28	677.04	720.72	385.32	488.28	546.00	667.68	742.56	789.36
75	364.50	463.50	523.50	645.00	718.50	763.50	399.00	511.50	580.50	705.00	783.00	829.50
76	378.72	495.36	571.68	685.44	766.08	816.48	411.84	540.00	622.08	741.60	826.56	879.84
77	393.30	532.68	625.14	725.88	821.10	880.44	423.66	571.32	666.54	775.56	877.68	939.78
78	419.00	587.15	694.27	786.48	901.74	972.25	447.48	621.05	729.53	829.87	954.62	1029.20
79	454.26	653.59	775.63	862.42	1000.73	1084.80	481.38	682.07	805.46	903.10	1050.90	1140.40
80	496.30	721.39					522.06	745.80				
81	549.18	791.90					570.88	813.60				
82	610.20	866.48					629.18	884.11				
83	678.00	943.78					694.27	957.34				
84	752.58	1023.78					764.78	1033.27				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C3

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	2.7% Simple Inflation						2.7% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	46.10	55.60	62.38	70.51	85.50	93.76	112.55	136.53	157.54	180.04	223.20	247.20
30	46.10	55.60	62.38	70.51	88.45	100.01	118.64	142.47	165.60	184.80	223.20	247.20
31	46.10	55.60	62.38	70.51	91.40	106.26	120.00	145.44	165.60	184.80	223.20	247.20
32	46.10	55.60	62.38	70.51	97.30	109.38	120.00	146.40	165.60	184.80	223.20	247.20
33	47.60	55.60	63.56	70.51	100.25	115.63	120.00	146.40	165.60	184.80	223.20	247.20
34	47.60	55.60	66.45	72.76	106.14	121.88	120.00	146.40	165.60	184.80	223.20	247.20
35	50.57	56.85	66.45	75.67	112.04	125.01	120.00	146.40	165.60	184.80	223.20	247.20
36	53.55	59.69	69.34	81.49	114.99	131.26	120.00	146.40	165.60	184.80	223.20	247.20
37	56.52	62.53	75.12	84.40	120.88	137.51	120.00	146.40	165.60	184.80	223.20	247.20
38	56.52	65.38	78.01	87.31	126.78	143.76	120.00	146.40	165.60	184.80	223.20	247.20
39	59.50	68.22	80.89	93.13	132.68	153.13	120.00	146.40	165.60	184.80	223.20	247.20
40	62.47	71.06	83.78	96.04	138.57	159.38	120.00	146.40	165.60	184.80	223.20	247.20
41	65.73	74.20	87.03	99.36	145.12	165.60	120.00	146.40	165.60	184.80	223.20	247.20
42	66.02	77.37	90.30	105.65	148.80	165.60	120.00	146.40	165.60	184.80	223.20	247.20
43	69.33	80.56	96.53	109.04	148.80	165.60	120.00	146.40	165.60	184.80	223.20	247.20
44	72.66	83.77	99.86	112.45	148.80	165.60	120.00	146.40	165.60	184.80	223.20	247.20
45	74.78	86.94	102.86	115.10	171.56	190.01	136.80	170.40	192.00	208.80	252.00	276.00
46	75.11	93.11	109.19	118.47	178.37	199.83	136.80	170.40	192.00	208.80	252.00	276.00
47	78.46	96.40	112.61	124.77	185.25	206.56	136.80	170.40	192.00	208.80	252.00	276.00
48	81.84	99.73	119.02	131.12	192.18	208.80	136.80	170.40	192.00	208.80	252.00	276.00
49	85.24	106.02	122.50	134.60	194.40	208.80	136.80	170.40	192.00	208.80	252.00	276.00
50	88.94	110.17	131.73	142.05	211.01	228.00	144.00	182.40	199.20	220.80	264.00	290.40
51	92.63	113.97	134.91	151.11	219.97	242.40	151.20	187.20	204.00	225.60	271.20	297.60
52	99.45	120.82	139.08	154.67	233.58	252.00	156.00	192.00	211.20	230.40	276.00	304.80
53	101.42	127.72	146.30	161.96	244.80	266.40	163.20	199.20	216.00	235.20	283.20	314.40
54	106.98	131.63	153.58	170.52	254.15	280.80	170.40	204.00	223.20	242.40	290.40	321.60
55	113.94	138.64	159.11	179.90	266.40	290.04	177.10	208.80	230.40	247.20	300.00	331.20
56	120.93	145.63	166.27	190.49	276.00	304.80	184.32	218.40	237.60	256.80	309.60	343.20
57	124.78	150.90	176.72	201.04	290.40	319.20	185.98	228.00	252.00	268.80	326.40	362.40
58	131.87	158.09	184.13	209.94	304.80	331.20	193.26	240.00	266.40	285.60	345.60	384.00
59	135.40	168.44	196.72	218.93	319.20	350.40	197.44	248.75	280.80	302.40	369.60	408.00
60	144.51	177.63	207.44	229.97	333.60	367.20	204.87	252.10	290.12	319.20	391.20	432.00
61	153.04	191.12	221.27	247.08	341.64	374.40	215.36	266.12	304.35	329.94	402.48	444.60
62	163.48	202.89	240.53	259.28	353.40	385.32	226.02	274.84	314.64	339.72	414.96	458.28
63	179.12	216.73	250.76	277.95	364.08	397.38	233.10	288.60	324.12	352.98	426.24	472.86
64	189.76	228.80	271.58	293.71	375.84	408.24	239.76	298.08	332.64	365.04	440.64	486.00
65	200.03	246.02	287.35	314.68	386.40	420.00	247.80	308.70	344.40	375.90	453.60	499.80
66	211.72	265.98	301.92	339.41	401.88	436.56	257.04	320.28	354.96	391.68	469.20	514.08
67	227.22	284.20	323.51	354.42	421.74	451.44	265.32	336.60	368.28	403.92	491.04	528.66
68	244.31	309.46	339.84	372.48	445.44	470.40	278.40	355.20	385.92	426.24	516.48	549.12
69	262.26	332.87	362.70	398.04	470.58	502.20	295.74	373.86	412.92	455.70	544.98	584.04
70	280.80	349.20	390.60	428.40	496.80	540.00	316.80	394.20	441.00	489.60	574.20	624.60
71	295.80	365.40	407.16	464.58	528.96	570.72	334.08	414.12	461.10	525.48	603.78	654.24
72	312.48	384.72	426.72	500.64	564.48	606.48	352.80	435.12	483.84	562.80	638.40	688.80
73	330.48	405.00	448.74	537.84	604.26	646.38	369.36	456.84	508.68	599.40	677.16	725.76
74	347.88	427.44	474.24	575.64	645.84	687.96	383.76	480.48	536.64	634.92	714.48	762.84
75	361.50	451.50	507.00	613.50	685.50	730.50	397.50	502.50	565.50	669.00	751.50	801.00
76	375.84	479.52	545.76	649.44	727.20	776.16	410.40	525.60	599.04	701.28	789.12	843.84
77	389.16	511.98	590.64	683.10	772.80	828.00	422.28	553.38	636.18	730.02	829.38	890.10
78	414.94	560.03	652.24	734.95	839.36	903.10	444.77	596.64	690.20	778.34	893.60	964.12
79	448.84	621.05	725.46	802.75	924.79	999.37	477.31	650.88	758.00	844.79	976.32	1057.68
80	489.52	683.42					515.28	710.54				
81	538.33	748.51					562.74	772.92				
82	596.64	819.02					616.98	839.36				
83	660.37	890.89					678.00	908.52				
84	729.53	966.83					744.44	981.74				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C3

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	2.7% Simple Inflation						2.7% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	42.04	48.82	54.24	59.66	71.71	78.81	103.55	123.10	139.27	156.66	194.40	213.60
30	42.04	48.82	54.24	59.66	74.19	84.06	109.15	128.46	146.40	160.80	194.40	213.60
31	42.04	48.82	54.24	59.66	76.66	89.32	110.40	131.13	146.40	160.80	194.40	213.60
32	42.04	48.82	54.24	59.66	81.60	91.94	110.40	132.00	146.40	160.80	194.40	213.60
33	43.40	48.82	55.27	59.66	84.08	97.20	110.40	132.00	146.40	160.80	194.40	213.60
34	43.40	48.82	57.78	61.56	89.02	102.45	110.40	132.00	146.40	160.80	194.40	213.60
35	46.11	49.92	57.78	64.03	93.97	105.08	110.40	132.00	146.40	160.80	194.40	213.60
36	48.82	52.41	60.29	68.95	96.44	110.33	110.40	132.00	146.40	160.80	194.40	213.60
37	51.53	54.91	65.32	71.41	101.39	115.59	110.40	132.00	146.40	160.80	194.40	213.60
38	51.53	57.40	67.83	73.88	106.33	120.84	110.40	132.00	146.40	160.80	194.40	213.60
39	54.25	59.90	70.34	78.80	111.28	128.72	110.40	132.00	146.40	160.80	194.40	213.60
40	56.96	62.40	72.86	81.26	116.22	133.98	110.40	132.00	146.40	160.80	194.40	213.60
41	59.93	65.15	75.68	84.08	121.71	139.20	110.40	132.00	146.40	160.80	194.40	213.60
42	60.20	67.93	78.53	89.40	124.80	139.20	110.40	132.00	146.40	160.80	194.40	213.60
43	63.21	70.73	83.94	92.26	124.80	139.20	110.40	132.00	146.40	160.80	194.40	213.60
44	66.25	73.56	86.84	95.15	124.80	139.20	110.40	132.00	146.40	160.80	194.40	213.60
45	67.83	77.28	90.45	99.16	146.14	163.81	124.80	151.20	165.60	182.40	220.80	242.40
46	68.13	82.76	96.01	102.07	151.95	172.27	124.80	151.20	165.60	182.40	220.80	242.40
47	71.16	85.69	99.02	107.50	157.80	178.07	124.80	151.20	165.60	182.40	220.80	242.40
48	74.23	88.65	104.66	112.97	163.71	180.00	124.80	151.20	165.60	182.40	220.80	242.40
49	77.32	94.24	107.72	115.96	165.60	180.00	124.80	151.20	165.60	182.40	220.80	242.40
50	81.20	97.31	113.21	122.04	180.19	196.80	132.00	160.80	175.20	192.00	232.80	256.80
51	85.07	99.50	116.79	130.96	189.22	208.80	136.80	165.60	180.00	196.80	237.60	264.00
52	89.89	106.17	121.45	135.09	200.21	218.40	141.60	170.40	184.80	201.60	244.80	271.20
53	90.36	111.06	128.75	140.50	211.20	230.40	146.40	175.20	189.60	206.40	249.60	278.40
54	95.91	115.17	132.20	148.96	220.58	242.40	153.60	180.00	194.40	211.20	256.80	285.60
55	100.86	120.15	138.02	154.48	230.40	252.00	160.35	184.80	201.60	216.00	264.00	292.80
56	107.70	126.96	145.01	164.96	240.00	268.80	165.17	192.00	208.80	225.60	273.60	304.80
57	111.74	132.27	153.15	175.16	252.00	278.40	169.50	201.60	220.80	237.60	290.40	321.60
58	116.80	139.49	160.62	182.21	264.00	292.80	174.41	213.60	235.20	252.00	307.20	340.80
59	122.42	147.62	170.89	191.32	278.40	304.80	179.07	220.59	249.60	266.40	326.40	362.40
60	129.69	154.95	181.26	200.49	292.80	321.60	184.38	224.84	257.36	283.20	345.60	384.00
61	138.11	167.95	192.85	217.19	299.52	329.94	197.03	236.55	269.50	292.50	355.68	395.46
62	148.44	179.70	207.64	227.61	310.08	337.44	203.42	245.79	275.88	303.24	369.36	408.12
63	161.79	189.88	218.66	245.95	319.68	348.54	210.90	257.52	284.16	313.02	379.62	421.80
64	170.59	202.33	235.37	259.97	330.48	360.72	218.16	265.68	295.92	324.00	393.12	434.16
65	180.98	215.74	249.70	276.84	340.20	371.70	224.70	275.10	304.50	336.00	405.30	447.30
66	192.64	233.68	264.67	299.00	354.96	385.56	232.56	285.60	316.20	348.84	420.24	461.04
67	204.31	252.20	286.03	314.82	372.24	397.98	239.58	300.96	326.70	360.36	441.54	473.22
68	219.69	273.82	299.52	330.24	393.60	418.56	251.52	316.80	343.68	380.16	464.64	495.36
69	236.22	295.68	319.92	355.26	418.50	444.54	267.84	336.66	366.42	409.20	491.04	526.38
70	252.00	309.60	345.60	381.60	442.80	480.60	288.00	354.60	394.20	441.00	516.60	563.40
71	266.22	325.38	361.92	414.12	471.54	508.08	304.50	372.36	414.12	475.02	544.62	589.86
72	282.24	342.72	378.00	446.88	504.00	540.96	320.88	391.44	435.12	509.04	576.24	619.92
73	298.08	361.26	398.52	481.14	539.46	576.72	335.34	411.48	456.84	541.08	610.74	652.86
74	313.56	382.20	422.76	516.36	575.64	613.08	349.44	432.12	482.04	575.64	644.28	686.40
75	325.50	403.50	451.50	549.00	612.00	651.00	361.50	453.00	508.50	606.00	678.00	721.50
76	338.40	429.12	486.72	581.76	649.44	692.64	372.96	475.20	540.00	633.60	712.80	760.32
77	350.52	456.78	525.78	611.34	688.62	736.92	383.64	498.18	572.70	659.64	747.96	800.40
78	372.90	499.01	579.01	656.30	745.80	801.40	402.73	536.98	619.69	703.76	804.11	863.77
79	402.73	551.89	642.74	715.97	819.02	882.76	431.21	585.79	679.36	762.07	875.98	945.13
80	437.99	606.13					465.11	635.96				
81	480.02	663.08					504.43	690.20				
82	528.84	721.39					550.54	747.16				
83	581.72	783.77					602.06	806.82				
84	640.03	848.86					657.66	869.20				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C3

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	2.7% Simple Inflation						2.7% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	44.75	55.60	63.73	71.87	89.64	99.19	110.30	136.53	155.25	180.04	223.20	244.80
30	44.75	55.60	63.73	71.87	92.73	105.80	116.26	142.47	163.20	184.80	223.20	244.80
31	44.75	55.60	63.73	71.87	95.82	112.42	117.60	145.44	163.20	184.80	223.20	244.80
32	44.75	55.60	63.73	71.87	102.01	115.72	117.60	146.40	163.20	184.80	223.20	244.80
33	46.20	55.60	64.94	71.87	105.10	122.34	117.60	146.40	163.20	184.80	223.20	244.80
34	46.20	55.60	67.89	74.16	111.28	128.95	117.60	146.40	163.20	184.80	223.20	244.80
35	49.08	56.85	67.89	77.12	117.46	132.25	117.60	146.40	163.20	184.80	223.20	244.80
36	51.97	59.69	70.85	83.06	120.55	138.87	117.60	146.40	163.20	184.80	223.20	244.80
37	54.86	62.53	76.75	86.02	126.73	145.48	117.60	146.40	163.20	184.80	223.20	244.80
38	54.86	65.38	79.70	88.99	132.92	152.09	117.60	146.40	163.20	184.80	223.20	244.80
39	57.75	68.22	82.65	94.92	139.10	162.01	117.60	146.40	163.20	184.80	223.20	244.80
40	60.63	71.06	85.61	97.89	145.28	168.62	117.60	146.40	163.20	184.80	223.20	244.80
41	63.80	74.20	88.92	101.27	152.14	175.20	117.60	146.40	163.20	184.80	223.20	244.80
42	64.08	77.37	92.27	107.68	156.00	175.20	117.60	146.40	163.20	184.80	223.20	244.80
43	67.29	80.56	98.63	111.14	156.00	175.20	117.60	146.40	163.20	184.80	223.20	244.80
44	70.53	83.77	102.03	114.62	156.00	175.20	117.60	146.40	163.20	184.80	223.20	244.80
45	74.78	88.55	108.18	120.41	177.91	205.30	139.20	168.00	184.80	206.40	249.60	273.60
46	75.11	94.83	114.84	123.94	184.98	215.91	139.20	168.00	184.80	206.40	249.60	273.60
47	78.46	98.19	118.43	130.53	192.11	223.18	139.20	168.00	184.80	206.40	249.60	273.60
48	81.84	101.57	125.18	137.17	199.30	225.60	139.20	168.00	184.80	206.40	249.60	273.60
49	85.24	107.98	128.84	140.81	201.60	225.60	139.20	168.00	184.80	206.40	249.60	273.60
50	90.87	110.17	135.85	150.05	218.12	244.80	148.80	175.20	192.00	216.00	259.20	292.80
51	94.52	113.97	142.97	159.17	227.07	256.80	153.60	182.40	199.20	220.80	266.40	292.80
52	99.45	120.82	144.96	160.54	238.35	266.40	156.00	187.20	204.00	225.60	271.20	300.00
53	99.58	127.72	152.16	167.82	249.60	276.00	160.80	192.00	211.20	230.40	278.40	307.20
54	105.13	131.63	157.47	174.44	258.95	288.00	165.60	196.80	216.00	237.60	285.60	314.40
55	110.20	136.79	161.03	181.85	268.80	294.79	169.92	204.00	223.20	242.40	292.80	324.00
56	117.15	143.76	168.21	190.49	280.80	309.60	177.14	211.20	232.80	249.60	302.40	336.00
57	121.05	149.04	176.72	201.04	290.40	319.20	178.91	223.20	247.20	261.60	316.80	352.80
58	128.10	154.37	182.17	209.94	302.40	331.20	186.19	232.80	259.20	276.00	336.00	372.00
59	131.69	164.65	190.76	218.93	314.40	343.20	188.26	239.36	276.00	292.80	355.20	393.60
60	138.95	170.07	199.39	228.01	324.00	352.80	195.77	243.01	283.10	307.20	372.00	412.80
61	145.57	181.47	211.12	241.10	329.94	358.02	203.90	254.74	292.73	313.56	381.42	421.20
62	154.08	191.30	224.09	251.36	335.16	362.52	207.94	261.43	300.96	323.76	389.88	430.92
63	165.64	201.39	232.71	267.95	341.88	368.52	215.34	273.06	306.36	333.00	399.60	441.78
64	174.43	209.89	249.45	279.82	347.76	375.84	218.16	276.48	313.20	341.28	408.24	451.44
65	182.89	223.31	261.59	294.76	354.90	384.30	222.60	281.40	317.10	350.70	417.90	459.90
66	192.64	241.28	278.39	317.19	367.20	397.80	228.48	289.68	326.40	363.12	432.48	475.32
67	206.22	257.85	303.78	334.62	388.08	419.76	239.58	302.94	342.54	380.16	453.42	496.98
68	219.69	277.57	322.56	353.28	412.80	447.36	251.52	318.72	360.96	401.28	478.08	524.16
69	234.36	299.40	338.52	375.72	438.96	476.16	264.12	336.66	379.44	424.08	504.06	550.56
70	246.60	313.20	354.60	399.60	462.60	502.20	279.00	352.80	397.80	451.80	527.40	574.20
71	259.26	327.12	367.14	426.30	488.94	528.96	294.06	368.88	414.12	480.24	553.32	598.56
72	275.52	342.72	381.36	456.96	519.12	559.44	309.12	386.40	430.08	512.40	581.28	624.96
73	289.98	361.26	398.52	490.86	552.42	591.30	322.38	405.00	450.36	547.56	612.36	654.48
74	304.20	380.64	422.76	527.28	588.12	627.12	336.96	424.32	474.24	581.88	645.84	686.40
75	316.50	403.50	456.00	561.00	625.50	664.50	348.00	445.50	505.50	613.50	681.00	721.50
76	329.76	430.56	498.24	596.16	666.72	709.92	358.56	469.44	541.44	645.12	720.00	764.64
77	342.24	463.68	543.72	632.04	714.84	765.90	368.46	496.80	580.98	674.82	763.14	816.96
78	364.76	511.21	604.78	683.42	783.77	846.14	389.17	539.69	634.61	722.75	829.87	896.32
79	395.95	568.16	675.29	749.87	870.55	943.78	419.00	593.93	701.05	785.12	913.94	992.59
80	432.56	627.83					454.26	649.52				
81	477.31	690.20					497.65	707.83				
82	530.20	753.94					547.82	768.85				
83	589.86	820.38					604.78	832.58				
84	654.95	889.54					665.80	899.03				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C3

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	2.7% Simple Inflation						2.7% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	43.39	52.88	59.66	66.44	81.37	89.68	105.80	129.82	148.40	170.69	211.20	232.80
30	43.39	52.88	59.66	66.44	84.17	95.66	111.52	135.46	156.00	175.20	211.20	232.80
31	43.39	52.88	59.66	66.44	86.98	101.64	112.80	138.29	156.00	175.20	211.20	232.80
32	43.39	52.88	59.66	66.44	92.59	104.63	112.80	139.20	156.00	175.20	211.20	232.80
33	44.80	52.88	60.80	66.44	95.40	110.60	112.80	139.20	156.00	175.20	211.20	232.80
34	44.80	52.88	63.56	68.56	101.01	116.58	112.80	139.20	156.00	175.20	211.20	232.80
35	47.60	54.08	63.56	71.30	106.62	119.57	112.80	139.20	156.00	175.20	211.20	232.80
36	50.40	56.78	66.32	76.79	109.42	125.55	112.80	139.20	156.00	175.20	211.20	232.80
37	53.20	59.48	71.85	79.53	115.04	131.53	112.80	139.20	156.00	175.20	211.20	232.80
38	53.20	62.19	74.61	82.27	120.65	137.51	112.80	139.20	156.00	175.20	211.20	232.80
39	56.00	64.89	77.38	87.76	126.26	146.48	112.80	139.20	156.00	175.20	211.20	232.80
40	58.80	67.60	80.14	90.50	131.87	152.45	112.80	139.20	156.00	175.20	211.20	232.80
41	61.87	70.58	83.25	93.63	138.10	158.40	112.80	139.20	156.00	175.20	211.20	232.80
42	62.14	73.59	86.38	99.55	141.60	158.40	112.80	139.20	156.00	175.20	211.20	232.80
43	65.25	76.63	92.33	102.75	141.60	158.40	112.80	139.20	156.00	175.20	211.20	232.80
44	68.39	79.69	95.52	105.97	141.60	158.40	112.80	139.20	156.00	175.20	211.20	232.80
45	73.04	82.11	101.09	111.56	163.08	185.65	134.40	160.80	177.60	196.80	235.20	256.80
46	73.37	87.93	107.31	114.83	169.56	195.24	134.40	160.80	177.60	196.80	235.20	256.80
47	76.64	91.05	110.66	120.93	176.10	201.81	134.40	160.80	177.60	196.80	235.20	256.80
48	79.94	94.19	116.97	127.09	182.69	204.00	134.40	160.80	177.60	196.80	235.20	256.80
49	83.26	100.13	120.39	130.46	184.80	204.00	134.40	160.80	177.60	196.80	235.20	256.80
50	87.00	104.66	129.67	140.05	199.15	223.20	141.60	170.40	187.20	206.40	247.20	276.00
51	90.74	106.73	132.90	147.08	208.15	232.80	148.80	175.20	192.00	211.20	252.00	276.00
52	95.63	113.49	135.16	148.79	219.28	242.40	153.60	180.00	196.80	216.00	259.20	283.20
53	97.73	120.32	140.45	156.11	230.40	254.40	158.40	184.80	204.00	220.80	266.40	292.80
54	101.44	122.49	145.81	162.68	239.77	264.00	163.20	192.00	208.80	228.00	273.60	300.00
55	106.46	129.39	149.52	168.16	249.60	273.39	167.53	196.80	216.00	232.80	280.80	309.60
56	113.37	136.29	156.61	176.74	259.20	285.60	172.35	204.00	225.60	240.00	292.80	324.00
57	117.33	141.59	164.94	187.10	271.20	300.00	174.21	213.60	235.20	252.00	307.20	340.80
58	124.33	146.93	172.38	196.08	283.20	312.00	181.48	223.20	247.20	266.40	324.00	360.00
59	127.98	157.08	182.81	203.15	295.20	324.00	183.66	229.97	261.60	280.80	340.80	379.20
60	133.39	162.51	191.33	212.28	307.20	338.40	188.94	231.66	266.72	295.20	360.00	398.40
61	139.97	173.74	203.00	225.16	311.22	341.64	197.03	243.37	276.47	301.86	365.04	407.16
62	148.44	183.57	215.86	233.55	319.20	348.84	201.16	248.02	285.00	307.80	373.92	414.96
63	159.86	191.80	222.68	247.95	324.12	352.98	206.46	257.52	288.60	313.02	379.62	421.80
64	166.76	200.44	239.40	259.97	330.48	360.72	211.68	263.52	293.76	319.68	386.64	427.68
65	173.36	213.85	249.70	272.85	336.00	365.40	216.30	266.70	300.30	327.60	394.80	434.70
66	185.01	229.88	264.67	294.96	346.80	377.40	222.36	275.40	308.04	336.60	403.92	446.76
67	200.49	246.56	289.97	310.86	362.34	396.00	233.64	289.08	324.72	352.44	423.72	467.28
68	215.90	268.19	307.20	328.32	384.00	418.56	245.76	307.20	343.68	374.40	447.36	491.52
69	230.64	288.24	323.64	349.68	409.20	444.54	260.40	325.50	364.56	398.04	472.44	517.08
70	244.80	304.20	340.20	372.60	433.80	469.80	275.40	342.00	383.40	426.60	498.60	543.60
71	257.52	318.42	354.96	400.20	459.36	497.64	290.58	360.18	401.94	455.88	525.48	568.98
72	273.84	334.32	371.28	433.44	492.24	529.20	307.44	378.00	421.68	488.88	556.08	599.76
73	288.36	353.16	390.42	468.18	526.50	563.76	320.76	398.52	443.88	521.64	589.68	631.80
74	302.64	372.84	413.40	502.32	561.60	599.04	335.40	418.08	466.44	552.24	622.44	664.56
75	315.00	393.00	441.00	534.00	597.00	636.00	346.50	436.50	492.00	582.00	654.00	697.50
76	326.88	416.16	475.20	564.48	633.60	675.36	357.12	457.92	521.28	609.12	686.88	734.40
77	339.48	445.74	513.36	594.78	672.06	720.36	367.08	481.62	553.38	636.18	721.74	775.56
78	360.70	486.80	566.81	640.03	730.88	786.48	387.82	517.99	600.71	678.00	778.34	839.36
79	390.53	539.69	630.54	698.34	804.11	869.20	416.29	566.81	659.02	734.95	850.21	920.72
80	425.78	593.93					448.84	618.34				
81	469.18	652.24					489.52	672.58				
82	517.99	711.90					536.98	729.53				
83	573.59	775.63					589.86	790.55				
84	634.61	840.72					648.17	854.28				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C3

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	2.7% Simple Inflation						2.7% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	39.32	46.10	51.53	55.60	68.95	74.73	99.05	116.39	130.14	147.31	182.40	201.60
30	39.32	46.10	51.53	55.60	71.33	79.72	104.40	121.45	136.80	151.20	182.40	201.60
31	39.32	46.10	51.53	55.60	73.71	84.70	105.60	123.98	136.80	151.20	182.40	201.60
32	39.32	46.10	51.53	55.60	78.47	87.19	105.60	124.80	136.80	151.20	182.40	201.60
33	40.60	46.10	52.51	55.60	80.84	92.17	105.60	124.80	136.80	151.20	182.40	201.60
34	40.60	46.10	54.89	57.37	85.60	97.15	105.60	124.80	136.80	151.20	182.40	201.60
35	43.13	47.14	54.89	59.66	90.35	99.64	105.60	124.80	136.80	151.20	182.40	201.60
36	45.67	49.50	57.28	64.25	92.73	104.63	105.60	124.80	136.80	151.20	182.40	201.60
37	48.21	51.86	62.05	66.54	97.49	109.61	105.60	124.80	136.80	151.20	182.40	201.60
38	48.21	54.21	64.44	68.84	102.24	114.59	105.60	124.80	136.80	151.20	182.40	201.60
39	50.75	56.57	66.83	73.43	107.00	122.06	105.60	124.80	136.80	151.20	182.40	201.60
40	53.28	58.93	69.21	75.72	111.75	127.05	105.60	124.80	136.80	151.20	182.40	201.60
41	56.07	61.53	71.90	78.34	117.03	132.00	105.60	124.80	136.80	151.20	182.40	201.60
42	56.32	64.16	74.60	83.30	120.00	132.00	105.60	124.80	136.80	151.20	182.40	201.60
43	59.13	66.80	79.74	85.97	120.00	132.00	105.60	124.80	136.80	151.20	182.40	201.60
44	61.98	69.47	82.50	88.67	120.00	132.00	105.60	124.80	136.80	151.20	182.40	201.60
45	64.35	72.45	88.68	95.62	137.67	157.25	122.40	144.00	153.60	170.40	206.40	228.00
46	64.63	77.59	94.13	98.42	143.14	165.38	122.40	144.00	153.60	170.40	206.40	228.00
47	67.51	80.34	97.07	103.66	148.66	170.95	122.40	144.00	153.60	170.40	206.40	228.00
48	70.42	83.11	102.61	108.93	154.22	172.80	122.40	144.00	153.60	170.40	206.40	228.00
49	73.35	88.35	105.61	111.82	156.00	172.80	122.40	144.00	153.60	170.40	206.40	228.00
50	79.27	91.80	111.15	118.04	170.70	192.00	129.60	151.20	160.80	180.00	216.00	244.80
51	81.29	94.07	114.77	124.92	177.40	201.60	134.40	156.00	165.60	184.80	223.20	244.80
52	86.06	98.85	117.53	127.26	188.29	211.20	139.20	158.40	170.40	189.60	228.00	252.00
53	86.67	105.51	122.90	132.69	199.20	218.40	144.00	163.20	175.20	194.40	235.20	259.20
54	90.38	107.86	126.37	139.16	206.20	230.40	146.40	168.00	182.40	199.20	242.40	266.40
55	95.26	112.76	130.35	144.70	216.00	237.73	150.78	175.20	189.60	204.00	249.60	276.00
56	100.14	119.49	135.34	153.18	225.60	249.60	155.59	180.00	196.80	211.20	259.20	288.00
57	104.29	124.82	143.34	161.23	235.20	261.60	157.73	189.60	206.40	220.80	271.20	302.40
58	111.15	130.19	148.87	168.35	247.20	271.20	162.63	199.20	218.40	235.20	285.60	319.20
59	113.15	138.16	156.98	177.51	256.80	283.20	165.30	204.16	230.40	247.20	302.40	336.00
60	118.57	143.61	167.16	184.77	268.80	295.20	170.73	206.67	236.31	259.20	319.20	355.20
61	125.04	152.51	174.58	195.27	273.78	299.52	176.41	216.08	246.27	266.76	325.26	362.70
62	133.41	160.38	187.08	203.86	278.16	305.52	180.82	221.21	253.08	273.60	332.88	369.36
63	144.45	168.78	194.59	217.96	284.16	310.80	186.48	230.88	257.52	279.72	339.66	375.18
64	151.42	177.75	207.21	228.22	291.60	317.52	190.08	235.44	261.36	285.12	345.60	382.32
65	158.12	187.35	217.99	240.99	296.10	323.40	195.30	239.40	264.60	291.90	352.80	388.50
66	167.85	201.38	231.34	258.60	306.00	332.52	201.96	246.84	273.36	301.92	363.12	399.84
67	179.49	218.33	252.49	273.24	320.76	350.46	211.86	259.38	287.10	316.80	380.16	419.76
68	193.17	236.31	270.72	289.92	339.84	370.56	222.72	274.56	305.28	336.00	401.28	441.60
69	206.46	256.63	286.44	310.62	362.70	394.32	236.22	292.02	325.50	357.12	425.94	466.86
70	219.60	270.00	300.60	331.20	385.20	417.60	250.20	307.80	343.80	383.40	450.00	489.60
71	231.42	283.62	314.94	358.44	410.64	443.70	264.48	323.64	360.18	412.38	475.02	513.30
72	245.28	299.04	329.28	388.08	438.48	470.40	278.88	341.04	378.00	441.84	502.32	540.96
73	259.20	314.28	346.68	417.96	469.80	502.20	291.60	358.02	396.90	471.42	531.36	568.62
74	273.00	332.28	368.16	449.28	500.76	533.52	304.20	375.96	419.64	500.76	560.04	597.48
75	283.50	351.00	393.00	477.00	532.50	567.00	315.00	394.50	442.50	526.50	589.50	628.50
76	293.76	372.96	423.36	505.44	565.92	601.92	324.00	413.28	469.44	551.52	619.20	660.96
77	304.98	397.44	456.78	531.30	598.92	640.32	332.58	433.32	498.18	575.46	649.98	696.90
78	324.08	433.92	503.08	570.88	649.52	696.98	351.20	466.46	539.69	612.91	699.70	752.58
79	349.85	480.02	558.67	622.40	713.26	767.50	375.61	508.50	591.22	663.08	762.07	821.74
80	381.04	527.48					404.09	553.25				
81	417.65	576.30					439.34	600.71				
82	459.68	627.83					478.67	649.52				
83	505.79	682.07					523.42	702.41				
84	555.96	737.66					572.23	755.29				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C4

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	1.5% Simple Inflation						1.5% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	47.46	59.66	66.44	74.58	92.21	101.70	70.51	88.14	97.63	109.84	132.89	146.45
30	47.46	59.66	66.44	74.58	92.21	101.70	70.51	88.14	97.63	109.84	132.89	146.45
31	47.46	59.66	66.44	74.58	92.21	101.70	70.51	88.14	97.63	109.84	132.89	146.45
32	47.46	59.66	66.44	74.58	92.21	101.70	70.51	88.14	97.63	109.84	132.89	146.45
33	47.46	59.66	66.44	74.58	92.21	101.70	70.51	88.14	97.63	109.84	132.89	146.45
34	47.46	59.66	66.44	74.58	92.21	101.70	70.51	88.14	97.63	109.84	132.89	146.45
35	47.46	59.66	66.44	74.58	92.21	101.70	70.51	88.14	97.63	109.84	132.89	146.45
36	47.46	59.66	66.44	74.58	92.21	101.70	70.51	88.14	97.63	109.84	132.89	146.45
37	47.46	59.66	66.44	74.58	92.21	101.70	70.51	88.14	97.63	109.84	132.89	146.45
38	47.46	59.66	66.44	74.58	92.21	101.70	70.51	88.14	97.63	109.84	132.89	146.45
39	47.46	59.66	66.44	74.58	92.21	101.70	70.51	88.14	97.63	109.84	132.89	146.45
40	47.46	59.66	66.44	74.58	92.21	101.70	70.51	88.14	97.63	109.84	132.89	146.45
41	47.46	59.66	66.44	74.58	92.21	101.70	70.51	88.14	97.63	109.84	132.89	146.45
42	47.46	59.66	66.44	74.58	92.21	101.70	70.51	88.14	97.63	109.84	132.89	146.45
43	47.46	59.66	66.44	74.58	92.21	101.70	70.51	88.14	97.63	109.84	132.89	146.45
44	47.46	59.66	66.44	74.58	92.21	101.70	70.51	88.14	97.63	109.84	132.89	146.45
45	61.02	78.65	84.07	96.28	120.68	130.18	80.00	100.34	111.19	123.40	149.16	165.43
46	61.02	78.65	84.07	96.28	120.68	130.18	80.00	100.34	111.19	123.40	149.16	165.43
47	61.02	78.65	84.07	96.28	120.68	130.18	80.00	100.34	111.19	123.40	149.16	165.43
48	61.02	78.65	84.07	96.28	120.68	130.18	80.00	100.34	111.19	123.40	149.16	165.43
49	61.02	78.65	84.07	96.28	120.68	130.18	80.00	100.34	111.19	123.40	149.16	165.43
50	65.09	86.78	90.85	104.41	131.53	141.02	85.43	107.12	117.97	130.18	155.94	172.21
51	69.16	90.85	97.63	108.48	138.31	147.80	88.14	109.84	120.68	132.89	160.01	176.28
52	73.22	94.92	103.06	116.62	143.74	155.94	92.21	112.55	123.40	135.60	164.08	181.70
53	78.65	98.99	108.48	122.04	149.16	162.72	96.28	115.26	127.46	139.67	168.14	185.77
54	81.36	103.06	113.90	128.82	155.94	170.86	98.99	119.33	131.53	142.38	172.21	189.84
55	85.43	107.12	120.68	134.24	161.36	178.99	103.06	122.04	134.24	145.09	176.28	193.91
56	89.50	111.19	124.75	141.02	168.14	185.77	107.12	127.46	139.67	150.52	181.70	202.04
57	93.56	116.62	130.18	146.45	176.28	192.55	111.19	134.24	147.80	158.65	191.20	211.54
58	97.63	122.04	135.60	154.58	183.06	200.69	115.26	141.02	157.30	166.79	203.40	225.10
59	104.41	127.46	141.02	162.72	191.20	208.82	120.68	149.16	168.14	177.64	215.60	238.66
60	109.84	132.89	146.45	170.86	199.33	216.96	126.11	158.65	177.64	188.48	229.16	253.57
61	116.62	139.67	154.58	180.35	208.82	226.45	131.53	166.79	187.13	200.69	242.72	268.49
62	123.40	149.16	164.08	191.20	221.03	238.66	139.67	176.28	197.98	212.89	257.64	284.76
63	130.18	160.01	177.64	203.40	233.23	252.22	147.80	185.77	208.82	227.81	273.91	302.39
64	138.31	172.21	191.20	216.96	248.15	268.49	155.94	197.98	222.38	244.08	291.54	321.37
65	149.16	184.42	206.11	230.52	264.42	284.76	165.43	208.82	235.94	260.35	310.52	341.71
66	158.65	197.98	222.38	245.44	283.40	305.10	177.64	223.74	250.86	276.62	332.22	362.05
67	168.14	214.25	237.30	261.71	307.81	330.86	188.48	241.37	267.13	295.61	359.34	383.75
68	181.70	231.88	256.28	282.05	336.29	355.27	203.40	260.35	288.83	320.02	389.17	412.22
69	196.62	250.86	280.69	311.88	367.48	393.24	222.38	283.40	317.30	352.56	423.07	451.55
70	212.89	271.20	306.46	345.78	401.38	435.28	241.37	305.10	344.42	390.53	456.97	497.65
71	231.88	292.90	328.15	381.04	437.99	473.24	263.06	329.51	370.19	429.85	494.94	535.62
72	253.57	317.30	352.56	424.43	481.38	517.99	286.12	357.98	398.66	475.96	539.69	580.37
73	277.98	347.14	383.75	471.89	531.55	569.52	310.52	389.17	433.92	526.13	589.86	629.18
74	303.74	381.04	421.72	526.13	588.50	626.47	334.93	424.43	474.60	580.37	645.46	686.14
75	329.51	419.00	473.24	583.08	649.52	690.20	360.70	462.40	524.77	637.32	707.83	749.87
76	356.63	466.46	538.33	645.46	721.39	768.85	387.82	508.50	585.79	698.34	778.34	828.52
77	386.46	523.42	614.27	713.26	806.82	865.13	416.29	561.38	654.95	762.07	862.42	923.44
78	419.00	587.15	694.27	786.48	901.74	972.25	447.48	621.05	729.53	829.87	954.62	1029.20
79	454.26	653.59	775.63	862.42	1000.73	1084.80	481.38	682.07	805.46	903.10	1050.90	1140.40
80	496.30	721.39					522.06	745.80				
81	549.18	791.90					570.88	813.60				
82	610.20	866.48					629.18	884.11				
83	678.00	943.78					694.27	957.34				
84	752.58	1023.78					764.78	1033.27				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C4

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	1.5% Simple Inflation						1.5% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	46.10	55.60	62.38	70.51	84.07	93.56	67.80	82.72	93.56	104.41	126.11	139.67
30	46.10	55.60	62.38	70.51	84.07	93.56	67.80	82.72	93.56	104.41	126.11	139.67
31	46.10	55.60	62.38	70.51	84.07	93.56	67.80	82.72	93.56	104.41	126.11	139.67
32	46.10	55.60	62.38	70.51	84.07	93.56	67.80	82.72	93.56	104.41	126.11	139.67
33	46.10	55.60	62.38	70.51	84.07	93.56	67.80	82.72	93.56	104.41	126.11	139.67
34	46.10	55.60	62.38	70.51	84.07	93.56	67.80	82.72	93.56	104.41	126.11	139.67
35	46.10	55.60	62.38	70.51	84.07	93.56	67.80	82.72	93.56	104.41	126.11	139.67
36	46.10	55.60	62.38	70.51	84.07	93.56	67.80	82.72	93.56	104.41	126.11	139.67
37	46.10	55.60	62.38	70.51	84.07	93.56	67.80	82.72	93.56	104.41	126.11	139.67
38	46.10	55.60	62.38	70.51	84.07	93.56	67.80	82.72	93.56	104.41	126.11	139.67
39	46.10	55.60	62.38	70.51	84.07	93.56	67.80	82.72	93.56	104.41	126.11	139.67
40	46.10	55.60	62.38	70.51	84.07	93.56	67.80	82.72	93.56	104.41	126.11	139.67
41	46.10	55.60	62.38	70.51	84.07	93.56	67.80	82.72	93.56	104.41	126.11	139.67
42	46.10	55.60	62.38	70.51	84.07	93.56	67.80	82.72	93.56	104.41	126.11	139.67
43	46.10	55.60	62.38	70.51	84.07	93.56	67.80	82.72	93.56	104.41	126.11	139.67
44	46.10	55.60	62.38	70.51	84.07	93.56	67.80	82.72	93.56	104.41	126.11	139.67
45	58.31	73.22	78.65	88.14	109.84	117.97	77.29	96.28	108.48	117.97	142.38	155.94
46	58.31	73.22	78.65	88.14	109.84	117.97	77.29	96.28	108.48	117.97	142.38	155.94
47	58.31	73.22	78.65	88.14	109.84	117.97	77.29	96.28	108.48	117.97	142.38	155.94
48	58.31	73.22	78.65	88.14	109.84	117.97	77.29	96.28	108.48	117.97	142.38	155.94
49	58.31	73.22	78.65	88.14	109.84	117.97	77.29	96.28	108.48	117.97	142.38	155.94
50	62.38	81.36	86.78	96.28	120.68	128.82	81.36	103.06	112.55	124.75	149.16	164.08
51	66.44	85.43	90.85	101.70	126.11	136.96	85.43	105.77	115.26	127.46	153.23	168.14
52	70.51	89.50	96.28	107.12	132.89	142.38	88.14	108.48	119.33	130.18	155.94	172.21
53	74.58	93.56	101.70	112.55	138.31	150.52	92.21	112.55	122.04	132.89	160.01	177.64
54	78.65	97.63	107.12	117.97	143.74	158.65	96.28	115.26	126.11	136.96	164.08	181.70
55	82.72	101.70	112.55	124.75	150.52	165.43	100.34	117.97	130.18	139.67	169.50	187.13
56	86.78	105.77	116.62	131.53	155.94	172.21	104.41	123.40	134.24	145.09	174.92	193.91
57	90.85	109.84	122.04	136.96	164.08	180.35	107.12	128.82	142.38	151.87	184.42	204.76
58	94.92	115.26	127.46	143.74	172.21	187.13	111.19	135.60	150.52	161.36	195.26	216.96
59	98.99	120.68	134.24	150.52	180.35	197.98	116.62	143.74	158.65	170.86	208.82	230.52
60	105.77	127.46	139.67	158.65	188.48	207.47	122.04	150.52	168.14	180.35	221.03	244.08
61	111.19	134.24	147.80	168.14	197.98	216.96	127.46	158.65	177.64	191.20	233.23	257.64
62	117.97	142.38	158.65	177.64	210.18	229.16	135.60	166.79	187.13	202.04	246.79	272.56
63	126.11	153.23	169.50	188.48	222.38	242.72	142.38	176.28	197.98	215.60	260.35	288.83
64	134.24	164.08	183.06	200.69	235.94	256.28	150.52	187.13	208.82	229.16	276.62	305.10
65	142.38	176.28	196.62	214.25	249.50	271.20	160.01	199.33	222.38	242.72	292.90	322.73
66	150.52	189.84	208.82	227.81	267.13	290.18	170.86	212.89	235.94	260.35	311.88	341.71
67	161.36	204.76	222.38	242.72	288.83	309.17	181.70	230.52	252.22	276.62	336.29	362.05
68	174.92	223.74	240.01	263.06	314.59	332.22	196.62	250.86	272.56	301.03	364.76	387.82
69	191.20	242.72	264.42	290.18	343.07	366.12	215.60	272.56	301.03	332.22	397.31	425.78
70	211.54	263.06	294.25	322.73	374.26	406.80	238.66	296.96	332.22	368.83	432.56	470.53
71	230.52	284.76	317.30	362.05	412.22	444.77	260.35	322.73	359.34	409.51	470.53	509.86
72	252.22	310.52	344.42	404.09	455.62	489.52	284.76	351.20	390.53	454.26	515.28	555.96
73	276.62	339.00	375.61	450.19	505.79	541.04	309.17	382.39	425.78	501.72	566.81	607.49
74	302.39	371.54	412.22	500.36	561.38	598.00	333.58	417.65	466.46	551.89	621.05	663.08
75	326.80	408.16	458.33	554.60	619.69	660.37	359.34	454.26	511.21	604.78	679.36	724.10
76	353.92	451.55	513.92	611.56	684.78	730.88	386.46	494.94	564.10	660.37	743.09	794.62
77	382.39	503.08	580.37	671.22	759.36	813.60	414.94	543.76	625.12	717.32	814.96	874.62
78	414.94	560.03	652.24	734.95	839.36	903.10	444.77	596.64	690.20	778.34	893.60	964.12
79	448.84	621.05	725.46	802.75	924.79	999.37	477.31	650.88	758.00	844.79	976.32	1057.68
80	489.52	683.42					515.28	710.54				
81	538.33	748.51					562.74	772.92				
82	596.64	819.02					616.98	839.36				
83	660.37	890.89					678.00	908.52				
84	729.53	966.83					744.44	981.74				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C4

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	1.5% Simple Inflation						1.5% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	42.04	48.82	54.24	59.66	70.51	78.65	62.38	74.58	82.72	90.85	109.84	120.68
30	42.04	48.82	54.24	59.66	70.51	78.65	62.38	74.58	82.72	90.85	109.84	120.68
31	42.04	48.82	54.24	59.66	70.51	78.65	62.38	74.58	82.72	90.85	109.84	120.68
32	42.04	48.82	54.24	59.66	70.51	78.65	62.38	74.58	82.72	90.85	109.84	120.68
33	42.04	48.82	54.24	59.66	70.51	78.65	62.38	74.58	82.72	90.85	109.84	120.68
34	42.04	48.82	54.24	59.66	70.51	78.65	62.38	74.58	82.72	90.85	109.84	120.68
35	42.04	48.82	54.24	59.66	70.51	78.65	62.38	74.58	82.72	90.85	109.84	120.68
36	42.04	48.82	54.24	59.66	70.51	78.65	62.38	74.58	82.72	90.85	109.84	120.68
37	42.04	48.82	54.24	59.66	70.51	78.65	62.38	74.58	82.72	90.85	109.84	120.68
38	42.04	48.82	54.24	59.66	70.51	78.65	62.38	74.58	82.72	90.85	109.84	120.68
39	42.04	48.82	54.24	59.66	70.51	78.65	62.38	74.58	82.72	90.85	109.84	120.68
40	42.04	48.82	54.24	59.66	70.51	78.65	62.38	74.58	82.72	90.85	109.84	120.68
41	42.04	48.82	54.24	59.66	70.51	78.65	62.38	74.58	82.72	90.85	109.84	120.68
42	42.04	48.82	54.24	59.66	70.51	78.65	62.38	74.58	82.72	90.85	109.84	120.68
43	42.04	48.82	54.24	59.66	70.51	78.65	62.38	74.58	82.72	90.85	109.84	120.68
44	42.04	48.82	54.24	59.66	70.51	78.65	62.38	74.58	82.72	90.85	109.84	120.68
45	52.88	65.09	69.16	75.94	93.56	101.70	70.51	85.43	93.56	103.06	124.75	136.96
46	52.88	65.09	69.16	75.94	93.56	101.70	70.51	85.43	93.56	103.06	124.75	136.96
47	52.88	65.09	69.16	75.94	93.56	101.70	70.51	85.43	93.56	103.06	124.75	136.96
48	52.88	65.09	69.16	75.94	93.56	101.70	70.51	85.43	93.56	103.06	124.75	136.96
49	52.88	65.09	69.16	75.94	93.56	101.70	70.51	85.43	93.56	103.06	124.75	136.96
50	56.95	71.87	74.58	82.72	103.06	111.19	74.58	90.85	98.99	108.48	131.53	145.09
51	61.02	74.58	78.65	88.14	108.48	117.97	77.29	93.56	101.70	111.19	134.24	149.16
52	63.73	78.65	84.07	93.56	113.90	123.40	80.00	96.28	104.41	113.90	138.31	153.23
53	66.44	81.36	89.50	97.63	119.33	130.18	82.72	98.99	107.12	116.62	141.02	157.30
54	70.51	85.43	92.21	103.06	124.75	136.96	86.78	101.70	109.84	119.33	145.09	161.36
55	73.22	88.14	97.63	107.12	130.18	143.74	90.85	104.41	113.90	122.04	149.16	165.43
56	77.29	92.21	101.70	113.90	135.60	151.87	93.56	108.48	117.97	127.46	154.58	172.21
57	81.36	96.28	105.77	119.33	142.38	157.30	97.63	113.90	124.75	134.24	164.08	181.70
58	84.07	101.70	111.19	124.75	149.16	165.43	100.34	120.68	132.89	142.38	173.57	192.55
59	89.50	105.77	116.62	131.53	157.30	172.21	105.77	127.46	141.02	150.52	184.42	204.76
60	94.92	111.19	122.04	138.31	165.43	181.70	109.84	134.24	149.16	160.01	195.26	216.96
61	100.34	117.97	128.82	147.80	173.57	191.20	116.62	141.02	157.30	169.50	206.11	229.16
62	107.12	126.11	136.96	155.94	184.42	200.69	122.04	149.16	164.08	180.35	219.67	242.72
63	113.90	134.24	147.80	166.79	195.26	212.89	128.82	157.30	173.57	191.20	231.88	257.64
64	120.68	145.09	158.65	177.64	207.47	226.45	136.96	166.79	185.77	203.40	246.79	272.56
65	128.82	154.58	170.86	188.48	219.67	240.01	145.09	177.64	196.62	216.96	261.71	288.83
66	136.96	166.79	183.06	200.69	235.94	256.28	154.58	189.84	210.18	231.88	279.34	306.46
67	145.09	181.70	196.62	215.60	254.93	272.56	164.08	206.11	223.74	246.79	302.39	324.08
68	157.30	197.98	211.54	233.23	277.98	295.61	177.64	223.74	242.72	268.49	328.15	349.85
69	172.21	215.60	233.23	259.00	305.10	324.08	195.26	245.44	267.13	298.32	357.98	383.75
70	189.84	233.23	260.35	287.47	333.58	362.05	216.96	267.13	296.96	332.22	389.17	424.43
71	207.47	253.57	282.05	322.73	367.48	395.95	237.30	290.18	322.73	370.19	424.43	459.68
72	227.81	276.62	305.10	360.70	406.80	436.63	259.00	315.95	351.20	410.87	465.11	500.36
73	249.50	302.39	333.58	402.73	451.55	482.74	280.69	344.42	382.39	452.90	511.21	546.47
74	272.56	332.22	367.48	448.84	500.36	532.91	303.74	375.61	419.00	500.36	560.03	596.64
75	294.25	364.76	408.16	496.30	553.25	588.50	326.80	409.51	459.68	547.82	612.91	652.24
76	318.66	404.09	458.33	547.82	611.56	652.24	351.20	447.48	508.50	596.64	671.22	715.97
77	344.42	448.84	516.64	600.71	676.64	724.10	376.97	489.52	562.74	648.17	734.95	786.48
78	372.90	499.01	579.01	656.30	745.80	801.40	402.73	536.98	619.69	703.76	804.11	863.77
79	402.73	551.89	642.74	715.97	819.02	882.76	431.21	585.79	679.36	762.07	875.98	945.13
80	437.99	606.13					465.11	635.96				
81	480.02	663.08					504.43	690.20				
82	528.84	721.39					550.54	747.16				
83	581.72	783.77					602.06	806.82				
84	640.03	848.86					657.66	869.20				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C4

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	1.5% Simple Inflation						1.5% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	44.75	55.60	63.73	71.87	88.14	98.99	66.44	82.72	92.21	104.41	126.11	138.31
30	44.75	55.60	63.73	71.87	88.14	98.99	66.44	82.72	92.21	104.41	126.11	138.31
31	44.75	55.60	63.73	71.87	88.14	98.99	66.44	82.72	92.21	104.41	126.11	138.31
32	44.75	55.60	63.73	71.87	88.14	98.99	66.44	82.72	92.21	104.41	126.11	138.31
33	44.75	55.60	63.73	71.87	88.14	98.99	66.44	82.72	92.21	104.41	126.11	138.31
34	44.75	55.60	63.73	71.87	88.14	98.99	66.44	82.72	92.21	104.41	126.11	138.31
35	44.75	55.60	63.73	71.87	88.14	98.99	66.44	82.72	92.21	104.41	126.11	138.31
36	44.75	55.60	63.73	71.87	88.14	98.99	66.44	82.72	92.21	104.41	126.11	138.31
37	44.75	55.60	63.73	71.87	88.14	98.99	66.44	82.72	92.21	104.41	126.11	138.31
38	44.75	55.60	63.73	71.87	88.14	98.99	66.44	82.72	92.21	104.41	126.11	138.31
39	44.75	55.60	63.73	71.87	88.14	98.99	66.44	82.72	92.21	104.41	126.11	138.31
40	44.75	55.60	63.73	71.87	88.14	98.99	66.44	82.72	92.21	104.41	126.11	138.31
41	44.75	55.60	63.73	71.87	88.14	98.99	66.44	82.72	92.21	104.41	126.11	138.31
42	44.75	55.60	63.73	71.87	88.14	98.99	66.44	82.72	92.21	104.41	126.11	138.31
43	44.75	55.60	63.73	71.87	88.14	98.99	66.44	82.72	92.21	104.41	126.11	138.31
44	44.75	55.60	63.73	71.87	88.14	98.99	66.44	82.72	92.21	104.41	126.11	138.31
45	58.31	74.58	82.72	92.21	113.90	127.46	78.65	94.92	104.41	116.62	141.02	154.58
46	58.31	74.58	82.72	92.21	113.90	127.46	78.65	94.92	104.41	116.62	141.02	154.58
47	58.31	74.58	82.72	92.21	113.90	127.46	78.65	94.92	104.41	116.62	141.02	154.58
48	58.31	74.58	82.72	92.21	113.90	127.46	78.65	94.92	104.41	116.62	141.02	154.58
49	58.31	74.58	82.72	92.21	113.90	127.46	78.65	94.92	104.41	116.62	141.02	154.58
50	63.73	81.36	89.50	101.70	124.75	138.31	84.07	98.99	108.48	122.04	146.45	165.43
51	67.80	85.43	96.28	107.12	130.18	145.09	86.78	103.06	112.55	124.75	150.52	165.43
52	70.51	89.50	100.34	111.19	135.60	150.52	88.14	105.77	115.26	127.46	153.23	169.50
53	73.22	93.56	105.77	116.62	141.02	155.94	90.85	108.48	119.33	130.18	157.30	173.57
54	77.29	97.63	109.84	120.68	146.45	162.72	93.56	111.19	122.04	134.24	161.36	177.64
55	80.00	100.34	113.90	126.11	151.87	168.14	96.28	115.26	126.11	136.96	165.43	183.06
56	84.07	104.41	117.97	131.53	158.65	174.92	100.34	119.33	131.53	141.02	170.86	189.84
57	88.14	108.48	122.04	136.96	164.08	180.35	103.06	126.11	139.67	147.80	178.99	199.33
58	92.21	112.55	126.11	143.74	170.86	187.13	107.12	131.53	146.45	155.94	189.84	210.18
59	96.28	117.97	130.18	150.52	177.64	193.91	111.19	138.31	155.94	165.43	200.69	222.38
60	101.70	122.04	134.24	157.30	183.06	199.33	116.62	145.09	164.08	173.57	210.18	233.23
61	105.77	127.46	141.02	164.08	191.20	207.47	120.68	151.87	170.86	181.70	221.03	244.08
62	111.19	134.24	147.80	172.21	199.33	215.60	124.75	158.65	178.99	192.55	231.88	256.28
63	116.62	142.38	157.30	181.70	208.82	225.10	131.53	166.79	187.13	203.40	244.08	269.84
64	123.40	150.52	168.14	191.20	218.32	235.94	136.96	173.57	196.62	214.25	256.28	283.40
65	130.18	160.01	178.99	200.69	229.16	248.15	143.74	181.70	204.76	226.45	269.84	296.96
66	136.96	172.21	192.55	212.89	244.08	264.42	151.87	192.55	216.96	241.37	287.47	315.95
67	146.45	185.77	208.82	229.16	265.78	287.47	164.08	207.47	234.59	260.35	310.52	340.36
68	157.30	200.69	227.81	249.50	291.54	315.95	177.64	225.10	254.93	283.40	337.64	370.19
69	170.86	218.32	246.79	273.91	320.02	347.14	192.55	245.44	276.62	309.17	367.48	401.38
70	185.77	235.94	267.13	301.03	348.49	378.32	210.18	265.78	299.68	340.36	397.31	432.56
71	202.04	254.93	286.12	332.22	381.04	412.22	229.16	287.47	322.73	374.26	431.21	466.46
72	222.38	276.62	307.81	368.83	419.00	451.55	249.50	311.88	347.14	413.58	469.18	504.43
73	242.72	302.39	333.58	410.87	462.40	494.94	269.84	339.00	376.97	458.33	512.57	547.82
74	264.42	330.86	367.48	458.33	511.21	545.11	292.90	368.83	412.22	505.79	561.38	596.64
75	286.12	364.76	412.22	507.14	565.45	600.71	314.59	402.73	456.97	554.60	615.62	652.24
76	310.52	405.44	469.18	561.38	627.83	668.51	337.64	442.06	509.86	607.49	678.00	720.04
77	336.29	455.62	534.26	621.05	702.41	752.58	362.05	488.16	570.88	663.08	749.87	802.75
78	364.76	511.21	604.78	683.42	783.77	846.14	389.17	539.69	634.61	722.75	829.87	896.32
79	395.95	568.16	675.29	749.87	870.55	943.78	419.00	593.93	701.05	785.12	913.94	992.59
80	432.56	627.83					454.26	649.52				
81	477.31	690.20					497.65	707.83				
82	530.20	753.94					547.82	768.85				
83	589.86	820.38					604.78	832.58				
84	654.95	889.54					665.80	899.03				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C4

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	1.5% Simple Inflation						1.5% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	43.39	52.88	59.66	66.44	80.00	89.50	63.73	78.65	88.14	98.99	119.33	131.53
30	43.39	52.88	59.66	66.44	80.00	89.50	63.73	78.65	88.14	98.99	119.33	131.53
31	43.39	52.88	59.66	66.44	80.00	89.50	63.73	78.65	88.14	98.99	119.33	131.53
32	43.39	52.88	59.66	66.44	80.00	89.50	63.73	78.65	88.14	98.99	119.33	131.53
33	43.39	52.88	59.66	66.44	80.00	89.50	63.73	78.65	88.14	98.99	119.33	131.53
34	43.39	52.88	59.66	66.44	80.00	89.50	63.73	78.65	88.14	98.99	119.33	131.53
35	43.39	52.88	59.66	66.44	80.00	89.50	63.73	78.65	88.14	98.99	119.33	131.53
36	43.39	52.88	59.66	66.44	80.00	89.50	63.73	78.65	88.14	98.99	119.33	131.53
37	43.39	52.88	59.66	66.44	80.00	89.50	63.73	78.65	88.14	98.99	119.33	131.53
38	43.39	52.88	59.66	66.44	80.00	89.50	63.73	78.65	88.14	98.99	119.33	131.53
39	43.39	52.88	59.66	66.44	80.00	89.50	63.73	78.65	88.14	98.99	119.33	131.53
40	43.39	52.88	59.66	66.44	80.00	89.50	63.73	78.65	88.14	98.99	119.33	131.53
41	43.39	52.88	59.66	66.44	80.00	89.50	63.73	78.65	88.14	98.99	119.33	131.53
42	43.39	52.88	59.66	66.44	80.00	89.50	63.73	78.65	88.14	98.99	119.33	131.53
43	43.39	52.88	59.66	66.44	80.00	89.50	63.73	78.65	88.14	98.99	119.33	131.53
44	43.39	52.88	59.66	66.44	80.00	89.50	63.73	78.65	88.14	98.99	119.33	131.53
45	56.95	69.16	77.29	85.43	104.41	115.26	75.94	90.85	100.34	111.19	132.89	145.09
46	56.95	69.16	77.29	85.43	104.41	115.26	75.94	90.85	100.34	111.19	132.89	145.09
47	56.95	69.16	77.29	85.43	104.41	115.26	75.94	90.85	100.34	111.19	132.89	145.09
48	56.95	69.16	77.29	85.43	104.41	115.26	75.94	90.85	100.34	111.19	132.89	145.09
49	56.95	69.16	77.29	85.43	104.41	115.26	75.94	90.85	100.34	111.19	132.89	145.09
50	61.02	77.29	85.43	94.92	113.90	126.11	80.00	96.28	105.77	116.62	139.67	155.94
51	65.09	80.00	89.50	98.99	119.33	131.53	84.07	98.99	108.48	119.33	142.38	155.94
52	67.80	84.07	93.56	103.06	124.75	136.96	86.78	101.70	111.19	122.04	146.45	160.01
53	71.87	88.14	97.63	108.48	130.18	143.74	89.50	104.41	115.26	124.75	150.52	165.43
54	74.58	90.85	101.70	112.55	135.60	149.16	92.21	108.48	117.97	128.82	154.58	169.50
55	77.29	94.92	105.77	116.62	141.02	155.94	94.92	111.19	122.04	131.53	158.65	174.92
56	81.36	98.99	109.84	122.04	146.45	161.36	97.63	115.26	127.46	135.60	165.43	183.06
57	85.43	103.06	113.90	127.46	153.23	169.50	100.34	120.68	132.89	142.38	173.57	192.55
58	89.50	107.12	119.33	134.24	160.01	176.28	104.41	126.11	139.67	150.52	183.06	203.40
59	93.56	112.55	124.75	139.67	166.79	183.06	108.48	132.89	147.80	158.65	192.55	214.25
60	97.63	116.62	128.82	146.45	173.57	191.20	112.55	138.31	154.58	166.79	203.40	225.10
61	101.70	122.04	135.60	153.23	180.35	197.98	116.62	145.09	161.36	174.92	211.54	235.94
62	107.12	128.82	142.38	160.01	189.84	207.47	120.68	150.52	169.50	183.06	222.38	246.79
63	112.55	135.60	150.52	168.14	197.98	215.60	126.11	157.30	176.28	191.20	231.88	257.64
64	117.97	143.74	161.36	177.64	207.47	226.45	132.89	165.43	184.42	200.69	242.72	268.49
65	123.40	153.23	170.86	185.77	216.96	235.94	139.67	172.21	193.91	211.54	254.93	280.69
66	131.53	164.08	183.06	197.98	230.52	250.86	147.80	183.06	204.76	223.74	268.49	296.96
67	142.38	177.64	199.33	212.89	248.15	271.20	160.01	197.98	222.38	241.37	290.18	320.02
68	154.58	193.91	216.96	231.88	271.20	295.61	173.57	216.96	242.72	264.42	315.95	347.14
69	168.14	210.18	235.94	254.93	298.32	324.08	189.84	237.30	265.78	290.18	344.42	376.97
70	184.42	229.16	256.28	280.69	326.80	353.92	207.47	257.64	288.83	321.37	375.61	409.51
71	200.69	248.15	276.62	311.88	357.98	387.82	226.45	280.69	313.24	355.27	409.51	443.41
72	221.03	269.84	299.68	349.85	397.31	427.14	248.15	305.10	340.36	394.60	448.84	484.09
73	241.37	295.61	326.80	391.88	440.70	471.89	268.49	333.58	371.54	436.63	493.58	528.84
74	263.06	324.08	359.34	436.63	488.16	520.70	291.54	363.41	405.44	480.02	541.04	577.66
75	284.76	355.27	398.66	482.74	539.69	574.94	313.24	394.60	444.77	526.13	591.22	630.54
76	307.81	391.88	447.48	531.55	596.64	635.96	336.29	431.21	490.87	573.59	646.81	691.56
77	333.58	437.99	504.43	584.44	660.37	707.83	360.70	473.24	543.76	625.12	709.19	762.07
78	360.70	486.80	566.81	640.03	730.88	786.48	387.82	517.99	600.71	678.00	778.34	839.36
79	390.53	539.69	630.54	698.34	804.11	869.20	416.29	566.81	659.02	734.95	850.21	920.72
80	425.78	593.93					448.84	618.34				
81	469.18	652.24					489.52	672.58				
82	517.99	711.90					536.98	729.53				
83	573.59	775.63					589.86	790.55				
84	634.61	840.72					648.17	854.28				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C4

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	1.5% Simple Inflation						1.5% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	39.32	46.10	51.53	55.60	67.80	74.58	59.66	70.51	77.29	85.43	103.06	113.90
30	39.32	46.10	51.53	55.60	67.80	74.58	59.66	70.51	77.29	85.43	103.06	113.90
31	39.32	46.10	51.53	55.60	67.80	74.58	59.66	70.51	77.29	85.43	103.06	113.90
32	39.32	46.10	51.53	55.60	67.80	74.58	59.66	70.51	77.29	85.43	103.06	113.90
33	39.32	46.10	51.53	55.60	67.80	74.58	59.66	70.51	77.29	85.43	103.06	113.90
34	39.32	46.10	51.53	55.60	67.80	74.58	59.66	70.51	77.29	85.43	103.06	113.90
35	39.32	46.10	51.53	55.60	67.80	74.58	59.66	70.51	77.29	85.43	103.06	113.90
36	39.32	46.10	51.53	55.60	67.80	74.58	59.66	70.51	77.29	85.43	103.06	113.90
37	39.32	46.10	51.53	55.60	67.80	74.58	59.66	70.51	77.29	85.43	103.06	113.90
38	39.32	46.10	51.53	55.60	67.80	74.58	59.66	70.51	77.29	85.43	103.06	113.90
39	39.32	46.10	51.53	55.60	67.80	74.58	59.66	70.51	77.29	85.43	103.06	113.90
40	39.32	46.10	51.53	55.60	67.80	74.58	59.66	70.51	77.29	85.43	103.06	113.90
41	39.32	46.10	51.53	55.60	67.80	74.58	59.66	70.51	77.29	85.43	103.06	113.90
42	39.32	46.10	51.53	55.60	67.80	74.58	59.66	70.51	77.29	85.43	103.06	113.90
43	39.32	46.10	51.53	55.60	67.80	74.58	59.66	70.51	77.29	85.43	103.06	113.90
44	39.32	46.10	51.53	55.60	67.80	74.58	59.66	70.51	77.29	85.43	103.06	113.90
45	50.17	61.02	67.80	73.22	88.14	97.63	69.16	81.36	86.78	96.28	116.62	128.82
46	50.17	61.02	67.80	73.22	88.14	97.63	69.16	81.36	86.78	96.28	116.62	128.82
47	50.17	61.02	67.80	73.22	88.14	97.63	69.16	81.36	86.78	96.28	116.62	128.82
48	50.17	61.02	67.80	73.22	88.14	97.63	69.16	81.36	86.78	96.28	116.62	128.82
49	50.17	61.02	67.80	73.22	88.14	97.63	69.16	81.36	86.78	96.28	116.62	128.82
50	55.60	67.80	73.22	80.00	97.63	108.48	73.22	85.43	90.85	101.70	122.04	138.31
51	58.31	70.51	77.29	84.07	101.70	113.90	75.94	88.14	93.56	104.41	126.11	138.31
52	61.02	73.22	81.36	88.14	107.12	119.33	78.65	89.50	96.28	107.12	128.82	142.38
53	63.73	77.29	85.43	92.21	112.55	123.40	81.36	92.21	98.99	109.84	132.89	146.45
54	66.44	80.00	88.14	96.28	116.62	130.18	82.72	94.92	103.06	112.55	136.96	150.52
55	69.16	82.72	92.21	100.34	122.04	135.60	85.43	98.99	107.12	115.26	141.02	155.94
56	71.87	86.78	94.92	105.77	127.46	141.02	88.14	101.70	111.19	119.33	146.45	162.72
57	75.94	90.85	98.99	109.84	132.89	147.80	90.85	107.12	116.62	124.75	153.23	170.86
58	80.00	94.92	103.06	115.26	139.67	153.23	93.56	112.55	123.40	132.89	161.36	180.35
59	82.72	98.99	107.12	122.04	145.09	160.01	97.63	117.97	130.18	139.67	170.86	189.84
60	86.78	103.06	112.55	127.46	151.87	166.79	101.70	123.40	136.96	146.45	180.35	200.69
61	90.85	107.12	116.62	132.89	158.65	173.57	104.41	128.82	143.74	154.58	188.48	210.18
62	96.28	112.55	123.40	139.67	165.43	181.70	108.48	134.24	150.52	162.72	197.98	219.67
63	101.70	119.33	131.53	147.80	173.57	189.84	113.90	141.02	157.30	170.86	207.47	229.16
64	107.12	127.46	139.67	155.94	183.06	199.33	119.33	147.80	164.08	178.99	216.96	240.01
65	112.55	134.24	149.16	164.08	191.20	208.82	126.11	154.58	170.86	188.48	227.81	250.86
66	119.33	143.74	160.01	173.57	203.40	221.03	134.24	164.08	181.70	200.69	241.37	265.78
67	127.46	157.30	173.57	187.13	219.67	240.01	145.09	177.64	196.62	216.96	260.35	287.47
68	138.31	170.86	191.20	204.76	240.01	261.71	157.30	193.91	215.60	237.30	283.40	311.88
69	150.52	187.13	208.82	226.45	264.42	287.47	172.21	212.89	237.30	260.35	310.52	340.36
70	165.43	203.40	226.45	249.50	290.18	314.59	188.48	231.88	259.00	288.83	339.00	368.83
71	180.35	221.03	245.44	279.34	320.02	345.78	206.11	252.22	280.69	321.37	370.19	400.02
72	197.98	241.37	265.78	313.24	353.92	379.68	225.10	275.27	305.10	356.63	405.44	436.63
73	216.96	263.06	290.18	349.85	393.24	420.36	244.08	299.68	332.22	394.60	444.77	475.96
74	237.30	288.83	320.02	390.53	435.28	463.75	264.42	326.80	364.76	435.28	486.80	519.35
75	256.28	317.30	355.27	431.21	481.38	512.57	284.76	356.63	400.02	475.96	532.91	568.16
76	276.62	351.20	398.66	475.96	532.91	566.81	305.10	389.17	442.06	519.35	583.08	622.40
77	299.68	390.53	448.84	522.06	588.50	629.18	326.80	425.78	489.52	565.45	638.68	684.78
78	324.08	433.92	503.08	570.88	649.52	696.98	351.20	466.46	539.69	612.91	699.70	752.58
79	349.85	480.02	558.67	622.40	713.26	767.50	375.61	508.50	591.22	663.08	762.07	821.74
80	381.04	527.48					404.09	553.25				
81	417.65	576.30					439.34	600.71				
82	459.68	627.83					478.67	649.52				
83	505.79	682.07					523.42	702.41				
84	555.96	737.66					572.23	755.29				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	33.71	39.37	44.24	54.75	63.63	76.18	74.29	93.40	104.01	116.75	146.80	159.53	183.24	227.75	257.33	296.48	368.19	405.76
30	36.10	39.37	44.62	57.87	73.66	86.40	74.29	93.40	104.01	116.75	151.86	170.17	193.15	237.65	270.51	304.32	368.19	405.76
31	37.40	40.63	46.57	59.47	74.54	86.92	74.29	93.40	104.01	116.75	156.93	180.80	195.36	242.60	270.51	304.32	368.19	405.76
32	38.39	42.60	49.26	62.06	77.79	87.03	74.29	93.40	104.01	116.75	167.05	186.12	195.36	244.21	270.51	304.32	368.19	405.76
33	38.98	43.80	50.85	64.06	79.27	87.03	76.70	93.40	105.99	116.75	172.11	196.75	195.36	244.21	270.51	304.32	368.19	405.76
34	39.96	45.94	52.45	66.25	80.66	87.03	76.70	93.40	110.80	120.47	182.24	207.39	195.36	244.21	270.51	304.32	368.19	405.76
35	40.95	46.93	54.44	67.93	80.66	87.03	81.50	95.50	110.80	125.29	192.36	212.71	195.36	244.21	270.51	304.32	368.19	405.76
36	41.93	48.92	56.04	67.93	80.66	87.03	86.29	100.28	115.62	134.92	197.42	223.34	195.36	244.21	270.51	304.32	368.19	405.76
37	42.91	50.51	58.03	67.93	80.66	90.88	91.08	105.06	125.26	139.74	207.55	233.98	195.36	244.21	270.51	304.32	368.19	405.76
38	44.49	51.51	59.44	67.93	80.66	90.88	91.08	109.83	130.08	144.56	217.67	244.61	195.36	244.21	270.51	304.32	368.19	405.76
39	44.58	53.10	61.51	70.34	83.94	95.93	95.88	114.61	134.89	154.20	227.80	260.57	195.36	244.21	270.51	304.32	368.19	405.76
40	46.46	55.09	64.21	74.74	88.60	101.13	100.67	119.38	139.71	159.02	237.92	271.20	195.36	244.21	270.51	304.32	368.19	405.76
41	48.05	57.05	67.23	79.93	94.00	107.34	105.93	124.66	145.13	164.52	249.16	281.78	195.36	244.21	270.51	304.32	368.19	405.76
42	49.97	59.05	69.79	80.55	100.16	115.04	106.40	129.98	150.58	174.93	255.48	281.78	195.36	244.21	270.51	304.32	368.19	405.76
43	52.01	61.06	73.54	86.51	108.40	124.52	111.72	135.33	160.96	180.54	255.48	281.78	195.36	244.21	270.51	304.32	368.19	405.76
44	53.95	63.73	76.29	90.92	115.32	128.44	117.10	140.73	166.52	186.19	255.48	281.78	195.36	244.21	270.51	304.32	368.19	405.76
45	55.19	65.17	76.29	90.92	115.32	128.44	122.51	146.17	172.13	196.81	295.08	328.22	221.66	278.02	308.08	341.89	413.27	458.36
46	58.17	67.25	79.50	96.25	121.05	134.81	123.05	156.55	182.72	202.58	306.81	345.18	221.66	278.02	308.08	341.89	413.27	458.36
47	59.30	69.78	82.02	102.38	127.57	142.98	128.54	162.09	188.43	213.35	318.63	356.80	221.66	278.02	308.08	341.89	413.27	458.36
48	59.73	72.56	86.09	103.17	134.92	152.78	134.07	167.68	199.17	224.21	330.56	360.67	221.66	278.02	308.08	341.89	413.27	458.36
49	65.01	74.73	89.24	111.58	153.58	170.42	139.65	178.26	204.99	230.15	334.37	360.67	221.66	278.02	308.08	341.89	413.27	458.36
50	65.26	77.35	92.00	114.87	154.23	171.40	145.28	183.95	215.88	241.16	360.01	390.73	236.69	296.80	326.86	360.67	432.06	477.14
51	70.35	80.19	95.16	119.66	167.46	184.22	150.92	189.74	226.95	252.32	377.67	409.51	244.21	304.32	334.37	368.19	443.33	488.41
52	70.80	83.49	98.04	124.45	174.03	197.10	161.67	200.59	233.06	263.58	395.50	432.06	255.48	311.83	341.89	375.70	454.60	503.44
53	75.99	87.27	102.20	124.59	187.50	208.40	167.43	211.53	244.30	274.92	413.27	450.84	266.75	319.35	353.16	386.97	465.87	514.71
54	76.46	91.31	106.75	130.20	201.10	221.43	173.24	217.50	255.64	291.48	431.63	473.38	274.26	330.62	364.43	394.49	477.14	525.98
55	81.75	94.73	110.96	135.90	214.85	231.27	184.21	228.60	267.08	303.04	447.08	491.24	284.73	338.13	371.94	402.00	488.41	537.25
56	86.01	100.94	118.38	146.33	228.50	253.01	195.22	239.66	278.45	319.72	465.87	514.71	296.03	353.16	386.97	417.03	503.44	559.80
57	90.42	107.20	126.53	156.98	250.60	274.67	201.16	250.80	295.08	336.52	488.41	533.50	302.19	371.94	409.51	439.57	529.74	586.09
58	95.54	113.52	134.09	173.92	269.84	293.38	212.33	262.03	306.64	353.45	507.20	556.04	313.61	390.73	435.81	462.11	563.55	623.66
59	100.04	120.57	143.07	184.85	289.34	320.62	223.58	278.49	323.50	370.51	529.74	578.58	319.86	404.09	465.87	492.17	597.37	661.23
60	105.26	128.14	152.59	199.18	307.35	342.88	234.92	289.90	335.97	387.70	552.28	601.12	331.40	415.97	473.41	522.23	634.94	702.56
61	113.21	138.70	163.30	215.14	334.27	367.83	247.57	305.89	351.29	414.85	564.12	611.74	342.79	430.38	486.67	542.14	655.69	725.29
62	121.47	149.36	174.80	233.13	363.04	403.16	255.87	324.76	372.38	436.87	581.77	628.17	348.36	443.84	501.15	560.36	678.14	749.52
63	131.40	161.94	187.56	250.10	398.02	430.49	268.86	341.16	384.57	469.54	597.74	646.39	353.95	459.21	515.68	583.84	702.00	774.98
64	141.42	174.65	201.31	266.46	432.30	470.83	277.59	352.87	410.20	497.06	618.78	669.50	360.73	473.48	530.27	608.64	726.98	801.37
65	152.41	189.09	216.05	288.96	465.67	503.03	289.97	374.00	427.89	530.01	641.04	690.35	366.37	488.97	546.09	631.18	752.81	828.42
66	167.22	207.26	237.24	321.84	484.04	519.89	311.34	407.25	461.01	572.44	667.43	718.53	388.31	514.06	575.57	651.47	782.40	852.65
67	184.49	228.84	261.46	362.10	501.71	529.21	336.69	437.25	497.08	598.21	703.60	756.29	410.24	539.86	607.40	675.70	821.38	877.17
68	203.36	251.44	287.89	396.08	522.45	552.03	364.68	473.16	534.21	625.17	745.39	787.47	434.03	566.83	640.20	709.32	862.61	913.71
69	223.41	275.65	315.57	431.87	545.08	582.67	390.25	510.14	578.38	669.69	789.07	844.39	459.70	594.98	675.72	757.04	908.45	969.59
70	246.47	302.52	346.04	463.65	577.05	618.69	420.91	554.29	619.43	718.53	834.06	904.50	486.29	625.48	712.22	811.52	949.59	1034.12
71	270.43	332.00	376.37	489.56	609.10	654.01	465.78	588.35	659.17	765.40	879.80	950.62	528.42	661.89	743.61	863.46	994.20	1075.92
72	296.57	360.48	409.84	520.09	652.04	699.95	491.79	615.40	683.78	823.16	933.62	1004.63	554.91	694.30	773.19	923.10	1046.70	1125.60
73	324.56	395.89	442.18	559.26	692.87	748.29	519.88	649.21	717.68	882.52	994.11	1065.11	580.74	727.83	811.52	983.96	1103.15	1176.70
74	354.35	430.02	481.91	602.32	726.12	788.50	547.02	686.22	759.48	947.52	1059.85	1128.23	603.19	764.36	854.72	1045.20	1162.42	1235.68
75	389.09	471.15	524.60	651.31	767.02	840.69	570.60	725.57	819.50	1009.70	1124.76	1195.20	624.60	800.71	908.73	1103.62	1225.73	1298.52
76	430.44	545.63	613.75	738.42	834.06	892.67	592.86	775.45	894.92	1073.00	1199.24	1278.14	644.70	845.33	973.82	1160.92	1293.92	1377.32
77	466.62	591.92	667.53	775.54	872.75	933.24	615.68	833.87	978.61	1136.31	1285.37	1378.26	663.21	894.36	1043.42	1214.08	1373.94	1471.15
78	505.21	638.94	719.60	832.10	936.12	999.80	655.92	919.14	1086.83	1231.17	1411.60	1521.99	700.50	972.20	1142.02	1299.10	1494.39	1611.14
79	554.03	700.50	789.65	904.28	1016.78	1086.83	711.11	1023.15	1214.19	1350.05	1566.56	1698.17	753.56	1067.72	1260.89	1413.73	1645.10	1785.20
80	613.46	776.91	874.56	995.55	1122.92	1203.58	776.91	1129.28					817.24	1167.49				
81	692.00	874.56	984.94	1112.30	1269.38	1367.03	859.70	1239.66					893.66	1273.63				
82	783.28	989.18	1116.55	1254.52	1451.94	1570.81	955.22	1356.41					984.94	1384.01				
83	885.17	1120.79	1265.14	1417.97	1659.96	1808.55	1061.36	1477.41					1086.83	1498.64				
84	999.80	1265.14	1428.59	1594.16	1891.34	2071.77	1178.11	1602.65					1197.21	1617.51				
85+	1371.27	1742.75	1969.88	2182.15	2655.51	2946.33												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	32.11	36.34	41.08	49.61	56.93	68.74	72.17	87.03	97.64	110.38	133.85	146.77	176.19	213.73	246.61	281.84	349.40	386.97
30	34.38	36.34	41.43	52.45	65.90	77.97	72.17	87.03	97.64	110.38	138.46	156.55	185.72	223.03	259.23	289.29	349.40	386.97
31	35.62	37.51	43.24	53.89	66.70	78.44	72.17	87.03	97.64	110.38	143.08	166.34	187.85	227.67	259.23	289.29	349.40	386.97
32	36.56	39.32	45.74	56.24	69.60	78.54	72.17	87.03	97.64	110.38	152.31	171.23	187.85	229.18	259.23	289.29	349.40	386.97
33	37.12	40.43	47.22	58.05	70.92	78.54	74.51	87.03	99.50	110.38	156.93	181.01	187.85	229.18	259.23	289.29	349.40	386.97
34	38.06	42.40	48.70	60.04	72.17	78.54	74.51	87.03	104.02	113.90	166.16	190.80	187.85	229.18	259.23	289.29	349.40	386.97
35	39.00	43.32	50.55	61.56	72.17	78.54	79.17	88.99	104.02	118.45	175.39	195.69	187.85	229.18	259.23	289.29	349.40	386.97
36	39.93	45.16	52.03	61.56	72.17	78.54	83.82	93.44	108.54	127.56	180.00	205.47	187.85	229.18	259.23	289.29	349.40	386.97
37	40.87	46.63	53.89	61.56	72.17	82.01	88.48	97.89	117.59	132.12	189.24	215.26	187.85	229.18	259.23	289.29	349.40	386.97
38	42.37	47.54	55.19	61.56	72.17	82.01	88.48	102.34	122.11	136.67	198.47	225.04	187.85	229.18	259.23	289.29	349.40	386.97
39	42.45	49.01	57.12	63.75	75.10	86.57	93.14	106.79	126.63	145.79	207.70	239.72	187.85	229.18	259.23	289.29	349.40	386.97
40	44.25	50.85	59.63	67.73	79.27	91.26	97.79	111.24	131.16	150.34	216.93	249.50	187.85	229.18	259.23	289.29	349.40	386.97
41	45.76	52.66	62.43	72.43	84.10	96.87	102.90	116.16	136.24	155.55	227.18	259.23	187.85	229.18	259.23	289.29	349.40	386.97
42	47.59	54.50	64.80	73.00	89.62	103.82	103.36	121.11	141.36	165.39	232.93	259.23	187.85	229.18	259.23	289.29	349.40	386.97
43	49.53	56.36	68.28	78.40	96.99	112.37	108.53	126.11	151.11	170.69	232.93	259.23	187.85	229.18	259.23	289.29	349.40	386.97
44	51.38	58.83	70.84	82.39	103.18	115.91	113.75	131.14	156.33	176.04	232.93	259.23	187.85	229.18	259.23	289.29	349.40	386.97
45	53.07	61.22	71.93	83.92	105.91	118.36	117.07	136.09	161.02	180.18	268.56	297.45	214.15	266.75	300.56	326.86	394.49	432.06
46	55.93	63.18	74.95	88.85	111.17	124.23	117.58	145.75	170.93	185.46	279.23	312.82	214.15	266.75	300.56	326.86	394.49	432.06
47	57.02	65.56	77.33	94.50	117.16	131.76	122.83	150.91	176.28	195.32	289.99	323.35	214.15	266.75	300.56	326.86	394.49	432.06
48	57.43	68.16	81.17	95.23	123.91	140.80	128.11	156.12	186.32	205.26	300.85	326.86	214.15	266.75	300.56	326.86	394.49	432.06
49	62.51	70.20	84.14	103.00	141.05	157.05	133.44	165.97	191.77	210.70	304.32	326.86	214.15	266.75	300.56	326.86	394.49	432.06
50	62.93	75.14	89.51	106.66	139.95	153.03	139.22	172.46	206.21	222.37	330.31	356.92	225.42	285.53	311.83	345.65	413.27	454.60
51	68.01	75.97	90.40	111.68	152.77	168.61	145.01	178.41	211.19	236.55	344.35	379.46	236.69	293.05	319.35	353.16	424.54	465.87
52	66.37	79.32	91.20	119.16	159.28	181.20	155.68	189.13	217.72	242.12	365.65	394.49	244.21	300.56	330.62	360.67	432.06	477.14
53	73.69	83.11	97.65	114.82	172.38	189.46	158.77	199.94	229.03	253.54	383.22	417.03	255.48	311.83	338.13	368.19	443.33	492.17
54	74.28	87.16	100.08	120.56	182.54	205.39	167.46	206.05	240.42	266.93	397.85	439.57	266.75	319.35	349.40	379.46	454.60	503.44
55	77.45	88.56	104.44	126.36	195.89	209.39	178.36	217.02	249.07	281.61	417.03	454.03	277.24	326.86	360.67	386.97	469.63	518.47
56	81.71	96.73	111.80	136.58	209.19	230.01	189.30	227.97	260.29	298.20	432.06	477.14	288.54	341.89	371.94	402.00	484.65	537.25
57	86.11	100.89	117.80	144.71	230.28	254.07	195.33	236.22	276.64	314.71	454.60	499.68	291.13	356.92	394.49	420.79	510.95	567.31
58	93.37	107.32	123.10	160.94	245.93	269.22	206.43	247.47	288.24	328.65	477.14	518.47	302.54	375.70	417.03	447.08	541.01	601.12
59	95.78	114.33	136.36	171.83	265.23	295.68	211.96	263.68	307.95	342.72	499.68	548.52	309.08	389.39	439.57	473.38	578.58	638.69
60	101.13	121.94	143.74	183.46	282.90	314.31	226.22	278.06	320.42	360.01	522.23	574.82	320.71	394.64	448.12	499.68	612.39	676.26
61	109.02	132.39	152.27	196.78	305.82	339.26	236.06	294.01	335.88	386.78	534.81	586.09	332.19	409.39	461.99	516.50	630.05	695.99
62	117.28	143.05	165.95	217.23	334.28	366.84	244.62	310.00	360.07	405.89	553.22	603.19	338.22	419.94	473.69	531.81	649.59	717.40
63	125.14	155.55	176.52	229.04	365.15	397.65	260.46	326.71	366.96	435.10	569.94	622.07	340.97	435.75	488.89	552.56	667.25	740.23
64	135.18	166.13	192.46	245.56	399.04	433.76	269.42	336.20	392.75	459.78	588.35	639.07	348.19	447.53	497.94	571.44	689.79	760.80
65	146.06	180.49	205.02	267.75	428.72	462.34	276.79	357.50	408.19	492.60	604.88	657.48	354.36	466.74	514.70	588.44	710.08	782.40
66	158.65	196.36	223.81	294.56	444.60	480.45	295.37	390.52	432.90	531.32	629.11	683.40	373.49	489.14	541.35	613.14	734.50	804.75
67	177.82	217.73	245.41	336.03	460.48	491.40	323.12	417.88	465.84	554.82	660.20	706.69	395.48	515.59	573.48	632.31	768.69	827.58
68	194.33	237.97	271.50	369.87	479.74	509.31	351.07	456.56	500.29	583.09	697.30	736.38	419.57	546.16	604.13	667.25	808.51	859.61
69	216.50	262.20	297.14	400.41	504.35	538.81	379.48	493.60	544.85	623.10	736.66	786.16	445.68	572.21	641.07	713.36	853.12	914.27
70	239.50	289.07	325.68	428.20	535.41	577.05	418.23	537.66	594.77	670.63	777.70	845.33	480.82	608.80	686.99	766.43	898.87	977.76
71	265.81	316.51	356.45	458.64	572.61	609.10	463.05	572.01	637.38	727.26	828.05	893.42	522.98	648.27	721.82	822.60	945.17	1024.16
72	289.78	347.53	390.42	483.80	614.78	649.38	489.16	602.25	668.00	783.71	883.65	949.40	552.28	681.15	757.41	881.02	999.37	1078.26
73	320.12	383.18	423.41	522.29	655.22	697.73	517.34	634.00	702.47	841.95	945.92	1011.86	578.20	715.15	796.30	938.31	1060.04	1136.12
74	350.00	417.56	465.43	566.89	690.64	747.75	544.58	669.12	742.39	901.12	1011.01	1076.95	600.75	752.15	840.07	993.92	1118.46	1194.17
75	384.75	460.78	508.27	623.08	728.56	798.89	565.90	706.79	793.67	960.39	1073.10	1143.54	622.26	786.63	885.25	1047.27	1176.42	1253.90
76	426.05	532.48	596.28	707.00	795.74	847.58	588.35	750.65	854.35	1016.65	1138.38	1215.02	642.45	822.79	937.75	1097.80	1235.31	1320.97
77	462.30	574.64	645.92	743.14	831.71	885.72	609.20	801.47	924.60	1069.34	1209.76	1296.17	661.05	866.27	995.89	1142.79	1298.33	1393.38
78	498.84	619.83	694.13	796.02	889.42	946.73	649.55	876.68	1021.03	1150.51	1313.96	1413.73	696.25	933.99	1080.46	1218.44	1398.87	1509.25
79	547.66	679.27	757.81	861.82	963.71	1027.39	702.62	972.20	1135.65	1256.65	1447.69	1564.44	747.20	1018.90	1186.60	1322.45	1528.35	1655.72
80	607.10	749.32	836.35	944.61	1059.23	1131.41	766.30	1069.85					806.63	1112.30				
81	681.39	840.59	938.24	1054.99	1190.84	1273.63	842.72	1171.74					880.93	1209.95				
82	766.30	948.85	1059.23	1184.47	1350.05	1449.81	933.99	1282.12					965.83	1313.96				
83	861.82	1069.85	1197.21	1333.06	1532.60	1655.72	1033.76	1394.62					1061.36	1422.22				
84	967.96	1203.58	1347.92	1494.39	1734.26	1880.72	1142.02	1513.49					1165.37	1536.84				
85+	1313.96	1642.98	1844.64	2031.44	2402.91	2630.04												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	30.50	33.31	36.34	42.77	48.56	57.60	65.80	76.42	84.91	93.40	112.26	123.37	162.10	192.71	218.02	245.24	304.32	334.37
30	32.66	33.31	36.65	45.21	56.21	65.32	65.80	76.42	84.91	93.40	116.13	131.59	170.86	201.09	229.18	251.72	304.32	334.37
31	33.84	34.38	38.25	46.46	56.89	65.72	65.80	76.42	84.91	93.40	120.00	139.82	172.82	205.28	229.18	251.72	304.32	334.37
32	34.73	36.04	40.46	48.49	59.37	65.80	65.80	76.42	84.91	93.40	127.75	143.93	172.82	206.64	229.18	251.72	304.32	334.37
33	35.27	37.06	41.77	50.04	60.49	65.80	67.94	76.42	86.52	93.40	131.62	152.16	172.82	206.64	229.18	251.72	304.32	334.37
34	36.16	38.87	43.08	51.76	61.56	65.80	67.94	76.42	90.45	96.37	139.36	160.38	172.82	206.64	229.18	251.72	304.32	334.37
35	37.05	39.71	44.72	53.07	61.56	65.80	72.18	78.14	90.45	100.23	147.10	164.49	172.82	206.64	229.18	251.72	304.32	334.37
36	37.94	41.39	46.03	53.07	61.56	65.80	76.43	82.05	94.39	107.94	150.97	172.72	172.82	206.64	229.18	251.72	304.32	334.37
37	38.83	42.74	47.67	53.07	61.56	68.72	80.67	85.95	102.25	111.79	158.71	180.94	172.82	206.64	229.18	251.72	304.32	334.37
38	40.25	43.58	48.82	53.07	61.56	68.72	80.67	89.86	106.18	115.65	166.46	189.17	172.82	206.64	229.18	251.72	304.32	334.37
39	40.33	44.93	50.53	54.96	64.06	72.53	84.92	93.77	110.12	123.36	174.20	201.50	172.82	206.64	229.18	251.72	304.32	334.37
40	42.03	46.61	52.75	58.39	67.62	76.46	89.17	97.68	114.05	127.21	181.94	209.73	172.82	206.64	229.18	251.72	304.32	334.37
41	43.48	48.28	55.23	62.44	71.74	81.16	93.82	101.99	118.47	131.62	190.53	217.91	172.82	206.64	229.18	251.72	304.32	334.37
42	45.21	49.96	57.33	62.93	76.44	86.98	94.24	106.34	122.92	139.94	195.36	217.91	172.82	206.64	229.18	251.72	304.32	334.37
43	47.06	51.67	60.41	67.58	82.72	94.15	98.96	110.73	131.40	144.43	195.36	217.91	172.82	206.64	229.18	251.72	304.32	334.37
44	48.81	53.92	62.67	71.03	88.01	97.11	103.71	115.15	135.94	148.96	195.36	217.91	172.82	206.64	229.18	251.72	304.32	334.37
45	48.82	53.32	61.03	72.27	89.43	100.73	106.18	120.97	141.59	155.23	228.77	256.42	195.36	236.69	259.23	285.53	345.65	379.46
46	51.46	55.03	63.60	76.51	93.88	105.73	106.65	129.56	150.30	159.78	237.86	269.67	195.36	236.69	259.23	285.53	345.65	379.46
47	52.46	57.10	65.61	81.38	98.93	112.14	111.40	134.15	155.00	168.28	247.03	278.75	195.36	236.69	259.23	285.53	345.65	379.46
48	52.84	59.36	68.87	82.01	104.63	119.83	116.20	138.77	163.83	176.84	256.28	281.78	195.36	236.69	259.23	285.53	345.65	379.46
49	57.51	61.14	71.39	88.69	119.11	133.66	121.03	147.53	168.62	181.53	259.23	281.78	195.36	236.69	259.23	285.53	345.65	379.46
50	55.93	66.30	77.08	90.25	119.95	131.61	127.12	152.34	177.22	191.05	282.07	308.08	206.64	251.72	274.26	300.56	364.43	402.00
51	60.97	65.42	76.13	95.73	129.27	140.51	133.17	155.76	182.82	205.01	296.21	326.86	214.15	259.23	281.78	308.08	371.94	413.27
52	59.73	68.88	79.80	100.62	135.69	152.59	140.71	166.20	190.12	211.47	313.41	341.89	221.66	266.75	289.29	315.59	383.22	424.54
53	66.78	72.72	84.03	97.72	145.16	164.20	141.45	173.86	201.55	219.94	330.62	360.67	229.18	274.26	296.80	323.10	390.73	435.81
54	67.73	74.71	88.96	103.68	154.69	176.51	150.14	180.30	206.95	233.18	345.31	379.46	240.45	281.78	304.32	330.62	402.00	447.08
55	71.00	78.26	89.21	107.29	164.30	178.14	157.89	188.09	216.06	241.82	360.67	394.48	251.01	289.29	315.59	338.13	413.27	458.36
56	73.10	84.11	96.46	117.07	177.01	200.44	168.60	198.74	226.99	258.23	375.70	420.79	258.56	300.56	326.86	353.16	428.30	477.14
57	79.65	88.28	100.35	122.64	199.80	219.74	174.92	207.06	239.75	274.20	394.49	435.81	265.34	315.59	345.65	371.94	454.60	503.44
58	82.51	92.88	107.71	140.17	211.77	234.70	182.84	218.36	251.44	285.24	413.27	458.36	273.02	334.37	368.19	394.49	480.90	533.50
59	87.27	99.78	116.24	148.40	230.79	256.49	191.64	231.09	267.51	299.50	435.81	477.14	280.32	345.31	390.73	417.03	510.95	567.31
60	88.75	105.40	123.84	159.87	247.97	275.02	203.01	242.57	279.98	313.85	458.36	503.44	288.64	351.98	397.52	443.33	541.01	601.12
61	96.44	115.58	132.41	173.16	270.26	292.84	213.03	258.38	292.74	339.99	468.88	516.50	303.92	363.90	409.09	457.89	556.79	619.06
62	104.71	124.11	143.83	188.09	291.15	319.62	222.13	274.57	310.83	356.31	485.41	528.24	304.39	375.55	415.34	474.70	578.20	638.88
63	112.62	136.37	154.46	200.08	321.33	346.58	235.26	286.23	319.99	385.02	500.43	545.61	308.49	388.82	428.62	490.01	594.27	660.30
64	118.54	146.96	165.91	214.21	347.31	374.44	242.21	297.30	340.38	406.97	517.34	564.68	316.82	398.89	442.97	507.20	615.40	679.64
65	131.24	159.00	178.57	233.29	373.28	403.16	250.43	313.50	354.70	433.37	532.56	581.87	321.33	415.94	455.07	525.98	634.47	700.21
66	141.49	172.36	196.96	259.11	387.23	423.09	268.76	343.10	379.49	468.07	555.66	603.56	337.92	436.17	482.24	546.08	657.85	721.72
67	157.81	191.07	215.59	295.47	398.62	432.99	290.53	370.83	411.87	492.83	582.71	623.01	357.11	461.00	508.73	564.12	691.20	740.79
68	173.99	211.03	238.73	323.27	417.31	450.16	315.69	403.98	440.94	516.97	616.15	655.22	379.06	487.12	538.00	595.11	727.36	775.45
69	195.78	230.83	260.29	354.65	438.57	476.16	341.81	438.45	480.58	556.13	655.13	695.89	403.64	515.27	568.88	640.57	768.69	824.01
70	218.57	255.46	287.23	379.10	469.97	505.66	375.34	476.69	526.24	597.37	693.17	752.34	437.11	547.64	614.08	690.35	808.70	881.96
71	240.38	283.31	314.38	404.53	505.24	538.92	416.75	509.36	566.56	648.27	738.16	795.36	476.67	582.90	648.27	743.61	852.56	923.38
72	262.62	308.68	345.13	428.17	545.59	577.52	441.83	536.50	591.73	699.56	788.97	846.83	502.31	612.77	681.15	796.86	902.06	970.44
73	288.99	340.84	373.35	462.20	579.90	619.37	466.62	565.52	623.85	753.19	844.48	902.81	524.95	644.14	715.15	847.02	956.07	1022.00
74	315.22	371.86	411.89	504.89	610.23	659.08	490.85	598.30	661.80	808.32	901.12	959.73	547.02	676.45	754.60	901.12	1008.57	1074.51
75	347.79	408.89	449.07	555.78	644.84	703.67	509.55	631.65	706.79	859.42	958.04	1019.09	565.90	709.14	796.02	948.65	1061.36	1129.45
76	384.32	473.31	526.38	628.44	703.31	746.14	529.74	671.75	761.92	910.70	1016.65	1084.27	583.84	743.89	845.33	991.85	1115.83	1190.22
77	414.77	509.83	568.15	658.89	734.50	777.70	548.71	715.05	823.07	957.01	1077.98	1153.59	600.56	779.86	896.52	1032.62	1170.87	1252.96
78	445.77	547.66	611.34	704.74	781.16	829.98	583.75	781.16	906.40	1027.39	1167.49	1254.52	630.45	840.59	970.08	1101.69	1258.77	1352.17
79	488.22	598.61	666.53	762.05	844.84	897.91	630.45	863.94	1006.17	1120.79	1282.12	1381.89	675.02	917.01	1063.48	1192.97	1371.27	1479.53
80	537.05	660.16	734.46	832.10	925.50	982.82	685.64	948.85					728.09	995.55				
81	600.73	736.58	821.49	925.50	1033.76	1099.57	751.44	1038.01					789.65	1080.46				
82	672.90	829.98	925.50	1038.01	1165.37	1241.79	827.86	1129.28					861.82	1169.62				
83	753.56	933.99	1042.25	1165.37	1316.08	1407.36	910.64	1226.93					942.48	1263.01				
84	842.72	1046.50	1171.74	1307.59	1481.65	1589.91	1001.92	1328.82					1029.52	1360.66				
85+	1135.65	1422.22	1598.40	1770.34	2031.44	2190.64												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	32.11	36.34	42.66	51.32	60.28	72.46	70.05	87.03	99.77	112.50	140.33	155.28	172.67	213.73	243.04	281.84	349.40	383.22
30	34.38	36.34	43.03	54.25	69.78	82.18	70.05	87.03	99.77	112.50	145.16	165.63	182.00	223.03	255.48	289.29	349.40	383.22
31	35.62	37.51	44.91	55.75	70.62	82.68	70.05	87.03	99.77	112.50	150.00	175.98	184.09	227.67	255.48	289.29	349.40	383.22
32	36.56	39.32	47.50	58.18	73.70	82.79	70.05	87.03	99.77	112.50	159.68	181.15	184.09	229.18	255.48	289.29	349.40	383.22
33	37.12	40.43	49.04	60.05	75.09	82.79	72.32	87.03	101.66	112.50	164.52	191.51	184.09	229.18	255.48	289.29	349.40	383.22
34	38.06	42.40	50.57	62.11	76.42	82.79	72.32	87.03	106.28	116.09	174.20	201.86	184.09	229.18	255.48	289.29	349.40	383.22
35	39.00	43.32	52.50	63.68	76.42	82.79	76.84	88.99	106.28	120.73	183.88	207.03	184.09	229.18	255.48	289.29	349.40	383.22
36	39.93	45.16	54.04	63.68	76.42	82.79	81.36	93.44	110.90	130.02	188.71	217.39	184.09	229.18	255.48	289.29	349.40	383.22
37	40.87	46.63	55.96	63.68	76.42	86.45	85.88	97.89	120.15	134.66	198.39	227.74	184.09	229.18	255.48	289.29	349.40	383.22
38	42.37	47.54	57.31	63.68	76.42	86.45	85.88	102.34	124.77	139.30	208.07	238.09	184.09	229.18	255.48	289.29	349.40	383.22
39	42.45	49.01	59.31	65.95	79.52	91.25	90.40	106.79	129.39	148.59	217.75	253.62	184.09	229.18	255.48	289.29	349.40	383.22
40	44.25	50.85	61.92	70.07	83.94	96.19	94.92	111.24	134.01	153.23	227.42	263.97	184.09	229.18	255.48	289.29	349.40	383.22
41	45.76	52.66	64.83	74.93	89.05	102.10	99.88	116.16	139.20	158.54	238.17	274.26	184.09	229.18	255.48	289.29	349.40	383.22
42	47.59	54.50	67.30	75.51	94.89	109.43	100.32	121.11	144.44	168.57	244.21	274.26	184.09	229.18	255.48	289.29	349.40	383.22
43	49.53	56.36	70.91	81.10	102.69	118.45	105.34	126.11	154.39	173.97	244.21	274.26	184.09	229.18	255.48	289.29	349.40	383.22
44	51.38	58.83	73.56	85.23	109.25	122.17	110.40	131.14	159.73	179.42	244.21	274.26	184.09	229.18	255.48	289.29	349.40	383.22
45	53.07	61.22	74.11	88.58	108.26	125.92	117.07	138.61	169.35	188.50	278.50	321.39	217.91	262.99	289.29	323.10	390.73	428.30
46	55.93	63.18	77.23	93.78	113.64	132.16	117.58	148.45	179.77	194.02	289.57	337.99	217.91	262.99	289.29	323.10	390.73	428.30
47	57.02	65.56	79.67	99.75	119.76	140.17	122.83	153.71	185.39	204.34	300.73	349.37	217.91	262.99	289.29	323.10	390.73	428.30
48	57.43	68.16	83.63	100.52	126.66	149.79	128.11	159.01	195.96	214.74	311.99	353.16	217.91	262.99	289.29	323.10	390.73	428.30
49	62.51	70.20	86.69	108.72	144.18	167.07	133.44	169.04	201.69	220.43	315.59	353.16	217.91	262.99	289.29	323.10	390.73	428.30
50	62.93	75.14	89.51	112.13	145.66	168.34	142.25	172.46	212.66	234.90	341.45	383.22	232.93	274.26	300.56	338.13	405.76	458.36
51	68.01	75.97	92.78	117.00	155.71	181.10	147.97	178.41	223.80	249.17	355.46	402.00	240.45	285.53	311.83	345.65	417.03	458.36
52	68.58	79.32	95.76	121.80	165.18	193.92	155.68	189.13	226.92	251.32	373.11	417.03	244.21	293.05	319.35	353.16	424.54	469.63
53	73.69	83.11	99.92	119.71	175.40	202.09	155.88	199.94	238.19	262.70	390.73	432.06	251.72	300.56	330.62	360.67	435.81	480.90
54	74.28	85.08	102.30	122.97	188.72	215.02	164.57	206.05	246.51	273.07	405.36	450.84	259.23	308.08	338.13	371.94	447.08	492.17
55	77.45	88.56	104.44	128.74	199.05	218.76	172.51	214.13	252.07	284.68	420.79	461.47	266.00	319.35	349.40	379.46	458.36	507.20
56	79.56	94.63	109.61	136.58	212.41	239.87	183.39	225.05	263.31	298.20	439.57	484.65	277.29	330.62	364.43	390.73	473.38	525.98
57	86.11	100.89	115.62	144.71	237.05	260.94	189.50	233.31	276.64	314.71	454.60	499.68	280.08	349.40	386.97	409.51	495.93	552.28
58	91.20	105.26	125.30	163.53	249.34	276.12	200.53	241.65	285.18	328.65	473.38	518.47	291.47	364.43	405.76	432.06	525.98	582.34
59	93.66	112.25	134.13	171.83	265.23	299.24	206.16	257.75	298.61	342.72	492.17	537.25	294.70	374.70	432.06	458.36	556.04	616.15
60	97.00	117.80	139.32	183.46	282.90	314.31	217.51	266.23	307.97	356.93	507.20	552.28	306.46	380.42	437.27	480.90	582.34	646.21
61	104.83	126.09	147.86	194.15	305.82	332.12	224.54	279.16	320.48	377.42	516.50	560.45	314.52	391.89	444.35	490.85	597.08	659.36
62	111.00	134.63	157.10	209.29	327.10	359.58	230.56	292.29	335.45	393.49	524.67	567.50	311.16	399.45	453.10	506.82	610.33	674.57
63	116.80	144.90	167.70	221.14	354.20	383.06	240.86	303.58	340.54	419.45	535.19	576.89	314.99	412.28	462.11	521.29	625.54	691.57
64	122.70	153.35	176.97	232.50	380.57	411.51	247.65	308.42	360.75	438.04	544.39	588.35	316.82	415.10	468.84	534.25	639.07	706.69
65	133.36	165.45	187.39	251.85	402.84	436.45	253.06	324.50	371.59	461.42	555.57	601.59	318.32	425.47	473.90	548.99	654.19	719.94
66	143.64	178.90	203.67	275.47	419.50	451.77	268.76	354.25	399.17	496.53	574.82	622.73	331.99	442.40	497.79	568.44	677.01	744.08
67	160.04	197.74	227.06	315.75	432.99	467.35	293.25	379.13	437.43	523.82	607.51	657.10	357.11	464.03	533.40	595.11	709.79	777.98
68	176.25	217.77	255.12	349.49	450.16	486.31	315.69	409.52	474.86	553.03	646.21	700.31	379.06	490.07	565.06	628.17	748.40	820.53
69	193.47	239.79	278.72	377.53	473.03	510.62	339.11	443.96	508.52	588.16	687.16	745.39	398.03	515.27	589.09	663.86	789.07	861.86
70	213.92	264.42	300.80	403.65	499.71	538.38	367.29	482.23	539.95	625.54	724.16	786.16	423.45	544.86	619.69	707.26	825.60	898.87
71	235.76	287.73	327.66	430.30	530.50	569.80	405.85	512.08	574.73	667.34	765.40	828.05	460.33	577.45	648.27	751.78	866.18	937.00
72	258.09	315.15	355.91	457.19	569.54	609.46	431.31	536.50	596.99	715.34	812.64	875.76	483.90	604.88	673.26	802.12	909.95	978.33
73	282.32	345.08	383.78	489.93	602.50	649.70	453.94	565.52	623.85	768.40	864.77	925.63	504.66	634.00	705.00	857.16	958.60	1024.54
74	308.69	373.93	420.13	524.82	633.88	685.44	476.20	595.86	661.80	825.42	920.66	981.71	527.48	664.24	742.39	910.89	1011.01	1074.51
75	339.10	410.96	457.24	566.64	667.47	731.54	495.46	631.65	713.83	878.20	979.17	1040.22	544.77	697.40	791.32	960.39	1066.05	1129.45
76	375.54	475.50	535.12	641.91	725.86	775.45	516.21	674.01	779.96	933.24	1043.70	1111.33	561.30	734.87	847.58	1009.89	1127.10	1196.99
77	406.13	514.15	581.12	674.01	760.42	812.27	535.75	725.86	851.15	989.41	1119.03	1198.96	576.80	777.70	909.48	1056.38	1194.64	1278.89
78	439.40	556.15	626.20	723.85	815.12	870.31	571.01	800.26	946.73	1069.85	1226.93	1324.57	609.22	844.84	993.43	1131.41	1299.10	1403.11
79	481.86	609.22	687.76	787.53	885.17	946.73	619.83	889.42	1057.11	1173.86	1362.78	1477.41	655.92	929.75	1097.44	1229.05	1430.71	1553.83
80	534.92	675.02	762.05	866.07	978.57	1046.50	677.15	982.82					711.11	1016.78				
81	600.73	759.93	857.58	967.96	1105.93	1188.72	747.20	1080.46					779.04	1108.06				
82	681.39	861.82	972.20	1091.07	1263.01	1367.03	829.98	1180.23					857.58	1203.58				
83	770.55	976.45	1101.69	1233.30	1443.45	1572.93	923.38	1284.24					946.73	1303.35				
84	868.19	1101.69	1243.91	1388.25	1645.10	1802.18	1025.27	1392.50					1042.25	1407.36				
85+	1192.97	1515.62	1713.03	1897.71	2311.64	2564.24												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	30.50	34.82	39.50	47.90	53.58	65.03	67.93	82.79	93.40	104.01	127.37	140.39	165.62	203.22	232.32	267.20	330.62	364.43
30	32.66	34.82	39.84	50.64	62.03	73.75	67.93	82.79	93.40	104.01	131.76	149.75	174.57	212.06	244.21	274.26	330.62	364.43
31	33.84	35.94	41.58	52.03	62.77	74.20	67.93	82.79	93.40	104.01	136.16	159.10	176.58	216.48	244.21	274.26	330.62	364.43
32	34.73	37.68	43.98	54.30	65.51	74.29	67.93	82.79	93.40	104.01	144.94	163.78	176.58	217.91	244.21	274.26	330.62	364.43
33	35.27	38.75	45.40	56.05	66.75	74.29	70.13	82.79	95.17	104.01	149.33	173.14	176.58	217.91	244.21	274.26	330.62	364.43
34	36.16	40.64	46.83	57.97	67.93	74.29	70.13	82.79	99.50	107.32	158.12	182.50	176.58	217.91	244.21	274.26	330.62	364.43
35	37.05	41.52	48.61	59.44	67.93	74.29	74.51	84.65	99.50	111.62	166.90	187.18	176.58	217.91	244.21	274.26	330.62	364.43
36	37.94	43.28	50.03	59.44	67.93	74.29	78.89	88.88	103.82	120.20	171.29	196.54	176.58	217.91	244.21	274.26	330.62	364.43
37	38.83	44.68	51.81	59.44	67.93	77.58	83.28	93.12	112.48	124.50	180.08	205.90	176.58	217.91	244.21	274.26	330.62	364.43
38	40.25	45.56	53.07	59.44	67.93	77.58	83.28	97.35	116.80	128.79	188.86	215.26	176.58	217.91	244.21	274.26	330.62	364.43
39	40.33	46.97	54.92	61.55	70.68	81.89	87.66	101.58	121.13	137.38	197.65	229.30	176.58	217.91	244.21	274.26	330.62	364.43
40	42.03	48.73	57.33	65.40	74.61	86.33	92.04	105.81	125.45	141.67	206.43	238.66	176.58	217.91	244.21	274.26	330.62	364.43
41	43.48	50.47	60.03	69.94	79.16	91.63	96.85	110.49	130.32	146.57	216.18	247.96	176.58	217.91	244.21	274.26	330.62	364.43
42	45.21	52.23	62.31	70.48	84.35	98.21	97.28	115.21	135.22	155.84	221.66	247.96	176.58	217.91	244.21	274.26	330.62	364.43
43	47.06	54.02	65.66	75.69	91.28	106.30	102.15	119.95	144.54	160.84	221.66	247.96	176.58	217.91	244.21	274.26	330.62	364.43
44	48.81	56.37	68.11	79.55	97.11	109.64	107.06	124.74	149.53	165.88	221.66	247.96	176.58	217.91	244.21	274.26	330.62	364.43
45	50.95	57.27	69.75	81.59	98.84	115.84	114.34	128.53	158.25	174.64	255.30	290.61	210.39	251.72	278.02	308.08	368.19	402.00
46	53.70	59.10	72.68	86.38	103.76	121.59	114.85	137.66	167.98	179.75	265.44	305.63	210.39	251.72	278.02	308.08	368.19	402.00
47	54.74	61.33	74.99	91.88	109.35	128.96	119.97	142.53	173.24	189.31	275.67	315.92	210.39	251.72	278.02	308.08	368.19	402.00
48	55.13	63.76	78.71	92.59	115.65	137.80	125.13	147.44	183.11	198.95	285.99	319.35	210.39	251.72	278.02	308.08	368.19	402.00
49	60.01	65.67	81.59	100.14	131.64	153.71	130.34	156.75	188.46	204.22	289.29	319.35	210.39	251.72	278.02	308.08	368.19	402.00
50	60.59	70.72	87.02	103.93	131.38	149.97	136.20	163.83	202.99	219.24	311.76	349.40	221.66	266.75	293.05	323.10	386.97	432.06
51	65.66	71.75	88.02	109.02	143.96	165.49	142.05	167.08	208.04	230.24	325.84	364.43	232.93	274.26	300.56	330.62	394.49	432.06
52	64.16	75.14	88.92	116.51	150.43	174.85	149.69	177.66	211.59	232.93	343.26	379.46	240.45	281.78	308.08	338.13	405.76	443.33
53	71.38	76.88	93.11	112.38	160.28	183.14	153.00	188.35	219.87	244.38	360.67	398.24	247.96	289.29	319.35	345.65	417.03	458.36
54	69.91	80.93	95.63	115.74	173.26	192.55	158.80	191.74	228.25	254.66	375.33	413.27	255.48	300.56	326.86	356.92	428.30	469.63
55	73.15	84.44	97.91	119.21	183.25	196.89	166.66	202.56	234.07	263.25	390.73	427.98	262.25	308.08	338.13	364.43	439.57	484.65
56	77.41	90.42	103.03	126.82	196.32	216.87	177.47	213.36	245.15	276.68	405.76	447.08	269.80	319.35	353.16	375.70	458.36	507.20
57	81.81	94.58	109.08	134.90	216.73	236.90	183.67	221.64	258.19	292.90	424.54	469.63	272.71	334.37	368.19	394.49	480.90	533.50
58	86.85	99.07	116.50	150.55	228.85	251.96	194.63	230.00	269.84	306.94	443.33	488.41	284.09	349.40	386.97	417.03	507.20	563.55
59	91.53	106.02	127.42	158.81	244.56	274.30	200.35	245.90	286.17	318.02	462.11	507.20	287.51	360.01	409.51	439.57	533.50	593.61
60	92.88	111.60	132.68	167.73	261.95	289.31	208.81	254.40	295.53	332.31	480.90	529.74	295.77	362.64	411.98	462.11	563.55	623.66
61	100.63	119.78	139.03	178.41	280.93	303.55	215.91	267.28	308.15	352.47	487.19	534.81	303.92	374.40	419.67	472.54	571.44	637.38
62	106.81	128.32	148.25	190.74	301.93	330.52	222.13	280.48	323.14	365.61	499.68	546.08	301.01	378.97	429.07	481.84	585.34	649.59
63	112.62	138.50	158.87	202.71	324.98	350.23	232.46	289.12	325.86	388.15	507.38	552.56	302.00	388.82	435.32	490.01	594.27	660.30
64	118.54	146.96	168.12	216.83	351.01	378.15	236.76	294.52	346.20	406.97	517.34	564.68	307.41	395.64	439.74	500.43	605.26	669.50
65	127.01	156.86	178.57	233.29	373.28	403.16	239.88	310.75	354.70	427.13	525.98	572.01	309.31	403.24	448.80	512.83	618.03	680.49
66	137.21	170.18	192.48	256.38	383.65	415.91	258.12	337.52	379.49	461.74	542.89	590.79	323.09	420.59	469.79	526.92	632.31	699.37
67	153.37	186.63	215.59	289.68	395.19	429.55	285.10	362.53	417.55	486.63	567.22	619.91	348.26	442.80	505.65	551.72	663.30	731.49
68	169.47	206.54	238.73	317.45	414.02	446.88	310.25	395.68	452.24	513.96	601.12	655.22	370.38	472.36	538.00	586.09	700.31	769.44
69	188.87	226.35	260.29	346.07	435.44	469.90	333.73	427.42	486.17	547.40	640.57	695.89	392.42	498.19	565.99	623.10	739.57	809.45
70	209.27	250.98	282.71	373.65	466.99	502.69	364.61	468.38	518.02	583.28	679.08	735.44	417.99	528.18	597.26	667.81	780.52	850.96
71	231.14	276.67	309.95	401.96	499.63	536.12	403.13	498.46	555.66	626.48	719.09	779.02	454.88	563.83	629.21	713.65	822.60	890.69
72	253.56	302.20	340.81	430.58	537.60	574.86	428.68	523.35	581.21	678.52	770.56	828.42	481.27	591.73	660.11	765.30	870.50	938.88
73	280.10	332.37	369.18	466.82	572.37	616.84	451.41	552.84	611.17	732.90	824.20	882.52	502.13	623.85	694.86	816.59	923.10	989.03
74	304.35	363.55	405.71	500.46	600.77	651.89	473.76	583.65	647.15	786.34	879.14	937.75	525.04	654.47	730.18	864.49	974.38	1040.32
75	334.75	400.59	442.95	542.76	633.53	694.38	493.11	615.21	690.35	835.94	934.56	995.61	542.42	683.31	770.19	911.08	1023.79	1091.88
76	371.14	462.36	517.65	614.98	692.04	737.13	511.71	651.47	743.89	883.65	991.85	1057.22	559.04	716.84	816.02	953.53	1075.26	1149.65
77	401.81	501.19	561.67	645.92	723.70	771.22	531.43	697.77	803.63	931.08	1052.06	1127.67	574.64	753.94	866.27	995.89	1129.83	1214.08
78	435.16	539.17	604.97	692.00	772.67	823.61	564.64	762.05	887.29	1001.92	1144.14	1231.17	607.10	810.88	940.36	1061.36	1218.44	1313.96
79	477.61	590.11	660.16	751.44	838.47	893.66	611.34	844.84	987.06	1093.20	1258.77	1360.66	651.67	887.29	1031.64	1150.51	1330.94	1441.32
80	528.56	651.67	728.09	823.61	923.38	982.82	666.53	929.75					702.62	967.96				
81	592.24	730.21	817.24	917.01	1035.88	1108.06	734.46	1021.03					766.30	1052.87				
82	666.53	825.74	921.26	1029.52	1173.86	1260.89	810.88	1114.42					840.59	1142.02				
83	751.44	929.75	1040.13	1159.00	1333.06	1439.20	897.91	1214.19					923.38	1237.54				
84	842.72	1046.50	1171.74	1301.22	1509.25	1636.61	993.43	1316.08					1014.66	1337.31				
85+	1144.14	1428.59	1604.77	1768.22	2090.87	2288.29												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	28.89	31.80	34.76	41.06	45.21	53.88	61.56	72.17	80.66	87.03	107.94	116.99	155.05	182.20	203.72	230.60	285.53	315.59
30	30.94	31.80	35.06	43.40	52.33	61.11	61.56	72.17	80.66	87.03	111.67	124.79	163.43	190.12	214.15	236.69	285.53	315.59
31	32.06	32.82	36.59	44.60	52.96	61.48	61.56	72.17	80.66	87.03	115.39	132.59	165.31	194.08	214.15	236.69	285.53	315.59
32	32.90	34.40	38.70	46.55	55.27	61.56	61.56	72.17	80.66	87.03	122.83	136.49	165.31	195.36	214.15	236.69	285.53	315.59
33	33.41	35.38	39.96	48.04	56.32	61.56	63.55	72.17	82.19	87.03	126.55	144.29	165.31	195.36	214.15	236.69	285.53	315.59
34	34.25	37.10	41.21	49.69	57.31	61.56	63.55	72.17	85.93	89.80	134.00	152.09	165.31	195.36	214.15	236.69	285.53	315.59
35	35.10	37.91	42.78	50.95	57.31	61.56	67.52	73.80	85.93	93.39	141.44	155.98	165.31	195.36	214.15	236.69	285.53	315.59
36	35.94	39.51	44.03	50.95	57.31	61.56	71.50	77.49	89.67	100.58	145.16	163.78	165.31	195.36	214.15	236.69	285.53	315.59
37	36.78	40.80	45.60	50.95	57.31	64.28	75.47	81.18	97.14	104.17	152.61	171.58	165.31	195.36	214.15	236.69	285.53	315.59
38	38.13	41.60	46.70	50.95	57.31	64.28	75.47	84.87	100.87	107.76	160.05	179.38	165.31	195.36	214.15	236.69	285.53	315.59
39	38.21	42.89	48.33	52.76	59.64	67.85	79.44	88.56	104.61	114.95	167.50	191.08	165.31	195.36	214.15	236.69	285.53	315.59
40	39.82	44.49	50.45	56.06	62.95	71.53	83.41	92.25	108.35	118.54	174.94	198.88	165.31	195.36	214.15	236.69	285.53	315.59
41	41.19	46.08	52.83	59.94	66.79	75.92	87.77	96.33	112.55	122.64	183.21	206.64	165.31	195.36	214.15	236.69	285.53	315.59
42	42.83	47.69	54.83	60.41	71.17	81.37	88.16	100.44	116.78	130.40	187.85	206.64	165.31	195.36	214.15	236.69	285.53	315.59
43	44.58	49.32	57.78	64.88	77.02	88.08	92.57	104.58	124.83	134.58	187.85	206.64	165.31	195.36	214.15	236.69	285.53	315.59
44	46.24	51.47	59.94	68.19	81.94	90.84	97.02	108.75	129.14	138.80	187.85	206.64	165.31	195.36	214.15	236.69	285.53	315.59
45	46.70	51.34	58.85	69.93	82.37	95.70	100.73	113.41	138.81	149.69	215.51	246.17	191.61	225.42	240.45	266.75	323.10	356.92
46	49.22	52.99	61.33	74.04	86.47	100.44	101.18	121.46	147.35	154.07	224.07	258.88	191.61	225.42	240.45	266.75	323.10	356.92
47	50.18	54.98	63.27	78.75	91.12	106.53	105.69	125.76	151.96	162.27	232.71	267.60	191.61	225.42	240.45	266.75	323.10	356.92
48	50.54	57.17	66.41	79.36	96.37	113.84	110.24	130.10	160.62	170.53	241.42	270.51	191.61	225.42	240.45	266.75	323.10	356.92
49	55.01	58.88	68.84	85.83	109.70	126.98	114.82	138.31	165.32	175.04	244.21	270.51	191.61	225.42	240.45	266.75	323.10	356.92
50	53.60	64.09	74.59	87.52	111.39	128.55	124.09	143.71	173.99	184.79	267.22	300.56	202.88	236.69	251.72	281.78	338.13	383.22
51	58.63	63.31	73.75	93.07	120.45	137.39	127.25	147.26	179.67	195.55	277.70	315.59	210.39	244.21	259.23	289.29	349.40	383.22
52	57.52	64.71	77.52	97.97	126.84	149.41	134.72	154.74	183.99	199.21	294.76	330.62	217.91	247.96	266.75	296.80	356.92	394.49
53	64.48	68.57	79.49	95.28	136.09	154.72	135.68	165.17	192.38	207.72	311.83	341.89	225.42	255.48	274.26	304.32	368.19	405.76
54	65.54	70.56	82.29	96.45	145.41	163.67	141.48	168.85	197.82	217.84	322.79	360.67	229.18	262.99	285.53	311.83	379.46	417.03
55	66.69	74.14	84.86	100.13	154.82	168.76	149.12	176.51	204.06	226.52	338.13	372.15	236.03	274.26	296.80	319.35	390.73	432.06
56	68.80	77.80	87.69	107.31	167.35	184.01	156.77	187.05	211.86	239.79	353.16	390.73	243.57	281.78	308.08	330.62	405.76	450.84
57	73.20	84.08	93.81	115.28	186.26	206.00	163.26	195.39	224.38	252.39	368.19	409.51	246.91	296.80	323.10	345.65	424.54	473.38
58	78.17	86.68	101.12	129.79	198.11	217.44	173.99	203.80	233.05	263.54	386.97	424.54	254.58	311.83	341.89	368.19	447.08	499.68
59	80.88	91.46	109.54	137.98	213.56	238.68	177.12	216.27	245.73	277.88	402.00	443.33	258.76	319.60	360.67	386.97	473.38	525.98
60	82.56	97.13	114.99	146.77	227.02	253.59	185.61	224.82	258.20	289.24	420.79	462.11	267.26	323.53	365.00	405.76	499.68	556.04
61	88.05	105.07	121.37	154.80	245.37	267.84	192.88	234.62	265.01	305.68	428.58	468.88	272.11	332.41	373.82	417.59	509.17	567.78
62	92.15	111.49	128.34	166.90	262.40	286.93	199.63	245.05	280.05	319.13	435.44	478.27	270.57	338.00	381.01	428.30	521.10	578.20
63	98.03	121.46	136.81	179.02	284.82	306.45	210.05	254.43	284.76	341.20	444.83	486.53	272.77	348.60	388.44	437.88	531.71	587.32
64	106.06	127.79	146.00	188.09	306.67	333.66	214.99	261.18	299.65	357.26	456.48	497.05	276.04	353.49	391.24	446.33	541.01	598.49
65	114.31	137.52	154.32	204.13	325.23	351.38	218.80	272.25	309.66	377.25	463.52	506.26	279.28	361.96	395.44	456.95	552.28	608.17
66	124.34	150.54	167.86	220.92	333.45	362.13	234.17	295.68	331.70	404.82	479.02	520.53	293.45	376.98	416.90	472.63	568.44	625.92
67	137.81	164.41	188.07	252.02	343.64	371.13	255.24	321.02	363.58	427.74	502.13	548.62	315.79	397.31	447.07	495.93	595.11	657.10
68	153.65	181.85	210.65	276.68	358.16	387.73	277.59	348.64	398.54	453.85	531.99	580.08	335.65	422.17	477.89	525.98	628.17	691.29
69	170.44	201.70	228.04	303.17	382.18	410.38	298.74	380.54	430.29	486.25	567.78	617.28	355.98	446.95	505.35	559.04	666.78	730.83
70	188.34	221.84	248.78	330.01	410.48	440.22	327.08	415.72	457.72	518.47	603.00	653.72	379.74	475.36	535.57	600.18	704.44	766.43
71	210.33	245.68	274.53	358.16	440.68	471.56	362.27	443.99	493.01	561.11	642.83	694.58	414.02	506.63	563.83	645.55	743.61	803.53
72	228.66	269.82	299.83	384.62	476.39	508.33	383.97	468.12	515.46	607.51	686.41	736.38	436.57	533.87	591.73	691.67	786.34	846.83
73	253.43	296.38	325.38	415.98	507.10	543.52	405.76	491.98	542.70	654.28	735.44	786.16	456.48	560.45	621.32	737.97	831.80	890.13
74	273.91	324.07	358.34	445.10	532.17	575.20	427.36	520.16	576.33	703.31	783.90	835.18	476.20	588.54	656.91	783.90	876.70	935.31
75	302.15	354.92	389.88	481.97	561.12	613.10	443.80	549.46	615.21	746.71	833.59	887.59	493.11	617.56	692.70	824.20	922.82	983.87
76	333.81	411.96	456.49	547.64	610.89	649.21	459.86	583.84	662.74	791.23	885.90	942.26	507.20	646.96	734.87	863.36	969.31	1034.68
77	360.77	442.86	494.71	574.64	637.28	678.33	477.42	622.16	715.05	831.71	937.56	1002.37	520.63	678.33	779.86	900.84	1017.49	1090.94
78	388.46	477.61	530.68	611.34	679.27	721.72	507.33	679.27	787.53	893.66	1016.78	1091.07	549.78	730.21	844.84	959.47	1095.32	1178.11
79	424.54	520.06	579.50	662.29	734.46	781.16	547.66	751.44	874.56	974.33	1116.55	1201.46	587.99	796.02	925.50	1038.01	1192.97	1286.36
80	467.00	573.13	638.94	723.85	804.51	855.45	596.48	825.74					632.57	866.07				
81	522.19	641.06	715.35	804.51	897.91	955.22	653.80	902.15					687.76	940.36				
82	585.87	721.72	804.51	902.15	1012.53	1080.46	719.60	982.82					749.32	1016.78				
83	655.92	810.88	906.40	1014.66	1144.14	1224.81	791.77	1067.72					819.37	1099.57				
84	732.34	910.64	1018.90	1137.77	1288.49	1381.89	870.31	1154.76					895.79	1182.35				
85+	987.06	1237.54	1390.38	1538.97	1766.10	1906.20												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	74.29	93.40	104.01	116.75	144.34	159.20	110.38	137.98	152.84	171.94	208.03	229.25
30	74.29	93.40	104.01	116.75	144.34	159.20	110.38	137.98	152.84	171.94	208.03	229.25
31	74.29	93.40	104.01	116.75	144.34	159.20	110.38	137.98	152.84	171.94	208.03	229.25
32	74.29	93.40	104.01	116.75	144.34	159.20	110.38	137.98	152.84	171.94	208.03	229.25
33	74.29	93.40	104.01	116.75	144.34	159.20	110.38	137.98	152.84	171.94	208.03	229.25
34	74.29	93.40	104.01	116.75	144.34	159.20	110.38	137.98	152.84	171.94	208.03	229.25
35	74.29	93.40	104.01	116.75	144.34	159.20	110.38	137.98	152.84	171.94	208.03	229.25
36	74.29	93.40	104.01	116.75	144.34	159.20	110.38	137.98	152.84	171.94	208.03	229.25
37	74.29	93.40	104.01	116.75	144.34	159.20	110.38	137.98	152.84	171.94	208.03	229.25
38	74.29	93.40	104.01	116.75	144.34	159.20	110.38	137.98	152.84	171.94	208.03	229.25
39	74.29	93.40	104.01	116.75	144.34	159.20	110.38	137.98	152.84	171.94	208.03	229.25
40	74.29	93.40	104.01	116.75	144.34	159.20	110.38	137.98	152.84	171.94	208.03	229.25
41	74.29	93.40	104.01	116.75	144.34	159.20	110.38	137.98	152.84	171.94	208.03	229.25
42	74.29	93.40	104.01	116.75	144.34	159.20	110.38	137.98	152.84	171.94	208.03	229.25
43	74.29	93.40	104.01	116.75	144.34	159.20	110.38	137.98	152.84	171.94	208.03	229.25
44	74.29	93.40	104.01	116.75	144.34	159.20	110.38	137.98	152.84	171.94	208.03	229.25
45	95.52	123.12	131.61	150.71	188.92	203.78	125.24	157.08	174.06	193.17	233.50	258.97
46	95.52	123.12	131.61	150.71	188.92	203.78	125.24	157.08	174.06	193.17	233.50	258.97
47	95.52	123.12	131.61	150.71	188.92	203.78	125.24	157.08	174.06	193.17	233.50	258.97
48	95.52	123.12	131.61	150.71	188.92	203.78	125.24	157.08	174.06	193.17	233.50	258.97
49	95.52	123.12	131.61	150.71	188.92	203.78	125.24	157.08	174.06	193.17	233.50	258.97
50	101.89	135.85	142.22	163.45	205.90	220.76	133.73	167.69	184.68	203.78	244.11	269.58
51	108.26	142.22	152.84	169.82	216.52	231.38	137.98	171.94	188.92	208.03	250.48	275.95
52	114.63	148.59	161.33	182.55	225.01	244.11	144.34	176.19	193.17	212.27	256.85	284.44
53	123.12	154.96	169.82	191.04	233.50	254.73	150.71	180.43	199.54	218.64	263.22	290.81
54	127.36	161.33	178.31	201.66	244.11	267.46	154.96	186.80	205.90	222.88	269.58	297.18
55	133.73	167.69	188.92	210.15	252.60	280.20	161.33	191.04	210.15	227.13	275.95	303.55
56	140.10	174.06	195.29	220.76	263.22	290.81	167.69	199.54	218.64	235.62	284.44	316.28
57	146.47	182.55	203.78	229.25	275.95	301.43	174.06	210.15	231.38	248.36	299.30	331.14
58	152.84	191.04	212.27	241.99	286.57	314.16	180.43	220.76	246.23	261.09	318.41	352.37
59	163.45	199.54	220.76	254.73	299.30	326.90	188.92	233.50	263.22	278.08	337.51	373.60
60	171.94	208.03	226.20	267.46	312.04	339.63	197.41	248.36	274.38	295.06	358.74	396.95
61	179.88	214.86	234.65	282.32	326.90	354.49	202.89	256.58	284.05	314.16	379.97	420.30
62	184.65	227.91	245.61	299.30	346.00	373.60	209.00	269.35	298.05	333.27	403.32	445.77
63	189.29	241.20	259.95	318.41	365.11	394.82	216.20	280.49	314.98	356.62	428.79	473.37
64	196.38	253.05	276.50	339.63	388.46	420.30	226.46	297.24	332.89	382.09	456.38	503.08
65	206.40	267.98	292.79	360.86	413.93	445.77	236.57	315.73	352.62	407.56	486.10	534.92
66	221.34	290.67	318.86	384.21	443.65	477.61	258.11	341.70	382.59	433.03	520.06	566.76
67	239.10	315.02	341.70	409.68	481.86	517.94	280.95	369.72	415.98	462.75	562.52	600.73
68	261.11	342.10	377.29	441.52	526.43	556.15	306.54	400.32	452.14	500.96	609.22	645.30
69	284.50	371.98	421.66	488.22	575.26	615.59	335.13	433.76	492.62	551.91	662.29	706.86
70	317.09	417.57	466.64	541.29	628.32	681.39	366.34	471.19	536.54	611.34	715.35	779.04
71	362.98	458.51	513.70	596.48	685.64	740.83	411.81	515.82	579.50	672.90	774.79	838.47
72	396.95	496.72	551.91	664.41	753.56	810.88	447.89	560.40	624.08	745.07	844.84	908.52
73	435.16	543.41	600.73	738.70	832.10	891.54	486.10	609.22	679.27	823.61	923.38	984.94
74	475.49	596.48	660.16	823.61	921.26	980.69	524.31	664.41	742.95	908.52	1010.41	1074.09
75	515.82	655.92	740.83	912.77	1016.78	1080.46	564.64	723.85	821.49	997.68	1108.06	1173.86
76	558.27	730.21	842.72	1010.41	1129.28	1203.58	607.10	796.02	917.01	1093.20	1218.44	1296.98
77	604.97	819.37	961.59	1116.55	1263.01	1354.29	651.67	878.80	1025.27	1192.97	1350.05	1445.57
78	655.92	919.14	1086.83	1231.17	1411.60	1521.99	700.50	972.20	1142.02	1299.10	1494.39	1611.14
79	711.11	1023.15	1214.19	1350.05	1566.56	1698.17	753.56	1067.72	1260.89	1413.73	1645.10	1785.20
80	776.91	1129.28					817.24	1167.49				
81	859.70	1239.66					893.66	1273.63				
82	955.22	1356.41					984.94	1384.01				
83	1061.36	1477.41					1086.83	1498.64				
84	1178.11	1602.65					1197.21	1617.51				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	72.17	87.03	97.64	110.38	131.61	146.47	106.14	129.49	146.47	163.45	197.41	218.64
30	72.17	87.03	97.64	110.38	131.61	146.47	106.14	129.49	146.47	163.45	197.41	218.64
31	72.17	87.03	97.64	110.38	131.61	146.47	106.14	129.49	146.47	163.45	197.41	218.64
32	72.17	87.03	97.64	110.38	131.61	146.47	106.14	129.49	146.47	163.45	197.41	218.64
33	72.17	87.03	97.64	110.38	131.61	146.47	106.14	129.49	146.47	163.45	197.41	218.64
34	72.17	87.03	97.64	110.38	131.61	146.47	106.14	129.49	146.47	163.45	197.41	218.64
35	72.17	87.03	97.64	110.38	131.61	146.47	106.14	129.49	146.47	163.45	197.41	218.64
36	72.17	87.03	97.64	110.38	131.61	146.47	106.14	129.49	146.47	163.45	197.41	218.64
37	72.17	87.03	97.64	110.38	131.61	146.47	106.14	129.49	146.47	163.45	197.41	218.64
38	72.17	87.03	97.64	110.38	131.61	146.47	106.14	129.49	146.47	163.45	197.41	218.64
39	72.17	87.03	97.64	110.38	131.61	146.47	106.14	129.49	146.47	163.45	197.41	218.64
40	72.17	87.03	97.64	110.38	131.61	146.47	106.14	129.49	146.47	163.45	197.41	218.64
41	72.17	87.03	97.64	110.38	131.61	146.47	106.14	129.49	146.47	163.45	197.41	218.64
42	72.17	87.03	97.64	110.38	131.61	146.47	106.14	129.49	146.47	163.45	197.41	218.64
43	72.17	87.03	97.64	110.38	131.61	146.47	106.14	129.49	146.47	163.45	197.41	218.64
44	72.17	87.03	97.64	110.38	131.61	146.47	106.14	129.49	146.47	163.45	197.41	218.64
45	91.28	114.63	123.12	137.98	171.94	184.68	120.99	150.71	169.82	184.68	222.88	244.11
46	91.28	114.63	123.12	137.98	171.94	184.68	120.99	150.71	169.82	184.68	222.88	244.11
47	91.28	114.63	123.12	137.98	171.94	184.68	120.99	150.71	169.82	184.68	222.88	244.11
48	91.28	114.63	123.12	137.98	171.94	184.68	120.99	150.71	169.82	184.68	222.88	244.11
49	91.28	114.63	123.12	137.98	171.94	184.68	120.99	150.71	169.82	184.68	222.88	244.11
50	97.64	127.36	135.85	150.71	188.92	201.66	127.36	161.33	176.19	195.29	233.50	256.85
51	104.01	133.73	142.22	159.20	197.41	214.39	133.73	165.57	180.43	199.54	239.87	263.22
52	110.38	140.10	150.71	167.69	208.03	222.88	137.98	169.82	186.80	203.78	244.11	269.58
53	116.75	146.47	159.20	176.19	216.52	235.62	144.34	176.19	191.04	208.03	250.48	278.08
54	123.12	152.84	167.69	184.68	225.01	248.36	150.71	180.43	197.41	214.39	256.85	284.44
55	129.49	159.20	176.19	195.29	235.62	258.97	157.08	184.68	203.78	218.64	265.34	292.93
56	135.85	165.57	182.55	205.90	244.11	269.58	163.45	193.17	210.15	227.13	273.83	303.55
57	142.22	171.94	191.04	214.39	256.85	282.32	167.69	201.66	222.88	237.74	288.69	320.53
58	148.59	180.43	199.54	225.01	269.58	292.93	174.06	212.27	235.62	252.60	305.67	339.63
59	154.96	188.92	210.14	235.62	282.32	309.92	182.55	225.01	248.36	267.46	326.90	360.86
60	165.57	199.54	215.73	248.36	295.06	324.78	191.04	235.62	259.71	282.32	346.00	382.09
61	171.51	206.52	224.36	263.22	309.92	339.63	196.61	244.07	269.64	299.30	365.11	403.32
62	176.53	217.55	237.50	278.08	329.02	358.74	202.91	254.84	281.72	316.28	386.33	426.67
63	183.37	230.98	248.04	295.06	348.13	379.97	208.27	266.16	298.62	337.51	407.56	452.14
64	190.60	241.10	264.73	314.16	369.35	401.19	218.58	280.95	312.59	358.74	433.03	477.61
65	197.02	256.16	279.30	335.39	390.58	424.54	228.81	301.38	332.35	379.97	458.51	505.21
66	209.99	278.73	299.42	356.62	418.17	454.26	248.26	325.13	359.84	407.56	488.22	534.92
67	229.46	301.07	320.22	379.97	452.14	483.98	270.84	353.10	392.75	433.03	526.43	566.76
68	251.37	330.10	353.33	411.81	492.47	520.06	296.32	385.73	426.67	471.24	571.01	607.10
69	276.66	359.92	397.21	454.26	537.05	573.13	324.92	417.16	467.36	520.06	621.96	666.53
70	315.07	405.04	448.06	505.21	585.87	636.81	362.22	458.63	517.53	577.38	677.15	736.58
71	360.86	445.77	496.72	566.76	645.30	696.25	407.56	505.21	562.52	641.06	736.58	798.14
72	394.82	486.10	539.17	632.57	713.23	766.30	445.77	549.78	611.34	711.11	806.63	870.31
73	433.03	530.68	587.99	704.74	791.77	846.96	483.98	598.61	666.53	785.40	887.29	950.98
74	473.37	581.62	645.30	783.28	878.80	936.12	522.19	653.80	730.21	863.94	972.20	1038.01
75	511.57	638.94	717.48	868.19	970.08	1033.76	562.52	711.11	800.26	946.73	1063.48	1133.53
76	554.03	706.86	804.51	957.34	1071.97	1144.14	604.97	774.79	883.05	1033.76	1163.25	1243.91
77	598.61	787.53	908.52	1050.74	1188.72	1273.63	649.55	851.21	978.57	1122.92	1275.75	1369.15
78	649.55	876.68	1021.03	1150.51	1313.96	1413.73	696.25	933.99	1080.46	1218.44	1398.87	1509.25
79	702.62	972.20	1135.65	1256.65	1447.69	1564.44	747.20	1018.90	1186.60	1322.45	1528.35	1655.72
80	766.30	1069.85					806.63	1112.30				
81	842.72	1171.74					880.93	1209.95				
82	933.99	1282.12					965.83	1313.96				
83	1033.76	1394.62					1061.36	1422.22				
84	1142.02	1513.49					1165.37	1536.84				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	65.80	76.42	84.91	93.40	110.38	123.12	97.64	116.75	129.49	142.22	171.94	188.92
30	65.80	76.42	84.91	93.40	110.38	123.12	97.64	116.75	129.49	142.22	171.94	188.92
31	65.80	76.42	84.91	93.40	110.38	123.12	97.64	116.75	129.49	142.22	171.94	188.92
32	65.80	76.42	84.91	93.40	110.38	123.12	97.64	116.75	129.49	142.22	171.94	188.92
33	65.80	76.42	84.91	93.40	110.38	123.12	97.64	116.75	129.49	142.22	171.94	188.92
34	65.80	76.42	84.91	93.40	110.38	123.12	97.64	116.75	129.49	142.22	171.94	188.92
35	65.80	76.42	84.91	93.40	110.38	123.12	97.64	116.75	129.49	142.22	171.94	188.92
36	65.80	76.42	84.91	93.40	110.38	123.12	97.64	116.75	129.49	142.22	171.94	188.92
37	65.80	76.42	84.91	93.40	110.38	123.12	97.64	116.75	129.49	142.22	171.94	188.92
38	65.80	76.42	84.91	93.40	110.38	123.12	97.64	116.75	129.49	142.22	171.94	188.92
39	65.80	76.42	84.91	93.40	110.38	123.12	97.64	116.75	129.49	142.22	171.94	188.92
40	65.80	76.42	84.91	93.40	110.38	123.12	97.64	116.75	129.49	142.22	171.94	188.92
41	65.80	76.42	84.91	93.40	110.38	123.12	97.64	116.75	129.49	142.22	171.94	188.92
42	65.80	76.42	84.91	93.40	110.38	123.12	97.64	116.75	129.49	142.22	171.94	188.92
43	65.80	76.42	84.91	93.40	110.38	123.12	97.64	116.75	129.49	142.22	171.94	188.92
44	65.80	76.42	84.91	93.40	110.38	123.12	97.64	116.75	129.49	142.22	171.94	188.92
45	82.79	101.89	108.26	118.87	146.47	159.20	110.38	133.73	146.47	161.33	195.29	214.39
46	82.79	101.89	108.26	118.87	146.47	159.20	110.38	133.73	146.47	161.33	195.29	214.39
47	82.79	101.89	108.26	118.87	146.47	159.20	110.38	133.73	146.47	161.33	195.29	214.39
48	82.79	101.89	108.26	118.87	146.47	159.20	110.38	133.73	146.47	161.33	195.29	214.39
49	82.79	101.89	108.26	118.87	146.47	159.20	110.38	133.73	146.47	161.33	195.29	214.39
50	89.15	112.50	116.75	129.49	161.33	174.06	116.75	142.22	154.96	169.82	205.90	227.13
51	95.52	116.75	123.12	137.98	169.82	184.68	120.99	146.47	159.20	174.06	210.15	233.50
52	99.77	123.12	131.61	146.47	178.31	193.17	125.24	150.71	163.45	178.31	216.52	239.87
53	104.01	127.36	140.10	152.84	186.80	203.78	129.49	154.96	167.69	182.55	220.76	246.23
54	110.38	133.73	144.34	161.33	195.29	214.39	135.85	159.20	171.94	186.80	227.13	252.60
55	114.63	137.98	152.84	167.69	203.78	225.01	142.22	163.45	178.31	191.04	233.50	258.97
56	120.99	144.34	159.20	178.31	212.27	237.74	146.47	169.82	184.68	199.54	241.99	269.58
57	127.36	150.71	165.57	186.80	222.88	246.23	152.84	178.31	195.29	210.15	256.85	284.44
58	131.61	159.20	174.06	195.29	233.50	258.97	157.08	188.92	208.03	222.88	271.71	301.43
59	140.10	165.57	182.55	205.90	246.23	269.58	165.57	199.54	220.76	235.62	288.69	320.53
60	148.59	174.06	188.50	216.52	258.97	284.44	171.94	210.15	230.39	250.48	305.67	339.63
61	154.78	181.49	195.54	231.38	271.71	299.30	179.88	216.95	238.77	265.34	322.65	358.74
62	160.30	192.69	205.02	244.11	288.69	314.16	182.62	227.91	247.02	282.32	343.88	379.97
63	165.63	202.37	216.29	261.09	305.67	333.27	188.43	237.49	261.81	299.30	362.98	403.32
64	171.35	213.20	229.43	278.08	324.78	354.49	198.89	250.41	278.09	318.41	386.33	426.67
65	178.25	224.63	242.71	295.06	343.88	375.72	207.48	268.58	293.85	339.63	409.68	452.14
66	191.07	244.88	262.48	314.16	369.35	401.19	224.61	289.93	320.55	362.98	437.28	479.73
67	206.32	267.17	283.12	337.51	399.07	426.67	244.57	315.72	348.41	386.33	473.37	507.33
68	226.03	292.08	311.41	365.11	435.16	462.75	267.71	344.03	379.97	420.30	513.70	547.66
69	249.19	319.71	350.36	405.44	477.61	507.33	294.26	375.65	414.73	467.00	560.40	600.73
70	282.75	359.11	396.44	450.02	522.19	566.76	329.29	412.55	462.61	520.06	609.22	664.41
71	324.78	396.95	441.52	505.21	575.26	619.83	371.47	454.26	505.21	579.50	664.41	719.60
72	356.62	433.03	477.61	564.64	636.81	683.51	405.44	494.59	549.78	643.18	728.09	783.28
73	390.58	473.37	522.19	630.45	706.86	755.69	439.40	539.17	598.61	708.99	800.26	855.45
74	426.67	520.06	575.26	702.62	783.28	834.23	475.49	587.99	655.92	783.28	876.68	933.99
75	460.63	571.01	638.94	776.91	866.07	921.26	511.57	641.06	719.60	857.58	959.47	1021.03
76	498.84	632.57	717.48	857.58	957.34	1021.03	549.78	700.50	796.02	933.99	1050.74	1120.79
77	539.17	702.62	808.75	940.36	1059.23	1133.53	590.11	766.30	880.93	1014.66	1150.51	1231.17
78	583.75	781.16	906.40	1027.39	1167.49	1254.52	630.45	840.59	970.08	1101.69	1258.77	1352.17
79	630.45	863.94	1006.17	1120.79	1282.12	1381.89	675.02	917.01	1063.48	1192.97	1371.27	1479.53
80	685.64	948.85					728.09	995.55				
81	751.44	1038.01					789.65	1080.46				
82	827.86	1129.28					861.82	1169.62				
83	910.64	1226.93					942.48	1263.01				
84	1001.92	1328.82					1029.52	1360.66				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	70.05	87.03	99.77	112.50	137.98	154.96	104.01	129.49	144.34	163.45	197.41	216.52
30	70.05	87.03	99.77	112.50	137.98	154.96	104.01	129.49	144.34	163.45	197.41	216.52
31	70.05	87.03	99.77	112.50	137.98	154.96	104.01	129.49	144.34	163.45	197.41	216.52
32	70.05	87.03	99.77	112.50	137.98	154.96	104.01	129.49	144.34	163.45	197.41	216.52
33	70.05	87.03	99.77	112.50	137.98	154.96	104.01	129.49	144.34	163.45	197.41	216.52
34	70.05	87.03	99.77	112.50	137.98	154.96	104.01	129.49	144.34	163.45	197.41	216.52
35	70.05	87.03	99.77	112.50	137.98	154.96	104.01	129.49	144.34	163.45	197.41	216.52
36	70.05	87.03	99.77	112.50	137.98	154.96	104.01	129.49	144.34	163.45	197.41	216.52
37	70.05	87.03	99.77	112.50	137.98	154.96	104.01	129.49	144.34	163.45	197.41	216.52
38	70.05	87.03	99.77	112.50	137.98	154.96	104.01	129.49	144.34	163.45	197.41	216.52
39	70.05	87.03	99.77	112.50	137.98	154.96	104.01	129.49	144.34	163.45	197.41	216.52
40	70.05	87.03	99.77	112.50	137.98	154.96	104.01	129.49	144.34	163.45	197.41	216.52
41	70.05	87.03	99.77	112.50	137.98	154.96	104.01	129.49	144.34	163.45	197.41	216.52
42	70.05	87.03	99.77	112.50	137.98	154.96	104.01	129.49	144.34	163.45	197.41	216.52
43	70.05	87.03	99.77	112.50	137.98	154.96	104.01	129.49	144.34	163.45	197.41	216.52
44	70.05	87.03	99.77	112.50	137.98	154.96	104.01	129.49	144.34	163.45	197.41	216.52
45	91.28	116.75	129.49	144.34	178.31	199.54	123.12	148.59	163.45	182.55	220.76	241.99
46	91.28	116.75	129.49	144.34	178.31	199.54	123.12	148.59	163.45	182.55	220.76	241.99
47	91.28	116.75	129.49	144.34	178.31	199.54	123.12	148.59	163.45	182.55	220.76	241.99
48	91.28	116.75	129.49	144.34	178.31	199.54	123.12	148.59	163.45	182.55	220.76	241.99
49	91.28	116.75	129.49	144.34	178.31	199.54	123.12	148.59	163.45	182.55	220.76	241.99
50	99.77	127.36	140.10	159.20	195.29	216.52	131.61	154.96	169.82	191.04	229.25	258.97
51	106.14	133.73	150.71	167.69	203.78	227.13	135.85	161.33	176.19	195.29	235.62	258.97
52	110.38	140.10	157.08	174.06	212.27	235.62	137.98	165.57	180.43	199.54	239.87	265.34
53	114.63	146.47	165.57	182.55	220.76	244.11	142.22	169.82	186.80	203.78	246.23	271.71
54	120.99	152.84	171.94	188.92	229.25	254.73	146.47	174.06	191.04	210.15	252.60	278.08
55	125.24	157.08	178.31	197.41	237.74	263.22	150.71	180.43	197.41	214.39	258.97	286.57
56	131.61	163.45	184.68	205.90	248.36	273.83	157.08	186.80	205.90	220.76	267.46	297.18
57	137.98	169.82	191.04	214.39	256.85	282.32	161.33	197.41	218.64	231.38	280.20	312.04
58	144.34	176.19	197.41	225.01	267.46	292.93	167.69	205.90	229.25	244.11	297.18	329.02
59	150.71	184.68	203.78	235.62	278.08	303.55	174.06	216.52	244.11	258.97	314.16	348.13
60	159.20	191.04	207.35	246.23	286.57	312.04	182.55	227.13	253.43	271.71	329.02	365.11
61	163.15	196.09	214.07	256.85	299.30	324.78	186.15	233.64	259.35	284.44	346.00	382.09
62	166.39	205.12	221.26	269.58	312.04	337.51	186.68	242.41	269.47	301.43	362.98	401.19
63	169.57	214.63	230.18	284.44	326.90	352.37	192.40	251.83	282.26	318.41	382.09	422.42
64	175.20	221.17	243.16	299.30	341.76	369.35	198.89	260.59	294.33	335.39	401.19	443.65
65	180.13	232.52	254.26	314.16	358.74	388.46	205.55	274.73	306.01	354.49	422.42	464.87
66	191.07	252.85	276.09	333.27	382.09	413.93	220.67	294.07	330.89	377.84	450.02	494.59
67	208.25	273.15	300.70	358.74	416.05	450.02	244.57	317.79	365.30	407.56	486.10	532.80
68	226.03	296.09	335.37	390.58	456.38	494.59	267.71	346.11	399.07	443.65	528.56	579.50
69	247.22	323.73	370.73	428.79	500.96	543.41	290.18	375.65	429.47	483.98	575.26	628.32
70	276.69	363.28	406.76	471.24	545.54	592.24	319.00	410.46	466.83	532.80	621.96	677.15
71	316.28	399.07	447.89	520.06	596.48	645.30	358.74	450.02	505.21	585.87	675.02	730.21
72	348.13	433.03	481.86	577.38	655.92	706.86	390.58	488.22	543.41	647.43	734.46	789.65
73	379.97	473.37	522.19	643.18	723.85	774.79	422.42	530.68	590.11	717.48	802.39	857.58
74	413.93	517.94	575.26	717.48	800.26	853.33	458.51	577.38	645.30	791.77	878.80	933.99
75	447.89	571.01	645.30	793.89	885.17	940.36	492.47	630.45	715.35	868.19	963.71	1021.03
76	486.10	634.69	734.46	878.80	982.82	1046.50	528.56	692.00	798.14	950.98	1061.36	1127.16
77	526.43	713.23	836.35	972.20	1099.57	1178.11	566.76	764.18	893.66	1038.01	1173.86	1256.65
78	571.01	800.26	946.73	1069.85	1226.93	1324.57	609.22	844.84	993.43	1131.41	1299.10	1403.11
79	619.83	889.42	1057.11	1173.86	1362.78	1477.41	655.92	929.75	1097.44	1229.05	1430.71	1553.83
80	677.15	982.82					711.11	1016.78				
81	747.20	1080.46					779.04	1108.06				
82	829.98	1180.23					857.58	1203.58				
83	923.38	1284.24					946.73	1303.35				
84	1025.27	1392.50					1042.25	1407.36				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	67.93	82.79	93.40	104.01	125.24	140.10	99.77	123.12	137.98	154.96	186.80	205.90
30	67.93	82.79	93.40	104.01	125.24	140.10	99.77	123.12	137.98	154.96	186.80	205.90
31	67.93	82.79	93.40	104.01	125.24	140.10	99.77	123.12	137.98	154.96	186.80	205.90
32	67.93	82.79	93.40	104.01	125.24	140.10	99.77	123.12	137.98	154.96	186.80	205.90
33	67.93	82.79	93.40	104.01	125.24	140.10	99.77	123.12	137.98	154.96	186.80	205.90
34	67.93	82.79	93.40	104.01	125.24	140.10	99.77	123.12	137.98	154.96	186.80	205.90
35	67.93	82.79	93.40	104.01	125.24	140.10	99.77	123.12	137.98	154.96	186.80	205.90
36	67.93	82.79	93.40	104.01	125.24	140.10	99.77	123.12	137.98	154.96	186.80	205.90
37	67.93	82.79	93.40	104.01	125.24	140.10	99.77	123.12	137.98	154.96	186.80	205.90
38	67.93	82.79	93.40	104.01	125.24	140.10	99.77	123.12	137.98	154.96	186.80	205.90
39	67.93	82.79	93.40	104.01	125.24	140.10	99.77	123.12	137.98	154.96	186.80	205.90
40	67.93	82.79	93.40	104.01	125.24	140.10	99.77	123.12	137.98	154.96	186.80	205.90
41	67.93	82.79	93.40	104.01	125.24	140.10	99.77	123.12	137.98	154.96	186.80	205.90
42	67.93	82.79	93.40	104.01	125.24	140.10	99.77	123.12	137.98	154.96	186.80	205.90
43	67.93	82.79	93.40	104.01	125.24	140.10	99.77	123.12	137.98	154.96	186.80	205.90
44	67.93	82.79	93.40	104.01	125.24	140.10	99.77	123.12	137.98	154.96	186.80	205.90
45	89.15	108.26	120.99	133.73	163.45	180.43	118.87	142.22	157.08	174.06	208.03	227.13
46	89.15	108.26	120.99	133.73	163.45	180.43	118.87	142.22	157.08	174.06	208.03	227.13
47	89.15	108.26	120.99	133.73	163.45	180.43	118.87	142.22	157.08	174.06	208.03	227.13
48	89.15	108.26	120.99	133.73	163.45	180.43	118.87	142.22	157.08	174.06	208.03	227.13
49	89.15	108.26	120.99	133.73	163.45	180.43	118.87	142.22	157.08	174.06	208.03	227.13
50	95.52	120.99	133.73	148.59	178.31	197.41	125.24	150.71	165.57	182.55	218.64	244.11
51	101.89	125.24	140.10	154.96	186.80	205.90	131.61	154.96	169.82	186.80	222.88	244.11
52	106.14	131.61	146.47	161.33	195.29	214.39	135.85	159.20	174.06	191.04	229.25	250.48
53	112.50	137.98	152.84	169.82	203.78	225.01	140.10	163.45	180.43	195.29	235.62	258.97
54	116.75	142.22	159.20	176.19	212.27	233.50	144.34	169.82	184.68	201.66	241.99	265.34
55	120.99	148.59	165.57	182.55	220.76	244.11	148.59	174.06	191.04	205.90	248.36	273.83
56	127.36	154.96	171.94	191.04	229.25	252.60	152.84	180.43	199.54	212.27	258.97	286.57
57	133.73	161.33	178.31	199.54	239.87	265.34	157.08	188.92	208.03	222.88	271.71	301.43
58	140.10	167.69	186.80	210.15	250.48	275.95	163.45	197.41	218.64	235.62	286.57	318.41
59	146.47	176.19	195.28	218.64	261.09	286.57	169.82	208.03	231.38	248.36	301.43	335.39
60	152.84	182.55	198.97	229.25	271.71	299.30	176.19	216.52	238.77	261.09	318.41	352.37
61	156.87	187.74	205.84	239.87	282.32	309.92	179.88	223.21	244.94	273.83	331.14	369.35
62	160.30	196.83	213.14	250.48	297.18	324.78	180.59	229.98	255.18	286.57	348.13	386.33
63	163.66	204.41	220.26	263.22	309.92	337.51	184.46	237.49	265.90	299.30	362.98	403.32
64	167.50	211.21	233.36	278.08	324.78	354.49	192.98	248.38	276.06	314.16	379.97	420.30
65	170.75	222.66	242.71	290.81	339.63	369.35	199.73	260.38	289.79	331.14	399.07	439.40
66	183.51	240.90	262.48	309.92	360.86	392.70	214.76	279.57	312.27	350.25	420.30	464.87
67	202.47	261.19	287.03	333.27	388.46	424.54	238.50	303.25	346.29	377.84	454.26	500.96
68	222.14	286.08	319.40	362.98	424.54	462.75	261.58	333.60	379.97	413.93	494.59	543.41
69	243.30	311.66	354.43	399.07	467.00	507.33	286.09	363.20	412.62	454.26	539.17	590.11
70	274.67	352.84	390.24	439.40	511.57	554.03	314.89	397.90	449.93	503.08	587.99	641.06
71	314.16	388.46	433.03	488.22	560.40	607.10	354.49	439.40	490.35	556.15	641.06	694.13
72	346.00	422.42	469.12	547.66	621.96	668.65	388.46	477.61	532.80	617.71	702.62	757.81
73	377.84	462.75	511.57	613.46	689.88	738.70	420.30	522.19	581.62	683.51	772.67	827.86
74	411.81	507.33	562.52	683.51	764.18	815.12	456.38	568.89	634.69	751.44	846.96	904.28
75	445.77	556.15	624.08	755.69	844.84	900.03	490.35	617.71	696.25	823.61	925.50	987.06
76	481.86	613.46	700.50	832.10	933.99	995.55	526.43	675.02	768.42	897.91	1012.53	1082.58
77	522.19	685.64	789.65	914.89	1033.76	1108.06	564.64	740.83	851.21	978.57	1110.18	1192.97
78	564.64	762.05	887.29	1001.92	1144.14	1231.17	607.10	810.88	940.36	1061.36	1218.44	1313.96
79	611.34	844.84	987.06	1093.20	1258.77	1360.66	651.67	887.29	1031.64	1150.51	1330.94	1441.32
80	666.53	929.75					702.62	967.96				
81	734.46	1021.03					766.30	1052.87				
82	810.88	1114.42					840.59	1142.02				
83	897.91	1214.19					923.38	1237.54				
84	993.43	1316.08					1014.66	1337.31				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	61.56	72.17	80.66	87.03	106.14	116.75	93.40	110.38	120.99	133.73	161.33	178.31
30	61.56	72.17	80.66	87.03	106.14	116.75	93.40	110.38	120.99	133.73	161.33	178.31
31	61.56	72.17	80.66	87.03	106.14	116.75	93.40	110.38	120.99	133.73	161.33	178.31
32	61.56	72.17	80.66	87.03	106.14	116.75	93.40	110.38	120.99	133.73	161.33	178.31
33	61.56	72.17	80.66	87.03	106.14	116.75	93.40	110.38	120.99	133.73	161.33	178.31
34	61.56	72.17	80.66	87.03	106.14	116.75	93.40	110.38	120.99	133.73	161.33	178.31
35	61.56	72.17	80.66	87.03	106.14	116.75	93.40	110.38	120.99	133.73	161.33	178.31
36	61.56	72.17	80.66	87.03	106.14	116.75	93.40	110.38	120.99	133.73	161.33	178.31
37	61.56	72.17	80.66	87.03	106.14	116.75	93.40	110.38	120.99	133.73	161.33	178.31
38	61.56	72.17	80.66	87.03	106.14	116.75	93.40	110.38	120.99	133.73	161.33	178.31
39	61.56	72.17	80.66	87.03	106.14	116.75	93.40	110.38	120.99	133.73	161.33	178.31
40	61.56	72.17	80.66	87.03	106.14	116.75	93.40	110.38	120.99	133.73	161.33	178.31
41	61.56	72.17	80.66	87.03	106.14	116.75	93.40	110.38	120.99	133.73	161.33	178.31
42	61.56	72.17	80.66	87.03	106.14	116.75	93.40	110.38	120.99	133.73	161.33	178.31
43	61.56	72.17	80.66	87.03	106.14	116.75	93.40	110.38	120.99	133.73	161.33	178.31
44	61.56	72.17	80.66	87.03	106.14	116.75	93.40	110.38	120.99	133.73	161.33	178.31
45	78.54	95.52	106.14	114.63	137.98	152.84	108.26	127.36	135.85	150.71	182.55	201.66
46	78.54	95.52	106.14	114.63	137.98	152.84	108.26	127.36	135.85	150.71	182.55	201.66
47	78.54	95.52	106.14	114.63	137.98	152.84	108.26	127.36	135.85	150.71	182.55	201.66
48	78.54	95.52	106.14	114.63	137.98	152.84	108.26	127.36	135.85	150.71	182.55	201.66
49	78.54	95.52	106.14	114.63	137.98	152.84	108.26	127.36	135.85	150.71	182.55	201.66
50	87.03	106.14	114.63	125.24	152.84	169.82	114.63	133.73	142.22	159.20	191.04	216.52
51	91.28	110.38	120.99	131.61	159.20	178.31	118.87	137.98	146.47	163.45	197.41	216.52
52	95.52	114.63	127.36	137.98	167.69	186.80	123.12	140.10	150.71	167.69	201.66	222.88
53	99.77	120.99	133.73	144.34	176.19	193.17	127.36	144.34	154.96	171.94	208.03	229.25
54	104.01	125.24	137.98	150.71	182.55	203.78	129.49	148.59	161.33	176.19	214.39	235.62
55	108.26	129.49	144.34	157.08	191.04	212.27	133.73	154.96	167.69	180.43	220.76	244.11
56	112.50	135.85	148.59	165.57	199.54	220.76	137.98	159.20	174.06	186.80	229.25	254.73
57	118.87	142.22	154.96	171.94	208.03	231.38	142.22	167.69	182.55	195.29	239.87	267.46
58	125.24	148.59	161.33	180.43	218.64	239.87	146.47	176.19	193.17	208.03	252.60	282.32
59	129.49	154.96	167.69	191.04	227.13	250.48	152.84	184.68	203.78	218.64	267.46	297.18
60	135.85	161.33	173.84	199.54	237.74	261.09	159.20	193.17	211.54	229.25	282.32	314.16
61	140.14	164.80	177.02	208.03	248.36	271.71	161.06	198.18	218.19	241.99	295.06	329.02
62	144.07	171.97	184.72	218.64	258.97	284.44	162.33	205.12	226.60	254.73	309.92	343.88
63	147.88	179.88	192.48	231.38	271.71	297.18	166.61	212.93	237.26	267.46	324.78	358.74
64	152.10	187.30	201.98	244.11	286.57	312.04	173.29	221.91	245.61	280.20	339.63	375.72
65	155.74	195.08	211.89	256.85	299.30	326.90	180.34	233.73	255.34	295.06	356.62	392.70
66	166.48	211.04	229.43	271.71	318.41	346.00	195.06	250.58	277.12	314.16	377.84	416.05
67	181.26	231.28	249.93	292.93	343.88	375.72	216.27	272.10	306.17	339.63	407.56	450.02
68	198.75	252.07	281.47	320.53	375.72	409.68	237.05	298.16	337.51	371.47	443.65	488.22
69	217.79	277.48	313.70	354.49	413.93	450.02	259.52	325.84	368.41	407.56	486.10	532.80
70	246.40	313.17	344.82	390.58	454.26	492.47	286.07	358.11	403.46	452.14	530.68	577.38
71	282.32	346.00	384.21	437.28	500.96	541.29	322.65	394.82	439.40	503.08	579.50	626.20
72	309.92	377.84	416.05	490.35	554.03	594.36	352.37	430.91	477.61	558.27	634.69	683.51
73	339.63	411.81	454.26	547.66	615.59	658.04	382.09	469.12	520.06	617.71	696.25	745.07
74	371.47	452.14	500.96	611.34	681.39	725.97	413.93	511.57	571.01	681.39	762.05	813.00
75	401.19	496.72	556.15	675.02	753.56	802.39	445.77	558.27	626.20	745.07	834.23	889.42
76	433.03	549.78	624.08	745.07	834.23	887.29	477.61	609.22	692.00	813.00	912.77	974.33
77	469.12	611.34	702.62	817.24	921.26	984.94	511.57	666.53	766.30	885.17	999.80	1071.97
78	507.33	679.27	787.53	893.66	1016.78	1091.07	549.78	730.21	844.84	959.47	1095.32	1178.11
79	547.66	751.44	874.56	974.33	1116.55	1201.46	587.99	796.02	925.50	1038.01	1192.97	1286.36
80	596.48	825.74					632.57	866.07				
81	653.80	902.15					687.76	940.36				
82	719.60	982.82					749.32	1016.78				
83	791.77	1067.72					819.37	1099.57				
84	870.31	1154.76					895.79	1182.35				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B3

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	4.4% Simple Inflation						4.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	63.09	79.32	88.33	99.15	124.67	135.48	155.61	193.41	218.54	251.78	312.68	344.58
30	63.09	79.32	88.33	99.15	128.97	144.51	164.02	201.82	229.72	258.44	312.68	344.58
31	63.09	79.32	88.33	99.15	133.27	153.54	165.91	206.02	229.72	258.44	312.68	344.58
32	63.09	79.32	88.33	99.15	141.86	158.06	165.91	207.39	229.72	258.44	312.68	344.58
33	65.14	79.32	90.01	99.15	146.16	167.09	165.91	207.39	229.72	258.44	312.68	344.58
34	65.14	79.32	94.10	102.30	154.76	176.12	165.91	207.39	229.72	258.44	312.68	344.58
35	69.21	81.11	94.10	106.40	163.36	180.64	165.91	207.39	229.72	258.44	312.68	344.58
36	73.28	85.16	98.19	114.58	167.66	189.67	165.91	207.39	229.72	258.44	312.68	344.58
37	77.35	89.22	106.37	118.67	176.26	198.70	165.91	207.39	229.72	258.44	312.68	344.58
38	77.35	93.27	110.46	122.76	184.85	207.73	165.91	207.39	229.72	258.44	312.68	344.58
39	81.42	97.33	114.55	130.95	193.45	221.28	165.91	207.39	229.72	258.44	312.68	344.58
40	85.49	101.38	118.65	135.04	202.05	230.31	165.91	207.39	229.72	258.44	312.68	344.58
41	89.96	105.86	123.24	139.72	211.59	239.29	165.91	207.39	229.72	258.44	312.68	344.58
42	90.36	110.38	127.88	148.55	216.96	239.29	165.91	207.39	229.72	258.44	312.68	344.58
43	94.88	114.93	136.69	153.32	216.96	239.29	165.91	207.39	229.72	258.44	312.68	344.58
44	99.44	119.51	141.42	158.12	216.96	239.29	165.91	207.39	229.72	258.44	312.68	344.58
45	104.04	124.14	146.18	167.14	250.59	278.74	188.24	236.10	261.63	290.34	350.96	389.25
46	104.50	132.95	155.17	172.04	260.55	293.14	188.24	236.10	261.63	290.34	350.96	389.25
47	109.16	137.65	160.02	181.18	270.59	303.01	188.24	236.10	261.63	290.34	350.96	389.25
48	113.86	142.40	169.14	190.40	280.72	306.29	188.24	236.10	261.63	290.34	350.96	389.25
49	118.60	151.38	174.09	195.45	283.96	306.29	188.24	236.10	261.63	290.34	350.96	389.25
50	123.37	156.22	183.33	204.80	305.73	331.82	201.01	252.05	277.58	306.29	366.92	405.20
51	128.17	161.13	192.73	214.28	320.73	347.77	207.39	258.44	283.96	312.68	376.49	414.77
52	137.29	170.35	197.92	223.84	335.87	366.92	216.96	264.82	290.34	319.06	386.06	427.54
53	142.19	179.64	207.46	233.47	350.96	382.87	226.53	271.20	299.91	328.63	395.63	437.11
54	147.12	184.71	217.10	247.53	366.56	402.01	232.91	280.77	309.48	335.01	405.20	446.68
55	156.43	194.13	226.81	257.35	379.68	417.18	241.80	287.15	315.87	341.39	414.77	456.25
56	165.79	203.53	236.46	271.51	395.63	437.11	251.40	299.91	328.63	354.15	427.54	475.39
57	170.83	212.99	250.59	285.78	414.77	453.06	256.63	315.87	347.77	373.30	449.87	497.73
58	180.31	222.52	260.41	300.16	430.73	472.20	266.33	331.82	370.11	392.44	478.58	529.63
59	189.87	236.50	274.72	314.65	449.87	491.35	271.63	343.16	395.63	417.96	507.30	561.54
60	199.50	246.19	285.32	329.25	469.01	510.49	281.44	353.25	402.04	443.49	539.21	596.64
61	210.25	259.77	298.33	352.31	479.06	519.50	291.11	365.49	413.30	460.40	556.83	615.94
62	217.29	275.80	316.23	371.00	494.06	533.46	295.84	376.92	425.59	475.87	575.90	636.52
63	228.33	289.73	326.59	398.74	507.62	548.94	300.59	389.97	437.93	495.81	596.16	658.13
64	235.73	299.67	348.36	422.12	525.49	568.56	306.35	402.09	450.32	516.87	617.37	680.55
65	246.25	317.61	363.38	450.10	544.39	586.27	311.13	415.25	463.75	536.02	639.31	703.52
66	264.40	345.85	391.50	486.13	566.80	610.20	329.76	436.55	488.79	553.24	664.44	724.10
67	285.93	371.33	422.14	508.02	597.51	642.26	348.39	458.46	515.82	573.82	697.54	744.92
68	309.70	401.82	453.67	530.91	633.01	668.74	368.59	481.37	543.67	602.38	732.55	775.95
69	331.41	433.23	491.17	568.72	670.10	717.08	390.39	505.27	573.84	642.90	771.48	823.41
70	357.45	470.72	526.04	610.20	708.31	768.13	412.97	531.17	604.84	689.16	806.42	878.20
71	395.55	499.64	559.78	650.00	747.15	807.29	448.75	562.10	631.49	733.27	844.30	913.70
72	417.65	522.61	580.68	699.05	792.86	853.16	471.25	589.62	656.62	783.92	888.89	955.89
73	441.49	551.33	609.48	749.46	844.22	904.53	493.18	618.09	689.16	835.61	936.83	999.29
74	464.55	582.76	644.97	804.66	900.06	958.13	512.25	649.12	725.85	887.62	987.16	1049.38
75	484.57	616.18	695.94	857.46	955.18	1015.00	530.43	679.99	771.72	937.23	1040.92	1102.74
76	503.47	658.53	759.99	911.23	1018.43	1085.43	547.50	717.88	826.99	985.88	1098.83	1169.66
77	522.85	708.15	831.06	964.99	1091.57	1170.46	563.21	759.51	886.10	1031.03	1166.79	1249.35
78	557.02	780.56	922.97	1045.55	1198.78	1292.51	594.88	825.62	969.84	1103.23	1269.08	1368.23
79	603.89	868.89	1031.13	1146.50	1330.37	1442.14	639.95	906.74	1070.79	1200.58	1397.07	1516.05
80	659.78	959.02					694.03	991.47				
81	730.08	1052.76					758.92	1081.60				
82	811.20	1151.91					836.44	1175.34				
83	901.33	1254.66					922.97	1272.68				
84	1000.48	1361.02					1016.71	1373.63				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B3

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	4.4% Simple Inflation						4.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	61.29	73.91	82.92	93.74	113.67	124.64	149.63	181.51	209.43	239.35	296.72	328.63
30	61.29	73.91	82.92	93.74	117.59	132.95	157.72	189.40	220.15	245.67	296.72	328.63
31	61.29	73.91	82.92	93.74	121.51	141.26	159.53	193.35	220.15	245.67	296.72	328.63
32	61.29	73.91	82.92	93.74	129.35	145.41	159.53	194.62	220.15	245.67	296.72	328.63
33	63.28	73.91	84.50	93.74	133.27	153.72	159.53	194.62	220.15	245.67	296.72	328.63
34	63.28	73.91	88.34	96.72	141.11	162.03	159.53	194.62	220.15	245.67	296.72	328.63
35	67.23	75.58	88.34	100.59	148.95	166.19	159.53	194.62	220.15	245.67	296.72	328.63
36	71.19	79.35	92.18	108.33	152.86	174.49	159.53	194.62	220.15	245.67	296.72	328.63
37	75.14	83.13	99.86	112.20	160.70	182.80	159.53	194.62	220.15	245.67	296.72	328.63
38	75.14	86.91	103.70	116.07	168.54	191.11	159.53	194.62	220.15	245.67	296.72	328.63
39	79.09	90.69	107.54	123.81	176.38	203.58	159.53	194.62	220.15	245.67	296.72	328.63
40	83.05	94.47	111.38	127.67	184.22	211.89	159.53	194.62	220.15	245.67	296.72	328.63
41	87.39	98.64	115.70	132.09	192.92	220.15	159.53	194.62	220.15	245.67	296.72	328.63
42	87.77	102.85	120.05	140.45	197.82	220.15	159.53	194.62	220.15	245.67	296.72	328.63
43	92.17	107.09	128.32	144.96	197.82	220.15	159.53	194.62	220.15	245.67	296.72	328.63
44	96.60	111.37	132.76	149.50	197.82	220.15	159.53	194.62	220.15	245.67	296.72	328.63
45	99.42	115.57	136.75	153.02	228.07	252.60	181.86	226.53	255.25	277.58	335.01	366.92
46	99.86	123.78	145.16	157.50	237.13	265.65	181.86	226.53	255.25	277.58	335.01	366.92
47	104.31	128.16	149.70	165.87	246.27	274.60	181.86	226.53	255.25	277.58	335.01	366.92
48	108.80	132.58	158.23	174.31	255.49	277.58	181.86	226.53	255.25	277.58	335.01	366.92
49	113.32	140.94	162.85	178.93	258.44	277.58	181.86	226.53	255.25	277.58	335.01	366.92
50	118.23	146.45	175.12	188.84	280.51	303.10	191.43	242.48	264.82	293.53	350.96	386.06
51	123.14	151.51	179.35	200.89	292.43	322.25	201.01	248.86	271.20	299.91	360.53	395.63
52	132.21	160.61	184.90	205.62	310.52	335.01	207.39	255.25	280.77	306.29	366.92	405.20
53	134.83	169.79	194.50	215.31	325.44	354.15	216.96	264.82	287.15	312.68	376.49	417.96
54	142.21	174.99	204.17	226.69	337.87	373.30	226.53	271.20	296.72	322.25	386.06	427.54
55	151.47	184.30	211.52	239.16	354.15	385.57	235.44	277.58	306.29	328.63	398.82	440.30
56	160.76	193.60	221.04	253.24	366.92	405.20	245.03	290.34	315.87	341.39	411.58	456.25
57	165.88	200.61	234.93	267.26	386.06	424.35	247.24	303.10	335.01	357.34	433.92	481.78
58	175.31	210.16	244.78	279.10	405.20	440.30	256.93	319.06	354.15	379.68	459.44	510.49
59	180.01	223.92	261.52	291.05	424.35	465.82	262.48	330.68	373.30	402.01	491.35	542.40
60	192.11	236.14	272.11	305.73	443.49	488.16	272.36	335.14	380.55	424.35	520.06	574.30
61	200.47	249.68	285.24	328.47	454.18	497.73	282.10	347.66	392.33	438.62	535.06	591.05
62	207.74	263.26	305.78	344.69	469.81	512.25	287.22	356.62	402.27	451.62	551.65	609.24
63	221.19	277.45	311.63	369.50	484.01	528.28	289.56	370.05	415.18	469.25	566.64	628.62
64	228.80	285.51	333.53	390.46	499.64	542.72	295.69	380.06	422.86	485.29	585.79	646.09
65	235.06	303.60	346.64	418.33	513.68	558.35	300.93	396.37	437.10	499.72	603.02	664.44
66	250.84	331.64	367.63	451.21	534.26	580.36	317.17	415.39	459.73	520.70	623.76	683.42
67	274.40	354.87	395.60	471.17	560.66	600.15	335.85	437.86	487.02	536.97	652.79	702.80
68	298.14	387.72	424.86	495.18	592.17	625.35	356.31	463.82	513.04	566.64	686.61	730.00
69	322.27	419.18	462.70	529.16	625.59	667.63	378.48	485.93	544.41	605.81	724.50	776.42
70	355.17	456.60	505.09	569.52	660.45	717.88	408.33	517.01	583.41	650.88	763.34	830.34
71	393.24	485.76	541.28	617.61	703.20	758.72	444.13	550.53	612.99	698.57	802.67	869.75
72	415.41	511.45	567.28	665.55	750.42	806.26	469.01	578.45	643.22	748.19	848.69	915.69
73	439.34	538.41	596.56	715.01	803.30	859.30	491.03	607.32	676.24	796.84	900.22	964.83
74	462.47	568.24	630.46	765.26	858.58	914.58	510.17	638.75	713.41	844.06	949.83	1014.12
75	480.58	600.23	674.01	815.59	911.31	971.13	528.44	668.02	751.78	889.37	999.05	1064.85
76	499.64	637.47	725.53	863.37	966.74	1031.83	545.59	698.73	796.37	932.28	1049.06	1121.80
77	517.35	680.63	785.20	908.11	1027.36	1100.75	561.38	735.66	845.74	970.49	1102.58	1183.30
78	551.62	744.50	867.08	977.05	1115.85	1200.58	591.28	793.17	917.56	1034.73	1187.96	1281.70
79	596.68	825.62	964.43	1067.18	1229.42	1328.57	634.54	865.28	1007.69	1123.06	1297.92	1406.08
80	650.76	908.55					685.01	944.60				
81	715.66	995.07					748.11	1027.52				
82	793.17	1088.81					820.21	1115.85				
83	877.90	1184.35					901.33	1207.79				
84	969.84	1285.30					989.67	1305.13				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B3

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	4.4% Simple Inflation						4.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	55.88	64.90	72.11	79.32	95.34	104.77	137.66	163.66	185.15	208.26	258.44	283.96
30	55.88	64.90	72.11	79.32	98.62	111.75	145.10	170.77	194.62	213.77	258.44	283.96
31	55.88	64.90	72.11	79.32	101.91	118.74	146.77	174.33	194.62	213.77	258.44	283.96
32	55.88	64.90	72.11	79.32	108.48	122.23	146.77	175.48	194.62	213.77	258.44	283.96
33	57.69	64.90	73.48	79.32	111.77	129.22	146.77	175.48	194.62	213.77	258.44	283.96
34	57.69	64.90	76.82	81.84	118.35	136.20	146.77	175.48	194.62	213.77	258.44	283.96
35	61.30	66.36	76.82	85.12	124.92	139.69	146.77	175.48	194.62	213.77	258.44	283.96
36	64.90	69.68	80.16	91.66	128.21	146.68	146.77	175.48	194.62	213.77	258.44	283.96
37	68.51	72.99	86.83	94.94	134.78	153.66	146.77	175.48	194.62	213.77	258.44	283.96
38	68.51	76.31	90.17	98.21	141.36	160.65	146.77	175.48	194.62	213.77	258.44	283.96
39	72.12	79.63	93.51	104.76	147.93	171.12	146.77	175.48	194.62	213.77	258.44	283.96
40	75.72	82.95	96.85	108.03	154.51	178.11	146.77	175.48	194.62	213.77	258.44	283.96
41	79.68	86.62	100.61	111.77	161.81	185.05	146.77	175.48	194.62	213.77	258.44	283.96
42	80.03	90.31	104.39	118.84	165.91	185.05	146.77	175.48	194.62	213.77	258.44	283.96
43	84.04	94.03	111.59	122.66	165.91	185.05	146.77	175.48	194.62	213.77	258.44	283.96
44	88.08	97.78	115.44	126.50	165.91	185.05	146.77	175.48	194.62	213.77	258.44	283.96
45	90.17	102.73	120.24	131.83	194.28	217.76	165.91	201.01	220.15	242.48	293.53	322.25
46	90.57	110.02	127.64	135.69	202.00	229.01	165.91	201.01	220.15	242.48	293.53	322.25
47	94.60	113.92	131.63	142.91	209.79	236.73	165.91	201.01	220.15	242.48	293.53	322.25
48	98.68	117.85	139.13	150.18	217.64	239.29	165.91	201.01	220.15	242.48	293.53	322.25
49	102.78	125.28	143.20	154.16	220.15	239.29	165.91	201.01	220.15	242.48	293.53	322.25
50	107.95	129.37	150.50	162.25	239.54	261.63	175.48	213.77	232.91	255.25	309.48	341.39
51	113.09	132.27	155.26	174.10	251.55	277.58	181.86	220.15	239.29	261.63	315.87	350.96
52	119.50	141.14	161.46	179.59	266.16	290.34	188.24	226.53	245.67	268.01	325.44	360.53
53	120.12	147.65	171.16	186.78	280.77	306.29	194.62	232.91	252.05	274.39	331.82	370.11
54	127.50	153.11	175.74	198.03	293.25	322.25	204.20	239.29	258.44	280.77	341.39	379.68
55	134.09	159.73	183.49	205.36	306.29	335.01	213.17	245.67	268.01	287.15	350.96	389.25
56	143.18	168.78	192.77	219.30	319.06	357.34	219.58	255.25	277.58	299.91	363.72	405.20
57	148.55	175.84	203.60	232.86	335.01	370.11	225.33	268.01	293.53	315.87	386.06	427.54
58	155.27	185.43	213.53	242.23	350.96	389.25	231.86	283.96	312.68	335.01	408.39	453.06
59	162.74	196.25	227.18	254.34	370.11	405.20	238.06	293.25	331.82	354.15	433.92	481.78
60	172.41	205.99	237.76	266.53	389.25	427.54	245.12	298.91	337.59	376.49	459.44	510.49
61	180.91	219.42	248.61	288.73	398.18	438.62	258.10	309.04	347.41	388.85	472.84	525.73
62	188.64	233.18	263.96	302.59	412.22	448.59	258.50	318.93	352.72	403.13	491.03	542.56
63	199.79	243.08	271.74	326.97	424.98	463.35	261.98	330.20	364.00	416.13	504.67	560.74
64	205.69	252.48	289.06	345.61	439.34	479.54	269.05	338.75	376.18	430.73	522.61	577.17
65	212.67	266.23	301.22	368.03	452.26	494.14	272.88	353.23	386.46	446.68	538.81	594.64
66	228.24	291.37	322.27	397.50	471.88	512.56	286.97	370.41	409.53	463.75	558.67	612.91
67	246.73	314.92	349.77	418.52	494.86	529.08	303.27	391.50	432.03	479.06	586.98	629.10
68	268.10	343.07	374.46	439.02	523.25	556.43	321.91	413.68	456.89	505.39	617.69	658.53
69	290.27	372.34	408.13	472.28	556.35	590.97	342.78	437.58	483.11	543.99	652.79	699.77
70	318.75	404.82	446.90	507.30	588.66	638.91	371.21	465.07	521.50	586.27	686.77	748.99
71	353.91	432.56	481.14	550.53	626.87	675.44	404.80	495.02	550.53	631.49	724.02	784.16
72	375.21	455.61	502.51	594.08	670.02	719.15	426.58	520.38	578.45	676.72	766.05	824.12
73	396.27	480.26	529.79	639.63	717.16	766.69	445.80	547.02	607.32	719.31	811.92	867.91
74	416.85	508.10	562.02	686.45	765.26	815.03	464.55	574.46	640.83	765.26	856.51	912.50
75	432.72	536.41	600.23	729.84	813.59	865.44	480.58	602.22	676.00	805.62	901.33	959.16
76	449.87	570.47	647.05	773.39	863.37	920.80	495.81	631.73	717.88	842.31	947.60	1010.77
77	465.98	607.24	698.97	812.72	915.45	979.66	510.01	662.28	761.35	876.93	994.34	1064.05
78	495.73	663.38	769.74	872.49	991.47	1065.38	535.39	713.86	823.82	935.59	1068.98	1148.30
79	535.39	733.69	854.47	951.81	1088.81	1173.54	573.25	778.75	903.14	1013.10	1164.52	1256.46
80	582.26	805.79					618.32	845.45				
81	638.15	881.51					670.59	917.56				
82	703.04	959.02					731.88	993.27				
83	773.35	1041.94					800.39	1072.59				
84	850.86	1128.47					874.29	1155.51				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B3

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	4.4% Simple Inflation						4.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	59.49	73.91	84.73	95.54	119.17	131.86	146.64	181.51	206.39	239.35	296.72	325.44
30	59.49	73.91	84.73	95.54	123.28	140.66	154.56	189.40	216.96	245.67	296.72	325.44
31	59.49	73.91	84.73	95.54	127.39	149.45	156.34	193.35	216.96	245.67	296.72	325.44
32	59.49	73.91	84.73	95.54	135.61	153.84	156.34	194.62	216.96	245.67	296.72	325.44
33	61.41	73.91	86.33	95.54	139.72	162.63	156.34	194.62	216.96	245.67	296.72	325.44
34	61.41	73.91	90.26	98.58	147.93	171.42	156.34	194.62	216.96	245.67	296.72	325.44
35	65.25	75.58	90.26	102.53	156.15	175.82	156.34	194.62	216.96	245.67	296.72	325.44
36	69.09	79.35	94.18	110.41	160.26	184.61	156.34	194.62	216.96	245.67	296.72	325.44
37	72.93	83.13	102.03	114.36	168.48	193.40	156.34	194.62	216.96	245.67	296.72	325.44
38	72.93	86.91	105.96	118.30	176.70	202.19	156.34	194.62	216.96	245.67	296.72	325.44
39	76.77	90.69	109.88	126.19	184.92	215.38	156.34	194.62	216.96	245.67	296.72	325.44
40	80.61	94.47	113.80	130.13	193.14	224.17	156.34	194.62	216.96	245.67	296.72	325.44
41	84.82	98.64	118.21	134.63	202.26	232.91	156.34	194.62	216.96	245.67	296.72	325.44
42	85.19	102.85	122.66	143.15	207.39	232.91	156.34	194.62	216.96	245.67	296.72	325.44
43	89.46	107.09	131.11	147.74	207.39	232.91	156.34	194.62	216.96	245.67	296.72	325.44
44	93.76	111.37	135.64	152.37	207.39	232.91	156.34	194.62	216.96	245.67	296.72	325.44
45	99.42	117.71	143.82	160.08	236.51	272.93	185.05	223.34	245.67	274.39	331.82	363.72
46	99.86	126.07	152.67	164.77	245.91	287.03	185.05	223.34	245.67	274.39	331.82	363.72
47	104.31	130.53	157.44	173.53	255.39	296.70	185.05	223.34	245.67	274.39	331.82	363.72
48	108.80	135.03	166.41	182.36	264.95	299.91	185.05	223.34	245.67	274.39	331.82	363.72
49	113.32	143.55	171.28	187.19	268.01	299.91	185.05	223.34	245.67	274.39	331.82	363.72
50	120.80	146.45	180.60	199.48	289.97	325.44	197.82	232.91	255.25	287.15	344.58	389.25
51	125.66	151.51	190.06	211.60	301.86	341.39	204.20	242.48	264.82	293.53	354.15	389.25
52	132.21	160.61	192.71	213.42	316.86	354.15	207.39	248.86	271.20	299.91	360.53	398.82
53	132.38	169.79	202.28	223.10	331.82	366.92	213.77	255.25	280.77	306.29	370.11	408.39
54	139.76	174.99	209.34	231.90	344.24	382.87	220.15	261.63	287.15	315.87	379.68	417.96
55	146.50	181.85	214.07	241.75	357.34	391.89	225.90	271.20	296.72	322.25	389.25	430.73
56	155.74	191.12	223.61	253.24	373.30	411.58	235.49	280.77	309.48	331.82	402.01	446.68
57	160.93	198.13	234.93	267.26	386.06	424.35	237.85	296.72	328.63	347.77	421.15	469.01
58	170.30	205.21	242.18	279.10	402.01	440.30	247.53	309.48	344.58	366.92	446.68	494.54
59	175.07	218.89	253.59	291.05	417.96	456.25	250.27	318.21	366.92	389.25	472.20	523.25
60	184.72	226.09	261.54	303.12	430.73	469.01	260.25	323.06	371.35	408.39	494.54	548.78
61	190.69	237.07	272.16	320.52	438.62	475.95	267.10	332.81	377.36	416.85	507.06	559.94
62	195.80	248.22	284.87	334.16	445.56	481.93	264.24	339.23	384.78	430.41	518.31	572.87
63	204.54	257.81	289.19	356.21	454.50	489.91	267.50	350.12	392.43	442.69	531.23	587.30
64	210.31	261.92	306.36	371.99	462.31	499.64	269.05	352.52	398.15	453.70	542.72	600.15
65	214.91	275.58	315.57	391.86	471.80	510.89	270.33	361.32	402.45	466.22	555.56	611.39
66	228.24	300.84	338.98	421.67	488.16	528.84	281.93	375.70	422.74	482.73	574.94	631.89
67	249.04	321.97	371.48	444.84	515.91	558.03	303.27	394.07	452.98	505.39	602.78	660.69
68	268.10	347.77	403.26	469.65	548.78	594.72	321.91	416.18	479.86	533.46	635.56	696.82
69	287.99	377.03	431.85	499.48	583.55	633.01	338.02	437.58	500.27	563.77	670.10	731.92
70	311.92	409.53	458.54	531.23	614.98	667.63	359.61	462.71	526.26	600.62	701.13	763.34
71	344.66	434.87	488.08	566.72	650.00	703.20	390.92	490.39	550.53	638.43	735.58	795.73
72	366.28	455.61	506.98	607.48	690.12	743.72	410.94	513.68	571.75	681.19	772.75	830.82
73	385.50	480.26	529.79	652.55	734.39	786.08	428.57	538.41	598.71	727.93	814.07	870.07
74	404.40	506.02	562.02	700.97	781.85	833.69	447.96	564.09	630.46	773.55	858.58	912.50
75	420.76	536.41	606.21	745.79	831.54	883.39	462.63	592.25	672.01	815.59	905.32	959.16
76	438.38	572.39	662.36	792.54	886.34	943.77	476.67	624.07	719.79	857.62	957.17	1016.51
77	454.97	616.42	722.82	840.24	950.31	1018.19	489.83	660.45	772.36	897.11	1014.52	1086.07
78	484.92	679.61	803.99	908.55	1041.94	1124.87	517.37	717.46	843.65	960.82	1103.23	1191.56
79	526.38	755.32	897.73	996.88	1157.31	1254.66	557.02	789.57	931.98	1043.75	1215.00	1319.55
80	575.05	834.64					603.89	863.48				
81	634.54	917.56					661.58	940.99				
82	704.84	1002.28					728.28	1022.11				
83	784.16	1090.62					803.99	1106.84				
84	870.69	1182.55					885.11	1195.17				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B3

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	4.4% Simple Inflation						4.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	57.69	70.30	79.32	88.33	108.17	119.22	140.65	172.58	197.29	226.91	280.77	309.48
30	57.69	70.30	79.32	88.33	111.90	127.17	148.25	180.09	207.39	232.91	280.77	309.48
31	57.69	70.30	79.32	88.33	115.63	135.12	149.96	183.84	207.39	232.91	280.77	309.48
32	57.69	70.30	79.32	88.33	123.09	139.09	149.96	185.05	207.39	232.91	280.77	309.48
33	59.55	70.30	80.82	88.33	126.82	147.04	149.96	185.05	207.39	232.91	280.77	309.48
34	59.55	70.30	84.50	91.14	134.28	154.99	149.96	185.05	207.39	232.91	280.77	309.48
35	63.28	71.89	84.50	94.79	141.74	158.96	149.96	185.05	207.39	232.91	280.77	309.48
36	67.00	75.48	88.17	102.08	145.47	166.91	149.96	185.05	207.39	232.91	280.77	309.48
37	70.72	79.08	95.52	105.73	152.93	174.86	149.96	185.05	207.39	232.91	280.77	309.48
38	70.72	82.67	99.19	109.37	160.39	182.80	149.96	185.05	207.39	232.91	280.77	309.48
39	74.44	86.27	102.87	116.66	167.85	194.73	149.96	185.05	207.39	232.91	280.77	309.48
40	78.16	89.86	106.54	120.31	175.31	202.67	149.96	185.05	207.39	232.91	280.77	309.48
41	82.25	93.83	110.67	124.47	183.59	210.58	149.96	185.05	207.39	232.91	280.77	309.48
42	82.61	97.84	114.83	132.35	188.24	210.58	149.96	185.05	207.39	232.91	280.77	309.48
43	86.75	101.87	122.74	136.59	188.24	210.58	149.96	185.05	207.39	232.91	280.77	309.48
44	90.92	105.93	126.99	140.87	188.24	210.58	149.96	185.05	207.39	232.91	280.77	309.48
45	97.10	109.15	134.39	148.31	216.80	246.80	178.67	213.77	236.10	261.63	312.68	341.39
46	97.53	116.90	142.66	152.65	225.42	259.55	178.67	213.77	236.10	261.63	312.68	341.39
47	101.88	121.04	147.12	160.77	234.11	268.29	178.67	213.77	236.10	261.63	312.68	341.39
48	106.27	125.21	155.50	168.95	242.87	271.20	178.67	213.77	236.10	261.63	312.68	341.39
49	110.69	133.11	160.05	173.43	245.67	271.20	178.67	213.77	236.10	261.63	312.68	341.39
50	115.66	139.13	172.39	186.18	264.75	296.72	188.24	226.53	248.86	274.39	328.63	366.92
51	120.63	141.89	176.67	195.53	276.71	309.48	197.82	232.91	255.25	280.77	335.01	366.92
52	127.12	150.88	179.69	197.81	291.51	322.25	204.20	239.29	261.63	287.15	344.58	376.49
53	129.93	159.95	186.72	207.53	306.29	338.20	210.58	245.67	271.20	293.53	354.15	389.25
54	134.86	162.83	193.84	216.27	318.74	350.96	216.96	255.25	277.58	303.10	363.72	398.82
55	141.53	172.02	198.78	223.56	331.82	363.45	222.71	261.63	287.15	309.48	373.30	411.58
56	150.72	181.19	208.19	234.96	344.58	379.68	229.12	271.20	299.91	319.06	389.25	430.73
57	155.98	188.22	219.27	248.74	360.53	398.82	231.59	283.96	312.68	335.01	408.39	453.06
58	165.29	195.32	229.16	260.66	376.49	414.77	241.26	296.72	328.63	354.15	430.73	478.58
59	170.14	208.83	243.03	270.07	392.44	430.73	244.16	305.73	347.77	373.30	453.06	504.11
60	177.33	216.04	250.97	282.21	408.39	449.87	251.17	307.97	349.86	392.44	478.58	529.63
61	183.35	226.99	261.69	299.33	413.74	454.18	258.10	317.95	356.39	401.29	485.29	541.28
62	188.64	238.19	274.42	310.48	424.35	463.75	255.63	321.83	364.38	409.19	497.09	551.65
63	197.41	245.53	276.73	329.63	430.89	469.25	256.47	330.20	369.68	416.13	504.67	560.74
64	201.07	250.12	294.00	345.61	439.34	479.54	261.06	335.99	373.44	424.98	514.00	568.56
65	203.72	263.90	301.22	362.73	446.68	485.76	262.68	342.44	381.13	435.51	524.85	577.89
66	219.20	286.63	322.27	392.13	461.04	501.72	274.38	357.18	398.96	447.48	536.97	593.92
67	242.12	307.87	354.60	413.26	481.70	526.44	295.75	376.04	429.41	468.53	563.29	621.20
68	263.47	336.02	384.06	436.47	510.49	556.43	314.53	401.14	456.89	497.73	594.72	653.43
69	283.41	362.98	412.87	464.87	543.99	590.97	333.26	423.08	480.65	529.16	628.06	687.41
70	309.64	397.76	439.92	495.34	576.69	624.55	354.97	448.55	507.21	567.12	662.84	722.66
71	342.35	423.31	471.88	532.03	610.67	661.56	386.30	478.82	534.34	606.05	698.57	756.40
72	364.04	444.45	493.58	576.22	654.38	703.52	408.71	502.51	560.58	649.92	739.25	797.32
73	383.35	469.49	519.03	622.40	699.93	749.46	426.42	529.79	590.10	693.47	783.92	839.92
74	402.33	495.65	549.57	667.79	746.59	796.37	445.88	555.80	620.09	734.15	827.47	883.47
75	418.76	522.46	586.27	709.90	793.65	845.50	460.64	580.28	654.07	773.71	869.43	927.26
76	434.56	553.24	631.73	750.42	842.31	897.83	474.76	608.76	692.99	809.77	913.14	976.31
77	451.31	592.57	682.46	790.70	893.44	957.65	488.00	640.27	735.66	845.74	959.48	1031.03
78	479.51	647.16	753.52	850.86	971.64	1045.55	515.56	688.62	798.58	901.33	1034.73	1115.85
79	519.17	717.46	838.24	928.37	1068.98	1155.51	553.42	753.52	876.10	977.05	1130.27	1224.01
80	566.04	789.57					596.68	822.02				
81	623.72	867.08					650.76	894.12				
82	688.62	946.40					713.86	969.84				
83	762.53	1031.13					784.16	1050.96				
84	843.65	1117.66					861.68	1135.68				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B3

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	4.4% Simple Inflation						4.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	52.28	61.29	68.50	73.91	91.67	99.35	131.67	154.73	173.01	195.83	242.48	268.01
30	52.28	61.29	68.50	73.91	94.83	105.97	138.79	161.46	181.86	201.01	242.48	268.01
31	52.28	61.29	68.50	73.91	97.99	112.60	140.38	164.82	181.86	201.01	242.48	268.01
32	52.28	61.29	68.50	73.91	104.31	115.91	140.38	165.91	181.86	201.01	242.48	268.01
33	53.97	61.29	69.80	73.91	107.47	122.53	140.38	165.91	181.86	201.01	242.48	268.01
34	53.97	61.29	72.97	76.26	113.80	129.16	140.38	165.91	181.86	201.01	242.48	268.01
35	57.34	62.67	72.97	79.31	120.12	132.47	140.38	165.91	181.86	201.01	242.48	268.01
36	60.72	65.81	76.15	85.41	123.28	139.09	140.38	165.91	181.86	201.01	242.48	268.01
37	64.09	68.94	82.49	88.46	129.60	145.71	140.38	165.91	181.86	201.01	242.48	268.01
38	64.09	72.07	85.67	91.52	135.92	152.34	140.38	165.91	181.86	201.01	242.48	268.01
39	67.46	75.21	88.84	97.62	142.24	162.27	140.38	165.91	181.86	201.01	242.48	268.01
40	70.84	78.34	92.01	100.67	148.57	168.90	140.38	165.91	181.86	201.01	242.48	268.01
41	74.54	81.80	95.58	104.15	155.58	175.48	140.38	165.91	181.86	201.01	242.48	268.01
42	74.87	85.29	99.17	110.74	159.53	175.48	140.38	165.91	181.86	201.01	242.48	268.01
43	78.61	88.81	106.01	114.29	159.53	175.48	140.38	165.91	181.86	201.01	242.48	268.01
44	82.39	92.35	109.67	117.87	159.53	175.48	140.38	165.91	181.86	201.01	242.48	268.01
45	85.54	96.31	117.89	127.12	183.02	209.05	162.72	191.43	204.20	226.53	274.39	303.10
46	85.92	103.15	125.14	130.84	190.29	219.85	162.72	191.43	204.20	226.53	274.39	303.10
47	89.75	106.80	129.05	137.80	197.62	227.26	162.72	191.43	204.20	226.53	274.39	303.10
48	93.62	110.48	136.40	144.81	205.02	229.72	162.72	191.43	204.20	226.53	274.39	303.10
49	97.51	117.45	140.39	148.65	207.39	229.72	162.72	191.43	204.20	226.53	274.39	303.10
50	105.38	122.05	147.76	156.93	226.93	255.25	172.29	201.01	213.77	239.29	287.15	325.44
51	108.06	125.06	152.58	166.07	235.83	268.01	178.67	207.39	220.15	245.67	296.72	325.44
52	114.41	131.41	156.25	169.18	250.32	280.77	185.05	210.58	226.53	252.05	303.10	335.01
53	115.22	140.26	163.38	176.40	264.82	290.34	191.43	216.96	232.91	258.44	312.68	344.58
54	120.15	143.39	167.99	185.00	274.12	306.29	194.62	223.34	242.48	264.82	322.25	354.15
55	126.64	149.90	173.29	192.36	287.15	316.04	200.44	232.91	252.05	271.20	331.82	366.92
56	133.13	158.85	179.92	203.63	299.91	331.82	206.85	239.29	261.63	280.77	344.58	382.87
57	138.65	165.93	190.55	214.34	312.68	347.77	209.68	252.05	274.39	293.53	360.53	402.01
58	147.76	173.07	197.91	223.80	328.63	360.53	216.19	264.82	290.34	312.68	379.68	424.35
59	150.42	183.67	208.68	235.99	341.39	376.49	219.75	271.41	306.29	328.63	402.01	446.68
60	157.63	190.92	219.27	245.63	357.34	392.44	226.96	274.75	309.97	344.58	424.35	472.20
61	163.80	199.24	225.05	259.59	363.96	398.18	231.09	282.29	317.46	354.63	432.40	482.17
62	169.53	208.10	237.83	271.02	369.79	406.16	229.78	287.04	323.57	363.72	442.53	491.03
63	178.38	216.07	241.82	289.75	377.76	413.18	231.65	296.04	329.87	371.86	451.54	498.77
64	182.58	221.80	254.47	303.40	387.65	422.11	234.42	300.19	332.25	379.04	459.44	508.26
65	185.81	231.20	262.97	320.37	393.64	429.93	237.18	307.39	335.82	388.05	469.01	516.47
66	198.86	251.10	281.69	343.78	406.80	442.05	249.21	320.14	354.04	401.37	482.73	531.55
67	216.75	272.62	308.76	363.25	426.42	465.90	268.18	337.41	379.66	421.15	505.39	558.03
68	235.74	296.08	338.45	385.42	451.78	492.62	285.05	358.52	405.84	446.68	533.46	587.06
69	253.70	323.16	365.41	412.94	482.17	524.21	302.31	379.56	429.16	474.76	566.25	620.64
70	277.76	353.04	388.71	440.30	512.09	555.16	322.49	403.69	454.82	509.69	598.23	650.88
71	307.65	377.05	418.68	476.51	545.91	589.86	351.60	430.25	478.82	548.22	631.49	682.38
72	326.08	397.54	437.75	515.91	582.92	625.35	370.74	453.38	502.51	587.38	667.79	719.15
73	344.58	417.80	460.88	555.64	624.55	667.63	387.65	475.95	527.64	626.71	706.39	755.92
74	362.93	441.73	489.43	597.27	665.71	709.26	404.40	499.80	557.87	665.71	744.52	794.29
75	376.89	466.62	522.46	634.12	707.91	753.77	418.76	524.45	588.26	699.93	783.68	835.53
76	390.53	495.81	562.82	671.93	752.34	800.19	430.73	549.42	624.07	733.19	823.17	878.68
77	405.44	528.36	607.24	706.31	796.21	851.24	442.13	576.06	662.28	765.02	864.08	926.46
78	430.84	576.85	668.79	758.92	863.48	926.57	466.89	620.12	717.46	814.81	930.18	1000.48
79	465.09	638.15	742.70	827.43	948.20	1020.31	499.34	676.00	785.96	881.51	1013.10	1092.42
80	506.55	701.24					537.20	735.49				
81	555.22	766.13					584.06	798.58				
82	611.10	834.64					636.34	863.48				
83	672.40	906.74					695.83	933.78				
84	739.09	980.65					760.73	1004.09				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B4

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	63.09	79.32	88.33	99.15	122.58	135.20	93.74	117.17	129.79	146.02	176.66	194.69
30	63.09	79.32	88.33	99.15	122.58	135.20	93.74	117.17	129.79	146.02	176.66	194.69
31	63.09	79.32	88.33	99.15	122.58	135.20	93.74	117.17	129.79	146.02	176.66	194.69
32	63.09	79.32	88.33	99.15	122.58	135.20	93.74	117.17	129.79	146.02	176.66	194.69
33	63.09	79.32	88.33	99.15	122.58	135.20	93.74	117.17	129.79	146.02	176.66	194.69
34	63.09	79.32	88.33	99.15	122.58	135.20	93.74	117.17	129.79	146.02	176.66	194.69
35	63.09	79.32	88.33	99.15	122.58	135.20	93.74	117.17	129.79	146.02	176.66	194.69
36	63.09	79.32	88.33	99.15	122.58	135.20	93.74	117.17	129.79	146.02	176.66	194.69
37	63.09	79.32	88.33	99.15	122.58	135.20	93.74	117.17	129.79	146.02	176.66	194.69
38	63.09	79.32	88.33	99.15	122.58	135.20	93.74	117.17	129.79	146.02	176.66	194.69
39	63.09	79.32	88.33	99.15	122.58	135.20	93.74	117.17	129.79	146.02	176.66	194.69
40	63.09	79.32	88.33	99.15	122.58	135.20	93.74	117.17	129.79	146.02	176.66	194.69
41	63.09	79.32	88.33	99.15	122.58	135.20	93.74	117.17	129.79	146.02	176.66	194.69
42	63.09	79.32	88.33	99.15	122.58	135.20	93.74	117.17	129.79	146.02	176.66	194.69
43	63.09	79.32	88.33	99.15	122.58	135.20	93.74	117.17	129.79	146.02	176.66	194.69
44	63.09	79.32	88.33	99.15	122.58	135.20	93.74	117.17	129.79	146.02	176.66	194.69
45	81.12	104.55	111.77	127.99	160.44	173.06	106.36	133.40	147.82	164.04	198.29	219.93
46	81.12	104.55	111.77	127.99	160.44	173.06	106.36	133.40	147.82	164.04	198.29	219.93
47	81.12	104.55	111.77	127.99	160.44	173.06	106.36	133.40	147.82	164.04	198.29	219.93
48	81.12	104.55	111.77	127.99	160.44	173.06	106.36	133.40	147.82	164.04	198.29	219.93
49	81.12	104.55	111.77	127.99	160.44	173.06	106.36	133.40	147.82	164.04	198.29	219.93
50	86.53	115.37	120.78	138.81	174.86	187.48	113.57	142.41	156.83	173.06	207.31	228.94
51	91.94	120.78	129.79	144.21	183.87	196.49	117.17	146.02	160.44	176.66	212.72	234.35
52	97.34	126.19	137.00	155.03	191.08	207.31	122.58	149.62	164.04	180.27	218.12	241.56
53	104.55	131.59	144.21	162.24	198.29	216.32	127.99	153.23	169.45	185.67	223.53	246.97
54	108.16	137.00	151.42	171.25	207.31	227.14	131.59	158.63	174.86	189.28	228.94	252.37
55	113.57	142.41	160.44	178.46	214.52	237.95	137.00	162.24	178.46	192.89	234.35	257.78
56	118.98	147.82	165.85	187.48	223.53	246.97	142.41	169.45	185.67	200.10	241.56	268.60
57	124.38	155.03	173.06	194.69	234.35	255.98	147.82	178.46	196.49	210.91	254.18	281.22
58	129.79	162.24	180.27	205.50	243.36	266.80	153.23	187.48	209.11	221.73	270.40	299.24
59	138.81	169.45	187.47	216.32	254.18	277.61	160.44	198.29	223.53	236.15	286.62	317.27
60	146.02	176.66	192.10	227.14	264.99	288.43	167.65	210.91	233.01	250.57	304.65	337.10
61	152.76	182.47	199.27	239.76	277.61	301.05	172.30	217.90	241.23	266.80	322.68	356.93
62	156.81	193.55	208.58	254.18	293.84	317.27	177.49	228.74	253.12	283.02	342.51	378.56
63	160.75	204.84	220.76	270.40	310.06	335.30	183.60	238.20	267.49	302.85	364.14	402.00
64	166.77	214.90	234.81	288.43	329.89	356.93	192.32	252.42	282.70	324.48	387.57	427.23
65	175.28	227.58	248.64	306.45	351.52	378.56	200.90	268.13	299.45	346.11	412.81	454.27
66	187.97	246.85	270.79	326.28	376.76	405.60	219.19	290.18	324.90	367.74	441.65	481.31
67	203.05	267.53	290.18	347.92	409.21	439.85	238.59	313.98	353.26	392.98	477.71	510.16
68	221.74	290.52	320.40	374.96	447.06	472.30	260.32	339.97	383.97	425.43	517.37	548.01
69	241.61	315.90	358.08	414.61	488.52	522.77	284.60	368.36	418.35	468.69	562.43	600.29
70	269.28	354.61	396.28	459.68	533.59	578.66	311.10	400.15	455.65	519.17	607.50	661.58
71	308.26	389.38	436.25	506.55	582.26	629.13	349.72	438.05	492.13	571.45	657.97	712.05
72	337.10	421.82	468.69	564.24	639.95	688.62	380.36	475.90	529.98	632.74	717.46	771.54
73	369.55	461.48	510.16	627.33	706.65	757.12	412.81	517.37	576.85	699.44	784.16	836.44
74	403.80	506.55	560.63	699.44	782.36	832.83	445.26	564.24	630.93	771.54	858.07	912.15
75	438.05	557.02	629.13	775.15	863.48	917.56	479.51	614.71	697.63	847.25	940.99	996.88
76	474.10	620.12	715.66	858.07	959.02	1022.11	515.56	676.00	778.75	928.37	1034.73	1101.43
77	513.76	695.83	816.61	948.20	1072.59	1150.10	553.42	746.31	870.69	1013.10	1146.50	1227.62
78	557.02	780.56	922.97	1045.55	1198.78	1292.51	594.88	825.62	969.84	1103.23	1269.08	1368.23
79	603.89	868.89	1031.13	1146.50	1330.37	1442.14	639.95	906.74	1070.79	1200.58	1397.07	1516.05
80	659.78	959.02					694.03	991.47				
81	730.08	1052.76					758.92	1081.60				
82	811.20	1151.91					836.44	1175.34				
83	901.33	1254.66					922.97	1272.68				
84	1000.48	1361.02					1016.71	1373.63				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B4

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	61.29	73.91	82.92	93.74	111.77	124.38	90.13	109.96	124.38	138.81	167.65	185.67
30	61.29	73.91	82.92	93.74	111.77	124.38	90.13	109.96	124.38	138.81	167.65	185.67
31	61.29	73.91	82.92	93.74	111.77	124.38	90.13	109.96	124.38	138.81	167.65	185.67
32	61.29	73.91	82.92	93.74	111.77	124.38	90.13	109.96	124.38	138.81	167.65	185.67
33	61.29	73.91	82.92	93.74	111.77	124.38	90.13	109.96	124.38	138.81	167.65	185.67
34	61.29	73.91	82.92	93.74	111.77	124.38	90.13	109.96	124.38	138.81	167.65	185.67
35	61.29	73.91	82.92	93.74	111.77	124.38	90.13	109.96	124.38	138.81	167.65	185.67
36	61.29	73.91	82.92	93.74	111.77	124.38	90.13	109.96	124.38	138.81	167.65	185.67
37	61.29	73.91	82.92	93.74	111.77	124.38	90.13	109.96	124.38	138.81	167.65	185.67
38	61.29	73.91	82.92	93.74	111.77	124.38	90.13	109.96	124.38	138.81	167.65	185.67
39	61.29	73.91	82.92	93.74	111.77	124.38	90.13	109.96	124.38	138.81	167.65	185.67
40	61.29	73.91	82.92	93.74	111.77	124.38	90.13	109.96	124.38	138.81	167.65	185.67
41	61.29	73.91	82.92	93.74	111.77	124.38	90.13	109.96	124.38	138.81	167.65	185.67
42	61.29	73.91	82.92	93.74	111.77	124.38	90.13	109.96	124.38	138.81	167.65	185.67
43	61.29	73.91	82.92	93.74	111.77	124.38	90.13	109.96	124.38	138.81	167.65	185.67
44	61.29	73.91	82.92	93.74	111.77	124.38	90.13	109.96	124.38	138.81	167.65	185.67
45	77.51	97.34	104.55	117.17	146.02	156.83	102.75	127.99	144.21	156.83	189.28	207.31
46	77.51	97.34	104.55	117.17	146.02	156.83	102.75	127.99	144.21	156.83	189.28	207.31
47	77.51	97.34	104.55	117.17	146.02	156.83	102.75	127.99	144.21	156.83	189.28	207.31
48	77.51	97.34	104.55	117.17	146.02	156.83	102.75	127.99	144.21	156.83	189.28	207.31
49	77.51	97.34	104.55	117.17	146.02	156.83	102.75	127.99	144.21	156.83	189.28	207.31
50	82.92	108.16	115.37	127.99	160.44	171.25	108.16	137.00	149.62	165.85	198.29	218.12
51	88.33	113.57	120.78	135.20	167.65	182.07	113.57	140.61	153.23	169.45	203.70	223.53
52	93.74	118.98	127.99	142.41	176.66	189.28	117.17	144.21	158.63	173.06	207.31	228.94
53	99.15	124.38	135.20	149.62	183.87	200.10	122.58	149.62	162.24	176.66	212.72	236.15
54	104.55	129.79	142.41	156.83	191.08	210.91	127.99	153.23	167.65	182.07	218.12	241.56
55	109.96	135.20	149.62	165.85	200.10	219.93	133.40	156.83	173.06	185.67	225.33	248.77
56	115.37	140.61	155.03	174.86	207.31	228.94	138.81	164.04	178.46	192.89	232.54	257.78
57	120.78	146.02	162.24	182.07	218.12	239.76	142.41	171.25	189.28	201.90	245.16	272.20
58	126.19	153.23	169.45	191.08	228.94	248.77	147.82	180.27	200.10	214.52	259.58	288.43
59	131.59	160.44	178.46	200.10	239.76	263.19	155.03	191.08	210.91	227.14	277.61	306.45
60	140.61	169.45	183.20	210.91	250.57	275.81	162.24	200.10	220.56	239.76	293.84	324.48
61	145.65	175.38	190.53	223.53	263.19	288.43	166.97	207.27	228.99	254.18	310.06	342.51
62	149.92	184.75	201.69	236.15	279.41	304.65	172.32	216.42	239.25	268.60	328.09	362.34
63	155.73	196.16	210.64	250.57	295.64	322.68	176.86	226.03	253.60	286.62	346.11	383.97
64	161.86	204.75	224.82	266.80	313.66	340.70	185.63	238.59	265.46	304.65	367.74	405.60
65	167.31	217.54	237.19	284.82	331.69	360.53	194.32	255.94	282.24	322.68	389.38	429.04
66	178.33	236.70	254.28	302.85	355.13	385.77	210.83	276.11	305.59	346.11	414.61	454.27
67	194.87	255.67	271.94	322.68	383.97	411.01	230.01	299.87	333.53	367.74	447.06	481.31
68	213.47	280.33	300.06	349.72	418.22	441.65	251.64	327.57	362.34	400.19	484.92	515.56
69	234.94	305.65	337.32	385.77	456.08	486.72	275.93	354.26	396.90	441.65	528.18	566.04
70	267.56	343.97	380.50	429.04	497.54	540.80	307.61	389.48	439.50	490.33	575.05	625.53
71	306.45	378.56	421.82	481.31	548.01	591.28	346.11	429.04	477.71	544.41	625.53	677.80
72	335.30	412.81	457.88	537.20	605.70	650.76	378.56	466.89	519.17	603.89	685.01	739.09
73	367.74	450.67	499.34	598.49	672.40	719.27	411.01	508.35	566.04	666.99	753.52	807.60
74	402.00	493.93	548.01	665.19	746.31	794.98	443.46	555.22	620.12	733.69	825.62	881.51
75	434.44	542.60	609.30	737.29	823.82	877.90	477.71	603.89	679.61	803.99	903.14	962.63
76	470.50	600.29	683.21	813.00	910.35	971.64	513.76	657.97	749.91	877.90	987.86	1056.36
77	508.35	668.79	771.54	892.32	1009.49	1081.60	551.62	722.87	831.03	953.61	1083.40	1162.72
78	551.62	744.50	867.08	977.05	1115.85	1200.58	591.28	793.17	917.56	1034.73	1187.96	1281.70
79	596.68	825.62	964.43	1067.18	1229.42	1328.57	634.54	865.28	1007.69	1123.06	1297.92	1406.08
80	650.76	908.55					685.01	944.60				
81	715.66	995.07					748.11	1027.52				
82	793.17	1088.81					820.21	1115.85				
83	877.90	1184.35					901.33	1207.79				
84	969.84	1285.30					989.67	1305.13				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B4

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	55.88	64.90	72.11	79.32	93.74	104.55	82.92	99.15	109.96	120.78	146.02	160.44
30	55.88	64.90	72.11	79.32	93.74	104.55	82.92	99.15	109.96	120.78	146.02	160.44
31	55.88	64.90	72.11	79.32	93.74	104.55	82.92	99.15	109.96	120.78	146.02	160.44
32	55.88	64.90	72.11	79.32	93.74	104.55	82.92	99.15	109.96	120.78	146.02	160.44
33	55.88	64.90	72.11	79.32	93.74	104.55	82.92	99.15	109.96	120.78	146.02	160.44
34	55.88	64.90	72.11	79.32	93.74	104.55	82.92	99.15	109.96	120.78	146.02	160.44
35	55.88	64.90	72.11	79.32	93.74	104.55	82.92	99.15	109.96	120.78	146.02	160.44
36	55.88	64.90	72.11	79.32	93.74	104.55	82.92	99.15	109.96	120.78	146.02	160.44
37	55.88	64.90	72.11	79.32	93.74	104.55	82.92	99.15	109.96	120.78	146.02	160.44
38	55.88	64.90	72.11	79.32	93.74	104.55	82.92	99.15	109.96	120.78	146.02	160.44
39	55.88	64.90	72.11	79.32	93.74	104.55	82.92	99.15	109.96	120.78	146.02	160.44
40	55.88	64.90	72.11	79.32	93.74	104.55	82.92	99.15	109.96	120.78	146.02	160.44
41	55.88	64.90	72.11	79.32	93.74	104.55	82.92	99.15	109.96	120.78	146.02	160.44
42	55.88	64.90	72.11	79.32	93.74	104.55	82.92	99.15	109.96	120.78	146.02	160.44
43	55.88	64.90	72.11	79.32	93.74	104.55	82.92	99.15	109.96	120.78	146.02	160.44
44	55.88	64.90	72.11	79.32	93.74	104.55	82.92	99.15	109.96	120.78	146.02	160.44
45	70.30	86.53	91.94	100.95	124.38	135.20	93.74	113.57	124.38	137.00	165.85	182.07
46	70.30	86.53	91.94	100.95	124.38	135.20	93.74	113.57	124.38	137.00	165.85	182.07
47	70.30	86.53	91.94	100.95	124.38	135.20	93.74	113.57	124.38	137.00	165.85	182.07
48	70.30	86.53	91.94	100.95	124.38	135.20	93.74	113.57	124.38	137.00	165.85	182.07
49	70.30	86.53	91.94	100.95	124.38	135.20	93.74	113.57	124.38	137.00	165.85	182.07
50	75.71	95.54	99.15	109.96	137.00	147.82	99.15	120.78	131.59	144.21	174.86	192.89
51	81.12	99.15	104.55	117.17	144.21	156.83	102.75	124.38	135.20	147.82	178.46	198.29
52	84.73	104.55	111.77	124.38	151.42	164.04	106.36	127.99	138.81	151.42	183.87	203.70
53	88.33	108.16	118.98	129.79	158.63	173.06	109.96	131.59	142.41	155.03	187.48	209.11
54	93.74	113.57	122.58	137.00	165.85	182.07	115.37	135.20	146.02	158.63	192.89	214.52
55	97.34	117.17	129.79	142.41	173.06	191.08	120.78	138.81	151.42	162.24	198.29	219.93
56	102.75	122.58	135.20	151.42	180.27	201.90	124.38	144.21	156.83	169.45	205.50	228.94
57	108.16	127.99	140.61	158.63	189.28	209.11	129.79	151.42	165.85	178.46	218.12	241.56
58	111.77	135.20	147.82	165.85	198.29	219.93	133.40	160.44	176.66	189.28	230.74	255.98
59	118.98	140.61	155.03	174.86	209.11	228.94	140.61	169.45	187.48	200.10	245.16	272.20
60	126.19	147.82	160.08	183.87	219.93	241.56	146.02	178.46	195.66	212.72	259.58	288.43
61	131.44	154.12	166.06	196.49	230.74	254.18	152.76	184.24	202.77	225.33	274.01	304.65
62	136.13	163.63	174.11	207.31	245.16	266.80	155.08	193.55	209.77	239.76	292.03	322.68
63	140.66	171.86	183.68	221.73	259.58	283.02	160.02	201.69	222.33	254.18	308.26	342.51
64	145.51	181.06	194.84	236.15	275.81	301.05	168.90	212.66	236.16	270.40	328.09	362.34
65	151.38	190.77	206.11	250.57	292.03	319.07	176.20	228.09	249.54	288.43	347.92	383.97
66	162.26	207.96	222.90	266.80	313.66	340.70	190.75	246.21	272.22	308.26	371.35	407.40
67	175.22	226.89	240.44	286.62	338.90	362.34	207.69	268.12	295.88	328.09	402.00	430.84
68	191.95	248.05	264.46	310.06	369.55	392.98	227.35	292.16	322.68	356.93	436.25	465.09
69	211.62	271.50	297.54	344.31	405.60	430.84	249.90	319.01	352.20	396.59	475.90	510.16
70	240.12	304.96	336.67	382.17	443.46	481.31	279.64	350.35	392.86	441.65	517.37	564.24
71	275.81	337.10	374.96	429.04	488.52	526.38	315.47	385.77	429.04	492.13	564.24	611.10
72	302.85	367.74	405.60	479.51	540.80	580.46	344.31	420.02	466.89	546.21	618.32	665.19
73	331.69	402.00	443.46	535.39	600.29	641.75	373.15	457.88	508.35	602.09	679.61	726.48
74	362.34	441.65	488.52	596.68	665.19	708.45	403.80	499.34	557.02	665.19	744.50	793.17
75	391.18	484.92	542.60	659.78	735.49	782.36	434.44	544.41	611.10	728.28	814.81	867.08
76	423.63	537.20	609.30	728.28	813.00	867.08	466.89	594.88	676.00	793.17	892.32	951.81
77	457.88	596.68	686.82	798.58	899.53	962.63	501.14	650.76	748.11	861.68	977.05	1045.55
78	495.73	663.38	769.74	872.49	991.47	1065.38	535.39	713.86	823.82	935.59	1068.98	1148.30
79	535.39	733.69	854.47	951.81	1088.81	1173.54	573.25	778.75	903.14	1013.10	1164.52	1256.46
80	582.26	805.79					618.32	845.45				
81	638.15	881.51					670.59	917.56				
82	703.04	959.02					731.88	993.27				
83	773.35	1041.94					800.39	1072.59				
84	850.86	1128.47					874.29	1155.51				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B4

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	59.49	73.91	84.73	95.54	117.17	131.59	88.33	109.96	122.58	138.81	167.65	183.87
30	59.49	73.91	84.73	95.54	117.17	131.59	88.33	109.96	122.58	138.81	167.65	183.87
31	59.49	73.91	84.73	95.54	117.17	131.59	88.33	109.96	122.58	138.81	167.65	183.87
32	59.49	73.91	84.73	95.54	117.17	131.59	88.33	109.96	122.58	138.81	167.65	183.87
33	59.49	73.91	84.73	95.54	117.17	131.59	88.33	109.96	122.58	138.81	167.65	183.87
34	59.49	73.91	84.73	95.54	117.17	131.59	88.33	109.96	122.58	138.81	167.65	183.87
35	59.49	73.91	84.73	95.54	117.17	131.59	88.33	109.96	122.58	138.81	167.65	183.87
36	59.49	73.91	84.73	95.54	117.17	131.59	88.33	109.96	122.58	138.81	167.65	183.87
37	59.49	73.91	84.73	95.54	117.17	131.59	88.33	109.96	122.58	138.81	167.65	183.87
38	59.49	73.91	84.73	95.54	117.17	131.59	88.33	109.96	122.58	138.81	167.65	183.87
39	59.49	73.91	84.73	95.54	117.17	131.59	88.33	109.96	122.58	138.81	167.65	183.87
40	59.49	73.91	84.73	95.54	117.17	131.59	88.33	109.96	122.58	138.81	167.65	183.87
41	59.49	73.91	84.73	95.54	117.17	131.59	88.33	109.96	122.58	138.81	167.65	183.87
42	59.49	73.91	84.73	95.54	117.17	131.59	88.33	109.96	122.58	138.81	167.65	183.87
43	59.49	73.91	84.73	95.54	117.17	131.59	88.33	109.96	122.58	138.81	167.65	183.87
44	59.49	73.91	84.73	95.54	117.17	131.59	88.33	109.96	122.58	138.81	167.65	183.87
45	77.51	99.15	109.96	122.58	151.42	169.45	104.55	126.19	138.81	155.03	187.48	205.50
46	77.51	99.15	109.96	122.58	151.42	169.45	104.55	126.19	138.81	155.03	187.48	205.50
47	77.51	99.15	109.96	122.58	151.42	169.45	104.55	126.19	138.81	155.03	187.48	205.50
48	77.51	99.15	109.96	122.58	151.42	169.45	104.55	126.19	138.81	155.03	187.48	205.50
49	77.51	99.15	109.96	122.58	151.42	169.45	104.55	126.19	138.81	155.03	187.48	205.50
50	84.73	108.16	118.98	135.20	165.85	183.87	111.77	131.59	144.21	162.24	194.69	219.93
51	90.13	113.57	127.99	142.41	173.06	192.89	115.37	137.00	149.62	165.85	200.10	219.93
52	93.74	118.98	133.40	147.82	180.27	200.10	117.17	140.61	153.23	169.45	203.70	225.33
53	97.34	124.38	140.61	155.03	187.48	207.31	120.78	144.21	158.63	173.06	209.11	230.74
54	102.75	129.79	146.02	160.44	194.69	216.32	124.38	147.82	162.24	178.46	214.52	236.15
55	106.36	133.40	151.42	167.65	201.90	223.53	127.99	153.23	167.65	182.07	219.93	243.36
56	111.77	138.81	156.83	174.86	210.91	232.54	133.40	158.63	174.86	187.48	227.14	252.37
57	117.17	144.21	162.24	182.07	218.12	239.76	137.00	167.65	185.67	196.49	237.95	264.99
58	122.58	149.62	167.65	191.08	227.14	248.77	142.41	174.86	194.69	207.31	252.37	279.41
59	127.99	156.83	173.05	200.10	236.15	257.78	147.82	183.87	207.31	219.93	266.80	295.64
60	135.20	162.24	176.09	209.11	243.36	264.99	155.03	192.89	215.22	230.74	279.41	310.06
61	138.55	166.52	181.79	218.12	254.18	275.81	158.09	198.41	220.25	241.56	293.84	324.48
62	141.30	174.19	187.90	228.94	264.99	286.62	158.53	205.86	228.84	255.98	308.26	340.70
63	144.01	182.27	195.48	241.56	277.61	299.24	163.39	213.86	239.70	270.40	324.48	358.73
64	148.78	187.82	206.50	254.18	290.23	313.66	168.90	221.30	249.95	284.82	340.70	376.76
65	152.97	197.46	215.93	266.80	304.65	329.89	174.56	233.31	259.87	301.05	358.73	394.78
66	162.26	214.72	234.46	283.02	324.48	351.52	187.40	249.73	281.00	320.88	382.17	420.02
67	176.85	231.97	255.36	304.65	353.32	382.17	207.69	269.88	310.22	346.11	412.81	452.47
68	191.95	251.44	284.80	331.69	387.57	420.02	227.35	293.93	338.90	376.76	448.86	492.13
69	209.95	274.92	314.84	364.14	425.43	461.48	246.43	319.01	364.72	411.01	488.52	533.59
70	234.98	308.51	345.43	400.19	463.29	502.94	270.90	348.57	396.45	452.47	528.18	575.05
71	268.60	338.90	380.36	441.65	506.55	548.01	304.65	382.17	429.04	497.54	573.25	620.12
72	295.64	367.74	409.21	490.33	557.02	600.29	331.69	414.61	461.48	549.81	623.72	670.59
73	322.68	402.00	443.46	546.21	614.71	657.97	358.73	450.67	501.14	609.30	681.41	728.28
74	351.52	439.85	488.52	609.30	679.61	724.67	389.38	490.33	548.01	672.40	746.31	793.17
75	380.36	484.92	548.01	674.20	751.71	798.58	418.22	535.39	607.50	737.29	818.41	867.08
76	412.81	539.00	623.72	746.31	834.64	888.72	448.86	587.67	677.80	807.60	901.33	957.22
77	447.06	605.70	710.25	825.62	933.78	1000.48	481.31	648.96	758.92	881.51	996.88	1067.18
78	484.92	679.61	803.99	908.55	1041.94	1124.87	517.37	717.46	843.65	960.82	1103.23	1191.56
79	526.38	755.32	897.73	996.88	1157.31	1254.66	557.02	789.57	931.98	1043.75	1215.00	1319.55
80	575.05	834.64					603.89	863.48				
81	634.54	917.56					661.58	940.99				
82	704.84	1002.28					728.28	1022.11				
83	784.16	1090.62					803.99	1106.84				
84	870.69	1182.55					885.11	1195.17				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B4

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	57.69	70.30	79.32	88.33	106.36	118.98	84.73	104.55	117.17	131.59	158.63	174.86
30	57.69	70.30	79.32	88.33	106.36	118.98	84.73	104.55	117.17	131.59	158.63	174.86
31	57.69	70.30	79.32	88.33	106.36	118.98	84.73	104.55	117.17	131.59	158.63	174.86
32	57.69	70.30	79.32	88.33	106.36	118.98	84.73	104.55	117.17	131.59	158.63	174.86
33	57.69	70.30	79.32	88.33	106.36	118.98	84.73	104.55	117.17	131.59	158.63	174.86
34	57.69	70.30	79.32	88.33	106.36	118.98	84.73	104.55	117.17	131.59	158.63	174.86
35	57.69	70.30	79.32	88.33	106.36	118.98	84.73	104.55	117.17	131.59	158.63	174.86
36	57.69	70.30	79.32	88.33	106.36	118.98	84.73	104.55	117.17	131.59	158.63	174.86
37	57.69	70.30	79.32	88.33	106.36	118.98	84.73	104.55	117.17	131.59	158.63	174.86
38	57.69	70.30	79.32	88.33	106.36	118.98	84.73	104.55	117.17	131.59	158.63	174.86
39	57.69	70.30	79.32	88.33	106.36	118.98	84.73	104.55	117.17	131.59	158.63	174.86
40	57.69	70.30	79.32	88.33	106.36	118.98	84.73	104.55	117.17	131.59	158.63	174.86
41	57.69	70.30	79.32	88.33	106.36	118.98	84.73	104.55	117.17	131.59	158.63	174.86
42	57.69	70.30	79.32	88.33	106.36	118.98	84.73	104.55	117.17	131.59	158.63	174.86
43	57.69	70.30	79.32	88.33	106.36	118.98	84.73	104.55	117.17	131.59	158.63	174.86
44	57.69	70.30	79.32	88.33	106.36	118.98	84.73	104.55	117.17	131.59	158.63	174.86
45	75.71	91.94	102.75	113.57	138.81	153.23	100.95	120.78	133.40	147.82	176.66	192.89
46	75.71	91.94	102.75	113.57	138.81	153.23	100.95	120.78	133.40	147.82	176.66	192.89
47	75.71	91.94	102.75	113.57	138.81	153.23	100.95	120.78	133.40	147.82	176.66	192.89
48	75.71	91.94	102.75	113.57	138.81	153.23	100.95	120.78	133.40	147.82	176.66	192.89
49	75.71	91.94	102.75	113.57	138.81	153.23	100.95	120.78	133.40	147.82	176.66	192.89
50	81.12	102.75	113.57	126.19	151.42	167.65	106.36	127.99	140.61	155.03	185.67	207.31
51	86.53	106.36	118.98	131.59	158.63	174.86	111.77	131.59	144.21	158.63	189.28	207.31
52	90.13	111.77	124.38	137.00	165.85	182.07	115.37	135.20	147.82	162.24	194.69	212.72
53	95.54	117.17	129.79	144.21	173.06	191.08	118.98	138.81	153.23	165.85	200.10	219.93
54	99.15	120.78	135.20	149.62	180.27	198.29	122.58	144.21	156.83	171.25	205.50	225.33
55	102.75	126.19	140.61	155.03	187.48	207.31	126.19	147.82	162.24	174.86	210.91	232.54
56	108.16	131.59	146.02	162.24	194.69	214.52	129.79	153.23	169.45	180.27	219.93	243.36
57	113.57	137.00	151.42	169.45	203.70	225.33	133.40	160.44	176.66	189.28	230.74	255.98
58	118.98	142.41	158.63	178.46	212.72	234.35	138.81	167.65	185.67	200.10	243.36	270.40
59	124.38	149.62	165.84	185.67	221.73	243.36	144.21	176.66	196.49	210.91	255.98	284.82
60	129.79	155.03	168.98	194.69	230.74	254.18	149.62	183.87	202.77	221.73	270.40	299.24
61	133.22	159.44	174.80	203.70	239.76	263.19	152.76	189.55	208.01	232.54	281.22	313.66
62	136.13	167.15	181.00	212.72	252.37	275.81	153.36	195.31	216.71	243.36	295.64	328.09
63	138.98	173.59	187.05	223.53	263.19	286.62	156.65	201.69	225.81	254.18	308.26	342.51
64	142.24	179.36	198.17	236.15	275.81	301.05	163.89	210.93	234.44	266.80	322.68	356.93
65	145.00	189.09	206.11	246.97	288.43	313.66	169.61	221.12	246.10	281.22	338.90	373.15
66	155.84	204.58	222.90	263.19	306.45	333.49	182.38	237.42	265.19	297.44	356.93	394.78
67	171.94	221.81	243.75	283.02	329.89	360.53	202.54	257.53	294.08	320.88	385.77	425.43
68	188.64	242.95	271.24	308.26	360.53	392.98	222.14	283.31	322.68	351.52	420.02	461.48
69	206.62	264.67	301.00	338.90	396.59	430.84	242.96	308.44	350.41	385.77	457.88	501.14
70	233.26	299.64	331.41	373.15	434.44	470.50	267.41	337.90	382.10	427.23	499.34	544.41
71	266.80	329.89	367.74	414.61	475.90	515.56	301.05	373.15	416.42	472.30	544.41	589.47
72	293.84	358.73	398.39	465.09	528.18	567.84	329.89	405.60	452.47	524.58	596.68	643.55
73	320.88	392.98	434.44	520.97	585.87	627.33	356.93	443.46	493.93	580.46	656.17	703.04
74	349.72	430.84	477.71	580.46	648.96	692.23	387.57	483.12	539.00	638.15	719.27	767.94
75	378.56	472.30	529.98	641.75	717.46	764.33	416.42	524.58	591.28	699.44	785.96	838.24
76	409.21	520.97	594.88	706.65	793.17	845.45	447.06	573.25	652.57	762.53	859.87	919.36
77	443.46	582.26	670.59	776.95	877.90	940.99	479.51	629.13	722.87	831.03	942.80	1013.10
78	479.51	647.16	753.52	850.86	971.64	1045.55	515.56	688.62	798.58	901.33	1034.73	1115.85
79	519.17	717.46	838.24	928.37	1068.98	1155.51	553.42	753.52	876.10	977.05	1130.27	1224.01
80	566.04	789.57					596.68	822.02				
81	623.72	867.08					650.76	894.12				
82	688.62	946.40					713.86	969.84				
83	762.53	1031.13					784.16	1050.96				
84	843.65	1117.66					861.68	1135.68				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B4

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	52.28	61.29	68.50	73.91	90.13	99.15	79.32	93.74	102.75	113.57	137.00	151.42
30	52.28	61.29	68.50	73.91	90.13	99.15	79.32	93.74	102.75	113.57	137.00	151.42
31	52.28	61.29	68.50	73.91	90.13	99.15	79.32	93.74	102.75	113.57	137.00	151.42
32	52.28	61.29	68.50	73.91	90.13	99.15	79.32	93.74	102.75	113.57	137.00	151.42
33	52.28	61.29	68.50	73.91	90.13	99.15	79.32	93.74	102.75	113.57	137.00	151.42
34	52.28	61.29	68.50	73.91	90.13	99.15	79.32	93.74	102.75	113.57	137.00	151.42
35	52.28	61.29	68.50	73.91	90.13	99.15	79.32	93.74	102.75	113.57	137.00	151.42
36	52.28	61.29	68.50	73.91	90.13	99.15	79.32	93.74	102.75	113.57	137.00	151.42
37	52.28	61.29	68.50	73.91	90.13	99.15	79.32	93.74	102.75	113.57	137.00	151.42
38	52.28	61.29	68.50	73.91	90.13	99.15	79.32	93.74	102.75	113.57	137.00	151.42
39	52.28	61.29	68.50	73.91	90.13	99.15	79.32	93.74	102.75	113.57	137.00	151.42
40	52.28	61.29	68.50	73.91	90.13	99.15	79.32	93.74	102.75	113.57	137.00	151.42
41	52.28	61.29	68.50	73.91	90.13	99.15	79.32	93.74	102.75	113.57	137.00	151.42
42	52.28	61.29	68.50	73.91	90.13	99.15	79.32	93.74	102.75	113.57	137.00	151.42
43	52.28	61.29	68.50	73.91	90.13	99.15	79.32	93.74	102.75	113.57	137.00	151.42
44	52.28	61.29	68.50	73.91	90.13	99.15	79.32	93.74	102.75	113.57	137.00	151.42
45	66.70	81.12	90.13	97.34	117.17	129.79	91.94	108.16	115.37	127.99	155.03	171.25
46	66.70	81.12	90.13	97.34	117.17	129.79	91.94	108.16	115.37	127.99	155.03	171.25
47	66.70	81.12	90.13	97.34	117.17	129.79	91.94	108.16	115.37	127.99	155.03	171.25
48	66.70	81.12	90.13	97.34	117.17	129.79	91.94	108.16	115.37	127.99	155.03	171.25
49	66.70	81.12	90.13	97.34	117.17	129.79	91.94	108.16	115.37	127.99	155.03	171.25
50	73.91	90.13	97.34	106.36	129.79	144.21	97.34	113.57	120.78	135.20	162.24	183.87
51	77.51	93.74	102.75	111.77	135.20	151.42	100.95	117.17	124.38	138.81	167.65	183.87
52	81.12	97.34	108.16	117.17	142.41	158.63	104.55	118.98	127.99	142.41	171.25	189.28
53	84.73	102.75	113.57	122.58	149.62	164.04	108.16	122.58	131.59	146.02	176.66	194.69
54	88.33	106.36	117.17	127.99	155.03	173.06	109.96	126.19	137.00	149.62	182.07	200.10
55	91.94	109.96	122.58	133.40	162.24	180.27	113.57	131.59	142.41	153.23	187.48	207.31
56	95.54	115.37	126.19	140.61	169.45	187.48	117.17	135.20	147.82	158.63	194.69	216.32
57	100.95	120.78	131.59	146.02	176.66	196.49	120.78	142.41	155.03	165.85	203.70	227.14
58	106.36	126.19	137.00	153.23	185.67	203.70	124.38	149.62	164.04	176.66	214.52	239.76
59	109.96	131.59	142.41	162.24	192.89	212.72	129.79	156.83	173.06	185.67	227.14	252.37
60	115.37	137.00	147.63	169.45	201.90	221.73	135.20	164.04	179.65	194.69	239.76	266.80
61	119.01	139.95	150.33	176.66	210.91	230.74	136.77	168.30	185.29	205.50	250.57	279.41
62	122.34	146.04	156.87	185.67	219.93	241.56	137.85	174.19	192.44	216.32	263.19	292.03
63	125.59	152.76	163.46	196.49	230.74	252.37	141.49	180.82	201.49	227.14	275.81	304.65
64	129.16	159.06	171.53	207.31	243.36	264.99	147.16	188.45	208.58	237.95	288.43	319.07
65	132.26	165.67	179.94	218.12	254.18	277.61	153.15	198.49	216.84	250.57	302.85	333.49
66	141.38	179.22	194.83	230.74	270.40	293.84	165.65	212.80	235.34	266.80	320.88	353.32
67	153.93	196.41	212.25	248.77	292.03	319.07	183.66	231.07	260.01	288.43	346.11	382.17
68	168.79	214.07	239.03	272.20	319.07	347.92	201.31	253.20	286.62	315.47	376.76	414.61
69	184.96	235.64	266.40	301.05	351.52	382.17	220.39	276.71	312.87	346.11	412.81	452.47
70	209.25	265.96	292.83	331.69	385.77	418.22	242.94	304.11	342.63	383.97	450.67	490.33
71	239.76	293.84	326.28	371.35	425.43	459.68	274.01	335.30	373.15	427.23	492.13	531.79
72	263.19	320.88	353.32	416.42	470.50	504.75	299.24	365.94	405.60	474.10	539.00	580.46
73	288.43	349.72	385.77	465.09	522.77	558.83	324.48	398.39	441.65	524.58	591.28	632.74
74	315.47	383.97	425.43	519.17	578.66	616.51	351.52	434.44	484.92	578.66	647.16	690.42
75	340.70	421.82	472.30	573.25	639.95	681.41	378.56	474.10	531.79	632.74	708.45	755.32
76	367.74	466.89	529.98	632.74	708.45	753.52	405.60	517.37	587.67	690.42	775.15	827.43
77	398.39	519.17	596.68	694.03	782.36	836.44	434.44	566.04	650.76	751.71	849.06	910.35
78	430.84	576.85	668.79	758.92	863.48	926.57	466.89	620.12	717.46	814.81	930.18	1000.48
79	465.09	638.15	742.70	827.43	948.20	1020.31	499.34	676.00	785.96	881.51	1013.10	1092.42
80	506.55	701.24					537.20	735.49				
81	555.22	766.13					584.06	798.58				
82	611.10	834.64					636.34	863.48				
83	672.40	906.74					695.83	933.78				
84	739.09	980.65					760.73	1004.09				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	3.1% Simple Inflation						3.1% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	55.89	70.26	78.24	87.82	110.43	120.00	137.84	171.32	193.57	223.02	276.96	305.22
30	55.89	70.26	78.24	87.82	114.24	128.00	145.29	178.77	203.48	228.91	276.96	305.22
31	55.89	70.26	78.24	87.82	118.04	136.00	146.96	182.49	203.48	228.91	276.96	305.22
32	55.89	70.26	78.24	87.82	125.66	140.00	146.96	183.70	203.48	228.91	276.96	305.22
33	57.70	70.26	79.73	87.82	129.47	148.00	146.96	183.70	203.48	228.91	276.96	305.22
34	57.70	70.26	83.35	90.62	137.08	156.00	146.96	183.70	203.48	228.91	276.96	305.22
35	61.30	71.84	83.35	94.24	144.70	160.00	146.96	183.70	203.48	228.91	276.96	305.22
36	64.91	75.43	86.97	101.49	148.51	168.00	146.96	183.70	203.48	228.91	276.96	305.22
37	68.51	79.02	94.22	105.12	156.12	176.00	146.96	183.70	203.48	228.91	276.96	305.22
38	68.51	82.62	97.84	108.74	163.74	184.00	146.96	183.70	203.48	228.91	276.96	305.22
39	72.12	86.21	101.47	115.99	171.35	196.00	146.96	183.70	203.48	228.91	276.96	305.22
40	75.73	89.80	105.09	119.61	178.97	204.00	146.96	183.70	203.48	228.91	276.96	305.22
41	79.68	93.77	109.17	123.76	187.42	211.96	146.96	183.70	203.48	228.91	276.96	305.22
42	80.03	97.77	113.27	131.58	192.17	211.96	146.96	183.70	203.48	228.91	276.96	305.22
43	84.04	101.80	121.08	135.80	192.17	211.96	146.96	183.70	203.48	228.91	276.96	305.22
44	88.08	105.86	125.26	140.06	192.17	211.96	146.96	183.70	203.48	228.91	276.96	305.22
45	92.16	109.95	129.48	148.05	221.97	246.90	166.74	209.13	231.74	257.17	310.87	344.78
46	92.56	117.76	137.44	152.38	230.79	259.65	166.74	209.13	231.74	257.17	310.87	344.78
47	96.69	121.93	141.74	160.49	239.68	268.39	166.74	209.13	231.74	257.17	310.87	344.78
48	100.85	126.13	149.82	168.65	248.65	271.30	166.74	209.13	231.74	257.17	310.87	344.78
49	105.05	134.09	154.20	173.12	251.52	271.30	166.74	209.13	231.74	257.17	310.87	344.78
50	109.28	138.37	162.39	181.41	270.80	293.91	178.04	223.26	245.87	271.30	325.00	358.91
51	113.53	142.73	170.72	189.80	284.09	308.04	183.70	228.91	251.52	276.96	333.48	367.39
52	121.61	150.89	175.31	198.27	297.50	325.00	192.17	234.57	257.17	282.61	341.96	378.70
53	125.94	159.12	183.77	206.80	310.87	339.13	200.65	240.22	265.65	291.09	350.44	387.17
54	130.31	163.61	192.30	219.26	324.68	356.09	206.30	248.70	274.13	296.74	358.91	395.65
55	138.56	171.96	200.90	227.95	336.31	369.52	214.18	254.35	279.78	302.39	367.39	404.13
56	146.85	180.28	209.45	240.50	350.44	387.17	222.68	265.65	291.09	313.70	378.70	421.09
57	151.32	188.66	221.96	253.14	367.39	401.31	227.31	279.78	308.04	330.65	398.48	440.87
58	159.72	197.10	230.66	265.87	381.52	418.26	235.90	293.91	327.83	347.61	423.91	469.13
59	168.18	209.48	243.35	278.70	398.48	435.22	240.60	303.96	350.44	370.22	449.35	497.39
60	176.71	218.06	256.13	291.63	415.44	452.17	249.29	312.90	360.91	392.83	477.61	528.48
61	189.00	234.14	272.51	312.06	424.34	460.16	261.69	329.43	377.53	407.81	493.22	545.58
62	201.35	250.29	292.92	328.62	437.62	472.52	274.13	342.05	391.98	421.51	510.11	563.81
63	217.73	266.50	309.45	353.19	449.63	486.23	284.94	358.14	402.58	439.17	528.06	582.95
64	230.22	282.78	334.01	373.90	465.46	503.61	292.50	371.35	417.13	457.83	546.85	602.81
65	246.76	303.07	354.70	398.69	482.20	519.29	301.69	380.82	430.27	474.78	566.28	623.15
66	262.78	326.62	378.60	430.60	502.06	540.49	314.69	396.36	444.40	490.04	588.53	641.38
67	278.81	350.17	406.50	449.98	529.26	568.89	324.08	415.01	459.31	508.27	617.85	659.82
68	298.83	377.65	427.31	470.26	560.70	592.35	339.13	434.09	481.57	533.57	648.87	687.31
69	317.58	405.11	453.38	503.75	593.55	635.16	359.20	457.76	512.51	569.46	683.35	729.34
70	332.77	423.91	479.02	540.49	627.39	680.38	377.28	476.90	538.37	610.44	714.30	777.88
71	350.36	442.57	495.84	575.75	661.80	715.07	397.49	497.89	559.35	649.51	747.86	809.32
72	369.94	462.91	514.35	619.20	702.28	755.70	417.41	522.26	581.61	694.37	787.35	846.70
73	391.06	488.35	539.85	663.85	747.78	801.20	436.84	547.48	610.44	740.15	829.81	885.13
74	411.48	516.19	571.29	712.74	797.24	848.68	453.73	574.97	642.94	786.22	874.39	929.50
75	429.21	545.79	616.44	759.51	846.06	899.05	469.84	602.31	683.56	830.17	922.01	976.77
76	445.96	583.31	673.18	807.13	902.09	961.44	484.96	635.87	732.52	873.26	973.31	1036.05
77	463.13	627.25	736.13	854.75	966.88	1036.75	498.88	672.75	784.88	913.25	1033.50	1106.63
78	493.39	691.39	817.53	926.11	1061.83	1144.86	526.93	731.31	859.05	977.21	1124.11	1211.93
79	534.91	769.63	913.34	1015.53	1178.40	1277.39	566.84	803.16	948.47	1063.43	1237.48	1342.86
80	584.41	849.47					614.75	878.21				
81	646.68	932.50					672.23	958.05				
82	718.53	1020.32					740.89	1041.08				
83	798.37	1111.33					817.53	1127.30				
84	886.19	1205.54					900.56	1216.72				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	3.1% Simple Inflation						3.1% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	54.29	65.47	73.45	83.03	100.68	110.40	132.54	160.77	185.51	212.00	262.83	291.09
30	54.29	65.47	73.45	83.03	104.16	117.76	139.70	167.76	195.00	217.61	262.83	291.09
31	54.29	65.47	73.45	83.03	107.63	125.12	141.30	171.26	195.00	217.61	262.83	291.09
32	54.29	65.47	73.45	83.03	114.57	128.80	141.30	172.39	195.00	217.61	262.83	291.09
33	56.05	65.47	74.84	83.03	118.04	136.16	141.30	172.39	195.00	217.61	262.83	291.09
34	56.05	65.47	78.25	85.67	124.99	143.52	141.30	172.39	195.00	217.61	262.83	291.09
35	59.55	66.94	78.25	89.10	131.93	147.20	141.30	172.39	195.00	217.61	262.83	291.09
36	63.05	70.29	81.65	95.96	135.40	154.56	141.30	172.39	195.00	217.61	262.83	291.09
37	66.56	73.64	88.45	99.38	142.35	161.92	141.30	172.39	195.00	217.61	262.83	291.09
38	66.56	76.98	91.85	102.81	149.29	169.28	141.30	172.39	195.00	217.61	262.83	291.09
39	70.06	80.33	95.26	109.66	156.23	180.32	141.30	172.39	195.00	217.61	262.83	291.09
40	73.56	83.68	98.66	113.09	163.18	187.68	141.30	172.39	195.00	217.61	262.83	291.09
41	77.41	87.38	102.48	117.00	170.89	195.00	141.30	172.39	195.00	217.61	262.83	291.09
42	77.75	91.10	106.34	124.41	175.22	195.00	141.30	172.39	195.00	217.61	262.83	291.09
43	81.64	94.86	113.66	128.40	175.22	195.00	141.30	172.39	195.00	217.61	262.83	291.09
44	85.56	98.64	117.59	132.42	175.22	195.00	141.30	172.39	195.00	217.61	262.83	291.09
45	88.06	102.37	121.13	135.54	202.01	223.75	161.09	200.65	226.09	245.87	296.74	325.00
46	88.45	109.64	128.58	139.51	210.04	235.31	161.09	200.65	226.09	245.87	296.74	325.00
47	92.39	113.52	132.60	146.92	218.14	243.23	161.09	200.65	226.09	245.87	296.74	325.00
48	96.37	117.43	140.15	154.40	226.30	245.87	161.09	200.65	226.09	245.87	296.74	325.00
49	100.38	124.84	144.25	158.49	228.91	245.87	161.09	200.65	226.09	245.87	296.74	325.00
50	104.73	129.72	155.12	167.27	248.47	268.48	169.57	214.78	234.57	260.00	310.87	341.96
51	109.08	134.20	158.86	177.94	259.03	285.44	178.04	220.44	240.22	265.65	319.35	350.44
52	117.11	142.26	163.77	182.13	275.05	296.74	183.70	226.09	248.70	271.30	325.00	358.91
53	119.43	150.40	172.28	190.72	288.26	313.70	192.17	234.57	254.35	276.96	333.48	370.22
54	125.97	155.00	180.85	200.79	299.27	330.65	200.65	240.22	262.83	285.44	341.96	378.70
55	134.16	163.25	187.36	211.84	313.70	341.53	208.54	245.87	271.30	291.09	353.26	390.00
56	142.40	171.48	195.79	224.31	325.00	358.91	217.04	257.17	279.78	302.39	364.57	404.13
57	146.93	177.69	208.09	236.73	341.96	375.87	219.00	268.48	296.74	316.52	384.35	426.74
58	155.28	186.15	216.82	247.21	358.91	390.00	227.58	282.61	313.70	336.31	406.96	452.17
59	159.44	198.34	231.65	257.80	375.87	412.61	232.49	292.91	330.65	356.09	435.22	480.44
60	170.16	209.16	244.27	270.80	392.83	432.39	241.24	296.85	341.63	375.87	460.65	508.70
61	180.21	225.05	260.56	290.94	402.29	440.87	253.59	313.36	358.38	388.52	473.94	523.53
62	192.50	238.91	283.24	305.31	416.14	453.73	266.15	323.63	370.50	400.03	488.63	539.64
63	210.92	255.21	295.28	327.29	428.72	467.93	274.48	339.84	381.66	415.65	501.91	556.81
64	223.45	269.42	319.80	345.86	442.57	480.72	282.33	351.00	391.70	429.85	518.87	572.28
65	235.54	289.70	338.36	370.54	455.00	494.57	291.79	363.51	405.54	442.64	534.13	588.53
66	249.30	313.20	355.52	399.67	473.23	514.07	302.67	377.14	417.98	461.22	552.50	605.35
67	267.57	334.66	380.94	417.34	496.62	531.59	312.42	396.36	433.66	475.63	578.22	622.52
68	287.68	364.40	400.17	438.61	524.52	553.91	327.83	418.26	454.44	501.91	608.18	646.61
69	308.82	391.97	427.09	468.71	554.13	591.36	348.25	440.23	486.23	536.60	641.74	687.73
70	330.65	411.20	459.95	504.46	585.00	635.87	373.04	464.19	519.29	576.52	676.14	735.49
71	348.32	430.27	479.45	547.06	622.87	672.05	393.39	487.64	542.96	618.77	710.97	770.39
72	367.96	453.02	502.48	589.52	664.70	714.15	415.44	512.37	569.74	662.72	751.74	811.09
73	389.15	476.90	528.41	633.33	711.54	761.14	434.94	537.95	598.99	705.82	797.38	854.61
74	409.64	503.33	558.44	677.84	760.50	810.10	451.89	565.78	631.91	747.64	841.33	898.27
75	425.68	531.66	597.01	722.42	807.20	860.19	468.07	591.71	665.90	787.77	884.92	943.21
76	442.57	564.65	642.65	764.74	856.31	913.96	483.26	618.91	705.39	825.78	929.22	993.65
77	458.25	602.88	695.50	804.38	910.00	975.00	497.25	651.63	749.13	859.63	976.63	1048.13
78	488.60	659.45	768.03	865.43	988.38	1063.43	523.73	702.57	812.74	916.53	1052.25	1135.28
79	528.52	731.31	854.26	945.27	1088.98	1176.80	562.05	766.44	892.58	994.77	1149.65	1245.46
80	576.42	804.76					606.76	836.69				
81	633.91	881.40					662.65	910.14				
82	702.57	964.43					726.52	988.38				
83	777.61	1049.06					798.37	1069.82				
84	859.05	1138.48					876.61	1156.04				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	3.1% Simple Inflation						3.1% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	49.50	57.48	63.87	70.26	84.44	92.80	121.93	144.96	164.00	184.47	228.91	251.52
30	49.50	57.48	63.87	70.26	87.36	98.99	128.52	151.26	172.39	189.35	228.91	251.52
31	49.50	57.48	63.87	70.26	90.27	105.17	130.00	154.41	172.39	189.35	228.91	251.52
32	49.50	57.48	63.87	70.26	96.09	108.27	130.00	155.44	172.39	189.35	228.91	251.52
33	51.10	57.48	65.08	70.26	99.00	114.45	130.00	155.44	172.39	189.35	228.91	251.52
34	51.10	57.48	68.04	72.49	104.83	120.64	130.00	155.44	172.39	189.35	228.91	251.52
35	54.30	58.78	68.04	75.39	110.65	123.73	130.00	155.44	172.39	189.35	228.91	251.52
36	57.49	61.72	71.00	81.19	113.56	129.92	130.00	155.44	172.39	189.35	228.91	251.52
37	60.68	64.66	76.92	84.09	119.39	136.11	130.00	155.44	172.39	189.35	228.91	251.52
38	60.68	67.60	79.87	86.99	125.21	142.29	130.00	155.44	172.39	189.35	228.91	251.52
39	63.88	70.53	82.83	92.79	131.03	151.57	130.00	155.44	172.39	189.35	228.91	251.52
40	67.07	73.47	85.79	95.69	136.86	157.76	130.00	155.44	172.39	189.35	228.91	251.52
41	70.58	76.72	89.12	99.00	143.32	163.91	130.00	155.44	172.39	189.35	228.91	251.52
42	70.89	79.99	92.47	105.27	146.96	163.91	130.00	155.44	172.39	189.35	228.91	251.52
43	74.44	83.29	98.84	108.64	146.96	163.91	130.00	155.44	172.39	189.35	228.91	251.52
44	78.01	86.61	102.25	112.05	146.96	163.91	130.00	155.44	172.39	189.35	228.91	251.52
45	79.87	91.00	106.51	116.77	172.09	192.89	146.96	178.04	195.00	214.78	260.00	285.44
46	80.22	97.46	113.06	120.19	178.92	202.85	146.96	178.04	195.00	214.78	260.00	285.44
47	83.80	100.91	116.59	126.58	185.82	209.68	146.96	178.04	195.00	214.78	260.00	285.44
48	87.40	104.38	123.24	133.02	192.78	211.96	146.96	178.04	195.00	214.78	260.00	285.44
49	91.04	110.97	126.84	136.55	195.00	211.96	146.96	178.04	195.00	214.78	260.00	285.44
50	95.62	114.59	133.30	143.71	212.18	231.74	155.44	189.35	206.30	226.09	274.13	302.39
51	100.17	117.16	137.52	154.21	222.82	245.87	161.09	195.00	211.96	231.74	279.78	310.87
52	105.85	125.02	143.01	159.07	235.76	257.17	166.74	200.65	217.61	237.39	288.26	319.35
53	106.40	130.78	151.61	165.44	248.70	271.30	172.39	206.30	223.26	243.04	293.91	327.83
54	112.94	135.62	155.67	175.41	259.75	285.44	180.87	211.96	228.91	248.70	302.39	336.31
55	118.77	141.48	162.53	181.90	271.30	296.74	188.82	217.61	237.39	254.35	310.87	344.78
56	126.82	149.50	170.75	194.25	282.61	316.52	194.49	226.09	245.87	265.65	322.17	358.91
57	131.58	155.75	180.34	206.26	296.74	327.83	199.59	237.39	260.00	279.78	341.96	378.70
58	137.53	164.25	189.14	214.56	310.87	344.78	205.37	251.52	276.96	296.74	361.74	401.31
59	144.15	173.83	201.23	225.29	327.83	358.91	210.86	259.75	293.91	313.70	384.35	426.74
60	152.71	182.46	213.44	236.09	344.78	378.70	217.12	264.76	303.06	333.48	406.96	452.17
61	162.62	197.77	227.09	255.75	352.70	388.52	232.01	278.54	317.35	344.43	418.83	465.67
62	174.80	211.61	244.50	268.02	365.13	397.35	239.54	289.43	324.86	357.08	434.94	480.58
63	190.51	223.59	257.48	289.62	376.44	410.42	248.34	303.24	334.61	368.59	447.02	496.69
64	200.88	238.25	277.16	306.13	389.15	424.76	256.89	312.85	348.46	381.52	462.91	511.24
65	213.11	254.04	294.03	325.98	400.60	437.69	264.59	323.94	358.56	395.65	477.26	526.71
66	226.84	275.17	311.66	352.09	417.98	454.01	273.85	336.31	372.34	410.77	494.85	542.89
67	240.58	296.98	336.81	370.71	438.33	468.64	282.11	354.39	384.70	424.34	519.93	557.24
68	258.69	322.43	352.70	388.87	463.48	492.87	296.17	373.04	404.70	447.65	547.13	583.31
69	278.16	348.18	376.72	418.33	492.80	523.46	315.39	396.43	431.47	481.85	578.22	619.83
70	296.74	364.57	406.96	449.35	521.41	565.93	339.13	417.56	464.19	519.29	608.32	663.43
71	313.48	383.15	426.17	487.64	555.26	598.28	358.56	438.47	487.64	559.35	641.31	694.58
72	332.35	403.57	445.11	526.22	593.48	637.00	377.85	460.94	512.37	599.41	678.55	729.98
73	351.00	425.40	469.27	566.56	635.24	679.11	394.88	484.53	537.95	637.14	719.17	768.77
74	369.23	450.06	497.82	608.03	677.84	721.93	411.48	508.84	567.62	677.84	758.66	808.26
75	383.29	475.14	531.66	646.47	720.65	766.58	425.68	533.43	598.78	713.59	798.37	849.59
76	398.48	505.31	573.13	685.05	764.74	815.61	439.17	559.57	635.87	746.09	839.35	895.31
77	412.75	537.88	619.13	719.88	810.88	867.75	451.75	586.63	674.38	776.75	880.75	942.50
78	439.10	587.60	681.81	772.82	878.21	943.68	474.23	632.31	729.71	828.71	946.87	1017.13
79	474.23	649.87	756.86	843.08	964.43	1039.48	507.76	689.79	799.97	897.37	1031.50	1112.93
80	515.75	713.74					547.68	748.87				
81	565.25	780.81					593.99	812.74				
82	622.73	849.47					648.28	879.81				
83	685.00	922.92					708.95	950.06				
84	753.66	999.56					774.42	1023.51				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	3.1% Simple Inflation						3.1% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	52.69	65.47	75.05	84.63	105.56	116.80	129.88	160.77	182.82	212.00	262.83	288.26
30	52.69	65.47	75.05	84.63	109.20	124.59	136.91	167.76	192.17	217.61	262.83	288.26
31	52.69	65.47	75.05	84.63	112.84	132.37	138.48	171.26	192.17	217.61	262.83	288.26
32	52.69	65.47	75.05	84.63	120.12	136.27	138.48	172.39	192.17	217.61	262.83	288.26
33	54.40	65.47	76.47	84.63	123.75	144.05	138.48	172.39	192.17	217.61	262.83	288.26
34	54.40	65.47	79.95	87.32	131.03	151.84	138.48	172.39	192.17	217.61	262.83	288.26
35	57.80	66.94	79.95	90.81	138.31	155.73	138.48	172.39	192.17	217.61	262.83	288.26
36	61.20	70.29	83.42	97.80	141.95	163.52	138.48	172.39	192.17	217.61	262.83	288.26
37	64.60	73.64	90.38	101.29	149.23	171.31	138.48	172.39	192.17	217.61	262.83	288.26
38	64.60	76.98	93.85	104.79	156.51	179.10	138.48	172.39	192.17	217.61	262.83	288.26
39	68.00	80.33	97.33	111.77	163.79	190.78	138.48	172.39	192.17	217.61	262.83	288.26
40	71.40	83.68	100.80	115.26	171.07	198.56	138.48	172.39	192.17	217.61	262.83	288.26
41	75.13	87.38	104.71	119.25	179.15	206.30	138.48	172.39	192.17	217.61	262.83	288.26
42	75.46	91.10	108.65	126.80	183.70	206.30	138.48	172.39	192.17	217.61	262.83	288.26
43	79.24	94.86	116.14	130.87	183.70	206.30	138.48	172.39	192.17	217.61	262.83	288.26
44	83.05	98.64	120.15	134.97	183.70	206.30	138.48	172.39	192.17	217.61	262.83	288.26
45	88.06	104.27	127.39	141.79	209.50	241.75	163.91	197.83	217.61	243.04	293.91	322.17
46	88.45	111.67	135.23	145.95	217.82	254.24	163.91	197.83	217.61	243.04	293.91	322.17
47	92.39	115.62	139.46	153.71	226.22	262.80	163.91	197.83	217.61	243.04	293.91	322.17
48	96.37	119.61	147.40	161.53	234.68	265.65	163.91	197.83	217.61	243.04	293.91	322.17
49	100.38	127.16	151.71	165.81	237.39	265.65	163.91	197.83	217.61	243.04	293.91	322.17
50	107.00	129.72	159.97	176.69	256.84	288.26	175.22	206.30	226.09	254.35	305.22	344.78
51	111.30	134.20	168.35	187.43	267.38	302.39	180.87	214.78	234.57	260.00	313.70	344.78
52	117.11	142.26	170.69	189.04	280.66	313.70	183.70	220.44	240.22	265.65	319.35	353.26
53	117.26	150.40	179.17	197.61	293.91	325.00	189.35	226.09	248.70	271.30	327.83	361.74
54	123.80	155.00	185.43	205.41	304.92	339.13	195.00	231.74	254.35	279.78	336.31	370.22
55	129.77	161.07	189.61	214.14	316.52	347.13	200.09	240.22	262.83	285.44	344.78	381.52
56	137.95	169.29	198.07	224.31	330.65	364.57	208.59	248.70	274.13	293.91	356.09	395.65
57	142.55	175.50	208.09	236.73	341.96	375.87	210.68	262.83	291.09	308.04	373.04	415.44
58	150.84	181.77	214.51	247.21	356.09	390.00	219.25	274.13	305.22	325.00	395.65	438.04
59	155.07	193.89	224.63	257.80	370.22	404.13	221.68	281.86	325.00	344.78	418.26	463.48
60	163.62	200.26	234.79	268.49	381.52	415.44	230.52	286.16	333.36	361.74	438.04	486.09
61	171.42	213.68	248.61	283.90	388.52	421.58	240.10	299.97	344.70	369.23	449.14	495.98
62	181.44	225.26	263.87	295.99	394.66	426.88	244.86	307.85	354.39	381.24	459.10	507.43
63	195.05	237.14	274.02	315.52	402.58	433.95	253.57	321.54	360.75	392.12	470.54	520.21
64	205.39	247.15	293.74	329.50	409.50	442.57	256.89	325.57	368.81	401.87	480.72	531.59
65	215.35	262.95	308.03	347.09	417.91	452.53	262.12	331.36	373.40	412.96	492.09	541.55
66	226.84	284.12	327.82	373.50	432.39	468.43	269.04	341.11	384.35	427.59	509.26	559.71
67	242.83	303.63	357.72	394.03	456.98	494.28	282.11	356.72	403.35	447.65	533.92	585.21
68	258.69	326.85	379.83	416.00	486.09	526.78	296.17	375.31	425.04	472.52	562.96	617.22
69	275.97	352.56	398.62	442.42	516.89	560.70	311.01	396.43	446.81	499.37	593.55	648.31
70	290.38	368.81	417.56	470.54	544.73	591.36	328.53	415.44	468.43	532.01	621.03	676.14
71	305.29	385.20	432.32	501.98	575.75	622.87	346.27	434.37	487.64	565.50	651.56	704.83
72	324.44	403.57	449.07	538.09	611.28	658.76	364.00	455.00	506.44	603.37	684.48	735.91
73	341.46	425.40	469.27	578.01	650.50	696.28	379.62	476.90	530.32	644.77	721.08	770.68
74	358.21	448.22	497.82	620.89	692.53	738.46	396.78	499.65	558.44	685.19	760.50	808.26
75	372.69	475.14	536.96	660.60	736.55	782.47	409.78	524.59	595.25	722.42	801.90	849.59
76	388.31	507.00	586.70	702.00	785.09	835.96	422.22	552.78	637.57	759.65	847.83	900.39
77	403.00	546.00	640.25	744.25	841.75	901.88	433.88	585.00	684.13	794.63	898.63	962.00
78	429.52	601.97	712.15	804.76	922.92	996.37	458.27	635.50	747.28	851.06	977.21	1055.45
79	466.25	669.04	795.18	883.00	1025.11	1111.33	493.39	699.37	825.52	924.51	1076.20	1168.82
80	509.36	739.29					534.91	764.84				
81	562.05	812.74					586.00	833.50				
82	624.33	887.79					645.08	905.35				
83	694.58	966.03					712.15	980.40				
84	771.23	1047.46					784.00	1058.64				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	3.1% Simple Inflation						3.1% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	51.10	62.27	70.26	78.24	95.81	105.60	124.58	152.87	174.75	200.99	248.70	274.13
30	51.10	62.27	70.26	78.24	99.12	112.64	131.32	159.51	183.70	206.30	248.70	274.13
31	51.10	62.27	70.26	78.24	102.42	119.68	132.83	162.84	183.70	206.30	248.70	274.13
32	51.10	62.27	70.26	78.24	109.03	123.20	132.83	163.91	183.70	206.30	248.70	274.13
33	52.75	62.27	71.59	78.24	112.33	130.24	132.83	163.91	183.70	206.30	248.70	274.13
34	52.75	62.27	74.84	80.73	118.94	137.28	132.83	163.91	183.70	206.30	248.70	274.13
35	56.05	63.68	74.84	83.96	125.55	140.80	132.83	163.91	183.70	206.30	248.70	274.13
36	59.34	66.86	78.10	90.42	128.85	147.84	132.83	163.91	183.70	206.30	248.70	274.13
37	62.64	70.04	84.61	93.65	135.46	154.88	132.83	163.91	183.70	206.30	248.70	274.13
38	62.64	73.23	87.86	96.88	142.07	161.92	132.83	163.91	183.70	206.30	248.70	274.13
39	65.94	76.41	91.11	103.34	148.67	172.48	132.83	163.91	183.70	206.30	248.70	274.13
40	69.24	79.60	94.37	106.57	155.28	179.52	132.83	163.91	183.70	206.30	248.70	274.13
41	72.85	83.11	98.03	110.25	162.62	186.52	132.83	163.91	183.70	206.30	248.70	274.13
42	73.17	86.66	101.71	117.23	166.74	186.52	132.83	163.91	183.70	206.30	248.70	274.13
43	76.84	90.23	108.72	120.99	166.74	186.52	132.83	163.91	183.70	206.30	248.70	274.13
44	80.53	93.83	112.48	124.78	166.74	186.52	132.83	163.91	183.70	206.30	248.70	274.13
45	86.01	96.68	119.04	131.37	192.04	218.61	158.26	189.35	209.13	231.74	276.96	302.39
46	86.39	103.55	126.36	135.21	199.67	229.90	158.26	189.35	209.13	231.74	276.96	302.39
47	90.24	107.21	130.31	142.40	207.36	237.64	158.26	189.35	209.13	231.74	276.96	302.39
48	94.13	110.91	137.74	149.65	215.13	240.22	158.26	189.35	209.13	231.74	276.96	302.39
49	98.04	117.91	141.76	153.62	217.61	240.22	158.26	189.35	209.13	231.74	276.96	302.39
50	102.45	123.24	152.69	164.92	234.51	262.83	166.74	200.65	220.44	243.04	291.09	325.00
51	106.85	125.68	156.49	173.19	245.10	274.13	175.22	206.30	226.09	248.70	296.74	325.00
52	112.60	133.64	159.16	175.21	258.21	285.44	180.87	211.96	231.74	254.35	305.22	333.48
53	115.09	141.68	165.39	183.82	271.30	299.57	186.52	217.61	240.22	260.00	313.70	344.78
54	119.45	144.23	171.69	191.56	282.33	310.87	192.17	226.09	245.87	268.48	322.17	353.26
55	125.37	152.37	176.07	198.02	293.91	321.93	197.27	231.74	254.35	274.13	330.65	364.57
56	133.50	160.49	184.41	208.12	305.22	336.31	202.95	240.22	265.65	282.61	344.78	381.52
57	138.16	166.72	194.22	220.32	319.35	353.26	205.13	251.52	276.96	296.74	361.74	401.31
58	146.41	173.01	202.98	230.89	333.48	367.39	213.70	262.83	291.09	313.70	381.52	423.91
59	150.71	184.97	215.27	239.22	347.61	381.52	216.27	270.80	308.04	330.65	401.31	446.52
60	157.07	191.36	225.30	249.97	361.74	398.48	222.48	272.79	314.08	347.61	423.91	469.13
61	164.82	204.59	239.04	265.13	366.47	402.29	232.01	286.58	325.55	355.45	429.85	479.45
62	174.80	216.16	254.19	275.02	375.87	410.77	236.87	292.06	335.60	362.45	440.31	488.63
63	188.24	225.85	262.21	291.97	381.66	415.65	243.11	303.24	339.84	368.59	447.02	496.69
64	196.36	236.02	281.90	306.13	389.15	424.76	249.26	310.31	345.91	376.44	455.28	503.61
65	204.14	251.81	294.03	321.29	395.65	430.27	254.70	314.05	353.61	385.76	464.89	511.88
66	217.86	270.69	311.66	347.33	408.37	444.40	261.84	324.29	362.73	396.36	475.63	526.08
67	236.09	290.33	341.46	366.05	426.67	466.31	275.12	340.40	382.37	415.01	498.95	550.24
68	254.23	315.81	361.74	386.61	452.17	492.87	289.39	361.74	404.70	440.87	526.78	578.78
69	271.59	339.42	381.10	411.76	481.85	523.46	306.63	383.29	429.28	468.71	556.32	608.88
70	288.26	358.21	400.60	438.75	510.82	553.21	324.29	402.72	451.47	502.34	587.12	640.11
71	303.24	374.95	417.98	471.25	540.91	585.99	342.17	424.13	473.30	536.82	618.77	670.00
72	322.46	393.67	437.20	510.39	579.63	623.15	362.02	445.11	496.54	575.68	654.81	706.24
73	339.56	415.86	459.73	551.30	619.97	663.85	377.71	469.27	522.69	614.25	694.37	743.97
74	356.37	439.03	486.79	591.50	661.31	705.39	394.95	492.31	549.25	650.28	732.95	782.55
75	370.92	462.77	519.29	628.81	702.99	748.91	408.02	514.00	579.35	685.33	770.11	821.33
76	384.91	490.04	559.57	664.70	746.09	795.26	420.52	539.22	613.83	717.26	808.83	864.78
77	399.75	524.88	604.50	700.38	791.38	848.25	432.25	567.13	651.63	749.13	849.88	913.25
78	424.73	573.23	667.44	753.66	860.64	926.11	456.67	609.96	707.36	798.37	916.53	988.38
79	459.86	635.50	742.49	822.32	946.87	1023.51	490.20	667.44	776.02	865.43	1001.16	1084.19
80	501.38	699.37					528.52	728.11				
81	552.47	768.03					576.42	791.98				
82	609.96	838.29					632.31	859.05				
83	675.42	913.34					694.58	930.90				
84	747.28	989.98					763.24	1005.95				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	3.1% Simple Inflation						3.1% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	46.31	54.29	60.68	65.47	81.20	88.00	116.63	137.05	153.24	173.46	214.78	237.39
30	46.31	54.29	60.68	65.47	84.00	93.87	122.94	143.01	161.09	178.04	214.78	237.39
31	46.31	54.29	60.68	65.47	86.80	99.73	124.35	145.99	161.09	178.04	214.78	237.39
32	46.31	54.29	60.68	65.47	92.40	102.67	124.35	146.96	161.09	178.04	214.78	237.39
33	47.81	54.29	61.83	65.47	95.20	108.53	124.35	146.96	161.09	178.04	214.78	237.39
34	47.81	54.29	64.64	67.55	100.80	114.40	124.35	146.96	161.09	178.04	214.78	237.39
35	50.79	55.51	64.64	70.25	106.40	117.33	124.35	146.96	161.09	178.04	214.78	237.39
36	53.78	58.29	67.45	75.66	109.20	123.20	124.35	146.96	161.09	178.04	214.78	237.39
37	56.77	61.06	73.07	78.36	114.80	129.07	124.35	146.96	161.09	178.04	214.78	237.39
38	56.77	63.84	75.88	81.06	120.40	134.93	124.35	146.96	161.09	178.04	214.78	237.39
39	59.76	66.62	78.69	86.47	125.99	143.73	124.35	146.96	161.09	178.04	214.78	237.39
40	62.74	69.39	81.50	89.17	131.59	149.60	124.35	146.96	161.09	178.04	214.78	237.39
41	66.02	72.46	84.66	92.25	137.81	155.44	124.35	146.96	161.09	178.04	214.78	237.39
42	66.31	75.55	87.84	98.09	141.30	155.44	124.35	146.96	161.09	178.04	214.78	237.39
43	69.63	78.66	93.90	101.24	141.30	155.44	124.35	146.96	161.09	178.04	214.78	237.39
44	72.98	81.80	97.14	104.41	141.30	155.44	124.35	146.96	161.09	178.04	214.78	237.39
45	75.77	85.31	104.42	112.60	162.11	185.17	144.13	169.57	180.87	200.65	243.04	268.48
46	76.11	91.36	110.84	115.90	168.55	194.74	144.13	169.57	180.87	200.65	243.04	268.48
47	79.50	94.60	114.31	122.06	175.05	201.30	144.13	169.57	180.87	200.65	243.04	268.48
48	82.92	97.86	120.82	128.27	181.60	203.48	144.13	169.57	180.87	200.65	243.04	268.48
49	86.37	104.04	124.35	131.67	183.70	203.48	144.13	169.57	180.87	200.65	243.04	268.48
50	93.34	108.10	130.88	139.00	201.01	226.09	152.61	178.04	189.35	211.96	254.35	288.26
51	95.72	110.77	135.15	147.10	208.89	237.39	158.26	183.70	195.00	217.61	262.83	288.26
52	101.34	116.40	138.40	149.85	221.72	248.70	163.91	186.52	200.65	223.26	268.48	296.74
53	102.06	124.24	144.71	156.25	234.57	257.17	169.57	192.17	206.30	228.91	276.96	305.22
54	106.42	127.01	148.80	163.87	242.81	271.30	172.39	197.83	214.78	234.57	285.44	313.70
55	112.17	132.78	153.50	170.39	254.35	279.94	177.54	206.30	223.26	240.22	293.91	325.00
56	117.92	140.70	159.37	180.37	265.65	293.91	183.22	211.96	231.74	248.70	305.22	339.13
57	122.81	146.98	168.78	189.85	276.96	308.04	185.73	223.26	243.04	260.00	319.35	356.09
58	130.88	153.30	175.30	198.24	291.09	319.35	191.50	234.57	257.17	276.96	336.31	375.87
59	133.23	162.69	184.85	209.03	302.39	333.48	194.64	240.41	271.30	291.09	356.09	395.65
60	139.62	169.11	196.84	217.57	316.52	347.61	201.04	243.37	278.26	305.22	375.87	418.26
61	147.24	179.58	205.58	229.94	322.39	352.70	207.73	254.44	289.99	314.12	383.01	427.09
62	157.10	188.85	220.30	240.06	327.54	359.76	212.92	260.48	298.01	322.17	391.98	434.94
63	170.10	198.74	229.14	256.65	334.61	365.98	219.59	271.87	303.24	329.38	399.96	441.79
64	178.31	209.30	244.00	268.74	343.37	373.89	223.83	277.24	307.76	335.74	406.96	450.20
65	186.19	220.61	256.69	283.77	348.67	380.82	229.97	281.90	311.58	343.72	415.44	457.47
66	197.65	237.14	272.41	304.51	360.33	391.56	237.82	290.66	321.89	355.52	427.59	470.83
67	211.35	257.09	297.32	321.75	377.71	412.68	249.47	305.43	338.07	373.04	447.65	494.28
68	227.47	278.27	318.78	341.39	400.17	436.35	262.26	323.31	359.48	395.65	472.52	520.00
69	243.11	302.19	337.29	365.77	427.09	464.33	278.16	343.86	383.29	420.52	501.56	549.75
70	258.59	317.94	353.97	390.00	453.59	491.74	294.62	362.45	404.84	451.47	529.89	576.52
71	272.51	333.97	370.85	422.08	483.54	522.47	311.44	381.10	424.13	485.59	559.35	604.43
72	288.83	352.13	387.74	456.98	516.33	553.91	328.39	401.59	445.11	520.28	591.50	637.00
73	305.22	370.08	408.23	492.16	553.21	591.36	343.37	421.58	467.37	555.12	625.70	669.57
74	321.47	391.27	433.52	529.04	589.66	628.24	358.21	442.71	494.14	589.66	659.47	703.56
75	333.83	413.32	462.77	561.69	627.04	667.66	370.92	464.54	521.06	619.97	694.16	740.08
76	345.91	439.17	498.52	595.18	666.39	708.78	381.52	486.65	552.78	649.44	729.13	778.31
77	359.13	468.00	537.88	625.63	705.25	754.00	391.63	510.25	586.63	677.63	765.38	820.63
78	381.62	510.96	592.39	672.23	764.84	820.73	413.56	549.28	635.50	721.73	823.92	886.19
79	411.96	565.25	657.86	732.90	839.89	903.76	442.30	598.78	696.18	780.81	897.37	967.63
80	448.68	621.13					475.83	651.47				
81	491.80	678.62					517.34	707.36				
82	541.30	739.29					563.65	764.84				
83	595.59	803.16					616.34	827.11				
84	654.66	868.63					673.83	889.39				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	1.9% Simple Inflation						1.9% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	55.89	70.26	78.24	87.82	108.58	119.76	83.03	103.79	114.97	129.34	156.48	172.45
30	55.89	70.26	78.24	87.82	108.58	119.76	83.03	103.79	114.97	129.34	156.48	172.45
31	55.89	70.26	78.24	87.82	108.58	119.76	83.03	103.79	114.97	129.34	156.48	172.45
32	55.89	70.26	78.24	87.82	108.58	119.76	83.03	103.79	114.97	129.34	156.48	172.45
33	55.89	70.26	78.24	87.82	108.58	119.76	83.03	103.79	114.97	129.34	156.48	172.45
34	55.89	70.26	78.24	87.82	108.58	119.76	83.03	103.79	114.97	129.34	156.48	172.45
35	55.89	70.26	78.24	87.82	108.58	119.76	83.03	103.79	114.97	129.34	156.48	172.45
36	55.89	70.26	78.24	87.82	108.58	119.76	83.03	103.79	114.97	129.34	156.48	172.45
37	55.89	70.26	78.24	87.82	108.58	119.76	83.03	103.79	114.97	129.34	156.48	172.45
38	55.89	70.26	78.24	87.82	108.58	119.76	83.03	103.79	114.97	129.34	156.48	172.45
39	55.89	70.26	78.24	87.82	108.58	119.76	83.03	103.79	114.97	129.34	156.48	172.45
40	55.89	70.26	78.24	87.82	108.58	119.76	83.03	103.79	114.97	129.34	156.48	172.45
41	55.89	70.26	78.24	87.82	108.58	119.76	83.03	103.79	114.97	129.34	156.48	172.45
42	55.89	70.26	78.24	87.82	108.58	119.76	83.03	103.79	114.97	129.34	156.48	172.45
43	55.89	70.26	78.24	87.82	108.58	119.76	83.03	103.79	114.97	129.34	156.48	172.45
44	55.89	70.26	78.24	87.82	108.58	119.76	83.03	103.79	114.97	129.34	156.48	172.45
45	71.85	92.61	99.00	113.37	142.11	153.29	94.21	118.16	130.93	145.30	175.64	194.80
46	71.85	92.61	99.00	113.37	142.11	153.29	94.21	118.16	130.93	145.30	175.64	194.80
47	71.85	92.61	99.00	113.37	142.11	153.29	94.21	118.16	130.93	145.30	175.64	194.80
48	71.85	92.61	99.00	113.37	142.11	153.29	94.21	118.16	130.93	145.30	175.64	194.80
49	71.85	92.61	99.00	113.37	142.11	153.29	94.21	118.16	130.93	145.30	175.64	194.80
50	76.64	102.19	106.98	122.95	154.88	166.06	100.59	126.14	138.92	153.29	183.63	202.79
51	81.43	106.98	114.97	127.74	162.87	174.04	103.79	129.34	142.11	156.48	188.42	207.58
52	86.22	111.77	121.35	137.32	169.25	183.63	108.58	132.53	145.30	159.67	193.21	213.96
53	92.61	116.56	127.74	143.71	175.64	191.61	113.37	135.72	150.09	164.46	198.00	218.75
54	95.80	121.35	134.13	151.69	183.63	201.19	116.56	140.51	154.88	167.66	202.79	223.54
55	100.59	126.14	142.11	158.08	190.01	210.77	121.35	143.71	158.08	170.85	207.58	228.33
56	105.39	130.93	146.90	166.06	198.00	218.75	126.14	150.09	164.46	177.24	213.96	237.91
57	110.18	137.32	153.29	172.45	207.58	226.74	130.93	158.08	174.04	186.82	225.14	249.09
58	114.97	143.71	159.67	182.03	215.56	236.32	135.72	166.06	185.22	196.40	239.51	265.06
59	122.95	150.09	166.06	191.61	225.14	245.90	142.11	175.64	198.00	209.17	253.88	281.03
60	129.34	156.48	172.45	201.19	234.72	255.48	148.50	186.82	209.17	221.95	269.85	298.59
61	137.32	164.46	182.03	212.37	245.90	266.66	154.88	196.40	220.35	236.32	285.82	316.16
62	145.30	175.64	193.21	225.14	260.27	281.03	164.46	207.58	233.12	250.69	303.38	335.32
63	153.29	188.42	209.17	239.51	274.64	296.99	174.04	218.75	245.90	268.25	322.54	356.07
64	162.87	202.79	225.14	255.48	292.20	316.16	183.63	233.12	261.87	287.41	343.30	378.43
65	175.64	217.16	242.70	271.45	311.36	335.32	194.80	245.90	277.83	306.57	365.65	402.38
66	186.82	233.12	261.87	289.01	333.72	359.27	209.17	263.46	295.40	325.74	391.20	426.33
67	198.00	252.29	279.43	308.17	362.46	389.61	221.95	284.22	314.56	348.09	423.14	451.88
68	213.96	273.04	301.78	332.12	395.99	418.35	239.51	306.57	340.11	376.83	458.27	485.41
69	231.53	295.40	330.53	367.25	432.72	463.06	261.87	333.72	373.64	415.15	498.18	531.72
70	250.69	319.35	360.86	407.17	472.64	512.55	284.22	359.27	405.57	459.86	538.10	586.00
71	273.04	344.90	386.41	448.68	515.75	557.26	309.77	388.01	435.91	506.17	582.81	630.71
72	298.59	373.64	415.15	499.78	566.84	609.96	336.91	421.54	469.44	560.46	635.50	683.41
73	327.33	408.77	451.88	555.67	625.92	670.63	365.65	458.27	510.96	619.54	694.58	740.89
74	357.67	448.68	496.59	619.54	692.99	737.70	394.40	499.78	558.86	683.41	760.05	807.95
75	388.01	493.39	557.26	686.60	764.84	812.74	424.73	544.49	617.94	750.47	833.50	883.00
76	419.94	549.28	633.91	760.05	849.47	905.35	456.67	598.78	689.79	822.32	916.53	975.61
77	455.07	616.34	723.32	839.89	950.06	1018.72	490.20	661.05	771.23	897.37	1015.53	1087.38
78	493.39	691.39	817.53	926.11	1061.83	1144.86	526.93	731.31	859.05	977.21	1124.11	1211.93
79	534.91	769.63	913.34	1015.53	1178.40	1277.39	566.84	803.16	948.47	1063.43	1237.48	1342.86
80	584.41	849.47					614.75	878.21				
81	646.68	932.50					672.23	958.05				
82	718.53	1020.32					740.89	1041.08				
83	798.37	1111.33					817.53	1127.30				
84	886.19	1205.54					900.56	1216.72				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	1.9% Simple Inflation						1.9% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	54.29	65.47	73.45	83.03	99.00	110.18	79.84	97.40	110.18	122.95	148.50	164.46
30	54.29	65.47	73.45	83.03	99.00	110.18	79.84	97.40	110.18	122.95	148.50	164.46
31	54.29	65.47	73.45	83.03	99.00	110.18	79.84	97.40	110.18	122.95	148.50	164.46
32	54.29	65.47	73.45	83.03	99.00	110.18	79.84	97.40	110.18	122.95	148.50	164.46
33	54.29	65.47	73.45	83.03	99.00	110.18	79.84	97.40	110.18	122.95	148.50	164.46
34	54.29	65.47	73.45	83.03	99.00	110.18	79.84	97.40	110.18	122.95	148.50	164.46
35	54.29	65.47	73.45	83.03	99.00	110.18	79.84	97.40	110.18	122.95	148.50	164.46
36	54.29	65.47	73.45	83.03	99.00	110.18	79.84	97.40	110.18	122.95	148.50	164.46
37	54.29	65.47	73.45	83.03	99.00	110.18	79.84	97.40	110.18	122.95	148.50	164.46
38	54.29	65.47	73.45	83.03	99.00	110.18	79.84	97.40	110.18	122.95	148.50	164.46
39	54.29	65.47	73.45	83.03	99.00	110.18	79.84	97.40	110.18	122.95	148.50	164.46
40	54.29	65.47	73.45	83.03	99.00	110.18	79.84	97.40	110.18	122.95	148.50	164.46
41	54.29	65.47	73.45	83.03	99.00	110.18	79.84	97.40	110.18	122.95	148.50	164.46
42	54.29	65.47	73.45	83.03	99.00	110.18	79.84	97.40	110.18	122.95	148.50	164.46
43	54.29	65.47	73.45	83.03	99.00	110.18	79.84	97.40	110.18	122.95	148.50	164.46
44	54.29	65.47	73.45	83.03	99.00	110.18	79.84	97.40	110.18	122.95	148.50	164.46
45	68.66	86.22	92.61	103.79	129.34	138.92	91.01	113.37	127.74	138.92	167.66	183.63
46	68.66	86.22	92.61	103.79	129.34	138.92	91.01	113.37	127.74	138.92	167.66	183.63
47	68.66	86.22	92.61	103.79	129.34	138.92	91.01	113.37	127.74	138.92	167.66	183.63
48	68.66	86.22	92.61	103.79	129.34	138.92	91.01	113.37	127.74	138.92	167.66	183.63
49	68.66	86.22	92.61	103.79	129.34	138.92	91.01	113.37	127.74	138.92	167.66	183.63
50	73.45	95.80	102.19	113.37	142.11	151.69	95.80	121.35	132.53	146.90	175.64	193.21
51	78.24	100.59	106.98	119.76	148.50	161.27	100.59	124.55	135.72	150.09	180.43	198.00
52	83.03	105.39	113.37	126.14	156.48	167.66	103.79	127.74	140.51	153.29	183.63	202.79
53	87.82	110.18	119.76	132.53	162.87	177.24	108.58	132.53	143.71	156.48	188.42	209.17
54	92.61	114.97	126.14	138.92	169.25	186.82	113.37	135.72	148.50	161.27	193.21	213.96
55	97.40	119.76	132.53	146.90	177.24	194.80	118.16	138.92	153.29	164.46	199.59	220.35
56	102.19	124.55	137.32	154.88	183.63	202.79	122.95	145.30	158.08	170.85	205.98	228.33
57	106.98	129.34	143.71	161.27	193.21	212.37	126.14	151.69	167.66	178.84	217.16	241.11
58	111.77	135.72	150.09	169.25	202.79	220.35	130.93	159.67	177.24	190.01	229.93	255.48
59	116.56	142.11	158.08	177.24	212.37	233.12	137.32	169.25	186.82	201.19	245.90	271.45
60	124.55	150.09	164.46	186.82	221.95	244.30	143.71	177.24	198.00	212.37	260.27	287.41
61	130.93	158.08	174.04	198.00	233.12	255.48	150.09	186.82	209.17	225.14	274.64	303.38
62	138.92	167.66	186.82	209.17	247.50	269.85	159.67	196.40	220.35	237.91	290.61	320.95
63	148.50	180.43	199.59	221.95	261.87	285.82	167.66	207.58	233.12	253.88	306.57	340.11
64	158.08	193.21	215.56	236.32	277.83	301.78	177.24	220.35	245.90	269.85	325.74	359.27
65	167.66	207.58	231.53	252.29	293.80	319.35	188.42	234.72	261.87	285.82	344.90	380.02
66	177.24	223.54	245.90	268.25	314.56	341.70	201.19	250.69	277.83	306.57	367.25	402.38
67	190.01	241.11	261.87	285.82	340.11	364.06	213.96	271.45	296.99	325.74	395.99	426.33
68	205.98	263.46	282.62	309.77	370.44	391.20	231.53	295.40	320.95	354.48	429.52	456.67
69	225.14	285.82	311.36	341.70	403.98	431.12	253.88	320.95	354.48	391.20	467.85	501.38
70	249.09	309.77	346.49	380.02	440.70	479.02	281.03	349.69	391.20	434.31	509.36	554.07
71	271.45	335.32	373.64	426.33	485.41	523.73	306.57	380.02	423.14	482.22	554.07	600.38
72	296.99	365.65	405.57	475.83	536.51	576.42	335.32	413.56	459.86	534.91	606.76	654.66
73	325.74	399.19	442.30	530.12	595.59	637.10	364.06	450.28	501.38	590.79	667.44	715.34
74	356.07	437.51	485.41	589.20	661.05	704.16	392.80	491.80	549.28	649.87	731.31	780.81
75	384.82	480.62	539.70	653.07	729.71	777.61	423.14	534.91	601.97	712.15	799.97	852.66
76	416.75	531.72	605.17	720.13	806.36	860.64	455.07	582.81	664.25	777.61	875.02	935.69
77	450.28	592.39	683.41	790.39	894.18	958.05	488.60	640.29	736.10	844.68	959.64	1029.90
78	488.60	659.45	768.03	865.43	988.38	1063.43	523.73	702.57	812.74	916.53	1052.25	1135.28
79	528.52	731.31	854.26	945.27	1088.98	1176.80	562.05	766.44	892.58	994.77	1149.65	1245.46
80	576.42	804.76					606.76	836.69				
81	633.91	881.40					662.65	910.14				
82	702.57	964.43					726.52	988.38				
83	777.61	1049.06					798.37	1069.82				
84	859.05	1138.48					876.61	1156.04				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	1.9% Simple Inflation						1.9% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	49.50	57.48	63.87	70.26	83.03	92.61	73.45	87.82	97.40	106.98	129.34	142.11
30	49.50	57.48	63.87	70.26	83.03	92.61	73.45	87.82	97.40	106.98	129.34	142.11
31	49.50	57.48	63.87	70.26	83.03	92.61	73.45	87.82	97.40	106.98	129.34	142.11
32	49.50	57.48	63.87	70.26	83.03	92.61	73.45	87.82	97.40	106.98	129.34	142.11
33	49.50	57.48	63.87	70.26	83.03	92.61	73.45	87.82	97.40	106.98	129.34	142.11
34	49.50	57.48	63.87	70.26	83.03	92.61	73.45	87.82	97.40	106.98	129.34	142.11
35	49.50	57.48	63.87	70.26	83.03	92.61	73.45	87.82	97.40	106.98	129.34	142.11
36	49.50	57.48	63.87	70.26	83.03	92.61	73.45	87.82	97.40	106.98	129.34	142.11
37	49.50	57.48	63.87	70.26	83.03	92.61	73.45	87.82	97.40	106.98	129.34	142.11
38	49.50	57.48	63.87	70.26	83.03	92.61	73.45	87.82	97.40	106.98	129.34	142.11
39	49.50	57.48	63.87	70.26	83.03	92.61	73.45	87.82	97.40	106.98	129.34	142.11
40	49.50	57.48	63.87	70.26	83.03	92.61	73.45	87.82	97.40	106.98	129.34	142.11
41	49.50	57.48	63.87	70.26	83.03	92.61	73.45	87.82	97.40	106.98	129.34	142.11
42	49.50	57.48	63.87	70.26	83.03	92.61	73.45	87.82	97.40	106.98	129.34	142.11
43	49.50	57.48	63.87	70.26	83.03	92.61	73.45	87.82	97.40	106.98	129.34	142.11
44	49.50	57.48	63.87	70.26	83.03	92.61	73.45	87.82	97.40	106.98	129.34	142.11
45	62.27	76.64	81.43	89.42	110.18	119.76	83.03	100.59	110.18	121.35	146.90	161.27
46	62.27	76.64	81.43	89.42	110.18	119.76	83.03	100.59	110.18	121.35	146.90	161.27
47	62.27	76.64	81.43	89.42	110.18	119.76	83.03	100.59	110.18	121.35	146.90	161.27
48	62.27	76.64	81.43	89.42	110.18	119.76	83.03	100.59	110.18	121.35	146.90	161.27
49	62.27	76.64	81.43	89.42	110.18	119.76	83.03	100.59	110.18	121.35	146.90	161.27
50	67.06	84.63	87.82	97.40	121.35	130.93	87.82	106.98	116.56	127.74	154.88	170.85
51	71.85	87.82	92.61	103.79	127.74	138.92	91.01	110.18	119.76	130.93	158.08	175.64
52	75.05	92.61	99.00	110.18	134.13	145.30	94.21	113.37	122.95	134.13	162.87	180.43
53	78.24	95.80	105.39	114.97	140.51	153.29	97.40	116.56	126.14	137.32	166.06	185.22
54	83.03	100.59	108.58	121.35	146.90	161.27	102.19	119.76	129.34	140.51	170.85	190.01
55	86.22	103.79	114.97	126.14	153.29	169.25	106.98	122.95	134.13	143.71	175.64	194.80
56	91.01	108.58	119.76	134.13	159.67	178.84	110.18	127.74	138.92	150.09	182.03	202.79
57	95.80	113.37	124.55	140.51	167.66	185.22	114.97	134.13	146.90	158.08	193.21	213.96
58	99.00	119.76	130.93	146.90	175.64	194.80	118.16	142.11	156.48	167.66	204.38	226.74
59	105.39	124.55	137.32	154.88	185.22	202.79	124.55	150.09	166.06	177.24	217.16	241.11
60	111.77	130.93	143.71	162.87	194.80	213.96	129.34	158.08	175.64	188.42	229.93	255.48
61	118.16	138.92	151.69	174.04	204.38	225.14	137.32	166.06	185.22	199.59	242.70	269.85
62	126.14	148.50	161.27	183.63	217.16	236.32	143.71	175.64	193.21	212.37	258.67	285.82
63	134.13	158.08	174.04	196.40	229.93	250.69	151.69	185.22	204.38	225.14	273.04	303.38
64	142.11	170.85	186.82	209.17	244.30	266.66	161.27	196.40	218.75	239.51	290.61	320.95
65	151.69	182.03	201.19	221.95	258.67	282.62	170.85	209.17	231.53	255.48	308.17	340.11
66	161.27	196.40	215.56	236.32	277.83	301.78	182.03	223.54	247.50	273.04	328.93	360.86
67	170.85	213.96	231.53	253.88	300.19	320.95	193.21	242.70	263.46	290.61	356.07	381.62
68	185.22	233.12	249.09	274.64	327.33	348.09	209.17	263.46	285.82	316.16	386.41	411.96
69	202.79	253.88	274.64	304.98	359.27	381.62	229.93	289.01	314.56	351.28	421.54	451.88
70	223.54	274.64	306.57	338.51	392.80	426.33	255.48	314.56	349.69	391.20	458.27	499.78
71	244.30	298.59	332.12	380.02	432.72	466.25	279.43	341.70	380.02	435.91	499.78	541.30
72	268.25	325.74	359.27	424.73	479.02	514.15	304.98	372.04	413.56	483.81	547.68	589.20
73	293.80	356.07	392.80	474.23	531.72	568.44	330.53	405.57	450.28	533.31	601.97	643.49
74	320.95	391.20	432.72	528.52	589.20	627.52	357.67	442.30	493.39	589.20	659.45	702.57
75	346.49	429.52	480.62	584.41	651.47	692.99	384.82	482.22	541.30	645.08	721.73	768.03
76	375.23	475.83	539.70	645.08	720.13	768.03	413.56	526.93	598.78	702.57	790.39	843.08
77	405.57	528.52	608.36	707.36	796.77	852.66	443.89	576.42	662.65	763.24	865.43	926.11
78	439.10	587.60	681.81	772.82	878.21	943.68	474.23	632.31	729.71	828.71	946.87	1017.13
79	474.23	649.87	756.86	843.08	964.43	1039.48	507.76	689.79	799.97	897.37	1031.50	1112.93
80	515.75	713.74					547.68	748.87				
81	565.25	780.81					593.99	812.74				
82	622.73	849.47					648.28	879.81				
83	685.00	922.92					708.95	950.06				
84	753.66	999.56					774.42	1023.51				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	1.9% Simple Inflation						1.9% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	52.69	65.47	75.05	84.63	103.79	116.56	78.24	97.40	108.58	122.95	148.50	162.87
30	52.69	65.47	75.05	84.63	103.79	116.56	78.24	97.40	108.58	122.95	148.50	162.87
31	52.69	65.47	75.05	84.63	103.79	116.56	78.24	97.40	108.58	122.95	148.50	162.87
32	52.69	65.47	75.05	84.63	103.79	116.56	78.24	97.40	108.58	122.95	148.50	162.87
33	52.69	65.47	75.05	84.63	103.79	116.56	78.24	97.40	108.58	122.95	148.50	162.87
34	52.69	65.47	75.05	84.63	103.79	116.56	78.24	97.40	108.58	122.95	148.50	162.87
35	52.69	65.47	75.05	84.63	103.79	116.56	78.24	97.40	108.58	122.95	148.50	162.87
36	52.69	65.47	75.05	84.63	103.79	116.56	78.24	97.40	108.58	122.95	148.50	162.87
37	52.69	65.47	75.05	84.63	103.79	116.56	78.24	97.40	108.58	122.95	148.50	162.87
38	52.69	65.47	75.05	84.63	103.79	116.56	78.24	97.40	108.58	122.95	148.50	162.87
39	52.69	65.47	75.05	84.63	103.79	116.56	78.24	97.40	108.58	122.95	148.50	162.87
40	52.69	65.47	75.05	84.63	103.79	116.56	78.24	97.40	108.58	122.95	148.50	162.87
41	52.69	65.47	75.05	84.63	103.79	116.56	78.24	97.40	108.58	122.95	148.50	162.87
42	52.69	65.47	75.05	84.63	103.79	116.56	78.24	97.40	108.58	122.95	148.50	162.87
43	52.69	65.47	75.05	84.63	103.79	116.56	78.24	97.40	108.58	122.95	148.50	162.87
44	52.69	65.47	75.05	84.63	103.79	116.56	78.24	97.40	108.58	122.95	148.50	162.87
45	68.66	87.82	97.40	108.58	134.13	150.09	92.61	111.77	122.95	137.32	166.06	182.03
46	68.66	87.82	97.40	108.58	134.13	150.09	92.61	111.77	122.95	137.32	166.06	182.03
47	68.66	87.82	97.40	108.58	134.13	150.09	92.61	111.77	122.95	137.32	166.06	182.03
48	68.66	87.82	97.40	108.58	134.13	150.09	92.61	111.77	122.95	137.32	166.06	182.03
49	68.66	87.82	97.40	108.58	134.13	150.09	92.61	111.77	122.95	137.32	166.06	182.03
50	75.05	95.80	105.39	119.76	146.90	162.87	99.00	116.56	127.74	143.71	172.45	194.80
51	79.84	100.59	113.37	126.14	153.29	170.85	102.19	121.35	132.53	146.90	177.24	194.80
52	83.03	105.39	118.16	130.93	159.67	177.24	103.79	124.55	135.72	150.09	180.43	199.59
53	86.22	110.18	124.55	137.32	166.06	183.63	106.98	127.74	140.51	153.29	185.22	204.38
54	91.01	114.97	129.34	142.11	172.45	191.61	110.18	130.93	143.71	158.08	190.01	209.17
55	94.21	118.16	134.13	148.50	178.84	198.00	113.37	135.72	148.50	161.27	194.80	215.56
56	99.00	122.95	138.92	154.88	186.82	205.98	118.16	140.51	154.88	166.06	201.19	223.54
57	103.79	127.74	143.71	161.27	193.21	212.37	121.35	148.50	164.46	174.04	210.77	234.72
58	108.58	132.53	148.50	169.25	201.19	220.35	126.14	154.88	172.45	183.63	223.54	247.50
59	113.37	138.92	153.29	177.24	209.17	228.33	130.93	162.87	183.63	194.80	236.32	261.87
60	119.76	143.71	158.08	185.22	215.56	234.72	137.32	170.85	193.21	204.38	247.50	274.64
61	124.55	150.09	166.06	193.21	225.14	244.30	142.11	178.84	201.19	213.96	260.27	287.41
62	130.93	158.08	174.04	202.79	234.72	253.88	146.90	186.82	210.77	226.74	273.04	301.78
63	137.32	167.66	185.22	213.96	245.90	265.06	154.88	196.40	220.35	239.51	287.41	317.75
64	145.30	177.24	198.00	225.14	257.08	277.83	161.27	204.38	231.53	252.29	301.78	333.72
65	153.29	188.42	210.77	236.32	269.85	292.20	169.25	213.96	241.11	266.66	317.75	349.69
66	161.27	202.79	226.74	250.69	287.41	311.36	178.84	226.74	255.48	284.22	338.51	372.04
67	172.45	218.75	245.90	269.85	312.96	338.51	193.21	244.30	276.24	306.57	365.65	400.78
68	185.22	236.32	268.25	293.80	343.30	372.04	209.17	265.06	300.19	333.72	397.59	435.91
69	201.19	257.08	290.61	322.54	376.83	408.77	226.74	289.01	325.74	364.06	432.72	472.64
70	218.75	277.83	314.56	354.48	410.36	445.49	247.50	312.96	352.88	400.78	467.85	509.36
71	237.91	300.19	336.91	391.20	448.68	485.41	269.85	338.51	380.02	440.70	507.76	549.28
72	261.87	325.74	362.46	434.31	493.39	531.72	293.80	367.25	408.77	487.01	552.47	593.99
73	285.82	356.07	392.80	483.81	544.49	582.81	317.75	399.19	443.89	539.70	603.57	645.08
74	311.36	389.61	432.72	539.70	601.97	641.89	344.90	434.31	485.41	595.59	661.05	702.57
75	336.91	429.52	485.41	597.18	665.84	707.36	370.44	474.23	538.10	653.07	724.92	768.03
76	365.65	477.43	552.47	661.05	739.29	787.19	397.59	520.54	600.38	715.34	798.37	847.87
77	395.99	536.51	629.12	731.31	827.11	886.19	426.33	574.83	672.23	780.81	883.00	945.27
78	429.52	601.97	712.15	804.76	922.92	996.37	458.27	635.50	747.28	851.06	977.21	1055.45
79	466.25	669.04	795.18	883.00	1025.11	1111.33	493.39	699.37	825.52	924.51	1076.20	1168.82
80	509.36	739.29					534.91	764.84				
81	562.05	812.74					586.00	833.50				
82	624.33	887.79					645.08	905.35				
83	694.58	966.03					712.15	980.40				
84	771.23	1047.46					784.00	1058.64				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	1.9% Simple Inflation						1.9% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	51.10	62.27	70.26	78.24	94.21	105.39	75.05	92.61	103.79	116.56	140.51	154.88
30	51.10	62.27	70.26	78.24	94.21	105.39	75.05	92.61	103.79	116.56	140.51	154.88
31	51.10	62.27	70.26	78.24	94.21	105.39	75.05	92.61	103.79	116.56	140.51	154.88
32	51.10	62.27	70.26	78.24	94.21	105.39	75.05	92.61	103.79	116.56	140.51	154.88
33	51.10	62.27	70.26	78.24	94.21	105.39	75.05	92.61	103.79	116.56	140.51	154.88
34	51.10	62.27	70.26	78.24	94.21	105.39	75.05	92.61	103.79	116.56	140.51	154.88
35	51.10	62.27	70.26	78.24	94.21	105.39	75.05	92.61	103.79	116.56	140.51	154.88
36	51.10	62.27	70.26	78.24	94.21	105.39	75.05	92.61	103.79	116.56	140.51	154.88
37	51.10	62.27	70.26	78.24	94.21	105.39	75.05	92.61	103.79	116.56	140.51	154.88
38	51.10	62.27	70.26	78.24	94.21	105.39	75.05	92.61	103.79	116.56	140.51	154.88
39	51.10	62.27	70.26	78.24	94.21	105.39	75.05	92.61	103.79	116.56	140.51	154.88
40	51.10	62.27	70.26	78.24	94.21	105.39	75.05	92.61	103.79	116.56	140.51	154.88
41	51.10	62.27	70.26	78.24	94.21	105.39	75.05	92.61	103.79	116.56	140.51	154.88
42	51.10	62.27	70.26	78.24	94.21	105.39	75.05	92.61	103.79	116.56	140.51	154.88
43	51.10	62.27	70.26	78.24	94.21	105.39	75.05	92.61	103.79	116.56	140.51	154.88
44	51.10	62.27	70.26	78.24	94.21	105.39	75.05	92.61	103.79	116.56	140.51	154.88
45	67.06	81.43	91.01	100.59	122.95	135.72	89.42	106.98	118.16	130.93	156.48	170.85
46	67.06	81.43	91.01	100.59	122.95	135.72	89.42	106.98	118.16	130.93	156.48	170.85
47	67.06	81.43	91.01	100.59	122.95	135.72	89.42	106.98	118.16	130.93	156.48	170.85
48	67.06	81.43	91.01	100.59	122.95	135.72	89.42	106.98	118.16	130.93	156.48	170.85
49	67.06	81.43	91.01	100.59	122.95	135.72	89.42	106.98	118.16	130.93	156.48	170.85
50	71.85	91.01	100.59	111.77	134.13	148.50	94.21	113.37	124.55	137.32	164.46	183.63
51	76.64	94.21	105.39	116.56	140.51	154.88	99.00	116.56	127.74	140.51	167.66	183.63
52	79.84	99.00	110.18	121.35	146.90	161.27	102.19	119.76	130.93	143.71	172.45	188.42
53	84.63	103.79	114.97	127.74	153.29	169.25	105.39	122.95	135.72	146.90	177.24	194.80
54	87.82	106.98	119.76	132.53	159.67	175.64	108.58	127.74	138.92	151.69	182.03	199.59
55	91.01	111.77	124.55	137.32	166.06	183.63	111.77	130.93	143.71	154.88	186.82	205.98
56	95.80	116.56	129.34	143.71	172.45	190.01	114.97	135.72	150.09	159.67	194.80	215.56
57	100.59	121.35	134.13	150.09	180.43	199.59	118.16	142.11	156.48	167.66	204.38	226.74
58	105.39	126.14	140.51	158.08	188.42	207.58	122.95	148.50	164.46	177.24	215.56	239.51
59	110.18	132.53	146.90	164.46	196.40	215.56	127.74	156.48	174.04	186.82	226.74	252.29
60	114.97	137.32	151.69	172.45	204.38	225.14	132.53	162.87	182.03	196.40	239.51	265.06
61	119.76	143.71	159.67	180.43	212.37	233.12	137.32	170.85	190.01	205.98	249.09	277.83
62	126.14	151.69	167.66	188.42	223.54	244.30	142.11	177.24	199.59	215.56	261.87	290.61
63	132.53	159.67	177.24	198.00	233.12	253.88	148.50	185.22	207.58	225.14	273.04	303.38
64	138.92	169.25	190.01	209.17	244.30	266.66	156.48	194.80	217.16	236.32	285.82	316.16
65	145.30	180.43	201.19	218.75	255.48	277.83	164.46	202.79	228.33	249.09	300.19	330.53
66	154.88	193.21	215.56	233.12	271.45	295.40	174.04	215.56	241.11	263.46	316.16	349.69
67	167.66	209.17	234.72	250.69	292.20	319.35	188.42	233.12	261.87	284.22	341.70	376.83
68	182.03	228.33	255.48	273.04	319.35	348.09	204.38	255.48	285.82	311.36	372.04	408.77
69	198.00	247.50	277.83	300.19	351.28	381.62	223.54	279.43	312.96	341.70	405.57	443.89
70	217.16	269.85	301.78	330.53	384.82	416.75	244.30	303.38	340.11	378.43	442.30	482.22
71	236.32	292.20	325.74	367.25	421.54	456.67	266.66	330.53	368.85	418.35	482.22	522.13
72	260.27	317.75	352.88	411.96	467.85	502.97	292.20	359.27	400.78	464.65	528.52	570.04
73	284.22	348.09	384.82	461.46	518.94	555.67	316.16	392.80	437.51	514.15	581.21	622.73
74	309.77	381.62	423.14	514.15	574.83	613.15	343.30	427.93	477.43	565.25	637.10	680.21
75	335.32	418.35	469.44	568.44	635.50	677.02	368.85	464.65	523.73	619.54	696.18	742.49
76	362.46	461.46	526.93	625.92	702.57	748.87	395.99	507.76	578.02	675.42	761.65	814.34
77	392.80	515.75	593.99	688.20	777.61	833.50	424.73	557.26	640.29	736.10	835.10	897.37
78	424.73	573.23	667.44	753.66	860.64	926.11	456.67	609.96	707.36	798.37	916.53	988.38
79	459.86	635.50	742.49	822.32	946.87	1023.51	490.20	667.44	776.02	865.43	1001.16	1084.19
80	501.38	699.37					528.52	728.11				
81	552.47	768.03					576.42	791.98				
82	609.96	838.29					632.31	859.05				
83	675.42	913.34					694.58	930.90				
84	747.28	989.98					763.24	1005.95				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	1.9% Simple Inflation						1.9% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	46.31	54.29	60.68	65.47	79.84	87.82	70.26	83.03	91.01	100.59	121.35	134.13
30	46.31	54.29	60.68	65.47	79.84	87.82	70.26	83.03	91.01	100.59	121.35	134.13
31	46.31	54.29	60.68	65.47	79.84	87.82	70.26	83.03	91.01	100.59	121.35	134.13
32	46.31	54.29	60.68	65.47	79.84	87.82	70.26	83.03	91.01	100.59	121.35	134.13
33	46.31	54.29	60.68	65.47	79.84	87.82	70.26	83.03	91.01	100.59	121.35	134.13
34	46.31	54.29	60.68	65.47	79.84	87.82	70.26	83.03	91.01	100.59	121.35	134.13
35	46.31	54.29	60.68	65.47	79.84	87.82	70.26	83.03	91.01	100.59	121.35	134.13
36	46.31	54.29	60.68	65.47	79.84	87.82	70.26	83.03	91.01	100.59	121.35	134.13
37	46.31	54.29	60.68	65.47	79.84	87.82	70.26	83.03	91.01	100.59	121.35	134.13
38	46.31	54.29	60.68	65.47	79.84	87.82	70.26	83.03	91.01	100.59	121.35	134.13
39	46.31	54.29	60.68	65.47	79.84	87.82	70.26	83.03	91.01	100.59	121.35	134.13
40	46.31	54.29	60.68	65.47	79.84	87.82	70.26	83.03	91.01	100.59	121.35	134.13
41	46.31	54.29	60.68	65.47	79.84	87.82	70.26	83.03	91.01	100.59	121.35	134.13
42	46.31	54.29	60.68	65.47	79.84	87.82	70.26	83.03	91.01	100.59	121.35	134.13
43	46.31	54.29	60.68	65.47	79.84	87.82	70.26	83.03	91.01	100.59	121.35	134.13
44	46.31	54.29	60.68	65.47	79.84	87.82	70.26	83.03	91.01	100.59	121.35	134.13
45	59.08	71.85	79.84	86.22	103.79	114.97	81.43	95.80	102.19	113.37	137.32	151.69
46	59.08	71.85	79.84	86.22	103.79	114.97	81.43	95.80	102.19	113.37	137.32	151.69
47	59.08	71.85	79.84	86.22	103.79	114.97	81.43	95.80	102.19	113.37	137.32	151.69
48	59.08	71.85	79.84	86.22	103.79	114.97	81.43	95.80	102.19	113.37	137.32	151.69
49	59.08	71.85	79.84	86.22	103.79	114.97	81.43	95.80	102.19	113.37	137.32	151.69
50	65.47	79.84	86.22	94.21	114.97	127.74	86.22	100.59	106.98	119.76	143.71	162.87
51	68.66	83.03	91.01	99.00	119.76	134.13	89.42	103.79	110.18	122.95	148.50	162.87
52	71.85	86.22	95.80	103.79	126.14	140.51	92.61	105.39	113.37	126.14	151.69	167.66
53	75.05	91.01	100.59	108.58	132.53	145.30	95.80	108.58	116.56	129.34	156.48	172.45
54	78.24	94.21	103.79	113.37	137.32	153.29	97.40	111.77	121.35	132.53	161.27	177.24
55	81.43	97.40	108.58	118.16	143.71	159.67	100.59	116.56	126.14	135.72	166.06	183.63
56	84.63	102.19	111.77	124.55	150.09	166.06	103.79	119.76	130.93	140.51	172.45	191.61
57	89.42	106.98	116.56	129.34	156.48	174.04	106.98	126.14	137.32	146.90	180.43	201.19
58	94.21	111.77	121.35	135.72	164.46	180.43	110.18	132.53	145.30	156.48	190.01	212.37
59	97.40	116.56	126.14	143.71	170.85	188.42	114.97	138.92	153.29	164.46	201.19	223.54
60	102.19	121.35	132.53	150.09	178.84	196.40	119.76	145.30	161.27	172.45	212.37	236.32
61	106.98	126.14	137.32	156.48	186.82	204.38	122.95	151.69	169.25	182.03	221.95	247.50
62	113.37	132.53	145.30	164.46	194.80	213.96	127.74	158.08	177.24	191.61	233.12	258.67
63	119.76	140.51	154.88	174.04	204.38	223.54	134.13	166.06	185.22	201.19	244.30	269.85
64	126.14	150.09	164.46	183.63	215.56	234.72	140.51	174.04	193.21	210.77	255.48	282.62
65	132.53	158.08	175.64	193.21	225.14	245.90	148.50	182.03	201.19	221.95	268.25	295.40
66	140.51	169.25	188.42	204.38	239.51	260.27	158.08	193.21	213.96	236.32	284.22	312.96
67	150.09	185.22	204.38	220.35	258.67	282.62	170.85	209.17	231.53	255.48	306.57	338.51
68	162.87	201.19	225.14	241.11	282.62	308.17	185.22	228.33	253.88	279.43	333.72	367.25
69	177.24	220.35	245.90	266.66	311.36	338.51	202.79	250.69	279.43	306.57	365.65	400.78
70	194.80	239.51	266.66	293.80	341.70	370.44	221.95	273.04	304.98	340.11	399.19	434.31
71	212.37	260.27	289.01	328.93	376.83	407.17	242.70	296.99	330.53	378.43	435.91	471.04
72	233.12	284.22	312.96	368.85	416.75	447.09	265.06	324.14	359.27	419.94	477.43	514.15
73	255.48	309.77	341.70	411.96	463.06	494.99	287.41	352.88	391.20	464.65	523.73	560.46
74	279.43	340.11	376.83	459.86	512.55	546.09	311.36	384.82	429.52	512.55	573.23	611.55
75	301.78	373.64	418.35	507.76	566.84	603.57	335.32	419.94	471.04	560.46	627.52	669.04
76	325.74	413.56	469.44	560.46	627.52	667.44	359.27	458.27	520.54	611.55	686.60	732.90
77	352.88	459.86	528.52	614.75	692.99	740.89	384.82	501.38	576.42	665.84	752.07	806.36
78	381.62	510.96	592.39	672.23	764.84	820.73	413.56	549.28	635.50	721.73	823.92	886.19
79	411.96	565.25	657.86	732.90	839.89	903.76	442.30	598.78	696.18	780.81	897.37	967.63
80	448.68	621.13					475.83	651.47				
81	491.80	678.62					517.34	707.36				
82	541.30	739.29					563.65	764.84				
83	595.59	803.16					616.34	827.11				
84	654.66	868.63					673.83	889.39				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C3

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	2.7% Simple Inflation						2.7% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	47.46	59.66	66.44	74.58	93.78	101.91	117.05	145.49	164.39	189.39	235.20	259.20
30	47.46	59.66	66.44	74.58	97.01	108.70	123.38	151.81	172.80	194.40	235.20	259.20
31	47.46	59.66	66.44	74.58	100.25	115.50	124.80	154.98	172.80	194.40	235.20	259.20
32	47.46	59.66	66.44	74.58	106.71	118.89	124.80	156.00	172.80	194.40	235.20	259.20
33	49.00	59.66	67.71	74.58	109.95	125.69	124.80	156.00	172.80	194.40	235.20	259.20
34	49.00	59.66	70.78	76.95	116.41	132.48	124.80	156.00	172.80	194.40	235.20	259.20
35	52.06	61.01	70.78	80.03	122.88	135.88	124.80	156.00	172.80	194.40	235.20	259.20
36	55.12	64.06	73.86	86.19	126.12	142.67	124.80	156.00	172.80	194.40	235.20	259.20
37	58.18	67.11	80.02	89.27	132.58	149.47	124.80	156.00	172.80	194.40	235.20	259.20
38	58.18	70.16	83.09	92.35	139.05	156.26	124.80	156.00	172.80	194.40	235.20	259.20
39	61.25	73.21	86.17	98.50	145.52	166.45	124.80	156.00	172.80	194.40	235.20	259.20
40	64.31	76.26	89.25	101.58	151.99	173.24	124.80	156.00	172.80	194.40	235.20	259.20
41	67.67	79.63	92.71	105.10	159.16	180.00	124.80	156.00	172.80	194.40	235.20	259.20
42	67.97	83.03	96.19	111.74	163.20	180.00	124.80	156.00	172.80	194.40	235.20	259.20
43	71.37	86.45	102.82	115.33	163.20	180.00	124.80	156.00	172.80	194.40	235.20	259.20
44	74.80	89.90	106.38	118.94	163.20	180.00	124.80	156.00	172.80	194.40	235.20	259.20
45	78.26	93.38	109.96	125.73	188.50	209.67	141.60	177.60	196.80	218.40	264.00	292.80
46	78.61	100.00	116.72	129.41	195.99	220.50	141.60	177.60	196.80	218.40	264.00	292.80
47	82.11	103.55	120.37	136.29	203.54	227.93	141.60	177.60	196.80	218.40	264.00	292.80
48	85.65	107.11	127.23	143.23	211.16	230.40	141.60	177.60	196.80	218.40	264.00	292.80
49	89.21	113.87	130.95	147.02	213.60	230.40	141.60	177.60	196.80	218.40	264.00	292.80
50	92.80	117.51	137.91	154.06	229.97	249.60	151.20	189.60	208.80	230.40	276.00	304.80
51	96.41	121.21	144.98	161.18	241.26	261.60	156.00	194.40	213.60	235.20	283.20	312.00
52	103.28	128.14	148.88	168.37	252.65	276.00	163.20	199.20	218.40	240.00	290.40	321.60
53	106.96	135.13	156.06	175.62	264.00	288.00	170.40	204.00	225.60	247.20	297.60	328.80
54	110.66	138.94	163.30	186.20	275.73	302.40	175.20	211.20	232.80	252.00	304.80	336.00
55	117.67	146.03	170.61	193.58	285.60	313.81	181.89	216.00	237.60	256.80	312.00	343.20
56	124.71	153.10	177.87	204.24	297.60	328.80	189.11	225.60	247.20	266.40	321.60	357.60
57	128.50	160.21	188.50	214.97	312.00	340.80	193.04	237.60	261.60	280.80	338.40	374.40
58	135.64	167.38	195.88	225.79	324.00	355.20	200.34	249.60	278.40	295.20	360.00	398.40
59	142.82	177.90	206.66	236.68	338.40	369.60	204.33	258.13	297.60	314.40	381.60	422.40
60	150.07	185.19	217.51	247.66	352.80	384.00	211.70	265.72	306.50	333.60	405.60	448.80
61	160.50	198.84	231.42	265.01	360.36	390.78	222.23	279.76	320.61	346.32	418.86	463.32
62	170.99	212.55	248.76	279.07	371.64	401.28	232.80	290.48	332.88	357.96	433.20	478.80
63	184.90	226.32	262.80	299.94	381.84	412.92	241.98	304.14	341.88	372.96	448.44	495.06
64	195.51	240.14	283.65	317.53	395.28	427.68	248.40	315.36	354.24	388.80	464.40	511.92
65	209.56	257.37	301.22	338.58	409.50	441.00	256.20	323.40	365.40	403.20	480.90	529.20
66	223.16	277.38	321.52	365.67	426.36	459.00	267.24	336.60	377.40	416.16	499.80	544.68
67	236.77	297.38	345.21	382.14	449.46	483.12	275.22	352.44	390.06	431.64	524.70	560.34
68	253.78	320.71	362.88	399.36	476.16	503.04	288.00	368.64	408.96	453.12	551.04	583.68
69	269.70	344.03	385.02	427.80	504.06	539.40	305.04	388.74	435.24	483.60	580.32	619.38
70	282.60	360.00	406.80	459.00	532.80	577.80	320.40	405.00	457.20	518.40	606.60	660.60
71	297.54	375.84	421.08	488.94	562.02	607.26	337.56	422.82	475.02	551.58	635.10	687.30
72	314.16	393.12	436.80	525.84	596.40	641.76	354.48	443.52	493.92	589.68	668.64	719.04
73	332.10	414.72	458.46	563.76	635.04	680.40	370.98	464.94	518.40	628.56	704.70	751.68
74	349.44	438.36	485.16	605.28	677.04	720.72	385.32	488.28	546.00	667.68	742.56	789.36
75	364.50	463.50	523.50	645.00	718.50	763.50	399.00	511.50	580.50	705.00	783.00	829.50
76	378.72	495.36	571.68	685.44	766.08	816.48	411.84	540.00	622.08	741.60	826.56	879.84
77	393.30	532.68	625.14	725.88	821.10	880.44	423.66	571.32	666.54	775.56	877.68	939.78
78	419.00	587.15	694.27	786.48	901.74	972.25	447.48	621.05	729.53	829.87	954.62	1029.20
79	454.26	653.59	775.63	862.42	1000.73	1084.80	481.38	682.07	805.46	903.10	1050.90	1140.40
80	496.30	721.39					522.06	745.80				
81	549.18	791.90					570.88	813.60				
82	610.20	866.48					629.18	884.11				
83	678.00	943.78					694.27	957.34				
84	752.58	1023.78					764.78	1033.27				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C3

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	2.7% Simple Inflation						2.7% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	46.10	55.60	62.38	70.51	85.50	93.76	112.55	136.53	157.54	180.04	223.20	247.20
30	46.10	55.60	62.38	70.51	88.45	100.01	118.64	142.47	165.60	184.80	223.20	247.20
31	46.10	55.60	62.38	70.51	91.40	106.26	120.00	145.44	165.60	184.80	223.20	247.20
32	46.10	55.60	62.38	70.51	97.30	109.38	120.00	146.40	165.60	184.80	223.20	247.20
33	47.60	55.60	63.56	70.51	100.25	115.63	120.00	146.40	165.60	184.80	223.20	247.20
34	47.60	55.60	66.45	72.76	106.14	121.88	120.00	146.40	165.60	184.80	223.20	247.20
35	50.57	56.85	66.45	75.67	112.04	125.01	120.00	146.40	165.60	184.80	223.20	247.20
36	53.55	59.69	69.34	81.49	114.99	131.26	120.00	146.40	165.60	184.80	223.20	247.20
37	56.52	62.53	75.12	84.40	120.88	137.51	120.00	146.40	165.60	184.80	223.20	247.20
38	56.52	65.38	78.01	87.31	126.78	143.76	120.00	146.40	165.60	184.80	223.20	247.20
39	59.50	68.22	80.89	93.13	132.68	153.13	120.00	146.40	165.60	184.80	223.20	247.20
40	62.47	71.06	83.78	96.04	138.57	159.38	120.00	146.40	165.60	184.80	223.20	247.20
41	65.73	74.20	87.03	99.36	145.12	165.60	120.00	146.40	165.60	184.80	223.20	247.20
42	66.02	77.37	90.30	105.65	148.80	165.60	120.00	146.40	165.60	184.80	223.20	247.20
43	69.33	80.56	96.53	109.04	148.80	165.60	120.00	146.40	165.60	184.80	223.20	247.20
44	72.66	83.77	99.86	112.45	148.80	165.60	120.00	146.40	165.60	184.80	223.20	247.20
45	74.78	86.94	102.86	115.10	171.56	190.01	136.80	170.40	192.00	208.80	252.00	276.00
46	75.11	93.11	109.19	118.47	178.37	199.83	136.80	170.40	192.00	208.80	252.00	276.00
47	78.46	96.40	112.61	124.77	185.25	206.56	136.80	170.40	192.00	208.80	252.00	276.00
48	81.84	99.73	119.02	131.12	192.18	208.80	136.80	170.40	192.00	208.80	252.00	276.00
49	85.24	106.02	122.50	134.60	194.40	208.80	136.80	170.40	192.00	208.80	252.00	276.00
50	88.94	110.17	131.73	142.05	211.01	228.00	144.00	182.40	199.20	220.80	264.00	290.40
51	92.63	113.97	134.91	151.11	219.97	242.40	151.20	187.20	204.00	225.60	271.20	297.60
52	99.45	120.82	139.08	154.67	233.58	252.00	156.00	192.00	211.20	230.40	276.00	304.80
53	101.42	127.72	146.30	161.96	244.80	266.40	163.20	199.20	216.00	235.20	283.20	314.40
54	106.98	131.63	153.58	170.52	254.15	280.80	170.40	204.00	223.20	242.40	290.40	321.60
55	113.94	138.64	159.11	179.90	266.40	290.04	177.10	208.80	230.40	247.20	300.00	331.20
56	120.93	145.63	166.27	190.49	276.00	304.80	184.32	218.40	237.60	256.80	309.60	343.20
57	124.78	150.90	176.72	201.04	290.40	319.20	185.98	228.00	252.00	268.80	326.40	362.40
58	131.87	158.09	184.13	209.94	304.80	331.20	193.26	240.00	266.40	285.60	345.60	384.00
59	135.40	168.44	196.72	218.93	319.20	350.40	197.44	248.75	280.80	302.40	369.60	408.00
60	144.51	177.63	207.44	229.97	333.60	367.20	204.87	252.10	290.12	319.20	391.20	432.00
61	153.04	191.12	221.27	247.08	341.64	374.40	215.36	266.12	304.35	329.94	402.48	444.60
62	163.48	202.89	240.53	259.28	353.40	385.32	226.02	274.84	314.64	339.72	414.96	458.28
63	179.12	216.73	250.76	277.95	364.08	397.38	233.10	288.60	324.12	352.98	426.24	472.86
64	189.76	228.80	271.58	293.71	375.84	408.24	239.76	298.08	332.64	365.04	440.64	486.00
65	200.03	246.02	287.35	314.68	386.40	420.00	247.80	308.70	344.40	375.90	453.60	499.80
66	211.72	265.98	301.92	339.41	401.88	436.56	257.04	320.28	354.96	391.68	469.20	514.08
67	227.22	284.20	323.51	354.42	421.74	451.44	265.32	336.60	368.28	403.92	491.04	528.66
68	244.31	309.46	339.84	372.48	445.44	470.40	278.40	355.20	385.92	426.24	516.48	549.12
69	262.26	332.87	362.70	398.04	470.58	502.20	295.74	373.86	412.92	455.70	544.98	584.04
70	280.80	349.20	390.60	428.40	496.80	540.00	316.80	394.20	441.00	489.60	574.20	624.60
71	295.80	365.40	407.16	464.58	528.96	570.72	334.08	414.12	461.10	525.48	603.78	654.24
72	312.48	384.72	426.72	500.64	564.48	606.48	352.80	435.12	483.84	562.80	638.40	688.80
73	330.48	405.00	448.74	537.84	604.26	646.38	369.36	456.84	508.68	599.40	677.16	725.76
74	347.88	427.44	474.24	575.64	645.84	687.96	383.76	480.48	536.64	634.92	714.48	762.84
75	361.50	451.50	507.00	613.50	685.50	730.50	397.50	502.50	565.50	669.00	751.50	801.00
76	375.84	479.52	545.76	649.44	727.20	776.16	410.40	525.60	599.04	701.28	789.12	843.84
77	389.16	511.98	590.64	683.10	772.80	828.00	422.28	553.38	636.18	730.02	829.38	890.10
78	414.94	560.03	652.24	734.95	839.36	903.10	444.77	596.64	690.20	778.34	893.60	964.12
79	448.84	621.05	725.46	802.75	924.79	999.37	477.31	650.88	758.00	844.79	976.32	1057.68
80	489.52	683.42					515.28	710.54				
81	538.33	748.51					562.74	772.92				
82	596.64	819.02					616.98	839.36				
83	660.37	890.89					678.00	908.52				
84	729.53	966.83					744.44	981.74				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C3

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	2.7% Simple Inflation						2.7% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	42.04	48.82	54.24	59.66	71.71	78.81	103.55	123.10	139.27	156.66	194.40	213.60
30	42.04	48.82	54.24	59.66	74.19	84.06	109.15	128.46	146.40	160.80	194.40	213.60
31	42.04	48.82	54.24	59.66	76.66	89.32	110.40	131.13	146.40	160.80	194.40	213.60
32	42.04	48.82	54.24	59.66	81.60	91.94	110.40	132.00	146.40	160.80	194.40	213.60
33	43.40	48.82	55.27	59.66	84.08	97.20	110.40	132.00	146.40	160.80	194.40	213.60
34	43.40	48.82	57.78	61.56	89.02	102.45	110.40	132.00	146.40	160.80	194.40	213.60
35	46.11	49.92	57.78	64.03	93.97	105.08	110.40	132.00	146.40	160.80	194.40	213.60
36	48.82	52.41	60.29	68.95	96.44	110.33	110.40	132.00	146.40	160.80	194.40	213.60
37	51.53	54.91	65.32	71.41	101.39	115.59	110.40	132.00	146.40	160.80	194.40	213.60
38	51.53	57.40	67.83	73.88	106.33	120.84	110.40	132.00	146.40	160.80	194.40	213.60
39	54.25	59.90	70.34	78.80	111.28	128.72	110.40	132.00	146.40	160.80	194.40	213.60
40	56.96	62.40	72.86	81.26	116.22	133.98	110.40	132.00	146.40	160.80	194.40	213.60
41	59.93	65.15	75.68	84.08	121.71	139.20	110.40	132.00	146.40	160.80	194.40	213.60
42	60.20	67.93	78.53	89.40	124.80	139.20	110.40	132.00	146.40	160.80	194.40	213.60
43	63.21	70.73	83.94	92.26	124.80	139.20	110.40	132.00	146.40	160.80	194.40	213.60
44	66.25	73.56	86.84	95.15	124.80	139.20	110.40	132.00	146.40	160.80	194.40	213.60
45	67.83	77.28	90.45	99.16	146.14	163.81	124.80	151.20	165.60	182.40	220.80	242.40
46	68.13	82.76	96.01	102.07	151.95	172.27	124.80	151.20	165.60	182.40	220.80	242.40
47	71.16	85.69	99.02	107.50	157.80	178.07	124.80	151.20	165.60	182.40	220.80	242.40
48	74.23	88.65	104.66	112.97	163.71	180.00	124.80	151.20	165.60	182.40	220.80	242.40
49	77.32	94.24	107.72	115.96	165.60	180.00	124.80	151.20	165.60	182.40	220.80	242.40
50	81.20	97.31	113.21	122.04	180.19	196.80	132.00	160.80	175.20	192.00	232.80	256.80
51	85.07	99.50	116.79	130.96	189.22	208.80	136.80	165.60	180.00	196.80	237.60	264.00
52	89.89	106.17	121.45	135.09	200.21	218.40	141.60	170.40	184.80	201.60	244.80	271.20
53	90.36	111.06	128.75	140.50	211.20	230.40	146.40	175.20	189.60	206.40	249.60	278.40
54	95.91	115.17	132.20	148.96	220.58	242.40	153.60	180.00	194.40	211.20	256.80	285.60
55	100.86	120.15	138.02	154.48	230.40	252.00	160.35	184.80	201.60	216.00	264.00	292.80
56	107.70	126.96	145.01	164.96	240.00	268.80	165.17	192.00	208.80	225.60	273.60	304.80
57	111.74	132.27	153.15	175.16	252.00	278.40	169.50	201.60	220.80	237.60	290.40	321.60
58	116.80	139.49	160.62	182.21	264.00	292.80	174.41	213.60	235.20	252.00	307.20	340.80
59	122.42	147.62	170.89	191.32	278.40	304.80	179.07	220.59	249.60	266.40	326.40	362.40
60	129.69	154.95	181.26	200.49	292.80	321.60	184.38	224.84	257.36	283.20	345.60	384.00
61	138.11	167.95	192.85	217.19	299.52	329.94	197.03	236.55	269.50	292.50	355.68	395.46
62	148.44	179.70	207.64	227.61	310.08	337.44	203.42	245.79	275.88	303.24	369.36	408.12
63	161.79	189.88	218.66	245.95	319.68	348.54	210.90	257.52	284.16	313.02	379.62	421.80
64	170.59	202.33	235.37	259.97	330.48	360.72	218.16	265.68	295.92	324.00	393.12	434.16
65	180.98	215.74	249.70	276.84	340.20	371.70	224.70	275.10	304.50	336.00	405.30	447.30
66	192.64	233.68	264.67	299.00	354.96	385.56	232.56	285.60	316.20	348.84	420.24	461.04
67	204.31	252.20	286.03	314.82	372.24	397.98	239.58	300.96	326.70	360.36	441.54	473.22
68	219.69	273.82	299.52	330.24	393.60	418.56	251.52	316.80	343.68	380.16	464.64	495.36
69	236.22	295.68	319.92	355.26	418.50	444.54	267.84	336.66	366.42	409.20	491.04	526.38
70	252.00	309.60	345.60	381.60	442.80	480.60	288.00	354.60	394.20	441.00	516.60	563.40
71	266.22	325.38	361.92	414.12	471.54	508.08	304.50	372.36	414.12	475.02	544.62	589.86
72	282.24	342.72	378.00	446.88	504.00	540.96	320.88	391.44	435.12	509.04	576.24	619.92
73	298.08	361.26	398.52	481.14	539.46	576.72	335.34	411.48	456.84	541.08	610.74	652.86
74	313.56	382.20	422.76	516.36	575.64	613.08	349.44	432.12	482.04	575.64	644.28	686.40
75	325.50	403.50	451.50	549.00	612.00	651.00	361.50	453.00	508.50	606.00	678.00	721.50
76	338.40	429.12	486.72	581.76	649.44	692.64	372.96	475.20	540.00	633.60	712.80	760.32
77	350.52	456.78	525.78	611.34	688.62	736.92	383.64	498.18	572.70	659.64	747.96	800.40
78	372.90	499.01	579.01	656.30	745.80	801.40	402.73	536.98	619.69	703.76	804.11	863.77
79	402.73	551.89	642.74	715.97	819.02	882.76	431.21	585.79	679.36	762.07	875.98	945.13
80	437.99	606.13					465.11	635.96				
81	480.02	663.08					504.43	690.20				
82	528.84	721.39					550.54	747.16				
83	581.72	783.77					602.06	806.82				
84	640.03	848.86					657.66	869.20				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C3

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	2.7% Simple Inflation						2.7% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	44.75	55.60	63.73	71.87	89.64	99.19	110.30	136.53	155.25	180.04	223.20	244.80
30	44.75	55.60	63.73	71.87	92.73	105.80	116.26	142.47	163.20	184.80	223.20	244.80
31	44.75	55.60	63.73	71.87	95.82	112.42	117.60	145.44	163.20	184.80	223.20	244.80
32	44.75	55.60	63.73	71.87	102.01	115.72	117.60	146.40	163.20	184.80	223.20	244.80
33	46.20	55.60	64.94	71.87	105.10	122.34	117.60	146.40	163.20	184.80	223.20	244.80
34	46.20	55.60	67.89	74.16	111.28	128.95	117.60	146.40	163.20	184.80	223.20	244.80
35	49.08	56.85	67.89	77.12	117.46	132.25	117.60	146.40	163.20	184.80	223.20	244.80
36	51.97	59.69	70.85	83.06	120.55	138.87	117.60	146.40	163.20	184.80	223.20	244.80
37	54.86	62.53	76.75	86.02	126.73	145.48	117.60	146.40	163.20	184.80	223.20	244.80
38	54.86	65.38	79.70	88.99	132.92	152.09	117.60	146.40	163.20	184.80	223.20	244.80
39	57.75	68.22	82.65	94.92	139.10	162.01	117.60	146.40	163.20	184.80	223.20	244.80
40	60.63	71.06	85.61	97.89	145.28	168.62	117.60	146.40	163.20	184.80	223.20	244.80
41	63.80	74.20	88.92	101.27	152.14	175.20	117.60	146.40	163.20	184.80	223.20	244.80
42	64.08	77.37	92.27	107.68	156.00	175.20	117.60	146.40	163.20	184.80	223.20	244.80
43	67.29	80.56	98.63	111.14	156.00	175.20	117.60	146.40	163.20	184.80	223.20	244.80
44	70.53	83.77	102.03	114.62	156.00	175.20	117.60	146.40	163.20	184.80	223.20	244.80
45	74.78	88.55	108.18	120.41	177.91	205.30	139.20	168.00	184.80	206.40	249.60	273.60
46	75.11	94.83	114.84	123.94	184.98	215.91	139.20	168.00	184.80	206.40	249.60	273.60
47	78.46	98.19	118.43	130.53	192.11	223.18	139.20	168.00	184.80	206.40	249.60	273.60
48	81.84	101.57	125.18	137.17	199.30	225.60	139.20	168.00	184.80	206.40	249.60	273.60
49	85.24	107.98	128.84	140.81	201.60	225.60	139.20	168.00	184.80	206.40	249.60	273.60
50	90.87	110.17	135.85	150.05	218.12	244.80	148.80	175.20	192.00	216.00	259.20	292.80
51	94.52	113.97	142.97	159.17	227.07	256.80	153.60	182.40	199.20	220.80	266.40	292.80
52	99.45	120.82	144.96	160.54	238.35	266.40	156.00	187.20	204.00	225.60	271.20	300.00
53	99.58	127.72	152.16	167.82	249.60	276.00	160.80	192.00	211.20	230.40	278.40	307.20
54	105.13	131.63	157.47	174.44	258.95	288.00	165.60	196.80	216.00	237.60	285.60	314.40
55	110.20	136.79	161.03	181.85	268.80	294.79	169.92	204.00	223.20	242.40	292.80	324.00
56	117.15	143.76	168.21	190.49	280.80	309.60	177.14	211.20	232.80	249.60	302.40	336.00
57	121.05	149.04	176.72	201.04	290.40	319.20	178.91	223.20	247.20	261.60	316.80	352.80
58	128.10	154.37	182.17	209.94	302.40	331.20	186.19	232.80	259.20	276.00	336.00	372.00
59	131.69	164.65	190.76	218.93	314.40	343.20	188.26	239.36	276.00	292.80	355.20	393.60
60	138.95	170.07	199.39	228.01	324.00	352.80	195.77	243.01	283.10	307.20	372.00	412.80
61	145.57	181.47	211.12	241.10	329.94	358.02	203.90	254.74	292.73	313.56	381.42	421.20
62	154.08	191.30	224.09	251.36	335.16	362.52	207.94	261.43	300.96	323.76	389.88	430.92
63	165.64	201.39	232.71	267.95	341.88	368.52	215.34	273.06	306.36	333.00	399.60	441.78
64	174.43	209.89	249.45	279.82	347.76	375.84	218.16	276.48	313.20	341.28	408.24	451.44
65	182.89	223.31	261.59	294.76	354.90	384.30	222.60	281.40	317.10	350.70	417.90	459.90
66	192.64	241.28	278.39	317.19	367.20	397.80	228.48	289.68	326.40	363.12	432.48	475.32
67	206.22	257.85	303.78	334.62	388.08	419.76	239.58	302.94	342.54	380.16	453.42	496.98
68	219.69	277.57	322.56	353.28	412.80	447.36	251.52	318.72	360.96	401.28	478.08	524.16
69	234.36	299.40	338.52	375.72	438.96	476.16	264.12	336.66	379.44	424.08	504.06	550.56
70	246.60	313.20	354.60	399.60	462.60	502.20	279.00	352.80	397.80	451.80	527.40	574.20
71	259.26	327.12	367.14	426.30	488.94	528.96	294.06	368.88	414.12	480.24	553.32	598.56
72	275.52	342.72	381.36	456.96	519.12	559.44	309.12	386.40	430.08	512.40	581.28	624.96
73	289.98	361.26	398.52	490.86	552.42	591.30	322.38	405.00	450.36	547.56	612.36	654.48
74	304.20	380.64	422.76	527.28	588.12	627.12	336.96	424.32	474.24	581.88	645.84	686.40
75	316.50	403.50	456.00	561.00	625.50	664.50	348.00	445.50	505.50	613.50	681.00	721.50
76	329.76	430.56	498.24	596.16	666.72	709.92	358.56	469.44	541.44	645.12	720.00	764.64
77	342.24	463.68	543.72	632.04	714.84	765.90	368.46	496.80	580.98	674.82	763.14	816.96
78	364.76	511.21	604.78	683.42	783.77	846.14	389.17	539.69	634.61	722.75	829.87	896.32
79	395.95	568.16	675.29	749.87	870.55	943.78	419.00	593.93	701.05	785.12	913.94	992.59
80	432.56	627.83					454.26	649.52				
81	477.31	690.20					497.65	707.83				
82	530.20	753.94					547.82	768.85				
83	589.86	820.38					604.78	832.58				
84	654.95	889.54					665.80	899.03				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C3

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	2.7% Simple Inflation						2.7% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	43.39	52.88	59.66	66.44	81.37	89.68	105.80	129.82	148.40	170.69	211.20	232.80
30	43.39	52.88	59.66	66.44	84.17	95.66	111.52	135.46	156.00	175.20	211.20	232.80
31	43.39	52.88	59.66	66.44	86.98	101.64	112.80	138.29	156.00	175.20	211.20	232.80
32	43.39	52.88	59.66	66.44	92.59	104.63	112.80	139.20	156.00	175.20	211.20	232.80
33	44.80	52.88	60.80	66.44	95.40	110.60	112.80	139.20	156.00	175.20	211.20	232.80
34	44.80	52.88	63.56	68.56	101.01	116.58	112.80	139.20	156.00	175.20	211.20	232.80
35	47.60	54.08	63.56	71.30	106.62	119.57	112.80	139.20	156.00	175.20	211.20	232.80
36	50.40	56.78	66.32	76.79	109.42	125.55	112.80	139.20	156.00	175.20	211.20	232.80
37	53.20	59.48	71.85	79.53	115.04	131.53	112.80	139.20	156.00	175.20	211.20	232.80
38	53.20	62.19	74.61	82.27	120.65	137.51	112.80	139.20	156.00	175.20	211.20	232.80
39	56.00	64.89	77.38	87.76	126.26	146.48	112.80	139.20	156.00	175.20	211.20	232.80
40	58.80	67.60	80.14	90.50	131.87	152.45	112.80	139.20	156.00	175.20	211.20	232.80
41	61.87	70.58	83.25	93.63	138.10	158.40	112.80	139.20	156.00	175.20	211.20	232.80
42	62.14	73.59	86.38	99.55	141.60	158.40	112.80	139.20	156.00	175.20	211.20	232.80
43	65.25	76.63	92.33	102.75	141.60	158.40	112.80	139.20	156.00	175.20	211.20	232.80
44	68.39	79.69	95.52	105.97	141.60	158.40	112.80	139.20	156.00	175.20	211.20	232.80
45	73.04	82.11	101.09	111.56	163.08	185.65	134.40	160.80	177.60	196.80	235.20	256.80
46	73.37	87.93	107.31	114.83	169.56	195.24	134.40	160.80	177.60	196.80	235.20	256.80
47	76.64	91.05	110.66	120.93	176.10	201.81	134.40	160.80	177.60	196.80	235.20	256.80
48	79.94	94.19	116.97	127.09	182.69	204.00	134.40	160.80	177.60	196.80	235.20	256.80
49	83.26	100.13	120.39	130.46	184.80	204.00	134.40	160.80	177.60	196.80	235.20	256.80
50	87.00	104.66	129.67	140.05	199.15	223.20	141.60	170.40	187.20	206.40	247.20	276.00
51	90.74	106.73	132.90	147.08	208.15	232.80	148.80	175.20	192.00	211.20	252.00	276.00
52	95.63	113.49	135.16	148.79	219.28	242.40	153.60	180.00	196.80	216.00	259.20	283.20
53	97.73	120.32	140.45	156.11	230.40	254.40	158.40	184.80	204.00	220.80	266.40	292.80
54	101.44	122.49	145.81	162.68	239.77	264.00	163.20	192.00	208.80	228.00	273.60	300.00
55	106.46	129.39	149.52	168.16	249.60	273.39	167.53	196.80	216.00	232.80	280.80	309.60
56	113.37	136.29	156.61	176.74	259.20	285.60	172.35	204.00	225.60	240.00	292.80	324.00
57	117.33	141.59	164.94	187.10	271.20	300.00	174.21	213.60	235.20	252.00	307.20	340.80
58	124.33	146.93	172.38	196.08	283.20	312.00	181.48	223.20	247.20	266.40	324.00	360.00
59	127.98	157.08	182.81	203.15	295.20	324.00	183.66	229.97	261.60	280.80	340.80	379.20
60	133.39	162.51	191.33	212.28	307.20	338.40	188.94	231.66	266.72	295.20	360.00	398.40
61	139.97	173.74	203.00	225.16	311.22	341.64	197.03	243.37	276.47	301.86	365.04	407.16
62	148.44	183.57	215.86	233.55	319.20	348.84	201.16	248.02	285.00	307.80	373.92	414.96
63	159.86	191.80	222.68	247.95	324.12	352.98	206.46	257.52	288.60	313.02	379.62	421.80
64	166.76	200.44	239.40	259.97	330.48	360.72	211.68	263.52	293.76	319.68	386.64	427.68
65	173.36	213.85	249.70	272.85	336.00	365.40	216.30	266.70	300.30	327.60	394.80	434.70
66	185.01	229.88	264.67	294.96	346.80	377.40	222.36	275.40	308.04	336.60	403.92	446.76
67	200.49	246.56	289.97	310.86	362.34	396.00	233.64	289.08	324.72	352.44	423.72	467.28
68	215.90	268.19	307.20	328.32	384.00	418.56	245.76	307.20	343.68	374.40	447.36	491.52
69	230.64	288.24	323.64	349.68	409.20	444.54	260.40	325.50	364.56	398.04	472.44	517.08
70	244.80	304.20	340.20	372.60	433.80	469.80	275.40	342.00	383.40	426.60	498.60	543.60
71	257.52	318.42	354.96	400.20	459.36	497.64	290.58	360.18	401.94	455.88	525.48	568.98
72	273.84	334.32	371.28	433.44	492.24	529.20	307.44	378.00	421.68	488.88	556.08	599.76
73	288.36	353.16	390.42	468.18	526.50	563.76	320.76	398.52	443.88	521.64	589.68	631.80
74	302.64	372.84	413.40	502.32	561.60	599.04	335.40	418.08	466.44	552.24	622.44	664.56
75	315.00	393.00	441.00	534.00	597.00	636.00	346.50	436.50	492.00	582.00	654.00	697.50
76	326.88	416.16	475.20	564.48	633.60	675.36	357.12	457.92	521.28	609.12	686.88	734.40
77	339.48	445.74	513.36	594.78	672.06	720.36	367.08	481.62	553.38	636.18	721.74	775.56
78	360.70	486.80	566.81	640.03	730.88	786.48	387.82	517.99	600.71	678.00	778.34	839.36
79	390.53	539.69	630.54	698.34	804.11	869.20	416.29	566.81	659.02	734.95	850.21	920.72
80	425.78	593.93					448.84	618.34				
81	469.18	652.24					489.52	672.58				
82	517.99	711.90					536.98	729.53				
83	573.59	775.63					589.86	790.55				
84	634.61	840.72					648.17	854.28				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C3

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	2.7% Simple Inflation						2.7% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	39.32	46.10	51.53	55.60	68.95	74.73	99.05	116.39	130.14	147.31	182.40	201.60
30	39.32	46.10	51.53	55.60	71.33	79.72	104.40	121.45	136.80	151.20	182.40	201.60
31	39.32	46.10	51.53	55.60	73.71	84.70	105.60	123.98	136.80	151.20	182.40	201.60
32	39.32	46.10	51.53	55.60	78.47	87.19	105.60	124.80	136.80	151.20	182.40	201.60
33	40.60	46.10	52.51	55.60	80.84	92.17	105.60	124.80	136.80	151.20	182.40	201.60
34	40.60	46.10	54.89	57.37	85.60	97.15	105.60	124.80	136.80	151.20	182.40	201.60
35	43.13	47.14	54.89	59.66	90.35	99.64	105.60	124.80	136.80	151.20	182.40	201.60
36	45.67	49.50	57.28	64.25	92.73	104.63	105.60	124.80	136.80	151.20	182.40	201.60
37	48.21	51.86	62.05	66.54	97.49	109.61	105.60	124.80	136.80	151.20	182.40	201.60
38	48.21	54.21	64.44	68.84	102.24	114.59	105.60	124.80	136.80	151.20	182.40	201.60
39	50.75	56.57	66.83	73.43	107.00	122.06	105.60	124.80	136.80	151.20	182.40	201.60
40	53.28	58.93	69.21	75.72	111.75	127.05	105.60	124.80	136.80	151.20	182.40	201.60
41	56.07	61.53	71.90	78.34	117.03	132.00	105.60	124.80	136.80	151.20	182.40	201.60
42	56.32	64.16	74.60	83.30	120.00	132.00	105.60	124.80	136.80	151.20	182.40	201.60
43	59.13	66.80	79.74	85.97	120.00	132.00	105.60	124.80	136.80	151.20	182.40	201.60
44	61.98	69.47	82.50	88.67	120.00	132.00	105.60	124.80	136.80	151.20	182.40	201.60
45	64.35	72.45	88.68	95.62	137.67	157.25	122.40	144.00	153.60	170.40	206.40	228.00
46	64.63	77.59	94.13	98.42	143.14	165.38	122.40	144.00	153.60	170.40	206.40	228.00
47	67.51	80.34	97.07	103.66	148.66	170.95	122.40	144.00	153.60	170.40	206.40	228.00
48	70.42	83.11	102.61	108.93	154.22	172.80	122.40	144.00	153.60	170.40	206.40	228.00
49	73.35	88.35	105.61	111.82	156.00	172.80	122.40	144.00	153.60	170.40	206.40	228.00
50	79.27	91.80	111.15	118.04	170.70	192.00	129.60	151.20	160.80	180.00	216.00	244.80
51	81.29	94.07	114.77	124.92	177.40	201.60	134.40	156.00	165.60	184.80	223.20	244.80
52	86.06	98.85	117.53	127.26	188.29	211.20	139.20	158.40	170.40	189.60	228.00	252.00
53	86.67	105.51	122.90	132.69	199.20	218.40	144.00	163.20	175.20	194.40	235.20	259.20
54	90.38	107.86	126.37	139.16	206.20	230.40	146.40	168.00	182.40	199.20	242.40	266.40
55	95.26	112.76	130.35	144.70	216.00	237.73	150.78	175.20	189.60	204.00	249.60	276.00
56	100.14	119.49	135.34	153.18	225.60	249.60	155.59	180.00	196.80	211.20	259.20	288.00
57	104.29	124.82	143.34	161.23	235.20	261.60	157.73	189.60	206.40	220.80	271.20	302.40
58	111.15	130.19	148.87	168.35	247.20	271.20	162.63	199.20	218.40	235.20	285.60	319.20
59	113.15	138.16	156.98	177.51	256.80	283.20	165.30	204.16	230.40	247.20	302.40	336.00
60	118.57	143.61	167.16	184.77	268.80	295.20	170.73	206.67	236.31	259.20	319.20	355.20
61	125.04	152.51	174.58	195.27	273.78	299.52	176.41	216.08	246.27	266.76	325.26	362.70
62	133.41	160.38	187.08	203.86	278.16	305.52	180.82	221.21	253.08	273.60	332.88	369.36
63	144.45	168.78	194.59	217.96	284.16	310.80	186.48	230.88	257.52	279.72	339.66	375.18
64	151.42	177.75	207.21	228.22	291.60	317.52	190.08	235.44	261.36	285.12	345.60	382.32
65	158.12	187.35	217.99	240.99	296.10	323.40	195.30	239.40	264.60	291.90	352.80	388.50
66	167.85	201.38	231.34	258.60	306.00	332.52	201.96	246.84	273.36	301.92	363.12	399.84
67	179.49	218.33	252.49	273.24	320.76	350.46	211.86	259.38	287.10	316.80	380.16	419.76
68	193.17	236.31	270.72	289.92	339.84	370.56	222.72	274.56	305.28	336.00	401.28	441.60
69	206.46	256.63	286.44	310.62	362.70	394.32	236.22	292.02	325.50	357.12	425.94	466.86
70	219.60	270.00	300.60	331.20	385.20	417.60	250.20	307.80	343.80	383.40	450.00	489.60
71	231.42	283.62	314.94	358.44	410.64	443.70	264.48	323.64	360.18	412.38	475.02	513.30
72	245.28	299.04	329.28	388.08	438.48	470.40	278.88	341.04	378.00	441.84	502.32	540.96
73	259.20	314.28	346.68	417.96	469.80	502.20	291.60	358.02	396.90	471.42	531.36	568.62
74	273.00	332.28	368.16	449.28	500.76	533.52	304.20	375.96	419.64	500.76	560.04	597.48
75	283.50	351.00	393.00	477.00	532.50	567.00	315.00	394.50	442.50	526.50	589.50	628.50
76	293.76	372.96	423.36	505.44	565.92	601.92	324.00	413.28	469.44	551.52	619.20	660.96
77	304.98	397.44	456.78	531.30	598.92	640.32	332.58	433.32	498.18	575.46	649.98	696.90
78	324.08	433.92	503.08	570.88	649.52	696.98	351.20	466.46	539.69	612.91	699.70	752.58
79	349.85	480.02	558.67	622.40	713.26	767.50	375.61	508.50	591.22	663.08	762.07	821.74
80	381.04	527.48					404.09	553.25				
81	417.65	576.30					439.34	600.71				
82	459.68	627.83					478.67	649.52				
83	505.79	682.07					523.42	702.41				
84	555.96	737.66					572.23	755.29				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C4

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	1.5% Simple Inflation						1.5% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	47.46	59.66	66.44	74.58	92.21	101.70	70.51	88.14	97.63	109.84	132.89	146.45
30	47.46	59.66	66.44	74.58	92.21	101.70	70.51	88.14	97.63	109.84	132.89	146.45
31	47.46	59.66	66.44	74.58	92.21	101.70	70.51	88.14	97.63	109.84	132.89	146.45
32	47.46	59.66	66.44	74.58	92.21	101.70	70.51	88.14	97.63	109.84	132.89	146.45
33	47.46	59.66	66.44	74.58	92.21	101.70	70.51	88.14	97.63	109.84	132.89	146.45
34	47.46	59.66	66.44	74.58	92.21	101.70	70.51	88.14	97.63	109.84	132.89	146.45
35	47.46	59.66	66.44	74.58	92.21	101.70	70.51	88.14	97.63	109.84	132.89	146.45
36	47.46	59.66	66.44	74.58	92.21	101.70	70.51	88.14	97.63	109.84	132.89	146.45
37	47.46	59.66	66.44	74.58	92.21	101.70	70.51	88.14	97.63	109.84	132.89	146.45
38	47.46	59.66	66.44	74.58	92.21	101.70	70.51	88.14	97.63	109.84	132.89	146.45
39	47.46	59.66	66.44	74.58	92.21	101.70	70.51	88.14	97.63	109.84	132.89	146.45
40	47.46	59.66	66.44	74.58	92.21	101.70	70.51	88.14	97.63	109.84	132.89	146.45
41	47.46	59.66	66.44	74.58	92.21	101.70	70.51	88.14	97.63	109.84	132.89	146.45
42	47.46	59.66	66.44	74.58	92.21	101.70	70.51	88.14	97.63	109.84	132.89	146.45
43	47.46	59.66	66.44	74.58	92.21	101.70	70.51	88.14	97.63	109.84	132.89	146.45
44	47.46	59.66	66.44	74.58	92.21	101.70	70.51	88.14	97.63	109.84	132.89	146.45
45	61.02	78.65	84.07	96.28	120.68	130.18	80.00	100.34	111.19	123.40	149.16	165.43
46	61.02	78.65	84.07	96.28	120.68	130.18	80.00	100.34	111.19	123.40	149.16	165.43
47	61.02	78.65	84.07	96.28	120.68	130.18	80.00	100.34	111.19	123.40	149.16	165.43
48	61.02	78.65	84.07	96.28	120.68	130.18	80.00	100.34	111.19	123.40	149.16	165.43
49	61.02	78.65	84.07	96.28	120.68	130.18	80.00	100.34	111.19	123.40	149.16	165.43
50	65.09	86.78	90.85	104.41	131.53	141.02	85.43	107.12	117.97	130.18	155.94	172.21
51	69.16	90.85	97.63	108.48	138.31	147.80	88.14	109.84	120.68	132.89	160.01	176.28
52	73.22	94.92	103.06	116.62	143.74	155.94	92.21	112.55	123.40	135.60	164.08	181.70
53	78.65	98.99	108.48	122.04	149.16	162.72	96.28	115.26	127.46	139.67	168.14	185.77
54	81.36	103.06	113.90	128.82	155.94	170.86	98.99	119.33	131.53	142.38	172.21	189.84
55	85.43	107.12	120.68	134.24	161.36	178.99	103.06	122.04	134.24	145.09	176.28	193.91
56	89.50	111.19	124.75	141.02	168.14	185.77	107.12	127.46	139.67	150.52	181.70	202.04
57	93.56	116.62	130.18	146.45	176.28	192.55	111.19	134.24	147.80	158.65	191.20	211.54
58	97.63	122.04	135.60	154.58	183.06	200.69	115.26	141.02	157.30	166.79	203.40	225.10
59	104.41	127.46	141.02	162.72	191.20	208.82	120.68	149.16	168.14	177.64	215.60	238.66
60	109.84	132.89	146.45	170.86	199.33	216.96	126.11	158.65	177.64	188.48	229.16	253.57
61	116.62	139.67	154.58	180.35	208.82	226.45	131.53	166.79	187.13	200.69	242.72	268.49
62	123.40	149.16	164.08	191.20	221.03	238.66	139.67	176.28	197.98	212.89	257.64	284.76
63	130.18	160.01	177.64	203.40	233.23	252.22	147.80	185.77	208.82	227.81	273.91	302.39
64	138.31	172.21	191.20	216.96	248.15	268.49	155.94	197.98	222.38	244.08	291.54	321.37
65	149.16	184.42	206.11	230.52	264.42	284.76	165.43	208.82	235.94	260.35	310.52	341.71
66	158.65	197.98	222.38	245.44	283.40	305.10	177.64	223.74	250.86	276.62	332.22	362.05
67	168.14	214.25	237.30	261.71	307.81	330.86	188.48	241.37	267.13	295.61	359.34	383.75
68	181.70	231.88	256.28	282.05	336.29	355.27	203.40	260.35	288.83	320.02	389.17	412.22
69	196.62	250.86	280.69	311.88	367.48	393.24	222.38	283.40	317.30	352.56	423.07	451.55
70	212.89	271.20	306.46	345.78	401.38	435.28	241.37	305.10	344.42	390.53	456.97	497.65
71	231.88	292.90	328.15	381.04	437.99	473.24	263.06	329.51	370.19	429.85	494.94	535.62
72	253.57	317.30	352.56	424.43	481.38	517.99	286.12	357.98	398.66	475.96	539.69	580.37
73	277.98	347.14	383.75	471.89	531.55	569.52	310.52	389.17	433.92	526.13	589.86	629.18
74	303.74	381.04	421.72	526.13	588.50	626.47	334.93	424.43	474.60	580.37	645.46	686.14
75	329.51	419.00	473.24	583.08	649.52	690.20	360.70	462.40	524.77	637.32	707.83	749.87
76	356.63	466.46	538.33	645.46	721.39	768.85	387.82	508.50	585.79	698.34	778.34	828.52
77	386.46	523.42	614.27	713.26	806.82	865.13	416.29	561.38	654.95	762.07	862.42	923.44
78	419.00	587.15	694.27	786.48	901.74	972.25	447.48	621.05	729.53	829.87	954.62	1029.20
79	454.26	653.59	775.63	862.42	1000.73	1084.80	481.38	682.07	805.46	903.10	1050.90	1140.40
80	496.30	721.39					522.06	745.80				
81	549.18	791.90					570.88	813.60				
82	610.20	866.48					629.18	884.11				
83	678.00	943.78					694.27	957.34				
84	752.58	1023.78					764.78	1033.27				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C4

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	1.5% Simple Inflation						1.5% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	46.10	55.60	62.38	70.51	84.07	93.56	67.80	82.72	93.56	104.41	126.11	139.67
30	46.10	55.60	62.38	70.51	84.07	93.56	67.80	82.72	93.56	104.41	126.11	139.67
31	46.10	55.60	62.38	70.51	84.07	93.56	67.80	82.72	93.56	104.41	126.11	139.67
32	46.10	55.60	62.38	70.51	84.07	93.56	67.80	82.72	93.56	104.41	126.11	139.67
33	46.10	55.60	62.38	70.51	84.07	93.56	67.80	82.72	93.56	104.41	126.11	139.67
34	46.10	55.60	62.38	70.51	84.07	93.56	67.80	82.72	93.56	104.41	126.11	139.67
35	46.10	55.60	62.38	70.51	84.07	93.56	67.80	82.72	93.56	104.41	126.11	139.67
36	46.10	55.60	62.38	70.51	84.07	93.56	67.80	82.72	93.56	104.41	126.11	139.67
37	46.10	55.60	62.38	70.51	84.07	93.56	67.80	82.72	93.56	104.41	126.11	139.67
38	46.10	55.60	62.38	70.51	84.07	93.56	67.80	82.72	93.56	104.41	126.11	139.67
39	46.10	55.60	62.38	70.51	84.07	93.56	67.80	82.72	93.56	104.41	126.11	139.67
40	46.10	55.60	62.38	70.51	84.07	93.56	67.80	82.72	93.56	104.41	126.11	139.67
41	46.10	55.60	62.38	70.51	84.07	93.56	67.80	82.72	93.56	104.41	126.11	139.67
42	46.10	55.60	62.38	70.51	84.07	93.56	67.80	82.72	93.56	104.41	126.11	139.67
43	46.10	55.60	62.38	70.51	84.07	93.56	67.80	82.72	93.56	104.41	126.11	139.67
44	46.10	55.60	62.38	70.51	84.07	93.56	67.80	82.72	93.56	104.41	126.11	139.67
45	58.31	73.22	78.65	88.14	109.84	117.97	77.29	96.28	108.48	117.97	142.38	155.94
46	58.31	73.22	78.65	88.14	109.84	117.97	77.29	96.28	108.48	117.97	142.38	155.94
47	58.31	73.22	78.65	88.14	109.84	117.97	77.29	96.28	108.48	117.97	142.38	155.94
48	58.31	73.22	78.65	88.14	109.84	117.97	77.29	96.28	108.48	117.97	142.38	155.94
49	58.31	73.22	78.65	88.14	109.84	117.97	77.29	96.28	108.48	117.97	142.38	155.94
50	62.38	81.36	86.78	96.28	120.68	128.82	81.36	103.06	112.55	124.75	149.16	164.08
51	66.44	85.43	90.85	101.70	126.11	136.96	85.43	105.77	115.26	127.46	153.23	168.14
52	70.51	89.50	96.28	107.12	132.89	142.38	88.14	108.48	119.33	130.18	155.94	172.21
53	74.58	93.56	101.70	112.55	138.31	150.52	92.21	112.55	122.04	132.89	160.01	177.64
54	78.65	97.63	107.12	117.97	143.74	158.65	96.28	115.26	126.11	136.96	164.08	181.70
55	82.72	101.70	112.55	124.75	150.52	165.43	100.34	117.97	130.18	139.67	169.50	187.13
56	86.78	105.77	116.62	131.53	155.94	172.21	104.41	123.40	134.24	145.09	174.92	193.91
57	90.85	109.84	122.04	136.96	164.08	180.35	107.12	128.82	142.38	151.87	184.42	204.76
58	94.92	115.26	127.46	143.74	172.21	187.13	111.19	135.60	150.52	161.36	195.26	216.96
59	98.99	120.68	134.24	150.52	180.35	197.98	116.62	143.74	158.65	170.86	208.82	230.52
60	105.77	127.46	139.67	158.65	188.48	207.47	122.04	150.52	168.14	180.35	221.03	244.08
61	111.19	134.24	147.80	168.14	197.98	216.96	127.46	158.65	177.64	191.20	233.23	257.64
62	117.97	142.38	158.65	177.64	210.18	229.16	135.60	166.79	187.13	202.04	246.79	272.56
63	126.11	153.23	169.50	188.48	222.38	242.72	142.38	176.28	197.98	215.60	260.35	288.83
64	134.24	164.08	183.06	200.69	235.94	256.28	150.52	187.13	208.82	229.16	276.62	305.10
65	142.38	176.28	196.62	214.25	249.50	271.20	160.01	199.33	222.38	242.72	292.90	322.73
66	150.52	189.84	208.82	227.81	267.13	290.18	170.86	212.89	235.94	260.35	311.88	341.71
67	161.36	204.76	222.38	242.72	288.83	309.17	181.70	230.52	252.22	276.62	336.29	362.05
68	174.92	223.74	240.01	263.06	314.59	332.22	196.62	250.86	272.56	301.03	364.76	387.82
69	191.20	242.72	264.42	290.18	343.07	366.12	215.60	272.56	301.03	332.22	397.31	425.78
70	211.54	263.06	294.25	322.73	374.26	406.80	238.66	296.96	332.22	368.83	432.56	470.53
71	230.52	284.76	317.30	362.05	412.22	444.77	260.35	322.73	359.34	409.51	470.53	509.86
72	252.22	310.52	344.42	404.09	455.62	489.52	284.76	351.20	390.53	454.26	515.28	555.96
73	276.62	339.00	375.61	450.19	505.79	541.04	309.17	382.39	425.78	501.72	566.81	607.49
74	302.39	371.54	412.22	500.36	561.38	598.00	333.58	417.65	466.46	551.89	621.05	663.08
75	326.80	408.16	458.33	554.60	619.69	660.37	359.34	454.26	511.21	604.78	679.36	724.10
76	353.92	451.55	513.92	611.56	684.78	730.88	386.46	494.94	564.10	660.37	743.09	794.62
77	382.39	503.08	580.37	671.22	759.36	813.60	414.94	543.76	625.12	717.32	814.96	874.62
78	414.94	560.03	652.24	734.95	839.36	903.10	444.77	596.64	690.20	778.34	893.60	964.12
79	448.84	621.05	725.46	802.75	924.79	999.37	477.31	650.88	758.00	844.79	976.32	1057.68
80	489.52	683.42					515.28	710.54				
81	538.33	748.51					562.74	772.92				
82	596.64	819.02					616.98	839.36				
83	660.37	890.89					678.00	908.52				
84	729.53	966.83					744.44	981.74				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C4

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	1.5% Simple Inflation						1.5% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	42.04	48.82	54.24	59.66	70.51	78.65	62.38	74.58	82.72	90.85	109.84	120.68
30	42.04	48.82	54.24	59.66	70.51	78.65	62.38	74.58	82.72	90.85	109.84	120.68
31	42.04	48.82	54.24	59.66	70.51	78.65	62.38	74.58	82.72	90.85	109.84	120.68
32	42.04	48.82	54.24	59.66	70.51	78.65	62.38	74.58	82.72	90.85	109.84	120.68
33	42.04	48.82	54.24	59.66	70.51	78.65	62.38	74.58	82.72	90.85	109.84	120.68
34	42.04	48.82	54.24	59.66	70.51	78.65	62.38	74.58	82.72	90.85	109.84	120.68
35	42.04	48.82	54.24	59.66	70.51	78.65	62.38	74.58	82.72	90.85	109.84	120.68
36	42.04	48.82	54.24	59.66	70.51	78.65	62.38	74.58	82.72	90.85	109.84	120.68
37	42.04	48.82	54.24	59.66	70.51	78.65	62.38	74.58	82.72	90.85	109.84	120.68
38	42.04	48.82	54.24	59.66	70.51	78.65	62.38	74.58	82.72	90.85	109.84	120.68
39	42.04	48.82	54.24	59.66	70.51	78.65	62.38	74.58	82.72	90.85	109.84	120.68
40	42.04	48.82	54.24	59.66	70.51	78.65	62.38	74.58	82.72	90.85	109.84	120.68
41	42.04	48.82	54.24	59.66	70.51	78.65	62.38	74.58	82.72	90.85	109.84	120.68
42	42.04	48.82	54.24	59.66	70.51	78.65	62.38	74.58	82.72	90.85	109.84	120.68
43	42.04	48.82	54.24	59.66	70.51	78.65	62.38	74.58	82.72	90.85	109.84	120.68
44	42.04	48.82	54.24	59.66	70.51	78.65	62.38	74.58	82.72	90.85	109.84	120.68
45	52.88	65.09	69.16	75.94	93.56	101.70	70.51	85.43	93.56	103.06	124.75	136.96
46	52.88	65.09	69.16	75.94	93.56	101.70	70.51	85.43	93.56	103.06	124.75	136.96
47	52.88	65.09	69.16	75.94	93.56	101.70	70.51	85.43	93.56	103.06	124.75	136.96
48	52.88	65.09	69.16	75.94	93.56	101.70	70.51	85.43	93.56	103.06	124.75	136.96
49	52.88	65.09	69.16	75.94	93.56	101.70	70.51	85.43	93.56	103.06	124.75	136.96
50	56.95	71.87	74.58	82.72	103.06	111.19	74.58	90.85	98.99	108.48	131.53	145.09
51	61.02	74.58	78.65	88.14	108.48	117.97	77.29	93.56	101.70	111.19	134.24	149.16
52	63.73	78.65	84.07	93.56	113.90	123.40	80.00	96.28	104.41	113.90	138.31	153.23
53	66.44	81.36	89.50	97.63	119.33	130.18	82.72	98.99	107.12	116.62	141.02	157.30
54	70.51	85.43	92.21	103.06	124.75	136.96	86.78	101.70	109.84	119.33	145.09	161.36
55	73.22	88.14	97.63	107.12	130.18	143.74	90.85	104.41	113.90	122.04	149.16	165.43
56	77.29	92.21	101.70	113.90	135.60	151.87	93.56	108.48	117.97	127.46	154.58	172.21
57	81.36	96.28	105.77	119.33	142.38	157.30	97.63	113.90	124.75	134.24	164.08	181.70
58	84.07	101.70	111.19	124.75	149.16	165.43	100.34	120.68	132.89	142.38	173.57	192.55
59	89.50	105.77	116.62	131.53	157.30	172.21	105.77	127.46	141.02	150.52	184.42	204.76
60	94.92	111.19	122.04	138.31	165.43	181.70	109.84	134.24	149.16	160.01	195.26	216.96
61	100.34	117.97	128.82	147.80	173.57	191.20	116.62	141.02	157.30	169.50	206.11	229.16
62	107.12	126.11	136.96	155.94	184.42	200.69	122.04	149.16	164.08	180.35	219.67	242.72
63	113.90	134.24	147.80	166.79	195.26	212.89	128.82	157.30	173.57	191.20	231.88	257.64
64	120.68	145.09	158.65	177.64	207.47	226.45	136.96	166.79	185.77	203.40	246.79	272.56
65	128.82	154.58	170.86	188.48	219.67	240.01	145.09	177.64	196.62	216.96	261.71	288.83
66	136.96	166.79	183.06	200.69	235.94	256.28	154.58	189.84	210.18	231.88	279.34	306.46
67	145.09	181.70	196.62	215.60	254.93	272.56	164.08	206.11	223.74	246.79	302.39	324.08
68	157.30	197.98	211.54	233.23	277.98	295.61	177.64	223.74	242.72	268.49	328.15	349.85
69	172.21	215.60	233.23	259.00	305.10	324.08	195.26	245.44	267.13	298.32	357.98	383.75
70	189.84	233.23	260.35	287.47	333.58	362.05	216.96	267.13	296.96	332.22	389.17	424.43
71	207.47	253.57	282.05	322.73	367.48	395.95	237.30	290.18	322.73	370.19	424.43	459.68
72	227.81	276.62	305.10	360.70	406.80	436.63	259.00	315.95	351.20	410.87	465.11	500.36
73	249.50	302.39	333.58	402.73	451.55	482.74	280.69	344.42	382.39	452.90	511.21	546.47
74	272.56	332.22	367.48	448.84	500.36	532.91	303.74	375.61	419.00	500.36	560.03	596.64
75	294.25	364.76	408.16	496.30	553.25	588.50	326.80	409.51	459.68	547.82	612.91	652.24
76	318.66	404.09	458.33	547.82	611.56	652.24	351.20	447.48	508.50	596.64	671.22	715.97
77	344.42	448.84	516.64	600.71	676.64	724.10	376.97	489.52	562.74	648.17	734.95	786.48
78	372.90	499.01	579.01	656.30	745.80	801.40	402.73	536.98	619.69	703.76	804.11	863.77
79	402.73	551.89	642.74	715.97	819.02	882.76	431.21	585.79	679.36	762.07	875.98	945.13
80	437.99	606.13					465.11	635.96				
81	480.02	663.08					504.43	690.20				
82	528.84	721.39					550.54	747.16				
83	581.72	783.77					602.06	806.82				
84	640.03	848.86					657.66	869.20				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C4

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	1.5% Simple Inflation						1.5% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	44.75	55.60	63.73	71.87	88.14	98.99	66.44	82.72	92.21	104.41	126.11	138.31
30	44.75	55.60	63.73	71.87	88.14	98.99	66.44	82.72	92.21	104.41	126.11	138.31
31	44.75	55.60	63.73	71.87	88.14	98.99	66.44	82.72	92.21	104.41	126.11	138.31
32	44.75	55.60	63.73	71.87	88.14	98.99	66.44	82.72	92.21	104.41	126.11	138.31
33	44.75	55.60	63.73	71.87	88.14	98.99	66.44	82.72	92.21	104.41	126.11	138.31
34	44.75	55.60	63.73	71.87	88.14	98.99	66.44	82.72	92.21	104.41	126.11	138.31
35	44.75	55.60	63.73	71.87	88.14	98.99	66.44	82.72	92.21	104.41	126.11	138.31
36	44.75	55.60	63.73	71.87	88.14	98.99	66.44	82.72	92.21	104.41	126.11	138.31
37	44.75	55.60	63.73	71.87	88.14	98.99	66.44	82.72	92.21	104.41	126.11	138.31
38	44.75	55.60	63.73	71.87	88.14	98.99	66.44	82.72	92.21	104.41	126.11	138.31
39	44.75	55.60	63.73	71.87	88.14	98.99	66.44	82.72	92.21	104.41	126.11	138.31
40	44.75	55.60	63.73	71.87	88.14	98.99	66.44	82.72	92.21	104.41	126.11	138.31
41	44.75	55.60	63.73	71.87	88.14	98.99	66.44	82.72	92.21	104.41	126.11	138.31
42	44.75	55.60	63.73	71.87	88.14	98.99	66.44	82.72	92.21	104.41	126.11	138.31
43	44.75	55.60	63.73	71.87	88.14	98.99	66.44	82.72	92.21	104.41	126.11	138.31
44	44.75	55.60	63.73	71.87	88.14	98.99	66.44	82.72	92.21	104.41	126.11	138.31
45	58.31	74.58	82.72	92.21	113.90	127.46	78.65	94.92	104.41	116.62	141.02	154.58
46	58.31	74.58	82.72	92.21	113.90	127.46	78.65	94.92	104.41	116.62	141.02	154.58
47	58.31	74.58	82.72	92.21	113.90	127.46	78.65	94.92	104.41	116.62	141.02	154.58
48	58.31	74.58	82.72	92.21	113.90	127.46	78.65	94.92	104.41	116.62	141.02	154.58
49	58.31	74.58	82.72	92.21	113.90	127.46	78.65	94.92	104.41	116.62	141.02	154.58
50	63.73	81.36	89.50	101.70	124.75	138.31	84.07	98.99	108.48	122.04	146.45	165.43
51	67.80	85.43	96.28	107.12	130.18	145.09	86.78	103.06	112.55	124.75	150.52	165.43
52	70.51	89.50	100.34	111.19	135.60	150.52	88.14	105.77	115.26	127.46	153.23	169.50
53	73.22	93.56	105.77	116.62	141.02	155.94	90.85	108.48	119.33	130.18	157.30	173.57
54	77.29	97.63	109.84	120.68	146.45	162.72	93.56	111.19	122.04	134.24	161.36	177.64
55	80.00	100.34	113.90	126.11	151.87	168.14	96.28	115.26	126.11	136.96	165.43	183.06
56	84.07	104.41	117.97	131.53	158.65	174.92	100.34	119.33	131.53	141.02	170.86	189.84
57	88.14	108.48	122.04	136.96	164.08	180.35	103.06	126.11	139.67	147.80	178.99	199.33
58	92.21	112.55	126.11	143.74	170.86	187.13	107.12	131.53	146.45	155.94	189.84	210.18
59	96.28	117.97	130.18	150.52	177.64	193.91	111.19	138.31	155.94	165.43	200.69	222.38
60	101.70	122.04	134.24	157.30	183.06	199.33	116.62	145.09	164.08	173.57	210.18	233.23
61	105.77	127.46	141.02	164.08	191.20	207.47	120.68	151.87	170.86	181.70	221.03	244.08
62	111.19	134.24	147.80	172.21	199.33	215.60	124.75	158.65	178.99	192.55	231.88	256.28
63	116.62	142.38	157.30	181.70	208.82	225.10	131.53	166.79	187.13	203.40	244.08	269.84
64	123.40	150.52	168.14	191.20	218.32	235.94	136.96	173.57	196.62	214.25	256.28	283.40
65	130.18	160.01	178.99	200.69	229.16	248.15	143.74	181.70	204.76	226.45	269.84	296.96
66	136.96	172.21	192.55	212.89	244.08	264.42	151.87	192.55	216.96	241.37	287.47	315.95
67	146.45	185.77	208.82	229.16	265.78	287.47	164.08	207.47	234.59	260.35	310.52	340.36
68	157.30	200.69	227.81	249.50	291.54	315.95	177.64	225.10	254.93	283.40	337.64	370.19
69	170.86	218.32	246.79	273.91	320.02	347.14	192.55	245.44	276.62	309.17	367.48	401.38
70	185.77	235.94	267.13	301.03	348.49	378.32	210.18	265.78	299.68	340.36	397.31	432.56
71	202.04	254.93	286.12	332.22	381.04	412.22	229.16	287.47	322.73	374.26	431.21	466.46
72	222.38	276.62	307.81	368.83	419.00	451.55	249.50	311.88	347.14	413.58	469.18	504.43
73	242.72	302.39	333.58	410.87	462.40	494.94	269.84	339.00	376.97	458.33	512.57	547.82
74	264.42	330.86	367.48	458.33	511.21	545.11	292.90	368.83	412.22	505.79	561.38	596.64
75	286.12	364.76	412.22	507.14	565.45	600.71	314.59	402.73	456.97	554.60	615.62	652.24
76	310.52	405.44	469.18	561.38	627.83	668.51	337.64	442.06	509.86	607.49	678.00	720.04
77	336.29	455.62	534.26	621.05	702.41	752.58	362.05	488.16	570.88	663.08	749.87	802.75
78	364.76	511.21	604.78	683.42	783.77	846.14	389.17	539.69	634.61	722.75	829.87	896.32
79	395.95	568.16	675.29	749.87	870.55	943.78	419.00	593.93	701.05	785.12	913.94	992.59
80	432.56	627.83					454.26	649.52				
81	477.31	690.20					497.65	707.83				
82	530.20	753.94					547.82	768.85				
83	589.86	820.38					604.78	832.58				
84	654.95	889.54					665.80	899.03				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C4

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	1.5% Simple Inflation						1.5% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	43.39	52.88	59.66	66.44	80.00	89.50	63.73	78.65	88.14	98.99	119.33	131.53
30	43.39	52.88	59.66	66.44	80.00	89.50	63.73	78.65	88.14	98.99	119.33	131.53
31	43.39	52.88	59.66	66.44	80.00	89.50	63.73	78.65	88.14	98.99	119.33	131.53
32	43.39	52.88	59.66	66.44	80.00	89.50	63.73	78.65	88.14	98.99	119.33	131.53
33	43.39	52.88	59.66	66.44	80.00	89.50	63.73	78.65	88.14	98.99	119.33	131.53
34	43.39	52.88	59.66	66.44	80.00	89.50	63.73	78.65	88.14	98.99	119.33	131.53
35	43.39	52.88	59.66	66.44	80.00	89.50	63.73	78.65	88.14	98.99	119.33	131.53
36	43.39	52.88	59.66	66.44	80.00	89.50	63.73	78.65	88.14	98.99	119.33	131.53
37	43.39	52.88	59.66	66.44	80.00	89.50	63.73	78.65	88.14	98.99	119.33	131.53
38	43.39	52.88	59.66	66.44	80.00	89.50	63.73	78.65	88.14	98.99	119.33	131.53
39	43.39	52.88	59.66	66.44	80.00	89.50	63.73	78.65	88.14	98.99	119.33	131.53
40	43.39	52.88	59.66	66.44	80.00	89.50	63.73	78.65	88.14	98.99	119.33	131.53
41	43.39	52.88	59.66	66.44	80.00	89.50	63.73	78.65	88.14	98.99	119.33	131.53
42	43.39	52.88	59.66	66.44	80.00	89.50	63.73	78.65	88.14	98.99	119.33	131.53
43	43.39	52.88	59.66	66.44	80.00	89.50	63.73	78.65	88.14	98.99	119.33	131.53
44	43.39	52.88	59.66	66.44	80.00	89.50	63.73	78.65	88.14	98.99	119.33	131.53
45	56.95	69.16	77.29	85.43	104.41	115.26	75.94	90.85	100.34	111.19	132.89	145.09
46	56.95	69.16	77.29	85.43	104.41	115.26	75.94	90.85	100.34	111.19	132.89	145.09
47	56.95	69.16	77.29	85.43	104.41	115.26	75.94	90.85	100.34	111.19	132.89	145.09
48	56.95	69.16	77.29	85.43	104.41	115.26	75.94	90.85	100.34	111.19	132.89	145.09
49	56.95	69.16	77.29	85.43	104.41	115.26	75.94	90.85	100.34	111.19	132.89	145.09
50	61.02	77.29	85.43	94.92	113.90	126.11	80.00	96.28	105.77	116.62	139.67	155.94
51	65.09	80.00	89.50	98.99	119.33	131.53	84.07	98.99	108.48	119.33	142.38	155.94
52	67.80	84.07	93.56	103.06	124.75	136.96	86.78	101.70	111.19	122.04	146.45	160.01
53	71.87	88.14	97.63	108.48	130.18	143.74	89.50	104.41	115.26	124.75	150.52	165.43
54	74.58	90.85	101.70	112.55	135.60	149.16	92.21	108.48	117.97	128.82	154.58	169.50
55	77.29	94.92	105.77	116.62	141.02	155.94	94.92	111.19	122.04	131.53	158.65	174.92
56	81.36	98.99	109.84	122.04	146.45	161.36	97.63	115.26	127.46	135.60	165.43	183.06
57	85.43	103.06	113.90	127.46	153.23	169.50	100.34	120.68	132.89	142.38	173.57	192.55
58	89.50	107.12	119.33	134.24	160.01	176.28	104.41	126.11	139.67	150.52	183.06	203.40
59	93.56	112.55	124.75	139.67	166.79	183.06	108.48	132.89	147.80	158.65	192.55	214.25
60	97.63	116.62	128.82	146.45	173.57	191.20	112.55	138.31	154.58	166.79	203.40	225.10
61	101.70	122.04	135.60	153.23	180.35	197.98	116.62	145.09	161.36	174.92	211.54	235.94
62	107.12	128.82	142.38	160.01	189.84	207.47	120.68	150.52	169.50	183.06	222.38	246.79
63	112.55	135.60	150.52	168.14	197.98	215.60	126.11	157.30	176.28	191.20	231.88	257.64
64	117.97	143.74	161.36	177.64	207.47	226.45	132.89	165.43	184.42	200.69	242.72	268.49
65	123.40	153.23	170.86	185.77	216.96	235.94	139.67	172.21	193.91	211.54	254.93	280.69
66	131.53	164.08	183.06	197.98	230.52	250.86	147.80	183.06	204.76	223.74	268.49	296.96
67	142.38	177.64	199.33	212.89	248.15	271.20	160.01	197.98	222.38	241.37	290.18	320.02
68	154.58	193.91	216.96	231.88	271.20	295.61	173.57	216.96	242.72	264.42	315.95	347.14
69	168.14	210.18	235.94	254.93	298.32	324.08	189.84	237.30	265.78	290.18	344.42	376.97
70	184.42	229.16	256.28	280.69	326.80	353.92	207.47	257.64	288.83	321.37	375.61	409.51
71	200.69	248.15	276.62	311.88	357.98	387.82	226.45	280.69	313.24	355.27	409.51	443.41
72	221.03	269.84	299.68	349.85	397.31	427.14	248.15	305.10	340.36	394.60	448.84	484.09
73	241.37	295.61	326.80	391.88	440.70	471.89	268.49	333.58	371.54	436.63	493.58	528.84
74	263.06	324.08	359.34	436.63	488.16	520.70	291.54	363.41	405.44	480.02	541.04	577.66
75	284.76	355.27	398.66	482.74	539.69	574.94	313.24	394.60	444.77	526.13	591.22	630.54
76	307.81	391.88	447.48	531.55	596.64	635.96	336.29	431.21	490.87	573.59	646.81	691.56
77	333.58	437.99	504.43	584.44	660.37	707.83	360.70	473.24	543.76	625.12	709.19	762.07
78	360.70	486.80	566.81	640.03	730.88	786.48	387.82	517.99	600.71	678.00	778.34	839.36
79	390.53	539.69	630.54	698.34	804.11	869.20	416.29	566.81	659.02	734.95	850.21	920.72
80	425.78	593.93					448.84	618.34				
81	469.18	652.24					489.52	672.58				
82	517.99	711.90					536.98	729.53				
83	573.59	775.63					589.86	790.55				
84	634.61	840.72					648.17	854.28				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C4

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	1.5% Simple Inflation						1.5% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	39.32	46.10	51.53	55.60	67.80	74.58	59.66	70.51	77.29	85.43	103.06	113.90
30	39.32	46.10	51.53	55.60	67.80	74.58	59.66	70.51	77.29	85.43	103.06	113.90
31	39.32	46.10	51.53	55.60	67.80	74.58	59.66	70.51	77.29	85.43	103.06	113.90
32	39.32	46.10	51.53	55.60	67.80	74.58	59.66	70.51	77.29	85.43	103.06	113.90
33	39.32	46.10	51.53	55.60	67.80	74.58	59.66	70.51	77.29	85.43	103.06	113.90
34	39.32	46.10	51.53	55.60	67.80	74.58	59.66	70.51	77.29	85.43	103.06	113.90
35	39.32	46.10	51.53	55.60	67.80	74.58	59.66	70.51	77.29	85.43	103.06	113.90
36	39.32	46.10	51.53	55.60	67.80	74.58	59.66	70.51	77.29	85.43	103.06	113.90
37	39.32	46.10	51.53	55.60	67.80	74.58	59.66	70.51	77.29	85.43	103.06	113.90
38	39.32	46.10	51.53	55.60	67.80	74.58	59.66	70.51	77.29	85.43	103.06	113.90
39	39.32	46.10	51.53	55.60	67.80	74.58	59.66	70.51	77.29	85.43	103.06	113.90
40	39.32	46.10	51.53	55.60	67.80	74.58	59.66	70.51	77.29	85.43	103.06	113.90
41	39.32	46.10	51.53	55.60	67.80	74.58	59.66	70.51	77.29	85.43	103.06	113.90
42	39.32	46.10	51.53	55.60	67.80	74.58	59.66	70.51	77.29	85.43	103.06	113.90
43	39.32	46.10	51.53	55.60	67.80	74.58	59.66	70.51	77.29	85.43	103.06	113.90
44	39.32	46.10	51.53	55.60	67.80	74.58	59.66	70.51	77.29	85.43	103.06	113.90
45	50.17	61.02	67.80	73.22	88.14	97.63	69.16	81.36	86.78	96.28	116.62	128.82
46	50.17	61.02	67.80	73.22	88.14	97.63	69.16	81.36	86.78	96.28	116.62	128.82
47	50.17	61.02	67.80	73.22	88.14	97.63	69.16	81.36	86.78	96.28	116.62	128.82
48	50.17	61.02	67.80	73.22	88.14	97.63	69.16	81.36	86.78	96.28	116.62	128.82
49	50.17	61.02	67.80	73.22	88.14	97.63	69.16	81.36	86.78	96.28	116.62	128.82
50	55.60	67.80	73.22	80.00	97.63	108.48	73.22	85.43	90.85	101.70	122.04	138.31
51	58.31	70.51	77.29	84.07	101.70	113.90	75.94	88.14	93.56	104.41	126.11	138.31
52	61.02	73.22	81.36	88.14	107.12	119.33	78.65	89.50	96.28	107.12	128.82	142.38
53	63.73	77.29	85.43	92.21	112.55	123.40	81.36	92.21	98.99	109.84	132.89	146.45
54	66.44	80.00	88.14	96.28	116.62	130.18	82.72	94.92	103.06	112.55	136.96	150.52
55	69.16	82.72	92.21	100.34	122.04	135.60	85.43	98.99	107.12	115.26	141.02	155.94
56	71.87	86.78	94.92	105.77	127.46	141.02	88.14	101.70	111.19	119.33	146.45	162.72
57	75.94	90.85	98.99	109.84	132.89	147.80	90.85	107.12	116.62	124.75	153.23	170.86
58	80.00	94.92	103.06	115.26	139.67	153.23	93.56	112.55	123.40	132.89	161.36	180.35
59	82.72	98.99	107.12	122.04	145.09	160.01	97.63	117.97	130.18	139.67	170.86	189.84
60	86.78	103.06	112.55	127.46	151.87	166.79	101.70	123.40	136.96	146.45	180.35	200.69
61	90.85	107.12	116.62	132.89	158.65	173.57	104.41	128.82	143.74	154.58	188.48	210.18
62	96.28	112.55	123.40	139.67	165.43	181.70	108.48	134.24	150.52	162.72	197.98	219.67
63	101.70	119.33	131.53	147.80	173.57	189.84	113.90	141.02	157.30	170.86	207.47	229.16
64	107.12	127.46	139.67	155.94	183.06	199.33	119.33	147.80	164.08	178.99	216.96	240.01
65	112.55	134.24	149.16	164.08	191.20	208.82	126.11	154.58	170.86	188.48	227.81	250.86
66	119.33	143.74	160.01	173.57	203.40	221.03	134.24	164.08	181.70	200.69	241.37	265.78
67	127.46	157.30	173.57	187.13	219.67	240.01	145.09	177.64	196.62	216.96	260.35	287.47
68	138.31	170.86	191.20	204.76	240.01	261.71	157.30	193.91	215.60	237.30	283.40	311.88
69	150.52	187.13	208.82	226.45	264.42	287.47	172.21	212.89	237.30	260.35	310.52	340.36
70	165.43	203.40	226.45	249.50	290.18	314.59	188.48	231.88	259.00	288.83	339.00	368.83
71	180.35	221.03	245.44	279.34	320.02	345.78	206.11	252.22	280.69	321.37	370.19	400.02
72	197.98	241.37	265.78	313.24	353.92	379.68	225.10	275.27	305.10	356.63	405.44	436.63
73	216.96	263.06	290.18	349.85	393.24	420.36	244.08	299.68	332.22	394.60	444.77	475.96
74	237.30	288.83	320.02	390.53	435.28	463.75	264.42	326.80	364.76	435.28	486.80	519.35
75	256.28	317.30	355.27	431.21	481.38	512.57	284.76	356.63	400.02	475.96	532.91	568.16
76	276.62	351.20	398.66	475.96	532.91	566.81	305.10	389.17	442.06	519.35	583.08	622.40
77	299.68	390.53	448.84	522.06	588.50	629.18	326.80	425.78	489.52	565.45	638.68	684.78
78	324.08	433.92	503.08	570.88	649.52	696.98	351.20	466.46	539.69	612.91	699.70	752.58
79	349.85	480.02	558.67	622.40	713.26	767.50	375.61	508.50	591.22	663.08	762.07	821.74
80	381.04	527.48					404.09	553.25				
81	417.65	576.30					439.34	600.71				
82	459.68	627.83					478.67	649.52				
83	505.79	682.07					523.42	702.41				
84	555.96	737.66					572.23	755.29				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	33.71	39.37	44.24	54.75	63.63	76.18	74.29	93.40	104.01	116.75	146.80	159.53	183.24	227.75	257.33	296.48	368.19	405.76
30	36.10	39.37	44.62	57.87	73.66	86.40	74.29	93.40	104.01	116.75	151.86	170.17	193.15	237.65	270.51	304.32	368.19	405.76
31	37.40	40.63	46.57	59.47	74.54	86.92	74.29	93.40	104.01	116.75	156.93	180.80	195.36	242.60	270.51	304.32	368.19	405.76
32	38.39	42.60	49.26	62.06	77.79	87.03	74.29	93.40	104.01	116.75	167.05	186.12	195.36	244.21	270.51	304.32	368.19	405.76
33	38.98	43.80	50.85	64.06	79.27	87.03	76.70	93.40	105.99	116.75	172.11	196.75	195.36	244.21	270.51	304.32	368.19	405.76
34	39.96	45.94	52.45	66.25	80.66	87.03	76.70	93.40	110.80	120.47	182.24	207.39	195.36	244.21	270.51	304.32	368.19	405.76
35	40.95	46.93	54.44	67.93	80.66	87.03	81.50	95.50	110.80	125.29	192.36	212.71	195.36	244.21	270.51	304.32	368.19	405.76
36	41.93	48.92	56.04	67.93	80.66	87.03	86.29	100.28	115.62	134.92	197.42	223.34	195.36	244.21	270.51	304.32	368.19	405.76
37	42.91	50.51	58.03	67.93	80.66	90.88	91.08	105.06	125.26	139.74	207.55	233.98	195.36	244.21	270.51	304.32	368.19	405.76
38	44.49	51.51	59.44	67.93	80.66	90.88	91.08	109.83	130.08	144.56	217.67	244.61	195.36	244.21	270.51	304.32	368.19	405.76
39	44.58	53.10	61.51	70.34	83.94	95.93	95.88	114.61	134.89	154.20	227.80	260.57	195.36	244.21	270.51	304.32	368.19	405.76
40	46.46	55.09	64.21	74.74	88.60	101.13	100.67	119.38	139.71	159.02	237.92	271.20	195.36	244.21	270.51	304.32	368.19	405.76
41	48.05	57.05	67.23	79.93	94.00	107.34	105.93	124.66	145.13	164.52	249.16	281.78	195.36	244.21	270.51	304.32	368.19	405.76
42	49.97	59.05	69.79	80.55	100.16	115.04	106.40	129.98	150.58	174.93	255.48	281.78	195.36	244.21	270.51	304.32	368.19	405.76
43	52.01	61.06	73.54	86.51	108.40	124.52	111.72	135.33	160.96	180.54	255.48	281.78	195.36	244.21	270.51	304.32	368.19	405.76
44	53.95	63.73	76.29	90.92	115.32	128.44	117.10	140.73	166.52	186.19	255.48	281.78	195.36	244.21	270.51	304.32	368.19	405.76
45	55.19	65.17	76.29	90.92	115.32	128.44	122.51	146.17	172.13	196.81	295.08	328.22	221.66	278.02	308.08	341.89	413.27	458.36
46	58.17	67.25	79.50	96.25	121.05	134.81	123.05	156.55	182.72	202.58	306.81	345.18	221.66	278.02	308.08	341.89	413.27	458.36
47	59.30	69.78	82.02	102.38	127.57	142.98	128.54	162.09	188.43	213.35	318.63	356.80	221.66	278.02	308.08	341.89	413.27	458.36
48	59.73	72.56	86.09	103.17	134.92	152.78	134.07	167.68	199.17	224.21	330.56	360.67	221.66	278.02	308.08	341.89	413.27	458.36
49	65.01	74.73	89.24	111.58	153.58	170.42	139.65	178.26	204.99	230.15	334.37	360.67	221.66	278.02	308.08	341.89	413.27	458.36
50	65.26	77.35	92.00	114.87	154.23	171.40	145.28	183.95	215.88	241.16	360.01	390.73	236.69	296.80	326.86	360.67	432.06	477.14
51	70.35	80.19	95.16	119.66	167.46	184.22	150.92	189.74	226.95	252.32	377.67	409.51	244.21	304.32	334.37	368.19	443.33	488.41
52	70.80	83.49	98.04	124.45	174.03	197.10	161.67	200.59	233.06	263.58	395.50	432.06	255.48	311.83	341.89	375.70	454.60	503.44
53	75.99	87.27	102.20	124.59	187.50	208.40	167.43	211.53	244.30	274.92	413.27	450.84	266.75	319.35	353.16	386.97	465.87	514.71
54	76.46	91.31	106.75	130.20	201.10	221.43	173.24	217.50	255.64	291.48	431.63	473.38	274.26	330.62	364.43	394.49	477.14	525.98
55	81.75	94.73	110.96	135.90	214.85	231.27	184.21	228.60	267.08	303.04	447.08	491.24	284.73	338.13	371.94	402.00	488.41	537.25
56	86.01	100.94	118.38	146.33	228.50	253.01	195.22	239.66	278.45	319.72	465.87	514.71	296.03	353.16	386.97	417.03	503.44	559.80
57	90.42	107.20	126.53	156.98	250.60	274.67	201.16	250.80	295.08	336.52	488.41	533.50	302.19	371.94	409.51	439.57	529.74	586.09
58	95.54	113.52	134.09	173.92	269.84	293.38	212.33	262.03	306.64	353.45	507.20	556.04	313.61	390.73	435.81	462.11	563.55	623.66
59	100.04	120.57	143.07	184.85	289.34	320.62	223.58	278.49	323.50	370.51	529.74	578.58	319.86	404.09	465.87	492.17	597.37	661.23
60	105.26	128.14	152.59	199.18	307.35	342.88	234.92	289.90	335.97	387.70	552.28	601.12	331.40	415.97	473.41	522.23	634.94	702.56
61	113.21	138.70	163.30	215.14	334.27	367.83	247.57	305.89	351.29	414.85	564.12	611.74	342.79	430.38	486.67	542.14	655.69	725.29
62	121.47	149.36	174.80	233.13	363.04	403.16	255.87	324.76	372.38	436.87	581.77	628.17	348.36	443.84	501.15	560.36	678.14	749.52
63	131.40	161.94	187.56	250.10	398.02	430.49	268.86	341.16	384.57	469.54	597.74	646.39	353.95	459.21	515.68	583.84	702.00	774.98
64	141.42	174.65	201.31	266.46	432.30	470.83	277.59	352.87	410.20	497.06	618.78	669.50	360.73	473.48	530.27	608.64	726.98	801.37
65	152.41	189.09	216.05	288.96	465.67	503.03	289.97	374.00	427.89	530.01	641.04	690.35	366.37	488.97	546.09	631.18	752.81	828.42
66	167.22	207.26	237.24	321.84	484.04	519.89	311.34	407.25	461.01	572.44	667.43	718.53	388.31	514.06	575.57	651.47	782.40	852.65
67	184.49	228.84	261.46	362.10	501.71	529.21	336.69	437.25	497.08	598.21	703.60	756.29	410.24	539.86	607.40	675.70	821.38	877.17
68	203.36	251.44	287.89	396.08	522.45	552.03	364.68	473.16	534.21	625.17	745.39	787.47	434.03	566.83	640.20	709.32	862.61	913.71
69	223.41	275.65	315.57	431.87	545.08	582.67	390.25	510.14	578.38	669.69	789.07	844.39	459.70	594.98	675.72	757.04	908.45	969.59
70	246.47	302.52	346.04	463.65	577.05	618.69	420.91	554.29	619.43	718.53	834.06	904.50	486.29	625.48	712.22	811.52	949.59	1034.12
71	270.43	332.00	376.37	489.56	609.10	654.01	465.78	588.35	659.17	765.40	879.80	950.62	528.42	661.89	743.61	863.46	994.20	1075.92
72	296.57	360.48	409.84	520.09	652.04	699.95	491.79	615.40	683.78	823.16	933.62	1004.63	554.91	694.30	773.19	923.10	1046.70	1125.60
73	324.56	395.89	442.18	559.26	692.87	748.29	519.88	649.21	717.68	882.52	994.11	1065.11	580.74	727.83	811.52	983.96	1103.15	1176.70
74	354.35	430.02	481.91	602.32	726.12	788.50	547.02	686.22	759.48	947.52	1059.85	1128.23	603.19	764.36	854.72	1045.20	1162.42	1235.68
75	389.09	471.15	524.60	651.31	767.02	840.69	570.60	725.57	819.50	1009.70	1124.76	1195.20	624.60	800.71	908.73	1103.62	1225.73	1298.52
76	430.44	545.63	613.75	738.42	834.06	892.67	592.86	775.45	894.92	1073.00	1199.24	1278.14	644.70	845.33	973.82	1160.92	1293.92	1377.32
77	466.62	591.92	667.53	775.54	872.75	933.24	615.68	833.87	978.61	1136.31	1285.37	1378.26	663.21	894.36	1043.42	1214.08	1373.94	1471.15
78	505.21	638.94	719.60	832.10	936.12	999.80	655.92	919.14	1086.83	1231.17	1411.60	1521.99	700.50	972.20	1142.02	1299.10	1494.39	1611.14
79	554.03	700.50	789.65	904.28	1016.78	1086.83	711.11	1023.15	1214.19	1350.05	1566.56	1698.17	753.56	1067.72	1260.89	1413.73	1645.10	1785.20
80	613.46	776.91	874.56	995.55	1122.92	1203.58	776.91	1129.28					817.24	1167.49				
81	692.00	874.56	984.94	1112.30	1269.38	1367.03	859.70	1239.66					893.66	1273.63				
82	783.28	989.18	1116.55	1254.52	1451.94	1570.81	955.22	1356.41					984.94	1384.01				
83	885.17	1120.79	1265.14	1417.97	1659.96	1808.55	1061.36	1477.41					1086.83	1498.64				
84	999.80	1265.14	1428.59	1594.16	1891.34	2071.77	1178.11	1602.65					1197.21	1617.51				
85+	1371.27	1742.75	1969.88	2182.15	2655.51	2946.33												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	32.11	36.34	41.08	49.61	56.93	68.74	72.17	87.03	97.64	110.38	133.85	146.77	176.19	213.73	246.61	281.84	349.40	386.97
30	34.38	36.34	41.43	52.45	65.90	77.97	72.17	87.03	97.64	110.38	138.46	156.55	185.72	223.03	259.23	289.29	349.40	386.97
31	35.62	37.51	43.24	53.89	66.70	78.44	72.17	87.03	97.64	110.38	143.08	166.34	187.85	227.67	259.23	289.29	349.40	386.97
32	36.56	39.32	45.74	56.24	69.60	78.54	72.17	87.03	97.64	110.38	152.31	171.23	187.85	229.18	259.23	289.29	349.40	386.97
33	37.12	40.43	47.22	58.05	70.92	78.54	74.51	87.03	99.50	110.38	156.93	181.01	187.85	229.18	259.23	289.29	349.40	386.97
34	38.06	42.40	48.70	60.04	72.17	78.54	74.51	87.03	104.02	113.90	166.16	190.80	187.85	229.18	259.23	289.29	349.40	386.97
35	39.00	43.32	50.55	61.56	72.17	78.54	79.17	88.99	104.02	118.45	175.39	195.69	187.85	229.18	259.23	289.29	349.40	386.97
36	39.93	45.16	52.03	61.56	72.17	78.54	83.82	93.44	108.54	127.56	180.00	205.47	187.85	229.18	259.23	289.29	349.40	386.97
37	40.87	46.63	53.89	61.56	72.17	82.01	88.48	97.89	117.59	132.12	189.24	215.26	187.85	229.18	259.23	289.29	349.40	386.97
38	42.37	47.54	55.19	61.56	72.17	82.01	88.48	102.34	122.11	136.67	198.47	225.04	187.85	229.18	259.23	289.29	349.40	386.97
39	42.45	49.01	57.12	63.75	75.10	86.57	93.14	106.79	126.63	145.79	207.70	239.72	187.85	229.18	259.23	289.29	349.40	386.97
40	44.25	50.85	59.63	67.73	79.27	91.26	97.79	111.24	131.16	150.34	216.93	249.50	187.85	229.18	259.23	289.29	349.40	386.97
41	45.76	52.66	62.43	72.43	84.10	96.87	102.90	116.16	136.24	155.55	227.18	259.23	187.85	229.18	259.23	289.29	349.40	386.97
42	47.59	54.50	64.80	73.00	89.62	103.82	103.36	121.11	141.36	165.39	232.93	259.23	187.85	229.18	259.23	289.29	349.40	386.97
43	49.53	56.36	68.28	78.40	96.99	112.37	108.53	126.11	151.11	170.69	232.93	259.23	187.85	229.18	259.23	289.29	349.40	386.97
44	51.38	58.83	70.84	82.39	103.18	115.91	113.75	131.14	156.33	176.04	232.93	259.23	187.85	229.18	259.23	289.29	349.40	386.97
45	53.07	61.22	71.93	83.92	105.91	118.36	117.07	136.09	161.02	180.18	268.56	297.45	214.15	266.75	300.56	326.86	394.49	432.06
46	55.93	63.18	74.95	88.85	111.17	124.23	117.58	145.75	170.93	185.46	279.23	312.82	214.15	266.75	300.56	326.86	394.49	432.06
47	57.02	65.56	77.33	94.50	117.16	131.76	122.83	150.91	176.28	195.32	289.99	323.35	214.15	266.75	300.56	326.86	394.49	432.06
48	57.43	68.16	81.17	95.23	123.91	140.80	128.11	156.12	186.32	205.26	300.85	326.86	214.15	266.75	300.56	326.86	394.49	432.06
49	62.51	70.20	84.14	103.00	141.05	157.05	133.44	165.97	191.77	210.70	304.32	326.86	214.15	266.75	300.56	326.86	394.49	432.06
50	62.93	75.14	89.51	106.66	139.95	153.03	139.22	172.46	206.21	222.37	330.31	356.92	225.42	285.53	311.83	345.65	413.27	454.60
51	68.01	75.97	90.40	111.68	152.77	168.61	145.01	178.41	211.19	236.55	344.35	379.46	236.69	293.05	319.35	353.16	424.54	465.87
52	66.37	79.32	91.20	119.16	159.28	181.20	155.68	189.13	217.72	242.12	365.65	394.49	244.21	300.56	330.62	360.67	432.06	477.14
53	73.69	83.11	97.65	114.82	172.38	189.46	158.77	199.94	229.03	253.54	383.22	417.03	255.48	311.83	338.13	368.19	443.33	492.17
54	74.28	87.16	100.08	120.56	182.54	205.39	167.46	206.05	240.42	266.93	397.85	439.57	266.75	319.35	349.40	379.46	454.60	503.44
55	77.45	88.56	104.44	126.36	195.89	209.39	178.36	217.02	249.07	281.61	417.03	454.03	277.24	326.86	360.67	386.97	469.63	518.47
56	81.71	96.73	111.80	136.58	209.19	230.01	189.30	227.97	260.29	298.20	432.06	477.14	288.54	341.89	371.94	402.00	484.65	537.25
57	86.11	100.89	117.80	144.71	230.28	254.07	195.33	236.22	276.64	314.71	454.60	499.68	291.13	356.92	394.49	420.79	510.95	567.31
58	93.37	107.32	123.10	160.94	245.93	269.22	206.43	247.47	288.24	328.65	477.14	518.47	302.54	375.70	417.03	447.08	541.01	601.12
59	95.78	114.33	136.36	171.83	265.23	295.68	211.96	263.68	307.95	342.72	499.68	548.52	309.08	389.39	439.57	473.38	578.58	638.69
60	101.13	121.94	143.74	183.46	282.90	314.31	226.22	278.06	320.42	360.01	522.23	574.82	320.71	394.64	448.12	499.68	612.39	676.26
61	109.02	132.39	152.27	196.78	305.82	339.26	236.06	294.01	335.88	386.78	534.81	586.09	332.19	409.39	461.99	516.50	630.05	695.99
62	117.28	143.05	165.95	217.23	334.28	366.84	244.62	310.00	360.07	405.89	553.22	603.19	338.22	419.94	473.69	531.81	649.59	717.40
63	125.14	155.55	176.52	229.04	365.15	397.65	260.46	326.71	366.96	435.10	569.94	622.07	340.97	435.75	488.89	552.56	667.25	740.23
64	135.18	166.13	192.46	245.56	399.04	433.76	269.42	336.20	392.75	459.78	588.35	639.07	348.19	447.53	497.94	571.44	689.79	760.80
65	146.06	180.49	205.02	267.75	428.72	462.34	276.79	357.50	408.19	492.60	604.88	657.48	354.36	466.74	514.70	588.44	710.08	782.40
66	158.65	196.36	223.81	294.56	444.60	480.45	295.37	390.52	432.90	531.32	629.11	683.40	373.49	489.14	541.35	613.14	734.50	804.75
67	177.82	217.73	245.41	336.03	460.48	491.40	323.12	417.88	465.84	554.82	660.20	706.69	395.48	515.59	573.48	632.31	768.69	827.58
68	194.33	237.97	271.50	369.87	479.74	509.31	351.07	456.56	500.29	583.09	697.30	736.38	419.57	546.16	604.13	667.25	808.51	859.61
69	216.50	262.20	297.14	400.41	504.35	538.81	379.48	493.60	544.85	623.10	736.66	786.16	445.68	572.21	641.07	713.36	853.12	914.27
70	239.50	289.07	325.68	428.20	535.41	577.05	418.23	537.66	594.77	670.63	777.70	845.33	480.82	608.80	686.99	766.43	898.87	977.76
71	265.81	316.51	356.45	458.64	572.61	609.10	463.05	572.01	637.38	727.26	828.05	893.42	522.98	648.27	721.82	822.60	945.17	1024.16
72	289.78	347.53	390.42	483.80	614.78	649.38	489.16	602.25	668.00	783.71	883.65	949.40	552.28	681.15	757.41	881.02	999.37	1078.26
73	320.12	383.18	423.41	522.29	655.22	697.73	517.34	634.00	702.47	841.95	945.92	1011.86	578.20	715.15	796.30	938.31	1060.04	1136.12
74	350.00	417.56	465.43	566.89	690.64	747.75	544.58	669.12	742.39	901.12	1011.01	1076.95	600.75	752.15	840.07	993.92	1118.46	1194.17
75	384.75	460.78	508.27	623.08	728.56	798.89	565.90	706.79	793.67	960.39	1073.10	1143.54	622.26	786.63	885.25	1047.27	1176.42	1253.90
76	426.05	532.48	596.28	707.00	795.74	847.58	588.35	750.65	854.35	1016.65	1138.38	1215.02	642.45	822.79	937.75	1097.80	1235.31	1320.97
77	462.30	574.64	645.92	743.14	831.71	885.72	609.20	801.47	924.60	1069.34	1209.76	1296.17	661.05	866.27	995.89	1142.79	1298.33	1393.38
78	498.84	619.83	694.13	796.02	889.42	946.73	649.55	876.68	1021.03	1150.51	1313.96	1413.73	696.25	933.99	1080.46	1218.44	1398.87	1509.25
79	547.66	679.27	757.81	861.82	963.71	1027.39	702.62	972.20	1135.65	1256.65	1447.69	1564.44	747.20	1018.90	1186.60	1322.45	1528.35	1655.72
80	607.10	749.32	836.35	944.61	1059.23	1131.41	766.30	1069.85					806.63	1112.30				
81	681.39	840.59	938.24	1054.99	1190.84	1273.63	842.72	1171.74					880.93	1209.95				
82	766.30	948.85	1059.23	1184.47	1350.05	1449.81	933.99	1282.12					965.83	1313.96				
83	861.82	1069.85	1197.21	1333.06	1532.60	1655.72	1033.76	1394.62					1061.36	1422.22				
84	967.96	1203.58	1347.92	1494.39	1734.26	1880.72	1142.02	1513.49					1165.37	1536.84				
85+	1313.96	1642.98	1844.64	2031.44	2402.91	2630.04												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	30.50	33.31	36.34	42.77	48.56	57.60	65.80	76.42	84.91	93.40	112.26	123.37	162.10	192.71	218.02	245.24	304.32	334.37
30	32.66	33.31	36.65	45.21	56.21	65.32	65.80	76.42	84.91	93.40	116.13	131.59	170.86	201.09	229.18	251.72	304.32	334.37
31	33.84	34.38	38.25	46.46	56.89	65.72	65.80	76.42	84.91	93.40	120.00	139.82	172.82	205.28	229.18	251.72	304.32	334.37
32	34.73	36.04	40.46	48.49	59.37	65.80	65.80	76.42	84.91	93.40	127.75	143.93	172.82	206.64	229.18	251.72	304.32	334.37
33	35.27	37.06	41.77	50.04	60.49	65.80	67.94	76.42	86.52	93.40	131.62	152.16	172.82	206.64	229.18	251.72	304.32	334.37
34	36.16	38.87	43.08	51.76	61.56	65.80	67.94	76.42	90.45	96.37	139.36	160.38	172.82	206.64	229.18	251.72	304.32	334.37
35	37.05	39.71	44.72	53.07	61.56	65.80	72.18	78.14	90.45	100.23	147.10	164.49	172.82	206.64	229.18	251.72	304.32	334.37
36	37.94	41.39	46.03	53.07	61.56	65.80	76.43	82.05	94.39	107.94	150.97	172.72	172.82	206.64	229.18	251.72	304.32	334.37
37	38.83	42.74	47.67	53.07	61.56	68.72	80.67	85.95	102.25	111.79	158.71	180.94	172.82	206.64	229.18	251.72	304.32	334.37
38	40.25	43.58	48.82	53.07	61.56	68.72	80.67	89.86	106.18	115.65	166.46	189.17	172.82	206.64	229.18	251.72	304.32	334.37
39	40.33	44.93	50.53	54.96	64.06	72.53	84.92	93.77	110.12	123.36	174.20	201.50	172.82	206.64	229.18	251.72	304.32	334.37
40	42.03	46.61	52.75	58.39	67.62	76.46	89.17	97.68	114.05	127.21	181.94	209.73	172.82	206.64	229.18	251.72	304.32	334.37
41	43.48	48.28	55.23	62.44	71.74	81.16	93.82	101.99	118.47	131.62	190.53	217.91	172.82	206.64	229.18	251.72	304.32	334.37
42	45.21	49.96	57.33	62.93	76.44	86.98	94.24	106.34	122.92	139.94	195.36	217.91	172.82	206.64	229.18	251.72	304.32	334.37
43	47.06	51.67	60.41	67.58	82.72	94.15	98.96	110.73	131.40	144.43	195.36	217.91	172.82	206.64	229.18	251.72	304.32	334.37
44	48.81	53.92	62.67	71.03	88.01	97.11	103.71	115.15	135.94	148.96	195.36	217.91	172.82	206.64	229.18	251.72	304.32	334.37
45	48.82	53.32	61.03	72.27	89.43	100.73	106.18	120.97	141.59	155.23	228.77	256.42	195.36	236.69	259.23	285.53	345.65	379.46
46	51.46	55.03	63.60	76.51	93.88	105.73	106.65	129.56	150.30	159.78	237.86	269.67	195.36	236.69	259.23	285.53	345.65	379.46
47	52.46	57.10	65.61	81.38	98.93	112.14	111.40	134.15	155.00	168.28	247.03	278.75	195.36	236.69	259.23	285.53	345.65	379.46
48	52.84	59.36	68.87	82.01	104.63	119.83	116.20	138.77	163.83	176.84	256.28	281.78	195.36	236.69	259.23	285.53	345.65	379.46
49	57.51	61.14	71.39	88.69	119.11	133.66	121.03	147.53	168.62	181.53	259.23	281.78	195.36	236.69	259.23	285.53	345.65	379.46
50	55.93	66.30	77.08	90.25	119.95	131.61	127.12	152.34	177.22	191.05	282.07	308.08	206.64	251.72	274.26	300.56	364.43	402.00
51	60.97	65.42	76.13	95.73	129.27	140.51	133.17	155.76	182.82	205.01	296.21	326.86	214.15	259.23	281.78	308.08	371.94	413.27
52	59.73	68.88	79.80	100.62	135.69	152.59	140.71	166.20	190.12	211.47	313.41	341.89	221.66	266.75	289.29	315.59	383.22	424.54
53	66.78	72.72	84.03	97.72	145.16	164.20	141.45	173.86	201.55	219.94	330.62	360.67	229.18	274.26	296.80	323.10	390.73	435.81
54	67.73	74.71	88.96	103.68	154.69	176.51	150.14	180.30	206.95	233.18	345.31	379.46	240.45	281.78	304.32	330.62	402.00	447.08
55	71.00	78.26	89.21	107.29	164.30	178.14	157.89	188.09	216.06	241.82	360.67	394.48	251.01	289.29	315.59	338.13	413.27	458.36
56	73.10	84.11	96.46	117.07	177.01	200.44	168.60	198.74	226.99	258.23	375.70	420.79	258.56	300.56	326.86	353.16	428.30	477.14
57	79.65	88.28	100.35	122.64	199.80	219.74	174.92	207.06	239.75	274.20	394.49	435.81	265.34	315.59	345.65	371.94	454.60	503.44
58	82.51	92.88	107.71	140.17	211.77	234.70	182.84	218.36	251.44	285.24	413.27	458.36	273.02	334.37	368.19	394.49	480.90	533.50
59	87.27	99.78	116.24	148.40	230.79	256.49	191.64	231.09	267.51	299.50	435.81	477.14	280.32	345.31	390.73	417.03	510.95	567.31
60	88.75	105.40	123.84	159.87	247.97	275.02	203.01	242.57	279.98	313.85	458.36	503.44	288.64	351.98	397.52	443.33	541.01	601.12
61	96.44	115.58	132.41	173.16	270.26	292.84	213.03	258.38	292.74	339.99	468.88	516.50	303.92	363.90	409.09	457.89	556.79	619.06
62	104.71	124.11	143.83	188.09	291.15	319.62	222.13	274.57	310.83	356.31	485.41	528.24	304.39	375.55	415.34	474.70	578.20	638.88
63	112.62	136.37	154.46	200.08	321.33	346.58	235.26	286.23	319.99	385.02	500.43	545.61	308.49	388.82	428.62	490.01	594.27	660.30
64	118.54	146.96	165.91	214.21	347.31	374.44	242.21	297.30	340.38	406.97	517.34	564.68	316.82	398.89	442.97	507.20	615.40	679.64
65	131.24	159.00	178.57	233.29	373.28	403.16	250.43	313.50	354.70	433.37	532.56	581.87	321.33	415.94	455.07	525.98	634.47	700.21
66	141.49	172.36	196.96	259.11	387.23	423.09	268.76	343.10	379.49	468.07	555.66	603.56	337.92	436.17	482.24	546.08	657.85	721.72
67	157.81	191.07	215.59	295.47	398.62	432.99	290.53	370.83	411.87	492.83	582.71	623.01	357.11	461.00	508.73	564.12	691.20	740.79
68	173.99	211.03	238.73	323.27	417.31	450.16	315.69	403.98	440.94	516.97	616.15	655.22	379.06	487.12	538.00	595.11	727.36	775.45
69	195.78	230.83	260.29	354.65	438.57	476.16	341.81	438.45	480.58	556.13	655.13	695.89	403.64	515.27	568.88	640.57	768.69	824.01
70	218.57	255.46	287.23	379.10	469.97	505.66	375.34	476.69	526.24	597.37	693.17	752.34	437.11	547.64	614.08	690.35	808.70	881.96
71	240.38	283.31	314.38	404.53	505.24	538.92	416.75	509.36	566.56	648.27	738.16	795.36	476.67	582.90	648.27	743.61	852.56	923.38
72	262.62	308.68	345.13	428.17	545.59	577.52	441.83	536.50	591.73	699.56	788.97	846.83	502.31	612.77	681.15	796.86	902.06	970.44
73	288.99	340.84	373.35	462.20	579.90	619.37	466.62	565.52	623.85	753.19	844.48	902.81	524.95	644.14	715.15	847.02	956.07	1022.00
74	315.22	371.86	411.89	504.89	610.23	659.08	490.85	598.30	661.80	808.32	901.12	959.73	547.02	676.45	754.60	901.12	1008.57	1074.51
75	347.79	408.89	449.07	555.78	644.84	703.67	509.55	631.65	706.79	859.42	958.04	1019.09	565.90	709.14	796.02	948.65	1061.36	1129.45
76	384.32	473.31	526.38	628.44	703.31	746.14	529.74	671.75	761.92	910.70	1016.65	1084.27	583.84	743.89	845.33	991.85	1115.83	1190.22
77	414.77	509.83	568.15	658.89	734.50	777.70	548.71	715.05	823.07	957.01	1077.98	1153.59	600.56	779.86	896.52	1032.62	1170.87	1252.96
78	445.77	547.66	611.34	704.74	781.16	829.98	583.75	781.16	906.40	1027.39	1167.49	1254.52	630.45	840.59	970.08	1101.69	1258.77	1352.17
79	488.22	598.61	666.53	762.05	844.84	897.91	630.45	863.94	1006.17	1120.79	1282.12	1381.89	675.02	917.01	1063.48	1192.97	1371.27	1479.53
80	537.05	660.16	734.46	832.10	925.50	982.82	685.64	948.85					728.09	995.55				
81	600.73	736.58	821.49	925.50	1033.76	1099.57	751.44	1038.01					789.65	1080.46				
82	672.90	829.98	925.50	1038.01	1165.37	1241.79	827.86	1129.28					861.82	1169.62				
83	753.56	933.99	1042.25	1165.37	1316.08	1407.36	910.64	1226.93					942.48	1263.01				
84	842.72	1046.50	1171.74	1307.59	1481.65	1589.91	1001.92	1328.82					1029.52	1360.66				
85+	1135.65	1422.22	1598.40	1770.34	2031.44	2190.64												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	32.11	36.34	42.66	51.32	60.28	72.46	70.05	87.03	99.77	112.50	140.33	155.28	172.67	213.73	243.04	281.84	349.40	383.22
30	34.38	36.34	43.03	54.25	69.78	82.18	70.05	87.03	99.77	112.50	145.16	165.63	182.00	223.03	255.48	289.29	349.40	383.22
31	35.62	37.51	44.91	55.75	70.62	82.68	70.05	87.03	99.77	112.50	150.00	175.98	184.09	227.67	255.48	289.29	349.40	383.22
32	36.56	39.32	47.50	58.18	73.70	82.79	70.05	87.03	99.77	112.50	159.68	181.15	184.09	229.18	255.48	289.29	349.40	383.22
33	37.12	40.43	49.04	60.05	75.09	82.79	72.32	87.03	101.66	112.50	164.52	191.51	184.09	229.18	255.48	289.29	349.40	383.22
34	38.06	42.40	50.57	62.11	76.42	82.79	72.32	87.03	106.28	116.09	174.20	201.86	184.09	229.18	255.48	289.29	349.40	383.22
35	39.00	43.32	52.50	63.68	76.42	82.79	76.84	88.99	106.28	120.73	183.88	207.03	184.09	229.18	255.48	289.29	349.40	383.22
36	39.93	45.16	54.04	63.68	76.42	82.79	81.36	93.44	110.90	130.02	188.71	217.39	184.09	229.18	255.48	289.29	349.40	383.22
37	40.87	46.63	55.96	63.68	76.42	86.45	85.88	97.89	120.15	134.66	198.39	227.74	184.09	229.18	255.48	289.29	349.40	383.22
38	42.37	47.54	57.31	63.68	76.42	86.45	85.88	102.34	124.77	139.30	208.07	238.09	184.09	229.18	255.48	289.29	349.40	383.22
39	42.45	49.01	59.31	65.95	79.52	91.25	90.40	106.79	129.39	148.59	217.75	253.62	184.09	229.18	255.48	289.29	349.40	383.22
40	44.25	50.85	61.92	70.07	83.94	96.19	94.92	111.24	134.01	153.23	227.42	263.97	184.09	229.18	255.48	289.29	349.40	383.22
41	45.76	52.66	64.83	74.93	89.05	102.10	99.88	116.16	139.20	158.54	238.17	274.26	184.09	229.18	255.48	289.29	349.40	383.22
42	47.59	54.50	67.30	75.51	94.89	109.43	100.32	121.11	144.44	168.57	244.21	274.26	184.09	229.18	255.48	289.29	349.40	383.22
43	49.53	56.36	70.91	81.10	102.69	118.45	105.34	126.11	154.39	173.97	244.21	274.26	184.09	229.18	255.48	289.29	349.40	383.22
44	51.38	58.83	73.56	85.23	109.25	122.17	110.40	131.14	159.73	179.42	244.21	274.26	184.09	229.18	255.48	289.29	349.40	383.22
45	53.07	61.22	74.11	88.58	108.26	125.92	117.07	138.61	169.35	188.50	278.50	321.39	217.91	262.99	289.29	323.10	390.73	428.30
46	55.93	63.18	77.23	93.78	113.64	132.16	117.58	148.45	179.77	194.02	289.57	337.99	217.91	262.99	289.29	323.10	390.73	428.30
47	57.02	65.56	79.67	99.75	119.76	140.17	122.83	153.71	185.39	204.34	300.73	349.37	217.91	262.99	289.29	323.10	390.73	428.30
48	57.43	68.16	83.63	100.52	126.66	149.79	128.11	159.01	195.96	214.74	311.99	353.16	217.91	262.99	289.29	323.10	390.73	428.30
49	62.51	70.20	86.69	108.72	144.18	167.07	133.44	169.04	201.69	220.43	315.59	353.16	217.91	262.99	289.29	323.10	390.73	428.30
50	62.93	75.14	89.51	112.13	145.66	168.34	142.25	172.46	212.66	234.90	341.45	383.22	232.93	274.26	300.56	338.13	405.76	458.36
51	68.01	75.97	92.78	117.00	155.71	181.10	147.97	178.41	223.80	249.17	355.46	402.00	240.45	285.53	311.83	345.65	417.03	458.36
52	68.58	79.32	95.76	121.80	165.18	193.92	155.68	189.13	226.92	251.32	373.11	417.03	244.21	293.05	319.35	353.16	424.54	469.63
53	73.69	83.11	99.92	119.71	175.40	202.09	155.88	199.94	238.19	262.70	390.73	432.06	251.72	300.56	330.62	360.67	435.81	480.90
54	74.28	85.08	102.30	122.97	188.72	215.02	164.57	206.05	246.51	273.07	405.36	450.84	259.23	308.08	338.13	371.94	447.08	492.17
55	77.45	88.56	104.44	128.74	199.05	218.76	172.51	214.13	252.07	284.68	420.79	461.47	266.00	319.35	349.40	379.46	458.36	507.20
56	79.56	94.63	109.61	136.58	212.41	239.87	183.39	225.05	263.31	298.20	439.57	484.65	277.29	330.62	364.43	390.73	473.38	525.98
57	86.11	100.89	115.62	144.71	237.05	260.94	189.50	233.31	276.64	314.71	454.60	499.68	280.08	349.40	386.97	409.51	495.93	552.28
58	91.20	105.26	125.30	163.53	249.34	276.12	200.53	241.65	285.18	328.65	473.38	518.47	291.47	364.43	405.76	432.06	525.98	582.34
59	93.66	112.25	134.13	171.83	265.23	299.24	206.16	257.75	298.61	342.72	492.17	537.25	294.70	374.70	432.06	458.36	556.04	616.15
60	97.00	117.80	139.32	183.46	282.90	314.31	217.51	266.23	307.97	356.93	507.20	552.28	306.46	380.42	437.27	480.90	582.34	646.21
61	104.83	126.09	147.86	194.15	305.82	332.12	224.54	279.16	320.48	377.42	516.50	560.45	314.52	391.89	444.35	490.85	597.08	659.36
62	111.00	134.63	157.10	209.29	327.10	359.58	230.56	292.29	335.45	393.49	524.67	567.50	311.16	399.45	453.10	506.82	610.33	674.57
63	116.80	144.90	167.70	221.14	354.20	383.06	240.86	303.58	340.54	419.45	535.19	576.89	314.99	412.28	462.11	521.29	625.54	691.57
64	122.70	153.35	176.97	232.50	380.57	411.51	247.65	308.42	360.75	438.04	544.39	588.35	316.82	415.10	468.84	534.25	639.07	706.69
65	133.36	165.45	187.39	251.85	402.84	436.45	253.06	324.50	371.59	461.42	555.57	601.59	318.32	425.47	473.90	548.99	654.19	719.94
66	143.64	178.90	203.67	275.47	419.50	451.77	268.76	354.25	399.17	496.53	574.82	622.73	331.99	442.40	497.79	568.44	677.01	744.08
67	160.04	197.74	227.06	315.75	432.99	467.35	293.25	379.13	437.43	523.82	607.51	657.10	357.11	464.03	533.40	595.11	709.79	777.98
68	176.25	217.77	255.12	349.49	450.16	486.31	315.69	409.52	474.86	553.03	646.21	700.31	379.06	490.07	565.06	628.17	748.40	820.53
69	193.47	239.79	278.72	377.53	473.03	510.62	339.11	443.96	508.52	588.16	687.16	745.39	398.03	515.27	589.09	663.86	789.07	861.86
70	213.92	264.42	300.80	403.65	499.71	538.38	367.29	482.23	539.95	625.54	724.16	786.16	423.45	544.86	619.69	707.26	825.60	898.87
71	235.76	287.73	327.66	430.30	530.50	569.80	405.85	512.08	574.73	667.34	765.40	828.05	460.33	577.45	648.27	751.78	866.18	937.00
72	258.09	315.15	355.91	457.19	569.54	609.46	431.31	536.50	596.99	715.34	812.64	875.76	483.90	604.88	673.26	802.12	909.95	978.33
73	282.32	345.08	383.78	489.93	602.50	649.70	453.94	565.52	623.85	768.40	864.77	925.63	504.66	634.00	705.00	857.16	958.60	1024.54
74	308.69	373.93	420.13	524.82	633.88	685.44	476.20	595.86	661.80	825.42	920.66	981.71	527.48	664.24	742.39	910.89	1011.01	1074.51
75	339.10	410.96	457.24	566.64	667.47	731.54	495.46	631.65	713.83	878.20	979.17	1040.22	544.77	697.40	791.32	960.39	1066.05	1129.45
76	375.54	475.50	535.12	641.91	725.86	775.45	516.21	674.01	779.96	933.24	1043.70	1111.33	561.30	734.87	847.58	1009.89	1127.10	1196.99
77	406.13	514.15	581.12	674.01	760.42	812.27	535.75	725.86	851.15	989.41	1119.03	1198.96	576.80	777.70	909.48	1056.38	1194.64	1278.89
78	439.40	556.15	626.20	723.85	815.12	870.31	571.01	800.26	946.73	1069.85	1226.93	1324.57	609.22	844.84	993.43	1131.41	1299.10	1403.11
79	481.86	609.22	687.76	787.53	885.17	946.73	619.83	889.42	1057.11	1173.86	1362.78	1477.41	655.92	929.75	1097.44	1229.05	1430.71	1553.83
80	534.92	675.02	762.05	866.07	978.57	1046.50	677.15	982.82					711.11	1016.78				
81	600.73	759.93	857.58	967.96	1105.93	1188.72	747.20	1080.46					779.04	1108.06				
82	681.39	861.82	972.20	1091.07	1263.01	1367.03	829.98	1180.23					857.58	1203.58				
83	770.55	976.45	1101.69	1233.30	1443.45	1572.93	923.38	1284.24					946.73	1303.35				
84	868.19	1101.69	1243.91	1388.25	1645.10	1802.18	1025.27	1392.50					1042.25	1407.36				
85+	1192.97	1515.62	1713.03	1897.71	2311.64	2564.24												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	30.50	34.82	39.50	47.90	53.58	65.03	67.93	82.79	93.40	104.01	127.37	140.39	165.62	203.22	232.32	267.20	330.62	364.43
30	32.66	34.82	39.84	50.64	62.03	73.75	67.93	82.79	93.40	104.01	131.76	149.75	174.57	212.06	244.21	274.26	330.62	364.43
31	33.84	35.94	41.58	52.03	62.77	74.20	67.93	82.79	93.40	104.01	136.16	159.10	176.58	216.48	244.21	274.26	330.62	364.43
32	34.73	37.68	43.98	54.30	65.51	74.29	67.93	82.79	93.40	104.01	144.94	163.78	176.58	217.91	244.21	274.26	330.62	364.43
33	35.27	38.75	45.40	56.05	66.75	74.29	70.13	82.79	95.17	104.01	149.33	173.14	176.58	217.91	244.21	274.26	330.62	364.43
34	36.16	40.64	46.83	57.97	67.93	74.29	70.13	82.79	99.50	107.32	158.12	182.50	176.58	217.91	244.21	274.26	330.62	364.43
35	37.05	41.52	48.61	59.44	67.93	74.29	74.51	84.65	99.50	111.62	166.90	187.18	176.58	217.91	244.21	274.26	330.62	364.43
36	37.94	43.28	50.03	59.44	67.93	74.29	78.89	88.88	103.82	120.20	171.29	196.54	176.58	217.91	244.21	274.26	330.62	364.43
37	38.83	44.68	51.81	59.44	67.93	77.58	83.28	93.12	112.48	124.50	180.08	205.90	176.58	217.91	244.21	274.26	330.62	364.43
38	40.25	45.56	53.07	59.44	67.93	77.58	83.28	97.35	116.80	128.79	188.86	215.26	176.58	217.91	244.21	274.26	330.62	364.43
39	40.33	46.97	54.92	61.55	70.68	81.89	87.66	101.58	121.13	137.38	197.65	229.30	176.58	217.91	244.21	274.26	330.62	364.43
40	42.03	48.73	57.33	65.40	74.61	86.33	92.04	105.81	125.45	141.67	206.43	238.66	176.58	217.91	244.21	274.26	330.62	364.43
41	43.48	50.47	60.03	69.94	79.16	91.63	96.85	110.49	130.32	146.57	216.18	247.96	176.58	217.91	244.21	274.26	330.62	364.43
42	45.21	52.23	62.31	70.48	84.35	98.21	97.28	115.21	135.22	155.84	221.66	247.96	176.58	217.91	244.21	274.26	330.62	364.43
43	47.06	54.02	65.66	75.69	91.28	106.30	102.15	119.95	144.54	160.84	221.66	247.96	176.58	217.91	244.21	274.26	330.62	364.43
44	48.81	56.37	68.11	79.55	97.11	109.64	107.06	124.74	149.53	165.88	221.66	247.96	176.58	217.91	244.21	274.26	330.62	364.43
45	50.95	57.27	69.75	81.59	98.84	115.84	114.34	128.53	158.25	174.64	255.30	290.61	210.39	251.72	278.02	308.08	368.19	402.00
46	53.70	59.10	72.68	86.38	103.76	121.59	114.85	137.66	167.98	179.75	265.44	305.63	210.39	251.72	278.02	308.08	368.19	402.00
47	54.74	61.33	74.99	91.88	109.35	128.96	119.97	142.53	173.24	189.31	275.67	315.92	210.39	251.72	278.02	308.08	368.19	402.00
48	55.13	63.76	78.71	92.59	115.65	137.80	125.13	147.44	183.11	198.95	285.99	319.35	210.39	251.72	278.02	308.08	368.19	402.00
49	60.01	65.67	81.59	100.14	131.64	153.71	130.34	156.75	188.46	204.22	289.29	319.35	210.39	251.72	278.02	308.08	368.19	402.00
50	60.59	70.72	87.02	103.93	131.38	149.97	136.20	163.83	202.99	219.24	311.76	349.40	221.66	266.75	293.05	323.10	386.97	432.06
51	65.66	71.75	88.02	109.02	143.96	165.49	142.05	167.08	208.04	230.24	325.84	364.43	232.93	274.26	300.56	330.62	394.49	432.06
52	64.16	75.14	88.92	116.51	150.43	174.85	149.69	177.66	211.59	232.93	343.26	379.46	240.45	281.78	308.08	338.13	405.76	443.33
53	71.38	76.88	93.11	112.38	160.28	183.14	153.00	188.35	219.87	244.38	360.67	398.24	247.96	289.29	319.35	345.65	417.03	458.36
54	69.91	80.93	95.63	115.74	173.26	192.55	158.80	191.74	228.25	254.66	375.33	413.27	255.48	300.56	326.86	356.92	428.30	469.63
55	73.15	84.44	97.91	119.21	183.25	196.89	166.66	202.56	234.07	263.25	390.73	427.98	262.25	308.08	338.13	364.43	439.57	484.65
56	77.41	90.42	103.03	126.82	196.32	216.87	177.47	213.36	245.15	276.68	405.76	447.08	269.80	319.35	353.16	375.70	458.36	507.20
57	81.81	94.58	109.08	134.90	216.73	236.90	183.67	221.64	258.19	292.90	424.54	469.63	272.71	334.37	368.19	394.49	480.90	533.50
58	86.85	99.07	116.50	150.55	228.85	251.96	194.63	230.00	269.84	306.94	443.33	488.41	284.09	349.40	386.97	417.03	507.20	563.55
59	91.53	106.02	127.42	158.81	244.56	274.30	200.35	245.90	286.17	318.02	462.11	507.20	287.51	360.01	409.51	439.57	533.50	593.61
60	92.88	111.60	132.68	167.73	261.95	289.31	208.81	254.40	295.53	332.31	480.90	529.74	295.77	362.64	411.98	462.11	563.55	623.66
61	100.63	119.78	139.03	178.41	280.93	303.55	215.91	267.28	308.15	352.47	487.19	534.81	303.92	374.40	419.67	472.54	571.44	637.38
62	106.81	128.32	148.25	190.74	301.93	330.52	222.13	280.48	323.14	365.61	499.68	546.08	301.01	378.97	429.07	481.84	585.34	649.59
63	112.62	138.50	158.87	202.71	324.98	350.23	232.46	289.12	325.86	388.15	507.38	552.56	302.00	388.82	435.32	490.01	594.27	660.30
64	118.54	146.96	168.12	216.83	351.01	378.15	236.76	294.52	346.20	406.97	517.34	564.68	307.41	395.64	439.74	500.43	605.26	669.50
65	127.01	156.86	178.57	233.29	373.28	403.16	239.88	310.75	354.70	427.13	525.98	572.01	309.31	403.24	448.80	512.83	618.03	680.49
66	137.21	170.18	192.48	256.38	383.65	415.91	258.12	337.52	379.49	461.74	542.89	590.79	323.09	420.59	469.79	526.92	632.31	699.37
67	153.37	186.63	215.59	289.68	395.19	429.55	285.10	362.53	417.55	486.63	567.22	619.91	348.26	442.80	505.65	551.72	663.30	731.49
68	169.47	206.54	238.73	317.45	414.02	446.88	310.25	395.68	452.24	513.96	601.12	655.22	370.38	472.36	538.00	586.09	700.31	769.44
69	188.87	226.35	260.29	346.07	435.44	469.90	333.73	427.42	486.17	547.40	640.57	695.89	392.42	498.19	565.99	623.10	739.57	809.45
70	209.27	250.98	282.71	373.65	466.99	502.69	364.61	468.38	518.02	583.28	679.08	735.44	417.99	528.18	597.26	667.81	780.52	850.96
71	231.14	276.67	309.95	401.96	499.63	536.12	403.13	498.46	555.66	626.48	719.09	779.02	454.88	563.83	629.21	713.65	822.60	890.69
72	253.56	302.20	340.81	430.58	537.60	574.86	428.68	523.35	581.21	678.52	770.56	828.42	481.27	591.73	660.11	765.30	870.50	938.88
73	280.10	332.37	369.18	466.82	572.37	616.84	451.41	552.84	611.17	732.90	824.20	882.52	502.13	623.85	694.86	816.59	923.10	989.03
74	304.35	363.55	405.71	500.46	600.77	651.89	473.76	583.65	647.15	786.34	879.14	937.75	525.04	654.47	730.18	864.49	974.38	1040.32
75	334.75	400.59	442.95	542.76	633.53	694.38	493.11	615.21	690.35	835.94	934.56	995.61	542.42	683.31	770.19	911.08	1023.79	1091.88
76	371.14	462.36	517.65	614.98	692.04	737.13	511.71	651.47	743.89	883.65	991.85	1057.22	559.04	716.84	816.02	953.53	1075.26	1149.65
77	401.81	501.19	561.67	645.92	723.70	771.22	531.43	697.77	803.63	931.08	1052.06	1127.67	574.64	753.94	866.27	995.89	1129.83	1214.08
78	435.16	539.17	604.97	692.00	772.67	823.61	564.64	762.05	887.29	1001.92	1144.14	1231.17	607.10	810.88	940.36	1061.36	1218.44	1313.96
79	477.61	590.11	660.16	751.44	838.47	893.66	611.34	844.84	987.06	1093.20	1258.77	1360.66	651.67	887.29	1031.64	1150.51	1330.94	1441.32
80	528.56	651.67	728.09	823.61	923.38	982.82	666.53	929.75					702.62	967.96				
81	592.24	730.21	817.24	917.01	1035.88	1108.06	734.46	1021.03					766.30	1052.87				
82	666.53	825.74	921.26	1029.52	1173.86	1260.89	810.88	1114.42					840.59	1142.02				
83	751.44	929.75	1040.13	1159.00	1333.06	1439.20	897.91	1214.19					923.38	1237.54				
84	842.72	1046.50	1171.74	1301.22	1509.25	1636.61	993.43	1316.08					1014.66	1337.31				
85+	1144.14	1428.59	1604.77	1768.22	2090.87	2288.29												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	28.89	31.80	34.76	41.06	45.21	53.88	61.56	72.17	80.66	87.03	107.94	116.99	155.05	182.20	203.72	230.60	285.53	315.59
30	30.94	31.80	35.06	43.40	52.33	61.11	61.56	72.17	80.66	87.03	111.67	124.79	163.43	190.12	214.15	236.69	285.53	315.59
31	32.06	32.82	36.59	44.60	52.96	61.48	61.56	72.17	80.66	87.03	115.39	132.59	165.31	194.08	214.15	236.69	285.53	315.59
32	32.90	34.40	38.70	46.55	55.27	61.56	61.56	72.17	80.66	87.03	122.83	136.49	165.31	195.36	214.15	236.69	285.53	315.59
33	33.41	35.38	39.96	48.04	56.32	61.56	63.55	72.17	82.19	87.03	126.55	144.29	165.31	195.36	214.15	236.69	285.53	315.59
34	34.25	37.10	41.21	49.69	57.31	61.56	63.55	72.17	85.93	89.80	134.00	152.09	165.31	195.36	214.15	236.69	285.53	315.59
35	35.10	37.91	42.78	50.95	57.31	61.56	67.52	73.80	85.93	93.39	141.44	155.98	165.31	195.36	214.15	236.69	285.53	315.59
36	35.94	39.51	44.03	50.95	57.31	61.56	71.50	77.49	89.67	100.58	145.16	163.78	165.31	195.36	214.15	236.69	285.53	315.59
37	36.78	40.80	45.60	50.95	57.31	64.28	75.47	81.18	97.14	104.17	152.61	171.58	165.31	195.36	214.15	236.69	285.53	315.59
38	38.13	41.60	46.70	50.95	57.31	64.28	75.47	84.87	100.87	107.76	160.05	179.38	165.31	195.36	214.15	236.69	285.53	315.59
39	38.21	42.89	48.33	52.76	59.64	67.85	79.44	88.56	104.61	114.95	167.50	191.08	165.31	195.36	214.15	236.69	285.53	315.59
40	39.82	44.49	50.45	56.06	62.95	71.53	83.41	92.25	108.35	118.54	174.94	198.88	165.31	195.36	214.15	236.69	285.53	315.59
41	41.19	46.08	52.83	59.94	66.79	75.92	87.77	96.33	112.55	122.64	183.21	206.64	165.31	195.36	214.15	236.69	285.53	315.59
42	42.83	47.69	54.83	60.41	71.17	81.37	88.16	100.44	116.78	130.40	187.85	206.64	165.31	195.36	214.15	236.69	285.53	315.59
43	44.58	49.32	57.78	64.88	77.02	88.08	92.57	104.58	124.83	134.58	187.85	206.64	165.31	195.36	214.15	236.69	285.53	315.59
44	46.24	51.47	59.94	68.19	81.94	90.84	97.02	108.75	129.14	138.80	187.85	206.64	165.31	195.36	214.15	236.69	285.53	315.59
45	46.70	51.34	58.85	69.93	82.37	95.70	100.73	113.41	138.81	149.69	215.51	246.17	191.61	225.42	240.45	266.75	323.10	356.92
46	49.22	52.99	61.33	74.04	86.47	100.44	101.18	121.46	147.35	154.07	224.07	258.88	191.61	225.42	240.45	266.75	323.10	356.92
47	50.18	54.98	63.27	78.75	91.12	106.53	105.69	125.76	151.96	162.27	232.71	267.60	191.61	225.42	240.45	266.75	323.10	356.92
48	50.54	57.17	66.41	79.36	96.37	113.84	110.24	130.10	160.62	170.53	241.42	270.51	191.61	225.42	240.45	266.75	323.10	356.92
49	55.01	58.88	68.84	85.83	109.70	126.98	114.82	138.31	165.32	175.04	244.21	270.51	191.61	225.42	240.45	266.75	323.10	356.92
50	53.60	64.09	74.59	87.52	111.39	128.55	124.09	143.71	173.99	184.79	267.22	300.56	202.88	236.69	251.72	281.78	338.13	383.22
51	58.63	63.31	73.75	93.07	120.45	137.39	127.25	147.26	179.67	195.55	277.70	315.59	210.39	244.21	259.23	289.29	349.40	383.22
52	57.52	64.71	77.52	97.97	126.84	149.41	134.72	154.74	183.99	199.21	294.76	330.62	217.91	247.96	266.75	296.80	356.92	394.49
53	64.48	68.57	79.49	95.28	136.09	154.72	135.68	165.17	192.38	207.72	311.83	341.89	225.42	255.48	274.26	304.32	368.19	405.76
54	65.54	70.56	82.29	96.45	145.41	163.67	141.48	168.85	197.82	217.84	322.79	360.67	229.18	262.99	285.53	311.83	379.46	417.03
55	66.69	74.14	84.86	100.13	154.82	168.76	149.12	176.51	204.06	226.52	338.13	372.15	236.03	274.26	296.80	319.35	390.73	432.06
56	68.80	77.80	87.69	107.31	167.35	184.01	156.77	187.05	211.86	239.79	353.16	390.73	243.57	281.78	308.08	330.62	405.76	450.84
57	73.20	84.08	93.81	115.28	186.26	206.00	163.26	195.39	224.38	252.39	368.19	409.51	246.91	296.80	323.10	345.65	424.54	473.38
58	78.17	86.68	101.12	129.79	198.11	217.44	173.99	203.80	233.05	263.54	386.97	424.54	254.58	311.83	341.89	368.19	447.08	499.68
59	80.88	91.46	109.54	137.98	213.56	238.68	177.12	216.27	245.73	277.88	402.00	443.33	258.76	319.60	360.67	386.97	473.38	525.98
60	82.56	97.13	114.99	146.77	227.02	253.59	185.61	224.82	258.20	289.24	420.79	462.11	267.26	323.53	365.00	405.76	499.68	556.04
61	88.05	105.07	121.37	154.80	245.37	267.84	192.88	234.62	265.01	305.68	428.58	468.88	272.11	332.41	373.82	417.59	509.17	567.78
62	92.15	111.49	128.34	166.90	262.40	286.93	199.63	245.05	280.05	319.13	435.44	478.27	270.57	338.00	381.01	428.30	521.10	578.20
63	98.03	121.46	136.81	179.02	284.82	306.45	210.05	254.43	284.76	341.20	444.83	486.53	272.77	348.60	388.44	437.88	531.71	587.32
64	106.06	127.79	146.00	188.09	306.67	333.66	214.99	261.18	299.65	357.26	456.48	497.05	276.04	353.49	391.24	446.33	541.01	598.49
65	114.31	137.52	154.32	204.13	325.23	351.38	218.80	272.25	309.66	377.25	463.52	506.26	279.28	361.96	395.44	456.95	552.28	608.17
66	124.34	150.54	167.86	220.92	333.45	362.13	234.17	295.68	331.70	404.82	479.02	520.53	293.45	376.98	416.90	472.63	568.44	625.92
67	137.81	164.41	188.07	252.02	343.64	371.13	255.24	321.02	363.58	427.74	502.13	548.62	315.79	397.31	447.07	495.93	595.11	657.10
68	153.65	181.85	210.65	276.68	358.16	387.73	277.59	348.64	398.54	453.85	531.99	580.08	335.65	422.17	477.89	525.98	628.17	691.29
69	170.44	201.70	228.04	303.17	382.18	410.38	298.74	380.54	430.29	486.25	567.78	617.28	355.98	446.95	505.35	559.04	666.78	730.83
70	188.34	221.84	248.78	330.01	410.48	440.22	327.08	415.72	457.72	518.47	603.00	653.72	379.74	475.36	535.57	600.18	704.44	766.43
71	210.33	245.68	274.53	358.16	440.68	471.56	362.27	443.99	493.01	561.11	642.83	694.58	414.02	506.63	563.83	645.55	743.61	803.53
72	228.66	269.82	299.83	384.62	476.39	508.33	383.97	468.12	515.46	607.51	686.41	736.38	436.57	533.87	591.73	691.67	786.34	846.83
73	253.43	296.38	325.38	415.98	507.10	543.52	405.76	491.98	542.70	654.28	735.44	786.16	456.48	560.45	621.32	737.97	831.80	890.13
74	273.91	324.07	358.34	445.10	532.17	575.20	427.36	520.16	576.33	703.31	783.90	835.18	476.20	588.54	656.91	783.90	876.70	935.31
75	302.15	354.92	389.88	481.97	561.12	613.10	443.80	549.46	615.21	746.71	833.59	887.59	493.11	617.56	692.70	824.20	922.82	983.87
76	333.81	411.96	456.49	547.64	610.89	649.21	459.86	583.84	662.74	791.23	885.90	942.26	507.20	646.96	734.87	863.36	969.31	1034.68
77	360.77	442.86	494.71	574.64	637.28	678.33	477.42	622.16	715.05	831.71	937.56	1002.37	520.63	678.33	779.86	900.84	1017.49	1090.94
78	388.46	477.61	530.68	611.34	679.27	721.72	507.33	679.27	787.53	893.66	1016.78	1091.07	549.78	730.21	844.84	959.47	1095.32	1178.11
79	424.54	520.06	579.50	662.29	734.46	781.16	547.66	751.44	874.56	974.33	1116.55	1201.46	587.99	796.02	925.50	1038.01	1192.97	1286.36
80	467.00	573.13	638.94	723.85	804.51	855.45	596.48	825.74					632.57	866.07				
81	522.19	641.06	715.35	804.51	897.91	955.22	653.80	902.15					687.76	940.36				
82	585.87	721.72	804.51	902.15	1012.53	1080.46	719.60	982.82					749.32	1016.78				
83	655.92	810.88	906.40	1014.66	1144.14	1224.81	791.77	1067.72					819.37	1099.57				
84	732.34	910.64	1018.90	1137.77	1288.49	1381.89	870.31	1154.76					895.79	1182.35				
85+	987.06	1237.54	1390.38	1538.97	1766.10	1906.20												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	74.29	93.40	104.01	116.75	144.34	159.20	110.38	137.98	152.84	171.94	208.03	229.25
30	74.29	93.40	104.01	116.75	144.34	159.20	110.38	137.98	152.84	171.94	208.03	229.25
31	74.29	93.40	104.01	116.75	144.34	159.20	110.38	137.98	152.84	171.94	208.03	229.25
32	74.29	93.40	104.01	116.75	144.34	159.20	110.38	137.98	152.84	171.94	208.03	229.25
33	74.29	93.40	104.01	116.75	144.34	159.20	110.38	137.98	152.84	171.94	208.03	229.25
34	74.29	93.40	104.01	116.75	144.34	159.20	110.38	137.98	152.84	171.94	208.03	229.25
35	74.29	93.40	104.01	116.75	144.34	159.20	110.38	137.98	152.84	171.94	208.03	229.25
36	74.29	93.40	104.01	116.75	144.34	159.20	110.38	137.98	152.84	171.94	208.03	229.25
37	74.29	93.40	104.01	116.75	144.34	159.20	110.38	137.98	152.84	171.94	208.03	229.25
38	74.29	93.40	104.01	116.75	144.34	159.20	110.38	137.98	152.84	171.94	208.03	229.25
39	74.29	93.40	104.01	116.75	144.34	159.20	110.38	137.98	152.84	171.94	208.03	229.25
40	74.29	93.40	104.01	116.75	144.34	159.20	110.38	137.98	152.84	171.94	208.03	229.25
41	74.29	93.40	104.01	116.75	144.34	159.20	110.38	137.98	152.84	171.94	208.03	229.25
42	74.29	93.40	104.01	116.75	144.34	159.20	110.38	137.98	152.84	171.94	208.03	229.25
43	74.29	93.40	104.01	116.75	144.34	159.20	110.38	137.98	152.84	171.94	208.03	229.25
44	74.29	93.40	104.01	116.75	144.34	159.20	110.38	137.98	152.84	171.94	208.03	229.25
45	95.52	123.12	131.61	150.71	188.92	203.78	125.24	157.08	174.06	193.17	233.50	258.97
46	95.52	123.12	131.61	150.71	188.92	203.78	125.24	157.08	174.06	193.17	233.50	258.97
47	95.52	123.12	131.61	150.71	188.92	203.78	125.24	157.08	174.06	193.17	233.50	258.97
48	95.52	123.12	131.61	150.71	188.92	203.78	125.24	157.08	174.06	193.17	233.50	258.97
49	95.52	123.12	131.61	150.71	188.92	203.78	125.24	157.08	174.06	193.17	233.50	258.97
50	101.89	135.85	142.22	163.45	205.90	220.76	133.73	167.69	184.68	203.78	244.11	269.58
51	108.26	142.22	152.84	169.82	216.52	231.38	137.98	171.94	188.92	208.03	250.48	275.95
52	114.63	148.59	161.33	182.55	225.01	244.11	144.34	176.19	193.17	212.27	256.85	284.44
53	123.12	154.96	169.82	191.04	233.50	254.73	150.71	180.43	199.54	218.64	263.22	290.81
54	127.36	161.33	178.31	201.66	244.11	267.46	154.96	186.80	205.90	222.88	269.58	297.18
55	133.73	167.69	188.92	210.15	252.60	280.20	161.33	191.04	210.15	227.13	275.95	303.55
56	140.10	174.06	195.29	220.76	263.22	290.81	167.69	199.54	218.64	235.62	284.44	316.28
57	146.47	182.55	203.78	229.25	275.95	301.43	174.06	210.15	231.38	248.36	299.30	331.14
58	152.84	191.04	212.27	241.99	286.57	314.16	180.43	220.76	246.23	261.09	318.41	352.37
59	163.45	199.54	220.76	254.73	299.30	326.90	188.92	233.50	263.22	278.08	337.51	373.60
60	171.94	208.03	226.20	267.46	312.04	339.63	197.41	248.36	274.38	295.06	358.74	396.95
61	179.88	214.86	234.65	282.32	326.90	354.49	202.89	256.58	284.05	314.16	379.97	420.30
62	184.65	227.91	245.61	299.30	346.00	373.60	209.00	269.35	298.05	333.27	403.32	445.77
63	189.29	241.20	259.95	318.41	365.11	394.82	216.20	280.49	314.98	356.62	428.79	473.37
64	196.38	253.05	276.50	339.63	388.46	420.30	226.46	297.24	332.89	382.09	456.38	503.08
65	206.40	267.98	292.79	360.86	413.93	445.77	236.57	315.73	352.62	407.56	486.10	534.92
66	221.34	290.67	318.86	384.21	443.65	477.61	258.11	341.70	382.59	433.03	520.06	566.76
67	239.10	315.02	341.70	409.68	481.86	517.94	280.95	369.72	415.98	462.75	562.52	600.73
68	261.11	342.10	377.29	441.52	526.43	556.15	306.54	400.32	452.14	500.96	609.22	645.30
69	284.50	371.98	421.66	488.22	575.26	615.59	335.13	433.76	492.62	551.91	662.29	706.86
70	317.09	417.57	466.64	541.29	628.32	681.39	366.34	471.19	536.54	611.34	715.35	779.04
71	362.98	458.51	513.70	596.48	685.64	740.83	411.81	515.82	579.50	672.90	774.79	838.47
72	396.95	496.72	551.91	664.41	753.56	810.88	447.89	560.40	624.08	745.07	844.84	908.52
73	435.16	543.41	600.73	738.70	832.10	891.54	486.10	609.22	679.27	823.61	923.38	984.94
74	475.49	596.48	660.16	823.61	921.26	980.69	524.31	664.41	742.95	908.52	1010.41	1074.09
75	515.82	655.92	740.83	912.77	1016.78	1080.46	564.64	723.85	821.49	997.68	1108.06	1173.86
76	558.27	730.21	842.72	1010.41	1129.28	1203.58	607.10	796.02	917.01	1093.20	1218.44	1296.98
77	604.97	819.37	961.59	1116.55	1263.01	1354.29	651.67	878.80	1025.27	1192.97	1350.05	1445.57
78	655.92	919.14	1086.83	1231.17	1411.60	1521.99	700.50	972.20	1142.02	1299.10	1494.39	1611.14
79	711.11	1023.15	1214.19	1350.05	1566.56	1698.17	753.56	1067.72	1260.89	1413.73	1645.10	1785.20
80	776.91	1129.28					817.24	1167.49				
81	859.70	1239.66					893.66	1273.63				
82	955.22	1356.41					984.94	1384.01				
83	1061.36	1477.41					1086.83	1498.64				
84	1178.11	1602.65					1197.21	1617.51				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	72.17	87.03	97.64	110.38	131.61	146.47	106.14	129.49	146.47	163.45	197.41	218.64
30	72.17	87.03	97.64	110.38	131.61	146.47	106.14	129.49	146.47	163.45	197.41	218.64
31	72.17	87.03	97.64	110.38	131.61	146.47	106.14	129.49	146.47	163.45	197.41	218.64
32	72.17	87.03	97.64	110.38	131.61	146.47	106.14	129.49	146.47	163.45	197.41	218.64
33	72.17	87.03	97.64	110.38	131.61	146.47	106.14	129.49	146.47	163.45	197.41	218.64
34	72.17	87.03	97.64	110.38	131.61	146.47	106.14	129.49	146.47	163.45	197.41	218.64
35	72.17	87.03	97.64	110.38	131.61	146.47	106.14	129.49	146.47	163.45	197.41	218.64
36	72.17	87.03	97.64	110.38	131.61	146.47	106.14	129.49	146.47	163.45	197.41	218.64
37	72.17	87.03	97.64	110.38	131.61	146.47	106.14	129.49	146.47	163.45	197.41	218.64
38	72.17	87.03	97.64	110.38	131.61	146.47	106.14	129.49	146.47	163.45	197.41	218.64
39	72.17	87.03	97.64	110.38	131.61	146.47	106.14	129.49	146.47	163.45	197.41	218.64
40	72.17	87.03	97.64	110.38	131.61	146.47	106.14	129.49	146.47	163.45	197.41	218.64
41	72.17	87.03	97.64	110.38	131.61	146.47	106.14	129.49	146.47	163.45	197.41	218.64
42	72.17	87.03	97.64	110.38	131.61	146.47	106.14	129.49	146.47	163.45	197.41	218.64
43	72.17	87.03	97.64	110.38	131.61	146.47	106.14	129.49	146.47	163.45	197.41	218.64
44	72.17	87.03	97.64	110.38	131.61	146.47	106.14	129.49	146.47	163.45	197.41	218.64
45	91.28	114.63	123.12	137.98	171.94	184.68	120.99	150.71	169.82	184.68	222.88	244.11
46	91.28	114.63	123.12	137.98	171.94	184.68	120.99	150.71	169.82	184.68	222.88	244.11
47	91.28	114.63	123.12	137.98	171.94	184.68	120.99	150.71	169.82	184.68	222.88	244.11
48	91.28	114.63	123.12	137.98	171.94	184.68	120.99	150.71	169.82	184.68	222.88	244.11
49	91.28	114.63	123.12	137.98	171.94	184.68	120.99	150.71	169.82	184.68	222.88	244.11
50	97.64	127.36	135.85	150.71	188.92	201.66	127.36	161.33	176.19	195.29	233.50	256.85
51	104.01	133.73	142.22	159.20	197.41	214.39	133.73	165.57	180.43	199.54	239.87	263.22
52	110.38	140.10	150.71	167.69	208.03	222.88	137.98	169.82	186.80	203.78	244.11	269.58
53	116.75	146.47	159.20	176.19	216.52	235.62	144.34	176.19	191.04	208.03	250.48	278.08
54	123.12	152.84	167.69	184.68	225.01	248.36	150.71	180.43	197.41	214.39	256.85	284.44
55	129.49	159.20	176.19	195.29	235.62	258.97	157.08	184.68	203.78	218.64	265.34	292.93
56	135.85	165.57	182.55	205.90	244.11	269.58	163.45	193.17	210.15	227.13	273.83	303.55
57	142.22	171.94	191.04	214.39	256.85	282.32	167.69	201.66	222.88	237.74	288.69	320.53
58	148.59	180.43	199.54	225.01	269.58	292.93	174.06	212.27	235.62	252.60	305.67	339.63
59	154.96	188.92	210.14	235.62	282.32	309.92	182.55	225.01	248.36	267.46	326.90	360.86
60	165.57	199.54	215.73	248.36	295.06	324.78	191.04	235.62	259.71	282.32	346.00	382.09
61	171.51	206.52	224.36	263.22	309.92	339.63	196.61	244.07	269.64	299.30	365.11	403.32
62	176.53	217.55	237.50	278.08	329.02	358.74	202.91	254.84	281.72	316.28	386.33	426.67
63	183.37	230.98	248.04	295.06	348.13	379.97	208.27	266.16	298.62	337.51	407.56	452.14
64	190.60	241.10	264.73	314.16	369.35	401.19	218.58	280.95	312.59	358.74	433.03	477.61
65	197.02	256.16	279.30	335.39	390.58	424.54	228.81	301.38	332.35	379.97	458.51	505.21
66	209.99	278.73	299.42	356.62	418.17	454.26	248.26	325.13	359.84	407.56	488.22	534.92
67	229.46	301.07	320.22	379.97	452.14	483.98	270.84	353.10	392.75	433.03	526.43	566.76
68	251.37	330.10	353.33	411.81	492.47	520.06	296.32	385.73	426.67	471.24	571.01	607.10
69	276.66	359.92	397.21	454.26	537.05	573.13	324.92	417.16	467.36	520.06	621.96	666.53
70	315.07	405.04	448.06	505.21	585.87	636.81	362.22	458.63	517.53	577.38	677.15	736.58
71	360.86	445.77	496.72	566.76	645.30	696.25	407.56	505.21	562.52	641.06	736.58	798.14
72	394.82	486.10	539.17	632.57	713.23	766.30	445.77	549.78	611.34	711.11	806.63	870.31
73	433.03	530.68	587.99	704.74	791.77	846.96	483.98	598.61	666.53	785.40	887.29	950.98
74	473.37	581.62	645.30	783.28	878.80	936.12	522.19	653.80	730.21	863.94	972.20	1038.01
75	511.57	638.94	717.48	868.19	970.08	1033.76	562.52	711.11	800.26	946.73	1063.48	1133.53
76	554.03	706.86	804.51	957.34	1071.97	1144.14	604.97	774.79	883.05	1033.76	1163.25	1243.91
77	598.61	787.53	908.52	1050.74	1188.72	1273.63	649.55	851.21	978.57	1122.92	1275.75	1369.15
78	649.55	876.68	1021.03	1150.51	1313.96	1413.73	696.25	933.99	1080.46	1218.44	1398.87	1509.25
79	702.62	972.20	1135.65	1256.65	1447.69	1564.44	747.20	1018.90	1186.60	1322.45	1528.35	1655.72
80	766.30	1069.85					806.63	1112.30				
81	842.72	1171.74					880.93	1209.95				
82	933.99	1282.12					965.83	1313.96				
83	1033.76	1394.62					1061.36	1422.22				
84	1142.02	1513.49					1165.37	1536.84				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	65.80	76.42	84.91	93.40	110.38	123.12	97.64	116.75	129.49	142.22	171.94	188.92
30	65.80	76.42	84.91	93.40	110.38	123.12	97.64	116.75	129.49	142.22	171.94	188.92
31	65.80	76.42	84.91	93.40	110.38	123.12	97.64	116.75	129.49	142.22	171.94	188.92
32	65.80	76.42	84.91	93.40	110.38	123.12	97.64	116.75	129.49	142.22	171.94	188.92
33	65.80	76.42	84.91	93.40	110.38	123.12	97.64	116.75	129.49	142.22	171.94	188.92
34	65.80	76.42	84.91	93.40	110.38	123.12	97.64	116.75	129.49	142.22	171.94	188.92
35	65.80	76.42	84.91	93.40	110.38	123.12	97.64	116.75	129.49	142.22	171.94	188.92
36	65.80	76.42	84.91	93.40	110.38	123.12	97.64	116.75	129.49	142.22	171.94	188.92
37	65.80	76.42	84.91	93.40	110.38	123.12	97.64	116.75	129.49	142.22	171.94	188.92
38	65.80	76.42	84.91	93.40	110.38	123.12	97.64	116.75	129.49	142.22	171.94	188.92
39	65.80	76.42	84.91	93.40	110.38	123.12	97.64	116.75	129.49	142.22	171.94	188.92
40	65.80	76.42	84.91	93.40	110.38	123.12	97.64	116.75	129.49	142.22	171.94	188.92
41	65.80	76.42	84.91	93.40	110.38	123.12	97.64	116.75	129.49	142.22	171.94	188.92
42	65.80	76.42	84.91	93.40	110.38	123.12	97.64	116.75	129.49	142.22	171.94	188.92
43	65.80	76.42	84.91	93.40	110.38	123.12	97.64	116.75	129.49	142.22	171.94	188.92
44	65.80	76.42	84.91	93.40	110.38	123.12	97.64	116.75	129.49	142.22	171.94	188.92
45	82.79	101.89	108.26	118.87	146.47	159.20	110.38	133.73	146.47	161.33	195.29	214.39
46	82.79	101.89	108.26	118.87	146.47	159.20	110.38	133.73	146.47	161.33	195.29	214.39
47	82.79	101.89	108.26	118.87	146.47	159.20	110.38	133.73	146.47	161.33	195.29	214.39
48	82.79	101.89	108.26	118.87	146.47	159.20	110.38	133.73	146.47	161.33	195.29	214.39
49	82.79	101.89	108.26	118.87	146.47	159.20	110.38	133.73	146.47	161.33	195.29	214.39
50	89.15	112.50	116.75	129.49	161.33	174.06	116.75	142.22	154.96	169.82	205.90	227.13
51	95.52	116.75	123.12	137.98	169.82	184.68	120.99	146.47	159.20	174.06	210.15	233.50
52	99.77	123.12	131.61	146.47	178.31	193.17	125.24	150.71	163.45	178.31	216.52	239.87
53	104.01	127.36	140.10	152.84	186.80	203.78	129.49	154.96	167.69	182.55	220.76	246.23
54	110.38	133.73	144.34	161.33	195.29	214.39	135.85	159.20	171.94	186.80	227.13	252.60
55	114.63	137.98	152.84	167.69	203.78	225.01	142.22	163.45	178.31	191.04	233.50	258.97
56	120.99	144.34	159.20	178.31	212.27	237.74	146.47	169.82	184.68	199.54	241.99	269.58
57	127.36	150.71	165.57	186.80	222.88	246.23	152.84	178.31	195.29	210.15	256.85	284.44
58	131.61	159.20	174.06	195.29	233.50	258.97	157.08	188.92	208.03	222.88	271.71	301.43
59	140.10	165.57	182.55	205.90	246.23	269.58	165.57	199.54	220.76	235.62	288.69	320.53
60	148.59	174.06	188.50	216.52	258.97	284.44	171.94	210.15	230.39	250.48	305.67	339.63
61	154.78	181.49	195.54	231.38	271.71	299.30	179.88	216.95	238.77	265.34	322.65	358.74
62	160.30	192.69	205.02	244.11	288.69	314.16	182.62	227.91	247.02	282.32	343.88	379.97
63	165.63	202.37	216.29	261.09	305.67	333.27	188.43	237.49	261.81	299.30	362.98	403.32
64	171.35	213.20	229.43	278.08	324.78	354.49	198.89	250.41	278.09	318.41	386.33	426.67
65	178.25	224.63	242.71	295.06	343.88	375.72	207.48	268.58	293.85	339.63	409.68	452.14
66	191.07	244.88	262.48	314.16	369.35	401.19	224.61	289.93	320.55	362.98	437.28	479.73
67	206.32	267.17	283.12	337.51	399.07	426.67	244.57	315.72	348.41	386.33	473.37	507.33
68	226.03	292.08	311.41	365.11	435.16	462.75	267.71	344.03	379.97	420.30	513.70	547.66
69	249.19	319.71	350.36	405.44	477.61	507.33	294.26	375.65	414.73	467.00	560.40	600.73
70	282.75	359.11	396.44	450.02	522.19	566.76	329.29	412.55	462.61	520.06	609.22	664.41
71	324.78	396.95	441.52	505.21	575.26	619.83	371.47	454.26	505.21	579.50	664.41	719.60
72	356.62	433.03	477.61	564.64	636.81	683.51	405.44	494.59	549.78	643.18	728.09	783.28
73	390.58	473.37	522.19	630.45	706.86	755.69	439.40	539.17	598.61	708.99	800.26	855.45
74	426.67	520.06	575.26	702.62	783.28	834.23	475.49	587.99	655.92	783.28	876.68	933.99
75	460.63	571.01	638.94	776.91	866.07	921.26	511.57	641.06	719.60	857.58	959.47	1021.03
76	498.84	632.57	717.48	857.58	957.34	1021.03	549.78	700.50	796.02	933.99	1050.74	1120.79
77	539.17	702.62	808.75	940.36	1059.23	1133.53	590.11	766.30	880.93	1014.66	1150.51	1231.17
78	583.75	781.16	906.40	1027.39	1167.49	1254.52	630.45	840.59	970.08	1101.69	1258.77	1352.17
79	630.45	863.94	1006.17	1120.79	1282.12	1381.89	675.02	917.01	1063.48	1192.97	1371.27	1479.53
80	685.64	948.85					728.09	995.55				
81	751.44	1038.01					789.65	1080.46				
82	827.86	1129.28					861.82	1169.62				
83	910.64	1226.93					942.48	1263.01				
84	1001.92	1328.82					1029.52	1360.66				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	70.05	87.03	99.77	112.50	137.98	154.96	104.01	129.49	144.34	163.45	197.41	216.52
30	70.05	87.03	99.77	112.50	137.98	154.96	104.01	129.49	144.34	163.45	197.41	216.52
31	70.05	87.03	99.77	112.50	137.98	154.96	104.01	129.49	144.34	163.45	197.41	216.52
32	70.05	87.03	99.77	112.50	137.98	154.96	104.01	129.49	144.34	163.45	197.41	216.52
33	70.05	87.03	99.77	112.50	137.98	154.96	104.01	129.49	144.34	163.45	197.41	216.52
34	70.05	87.03	99.77	112.50	137.98	154.96	104.01	129.49	144.34	163.45	197.41	216.52
35	70.05	87.03	99.77	112.50	137.98	154.96	104.01	129.49	144.34	163.45	197.41	216.52
36	70.05	87.03	99.77	112.50	137.98	154.96	104.01	129.49	144.34	163.45	197.41	216.52
37	70.05	87.03	99.77	112.50	137.98	154.96	104.01	129.49	144.34	163.45	197.41	216.52
38	70.05	87.03	99.77	112.50	137.98	154.96	104.01	129.49	144.34	163.45	197.41	216.52
39	70.05	87.03	99.77	112.50	137.98	154.96	104.01	129.49	144.34	163.45	197.41	216.52
40	70.05	87.03	99.77	112.50	137.98	154.96	104.01	129.49	144.34	163.45	197.41	216.52
41	70.05	87.03	99.77	112.50	137.98	154.96	104.01	129.49	144.34	163.45	197.41	216.52
42	70.05	87.03	99.77	112.50	137.98	154.96	104.01	129.49	144.34	163.45	197.41	216.52
43	70.05	87.03	99.77	112.50	137.98	154.96	104.01	129.49	144.34	163.45	197.41	216.52
44	70.05	87.03	99.77	112.50	137.98	154.96	104.01	129.49	144.34	163.45	197.41	216.52
45	91.28	116.75	129.49	144.34	178.31	199.54	123.12	148.59	163.45	182.55	220.76	241.99
46	91.28	116.75	129.49	144.34	178.31	199.54	123.12	148.59	163.45	182.55	220.76	241.99
47	91.28	116.75	129.49	144.34	178.31	199.54	123.12	148.59	163.45	182.55	220.76	241.99
48	91.28	116.75	129.49	144.34	178.31	199.54	123.12	148.59	163.45	182.55	220.76	241.99
49	91.28	116.75	129.49	144.34	178.31	199.54	123.12	148.59	163.45	182.55	220.76	241.99
50	99.77	127.36	140.10	159.20	195.29	216.52	131.61	154.96	169.82	191.04	229.25	258.97
51	106.14	133.73	150.71	167.69	203.78	227.13	135.85	161.33	176.19	195.29	235.62	258.97
52	110.38	140.10	157.08	174.06	212.27	235.62	137.98	165.57	180.43	199.54	239.87	265.34
53	114.63	146.47	165.57	182.55	220.76	244.11	142.22	169.82	186.80	203.78	246.23	271.71
54	120.99	152.84	171.94	188.92	229.25	254.73	146.47	174.06	191.04	210.15	252.60	278.08
55	125.24	157.08	178.31	197.41	237.74	263.22	150.71	180.43	197.41	214.39	258.97	286.57
56	131.61	163.45	184.68	205.90	248.36	273.83	157.08	186.80	205.90	220.76	267.46	297.18
57	137.98	169.82	191.04	214.39	256.85	282.32	161.33	197.41	218.64	231.38	280.20	312.04
58	144.34	176.19	197.41	225.01	267.46	292.93	167.69	205.90	229.25	244.11	297.18	329.02
59	150.71	184.68	203.78	235.62	278.08	303.55	174.06	216.52	244.11	258.97	314.16	348.13
60	159.20	191.04	207.35	246.23	286.57	312.04	182.55	227.13	253.43	271.71	329.02	365.11
61	163.15	196.09	214.07	256.85	299.30	324.78	186.15	233.64	259.35	284.44	346.00	382.09
62	166.39	205.12	221.26	269.58	312.04	337.51	186.68	242.41	269.47	301.43	362.98	401.19
63	169.57	214.63	230.18	284.44	326.90	352.37	192.40	251.83	282.26	318.41	382.09	422.42
64	175.20	221.17	243.16	299.30	341.76	369.35	198.89	260.59	294.33	335.39	401.19	443.65
65	180.13	232.52	254.26	314.16	358.74	388.46	205.55	274.73	306.01	354.49	422.42	464.87
66	191.07	252.85	276.09	333.27	382.09	413.93	220.67	294.07	330.89	377.84	450.02	494.59
67	208.25	273.15	300.70	358.74	416.05	450.02	244.57	317.79	365.30	407.56	486.10	532.80
68	226.03	296.09	335.37	390.58	456.38	494.59	267.71	346.11	399.07	443.65	528.56	579.50
69	247.22	323.73	370.73	428.79	500.96	543.41	290.18	375.65	429.47	483.98	575.26	628.32
70	276.69	363.28	406.76	471.24	545.54	592.24	319.00	410.46	466.83	532.80	621.96	677.15
71	316.28	399.07	447.89	520.06	596.48	645.30	358.74	450.02	505.21	585.87	675.02	730.21
72	348.13	433.03	481.86	577.38	655.92	706.86	390.58	488.22	543.41	647.43	734.46	789.65
73	379.97	473.37	522.19	643.18	723.85	774.79	422.42	530.68	590.11	717.48	802.39	857.58
74	413.93	517.94	575.26	717.48	800.26	853.33	458.51	577.38	645.30	791.77	878.80	933.99
75	447.89	571.01	645.30	793.89	885.17	940.36	492.47	630.45	715.35	868.19	963.71	1021.03
76	486.10	634.69	734.46	878.80	982.82	1046.50	528.56	692.00	798.14	950.98	1061.36	1127.16
77	526.43	713.23	836.35	972.20	1099.57	1178.11	566.76	764.18	893.66	1038.01	1173.86	1256.65
78	571.01	800.26	946.73	1069.85	1226.93	1324.57	609.22	844.84	993.43	1131.41	1299.10	1403.11
79	619.83	889.42	1057.11	1173.86	1362.78	1477.41	655.92	929.75	1097.44	1229.05	1430.71	1553.83
80	677.15	982.82					711.11	1016.78				
81	747.20	1080.46					779.04	1108.06				
82	829.98	1180.23					857.58	1203.58				
83	923.38	1284.24					946.73	1303.35				
84	1025.27	1392.50					1042.25	1407.36				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	67.93	82.79	93.40	104.01	125.24	140.10	99.77	123.12	137.98	154.96	186.80	205.90
30	67.93	82.79	93.40	104.01	125.24	140.10	99.77	123.12	137.98	154.96	186.80	205.90
31	67.93	82.79	93.40	104.01	125.24	140.10	99.77	123.12	137.98	154.96	186.80	205.90
32	67.93	82.79	93.40	104.01	125.24	140.10	99.77	123.12	137.98	154.96	186.80	205.90
33	67.93	82.79	93.40	104.01	125.24	140.10	99.77	123.12	137.98	154.96	186.80	205.90
34	67.93	82.79	93.40	104.01	125.24	140.10	99.77	123.12	137.98	154.96	186.80	205.90
35	67.93	82.79	93.40	104.01	125.24	140.10	99.77	123.12	137.98	154.96	186.80	205.90
36	67.93	82.79	93.40	104.01	125.24	140.10	99.77	123.12	137.98	154.96	186.80	205.90
37	67.93	82.79	93.40	104.01	125.24	140.10	99.77	123.12	137.98	154.96	186.80	205.90
38	67.93	82.79	93.40	104.01	125.24	140.10	99.77	123.12	137.98	154.96	186.80	205.90
39	67.93	82.79	93.40	104.01	125.24	140.10	99.77	123.12	137.98	154.96	186.80	205.90
40	67.93	82.79	93.40	104.01	125.24	140.10	99.77	123.12	137.98	154.96	186.80	205.90
41	67.93	82.79	93.40	104.01	125.24	140.10	99.77	123.12	137.98	154.96	186.80	205.90
42	67.93	82.79	93.40	104.01	125.24	140.10	99.77	123.12	137.98	154.96	186.80	205.90
43	67.93	82.79	93.40	104.01	125.24	140.10	99.77	123.12	137.98	154.96	186.80	205.90
44	67.93	82.79	93.40	104.01	125.24	140.10	99.77	123.12	137.98	154.96	186.80	205.90
45	89.15	108.26	120.99	133.73	163.45	180.43	118.87	142.22	157.08	174.06	208.03	227.13
46	89.15	108.26	120.99	133.73	163.45	180.43	118.87	142.22	157.08	174.06	208.03	227.13
47	89.15	108.26	120.99	133.73	163.45	180.43	118.87	142.22	157.08	174.06	208.03	227.13
48	89.15	108.26	120.99	133.73	163.45	180.43	118.87	142.22	157.08	174.06	208.03	227.13
49	89.15	108.26	120.99	133.73	163.45	180.43	118.87	142.22	157.08	174.06	208.03	227.13
50	95.52	120.99	133.73	148.59	178.31	197.41	125.24	150.71	165.57	182.55	218.64	244.11
51	101.89	125.24	140.10	154.96	186.80	205.90	131.61	154.96	169.82	186.80	222.88	244.11
52	106.14	131.61	146.47	161.33	195.29	214.39	135.85	159.20	174.06	191.04	229.25	250.48
53	112.50	137.98	152.84	169.82	203.78	225.01	140.10	163.45	180.43	195.29	235.62	258.97
54	116.75	142.22	159.20	176.19	212.27	233.50	144.34	169.82	184.68	201.66	241.99	265.34
55	120.99	148.59	165.57	182.55	220.76	244.11	148.59	174.06	191.04	205.90	248.36	273.83
56	127.36	154.96	171.94	191.04	229.25	252.60	152.84	180.43	199.54	212.27	258.97	286.57
57	133.73	161.33	178.31	199.54	239.87	265.34	157.08	188.92	208.03	222.88	271.71	301.43
58	140.10	167.69	186.80	210.15	250.48	275.95	163.45	197.41	218.64	235.62	286.57	318.41
59	146.47	176.19	195.28	218.64	261.09	286.57	169.82	208.03	231.38	248.36	301.43	335.39
60	152.84	182.55	198.97	229.25	271.71	299.30	176.19	216.52	238.77	261.09	318.41	352.37
61	156.87	187.74	205.84	239.87	282.32	309.92	179.88	223.21	244.94	273.83	331.14	369.35
62	160.30	196.83	213.14	250.48	297.18	324.78	180.59	229.98	255.18	286.57	348.13	386.33
63	163.66	204.41	220.26	263.22	309.92	337.51	184.46	237.49	265.90	299.30	362.98	403.32
64	167.50	211.21	233.36	278.08	324.78	354.49	192.98	248.38	276.06	314.16	379.97	420.30
65	170.75	222.66	242.71	290.81	339.63	369.35	199.73	260.38	289.79	331.14	399.07	439.40
66	183.51	240.90	262.48	309.92	360.86	392.70	214.76	279.57	312.27	350.25	420.30	464.87
67	202.47	261.19	287.03	333.27	388.46	424.54	238.50	303.25	346.29	377.84	454.26	500.96
68	222.14	286.08	319.40	362.98	424.54	462.75	261.58	333.60	379.97	413.93	494.59	543.41
69	243.30	311.66	354.43	399.07	467.00	507.33	286.09	363.20	412.62	454.26	539.17	590.11
70	274.67	352.84	390.24	439.40	511.57	554.03	314.89	397.90	449.93	503.08	587.99	641.06
71	314.16	388.46	433.03	488.22	560.40	607.10	354.49	439.40	490.35	556.15	641.06	694.13
72	346.00	422.42	469.12	547.66	621.96	668.65	388.46	477.61	532.80	617.71	702.62	757.81
73	377.84	462.75	511.57	613.46	689.88	738.70	420.30	522.19	581.62	683.51	772.67	827.86
74	411.81	507.33	562.52	683.51	764.18	815.12	456.38	568.89	634.69	751.44	846.96	904.28
75	445.77	556.15	624.08	755.69	844.84	900.03	490.35	617.71	696.25	823.61	925.50	987.06
76	481.86	613.46	700.50	832.10	933.99	995.55	526.43	675.02	768.42	897.91	1012.53	1082.58
77	522.19	685.64	789.65	914.89	1033.76	1108.06	564.64	740.83	851.21	978.57	1110.18	1192.97
78	564.64	762.05	887.29	1001.92	1144.14	1231.17	607.10	810.88	940.36	1061.36	1218.44	1313.96
79	611.34	844.84	987.06	1093.20	1258.77	1360.66	651.67	887.29	1031.64	1150.51	1330.94	1441.32
80	666.53	929.75					702.62	967.96				
81	734.46	1021.03					766.30	1052.87				
82	810.88	1114.42					840.59	1142.02				
83	897.91	1214.19					923.38	1237.54				
84	993.43	1316.08					1014.66	1337.31				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	61.56	72.17	80.66	87.03	106.14	116.75	93.40	110.38	120.99	133.73	161.33	178.31
30	61.56	72.17	80.66	87.03	106.14	116.75	93.40	110.38	120.99	133.73	161.33	178.31
31	61.56	72.17	80.66	87.03	106.14	116.75	93.40	110.38	120.99	133.73	161.33	178.31
32	61.56	72.17	80.66	87.03	106.14	116.75	93.40	110.38	120.99	133.73	161.33	178.31
33	61.56	72.17	80.66	87.03	106.14	116.75	93.40	110.38	120.99	133.73	161.33	178.31
34	61.56	72.17	80.66	87.03	106.14	116.75	93.40	110.38	120.99	133.73	161.33	178.31
35	61.56	72.17	80.66	87.03	106.14	116.75	93.40	110.38	120.99	133.73	161.33	178.31
36	61.56	72.17	80.66	87.03	106.14	116.75	93.40	110.38	120.99	133.73	161.33	178.31
37	61.56	72.17	80.66	87.03	106.14	116.75	93.40	110.38	120.99	133.73	161.33	178.31
38	61.56	72.17	80.66	87.03	106.14	116.75	93.40	110.38	120.99	133.73	161.33	178.31
39	61.56	72.17	80.66	87.03	106.14	116.75	93.40	110.38	120.99	133.73	161.33	178.31
40	61.56	72.17	80.66	87.03	106.14	116.75	93.40	110.38	120.99	133.73	161.33	178.31
41	61.56	72.17	80.66	87.03	106.14	116.75	93.40	110.38	120.99	133.73	161.33	178.31
42	61.56	72.17	80.66	87.03	106.14	116.75	93.40	110.38	120.99	133.73	161.33	178.31
43	61.56	72.17	80.66	87.03	106.14	116.75	93.40	110.38	120.99	133.73	161.33	178.31
44	61.56	72.17	80.66	87.03	106.14	116.75	93.40	110.38	120.99	133.73	161.33	178.31
45	78.54	95.52	106.14	114.63	137.98	152.84	108.26	127.36	135.85	150.71	182.55	201.66
46	78.54	95.52	106.14	114.63	137.98	152.84	108.26	127.36	135.85	150.71	182.55	201.66
47	78.54	95.52	106.14	114.63	137.98	152.84	108.26	127.36	135.85	150.71	182.55	201.66
48	78.54	95.52	106.14	114.63	137.98	152.84	108.26	127.36	135.85	150.71	182.55	201.66
49	78.54	95.52	106.14	114.63	137.98	152.84	108.26	127.36	135.85	150.71	182.55	201.66
50	87.03	106.14	114.63	125.24	152.84	169.82	114.63	133.73	142.22	159.20	191.04	216.52
51	91.28	110.38	120.99	131.61	159.20	178.31	118.87	137.98	146.47	163.45	197.41	216.52
52	95.52	114.63	127.36	137.98	167.69	186.80	123.12	140.10	150.71	167.69	201.66	222.88
53	99.77	120.99	133.73	144.34	176.19	193.17	127.36	144.34	154.96	171.94	208.03	229.25
54	104.01	125.24	137.98	150.71	182.55	203.78	129.49	148.59	161.33	176.19	214.39	235.62
55	108.26	129.49	144.34	157.08	191.04	212.27	133.73	154.96	167.69	180.43	220.76	244.11
56	112.50	135.85	148.59	165.57	199.54	220.76	137.98	159.20	174.06	186.80	229.25	254.73
57	118.87	142.22	154.96	171.94	208.03	231.38	142.22	167.69	182.55	195.29	239.87	267.46
58	125.24	148.59	161.33	180.43	218.64	239.87	146.47	176.19	193.17	208.03	252.60	282.32
59	129.49	154.96	167.69	191.04	227.13	250.48	152.84	184.68	203.78	218.64	267.46	297.18
60	135.85	161.33	173.84	199.54	237.74	261.09	159.20	193.17	211.54	229.25	282.32	314.16
61	140.14	164.80	177.02	208.03	248.36	271.71	161.06	198.18	218.19	241.99	295.06	329.02
62	144.07	171.97	184.72	218.64	258.97	284.44	162.33	205.12	226.60	254.73	309.92	343.88
63	147.88	179.88	192.48	231.38	271.71	297.18	166.61	212.93	237.26	267.46	324.78	358.74
64	152.10	187.30	201.98	244.11	286.57	312.04	173.29	221.91	245.61	280.20	339.63	375.72
65	155.74	195.08	211.89	256.85	299.30	326.90	180.34	233.73	255.34	295.06	356.62	392.70
66	166.48	211.04	229.43	271.71	318.41	346.00	195.06	250.58	277.12	314.16	377.84	416.05
67	181.26	231.28	249.93	292.93	343.88	375.72	216.27	272.10	306.17	339.63	407.56	450.02
68	198.75	252.07	281.47	320.53	375.72	409.68	237.05	298.16	337.51	371.47	443.65	488.22
69	217.79	277.48	313.70	354.49	413.93	450.02	259.52	325.84	368.41	407.56	486.10	532.80
70	246.40	313.17	344.82	390.58	454.26	492.47	286.07	358.11	403.46	452.14	530.68	577.38
71	282.32	346.00	384.21	437.28	500.96	541.29	322.65	394.82	439.40	503.08	579.50	626.20
72	309.92	377.84	416.05	490.35	554.03	594.36	352.37	430.91	477.61	558.27	634.69	683.51
73	339.63	411.81	454.26	547.66	615.59	658.04	382.09	469.12	520.06	617.71	696.25	745.07
74	371.47	452.14	500.96	611.34	681.39	725.97	413.93	511.57	571.01	681.39	762.05	813.00
75	401.19	496.72	556.15	675.02	753.56	802.39	445.77	558.27	626.20	745.07	834.23	889.42
76	433.03	549.78	624.08	745.07	834.23	887.29	477.61	609.22	692.00	813.00	912.77	974.33
77	469.12	611.34	702.62	817.24	921.26	984.94	511.57	666.53	766.30	885.17	999.80	1071.97
78	507.33	679.27	787.53	893.66	1016.78	1091.07	549.78	730.21	844.84	959.47	1095.32	1178.11
79	547.66	751.44	874.56	974.33	1116.55	1201.46	587.99	796.02	925.50	1038.01	1192.97	1286.36
80	596.48	825.74					632.57	866.07				
81	653.80	902.15					687.76	940.36				
82	719.60	982.82					749.32	1016.78				
83	791.77	1067.72					819.37	1099.57				
84	870.31	1154.76					895.79	1182.35				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B3

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	4.4% Simple Inflation						4.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	63.09	79.32	88.33	99.15	124.67	135.48	155.61	193.41	218.54	251.78	312.68	344.58
30	63.09	79.32	88.33	99.15	128.97	144.51	164.02	201.82	229.72	258.44	312.68	344.58
31	63.09	79.32	88.33	99.15	133.27	153.54	165.91	206.02	229.72	258.44	312.68	344.58
32	63.09	79.32	88.33	99.15	141.86	158.06	165.91	207.39	229.72	258.44	312.68	344.58
33	65.14	79.32	90.01	99.15	146.16	167.09	165.91	207.39	229.72	258.44	312.68	344.58
34	65.14	79.32	94.10	102.30	154.76	176.12	165.91	207.39	229.72	258.44	312.68	344.58
35	69.21	81.11	94.10	106.40	163.36	180.64	165.91	207.39	229.72	258.44	312.68	344.58
36	73.28	85.16	98.19	114.58	167.66	189.67	165.91	207.39	229.72	258.44	312.68	344.58
37	77.35	89.22	106.37	118.67	176.26	198.70	165.91	207.39	229.72	258.44	312.68	344.58
38	77.35	93.27	110.46	122.76	184.85	207.73	165.91	207.39	229.72	258.44	312.68	344.58
39	81.42	97.33	114.55	130.95	193.45	221.28	165.91	207.39	229.72	258.44	312.68	344.58
40	85.49	101.38	118.65	135.04	202.05	230.31	165.91	207.39	229.72	258.44	312.68	344.58
41	89.96	105.86	123.24	139.72	211.59	239.29	165.91	207.39	229.72	258.44	312.68	344.58
42	90.36	110.38	127.88	148.55	216.96	239.29	165.91	207.39	229.72	258.44	312.68	344.58
43	94.88	114.93	136.69	153.32	216.96	239.29	165.91	207.39	229.72	258.44	312.68	344.58
44	99.44	119.51	141.42	158.12	216.96	239.29	165.91	207.39	229.72	258.44	312.68	344.58
45	104.04	124.14	146.18	167.14	250.59	278.74	188.24	236.10	261.63	290.34	350.96	389.25
46	104.50	132.95	155.17	172.04	260.55	293.14	188.24	236.10	261.63	290.34	350.96	389.25
47	109.16	137.65	160.02	181.18	270.59	303.01	188.24	236.10	261.63	290.34	350.96	389.25
48	113.86	142.40	169.14	190.40	280.72	306.29	188.24	236.10	261.63	290.34	350.96	389.25
49	118.60	151.38	174.09	195.45	283.96	306.29	188.24	236.10	261.63	290.34	350.96	389.25
50	123.37	156.22	183.33	204.80	305.73	331.82	201.01	252.05	277.58	306.29	366.92	405.20
51	128.17	161.13	192.73	214.28	320.73	347.77	207.39	258.44	283.96	312.68	376.49	414.77
52	137.29	170.35	197.92	223.84	335.87	366.92	216.96	264.82	290.34	319.06	386.06	427.54
53	142.19	179.64	207.46	233.47	350.96	382.87	226.53	271.20	299.91	328.63	395.63	437.11
54	147.12	184.71	217.10	247.53	366.56	402.01	232.91	280.77	309.48	335.01	405.20	446.68
55	156.43	194.13	226.81	257.35	379.68	417.18	241.80	287.15	315.87	341.39	414.77	456.25
56	165.79	203.53	236.46	271.51	395.63	437.11	251.40	299.91	328.63	354.15	427.54	475.39
57	170.83	212.99	250.59	285.78	414.77	453.06	256.63	315.87	347.77	373.30	449.87	497.73
58	180.31	222.52	260.41	300.16	430.73	472.20	266.33	331.82	370.11	392.44	478.58	529.63
59	189.87	236.50	274.72	314.65	449.87	491.35	271.63	343.16	395.63	417.96	507.30	561.54
60	199.50	246.19	285.32	329.25	469.01	510.49	281.44	353.25	402.04	443.49	539.21	596.64
61	210.25	259.77	298.33	352.31	479.06	519.50	291.11	365.49	413.30	460.40	556.83	615.94
62	217.29	275.80	316.23	371.00	494.06	533.46	295.84	376.92	425.59	475.87	575.90	636.52
63	228.33	289.73	326.59	398.74	507.62	548.94	300.59	389.97	437.93	495.81	596.16	658.13
64	235.73	299.67	348.36	422.12	525.49	568.56	306.35	402.09	450.32	516.87	617.37	680.55
65	246.25	317.61	363.38	450.10	544.39	586.27	311.13	415.25	463.75	536.02	639.31	703.52
66	264.40	345.85	391.50	486.13	566.80	610.20	329.76	436.55	488.79	553.24	664.44	724.10
67	285.93	371.33	422.14	508.02	597.51	642.26	348.39	458.46	515.82	573.82	697.54	744.92
68	309.70	401.82	453.67	530.91	633.01	668.74	368.59	481.37	543.67	602.38	732.55	775.95
69	331.41	433.23	491.17	568.72	670.10	717.08	390.39	505.27	573.84	642.90	771.48	823.41
70	357.45	470.72	526.04	610.20	708.31	768.13	412.97	531.17	604.84	689.16	806.42	878.20
71	395.55	499.64	559.78	650.00	747.15	807.29	448.75	562.10	631.49	733.27	844.30	913.70
72	417.65	522.61	580.68	699.05	792.86	853.16	471.25	589.62	656.62	783.92	888.89	955.89
73	441.49	551.33	609.48	749.46	844.22	904.53	493.18	618.09	689.16	835.61	936.83	999.29
74	464.55	582.76	644.97	804.66	900.06	958.13	512.25	649.12	725.85	887.62	987.16	1049.38
75	484.57	616.18	695.94	857.46	955.18	1015.00	530.43	679.99	771.72	937.23	1040.92	1102.74
76	503.47	658.53	759.99	911.23	1018.43	1085.43	547.50	717.88	826.99	985.88	1098.83	1169.66
77	522.85	708.15	831.06	964.99	1091.57	1170.46	563.21	759.51	886.10	1031.03	1166.79	1249.35
78	557.02	780.56	922.97	1045.55	1198.78	1292.51	594.88	825.62	969.84	1103.23	1269.08	1368.23
79	603.89	868.89	1031.13	1146.50	1330.37	1442.14	639.95	906.74	1070.79	1200.58	1397.07	1516.05
80	659.78	959.02					694.03	991.47				
81	730.08	1052.76					758.92	1081.60				
82	811.20	1151.91					836.44	1175.34				
83	901.33	1254.66					922.97	1272.68				
84	1000.48	1361.02					1016.71	1373.63				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B3

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	4.4% Simple Inflation						4.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	61.29	73.91	82.92	93.74	113.67	124.64	149.63	181.51	209.43	239.35	296.72	328.63
30	61.29	73.91	82.92	93.74	117.59	132.95	157.72	189.40	220.15	245.67	296.72	328.63
31	61.29	73.91	82.92	93.74	121.51	141.26	159.53	193.35	220.15	245.67	296.72	328.63
32	61.29	73.91	82.92	93.74	129.35	145.41	159.53	194.62	220.15	245.67	296.72	328.63
33	63.28	73.91	84.50	93.74	133.27	153.72	159.53	194.62	220.15	245.67	296.72	328.63
34	63.28	73.91	88.34	96.72	141.11	162.03	159.53	194.62	220.15	245.67	296.72	328.63
35	67.23	75.58	88.34	100.59	148.95	166.19	159.53	194.62	220.15	245.67	296.72	328.63
36	71.19	79.35	92.18	108.33	152.86	174.49	159.53	194.62	220.15	245.67	296.72	328.63
37	75.14	83.13	99.86	112.20	160.70	182.80	159.53	194.62	220.15	245.67	296.72	328.63
38	75.14	86.91	103.70	116.07	168.54	191.11	159.53	194.62	220.15	245.67	296.72	328.63
39	79.09	90.69	107.54	123.81	176.38	203.58	159.53	194.62	220.15	245.67	296.72	328.63
40	83.05	94.47	111.38	127.67	184.22	211.89	159.53	194.62	220.15	245.67	296.72	328.63
41	87.39	98.64	115.70	132.09	192.92	220.15	159.53	194.62	220.15	245.67	296.72	328.63
42	87.77	102.85	120.05	140.45	197.82	220.15	159.53	194.62	220.15	245.67	296.72	328.63
43	92.17	107.09	128.32	144.96	197.82	220.15	159.53	194.62	220.15	245.67	296.72	328.63
44	96.60	111.37	132.76	149.50	197.82	220.15	159.53	194.62	220.15	245.67	296.72	328.63
45	99.42	115.57	136.75	153.02	228.07	252.60	181.86	226.53	255.25	277.58	335.01	366.92
46	99.86	123.78	145.16	157.50	237.13	265.65	181.86	226.53	255.25	277.58	335.01	366.92
47	104.31	128.16	149.70	165.87	246.27	274.60	181.86	226.53	255.25	277.58	335.01	366.92
48	108.80	132.58	158.23	174.31	255.49	277.58	181.86	226.53	255.25	277.58	335.01	366.92
49	113.32	140.94	162.85	178.93	258.44	277.58	181.86	226.53	255.25	277.58	335.01	366.92
50	118.23	146.45	175.12	188.84	280.51	303.10	191.43	242.48	264.82	293.53	350.96	386.06
51	123.14	151.51	179.35	200.89	292.43	322.25	201.01	248.86	271.20	299.91	360.53	395.63
52	132.21	160.61	184.90	205.62	310.52	335.01	207.39	255.25	280.77	306.29	366.92	405.20
53	134.83	169.79	194.50	215.31	325.44	354.15	216.96	264.82	287.15	312.68	376.49	417.96
54	142.21	174.99	204.17	226.69	337.87	373.30	226.53	271.20	296.72	322.25	386.06	427.54
55	151.47	184.30	211.52	239.16	354.15	385.57	235.44	277.58	306.29	328.63	398.82	440.30
56	160.76	193.60	221.04	253.24	366.92	405.20	245.03	290.34	315.87	341.39	411.58	456.25
57	165.88	200.61	234.93	267.26	386.06	424.35	247.24	303.10	335.01	357.34	433.92	481.78
58	175.31	210.16	244.78	279.10	405.20	440.30	256.93	319.06	354.15	379.68	459.44	510.49
59	180.01	223.92	261.52	291.05	424.35	465.82	262.48	330.68	373.30	402.01	491.35	542.40
60	192.11	236.14	272.11	305.73	443.49	488.16	272.36	335.14	380.55	424.35	520.06	574.30
61	200.47	249.68	285.24	328.47	454.18	497.73	282.10	347.66	392.33	438.62	535.06	591.05
62	207.74	263.26	305.78	344.69	469.81	512.25	287.22	356.62	402.27	451.62	551.65	609.24
63	221.19	277.45	311.63	369.50	484.01	528.28	289.56	370.05	415.18	469.25	566.64	628.62
64	228.80	285.51	333.53	390.46	499.64	542.72	295.69	380.06	422.86	485.29	585.79	646.09
65	235.06	303.60	346.64	418.33	513.68	558.35	300.93	396.37	437.10	499.72	603.02	664.44
66	250.84	331.64	367.63	451.21	534.26	580.36	317.17	415.39	459.73	520.70	623.76	683.42
67	274.40	354.87	395.60	471.17	560.66	600.15	335.85	437.86	487.02	536.97	652.79	702.80
68	298.14	387.72	424.86	495.18	592.17	625.35	356.31	463.82	513.04	566.64	686.61	730.00
69	322.27	419.18	462.70	529.16	625.59	667.63	378.48	485.93	544.41	605.81	724.50	776.42
70	355.17	456.60	505.09	569.52	660.45	717.88	408.33	517.01	583.41	650.88	763.34	830.34
71	393.24	485.76	541.28	617.61	703.20	758.72	444.13	550.53	612.99	698.57	802.67	869.75
72	415.41	511.45	567.28	665.55	750.42	806.26	469.01	578.45	643.22	748.19	848.69	915.69
73	439.34	538.41	596.56	715.01	803.30	859.30	491.03	607.32	676.24	796.84	900.22	964.83
74	462.47	568.24	630.46	765.26	858.58	914.58	510.17	638.75	713.41	844.06	949.83	1014.12
75	480.58	600.23	674.01	815.59	911.31	971.13	528.44	668.02	751.78	889.37	999.05	1064.85
76	499.64	637.47	725.53	863.37	966.74	1031.83	545.59	698.73	796.37	932.28	1049.06	1121.80
77	517.35	680.63	785.20	908.11	1027.36	1100.75	561.38	735.66	845.74	970.49	1102.58	1183.30
78	551.62	744.50	867.08	977.05	1115.85	1200.58	591.28	793.17	917.56	1034.73	1187.96	1281.70
79	596.68	825.62	964.43	1067.18	1229.42	1328.57	634.54	865.28	1007.69	1123.06	1297.92	1406.08
80	650.76	908.55					685.01	944.60				
81	715.66	995.07					748.11	1027.52				
82	793.17	1088.81					820.21	1115.85				
83	877.90	1184.35					901.33	1207.79				
84	969.84	1285.30					989.67	1305.13				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B3

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	4.4% Simple Inflation						4.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	55.88	64.90	72.11	79.32	95.34	104.77	137.66	163.66	185.15	208.26	258.44	283.96
30	55.88	64.90	72.11	79.32	98.62	111.75	145.10	170.77	194.62	213.77	258.44	283.96
31	55.88	64.90	72.11	79.32	101.91	118.74	146.77	174.33	194.62	213.77	258.44	283.96
32	55.88	64.90	72.11	79.32	108.48	122.23	146.77	175.48	194.62	213.77	258.44	283.96
33	57.69	64.90	73.48	79.32	111.77	129.22	146.77	175.48	194.62	213.77	258.44	283.96
34	57.69	64.90	76.82	81.84	118.35	136.20	146.77	175.48	194.62	213.77	258.44	283.96
35	61.30	66.36	76.82	85.12	124.92	139.69	146.77	175.48	194.62	213.77	258.44	283.96
36	64.90	69.68	80.16	91.66	128.21	146.68	146.77	175.48	194.62	213.77	258.44	283.96
37	68.51	72.99	86.83	94.94	134.78	153.66	146.77	175.48	194.62	213.77	258.44	283.96
38	68.51	76.31	90.17	98.21	141.36	160.65	146.77	175.48	194.62	213.77	258.44	283.96
39	72.12	79.63	93.51	104.76	147.93	171.12	146.77	175.48	194.62	213.77	258.44	283.96
40	75.72	82.95	96.85	108.03	154.51	178.11	146.77	175.48	194.62	213.77	258.44	283.96
41	79.68	86.62	100.61	111.77	161.81	185.05	146.77	175.48	194.62	213.77	258.44	283.96
42	80.03	90.31	104.39	118.84	165.91	185.05	146.77	175.48	194.62	213.77	258.44	283.96
43	84.04	94.03	111.59	122.66	165.91	185.05	146.77	175.48	194.62	213.77	258.44	283.96
44	88.08	97.78	115.44	126.50	165.91	185.05	146.77	175.48	194.62	213.77	258.44	283.96
45	90.17	102.73	120.24	131.83	194.28	217.76	165.91	201.01	220.15	242.48	293.53	322.25
46	90.57	110.02	127.64	135.69	202.00	229.01	165.91	201.01	220.15	242.48	293.53	322.25
47	94.60	113.92	131.63	142.91	209.79	236.73	165.91	201.01	220.15	242.48	293.53	322.25
48	98.68	117.85	139.13	150.18	217.64	239.29	165.91	201.01	220.15	242.48	293.53	322.25
49	102.78	125.28	143.20	154.16	220.15	239.29	165.91	201.01	220.15	242.48	293.53	322.25
50	107.95	129.37	150.50	162.25	239.54	261.63	175.48	213.77	232.91	255.25	309.48	341.39
51	113.09	132.27	155.26	174.10	251.55	277.58	181.86	220.15	239.29	261.63	315.87	350.96
52	119.50	141.14	161.46	179.59	266.16	290.34	188.24	226.53	245.67	268.01	325.44	360.53
53	120.12	147.65	171.16	186.78	280.77	306.29	194.62	232.91	252.05	274.39	331.82	370.11
54	127.50	153.11	175.74	198.03	293.25	322.25	204.20	239.29	258.44	280.77	341.39	379.68
55	134.09	159.73	183.49	205.36	306.29	335.01	213.17	245.67	268.01	287.15	350.96	389.25
56	143.18	168.78	192.77	219.30	319.06	357.34	219.58	255.25	277.58	299.91	363.72	405.20
57	148.55	175.84	203.60	232.86	335.01	370.11	225.33	268.01	293.53	315.87	386.06	427.54
58	155.27	185.43	213.53	242.23	350.96	389.25	231.86	283.96	312.68	335.01	408.39	453.06
59	162.74	196.25	227.18	254.34	370.11	405.20	238.06	293.25	331.82	354.15	433.92	481.78
60	172.41	205.99	237.76	266.53	389.25	427.54	245.12	298.91	337.59	376.49	459.44	510.49
61	180.91	219.42	248.61	288.73	398.18	438.62	258.10	309.04	347.41	388.85	472.84	525.73
62	188.64	233.18	263.96	302.59	412.22	448.59	258.50	318.93	352.72	403.13	491.03	542.56
63	199.79	243.08	271.74	326.97	424.98	463.35	261.98	330.20	364.00	416.13	504.67	560.74
64	205.69	252.48	289.06	345.61	439.34	479.54	269.05	338.75	376.18	430.73	522.61	577.17
65	212.67	266.23	301.22	368.03	452.26	494.14	272.88	353.23	386.46	446.68	538.81	594.64
66	228.24	291.37	322.27	397.50	471.88	512.56	286.97	370.41	409.53	463.75	558.67	612.91
67	246.73	314.92	349.77	418.52	494.86	529.08	303.27	391.50	432.03	479.06	586.98	629.10
68	268.10	343.07	374.46	439.02	523.25	556.43	321.91	413.68	456.89	505.39	617.69	658.53
69	290.27	372.34	408.13	472.28	556.35	590.97	342.78	437.58	483.11	543.99	652.79	699.77
70	318.75	404.82	446.90	507.30	588.66	638.91	371.21	465.07	521.50	586.27	686.77	748.99
71	353.91	432.56	481.14	550.53	626.87	675.44	404.80	495.02	550.53	631.49	724.02	784.16
72	375.21	455.61	502.51	594.08	670.02	719.15	426.58	520.38	578.45	676.72	766.05	824.12
73	396.27	480.26	529.79	639.63	717.16	766.69	445.80	547.02	607.32	719.31	811.92	867.91
74	416.85	508.10	562.02	686.45	765.26	815.03	464.55	574.46	640.83	765.26	856.51	912.50
75	432.72	536.41	600.23	729.84	813.59	865.44	480.58	602.22	676.00	805.62	901.33	959.16
76	449.87	570.47	647.05	773.39	863.37	920.80	495.81	631.73	717.88	842.31	947.60	1010.77
77	465.98	607.24	698.97	812.72	915.45	979.66	510.01	662.28	761.35	876.93	994.34	1064.05
78	495.73	663.38	769.74	872.49	991.47	1065.38	535.39	713.86	823.82	935.59	1068.98	1148.30
79	535.39	733.69	854.47	951.81	1088.81	1173.54	573.25	778.75	903.14	1013.10	1164.52	1256.46
80	582.26	805.79					618.32	845.45				
81	638.15	881.51					670.59	917.56				
82	703.04	959.02					731.88	993.27				
83	773.35	1041.94					800.39	1072.59				
84	850.86	1128.47					874.29	1155.51				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B3

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	4.4% Simple Inflation						4.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	59.49	73.91	84.73	95.54	119.17	131.86	146.64	181.51	206.39	239.35	296.72	325.44
30	59.49	73.91	84.73	95.54	123.28	140.66	154.56	189.40	216.96	245.67	296.72	325.44
31	59.49	73.91	84.73	95.54	127.39	149.45	156.34	193.35	216.96	245.67	296.72	325.44
32	59.49	73.91	84.73	95.54	135.61	153.84	156.34	194.62	216.96	245.67	296.72	325.44
33	61.41	73.91	86.33	95.54	139.72	162.63	156.34	194.62	216.96	245.67	296.72	325.44
34	61.41	73.91	90.26	98.58	147.93	171.42	156.34	194.62	216.96	245.67	296.72	325.44
35	65.25	75.58	90.26	102.53	156.15	175.82	156.34	194.62	216.96	245.67	296.72	325.44
36	69.09	79.35	94.18	110.41	160.26	184.61	156.34	194.62	216.96	245.67	296.72	325.44
37	72.93	83.13	102.03	114.36	168.48	193.40	156.34	194.62	216.96	245.67	296.72	325.44
38	72.93	86.91	105.96	118.30	176.70	202.19	156.34	194.62	216.96	245.67	296.72	325.44
39	76.77	90.69	109.88	126.19	184.92	215.38	156.34	194.62	216.96	245.67	296.72	325.44
40	80.61	94.47	113.80	130.13	193.14	224.17	156.34	194.62	216.96	245.67	296.72	325.44
41	84.82	98.64	118.21	134.63	202.26	232.91	156.34	194.62	216.96	245.67	296.72	325.44
42	85.19	102.85	122.66	143.15	207.39	232.91	156.34	194.62	216.96	245.67	296.72	325.44
43	89.46	107.09	131.11	147.74	207.39	232.91	156.34	194.62	216.96	245.67	296.72	325.44
44	93.76	111.37	135.64	152.37	207.39	232.91	156.34	194.62	216.96	245.67	296.72	325.44
45	99.42	117.71	143.82	160.08	236.51	272.93	185.05	223.34	245.67	274.39	331.82	363.72
46	99.86	126.07	152.67	164.77	245.91	287.03	185.05	223.34	245.67	274.39	331.82	363.72
47	104.31	130.53	157.44	173.53	255.39	296.70	185.05	223.34	245.67	274.39	331.82	363.72
48	108.80	135.03	166.41	182.36	264.95	299.91	185.05	223.34	245.67	274.39	331.82	363.72
49	113.32	143.55	171.28	187.19	268.01	299.91	185.05	223.34	245.67	274.39	331.82	363.72
50	120.80	146.45	180.60	199.48	289.97	325.44	197.82	232.91	255.25	287.15	344.58	389.25
51	125.66	151.51	190.06	211.60	301.86	341.39	204.20	242.48	264.82	293.53	354.15	389.25
52	132.21	160.61	192.71	213.42	316.86	354.15	207.39	248.86	271.20	299.91	360.53	398.82
53	132.38	169.79	202.28	223.10	331.82	366.92	213.77	255.25	280.77	306.29	370.11	408.39
54	139.76	174.99	209.34	231.90	344.24	382.87	220.15	261.63	287.15	315.87	379.68	417.96
55	146.50	181.85	214.07	241.75	357.34	391.89	225.90	271.20	296.72	322.25	389.25	430.73
56	155.74	191.12	223.61	253.24	373.30	411.58	235.49	280.77	309.48	331.82	402.01	446.68
57	160.93	198.13	234.93	267.26	386.06	424.35	237.85	296.72	328.63	347.77	421.15	469.01
58	170.30	205.21	242.18	279.10	402.01	440.30	247.53	309.48	344.58	366.92	446.68	494.54
59	175.07	218.89	253.59	291.05	417.96	456.25	250.27	318.21	366.92	389.25	472.20	523.25
60	184.72	226.09	261.54	303.12	430.73	469.01	260.25	323.06	371.35	408.39	494.54	548.78
61	190.69	237.07	272.16	320.52	438.62	475.95	267.10	332.81	377.36	416.85	507.06	559.94
62	195.80	248.22	284.87	334.16	445.56	481.93	264.24	339.23	384.78	430.41	518.31	572.87
63	204.54	257.81	289.19	356.21	454.50	489.91	267.50	350.12	392.43	442.69	531.23	587.30
64	210.31	261.92	306.36	371.99	462.31	499.64	269.05	352.52	398.15	453.70	542.72	600.15
65	214.91	275.58	315.57	391.86	471.80	510.89	270.33	361.32	402.45	466.22	555.56	611.39
66	228.24	300.84	338.98	421.67	488.16	528.84	281.93	375.70	422.74	482.73	574.94	631.89
67	249.04	321.97	371.48	444.84	515.91	558.03	303.27	394.07	452.98	505.39	602.78	660.69
68	268.10	347.77	403.26	469.65	548.78	594.72	321.91	416.18	479.86	533.46	635.56	696.82
69	287.99	377.03	431.85	499.48	583.55	633.01	338.02	437.58	500.27	563.77	670.10	731.92
70	311.92	409.53	458.54	531.23	614.98	667.63	359.61	462.71	526.26	600.62	701.13	763.34
71	344.66	434.87	488.08	566.72	650.00	703.20	390.92	490.39	550.53	638.43	735.58	795.73
72	366.28	455.61	506.98	607.48	690.12	743.72	410.94	513.68	571.75	681.19	772.75	830.82
73	385.50	480.26	529.79	652.55	734.39	786.08	428.57	538.41	598.71	727.93	814.07	870.07
74	404.40	506.02	562.02	700.97	781.85	833.69	447.96	564.09	630.46	773.55	858.58	912.50
75	420.76	536.41	606.21	745.79	831.54	883.39	462.63	592.25	672.01	815.59	905.32	959.16
76	438.38	572.39	662.36	792.54	886.34	943.77	476.67	624.07	719.79	857.62	957.17	1016.51
77	454.97	616.42	722.82	840.24	950.31	1018.19	489.83	660.45	772.36	897.11	1014.52	1086.07
78	484.92	679.61	803.99	908.55	1041.94	1124.87	517.37	717.46	843.65	960.82	1103.23	1191.56
79	526.38	755.32	897.73	996.88	1157.31	1254.66	557.02	789.57	931.98	1043.75	1215.00	1319.55
80	575.05	834.64					603.89	863.48				
81	634.54	917.56					661.58	940.99				
82	704.84	1002.28					728.28	1022.11				
83	784.16	1090.62					803.99	1106.84				
84	870.69	1182.55					885.11	1195.17				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B3

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	4.4% Simple Inflation						4.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	57.69	70.30	79.32	88.33	108.17	119.22	140.65	172.58	197.29	226.91	280.77	309.48
30	57.69	70.30	79.32	88.33	111.90	127.17	148.25	180.09	207.39	232.91	280.77	309.48
31	57.69	70.30	79.32	88.33	115.63	135.12	149.96	183.84	207.39	232.91	280.77	309.48
32	57.69	70.30	79.32	88.33	123.09	139.09	149.96	185.05	207.39	232.91	280.77	309.48
33	59.55	70.30	80.82	88.33	126.82	147.04	149.96	185.05	207.39	232.91	280.77	309.48
34	59.55	70.30	84.50	91.14	134.28	154.99	149.96	185.05	207.39	232.91	280.77	309.48
35	63.28	71.89	84.50	94.79	141.74	158.96	149.96	185.05	207.39	232.91	280.77	309.48
36	67.00	75.48	88.17	102.08	145.47	166.91	149.96	185.05	207.39	232.91	280.77	309.48
37	70.72	79.08	95.52	105.73	152.93	174.86	149.96	185.05	207.39	232.91	280.77	309.48
38	70.72	82.67	99.19	109.37	160.39	182.80	149.96	185.05	207.39	232.91	280.77	309.48
39	74.44	86.27	102.87	116.66	167.85	194.73	149.96	185.05	207.39	232.91	280.77	309.48
40	78.16	89.86	106.54	120.31	175.31	202.67	149.96	185.05	207.39	232.91	280.77	309.48
41	82.25	93.83	110.67	124.47	183.59	210.58	149.96	185.05	207.39	232.91	280.77	309.48
42	82.61	97.84	114.83	132.35	188.24	210.58	149.96	185.05	207.39	232.91	280.77	309.48
43	86.75	101.87	122.74	136.59	188.24	210.58	149.96	185.05	207.39	232.91	280.77	309.48
44	90.92	105.93	126.99	140.87	188.24	210.58	149.96	185.05	207.39	232.91	280.77	309.48
45	97.10	109.15	134.39	148.31	216.80	246.80	178.67	213.77	236.10	261.63	312.68	341.39
46	97.53	116.90	142.66	152.65	225.42	259.55	178.67	213.77	236.10	261.63	312.68	341.39
47	101.88	121.04	147.12	160.77	234.11	268.29	178.67	213.77	236.10	261.63	312.68	341.39
48	106.27	125.21	155.50	168.95	242.87	271.20	178.67	213.77	236.10	261.63	312.68	341.39
49	110.69	133.11	160.05	173.43	245.67	271.20	178.67	213.77	236.10	261.63	312.68	341.39
50	115.66	139.13	172.39	186.18	264.75	296.72	188.24	226.53	248.86	274.39	328.63	366.92
51	120.63	141.89	176.67	195.53	276.71	309.48	197.82	232.91	255.25	280.77	335.01	366.92
52	127.12	150.88	179.69	197.81	291.51	322.25	204.20	239.29	261.63	287.15	344.58	376.49
53	129.93	159.95	186.72	207.53	306.29	338.20	210.58	245.67	271.20	293.53	354.15	389.25
54	134.86	162.83	193.84	216.27	318.74	350.96	216.96	255.25	277.58	303.10	363.72	398.82
55	141.53	172.02	198.78	223.56	331.82	363.45	222.71	261.63	287.15	309.48	373.30	411.58
56	150.72	181.19	208.19	234.96	344.58	379.68	229.12	271.20	299.91	319.06	389.25	430.73
57	155.98	188.22	219.27	248.74	360.53	398.82	231.59	283.96	312.68	335.01	408.39	453.06
58	165.29	195.32	229.16	260.66	376.49	414.77	241.26	296.72	328.63	354.15	430.73	478.58
59	170.14	208.83	243.03	270.07	392.44	430.73	244.16	305.73	347.77	373.30	453.06	504.11
60	177.33	216.04	250.97	282.21	408.39	449.87	251.17	307.97	349.86	392.44	478.58	529.63
61	183.35	226.99	261.69	299.33	413.74	454.18	258.10	317.95	356.39	401.29	485.29	541.28
62	188.64	238.19	274.42	310.48	424.35	463.75	255.63	321.83	364.38	409.19	497.09	551.65
63	197.41	245.53	276.73	329.63	430.89	469.25	256.47	330.20	369.68	416.13	504.67	560.74
64	201.07	250.12	294.00	345.61	439.34	479.54	261.06	335.99	373.44	424.98	514.00	568.56
65	203.72	263.90	301.22	362.73	446.68	485.76	262.68	342.44	381.13	435.51	524.85	577.89
66	219.20	286.63	322.27	392.13	461.04	501.72	274.38	357.18	398.96	447.48	536.97	593.92
67	242.12	307.87	354.60	413.26	481.70	526.44	295.75	376.04	429.41	468.53	563.29	621.20
68	263.47	336.02	384.06	436.47	510.49	556.43	314.53	401.14	456.89	497.73	594.72	653.43
69	283.41	362.98	412.87	464.87	543.99	590.97	333.26	423.08	480.65	529.16	628.06	687.41
70	309.64	397.76	439.92	495.34	576.69	624.55	354.97	448.55	507.21	567.12	662.84	722.66
71	342.35	423.31	471.88	532.03	610.67	661.56	386.30	478.82	534.34	606.05	698.57	756.40
72	364.04	444.45	493.58	576.22	654.38	703.52	408.71	502.51	560.58	649.92	739.25	797.32
73	383.35	469.49	519.03	622.40	699.93	749.46	426.42	529.79	590.10	693.47	783.92	839.92
74	402.33	495.65	549.57	667.79	746.59	796.37	445.88	555.80	620.09	734.15	827.47	883.47
75	418.76	522.46	586.27	709.90	793.65	845.50	460.64	580.28	654.07	773.71	869.43	927.26
76	434.56	553.24	631.73	750.42	842.31	897.83	474.76	608.76	692.99	809.77	913.14	976.31
77	451.31	592.57	682.46	790.70	893.44	957.65	488.00	640.27	735.66	845.74	959.48	1031.03
78	479.51	647.16	753.52	850.86	971.64	1045.55	515.56	688.62	798.58	901.33	1034.73	1115.85
79	519.17	717.46	838.24	928.37	1068.98	1155.51	553.42	753.52	876.10	977.05	1130.27	1224.01
80	566.04	789.57					596.68	822.02				
81	623.72	867.08					650.76	894.12				
82	688.62	946.40					713.86	969.84				
83	762.53	1031.13					784.16	1050.96				
84	843.65	1117.66					861.68	1135.68				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B3

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	4.4% Simple Inflation						4.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	52.28	61.29	68.50	73.91	91.67	99.35	131.67	154.73	173.01	195.83	242.48	268.01
30	52.28	61.29	68.50	73.91	94.83	105.97	138.79	161.46	181.86	201.01	242.48	268.01
31	52.28	61.29	68.50	73.91	97.99	112.60	140.38	164.82	181.86	201.01	242.48	268.01
32	52.28	61.29	68.50	73.91	104.31	115.91	140.38	165.91	181.86	201.01	242.48	268.01
33	53.97	61.29	69.80	73.91	107.47	122.53	140.38	165.91	181.86	201.01	242.48	268.01
34	53.97	61.29	72.97	76.26	113.80	129.16	140.38	165.91	181.86	201.01	242.48	268.01
35	57.34	62.67	72.97	79.31	120.12	132.47	140.38	165.91	181.86	201.01	242.48	268.01
36	60.72	65.81	76.15	85.41	123.28	139.09	140.38	165.91	181.86	201.01	242.48	268.01
37	64.09	68.94	82.49	88.46	129.60	145.71	140.38	165.91	181.86	201.01	242.48	268.01
38	64.09	72.07	85.67	91.52	135.92	152.34	140.38	165.91	181.86	201.01	242.48	268.01
39	67.46	75.21	88.84	97.62	142.24	162.27	140.38	165.91	181.86	201.01	242.48	268.01
40	70.84	78.34	92.01	100.67	148.57	168.90	140.38	165.91	181.86	201.01	242.48	268.01
41	74.54	81.80	95.58	104.15	155.58	175.48	140.38	165.91	181.86	201.01	242.48	268.01
42	74.87	85.29	99.17	110.74	159.53	175.48	140.38	165.91	181.86	201.01	242.48	268.01
43	78.61	88.81	106.01	114.29	159.53	175.48	140.38	165.91	181.86	201.01	242.48	268.01
44	82.39	92.35	109.67	117.87	159.53	175.48	140.38	165.91	181.86	201.01	242.48	268.01
45	85.54	96.31	117.89	127.12	183.02	209.05	162.72	191.43	204.20	226.53	274.39	303.10
46	85.92	103.15	125.14	130.84	190.29	219.85	162.72	191.43	204.20	226.53	274.39	303.10
47	89.75	106.80	129.05	137.80	197.62	227.26	162.72	191.43	204.20	226.53	274.39	303.10
48	93.62	110.48	136.40	144.81	205.02	229.72	162.72	191.43	204.20	226.53	274.39	303.10
49	97.51	117.45	140.39	148.65	207.39	229.72	162.72	191.43	204.20	226.53	274.39	303.10
50	105.38	122.05	147.76	156.93	226.93	255.25	172.29	201.01	213.77	239.29	287.15	325.44
51	108.06	125.06	152.58	166.07	235.83	268.01	178.67	207.39	220.15	245.67	296.72	325.44
52	114.41	131.41	156.25	169.18	250.32	280.77	185.05	210.58	226.53	252.05	303.10	335.01
53	115.22	140.26	163.38	176.40	264.82	290.34	191.43	216.96	232.91	258.44	312.68	344.58
54	120.15	143.39	167.99	185.00	274.12	306.29	194.62	223.34	242.48	264.82	322.25	354.15
55	126.64	149.90	173.29	192.36	287.15	316.04	200.44	232.91	252.05	271.20	331.82	366.92
56	133.13	158.85	179.92	203.63	299.91	331.82	206.85	239.29	261.63	280.77	344.58	382.87
57	138.65	165.93	190.55	214.34	312.68	347.77	209.68	252.05	274.39	293.53	360.53	402.01
58	147.76	173.07	197.91	223.80	328.63	360.53	216.19	264.82	290.34	312.68	379.68	424.35
59	150.42	183.67	208.68	235.99	341.39	376.49	219.75	271.41	306.29	328.63	402.01	446.68
60	157.63	190.92	219.27	245.63	357.34	392.44	226.96	274.75	309.97	344.58	424.35	472.20
61	163.80	199.24	225.05	259.59	363.96	398.18	231.09	282.29	317.46	354.63	432.40	482.17
62	169.53	208.10	237.83	271.02	369.79	406.16	229.78	287.04	323.57	363.72	442.53	491.03
63	178.38	216.07	241.82	289.75	377.76	413.18	231.65	296.04	329.87	371.86	451.54	498.77
64	182.58	221.80	254.47	303.40	387.65	422.11	234.42	300.19	332.25	379.04	459.44	508.26
65	185.81	231.20	262.97	320.37	393.64	429.93	237.18	307.39	335.82	388.05	469.01	516.47
66	198.86	251.10	281.69	343.78	406.80	442.05	249.21	320.14	354.04	401.37	482.73	531.55
67	216.75	272.62	308.76	363.25	426.42	465.90	268.18	337.41	379.66	421.15	505.39	558.03
68	235.74	296.08	338.45	385.42	451.78	492.62	285.05	358.52	405.84	446.68	533.46	587.06
69	253.70	323.16	365.41	412.94	482.17	524.21	302.31	379.56	429.16	474.76	566.25	620.64
70	277.76	353.04	388.71	440.30	512.09	555.16	322.49	403.69	454.82	509.69	598.23	650.88
71	307.65	377.05	418.68	476.51	545.91	589.86	351.60	430.25	478.82	548.22	631.49	682.38
72	326.08	397.54	437.75	515.91	582.92	625.35	370.74	453.38	502.51	587.38	667.79	719.15
73	344.58	417.80	460.88	555.64	624.55	667.63	387.65	475.95	527.64	626.71	706.39	755.92
74	362.93	441.73	489.43	597.27	665.71	709.26	404.40	499.80	557.87	665.71	744.52	794.29
75	376.89	466.62	522.46	634.12	707.91	753.77	418.76	524.45	588.26	699.93	783.68	835.53
76	390.53	495.81	562.82	671.93	752.34	800.19	430.73	549.42	624.07	733.19	823.17	878.68
77	405.44	528.36	607.24	706.31	796.21	851.24	442.13	576.06	662.28	765.02	864.08	926.46
78	430.84	576.85	668.79	758.92	863.48	926.57	466.89	620.12	717.46	814.81	930.18	1000.48
79	465.09	638.15	742.70	827.43	948.20	1020.31	499.34	676.00	785.96	881.51	1013.10	1092.42
80	506.55	701.24					537.20	735.49				
81	555.22	766.13					584.06	798.58				
82	611.10	834.64					636.34	863.48				
83	672.40	906.74					695.83	933.78				
84	739.09	980.65					760.73	1004.09				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B4

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	63.09	79.32	88.33	99.15	122.58	135.20	93.74	117.17	129.79	146.02	176.66	194.69
30	63.09	79.32	88.33	99.15	122.58	135.20	93.74	117.17	129.79	146.02	176.66	194.69
31	63.09	79.32	88.33	99.15	122.58	135.20	93.74	117.17	129.79	146.02	176.66	194.69
32	63.09	79.32	88.33	99.15	122.58	135.20	93.74	117.17	129.79	146.02	176.66	194.69
33	63.09	79.32	88.33	99.15	122.58	135.20	93.74	117.17	129.79	146.02	176.66	194.69
34	63.09	79.32	88.33	99.15	122.58	135.20	93.74	117.17	129.79	146.02	176.66	194.69
35	63.09	79.32	88.33	99.15	122.58	135.20	93.74	117.17	129.79	146.02	176.66	194.69
36	63.09	79.32	88.33	99.15	122.58	135.20	93.74	117.17	129.79	146.02	176.66	194.69
37	63.09	79.32	88.33	99.15	122.58	135.20	93.74	117.17	129.79	146.02	176.66	194.69
38	63.09	79.32	88.33	99.15	122.58	135.20	93.74	117.17	129.79	146.02	176.66	194.69
39	63.09	79.32	88.33	99.15	122.58	135.20	93.74	117.17	129.79	146.02	176.66	194.69
40	63.09	79.32	88.33	99.15	122.58	135.20	93.74	117.17	129.79	146.02	176.66	194.69
41	63.09	79.32	88.33	99.15	122.58	135.20	93.74	117.17	129.79	146.02	176.66	194.69
42	63.09	79.32	88.33	99.15	122.58	135.20	93.74	117.17	129.79	146.02	176.66	194.69
43	63.09	79.32	88.33	99.15	122.58	135.20	93.74	117.17	129.79	146.02	176.66	194.69
44	63.09	79.32	88.33	99.15	122.58	135.20	93.74	117.17	129.79	146.02	176.66	194.69
45	81.12	104.55	111.77	127.99	160.44	173.06	106.36	133.40	147.82	164.04	198.29	219.93
46	81.12	104.55	111.77	127.99	160.44	173.06	106.36	133.40	147.82	164.04	198.29	219.93
47	81.12	104.55	111.77	127.99	160.44	173.06	106.36	133.40	147.82	164.04	198.29	219.93
48	81.12	104.55	111.77	127.99	160.44	173.06	106.36	133.40	147.82	164.04	198.29	219.93
49	81.12	104.55	111.77	127.99	160.44	173.06	106.36	133.40	147.82	164.04	198.29	219.93
50	86.53	115.37	120.78	138.81	174.86	187.48	113.57	142.41	156.83	173.06	207.31	228.94
51	91.94	120.78	129.79	144.21	183.87	196.49	117.17	146.02	160.44	176.66	212.72	234.35
52	97.34	126.19	137.00	155.03	191.08	207.31	122.58	149.62	164.04	180.27	218.12	241.56
53	104.55	131.59	144.21	162.24	198.29	216.32	127.99	153.23	169.45	185.67	223.53	246.97
54	108.16	137.00	151.42	171.25	207.31	227.14	131.59	158.63	174.86	189.28	228.94	252.37
55	113.57	142.41	160.44	178.46	214.52	237.95	137.00	162.24	178.46	192.89	234.35	257.78
56	118.98	147.82	165.85	187.48	223.53	246.97	142.41	169.45	185.67	200.10	241.56	268.60
57	124.38	155.03	173.06	194.69	234.35	255.98	147.82	178.46	196.49	210.91	254.18	281.22
58	129.79	162.24	180.27	205.50	243.36	266.80	153.23	187.48	209.11	221.73	270.40	299.24
59	138.81	169.45	187.47	216.32	254.18	277.61	160.44	198.29	223.53	236.15	286.62	317.27
60	146.02	176.66	192.10	227.14	264.99	288.43	167.65	210.91	233.01	250.57	304.65	337.10
61	152.76	182.47	199.27	239.76	277.61	301.05	172.30	217.90	241.23	266.80	322.68	356.93
62	156.81	193.55	208.58	254.18	293.84	317.27	177.49	228.74	253.12	283.02	342.51	378.56
63	160.75	204.84	220.76	270.40	310.06	335.30	183.60	238.20	267.49	302.85	364.14	402.00
64	166.77	214.90	234.81	288.43	329.89	356.93	192.32	252.42	282.70	324.48	387.57	427.23
65	175.28	227.58	248.64	306.45	351.52	378.56	200.90	268.13	299.45	346.11	412.81	454.27
66	187.97	246.85	270.79	326.28	376.76	405.60	219.19	290.18	324.90	367.74	441.65	481.31
67	203.05	267.53	290.18	347.92	409.21	439.85	238.59	313.98	353.26	392.98	477.71	510.16
68	221.74	290.52	320.40	374.96	447.06	472.30	260.32	339.97	383.97	425.43	517.37	548.01
69	241.61	315.90	358.08	414.61	488.52	522.77	284.60	368.36	418.35	468.69	562.43	600.29
70	269.28	354.61	396.28	459.68	533.59	578.66	311.10	400.15	455.65	519.17	607.50	661.58
71	308.26	389.38	436.25	506.55	582.26	629.13	349.72	438.05	492.13	571.45	657.97	712.05
72	337.10	421.82	468.69	564.24	639.95	688.62	380.36	475.90	529.98	632.74	717.46	771.54
73	369.55	461.48	510.16	627.33	706.65	757.12	412.81	517.37	576.85	699.44	784.16	836.44
74	403.80	506.55	560.63	699.44	782.36	832.83	445.26	564.24	630.93	771.54	858.07	912.15
75	438.05	557.02	629.13	775.15	863.48	917.56	479.51	614.71	697.63	847.25	940.99	996.88
76	474.10	620.12	715.66	858.07	959.02	1022.11	515.56	676.00	778.75	928.37	1034.73	1101.43
77	513.76	695.83	816.61	948.20	1072.59	1150.10	553.42	746.31	870.69	1013.10	1146.50	1227.62
78	557.02	780.56	922.97	1045.55	1198.78	1292.51	594.88	825.62	969.84	1103.23	1269.08	1368.23
79	603.89	868.89	1031.13	1146.50	1330.37	1442.14	639.95	906.74	1070.79	1200.58	1397.07	1516.05
80	659.78	959.02					694.03	991.47				
81	730.08	1052.76					758.92	1081.60				
82	811.20	1151.91					836.44	1175.34				
83	901.33	1254.66					922.97	1272.68				
84	1000.48	1361.02					1016.71	1373.63				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B4

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	61.29	73.91	82.92	93.74	111.77	124.38	90.13	109.96	124.38	138.81	167.65	185.67
30	61.29	73.91	82.92	93.74	111.77	124.38	90.13	109.96	124.38	138.81	167.65	185.67
31	61.29	73.91	82.92	93.74	111.77	124.38	90.13	109.96	124.38	138.81	167.65	185.67
32	61.29	73.91	82.92	93.74	111.77	124.38	90.13	109.96	124.38	138.81	167.65	185.67
33	61.29	73.91	82.92	93.74	111.77	124.38	90.13	109.96	124.38	138.81	167.65	185.67
34	61.29	73.91	82.92	93.74	111.77	124.38	90.13	109.96	124.38	138.81	167.65	185.67
35	61.29	73.91	82.92	93.74	111.77	124.38	90.13	109.96	124.38	138.81	167.65	185.67
36	61.29	73.91	82.92	93.74	111.77	124.38	90.13	109.96	124.38	138.81	167.65	185.67
37	61.29	73.91	82.92	93.74	111.77	124.38	90.13	109.96	124.38	138.81	167.65	185.67
38	61.29	73.91	82.92	93.74	111.77	124.38	90.13	109.96	124.38	138.81	167.65	185.67
39	61.29	73.91	82.92	93.74	111.77	124.38	90.13	109.96	124.38	138.81	167.65	185.67
40	61.29	73.91	82.92	93.74	111.77	124.38	90.13	109.96	124.38	138.81	167.65	185.67
41	61.29	73.91	82.92	93.74	111.77	124.38	90.13	109.96	124.38	138.81	167.65	185.67
42	61.29	73.91	82.92	93.74	111.77	124.38	90.13	109.96	124.38	138.81	167.65	185.67
43	61.29	73.91	82.92	93.74	111.77	124.38	90.13	109.96	124.38	138.81	167.65	185.67
44	61.29	73.91	82.92	93.74	111.77	124.38	90.13	109.96	124.38	138.81	167.65	185.67
45	77.51	97.34	104.55	117.17	146.02	156.83	102.75	127.99	144.21	156.83	189.28	207.31
46	77.51	97.34	104.55	117.17	146.02	156.83	102.75	127.99	144.21	156.83	189.28	207.31
47	77.51	97.34	104.55	117.17	146.02	156.83	102.75	127.99	144.21	156.83	189.28	207.31
48	77.51	97.34	104.55	117.17	146.02	156.83	102.75	127.99	144.21	156.83	189.28	207.31
49	77.51	97.34	104.55	117.17	146.02	156.83	102.75	127.99	144.21	156.83	189.28	207.31
50	82.92	108.16	115.37	127.99	160.44	171.25	108.16	137.00	149.62	165.85	198.29	218.12
51	88.33	113.57	120.78	135.20	167.65	182.07	113.57	140.61	153.23	169.45	203.70	223.53
52	93.74	118.98	127.99	142.41	176.66	189.28	117.17	144.21	158.63	173.06	207.31	228.94
53	99.15	124.38	135.20	149.62	183.87	200.10	122.58	149.62	162.24	176.66	212.72	236.15
54	104.55	129.79	142.41	156.83	191.08	210.91	127.99	153.23	167.65	182.07	218.12	241.56
55	109.96	135.20	149.62	165.85	200.10	219.93	133.40	156.83	173.06	185.67	225.33	248.77
56	115.37	140.61	155.03	174.86	207.31	228.94	138.81	164.04	178.46	192.89	232.54	257.78
57	120.78	146.02	162.24	182.07	218.12	239.76	142.41	171.25	189.28	201.90	245.16	272.20
58	126.19	153.23	169.45	191.08	228.94	248.77	147.82	180.27	200.10	214.52	259.58	288.43
59	131.59	160.44	178.46	200.10	239.76	263.19	155.03	191.08	210.91	227.14	277.61	306.45
60	140.61	169.45	183.20	210.91	250.57	275.81	162.24	200.10	220.56	239.76	293.84	324.48
61	145.65	175.38	190.53	223.53	263.19	288.43	166.97	207.27	228.99	254.18	310.06	342.51
62	149.92	184.75	201.69	236.15	279.41	304.65	172.32	216.42	239.25	268.60	328.09	362.34
63	155.73	196.16	210.64	250.57	295.64	322.68	176.86	226.03	253.60	286.62	346.11	383.97
64	161.86	204.75	224.82	266.80	313.66	340.70	185.63	238.59	265.46	304.65	367.74	405.60
65	167.31	217.54	237.19	284.82	331.69	360.53	194.32	255.94	282.24	322.68	389.38	429.04
66	178.33	236.70	254.28	302.85	355.13	385.77	210.83	276.11	305.59	346.11	414.61	454.27
67	194.87	255.67	271.94	322.68	383.97	411.01	230.01	299.87	333.53	367.74	447.06	481.31
68	213.47	280.33	300.06	349.72	418.22	441.65	251.64	327.57	362.34	400.19	484.92	515.56
69	234.94	305.65	337.32	385.77	456.08	486.72	275.93	354.26	396.90	441.65	528.18	566.04
70	267.56	343.97	380.50	429.04	497.54	540.80	307.61	389.48	439.50	490.33	575.05	625.53
71	306.45	378.56	421.82	481.31	548.01	591.28	346.11	429.04	477.71	544.41	625.53	677.80
72	335.30	412.81	457.88	537.20	605.70	650.76	378.56	466.89	519.17	603.89	685.01	739.09
73	367.74	450.67	499.34	598.49	672.40	719.27	411.01	508.35	566.04	666.99	753.52	807.60
74	402.00	493.93	548.01	665.19	746.31	794.98	443.46	555.22	620.12	733.69	825.62	881.51
75	434.44	542.60	609.30	737.29	823.82	877.90	477.71	603.89	679.61	803.99	903.14	962.63
76	470.50	600.29	683.21	813.00	910.35	971.64	513.76	657.97	749.91	877.90	987.86	1056.36
77	508.35	668.79	771.54	892.32	1009.49	1081.60	551.62	722.87	831.03	953.61	1083.40	1162.72
78	551.62	744.50	867.08	977.05	1115.85	1200.58	591.28	793.17	917.56	1034.73	1187.96	1281.70
79	596.68	825.62	964.43	1067.18	1229.42	1328.57	634.54	865.28	1007.69	1123.06	1297.92	1406.08
80	650.76	908.55					685.01	944.60				
81	715.66	995.07					748.11	1027.52				
82	793.17	1088.81					820.21	1115.85				
83	877.90	1184.35					901.33	1207.79				
84	969.84	1285.30					989.67	1305.13				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B4

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	55.88	64.90	72.11	79.32	93.74	104.55	82.92	99.15	109.96	120.78	146.02	160.44
30	55.88	64.90	72.11	79.32	93.74	104.55	82.92	99.15	109.96	120.78	146.02	160.44
31	55.88	64.90	72.11	79.32	93.74	104.55	82.92	99.15	109.96	120.78	146.02	160.44
32	55.88	64.90	72.11	79.32	93.74	104.55	82.92	99.15	109.96	120.78	146.02	160.44
33	55.88	64.90	72.11	79.32	93.74	104.55	82.92	99.15	109.96	120.78	146.02	160.44
34	55.88	64.90	72.11	79.32	93.74	104.55	82.92	99.15	109.96	120.78	146.02	160.44
35	55.88	64.90	72.11	79.32	93.74	104.55	82.92	99.15	109.96	120.78	146.02	160.44
36	55.88	64.90	72.11	79.32	93.74	104.55	82.92	99.15	109.96	120.78	146.02	160.44
37	55.88	64.90	72.11	79.32	93.74	104.55	82.92	99.15	109.96	120.78	146.02	160.44
38	55.88	64.90	72.11	79.32	93.74	104.55	82.92	99.15	109.96	120.78	146.02	160.44
39	55.88	64.90	72.11	79.32	93.74	104.55	82.92	99.15	109.96	120.78	146.02	160.44
40	55.88	64.90	72.11	79.32	93.74	104.55	82.92	99.15	109.96	120.78	146.02	160.44
41	55.88	64.90	72.11	79.32	93.74	104.55	82.92	99.15	109.96	120.78	146.02	160.44
42	55.88	64.90	72.11	79.32	93.74	104.55	82.92	99.15	109.96	120.78	146.02	160.44
43	55.88	64.90	72.11	79.32	93.74	104.55	82.92	99.15	109.96	120.78	146.02	160.44
44	55.88	64.90	72.11	79.32	93.74	104.55	82.92	99.15	109.96	120.78	146.02	160.44
45	70.30	86.53	91.94	100.95	124.38	135.20	93.74	113.57	124.38	137.00	165.85	182.07
46	70.30	86.53	91.94	100.95	124.38	135.20	93.74	113.57	124.38	137.00	165.85	182.07
47	70.30	86.53	91.94	100.95	124.38	135.20	93.74	113.57	124.38	137.00	165.85	182.07
48	70.30	86.53	91.94	100.95	124.38	135.20	93.74	113.57	124.38	137.00	165.85	182.07
49	70.30	86.53	91.94	100.95	124.38	135.20	93.74	113.57	124.38	137.00	165.85	182.07
50	75.71	95.54	99.15	109.96	137.00	147.82	99.15	120.78	131.59	144.21	174.86	192.89
51	81.12	99.15	104.55	117.17	144.21	156.83	102.75	124.38	135.20	147.82	178.46	198.29
52	84.73	104.55	111.77	124.38	151.42	164.04	106.36	127.99	138.81	151.42	183.87	203.70
53	88.33	108.16	118.98	129.79	158.63	173.06	109.96	131.59	142.41	155.03	187.48	209.11
54	93.74	113.57	122.58	137.00	165.85	182.07	115.37	135.20	146.02	158.63	192.89	214.52
55	97.34	117.17	129.79	142.41	173.06	191.08	120.78	138.81	151.42	162.24	198.29	219.93
56	102.75	122.58	135.20	151.42	180.27	201.90	124.38	144.21	156.83	169.45	205.50	228.94
57	108.16	127.99	140.61	158.63	189.28	209.11	129.79	151.42	165.85	178.46	218.12	241.56
58	111.77	135.20	147.82	165.85	198.29	219.93	133.40	160.44	176.66	189.28	230.74	255.98
59	118.98	140.61	155.03	174.86	209.11	228.94	140.61	169.45	187.48	200.10	245.16	272.20
60	126.19	147.82	160.08	183.87	219.93	241.56	146.02	178.46	195.66	212.72	259.58	288.43
61	131.44	154.12	166.06	196.49	230.74	254.18	152.76	184.24	202.77	225.33	274.01	304.65
62	136.13	163.63	174.11	207.31	245.16	266.80	155.08	193.55	209.77	239.76	292.03	322.68
63	140.66	171.86	183.68	221.73	259.58	283.02	160.02	201.69	222.33	254.18	308.26	342.51
64	145.51	181.06	194.84	236.15	275.81	301.05	168.90	212.66	236.16	270.40	328.09	362.34
65	151.38	190.77	206.11	250.57	292.03	319.07	176.20	228.09	249.54	288.43	347.92	383.97
66	162.26	207.96	222.90	266.80	313.66	340.70	190.75	246.21	272.22	308.26	371.35	407.40
67	175.22	226.89	240.44	286.62	338.90	362.34	207.69	268.12	295.88	328.09	402.00	430.84
68	191.95	248.05	264.46	310.06	369.55	392.98	227.35	292.16	322.68	356.93	436.25	465.09
69	211.62	271.50	297.54	344.31	405.60	430.84	249.90	319.01	352.20	396.59	475.90	510.16
70	240.12	304.96	336.67	382.17	443.46	481.31	279.64	350.35	392.86	441.65	517.37	564.24
71	275.81	337.10	374.96	429.04	488.52	526.38	315.47	385.77	429.04	492.13	564.24	611.10
72	302.85	367.74	405.60	479.51	540.80	580.46	344.31	420.02	466.89	546.21	618.32	665.19
73	331.69	402.00	443.46	535.39	600.29	641.75	373.15	457.88	508.35	602.09	679.61	726.48
74	362.34	441.65	488.52	596.68	665.19	708.45	403.80	499.34	557.02	665.19	744.50	793.17
75	391.18	484.92	542.60	659.78	735.49	782.36	434.44	544.41	611.10	728.28	814.81	867.08
76	423.63	537.20	609.30	728.28	813.00	867.08	466.89	594.88	676.00	793.17	892.32	951.81
77	457.88	596.68	686.82	798.58	899.53	962.63	501.14	650.76	748.11	861.68	977.05	1045.55
78	495.73	663.38	769.74	872.49	991.47	1065.38	535.39	713.86	823.82	935.59	1068.98	1148.30
79	535.39	733.69	854.47	951.81	1088.81	1173.54	573.25	778.75	903.14	1013.10	1164.52	1256.46
80	582.26	805.79					618.32	845.45				
81	638.15	881.51					670.59	917.56				
82	703.04	959.02					731.88	993.27				
83	773.35	1041.94					800.39	1072.59				
84	850.86	1128.47					874.29	1155.51				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B4

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	59.49	73.91	84.73	95.54	117.17	131.59	88.33	109.96	122.58	138.81	167.65	183.87
30	59.49	73.91	84.73	95.54	117.17	131.59	88.33	109.96	122.58	138.81	167.65	183.87
31	59.49	73.91	84.73	95.54	117.17	131.59	88.33	109.96	122.58	138.81	167.65	183.87
32	59.49	73.91	84.73	95.54	117.17	131.59	88.33	109.96	122.58	138.81	167.65	183.87
33	59.49	73.91	84.73	95.54	117.17	131.59	88.33	109.96	122.58	138.81	167.65	183.87
34	59.49	73.91	84.73	95.54	117.17	131.59	88.33	109.96	122.58	138.81	167.65	183.87
35	59.49	73.91	84.73	95.54	117.17	131.59	88.33	109.96	122.58	138.81	167.65	183.87
36	59.49	73.91	84.73	95.54	117.17	131.59	88.33	109.96	122.58	138.81	167.65	183.87
37	59.49	73.91	84.73	95.54	117.17	131.59	88.33	109.96	122.58	138.81	167.65	183.87
38	59.49	73.91	84.73	95.54	117.17	131.59	88.33	109.96	122.58	138.81	167.65	183.87
39	59.49	73.91	84.73	95.54	117.17	131.59	88.33	109.96	122.58	138.81	167.65	183.87
40	59.49	73.91	84.73	95.54	117.17	131.59	88.33	109.96	122.58	138.81	167.65	183.87
41	59.49	73.91	84.73	95.54	117.17	131.59	88.33	109.96	122.58	138.81	167.65	183.87
42	59.49	73.91	84.73	95.54	117.17	131.59	88.33	109.96	122.58	138.81	167.65	183.87
43	59.49	73.91	84.73	95.54	117.17	131.59	88.33	109.96	122.58	138.81	167.65	183.87
44	59.49	73.91	84.73	95.54	117.17	131.59	88.33	109.96	122.58	138.81	167.65	183.87
45	77.51	99.15	109.96	122.58	151.42	169.45	104.55	126.19	138.81	155.03	187.48	205.50
46	77.51	99.15	109.96	122.58	151.42	169.45	104.55	126.19	138.81	155.03	187.48	205.50
47	77.51	99.15	109.96	122.58	151.42	169.45	104.55	126.19	138.81	155.03	187.48	205.50
48	77.51	99.15	109.96	122.58	151.42	169.45	104.55	126.19	138.81	155.03	187.48	205.50
49	77.51	99.15	109.96	122.58	151.42	169.45	104.55	126.19	138.81	155.03	187.48	205.50
50	84.73	108.16	118.98	135.20	165.85	183.87	111.77	131.59	144.21	162.24	194.69	219.93
51	90.13	113.57	127.99	142.41	173.06	192.89	115.37	137.00	149.62	165.85	200.10	219.93
52	93.74	118.98	133.40	147.82	180.27	200.10	117.17	140.61	153.23	169.45	203.70	225.33
53	97.34	124.38	140.61	155.03	187.48	207.31	120.78	144.21	158.63	173.06	209.11	230.74
54	102.75	129.79	146.02	160.44	194.69	216.32	124.38	147.82	162.24	178.46	214.52	236.15
55	106.36	133.40	151.42	167.65	201.90	223.53	127.99	153.23	167.65	182.07	219.93	243.36
56	111.77	138.81	156.83	174.86	210.91	232.54	133.40	158.63	174.86	187.48	227.14	252.37
57	117.17	144.21	162.24	182.07	218.12	239.76	137.00	167.65	185.67	196.49	237.95	264.99
58	122.58	149.62	167.65	191.08	227.14	248.77	142.41	174.86	194.69	207.31	252.37	279.41
59	127.99	156.83	173.05	200.10	236.15	257.78	147.82	183.87	207.31	219.93	266.80	295.64
60	135.20	162.24	176.09	209.11	243.36	264.99	155.03	192.89	215.22	230.74	279.41	310.06
61	138.55	166.52	181.79	218.12	254.18	275.81	158.09	198.41	220.25	241.56	293.84	324.48
62	141.30	174.19	187.90	228.94	264.99	286.62	158.53	205.86	228.84	255.98	308.26	340.70
63	144.01	182.27	195.48	241.56	277.61	299.24	163.39	213.86	239.70	270.40	324.48	358.73
64	148.78	187.82	206.50	254.18	290.23	313.66	168.90	221.30	249.95	284.82	340.70	376.76
65	152.97	197.46	215.93	266.80	304.65	329.89	174.56	233.31	259.87	301.05	358.73	394.78
66	162.26	214.72	234.46	283.02	324.48	351.52	187.40	249.73	281.00	320.88	382.17	420.02
67	176.85	231.97	255.36	304.65	353.32	382.17	207.69	269.88	310.22	346.11	412.81	452.47
68	191.95	251.44	284.80	331.69	387.57	420.02	227.35	293.93	338.90	376.76	448.86	492.13
69	209.95	274.92	314.84	364.14	425.43	461.48	246.43	319.01	364.72	411.01	488.52	533.59
70	234.98	308.51	345.43	400.19	463.29	502.94	270.90	348.57	396.45	452.47	528.18	575.05
71	268.60	338.90	380.36	441.65	506.55	548.01	304.65	382.17	429.04	497.54	573.25	620.12
72	295.64	367.74	409.21	490.33	557.02	600.29	331.69	414.61	461.48	549.81	623.72	670.59
73	322.68	402.00	443.46	546.21	614.71	657.97	358.73	450.67	501.14	609.30	681.41	728.28
74	351.52	439.85	488.52	609.30	679.61	724.67	389.38	490.33	548.01	672.40	746.31	793.17
75	380.36	484.92	548.01	674.20	751.71	798.58	418.22	535.39	607.50	737.29	818.41	867.08
76	412.81	539.00	623.72	746.31	834.64	888.72	448.86	587.67	677.80	807.60	901.33	957.22
77	447.06	605.70	710.25	825.62	933.78	1000.48	481.31	648.96	758.92	881.51	996.88	1067.18
78	484.92	679.61	803.99	908.55	1041.94	1124.87	517.37	717.46	843.65	960.82	1103.23	1191.56
79	526.38	755.32	897.73	996.88	1157.31	1254.66	557.02	789.57	931.98	1043.75	1215.00	1319.55
80	575.05	834.64					603.89	863.48				
81	634.54	917.56					661.58	940.99				
82	704.84	1002.28					728.28	1022.11				
83	784.16	1090.62					803.99	1106.84				
84	870.69	1182.55					885.11	1195.17				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B4

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	57.69	70.30	79.32	88.33	106.36	118.98	84.73	104.55	117.17	131.59	158.63	174.86
30	57.69	70.30	79.32	88.33	106.36	118.98	84.73	104.55	117.17	131.59	158.63	174.86
31	57.69	70.30	79.32	88.33	106.36	118.98	84.73	104.55	117.17	131.59	158.63	174.86
32	57.69	70.30	79.32	88.33	106.36	118.98	84.73	104.55	117.17	131.59	158.63	174.86
33	57.69	70.30	79.32	88.33	106.36	118.98	84.73	104.55	117.17	131.59	158.63	174.86
34	57.69	70.30	79.32	88.33	106.36	118.98	84.73	104.55	117.17	131.59	158.63	174.86
35	57.69	70.30	79.32	88.33	106.36	118.98	84.73	104.55	117.17	131.59	158.63	174.86
36	57.69	70.30	79.32	88.33	106.36	118.98	84.73	104.55	117.17	131.59	158.63	174.86
37	57.69	70.30	79.32	88.33	106.36	118.98	84.73	104.55	117.17	131.59	158.63	174.86
38	57.69	70.30	79.32	88.33	106.36	118.98	84.73	104.55	117.17	131.59	158.63	174.86
39	57.69	70.30	79.32	88.33	106.36	118.98	84.73	104.55	117.17	131.59	158.63	174.86
40	57.69	70.30	79.32	88.33	106.36	118.98	84.73	104.55	117.17	131.59	158.63	174.86
41	57.69	70.30	79.32	88.33	106.36	118.98	84.73	104.55	117.17	131.59	158.63	174.86
42	57.69	70.30	79.32	88.33	106.36	118.98	84.73	104.55	117.17	131.59	158.63	174.86
43	57.69	70.30	79.32	88.33	106.36	118.98	84.73	104.55	117.17	131.59	158.63	174.86
44	57.69	70.30	79.32	88.33	106.36	118.98	84.73	104.55	117.17	131.59	158.63	174.86
45	75.71	91.94	102.75	113.57	138.81	153.23	100.95	120.78	133.40	147.82	176.66	192.89
46	75.71	91.94	102.75	113.57	138.81	153.23	100.95	120.78	133.40	147.82	176.66	192.89
47	75.71	91.94	102.75	113.57	138.81	153.23	100.95	120.78	133.40	147.82	176.66	192.89
48	75.71	91.94	102.75	113.57	138.81	153.23	100.95	120.78	133.40	147.82	176.66	192.89
49	75.71	91.94	102.75	113.57	138.81	153.23	100.95	120.78	133.40	147.82	176.66	192.89
50	81.12	102.75	113.57	126.19	151.42	167.65	106.36	127.99	140.61	155.03	185.67	207.31
51	86.53	106.36	118.98	131.59	158.63	174.86	111.77	131.59	144.21	158.63	189.28	207.31
52	90.13	111.77	124.38	137.00	165.85	182.07	115.37	135.20	147.82	162.24	194.69	212.72
53	95.54	117.17	129.79	144.21	173.06	191.08	118.98	138.81	153.23	165.85	200.10	219.93
54	99.15	120.78	135.20	149.62	180.27	198.29	122.58	144.21	156.83	171.25	205.50	225.33
55	102.75	126.19	140.61	155.03	187.48	207.31	126.19	147.82	162.24	174.86	210.91	232.54
56	108.16	131.59	146.02	162.24	194.69	214.52	129.79	153.23	169.45	180.27	219.93	243.36
57	113.57	137.00	151.42	169.45	203.70	225.33	133.40	160.44	176.66	189.28	230.74	255.98
58	118.98	142.41	158.63	178.46	212.72	234.35	138.81	167.65	185.67	200.10	243.36	270.40
59	124.38	149.62	165.84	185.67	221.73	243.36	144.21	176.66	196.49	210.91	255.98	284.82
60	129.79	155.03	168.98	194.69	230.74	254.18	149.62	183.87	202.77	221.73	270.40	299.24
61	133.22	159.44	174.80	203.70	239.76	263.19	152.76	189.55	208.01	232.54	281.22	313.66
62	136.13	167.15	181.00	212.72	252.37	275.81	153.36	195.31	216.71	243.36	295.64	328.09
63	138.98	173.59	187.05	223.53	263.19	286.62	156.65	201.69	225.81	254.18	308.26	342.51
64	142.24	179.36	198.17	236.15	275.81	301.05	163.89	210.93	234.44	266.80	322.68	356.93
65	145.00	189.09	206.11	246.97	288.43	313.66	169.61	221.12	246.10	281.22	338.90	373.15
66	155.84	204.58	222.90	263.19	306.45	333.49	182.38	237.42	265.19	297.44	356.93	394.78
67	171.94	221.81	243.75	283.02	329.89	360.53	202.54	257.53	294.08	320.88	385.77	425.43
68	188.64	242.95	271.24	308.26	360.53	392.98	222.14	283.31	322.68	351.52	420.02	461.48
69	206.62	264.67	301.00	338.90	396.59	430.84	242.96	308.44	350.41	385.77	457.88	501.14
70	233.26	299.64	331.41	373.15	434.44	470.50	267.41	337.90	382.10	427.23	499.34	544.41
71	266.80	329.89	367.74	414.61	475.90	515.56	301.05	373.15	416.42	472.30	544.41	589.47
72	293.84	358.73	398.39	465.09	528.18	567.84	329.89	405.60	452.47	524.58	596.68	643.55
73	320.88	392.98	434.44	520.97	585.87	627.33	356.93	443.46	493.93	580.46	656.17	703.04
74	349.72	430.84	477.71	580.46	648.96	692.23	387.57	483.12	539.00	638.15	719.27	767.94
75	378.56	472.30	529.98	641.75	717.46	764.33	416.42	524.58	591.28	699.44	785.96	838.24
76	409.21	520.97	594.88	706.65	793.17	845.45	447.06	573.25	652.57	762.53	859.87	919.36
77	443.46	582.26	670.59	776.95	877.90	940.99	479.51	629.13	722.87	831.03	942.80	1013.10
78	479.51	647.16	753.52	850.86	971.64	1045.55	515.56	688.62	798.58	901.33	1034.73	1115.85
79	519.17	717.46	838.24	928.37	1068.98	1155.51	553.42	753.52	876.10	977.05	1130.27	1224.01
80	566.04	789.57					596.68	822.02				
81	623.72	867.08					650.76	894.12				
82	688.62	946.40					713.86	969.84				
83	762.53	1031.13					784.16	1050.96				
84	843.65	1117.66					861.68	1135.68				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B4

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	52.28	61.29	68.50	73.91	90.13	99.15	79.32	93.74	102.75	113.57	137.00	151.42
30	52.28	61.29	68.50	73.91	90.13	99.15	79.32	93.74	102.75	113.57	137.00	151.42
31	52.28	61.29	68.50	73.91	90.13	99.15	79.32	93.74	102.75	113.57	137.00	151.42
32	52.28	61.29	68.50	73.91	90.13	99.15	79.32	93.74	102.75	113.57	137.00	151.42
33	52.28	61.29	68.50	73.91	90.13	99.15	79.32	93.74	102.75	113.57	137.00	151.42
34	52.28	61.29	68.50	73.91	90.13	99.15	79.32	93.74	102.75	113.57	137.00	151.42
35	52.28	61.29	68.50	73.91	90.13	99.15	79.32	93.74	102.75	113.57	137.00	151.42
36	52.28	61.29	68.50	73.91	90.13	99.15	79.32	93.74	102.75	113.57	137.00	151.42
37	52.28	61.29	68.50	73.91	90.13	99.15	79.32	93.74	102.75	113.57	137.00	151.42
38	52.28	61.29	68.50	73.91	90.13	99.15	79.32	93.74	102.75	113.57	137.00	151.42
39	52.28	61.29	68.50	73.91	90.13	99.15	79.32	93.74	102.75	113.57	137.00	151.42
40	52.28	61.29	68.50	73.91	90.13	99.15	79.32	93.74	102.75	113.57	137.00	151.42
41	52.28	61.29	68.50	73.91	90.13	99.15	79.32	93.74	102.75	113.57	137.00	151.42
42	52.28	61.29	68.50	73.91	90.13	99.15	79.32	93.74	102.75	113.57	137.00	151.42
43	52.28	61.29	68.50	73.91	90.13	99.15	79.32	93.74	102.75	113.57	137.00	151.42
44	52.28	61.29	68.50	73.91	90.13	99.15	79.32	93.74	102.75	113.57	137.00	151.42
45	66.70	81.12	90.13	97.34	117.17	129.79	91.94	108.16	115.37	127.99	155.03	171.25
46	66.70	81.12	90.13	97.34	117.17	129.79	91.94	108.16	115.37	127.99	155.03	171.25
47	66.70	81.12	90.13	97.34	117.17	129.79	91.94	108.16	115.37	127.99	155.03	171.25
48	66.70	81.12	90.13	97.34	117.17	129.79	91.94	108.16	115.37	127.99	155.03	171.25
49	66.70	81.12	90.13	97.34	117.17	129.79	91.94	108.16	115.37	127.99	155.03	171.25
50	73.91	90.13	97.34	106.36	129.79	144.21	97.34	113.57	120.78	135.20	162.24	183.87
51	77.51	93.74	102.75	111.77	135.20	151.42	100.95	117.17	124.38	138.81	167.65	183.87
52	81.12	97.34	108.16	117.17	142.41	158.63	104.55	118.98	127.99	142.41	171.25	189.28
53	84.73	102.75	113.57	122.58	149.62	164.04	108.16	122.58	131.59	146.02	176.66	194.69
54	88.33	106.36	117.17	127.99	155.03	173.06	109.96	126.19	137.00	149.62	182.07	200.10
55	91.94	109.96	122.58	133.40	162.24	180.27	113.57	131.59	142.41	153.23	187.48	207.31
56	95.54	115.37	126.19	140.61	169.45	187.48	117.17	135.20	147.82	158.63	194.69	216.32
57	100.95	120.78	131.59	146.02	176.66	196.49	120.78	142.41	155.03	165.85	203.70	227.14
58	106.36	126.19	137.00	153.23	185.67	203.70	124.38	149.62	164.04	176.66	214.52	239.76
59	109.96	131.59	142.41	162.24	192.89	212.72	129.79	156.83	173.06	185.67	227.14	252.37
60	115.37	137.00	147.63	169.45	201.90	221.73	135.20	164.04	179.65	194.69	239.76	266.80
61	119.01	139.95	150.33	176.66	210.91	230.74	136.77	168.30	185.29	205.50	250.57	279.41
62	122.34	146.04	156.87	185.67	219.93	241.56	137.85	174.19	192.44	216.32	263.19	292.03
63	125.59	152.76	163.46	196.49	230.74	252.37	141.49	180.82	201.49	227.14	275.81	304.65
64	129.16	159.06	171.53	207.31	243.36	264.99	147.16	188.45	208.58	237.95	288.43	319.07
65	132.26	165.67	179.94	218.12	254.18	277.61	153.15	198.49	216.84	250.57	302.85	333.49
66	141.38	179.22	194.83	230.74	270.40	293.84	165.65	212.80	235.34	266.80	320.88	353.32
67	153.93	196.41	212.25	248.77	292.03	319.07	183.66	231.07	260.01	288.43	346.11	382.17
68	168.79	214.07	239.03	272.20	319.07	347.92	201.31	253.20	286.62	315.47	376.76	414.61
69	184.96	235.64	266.40	301.05	351.52	382.17	220.39	276.71	312.87	346.11	412.81	452.47
70	209.25	265.96	292.83	331.69	385.77	418.22	242.94	304.11	342.63	383.97	450.67	490.33
71	239.76	293.84	326.28	371.35	425.43	459.68	274.01	335.30	373.15	427.23	492.13	531.79
72	263.19	320.88	353.32	416.42	470.50	504.75	299.24	365.94	405.60	474.10	539.00	580.46
73	288.43	349.72	385.77	465.09	522.77	558.83	324.48	398.39	441.65	524.58	591.28	632.74
74	315.47	383.97	425.43	519.17	578.66	616.51	351.52	434.44	484.92	578.66	647.16	690.42
75	340.70	421.82	472.30	573.25	639.95	681.41	378.56	474.10	531.79	632.74	708.45	755.32
76	367.74	466.89	529.98	632.74	708.45	753.52	405.60	517.37	587.67	690.42	775.15	827.43
77	398.39	519.17	596.68	694.03	782.36	836.44	434.44	566.04	650.76	751.71	849.06	910.35
78	430.84	576.85	668.79	758.92	863.48	926.57	466.89	620.12	717.46	814.81	930.18	1000.48
79	465.09	638.15	742.70	827.43	948.20	1020.31	499.34	676.00	785.96	881.51	1013.10	1092.42
80	506.55	701.24					537.20	735.49				
81	555.22	766.13					584.06	798.58				
82	611.10	834.64					636.34	863.48				
83	672.40	906.74					695.83	933.78				
84	739.09	980.65					760.73	1004.09				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	3.1% Simple Inflation						3.1% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	55.89	70.26	78.24	87.82	110.43	120.00	137.84	171.32	193.57	223.02	276.96	305.22
30	55.89	70.26	78.24	87.82	114.24	128.00	145.29	178.77	203.48	228.91	276.96	305.22
31	55.89	70.26	78.24	87.82	118.04	136.00	146.96	182.49	203.48	228.91	276.96	305.22
32	55.89	70.26	78.24	87.82	125.66	140.00	146.96	183.70	203.48	228.91	276.96	305.22
33	57.70	70.26	79.73	87.82	129.47	148.00	146.96	183.70	203.48	228.91	276.96	305.22
34	57.70	70.26	83.35	90.62	137.08	156.00	146.96	183.70	203.48	228.91	276.96	305.22
35	61.30	71.84	83.35	94.24	144.70	160.00	146.96	183.70	203.48	228.91	276.96	305.22
36	64.91	75.43	86.97	101.49	148.51	168.00	146.96	183.70	203.48	228.91	276.96	305.22
37	68.51	79.02	94.22	105.12	156.12	176.00	146.96	183.70	203.48	228.91	276.96	305.22
38	68.51	82.62	97.84	108.74	163.74	184.00	146.96	183.70	203.48	228.91	276.96	305.22
39	72.12	86.21	101.47	115.99	171.35	196.00	146.96	183.70	203.48	228.91	276.96	305.22
40	75.73	89.80	105.09	119.61	178.97	204.00	146.96	183.70	203.48	228.91	276.96	305.22
41	79.68	93.77	109.17	123.76	187.42	211.96	146.96	183.70	203.48	228.91	276.96	305.22
42	80.03	97.77	113.27	131.58	192.17	211.96	146.96	183.70	203.48	228.91	276.96	305.22
43	84.04	101.80	121.08	135.80	192.17	211.96	146.96	183.70	203.48	228.91	276.96	305.22
44	88.08	105.86	125.26	140.06	192.17	211.96	146.96	183.70	203.48	228.91	276.96	305.22
45	92.16	109.95	129.48	148.05	221.97	246.90	166.74	209.13	231.74	257.17	310.87	344.78
46	92.56	117.76	137.44	152.38	230.79	259.65	166.74	209.13	231.74	257.17	310.87	344.78
47	96.69	121.93	141.74	160.49	239.68	268.39	166.74	209.13	231.74	257.17	310.87	344.78
48	100.85	126.13	149.82	168.65	248.65	271.30	166.74	209.13	231.74	257.17	310.87	344.78
49	105.05	134.09	154.20	173.12	251.52	271.30	166.74	209.13	231.74	257.17	310.87	344.78
50	109.28	138.37	162.39	181.41	270.80	293.91	178.04	223.26	245.87	271.30	325.00	358.91
51	113.53	142.73	170.72	189.80	284.09	308.04	183.70	228.91	251.52	276.96	333.48	367.39
52	121.61	150.89	175.31	198.27	297.50	325.00	192.17	234.57	257.17	282.61	341.96	378.70
53	125.94	159.12	183.77	206.80	310.87	339.13	200.65	240.22	265.65	291.09	350.44	387.17
54	130.31	163.61	192.30	219.26	324.68	356.09	206.30	248.70	274.13	296.74	358.91	395.65
55	138.56	171.96	200.90	227.95	336.31	369.52	214.18	254.35	279.78	302.39	367.39	404.13
56	146.85	180.28	209.45	240.50	350.44	387.17	222.68	265.65	291.09	313.70	378.70	421.09
57	151.32	188.66	221.96	253.14	367.39	401.31	227.31	279.78	308.04	330.65	398.48	440.87
58	159.72	197.10	230.66	265.87	381.52	418.26	235.90	293.91	327.83	347.61	423.91	469.13
59	168.18	209.48	243.35	278.70	398.48	435.22	240.60	303.96	350.44	370.22	449.35	497.39
60	176.71	218.06	256.13	291.63	415.44	452.17	249.29	312.90	360.91	392.83	477.61	528.48
61	189.00	234.14	272.51	312.06	424.34	460.16	261.69	329.43	377.53	407.81	493.22	545.58
62	201.35	250.29	292.92	328.62	437.62	472.52	274.13	342.05	391.98	421.51	510.11	563.81
63	217.73	266.50	309.45	353.19	449.63	486.23	284.94	358.14	402.58	439.17	528.06	582.95
64	230.22	282.78	334.01	373.90	465.46	503.61	292.50	371.35	417.13	457.83	546.85	602.81
65	246.76	303.07	354.70	398.69	482.20	519.29	301.69	380.82	430.27	474.78	566.28	623.15
66	262.78	326.62	378.60	430.60	502.06	540.49	314.69	396.36	444.40	490.04	588.53	641.38
67	278.81	350.17	406.50	449.98	529.26	568.89	324.08	415.01	459.31	508.27	617.85	659.82
68	298.83	377.65	427.31	470.26	560.70	592.35	339.13	434.09	481.57	533.57	648.87	687.31
69	317.58	405.11	453.38	503.75	593.55	635.16	359.20	457.76	512.51	569.46	683.35	729.34
70	332.77	423.91	479.02	540.49	627.39	680.38	377.28	476.90	538.37	610.44	714.30	777.88
71	350.36	442.57	495.84	575.75	661.80	715.07	397.49	497.89	559.35	649.51	747.86	809.32
72	369.94	462.91	514.35	619.20	702.28	755.70	417.41	522.26	581.61	694.37	787.35	846.70
73	391.06	488.35	539.85	663.85	747.78	801.20	436.84	547.48	610.44	740.15	829.81	885.13
74	411.48	516.19	571.29	712.74	797.24	848.68	453.73	574.97	642.94	786.22	874.39	929.50
75	429.21	545.79	616.44	759.51	846.06	899.05	469.84	602.31	683.56	830.17	922.01	976.77
76	445.96	583.31	673.18	807.13	902.09	961.44	484.96	635.87	732.52	873.26	973.31	1036.05
77	463.13	627.25	736.13	854.75	966.88	1036.75	498.88	672.75	784.88	913.25	1033.50	1106.63
78	493.39	691.39	817.53	926.11	1061.83	1144.86	526.93	731.31	859.05	977.21	1124.11	1211.93
79	534.91	769.63	913.34	1015.53	1178.40	1277.39	566.84	803.16	948.47	1063.43	1237.48	1342.86
80	584.41	849.47					614.75	878.21				
81	646.68	932.50					672.23	958.05				
82	718.53	1020.32					740.89	1041.08				
83	798.37	1111.33					817.53	1127.30				
84	886.19	1205.54					900.56	1216.72				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	3.1% Simple Inflation						3.1% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	54.29	65.47	73.45	83.03	100.68	110.40	132.54	160.77	185.51	212.00	262.83	291.09
30	54.29	65.47	73.45	83.03	104.16	117.76	139.70	167.76	195.00	217.61	262.83	291.09
31	54.29	65.47	73.45	83.03	107.63	125.12	141.30	171.26	195.00	217.61	262.83	291.09
32	54.29	65.47	73.45	83.03	114.57	128.80	141.30	172.39	195.00	217.61	262.83	291.09
33	56.05	65.47	74.84	83.03	118.04	136.16	141.30	172.39	195.00	217.61	262.83	291.09
34	56.05	65.47	78.25	85.67	124.99	143.52	141.30	172.39	195.00	217.61	262.83	291.09
35	59.55	66.94	78.25	89.10	131.93	147.20	141.30	172.39	195.00	217.61	262.83	291.09
36	63.05	70.29	81.65	95.96	135.40	154.56	141.30	172.39	195.00	217.61	262.83	291.09
37	66.56	73.64	88.45	99.38	142.35	161.92	141.30	172.39	195.00	217.61	262.83	291.09
38	66.56	76.98	91.85	102.81	149.29	169.28	141.30	172.39	195.00	217.61	262.83	291.09
39	70.06	80.33	95.26	109.66	156.23	180.32	141.30	172.39	195.00	217.61	262.83	291.09
40	73.56	83.68	98.66	113.09	163.18	187.68	141.30	172.39	195.00	217.61	262.83	291.09
41	77.41	87.38	102.48	117.00	170.89	195.00	141.30	172.39	195.00	217.61	262.83	291.09
42	77.75	91.10	106.34	124.41	175.22	195.00	141.30	172.39	195.00	217.61	262.83	291.09
43	81.64	94.86	113.66	128.40	175.22	195.00	141.30	172.39	195.00	217.61	262.83	291.09
44	85.56	98.64	117.59	132.42	175.22	195.00	141.30	172.39	195.00	217.61	262.83	291.09
45	88.06	102.37	121.13	135.54	202.01	223.75	161.09	200.65	226.09	245.87	296.74	325.00
46	88.45	109.64	128.58	139.51	210.04	235.31	161.09	200.65	226.09	245.87	296.74	325.00
47	92.39	113.52	132.60	146.92	218.14	243.23	161.09	200.65	226.09	245.87	296.74	325.00
48	96.37	117.43	140.15	154.40	226.30	245.87	161.09	200.65	226.09	245.87	296.74	325.00
49	100.38	124.84	144.25	158.49	228.91	245.87	161.09	200.65	226.09	245.87	296.74	325.00
50	104.73	129.72	155.12	167.27	248.47	268.48	169.57	214.78	234.57	260.00	310.87	341.96
51	109.08	134.20	158.86	177.94	259.03	285.44	178.04	220.44	240.22	265.65	319.35	350.44
52	117.11	142.26	163.77	182.13	275.05	296.74	183.70	226.09	248.70	271.30	325.00	358.91
53	119.43	150.40	172.28	190.72	288.26	313.70	192.17	234.57	254.35	276.96	333.48	370.22
54	125.97	155.00	180.85	200.79	299.27	330.65	200.65	240.22	262.83	285.44	341.96	378.70
55	134.16	163.25	187.36	211.84	313.70	341.53	208.54	245.87	271.30	291.09	353.26	390.00
56	142.40	171.48	195.79	224.31	325.00	358.91	217.04	257.17	279.78	302.39	364.57	404.13
57	146.93	177.69	208.09	236.73	341.96	375.87	219.00	268.48	296.74	316.52	384.35	426.74
58	155.28	186.15	216.82	247.21	358.91	390.00	227.58	282.61	313.70	336.31	406.96	452.17
59	159.44	198.34	231.65	257.80	375.87	412.61	232.49	292.91	330.65	356.09	435.22	480.44
60	170.16	209.16	244.27	270.80	392.83	432.39	241.24	296.85	341.63	375.87	460.65	508.70
61	180.21	225.05	260.56	290.94	402.29	440.87	253.59	313.36	358.38	388.52	473.94	523.53
62	192.50	238.91	283.24	305.31	416.14	453.73	266.15	323.63	370.50	400.03	488.63	539.64
63	210.92	255.21	295.28	327.29	428.72	467.93	274.48	339.84	381.66	415.65	501.91	556.81
64	223.45	269.42	319.80	345.86	442.57	480.72	282.33	351.00	391.70	429.85	518.87	572.28
65	235.54	289.70	338.36	370.54	455.00	494.57	291.79	363.51	405.54	442.64	534.13	588.53
66	249.30	313.20	355.52	399.67	473.23	514.07	302.67	377.14	417.98	461.22	552.50	605.35
67	267.57	334.66	380.94	417.34	496.62	531.59	312.42	396.36	433.66	475.63	578.22	622.52
68	287.68	364.40	400.17	438.61	524.52	553.91	327.83	418.26	454.44	501.91	608.18	646.61
69	308.82	391.97	427.09	468.71	554.13	591.36	348.25	440.23	486.23	536.60	641.74	687.73
70	330.65	411.20	459.95	504.46	585.00	635.87	373.04	464.19	519.29	576.52	676.14	735.49
71	348.32	430.27	479.45	547.06	622.87	672.05	393.39	487.64	542.96	618.77	710.97	770.39
72	367.96	453.02	502.48	589.52	664.70	714.15	415.44	512.37	569.74	662.72	751.74	811.09
73	389.15	476.90	528.41	633.33	711.54	761.14	434.94	537.95	598.99	705.82	797.38	854.61
74	409.64	503.33	558.44	677.84	760.50	810.10	451.89	565.78	631.91	747.64	841.33	898.27
75	425.68	531.66	597.01	722.42	807.20	860.19	468.07	591.71	665.90	787.77	884.92	943.21
76	442.57	564.65	642.65	764.74	856.31	913.96	483.26	618.91	705.39	825.78	929.22	993.65
77	458.25	602.88	695.50	804.38	910.00	975.00	497.25	651.63	749.13	859.63	976.63	1048.13
78	488.60	659.45	768.03	865.43	988.38	1063.43	523.73	702.57	812.74	916.53	1052.25	1135.28
79	528.52	731.31	854.26	945.27	1088.98	1176.80	562.05	766.44	892.58	994.77	1149.65	1245.46
80	576.42	804.76					606.76	836.69				
81	633.91	881.40					662.65	910.14				
82	702.57	964.43					726.52	988.38				
83	777.61	1049.06					798.37	1069.82				
84	859.05	1138.48					876.61	1156.04				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	3.1% Simple Inflation						3.1% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	49.50	57.48	63.87	70.26	84.44	92.80	121.93	144.96	164.00	184.47	228.91	251.52
30	49.50	57.48	63.87	70.26	87.36	98.99	128.52	151.26	172.39	189.35	228.91	251.52
31	49.50	57.48	63.87	70.26	90.27	105.17	130.00	154.41	172.39	189.35	228.91	251.52
32	49.50	57.48	63.87	70.26	96.09	108.27	130.00	155.44	172.39	189.35	228.91	251.52
33	51.10	57.48	65.08	70.26	99.00	114.45	130.00	155.44	172.39	189.35	228.91	251.52
34	51.10	57.48	68.04	72.49	104.83	120.64	130.00	155.44	172.39	189.35	228.91	251.52
35	54.30	58.78	68.04	75.39	110.65	123.73	130.00	155.44	172.39	189.35	228.91	251.52
36	57.49	61.72	71.00	81.19	113.56	129.92	130.00	155.44	172.39	189.35	228.91	251.52
37	60.68	64.66	76.92	84.09	119.39	136.11	130.00	155.44	172.39	189.35	228.91	251.52
38	60.68	67.60	79.87	86.99	125.21	142.29	130.00	155.44	172.39	189.35	228.91	251.52
39	63.88	70.53	82.83	92.79	131.03	151.57	130.00	155.44	172.39	189.35	228.91	251.52
40	67.07	73.47	85.79	95.69	136.86	157.76	130.00	155.44	172.39	189.35	228.91	251.52
41	70.58	76.72	89.12	99.00	143.32	163.91	130.00	155.44	172.39	189.35	228.91	251.52
42	70.89	79.99	92.47	105.27	146.96	163.91	130.00	155.44	172.39	189.35	228.91	251.52
43	74.44	83.29	98.84	108.64	146.96	163.91	130.00	155.44	172.39	189.35	228.91	251.52
44	78.01	86.61	102.25	112.05	146.96	163.91	130.00	155.44	172.39	189.35	228.91	251.52
45	79.87	91.00	106.51	116.77	172.09	192.89	146.96	178.04	195.00	214.78	260.00	285.44
46	80.22	97.46	113.06	120.19	178.92	202.85	146.96	178.04	195.00	214.78	260.00	285.44
47	83.80	100.91	116.59	126.58	185.82	209.68	146.96	178.04	195.00	214.78	260.00	285.44
48	87.40	104.38	123.24	133.02	192.78	211.96	146.96	178.04	195.00	214.78	260.00	285.44
49	91.04	110.97	126.84	136.55	195.00	211.96	146.96	178.04	195.00	214.78	260.00	285.44
50	95.62	114.59	133.30	143.71	212.18	231.74	155.44	189.35	206.30	226.09	274.13	302.39
51	100.17	117.16	137.52	154.21	222.82	245.87	161.09	195.00	211.96	231.74	279.78	310.87
52	105.85	125.02	143.01	159.07	235.76	257.17	166.74	200.65	217.61	237.39	288.26	319.35
53	106.40	130.78	151.61	165.44	248.70	271.30	172.39	206.30	223.26	243.04	293.91	327.83
54	112.94	135.62	155.67	175.41	259.75	285.44	180.87	211.96	228.91	248.70	302.39	336.31
55	118.77	141.48	162.53	181.90	271.30	296.74	188.82	217.61	237.39	254.35	310.87	344.78
56	126.82	149.50	170.75	194.25	282.61	316.52	194.49	226.09	245.87	265.65	322.17	358.91
57	131.58	155.75	180.34	206.26	296.74	327.83	199.59	237.39	260.00	279.78	341.96	378.70
58	137.53	164.25	189.14	214.56	310.87	344.78	205.37	251.52	276.96	296.74	361.74	401.31
59	144.15	173.83	201.23	225.29	327.83	358.91	210.86	259.75	293.91	313.70	384.35	426.74
60	152.71	182.46	213.44	236.09	344.78	378.70	217.12	264.76	303.06	333.48	406.96	452.17
61	162.62	197.77	227.09	255.75	352.70	388.52	232.01	278.54	317.35	344.43	418.83	465.67
62	174.80	211.61	244.50	268.02	365.13	397.35	239.54	289.43	324.86	357.08	434.94	480.58
63	190.51	223.59	257.48	289.62	376.44	410.42	248.34	303.24	334.61	368.59	447.02	496.69
64	200.88	238.25	277.16	306.13	389.15	424.76	256.89	312.85	348.46	381.52	462.91	511.24
65	213.11	254.04	294.03	325.98	400.60	437.69	264.59	323.94	358.56	395.65	477.26	526.71
66	226.84	275.17	311.66	352.09	417.98	454.01	273.85	336.31	372.34	410.77	494.85	542.89
67	240.58	296.98	336.81	370.71	438.33	468.64	282.11	354.39	384.70	424.34	519.93	557.24
68	258.69	322.43	352.70	388.87	463.48	492.87	296.17	373.04	404.70	447.65	547.13	583.31
69	278.16	348.18	376.72	418.33	492.80	523.46	315.39	396.43	431.47	481.85	578.22	619.83
70	296.74	364.57	406.96	449.35	521.41	565.93	339.13	417.56	464.19	519.29	608.32	663.43
71	313.48	383.15	426.17	487.64	555.26	598.28	358.56	438.47	487.64	559.35	641.31	694.58
72	332.35	403.57	445.11	526.22	593.48	637.00	377.85	460.94	512.37	599.41	678.55	729.98
73	351.00	425.40	469.27	566.56	635.24	679.11	394.88	484.53	537.95	637.14	719.17	768.77
74	369.23	450.06	497.82	608.03	677.84	721.93	411.48	508.84	567.62	677.84	758.66	808.26
75	383.29	475.14	531.66	646.47	720.65	766.58	425.68	533.43	598.78	713.59	798.37	849.59
76	398.48	505.31	573.13	685.05	764.74	815.61	439.17	559.57	635.87	746.09	839.35	895.31
77	412.75	537.88	619.13	719.88	810.88	867.75	451.75	586.63	674.38	776.75	880.75	942.50
78	439.10	587.60	681.81	772.82	878.21	943.68	474.23	632.31	729.71	828.71	946.87	1017.13
79	474.23	649.87	756.86	843.08	964.43	1039.48	507.76	689.79	799.97	897.37	1031.50	1112.93
80	515.75	713.74					547.68	748.87				
81	565.25	780.81					593.99	812.74				
82	622.73	849.47					648.28	879.81				
83	685.00	922.92					708.95	950.06				
84	753.66	999.56					774.42	1023.51				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	3.1% Simple Inflation						3.1% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	52.69	65.47	75.05	84.63	105.56	116.80	129.88	160.77	182.82	212.00	262.83	288.26
30	52.69	65.47	75.05	84.63	109.20	124.59	136.91	167.76	192.17	217.61	262.83	288.26
31	52.69	65.47	75.05	84.63	112.84	132.37	138.48	171.26	192.17	217.61	262.83	288.26
32	52.69	65.47	75.05	84.63	120.12	136.27	138.48	172.39	192.17	217.61	262.83	288.26
33	54.40	65.47	76.47	84.63	123.75	144.05	138.48	172.39	192.17	217.61	262.83	288.26
34	54.40	65.47	79.95	87.32	131.03	151.84	138.48	172.39	192.17	217.61	262.83	288.26
35	57.80	66.94	79.95	90.81	138.31	155.73	138.48	172.39	192.17	217.61	262.83	288.26
36	61.20	70.29	83.42	97.80	141.95	163.52	138.48	172.39	192.17	217.61	262.83	288.26
37	64.60	73.64	90.38	101.29	149.23	171.31	138.48	172.39	192.17	217.61	262.83	288.26
38	64.60	76.98	93.85	104.79	156.51	179.10	138.48	172.39	192.17	217.61	262.83	288.26
39	68.00	80.33	97.33	111.77	163.79	190.78	138.48	172.39	192.17	217.61	262.83	288.26
40	71.40	83.68	100.80	115.26	171.07	198.56	138.48	172.39	192.17	217.61	262.83	288.26
41	75.13	87.38	104.71	119.25	179.15	206.30	138.48	172.39	192.17	217.61	262.83	288.26
42	75.46	91.10	108.65	126.80	183.70	206.30	138.48	172.39	192.17	217.61	262.83	288.26
43	79.24	94.86	116.14	130.87	183.70	206.30	138.48	172.39	192.17	217.61	262.83	288.26
44	83.05	98.64	120.15	134.97	183.70	206.30	138.48	172.39	192.17	217.61	262.83	288.26
45	88.06	104.27	127.39	141.79	209.50	241.75	163.91	197.83	217.61	243.04	293.91	322.17
46	88.45	111.67	135.23	145.95	217.82	254.24	163.91	197.83	217.61	243.04	293.91	322.17
47	92.39	115.62	139.46	153.71	226.22	262.80	163.91	197.83	217.61	243.04	293.91	322.17
48	96.37	119.61	147.40	161.53	234.68	265.65	163.91	197.83	217.61	243.04	293.91	322.17
49	100.38	127.16	151.71	165.81	237.39	265.65	163.91	197.83	217.61	243.04	293.91	322.17
50	107.00	129.72	159.97	176.69	256.84	288.26	175.22	206.30	226.09	254.35	305.22	344.78
51	111.30	134.20	168.35	187.43	267.38	302.39	180.87	214.78	234.57	260.00	313.70	344.78
52	117.11	142.26	170.69	189.04	280.66	313.70	183.70	220.44	240.22	265.65	319.35	353.26
53	117.26	150.40	179.17	197.61	293.91	325.00	189.35	226.09	248.70	271.30	327.83	361.74
54	123.80	155.00	185.43	205.41	304.92	339.13	195.00	231.74	254.35	279.78	336.31	370.22
55	129.77	161.07	189.61	214.14	316.52	347.13	200.09	240.22	262.83	285.44	344.78	381.52
56	137.95	169.29	198.07	224.31	330.65	364.57	208.59	248.70	274.13	293.91	356.09	395.65
57	142.55	175.50	208.09	236.73	341.96	375.87	210.68	262.83	291.09	308.04	373.04	415.44
58	150.84	181.77	214.51	247.21	356.09	390.00	219.25	274.13	305.22	325.00	395.65	438.04
59	155.07	193.89	224.63	257.80	370.22	404.13	221.68	281.86	325.00	344.78	418.26	463.48
60	163.62	200.26	234.79	268.49	381.52	415.44	230.52	286.16	333.36	361.74	438.04	486.09
61	171.42	213.68	248.61	283.90	388.52	421.58	240.10	299.97	344.70	369.23	449.14	495.98
62	181.44	225.26	263.87	295.99	394.66	426.88	244.86	307.85	354.39	381.24	459.10	507.43
63	195.05	237.14	274.02	315.52	402.58	433.95	253.57	321.54	360.75	392.12	470.54	520.21
64	205.39	247.15	293.74	329.50	409.50	442.57	256.89	325.57	368.81	401.87	480.72	531.59
65	215.35	262.95	308.03	347.09	417.91	452.53	262.12	331.36	373.40	412.96	492.09	541.55
66	226.84	284.12	327.82	373.50	432.39	468.43	269.04	341.11	384.35	427.59	509.26	559.71
67	242.83	303.63	357.72	394.03	456.98	494.28	282.11	356.72	403.35	447.65	533.92	585.21
68	258.69	326.85	379.83	416.00	486.09	526.78	296.17	375.31	425.04	472.52	562.96	617.22
69	275.97	352.56	398.62	442.42	516.89	560.70	311.01	396.43	446.81	499.37	593.55	648.31
70	290.38	368.81	417.56	470.54	544.73	591.36	328.53	415.44	468.43	532.01	621.03	676.14
71	305.29	385.20	432.32	501.98	575.75	622.87	346.27	434.37	487.64	565.50	651.56	704.83
72	324.44	403.57	449.07	538.09	611.28	658.76	364.00	455.00	506.44	603.37	684.48	735.91
73	341.46	425.40	469.27	578.01	650.50	696.28	379.62	476.90	530.32	644.77	721.08	770.68
74	358.21	448.22	497.82	620.89	692.53	738.46	396.78	499.65	558.44	685.19	760.50	808.26
75	372.69	475.14	536.96	660.60	736.55	782.47	409.78	524.59	595.25	722.42	801.90	849.59
76	388.31	507.00	586.70	702.00	785.09	835.96	422.22	552.78	637.57	759.65	847.83	900.39
77	403.00	546.00	640.25	744.25	841.75	901.88	433.88	585.00	684.13	794.63	898.63	962.00
78	429.52	601.97	712.15	804.76	922.92	996.37	458.27	635.50	747.28	851.06	977.21	1055.45
79	466.25	669.04	795.18	883.00	1025.11	1111.33	493.39	699.37	825.52	924.51	1076.20	1168.82
80	509.36	739.29					534.91	764.84				
81	562.05	812.74					586.00	833.50				
82	624.33	887.79					645.08	905.35				
83	694.58	966.03					712.15	980.40				
84	771.23	1047.46					784.00	1058.64				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	3.1% Simple Inflation						3.1% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	51.10	62.27	70.26	78.24	95.81	105.60	124.58	152.87	174.75	200.99	248.70	274.13
30	51.10	62.27	70.26	78.24	99.12	112.64	131.32	159.51	183.70	206.30	248.70	274.13
31	51.10	62.27	70.26	78.24	102.42	119.68	132.83	162.84	183.70	206.30	248.70	274.13
32	51.10	62.27	70.26	78.24	109.03	123.20	132.83	163.91	183.70	206.30	248.70	274.13
33	52.75	62.27	71.59	78.24	112.33	130.24	132.83	163.91	183.70	206.30	248.70	274.13
34	52.75	62.27	74.84	80.73	118.94	137.28	132.83	163.91	183.70	206.30	248.70	274.13
35	56.05	63.68	74.84	83.96	125.55	140.80	132.83	163.91	183.70	206.30	248.70	274.13
36	59.34	66.86	78.10	90.42	128.85	147.84	132.83	163.91	183.70	206.30	248.70	274.13
37	62.64	70.04	84.61	93.65	135.46	154.88	132.83	163.91	183.70	206.30	248.70	274.13
38	62.64	73.23	87.86	96.88	142.07	161.92	132.83	163.91	183.70	206.30	248.70	274.13
39	65.94	76.41	91.11	103.34	148.67	172.48	132.83	163.91	183.70	206.30	248.70	274.13
40	69.24	79.60	94.37	106.57	155.28	179.52	132.83	163.91	183.70	206.30	248.70	274.13
41	72.85	83.11	98.03	110.25	162.62	186.52	132.83	163.91	183.70	206.30	248.70	274.13
42	73.17	86.66	101.71	117.23	166.74	186.52	132.83	163.91	183.70	206.30	248.70	274.13
43	76.84	90.23	108.72	120.99	166.74	186.52	132.83	163.91	183.70	206.30	248.70	274.13
44	80.53	93.83	112.48	124.78	166.74	186.52	132.83	163.91	183.70	206.30	248.70	274.13
45	86.01	96.68	119.04	131.37	192.04	218.61	158.26	189.35	209.13	231.74	276.96	302.39
46	86.39	103.55	126.36	135.21	199.67	229.90	158.26	189.35	209.13	231.74	276.96	302.39
47	90.24	107.21	130.31	142.40	207.36	237.64	158.26	189.35	209.13	231.74	276.96	302.39
48	94.13	110.91	137.74	149.65	215.13	240.22	158.26	189.35	209.13	231.74	276.96	302.39
49	98.04	117.91	141.76	153.62	217.61	240.22	158.26	189.35	209.13	231.74	276.96	302.39
50	102.45	123.24	152.69	164.92	234.51	262.83	166.74	200.65	220.44	243.04	291.09	325.00
51	106.85	125.68	156.49	173.19	245.10	274.13	175.22	206.30	226.09	248.70	296.74	325.00
52	112.60	133.64	159.16	175.21	258.21	285.44	180.87	211.96	231.74	254.35	305.22	333.48
53	115.09	141.68	165.39	183.82	271.30	299.57	186.52	217.61	240.22	260.00	313.70	344.78
54	119.45	144.23	171.69	191.56	282.33	310.87	192.17	226.09	245.87	268.48	322.17	353.26
55	125.37	152.37	176.07	198.02	293.91	321.93	197.27	231.74	254.35	274.13	330.65	364.57
56	133.50	160.49	184.41	208.12	305.22	336.31	202.95	240.22	265.65	282.61	344.78	381.52
57	138.16	166.72	194.22	220.32	319.35	353.26	205.13	251.52	276.96	296.74	361.74	401.31
58	146.41	173.01	202.98	230.89	333.48	367.39	213.70	262.83	291.09	313.70	381.52	423.91
59	150.71	184.97	215.27	239.22	347.61	381.52	216.27	270.80	308.04	330.65	401.31	446.52
60	157.07	191.36	225.30	249.97	361.74	398.48	222.48	272.79	314.08	347.61	423.91	469.13
61	164.82	204.59	239.04	265.13	366.47	402.29	232.01	286.58	325.55	355.45	429.85	479.45
62	174.80	216.16	254.19	275.02	375.87	410.77	236.87	292.06	335.60	362.45	440.31	488.63
63	188.24	225.85	262.21	291.97	381.66	415.65	243.11	303.24	339.84	368.59	447.02	496.69
64	196.36	236.02	281.90	306.13	389.15	424.76	249.26	310.31	345.91	376.44	455.28	503.61
65	204.14	251.81	294.03	321.29	395.65	430.27	254.70	314.05	353.61	385.76	464.89	511.88
66	217.86	270.69	311.66	347.33	408.37	444.40	261.84	324.29	362.73	396.36	475.63	526.08
67	236.09	290.33	341.46	366.05	426.67	466.31	275.12	340.40	382.37	415.01	498.95	550.24
68	254.23	315.81	361.74	386.61	452.17	492.87	289.39	361.74	404.70	440.87	526.78	578.78
69	271.59	339.42	381.10	411.76	481.85	523.46	306.63	383.29	429.28	468.71	556.32	608.88
70	288.26	358.21	400.60	438.75	510.82	553.21	324.29	402.72	451.47	502.34	587.12	640.11
71	303.24	374.95	417.98	471.25	540.91	585.99	342.17	424.13	473.30	536.82	618.77	670.00
72	322.46	393.67	437.20	510.39	579.63	623.15	362.02	445.11	496.54	575.68	654.81	706.24
73	339.56	415.86	459.73	551.30	619.97	663.85	377.71	469.27	522.69	614.25	694.37	743.97
74	356.37	439.03	486.79	591.50	661.31	705.39	394.95	492.31	549.25	650.28	732.95	782.55
75	370.92	462.77	519.29	628.81	702.99	748.91	408.02	514.00	579.35	685.33	770.11	821.33
76	384.91	490.04	559.57	664.70	746.09	795.26	420.52	539.22	613.83	717.26	808.83	864.78
77	399.75	524.88	604.50	700.38	791.38	848.25	432.25	567.13	651.63	749.13	849.88	913.25
78	424.73	573.23	667.44	753.66	860.64	926.11	456.67	609.96	707.36	798.37	916.53	988.38
79	459.86	635.50	742.49	822.32	946.87	1023.51	490.20	667.44	776.02	865.43	1001.16	1084.19
80	501.38	699.37					528.52	728.11				
81	552.47	768.03					576.42	791.98				
82	609.96	838.29					632.31	859.05				
83	675.42	913.34					694.58	930.90				
84	747.28	989.98					763.24	1005.95				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	3.1% Simple Inflation						3.1% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	46.31	54.29	60.68	65.47	81.20	88.00	116.63	137.05	153.24	173.46	214.78	237.39
30	46.31	54.29	60.68	65.47	84.00	93.87	122.94	143.01	161.09	178.04	214.78	237.39
31	46.31	54.29	60.68	65.47	86.80	99.73	124.35	145.99	161.09	178.04	214.78	237.39
32	46.31	54.29	60.68	65.47	92.40	102.67	124.35	146.96	161.09	178.04	214.78	237.39
33	47.81	54.29	61.83	65.47	95.20	108.53	124.35	146.96	161.09	178.04	214.78	237.39
34	47.81	54.29	64.64	67.55	100.80	114.40	124.35	146.96	161.09	178.04	214.78	237.39
35	50.79	55.51	64.64	70.25	106.40	117.33	124.35	146.96	161.09	178.04	214.78	237.39
36	53.78	58.29	67.45	75.66	109.20	123.20	124.35	146.96	161.09	178.04	214.78	237.39
37	56.77	61.06	73.07	78.36	114.80	129.07	124.35	146.96	161.09	178.04	214.78	237.39
38	56.77	63.84	75.88	81.06	120.40	134.93	124.35	146.96	161.09	178.04	214.78	237.39
39	59.76	66.62	78.69	86.47	125.99	143.73	124.35	146.96	161.09	178.04	214.78	237.39
40	62.74	69.39	81.50	89.17	131.59	149.60	124.35	146.96	161.09	178.04	214.78	237.39
41	66.02	72.46	84.66	92.25	137.81	155.44	124.35	146.96	161.09	178.04	214.78	237.39
42	66.31	75.55	87.84	98.09	141.30	155.44	124.35	146.96	161.09	178.04	214.78	237.39
43	69.63	78.66	93.90	101.24	141.30	155.44	124.35	146.96	161.09	178.04	214.78	237.39
44	72.98	81.80	97.14	104.41	141.30	155.44	124.35	146.96	161.09	178.04	214.78	237.39
45	75.77	85.31	104.42	112.60	162.11	185.17	144.13	169.57	180.87	200.65	243.04	268.48
46	76.11	91.36	110.84	115.90	168.55	194.74	144.13	169.57	180.87	200.65	243.04	268.48
47	79.50	94.60	114.31	122.06	175.05	201.30	144.13	169.57	180.87	200.65	243.04	268.48
48	82.92	97.86	120.82	128.27	181.60	203.48	144.13	169.57	180.87	200.65	243.04	268.48
49	86.37	104.04	124.35	131.67	183.70	203.48	144.13	169.57	180.87	200.65	243.04	268.48
50	93.34	108.10	130.88	139.00	201.01	226.09	152.61	178.04	189.35	211.96	254.35	288.26
51	95.72	110.77	135.15	147.10	208.89	237.39	158.26	183.70	195.00	217.61	262.83	288.26
52	101.34	116.40	138.40	149.85	221.72	248.70	163.91	186.52	200.65	223.26	268.48	296.74
53	102.06	124.24	144.71	156.25	234.57	257.17	169.57	192.17	206.30	228.91	276.96	305.22
54	106.42	127.01	148.80	163.87	242.81	271.30	172.39	197.83	214.78	234.57	285.44	313.70
55	112.17	132.78	153.50	170.39	254.35	279.94	177.54	206.30	223.26	240.22	293.91	325.00
56	117.92	140.70	159.37	180.37	265.65	293.91	183.22	211.96	231.74	248.70	305.22	339.13
57	122.81	146.98	168.78	189.85	276.96	308.04	185.73	223.26	243.04	260.00	319.35	356.09
58	130.88	153.30	175.30	198.24	291.09	319.35	191.50	234.57	257.17	276.96	336.31	375.87
59	133.23	162.69	184.85	209.03	302.39	333.48	194.64	240.41	271.30	291.09	356.09	395.65
60	139.62	169.11	196.84	217.57	316.52	347.61	201.04	243.37	278.26	305.22	375.87	418.26
61	147.24	179.58	205.58	229.94	322.39	352.70	207.73	254.44	289.99	314.12	383.01	427.09
62	157.10	188.85	220.30	240.06	327.54	359.76	212.92	260.48	298.01	322.17	391.98	434.94
63	170.10	198.74	229.14	256.65	334.61	365.98	219.59	271.87	303.24	329.38	399.96	441.79
64	178.31	209.30	244.00	268.74	343.37	373.89	223.83	277.24	307.76	335.74	406.96	450.20
65	186.19	220.61	256.69	283.77	348.67	380.82	229.97	281.90	311.58	343.72	415.44	457.47
66	197.65	237.14	272.41	304.51	360.33	391.56	237.82	290.66	321.89	355.52	427.59	470.83
67	211.35	257.09	297.32	321.75	377.71	412.68	249.47	305.43	338.07	373.04	447.65	494.28
68	227.47	278.27	318.78	341.39	400.17	436.35	262.26	323.31	359.48	395.65	472.52	520.00
69	243.11	302.19	337.29	365.77	427.09	464.33	278.16	343.86	383.29	420.52	501.56	549.75
70	258.59	317.94	353.97	390.00	453.59	491.74	294.62	362.45	404.84	451.47	529.89	576.52
71	272.51	333.97	370.85	422.08	483.54	522.47	311.44	381.10	424.13	485.59	559.35	604.43
72	288.83	352.13	387.74	456.98	516.33	553.91	328.39	401.59	445.11	520.28	591.50	637.00
73	305.22	370.08	408.23	492.16	553.21	591.36	343.37	421.58	467.37	555.12	625.70	669.57
74	321.47	391.27	433.52	529.04	589.66	628.24	358.21	442.71	494.14	589.66	659.47	703.56
75	333.83	413.32	462.77	561.69	627.04	667.66	370.92	464.54	521.06	619.97	694.16	740.08
76	345.91	439.17	498.52	595.18	666.39	708.78	381.52	486.65	552.78	649.44	729.13	778.31
77	359.13	468.00	537.88	625.63	705.25	754.00	391.63	510.25	586.63	677.63	765.38	820.63
78	381.62	510.96	592.39	672.23	764.84	820.73	413.56	549.28	635.50	721.73	823.92	886.19
79	411.96	565.25	657.86	732.90	839.89	903.76	442.30	598.78	696.18	780.81	897.37	967.63
80	448.68	621.13					475.83	651.47				
81	491.80	678.62					517.34	707.36				
82	541.30	739.29					563.65	764.84				
83	595.59	803.16					616.34	827.11				
84	654.66	868.63					673.83	889.39				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	1.9% Simple Inflation						1.9% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	55.89	70.26	78.24	87.82	108.58	119.76	83.03	103.79	114.97	129.34	156.48	172.45
30	55.89	70.26	78.24	87.82	108.58	119.76	83.03	103.79	114.97	129.34	156.48	172.45
31	55.89	70.26	78.24	87.82	108.58	119.76	83.03	103.79	114.97	129.34	156.48	172.45
32	55.89	70.26	78.24	87.82	108.58	119.76	83.03	103.79	114.97	129.34	156.48	172.45
33	55.89	70.26	78.24	87.82	108.58	119.76	83.03	103.79	114.97	129.34	156.48	172.45
34	55.89	70.26	78.24	87.82	108.58	119.76	83.03	103.79	114.97	129.34	156.48	172.45
35	55.89	70.26	78.24	87.82	108.58	119.76	83.03	103.79	114.97	129.34	156.48	172.45
36	55.89	70.26	78.24	87.82	108.58	119.76	83.03	103.79	114.97	129.34	156.48	172.45
37	55.89	70.26	78.24	87.82	108.58	119.76	83.03	103.79	114.97	129.34	156.48	172.45
38	55.89	70.26	78.24	87.82	108.58	119.76	83.03	103.79	114.97	129.34	156.48	172.45
39	55.89	70.26	78.24	87.82	108.58	119.76	83.03	103.79	114.97	129.34	156.48	172.45
40	55.89	70.26	78.24	87.82	108.58	119.76	83.03	103.79	114.97	129.34	156.48	172.45
41	55.89	70.26	78.24	87.82	108.58	119.76	83.03	103.79	114.97	129.34	156.48	172.45
42	55.89	70.26	78.24	87.82	108.58	119.76	83.03	103.79	114.97	129.34	156.48	172.45
43	55.89	70.26	78.24	87.82	108.58	119.76	83.03	103.79	114.97	129.34	156.48	172.45
44	55.89	70.26	78.24	87.82	108.58	119.76	83.03	103.79	114.97	129.34	156.48	172.45
45	71.85	92.61	99.00	113.37	142.11	153.29	94.21	118.16	130.93	145.30	175.64	194.80
46	71.85	92.61	99.00	113.37	142.11	153.29	94.21	118.16	130.93	145.30	175.64	194.80
47	71.85	92.61	99.00	113.37	142.11	153.29	94.21	118.16	130.93	145.30	175.64	194.80
48	71.85	92.61	99.00	113.37	142.11	153.29	94.21	118.16	130.93	145.30	175.64	194.80
49	71.85	92.61	99.00	113.37	142.11	153.29	94.21	118.16	130.93	145.30	175.64	194.80
50	76.64	102.19	106.98	122.95	154.88	166.06	100.59	126.14	138.92	153.29	183.63	202.79
51	81.43	106.98	114.97	127.74	162.87	174.04	103.79	129.34	142.11	156.48	188.42	207.58
52	86.22	111.77	121.35	137.32	169.25	183.63	108.58	132.53	145.30	159.67	193.21	213.96
53	92.61	116.56	127.74	143.71	175.64	191.61	113.37	135.72	150.09	164.46	198.00	218.75
54	95.80	121.35	134.13	151.69	183.63	201.19	116.56	140.51	154.88	167.66	202.79	223.54
55	100.59	126.14	142.11	158.08	190.01	210.77	121.35	143.71	158.08	170.85	207.58	228.33
56	105.39	130.93	146.90	166.06	198.00	218.75	126.14	150.09	164.46	177.24	213.96	237.91
57	110.18	137.32	153.29	172.45	207.58	226.74	130.93	158.08	174.04	186.82	225.14	249.09
58	114.97	143.71	159.67	182.03	215.56	236.32	135.72	166.06	185.22	196.40	239.51	265.06
59	122.95	150.09	166.06	191.61	225.14	245.90	142.11	175.64	198.00	209.17	253.88	281.03
60	129.34	156.48	172.45	201.19	234.72	255.48	148.50	186.82	209.17	221.95	269.85	298.59
61	137.32	164.46	182.03	212.37	245.90	266.66	154.88	196.40	220.35	236.32	285.82	316.16
62	145.30	175.64	193.21	225.14	260.27	281.03	164.46	207.58	233.12	250.69	303.38	335.32
63	153.29	188.42	209.17	239.51	274.64	296.99	174.04	218.75	245.90	268.25	322.54	356.07
64	162.87	202.79	225.14	255.48	292.20	316.16	183.63	233.12	261.87	287.41	343.30	378.43
65	175.64	217.16	242.70	271.45	311.36	335.32	194.80	245.90	277.83	306.57	365.65	402.38
66	186.82	233.12	261.87	289.01	333.72	359.27	209.17	263.46	295.40	325.74	391.20	426.33
67	198.00	252.29	279.43	308.17	362.46	389.61	221.95	284.22	314.56	348.09	423.14	451.88
68	213.96	273.04	301.78	332.12	395.99	418.35	239.51	306.57	340.11	376.83	458.27	485.41
69	231.53	295.40	330.53	367.25	432.72	463.06	261.87	333.72	373.64	415.15	498.18	531.72
70	250.69	319.35	360.86	407.17	472.64	512.55	284.22	359.27	405.57	459.86	538.10	586.00
71	273.04	344.90	386.41	448.68	515.75	557.26	309.77	388.01	435.91	506.17	582.81	630.71
72	298.59	373.64	415.15	499.78	566.84	609.96	336.91	421.54	469.44	560.46	635.50	683.41
73	327.33	408.77	451.88	555.67	625.92	670.63	365.65	458.27	510.96	619.54	694.58	740.89
74	357.67	448.68	496.59	619.54	692.99	737.70	394.40	499.78	558.86	683.41	760.05	807.95
75	388.01	493.39	557.26	686.60	764.84	812.74	424.73	544.49	617.94	750.47	833.50	883.00
76	419.94	549.28	633.91	760.05	849.47	905.35	456.67	598.78	689.79	822.32	916.53	975.61
77	455.07	616.34	723.32	839.89	950.06	1018.72	490.20	661.05	771.23	897.37	1015.53	1087.38
78	493.39	691.39	817.53	926.11	1061.83	1144.86	526.93	731.31	859.05	977.21	1124.11	1211.93
79	534.91	769.63	913.34	1015.53	1178.40	1277.39	566.84	803.16	948.47	1063.43	1237.48	1342.86
80	584.41	849.47					614.75	878.21				
81	646.68	932.50					672.23	958.05				
82	718.53	1020.32					740.89	1041.08				
83	798.37	1111.33					817.53	1127.30				
84	886.19	1205.54					900.56	1216.72				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	1.9% Simple Inflation						1.9% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	54.29	65.47	73.45	83.03	99.00	110.18	79.84	97.40	110.18	122.95	148.50	164.46
30	54.29	65.47	73.45	83.03	99.00	110.18	79.84	97.40	110.18	122.95	148.50	164.46
31	54.29	65.47	73.45	83.03	99.00	110.18	79.84	97.40	110.18	122.95	148.50	164.46
32	54.29	65.47	73.45	83.03	99.00	110.18	79.84	97.40	110.18	122.95	148.50	164.46
33	54.29	65.47	73.45	83.03	99.00	110.18	79.84	97.40	110.18	122.95	148.50	164.46
34	54.29	65.47	73.45	83.03	99.00	110.18	79.84	97.40	110.18	122.95	148.50	164.46
35	54.29	65.47	73.45	83.03	99.00	110.18	79.84	97.40	110.18	122.95	148.50	164.46
36	54.29	65.47	73.45	83.03	99.00	110.18	79.84	97.40	110.18	122.95	148.50	164.46
37	54.29	65.47	73.45	83.03	99.00	110.18	79.84	97.40	110.18	122.95	148.50	164.46
38	54.29	65.47	73.45	83.03	99.00	110.18	79.84	97.40	110.18	122.95	148.50	164.46
39	54.29	65.47	73.45	83.03	99.00	110.18	79.84	97.40	110.18	122.95	148.50	164.46
40	54.29	65.47	73.45	83.03	99.00	110.18	79.84	97.40	110.18	122.95	148.50	164.46
41	54.29	65.47	73.45	83.03	99.00	110.18	79.84	97.40	110.18	122.95	148.50	164.46
42	54.29	65.47	73.45	83.03	99.00	110.18	79.84	97.40	110.18	122.95	148.50	164.46
43	54.29	65.47	73.45	83.03	99.00	110.18	79.84	97.40	110.18	122.95	148.50	164.46
44	54.29	65.47	73.45	83.03	99.00	110.18	79.84	97.40	110.18	122.95	148.50	164.46
45	68.66	86.22	92.61	103.79	129.34	138.92	91.01	113.37	127.74	138.92	167.66	183.63
46	68.66	86.22	92.61	103.79	129.34	138.92	91.01	113.37	127.74	138.92	167.66	183.63
47	68.66	86.22	92.61	103.79	129.34	138.92	91.01	113.37	127.74	138.92	167.66	183.63
48	68.66	86.22	92.61	103.79	129.34	138.92	91.01	113.37	127.74	138.92	167.66	183.63
49	68.66	86.22	92.61	103.79	129.34	138.92	91.01	113.37	127.74	138.92	167.66	183.63
50	73.45	95.80	102.19	113.37	142.11	151.69	95.80	121.35	132.53	146.90	175.64	193.21
51	78.24	100.59	106.98	119.76	148.50	161.27	100.59	124.55	135.72	150.09	180.43	198.00
52	83.03	105.39	113.37	126.14	156.48	167.66	103.79	127.74	140.51	153.29	183.63	202.79
53	87.82	110.18	119.76	132.53	162.87	177.24	108.58	132.53	143.71	156.48	188.42	209.17
54	92.61	114.97	126.14	138.92	169.25	186.82	113.37	135.72	148.50	161.27	193.21	213.96
55	97.40	119.76	132.53	146.90	177.24	194.80	118.16	138.92	153.29	164.46	199.59	220.35
56	102.19	124.55	137.32	154.88	183.63	202.79	122.95	145.30	158.08	170.85	205.98	228.33
57	106.98	129.34	143.71	161.27	193.21	212.37	126.14	151.69	167.66	178.84	217.16	241.11
58	111.77	135.72	150.09	169.25	202.79	220.35	130.93	159.67	177.24	190.01	229.93	255.48
59	116.56	142.11	158.08	177.24	212.37	233.12	137.32	169.25	186.82	201.19	245.90	271.45
60	124.55	150.09	164.46	186.82	221.95	244.30	143.71	177.24	198.00	212.37	260.27	287.41
61	130.93	158.08	174.04	198.00	233.12	255.48	150.09	186.82	209.17	225.14	274.64	303.38
62	138.92	167.66	186.82	209.17	247.50	269.85	159.67	196.40	220.35	237.91	290.61	320.95
63	148.50	180.43	199.59	221.95	261.87	285.82	167.66	207.58	233.12	253.88	306.57	340.11
64	158.08	193.21	215.56	236.32	277.83	301.78	177.24	220.35	245.90	269.85	325.74	359.27
65	167.66	207.58	231.53	252.29	293.80	319.35	188.42	234.72	261.87	285.82	344.90	380.02
66	177.24	223.54	245.90	268.25	314.56	341.70	201.19	250.69	277.83	306.57	367.25	402.38
67	190.01	241.11	261.87	285.82	340.11	364.06	213.96	271.45	296.99	325.74	395.99	426.33
68	205.98	263.46	282.62	309.77	370.44	391.20	231.53	295.40	320.95	354.48	429.52	456.67
69	225.14	285.82	311.36	341.70	403.98	431.12	253.88	320.95	354.48	391.20	467.85	501.38
70	249.09	309.77	346.49	380.02	440.70	479.02	281.03	349.69	391.20	434.31	509.36	554.07
71	271.45	335.32	373.64	426.33	485.41	523.73	306.57	380.02	423.14	482.22	554.07	600.38
72	296.99	365.65	405.57	475.83	536.51	576.42	335.32	413.56	459.86	534.91	606.76	654.66
73	325.74	399.19	442.30	530.12	595.59	637.10	364.06	450.28	501.38	590.79	667.44	715.34
74	356.07	437.51	485.41	589.20	661.05	704.16	392.80	491.80	549.28	649.87	731.31	780.81
75	384.82	480.62	539.70	653.07	729.71	777.61	423.14	534.91	601.97	712.15	799.97	852.66
76	416.75	531.72	605.17	720.13	806.36	860.64	455.07	582.81	664.25	777.61	875.02	935.69
77	450.28	592.39	683.41	790.39	894.18	958.05	488.60	640.29	736.10	844.68	959.64	1029.90
78	488.60	659.45	768.03	865.43	988.38	1063.43	523.73	702.57	812.74	916.53	1052.25	1135.28
79	528.52	731.31	854.26	945.27	1088.98	1176.80	562.05	766.44	892.58	994.77	1149.65	1245.46
80	576.42	804.76					606.76	836.69				
81	633.91	881.40					662.65	910.14				
82	702.57	964.43					726.52	988.38				
83	777.61	1049.06					798.37	1069.82				
84	859.05	1138.48					876.61	1156.04				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	1.9% Simple Inflation						1.9% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	49.50	57.48	63.87	70.26	83.03	92.61	73.45	87.82	97.40	106.98	129.34	142.11
30	49.50	57.48	63.87	70.26	83.03	92.61	73.45	87.82	97.40	106.98	129.34	142.11
31	49.50	57.48	63.87	70.26	83.03	92.61	73.45	87.82	97.40	106.98	129.34	142.11
32	49.50	57.48	63.87	70.26	83.03	92.61	73.45	87.82	97.40	106.98	129.34	142.11
33	49.50	57.48	63.87	70.26	83.03	92.61	73.45	87.82	97.40	106.98	129.34	142.11
34	49.50	57.48	63.87	70.26	83.03	92.61	73.45	87.82	97.40	106.98	129.34	142.11
35	49.50	57.48	63.87	70.26	83.03	92.61	73.45	87.82	97.40	106.98	129.34	142.11
36	49.50	57.48	63.87	70.26	83.03	92.61	73.45	87.82	97.40	106.98	129.34	142.11
37	49.50	57.48	63.87	70.26	83.03	92.61	73.45	87.82	97.40	106.98	129.34	142.11
38	49.50	57.48	63.87	70.26	83.03	92.61	73.45	87.82	97.40	106.98	129.34	142.11
39	49.50	57.48	63.87	70.26	83.03	92.61	73.45	87.82	97.40	106.98	129.34	142.11
40	49.50	57.48	63.87	70.26	83.03	92.61	73.45	87.82	97.40	106.98	129.34	142.11
41	49.50	57.48	63.87	70.26	83.03	92.61	73.45	87.82	97.40	106.98	129.34	142.11
42	49.50	57.48	63.87	70.26	83.03	92.61	73.45	87.82	97.40	106.98	129.34	142.11
43	49.50	57.48	63.87	70.26	83.03	92.61	73.45	87.82	97.40	106.98	129.34	142.11
44	49.50	57.48	63.87	70.26	83.03	92.61	73.45	87.82	97.40	106.98	129.34	142.11
45	62.27	76.64	81.43	89.42	110.18	119.76	83.03	100.59	110.18	121.35	146.90	161.27
46	62.27	76.64	81.43	89.42	110.18	119.76	83.03	100.59	110.18	121.35	146.90	161.27
47	62.27	76.64	81.43	89.42	110.18	119.76	83.03	100.59	110.18	121.35	146.90	161.27
48	62.27	76.64	81.43	89.42	110.18	119.76	83.03	100.59	110.18	121.35	146.90	161.27
49	62.27	76.64	81.43	89.42	110.18	119.76	83.03	100.59	110.18	121.35	146.90	161.27
50	67.06	84.63	87.82	97.40	121.35	130.93	87.82	106.98	116.56	127.74	154.88	170.85
51	71.85	87.82	92.61	103.79	127.74	138.92	91.01	110.18	119.76	130.93	158.08	175.64
52	75.05	92.61	99.00	110.18	134.13	145.30	94.21	113.37	122.95	134.13	162.87	180.43
53	78.24	95.80	105.39	114.97	140.51	153.29	97.40	116.56	126.14	137.32	166.06	185.22
54	83.03	100.59	108.58	121.35	146.90	161.27	102.19	119.76	129.34	140.51	170.85	190.01
55	86.22	103.79	114.97	126.14	153.29	169.25	106.98	122.95	134.13	143.71	175.64	194.80
56	91.01	108.58	119.76	134.13	159.67	178.84	110.18	127.74	138.92	150.09	182.03	202.79
57	95.80	113.37	124.55	140.51	167.66	185.22	114.97	134.13	146.90	158.08	193.21	213.96
58	99.00	119.76	130.93	146.90	175.64	194.80	118.16	142.11	156.48	167.66	204.38	226.74
59	105.39	124.55	137.32	154.88	185.22	202.79	124.55	150.09	166.06	177.24	217.16	241.11
60	111.77	130.93	143.71	162.87	194.80	213.96	129.34	158.08	175.64	188.42	229.93	255.48
61	118.16	138.92	151.69	174.04	204.38	225.14	137.32	166.06	185.22	199.59	242.70	269.85
62	126.14	148.50	161.27	183.63	217.16	236.32	143.71	175.64	193.21	212.37	258.67	285.82
63	134.13	158.08	174.04	196.40	229.93	250.69	151.69	185.22	204.38	225.14	273.04	303.38
64	142.11	170.85	186.82	209.17	244.30	266.66	161.27	196.40	218.75	239.51	290.61	320.95
65	151.69	182.03	201.19	221.95	258.67	282.62	170.85	209.17	231.53	255.48	308.17	340.11
66	161.27	196.40	215.56	236.32	277.83	301.78	182.03	223.54	247.50	273.04	328.93	360.86
67	170.85	213.96	231.53	253.88	300.19	320.95	193.21	242.70	263.46	290.61	356.07	381.62
68	185.22	233.12	249.09	274.64	327.33	348.09	209.17	263.46	285.82	316.16	386.41	411.96
69	202.79	253.88	274.64	304.98	359.27	381.62	229.93	289.01	314.56	351.28	421.54	451.88
70	223.54	274.64	306.57	338.51	392.80	426.33	255.48	314.56	349.69	391.20	458.27	499.78
71	244.30	298.59	332.12	380.02	432.72	466.25	279.43	341.70	380.02	435.91	499.78	541.30
72	268.25	325.74	359.27	424.73	479.02	514.15	304.98	372.04	413.56	483.81	547.68	589.20
73	293.80	356.07	392.80	474.23	531.72	568.44	330.53	405.57	450.28	533.31	601.97	643.49
74	320.95	391.20	432.72	528.52	589.20	627.52	357.67	442.30	493.39	589.20	659.45	702.57
75	346.49	429.52	480.62	584.41	651.47	692.99	384.82	482.22	541.30	645.08	721.73	768.03
76	375.23	475.83	539.70	645.08	720.13	768.03	413.56	526.93	598.78	702.57	790.39	843.08
77	405.57	528.52	608.36	707.36	796.77	852.66	443.89	576.42	662.65	763.24	865.43	926.11
78	439.10	587.60	681.81	772.82	878.21	943.68	474.23	632.31	729.71	828.71	946.87	1017.13
79	474.23	649.87	756.86	843.08	964.43	1039.48	507.76	689.79	799.97	897.37	1031.50	1112.93
80	515.75	713.74					547.68	748.87				
81	565.25	780.81					593.99	812.74				
82	622.73	849.47					648.28	879.81				
83	685.00	922.92					708.95	950.06				
84	753.66	999.56					774.42	1023.51				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	1.9% Simple Inflation						1.9% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	52.69	65.47	75.05	84.63	103.79	116.56	78.24	97.40	108.58	122.95	148.50	162.87
30	52.69	65.47	75.05	84.63	103.79	116.56	78.24	97.40	108.58	122.95	148.50	162.87
31	52.69	65.47	75.05	84.63	103.79	116.56	78.24	97.40	108.58	122.95	148.50	162.87
32	52.69	65.47	75.05	84.63	103.79	116.56	78.24	97.40	108.58	122.95	148.50	162.87
33	52.69	65.47	75.05	84.63	103.79	116.56	78.24	97.40	108.58	122.95	148.50	162.87
34	52.69	65.47	75.05	84.63	103.79	116.56	78.24	97.40	108.58	122.95	148.50	162.87
35	52.69	65.47	75.05	84.63	103.79	116.56	78.24	97.40	108.58	122.95	148.50	162.87
36	52.69	65.47	75.05	84.63	103.79	116.56	78.24	97.40	108.58	122.95	148.50	162.87
37	52.69	65.47	75.05	84.63	103.79	116.56	78.24	97.40	108.58	122.95	148.50	162.87
38	52.69	65.47	75.05	84.63	103.79	116.56	78.24	97.40	108.58	122.95	148.50	162.87
39	52.69	65.47	75.05	84.63	103.79	116.56	78.24	97.40	108.58	122.95	148.50	162.87
40	52.69	65.47	75.05	84.63	103.79	116.56	78.24	97.40	108.58	122.95	148.50	162.87
41	52.69	65.47	75.05	84.63	103.79	116.56	78.24	97.40	108.58	122.95	148.50	162.87
42	52.69	65.47	75.05	84.63	103.79	116.56	78.24	97.40	108.58	122.95	148.50	162.87
43	52.69	65.47	75.05	84.63	103.79	116.56	78.24	97.40	108.58	122.95	148.50	162.87
44	52.69	65.47	75.05	84.63	103.79	116.56	78.24	97.40	108.58	122.95	148.50	162.87
45	68.66	87.82	97.40	108.58	134.13	150.09	92.61	111.77	122.95	137.32	166.06	182.03
46	68.66	87.82	97.40	108.58	134.13	150.09	92.61	111.77	122.95	137.32	166.06	182.03
47	68.66	87.82	97.40	108.58	134.13	150.09	92.61	111.77	122.95	137.32	166.06	182.03
48	68.66	87.82	97.40	108.58	134.13	150.09	92.61	111.77	122.95	137.32	166.06	182.03
49	68.66	87.82	97.40	108.58	134.13	150.09	92.61	111.77	122.95	137.32	166.06	182.03
50	75.05	95.80	105.39	119.76	146.90	162.87	99.00	116.56	127.74	143.71	172.45	194.80
51	79.84	100.59	113.37	126.14	153.29	170.85	102.19	121.35	132.53	146.90	177.24	194.80
52	83.03	105.39	118.16	130.93	159.67	177.24	103.79	124.55	135.72	150.09	180.43	199.59
53	86.22	110.18	124.55	137.32	166.06	183.63	106.98	127.74	140.51	153.29	185.22	204.38
54	91.01	114.97	129.34	142.11	172.45	191.61	110.18	130.93	143.71	158.08	190.01	209.17
55	94.21	118.16	134.13	148.50	178.84	198.00	113.37	135.72	148.50	161.27	194.80	215.56
56	99.00	122.95	138.92	154.88	186.82	205.98	118.16	140.51	154.88	166.06	201.19	223.54
57	103.79	127.74	143.71	161.27	193.21	212.37	121.35	148.50	164.46	174.04	210.77	234.72
58	108.58	132.53	148.50	169.25	201.19	220.35	126.14	154.88	172.45	183.63	223.54	247.50
59	113.37	138.92	153.29	177.24	209.17	228.33	130.93	162.87	183.63	194.80	236.32	261.87
60	119.76	143.71	158.08	185.22	215.56	234.72	137.32	170.85	193.21	204.38	247.50	274.64
61	124.55	150.09	166.06	193.21	225.14	244.30	142.11	178.84	201.19	213.96	260.27	287.41
62	130.93	158.08	174.04	202.79	234.72	253.88	146.90	186.82	210.77	226.74	273.04	301.78
63	137.32	167.66	185.22	213.96	245.90	265.06	154.88	196.40	220.35	239.51	287.41	317.75
64	145.30	177.24	198.00	225.14	257.08	277.83	161.27	204.38	231.53	252.29	301.78	333.72
65	153.29	188.42	210.77	236.32	269.85	292.20	169.25	213.96	241.11	266.66	317.75	349.69
66	161.27	202.79	226.74	250.69	287.41	311.36	178.84	226.74	255.48	284.22	338.51	372.04
67	172.45	218.75	245.90	269.85	312.96	338.51	193.21	244.30	276.24	306.57	365.65	400.78
68	185.22	236.32	268.25	293.80	343.30	372.04	209.17	265.06	300.19	333.72	397.59	435.91
69	201.19	257.08	290.61	322.54	376.83	408.77	226.74	289.01	325.74	364.06	432.72	472.64
70	218.75	277.83	314.56	354.48	410.36	445.49	247.50	312.96	352.88	400.78	467.85	509.36
71	237.91	300.19	336.91	391.20	448.68	485.41	269.85	338.51	380.02	440.70	507.76	549.28
72	261.87	325.74	362.46	434.31	493.39	531.72	293.80	367.25	408.77	487.01	552.47	593.99
73	285.82	356.07	392.80	483.81	544.49	582.81	317.75	399.19	443.89	539.70	603.57	645.08
74	311.36	389.61	432.72	539.70	601.97	641.89	344.90	434.31	485.41	595.59	661.05	702.57
75	336.91	429.52	485.41	597.18	665.84	707.36	370.44	474.23	538.10	653.07	724.92	768.03
76	365.65	477.43	552.47	661.05	739.29	787.19	397.59	520.54	600.38	715.34	798.37	847.87
77	395.99	536.51	629.12	731.31	827.11	886.19	426.33	574.83	672.23	780.81	883.00	945.27
78	429.52	601.97	712.15	804.76	922.92	996.37	458.27	635.50	747.28	851.06	977.21	1055.45
79	466.25	669.04	795.18	883.00	1025.11	1111.33	493.39	699.37	825.52	924.51	1076.20	1168.82
80	509.36	739.29					534.91	764.84				
81	562.05	812.74					586.00	833.50				
82	624.33	887.79					645.08	905.35				
83	694.58	966.03					712.15	980.40				
84	771.23	1047.46					784.00	1058.64				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	1.9% Simple Inflation						1.9% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	51.10	62.27	70.26	78.24	94.21	105.39	75.05	92.61	103.79	116.56	140.51	154.88
30	51.10	62.27	70.26	78.24	94.21	105.39	75.05	92.61	103.79	116.56	140.51	154.88
31	51.10	62.27	70.26	78.24	94.21	105.39	75.05	92.61	103.79	116.56	140.51	154.88
32	51.10	62.27	70.26	78.24	94.21	105.39	75.05	92.61	103.79	116.56	140.51	154.88
33	51.10	62.27	70.26	78.24	94.21	105.39	75.05	92.61	103.79	116.56	140.51	154.88
34	51.10	62.27	70.26	78.24	94.21	105.39	75.05	92.61	103.79	116.56	140.51	154.88
35	51.10	62.27	70.26	78.24	94.21	105.39	75.05	92.61	103.79	116.56	140.51	154.88
36	51.10	62.27	70.26	78.24	94.21	105.39	75.05	92.61	103.79	116.56	140.51	154.88
37	51.10	62.27	70.26	78.24	94.21	105.39	75.05	92.61	103.79	116.56	140.51	154.88
38	51.10	62.27	70.26	78.24	94.21	105.39	75.05	92.61	103.79	116.56	140.51	154.88
39	51.10	62.27	70.26	78.24	94.21	105.39	75.05	92.61	103.79	116.56	140.51	154.88
40	51.10	62.27	70.26	78.24	94.21	105.39	75.05	92.61	103.79	116.56	140.51	154.88
41	51.10	62.27	70.26	78.24	94.21	105.39	75.05	92.61	103.79	116.56	140.51	154.88
42	51.10	62.27	70.26	78.24	94.21	105.39	75.05	92.61	103.79	116.56	140.51	154.88
43	51.10	62.27	70.26	78.24	94.21	105.39	75.05	92.61	103.79	116.56	140.51	154.88
44	51.10	62.27	70.26	78.24	94.21	105.39	75.05	92.61	103.79	116.56	140.51	154.88
45	67.06	81.43	91.01	100.59	122.95	135.72	89.42	106.98	118.16	130.93	156.48	170.85
46	67.06	81.43	91.01	100.59	122.95	135.72	89.42	106.98	118.16	130.93	156.48	170.85
47	67.06	81.43	91.01	100.59	122.95	135.72	89.42	106.98	118.16	130.93	156.48	170.85
48	67.06	81.43	91.01	100.59	122.95	135.72	89.42	106.98	118.16	130.93	156.48	170.85
49	67.06	81.43	91.01	100.59	122.95	135.72	89.42	106.98	118.16	130.93	156.48	170.85
50	71.85	91.01	100.59	111.77	134.13	148.50	94.21	113.37	124.55	137.32	164.46	183.63
51	76.64	94.21	105.39	116.56	140.51	154.88	99.00	116.56	127.74	140.51	167.66	183.63
52	79.84	99.00	110.18	121.35	146.90	161.27	102.19	119.76	130.93	143.71	172.45	188.42
53	84.63	103.79	114.97	127.74	153.29	169.25	105.39	122.95	135.72	146.90	177.24	194.80
54	87.82	106.98	119.76	132.53	159.67	175.64	108.58	127.74	138.92	151.69	182.03	199.59
55	91.01	111.77	124.55	137.32	166.06	183.63	111.77	130.93	143.71	154.88	186.82	205.98
56	95.80	116.56	129.34	143.71	172.45	190.01	114.97	135.72	150.09	159.67	194.80	215.56
57	100.59	121.35	134.13	150.09	180.43	199.59	118.16	142.11	156.48	167.66	204.38	226.74
58	105.39	126.14	140.51	158.08	188.42	207.58	122.95	148.50	164.46	177.24	215.56	239.51
59	110.18	132.53	146.90	164.46	196.40	215.56	127.74	156.48	174.04	186.82	226.74	252.29
60	114.97	137.32	151.69	172.45	204.38	225.14	132.53	162.87	182.03	196.40	239.51	265.06
61	119.76	143.71	159.67	180.43	212.37	233.12	137.32	170.85	190.01	205.98	249.09	277.83
62	126.14	151.69	167.66	188.42	223.54	244.30	142.11	177.24	199.59	215.56	261.87	290.61
63	132.53	159.67	177.24	198.00	233.12	253.88	148.50	185.22	207.58	225.14	273.04	303.38
64	138.92	169.25	190.01	209.17	244.30	266.66	156.48	194.80	217.16	236.32	285.82	316.16
65	145.30	180.43	201.19	218.75	255.48	277.83	164.46	202.79	228.33	249.09	300.19	330.53
66	154.88	193.21	215.56	233.12	271.45	295.40	174.04	215.56	241.11	263.46	316.16	349.69
67	167.66	209.17	234.72	250.69	292.20	319.35	188.42	233.12	261.87	284.22	341.70	376.83
68	182.03	228.33	255.48	273.04	319.35	348.09	204.38	255.48	285.82	311.36	372.04	408.77
69	198.00	247.50	277.83	300.19	351.28	381.62	223.54	279.43	312.96	341.70	405.57	443.89
70	217.16	269.85	301.78	330.53	384.82	416.75	244.30	303.38	340.11	378.43	442.30	482.22
71	236.32	292.20	325.74	367.25	421.54	456.67	266.66	330.53	368.85	418.35	482.22	522.13
72	260.27	317.75	352.88	411.96	467.85	502.97	292.20	359.27	400.78	464.65	528.52	570.04
73	284.22	348.09	384.82	461.46	518.94	555.67	316.16	392.80	437.51	514.15	581.21	622.73
74	309.77	381.62	423.14	514.15	574.83	613.15	343.30	427.93	477.43	565.25	637.10	680.21
75	335.32	418.35	469.44	568.44	635.50	677.02	368.85	464.65	523.73	619.54	696.18	742.49
76	362.46	461.46	526.93	625.92	702.57	748.87	395.99	507.76	578.02	675.42	761.65	814.34
77	392.80	515.75	593.99	688.20	777.61	833.50	424.73	557.26	640.29	736.10	835.10	897.37
78	424.73	573.23	667.44	753.66	860.64	926.11	456.67	609.96	707.36	798.37	916.53	988.38
79	459.86	635.50	742.49	822.32	946.87	1023.51	490.20	667.44	776.02	865.43	1001.16	1084.19
80	501.38	699.37					528.52	728.11				
81	552.47	768.03					576.42	791.98				
82	609.96	838.29					632.31	859.05				
83	675.42	913.34					694.58	930.90				
84	747.28	989.98					763.24	1005.95				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	1.9% Simple Inflation						1.9% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	46.31	54.29	60.68	65.47	79.84	87.82	70.26	83.03	91.01	100.59	121.35	134.13
30	46.31	54.29	60.68	65.47	79.84	87.82	70.26	83.03	91.01	100.59	121.35	134.13
31	46.31	54.29	60.68	65.47	79.84	87.82	70.26	83.03	91.01	100.59	121.35	134.13
32	46.31	54.29	60.68	65.47	79.84	87.82	70.26	83.03	91.01	100.59	121.35	134.13
33	46.31	54.29	60.68	65.47	79.84	87.82	70.26	83.03	91.01	100.59	121.35	134.13
34	46.31	54.29	60.68	65.47	79.84	87.82	70.26	83.03	91.01	100.59	121.35	134.13
35	46.31	54.29	60.68	65.47	79.84	87.82	70.26	83.03	91.01	100.59	121.35	134.13
36	46.31	54.29	60.68	65.47	79.84	87.82	70.26	83.03	91.01	100.59	121.35	134.13
37	46.31	54.29	60.68	65.47	79.84	87.82	70.26	83.03	91.01	100.59	121.35	134.13
38	46.31	54.29	60.68	65.47	79.84	87.82	70.26	83.03	91.01	100.59	121.35	134.13
39	46.31	54.29	60.68	65.47	79.84	87.82	70.26	83.03	91.01	100.59	121.35	134.13
40	46.31	54.29	60.68	65.47	79.84	87.82	70.26	83.03	91.01	100.59	121.35	134.13
41	46.31	54.29	60.68	65.47	79.84	87.82	70.26	83.03	91.01	100.59	121.35	134.13
42	46.31	54.29	60.68	65.47	79.84	87.82	70.26	83.03	91.01	100.59	121.35	134.13
43	46.31	54.29	60.68	65.47	79.84	87.82	70.26	83.03	91.01	100.59	121.35	134.13
44	46.31	54.29	60.68	65.47	79.84	87.82	70.26	83.03	91.01	100.59	121.35	134.13
45	59.08	71.85	79.84	86.22	103.79	114.97	81.43	95.80	102.19	113.37	137.32	151.69
46	59.08	71.85	79.84	86.22	103.79	114.97	81.43	95.80	102.19	113.37	137.32	151.69
47	59.08	71.85	79.84	86.22	103.79	114.97	81.43	95.80	102.19	113.37	137.32	151.69
48	59.08	71.85	79.84	86.22	103.79	114.97	81.43	95.80	102.19	113.37	137.32	151.69
49	59.08	71.85	79.84	86.22	103.79	114.97	81.43	95.80	102.19	113.37	137.32	151.69
50	65.47	79.84	86.22	94.21	114.97	127.74	86.22	100.59	106.98	119.76	143.71	162.87
51	68.66	83.03	91.01	99.00	119.76	134.13	89.42	103.79	110.18	122.95	148.50	162.87
52	71.85	86.22	95.80	103.79	126.14	140.51	92.61	105.39	113.37	126.14	151.69	167.66
53	75.05	91.01	100.59	108.58	132.53	145.30	95.80	108.58	116.56	129.34	156.48	172.45
54	78.24	94.21	103.79	113.37	137.32	153.29	97.40	111.77	121.35	132.53	161.27	177.24
55	81.43	97.40	108.58	118.16	143.71	159.67	100.59	116.56	126.14	135.72	166.06	183.63
56	84.63	102.19	111.77	124.55	150.09	166.06	103.79	119.76	130.93	140.51	172.45	191.61
57	89.42	106.98	116.56	129.34	156.48	174.04	106.98	126.14	137.32	146.90	180.43	201.19
58	94.21	111.77	121.35	135.72	164.46	180.43	110.18	132.53	145.30	156.48	190.01	212.37
59	97.40	116.56	126.14	143.71	170.85	188.42	114.97	138.92	153.29	164.46	201.19	223.54
60	102.19	121.35	132.53	150.09	178.84	196.40	119.76	145.30	161.27	172.45	212.37	236.32
61	106.98	126.14	137.32	156.48	186.82	204.38	122.95	151.69	169.25	182.03	221.95	247.50
62	113.37	132.53	145.30	164.46	194.80	213.96	127.74	158.08	177.24	191.61	233.12	258.67
63	119.76	140.51	154.88	174.04	204.38	223.54	134.13	166.06	185.22	201.19	244.30	269.85
64	126.14	150.09	164.46	183.63	215.56	234.72	140.51	174.04	193.21	210.77	255.48	282.62
65	132.53	158.08	175.64	193.21	225.14	245.90	148.50	182.03	201.19	221.95	268.25	295.40
66	140.51	169.25	188.42	204.38	239.51	260.27	158.08	193.21	213.96	236.32	284.22	312.96
67	150.09	185.22	204.38	220.35	258.67	282.62	170.85	209.17	231.53	255.48	306.57	338.51
68	162.87	201.19	225.14	241.11	282.62	308.17	185.22	228.33	253.88	279.43	333.72	367.25
69	177.24	220.35	245.90	266.66	311.36	338.51	202.79	250.69	279.43	306.57	365.65	400.78
70	194.80	239.51	266.66	293.80	341.70	370.44	221.95	273.04	304.98	340.11	399.19	434.31
71	212.37	260.27	289.01	328.93	376.83	407.17	242.70	296.99	330.53	378.43	435.91	471.04
72	233.12	284.22	312.96	368.85	416.75	447.09	265.06	324.14	359.27	419.94	477.43	514.15
73	255.48	309.77	341.70	411.96	463.06	494.99	287.41	352.88	391.20	464.65	523.73	560.46
74	279.43	340.11	376.83	459.86	512.55	546.09	311.36	384.82	429.52	512.55	573.23	611.55
75	301.78	373.64	418.35	507.76	566.84	603.57	335.32	419.94	471.04	560.46	627.52	669.04
76	325.74	413.56	469.44	560.46	627.52	667.44	359.27	458.27	520.54	611.55	686.60	732.90
77	352.88	459.86	528.52	614.75	692.99	740.89	384.82	501.38	576.42	665.84	752.07	806.36
78	381.62	510.96	592.39	672.23	764.84	820.73	413.56	549.28	635.50	721.73	823.92	886.19
79	411.96	565.25	657.86	732.90	839.89	903.76	442.30	598.78	696.18	780.81	897.37	967.63
80	448.68	621.13					475.83	651.47				
81	491.80	678.62					517.34	707.36				
82	541.30	739.29					563.65	764.84				
83	595.59	803.16					616.34	827.11				
84	654.66	868.63					673.83	889.39				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C3

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	2.7% Simple Inflation						2.7% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	47.46	59.66	66.44	74.58	93.78	101.91	117.05	145.49	164.39	189.39	235.20	259.20
30	47.46	59.66	66.44	74.58	97.01	108.70	123.38	151.81	172.80	194.40	235.20	259.20
31	47.46	59.66	66.44	74.58	100.25	115.50	124.80	154.98	172.80	194.40	235.20	259.20
32	47.46	59.66	66.44	74.58	106.71	118.89	124.80	156.00	172.80	194.40	235.20	259.20
33	49.00	59.66	67.71	74.58	109.95	125.69	124.80	156.00	172.80	194.40	235.20	259.20
34	49.00	59.66	70.78	76.95	116.41	132.48	124.80	156.00	172.80	194.40	235.20	259.20
35	52.06	61.01	70.78	80.03	122.88	135.88	124.80	156.00	172.80	194.40	235.20	259.20
36	55.12	64.06	73.86	86.19	126.12	142.67	124.80	156.00	172.80	194.40	235.20	259.20
37	58.18	67.11	80.02	89.27	132.58	149.47	124.80	156.00	172.80	194.40	235.20	259.20
38	58.18	70.16	83.09	92.35	139.05	156.26	124.80	156.00	172.80	194.40	235.20	259.20
39	61.25	73.21	86.17	98.50	145.52	166.45	124.80	156.00	172.80	194.40	235.20	259.20
40	64.31	76.26	89.25	101.58	151.99	173.24	124.80	156.00	172.80	194.40	235.20	259.20
41	67.67	79.63	92.71	105.10	159.16	180.00	124.80	156.00	172.80	194.40	235.20	259.20
42	67.97	83.03	96.19	111.74	163.20	180.00	124.80	156.00	172.80	194.40	235.20	259.20
43	71.37	86.45	102.82	115.33	163.20	180.00	124.80	156.00	172.80	194.40	235.20	259.20
44	74.80	89.90	106.38	118.94	163.20	180.00	124.80	156.00	172.80	194.40	235.20	259.20
45	78.26	93.38	109.96	125.73	188.50	209.67	141.60	177.60	196.80	218.40	264.00	292.80
46	78.61	100.00	116.72	129.41	195.99	220.50	141.60	177.60	196.80	218.40	264.00	292.80
47	82.11	103.55	120.37	136.29	203.54	227.93	141.60	177.60	196.80	218.40	264.00	292.80
48	85.65	107.11	127.23	143.23	211.16	230.40	141.60	177.60	196.80	218.40	264.00	292.80
49	89.21	113.87	130.95	147.02	213.60	230.40	141.60	177.60	196.80	218.40	264.00	292.80
50	92.80	117.51	137.91	154.06	229.97	249.60	151.20	189.60	208.80	230.40	276.00	304.80
51	96.41	121.21	144.98	161.18	241.26	261.60	156.00	194.40	213.60	235.20	283.20	312.00
52	103.28	128.14	148.88	168.37	252.65	276.00	163.20	199.20	218.40	240.00	290.40	321.60
53	106.96	135.13	156.06	175.62	264.00	288.00	170.40	204.00	225.60	247.20	297.60	328.80
54	110.66	138.94	163.30	186.20	275.73	302.40	175.20	211.20	232.80	252.00	304.80	336.00
55	117.67	146.03	170.61	193.58	285.60	313.81	181.89	216.00	237.60	256.80	312.00	343.20
56	124.71	153.10	177.87	204.24	297.60	328.80	189.11	225.60	247.20	266.40	321.60	357.60
57	128.50	160.21	188.50	214.97	312.00	340.80	193.04	237.60	261.60	280.80	338.40	374.40
58	135.64	167.38	195.88	225.79	324.00	355.20	200.34	249.60	278.40	295.20	360.00	398.40
59	142.82	177.90	206.66	236.68	338.40	369.60	204.33	258.13	297.60	314.40	381.60	422.40
60	150.07	185.19	217.51	247.66	352.80	384.00	211.70	265.72	306.50	333.60	405.60	448.80
61	160.50	198.84	231.42	265.01	360.36	390.78	222.23	279.76	320.61	346.32	418.86	463.32
62	170.99	212.55	248.76	279.07	371.64	401.28	232.80	290.48	332.88	357.96	433.20	478.80
63	184.90	226.32	262.80	299.94	381.84	412.92	241.98	304.14	341.88	372.96	448.44	495.06
64	195.51	240.14	283.65	317.53	395.28	427.68	248.40	315.36	354.24	388.80	464.40	511.92
65	209.56	257.37	301.22	338.58	409.50	441.00	256.20	323.40	365.40	403.20	480.90	529.20
66	223.16	277.38	321.52	365.67	426.36	459.00	267.24	336.60	377.40	416.16	499.80	544.68
67	236.77	297.38	345.21	382.14	449.46	483.12	275.22	352.44	390.06	431.64	524.70	560.34
68	253.78	320.71	362.88	399.36	476.16	503.04	288.00	368.64	408.96	453.12	551.04	583.68
69	269.70	344.03	385.02	427.80	504.06	539.40	305.04	388.74	435.24	483.60	580.32	619.38
70	282.60	360.00	406.80	459.00	532.80	577.80	320.40	405.00	457.20	518.40	606.60	660.60
71	297.54	375.84	421.08	488.94	562.02	607.26	337.56	422.82	475.02	551.58	635.10	687.30
72	314.16	393.12	436.80	525.84	596.40	641.76	354.48	443.52	493.92	589.68	668.64	719.04
73	332.10	414.72	458.46	563.76	635.04	680.40	370.98	464.94	518.40	628.56	704.70	751.68
74	349.44	438.36	485.16	605.28	677.04	720.72	385.32	488.28	546.00	667.68	742.56	789.36
75	364.50	463.50	523.50	645.00	718.50	763.50	399.00	511.50	580.50	705.00	783.00	829.50
76	378.72	495.36	571.68	685.44	766.08	816.48	411.84	540.00	622.08	741.60	826.56	879.84
77	393.30	532.68	625.14	725.88	821.10	880.44	423.66	571.32	666.54	775.56	877.68	939.78
78	419.00	587.15	694.27	786.48	901.74	972.25	447.48	621.05	729.53	829.87	954.62	1029.20
79	454.26	653.59	775.63	862.42	1000.73	1084.80	481.38	682.07	805.46	903.10	1050.90	1140.40
80	496.30	721.39					522.06	745.80				
81	549.18	791.90					570.88	813.60				
82	610.20	866.48					629.18	884.11				
83	678.00	943.78					694.27	957.34				
84	752.58	1023.78					764.78	1033.27				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C3

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	2.7% Simple Inflation						2.7% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	46.10	55.60	62.38	70.51	85.50	93.76	112.55	136.53	157.54	180.04	223.20	247.20
30	46.10	55.60	62.38	70.51	88.45	100.01	118.64	142.47	165.60	184.80	223.20	247.20
31	46.10	55.60	62.38	70.51	91.40	106.26	120.00	145.44	165.60	184.80	223.20	247.20
32	46.10	55.60	62.38	70.51	97.30	109.38	120.00	146.40	165.60	184.80	223.20	247.20
33	47.60	55.60	63.56	70.51	100.25	115.63	120.00	146.40	165.60	184.80	223.20	247.20
34	47.60	55.60	66.45	72.76	106.14	121.88	120.00	146.40	165.60	184.80	223.20	247.20
35	50.57	56.85	66.45	75.67	112.04	125.01	120.00	146.40	165.60	184.80	223.20	247.20
36	53.55	59.69	69.34	81.49	114.99	131.26	120.00	146.40	165.60	184.80	223.20	247.20
37	56.52	62.53	75.12	84.40	120.88	137.51	120.00	146.40	165.60	184.80	223.20	247.20
38	56.52	65.38	78.01	87.31	126.78	143.76	120.00	146.40	165.60	184.80	223.20	247.20
39	59.50	68.22	80.89	93.13	132.68	153.13	120.00	146.40	165.60	184.80	223.20	247.20
40	62.47	71.06	83.78	96.04	138.57	159.38	120.00	146.40	165.60	184.80	223.20	247.20
41	65.73	74.20	87.03	99.36	145.12	165.60	120.00	146.40	165.60	184.80	223.20	247.20
42	66.02	77.37	90.30	105.65	148.80	165.60	120.00	146.40	165.60	184.80	223.20	247.20
43	69.33	80.56	96.53	109.04	148.80	165.60	120.00	146.40	165.60	184.80	223.20	247.20
44	72.66	83.77	99.86	112.45	148.80	165.60	120.00	146.40	165.60	184.80	223.20	247.20
45	74.78	86.94	102.86	115.10	171.56	190.01	136.80	170.40	192.00	208.80	252.00	276.00
46	75.11	93.11	109.19	118.47	178.37	199.83	136.80	170.40	192.00	208.80	252.00	276.00
47	78.46	96.40	112.61	124.77	185.25	206.56	136.80	170.40	192.00	208.80	252.00	276.00
48	81.84	99.73	119.02	131.12	192.18	208.80	136.80	170.40	192.00	208.80	252.00	276.00
49	85.24	106.02	122.50	134.60	194.40	208.80	136.80	170.40	192.00	208.80	252.00	276.00
50	88.94	110.17	131.73	142.05	211.01	228.00	144.00	182.40	199.20	220.80	264.00	290.40
51	92.63	113.97	134.91	151.11	219.97	242.40	151.20	187.20	204.00	225.60	271.20	297.60
52	99.45	120.82	139.08	154.67	233.58	252.00	156.00	192.00	211.20	230.40	276.00	304.80
53	101.42	127.72	146.30	161.96	244.80	266.40	163.20	199.20	216.00	235.20	283.20	314.40
54	106.98	131.63	153.58	170.52	254.15	280.80	170.40	204.00	223.20	242.40	290.40	321.60
55	113.94	138.64	159.11	179.90	266.40	290.04	177.10	208.80	230.40	247.20	300.00	331.20
56	120.93	145.63	166.27	190.49	276.00	304.80	184.32	218.40	237.60	256.80	309.60	343.20
57	124.78	150.90	176.72	201.04	290.40	319.20	185.98	228.00	252.00	268.80	326.40	362.40
58	131.87	158.09	184.13	209.94	304.80	331.20	193.26	240.00	266.40	285.60	345.60	384.00
59	135.40	168.44	196.72	218.93	319.20	350.40	197.44	248.75	280.80	302.40	369.60	408.00
60	144.51	177.63	207.44	229.97	333.60	367.20	204.87	252.10	290.12	319.20	391.20	432.00
61	153.04	191.12	221.27	247.08	341.64	374.40	215.36	266.12	304.35	329.94	402.48	444.60
62	163.48	202.89	240.53	259.28	353.40	385.32	226.02	274.84	314.64	339.72	414.96	458.28
63	179.12	216.73	250.76	277.95	364.08	397.38	233.10	288.60	324.12	352.98	426.24	472.86
64	189.76	228.80	271.58	293.71	375.84	408.24	239.76	298.08	332.64	365.04	440.64	486.00
65	200.03	246.02	287.35	314.68	386.40	420.00	247.80	308.70	344.40	375.90	453.60	499.80
66	211.72	265.98	301.92	339.41	401.88	436.56	257.04	320.28	354.96	391.68	469.20	514.08
67	227.22	284.20	323.51	354.42	421.74	451.44	265.32	336.60	368.28	403.92	491.04	528.66
68	244.31	309.46	339.84	372.48	445.44	470.40	278.40	355.20	385.92	426.24	516.48	549.12
69	262.26	332.87	362.70	398.04	470.58	502.20	295.74	373.86	412.92	455.70	544.98	584.04
70	280.80	349.20	390.60	428.40	496.80	540.00	316.80	394.20	441.00	489.60	574.20	624.60
71	295.80	365.40	407.16	464.58	528.96	570.72	334.08	414.12	461.10	525.48	603.78	654.24
72	312.48	384.72	426.72	500.64	564.48	606.48	352.80	435.12	483.84	562.80	638.40	688.80
73	330.48	405.00	448.74	537.84	604.26	646.38	369.36	456.84	508.68	599.40	677.16	725.76
74	347.88	427.44	474.24	575.64	645.84	687.96	383.76	480.48	536.64	634.92	714.48	762.84
75	361.50	451.50	507.00	613.50	685.50	730.50	397.50	502.50	565.50	669.00	751.50	801.00
76	375.84	479.52	545.76	649.44	727.20	776.16	410.40	525.60	599.04	701.28	789.12	843.84
77	389.16	511.98	590.64	683.10	772.80	828.00	422.28	553.38	636.18	730.02	829.38	890.10
78	414.94	560.03	652.24	734.95	839.36	903.10	444.77	596.64	690.20	778.34	893.60	964.12
79	448.84	621.05	725.46	802.75	924.79	999.37	477.31	650.88	758.00	844.79	976.32	1057.68
80	489.52	683.42					515.28	710.54				
81	538.33	748.51					562.74	772.92				
82	596.64	819.02					616.98	839.36				
83	660.37	890.89					678.00	908.52				
84	729.53	966.83					744.44	981.74				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C3

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	2.7% Simple Inflation						2.7% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	42.04	48.82	54.24	59.66	71.71	78.81	103.55	123.10	139.27	156.66	194.40	213.60
30	42.04	48.82	54.24	59.66	74.19	84.06	109.15	128.46	146.40	160.80	194.40	213.60
31	42.04	48.82	54.24	59.66	76.66	89.32	110.40	131.13	146.40	160.80	194.40	213.60
32	42.04	48.82	54.24	59.66	81.60	91.94	110.40	132.00	146.40	160.80	194.40	213.60
33	43.40	48.82	55.27	59.66	84.08	97.20	110.40	132.00	146.40	160.80	194.40	213.60
34	43.40	48.82	57.78	61.56	89.02	102.45	110.40	132.00	146.40	160.80	194.40	213.60
35	46.11	49.92	57.78	64.03	93.97	105.08	110.40	132.00	146.40	160.80	194.40	213.60
36	48.82	52.41	60.29	68.95	96.44	110.33	110.40	132.00	146.40	160.80	194.40	213.60
37	51.53	54.91	65.32	71.41	101.39	115.59	110.40	132.00	146.40	160.80	194.40	213.60
38	51.53	57.40	67.83	73.88	106.33	120.84	110.40	132.00	146.40	160.80	194.40	213.60
39	54.25	59.90	70.34	78.80	111.28	128.72	110.40	132.00	146.40	160.80	194.40	213.60
40	56.96	62.40	72.86	81.26	116.22	133.98	110.40	132.00	146.40	160.80	194.40	213.60
41	59.93	65.15	75.68	84.08	121.71	139.20	110.40	132.00	146.40	160.80	194.40	213.60
42	60.20	67.93	78.53	89.40	124.80	139.20	110.40	132.00	146.40	160.80	194.40	213.60
43	63.21	70.73	83.94	92.26	124.80	139.20	110.40	132.00	146.40	160.80	194.40	213.60
44	66.25	73.56	86.84	95.15	124.80	139.20	110.40	132.00	146.40	160.80	194.40	213.60
45	67.83	77.28	90.45	99.16	146.14	163.81	124.80	151.20	165.60	182.40	220.80	242.40
46	68.13	82.76	96.01	102.07	151.95	172.27	124.80	151.20	165.60	182.40	220.80	242.40
47	71.16	85.69	99.02	107.50	157.80	178.07	124.80	151.20	165.60	182.40	220.80	242.40
48	74.23	88.65	104.66	112.97	163.71	180.00	124.80	151.20	165.60	182.40	220.80	242.40
49	77.32	94.24	107.72	115.96	165.60	180.00	124.80	151.20	165.60	182.40	220.80	242.40
50	81.20	97.31	113.21	122.04	180.19	196.80	132.00	160.80	175.20	192.00	232.80	256.80
51	85.07	99.50	116.79	130.96	189.22	208.80	136.80	165.60	180.00	196.80	237.60	264.00
52	89.89	106.17	121.45	135.09	200.21	218.40	141.60	170.40	184.80	201.60	244.80	271.20
53	90.36	111.06	128.75	140.50	211.20	230.40	146.40	175.20	189.60	206.40	249.60	278.40
54	95.91	115.17	132.20	148.96	220.58	242.40	153.60	180.00	194.40	211.20	256.80	285.60
55	100.86	120.15	138.02	154.48	230.40	252.00	160.35	184.80	201.60	216.00	264.00	292.80
56	107.70	126.96	145.01	164.96	240.00	268.80	165.17	192.00	208.80	225.60	273.60	304.80
57	111.74	132.27	153.15	175.16	252.00	278.40	169.50	201.60	220.80	237.60	290.40	321.60
58	116.80	139.49	160.62	182.21	264.00	292.80	174.41	213.60	235.20	252.00	307.20	340.80
59	122.42	147.62	170.89	191.32	278.40	304.80	179.07	220.59	249.60	266.40	326.40	362.40
60	129.69	154.95	181.26	200.49	292.80	321.60	184.38	224.84	257.36	283.20	345.60	384.00
61	138.11	167.95	192.85	217.19	299.52	329.94	197.03	236.55	269.50	292.50	355.68	395.46
62	148.44	179.70	207.64	227.61	310.08	337.44	203.42	245.79	275.88	303.24	369.36	408.12
63	161.79	189.88	218.66	245.95	319.68	348.54	210.90	257.52	284.16	313.02	379.62	421.80
64	170.59	202.33	235.37	259.97	330.48	360.72	218.16	265.68	295.92	324.00	393.12	434.16
65	180.98	215.74	249.70	276.84	340.20	371.70	224.70	275.10	304.50	336.00	405.30	447.30
66	192.64	233.68	264.67	299.00	354.96	385.56	232.56	285.60	316.20	348.84	420.24	461.04
67	204.31	252.20	286.03	314.82	372.24	397.98	239.58	300.96	326.70	360.36	441.54	473.22
68	219.69	273.82	299.52	330.24	393.60	418.56	251.52	316.80	343.68	380.16	464.64	495.36
69	236.22	295.68	319.92	355.26	418.50	444.54	267.84	336.66	366.42	409.20	491.04	526.38
70	252.00	309.60	345.60	381.60	442.80	480.60	288.00	354.60	394.20	441.00	516.60	563.40
71	266.22	325.38	361.92	414.12	471.54	508.08	304.50	372.36	414.12	475.02	544.62	589.86
72	282.24	342.72	378.00	446.88	504.00	540.96	320.88	391.44	435.12	509.04	576.24	619.92
73	298.08	361.26	398.52	481.14	539.46	576.72	335.34	411.48	456.84	541.08	610.74	652.86
74	313.56	382.20	422.76	516.36	575.64	613.08	349.44	432.12	482.04	575.64	644.28	686.40
75	325.50	403.50	451.50	549.00	612.00	651.00	361.50	453.00	508.50	606.00	678.00	721.50
76	338.40	429.12	486.72	581.76	649.44	692.64	372.96	475.20	540.00	633.60	712.80	760.32
77	350.52	456.78	525.78	611.34	688.62	736.92	383.64	498.18	572.70	659.64	747.96	800.40
78	372.90	499.01	579.01	656.30	745.80	801.40	402.73	536.98	619.69	703.76	804.11	863.77
79	402.73	551.89	642.74	715.97	819.02	882.76	431.21	585.79	679.36	762.07	875.98	945.13
80	437.99	606.13					465.11	635.96				
81	480.02	663.08					504.43	690.20				
82	528.84	721.39					550.54	747.16				
83	581.72	783.77					602.06	806.82				
84	640.03	848.86					657.66	869.20				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C3

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	2.7% Simple Inflation						2.7% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	44.75	55.60	63.73	71.87	89.64	99.19	110.30	136.53	155.25	180.04	223.20	244.80
30	44.75	55.60	63.73	71.87	92.73	105.80	116.26	142.47	163.20	184.80	223.20	244.80
31	44.75	55.60	63.73	71.87	95.82	112.42	117.60	145.44	163.20	184.80	223.20	244.80
32	44.75	55.60	63.73	71.87	102.01	115.72	117.60	146.40	163.20	184.80	223.20	244.80
33	46.20	55.60	64.94	71.87	105.10	122.34	117.60	146.40	163.20	184.80	223.20	244.80
34	46.20	55.60	67.89	74.16	111.28	128.95	117.60	146.40	163.20	184.80	223.20	244.80
35	49.08	56.85	67.89	77.12	117.46	132.25	117.60	146.40	163.20	184.80	223.20	244.80
36	51.97	59.69	70.85	83.06	120.55	138.87	117.60	146.40	163.20	184.80	223.20	244.80
37	54.86	62.53	76.75	86.02	126.73	145.48	117.60	146.40	163.20	184.80	223.20	244.80
38	54.86	65.38	79.70	88.99	132.92	152.09	117.60	146.40	163.20	184.80	223.20	244.80
39	57.75	68.22	82.65	94.92	139.10	162.01	117.60	146.40	163.20	184.80	223.20	244.80
40	60.63	71.06	85.61	97.89	145.28	168.62	117.60	146.40	163.20	184.80	223.20	244.80
41	63.80	74.20	88.92	101.27	152.14	175.20	117.60	146.40	163.20	184.80	223.20	244.80
42	64.08	77.37	92.27	107.68	156.00	175.20	117.60	146.40	163.20	184.80	223.20	244.80
43	67.29	80.56	98.63	111.14	156.00	175.20	117.60	146.40	163.20	184.80	223.20	244.80
44	70.53	83.77	102.03	114.62	156.00	175.20	117.60	146.40	163.20	184.80	223.20	244.80
45	74.78	88.55	108.18	120.41	177.91	205.30	139.20	168.00	184.80	206.40	249.60	273.60
46	75.11	94.83	114.84	123.94	184.98	215.91	139.20	168.00	184.80	206.40	249.60	273.60
47	78.46	98.19	118.43	130.53	192.11	223.18	139.20	168.00	184.80	206.40	249.60	273.60
48	81.84	101.57	125.18	137.17	199.30	225.60	139.20	168.00	184.80	206.40	249.60	273.60
49	85.24	107.98	128.84	140.81	201.60	225.60	139.20	168.00	184.80	206.40	249.60	273.60
50	90.87	110.17	135.85	150.05	218.12	244.80	148.80	175.20	192.00	216.00	259.20	292.80
51	94.52	113.97	142.97	159.17	227.07	256.80	153.60	182.40	199.20	220.80	266.40	292.80
52	99.45	120.82	144.96	160.54	238.35	266.40	156.00	187.20	204.00	225.60	271.20	300.00
53	99.58	127.72	152.16	167.82	249.60	276.00	160.80	192.00	211.20	230.40	278.40	307.20
54	105.13	131.63	157.47	174.44	258.95	288.00	165.60	196.80	216.00	237.60	285.60	314.40
55	110.20	136.79	161.03	181.85	268.80	294.79	169.92	204.00	223.20	242.40	292.80	324.00
56	117.15	143.76	168.21	190.49	280.80	309.60	177.14	211.20	232.80	249.60	302.40	336.00
57	121.05	149.04	176.72	201.04	290.40	319.20	178.91	223.20	247.20	261.60	316.80	352.80
58	128.10	154.37	182.17	209.94	302.40	331.20	186.19	232.80	259.20	276.00	336.00	372.00
59	131.69	164.65	190.76	218.93	314.40	343.20	188.26	239.36	276.00	292.80	355.20	393.60
60	138.95	170.07	199.39	228.01	324.00	352.80	195.77	243.01	283.10	307.20	372.00	412.80
61	145.57	181.47	211.12	241.10	329.94	358.02	203.90	254.74	292.73	313.56	381.42	421.20
62	154.08	191.30	224.09	251.36	335.16	362.52	207.94	261.43	300.96	323.76	389.88	430.92
63	165.64	201.39	232.71	267.95	341.88	368.52	215.34	273.06	306.36	333.00	399.60	441.78
64	174.43	209.89	249.45	279.82	347.76	375.84	218.16	276.48	313.20	341.28	408.24	451.44
65	182.89	223.31	261.59	294.76	354.90	384.30	222.60	281.40	317.10	350.70	417.90	459.90
66	192.64	241.28	278.39	317.19	367.20	397.80	228.48	289.68	326.40	363.12	432.48	475.32
67	206.22	257.85	303.78	334.62	388.08	419.76	239.58	302.94	342.54	380.16	453.42	496.98
68	219.69	277.57	322.56	353.28	412.80	447.36	251.52	318.72	360.96	401.28	478.08	524.16
69	234.36	299.40	338.52	375.72	438.96	476.16	264.12	336.66	379.44	424.08	504.06	550.56
70	246.60	313.20	354.60	399.60	462.60	502.20	279.00	352.80	397.80	451.80	527.40	574.20
71	259.26	327.12	367.14	426.30	488.94	528.96	294.06	368.88	414.12	480.24	553.32	598.56
72	275.52	342.72	381.36	456.96	519.12	559.44	309.12	386.40	430.08	512.40	581.28	624.96
73	289.98	361.26	398.52	490.86	552.42	591.30	322.38	405.00	450.36	547.56	612.36	654.48
74	304.20	380.64	422.76	527.28	588.12	627.12	336.96	424.32	474.24	581.88	645.84	686.40
75	316.50	403.50	456.00	561.00	625.50	664.50	348.00	445.50	505.50	613.50	681.00	721.50
76	329.76	430.56	498.24	596.16	666.72	709.92	358.56	469.44	541.44	645.12	720.00	764.64
77	342.24	463.68	543.72	632.04	714.84	765.90	368.46	496.80	580.98	674.82	763.14	816.96
78	364.76	511.21	604.78	683.42	783.77	846.14	389.17	539.69	634.61	722.75	829.87	896.32
79	395.95	568.16	675.29	749.87	870.55	943.78	419.00	593.93	701.05	785.12	913.94	992.59
80	432.56	627.83					454.26	649.52				
81	477.31	690.20					497.65	707.83				
82	530.20	753.94					547.82	768.85				
83	589.86	820.38					604.78	832.58				
84	654.95	889.54					665.80	899.03				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C3

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	2.7% Simple Inflation						2.7% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	43.39	52.88	59.66	66.44	81.37	89.68	105.80	129.82	148.40	170.69	211.20	232.80
30	43.39	52.88	59.66	66.44	84.17	95.66	111.52	135.46	156.00	175.20	211.20	232.80
31	43.39	52.88	59.66	66.44	86.98	101.64	112.80	138.29	156.00	175.20	211.20	232.80
32	43.39	52.88	59.66	66.44	92.59	104.63	112.80	139.20	156.00	175.20	211.20	232.80
33	44.80	52.88	60.80	66.44	95.40	110.60	112.80	139.20	156.00	175.20	211.20	232.80
34	44.80	52.88	63.56	68.56	101.01	116.58	112.80	139.20	156.00	175.20	211.20	232.80
35	47.60	54.08	63.56	71.30	106.62	119.57	112.80	139.20	156.00	175.20	211.20	232.80
36	50.40	56.78	66.32	76.79	109.42	125.55	112.80	139.20	156.00	175.20	211.20	232.80
37	53.20	59.48	71.85	79.53	115.04	131.53	112.80	139.20	156.00	175.20	211.20	232.80
38	53.20	62.19	74.61	82.27	120.65	137.51	112.80	139.20	156.00	175.20	211.20	232.80
39	56.00	64.89	77.38	87.76	126.26	146.48	112.80	139.20	156.00	175.20	211.20	232.80
40	58.80	67.60	80.14	90.50	131.87	152.45	112.80	139.20	156.00	175.20	211.20	232.80
41	61.87	70.58	83.25	93.63	138.10	158.40	112.80	139.20	156.00	175.20	211.20	232.80
42	62.14	73.59	86.38	99.55	141.60	158.40	112.80	139.20	156.00	175.20	211.20	232.80
43	65.25	76.63	92.33	102.75	141.60	158.40	112.80	139.20	156.00	175.20	211.20	232.80
44	68.39	79.69	95.52	105.97	141.60	158.40	112.80	139.20	156.00	175.20	211.20	232.80
45	73.04	82.11	101.09	111.56	163.08	185.65	134.40	160.80	177.60	196.80	235.20	256.80
46	73.37	87.93	107.31	114.83	169.56	195.24	134.40	160.80	177.60	196.80	235.20	256.80
47	76.64	91.05	110.66	120.93	176.10	201.81	134.40	160.80	177.60	196.80	235.20	256.80
48	79.94	94.19	116.97	127.09	182.69	204.00	134.40	160.80	177.60	196.80	235.20	256.80
49	83.26	100.13	120.39	130.46	184.80	204.00	134.40	160.80	177.60	196.80	235.20	256.80
50	87.00	104.66	129.67	140.05	199.15	223.20	141.60	170.40	187.20	206.40	247.20	276.00
51	90.74	106.73	132.90	147.08	208.15	232.80	148.80	175.20	192.00	211.20	252.00	276.00
52	95.63	113.49	135.16	148.79	219.28	242.40	153.60	180.00	196.80	216.00	259.20	283.20
53	97.73	120.32	140.45	156.11	230.40	254.40	158.40	184.80	204.00	220.80	266.40	292.80
54	101.44	122.49	145.81	162.68	239.77	264.00	163.20	192.00	208.80	228.00	273.60	300.00
55	106.46	129.39	149.52	168.16	249.60	273.39	167.53	196.80	216.00	232.80	280.80	309.60
56	113.37	136.29	156.61	176.74	259.20	285.60	172.35	204.00	225.60	240.00	292.80	324.00
57	117.33	141.59	164.94	187.10	271.20	300.00	174.21	213.60	235.20	252.00	307.20	340.80
58	124.33	146.93	172.38	196.08	283.20	312.00	181.48	223.20	247.20	266.40	324.00	360.00
59	127.98	157.08	182.81	203.15	295.20	324.00	183.66	229.97	261.60	280.80	340.80	379.20
60	133.39	162.51	191.33	212.28	307.20	338.40	188.94	231.66	266.72	295.20	360.00	398.40
61	139.97	173.74	203.00	225.16	311.22	341.64	197.03	243.37	276.47	301.86	365.04	407.16
62	148.44	183.57	215.86	233.55	319.20	348.84	201.16	248.02	285.00	307.80	373.92	414.96
63	159.86	191.80	222.68	247.95	324.12	352.98	206.46	257.52	288.60	313.02	379.62	421.80
64	166.76	200.44	239.40	259.97	330.48	360.72	211.68	263.52	293.76	319.68	386.64	427.68
65	173.36	213.85	249.70	272.85	336.00	365.40	216.30	266.70	300.30	327.60	394.80	434.70
66	185.01	229.88	264.67	294.96	346.80	377.40	222.36	275.40	308.04	336.60	403.92	446.76
67	200.49	246.56	289.97	310.86	362.34	396.00	233.64	289.08	324.72	352.44	423.72	467.28
68	215.90	268.19	307.20	328.32	384.00	418.56	245.76	307.20	343.68	374.40	447.36	491.52
69	230.64	288.24	323.64	349.68	409.20	444.54	260.40	325.50	364.56	398.04	472.44	517.08
70	244.80	304.20	340.20	372.60	433.80	469.80	275.40	342.00	383.40	426.60	498.60	543.60
71	257.52	318.42	354.96	400.20	459.36	497.64	290.58	360.18	401.94	455.88	525.48	568.98
72	273.84	334.32	371.28	433.44	492.24	529.20	307.44	378.00	421.68	488.88	556.08	599.76
73	288.36	353.16	390.42	468.18	526.50	563.76	320.76	398.52	443.88	521.64	589.68	631.80
74	302.64	372.84	413.40	502.32	561.60	599.04	335.40	418.08	466.44	552.24	622.44	664.56
75	315.00	393.00	441.00	534.00	597.00	636.00	346.50	436.50	492.00	582.00	654.00	697.50
76	326.88	416.16	475.20	564.48	633.60	675.36	357.12	457.92	521.28	609.12	686.88	734.40
77	339.48	445.74	513.36	594.78	672.06	720.36	367.08	481.62	553.38	636.18	721.74	775.56
78	360.70	486.80	566.81	640.03	730.88	786.48	387.82	517.99	600.71	678.00	778.34	839.36
79	390.53	539.69	630.54	698.34	804.11	869.20	416.29	566.81	659.02	734.95	850.21	920.72
80	425.78	593.93					448.84	618.34				
81	469.18	652.24					489.52	672.58				
82	517.99	711.90					536.98	729.53				
83	573.59	775.63					589.86	790.55				
84	634.61	840.72					648.17	854.28				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C3

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	2.7% Simple Inflation						2.7% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	39.32	46.10	51.53	55.60	68.95	74.73	99.05	116.39	130.14	147.31	182.40	201.60
30	39.32	46.10	51.53	55.60	71.33	79.72	104.40	121.45	136.80	151.20	182.40	201.60
31	39.32	46.10	51.53	55.60	73.71	84.70	105.60	123.98	136.80	151.20	182.40	201.60
32	39.32	46.10	51.53	55.60	78.47	87.19	105.60	124.80	136.80	151.20	182.40	201.60
33	40.60	46.10	52.51	55.60	80.84	92.17	105.60	124.80	136.80	151.20	182.40	201.60
34	40.60	46.10	54.89	57.37	85.60	97.15	105.60	124.80	136.80	151.20	182.40	201.60
35	43.13	47.14	54.89	59.66	90.35	99.64	105.60	124.80	136.80	151.20	182.40	201.60
36	45.67	49.50	57.28	64.25	92.73	104.63	105.60	124.80	136.80	151.20	182.40	201.60
37	48.21	51.86	62.05	66.54	97.49	109.61	105.60	124.80	136.80	151.20	182.40	201.60
38	48.21	54.21	64.44	68.84	102.24	114.59	105.60	124.80	136.80	151.20	182.40	201.60
39	50.75	56.57	66.83	73.43	107.00	122.06	105.60	124.80	136.80	151.20	182.40	201.60
40	53.28	58.93	69.21	75.72	111.75	127.05	105.60	124.80	136.80	151.20	182.40	201.60
41	56.07	61.53	71.90	78.34	117.03	132.00	105.60	124.80	136.80	151.20	182.40	201.60
42	56.32	64.16	74.60	83.30	120.00	132.00	105.60	124.80	136.80	151.20	182.40	201.60
43	59.13	66.80	79.74	85.97	120.00	132.00	105.60	124.80	136.80	151.20	182.40	201.60
44	61.98	69.47	82.50	88.67	120.00	132.00	105.60	124.80	136.80	151.20	182.40	201.60
45	64.35	72.45	88.68	95.62	137.67	157.25	122.40	144.00	153.60	170.40	206.40	228.00
46	64.63	77.59	94.13	98.42	143.14	165.38	122.40	144.00	153.60	170.40	206.40	228.00
47	67.51	80.34	97.07	103.66	148.66	170.95	122.40	144.00	153.60	170.40	206.40	228.00
48	70.42	83.11	102.61	108.93	154.22	172.80	122.40	144.00	153.60	170.40	206.40	228.00
49	73.35	88.35	105.61	111.82	156.00	172.80	122.40	144.00	153.60	170.40	206.40	228.00
50	79.27	91.80	111.15	118.04	170.70	192.00	129.60	151.20	160.80	180.00	216.00	244.80
51	81.29	94.07	114.77	124.92	177.40	201.60	134.40	156.00	165.60	184.80	223.20	244.80
52	86.06	98.85	117.53	127.26	188.29	211.20	139.20	158.40	170.40	189.60	228.00	252.00
53	86.67	105.51	122.90	132.69	199.20	218.40	144.00	163.20	175.20	194.40	235.20	259.20
54	90.38	107.86	126.37	139.16	206.20	230.40	146.40	168.00	182.40	199.20	242.40	266.40
55	95.26	112.76	130.35	144.70	216.00	237.73	150.78	175.20	189.60	204.00	249.60	276.00
56	100.14	119.49	135.34	153.18	225.60	249.60	155.59	180.00	196.80	211.20	259.20	288.00
57	104.29	124.82	143.34	161.23	235.20	261.60	157.73	189.60	206.40	220.80	271.20	302.40
58	111.15	130.19	148.87	168.35	247.20	271.20	162.63	199.20	218.40	235.20	285.60	319.20
59	113.15	138.16	156.98	177.51	256.80	283.20	165.30	204.16	230.40	247.20	302.40	336.00
60	118.57	143.61	167.16	184.77	268.80	295.20	170.73	206.67	236.31	259.20	319.20	355.20
61	125.04	152.51	174.58	195.27	273.78	299.52	176.41	216.08	246.27	266.76	325.26	362.70
62	133.41	160.38	187.08	203.86	278.16	305.52	180.82	221.21	253.08	273.60	332.88	369.36
63	144.45	168.78	194.59	217.96	284.16	310.80	186.48	230.88	257.52	279.72	339.66	375.18
64	151.42	177.75	207.21	228.22	291.60	317.52	190.08	235.44	261.36	285.12	345.60	382.32
65	158.12	187.35	217.99	240.99	296.10	323.40	195.30	239.40	264.60	291.90	352.80	388.50
66	167.85	201.38	231.34	258.60	306.00	332.52	201.96	246.84	273.36	301.92	363.12	399.84
67	179.49	218.33	252.49	273.24	320.76	350.46	211.86	259.38	287.10	316.80	380.16	419.76
68	193.17	236.31	270.72	289.92	339.84	370.56	222.72	274.56	305.28	336.00	401.28	441.60
69	206.46	256.63	286.44	310.62	362.70	394.32	236.22	292.02	325.50	357.12	425.94	466.86
70	219.60	270.00	300.60	331.20	385.20	417.60	250.20	307.80	343.80	383.40	450.00	489.60
71	231.42	283.62	314.94	358.44	410.64	443.70	264.48	323.64	360.18	412.38	475.02	513.30
72	245.28	299.04	329.28	388.08	438.48	470.40	278.88	341.04	378.00	441.84	502.32	540.96
73	259.20	314.28	346.68	417.96	469.80	502.20	291.60	358.02	396.90	471.42	531.36	568.62
74	273.00	332.28	368.16	449.28	500.76	533.52	304.20	375.96	419.64	500.76	560.04	597.48
75	283.50	351.00	393.00	477.00	532.50	567.00	315.00	394.50	442.50	526.50	589.50	628.50
76	293.76	372.96	423.36	505.44	565.92	601.92	324.00	413.28	469.44	551.52	619.20	660.96
77	304.98	397.44	456.78	531.30	598.92	640.32	332.58	433.32	498.18	575.46	649.98	696.90
78	324.08	433.92	503.08	570.88	649.52	696.98	351.20	466.46	539.69	612.91	699.70	752.58
79	349.85	480.02	558.67	622.40	713.26	767.50	375.61	508.50	591.22	663.08	762.07	821.74
80	381.04	527.48					404.09	553.25				
81	417.65	576.30					439.34	600.71				
82	459.68	627.83					478.67	649.52				
83	505.79	682.07					523.42	702.41				
84	555.96	737.66					572.23	755.29				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C4

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	1.5% Simple Inflation						1.5% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	47.46	59.66	66.44	74.58	92.21	101.70	70.51	88.14	97.63	109.84	132.89	146.45
30	47.46	59.66	66.44	74.58	92.21	101.70	70.51	88.14	97.63	109.84	132.89	146.45
31	47.46	59.66	66.44	74.58	92.21	101.70	70.51	88.14	97.63	109.84	132.89	146.45
32	47.46	59.66	66.44	74.58	92.21	101.70	70.51	88.14	97.63	109.84	132.89	146.45
33	47.46	59.66	66.44	74.58	92.21	101.70	70.51	88.14	97.63	109.84	132.89	146.45
34	47.46	59.66	66.44	74.58	92.21	101.70	70.51	88.14	97.63	109.84	132.89	146.45
35	47.46	59.66	66.44	74.58	92.21	101.70	70.51	88.14	97.63	109.84	132.89	146.45
36	47.46	59.66	66.44	74.58	92.21	101.70	70.51	88.14	97.63	109.84	132.89	146.45
37	47.46	59.66	66.44	74.58	92.21	101.70	70.51	88.14	97.63	109.84	132.89	146.45
38	47.46	59.66	66.44	74.58	92.21	101.70	70.51	88.14	97.63	109.84	132.89	146.45
39	47.46	59.66	66.44	74.58	92.21	101.70	70.51	88.14	97.63	109.84	132.89	146.45
40	47.46	59.66	66.44	74.58	92.21	101.70	70.51	88.14	97.63	109.84	132.89	146.45
41	47.46	59.66	66.44	74.58	92.21	101.70	70.51	88.14	97.63	109.84	132.89	146.45
42	47.46	59.66	66.44	74.58	92.21	101.70	70.51	88.14	97.63	109.84	132.89	146.45
43	47.46	59.66	66.44	74.58	92.21	101.70	70.51	88.14	97.63	109.84	132.89	146.45
44	47.46	59.66	66.44	74.58	92.21	101.70	70.51	88.14	97.63	109.84	132.89	146.45
45	61.02	78.65	84.07	96.28	120.68	130.18	80.00	100.34	111.19	123.40	149.16	165.43
46	61.02	78.65	84.07	96.28	120.68	130.18	80.00	100.34	111.19	123.40	149.16	165.43
47	61.02	78.65	84.07	96.28	120.68	130.18	80.00	100.34	111.19	123.40	149.16	165.43
48	61.02	78.65	84.07	96.28	120.68	130.18	80.00	100.34	111.19	123.40	149.16	165.43
49	61.02	78.65	84.07	96.28	120.68	130.18	80.00	100.34	111.19	123.40	149.16	165.43
50	65.09	86.78	90.85	104.41	131.53	141.02	85.43	107.12	117.97	130.18	155.94	172.21
51	69.16	90.85	97.63	108.48	138.31	147.80	88.14	109.84	120.68	132.89	160.01	176.28
52	73.22	94.92	103.06	116.62	143.74	155.94	92.21	112.55	123.40	135.60	164.08	181.70
53	78.65	98.99	108.48	122.04	149.16	162.72	96.28	115.26	127.46	139.67	168.14	185.77
54	81.36	103.06	113.90	128.82	155.94	170.86	98.99	119.33	131.53	142.38	172.21	189.84
55	85.43	107.12	120.68	134.24	161.36	178.99	103.06	122.04	134.24	145.09	176.28	193.91
56	89.50	111.19	124.75	141.02	168.14	185.77	107.12	127.46	139.67	150.52	181.70	202.04
57	93.56	116.62	130.18	146.45	176.28	192.55	111.19	134.24	147.80	158.65	191.20	211.54
58	97.63	122.04	135.60	154.58	183.06	200.69	115.26	141.02	157.30	166.79	203.40	225.10
59	104.41	127.46	141.02	162.72	191.20	208.82	120.68	149.16	168.14	177.64	215.60	238.66
60	109.84	132.89	146.45	170.86	199.33	216.96	126.11	158.65	177.64	188.48	229.16	253.57
61	116.62	139.67	154.58	180.35	208.82	226.45	131.53	166.79	187.13	200.69	242.72	268.49
62	123.40	149.16	164.08	191.20	221.03	238.66	139.67	176.28	197.98	212.89	257.64	284.76
63	130.18	160.01	177.64	203.40	233.23	252.22	147.80	185.77	208.82	227.81	273.91	302.39
64	138.31	172.21	191.20	216.96	248.15	268.49	155.94	197.98	222.38	244.08	291.54	321.37
65	149.16	184.42	206.11	230.52	264.42	284.76	165.43	208.82	235.94	260.35	310.52	341.71
66	158.65	197.98	222.38	245.44	283.40	305.10	177.64	223.74	250.86	276.62	332.22	362.05
67	168.14	214.25	237.30	261.71	307.81	330.86	188.48	241.37	267.13	295.61	359.34	383.75
68	181.70	231.88	256.28	282.05	336.29	355.27	203.40	260.35	288.83	320.02	389.17	412.22
69	196.62	250.86	280.69	311.88	367.48	393.24	222.38	283.40	317.30	352.56	423.07	451.55
70	212.89	271.20	306.46	345.78	401.38	435.28	241.37	305.10	344.42	390.53	456.97	497.65
71	231.88	292.90	328.15	381.04	437.99	473.24	263.06	329.51	370.19	429.85	494.94	535.62
72	253.57	317.30	352.56	424.43	481.38	517.99	286.12	357.98	398.66	475.96	539.69	580.37
73	277.98	347.14	383.75	471.89	531.55	569.52	310.52	389.17	433.92	526.13	589.86	629.18
74	303.74	381.04	421.72	526.13	588.50	626.47	334.93	424.43	474.60	580.37	645.46	686.14
75	329.51	419.00	473.24	583.08	649.52	690.20	360.70	462.40	524.77	637.32	707.83	749.87
76	356.63	466.46	538.33	645.46	721.39	768.85	387.82	508.50	585.79	698.34	778.34	828.52
77	386.46	523.42	614.27	713.26	806.82	865.13	416.29	561.38	654.95	762.07	862.42	923.44
78	419.00	587.15	694.27	786.48	901.74	972.25	447.48	621.05	729.53	829.87	954.62	1029.20
79	454.26	653.59	775.63	862.42	1000.73	1084.80	481.38	682.07	805.46	903.10	1050.90	1140.40
80	496.30	721.39					522.06	745.80				
81	549.18	791.90					570.88	813.60				
82	610.20	866.48					629.18	884.11				
83	678.00	943.78					694.27	957.34				
84	752.58	1023.78					764.78	1033.27				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C4

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	1.5% Simple Inflation						1.5% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	46.10	55.60	62.38	70.51	84.07	93.56	67.80	82.72	93.56	104.41	126.11	139.67
30	46.10	55.60	62.38	70.51	84.07	93.56	67.80	82.72	93.56	104.41	126.11	139.67
31	46.10	55.60	62.38	70.51	84.07	93.56	67.80	82.72	93.56	104.41	126.11	139.67
32	46.10	55.60	62.38	70.51	84.07	93.56	67.80	82.72	93.56	104.41	126.11	139.67
33	46.10	55.60	62.38	70.51	84.07	93.56	67.80	82.72	93.56	104.41	126.11	139.67
34	46.10	55.60	62.38	70.51	84.07	93.56	67.80	82.72	93.56	104.41	126.11	139.67
35	46.10	55.60	62.38	70.51	84.07	93.56	67.80	82.72	93.56	104.41	126.11	139.67
36	46.10	55.60	62.38	70.51	84.07	93.56	67.80	82.72	93.56	104.41	126.11	139.67
37	46.10	55.60	62.38	70.51	84.07	93.56	67.80	82.72	93.56	104.41	126.11	139.67
38	46.10	55.60	62.38	70.51	84.07	93.56	67.80	82.72	93.56	104.41	126.11	139.67
39	46.10	55.60	62.38	70.51	84.07	93.56	67.80	82.72	93.56	104.41	126.11	139.67
40	46.10	55.60	62.38	70.51	84.07	93.56	67.80	82.72	93.56	104.41	126.11	139.67
41	46.10	55.60	62.38	70.51	84.07	93.56	67.80	82.72	93.56	104.41	126.11	139.67
42	46.10	55.60	62.38	70.51	84.07	93.56	67.80	82.72	93.56	104.41	126.11	139.67
43	46.10	55.60	62.38	70.51	84.07	93.56	67.80	82.72	93.56	104.41	126.11	139.67
44	46.10	55.60	62.38	70.51	84.07	93.56	67.80	82.72	93.56	104.41	126.11	139.67
45	58.31	73.22	78.65	88.14	109.84	117.97	77.29	96.28	108.48	117.97	142.38	155.94
46	58.31	73.22	78.65	88.14	109.84	117.97	77.29	96.28	108.48	117.97	142.38	155.94
47	58.31	73.22	78.65	88.14	109.84	117.97	77.29	96.28	108.48	117.97	142.38	155.94
48	58.31	73.22	78.65	88.14	109.84	117.97	77.29	96.28	108.48	117.97	142.38	155.94
49	58.31	73.22	78.65	88.14	109.84	117.97	77.29	96.28	108.48	117.97	142.38	155.94
50	62.38	81.36	86.78	96.28	120.68	128.82	81.36	103.06	112.55	124.75	149.16	164.08
51	66.44	85.43	90.85	101.70	126.11	136.96	85.43	105.77	115.26	127.46	153.23	168.14
52	70.51	89.50	96.28	107.12	132.89	142.38	88.14	108.48	119.33	130.18	155.94	172.21
53	74.58	93.56	101.70	112.55	138.31	150.52	92.21	112.55	122.04	132.89	160.01	177.64
54	78.65	97.63	107.12	117.97	143.74	158.65	96.28	115.26	126.11	136.96	164.08	181.70
55	82.72	101.70	112.55	124.75	150.52	165.43	100.34	117.97	130.18	139.67	169.50	187.13
56	86.78	105.77	116.62	131.53	155.94	172.21	104.41	123.40	134.24	145.09	174.92	193.91
57	90.85	109.84	122.04	136.96	164.08	180.35	107.12	128.82	142.38	151.87	184.42	204.76
58	94.92	115.26	127.46	143.74	172.21	187.13	111.19	135.60	150.52	161.36	195.26	216.96
59	98.99	120.68	134.24	150.52	180.35	197.98	116.62	143.74	158.65	170.86	208.82	230.52
60	105.77	127.46	139.67	158.65	188.48	207.47	122.04	150.52	168.14	180.35	221.03	244.08
61	111.19	134.24	147.80	168.14	197.98	216.96	127.46	158.65	177.64	191.20	233.23	257.64
62	117.97	142.38	158.65	177.64	210.18	229.16	135.60	166.79	187.13	202.04	246.79	272.56
63	126.11	153.23	169.50	188.48	222.38	242.72	142.38	176.28	197.98	215.60	260.35	288.83
64	134.24	164.08	183.06	200.69	235.94	256.28	150.52	187.13	208.82	229.16	276.62	305.10
65	142.38	176.28	196.62	214.25	249.50	271.20	160.01	199.33	222.38	242.72	292.90	322.73
66	150.52	189.84	208.82	227.81	267.13	290.18	170.86	212.89	235.94	260.35	311.88	341.71
67	161.36	204.76	222.38	242.72	288.83	309.17	181.70	230.52	252.22	276.62	336.29	362.05
68	174.92	223.74	240.01	263.06	314.59	332.22	196.62	250.86	272.56	301.03	364.76	387.82
69	191.20	242.72	264.42	290.18	343.07	366.12	215.60	272.56	301.03	332.22	397.31	425.78
70	211.54	263.06	294.25	322.73	374.26	406.80	238.66	296.96	332.22	368.83	432.56	470.53
71	230.52	284.76	317.30	362.05	412.22	444.77	260.35	322.73	359.34	409.51	470.53	509.86
72	252.22	310.52	344.42	404.09	455.62	489.52	284.76	351.20	390.53	454.26	515.28	555.96
73	276.62	339.00	375.61	450.19	505.79	541.04	309.17	382.39	425.78	501.72	566.81	607.49
74	302.39	371.54	412.22	500.36	561.38	598.00	333.58	417.65	466.46	551.89	621.05	663.08
75	326.80	408.16	458.33	554.60	619.69	660.37	359.34	454.26	511.21	604.78	679.36	724.10
76	353.92	451.55	513.92	611.56	684.78	730.88	386.46	494.94	564.10	660.37	743.09	794.62
77	382.39	503.08	580.37	671.22	759.36	813.60	414.94	543.76	625.12	717.32	814.96	874.62
78	414.94	560.03	652.24	734.95	839.36	903.10	444.77	596.64	690.20	778.34	893.60	964.12
79	448.84	621.05	725.46	802.75	924.79	999.37	477.31	650.88	758.00	844.79	976.32	1057.68
80	489.52	683.42					515.28	710.54				
81	538.33	748.51					562.74	772.92				
82	596.64	819.02					616.98	839.36				
83	660.37	890.89					678.00	908.52				
84	729.53	966.83					744.44	981.74				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C4

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	1.5% Simple Inflation						1.5% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	42.04	48.82	54.24	59.66	70.51	78.65	62.38	74.58	82.72	90.85	109.84	120.68
30	42.04	48.82	54.24	59.66	70.51	78.65	62.38	74.58	82.72	90.85	109.84	120.68
31	42.04	48.82	54.24	59.66	70.51	78.65	62.38	74.58	82.72	90.85	109.84	120.68
32	42.04	48.82	54.24	59.66	70.51	78.65	62.38	74.58	82.72	90.85	109.84	120.68
33	42.04	48.82	54.24	59.66	70.51	78.65	62.38	74.58	82.72	90.85	109.84	120.68
34	42.04	48.82	54.24	59.66	70.51	78.65	62.38	74.58	82.72	90.85	109.84	120.68
35	42.04	48.82	54.24	59.66	70.51	78.65	62.38	74.58	82.72	90.85	109.84	120.68
36	42.04	48.82	54.24	59.66	70.51	78.65	62.38	74.58	82.72	90.85	109.84	120.68
37	42.04	48.82	54.24	59.66	70.51	78.65	62.38	74.58	82.72	90.85	109.84	120.68
38	42.04	48.82	54.24	59.66	70.51	78.65	62.38	74.58	82.72	90.85	109.84	120.68
39	42.04	48.82	54.24	59.66	70.51	78.65	62.38	74.58	82.72	90.85	109.84	120.68
40	42.04	48.82	54.24	59.66	70.51	78.65	62.38	74.58	82.72	90.85	109.84	120.68
41	42.04	48.82	54.24	59.66	70.51	78.65	62.38	74.58	82.72	90.85	109.84	120.68
42	42.04	48.82	54.24	59.66	70.51	78.65	62.38	74.58	82.72	90.85	109.84	120.68
43	42.04	48.82	54.24	59.66	70.51	78.65	62.38	74.58	82.72	90.85	109.84	120.68
44	42.04	48.82	54.24	59.66	70.51	78.65	62.38	74.58	82.72	90.85	109.84	120.68
45	52.88	65.09	69.16	75.94	93.56	101.70	70.51	85.43	93.56	103.06	124.75	136.96
46	52.88	65.09	69.16	75.94	93.56	101.70	70.51	85.43	93.56	103.06	124.75	136.96
47	52.88	65.09	69.16	75.94	93.56	101.70	70.51	85.43	93.56	103.06	124.75	136.96
48	52.88	65.09	69.16	75.94	93.56	101.70	70.51	85.43	93.56	103.06	124.75	136.96
49	52.88	65.09	69.16	75.94	93.56	101.70	70.51	85.43	93.56	103.06	124.75	136.96
50	56.95	71.87	74.58	82.72	103.06	111.19	74.58	90.85	98.99	108.48	131.53	145.09
51	61.02	74.58	78.65	88.14	108.48	117.97	77.29	93.56	101.70	111.19	134.24	149.16
52	63.73	78.65	84.07	93.56	113.90	123.40	80.00	96.28	104.41	113.90	138.31	153.23
53	66.44	81.36	89.50	97.63	119.33	130.18	82.72	98.99	107.12	116.62	141.02	157.30
54	70.51	85.43	92.21	103.06	124.75	136.96	86.78	101.70	109.84	119.33	145.09	161.36
55	73.22	88.14	97.63	107.12	130.18	143.74	90.85	104.41	113.90	122.04	149.16	165.43
56	77.29	92.21	101.70	113.90	135.60	151.87	93.56	108.48	117.97	127.46	154.58	172.21
57	81.36	96.28	105.77	119.33	142.38	157.30	97.63	113.90	124.75	134.24	164.08	181.70
58	84.07	101.70	111.19	124.75	149.16	165.43	100.34	120.68	132.89	142.38	173.57	192.55
59	89.50	105.77	116.62	131.53	157.30	172.21	105.77	127.46	141.02	150.52	184.42	204.76
60	94.92	111.19	122.04	138.31	165.43	181.70	109.84	134.24	149.16	160.01	195.26	216.96
61	100.34	117.97	128.82	147.80	173.57	191.20	116.62	141.02	157.30	169.50	206.11	229.16
62	107.12	126.11	136.96	155.94	184.42	200.69	122.04	149.16	164.08	180.35	219.67	242.72
63	113.90	134.24	147.80	166.79	195.26	212.89	128.82	157.30	173.57	191.20	231.88	257.64
64	120.68	145.09	158.65	177.64	207.47	226.45	136.96	166.79	185.77	203.40	246.79	272.56
65	128.82	154.58	170.86	188.48	219.67	240.01	145.09	177.64	196.62	216.96	261.71	288.83
66	136.96	166.79	183.06	200.69	235.94	256.28	154.58	189.84	210.18	231.88	279.34	306.46
67	145.09	181.70	196.62	215.60	254.93	272.56	164.08	206.11	223.74	246.79	302.39	324.08
68	157.30	197.98	211.54	233.23	277.98	295.61	177.64	223.74	242.72	268.49	328.15	349.85
69	172.21	215.60	233.23	259.00	305.10	324.08	195.26	245.44	267.13	298.32	357.98	383.75
70	189.84	233.23	260.35	287.47	333.58	362.05	216.96	267.13	296.96	332.22	389.17	424.43
71	207.47	253.57	282.05	322.73	367.48	395.95	237.30	290.18	322.73	370.19	424.43	459.68
72	227.81	276.62	305.10	360.70	406.80	436.63	259.00	315.95	351.20	410.87	465.11	500.36
73	249.50	302.39	333.58	402.73	451.55	482.74	280.69	344.42	382.39	452.90	511.21	546.47
74	272.56	332.22	367.48	448.84	500.36	532.91	303.74	375.61	419.00	500.36	560.03	596.64
75	294.25	364.76	408.16	496.30	553.25	588.50	326.80	409.51	459.68	547.82	612.91	652.24
76	318.66	404.09	458.33	547.82	611.56	652.24	351.20	447.48	508.50	596.64	671.22	715.97
77	344.42	448.84	516.64	600.71	676.64	724.10	376.97	489.52	562.74	648.17	734.95	786.48
78	372.90	499.01	579.01	656.30	745.80	801.40	402.73	536.98	619.69	703.76	804.11	863.77
79	402.73	551.89	642.74	715.97	819.02	882.76	431.21	585.79	679.36	762.07	875.98	945.13
80	437.99	606.13					465.11	635.96				
81	480.02	663.08					504.43	690.20				
82	528.84	721.39					550.54	747.16				
83	581.72	783.77					602.06	806.82				
84	640.03	848.86					657.66	869.20				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C4

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	1.5% Simple Inflation						1.5% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	44.75	55.60	63.73	71.87	88.14	98.99	66.44	82.72	92.21	104.41	126.11	138.31
30	44.75	55.60	63.73	71.87	88.14	98.99	66.44	82.72	92.21	104.41	126.11	138.31
31	44.75	55.60	63.73	71.87	88.14	98.99	66.44	82.72	92.21	104.41	126.11	138.31
32	44.75	55.60	63.73	71.87	88.14	98.99	66.44	82.72	92.21	104.41	126.11	138.31
33	44.75	55.60	63.73	71.87	88.14	98.99	66.44	82.72	92.21	104.41	126.11	138.31
34	44.75	55.60	63.73	71.87	88.14	98.99	66.44	82.72	92.21	104.41	126.11	138.31
35	44.75	55.60	63.73	71.87	88.14	98.99	66.44	82.72	92.21	104.41	126.11	138.31
36	44.75	55.60	63.73	71.87	88.14	98.99	66.44	82.72	92.21	104.41	126.11	138.31
37	44.75	55.60	63.73	71.87	88.14	98.99	66.44	82.72	92.21	104.41	126.11	138.31
38	44.75	55.60	63.73	71.87	88.14	98.99	66.44	82.72	92.21	104.41	126.11	138.31
39	44.75	55.60	63.73	71.87	88.14	98.99	66.44	82.72	92.21	104.41	126.11	138.31
40	44.75	55.60	63.73	71.87	88.14	98.99	66.44	82.72	92.21	104.41	126.11	138.31
41	44.75	55.60	63.73	71.87	88.14	98.99	66.44	82.72	92.21	104.41	126.11	138.31
42	44.75	55.60	63.73	71.87	88.14	98.99	66.44	82.72	92.21	104.41	126.11	138.31
43	44.75	55.60	63.73	71.87	88.14	98.99	66.44	82.72	92.21	104.41	126.11	138.31
44	44.75	55.60	63.73	71.87	88.14	98.99	66.44	82.72	92.21	104.41	126.11	138.31
45	58.31	74.58	82.72	92.21	113.90	127.46	78.65	94.92	104.41	116.62	141.02	154.58
46	58.31	74.58	82.72	92.21	113.90	127.46	78.65	94.92	104.41	116.62	141.02	154.58
47	58.31	74.58	82.72	92.21	113.90	127.46	78.65	94.92	104.41	116.62	141.02	154.58
48	58.31	74.58	82.72	92.21	113.90	127.46	78.65	94.92	104.41	116.62	141.02	154.58
49	58.31	74.58	82.72	92.21	113.90	127.46	78.65	94.92	104.41	116.62	141.02	154.58
50	63.73	81.36	89.50	101.70	124.75	138.31	84.07	98.99	108.48	122.04	146.45	165.43
51	67.80	85.43	96.28	107.12	130.18	145.09	86.78	103.06	112.55	124.75	150.52	165.43
52	70.51	89.50	100.34	111.19	135.60	150.52	88.14	105.77	115.26	127.46	153.23	169.50
53	73.22	93.56	105.77	116.62	141.02	155.94	90.85	108.48	119.33	130.18	157.30	173.57
54	77.29	97.63	109.84	120.68	146.45	162.72	93.56	111.19	122.04	134.24	161.36	177.64
55	80.00	100.34	113.90	126.11	151.87	168.14	96.28	115.26	126.11	136.96	165.43	183.06
56	84.07	104.41	117.97	131.53	158.65	174.92	100.34	119.33	131.53	141.02	170.86	189.84
57	88.14	108.48	122.04	136.96	164.08	180.35	103.06	126.11	139.67	147.80	178.99	199.33
58	92.21	112.55	126.11	143.74	170.86	187.13	107.12	131.53	146.45	155.94	189.84	210.18
59	96.28	117.97	130.18	150.52	177.64	193.91	111.19	138.31	155.94	165.43	200.69	222.38
60	101.70	122.04	134.24	157.30	183.06	199.33	116.62	145.09	164.08	173.57	210.18	233.23
61	105.77	127.46	141.02	164.08	191.20	207.47	120.68	151.87	170.86	181.70	221.03	244.08
62	111.19	134.24	147.80	172.21	199.33	215.60	124.75	158.65	178.99	192.55	231.88	256.28
63	116.62	142.38	157.30	181.70	208.82	225.10	131.53	166.79	187.13	203.40	244.08	269.84
64	123.40	150.52	168.14	191.20	218.32	235.94	136.96	173.57	196.62	214.25	256.28	283.40
65	130.18	160.01	178.99	200.69	229.16	248.15	143.74	181.70	204.76	226.45	269.84	296.96
66	136.96	172.21	192.55	212.89	244.08	264.42	151.87	192.55	216.96	241.37	287.47	315.95
67	146.45	185.77	208.82	229.16	265.78	287.47	164.08	207.47	234.59	260.35	310.52	340.36
68	157.30	200.69	227.81	249.50	291.54	315.95	177.64	225.10	254.93	283.40	337.64	370.19
69	170.86	218.32	246.79	273.91	320.02	347.14	192.55	245.44	276.62	309.17	367.48	401.38
70	185.77	235.94	267.13	301.03	348.49	378.32	210.18	265.78	299.68	340.36	397.31	432.56
71	202.04	254.93	286.12	332.22	381.04	412.22	229.16	287.47	322.73	374.26	431.21	466.46
72	222.38	276.62	307.81	368.83	419.00	451.55	249.50	311.88	347.14	413.58	469.18	504.43
73	242.72	302.39	333.58	410.87	462.40	494.94	269.84	339.00	376.97	458.33	512.57	547.82
74	264.42	330.86	367.48	458.33	511.21	545.11	292.90	368.83	412.22	505.79	561.38	596.64
75	286.12	364.76	412.22	507.14	565.45	600.71	314.59	402.73	456.97	554.60	615.62	652.24
76	310.52	405.44	469.18	561.38	627.83	668.51	337.64	442.06	509.86	607.49	678.00	720.04
77	336.29	455.62	534.26	621.05	702.41	752.58	362.05	488.16	570.88	663.08	749.87	802.75
78	364.76	511.21	604.78	683.42	783.77	846.14	389.17	539.69	634.61	722.75	829.87	896.32
79	395.95	568.16	675.29	749.87	870.55	943.78	419.00	593.93	701.05	785.12	913.94	992.59
80	432.56	627.83					454.26	649.52				
81	477.31	690.20					497.65	707.83				
82	530.20	753.94					547.82	768.85				
83	589.86	820.38					604.78	832.58				
84	654.95	889.54					665.80	899.03				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C4

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	1.5% Simple Inflation						1.5% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	43.39	52.88	59.66	66.44	80.00	89.50	63.73	78.65	88.14	98.99	119.33	131.53
30	43.39	52.88	59.66	66.44	80.00	89.50	63.73	78.65	88.14	98.99	119.33	131.53
31	43.39	52.88	59.66	66.44	80.00	89.50	63.73	78.65	88.14	98.99	119.33	131.53
32	43.39	52.88	59.66	66.44	80.00	89.50	63.73	78.65	88.14	98.99	119.33	131.53
33	43.39	52.88	59.66	66.44	80.00	89.50	63.73	78.65	88.14	98.99	119.33	131.53
34	43.39	52.88	59.66	66.44	80.00	89.50	63.73	78.65	88.14	98.99	119.33	131.53
35	43.39	52.88	59.66	66.44	80.00	89.50	63.73	78.65	88.14	98.99	119.33	131.53
36	43.39	52.88	59.66	66.44	80.00	89.50	63.73	78.65	88.14	98.99	119.33	131.53
37	43.39	52.88	59.66	66.44	80.00	89.50	63.73	78.65	88.14	98.99	119.33	131.53
38	43.39	52.88	59.66	66.44	80.00	89.50	63.73	78.65	88.14	98.99	119.33	131.53
39	43.39	52.88	59.66	66.44	80.00	89.50	63.73	78.65	88.14	98.99	119.33	131.53
40	43.39	52.88	59.66	66.44	80.00	89.50	63.73	78.65	88.14	98.99	119.33	131.53
41	43.39	52.88	59.66	66.44	80.00	89.50	63.73	78.65	88.14	98.99	119.33	131.53
42	43.39	52.88	59.66	66.44	80.00	89.50	63.73	78.65	88.14	98.99	119.33	131.53
43	43.39	52.88	59.66	66.44	80.00	89.50	63.73	78.65	88.14	98.99	119.33	131.53
44	43.39	52.88	59.66	66.44	80.00	89.50	63.73	78.65	88.14	98.99	119.33	131.53
45	56.95	69.16	77.29	85.43	104.41	115.26	75.94	90.85	100.34	111.19	132.89	145.09
46	56.95	69.16	77.29	85.43	104.41	115.26	75.94	90.85	100.34	111.19	132.89	145.09
47	56.95	69.16	77.29	85.43	104.41	115.26	75.94	90.85	100.34	111.19	132.89	145.09
48	56.95	69.16	77.29	85.43	104.41	115.26	75.94	90.85	100.34	111.19	132.89	145.09
49	56.95	69.16	77.29	85.43	104.41	115.26	75.94	90.85	100.34	111.19	132.89	145.09
50	61.02	77.29	85.43	94.92	113.90	126.11	80.00	96.28	105.77	116.62	139.67	155.94
51	65.09	80.00	89.50	98.99	119.33	131.53	84.07	98.99	108.48	119.33	142.38	155.94
52	67.80	84.07	93.56	103.06	124.75	136.96	86.78	101.70	111.19	122.04	146.45	160.01
53	71.87	88.14	97.63	108.48	130.18	143.74	89.50	104.41	115.26	124.75	150.52	165.43
54	74.58	90.85	101.70	112.55	135.60	149.16	92.21	108.48	117.97	128.82	154.58	169.50
55	77.29	94.92	105.77	116.62	141.02	155.94	94.92	111.19	122.04	131.53	158.65	174.92
56	81.36	98.99	109.84	122.04	146.45	161.36	97.63	115.26	127.46	135.60	165.43	183.06
57	85.43	103.06	113.90	127.46	153.23	169.50	100.34	120.68	132.89	142.38	173.57	192.55
58	89.50	107.12	119.33	134.24	160.01	176.28	104.41	126.11	139.67	150.52	183.06	203.40
59	93.56	112.55	124.75	139.67	166.79	183.06	108.48	132.89	147.80	158.65	192.55	214.25
60	97.63	116.62	128.82	146.45	173.57	191.20	112.55	138.31	154.58	166.79	203.40	225.10
61	101.70	122.04	135.60	153.23	180.35	197.98	116.62	145.09	161.36	174.92	211.54	235.94
62	107.12	128.82	142.38	160.01	189.84	207.47	120.68	150.52	169.50	183.06	222.38	246.79
63	112.55	135.60	150.52	168.14	197.98	215.60	126.11	157.30	176.28	191.20	231.88	257.64
64	117.97	143.74	161.36	177.64	207.47	226.45	132.89	165.43	184.42	200.69	242.72	268.49
65	123.40	153.23	170.86	185.77	216.96	235.94	139.67	172.21	193.91	211.54	254.93	280.69
66	131.53	164.08	183.06	197.98	230.52	250.86	147.80	183.06	204.76	223.74	268.49	296.96
67	142.38	177.64	199.33	212.89	248.15	271.20	160.01	197.98	222.38	241.37	290.18	320.02
68	154.58	193.91	216.96	231.88	271.20	295.61	173.57	216.96	242.72	264.42	315.95	347.14
69	168.14	210.18	235.94	254.93	298.32	324.08	189.84	237.30	265.78	290.18	344.42	376.97
70	184.42	229.16	256.28	280.69	326.80	353.92	207.47	257.64	288.83	321.37	375.61	409.51
71	200.69	248.15	276.62	311.88	357.98	387.82	226.45	280.69	313.24	355.27	409.51	443.41
72	221.03	269.84	299.68	349.85	397.31	427.14	248.15	305.10	340.36	394.60	448.84	484.09
73	241.37	295.61	326.80	391.88	440.70	471.89	268.49	333.58	371.54	436.63	493.58	528.84
74	263.06	324.08	359.34	436.63	488.16	520.70	291.54	363.41	405.44	480.02	541.04	577.66
75	284.76	355.27	398.66	482.74	539.69	574.94	313.24	394.60	444.77	526.13	591.22	630.54
76	307.81	391.88	447.48	531.55	596.64	635.96	336.29	431.21	490.87	573.59	646.81	691.56
77	333.58	437.99	504.43	584.44	660.37	707.83	360.70	473.24	543.76	625.12	709.19	762.07
78	360.70	486.80	566.81	640.03	730.88	786.48	387.82	517.99	600.71	678.00	778.34	839.36
79	390.53	539.69	630.54	698.34	804.11	869.20	416.29	566.81	659.02	734.95	850.21	920.72
80	425.78	593.93					448.84	618.34				
81	469.18	652.24					489.52	672.58				
82	517.99	711.90					536.98	729.53				
83	573.59	775.63					589.86	790.55				
84	634.61	840.72					648.17	854.28				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C4

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

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	1.5% Simple Inflation						1.5% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	39.32	46.10	51.53	55.60	67.80	74.58	59.66	70.51	77.29	85.43	103.06	113.90
30	39.32	46.10	51.53	55.60	67.80	74.58	59.66	70.51	77.29	85.43	103.06	113.90
31	39.32	46.10	51.53	55.60	67.80	74.58	59.66	70.51	77.29	85.43	103.06	113.90
32	39.32	46.10	51.53	55.60	67.80	74.58	59.66	70.51	77.29	85.43	103.06	113.90
33	39.32	46.10	51.53	55.60	67.80	74.58	59.66	70.51	77.29	85.43	103.06	113.90
34	39.32	46.10	51.53	55.60	67.80	74.58	59.66	70.51	77.29	85.43	103.06	113.90
35	39.32	46.10	51.53	55.60	67.80	74.58	59.66	70.51	77.29	85.43	103.06	113.90
36	39.32	46.10	51.53	55.60	67.80	74.58	59.66	70.51	77.29	85.43	103.06	113.90
37	39.32	46.10	51.53	55.60	67.80	74.58	59.66	70.51	77.29	85.43	103.06	113.90
38	39.32	46.10	51.53	55.60	67.80	74.58	59.66	70.51	77.29	85.43	103.06	113.90
39	39.32	46.10	51.53	55.60	67.80	74.58	59.66	70.51	77.29	85.43	103.06	113.90
40	39.32	46.10	51.53	55.60	67.80	74.58	59.66	70.51	77.29	85.43	103.06	113.90
41	39.32	46.10	51.53	55.60	67.80	74.58	59.66	70.51	77.29	85.43	103.06	113.90
42	39.32	46.10	51.53	55.60	67.80	74.58	59.66	70.51	77.29	85.43	103.06	113.90
43	39.32	46.10	51.53	55.60	67.80	74.58	59.66	70.51	77.29	85.43	103.06	113.90
44	39.32	46.10	51.53	55.60	67.80	74.58	59.66	70.51	77.29	85.43	103.06	113.90
45	50.17	61.02	67.80	73.22	88.14	97.63	69.16	81.36	86.78	96.28	116.62	128.82
46	50.17	61.02	67.80	73.22	88.14	97.63	69.16	81.36	86.78	96.28	116.62	128.82
47	50.17	61.02	67.80	73.22	88.14	97.63	69.16	81.36	86.78	96.28	116.62	128.82
48	50.17	61.02	67.80	73.22	88.14	97.63	69.16	81.36	86.78	96.28	116.62	128.82
49	50.17	61.02	67.80	73.22	88.14	97.63	69.16	81.36	86.78	96.28	116.62	128.82
50	55.60	67.80	73.22	80.00	97.63	108.48	73.22	85.43	90.85	101.70	122.04	138.31
51	58.31	70.51	77.29	84.07	101.70	113.90	75.94	88.14	93.56	104.41	126.11	138.31
52	61.02	73.22	81.36	88.14	107.12	119.33	78.65	89.50	96.28	107.12	128.82	142.38
53	63.73	77.29	85.43	92.21	112.55	123.40	81.36	92.21	98.99	109.84	132.89	146.45
54	66.44	80.00	88.14	96.28	116.62	130.18	82.72	94.92	103.06	112.55	136.96	150.52
55	69.16	82.72	92.21	100.34	122.04	135.60	85.43	98.99	107.12	115.26	141.02	155.94
56	71.87	86.78	94.92	105.77	127.46	141.02	88.14	101.70	111.19	119.33	146.45	162.72
57	75.94	90.85	98.99	109.84	132.89	147.80	90.85	107.12	116.62	124.75	153.23	170.86
58	80.00	94.92	103.06	115.26	139.67	153.23	93.56	112.55	123.40	132.89	161.36	180.35
59	82.72	98.99	107.12	122.04	145.09	160.01	97.63	117.97	130.18	139.67	170.86	189.84
60	86.78	103.06	112.55	127.46	151.87	166.79	101.70	123.40	136.96	146.45	180.35	200.69
61	90.85	107.12	116.62	132.89	158.65	173.57	104.41	128.82	143.74	154.58	188.48	210.18
62	96.28	112.55	123.40	139.67	165.43	181.70	108.48	134.24	150.52	162.72	197.98	219.67
63	101.70	119.33	131.53	147.80	173.57	189.84	113.90	141.02	157.30	170.86	207.47	229.16
64	107.12	127.46	139.67	155.94	183.06	199.33	119.33	147.80	164.08	178.99	216.96	240.01
65	112.55	134.24	149.16	164.08	191.20	208.82	126.11	154.58	170.86	188.48	227.81	250.86
66	119.33	143.74	160.01	173.57	203.40	221.03	134.24	164.08	181.70	200.69	241.37	265.78
67	127.46	157.30	173.57	187.13	219.67	240.01	145.09	177.64	196.62	216.96	260.35	287.47
68	138.31	170.86	191.20	204.76	240.01	261.71	157.30	193.91	215.60	237.30	283.40	311.88
69	150.52	187.13	208.82	226.45	264.42	287.47	172.21	212.89	237.30	260.35	310.52	340.36
70	165.43	203.40	226.45	249.50	290.18	314.59	188.48	231.88	259.00	288.83	339.00	368.83
71	180.35	221.03	245.44	279.34	320.02	345.78	206.11	252.22	280.69	321.37	370.19	400.02
72	197.98	241.37	265.78	313.24	353.92	379.68	225.10	275.27	305.10	356.63	405.44	436.63
73	216.96	263.06	290.18	349.85	393.24	420.36	244.08	299.68	332.22	394.60	444.77	475.96
74	237.30	288.83	320.02	390.53	435.28	463.75	264.42	326.80	364.76	435.28	486.80	519.35
75	256.28	317.30	355.27	431.21	481.38	512.57	284.76	356.63	400.02	475.96	532.91	568.16
76	276.62	351.20	398.66	475.96	532.91	566.81	305.10	389.17	442.06	519.35	583.08	622.40
77	299.68	390.53	448.84	522.06	588.50	629.18	326.80	425.78	489.52	565.45	638.68	684.78
78	324.08	433.92	503.08	570.88	649.52	696.98	351.20	466.46	539.69	612.91	699.70	752.58
79	349.85	480.02	558.67	622.40	713.26	767.50	375.61	508.50	591.22	663.08	762.07	821.74
80	381.04	527.48					404.09	553.25				
81	417.65	576.30					439.34	600.71				
82	459.68	627.83					478.67	649.52				
83	505.79	682.07					523.42	702.41				
84	555.96	737.66					572.23	755.29				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

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

LTC-96CL PA 9/96

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	GPO Inflation				5% Simple Inflation				5% Compound Inflation			
	Benefit Period				Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	33.19	36.79	48.63	72.37	63.68	76.42	89.15	151.55	165.31	199.12	240.45	405.76
30	34.89	39.09	50.91	76.42	65.40	78.35	89.15	161.66	165.31	199.12	240.45	405.76
31	35.75	40.45	50.95	76.42	69.49	82.47	93.26	171.76	165.31	199.12	240.45	405.76
32	37.11	42.16	50.95	76.42	69.49	86.60	97.50	176.81	165.31	199.12	240.45	405.76
33	37.96	43.53	50.95	76.42	73.57	90.72	101.74	186.92	165.31	199.12	240.45	405.76
34	38.21	44.58	50.95	76.42	77.66	94.84	105.97	197.02	165.31	199.12	240.45	405.76
35	38.21	44.58	50.95	76.74	81.75	94.84	110.21	202.07	165.31	199.12	240.45	405.76
36	38.21	45.13	54.15	81.54	85.83	98.97	118.69	212.17	165.31	199.12	240.45	405.76
37	41.25	45.13	54.15	86.34	89.92	107.21	122.93	222.28	165.31	199.12	240.45	405.76
38	41.25	48.89	58.01	86.34	94.01	111.34	127.17	232.38	165.31	199.12	240.45	405.76
39	45.18	52.88	62.43	91.68	98.10	115.46	135.65	247.54	165.31	199.12	240.45	405.76
40	48.36	55.97	68.06	97.39	102.18	119.59	139.89	247.96	165.31	199.12	240.45	405.76
41	50.36	61.25	75.52	106.30	106.70	124.22	144.73	247.96	165.31	199.12	240.45	405.76
42	54.80	63.74	76.29	114.83	111.25	128.89	153.88	247.96	165.31	199.12	240.45	405.76
43	56.49	66.62	81.21	123.07	112.71	135.25	157.79	247.96	165.31	199.12	240.45	405.76
44	56.49	66.62	81.21	124.24	112.71	135.25	157.79	247.96	165.31	199.12	240.45	405.76
45	56.49	66.62	81.21	124.24	125.12	147.33	173.14	311.81	191.61	229.18	274.26	462.11
46	61.04	69.82	89.25	133.62	134.00	156.40	178.21	315.59	191.61	229.18	274.26	462.11
47	63.59	74.78	96.94	142.38	138.74	161.29	187.68	315.59	191.61	229.18	274.26	462.11
48	68.42	80.08	97.91	150.87	142.77	170.48	197.24	315.59	191.61	229.18	274.26	462.11
49	70.68	83.07	105.44	167.02	142.77	172.82	202.46	315.59	191.61	229.18	274.26	462.11
50	72.38	84.91	108.51	171.02	157.45	184.78	212.15	341.89	202.88	244.21	289.29	484.65
51	75.41	87.81	111.40	182.84	162.41	194.26	221.97	360.67	210.39	251.72	304.32	503.44
52	76.06	88.22	111.40	194.74	171.69	199.48	231.87	379.46	221.66	262.99	315.59	522.23
53	80.17	91.17	111.40	205.25	181.06	209.11	241.85	398.24	229.18	274.26	326.86	541.01
54	80.91	92.50	116.27	217.32	186.17	218.81	256.42	420.79	240.45	285.53	345.65	556.04
55	82.07	95.69	121.23	229.46	195.67	228.60	266.59	439.57	251.72	296.80	356.92	574.82
56	87.34	102.63	131.01	248.09	205.14	238.34	281.25	458.36	259.23	308.08	371.94	597.37
57	96.10	109.62	141.42	268.28	214.68	252.57	296.04	477.14	270.51	319.35	383.22	612.39
58	101.18	117.99	161.65	287.14	224.28	262.47	310.93	499.68	281.78	334.37	402.00	634.94
59	107.92	126.62	170.49	314.05	238.37	276.90	325.94	522.23	293.05	345.65	417.03	657.48
60	115.14	133.66	183.16	334.66	248.14	287.57	341.06	548.52	308.08	364.43	435.81	680.02
61	125.09	145.10	199.55	359.29	261.83	300.69	364.95	564.12	315.03	373.64	446.90	688.66
62	134.37	154.10	216.10	395.26	277.98	318.74	384.31	581.77	324.79	381.90	460.42	699.56
63	146.25	167.40	230.34	419.28	292.02	329.17	413.05	597.74	333.62	396.18	472.63	708.95
64	159.14	181.59	244.00	434.78	302.04	351.11	436.19	615.40	344.89	405.76	486.91	730.36
65	172.05	193.29	265.66	448.06	320.13	366.25	450.37	631.18	355.04	417.50	506.26	742.95
66	188.54	214.51	298.61	462.53	332.12	386.41	466.25	654.66	373.64	437.50	520.53	763.24
67	212.71	239.71	331.57	474.22	344.05	399.84	483.53	672.60	384.34	449.43	542.42	787.28
68	233.17	264.29	358.30	486.31	363.68	420.79	504.94	703.31	405.76	471.88	568.06	817.53
69	251.94	287.64	382.84	513.75	384.34	448.40	538.66	745.39	430.93	500.81	605.63	867.68
70	270.70	310.20	407.87	544.33	417.03	481.84	580.46	800.24	462.11	535.37	650.90	924.23
71	289.82	329.10	430.67	575.41	446.71	514.81	626.48	860.73	495.74	574.73	697.30	986.03
72	311.11	351.99	457.52	614.78	478.64	552.28	670.63	920.47	528.61	610.14	739.00	1044.07
73	338.86	381.22	491.98	663.47	509.73	588.35	717.68	981.43	557.92	644.14	786.16	1100.62
74	368.08	412.49	529.86	713.13	544.58	627.61	764.36	1042.76	588.54	681.33	827.86	1157.54
75	403.28	449.03	572.95	770.19	575.29	666.87	810.11	1103.62	615.21	713.83	868.81	1209.29
76	453.10	522.98	631.18	827.29	606.38	703.31	856.60	1160.92	642.45	743.89	908.45	1260.10
77	483.90	559.51	674.01	881.40	635.12	734.50	896.52	1214.08	667.53	773.38	944.04	1302.65
78	526.43	609.22	732.34	955.22	679.27	787.53	959.47	1294.86	708.99	821.49	1004.04	1379.76
79	581.62	670.78	813.00	1054.99	738.70	857.58	1048.62	1407.36	766.30	887.29	1084.71	1488.02
80	643.18	742.95	897.91	1165.37	806.63				829.98			
81	711.11	821.49	991.31	1284.24	876.68				897.91			
82	783.28	904.28	1093.20	1411.60	953.10				970.08			
83	863.94	997.68	1205.70	1555.95	1035.88				1048.62			
84	955.22	1103.81	1335.19	1721.52	1129.28				1139.90			
85+	1277.87	1479.53	1791.57	2315.88								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B1

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

LTC-96CL PA 9/96

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	GPO Inflation				5% Simple Inflation				5% Compound Inflation			
	Benefit Period				Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	31.35	35.04	46.60	66.34	59.44	70.05	82.79	140.07	157.79	184.09	225.42	383.22
30	32.96	37.23	48.79	70.05	61.04	71.82	82.79	149.41	157.79	184.09	225.42	383.22
31	33.76	38.53	48.82	70.05	64.85	75.60	86.60	158.75	157.79	184.09	225.42	383.22
32	35.05	40.15	48.82	70.05	64.85	79.38	90.53	163.42	157.79	184.09	225.42	383.22
33	35.85	41.45	48.82	70.05	68.67	83.16	94.47	172.76	157.79	184.09	225.42	383.22
34	36.09	42.45	48.82	70.05	72.48	86.94	98.40	182.09	157.79	184.09	225.42	383.22
35	36.09	42.45	48.82	70.35	76.30	86.94	102.34	186.76	157.79	184.09	225.42	383.22
36	36.09	42.98	51.89	74.75	80.11	90.72	110.21	196.10	157.79	184.09	225.42	383.22
37	38.96	42.98	51.89	79.14	83.93	98.28	114.15	205.44	157.79	184.09	225.42	383.22
38	38.96	46.56	55.60	79.14	87.74	102.06	118.09	214.78	157.79	184.09	225.42	383.22
39	42.67	50.36	59.83	84.04	91.56	105.84	125.96	228.78	157.79	184.09	225.42	383.22
40	45.67	53.31	65.23	89.28	95.37	109.62	129.89	229.18	157.79	184.09	225.42	383.22
41	47.57	58.33	72.37	97.44	99.59	113.87	134.39	229.18	157.79	184.09	225.42	383.22
42	51.76	60.71	73.11	105.26	103.84	118.15	142.89	229.18	157.79	184.09	225.42	383.22
43	53.35	63.44	77.83	112.81	105.20	123.98	146.52	229.18	157.79	184.09	225.42	383.22
44	53.35	63.44	77.83	113.89	105.20	123.98	146.52	229.18	157.79	184.09	225.42	383.22
45	51.35	61.49	78.51	115.96	118.53	137.73	160.55	293.25	180.34	214.15	259.23	439.57
46	55.49	64.45	86.27	124.71	126.95	146.20	165.25	296.80	180.34	214.15	259.23	439.57
47	57.81	69.03	93.71	132.88	131.44	150.77	174.03	296.80	180.34	214.15	259.23	439.57
48	62.20	73.92	94.65	140.81	135.25	159.36	182.89	296.80	180.34	214.15	259.23	439.57
49	64.25	76.68	101.93	155.88	135.25	161.55	187.74	296.80	180.34	214.15	259.23	439.57
50	66.35	78.84	101.93	160.33	146.21	170.00	201.36	323.10	191.61	225.42	274.26	462.11
51	72.40	81.95	105.03	172.09	155.03	183.05	207.87	341.89	202.88	236.69	285.53	480.90
52	70.42	82.70	102.60	183.92	160.74	185.23	221.33	356.92	210.39	244.21	296.80	499.68
53	77.31	83.12	103.25	191.10	170.19	194.93	224.82	379.46	217.91	259.23	311.83	514.71
54	78.21	87.36	108.16	203.07	179.01	208.05	239.09	394.49	229.18	270.51	323.10	533.50
55	77.09	88.33	115.85	218.70	185.00	214.54	252.91	417.03	236.69	278.02	338.13	552.28
56	82.35	95.12	122.82	233.50	190.99	220.81	264.10	432.06	247.96	289.29	353.16	567.31
57	90.76	101.97	133.11	253.17	200.60	235.03	278.82	454.60	259.23	300.56	364.43	586.09
58	98.52	112.75	152.50	271.82	210.27	244.97	293.66	473.38	266.75	311.83	379.46	604.88
59	102.65	118.71	161.51	302.12	227.70	259.37	308.78	495.93	278.02	326.86	394.49	623.66
60	109.91	123.38	168.39	314.97	234.16	267.03	324.01	522.23	293.05	341.89	413.27	649.96
61	119.77	134.73	187.46	339.55	244.60	280.42	344.48	534.81	300.37	347.99	421.26	659.36
62	126.61	143.83	203.92	374.88	264.08	298.39	363.91	553.22	310.52	360.49	435.44	667.43
63	140.93	159.55	215.38	395.32	278.28	309.42	385.74	566.46	316.25	368.38	448.31	684.62
64	153.74	173.70	229.30	411.49	288.76	331.24	409.14	584.97	331.37	382.09	463.24	696.55
65	163.99	180.40	250.73	421.92	300.53	343.76	424.07	604.88	341.89	394.49	476.67	713.36
66	177.77	198.62	279.95	433.84	316.15	364.05	440.70	622.73	357.67	411.96	498.18	734.50
67	204.08	225.77	315.32	446.73	328.55	378.14	455.63	641.60	371.94	427.74	514.52	753.19
68	221.65	247.42	335.90	463.31	345.65	396.74	477.89	670.25	387.72	444.83	541.01	787.47
69	237.94	268.28	361.06	488.69	366.87	422.19	512.46	713.36	416.37	474.60	576.51	832.74
70	259.87	291.48	387.19	517.56	397.30	453.66	549.46	763.61	445.21	507.20	619.91	890.41
71	276.99	311.38	405.82	552.96	430.37	487.57	593.80	822.60	479.40	544.77	661.89	950.62
72	298.76	332.57	433.86	585.51	457.60	520.72	639.07	883.65	507.57	578.58	710.08	1009.89
73	324.54	360.18	466.88	630.30	489.45	557.92	682.18	940.85	537.63	613.71	750.65	1065.11
74	354.27	390.07	501.22	681.38	522.60	595.86	727.73	1003.69	569.00	647.15	793.67	1120.91
75	387.60	425.17	543.16	739.66	551.81	631.65	772.54	1061.36	596.43	680.96	833.59	1171.72
76	435.06	495.93	599.62	793.48	581.59	664.99	816.02	1115.83	622.16	710.08	872.38	1219.53
77	464.46	529.27	639.44	842.51	611.36	697.77	855.47	1166.55	645.92	736.66	907.32	1261.61
78	505.21	575.26	698.37	914.89	653.80	747.20	917.01	1248.16	685.64	783.28	963.71	1337.31
79	560.40	636.81	772.67	1012.53	713.23	815.12	999.80	1356.41	740.83	849.09	1044.38	1441.32
80	617.71	702.62	855.45	1116.55	774.79				804.51			
81	683.51	776.91	944.61	1231.17	844.84				868.19			
82	753.56	857.58	1042.25	1354.29	919.14				938.24			
83	829.98	944.61	1148.39	1492.27	999.80				1016.78			
84	917.01	1046.50	1271.51	1653.59	1088.95				1103.81			
85+	1229.05	1403.11	1708.78	2226.73								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B1

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

LTC-96CL PA 9/96

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	GPO Inflation				5% Simple Inflation				5% Compound Inflation			
	Benefit Period				Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	27.66	29.78	40.52	58.30	53.07	59.44	72.17	124.00	142.77	161.55	195.36	341.89
30	29.08	31.64	42.42	61.56	54.50	60.94	72.17	132.26	142.77	161.55	195.36	341.89
31	29.79	32.75	42.45	61.56	57.90	64.15	75.49	140.53	142.77	161.55	195.36	341.89
32	30.92	34.13	42.45	61.56	57.90	67.35	78.93	144.66	142.77	161.55	195.36	341.89
33	31.63	35.24	42.45	61.56	61.31	70.56	82.36	152.93	142.77	161.55	195.36	341.89
34	31.84	36.09	42.45	61.56	64.72	73.77	85.79	161.20	142.77	161.55	195.36	341.89
35	31.84	36.09	42.45	61.82	68.12	73.77	89.22	165.33	142.77	161.55	195.36	341.89
36	31.84	36.53	45.12	65.69	71.53	76.97	96.08	173.60	142.77	161.55	195.36	341.89
37	34.38	36.53	45.12	69.55	74.94	83.39	99.52	181.86	142.77	161.55	195.36	341.89
38	34.38	39.58	48.35	69.55	78.34	86.60	102.95	190.13	142.77	161.55	195.36	341.89
39	37.65	42.81	52.03	73.85	81.75	89.80	109.81	202.53	142.77	161.55	195.36	341.89
40	40.30	45.31	56.72	78.46	85.15	93.01	113.24	202.88	142.77	161.55	195.36	341.89
41	41.97	49.58	62.93	85.63	88.92	96.62	117.16	202.88	142.77	161.55	195.36	341.89
42	45.67	51.60	63.57	92.50	92.71	100.25	124.57	202.88	142.77	161.55	195.36	341.89
43	47.07	53.93	67.68	99.14	93.93	105.20	127.74	202.88	142.77	161.55	195.36	341.89
44	47.07	53.93	67.68	100.09	93.93	105.20	127.74	202.88	142.77	161.55	195.36	341.89
45	46.22	53.80	67.68	99.39	105.36	115.31	138.51	259.84	165.31	187.85	229.18	398.24
46	49.94	56.40	74.37	106.90	112.84	122.40	142.57	262.99	165.31	187.85	229.18	398.24
47	52.03	60.40	80.78	113.90	116.84	126.23	150.15	262.99	165.31	187.85	229.18	398.24
48	55.98	64.68	81.59	120.69	120.22	133.42	157.79	262.99	165.31	187.85	229.18	398.24
49	57.83	67.09	87.87	133.62	120.22	135.25	161.97	262.99	165.31	187.85	229.18	398.24
50	60.32	66.71	88.78	142.52	131.21	147.83	172.60	285.53	176.58	199.12	240.45	417.03
51	63.35	70.25	89.12	154.16	136.57	156.90	179.69	304.32	180.34	206.64	251.72	435.81
52	61.97	68.92	90.88	162.28	146.12	160.30	189.71	319.35	191.61	214.15	262.99	450.84
53	71.58	75.08	89.66	169.87	148.47	166.58	197.57	338.13	199.12	225.42	274.26	465.87
54	70.12	74.51	91.94	181.69	157.53	179.36	211.37	353.16	206.64	232.93	285.53	480.90
55	69.63	76.06	99.68	193.61	167.21	186.40	218.74	371.94	214.15	244.21	296.80	495.93
56	72.37	82.61	106.45	204.31	173.31	192.77	233.24	390.73	225.42	251.72	308.08	514.71
57	80.09	86.68	113.69	226.72	183.00	203.46	244.40	405.76	232.93	262.99	319.35	529.74
58	87.87	97.02	134.20	241.19	189.24	213.47	259.11	424.54	244.21	274.26	334.37	548.52
59	89.49	102.88	140.58	266.35	202.80	224.32	271.04	443.33	251.72	285.53	349.40	567.31
60	96.83	105.38	147.71	283.48	213.19	232.80	283.08	465.87	266.75	300.56	364.43	589.85
61	109.12	116.60	163.27	304.02	223.93	243.25	300.14	479.86	274.73	307.70	377.30	600.75
62	111.11	123.28	176.53	334.14	236.29	261.09	319.69	492.54	281.96	314.09	385.47	606.76
63	124.98	138.63	188.46	351.40	250.79	269.92	337.95	510.86	291.92	326.67	399.65	622.07
64	137.56	150.01	202.84	368.79	258.89	291.49	361.80	527.48	300.94	334.75	412.52	635.69
65	147.86	157.21	220.88	377.12	274.39	298.79	374.76	545.71	312.30	348.46	427.36	650.90
66	158.91	172.13	245.73	390.82	287.41	319.35	389.60	562.05	322.54	360.86	443.89	670.63
67	183.96	197.90	276.31	402.06	297.56	331.65	406.04	579.61	337.85	375.04	461.83	688.10
68	201.50	216.49	297.52	417.31	315.59	348.65	426.80	607.13	357.67	396.74	486.91	721.35
69	215.55	235.09	320.59	441.70	337.76	372.70	454.22	646.39	381.43	422.19	518.28	765.77
70	235.50	256.72	342.85	469.97	360.67	400.12	490.29	695.99	411.39	453.66	560.73	819.97
71	251.35	273.40	361.65	499.63	392.23	433.09	531.15	751.78	441.26	487.57	599.24	877.08
72	271.60	293.73	386.53	532.28	423.42	465.49	573.32	807.38	470.75	520.72	641.70	933.62
73	298.29	320.42	416.68	574.16	451.41	497.05	613.71	864.77	499.59	550.31	682.18	986.50
74	322.07	345.24	448.71	622.77	481.09	529.93	656.91	920.66	527.48	583.65	722.85	1040.32
75	356.23	379.61	488.16	673.91	511.89	563.55	697.40	974.48	554.16	612.86	760.80	1089.53
76	399.00	439.57	538.76	723.60	538.76	595.11	737.13	1027.92	579.33	640.20	793.48	1136.12
77	425.58	468.78	576.80	771.22	565.99	624.32	773.38	1075.82	602.72	667.53	825.23	1175.19
78	464.87	513.70	628.32	838.47	604.97	668.65	829.98	1150.51	641.06	708.99	878.80	1246.03
79	515.82	568.89	696.25	927.63	660.16	730.21	906.40	1252.40	694.13	768.42	950.98	1343.68
80	571.01	628.32	770.55	1023.15	719.60				751.44			
81	630.45	694.13	851.21	1129.28	785.40				813.00			
82	694.13	766.30	940.36	1241.79	851.21				878.80			
83	768.42	846.96	1038.01	1371.27	927.63				950.98			
84	849.09	936.12	1150.51	1519.86	1012.53				1033.76			
85+	1142.02	1263.01	1551.70	2054.79								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B2

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

LTC-96CL PA 9/96

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation				3.4% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	63.68	76.42	89.15	140.10	93.40	112.50	135.85	229.25
30	63.68	76.42	89.15	140.10	93.40	112.50	135.85	229.25
31	63.68	76.42	89.15	140.10	93.40	112.50	135.85	229.25
32	63.68	76.42	89.15	140.10	93.40	112.50	135.85	229.25
33	63.68	76.42	89.15	140.10	93.40	112.50	135.85	229.25
34	63.68	76.42	89.15	140.10	93.40	112.50	135.85	229.25
35	63.68	76.42	89.15	140.10	93.40	112.50	135.85	229.25
36	63.68	76.42	89.15	140.10	93.40	112.50	135.85	229.25
37	63.68	76.42	89.15	140.10	93.40	112.50	135.85	229.25
38	63.68	76.42	89.15	140.10	93.40	112.50	135.85	229.25
39	63.68	76.42	89.15	140.10	93.40	112.50	135.85	229.25
40	63.68	76.42	89.15	140.10	93.40	112.50	135.85	229.25
41	63.68	76.42	89.15	140.10	93.40	112.50	135.85	229.25
42	63.68	76.42	89.15	140.10	93.40	112.50	135.85	229.25
43	63.68	76.42	89.15	140.10	93.40	112.50	135.85	229.25
44	63.68	76.42	89.15	140.10	93.40	112.50	135.85	229.25
45	80.66	97.64	116.75	178.31	108.26	129.49	154.96	261.09
46	80.66	97.64	116.75	178.31	108.26	129.49	154.96	261.09
47	80.66	97.64	116.75	178.31	108.26	129.49	154.96	261.09
48	80.66	97.64	116.75	178.31	108.26	129.49	154.96	261.09
49	80.66	97.64	116.75	178.31	108.26	129.49	154.96	261.09
50	89.15	106.14	125.24	193.17	114.63	137.98	163.45	273.83
51	93.40	110.38	133.73	203.78	118.87	142.22	171.94	284.44
52	99.77	118.87	140.10	214.39	125.24	148.59	178.31	295.06
53	106.14	125.24	150.71	225.01	129.49	154.96	184.68	305.67
54	110.38	129.49	157.08	237.74	135.85	161.33	195.29	314.16
55	116.75	137.98	165.57	248.36	142.22	167.69	201.66	324.78
56	123.12	144.34	174.06	258.97	146.47	174.06	210.15	337.51
57	129.49	152.84	182.55	269.58	152.84	180.43	216.52	346.00
58	135.85	159.20	191.04	282.32	159.20	188.92	227.13	358.74
59	142.22	167.69	201.66	295.06	165.57	195.29	235.62	371.47
60	150.71	175.94	212.27	309.92	174.06	205.90	246.23	384.21
61	158.54	183.19	227.13	326.90	182.55	216.52	258.97	399.07
62	165.75	190.81	239.87	346.00	193.17	227.13	273.83	416.05
63	178.37	201.06	256.85	365.11	203.78	241.99	288.69	433.03
64	189.61	220.42	273.83	386.33	216.52	254.73	305.67	458.51
65	206.71	236.50	290.81	407.56	229.25	269.58	326.90	479.73
66	220.76	256.85	309.92	435.16	248.36	290.81	346.00	507.33
67	235.62	273.83	331.14	460.63	263.22	307.79	371.47	539.17
68	256.85	297.18	356.62	496.72	286.57	333.27	401.19	577.38
69	280.20	326.90	392.70	543.41	314.16	365.11	441.52	632.57
70	314.16	362.98	437.28	602.85	348.13	403.32	490.35	696.25
71	348.13	401.19	488.22	670.78	386.33	447.89	543.41	768.42
72	386.33	445.77	541.29	742.95	426.67	492.47	596.48	842.72
73	426.67	492.47	600.73	821.49	467.00	539.17	658.04	921.26
74	473.37	545.54	664.41	906.40	511.57	592.24	719.60	1006.17
75	520.06	602.85	732.34	997.68	556.15	645.30	785.40	1093.20
76	571.01	662.29	806.63	1093.20	604.97	700.50	855.45	1186.60
77	624.08	721.72	880.93	1192.97	655.92	759.93	927.63	1280.00
78	679.27	787.53	959.47	1294.86	708.99	821.49	1004.04	1379.76
79	738.70	857.58	1048.62	1407.36	766.30	887.29	1084.71	1488.02
80	806.63				829.98			
81	876.68				897.91			
82	953.10				970.08			
83	1035.88				1048.62			
84	1129.28				1139.90			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B2

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

LTC-96CL PA 9/96

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation				3.4% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	59.44	70.05	82.79	129.49	89.15	104.01	127.36	216.52
30	59.44	70.05	82.79	129.49	89.15	104.01	127.36	216.52
31	59.44	70.05	82.79	129.49	89.15	104.01	127.36	216.52
32	59.44	70.05	82.79	129.49	89.15	104.01	127.36	216.52
33	59.44	70.05	82.79	129.49	89.15	104.01	127.36	216.52
34	59.44	70.05	82.79	129.49	89.15	104.01	127.36	216.52
35	59.44	70.05	82.79	129.49	89.15	104.01	127.36	216.52
36	59.44	70.05	82.79	129.49	89.15	104.01	127.36	216.52
37	59.44	70.05	82.79	129.49	89.15	104.01	127.36	216.52
38	59.44	70.05	82.79	129.49	89.15	104.01	127.36	216.52
39	59.44	70.05	82.79	129.49	89.15	104.01	127.36	216.52
40	59.44	70.05	82.79	129.49	89.15	104.01	127.36	216.52
41	59.44	70.05	82.79	129.49	89.15	104.01	127.36	216.52
42	59.44	70.05	82.79	129.49	89.15	104.01	127.36	216.52
43	59.44	70.05	82.79	129.49	89.15	104.01	127.36	216.52
44	59.44	70.05	82.79	129.49	89.15	104.01	127.36	216.52
45	76.42	91.28	108.26	167.69	101.89	120.99	146.47	248.36
46	76.42	91.28	108.26	167.69	101.89	120.99	146.47	248.36
47	76.42	91.28	108.26	167.69	101.89	120.99	146.47	248.36
48	76.42	91.28	108.26	167.69	101.89	120.99	146.47	248.36
49	76.42	91.28	108.26	167.69	101.89	120.99	146.47	248.36
50	82.79	97.64	118.87	182.55	108.26	127.36	154.96	261.09
51	89.15	104.01	125.24	193.17	114.63	133.73	161.33	271.71
52	93.40	110.38	133.73	201.66	118.87	137.98	167.69	282.32
53	99.77	116.75	140.10	214.39	123.12	146.47	176.19	290.81
54	106.14	123.12	146.47	222.88	129.49	152.84	182.55	301.43
55	110.38	129.49	157.08	235.62	133.73	157.08	191.04	312.04
56	114.63	133.73	163.45	244.11	140.10	163.45	199.54	320.53
57	120.99	142.22	171.94	256.85	146.47	169.82	205.90	331.14
58	127.36	148.59	180.43	267.46	150.71	176.19	214.39	341.76
59	135.85	157.08	191.04	280.20	157.08	184.68	222.88	352.37
60	142.22	163.37	201.66	295.06	165.57	193.17	233.50	367.23
61	148.11	170.84	214.39	309.92	174.06	201.66	244.11	382.09
62	157.46	178.63	227.13	329.02	184.68	214.39	258.97	396.95
63	169.98	189.00	239.87	346.00	193.17	225.01	273.83	418.17
64	181.28	207.94	256.85	367.23	208.03	239.87	290.81	437.28
65	194.05	221.97	273.83	390.58	220.76	254.73	307.79	460.63
66	210.15	241.99	292.93	413.93	237.74	273.83	331.14	488.22
67	225.01	258.97	312.04	439.40	254.73	292.93	352.37	515.82
68	244.11	280.20	337.51	473.37	273.83	314.16	382.09	556.15
69	267.46	307.79	373.60	520.06	303.55	346.00	420.30	607.10
70	299.30	341.76	413.93	575.26	335.39	382.09	467.00	670.78
71	335.39	379.97	462.75	641.06	373.60	424.54	515.82	740.83
72	369.35	420.30	515.82	713.23	409.68	467.00	573.13	815.12
73	409.68	467.00	571.01	787.53	450.02	513.70	628.32	891.54
74	454.26	517.94	632.57	872.44	494.59	562.52	689.88	974.33
75	498.84	571.01	698.37	959.47	539.17	615.59	753.56	1059.23
76	547.66	626.20	768.42	1050.74	585.87	668.65	821.49	1148.39
77	600.73	685.64	840.59	1146.27	634.69	723.85	891.54	1239.66
78	653.80	747.20	917.01	1248.16	685.64	783.28	963.71	1337.31
79	713.23	815.12	999.80	1356.41	740.83	849.09	1044.38	1441.32
80	774.79				804.51			
81	844.84				868.19			
82	919.14				938.24			
83	999.80				1016.78			
84	1088.95				1103.81			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B2

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

LTC-96CL PA 9/96

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation				3.4% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	53.07	59.44	72.17	114.63	80.66	91.28	110.38	193.17
30	53.07	59.44	72.17	114.63	80.66	91.28	110.38	193.17
31	53.07	59.44	72.17	114.63	80.66	91.28	110.38	193.17
32	53.07	59.44	72.17	114.63	80.66	91.28	110.38	193.17
33	53.07	59.44	72.17	114.63	80.66	91.28	110.38	193.17
34	53.07	59.44	72.17	114.63	80.66	91.28	110.38	193.17
35	53.07	59.44	72.17	114.63	80.66	91.28	110.38	193.17
36	53.07	59.44	72.17	114.63	80.66	91.28	110.38	193.17
37	53.07	59.44	72.17	114.63	80.66	91.28	110.38	193.17
38	53.07	59.44	72.17	114.63	80.66	91.28	110.38	193.17
39	53.07	59.44	72.17	114.63	80.66	91.28	110.38	193.17
40	53.07	59.44	72.17	114.63	80.66	91.28	110.38	193.17
41	53.07	59.44	72.17	114.63	80.66	91.28	110.38	193.17
42	53.07	59.44	72.17	114.63	80.66	91.28	110.38	193.17
43	53.07	59.44	72.17	114.63	80.66	91.28	110.38	193.17
44	53.07	59.44	72.17	114.63	80.66	91.28	110.38	193.17
45	67.93	76.42	93.40	148.59	93.40	106.14	129.49	225.01
46	67.93	76.42	93.40	148.59	93.40	106.14	129.49	225.01
47	67.93	76.42	93.40	148.59	93.40	106.14	129.49	225.01
48	67.93	76.42	93.40	148.59	93.40	106.14	129.49	225.01
49	67.93	76.42	93.40	148.59	93.40	106.14	129.49	225.01
50	74.29	84.91	101.89	161.33	99.77	112.50	135.85	235.62
51	78.54	89.15	108.26	171.94	101.89	116.75	142.22	246.23
52	84.91	95.52	114.63	180.43	108.26	120.99	148.59	254.73
53	87.03	99.77	123.12	191.04	112.50	127.36	154.96	263.22
54	93.40	106.14	129.49	199.54	116.75	131.61	161.33	271.71
55	99.77	112.50	135.85	210.15	120.99	137.98	167.69	280.20
56	104.01	116.75	144.34	220.76	127.36	142.22	174.06	290.81
57	110.38	123.12	150.71	229.25	131.61	148.59	180.43	299.30
58	114.63	129.49	159.20	239.87	137.98	154.96	188.92	309.92
59	120.99	135.85	167.69	250.48	142.22	161.33	197.41	320.53
60	129.49	142.42	176.19	263.22	150.71	169.82	205.90	333.27
61	135.59	148.20	186.80	278.08	159.20	178.31	218.64	348.13
62	140.89	156.30	199.54	292.93	167.69	186.80	229.25	360.86
63	153.19	164.87	210.15	312.04	178.31	199.54	244.11	379.97
64	162.53	182.99	227.13	331.14	188.92	210.15	258.97	399.07
65	177.18	192.93	241.99	352.37	201.66	225.01	275.95	420.30
66	191.04	212.27	258.97	373.60	214.39	239.87	295.06	445.77
67	203.78	227.13	278.08	396.95	231.38	256.85	316.28	471.24
68	222.88	246.23	301.43	428.79	252.60	280.20	343.88	509.45
69	246.23	271.71	331.14	471.24	278.08	307.79	377.84	558.27
70	271.71	301.43	369.35	524.31	309.92	341.76	422.42	617.71
71	305.67	337.51	413.93	585.87	343.88	379.97	467.00	683.51
72	341.76	375.72	462.75	651.67	379.97	420.30	517.94	753.56
73	377.84	416.05	513.70	723.85	418.17	460.63	571.01	825.74
74	418.17	460.63	571.01	800.26	458.51	507.33	628.32	904.28
75	462.75	509.45	630.45	880.93	500.96	554.03	687.76	984.94
76	507.33	560.40	694.13	967.96	545.54	602.85	747.20	1069.85
77	556.15	613.46	759.93	1057.11	592.24	655.92	810.88	1154.76
78	604.97	668.65	829.98	1150.51	641.06	708.99	878.80	1246.03
79	660.16	730.21	906.40	1252.40	694.13	768.42	950.98	1343.68
80	719.60				751.44			
81	785.40				813.00			
82	851.21				878.80			
83	927.63				950.98			
84	1012.53				1033.76			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B3

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

LTC-96CL PA 9/96

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	4.4% Simple Inflation				4.4% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	54.08	64.90	75.71	128.70	140.38	169.10	204.20	344.58
30	55.54	66.54	75.71	137.28	140.38	169.10	204.20	344.58
31	59.01	70.04	79.20	145.86	140.38	169.10	204.20	344.58
32	59.01	73.54	82.80	150.15	140.38	169.10	204.20	344.58
33	62.48	77.04	86.40	158.73	140.38	169.10	204.20	344.58
34	65.95	80.54	90.00	167.31	140.38	169.10	204.20	344.58
35	69.42	80.54	93.60	171.60	140.38	169.10	204.20	344.58
36	72.89	84.05	100.80	180.18	140.38	169.10	204.20	344.58
37	76.36	91.05	104.40	188.77	140.38	169.10	204.20	344.58
38	79.84	94.55	108.00	197.35	140.38	169.10	204.20	344.58
39	83.31	98.05	115.20	210.22	140.38	169.10	204.20	344.58
40	86.78	101.56	118.80	210.58	140.38	169.10	204.20	344.58
41	90.61	105.49	122.91	210.58	140.38	169.10	204.20	344.58
42	94.48	109.46	130.68	210.58	140.38	169.10	204.20	344.58
43	95.72	114.86	134.00	210.58	140.38	169.10	204.20	344.58
44	95.72	114.86	134.00	210.58	140.38	169.10	204.20	344.58
45	106.25	125.12	147.03	264.80	162.72	194.62	232.91	392.44
46	113.80	132.82	151.34	268.01	162.72	194.62	232.91	392.44
47	117.83	136.97	159.39	268.01	162.72	194.62	232.91	392.44
48	121.24	144.78	167.50	268.01	162.72	194.62	232.91	392.44
49	121.24	146.77	171.94	268.01	162.72	194.62	232.91	392.44
50	133.71	156.92	180.16	290.34	172.29	207.39	245.67	411.58
51	137.92	164.97	188.50	306.29	178.67	213.77	258.44	427.54
52	145.81	169.41	196.91	322.25	188.24	223.34	268.01	443.49
53	153.76	177.58	205.39	338.20	194.62	232.91	277.58	459.44
54	158.10	185.82	217.76	357.34	204.20	242.48	293.53	472.20
55	166.17	194.14	226.39	373.30	213.77	252.05	303.10	488.16
56	174.21	202.40	238.85	389.25	220.15	261.63	315.87	507.30
57	182.31	214.49	251.40	405.20	229.72	271.20	325.44	520.06
58	190.47	222.90	264.05	424.35	239.29	283.96	341.39	539.21
59	202.43	235.15	276.80	443.49	248.86	293.53	354.15	558.35
60	210.72	244.22	289.64	465.82	261.63	309.48	370.11	577.49
61	222.35	255.35	309.92	479.06	267.53	317.30	379.52	584.83
62	236.07	270.68	326.37	494.06	275.82	324.32	391.00	594.08
63	247.99	279.54	350.77	507.62	283.32	336.45	401.37	602.06
64	256.50	298.18	370.42	522.61	292.89	344.58	413.50	620.25
65	271.86	311.03	382.47	536.02	301.51	354.55	429.93	630.93
66	282.05	328.15	395.95	555.96	317.30	371.54	442.05	648.16
67	292.18	339.56	410.63	571.19	326.39	381.67	460.64	668.58
68	308.85	357.34	428.81	597.27	344.58	400.74	482.41	694.27
69	326.39	380.79	457.45	633.01	365.96	425.30	514.32	736.86
70	354.15	409.19	492.94	679.59	392.44	454.66	552.77	784.88
71	379.36	437.19	532.03	730.96	421.00	488.08	592.17	837.36
72	406.48	469.01	569.52	781.69	448.91	518.15	627.58	886.66
73	432.88	499.64	609.48	833.46	473.80	547.02	667.63	934.68
74	462.47	532.98	649.12	885.54	499.80	578.61	703.04	983.01
75	488.56	566.33	687.97	937.23	522.46	606.21	737.82	1026.96
76	514.96	597.27	727.45	985.88	545.59	631.73	771.48	1070.12
77	539.37	623.76	761.35	1031.03	566.88	656.78	801.71	1106.25
78	576.85	668.79	814.81	1099.63	602.09	697.63	852.66	1171.74
79	627.33	728.28	890.52	1195.17	650.76	753.52	921.16	1263.67
80	685.01				704.84			
81	744.50				762.53			
82	809.40				823.82			
83	879.70				890.52			
84	959.02				968.03			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B3

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

LTC-96CL PA 9/96

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	4.4% Simple Inflation				4.4% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	50.47	59.49	70.30	118.95	134.00	156.34	191.43	325.44
30	51.84	60.99	70.30	126.88	134.00	156.34	191.43	325.44
31	55.07	64.20	73.54	134.81	134.00	156.34	191.43	325.44
32	55.07	67.41	76.88	138.78	134.00	156.34	191.43	325.44
33	58.31	70.62	80.23	146.71	134.00	156.34	191.43	325.44
34	61.55	73.83	83.57	154.64	134.00	156.34	191.43	325.44
35	64.79	73.83	86.91	158.60	134.00	156.34	191.43	325.44
36	68.03	77.04	93.60	166.53	134.00	156.34	191.43	325.44
37	71.27	83.46	96.94	174.46	134.00	156.34	191.43	325.44
38	74.51	86.67	100.28	182.39	134.00	156.34	191.43	325.44
39	77.75	89.88	106.97	194.29	134.00	156.34	191.43	325.44
40	80.99	93.09	110.31	194.62	134.00	156.34	191.43	325.44
41	84.57	96.70	114.13	194.62	134.00	156.34	191.43	325.44
42	88.18	100.34	121.35	194.62	134.00	156.34	191.43	325.44
43	89.34	105.29	124.43	194.62	134.00	156.34	191.43	325.44
44	89.34	105.29	124.43	194.62	134.00	156.34	191.43	325.44
45	100.66	116.96	136.34	249.04	153.15	181.86	220.15	373.30
46	107.81	124.16	140.33	252.05	153.15	181.86	220.15	373.30
47	111.62	128.04	147.80	252.05	153.15	181.86	220.15	373.30
48	114.86	135.33	155.32	252.05	153.15	181.86	220.15	373.30
49	114.86	137.19	159.43	252.05	153.15	181.86	220.15	373.30
50	124.16	144.37	171.00	274.39	162.72	191.43	232.91	392.44
51	131.65	155.45	176.53	290.34	172.29	201.01	242.48	408.39
52	136.50	157.31	187.96	303.10	178.67	207.39	252.05	424.35
53	144.53	165.54	190.92	322.25	185.05	220.15	264.82	437.11
54	152.02	176.68	203.04	335.01	194.62	229.72	274.39	453.06
55	157.10	182.19	214.78	354.15	201.01	236.10	287.15	469.01
56	162.19	187.52	224.29	366.92	210.58	245.67	299.91	481.78
57	170.35	199.60	236.79	386.06	220.15	255.25	309.48	497.73
58	178.56	208.04	249.38	402.01	226.53	264.82	322.25	513.68
59	193.37	220.27	262.23	421.15	236.10	277.58	335.01	529.63
60	198.85	226.77	275.16	443.49	248.86	290.34	350.96	551.97
61	207.72	238.14	292.54	454.18	255.09	295.53	357.74	559.94
62	224.27	253.40	309.04	469.81	263.70	306.13	369.79	566.80
63	236.32	262.77	327.58	481.06	268.57	312.83	380.71	581.40
64	245.23	281.30	347.45	496.77	281.41	324.48	393.40	591.53
65	255.22	291.93	360.14	513.68	290.34	335.01	404.80	605.81
66	268.49	309.17	374.25	528.84	303.74	349.85	423.07	623.76
67	279.01	321.13	386.94	544.87	315.87	363.25	436.95	639.63
68	293.53	336.92	405.84	569.20	329.27	377.76	459.44	668.74
69	311.56	358.54	435.19	605.81	353.59	403.05	489.59	707.19
70	337.40	385.26	466.62	648.48	378.08	430.73	526.44	756.16
71	365.48	414.06	504.27	698.57	407.12	462.63	562.10	807.29
72	388.61	442.21	542.72	750.42	431.05	491.35	603.02	857.62
73	415.65	473.80	579.33	799.00	456.57	521.18	637.47	904.53
74	443.81	506.02	618.01	852.36	483.21	549.57	674.01	951.91
75	468.61	536.41	656.06	901.33	506.50	578.29	707.91	995.06
76	493.90	564.73	692.99	947.60	528.36	603.02	740.85	1035.66
77	519.18	592.57	726.49	990.67	548.54	625.59	770.52	1071.39
78	555.22	634.54	778.75	1059.97	582.26	665.19	818.41	1135.68
79	605.70	692.23	849.06	1151.91	629.13	721.07	886.91	1224.01
80	657.97				683.21			
81	717.46				737.29			
82	780.56				796.78			
83	849.06				863.48			
84	924.77				937.39			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B3

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

LTC-96CL PA 9/96

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	4.4% Simple Inflation				4.4% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	45.07	50.47	61.29	105.30	121.24	137.19	165.91	290.34
30	46.28	51.75	61.29	112.32	121.24	137.19	165.91	290.34
31	49.17	54.47	64.11	119.34	121.24	137.19	165.91	290.34
32	49.17	57.20	67.03	122.85	121.24	137.19	165.91	290.34
33	52.07	59.92	69.94	129.87	121.24	137.19	165.91	290.34
34	54.96	62.65	72.85	136.89	121.24	137.19	165.91	290.34
35	57.85	62.65	75.77	140.40	121.24	137.19	165.91	290.34
36	60.74	65.37	81.60	147.42	121.24	137.19	165.91	290.34
37	63.64	70.82	84.51	154.44	121.24	137.19	165.91	290.34
38	66.53	73.54	87.43	161.46	121.24	137.19	165.91	290.34
39	69.42	76.26	93.25	171.99	121.24	137.19	165.91	290.34
40	72.31	78.99	96.17	172.29	121.24	137.19	165.91	290.34
41	75.51	82.05	99.50	172.29	121.24	137.19	165.91	290.34
42	78.73	85.13	105.79	172.29	121.24	137.19	165.91	290.34
43	79.76	89.34	108.48	172.29	121.24	137.19	165.91	290.34
44	79.76	89.34	108.48	172.29	121.24	137.19	165.91	290.34
45	89.48	97.92	117.63	220.67	140.38	159.53	194.62	338.20
46	95.83	103.94	121.07	223.34	140.38	159.53	194.62	338.20
47	99.22	107.19	127.51	223.34	140.38	159.53	194.62	338.20
48	102.10	113.30	134.00	223.34	140.38	159.53	194.62	338.20
49	102.10	114.86	137.55	223.34	140.38	159.53	194.62	338.20
50	111.43	125.54	146.57	242.48	149.96	169.10	204.20	354.15
51	115.98	133.25	152.60	258.44	153.15	175.48	213.77	370.11
52	124.09	136.13	161.11	271.20	162.72	181.86	223.34	382.87
53	126.08	141.46	167.78	287.15	169.10	191.43	232.91	395.63
54	133.78	152.31	179.50	299.91	175.48	197.82	242.48	408.39
55	142.00	158.30	185.76	315.87	181.86	207.39	252.05	421.15
56	147.18	163.71	198.07	331.82	191.43	213.77	261.63	437.11
57	155.41	172.78	207.55	344.58	197.82	223.34	271.20	449.87
58	160.71	181.29	220.04	360.53	207.39	232.91	283.96	465.82
59	172.22	190.50	230.18	376.49	213.77	242.48	296.72	481.78
60	181.04	197.70	240.40	395.63	226.53	255.25	309.48	500.92
61	190.17	206.58	254.89	407.51	233.31	261.31	320.41	510.17
62	200.66	221.73	271.49	418.28	239.45	266.73	327.35	515.28
63	212.98	229.23	287.00	433.84	247.91	277.42	339.40	528.28
64	219.86	247.54	307.25	447.96	255.56	284.28	350.32	539.84
65	233.02	253.74	318.26	463.43	265.22	295.92	362.93	552.77
66	244.08	271.20	330.86	477.31	273.91	306.45	376.97	569.52
67	252.69	281.65	344.82	492.22	286.91	318.50	392.20	584.35
68	268.01	296.08	362.45	515.60	303.74	336.92	413.50	612.59
69	286.83	316.50	385.74	548.94	323.92	358.54	440.14	650.32
70	306.29	339.80	416.37	591.05	349.37	385.26	476.19	696.34
71	333.10	367.79	451.07	638.43	374.73	414.06	508.90	744.84
72	359.58	395.31	486.88	685.65	399.78	442.21	544.95	792.86
73	383.35	422.11	521.18	734.39	424.27	467.34	579.33	837.76
74	408.55	450.03	557.87	781.85	447.96	495.65	613.86	883.47
75	434.71	478.58	592.25	827.55	470.61	520.46	646.09	925.26
76	457.53	505.39	625.99	872.94	491.99	543.67	673.85	964.83
77	480.66	530.19	656.78	913.62	511.85	566.88	700.81	998.01
78	513.76	567.84	704.84	977.05	544.41	602.09	746.31	1058.17
79	560.63	620.12	769.74	1063.58	589.47	652.57	807.60	1141.09
80	611.10				638.15			
81	666.99				690.42			
82	722.87				746.31			
83	787.77				807.60			
84	859.87				877.90			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B4

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

LTC-96CL PA 9/96

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation				2.8% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	54.08	64.90	75.71	118.98	79.32	95.54	115.37	194.69
30	54.08	64.90	75.71	118.98	79.32	95.54	115.37	194.69
31	54.08	64.90	75.71	118.98	79.32	95.54	115.37	194.69
32	54.08	64.90	75.71	118.98	79.32	95.54	115.37	194.69
33	54.08	64.90	75.71	118.98	79.32	95.54	115.37	194.69
34	54.08	64.90	75.71	118.98	79.32	95.54	115.37	194.69
35	54.08	64.90	75.71	118.98	79.32	95.54	115.37	194.69
36	54.08	64.90	75.71	118.98	79.32	95.54	115.37	194.69
37	54.08	64.90	75.71	118.98	79.32	95.54	115.37	194.69
38	54.08	64.90	75.71	118.98	79.32	95.54	115.37	194.69
39	54.08	64.90	75.71	118.98	79.32	95.54	115.37	194.69
40	54.08	64.90	75.71	118.98	79.32	95.54	115.37	194.69
41	54.08	64.90	75.71	118.98	79.32	95.54	115.37	194.69
42	54.08	64.90	75.71	118.98	79.32	95.54	115.37	194.69
43	54.08	64.90	75.71	118.98	79.32	95.54	115.37	194.69
44	54.08	64.90	75.71	118.98	79.32	95.54	115.37	194.69
45	68.50	82.92	99.15	151.42	91.94	109.96	131.59	221.73
46	68.50	82.92	99.15	151.42	91.94	109.96	131.59	221.73
47	68.50	82.92	99.15	151.42	91.94	109.96	131.59	221.73
48	68.50	82.92	99.15	151.42	91.94	109.96	131.59	221.73
49	68.50	82.92	99.15	151.42	91.94	109.96	131.59	221.73
50	75.71	90.13	106.36	164.04	97.34	117.17	138.81	232.54
51	79.32	93.74	113.57	173.06	100.95	120.78	146.02	241.56
52	84.73	100.95	118.98	182.07	106.36	126.19	151.42	250.57
53	90.13	106.36	127.99	191.08	109.96	131.59	156.83	259.58
54	93.74	109.96	133.40	201.90	115.37	137.00	165.85	266.80
55	99.15	117.17	140.61	210.91	120.78	142.41	171.25	275.81
56	104.55	122.58	147.82	219.93	124.38	147.82	178.46	286.62
57	109.96	129.79	155.03	228.94	129.79	153.23	183.87	293.84
58	115.37	135.20	162.24	239.76	135.20	160.44	192.89	304.65
59	120.78	142.41	171.25	250.57	140.61	165.85	200.10	315.47
60	127.99	149.41	180.27	263.19	147.82	174.86	209.11	326.28
61	134.64	155.57	192.89	277.61	155.03	183.87	219.93	338.90
62	140.76	162.04	203.70	293.84	164.04	192.89	232.54	353.32
63	151.48	170.75	218.12	310.06	173.06	205.50	245.16	367.74
64	161.03	187.19	232.54	328.09	183.87	216.32	259.58	389.38
65	175.54	200.84	246.97	346.11	194.69	228.94	277.61	407.40
66	187.48	218.12	263.19	369.55	210.91	246.97	293.84	430.84
67	200.10	232.54	281.22	391.18	223.53	261.39	315.47	457.88
68	218.12	252.37	302.85	421.82	243.36	283.02	340.70	490.33
69	237.95	277.61	333.49	461.48	266.80	310.06	374.96	537.20
70	266.80	308.26	371.35	511.96	295.64	342.51	416.42	591.28
71	295.64	340.70	414.61	569.64	328.09	380.36	461.48	652.57
72	328.09	378.56	459.68	630.93	362.34	418.22	506.55	715.66
73	362.34	418.22	510.16	697.63	396.59	457.88	558.83	782.36
74	402.00	463.29	564.24	769.74	434.44	502.94	611.10	854.47
75	441.65	511.96	621.92	847.25	472.30	548.01	666.99	928.37
76	484.92	562.43	685.01	928.37	513.76	594.88	726.48	1007.69
77	529.98	612.91	748.11	1013.10	557.02	645.36	787.77	1087.01
78	576.85	668.79	814.81	1099.63	602.09	697.63	852.66	1171.74
79	627.33	728.28	890.52	1195.17	650.76	753.52	921.16	1263.67
80	685.01				704.84			
81	744.50				762.53			
82	809.40				823.82			
83	879.70				890.52			
84	959.02				968.03			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B4

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

LTC-96CL PA 9/96

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation				2.8% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	50.47	59.49	70.30	109.96	75.71	88.33	108.16	183.87
30	50.47	59.49	70.30	109.96	75.71	88.33	108.16	183.87
31	50.47	59.49	70.30	109.96	75.71	88.33	108.16	183.87
32	50.47	59.49	70.30	109.96	75.71	88.33	108.16	183.87
33	50.47	59.49	70.30	109.96	75.71	88.33	108.16	183.87
34	50.47	59.49	70.30	109.96	75.71	88.33	108.16	183.87
35	50.47	59.49	70.30	109.96	75.71	88.33	108.16	183.87
36	50.47	59.49	70.30	109.96	75.71	88.33	108.16	183.87
37	50.47	59.49	70.30	109.96	75.71	88.33	108.16	183.87
38	50.47	59.49	70.30	109.96	75.71	88.33	108.16	183.87
39	50.47	59.49	70.30	109.96	75.71	88.33	108.16	183.87
40	50.47	59.49	70.30	109.96	75.71	88.33	108.16	183.87
41	50.47	59.49	70.30	109.96	75.71	88.33	108.16	183.87
42	50.47	59.49	70.30	109.96	75.71	88.33	108.16	183.87
43	50.47	59.49	70.30	109.96	75.71	88.33	108.16	183.87
44	50.47	59.49	70.30	109.96	75.71	88.33	108.16	183.87
45	64.90	77.51	91.94	142.41	86.53	102.75	124.38	210.91
46	64.90	77.51	91.94	142.41	86.53	102.75	124.38	210.91
47	64.90	77.51	91.94	142.41	86.53	102.75	124.38	210.91
48	64.90	77.51	91.94	142.41	86.53	102.75	124.38	210.91
49	64.90	77.51	91.94	142.41	86.53	102.75	124.38	210.91
50	70.30	82.92	100.95	155.03	91.94	108.16	131.59	221.73
51	75.71	88.33	106.36	164.04	97.34	113.57	137.00	230.74
52	79.32	93.74	113.57	171.25	100.95	117.17	142.41	239.76
53	84.73	99.15	118.98	182.07	104.55	124.38	149.62	246.97
54	90.13	104.55	124.38	189.28	109.96	129.79	155.03	255.98
55	93.74	109.96	133.40	200.10	113.57	133.40	162.24	264.99
56	97.34	113.57	138.81	207.31	118.98	138.81	169.45	272.20
57	102.75	120.78	146.02	218.12	124.38	144.21	174.86	281.22
58	108.16	126.19	153.23	227.14	127.99	149.62	182.07	290.23
59	115.37	133.39	162.24	237.95	133.40	156.83	189.28	299.24
60	120.78	138.74	171.25	250.57	140.61	164.04	198.29	311.86
61	125.78	145.09	182.07	263.19	147.82	171.25	207.31	324.48
62	133.72	151.70	192.89	279.41	156.83	182.07	219.93	337.10
63	144.35	160.50	203.70	293.84	164.04	191.08	232.54	355.13
64	153.95	176.59	218.12	311.86	176.66	203.70	246.97	371.35
65	164.80	188.51	232.54	331.69	187.48	216.32	261.39	391.18
66	178.46	205.50	248.77	351.52	201.90	232.54	281.22	414.61
67	191.08	219.93	264.99	373.15	216.32	248.77	299.24	438.05
68	207.31	237.95	286.62	402.00	232.54	266.80	324.48	472.30
69	227.14	261.39	317.27	441.65	257.78	293.84	356.93	515.56
70	254.18	290.23	351.52	488.52	284.82	324.48	396.59	569.64
71	284.82	322.68	392.98	544.41	317.27	360.53	438.05	629.13
72	313.66	356.93	438.05	605.70	347.92	396.59	486.72	692.23
73	347.92	396.59	484.92	668.79	382.17	436.25	533.59	757.12
74	385.77	439.85	537.20	740.90	420.02	477.71	585.87	827.43
75	423.63	484.92	593.08	814.81	457.88	522.77	639.95	899.53
76	465.09	531.79	652.57	892.32	497.54	567.84	697.63	975.24
77	510.16	582.26	713.86	973.44	539.00	614.71	757.12	1052.76
78	555.22	634.54	778.75	1059.97	582.26	665.19	818.41	1135.68
79	605.70	692.23	849.06	1151.91	629.13	721.07	886.91	1224.01
80	657.97				683.21			
81	717.46				737.29			
82	780.56				796.78			
83	849.06				863.48			
84	924.77				937.39			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B4

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

LTC-96CL PA 9/96

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation				2.8% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	45.07	50.47	61.29	97.34	68.50	77.51	93.74	164.04
30	45.07	50.47	61.29	97.34	68.50	77.51	93.74	164.04
31	45.07	50.47	61.29	97.34	68.50	77.51	93.74	164.04
32	45.07	50.47	61.29	97.34	68.50	77.51	93.74	164.04
33	45.07	50.47	61.29	97.34	68.50	77.51	93.74	164.04
34	45.07	50.47	61.29	97.34	68.50	77.51	93.74	164.04
35	45.07	50.47	61.29	97.34	68.50	77.51	93.74	164.04
36	45.07	50.47	61.29	97.34	68.50	77.51	93.74	164.04
37	45.07	50.47	61.29	97.34	68.50	77.51	93.74	164.04
38	45.07	50.47	61.29	97.34	68.50	77.51	93.74	164.04
39	45.07	50.47	61.29	97.34	68.50	77.51	93.74	164.04
40	45.07	50.47	61.29	97.34	68.50	77.51	93.74	164.04
41	45.07	50.47	61.29	97.34	68.50	77.51	93.74	164.04
42	45.07	50.47	61.29	97.34	68.50	77.51	93.74	164.04
43	45.07	50.47	61.29	97.34	68.50	77.51	93.74	164.04
44	45.07	50.47	61.29	97.34	68.50	77.51	93.74	164.04
45	57.69	64.90	79.32	126.19	79.32	90.13	109.96	191.08
46	57.69	64.90	79.32	126.19	79.32	90.13	109.96	191.08
47	57.69	64.90	79.32	126.19	79.32	90.13	109.96	191.08
48	57.69	64.90	79.32	126.19	79.32	90.13	109.96	191.08
49	57.69	64.90	79.32	126.19	79.32	90.13	109.96	191.08
50	63.09	72.11	86.53	137.00	84.73	95.54	115.37	200.10
51	66.70	75.71	91.94	146.02	86.53	99.15	120.78	209.11
52	72.11	81.12	97.34	153.23	91.94	102.75	126.19	216.32
53	73.91	84.73	104.55	162.24	95.54	108.16	131.59	223.53
54	79.32	90.13	109.96	169.45	99.15	111.77	137.00	230.74
55	84.73	95.54	115.37	178.46	102.75	117.17	142.41	237.95
56	88.33	99.15	122.58	187.48	108.16	120.78	147.82	246.97
57	93.74	104.55	127.99	194.69	111.77	126.19	153.23	254.18
58	97.34	109.96	135.20	203.70	117.17	131.59	160.44	263.19
59	102.75	115.37	142.41	212.72	120.78	137.00	167.65	272.20
60	109.96	120.95	149.62	223.53	127.99	144.21	174.86	283.02
61	115.15	125.86	158.63	236.15	135.20	151.42	185.67	295.64
62	119.65	132.73	169.45	248.77	142.41	158.63	194.69	306.45
63	130.09	140.01	178.46	264.99	151.42	169.45	207.31	322.68
64	138.02	155.40	192.89	281.22	160.44	178.46	219.93	338.90
65	150.47	163.84	205.50	299.24	171.25	191.08	234.35	356.93
66	162.24	180.27	219.93	317.27	182.07	203.70	250.57	378.56
67	173.06	192.89	236.15	337.10	196.49	218.12	268.60	400.19
68	189.28	209.11	255.98	364.14	214.52	237.95	292.03	432.64
69	209.11	230.74	281.22	400.19	236.15	261.39	320.88	474.10
70	230.74	255.98	313.66	445.26	263.19	290.23	358.73	524.58
71	259.58	286.62	351.52	497.54	292.03	322.68	396.59	580.46
72	290.23	319.07	392.98	553.42	322.68	356.93	439.85	639.95
73	320.88	353.32	436.25	614.71	355.13	391.18	484.92	701.24
74	355.13	391.18	484.92	679.61	389.38	430.84	533.59	767.94
75	392.98	432.64	535.39	748.11	425.43	470.50	584.06	836.44
76	430.84	475.90	589.47	822.02	463.29	511.96	634.54	908.55
77	472.30	520.97	645.36	897.73	502.94	557.02	688.62	980.65
78	513.76	567.84	704.84	977.05	544.41	602.09	746.31	1058.17
79	560.63	620.12	769.74	1063.58	589.47	652.57	807.60	1141.09
80	611.10				638.15			
81	666.99				690.42			
82	722.87				746.31			
83	787.77				807.60			
84	859.87				877.90			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C1

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

LTC-96CL PA 9/96

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	3.1% Simple Inflation				3.1% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	47.90	57.48	67.06	114.00	124.35	149.78	180.87	305.22
30	49.19	58.94	67.06	121.60	124.35	149.78	180.87	305.22
31	52.27	62.04	70.15	129.20	124.35	149.78	180.87	305.22
32	52.27	65.14	73.34	133.00	124.35	149.78	180.87	305.22
33	55.34	68.24	76.53	140.60	124.35	149.78	180.87	305.22
34	58.42	71.34	79.72	148.20	124.35	149.78	180.87	305.22
35	61.49	71.34	82.90	152.00	124.35	149.78	180.87	305.22
36	64.57	74.44	89.28	159.60	124.35	149.78	180.87	305.22
37	67.64	80.65	92.47	167.20	124.35	149.78	180.87	305.22
38	70.72	83.75	95.66	174.80	124.35	149.78	180.87	305.22
39	73.79	86.85	102.04	186.20	124.35	149.78	180.87	305.22
40	76.86	89.95	105.22	186.52	124.35	149.78	180.87	305.22
41	80.26	93.44	108.87	186.52	124.35	149.78	180.87	305.22
42	83.69	96.95	115.75	186.52	124.35	149.78	180.87	305.22
43	84.78	101.74	118.70	186.52	124.35	149.78	180.87	305.22
44	84.78	101.74	118.70	186.52	124.35	149.78	180.87	305.22
45	94.12	110.83	130.24	234.55	144.13	172.39	206.30	347.61
46	100.80	117.65	134.05	237.39	144.13	172.39	206.30	347.61
47	104.37	121.32	141.18	237.39	144.13	172.39	206.30	347.61
48	107.39	128.24	148.36	237.39	144.13	172.39	206.30	347.61
49	107.39	130.00	152.30	237.39	144.13	172.39	206.30	347.61
50	118.44	139.00	159.58	257.17	152.61	183.70	217.61	364.57
51	122.17	146.13	166.97	271.30	158.26	189.35	228.91	378.70
52	129.15	150.06	174.41	285.44	166.74	197.83	237.39	392.83
53	136.19	157.29	181.92	299.57	172.39	206.30	245.87	406.96
54	140.04	164.60	192.88	316.52	180.87	214.78	260.00	418.26
55	147.19	171.96	200.53	330.65	189.35	223.26	268.48	432.39
56	154.31	179.28	211.56	344.78	195.00	231.74	279.78	449.35
57	161.48	189.99	222.68	358.91	203.48	240.22	288.26	460.65
58	168.71	197.43	233.89	375.87	211.96	251.52	302.39	477.61
59	179.31	208.29	245.18	392.83	220.44	260.00	313.70	494.57
60	186.65	219.24	256.55	412.61	231.74	274.13	327.83	511.52
61	200.41	233.25	274.52	424.34	236.97	281.06	336.16	518.02
62	214.23	250.72	289.09	437.62	244.32	287.27	346.34	526.22
63	222.20	261.41	310.70	449.63	250.96	298.01	355.52	533.28
64	231.46	269.61	328.11	462.91	259.44	305.22	366.26	549.39
65	242.34	281.90	338.78	474.78	267.07	314.05	380.82	558.86
66	249.83	290.66	350.72	492.45	281.06	329.10	391.56	574.12
67	258.80	300.77	363.72	505.94	289.11	338.07	408.02	592.21
68	273.57	316.52	379.83	529.04	305.22	354.96	427.31	614.96
69	289.11	337.29	405.19	560.70	324.15	376.72	455.57	652.69
70	313.70	362.45	436.63	601.96	347.61	402.72	489.62	695.22
71	336.02	387.25	471.25	647.46	372.90	432.32	524.52	741.71
72	360.04	415.44	504.46	692.39	397.63	458.96	555.89	785.37
73	383.43	442.57	539.85	738.25	419.67	484.53	591.36	827.90
74	409.64	472.10	574.97	784.38	442.71	512.51	622.73	870.72
75	432.75	501.63	609.38	830.17	462.77	536.96	653.53	909.65
76	456.13	529.04	644.35	873.26	483.26	559.57	683.35	947.87
77	477.75	552.50	674.38	913.25	502.13	581.75	710.13	979.88
78	510.96	592.39	721.73	974.01	533.31	617.94	755.26	1037.88
79	555.67	645.08	788.79	1058.64	576.42	667.44	815.94	1119.32
80	606.76				624.33			
81	659.45				675.42			
82	716.94				729.71			
83	779.21				788.79			
84	849.47				857.45			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C1

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

LTC-96CL PA 9/96

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	3.1% Simple Inflation				3.1% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	44.71	52.69	62.27	105.36	118.70	138.48	169.57	288.26
30	45.91	54.02	62.27	112.39	118.70	138.48	169.57	288.26
31	48.78	56.87	65.14	119.41	118.70	138.48	169.57	288.26
32	48.78	59.71	68.10	122.93	118.70	138.48	169.57	288.26
33	51.65	62.55	71.06	129.95	118.70	138.48	169.57	288.26
34	54.52	65.40	74.02	136.97	118.70	138.48	169.57	288.26
35	57.39	65.40	76.98	140.49	118.70	138.48	169.57	288.26
36	60.26	68.24	82.90	147.51	118.70	138.48	169.57	288.26
37	63.13	73.93	85.87	154.53	118.70	138.48	169.57	288.26
38	66.00	76.77	88.83	161.56	118.70	138.48	169.57	288.26
39	68.87	79.61	94.75	172.10	118.70	138.48	169.57	288.26
40	71.74	82.46	97.71	172.39	118.70	138.48	169.57	288.26
41	74.91	85.65	101.09	172.39	118.70	138.48	169.57	288.26
42	78.11	88.87	107.49	172.39	118.70	138.48	169.57	288.26
43	79.13	93.26	110.22	172.39	118.70	138.48	169.57	288.26
44	79.13	93.26	110.22	172.39	118.70	138.48	169.57	288.26
45	89.16	103.60	120.77	220.59	135.65	161.09	195.00	330.65
46	95.49	109.97	124.30	223.26	135.65	161.09	195.00	330.65
47	98.87	113.41	130.91	223.26	135.65	161.09	195.00	330.65
48	101.74	119.87	137.57	223.26	135.65	161.09	195.00	330.65
49	101.74	121.52	141.22	223.26	135.65	161.09	195.00	330.65
50	109.98	127.88	151.47	243.04	144.13	169.57	206.30	347.61
51	116.61	137.70	156.37	257.17	152.61	178.04	214.78	361.74
52	120.91	139.34	166.49	268.48	158.26	183.70	223.26	375.87
53	128.02	146.63	169.11	285.44	163.91	195.00	234.57	387.17
54	134.65	156.50	179.85	296.74	172.39	203.48	243.04	401.31
55	139.16	161.38	190.25	313.70	178.04	209.13	254.35	415.44
56	143.67	166.10	198.66	325.00	186.52	217.61	265.65	426.74
57	150.89	176.80	209.74	341.96	195.00	226.09	274.13	440.87
58	158.17	184.27	220.89	356.09	200.65	234.57	285.44	455.00
59	171.28	195.11	232.27	373.04	209.13	245.87	296.74	469.13
60	176.14	203.58	243.72	392.83	220.44	257.17	310.87	488.91
61	187.23	217.53	259.13	402.29	225.95	261.77	316.88	495.98
62	203.52	234.72	273.74	416.14	233.58	271.16	327.54	502.06
63	211.75	245.73	290.16	426.10	237.89	277.10	337.22	514.98
64	221.28	254.35	307.76	440.02	249.26	287.41	348.46	523.96
65	227.50	264.59	319.00	455.00	257.17	296.74	358.56	536.60
66	237.82	273.85	331.50	468.43	269.04	309.88	374.74	552.50
67	247.14	284.45	342.73	482.63	279.78	321.75	387.03	566.56
68	260.00	298.44	359.48	504.18	291.65	334.61	406.96	592.35
69	275.97	317.58	385.48	536.60	313.20	357.01	433.66	626.40
70	298.86	341.25	413.32	574.40	334.89	381.52	466.31	669.78
71	323.73	366.76	446.66	618.77	360.61	409.78	497.89	715.07
72	344.22	391.70	480.72	664.70	381.81	435.22	534.13	759.65
73	368.17	419.67	513.15	707.72	404.41	461.64	564.65	801.20
74	393.11	448.22	547.41	754.99	428.01	486.79	597.01	843.17
75	415.08	475.14	581.12	798.37	448.64	512.23	627.04	881.39
76	437.48	500.22	613.83	839.35	468.00	534.13	656.22	917.35
77	459.88	524.88	643.50	877.50	485.88	554.13	682.50	949.00
78	491.80	562.05	689.79	938.88	515.75	589.20	724.92	1005.95
79	536.51	613.15	752.07	1020.32	557.26	638.70	785.60	1084.19
80	582.81				605.17			
81	635.50				653.07			
82	691.39				705.76			
83	752.07				764.84			
84	819.13				830.31			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C1

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

LTC-96CL PA 9/96

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	3.1% Simple Inflation				3.1% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	39.92	44.71	54.29	93.27	107.39	121.52	146.96	257.17
30	40.99	45.84	54.29	99.49	107.39	121.52	146.96	257.17
31	43.56	48.25	56.79	105.71	107.39	121.52	146.96	257.17
32	43.56	50.66	59.37	108.82	107.39	121.52	146.96	257.17
33	46.12	53.08	61.95	115.04	107.39	121.52	146.96	257.17
34	48.68	55.49	64.53	121.26	107.39	121.52	146.96	257.17
35	51.24	55.49	67.11	124.36	107.39	121.52	146.96	257.17
36	53.81	57.90	72.28	130.58	107.39	121.52	146.96	257.17
37	56.37	62.73	74.86	136.80	107.39	121.52	146.96	257.17
38	58.93	65.14	77.44	143.02	107.39	121.52	146.96	257.17
39	61.49	67.55	82.60	152.35	107.39	121.52	146.96	257.17
40	64.05	69.96	85.18	152.61	107.39	121.52	146.96	257.17
41	66.89	72.68	88.13	152.61	107.39	121.52	146.96	257.17
42	69.74	75.41	93.71	152.61	107.39	121.52	146.96	257.17
43	70.65	79.13	96.09	152.61	107.39	121.52	146.96	257.17
44	70.65	79.13	96.09	152.61	107.39	121.52	146.96	257.17
45	79.26	86.73	104.19	195.46	124.35	141.30	172.39	299.57
46	84.88	92.07	107.24	197.83	124.35	141.30	172.39	299.57
47	87.89	94.95	112.94	197.83	124.35	141.30	172.39	299.57
48	90.43	100.36	118.69	197.83	124.35	141.30	172.39	299.57
49	90.43	101.74	121.84	197.83	124.35	141.30	172.39	299.57
50	98.70	111.20	129.83	214.78	132.83	149.78	180.87	313.70
51	102.73	118.02	135.16	228.91	135.65	155.44	189.35	327.83
52	109.92	120.58	142.70	240.22	144.13	161.09	197.83	339.13
53	111.68	125.30	148.61	254.35	149.78	169.57	206.30	350.44
54	118.50	134.91	159.00	265.65	155.44	175.22	214.78	361.74
55	125.78	140.21	164.54	279.78	161.09	183.70	223.26	373.04
56	130.36	145.01	175.44	293.91	169.57	189.35	231.74	387.17
57	137.66	153.05	183.84	305.22	175.22	197.83	240.22	398.48
58	142.35	160.58	194.91	319.35	183.70	206.30	251.52	412.61
59	152.55	168.74	203.88	333.48	189.35	214.78	262.83	426.74
60	160.36	177.48	212.94	350.44	200.65	226.09	274.13	443.70
61	171.41	188.70	225.77	360.96	206.66	231.46	283.81	451.89
62	182.10	205.38	240.48	370.50	212.10	236.26	289.96	456.41
63	190.83	214.36	254.21	384.28	219.59	245.73	300.63	467.93
64	198.39	223.83	272.15	396.78	226.37	251.80	310.31	478.18
65	207.72	229.97	281.90	410.49	234.92	262.12	321.47	489.62
66	216.20	240.22	293.07	422.78	242.62	271.45	333.90	504.46
67	223.83	249.47	305.43	436.00	254.14	282.11	347.40	517.60
68	237.39	262.26	321.04	456.70	269.04	298.44	366.26	542.61
69	254.07	280.35	341.67	486.23	286.92	317.58	389.86	576.03
70	271.30	300.98	368.81	523.53	309.46	341.25	421.79	616.79
71	295.04	325.78	399.54	565.50	331.92	366.76	450.76	659.75
72	318.50	350.15	431.26	607.33	354.11	391.70	482.70	702.28
73	339.56	373.89	461.64	650.50	375.80	413.95	513.15	742.06
74	361.88	398.62	494.14	692.53	396.78	439.03	543.74	782.55
75	385.06	423.91	524.59	733.02	416.85	461.01	572.28	819.57
76	405.26	447.65	554.48	773.22	435.78	481.57	596.87	854.61
77	425.75	469.63	581.75	809.25	453.38	502.13	620.75	884.00
78	455.07	502.97	624.33	865.43	482.22	533.31	661.05	937.29
79	496.59	549.28	681.81	942.08	522.13	578.02	715.34	1010.74
80	541.30				565.25			
81	590.79				611.55			
82	640.29				661.05			
83	697.78				715.34			
84	761.65				777.61			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C2

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

LTC-96CL PA 9/96

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	1.9% Simple Inflation				1.9% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	47.90	57.48	67.06	105.39	70.26	84.63	102.19	172.45
30	47.90	57.48	67.06	105.39	70.26	84.63	102.19	172.45
31	47.90	57.48	67.06	105.39	70.26	84.63	102.19	172.45
32	47.90	57.48	67.06	105.39	70.26	84.63	102.19	172.45
33	47.90	57.48	67.06	105.39	70.26	84.63	102.19	172.45
34	47.90	57.48	67.06	105.39	70.26	84.63	102.19	172.45
35	47.90	57.48	67.06	105.39	70.26	84.63	102.19	172.45
36	47.90	57.48	67.06	105.39	70.26	84.63	102.19	172.45
37	47.90	57.48	67.06	105.39	70.26	84.63	102.19	172.45
38	47.90	57.48	67.06	105.39	70.26	84.63	102.19	172.45
39	47.90	57.48	67.06	105.39	70.26	84.63	102.19	172.45
40	47.90	57.48	67.06	105.39	70.26	84.63	102.19	172.45
41	47.90	57.48	67.06	105.39	70.26	84.63	102.19	172.45
42	47.90	57.48	67.06	105.39	70.26	84.63	102.19	172.45
43	47.90	57.48	67.06	105.39	70.26	84.63	102.19	172.45
44	47.90	57.48	67.06	105.39	70.26	84.63	102.19	172.45
45	60.68	73.45	87.82	134.13	81.43	97.40	116.56	196.40
46	60.68	73.45	87.82	134.13	81.43	97.40	116.56	196.40
47	60.68	73.45	87.82	134.13	81.43	97.40	116.56	196.40
48	60.68	73.45	87.82	134.13	81.43	97.40	116.56	196.40
49	60.68	73.45	87.82	134.13	81.43	97.40	116.56	196.40
50	67.06	79.84	94.21	145.30	86.22	103.79	122.95	205.98
51	70.26	83.03	100.59	153.29	89.42	106.98	129.34	213.96
52	75.05	89.42	105.39	161.27	94.21	111.77	134.13	221.95
53	79.84	94.21	113.37	169.25	97.40	116.56	138.92	229.93
54	83.03	97.40	118.16	178.84	102.19	121.35	146.90	236.32
55	87.82	103.79	124.55	186.82	106.98	126.14	151.69	244.30
56	92.61	108.58	130.93	194.80	110.18	130.93	158.08	253.88
57	97.40	114.97	137.32	202.79	114.97	135.72	162.87	260.27
58	102.19	119.76	143.71	212.37	119.76	142.11	170.85	269.85
59	106.98	126.14	151.69	221.95	124.55	146.90	177.24	279.43
60	113.37	134.13	159.67	233.12	130.93	154.88	185.22	289.01
61	121.35	142.11	170.85	245.90	137.32	162.87	194.80	300.19
62	127.74	150.09	180.43	260.27	145.30	170.85	205.98	312.96
63	135.72	159.67	193.21	274.64	153.29	182.03	217.16	325.74
64	145.30	169.25	205.98	290.61	162.87	191.61	229.93	344.90
65	156.48	182.03	218.75	306.57	172.45	202.79	245.90	360.86
66	166.06	193.21	233.12	327.33	186.82	218.75	260.27	381.62
67	177.24	205.98	249.09	346.49	198.00	231.53	279.43	405.57
68	193.21	223.54	268.25	373.64	215.56	250.69	301.78	434.31
69	210.77	245.90	295.40	408.77	236.32	274.64	332.12	475.83
70	236.32	273.04	328.93	453.47	261.87	303.38	368.85	523.73
71	261.87	301.78	367.25	504.57	290.61	336.91	408.77	578.02
72	290.61	335.32	407.17	558.86	320.95	370.44	448.68	633.91
73	320.95	370.44	451.88	617.94	351.28	405.57	494.99	692.99
74	356.07	410.36	499.78	681.81	384.82	445.49	541.30	756.86
75	391.20	453.47	550.88	750.47	418.35	485.41	590.79	822.32
76	429.52	498.18	606.76	822.32	455.07	526.93	643.49	892.58
77	469.44	542.89	662.65	897.37	493.39	571.63	697.78	962.84
78	510.96	592.39	721.73	974.01	533.31	617.94	755.26	1037.88
79	555.67	645.08	788.79	1058.64	576.42	667.44	815.94	1119.32
80	606.76				624.33			
81	659.45				675.42			
82	716.94				729.71			
83	779.21				788.79			
84	849.47				857.45			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C2

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

LTC-96CL PA 9/96

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	1.9% Simple Inflation				1.9% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	44.71	52.69	62.27	97.40	67.06	78.24	95.80	162.87
30	44.71	52.69	62.27	97.40	67.06	78.24	95.80	162.87
31	44.71	52.69	62.27	97.40	67.06	78.24	95.80	162.87
32	44.71	52.69	62.27	97.40	67.06	78.24	95.80	162.87
33	44.71	52.69	62.27	97.40	67.06	78.24	95.80	162.87
34	44.71	52.69	62.27	97.40	67.06	78.24	95.80	162.87
35	44.71	52.69	62.27	97.40	67.06	78.24	95.80	162.87
36	44.71	52.69	62.27	97.40	67.06	78.24	95.80	162.87
37	44.71	52.69	62.27	97.40	67.06	78.24	95.80	162.87
38	44.71	52.69	62.27	97.40	67.06	78.24	95.80	162.87
39	44.71	52.69	62.27	97.40	67.06	78.24	95.80	162.87
40	44.71	52.69	62.27	97.40	67.06	78.24	95.80	162.87
41	44.71	52.69	62.27	97.40	67.06	78.24	95.80	162.87
42	44.71	52.69	62.27	97.40	67.06	78.24	95.80	162.87
43	44.71	52.69	62.27	97.40	67.06	78.24	95.80	162.87
44	44.71	52.69	62.27	97.40	67.06	78.24	95.80	162.87
45	57.48	68.66	81.43	126.14	76.64	91.01	110.18	186.82
46	57.48	68.66	81.43	126.14	76.64	91.01	110.18	186.82
47	57.48	68.66	81.43	126.14	76.64	91.01	110.18	186.82
48	57.48	68.66	81.43	126.14	76.64	91.01	110.18	186.82
49	57.48	68.66	81.43	126.14	76.64	91.01	110.18	186.82
50	62.27	73.45	89.42	137.32	81.43	95.80	116.56	196.40
51	67.06	78.24	94.21	145.30	86.22	100.59	121.35	204.38
52	70.26	83.03	100.59	151.69	89.42	103.79	126.14	212.37
53	75.05	87.82	105.39	161.27	92.61	110.18	132.53	218.75
54	79.84	92.61	110.18	167.66	97.40	114.97	137.32	226.74
55	83.03	97.40	118.16	177.24	100.59	118.16	143.71	234.72
56	86.22	100.59	122.95	183.63	105.39	122.95	150.09	241.11
57	91.01	106.98	129.34	193.21	110.18	127.74	154.88	249.09
58	95.80	111.77	135.72	201.19	113.37	132.53	161.27	257.08
59	102.19	118.16	143.71	210.77	118.16	138.92	167.66	265.06
60	106.98	124.55	151.69	221.95	124.55	145.30	175.64	276.24
61	113.37	132.53	161.27	233.12	130.93	151.69	183.63	287.41
62	121.35	140.51	170.85	247.50	138.92	161.27	194.80	298.59
63	129.34	150.09	180.43	260.27	145.30	169.25	205.98	314.56
64	138.92	159.67	193.21	276.24	156.48	180.43	218.75	328.93
65	146.90	170.85	205.98	293.80	166.06	191.61	231.53	346.49
66	158.08	182.03	220.35	311.36	178.84	205.98	249.09	367.25
67	169.25	194.80	234.72	330.53	191.61	220.35	265.06	388.01
68	183.63	210.77	253.88	356.07	205.98	236.32	287.41	418.35
69	201.19	231.53	281.03	391.20	228.33	260.27	316.16	456.67
70	225.14	257.08	311.36	432.72	252.29	287.41	351.28	504.57
71	252.29	285.82	348.09	482.22	281.03	319.35	388.01	557.26
72	277.83	316.16	388.01	536.51	308.17	351.28	431.12	613.15
73	308.17	351.28	429.52	592.39	338.51	386.41	472.64	670.63
74	341.70	389.61	475.83	656.26	372.04	423.14	518.94	732.90
75	375.23	429.52	525.33	721.73	405.57	463.06	566.84	796.77
76	411.96	471.04	578.02	790.39	440.70	502.97	617.94	863.84
77	451.88	515.75	632.31	862.24	477.43	544.49	670.63	932.50
78	491.80	562.05	689.79	938.88	515.75	589.20	724.92	1005.95
79	536.51	613.15	752.07	1020.32	557.26	638.70	785.60	1084.19
80	582.81				605.17			
81	635.50				653.07			
82	691.39				705.76			
83	752.07				764.84			
84	819.13				830.31			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C2

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

LTC-96CL PA 9/96

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	1.9% Simple Inflation				1.9% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	39.92	44.71	54.29	86.22	60.68	68.66	83.03	145.30
30	39.92	44.71	54.29	86.22	60.68	68.66	83.03	145.30
31	39.92	44.71	54.29	86.22	60.68	68.66	83.03	145.30
32	39.92	44.71	54.29	86.22	60.68	68.66	83.03	145.30
33	39.92	44.71	54.29	86.22	60.68	68.66	83.03	145.30
34	39.92	44.71	54.29	86.22	60.68	68.66	83.03	145.30
35	39.92	44.71	54.29	86.22	60.68	68.66	83.03	145.30
36	39.92	44.71	54.29	86.22	60.68	68.66	83.03	145.30
37	39.92	44.71	54.29	86.22	60.68	68.66	83.03	145.30
38	39.92	44.71	54.29	86.22	60.68	68.66	83.03	145.30
39	39.92	44.71	54.29	86.22	60.68	68.66	83.03	145.30
40	39.92	44.71	54.29	86.22	60.68	68.66	83.03	145.30
41	39.92	44.71	54.29	86.22	60.68	68.66	83.03	145.30
42	39.92	44.71	54.29	86.22	60.68	68.66	83.03	145.30
43	39.92	44.71	54.29	86.22	60.68	68.66	83.03	145.30
44	39.92	44.71	54.29	86.22	60.68	68.66	83.03	145.30
45	51.10	57.48	70.26	111.77	70.26	79.84	97.40	169.25
46	51.10	57.48	70.26	111.77	70.26	79.84	97.40	169.25
47	51.10	57.48	70.26	111.77	70.26	79.84	97.40	169.25
48	51.10	57.48	70.26	111.77	70.26	79.84	97.40	169.25
49	51.10	57.48	70.26	111.77	70.26	79.84	97.40	169.25
50	55.89	63.87	76.64	121.35	75.05	84.63	102.19	177.24
51	59.08	67.06	81.43	129.34	76.64	87.82	106.98	185.22
52	63.87	71.85	86.22	135.72	81.43	91.01	111.77	191.61
53	65.47	75.05	92.61	143.71	84.63	95.80	116.56	198.00
54	70.26	79.84	97.40	150.09	87.82	99.00	121.35	204.38
55	75.05	84.63	102.19	158.08	91.01	103.79	126.14	210.77
56	78.24	87.82	108.58	166.06	95.80	106.98	130.93	218.75
57	83.03	92.61	113.37	172.45	99.00	111.77	135.72	225.14
58	86.22	97.40	119.76	180.43	103.79	116.56	142.11	233.12
59	91.01	102.19	126.14	188.42	106.98	121.35	148.50	241.11
60	97.40	108.58	132.53	198.00	113.37	127.74	154.88	250.69
61	103.79	114.97	140.51	209.17	119.76	134.13	164.46	261.87
62	108.58	122.95	150.09	220.35	126.14	140.51	172.45	271.45
63	116.56	130.93	158.08	234.72	134.13	150.09	183.63	285.82
64	124.55	140.51	170.85	249.09	142.11	158.08	194.80	300.19
65	134.13	148.50	182.03	265.06	151.69	169.25	207.58	316.16
66	143.71	159.67	194.80	281.03	161.27	180.43	221.95	335.32
67	153.29	170.85	209.17	298.59	174.04	193.21	237.91	354.48
68	167.66	185.22	226.74	322.54	190.01	210.77	258.67	383.22
69	185.22	204.38	249.09	354.48	209.17	231.53	284.22	419.94
70	204.38	226.74	277.83	394.40	233.12	257.08	317.75	464.65
71	229.93	253.88	311.36	440.70	258.67	285.82	351.28	514.15
72	257.08	282.62	348.09	490.20	285.82	316.16	389.61	566.84
73	284.22	312.96	386.41	544.49	314.56	346.49	429.52	621.13
74	314.56	346.49	429.52	601.97	344.90	381.62	472.64	680.21
75	348.09	383.22	474.23	662.65	376.83	416.75	517.34	740.89
76	381.62	421.54	522.13	728.11	410.36	453.47	562.05	804.76
77	418.35	461.46	571.63	795.18	445.49	493.39	609.96	868.63
78	455.07	502.97	624.33	865.43	482.22	533.31	661.05	937.29
79	496.59	549.28	681.81	942.08	522.13	578.02	715.34	1010.74
80	541.30				565.25			
81	590.79				611.55			
82	640.29				661.05			
83	697.78				715.34			
84	761.65				777.61			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C3

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

LTC-96CL PA 9/96

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	2.7% Simple Inflation				2.7% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	40.68	48.82	56.95	96.81	105.60	127.20	153.60	259.20
30	41.78	50.05	56.95	103.27	105.60	127.20	153.60	259.20
31	44.39	52.68	59.57	109.72	105.60	127.20	153.60	259.20
32	44.39	55.32	62.28	112.95	105.60	127.20	153.60	259.20
33	47.00	57.95	64.99	119.40	105.60	127.20	153.60	259.20
34	49.61	60.59	67.70	125.86	105.60	127.20	153.60	259.20
35	52.22	60.59	70.40	129.08	105.60	127.20	153.60	259.20
36	54.83	63.22	75.82	135.54	105.60	127.20	153.60	259.20
37	57.44	68.49	78.53	141.99	105.60	127.20	153.60	259.20
38	60.05	71.12	81.24	148.45	105.60	127.20	153.60	259.20
39	62.66	73.76	86.65	158.13	105.60	127.20	153.60	259.20
40	65.28	76.39	89.36	158.40	105.60	127.20	153.60	259.20
41	68.16	79.35	92.45	158.40	105.60	127.20	153.60	259.20
42	71.07	82.34	98.30	158.40	105.60	127.20	153.60	259.20
43	72.00	86.40	100.80	158.40	105.60	127.20	153.60	259.20
44	72.00	86.40	100.80	158.40	105.60	127.20	153.60	259.20
45	79.93	94.12	110.60	199.19	122.40	146.40	175.20	295.20
46	85.60	99.91	113.84	201.60	122.40	146.40	175.20	295.20
47	88.63	103.03	119.89	201.60	122.40	146.40	175.20	295.20
48	91.20	108.90	126.00	201.60	122.40	146.40	175.20	295.20
49	91.20	110.40	129.33	201.60	122.40	146.40	175.20	295.20
50	100.58	118.04	135.52	218.40	129.60	156.00	184.80	309.60
51	103.75	124.09	141.79	230.40	134.40	160.80	194.40	321.60
52	109.68	127.43	148.12	242.40	141.60	168.00	201.60	333.60
53	115.66	133.58	154.50	254.40	146.40	175.20	208.80	345.60
54	118.93	139.78	163.80	268.80	153.60	182.40	220.80	355.20
55	124.99	146.03	170.30	280.80	160.80	189.60	228.00	367.20
56	131.04	152.25	179.67	292.80	165.60	196.80	237.60	381.60
57	137.14	161.34	189.11	304.80	172.80	204.00	244.80	391.20
58	143.27	167.67	198.62	319.20	180.00	213.60	256.80	405.60
59	152.27	176.89	208.21	333.60	187.20	220.80	266.40	420.00
60	158.51	186.18	217.87	350.40	196.80	232.80	278.40	434.40
61	170.20	198.09	233.13	360.36	201.24	238.68	285.48	439.92
62	181.93	212.92	245.50	371.64	207.48	243.96	294.12	446.88
63	188.70	222.00	263.86	381.84	213.12	253.08	301.92	452.88
64	196.56	228.96	278.64	393.12	220.32	259.20	311.04	466.56
65	205.80	239.40	287.70	403.20	226.80	266.70	323.40	474.60
66	212.16	246.84	297.84	418.20	238.68	279.48	332.52	487.56
67	219.78	255.42	308.88	429.66	245.52	287.10	346.50	502.92
68	232.32	268.80	322.56	449.28	259.20	301.44	362.88	522.24
69	245.52	286.44	344.10	476.16	275.28	319.92	386.88	554.28
70	266.40	307.80	370.80	511.20	295.20	342.00	415.80	590.40
71	285.36	328.86	400.20	549.84	316.68	367.14	445.44	629.88
72	305.76	352.80	428.40	588.00	337.68	389.76	472.08	666.96
73	325.62	375.84	458.46	626.94	356.40	411.48	502.20	703.08
74	347.88	400.92	488.28	666.12	375.96	435.24	528.84	739.44
75	367.50	426.00	517.50	705.00	393.00	456.00	555.00	772.50
76	387.36	449.28	547.20	741.60	410.40	475.20	580.32	804.96
77	405.72	469.20	572.70	775.56	426.42	494.04	603.06	832.14
78	433.92	503.08	612.91	827.16	452.90	524.77	641.39	881.40
79	471.89	547.82	669.86	899.03	489.52	566.81	692.92	950.56
80	515.28				530.20			
81	560.03				573.59			
82	608.84				619.69			
83	661.73				669.86			
84	721.39				728.17			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C3

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

LTC-96CL PA 9/96

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	2.7% Simple Inflation				2.7% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	37.97	44.75	52.88	89.48	100.80	117.60	144.00	244.80
30	38.99	45.88	52.88	95.44	100.80	117.60	144.00	244.80
31	41.43	48.29	55.32	101.41	100.80	117.60	144.00	244.80
32	41.43	50.71	57.83	104.39	100.80	117.60	144.00	244.80
33	43.87	53.12	60.35	110.36	100.80	117.60	144.00	244.80
34	46.30	55.54	62.86	116.32	100.80	117.60	144.00	244.80
35	48.74	55.54	65.38	119.30	100.80	117.60	144.00	244.80
36	51.18	57.95	70.40	125.27	100.80	117.60	144.00	244.80
37	53.61	62.78	72.92	131.24	100.80	117.60	144.00	244.80
38	56.05	65.20	75.43	137.20	100.80	117.60	144.00	244.80
39	58.49	67.61	80.46	146.15	100.80	117.60	144.00	244.80
40	60.92	70.03	82.98	146.40	100.80	117.60	144.00	244.80
41	63.62	72.74	85.85	146.40	100.80	117.60	144.00	244.80
42	66.33	75.48	91.28	146.40	100.80	117.60	144.00	244.80
43	67.20	79.20	93.60	146.40	100.80	117.60	144.00	244.80
44	67.20	79.20	93.60	146.40	100.80	117.60	144.00	244.80
45	75.72	87.98	102.56	187.33	115.20	136.80	165.60	280.80
46	81.09	93.39	105.56	189.60	115.20	136.80	165.60	280.80
47	83.97	96.31	111.17	189.60	115.20	136.80	165.60	280.80
48	86.40	101.80	116.83	189.60	115.20	136.80	165.60	280.80
49	86.40	103.20	119.93	189.60	115.20	136.80	165.60	280.80
50	93.40	108.60	128.63	206.40	122.40	144.00	175.20	295.20
51	99.03	116.94	132.79	218.40	129.60	151.20	182.40	307.20
52	102.68	118.33	141.39	228.00	134.40	156.00	189.60	319.20
53	108.72	124.52	143.62	242.40	139.20	165.60	199.20	328.80
54	114.35	132.90	152.73	252.00	146.40	172.80	206.40	340.80
55	118.18	137.05	161.56	266.40	151.20	177.60	216.00	352.80
56	122.01	141.06	168.71	276.00	158.40	184.80	225.60	362.40
57	128.14	150.14	178.11	290.40	165.60	192.00	232.80	374.40
58	134.32	156.49	187.59	302.40	170.40	199.20	242.40	386.40
59	145.46	165.69	197.25	316.80	177.60	208.80	252.00	398.40
60	149.58	172.88	206.98	333.60	187.20	218.40	264.00	415.20
61	159.00	184.73	220.06	341.64	191.88	222.30	269.10	421.20
62	172.84	199.33	232.47	353.40	198.36	230.28	278.16	426.36
63	179.82	208.68	246.41	361.86	202.02	235.32	286.38	437.34
64	187.92	216.00	261.36	373.68	211.68	244.08	295.92	444.96
65	193.20	224.70	270.90	386.40	218.40	252.00	304.50	455.70
66	201.96	232.56	281.52	397.80	228.48	263.16	318.24	469.20
67	209.88	241.56	291.06	409.86	237.60	273.24	328.68	481.14
68	220.80	253.44	305.28	428.16	247.68	284.16	345.60	503.04
69	234.36	269.70	327.36	455.70	265.98	303.18	368.28	531.96
70	253.80	289.80	351.00	487.80	284.40	324.00	396.00	568.80
71	274.92	311.46	379.32	525.48	306.24	348.00	422.82	607.26
72	292.32	332.64	408.24	564.48	324.24	369.60	453.60	645.12
73	312.66	356.40	435.78	601.02	343.44	392.04	479.52	680.40
74	333.84	380.64	464.88	641.16	363.48	413.40	507.00	716.04
75	352.50	403.50	493.50	678.00	381.00	435.00	532.50	748.50
76	371.52	424.80	521.28	712.80	397.44	453.60	557.28	779.04
77	390.54	445.74	546.48	745.20	412.62	470.58	579.60	805.92
78	417.65	477.31	585.79	797.33	437.99	500.36	615.62	854.28
79	455.62	520.70	638.68	866.48	473.24	542.40	667.15	920.72
80	494.94				513.92			
81	539.69				554.60			
82	587.15				599.35			
83	638.68				649.52			
84	695.63				705.12			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C3

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

LTC-96CL PA 9/96

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	2.7% Simple Inflation				2.7% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	33.90	37.97	46.10	79.21	91.20	103.20	124.80	218.40
30	34.81	38.93	46.10	84.49	91.20	103.20	124.80	218.40
31	36.99	40.98	48.23	89.77	91.20	103.20	124.80	218.40
32	36.99	43.03	50.42	92.41	91.20	103.20	124.80	218.40
33	39.17	45.07	52.61	97.69	91.20	103.20	124.80	218.40
34	41.34	47.12	54.80	102.97	91.20	103.20	124.80	218.40
35	43.52	47.12	56.99	105.61	91.20	103.20	124.80	218.40
36	45.69	49.17	61.38	110.89	91.20	103.20	124.80	218.40
37	47.87	53.27	63.57	116.18	91.20	103.20	124.80	218.40
38	50.04	55.32	65.76	121.46	91.20	103.20	124.80	218.40
39	52.22	57.37	70.15	129.38	91.20	103.20	124.80	218.40
40	54.40	59.42	72.34	129.60	91.20	103.20	124.80	218.40
41	56.80	61.72	74.84	129.60	91.20	103.20	124.80	218.40
42	59.22	64.04	79.58	129.60	91.20	103.20	124.80	218.40
43	60.00	67.20	81.60	129.60	91.20	103.20	124.80	218.40
44	60.00	67.20	81.60	129.60	91.20	103.20	124.80	218.40
45	67.31	73.66	88.48	165.99	105.60	120.00	146.40	254.40
46	72.08	78.19	91.07	168.00	105.60	120.00	146.40	254.40
47	74.64	80.63	95.92	168.00	105.60	120.00	146.40	254.40
48	76.80	85.23	100.80	168.00	105.60	120.00	146.40	254.40
49	76.80	86.40	103.47	168.00	105.60	120.00	146.40	254.40
50	83.82	94.43	110.26	182.40	112.80	127.20	153.60	266.40
51	87.24	100.23	114.79	194.40	115.20	132.00	160.80	278.40
52	93.34	102.40	121.19	204.00	122.40	136.80	168.00	288.00
53	94.84	106.41	126.21	216.00	127.20	144.00	175.20	297.60
54	100.63	114.57	135.02	225.60	132.00	148.80	182.40	307.20
55	106.81	119.07	139.73	237.60	136.80	156.00	189.60	316.80
56	110.71	123.14	148.99	249.60	144.00	160.80	196.80	328.80
57	116.90	129.97	156.12	259.20	148.80	168.00	204.00	338.40
58	120.89	136.37	165.52	271.20	156.00	175.20	213.60	350.40
59	129.55	143.30	173.14	283.20	160.80	182.40	223.20	362.40
60	136.19	150.72	180.83	297.60	170.40	192.00	232.80	376.80
61	145.56	160.25	191.73	306.54	175.50	196.56	241.02	383.76
62	154.64	174.42	204.22	314.64	180.12	200.64	246.24	387.60
63	162.06	182.04	215.88	326.34	186.48	208.68	255.30	397.38
64	168.48	190.08	231.12	336.96	192.24	213.84	263.52	406.08
65	176.40	195.30	239.40	348.60	199.50	222.60	273.00	415.80
66	183.60	204.00	248.88	359.04	206.04	230.52	283.56	428.40
67	190.08	211.86	259.38	370.26	215.82	239.58	295.02	439.56
68	201.60	222.72	272.64	387.84	228.48	253.44	311.04	460.80
69	215.76	238.08	290.16	412.92	243.66	269.70	331.08	489.18
70	230.40	255.60	313.20	444.60	262.80	289.80	358.20	523.80
71	250.56	276.66	339.30	480.24	281.88	311.46	382.80	560.28
72	270.48	297.36	366.24	515.76	300.72	332.64	409.92	596.40
73	288.36	317.52	392.04	552.42	319.14	351.54	435.78	630.18
74	307.32	338.52	419.64	588.12	336.96	372.84	461.76	664.56
75	327.00	360.00	445.50	622.50	354.00	391.50	486.00	696.00
76	344.16	380.16	470.88	656.64	370.08	408.96	506.88	725.76
77	361.56	398.82	494.04	687.24	385.02	426.42	527.16	750.72
78	386.46	427.14	530.20	734.95	409.51	452.90	561.38	795.97
79	421.72	466.46	579.01	800.04	443.41	490.87	607.49	858.35
80	459.68				480.02			
81	501.72				519.35			
82	543.76				561.38			
83	592.57				607.49			
84	646.81				660.37			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C4

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

LTC-96CL PA 9/96

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	1.5% Simple Inflation				1.5% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	40.68	48.82	56.95	89.50	59.66	71.87	86.78	146.45
30	40.68	48.82	56.95	89.50	59.66	71.87	86.78	146.45
31	40.68	48.82	56.95	89.50	59.66	71.87	86.78	146.45
32	40.68	48.82	56.95	89.50	59.66	71.87	86.78	146.45
33	40.68	48.82	56.95	89.50	59.66	71.87	86.78	146.45
34	40.68	48.82	56.95	89.50	59.66	71.87	86.78	146.45
35	40.68	48.82	56.95	89.50	59.66	71.87	86.78	146.45
36	40.68	48.82	56.95	89.50	59.66	71.87	86.78	146.45
37	40.68	48.82	56.95	89.50	59.66	71.87	86.78	146.45
38	40.68	48.82	56.95	89.50	59.66	71.87	86.78	146.45
39	40.68	48.82	56.95	89.50	59.66	71.87	86.78	146.45
40	40.68	48.82	56.95	89.50	59.66	71.87	86.78	146.45
41	40.68	48.82	56.95	89.50	59.66	71.87	86.78	146.45
42	40.68	48.82	56.95	89.50	59.66	71.87	86.78	146.45
43	40.68	48.82	56.95	89.50	59.66	71.87	86.78	146.45
44	40.68	48.82	56.95	89.50	59.66	71.87	86.78	146.45
45	51.53	62.38	74.58	113.90	69.16	82.72	98.99	166.79
46	51.53	62.38	74.58	113.90	69.16	82.72	98.99	166.79
47	51.53	62.38	74.58	113.90	69.16	82.72	98.99	166.79
48	51.53	62.38	74.58	113.90	69.16	82.72	98.99	166.79
49	51.53	62.38	74.58	113.90	69.16	82.72	98.99	166.79
50	56.95	67.80	80.00	123.40	73.22	88.14	104.41	174.92
51	59.66	70.51	85.43	130.18	75.94	90.85	109.84	181.70
52	63.73	75.94	89.50	136.96	80.00	94.92	113.90	188.48
53	67.80	80.00	96.28	143.74	82.72	98.99	117.97	195.26
54	70.51	82.72	100.34	151.87	86.78	103.06	124.75	200.69
55	74.58	88.14	105.77	158.65	90.85	107.12	128.82	207.47
56	78.65	92.21	111.19	165.43	93.56	111.19	134.24	215.60
57	82.72	97.63	116.62	172.21	97.63	115.26	138.31	221.03
58	86.78	101.70	122.04	180.35	101.70	120.68	145.09	229.16
59	90.85	107.12	128.82	188.48	105.77	124.75	150.52	237.30
60	96.28	113.90	135.60	197.98	111.19	131.53	157.30	245.44
61	103.06	120.68	145.09	208.82	116.62	138.31	165.43	254.93
62	108.48	127.46	153.23	221.03	123.40	145.09	174.92	265.78
63	115.26	135.60	164.08	233.23	130.18	154.58	184.42	276.62
64	123.40	143.74	174.92	246.79	138.31	162.72	195.26	292.90
65	132.89	154.58	185.77	260.35	146.45	172.21	208.82	306.46
66	141.02	164.08	197.98	277.98	158.65	185.77	221.03	324.08
67	150.52	174.92	211.54	294.25	168.14	196.62	237.30	344.42
68	164.08	189.84	227.81	317.30	183.06	212.89	256.28	368.83
69	178.99	208.82	250.86	347.14	200.69	233.23	282.05	404.09
70	200.69	231.88	279.34	385.10	222.38	257.64	313.24	444.77
71	222.38	256.28	311.88	428.50	246.79	286.12	347.14	490.87
72	246.79	284.76	345.78	474.60	272.56	314.59	381.04	538.33
73	272.56	314.59	383.75	524.77	298.32	344.42	420.36	588.50
74	302.39	348.49	424.43	579.01	326.80	378.32	459.68	642.74
75	332.22	385.10	467.82	637.32	355.27	412.22	501.72	698.34
76	364.76	423.07	515.28	698.34	386.46	447.48	546.47	758.00
77	398.66	461.04	562.74	762.07	419.00	485.45	592.57	817.67
78	433.92	503.08	612.91	827.16	452.90	524.77	641.39	881.40
79	471.89	547.82	669.86	899.03	489.52	566.81	692.92	950.56
80	515.28				530.20			
81	560.03				573.59			
82	608.84				619.69			
83	661.73				669.86			
84	721.39				728.17			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C4

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

LTC-96CL PA 9/96

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	1.5% Simple Inflation				1.5% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	37.97	44.75	52.88	82.72	56.95	66.44	81.36	138.31
30	37.97	44.75	52.88	82.72	56.95	66.44	81.36	138.31
31	37.97	44.75	52.88	82.72	56.95	66.44	81.36	138.31
32	37.97	44.75	52.88	82.72	56.95	66.44	81.36	138.31
33	37.97	44.75	52.88	82.72	56.95	66.44	81.36	138.31
34	37.97	44.75	52.88	82.72	56.95	66.44	81.36	138.31
35	37.97	44.75	52.88	82.72	56.95	66.44	81.36	138.31
36	37.97	44.75	52.88	82.72	56.95	66.44	81.36	138.31
37	37.97	44.75	52.88	82.72	56.95	66.44	81.36	138.31
38	37.97	44.75	52.88	82.72	56.95	66.44	81.36	138.31
39	37.97	44.75	52.88	82.72	56.95	66.44	81.36	138.31
40	37.97	44.75	52.88	82.72	56.95	66.44	81.36	138.31
41	37.97	44.75	52.88	82.72	56.95	66.44	81.36	138.31
42	37.97	44.75	52.88	82.72	56.95	66.44	81.36	138.31
43	37.97	44.75	52.88	82.72	56.95	66.44	81.36	138.31
44	37.97	44.75	52.88	82.72	56.95	66.44	81.36	138.31
45	48.82	58.31	69.16	107.12	65.09	77.29	93.56	158.65
46	48.82	58.31	69.16	107.12	65.09	77.29	93.56	158.65
47	48.82	58.31	69.16	107.12	65.09	77.29	93.56	158.65
48	48.82	58.31	69.16	107.12	65.09	77.29	93.56	158.65
49	48.82	58.31	69.16	107.12	65.09	77.29	93.56	158.65
50	52.88	62.38	75.94	116.62	69.16	81.36	98.99	166.79
51	56.95	66.44	80.00	123.40	73.22	85.43	103.06	173.57
52	59.66	70.51	85.43	128.82	75.94	88.14	107.12	180.35
53	63.73	74.58	89.50	136.96	78.65	93.56	112.55	185.77
54	67.80	78.65	93.56	142.38	82.72	97.63	116.62	192.55
55	70.51	82.72	100.34	150.52	85.43	100.34	122.04	199.33
56	73.22	85.43	104.41	155.94	89.50	104.41	127.46	204.76
57	77.29	90.85	109.84	164.08	93.56	108.48	131.53	211.54
58	81.36	94.92	115.26	170.86	96.28	112.55	136.96	218.32
59	86.78	100.34	122.04	178.99	100.34	117.97	142.38	225.10
60	90.85	105.77	128.82	188.48	105.77	123.40	149.16	234.59
61	96.28	112.55	136.96	197.98	111.19	128.82	155.94	244.08
62	103.06	119.33	145.09	210.18	117.97	136.96	165.43	253.57
63	109.84	127.46	153.23	221.03	123.40	143.74	174.92	267.13
64	117.97	135.60	164.08	234.59	132.89	153.23	185.77	279.34
65	124.75	145.09	174.92	249.50	141.02	162.72	196.62	294.25
66	134.24	154.58	187.13	264.42	151.87	174.92	211.54	311.88
67	143.74	165.43	199.33	280.69	162.72	187.13	225.10	329.51
68	155.94	178.99	215.60	302.39	174.92	200.69	244.08	355.27
69	170.86	196.62	238.66	332.22	193.91	221.03	268.49	387.82
70	191.20	218.32	264.42	367.48	214.25	244.08	298.32	428.50
71	214.25	242.72	295.61	409.51	238.66	271.20	329.51	473.24
72	235.94	268.49	329.51	455.62	261.71	298.32	366.12	520.70
73	261.71	298.32	364.76	503.08	287.47	328.15	401.38	569.52
74	290.18	330.86	404.09	557.32	315.95	359.34	440.70	622.40
75	318.66	364.76	446.12	612.91	344.42	393.24	481.38	676.64
76	349.85	400.02	490.87	671.22	374.26	427.14	524.77	733.60
77	383.75	437.99	536.98	732.24	405.44	462.40	569.52	791.90
78	417.65	477.31	585.79	797.33	437.99	500.36	615.62	854.28
79	455.62	520.70	638.68	866.48	473.24	542.40	667.15	920.72
80	494.94				513.92			
81	539.69				554.60			
82	587.15				599.35			
83	638.68				649.52			
84	695.63				705.12			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C4

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

LTC-96CL PA 9/96

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	1.5% Simple Inflation				1.5% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	33.90	37.97	46.10	73.22	51.53	58.31	70.51	123.40
30	33.90	37.97	46.10	73.22	51.53	58.31	70.51	123.40
31	33.90	37.97	46.10	73.22	51.53	58.31	70.51	123.40
32	33.90	37.97	46.10	73.22	51.53	58.31	70.51	123.40
33	33.90	37.97	46.10	73.22	51.53	58.31	70.51	123.40
34	33.90	37.97	46.10	73.22	51.53	58.31	70.51	123.40
35	33.90	37.97	46.10	73.22	51.53	58.31	70.51	123.40
36	33.90	37.97	46.10	73.22	51.53	58.31	70.51	123.40
37	33.90	37.97	46.10	73.22	51.53	58.31	70.51	123.40
38	33.90	37.97	46.10	73.22	51.53	58.31	70.51	123.40
39	33.90	37.97	46.10	73.22	51.53	58.31	70.51	123.40
40	33.90	37.97	46.10	73.22	51.53	58.31	70.51	123.40
41	33.90	37.97	46.10	73.22	51.53	58.31	70.51	123.40
42	33.90	37.97	46.10	73.22	51.53	58.31	70.51	123.40
43	33.90	37.97	46.10	73.22	51.53	58.31	70.51	123.40
44	33.90	37.97	46.10	73.22	51.53	58.31	70.51	123.40
45	43.39	48.82	59.66	94.92	59.66	67.80	82.72	143.74
46	43.39	48.82	59.66	94.92	59.66	67.80	82.72	143.74
47	43.39	48.82	59.66	94.92	59.66	67.80	82.72	143.74
48	43.39	48.82	59.66	94.92	59.66	67.80	82.72	143.74
49	43.39	48.82	59.66	94.92	59.66	67.80	82.72	143.74
50	47.46	54.24	65.09	103.06	63.73	71.87	86.78	150.52
51	50.17	56.95	69.16	109.84	65.09	74.58	90.85	157.30
52	54.24	61.02	73.22	115.26	69.16	77.29	94.92	162.72
53	55.60	63.73	78.65	122.04	71.87	81.36	98.99	168.14
54	59.66	67.80	82.72	127.46	74.58	84.07	103.06	173.57
55	63.73	71.87	86.78	134.24	77.29	88.14	107.12	178.99
56	66.44	74.58	92.21	141.02	81.36	90.85	111.19	185.77
57	70.51	78.65	96.28	146.45	84.07	94.92	115.26	191.20
58	73.22	82.72	101.70	153.23	88.14	98.99	120.68	197.98
59	77.29	86.78	107.12	160.01	90.85	103.06	126.11	204.76
60	82.72	92.21	112.55	168.14	96.28	108.48	131.53	212.89
61	88.14	97.63	119.33	177.64	101.70	113.90	139.67	222.38
62	92.21	104.41	127.46	187.13	107.12	119.33	146.45	230.52
63	98.99	111.19	134.24	199.33	113.90	127.46	155.94	242.72
64	105.77	119.33	145.09	211.54	120.68	134.24	165.43	254.93
65	113.90	126.11	154.58	225.10	128.82	143.74	176.28	268.49
66	122.04	135.60	165.43	238.66	136.96	153.23	188.48	284.76
67	130.18	145.09	177.64	253.57	147.80	164.08	202.04	301.03
68	142.38	157.30	192.55	273.91	161.36	178.99	219.67	325.44
69	157.30	173.57	211.54	301.03	177.64	196.62	241.37	356.63
70	173.57	192.55	235.94	334.93	197.98	218.32	269.84	394.60
71	195.26	215.60	264.42	374.26	219.67	242.72	298.32	436.63
72	218.32	240.01	295.61	416.29	242.72	268.49	330.86	481.38
73	241.37	265.78	328.15	462.40	267.13	294.25	364.76	527.48
74	267.13	294.25	364.76	511.21	292.90	324.08	401.38	577.66
75	295.61	325.44	402.73	562.74	320.02	353.92	439.34	629.18
76	324.08	357.98	443.41	618.34	348.49	385.10	477.31	683.42
77	355.27	391.88	485.45	675.29	378.32	419.00	517.99	737.66
78	386.46	427.14	530.20	734.95	409.51	452.90	561.38	795.97
79	421.72	466.46	579.01	800.04	443.41	490.87	607.49	858.35
80	459.68				480.02			
81	501.72				519.35			
82	543.76				561.38			
83	592.57				607.49			
84	646.81				660.37			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B1

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

NH-99 PA 4/99, NH-99FR PA 4/99

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	24.08	28.77	31.60	39.35	45.21	55.74	53.07	67.93	74.29	84.91	105.78	114.86	133.91	164.68	185.85	212.29	266.75	293.05
30	25.78	28.77	31.87	41.59	52.33	63.22	53.07	67.93	74.29	84.91	109.43	122.52	141.14	171.84	195.36	217.91	266.75	293.05
31	26.72	29.69	33.26	42.74	52.96	63.60	53.07	67.93	74.29	84.91	113.08	130.18	142.77	175.42	195.36	217.91	266.75	293.05
32	27.42	31.13	35.18	44.61	55.27	63.68	53.07	67.93	74.29	84.91	120.38	134.01	142.77	176.58	195.36	217.91	266.75	293.05
33	27.84	32.01	36.32	46.04	56.32	63.68	54.79	67.93	75.71	84.91	124.02	141.66	142.77	176.58	195.36	217.91	266.75	293.05
34	28.54	33.57	37.46	47.62	57.31	63.68	54.79	67.93	79.15	87.61	131.32	149.32	142.77	176.58	195.36	217.91	266.75	293.05
35	29.25	34.30	38.89	48.82	57.31	63.68	58.21	69.46	79.15	91.12	138.61	153.15	142.77	176.58	195.36	217.91	266.75	293.05
36	29.95	35.75	40.03	48.82	57.31	63.68	61.63	72.93	82.59	98.13	142.26	160.81	142.77	176.58	195.36	217.91	266.75	293.05
37	30.65	36.91	41.45	48.82	57.31	66.50	65.06	76.40	89.47	101.63	149.56	168.46	142.77	176.58	195.36	217.91	266.75	293.05
38	31.78	37.64	42.45	48.82	57.31	66.50	65.06	79.88	92.91	105.13	156.85	176.12	142.77	176.58	195.36	217.91	266.75	293.05
39	31.84	38.80	43.94	50.56	59.64	70.19	68.48	83.35	96.35	112.14	164.15	187.61	142.77	176.58	195.36	217.91	266.75	293.05
40	33.18	40.25	45.87	53.72	62.95	74.00	71.91	86.82	99.79	115.65	171.44	195.26	142.77	176.58	195.36	217.91	266.75	293.05
41	34.32	41.69	48.02	57.45	66.79	78.54	75.66	90.66	103.66	119.65	179.54	202.88	142.77	176.58	195.36	217.91	266.75	293.05
42	35.69	43.15	49.85	57.89	71.17	84.18	76.00	94.53	107.56	127.22	184.09	202.88	142.77	176.58	195.36	217.91	266.75	293.05
43	37.15	44.62	52.53	62.18	77.02	91.11	79.80	98.42	114.97	131.30	184.09	202.88	142.77	176.58	195.36	217.91	266.75	293.05
44	38.54	46.57	54.49	65.35	81.94	93.98	83.64	102.35	118.95	135.41	184.09	202.88	142.77	176.58	195.36	217.91	266.75	293.05
45	40.33	47.39	54.49	65.27	82.37	93.18	87.12	105.85	124.93	141.37	212.19	235.91	161.55	199.12	221.66	247.96	296.80	330.62
46	42.51	48.91	56.78	69.10	86.47	97.80	87.50	113.36	132.62	145.51	220.63	248.10	161.55	199.12	221.66	247.96	296.80	330.62
47	43.33	50.75	58.58	73.50	91.12	103.73	91.41	117.38	136.77	153.25	229.13	256.45	161.55	199.12	221.66	247.96	296.80	330.62
48	43.65	52.77	61.49	74.07	96.37	110.84	95.34	121.42	144.56	161.05	237.70	259.23	161.55	199.12	221.66	247.96	296.80	330.62
49	47.51	54.35	63.74	80.11	109.70	123.63	99.31	129.09	148.78	165.32	240.45	259.23	161.55	199.12	221.66	247.96	296.80	330.62
50	46.61	55.25	67.13	82.05	111.39	122.43	105.93	132.22	154.66	175.39	259.80	281.78	169.07	214.15	236.69	259.23	311.83	345.65
51	51.59	56.98	68.99	85.09	120.45	134.27	109.49	135.93	163.91	182.93	274.00	296.80	176.58	217.91	240.45	266.75	319.35	353.16
52	50.88	60.53	70.68	90.03	126.84	143.06	116.76	146.14	168.66	190.02	287.30	311.83	184.09	225.42	247.96	270.51	326.86	364.43
53	55.26	62.34	72.67	90.39	136.09	151.57	121.24	153.58	177.12	198.56	296.80	326.86	191.61	229.18	255.48	278.02	338.13	371.94
54	54.62	66.41	77.84	94.04	145.41	160.46	124.15	157.40	185.64	211.71	311.53	341.89	199.12	240.45	262.99	285.53	345.65	379.46
55	58.09	67.96	80.50	97.75	154.82	165.64	131.58	164.94	192.06	217.33	323.10	353.55	206.06	244.21	266.75	289.29	353.16	386.97
56	62.35	73.60	87.69	107.31	167.35	187.30	144.94	175.36	205.81	236.71	341.89	379.46	217.34	259.23	285.53	308.08	371.94	413.27
57	68.89	81.97	95.99	117.73	189.64	209.44	151.60	189.56	224.38	255.50	368.19	405.76	228.48	281.78	311.83	334.37	402.00	443.33
58	73.83	88.75	105.51	134.98	211.77	227.80	165.14	203.80	239.18	275.94	394.49	432.06	243.51	304.32	338.13	360.67	439.57	484.65
59	78.76	95.62	114.01	148.40	230.79	256.49	177.12	222.20	258.18	296.41	420.79	462.11	255.17	323.27	371.94	390.73	477.14	525.98
60	84.62	103.33	123.84	162.49	247.97	278.59	191.41	233.69	270.64	313.85	447.08	484.65	267.26	337.75	383.07	420.79	514.71	567.31
61	92.25	113.48	132.41	175.79	273.82	299.98	201.51	249.47	286.58	336.87	461.55	498.18	279.18	349.90	398.51	443.23	534.81	589.76
62	100.53	122.01	143.83	190.74	298.34	330.52	210.88	265.72	304.67	359.41	478.27	517.53	287.48	365.31	411.90	460.42	556.79	613.90
63	108.45	134.24	154.46	205.35	328.64	353.87	221.25	280.45	317.05	388.15	493.48	535.19	292.26	378.76	425.27	483.06	580.36	639.44
64	116.46	144.83	165.91	222.05	358.40	389.27	231.32	291.75	340.38	413.18	513.96	554.54	298.00	392.40	439.74	503.82	601.87	662.74
65	127.01	156.86	178.57	238.59	388.06	417.96	239.88	310.75	354.70	439.60	532.56	572.01	303.31	406.42	451.93	522.69	624.60	687.06
66	139.35	172.36	196.96	267.29	401.57	430.26	258.12	337.52	382.30	474.39	552.47	597.18	323.09	426.83	479.13	539.70	648.27	708.95
67	153.37	188.85	217.88	301.26	415.80	439.86	279.67	362.53	411.87	495.93	582.71	626.11	339.40	448.87	502.57	561.02	681.90	728.39
68	169.47	208.79	238.73	329.10	433.73	456.74	302.09	392.91	443.76	519.97	619.16	652.22	358.80	469.41	531.99	589.10	715.34	757.41
69	184.26	228.59	262.59	357.51	451.10	482.43	322.97	421.90	480.58	556.13	655.13	701.72	381.21	492.49	560.21	628.92	754.13	803.63
70	204.62	250.98	287.23	384.56	478.89	514.58	348.53	460.06	515.28	597.37	693.17	749.52	404.33	519.84	591.65	673.45	788.97	859.42
71	224.20	276.67	312.17	407.11	505.24	544.54	386.78	490.29	547.49	637.38	732.71	789.91	438.54	550.21	618.31	719.09	828.05	893.42
72	246.77	300.04	340.81	433.00	542.92	582.84	410.27	512.83	570.69	686.41	778.45	838.94	462.86	578.58	644.33	770.56	873.13	938.88
73	271.21	330.26	369.18	466.82	579.90	624.42	433.65	542.70	601.03	737.97	831.80	890.13	484.37	608.64	679.64	821.66	923.10	983.96
74	297.82	359.39	403.65	504.89	607.86	661.47	459.11	573.88	637.38	793.67	888.91	945.08	505.51	639.82	715.52	876.70	974.38	1035.43
75	326.06	394.36	438.87	544.93	642.58	703.67	479.02	608.17	688.00	845.33	943.95	1002.65	523.63	671.57	760.80	925.17	1028.48	1089.53
76	360.16	457.97	515.46	619.47	698.80	748.40	495.93	649.21	750.65	899.43	1005.38	1070.75	541.01	707.82	816.02	973.82	1084.27	1154.16
77	391.01	496.87	559.51	650.25	732.34	782.02	516.31	699.93	820.91	952.69	1077.98	1155.75	555.19	749.62	874.91	1017.49	1151.43	1233.52
78	424.54	534.92	602.85	698.37	785.40	838.47	549.78	770.55	910.64	1031.64	1182.35	1275.75	587.99	815.12	957.34	1088.95	1252.40	1350.05
79	464.87	587.99	662.29	757.81	853.33	910.64	596.48	857.58	1018.90	1131.41	1313.96	1424.34	632.57	895.79	1057.11	1184.47	1379.76	1496.51
80	513.70	651.67	732.34	834.23	940.36	1008.29	651.67	946.73					685.64	978.57				
81	579.50	732.34	825.74	931.87	1063.48	1146.27	721.72	1040.13					749.32	1067.72				
82	655.92	829.98	936.12	1050.74	1216.31	1316.08	800.26	1137.77					825.74	1161.12				
83	742.95	940.36	1061.36	1188.72	1392.50	1515.62	889.42	1237.54					910.64	1256.65				
84	838.47	1061.36	1197.21	1337.31	1585.67	1736.38	987.06	1343.68					1004.04	1356.41				
85+	1150.51	1460.43	1651.47	1829.78	2226.73	2470.84												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

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

NH-99 PA 4/99, NH-99FR PA 4/99

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	22.47	25.74	30.02	37.64	43.53	52.02	50.95	63.68	72.17	80.66	101.47	112.73	123.33	154.17	175.13	204.97	251.72	278.02
30	24.07	25.74	30.28	39.79	50.40	59.00	50.95	63.68	72.17	80.66	104.97	120.25	130.00	160.87	184.09	210.39	251.72	278.02
31	24.94	26.57	31.60	40.88	51.00	59.36	50.95	63.68	72.17	80.66	108.46	127.77	131.50	164.22	184.09	210.39	251.72	278.02
32	25.59	27.85	33.42	42.67	53.23	59.44	50.95	63.68	72.17	80.66	115.46	131.52	131.50	165.31	184.09	210.39	251.72	278.02
33	25.99	28.64	34.51	44.04	54.23	59.44	52.60	63.68	73.54	80.66	118.96	139.04	131.50	165.31	184.09	210.39	251.72	278.02
34	26.64	30.04	35.59	45.55	55.19	59.44	52.60	63.68	76.89	83.23	125.96	146.55	131.50	165.31	184.09	210.39	251.72	278.02
35	27.30	30.69	36.94	46.70	55.19	59.44	55.88	65.12	76.89	86.56	132.96	150.31	131.50	165.31	184.09	210.39	251.72	278.02
36	27.95	31.99	38.03	46.70	55.19	59.44	59.17	68.37	80.23	93.22	136.45	157.83	131.50	165.31	184.09	210.39	251.72	278.02
37	28.61	33.03	39.38	46.70	55.19	62.07	62.46	71.63	86.91	96.55	143.45	165.34	131.50	165.31	184.09	210.39	251.72	278.02
38	29.66	33.68	40.33	46.70	55.19	62.07	62.46	74.88	90.26	99.88	150.45	172.86	131.50	165.31	184.09	210.39	251.72	278.02
39	29.72	34.72	41.74	48.36	57.43	65.51	65.74	78.14	93.60	106.54	157.45	184.13	131.50	165.31	184.09	210.39	251.72	278.02
40	30.97	36.02	43.57	51.38	60.62	69.06	69.03	81.40	96.94	109.87	164.45	191.65	131.50	165.31	184.09	210.39	251.72	278.02
41	32.03	37.30	45.62	54.95	64.32	73.31	72.64	84.99	100.70	113.67	172.21	199.12	131.50	165.31	184.09	210.39	251.72	278.02
42	33.31	38.61	47.36	55.38	68.53	78.56	72.96	88.62	104.49	120.86	176.58	199.12	131.50	165.31	184.09	210.39	251.72	278.02
43	34.67	39.92	49.90	59.47	74.17	85.04	76.61	92.27	111.69	124.74	176.58	199.12	131.50	165.31	184.09	210.39	251.72	278.02
44	35.97	41.67	51.77	62.50	78.90	87.71	80.29	95.95	115.55	128.64	176.58	199.12	131.50	165.31	184.09	210.39	251.72	278.02
45	38.21	43.44	54.49	62.94	77.66	90.66	84.40	100.81	122.16	135.83	202.25	232.49	157.79	191.61	210.39	232.93	281.78	308.08
46	40.27	44.84	56.78	66.63	81.52	95.16	84.77	107.96	129.67	139.81	210.28	244.50	157.79	191.61	210.39	232.93	281.78	308.08
47	41.05	46.52	58.58	70.88	85.92	100.92	88.55	111.79	133.73	147.24	218.39	252.74	157.79	191.61	210.39	232.93	281.78	308.08
48	41.35	48.37	61.49	71.42	90.87	107.85	92.36	115.64	141.35	154.74	226.56	255.48	157.79	191.61	210.39	232.93	281.78	308.08
49	45.00	49.82	63.74	77.25	103.43	120.29	96.20	122.94	145.48	158.84	229.18	255.48	157.79	191.61	210.39	232.93	281.78	308.08
50	44.28	55.25	64.65	82.05	105.67	122.43	102.90	123.59	154.66	169.13	244.95	278.02	169.07	199.12	217.91	244.21	293.05	323.10
51	49.25	54.87	66.61	85.09	111.64	131.14	106.53	127.44	160.76	179.78	255.48	289.29	172.82	206.64	225.42	247.96	300.56	330.62
52	48.67	56.36	68.40	87.38	117.99	139.88	113.77	137.55	162.53	180.82	268.64	300.56	176.58	210.39	229.18	255.48	308.08	338.13
53	52.96	60.26	72.67	85.51	127.02	145.25	112.58	144.88	171.01	189.39	281.78	311.83	180.34	217.91	240.45	259.23	315.59	345.65
54	54.62	62.25	73.39	89.21	136.13	154.04	118.38	148.82	176.51	196.37	292.76	326.86	187.85	221.66	244.21	266.75	323.10	356.92
55	55.94	63.84	76.15	92.98	142.18	159.39	125.73	153.36	183.05	205.09	304.32	334.94	191.07	229.18	251.72	274.26	330.62	364.43
56	58.05	69.39	81.11	99.99	157.70	177.44	136.06	166.59	193.70	218.27	323.10	356.92	206.10	244.21	266.75	289.29	349.40	386.97
57	64.58	75.67	87.26	110.37	179.48	199.14	142.85	177.90	209.01	239.93	345.65	379.46	213.74	262.99	293.05	311.83	375.70	417.03
58	71.65	82.56	96.72	127.19	194.69	213.99	156.30	189.24	220.78	257.34	368.19	405.76	228.75	285.53	315.59	338.13	409.51	454.60
59	74.50	89.39	107.30	137.98	210.12	238.68	165.51	204.42	239.51	274.79	390.73	428.30	233.60	297.56	345.65	364.43	443.33	492.17
60	78.43	95.07	112.78	149.39	230.51	253.59	176.91	215.94	248.87	289.24	409.51	447.08	249.44	309.31	354.16	390.73	469.63	522.23
61	85.96	102.97	121.37	157.42	248.92	271.41	184.24	228.68	261.93	308.80	421.26	457.89	257.98	318.41	363.24	399.28	487.19	538.47
62	92.15	111.49	128.34	172.20	269.58	294.20	188.39	239.15	276.97	322.23	431.87	467.56	257.04	327.76	370.71	417.59	499.68	553.22
63	95.94	119.33	139.01	181.65	292.12	317.39	198.85	251.54	281.82	347.46	441.36	476.11	259.78	341.89	381.74	430.93	517.81	569.94
64	101.90	127.79	146.00	193.32	314.06	341.07	204.11	255.62	299.65	363.48	449.71	486.91	263.49	343.76	388.00	442.95	530.87	584.97
65	110.08	137.52	156.52	209.43	332.62	362.48	210.89	269.50	309.66	383.48	460.23	499.68	264.27	352.44	392.30	456.95	542.42	598.30
66	120.06	148.36	170.10	229.11	347.79	376.47	223.52	292.89	331.70	411.14	475.83	517.34	275.67	367.63	413.79	472.63	562.05	616.34
67	133.36	164.41	188.07	260.71	360.82	388.31	244.38	315.48	363.58	433.94	505.22	545.52	295.13	385.18	443.99	492.83	588.91	644.70
68	146.87	179.60	210.65	291.24	374.59	404.16	261.26	340.34	392.89	459.86	535.00	580.08	315.40	407.41	468.88	519.97	622.16	679.27
69	161.23	199.45	230.34	311.75	391.58	422.91	279.90	369.51	421.91	489.16	570.69	617.28	330.76	427.02	488.02	550.31	655.13	713.36
70	176.72	219.60	248.78	335.47	413.45	446.17	305.63	399.09	449.50	518.47	600.18	653.72	352.42	453.12	513.14	586.09	684.72	746.71
71	196.47	239.04	272.32	358.16	440.68	474.37	337.76	424.92	476.67	555.66	637.38	689.13	384.06	479.40	539.32	626.48	719.09	779.02
72	215.07	263.35	297.67	382.20	473.73	508.33	360.30	447.08	497.05	596.99	678.52	731.12	402.38	504.94	560.17	668.00	757.41	815.27
73	235.64	287.92	321.21	409.05	504.59	543.52	380.40	471.69	522.41	641.60	722.76	773.48	420.97	530.02	588.35	717.68	801.37	857.16
74	258.69	313.69	352.16	440.67	529.81	575.20	398.06	498.18	554.35	691.10	771.69	822.97	442.01	556.79	622.73	761.92	847.39	901.12
75	284.76	344.54	383.75	475.45	558.86	613.10	415.62	530.68	598.77	737.31	821.85	871.16	455.54	584.69	664.52	805.41	894.64	946.30
76	314.05	398.81	447.75	538.67	608.64	649.21	432.81	565.81	653.72	782.21	874.63	930.99	471.13	615.40	710.08	847.58	944.51	1003.12
77	341.32	432.06	488.22	565.99	637.28	680.49	449.34	609.20	712.89	829.55	937.56	1004.53	483.90	652.41	762.58	885.72	1002.37	1071.50
78	369.35	467.00	524.31	607.10	683.51	730.21	479.73	670.78	793.89	897.91	1029.52	1110.18	511.57	708.99	832.10	948.85	1088.95	1175.98
79	403.32	511.57	577.38	660.16	742.95	793.89	520.06	745.07	885.17	984.94	1142.02	1237.54	549.78	779.04	919.14	1029.52	1199.33	1303.35
80	447.89	566.76	638.94	725.97	819.37	876.68	566.76	823.61					596.48	853.33				
81	503.08	636.81	719.60	810.88	927.63	995.55	626.20	906.40					653.80	929.75				
82	571.01	721.72	815.12	914.89	1059.23	1146.27	696.25	989.18					719.60	1008.29				
83	645.30	819.37	923.38	1033.76	1209.95	1318.21	774.79	1076.22					793.89	1093.20				
84	728.09	923.38	1042.25	1163.25	1379.76	1511.37	859.70	1167.49					874.56	1180.23				
85+	999.80	1271.51	1437.08	1589.91	1938.04	2150.31												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

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

NH-99 PA 4/99, NH-99FR PA 4/99

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	53.07	67.93	74.29	84.91	104.01	114.63	80.66	99.77	110.38	123.12	150.71	165.57
30	53.07	67.93	74.29	84.91	104.01	114.63	80.66	99.77	110.38	123.12	150.71	165.57
31	53.07	67.93	74.29	84.91	104.01	114.63	80.66	99.77	110.38	123.12	150.71	165.57
32	53.07	67.93	74.29	84.91	104.01	114.63	80.66	99.77	110.38	123.12	150.71	165.57
33	53.07	67.93	74.29	84.91	104.01	114.63	80.66	99.77	110.38	123.12	150.71	165.57
34	53.07	67.93	74.29	84.91	104.01	114.63	80.66	99.77	110.38	123.12	150.71	165.57
35	53.07	67.93	74.29	84.91	104.01	114.63	80.66	99.77	110.38	123.12	150.71	165.57
36	53.07	67.93	74.29	84.91	104.01	114.63	80.66	99.77	110.38	123.12	150.71	165.57
37	53.07	67.93	74.29	84.91	104.01	114.63	80.66	99.77	110.38	123.12	150.71	165.57
38	53.07	67.93	74.29	84.91	104.01	114.63	80.66	99.77	110.38	123.12	150.71	165.57
39	53.07	67.93	74.29	84.91	104.01	114.63	80.66	99.77	110.38	123.12	150.71	165.57
40	53.07	67.93	74.29	84.91	104.01	114.63	80.66	99.77	110.38	123.12	150.71	165.57
41	53.07	67.93	74.29	84.91	104.01	114.63	80.66	99.77	110.38	123.12	150.71	165.57
42	53.07	67.93	74.29	84.91	104.01	114.63	80.66	99.77	110.38	123.12	150.71	165.57
43	53.07	67.93	74.29	84.91	104.01	114.63	80.66	99.77	110.38	123.12	150.71	165.57
44	53.07	67.93	74.29	84.91	104.01	114.63	80.66	99.77	110.38	123.12	150.71	165.57
45	67.93	89.15	95.52	108.26	135.85	146.47	91.28	112.50	125.24	140.10	167.69	186.80
46	67.93	89.15	95.52	108.26	135.85	146.47	91.28	112.50	125.24	140.10	167.69	186.80
47	67.93	89.15	95.52	108.26	135.85	146.47	91.28	112.50	125.24	140.10	167.69	186.80
48	67.93	89.15	95.52	108.26	135.85	146.47	91.28	112.50	125.24	140.10	167.69	186.80
49	67.93	89.15	95.52	108.26	135.85	146.47	91.28	112.50	125.24	140.10	167.69	186.80
50	74.29	97.64	101.89	118.87	148.59	159.20	95.52	120.99	133.73	146.47	176.19	195.29
51	78.54	101.89	110.38	123.12	157.08	167.69	99.77	123.12	135.85	150.71	180.43	199.54
52	82.79	108.26	116.75	131.61	163.45	176.19	104.01	127.36	140.10	152.84	184.68	205.90
53	89.15	112.50	123.12	137.98	167.69	184.68	108.26	129.49	144.34	157.08	191.04	210.15
54	91.28	116.75	129.49	146.47	176.19	193.17	112.50	135.85	148.59	161.33	195.29	214.39
55	95.52	120.99	135.85	150.71	182.55	201.66	116.75	137.98	150.71	163.45	199.54	218.64
56	104.01	127.36	144.34	163.45	193.17	214.39	123.12	146.47	161.33	174.06	210.15	233.50
57	110.38	137.98	154.96	174.06	208.03	229.25	131.61	159.20	176.19	188.92	227.13	250.48
58	118.87	148.59	165.57	188.92	222.88	244.11	140.10	171.94	191.04	203.78	248.36	273.83
59	129.49	159.20	176.18	203.78	237.74	261.09	150.71	186.80	210.15	220.76	269.58	297.18
60	140.10	167.69	182.22	216.52	252.60	273.83	159.20	201.66	222.01	237.74	290.81	320.53
61	146.41	175.23	191.43	229.25	267.46	288.69	165.24	208.61	232.59	256.85	309.92	341.76
62	152.18	186.47	200.96	246.23	284.44	307.79	172.47	221.69	244.97	273.83	331.14	365.11
63	155.77	198.28	214.31	263.22	301.43	326.90	178.51	231.35	259.76	295.06	354.49	390.58
64	163.65	209.22	229.43	282.32	322.65	348.13	187.08	246.34	276.06	316.28	377.84	416.05
65	170.75	222.66	242.71	299.30	343.88	369.35	195.85	262.43	291.82	337.51	403.32	443.65
66	183.51	240.90	264.42	318.41	367.23	396.95	214.76	283.71	318.48	358.74	430.91	471.24
67	198.61	261.19	283.12	339.63	399.07	428.79	232.44	307.41	344.18	384.21	467.00	498.84
68	216.29	284.08	313.41	367.23	437.28	460.63	253.40	331.52	375.72	416.05	505.21	534.92
69	235.45	307.64	350.36	405.44	477.61	511.57	277.92	359.04	408.41	458.51	549.78	585.87
70	262.56	346.58	388.18	450.02	522.19	564.64	304.59	391.61	445.71	507.33	594.36	647.43
71	301.43	382.09	426.67	496.72	571.01	615.59	341.76	428.79	481.86	560.40	645.30	696.25
72	331.14	413.93	460.63	554.03	628.32	677.15	373.60	467.00	520.06	621.96	704.74	757.81
73	362.98	454.26	503.08	617.71	696.25	745.07	405.44	509.45	568.89	687.76	772.67	823.61
74	399.07	498.84	554.03	689.88	772.67	821.49	439.40	556.15	621.96	762.05	846.96	900.03
75	433.03	549.78	621.96	764.18	853.33	906.40	473.37	607.10	687.76	836.35	929.75	984.94
76	467.00	611.34	706.86	846.96	946.73	1008.29	509.45	666.53	768.42	917.01	1021.03	1086.83
77	507.33	687.76	806.63	936.12	1059.23	1135.65	545.54	736.58	859.70	999.80	1131.41	1212.07
78	549.78	770.55	910.64	1031.64	1182.35	1275.75	587.99	815.12	957.34	1088.95	1252.40	1350.05
79	596.48	857.58	1018.90	1131.41	1313.96	1424.34	632.57	895.79	1057.11	1184.47	1379.76	1496.51
80	651.67	946.73					685.64	978.57				
81	721.72	1040.13					749.32	1067.72				
82	800.26	1137.77					825.74	1161.12				
83	889.42	1237.54					910.64	1256.65				
84	987.06	1343.68					1004.04	1356.41				
85+												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.
that have previously elected an inflation decrease option

Appendix B2

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

NH-99 PA 4/99, NH-99FR PA 4/99

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	50.95	63.68	72.17	80.66	99.77	112.50	74.29	93.40	104.01	118.87	142.22	157.08
30	50.95	63.68	72.17	80.66	99.77	112.50	74.29	93.40	104.01	118.87	142.22	157.08
31	50.95	63.68	72.17	80.66	99.77	112.50	74.29	93.40	104.01	118.87	142.22	157.08
32	50.95	63.68	72.17	80.66	99.77	112.50	74.29	93.40	104.01	118.87	142.22	157.08
33	50.95	63.68	72.17	80.66	99.77	112.50	74.29	93.40	104.01	118.87	142.22	157.08
34	50.95	63.68	72.17	80.66	99.77	112.50	74.29	93.40	104.01	118.87	142.22	157.08
35	50.95	63.68	72.17	80.66	99.77	112.50	74.29	93.40	104.01	118.87	142.22	157.08
36	50.95	63.68	72.17	80.66	99.77	112.50	74.29	93.40	104.01	118.87	142.22	157.08
37	50.95	63.68	72.17	80.66	99.77	112.50	74.29	93.40	104.01	118.87	142.22	157.08
38	50.95	63.68	72.17	80.66	99.77	112.50	74.29	93.40	104.01	118.87	142.22	157.08
39	50.95	63.68	72.17	80.66	99.77	112.50	74.29	93.40	104.01	118.87	142.22	157.08
40	50.95	63.68	72.17	80.66	99.77	112.50	74.29	93.40	104.01	118.87	142.22	157.08
41	50.95	63.68	72.17	80.66	99.77	112.50	74.29	93.40	104.01	118.87	142.22	157.08
42	50.95	63.68	72.17	80.66	99.77	112.50	74.29	93.40	104.01	118.87	142.22	157.08
43	50.95	63.68	72.17	80.66	99.77	112.50	74.29	93.40	104.01	118.87	142.22	157.08
44	50.95	63.68	72.17	80.66	99.77	112.50	74.29	93.40	104.01	118.87	142.22	157.08
45	65.80	84.91	93.40	104.01	129.49	144.34	89.15	108.26	118.87	131.61	159.20	174.06
46	65.80	84.91	93.40	104.01	129.49	144.34	89.15	108.26	118.87	131.61	159.20	174.06
47	65.80	84.91	93.40	104.01	129.49	144.34	89.15	108.26	118.87	131.61	159.20	174.06
48	65.80	84.91	93.40	104.01	129.49	144.34	89.15	108.26	118.87	131.61	159.20	174.06
49	65.80	84.91	93.40	104.01	129.49	144.34	89.15	108.26	118.87	131.61	159.20	174.06
50	72.17	91.28	101.89	114.63	140.10	157.08	95.52	112.50	123.12	137.98	165.57	182.55
51	76.42	95.52	108.26	120.99	146.47	163.45	97.64	116.75	127.36	140.10	169.82	186.80
52	80.66	101.89	112.50	125.24	152.84	169.82	99.77	118.87	129.49	144.34	174.06	191.04
53	82.79	106.14	118.87	131.61	159.20	176.19	101.89	123.12	135.85	146.47	178.31	195.29
54	87.03	110.38	123.12	135.85	165.57	184.68	106.14	125.24	137.98	150.71	182.55	201.66
55	91.28	112.50	129.49	142.22	171.94	191.04	108.26	129.49	142.22	154.96	186.80	205.90
56	97.64	120.99	135.85	150.71	182.55	201.66	116.75	137.98	150.71	163.45	197.41	218.64
57	104.01	129.49	144.34	163.45	195.29	214.39	123.12	148.59	165.57	176.19	212.27	235.62
58	112.50	137.98	152.84	176.19	208.03	229.25	131.61	161.33	178.31	191.04	231.38	256.85
59	120.99	146.47	163.44	188.92	220.76	241.99	137.98	171.94	195.29	205.90	250.48	278.08
60	129.49	154.96	167.56	199.54	231.38	252.60	148.59	184.68	205.26	220.76	265.34	295.06
61	133.86	160.63	174.96	210.15	244.11	265.34	152.69	189.83	212.01	231.38	282.32	312.04
62	135.95	167.82	182.69	220.76	256.85	278.08	154.21	198.90	220.48	248.36	297.18	329.02
63	140.00	177.84	190.50	235.62	269.58	290.81	158.68	208.83	233.17	263.22	316.28	348.13
64	144.39	183.31	201.98	248.36	282.32	305.67	165.41	215.80	243.58	278.08	333.27	367.23
65	150.11	193.11	211.89	261.09	297.18	322.65	170.64	227.58	253.32	295.06	350.25	386.33
66	158.91	209.05	229.43	275.95	316.28	343.88	183.24	244.37	275.05	314.16	373.60	409.68
67	173.54	227.29	249.93	297.18	346.00	373.60	202.12	263.79	304.06	337.51	403.32	441.52
68	187.06	246.07	277.48	324.78	377.84	409.68	222.75	287.73	331.14	367.23	439.40	479.73
69	204.06	269.44	307.58	356.62	416.05	450.02	241.13	311.31	355.78	401.19	477.61	520.06
70	230.24	300.65	338.62	390.58	452.14	492.47	265.49	341.35	386.56	441.52	515.82	562.52
71	263.22	331.14	371.47	433.03	496.72	537.05	299.30	373.60	420.30	488.22	560.40	607.10
72	290.81	360.86	401.19	481.86	547.66	590.11	324.78	407.56	452.14	539.17	611.34	658.04
73	318.41	394.82	437.28	537.05	604.97	647.43	352.37	443.65	492.47	600.73	670.78	717.48
74	346.00	433.03	481.86	600.73	670.78	715.35	384.21	483.98	541.29	662.29	736.58	783.28
75	375.72	479.73	541.29	666.53	742.95	787.53	411.81	528.56	600.73	728.09	808.75	855.45
76	407.56	532.80	615.59	736.58	823.61	876.68	443.65	579.50	668.65	798.14	889.42	944.61
77	441.52	598.61	700.50	815.12	921.26	987.06	475.49	641.06	749.32	870.31	984.94	1052.87
78	479.73	670.78	793.89	897.91	1029.52	1110.18	511.57	708.99	832.10	948.85	1088.95	1175.98
79	520.06	745.07	885.17	984.94	1142.02	1237.54	549.78	779.04	919.14	1029.52	1199.33	1303.35
80	566.76	823.61					596.48	853.33				
81	626.20	906.40					653.80	929.75				
82	696.25	989.18					719.60	1008.29				
83	774.79	1076.22					793.89	1093.20				
84	859.70	1167.49					874.56	1180.23				
85+												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B3

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

NH-99 PA 4/99, NH-99FR PA 4/99

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	4.4% Simple Inflation						4.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	45.07	57.69	63.09	72.11	89.83	97.54	113.72	139.85	157.83	180.29	226.53	248.86
30	45.07	57.69	63.09	72.11	92.93	104.05	119.86	145.93	165.91	185.05	226.53	248.86
31	45.07	57.69	63.09	72.11	96.03	110.55	121.24	148.97	165.91	185.05	226.53	248.86
32	45.07	57.69	63.09	72.11	102.23	113.80	121.24	149.96	165.91	185.05	226.53	248.86
33	46.53	57.69	64.29	72.11	105.32	120.30	121.24	149.96	165.91	185.05	226.53	248.86
34	46.53	57.69	67.21	74.40	111.52	126.81	121.24	149.96	165.91	185.05	226.53	248.86
35	49.43	58.99	67.21	77.38	117.71	130.06	121.24	149.96	165.91	185.05	226.53	248.86
36	52.34	61.94	70.14	83.33	120.81	136.56	121.24	149.96	165.91	185.05	226.53	248.86
37	55.25	64.88	75.98	86.31	127.01	143.06	121.24	149.96	165.91	185.05	226.53	248.86
38	55.25	67.83	78.90	89.28	133.20	149.57	121.24	149.96	165.91	185.05	226.53	248.86
39	58.16	70.78	81.82	95.24	139.40	159.32	121.24	149.96	165.91	185.05	226.53	248.86
40	61.07	73.73	84.75	98.21	145.59	165.82	121.24	149.96	165.91	185.05	226.53	248.86
41	64.26	76.99	88.03	101.61	152.47	172.29	121.24	149.96	165.91	185.05	226.53	248.86
42	64.54	80.28	91.34	108.04	156.34	172.29	121.24	149.96	165.91	185.05	226.53	248.86
43	67.77	83.58	97.64	111.50	156.34	172.29	121.24	149.96	165.91	185.05	226.53	248.86
44	71.03	86.92	101.01	115.00	156.34	172.29	121.24	149.96	165.91	185.05	226.53	248.86
45	73.98	89.89	106.10	120.06	180.20	200.34	137.19	169.10	188.24	210.58	252.05	280.77
46	74.31	96.27	112.62	123.58	187.36	210.69	137.19	169.10	188.24	210.58	252.05	280.77
47	77.62	99.68	116.15	130.15	194.58	217.79	137.19	169.10	188.24	210.58	252.05	280.77
48	80.97	103.12	122.76	136.77	201.87	220.15	137.19	169.10	188.24	210.58	252.05	280.77
49	84.33	109.62	126.35	140.39	204.20	220.15	137.19	169.10	188.24	210.58	252.05	280.77
50	89.96	112.28	131.34	148.95	220.63	239.29	143.58	181.86	201.01	220.15	264.82	293.53
51	92.99	115.44	139.20	155.35	232.69	252.05	149.96	185.05	204.20	226.53	271.20	299.91
52	99.16	124.11	143.23	161.37	243.98	264.82	156.34	191.43	210.58	229.72	277.58	309.48
53	102.96	130.42	150.41	168.62	252.05	277.58	162.72	194.62	216.96	236.10	287.15	315.87
54	105.43	133.67	157.65	179.79	264.56	290.34	169.10	204.20	223.34	242.48	293.53	322.25
55	111.74	140.07	163.10	184.57	274.39	300.24	174.99	207.39	226.53	245.67	299.91	328.63
56	123.08	148.92	174.78	201.02	290.34	322.25	184.57	220.15	242.48	261.63	315.87	350.96
57	128.74	160.98	190.55	216.98	312.68	344.58	194.04	239.29	264.82	283.96	341.39	376.49
58	140.24	173.07	203.12	234.34	335.01	366.92	206.79	258.44	287.15	306.29	373.30	411.58
59	150.42	188.70	219.25	251.72	357.34	392.44	216.69	274.53	315.87	331.82	405.20	446.68
60	162.55	198.46	229.84	266.53	379.68	411.58	226.96	286.83	325.31	357.34	437.11	481.78
61	171.13	211.85	243.37	286.08	391.96	423.07	237.09	297.15	338.43	376.41	454.18	500.84
62	179.09	225.65	258.74	305.22	406.16	439.50	244.14	310.23	349.80	391.00	472.84	521.34
63	187.89	238.17	269.25	329.63	419.08	454.50	248.19	321.66	361.15	410.23	492.86	543.03
64	196.45	247.76	289.06	350.89	436.47	470.93	253.07	333.24	373.44	427.85	511.13	562.82
65	203.72	263.90	301.22	373.32	452.26	485.76	257.58	345.14	383.80	443.89	530.43	583.47
66	219.20	286.63	324.66	402.87	469.17	507.14	274.38	362.47	406.89	458.32	550.53	602.06
67	237.51	307.87	349.77	421.15	494.86	531.71	288.23	381.19	426.79	476.43	579.09	618.57
68	256.54	333.67	376.86	441.57	525.81	553.88	304.70	398.63	451.78	500.28	607.48	643.22
69	274.27	358.29	408.13	472.28	556.35	595.92	323.74	418.24	475.75	534.10	640.43	682.46
70	295.98	390.70	437.59	507.30	588.66	636.52	343.37	441.46	502.45	571.91	670.02	729.84
71	328.47	416.37	464.95	541.28	622.24	670.82	372.42	467.26	525.09	610.67	703.20	758.72
72	348.41	435.51	484.65	582.92	661.09	712.45	393.08	491.35	547.18	654.38	741.49	797.32
73	368.27	460.88	510.41	626.71	706.39	755.92	411.34	516.87	577.17	697.78	783.92	835.61
74	389.89	487.36	541.28	674.01	754.89	802.59	429.29	543.35	607.64	744.52	827.47	879.32
75	406.80	516.47	584.27	717.88	801.63	851.48	444.69	570.31	646.09	785.68	873.42	925.26
76	421.15	551.33	637.47	763.82	853.80	909.31	459.44	601.10	692.99	826.99	920.80	980.14
77	438.46	594.40	697.14	809.05	915.45	981.50	471.49	636.60	743.00	864.08	977.83	1047.54
78	466.89	654.37	773.35	876.10	1004.09	1083.40	499.34	692.23	813.00	924.77	1063.58	1146.50
79	506.55	728.28	865.28	960.82	1115.85	1209.59	537.20	760.73	897.73	1005.89	1171.74	1270.88
80	553.42	803.99					582.26	831.03				
81	612.91	883.31					636.34	906.74				
82	679.61	966.23					701.24	986.06				
83	755.32	1050.96					773.35	1067.18				
84	838.24	1141.09					852.66	1151.91				
85+												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.
that have previously elected an inflation decrease option

Appendix B3

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

NH-99 PA 4/99, NH-99FR PA 4/99

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	4.4% Simple Inflation						4.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	43.26	54.08	61.29	68.50	86.17	95.74	104.74	130.92	148.73	174.07	213.77	236.10
30	43.26	54.08	61.29	68.50	89.14	102.12	110.40	136.62	156.34	178.67	213.77	236.10
31	43.26	54.08	61.29	68.50	92.11	108.50	111.67	139.46	156.34	178.67	213.77	236.10
32	43.26	54.08	61.29	68.50	98.05	111.69	111.67	140.38	156.34	178.67	213.77	236.10
33	44.67	54.08	62.45	68.50	101.02	118.08	111.67	140.38	156.34	178.67	213.77	236.10
34	44.67	54.08	65.29	70.68	106.97	124.46	111.67	140.38	156.34	178.67	213.77	236.10
35	47.46	55.30	65.29	73.51	112.91	127.65	111.67	140.38	156.34	178.67	213.77	236.10
36	50.25	58.06	68.13	79.16	115.88	134.03	111.67	140.38	156.34	178.67	213.77	236.10
37	53.04	60.83	73.81	81.99	121.82	140.41	111.67	140.38	156.34	178.67	213.77	236.10
38	53.04	63.59	76.65	84.82	127.77	146.80	111.67	140.38	156.34	178.67	213.77	236.10
39	55.83	66.36	79.49	90.47	133.71	156.37	111.67	140.38	156.34	178.67	213.77	236.10
40	58.62	69.12	82.33	93.30	139.65	162.75	111.67	140.38	156.34	178.67	213.77	236.10
41	61.69	72.18	85.52	96.53	146.25	169.10	111.67	140.38	156.34	178.67	213.77	236.10
42	61.96	75.26	88.73	102.64	149.96	169.10	111.67	140.38	156.34	178.67	213.77	236.10
43	65.06	78.36	94.85	105.93	149.96	169.10	111.67	140.38	156.34	178.67	213.77	236.10
44	68.19	81.49	98.13	109.25	149.96	169.10	111.67	140.38	156.34	178.67	213.77	236.10
45	71.67	85.61	103.74	115.35	171.75	197.44	134.00	162.72	178.67	197.82	239.29	261.63
46	71.99	91.69	110.12	118.73	178.58	207.64	134.00	162.72	178.67	197.82	239.29	261.63
47	75.20	94.93	113.56	125.04	185.46	214.63	134.00	162.72	178.67	197.82	239.29	261.63
48	78.44	98.21	120.04	131.41	192.40	216.96	134.00	162.72	178.67	197.82	239.29	261.63
49	81.70	104.40	123.54	134.89	194.62	216.96	134.00	162.72	178.67	197.82	239.29	261.63
50	87.39	104.96	131.34	143.63	208.02	236.10	143.58	169.10	185.05	207.39	248.86	274.39
51	90.47	108.22	136.52	152.67	216.96	245.67	146.77	175.48	191.43	210.58	255.25	280.77
52	96.61	116.81	138.02	153.56	228.14	255.25	149.96	178.67	194.62	216.96	261.63	287.15
53	95.61	123.04	145.23	160.84	239.29	264.82	153.15	185.05	204.20	220.15	268.01	293.53
54	100.53	126.38	149.90	166.76	248.62	277.58	159.53	188.24	207.39	226.53	274.39	303.10
55	106.77	130.24	155.45	174.17	258.44	284.44	162.26	194.62	213.77	232.91	280.77	309.48
56	115.55	141.48	164.50	185.36	274.39	303.10	175.02	207.39	226.53	245.67	296.72	328.63
57	121.32	151.07	177.50	203.75	293.53	322.25	181.52	223.34	248.86	264.82	319.06	354.15
58	132.73	160.71	187.49	218.54	312.68	344.58	194.26	242.48	268.01	287.15	347.77	386.06
59	140.55	173.60	203.40	233.36	331.82	363.72	198.38	252.69	293.53	309.48	376.49	417.96
60	150.24	183.38	211.35	245.63	347.77	379.68	211.83	262.68	300.76	331.82	398.82	443.49
61	156.46	194.20	222.44	262.24	357.74	388.85	219.08	270.41	308.48	339.08	413.74	457.29
62	159.98	203.09	235.21	273.65	366.76	397.07	218.29	278.34	314.82	354.63	424.35	469.81
63	168.87	213.61	239.33	295.07	374.81	404.32	220.62	290.34	324.18	365.96	439.74	484.01
64	173.33	217.08	254.47	308.68	381.91	413.50	223.77	291.93	329.50	376.17	450.83	496.77
65	179.09	228.87	262.97	325.66	390.84	424.35	224.42	299.30	333.16	388.05	460.64	508.10
66	189.82	248.73	281.69	349.15	404.09	439.34	234.10	312.20	351.40	401.37	477.31	523.41
67	207.53	267.92	308.76	368.51	429.05	463.27	250.64	327.10	377.05	418.52	500.12	547.50
68	221.87	289.03	333.65	390.53	454.34	492.62	267.84	345.98	398.18	441.57	528.36	576.85
69	237.70	313.80	358.30	415.41	484.65	524.21	280.89	362.64	414.44	467.34	556.35	605.81
70	259.55	338.92	381.73	440.30	509.69	555.16	299.29	384.80	435.77	497.73	581.48	634.12
71	286.83	360.85	404.80	471.88	541.28	585.23	326.16	407.12	458.01	532.03	610.67	661.56
72	305.98	379.68	422.11	506.98	576.22	620.88	341.71	428.81	475.71	567.28	643.22	692.35
73	323.04	400.58	443.65	544.87	613.79	656.86	357.50	450.11	499.64	609.48	680.55	727.93
74	338.04	423.07	470.77	586.90	655.34	698.89	375.37	472.84	528.84	647.05	719.63	765.26
75	352.96	450.67	508.50	626.15	697.94	739.81	386.86	496.53	564.33	683.98	759.75	803.62
76	367.55	480.50	555.16	664.28	742.76	790.62	400.10	522.61	603.02	719.79	802.11	851.88
77	381.59	517.35	605.41	704.48	796.21	853.08	410.94	554.04	647.61	752.18	851.24	909.95
78	407.40	569.64	674.20	762.53	874.29	942.80	434.44	602.09	706.65	805.79	924.77	998.68
79	441.65	632.74	751.71	836.44	969.84	1050.96	466.89	661.58	780.56	874.29	1018.51	1106.84
80	481.31	699.44					506.55	724.67				
81	531.79	769.74					555.22	789.57				
82	591.28	840.04					611.10	856.27				
83	657.97	913.95					674.20	928.37				
84	730.08	991.47					742.70	1002.28				
85+												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B4

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

NH-99 PA 4/99, NH-99FR PA 4/99

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	45.07	57.69	63.09	72.11	88.33	97.34	68.50	84.73	93.74	104.55	127.99	140.61
30	45.07	57.69	63.09	72.11	88.33	97.34	68.50	84.73	93.74	104.55	127.99	140.61
31	45.07	57.69	63.09	72.11	88.33	97.34	68.50	84.73	93.74	104.55	127.99	140.61
32	45.07	57.69	63.09	72.11	88.33	97.34	68.50	84.73	93.74	104.55	127.99	140.61
33	45.07	57.69	63.09	72.11	88.33	97.34	68.50	84.73	93.74	104.55	127.99	140.61
34	45.07	57.69	63.09	72.11	88.33	97.34	68.50	84.73	93.74	104.55	127.99	140.61
35	45.07	57.69	63.09	72.11	88.33	97.34	68.50	84.73	93.74	104.55	127.99	140.61
36	45.07	57.69	63.09	72.11	88.33	97.34	68.50	84.73	93.74	104.55	127.99	140.61
37	45.07	57.69	63.09	72.11	88.33	97.34	68.50	84.73	93.74	104.55	127.99	140.61
38	45.07	57.69	63.09	72.11	88.33	97.34	68.50	84.73	93.74	104.55	127.99	140.61
39	45.07	57.69	63.09	72.11	88.33	97.34	68.50	84.73	93.74	104.55	127.99	140.61
40	45.07	57.69	63.09	72.11	88.33	97.34	68.50	84.73	93.74	104.55	127.99	140.61
41	45.07	57.69	63.09	72.11	88.33	97.34	68.50	84.73	93.74	104.55	127.99	140.61
42	45.07	57.69	63.09	72.11	88.33	97.34	68.50	84.73	93.74	104.55	127.99	140.61
43	45.07	57.69	63.09	72.11	88.33	97.34	68.50	84.73	93.74	104.55	127.99	140.61
44	45.07	57.69	63.09	72.11	88.33	97.34	68.50	84.73	93.74	104.55	127.99	140.61
45	57.69	75.71	81.12	91.94	115.37	124.38	77.51	95.54	106.36	118.98	142.41	158.63
46	57.69	75.71	81.12	91.94	115.37	124.38	77.51	95.54	106.36	118.98	142.41	158.63
47	57.69	75.71	81.12	91.94	115.37	124.38	77.51	95.54	106.36	118.98	142.41	158.63
48	57.69	75.71	81.12	91.94	115.37	124.38	77.51	95.54	106.36	118.98	142.41	158.63
49	57.69	75.71	81.12	91.94	115.37	124.38	77.51	95.54	106.36	118.98	142.41	158.63
50	63.09	82.92	86.53	100.95	126.19	135.20	81.12	102.75	113.57	124.38	149.62	165.85
51	66.70	86.53	93.74	104.55	133.40	142.41	84.73	104.55	115.37	127.99	153.23	169.45
52	70.30	91.94	99.15	111.77	138.81	149.62	88.33	108.16	118.98	129.79	156.83	174.86
53	75.71	95.54	104.55	117.17	142.41	156.83	91.94	109.96	122.58	133.40	162.24	178.46
54	77.51	99.15	109.96	124.38	149.62	164.04	95.54	115.37	126.19	137.00	165.85	182.07
55	81.12	102.75	115.37	127.99	155.03	171.25	99.15	117.17	127.99	138.81	169.45	185.67
56	88.33	108.16	122.58	138.81	164.04	182.07	104.55	124.38	137.00	147.82	178.46	198.29
57	93.74	117.17	131.59	147.82	176.66	194.69	111.77	135.20	149.62	160.44	192.89	212.72
58	100.95	126.19	140.61	160.44	189.28	207.31	118.98	146.02	162.24	173.06	210.91	232.54
59	109.96	135.20	149.62	173.06	201.90	221.73	127.99	158.63	178.46	187.48	228.94	252.37
60	118.98	142.41	154.75	183.87	214.52	232.54	135.20	171.25	188.54	201.90	246.97	272.20
61	124.34	148.81	162.57	194.69	227.14	245.16	140.33	177.15	197.53	218.12	263.19	290.23
62	129.24	158.36	170.66	209.11	241.56	261.39	146.47	188.27	208.04	232.54	281.22	310.06
63	132.28	168.38	182.00	223.53	255.98	277.61	151.60	196.47	220.60	250.57	301.05	331.69
64	138.97	177.67	194.84	239.76	274.01	295.64	158.87	209.20	234.44	268.60	320.88	353.32
65	145.00	189.09	206.11	254.18	292.03	313.66	166.32	222.86	247.82	286.62	342.51	376.76
66	155.84	204.58	224.56	270.40	311.86	337.10	182.38	240.94	270.46	304.65	365.94	400.19
67	168.67	221.81	240.44	288.43	338.90	364.14	197.40	261.06	292.29	326.28	396.59	423.63
68	183.68	241.25	266.16	311.86	371.35	391.18	215.20	281.53	319.07	353.32	429.04	454.27
69	199.95	261.26	297.54	344.31	405.60	434.44	236.01	304.91	346.84	389.38	466.89	497.54
70	222.97	294.33	329.65	382.17	443.46	479.51	258.67	332.57	378.51	430.84	504.75	549.81
71	255.98	324.48	362.34	421.82	484.92	522.77	290.23	364.14	409.21	475.90	548.01	591.28
72	281.22	351.52	391.18	470.50	533.59	575.05	317.27	396.59	441.65	528.18	598.49	643.55
73	308.26	385.77	427.23	524.58	591.28	632.74	344.31	432.64	483.12	584.06	656.17	699.44
74	338.90	423.63	470.50	585.87	656.17	697.63	373.15	472.30	528.18	647.16	719.27	764.33
75	367.74	466.89	528.18	648.96	724.67	769.74	402.00	515.56	584.06	710.25	789.57	836.44
76	396.59	519.17	600.29	719.27	803.99	856.27	432.64	566.04	652.57	778.75	867.08	922.97
77	430.84	584.06	685.01	794.98	899.53	964.43	463.29	625.53	730.08	849.06	960.82	1029.32
78	466.89	654.37	773.35	876.10	1004.09	1083.40	499.34	692.23	813.00	924.77	1063.58	1146.50
79	506.55	728.28	865.28	960.82	1115.85	1209.59	537.20	760.73	897.73	1005.89	1171.74	1270.88
80	553.42	803.99					582.26	831.03				
81	612.91	883.31					636.34	906.74				
82	679.61	966.23					701.24	986.06				
83	755.32	1050.96					773.35	1067.18				
84	838.24	1141.09					852.66	1151.91				
85+												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.
that have previously elected an inflation decrease option

Appendix B4

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

NH-99 PA 4/99, NH-99FR PA 4/99

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	43.26	54.08	61.29	68.50	84.73	95.54	63.09	79.32	88.33	100.95	120.78	133.40
30	43.26	54.08	61.29	68.50	84.73	95.54	63.09	79.32	88.33	100.95	120.78	133.40
31	43.26	54.08	61.29	68.50	84.73	95.54	63.09	79.32	88.33	100.95	120.78	133.40
32	43.26	54.08	61.29	68.50	84.73	95.54	63.09	79.32	88.33	100.95	120.78	133.40
33	43.26	54.08	61.29	68.50	84.73	95.54	63.09	79.32	88.33	100.95	120.78	133.40
34	43.26	54.08	61.29	68.50	84.73	95.54	63.09	79.32	88.33	100.95	120.78	133.40
35	43.26	54.08	61.29	68.50	84.73	95.54	63.09	79.32	88.33	100.95	120.78	133.40
36	43.26	54.08	61.29	68.50	84.73	95.54	63.09	79.32	88.33	100.95	120.78	133.40
37	43.26	54.08	61.29	68.50	84.73	95.54	63.09	79.32	88.33	100.95	120.78	133.40
38	43.26	54.08	61.29	68.50	84.73	95.54	63.09	79.32	88.33	100.95	120.78	133.40
39	43.26	54.08	61.29	68.50	84.73	95.54	63.09	79.32	88.33	100.95	120.78	133.40
40	43.26	54.08	61.29	68.50	84.73	95.54	63.09	79.32	88.33	100.95	120.78	133.40
41	43.26	54.08	61.29	68.50	84.73	95.54	63.09	79.32	88.33	100.95	120.78	133.40
42	43.26	54.08	61.29	68.50	84.73	95.54	63.09	79.32	88.33	100.95	120.78	133.40
43	43.26	54.08	61.29	68.50	84.73	95.54	63.09	79.32	88.33	100.95	120.78	133.40
44	43.26	54.08	61.29	68.50	84.73	95.54	63.09	79.32	88.33	100.95	120.78	133.40
45	55.88	72.11	79.32	88.33	109.96	122.58	75.71	91.94	100.95	111.77	135.20	147.82
46	55.88	72.11	79.32	88.33	109.96	122.58	75.71	91.94	100.95	111.77	135.20	147.82
47	55.88	72.11	79.32	88.33	109.96	122.58	75.71	91.94	100.95	111.77	135.20	147.82
48	55.88	72.11	79.32	88.33	109.96	122.58	75.71	91.94	100.95	111.77	135.20	147.82
49	55.88	72.11	79.32	88.33	109.96	122.58	75.71	91.94	100.95	111.77	135.20	147.82
50	61.29	77.51	86.53	97.34	118.98	133.40	81.12	95.54	104.55	117.17	140.61	155.03
51	64.90	81.12	91.94	102.75	124.38	138.81	82.92	99.15	108.16	118.98	144.21	158.63
52	68.50	86.53	95.54	106.36	129.79	144.21	84.73	100.95	109.96	122.58	147.82	162.24
53	70.30	90.13	100.95	111.77	135.20	149.62	86.53	104.55	115.37	124.38	151.42	165.85
54	73.91	93.74	104.55	115.37	140.61	156.83	90.13	106.36	117.17	127.99	155.03	171.25
55	77.51	95.54	109.96	120.78	146.02	162.24	91.94	109.96	120.78	131.59	158.63	174.86
56	82.92	102.75	115.37	127.99	155.03	171.25	99.15	117.17	127.99	138.81	167.65	185.67
57	88.33	109.96	122.58	138.81	165.85	182.07	104.55	126.19	140.61	149.62	180.27	200.10
58	95.54	117.17	129.79	149.62	176.66	194.69	111.77	137.00	151.42	162.24	196.49	218.12
59	102.75	124.38	138.80	160.44	187.48	205.50	117.17	146.02	165.85	174.86	212.72	236.15
60	109.96	131.59	142.29	169.45	196.49	214.52	126.19	156.83	174.31	187.48	225.33	250.57
61	113.68	136.41	148.58	178.46	207.31	225.33	129.67	161.21	180.05	196.49	239.76	264.99
62	115.45	142.52	155.14	187.48	218.12	236.15	130.96	168.91	187.24	210.91	252.37	279.41
63	118.89	151.02	161.77	200.10	228.94	246.97	134.75	177.35	198.02	223.53	268.60	295.64
64	122.62	155.67	171.53	210.91	239.76	259.58	140.48	183.27	206.86	236.15	283.02	311.86
65	127.48	163.99	179.94	221.73	252.37	274.01	144.91	193.26	215.12	250.57	297.44	328.09
66	134.95	177.53	194.83	234.35	268.60	292.03	155.61	207.52	233.58	266.80	317.27	347.92
67	147.38	193.02	212.25	252.37	293.84	317.27	171.65	224.02	258.22	286.62	342.51	374.96
68	158.86	208.97	235.64	275.81	320.88	347.92	189.17	244.35	281.22	311.86	373.15	407.40
69	173.29	228.81	261.21	302.85	353.32	382.17	204.78	264.37	302.14	340.70	405.60	441.65
70	195.53	255.32	287.57	331.69	383.97	418.22	225.46	289.89	328.28	374.96	438.05	477.71
71	223.53	281.22	315.47	367.74	421.82	456.08	254.18	317.27	356.93	414.61	475.90	515.56
72	246.97	306.45	340.70	409.21	465.09	501.14	275.81	346.11	383.97	457.88	519.17	558.83
73	270.40	335.30	371.35	456.08	513.76	549.81	299.24	376.76	418.22	510.16	569.64	609.30
74	293.84	367.74	409.21	510.16	569.64	607.50	326.28	411.01	459.68	562.43	625.53	665.19
75	319.07	407.40	459.68	566.04	630.93	668.79	349.72	448.86	510.16	618.32	686.82	726.48
76	346.11	452.47	522.77	625.53	699.44	744.50	376.76	492.13	567.84	677.80	755.32	802.19
77	374.96	508.35	594.88	692.23	782.36	838.24	403.80	544.41	636.34	739.09	836.44	894.12
78	407.40	569.64	674.20	762.53	874.29	942.80	434.44	602.09	706.65	805.79	924.77	998.68
79	441.65	632.74	751.71	836.44	969.84	1050.96	466.89	661.58	780.56	874.29	1018.51	1106.84
80	481.31	699.44					506.55	724.67				
81	531.79	769.74					555.22	789.57				
82	591.28	840.04					611.10	856.27				
83	657.97	913.95					674.20	928.37				
84	730.08	991.47					742.70	1002.28				
85+												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

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

NH-99 PA 4/99, NH-99FR PA 4/99

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	3.1% Simple Inflation						3.1% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	39.92	51.10	55.89	63.87	79.57	86.40	100.73	123.87	139.80	159.69	200.65	220.44
30	39.92	51.10	55.89	63.87	82.32	92.16	106.17	129.26	146.96	163.91	200.65	220.44
31	39.92	51.10	55.89	63.87	85.06	97.92	107.39	131.95	146.96	163.91	200.65	220.44
32	39.92	51.10	55.89	63.87	90.55	100.80	107.39	132.83	146.96	163.91	200.65	220.44
33	41.21	51.10	56.95	63.87	93.29	106.56	107.39	132.83	146.96	163.91	200.65	220.44
34	41.21	51.10	59.54	65.90	98.78	112.32	107.39	132.83	146.96	163.91	200.65	220.44
35	43.79	52.25	59.54	68.54	104.27	115.20	107.39	132.83	146.96	163.91	200.65	220.44
36	46.36	54.86	62.12	73.81	107.01	120.96	107.39	132.83	146.96	163.91	200.65	220.44
37	48.94	57.47	67.30	76.45	112.50	126.72	107.39	132.83	146.96	163.91	200.65	220.44
38	48.94	60.08	69.89	79.08	117.99	132.48	107.39	132.83	146.96	163.91	200.65	220.44
39	51.51	62.70	72.48	84.36	123.47	141.12	107.39	132.83	146.96	163.91	200.65	220.44
40	54.09	65.31	75.07	86.99	128.96	146.88	107.39	132.83	146.96	163.91	200.65	220.44
41	56.92	68.20	77.98	90.00	135.05	152.61	107.39	132.83	146.96	163.91	200.65	220.44
42	57.17	71.11	80.91	95.70	138.48	152.61	107.39	132.83	146.96	163.91	200.65	220.44
43	60.03	74.04	86.48	98.77	138.48	152.61	107.39	132.83	146.96	163.91	200.65	220.44
44	62.92	76.99	89.47	101.86	138.48	152.61	107.39	132.83	146.96	163.91	200.65	220.44
45	65.53	79.62	93.98	106.34	159.62	177.46	121.52	149.78	166.74	186.52	223.26	248.70
46	65.82	85.27	99.76	109.46	165.96	186.62	121.52	149.78	166.74	186.52	223.26	248.70
47	68.76	88.29	102.88	115.28	172.36	192.91	121.52	149.78	166.74	186.52	223.26	248.70
48	71.72	91.34	108.74	121.15	178.81	195.00	121.52	149.78	166.74	186.52	223.26	248.70
49	74.70	97.10	111.92	124.36	180.87	195.00	121.52	149.78	166.74	186.52	223.26	248.70
50	79.68	99.46	116.34	131.93	195.42	211.96	127.17	161.09	178.04	195.00	234.57	260.00
51	82.36	102.25	123.30	137.61	206.11	223.26	132.83	163.91	180.87	200.65	240.22	265.65
52	87.83	109.93	126.87	142.94	216.11	234.57	138.48	169.57	186.52	203.48	245.87	274.13
53	91.20	115.52	133.23	149.36	223.26	245.87	144.13	172.39	192.17	209.13	254.35	279.78
54	93.39	118.40	139.64	159.25	234.34	257.17	149.78	180.87	197.83	214.78	260.00	285.44
55	98.97	124.07	144.47	163.48	243.04	265.94	155.00	183.70	200.65	217.61	265.65	291.09
56	109.02	131.91	154.81	178.06	257.17	285.44	163.49	195.00	214.78	231.74	279.78	310.87
57	114.04	142.59	168.78	192.20	276.96	305.22	171.87	211.96	234.57	251.52	302.39	333.48
58	124.22	153.30	179.91	207.57	296.74	325.00	183.17	228.91	254.35	271.30	330.65	364.57
59	133.23	167.14	194.21	222.96	316.52	347.61	191.94	243.17	279.78	293.91	358.91	395.65
60	143.98	175.79	206.33	236.09	336.31	364.57	201.04	254.06	292.04	316.52	387.17	426.74
61	153.83	190.95	222.31	253.40	347.19	374.74	213.13	267.83	309.14	333.41	402.29	443.63
62	165.95	204.78	239.66	270.35	359.76	389.29	226.23	281.53	322.17	346.34	418.83	461.78
63	179.17	219.07	255.12	291.97	371.21	402.58	235.27	295.40	332.00	363.36	436.56	481.00
64	191.85	233.79	277.16	310.80	386.61	417.13	241.63	307.76	345.91	378.98	452.74	498.52
65	204.14	251.81	294.03	330.68	400.60	430.27	249.76	316.52	356.09	393.18	469.84	516.82
66	217.86	270.69	313.96	356.85	415.58	449.21	261.84	329.10	369.94	405.97	487.64	533.28
67	231.59	290.33	336.81	373.04	438.33	470.97	268.13	345.07	380.04	422.01	512.94	547.91
68	247.54	313.60	354.96	391.13	465.74	490.61	280.35	359.48	400.17	443.13	538.09	569.74
69	262.83	335.04	376.72	418.33	492.80	527.84	297.87	378.91	424.90	473.09	567.27	604.50
70	275.54	351.85	398.48	449.35	521.41	563.81	313.70	396.36	447.23	506.58	593.48	646.47
71	290.95	368.81	411.83	479.45	551.16	594.19	329.88	413.88	465.10	540.91	622.87	672.05
72	308.61	385.76	429.28	516.33	585.57	631.07	348.17	435.22	484.68	579.63	656.78	706.24
73	326.20	408.23	452.10	555.12	625.70	669.57	364.35	457.83	511.24	618.07	694.37	740.15
74	345.35	431.69	479.45	597.01	668.65	710.90	380.25	481.28	538.23	659.47	732.95	778.87
75	360.33	457.47	517.53	635.87	710.06	754.21	393.89	505.16	572.28	695.93	773.64	819.57
76	373.04	488.35	564.65	676.57	756.26	805.44	406.96	532.44	613.83	732.52	815.61	868.18
77	388.38	526.50	617.50	716.63	810.88	869.38	417.63	563.88	658.13	765.38	866.13	927.88
78	413.56	579.62	685.00	776.02	889.39	959.64	442.30	613.15	720.13	819.13	942.08	1015.53
79	448.68	645.08	766.44	851.06	988.38	1071.41	475.83	673.83	795.18	890.98	1037.88	1125.70
80	490.20	712.15					515.75	736.10				
81	542.89	782.40					563.65	803.16				
82	601.97	855.85					621.13	873.42				
83	669.04	930.90					685.00	945.27				
84	742.49	1010.74					755.26	1020.32				
85+												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.
that have not previously elected an inflation decrease option

Appendix C1

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

NH-99 PA 4/99, NH-99FR PA 4/99

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	3.1% Simple Inflation						3.1% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	38.32	47.90	54.29	60.68	76.32	84.80	92.77	115.97	131.74	154.19	189.35	209.13
30	38.32	47.90	54.29	60.68	78.96	90.45	97.79	121.01	138.48	158.26	189.35	209.13
31	38.32	47.90	54.29	60.68	81.59	96.11	98.91	123.53	138.48	158.26	189.35	209.13
32	38.32	47.90	54.29	60.68	86.85	98.93	98.91	124.35	138.48	158.26	189.35	209.13
33	39.56	47.90	55.32	60.68	89.48	104.59	98.91	124.35	138.48	158.26	189.35	209.13
34	39.56	47.90	57.83	62.61	94.75	110.24	98.91	124.35	138.48	158.26	189.35	209.13
35	42.04	48.98	57.83	65.11	100.01	113.07	98.91	124.35	138.48	158.26	189.35	209.13
36	44.51	51.43	60.35	70.12	102.64	118.72	98.91	124.35	138.48	158.26	189.35	209.13
37	46.98	53.88	65.38	72.63	107.91	124.37	98.91	124.35	138.48	158.26	189.35	209.13
38	46.98	56.33	67.89	75.13	113.17	130.03	98.91	124.35	138.48	158.26	189.35	209.13
39	49.45	58.78	70.41	80.14	118.44	138.51	98.91	124.35	138.48	158.26	189.35	209.13
40	51.93	61.23	72.92	82.64	123.70	144.16	98.91	124.35	138.48	158.26	189.35	209.13
41	54.64	63.93	75.75	85.50	129.54	149.78	98.91	124.35	138.48	158.26	189.35	209.13
42	54.88	66.66	78.60	90.91	132.83	149.78	98.91	124.35	138.48	158.26	189.35	209.13
43	57.63	69.41	84.01	93.83	132.83	149.78	98.91	124.35	138.48	158.26	189.35	209.13
44	60.40	72.18	86.92	96.77	132.83	149.78	98.91	124.35	138.48	158.26	189.35	209.13
45	63.49	75.83	91.89	102.17	152.13	174.88	118.70	144.13	158.26	175.22	211.96	231.74
46	63.77	81.21	97.54	105.17	158.18	183.92	118.70	144.13	158.26	175.22	211.96	231.74
47	66.61	84.09	100.59	110.76	164.28	190.11	118.70	144.13	158.26	175.22	211.96	231.74
48	69.48	86.99	106.32	116.39	170.42	192.17	118.70	144.13	158.26	175.22	211.96	231.74
49	72.37	92.48	109.43	119.48	172.39	192.17	118.70	144.13	158.26	175.22	211.96	231.74
50	77.41	92.97	116.34	127.22	184.26	209.13	127.17	149.78	163.91	183.70	220.44	243.04
51	80.14	95.86	120.93	135.23	192.18	217.61	130.00	155.44	169.57	186.52	226.09	248.70
52	85.58	103.47	122.25	136.02	202.08	226.09	132.83	158.26	172.39	192.17	231.74	254.35
53	84.69	108.98	128.64	142.46	211.96	234.57	135.65	163.91	180.87	195.00	237.39	260.00
54	89.05	111.94	132.78	147.71	220.22	245.87	141.30	166.74	183.70	200.65	243.04	268.48
55	94.57	115.36	137.70	154.27	228.91	251.95	143.73	172.39	189.35	206.30	248.70	274.13
56	102.35	125.31	145.71	164.19	243.04	268.48	155.03	183.70	200.65	217.61	262.83	291.09
57	107.46	133.82	157.22	180.48	260.00	285.44	160.78	197.83	220.44	234.57	282.61	313.70
58	117.57	142.35	166.08	193.57	276.96	305.22	172.07	214.78	237.39	254.35	308.04	341.96
59	124.50	153.77	180.17	206.71	293.91	322.17	175.72	223.83	260.00	274.13	333.48	370.22
60	133.08	162.44	189.73	217.57	308.04	336.31	187.63	232.67	270.00	293.91	353.26	392.83
61	140.65	175.04	203.19	232.29	316.88	344.43	196.94	243.73	281.78	300.34	366.47	405.05
62	148.25	184.30	217.87	242.39	324.86	351.71	202.27	252.59	289.96	314.12	375.87	416.14
63	161.03	196.49	226.78	261.36	332.00	358.14	209.13	266.64	298.01	324.15	389.51	428.72
64	169.28	204.85	244.00	273.41	338.28	366.26	213.65	269.61	305.22	333.20	399.33	440.02
65	179.46	218.39	256.69	288.46	346.20	375.87	217.61	274.48	309.10	343.72	408.02	450.06
66	188.66	234.90	272.41	309.27	357.92	389.15	223.40	283.46	319.49	355.52	422.78	463.62
67	202.36	252.66	297.32	326.41	380.04	410.35	233.15	296.10	335.74	370.71	442.99	484.96
68	214.09	271.64	314.26	345.91	402.44	436.35	246.44	312.00	352.70	391.13	468.00	510.96
69	227.78	293.43	330.72	367.96	429.28	464.33	258.45	328.53	370.15	413.95	492.80	536.60
70	241.63	305.22	347.61	390.00	451.47	491.74	273.42	345.49	387.88	440.87	515.06	561.69
71	254.07	319.63	358.56	417.98	479.45	518.38	288.90	360.61	405.69	471.25	540.91	585.99
72	271.02	336.31	373.89	449.07	510.39	549.96	302.67	379.83	421.37	502.48	569.74	613.26
73	286.14	354.82	392.97	482.63	543.67	581.82	316.66	398.69	442.57	539.85	602.81	644.77
74	299.42	374.74	416.99	519.86	580.48	619.06	332.49	418.83	468.43	573.13	637.43	677.84
75	312.64	399.19	450.41	554.62	618.21	655.30	342.66	439.81	499.87	605.84	672.96	711.82
76	325.57	425.61	491.74	588.39	657.91	700.31	354.39	462.91	534.13	637.57	710.48	754.57
77	338.00	458.25	536.25	624.00	705.25	755.63	364.00	490.75	573.63	666.25	754.00	806.00
78	360.86	504.57	597.18	675.42	774.42	835.10	384.82	533.31	625.92	713.74	819.13	884.60
79	391.20	560.46	665.84	740.89	859.05	930.90	413.56	586.00	691.39	774.42	902.16	980.40
80	426.33	619.54					448.68	641.89				
81	471.04	681.81					491.80	699.37				
82	523.73	744.08					541.30	758.45				
83	582.81	809.55					597.18	822.32				
84	646.68	878.21					657.86	887.79				
85+												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

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

NH-99 PA 4/99, NH-99FR PA 4/99

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	1.9% Simple Inflation						1.9% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	39.92	51.10	55.89	63.87	78.24	86.22	60.68	75.05	83.03	92.61	113.37	124.55
30	39.92	51.10	55.89	63.87	78.24	86.22	60.68	75.05	83.03	92.61	113.37	124.55
31	39.92	51.10	55.89	63.87	78.24	86.22	60.68	75.05	83.03	92.61	113.37	124.55
32	39.92	51.10	55.89	63.87	78.24	86.22	60.68	75.05	83.03	92.61	113.37	124.55
33	39.92	51.10	55.89	63.87	78.24	86.22	60.68	75.05	83.03	92.61	113.37	124.55
34	39.92	51.10	55.89	63.87	78.24	86.22	60.68	75.05	83.03	92.61	113.37	124.55
35	39.92	51.10	55.89	63.87	78.24	86.22	60.68	75.05	83.03	92.61	113.37	124.55
36	39.92	51.10	55.89	63.87	78.24	86.22	60.68	75.05	83.03	92.61	113.37	124.55
37	39.92	51.10	55.89	63.87	78.24	86.22	60.68	75.05	83.03	92.61	113.37	124.55
38	39.92	51.10	55.89	63.87	78.24	86.22	60.68	75.05	83.03	92.61	113.37	124.55
39	39.92	51.10	55.89	63.87	78.24	86.22	60.68	75.05	83.03	92.61	113.37	124.55
40	39.92	51.10	55.89	63.87	78.24	86.22	60.68	75.05	83.03	92.61	113.37	124.55
41	39.92	51.10	55.89	63.87	78.24	86.22	60.68	75.05	83.03	92.61	113.37	124.55
42	39.92	51.10	55.89	63.87	78.24	86.22	60.68	75.05	83.03	92.61	113.37	124.55
43	39.92	51.10	55.89	63.87	78.24	86.22	60.68	75.05	83.03	92.61	113.37	124.55
44	39.92	51.10	55.89	63.87	78.24	86.22	60.68	75.05	83.03	92.61	113.37	124.55
45	51.10	67.06	71.85	81.43	102.19	110.18	68.66	84.63	94.21	105.39	126.14	140.51
46	51.10	67.06	71.85	81.43	102.19	110.18	68.66	84.63	94.21	105.39	126.14	140.51
47	51.10	67.06	71.85	81.43	102.19	110.18	68.66	84.63	94.21	105.39	126.14	140.51
48	51.10	67.06	71.85	81.43	102.19	110.18	68.66	84.63	94.21	105.39	126.14	140.51
49	51.10	67.06	71.85	81.43	102.19	110.18	68.66	84.63	94.21	105.39	126.14	140.51
50	55.89	73.45	76.64	89.42	111.77	119.76	71.85	91.01	100.59	110.18	132.53	146.90
51	59.08	76.64	83.03	92.61	118.16	126.14	75.05	92.61	102.19	113.37	135.72	150.09
52	62.27	81.43	87.82	99.00	122.95	132.53	78.24	95.80	105.39	114.97	138.92	154.88
53	67.06	84.63	92.61	103.79	126.14	138.92	81.43	97.40	108.58	118.16	143.71	158.08
54	68.66	87.82	97.40	110.18	132.53	145.30	84.63	102.19	111.77	121.35	146.90	161.27
55	71.85	91.01	102.19	113.37	137.32	151.69	87.82	103.79	113.37	122.95	150.09	164.46
56	78.24	95.80	108.58	122.95	145.30	161.27	92.61	110.18	121.35	130.93	158.08	175.64
57	83.03	103.79	116.56	130.93	156.48	172.45	99.00	119.76	132.53	142.11	170.85	188.42
58	89.42	111.77	124.55	142.11	167.66	183.63	105.39	129.34	143.71	153.29	186.82	205.98
59	97.40	119.76	132.53	153.29	178.84	196.40	113.37	140.51	158.08	166.06	202.79	223.54
60	105.39	126.14	138.92	162.87	190.01	205.98	119.76	151.69	169.25	178.84	218.75	241.11
61	111.77	134.13	148.50	172.45	201.19	217.16	126.14	159.67	180.43	193.21	233.12	257.08
62	119.76	143.71	158.08	185.22	213.96	231.53	135.72	170.85	191.61	205.98	249.09	274.64
63	126.14	154.88	172.45	198.00	226.74	245.90	143.71	180.43	202.79	221.95	266.66	293.80
64	135.72	167.66	186.82	212.37	242.70	261.87	151.69	193.21	217.16	237.91	284.22	312.96
65	145.30	180.43	201.19	225.14	258.67	277.83	161.27	204.38	229.93	253.88	303.38	333.72
66	154.88	193.21	217.16	239.51	276.24	298.59	174.04	218.75	245.90	269.85	324.14	354.48
67	164.46	209.17	231.53	255.48	300.19	322.54	183.63	236.32	260.27	289.01	351.28	375.23
68	177.24	226.74	250.69	276.24	328.93	346.49	198.00	253.88	282.62	312.96	380.02	402.38
69	191.61	244.30	274.64	304.98	359.27	384.82	217.16	276.24	309.77	344.90	413.56	440.70
70	207.58	265.06	300.19	338.51	392.80	424.73	236.32	298.59	336.91	381.62	447.09	487.01
71	226.74	287.41	320.95	373.64	429.52	463.06	257.08	322.54	362.46	421.54	485.41	523.73
72	249.09	311.36	346.49	416.75	472.64	509.36	281.03	351.28	391.20	467.85	530.12	570.04
73	273.04	341.70	378.43	464.65	523.73	560.46	304.98	383.22	427.93	517.34	581.21	619.54
74	300.19	375.23	416.75	518.94	581.21	617.94	330.53	418.35	467.85	573.23	637.10	677.02
75	325.74	413.56	467.85	574.83	641.89	681.81	356.07	456.67	517.34	629.12	699.37	740.89
76	351.28	459.86	531.72	637.10	712.15	758.45	383.22	501.38	578.02	689.79	768.03	817.53
77	381.62	517.34	606.76	704.16	796.77	854.26	410.36	554.07	646.68	752.07	851.06	911.74
78	413.56	579.62	685.00	776.02	889.39	959.64	442.30	613.15	720.13	819.13	942.08	1015.53
79	448.68	645.08	766.44	851.06	988.38	1071.41	475.83	673.83	795.18	890.98	1037.88	1125.70
80	490.20	712.15					515.75	736.10				
81	542.89	782.40					563.65	803.16				
82	601.97	855.85					621.13	873.42				
83	669.04	930.90					685.00	945.27				
84	742.49	1010.74					755.26	1020.32				
85+												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.
that have previously elected an inflation decrease option

Appendix C2

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

NH-99 PA 4/99, NH-99FR PA 4/99

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	1.9% Simple Inflation						1.9% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	38.32	47.90	54.29	60.68	75.05	84.63	55.89	70.26	78.24	89.42	106.98	118.16
30	38.32	47.90	54.29	60.68	75.05	84.63	55.89	70.26	78.24	89.42	106.98	118.16
31	38.32	47.90	54.29	60.68	75.05	84.63	55.89	70.26	78.24	89.42	106.98	118.16
32	38.32	47.90	54.29	60.68	75.05	84.63	55.89	70.26	78.24	89.42	106.98	118.16
33	38.32	47.90	54.29	60.68	75.05	84.63	55.89	70.26	78.24	89.42	106.98	118.16
34	38.32	47.90	54.29	60.68	75.05	84.63	55.89	70.26	78.24	89.42	106.98	118.16
35	38.32	47.90	54.29	60.68	75.05	84.63	55.89	70.26	78.24	89.42	106.98	118.16
36	38.32	47.90	54.29	60.68	75.05	84.63	55.89	70.26	78.24	89.42	106.98	118.16
37	38.32	47.90	54.29	60.68	75.05	84.63	55.89	70.26	78.24	89.42	106.98	118.16
38	38.32	47.90	54.29	60.68	75.05	84.63	55.89	70.26	78.24	89.42	106.98	118.16
39	38.32	47.90	54.29	60.68	75.05	84.63	55.89	70.26	78.24	89.42	106.98	118.16
40	38.32	47.90	54.29	60.68	75.05	84.63	55.89	70.26	78.24	89.42	106.98	118.16
41	38.32	47.90	54.29	60.68	75.05	84.63	55.89	70.26	78.24	89.42	106.98	118.16
42	38.32	47.90	54.29	60.68	75.05	84.63	55.89	70.26	78.24	89.42	106.98	118.16
43	38.32	47.90	54.29	60.68	75.05	84.63	55.89	70.26	78.24	89.42	106.98	118.16
44	38.32	47.90	54.29	60.68	75.05	84.63	55.89	70.26	78.24	89.42	106.98	118.16
45	49.50	63.87	70.26	78.24	97.40	108.58	67.06	81.43	89.42	99.00	119.76	130.93
46	49.50	63.87	70.26	78.24	97.40	108.58	67.06	81.43	89.42	99.00	119.76	130.93
47	49.50	63.87	70.26	78.24	97.40	108.58	67.06	81.43	89.42	99.00	119.76	130.93
48	49.50	63.87	70.26	78.24	97.40	108.58	67.06	81.43	89.42	99.00	119.76	130.93
49	49.50	63.87	70.26	78.24	97.40	108.58	67.06	81.43	89.42	99.00	119.76	130.93
50	54.29	68.66	76.64	86.22	105.39	118.16	71.85	84.63	92.61	103.79	124.55	137.32
51	57.48	71.85	81.43	91.01	110.18	122.95	73.45	87.82	95.80	105.39	127.74	140.51
52	60.68	76.64	84.63	94.21	114.97	127.74	75.05	89.42	97.40	108.58	130.93	143.71
53	62.27	79.84	89.42	99.00	119.76	132.53	76.64	92.61	102.19	110.18	134.13	146.90
54	65.47	83.03	92.61	102.19	124.55	138.92	79.84	94.21	103.79	113.37	137.32	151.69
55	68.66	84.63	97.40	106.98	129.34	143.71	81.43	97.40	106.98	116.56	140.51	154.88
56	73.45	91.01	102.19	113.37	137.32	151.69	87.82	103.79	113.37	122.95	148.50	164.46
57	78.24	97.40	108.58	122.95	146.90	161.27	92.61	111.77	124.55	132.53	159.67	177.24
58	84.63	103.79	114.97	132.53	156.48	172.45	99.00	121.35	134.13	143.71	174.04	193.21
59	91.01	110.18	122.95	142.11	166.06	182.03	103.79	129.34	146.90	154.88	188.42	209.17
60	97.40	116.56	127.74	150.09	174.04	190.01	111.77	138.92	156.48	166.06	199.59	221.95
61	102.19	122.95	135.72	158.08	183.63	199.59	116.56	145.30	164.46	174.04	212.37	234.72
62	106.98	129.34	143.71	166.06	193.21	209.17	121.35	153.29	172.45	186.82	223.54	247.50
63	113.37	138.92	153.29	177.24	202.79	218.75	127.74	162.87	182.03	198.00	237.91	261.87
64	119.76	146.90	164.46	186.82	212.37	229.93	134.13	169.25	191.61	209.17	250.69	276.24
65	127.74	156.48	175.64	196.40	223.54	242.70	140.51	177.24	199.59	221.95	263.46	290.61
66	134.13	167.66	188.42	207.58	237.91	258.67	148.50	188.42	212.37	236.32	281.03	308.17
67	143.71	182.03	204.38	223.54	260.27	281.03	159.67	202.79	229.93	253.88	303.38	332.12
68	153.29	196.40	221.95	244.30	284.22	308.17	174.04	220.35	249.09	276.24	330.53	360.86
69	166.06	213.96	241.11	268.25	312.96	338.51	188.42	239.51	269.85	301.78	359.27	391.20
70	182.03	229.93	261.87	293.80	340.11	370.44	205.98	260.27	292.20	332.12	388.01	423.14
71	198.00	249.09	279.43	325.74	373.64	403.98	225.14	281.03	316.16	367.25	421.54	456.67
72	218.75	271.45	301.78	362.46	411.96	443.89	244.30	306.57	340.11	405.57	459.86	494.99
73	239.51	296.99	328.93	403.98	455.07	487.01	265.06	333.72	370.44	451.88	504.57	539.70
74	260.27	325.74	362.46	451.88	504.57	538.10	289.01	364.06	407.17	498.18	554.07	589.20
75	282.62	360.86	407.17	501.38	558.86	592.39	309.77	397.59	451.88	547.68	608.36	643.49
76	306.57	400.78	463.06	554.07	619.54	659.45	333.72	435.91	502.97	600.38	669.04	710.55
77	332.12	450.28	526.93	613.15	692.99	742.49	357.67	482.22	563.65	654.66	740.89	791.98
78	360.86	504.57	597.18	675.42	774.42	835.10	384.82	533.31	625.92	713.74	819.13	884.60
79	391.20	560.46	665.84	740.89	859.05	930.90	413.56	586.00	691.39	774.42	902.16	980.40
80	426.33	619.54					448.68	641.89				
81	471.04	681.81					491.80	699.37				
82	523.73	744.08					541.30	758.45				
83	582.81	809.55					597.18	822.32				
84	646.68	878.21					657.86	887.79				
85+												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C3

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

NH-99 PA 4/99, NH-99FR PA 4/99

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	2.7% Simple Inflation						2.7% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	33.90	43.39	47.46	54.24	67.58	73.37	85.54	105.20	118.72	135.62	170.40	187.20
30	33.90	43.39	47.46	54.24	69.91	78.27	90.16	109.77	124.80	139.20	170.40	187.20
31	33.90	43.39	47.46	54.24	72.24	83.16	91.20	112.06	124.80	139.20	170.40	187.20
32	33.90	43.39	47.46	54.24	76.90	85.60	91.20	112.80	124.80	139.20	170.40	187.20
33	35.00	43.39	48.36	54.24	79.23	90.49	91.20	112.80	124.80	139.20	170.40	187.20
34	35.00	43.39	50.56	55.97	83.89	95.39	91.20	112.80	124.80	139.20	170.40	187.20
35	37.19	44.37	50.56	58.21	88.55	97.83	91.20	112.80	124.80	139.20	170.40	187.20
36	39.37	46.59	52.76	62.68	90.88	102.72	91.20	112.80	124.80	139.20	170.40	187.20
37	41.56	48.81	57.15	64.92	95.54	107.62	91.20	112.80	124.80	139.20	170.40	187.20
38	41.56	51.03	59.35	67.16	100.20	112.51	91.20	112.80	124.80	139.20	170.40	187.20
39	43.75	53.24	61.55	71.64	104.86	119.84	91.20	112.80	124.80	139.20	170.40	187.20
40	45.93	55.46	63.75	73.88	109.52	124.74	91.20	112.80	124.80	139.20	170.40	187.20
41	48.33	57.91	66.22	76.43	114.69	129.60	91.20	112.80	124.80	139.20	170.40	187.20
42	48.55	60.38	68.71	81.27	117.60	129.60	91.20	112.80	124.80	139.20	170.40	187.20
43	50.98	62.87	73.44	83.88	117.60	129.60	91.20	112.80	124.80	139.20	170.40	187.20
44	53.43	65.38	75.98	86.50	117.60	129.60	91.20	112.80	124.80	139.20	170.40	187.20
45	55.65	67.62	79.81	90.31	135.55	150.70	103.20	127.20	141.60	158.40	189.60	211.20
46	55.90	72.42	84.72	92.96	140.94	158.49	103.20	127.20	141.60	158.40	189.60	211.20
47	58.39	74.98	87.37	97.90	146.37	163.82	103.20	127.20	141.60	158.40	189.60	211.20
48	60.90	77.57	92.34	102.88	151.85	165.60	103.20	127.20	141.60	158.40	189.60	211.20
49	63.44	82.46	95.04	105.61	153.60	165.60	103.20	127.20	141.60	158.40	189.60	211.20
50	67.67	84.46	98.80	112.04	165.96	180.00	108.00	136.80	151.20	165.60	199.20	220.80
51	69.95	86.83	104.71	116.86	175.03	189.60	112.80	139.20	153.60	170.40	204.00	225.60
52	74.59	93.36	107.74	121.39	183.53	199.20	117.60	144.00	158.40	172.80	208.80	232.80
53	77.45	98.10	113.14	126.84	189.60	208.80	122.40	146.40	163.20	177.60	216.00	237.60
54	79.31	100.55	118.59	135.24	199.01	218.40	127.20	153.60	168.00	182.40	220.80	242.40
55	84.05	105.36	122.69	138.83	206.40	225.85	131.63	156.00	170.40	184.80	225.60	247.20
56	92.59	112.02	131.47	151.21	218.40	242.40	138.84	165.60	182.40	196.80	237.60	264.00
57	96.84	121.09	143.34	163.22	235.20	259.20	145.96	180.00	199.20	213.60	256.80	283.20
58	105.49	130.19	152.79	176.27	252.00	276.00	155.55	194.40	216.00	230.40	280.80	309.60
59	113.15	141.94	164.93	189.35	268.80	295.20	163.00	206.51	237.60	249.60	304.80	336.00
60	122.28	149.28	175.22	200.49	285.60	309.60	170.73	215.76	248.00	268.80	328.80	362.40
61	130.64	162.16	188.79	215.20	294.84	318.24	180.99	227.45	262.53	283.14	341.64	376.74
62	140.93	173.90	203.53	229.59	305.52	330.60	192.12	239.09	273.60	294.12	355.68	392.16
63	152.16	186.04	216.66	247.95	315.24	341.88	199.80	250.86	281.94	308.58	370.74	408.48
64	162.93	198.55	235.37	263.94	328.32	354.24	205.20	261.36	293.76	321.84	384.48	423.36
65	173.36	213.85	249.70	280.82	340.20	365.40	212.10	268.80	302.40	333.90	399.00	438.90
66	185.01	229.88	266.63	303.05	352.92	381.48	222.36	279.48	314.16	344.76	414.12	452.88
67	196.67	246.56	286.03	316.80	372.24	399.96	227.70	293.04	322.74	358.38	435.60	465.30
68	210.22	266.32	301.44	332.16	395.52	416.64	238.08	305.28	339.84	376.32	456.96	483.84
69	223.20	284.52	319.92	355.26	418.50	448.26	252.96	321.78	360.84	401.76	481.74	513.36
70	234.00	298.80	338.40	381.60	442.80	478.80	266.40	336.60	379.80	430.20	504.00	549.00
71	247.08	313.20	349.74	407.16	468.06	504.60	280.14	351.48	394.98	459.36	528.96	570.72
72	262.08	327.60	364.56	438.48	497.28	535.92	295.68	369.60	411.60	492.24	557.76	599.76
73	277.02	346.68	383.94	471.42	531.36	568.62	309.42	388.80	434.16	524.88	589.68	628.56
74	293.28	366.60	407.16	507.00	567.84	603.72	322.92	408.72	457.08	560.04	622.44	661.44
75	306.00	388.50	439.50	540.00	603.00	640.50	334.50	429.00	486.00	591.00	657.00	696.00
76	316.80	414.72	479.52	574.56	642.24	684.00	345.60	452.16	521.28	622.08	692.64	737.28
77	329.82	447.12	524.40	608.58	688.62	738.30	354.66	478.86	558.90	649.98	735.54	787.98
78	351.20	492.23	581.72	659.02	755.29	814.96	375.61	520.70	611.56	695.63	800.04	862.42
79	381.04	547.82	650.88	722.75	839.36	909.88	404.09	572.23	675.29	756.65	881.40	955.98
80	416.29	604.78					437.99	625.12				
81	461.04	664.44					478.67	682.07				
82	511.21	726.82					527.48	741.73				
83	568.16	790.55					581.72	802.75				
84	630.54	858.35					641.39	866.48				
85+												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.
that have previously elected an inflation decrease option

Appendix C3

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

NH-99 PA 4/99, NH-99FR PA 4/99

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	2.7% Simple Inflation						2.7% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	32.54	40.68	46.10	51.53	64.82	72.02	78.79	98.48	111.87	130.94	160.80	177.60
30	32.54	40.68	46.10	51.53	67.05	76.82	83.05	102.77	117.60	134.40	160.80	177.60
31	32.54	40.68	46.10	51.53	69.29	81.62	84.00	104.91	117.60	134.40	160.80	177.60
32	32.54	40.68	46.10	51.53	73.76	84.02	84.00	105.60	117.60	134.40	160.80	177.60
33	33.60	40.68	46.98	51.53	75.99	88.82	84.00	105.60	117.60	134.40	160.80	177.60
34	33.60	40.68	49.11	53.17	80.46	93.62	84.00	105.60	117.60	134.40	160.80	177.60
35	35.70	41.60	49.11	55.30	84.93	96.02	84.00	105.60	117.60	134.40	160.80	177.60
36	37.80	43.68	51.25	59.55	87.17	100.82	84.00	105.60	117.60	134.40	160.80	177.60
37	39.90	45.76	55.52	61.68	91.64	105.62	84.00	105.60	117.60	134.40	160.80	177.60
38	39.90	47.84	57.66	63.80	96.11	110.42	84.00	105.60	117.60	134.40	160.80	177.60
39	42.00	49.92	59.79	68.06	100.58	117.62	84.00	105.60	117.60	134.40	160.80	177.60
40	44.10	52.00	61.93	70.18	105.05	122.43	84.00	105.60	117.60	134.40	160.80	177.60
41	46.40	54.29	64.33	72.61	110.01	127.20	84.00	105.60	117.60	134.40	160.80	177.60
42	46.61	56.61	66.75	77.21	112.80	127.20	84.00	105.60	117.60	134.40	160.80	177.60
43	48.94	58.94	71.35	79.68	112.80	127.20	84.00	105.60	117.60	134.40	160.80	177.60
44	51.29	61.30	73.81	82.18	112.80	127.20	84.00	105.60	117.60	134.40	160.80	177.60
45	53.91	64.40	78.03	86.77	129.20	148.52	100.80	122.40	134.40	148.80	180.00	196.80
46	54.15	68.97	82.83	89.31	134.33	156.19	100.80	122.40	134.40	148.80	180.00	196.80
47	56.57	71.41	85.42	94.06	139.51	161.45	100.80	122.40	134.40	148.80	180.00	196.80
48	59.00	73.87	90.29	98.85	144.73	163.20	100.80	122.40	134.40	148.80	180.00	196.80
49	61.46	78.53	92.93	101.47	146.40	163.20	100.80	122.40	134.40	148.80	180.00	196.80
50	65.74	78.95	98.80	108.04	156.48	177.60	108.00	127.20	139.20	156.00	187.20	206.40
51	68.06	81.41	102.69	114.84	163.20	184.80	110.40	132.00	144.00	158.40	192.00	211.20
52	72.68	87.87	103.82	115.51	171.61	192.00	112.80	134.40	146.40	163.20	196.80	216.00
53	71.92	92.55	109.24	120.98	180.00	199.20	115.20	139.20	153.60	165.60	201.60	220.80
54	75.62	95.06	112.76	125.44	187.02	208.80	120.00	141.60	156.00	170.40	206.40	228.00
55	80.32	97.97	116.93	131.01	194.40	213.96	122.06	146.40	160.80	175.20	211.20	232.80
56	86.92	106.42	123.74	139.43	206.40	228.00	131.66	156.00	170.40	184.80	223.20	247.20
57	91.26	113.64	133.52	153.27	220.80	242.40	136.54	168.00	187.20	199.20	240.00	266.40
58	99.84	120.89	141.04	164.39	235.20	259.20	146.13	182.40	201.60	216.00	261.60	290.40
59	105.73	130.59	153.01	175.54	249.60	273.60	149.23	190.08	220.80	232.80	283.20	314.40
60	113.01	137.95	161.12	184.77	261.60	285.60	159.34	197.59	229.29	249.60	300.00	333.60
61	119.44	148.65	172.55	197.26	269.10	292.50	167.25	206.98	239.30	255.06	311.22	343.98
62	125.89	156.51	185.03	205.84	275.88	298.68	171.78	214.51	246.24	266.76	319.20	353.40
63	136.75	166.86	192.58	221.96	281.94	304.14	177.60	226.44	253.08	275.28	330.78	364.08
64	143.76	173.96	207.21	232.19	287.28	311.04	181.44	228.96	259.20	282.96	339.12	373.68
65	152.40	185.46	217.99	244.97	294.00	319.20	184.80	233.10	262.50	291.90	346.50	382.20
66	160.22	199.48	231.34	262.64	303.96	330.48	189.72	240.72	271.32	301.92	359.04	393.72
67	171.85	214.56	252.49	277.20	322.74	348.48	198.00	251.46	285.12	314.82	376.20	411.84
68	181.81	230.68	266.88	293.76	341.76	370.56	209.28	264.96	299.52	332.16	397.44	433.92
69	193.44	249.19	280.86	312.48	364.56	394.32	219.48	279.00	314.34	351.54	418.50	455.70
70	205.20	259.20	295.20	331.20	383.40	417.60	232.20	293.40	329.40	374.40	437.40	477.00
71	215.76	271.44	304.50	354.96	407.16	440.22	245.34	306.24	344.52	400.20	459.36	497.64
72	230.16	285.60	317.52	381.36	433.44	467.04	257.04	322.56	357.84	426.72	483.84	520.80
73	243.00	301.32	333.72	409.86	461.70	494.10	268.92	338.58	375.84	458.46	511.92	547.56
74	254.28	318.24	354.12	441.48	492.96	525.72	282.36	355.68	397.80	486.72	541.32	575.64
75	265.50	339.00	382.50	471.00	525.00	556.50	291.00	373.50	424.50	514.50	571.50	604.50
76	276.48	361.44	417.60	499.68	558.72	594.72	300.96	393.12	453.60	541.44	603.36	640.80
77	287.04	389.16	455.40	529.92	598.92	641.70	309.12	416.76	487.14	565.80	640.32	684.48
78	306.46	428.50	507.14	573.59	657.66	709.19	326.80	452.90	531.55	606.13	695.63	751.22
79	332.22	475.96	565.45	629.18	729.53	790.55	351.20	497.65	587.15	657.66	766.14	832.58
80	362.05	526.13					381.04	545.11				
81	400.02	579.01					417.65	593.93				
82	444.77	631.90					459.68	644.10				
83	494.94	687.49					507.14	698.34				
84	549.18	745.80					558.67	753.94				
85+												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C4

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

NH-99 PA 4/99, NH-99FR PA 4/99

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	1.5% Simple Inflation						1.5% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	33.90	43.39	47.46	54.24	66.44	73.22	51.53	63.73	70.51	78.65	96.28	105.77
30	33.90	43.39	47.46	54.24	66.44	73.22	51.53	63.73	70.51	78.65	96.28	105.77
31	33.90	43.39	47.46	54.24	66.44	73.22	51.53	63.73	70.51	78.65	96.28	105.77
32	33.90	43.39	47.46	54.24	66.44	73.22	51.53	63.73	70.51	78.65	96.28	105.77
33	33.90	43.39	47.46	54.24	66.44	73.22	51.53	63.73	70.51	78.65	96.28	105.77
34	33.90	43.39	47.46	54.24	66.44	73.22	51.53	63.73	70.51	78.65	96.28	105.77
35	33.90	43.39	47.46	54.24	66.44	73.22	51.53	63.73	70.51	78.65	96.28	105.77
36	33.90	43.39	47.46	54.24	66.44	73.22	51.53	63.73	70.51	78.65	96.28	105.77
37	33.90	43.39	47.46	54.24	66.44	73.22	51.53	63.73	70.51	78.65	96.28	105.77
38	33.90	43.39	47.46	54.24	66.44	73.22	51.53	63.73	70.51	78.65	96.28	105.77
39	33.90	43.39	47.46	54.24	66.44	73.22	51.53	63.73	70.51	78.65	96.28	105.77
40	33.90	43.39	47.46	54.24	66.44	73.22	51.53	63.73	70.51	78.65	96.28	105.77
41	33.90	43.39	47.46	54.24	66.44	73.22	51.53	63.73	70.51	78.65	96.28	105.77
42	33.90	43.39	47.46	54.24	66.44	73.22	51.53	63.73	70.51	78.65	96.28	105.77
43	33.90	43.39	47.46	54.24	66.44	73.22	51.53	63.73	70.51	78.65	96.28	105.77
44	33.90	43.39	47.46	54.24	66.44	73.22	51.53	63.73	70.51	78.65	96.28	105.77
45	43.39	56.95	61.02	69.16	86.78	93.56	58.31	71.87	80.00	89.50	107.12	119.33
46	43.39	56.95	61.02	69.16	86.78	93.56	58.31	71.87	80.00	89.50	107.12	119.33
47	43.39	56.95	61.02	69.16	86.78	93.56	58.31	71.87	80.00	89.50	107.12	119.33
48	43.39	56.95	61.02	69.16	86.78	93.56	58.31	71.87	80.00	89.50	107.12	119.33
49	43.39	56.95	61.02	69.16	86.78	93.56	58.31	71.87	80.00	89.50	107.12	119.33
50	47.46	62.38	65.09	75.94	94.92	101.70	61.02	77.29	85.43	93.56	112.55	124.75
51	50.17	65.09	70.51	78.65	100.34	107.12	63.73	78.65	86.78	96.28	115.26	127.46
52	52.88	69.16	74.58	84.07	104.41	112.55	66.44	81.36	89.50	97.63	117.97	131.53
53	56.95	71.87	78.65	88.14	107.12	117.97	69.16	82.72	92.21	100.34	122.04	134.24
54	58.31	74.58	82.72	93.56	112.55	123.40	71.87	86.78	94.92	103.06	124.75	136.96
55	61.02	77.29	86.78	96.28	116.62	128.82	74.58	88.14	96.28	104.41	127.46	139.67
56	66.44	81.36	92.21	104.41	123.40	136.96	78.65	93.56	103.06	111.19	134.24	149.16
57	70.51	88.14	98.99	111.19	132.89	146.45	84.07	101.70	112.55	120.68	145.09	160.01
58	75.94	94.92	105.77	120.68	142.38	155.94	89.50	109.84	122.04	130.18	158.65	174.92
59	82.72	101.70	112.55	130.18	151.87	166.79	96.28	119.33	134.24	141.02	172.21	189.84
60	89.50	107.12	117.97	138.31	161.36	174.92	101.70	128.82	143.74	151.87	185.77	204.76
61	94.92	113.90	126.11	146.45	170.86	184.42	107.12	135.60	153.23	164.08	197.98	218.32
62	101.70	122.04	134.24	157.30	181.70	196.62	115.26	145.09	162.72	174.92	211.54	233.23
63	107.12	131.53	146.45	168.14	192.55	208.82	122.04	153.23	172.21	188.48	226.45	249.50
64	115.26	142.38	158.65	180.35	206.11	222.38	128.82	164.08	184.42	202.04	241.37	265.78
65	123.40	153.23	170.86	191.20	219.67	235.94	136.96	173.57	195.26	215.60	257.64	283.40
66	131.53	164.08	184.42	203.40	234.59	253.57	147.80	185.77	208.82	229.16	275.27	301.03
67	139.67	177.64	196.62	216.96	254.93	273.91	155.94	200.69	221.03	245.44	298.32	318.66
68	150.52	192.55	212.89	234.59	279.34	294.25	168.14	215.60	240.01	265.78	322.73	341.71
69	162.72	207.47	233.23	259.00	305.10	326.80	184.42	234.59	263.06	292.90	351.20	374.26
70	176.28	225.10	254.93	287.47	333.58	360.70	200.69	253.57	286.12	324.08	379.68	413.58
71	192.55	244.08	272.56	317.30	364.76	393.24	218.32	273.91	307.81	357.98	412.22	444.77
72	211.54	264.42	294.25	353.92	401.38	432.56	238.66	298.32	332.22	397.31	450.19	484.09
73	231.88	290.18	321.37	394.60	444.77	475.96	259.00	325.44	363.41	439.34	493.58	526.13
74	254.93	318.66	353.92	440.70	493.58	524.77	280.69	355.27	397.31	486.80	541.04	574.94
75	276.62	351.20	397.31	488.16	545.11	579.01	302.39	387.82	439.34	534.26	593.93	629.18
76	298.32	390.53	451.55	541.04	604.78	644.10	325.44	425.78	490.87	585.79	652.24	694.27
77	324.08	439.34	515.28	598.00	676.64	725.46	348.49	470.53	549.18	638.68	722.75	774.28
78	351.20	492.23	581.72	659.02	755.29	814.96	375.61	520.70	611.56	695.63	800.04	862.42
79	381.04	547.82	650.88	722.75	839.36	909.88	404.09	572.23	675.29	756.65	881.40	955.98
80	416.29	604.78					437.99	625.12				
81	461.04	664.44					478.67	682.07				
82	511.21	726.82					527.48	741.73				
83	568.16	790.55					581.72	802.75				
84	630.54	858.35					641.39	866.48				
85+												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.
that have previously elected an inflation decrease option

Appendix C4

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

NH-99 PA 4/99, NH-99FR PA 4/99

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	1.5% Simple Inflation						1.5% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	32.54	40.68	46.10	51.53	63.73	71.87	47.46	59.66	66.44	75.94	90.85	100.34
30	32.54	40.68	46.10	51.53	63.73	71.87	47.46	59.66	66.44	75.94	90.85	100.34
31	32.54	40.68	46.10	51.53	63.73	71.87	47.46	59.66	66.44	75.94	90.85	100.34
32	32.54	40.68	46.10	51.53	63.73	71.87	47.46	59.66	66.44	75.94	90.85	100.34
33	32.54	40.68	46.10	51.53	63.73	71.87	47.46	59.66	66.44	75.94	90.85	100.34
34	32.54	40.68	46.10	51.53	63.73	71.87	47.46	59.66	66.44	75.94	90.85	100.34
35	32.54	40.68	46.10	51.53	63.73	71.87	47.46	59.66	66.44	75.94	90.85	100.34
36	32.54	40.68	46.10	51.53	63.73	71.87	47.46	59.66	66.44	75.94	90.85	100.34
37	32.54	40.68	46.10	51.53	63.73	71.87	47.46	59.66	66.44	75.94	90.85	100.34
38	32.54	40.68	46.10	51.53	63.73	71.87	47.46	59.66	66.44	75.94	90.85	100.34
39	32.54	40.68	46.10	51.53	63.73	71.87	47.46	59.66	66.44	75.94	90.85	100.34
40	32.54	40.68	46.10	51.53	63.73	71.87	47.46	59.66	66.44	75.94	90.85	100.34
41	32.54	40.68	46.10	51.53	63.73	71.87	47.46	59.66	66.44	75.94	90.85	100.34
42	32.54	40.68	46.10	51.53	63.73	71.87	47.46	59.66	66.44	75.94	90.85	100.34
43	32.54	40.68	46.10	51.53	63.73	71.87	47.46	59.66	66.44	75.94	90.85	100.34
44	32.54	40.68	46.10	51.53	63.73	71.87	47.46	59.66	66.44	75.94	90.85	100.34
45	42.04	54.24	59.66	66.44	82.72	92.21	56.95	69.16	75.94	84.07	101.70	111.19
46	42.04	54.24	59.66	66.44	82.72	92.21	56.95	69.16	75.94	84.07	101.70	111.19
47	42.04	54.24	59.66	66.44	82.72	92.21	56.95	69.16	75.94	84.07	101.70	111.19
48	42.04	54.24	59.66	66.44	82.72	92.21	56.95	69.16	75.94	84.07	101.70	111.19
49	42.04	54.24	59.66	66.44	82.72	92.21	56.95	69.16	75.94	84.07	101.70	111.19
50	46.10	58.31	65.09	73.22	89.50	100.34	61.02	71.87	78.65	88.14	105.77	116.62
51	48.82	61.02	69.16	77.29	93.56	104.41	62.38	74.58	81.36	89.50	108.48	119.33
52	51.53	65.09	71.87	80.00	97.63	108.48	63.73	75.94	82.72	92.21	111.19	122.04
53	52.88	67.80	75.94	84.07	101.70	112.55	65.09	78.65	86.78	93.56	113.90	124.75
54	55.60	70.51	78.65	86.78	105.77	117.97	67.80	80.00	88.14	96.28	116.62	128.82
55	58.31	71.87	82.72	90.85	109.84	122.04	69.16	82.72	90.85	98.99	119.33	131.53
56	62.38	77.29	86.78	96.28	116.62	128.82	74.58	88.14	96.28	104.41	126.11	139.67
57	66.44	82.72	92.21	104.41	124.75	136.96	78.65	94.92	105.77	112.55	135.60	150.52
58	71.87	88.14	97.63	112.55	132.89	146.45	84.07	103.06	113.90	122.04	147.80	164.08
59	77.29	93.56	104.41	120.68	141.02	154.58	88.14	109.84	124.75	131.53	160.01	177.64
60	82.72	98.99	108.48	127.46	147.80	161.36	94.92	117.97	132.89	141.02	169.50	188.48
61	86.78	104.41	115.26	134.24	155.94	169.50	98.99	123.40	139.67	147.80	180.35	199.33
62	90.85	109.84	122.04	141.02	164.08	177.64	103.06	130.18	146.45	158.65	189.84	210.18
63	96.28	117.97	130.18	150.52	172.21	185.77	108.48	138.31	154.58	168.14	202.04	222.38
64	101.70	124.75	139.67	158.65	180.35	195.26	113.90	143.74	162.72	177.64	212.89	234.59
65	108.48	132.89	149.16	166.79	189.84	206.11	119.33	150.52	169.50	188.48	223.74	246.79
66	113.90	142.38	160.01	176.28	202.04	219.67	126.11	160.01	180.35	200.69	238.66	261.71
67	122.04	154.58	173.57	189.84	221.03	238.66	135.60	172.21	195.26	215.60	257.64	282.05
68	130.18	166.79	188.48	207.47	241.37	261.71	147.80	187.13	211.54	234.59	280.69	306.46
69	141.02	181.70	204.76	227.81	265.78	287.47	160.01	203.40	229.16	256.28	305.10	332.22
70	154.58	195.26	222.38	249.50	288.83	314.59	174.92	221.03	248.15	282.05	329.51	359.34
71	168.14	211.54	237.30	276.62	317.30	343.07	191.20	238.66	268.49	311.88	357.98	387.82
72	185.77	230.52	256.28	307.81	349.85	376.97	207.47	260.35	288.83	344.42	390.53	420.36
73	203.40	252.22	279.34	343.07	386.46	413.58	225.10	283.40	314.59	383.75	428.50	458.33
74	221.03	276.62	307.81	383.75	428.50	456.97	245.44	309.17	345.78	423.07	470.53	500.36
75	240.01	306.46	345.78	425.78	474.60	503.08	263.06	337.64	383.75	465.11	516.64	546.47
76	260.35	340.36	393.24	470.53	526.13	560.03	283.40	370.19	427.14	509.86	568.16	603.42
77	282.05	382.39	447.48	520.70	588.50	630.54	303.74	409.51	478.67	555.96	629.18	672.58
78	306.46	428.50	507.14	573.59	657.66	709.19	326.80	452.90	531.55	606.13	695.63	751.22
79	332.22	475.96	565.45	629.18	729.53	790.55	351.20	497.65	587.15	657.66	766.14	832.58
80	362.05	526.13					381.04	545.11				
81	400.02	579.01					417.65	593.93				
82	444.77	631.90					459.68	644.10				
83	494.94	687.49					507.14	698.34				
84	549.18	745.80					558.67	753.94				
85+												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

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

NH-99 PA 4/99, NH-99FR PA 4/99

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	24.08	28.77	31.60	39.35	45.21	55.74	53.07	67.93	74.29	84.91	105.78	114.86	133.91	164.68	185.85	212.29	266.75	293.05
30	25.78	28.77	31.87	41.59	52.33	63.22	53.07	67.93	74.29	84.91	109.43	122.52	141.14	171.84	195.36	217.91	266.75	293.05
31	26.72	29.69	33.26	42.74	52.96	63.60	53.07	67.93	74.29	84.91	113.08	130.18	142.77	175.42	195.36	217.91	266.75	293.05
32	27.42	31.13	35.18	44.61	55.27	63.68	53.07	67.93	74.29	84.91	120.38	134.01	142.77	176.58	195.36	217.91	266.75	293.05
33	27.84	32.01	36.32	46.04	56.32	63.68	54.79	67.93	75.71	84.91	124.02	141.66	142.77	176.58	195.36	217.91	266.75	293.05
34	28.54	33.57	37.46	47.62	57.31	63.68	54.79	67.93	79.15	87.61	131.32	149.32	142.77	176.58	195.36	217.91	266.75	293.05
35	29.25	34.30	38.89	48.82	57.31	63.68	58.21	69.46	79.15	91.12	138.61	153.15	142.77	176.58	195.36	217.91	266.75	293.05
36	29.95	35.75	40.03	48.82	57.31	63.68	61.63	72.93	82.59	98.13	142.26	160.81	142.77	176.58	195.36	217.91	266.75	293.05
37	30.65	36.91	41.45	48.82	57.31	66.50	65.06	76.40	89.47	101.63	149.56	168.46	142.77	176.58	195.36	217.91	266.75	293.05
38	31.78	37.64	42.45	48.82	57.31	66.50	65.06	79.88	92.91	105.13	156.85	176.12	142.77	176.58	195.36	217.91	266.75	293.05
39	31.84	38.80	43.94	50.56	59.64	70.19	68.48	83.35	96.35	112.14	164.15	187.61	142.77	176.58	195.36	217.91	266.75	293.05
40	33.18	40.25	45.87	53.72	62.95	74.00	71.91	86.82	99.79	115.65	171.44	195.26	142.77	176.58	195.36	217.91	266.75	293.05
41	34.32	41.69	48.02	57.45	66.79	78.54	75.66	90.66	103.66	119.65	179.54	202.88	142.77	176.58	195.36	217.91	266.75	293.05
42	35.69	43.15	49.85	57.89	71.17	84.18	76.00	94.53	107.56	127.22	184.09	202.88	142.77	176.58	195.36	217.91	266.75	293.05
43	37.15	44.62	52.53	62.18	77.02	91.11	79.80	98.42	114.97	131.30	184.09	202.88	142.77	176.58	195.36	217.91	266.75	293.05
44	38.54	46.57	54.49	65.35	81.94	93.98	83.64	102.35	118.95	135.41	184.09	202.88	142.77	176.58	195.36	217.91	266.75	293.05
45	40.33	47.39	54.49	65.27	82.37	93.18	87.12	105.85	124.93	141.37	212.19	235.91	161.55	199.12	221.66	247.96	296.80	330.62
46	42.51	48.91	56.78	69.10	86.47	97.80	87.50	113.36	132.62	145.51	220.63	248.10	161.55	199.12	221.66	247.96	296.80	330.62
47	43.33	50.75	58.58	73.50	91.12	103.73	91.41	117.38	136.77	153.25	229.13	256.45	161.55	199.12	221.66	247.96	296.80	330.62
48	43.65	52.77	61.49	74.07	96.37	110.84	95.34	121.42	144.56	161.05	237.70	259.23	161.55	199.12	221.66	247.96	296.80	330.62
49	47.51	54.35	63.74	80.11	109.70	123.63	99.31	129.09	148.78	165.32	240.45	259.23	161.55	199.12	221.66	247.96	296.80	330.62
50	46.61	55.25	67.13	82.05	111.39	122.43	105.93	132.22	154.66	175.39	259.80	281.78	169.07	214.15	236.69	259.23	311.83	345.65
51	51.59	56.98	68.99	85.09	120.45	134.27	109.49	135.93	163.91	182.93	274.00	296.80	176.58	217.91	240.45	266.75	319.35	353.16
52	50.88	60.53	70.68	90.03	126.84	143.06	116.76	146.14	168.66	190.02	287.30	311.83	184.09	225.42	247.96	270.51	326.86	364.43
53	55.26	62.34	72.67	90.39	136.09	151.57	121.24	153.58	177.12	198.56	296.80	326.86	191.61	229.18	255.48	278.02	338.13	371.94
54	54.62	66.41	77.84	94.04	145.41	160.46	124.15	157.40	185.64	211.71	311.53	341.89	199.12	240.45	262.99	285.53	345.65	379.46
55	58.09	67.96	80.50	97.75	154.82	165.64	131.58	164.94	192.06	217.33	323.10	353.55	206.06	244.21	266.75	289.29	353.16	386.97
56	62.35	73.60	87.69	107.31	167.35	187.30	144.94	175.36	205.81	236.71	341.89	379.46	217.34	259.23	285.53	308.08	371.94	413.27
57	68.89	81.97	95.99	117.73	189.64	209.44	151.60	189.56	224.38	255.50	368.19	405.76	228.48	281.78	311.83	334.37	402.00	443.33
58	73.83	88.75	105.51	134.98	211.77	227.80	165.14	203.80	239.18	275.94	394.49	432.06	243.51	304.32	338.13	360.67	439.57	484.65
59	78.76	95.62	114.01	148.40	230.79	256.49	177.12	222.20	258.18	296.41	420.79	462.11	255.17	323.27	371.94	390.73	477.14	525.98
60	84.62	103.33	123.84	162.49	247.97	278.59	191.41	233.69	270.64	313.85	447.08	484.65	267.26	337.75	383.07	420.79	514.71	567.31
61	92.25	113.48	132.41	175.79	273.82	299.98	201.51	249.47	286.58	336.87	461.55	498.18	279.18	349.90	398.51	443.23	534.81	589.76
62	100.53	122.01	143.83	190.74	298.34	330.52	210.88	265.72	304.67	359.41	478.27	517.53	287.48	365.31	411.90	460.42	556.79	613.90
63	108.45	134.24	154.46	205.35	328.64	353.87	221.25	280.45	317.05	388.15	493.48	535.19	292.26	378.76	425.27	483.06	580.36	639.44
64	116.46	144.83	165.91	222.05	358.40	389.27	231.32	291.75	340.38	413.18	513.96	554.54	298.00	392.40	439.74	503.82	601.87	662.74
65	127.01	156.86	178.57	238.59	388.06	417.96	239.88	310.75	354.70	439.60	532.56	572.01	303.31	406.42	451.93	522.69	624.60	687.06
66	139.35	172.36	196.96	267.29	401.57	430.26	258.12	337.52	382.30	474.39	552.47	597.18	323.09	426.83	479.13	539.70	648.27	708.95
67	153.37	188.85	217.88	301.26	415.80	439.86	279.67	362.53	411.87	495.93	582.71	626.11	339.40	448.87	502.57	561.02	681.90	728.39
68	169.47	208.79	238.73	329.10	433.73	456.74	302.09	392.91	443.76	519.97	619.16	652.22	358.80	469.41	531.99	589.10	715.34	757.41
69	184.26	228.59	262.59	357.51	451.10	482.43	322.97	421.90	480.58	556.13	655.13	701.72	381.21	492.49	560.21	628.92	754.13	803.63
70	204.62	250.98	287.23	384.56	478.89	514.58	348.53	460.06	515.28	597.37	693.17	749.52	404.33	519.84	591.65	673.45	788.97	859.42
71	224.20	276.67	312.17	407.11	505.24	544.54	386.78	490.29	547.49	637.38	732.71	789.91	438.54	550.21	618.31	719.09	828.05	893.42
72	246.77	300.04	340.81	433.00	542.92	582.84	410.27	512.83	570.69	686.41	778.45	838.94	462.86	578.58	644.33	770.56	873.13	938.88
73	271.21	330.26	369.18	466.82	579.90	624.42	433.65	542.70	601.03	737.97	831.80	890.13	484.37	608.64	679.64	821.66	923.10	983.96
74	297.82	359.39	403.65	504.89	607.86	661.47	459.11	573.88	637.38	793.67	888.91	945.08	505.51	639.82	715.52	876.70	974.38	1035.43
75	326.06	394.36	438.87	544.93	642.58	703.67	479.02	608.17	688.00	845.33	943.95	1002.65	523.63	671.57	760.80	925.17	1028.48	1089.53
76	360.16	457.97	515.46	619.47	698.80	748.40	495.93	649.21	750.65	899.43	1005.38	1070.75	541.01	707.82	816.02	973.82	1084.27	1154.16
77	391.01	496.87	559.51	650.25	732.34	782.02	516.31	699.93	820.91	952.69	1077.98	1155.75	555.19	749.62	874.91	1017.49	1151.43	1233.52
78	424.54	534.92	602.85	698.37	785.40	838.47	549.78	770.55	910.64	1031.64	1182.35	1275.75	587.99	815.12	957.34	1088.95	1252.40	1350.05
79	464.87	587.99	662.29	757.81	853.33	910.64	596.48	857.58	1018.90	1131.41	1313.96	1424.34	632.57	895.79	1057.11	1184.47	1379.76	1496.51
80	513.70	651.67	732.34	834.23	940.36	1008.29	651.67	946.73					685.64	978.57				
81	579.50	732.34	825.74	931.87	1063.48	1146.27	721.72	1040.13					749.32	1067.72				
82	655.92	829.98	936.12	1050.74	1216.31	1316.08	800.26	1137.77					825.74	1161.12				
83	742.95	940.36	1061.36	1188.72	1392.50	1515.62	889.42	1237.54					910.64	1256.65				
84	838.47	1061.36	1197.21	1337.31	1585.67	1736.38	987.06	1343.68					1004.04	1356.41				
85+	1150.51	1460.43	1651.47	1829.78	2226.73	2470.84												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

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

NH-99 PA 4/99, NH-99FR PA 4/99

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	22.47	25.74	30.02	37.64	43.53	52.02	50.95	63.68	72.17	80.66	101.47	112.73	123.33	154.17	175.13	204.97	251.72	278.02
30	24.07	25.74	30.28	39.79	50.40	59.00	50.95	63.68	72.17	80.66	104.97	120.25	130.00	160.87	184.09	210.39	251.72	278.02
31	24.94	26.57	31.60	40.88	51.00	59.36	50.95	63.68	72.17	80.66	108.46	127.77	131.50	164.22	184.09	210.39	251.72	278.02
32	25.59	27.85	33.42	42.67	53.23	59.44	50.95	63.68	72.17	80.66	115.46	131.52	131.50	165.31	184.09	210.39	251.72	278.02
33	25.99	28.64	34.51	44.04	54.23	59.44	52.60	63.68	73.54	80.66	118.96	139.04	131.50	165.31	184.09	210.39	251.72	278.02
34	26.64	30.04	35.59	45.55	55.19	59.44	52.60	63.68	76.89	83.23	125.96	146.55	131.50	165.31	184.09	210.39	251.72	278.02
35	27.30	30.69	36.94	46.70	55.19	59.44	55.88	65.12	76.89	86.56	132.96	150.31	131.50	165.31	184.09	210.39	251.72	278.02
36	27.95	31.99	38.03	46.70	55.19	59.44	59.17	68.37	80.23	93.22	136.45	157.83	131.50	165.31	184.09	210.39	251.72	278.02
37	28.61	33.03	39.38	46.70	55.19	62.07	62.46	71.63	86.91	96.55	143.45	165.34	131.50	165.31	184.09	210.39	251.72	278.02
38	29.66	33.68	40.33	46.70	55.19	62.07	62.46	74.88	90.26	99.88	150.45	172.86	131.50	165.31	184.09	210.39	251.72	278.02
39	29.72	34.72	41.74	48.36	57.43	65.51	65.74	78.14	93.60	106.54	157.45	184.13	131.50	165.31	184.09	210.39	251.72	278.02
40	30.97	36.02	43.57	51.38	60.62	69.06	69.03	81.40	96.94	109.87	164.45	191.65	131.50	165.31	184.09	210.39	251.72	278.02
41	32.03	37.30	45.62	54.95	64.32	73.31	72.64	84.99	100.70	113.67	172.21	199.12	131.50	165.31	184.09	210.39	251.72	278.02
42	33.31	38.61	47.36	55.38	68.53	78.56	72.96	88.62	104.49	120.86	176.58	199.12	131.50	165.31	184.09	210.39	251.72	278.02
43	34.67	39.92	49.90	59.47	74.17	85.04	76.61	92.27	111.69	124.74	176.58	199.12	131.50	165.31	184.09	210.39	251.72	278.02
44	35.97	41.67	51.77	62.50	78.90	87.71	80.29	95.95	115.55	128.64	176.58	199.12	131.50	165.31	184.09	210.39	251.72	278.02
45	38.21	43.44	54.49	62.94	77.66	90.66	84.40	100.81	122.16	135.83	202.25	232.49	157.79	191.61	210.39	232.93	281.78	308.08
46	40.27	44.84	56.78	66.63	81.52	95.16	84.77	107.96	129.67	139.81	210.28	244.50	157.79	191.61	210.39	232.93	281.78	308.08
47	41.05	46.52	58.58	70.88	85.92	100.92	88.55	111.79	133.73	147.24	218.39	252.74	157.79	191.61	210.39	232.93	281.78	308.08
48	41.35	48.37	61.49	71.42	90.87	107.85	92.36	115.64	141.35	154.74	226.56	255.48	157.79	191.61	210.39	232.93	281.78	308.08
49	45.00	49.82	63.74	77.25	103.43	120.29	96.20	122.94	145.48	158.84	229.18	255.48	157.79	191.61	210.39	232.93	281.78	308.08
50	44.28	55.25	64.65	82.05	105.67	122.43	102.90	123.59	154.66	169.13	244.95	278.02	169.07	199.12	217.91	244.21	293.05	323.10
51	49.25	54.87	66.61	85.09	111.64	131.14	106.53	127.44	160.76	179.78	255.48	289.29	172.82	206.64	225.42	247.96	300.56	330.62
52	48.67	56.36	68.40	87.38	117.99	139.88	113.77	137.55	162.53	180.82	268.64	300.56	176.58	210.39	229.18	255.48	308.08	338.13
53	52.96	60.26	72.67	85.51	127.02	145.25	112.58	144.88	171.01	189.39	281.78	311.83	180.34	217.91	240.45	259.23	315.59	345.65
54	54.62	62.25	73.39	89.21	136.13	154.04	118.38	148.82	176.51	196.37	292.76	326.86	187.85	221.66	244.21	266.75	323.10	356.92
55	55.94	63.84	76.15	92.98	142.18	159.39	125.73	153.36	183.05	205.09	304.32	334.94	191.07	229.18	251.72	274.26	330.62	364.43
56	58.05	69.39	81.11	99.99	157.70	177.44	136.06	166.59	193.70	218.27	323.10	356.92	206.10	244.21	266.75	289.29	349.40	386.97
57	64.58	75.67	87.26	110.37	179.48	199.14	142.85	177.90	209.01	239.93	345.65	379.46	213.74	262.99	293.05	311.83	375.70	417.03
58	71.65	82.56	96.72	127.19	194.69	213.99	156.30	189.24	220.78	257.34	368.19	405.76	228.75	285.53	315.59	338.13	409.51	454.60
59	74.50	89.39	107.30	137.98	210.12	238.68	165.51	204.42	239.51	274.79	390.73	428.30	233.60	297.56	345.65	364.43	443.33	492.17
60	78.43	95.07	112.78	149.39	230.51	253.59	176.91	215.94	248.87	289.24	409.51	447.08	249.44	309.31	354.16	390.73	469.63	522.23
61	85.96	102.97	121.37	157.42	248.92	271.41	184.24	228.68	261.93	308.80	421.26	457.89	257.98	318.41	363.24	399.28	487.19	538.47
62	92.15	111.49	128.34	172.20	269.58	294.20	188.39	239.15	276.97	322.23	431.87	467.56	257.04	327.76	370.71	417.59	499.68	553.22
63	95.94	119.33	139.01	181.65	292.12	317.39	198.85	251.54	281.82	347.46	441.36	476.11	259.78	341.89	381.74	430.93	517.81	569.94
64	101.90	127.79	146.00	193.32	314.06	341.07	204.11	255.62	299.65	363.48	449.71	486.91	263.49	343.76	388.00	442.95	530.87	584.97
65	110.08	137.52	156.52	209.43	332.62	362.48	210.89	269.50	309.66	383.48	460.23	499.68	264.27	352.44	392.30	456.95	542.42	598.30
66	120.06	148.36	170.10	229.11	347.79	376.47	223.52	292.89	331.70	411.14	475.83	517.34	275.67	367.63	413.79	472.63	562.05	616.34
67	133.36	164.41	188.07	260.71	360.82	388.31	244.38	315.48	363.58	433.94	505.22	545.52	295.13	385.18	443.99	492.83	588.91	644.70
68	146.87	179.60	210.65	291.24	374.59	404.16	261.26	340.34	392.89	459.86	535.00	580.08	315.40	407.41	468.88	519.97	622.16	679.27
69	161.23	199.45	230.34	311.75	391.58	422.91	279.90	369.51	421.91	489.16	570.69	617.28	330.76	427.02	488.02	550.31	655.13	713.36
70	176.72	219.60	248.78	335.47	413.45	446.17	305.63	399.09	449.50	518.47	600.18	653.72	352.42	453.12	513.14	586.09	684.72	746.71
71	196.47	239.04	272.32	358.16	440.68	474.37	337.76	424.92	476.67	555.66	637.38	689.13	384.06	479.40	539.32	626.48	719.09	779.02
72	215.07	263.35	297.67	382.20	473.73	508.33	360.30	447.08	497.05	596.99	678.52	731.12	402.38	504.94	560.17	668.00	757.41	815.27
73	235.64	287.92	321.21	409.05	504.59	543.52	380.40	471.69	522.41	641.60	722.76	773.48	420.97	530.02	588.35	717.68	801.37	857.16
74	258.69	313.69	352.16	440.67	529.81	575.20	398.06	498.18	554.35	691.10	771.69	822.97	442.01	556.79	622.73	761.92	847.39	901.12
75	284.76	344.54	383.75	475.45	558.86	613.10	415.62	530.68	598.77	737.31	821.85	871.16	455.54	584.69	664.52	805.41	894.64	946.30
76	314.05	398.81	447.75	538.67	608.64	649.21	432.81	565.81	653.72	782.21	874.63	930.99	471.13	615.40	710.08	847.58	944.51	1003.12
77	341.32	432.06	488.22	565.99	637.28	680.49	449.34	609.20	712.89	829.55	937.56	1004.53	483.90	652.41	762.58	885.72	1002.37	1071.50
78	369.35	467.00	524.31	607.10	683.51	730.21	479.73	670.78	793.89	897.91	1029.52	1110.18	511.57	708.99	832.10	948.85	1088.95	1175.98
79	403.32	511.57	577.38	660.16	742.95	793.89	520.06	745.07	885.17	984.94	1142.02	1237.54	549.78	779.04	919.14	1029.52	1199.33	1303.35
80	447.89	566.76	638.94	725.97	819.37	876.68	566.76	823.61					596.48	853.33				
81	503.08	636.81	719.60	810.88	927.63	995.55	626.20	906.40					653.80	929.75				
82	571.01	721.72	815.12	914.89	1059.23	1146.27	696.25	989.18					719.60	1008.29				
83	645.30	819.37	923.38	1033.76	1209.95	1318.21	774.79	1076.22					793.89	1093.20				
84	728.09	923.38	1042.25	1163.25	1379.76	1511.37	859.70	1167.49					874.56	1180.23				
85+	999.80	1271.51	1437.08	1589.91	1938.04	2150.31												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

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

NH-99 PA 4/99, NH-99FR PA 4/99

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	53.07	67.93	74.29	84.91	104.01	114.63	80.66	99.77	110.38	123.12	150.71	165.57
30	53.07	67.93	74.29	84.91	104.01	114.63	80.66	99.77	110.38	123.12	150.71	165.57
31	53.07	67.93	74.29	84.91	104.01	114.63	80.66	99.77	110.38	123.12	150.71	165.57
32	53.07	67.93	74.29	84.91	104.01	114.63	80.66	99.77	110.38	123.12	150.71	165.57
33	53.07	67.93	74.29	84.91	104.01	114.63	80.66	99.77	110.38	123.12	150.71	165.57
34	53.07	67.93	74.29	84.91	104.01	114.63	80.66	99.77	110.38	123.12	150.71	165.57
35	53.07	67.93	74.29	84.91	104.01	114.63	80.66	99.77	110.38	123.12	150.71	165.57
36	53.07	67.93	74.29	84.91	104.01	114.63	80.66	99.77	110.38	123.12	150.71	165.57
37	53.07	67.93	74.29	84.91	104.01	114.63	80.66	99.77	110.38	123.12	150.71	165.57
38	53.07	67.93	74.29	84.91	104.01	114.63	80.66	99.77	110.38	123.12	150.71	165.57
39	53.07	67.93	74.29	84.91	104.01	114.63	80.66	99.77	110.38	123.12	150.71	165.57
40	53.07	67.93	74.29	84.91	104.01	114.63	80.66	99.77	110.38	123.12	150.71	165.57
41	53.07	67.93	74.29	84.91	104.01	114.63	80.66	99.77	110.38	123.12	150.71	165.57
42	53.07	67.93	74.29	84.91	104.01	114.63	80.66	99.77	110.38	123.12	150.71	165.57
43	53.07	67.93	74.29	84.91	104.01	114.63	80.66	99.77	110.38	123.12	150.71	165.57
44	53.07	67.93	74.29	84.91	104.01	114.63	80.66	99.77	110.38	123.12	150.71	165.57
45	67.93	89.15	95.52	108.26	135.85	146.47	91.28	112.50	125.24	140.10	167.69	186.80
46	67.93	89.15	95.52	108.26	135.85	146.47	91.28	112.50	125.24	140.10	167.69	186.80
47	67.93	89.15	95.52	108.26	135.85	146.47	91.28	112.50	125.24	140.10	167.69	186.80
48	67.93	89.15	95.52	108.26	135.85	146.47	91.28	112.50	125.24	140.10	167.69	186.80
49	67.93	89.15	95.52	108.26	135.85	146.47	91.28	112.50	125.24	140.10	167.69	186.80
50	74.29	97.64	101.89	118.87	148.59	159.20	95.52	120.99	133.73	146.47	176.19	195.29
51	78.54	101.89	110.38	123.12	157.08	167.69	99.77	123.12	135.85	150.71	180.43	199.54
52	82.79	108.26	116.75	131.61	163.45	176.19	104.01	127.36	140.10	152.84	184.68	205.90
53	89.15	112.50	123.12	137.98	167.69	184.68	108.26	129.49	144.34	157.08	191.04	210.15
54	91.28	116.75	129.49	146.47	176.19	193.17	112.50	135.85	148.59	161.33	195.29	214.39
55	95.52	120.99	135.85	150.71	182.55	201.66	116.75	137.98	150.71	163.45	199.54	218.64
56	104.01	127.36	144.34	163.45	193.17	214.39	123.12	146.47	161.33	174.06	210.15	233.50
57	110.38	137.98	154.96	174.06	208.03	229.25	131.61	159.20	176.19	188.92	227.13	250.48
58	118.87	148.59	165.57	188.92	222.88	244.11	140.10	171.94	191.04	203.78	248.36	273.83
59	129.49	159.20	176.18	203.78	237.74	261.09	150.71	186.80	210.15	220.76	269.58	297.18
60	140.10	167.69	182.22	216.52	252.60	273.83	159.20	201.66	222.01	237.74	290.81	320.53
61	146.41	175.23	191.43	229.25	267.46	288.69	165.24	208.61	232.59	256.85	309.92	341.76
62	152.18	186.47	200.96	246.23	284.44	307.79	172.47	221.69	244.97	273.83	331.14	365.11
63	155.77	198.28	214.31	263.22	301.43	326.90	178.51	231.35	259.76	295.06	354.49	390.58
64	163.65	209.22	229.43	282.32	322.65	348.13	187.08	246.34	276.06	316.28	377.84	416.05
65	170.75	222.66	242.71	299.30	343.88	369.35	195.85	262.43	291.82	337.51	403.32	443.65
66	183.51	240.90	264.42	318.41	367.23	396.95	214.76	283.71	318.48	358.74	430.91	471.24
67	198.61	261.19	283.12	339.63	399.07	428.79	232.44	307.41	344.18	384.21	467.00	498.84
68	216.29	284.08	313.41	367.23	437.28	460.63	253.40	331.52	375.72	416.05	505.21	534.92
69	235.45	307.64	350.36	405.44	477.61	511.57	277.92	359.04	408.41	458.51	549.78	585.87
70	262.56	346.58	388.18	450.02	522.19	564.64	304.59	391.61	445.71	507.33	594.36	647.43
71	301.43	382.09	426.67	496.72	571.01	615.59	341.76	428.79	481.86	560.40	645.30	696.25
72	331.14	413.93	460.63	554.03	628.32	677.15	373.60	467.00	520.06	621.96	704.74	757.81
73	362.98	454.26	503.08	617.71	696.25	745.07	405.44	509.45	568.89	687.76	772.67	823.61
74	399.07	498.84	554.03	689.88	772.67	821.49	439.40	556.15	621.96	762.05	846.96	900.03
75	433.03	549.78	621.96	764.18	853.33	906.40	473.37	607.10	687.76	836.35	929.75	984.94
76	467.00	611.34	706.86	846.96	946.73	1008.29	509.45	666.53	768.42	917.01	1021.03	1086.83
77	507.33	687.76	806.63	936.12	1059.23	1135.65	545.54	736.58	859.70	999.80	1131.41	1212.07
78	549.78	770.55	910.64	1031.64	1182.35	1275.75	587.99	815.12	957.34	1088.95	1252.40	1350.05
79	596.48	857.58	1018.90	1131.41	1313.96	1424.34	632.57	895.79	1057.11	1184.47	1379.76	1496.51
80	651.67	946.73					685.64	978.57				
81	721.72	1040.13					749.32	1067.72				
82	800.26	1137.77					825.74	1161.12				
83	889.42	1237.54					910.64	1256.65				
84	987.06	1343.68					1004.04	1356.41				
85+												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.
that have previously elected an inflation decrease option

Appendix B2

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

NH-99 PA 4/99, NH-99FR PA 4/99

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	50.95	63.68	72.17	80.66	99.77	112.50	74.29	93.40	104.01	118.87	142.22	157.08
30	50.95	63.68	72.17	80.66	99.77	112.50	74.29	93.40	104.01	118.87	142.22	157.08
31	50.95	63.68	72.17	80.66	99.77	112.50	74.29	93.40	104.01	118.87	142.22	157.08
32	50.95	63.68	72.17	80.66	99.77	112.50	74.29	93.40	104.01	118.87	142.22	157.08
33	50.95	63.68	72.17	80.66	99.77	112.50	74.29	93.40	104.01	118.87	142.22	157.08
34	50.95	63.68	72.17	80.66	99.77	112.50	74.29	93.40	104.01	118.87	142.22	157.08
35	50.95	63.68	72.17	80.66	99.77	112.50	74.29	93.40	104.01	118.87	142.22	157.08
36	50.95	63.68	72.17	80.66	99.77	112.50	74.29	93.40	104.01	118.87	142.22	157.08
37	50.95	63.68	72.17	80.66	99.77	112.50	74.29	93.40	104.01	118.87	142.22	157.08
38	50.95	63.68	72.17	80.66	99.77	112.50	74.29	93.40	104.01	118.87	142.22	157.08
39	50.95	63.68	72.17	80.66	99.77	112.50	74.29	93.40	104.01	118.87	142.22	157.08
40	50.95	63.68	72.17	80.66	99.77	112.50	74.29	93.40	104.01	118.87	142.22	157.08
41	50.95	63.68	72.17	80.66	99.77	112.50	74.29	93.40	104.01	118.87	142.22	157.08
42	50.95	63.68	72.17	80.66	99.77	112.50	74.29	93.40	104.01	118.87	142.22	157.08
43	50.95	63.68	72.17	80.66	99.77	112.50	74.29	93.40	104.01	118.87	142.22	157.08
44	50.95	63.68	72.17	80.66	99.77	112.50	74.29	93.40	104.01	118.87	142.22	157.08
45	65.80	84.91	93.40	104.01	129.49	144.34	89.15	108.26	118.87	131.61	159.20	174.06
46	65.80	84.91	93.40	104.01	129.49	144.34	89.15	108.26	118.87	131.61	159.20	174.06
47	65.80	84.91	93.40	104.01	129.49	144.34	89.15	108.26	118.87	131.61	159.20	174.06
48	65.80	84.91	93.40	104.01	129.49	144.34	89.15	108.26	118.87	131.61	159.20	174.06
49	65.80	84.91	93.40	104.01	129.49	144.34	89.15	108.26	118.87	131.61	159.20	174.06
50	72.17	91.28	101.89	114.63	140.10	157.08	95.52	112.50	123.12	137.98	165.57	182.55
51	76.42	95.52	108.26	120.99	146.47	163.45	97.64	116.75	127.36	140.10	169.82	186.80
52	80.66	101.89	112.50	125.24	152.84	169.82	99.77	118.87	129.49	144.34	174.06	191.04
53	82.79	106.14	118.87	131.61	159.20	176.19	101.89	123.12	135.85	146.47	178.31	195.29
54	87.03	110.38	123.12	135.85	165.57	184.68	106.14	125.24	137.98	150.71	182.55	201.66
55	91.28	112.50	129.49	142.22	171.94	191.04	108.26	129.49	142.22	154.96	186.80	205.90
56	97.64	120.99	135.85	150.71	182.55	201.66	116.75	137.98	150.71	163.45	197.41	218.64
57	104.01	129.49	144.34	163.45	195.29	214.39	123.12	148.59	165.57	176.19	212.27	235.62
58	112.50	137.98	152.84	176.19	208.03	229.25	131.61	161.33	178.31	191.04	231.38	256.85
59	120.99	146.47	163.44	188.92	220.76	241.99	137.98	171.94	195.29	205.90	250.48	278.08
60	129.49	154.96	167.56	199.54	231.38	252.60	148.59	184.68	205.26	220.76	265.34	295.06
61	133.86	160.63	174.96	210.15	244.11	265.34	152.69	189.83	212.01	231.38	282.32	312.04
62	135.95	167.82	182.69	220.76	256.85	278.08	154.21	198.90	220.48	248.36	297.18	329.02
63	140.00	177.84	190.50	235.62	269.58	290.81	158.68	208.83	233.17	263.22	316.28	348.13
64	144.39	183.31	201.98	248.36	282.32	305.67	165.41	215.80	243.58	278.08	333.27	367.23
65	150.11	193.11	211.89	261.09	297.18	322.65	170.64	227.58	253.32	295.06	350.25	386.33
66	158.91	209.05	229.43	275.95	316.28	343.88	183.24	244.37	275.05	314.16	373.60	409.68
67	173.54	227.29	249.93	297.18	346.00	373.60	202.12	263.79	304.06	337.51	403.32	441.52
68	187.06	246.07	277.48	324.78	377.84	409.68	222.75	287.73	331.14	367.23	439.40	479.73
69	204.06	269.44	307.58	356.62	416.05	450.02	241.13	311.31	355.78	401.19	477.61	520.06
70	230.24	300.65	338.62	390.58	452.14	492.47	265.49	341.35	386.56	441.52	515.82	562.52
71	263.22	331.14	371.47	433.03	496.72	537.05	299.30	373.60	420.30	488.22	560.40	607.10
72	290.81	360.86	401.19	481.86	547.66	590.11	324.78	407.56	452.14	539.17	611.34	658.04
73	318.41	394.82	437.28	537.05	604.97	647.43	352.37	443.65	492.47	600.73	670.78	717.48
74	346.00	433.03	481.86	600.73	670.78	715.35	384.21	483.98	541.29	662.29	736.58	783.28
75	375.72	479.73	541.29	666.53	742.95	787.53	411.81	528.56	600.73	728.09	808.75	855.45
76	407.56	532.80	615.59	736.58	823.61	876.68	443.65	579.50	668.65	798.14	889.42	944.61
77	441.52	598.61	700.50	815.12	921.26	987.06	475.49	641.06	749.32	870.31	984.94	1052.87
78	479.73	670.78	793.89	897.91	1029.52	1110.18	511.57	708.99	832.10	948.85	1088.95	1175.98
79	520.06	745.07	885.17	984.94	1142.02	1237.54	549.78	779.04	919.14	1029.52	1199.33	1303.35
80	566.76	823.61					596.48	853.33				
81	626.20	906.40					653.80	929.75				
82	696.25	989.18					719.60	1008.29				
83	774.79	1076.22					793.89	1093.20				
84	859.70	1167.49					874.56	1180.23				
85+												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B3

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

NH-99 PA 4/99, NH-99FR PA 4/99

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	4.4% Simple Inflation						4.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	45.07	57.69	63.09	72.11	89.83	97.54	113.72	139.85	157.83	180.29	226.53	248.86
30	45.07	57.69	63.09	72.11	92.93	104.05	119.86	145.93	165.91	185.05	226.53	248.86
31	45.07	57.69	63.09	72.11	96.03	110.55	121.24	148.97	165.91	185.05	226.53	248.86
32	45.07	57.69	63.09	72.11	102.23	113.80	121.24	149.96	165.91	185.05	226.53	248.86
33	46.53	57.69	64.29	72.11	105.32	120.30	121.24	149.96	165.91	185.05	226.53	248.86
34	46.53	57.69	67.21	74.40	111.52	126.81	121.24	149.96	165.91	185.05	226.53	248.86
35	49.43	58.99	67.21	77.38	117.71	130.06	121.24	149.96	165.91	185.05	226.53	248.86
36	52.34	61.94	70.14	83.33	120.81	136.56	121.24	149.96	165.91	185.05	226.53	248.86
37	55.25	64.88	75.98	86.31	127.01	143.06	121.24	149.96	165.91	185.05	226.53	248.86
38	55.25	67.83	78.90	89.28	133.20	149.57	121.24	149.96	165.91	185.05	226.53	248.86
39	58.16	70.78	81.82	95.24	139.40	159.32	121.24	149.96	165.91	185.05	226.53	248.86
40	61.07	73.73	84.75	98.21	145.59	165.82	121.24	149.96	165.91	185.05	226.53	248.86
41	64.26	76.99	88.03	101.61	152.47	172.29	121.24	149.96	165.91	185.05	226.53	248.86
42	64.54	80.28	91.34	108.04	156.34	172.29	121.24	149.96	165.91	185.05	226.53	248.86
43	67.77	83.58	97.64	111.50	156.34	172.29	121.24	149.96	165.91	185.05	226.53	248.86
44	71.03	86.92	101.01	115.00	156.34	172.29	121.24	149.96	165.91	185.05	226.53	248.86
45	73.98	89.89	106.10	120.06	180.20	200.34	137.19	169.10	188.24	210.58	252.05	280.77
46	74.31	96.27	112.62	123.58	187.36	210.69	137.19	169.10	188.24	210.58	252.05	280.77
47	77.62	99.68	116.15	130.15	194.58	217.79	137.19	169.10	188.24	210.58	252.05	280.77
48	80.97	103.12	122.76	136.77	201.87	220.15	137.19	169.10	188.24	210.58	252.05	280.77
49	84.33	109.62	126.35	140.39	204.20	220.15	137.19	169.10	188.24	210.58	252.05	280.77
50	89.96	112.28	131.34	148.95	220.63	239.29	143.58	181.86	201.01	220.15	264.82	293.53
51	92.99	115.44	139.20	155.35	232.69	252.05	149.96	185.05	204.20	226.53	271.20	299.91
52	99.16	124.11	143.23	161.37	243.98	264.82	156.34	191.43	210.58	229.72	277.58	309.48
53	102.96	130.42	150.41	168.62	252.05	277.58	162.72	194.62	216.96	236.10	287.15	315.87
54	105.43	133.67	157.65	179.79	264.56	290.34	169.10	204.20	223.34	242.48	293.53	322.25
55	111.74	140.07	163.10	184.57	274.39	300.24	174.99	207.39	226.53	245.67	299.91	328.63
56	123.08	148.92	174.78	201.02	290.34	322.25	184.57	220.15	242.48	261.63	315.87	350.96
57	128.74	160.98	190.55	216.98	312.68	344.58	194.04	239.29	264.82	283.96	341.39	376.49
58	140.24	173.07	203.12	234.34	335.01	366.92	206.79	258.44	287.15	306.29	373.30	411.58
59	150.42	188.70	219.25	251.72	357.34	392.44	216.69	274.53	315.87	331.82	405.20	446.68
60	162.55	198.46	229.84	266.53	379.68	411.58	226.96	286.83	325.31	357.34	437.11	481.78
61	171.13	211.85	243.37	286.08	391.96	423.07	237.09	297.15	338.43	376.41	454.18	500.84
62	179.09	225.65	258.74	305.22	406.16	439.50	244.14	310.23	349.80	391.00	472.84	521.34
63	187.89	238.17	269.25	329.63	419.08	454.50	248.19	321.66	361.15	410.23	492.86	543.03
64	196.45	247.76	289.06	350.89	436.47	470.93	253.07	333.24	373.44	427.85	511.13	562.82
65	203.72	263.90	301.22	373.32	452.26	485.76	257.58	345.14	383.80	443.89	530.43	583.47
66	219.20	286.63	324.66	402.87	469.17	507.14	274.38	362.47	406.89	458.32	550.53	602.06
67	237.51	307.87	349.77	421.15	494.86	531.71	288.23	381.19	426.79	476.43	579.09	618.57
68	256.54	333.67	376.86	441.57	525.81	553.88	304.70	398.63	451.78	500.28	607.48	643.22
69	274.27	358.29	408.13	472.28	556.35	595.92	323.74	418.24	475.75	534.10	640.43	682.46
70	295.98	390.70	437.59	507.30	588.66	636.52	343.37	441.46	502.45	571.91	670.02	729.84
71	328.47	416.37	464.95	541.28	622.24	670.82	372.42	467.26	525.09	610.67	703.20	758.72
72	348.41	435.51	484.65	582.92	661.09	712.45	393.08	491.35	547.18	654.38	741.49	797.32
73	368.27	460.88	510.41	626.71	706.39	755.92	411.34	516.87	577.17	697.78	783.92	835.61
74	389.89	487.36	541.28	674.01	754.89	802.59	429.29	543.35	607.64	744.52	827.47	879.32
75	406.80	516.47	584.27	717.88	801.63	851.48	444.69	570.31	646.09	785.68	873.42	925.26
76	421.15	551.33	637.47	763.82	853.80	909.31	459.44	601.10	692.99	826.99	920.80	980.14
77	438.46	594.40	697.14	809.05	915.45	981.50	471.49	636.60	743.00	864.08	977.83	1047.54
78	466.89	654.37	773.35	876.10	1004.09	1083.40	499.34	692.23	813.00	924.77	1063.58	1146.50
79	506.55	728.28	865.28	960.82	1115.85	1209.59	537.20	760.73	897.73	1005.89	1171.74	1270.88
80	553.42	803.99					582.26	831.03				
81	612.91	883.31					636.34	906.74				
82	679.61	966.23					701.24	986.06				
83	755.32	1050.96					773.35	1067.18				
84	838.24	1141.09					852.66	1151.91				
85+												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.
that have previously elected an inflation decrease option

Appendix B3

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

NH-99 PA 4/99, NH-99FR PA 4/99

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	4.4% Simple Inflation						4.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	43.26	54.08	61.29	68.50	86.17	95.74	104.74	130.92	148.73	174.07	213.77	236.10
30	43.26	54.08	61.29	68.50	89.14	102.12	110.40	136.62	156.34	178.67	213.77	236.10
31	43.26	54.08	61.29	68.50	92.11	108.50	111.67	139.46	156.34	178.67	213.77	236.10
32	43.26	54.08	61.29	68.50	98.05	111.69	111.67	140.38	156.34	178.67	213.77	236.10
33	44.67	54.08	62.45	68.50	101.02	118.08	111.67	140.38	156.34	178.67	213.77	236.10
34	44.67	54.08	65.29	70.68	106.97	124.46	111.67	140.38	156.34	178.67	213.77	236.10
35	47.46	55.30	65.29	73.51	112.91	127.65	111.67	140.38	156.34	178.67	213.77	236.10
36	50.25	58.06	68.13	79.16	115.88	134.03	111.67	140.38	156.34	178.67	213.77	236.10
37	53.04	60.83	73.81	81.99	121.82	140.41	111.67	140.38	156.34	178.67	213.77	236.10
38	53.04	63.59	76.65	84.82	127.77	146.80	111.67	140.38	156.34	178.67	213.77	236.10
39	55.83	66.36	79.49	90.47	133.71	156.37	111.67	140.38	156.34	178.67	213.77	236.10
40	58.62	69.12	82.33	93.30	139.65	162.75	111.67	140.38	156.34	178.67	213.77	236.10
41	61.69	72.18	85.52	96.53	146.25	169.10	111.67	140.38	156.34	178.67	213.77	236.10
42	61.96	75.26	88.73	102.64	149.96	169.10	111.67	140.38	156.34	178.67	213.77	236.10
43	65.06	78.36	94.85	105.93	149.96	169.10	111.67	140.38	156.34	178.67	213.77	236.10
44	68.19	81.49	98.13	109.25	149.96	169.10	111.67	140.38	156.34	178.67	213.77	236.10
45	71.67	85.61	103.74	115.35	171.75	197.44	134.00	162.72	178.67	197.82	239.29	261.63
46	71.99	91.69	110.12	118.73	178.58	207.64	134.00	162.72	178.67	197.82	239.29	261.63
47	75.20	94.93	113.56	125.04	185.46	214.63	134.00	162.72	178.67	197.82	239.29	261.63
48	78.44	98.21	120.04	131.41	192.40	216.96	134.00	162.72	178.67	197.82	239.29	261.63
49	81.70	104.40	123.54	134.89	194.62	216.96	134.00	162.72	178.67	197.82	239.29	261.63
50	87.39	104.96	131.34	143.63	208.02	236.10	143.58	169.10	185.05	207.39	248.86	274.39
51	90.47	108.22	136.52	152.67	216.96	245.67	146.77	175.48	191.43	210.58	255.25	280.77
52	96.61	116.81	138.02	153.56	228.14	255.25	149.96	178.67	194.62	216.96	261.63	287.15
53	95.61	123.04	145.23	160.84	239.29	264.82	153.15	185.05	204.20	220.15	268.01	293.53
54	100.53	126.38	149.90	166.76	248.62	277.58	159.53	188.24	207.39	226.53	274.39	303.10
55	106.77	130.24	155.45	174.17	258.44	284.44	162.26	194.62	213.77	232.91	280.77	309.48
56	115.55	141.48	164.50	185.36	274.39	303.10	175.02	207.39	226.53	245.67	296.72	328.63
57	121.32	151.07	177.50	203.75	293.53	322.25	181.52	223.34	248.86	264.82	319.06	354.15
58	132.73	160.71	187.49	218.54	312.68	344.58	194.26	242.48	268.01	287.15	347.77	386.06
59	140.55	173.60	203.40	233.36	331.82	363.72	198.38	252.69	293.53	309.48	376.49	417.96
60	150.24	183.38	211.35	245.63	347.77	379.68	211.83	262.68	300.76	331.82	398.82	443.49
61	156.46	194.20	222.44	262.24	357.74	388.85	219.08	270.41	308.48	339.08	413.74	457.29
62	159.98	203.09	235.21	273.65	366.76	397.07	218.29	278.34	314.82	354.63	424.35	469.81
63	168.87	213.61	239.33	295.07	374.81	404.32	220.62	290.34	324.18	365.96	439.74	484.01
64	173.33	217.08	254.47	308.68	381.91	413.50	223.77	291.93	329.50	376.17	450.83	496.77
65	179.09	228.87	262.97	325.66	390.84	424.35	224.42	299.30	333.16	388.05	460.64	508.10
66	189.82	248.73	281.69	349.15	404.09	439.34	234.10	312.20	351.40	401.37	477.31	523.41
67	207.53	267.92	308.76	368.51	429.05	463.27	250.64	327.10	377.05	418.52	500.12	547.50
68	221.87	289.03	333.65	390.53	454.34	492.62	267.84	345.98	398.18	441.57	528.36	576.85
69	237.70	313.80	358.30	415.41	484.65	524.21	280.89	362.64	414.44	467.34	556.35	605.81
70	259.55	338.92	381.73	440.30	509.69	555.16	299.29	384.80	435.77	497.73	581.48	634.12
71	286.83	360.85	404.80	471.88	541.28	585.23	326.16	407.12	458.01	532.03	610.67	661.56
72	305.98	379.68	422.11	506.98	576.22	620.88	341.71	428.81	475.71	567.28	643.22	692.35
73	323.04	400.58	443.65	544.87	613.79	656.86	357.50	450.11	499.64	609.48	680.55	727.93
74	338.04	423.07	470.77	586.90	655.34	698.89	375.37	472.84	528.84	647.05	719.63	765.26
75	352.96	450.67	508.50	626.15	697.94	739.81	386.86	496.53	564.33	683.98	759.75	803.62
76	367.55	480.50	555.16	664.28	742.76	790.62	400.10	522.61	603.02	719.79	802.11	851.88
77	381.59	517.35	605.41	704.48	796.21	853.08	410.94	554.04	647.61	752.18	851.24	909.95
78	407.40	569.64	674.20	762.53	874.29	942.80	434.44	602.09	706.65	805.79	924.77	998.68
79	441.65	632.74	751.71	836.44	969.84	1050.96	466.89	661.58	780.56	874.29	1018.51	1106.84
80	481.31	699.44					506.55	724.67				
81	531.79	769.74					555.22	789.57				
82	591.28	840.04					611.10	856.27				
83	657.97	913.95					674.20	928.37				
84	730.08	991.47					742.70	1002.28				
85+												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B4

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

NH-99 PA 4/99, NH-99FR PA 4/99

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	45.07	57.69	63.09	72.11	88.33	97.34	68.50	84.73	93.74	104.55	127.99	140.61
30	45.07	57.69	63.09	72.11	88.33	97.34	68.50	84.73	93.74	104.55	127.99	140.61
31	45.07	57.69	63.09	72.11	88.33	97.34	68.50	84.73	93.74	104.55	127.99	140.61
32	45.07	57.69	63.09	72.11	88.33	97.34	68.50	84.73	93.74	104.55	127.99	140.61
33	45.07	57.69	63.09	72.11	88.33	97.34	68.50	84.73	93.74	104.55	127.99	140.61
34	45.07	57.69	63.09	72.11	88.33	97.34	68.50	84.73	93.74	104.55	127.99	140.61
35	45.07	57.69	63.09	72.11	88.33	97.34	68.50	84.73	93.74	104.55	127.99	140.61
36	45.07	57.69	63.09	72.11	88.33	97.34	68.50	84.73	93.74	104.55	127.99	140.61
37	45.07	57.69	63.09	72.11	88.33	97.34	68.50	84.73	93.74	104.55	127.99	140.61
38	45.07	57.69	63.09	72.11	88.33	97.34	68.50	84.73	93.74	104.55	127.99	140.61
39	45.07	57.69	63.09	72.11	88.33	97.34	68.50	84.73	93.74	104.55	127.99	140.61
40	45.07	57.69	63.09	72.11	88.33	97.34	68.50	84.73	93.74	104.55	127.99	140.61
41	45.07	57.69	63.09	72.11	88.33	97.34	68.50	84.73	93.74	104.55	127.99	140.61
42	45.07	57.69	63.09	72.11	88.33	97.34	68.50	84.73	93.74	104.55	127.99	140.61
43	45.07	57.69	63.09	72.11	88.33	97.34	68.50	84.73	93.74	104.55	127.99	140.61
44	45.07	57.69	63.09	72.11	88.33	97.34	68.50	84.73	93.74	104.55	127.99	140.61
45	57.69	75.71	81.12	91.94	115.37	124.38	77.51	95.54	106.36	118.98	142.41	158.63
46	57.69	75.71	81.12	91.94	115.37	124.38	77.51	95.54	106.36	118.98	142.41	158.63
47	57.69	75.71	81.12	91.94	115.37	124.38	77.51	95.54	106.36	118.98	142.41	158.63
48	57.69	75.71	81.12	91.94	115.37	124.38	77.51	95.54	106.36	118.98	142.41	158.63
49	57.69	75.71	81.12	91.94	115.37	124.38	77.51	95.54	106.36	118.98	142.41	158.63
50	63.09	82.92	86.53	100.95	126.19	135.20	81.12	102.75	113.57	124.38	149.62	165.85
51	66.70	86.53	93.74	104.55	133.40	142.41	84.73	104.55	115.37	127.99	153.23	169.45
52	70.30	91.94	99.15	111.77	138.81	149.62	88.33	108.16	118.98	129.79	156.83	174.86
53	75.71	95.54	104.55	117.17	142.41	156.83	91.94	109.96	122.58	133.40	162.24	178.46
54	77.51	99.15	109.96	124.38	149.62	164.04	95.54	115.37	126.19	137.00	165.85	182.07
55	81.12	102.75	115.37	127.99	155.03	171.25	99.15	117.17	127.99	138.81	169.45	185.67
56	88.33	108.16	122.58	138.81	164.04	182.07	104.55	124.38	137.00	147.82	178.46	198.29
57	93.74	117.17	131.59	147.82	176.66	194.69	111.77	135.20	149.62	160.44	192.89	212.72
58	100.95	126.19	140.61	160.44	189.28	207.31	118.98	146.02	162.24	173.06	210.91	232.54
59	109.96	135.20	149.62	173.06	201.90	221.73	127.99	158.63	178.46	187.48	228.94	252.37
60	118.98	142.41	154.75	183.87	214.52	232.54	135.20	171.25	188.54	201.90	246.97	272.20
61	124.34	148.81	162.57	194.69	227.14	245.16	140.33	177.15	197.53	218.12	263.19	290.23
62	129.24	158.36	170.66	209.11	241.56	261.39	146.47	188.27	208.04	232.54	281.22	310.06
63	132.28	168.38	182.00	223.53	255.98	277.61	151.60	196.47	220.60	250.57	301.05	331.69
64	138.97	177.67	194.84	239.76	274.01	295.64	158.87	209.20	234.44	268.60	320.88	353.32
65	145.00	189.09	206.11	254.18	292.03	313.66	166.32	222.86	247.82	286.62	342.51	376.76
66	155.84	204.58	224.56	270.40	311.86	337.10	182.38	240.94	270.46	304.65	365.94	400.19
67	168.67	221.81	240.44	288.43	338.90	364.14	197.40	261.06	292.29	326.28	396.59	423.63
68	183.68	241.25	266.16	311.86	371.35	391.18	215.20	281.53	319.07	353.32	429.04	454.27
69	199.95	261.26	297.54	344.31	405.60	434.44	236.01	304.91	346.84	389.38	466.89	497.54
70	222.97	294.33	329.65	382.17	443.46	479.51	258.67	332.57	378.51	430.84	504.75	549.81
71	255.98	324.48	362.34	421.82	484.92	522.77	290.23	364.14	409.21	475.90	548.01	591.28
72	281.22	351.52	391.18	470.50	533.59	575.05	317.27	396.59	441.65	528.18	598.49	643.55
73	308.26	385.77	427.23	524.58	591.28	632.74	344.31	432.64	483.12	584.06	656.17	699.44
74	338.90	423.63	470.50	585.87	656.17	697.63	373.15	472.30	528.18	647.16	719.27	764.33
75	367.74	466.89	528.18	648.96	724.67	769.74	402.00	515.56	584.06	710.25	789.57	836.44
76	396.59	519.17	600.29	719.27	803.99	856.27	432.64	566.04	652.57	778.75	867.08	922.97
77	430.84	584.06	685.01	794.98	899.53	964.43	463.29	625.53	730.08	849.06	960.82	1029.32
78	466.89	654.37	773.35	876.10	1004.09	1083.40	499.34	692.23	813.00	924.77	1063.58	1146.50
79	506.55	728.28	865.28	960.82	1115.85	1209.59	537.20	760.73	897.73	1005.89	1171.74	1270.88
80	553.42	803.99					582.26	831.03				
81	612.91	883.31					636.34	906.74				
82	679.61	966.23					701.24	986.06				
83	755.32	1050.96					773.35	1067.18				
84	838.24	1141.09					852.66	1151.91				
85+												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.
that have previously elected an inflation decrease option

Appendix B4

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

NH-99 PA 4/99, NH-99FR PA 4/99

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	43.26	54.08	61.29	68.50	84.73	95.54	63.09	79.32	88.33	100.95	120.78	133.40
30	43.26	54.08	61.29	68.50	84.73	95.54	63.09	79.32	88.33	100.95	120.78	133.40
31	43.26	54.08	61.29	68.50	84.73	95.54	63.09	79.32	88.33	100.95	120.78	133.40
32	43.26	54.08	61.29	68.50	84.73	95.54	63.09	79.32	88.33	100.95	120.78	133.40
33	43.26	54.08	61.29	68.50	84.73	95.54	63.09	79.32	88.33	100.95	120.78	133.40
34	43.26	54.08	61.29	68.50	84.73	95.54	63.09	79.32	88.33	100.95	120.78	133.40
35	43.26	54.08	61.29	68.50	84.73	95.54	63.09	79.32	88.33	100.95	120.78	133.40
36	43.26	54.08	61.29	68.50	84.73	95.54	63.09	79.32	88.33	100.95	120.78	133.40
37	43.26	54.08	61.29	68.50	84.73	95.54	63.09	79.32	88.33	100.95	120.78	133.40
38	43.26	54.08	61.29	68.50	84.73	95.54	63.09	79.32	88.33	100.95	120.78	133.40
39	43.26	54.08	61.29	68.50	84.73	95.54	63.09	79.32	88.33	100.95	120.78	133.40
40	43.26	54.08	61.29	68.50	84.73	95.54	63.09	79.32	88.33	100.95	120.78	133.40
41	43.26	54.08	61.29	68.50	84.73	95.54	63.09	79.32	88.33	100.95	120.78	133.40
42	43.26	54.08	61.29	68.50	84.73	95.54	63.09	79.32	88.33	100.95	120.78	133.40
43	43.26	54.08	61.29	68.50	84.73	95.54	63.09	79.32	88.33	100.95	120.78	133.40
44	43.26	54.08	61.29	68.50	84.73	95.54	63.09	79.32	88.33	100.95	120.78	133.40
45	55.88	72.11	79.32	88.33	109.96	122.58	75.71	91.94	100.95	111.77	135.20	147.82
46	55.88	72.11	79.32	88.33	109.96	122.58	75.71	91.94	100.95	111.77	135.20	147.82
47	55.88	72.11	79.32	88.33	109.96	122.58	75.71	91.94	100.95	111.77	135.20	147.82
48	55.88	72.11	79.32	88.33	109.96	122.58	75.71	91.94	100.95	111.77	135.20	147.82
49	55.88	72.11	79.32	88.33	109.96	122.58	75.71	91.94	100.95	111.77	135.20	147.82
50	61.29	77.51	86.53	97.34	118.98	133.40	81.12	95.54	104.55	117.17	140.61	155.03
51	64.90	81.12	91.94	102.75	124.38	138.81	82.92	99.15	108.16	118.98	144.21	158.63
52	68.50	86.53	95.54	106.36	129.79	144.21	84.73	100.95	109.96	122.58	147.82	162.24
53	70.30	90.13	100.95	111.77	135.20	149.62	86.53	104.55	115.37	124.38	151.42	165.85
54	73.91	93.74	104.55	115.37	140.61	156.83	90.13	106.36	117.17	127.99	155.03	171.25
55	77.51	95.54	109.96	120.78	146.02	162.24	91.94	109.96	120.78	131.59	158.63	174.86
56	82.92	102.75	115.37	127.99	155.03	171.25	99.15	117.17	127.99	138.81	167.65	185.67
57	88.33	109.96	122.58	138.81	165.85	182.07	104.55	126.19	140.61	149.62	180.27	200.10
58	95.54	117.17	129.79	149.62	176.66	194.69	111.77	137.00	151.42	162.24	196.49	218.12
59	102.75	124.38	138.80	160.44	187.48	205.50	117.17	146.02	165.85	174.86	212.72	236.15
60	109.96	131.59	142.29	169.45	196.49	214.52	126.19	156.83	174.31	187.48	225.33	250.57
61	113.68	136.41	148.58	178.46	207.31	225.33	129.67	161.21	180.05	196.49	239.76	264.99
62	115.45	142.52	155.14	187.48	218.12	236.15	130.96	168.91	187.24	210.91	252.37	279.41
63	118.89	151.02	161.77	200.10	228.94	246.97	134.75	177.35	198.02	223.53	268.60	295.64
64	122.62	155.67	171.53	210.91	239.76	259.58	140.48	183.27	206.86	236.15	283.02	311.86
65	127.48	163.99	179.94	221.73	252.37	274.01	144.91	193.26	215.12	250.57	297.44	328.09
66	134.95	177.53	194.83	234.35	268.60	292.03	155.61	207.52	233.58	266.80	317.27	347.92
67	147.38	193.02	212.25	252.37	293.84	317.27	171.65	224.02	258.22	286.62	342.51	374.96
68	158.86	208.97	235.64	275.81	320.88	347.92	189.17	244.35	281.22	311.86	373.15	407.40
69	173.29	228.81	261.21	302.85	353.32	382.17	204.78	264.37	302.14	340.70	405.60	441.65
70	195.53	255.32	287.57	331.69	383.97	418.22	225.46	289.89	328.28	374.96	438.05	477.71
71	223.53	281.22	315.47	367.74	421.82	456.08	254.18	317.27	356.93	414.61	475.90	515.56
72	246.97	306.45	340.70	409.21	465.09	501.14	275.81	346.11	383.97	457.88	519.17	558.83
73	270.40	335.30	371.35	456.08	513.76	549.81	299.24	376.76	418.22	510.16	569.64	609.30
74	293.84	367.74	409.21	510.16	569.64	607.50	326.28	411.01	459.68	562.43	625.53	665.19
75	319.07	407.40	459.68	566.04	630.93	668.79	349.72	448.86	510.16	618.32	686.82	726.48
76	346.11	452.47	522.77	625.53	699.44	744.50	376.76	492.13	567.84	677.80	755.32	802.19
77	374.96	508.35	594.88	692.23	782.36	838.24	403.80	544.41	636.34	739.09	836.44	894.12
78	407.40	569.64	674.20	762.53	874.29	942.80	434.44	602.09	706.65	805.79	924.77	998.68
79	441.65	632.74	751.71	836.44	969.84	1050.96	466.89	661.58	780.56	874.29	1018.51	1106.84
80	481.31	699.44					506.55	724.67				
81	531.79	769.74					555.22	789.57				
82	591.28	840.04					611.10	856.27				
83	657.97	913.95					674.20	928.37				
84	730.08	991.47					742.70	1002.28				
85+												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

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

NH-99 PA 4/99, NH-99FR PA 4/99

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	3.1% Simple Inflation						3.1% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	39.92	51.10	55.89	63.87	79.57	86.40	100.73	123.87	139.80	159.69	200.65	220.44
30	39.92	51.10	55.89	63.87	82.32	92.16	106.17	129.26	146.96	163.91	200.65	220.44
31	39.92	51.10	55.89	63.87	85.06	97.92	107.39	131.95	146.96	163.91	200.65	220.44
32	39.92	51.10	55.89	63.87	90.55	100.80	107.39	132.83	146.96	163.91	200.65	220.44
33	41.21	51.10	56.95	63.87	93.29	106.56	107.39	132.83	146.96	163.91	200.65	220.44
34	41.21	51.10	59.54	65.90	98.78	112.32	107.39	132.83	146.96	163.91	200.65	220.44
35	43.79	52.25	59.54	68.54	104.27	115.20	107.39	132.83	146.96	163.91	200.65	220.44
36	46.36	54.86	62.12	73.81	107.01	120.96	107.39	132.83	146.96	163.91	200.65	220.44
37	48.94	57.47	67.30	76.45	112.50	126.72	107.39	132.83	146.96	163.91	200.65	220.44
38	48.94	60.08	69.89	79.08	117.99	132.48	107.39	132.83	146.96	163.91	200.65	220.44
39	51.51	62.70	72.48	84.36	123.47	141.12	107.39	132.83	146.96	163.91	200.65	220.44
40	54.09	65.31	75.07	86.99	128.96	146.88	107.39	132.83	146.96	163.91	200.65	220.44
41	56.92	68.20	77.98	90.00	135.05	152.61	107.39	132.83	146.96	163.91	200.65	220.44
42	57.17	71.11	80.91	95.70	138.48	152.61	107.39	132.83	146.96	163.91	200.65	220.44
43	60.03	74.04	86.48	98.77	138.48	152.61	107.39	132.83	146.96	163.91	200.65	220.44
44	62.92	76.99	89.47	101.86	138.48	152.61	107.39	132.83	146.96	163.91	200.65	220.44
45	65.53	79.62	93.98	106.34	159.62	177.46	121.52	149.78	166.74	186.52	223.26	248.70
46	65.82	85.27	99.76	109.46	165.96	186.62	121.52	149.78	166.74	186.52	223.26	248.70
47	68.76	88.29	102.88	115.28	172.36	192.91	121.52	149.78	166.74	186.52	223.26	248.70
48	71.72	91.34	108.74	121.15	178.81	195.00	121.52	149.78	166.74	186.52	223.26	248.70
49	74.70	97.10	111.92	124.36	180.87	195.00	121.52	149.78	166.74	186.52	223.26	248.70
50	79.68	99.46	116.34	131.93	195.42	211.96	127.17	161.09	178.04	195.00	234.57	260.00
51	82.36	102.25	123.30	137.61	206.11	223.26	132.83	163.91	180.87	200.65	240.22	265.65
52	87.83	109.93	126.87	142.94	216.11	234.57	138.48	169.57	186.52	203.48	245.87	274.13
53	91.20	115.52	133.23	149.36	223.26	245.87	144.13	172.39	192.17	209.13	254.35	279.78
54	93.39	118.40	139.64	159.25	234.34	257.17	149.78	180.87	197.83	214.78	260.00	285.44
55	98.97	124.07	144.47	163.48	243.04	265.94	155.00	183.70	200.65	217.61	265.65	291.09
56	109.02	131.91	154.81	178.06	257.17	285.44	163.49	195.00	214.78	231.74	279.78	310.87
57	114.04	142.59	168.78	192.20	276.96	305.22	171.87	211.96	234.57	251.52	302.39	333.48
58	124.22	153.30	179.91	207.57	296.74	325.00	183.17	228.91	254.35	271.30	330.65	364.57
59	133.23	167.14	194.21	222.96	316.52	347.61	191.94	243.17	279.78	293.91	358.91	395.65
60	143.98	175.79	206.33	236.09	336.31	364.57	201.04	254.06	292.04	316.52	387.17	426.74
61	153.83	190.95	222.31	253.40	347.19	374.74	213.13	267.83	309.14	333.41	402.29	443.63
62	165.95	204.78	239.66	270.35	359.76	389.29	226.23	281.53	322.17	346.34	418.83	461.78
63	179.17	219.07	255.12	291.97	371.21	402.58	235.27	295.40	332.00	363.36	436.56	481.00
64	191.85	233.79	277.16	310.80	386.61	417.13	241.63	307.76	345.91	378.98	452.74	498.52
65	204.14	251.81	294.03	330.68	400.60	430.27	249.76	316.52	356.09	393.18	469.84	516.82
66	217.86	270.69	313.96	356.85	415.58	449.21	261.84	329.10	369.94	405.97	487.64	533.28
67	231.59	290.33	336.81	373.04	438.33	470.97	268.13	345.07	380.04	422.01	512.94	547.91
68	247.54	313.60	354.96	391.13	465.74	490.61	280.35	359.48	400.17	443.13	538.09	569.74
69	262.83	335.04	376.72	418.33	492.80	527.84	297.87	378.91	424.90	473.09	567.27	604.50
70	275.54	351.85	398.48	449.35	521.41	563.81	313.70	396.36	447.23	506.58	593.48	646.47
71	290.95	368.81	411.83	479.45	551.16	594.19	329.88	413.88	465.10	540.91	622.87	672.05
72	308.61	385.76	429.28	516.33	585.57	631.07	348.17	435.22	484.68	579.63	656.78	706.24
73	326.20	408.23	452.10	555.12	625.70	669.57	364.35	457.83	511.24	618.07	694.37	740.15
74	345.35	431.69	479.45	597.01	668.65	710.90	380.25	481.28	538.23	659.47	732.95	778.87
75	360.33	457.47	517.53	635.87	710.06	754.21	393.89	505.16	572.28	695.93	773.64	819.57
76	373.04	488.35	564.65	676.57	756.26	805.44	406.96	532.44	613.83	732.52	815.61	868.18
77	388.38	526.50	617.50	716.63	810.88	869.38	417.63	563.88	658.13	765.38	866.13	927.88
78	413.56	579.62	685.00	776.02	889.39	959.64	442.30	613.15	720.13	819.13	942.08	1015.53
79	448.68	645.08	766.44	851.06	988.38	1071.41	475.83	673.83	795.18	890.98	1037.88	1125.70
80	490.20	712.15					515.75	736.10				
81	542.89	782.40					563.65	803.16				
82	601.97	855.85					621.13	873.42				
83	669.04	930.90					685.00	945.27				
84	742.49	1010.74					755.26	1020.32				
85+												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.
that have not previously elected an inflation decrease option

Appendix C1

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

NH-99 PA 4/99, NH-99FR PA 4/99

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	3.1% Simple Inflation						3.1% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	38.32	47.90	54.29	60.68	76.32	84.80	92.77	115.97	131.74	154.19	189.35	209.13
30	38.32	47.90	54.29	60.68	78.96	90.45	97.79	121.01	138.48	158.26	189.35	209.13
31	38.32	47.90	54.29	60.68	81.59	96.11	98.91	123.53	138.48	158.26	189.35	209.13
32	38.32	47.90	54.29	60.68	86.85	98.93	98.91	124.35	138.48	158.26	189.35	209.13
33	39.56	47.90	55.32	60.68	89.48	104.59	98.91	124.35	138.48	158.26	189.35	209.13
34	39.56	47.90	57.83	62.61	94.75	110.24	98.91	124.35	138.48	158.26	189.35	209.13
35	42.04	48.98	57.83	65.11	100.01	113.07	98.91	124.35	138.48	158.26	189.35	209.13
36	44.51	51.43	60.35	70.12	102.64	118.72	98.91	124.35	138.48	158.26	189.35	209.13
37	46.98	53.88	65.38	72.63	107.91	124.37	98.91	124.35	138.48	158.26	189.35	209.13
38	46.98	56.33	67.89	75.13	113.17	130.03	98.91	124.35	138.48	158.26	189.35	209.13
39	49.45	58.78	70.41	80.14	118.44	138.51	98.91	124.35	138.48	158.26	189.35	209.13
40	51.93	61.23	72.92	82.64	123.70	144.16	98.91	124.35	138.48	158.26	189.35	209.13
41	54.64	63.93	75.75	85.50	129.54	149.78	98.91	124.35	138.48	158.26	189.35	209.13
42	54.88	66.66	78.60	90.91	132.83	149.78	98.91	124.35	138.48	158.26	189.35	209.13
43	57.63	69.41	84.01	93.83	132.83	149.78	98.91	124.35	138.48	158.26	189.35	209.13
44	60.40	72.18	86.92	96.77	132.83	149.78	98.91	124.35	138.48	158.26	189.35	209.13
45	63.49	75.83	91.89	102.17	152.13	174.88	118.70	144.13	158.26	175.22	211.96	231.74
46	63.77	81.21	97.54	105.17	158.18	183.92	118.70	144.13	158.26	175.22	211.96	231.74
47	66.61	84.09	100.59	110.76	164.28	190.11	118.70	144.13	158.26	175.22	211.96	231.74
48	69.48	86.99	106.32	116.39	170.42	192.17	118.70	144.13	158.26	175.22	211.96	231.74
49	72.37	92.48	109.43	119.48	172.39	192.17	118.70	144.13	158.26	175.22	211.96	231.74
50	77.41	92.97	116.34	127.22	184.26	209.13	127.17	149.78	163.91	183.70	220.44	243.04
51	80.14	95.86	120.93	135.23	192.18	217.61	130.00	155.44	169.57	186.52	226.09	248.70
52	85.58	103.47	122.25	136.02	202.08	226.09	132.83	158.26	172.39	192.17	231.74	254.35
53	84.69	108.98	128.64	142.46	211.96	234.57	135.65	163.91	180.87	195.00	237.39	260.00
54	89.05	111.94	132.78	147.71	220.22	245.87	141.30	166.74	183.70	200.65	243.04	268.48
55	94.57	115.36	137.70	154.27	228.91	251.95	143.73	172.39	189.35	206.30	248.70	274.13
56	102.35	125.31	145.71	164.19	243.04	268.48	155.03	183.70	200.65	217.61	262.83	291.09
57	107.46	133.82	157.22	180.48	260.00	285.44	160.78	197.83	220.44	234.57	282.61	313.70
58	117.57	142.35	166.08	193.57	276.96	305.22	172.07	214.78	237.39	254.35	308.04	341.96
59	124.50	153.77	180.17	206.71	293.91	322.17	175.72	223.83	260.00	274.13	333.48	370.22
60	133.08	162.44	189.73	217.57	308.04	336.31	187.63	232.67	270.00	293.91	353.26	392.83
61	140.65	175.04	203.19	232.29	316.88	344.43	196.94	243.73	281.78	300.34	366.47	405.05
62	148.25	184.30	217.87	242.39	324.86	351.71	202.27	252.59	289.96	314.12	375.87	416.14
63	161.03	196.49	226.78	261.36	332.00	358.14	209.13	266.64	298.01	324.15	389.51	428.72
64	169.28	204.85	244.00	273.41	338.28	366.26	213.65	269.61	305.22	333.20	399.33	440.02
65	179.46	218.39	256.69	288.46	346.20	375.87	217.61	274.48	309.10	343.72	408.02	450.06
66	188.66	234.90	272.41	309.27	357.92	389.15	223.40	283.46	319.49	355.52	422.78	463.62
67	202.36	252.66	297.32	326.41	380.04	410.35	233.15	296.10	335.74	370.71	442.99	484.96
68	214.09	271.64	314.26	345.91	402.44	436.35	246.44	312.00	352.70	391.13	468.00	510.96
69	227.78	293.43	330.72	367.96	429.28	464.33	258.45	328.53	370.15	413.95	492.80	536.60
70	241.63	305.22	347.61	390.00	451.47	491.74	273.42	345.49	387.88	440.87	515.06	561.69
71	254.07	319.63	358.56	417.98	479.45	518.38	288.90	360.61	405.69	471.25	540.91	585.99
72	271.02	336.31	373.89	449.07	510.39	549.96	302.67	379.83	421.37	502.48	569.74	613.26
73	286.14	354.82	392.97	482.63	543.67	581.82	316.66	398.69	442.57	539.85	602.81	644.77
74	299.42	374.74	416.99	519.86	580.48	619.06	332.49	418.83	468.43	573.13	637.43	677.84
75	312.64	399.19	450.41	554.62	618.21	655.30	342.66	439.81	499.87	605.84	672.96	711.82
76	325.57	425.61	491.74	588.39	657.91	700.31	354.39	462.91	534.13	637.57	710.48	754.57
77	338.00	458.25	536.25	624.00	705.25	755.63	364.00	490.75	573.63	666.25	754.00	806.00
78	360.86	504.57	597.18	675.42	774.42	835.10	384.82	533.31	625.92	713.74	819.13	884.60
79	391.20	560.46	665.84	740.89	859.05	930.90	413.56	586.00	691.39	774.42	902.16	980.40
80	426.33	619.54					448.68	641.89				
81	471.04	681.81					491.80	699.37				
82	523.73	744.08					541.30	758.45				
83	582.81	809.55					597.18	822.32				
84	646.68	878.21					657.86	887.79				
85+												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

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

NH-99 PA 4/99, NH-99FR PA 4/99

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	1.9% Simple Inflation						1.9% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	39.92	51.10	55.89	63.87	78.24	86.22	60.68	75.05	83.03	92.61	113.37	124.55
30	39.92	51.10	55.89	63.87	78.24	86.22	60.68	75.05	83.03	92.61	113.37	124.55
31	39.92	51.10	55.89	63.87	78.24	86.22	60.68	75.05	83.03	92.61	113.37	124.55
32	39.92	51.10	55.89	63.87	78.24	86.22	60.68	75.05	83.03	92.61	113.37	124.55
33	39.92	51.10	55.89	63.87	78.24	86.22	60.68	75.05	83.03	92.61	113.37	124.55
34	39.92	51.10	55.89	63.87	78.24	86.22	60.68	75.05	83.03	92.61	113.37	124.55
35	39.92	51.10	55.89	63.87	78.24	86.22	60.68	75.05	83.03	92.61	113.37	124.55
36	39.92	51.10	55.89	63.87	78.24	86.22	60.68	75.05	83.03	92.61	113.37	124.55
37	39.92	51.10	55.89	63.87	78.24	86.22	60.68	75.05	83.03	92.61	113.37	124.55
38	39.92	51.10	55.89	63.87	78.24	86.22	60.68	75.05	83.03	92.61	113.37	124.55
39	39.92	51.10	55.89	63.87	78.24	86.22	60.68	75.05	83.03	92.61	113.37	124.55
40	39.92	51.10	55.89	63.87	78.24	86.22	60.68	75.05	83.03	92.61	113.37	124.55
41	39.92	51.10	55.89	63.87	78.24	86.22	60.68	75.05	83.03	92.61	113.37	124.55
42	39.92	51.10	55.89	63.87	78.24	86.22	60.68	75.05	83.03	92.61	113.37	124.55
43	39.92	51.10	55.89	63.87	78.24	86.22	60.68	75.05	83.03	92.61	113.37	124.55
44	39.92	51.10	55.89	63.87	78.24	86.22	60.68	75.05	83.03	92.61	113.37	124.55
45	51.10	67.06	71.85	81.43	102.19	110.18	68.66	84.63	94.21	105.39	126.14	140.51
46	51.10	67.06	71.85	81.43	102.19	110.18	68.66	84.63	94.21	105.39	126.14	140.51
47	51.10	67.06	71.85	81.43	102.19	110.18	68.66	84.63	94.21	105.39	126.14	140.51
48	51.10	67.06	71.85	81.43	102.19	110.18	68.66	84.63	94.21	105.39	126.14	140.51
49	51.10	67.06	71.85	81.43	102.19	110.18	68.66	84.63	94.21	105.39	126.14	140.51
50	55.89	73.45	76.64	89.42	111.77	119.76	71.85	91.01	100.59	110.18	132.53	146.90
51	59.08	76.64	83.03	92.61	118.16	126.14	75.05	92.61	102.19	113.37	135.72	150.09
52	62.27	81.43	87.82	99.00	122.95	132.53	78.24	95.80	105.39	114.97	138.92	154.88
53	67.06	84.63	92.61	103.79	126.14	138.92	81.43	97.40	108.58	118.16	143.71	158.08
54	68.66	87.82	97.40	110.18	132.53	145.30	84.63	102.19	111.77	121.35	146.90	161.27
55	71.85	91.01	102.19	113.37	137.32	151.69	87.82	103.79	113.37	122.95	150.09	164.46
56	78.24	95.80	108.58	122.95	145.30	161.27	92.61	110.18	121.35	130.93	158.08	175.64
57	83.03	103.79	116.56	130.93	156.48	172.45	99.00	119.76	132.53	142.11	170.85	188.42
58	89.42	111.77	124.55	142.11	167.66	183.63	105.39	129.34	143.71	153.29	186.82	205.98
59	97.40	119.76	132.53	153.29	178.84	196.40	113.37	140.51	158.08	166.06	202.79	223.54
60	105.39	126.14	138.92	162.87	190.01	205.98	119.76	151.69	169.25	178.84	218.75	241.11
61	111.77	134.13	148.50	172.45	201.19	217.16	126.14	159.67	180.43	193.21	233.12	257.08
62	119.76	143.71	158.08	185.22	213.96	231.53	135.72	170.85	191.61	205.98	249.09	274.64
63	126.14	154.88	172.45	198.00	226.74	245.90	143.71	180.43	202.79	221.95	266.66	293.80
64	135.72	167.66	186.82	212.37	242.70	261.87	151.69	193.21	217.16	237.91	284.22	312.96
65	145.30	180.43	201.19	225.14	258.67	277.83	161.27	204.38	229.93	253.88	303.38	333.72
66	154.88	193.21	217.16	239.51	276.24	298.59	174.04	218.75	245.90	269.85	324.14	354.48
67	164.46	209.17	231.53	255.48	300.19	322.54	183.63	236.32	260.27	289.01	351.28	375.23
68	177.24	226.74	250.69	276.24	328.93	346.49	198.00	253.88	282.62	312.96	380.02	402.38
69	191.61	244.30	274.64	304.98	359.27	384.82	217.16	276.24	309.77	344.90	413.56	440.70
70	207.58	265.06	300.19	338.51	392.80	424.73	236.32	298.59	336.91	381.62	447.09	487.01
71	226.74	287.41	320.95	373.64	429.52	463.06	257.08	322.54	362.46	421.54	485.41	523.73
72	249.09	311.36	346.49	416.75	472.64	509.36	281.03	351.28	391.20	467.85	530.12	570.04
73	273.04	341.70	378.43	464.65	523.73	560.46	304.98	383.22	427.93	517.34	581.21	619.54
74	300.19	375.23	416.75	518.94	581.21	617.94	330.53	418.35	467.85	573.23	637.10	677.02
75	325.74	413.56	467.85	574.83	641.89	681.81	356.07	456.67	517.34	629.12	699.37	740.89
76	351.28	459.86	531.72	637.10	712.15	758.45	383.22	501.38	578.02	689.79	768.03	817.53
77	381.62	517.34	606.76	704.16	796.77	854.26	410.36	554.07	646.68	752.07	851.06	911.74
78	413.56	579.62	685.00	776.02	889.39	959.64	442.30	613.15	720.13	819.13	942.08	1015.53
79	448.68	645.08	766.44	851.06	988.38	1071.41	475.83	673.83	795.18	890.98	1037.88	1125.70
80	490.20	712.15					515.75	736.10				
81	542.89	782.40					563.65	803.16				
82	601.97	855.85					621.13	873.42				
83	669.04	930.90					685.00	945.27				
84	742.49	1010.74					755.26	1020.32				
85+												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.
that have previously elected an inflation decrease option

Appendix C2

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

NH-99 PA 4/99, NH-99FR PA 4/99

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	1.9% Simple Inflation						1.9% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	38.32	47.90	54.29	60.68	75.05	84.63	55.89	70.26	78.24	89.42	106.98	118.16
30	38.32	47.90	54.29	60.68	75.05	84.63	55.89	70.26	78.24	89.42	106.98	118.16
31	38.32	47.90	54.29	60.68	75.05	84.63	55.89	70.26	78.24	89.42	106.98	118.16
32	38.32	47.90	54.29	60.68	75.05	84.63	55.89	70.26	78.24	89.42	106.98	118.16
33	38.32	47.90	54.29	60.68	75.05	84.63	55.89	70.26	78.24	89.42	106.98	118.16
34	38.32	47.90	54.29	60.68	75.05	84.63	55.89	70.26	78.24	89.42	106.98	118.16
35	38.32	47.90	54.29	60.68	75.05	84.63	55.89	70.26	78.24	89.42	106.98	118.16
36	38.32	47.90	54.29	60.68	75.05	84.63	55.89	70.26	78.24	89.42	106.98	118.16
37	38.32	47.90	54.29	60.68	75.05	84.63	55.89	70.26	78.24	89.42	106.98	118.16
38	38.32	47.90	54.29	60.68	75.05	84.63	55.89	70.26	78.24	89.42	106.98	118.16
39	38.32	47.90	54.29	60.68	75.05	84.63	55.89	70.26	78.24	89.42	106.98	118.16
40	38.32	47.90	54.29	60.68	75.05	84.63	55.89	70.26	78.24	89.42	106.98	118.16
41	38.32	47.90	54.29	60.68	75.05	84.63	55.89	70.26	78.24	89.42	106.98	118.16
42	38.32	47.90	54.29	60.68	75.05	84.63	55.89	70.26	78.24	89.42	106.98	118.16
43	38.32	47.90	54.29	60.68	75.05	84.63	55.89	70.26	78.24	89.42	106.98	118.16
44	38.32	47.90	54.29	60.68	75.05	84.63	55.89	70.26	78.24	89.42	106.98	118.16
45	49.50	63.87	70.26	78.24	97.40	108.58	67.06	81.43	89.42	99.00	119.76	130.93
46	49.50	63.87	70.26	78.24	97.40	108.58	67.06	81.43	89.42	99.00	119.76	130.93
47	49.50	63.87	70.26	78.24	97.40	108.58	67.06	81.43	89.42	99.00	119.76	130.93
48	49.50	63.87	70.26	78.24	97.40	108.58	67.06	81.43	89.42	99.00	119.76	130.93
49	49.50	63.87	70.26	78.24	97.40	108.58	67.06	81.43	89.42	99.00	119.76	130.93
50	54.29	68.66	76.64	86.22	105.39	118.16	71.85	84.63	92.61	103.79	124.55	137.32
51	57.48	71.85	81.43	91.01	110.18	122.95	73.45	87.82	95.80	105.39	127.74	140.51
52	60.68	76.64	84.63	94.21	114.97	127.74	75.05	89.42	97.40	108.58	130.93	143.71
53	62.27	79.84	89.42	99.00	119.76	132.53	76.64	92.61	102.19	110.18	134.13	146.90
54	65.47	83.03	92.61	102.19	124.55	138.92	79.84	94.21	103.79	113.37	137.32	151.69
55	68.66	84.63	97.40	106.98	129.34	143.71	81.43	97.40	106.98	116.56	140.51	154.88
56	73.45	91.01	102.19	113.37	137.32	151.69	87.82	103.79	113.37	122.95	148.50	164.46
57	78.24	97.40	108.58	122.95	146.90	161.27	92.61	111.77	124.55	132.53	159.67	177.24
58	84.63	103.79	114.97	132.53	156.48	172.45	99.00	121.35	134.13	143.71	174.04	193.21
59	91.01	110.18	122.95	142.11	166.06	182.03	103.79	129.34	146.90	154.88	188.42	209.17
60	97.40	116.56	127.74	150.09	174.04	190.01	111.77	138.92	156.48	166.06	199.59	221.95
61	102.19	122.95	135.72	158.08	183.63	199.59	116.56	145.30	164.46	174.04	212.37	234.72
62	106.98	129.34	143.71	166.06	193.21	209.17	121.35	153.29	172.45	186.82	223.54	247.50
63	113.37	138.92	153.29	177.24	202.79	218.75	127.74	162.87	182.03	198.00	237.91	261.87
64	119.76	146.90	164.46	186.82	212.37	229.93	134.13	169.25	191.61	209.17	250.69	276.24
65	127.74	156.48	175.64	196.40	223.54	242.70	140.51	177.24	199.59	221.95	263.46	290.61
66	134.13	167.66	188.42	207.58	237.91	258.67	148.50	188.42	212.37	236.32	281.03	308.17
67	143.71	182.03	204.38	223.54	260.27	281.03	159.67	202.79	229.93	253.88	303.38	332.12
68	153.29	196.40	221.95	244.30	284.22	308.17	174.04	220.35	249.09	276.24	330.53	360.86
69	166.06	213.96	241.11	268.25	312.96	338.51	188.42	239.51	269.85	301.78	359.27	391.20
70	182.03	229.93	261.87	293.80	340.11	370.44	205.98	260.27	292.20	332.12	388.01	423.14
71	198.00	249.09	279.43	325.74	373.64	403.98	225.14	281.03	316.16	367.25	421.54	456.67
72	218.75	271.45	301.78	362.46	411.96	443.89	244.30	306.57	340.11	405.57	459.86	494.99
73	239.51	296.99	328.93	403.98	455.07	487.01	265.06	333.72	370.44	451.88	504.57	539.70
74	260.27	325.74	362.46	451.88	504.57	538.10	289.01	364.06	407.17	498.18	554.07	589.20
75	282.62	360.86	407.17	501.38	558.86	592.39	309.77	397.59	451.88	547.68	608.36	643.49
76	306.57	400.78	463.06	554.07	619.54	659.45	333.72	435.91	502.97	600.38	669.04	710.55
77	332.12	450.28	526.93	613.15	692.99	742.49	357.67	482.22	563.65	654.66	740.89	791.98
78	360.86	504.57	597.18	675.42	774.42	835.10	384.82	533.31	625.92	713.74	819.13	884.60
79	391.20	560.46	665.84	740.89	859.05	930.90	413.56	586.00	691.39	774.42	902.16	980.40
80	426.33	619.54					448.68	641.89				
81	471.04	681.81					491.80	699.37				
82	523.73	744.08					541.30	758.45				
83	582.81	809.55					597.18	822.32				
84	646.68	878.21					657.86	887.79				
85+												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C3

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

NH-99 PA 4/99, NH-99FR PA 4/99

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	2.7% Simple Inflation						2.7% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	33.90	43.39	47.46	54.24	67.58	73.37	85.54	105.20	118.72	135.62	170.40	187.20
30	33.90	43.39	47.46	54.24	69.91	78.27	90.16	109.77	124.80	139.20	170.40	187.20
31	33.90	43.39	47.46	54.24	72.24	83.16	91.20	112.06	124.80	139.20	170.40	187.20
32	33.90	43.39	47.46	54.24	76.90	85.60	91.20	112.80	124.80	139.20	170.40	187.20
33	35.00	43.39	48.36	54.24	79.23	90.49	91.20	112.80	124.80	139.20	170.40	187.20
34	35.00	43.39	50.56	55.97	83.89	95.39	91.20	112.80	124.80	139.20	170.40	187.20
35	37.19	44.37	50.56	58.21	88.55	97.83	91.20	112.80	124.80	139.20	170.40	187.20
36	39.37	46.59	52.76	62.68	90.88	102.72	91.20	112.80	124.80	139.20	170.40	187.20
37	41.56	48.81	57.15	64.92	95.54	107.62	91.20	112.80	124.80	139.20	170.40	187.20
38	41.56	51.03	59.35	67.16	100.20	112.51	91.20	112.80	124.80	139.20	170.40	187.20
39	43.75	53.24	61.55	71.64	104.86	119.84	91.20	112.80	124.80	139.20	170.40	187.20
40	45.93	55.46	63.75	73.88	109.52	124.74	91.20	112.80	124.80	139.20	170.40	187.20
41	48.33	57.91	66.22	76.43	114.69	129.60	91.20	112.80	124.80	139.20	170.40	187.20
42	48.55	60.38	68.71	81.27	117.60	129.60	91.20	112.80	124.80	139.20	170.40	187.20
43	50.98	62.87	73.44	83.88	117.60	129.60	91.20	112.80	124.80	139.20	170.40	187.20
44	53.43	65.38	75.98	86.50	117.60	129.60	91.20	112.80	124.80	139.20	170.40	187.20
45	55.65	67.62	79.81	90.31	135.55	150.70	103.20	127.20	141.60	158.40	189.60	211.20
46	55.90	72.42	84.72	92.96	140.94	158.49	103.20	127.20	141.60	158.40	189.60	211.20
47	58.39	74.98	87.37	97.90	146.37	163.82	103.20	127.20	141.60	158.40	189.60	211.20
48	60.90	77.57	92.34	102.88	151.85	165.60	103.20	127.20	141.60	158.40	189.60	211.20
49	63.44	82.46	95.04	105.61	153.60	165.60	103.20	127.20	141.60	158.40	189.60	211.20
50	67.67	84.46	98.80	112.04	165.96	180.00	108.00	136.80	151.20	165.60	199.20	220.80
51	69.95	86.83	104.71	116.86	175.03	189.60	112.80	139.20	153.60	170.40	204.00	225.60
52	74.59	93.36	107.74	121.39	183.53	199.20	117.60	144.00	158.40	172.80	208.80	232.80
53	77.45	98.10	113.14	126.84	189.60	208.80	122.40	146.40	163.20	177.60	216.00	237.60
54	79.31	100.55	118.59	135.24	199.01	218.40	127.20	153.60	168.00	182.40	220.80	242.40
55	84.05	105.36	122.69	138.83	206.40	225.85	131.63	156.00	170.40	184.80	225.60	247.20
56	92.59	112.02	131.47	151.21	218.40	242.40	138.84	165.60	182.40	196.80	237.60	264.00
57	96.84	121.09	143.34	163.22	235.20	259.20	145.96	180.00	199.20	213.60	256.80	283.20
58	105.49	130.19	152.79	176.27	252.00	276.00	155.55	194.40	216.00	230.40	280.80	309.60
59	113.15	141.94	164.93	189.35	268.80	295.20	163.00	206.51	237.60	249.60	304.80	336.00
60	122.28	149.28	175.22	200.49	285.60	309.60	170.73	215.76	248.00	268.80	328.80	362.40
61	130.64	162.16	188.79	215.20	294.84	318.24	180.99	227.45	262.53	283.14	341.64	376.74
62	140.93	173.90	203.53	229.59	305.52	330.60	192.12	239.09	273.60	294.12	355.68	392.16
63	152.16	186.04	216.66	247.95	315.24	341.88	199.80	250.86	281.94	308.58	370.74	408.48
64	162.93	198.55	235.37	263.94	328.32	354.24	205.20	261.36	293.76	321.84	384.48	423.36
65	173.36	213.85	249.70	280.82	340.20	365.40	212.10	268.80	302.40	333.90	399.00	438.90
66	185.01	229.88	266.63	303.05	352.92	381.48	222.36	279.48	314.16	344.76	414.12	452.88
67	196.67	246.56	286.03	316.80	372.24	399.96	227.70	293.04	322.74	358.38	435.60	465.30
68	210.22	266.32	301.44	332.16	395.52	416.64	238.08	305.28	339.84	376.32	456.96	483.84
69	223.20	284.52	319.92	355.26	418.50	448.26	252.96	321.78	360.84	401.76	481.74	513.36
70	234.00	298.80	338.40	381.60	442.80	478.80	266.40	336.60	379.80	430.20	504.00	549.00
71	247.08	313.20	349.74	407.16	468.06	504.60	280.14	351.48	394.98	459.36	528.96	570.72
72	262.08	327.60	364.56	438.48	497.28	535.92	295.68	369.60	411.60	492.24	557.76	599.76
73	277.02	346.68	383.94	471.42	531.36	568.62	309.42	388.80	434.16	524.88	589.68	628.56
74	293.28	366.60	407.16	507.00	567.84	603.72	322.92	408.72	457.08	560.04	622.44	661.44
75	306.00	388.50	439.50	540.00	603.00	640.50	334.50	429.00	486.00	591.00	657.00	696.00
76	316.80	414.72	479.52	574.56	642.24	684.00	345.60	452.16	521.28	622.08	692.64	737.28
77	329.82	447.12	524.40	608.58	688.62	738.30	354.66	478.86	558.90	649.98	735.54	787.98
78	351.20	492.23	581.72	659.02	755.29	814.96	375.61	520.70	611.56	695.63	800.04	862.42
79	381.04	547.82	650.88	722.75	839.36	909.88	404.09	572.23	675.29	756.65	881.40	955.98
80	416.29	604.78					437.99	625.12				
81	461.04	664.44					478.67	682.07				
82	511.21	726.82					527.48	741.73				
83	568.16	790.55					581.72	802.75				
84	630.54	858.35					641.39	866.48				
85+												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.
that have previously elected an inflation decrease option

Appendix C3

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

NH-99 PA 4/99, NH-99FR PA 4/99

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	2.7% Simple Inflation						2.7% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	32.54	40.68	46.10	51.53	64.82	72.02	78.79	98.48	111.87	130.94	160.80	177.60
30	32.54	40.68	46.10	51.53	67.05	76.82	83.05	102.77	117.60	134.40	160.80	177.60
31	32.54	40.68	46.10	51.53	69.29	81.62	84.00	104.91	117.60	134.40	160.80	177.60
32	32.54	40.68	46.10	51.53	73.76	84.02	84.00	105.60	117.60	134.40	160.80	177.60
33	33.60	40.68	46.98	51.53	75.99	88.82	84.00	105.60	117.60	134.40	160.80	177.60
34	33.60	40.68	49.11	53.17	80.46	93.62	84.00	105.60	117.60	134.40	160.80	177.60
35	35.70	41.60	49.11	55.30	84.93	96.02	84.00	105.60	117.60	134.40	160.80	177.60
36	37.80	43.68	51.25	59.55	87.17	100.82	84.00	105.60	117.60	134.40	160.80	177.60
37	39.90	45.76	55.52	61.68	91.64	105.62	84.00	105.60	117.60	134.40	160.80	177.60
38	39.90	47.84	57.66	63.80	96.11	110.42	84.00	105.60	117.60	134.40	160.80	177.60
39	42.00	49.92	59.79	68.06	100.58	117.62	84.00	105.60	117.60	134.40	160.80	177.60
40	44.10	52.00	61.93	70.18	105.05	122.43	84.00	105.60	117.60	134.40	160.80	177.60
41	46.40	54.29	64.33	72.61	110.01	127.20	84.00	105.60	117.60	134.40	160.80	177.60
42	46.61	56.61	66.75	77.21	112.80	127.20	84.00	105.60	117.60	134.40	160.80	177.60
43	48.94	58.94	71.35	79.68	112.80	127.20	84.00	105.60	117.60	134.40	160.80	177.60
44	51.29	61.30	73.81	82.18	112.80	127.20	84.00	105.60	117.60	134.40	160.80	177.60
45	53.91	64.40	78.03	86.77	129.20	148.52	100.80	122.40	134.40	148.80	180.00	196.80
46	54.15	68.97	82.83	89.31	134.33	156.19	100.80	122.40	134.40	148.80	180.00	196.80
47	56.57	71.41	85.42	94.06	139.51	161.45	100.80	122.40	134.40	148.80	180.00	196.80
48	59.00	73.87	90.29	98.85	144.73	163.20	100.80	122.40	134.40	148.80	180.00	196.80
49	61.46	78.53	92.93	101.47	146.40	163.20	100.80	122.40	134.40	148.80	180.00	196.80
50	65.74	78.95	98.80	108.04	156.48	177.60	108.00	127.20	139.20	156.00	187.20	206.40
51	68.06	81.41	102.69	114.84	163.20	184.80	110.40	132.00	144.00	158.40	192.00	211.20
52	72.68	87.87	103.82	115.51	171.61	192.00	112.80	134.40	146.40	163.20	196.80	216.00
53	71.92	92.55	109.24	120.98	180.00	199.20	115.20	139.20	153.60	165.60	201.60	220.80
54	75.62	95.06	112.76	125.44	187.02	208.80	120.00	141.60	156.00	170.40	206.40	228.00
55	80.32	97.97	116.93	131.01	194.40	213.96	122.06	146.40	160.80	175.20	211.20	232.80
56	86.92	106.42	123.74	139.43	206.40	228.00	131.66	156.00	170.40	184.80	223.20	247.20
57	91.26	113.64	133.52	153.27	220.80	242.40	136.54	168.00	187.20	199.20	240.00	266.40
58	99.84	120.89	141.04	164.39	235.20	259.20	146.13	182.40	201.60	216.00	261.60	290.40
59	105.73	130.59	153.01	175.54	249.60	273.60	149.23	190.08	220.80	232.80	283.20	314.40
60	113.01	137.95	161.12	184.77	261.60	285.60	159.34	197.59	229.29	249.60	300.00	333.60
61	119.44	148.65	172.55	197.26	269.10	292.50	167.25	206.98	239.30	255.06	311.22	343.98
62	125.89	156.51	185.03	205.84	275.88	298.68	171.78	214.51	246.24	266.76	319.20	353.40
63	136.75	166.86	192.58	221.96	281.94	304.14	177.60	226.44	253.08	275.28	330.78	364.08
64	143.76	173.96	207.21	232.19	287.28	311.04	181.44	228.96	259.20	282.96	339.12	373.68
65	152.40	185.46	217.99	244.97	294.00	319.20	184.80	233.10	262.50	291.90	346.50	382.20
66	160.22	199.48	231.34	262.64	303.96	330.48	189.72	240.72	271.32	301.92	359.04	393.72
67	171.85	214.56	252.49	277.20	322.74	348.48	198.00	251.46	285.12	314.82	376.20	411.84
68	181.81	230.68	266.88	293.76	341.76	370.56	209.28	264.96	299.52	332.16	397.44	433.92
69	193.44	249.19	280.86	312.48	364.56	394.32	219.48	279.00	314.34	351.54	418.50	455.70
70	205.20	259.20	295.20	331.20	383.40	417.60	232.20	293.40	329.40	374.40	437.40	477.00
71	215.76	271.44	304.50	354.96	407.16	440.22	245.34	306.24	344.52	400.20	459.36	497.64
72	230.16	285.60	317.52	381.36	433.44	467.04	257.04	322.56	357.84	426.72	483.84	520.80
73	243.00	301.32	333.72	409.86	461.70	494.10	268.92	338.58	375.84	458.46	511.92	547.56
74	254.28	318.24	354.12	441.48	492.96	525.72	282.36	355.68	397.80	486.72	541.32	575.64
75	265.50	339.00	382.50	471.00	525.00	556.50	291.00	373.50	424.50	514.50	571.50	604.50
76	276.48	361.44	417.60	499.68	558.72	594.72	300.96	393.12	453.60	541.44	603.36	640.80
77	287.04	389.16	455.40	529.92	598.92	641.70	309.12	416.76	487.14	565.80	640.32	684.48
78	306.46	428.50	507.14	573.59	657.66	709.19	326.80	452.90	531.55	606.13	695.63	751.22
79	332.22	475.96	565.45	629.18	729.53	790.55	351.20	497.65	587.15	657.66	766.14	832.58
80	362.05	526.13					381.04	545.11				
81	400.02	579.01					417.65	593.93				
82	444.77	631.90					459.68	644.10				
83	494.94	687.49					507.14	698.34				
84	549.18	745.80					558.67	753.94				
85+												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C4

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

NH-99 PA 4/99, NH-99FR PA 4/99

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	1.5% Simple Inflation						1.5% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	33.90	43.39	47.46	54.24	66.44	73.22	51.53	63.73	70.51	78.65	96.28	105.77
30	33.90	43.39	47.46	54.24	66.44	73.22	51.53	63.73	70.51	78.65	96.28	105.77
31	33.90	43.39	47.46	54.24	66.44	73.22	51.53	63.73	70.51	78.65	96.28	105.77
32	33.90	43.39	47.46	54.24	66.44	73.22	51.53	63.73	70.51	78.65	96.28	105.77
33	33.90	43.39	47.46	54.24	66.44	73.22	51.53	63.73	70.51	78.65	96.28	105.77
34	33.90	43.39	47.46	54.24	66.44	73.22	51.53	63.73	70.51	78.65	96.28	105.77
35	33.90	43.39	47.46	54.24	66.44	73.22	51.53	63.73	70.51	78.65	96.28	105.77
36	33.90	43.39	47.46	54.24	66.44	73.22	51.53	63.73	70.51	78.65	96.28	105.77
37	33.90	43.39	47.46	54.24	66.44	73.22	51.53	63.73	70.51	78.65	96.28	105.77
38	33.90	43.39	47.46	54.24	66.44	73.22	51.53	63.73	70.51	78.65	96.28	105.77
39	33.90	43.39	47.46	54.24	66.44	73.22	51.53	63.73	70.51	78.65	96.28	105.77
40	33.90	43.39	47.46	54.24	66.44	73.22	51.53	63.73	70.51	78.65	96.28	105.77
41	33.90	43.39	47.46	54.24	66.44	73.22	51.53	63.73	70.51	78.65	96.28	105.77
42	33.90	43.39	47.46	54.24	66.44	73.22	51.53	63.73	70.51	78.65	96.28	105.77
43	33.90	43.39	47.46	54.24	66.44	73.22	51.53	63.73	70.51	78.65	96.28	105.77
44	33.90	43.39	47.46	54.24	66.44	73.22	51.53	63.73	70.51	78.65	96.28	105.77
45	43.39	56.95	61.02	69.16	86.78	93.56	58.31	71.87	80.00	89.50	107.12	119.33
46	43.39	56.95	61.02	69.16	86.78	93.56	58.31	71.87	80.00	89.50	107.12	119.33
47	43.39	56.95	61.02	69.16	86.78	93.56	58.31	71.87	80.00	89.50	107.12	119.33
48	43.39	56.95	61.02	69.16	86.78	93.56	58.31	71.87	80.00	89.50	107.12	119.33
49	43.39	56.95	61.02	69.16	86.78	93.56	58.31	71.87	80.00	89.50	107.12	119.33
50	47.46	62.38	65.09	75.94	94.92	101.70	61.02	77.29	85.43	93.56	112.55	124.75
51	50.17	65.09	70.51	78.65	100.34	107.12	63.73	78.65	86.78	96.28	115.26	127.46
52	52.88	69.16	74.58	84.07	104.41	112.55	66.44	81.36	89.50	97.63	117.97	131.53
53	56.95	71.87	78.65	88.14	107.12	117.97	69.16	82.72	92.21	100.34	122.04	134.24
54	58.31	74.58	82.72	93.56	112.55	123.40	71.87	86.78	94.92	103.06	124.75	136.96
55	61.02	77.29	86.78	96.28	116.62	128.82	74.58	88.14	96.28	104.41	127.46	139.67
56	66.44	81.36	92.21	104.41	123.40	136.96	78.65	93.56	103.06	111.19	134.24	149.16
57	70.51	88.14	98.99	111.19	132.89	146.45	84.07	101.70	112.55	120.68	145.09	160.01
58	75.94	94.92	105.77	120.68	142.38	155.94	89.50	109.84	122.04	130.18	158.65	174.92
59	82.72	101.70	112.55	130.18	151.87	166.79	96.28	119.33	134.24	141.02	172.21	189.84
60	89.50	107.12	117.97	138.31	161.36	174.92	101.70	128.82	143.74	151.87	185.77	204.76
61	94.92	113.90	126.11	146.45	170.86	184.42	107.12	135.60	153.23	164.08	197.98	218.32
62	101.70	122.04	134.24	157.30	181.70	196.62	115.26	145.09	162.72	174.92	211.54	233.23
63	107.12	131.53	146.45	168.14	192.55	208.82	122.04	153.23	172.21	188.48	226.45	249.50
64	115.26	142.38	158.65	180.35	206.11	222.38	128.82	164.08	184.42	202.04	241.37	265.78
65	123.40	153.23	170.86	191.20	219.67	235.94	136.96	173.57	195.26	215.60	257.64	283.40
66	131.53	164.08	184.42	203.40	234.59	253.57	147.80	185.77	208.82	229.16	275.27	301.03
67	139.67	177.64	196.62	216.96	254.93	273.91	155.94	200.69	221.03	245.44	298.32	318.66
68	150.52	192.55	212.89	234.59	279.34	294.25	168.14	215.60	240.01	265.78	322.73	341.71
69	162.72	207.47	233.23	259.00	305.10	326.80	184.42	234.59	263.06	292.90	351.20	374.26
70	176.28	225.10	254.93	287.47	333.58	360.70	200.69	253.57	286.12	324.08	379.68	413.58
71	192.55	244.08	272.56	317.30	364.76	393.24	218.32	273.91	307.81	357.98	412.22	444.77
72	211.54	264.42	294.25	353.92	401.38	432.56	238.66	298.32	332.22	397.31	450.19	484.09
73	231.88	290.18	321.37	394.60	444.77	475.96	259.00	325.44	363.41	439.34	493.58	526.13
74	254.93	318.66	353.92	440.70	493.58	524.77	280.69	355.27	397.31	486.80	541.04	574.94
75	276.62	351.20	397.31	488.16	545.11	579.01	302.39	387.82	439.34	534.26	593.93	629.18
76	298.32	390.53	451.55	541.04	604.78	644.10	325.44	425.78	490.87	585.79	652.24	694.27
77	324.08	439.34	515.28	598.00	676.64	725.46	348.49	470.53	549.18	638.68	722.75	774.28
78	351.20	492.23	581.72	659.02	755.29	814.96	375.61	520.70	611.56	695.63	800.04	862.42
79	381.04	547.82	650.88	722.75	839.36	909.88	404.09	572.23	675.29	756.65	881.40	955.98
80	416.29	604.78					437.99	625.12				
81	461.04	664.44					478.67	682.07				
82	511.21	726.82					527.48	741.73				
83	568.16	790.55					581.72	802.75				
84	630.54	858.35					641.39	866.48				
85+												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.
that have previously elected an inflation decrease option

Appendix C4

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

NH-99 PA 4/99, NH-99FR PA 4/99

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	1.5% Simple Inflation						1.5% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	32.54	40.68	46.10	51.53	63.73	71.87	47.46	59.66	66.44	75.94	90.85	100.34
30	32.54	40.68	46.10	51.53	63.73	71.87	47.46	59.66	66.44	75.94	90.85	100.34
31	32.54	40.68	46.10	51.53	63.73	71.87	47.46	59.66	66.44	75.94	90.85	100.34
32	32.54	40.68	46.10	51.53	63.73	71.87	47.46	59.66	66.44	75.94	90.85	100.34
33	32.54	40.68	46.10	51.53	63.73	71.87	47.46	59.66	66.44	75.94	90.85	100.34
34	32.54	40.68	46.10	51.53	63.73	71.87	47.46	59.66	66.44	75.94	90.85	100.34
35	32.54	40.68	46.10	51.53	63.73	71.87	47.46	59.66	66.44	75.94	90.85	100.34
36	32.54	40.68	46.10	51.53	63.73	71.87	47.46	59.66	66.44	75.94	90.85	100.34
37	32.54	40.68	46.10	51.53	63.73	71.87	47.46	59.66	66.44	75.94	90.85	100.34
38	32.54	40.68	46.10	51.53	63.73	71.87	47.46	59.66	66.44	75.94	90.85	100.34
39	32.54	40.68	46.10	51.53	63.73	71.87	47.46	59.66	66.44	75.94	90.85	100.34
40	32.54	40.68	46.10	51.53	63.73	71.87	47.46	59.66	66.44	75.94	90.85	100.34
41	32.54	40.68	46.10	51.53	63.73	71.87	47.46	59.66	66.44	75.94	90.85	100.34
42	32.54	40.68	46.10	51.53	63.73	71.87	47.46	59.66	66.44	75.94	90.85	100.34
43	32.54	40.68	46.10	51.53	63.73	71.87	47.46	59.66	66.44	75.94	90.85	100.34
44	32.54	40.68	46.10	51.53	63.73	71.87	47.46	59.66	66.44	75.94	90.85	100.34
45	42.04	54.24	59.66	66.44	82.72	92.21	56.95	69.16	75.94	84.07	101.70	111.19
46	42.04	54.24	59.66	66.44	82.72	92.21	56.95	69.16	75.94	84.07	101.70	111.19
47	42.04	54.24	59.66	66.44	82.72	92.21	56.95	69.16	75.94	84.07	101.70	111.19
48	42.04	54.24	59.66	66.44	82.72	92.21	56.95	69.16	75.94	84.07	101.70	111.19
49	42.04	54.24	59.66	66.44	82.72	92.21	56.95	69.16	75.94	84.07	101.70	111.19
50	46.10	58.31	65.09	73.22	89.50	100.34	61.02	71.87	78.65	88.14	105.77	116.62
51	48.82	61.02	69.16	77.29	93.56	104.41	62.38	74.58	81.36	89.50	108.48	119.33
52	51.53	65.09	71.87	80.00	97.63	108.48	63.73	75.94	82.72	92.21	111.19	122.04
53	52.88	67.80	75.94	84.07	101.70	112.55	65.09	78.65	86.78	93.56	113.90	124.75
54	55.60	70.51	78.65	86.78	105.77	117.97	67.80	80.00	88.14	96.28	116.62	128.82
55	58.31	71.87	82.72	90.85	109.84	122.04	69.16	82.72	90.85	98.99	119.33	131.53
56	62.38	77.29	86.78	96.28	116.62	128.82	74.58	88.14	96.28	104.41	126.11	139.67
57	66.44	82.72	92.21	104.41	124.75	136.96	78.65	94.92	105.77	112.55	135.60	150.52
58	71.87	88.14	97.63	112.55	132.89	146.45	84.07	103.06	113.90	122.04	147.80	164.08
59	77.29	93.56	104.41	120.68	141.02	154.58	88.14	109.84	124.75	131.53	160.01	177.64
60	82.72	98.99	108.48	127.46	147.80	161.36	94.92	117.97	132.89	141.02	169.50	188.48
61	86.78	104.41	115.26	134.24	155.94	169.50	98.99	123.40	139.67	147.80	180.35	199.33
62	90.85	109.84	122.04	141.02	164.08	177.64	103.06	130.18	146.45	158.65	189.84	210.18
63	96.28	117.97	130.18	150.52	172.21	185.77	108.48	138.31	154.58	168.14	202.04	222.38
64	101.70	124.75	139.67	158.65	180.35	195.26	113.90	143.74	162.72	177.64	212.89	234.59
65	108.48	132.89	149.16	166.79	189.84	206.11	119.33	150.52	169.50	188.48	223.74	246.79
66	113.90	142.38	160.01	176.28	202.04	219.67	126.11	160.01	180.35	200.69	238.66	261.71
67	122.04	154.58	173.57	189.84	221.03	238.66	135.60	172.21	195.26	215.60	257.64	282.05
68	130.18	166.79	188.48	207.47	241.37	261.71	147.80	187.13	211.54	234.59	280.69	306.46
69	141.02	181.70	204.76	227.81	265.78	287.47	160.01	203.40	229.16	256.28	305.10	332.22
70	154.58	195.26	222.38	249.50	288.83	314.59	174.92	221.03	248.15	282.05	329.51	359.34
71	168.14	211.54	237.30	276.62	317.30	343.07	191.20	238.66	268.49	311.88	357.98	387.82
72	185.77	230.52	256.28	307.81	349.85	376.97	207.47	260.35	288.83	344.42	390.53	420.36
73	203.40	252.22	279.34	343.07	386.46	413.58	225.10	283.40	314.59	383.75	428.50	458.33
74	221.03	276.62	307.81	383.75	428.50	456.97	245.44	309.17	345.78	423.07	470.53	500.36
75	240.01	306.46	345.78	425.78	474.60	503.08	263.06	337.64	383.75	465.11	516.64	546.47
76	260.35	340.36	393.24	470.53	526.13	560.03	283.40	370.19	427.14	509.86	568.16	603.42
77	282.05	382.39	447.48	520.70	588.50	630.54	303.74	409.51	478.67	555.96	629.18	672.58
78	306.46	428.50	507.14	573.59	657.66	709.19	326.80	452.90	531.55	606.13	695.63	751.22
79	332.22	475.96	565.45	629.18	729.53	790.55	351.20	497.65	587.15	657.66	766.14	832.58
80	362.05	526.13					381.04	545.11				
81	400.02	579.01					417.65	593.93				
82	444.77	631.90					459.68	644.10				
83	494.94	687.49					507.14	698.34				
84	549.18	745.80					558.67	753.94				
85+												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

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

LTC2000 PA 4/00

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day EP
Home Health Daily Benefit at 150% of Nursing Home Daily Benefit

Standard Rates

Age	GPO Inflation			5% Compound Inflation		
	Benefit Period			Benefit Period		
	4 Years	6 Years	Life	4 Years	6 Years	Life
40	65.43	78.48	107.41	259.23	289.29	386.97
41	65.43	78.48	107.41	259.23	289.29	386.97
42	65.43	78.48	107.41	259.23	289.29	386.97
43	65.43	78.48	107.41	259.23	289.29	386.97
44	67.48	78.48	107.41	259.23	289.29	386.97
45	78.78	96.32	134.26	293.05	326.86	435.81
46	78.78	99.35	134.26	293.05	326.86	435.81
47	78.78	99.35	134.26	293.05	326.86	435.81
48	78.78	99.35	134.26	293.05	326.86	435.81
49	80.93	99.35	134.26	293.05	326.86	435.81
50	83.87	107.41	147.69	311.83	345.65	454.60
51	90.01	115.47	155.74	319.35	353.16	465.87
52	100.61	120.13	163.80	326.86	356.92	480.90
53	104.61	131.58	174.54	338.13	368.19	492.17
54	113.53	136.95	179.91	349.40	375.70	503.44
55	117.71	144.51	193.34	353.16	383.22	510.95
56	125.40	153.06	201.39	368.19	398.24	533.50
57	133.98	163.80	209.45	390.73	420.79	559.80
58	142.48	171.85	222.87	417.03	439.57	593.61
59	147.76	182.60	236.30	443.33	469.63	631.18
60	159.79	191.31	249.76	469.63	499.68	668.75
61	168.20	207.16	268.24	483.53	516.50	692.32
62	179.59	224.79	291.69	496.11	535.37	713.83
63	192.34	241.67	308.80	510.86	556.04	740.23
64	198.16	260.47	332.97	530.87	581.59	764.18
65	215.12	279.26	357.14	545.71	601.59	788.97
66	229.65	300.75	381.30	565.24	622.73	814.33
67	249.48	312.15	405.47	582.71	644.70	836.88
68	266.82	346.40	440.38	610.14	676.26	871.63
69	302.45	386.67	488.71	649.31	722.10	925.92
70	343.52	435.01	545.10	681.90	774.88	986.22
71	386.21	486.03	612.23	710.92	825.32	1026.89
72	431.79	545.59	683.98	739.00	881.02	1073.00
73	467.65	586.91	737.47	773.48	938.31	1123.44
74	506.00	632.44	786.39	815.65	996.36	1179.51
75	550.83	671.57	831.24	866.46	1054.31	1239.82
76	586.09	705.57	872.38	928.73	1106.82	1314.20
77	617.84	738.82	911.64	995.89	1157.91	1404.18
78	666.53	791.77	976.45	1088.95	1239.66	1536.84
79	732.34	861.82	1061.36	1203.58	1350.05	1704.54
80	810.88	946.73	1175.98			
81	912.77	1059.23	1337.31			
82	1033.76	1195.09	1534.72			
83	1171.74	1350.05	1768.22			
84	1324.57	1517.74	2025.07			
85+	1825.53	2078.14	2880.52			

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Preferred Rates

Age	GPO Inflation			5% Compound Inflation		
	Benefit Period			Benefit Period		
	4 Years	6 Years	Life	4 Years	6 Years	Life
40	62.91	75.86	102.04	244.21	274.26	364.43
41	62.91	75.86	102.04	244.21	274.26	364.43
42	62.91	75.86	102.04	244.21	274.26	364.43
43	62.91	75.86	102.04	244.21	274.26	364.43
44	64.88	75.86	102.04	244.21	274.26	364.43
45	78.78	93.71	131.58	274.26	308.08	409.51
46	78.78	96.67	131.58	274.26	308.08	409.51
47	78.78	96.67	131.58	274.26	308.08	409.51
48	78.78	96.67	131.58	274.26	308.08	409.51
49	80.93	96.67	131.58	274.26	308.08	409.51
50	81.40	104.72	145.00	285.53	323.10	428.30
51	87.58	112.78	153.06	296.80	330.62	435.81
52	98.09	117.46	161.11	304.32	338.13	447.08
53	102.12	126.21	169.17	315.59	345.65	458.36
54	110.95	131.58	174.54	323.10	353.16	469.63
55	110.19	136.48	182.60	334.37	360.67	484.65
56	115.37	142.32	190.65	349.40	371.94	503.44
57	121.58	150.37	198.71	368.19	390.73	525.98
58	132.48	161.11	209.45	386.97	413.27	556.04
59	140.25	169.17	220.19	413.27	435.81	589.85
60	144.81	178.02	228.50	432.06	458.36	616.15
61	151.13	185.91	241.69	439.57	468.88	630.05
62	162.37	200.71	259.58	449.71	485.41	642.45
63	170.43	214.82	276.58	458.73	496.96	660.30
64	174.57	228.24	292.69	466.62	510.58	672.88
65	186.76	241.67	308.80	473.38	522.69	687.06
66	196.84	257.78	330.28	488.60	542.89	708.95
67	216.53	272.81	357.14	511.42	567.22	743.89
68	236.39	306.12	389.36	538.00	598.12	784.46
69	266.73	338.34	426.95	567.78	634.75	821.10
70	297.56	378.62	475.29	594.55	676.26	856.60
71	334.88	426.95	531.68	618.31	716.37	893.42
72	375.36	479.05	596.15	641.70	765.30	933.62
73	405.62	515.46	640.50	672.04	819.12	978.89
74	440.71	551.86	683.82	708.20	869.37	1025.67
75	481.39	582.34	723.23	756.10	915.77	1077.79
76	511.71	613.14	757.41	809.26	964.80	1142.88
77	537.91	641.60	794.98	868.43	1008.85	1220.56
78	579.50	689.88	851.21	948.85	1080.46	1339.43
79	636.81	749.32	925.50	1046.50	1173.86	1483.78
80	706.86	823.61	1023.15			
81	793.89	921.26	1161.12			
82	900.03	1038.01	1337.31			
83	1021.03	1173.86	1536.84			
84	1152.63	1322.45	1761.85			
85+	1587.79	1806.43	2506.92			

Appendix B2

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

LTC2000 PA 4/00

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day EP
Home Health Daily Benefit at 150% of Nursing Home Daily Benefit

Standard Rates

Age	3.4% Compound Inflation		
	Benefit Period		
	4 Years	6 Years	Life
40	146.47	163.45	218.64
41	146.47	163.45	218.64
42	146.47	163.45	218.64
43	146.47	163.45	218.64
44	146.47	163.45	218.64
45	165.57	184.68	246.23
46	165.57	184.68	246.23
47	165.57	184.68	246.23
48	165.57	184.68	246.23
49	165.57	184.68	246.23
50	176.19	195.29	256.85
51	180.43	199.54	263.22
52	184.68	201.66	271.71
53	191.04	208.03	278.08
54	197.41	212.27	284.44
55	199.54	216.52	288.69
56	208.03	225.01	301.43
57	220.76	237.74	316.28
58	235.62	248.36	335.39
59	250.48	265.34	356.62
60	265.34	282.32	377.84
61	280.20	299.30	401.19
62	295.06	318.41	424.54
63	312.04	339.63	452.14
64	333.27	365.11	479.73
65	352.37	388.46	509.45
66	375.72	413.93	541.29
67	399.07	441.52	573.13
68	430.91	477.61	615.59
69	473.37	526.43	675.02
70	513.70	583.75	742.95
71	554.03	643.18	800.26
72	596.48	711.11	866.07
73	647.43	785.40	940.36
74	708.99	866.07	1025.27
75	783.28	953.10	1120.79
76	874.56	1042.25	1237.54
77	978.57	1137.77	1379.76
78	1088.95	1239.66	1536.84
79	1203.58	1350.05	1704.54
80			
81			
82			
83			
84			
85+			

Preferred Rates

Age	3.4% Compound Inflation		
	Benefit Period		
	4 Years	6 Years	Life
40	137.98	154.96	205.90
41	137.98	154.96	205.90
42	137.98	154.96	205.90
43	137.98	154.96	205.90
44	137.98	154.96	205.90
45	154.96	174.06	231.38
46	154.96	174.06	231.38
47	154.96	174.06	231.38
48	154.96	174.06	231.38
49	154.96	174.06	231.38
50	161.33	182.55	241.99
51	167.69	186.80	246.23
52	171.94	191.04	252.60
53	178.31	195.29	258.97
54	182.55	199.54	265.34
55	188.92	203.78	273.83
56	197.41	210.15	284.44
57	208.03	220.76	297.18
58	218.64	233.50	314.16
59	233.50	246.23	333.27
60	244.11	258.97	348.13
61	254.73	271.71	365.11
62	267.46	288.69	382.09
63	280.20	303.55	403.32
64	292.93	320.53	422.42
65	305.67	337.51	443.65
66	324.78	360.86	471.24
67	350.25	388.46	509.45
68	379.97	422.42	554.03
69	413.93	462.75	598.61
70	447.89	509.45	645.30
71	481.86	558.27	696.25
72	517.94	617.71	753.56
73	562.52	685.64	819.37
74	615.59	755.69	891.54
75	683.51	827.86	974.33
76	762.05	908.52	1076.22
77	853.33	991.31	1199.33
78	948.85	1080.46	1339.43
79	1046.50	1173.86	1483.78
80			
81			
82			
83			
84			
85+			

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B3

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

LTC2000 PA 4/00

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day EP
Home Health Daily Benefit at 150% of Nursing Home Daily Benefit

Standard Rates

Age	4.4% Compound Inflation		
	Benefit Period		
	4 Years	6 Years	Life
40	220.15	245.67	328.63
41	220.15	245.67	328.63
42	220.15	245.67	328.63
43	220.15	245.67	328.63
44	220.15	245.67	328.63
45	248.86	277.58	370.11
46	248.86	277.58	370.11
47	248.86	277.58	370.11
48	248.86	277.58	370.11
49	248.86	277.58	370.11
50	264.82	293.53	386.06
51	271.20	299.91	395.63
52	277.58	303.10	408.39
53	287.15	312.68	417.96
54	296.72	319.06	427.54
55	299.91	325.44	433.92
56	312.68	338.20	453.06
57	331.82	357.34	475.39
58	354.15	373.30	504.11
59	376.49	398.82	536.02
60	398.82	424.35	567.92
61	410.63	438.62	587.94
62	421.31	454.66	606.21
63	433.84	472.20	628.62
64	450.83	493.90	648.96
65	463.43	510.89	670.02
66	480.02	528.84	691.56
67	494.86	547.50	710.70
68	518.15	574.30	740.21
69	551.41	613.23	786.31
70	579.09	658.05	837.52
71	603.73	700.89	872.06
72	627.58	748.19	911.23
73	656.86	796.84	954.06
74	692.67	846.14	1001.68
75	735.82	895.35	1052.89
76	788.71	939.94	1116.06
77	845.74	983.33	1192.47
78	924.77	1052.76	1305.13
79	1022.11	1146.50	1447.54
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85+			

Preferred Rates

Age	4.4% Compound Inflation		
	Benefit Period		
	4 Years	6 Years	Life
40	207.39	232.91	309.48
41	207.39	232.91	309.48
42	207.39	232.91	309.48
43	207.39	232.91	309.48
44	207.39	232.91	309.48
45	232.91	261.63	347.77
46	232.91	261.63	347.77
47	232.91	261.63	347.77
48	232.91	261.63	347.77
49	232.91	261.63	347.77
50	242.48	274.39	363.72
51	252.05	280.77	370.11
52	258.44	287.15	379.68
53	268.01	293.53	389.25
54	274.39	299.91	398.82
55	283.96	306.29	411.58
56	296.72	315.87	427.54
57	312.68	331.82	446.68
58	328.63	350.96	472.20
59	350.96	370.11	500.92
60	366.92	389.25	523.25
61	373.30	398.18	535.06
62	381.91	412.22	545.59
63	389.57	422.03	560.74
64	396.27	433.60	571.43
65	402.01	443.89	583.47
66	414.93	461.04	602.06
67	434.32	481.70	631.73
68	456.89	507.94	666.19
69	482.17	539.05	697.30
70	504.91	574.30	727.45
71	525.09	608.36	758.72
72	544.95	649.92	792.86
73	570.71	695.62	831.30
74	601.42	738.30	871.02
75	642.10	777.70	915.29
76	687.25	819.34	970.57
77	737.50	856.75	1036.53
78	805.79	917.56	1137.48
79	888.72	996.88	1260.07
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85+			

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B4

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

LTC2000 PA 4/00

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day EP
Home Health Daily Benefit at 150% of Nursing Home Daily Benefit

Standard Rates

Age	2.8% Compound Inflation		
	Benefit Period		
	4 Years	6 Years	Life
40	124.38	138.81	185.67
41	124.38	138.81	185.67
42	124.38	138.81	185.67
43	124.38	138.81	185.67
44	124.38	138.81	185.67
45	140.61	156.83	209.11
46	140.61	156.83	209.11
47	140.61	156.83	209.11
48	140.61	156.83	209.11
49	140.61	156.83	209.11
50	149.62	165.85	218.12
51	153.23	169.45	223.53
52	156.83	171.25	230.74
53	162.24	176.66	236.15
54	167.65	180.27	241.56
55	169.45	183.87	245.16
56	176.66	191.08	255.98
57	187.48	201.90	268.60
58	200.10	210.91	284.82
59	212.72	225.33	302.85
60	225.33	239.76	320.88
61	237.95	254.18	340.70
62	250.57	270.40	360.53
63	264.99	288.43	383.97
64	283.02	310.06	407.40
65	299.24	329.89	432.64
66	319.07	351.52	459.68
67	338.90	374.96	486.72
68	365.94	405.60	522.77
69	402.00	447.06	573.25
70	436.25	495.73	630.93
71	470.50	546.21	679.61
72	506.55	603.89	735.49
73	549.81	666.99	798.58
74	602.09	735.49	870.69
75	665.19	809.40	951.81
76	742.70	885.11	1050.96
77	831.03	966.23	1171.74
78	924.77	1052.76	1305.13
79	1022.11	1146.50	1447.54
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82			
83			
84			
85+			

Preferred Rates

Age	2.8% Compound Inflation		
	Benefit Period		
	4 Years	6 Years	Life
40	117.17	131.59	174.86
41	117.17	131.59	174.86
42	117.17	131.59	174.86
43	117.17	131.59	174.86
44	117.17	131.59	174.86
45	131.59	147.82	196.49
46	131.59	147.82	196.49
47	131.59	147.82	196.49
48	131.59	147.82	196.49
49	131.59	147.82	196.49
50	137.00	155.03	205.50
51	142.41	158.63	209.11
52	146.02	162.24	214.52
53	151.42	165.85	219.93
54	155.03	169.45	225.33
55	160.44	173.06	232.54
56	167.65	178.46	241.56
57	176.66	187.48	252.37
58	185.67	198.29	266.80
59	198.29	209.11	283.02
60	207.31	219.93	295.64
61	216.32	230.74	310.06
62	227.14	245.16	324.48
63	237.95	257.78	342.51
64	248.77	272.20	358.73
65	259.58	286.62	376.76
66	275.81	306.45	400.19
67	297.44	329.89	432.64
68	322.68	358.73	470.50
69	351.52	392.98	508.35
70	380.36	432.64	548.01
71	409.21	474.10	591.28
72	439.85	524.58	639.95
73	477.71	582.26	695.83
74	522.77	641.75	757.12
75	580.46	703.04	827.43
76	647.16	771.54	913.95
77	724.67	841.85	1018.51
78	805.79	917.56	1137.48
79	888.72	996.88	1260.07
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85+			

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C1

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

LTC2000 PA 4/00

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day EP
Home Health Daily Benefit at 150% of Nursing Home Daily Benefit

Standard Rates

Age	3.1% Compound Inflation		
	Benefit Period		
	4 Years	6 Years	Life
40	195.00	217.61	291.09
41	195.00	217.61	291.09
42	195.00	217.61	291.09
43	195.00	217.61	291.09
44	195.00	217.61	291.09
45	220.44	245.87	327.83
46	220.44	245.87	327.83
47	220.44	245.87	327.83
48	220.44	245.87	327.83
49	220.44	245.87	327.83
50	234.57	260.00	341.96
51	240.22	265.65	350.44
52	245.87	268.48	361.74
53	254.35	276.96	370.22
54	262.83	282.61	378.70
55	265.65	288.26	384.35
56	276.96	299.57	401.31
57	293.91	316.52	421.09
58	313.70	330.65	446.52
59	333.48	353.26	474.78
60	353.26	375.87	503.04
61	363.72	388.52	520.78
62	373.19	402.72	536.96
63	384.28	418.26	556.81
64	399.33	437.48	574.83
65	410.49	452.53	593.48
66	425.19	468.43	612.56
67	438.33	484.96	629.51
68	458.96	508.70	655.65
69	488.42	543.18	696.49
70	512.94	582.88	741.85
71	534.77	620.82	772.44
72	555.89	662.72	807.13
73	581.82	705.82	845.07
74	613.54	749.48	887.25
75	651.77	793.07	932.61
76	698.61	832.57	988.57
77	749.13	871.00	1056.25
78	819.13	932.50	1156.04
79	905.35	1015.53	1282.18
80			
81			
82			
83			
84			
85+			

Preferred Rates

Age	3.1% Compound Inflation		
	Benefit Period		
	4 Years	6 Years	Life
40	183.70	206.30	274.13
41	183.70	206.30	274.13
42	183.70	206.30	274.13
43	183.70	206.30	274.13
44	183.70	206.30	274.13
45	206.30	231.74	308.04
46	206.30	231.74	308.04
47	206.30	231.74	308.04
48	206.30	231.74	308.04
49	206.30	231.74	308.04
50	214.78	243.04	322.17
51	223.26	248.70	327.83
52	228.91	254.35	336.31
53	237.39	260.00	344.78
54	243.04	265.65	353.26
55	251.52	271.30	364.57
56	262.83	279.78	378.70
57	276.96	293.91	395.65
58	291.09	310.87	418.26
59	310.87	327.83	443.70
60	325.00	344.78	463.48
61	330.65	352.70	473.94
62	338.28	365.13	483.26
63	345.07	373.82	496.69
64	351.00	384.07	506.15
65	356.09	393.18	516.82
66	367.53	408.37	533.28
67	384.70	426.67	559.57
68	404.70	449.91	590.09
69	427.09	477.47	617.64
70	447.23	508.70	644.35
71	465.10	538.87	672.05
72	482.70	575.68	702.28
73	505.52	616.16	736.34
74	532.72	653.96	771.52
75	568.75	688.86	810.74
76	608.74	725.74	859.70
77	653.25	758.88	918.13
78	713.74	812.74	1007.54
79	787.19	883.00	1116.12
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85+			

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C2

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

LTC2000 PA 4/00

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day EP
Home Health Daily Benefit at 150% of Nursing Home Daily Benefit

Standard Rates

Age	1.9% Compound Inflation		
	Benefit Period		
	4 Years	6 Years	Life
40	110.18	122.95	164.46
41	110.18	122.95	164.46
42	110.18	122.95	164.46
43	110.18	122.95	164.46
44	110.18	122.95	164.46
45	124.55	138.92	185.22
46	124.55	138.92	185.22
47	124.55	138.92	185.22
48	124.55	138.92	185.22
49	124.55	138.92	185.22
50	132.53	146.90	193.21
51	135.72	150.09	198.00
52	138.92	151.69	204.38
53	143.71	156.48	209.17
54	148.50	159.67	213.96
55	150.09	162.87	217.16
56	156.48	169.25	226.74
57	166.06	178.84	237.91
58	177.24	186.82	252.29
59	188.42	199.59	268.25
60	199.59	212.37	284.22
61	210.77	225.14	301.78
62	221.95	239.51	319.35
63	234.72	255.48	340.11
64	250.69	274.64	360.86
65	265.06	292.20	383.22
66	282.62	311.36	407.17
67	300.19	332.12	431.12
68	324.14	359.27	463.06
69	356.07	395.99	507.76
70	386.41	439.10	558.86
71	416.75	483.81	601.97
72	448.68	534.91	651.47
73	487.01	590.79	707.36
74	533.31	651.47	771.23
75	589.20	716.94	843.08
76	657.86	784.00	930.90
77	736.10	855.85	1037.88
78	819.13	932.50	1156.04
79	905.35	1015.53	1282.18
80			
81			
82			
83			
84			
85+			

Preferred Rates

Age	1.9% Compound Inflation		
	Benefit Period		
	4 Years	6 Years	Life
40	103.79	116.56	154.88
41	103.79	116.56	154.88
42	103.79	116.56	154.88
43	103.79	116.56	154.88
44	103.79	116.56	154.88
45	116.56	130.93	174.04
46	116.56	130.93	174.04
47	116.56	130.93	174.04
48	116.56	130.93	174.04
49	116.56	130.93	174.04
50	121.35	137.32	182.03
51	126.14	140.51	185.22
52	129.34	143.71	190.01
53	134.13	146.90	194.80
54	137.32	150.09	199.59
55	142.11	153.29	205.98
56	148.50	158.08	213.96
57	156.48	166.06	223.54
58	164.46	175.64	236.32
59	175.64	185.22	250.69
60	183.63	194.80	261.87
61	191.61	204.38	274.64
62	201.19	217.16	287.41
63	210.77	228.33	303.38
64	220.35	241.11	317.75
65	229.93	253.88	333.72
66	244.30	271.45	354.48
67	263.46	292.20	383.22
68	285.82	317.75	416.75
69	311.36	348.09	450.28
70	336.91	383.22	485.41
71	362.46	419.94	523.73
72	389.61	464.65	566.84
73	423.14	515.75	616.34
74	463.06	568.44	670.63
75	514.15	622.73	732.90
76	573.23	683.41	809.55
77	641.89	745.68	902.16
78	713.74	812.74	1007.54
79	787.19	883.00	1116.12
80			
81			
82			
83			
84			
85+			

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C3

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

LTC2000 PA 4/00

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day EP
Home Health Daily Benefit at 150% of Nursing Home Daily Benefit

Standard Rates

Age	2.7% Compound Inflation		
	Benefit Period		
	4 Years	6 Years	Life
40	165.60	184.80	247.20
41	165.60	184.80	247.20
42	165.60	184.80	247.20
43	165.60	184.80	247.20
44	165.60	184.80	247.20
45	187.20	208.80	278.40
46	187.20	208.80	278.40
47	187.20	208.80	278.40
48	187.20	208.80	278.40
49	187.20	208.80	278.40
50	199.20	220.80	290.40
51	204.00	225.60	297.60
52	208.80	228.00	307.20
53	216.00	235.20	314.40
54	223.20	240.00	321.60
55	225.60	244.80	326.40
56	235.20	254.40	340.80
57	249.60	268.80	357.60
58	266.40	280.80	379.20
59	283.20	300.00	403.20
60	300.00	319.20	427.20
61	308.88	329.94	442.26
62	316.92	342.00	456.00
63	326.34	355.20	472.86
64	339.12	371.52	488.16
65	348.60	384.30	504.00
66	361.08	397.80	520.20
67	372.24	411.84	534.60
68	389.76	432.00	556.80
69	414.78	461.28	591.48
70	435.60	495.00	630.00
71	454.14	527.22	655.98
72	472.08	562.80	685.44
73	494.10	599.40	717.66
74	521.04	636.48	753.48
75	553.50	673.50	792.00
76	593.28	707.04	839.52
77	636.18	739.68	897.00
78	695.63	791.90	981.74
79	768.85	862.42	1088.87
80			
81			
82			
83			
84			
85+			

Preferred Rates

Age	2.7% Compound Inflation		
	Benefit Period		
	4 Years	6 Years	Life
40	156.00	175.20	232.80
41	156.00	175.20	232.80
42	156.00	175.20	232.80
43	156.00	175.20	232.80
44	156.00	175.20	232.80
45	175.20	196.80	261.60
46	175.20	196.80	261.60
47	175.20	196.80	261.60
48	175.20	196.80	261.60
49	175.20	196.80	261.60
50	182.40	206.40	273.60
51	189.60	211.20	278.40
52	194.40	216.00	285.60
53	201.60	220.80	292.80
54	206.40	225.60	300.00
55	213.60	230.40	309.60
56	223.20	237.60	321.60
57	235.20	249.60	336.00
58	247.20	264.00	355.20
59	264.00	278.40	376.80
60	276.00	292.80	393.60
61	280.80	299.52	402.48
62	287.28	310.08	410.40
63	293.04	317.46	421.80
64	298.08	326.16	429.84
65	302.40	333.90	438.90
66	312.12	346.80	452.88
67	326.70	362.34	475.20
68	343.68	382.08	501.12
69	362.70	405.48	524.52
70	379.80	432.00	547.20
71	394.98	457.62	570.72
72	409.92	488.88	596.40
73	429.30	523.26	625.32
74	452.40	555.36	655.20
75	483.00	585.00	688.50
76	516.96	616.32	730.08
77	554.76	644.46	779.70
78	606.13	690.20	855.64
79	668.51	749.87	947.84
80			
81			
82			
83			
84			
85+			

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C4

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

LTC2000 PA 4/00

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day EP
Home Health Daily Benefit at 150% of Nursing Home Daily Benefit

Standard Rates

Age	1.5% Compound Inflation		
	Benefit Period		
	4 Years	6 Years	Life
40	93.56	104.41	139.67
41	93.56	104.41	139.67
42	93.56	104.41	139.67
43	93.56	104.41	139.67
44	93.56	104.41	139.67
45	105.77	117.97	157.30
46	105.77	117.97	157.30
47	105.77	117.97	157.30
48	105.77	117.97	157.30
49	105.77	117.97	157.30
50	112.55	124.75	164.08
51	115.26	127.46	168.14
52	117.97	128.82	173.57
53	122.04	132.89	177.64
54	126.11	135.60	181.70
55	127.46	138.31	184.42
56	132.89	143.74	192.55
57	141.02	151.87	202.04
58	150.52	158.65	214.25
59	160.01	169.50	227.81
60	169.50	180.35	241.37
61	178.99	191.20	256.28
62	188.48	203.40	271.20
63	199.33	216.96	288.83
64	212.89	233.23	306.46
65	225.10	248.15	325.44
66	240.01	264.42	345.78
67	254.93	282.05	366.12
68	275.27	305.10	393.24
69	302.39	336.29	431.21
70	328.15	372.90	474.60
71	353.92	410.87	511.21
72	381.04	454.26	553.25
73	413.58	501.72	600.71
74	452.90	553.25	654.95
75	500.36	608.84	715.97
76	558.67	665.80	790.55
77	625.12	726.82	881.40
78	695.63	791.90	981.74
79	768.85	862.42	1088.87
80			
81			
82			
83			
84			
85+			

Preferred Rates

Age	1.5% Compound Inflation		
	Benefit Period		
	4 Years	6 Years	Life
40	88.14	98.99	131.53
41	88.14	98.99	131.53
42	88.14	98.99	131.53
43	88.14	98.99	131.53
44	88.14	98.99	131.53
45	98.99	111.19	147.80
46	98.99	111.19	147.80
47	98.99	111.19	147.80
48	98.99	111.19	147.80
49	98.99	111.19	147.80
50	103.06	116.62	154.58
51	107.12	119.33	157.30
52	109.84	122.04	161.36
53	113.90	124.75	165.43
54	116.62	127.46	169.50
55	120.68	130.18	174.92
56	126.11	134.24	181.70
57	132.89	141.02	189.84
58	139.67	149.16	200.69
59	149.16	157.30	212.89
60	155.94	165.43	222.38
61	162.72	173.57	233.23
62	170.86	184.42	244.08
63	178.99	193.91	257.64
64	187.13	204.76	269.84
65	195.26	215.60	283.40
66	207.47	230.52	301.03
67	223.74	248.15	325.44
68	242.72	269.84	353.92
69	264.42	295.61	382.39
70	286.12	325.44	412.22
71	307.81	356.63	444.77
72	330.86	394.60	481.38
73	359.34	437.99	523.42
74	393.24	482.74	569.52
75	436.63	528.84	622.40
76	486.80	580.37	687.49
77	545.11	633.25	766.14
78	606.13	690.20	855.64
79	668.51	749.87	947.84
80			
81			
82			
83			
84			
85+			

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B1

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

LTC-02 PA, LTC-02FR PA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	GPO Inflation							5% Simple Inflation							5% Compound Inflation						
	Benefit Period							Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	11.04	14.20	15.77	17.28	18.93	22.08	23.66	19.64	22.75	27.27	28.79	30.27	45.85	49.79	38.96	50.95	59.94	65.94	71.93	80.92	83.92
30	11.04	14.20	15.77	18.23	20.51	22.08	23.66	21.15	24.27	28.78	30.30	31.79	47.43	53.11	41.96	53.95	59.94	68.93	74.93	83.92	89.91
31	11.04	14.20	17.35	18.82	20.51	22.08	23.66	22.66	25.79	30.29	31.82	33.30	49.01	56.43	41.96	53.95	62.94	71.93	77.92	86.92	89.91
32	11.04	15.77	17.35	18.93	20.51	23.66	25.24	22.66	25.79	31.81	33.33	34.81	52.17	58.09	41.96	56.94	62.94	71.93	77.92	86.92	92.91
33	12.62	15.77	17.35	18.93	20.51	23.66	25.24	24.17	27.30	33.32	34.85	36.33	53.75	61.40	44.96	56.94	62.94	71.93	77.92	89.91	92.91
34	12.62	15.77	17.35	18.93	20.51	23.66	25.24	24.17	28.82	34.84	36.36	37.84	56.91	64.72	44.96	56.94	65.94	74.93	80.92	89.91	95.91
35	12.62	15.77	17.35	20.51	22.08	23.66	26.14	25.68	30.34	34.84	37.88	39.36	60.08	66.38	44.96	56.94	65.94	74.93	80.92	89.91	95.91
36	12.86	15.77	17.35	20.51	22.08	25.24	27.77	27.19	31.85	36.35	39.39	42.38	61.66	69.70	44.96	59.94	65.94	77.92	83.92	92.91	98.90
37	12.86	15.81	18.93	20.51	22.08	25.67	29.41	28.70	33.37	39.38	40.91	43.90	64.82	73.02	47.95	59.94	68.93	77.92	83.92	92.91	98.90
38	14.29	15.81	18.93	20.51	22.08	25.67	29.41	28.70	34.89	40.90	42.42	45.41	67.98	76.34	47.95	59.94	68.93	80.92	86.92	95.91	101.90
39	14.29	17.35	20.08	22.08	23.66	27.18	31.07	30.21	36.40	42.41	45.45	48.44	71.14	80.92	47.95	62.94	68.93	80.92	86.92	95.91	101.90
40	15.83	18.68	21.52	22.96	24.35	28.69	32.68	31.72	37.92	43.93	46.97	49.95	74.30	80.92	47.95	62.94	71.93	80.92	86.92	98.90	104.90
41	15.83	18.80	23.26	24.55	25.96	30.39	34.64	33.38	39.59	45.63	48.68	51.68	77.81	80.92	50.95	65.94	71.93	83.92	89.91	101.90	104.90
42	17.54	20.44	23.26	24.71	26.13	32.27	36.71	33.53	41.28	47.34	51.93	54.94	77.92	83.92	50.95	65.94	74.93	86.92	92.91	101.90	107.89
43	17.68	20.60	25.06	26.34	27.77	34.29	39.17	35.20	42.98	50.60	53.67	56.70	80.92	83.92	53.95	68.93	77.92	86.92	92.91	104.90	110.89
44	17.83	22.35	25.25	26.51	29.48	36.00	40.81	36.90	44.70	52.34	55.43	58.48	80.92	83.92	53.95	68.93	77.92	89.91	95.91	107.89	110.89
45	17.97	22.35	27.28	28.30	29.70	38.38	43.42	38.60	46.43	54.10	58.75	61.81	80.92	86.92	56.94	71.93	80.92	92.91	98.90	107.89	113.89
46	19.56	24.26	27.56	30.25	31.63	41.05	45.97	38.77	49.72	57.43	60.54	63.62	83.92	86.92	56.94	71.93	83.92	92.91	98.90	110.89	116.89
47	19.72	24.46	30.06	32.15	33.32	42.80	47.68	40.50	51.48	59.22	63.90	67.00	83.92	86.92	59.94	74.93	86.92	95.91	101.90	113.89	119.88
48	19.88	26.86	31.66	32.15	33.58	45.45	50.24	41.96	53.25	62.59	67.29	70.40	83.92	89.91	59.94	77.92	86.92	98.90	104.90	113.89	119.88
49	22.20	27.11	31.95	34.53	35.79	50.37	55.18	41.96	56.61	62.94	69.13	72.27	86.92	89.91	62.94	77.92	89.91	101.90	107.89	116.89	122.88
50	22.43	28.70	34.45	37.12	38.45	53.05	56.94	44.96	56.94	65.94	71.93	75.72	86.92	89.91	62.94	80.92	92.91	101.90	107.89	119.88	125.88
51	23.96	30.57	36.12	38.80	40.14	57.25	61.90	44.96	59.94	68.93	74.93	79.22	89.91	95.91	65.94	83.92	95.91	104.90	110.89	122.88	131.87
52	24.18	30.57	36.43	40.88	41.35	59.20	66.08	47.95	62.94	71.93	79.56	82.74	95.91	101.90	68.93	86.92	98.90	110.89	116.89	128.87	134.87
53	25.99	32.50	37.60	40.88	41.35	63.50	70.29	50.95	65.94	74.93	83.10	86.29	101.90	104.90	71.93	89.91	101.90	113.89	119.88	131.87	140.86
54	25.99	32.50	37.60	42.64	43.16	67.86	74.53	53.95	68.93	77.92	86.67	91.47	104.90	110.89	74.93	95.91	107.89	116.89	122.88	137.87	143.86
55	28.53	34.19	39.34	44.43	45.81	72.29	78.79	53.95	71.93	80.92	90.27	95.09	110.89	116.89	77.92	98.90	110.89	122.88	128.87	143.86	149.85
56	30.16	35.82	43.38	48.49	48.93	75.89	84.67	59.94	74.93	86.92	95.47	100.31	119.88	125.88	80.92	101.90	116.89	128.87	134.87	149.85	158.85
57	31.81	39.91	45.12	52.57	53.11	82.73	90.58	62.94	79.62	92.59	100.70	105.56	128.87	134.87	83.92	107.89	119.88	134.87	143.86	158.85	167.84
58	33.48	41.62	49.21	55.85	58.73	88.85	96.53	65.94	83.18	96.20	105.97	110.85	137.87	143.86	86.92	110.89	125.88	140.86	152.85	170.83	179.82
59	37.53	45.74	52.48	59.16	62.04	95.04	105.82	70.37	88.40	101.47	111.28	116.19	146.86	155.85	89.91	116.89	131.87	149.85	161.84	179.82	188.82
60	39.27	49.88	56.66	63.39	68.66	101.31	113.47	73.92	92.01	106.78	116.63	121.56	158.85	167.84	92.91	122.88	137.87	158.85	167.75	188.82	200.80
61	42.49	53.18	62.36	68.28	73.60	110.24	122.25	79.02	98.79	113.60	123.47	130.05	167.84	176.83	98.90	128.87	146.86	167.84	174.66	203.80	215.79
62	46.65	58.40	65.78	74.12	79.47	118.46	132.75	84.14	105.60	122.09	131.98	136.93	176.83	185.82	107.89	137.87	155.85	176.66	183.25	218.79	230.78
63	51.68	62.31	71.60	80.01	84.54	129.29	140.85	90.46	112.44	128.96	140.53	147.14	183.85	192.60	110.89	142.99	160.50	183.61	191.87	227.62	239.29
64	56.08	68.15	79.20	85.98	90.55	140.28	151.79	96.10	119.30	139.18	149.12	155.75	187.40	198.75	113.57	147.65	167.52	190.24	200.53	238.50	249.86
65	60.57	74.06	85.29	93.55	98.18	149.60	155.84	99.38	127.85	146.30	159.40	166.04	193.23	204.27	118.70	151.83	171.15	198.75	209.21	245.68	259.48
66	66.54	81.07	92.98	102.11	108.26	159.22	168.24	104.58	136.76	155.53	171.02	179.33	206.48	217.21	123.35	160.90	182.35	209.16	222.50	260.12	273.52
67	72.81	89.88	101.85	112.20	120.75	167.74	176.42	111.92	145.75	166.57	184.31	195.93	221.23	231.64	130.14	169.18	190.00	218.63	237.44	270.68	286.30
68	80.01	98.62	112.05	122.29	133.24	177.92	189.04	118.62	153.96	176.67	196.86	212.00	237.24	249.86	136.29	176.67	201.91	229.67	249.86	285.20	300.34
69	86.83	107.95	122.60	134.78	149.66	189.43	200.11	124.69	163.81	185.82	210.27	224.94	251.83	266.50	144.25	185.82	212.71	244.50	264.06	298.29	312.96
70	96.25	118.28	134.84	148.18	166.06	199.35	209.57	132.50	172.73	196.39	222.42	238.98	269.74	283.93	149.07	194.02	222.42	255.54	276.84	309.96	326.52
71	105.58	129.65	146.64	164.98	185.64	210.07	222.28	139.52	182.98	208.14	235.59	253.88	285.91	301.92	157.82	205.85	235.59	267.61	290.48	327.08	343.09
72	114.15	140.00	157.77	180.48	198.01	221.31	232.96	147.96	192.13	220.84	249.55	269.42	304.76	320.21	165.63	216.42	247.34	282.67	304.76	344.51	362.17
73	119.56	150.56	169.40	192.63	208.13	232.49	245.77	155.45	204.43	232.12	266.19	287.48	321.56	338.59	174.62	227.86	261.93	298.13	321.56	359.89	379.05
74	123.55	157.06	178.00	201.04	217.79	242.92	255.48	164.05	215.32	246.08	280.94	303.49	342.46	358.86	184.56	239.92	274.79	311.70	336.30	377.32	397.82
75	129.59	167.48	189.41	213.33	229.28	255.20	269.16	173.52	226.75	258.30	295.76	319.43	360.83	380.55	193.23	252.39	289.85	327.31	352.95	396.32	416.04
76	137.08	175.16	199.91	224.66	239.89	266.54	281.78	181.72	236.61	270.68	308.54	335.04	376.69	397.51	198.75	263.11	300.97	340.72	367.22	410.76	433.47
77	145.12	185.03	208.61	234.01	250.34	279.36	293.87	190.47	248.52	282.99	322.90	350.11	393.64	413.60	206.80	272.10	312.01	353.73	380.95	426.30	449.88
78	152.69	194.34	220.36	246.39	263.74	291.51	307.12	197.81	258.54	296.71	336.62	364.38	409.50	430.32	213.42	282.83	324.47	367.85	395.61	442.46	465.02
79	160.66	205.38	231.88	258.38	276.60	304.76	321.32	205.38	269.97	309.72	351.13	379.29	425.66	447.20	220.29	291.51	336.23	379.29	409.10	457.13	480.32
80	168.78	214.53	242.92	271.31	290.24	318.64	335.99	214.53	282.36	323.37	367.54	397.51	446.41	468.49	230.30	306.02	351.76	397.51	427.48	477.96	503.19
81	184.56	236.61	266.58	298.13	318.64	351.76	369.11	236.61	310.75	356.50	405.39	436.94	490.58	515.81	253.96	335.99	386.47	436.94	470.07	526.86	553.67
82	203.49	258.70	293.40	328.10	350.19	386.47	406.97	260.27	342.30	392.78	446.41	481.11	539.47	567.87	279.20	369.11	425.90	481.11	517.39	578.91	608.88
83	223.99	285.51	323.37	359.65	384.89	425.90	447.99	287.09	377.00	430.63	489.00	528.43	593.11	624.66	306.02	406.97	468.49	528.43	569.45	637.27	670.40
84	246.08	313.91	354.92	395.93	424.32	466.91	492.15	315.48	413.28	474.80	539.47	582.07	653.05	687.75	337.57	447.99	515.81	582.07	626.23	700.37	736.65
85	298.13	380.16	430.63	479.53	512.66	566.29	596.26	381.73	501.62	574.18	651.47	703.53	790.28	831.30	408.55	541.05	623.08	703.53	757.16	847.07	892.82
86	328.10	418.01	473.22	528.43	564.71	623.08	654.63	419.59	550.52	630.96	717.72	774.51	869.15	914.90	449.56	596.26	686.17	774.51	832.87	932.25	981.15
87	359.65	459.03	520.55	580.49	621.50	684.60	720.88	462.18	605.73	694.06	788.71	851.80	955.91	1006.39	493.73	654.63	754.00	851.80	916.48	1025.32	1078.95
88	416.44	531.59	600.99	670.40	717.72	790.28	832.87	533.17	700.37	802.90	910.17	982.73	1104.19	1160.98	571.02	757.16	870.73	982.73	1058.44	1184.64	1247.73
89	457.45	583.64	660.94	738.23	788.71	869.15	914.90	586.80	769.78	881.77	1001.66	1082.10	1214.61	1277.70	627.81	832.87	957.49	1082.10	1164.13	1302.94	1372.35
90	503.19	642.01	727.19	810.79	867.58	957.49	1007.97	645.16	847.07	970.11	1101.03	1189.37	1336.07	1405.47	690.91	914.90	1053.71	1189.37	1280.86	1433.87	1509.58
91+	553.67	706.68	799.75	892.82	954.33	1052.13	1107.34	709.84	932.25	1067.91	1213.03	1309.25	1468.57	1545.86	758.74	1007.97	1159.40	1309.25	1410.21	1577.41	1659.44

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages

Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix B2

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

LTC-02 PA, LTC-02FR PA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	2.7% Simple Inflation							2.7% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	15.77	20.51	23.66	26.82	29.97	33.13	34.70	20.51	26.82	31.55	34.70	37.86	42.59	44.17
30	17.35	22.08	25.24	28.39	31.55	34.70	36.28	22.08	28.39	31.55	36.28	39.44	44.17	47.32
31	17.35	22.08	25.24	28.39	31.55	34.70	37.86	22.08	28.39	33.13	37.86	41.01	45.74	47.32
32	17.35	22.08	25.24	28.39	31.55	36.28	37.86	22.08	29.97	33.13	37.86	41.01	45.74	48.90
33	17.35	23.66	26.82	29.97	33.13	36.28	37.86	23.66	29.97	33.13	37.86	41.01	47.32	48.90
34	18.93	23.66	26.82	29.97	33.13	36.28	39.44	23.66	29.97	34.70	39.44	42.59	47.32	50.48
35	18.93	23.66	26.82	29.97	33.13	37.86	39.44	23.66	29.97	34.70	39.44	42.59	47.32	50.48
36	18.93	23.66	26.82	31.55	34.70	37.86	41.01	23.66	31.55	34.70	41.01	44.17	48.90	52.05
37	18.93	23.66	28.39	31.55	34.70	39.44	41.01	25.24	31.55	36.28	41.01	44.17	48.90	52.05
38	18.93	25.24	28.39	31.55	34.70	39.44	41.01	25.24	31.55	36.28	42.59	45.74	50.48	53.63
39	18.93	25.24	28.39	33.13	36.28	39.44	42.59	25.24	33.13	36.28	42.59	45.74	50.48	53.63
40	20.51	25.24	28.39	33.13	36.28	41.01	42.59	25.24	33.13	37.86	42.59	45.74	52.05	55.21
41	20.51	25.24	29.97	33.13	36.28	41.01	42.59	26.82	34.70	37.86	44.17	47.32	53.63	55.21
42	20.51	26.82	29.97	34.70	37.86	41.01	44.17	26.82	34.70	39.44	45.74	48.90	53.63	56.79
43	20.51	26.82	29.97	34.70	37.86	42.59	44.17	28.39	36.28	41.01	45.74	48.90	55.21	58.36
44	20.51	26.82	31.55	34.70	37.86	42.59	44.17	28.39	36.28	41.01	47.32	50.48	56.79	58.36
45	22.08	28.39	31.55	36.28	39.44	42.59	45.74	29.97	37.86	42.59	48.90	52.05	56.79	59.94
46	22.08	28.39	31.55	36.28	39.44	44.17	45.74	29.97	37.86	44.17	48.90	52.05	58.36	61.52
47	22.08	28.39	33.13	36.28	39.44	44.17	45.74	31.55	39.44	45.74	50.48	53.63	59.94	63.10
48	22.08	28.39	33.13	36.28	39.44	44.17	47.32	31.55	41.01	45.74	52.05	55.21	59.94	63.10
49	22.08	29.97	33.13	37.86	41.01	45.74	47.32	33.13	41.01	47.32	53.63	56.79	61.52	64.67
50	23.66	29.97	34.70	37.86	41.01	45.74	47.32	33.13	42.59	48.90	53.63	56.79	63.10	66.25
51	23.66	31.55	36.28	39.44	42.59	47.32	50.48	34.70	44.17	50.48	55.21	58.36	64.67	69.41
52	25.24	33.13	37.86	42.59	45.74	50.48	53.63	36.28	45.74	52.05	58.36	61.52	67.83	70.98
53	26.82	34.70	39.44	44.17	47.32	53.63	55.21	37.86	47.32	53.63	59.94	63.10	69.41	74.14
54	28.39	36.28	41.01	47.32	50.48	55.21	58.36	39.44	50.48	56.79	61.52	64.67	72.56	75.72
55	28.39	37.86	42.59	48.90	53.63	58.36	61.52	41.01	52.05	58.36	64.67	67.83	75.72	78.87
56	31.55	39.44	45.74	52.05	56.79	63.10	66.25	42.59	53.63	61.52	67.83	70.98	78.87	83.60
57	33.13	42.59	48.90	55.21	59.94	67.83	70.98	44.17	56.79	63.10	70.98	75.72	83.60	88.34
58	34.70	45.74	52.05	59.94	64.67	72.56	75.72	45.74	58.36	66.25	74.14	80.45	89.91	94.64
59	37.86	48.90	55.21	63.10	69.41	77.29	82.03	47.32	61.52	69.41	78.87	85.18	94.64	99.38
60	41.01	52.05	59.94	67.83	74.14	83.60	88.34	48.90	64.67	72.56	83.60	89.91	99.38	105.69
61	42.59	55.21	63.10	72.56	78.87	88.34	93.07	52.05	67.83	77.29	88.34	94.64	107.26	113.57
62	45.74	59.94	67.83	77.29	83.60	93.07	97.80	56.79	72.56	82.03	93.07	100.95	115.15	121.46
63	48.90	64.67	72.56	82.03	88.34	99.38	104.11	59.94	77.29	86.76	99.38	108.84	123.04	129.35
64	53.63	69.41	78.87	88.34	94.64	104.11	110.42	63.10	82.03	93.07	105.69	115.15	132.50	138.81
65	56.79	74.14	83.60	93.07	99.38	110.42	116.73	67.83	86.76	97.80	113.57	123.04	140.39	148.28
66	61.52	80.45	91.49	102.53	110.42	121.46	127.77	72.56	94.64	107.26	123.04	134.08	153.01	160.90
67	67.83	88.34	100.95	112.00	119.88	134.08	140.39	78.87	102.53	115.15	132.50	145.12	164.05	173.52
68	74.14	96.22	110.42	123.04	132.50	148.28	156.16	85.18	110.42	126.19	143.54	156.16	178.25	187.71
69	80.45	105.69	119.88	135.66	145.12	162.47	171.94	93.07	119.88	137.23	157.74	170.36	192.44	201.91
70	88.34	115.15	130.93	148.28	159.32	179.82	189.29	99.38	129.35	148.28	170.36	184.56	206.64	217.68
71	96.22	126.19	143.54	162.47	175.09	197.18	208.22	108.84	141.97	162.47	184.56	200.33	225.57	236.61
72	105.69	137.23	157.74	178.25	192.44	217.68	228.72	118.31	154.59	176.67	201.91	217.68	246.08	258.70
73	115.15	151.43	171.94	197.18	212.95	238.19	250.81	129.35	168.78	194.02	220.84	238.19	266.58	280.78
74	126.19	165.63	189.29	216.11	233.46	263.43	276.05	141.97	184.56	211.37	239.77	258.70	290.24	306.02
75	138.81	181.40	206.64	236.61	255.54	288.67	304.44	154.59	201.91	231.88	261.85	282.36	317.06	332.83
76	151.43	197.18	225.57	257.12	279.20	313.91	331.26	165.63	219.26	250.81	283.93	306.02	342.30	361.23
77	165.63	216.11	246.08	280.78	304.44	342.30	359.65	179.82	236.61	271.31	307.60	331.26	370.69	391.20
78	179.82	235.03	269.74	306.02	331.26	372.27	391.20	194.02	257.12	294.98	334.41	359.65	402.24	422.75
79	195.60	257.12	294.98	334.41	361.23	405.39	425.90	209.80	277.62	320.21	361.23	389.62	435.37	457.45
80	214.53	282.36	323.37	367.54	397.51	446.41	468.49	230.30	306.02	351.76	397.51	427.48	477.96	503.19
81	236.61	310.75	356.50	405.39	436.94	490.58	515.81	253.96	335.99	386.47	436.94	470.07	526.86	553.67
82	260.27	342.30	392.78	446.41	481.11	539.47	567.87	279.20	369.11	425.90	481.11	517.39	578.91	608.88
83	287.09	377.00	430.63	489.00	528.43	593.11	624.66	306.02	406.97	468.49	528.43	569.45	637.27	670.40
84	315.48	413.28	474.80	539.47	582.07	653.05	687.75	337.57	447.99	515.81	582.07	626.23	700.37	736.65
85	381.73	501.62	574.18	651.47	703.53	790.28	831.30	408.55	541.05	623.08	703.53	757.16	847.07	892.82
86	419.59	550.52	630.96	717.72	774.51	869.15	914.90	449.56	596.26	686.17	774.51	832.87	932.25	981.15
87	462.18	605.73	694.06	788.71	851.80	955.91	1006.39	493.73	654.63	754.00	851.80	916.48	1025.32	1078.95
88	533.17	700.37	802.90	910.17	982.73	1104.19	1160.98	571.02	757.16	870.73	982.73	1058.44	1184.64	1247.73
89	586.80	769.78	881.77	1001.66	1082.10	1214.61	1277.70	627.81	832.87	957.49	1082.10	1164.13	1302.94	1372.35
90	645.16	847.07	970.11	1101.03	1189.37	1336.07	1405.47	690.91	914.90	1053.71	1189.37	1280.86	1433.87	1509.58
91+	709.84	932.25	1067.91	1213.03	1309.25	1468.57	1545.86	758.74	1007.97	1159.40	1309.25	1410.21	1577.41	1659.44

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages
Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix B3

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

LTC-02 PA, LTC-02FR PA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	4.5% Simple Inflation							4.5% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	17.00	19.70	23.60	24.92	26.21	39.69	43.10	33.73	44.11	51.89	57.08	62.27	70.06	72.65
30	18.31	21.01	24.92	26.23	27.52	41.06	45.98	36.33	46.71	51.89	59.68	64.87	72.65	77.84
31	19.62	22.32	26.23	27.55	28.83	42.43	48.85	36.33	46.71	54.49	62.27	67.46	75.25	77.84
32	19.62	22.32	27.54	28.86	30.14	45.17	50.29	36.33	49.30	54.49	62.27	67.46	75.25	80.44
33	20.93	23.64	28.85	30.17	31.45	46.54	53.16	38.92	49.30	54.49	62.27	67.46	77.84	80.44
34	20.93	24.95	30.16	31.48	32.76	49.27	56.04	38.92	49.30	57.08	64.87	70.06	77.84	83.03
35	22.23	26.26	30.16	32.79	34.07	52.01	57.47	38.92	49.30	57.08	64.87	70.06	77.84	83.03
36	23.54	27.58	31.47	34.10	36.69	53.38	60.35	38.92	51.89	57.08	67.46	72.65	80.44	85.63
37	24.85	28.89	34.10	35.42	38.00	56.12	63.22	41.52	51.89	59.68	67.46	72.65	80.44	85.63
38	24.85	30.20	35.41	36.73	39.31	58.85	66.09	41.52	51.89	59.68	70.06	75.25	83.03	88.22
39	26.16	31.52	36.72	39.35	41.93	61.59	70.06	41.52	54.49	59.68	70.06	75.25	83.03	88.22
40	27.47	32.83	38.03	40.66	43.24	64.33	70.06	41.52	54.49	62.27	70.06	75.25	85.63	90.82
41	28.90	34.28	39.50	42.14	44.74	67.37	70.06	44.11	57.08	62.27	72.65	77.84	88.22	90.82
42	29.03	35.74	40.98	44.96	47.57	67.46	72.65	44.11	57.08	64.87	75.25	80.44	88.22	93.41
43	30.48	37.21	43.81	46.47	49.09	70.06	72.65	46.71	59.68	67.46	75.25	80.44	90.82	96.01
44	31.94	38.70	45.32	47.99	50.63	70.06	72.65	46.71	59.68	67.46	77.84	83.03	93.41	96.01
45	33.42	40.19	46.84	50.86	53.51	70.06	75.25	49.30	62.27	70.06	80.44	85.63	93.41	98.60
46	33.57	43.04	49.72	52.41	55.08	72.65	75.25	49.30	62.27	72.65	80.44	85.63	96.01	101.19
47	35.06	44.57	51.27	55.32	58.00	72.65	75.25	51.89	64.87	75.25	83.03	88.22	98.60	103.79
48	36.33	46.10	54.19	58.26	60.95	72.65	77.84	51.89	67.46	75.25	85.63	90.82	98.60	103.79
49	36.33	49.01	54.49	59.85	62.57	75.25	77.84	54.49	67.46	77.84	88.22	93.41	101.19	106.38
50	38.92	49.30	57.08	62.27	65.56	75.25	77.84	54.49	70.06	80.44	88.22	93.41	103.79	108.98
51	38.92	51.89	59.68	64.87	68.58	77.84	83.03	57.08	72.65	83.03	90.82	96.01	106.38	114.17
52	41.52	54.49	62.27	68.88	71.63	83.03	88.22	59.68	75.25	85.63	96.01	101.19	111.57	116.76
53	44.11	57.08	64.87	71.95	74.71	88.22	90.82	62.27	77.84	88.22	98.60	103.79	114.17	121.95
54	46.71	59.68	67.46	75.04	79.19	90.82	96.01	64.87	83.03	93.41	101.19	106.38	119.36	124.55
55	46.71	62.27	70.06	78.15	82.32	96.01	101.19	67.46	85.63	96.01	106.38	111.57	124.55	129.74
56	51.89	64.87	75.25	82.65	86.84	103.79	108.98	70.06	88.22	101.19	111.57	116.76	129.74	137.52
57	54.49	68.93	80.16	87.18	91.39	111.57	116.76	72.65	93.41	103.79	116.76	124.55	137.52	145.31
58	57.08	72.01	83.28	91.75	95.97	119.36	124.55	75.25	96.01	108.98	121.95	132.33	147.90	155.68
59	60.92	76.53	87.85	96.34	100.59	127.14	134.93	77.84	101.19	114.17	129.74	140.12	155.68	163.47
60	64.00	79.66	92.45	100.97	105.24	137.52	145.31	80.44	106.38	119.36	137.52	145.23	163.47	173.85
61	68.41	85.53	98.35	106.89	112.59	145.31	153.09	85.63	111.57	127.14	145.31	151.22	176.44	186.82
62	72.84	91.42	105.70	114.26	118.55	153.09	160.87	93.41	119.36	134.93	152.94	158.65	189.42	199.79
63	78.32	97.34	111.65	121.67	127.39	159.17	166.75	96.01	123.80	138.95	158.96	166.12	197.06	207.17
64	83.20	103.28	120.49	129.10	134.84	162.24	172.07	98.33	127.82	145.03	164.70	173.61	206.49	216.32
65	86.04	110.69	126.66	138.00	143.75	167.29	176.85	102.77	131.44	148.17	172.07	181.13	212.70	224.65
66	90.54	118.40	134.65	148.07	155.25	178.76	188.05	106.79	139.30	157.87	181.09	192.63	225.20	236.80
67	96.89	126.19	144.21	159.57	169.63	191.53	200.55	112.67	146.47	164.49	189.28	205.57	234.35	247.87
68	102.70	133.29	152.95	170.43	183.54	205.39	216.32	117.99	152.95	174.80	198.84	216.32	246.91	260.02
69	107.95	141.82	160.87	182.04	194.74	218.03	230.73	124.89	160.87	184.16	211.68	228.61	258.24	270.94
70	114.71	149.54	170.02	192.56	206.90	233.53	245.82	129.05	167.97	192.56	221.24	239.67	268.35	282.69
71	120.79	158.42	180.20	203.96	219.80	247.52	261.39	136.63	178.22	203.96	231.68	251.48	283.17	297.03
72	128.10	166.34	191.19	216.05	233.25	263.84	277.23	143.39	187.37	214.13	244.72	263.84	298.26	313.55
73	134.58	176.99	200.96	230.45	248.89	278.39	293.14	151.18	197.27	226.77	258.11	278.39	311.57	328.17
74	142.03	186.41	213.04	243.22	262.75	296.48	310.69	159.78	207.72	237.90	269.85	291.16	326.66	344.42
75	150.22	196.31	223.63	256.06	276.54	312.39	329.46	167.29	218.50	250.94	283.37	305.56	343.12	360.19
76	157.32	204.85	234.35	267.12	290.06	326.12	344.14	172.07	227.79	260.57	294.98	317.92	355.62	375.28
77	164.90	215.16	245.00	279.55	303.11	340.80	358.07	179.04	235.57	270.13	306.25	329.80	369.07	389.48
78	171.25	223.83	256.88	291.43	315.46	354.52	372.55	184.77	244.86	280.91	318.47	342.50	383.06	402.59
79	177.81	233.73	268.15	303.99	328.37	368.52	387.16	190.71	252.37	291.09	328.37	354.18	395.77	415.84
80	185.73	244.45	279.96	318.20	344.14	386.48	405.60	199.38	264.94	304.54	344.14	370.09	413.79	435.64
81	204.85	269.03	308.64	350.97	378.28	424.72	446.57	219.87	290.88	334.58	378.28	406.96	456.13	479.34
82	225.33	296.35	340.05	386.48	416.52	467.05	491.63	241.72	319.56	368.73	416.52	447.93	501.19	527.14
83	248.55	326.39	372.82	423.35	457.49	513.48	540.80	264.94	352.34	405.60	457.49	493.00	551.72	580.40
84	273.13	357.80	411.06	467.05	503.92	565.38	595.42	292.25	387.84	446.57	503.92	542.16	606.35	637.76
85	330.49	434.28	497.10	564.01	609.08	684.19	719.70	353.70	468.42	539.43	609.08	655.51	733.35	772.96
86	363.26	476.61	546.26	621.37	670.53	752.47	792.08	389.21	516.22	594.06	670.53	721.06	807.10	849.43
87	400.14	524.41	600.89	682.82	737.45	827.58	871.28	427.45	566.74	652.78	737.45	793.44	887.67	934.10
88	461.59	606.35	695.12	787.98	850.80	955.95	1005.12	494.37	655.51	753.84	850.80	916.35	1025.60	1080.23
89	508.02	666.44	763.40	867.19	936.84	1051.55	1106.18	543.53	721.06	828.95	936.84	1007.85	1128.03	1188.11
90	558.55	733.35	839.87	953.22	1029.70	1156.70	1216.79	598.15	792.08	912.25	1029.70	1108.91	1241.38	1306.93
91+	614.54	807.10	924.54	1050.18	1133.49	1271.42	1338.34	656.88	872.65	1003.75	1133.49	1220.89	1365.65	1436.66

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages
Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix B4

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

LTC-02 PA, LTC-02FR PA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	2.2% Simple Inflation							2.2% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	13.66	17.75	20.48	23.22	25.95	28.68	30.04	17.75	23.22	27.31	30.04	32.78	36.87	38.24
30	15.02	19.12	21.85	24.58	27.31	30.04	31.41	19.12	24.58	27.31	31.41	34.14	38.24	40.97
31	15.02	19.12	21.85	24.58	27.31	30.04	32.78	19.12	24.58	28.68	32.78	35.51	39.60	40.97
32	15.02	19.12	21.85	24.58	27.31	31.41	32.78	19.12	25.95	28.68	32.78	35.51	39.60	42.34
33	15.02	20.48	23.22	25.95	28.68	31.41	32.78	20.48	25.95	28.68	32.78	35.51	40.97	42.34
34	16.39	20.48	23.22	25.95	28.68	31.41	34.14	20.48	25.95	30.04	34.14	36.87	40.97	43.70
35	16.39	20.48	23.22	25.95	28.68	32.78	34.14	20.48	25.95	30.04	34.14	36.87	40.97	43.70
36	16.39	20.48	23.22	27.31	30.04	32.78	35.51	20.48	27.31	30.04	35.51	38.24	42.34	45.07
37	16.39	20.48	24.58	27.31	30.04	34.14	35.51	21.85	27.31	31.41	35.51	38.24	42.34	45.07
38	16.39	21.85	24.58	27.31	30.04	34.14	35.51	21.85	27.31	31.41	36.87	39.60	43.70	46.43
39	16.39	21.85	24.58	28.68	31.41	34.14	36.87	21.85	28.68	31.41	36.87	39.60	43.70	46.43
40	17.75	21.85	24.58	28.68	31.41	35.51	36.87	21.85	28.68	32.78	36.87	39.60	45.07	47.80
41	17.75	21.85	25.95	28.68	31.41	35.51	36.87	23.22	30.04	32.78	38.24	40.97	46.43	47.80
42	17.75	23.22	25.95	30.04	32.78	35.51	38.24	23.22	30.04	34.14	39.60	42.34	46.43	49.16
43	17.75	23.22	25.95	30.04	32.78	36.87	38.24	24.58	31.41	35.51	39.60	42.34	47.80	50.53
44	17.75	23.22	27.31	30.04	32.78	36.87	38.24	24.58	31.41	35.51	40.97	43.70	49.16	50.53
45	19.12	24.58	27.31	31.41	34.14	36.87	39.60	25.95	32.78	36.87	42.34	45.07	49.16	51.89
46	19.12	24.58	27.31	31.41	34.14	38.24	39.60	25.95	32.78	38.24	42.34	45.07	50.53	53.26
47	19.12	24.58	28.68	31.41	34.14	38.24	39.60	27.31	34.14	39.60	43.70	46.43	51.89	54.63
48	19.12	24.58	28.68	31.41	34.14	38.24	40.97	27.31	35.51	39.60	45.07	47.80	51.89	54.63
49	19.12	25.95	28.68	32.78	35.51	39.60	40.97	28.68	35.51	40.97	46.43	49.16	53.26	55.99
50	20.48	25.95	30.04	32.78	35.51	39.60	40.97	28.68	36.87	42.34	46.43	49.16	54.63	57.36
51	20.48	27.31	31.41	34.14	36.87	40.97	43.70	30.04	38.24	43.70	47.80	50.53	55.99	60.09
52	21.85	28.68	32.78	36.87	39.60	43.70	46.43	31.41	39.60	45.07	50.53	53.26	58.72	61.45
53	23.22	30.04	34.14	38.24	40.97	46.43	47.80	32.78	40.97	46.43	51.89	54.63	60.09	64.19
54	24.58	31.41	35.51	40.97	43.70	47.80	50.53	34.14	43.70	49.16	53.26	55.99	62.82	65.55
55	24.58	32.78	36.87	42.34	46.43	50.53	53.26	35.51	45.07	50.53	55.99	58.72	65.55	68.28
56	27.31	34.14	39.60	45.07	49.16	54.63	57.36	36.87	46.43	53.26	58.72	61.45	68.28	72.38
57	28.68	36.87	42.34	47.80	51.89	58.72	61.45	38.24	49.16	54.63	61.45	65.55	72.38	76.48
58	30.04	39.60	45.07	51.89	55.99	62.82	65.55	39.60	50.53	57.36	64.19	69.65	77.84	81.94
59	32.78	42.34	47.80	54.63	60.09	66.92	71.01	40.97	53.26	60.09	68.28	73.75	81.94	86.04
60	35.51	45.07	51.89	58.72	64.19	72.38	76.48	42.34	55.99	62.82	72.38	77.84	86.04	91.50
61	36.87	47.80	54.63	62.82	68.28	76.48	80.57	45.07	58.72	66.92	76.48	81.94	92.86	98.33
62	39.60	51.89	58.72	66.92	72.38	80.57	84.67	49.16	62.82	71.01	80.57	87.40	99.69	105.15
63	42.34	55.99	62.82	71.01	76.48	86.04	90.13	51.89	66.92	75.11	86.04	94.23	106.52	111.98
64	46.43	60.09	68.28	76.48	81.94	90.13	95.60	54.63	71.01	80.57	91.50	99.69	114.71	120.18
65	49.16	64.19	72.38	80.57	86.04	95.60	101.06	58.72	75.11	84.67	98.33	106.52	121.54	128.37
66	53.26	69.65	79.21	88.77	95.60	105.15	110.62	62.82	81.94	92.86	106.52	116.08	132.47	139.30
67	58.72	76.48	87.40	96.96	103.79	116.08	121.54	68.28	88.77	99.69	114.71	125.64	142.03	150.22
68	64.19	83.30	95.60	106.52	114.71	128.37	135.20	73.75	95.60	109.25	124.27	135.20	154.32	162.51
69	69.65	91.50	103.79	117.45	125.64	140.66	148.86	80.57	103.79	118.81	136.56	147.49	166.61	174.80
70	76.48	99.69	113.35	128.37	137.93	155.68	163.88	86.04	111.98	128.37	147.49	159.78	178.90	188.46
71	83.30	109.25	124.27	140.66	151.59	170.71	180.27	94.23	122.91	140.66	159.78	173.44	195.29	204.85
72	91.50	118.81	136.56	154.32	166.61	188.46	198.02	102.42	133.83	152.95	174.80	188.46	213.04	223.97
73	99.69	131.10	148.86	170.71	184.36	206.21	217.14	111.98	146.12	167.97	191.19	206.21	230.79	243.09
74	109.25	143.39	163.88	187.09	202.12	228.06	238.99	122.91	159.78	183.00	207.58	223.97	251.28	264.94
75	120.18	157.05	178.90	204.85	221.24	249.91	263.57	133.83	174.80	200.75	226.70	244.45	274.50	288.15
76	131.10	170.71	195.29	222.60	241.72	271.76	286.79	143.39	189.83	217.14	245.82	264.94	296.35	312.73
77	143.39	187.09	213.04	243.09	263.57	296.35	311.37	155.68	204.85	234.89	266.30	286.79	320.93	338.68
78	155.68	203.48	233.53	264.94	286.79	322.29	338.68	167.97	222.60	255.38	289.52	311.37	348.24	365.99
79	169.34	222.60	255.38	289.52	312.73	350.97	368.73	181.63	240.35	277.23	312.73	337.32	376.92	396.04
80	185.73	244.45	279.96	318.20	344.14	386.48	405.60	199.38	264.94	304.54	344.14	370.09	413.79	435.64
81	204.85	269.03	308.64	350.97	378.28	424.72	446.57	219.87	290.88	334.58	378.28	406.96	456.13	479.34
82	225.33	296.35	340.05	386.48	416.52	467.05	491.63	241.72	319.56	368.73	416.52	447.93	501.19	527.14
83	248.55	326.39	372.82	423.35	457.49	513.48	540.80	264.94	352.34	405.60	457.49	493.00	551.72	580.40
84	273.13	357.80	411.06	467.05	503.92	565.38	595.42	292.25	387.84	446.57	503.92	542.16	606.35	637.76
85	330.49	434.28	497.10	564.01	609.08	684.19	719.70	353.70	468.42	539.43	609.08	655.51	733.35	772.96
86	363.26	476.61	546.26	621.37	670.53	752.47	792.08	389.21	516.22	594.06	670.53	721.06	807.10	849.43
87	400.14	524.41	600.89	682.82	737.45	827.58	871.28	427.45	566.74	652.78	737.45	793.44	887.67	934.10
88	461.59	606.35	695.12	787.98	850.80	955.95	1005.12	494.37	655.51	753.84	850.80	916.35	1025.60	1080.23
89	508.02	666.44	763.40	867.19	936.84	1051.55	1106.18	543.53	721.06	828.95	936.84	1007.85	1128.03	1188.11
90	558.55	733.35	839.87	953.22	1029.70	1156.70	1216.79	598.15	792.08	912.25	1029.70	1108.91	1241.38	1306.93
91+	614.54	807.10	924.54	1050.18	1133.49	1271.42	1338.34	656.88	872.65	1003.75	1133.49	1220.89	1365.65	1436.66

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages
Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix C1

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

LTC-02 PA, LTC-02FR PA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	3.2% Simple Inflation							3.2% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	14.38	16.66	19.96	21.08	22.17	33.57	36.46	28.53	37.31	43.89	48.28	52.67	59.25	61.45
30	15.49	17.77	21.07	22.19	23.28	34.73	38.89	30.72	39.50	43.89	50.48	54.87	61.45	65.84
31	16.59	18.88	22.18	23.30	24.38	35.89	41.32	30.72	39.50	46.09	52.67	57.06	63.64	65.84
32	16.59	18.88	23.29	24.41	25.49	38.20	42.53	30.72	41.70	46.09	52.67	57.06	63.64	68.03
33	17.70	19.99	24.40	25.52	26.60	39.36	44.96	32.92	41.70	46.09	52.67	57.06	65.84	68.03
34	17.70	21.10	25.51	26.63	27.71	41.68	47.39	32.92	41.70	48.28	54.87	59.25	65.84	70.23
35	18.81	22.21	25.51	27.74	28.82	43.99	48.61	32.92	41.70	48.28	54.87	59.25	65.84	70.23
36	19.91	23.32	26.62	28.84	31.03	45.15	51.04	32.92	43.89	48.28	57.06	61.45	68.03	72.42
37	21.02	24.43	28.84	29.95	32.14	47.46	53.47	35.11	43.89	50.48	57.06	61.45	68.03	72.42
38	21.02	25.55	29.95	31.06	33.25	49.78	55.90	35.11	43.89	50.48	59.25	63.64	70.23	74.62
39	22.12	26.66	31.06	33.28	35.47	52.09	59.25	35.11	46.09	50.48	59.25	63.64	70.23	74.62
40	23.23	27.77	32.17	34.39	36.58	54.41	59.25	35.11	46.09	52.67	59.25	63.64	72.42	76.81
41	24.44	28.99	33.41	35.64	37.84	56.98	59.25	37.31	48.28	52.67	61.45	65.84	74.62	76.81
42	24.55	30.23	34.66	38.03	40.23	57.06	61.45	37.31	48.28	54.87	63.64	68.03	74.62	79.01
43	25.78	31.48	37.05	39.30	41.52	59.25	61.45	39.50	50.48	57.06	63.64	68.03	76.81	81.20
44	27.02	32.73	38.33	40.59	42.82	59.25	61.45	39.50	50.48	57.06	65.84	70.23	79.01	81.20
45	28.27	34.00	39.62	43.02	45.26	59.25	63.64	41.70	52.67	59.25	68.03	72.42	79.01	83.40
46	28.39	36.41	42.05	44.33	46.58	61.45	63.64	41.70	52.67	61.45	68.03	72.42	81.20	85.59
47	29.66	37.70	43.36	46.79	49.06	61.45	63.64	43.89	54.87	63.64	70.23	74.62	83.40	87.78
48	30.72	38.99	45.83	49.27	51.55	61.45	65.84	43.89	57.06	63.64	72.42	76.81	83.40	87.78
49	30.72	41.45	46.09	50.62	52.92	63.64	65.84	46.09	57.06	65.84	74.62	79.01	85.59	89.98
50	32.92	41.70	48.28	52.67	55.45	63.64	65.84	46.09	59.25	68.03	74.62	79.01	87.78	92.17
51	32.92	43.89	50.48	54.87	58.01	65.84	70.23	48.28	61.45	70.23	76.81	81.20	89.98	96.56
52	35.11	46.09	52.67	58.26	60.59	70.23	74.62	50.48	63.64	72.42	81.20	85.59	94.37	98.76
53	37.31	48.28	54.87	60.85	63.19	74.62	76.81	52.67	65.84	74.62	83.40	87.78	96.56	103.15
54	39.50	50.48	57.06	63.47	66.98	76.81	81.20	54.87	70.23	79.01	85.59	89.98	100.95	105.34
55	39.50	52.67	59.25	66.10	69.63	81.20	85.59	57.06	72.42	81.20	89.98	94.37	105.34	109.73
56	43.89	54.87	63.64	69.91	73.45	87.78	92.17	59.25	74.62	85.59	94.37	98.76	109.73	116.31
57	46.09	58.30	67.80	73.74	77.30	94.37	98.76	61.45	79.01	87.78	98.76	105.34	116.31	122.90
58	48.28	60.91	70.44	77.60	81.17	100.95	105.34	63.64	81.20	92.17	103.15	111.93	125.09	131.68
59	51.53	64.73	74.30	81.49	85.08	107.54	114.12	65.84	85.59	96.56	109.73	118.51	131.68	138.26
60	54.13	67.38	78.19	85.40	89.01	116.31	122.90	68.03	89.98	100.95	116.31	122.84	138.26	147.04
61	57.86	72.34	83.18	90.41	95.23	122.90	129.48	72.42	94.37	107.54	122.90	127.90	149.23	158.01
62	61.61	77.33	89.40	96.64	100.27	129.48	136.07	79.01	100.95	114.12	129.36	134.19	160.21	168.99
63	66.24	82.33	94.43	102.90	107.75	134.62	141.03	81.20	104.71	117.53	134.45	140.50	166.68	175.22
64	70.37	87.36	101.91	109.19	114.05	137.22	145.54	83.16	108.11	122.67	139.30	146.84	174.65	182.96
65	72.77	93.62	107.13	116.72	121.59	141.50	149.58	86.92	111.17	125.32	145.54	153.20	179.90	190.01
66	76.58	100.14	113.89	125.23	131.31	151.20	159.05	90.33	117.82	133.53	153.16	162.92	190.47	200.29
67	81.95	106.73	121.97	134.96	143.47	162.00	169.62	95.29	123.88	139.13	160.09	173.87	198.21	209.64
68	86.86	112.73	129.37	144.15	155.24	173.72	182.96	99.80	129.37	147.85	168.18	182.96	208.84	219.92
69	91.31	119.95	136.07	153.97	164.71	184.41	195.15	105.63	136.07	155.76	179.03	193.36	218.42	229.16
70	97.03	126.48	143.81	162.86	174.99	197.52	207.91	109.15	142.07	162.86	187.12	202.71	226.97	239.10
71	102.17	133.99	152.41	172.51	185.91	209.36	221.08	115.56	150.74	172.51	195.96	212.71	239.50	251.23
72	108.34	140.69	161.71	182.73	197.28	223.16	234.48	121.28	158.47	181.11	206.99	223.16	252.27	265.20
73	113.83	149.70	169.97	194.92	210.51	235.46	247.93	127.87	166.85	191.80	218.31	235.46	263.53	277.56
74	120.13	157.67	180.19	205.72	222.23	250.76	262.78	135.14	175.69	201.21	228.24	246.26	276.29	291.31
75	127.06	166.04	189.14	216.57	233.90	264.22	278.66	141.50	184.81	212.24	239.68	258.45	290.21	304.65
76	133.06	173.26	198.21	225.93	245.34	275.83	291.08	145.54	192.66	220.39	249.49	268.90	300.78	317.41
77	139.47	181.98	207.22	236.44	256.37	288.25	302.86	151.43	199.25	228.47	259.02	278.95	312.16	329.42
78	144.85	189.31	217.27	246.49	266.82	299.85	315.10	156.28	207.10	237.60	269.36	289.69	324.00	340.51
79	150.39	197.69	226.80	257.12	277.74	311.69	327.46	161.30	213.46	246.20	277.74	299.57	334.74	351.72
80	157.09	206.76	236.79	269.13	291.08	326.88	343.05	168.64	224.08	257.58	291.08	313.02	349.98	368.47
81	173.26	227.55	261.04	296.85	319.95	359.22	377.71	185.97	246.03	282.99	319.95	344.21	385.79	405.43
82	190.59	250.65	287.61	326.88	352.29	395.03	415.82	204.45	270.28	311.87	352.29	378.86	423.91	445.85
83	210.22	276.06	315.33	358.07	386.95	434.30	457.41	224.08	298.01	343.05	386.95	416.98	466.65	490.90
84	231.01	302.63	347.67	395.03	426.22	478.20	503.61	247.18	328.04	377.71	426.22	458.56	512.85	539.41
85	279.53	367.31	420.44	477.04	515.16	578.69	608.72	299.16	396.19	456.25	515.16	554.43	620.27	653.77
86	307.25	403.12	462.03	525.55	567.14	636.44	669.94	329.19	436.61	502.45	567.14	609.87	682.64	718.45
87	338.43	443.54	508.23	577.53	623.73	699.97	736.93	361.53	479.35	552.12	623.73	671.09	750.79	790.06
88	390.41	512.85	587.93	666.47	719.60	808.54	850.13	418.13	554.43	637.60	719.60	775.05	867.45	913.66
89	429.68	563.67	645.68	733.47	792.37	889.40	935.60	459.72	609.87	701.12	792.37	852.44	954.08	1004.91
90	472.42	620.27	710.36	806.23	870.92	978.34	1029.16	505.92	669.94	771.58	870.92	937.91	1049.95	1105.40
91+	519.78	682.64	781.98	888.24	958.70	1075.36	1131.96	555.59	738.09	848.97	958.70	1032.63	1155.06	1215.13

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages
Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix C2

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

LTC-02 PA, LTC-02FR PA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	1.2% Simple Inflation							1.2% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	11.55	15.02	17.33	19.64	21.95	24.26	25.41	15.02	19.64	23.10	25.41	27.72	31.19	32.34
30	12.71	16.17	18.48	20.79	23.10	25.41	26.57	16.17	20.79	23.10	26.57	28.88	32.34	34.65
31	12.71	16.17	18.48	20.79	23.10	25.41	27.72	16.17	20.79	24.26	27.72	30.03	33.50	34.65
32	12.71	16.17	18.48	20.79	23.10	26.57	27.72	16.17	21.95	24.26	27.72	30.03	33.50	35.81
33	12.71	17.33	19.64	21.95	24.26	26.57	27.72	17.33	21.95	24.26	27.72	30.03	34.65	35.81
34	13.86	17.33	19.64	21.95	24.26	26.57	28.88	17.33	21.95	25.41	28.88	31.19	34.65	36.96
35	13.86	17.33	19.64	21.95	24.26	27.72	28.88	17.33	21.95	25.41	28.88	31.19	34.65	36.96
36	13.86	17.33	19.64	23.10	25.41	27.72	30.03	17.33	23.10	25.41	30.03	32.34	35.81	38.12
37	13.86	17.33	20.79	23.10	25.41	28.88	30.03	18.48	23.10	26.57	30.03	32.34	35.81	38.12
38	13.86	18.48	20.79	23.10	25.41	28.88	30.03	18.48	23.10	26.57	31.19	33.50	36.96	39.27
39	13.86	18.48	20.79	24.26	26.57	28.88	31.19	18.48	24.26	26.57	31.19	33.50	36.96	39.27
40	15.02	18.48	20.79	24.26	26.57	30.03	31.19	18.48	24.26	27.72	31.19	33.50	38.12	40.43
41	15.02	18.48	21.95	24.26	26.57	30.03	31.19	19.64	25.41	27.72	32.34	34.65	39.27	40.43
42	15.02	19.64	21.95	25.41	27.72	30.03	32.34	19.64	25.41	28.88	33.50	35.81	39.27	41.58
43	15.02	19.64	21.95	25.41	27.72	31.19	32.34	20.79	26.57	30.03	33.50	35.81	40.43	42.74
44	15.02	19.64	23.10	25.41	27.72	31.19	32.34	20.79	26.57	30.03	34.65	36.96	41.58	42.74
45	16.17	20.79	23.10	26.57	28.88	31.19	33.50	21.95	27.72	31.19	35.81	38.12	41.58	43.89
46	16.17	20.79	23.10	26.57	28.88	32.34	33.50	21.95	27.72	32.34	35.81	38.12	42.74	45.05
47	16.17	20.79	24.26	26.57	28.88	32.34	33.50	23.10	28.88	33.50	36.96	39.27	43.89	46.20
48	16.17	20.79	24.26	26.57	28.88	32.34	34.65	23.10	30.03	33.50	38.12	40.43	43.89	46.20
49	16.17	21.95	24.26	27.72	30.03	33.50	34.65	24.26	30.03	34.65	39.27	41.58	45.05	47.36
50	17.33	21.95	25.41	27.72	30.03	33.50	34.65	24.26	31.19	35.81	39.27	41.58	46.20	48.51
51	17.33	23.10	26.57	28.88	31.19	34.65	36.96	25.41	32.34	36.96	40.43	42.74	47.36	50.82
52	18.48	24.26	27.72	31.19	33.50	36.96	39.27	26.57	33.50	38.12	42.74	45.05	49.67	51.98
53	19.64	25.41	28.88	32.34	34.65	39.27	40.43	27.72	34.65	39.27	43.89	46.20	50.82	54.29
54	20.79	26.57	30.03	34.65	36.96	40.43	42.74	28.88	36.96	41.58	45.05	47.36	53.13	55.44
55	20.79	27.72	31.19	35.81	39.27	42.74	45.05	30.03	38.12	42.74	47.36	49.67	55.44	57.75
56	23.10	28.88	33.50	38.12	41.58	46.20	48.51	31.19	39.27	45.05	49.67	51.98	57.75	61.22
57	24.26	31.19	35.81	40.43	43.89	49.67	51.98	32.34	41.58	46.20	51.98	55.44	61.22	64.68
58	25.41	33.50	38.12	43.89	47.36	53.13	55.44	33.50	42.74	48.51	54.29	58.91	65.84	69.30
59	27.72	35.81	40.43	46.20	50.82	56.60	60.06	34.65	45.05	50.82	57.75	62.37	69.30	72.77
60	30.03	38.12	43.89	49.67	54.29	61.22	64.68	35.81	47.36	53.13	61.22	65.84	72.77	77.39
61	31.19	40.43	46.20	53.13	57.75	64.68	68.15	38.12	49.67	56.60	64.68	69.30	78.54	83.16
62	33.50	43.89	49.67	56.60	61.22	68.15	71.61	41.58	53.13	60.06	68.15	73.92	84.32	88.94
63	35.81	47.36	53.13	60.06	64.68	72.77	76.23	43.89	56.60	63.53	72.77	79.70	90.09	94.72
64	39.27	50.82	57.75	64.68	69.30	76.23	80.85	46.20	60.06	68.15	77.39	84.32	97.03	101.65
65	41.58	54.29	61.22	68.15	72.77	80.85	85.47	49.67	63.53	71.61	83.16	90.09	102.80	108.58
66	45.05	58.91	66.99	75.08	80.85	88.94	93.56	53.13	69.30	78.54	90.09	98.18	112.04	117.82
67	49.67	64.68	73.92	82.01	87.78	98.18	102.80	57.75	75.08	84.32	97.03	106.27	120.13	127.06
68	54.29	70.46	80.85	90.09	97.03	108.58	114.35	62.37	80.85	92.41	105.11	114.35	130.52	137.45
69	58.91	77.39	87.78	99.34	106.27	118.97	125.90	68.15	87.78	100.49	115.51	124.75	140.92	147.85
70	64.68	84.32	95.87	108.58	116.66	131.68	138.61	72.77	94.72	108.58	124.75	135.14	151.31	159.40
71	70.46	92.41	105.11	118.97	128.21	144.38	152.47	79.70	103.96	118.97	135.14	146.69	165.17	173.26
72	77.39	100.49	115.51	130.52	140.92	159.40	167.48	86.63	113.20	129.37	147.85	159.40	180.19	189.43
73	84.32	110.89	125.90	144.38	155.93	174.41	183.66	94.72	123.59	142.07	161.71	174.41	195.21	205.60
74	92.41	121.28	138.61	158.24	170.95	192.90	202.14	103.96	135.14	154.78	175.57	189.43	212.53	224.08
75	101.65	132.83	151.31	173.26	187.12	211.38	222.93	113.20	147.85	169.79	191.74	206.76	232.17	243.72
76	110.89	144.38	165.17	188.28	204.45	229.86	242.56	121.28	160.55	183.66	207.91	224.08	250.65	264.51
77	121.28	158.24	180.19	205.60	222.93	250.65	263.35	131.68	173.26	198.67	225.24	242.56	271.44	286.46
78	131.68	172.10	197.52	224.08	242.56	272.60	286.46	142.07	188.28	216.00	244.87	263.35	294.54	309.56
79	143.23	188.28	216.00	244.87	264.51	296.85	311.87	153.62	203.29	234.48	264.51	285.30	318.80	334.97
80	157.09	206.76	236.79	269.13	291.08	326.88	343.05	168.64	224.08	257.58	291.08	313.02	349.98	368.47
81	173.26	227.55	261.04	296.85	319.95	359.22	377.71	185.97	246.03	282.99	319.95	344.21	385.79	405.43
82	190.59	250.65	287.61	326.88	352.29	395.03	415.82	204.45	270.28	311.87	352.29	378.86	423.91	445.85
83	210.22	276.06	315.33	358.07	386.95	434.30	457.41	224.08	298.01	343.05	386.95	416.98	466.65	490.90
84	231.01	302.63	347.67	395.03	426.22	478.20	503.61	247.18	328.04	377.71	426.22	458.56	512.85	539.41
85	279.53	367.31	420.44	477.04	515.16	578.69	608.72	299.16	396.19	456.25	515.16	554.43	620.27	653.77
86	307.25	403.12	462.03	525.55	567.14	636.44	669.94	329.19	436.61	502.45	567.14	609.87	682.64	718.45
87	338.43	443.54	508.23	577.53	623.73	699.97	736.93	361.53	479.35	552.12	623.73	671.09	750.79	790.06
88	390.41	512.85	587.93	666.47	719.60	808.54	850.13	418.13	554.43	637.60	719.60	775.05	867.45	913.66
89	429.68	563.67	645.68	733.47	792.37	889.40	935.60	459.72	609.87	701.12	792.37	852.44	954.08	1004.91
90	472.42	620.27	710.36	806.23	870.92	978.34	1029.16	505.92	669.94	771.58	870.92	937.91	1049.95	1105.40
91+	519.78	682.64	781.98	888.24	958.70	1075.36	1131.96	555.59	738.09	848.97	958.70	1032.63	1155.06	1215.13

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages
Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix C3

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

LTC-02 PA, LTC-02FR PA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	2.9% Simple Inflation							2.9% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	12.45	14.42	17.28	18.25	19.19	29.06	31.56	24.70	32.30	38.00	41.80	45.60	51.30	53.20
30	13.41	15.39	18.24	19.21	20.15	30.07	33.67	26.60	34.20	38.00	43.70	47.50	53.20	57.00
31	14.37	16.35	19.21	20.17	21.11	31.07	35.77	26.60	34.20	39.90	45.60	49.40	55.10	57.00
32	14.37	16.35	20.17	21.13	22.07	33.07	36.82	26.60	36.10	39.90	45.60	49.40	55.10	58.90
33	15.32	17.31	21.13	22.09	23.03	34.08	38.93	28.50	36.10	39.90	45.60	49.40	57.00	58.90
34	15.32	18.27	22.09	23.05	23.99	36.08	41.03	28.50	36.10	41.80	47.50	51.30	57.00	60.80
35	16.28	19.23	22.09	24.01	24.95	38.09	42.08	28.50	36.10	41.80	47.50	51.30	57.00	60.80
36	17.24	20.19	23.05	24.97	26.87	39.09	44.19	28.50	38.00	41.80	49.40	53.20	58.90	62.70
37	18.20	21.15	24.97	25.93	27.83	41.09	46.29	30.40	38.00	43.70	49.40	53.20	58.90	62.70
38	18.20	22.12	25.93	26.89	28.79	43.10	48.40	30.40	38.00	43.70	51.30	55.10	60.80	64.60
39	19.15	23.08	26.89	28.81	30.71	45.10	51.30	30.40	39.90	43.70	51.30	55.10	60.80	64.60
40	20.11	24.04	27.85	29.77	31.67	47.11	51.30	30.40	39.90	45.60	51.30	55.10	62.70	66.50
41	21.16	25.10	28.93	30.86	32.76	49.33	51.30	32.30	41.80	45.60	53.20	57.00	64.60	66.50
42	21.25	26.17	30.01	32.92	34.83	49.40	53.20	32.30	41.80	47.50	55.10	58.90	64.60	68.40
43	22.32	27.25	32.08	34.03	35.95	51.30	53.20	34.20	43.70	49.40	55.10	58.90	66.50	70.30
44	23.39	28.34	33.18	35.14	37.07	51.30	53.20	34.20	43.70	49.40	57.00	60.80	68.40	70.30
45	24.47	29.43	34.30	37.24	39.18	51.30	55.10	36.10	45.60	51.30	58.90	62.70	68.40	72.20
46	24.58	31.52	36.41	38.38	40.33	53.20	55.10	36.10	45.60	53.20	58.90	62.70	70.30	74.10
47	25.67	32.64	37.54	40.51	42.47	53.20	55.10	38.00	47.50	55.10	60.80	64.60	72.20	76.00
48	26.60	33.76	39.68	42.66	44.63	53.20	57.00	38.00	49.40	55.10	62.70	66.50	72.20	76.00
49	26.60	35.89	39.90	43.83	45.81	55.10	57.00	39.90	49.40	57.00	64.60	68.40	74.10	77.90
50	28.50	36.10	41.80	45.60	48.00	55.10	57.00	39.90	51.30	58.90	64.60	68.40	76.00	79.80
51	28.50	38.00	43.70	47.50	50.22	57.00	60.80	41.80	53.20	60.80	66.50	70.30	77.90	83.60
52	30.40	39.90	45.60	50.44	52.45	60.80	64.60	43.70	55.10	62.70	70.30	74.10	81.70	85.50
53	32.30	41.80	47.50	52.68	54.70	64.60	66.50	45.60	57.00	64.60	72.20	76.00	83.60	89.30
54	34.20	43.70	49.40	54.95	57.99	66.50	70.30	47.50	60.80	68.40	74.10	77.90	87.40	91.20
55	34.20	45.60	51.30	57.23	60.28	70.30	74.10	49.40	62.70	70.30	77.90	81.70	91.20	95.00
56	38.00	47.50	55.10	60.52	63.59	76.00	79.80	51.30	64.60	74.10	81.70	85.50	95.00	100.70
57	39.90	50.47	58.70	63.84	66.92	81.70	85.50	53.20	68.40	76.00	85.50	91.20	100.70	106.40
58	41.80	52.73	60.98	67.18	70.28	87.40	91.20	55.10	70.30	79.80	89.30	96.90	108.30	114.00
59	44.61	56.04	64.33	70.55	73.66	93.10	98.80	57.00	74.10	83.60	95.00	102.60	114.00	119.70
60	46.86	58.33	67.70	73.94	77.06	100.70	106.40	58.90	77.90	87.40	100.70	106.35	119.70	127.30
61	50.09	62.63	72.01	78.27	82.45	106.40	112.10	62.70	81.70	93.10	106.40	110.73	129.20	136.80
62	53.34	66.94	77.40	83.67	86.81	112.10	117.80	68.40	87.40	98.80	111.99	116.17	138.70	146.30
63	57.35	71.28	81.76	89.09	93.28	116.55	122.10	70.30	90.65	101.75	116.40	121.64	144.30	151.70
64	60.92	75.63	88.23	94.53	98.73	118.80	126.00	72.00	93.60	106.20	120.60	127.12	151.20	158.40
65	63.00	81.05	92.75	101.05	105.26	122.50	129.50	75.25	96.25	108.50	126.00	132.63	155.75	164.50
66	66.30	86.70	98.60	108.42	113.68	130.90	137.70	78.20	102.00	115.60	132.60	141.05	164.90	173.40
67	70.95	92.40	105.60	116.84	124.21	140.25	146.85	82.50	107.25	120.45	138.60	150.53	171.60	181.50
68	75.20	97.60	112.00	124.80	134.40	150.40	158.40	86.40	112.00	128.00	145.60	158.40	180.80	190.40
69	79.05	103.85	117.80	133.30	142.60	159.65	168.95	91.45	117.80	134.85	155.00	167.40	189.10	198.40
70	84.00	109.50	124.50	141.00	151.50	171.00	180.00	94.50	123.00	141.00	162.00	175.50	196.50	207.00
71	88.45	116.00	131.95	149.35	160.95	181.25	191.40	100.05	130.50	149.35	169.65	184.15	207.35	217.50
72	93.80	121.80	140.00	158.20	170.80	193.20	203.00	105.00	137.20	156.80	179.20	193.20	218.40	229.60
73	98.55	129.60	147.15	168.75	182.25	203.85	214.65	110.70	144.45	166.05	189.00	203.85	228.15	240.30
74	104.00	136.50	156.00	178.10	192.40	217.10	227.50	117.00	152.10	174.20	197.60	213.20	239.20	252.20
75	110.00	143.75	163.75	187.50	202.50	228.75	241.25	122.50	160.00	183.75	207.50	223.75	251.25	263.75
76	115.20	150.00	171.60	195.60	212.40	238.80	252.00	126.00	166.80	190.80	216.00	232.80	260.40	274.80
77	120.75	157.55	179.40	204.70	221.95	249.55	262.20	131.10	172.50	197.80	224.25	241.50	270.25	285.20
78	125.40	163.90	188.10	213.40	231.00	259.60	272.80	135.30	179.30	205.70	233.20	250.80	280.50	294.80
79	130.20	171.15	196.35	222.60	240.45	269.85	283.50	139.65	184.80	213.15	240.45	259.35	289.80	304.50
80	136.00	179.00	205.00	233.00	252.00	283.00	297.00	146.00	194.00	223.00	252.00	271.00	303.00	319.00
81	150.00	197.00	226.00	257.00	277.00	311.00	327.00	161.00	213.00	245.00	277.00	298.00	334.00	351.00
82	165.00	217.00	249.00	283.00	305.00	342.00	360.00	177.00	234.00	270.00	305.00	328.00	367.00	386.00
83	182.00	239.00	273.00	310.00	335.00	376.00	396.00	194.00	258.00	297.00	335.00	361.00	404.00	425.00
84	200.00	262.00	301.00	342.00	369.00	414.00	436.00	214.00	284.00	327.00	369.00	397.00	444.00	467.00
85	242.00	318.00	364.00	413.00	446.00	501.00	527.00	259.00	343.00	395.00	446.00	480.00	537.00	566.00
86	266.00	349.00	400.00	455.00	491.00	551.00	580.00	285.00	378.00	435.00	491.00	528.00	591.00	622.00
87	293.00	384.00	440.00	500.00	540.00	606.00	638.00	313.00	415.00	478.00	540.00	581.00	650.00	684.00
88	338.00	444.00	509.00	577.00	623.00	700.00	736.00	362.00	480.00	552.00	623.00	671.00	751.00	791.00
89	372.00	488.00	559.00	635.00	686.00	770.00	810.00	398.00	528.00	607.00	686.00	738.00	826.00	870.00
90	409.00	537.00	615.00	698.00	754.00	847.00	891.00	438.00	580.00	668.00	754.00	812.00	909.00	957.00
91+	450.00	591.00	677.00	769.00	830.00	931.00	980.00	481.00	639.00	735.00	830.00	894.00	1000.00	1052.00

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages
Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix C4

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

LTC-02 PA, LTC-02FR PA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	0.9% Simple Inflation							0.9% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	10.00	13.00	15.00	17.00	19.00	21.00	22.00	13.00	17.00	20.00	22.00	24.00	27.00	28.00
30	11.00	14.00	16.00	18.00	20.00	22.00	23.00	14.00	18.00	20.00	23.00	25.00	28.00	30.00
31	11.00	14.00	16.00	18.00	20.00	22.00	24.00	14.00	18.00	21.00	24.00	26.00	29.00	30.00
32	11.00	14.00	16.00	18.00	20.00	23.00	24.00	14.00	19.00	21.00	24.00	26.00	29.00	31.00
33	11.00	15.00	17.00	19.00	21.00	23.00	24.00	15.00	19.00	21.00	24.00	26.00	30.00	31.00
34	12.00	15.00	17.00	19.00	21.00	23.00	25.00	15.00	19.00	22.00	25.00	27.00	30.00	32.00
35	12.00	15.00	17.00	19.00	21.00	24.00	25.00	15.00	19.00	22.00	25.00	27.00	30.00	32.00
36	12.00	15.00	17.00	20.00	22.00	24.00	26.00	15.00	20.00	22.00	26.00	28.00	31.00	33.00
37	12.00	15.00	18.00	20.00	22.00	25.00	26.00	16.00	20.00	23.00	26.00	28.00	31.00	33.00
38	12.00	16.00	18.00	20.00	22.00	25.00	26.00	16.00	20.00	23.00	27.00	29.00	32.00	34.00
39	12.00	16.00	18.00	21.00	23.00	25.00	27.00	16.00	21.00	23.00	27.00	29.00	32.00	34.00
40	13.00	16.00	18.00	21.00	23.00	26.00	27.00	16.00	21.00	24.00	27.00	29.00	33.00	35.00
41	13.00	16.00	19.00	21.00	23.00	26.00	27.00	17.00	22.00	24.00	28.00	30.00	34.00	35.00
42	13.00	17.00	19.00	22.00	24.00	26.00	28.00	17.00	22.00	25.00	29.00	31.00	34.00	36.00
43	13.00	17.00	19.00	22.00	24.00	27.00	28.00	18.00	23.00	26.00	29.00	31.00	35.00	37.00
44	13.00	17.00	20.00	22.00	24.00	27.00	28.00	18.00	23.00	26.00	30.00	32.00	36.00	37.00
45	14.00	18.00	20.00	23.00	25.00	27.00	29.00	19.00	24.00	27.00	31.00	33.00	36.00	38.00
46	14.00	18.00	20.00	23.00	25.00	28.00	29.00	19.00	24.00	28.00	31.00	33.00	37.00	39.00
47	14.00	18.00	21.00	23.00	25.00	28.00	29.00	20.00	25.00	29.00	32.00	34.00	38.00	40.00
48	14.00	18.00	21.00	23.00	25.00	28.00	30.00	20.00	26.00	29.00	33.00	35.00	38.00	40.00
49	14.00	19.00	21.00	24.00	26.00	29.00	30.00	21.00	26.00	30.00	34.00	36.00	39.00	41.00
50	15.00	19.00	22.00	24.00	26.00	29.00	30.00	21.00	27.00	31.00	34.00	36.00	40.00	42.00
51	15.00	20.00	23.00	25.00	27.00	30.00	32.00	22.00	28.00	32.00	35.00	37.00	41.00	44.00
52	16.00	21.00	24.00	27.00	29.00	32.00	34.00	23.00	29.00	33.00	37.00	39.00	43.00	45.00
53	17.00	22.00	25.00	28.00	30.00	34.00	35.00	24.00	30.00	34.00	38.00	40.00	44.00	47.00
54	18.00	23.00	26.00	30.00	32.00	35.00	37.00	25.00	32.00	36.00	39.00	41.00	46.00	48.00
55	18.00	24.00	27.00	31.00	34.00	37.00	39.00	26.00	33.00	37.00	41.00	43.00	48.00	50.00
56	20.00	25.00	29.00	33.00	36.00	40.00	42.00	27.00	34.00	39.00	43.00	45.00	50.00	53.00
57	21.00	27.00	31.00	35.00	38.00	43.00	45.00	28.00	36.00	40.00	45.00	48.00	53.00	56.00
58	22.00	29.00	33.00	38.00	41.00	46.00	48.00	29.00	37.00	42.00	47.00	51.00	57.00	60.00
59	24.00	31.00	35.00	40.00	44.00	49.00	52.00	30.00	39.00	44.00	50.00	54.00	60.00	63.00
60	26.00	33.00	38.00	43.00	47.00	53.00	56.00	31.00	41.00	46.00	53.00	57.00	63.00	67.00
61	27.00	35.00	40.00	46.00	50.00	56.00	59.00	33.00	43.00	49.00	56.00	60.00	68.00	72.00
62	29.00	38.00	43.00	49.00	53.00	59.00	62.00	36.00	46.00	52.00	59.00	64.00	73.00	77.00
63	31.00	41.00	46.00	52.00	56.00	63.00	66.00	38.00	49.00	55.00	63.00	69.00	78.00	82.00
64	34.00	44.00	50.00	56.00	60.00	66.00	70.00	40.00	52.00	59.00	67.00	73.00	84.00	88.00
65	36.00	47.00	53.00	59.00	63.00	70.00	74.00	43.00	55.00	62.00	72.00	78.00	89.00	94.00
66	39.00	51.00	58.00	65.00	70.00	77.00	81.00	46.00	60.00	68.00	78.00	85.00	97.00	102.00
67	43.00	56.00	64.00	71.00	76.00	85.00	89.00	50.00	65.00	73.00	84.00	92.00	104.00	110.00
68	47.00	61.00	70.00	78.00	84.00	94.00	99.00	54.00	70.00	80.00	91.00	99.00	113.00	119.00
69	51.00	67.00	76.00	86.00	92.00	103.00	109.00	59.00	76.00	87.00	100.00	108.00	122.00	128.00
70	56.00	73.00	83.00	94.00	101.00	114.00	120.00	63.00	82.00	94.00	108.00	117.00	131.00	138.00
71	61.00	80.00	91.00	103.00	111.00	125.00	132.00	69.00	90.00	103.00	117.00	127.00	143.00	150.00
72	67.00	87.00	100.00	113.00	122.00	138.00	145.00	75.00	98.00	112.00	128.00	138.00	156.00	164.00
73	73.00	96.00	109.00	125.00	135.00	151.00	159.00	82.00	107.00	123.00	140.00	151.00	169.00	178.00
74	80.00	105.00	120.00	137.00	148.00	167.00	175.00	90.00	117.00	134.00	152.00	164.00	184.00	194.00
75	88.00	115.00	131.00	150.00	162.00	183.00	193.00	98.00	128.00	147.00	166.00	179.00	201.00	211.00
76	96.00	125.00	143.00	163.00	177.00	199.00	210.00	105.00	139.00	159.00	180.00	194.00	217.00	229.00
77	105.00	137.00	156.00	178.00	193.00	217.00	228.00	114.00	150.00	172.00	195.00	210.00	235.00	248.00
78	114.00	149.00	171.00	194.00	210.00	236.00	248.00	123.00	163.00	187.00	212.00	228.00	255.00	268.00
79	124.00	163.00	187.00	212.00	229.00	257.00	270.00	133.00	176.00	203.00	229.00	247.00	276.00	290.00
80	136.00	179.00	205.00	233.00	252.00	283.00	297.00	146.00	194.00	223.00	252.00	271.00	303.00	319.00
81	150.00	197.00	226.00	257.00	277.00	311.00	327.00	161.00	213.00	245.00	277.00	298.00	334.00	351.00
82	165.00	217.00	249.00	283.00	305.00	342.00	360.00	177.00	234.00	270.00	305.00	328.00	367.00	386.00
83	182.00	239.00	273.00	310.00	335.00	376.00	396.00	194.00	258.00	297.00	335.00	361.00	404.00	425.00
84	200.00	262.00	301.00	342.00	369.00	414.00	436.00	214.00	284.00	327.00	369.00	397.00	444.00	467.00
85	242.00	318.00	364.00	413.00	446.00	501.00	527.00	259.00	343.00	395.00	446.00	480.00	537.00	566.00
86	266.00	349.00	400.00	455.00	491.00	551.00	580.00	285.00	378.00	435.00	491.00	528.00	591.00	622.00
87	293.00	384.00	440.00	500.00	540.00	606.00	638.00	313.00	415.00	478.00	540.00	581.00	650.00	684.00
88	338.00	444.00	509.00	577.00	623.00	700.00	736.00	362.00	480.00	552.00	623.00	671.00	751.00	791.00
89	372.00	488.00	559.00	635.00	686.00	770.00	810.00	398.00	528.00	607.00	686.00	738.00	826.00	870.00
90	409.00	537.00	615.00	698.00	754.00	847.00	891.00	438.00	580.00	668.00	754.00	812.00	909.00	957.00
91+	450.00	591.00	677.00	769.00	830.00	931.00	980.00	481.00	639.00	735.00	830.00	894.00	1000.00	1052.00

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages
Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix B1

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

BSC-02 PA, BSC-02FR PA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	GPO Inflation							5% Simple Inflation							5% Compound Inflation						
	Benefit Period							Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	28.39	36.28	41.01	43.98	48.90	56.79	61.52	51.06	59.50	70.89	74.51	78.07	117.89	129.00	101.90	131.87	155.85	170.83	185.82	209.80	215.79
30	28.39	36.28	41.01	47.10	53.63	56.79	61.52	53.84	62.40	73.75	77.44	82.65	122.88	136.23	107.89	137.87	155.85	176.83	194.81	215.79	230.78
31	28.39	36.28	44.17	48.62	53.63	56.79	61.52	57.68	66.31	77.63	81.31	86.58	126.98	145.77	107.89	137.87	161.84	185.82	200.80	224.78	230.78
32	28.39	41.01	44.17	48.90	53.63	61.52	64.67	57.68	66.31	81.51	85.18	90.52	133.83	150.05	107.89	146.86	161.84	185.82	200.80	224.78	239.77
33	33.13	41.01	44.17	48.90	53.63	61.52	64.67	61.53	70.99	86.25	89.87	93.41	137.89	158.63	116.89	146.86	161.84	185.82	200.80	230.78	239.77
34	33.13	41.01	44.17	48.90	53.63	61.52	64.67	62.44	74.93	90.17	93.77	97.31	146.00	168.28	116.89	146.86	170.83	194.81	209.80	230.78	248.76
35	33.13	41.01	44.17	53.63	56.79	61.52	66.98	66.34	78.87	90.17	97.68	101.20	155.20	172.60	116.89	146.86	170.83	194.81	209.80	230.78	248.76
36	33.76	41.01	44.17	53.63	56.79	64.67	71.88	70.25	82.82	94.09	102.42	109.81	159.28	179.62	116.89	155.85	170.83	200.80	215.79	239.77	254.75
37	33.76	41.10	48.90	53.63	56.79	65.79	76.11	74.15	86.76	100.65	106.36	113.73	168.53	188.17	122.88	155.85	176.83	200.80	215.79	239.77	254.75
38	37.51	41.10	48.90	53.63	56.79	65.79	76.11	74.15	89.40	104.52	110.30	117.65	176.75	196.73	122.88	155.85	176.83	209.80	224.78	248.76	263.74
39	37.51	44.17	51.88	56.79	61.52	69.66	80.41	78.05	93.28	108.39	116.88	124.25	184.97	209.80	122.88	161.84	176.83	209.80	224.78	248.76	263.74
40	41.54	47.55	55.59	59.03	63.32	74.27	83.51	82.97	97.17	112.26	120.77	128.13	191.48	209.80	122.88	161.84	185.82	209.80	224.78	254.75	269.74
41	40.46	47.86	60.08	63.13	67.49	78.65	88.53	87.30	101.46	117.67	125.17	132.56	200.52	209.80	131.87	170.83	185.82	215.79	230.78	263.74	269.74
42	44.83	52.04	60.83	63.55	67.94	83.53	93.81	87.69	106.85	122.09	134.55	141.94	200.80	215.79	131.87	170.83	194.81	224.78	239.77	263.74	278.73
43	45.19	52.43	65.54	68.48	71.16	88.75	100.09	92.07	111.25	130.49	139.07	146.49	209.80	215.79	137.87	176.83	200.80	224.78	239.77	269.74	284.72
44	45.56	56.89	66.04	68.93	75.54	91.99	105.24	96.50	115.69	136.09	143.62	151.07	209.80	215.79	137.87	176.83	200.80	230.78	248.76	278.73	284.72
45	45.93	57.73	71.35	73.58	76.12	98.07	111.98	99.26	118.64	140.67	150.70	160.71	209.80	224.78	146.86	185.82	209.80	239.77	254.75	278.73	293.71
46	50.87	62.66	72.07	78.64	81.05	104.90	118.55	99.70	127.06	149.31	155.30	165.41	215.79	224.78	146.86	185.82	215.79	239.77	254.75	284.72	302.71
47	51.28	63.19	78.62	83.60	86.25	110.37	123.97	104.14	131.56	152.28	163.92	174.20	215.79	224.78	155.85	194.81	224.78	248.76	263.74	293.71	308.70
48	51.69	69.40	81.40	82.39	86.90	117.21	130.63	107.89	136.09	160.94	172.61	183.05	215.79	230.78	155.85	200.80	224.78	254.75	269.74	293.71	308.70
49	57.72	70.04	82.16	88.49	92.64	129.91	143.46	107.89	146.00	161.84	178.60	186.23	224.78	230.78	161.84	200.80	230.78	263.74	278.73	302.71	317.69
50	58.31	75.07	88.58	95.12	99.51	136.81	146.42	116.89	146.86	170.83	185.82	195.13	224.78	230.78	161.84	209.80	239.77	263.74	278.73	308.70	323.68
51	61.00	79.96	93.92	100.43	102.58	148.84	159.18	116.89	155.85	176.83	194.81	205.37	230.78	248.76	170.83	215.79	248.76	269.74	284.72	317.69	341.67
52	61.54	78.62	94.72	105.80	106.64	152.22	171.22	122.88	161.84	185.82	206.28	213.98	248.76	263.74	176.83	224.78	254.75	284.72	302.71	332.68	347.66
53	66.14	83.58	96.35	104.47	107.51	164.52	180.31	131.87	170.83	194.81	213.70	221.48	263.74	269.74	185.82	230.78	263.74	293.71	308.70	341.67	362.65
54	67.13	84.51	97.32	109.96	110.98	174.08	192.52	137.87	176.83	200.80	222.46	237.26	269.74	284.72	194.81	248.76	278.73	302.71	317.69	356.65	371.64
55	73.70	87.60	100.54	115.51	117.81	186.74	204.84	137.87	185.82	209.80	232.96	246.12	284.72	302.71	200.80	254.75	284.72	317.69	332.68	371.64	386.62
56	78.89	92.71	111.89	124.68	125.52	195.56	219.50	155.85	194.81	224.78	245.90	259.13	308.70	323.68	209.80	263.74	302.71	332.68	347.66	386.62	410.60
57	81.80	101.99	117.31	136.20	137.20	214.50	234.26	161.84	206.42	238.93	258.94	272.24	332.68	347.66	215.79	278.73	308.70	347.66	371.64	410.60	431.58
58	87.05	107.34	126.55	144.27	151.34	229.78	249.12	170.83	215.11	247.78	273.30	286.60	356.65	371.64	224.78	284.72	323.68	362.65	395.61	440.57	464.55
59	96.17	118.93	134.62	152.44	159.53	245.26	274.47	181.79	228.12	260.93	286.55	301.03	377.63	401.61	230.78	302.71	341.67	386.62	416.59	464.55	488.52
60	101.63	128.25	146.38	164.35	177.58	260.95	291.77	190.49	237.00	275.39	301.07	312.95	410.60	431.58	239.77	317.69	356.65	410.60	432.62	488.52	518.50
61	109.58	136.43	160.70	175.25	190.89	283.46	313.88	204.87	254.03	292.51	319.40	335.53	431.58	455.56	254.75	332.68	377.63	431.58	451.21	524.49	557.46
62	121.29	151.85	169.14	192.24	205.68	305.50	341.82	217.60	272.33	315.16	339.38	353.95	455.56	479.53	278.73	356.65	401.61	455.12	472.45	563.45	596.42
63	133.91	161.54	183.77	207.09	217.05	334.26	363.58	233.46	290.69	333.62	362.14	378.37	475.67	496.10	285.98	367.69	414.39	475.06	494.98	586.56	618.66
64	143.86	176.25	205.42	222.10	234.51	363.46	390.79	248.73	309.10	359.08	383.45	402.34	482.69	513.92	292.45	380.47	431.58	491.21	516.43	616.14	644.53
65	157.49	191.11	220.76	242.27	252.46	386.47	402.06	256.72	329.15	378.18	410.66	429.60	499.65	527.25	306.41	391.99	441.68	513.45	539.13	634.91	670.79
66	172.50	209.83	239.79	263.58	278.72	411.58	432.61	270.84	353.97	402.24	442.03	463.69	533.64	560.45	319.11	415.65	469.28	539.00	573.26	670.40	705.26
67	186.89	230.77	261.89	289.86	311.17	433.81	454.05	288.90	374.79	429.45	475.05	505.30	570.00	598.63	335.75	437.26	489.31	564.79	611.67	697.53	739.18
68	206.08	254.96	289.86	316.10	343.62	458.71	486.51	305.39	396.25	456.82	507.30	547.68	613.30	643.58	350.82	456.82	519.92	593.11	643.58	736.97	774.82
69	222.95	278.26	317.32	348.56	387.20	488.26	517.61	322.74	422.98	479.22	542.79	579.46	650.37	687.04	371.64	479.22	547.68	630.81	682.15	770.17	806.85
70	247.84	305.15	346.73	382.03	428.39	513.70	541.82	340.72	444.83	506.35	574.97	617.56	695.64	733.50	385.68	501.62	574.97	660.15	714.57	799.75	842.34
71	273.54	334.74	378.44	426.58	478.76	542.27	574.03	359.10	471.17	537.50	608.41	654.15	738.78	779.95	407.13	530.64	608.41	690.75	750.22	843.99	885.16
72	293.52	360.33	407.00	466.04	510.17	570.74	601.03	382.05	494.68	569.76	644.85	695.64	786.18	825.93	428.43	558.72	638.22	728.76	786.18	887.77	934.14
73	307.77	387.48	437.79	495.97	538.04	600.03	633.25	400.35	528.12	598.39	687.83	741.07	830.51	873.10	451.46	587.74	675.05	768.75	830.51	928.46	977.44
74	318.31	406.26	458.61	519.34	561.22	626.14	659.65	422.43	555.72	635.70	723.87	783.34	883.82	926.89	475.75	619.29	709.52	803.85	867.42	974.05	1027.37
75	334.95	432.64	488.47	550.28	592.14	657.94	693.83	447.59	585.61	666.46	763.07	824.20	930.67	981.94	498.86	650.68	747.30	843.92	910.96	1023.35	1072.64
76	354.12	451.22	515.95	578.78	618.76	687.30	727.28	469.44	611.40	698.48	796.91	865.05	971.05	1025.95	512.97	679.55	776.09	878.30	948.34	1060.02	1118.70
77	373.69	477.09	538.77	604.07	645.79	720.17	758.26	491.60	640.35	729.24	832.64	903.38	1015.85	1066.65	533.32	702.03	805.43	912.45	983.20	1099.30	1160.98
78	393.88	501.46	569.13	635.07	680.18	751.32	792.97	510.14	666.30	765.20	869.31	940.45	1056.71	1110.50	550.04	730.50	836.34	949.13	1020.27	1141.73	1198.99
79	414.07	530.01	597.92	665.83	713.86	786.73	829.80	530.01	697.30	798.33	905.99	978.86	1098.12	1154.43	568.10	751.95	867.89	978.86	1055.05	1179.27	1238.90
80	435.37	553.67	626.23	700.37	749.27	821.83	867.58	553.67	728.76						594.68	790.28					
81	476.38	610.46	687.75	769.78	821.83	907.01	952.76	610.46	801.33						654.63	867.58					
82	525.28	667.25	757.16	847.07	903.86	996.92	1050.56	671.98	883.35						720.88	952.76					
83	577.33	736.65	834.45	927.52	993.77	1099.46	1156.24	741.38	973.26						790.28	1050.56					
84	634.12	809.21	916.48	1022.16	1094.72	1205.14	1269.82	813.94	1066.33						870.73	1156.24					
85	769.78	981.15	1110.50	1236.69	1323.45	1460.68	1537.98	984.31							1053.71						
86	847.07	1078.95	1220.92	1362.88	1457.53	1607.38	1689.41	1082.10							1159.40						
87	927.52	1184.64	1342.38	1496.96	1604.23	1766.70	1859.77	1192.52							1274.55						
88	1074.22	1370.77	1550.60	1730.42	1851.88	2039.59	2148.44	1375.50							1473.30						
89	1179.90	1506.43	1705.18	1903.94	2034.86	2243.08	2359.81	1514.32							1620.00						
90	1298.21	1656.28	1875.54	2091.65	2238.35	2470.23	2601.15	1664.17							1782.48						
91+	1429.14	1823.49	2063.26	2303.02	2462.34	2714.73	2856.69	1831.38							1957.57						

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B2

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

BSC-02 PA, BSC-02FR PA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	2.7% Simple Inflation							2.7% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	41.01	53.63	61.52	69.41	77.29	85.18	89.91	53.63	69.41	82.03	89.91	97.80	110.42	113.57
30	44.17	56.79	64.67	72.56	82.03	89.91	93.07	56.79	72.56	82.03	93.07	102.53	113.57	121.46
31	44.17	56.79	64.67	72.56	82.03	89.91	97.80	56.79	72.56	85.18	97.80	105.69	118.31	121.46
32	44.17	56.79	64.67	72.56	82.03	93.07	97.80	56.79	77.29	85.18	97.80	105.69	118.31	126.19
33	44.17	61.52	69.41	77.29	85.18	93.07	97.80	61.52	77.29	85.18	97.80	105.69	121.46	126.19
34	48.90	61.52	69.41	77.29	85.18	93.07	102.53	61.52	77.29	89.91	102.53	110.42	121.46	130.93
35	48.90	61.52	69.41	77.29	85.18	97.80	102.53	61.52	77.29	89.91	102.53	110.42	121.46	130.93
36	48.90	61.52	69.41	82.03	89.91	97.80	105.69	61.52	82.03	89.91	105.69	113.57	126.19	134.08
37	48.90	61.52	72.56	82.03	89.91	102.53	105.69	64.67	82.03	93.07	105.69	113.57	126.19	134.08
38	48.90	64.67	72.56	82.03	89.91	102.53	105.69	64.67	82.03	93.07	110.42	118.31	130.93	138.81
39	48.90	64.67	72.56	85.18	93.07	102.53	110.42	64.67	85.18	93.07	110.42	118.31	130.93	138.81
40	53.63	64.67	72.56	85.18	93.07	105.69	110.42	64.67	85.18	97.80	110.42	118.31	134.08	141.97
41	53.63	64.67	77.29	85.18	93.07	105.69	110.42	69.41	89.91	97.80	113.57	121.46	138.81	141.97
42	53.63	69.41	77.29	89.91	97.80	105.69	113.57	69.41	89.91	102.53	118.31	126.19	138.81	146.70
43	53.63	69.41	77.29	89.91	97.80	110.42	113.57	72.56	93.07	105.69	118.31	126.19	141.97	149.85
44	53.63	69.41	82.03	89.91	97.80	110.42	113.57	72.56	93.07	105.69	121.46	130.93	146.70	149.85
45	56.79	72.56	82.03	93.07	102.53	110.42	118.31	77.29	97.80	110.42	126.19	134.08	146.70	154.59
46	56.79	72.56	82.03	93.07	102.53	113.57	118.31	77.29	97.80	113.57	126.19	134.08	149.85	159.32
47	56.79	72.56	85.18	93.07	102.53	113.57	118.31	82.03	102.53	118.31	130.93	138.81	154.59	162.47
48	56.79	72.56	85.18	93.07	102.53	113.57	121.46	82.03	105.69	118.31	134.08	141.97	154.59	162.47
49	56.79	77.29	85.18	97.80	105.69	118.31	121.46	85.18	105.69	121.46	138.81	146.70	159.32	167.21
50	61.52	77.29	89.91	97.80	105.69	118.31	121.46	85.18	110.42	126.19	138.81	146.70	162.47	170.36
51	61.52	82.03	93.07	102.53	110.42	121.46	130.93	89.91	113.57	130.93	141.97	149.85	167.21	179.82
52	64.67	85.18	97.80	110.42	118.31	130.93	138.81	93.07	118.31	134.08	149.85	159.32	175.09	182.98
53	69.41	89.91	102.53	113.57	121.46	138.81	141.97	97.80	121.46	138.81	154.59	162.47	179.82	190.87
54	72.56	93.07	105.69	121.46	130.93	141.97	149.85	102.53	130.93	146.70	159.32	167.21	187.71	195.60
55	72.56	97.80	110.42	126.19	138.81	149.85	159.32	105.69	134.08	149.85	167.21	175.09	195.60	203.49
56	82.03	102.53	118.31	134.08	146.70	162.47	170.36	110.42	138.81	159.32	175.09	182.98	203.49	216.11
57	85.18	110.42	126.19	141.97	154.59	175.09	182.98	113.57	146.70	162.47	182.98	195.60	216.11	227.15
58	89.91	118.31	134.08	154.59	167.21	187.71	195.60	118.31	149.85	170.36	190.87	208.22	231.88	244.50
59	97.80	126.19	141.97	162.47	179.82	198.75	211.37	121.46	159.32	179.82	203.49	219.26	244.50	257.12
60	105.69	134.08	154.59	175.09	190.87	216.11	227.15	126.19	167.21	187.71	216.11	231.88	257.12	272.89
61	110.42	141.97	162.47	187.71	203.49	227.15	239.77	134.08	175.09	198.75	227.15	244.50	276.05	293.40
62	118.31	154.59	175.09	198.75	216.11	239.77	252.39	146.70	187.71	211.37	239.77	260.27	296.55	313.91
63	126.19	167.21	187.71	211.37	227.15	257.12	268.16	154.59	198.75	223.99	257.12	280.78	317.06	334.41
64	138.81	179.82	203.49	227.15	244.50	268.16	285.51	162.47	211.37	239.77	272.89	296.55	342.30	358.07
65	146.70	190.87	216.11	239.77	257.12	285.51	301.29	175.09	223.99	252.39	293.40	317.06	362.80	383.31
66	159.32	208.22	236.61	265.01	285.51	313.91	329.68	187.71	244.50	276.05	317.06	345.45	394.35	414.86
67	175.09	227.15	260.27	288.67	309.17	345.45	362.80	203.49	265.01	296.55	342.30	373.85	422.75	447.99
68	190.87	247.65	285.51	317.06	342.30	383.31	402.24	219.26	285.51	324.95	370.69	402.24	460.60	484.27
69	208.22	272.89	309.17	350.19	373.85	419.59	443.25	239.77	309.17	353.34	406.97	440.10	496.88	520.55
70	227.15	296.55	337.57	383.31	411.70	463.76	489.00	257.12	334.41	383.31	440.10	476.38	533.17	561.56
71	247.65	324.95	370.69	419.59	451.14	509.50	537.90	280.78	365.96	419.59	476.38	517.39	582.07	610.46
72	272.89	353.34	406.97	460.60	496.88	561.56	589.95	306.02	399.09	455.87	520.55	561.56	634.12	667.25
73	296.55	391.20	443.25	509.50	548.94	615.19	646.74	334.41	435.37	500.04	569.45	615.19	687.75	724.03
74	324.95	427.48	489.00	556.83	602.57	679.86	712.99	365.96	476.38	545.78	618.35	667.25	749.27	790.28
75	358.07	468.49	533.17	610.46	659.36	744.54	785.55	399.09	520.55	597.84	675.13	728.76	818.68	858.11
76	391.20	509.50	582.07	664.09	720.88	809.21	854.96	427.48	566.29	646.74	731.92	790.28	883.35	932.25
77	427.48	556.83	634.12	724.03	785.55	883.35	927.52	463.76	610.46	700.37	793.44	854.96	955.91	1009.54
78	463.76	605.73	695.64	790.28	854.96	960.64	1009.54	500.04	664.09	760.31	862.84	927.52	1037.94	1089.99
79	504.77	664.09	760.31	862.84	932.25	1045.82	1099.46	541.05	716.15	826.56	932.25	1004.81	1123.12	1179.90
80	553.67	728.76						594.68	790.28					
81	610.46	801.33						654.63	867.58					
82	671.98	883.35						720.88	952.76					
83	741.38	973.26						790.28	1050.56					
84	813.94	1066.33						870.73	1156.24					
85	984.31							1053.71						
86	1082.10							1159.40						
87	1192.52							1274.55						
88	1375.50							1473.30						
89	1514.32							1620.00						
90	1664.17							1782.48						
91+	1831.38							1957.57						

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B3

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

BSC-02 PA, BSC-02FR PA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	4.5% Simple Inflation							4.5% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	44.21	51.52	61.37	64.50	67.59	102.07	111.68	88.22	114.17	134.93	147.90	160.87	181.63	186.82
30	46.61	54.03	63.85	67.04	71.55	106.39	117.94	93.41	119.36	134.93	153.09	168.66	186.82	199.79
31	49.94	57.40	67.21	70.39	74.96	109.93	126.20	93.41	119.36	140.12	160.87	173.85	194.61	199.79
32	49.94	57.40	70.57	73.74	78.36	115.86	129.91	93.41	127.14	140.12	160.87	173.85	194.61	207.58
33	53.27	61.46	74.67	77.80	80.87	119.38	137.33	101.19	127.14	140.12	160.87	173.85	199.79	207.58
34	54.06	64.87	78.07	81.19	84.24	126.40	145.69	101.19	127.14	147.90	168.66	181.63	199.79	215.36
35	57.44	68.28	78.07	84.57	87.61	134.36	149.43	101.19	127.14	147.90	168.66	181.63	199.79	215.36
36	60.82	71.70	81.46	88.67	95.07	137.90	155.51	101.19	134.93	147.90	173.85	186.82	207.58	220.55
37	64.19	75.11	87.13	92.08	98.46	145.90	162.91	106.38	134.93	153.09	173.85	186.82	207.58	220.55
38	64.19	77.39	90.49	95.49	101.86	153.02	170.32	106.38	134.93	153.09	181.63	194.61	215.36	228.34
39	67.57	80.76	93.84	101.19	107.57	160.14	181.63	106.38	140.12	153.09	181.63	194.61	215.36	228.34
40	71.83	84.12	97.19	104.56	110.93	165.77	181.63	106.38	140.12	160.87	181.63	194.61	220.55	233.53
41	75.58	87.84	101.87	108.37	114.77	173.60	181.63	114.17	147.90	160.87	186.82	199.79	228.34	233.53
42	75.91	92.51	105.70	116.48	122.88	173.85	186.82	114.17	147.90	168.66	194.61	207.58	228.34	241.31
43	79.71	96.32	112.97	120.40	126.82	181.63	186.82	119.36	153.09	173.85	194.61	207.58	233.53	246.50
44	83.54	100.16	117.82	124.34	130.79	181.63	186.82	119.36	153.09	173.85	199.79	215.36	241.31	246.50
45	85.94	102.72	121.78	130.47	139.13	181.63	194.61	127.14	160.87	181.63	207.58	220.55	241.31	254.28
46	86.31	110.00	129.27	134.45	143.20	186.82	194.61	127.14	160.87	186.82	207.58	220.55	246.50	262.07
47	90.16	113.90	131.83	141.92	150.81	186.82	194.61	134.93	168.66	194.61	215.36	228.34	254.28	267.26
48	93.41	117.82	139.34	149.44	158.48	186.82	199.79	134.93	173.85	194.61	220.55	233.53	254.28	267.26
49	93.41	126.40	140.12	154.62	161.23	194.61	199.79	140.12	173.85	199.79	228.34	241.31	262.07	275.04
50	101.19	127.14	147.90	160.87	168.93	194.61	199.79	140.12	181.63	207.58	228.34	241.31	267.26	280.23
51	101.19	134.93	153.09	168.66	177.80	199.79	215.36	147.90	186.82	215.36	233.53	246.50	275.04	295.80
52	106.38	140.12	160.87	178.58	185.25	215.36	228.34	153.09	194.61	220.55	246.50	262.07	288.02	300.99
53	114.17	147.90	168.66	185.01	191.74	228.34	233.53	160.87	199.79	228.34	254.28	267.26	295.80	313.96
54	119.36	153.09	173.85	192.60	205.41	233.53	246.50	168.66	215.36	241.31	262.07	275.04	308.77	321.75
55	119.36	160.87	181.63	201.69	213.08	246.50	262.07	173.85	220.55	246.50	275.04	288.02	321.75	334.72
56	134.93	168.66	194.61	212.89	224.34	267.26	280.23	181.63	228.34	262.07	288.02	300.99	334.72	355.48
57	140.12	178.71	206.86	224.18	235.69	288.02	300.99	186.82	241.31	267.26	300.99	321.75	355.48	373.64
58	147.90	186.23	214.52	236.61	248.12	308.77	321.75	194.61	246.50	280.23	313.96	342.50	381.43	402.18
59	157.39	197.49	225.90	248.08	260.62	326.94	347.69	199.79	262.07	295.80	334.72	360.67	402.18	422.94
60	164.92	205.18	238.42	260.65	270.94	355.48	373.64	207.58	275.04	308.77	355.48	374.54	422.94	448.89
61	177.36	219.93	253.24	276.52	290.49	373.64	394.40	220.55	288.02	326.94	373.64	390.64	454.08	482.62
62	188.39	235.77	272.85	293.82	306.43	394.40	415.16	241.31	308.77	347.69	394.02	409.02	487.81	516.35
63	202.12	251.66	288.83	313.52	327.58	411.81	429.50	247.59	318.33	358.76	411.28	428.53	507.82	535.61
64	215.34	267.60	310.88	331.97	348.33	417.89	444.93	253.19	329.39	373.64	425.26	447.10	533.42	558.00
65	222.26	284.97	327.41	355.53	371.93	432.57	456.47	265.28	339.36	382.38	444.52	466.75	549.67	580.74
66	234.48	306.45	348.24	382.69	401.44	462.00	485.22	276.27	359.85	406.28	466.64	496.30	580.40	610.58
67	250.12	324.48	371.80	411.27	437.46	493.48	518.26	290.68	378.56	423.62	488.97	529.56	603.89	639.94
68	264.39	343.05	395.49	439.19	474.15	530.96	557.18	303.72	395.49	450.12	513.48	557.18	638.03	670.81
69	279.41	366.20	414.88	469.92	501.67	563.06	594.81	321.75	414.88	474.15	546.12	590.58	666.78	698.53
70	294.98	385.11	438.37	497.78	534.65	602.25	635.03	333.90	434.28	497.78	571.52	618.64	692.38	729.26
71	310.89	407.92	465.34	526.73	566.33	639.60	675.25	352.47	459.40	526.73	598.02	649.50	730.69	766.33
72	330.76	428.27	493.27	558.28	602.25	680.64	715.05	370.91	483.71	552.54	630.93	680.64	768.59	808.74
73	346.60	457.22	518.06	595.49	641.58	719.01	755.89	390.85	508.84	584.43	665.55	719.01	803.82	846.22
74	365.72	481.12	550.36	626.70	678.18	765.17	802.46	411.88	536.15	614.27	695.93	750.97	843.29	889.45
75	387.50	507.00	576.99	660.63	713.55	805.73	850.12	431.89	563.33	646.98	730.62	788.66	885.96	928.64
76	406.42	529.33	604.71	689.93	748.92	840.69	888.22	444.11	588.32	671.90	760.39	821.03	917.72	968.52
77	425.60	554.39	631.34	720.86	782.11	879.48	923.45	461.73	607.78	697.30	789.96	851.21	951.72	1005.12
78	441.65	576.85	662.48	752.61	814.20	914.85	961.42	476.20	632.43	724.07	821.71	883.30	988.46	1038.03
79	458.86	603.69	691.16	784.36	847.45	950.70	999.45	491.84	651.01	751.38	847.45	913.41	1020.96	1072.58
80	479.34	630.93						514.85	684.19					
81	528.51	693.75						566.74	751.11					
82	581.77	764.76						624.10	824.85					
83	641.86	842.61						684.19	909.52					
84	704.68	923.18						753.84	1001.02					
85	852.17							912.25						
86	936.84							1003.75						
87	1032.43							1103.44						
88	1190.85							1275.52						
89	1311.02							1402.52						
90	1440.76							1543.18						
91+	1585.52							1694.77						

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B4

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

BSC-02 PA, BSC-02FR PA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	2.2% Simple Inflation							2.2% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	35.51	46.43	53.26	60.09	66.92	73.75	77.84	46.43	60.09	71.01	77.84	84.67	95.60	98.33
30	38.24	49.16	55.99	62.82	71.01	77.84	80.57	49.16	62.82	71.01	80.57	88.77	98.33	105.15
31	38.24	49.16	55.99	62.82	71.01	77.84	84.67	49.16	62.82	73.75	84.67	91.50	102.42	105.15
32	38.24	49.16	55.99	62.82	71.01	80.57	84.67	49.16	66.92	73.75	84.67	91.50	102.42	109.25
33	38.24	53.26	60.09	66.92	73.75	80.57	84.67	53.26	66.92	73.75	84.67	91.50	105.15	109.25
34	42.34	53.26	60.09	66.92	73.75	80.57	88.77	53.26	66.92	77.84	88.77	95.60	105.15	113.35
35	42.34	53.26	60.09	66.92	73.75	84.67	88.77	53.26	66.92	77.84	88.77	95.60	105.15	113.35
36	42.34	53.26	60.09	71.01	77.84	84.67	91.50	53.26	71.01	77.84	91.50	98.33	109.25	116.08
37	42.34	53.26	62.82	71.01	77.84	88.77	91.50	55.99	71.01	80.57	91.50	98.33	109.25	116.08
38	42.34	55.99	62.82	71.01	77.84	88.77	91.50	55.99	71.01	80.57	95.60	102.42	113.35	120.18
39	42.34	55.99	62.82	73.75	80.57	88.77	95.60	55.99	73.75	80.57	95.60	102.42	113.35	120.18
40	46.43	55.99	62.82	73.75	80.57	91.50	95.60	55.99	73.75	84.67	95.60	102.42	116.08	122.91
41	46.43	55.99	66.92	73.75	80.57	91.50	95.60	60.09	77.84	84.67	98.33	105.15	120.18	122.91
42	46.43	60.09	66.92	77.84	84.67	91.50	98.33	60.09	77.84	88.77	102.42	109.25	120.18	127.01
43	46.43	60.09	66.92	77.84	84.67	95.60	98.33	62.82	80.57	91.50	102.42	109.25	122.91	129.74
44	46.43	60.09	71.01	77.84	84.67	95.60	98.33	62.82	80.57	91.50	105.15	113.35	127.01	129.74
45	49.16	62.82	71.01	80.57	88.77	95.60	102.42	66.92	84.67	95.60	109.25	116.08	127.01	133.83
46	49.16	62.82	71.01	80.57	88.77	98.33	102.42	66.92	84.67	98.33	109.25	116.08	129.74	137.93
47	49.16	62.82	73.75	80.57	88.77	98.33	102.42	71.01	88.77	102.42	113.35	120.18	133.83	140.66
48	49.16	62.82	73.75	80.57	88.77	98.33	105.15	71.01	91.50	102.42	116.08	122.91	133.83	140.66
49	49.16	66.92	73.75	84.67	91.50	102.42	105.15	73.75	91.50	105.15	120.18	127.01	137.93	144.76
50	53.26	66.92	77.84	84.67	91.50	102.42	105.15	73.75	95.60	109.25	120.18	127.01	140.66	147.49
51	53.26	71.01	80.57	88.77	95.60	105.15	113.35	77.84	98.33	113.35	122.91	129.74	144.76	155.68
52	55.99	73.75	84.67	95.60	102.42	113.35	120.18	80.57	102.42	116.08	129.74	137.93	151.59	158.42
53	60.09	77.84	88.77	98.33	105.15	120.18	122.91	84.67	105.15	120.18	133.83	140.66	155.68	165.24
54	62.82	80.57	91.50	105.15	113.35	122.91	129.74	88.77	113.35	127.01	137.93	144.76	162.51	169.34
55	62.82	84.67	95.60	109.25	120.18	129.74	137.93	91.50	116.08	129.74	144.76	151.59	169.34	176.17
56	71.01	88.77	102.42	116.08	127.01	140.66	147.49	95.60	120.18	137.93	151.59	158.42	176.17	187.09
57	73.75	95.60	109.25	122.91	133.83	151.59	158.42	98.33	127.01	140.66	158.42	169.34	187.09	196.65
58	77.84	102.42	116.08	133.83	144.76	162.51	169.34	102.42	129.74	147.49	165.24	180.27	200.75	211.68
59	84.67	109.25	122.91	140.66	155.68	172.07	183.00	105.15	137.93	155.68	176.17	189.83	211.68	222.60
60	91.50	116.08	133.83	151.59	165.24	187.09	196.65	109.25	144.76	162.51	187.09	200.75	222.60	236.26
61	95.60	122.91	140.66	162.51	176.17	196.65	207.58	116.08	151.59	172.07	196.65	211.68	238.99	254.01
62	102.42	133.83	151.59	172.07	187.09	207.58	218.50	127.01	162.51	183.00	207.58	225.33	256.74	271.76
63	109.25	144.76	162.51	183.00	196.65	222.60	232.16	133.83	172.07	193.92	222.60	243.09	274.50	289.52
64	120.18	155.68	176.17	196.65	211.68	232.16	247.18	140.66	183.00	207.58	236.26	256.74	296.35	310.00
65	127.01	165.24	187.09	207.58	222.60	247.18	260.84	151.59	193.92	218.50	254.01	274.50	314.10	331.85
66	137.93	180.27	204.85	229.43	247.18	271.76	285.42	162.51	211.68	238.99	274.50	299.08	341.41	359.17
67	151.59	196.65	225.33	249.91	267.67	299.08	314.10	176.17	229.43	256.74	296.35	323.66	365.99	387.84
68	165.24	214.41	247.18	274.50	296.35	331.85	348.24	189.83	247.18	281.32	320.93	348.24	398.77	419.25
69	180.27	236.26	267.67	303.17	323.66	363.26	383.75	207.58	267.67	305.91	352.34	381.02	430.18	450.66
70	196.65	256.74	292.25	331.85	356.43	401.50	423.35	222.60	289.52	331.85	381.02	412.43	461.59	486.17
71	214.41	281.32	320.93	363.26	390.58	441.10	465.69	243.09	316.83	363.26	412.43	447.93	503.92	528.51
72	236.26	305.91	352.34	398.77	430.18	486.17	510.75	264.94	345.51	394.67	450.66	486.17	548.99	577.67
73	256.74	338.68	383.75	441.10	475.25	532.60	559.92	289.52	376.92	432.91	493.00	532.60	595.42	626.83
74	281.32	370.09	423.35	482.07	521.68	588.59	617.27	316.83	412.43	472.51	535.33	577.67	648.68	684.19
75	310.00	405.60	461.59	528.51	570.84	644.59	680.09	345.51	450.66	517.58	584.50	630.93	708.77	742.91
76	338.68	441.10	503.92	574.94	624.10	700.58	740.18	370.09	490.27	559.92	633.66	684.19	764.76	807.10
77	370.09	482.07	548.99	626.83	680.09	764.76	803.00	401.50	528.51	606.35	686.92	740.18	827.58	874.02
78	401.50	524.41	602.25	684.19	740.18	831.68	874.02	432.91	574.94	658.24	747.01	803.00	898.60	943.66
79	437.01	574.94	658.24	747.01	807.10	905.43	951.86	468.42	620.00	715.60	807.10	869.92	972.34	1021.51
80	479.34	630.93						514.85	684.19					
81	528.51	693.75						566.74	751.11					
82	581.77	764.76						624.10	824.85					
83	641.86	842.61						684.19	909.52					
84	704.68	923.18						753.84	1001.02					
85	852.17							912.25						
86	936.84							1003.75						
87	1032.43							1103.44						
88	1190.85							1275.52						
89	1311.02							1402.52						
90	1440.76							1543.18						
91+	1585.52							1694.77						

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C1

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

BSC-02 PA, BSC-02FR PA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	3.2% Simple Inflation							3.2% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	37.39	43.57	51.91	54.56	57.17	86.33	94.46	74.62	96.56	114.12	125.09	136.07	153.62	158.01
30	39.42	45.70	54.00	56.70	60.52	89.98	99.76	79.01	100.95	114.12	129.48	142.65	158.01	168.99
31	42.24	48.55	56.84	59.54	63.40	92.98	106.74	79.01	100.95	118.51	136.07	147.04	164.60	168.99
32	42.24	48.55	59.69	62.37	66.28	98.00	109.88	79.01	107.54	118.51	136.07	147.04	164.60	175.57
33	45.05	51.98	63.16	65.81	68.40	100.97	116.16	85.59	107.54	118.51	136.07	147.04	168.99	175.57
34	45.72	54.87	66.03	68.67	71.25	106.91	123.23	85.59	107.54	125.09	142.65	153.62	168.99	182.15
35	48.58	57.75	66.03	71.53	74.10	113.64	126.38	85.59	107.54	125.09	142.65	153.62	168.99	182.15
36	51.44	60.64	68.90	75.00	80.41	116.63	131.53	85.59	114.12	125.09	147.04	158.01	175.57	186.54
37	54.30	63.53	73.70	77.88	83.28	123.41	137.79	89.98	114.12	129.48	147.04	158.01	175.57	186.54
38	54.30	65.46	76.53	80.76	86.15	129.43	144.05	89.98	114.12	129.48	153.62	164.60	182.15	193.13
39	57.15	68.31	79.37	85.58	90.98	135.45	153.62	89.98	118.51	129.48	153.62	164.60	182.15	193.13
40	60.76	71.15	82.20	88.44	93.83	140.21	153.62	89.98	118.51	136.07	153.62	164.60	186.54	197.52
41	63.93	74.30	86.16	91.66	97.07	146.83	153.62	96.56	125.09	136.07	158.01	168.99	193.13	197.52
42	64.21	78.24	89.40	98.52	103.93	147.04	158.01	96.56	125.09	142.65	164.60	175.57	193.13	204.10
43	67.42	81.47	95.55	101.83	107.26	153.62	158.01	100.95	129.48	147.04	164.60	175.57	197.52	208.49
44	70.66	84.71	99.66	105.17	110.62	153.62	158.01	100.95	129.48	147.04	168.99	182.15	204.10	208.49
45	72.68	86.88	103.00	110.35	117.68	153.62	164.60	107.54	136.07	153.62	175.57	186.54	204.10	215.07
46	73.00	93.04	109.33	113.72	121.12	158.01	164.60	107.54	136.07	158.01	175.57	186.54	208.49	221.66
47	76.26	96.33	111.51	120.03	127.55	158.01	164.60	114.12	142.65	164.60	182.15	193.13	215.07	226.05
48	79.01	99.65	117.85	126.40	134.04	158.01	168.99	114.12	147.04	164.60	186.54	197.52	215.07	226.05
49	79.01	106.91	118.51	130.78	136.37	164.60	168.99	118.51	147.04	168.99	193.13	204.10	221.66	232.63
50	85.59	107.54	125.09	136.07	142.88	164.60	168.99	118.51	153.62	175.57	193.13	204.10	226.05	237.02
51	85.59	114.12	129.48	142.65	150.39	168.99	182.15	125.09	158.01	182.15	197.52	208.49	232.63	250.19
52	89.98	118.51	136.07	151.05	156.69	182.15	193.13	129.48	164.60	186.54	208.49	221.66	243.60	254.58
53	96.56	125.09	142.65	156.48	162.18	193.13	197.52	136.07	168.99	193.13	215.07	226.05	250.19	265.55
54	100.95	129.48	147.04	162.90	173.73	197.52	208.49	142.65	182.15	204.10	221.66	232.63	261.16	272.13
55	100.95	136.07	153.62	170.59	180.22	208.49	221.66	147.04	186.54	208.49	232.63	243.60	272.13	283.11
56	114.12	142.65	164.60	180.06	189.75	226.05	237.02	153.62	193.13	221.66	243.60	254.58	283.11	300.66
57	118.51	151.15	174.96	189.61	199.35	243.60	254.58	158.01	204.10	226.05	254.58	272.13	300.66	316.03
58	125.09	157.51	181.44	200.12	209.86	261.16	272.13	164.60	208.49	237.02	265.55	289.69	322.61	340.17
59	133.12	167.04	191.06	209.83	220.43	276.52	294.08	168.99	221.66	250.19	283.11	305.05	340.17	357.72
60	139.49	173.54	201.65	220.46	229.16	300.66	316.03	175.57	232.63	261.16	300.66	316.79	357.72	379.67
61	150.01	186.02	214.19	233.88	245.69	316.03	333.58	186.54	243.60	276.52	316.03	330.40	384.06	408.20
62	159.34	199.42	230.78	248.51	259.18	333.58	351.14	204.10	261.16	294.08	333.26	345.95	412.59	436.73
63	170.95	212.86	244.29	265.18	277.06	348.31	363.27	209.41	269.25	303.44	347.86	362.45	429.51	453.02
64	182.13	226.34	262.94	280.78	294.62	353.45	376.32	214.15	278.60	316.03	359.69	378.16	451.17	471.96
65	187.99	241.02	276.93	300.71	314.58	365.87	386.08	224.37	287.03	323.42	375.97	394.78	464.91	491.19
66	198.32	259.20	294.54	323.68	339.54	390.76	410.39	233.67	304.36	343.63	394.69	419.77	490.90	516.43
67	211.55	274.44	314.47	347.85	370.00	417.38	438.35	245.86	320.18	358.30	413.57	447.90	510.77	541.26
68	223.62	290.15	334.51	371.47	401.04	449.09	471.27	256.89	334.51	380.71	434.30	471.27	539.65	567.37
69	236.33	309.73	350.91	397.46	424.31	476.23	503.09	272.13	350.91	401.04	461.91	499.51	563.96	590.82
70	249.49	325.73	370.78	421.02	452.21	509.38	537.10	282.41	367.31	421.02	483.39	523.24	585.62	616.80
71	262.95	345.02	393.59	445.51	479.00	540.97	571.12	298.12	388.56	445.51	505.80	549.35	618.02	648.16
72	279.76	362.23	417.21	472.19	509.38	575.68	604.79	313.72	409.12	467.34	533.64	575.68	650.07	684.03
73	293.16	386.72	438.17	503.67	542.65	608.14	639.33	330.58	430.38	494.31	562.92	608.14	679.87	715.74
74	309.33	406.93	465.49	530.06	573.60	647.18	678.72	348.37	453.48	519.55	588.62	635.17	713.25	752.29
75	327.75	428.82	488.01	558.76	603.52	681.49	719.03	365.29	476.46	547.21	617.96	667.05	749.35	785.44
76	343.75	447.70	511.46	583.54	633.44	711.06	751.25	375.63	497.60	568.29	643.14	694.42	776.20	819.17
77	359.98	468.90	533.99	609.70	661.51	743.86	781.05	390.53	514.06	589.78	668.15	719.95	804.96	850.13
78	373.55	487.90	560.32	636.56	688.65	773.78	813.16	402.77	534.91	612.41	695.00	747.10	836.04	877.96
79	388.10	510.60	584.58	663.41	716.77	804.10	845.33	416.00	550.62	635.52	716.77	772.56	863.53	907.19
80	405.43	533.64						435.46	578.69					
81	447.01	586.77						479.35	635.29					
82	492.06	646.84						527.86	697.66					
83	542.88	712.67						578.69	769.27					
84	596.01	780.82						637.60	846.66					
85	720.76							771.58						
86	792.37							848.97						
87	873.23							933.29						
88	1007.22							1078.83						
89	1108.86							1186.25						
90	1218.59							1305.22						
91+	1341.03							1433.43						

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C2

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

BSC-02 PA, BSC-02FR PA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	1.2% Simple Inflation							1.2% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	30.03	39.27	45.05	50.82	56.60	62.37	65.84	39.27	50.82	60.06	65.84	71.61	80.85	83.16
30	32.34	41.58	47.36	53.13	60.06	65.84	68.15	41.58	53.13	60.06	68.15	75.08	83.16	88.94
31	32.34	41.58	47.36	53.13	60.06	65.84	71.61	41.58	53.13	62.37	71.61	77.39	86.63	88.94
32	32.34	41.58	47.36	53.13	60.06	68.15	71.61	41.58	56.60	62.37	71.61	77.39	86.63	92.41
33	32.34	45.05	50.82	56.60	62.37	68.15	71.61	45.05	56.60	62.37	71.61	77.39	88.94	92.41
34	35.81	45.05	50.82	56.60	62.37	68.15	75.08	45.05	56.60	65.84	75.08	80.85	88.94	95.87
35	35.81	45.05	50.82	56.60	62.37	71.61	75.08	45.05	56.60	65.84	75.08	80.85	88.94	95.87
36	35.81	45.05	50.82	60.06	65.84	71.61	77.39	45.05	60.06	65.84	77.39	83.16	92.41	98.18
37	35.81	45.05	53.13	60.06	65.84	75.08	77.39	47.36	60.06	68.15	77.39	83.16	92.41	98.18
38	35.81	47.36	53.13	60.06	65.84	75.08	77.39	47.36	60.06	68.15	80.85	86.63	95.87	101.65
39	35.81	47.36	53.13	62.37	68.15	75.08	80.85	47.36	62.37	68.15	80.85	86.63	95.87	101.65
40	39.27	47.36	53.13	62.37	68.15	77.39	80.85	47.36	62.37	71.61	80.85	86.63	98.18	103.96
41	39.27	47.36	56.60	62.37	68.15	77.39	80.85	50.82	65.84	71.61	83.16	88.94	101.65	103.96
42	39.27	50.82	56.60	65.84	71.61	77.39	83.16	50.82	65.84	75.08	86.63	92.41	101.65	107.42
43	39.27	50.82	56.60	65.84	71.61	80.85	83.16	53.13	68.15	77.39	86.63	92.41	103.96	109.73
44	39.27	50.82	60.06	65.84	71.61	80.85	83.16	53.13	68.15	77.39	88.94	95.87	107.42	109.73
45	41.58	53.13	60.06	68.15	75.08	80.85	86.63	56.60	71.61	80.85	92.41	98.18	107.42	113.20
46	41.58	53.13	60.06	68.15	75.08	83.16	86.63	56.60	71.61	83.16	92.41	98.18	109.73	116.66
47	41.58	53.13	62.37	68.15	75.08	83.16	86.63	60.06	75.08	86.63	95.87	101.65	113.20	118.97
48	41.58	53.13	62.37	68.15	75.08	83.16	88.94	60.06	77.39	86.63	98.18	103.96	113.20	118.97
49	41.58	56.60	62.37	71.61	77.39	86.63	88.94	62.37	77.39	88.94	101.65	107.42	116.66	122.44
50	45.05	56.60	65.84	71.61	77.39	86.63	88.94	62.37	80.85	92.41	101.65	107.42	118.97	124.75
51	45.05	60.06	68.15	75.08	80.85	88.94	95.87	65.84	83.16	95.87	103.96	109.73	122.44	131.68
52	47.36	62.37	71.61	80.85	86.63	95.87	101.65	68.15	86.63	98.18	109.73	116.66	128.21	133.99
53	50.82	65.84	75.08	83.16	88.94	101.65	103.96	71.61	88.94	101.65	113.20	118.97	131.68	139.76
54	53.13	68.15	77.39	88.94	95.87	103.96	109.73	75.08	95.87	107.42	116.66	122.44	137.45	143.23
55	53.13	71.61	80.85	92.41	101.65	109.73	116.66	77.39	98.18	109.73	122.44	128.21	143.23	149.00
56	60.06	75.08	86.63	98.18	107.42	118.97	124.75	80.85	101.65	116.66	128.21	133.99	149.00	158.24
57	62.37	80.85	92.41	103.96	113.20	128.21	133.99	83.16	107.42	118.97	133.99	143.23	158.24	166.33
58	65.84	86.63	98.18	113.20	122.44	137.45	143.23	86.63	109.73	124.75	139.76	152.47	169.79	179.03
59	71.61	92.41	103.96	118.97	131.68	145.54	154.78	88.94	116.66	131.68	149.00	160.55	179.03	188.28
60	77.39	98.18	113.20	128.21	139.76	158.24	166.33	92.41	122.44	137.45	158.24	169.79	188.28	199.83
61	80.85	103.96	118.97	137.45	149.00	166.33	175.57	98.18	128.21	145.54	166.33	179.03	202.14	214.84
62	86.63	113.20	128.21	145.54	158.24	175.57	184.81	107.42	137.45	154.78	175.57	190.59	217.15	229.86
63	92.41	122.44	137.45	154.78	166.33	188.28	196.36	113.20	145.54	164.02	188.28	205.60	232.17	244.87
64	101.65	131.68	149.00	166.33	179.03	196.36	209.07	118.97	154.78	175.57	199.83	217.15	250.65	262.20
65	107.42	139.76	158.24	175.57	188.28	209.07	220.62	128.21	164.02	184.81	214.84	232.17	265.66	280.68
66	116.66	152.47	173.26	194.05	209.07	229.86	241.41	137.45	179.03	202.14	232.17	252.96	288.77	303.78
67	128.21	166.33	190.59	211.38	226.39	252.96	265.66	149.00	194.05	217.15	250.65	273.75	309.56	328.04
68	139.76	181.35	209.07	232.17	250.65	280.68	294.54	160.55	209.07	237.94	271.44	294.54	337.28	354.60
69	152.47	199.83	226.39	256.42	273.75	307.25	324.57	175.57	226.39	258.73	298.01	322.26	363.85	381.17
70	166.33	217.15	247.18	280.68	301.47	339.59	358.07	188.28	244.87	280.68	322.26	348.83	390.41	411.20
71	181.35	237.94	271.44	307.25	330.35	373.09	393.88	205.60	267.97	307.25	348.83	378.86	426.22	447.01
72	199.83	258.73	298.01	337.28	363.85	411.20	431.99	224.08	292.23	333.81	381.17	411.20	464.34	488.59
73	217.15	286.46	324.57	373.09	401.96	450.47	473.58	244.87	318.80	366.16	416.98	450.47	503.61	530.17
74	237.94	313.02	358.07	407.74	441.23	497.83	522.09	267.97	348.83	399.65	452.79	488.59	548.66	578.69
75	262.20	343.05	390.41	447.01	482.82	545.19	575.22	292.23	381.17	437.77	494.37	533.64	599.48	628.35
76	286.46	373.09	426.22	486.28	527.86	592.55	626.04	313.02	414.67	473.58	535.95	578.69	646.84	682.64
77	313.02	407.74	464.34	530.17	575.22	646.84	679.18	339.59	447.01	512.85	581.00	626.04	699.97	739.24
78	339.59	443.54	509.38	578.69	626.04	703.43	739.24	366.16	486.28	556.74	631.82	679.18	760.03	798.15
79	369.62	486.28	556.74	631.82	682.64	765.81	805.08	396.19	524.40	605.25	682.64	735.78	822.41	863.99
80	405.43	533.64						435.46	578.69					
81	447.01	586.77						479.35	635.29					
82	492.06	646.84						527.86	697.66					
83	542.88	712.67						578.69	769.27					
84	596.01	780.82						637.60	846.66					
85	720.76							771.58						
86	792.37							848.97						
87	873.23							933.29						
88	1007.22							1078.83						
89	1108.86							1186.25						
90	1218.59							1305.22						
91+	1341.03							1433.43						

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C3

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

BSC-02 PA, BSC-02FR PA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	2.9% Simple Inflation							2.9% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	32.37	37.72	44.94	47.23	49.49	74.74	81.78	64.60	83.60	98.80	108.30	117.80	133.00	136.80
30	34.13	39.56	46.75	49.09	52.39	77.90	86.36	68.40	87.40	98.80	112.10	123.50	136.80	146.30
31	36.57	42.03	49.21	51.55	54.89	80.50	92.41	68.40	87.40	102.60	117.80	127.30	142.50	146.30
32	36.57	42.03	51.67	54.00	57.38	84.84	95.13	68.40	93.10	102.60	117.80	127.30	142.50	152.00
33	39.00	45.00	54.68	56.97	59.22	87.41	100.56	74.10	93.10	102.60	117.80	127.30	146.30	152.00
34	39.58	47.50	57.16	59.45	61.69	92.55	106.68	74.10	93.10	108.30	123.50	133.00	146.30	157.70
35	42.06	50.00	57.16	61.93	64.15	98.39	109.42	74.10	93.10	108.30	123.50	133.00	146.30	157.70
36	44.53	52.50	59.65	64.93	69.61	100.98	113.87	74.10	98.80	108.30	127.30	136.80	152.00	161.50
37	47.01	55.00	63.80	67.43	72.10	106.84	119.29	77.90	98.80	112.10	127.30	136.80	152.00	161.50
38	47.01	56.67	66.26	69.92	74.59	112.05	124.71	77.90	98.80	112.10	133.00	142.50	157.70	167.20
39	49.48	59.14	68.71	74.09	78.77	117.26	133.00	77.90	102.60	112.10	133.00	142.50	157.70	167.20
40	52.60	61.60	71.17	76.56	81.23	121.39	133.00	77.90	102.60	117.80	133.00	142.50	161.50	171.00
41	55.35	64.32	74.60	79.35	84.04	127.12	133.00	83.60	108.30	117.80	136.80	146.30	167.20	171.00
42	55.59	67.74	77.40	85.30	89.98	127.30	136.80	83.60	108.30	123.50	142.50	152.00	167.20	176.70
43	58.37	70.53	82.72	88.16	92.86	133.00	136.80	87.40	112.10	127.30	142.50	152.00	171.00	180.50
44	61.17	73.34	86.28	91.05	95.77	133.00	136.80	87.40	112.10	127.30	146.30	157.70	176.70	180.50
45	62.93	75.21	89.18	95.54	101.88	133.00	142.50	93.10	117.80	133.00	152.00	161.50	176.70	186.20
46	63.20	80.55	94.65	98.45	104.86	136.80	142.50	93.10	117.80	136.80	152.00	161.50	180.50	191.90
47	66.02	83.40	96.54	103.92	110.43	136.80	142.50	98.80	123.50	142.50	157.70	167.20	186.20	195.70
48	68.40	86.27	102.03	109.43	116.05	136.80	146.30	98.80	127.30	142.50	161.50	171.00	186.20	195.70
49	68.40	92.56	102.60	113.22	118.06	142.50	146.30	102.60	127.30	146.30	167.20	176.70	191.90	201.40
50	74.10	93.10	108.30	117.80	123.70	142.50	146.30	102.60	133.00	152.00	167.20	176.70	195.70	205.20
51	74.10	98.80	112.10	123.50	130.20	146.30	157.70	108.30	136.80	157.70	171.00	180.50	201.40	216.60
52	77.90	102.60	117.80	130.77	135.65	157.70	167.20	112.10	142.50	161.50	180.50	191.90	210.90	220.40
53	83.60	108.30	123.50	135.47	140.40	167.20	171.00	117.80	146.30	167.20	186.20	195.70	216.60	229.90
54	87.40	112.10	127.30	141.03	150.41	171.00	180.50	123.50	157.70	176.70	191.90	201.40	226.10	235.60
55	87.40	117.80	133.00	147.68	156.03	180.50	191.90	127.30	161.50	180.50	201.40	210.90	235.60	245.10
56	98.80	123.50	142.50	155.89	164.27	195.70	205.20	133.00	167.20	191.90	210.90	220.40	245.10	260.30
57	102.60	130.86	151.47	164.16	172.58	210.90	220.40	136.80	176.70	195.70	220.40	235.60	260.30	273.60
58	108.30	136.37	157.08	173.26	181.69	226.10	235.60	142.50	180.50	205.20	229.90	250.80	279.30	294.50
59	115.25	144.62	165.41	181.66	190.84	239.40	254.60	146.30	191.90	216.60	245.10	264.10	294.50	309.70
60	120.76	150.24	174.58	190.86	198.39	260.30	273.60	152.00	201.40	226.10	260.30	274.26	309.70	328.70
61	129.87	161.04	185.44	202.48	212.71	273.60	288.80	161.50	210.90	239.40	273.60	286.05	332.50	353.40
62	137.95	172.65	199.79	215.15	224.39	288.80	304.00	176.70	226.10	254.60	288.52	299.51	357.20	378.10
63	148.00	184.28	211.50	229.58	239.87	301.55	314.50	181.30	233.10	262.70	301.16	313.79	371.85	392.20
64	157.68	195.95	227.64	243.09	255.06	306.00	325.80	185.40	241.20	273.60	311.40	327.39	390.60	408.60
65	162.75	208.67	239.75	260.34	272.35	316.75	334.25	194.25	248.50	280.00	325.50	341.78	402.50	425.25
66	171.70	224.40	255.00	280.23	293.95	338.30	355.30	202.30	263.50	297.50	341.70	363.42	425.00	447.10
67	183.15	237.60	272.25	301.16	320.33	361.35	379.50	212.85	277.20	310.20	358.05	387.77	442.20	468.60
68	193.60	251.20	289.60	321.60	347.20	388.80	408.00	222.40	289.60	329.60	376.00	408.00	467.20	491.20
69	204.60	268.15	303.80	344.10	367.35	412.30	435.55	235.60	303.80	347.20	399.90	432.45	488.25	511.50
70	216.00	282.00	321.00	364.50	391.50	441.00	465.00	244.50	318.00	364.50	418.50	453.00	507.00	534.00
71	227.65	298.70	340.75	385.70	414.70	468.35	494.45	258.10	336.40	385.70	437.90	475.60	535.05	561.15
72	242.20	313.60	361.20	408.80	441.00	498.40	523.60	271.60	354.20	404.60	462.00	498.40	562.80	592.20
73	253.80	334.80	379.35	436.05	469.80	526.50	553.50	286.20	372.60	427.95	487.35	526.50	588.60	619.65
74	267.80	352.30	403.00	458.90	496.60	560.30	587.60	301.60	392.60	449.80	509.60	549.90	617.50	651.30
75	283.75	371.25	422.50	483.75	522.50	590.00	622.50	316.25	412.50	473.75	535.00	577.50	648.75	680.00
76	297.60	387.60	442.80	505.20	548.40	615.60	650.40	325.20	430.80	492.00	556.80	601.20	672.00	709.20
77	311.65	405.95	462.30	527.85	572.70	644.00	676.20	338.10	445.05	510.60	578.45	623.30	696.90	736.00
78	323.40	422.40	485.10	551.10	596.20	669.90	704.00	348.70	463.10	530.20	601.70	646.80	723.80	760.10
79	336.00	442.05	506.10	574.35	620.55	696.15	731.85	360.15	476.70	550.20	620.55	668.85	747.60	785.40
80	351.00	462.00						377.00	501.00					
81	387.00	508.00						415.00	550.00					
82	426.00	560.00						457.00	604.00					
83	470.00	617.00						501.00	666.00					
84	516.00	676.00						552.00	733.00					
85	624.00							668.00						
86	686.00							735.00						
87	756.00							808.00						
88	872.00							934.00						
89	960.00							1027.00						
90	1055.00							1130.00						
91+	1161.00							1241.00						

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C4

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

BSC-02 PA, BSC-02FR PA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	0.9% Simple Inflation							0.9% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	26.00	34.00	39.00	44.00	49.00	54.00	57.00	34.00	44.00	52.00	57.00	62.00	70.00	72.00
30	28.00	36.00	41.00	46.00	52.00	57.00	59.00	36.00	46.00	52.00	59.00	65.00	72.00	77.00
31	28.00	36.00	41.00	46.00	52.00	57.00	62.00	36.00	46.00	54.00	62.00	67.00	75.00	77.00
32	28.00	36.00	41.00	46.00	52.00	59.00	62.00	36.00	49.00	54.00	62.00	67.00	75.00	80.00
33	28.00	39.00	44.00	49.00	54.00	59.00	62.00	39.00	49.00	54.00	62.00	67.00	77.00	80.00
34	31.00	39.00	44.00	49.00	54.00	59.00	65.00	39.00	49.00	57.00	65.00	70.00	77.00	83.00
35	31.00	39.00	44.00	49.00	54.00	62.00	65.00	39.00	49.00	57.00	65.00	70.00	77.00	83.00
36	31.00	39.00	44.00	52.00	57.00	62.00	67.00	39.00	52.00	57.00	67.00	72.00	80.00	85.00
37	31.00	39.00	46.00	52.00	57.00	65.00	67.00	41.00	52.00	59.00	67.00	72.00	80.00	85.00
38	31.00	41.00	46.00	52.00	57.00	65.00	67.00	41.00	52.00	59.00	70.00	75.00	83.00	88.00
39	31.00	41.00	46.00	54.00	59.00	65.00	70.00	41.00	54.00	59.00	70.00	75.00	83.00	88.00
40	34.00	41.00	46.00	54.00	59.00	67.00	70.00	41.00	54.00	62.00	70.00	75.00	85.00	90.00
41	34.00	41.00	49.00	54.00	59.00	67.00	70.00	44.00	57.00	62.00	72.00	77.00	88.00	90.00
42	34.00	44.00	49.00	57.00	62.00	67.00	72.00	44.00	57.00	65.00	75.00	80.00	88.00	93.00
43	34.00	44.00	49.00	57.00	62.00	70.00	72.00	46.00	59.00	67.00	75.00	80.00	90.00	95.00
44	34.00	44.00	52.00	57.00	62.00	70.00	72.00	46.00	59.00	67.00	77.00	83.00	93.00	95.00
45	36.00	46.00	52.00	59.00	65.00	70.00	75.00	49.00	62.00	70.00	80.00	85.00	93.00	98.00
46	36.00	46.00	52.00	59.00	65.00	72.00	75.00	49.00	62.00	72.00	80.00	85.00	95.00	101.00
47	36.00	46.00	54.00	59.00	65.00	72.00	75.00	52.00	65.00	75.00	83.00	88.00	98.00	103.00
48	36.00	46.00	54.00	59.00	65.00	72.00	77.00	52.00	67.00	75.00	85.00	90.00	98.00	103.00
49	36.00	49.00	54.00	62.00	67.00	75.00	77.00	54.00	67.00	77.00	88.00	93.00	101.00	106.00
50	39.00	49.00	57.00	62.00	67.00	75.00	77.00	54.00	70.00	80.00	88.00	93.00	103.00	108.00
51	39.00	52.00	59.00	65.00	70.00	77.00	83.00	57.00	72.00	83.00	90.00	95.00	106.00	114.00
52	41.00	54.00	62.00	70.00	75.00	83.00	88.00	59.00	75.00	85.00	95.00	101.00	111.00	116.00
53	44.00	57.00	65.00	72.00	77.00	88.00	90.00	62.00	77.00	88.00	98.00	103.00	114.00	121.00
54	46.00	59.00	67.00	77.00	83.00	90.00	95.00	65.00	83.00	93.00	101.00	106.00	119.00	124.00
55	46.00	62.00	70.00	80.00	88.00	95.00	101.00	67.00	85.00	95.00	106.00	111.00	124.00	129.00
56	52.00	65.00	75.00	85.00	93.00	103.00	108.00	70.00	88.00	101.00	111.00	116.00	129.00	137.00
57	54.00	70.00	80.00	90.00	98.00	111.00	116.00	72.00	93.00	103.00	116.00	124.00	137.00	144.00
58	57.00	75.00	85.00	98.00	106.00	119.00	124.00	75.00	95.00	108.00	121.00	132.00	147.00	155.00
59	62.00	80.00	90.00	103.00	114.00	126.00	134.00	77.00	101.00	114.00	129.00	139.00	155.00	163.00
60	67.00	85.00	98.00	111.00	121.00	137.00	144.00	80.00	106.00	119.00	137.00	147.00	163.00	173.00
61	70.00	90.00	103.00	119.00	129.00	144.00	152.00	85.00	111.00	126.00	144.00	155.00	175.00	186.00
62	75.00	98.00	111.00	126.00	137.00	152.00	160.00	93.00	119.00	134.00	152.00	165.00	188.00	199.00
63	80.00	106.00	119.00	134.00	144.00	163.00	170.00	98.00	126.00	142.00	163.00	178.00	201.00	212.00
64	88.00	114.00	129.00	144.00	155.00	170.00	181.00	103.00	134.00	152.00	173.00	188.00	217.00	227.00
65	93.00	121.00	137.00	152.00	163.00	181.00	191.00	111.00	142.00	160.00	186.00	201.00	230.00	243.00
66	101.00	132.00	150.00	168.00	181.00	199.00	209.00	119.00	155.00	175.00	201.00	219.00	250.00	263.00
67	111.00	144.00	165.00	183.00	196.00	219.00	230.00	129.00	168.00	188.00	217.00	237.00	268.00	284.00
68	121.00	157.00	181.00	201.00	217.00	243.00	255.00	139.00	181.00	206.00	235.00	255.00	292.00	307.00
69	132.00	173.00	196.00	222.00	237.00	266.00	281.00	152.00	196.00	224.00	258.00	279.00	315.00	330.00
70	144.00	188.00	214.00	243.00	261.00	294.00	310.00	163.00	212.00	243.00	279.00	302.00	338.00	356.00
71	157.00	206.00	235.00	266.00	286.00	323.00	341.00	178.00	232.00	266.00	302.00	328.00	369.00	387.00
72	173.00	224.00	258.00	292.00	315.00	356.00	374.00	194.00	253.00	289.00	330.00	356.00	402.00	423.00
73	188.00	248.00	281.00	323.00	348.00	390.00	410.00	212.00	276.00	317.00	361.00	390.00	436.00	459.00
74	206.00	271.00	310.00	353.00	382.00	431.00	452.00	232.00	302.00	346.00	392.00	423.00	475.00	501.00
75	227.00	297.00	338.00	387.00	418.00	472.00	498.00	253.00	330.00	379.00	428.00	462.00	519.00	544.00
76	248.00	323.00	369.00	421.00	457.00	513.00	542.00	271.00	359.00	410.00	464.00	501.00	560.00	591.00
77	271.00	353.00	402.00	459.00	498.00	560.00	588.00	294.00	387.00	444.00	503.00	542.00	606.00	640.00
78	294.00	384.00	441.00	501.00	542.00	609.00	640.00	317.00	421.00	482.00	547.00	588.00	658.00	691.00
79	320.00	421.00	482.00	547.00	591.00	663.00	697.00	343.00	454.00	524.00	591.00	637.00	712.00	748.00
80	351.00	462.00						377.00	501.00					
81	387.00	508.00						415.00	550.00					
82	426.00	560.00						457.00	604.00					
83	470.00	617.00						501.00	666.00					
84	516.00	676.00						552.00	733.00					
85	624.00							668.00						
86	686.00							735.00						
87	756.00							808.00						
88	872.00							934.00						
89	960.00							1027.00						
90	1055.00							1130.00						
91+	1161.00							1241.00						

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B1

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

LTC-02 PA, LTC-02FR PA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	GPO Inflation							5% Simple Inflation							5% Compound Inflation						
	Benefit Period							Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	8.09	10.40	11.55	12.71	13.86	16.17	17.33	14.38	16.66	19.96	21.08	22.17	33.57	36.46	28.53	37.31	43.89	48.28	52.67	59.25	61.45
30	8.09	10.40	11.55	13.86	15.02	16.17	17.33	15.49	17.77	21.07	22.19	23.28	34.73	38.89	30.72	39.50	43.89	50.48	54.87	61.45	65.84
31	8.09	10.40	12.71	13.86	15.02	16.17	17.33	16.59	18.88	22.18	23.30	24.38	35.89	41.32	30.72	39.50	46.09	52.67	57.06	63.64	65.84
32	8.09	11.55	12.71	13.86	15.02	17.33	18.48	16.59	18.88	23.29	24.41	25.49	38.20	42.53	30.72	41.70	46.09	52.67	57.06	63.64	68.03
33	9.24	11.55	12.71	13.86	15.02	17.33	18.48	17.70	19.99	24.40	25.52	26.60	39.36	44.96	32.92	41.70	46.09	52.67	57.06	65.84	68.03
34	9.24	11.55	12.71	13.86	15.02	17.33	18.48	17.70	21.10	25.51	26.63	27.71	41.68	47.39	32.92	41.70	48.28	54.87	59.25	65.84	70.23
35	9.24	11.55	12.71	15.02	16.17	17.33	19.14	18.81	22.21	25.51	27.74	28.82	43.99	48.61	32.92	41.70	48.28	54.87	59.25	65.84	70.23
36	9.42	11.55	12.71	15.02	16.17	18.48	20.34	19.91	23.32	26.62	28.84	31.03	45.15	51.04	32.92	43.89	48.28	57.06	61.45	68.03	72.42
37	9.42	11.57	13.86	15.02	16.17	18.80	21.53	21.02	24.43	28.84	29.95	32.14	47.46	53.47	35.11	43.89	50.48	57.06	61.45	68.03	72.42
38	10.46	11.57	13.86	15.02	16.17	18.80	21.53	21.02	25.55	29.95	31.06	33.25	49.78	55.90	35.11	43.89	50.48	59.25	63.64	70.23	74.62
39	10.46	12.71	14.71	16.17	17.33	19.91	22.75	22.12	26.66	31.06	33.28	35.47	52.09	59.25	35.11	46.09	50.48	59.25	63.64	70.23	74.62
40	11.59	13.68	15.76	16.81	17.83	21.01	23.93	23.23	27.77	32.17	34.39	36.58	54.41	59.25	35.11	46.09	52.67	59.25	63.64	72.42	76.81
41	11.59	13.77	17.03	17.98	19.01	22.25	25.37	24.44	28.99	33.41	35.64	37.84	56.98	59.25	37.31	48.28	52.67	61.45	65.84	74.62	76.81
42	12.85	14.97	17.03	18.10	19.14	23.63	26.83	24.55	30.23	34.66	38.03	40.23	57.06	61.45	37.31	48.28	54.87	63.64	68.03	74.62	79.01
43	12.95	15.08	18.35	19.29	20.33	25.09	28.33	25.78	31.48	37.05	39.30	41.52	59.25	61.45	39.50	50.48	57.06	63.64	68.03	76.81	81.20
44	13.05	16.36	18.49	19.41	21.59	26.35	29.60	27.02	32.73	38.33	40.59	42.82	59.25	61.45	39.50	50.48	57.06	65.84	70.23	79.01	81.20
45	13.16	16.36	19.90	20.72	21.75	27.88	31.11	28.27	34.00	39.62	43.02	45.26	59.25	63.64	41.70	52.67	59.25	68.03	72.42	79.01	83.40
46	14.33	17.74	20.05	22.13	23.16	29.42	32.61	28.39	36.41	42.05	44.33	46.58	61.45	63.64	41.70	52.67	61.45	68.03	72.42	81.20	85.59
47	14.44	17.88	21.49	23.53	24.40	30.74	33.91	29.66	37.70	43.36	46.79	49.06	61.45	63.64	43.89	54.87	63.64	70.23	74.62	83.40	87.78
48	14.56	19.32	22.72	23.53	24.59	32.30	35.43	30.72	38.99	45.83	49.27	51.55	61.45	65.84	43.89	57.06	63.64	72.42	76.81	83.40	87.78
49	15.99	19.46	22.89	25.02	26.08	35.23	38.36	30.72	41.45	46.09	50.62	52.92	63.64	65.84	46.09	57.06	65.84	74.62	79.01	85.59	89.98
50	16.12	20.70	24.37	26.52	27.60	36.82	39.69	32.92	41.70	48.28	52.67	55.45	63.64	65.84	46.09	59.25	68.03	74.62	79.01	87.78	92.17
51	17.33	22.10	25.64	27.80	28.89	39.60	42.64	32.92	43.89	50.48	54.87	58.01	65.84	70.23	48.28	61.45	70.23	76.81	81.20	89.98	96.56
52	17.45	22.10	25.83	29.32	30.19	41.03	45.41	35.11	46.09	52.67	58.26	60.59	70.23	74.62	50.48	63.64	72.42	81.20	85.59	94.37	98.76
53	18.82	23.53	27.10	29.32	30.19	43.87	48.19	37.31	48.28	54.87	60.85	63.19	74.62	76.81	52.67	65.84	74.62	83.40	87.78	96.56	103.15
54	18.82	23.53	27.10	30.65	31.53	46.74	50.98	39.50	50.48	57.06	63.47	66.98	76.81	81.20	54.87	70.23	79.01	85.59	89.98	100.95	105.34
55	20.30	24.83	28.43	32.00	33.12	49.65	53.78	39.50	52.67	59.25	66.10	69.63	81.20	85.59	57.06	72.42	81.20	89.98	94.37	105.34	109.73
56	21.55	26.10	31.08	34.67	35.57	52.35	57.84	43.89	54.87	63.64	69.91	73.45	87.78	92.17	59.25	74.62	85.59	94.37	98.76	109.73	116.31
57	22.81	28.76	32.40	37.37	38.28	56.70	61.91	46.09	58.30	67.80	73.74	77.30	94.37	98.76	61.45	79.01	87.78	98.76	105.34	116.31	122.90
58	24.09	30.06	35.10	39.88	42.16	60.88	66.01	48.28	60.91	70.44	77.60	81.17	100.95	105.34	63.64	81.20	92.17	103.15	111.93	125.09	131.68
59	26.76	32.76	37.61	42.41	44.71	65.12	71.77	51.53	64.73	74.30	81.49	85.08	107.54	114.12	65.84	85.59	96.56	109.73	118.51	131.68	138.26
60	28.08	35.49	40.36	45.20	48.88	69.41	77.16	54.13	67.38	78.19	85.40	89.01	116.31	122.90	68.03	89.98	100.95	116.31	122.84	138.26	147.04
61	30.56	38.02	44.30	48.95	52.66	75.26	82.92	57.86	72.34	83.18	90.41	95.23	122.90	129.48	72.42	94.37	107.54	122.90	127.90	149.23	158.01
62	33.30	41.97	46.89	52.97	56.70	80.99	89.99	61.61	77.33	89.40	96.64	100.27	129.48	136.07	79.01	100.95	114.12	129.36	134.19	160.21	168.99
63	37.24	44.56	50.91	57.02	60.56	88.25	95.65	66.24	82.33	94.43	102.90	107.75	134.62	141.03	81.20	104.71	117.53	134.45	140.50	166.68	175.22
64	40.03	48.58	56.37	61.12	64.69	95.62	103.28	70.37	87.36	101.91	109.19	114.05	137.22	145.54	83.16	108.11	122.67	139.30	146.84	174.65	182.96
65	44.05	52.65	60.47	66.46	70.05	102.28	106.54	72.77	93.62	107.13	116.72	121.59	141.50	149.58	86.92	111.17	125.32	145.54	153.20	179.90	190.01
66	47.86	57.65	66.67	72.66	77.44	109.40	115.60	76.58	100.14	113.89	125.23	131.31	151.20	159.05	90.33	117.82	133.53	153.16	162.92	190.47	200.29
67	52.86	64.06	72.87	80.06	86.26	115.86	121.85	81.95	106.73	121.97	134.96	143.47	162.00	169.62	95.29	123.88	139.13	160.09	173.87	198.21	209.64
68	57.86	71.68	80.49	87.45	95.07	123.57	131.30	86.86	112.73	129.37	144.15	155.24	173.72	182.96	99.80	129.37	147.85	168.18	182.96	208.84	219.92
69	62.65	77.88	87.89	96.26	106.49	132.35	139.81	91.31	119.95	136.07	153.97	164.71	184.41	195.15	105.63	136.07	155.76	179.03	193.36	218.42	229.16
70	69.07	86.69	96.70	106.27	117.91	140.18	147.37	97.03	126.48	143.81	162.86	174.99	197.52	207.91	109.15	142.07	162.86	187.12	202.71	226.97	239.10
71	76.13	95.16	107.28	119.10	131.50	148.80	157.45	102.17	133.99	152.41	172.51	185.91	209.36	221.08	115.56	150.74	172.51	195.96	212.71	239.50	251.23
72	81.49	101.45	114.76	131.39	141.37	158.00	166.31	108.34	140.69	161.71	182.73	197.28	223.16	234.48	121.28	158.47	181.11	206.99	223.16	252.27	265.20
73	86.17	108.51	122.88	138.83	150.00	167.56	177.13	113.83	149.70	169.97	194.92	210.51	235.46	247.93	127.87	166.85	191.80	218.31	235.46	263.53	277.56
74	90.16	114.61	129.89	146.70	158.92	177.26	186.43	120.13	157.67	180.19	205.72	222.23	250.76	262.78	135.14	175.69	201.21	228.24	246.26	276.29	291.31
75	94.90	122.63	138.69	156.21	167.89	186.87	197.09	127.06	166.04	189.14	216.57	233.90	264.22	278.66	141.50	184.81	212.24	239.68	258.45	290.21	304.65
76	100.38	128.26	146.38	164.51	175.66	195.18	206.33	133.06	173.26	198.21	225.93	245.34	275.83	291.08	145.54	192.66	220.39	249.49	268.90	300.78	317.41
77	106.27	135.49	152.76	171.35	183.31	204.56	215.19	139.47	181.98	207.22	236.44	256.37	288.25	302.86	151.43	199.25	228.47	259.02	278.95	312.16	329.42
78	111.81	142.30	161.36	180.42	193.13	213.46	224.89	144.85	189.31	217.27	246.49	266.82	299.85	315.10	156.28	207.10	237.60	269.36	289.69	324.00	340.51
79	117.64	150.39	169.79	189.20	202.54	223.16	235.29	150.39	197.69	226.80	257.12	277.74	311.69	327.46	161.30	213.46	246.20	277.74	299.57	334.74	351.72
80	123.59	157.09	177.88	198.67	212.53	233.32	246.03	157.09	206.76	236.79	269.13	291.08	326.88	343.05	168.64	224.08	257.58	291.08	313.02	349.98	368.47
81	135.14	173.26	195.21	218.31	233.32	257.58	270.28	173.26	227.55	261.04	296.85	319.95	359.22	377.71	185.97	246.03	282.99	319.95	344.21	385.79	405.43
82	149.00	189.43	214.84	240.25	256.42	282.99	298.01	190.59	250.65	287.61	326.88	352.29	395.03	415.82	204.45	270.28	311.87	352.29	378.86	423.91	445.85
83	164.02	209.07	236.79	263.35	281.84	311.87	328.04	210.22	276.06	315.33	358.07	386.95	434.30	457.41	224.08	298.01	343.05	386.95	416.98	466.65	490.90
84	180.19	229.86	259.89	289.92	310.71	341.90	360.38	231.01	302.63	347.67	395.03	426.22	478.20	503.61	247.18	328.04	377.71	426.22	458.56	512.85	539.41
85	218.31	278.37	315.33	351.14	375.40	414.67	436.61	279.53	367.31	420.44	477.04	515.16	578.69	608.72	299.16	396.19	456.25	515.16	554.43	620.27	653.77
86	240.25	306.09	346.52	386.95	413.51	456.25	479.35	307.25	403.12	462.03	525.55	567.14	636.44	669.94	329.19	436.61	502.45	567.14	609.87	682.64	718.45
87	263.35	336.12	381.17	425.06	455.10	501.30	527.86	338.43	443.54	508.23	577.53	623.73	699.97	736.93	361.53	479.35	552.12	623.73	671.09	750.79	790.06
88	304.94	389.26	440.08	490.90	525.55	578.69	609.87	390.41	512.85	587.93	666.47	719.60	808.54	850.13	418.13	554.43	637.60	719.60	775.05	867.45	913.66
89	334.97	427.37	483.97	540.57	577.53	636.44	669.94	429.68	563.67	645.68	733.47	792.37	889.40	935.60	459.72	609.87	701.12	792.37	852.44	954.08	1004.91
90	368.47	470.11	532.48	593.70	635.29	701.12	738.09	472.42	620.27	710.36	806.23	870.92	978.34	1029.16	505.92	669.94	771.58	870.92	937.91	1049.95	1105.40
91+	405.43	517.47	585.62	653.77	698.81	770.43	810.85	519.78	682.64	781.98	888.24	958.70	1075.36	1131.96	555.59	738.09	848.97	958.70	1032.63	1155.06	1215.13

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages

Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix B2

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

LTC-02 PA, LTC-02FR PA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	2.7% Simple Inflation							2.7% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	11.55	15.02	17.33	19.64	21.95	24.26	25.41	15.02	19.64	23.10	25.41	27.72	31.19	32.34
30	12.71	16.17	18.48	20.79	23.10	25.41	26.57	16.17	20.79	23.10	26.57	28.88	32.34	34.65
31	12.71	16.17	18.48	20.79	23.10	25.41	27.72	16.17	20.79	24.26	27.72	30.03	33.50	34.65
32	12.71	16.17	18.48	20.79	23.10	26.57	27.72	16.17	21.95	24.26	27.72	30.03	33.50	35.81
33	12.71	17.33	19.64	21.95	24.26	26.57	27.72	17.33	21.95	24.26	27.72	30.03	34.65	35.81
34	13.86	17.33	19.64	21.95	24.26	26.57	28.88	17.33	21.95	25.41	28.88	31.19	34.65	36.96
35	13.86	17.33	19.64	21.95	24.26	27.72	28.88	17.33	21.95	25.41	28.88	31.19	34.65	36.96
36	13.86	17.33	19.64	23.10	25.41	27.72	30.03	17.33	23.10	25.41	30.03	32.34	35.81	38.12
37	13.86	17.33	20.79	23.10	25.41	28.88	30.03	18.48	23.10	26.57	30.03	32.34	35.81	38.12
38	13.86	18.48	20.79	23.10	25.41	28.88	30.03	18.48	23.10	26.57	31.19	33.50	36.96	39.27
39	13.86	18.48	20.79	24.26	26.57	28.88	31.19	18.48	24.26	26.57	31.19	33.50	36.96	39.27
40	15.02	18.48	20.79	24.26	26.57	30.03	31.19	18.48	24.26	27.72	31.19	33.50	38.12	40.43
41	15.02	18.48	21.95	24.26	26.57	30.03	31.19	19.64	25.41	27.72	32.34	34.65	39.27	40.43
42	15.02	19.64	21.95	25.41	27.72	30.03	32.34	19.64	25.41	28.88	33.50	35.81	39.27	41.58
43	15.02	19.64	21.95	25.41	27.72	31.19	32.34	20.79	26.57	30.03	33.50	35.81	40.43	42.74
44	15.02	19.64	23.10	25.41	27.72	31.19	32.34	20.79	26.57	30.03	34.65	36.96	41.58	42.74
45	16.17	20.79	23.10	26.57	28.88	31.19	33.50	21.95	27.72	31.19	35.81	38.12	41.58	43.89
46	16.17	20.79	23.10	26.57	28.88	32.34	33.50	21.95	27.72	32.34	35.81	38.12	42.74	45.05
47	16.17	20.79	24.26	26.57	28.88	32.34	33.50	23.10	28.88	33.50	36.96	39.27	43.89	46.20
48	16.17	20.79	24.26	26.57	28.88	32.34	34.65	23.10	30.03	33.50	38.12	40.43	43.89	46.20
49	16.17	21.95	24.26	27.72	30.03	33.50	34.65	24.26	30.03	34.65	39.27	41.58	45.05	47.36
50	17.33	21.95	25.41	27.72	30.03	33.50	34.65	24.26	31.19	35.81	39.27	41.58	46.20	48.51
51	17.33	23.10	26.57	28.88	31.19	34.65	36.96	25.41	32.34	36.96	40.43	42.74	47.36	50.82
52	18.48	24.26	27.72	31.19	33.50	36.96	39.27	26.57	33.50	38.12	42.74	45.05	49.67	51.98
53	19.64	25.41	28.88	32.34	34.65	39.27	40.43	27.72	34.65	39.27	43.89	46.20	50.82	54.29
54	20.79	26.57	30.03	34.65	36.96	40.43	42.74	28.88	36.96	41.58	45.05	47.36	53.13	55.44
55	20.79	27.72	31.19	35.81	39.27	42.74	45.05	30.03	38.12	42.74	47.36	49.67	55.44	57.75
56	23.10	28.88	33.50	38.12	41.58	46.20	48.51	31.19	39.27	45.05	49.67	51.98	57.75	61.22
57	24.26	31.19	35.81	40.43	43.89	49.67	51.98	32.34	41.58	46.20	51.98	55.44	61.22	64.68
58	25.41	33.50	38.12	43.89	47.36	53.13	55.44	33.50	42.74	48.51	54.29	58.91	65.84	69.30
59	27.72	35.81	40.43	46.20	50.82	56.60	60.06	34.65	45.05	50.82	57.75	62.37	69.30	72.77
60	30.03	38.12	43.89	49.67	54.29	61.22	64.68	35.81	47.36	53.13	61.22	65.84	72.77	77.39
61	31.19	40.43	46.20	53.13	57.75	64.68	68.15	38.12	49.67	56.60	64.68	69.30	78.54	83.16
62	33.50	43.89	49.67	56.60	61.22	68.15	71.61	41.58	53.13	60.06	68.15	73.92	84.32	88.94
63	35.81	47.36	53.13	60.06	64.68	72.77	76.23	43.89	56.60	63.53	72.77	79.70	90.09	94.72
64	39.27	50.82	57.75	64.68	69.30	76.23	80.85	46.20	60.06	68.15	77.39	84.32	97.03	101.65
65	41.58	54.29	61.22	68.15	72.77	80.85	85.47	49.67	63.53	71.61	83.16	90.09	102.80	108.58
66	45.05	58.91	66.99	75.08	80.85	88.94	93.56	53.13	69.30	78.54	90.09	98.18	112.04	117.82
67	49.67	64.68	73.92	82.01	87.78	98.18	102.80	57.75	75.08	84.32	97.03	106.27	120.13	127.06
68	54.29	70.46	80.85	90.09	97.03	108.58	114.35	62.37	80.85	92.41	105.11	114.35	130.52	137.45
69	58.91	77.39	87.78	99.34	106.27	118.97	125.90	68.15	87.78	100.49	115.51	124.75	140.92	147.85
70	64.68	84.32	95.87	108.58	116.66	131.68	138.61	72.77	94.72	108.58	124.75	135.14	151.31	159.40
71	70.46	92.41	105.11	118.97	128.21	144.38	152.47	79.70	103.96	118.97	135.14	146.69	165.17	173.26
72	77.39	100.49	115.51	130.52	140.92	159.40	167.48	86.63	113.20	129.37	147.85	159.40	180.19	189.43
73	84.32	110.89	125.90	144.38	155.93	174.41	183.66	94.72	123.59	142.07	161.71	174.41	195.21	205.60
74	92.41	121.28	138.61	158.24	170.95	192.90	202.14	103.96	135.14	154.78	175.57	189.43	212.53	224.08
75	101.65	132.83	151.31	173.26	187.12	211.38	222.93	113.20	147.85	169.79	191.74	206.76	232.17	243.72
76	110.89	144.38	165.17	188.28	204.45	229.86	242.56	121.28	160.55	183.66	207.91	224.08	250.65	264.51
77	121.28	158.24	180.19	205.60	222.93	250.65	263.35	131.68	173.26	198.67	225.24	242.56	271.44	286.46
78	131.68	172.10	197.52	224.08	242.56	272.60	286.46	142.07	188.28	216.00	244.87	263.35	294.54	309.56
79	143.23	188.28	216.00	244.87	264.51	296.85	311.87	153.62	203.29	234.48	264.51	285.30	318.80	334.97
80	157.09	206.76	236.79	269.13	291.08	326.88	343.05	168.64	224.08	257.58	291.08	313.02	349.98	368.47
81	173.26	227.55	261.04	296.85	319.95	359.22	377.71	185.97	246.03	282.99	319.95	344.21	385.79	405.43
82	190.59	250.65	287.61	326.88	352.29	395.03	415.82	204.45	270.28	311.87	352.29	378.86	423.91	445.85
83	210.22	276.06	315.33	358.07	386.95	434.30	457.41	224.08	298.01	343.05	386.95	416.98	466.65	490.90
84	231.01	302.63	347.67	395.03	426.22	478.20	503.61	247.18	328.04	377.71	426.22	458.56	512.85	539.41
85	279.53	367.31	420.44	477.04	515.16	578.69	608.72	299.16	396.19	456.25	515.16	554.43	620.27	653.77
86	307.25	403.12	462.03	525.55	567.14	636.44	669.94	329.19	436.61	502.45	567.14	609.87	682.64	718.45
87	338.43	443.54	508.23	577.53	623.73	699.97	736.93	361.53	479.35	552.12	623.73	671.09	750.79	790.06
88	390.41	512.85	587.93	666.47	719.60	808.54	850.13	418.13	554.43	637.60	719.60	775.05	867.45	913.66
89	429.68	563.67	645.68	733.47	792.37	889.40	935.60	459.72	609.87	701.12	792.37	852.44	954.08	1004.91
90	472.42	620.27	710.36	806.23	870.92	978.34	1029.16	505.92	669.94	771.58	870.92	937.91	1049.95	1105.40
91+	519.78	682.64	781.98	888.24	958.70	1075.36	1131.96	555.59	738.09	848.97	958.70	1032.63	1155.06	1215.13

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages
Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix C1

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

LTC-02 PA, LTC-02FR PA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	4.5% Simple Inflation							4.5% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	12.45	14.42	17.28	18.25	19.19	29.06	31.56	24.70	32.30	38.00	41.80	45.60	51.30	53.20
30	13.41	15.39	18.24	19.21	20.15	30.07	33.67	26.60	34.20	38.00	43.70	47.50	53.20	57.00
31	14.37	16.35	19.21	20.17	21.11	31.07	35.77	26.60	34.20	39.90	45.60	49.40	55.10	57.00
32	14.37	16.35	20.17	21.13	22.07	33.07	36.82	26.60	36.10	39.90	45.60	49.40	55.10	58.90
33	15.32	17.31	21.13	22.09	23.03	34.08	38.93	28.50	36.10	39.90	45.60	49.40	57.00	58.90
34	15.32	18.27	22.09	23.05	23.99	36.08	41.03	28.50	36.10	41.80	47.50	51.30	57.00	60.80
35	16.28	19.23	22.09	24.01	24.95	38.09	42.08	28.50	36.10	41.80	47.50	51.30	57.00	60.80
36	17.24	20.19	23.05	24.97	26.87	39.09	44.19	28.50	38.00	41.80	49.40	53.20	58.90	62.70
37	18.20	21.15	24.97	25.93	27.83	41.09	46.29	30.40	38.00	43.70	49.40	53.20	58.90	62.70
38	18.20	22.12	25.93	26.89	28.79	43.10	48.40	30.40	38.00	43.70	51.30	55.10	60.80	64.60
39	19.15	23.08	26.89	28.81	30.71	45.10	51.30	30.40	39.90	43.70	51.30	55.10	60.80	64.60
40	20.11	24.04	27.85	29.77	31.67	47.11	51.30	30.40	39.90	45.60	51.30	55.10	62.70	66.50
41	21.16	25.10	28.93	30.86	32.76	49.33	51.30	32.30	41.80	45.60	53.20	57.00	64.60	66.50
42	21.25	26.17	30.01	32.92	34.83	49.40	53.20	32.30	41.80	47.50	55.10	58.90	64.60	68.40
43	22.32	27.25	32.08	34.03	35.95	51.30	53.20	34.20	43.70	49.40	55.10	58.90	66.50	70.30
44	23.39	28.34	33.18	35.14	37.07	51.30	53.20	34.20	43.70	49.40	57.00	60.80	68.40	70.30
45	24.47	29.43	34.30	37.24	39.18	51.30	55.10	36.10	45.60	51.30	58.90	62.70	68.40	72.20
46	24.58	31.52	36.41	38.38	40.33	53.20	55.10	36.10	45.60	53.20	58.90	62.70	70.30	74.10
47	25.67	32.64	37.54	40.51	42.47	53.20	55.10	38.00	47.50	55.10	60.80	64.60	72.20	76.00
48	26.60	33.76	39.68	42.66	44.63	53.20	57.00	38.00	49.40	55.10	62.70	66.50	72.20	76.00
49	26.60	35.89	39.90	43.83	45.81	55.10	57.00	39.90	49.40	57.00	64.60	68.40	74.10	77.90
50	28.50	36.10	41.80	45.60	48.00	55.10	57.00	39.90	51.30	58.90	64.60	68.40	76.00	79.80
51	28.50	38.00	43.70	47.50	50.22	57.00	60.80	41.80	53.20	60.80	66.50	70.30	77.90	83.60
52	30.40	39.90	45.60	50.44	52.45	60.80	64.60	43.70	55.10	62.70	70.30	74.10	81.70	85.50
53	32.30	41.80	47.50	52.68	54.70	64.60	66.50	45.60	57.00	64.60	72.20	76.00	83.60	89.30
54	34.20	43.70	49.40	54.95	57.99	66.50	70.30	47.50	60.80	68.40	74.10	77.90	87.40	91.20
55	34.20	45.60	51.30	57.23	60.28	70.30	74.10	49.40	62.70	70.30	77.90	81.70	91.20	95.00
56	38.00	47.50	55.10	60.52	63.59	76.00	79.80	51.30	64.60	74.10	81.70	85.50	95.00	100.70
57	39.90	50.47	58.70	63.84	66.92	81.70	85.50	53.20	68.40	76.00	85.50	91.20	100.70	106.40
58	41.80	52.73	60.98	67.18	70.28	87.40	91.20	55.10	70.30	79.80	89.30	96.90	108.30	114.00
59	44.61	56.04	64.33	70.55	73.66	93.10	98.80	57.00	74.10	83.60	95.00	102.60	114.00	119.70
60	46.86	58.33	67.70	73.94	77.06	100.70	106.40	58.90	77.90	87.40	100.70	106.35	119.70	127.30
61	50.09	62.63	72.01	78.27	82.45	106.40	112.10	62.70	81.70	93.10	106.40	110.73	129.20	136.80
62	53.34	66.94	77.40	83.67	86.81	112.10	117.80	68.40	87.40	98.80	111.99	116.17	138.70	146.30
63	57.35	71.28	81.76	89.09	93.28	116.55	122.10	70.30	90.65	101.75	116.40	121.64	144.30	151.70
64	60.92	75.63	88.23	94.53	98.73	118.80	126.00	72.00	93.60	106.20	120.60	127.12	151.20	158.40
65	63.00	81.05	92.75	101.05	105.26	122.50	129.50	75.25	96.25	108.50	126.00	132.63	155.75	164.50
66	66.30	86.70	98.60	108.42	113.68	130.90	137.70	78.20	102.00	115.60	132.60	141.05	164.90	173.40
67	70.95	92.40	105.60	116.84	124.21	140.25	146.85	82.50	107.25	120.45	138.60	150.53	171.60	181.50
68	75.20	97.60	112.00	124.80	134.40	150.40	158.40	86.40	112.00	128.00	145.60	158.40	180.80	190.40
69	79.05	103.85	117.80	133.30	142.60	159.65	168.95	91.45	117.80	134.85	155.00	167.40	189.10	198.40
70	84.00	109.50	124.50	141.00	151.50	171.00	180.00	94.50	123.00	141.00	162.00	175.50	196.50	207.00
71	88.45	116.00	131.95	149.35	160.95	181.25	191.40	100.05	130.50	149.35	169.65	184.15	207.35	217.50
72	93.80	121.80	140.00	158.20	170.80	193.20	203.00	105.00	137.20	156.80	179.20	193.20	218.40	229.60
73	98.55	129.60	147.15	168.75	182.25	203.85	214.65	110.70	144.45	166.05	189.00	203.85	228.15	240.30
74	104.00	136.50	156.00	178.10	192.40	217.10	227.50	117.00	152.10	174.20	197.60	213.20	239.20	252.20
75	110.00	143.75	163.75	187.50	202.50	228.75	241.25	122.50	160.00	183.75	207.50	223.75	251.25	263.75
76	115.20	150.00	171.60	195.60	212.40	238.80	252.00	126.00	166.80	190.80	216.00	232.80	260.40	274.80
77	120.75	157.55	179.40	204.70	221.95	249.55	262.20	131.10	172.50	197.80	224.25	241.50	270.25	285.20
78	125.40	163.90	188.10	213.40	231.00	259.60	272.80	135.30	179.30	205.70	233.20	250.80	280.50	294.80
79	130.20	171.15	196.35	222.60	240.45	269.85	283.50	139.65	184.80	213.15	240.45	259.35	289.80	304.50
80	136.00	179.00	205.00	233.00	252.00	283.00	297.00	146.00	194.00	223.00	252.00	271.00	303.00	319.00
81	150.00	197.00	226.00	257.00	277.00	311.00	327.00	161.00	213.00	245.00	277.00	298.00	334.00	351.00
82	165.00	217.00	249.00	283.00	305.00	342.00	360.00	177.00	234.00	270.00	305.00	328.00	367.00	386.00
83	182.00	239.00	273.00	310.00	335.00	376.00	396.00	194.00	258.00	297.00	335.00	361.00	404.00	425.00
84	200.00	262.00	301.00	342.00	369.00	414.00	436.00	214.00	284.00	327.00	369.00	397.00	444.00	467.00
85	242.00	318.00	364.00	413.00	446.00	501.00	527.00	259.00	343.00	395.00	446.00	480.00	537.00	566.00
86	266.00	349.00	400.00	455.00	491.00	551.00	580.00	285.00	378.00	435.00	491.00	528.00	591.00	622.00
87	293.00	384.00	440.00	500.00	540.00	606.00	638.00	313.00	415.00	478.00	540.00	581.00	650.00	684.00
88	338.00	444.00	509.00	577.00	623.00	700.00	736.00	362.00	480.00	552.00	623.00	671.00	751.00	791.00
89	372.00	488.00	559.00	635.00	686.00	770.00	810.00	398.00	528.00	607.00	686.00	738.00	826.00	870.00
90	409.00	537.00	615.00	698.00	754.00	847.00	891.00	438.00	580.00	668.00	754.00	812.00	909.00	957.00
91+	450.00	591.00	677.00	769.00	830.00	931.00	980.00	481.00	639.00	735.00	830.00	894.00	1000.00	1052.00

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages
Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix C2

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

LTC-02 PA, LTC-02FR PA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	2.2% Simple Inflation							2.2% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	10.00	13.00	15.00	17.00	19.00	21.00	22.00	13.00	17.00	20.00	22.00	24.00	27.00	28.00
30	11.00	14.00	16.00	18.00	20.00	22.00	23.00	14.00	18.00	20.00	23.00	25.00	28.00	30.00
31	11.00	14.00	16.00	18.00	20.00	22.00	24.00	14.00	18.00	21.00	24.00	26.00	29.00	30.00
32	11.00	14.00	16.00	18.00	20.00	23.00	24.00	14.00	19.00	21.00	24.00	26.00	29.00	31.00
33	11.00	15.00	17.00	19.00	21.00	23.00	24.00	15.00	19.00	21.00	24.00	26.00	30.00	31.00
34	12.00	15.00	17.00	19.00	21.00	23.00	25.00	15.00	19.00	22.00	25.00	27.00	30.00	32.00
35	12.00	15.00	17.00	19.00	21.00	24.00	25.00	15.00	19.00	22.00	25.00	27.00	30.00	32.00
36	12.00	15.00	17.00	20.00	22.00	24.00	26.00	15.00	20.00	22.00	26.00	28.00	31.00	33.00
37	12.00	15.00	18.00	20.00	22.00	25.00	26.00	16.00	20.00	23.00	26.00	28.00	31.00	33.00
38	12.00	16.00	18.00	20.00	22.00	25.00	26.00	16.00	20.00	23.00	27.00	29.00	32.00	34.00
39	12.00	16.00	18.00	21.00	23.00	25.00	27.00	16.00	21.00	23.00	27.00	29.00	32.00	34.00
40	13.00	16.00	18.00	21.00	23.00	26.00	27.00	16.00	21.00	24.00	27.00	29.00	33.00	35.00
41	13.00	16.00	19.00	21.00	23.00	26.00	27.00	17.00	22.00	24.00	28.00	30.00	34.00	35.00
42	13.00	17.00	19.00	22.00	24.00	26.00	28.00	17.00	22.00	25.00	29.00	31.00	34.00	36.00
43	13.00	17.00	19.00	22.00	24.00	27.00	28.00	18.00	23.00	26.00	29.00	31.00	35.00	37.00
44	13.00	17.00	20.00	22.00	24.00	27.00	28.00	18.00	23.00	26.00	30.00	32.00	36.00	37.00
45	14.00	18.00	20.00	23.00	25.00	27.00	29.00	19.00	24.00	27.00	31.00	33.00	36.00	38.00
46	14.00	18.00	20.00	23.00	25.00	28.00	29.00	19.00	24.00	28.00	31.00	33.00	37.00	39.00
47	14.00	18.00	21.00	23.00	25.00	28.00	29.00	20.00	25.00	29.00	32.00	34.00	38.00	40.00
48	14.00	18.00	21.00	23.00	25.00	28.00	30.00	20.00	26.00	29.00	33.00	35.00	38.00	40.00
49	14.00	19.00	21.00	24.00	26.00	29.00	30.00	21.00	26.00	30.00	34.00	36.00	39.00	41.00
50	15.00	19.00	22.00	24.00	26.00	29.00	30.00	21.00	27.00	31.00	34.00	36.00	40.00	42.00
51	15.00	20.00	23.00	25.00	27.00	30.00	32.00	22.00	28.00	32.00	35.00	37.00	41.00	44.00
52	16.00	21.00	24.00	27.00	29.00	32.00	34.00	23.00	29.00	33.00	37.00	39.00	43.00	45.00
53	17.00	22.00	25.00	28.00	30.00	34.00	35.00	24.00	30.00	34.00	38.00	40.00	44.00	47.00
54	18.00	23.00	26.00	30.00	32.00	35.00	37.00	25.00	32.00	36.00	39.00	41.00	46.00	48.00
55	18.00	24.00	27.00	31.00	34.00	37.00	39.00	26.00	33.00	37.00	41.00	43.00	48.00	50.00
56	20.00	25.00	29.00	33.00	36.00	40.00	42.00	27.00	34.00	39.00	43.00	45.00	50.00	53.00
57	21.00	27.00	31.00	35.00	38.00	43.00	45.00	28.00	36.00	40.00	45.00	48.00	53.00	56.00
58	22.00	29.00	33.00	38.00	41.00	46.00	48.00	29.00	37.00	42.00	47.00	51.00	57.00	60.00
59	24.00	31.00	35.00	40.00	44.00	49.00	52.00	30.00	39.00	44.00	50.00	54.00	60.00	63.00
60	26.00	33.00	38.00	43.00	47.00	53.00	56.00	31.00	41.00	46.00	53.00	57.00	63.00	67.00
61	27.00	35.00	40.00	46.00	50.00	56.00	59.00	33.00	43.00	49.00	56.00	60.00	68.00	72.00
62	29.00	38.00	43.00	49.00	53.00	59.00	62.00	36.00	46.00	52.00	59.00	64.00	73.00	77.00
63	31.00	41.00	46.00	52.00	56.00	63.00	66.00	38.00	49.00	55.00	63.00	69.00	78.00	82.00
64	34.00	44.00	50.00	56.00	60.00	66.00	70.00	40.00	52.00	59.00	67.00	73.00	84.00	88.00
65	36.00	47.00	53.00	59.00	63.00	70.00	74.00	43.00	55.00	62.00	72.00	78.00	89.00	94.00
66	39.00	51.00	58.00	65.00	70.00	77.00	81.00	46.00	60.00	68.00	78.00	85.00	97.00	102.00
67	43.00	56.00	64.00	71.00	76.00	85.00	89.00	50.00	65.00	73.00	84.00	92.00	104.00	110.00
68	47.00	61.00	70.00	78.00	84.00	94.00	99.00	54.00	70.00	80.00	91.00	99.00	113.00	119.00
69	51.00	67.00	76.00	86.00	92.00	103.00	109.00	59.00	76.00	87.00	100.00	108.00	122.00	128.00
70	56.00	73.00	83.00	94.00	101.00	114.00	120.00	63.00	82.00	94.00	108.00	117.00	131.00	138.00
71	61.00	80.00	91.00	103.00	111.00	125.00	132.00	69.00	90.00	103.00	117.00	127.00	143.00	150.00
72	67.00	87.00	100.00	113.00	122.00	138.00	145.00	75.00	98.00	112.00	128.00	138.00	156.00	164.00
73	73.00	96.00	109.00	125.00	135.00	151.00	159.00	82.00	107.00	123.00	140.00	151.00	169.00	178.00
74	80.00	105.00	120.00	137.00	148.00	167.00	175.00	90.00	117.00	134.00	152.00	164.00	184.00	194.00
75	88.00	115.00	131.00	150.00	162.00	183.00	193.00	98.00	128.00	147.00	166.00	179.00	201.00	211.00
76	96.00	125.00	143.00	163.00	177.00	199.00	210.00	105.00	139.00	159.00	180.00	194.00	217.00	229.00
77	105.00	137.00	156.00	178.00	193.00	217.00	228.00	114.00	150.00	172.00	195.00	210.00	235.00	248.00
78	114.00	149.00	171.00	194.00	210.00	236.00	248.00	123.00	163.00	187.00	212.00	228.00	255.00	268.00
79	124.00	163.00	187.00	212.00	229.00	257.00	270.00	133.00	176.00	203.00	229.00	247.00	276.00	290.00
80	136.00	179.00	205.00	233.00	252.00	283.00	297.00	146.00	194.00	223.00	252.00	271.00	303.00	319.00
81	150.00	197.00	226.00	257.00	277.00	311.00	327.00	161.00	213.00	245.00	277.00	298.00	334.00	351.00
82	165.00	217.00	249.00	283.00	305.00	342.00	360.00	177.00	234.00	270.00	305.00	328.00	367.00	386.00
83	182.00	239.00	273.00	310.00	335.00	376.00	396.00	194.00	258.00	297.00	335.00	361.00	404.00	425.00
84	200.00	262.00	301.00	342.00	369.00	414.00	436.00	214.00	284.00	327.00	369.00	397.00	444.00	467.00
85	242.00	318.00	364.00	413.00	446.00	501.00	527.00	259.00	343.00	395.00	446.00	480.00	537.00	566.00
86	266.00	349.00	400.00	455.00	491.00	551.00	580.00	285.00	378.00	435.00	491.00	528.00	591.00	622.00
87	293.00	384.00	440.00	500.00	540.00	606.00	638.00	313.00	415.00	478.00	540.00	581.00	650.00	684.00
88	338.00	444.00	509.00	577.00	623.00	700.00	736.00	362.00	480.00	552.00	623.00	671.00	751.00	791.00
89	372.00	488.00	559.00	635.00	686.00	770.00	810.00	398.00	528.00	607.00	686.00	738.00	826.00	870.00
90	409.00	537.00	615.00	698.00	754.00	847.00	891.00	438.00	580.00	668.00	754.00	812.00	909.00	957.00
91+	450.00	591.00	677.00	769.00	830.00	931.00	980.00	481.00	639.00	735.00	830.00	894.00	1000.00	1052.00

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages
Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix B1

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

BSC-02 PA, BSC-02FR PA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	GPO Inflation							5% Simple Inflation							5% Compound Inflation						
	Benefit Period							Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	28.39	36.28	41.01	43.98	48.90	56.79	61.52	51.06	59.50	70.89	74.51	78.07	117.89	129.00	101.90	131.87	155.85	170.83	185.82	209.80	215.79
30	28.39	36.28	41.01	47.10	53.63	56.79	61.52	53.84	62.40	73.75	77.44	82.65	122.88	136.23	107.89	137.87	155.85	176.83	194.81	215.79	230.78
31	28.39	36.28	44.17	48.62	53.63	56.79	61.52	57.68	66.31	77.63	81.31	86.58	126.98	145.77	107.89	137.87	161.84	185.82	200.80	224.78	230.78
32	28.39	41.01	44.17	48.90	53.63	61.52	64.67	57.68	66.31	81.51	85.18	90.52	133.83	150.05	107.89	146.86	161.84	185.82	200.80	224.78	239.77
33	33.13	41.01	44.17	48.90	53.63	61.52	64.67	61.53	70.99	86.25	89.87	93.41	137.89	158.63	116.89	146.86	161.84	185.82	200.80	230.78	239.77
34	33.13	41.01	44.17	48.90	53.63	61.52	64.67	62.44	74.93	90.17	93.77	97.31	146.00	168.28	116.89	146.86	170.83	194.81	209.80	230.78	248.76
35	33.13	41.01	44.17	53.63	56.79	61.52	66.98	66.34	78.87	90.17	97.68	101.20	155.20	172.60	116.89	146.86	170.83	194.81	209.80	230.78	248.76
36	33.76	41.01	44.17	53.63	56.79	64.67	71.88	70.25	82.82	94.09	102.42	109.81	159.28	179.62	116.89	155.85	170.83	200.80	215.79	239.77	254.75
37	33.76	41.10	48.90	53.63	56.79	65.79	76.11	74.15	86.76	100.65	106.36	113.73	168.53	188.17	122.88	155.85	176.83	200.80	215.79	239.77	254.75
38	37.51	41.10	48.90	53.63	56.79	65.79	76.11	74.15	89.40	104.52	110.30	117.65	176.75	196.73	122.88	155.85	176.83	209.80	224.78	248.76	263.74
39	37.51	44.17	51.88	56.79	61.52	69.66	80.41	78.05	93.28	108.39	116.88	124.25	184.97	209.80	122.88	161.84	176.83	209.80	224.78	248.76	263.74
40	41.54	47.55	55.59	59.03	63.32	74.27	83.51	82.97	97.17	112.26	120.77	128.13	191.48	209.80	122.88	161.84	185.82	209.80	224.78	254.75	269.74
41	40.46	47.86	60.08	63.13	67.49	78.65	88.53	87.30	101.46	117.67	125.17	132.56	200.52	209.80	131.87	170.83	185.82	215.79	230.78	263.74	269.74
42	44.83	52.04	60.83	63.55	67.94	83.53	93.81	87.69	106.85	122.09	134.55	141.94	200.80	215.79	131.87	170.83	194.81	224.78	239.77	263.74	278.73
43	45.19	52.43	65.54	68.48	71.16	88.75	100.09	92.07	111.25	130.49	139.07	146.49	209.80	215.79	137.87	176.83	200.80	224.78	239.77	269.74	284.72
44	45.56	56.89	66.04	68.93	75.54	91.99	105.24	96.50	115.69	136.09	143.62	151.07	209.80	215.79	137.87	176.83	200.80	230.78	248.76	278.73	284.72
45	45.93	57.73	71.35	73.58	76.12	98.07	111.98	99.26	118.64	140.67	150.70	160.71	209.80	224.78	146.86	185.82	209.80	239.77	254.75	278.73	293.71
46	50.87	62.66	72.07	78.64	81.05	104.90	118.55	99.70	127.06	149.31	155.30	165.41	215.79	224.78	146.86	185.82	215.79	239.77	254.75	284.72	302.71
47	51.28	63.19	78.62	83.60	86.25	110.37	123.97	104.14	131.56	152.28	163.92	174.20	215.79	224.78	155.85	194.81	224.78	248.76	263.74	293.71	308.70
48	51.69	69.40	81.40	82.39	86.90	117.21	130.63	107.89	136.09	160.94	172.61	183.05	215.79	230.78	155.85	200.80	224.78	254.75	269.74	293.71	308.70
49	57.72	70.04	82.16	88.49	92.64	129.91	143.46	107.89	146.00	161.84	178.60	186.23	224.78	230.78	161.84	200.80	230.78	263.74	278.73	302.71	317.69
50	58.31	75.07	88.58	95.12	99.51	136.81	146.42	116.89	146.86	170.83	185.82	195.13	224.78	230.78	161.84	209.80	239.77	263.74	278.73	308.70	323.68
51	61.00	79.96	93.92	100.43	102.58	148.84	159.18	116.89	155.85	176.83	194.81	205.37	230.78	248.76	170.83	215.79	248.76	269.74	284.72	317.69	341.67
52	61.54	78.62	94.72	105.80	106.64	152.22	171.22	122.88	161.84	185.82	206.28	213.98	248.76	263.74	176.83	224.78	254.75	284.72	302.71	332.68	347.66
53	66.14	83.58	96.35	104.47	107.51	164.52	180.31	131.87	170.83	194.81	213.70	221.48	263.74	269.74	185.82	230.78	263.74	293.71	308.70	341.67	362.65
54	67.13	84.51	97.32	109.96	110.98	174.08	192.52	137.87	176.83	200.80	222.46	237.26	269.74	284.72	194.81	248.76	278.73	302.71	317.69	356.65	371.64
55	73.70	87.60	100.54	115.51	117.81	186.74	204.84	137.87	185.82	209.80	232.96	246.12	284.72	302.71	200.80	254.75	284.72	317.69	332.68	371.64	386.62
56	78.89	92.71	111.89	124.68	125.52	195.56	219.50	155.85	194.81	224.78	245.90	259.13	308.70	323.68	209.80	263.74	302.71	332.68	347.66	386.62	410.60
57	81.80	101.99	117.31	136.20	137.20	214.50	234.26	161.84	206.42	238.93	258.94	272.24	332.68	347.66	215.79	278.73	308.70	347.66	371.64	410.60	431.58
58	87.05	107.34	126.55	144.27	151.34	229.78	249.12	170.83	215.11	247.78	273.30	286.60	356.65	371.64	224.78	284.72	323.68	362.65	395.61	440.57	464.55
59	96.17	118.93	134.62	152.44	159.53	245.26	274.47	181.79	228.12	260.93	286.55	301.03	377.63	401.61	230.78	302.71	341.67	386.62	416.59	464.55	488.52
60	101.63	128.25	146.38	164.35	177.58	260.95	291.77	190.49	237.00	275.39	301.07	312.95	410.60	431.58	239.77	317.69	356.65	410.60	432.62	488.52	518.50
61	109.58	136.43	160.70	175.25	190.89	283.46	313.88	204.87	254.03	292.51	319.40	335.53	431.58	455.56	254.75	332.68	377.63	431.58	451.21	524.49	557.46
62	121.29	151.85	169.14	192.24	205.68	305.50	341.82	217.60	272.33	315.16	339.38	353.95	455.56	479.53	278.73	356.65	401.61	455.12	472.45	563.45	596.42
63	133.91	161.54	183.77	207.09	217.05	334.26	363.58	233.46	290.69	333.62	362.14	378.37	475.67	496.10	285.98	367.69	414.39	475.06	494.98	586.56	618.66
64	143.86	176.25	205.42	222.10	234.51	363.46	390.79	248.73	309.10	359.08	383.45	402.34	482.69	513.92	292.45	380.47	431.58	491.21	516.43	616.14	644.53
65	157.49	191.11	220.76	242.27	252.46	386.47	402.06	256.72	329.15	378.18	410.66	429.60	499.65	527.25	306.41	391.99	441.68	513.45	539.13	634.91	670.79
66	172.50	209.83	239.79	263.58	278.72	411.58	432.61	270.84	353.97	402.24	442.03	463.69	533.64	560.45	319.11	415.65	469.28	539.00	573.26	670.40	705.26
67	186.89	230.77	261.89	289.86	311.17	433.81	454.05	288.90	374.79	429.45	475.05	505.30	570.00	598.63	335.75	437.26	489.31	564.79	611.67	697.53	739.18
68	206.08	254.96	289.86	316.10	343.62	458.71	486.51	305.39	396.25	456.82	507.30	547.68	613.30	643.58	350.82	456.82	519.92	593.11	643.58	736.97	774.82
69	222.95	278.26	317.32	348.56	387.20	488.26	517.61	322.74	422.98	479.22	542.79	579.46	650.37	687.04	371.64	479.22	547.68	630.81	682.15	770.17	806.85
70	247.84	305.15	346.73	382.03	428.39	513.70	541.82	340.72	444.83	506.35	574.97	617.56	695.64	733.50	385.68	501.62	574.97	660.15	714.57	799.75	842.34
71	273.54	334.74	378.44	426.58	478.76	542.27	574.03	359.10	471.17	537.50	608.41	654.15	738.78	779.95	407.13	530.64	608.41	690.75	750.22	843.99	885.16
72	293.52	360.33	407.00	466.04	510.17	570.74	601.03	382.05	494.68	569.76	644.85	695.64	786.18	825.93	428.43	558.72	638.22	728.76	786.18	887.77	934.14
73	307.77	387.48	437.79	495.97	538.04	600.03	633.25	400.35	528.12	598.39	687.83	741.07	830.51	873.10	451.46	587.74	675.05	768.75	830.51	928.46	977.44
74	318.31	406.26	458.61	519.34	561.22	626.14	659.65	422.43	555.72	635.70	723.87	783.34	883.82	926.89	475.75	619.29	709.52	803.85	867.42	974.05	1027.37
75	334.95	432.64	488.47	550.28	592.14	657.94	693.83	447.59	585.61	666.46	763.07	824.20	930.67	981.94	498.86	650.68	747.30	843.92	910.96	1023.35	1072.64
76	354.12	451.22	515.95	578.78	618.76	687.30	727.28	469.44	611.40	698.48	796.91	865.05	971.05	1025.95	512.97	679.55	776.09	878.30	948.34	1060.02	1118.70
77	373.69	477.09	538.77	604.07	645.79	720.17	758.26	491.60	640.35	729.24	832.64	903.38	1015.85	1066.65	533.32	702.03	805.43	912.45	983.20	1099.30	1160.98
78	393.88	501.46	569.13	635.07	680.18	751.32	792.97	510.14	666.30	765.20	869.31	940.45	1056.71	1110.50	550.04	730.50	836.34	949.13	1020.27	1141.73	1198.99
79	414.07	530.01	597.92	665.83	713.86	786.73	829.80	530.01	697.30	798.33	905.99	978.86	1098.12	1154.43	568.10	751.95	867.89	978.86	1055.05	1179.27	1238.90
80	435.37	553.67	626.23	700.37	749.27	821.83	867.58	553.67	728.76						594.68	790.28					
81	476.38	610.46	687.75	769.78	821.83	907.01	952.76	610.46	801.33						654.63	867.58					
82	525.28	667.25	757.16	847.07	903.86	996.92	1050.56	671.98	883.35						720.88	952.76					
83	577.33	736.65	834.45	927.52	993.77	1099.46	1156.24	741.38	973.26						790.28	1050.56					
84	634.12	809.21	916.48	1022.16	1094.72	1205.14	1269.82	813.94	1066.33						870.73	1156.24					
85	769.78	981.15	1110.50	1236.69	1323.45	1460.68	1537.98	984.31							1053.71						
86	847.07	1078.95	1220.92	1362.88	1457.53	1607.38	1689.41	1082.10							1159.40						
87	927.52	1184.64	1342.38	1496.96	1604.23	1766.70	1859.77	1192.52							1274.55						
88	1074.22	1370.77	1550.60	1730.42	1851.88	2039.59	2148.44	1375.50							1473.30						
89	1179.90	1506.43	1705.18	1903.94	2034.86	2243.08	2359.81	1514.32							1620.00						
90	1298.21	1656.28	1875.54	2091.65	2238.35	2470.23	2601.15	1664.17							1782.48						
91+	1429.14	1823.49	2063.26	2303.02	2462.34	2714.73	2856.69	1831.38							1957.57						

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B2

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

BSC-02 PA, BSC-02FR PA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	2.7% Simple Inflation							2.7% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	41.01	53.63	61.52	69.41	77.29	85.18	89.91	53.63	69.41	82.03	89.91	97.80	110.42	113.57
30	44.17	56.79	64.67	72.56	82.03	89.91	93.07	56.79	72.56	82.03	93.07	102.53	113.57	121.46
31	44.17	56.79	64.67	72.56	82.03	89.91	97.80	56.79	72.56	85.18	97.80	105.69	118.31	121.46
32	44.17	56.79	64.67	72.56	82.03	93.07	97.80	56.79	77.29	85.18	97.80	105.69	118.31	126.19
33	44.17	61.52	69.41	77.29	85.18	93.07	97.80	61.52	77.29	85.18	97.80	105.69	121.46	126.19
34	48.90	61.52	69.41	77.29	85.18	93.07	102.53	61.52	77.29	89.91	102.53	110.42	121.46	130.93
35	48.90	61.52	69.41	77.29	85.18	97.80	102.53	61.52	77.29	89.91	102.53	110.42	121.46	130.93
36	48.90	61.52	69.41	82.03	89.91	97.80	105.69	61.52	82.03	89.91	105.69	113.57	126.19	134.08
37	48.90	61.52	72.56	82.03	89.91	102.53	105.69	64.67	82.03	93.07	105.69	113.57	126.19	134.08
38	48.90	64.67	72.56	82.03	89.91	102.53	105.69	64.67	82.03	93.07	110.42	118.31	130.93	138.81
39	48.90	64.67	72.56	85.18	93.07	102.53	110.42	64.67	85.18	93.07	110.42	118.31	130.93	138.81
40	53.63	64.67	72.56	85.18	93.07	105.69	110.42	64.67	85.18	97.80	110.42	118.31	134.08	141.97
41	53.63	64.67	77.29	85.18	93.07	105.69	110.42	69.41	89.91	97.80	113.57	121.46	138.81	141.97
42	53.63	69.41	77.29	89.91	97.80	105.69	113.57	69.41	89.91	102.53	118.31	126.19	138.81	146.70
43	53.63	69.41	77.29	89.91	97.80	110.42	113.57	72.56	93.07	105.69	118.31	126.19	141.97	149.85
44	53.63	69.41	82.03	89.91	97.80	110.42	113.57	72.56	93.07	105.69	121.46	130.93	146.70	149.85
45	56.79	72.56	82.03	93.07	102.53	110.42	118.31	77.29	97.80	110.42	126.19	134.08	146.70	154.59
46	56.79	72.56	82.03	93.07	102.53	113.57	118.31	77.29	97.80	113.57	126.19	134.08	149.85	159.32
47	56.79	72.56	85.18	93.07	102.53	113.57	118.31	82.03	102.53	118.31	130.93	138.81	154.59	162.47
48	56.79	72.56	85.18	93.07	102.53	113.57	121.46	82.03	105.69	118.31	134.08	141.97	154.59	162.47
49	56.79	77.29	85.18	97.80	105.69	118.31	121.46	85.18	105.69	121.46	138.81	146.70	159.32	167.21
50	61.52	77.29	89.91	97.80	105.69	118.31	121.46	85.18	110.42	126.19	138.81	146.70	162.47	170.36
51	61.52	82.03	93.07	102.53	110.42	121.46	130.93	89.91	113.57	130.93	141.97	149.85	167.21	179.82
52	64.67	85.18	97.80	110.42	118.31	130.93	138.81	93.07	118.31	134.08	149.85	159.32	175.09	182.98
53	69.41	89.91	102.53	113.57	121.46	138.81	141.97	97.80	121.46	138.81	154.59	162.47	179.82	190.87
54	72.56	93.07	105.69	121.46	130.93	141.97	149.85	102.53	130.93	146.70	159.32	167.21	187.71	195.60
55	72.56	97.80	110.42	126.19	138.81	149.85	159.32	105.69	134.08	149.85	167.21	175.09	195.60	203.49
56	82.03	102.53	118.31	134.08	146.70	162.47	170.36	110.42	138.81	159.32	175.09	182.98	203.49	216.11
57	85.18	110.42	126.19	141.97	154.59	175.09	182.98	113.57	146.70	162.47	182.98	195.60	216.11	227.15
58	89.91	118.31	134.08	154.59	167.21	187.71	195.60	118.31	149.85	170.36	190.87	208.22	231.88	244.50
59	97.80	126.19	141.97	162.47	179.82	198.75	211.37	121.46	159.32	179.82	203.49	219.26	244.50	257.12
60	105.69	134.08	154.59	175.09	190.87	216.11	227.15	126.19	167.21	187.71	216.11	231.88	257.12	272.89
61	110.42	141.97	162.47	187.71	203.49	227.15	239.77	134.08	175.09	198.75	227.15	244.50	276.05	293.40
62	118.31	154.59	175.09	198.75	216.11	239.77	252.39	146.70	187.71	211.37	239.77	260.27	296.55	313.91
63	126.19	167.21	187.71	211.37	227.15	257.12	268.16	154.59	198.75	223.99	257.12	280.78	317.06	334.41
64	138.81	179.82	203.49	227.15	244.50	268.16	285.51	162.47	211.37	239.77	272.89	296.55	342.30	358.07
65	146.70	190.87	216.11	239.77	257.12	285.51	301.29	175.09	223.99	252.39	293.40	317.06	362.80	383.31
66	159.32	208.22	236.61	265.01	285.51	313.91	329.68	187.71	244.50	276.05	317.06	345.45	394.35	414.86
67	175.09	227.15	260.27	288.67	309.17	345.45	362.80	203.49	265.01	296.55	342.30	373.85	422.75	447.99
68	190.87	247.65	285.51	317.06	342.30	383.31	402.24	219.26	285.51	324.95	370.69	402.24	460.60	484.27
69	208.22	272.89	309.17	350.19	373.85	419.59	443.25	239.77	309.17	353.34	406.97	440.10	496.88	520.55
70	227.15	296.55	337.57	383.31	411.70	463.76	489.00	257.12	334.41	383.31	440.10	476.38	533.17	561.56
71	247.65	324.95	370.69	419.59	451.14	509.50	537.90	280.78	365.96	419.59	476.38	517.39	582.07	610.46
72	272.89	353.34	406.97	460.60	496.88	561.56	589.95	306.02	399.09	455.87	520.55	561.56	634.12	667.25
73	296.55	391.20	443.25	509.50	548.94	615.19	646.74	334.41	435.37	500.04	569.45	615.19	687.75	724.03
74	324.95	427.48	489.00	556.83	602.57	679.86	712.99	365.96	476.38	545.78	618.35	667.25	749.27	790.28
75	358.07	468.49	533.17	610.46	659.36	744.54	785.55	399.09	520.55	597.84	675.13	728.76	818.68	858.11
76	391.20	509.50	582.07	664.09	720.88	809.21	854.96	427.48	566.29	646.74	731.92	790.28	883.35	932.25
77	427.48	556.83	634.12	724.03	785.55	883.35	927.52	463.76	610.46	700.37	793.44	854.96	955.91	1009.54
78	463.76	605.73	695.64	790.28	854.96	960.64	1009.54	500.04	664.09	760.31	862.84	927.52	1037.94	1089.99
79	504.77	664.09	760.31	862.84	932.25	1045.82	1099.46	541.05	716.15	826.56	932.25	1004.81	1123.12	1179.90
80	553.67	728.76						594.68	790.28					
81	610.46	801.33						654.63	867.58					
82	671.98	883.35						720.88	952.76					
83	741.38	973.26						790.28	1050.56					
84	813.94	1066.33						870.73	1156.24					
85	984.31							1053.71						
86	1082.10							1159.40						
87	1192.52							1274.55						
88	1375.50							1473.30						
89	1514.32							1620.00						
90	1664.17							1782.48						
91+	1831.38							1957.57						

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B3

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

BSC-02 PA, BSC-02FR PA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	4.5% Simple Inflation							4.5% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	44.21	51.52	61.37	64.50	67.59	102.07	111.68	88.22	114.17	134.93	147.90	160.87	181.63	186.82
30	46.61	54.03	63.85	67.04	71.55	106.39	117.94	93.41	119.36	134.93	153.09	168.66	186.82	199.79
31	49.94	57.40	67.21	70.39	74.96	109.93	126.20	93.41	119.36	140.12	160.87	173.85	194.61	199.79
32	49.94	57.40	70.57	73.74	78.36	115.86	129.91	93.41	127.14	140.12	160.87	173.85	194.61	207.58
33	53.27	61.46	74.67	77.80	80.87	119.38	137.33	101.19	127.14	140.12	160.87	173.85	199.79	207.58
34	54.06	64.87	78.07	81.19	84.24	126.40	145.69	101.19	127.14	147.90	168.66	181.63	199.79	215.36
35	57.44	68.28	78.07	84.57	87.61	134.36	149.43	101.19	127.14	147.90	168.66	181.63	199.79	215.36
36	60.82	71.70	81.46	88.67	95.07	137.90	155.51	101.19	134.93	147.90	173.85	186.82	207.58	220.55
37	64.19	75.11	87.13	92.08	98.46	145.90	162.91	106.38	134.93	153.09	173.85	186.82	207.58	220.55
38	64.19	77.39	90.49	95.49	101.86	153.02	170.32	106.38	134.93	153.09	181.63	194.61	215.36	228.34
39	67.57	80.76	93.84	101.19	107.57	160.14	181.63	106.38	140.12	153.09	181.63	194.61	215.36	228.34
40	71.83	84.12	97.19	104.56	110.93	165.77	181.63	106.38	140.12	160.87	181.63	194.61	220.55	233.53
41	75.58	87.84	101.87	108.37	114.77	173.60	181.63	114.17	147.90	160.87	186.82	199.79	228.34	233.53
42	75.91	92.51	105.70	116.48	122.88	173.85	186.82	114.17	147.90	168.66	194.61	207.58	228.34	241.31
43	79.71	96.32	112.97	120.40	126.82	181.63	186.82	119.36	153.09	173.85	194.61	207.58	233.53	246.50
44	83.54	100.16	117.82	124.34	130.79	181.63	186.82	119.36	153.09	173.85	199.79	215.36	241.31	246.50
45	85.94	102.72	121.78	130.47	139.13	181.63	194.61	127.14	160.87	181.63	207.58	220.55	241.31	254.28
46	86.31	110.00	129.27	134.45	143.20	186.82	194.61	127.14	160.87	186.82	207.58	220.55	246.50	262.07
47	90.16	113.90	131.83	141.92	150.81	186.82	194.61	134.93	168.66	194.61	215.36	228.34	254.28	267.26
48	93.41	117.82	139.34	149.44	158.48	186.82	199.79	134.93	173.85	194.61	220.55	233.53	254.28	267.26
49	93.41	126.40	140.12	154.62	161.23	194.61	199.79	140.12	173.85	199.79	228.34	241.31	262.07	275.04
50	101.19	127.14	147.90	160.87	168.93	194.61	199.79	140.12	181.63	207.58	228.34	241.31	267.26	280.23
51	101.19	134.93	153.09	168.66	177.80	199.79	215.36	147.90	186.82	215.36	233.53	246.50	275.04	295.80
52	106.38	140.12	160.87	178.58	185.25	215.36	228.34	153.09	194.61	220.55	246.50	262.07	288.02	300.99
53	114.17	147.90	168.66	185.01	191.74	228.34	233.53	160.87	199.79	228.34	254.28	267.26	295.80	313.96
54	119.36	153.09	173.85	192.60	205.41	233.53	246.50	168.66	215.36	241.31	262.07	275.04	308.77	321.75
55	119.36	160.87	181.63	201.69	213.08	246.50	262.07	173.85	220.55	246.50	275.04	288.02	321.75	334.72
56	134.93	168.66	194.61	212.89	224.34	267.26	280.23	181.63	228.34	262.07	288.02	300.99	334.72	355.48
57	140.12	178.71	206.86	224.18	235.69	288.02	300.99	186.82	241.31	267.26	300.99	321.75	355.48	373.64
58	147.90	186.23	214.52	236.61	248.12	308.77	321.75	194.61	246.50	280.23	313.96	342.50	381.43	402.18
59	157.39	197.49	225.90	248.08	260.62	326.94	347.69	199.79	262.07	295.80	334.72	360.67	402.18	422.94
60	164.92	205.18	238.42	260.65	270.94	355.48	373.64	207.58	275.04	308.77	355.48	374.54	422.94	448.89
61	177.36	219.93	253.24	276.52	290.49	373.64	394.40	220.55	288.02	326.94	373.64	390.64	454.08	482.62
62	188.39	235.77	272.85	293.82	306.43	394.40	415.16	241.31	308.77	347.69	394.02	409.02	487.81	516.35
63	202.12	251.66	288.83	313.52	327.58	411.81	429.50	247.59	318.33	358.76	411.28	428.53	507.82	535.61
64	215.34	267.60	310.88	331.97	348.33	417.89	444.93	253.19	329.39	373.64	425.26	447.10	533.42	558.00
65	222.26	284.97	327.41	355.53	371.93	432.57	456.47	265.28	339.36	382.38	444.52	466.75	549.67	580.74
66	234.48	306.45	348.24	382.69	401.44	462.00	485.22	276.27	359.85	406.28	466.64	496.30	580.40	610.58
67	250.12	324.48	371.80	411.27	437.46	493.48	518.26	290.68	378.56	423.62	488.97	529.56	603.89	639.94
68	264.39	343.05	395.49	439.19	474.15	530.96	557.18	303.72	395.49	450.12	513.48	557.18	638.03	670.81
69	279.41	366.20	414.88	469.92	501.67	563.06	594.81	321.75	414.88	474.15	546.12	590.58	666.78	698.53
70	294.98	385.11	438.37	497.78	534.65	602.25	635.03	333.90	434.28	497.78	571.52	618.64	692.38	729.26
71	310.89	407.92	465.34	526.73	566.33	639.60	675.25	352.47	459.40	526.73	598.02	649.50	730.69	766.33
72	330.76	428.27	493.27	558.28	602.25	680.64	715.05	370.91	483.71	552.54	630.93	680.64	768.59	808.74
73	346.60	457.22	518.06	595.49	641.58	719.01	755.89	390.85	508.84	584.43	665.55	719.01	803.82	846.22
74	365.72	481.12	550.36	626.70	678.18	765.17	802.46	411.88	536.15	614.27	695.93	750.97	843.29	889.45
75	387.50	507.00	576.99	660.63	713.55	805.73	850.12	431.89	563.33	646.98	730.62	788.66	885.96	928.64
76	406.42	529.33	604.71	689.93	748.92	840.69	888.22	444.11	588.32	671.90	760.39	821.03	917.72	968.52
77	425.60	554.39	631.34	720.86	782.11	879.48	923.45	461.73	607.78	697.30	789.96	851.21	951.72	1005.12
78	441.65	576.85	662.48	752.61	814.20	914.85	961.42	476.20	632.43	724.07	821.71	883.30	988.46	1038.03
79	458.86	603.69	691.16	784.36	847.45	950.70	999.45	491.84	651.01	751.38	847.45	913.41	1020.96	1072.58
80	479.34	630.93						514.85	684.19					
81	528.51	693.75						566.74	751.11					
82	581.77	764.76						624.10	824.85					
83	641.86	842.61						684.19	909.52					
84	704.68	923.18						753.84	1001.02					
85	852.17							912.25						
86	936.84							1003.75						
87	1032.43							1103.44						
88	1190.85							1275.52						
89	1311.02							1402.52						
90	1440.76							1543.18						
91+	1585.52							1694.77						

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B4

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

BSC-02 PA, BSC-02FR PA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	2.2% Simple Inflation							2.2% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	35.51	46.43	53.26	60.09	66.92	73.75	77.84	46.43	60.09	71.01	77.84	84.67	95.60	98.33
30	38.24	49.16	55.99	62.82	71.01	77.84	80.57	49.16	62.82	71.01	80.57	88.77	98.33	105.15
31	38.24	49.16	55.99	62.82	71.01	77.84	84.67	49.16	62.82	73.75	84.67	91.50	102.42	105.15
32	38.24	49.16	55.99	62.82	71.01	80.57	84.67	49.16	66.92	73.75	84.67	91.50	102.42	109.25
33	38.24	53.26	60.09	66.92	73.75	80.57	84.67	53.26	66.92	73.75	84.67	91.50	105.15	109.25
34	42.34	53.26	60.09	66.92	73.75	80.57	88.77	53.26	66.92	77.84	88.77	95.60	105.15	113.35
35	42.34	53.26	60.09	66.92	73.75	84.67	88.77	53.26	66.92	77.84	88.77	95.60	105.15	113.35
36	42.34	53.26	60.09	71.01	77.84	84.67	91.50	53.26	71.01	77.84	91.50	98.33	109.25	116.08
37	42.34	53.26	62.82	71.01	77.84	88.77	91.50	55.99	71.01	80.57	91.50	98.33	109.25	116.08
38	42.34	55.99	62.82	71.01	77.84	88.77	91.50	55.99	71.01	80.57	95.60	102.42	113.35	120.18
39	42.34	55.99	62.82	73.75	80.57	88.77	95.60	55.99	73.75	80.57	95.60	102.42	113.35	120.18
40	46.43	55.99	62.82	73.75	80.57	91.50	95.60	55.99	73.75	84.67	95.60	102.42	116.08	122.91
41	46.43	55.99	66.92	73.75	80.57	91.50	95.60	60.09	77.84	84.67	98.33	105.15	120.18	122.91
42	46.43	60.09	66.92	77.84	84.67	91.50	98.33	60.09	77.84	88.77	102.42	109.25	120.18	127.01
43	46.43	60.09	66.92	77.84	84.67	95.60	98.33	62.82	80.57	91.50	102.42	109.25	122.91	129.74
44	46.43	60.09	71.01	77.84	84.67	95.60	98.33	62.82	80.57	91.50	105.15	113.35	127.01	129.74
45	49.16	62.82	71.01	80.57	88.77	95.60	102.42	66.92	84.67	95.60	109.25	116.08	127.01	133.83
46	49.16	62.82	71.01	80.57	88.77	98.33	102.42	66.92	84.67	98.33	109.25	116.08	129.74	137.93
47	49.16	62.82	73.75	80.57	88.77	98.33	102.42	71.01	88.77	102.42	113.35	120.18	133.83	140.66
48	49.16	62.82	73.75	80.57	88.77	98.33	105.15	71.01	91.50	102.42	116.08	122.91	133.83	140.66
49	49.16	66.92	73.75	84.67	91.50	102.42	105.15	73.75	91.50	105.15	120.18	127.01	137.93	144.76
50	53.26	66.92	77.84	84.67	91.50	102.42	105.15	73.75	95.60	109.25	120.18	127.01	140.66	147.49
51	53.26	71.01	80.57	88.77	95.60	105.15	113.35	77.84	98.33	113.35	122.91	129.74	144.76	155.68
52	55.99	73.75	84.67	95.60	102.42	113.35	120.18	80.57	102.42	116.08	129.74	137.93	151.59	158.42
53	60.09	77.84	88.77	98.33	105.15	120.18	122.91	84.67	105.15	120.18	133.83	140.66	155.68	165.24
54	62.82	80.57	91.50	105.15	113.35	122.91	129.74	88.77	113.35	127.01	137.93	144.76	162.51	169.34
55	62.82	84.67	95.60	109.25	120.18	129.74	137.93	91.50	116.08	129.74	144.76	151.59	169.34	176.17
56	71.01	88.77	102.42	116.08	127.01	140.66	147.49	95.60	120.18	137.93	151.59	158.42	176.17	187.09
57	73.75	95.60	109.25	122.91	133.83	151.59	158.42	98.33	127.01	140.66	158.42	169.34	187.09	196.65
58	77.84	102.42	116.08	133.83	144.76	162.51	169.34	102.42	129.74	147.49	165.24	180.27	200.75	211.68
59	84.67	109.25	122.91	140.66	155.68	172.07	183.00	105.15	137.93	155.68	176.17	189.83	211.68	222.60
60	91.50	116.08	133.83	151.59	165.24	187.09	196.65	109.25	144.76	162.51	187.09	200.75	222.60	236.26
61	95.60	122.91	140.66	162.51	176.17	196.65	207.58	116.08	151.59	172.07	196.65	211.68	238.99	254.01
62	102.42	133.83	151.59	172.07	187.09	207.58	218.50	127.01	162.51	183.00	207.58	225.33	256.74	271.76
63	109.25	144.76	162.51	183.00	196.65	222.60	232.16	133.83	172.07	193.92	222.60	243.09	274.50	289.52
64	120.18	155.68	176.17	196.65	211.68	232.16	247.18	140.66	183.00	207.58	236.26	256.74	296.35	310.00
65	127.01	165.24	187.09	207.58	222.60	247.18	260.84	151.59	193.92	218.50	254.01	274.50	314.10	331.85
66	137.93	180.27	204.85	229.43	247.18	271.76	285.42	162.51	211.68	238.99	274.50	299.08	341.41	359.17
67	151.59	196.65	225.33	249.91	267.67	299.08	314.10	176.17	229.43	256.74	296.35	323.66	365.99	387.84
68	165.24	214.41	247.18	274.50	296.35	331.85	348.24	189.83	247.18	281.32	320.93	348.24	398.77	419.25
69	180.27	236.26	267.67	303.17	323.66	363.26	383.75	207.58	267.67	305.91	352.34	381.02	430.18	450.66
70	196.65	256.74	292.25	331.85	356.43	401.50	423.35	222.60	289.52	331.85	381.02	412.43	461.59	486.17
71	214.41	281.32	320.93	363.26	390.58	441.10	465.69	243.09	316.83	363.26	412.43	447.93	503.92	528.51
72	236.26	305.91	352.34	398.77	430.18	486.17	510.75	264.94	345.51	394.67	450.66	486.17	548.99	577.67
73	256.74	338.68	383.75	441.10	475.25	532.60	559.92	289.52	376.92	432.91	493.00	532.60	595.42	626.83
74	281.32	370.09	423.35	482.07	521.68	588.59	617.27	316.83	412.43	472.51	535.33	577.67	648.68	684.19
75	310.00	405.60	461.59	528.51	570.84	644.59	680.09	345.51	450.66	517.58	584.50	630.93	708.77	742.91
76	338.68	441.10	503.92	574.94	624.10	700.58	740.18	370.09	490.27	559.92	633.66	684.19	764.76	807.10
77	370.09	482.07	548.99	626.83	680.09	764.76	803.00	401.50	528.51	606.35	686.92	740.18	827.58	874.02
78	401.50	524.41	602.25	684.19	740.18	831.68	874.02	432.91	574.94	658.24	747.01	803.00	898.60	943.66
79	437.01	574.94	658.24	747.01	807.10	905.43	951.86	468.42	620.00	715.60	807.10	869.92	972.34	1021.51
80	479.34	630.93						514.85	684.19					
81	528.51	693.75						566.74	751.11					
82	581.77	764.76						624.10	824.85					
83	641.86	842.61						684.19	909.52					
84	704.68	923.18						753.84	1001.02					
85	852.17							912.25						
86	936.84							1003.75						
87	1032.43							1103.44						
88	1190.85							1275.52						
89	1311.02							1402.52						
90	1440.76							1543.18						
91+	1585.52							1694.77						

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C1

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

BSC-02 PA, BSC-02FR PA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	3.2% Simple Inflation							3.2% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	37.39	43.57	51.91	54.56	57.17	86.33	94.46	74.62	96.56	114.12	125.09	136.07	153.62	158.01
30	39.42	45.70	54.00	56.70	60.52	89.98	99.76	79.01	100.95	114.12	129.48	142.65	158.01	168.99
31	42.24	48.55	56.84	59.54	63.40	92.98	106.74	79.01	100.95	118.51	136.07	147.04	164.60	168.99
32	42.24	48.55	59.69	62.37	66.28	98.00	109.88	79.01	107.54	118.51	136.07	147.04	164.60	175.57
33	45.05	51.98	63.16	65.81	68.40	100.97	116.16	85.59	107.54	118.51	136.07	147.04	168.99	175.57
34	45.72	54.87	66.03	68.67	71.25	106.91	123.23	85.59	107.54	125.09	142.65	153.62	168.99	182.15
35	48.58	57.75	66.03	71.53	74.10	113.64	126.38	85.59	107.54	125.09	142.65	153.62	168.99	182.15
36	51.44	60.64	68.90	75.00	80.41	116.63	131.53	85.59	114.12	125.09	147.04	158.01	175.57	186.54
37	54.30	63.53	73.70	77.88	83.28	123.41	137.79	89.98	114.12	129.48	147.04	158.01	175.57	186.54
38	54.30	65.46	76.53	80.76	86.15	129.43	144.05	89.98	114.12	129.48	153.62	164.60	182.15	193.13
39	57.15	68.31	79.37	85.58	90.98	135.45	153.62	89.98	118.51	129.48	153.62	164.60	182.15	193.13
40	60.76	71.15	82.20	88.44	93.83	140.21	153.62	89.98	118.51	136.07	153.62	164.60	186.54	197.52
41	63.93	74.30	86.16	91.66	97.07	146.83	153.62	96.56	125.09	136.07	158.01	168.99	193.13	197.52
42	64.21	78.24	89.40	98.52	103.93	147.04	158.01	96.56	125.09	142.65	164.60	175.57	193.13	204.10
43	67.42	81.47	95.55	101.83	107.26	153.62	158.01	100.95	129.48	147.04	164.60	175.57	197.52	208.49
44	70.66	84.71	99.66	105.17	110.62	153.62	158.01	100.95	129.48	147.04	168.99	182.15	204.10	208.49
45	72.68	86.88	103.00	110.35	117.68	153.62	164.60	107.54	136.07	153.62	175.57	186.54	204.10	215.07
46	73.00	93.04	109.33	113.72	121.12	158.01	164.60	107.54	136.07	158.01	175.57	186.54	208.49	221.66
47	76.26	96.33	111.51	120.03	127.55	158.01	164.60	114.12	142.65	164.60	182.15	193.13	215.07	226.05
48	79.01	99.65	117.85	126.40	134.04	158.01	168.99	114.12	147.04	164.60	186.54	197.52	215.07	226.05
49	79.01	106.91	118.51	130.78	136.37	164.60	168.99	118.51	147.04	168.99	193.13	204.10	221.66	232.63
50	85.59	107.54	125.09	136.07	142.88	164.60	168.99	118.51	153.62	175.57	193.13	204.10	226.05	237.02
51	85.59	114.12	129.48	142.65	150.39	168.99	182.15	125.09	158.01	182.15	197.52	208.49	232.63	250.19
52	89.98	118.51	136.07	151.05	156.69	182.15	193.13	129.48	164.60	186.54	208.49	221.66	243.60	254.58
53	96.56	125.09	142.65	156.48	162.18	193.13	197.52	136.07	168.99	193.13	215.07	226.05	250.19	265.55
54	100.95	129.48	147.04	162.90	173.73	197.52	208.49	142.65	182.15	204.10	221.66	232.63	261.16	272.13
55	100.95	136.07	153.62	170.59	180.22	208.49	221.66	147.04	186.54	208.49	232.63	243.60	272.13	283.11
56	114.12	142.65	164.60	180.06	189.75	226.05	237.02	153.62	193.13	221.66	243.60	254.58	283.11	300.66
57	118.51	151.15	174.96	189.61	199.35	243.60	254.58	158.01	204.10	226.05	254.58	272.13	300.66	316.03
58	125.09	157.51	181.44	200.12	209.86	261.16	272.13	164.60	208.49	237.02	265.55	289.69	322.61	340.17
59	133.12	167.04	191.06	209.83	220.43	276.52	294.08	168.99	221.66	250.19	283.11	305.05	340.17	357.72
60	139.49	173.54	201.65	220.46	229.16	300.66	316.03	175.57	232.63	261.16	300.66	316.79	357.72	379.67
61	150.01	186.02	214.19	233.88	245.69	316.03	333.58	186.54	243.60	276.52	316.03	330.40	384.06	408.20
62	159.34	199.42	230.78	248.51	259.18	333.58	351.14	204.10	261.16	294.08	333.26	345.95	412.59	436.73
63	170.95	212.86	244.29	265.18	277.06	348.31	363.27	209.41	269.25	303.44	347.86	362.45	429.51	453.02
64	182.13	226.34	262.94	280.78	294.62	353.45	376.32	214.15	278.60	316.03	359.69	378.16	451.17	471.96
65	187.99	241.02	276.93	300.71	314.58	365.87	386.08	224.37	287.03	323.42	375.97	394.78	464.91	491.19
66	198.32	259.20	294.54	323.68	339.54	390.76	410.39	233.67	304.36	343.63	394.69	419.77	490.90	516.43
67	211.55	274.44	314.47	347.85	370.00	417.38	438.35	245.86	320.18	358.30	413.57	447.90	510.77	541.26
68	223.62	290.15	334.51	371.47	401.04	449.09	471.27	256.89	334.51	380.71	434.30	471.27	539.65	567.37
69	236.33	309.73	350.91	397.46	424.31	476.23	503.09	272.13	350.91	401.04	461.91	499.51	563.96	590.82
70	249.49	325.73	370.78	421.02	452.21	509.38	537.10	282.41	367.31	421.02	483.39	523.24	585.62	616.80
71	262.95	345.02	393.59	445.51	479.00	540.97	571.12	298.12	388.56	445.51	505.80	549.35	618.02	648.16
72	279.76	362.23	417.21	472.19	509.38	575.68	604.79	313.72	409.12	467.34	533.64	575.68	650.07	684.03
73	293.16	386.72	438.17	503.67	542.65	608.14	639.33	330.58	430.38	494.31	562.92	608.14	679.87	715.74
74	309.33	406.93	465.49	530.06	573.60	647.18	678.72	348.37	453.48	519.55	588.62	635.17	713.25	752.29
75	327.75	428.82	488.01	558.76	603.52	681.49	719.03	365.29	476.46	547.21	617.96	667.05	749.35	785.44
76	343.75	447.70	511.46	583.54	633.44	711.06	751.25	375.63	497.60	568.29	643.14	694.42	776.20	819.17
77	359.98	468.90	533.99	609.70	661.51	743.86	781.05	390.53	514.06	589.78	668.15	719.95	804.96	850.13
78	373.55	487.90	560.32	636.56	688.65	773.78	813.16	402.77	534.91	612.41	695.00	747.10	836.04	877.96
79	388.10	510.60	584.58	663.41	716.77	804.10	845.33	416.00	550.62	635.52	716.77	772.56	863.53	907.19
80	405.43	533.64						435.46	578.69					
81	447.01	586.77						479.35	635.29					
82	492.06	646.84						527.86	697.66					
83	542.88	712.67						578.69	769.27					
84	596.01	780.82						637.60	846.66					
85	720.76							771.58						
86	792.37							848.97						
87	873.23							933.29						
88	1007.22							1078.83						
89	1108.86							1186.25						
90	1218.59							1305.22						
91+	1341.03							1433.43						

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C2

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

BSC-02 PA, BSC-02FR PA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	1.2% Simple Inflation							1.2% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	30.03	39.27	45.05	50.82	56.60	62.37	65.84	39.27	50.82	60.06	65.84	71.61	80.85	83.16
30	32.34	41.58	47.36	53.13	60.06	65.84	68.15	41.58	53.13	60.06	68.15	75.08	83.16	88.94
31	32.34	41.58	47.36	53.13	60.06	65.84	71.61	41.58	53.13	62.37	71.61	77.39	86.63	88.94
32	32.34	41.58	47.36	53.13	60.06	68.15	71.61	41.58	56.60	62.37	71.61	77.39	86.63	92.41
33	32.34	45.05	50.82	56.60	62.37	68.15	71.61	45.05	56.60	62.37	71.61	77.39	88.94	92.41
34	35.81	45.05	50.82	56.60	62.37	68.15	75.08	45.05	56.60	65.84	75.08	80.85	88.94	95.87
35	35.81	45.05	50.82	56.60	62.37	71.61	75.08	45.05	56.60	65.84	75.08	80.85	88.94	95.87
36	35.81	45.05	50.82	60.06	65.84	71.61	77.39	45.05	60.06	65.84	77.39	83.16	92.41	98.18
37	35.81	45.05	53.13	60.06	65.84	75.08	77.39	47.36	60.06	68.15	77.39	83.16	92.41	98.18
38	35.81	47.36	53.13	60.06	65.84	75.08	77.39	47.36	60.06	68.15	80.85	86.63	95.87	101.65
39	35.81	47.36	53.13	62.37	68.15	75.08	80.85	47.36	62.37	68.15	80.85	86.63	95.87	101.65
40	39.27	47.36	53.13	62.37	68.15	77.39	80.85	47.36	62.37	71.61	80.85	86.63	98.18	103.96
41	39.27	47.36	56.60	62.37	68.15	77.39	80.85	50.82	65.84	71.61	83.16	88.94	101.65	103.96
42	39.27	50.82	56.60	65.84	71.61	77.39	83.16	50.82	65.84	75.08	86.63	92.41	101.65	107.42
43	39.27	50.82	56.60	65.84	71.61	80.85	83.16	53.13	68.15	77.39	86.63	92.41	103.96	109.73
44	39.27	50.82	60.06	65.84	71.61	80.85	83.16	53.13	68.15	77.39	88.94	95.87	107.42	109.73
45	41.58	53.13	60.06	68.15	75.08	80.85	86.63	56.60	71.61	80.85	92.41	98.18	107.42	113.20
46	41.58	53.13	60.06	68.15	75.08	83.16	86.63	56.60	71.61	83.16	92.41	98.18	109.73	116.66
47	41.58	53.13	62.37	68.15	75.08	83.16	86.63	60.06	75.08	86.63	95.87	101.65	113.20	118.97
48	41.58	53.13	62.37	68.15	75.08	83.16	88.94	60.06	77.39	86.63	98.18	103.96	113.20	118.97
49	41.58	56.60	62.37	71.61	77.39	86.63	88.94	62.37	77.39	88.94	101.65	107.42	116.66	122.44
50	45.05	56.60	65.84	71.61	77.39	86.63	88.94	62.37	80.85	92.41	101.65	107.42	118.97	124.75
51	45.05	60.06	68.15	75.08	80.85	88.94	95.87	65.84	83.16	95.87	103.96	109.73	122.44	131.68
52	47.36	62.37	71.61	80.85	86.63	95.87	101.65	68.15	86.63	98.18	109.73	116.66	128.21	133.99
53	50.82	65.84	75.08	83.16	88.94	101.65	103.96	71.61	88.94	101.65	113.20	118.97	131.68	139.76
54	53.13	68.15	77.39	88.94	95.87	103.96	109.73	75.08	95.87	107.42	116.66	122.44	137.45	143.23
55	53.13	71.61	80.85	92.41	101.65	109.73	116.66	77.39	98.18	109.73	122.44	128.21	143.23	149.00
56	60.06	75.08	86.63	98.18	107.42	118.97	124.75	80.85	101.65	116.66	128.21	133.99	149.00	158.24
57	62.37	80.85	92.41	103.96	113.20	128.21	133.99	83.16	107.42	118.97	133.99	143.23	158.24	166.33
58	65.84	86.63	98.18	113.20	122.44	137.45	143.23	86.63	109.73	124.75	139.76	152.47	169.79	179.03
59	71.61	92.41	103.96	118.97	131.68	145.54	154.78	88.94	116.66	131.68	149.00	160.55	179.03	188.28
60	77.39	98.18	113.20	128.21	139.76	158.24	166.33	92.41	122.44	137.45	158.24	169.79	188.28	199.83
61	80.85	103.96	118.97	137.45	149.00	166.33	175.57	98.18	128.21	145.54	166.33	179.03	202.14	214.84
62	86.63	113.20	128.21	145.54	158.24	175.57	184.81	107.42	137.45	154.78	175.57	190.59	217.15	229.86
63	92.41	122.44	137.45	154.78	166.33	188.28	196.36	113.20	145.54	164.02	188.28	205.60	232.17	244.87
64	101.65	131.68	149.00	166.33	179.03	196.36	209.07	118.97	154.78	175.57	199.83	217.15	250.65	262.20
65	107.42	139.76	158.24	175.57	188.28	209.07	220.62	128.21	164.02	184.81	214.84	232.17	265.66	280.68
66	116.66	152.47	173.26	194.05	209.07	229.86	241.41	137.45	179.03	202.14	232.17	252.96	288.77	303.78
67	128.21	166.33	190.59	211.38	226.39	252.96	265.66	149.00	194.05	217.15	250.65	273.75	309.56	328.04
68	139.76	181.35	209.07	232.17	250.65	280.68	294.54	160.55	209.07	237.94	271.44	294.54	337.28	354.60
69	152.47	199.83	226.39	256.42	273.75	307.25	324.57	175.57	226.39	258.73	298.01	322.26	363.85	381.17
70	166.33	217.15	247.18	280.68	301.47	339.59	358.07	188.28	244.87	280.68	322.26	348.83	390.41	411.20
71	181.35	237.94	271.44	307.25	330.35	373.09	393.88	205.60	267.97	307.25	348.83	378.86	426.22	447.01
72	199.83	258.73	298.01	337.28	363.85	411.20	431.99	224.08	292.23	333.81	381.17	411.20	464.34	488.59
73	217.15	286.46	324.57	373.09	401.96	450.47	473.58	244.87	318.80	366.16	416.98	450.47	503.61	530.17
74	237.94	313.02	358.07	407.74	441.23	497.83	522.09	267.97	348.83	399.65	452.79	488.59	548.66	578.69
75	262.20	343.05	390.41	447.01	482.82	545.19	575.22	292.23	381.17	437.77	494.37	533.64	599.48	628.35
76	286.46	373.09	426.22	486.28	527.86	592.55	626.04	313.02	414.67	473.58	535.95	578.69	646.84	682.64
77	313.02	407.74	464.34	530.17	575.22	646.84	679.18	339.59	447.01	512.85	581.00	626.04	699.97	739.24
78	339.59	443.54	509.38	578.69	626.04	703.43	739.24	366.16	486.28	556.74	631.82	679.18	760.03	798.15
79	369.62	486.28	556.74	631.82	682.64	765.81	805.08	396.19	524.40	605.25	682.64	735.78	822.41	863.99
80	405.43	533.64						435.46	578.69					
81	447.01	586.77						479.35	635.29					
82	492.06	646.84						527.86	697.66					
83	542.88	712.67						578.69	769.27					
84	596.01	780.82						637.60	846.66					
85	720.76							771.58						
86	792.37							848.97						
87	873.23							933.29						
88	1007.22							1078.83						
89	1108.86							1186.25						
90	1218.59							1305.22						
91+	1341.03							1433.43						

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C3

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

BSC-02 PA, BSC-02FR PA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	2.9% Simple Inflation							2.9% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	32.37	37.72	44.94	47.23	49.49	74.74	81.78	64.60	83.60	98.80	108.30	117.80	133.00	136.80
30	34.13	39.56	46.75	49.09	52.39	77.90	86.36	68.40	87.40	98.80	112.10	123.50	136.80	146.30
31	36.57	42.03	49.21	51.55	54.89	80.50	92.41	68.40	87.40	102.60	117.80	127.30	142.50	146.30
32	36.57	42.03	51.67	54.00	57.38	84.84	95.13	68.40	93.10	102.60	117.80	127.30	142.50	152.00
33	39.00	45.00	54.68	56.97	59.22	87.41	100.56	74.10	93.10	102.60	117.80	127.30	146.30	152.00
34	39.58	47.50	57.16	59.45	61.69	92.55	106.68	74.10	93.10	108.30	123.50	133.00	146.30	157.70
35	42.06	50.00	57.16	61.93	64.15	98.39	109.42	74.10	93.10	108.30	123.50	133.00	146.30	157.70
36	44.53	52.50	59.65	64.93	69.61	100.98	113.87	74.10	98.80	108.30	127.30	136.80	152.00	161.50
37	47.01	55.00	63.80	67.43	72.10	106.84	119.29	77.90	98.80	112.10	127.30	136.80	152.00	161.50
38	47.01	56.67	66.26	69.92	74.59	112.05	124.71	77.90	98.80	112.10	133.00	142.50	157.70	167.20
39	49.48	59.14	68.71	74.09	78.77	117.26	133.00	77.90	102.60	112.10	133.00	142.50	157.70	167.20
40	52.60	61.60	71.17	76.56	81.23	121.39	133.00	77.90	102.60	117.80	133.00	142.50	161.50	171.00
41	55.35	64.32	74.60	79.35	84.04	127.12	133.00	83.60	108.30	117.80	136.80	146.30	167.20	171.00
42	55.59	67.74	77.40	85.30	89.98	127.30	136.80	83.60	108.30	123.50	142.50	152.00	167.20	176.70
43	58.37	70.53	82.72	88.16	92.86	133.00	136.80	87.40	112.10	127.30	142.50	152.00	171.00	180.50
44	61.17	73.34	86.28	91.05	95.77	133.00	136.80	87.40	112.10	127.30	146.30	157.70	176.70	180.50
45	62.93	75.21	89.18	95.54	101.88	133.00	142.50	93.10	117.80	133.00	152.00	161.50	176.70	186.20
46	63.20	80.55	94.65	98.45	104.86	136.80	142.50	93.10	117.80	136.80	152.00	161.50	180.50	191.90
47	66.02	83.40	96.54	103.92	110.43	136.80	142.50	98.80	123.50	142.50	157.70	167.20	186.20	195.70
48	68.40	86.27	102.03	109.43	116.05	136.80	146.30	98.80	127.30	142.50	161.50	171.00	186.20	195.70
49	68.40	92.56	102.60	113.22	118.06	142.50	146.30	102.60	127.30	146.30	167.20	176.70	191.90	201.40
50	74.10	93.10	108.30	117.80	123.70	142.50	146.30	102.60	133.00	152.00	167.20	176.70	195.70	205.20
51	74.10	98.80	112.10	123.50	130.20	146.30	157.70	108.30	136.80	157.70	171.00	180.50	201.40	216.60
52	77.90	102.60	117.80	130.77	135.65	157.70	167.20	112.10	142.50	161.50	180.50	191.90	210.90	220.40
53	83.60	108.30	123.50	135.47	140.40	167.20	171.00	117.80	146.30	167.20	186.20	195.70	216.60	229.90
54	87.40	112.10	127.30	141.03	150.41	171.00	180.50	123.50	157.70	176.70	191.90	201.40	226.10	235.60
55	87.40	117.80	133.00	147.68	156.03	180.50	191.90	127.30	161.50	180.50	201.40	210.90	235.60	245.10
56	98.80	123.50	142.50	155.89	164.27	195.70	205.20	133.00	167.20	191.90	210.90	220.40	245.10	260.30
57	102.60	130.86	151.47	164.16	172.58	210.90	220.40	136.80	176.70	195.70	220.40	235.60	260.30	273.60
58	108.30	136.37	157.08	173.26	181.69	226.10	235.60	142.50	180.50	205.20	229.90	250.80	279.30	294.50
59	115.25	144.62	165.41	181.66	190.84	239.40	254.60	146.30	191.90	216.60	245.10	264.10	294.50	309.70
60	120.76	150.24	174.58	190.86	198.39	260.30	273.60	152.00	201.40	226.10	260.30	274.26	309.70	328.70
61	129.87	161.04	185.44	202.48	212.71	273.60	288.80	161.50	210.90	239.40	273.60	286.05	332.50	353.40
62	137.95	172.65	199.79	215.15	224.39	288.80	304.00	176.70	226.10	254.60	288.52	299.51	357.20	378.10
63	148.00	184.28	211.50	229.58	239.87	301.55	314.50	181.30	233.10	262.70	301.16	313.79	371.85	392.20
64	157.68	195.95	227.64	243.09	255.06	306.00	325.80	185.40	241.20	273.60	311.40	327.39	390.60	408.60
65	162.75	208.67	239.75	260.34	272.35	316.75	334.25	194.25	248.50	280.00	325.50	341.78	402.50	425.25
66	171.70	224.40	255.00	280.23	293.95	338.30	355.30	202.30	263.50	297.50	341.70	363.42	425.00	447.10
67	183.15	237.60	272.25	301.16	320.33	361.35	379.50	212.85	277.20	310.20	358.05	387.77	442.20	468.60
68	193.60	251.20	289.60	321.60	347.20	388.80	408.00	222.40	289.60	329.60	376.00	408.00	467.20	491.20
69	204.60	268.15	303.80	344.10	367.35	412.30	435.55	235.60	303.80	347.20	399.90	432.45	488.25	511.50
70	216.00	282.00	321.00	364.50	391.50	441.00	465.00	244.50	318.00	364.50	418.50	453.00	507.00	534.00
71	227.65	298.70	340.75	385.70	414.70	468.35	494.45	258.10	336.40	385.70	437.90	475.60	535.05	561.15
72	242.20	313.60	361.20	408.80	441.00	498.40	523.60	271.60	354.20	404.60	462.00	498.40	562.80	592.20
73	253.80	334.80	379.35	436.05	469.80	526.50	553.50	286.20	372.60	427.95	487.35	526.50	588.60	619.65
74	267.80	352.30	403.00	458.90	496.60	560.30	587.60	301.60	392.60	449.80	509.60	549.90	617.50	651.30
75	283.75	371.25	422.50	483.75	522.50	590.00	622.50	316.25	412.50	473.75	535.00	577.50	648.75	680.00
76	297.60	387.60	442.80	505.20	548.40	615.60	650.40	325.20	430.80	492.00	556.80	601.20	672.00	709.20
77	311.65	405.95	462.30	527.85	572.70	644.00	676.20	338.10	445.05	510.60	578.45	623.30	696.90	736.00
78	323.40	422.40	485.10	551.10	596.20	669.90	704.00	348.70	463.10	530.20	601.70	646.80	723.80	760.10
79	336.00	442.05	506.10	574.35	620.55	696.15	731.85	360.15	476.70	550.20	620.55	668.85	747.60	785.40
80	351.00	462.00						377.00	501.00					
81	387.00	508.00						415.00	550.00					
82	426.00	560.00						457.00	604.00					
83	470.00	617.00						501.00	666.00					
84	516.00	676.00						552.00	733.00					
85	624.00							668.00						
86	686.00							735.00						
87	756.00							808.00						
88	872.00							934.00						
89	960.00							1027.00						
90	1055.00							1130.00						
91+	1161.00							1241.00						

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C4

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

BSC-02 PA, BSC-02FR PA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	0.9% Simple Inflation							0.9% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	26.00	34.00	39.00	44.00	49.00	54.00	57.00	34.00	44.00	52.00	57.00	62.00	70.00	72.00
30	28.00	36.00	41.00	46.00	52.00	57.00	59.00	36.00	46.00	52.00	59.00	65.00	72.00	77.00
31	28.00	36.00	41.00	46.00	52.00	57.00	62.00	36.00	46.00	54.00	62.00	67.00	75.00	77.00
32	28.00	36.00	41.00	46.00	52.00	59.00	62.00	36.00	49.00	54.00	62.00	67.00	75.00	80.00
33	28.00	39.00	44.00	49.00	54.00	59.00	62.00	39.00	49.00	54.00	62.00	67.00	77.00	80.00
34	31.00	39.00	44.00	49.00	54.00	59.00	65.00	39.00	49.00	57.00	65.00	70.00	77.00	83.00
35	31.00	39.00	44.00	49.00	54.00	62.00	65.00	39.00	49.00	57.00	65.00	70.00	77.00	83.00
36	31.00	39.00	44.00	52.00	57.00	62.00	67.00	39.00	52.00	57.00	67.00	72.00	80.00	85.00
37	31.00	39.00	46.00	52.00	57.00	65.00	67.00	41.00	52.00	59.00	67.00	72.00	80.00	85.00
38	31.00	41.00	46.00	52.00	57.00	65.00	67.00	41.00	52.00	59.00	70.00	75.00	83.00	88.00
39	31.00	41.00	46.00	54.00	59.00	65.00	70.00	41.00	54.00	59.00	70.00	75.00	83.00	88.00
40	34.00	41.00	46.00	54.00	59.00	67.00	70.00	41.00	54.00	62.00	70.00	75.00	85.00	90.00
41	34.00	41.00	49.00	54.00	59.00	67.00	70.00	44.00	57.00	62.00	72.00	77.00	88.00	90.00
42	34.00	44.00	49.00	57.00	62.00	67.00	72.00	44.00	57.00	65.00	75.00	80.00	88.00	93.00
43	34.00	44.00	49.00	57.00	62.00	70.00	72.00	46.00	59.00	67.00	75.00	80.00	90.00	95.00
44	34.00	44.00	52.00	57.00	62.00	70.00	72.00	46.00	59.00	67.00	77.00	83.00	93.00	95.00
45	36.00	46.00	52.00	59.00	65.00	70.00	75.00	49.00	62.00	70.00	80.00	85.00	93.00	98.00
46	36.00	46.00	52.00	59.00	65.00	72.00	75.00	49.00	62.00	72.00	80.00	85.00	95.00	101.00
47	36.00	46.00	54.00	59.00	65.00	72.00	75.00	52.00	65.00	75.00	83.00	88.00	98.00	103.00
48	36.00	46.00	54.00	59.00	65.00	72.00	77.00	52.00	67.00	75.00	85.00	90.00	98.00	103.00
49	36.00	49.00	54.00	62.00	67.00	75.00	77.00	54.00	67.00	77.00	88.00	93.00	101.00	106.00
50	39.00	49.00	57.00	62.00	67.00	75.00	77.00	54.00	70.00	80.00	88.00	93.00	103.00	108.00
51	39.00	52.00	59.00	65.00	70.00	77.00	83.00	57.00	72.00	83.00	90.00	95.00	106.00	114.00
52	41.00	54.00	62.00	70.00	75.00	83.00	88.00	59.00	75.00	85.00	95.00	101.00	111.00	116.00
53	44.00	57.00	65.00	72.00	77.00	88.00	90.00	62.00	77.00	88.00	98.00	103.00	114.00	121.00
54	46.00	59.00	67.00	77.00	83.00	90.00	95.00	65.00	83.00	93.00	101.00	106.00	119.00	124.00
55	46.00	62.00	70.00	80.00	88.00	95.00	101.00	67.00	85.00	95.00	106.00	111.00	124.00	129.00
56	52.00	65.00	75.00	85.00	93.00	103.00	108.00	70.00	88.00	101.00	111.00	116.00	129.00	137.00
57	54.00	70.00	80.00	90.00	98.00	111.00	116.00	72.00	93.00	103.00	116.00	124.00	137.00	144.00
58	57.00	75.00	85.00	98.00	106.00	119.00	124.00	75.00	95.00	108.00	121.00	132.00	147.00	155.00
59	62.00	80.00	90.00	103.00	114.00	126.00	134.00	77.00	101.00	114.00	129.00	139.00	155.00	163.00
60	67.00	85.00	98.00	111.00	121.00	137.00	144.00	80.00	106.00	119.00	137.00	147.00	163.00	173.00
61	70.00	90.00	103.00	119.00	129.00	144.00	152.00	85.00	111.00	126.00	144.00	155.00	175.00	186.00
62	75.00	98.00	111.00	126.00	137.00	152.00	160.00	93.00	119.00	134.00	152.00	165.00	188.00	199.00
63	80.00	106.00	119.00	134.00	144.00	163.00	170.00	98.00	126.00	142.00	163.00	178.00	201.00	212.00
64	88.00	114.00	129.00	144.00	155.00	170.00	181.00	103.00	134.00	152.00	173.00	188.00	217.00	227.00
65	93.00	121.00	137.00	152.00	163.00	181.00	191.00	111.00	142.00	160.00	186.00	201.00	230.00	243.00
66	101.00	132.00	150.00	168.00	181.00	199.00	209.00	119.00	155.00	175.00	201.00	219.00	250.00	263.00
67	111.00	144.00	165.00	183.00	196.00	219.00	230.00	129.00	168.00	188.00	217.00	237.00	268.00	284.00
68	121.00	157.00	181.00	201.00	217.00	243.00	255.00	139.00	181.00	206.00	235.00	255.00	292.00	307.00
69	132.00	173.00	196.00	222.00	237.00	266.00	281.00	152.00	196.00	224.00	258.00	279.00	315.00	330.00
70	144.00	188.00	214.00	243.00	261.00	294.00	310.00	163.00	212.00	243.00	279.00	302.00	338.00	356.00
71	157.00	206.00	235.00	266.00	286.00	323.00	341.00	178.00	232.00	266.00	302.00	328.00	369.00	387.00
72	173.00	224.00	258.00	292.00	315.00	356.00	374.00	194.00	253.00	289.00	330.00	356.00	402.00	423.00
73	188.00	248.00	281.00	323.00	348.00	390.00	410.00	212.00	276.00	317.00	361.00	390.00	436.00	459.00
74	206.00	271.00	310.00	353.00	382.00	431.00	452.00	232.00	302.00	346.00	392.00	423.00	475.00	501.00
75	227.00	297.00	338.00	387.00	418.00	472.00	498.00	253.00	330.00	379.00	428.00	462.00	519.00	544.00
76	248.00	323.00	369.00	421.00	457.00	513.00	542.00	271.00	359.00	410.00	464.00	501.00	560.00	591.00
77	271.00	353.00	402.00	459.00	498.00	560.00	588.00	294.00	387.00	444.00	503.00	542.00	606.00	640.00
78	294.00	384.00	441.00	501.00	542.00	609.00	640.00	317.00	421.00	482.00	547.00	588.00	658.00	691.00
79	320.00	421.00	482.00	547.00	591.00	663.00	697.00	343.00	454.00	524.00	591.00	637.00	712.00	748.00
80	351.00	462.00						377.00	501.00					
81	387.00	508.00						415.00	550.00					
82	426.00	560.00						457.00	604.00					
83	470.00	617.00						501.00	666.00					
84	516.00	676.00						552.00	733.00					
85	624.00							668.00						
86	686.00							735.00						
87	756.00							808.00						
88	872.00							934.00						
89	960.00							1027.00						
90	1055.00							1130.00						
91+	1161.00							1241.00						

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B1

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

LTC-03 PA, LTC-03FR PA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	GPO Inflation							5% Simple Inflation							5%/3% Compound Inflation							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2-10yr BP	LifeBP
18-29	11.93	13.26	15.91	17.24	18.56	19.89	22.54	17.24	22.54	25.20	27.85	29.17	38.48	39.81	22.88	32.68	37.59	42.49	47.39	58.83	93.15	1.44	1.00
30	11.93	13.26	17.24	18.56	19.89	21.22	23.87	18.56	23.87	26.52	29.17	30.50	39.81	42.47	24.51	34.32	39.22	45.76	50.66	62.10	98.05	1.40	1.00
31	11.93	13.26	17.24	18.56	19.89	21.22	23.87	19.90	23.87	26.52	29.17	30.50	41.14	45.15	24.51	34.32	39.22	45.76	50.66	63.73	99.68	1.40	1.00
32	11.93	13.26	17.24	18.56	19.89	22.54	25.20	19.90	25.20	27.85	30.50	31.83	43.81	46.48	26.15	35.95	39.22	47.39	52.29	63.73	101.32	1.40	1.00
33	11.93	14.59	18.56	19.89	21.22	22.54	25.20	21.23	25.20	29.18	30.50	31.83	45.15	49.03	26.15	35.95	40.85	47.39	52.29	65.37	102.95	1.40	1.00
34	11.93	14.59	18.56	19.89	21.22	22.54	25.20	21.23	25.20	30.52	31.84	33.16	47.82	50.66	26.15	35.95	42.49	49.03	53.93	65.37	104.59	1.40	1.00
35	13.26	14.59	18.56	19.89	21.22	22.54	25.20	22.57	26.53	30.52	33.18	34.50	49.03	50.66	26.15	35.95	44.12	50.66	53.93	67.00	106.22	1.40	1.00
36	13.26	15.91	19.89	21.22	22.54	23.87	26.52	23.89	27.86	31.85	34.50	37.17	50.66	52.29	27.78	37.59	44.12	50.66	55.56	67.00	107.86	1.40	1.00
37	13.26	15.91	19.89	21.22	22.54	23.87	26.52	25.23	29.20	34.53	35.84	38.51	50.66	52.29	27.78	37.59	44.12	52.29	55.56	68.64	109.49	1.40	1.00
38	13.26	15.91	19.89	21.22	22.54	23.87	26.52	25.23	30.54	35.87	37.18	39.85	50.66	53.93	27.78	37.59	45.76	52.29	55.56	68.64	111.12	1.40	1.00
39	13.26	15.91	19.89	21.22	22.54	25.20	27.85	26.15	31.86	37.20	39.85	42.49	52.29	53.93	29.42	37.59	45.76	52.29	55.56	68.64	112.76	1.40	1.00
40	14.60	17.25	19.89	21.22	22.54	25.20	27.85	26.15	33.20	37.59	40.85	42.49	52.29	55.56	31.05	39.22	49.03	55.56	58.83	71.90	114.39	1.35	1.00
41	14.60	17.25	21.22	22.54	23.87	26.53	27.85	26.15	34.32	39.22	42.49	44.12	53.93	57.20	31.05	39.22	49.03	55.56	58.83	73.54	116.03	1.35	1.00
42	15.92	18.58	21.22	22.54	23.87	27.86	29.17	27.78	35.87	39.22	42.49	45.76	55.56	60.46	32.68	40.85	49.03	57.20	60.46	73.54	117.66	1.35	1.00
43	15.92	18.58	22.55	23.88	25.21	29.20	30.51	27.78	35.95	40.85	44.12	45.76	57.20	62.10	32.68	40.85	50.66	57.20	60.46	75.17	119.29	1.35	1.00
44	15.92	19.92	22.55	23.88	26.53	30.52	31.84	27.78	37.59	42.49	45.76	47.39	60.46	63.73	32.68	40.85	50.66	57.20	62.10	76.81	120.93	1.35	1.00
45	15.92	19.92	23.88	25.21	26.53	31.86	33.18	29.42	37.59	42.49	47.39	49.03	62.10	67.00	34.32	42.49	52.29	58.83	63.73	78.44	122.56	1.33	1.00
46	17.25	21.24	23.88	26.55	27.87	33.19	34.50	29.42	39.22	44.12	49.03	50.66	63.73	68.64	34.32	44.12	52.29	60.46	65.37	78.44	124.20	1.33	1.00
47	17.25	21.24	25.22	27.87	29.20	34.53	35.84	31.05	39.22	45.76	49.03	52.29	67.00	71.90	34.32	44.12	53.93	60.46	65.37	80.07	127.47	1.33	1.00
48	17.25	22.57	26.55	27.87	29.20	35.86	37.17	31.05	40.85	45.76	50.66	53.93	68.64	75.17	34.32	45.76	53.93	62.10	65.37	80.07	129.10	1.33	1.00
49	18.59	22.57	26.55	29.20	30.52	37.59	39.85	32.68	40.85	47.39	52.29	55.56	70.27	76.81	34.32	45.76	53.93	62.10	65.37	80.07	130.73	1.33	1.00
50	18.59	23.91	27.89	30.54	31.86	39.22	41.17	32.68	42.49	49.03	53.93	57.20	73.54	80.07	35.95	47.39	55.56	63.73	67.00	83.34	132.37	1.30	1.00
51	19.61	25.23	29.21	31.86	33.19	40.85	43.84	32.68	44.12	50.66	55.56	58.83	75.17	83.34	35.95	49.03	57.20	65.37	68.64	84.98	135.64	1.30	1.00
52	19.92	25.23	29.21	33.19	34.52	42.49	46.49	34.32	45.76	52.29	58.83	62.10	78.44	86.61	37.59	50.66	58.83	67.00	70.27	86.61	140.54	1.29	1.00
53	21.24	26.55	30.54	33.19	34.52	44.12	49.03	34.32	47.39	53.93	60.46	65.37	80.07	91.51	37.59	50.66	60.46	67.00	73.54	86.61	143.81	1.29	1.00
54	21.24	26.55	30.54	34.53	35.86	45.76	50.66	35.95	50.66	55.56	63.73	68.64	83.34	94.78	39.22	52.29	62.10	68.64	75.17	88.25	147.08	1.28	1.00
55	22.58	27.87	31.86	35.86	37.18	47.39	53.93	35.95	52.29	57.20	65.37	70.27	84.98	99.68	40.85	53.93	63.73	70.27	76.81	89.88	151.98	1.28	1.00
56	23.91	29.20	34.53	38.52	39.83	50.66	57.20	39.22	55.56	60.46	68.64	75.17	89.88	104.59	42.49	57.20	65.37	73.54	80.07	94.78	156.88	1.26	1.00
57	25.23	31.86	35.84	41.17	42.48	53.93	60.46	40.85	57.20	63.73	73.54	80.07	94.78	111.12	44.12	60.46	68.64	78.44	83.34	101.32	163.42	1.25	1.00
58	26.56	33.19	38.51	43.82	46.48	57.20	65.37	44.12	60.46	68.64	76.81	84.98	101.32	116.03	45.76	63.73	71.90	83.34	88.25	106.22	168.32	1.23	1.00
59	29.21	35.86	41.17	46.49	49.13	62.10	68.64	47.39	63.73	71.90	81.71	89.88	106.22	122.56	47.39	67.00	75.17	86.61	93.15	112.76	174.86	1.22	1.00
60	30.54	38.52	43.82	49.14	53.12	65.37	73.54	50.66	67.00	76.81	86.61	96.42	112.76	129.10	49.03	70.27	78.44	91.51	98.05	119.29	181.39	1.20	1.00
61	33.19	41.17	47.82	53.12	57.10	70.27	78.44	53.93	70.27	81.71	91.51	101.32	119.29	137.27	52.29	73.54	83.34	96.42	104.59	127.47	189.56	1.19	1.00
62	35.86	45.17	50.47	57.11	61.09	76.81	84.98	57.20	75.17	84.98	96.42	106.22	125.83	145.44	57.20	78.44	89.88	101.32	109.49	134.00	196.10	1.18	1.00
63	39.85	47.80	54.45	61.09	65.07	83.34	91.51	60.46	80.07	89.88	102.95	111.12	132.37	153.61	62.10	83.34	96.42	107.86	116.03	143.81	204.27	1.16	1.00
64	42.50	51.79	59.78	65.05	69.03	89.88	98.05	65.37	84.98	94.78	107.86	116.03	140.54	163.42	67.00	88.25	102.95	114.39	124.20	151.98	214.08	1.15	1.00
65	46.49	55.77	63.76	70.37	74.35	96.42	106.22	68.64	89.88	99.68	114.39	120.93	148.71	173.22	71.90	93.15	109.49	120.93	130.73	161.78	222.25	1.14	1.00
66	50.47	61.07	70.40	77.00	82.32	106.22	117.66	75.17	98.05	109.49	125.83	132.37	161.78	187.93	78.44	101.32	119.29	132.37	142.17	174.86	235.32	1.13	1.00
67	55.79	67.72	77.03	84.97	91.61	117.66	128.87	81.71	107.86	120.93	137.27	145.44	178.12	202.64	84.98	111.12	129.10	143.81	155.25	189.56	250.03	1.13	1.00
68	61.09	75.70	85.00	92.92	100.89	129.10	140.82	89.88	117.66	132.37	150.34	160.15	194.47	220.61	93.15	119.29	138.90	156.88	169.95	205.91	266.37	1.12	1.00
69	66.39	82.33	92.95	102.22	112.85	142.17	152.76	98.05	129.10	145.44	165.05	176.49	212.44	238.59	101.32	130.73	150.34	171.59	186.30	223.88	281.08	1.12	1.00
70	73.04	91.64	102.25	112.84	124.80	156.88	166.02	107.86	140.54	160.15	181.39	194.47	232.05	258.20	109.49	142.17	163.42	186.30	202.64	241.86	299.05	1.11	1.00
71	80.99	102.26	114.20	126.11	139.41	171.37	181.94	119.29	155.25	178.12	201.00	217.34	256.56	282.71	119.29	155.25	181.39	204.27	220.61	263.10	321.93	1.11	1.00
72	90.29	114.20	127.48	140.73	155.35	185.95	199.19	132.37	173.22	196.10	223.88	241.86	282.71	310.49	130.73	169.95	201.00	225.52	241.86	284.35	346.44	1.11	1.00
73	100.91	127.47	142.08	157.99	172.60	201.86	217.77	147.08	191.20	217.34	248.39	268.00	310.49	339.91	143.81	186.30	222.25	246.76	263.10	308.86	374.23	1.10	1.00
74	111.53	142.07	159.35	175.24	192.53	219.09	237.66	161.78	212.44	241.86	274.54	299.05	343.18	370.96	158.51	204.27	246.76	271.27	287.61	335.01	402.01	1.10	1.00
75	124.80	157.98	177.94	196.48	213.78	237.64	260.21	179.76	235.32	268.00	305.59	333.37	377.49	406.91	173.22	223.88	272.91	299.05	313.76	364.42	433.06	1.10	1.00
76	139.41	176.57	197.85	217.71	237.67	265.53	290.75	192.86	251.84	286.91	326.75	357.04	404.86	436.73	184.89	240.68	291.69	320.38	336.32	390.51	463.83	1.10	1.00
77	155.34	196.48	218.34	242.95	264.15	294.72	323.94	203.07	265.68	302.32	345.07	375.61	426.00	459.59	195.44	251.93	308.43	337.44	354.23	410.73	488.60	1.09	1.00
78	166.43	211.68	232.12	262.78	280.30	316.79	347.45	213.14	278.84	316.79	362.05	394.17	446.72	481.76	205.84	265.70	322.63	354.75	372.27	432.13	512.42	1.09	1.00
79	176.90	225.66	246.55	279.98	299.48	337.09	369.13	222.87	292.52	332.91	378.88	413.71	468.03	505.64	214.51	278.59	338.49	371.92	390.03	452.71	537.68	1.08	1.00
80	186.98	240.02	262.56	297.04	316.93	358.04	392.52	233.39	305.00	347.43	396.49	432.30	490.64		225.43	290.41	354.06	388.54	407.10	473.41		1.08	1.00
81	208.19	266.54	291.73	330.19	352.73	399.15	437.60	255.93	335.49	381.91	436.28	476.06	538.38		246.65	319.58	389.86	426.99	446.88	519.82		1.08	1.00
82	232.06	297.04	326.21	368.65	393.84	444.23	487.99	281.13	368.65	420.36	478.71	522.47	591.43		271.84	351.41	426.99	468.10	491.97	571.53		1.08	1.00
83	258.58	331.52	363.34	411.08	438.93	495.95	543.69	308.97	404.45	461.47	526.45	574.19	649.77		298.37	385.89	469.43	514.51	539.71	627.23		1.08	1.00
84	289.08	369.97	404.45	457.49	489.32	552.97	606.01	339.47	445.56	506.56	578.17	629.88	713.42		327.54	423.02	515.84	564.90	592.75	689.55		1.08	1.00
85	322.23	412.41	450.86	510.54	545.01	615.30	674.97	373.95		556.95	635.19	692.21	783.71		359.36		567.56	620.60	652.42	757.18		1.08	1.00
86	358.04	458.82	502.58	568.88	607.34	686.90	751.88	409.75		611.32	697.51	761.16	861.94		395.17		623.25	682.92	716.08	831.44		1.08	1.00
87	399.15	511.86	560.93	633.86	677.62	765.14	838.07	450.86		672.32	766.47	835.42	946.81		433.62		684.25	749.23	786.36	913.66		1.08	1.00
88	445.56	570.21	624.58	705.47	754.53	852.66	934.88	494.62		738.62	842.05	917.64	1039.64		477.38		751.88	823.49	864.60	1003.83		1.08	1.00
89	495.95	635.19	696.19	787.68	842.05	950.79	1040.96	543.69		810.23	924.27	1009.14	1141.74		523.80		826.14	904.38	949.46	1101.96		1.08	1.00
90	552.97	708.12	775.75	876.53	937.53	1059.53	1160.31	598.06							575.51							1.08	1.00
91+																						1.08	1.00

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

Compound rates reflect rates with a 5% annual increase in monthly/daily benefits and a 3% increase in policy limit; rates reflecting a 5% annual increase in both benefit and policy limit are calculated by multiplying the rates in the table by the factors listed to the right

Appendix B2

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

LTC-03 PA, LTC-03FR PA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	3.9% Simple Inflation							3.9%/3% Compound Inflation							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2-10yr BP	LifeBP
18-29	17.24	22.54	25.20	27.85	29.17	35.83	37.15	18.60	26.57	30.56	34.54	38.53	47.83	75.73	1.44	1.00
30	18.56	23.87	26.52	29.17	30.50	37.15	38.49	19.93	27.90	31.89	37.20	41.19	50.49	79.72	1.40	1.00
31	18.58	23.87	26.52	29.17	30.50	37.16	38.51	19.93	27.90	31.89	37.20	41.19	51.82	81.04	1.40	1.00
32	18.58	25.20	27.85	30.50	31.83	38.50	39.84	21.26	29.23	31.89	38.53	42.52	51.82	82.37	1.40	1.00
33	19.90	25.20	27.86	30.50	31.83	38.51	39.86	21.26	29.23	33.21	38.53	42.52	53.14	83.70	1.40	1.00
34	19.90	25.20	27.87	30.51	31.84	39.85	41.19	21.26	29.23	34.54	39.86	43.84	53.14	85.03	1.40	1.00
35	19.91	25.21	27.87	30.52	31.85	39.86	41.19	21.26	29.23	35.87	41.19	43.84	54.47	86.36	1.40	1.00
36	21.24	26.53	29.20	31.85	33.18	41.19	42.52	22.59	30.56	35.87	41.19	45.17	54.47	87.69	1.40	1.00
37	21.25	26.54	29.22	31.86	33.20	41.19	42.52	22.59	30.56	35.87	42.52	45.17	55.80	89.02	1.40	1.00
38	21.25	26.55	29.23	31.87	33.21	41.19	43.84	22.59	30.56	37.20	42.52	45.17	55.80	90.34	1.40	1.00
39	21.26	27.88	30.55	33.21	34.54	42.52	43.84	23.91	30.56	37.20	42.52	45.17	55.80	91.67	1.40	1.00
40	21.26	27.89	30.56	33.21	34.54	42.52	45.17	25.24	31.89	39.86	45.17	47.83	58.46	93.00	1.35	1.00
41	21.26	27.90	31.89	34.54	35.87	43.84	46.50	25.24	31.89	39.86	45.17	47.83	59.79	94.33	1.35	1.00
42	22.59	29.23	31.89	34.54	37.20	45.17	49.16	26.57	33.21	39.86	46.50	49.16	59.79	95.66	1.35	1.00
43	22.59	29.23	33.21	35.87	37.20	46.50	50.49	26.57	33.21	41.19	46.50	49.16	61.12	96.99	1.35	1.00
44	22.59	30.56	34.54	37.20	38.53	49.16	51.82	26.57	33.21	41.19	46.50	50.49	62.44	98.32	1.35	1.00
45	23.91	30.56	34.54	38.53	39.86	50.49	54.47	27.90	34.54	42.52	47.83	51.82	63.77	99.64	1.33	1.00
46	23.91	31.89	35.87	39.86	41.19	51.82	55.80	27.90	35.87	42.52	49.16	53.14	63.77	100.97	1.33	1.00
47	25.24	31.89	37.20	39.86	42.52	54.47	58.46	27.90	35.87	43.84	49.16	53.14	65.10	103.63	1.33	1.00
48	25.24	33.21	37.20	41.19	43.84	55.80	61.12	27.90	37.20	43.84	50.49	53.14	65.10	104.96	1.33	1.00
49	26.57	33.21	38.53	42.52	45.17	57.13	62.44	27.90	37.20	43.84	50.49	53.14	65.10	106.29	1.33	1.00
50	26.57	34.54	39.86	43.84	46.50	59.79	65.10	29.23	38.53	45.17	51.82	54.47	67.76	107.62	1.30	1.00
51	26.57	35.87	41.19	45.17	47.83	61.12	67.76	29.23	39.86	46.50	53.14	55.80	69.09	110.27	1.30	1.00
52	27.90	37.20	42.52	47.83	50.49	63.77	70.42	30.56	41.19	47.83	54.47	57.13	70.42	114.26	1.29	1.00
53	27.90	38.53	43.84	49.16	53.14	65.10	74.40	30.56	41.19	49.16	54.47	59.79	70.42	116.92	1.29	1.00
54	29.23	41.19	45.17	51.82	55.80	67.76	77.06	31.89	42.52	50.49	55.80	61.12	71.74	119.57	1.28	1.00
55	29.23	42.52	46.50	53.14	57.13	69.09	81.04	33.21	43.84	51.82	57.13	62.44	73.07	123.56	1.28	1.00
56	31.89	45.17	49.16	55.80	61.12	73.07	85.03	34.54	46.50	53.14	59.79	65.10	77.06	127.55	1.26	1.00
57	33.21	46.50	51.82	59.79	65.10	77.06	90.34	35.87	49.16	55.80	63.77	67.76	82.37	132.86	1.25	1.00
58	35.87	49.16	55.80	62.44	69.09	82.37	94.33	37.20	51.82	58.46	67.76	71.74	86.36	136.85	1.23	1.00
59	38.53	51.82	58.46	66.43	73.07	86.36	99.64	38.53	54.47	61.12	70.42	75.73	91.67	142.16	1.22	1.00
60	41.19	54.47	62.44	70.42	78.39	91.67	104.96	39.86	57.13	63.77	74.40	79.72	96.99	147.47	1.20	1.00
61	43.84	57.13	66.43	74.40	82.37	96.99	111.60	42.52	59.79	67.76	78.39	85.03	103.63	154.12	1.19	1.00
62	46.50	61.12	69.09	78.39	86.36	102.30	118.24	46.50	63.77	73.07	82.37	89.02	108.94	159.43	1.18	1.00
63	49.16	65.10	73.07	83.70	90.34	107.62	124.89	50.49	67.76	78.39	87.69	94.33	116.92	166.07	1.16	1.00
64	53.14	69.09	77.06	87.69	94.33	114.26	132.86	54.47	71.74	83.70	93.00	100.97	123.56	174.05	1.15	1.00
65	55.80	73.07	81.04	93.00	98.32	120.90	140.83	58.46	75.73	89.02	98.32	106.29	131.53	180.69	1.14	1.00
66	61.12	79.72	89.02	102.30	107.62	131.53	152.79	63.77	82.37	96.99	107.62	115.59	142.16	191.32	1.13	1.00
67	66.43	87.69	98.32	111.60	118.24	144.82	164.75	69.09	90.34	104.96	116.92	126.22	154.12	203.28	1.13	1.00
68	73.07	95.66	107.62	122.23	130.20	158.10	179.36	75.73	96.99	112.93	127.55	138.17	167.40	216.56	1.12	1.00
69	79.72	104.96	118.24	134.19	143.49	172.72	193.97	82.37	106.29	122.23	139.50	151.46	182.02	228.52	1.12	1.00
70	87.69	114.26	130.20	147.47	158.10	188.66	209.92	89.02	115.59	132.86	151.46	164.75	196.63	243.13	1.11	1.00
71	96.99	126.22	144.82	163.42	176.70	208.59	229.85	96.99	126.22	147.47	166.07	179.36	213.90	261.73	1.11	1.00
72	107.62	140.83	159.43	182.02	196.63	229.85	252.43	106.29	138.17	163.42	183.35	196.63	231.18	281.66	1.11	1.00
73	119.57	155.45	176.70	201.95	217.89	252.43	276.35	116.92	151.46	180.69	200.62	213.90	251.10	304.25	1.10	1.00
74	131.53	172.72	196.63	223.20	243.13	279.00	301.59	128.87	166.07	200.62	220.55	233.83	272.36	326.83	1.10	1.00
75	146.15	191.32	217.89	248.45	271.03	306.91	330.82	140.83	182.02	221.88	243.13	255.09	296.28	352.08	1.10	1.00
76	160.72	209.87	239.09	272.29	297.53	337.38	363.94	154.08	200.57	243.07	266.98	280.26	325.42	386.53	1.10	1.00
77	176.59	231.02	262.89	300.06	326.62	370.43	399.64	169.95	219.07	268.20	293.43	308.03	357.16	424.87	1.09	1.00
78	193.77	253.49	288.00	329.14	358.33	406.11	437.96	187.13	241.54	293.30	322.50	338.43	392.84	465.84	1.09	1.00
79	212.26	278.59	317.06	360.84	394.01	445.74	481.56	204.30	265.32	322.37	354.21	371.45	431.15	512.07	1.08	1.00
80	233.39	305.00	347.43	396.49	432.30	490.64		225.43	290.41	354.06	388.54	407.10	473.41		1.08	1.00
81	255.93	335.49	381.91	436.28	476.06	538.38		246.65	319.58	389.86	426.99	446.88	519.82		1.08	1.00
82	281.13	368.65	420.36	478.71	522.47	591.43		271.84	351.41	426.99	468.10	491.97	571.53		1.08	1.00
83	308.97	404.45	461.47	526.45	574.19	649.77		298.37	385.89	469.43	514.51	539.71	627.23		1.08	1.00
84	339.47	445.56	506.56	578.17	629.88	713.42		327.54	423.02	515.84	564.90	592.75	689.55		1.08	1.00
85	373.95		556.95	635.19	692.21	783.71		359.36		567.56	620.60	652.42	757.18		1.08	1.00
86	409.75		611.32	697.51	761.16	861.94		395.17		623.25	682.92	716.08	831.44		1.08	1.00
87	450.86		672.32	766.47	835.42	946.81		433.62		684.25	749.23	786.36	913.66		1.08	1.00
88	494.62		738.62	842.05	917.64	1039.64		477.38		751.88	823.49	864.60	1003.83		1.08	1.00
89	543.69		810.23	924.27	1009.14	1141.74		523.80		826.14	904.38	949.46	1101.96		1.08	1.00
90	598.06							575.51							1.08	1.00
91+															1.08	1.00

Rates shown below the line apply only to attained age GPO Inflation Adjustment offers, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases
Compound rates reflect rates with a 5% annual increase in monthly/daily benefits and a 3% increase in policy limit; rates reflecting a 5% annual increase in both benefit and policy limit are calculated by multiplying the rates in the table by the factors listed to the right

Appendix C1

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

LTC-03 PA, LTC-03FR PA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	3.4% Simple Inflation							3.4%/3% Compound Inflation							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2-10yr BP	LifeBP
18-29	13.00	17.00	19.00	21.00	22.00	29.00	30.00	17.22	24.60	28.29	31.98	35.67	44.28	70.11	1.44	1.00
30	14.00	18.00	20.00	22.00	23.00	30.00	32.00	18.45	25.83	29.52	34.44	38.13	46.74	73.80	1.40	1.00
31	15.00	18.00	20.00	22.00	23.00	31.00	34.00	18.45	25.83	29.52	34.44	38.13	47.97	75.03	1.40	1.00
32	15.00	19.00	21.00	23.00	24.00	33.00	35.00	19.68	27.06	29.52	35.67	39.36	47.97	76.26	1.40	1.00
33	16.00	19.00	22.00	23.00	24.00	34.00	36.90	19.68	27.06	30.75	35.67	39.36	49.20	77.49	1.40	1.00
34	16.00	19.00	23.00	24.00	25.00	36.00	38.13	19.68	27.06	31.98	36.90	40.59	49.20	78.72	1.40	1.00
35	17.00	20.00	23.00	25.00	26.00	36.90	38.13	19.68	27.06	33.21	38.13	40.59	50.43	79.95	1.40	1.00
36	18.00	21.00	24.00	26.00	28.00	38.13	39.36	20.91	28.29	33.21	38.13	41.82	50.43	81.18	1.40	1.00
37	19.00	22.00	26.00	27.00	29.00	38.13	39.36	20.91	28.29	33.21	39.36	41.82	51.66	82.41	1.40	1.00
38	19.00	23.00	27.00	28.00	30.00	38.13	40.59	20.91	28.29	34.44	39.36	41.82	51.66	83.64	1.40	1.00
39	19.68	24.00	28.00	30.00	31.98	39.36	40.59	22.14	28.29	34.44	39.36	41.82	51.66	84.87	1.40	1.00
40	19.68	25.00	28.29	30.75	31.98	39.36	41.82	23.37	29.52	36.90	41.82	44.28	54.12	86.10	1.35	1.00
41	19.68	25.83	29.52	31.98	33.21	40.59	43.05	23.37	29.52	36.90	41.82	44.28	55.35	87.33	1.35	1.00
42	20.91	27.00	29.52	31.98	34.44	41.82	45.51	24.60	30.75	36.90	43.05	45.51	55.35	88.56	1.35	1.00
43	20.91	27.06	30.75	33.21	34.44	43.05	46.74	24.60	30.75	38.13	43.05	45.51	56.58	89.79	1.35	1.00
44	20.91	28.29	31.98	34.44	35.67	45.51	47.97	24.60	30.75	38.13	43.05	46.74	57.81	91.02	1.35	1.00
45	22.14	28.29	31.98	35.67	36.90	46.74	50.43	25.83	31.98	39.36	44.28	47.97	59.04	92.25	1.33	1.00
46	22.14	29.52	33.21	36.90	38.13	47.97	51.66	25.83	33.21	39.36	45.51	49.20	59.04	93.48	1.33	1.00
47	23.37	29.52	34.44	36.90	39.36	50.43	54.12	25.83	33.21	40.59	45.51	49.20	60.27	95.94	1.33	1.00
48	23.37	30.75	34.44	38.13	40.59	51.66	56.58	25.83	34.44	40.59	46.74	49.20	60.27	97.17	1.33	1.00
49	24.60	30.75	35.67	39.36	41.82	52.89	57.81	25.83	34.44	40.59	46.74	49.20	60.27	98.40	1.33	1.00
50	24.60	31.98	36.90	40.59	43.05	55.35	60.27	27.06	35.67	41.82	47.97	50.43	62.73	99.63	1.30	1.00
51	24.60	33.21	38.13	41.82	44.28	56.58	62.73	27.06	36.90	43.05	49.20	51.66	63.96	102.09	1.30	1.00
52	25.83	34.44	39.36	44.28	46.74	59.04	65.19	28.29	38.13	44.28	50.43	52.89	65.19	105.78	1.29	1.00
53	25.83	35.67	40.59	45.51	49.20	60.27	68.88	28.29	38.13	45.51	50.43	55.35	65.19	108.24	1.29	1.00
54	27.06	38.13	41.82	47.97	51.66	62.73	71.34	29.52	39.36	46.74	51.66	56.58	66.42	110.70	1.28	1.00
55	27.06	39.36	43.05	49.20	52.89	63.96	75.03	30.75	40.59	47.97	52.89	57.81	67.65	114.39	1.28	1.00
56	29.52	41.82	45.51	51.66	56.58	67.65	78.72	31.98	43.05	49.20	55.35	60.27	71.34	118.08	1.26	1.00
57	30.75	43.05	47.97	55.35	60.27	71.34	83.64	33.21	45.51	51.66	59.04	62.73	76.26	123.00	1.25	1.00
58	33.21	45.51	51.66	57.81	63.96	76.26	87.33	34.44	47.97	54.12	62.73	66.42	79.95	126.69	1.23	1.00
59	35.67	47.97	54.12	61.50	67.65	79.95	92.25	35.67	50.43	56.58	65.19	70.11	84.87	131.61	1.22	1.00
60	38.13	50.43	57.81	65.19	72.57	84.87	97.17	36.90	52.89	59.04	68.88	73.80	89.79	136.53	1.20	1.00
61	40.59	52.89	61.50	68.88	76.26	89.79	103.32	39.36	55.35	62.73	72.57	78.72	95.94	142.68	1.19	1.00
62	43.05	56.58	63.96	72.57	79.95	94.71	109.47	43.05	59.04	67.65	76.26	82.41	100.86	147.60	1.18	1.00
63	45.51	60.27	67.65	77.49	83.64	99.63	115.62	46.74	62.73	72.57	81.18	87.33	108.24	153.75	1.16	1.00
64	49.20	63.96	71.34	81.18	87.33	105.78	123.00	50.43	66.42	77.49	86.10	93.48	114.39	161.13	1.15	1.00
65	51.66	67.65	75.03	86.10	91.02	111.93	130.38	54.12	70.11	82.41	91.02	98.40	121.77	167.28	1.14	1.00
66	56.58	73.80	82.41	94.71	99.63	121.77	141.45	59.04	76.26	89.79	99.63	107.01	131.61	177.12	1.13	1.00
67	61.50	81.18	91.02	103.32	109.47	134.07	152.52	63.96	83.64	97.17	108.24	116.85	142.68	188.19	1.13	1.00
68	67.65	88.56	99.63	113.16	120.54	146.37	166.05	70.11	89.79	104.55	118.08	127.92	154.98	200.49	1.12	1.00
69	73.80	97.17	109.47	124.23	132.84	159.90	179.58	76.26	98.40	113.16	129.15	140.22	168.51	211.56	1.12	1.00
70	81.18	105.78	120.54	136.53	146.37	174.66	194.34	82.41	107.01	123.00	140.22	152.52	182.04	225.09	1.11	1.00
71	89.79	116.85	134.07	151.29	163.59	193.11	212.79	89.79	116.85	136.53	153.75	166.05	198.03	242.31	1.11	1.00
72	99.63	130.38	147.60	168.51	182.04	212.79	233.70	98.40	127.92	151.29	169.74	182.04	214.02	260.76	1.11	1.00
73	110.70	143.91	163.59	186.96	201.72	233.70	255.84	108.24	140.22	167.28	185.73	198.03	232.47	281.67	1.10	1.00
74	121.77	159.90	182.04	206.64	225.09	258.30	279.21	119.31	153.75	185.73	204.18	216.48	252.15	302.58	1.10	1.00
75	135.30	177.12	201.72	230.01	250.92	284.13	306.27	130.38	168.51	205.41	225.09	236.16	274.29	325.95	1.10	1.00
76	145.20	189.60	216.00	246.00	268.80	304.80	328.80	139.20	181.20	219.60	241.20	253.20	294.00	349.20	1.10	1.00
77	152.95	200.10	227.70	259.90	282.90	320.85	346.15	147.20	189.75	232.30	254.15	266.80	309.35	368.00	1.09	1.00
78	160.60	210.10	238.70	272.80	297.00	336.60	363.00	155.10	200.20	243.10	267.30	280.50	325.60	386.10	1.09	1.00
79	168.00	220.50	250.95	285.60	311.85	352.80	381.15	161.70	210.00	255.15	280.35	294.00	341.25	405.30	1.08	1.00
80	176.00	230.00	262.00	299.00	326.00	370.00		170.00	219.00	267.00	293.00	307.00	357.00		1.08	1.00
81	193.00	253.00	288.00	329.00	359.00	406.00		186.00	241.00	294.00	322.00	337.00	392.00		1.08	1.00
82	212.00	278.00	317.00	361.00	394.00	446.00		205.00	265.00	322.00	353.00	371.00	431.00		1.08	1.00
83	233.00	305.00	348.00	397.00	433.00	490.00		225.00	291.00	354.00	388.00	407.00	473.00		1.08	1.00
84	256.00	336.00	382.00	436.00	475.00	538.00		247.00	319.00	389.00	426.00	447.00	520.00		1.08	1.00
85	282.00		420.00	479.00	522.00	591.00		271.00		428.00	468.00	492.00	571.00		1.08	1.00
86	309.00		461.00	526.00	574.00	650.00		298.00		470.00	515.00	540.00	627.00		1.08	1.00
87	340.00		507.00	578.00	630.00	714.00		327.00		516.00	565.00	593.00	689.00		1.08	1.00
88	373.00		557.00	635.00	692.00	784.00		360.00		567.00	621.00	652.00	757.00		1.08	1.00
89	410.00		611.00	697.00	761.00	861.00		395.00		623.00	682.00	716.00	831.00		1.08	1.00
90	451.00							434.00							1.08	1.00
91+															1.08	1.00

Rates shown below the line apply only to attained age GPO Inflation Adjustment offers, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases
Compound rates reflect rates with a 5% annual increase in monthly/daily benefits and a 3% increase in policy limit; rates reflecting a 5% annual increase in both benefit and policy limit are calculated by multiplying the rates in the table by the factors listed to the right

Appendix C2

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

LTC-03 PA, LTC-03FR PA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	2.2% Simple Inflation							2.2%/3% Compound Inflation							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2-10yr BP	LifeBP
18-29	13.00	17.00	19.00	21.00	22.00	27.00	28.00	14.00	20.00	23.00	26.00	29.00	36.00	57.00	1.44	1.00
30	14.00	18.00	20.00	22.00	23.00	28.00	29.00	15.00	21.00	24.00	28.00	31.00	38.00	60.00	1.40	1.00
31	14.00	18.00	20.00	22.00	23.00	28.00	29.00	15.00	21.00	24.00	28.00	31.00	39.00	61.00	1.40	1.00
32	14.00	19.00	21.00	23.00	24.00	29.00	30.00	16.00	22.00	24.00	29.00	32.00	39.00	62.00	1.40	1.00
33	15.00	19.00	21.00	23.00	24.00	29.00	30.00	16.00	22.00	25.00	29.00	32.00	40.00	63.00	1.40	1.00
34	15.00	19.00	21.00	23.00	24.00	30.00	31.00	16.00	22.00	26.00	30.00	33.00	40.00	64.00	1.40	1.00
35	15.00	19.00	21.00	23.00	24.00	30.00	31.00	16.00	22.00	27.00	31.00	33.00	41.00	65.00	1.40	1.00
36	16.00	20.00	22.00	24.00	25.00	31.00	32.00	17.00	23.00	27.00	31.00	34.00	41.00	66.00	1.40	1.00
37	16.00	20.00	22.00	24.00	25.00	31.00	32.00	17.00	23.00	27.00	32.00	34.00	42.00	67.00	1.40	1.00
38	16.00	20.00	22.00	24.00	25.00	31.00	33.00	17.00	23.00	28.00	32.00	34.00	42.00	68.00	1.40	1.00
39	16.00	21.00	23.00	25.00	26.00	32.00	33.00	18.00	23.00	28.00	32.00	34.00	42.00	69.00	1.40	1.00
40	16.00	21.00	23.00	25.00	26.00	32.00	34.00	19.00	24.00	30.00	34.00	36.00	44.00	70.00	1.35	1.00
41	16.00	21.00	24.00	26.00	27.00	33.00	35.00	19.00	24.00	30.00	34.00	36.00	45.00	71.00	1.35	1.00
42	17.00	22.00	24.00	26.00	28.00	34.00	37.00	20.00	25.00	30.00	35.00	37.00	45.00	72.00	1.35	1.00
43	17.00	22.00	25.00	27.00	28.00	35.00	38.00	20.00	25.00	31.00	35.00	37.00	46.00	73.00	1.35	1.00
44	17.00	23.00	26.00	28.00	29.00	37.00	39.00	20.00	25.00	31.00	35.00	38.00	47.00	74.00	1.35	1.00
45	18.00	23.00	26.00	29.00	30.00	38.00	41.00	21.00	26.00	32.00	36.00	39.00	48.00	75.00	1.33	1.00
46	18.00	24.00	27.00	30.00	31.00	39.00	42.00	21.00	27.00	32.00	37.00	40.00	48.00	76.00	1.33	1.00
47	19.00	24.00	28.00	30.00	32.00	41.00	44.00	21.00	27.00	33.00	37.00	40.00	49.00	78.00	1.33	1.00
48	19.00	25.00	28.00	31.00	33.00	42.00	46.00	21.00	28.00	33.00	38.00	40.00	49.00	79.00	1.33	1.00
49	20.00	25.00	29.00	32.00	34.00	43.00	47.00	21.00	28.00	33.00	38.00	40.00	49.00	80.00	1.33	1.00
50	20.00	26.00	30.00	33.00	35.00	45.00	49.00	22.00	29.00	34.00	39.00	41.00	51.00	81.00	1.30	1.00
51	20.00	27.00	31.00	34.00	36.00	46.00	51.00	22.00	30.00	35.00	40.00	42.00	52.00	83.00	1.30	1.00
52	21.00	28.00	32.00	36.00	38.00	48.00	53.00	23.00	31.00	36.00	41.00	43.00	53.00	86.00	1.29	1.00
53	21.00	29.00	33.00	37.00	40.00	49.00	56.00	23.00	31.00	37.00	41.00	45.00	53.00	88.00	1.29	1.00
54	22.00	31.00	34.00	39.00	42.00	51.00	58.00	24.00	32.00	38.00	42.00	46.00	54.00	90.00	1.28	1.00
55	22.00	32.00	35.00	40.00	43.00	52.00	61.00	25.00	33.00	39.00	43.00	47.00	55.00	93.00	1.28	1.00
56	24.00	34.00	37.00	42.00	46.00	55.00	64.00	26.00	35.00	40.00	45.00	49.00	58.00	96.00	1.26	1.00
57	25.00	35.00	39.00	45.00	49.00	58.00	68.00	27.00	37.00	42.00	48.00	51.00	62.00	100.00	1.25	1.00
58	27.00	37.00	42.00	47.00	52.00	62.00	71.00	28.00	39.00	44.00	51.00	54.00	65.00	103.00	1.23	1.00
59	29.00	39.00	44.00	50.00	55.00	65.00	75.00	29.00	41.00	46.00	53.00	57.00	69.00	107.00	1.22	1.00
60	31.00	41.00	47.00	53.00	59.00	69.00	79.00	30.00	43.00	48.00	56.00	60.00	73.00	111.00	1.20	1.00
61	33.00	43.00	50.00	56.00	62.00	73.00	84.00	32.00	45.00	51.00	59.00	64.00	78.00	116.00	1.19	1.00
62	35.00	46.00	52.00	59.00	65.00	77.00	89.00	35.00	48.00	55.00	62.00	67.00	82.00	120.00	1.18	1.00
63	37.00	49.00	55.00	63.00	68.00	81.00	94.00	38.00	51.00	59.00	66.00	71.00	88.00	125.00	1.16	1.00
64	40.00	52.00	58.00	66.00	71.00	86.00	100.00	41.00	54.00	63.00	70.00	76.00	93.00	131.00	1.15	1.00
65	42.00	55.00	61.00	70.00	74.00	91.00	106.00	44.00	57.00	67.00	74.00	80.00	99.00	136.00	1.14	1.00
66	46.00	60.00	67.00	77.00	81.00	99.00	115.00	48.00	62.00	73.00	81.00	87.00	107.00	144.00	1.13	1.00
67	50.00	66.00	74.00	84.00	89.00	109.00	124.00	52.00	68.00	79.00	88.00	95.00	116.00	153.00	1.13	1.00
68	55.00	72.00	81.00	92.00	98.00	119.00	135.00	57.00	73.00	85.00	96.00	104.00	126.00	163.00	1.12	1.00
69	60.00	79.00	89.00	101.00	108.00	130.00	146.00	62.00	80.00	92.00	105.00	114.00	137.00	172.00	1.12	1.00
70	66.00	86.00	98.00	111.00	119.00	142.00	158.00	67.00	87.00	100.00	114.00	124.00	148.00	183.00	1.11	1.00
71	73.00	95.00	109.00	123.00	133.00	157.00	173.00	73.00	95.00	111.00	125.00	135.00	161.00	197.00	1.11	1.00
72	81.00	106.00	120.00	137.00	148.00	173.00	190.00	80.00	104.00	123.00	138.00	148.00	174.00	212.00	1.11	1.00
73	90.00	117.00	133.00	152.00	164.00	190.00	208.00	88.00	114.00	136.00	151.00	161.00	189.00	229.00	1.10	1.00
74	99.00	130.00	148.00	168.00	183.00	210.00	227.00	97.00	125.00	151.00	166.00	176.00	205.00	246.00	1.10	1.00
75	110.00	144.00	164.00	187.00	204.00	231.00	249.00	106.00	137.00	167.00	183.00	192.00	223.00	265.00	1.10	1.00
76	121.00	158.00	180.00	205.00	224.00	254.00	274.00	116.00	151.00	183.00	201.00	211.00	245.00	291.00	1.10	1.00
77	133.00	174.00	198.00	226.00	246.00	279.00	301.00	128.00	165.00	202.00	221.00	232.00	269.00	320.00	1.09	1.00
78	146.00	191.00	217.00	248.00	270.00	306.00	330.00	141.00	182.00	221.00	243.00	255.00	296.00	351.00	1.09	1.00
79	160.00	210.00	239.00	272.00	297.00	336.00	363.00	154.00	200.00	243.00	267.00	280.00	325.00	386.00	1.08	1.00
80	176.00	230.00	262.00	299.00	326.00	370.00		170.00	219.00	267.00	293.00	307.00	357.00		1.08	1.00
81	193.00	253.00	288.00	329.00	359.00	406.00		186.00	241.00	294.00	322.00	337.00	392.00		1.08	1.00
82	212.00	278.00	317.00	361.00	394.00	446.00		205.00	265.00	322.00	353.00	371.00	431.00		1.08	1.00
83	233.00	305.00	348.00	397.00	433.00	490.00		225.00	291.00	354.00	388.00	407.00	473.00		1.08	1.00
84	256.00	336.00	382.00	436.00	475.00	538.00		247.00	319.00	389.00	426.00	447.00	520.00		1.08	1.00
85	282.00		420.00	479.00	522.00	591.00		271.00		428.00	468.00	492.00	571.00		1.08	1.00
86	309.00		461.00	526.00	574.00	650.00		298.00		470.00	515.00	540.00	627.00		1.08	1.00
87	340.00		507.00	578.00	630.00	714.00		327.00		516.00	565.00	593.00	689.00		1.08	1.00
88	373.00		557.00	635.00	692.00	784.00		360.00		567.00	621.00	652.00	757.00		1.08	1.00
89	410.00		611.00	697.00	761.00	861.00		395.00		623.00	682.00	716.00	831.00		1.08	1.00
90	451.00							434.00							1.08	1.00
91+															1.08	1.00

Rates shown below the line apply only to attained age GPO Inflation Adjustment offers, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases
Compound rates reflect rates with a 5% annual increase in monthly/daily benefits and a 3% increase in policy limit; rates reflecting a 5% annual increase in both benefit and policy limit are calculated by multiplying the rates in the table by the factors listed to the right

Appendix B1

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

LTC-03 PA, LTC-03FR PA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	GPO Inflation							5% Simple Inflation							5%/3% Compound Inflation							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2-10yr BP	LifeBP
18-29	11.93	13.26	15.91	17.24	18.56	19.89	22.54	17.24	22.54	25.20	27.85	29.17	38.48	39.81	22.88	32.68	37.59	42.49	47.39	58.83	93.15	1.44	1.00
30	11.93	13.26	17.24	18.56	19.89	21.22	23.87	18.56	23.87	26.52	29.17	30.50	39.81	42.47	24.51	34.32	39.22	45.76	50.66	62.10	98.05	1.40	1.00
31	11.93	13.26	17.24	18.56	19.89	21.22	23.87	19.90	23.87	26.52	29.17	30.50	41.14	45.15	24.51	34.32	39.22	45.76	50.66	63.73	99.68	1.40	1.00
32	11.93	13.26	17.24	18.56	19.89	22.54	25.20	19.90	25.20	27.85	30.50	31.83	43.81	46.48	26.15	35.95	39.22	47.39	52.29	63.73	101.32	1.40	1.00
33	11.93	14.59	18.56	19.89	21.22	22.54	25.20	21.23	25.20	29.18	30.50	31.83	45.15	49.03	26.15	35.95	40.85	47.39	52.29	65.37	102.95	1.40	1.00
34	11.93	14.59	18.56	19.89	21.22	22.54	25.20	21.23	25.20	30.52	31.84	33.16	47.82	50.66	26.15	35.95	42.49	49.03	53.93	65.37	104.59	1.40	1.00
35	13.26	14.59	18.56	19.89	21.22	22.54	25.20	22.57	26.53	30.52	33.18	34.50	49.03	50.66	26.15	35.95	44.12	50.66	53.93	67.00	106.22	1.40	1.00
36	13.26	15.91	19.89	21.22	22.54	23.87	26.52	23.89	27.86	31.85	34.50	37.17	50.66	52.29	27.78	37.59	44.12	50.66	55.56	67.00	107.86	1.40	1.00
37	13.26	15.91	19.89	21.22	22.54	23.87	26.52	25.23	29.20	34.53	35.84	38.51	50.66	52.29	27.78	37.59	44.12	52.29	55.56	68.64	109.49	1.40	1.00
38	13.26	15.91	19.89	21.22	22.54	23.87	26.52	25.23	30.54	35.87	37.18	39.85	50.66	53.93	27.78	37.59	45.76	52.29	55.56	68.64	111.12	1.40	1.00
39	13.26	15.91	19.89	21.22	22.54	25.20	27.85	26.15	31.86	37.20	39.85	42.49	52.29	53.93	29.42	37.59	45.76	52.29	55.56	68.64	112.76	1.40	1.00
40	14.60	17.25	19.89	21.22	22.54	25.20	27.85	26.15	33.20	37.59	40.85	42.49	52.29	55.56	31.05	39.22	49.03	55.56	58.83	71.90	114.39	1.35	1.00
41	14.60	17.25	21.22	22.54	23.87	26.53	27.85	26.15	34.32	39.22	42.49	44.12	53.93	57.20	31.05	39.22	49.03	55.56	58.83	73.54	116.03	1.35	1.00
42	15.92	18.58	21.22	22.54	23.87	27.86	29.17	27.78	35.87	39.22	42.49	45.76	55.56	60.46	32.68	40.85	49.03	57.20	60.46	73.54	117.66	1.35	1.00
43	15.92	18.58	22.55	23.88	25.21	29.20	30.51	27.78	35.95	40.85	44.12	45.76	57.20	62.10	32.68	40.85	50.66	57.20	60.46	75.17	119.29	1.35	1.00
44	15.92	19.92	22.55	23.88	26.53	30.52	31.84	27.78	37.59	42.49	45.76	47.39	60.46	63.73	32.68	40.85	50.66	57.20	62.10	76.81	120.93	1.35	1.00
45	15.92	19.92	23.88	25.21	26.53	31.86	33.18	29.42	37.59	42.49	47.39	49.03	62.10	67.00	34.32	42.49	52.29	58.83	63.73	78.44	122.56	1.33	1.00
46	17.25	21.24	23.88	26.55	27.87	33.19	34.50	29.42	39.22	44.12	49.03	50.66	63.73	68.64	34.32	44.12	52.29	60.46	65.37	78.44	124.20	1.33	1.00
47	17.25	21.24	25.22	27.87	29.20	34.53	35.84	31.05	39.22	45.76	49.03	52.29	67.00	71.90	34.32	44.12	53.93	60.46	65.37	80.07	127.47	1.33	1.00
48	17.25	22.57	26.55	27.87	29.20	35.86	37.17	31.05	40.85	45.76	50.66	53.93	68.64	75.17	34.32	45.76	53.93	62.10	65.37	80.07	129.10	1.33	1.00
49	18.59	22.57	26.55	29.20	30.52	37.59	39.85	32.68	40.85	47.39	52.29	55.56	70.27	76.81	34.32	45.76	53.93	62.10	65.37	80.07	130.73	1.33	1.00
50	18.59	23.91	27.89	30.54	31.86	39.22	41.17	32.68	42.49	49.03	53.93	57.20	73.54	80.07	35.95	47.39	55.56	63.73	67.00	83.34	132.37	1.30	1.00
51	19.61	25.23	29.21	31.86	33.19	40.85	43.84	32.68	44.12	50.66	55.56	58.83	75.17	83.34	35.95	49.03	57.20	65.37	68.64	84.98	135.64	1.30	1.00
52	19.92	25.23	29.21	33.19	34.52	42.49	46.49	34.32	45.76	52.29	58.83	62.10	78.44	86.61	37.59	50.66	58.83	67.00	70.27	86.61	140.54	1.29	1.00
53	21.24	26.55	30.54	33.19	34.52	44.12	49.03	34.32	47.39	53.93	60.46	65.37	80.07	91.51	37.59	50.66	60.46	67.00	73.54	86.61	143.81	1.29	1.00
54	21.24	26.55	30.54	34.53	35.86	45.76	50.66	35.95	50.66	55.56	63.73	68.64	83.34	94.78	39.22	52.29	62.10	68.64	75.17	88.25	147.08	1.28	1.00
55	22.58	27.87	31.86	35.86	37.18	47.39	53.93	35.95	52.29	57.20	65.37	70.27	84.98	99.68	40.85	53.93	63.73	70.27	76.81	89.88	151.98	1.28	1.00
56	23.91	29.20	34.53	38.52	39.83	50.66	57.20	39.22	55.56	60.46	68.64	75.17	89.88	104.59	42.49	57.20	65.37	73.54	80.07	94.78	156.88	1.26	1.00
57	25.23	31.86	35.84	41.17	42.48	53.93	60.46	40.85	57.20	63.73	73.54	80.07	94.78	111.12	44.12	60.46	68.64	78.44	83.34	101.32	163.42	1.25	1.00
58	26.56	33.19	38.51	43.82	46.48	57.20	65.37	44.12	60.46	68.64	76.81	84.98	101.32	116.03	45.76	63.73	71.90	83.34	88.25	106.22	168.32	1.23	1.00
59	29.21	35.86	41.17	46.49	49.13	62.10	68.64	47.39	63.73	71.90	81.71	89.88	106.22	122.56	47.39	67.00	75.17	86.61	93.15	112.76	174.86	1.22	1.00
60	30.54	38.52	43.82	49.14	53.12	65.37	73.54	50.66	67.00	76.81	86.61	96.42	112.76	129.10	49.03	70.27	78.44	91.51	98.05	119.29	181.39	1.20	1.00
61	33.19	41.17	47.82	53.12	57.10	70.27	78.44	53.93	70.27	81.71	91.51	101.32	119.29	137.27	52.29	73.54	83.34	96.42	104.59	127.47	189.56	1.19	1.00
62	35.86	45.17	50.47	57.11	61.09	76.81	84.98	57.20	75.17	84.98	96.42	106.22	125.83	145.44	57.20	78.44	89.88	101.32	109.49	134.00	196.10	1.18	1.00
63	39.85	47.80	54.45	61.09	65.07	83.34	91.51	60.46	80.07	89.88	102.95	111.12	132.37	153.61	62.10	83.34	96.42	107.86	116.03	143.81	204.27	1.16	1.00
64	42.50	51.79	59.78	65.05	69.03	89.88	98.05	65.37	84.98	94.78	107.86	116.03	140.54	163.42	67.00	88.25	102.95	114.39	124.20	151.98	214.08	1.15	1.00
65	46.49	55.77	63.76	70.37	74.35	96.42	106.22	68.64	89.88	99.68	114.39	120.93	148.71	173.22	71.90	93.15	109.49	120.93	130.73	161.78	222.25	1.14	1.00
66	50.47	61.07	70.40	77.00	82.32	106.22	117.66	75.17	98.05	109.49	125.83	132.37	161.78	187.93	78.44	101.32	119.29	132.37	142.17	174.86	235.32	1.13	1.00
67	55.79	67.72	77.03	84.97	91.61	117.66	128.87	81.71	107.86	120.93	137.27	145.44	178.12	202.64	84.98	111.12	129.10	143.81	155.25	189.56	250.03	1.13	1.00
68	61.09	75.70	85.00	92.92	100.89	129.10	140.82	89.88	117.66	132.37	150.34	160.15	194.47	220.61	93.15	119.29	138.90	156.88	169.95	205.91	266.37	1.12	1.00
69	66.39	82.33	92.95	102.22	112.85	142.17	152.76	98.05	129.10	145.44	165.05	176.49	212.44	238.59	101.32	130.73	150.34	171.59	186.30	223.88	281.08	1.12	1.00
70	73.04	91.64	102.25	112.84	124.80	156.88	166.02	107.86	140.54	160.15	181.39	194.47	232.05	258.20	109.49	142.17	163.42	186.30	202.64	241.86	299.05	1.11	1.00
71	80.99	102.26	114.20	126.11	139.41	171.37	181.94	119.29	155.25	178.12	201.00	217.34	256.56	282.71	119.29	155.25	181.39	204.27	220.61	263.10	321.93	1.11	1.00
72	90.29	114.20	127.48	140.73	155.35	185.95	199.19	132.37	173.22	196.10	223.88	241.86	282.71	310.49	130.73	169.95	201.00	225.52	241.86	284.35	346.44	1.11	1.00
73	100.91	127.47	142.08	157.99	172.60	201.86	217.77	147.08	191.20	217.34	248.39	268.00	310.49	339.91	143.81	186.30	222.25	246.76	263.10	308.86	374.23	1.10	1.00
74	111.53	142.07	159.35	175.24	192.53	219.09	237.66	161.78	212.44	241.86	274.54	299.05	343.18	370.96	158.51	204.27	246.76	271.27	287.61	335.01	402.01	1.10	1.00
75	124.80	157.98	177.94	196.48	213.78	237.64	260.21	179.76	235.32	268.00	305.59	333.37	377.49	406.91	173.22	223.88	272.91	299.05	313.76	364.42	433.06	1.10	1.00
76	139.41	176.57	197.85	217.71	237.67	265.53	290.75	192.86	251.84	286.91	326.75	357.04	404.86	436.73	184.89	240.68	291.69	320.38	336.32	390.51	463.83	1.10	1.00
77	155.34	196.48	218.34	242.95	264.15	294.72	323.94	203.07	265.68	302.32	345.07	375.61	426.00	459.59	195.44	251.93	308.43	337.44	354.23	410.73	488.60	1.09	1.00
78	166.43	211.68	232.12	262.78	280.30	316.79	347.45	213.14	278.84	316.79	362.05	394.17	446.72	481.76	205.84	265.70	322.63	354.75	372.27	432.13	512.42	1.09	1.00
79	176.90	225.66	246.55	279.98	299.48	337.09	369.13	222.87	292.52	332.91	378.88	413.71	468.03	505.64	214.51	278.59	338.49	371.92	390.03	452.71	537.68	1.08	1.00
80	186.98	240.02	262.56	297.04	316.93	358.04	392.52	233.39	305.00	347.43	396.49	432.30	490.64		225.43	290.41	354.06	388.54	407.10	473.41		1.08	1.00
81	208.19	266.54	291.73	330.19	352.73	399.15	437.60	255.93	335.49	381.91	436.28	476.06	538.38		246.65	319.58	389.86	426.99	446.88	519.82		1.08	1.00
82	232.06	297.04	326.21	368.65	393.84	444.23	487.99	281.13	368.65	420.36	478.71	522.47	591.43		271.84	351.41	426.99	468.10	491.97	571.53		1.08	1.00
83	258.58	331.52	363.34	411.08	438.93	495.95	543.69	308.97	404.45	461.47	526.45	574.19	649.77		298.37	385.89	469.43	514.51	539.71	627.23		1.08	1.00
84	289.08	369.97	404.45	457.49	489.32	552.97	606.01	339.47	445.56	506.56	578.17	629.88	713.42		327.54	423.02	515.84	564.90	592.75	689.55		1.08	1.00
85	322.23	412.41	450.86	510.54	545.01	615.30	674.97	373.95		556.95	635.19	692.21	783.71		359.36		567.56	620.60	652.42	757.18		1.08	1.00
86	358.04	458.82	502.58	568.88	607.34	686.90	751.88	409.75		611.32	697.51	761.16	861.94		395.17		623.25	682.92	716.08	831.44		1.08	1.00
87	399.15	511.86	560.93	633.86	677.62	765.14	838.07	450.86		672.32	766.47	835.42	946.81		433.62		684.25	749.23	786.36	913.66		1.08	1.00
88	445.56	570.21	624.58	705.47	754.53	852.66	934.88	494.62		738.62	842.05	917.64	1039.64		477.38		751.88	823.49	864.60	1003.83		1.08	1.00
89	495.95	635.19	696.19	787.68	842.05	950.79	1040.96	543.69		810.23	924.27	1009.14	1141.74		523.80		826.14	904.38	949.46	1101.96		1.08	1.00
90	552.97	708.12	775.75	876.53	937.53	1059.53	1160.31	598.06							575.51							1.08	1.00
91+																						1.08	1.00

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

Compound rates reflect rates with a 5% annual increase in monthly/daily benefits and a 3% increase in policy limit; rates reflecting a 5% annual increase in both benefit and policy limit are calculated by multiplying the rates in the table by the factors listed to the right

Appendix B2

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

LTC-03 PA, LTC-03FR PA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	3.9% Simple Inflation							3.9%/3% Compound Inflation							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2-10yr BP	LifeBP
18-29	17.24	22.54	25.20	27.85	29.17	35.83	37.15	18.60	26.57	30.56	34.54	38.53	47.83	75.73	1.44	1.00
30	18.56	23.87	26.52	29.17	30.50	37.15	38.49	19.93	27.90	31.89	37.20	41.19	50.49	79.72	1.40	1.00
31	18.58	23.87	26.52	29.17	30.50	37.16	38.51	19.93	27.90	31.89	37.20	41.19	51.82	81.04	1.40	1.00
32	18.58	25.20	27.85	30.50	31.83	38.50	39.84	21.26	29.23	31.89	38.53	42.52	51.82	82.37	1.40	1.00
33	19.90	25.20	27.86	30.50	31.83	38.51	39.86	21.26	29.23	33.21	38.53	42.52	53.14	83.70	1.40	1.00
34	19.90	25.20	27.87	30.51	31.84	39.85	41.19	21.26	29.23	34.54	39.86	43.84	53.14	85.03	1.40	1.00
35	19.91	25.21	27.87	30.52	31.85	39.86	41.19	21.26	29.23	35.87	41.19	43.84	54.47	86.36	1.40	1.00
36	21.24	26.53	29.20	31.85	33.18	41.19	42.52	22.59	30.56	35.87	41.19	45.17	54.47	87.69	1.40	1.00
37	21.25	26.54	29.22	31.86	33.20	41.19	42.52	22.59	30.56	35.87	42.52	45.17	55.80	89.02	1.40	1.00
38	21.25	26.55	29.23	31.87	33.21	41.19	43.84	22.59	30.56	37.20	42.52	45.17	55.80	90.34	1.40	1.00
39	21.26	27.88	30.55	33.21	34.54	42.52	43.84	23.91	30.56	37.20	42.52	45.17	55.80	91.67	1.40	1.00
40	21.26	27.89	30.56	33.21	34.54	42.52	45.17	25.24	31.89	39.86	45.17	47.83	58.46	93.00	1.35	1.00
41	21.26	27.90	31.89	34.54	35.87	43.84	46.50	25.24	31.89	39.86	45.17	47.83	59.79	94.33	1.35	1.00
42	22.59	29.23	31.89	34.54	37.20	45.17	49.16	26.57	33.21	39.86	46.50	49.16	59.79	95.66	1.35	1.00
43	22.59	29.23	33.21	35.87	37.20	46.50	50.49	26.57	33.21	41.19	46.50	49.16	61.12	96.99	1.35	1.00
44	22.59	30.56	34.54	37.20	38.53	49.16	51.82	26.57	33.21	41.19	46.50	50.49	62.44	98.32	1.35	1.00
45	23.91	30.56	34.54	38.53	39.86	50.49	54.47	27.90	34.54	42.52	47.83	51.82	63.77	99.64	1.33	1.00
46	23.91	31.89	35.87	39.86	41.19	51.82	55.80	27.90	35.87	42.52	49.16	53.14	63.77	100.97	1.33	1.00
47	25.24	31.89	37.20	39.86	42.52	54.47	58.46	27.90	35.87	43.84	49.16	53.14	65.10	103.63	1.33	1.00
48	25.24	33.21	37.20	41.19	43.84	55.80	61.12	27.90	37.20	43.84	50.49	53.14	65.10	104.96	1.33	1.00
49	26.57	33.21	38.53	42.52	45.17	57.13	62.44	27.90	37.20	43.84	50.49	53.14	65.10	106.29	1.33	1.00
50	26.57	34.54	39.86	43.84	46.50	59.79	65.10	29.23	38.53	45.17	51.82	54.47	67.76	107.62	1.30	1.00
51	26.57	35.87	41.19	45.17	47.83	61.12	67.76	29.23	39.86	46.50	53.14	55.80	69.09	110.27	1.30	1.00
52	27.90	37.20	42.52	47.83	50.49	63.77	70.42	30.56	41.19	47.83	54.47	57.13	70.42	114.26	1.29	1.00
53	27.90	38.53	43.84	49.16	53.14	65.10	74.40	30.56	41.19	49.16	54.47	59.79	70.42	116.92	1.29	1.00
54	29.23	41.19	45.17	51.82	55.80	67.76	77.06	31.89	42.52	50.49	55.80	61.12	71.74	119.57	1.28	1.00
55	29.23	42.52	46.50	53.14	57.13	69.09	81.04	33.21	43.84	51.82	57.13	62.44	73.07	123.56	1.28	1.00
56	31.89	45.17	49.16	55.80	61.12	73.07	85.03	34.54	46.50	53.14	59.79	65.10	77.06	127.55	1.26	1.00
57	33.21	46.50	51.82	59.79	65.10	77.06	90.34	35.87	49.16	55.80	63.77	67.76	82.37	132.86	1.25	1.00
58	35.87	49.16	55.80	62.44	69.09	82.37	94.33	37.20	51.82	58.46	67.76	71.74	86.36	136.85	1.23	1.00
59	38.53	51.82	58.46	66.43	73.07	86.36	99.64	38.53	54.47	61.12	70.42	75.73	91.67	142.16	1.22	1.00
60	41.19	54.47	62.44	70.42	78.39	91.67	104.96	39.86	57.13	63.77	74.40	79.72	96.99	147.47	1.20	1.00
61	43.84	57.13	66.43	74.40	82.37	96.99	111.60	42.52	59.79	67.76	78.39	85.03	103.63	154.12	1.19	1.00
62	46.50	61.12	69.09	78.39	86.36	102.30	118.24	46.50	63.77	73.07	82.37	89.02	108.94	159.43	1.18	1.00
63	49.16	65.10	73.07	83.70	90.34	107.62	124.89	50.49	67.76	78.39	87.69	94.33	116.92	166.07	1.16	1.00
64	53.14	69.09	77.06	87.69	94.33	114.26	132.86	54.47	71.74	83.70	93.00	100.97	123.56	174.05	1.15	1.00
65	55.80	73.07	81.04	93.00	98.32	120.90	140.83	58.46	75.73	89.02	98.32	106.29	131.53	180.69	1.14	1.00
66	61.12	79.72	89.02	102.30	107.62	131.53	152.79	63.77	82.37	96.99	107.62	115.59	142.16	191.32	1.13	1.00
67	66.43	87.69	98.32	111.60	118.24	144.82	164.75	69.09	90.34	104.96	116.92	126.22	154.12	203.28	1.13	1.00
68	73.07	95.66	107.62	122.23	130.20	158.10	179.36	75.73	96.99	112.93	127.55	138.17	167.40	216.56	1.12	1.00
69	79.72	104.96	118.24	134.19	143.49	172.72	193.97	82.37	106.29	122.23	139.50	151.46	182.02	228.52	1.12	1.00
70	87.69	114.26	130.20	147.47	158.10	188.66	209.92	89.02	115.59	132.86	151.46	164.75	196.63	243.13	1.11	1.00
71	96.99	126.22	144.82	163.42	176.70	208.59	229.85	96.99	126.22	147.47	166.07	179.36	213.90	261.73	1.11	1.00
72	107.62	140.83	159.43	182.02	196.63	229.85	252.43	106.29	138.17	163.42	183.35	196.63	231.18	281.66	1.11	1.00
73	119.57	155.45	176.70	201.95	217.89	252.43	276.35	116.92	151.46	180.69	200.62	213.90	251.10	304.25	1.10	1.00
74	131.53	172.72	196.63	223.20	243.13	279.00	301.59	128.87	166.07	200.62	220.55	233.83	272.36	326.83	1.10	1.00
75	146.15	191.32	217.89	248.45	271.03	306.91	330.82	140.83	182.02	221.88	243.13	255.09	296.28	352.08	1.10	1.00
76	160.72	209.87	239.09	272.29	297.53	337.38	363.94	154.08	200.57	243.07	266.98	280.26	325.42	386.53	1.10	1.00
77	176.59	231.02	262.89	300.06	326.62	370.43	399.64	169.95	219.07	268.20	293.43	308.03	357.16	424.87	1.09	1.00
78	193.77	253.49	288.00	329.14	358.33	406.11	437.96	187.13	241.54	293.30	322.50	338.43	392.84	465.84	1.09	1.00
79	212.26	278.59	317.06	360.84	394.01	445.74	481.56	204.30	265.32	322.37	354.21	371.45	431.15	512.07	1.08	1.00
80	233.39	305.00	347.43	396.49	432.30	490.64		225.43	290.41	354.06	388.54	407.10	473.41		1.08	1.00
81	255.93	335.49	381.91	436.28	476.06	538.38		246.65	319.58	389.86	426.99	446.88	519.82		1.08	1.00
82	281.13	368.65	420.36	478.71	522.47	591.43		271.84	351.41	426.99	468.10	491.97	571.53		1.08	1.00
83	308.97	404.45	461.47	526.45	574.19	649.77		298.37	385.89	469.43	514.51	539.71	627.23		1.08	1.00
84	339.47	445.56	506.56	578.17	629.88	713.42		327.54	423.02	515.84	564.90	592.75	689.55		1.08	1.00
85	373.95		556.95	635.19	692.21	783.71		359.36		567.56	620.60	652.42	757.18		1.08	1.00
86	409.75		611.32	697.51	761.16	861.94		395.17		623.25	682.92	716.08	831.44		1.08	1.00
87	450.86		672.32	766.47	835.42	946.81		433.62		684.25	749.23	786.36	913.66		1.08	1.00
88	494.62		738.62	842.05	917.64	1039.64		477.38		751.88	823.49	864.60	1003.83		1.08	1.00
89	543.69		810.23	924.27	1009.14	1141.74		523.80		826.14	904.38	949.46	1101.96		1.08	1.00
90	598.06							575.51							1.08	1.00
91+															1.08	1.00

Rates shown below the line apply only to attained age GPO Inflation Adjustment offers, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases
Compound rates reflect rates with a 5% annual increase in monthly/daily benefits and a 3% increase in policy limit; rates reflecting a 5% annual increase in both benefit and policy limit are calculated by multiplying the rates in the table by the factors listed to the right

Appendix C1

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

LTC-03 PA, LTC-03FR PA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	3.4% Simple Inflation							3.4%/3% Compound Inflation							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2-10yr BP	LifeBP
18-29	13.00	17.00	19.00	21.00	22.00	29.00	30.00	17.22	24.60	28.29	31.98	35.67	44.28	70.11	1.44	1.00
30	14.00	18.00	20.00	22.00	23.00	30.00	32.00	18.45	25.83	29.52	34.44	38.13	46.74	73.80	1.40	1.00
31	15.00	18.00	20.00	22.00	23.00	31.00	34.00	18.45	25.83	29.52	34.44	38.13	47.97	75.03	1.40	1.00
32	15.00	19.00	21.00	23.00	24.00	33.00	35.00	19.68	27.06	29.52	35.67	39.36	47.97	76.26	1.40	1.00
33	16.00	19.00	22.00	23.00	24.00	34.00	36.90	19.68	27.06	30.75	35.67	39.36	49.20	77.49	1.40	1.00
34	16.00	19.00	23.00	24.00	25.00	36.00	38.13	19.68	27.06	31.98	36.90	40.59	49.20	78.72	1.40	1.00
35	17.00	20.00	23.00	25.00	26.00	36.90	38.13	19.68	27.06	33.21	38.13	40.59	50.43	79.95	1.40	1.00
36	18.00	21.00	24.00	26.00	28.00	38.13	39.36	20.91	28.29	33.21	38.13	41.82	50.43	81.18	1.40	1.00
37	19.00	22.00	26.00	27.00	29.00	38.13	39.36	20.91	28.29	33.21	39.36	41.82	51.66	82.41	1.40	1.00
38	19.00	23.00	27.00	28.00	30.00	38.13	40.59	20.91	28.29	34.44	39.36	41.82	51.66	83.64	1.40	1.00
39	19.68	24.00	28.00	30.00	31.98	39.36	40.59	22.14	28.29	34.44	39.36	41.82	51.66	84.87	1.40	1.00
40	19.68	25.00	28.29	30.75	31.98	39.36	41.82	23.37	29.52	36.90	41.82	44.28	54.12	86.10	1.35	1.00
41	19.68	25.83	29.52	31.98	33.21	40.59	43.05	23.37	29.52	36.90	41.82	44.28	55.35	87.33	1.35	1.00
42	20.91	27.00	29.52	31.98	34.44	41.82	45.51	24.60	30.75	36.90	43.05	45.51	55.35	88.56	1.35	1.00
43	20.91	27.06	30.75	33.21	34.44	43.05	46.74	24.60	30.75	38.13	43.05	45.51	56.58	89.79	1.35	1.00
44	20.91	28.29	31.98	34.44	35.67	45.51	47.97	24.60	30.75	38.13	43.05	46.74	57.81	91.02	1.35	1.00
45	22.14	28.29	31.98	35.67	36.90	46.74	50.43	25.83	31.98	39.36	44.28	47.97	59.04	92.25	1.33	1.00
46	22.14	29.52	33.21	36.90	38.13	47.97	51.66	25.83	33.21	39.36	45.51	49.20	59.04	93.48	1.33	1.00
47	23.37	29.52	34.44	36.90	39.36	50.43	54.12	25.83	33.21	40.59	45.51	49.20	60.27	95.94	1.33	1.00
48	23.37	30.75	34.44	38.13	40.59	51.66	56.58	25.83	34.44	40.59	46.74	49.20	60.27	97.17	1.33	1.00
49	24.60	30.75	35.67	39.36	41.82	52.89	57.81	25.83	34.44	40.59	46.74	49.20	60.27	98.40	1.33	1.00
50	24.60	31.98	36.90	40.59	43.05	55.35	60.27	27.06	35.67	41.82	47.97	50.43	62.73	99.63	1.30	1.00
51	24.60	33.21	38.13	41.82	44.28	56.58	62.73	27.06	36.90	43.05	49.20	51.66	63.96	102.09	1.30	1.00
52	25.83	34.44	39.36	44.28	46.74	59.04	65.19	28.29	38.13	44.28	50.43	52.89	65.19	105.78	1.29	1.00
53	25.83	35.67	40.59	45.51	49.20	60.27	68.88	28.29	38.13	45.51	50.43	55.35	65.19	108.24	1.29	1.00
54	27.06	38.13	41.82	47.97	51.66	62.73	71.34	29.52	39.36	46.74	51.66	56.58	66.42	110.70	1.28	1.00
55	27.06	39.36	43.05	49.20	52.89	63.96	75.03	30.75	40.59	47.97	52.89	57.81	67.65	114.39	1.28	1.00
56	29.52	41.82	45.51	51.66	56.58	67.65	78.72	31.98	43.05	49.20	55.35	60.27	71.34	118.08	1.26	1.00
57	30.75	43.05	47.97	55.35	60.27	71.34	83.64	33.21	45.51	51.66	59.04	62.73	76.26	123.00	1.25	1.00
58	33.21	45.51	51.66	57.81	63.96	76.26	87.33	34.44	47.97	54.12	62.73	66.42	79.95	126.69	1.23	1.00
59	35.67	47.97	54.12	61.50	67.65	79.95	92.25	35.67	50.43	56.58	65.19	70.11	84.87	131.61	1.22	1.00
60	38.13	50.43	57.81	65.19	72.57	84.87	97.17	36.90	52.89	59.04	68.88	73.80	89.79	136.53	1.20	1.00
61	40.59	52.89	61.50	68.88	76.26	89.79	103.32	39.36	55.35	62.73	72.57	78.72	95.94	142.68	1.19	1.00
62	43.05	56.58	63.96	72.57	79.95	94.71	109.47	43.05	59.04	67.65	76.26	82.41	100.86	147.60	1.18	1.00
63	45.51	60.27	67.65	77.49	83.64	99.63	115.62	46.74	62.73	72.57	81.18	87.33	108.24	153.75	1.16	1.00
64	49.20	63.96	71.34	81.18	87.33	105.78	123.00	50.43	66.42	77.49	86.10	93.48	114.39	161.13	1.15	1.00
65	51.66	67.65	75.03	86.10	91.02	111.93	130.38	54.12	70.11	82.41	91.02	98.40	121.77	167.28	1.14	1.00
66	56.58	73.80	82.41	94.71	99.63	121.77	141.45	59.04	76.26	89.79	99.63	107.01	131.61	177.12	1.13	1.00
67	61.50	81.18	91.02	103.32	109.47	134.07	152.52	63.96	83.64	97.17	108.24	116.85	142.68	188.19	1.13	1.00
68	67.65	88.56	99.63	113.16	120.54	146.37	166.05	70.11	89.79	104.55	118.08	127.92	154.98	200.49	1.12	1.00
69	73.80	97.17	109.47	124.23	132.84	159.90	179.58	76.26	98.40	113.16	129.15	140.22	168.51	211.56	1.12	1.00
70	81.18	105.78	120.54	136.53	146.37	174.66	194.34	82.41	107.01	123.00	140.22	152.52	182.04	225.09	1.11	1.00
71	89.79	116.85	134.07	151.29	163.59	193.11	212.79	89.79	116.85	136.53	153.75	166.05	198.03	242.31	1.11	1.00
72	99.63	130.38	147.60	168.51	182.04	212.79	233.70	98.40	127.92	151.29	169.74	182.04	214.02	260.76	1.11	1.00
73	110.70	143.91	163.59	186.96	201.72	233.70	255.84	108.24	140.22	167.28	185.73	198.03	232.47	281.67	1.10	1.00
74	121.77	159.90	182.04	206.64	225.09	258.30	279.21	119.31	153.75	185.73	204.18	216.48	252.15	302.58	1.10	1.00
75	135.30	177.12	201.72	230.01	250.92	284.13	306.27	130.38	168.51	205.41	225.09	236.16	274.29	325.95	1.10	1.00
76	145.20	189.60	216.00	246.00	268.80	304.80	328.80	139.20	181.20	219.60	241.20	253.20	294.00	349.20	1.10	1.00
77	152.95	200.10	227.70	259.90	282.90	320.85	346.15	147.20	189.75	232.30	254.15	266.80	309.35	368.00	1.09	1.00
78	160.60	210.10	238.70	272.80	297.00	336.60	363.00	155.10	200.20	243.10	267.30	280.50	325.60	386.10	1.09	1.00
79	168.00	220.50	250.95	285.60	311.85	352.80	381.15	161.70	210.00	255.15	280.35	294.00	341.25	405.30	1.08	1.00
80	176.00	230.00	262.00	299.00	326.00	370.00		170.00	219.00	267.00	293.00	307.00	357.00		1.08	1.00
81	193.00	253.00	288.00	329.00	359.00	406.00		186.00	241.00	294.00	322.00	337.00	392.00		1.08	1.00
82	212.00	278.00	317.00	361.00	394.00	446.00		205.00	265.00	322.00	353.00	371.00	431.00		1.08	1.00
83	233.00	305.00	348.00	397.00	433.00	490.00		225.00	291.00	354.00	388.00	407.00	473.00		1.08	1.00
84	256.00	336.00	382.00	436.00	475.00	538.00		247.00	319.00	389.00	426.00	447.00	520.00		1.08	1.00
85	282.00		420.00	479.00	522.00	591.00		271.00		428.00	468.00	492.00	571.00		1.08	1.00
86	309.00		461.00	526.00	574.00	650.00		298.00		470.00	515.00	540.00	627.00		1.08	1.00
87	340.00		507.00	578.00	630.00	714.00		327.00		516.00	565.00	593.00	689.00		1.08	1.00
88	373.00		557.00	635.00	692.00	784.00		360.00		567.00	621.00	652.00	757.00		1.08	1.00
89	410.00		611.00	697.00	761.00	861.00		395.00		623.00	682.00	716.00	831.00		1.08	1.00
90	451.00							434.00							1.08	1.00
91+															1.08	1.00

Rates shown below the line apply only to attained age GPO Inflation Adjustment offers, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases
Compound rates reflect rates with a 5% annual increase in monthly/daily benefits and a 3% increase in policy limit; rates reflecting a 5% annual increase in both benefit and policy limit are calculated by multiplying the rates in the table by the factors listed to the right

Appendix C2

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

LTC-03 PA, LTC-03FR PA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	2.2% Simple Inflation							2.2%/3% Compound Inflation							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2-10yr BP	LifeBP
18-29	13.00	17.00	19.00	21.00	22.00	27.00	28.00	14.00	20.00	23.00	26.00	29.00	36.00	57.00	1.44	1.00
30	14.00	18.00	20.00	22.00	23.00	28.00	29.00	15.00	21.00	24.00	28.00	31.00	38.00	60.00	1.40	1.00
31	14.00	18.00	20.00	22.00	23.00	28.00	29.00	15.00	21.00	24.00	28.00	31.00	39.00	61.00	1.40	1.00
32	14.00	19.00	21.00	23.00	24.00	29.00	30.00	16.00	22.00	24.00	29.00	32.00	39.00	62.00	1.40	1.00
33	15.00	19.00	21.00	23.00	24.00	29.00	30.00	16.00	22.00	25.00	29.00	32.00	40.00	63.00	1.40	1.00
34	15.00	19.00	21.00	23.00	24.00	30.00	31.00	16.00	22.00	26.00	30.00	33.00	40.00	64.00	1.40	1.00
35	15.00	19.00	21.00	23.00	24.00	30.00	31.00	16.00	22.00	27.00	31.00	33.00	41.00	65.00	1.40	1.00
36	16.00	20.00	22.00	24.00	25.00	31.00	32.00	17.00	23.00	27.00	31.00	34.00	41.00	66.00	1.40	1.00
37	16.00	20.00	22.00	24.00	25.00	31.00	32.00	17.00	23.00	27.00	32.00	34.00	42.00	67.00	1.40	1.00
38	16.00	20.00	22.00	24.00	25.00	31.00	33.00	17.00	23.00	28.00	32.00	34.00	42.00	68.00	1.40	1.00
39	16.00	21.00	23.00	25.00	26.00	32.00	33.00	18.00	23.00	28.00	32.00	34.00	42.00	69.00	1.40	1.00
40	16.00	21.00	23.00	25.00	26.00	32.00	34.00	19.00	24.00	30.00	34.00	36.00	44.00	70.00	1.35	1.00
41	16.00	21.00	24.00	26.00	27.00	33.00	35.00	19.00	24.00	30.00	34.00	36.00	45.00	71.00	1.35	1.00
42	17.00	22.00	24.00	26.00	28.00	34.00	37.00	20.00	25.00	30.00	35.00	37.00	45.00	72.00	1.35	1.00
43	17.00	22.00	25.00	27.00	28.00	35.00	38.00	20.00	25.00	31.00	35.00	37.00	46.00	73.00	1.35	1.00
44	17.00	23.00	26.00	28.00	29.00	37.00	39.00	20.00	25.00	31.00	35.00	38.00	47.00	74.00	1.35	1.00
45	18.00	23.00	26.00	29.00	30.00	38.00	41.00	21.00	26.00	32.00	36.00	39.00	48.00	75.00	1.33	1.00
46	18.00	24.00	27.00	30.00	31.00	39.00	42.00	21.00	27.00	32.00	37.00	40.00	48.00	76.00	1.33	1.00
47	19.00	24.00	28.00	30.00	32.00	41.00	44.00	21.00	27.00	33.00	37.00	40.00	49.00	78.00	1.33	1.00
48	19.00	25.00	28.00	31.00	33.00	42.00	46.00	21.00	28.00	33.00	38.00	40.00	49.00	79.00	1.33	1.00
49	20.00	25.00	29.00	32.00	34.00	43.00	47.00	21.00	28.00	33.00	38.00	40.00	49.00	80.00	1.33	1.00
50	20.00	26.00	30.00	33.00	35.00	45.00	49.00	22.00	29.00	34.00	39.00	41.00	51.00	81.00	1.30	1.00
51	20.00	27.00	31.00	34.00	36.00	46.00	51.00	22.00	30.00	35.00	40.00	42.00	52.00	83.00	1.30	1.00
52	21.00	28.00	32.00	36.00	38.00	48.00	53.00	23.00	31.00	36.00	41.00	43.00	53.00	86.00	1.29	1.00
53	21.00	29.00	33.00	37.00	40.00	49.00	56.00	23.00	31.00	37.00	41.00	45.00	53.00	88.00	1.29	1.00
54	22.00	31.00	34.00	39.00	42.00	51.00	58.00	24.00	32.00	38.00	42.00	46.00	54.00	90.00	1.28	1.00
55	22.00	32.00	35.00	40.00	43.00	52.00	61.00	25.00	33.00	39.00	43.00	47.00	55.00	93.00	1.28	1.00
56	24.00	34.00	37.00	42.00	46.00	55.00	64.00	26.00	35.00	40.00	45.00	49.00	58.00	96.00	1.26	1.00
57	25.00	35.00	39.00	45.00	49.00	58.00	68.00	27.00	37.00	42.00	48.00	51.00	62.00	100.00	1.25	1.00
58	27.00	37.00	42.00	47.00	52.00	62.00	71.00	28.00	39.00	44.00	51.00	54.00	65.00	103.00	1.23	1.00
59	29.00	39.00	44.00	50.00	55.00	65.00	75.00	29.00	41.00	46.00	53.00	57.00	69.00	107.00	1.22	1.00
60	31.00	41.00	47.00	53.00	59.00	69.00	79.00	30.00	43.00	48.00	56.00	60.00	73.00	111.00	1.20	1.00
61	33.00	43.00	50.00	56.00	62.00	73.00	84.00	32.00	45.00	51.00	59.00	64.00	78.00	116.00	1.19	1.00
62	35.00	46.00	52.00	59.00	65.00	77.00	89.00	35.00	48.00	55.00	62.00	67.00	82.00	120.00	1.18	1.00
63	37.00	49.00	55.00	63.00	68.00	81.00	94.00	38.00	51.00	59.00	66.00	71.00	88.00	125.00	1.16	1.00
64	40.00	52.00	58.00	66.00	71.00	86.00	100.00	41.00	54.00	63.00	70.00	76.00	93.00	131.00	1.15	1.00
65	42.00	55.00	61.00	70.00	74.00	91.00	106.00	44.00	57.00	67.00	74.00	80.00	99.00	136.00	1.14	1.00
66	46.00	60.00	67.00	77.00	81.00	99.00	115.00	48.00	62.00	73.00	81.00	87.00	107.00	144.00	1.13	1.00
67	50.00	66.00	74.00	84.00	89.00	109.00	124.00	52.00	68.00	79.00	88.00	95.00	116.00	153.00	1.13	1.00
68	55.00	72.00	81.00	92.00	98.00	119.00	135.00	57.00	73.00	85.00	96.00	104.00	126.00	163.00	1.12	1.00
69	60.00	79.00	89.00	101.00	108.00	130.00	146.00	62.00	80.00	92.00	105.00	114.00	137.00	172.00	1.12	1.00
70	66.00	86.00	98.00	111.00	119.00	142.00	158.00	67.00	87.00	100.00	114.00	124.00	148.00	183.00	1.11	1.00
71	73.00	95.00	109.00	123.00	133.00	157.00	173.00	73.00	95.00	111.00	125.00	135.00	161.00	197.00	1.11	1.00
72	81.00	106.00	120.00	137.00	148.00	173.00	190.00	80.00	104.00	123.00	138.00	148.00	174.00	212.00	1.11	1.00
73	90.00	117.00	133.00	152.00	164.00	190.00	208.00	88.00	114.00	136.00	151.00	161.00	189.00	229.00	1.10	1.00
74	99.00	130.00	148.00	168.00	183.00	210.00	227.00	97.00	125.00	151.00	166.00	176.00	205.00	246.00	1.10	1.00
75	110.00	144.00	164.00	187.00	204.00	231.00	249.00	106.00	137.00	167.00	183.00	192.00	223.00	265.00	1.10	1.00
76	121.00	158.00	180.00	205.00	224.00	254.00	274.00	116.00	151.00	183.00	201.00	211.00	245.00	291.00	1.10	1.00
77	133.00	174.00	198.00	226.00	246.00	279.00	301.00	128.00	165.00	202.00	221.00	232.00	269.00	320.00	1.09	1.00
78	146.00	191.00	217.00	248.00	270.00	306.00	330.00	141.00	182.00	221.00	243.00	255.00	296.00	351.00	1.09	1.00
79	160.00	210.00	239.00	272.00	297.00	336.00	363.00	154.00	200.00	243.00	267.00	280.00	325.00	386.00	1.08	1.00
80	176.00	230.00	262.00	299.00	326.00	370.00		170.00	219.00	267.00	293.00	307.00	357.00		1.08	1.00
81	193.00	253.00	288.00	329.00	359.00	406.00		186.00	241.00	294.00	322.00	337.00	392.00		1.08	1.00
82	212.00	278.00	317.00	361.00	394.00	446.00		205.00	265.00	322.00	353.00	371.00	431.00		1.08	1.00
83	233.00	305.00	348.00	397.00	433.00	490.00		225.00	291.00	354.00	388.00	407.00	473.00		1.08	1.00
84	256.00	336.00	382.00	436.00	475.00	538.00		247.00	319.00	389.00	426.00	447.00	520.00		1.08	1.00
85	282.00		420.00	479.00	522.00	591.00		271.00		428.00	468.00	492.00	571.00		1.08	1.00
86	309.00		461.00	526.00	574.00	650.00		298.00		470.00	515.00	540.00	627.00		1.08	1.00
87	340.00		507.00	578.00	630.00	714.00		327.00		516.00	565.00	593.00	689.00		1.08	1.00
88	373.00		557.00	635.00	692.00	784.00		360.00		567.00	621.00	652.00	757.00		1.08	1.00
89	410.00		611.00	697.00	761.00	861.00		395.00		623.00	682.00	716.00	831.00		1.08	1.00
90	451.00							434.00							1.08	1.00
91+															1.08	1.00

Rates shown below the line apply only to attained age GPO Inflation Adjustment offers, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases
Compound rates reflect rates with a 5% annual increase in monthly/daily benefits and a 3% increase in policy limit; rates reflecting a 5% annual increase in both benefit and policy limit are calculated by multiplying the rates in the table by the factors listed to the right

Appendix B1

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

BSC-03 PA, BSC-03FR PA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit

90 Day Elimination Period

Age	GPO Inflation							5% Simple Inflation							5%/3% Compound Inflation							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2-10yr BP	LifeBP
18-29	26.52	29.17	34.48	38.46	41.11	43.76	57.02	38.46	50.39	57.02	62.33	66.30	86.94	99.51	53.93	78.44	89.88	101.32	112.76	140.54	233.69	1.44	1.00
30	26.52	29.17	38.46	41.11	43.76	46.41	59.67	42.43	54.37	59.67	66.30	68.96	90.98	106.91	58.83	81.71	93.15	109.49	120.93	148.71	246.76	1.40	1.00
31	26.52	29.17	38.46	41.11	43.76	46.41	59.67	45.49	54.37	61.00	66.30	68.96	94.04	113.66	58.83	81.71	93.15	109.49	120.93	153.61	250.03	1.40	1.00
32	26.52	29.17	38.46	41.11	43.76	50.39	63.65	45.49	57.02	63.65	70.28	72.93	99.71	116.19	62.10	84.98	93.15	114.39	125.83	153.61	254.93	1.40	1.00
33	26.52	31.83	41.11	43.76	47.74	50.39	63.65	48.12	57.02	66.71	70.28	72.93	104.31	122.56	62.10	84.98	98.05	114.39	125.83	156.88	258.20	1.40	1.00
34	26.52	33.15	41.11	43.76	47.74	50.39	63.65	48.12	57.02	69.77	73.36	76.00	109.98	127.47	62.10	86.61	101.32	117.66	129.10	156.88	263.10	1.40	1.00
35	29.17	33.15	41.11	43.76	47.74	50.39	63.65	51.15	60.05	69.77	76.45	79.07	112.76	127.47	62.10	86.61	106.22	120.93	129.10	161.78	266.37	1.40	1.00
36	29.17	35.80	45.09	47.74	50.39	53.04	66.30	55.25	64.08	73.83	79.07	86.23	117.66	130.73	65.37	89.88	106.22	120.93	134.00	161.78	271.27	1.40	1.00
37	29.17	35.80	45.09	47.74	50.39	53.04	66.30	58.35	67.15	80.05	82.14	89.34	117.66	130.73	65.37	89.88	106.22	125.83	134.00	165.05	274.54	1.40	1.00
38	29.17	35.80	45.09	47.74	50.39	53.04	66.30	58.35	70.24	83.16	86.76	92.45	117.66	135.64	65.37	89.88	109.49	125.83	134.00	165.05	279.44	1.40	1.00
39	29.17	35.80	45.09	47.74	50.39	57.02	70.28	60.46	74.35	85.71	92.45	98.05	120.93	135.64	70.27	89.88	109.49	125.83	134.00	165.05	282.71	1.40	1.00
40	32.12	38.81	45.09	47.74	50.39	57.02	70.28	60.46	77.48	86.61	94.78	99.68	122.56	138.90	73.54	94.78	117.66	134.00	142.17	174.86	287.61	1.35	1.00
41	33.58	38.81	48.09	50.72	53.35	60.05	70.28	60.46	80.07	91.51	99.68	102.95	125.83	143.81	73.54	94.78	117.66	134.00	142.17	178.12	290.88	1.35	1.00
42	36.63	41.44	47.74	51.72	54.37	62.68	72.93	63.73	83.16	91.51	99.68	107.86	130.73	151.98	78.44	98.05	117.66	138.90	147.08	178.12	295.79	1.35	1.00
43	36.19	42.87	50.75	54.79	57.42	67.15	76.28	65.37	83.34	96.42	102.95	107.86	134.00	156.88	78.44	98.05	122.56	138.90	147.08	181.39	300.69	1.35	1.00
44	36.19	45.96	52.16	54.79	60.44	69.77	80.28	65.37	88.25	99.68	107.86	111.12	142.17	160.15	78.44	98.05	122.56	138.90	150.34	186.30	303.96	1.35	1.00
45	36.19	45.96	55.22	57.42	61.44	72.83	83.66	68.64	88.25	99.68	112.76	116.03	147.08	168.32	83.34	102.95	127.47	142.17	155.25	191.20	308.86	1.33	1.00
46	39.21	48.55	54.79	61.94	64.54	76.94	86.25	68.64	93.15	104.59	116.03	120.93	151.98	173.22	83.34	106.22	127.47	147.08	158.51	191.20	312.13	1.33	1.00
47	39.21	48.55	57.86	64.54	67.15	80.05	89.60	73.54	93.15	109.49	116.03	124.20	160.15	181.39	83.34	106.22	130.73	147.08	160.15	194.47	321.93	1.33	1.00
48	40.25	51.58	60.90	64.54	68.61	82.62	93.66	73.54	96.42	109.49	120.93	129.10	165.05	189.56	83.34	111.12	130.73	151.98	160.15	196.10	325.20	1.33	1.00
49	43.38	52.66	61.94	68.61	71.22	88.25	100.42	76.81	98.05	112.76	125.83	134.00	168.32	194.47	83.34	111.12	130.73	151.98	160.15	196.10	330.10	1.33	1.00
50	43.38	55.79	65.07	71.76	74.35	91.51	104.52	78.44	101.32	117.66	129.10	137.27	176.49	202.64	86.61	116.03	135.64	156.88	165.05	204.27	333.37	1.30	1.00
51	45.76	59.93	69.19	75.86	78.45	96.42	110.41	78.44	106.22	122.56	134.00	142.17	181.39	210.81	88.25	119.29	140.54	160.15	168.32	209.17	343.18	1.30	1.00
52	47.49	59.93	69.19	79.02	81.58	101.32	117.03	83.34	111.12	127.47	142.17	150.34	191.20	218.98	91.51	124.20	143.81	165.05	173.22	214.08	356.25	1.29	1.00
53	50.65	62.46	73.29	79.96	82.54	106.22	124.20	83.34	114.39	130.73	147.08	160.15	196.10	232.05	91.51	124.20	148.71	165.05	181.39	214.08	364.42	1.29	1.00
54	51.59	63.41	73.29	83.19	87.30	111.12	129.10	88.25	124.20	135.64	156.88	168.32	204.27	240.22	96.42	129.10	153.61	169.95	186.30	218.98	374.23	1.28	1.00
55	54.84	67.48	77.38	87.30	89.85	116.03	137.27	88.25	129.10	140.54	161.78	173.22	209.17	253.30	101.32	134.00	158.51	174.86	191.20	223.88	387.30	1.28	1.00
56	57.38	71.53	84.75	94.70	98.05	124.20	145.44	96.42	137.27	150.34	169.95	186.30	222.25	266.37	106.22	142.17	163.42	183.03	201.00	236.95	400.37	1.26	1.00
57	61.51	78.90	88.11	101.35	104.69	132.37	155.25	101.32	142.17	158.51	183.03	199.37	235.32	284.35	109.49	151.98	171.59	196.10	209.17	254.93	418.35	1.25	1.00
58	65.62	82.97	95.50	109.56	116.19	142.17	166.69	109.49	151.98	171.59	192.83	212.44	253.30	297.42	114.39	160.15	181.39	209.17	222.25	268.00	431.42	1.23	1.00
59	72.26	88.86	102.93	117.03	122.82	155.25	176.49	119.29	160.15	181.39	205.91	227.15	268.00	313.76	119.29	169.95	189.56	218.98	235.32	285.98	449.40	1.22	1.00
60	76.34	97.91	111.13	123.65	134.36	165.05	189.56	127.47	169.95	194.47	218.98	245.13	285.98	331.74	124.20	178.12	199.37	232.05	250.03	303.96	467.37	1.20	1.00
61	84.48	104.52	121.14	134.36	145.06	178.12	202.64	137.27	178.12	207.54	232.05	258.20	303.96	352.98	134.00	187.93	212.44	245.13	266.37	325.20	488.62	1.19	1.00
62	90.42	114.53	127.75	145.95	155.07	196.10	218.98	145.44	191.20	217.34	246.76	271.27	320.30	374.23	145.44	201.00	230.42	258.20	279.44	343.18	504.96	1.18	1.00
63	102.01	121.82	138.45	156.64	165.77	212.44	235.32	155.25	204.27	230.42	263.10	284.35	338.27	395.47	158.51	214.08	246.76	276.18	297.42	369.32	526.20	1.16	1.00
64	108.61	133.41	153.49	166.41	177.08	230.42	253.30	168.32	218.98	243.49	277.81	299.05	361.15	421.62	171.59	227.15	264.74	294.15	320.30	390.57	552.35	1.15	1.00
65	120.24	144.08	164.17	182.04	191.18	248.39	274.54	176.49	232.05	256.56	295.79	312.13	384.03	446.13	186.30	240.22	282.71	312.13	336.64	416.71	573.59	1.14	1.00
66	130.90	157.27	182.40	199.29	211.89	274.54	303.96	194.47	253.30	282.71	325.20	341.54	416.71	485.35	202.64	261.47	307.22	341.54	366.05	451.03	607.91	1.13	1.00
67	143.45	175.45	198.07	218.49	236.67	303.96	332.78	210.81	277.81	312.13	354.62	375.86	459.20	522.93	218.98	285.98	333.37	370.96	400.37	488.62	645.50	1.13	1.00
68	158.21	195.57	218.79	239.80	260.52	333.37	362.56	232.05	303.96	341.54	387.30	413.45	501.69	568.69	240.22	307.22	357.88	405.27	437.96	531.11	687.99	1.12	1.00
69	171.39	212.82	240.13	263.06	291.29	366.05	393.97	253.30	333.37	375.86	426.52	455.93	547.45	616.08	261.47	336.64	387.30	442.86	480.45	576.86	725.57	1.12	1.00
70	188.03	237.01	263.37	291.88	322.66	405.27	428.49	277.81	362.79	413.45	467.37	501.69	598.11	666.74	282.71	366.05	421.62	480.45	522.93	624.25	771.33	1.11	1.00
71	209.35	264.31	294.75	325.79	360.03	441.36	468.98	307.22	400.37	459.20	518.03	560.52	661.84	728.84	307.22	400.37	467.37	527.84	568.69	678.18	830.16	1.11	1.00
72	232.60	294.75	329.59	363.16	401.46	479.98	513.55	341.54	446.13	506.59	576.86	624.25	728.84	800.74	336.64	437.96	518.03	581.77	624.25	733.74	893.89	1.11	1.00
73	259.91	328.65	366.01	407.13	446.02	521.08	562.18	379.13	493.52	560.52	640.60	691.25	800.74	877.55	370.96	480.45	573.59	637.33	678.18	797.48	965.80	1.10	1.00
74	287.22	366.62	411.51	451.70	497.51	564.71	612.42	416.71	547.45	624.25	707.60	771.33	885.72	957.62	408.54	527.84	637.33	699.43	741.91	864.48	1037.70	1.10	1.00
75	322.66	407.73	459.54	506.32	552.13	613.02	671.70	464.10	607.91	691.25	787.67	859.57	973.97	1049.14	446.13	576.86	704.33	771.33	808.91	939.65	1117.77	1.10	1.00
76	360.03	455.75	510.09	561.54	613.34	685.82	749.58	497.30	650.32	739.58	843.18	921.28	1044.02	1126.90	476.58	621.63	752.33	827.24	867.09	1007.36	1197.03	1.10	1.00
77	400.53	506.32	563.42	626.22	680.99	760.24	835.57	523.72	685.57	780.23	890.17	969.56	1099.35	1186.38	503.87	650.45	795.50	870.32	914.60	1059.65	1261.20	1.09	1.00
78	429.21	546.00	598.55	677.39	722.64	817.53	896.37	550.38	719.72	817.53	934.32	1017.54	1151.85	1242.36	531.40	686.14	832.13	915.35	960.60	1115.35	1322.65	1.09	1.00
79	456.89	582.25	636.58	722.94	773.09	869.20	952.78	575.29	754.98	859.45	977.85	1067.00	1207.69	1305.19	553.00	718.76	873.38	959.74	1005.71	1168.68	1387.38	1.08	1.00
80	482.69	619.27	677.62	766.47	818.18	924.27	1013.12	602.03	786.36						582.14	749.23						1.08	1.00
81	537.06	688.23	753.21	851.33	909.68	1030.35	1128.48	660.38	865.92						636.51	824.81						1.08	1.00
82	599.38	766.47	842.05	950.79	1015.77	1145.72	1258.44	725.36	950.79						701.49	907.03						1.08	1.00
83	667.01	855.31	937.53	1060.85	1132.46	1279.65	1402.98	796.97	1043.61						770.44	995.88						1.08	1.00
84	745.25	954.77	1043.61	1180.20	1262.42	1426.85	1563.43	875.20	1149.70						844.70	1091.35						1.08	1.00
85	831.44	1063.51	1162.96	1316.78	1405.63	1587.30	1741.13	965.38							926.92							1.08	1.00
86	924.27	1184.18	1296.89	1467.96	1567.41	1771.63	1940.04	1056.88							1019.75							1.08	1.00
87	1030.35	1320.76	1446.74	1635.04	1747.76	1974.51	2162.82	1162.96							1119.20							1.08	1.00
88	1149.70	1470.61	1611.17	1820.69	1946.67	2199.94	2412.12	1275.68							1231.92							1.08	1.00
89	1279.65	1639.02	1796.82	2032.86	2172.10	2453.22	2685.29	1402.98							1351.26							1.08	1.00
90	1426.85	1827.32	2001.03	2260.94	2418.75	2733.02	2994.26	1543.54							1485.19							1.08	1.00
91+																						1.08	1.00

Rates shown below the line apply only to attained age GPO Inflation Adjustment offers or Shared Care 2-year purchases on exhaustion of benefits

Compound rates reflect rates with a 5% annual increase in monthly/daily benefits and a 3% increase in policy limit; rates reflecting a 5% annual increase in both benefit and policy limit are calculated by multiplying the rates in the table by the factors listed to the right

Appendix B2

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

BSC-03 PA, BSC-03FR PA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit

90 Day Elimination Period

Age	3.9% Simple Inflation							3.9%/3% Compound Inflation							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2-10yr BP	LifeBP
18-29	38.46	50.39	57.02	62.33	66.30	80.94	92.88	43.84	63.77	73.07	82.37	91.67	114.26	189.99	1.44	1.00
30	42.43	54.37	59.67	66.30	68.96	84.92	96.89	47.83	66.43	75.73	89.02	98.32	120.90	200.62	1.40	1.00
31	42.46	54.37	61.00	66.30	68.96	84.94	96.94	47.83	66.43	75.73	89.02	98.32	124.89	203.28	1.40	1.00
32	42.46	57.02	63.65	70.28	72.93	87.62	99.59	50.49	69.09	75.73	93.00	102.30	124.89	207.26	1.40	1.00
33	45.11	57.02	63.68	70.28	72.93	88.97	99.64	50.49	69.09	79.72	93.00	102.30	127.55	209.92	1.40	1.00
34	45.11	57.02	63.70	70.31	72.96	91.65	103.63	50.49	70.42	82.37	95.66	104.96	127.55	213.90	1.40	1.00
35	45.14	57.05	63.70	70.33	72.98	91.67	103.63	50.49	70.42	86.36	98.32	104.96	131.53	216.56	1.40	1.00
36	49.12	61.02	67.68	72.98	76.99	95.66	106.29	53.14	73.07	86.36	98.32	108.94	131.53	220.55	1.40	1.00
37	49.14	61.05	67.73	73.01	77.01	95.66	106.29	53.14	73.07	86.36	102.30	108.94	134.19	223.20	1.40	1.00
38	49.14	61.07	67.76	74.36	77.04	95.66	110.27	53.14	73.07	89.02	102.30	108.94	134.19	227.19	1.40	1.00
39	49.16	65.05	70.41	77.04	79.72	98.32	110.27	57.13	73.07	89.02	102.30	108.94	134.19	229.85	1.40	1.00
40	49.16	65.08	70.42	77.06	81.04	99.64	112.93	59.79	77.06	95.66	108.94	115.59	142.16	233.83	1.35	1.00
41	49.16	65.10	74.40	81.04	83.70	102.30	116.92	59.79	77.06	95.66	108.94	115.59	144.82	236.49	1.35	1.00
42	51.82	67.76	74.40	81.04	87.69	106.29	123.56	63.77	79.72	95.66	112.93	119.57	144.82	240.48	1.35	1.00
43	53.14	67.76	78.39	83.70	87.69	108.94	127.55	63.77	79.72	99.64	112.93	119.57	147.47	244.46	1.35	1.00
44	53.14	71.74	81.04	87.69	90.34	115.59	130.20	63.77	79.72	99.64	112.93	122.23	151.46	247.12	1.35	1.00
45	55.80	71.74	81.04	91.67	94.33	119.57	136.85	67.76	83.70	103.63	115.59	126.22	155.45	251.10	1.33	1.00
46	55.80	75.73	85.03	94.33	98.32	123.56	140.83	67.76	86.36	103.63	119.57	128.87	155.45	253.76	1.33	1.00
47	59.79	75.73	89.02	94.33	100.97	130.20	147.47	67.76	86.36	106.29	119.57	130.20	158.10	261.73	1.33	1.00
48	59.79	78.39	89.02	98.32	104.96	134.19	154.12	67.76	90.34	106.29	123.56	130.20	159.43	264.39	1.33	1.00
49	62.44	79.72	91.67	102.30	108.94	136.85	158.10	67.76	90.34	106.29	123.56	130.20	159.43	268.38	1.33	1.00
50	63.77	82.37	95.66	104.96	111.60	143.49	164.75	70.42	94.33	110.27	127.55	134.19	166.07	271.03	1.30	1.00
51	63.77	86.36	99.64	108.94	115.59	147.47	171.39	71.74	96.99	114.26	130.20	136.85	170.06	279.00	1.30	1.00
52	67.76	90.34	103.63	115.59	122.23	155.45	178.03	74.40	100.97	116.92	134.19	140.83	174.05	289.63	1.29	1.00
53	67.76	93.00	106.29	119.57	130.20	159.43	188.66	74.40	100.97	120.90	134.19	147.47	174.05	296.28	1.29	1.00
54	71.74	100.97	110.27	127.55	136.85	166.07	195.30	78.39	104.96	124.89	138.17	151.46	178.03	304.25	1.28	1.00
55	71.74	104.96	114.26	131.53	140.83	170.06	205.93	82.37	108.94	128.87	142.16	155.45	182.02	314.88	1.28	1.00
56	78.39	111.60	122.23	138.17	151.46	180.69	216.56	86.36	115.59	132.86	148.80	163.42	192.65	325.51	1.26	1.00
57	82.37	115.59	128.87	148.80	162.09	191.32	231.18	89.02	123.56	139.50	159.43	170.06	207.26	340.12	1.25	1.00
58	89.02	123.56	139.50	156.77	172.72	205.93	241.80	93.00	130.20	147.47	170.06	180.69	217.89	350.75	1.23	1.00
59	96.99	130.20	147.47	167.40	184.67	217.89	255.09	96.99	138.17	154.12	178.03	191.32	232.50	365.36	1.22	1.00
60	103.63	138.17	158.10	178.03	199.29	232.50	269.70	100.97	144.82	162.09	188.66	203.28	247.12	379.98	1.20	1.00
61	111.60	144.82	168.73	188.66	209.92	247.12	286.98	108.94	152.79	172.72	199.29	216.56	264.39	397.25	1.19	1.00
62	118.24	155.45	176.70	200.62	220.55	260.40	304.25	118.24	163.42	187.33	209.92	227.19	279.00	410.54	1.18	1.00
63	126.22	166.07	187.33	213.90	231.18	275.02	321.52	128.87	174.05	200.62	224.53	241.80	300.26	427.81	1.16	1.00
64	136.85	178.03	197.96	225.86	243.13	293.62	342.78	139.50	184.67	215.23	239.15	260.40	317.53	449.07	1.15	1.00
65	143.49	188.66	208.59	240.48	253.76	312.22	362.71	151.46	195.30	229.85	253.76	273.69	338.79	466.34	1.14	1.00
66	158.10	205.93	229.85	264.39	277.68	338.79	394.59	164.75	212.58	249.78	277.68	297.61	366.69	494.24	1.13	1.00
67	171.39	225.86	253.76	288.31	305.58	373.34	425.15	178.03	232.50	271.03	301.59	325.51	397.25	524.79	1.13	1.00
68	188.66	247.12	277.68	314.88	336.13	407.88	462.35	195.30	249.78	290.96	329.49	356.06	431.79	559.34	1.12	1.00
69	205.93	271.03	305.58	346.76	370.68	445.08	500.88	212.58	273.69	314.88	360.05	390.61	468.99	589.90	1.12	1.00
70	225.86	294.95	336.13	379.98	407.88	486.27	542.07	229.85	297.61	342.78	390.61	425.15	507.52	627.10	1.11	1.00
71	249.78	325.51	373.34	421.16	455.71	538.08	592.55	249.78	325.51	379.98	429.14	462.35	551.37	674.93	1.11	1.00
72	277.68	362.71	411.86	468.99	507.52	592.55	651.01	273.69	356.06	421.16	472.98	507.52	596.54	726.74	1.11	1.00
73	308.23	401.24	455.71	520.81	562.00	651.01	713.46	301.59	390.61	466.34	518.15	551.37	648.35	785.20	1.10	1.00
74	338.79	445.08	507.52	575.28	627.10	720.10	778.56	332.15	429.14	518.15	568.64	603.18	702.83	843.66	1.10	1.00
75	377.32	494.24	562.00	640.38	698.84	791.84	852.96	362.71	468.99	572.62	627.10	657.65	763.94	908.76	1.10	1.00
76	414.42	541.93	616.32	702.65	767.74	870.01	939.08	397.15	518.02	626.94	689.37	722.58	839.46	997.53	1.10	1.00
77	455.41	596.14	678.46	774.06	843.10	955.96	1031.63	438.15	565.61	691.74	756.80	795.30	921.43	1096.69	1.09	1.00
78	500.34	654.29	743.21	849.39	925.03	1047.13	1129.42	483.09	623.77	756.48	832.13	873.28	1013.95	1202.41	1.09	1.00
79	547.89	719.03	818.52	931.28	1016.19	1150.18	1243.04	526.67	684.53	831.79	914.04	957.82	1113.03	1321.31	1.08	1.00
80	602.03	786.36						582.14	749.23						1.08	1.00
81	660.38	865.92						636.51	824.81						1.08	1.00
82	725.36	950.79						701.49	907.03						1.08	1.00
83	796.97	1043.61						770.44	995.88						1.08	1.00
84	875.20	1149.70						844.70	1091.35						1.08	1.00
85	965.38							926.92							1.08	1.00
86	1056.88							1019.75							1.08	1.00
87	1162.96							1119.20							1.08	1.00
88	1275.68							1231.92							1.08	1.00
89	1402.98							1351.26							1.08	1.00
90	1543.54							1485.19							1.08	1.00
91+															1.08	1.00

Rates shown below the line apply only to attained age GPO Inflation Adjustment offers or Shared Care 2-year purchases on exhaustion of benefits

Compound rates reflect rates with a 5% annual increase in monthly/daily benefits and a 3% increase in policy limit; rates reflecting a 5% annual increase in both benefit and policy limit are calculated by multiplying the rates in the table by the factors listed to the right

Appendix C1

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

BSC-03 PA, BSC-03FR PA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit

90 Day Elimination Period

Age	3.4% Simple Inflation							3.4%/3% Compound Inflation							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2-10yr BP	LifeBP
18-29	29.00	38.00	43.00	47.00	50.00	65.52	75.00	40.59	59.04	67.65	76.26	84.87	105.78	175.89	1.44	1.00
30	32.00	41.00	45.00	50.00	52.00	68.57	80.55	44.28	61.50	70.11	82.41	91.02	111.93	185.73	1.40	1.00
31	34.29	41.00	46.00	50.00	52.00	70.86	85.59	44.28	61.50	70.11	82.41	91.02	115.62	188.19	1.40	1.00
32	34.29	43.00	48.00	53.00	55.00	75.10	87.50	46.74	63.96	70.11	86.10	94.71	115.62	191.88	1.40	1.00
33	36.27	43.00	50.29	53.00	55.00	78.55	92.25	46.74	63.96	73.80	86.10	94.71	118.08	194.34	1.40	1.00
34	36.27	43.00	52.57	55.30	57.29	82.80	95.94	46.74	65.19	76.26	88.56	97.17	118.08	198.03	1.40	1.00
35	38.53	45.26	52.57	57.61	59.58	84.87	95.94	46.74	65.19	79.95	91.02	97.17	121.77	200.49	1.40	1.00
36	41.63	48.30	55.64	59.58	64.96	88.56	98.40	49.20	67.65	79.95	91.02	100.86	121.77	204.18	1.40	1.00
37	43.94	50.60	60.27	61.88	67.28	88.56	98.40	49.20	67.65	79.95	94.71	100.86	124.23	206.64	1.40	1.00
38	43.94	52.90	62.59	65.33	69.60	88.56	102.09	49.20	67.65	82.41	94.71	100.86	124.23	210.33	1.40	1.00
39	45.51	56.00	64.52	69.60	73.80	91.02	102.09	52.89	67.65	82.41	94.71	100.86	124.23	212.79	1.40	1.00
40	45.51	58.33	65.19	71.34	75.03	92.25	104.55	55.35	71.34	88.56	100.86	107.01	131.61	216.48	1.35	1.00
41	45.51	60.27	68.88	75.03	77.49	94.71	108.24	55.35	71.34	88.56	100.86	107.01	134.07	218.94	1.35	1.00
42	47.97	62.59	68.88	75.03	81.18	98.40	114.39	59.04	73.80	88.56	104.55	110.70	134.07	222.63	1.35	1.00
43	49.20	62.73	72.57	77.49	81.18	100.86	118.08	59.04	73.80	92.25	104.55	110.70	136.53	226.32	1.35	1.00
44	49.20	66.42	75.03	81.18	83.64	107.01	120.54	59.04	73.80	92.25	104.55	113.16	140.22	228.78	1.35	1.00
45	51.66	66.42	75.03	84.87	87.33	110.70	126.69	62.73	77.49	95.94	107.01	116.85	143.91	232.47	1.33	1.00
46	51.66	70.11	78.72	87.33	91.02	114.39	130.38	62.73	79.95	95.94	110.70	119.31	143.91	234.93	1.33	1.00
47	55.35	70.11	82.41	87.33	93.48	120.54	136.53	62.73	79.95	98.40	110.70	120.54	146.37	242.31	1.33	1.00
48	55.35	72.57	82.41	91.02	97.17	124.23	142.68	62.73	83.64	98.40	114.39	120.54	147.60	244.77	1.33	1.00
49	57.81	73.80	84.87	94.71	100.86	126.69	146.37	62.73	83.64	98.40	114.39	120.54	147.60	248.46	1.33	1.00
50	59.04	76.26	88.56	97.17	103.32	132.84	152.52	65.19	87.33	102.09	118.08	124.23	153.75	250.92	1.30	1.00
51	59.04	79.95	92.25	100.86	107.01	136.53	158.67	66.42	89.79	105.78	120.54	126.69	157.44	258.30	1.30	1.00
52	62.73	83.64	95.94	107.01	113.16	143.91	164.82	68.88	93.48	108.24	124.23	130.38	161.13	268.14	1.29	1.00
53	62.73	86.10	98.40	110.70	120.54	147.60	174.66	68.88	93.48	111.93	124.23	136.53	161.13	274.29	1.29	1.00
54	66.42	93.48	102.09	118.08	126.69	153.75	180.81	72.57	97.17	115.62	127.92	140.22	164.82	281.67	1.28	1.00
55	66.42	97.17	105.78	121.77	130.38	157.44	190.65	76.26	100.86	119.31	131.61	143.91	168.51	291.51	1.28	1.00
56	72.57	103.32	113.16	127.92	140.22	167.28	200.49	79.95	107.01	123.00	137.76	151.29	178.35	301.35	1.26	1.00
57	76.26	107.01	119.31	137.76	150.06	177.12	214.02	82.41	114.39	129.15	147.60	157.44	191.88	314.88	1.25	1.00
58	82.41	114.39	129.15	145.14	159.90	190.65	223.86	86.10	120.54	136.53	157.44	167.28	201.72	324.72	1.23	1.00
59	89.79	120.54	136.53	154.98	170.97	201.72	236.16	89.79	127.92	142.68	164.82	177.12	215.25	338.25	1.22	1.00
60	95.94	127.92	146.37	164.82	184.50	215.25	249.69	93.48	134.07	150.06	174.66	188.19	228.78	351.78	1.20	1.00
61	103.32	134.07	156.21	174.66	194.34	228.78	265.68	100.86	141.45	159.90	184.50	200.49	244.77	367.77	1.19	1.00
62	109.47	143.91	163.59	185.73	204.18	241.08	281.67	109.47	151.29	173.43	194.34	210.33	258.30	380.07	1.18	1.00
63	116.85	153.75	173.43	198.03	214.02	254.61	297.66	119.31	161.13	185.73	207.87	223.86	277.98	396.06	1.16	1.00
64	126.69	164.82	183.27	209.10	225.09	271.83	317.34	129.15	170.97	199.26	221.40	241.08	293.97	415.74	1.15	1.00
65	132.84	174.66	193.11	222.63	234.93	289.05	335.79	140.22	180.81	212.79	234.93	253.38	313.65	431.73	1.14	1.00
66	146.37	190.65	212.79	244.77	257.07	313.65	365.31	152.52	196.80	231.24	257.07	275.52	339.48	457.56	1.13	1.00
67	158.67	209.10	234.93	266.91	282.90	345.63	393.60	164.82	215.25	250.92	279.21	301.35	367.77	485.85	1.13	1.00
68	174.66	228.78	257.07	291.51	311.19	377.61	428.04	180.81	231.24	269.37	305.04	329.64	399.75	517.83	1.12	1.00
69	190.65	250.92	282.90	321.03	343.17	412.05	463.71	196.80	253.38	291.51	333.33	361.62	434.19	546.12	1.12	1.00
70	209.10	273.06	311.19	351.78	377.61	450.18	501.84	212.79	275.52	317.34	361.62	393.60	469.86	580.56	1.11	1.00
71	231.24	301.35	345.63	389.91	421.89	498.15	548.58	231.24	301.35	351.78	397.29	428.04	510.45	624.84	1.11	1.00
72	257.07	335.79	381.30	434.19	469.86	548.58	602.70	253.38	329.64	389.91	437.88	469.86	552.27	672.81	1.11	1.00
73	285.36	371.46	421.89	482.16	520.29	602.70	660.51	279.21	361.62	431.73	479.70	510.45	600.24	726.93	1.10	1.00
74	313.65	412.05	469.86	532.59	580.56	666.66	720.78	307.50	397.29	479.70	526.44	558.42	650.67	781.05	1.10	1.00
75	349.32	457.56	520.29	592.86	646.98	733.08	789.66	335.79	434.19	530.13	580.56	608.85	707.25	841.32	1.10	1.00
76	374.40	489.60	556.80	634.80	693.60	786.00	848.40	358.80	468.00	566.40	622.80	652.80	758.40	901.20	1.10	1.00
77	394.45	516.35	587.65	670.45	730.25	828.00	893.55	379.50	489.90	599.15	655.50	688.85	798.10	949.90	1.09	1.00
78	414.70	542.30	616.00	704.00	766.70	867.90	936.10	400.40	517.00	627.00	689.70	723.80	840.40	996.60	1.09	1.00
79	433.65	569.10	647.85	737.10	804.30	910.35	983.85	416.85	541.80	658.35	723.45	758.10	880.95	1045.80	1.08	1.00
80	454.00	593.00						439.00	565.00						1.08	1.00
81	498.00	653.00						480.00	622.00						1.08	1.00
82	547.00	717.00						529.00	684.00						1.08	1.00
83	601.00	787.00						581.00	751.00						1.08	1.00
84	660.00	867.00						637.00	823.00						1.08	1.00
85	728.00							699.00							1.08	1.00
86	797.00							769.00							1.08	1.00
87	877.00							844.00							1.08	1.00
88	962.00							929.00							1.08	1.00
89	1058.00							1019.00							1.08	1.00
90	1164.00							1120.00							1.08	1.00
91+															1.08	1.00

Rates shown below the line apply only to attained age GPO Inflation Adjustment offers or Shared Care 2-year purchases on exhaustion of benefits

Compound rates reflect rates with a 5% annual increase in monthly/daily benefits and a 3% increase in policy limit; rates reflecting a 5% annual increase in both benefit and policy limit are calculated by multiplying the rates in the table by the factors listed to the right

Appendix C2

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

BSC-03 PA, BSC-03FR PA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit

90 Day Elimination Period

Age	2.2% Simple Inflation							2.2%/3% Compound Inflation							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2-10yr BP	LifeBP
18-29	29.00	38.00	43.00	47.00	50.00	61.00	70.00	33.00	48.00	55.00	62.00	69.00	86.00	143.00	1.44	1.00
30	32.00	41.00	45.00	50.00	52.00	64.00	73.00	36.00	50.00	57.00	67.00	74.00	91.00	151.00	1.40	1.00
31	32.00	41.00	46.00	50.00	52.00	64.00	73.00	36.00	50.00	57.00	67.00	74.00	94.00	153.00	1.40	1.00
32	32.00	43.00	48.00	53.00	55.00	66.00	75.00	38.00	52.00	57.00	70.00	77.00	94.00	156.00	1.40	1.00
33	34.00	43.00	48.00	53.00	55.00	67.00	75.00	38.00	52.00	60.00	70.00	77.00	96.00	158.00	1.40	1.00
34	34.00	43.00	48.00	53.00	55.00	69.00	78.00	38.00	53.00	62.00	72.00	79.00	96.00	161.00	1.40	1.00
35	34.00	43.00	48.00	53.00	55.00	69.00	78.00	38.00	53.00	65.00	74.00	79.00	99.00	163.00	1.40	1.00
36	37.00	46.00	51.00	55.00	58.00	72.00	80.00	40.00	55.00	65.00	74.00	82.00	99.00	166.00	1.40	1.00
37	37.00	46.00	51.00	55.00	58.00	72.00	80.00	40.00	55.00	65.00	77.00	82.00	101.00	168.00	1.40	1.00
38	37.00	46.00	51.00	56.00	58.00	72.00	83.00	40.00	55.00	67.00	77.00	82.00	101.00	171.00	1.40	1.00
39	37.00	49.00	53.00	58.00	60.00	74.00	83.00	43.00	55.00	67.00	77.00	82.00	101.00	173.00	1.40	1.00
40	37.00	49.00	53.00	58.00	61.00	75.00	85.00	45.00	58.00	72.00	82.00	87.00	107.00	176.00	1.35	1.00
41	37.00	49.00	56.00	61.00	63.00	77.00	88.00	45.00	58.00	72.00	82.00	87.00	109.00	178.00	1.35	1.00
42	39.00	51.00	56.00	61.00	66.00	80.00	93.00	48.00	60.00	72.00	85.00	90.00	109.00	181.00	1.35	1.00
43	40.00	51.00	59.00	63.00	66.00	82.00	96.00	48.00	60.00	75.00	85.00	90.00	111.00	184.00	1.35	1.00
44	40.00	54.00	61.00	66.00	68.00	87.00	98.00	48.00	60.00	75.00	85.00	92.00	114.00	186.00	1.35	1.00
45	42.00	54.00	61.00	69.00	71.00	90.00	103.00	51.00	63.00	78.00	87.00	95.00	117.00	189.00	1.33	1.00
46	42.00	57.00	64.00	71.00	74.00	93.00	106.00	51.00	65.00	78.00	90.00	97.00	117.00	191.00	1.33	1.00
47	45.00	57.00	67.00	71.00	76.00	98.00	111.00	51.00	65.00	80.00	90.00	98.00	119.00	197.00	1.33	1.00
48	45.00	59.00	67.00	74.00	79.00	101.00	116.00	51.00	68.00	80.00	93.00	98.00	120.00	199.00	1.33	1.00
49	47.00	60.00	69.00	77.00	82.00	103.00	119.00	51.00	68.00	80.00	93.00	98.00	120.00	202.00	1.33	1.00
50	48.00	62.00	72.00	79.00	84.00	108.00	124.00	53.00	71.00	83.00	96.00	101.00	125.00	204.00	1.30	1.00
51	48.00	65.00	75.00	82.00	87.00	111.00	129.00	54.00	73.00	86.00	98.00	103.00	128.00	210.00	1.30	1.00
52	51.00	68.00	78.00	87.00	92.00	117.00	134.00	56.00	76.00	88.00	101.00	106.00	131.00	218.00	1.29	1.00
53	51.00	70.00	80.00	90.00	98.00	120.00	142.00	56.00	76.00	91.00	101.00	111.00	131.00	223.00	1.29	1.00
54	54.00	76.00	83.00	96.00	103.00	125.00	147.00	59.00	79.00	94.00	104.00	114.00	134.00	229.00	1.28	1.00
55	54.00	79.00	86.00	99.00	106.00	128.00	155.00	62.00	82.00	97.00	107.00	117.00	137.00	237.00	1.28	1.00
56	59.00	84.00	92.00	104.00	114.00	136.00	163.00	65.00	87.00	100.00	112.00	123.00	145.00	245.00	1.26	1.00
57	62.00	87.00	97.00	112.00	122.00	144.00	174.00	67.00	93.00	105.00	120.00	128.00	156.00	256.00	1.25	1.00
58	67.00	93.00	105.00	118.00	130.00	155.00	182.00	70.00	98.00	111.00	128.00	136.00	164.00	264.00	1.23	1.00
59	73.00	98.00	111.00	126.00	139.00	164.00	192.00	73.00	104.00	116.00	134.00	144.00	175.00	275.00	1.22	1.00
60	78.00	104.00	119.00	134.00	150.00	175.00	203.00	76.00	109.00	122.00	142.00	153.00	186.00	286.00	1.20	1.00
61	84.00	109.00	127.00	142.00	158.00	186.00	216.00	82.00	115.00	130.00	150.00	163.00	199.00	299.00	1.19	1.00
62	89.00	117.00	133.00	151.00	166.00	196.00	229.00	89.00	123.00	141.00	158.00	171.00	210.00	309.00	1.18	1.00
63	95.00	125.00	141.00	161.00	174.00	207.00	242.00	97.00	131.00	151.00	169.00	182.00	226.00	322.00	1.16	1.00
64	103.00	134.00	149.00	170.00	183.00	221.00	258.00	105.00	139.00	162.00	180.00	196.00	239.00	338.00	1.15	1.00
65	108.00	142.00	157.00	181.00	191.00	235.00	273.00	114.00	147.00	173.00	191.00	206.00	255.00	351.00	1.14	1.00
66	119.00	155.00	173.00	199.00	209.00	255.00	297.00	124.00	160.00	188.00	209.00	224.00	276.00	372.00	1.13	1.00
67	129.00	170.00	191.00	217.00	230.00	281.00	320.00	134.00	175.00	204.00	227.00	245.00	299.00	395.00	1.13	1.00
68	142.00	186.00	209.00	237.00	253.00	307.00	348.00	147.00	188.00	219.00	248.00	268.00	325.00	421.00	1.12	1.00
69	155.00	204.00	230.00	261.00	279.00	335.00	377.00	160.00	206.00	237.00	271.00	294.00	353.00	444.00	1.12	1.00
70	170.00	222.00	253.00	286.00	307.00	366.00	408.00	173.00	224.00	258.00	294.00	320.00	382.00	472.00	1.11	1.00
71	188.00	245.00	281.00	317.00	343.00	405.00	446.00	188.00	245.00	286.00	323.00	348.00	415.00	508.00	1.11	1.00
72	209.00	273.00	310.00	353.00	382.00	446.00	490.00	206.00	268.00	317.00	356.00	382.00	449.00	547.00	1.11	1.00
73	232.00	302.00	343.00	392.00	423.00	490.00	537.00	227.00	294.00	351.00	390.00	415.00	488.00	591.00	1.10	1.00
74	255.00	335.00	382.00	433.00	472.00	542.00	586.00	250.00	323.00	390.00	428.00	454.00	529.00	635.00	1.10	1.00
75	284.00	372.00	423.00	482.00	526.00	596.00	642.00	273.00	353.00	431.00	472.00	495.00	575.00	684.00	1.10	1.00
76	312.00	408.00	464.00	529.00	578.00	655.00	707.00	299.00	390.00	472.00	519.00	544.00	632.00	751.00	1.10	1.00
77	343.00	449.00	511.00	583.00	635.00	720.00	777.00	330.00	426.00	521.00	570.00	599.00	694.00	826.00	1.09	1.00
78	377.00	493.00	560.00	640.00	697.00	789.00	851.00	364.00	470.00	570.00	627.00	658.00	764.00	906.00	1.09	1.00
79	413.00	542.00	617.00	702.00	766.00	867.00	937.00	397.00	516.00	627.00	689.00	722.00	839.00	996.00	1.08	1.00
80	454.00	593.00						439.00	565.00						1.08	1.00
81	498.00	653.00						480.00	622.00						1.08	1.00
82	547.00	717.00						529.00	684.00						1.08	1.00
83	601.00	787.00						581.00	751.00						1.08	1.00
84	660.00	867.00						637.00	823.00						1.08	1.00
85	728.00							699.00							1.08	1.00
86	797.00							769.00							1.08	1.00
87	877.00							844.00							1.08	1.00
88	962.00							929.00							1.08	1.00
89	1058.00							1019.00							1.08	1.00
90	1164.00							1120.00							1.08	1.00
91+															1.08	1.00

Rates shown below the line apply only to attained age GPO Inflation Adjustment offers or Shared Care 2-year purchases on exhaustion of benefits

Compound rates reflect rates with a 5% annual increase in monthly/daily benefits and a 3% increase in policy limit; rates reflecting a 5% annual increase in both benefit and policy limit are calculated by multiplying the rates in the table by the factors listed to the right

Appendix B1

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

BSC-03 PA, BSC-03FR PA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit

90 Day Elimination Period

Age	GPO Inflation							5% Simple Inflation							5%/3% Compound Inflation							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2-10yr BP	LifeBP
18-29	26.52	29.17	34.48	38.46	41.11	43.76	57.02	38.46	50.39	57.02	62.33	66.30	86.94	99.51	53.93	78.44	89.88	101.32	112.76	140.54	233.69	1.44	1.00
30	26.52	29.17	38.46	41.11	43.76	46.41	59.67	42.43	54.37	59.67	66.30	68.96	90.98	106.91	58.83	81.71	93.15	109.49	120.93	148.71	246.76	1.40	1.00
31	26.52	29.17	38.46	41.11	43.76	46.41	59.67	45.49	54.37	61.00	66.30	68.96	94.04	113.66	58.83	81.71	93.15	109.49	120.93	153.61	250.03	1.40	1.00
32	26.52	29.17	38.46	41.11	43.76	50.39	63.65	45.49	57.02	63.65	70.28	72.93	99.71	116.19	62.10	84.98	93.15	114.39	125.83	153.61	254.93	1.40	1.00
33	26.52	31.83	41.11	43.76	47.74	50.39	63.65	48.12	57.02	66.71	70.28	72.93	104.31	122.56	62.10	84.98	98.05	114.39	125.83	156.88	258.20	1.40	1.00
34	26.52	33.15	41.11	43.76	47.74	50.39	63.65	48.12	57.02	69.77	73.36	76.00	109.98	127.47	62.10	86.61	101.32	117.66	129.10	156.88	263.10	1.40	1.00
35	29.17	33.15	41.11	43.76	47.74	50.39	63.65	51.15	60.05	69.77	76.45	79.07	112.76	127.47	62.10	86.61	106.22	120.93	129.10	161.78	266.37	1.40	1.00
36	29.17	35.80	45.09	47.74	50.39	53.04	66.30	55.25	64.08	73.83	79.07	86.23	117.66	130.73	65.37	89.88	106.22	120.93	134.00	161.78	271.27	1.40	1.00
37	29.17	35.80	45.09	47.74	50.39	53.04	66.30	58.35	67.15	80.05	82.14	89.34	117.66	130.73	65.37	89.88	106.22	125.83	134.00	165.05	274.54	1.40	1.00
38	29.17	35.80	45.09	47.74	50.39	53.04	66.30	58.35	70.24	83.16	86.76	92.45	117.66	135.64	65.37	89.88	109.49	125.83	134.00	165.05	279.44	1.40	1.00
39	29.17	35.80	45.09	47.74	50.39	57.02	70.28	60.46	74.35	85.71	92.45	98.05	120.93	135.64	70.27	89.88	109.49	125.83	134.00	165.05	282.71	1.40	1.00
40	32.12	38.81	45.09	47.74	50.39	57.02	70.28	60.46	77.48	86.61	94.78	99.68	122.56	138.90	73.54	94.78	117.66	134.00	142.17	174.86	287.61	1.35	1.00
41	33.58	38.81	48.09	50.72	53.35	60.05	70.28	60.46	80.07	91.51	99.68	102.95	125.83	143.81	73.54	94.78	117.66	134.00	142.17	178.12	290.88	1.35	1.00
42	36.63	41.44	47.74	51.72	54.37	62.68	72.93	63.73	83.16	91.51	99.68	107.86	130.73	151.98	78.44	98.05	117.66	138.90	147.08	178.12	295.79	1.35	1.00
43	36.19	42.87	50.75	54.79	57.42	67.15	76.28	65.37	83.34	96.42	102.95	107.86	134.00	156.88	78.44	98.05	122.56	138.90	147.08	181.39	300.69	1.35	1.00
44	36.19	45.96	52.16	54.79	60.44	69.77	80.28	65.37	88.25	99.68	107.86	111.12	142.17	160.15	78.44	98.05	122.56	138.90	150.34	186.30	303.96	1.35	1.00
45	36.19	45.96	55.22	57.42	61.44	72.83	83.66	68.64	88.25	99.68	112.76	116.03	147.08	168.32	83.34	102.95	127.47	142.17	155.25	191.20	308.86	1.33	1.00
46	39.21	48.55	54.79	61.94	64.54	76.94	86.25	68.64	93.15	104.59	116.03	120.93	151.98	173.22	83.34	106.22	127.47	147.08	158.51	191.20	312.13	1.33	1.00
47	39.21	48.55	57.86	64.54	67.15	80.05	89.60	73.54	93.15	109.49	116.03	124.20	160.15	181.39	83.34	106.22	130.73	147.08	160.15	194.47	321.93	1.33	1.00
48	40.25	51.58	60.90	64.54	68.61	82.62	93.66	73.54	96.42	109.49	120.93	129.10	165.05	189.56	83.34	111.12	130.73	151.98	160.15	196.10	325.20	1.33	1.00
49	43.38	52.66	61.94	68.61	71.22	88.25	100.42	76.81	98.05	112.76	125.83	134.00	168.32	194.47	83.34	111.12	130.73	151.98	160.15	196.10	330.10	1.33	1.00
50	43.38	55.79	65.07	71.76	74.35	91.51	104.52	78.44	101.32	117.66	129.10	137.27	176.49	202.64	86.61	116.03	135.64	156.88	165.05	204.27	333.37	1.30	1.00
51	45.76	59.93	69.19	75.86	78.45	96.42	110.41	78.44	106.22	122.56	134.00	142.17	181.39	210.81	88.25	119.29	140.54	160.15	168.32	209.17	343.18	1.30	1.00
52	47.49	59.93	69.19	79.02	81.58	101.32	117.03	83.34	111.12	127.47	142.17	150.34	191.20	218.98	91.51	124.20	143.81	165.05	173.22	214.08	356.25	1.29	1.00
53	50.65	62.46	73.29	79.96	82.54	106.22	124.20	83.34	114.39	130.73	147.08	160.15	196.10	232.05	91.51	124.20	148.71	165.05	181.39	214.08	364.42	1.29	1.00
54	51.59	63.41	73.29	83.19	87.30	111.12	129.10	88.25	124.20	135.64	156.88	168.32	204.27	240.22	96.42	129.10	153.61	169.95	186.30	218.98	374.23	1.28	1.00
55	54.84	67.48	77.38	87.30	89.85	116.03	137.27	88.25	129.10	140.54	161.78	173.22	209.17	253.30	101.32	134.00	158.51	174.86	191.20	223.88	387.30	1.28	1.00
56	57.38	71.53	84.75	94.70	98.05	124.20	145.44	96.42	137.27	150.34	169.95	186.30	222.25	266.37	106.22	142.17	163.42	183.03	201.00	236.95	400.37	1.26	1.00
57	61.51	78.90	88.11	101.35	104.69	132.37	155.25	101.32	142.17	158.51	183.03	199.37	235.32	284.35	109.49	151.98	171.59	196.10	209.17	254.93	418.35	1.25	1.00
58	65.62	82.97	95.50	109.56	116.19	142.17	166.69	109.49	151.98	171.59	192.83	212.44	253.30	297.42	114.39	160.15	181.39	209.17	222.25	268.00	431.42	1.23	1.00
59	72.26	88.86	102.93	117.03	122.82	155.25	176.49	119.29	160.15	181.39	205.91	227.15	268.00	313.76	119.29	169.95	189.56	218.98	235.32	285.98	449.40	1.22	1.00
60	76.34	97.91	111.13	123.65	134.36	165.05	189.56	127.47	169.95	194.47	218.98	245.13	285.98	331.74	124.20	178.12	199.37	232.05	250.03	303.96	467.37	1.20	1.00
61	84.48	104.52	121.14	134.36	145.06	178.12	202.64	137.27	178.12	207.54	232.05	258.20	303.96	352.98	134.00	187.93	212.44	245.13	266.37	325.20	488.62	1.19	1.00
62	90.42	114.53	127.75	145.95	155.07	196.10	218.98	145.44	191.20	217.34	246.76	271.27	320.30	374.23	145.44	201.00	230.42	258.20	279.44	343.18	504.96	1.18	1.00
63	102.01	121.82	138.45	156.64	165.77	212.44	235.32	155.25	204.27	230.42	263.10	284.35	338.27	395.47	158.51	214.08	246.76	276.18	297.42	369.32	526.20	1.16	1.00
64	108.61	133.41	153.49	166.41	177.08	230.42	253.30	168.32	218.98	243.49	277.81	299.05	361.15	421.62	171.59	227.15	264.74	294.15	320.30	390.57	552.35	1.15	1.00
65	120.24	144.08	164.17	182.04	191.18	248.39	274.54	176.49	232.05	256.56	295.79	312.13	384.03	446.13	186.30	240.22	282.71	312.13	336.64	416.71	573.59	1.14	1.00
66	130.90	157.27	182.40	199.29	211.89	274.54	303.96	194.47	253.30	282.71	325.20	341.54	416.71	485.35	202.64	261.47	307.22	341.54	366.05	451.03	607.91	1.13	1.00
67	143.45	175.45	198.07	218.49	236.67	303.96	332.78	210.81	277.81	312.13	354.62	375.86	459.20	522.93	218.98	285.98	333.37	370.96	400.37	488.62	645.50	1.13	1.00
68	158.21	195.57	218.79	239.80	260.52	333.37	362.56	232.05	303.96	341.54	387.30	413.45	501.69	568.69	240.22	307.22	357.88	405.27	437.96	531.11	687.99	1.12	1.00
69	171.39	212.82	240.13	263.06	291.29	366.05	393.97	253.30	333.37	375.86	426.52	455.93	547.45	616.08	261.47	336.64	387.30	442.86	480.45	576.86	725.57	1.12	1.00
70	188.03	237.01	263.37	291.88	322.66	405.27	428.49	277.81	362.79	413.45	467.37	501.69	598.11	666.74	282.71	366.05	421.62	480.45	522.93	624.25	771.33	1.11	1.00
71	209.35	264.31	294.75	325.79	360.03	441.36	468.98	307.22	400.37	459.20	518.03	560.52	661.84	728.84	307.22	400.37	467.37	527.84	568.69	678.18	830.16	1.11	1.00
72	232.60	294.75	329.59	363.16	401.46	479.98	513.55	341.54	446.13	506.59	576.86	624.25	728.84	800.74	336.64	437.96	518.03	581.77	624.25	733.74	893.89	1.11	1.00
73	259.91	328.65	366.01	407.13	446.02	521.08	562.18	379.13	493.52	560.52	640.60	691.25	800.74	877.55	370.96	480.45	573.59	637.33	678.18	797.48	965.80	1.10	1.00
74	287.22	366.62	411.51	451.70	497.51	564.71	612.42	416.71	547.45	624.25	707.60	771.33	885.72	957.62	408.54	527.84	637.33	699.43	741.91	864.48	1037.70	1.10	1.00
75	322.66	407.73	459.54	506.32	552.13	613.02	671.70	464.10	607.91	691.25	787.67	859.57	973.97	1049.14	446.13	576.86	704.33	771.33	808.91	939.65	1117.77	1.10	1.00
76	360.03	455.75	510.09	561.54	613.34	685.82	749.58	497.30	650.32	739.58	843.18	921.28	1044.02	1126.90	476.58	621.63	752.33	827.24	867.09	1007.36	1197.03	1.10	1.00
77	400.53	506.32	563.42	626.22	680.99	760.24	835.57	523.72	685.57	780.23	890.17	969.56	1099.35	1186.38	503.87	650.45	795.50	870.32	914.60	1059.65	1261.20	1.09	1.00
78	429.21	546.00	598.55	677.39	722.64	817.53	896.37	550.38	719.72	817.53	934.32	1017.54	1151.85	1242.36	531.40	686.14	832.13	915.35	960.60	1115.35	1322.65	1.09	1.00
79	456.89	582.25	636.58	722.94	773.09	869.20	952.78	575.29	754.98	859.45	977.85	1067.00	1207.69	1305.19	553.00	718.76	873.38	959.74	1005.71	1168.68	1387.38	1.08	1.00
80	482.69	619.27	677.62	766.47	818.18	924.27	1013.12	602.03	786.36						582.14	749.23						1.08	1.00
81	537.06	688.23	753.21	851.33	909.68	1030.35	1128.48	660.38	865.92						636.51	824.81						1.08	1.00
82	599.38	766.47	842.05	950.79	1015.77	1145.72	1258.44	725.36	950.79						701.49	907.03						1.08	1.00
83	667.01	855.31	937.53	1060.85	1132.46	1279.65	1402.98	796.97	1043.61						770.44	995.88						1.08	1.00
84	745.25	954.77	1043.61	1180.20	1262.42	1426.85	1563.43	875.20	1149.70						844.70	1091.35						1.08	1.00
85	831.44	1063.51	1162.96	1316.78	1405.63	1587.30	1741.13	965.38							926.92							1.08	1.00
86	924.27	1184.18	1296.89	1467.96	1567.41	1771.63	1940.04	1056.88							1019.75							1.08	1.00
87	1030.35	1320.76	1446.74	1635.04	1747.76	1974.51	2162.82	1162.96							1119.20							1.08	1.00
88	1149.70	1470.61	1611.17	1820.69	1946.67	2199.94	2412.12	1275.68							1231.92							1.08	1.00
89	1279.65	1639.02	1796.82	2032.86	2172.10	2453.22	2685.29	1402.98							1351.26							1.08	1.00
90	1426.85	1827.32	2001.03	2260.94	2418.75	2733.02	2994.26	1543.54							1485.19							1.08	1.00
91+																						1.08	1.00

Rates shown below the line apply only to attained age GPO Inflation Adjustment offers or Shared Care 2-year purchases on exhaustion of benefits

Compound rates reflect rates with a 5% annual increase in monthly/daily benefits and a 3% increase in policy limit; rates reflecting a 5% annual increase in both benefit and policy limit are calculated by multiplying the rates in the table by the factors listed to the right

Appendix B2

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

BSC-03 PA, BSC-03FR PA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit

90 Day Elimination Period

Age	3.9% Simple Inflation							3.9%/3% Compound Inflation							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2-10yr BP	LifeBP
18-29	38.46	50.39	57.02	62.33	66.30	80.94	92.88	43.84	63.77	73.07	82.37	91.67	114.26	189.99	1.44	1.00
30	42.43	54.37	59.67	66.30	68.96	84.92	96.89	47.83	66.43	75.73	89.02	98.32	120.90	200.62	1.40	1.00
31	42.46	54.37	61.00	66.30	68.96	84.94	96.94	47.83	66.43	75.73	89.02	98.32	124.89	203.28	1.40	1.00
32	42.46	57.02	63.65	70.28	72.93	87.62	99.59	50.49	69.09	75.73	93.00	102.30	124.89	207.26	1.40	1.00
33	45.11	57.02	63.68	70.28	72.93	88.97	99.64	50.49	69.09	79.72	93.00	102.30	127.55	209.92	1.40	1.00
34	45.11	57.02	63.70	70.31	72.96	91.65	103.63	50.49	70.42	82.37	95.66	104.96	127.55	213.90	1.40	1.00
35	45.14	57.05	63.70	70.33	72.98	91.67	103.63	50.49	70.42	86.36	98.32	104.96	131.53	216.56	1.40	1.00
36	49.12	61.02	67.68	72.98	76.99	95.66	106.29	53.14	73.07	86.36	98.32	108.94	131.53	220.55	1.40	1.00
37	49.14	61.05	67.73	73.01	77.01	95.66	106.29	53.14	73.07	86.36	102.30	108.94	134.19	223.20	1.40	1.00
38	49.14	61.07	67.76	74.36	77.04	95.66	110.27	53.14	73.07	89.02	102.30	108.94	134.19	227.19	1.40	1.00
39	49.16	65.05	70.41	77.04	79.72	98.32	110.27	57.13	73.07	89.02	102.30	108.94	134.19	229.85	1.40	1.00
40	49.16	65.08	70.42	77.06	81.04	99.64	112.93	59.79	77.06	95.66	108.94	115.59	142.16	233.83	1.35	1.00
41	49.16	65.10	74.40	81.04	83.70	102.30	116.92	59.79	77.06	95.66	108.94	115.59	144.82	236.49	1.35	1.00
42	51.82	67.76	74.40	81.04	87.69	106.29	123.56	63.77	79.72	95.66	112.93	119.57	144.82	240.48	1.35	1.00
43	53.14	67.76	78.39	83.70	87.69	108.94	127.55	63.77	79.72	99.64	112.93	119.57	147.47	244.46	1.35	1.00
44	53.14	71.74	81.04	87.69	90.34	115.59	130.20	63.77	79.72	99.64	112.93	122.23	151.46	247.12	1.35	1.00
45	55.80	71.74	81.04	91.67	94.33	119.57	136.85	67.76	83.70	103.63	115.59	126.22	155.45	251.10	1.33	1.00
46	55.80	75.73	85.03	94.33	98.32	123.56	140.83	67.76	86.36	103.63	119.57	128.87	155.45	253.76	1.33	1.00
47	59.79	75.73	89.02	94.33	100.97	130.20	147.47	67.76	86.36	106.29	119.57	130.20	158.10	261.73	1.33	1.00
48	59.79	78.39	89.02	98.32	104.96	134.19	154.12	67.76	90.34	106.29	123.56	130.20	159.43	264.39	1.33	1.00
49	62.44	79.72	91.67	102.30	108.94	136.85	158.10	67.76	90.34	106.29	123.56	130.20	159.43	268.38	1.33	1.00
50	63.77	82.37	95.66	104.96	111.60	143.49	164.75	70.42	94.33	110.27	127.55	134.19	166.07	271.03	1.30	1.00
51	63.77	86.36	99.64	108.94	115.59	147.47	171.39	71.74	96.99	114.26	130.20	136.85	170.06	279.00	1.30	1.00
52	67.76	90.34	103.63	115.59	122.23	155.45	178.03	74.40	100.97	116.92	134.19	140.83	174.05	289.63	1.29	1.00
53	67.76	93.00	106.29	119.57	130.20	159.43	188.66	74.40	100.97	120.90	134.19	147.47	174.05	296.28	1.29	1.00
54	71.74	100.97	110.27	127.55	136.85	166.07	195.30	78.39	104.96	124.89	138.17	151.46	178.03	304.25	1.28	1.00
55	71.74	104.96	114.26	131.53	140.83	170.06	205.93	82.37	108.94	128.87	142.16	155.45	182.02	314.88	1.28	1.00
56	78.39	111.60	122.23	138.17	151.46	180.69	216.56	86.36	115.59	132.86	148.80	163.42	192.65	325.51	1.26	1.00
57	82.37	115.59	128.87	148.80	162.09	191.32	231.18	89.02	123.56	139.50	159.43	170.06	207.26	340.12	1.25	1.00
58	89.02	123.56	139.50	156.77	172.72	205.93	241.80	93.00	130.20	147.47	170.06	180.69	217.89	350.75	1.23	1.00
59	96.99	130.20	147.47	167.40	184.67	217.89	255.09	96.99	138.17	154.12	178.03	191.32	232.50	365.36	1.22	1.00
60	103.63	138.17	158.10	178.03	199.29	232.50	269.70	100.97	144.82	162.09	188.66	203.28	247.12	379.98	1.20	1.00
61	111.60	144.82	168.73	188.66	209.92	247.12	286.98	108.94	152.79	172.72	199.29	216.56	264.39	397.25	1.19	1.00
62	118.24	155.45	176.70	200.62	220.55	260.40	304.25	118.24	163.42	187.33	209.92	227.19	279.00	410.54	1.18	1.00
63	126.22	166.07	187.33	213.90	231.18	275.02	321.52	128.87	174.05	200.62	224.53	241.80	300.26	427.81	1.16	1.00
64	136.85	178.03	197.96	225.86	243.13	293.62	342.78	139.50	184.67	215.23	239.15	260.40	317.53	449.07	1.15	1.00
65	143.49	188.66	208.59	240.48	253.76	312.22	362.71	151.46	195.30	229.85	253.76	273.69	338.79	466.34	1.14	1.00
66	158.10	205.93	229.85	264.39	277.68	338.79	394.59	164.75	212.58	249.78	277.68	297.61	366.69	494.24	1.13	1.00
67	171.39	225.86	253.76	288.31	305.58	373.34	425.15	178.03	232.50	271.03	301.59	325.51	397.25	524.79	1.13	1.00
68	188.66	247.12	277.68	314.88	336.13	407.88	462.35	195.30	249.78	290.96	329.49	356.06	431.79	559.34	1.12	1.00
69	205.93	271.03	305.58	346.76	370.68	445.08	500.88	212.58	273.69	314.88	360.05	390.61	468.99	589.90	1.12	1.00
70	225.86	294.95	336.13	379.98	407.88	486.27	542.07	229.85	297.61	342.78	390.61	425.15	507.52	627.10	1.11	1.00
71	249.78	325.51	373.34	421.16	455.71	538.08	592.55	249.78	325.51	379.98	429.14	462.35	551.37	674.93	1.11	1.00
72	277.68	362.71	411.86	468.99	507.52	592.55	651.01	273.69	356.06	421.16	472.98	507.52	596.54	726.74	1.11	1.00
73	308.23	401.24	455.71	520.81	562.00	651.01	713.46	301.59	390.61	466.34	518.15	551.37	648.35	785.20	1.10	1.00
74	338.79	445.08	507.52	575.28	627.10	720.10	778.56	332.15	429.14	518.15	568.64	603.18	702.83	843.66	1.10	1.00
75	377.32	494.24	562.00	640.38	698.84	791.84	852.96	362.71	468.99	572.62	627.10	657.65	763.94	908.76	1.10	1.00
76	414.42	541.93	616.32	702.65	767.74	870.01	939.08	397.15	518.02	626.94	689.37	722.58	839.46	997.53	1.10	1.00
77	455.41	596.14	678.46	774.06	843.10	955.96	1031.63	438.15	565.61	691.74	756.80	795.30	921.43	1096.69	1.09	1.00
78	500.34	654.29	743.21	849.39	925.03	1047.13	1129.42	483.09	623.77	756.48	832.13	873.28	1013.95	1202.41	1.09	1.00
79	547.89	719.03	818.52	931.28	1016.19	1150.18	1243.04	526.67	684.53	831.79	914.04	957.82	1113.03	1321.31	1.08	1.00
80	602.03	786.36						582.14	749.23						1.08	1.00
81	660.38	865.92						636.51	824.81						1.08	1.00
82	725.36	950.79						701.49	907.03						1.08	1.00
83	796.97	1043.61						770.44	995.88						1.08	1.00
84	875.20	1149.70						844.70	1091.35						1.08	1.00
85	965.38							926.92							1.08	1.00
86	1056.88							1019.75							1.08	1.00
87	1162.96							1119.20							1.08	1.00
88	1275.68							1231.92							1.08	1.00
89	1402.98							1351.26							1.08	1.00
90	1543.54							1485.19							1.08	1.00
91+															1.08	1.00

Rates shown below the line apply only to attained age GPO Inflation Adjustment offers or Shared Care 2-year purchases on exhaustion of benefits

Compound rates reflect rates with a 5% annual increase in monthly/daily benefits and a 3% increase in policy limit; rates reflecting a 5% annual increase in both benefit and policy limit are calculated by multiplying the rates in the table by the factors listed to the right

Appendix C1

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

BSC-03 PA, BSC-03FR PA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit

90 Day Elimination Period

Age	3.4% Simple Inflation							3.4%/3% Compound Inflation							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2-10yr BP	LifeBP
18-29	29.00	38.00	43.00	47.00	50.00	65.52	75.00	40.59	59.04	67.65	76.26	84.87	105.78	175.89	1.44	1.00
30	32.00	41.00	45.00	50.00	52.00	68.57	80.55	44.28	61.50	70.11	82.41	91.02	111.93	185.73	1.40	1.00
31	34.29	41.00	46.00	50.00	52.00	70.86	85.59	44.28	61.50	70.11	82.41	91.02	115.62	188.19	1.40	1.00
32	34.29	43.00	48.00	53.00	55.00	75.10	87.50	46.74	63.96	70.11	86.10	94.71	115.62	191.88	1.40	1.00
33	36.27	43.00	50.29	53.00	55.00	78.55	92.25	46.74	63.96	73.80	86.10	94.71	118.08	194.34	1.40	1.00
34	36.27	43.00	52.57	55.30	57.29	82.80	95.94	46.74	65.19	76.26	88.56	97.17	118.08	198.03	1.40	1.00
35	38.53	45.26	52.57	57.61	59.58	84.87	95.94	46.74	65.19	79.95	91.02	97.17	121.77	200.49	1.40	1.00
36	41.63	48.30	55.64	59.58	64.96	88.56	98.40	49.20	67.65	79.95	91.02	100.86	121.77	204.18	1.40	1.00
37	43.94	50.60	60.27	61.88	67.28	88.56	98.40	49.20	67.65	79.95	94.71	100.86	124.23	206.64	1.40	1.00
38	43.94	52.90	62.59	65.33	69.60	88.56	102.09	49.20	67.65	82.41	94.71	100.86	124.23	210.33	1.40	1.00
39	45.51	56.00	64.52	69.60	73.80	91.02	102.09	52.89	67.65	82.41	94.71	100.86	124.23	212.79	1.40	1.00
40	45.51	58.33	65.19	71.34	75.03	92.25	104.55	55.35	71.34	88.56	100.86	107.01	131.61	216.48	1.35	1.00
41	45.51	60.27	68.88	75.03	77.49	94.71	108.24	55.35	71.34	88.56	100.86	107.01	134.07	218.94	1.35	1.00
42	47.97	62.59	68.88	75.03	81.18	98.40	114.39	59.04	73.80	88.56	104.55	110.70	134.07	222.63	1.35	1.00
43	49.20	62.73	72.57	77.49	81.18	100.86	118.08	59.04	73.80	92.25	104.55	110.70	136.53	226.32	1.35	1.00
44	49.20	66.42	75.03	81.18	83.64	107.01	120.54	59.04	73.80	92.25	104.55	113.16	140.22	228.78	1.35	1.00
45	51.66	66.42	75.03	84.87	87.33	110.70	126.69	62.73	77.49	95.94	107.01	116.85	143.91	232.47	1.33	1.00
46	51.66	70.11	78.72	87.33	91.02	114.39	130.38	62.73	79.95	95.94	110.70	119.31	143.91	234.93	1.33	1.00
47	55.35	70.11	82.41	87.33	93.48	120.54	136.53	62.73	79.95	98.40	110.70	120.54	146.37	242.31	1.33	1.00
48	55.35	72.57	82.41	91.02	97.17	124.23	142.68	62.73	83.64	98.40	114.39	120.54	147.60	244.77	1.33	1.00
49	57.81	73.80	84.87	94.71	100.86	126.69	146.37	62.73	83.64	98.40	114.39	120.54	147.60	248.46	1.33	1.00
50	59.04	76.26	88.56	97.17	103.32	132.84	152.52	65.19	87.33	102.09	118.08	124.23	153.75	250.92	1.30	1.00
51	59.04	79.95	92.25	100.86	107.01	136.53	158.67	66.42	89.79	105.78	120.54	126.69	157.44	258.30	1.30	1.00
52	62.73	83.64	95.94	107.01	113.16	143.91	164.82	68.88	93.48	108.24	124.23	130.38	161.13	268.14	1.29	1.00
53	62.73	86.10	98.40	110.70	120.54	147.60	174.66	68.88	93.48	111.93	124.23	136.53	161.13	274.29	1.29	1.00
54	66.42	93.48	102.09	118.08	126.69	153.75	180.81	72.57	97.17	115.62	127.92	140.22	164.82	281.67	1.28	1.00
55	66.42	97.17	105.78	121.77	130.38	157.44	190.65	76.26	100.86	119.31	131.61	143.91	168.51	291.51	1.28	1.00
56	72.57	103.32	113.16	127.92	140.22	167.28	200.49	79.95	107.01	123.00	137.76	151.29	178.35	301.35	1.26	1.00
57	76.26	107.01	119.31	137.76	150.06	177.12	214.02	82.41	114.39	129.15	147.60	157.44	191.88	314.88	1.25	1.00
58	82.41	114.39	129.15	145.14	159.90	190.65	223.86	86.10	120.54	136.53	157.44	167.28	201.72	324.72	1.23	1.00
59	89.79	120.54	136.53	154.98	170.97	201.72	236.16	89.79	127.92	142.68	164.82	177.12	215.25	338.25	1.22	1.00
60	95.94	127.92	146.37	164.82	184.50	215.25	249.69	93.48	134.07	150.06	174.66	188.19	228.78	351.78	1.20	1.00
61	103.32	134.07	156.21	174.66	194.34	228.78	265.68	100.86	141.45	159.90	184.50	200.49	244.77	367.77	1.19	1.00
62	109.47	143.91	163.59	185.73	204.18	241.08	281.67	109.47	151.29	173.43	194.34	210.33	258.30	380.07	1.18	1.00
63	116.85	153.75	173.43	198.03	214.02	254.61	297.66	119.31	161.13	185.73	207.87	223.86	277.98	396.06	1.16	1.00
64	126.69	164.82	183.27	209.10	225.09	271.83	317.34	129.15	170.97	199.26	221.40	241.08	293.97	415.74	1.15	1.00
65	132.84	174.66	193.11	222.63	234.93	289.05	335.79	140.22	180.81	212.79	234.93	253.38	313.65	431.73	1.14	1.00
66	146.37	190.65	212.79	244.77	257.07	313.65	365.31	152.52	196.80	231.24	257.07	275.52	339.48	457.56	1.13	1.00
67	158.67	209.10	234.93	266.91	282.90	345.63	393.60	164.82	215.25	250.92	279.21	301.35	367.77	485.85	1.13	1.00
68	174.66	228.78	257.07	291.51	311.19	377.61	428.04	180.81	231.24	269.37	305.04	329.64	399.75	517.83	1.12	1.00
69	190.65	250.92	282.90	321.03	343.17	412.05	463.71	196.80	253.38	291.51	333.33	361.62	434.19	546.12	1.12	1.00
70	209.10	273.06	311.19	351.78	377.61	450.18	501.84	212.79	275.52	317.34	361.62	393.60	469.86	580.56	1.11	1.00
71	231.24	301.35	345.63	389.91	421.89	498.15	548.58	231.24	301.35	351.78	397.29	428.04	510.45	624.84	1.11	1.00
72	257.07	335.79	381.30	434.19	469.86	548.58	602.70	253.38	329.64	389.91	437.88	469.86	552.27	672.81	1.11	1.00
73	285.36	371.46	421.89	482.16	520.29	602.70	660.51	279.21	361.62	431.73	479.70	510.45	600.24	726.93	1.10	1.00
74	313.65	412.05	469.86	532.59	580.56	666.66	720.78	307.50	397.29	479.70	526.44	558.42	650.67	781.05	1.10	1.00
75	349.32	457.56	520.29	592.86	646.98	733.08	789.66	335.79	434.19	530.13	580.56	608.85	707.25	841.32	1.10	1.00
76	374.40	489.60	556.80	634.80	693.60	786.00	848.40	358.80	468.00	566.40	622.80	652.80	758.40	901.20	1.10	1.00
77	394.45	516.35	587.65	670.45	730.25	828.00	893.55	379.50	489.90	599.15	655.50	688.85	798.10	949.90	1.09	1.00
78	414.70	542.30	616.00	704.00	766.70	867.90	936.10	400.40	517.00	627.00	689.70	723.80	840.40	996.60	1.09	1.00
79	433.65	569.10	647.85	737.10	804.30	910.35	983.85	416.85	541.80	658.35	723.45	758.10	880.95	1045.80	1.08	1.00
80	454.00	593.00						439.00	565.00						1.08	1.00
81	498.00	653.00						480.00	622.00						1.08	1.00
82	547.00	717.00						529.00	684.00						1.08	1.00
83	601.00	787.00						581.00	751.00						1.08	1.00
84	660.00	867.00						637.00	823.00						1.08	1.00
85	728.00							699.00							1.08	1.00
86	797.00							769.00							1.08	1.00
87	877.00							844.00							1.08	1.00
88	962.00							929.00							1.08	1.00
89	1058.00							1019.00							1.08	1.00
90	1164.00							1120.00							1.08	1.00
91+															1.08	1.00

Rates shown below the line apply only to attained age GPO Inflation Adjustment offers or Shared Care 2-year purchases on exhaustion of benefits

Compound rates reflect rates with a 5% annual increase in monthly/daily benefits and a 3% increase in policy limit; rates reflecting a 5% annual increase in both benefit and policy limit are calculated by multiplying the rates in the table by the factors listed to the right

Appendix C2

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

BSC-03 PA, BSC-03FR PA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit

90 Day Elimination Period

Age	2.2% Simple Inflation							2.2%/3% Compound Inflation							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2-10yr BP	LifeBP
18-29	29.00	38.00	43.00	47.00	50.00	61.00	70.00	33.00	48.00	55.00	62.00	69.00	86.00	143.00	1.44	1.00
30	32.00	41.00	45.00	50.00	52.00	64.00	73.00	36.00	50.00	57.00	67.00	74.00	91.00	151.00	1.40	1.00
31	32.00	41.00	46.00	50.00	52.00	64.00	73.00	36.00	50.00	57.00	67.00	74.00	94.00	153.00	1.40	1.00
32	32.00	43.00	48.00	53.00	55.00	66.00	75.00	38.00	52.00	57.00	70.00	77.00	94.00	156.00	1.40	1.00
33	34.00	43.00	48.00	53.00	55.00	67.00	75.00	38.00	52.00	60.00	70.00	77.00	96.00	158.00	1.40	1.00
34	34.00	43.00	48.00	53.00	55.00	69.00	78.00	38.00	53.00	62.00	72.00	79.00	96.00	161.00	1.40	1.00
35	34.00	43.00	48.00	53.00	55.00	69.00	78.00	38.00	53.00	65.00	74.00	79.00	99.00	163.00	1.40	1.00
36	37.00	46.00	51.00	55.00	58.00	72.00	80.00	40.00	55.00	65.00	74.00	82.00	99.00	166.00	1.40	1.00
37	37.00	46.00	51.00	55.00	58.00	72.00	80.00	40.00	55.00	65.00	77.00	82.00	101.00	168.00	1.40	1.00
38	37.00	46.00	51.00	56.00	58.00	72.00	83.00	40.00	55.00	67.00	77.00	82.00	101.00	171.00	1.40	1.00
39	37.00	49.00	53.00	58.00	60.00	74.00	83.00	43.00	55.00	67.00	77.00	82.00	101.00	173.00	1.40	1.00
40	37.00	49.00	53.00	58.00	61.00	75.00	85.00	45.00	58.00	72.00	82.00	87.00	107.00	176.00	1.35	1.00
41	37.00	49.00	56.00	61.00	63.00	77.00	88.00	45.00	58.00	72.00	82.00	87.00	109.00	178.00	1.35	1.00
42	39.00	51.00	56.00	61.00	66.00	80.00	93.00	48.00	60.00	72.00	85.00	90.00	109.00	181.00	1.35	1.00
43	40.00	51.00	59.00	63.00	66.00	82.00	96.00	48.00	60.00	75.00	85.00	90.00	111.00	184.00	1.35	1.00
44	40.00	54.00	61.00	66.00	68.00	87.00	98.00	48.00	60.00	75.00	85.00	92.00	114.00	186.00	1.35	1.00
45	42.00	54.00	61.00	69.00	71.00	90.00	103.00	51.00	63.00	78.00	87.00	95.00	117.00	189.00	1.33	1.00
46	42.00	57.00	64.00	71.00	74.00	93.00	106.00	51.00	65.00	78.00	90.00	97.00	117.00	191.00	1.33	1.00
47	45.00	57.00	67.00	71.00	76.00	98.00	111.00	51.00	65.00	80.00	90.00	98.00	119.00	197.00	1.33	1.00
48	45.00	59.00	67.00	74.00	79.00	101.00	116.00	51.00	68.00	80.00	93.00	98.00	120.00	199.00	1.33	1.00
49	47.00	60.00	69.00	77.00	82.00	103.00	119.00	51.00	68.00	80.00	93.00	98.00	120.00	202.00	1.33	1.00
50	48.00	62.00	72.00	79.00	84.00	108.00	124.00	53.00	71.00	83.00	96.00	101.00	125.00	204.00	1.30	1.00
51	48.00	65.00	75.00	82.00	87.00	111.00	129.00	54.00	73.00	86.00	98.00	103.00	128.00	210.00	1.30	1.00
52	51.00	68.00	78.00	87.00	92.00	117.00	134.00	56.00	76.00	88.00	101.00	106.00	131.00	218.00	1.29	1.00
53	51.00	70.00	80.00	90.00	98.00	120.00	142.00	56.00	76.00	91.00	101.00	111.00	131.00	223.00	1.29	1.00
54	54.00	76.00	83.00	96.00	103.00	125.00	147.00	59.00	79.00	94.00	104.00	114.00	134.00	229.00	1.28	1.00
55	54.00	79.00	86.00	99.00	106.00	128.00	155.00	62.00	82.00	97.00	107.00	117.00	137.00	237.00	1.28	1.00
56	59.00	84.00	92.00	104.00	114.00	136.00	163.00	65.00	87.00	100.00	112.00	123.00	145.00	245.00	1.26	1.00
57	62.00	87.00	97.00	112.00	122.00	144.00	174.00	67.00	93.00	105.00	120.00	128.00	156.00	256.00	1.25	1.00
58	67.00	93.00	105.00	118.00	130.00	155.00	182.00	70.00	98.00	111.00	128.00	136.00	164.00	264.00	1.23	1.00
59	73.00	98.00	111.00	126.00	139.00	164.00	192.00	73.00	104.00	116.00	134.00	144.00	175.00	275.00	1.22	1.00
60	78.00	104.00	119.00	134.00	150.00	175.00	203.00	76.00	109.00	122.00	142.00	153.00	186.00	286.00	1.20	1.00
61	84.00	109.00	127.00	142.00	158.00	186.00	216.00	82.00	115.00	130.00	150.00	163.00	199.00	299.00	1.19	1.00
62	89.00	117.00	133.00	151.00	166.00	196.00	229.00	89.00	123.00	141.00	158.00	171.00	210.00	309.00	1.18	1.00
63	95.00	125.00	141.00	161.00	174.00	207.00	242.00	97.00	131.00	151.00	169.00	182.00	226.00	322.00	1.16	1.00
64	103.00	134.00	149.00	170.00	183.00	221.00	258.00	105.00	139.00	162.00	180.00	196.00	239.00	338.00	1.15	1.00
65	108.00	142.00	157.00	181.00	191.00	235.00	273.00	114.00	147.00	173.00	191.00	206.00	255.00	351.00	1.14	1.00
66	119.00	155.00	173.00	199.00	209.00	255.00	297.00	124.00	160.00	188.00	209.00	224.00	276.00	372.00	1.13	1.00
67	129.00	170.00	191.00	217.00	230.00	281.00	320.00	134.00	175.00	204.00	227.00	245.00	299.00	395.00	1.13	1.00
68	142.00	186.00	209.00	237.00	253.00	307.00	348.00	147.00	188.00	219.00	248.00	268.00	325.00	421.00	1.12	1.00
69	155.00	204.00	230.00	261.00	279.00	335.00	377.00	160.00	206.00	237.00	271.00	294.00	353.00	444.00	1.12	1.00
70	170.00	222.00	253.00	286.00	307.00	366.00	408.00	173.00	224.00	258.00	294.00	320.00	382.00	472.00	1.11	1.00
71	188.00	245.00	281.00	317.00	343.00	405.00	446.00	188.00	245.00	286.00	323.00	348.00	415.00	508.00	1.11	1.00
72	209.00	273.00	310.00	353.00	382.00	446.00	490.00	206.00	268.00	317.00	356.00	382.00	449.00	547.00	1.11	1.00
73	232.00	302.00	343.00	392.00	423.00	490.00	537.00	227.00	294.00	351.00	390.00	415.00	488.00	591.00	1.10	1.00
74	255.00	335.00	382.00	433.00	472.00	542.00	586.00	250.00	323.00	390.00	428.00	454.00	529.00	635.00	1.10	1.00
75	284.00	372.00	423.00	482.00	526.00	596.00	642.00	273.00	353.00	431.00	472.00	495.00	575.00	684.00	1.10	1.00
76	312.00	408.00	464.00	529.00	578.00	655.00	707.00	299.00	390.00	472.00	519.00	544.00	632.00	751.00	1.10	1.00
77	343.00	449.00	511.00	583.00	635.00	720.00	777.00	330.00	426.00	521.00	570.00	599.00	694.00	826.00	1.09	1.00
78	377.00	493.00	560.00	640.00	697.00	789.00	851.00	364.00	470.00	570.00	627.00	658.00	764.00	906.00	1.09	1.00
79	413.00	542.00	617.00	702.00	766.00	867.00	937.00	397.00	516.00	627.00	689.00	722.00	839.00	996.00	1.08	1.00
80	454.00	593.00						439.00	565.00						1.08	1.00
81	498.00	653.00						480.00	622.00						1.08	1.00
82	547.00	717.00						529.00	684.00						1.08	1.00
83	601.00	787.00						581.00	751.00						1.08	1.00
84	660.00	867.00						637.00	823.00						1.08	1.00
85	728.00							699.00							1.08	1.00
86	797.00							769.00							1.08	1.00
87	877.00							844.00							1.08	1.00
88	962.00							929.00							1.08	1.00
89	1058.00							1019.00							1.08	1.00
90	1164.00							1120.00							1.08	1.00
91+															1.08	1.00

Rates shown below the line apply only to attained age GPO Inflation Adjustment offers or Shared Care 2-year purchases on exhaustion of benefits

Compound rates reflect rates with a 5% annual increase in monthly/daily benefits and a 3% increase in policy limit; rates reflecting a 5% annual increase in both benefit and policy limit are calculated by multiplying the rates in the table by the factors listed to the right

Appendix B1

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

LTC-03 PA, LTC-03FR PA (2007 Rates)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	GPO Inflation							5% Simple Inflation							5%/3% Compound Inflation							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2-10yr BP	LifeBP
18-29	12.71	13.98	16.52	17.79	19.06	20.33	22.87	17.79	24.14	26.69	29.23	30.50	38.12	39.39	22.14	32.47	36.90	42.80	47.23	59.04	92.99	1.44	1.00
30	12.71	13.98	17.79	19.06	20.33	21.60	24.14	19.06	25.42	27.96	30.50	31.77	39.39	40.66	25.09	33.95	38.38	45.76	50.18	61.99	97.41	1.40	1.00
31	12.71	13.98	17.79	19.06	20.33	21.60	24.14	19.06	25.42	27.96	30.50	31.77	39.39	43.23	25.09	33.95	38.38	45.76	50.18	63.47	98.89	1.40	1.00
32	12.71	13.98	17.79	19.06	20.33	22.87	25.42	19.06	26.69	29.23	31.77	33.04	41.95	44.50	26.57	35.42	38.38	47.23	51.66	63.47	100.37	1.40	1.00
33	12.71	15.25	19.06	20.33	21.60	22.87	25.42	21.60	26.69	29.23	31.77	33.04	43.23	47.06	26.57	35.42	41.33	47.23	51.66	64.94	101.84	1.40	1.00
34	12.71	15.25	19.06	20.33	21.60	22.87	25.42	21.60	26.69	29.23	31.77	33.04	45.78	49.62	26.57	35.42	42.80	48.71	53.13	64.94	103.32	1.40	1.00
35	13.98	15.25	19.06	20.33	21.60	22.87	25.42	21.60	26.69	29.23	31.77	33.04	48.35	50.18	26.57	35.42	44.28	50.18	53.13	66.42	106.27	1.40	1.00
36	13.98	16.52	20.33	21.60	22.87	24.14	26.69	22.87	27.96	30.50	33.04	35.58	49.62	51.66	28.04	36.90	44.28	50.18	54.61	66.42	107.75	1.40	1.00
37	13.98	16.52	20.33	21.60	22.87	24.14	26.69	24.16	27.96	33.06	34.32	36.86	50.18	51.66	28.04	36.90	44.28	51.66	54.61	67.89	109.22	1.40	1.00
38	13.98	16.52	20.33	21.60	22.87	24.14	26.69	24.16	29.24	34.34	35.60	38.14	50.18	53.13	28.04	36.90	45.76	51.66	54.61	67.89	110.70	1.40	1.00
39	13.98	16.52	20.33	21.60	22.87	25.42	27.96	25.44	30.51	35.62	38.14	40.70	51.66	53.13	29.52	36.90	45.76	51.66	54.61	67.89	112.17	1.40	1.00
40	13.98	16.52	20.33	21.60	22.87	25.42	27.96	26.57	31.79	36.90	39.43	41.98	51.66	54.61	31.00	38.38	48.71	54.61	59.04	70.85	113.65	1.35	1.00
41	13.98	16.52	20.33	21.60	22.87	25.42	27.96	26.57	33.07	38.17	40.70	43.25	53.13	57.56	31.00	38.38	48.71	54.61	59.04	73.80	115.13	1.35	1.00
42	15.25	17.79	21.60	22.87	24.14	26.69	30.50	27.99	34.34	38.38	42.80	45.76	54.61	60.51	32.47	41.33	48.71	57.56	60.51	73.80	116.60	1.35	1.00
43	15.25	17.79	21.60	22.87	24.14	27.97	30.50	28.04	35.42	41.33	44.28	45.76	57.56	61.99	32.47	41.33	50.18	57.56	60.51	75.27	118.08	1.35	1.00
44	15.25	19.07	21.60	22.87	25.42	29.24	31.77	28.04	36.90	42.80	45.76	47.23	60.51	63.47	32.47	41.33	50.18	57.56	61.99	76.75	119.55	1.35	1.00
45	15.25	19.07	22.87	24.14	25.42	30.52	31.77	29.52	36.90	42.80	47.23	48.71	61.99	66.42	33.95	42.80	51.66	59.04	63.47	78.23	122.51	1.33	1.00
46	16.52	20.34	22.87	25.43	26.70	31.78	33.04	29.52	38.38	44.28	48.71	50.18	63.47	67.89	33.95	44.28	51.66	60.51	64.92	78.23	123.98	1.33	1.00
47	16.52	20.34	24.16	26.70	27.97	33.06	34.32	31.00	38.38	45.76	48.71	51.66	66.42	70.85	33.95	44.28	53.13	60.51	64.92	79.70	126.93	1.33	1.00
48	16.52	21.61	25.43	26.70	27.97	34.33	35.59	31.00	41.33	45.76	50.18	53.13	67.89	75.27	33.95	45.76	53.13	61.99	64.92	79.70	128.41	1.33	1.00
49	17.80	21.61	25.43	27.97	29.24	36.90	38.16	32.47	41.33	47.23	51.66	54.61	69.37	76.75	33.95	45.76	53.13	61.99	64.92	79.70	129.89	1.33	1.00
50	17.80	22.90	26.71	29.25	30.52	38.17	39.43	32.47	42.80	48.71	53.13	57.56	73.80	79.70	35.42	47.23	54.61	63.47	66.42	82.65	131.36	1.30	1.00
51	19.07	24.17	27.98	30.52	31.78	39.85	41.98	32.47	44.28	50.18	54.61	59.04	75.27	82.65	35.42	48.71	57.56	64.94	67.89	84.13	134.31	1.30	1.00
52	19.07	24.17	27.98	31.78	33.05	41.33	44.52	33.95	45.76	51.66	59.04	61.99	78.23	85.61	36.90	50.18	59.04	66.42	69.37	85.61	140.22	1.29	1.00
53	20.34	25.43	29.25	31.78	33.05	42.80	47.08	33.95	47.23	53.13	60.51	64.94	79.70	91.51	36.90	50.18	60.51	66.42	73.80	85.61	143.17	1.29	1.00
54	20.34	25.43	29.25	33.06	34.33	44.28	48.71	35.42	50.18	54.61	63.47	67.89	82.65	94.46	38.38	51.66	61.99	67.89	75.27	87.08	146.12	1.28	1.00
55	21.63	26.70	30.52	34.33	35.60	45.76	51.66	35.42	51.66	57.56	64.94	69.37	84.13	98.89	41.33	53.13	63.47	69.37	76.75	90.03	150.55	1.28	1.00
56	22.90	27.97	33.06	36.89	38.14	48.71	54.61	38.38	54.61	60.51	67.89	75.27	90.03	103.32	42.80	57.56	64.94	73.80	79.70	94.46	156.45	1.26	1.00
57	24.17	30.52	34.32	39.43	40.69	51.66	59.04	41.33	57.56	63.47	73.80	79.70	94.46	110.70	44.28	60.51	67.89	78.23	82.65	100.37	162.36	1.25	1.00
58	25.44	31.78	36.87	41.97	44.51	54.61	63.47	44.28	60.51	67.89	76.75	84.13	100.37	115.13	45.76	63.47	70.85	82.65	87.08	106.27	166.78	1.23	1.00
59	27.98	34.33	39.43	44.52	47.05	60.51	66.42	47.23	63.47	70.85	81.18	90.03	106.27	122.51	47.23	66.42	75.27	85.61	92.99	112.17	174.16	1.22	1.00
60	29.25	36.89	41.97	47.06	50.88	63.47	70.85	50.18	66.42	76.75	85.61	94.14	112.17	128.41	48.71	69.37	78.23	91.51	97.41	118.08	180.07	1.20	1.00
61	31.78	39.43	45.79	50.88	54.68	67.89	75.27	53.13	69.37	81.18	91.51	100.37	118.08	135.79	51.66	73.80	82.65	95.94	103.32	126.93	188.92	1.19	1.00
62	34.33	43.25	48.33	54.69	58.50	73.80	82.65	57.56	75.27	84.13	95.94	105.60	125.46	144.65	57.56	78.23	90.03	100.37	109.22	132.84	194.83	1.18	1.00
63	38.16	45.78	52.15	58.50	62.31	81.18	88.56	60.51	79.70	90.03	101.84	110.70	131.36	152.02	61.99	82.65	95.94	107.75	115.13	143.17	203.68	1.16	1.00
64	40.70	49.60	57.24	62.30	66.11	87.08	94.46	64.94	84.13	94.46	107.75	115.13	140.22	162.36	66.42	87.08	101.84	113.65	123.98	150.55	212.54	1.15	1.00
65	44.52	53.40	61.05	67.39	71.21	92.99	103.32	67.89	90.03	98.89	113.65	119.55	147.60	172.69	70.85	92.99	109.22	119.55	129.89	160.88	221.40	1.14	1.00
66	48.33	58.49	67.42	73.74	78.83	103.32	113.24	75.27	97.41	109.22	125.46	131.36	160.88	187.45	78.23	100.37	118.08	131.36	141.69	174.16	233.20	1.13	1.00
67	53.43	64.85	73.77	81.37	87.74	113.65	123.40	81.18	107.75	119.55	135.79	144.65	177.12	200.73	84.13	110.70	128.41	143.17	154.98	188.92	247.96	1.13	1.00
68	58.50	72.50	81.40	89.00	96.62	125.46	134.85	90.03	116.60	131.36	149.07	159.40	193.35	219.92	92.99	118.08	138.74	156.45	168.26	205.16	264.20	1.12	1.00
69	63.58	78.84	89.02	97.89	108.08	137.27	146.29	97.41	128.41	144.65	163.83	175.59	211.06	237.63	100.37	129.89	149.07	170.40	184.04	222.87	278.96	1.12	1.00
70	69.95	87.76	97.91	108.07	119.52	151.41	158.99	107.75	140.22	159.05	176.83	190.84	230.25	256.82	109.22	140.99	162.36	181.08	197.13	240.58	296.67	1.11	1.00
71	77.56	97.93	109.36	120.78	133.52	164.11	174.24	118.08	154.98	176.86	197.20	212.46	255.34	280.43	118.08	154.75	179.97	198.26	215.46	261.25	320.29	1.11	1.00
72	86.47	109.36	122.08	134.77	148.78	178.08	190.76	131.36	172.69	194.83	218.81	236.63	280.43	308.48	129.89	168.26	198.30	217.74	233.78	281.91	343.90	1.11	1.00
73	96.63	122.07	136.07	151.31	165.30	193.31	208.55	146.12	190.40	215.49	244.28	263.36	308.48	338.00	143.17	184.50	220.93	240.56	257.92	307.00	371.94	1.10	1.00
74	106.81	136.05	152.60	167.83	184.38	209.82	227.60	160.88	211.06	240.58	272.28	293.90	340.95	368.99	157.93	203.68	242.89	262.51	281.03	333.57	399.99	1.10	1.00
75	119.52	151.30	170.40	188.17	204.72	227.58	249.20	178.59	232.84	265.67	302.82	326.97	374.90	404.42	172.69	222.87	267.16	287.94	306.48	361.61	430.98	1.10	1.00
76	133.52	169.10	189.48	208.50	227.61	254.29	278.45	196.30	255.74	292.24	330.80	357.49	411.80	444.27	188.92	245.01	292.61	316.86	336.55	398.51	472.31	1.10	1.00
77	148.77	188.17	211.09	232.67	253.03	282.25	310.23	213.62	279.46	318.96	362.59	391.82	449.18	484.30	206.30	266.29	323.31	351.30	372.34	433.09	515.02	1.09	1.00
78	165.29	211.07	235.26	258.07	281.01	315.32	345.83	225.23	293.78	334.35	381.91	415.49	471.45	507.82	216.84	279.79	339.95	373.52	393.11	456.06	540.00	1.09	1.00
79	181.54	230.93	252.28	286.99	307.01	345.72	379.09	234.93	308.35	351.06	399.11	436.49	493.89	532.60	225.59	293.66	356.40	392.44	411.13	477.87	567.30	1.08	1.00
80	191.88	246.53	269.40	304.98	325.31	367.25	402.83	246.53	321.50	365.98	418.08	456.20	517.20		237.63	306.25	373.60	409.18	429.52	499.41		1.08	1.00
81	213.49	273.21	298.63	338.02	362.17	409.18	448.58	269.40	353.27	402.83	460.01	501.95	568.03		260.51	336.75	410.45	449.85	471.45	547.70		1.08	1.00
82	237.63	304.98	334.21	377.41	404.10	454.93	500.68	296.09	388.85	443.49	504.49	550.24	623.94		287.19	371.06	449.85	493.05	518.47	602.34		1.08	1.00
83	265.59	340.56	372.33	421.89	449.85	508.30	557.86	325.31	426.97	486.70	555.32	604.88	684.94		315.15	406.64	494.32	542.61	569.30	660.79		1.08	1.00
84	296.09	379.96	414.27	468.91	501.95	566.76	621.40	358.35	470.18	533.72	609.96	664.61	752.29		345.65	446.04	543.88	595.99	625.21	726.87		1.08	1.00
85	330.40	423.16	462.56	523.55	559.13	630.30	692.56	393.93		587.09	669.69	729.41	825.99		378.69		598.53	654.44	687.48	798.04		1.08	1.00
86	367.25	470.18	515.93	583.28	622.67	704.00	771.35	432.06		644.27	735.77	801.85	908.59		416.81		656.98	720.52	754.83	876.82		1.08	1.00
87	409.18	524.82	575.65	649.36	695.10	784.06	859.03	475.26		709.08	808.20	880.63	997.54		457.47		721.79	790.41	828.53	963.23		1.08	1.00
88	457.47	584.55	640.46	723.06	773.89	874.28	958.15	521.01		778.97	888.26	967.05	1095.39		503.22		792.95	867.93	911.13	1058.54		1.08	1.00
89	508.30	651.90	714.17	808.20	862.84	974.67	1067.44	573.11		853.95	974.67	1063.62	1203.41		552.78		870.47	953.07	1001.36	1161.47		1.08	1.00
90	566.76	725.60	795.49	898.43	960.69	1086.50	1189.43	630.30							606.15							1.08	1.00
91+																						1.08	1.00

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

Compound rates reflect rates with a 5% annual increase in monthly/daily benefits and a 3% increase in policy limit; rates reflecting a 5% annual increase in both benefit and policy limit are calculated by multiplying the rates in the table by the factors listed to the right

Appendix B2

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

LTC-03 PA, LTC-03FR PA (2007 Rates)

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	4.2% Simple Inflation							4.2%/3% Compound Inflation							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2-10yr BP	LifeBP
18-29	17.79	24.14	26.69	29.23	30.50	38.12	39.39	19.09	27.99	31.81	36.90	40.72	50.90	80.16	1.44	1.00
30	19.06	25.42	27.96	30.50	31.77	39.39	40.66	21.63	29.26	33.08	39.44	43.26	53.44	83.98	1.40	1.00
31	19.06	25.42	27.96	30.50	31.77	39.39	40.68	21.63	29.26	33.08	39.44	43.26	54.71	85.25	1.40	1.00
32	19.06	26.69	29.23	31.77	33.04	40.67	41.96	22.90	30.54	33.08	40.72	44.53	54.71	86.52	1.40	1.00
33	21.60	26.69	29.23	31.77	33.04	40.68	41.98	22.90	30.54	35.63	40.72	44.53	55.99	87.79	1.40	1.00
34	21.60	26.69	29.23	31.77	33.04	41.97	43.26	22.90	30.54	36.90	41.99	45.81	55.99	89.07	1.40	1.00
35	21.60	26.69	29.23	31.77	33.04	41.99	43.26	22.90	30.54	38.17	43.26	45.81	57.26	91.61	1.40	1.00
36	22.87	27.96	30.50	33.04	35.58	43.26	44.53	24.18	31.81	38.17	43.26	47.08	57.26	92.88	1.40	1.00
37	22.88	27.96	30.52	33.05	35.59	43.26	44.53	24.18	31.81	38.17	44.53	47.08	58.53	94.16	1.40	1.00
38	22.88	27.97	30.53	33.06	35.60	43.26	45.81	24.18	31.81	39.44	44.53	47.08	58.53	95.43	1.40	1.00
39	22.89	29.24	31.80	35.60	36.88	44.53	45.81	25.45	31.81	39.44	44.53	47.08	58.53	96.70	1.40	1.00
40	22.90	29.25	31.81	35.61	36.89	44.53	47.08	26.72	33.08	41.99	47.08	50.90	61.07	97.97	1.35	1.00
41	22.90	29.26	33.08	36.88	38.16	45.81	49.62	26.72	33.08	41.99	47.08	50.90	63.62	99.25	1.35	1.00
42	24.17	30.53	33.08	36.90	39.44	47.08	52.17	27.99	35.63	41.99	49.62	52.17	63.62	100.52	1.35	1.00
43	24.18	30.54	35.63	38.17	39.44	49.62	53.44	27.99	35.63	43.26	49.62	52.17	64.89	101.79	1.35	1.00
44	24.18	31.81	36.90	39.44	40.72	52.17	54.71	27.99	35.63	43.26	49.62	53.44	66.16	103.06	1.35	1.00
45	25.45	31.81	36.90	40.72	41.99	53.44	57.26	29.26	36.90	44.53	50.90	54.71	67.44	105.61	1.33	1.00
46	25.45	33.08	38.17	41.99	43.26	54.71	58.53	29.26	38.17	44.53	52.17	55.97	67.44	106.88	1.33	1.00
47	26.72	33.08	39.44	41.99	44.53	57.26	61.07	29.26	38.17	45.81	52.17	55.97	68.71	109.43	1.33	1.00
48	26.72	35.63	39.44	43.26	45.81	58.53	64.89	29.26	39.44	45.81	53.44	55.97	68.71	110.70	1.33	1.00
49	27.99	35.63	40.72	44.53	47.08	59.80	66.16	29.26	39.44	45.81	53.44	55.97	68.71	111.97	1.33	1.00
50	27.99	36.90	41.99	45.81	49.62	63.62	68.71	30.54	40.72	47.08	54.71	57.26	71.25	113.24	1.30	1.00
51	27.99	38.17	43.26	47.08	50.90	64.89	71.25	30.54	41.99	49.62	55.99	58.53	72.53	115.79	1.30	1.00
52	29.26	39.44	44.53	50.90	53.44	67.44	73.80	31.81	43.26	50.90	57.26	59.80	73.80	120.88	1.29	1.00
53	29.26	40.72	45.81	52.17	55.99	68.71	78.89	31.81	43.26	52.17	57.26	63.62	73.80	123.42	1.29	1.00
54	30.54	43.26	47.08	54.71	58.53	71.25	81.43	33.08	44.53	53.44	58.53	64.89	75.07	125.97	1.28	1.00
55	30.54	44.53	49.62	55.99	59.80	72.53	85.25	35.63	45.81	54.71	59.80	66.16	77.62	129.78	1.28	1.00
56	33.08	47.08	52.17	58.53	64.89	77.62	89.07	36.90	49.62	55.99	63.62	68.71	81.43	134.87	1.26	1.00
57	35.63	49.62	54.71	63.62	68.71	81.43	95.43	38.17	52.17	58.53	67.44	71.25	86.52	139.96	1.25	1.00
58	38.17	52.17	58.53	66.16	72.53	86.52	99.25	39.44	54.71	61.07	71.25	75.07	91.61	143.78	1.23	1.00
59	40.72	54.71	61.07	69.98	77.62	91.61	105.61	40.72	57.26	64.89	73.80	80.16	96.70	150.14	1.22	1.00
60	43.26	57.26	66.16	73.80	82.69	96.70	110.70	41.99	59.80	67.44	78.89	83.98	101.79	155.23	1.20	1.00
61	45.81	59.80	69.98	78.89	86.52	101.79	117.06	44.53	63.62	71.25	82.71	89.07	109.43	162.87	1.19	1.00
62	49.62	64.89	72.53	82.71	91.61	108.15	124.69	49.62	67.44	77.62	86.52	94.16	114.51	167.96	1.18	1.00
63	52.17	68.71	77.62	87.79	95.43	113.24	131.06	53.44	71.25	82.71	92.88	99.25	123.42	175.59	1.16	1.00
64	55.99	72.53	81.43	92.88	99.25	120.88	139.96	57.26	75.07	87.79	97.97	106.88	129.78	183.22	1.15	1.00
65	58.53	77.62	85.25	97.97	103.06	127.24	148.87	61.07	80.16	94.16	103.06	111.97	138.69	190.86	1.14	1.00
66	64.89	83.98	94.16	108.15	113.24	138.69	161.59	67.44	86.52	101.79	113.24	122.15	150.14	201.04	1.13	1.00
67	69.98	92.88	103.06	117.06	124.69	152.69	173.04	72.53	95.43	110.70	123.42	133.60	162.87	213.76	1.13	1.00
68	77.62	100.52	113.24	128.51	137.42	166.68	189.59	80.16	101.79	119.60	134.87	145.05	176.86	227.76	1.12	1.00
69	83.98	110.70	124.69	141.24	151.41	181.95	204.85	86.52	111.97	128.51	147.59	159.04	192.13	240.48	1.12	1.00
70	92.88	120.88	137.42	155.21	166.66	198.49	221.40	94.16	122.14	139.96	159.02	173.02	207.40	255.75	1.11	1.00
71	101.79	133.60	152.68	171.76	185.74	220.12	241.75	101.79	133.60	155.23	175.55	189.55	225.21	276.11	1.11	1.00
72	113.24	148.87	167.96	192.10	207.37	241.75	265.93	111.97	145.05	171.76	193.35	207.35	243.03	296.47	1.11	1.00
73	125.97	164.14	185.77	212.47	229.01	265.93	291.38	123.42	159.05	190.85	211.18	225.19	264.66	320.64	1.10	1.00
74	138.69	181.95	207.40	235.39	255.73	293.92	318.10	136.15	175.59	211.20	232.79	246.80	287.56	344.82	1.10	1.00
75	153.96	201.03	229.03	262.10	284.99	323.19	348.63	148.87	192.13	234.08	255.68	268.43	311.73	371.54	1.10	1.00
76	169.23	221.39	251.93	287.54	312.96	355.00	382.99	162.87	211.22	255.72	281.12	295.15	343.54	407.16	1.10	1.00
77	185.75	243.01	277.36	316.79	344.75	390.59	421.13	179.39	231.56	282.44	309.13	324.43	376.60	447.84	1.09	1.00
78	204.76	267.07	303.95	347.19	377.72	428.59	461.65	197.13	254.36	309.04	339.56	357.37	414.60	490.91	1.09	1.00
79	223.74	293.66	334.34	380.11	415.70	470.37	507.24	214.84	279.68	339.43	373.75	391.55	455.11	540.29	1.08	1.00
80	246.53	321.50	365.98	418.08	456.20	517.20		237.63	306.25	373.60	409.18	429.52	499.41		1.08	1.00
81	269.40	353.27	402.83	460.01	501.95	568.03		260.51	336.75	410.45	449.85	471.45	547.70		1.08	1.00
82	296.09	388.85	443.49	504.49	550.24	623.94		287.19	371.06	449.85	493.05	518.47	602.34		1.08	1.00
83	325.31	426.97	486.70	555.32	604.88	684.94		315.15	406.64	494.32	542.61	569.30	660.79		1.08	1.00
84	358.35	470.18	533.72	609.96	664.61	752.29		345.65	446.04	543.88	595.99	625.21	726.87		1.08	1.00
85	393.93		587.09	669.69	729.41	825.99		378.69		598.53	654.44	687.48	798.04		1.08	1.00
86	432.06		644.27	735.77	801.85	908.59		416.81		656.98	720.52	754.83	876.82		1.08	1.00
87	475.26		709.08	808.20	880.63	997.54		457.47		721.79	790.41	828.53	963.23		1.08	1.00
88	521.01		778.97	888.26	967.05	1095.39		503.22		792.95	867.93	911.13	1058.54		1.08	1.00
89	573.11		853.95	974.67	1063.62	1203.41		552.78		870.47	953.07	1001.36	1161.47		1.08	1.00
90	630.30							606.15							1.08	1.00
91+															1.08	1.00

Rates shown below the line apply only to attained age GPO Inflation Adjustment offers, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases
Compound rates reflect rates with a 5% annual increase in monthly/daily benefits and a 3% increase in policy limit; rates reflecting a 5% annual increase in both benefit and policy limit are calculated by multiplying the rates in the table by the factors listed to the right

Appendix C1

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

LTC-03 PA, LTC-03FR PA (2007 Rates)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	3.5% Simple Inflation							3.5%/3% Compound Inflation							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2-10yr BP	LifeBP
18-29	14.00	19.00	21.00	23.00	24.00	30.00	31.00	17.40	25.52	29.00	33.64	37.12	46.40	73.08	1.44	1.00
30	15.00	20.00	22.00	24.00	25.00	31.00	32.00	19.72	26.68	30.16	35.96	39.44	48.72	76.56	1.40	1.00
31	15.00	20.00	22.00	24.00	25.00	31.00	34.00	19.72	26.68	30.16	35.96	39.44	49.88	77.72	1.40	1.00
32	15.00	21.00	23.00	25.00	26.00	33.00	35.00	20.88	27.84	30.16	37.12	40.60	49.88	78.88	1.40	1.00
33	17.00	21.00	23.00	25.00	26.00	34.00	37.00	20.88	27.84	32.48	37.12	40.60	51.04	80.04	1.40	1.00
34	17.00	21.00	23.00	25.00	26.00	36.00	39.00	20.88	27.84	33.64	38.28	41.76	51.04	81.20	1.40	1.00
35	17.00	21.00	23.00	25.00	26.00	38.00	39.44	20.88	27.84	34.80	39.44	41.76	52.20	83.52	1.40	1.00
36	18.00	22.00	24.00	26.00	28.00	39.00	40.60	22.04	29.00	34.80	39.44	42.92	52.20	84.68	1.40	1.00
37	19.00	22.00	26.00	27.00	29.00	39.44	40.60	22.04	29.00	34.80	40.60	42.92	53.36	85.84	1.40	1.00
38	19.00	23.00	27.00	28.00	30.00	39.44	41.76	22.04	29.00	35.96	40.60	42.92	53.36	87.00	1.40	1.00
39	20.00	24.00	28.00	30.00	32.00	40.60	41.76	23.20	29.00	35.96	40.60	42.92	53.36	88.16	1.40	1.00
40	20.88	25.00	29.00	31.00	33.00	40.60	42.92	24.36	30.16	38.28	42.92	46.40	55.68	89.32	1.35	1.00
41	20.88	26.00	30.00	32.00	34.00	41.76	45.24	24.36	30.16	38.28	42.92	46.40	58.00	90.48	1.35	1.00
42	22.00	27.00	30.16	33.64	35.96	42.92	47.56	25.52	32.48	38.28	45.24	47.56	58.00	91.64	1.35	1.00
43	22.04	27.84	32.48	34.80	35.96	45.24	48.72	25.52	32.48	39.44	45.24	47.56	59.16	92.80	1.35	1.00
44	22.04	29.00	33.64	35.96	37.12	47.56	49.88	25.52	32.48	39.44	45.24	48.72	60.32	93.96	1.35	1.00
45	23.20	29.00	33.64	37.12	38.28	48.72	52.20	26.68	33.64	40.60	46.40	49.88	61.48	96.28	1.33	1.00
46	23.20	30.16	34.80	38.28	39.44	49.88	53.36	26.68	34.80	40.60	47.56	51.04	61.48	97.44	1.33	1.00
47	24.36	30.16	35.96	38.28	40.60	52.20	55.68	26.68	34.80	41.76	47.56	51.04	62.64	99.76	1.33	1.00
48	24.36	32.48	35.96	39.44	41.76	53.36	59.16	26.68	35.96	41.76	48.72	51.04	62.64	100.92	1.33	1.00
49	25.52	32.48	37.12	40.60	42.92	54.52	60.32	26.68	35.96	41.76	48.72	51.04	62.64	102.08	1.33	1.00
50	25.52	33.64	38.28	41.76	45.24	58.00	62.64	27.84	37.12	42.92	49.88	52.20	64.96	103.24	1.30	1.00
51	25.52	34.80	39.44	42.92	46.40	59.16	64.96	27.84	38.28	45.24	51.04	53.36	66.12	105.56	1.30	1.00
52	26.68	35.96	40.60	46.40	48.72	61.48	67.28	29.00	39.44	46.40	52.20	54.52	67.28	110.20	1.29	1.00
53	26.68	37.12	41.76	47.56	51.04	62.64	71.92	29.00	39.44	47.56	52.20	58.00	67.28	112.52	1.29	1.00
54	27.84	39.44	42.92	49.88	53.36	64.96	74.24	30.16	40.60	48.72	53.36	59.16	68.44	114.84	1.28	1.00
55	27.84	40.60	45.24	51.04	54.52	66.12	77.72	32.48	41.76	49.88	54.52	60.32	70.76	118.32	1.28	1.00
56	30.16	42.92	47.56	53.36	59.16	70.76	81.20	33.64	45.24	51.04	58.00	62.64	74.24	122.96	1.26	1.00
57	32.48	45.24	49.88	58.00	62.64	74.24	87.00	34.80	47.56	53.36	61.48	64.96	78.88	127.60	1.25	1.00
58	34.80	47.56	53.36	60.32	66.12	78.88	90.48	35.96	49.88	55.68	64.96	68.44	83.52	131.08	1.23	1.00
59	37.12	49.88	55.68	63.80	70.76	83.52	96.28	37.12	52.20	59.16	67.28	73.08	88.16	136.88	1.22	1.00
60	39.44	52.20	60.32	67.28	74.00	88.16	100.92	38.28	54.52	61.48	71.92	76.56	92.80	141.52	1.20	1.00
61	41.76	54.52	63.80	71.92	78.88	92.80	106.72	40.60	58.00	64.96	75.40	81.20	99.76	148.48	1.19	1.00
62	45.24	59.16	66.12	75.40	83.00	98.60	113.68	45.24	61.48	70.76	78.88	85.84	104.40	153.12	1.18	1.00
63	47.56	62.64	70.76	80.04	87.00	103.24	119.48	48.72	64.96	75.40	84.68	90.48	112.52	160.08	1.16	1.00
64	51.04	66.12	74.24	84.68	90.48	110.20	127.60	52.20	68.44	80.04	89.32	97.44	118.32	167.04	1.15	1.00
65	53.36	70.76	77.72	89.32	93.96	116.00	135.72	55.68	73.08	85.84	93.96	102.08	126.44	174.00	1.14	1.00
66	59.16	76.56	85.84	98.60	103.24	126.44	147.32	61.48	78.88	92.80	103.24	111.36	136.88	183.28	1.13	1.00
67	63.80	84.68	93.96	106.72	113.68	139.20	157.76	66.12	87.00	100.92	112.52	121.80	148.48	194.88	1.13	1.00
68	70.76	91.64	103.24	117.16	125.28	151.96	172.84	73.08	92.80	109.04	122.96	132.24	161.24	207.64	1.12	1.00
69	76.56	100.92	113.68	128.76	138.00	165.88	186.76	78.88	102.08	117.16	133.93	144.64	175.16	219.24	1.12	1.00
70	84.68	110.20	125.00	139.00	150.00	180.96	201.84	85.84	110.81	127.60	142.34	154.95	189.08	233.16	1.11	1.00
71	92.80	121.80	139.00	155.00	167.00	200.68	220.40	92.80	121.62	141.44	155.86	169.37	205.32	251.72	1.11	1.00
72	103.24	135.72	153.12	172.00	186.00	220.40	242.44	102.08	132.24	155.86	171.17	183.78	221.56	270.28	1.11	1.00
73	114.84	149.64	169.36	192.00	207.00	242.44	265.64	112.52	145.00	173.64	189.09	202.73	241.28	292.32	1.10	1.00
74	126.44	165.88	189.08	214.00	231.00	267.96	290.00	124.12	160.08	190.91	206.36	220.91	262.16	314.36	1.10	1.00
75	140.36	183.00	208.80	238.00	257.00	294.64	317.84	135.72	175.16	210.00	226.36	240.91	284.20	338.72	1.10	1.00
76	154.28	201.00	229.68	260.00	281.00	323.64	349.16	148.48	192.56	230.00	249.09	264.55	313.20	371.20	1.10	1.00
77	167.90	219.65	250.70	285.00	308.00	353.05	380.65	162.15	209.30	254.13	276.15	292.66	340.40	404.80	1.09	1.00
78	177.10	231.00	262.90	300.30	326.70	370.70	399.30	170.50	220.00	267.30	293.70	309.10	358.60	424.60	1.09	1.00
79	184.80	242.55	276.15	313.95	343.35	388.50	418.95	177.45	231.00	280.35	308.70	323.40	375.90	446.25	1.08	1.00
80	194.00	253.00	288.00	329.00	359.00	407.00		187.00	241.00	294.00	322.00	338.00	393.00		1.08	1.00
81	212.00	278.00	317.00	362.00	395.00	447.00		205.00	265.00	323.00	354.00	371.00	431.00		1.08	1.00
82	233.00	306.00	349.00	397.00	433.00	491.00		226.00	292.00	354.00	388.00	408.00	474.00		1.08	1.00
83	256.00	336.00	383.00	437.00	476.00	539.00		248.00	320.00	389.00	427.00	448.00	520.00		1.08	1.00
84	282.00	370.00	420.00	480.00	523.00	592.00		272.00	351.00	428.00	469.00	492.00	572.00		1.08	1.00
85	310.00		462.00	527.00	574.00	650.00		298.00		471.00	515.00	541.00	628.00		1.08	1.00
86	340.00		507.00	579.00	631.00	715.00		328.00		517.00	567.00	594.00	690.00		1.08	1.00
87	374.00		558.00	636.00	693.00	785.00		360.00		568.00	622.00	652.00	758.00		1.08	1.00
88	410.00		613.00	699.00	761.00	862.00		396.00		624.00	683.00	717.00	833.00		1.08	1.00
89	451.00		672.00	767.00	837.00	947.00		435.00		685.00	750.00	788.00	914.00		1.08	1.00
90	496.00							477.00							1.08	1.00
91+															1.08	1.00

Rates shown below the line apply only to attained age GPO Inflation Adjustment offers, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases
Compound rates reflect rates with a 5% annual increase in monthly/daily benefits and a 3% increase in policy limit; rates reflecting a 5% annual increase in both benefit and policy limit are calculated by multiplying the rates in the table by the factors listed to the right

Appendix C2

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

LTC-03 PA, LTC-03FR PA (2007 Rates)

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	2.5% Simple Inflation							2.5%/3% Compound Inflation							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2-10yr BP	LifeBP
18-29	14.00	19.00	21.00	23.00	24.00	30.00	31.00	15.00	22.00	25.00	29.00	32.00	40.00	63.00	1.44	1.00
30	15.00	20.00	22.00	24.00	25.00	31.00	32.00	17.00	23.00	26.00	31.00	34.00	42.00	66.00	1.40	1.00
31	15.00	20.00	22.00	24.00	25.00	31.00	32.00	17.00	23.00	26.00	31.00	34.00	43.00	67.00	1.40	1.00
32	15.00	21.00	23.00	25.00	26.00	32.00	33.00	18.00	24.00	26.00	32.00	35.00	43.00	68.00	1.40	1.00
33	17.00	21.00	23.00	25.00	26.00	32.00	33.00	18.00	24.00	28.00	32.00	35.00	44.00	69.00	1.40	1.00
34	17.00	21.00	23.00	25.00	26.00	33.00	34.00	18.00	24.00	29.00	33.00	36.00	44.00	70.00	1.40	1.00
35	17.00	21.00	23.00	25.00	26.00	33.00	34.00	18.00	24.00	30.00	34.00	36.00	45.00	72.00	1.40	1.00
36	18.00	22.00	24.00	26.00	28.00	34.00	35.00	19.00	25.00	30.00	34.00	37.00	45.00	73.00	1.40	1.00
37	18.00	22.00	24.00	26.00	28.00	34.00	35.00	19.00	25.00	30.00	35.00	37.00	46.00	74.00	1.40	1.00
38	18.00	22.00	24.00	26.00	28.00	34.00	36.00	19.00	25.00	31.00	35.00	37.00	46.00	75.00	1.40	1.00
39	18.00	23.00	25.00	28.00	29.00	35.00	36.00	20.00	25.00	31.00	35.00	37.00	46.00	76.00	1.40	1.00
40	18.00	23.00	25.00	28.00	29.00	35.00	37.00	21.00	26.00	33.00	37.00	40.00	48.00	77.00	1.35	1.00
41	18.00	23.00	26.00	29.00	30.00	36.00	39.00	21.00	26.00	33.00	37.00	40.00	50.00	78.00	1.35	1.00
42	19.00	24.00	26.00	29.00	31.00	37.00	41.00	22.00	28.00	33.00	39.00	41.00	50.00	79.00	1.35	1.00
43	19.00	24.00	28.00	30.00	31.00	39.00	42.00	22.00	28.00	34.00	39.00	41.00	51.00	80.00	1.35	1.00
44	19.00	25.00	29.00	31.00	32.00	41.00	43.00	22.00	28.00	34.00	39.00	42.00	52.00	81.00	1.35	1.00
45	20.00	25.00	29.00	32.00	33.00	42.00	45.00	23.00	29.00	35.00	40.00	43.00	53.00	83.00	1.33	1.00
46	20.00	26.00	30.00	33.00	34.00	43.00	46.00	23.00	30.00	35.00	41.00	44.00	53.00	84.00	1.33	1.00
47	21.00	26.00	31.00	33.00	35.00	45.00	48.00	23.00	30.00	36.00	41.00	44.00	54.00	86.00	1.33	1.00
48	21.00	28.00	31.00	34.00	36.00	46.00	51.00	23.00	31.00	36.00	42.00	44.00	54.00	87.00	1.33	1.00
49	22.00	28.00	32.00	35.00	37.00	47.00	52.00	23.00	31.00	36.00	42.00	44.00	54.00	88.00	1.33	1.00
50	22.00	29.00	33.00	36.00	39.00	50.00	54.00	24.00	32.00	37.00	43.00	45.00	56.00	89.00	1.30	1.00
51	22.00	30.00	34.00	37.00	40.00	51.00	56.00	24.00	33.00	39.00	44.00	46.00	57.00	91.00	1.30	1.00
52	23.00	31.00	35.00	40.00	42.00	53.00	58.00	25.00	34.00	40.00	45.00	47.00	58.00	95.00	1.29	1.00
53	23.00	32.00	36.00	41.00	44.00	54.00	62.00	25.00	34.00	41.00	45.00	50.00	58.00	97.00	1.29	1.00
54	24.00	34.00	37.00	43.00	46.00	56.00	64.00	26.00	35.00	42.00	46.00	51.00	59.00	99.00	1.28	1.00
55	24.00	35.00	39.00	44.00	47.00	57.00	67.00	28.00	36.00	43.00	47.00	52.00	61.00	102.00	1.28	1.00
56	26.00	37.00	41.00	46.00	51.00	61.00	70.00	29.00	39.00	44.00	50.00	54.00	64.00	106.00	1.26	1.00
57	28.00	39.00	43.00	50.00	54.00	64.00	75.00	30.00	41.00	46.00	53.00	56.00	68.00	110.00	1.25	1.00
58	30.00	41.00	46.00	52.00	57.00	68.00	78.00	31.00	43.00	48.00	56.00	59.00	72.00	113.00	1.23	1.00
59	32.00	43.00	48.00	55.00	61.00	72.00	83.00	32.00	45.00	51.00	58.00	63.00	76.00	118.00	1.22	1.00
60	34.00	45.00	52.00	58.00	65.00	76.00	87.00	33.00	47.00	53.00	62.00	66.00	80.00	122.00	1.20	1.00
61	36.00	47.00	55.00	62.00	68.00	80.00	92.00	35.00	50.00	56.00	65.00	70.00	86.00	128.00	1.19	1.00
62	39.00	51.00	57.00	65.00	72.00	85.00	98.00	39.00	53.00	61.00	68.00	74.00	90.00	132.00	1.18	1.00
63	41.00	54.00	61.00	69.00	75.00	89.00	103.00	42.00	56.00	65.00	73.00	78.00	97.00	138.00	1.16	1.00
64	44.00	57.00	64.00	73.00	78.00	95.00	110.00	45.00	59.00	69.00	77.00	84.00	102.00	144.00	1.15	1.00
65	46.00	61.00	67.00	77.00	81.00	100.00	117.00	48.00	63.00	74.00	81.00	88.00	109.00	150.00	1.14	1.00
66	51.00	66.00	74.00	85.00	89.00	109.00	127.00	53.00	68.00	80.00	89.00	96.00	118.00	158.00	1.13	1.00
67	55.00	73.00	81.00	92.00	98.00	120.00	136.00	57.00	75.00	87.00	97.00	105.00	128.00	168.00	1.13	1.00
68	61.00	79.00	89.00	101.00	108.00	131.00	149.00	63.00	80.00	94.00	106.00	114.00	139.00	179.00	1.12	1.00
69	66.00	87.00	98.00	111.00	119.00	143.00	161.00	68.00	88.00	101.00	116.00	125.00	151.00	189.00	1.12	1.00
70	73.00	95.00	108.00	122.00	131.00	156.00	174.00	74.00	96.00	110.00	125.00	136.00	163.00	201.00	1.11	1.00
71	80.00	105.00	120.00	135.00	146.00	173.00	190.00	80.00	105.00	122.00	138.00	149.00	177.00	217.00	1.11	1.00
72	89.00	117.00	132.00	151.00	163.00	190.00	209.00	88.00	114.00	135.00	152.00	163.00	191.00	233.00	1.11	1.00
73	99.00	129.00	146.00	167.00	180.00	209.00	229.00	97.00	125.00	150.00	166.00	177.00	208.00	252.00	1.10	1.00
74	109.00	143.00	163.00	185.00	201.00	231.00	250.00	107.00	138.00	166.00	183.00	194.00	226.00	271.00	1.10	1.00
75	121.00	158.00	180.00	206.00	224.00	254.00	274.00	117.00	151.00	184.00	201.00	211.00	245.00	292.00	1.10	1.00
76	133.00	174.00	198.00	226.00	246.00	279.00	301.00	128.00	166.00	201.00	221.00	232.00	270.00	320.00	1.10	1.00
77	146.00	191.00	218.00	249.00	271.00	307.00	331.00	141.00	182.00	222.00	243.00	255.00	296.00	352.00	1.09	1.00
78	161.00	210.00	239.00	273.00	297.00	337.00	363.00	155.00	200.00	243.00	267.00	281.00	326.00	386.00	1.09	1.00
79	176.00	231.00	263.00	299.00	327.00	370.00	399.00	169.00	220.00	267.00	294.00	308.00	358.00	425.00	1.08	1.00
80	194.00	253.00	288.00	329.00	359.00	407.00		187.00	241.00	294.00	322.00	338.00	393.00		1.08	1.00
81	212.00	278.00	317.00	362.00	395.00	447.00		205.00	265.00	323.00	354.00	371.00	431.00		1.08	1.00
82	233.00	306.00	349.00	397.00	433.00	491.00		226.00	292.00	354.00	388.00	408.00	474.00		1.08	1.00
83	256.00	336.00	383.00	437.00	476.00	539.00		248.00	320.00	389.00	427.00	448.00	520.00		1.08	1.00
84	282.00	370.00	420.00	480.00	523.00	592.00		272.00	351.00	428.00	469.00	492.00	572.00		1.08	1.00
85	310.00		462.00	527.00	574.00	650.00		298.00		471.00	515.00	541.00	628.00		1.08	1.00
86	340.00		507.00	579.00	631.00	715.00		328.00		517.00	567.00	594.00	690.00		1.08	1.00
87	374.00		558.00	636.00	693.00	785.00		360.00		568.00	622.00	652.00	758.00		1.08	1.00
88	410.00		613.00	699.00	761.00	862.00		396.00		624.00	683.00	717.00	833.00		1.08	1.00
89	451.00		672.00	767.00	837.00	947.00		435.00		685.00	750.00	788.00	914.00		1.08	1.00
90	496.00							477.00							1.08	1.00
91+															1.08	1.00

Rates shown below the line apply only to attained age GPO Inflation Adjustment offers, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases
Compound rates reflect rates with a 5% annual increase in monthly/daily benefits and a 3% increase in policy limit; rates reflecting a 5% annual increase in both benefit and policy limit are calculated by multiplying the rates in the table by the factors listed to the right

Appendix B1

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

LTC-03 PA, LTC-03FR PA (2007 Rates)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	GPO Inflation							5% Simple Inflation							5%/3% Compound Inflation							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2-10yr BP	LifeBP
18-29	12.71	13.98	16.52	17.79	19.06	20.33	22.87	17.79	24.14	26.69	29.23	30.50	38.12	39.39	22.14	32.47	36.90	42.80	47.23	59.04	92.99	1.44	1.00
30	12.71	13.98	17.79	19.06	20.33	21.60	24.14	19.06	25.42	27.96	30.50	31.77	39.39	40.66	25.09	33.95	38.38	45.76	50.18	61.99	97.41	1.40	1.00
31	12.71	13.98	17.79	19.06	20.33	21.60	24.14	19.06	25.42	27.96	30.50	31.77	39.39	43.23	25.09	33.95	38.38	45.76	50.18	63.47	98.89	1.40	1.00
32	12.71	13.98	17.79	19.06	20.33	22.87	25.42	19.06	26.69	29.23	31.77	33.04	41.95	44.50	26.57	35.42	38.38	47.23	51.66	63.47	100.37	1.40	1.00
33	12.71	15.25	19.06	20.33	21.60	22.87	25.42	21.60	26.69	29.23	31.77	33.04	43.23	47.06	26.57	35.42	41.33	47.23	51.66	64.94	101.84	1.40	1.00
34	12.71	15.25	19.06	20.33	21.60	22.87	25.42	21.60	26.69	29.23	31.77	33.04	45.78	49.62	26.57	35.42	42.80	48.71	53.13	64.94	103.32	1.40	1.00
35	13.98	15.25	19.06	20.33	21.60	22.87	25.42	21.60	26.69	29.23	31.77	33.04	48.35	50.18	26.57	35.42	44.28	50.18	53.13	66.42	106.27	1.40	1.00
36	13.98	16.52	20.33	21.60	22.87	24.14	26.69	22.87	27.96	30.50	33.04	35.58	49.62	51.66	28.04	36.90	44.28	50.18	54.61	66.42	107.75	1.40	1.00
37	13.98	16.52	20.33	21.60	22.87	24.14	26.69	24.16	27.96	33.06	34.32	36.86	50.18	51.66	28.04	36.90	44.28	51.66	54.61	67.89	109.22	1.40	1.00
38	13.98	16.52	20.33	21.60	22.87	24.14	26.69	24.16	29.24	34.34	35.60	38.14	50.18	53.13	28.04	36.90	45.76	51.66	54.61	67.89	110.70	1.40	1.00
39	13.98	16.52	20.33	21.60	22.87	25.42	27.96	25.44	30.51	35.62	38.14	40.70	51.66	53.13	29.52	36.90	45.76	51.66	54.61	67.89	112.17	1.40	1.00
40	13.98	16.52	20.33	21.60	22.87	25.42	27.96	26.57	31.79	36.90	39.43	41.98	51.66	54.61	31.00	38.38	48.71	54.61	59.04	70.85	113.65	1.35	1.00
41	13.98	16.52	20.33	21.60	22.87	25.42	27.96	26.57	33.07	38.17	40.70	43.25	53.13	57.56	31.00	38.38	48.71	54.61	59.04	73.80	115.13	1.35	1.00
42	15.25	17.79	21.60	22.87	24.14	26.69	30.50	27.99	34.34	38.38	42.80	45.76	54.61	60.51	32.47	41.33	48.71	57.56	60.51	73.80	116.60	1.35	1.00
43	15.25	17.79	21.60	22.87	24.14	27.97	30.50	28.04	35.42	41.33	44.28	45.76	57.56	61.99	32.47	41.33	50.18	57.56	60.51	75.27	118.08	1.35	1.00
44	15.25	19.07	21.60	22.87	25.42	29.24	31.77	28.04	36.90	42.80	45.76	47.23	60.51	63.47	32.47	41.33	50.18	57.56	61.99	76.75	119.55	1.35	1.00
45	15.25	19.07	22.87	24.14	25.42	30.52	31.77	29.52	36.90	42.80	47.23	48.71	61.99	66.42	33.95	42.80	51.66	59.04	63.47	78.23	122.51	1.33	1.00
46	16.52	20.34	22.87	25.43	26.70	31.78	33.04	29.52	38.38	44.28	48.71	50.18	63.47	67.89	33.95	44.28	51.66	60.51	64.92	78.23	123.98	1.33	1.00
47	16.52	20.34	24.16	26.70	27.97	33.06	34.32	31.00	38.38	45.76	48.71	51.66	66.42	70.85	33.95	44.28	53.13	60.51	64.92	79.70	126.93	1.33	1.00
48	16.52	21.61	25.43	26.70	27.97	34.33	35.59	31.00	41.33	45.76	50.18	53.13	67.89	75.27	33.95	45.76	53.13	61.99	64.92	79.70	128.41	1.33	1.00
49	17.80	21.61	25.43	27.97	29.24	36.90	38.16	32.47	41.33	47.23	51.66	54.61	69.37	76.75	33.95	45.76	53.13	61.99	64.92	79.70	129.89	1.33	1.00
50	17.80	22.90	26.71	29.25	30.52	38.17	39.43	32.47	42.80	48.71	53.13	57.56	73.80	79.70	35.42	47.23	54.61	63.47	66.42	82.65	131.36	1.30	1.00
51	19.07	24.17	27.98	30.52	31.78	39.85	41.98	32.47	44.28	50.18	54.61	59.04	75.27	82.65	35.42	48.71	57.56	64.94	67.89	84.13	134.31	1.30	1.00
52	19.07	24.17	27.98	31.78	33.05	41.33	44.52	33.95	45.76	51.66	59.04	61.99	78.23	85.61	36.90	50.18	59.04	66.42	69.37	85.61	140.22	1.29	1.00
53	20.34	25.43	29.25	31.78	33.05	42.80	47.08	33.95	47.23	53.13	60.51	64.94	79.70	91.51	36.90	50.18	60.51	66.42	73.80	85.61	143.17	1.29	1.00
54	20.34	25.43	29.25	33.06	34.33	44.28	48.71	35.42	50.18	54.61	63.47	67.89	82.65	94.46	38.38	51.66	61.99	67.89	75.27	87.08	146.12	1.28	1.00
55	21.63	26.70	30.52	34.33	35.60	45.76	51.66	35.42	51.66	57.56	64.94	69.37	84.13	98.89	41.33	53.13	63.47	69.37	76.75	90.03	150.55	1.28	1.00
56	22.90	27.97	33.06	36.89	38.14	48.71	54.61	38.38	54.61	60.51	67.89	75.27	90.03	103.32	42.80	57.56	64.94	73.80	79.70	94.46	156.45	1.26	1.00
57	24.17	30.52	34.32	39.43	40.69	51.66	59.04	41.33	57.56	63.47	73.80	79.70	94.46	110.70	44.28	60.51	67.89	78.23	82.65	100.37	162.36	1.25	1.00
58	25.44	31.78	36.87	41.97	44.51	54.61	63.47	44.28	60.51	67.89	76.75	84.13	100.37	115.13	45.76	63.47	70.85	82.65	87.08	106.27	166.78	1.23	1.00
59	27.98	34.33	39.43	44.52	47.05	60.51	66.42	47.23	63.47	70.85	81.18	90.03	106.27	122.51	47.23	66.42	75.27	85.61	92.99	112.17	174.16	1.22	1.00
60	29.25	36.89	41.97	47.06	50.88	63.47	70.85	50.18	66.42	76.75	85.61	94.14	112.17	128.41	48.71	69.37	78.23	91.51	97.41	118.08	180.07	1.20	1.00
61	31.78	39.43	45.79	50.88	54.68	67.89	75.27	53.13	69.37	81.18	91.51	100.37	118.08	135.79	51.66	73.80	82.65	95.94	103.32	126.93	188.92	1.19	1.00
62	34.33	43.25	48.33	54.69	58.50	73.80	82.65	57.56	75.27	84.13	95.94	105.60	125.46	144.65	57.56	78.23	90.03	100.37	109.22	132.84	194.83	1.18	1.00
63	38.16	45.78	52.15	58.50	62.31	81.18	88.56	60.51	79.70	90.03	101.84	110.70	131.36	152.02	61.99	82.65	95.94	107.75	115.13	143.17	203.68	1.16	1.00
64	40.70	49.60	57.24	62.30	66.11	87.08	94.46	64.94	84.13	94.46	107.75	115.13	140.22	162.36	66.42	87.08	101.84	113.65	123.98	150.55	212.54	1.15	1.00
65	44.52	53.40	61.05	67.39	71.21	92.99	103.32	67.89	90.03	98.89	113.65	119.55	147.60	172.69	70.85	92.99	109.22	119.55	129.89	160.88	221.40	1.14	1.00
66	48.33	58.49	67.42	73.74	78.83	103.32	113.24	75.27	97.41	109.22	125.46	131.36	160.88	187.45	78.23	100.37	118.08	131.36	141.69	174.16	233.20	1.13	1.00
67	53.43	64.85	73.77	81.37	87.74	113.65	123.40	81.18	107.75	119.55	135.79	144.65	177.12	200.73	84.13	110.70	128.41	143.17	154.98	188.92	247.96	1.13	1.00
68	58.50	72.50	81.40	89.00	96.62	125.46	134.85	90.03	116.60	131.36	149.07	159.40	193.35	219.92	92.99	118.08	138.74	156.45	168.26	205.16	264.20	1.12	1.00
69	63.58	78.84	89.02	97.89	108.08	137.27	146.29	97.41	128.41	144.65	163.83	175.59	211.06	237.63	100.37	129.89	149.07	170.40	184.04	222.87	278.96	1.12	1.00
70	69.95	87.76	97.91	108.07	119.52	151.41	158.99	107.75	140.22	159.05	176.83	190.84	230.25	256.82	109.22	140.99	162.36	181.08	197.13	240.58	296.67	1.11	1.00
71	77.56	97.93	109.36	120.78	133.52	164.11	174.24	118.08	154.98	176.86	197.20	212.46	255.34	280.43	118.08	154.75	179.97	198.26	215.46	261.25	320.29	1.11	1.00
72	86.47	109.36	122.08	134.77	148.78	178.08	190.76	131.36	172.69	194.83	218.81	236.63	280.43	308.48	129.89	168.26	198.30	217.74	233.78	281.91	343.90	1.11	1.00
73	96.63	122.07	136.07	151.31	165.30	193.31	208.55	146.12	190.40	215.49	244.28	263.36	308.48	338.00	143.17	184.50	220.93	240.56	257.92	307.00	371.94	1.10	1.00
74	106.81	136.05	152.60	167.83	184.38	209.82	227.60	160.88	211.06	240.58	272.28	293.90	340.95	368.99	157.93	203.68	242.89	262.51	281.03	333.57	399.99	1.10	1.00
75	119.52	151.30	170.40	188.17	204.72	227.58	249.20	178.59	232.84	265.67	302.82	326.97	374.90	404.42	172.69	222.87	267.16	287.94	306.48	361.61	430.98	1.10	1.00
76	133.52	169.10	189.48	208.50	227.61	254.29	278.45	196.30	255.74	292.24	330.80	357.49	411.80	444.27	188.92	245.01	292.61	316.86	336.55	398.51	472.31	1.10	1.00
77	148.77	188.17	211.09	232.67	253.03	282.25	310.23	213.62	279.46	318.96	362.59	391.82	449.18	484.30	206.30	266.29	323.31	351.30	372.34	433.09	515.02	1.09	1.00
78	165.29	211.07	235.26	258.07	281.01	315.32	345.83	225.23	293.78	334.35	381.91	415.49	471.45	507.82	216.84	279.79	339.95	373.52	393.11	456.06	540.00	1.09	1.00
79	181.54	230.93	252.28	286.99	307.01	345.72	379.09	234.93	308.35	351.06	399.11	436.49	493.89	532.60	225.59	293.66	356.40	392.44	411.13	477.87	567.30	1.08	1.00
80	191.88	246.53	269.40	304.98	325.31	367.25	402.83	246.53	321.50	365.98	418.08	456.20	517.20		237.63	306.25	373.60	409.18	429.52	499.41		1.08	1.00
81	213.49	273.21	298.63	338.02	362.17	409.18	448.58	269.40	353.27	402.83	460.01	501.95	568.03		260.51	336.75	410.45	449.85	471.45	547.70		1.08	1.00
82	237.63	304.98	334.21	377.41	404.10	454.93	500.68	296.09	388.85	443.49	504.49	550.24	623.94		287.19	371.06	449.85	493.05	518.47	602.34		1.08	1.00
83	265.59	340.56	372.33	421.89	449.85	508.30	557.86	325.31	426.97	486.70	555.32	604.88	684.94		315.15	406.64	494.32	542.61	569.30	660.79		1.08	1.00
84	296.09	379.96	414.27	468.91	501.95	566.76	621.40	358.35	470.18	533.72	609.96	664.61	752.29		345.65	446.04	543.88	595.99	625.21	726.87		1.08	1.00
85	330.40	423.16	462.56	523.55	559.13	630.30	692.56	393.93		587.09	669.69	729.41	825.99		378.69		598.53	654.44	687.48	798.04		1.08	1.00
86	367.25	470.18	515.93	583.28	622.67	704.00	771.35	432.06		644.27	735.77	801.85	908.59		416.81		656.98	720.52	754.83	876.82		1.08	1.00
87	409.18	524.82	575.65	649.36	695.10	784.06	859.03	475.26		709.08	808.20	880.63	997.54		457.47		721.79	790.41	828.53	963.23		1.08	1.00
88	457.47	584.55	640.46	723.06	773.89	874.28	958.15	521.01		778.97	888.26	967.05	1095.39		503.22		792.95	867.93	911.13	1058.54		1.08	1.00
89	508.30	651.90	714.17	808.20	862.84	974.67	1067.44	573.11		853.95	974.67	1063.62	1203.41		552.78		870.47	953.07	1001.36	1161.47		1.08	1.00
90	566.76	725.60	795.49	898.43	960.69	1086.50	1189.43	630.30							606.15							1.08	1.00
91+																						1.08	1.00

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

Compound rates reflect rates with a 5% annual increase in monthly/daily benefits and a 3% increase in policy limit; rates reflecting a 5% annual increase in both benefit and policy limit are calculated by multiplying the rates in the table by the factors listed to the right

Appendix B2

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

LTC-03 PA, LTC-03FR PA (2007 Rates)

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	4.2% Simple Inflation							4.2%/3% Compound Inflation							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2-10yr BP	LifeBP
18-29	17.79	24.14	26.69	29.23	30.50	38.12	39.39	19.09	27.99	31.81	36.90	40.72	50.90	80.16	1.44	1.00
30	19.06	25.42	27.96	30.50	31.77	39.39	40.66	21.63	29.26	33.08	39.44	43.26	53.44	83.98	1.40	1.00
31	19.06	25.42	27.96	30.50	31.77	39.39	40.68	21.63	29.26	33.08	39.44	43.26	54.71	85.25	1.40	1.00
32	19.06	26.69	29.23	31.77	33.04	40.67	41.96	22.90	30.54	33.08	40.72	44.53	54.71	86.52	1.40	1.00
33	21.60	26.69	29.23	31.77	33.04	40.68	41.98	22.90	30.54	35.63	40.72	44.53	55.99	87.79	1.40	1.00
34	21.60	26.69	29.23	31.77	33.04	41.97	43.26	22.90	30.54	36.90	41.99	45.81	55.99	89.07	1.40	1.00
35	21.60	26.69	29.23	31.77	33.04	41.99	43.26	22.90	30.54	38.17	43.26	45.81	57.26	91.61	1.40	1.00
36	22.87	27.96	30.50	33.04	35.58	43.26	44.53	24.18	31.81	38.17	43.26	47.08	57.26	92.88	1.40	1.00
37	22.88	27.96	30.52	33.05	35.59	43.26	44.53	24.18	31.81	38.17	44.53	47.08	58.53	94.16	1.40	1.00
38	22.88	27.97	30.53	33.06	35.60	43.26	45.81	24.18	31.81	39.44	44.53	47.08	58.53	95.43	1.40	1.00
39	22.89	29.24	31.80	35.60	36.88	44.53	45.81	25.45	31.81	39.44	44.53	47.08	58.53	96.70	1.40	1.00
40	22.90	29.25	31.81	35.61	36.89	44.53	47.08	26.72	33.08	41.99	47.08	50.90	61.07	97.97	1.35	1.00
41	22.90	29.26	33.08	36.88	38.16	45.81	49.62	26.72	33.08	41.99	47.08	50.90	63.62	99.25	1.35	1.00
42	24.17	30.53	33.08	36.90	39.44	47.08	52.17	27.99	35.63	41.99	49.62	52.17	63.62	100.52	1.35	1.00
43	24.18	30.54	35.63	38.17	39.44	49.62	53.44	27.99	35.63	43.26	49.62	52.17	64.89	101.79	1.35	1.00
44	24.18	31.81	36.90	39.44	40.72	52.17	54.71	27.99	35.63	43.26	49.62	53.44	66.16	103.06	1.35	1.00
45	25.45	31.81	36.90	40.72	41.99	53.44	57.26	29.26	36.90	44.53	50.90	54.71	67.44	105.61	1.33	1.00
46	25.45	33.08	38.17	41.99	43.26	54.71	58.53	29.26	38.17	44.53	52.17	55.97	67.44	106.88	1.33	1.00
47	26.72	33.08	39.44	41.99	44.53	57.26	61.07	29.26	38.17	45.81	52.17	55.97	68.71	109.43	1.33	1.00
48	26.72	35.63	39.44	43.26	45.81	58.53	64.89	29.26	39.44	45.81	53.44	55.97	68.71	110.70	1.33	1.00
49	27.99	35.63	40.72	44.53	47.08	59.80	66.16	29.26	39.44	45.81	53.44	55.97	68.71	111.97	1.33	1.00
50	27.99	36.90	41.99	45.81	49.62	63.62	68.71	30.54	40.72	47.08	54.71	57.26	71.25	113.24	1.30	1.00
51	27.99	38.17	43.26	47.08	50.90	64.89	71.25	30.54	41.99	49.62	55.99	58.53	72.53	115.79	1.30	1.00
52	29.26	39.44	44.53	50.90	53.44	67.44	73.80	31.81	43.26	50.90	57.26	59.80	73.80	120.88	1.29	1.00
53	29.26	40.72	45.81	52.17	55.99	68.71	78.89	31.81	43.26	52.17	57.26	63.62	73.80	123.42	1.29	1.00
54	30.54	43.26	47.08	54.71	58.53	71.25	81.43	33.08	44.53	53.44	58.53	64.89	75.07	125.97	1.28	1.00
55	30.54	44.53	49.62	55.99	59.80	72.53	85.25	35.63	45.81	54.71	59.80	66.16	77.62	129.78	1.28	1.00
56	33.08	47.08	52.17	58.53	64.89	77.62	89.07	36.90	49.62	55.99	63.62	68.71	81.43	134.87	1.26	1.00
57	35.63	49.62	54.71	63.62	68.71	81.43	95.43	38.17	52.17	58.53	67.44	71.25	86.52	139.96	1.25	1.00
58	38.17	52.17	58.53	66.16	72.53	86.52	99.25	39.44	54.71	61.07	71.25	75.07	91.61	143.78	1.23	1.00
59	40.72	54.71	61.07	69.98	77.62	91.61	105.61	40.72	57.26	64.89	73.80	80.16	96.70	150.14	1.22	1.00
60	43.26	57.26	66.16	73.80	82.69	96.70	110.70	41.99	59.80	67.44	78.89	83.98	101.79	155.23	1.20	1.00
61	45.81	59.80	69.98	78.89	86.52	101.79	117.06	44.53	63.62	71.25	82.71	89.07	109.43	162.87	1.19	1.00
62	49.62	64.89	72.53	82.71	91.61	108.15	124.69	49.62	67.44	77.62	86.52	94.16	114.51	167.96	1.18	1.00
63	52.17	68.71	77.62	87.79	95.43	113.24	131.06	53.44	71.25	82.71	92.88	99.25	123.42	175.59	1.16	1.00
64	55.99	72.53	81.43	92.88	99.25	120.88	139.96	57.26	75.07	87.79	97.97	106.88	129.78	183.22	1.15	1.00
65	58.53	77.62	85.25	97.97	103.06	127.24	148.87	61.07	80.16	94.16	103.06	111.97	138.69	190.86	1.14	1.00
66	64.89	83.98	94.16	108.15	113.24	138.69	161.59	67.44	86.52	101.79	113.24	122.15	150.14	201.04	1.13	1.00
67	69.98	92.88	103.06	117.06	124.69	152.69	173.04	72.53	95.43	110.70	123.42	133.60	162.87	213.76	1.13	1.00
68	77.62	100.52	113.24	128.51	137.42	166.68	189.59	80.16	101.79	119.60	134.87	145.05	176.86	227.76	1.12	1.00
69	83.98	110.70	124.69	141.24	151.41	181.95	204.85	86.52	111.97	128.51	147.59	159.04	192.13	240.48	1.12	1.00
70	92.88	120.88	137.42	155.21	166.66	198.49	221.40	94.16	122.14	139.96	159.02	173.02	207.40	255.75	1.11	1.00
71	101.79	133.60	152.68	171.76	185.74	220.12	241.75	101.79	133.60	155.23	175.55	189.55	225.21	276.11	1.11	1.00
72	113.24	148.87	167.96	192.10	207.37	241.75	265.93	111.97	145.05	171.76	193.35	207.35	243.03	296.47	1.11	1.00
73	125.97	164.14	185.77	212.47	229.01	265.93	291.38	123.42	159.05	190.85	211.18	225.19	264.66	320.64	1.10	1.00
74	138.69	181.95	207.40	235.39	255.73	293.92	318.10	136.15	175.59	211.20	232.79	246.80	287.56	344.82	1.10	1.00
75	153.96	201.03	229.03	262.10	284.99	323.19	348.63	148.87	192.13	234.08	255.68	268.43	311.73	371.54	1.10	1.00
76	169.23	221.39	251.93	287.54	312.96	355.00	382.99	162.87	211.22	255.72	281.12	295.15	343.54	407.16	1.10	1.00
77	185.75	243.01	277.36	316.79	344.75	390.59	421.13	179.39	231.56	282.44	309.13	324.43	376.60	447.84	1.09	1.00
78	204.76	267.07	303.95	347.19	377.72	428.59	461.65	197.13	254.36	309.04	339.56	357.37	414.60	490.91	1.09	1.00
79	223.74	293.66	334.34	380.11	415.70	470.37	507.24	214.84	279.68	339.43	373.75	391.55	455.11	540.29	1.08	1.00
80	246.53	321.50	365.98	418.08	456.20	517.20		237.63	306.25	373.60	409.18	429.52	499.41		1.08	1.00
81	269.40	353.27	402.83	460.01	501.95	568.03		260.51	336.75	410.45	449.85	471.45	547.70		1.08	1.00
82	296.09	388.85	443.49	504.49	550.24	623.94		287.19	371.06	449.85	493.05	518.47	602.34		1.08	1.00
83	325.31	426.97	486.70	555.32	604.88	684.94		315.15	406.64	494.32	542.61	569.30	660.79		1.08	1.00
84	358.35	470.18	533.72	609.96	664.61	752.29		345.65	446.04	543.88	595.99	625.21	726.87		1.08	1.00
85	393.93		587.09	669.69	729.41	825.99		378.69		598.53	654.44	687.48	798.04		1.08	1.00
86	432.06		644.27	735.77	801.85	908.59		416.81		656.98	720.52	754.83	876.82		1.08	1.00
87	475.26		709.08	808.20	880.63	997.54		457.47		721.79	790.41	828.53	963.23		1.08	1.00
88	521.01		778.97	888.26	967.05	1095.39		503.22		792.95	867.93	911.13	1058.54		1.08	1.00
89	573.11		853.95	974.67	1063.62	1203.41		552.78		870.47	953.07	1001.36	1161.47		1.08	1.00
90	630.30							606.15							1.08	1.00
91+															1.08	1.00

Rates shown below the line apply only to attained age GPO Inflation Adjustment offers, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases
Compound rates reflect rates with a 5% annual increase in monthly/daily benefits and a 3% increase in policy limit; rates reflecting a 5% annual increase in both benefit and policy limit are calculated by multiplying the rates in the table by the factors listed to the right

Appendix C1

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

LTC-03 PA, LTC-03FR PA (2007 Rates)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	3.5% Simple Inflation							3.5%/3% Compound Inflation							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2-10yr BP	LifeBP
18-29	14.00	19.00	21.00	23.00	24.00	30.00	31.00	17.40	25.52	29.00	33.64	37.12	46.40	73.08	1.44	1.00
30	15.00	20.00	22.00	24.00	25.00	31.00	32.00	19.72	26.68	30.16	35.96	39.44	48.72	76.56	1.40	1.00
31	15.00	20.00	22.00	24.00	25.00	31.00	34.00	19.72	26.68	30.16	35.96	39.44	49.88	77.72	1.40	1.00
32	15.00	21.00	23.00	25.00	26.00	33.00	35.00	20.88	27.84	30.16	37.12	40.60	49.88	78.88	1.40	1.00
33	17.00	21.00	23.00	25.00	26.00	34.00	37.00	20.88	27.84	32.48	37.12	40.60	51.04	80.04	1.40	1.00
34	17.00	21.00	23.00	25.00	26.00	36.00	39.00	20.88	27.84	33.64	38.28	41.76	51.04	81.20	1.40	1.00
35	17.00	21.00	23.00	25.00	26.00	38.00	39.44	20.88	27.84	34.80	39.44	41.76	52.20	83.52	1.40	1.00
36	18.00	22.00	24.00	26.00	28.00	39.00	40.60	22.04	29.00	34.80	39.44	42.92	52.20	84.68	1.40	1.00
37	19.00	22.00	26.00	27.00	29.00	39.44	40.60	22.04	29.00	34.80	40.60	42.92	53.36	85.84	1.40	1.00
38	19.00	23.00	27.00	28.00	30.00	39.44	41.76	22.04	29.00	35.96	40.60	42.92	53.36	87.00	1.40	1.00
39	20.00	24.00	28.00	30.00	32.00	40.60	41.76	23.20	29.00	35.96	40.60	42.92	53.36	88.16	1.40	1.00
40	20.88	25.00	29.00	31.00	33.00	40.60	42.92	24.36	30.16	38.28	42.92	46.40	55.68	89.32	1.35	1.00
41	20.88	26.00	30.00	32.00	34.00	41.76	45.24	24.36	30.16	38.28	42.92	46.40	58.00	90.48	1.35	1.00
42	22.00	27.00	30.16	33.64	35.96	42.92	47.56	25.52	32.48	38.28	45.24	47.56	58.00	91.64	1.35	1.00
43	22.04	27.84	32.48	34.80	35.96	45.24	48.72	25.52	32.48	39.44	45.24	47.56	59.16	92.80	1.35	1.00
44	22.04	29.00	33.64	35.96	37.12	47.56	49.88	25.52	32.48	39.44	45.24	48.72	60.32	93.96	1.35	1.00
45	23.20	29.00	33.64	37.12	38.28	48.72	52.20	26.68	33.64	40.60	46.40	49.88	61.48	96.28	1.33	1.00
46	23.20	30.16	34.80	38.28	39.44	49.88	53.36	26.68	34.80	40.60	47.56	51.04	61.48	97.44	1.33	1.00
47	24.36	30.16	35.96	38.28	40.60	52.20	55.68	26.68	34.80	41.76	47.56	51.04	62.64	99.76	1.33	1.00
48	24.36	32.48	35.96	39.44	41.76	53.36	59.16	26.68	35.96	41.76	48.72	51.04	62.64	100.92	1.33	1.00
49	25.52	32.48	37.12	40.60	42.92	54.52	60.32	26.68	35.96	41.76	48.72	51.04	62.64	102.08	1.33	1.00
50	25.52	33.64	38.28	41.76	45.24	58.00	62.64	27.84	37.12	42.92	49.88	52.20	64.96	103.24	1.30	1.00
51	25.52	34.80	39.44	42.92	46.40	59.16	64.96	27.84	38.28	45.24	51.04	53.36	66.12	105.56	1.30	1.00
52	26.68	35.96	40.60	46.40	48.72	61.48	67.28	29.00	39.44	46.40	52.20	54.52	67.28	110.20	1.29	1.00
53	26.68	37.12	41.76	47.56	51.04	62.64	71.92	29.00	39.44	47.56	52.20	58.00	67.28	112.52	1.29	1.00
54	27.84	39.44	42.92	49.88	53.36	64.96	74.24	30.16	40.60	48.72	53.36	59.16	68.44	114.84	1.28	1.00
55	27.84	40.60	45.24	51.04	54.52	66.12	77.72	32.48	41.76	49.88	54.52	60.32	70.76	118.32	1.28	1.00
56	30.16	42.92	47.56	53.36	59.16	70.76	81.20	33.64	45.24	51.04	58.00	62.64	74.24	122.96	1.26	1.00
57	32.48	45.24	49.88	58.00	62.64	74.24	87.00	34.80	47.56	53.36	61.48	64.96	78.88	127.60	1.25	1.00
58	34.80	47.56	53.36	60.32	66.12	78.88	90.48	35.96	49.88	55.68	64.96	68.44	83.52	131.08	1.23	1.00
59	37.12	49.88	55.68	63.80	70.76	83.52	96.28	37.12	52.20	59.16	67.28	73.08	88.16	136.88	1.22	1.00
60	39.44	52.20	60.32	67.28	74.00	88.16	100.92	38.28	54.52	61.48	71.92	76.56	92.80	141.52	1.20	1.00
61	41.76	54.52	63.80	71.92	78.88	92.80	106.72	40.60	58.00	64.96	75.40	81.20	99.76	148.48	1.19	1.00
62	45.24	59.16	66.12	75.40	83.00	98.60	113.68	45.24	61.48	70.76	78.88	85.84	104.40	153.12	1.18	1.00
63	47.56	62.64	70.76	80.04	87.00	103.24	119.48	48.72	64.96	75.40	84.68	90.48	112.52	160.08	1.16	1.00
64	51.04	66.12	74.24	84.68	90.48	110.20	127.60	52.20	68.44	80.04	89.32	97.44	118.32	167.04	1.15	1.00
65	53.36	70.76	77.72	89.32	93.96	116.00	135.72	55.68	73.08	85.84	93.96	102.08	126.44	174.00	1.14	1.00
66	59.16	76.56	85.84	98.60	103.24	126.44	147.32	61.48	78.88	92.80	103.24	111.36	136.88	183.28	1.13	1.00
67	63.80	84.68	93.96	106.72	113.68	139.20	157.76	66.12	87.00	100.92	112.52	121.80	148.48	194.88	1.13	1.00
68	70.76	91.64	103.24	117.16	125.28	151.96	172.84	73.08	92.80	109.04	122.96	132.24	161.24	207.64	1.12	1.00
69	76.56	100.92	113.68	128.76	138.00	165.88	186.76	78.88	102.08	117.16	133.93	144.64	175.16	219.24	1.12	1.00
70	84.68	110.20	125.00	139.00	150.00	180.96	201.84	85.84	110.81	127.60	142.34	154.95	189.08	233.16	1.11	1.00
71	92.80	121.80	139.00	155.00	167.00	200.68	220.40	92.80	121.62	141.44	155.86	169.37	205.32	251.72	1.11	1.00
72	103.24	135.72	153.12	172.00	186.00	220.40	242.44	102.08	132.24	155.86	171.17	183.78	221.56	270.28	1.11	1.00
73	114.84	149.64	169.36	192.00	207.00	242.44	265.64	112.52	145.00	173.64	189.09	202.73	241.28	292.32	1.10	1.00
74	126.44	165.88	189.08	214.00	231.00	267.96	290.00	124.12	160.08	190.91	206.36	220.91	262.16	314.36	1.10	1.00
75	140.36	183.00	208.80	238.00	257.00	294.64	317.84	135.72	175.16	210.00	226.36	240.91	284.20	338.72	1.10	1.00
76	154.28	201.00	229.68	260.00	281.00	323.64	349.16	148.48	192.56	230.00	249.09	264.55	313.20	371.20	1.10	1.00
77	167.90	219.65	250.70	285.00	308.00	353.05	380.65	162.15	209.30	254.13	276.15	292.66	340.40	404.80	1.09	1.00
78	177.10	231.00	262.90	300.30	326.70	370.70	399.30	170.50	220.00	267.30	293.70	309.10	358.60	424.60	1.09	1.00
79	184.80	242.55	276.15	313.95	343.35	388.50	418.95	177.45	231.00	280.35	308.70	323.40	375.90	446.25	1.08	1.00
80	194.00	253.00	288.00	329.00	359.00	407.00		187.00	241.00	294.00	322.00	338.00	393.00		1.08	1.00
81	212.00	278.00	317.00	362.00	395.00	447.00		205.00	265.00	323.00	354.00	371.00	431.00		1.08	1.00
82	233.00	306.00	349.00	397.00	433.00	491.00		226.00	292.00	354.00	388.00	408.00	474.00		1.08	1.00
83	256.00	336.00	383.00	437.00	476.00	539.00		248.00	320.00	389.00	427.00	448.00	520.00		1.08	1.00
84	282.00	370.00	420.00	480.00	523.00	592.00		272.00	351.00	428.00	469.00	492.00	572.00		1.08	1.00
85	310.00		462.00	527.00	574.00	650.00		298.00		471.00	515.00	541.00	628.00		1.08	1.00
86	340.00		507.00	579.00	631.00	715.00		328.00		517.00	567.00	594.00	690.00		1.08	1.00
87	374.00		558.00	636.00	693.00	785.00		360.00		568.00	622.00	652.00	758.00		1.08	1.00
88	410.00		613.00	699.00	761.00	862.00		396.00		624.00	683.00	717.00	833.00		1.08	1.00
89	451.00		672.00	767.00	837.00	947.00		435.00		685.00	750.00	788.00	914.00		1.08	1.00
90	496.00							477.00							1.08	1.00
91+															1.08	1.00

Rates shown below the line apply only to attained age GPO Inflation Adjustment offers, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases
Compound rates reflect rates with a 5% annual increase in monthly/daily benefits and a 3% increase in policy limit; rates reflecting a 5% annual increase in both benefit and policy limit are calculated by multiplying the rates in the table by the factors listed to the right

Appendix C2

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

LTC-03 PA, LTC-03FR PA (2007 Rates)

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	2.5% Simple Inflation							2.5%/3% Compound Inflation							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2-10yr BP	LifeBP
18-29	14.00	19.00	21.00	23.00	24.00	30.00	31.00	15.00	22.00	25.00	29.00	32.00	40.00	63.00	1.44	1.00
30	15.00	20.00	22.00	24.00	25.00	31.00	32.00	17.00	23.00	26.00	31.00	34.00	42.00	66.00	1.40	1.00
31	15.00	20.00	22.00	24.00	25.00	31.00	32.00	17.00	23.00	26.00	31.00	34.00	43.00	67.00	1.40	1.00
32	15.00	21.00	23.00	25.00	26.00	32.00	33.00	18.00	24.00	26.00	32.00	35.00	43.00	68.00	1.40	1.00
33	17.00	21.00	23.00	25.00	26.00	32.00	33.00	18.00	24.00	28.00	32.00	35.00	44.00	69.00	1.40	1.00
34	17.00	21.00	23.00	25.00	26.00	33.00	34.00	18.00	24.00	29.00	33.00	36.00	44.00	70.00	1.40	1.00
35	17.00	21.00	23.00	25.00	26.00	33.00	34.00	18.00	24.00	30.00	34.00	36.00	45.00	72.00	1.40	1.00
36	18.00	22.00	24.00	26.00	28.00	34.00	35.00	19.00	25.00	30.00	34.00	37.00	45.00	73.00	1.40	1.00
37	18.00	22.00	24.00	26.00	28.00	34.00	35.00	19.00	25.00	30.00	35.00	37.00	46.00	74.00	1.40	1.00
38	18.00	22.00	24.00	26.00	28.00	34.00	36.00	19.00	25.00	31.00	35.00	37.00	46.00	75.00	1.40	1.00
39	18.00	23.00	25.00	28.00	29.00	35.00	36.00	20.00	25.00	31.00	35.00	37.00	46.00	76.00	1.40	1.00
40	18.00	23.00	25.00	28.00	29.00	35.00	37.00	21.00	26.00	33.00	37.00	40.00	48.00	77.00	1.35	1.00
41	18.00	23.00	26.00	29.00	30.00	36.00	39.00	21.00	26.00	33.00	37.00	40.00	50.00	78.00	1.35	1.00
42	19.00	24.00	26.00	29.00	31.00	37.00	41.00	22.00	28.00	33.00	39.00	41.00	50.00	79.00	1.35	1.00
43	19.00	24.00	28.00	30.00	31.00	39.00	42.00	22.00	28.00	34.00	39.00	41.00	51.00	80.00	1.35	1.00
44	19.00	25.00	29.00	31.00	32.00	41.00	43.00	22.00	28.00	34.00	39.00	42.00	52.00	81.00	1.35	1.00
45	20.00	25.00	29.00	32.00	33.00	42.00	45.00	23.00	29.00	35.00	40.00	43.00	53.00	83.00	1.33	1.00
46	20.00	26.00	30.00	33.00	34.00	43.00	46.00	23.00	30.00	35.00	41.00	44.00	53.00	84.00	1.33	1.00
47	21.00	26.00	31.00	33.00	35.00	45.00	48.00	23.00	30.00	36.00	41.00	44.00	54.00	86.00	1.33	1.00
48	21.00	28.00	31.00	34.00	36.00	46.00	51.00	23.00	31.00	36.00	42.00	44.00	54.00	87.00	1.33	1.00
49	22.00	28.00	32.00	35.00	37.00	47.00	52.00	23.00	31.00	36.00	42.00	44.00	54.00	88.00	1.33	1.00
50	22.00	29.00	33.00	36.00	39.00	50.00	54.00	24.00	32.00	37.00	43.00	45.00	56.00	89.00	1.30	1.00
51	22.00	30.00	34.00	37.00	40.00	51.00	56.00	24.00	33.00	39.00	44.00	46.00	57.00	91.00	1.30	1.00
52	23.00	31.00	35.00	40.00	42.00	53.00	58.00	25.00	34.00	40.00	45.00	47.00	58.00	95.00	1.29	1.00
53	23.00	32.00	36.00	41.00	44.00	54.00	62.00	25.00	34.00	41.00	45.00	50.00	58.00	97.00	1.29	1.00
54	24.00	34.00	37.00	43.00	46.00	56.00	64.00	26.00	35.00	42.00	46.00	51.00	59.00	99.00	1.28	1.00
55	24.00	35.00	39.00	44.00	47.00	57.00	67.00	28.00	36.00	43.00	47.00	52.00	61.00	102.00	1.28	1.00
56	26.00	37.00	41.00	46.00	51.00	61.00	70.00	29.00	39.00	44.00	50.00	54.00	64.00	106.00	1.26	1.00
57	28.00	39.00	43.00	50.00	54.00	64.00	75.00	30.00	41.00	46.00	53.00	56.00	68.00	110.00	1.25	1.00
58	30.00	41.00	46.00	52.00	57.00	68.00	78.00	31.00	43.00	48.00	56.00	59.00	72.00	113.00	1.23	1.00
59	32.00	43.00	48.00	55.00	61.00	72.00	83.00	32.00	45.00	51.00	58.00	63.00	76.00	118.00	1.22	1.00
60	34.00	45.00	52.00	58.00	65.00	76.00	87.00	33.00	47.00	53.00	62.00	66.00	80.00	122.00	1.20	1.00
61	36.00	47.00	55.00	62.00	68.00	80.00	92.00	35.00	50.00	56.00	65.00	70.00	86.00	128.00	1.19	1.00
62	39.00	51.00	57.00	65.00	72.00	85.00	98.00	39.00	53.00	61.00	68.00	74.00	90.00	132.00	1.18	1.00
63	41.00	54.00	61.00	69.00	75.00	89.00	103.00	42.00	56.00	65.00	73.00	78.00	97.00	138.00	1.16	1.00
64	44.00	57.00	64.00	73.00	78.00	95.00	110.00	45.00	59.00	69.00	77.00	84.00	102.00	144.00	1.15	1.00
65	46.00	61.00	67.00	77.00	81.00	100.00	117.00	48.00	63.00	74.00	81.00	88.00	109.00	150.00	1.14	1.00
66	51.00	66.00	74.00	85.00	89.00	109.00	127.00	53.00	68.00	80.00	89.00	96.00	118.00	158.00	1.13	1.00
67	55.00	73.00	81.00	92.00	98.00	120.00	136.00	57.00	75.00	87.00	97.00	105.00	128.00	168.00	1.13	1.00
68	61.00	79.00	89.00	101.00	108.00	131.00	149.00	63.00	80.00	94.00	106.00	114.00	139.00	179.00	1.12	1.00
69	66.00	87.00	98.00	111.00	119.00	143.00	161.00	68.00	88.00	101.00	116.00	125.00	151.00	189.00	1.12	1.00
70	73.00	95.00	108.00	122.00	131.00	156.00	174.00	74.00	96.00	110.00	125.00	136.00	163.00	201.00	1.11	1.00
71	80.00	105.00	120.00	135.00	146.00	173.00	190.00	80.00	105.00	122.00	138.00	149.00	177.00	217.00	1.11	1.00
72	89.00	117.00	132.00	151.00	163.00	190.00	209.00	88.00	114.00	135.00	152.00	163.00	191.00	233.00	1.11	1.00
73	99.00	129.00	146.00	167.00	180.00	209.00	229.00	97.00	125.00	150.00	166.00	177.00	208.00	252.00	1.10	1.00
74	109.00	143.00	163.00	185.00	201.00	231.00	250.00	107.00	138.00	166.00	183.00	194.00	226.00	271.00	1.10	1.00
75	121.00	158.00	180.00	206.00	224.00	254.00	274.00	117.00	151.00	184.00	201.00	211.00	245.00	292.00	1.10	1.00
76	133.00	174.00	198.00	226.00	246.00	279.00	301.00	128.00	166.00	201.00	221.00	232.00	270.00	320.00	1.10	1.00
77	146.00	191.00	218.00	249.00	271.00	307.00	331.00	141.00	182.00	222.00	243.00	255.00	296.00	352.00	1.09	1.00
78	161.00	210.00	239.00	273.00	297.00	337.00	363.00	155.00	200.00	243.00	267.00	281.00	326.00	386.00	1.09	1.00
79	176.00	231.00	263.00	299.00	327.00	370.00	399.00	169.00	220.00	267.00	294.00	308.00	358.00	425.00	1.08	1.00
80	194.00	253.00	288.00	329.00	359.00	407.00		187.00	241.00	294.00	322.00	338.00	393.00		1.08	1.00
81	212.00	278.00	317.00	362.00	395.00	447.00		205.00	265.00	323.00	354.00	371.00	431.00		1.08	1.00
82	233.00	306.00	349.00	397.00	433.00	491.00		226.00	292.00	354.00	388.00	408.00	474.00		1.08	1.00
83	256.00	336.00	383.00	437.00	476.00	539.00		248.00	320.00	389.00	427.00	448.00	520.00		1.08	1.00
84	282.00	370.00	420.00	480.00	523.00	592.00		272.00	351.00	428.00	469.00	492.00	572.00		1.08	1.00
85	310.00		462.00	527.00	574.00	650.00		298.00		471.00	515.00	541.00	628.00		1.08	1.00
86	340.00		507.00	579.00	631.00	715.00		328.00		517.00	567.00	594.00	690.00		1.08	1.00
87	374.00		558.00	636.00	693.00	785.00		360.00		568.00	622.00	652.00	758.00		1.08	1.00
88	410.00		613.00	699.00	761.00	862.00		396.00		624.00	683.00	717.00	833.00		1.08	1.00
89	451.00		672.00	767.00	837.00	947.00		435.00		685.00	750.00	788.00	914.00		1.08	1.00
90	496.00							477.00							1.08	1.00
91+															1.08	1.00

Rates shown below the line apply only to attained age GPO Inflation Adjustment offers, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases
Compound rates reflect rates with a 5% annual increase in monthly/daily benefits and a 3% increase in policy limit; rates reflecting a 5% annual increase in both benefit and policy limit are calculated by multiplying the rates in the table by the factors listed to the right

Appendix B1

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

LTC-03 PA (2008 Rates), LTC-03FR PA (2008)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	GPO Inflation							Automatic Inflation (CPI)						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	9.34	10.67	12.00	13.34	14.67	16.00	17.34	20.01	25.34	28.01	30.68	32.01	42.68	45.35
30	9.34	10.67	13.34	14.67	16.00	17.34	18.67	21.34	26.67	29.34	32.01	33.34	45.35	48.01
31	9.34	10.67	13.34	14.67	16.00	17.34	18.67	21.34	26.67	29.34	33.34	34.68	46.68	49.35
32	10.67	12.00	14.67	16.00	17.34	18.67	20.01	22.67	28.01	30.68	33.34	34.68	46.68	49.35
33	10.67	12.00	14.67	16.00	17.34	18.67	20.01	22.67	28.01	30.68	34.68	36.01	48.01	50.68
34	10.67	12.00	14.67	16.00	17.34	20.01	21.34	22.67	29.34	32.01	34.68	36.01	49.35	52.02
35	10.67	13.34	16.00	17.34	18.67	20.01	21.34	24.01	29.34	32.01	36.01	37.34	50.68	53.35
36	12.00	13.34	16.00	17.34	18.67	21.34	22.67	24.01	29.34	33.34	36.01	37.34	52.02	54.68
37	12.00	14.67	17.34	18.67	20.01	21.34	22.67	25.34	30.68	33.34	37.34	38.68	52.02	54.68
38	12.00	14.67	17.34	18.67	20.01	22.67	24.01	25.34	30.68	34.68	38.68	40.01	53.35	56.02
39	13.34	16.00	18.67	20.01	21.34	22.67	24.01	26.67	32.01	34.68	38.68	40.01	54.68	57.35
40	13.34	16.00	18.67	20.01	21.34	24.01	25.34	26.67	32.01	36.01	40.01	41.35	56.02	58.68
41	13.34	16.00	20.01	21.34	22.67	25.34	26.67	28.01	33.34	37.34	41.35	42.68	57.35	61.35
42	14.67	17.34	20.01	21.34	22.67	26.67	28.01	28.01	34.68	38.68	42.68	44.01	60.02	62.69
43	14.67	17.34	21.34	22.67	24.01	26.67	29.34	29.34	34.68	40.01	44.01	45.35	61.35	65.35
44	14.67	18.67	21.34	22.67	24.01	28.01	30.68	29.34	36.01	41.35	45.35	46.68	62.69	66.69
45	14.67	18.67	22.67	24.01	25.34	29.34	30.68	30.68	37.34	42.68	46.68	48.01	65.35	69.35
46	16.00	20.01	22.67	25.34	26.67	30.68	32.01	30.68	38.68	44.01	48.01	49.35	66.69	72.02
47	16.00	20.01	24.01	26.67	28.01	32.01	34.68	32.01	40.01	45.35	49.35	50.68	69.35	74.69
48	16.00	20.01	25.34	26.67	28.01	33.34	36.01	33.34	41.35	46.68	52.02	53.35	72.02	77.36
49	17.34	21.34	25.34	28.01	29.34	34.68	37.34	33.34	42.68	48.01	53.35	54.68	73.36	80.02
50	17.34	22.67	26.67	29.34	30.68	36.01	38.68	34.68	44.01	49.35	54.68	56.02	76.02	82.69
51	17.34	24.01	28.01	30.68	32.01	37.34	40.01	34.68	45.35	50.68	56.02	57.35	78.69	85.36
52	18.67	24.01	28.01	30.68	33.34	38.68	42.68	36.01	46.68	52.02	57.35	60.02	80.02	88.03
53	18.67	25.34	29.34	32.01	33.34	40.01	44.01	36.01	48.01	53.35	58.68	61.35	82.69	90.69
54	20.01	25.34	29.34	33.34	34.68	41.35	45.35	37.34	49.35	56.02	60.02	64.02	85.36	94.70
55	20.01	26.67	30.68	34.68	36.01	44.01	48.01	37.34	50.68	57.35	61.35	65.35	88.03	97.36
56	21.34	28.01	32.01	36.01	38.68	46.68	50.68	38.68	53.35	60.02	64.02	68.02	90.69	101.36
57	22.67	30.68	34.68	38.68	41.35	49.35	54.68	41.35	54.68	62.69	66.69	70.69	94.70	105.37
58	25.34	32.01	37.34	41.35	44.01	52.02	57.35	44.01	57.35	65.35	69.35	73.36	98.70	109.37
59	26.67	33.34	38.68	44.01	46.68	56.02	61.35	45.35	60.02	68.02	73.36	77.36	101.36	114.70
60	29.34	36.01	41.35	46.68	50.68	60.02	65.35	48.01	62.69	70.69	76.02	80.02	105.37	118.70
61	32.01	38.68	44.01	50.68	54.68	64.02	70.69	50.68	65.35	74.69	80.02	84.03	110.70	125.37
62	34.68	41.35	48.01	53.35	57.35	69.35	76.02	54.68	69.35	78.69	85.36	89.36	117.37	133.37
63	37.34	45.35	52.02	57.35	61.35	76.02	81.36	57.35	72.02	82.69	89.36	93.36	124.04	141.38
64	40.01	49.35	56.02	62.69	66.69	81.36	88.03	61.35	76.02	86.69	94.70	98.70	130.71	149.38
65	44.01	53.35	60.02	66.69	70.69	88.03	94.70	65.35	80.02	92.03	100.03	104.03	138.71	158.71
66	48.01	58.68	66.69	73.36	78.69	96.03	104.03	69.35	85.36	98.70	108.03	112.03	150.71	170.72
67	52.02	65.35	73.36	81.36	86.69	105.37	114.70	74.69	92.03	106.70	117.37	121.37	164.05	185.39
68	57.35	72.02	80.02	89.36	96.03	116.04	125.37	80.02	97.36	114.70	126.71	132.04	177.39	198.73
69	62.69	78.69	88.03	98.70	106.70	126.71	137.38	85.36	105.37	124.04	137.38	142.71	193.39	214.73
70	69.35	86.69	97.36	108.03	118.70	138.71	150.71	90.69	112.03	133.37	148.05	154.71	209.40	232.07
71	77.36	97.36	109.37	120.04	132.04	153.38	166.72	100.03	122.70	146.71	162.72	170.72	225.40	248.08
72	85.36	108.03	121.37	134.71	148.05	169.38	184.06	109.37	136.04	161.38	178.72	188.06	242.74	266.75
73	96.03	121.37	136.04	149.38	164.05	186.72	202.73	121.37	149.38	177.39	196.06	206.73	261.41	285.42
74	106.70	134.71	152.05	166.72	182.72	205.40	224.07	133.37	164.05	194.73	216.07	228.07	282.75	306.76
75	118.70	150.71	169.38	186.72	204.06	226.74	248.08	146.71	180.05	213.40	237.41	250.74	304.09	328.10
76	132.04	168.05	188.06	208.06	226.74	252.08	276.08	162.72	200.06	234.74	261.41	276.08	336.10	362.78
77	148.05	188.06	209.40	230.74	252.08	281.42	308.09	181.39	221.40	260.08	286.75	304.09	372.11	401.46
78	164.05	209.40	233.40	256.08	280.09	313.43	344.10	201.39	245.41	286.75	316.10	333.43	410.79	442.80
79	182.72	234.74	260.08	285.42	310.76	349.44	382.78	224.07	273.42	316.10	348.11	366.78	454.80	489.48
80	204.06	261.41	289.42	317.43	345.44	389.45	426.80	249.41	302.76	348.11	382.78	404.12	502.82	541.50
81	224.07	288.09	318.76	349.44	380.12	428.13	469.48	274.75	333.43	382.78	421.46	444.14	553.50	596.18
82	246.74	317.43	350.77	384.12	418.79	470.81	516.16	302.76	366.78	421.46	464.14	488.15	609.52	656.20
83	272.08	349.44	385.45	422.80	460.14	517.49	568.17	333.43	404.12	464.14	510.82	537.50	670.87	721.55
84	298.76	384.12	424.13	465.47	506.82	569.51	625.52	366.78	444.14	510.82	561.50	590.85	737.56	793.57
85	328.10	422.80	466.81	512.16	557.50	626.86	688.21	404.12	488.15	561.50	617.52	649.53	810.91	873.60
86	361.44	465.47	513.49	562.84	613.52	689.54	757.56	444.14	537.50	617.52	678.87	714.88	892.27	961.63
87	397.45	512.16	565.51	618.85	674.87	758.90	833.59	488.15	590.85	678.87	746.89	786.91	981.63	1057.65
88	437.47	562.84	621.52	680.21	742.89	834.92	917.61	537.50	649.53	746.89	821.58	865.60	1080.33	1163.02
89	481.48	618.85	684.21	748.23	817.58	918.95	1009.64	590.85	714.88	821.58	904.27	952.29	1188.36	1279.06
90	529.49	680.21	752.23	822.92	898.94	1010.97	1111.00	649.53	786.91	904.27	994.97	1046.99	1307.06	1407.09
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Rates shown below the line apply only to attained age GPO or GIO purchases, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases

Appendix B1

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

LTC-03 PA (2008 Rates), LTC-03FR PA (2008)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	5% Simple Inflation							5% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	16.00	20.01	22.67	24.01	25.34	33.34	34.68	29.34	38.68	46.68	54.68	61.35	74.69	84.03
30	17.34	21.34	24.01	25.34	26.67	34.68	36.01	32.01	41.35	49.35	57.35	64.02	78.69	88.03
31	18.67	22.67	25.34	26.67	28.01	36.01	37.34	32.01	42.68	50.68	58.68	65.35	80.02	89.36
32	18.67	22.67	25.34	28.01	29.34	37.34	38.68	32.01	42.68	50.68	58.68	66.69	81.36	90.69
33	20.01	24.01	26.67	28.01	29.34	38.68	40.01	33.34	44.01	52.02	60.02	66.69	82.69	92.03
34	20.01	24.01	28.01	29.34	30.68	40.01	41.35	33.34	44.01	53.35	61.35	68.02	84.03	94.70
35	21.34	25.34	29.34	30.68	32.01	41.35	42.68	34.68	45.35	53.35	62.69	69.35	85.36	96.03
36	21.34	26.67	29.34	32.01	33.34	42.68	45.35	34.68	45.35	54.68	64.02	70.69	86.69	97.36
37	22.67	28.01	30.68	33.34	34.68	44.01	46.68	36.01	46.68	56.02	64.02	70.69	88.03	98.70
38	24.01	28.01	32.01	34.68	36.01	45.35	48.01	37.34	48.01	57.35	65.35	72.02	89.36	100.03
39	24.01	29.34	33.34	36.01	37.34	48.01	50.68	37.34	48.01	57.35	66.69	73.36	90.69	102.70
40	25.34	30.68	34.68	37.34	38.68	49.35	52.02	40.01	49.35	58.68	68.02	74.69	92.03	104.03
41	25.34	32.01	36.01	38.68	40.01	50.68	54.68	40.01	49.35	60.02	68.02	74.69	93.36	105.37
42	26.67	32.01	36.01	40.01	41.35	52.02	56.02	41.35	50.68	60.02	69.35	76.02	93.36	106.70
43	26.67	33.34	37.34	41.35	42.68	54.68	58.68	41.35	52.02	61.35	69.35	76.02	94.70	109.37
44	26.67	34.68	38.68	42.68	44.01	57.35	60.02	41.35	53.35	62.69	70.69	77.36	96.03	110.70
45	28.01	34.68	40.01	44.01	45.35	58.68	62.69	41.35	53.35	62.69	70.69	77.36	96.03	112.03
46	28.01	36.01	41.35	45.35	48.01	60.02	64.02	42.68	54.68	64.02	72.02	78.69	97.36	114.70
47	29.34	36.01	42.68	46.68	49.35	62.69	68.02	42.68	56.02	65.35	72.02	78.69	98.70	116.04
48	29.34	37.34	44.01	48.01	50.68	64.02	70.69	42.68	57.35	66.69	73.36	80.02	100.03	117.37
49	30.68	38.68	45.35	49.35	52.02	66.69	73.36	42.68	57.35	66.69	73.36	80.02	100.03	120.04
50	30.68	40.01	46.68	50.68	54.68	70.69	76.02	44.01	58.68	68.02	74.69	81.36	101.36	121.37
51	30.68	41.35	48.01	52.02	56.02	72.02	78.69	44.01	60.02	69.35	77.36	84.03	102.70	125.37
52	32.01	44.01	49.35	54.68	58.68	74.69	81.36	45.35	61.35	70.69	78.69	85.36	105.37	128.04
53	32.01	45.35	50.68	56.02	61.35	76.02	85.36	45.35	61.35	73.36	81.36	88.03	105.37	132.04
54	33.34	46.68	52.02	58.68	62.69	78.69	88.03	46.68	62.69	74.69	82.69	89.36	106.70	136.04
55	33.34	49.35	54.68	60.02	65.35	80.02	92.03	50.68	64.02	76.02	85.36	92.03	110.70	140.04
56	36.01	52.02	57.35	64.02	69.35	85.36	97.36	50.68	66.69	78.69	88.03	94.70	113.37	145.38
57	38.68	54.68	60.02	68.02	73.36	89.36	102.70	52.02	69.35	81.36	92.03	98.70	120.04	150.71
58	41.35	57.35	64.02	72.02	77.36	94.70	109.37	53.35	72.02	82.69	94.70	102.70	124.04	156.05
59	44.01	60.02	68.02	76.02	81.36	101.36	116.04	54.68	74.69	86.69	97.36	105.37	129.37	161.38
60	48.01	62.69	73.36	81.36	86.69	106.70	122.70	56.02	77.36	89.36	101.36	109.37	134.71	168.05
61	50.68	66.69	77.36	85.36	92.03	113.37	129.37	58.68	81.36	93.36	106.70	114.70	141.38	174.72
62	53.35	70.69	80.02	89.36	96.03	120.04	137.38	64.02	85.36	100.03	112.03	121.37	149.38	182.72
63	57.35	76.02	85.36	94.70	101.36	125.37	145.38	68.02	90.69	105.37	118.70	128.04	157.38	190.72
64	60.02	80.02	89.36	98.70	108.03	133.37	154.71	72.02	94.70	112.03	124.04	134.71	165.38	198.73
65	64.02	85.36	94.70	104.03	113.37	141.38	164.05	77.36	100.03	118.70	130.71	141.38	174.72	208.06
66	70.69	93.36	104.03	114.70	124.04	154.71	177.39	84.03	108.03	128.04	141.38	152.05	188.06	221.40
67	77.36	102.70	114.70	125.37	137.38	169.38	192.06	90.69	116.04	137.38	152.05	164.05	204.06	236.07
68	85.36	112.03	125.37	138.71	150.71	185.39	209.40	98.70	125.37	148.05	162.72	177.39	220.07	250.74
69	93.36	121.37	138.71	152.05	165.38	202.73	226.74	106.70	134.71	160.05	176.05	192.06	237.41	266.75
70	102.70	133.37	152.05	168.05	181.39	221.40	245.41	116.04	145.38	172.05	189.39	206.73	256.08	284.09
71	113.37	148.05	168.05	186.72	201.39	244.07	269.42	125.37	160.05	189.39	206.73	225.40	277.42	305.43
72	125.37	162.72	186.72	208.06	225.40	269.42	294.76	138.71	176.05	208.06	226.74	245.41	300.09	329.43
73	138.71	181.39	206.73	232.07	250.74	296.09	322.76	150.71	193.39	228.07	248.08	266.75	324.10	354.77
74	154.71	200.06	229.40	258.75	278.75	326.77	354.77	165.38	213.40	250.74	272.08	290.76	352.11	382.78
75	170.72	221.40	254.74	288.09	310.76	360.11	388.12	181.39	234.74	276.08	297.42	317.43	381.45	412.13
76	188.06	242.74	278.75	314.76	340.10	394.79	426.80	198.73	257.41	302.76	326.77	348.11	417.46	453.47
77	206.73	266.75	306.76	344.10	373.45	434.80	468.14	217.40	281.42	330.77	360.11	381.45	457.47	497.48
78	226.74	292.09	336.10	377.45	409.46	476.14	514.82	238.74	308.09	362.78	396.12	418.79	500.15	546.83
79	249.41	320.10	368.11	412.13	448.14	524.16	564.17	258.75	336.10	397.45	434.80	458.81	546.83	600.18
80	273.42	350.77	404.12	450.80	490.82	574.84	620.19	285.42	368.11	434.80	478.81	502.82	598.85	
81	300.09	385.45	444.14	496.15	540.16	632.19	682.87	313.43	405.46	478.81	526.83	553.50	658.87	
82	329.43	424.13	488.15	545.50	594.85	694.88	750.90	345.44	445.47	526.83	580.18	609.52	724.22	
83	361.44	466.81	537.50	600.18	654.87	764.23	825.58	380.12	489.48	580.18	638.86	670.87	796.24	
84	396.12	513.49	590.85	660.20	720.22	840.26	908.28	416.13	537.50	638.86	702.88	737.56	876.27	
85	434.80	565.51	649.53	726.89	792.24	922.95	998.97	454.80		702.88	773.57	810.91	962.96	
86	477.48	621.52	714.88	800.24	870.93	1013.64	1099.00	498.82		773.57	850.93	892.27	1057.65	
87	524.16	684.21	786.91	880.27	957.62	1113.67	1208.37	546.83		850.93	936.28	981.63	1161.69	
88	574.84	752.23	865.60	968.29	1053.65	1224.37	1329.74	600.18		936.28	1029.65	1080.33	1276.39	
89	630.86	826.92	952.29	1065.66	1159.02	1344.41	1463.11	658.87		1029.65	1132.34	1188.36	1401.76	
90	692.21	909.61	1046.99	1172.36	1275.05	1479.12	1609.82	722.89						
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Rates shown below the line apply only to attained age GPO or GIO purchases, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases

Appendix B2

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

LTC-03 PA (2008 Rates), LTC-03FR PA (2008)

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	4.3% Simple Inflation							4.3% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	13.61	17.02	19.29	20.42	21.56	28.36	29.50	24.96	32.90	39.71	46.51	52.19	63.53	71.47
30	14.75	18.15	20.42	21.56	22.69	29.50	30.63	27.23	35.17	41.98	48.78	54.46	66.94	74.88
31	15.88	19.29	21.56	22.69	23.82	30.63	31.77	27.23	36.30	43.11	49.92	55.59	68.07	76.01
32	15.88	19.29	21.56	23.82	24.96	31.77	32.90	27.23	36.30	43.11	49.92	56.72	69.20	77.15
33	17.02	20.42	22.69	23.82	24.96	32.90	34.03	28.36	37.44	44.25	51.05	56.72	70.34	78.28
34	17.02	20.42	23.82	24.96	26.09	34.03	35.17	28.36	37.44	45.38	52.19	57.86	71.47	80.55
35	18.15	21.56	24.96	26.09	27.23	35.17	36.30	29.50	38.57	45.38	53.32	58.99	72.61	81.68
36	18.15	22.69	24.96	27.23	28.36	36.30	38.57	29.50	38.57	46.51	54.46	60.13	73.74	82.82
37	19.29	23.82	26.09	28.36	29.50	37.44	39.71	30.63	39.71	47.65	54.46	60.13	74.88	83.95
38	20.42	23.82	27.23	29.50	30.63	38.57	40.84	31.77	40.84	48.78	55.59	61.26	76.01	85.09
39	20.42	24.96	28.36	30.63	31.77	40.84	43.11	31.77	40.84	48.78	56.72	62.40	77.15	87.36
40	21.56	26.09	29.50	31.77	32.90	41.98	44.25	34.03	41.98	49.92	57.86	63.53	78.28	88.49
41	21.56	27.23	30.63	32.90	34.03	43.11	46.51	34.03	41.98	51.05	57.86	63.53	79.41	89.63
42	22.69	27.23	30.63	34.03	35.17	44.25	47.65	35.17	43.11	51.05	58.99	64.67	79.41	90.76
43	22.69	28.36	31.77	35.17	36.30	46.51	49.92	35.17	44.25	52.19	58.99	64.67	80.55	93.03
44	22.69	29.50	32.90	36.30	37.44	48.78	51.05	35.17	45.38	53.32	60.13	65.80	81.68	94.16
45	23.82	29.50	34.03	37.44	38.57	49.92	53.32	35.17	45.38	53.32	60.13	65.80	81.68	95.30
46	23.82	30.63	35.17	38.57	40.84	51.05	54.46	36.30	46.51	54.46	61.26	66.94	82.82	97.57
47	24.96	30.63	36.30	39.71	41.98	53.32	57.86	36.30	47.65	55.59	61.26	66.94	83.95	98.70
48	24.96	31.77	37.44	40.84	43.11	54.46	60.13	36.30	48.78	56.72	62.40	68.07	85.09	99.84
49	26.09	32.90	38.57	41.98	44.25	56.72	62.40	36.30	48.78	56.72	62.40	68.07	85.09	102.10
50	26.09	34.03	39.71	43.11	46.51	60.13	64.67	37.44	49.92	57.86	63.53	69.20	86.22	103.24
51	26.09	35.17	40.84	44.25	47.65	61.26	66.94	37.44	51.05	58.99	65.80	71.47	87.36	106.64
52	27.23	37.44	41.98	46.51	49.92	63.53	69.20	38.57	52.19	60.13	66.94	72.61	89.63	108.91
53	27.23	38.57	43.11	47.65	52.19	64.67	72.61	38.57	52.19	62.40	69.20	74.88	89.63	112.31
54	28.36	39.71	44.25	49.92	53.32	66.94	74.88	39.71	53.32	63.53	70.34	76.01	90.76	115.72
55	28.36	41.98	46.51	51.05	55.59	68.07	78.28	43.11	54.46	64.67	72.61	78.28	94.16	119.12
56	30.63	44.25	48.78	54.46	58.99	72.61	82.82	43.11	56.72	66.94	74.88	80.55	96.43	123.66
57	32.90	46.51	51.05	57.86	62.40	76.01	87.36	44.25	58.99	69.20	78.28	83.95	102.10	128.20
58	35.17	48.78	54.46	61.26	65.80	80.55	93.03	45.38	61.26	70.34	80.55	87.36	105.51	132.74
59	37.44	51.05	57.86	64.67	69.20	86.22	98.70	46.51	63.53	73.74	82.82	89.63	110.05	137.27
60	40.84	53.32	62.40	69.20	73.74	90.76	104.37	47.65	65.80	76.01	86.22	93.03	114.58	142.95
61	43.11	56.72	65.80	72.61	78.28	96.43	110.05	49.92	69.20	79.41	90.76	97.57	120.26	148.62
62	45.38	60.13	68.07	76.01	81.68	102.10	116.85	54.46	72.61	85.09	95.30	103.24	127.06	155.43
63	48.78	64.67	72.61	80.55	86.22	106.64	123.66	57.86	77.15	89.63	100.97	108.91	133.87	162.23
64	51.05	68.07	76.01	83.95	91.89	113.45	131.60	61.26	80.55	95.30	105.51	114.58	140.68	169.04
65	54.46	72.61	80.55	88.49	96.43	120.26	139.54	65.80	85.09	100.97	111.18	120.26	148.62	176.98
66	60.13	79.41	88.49	97.57	105.51	131.60	150.89	71.47	91.89	108.91	120.26	129.33	159.96	188.33
67	65.80	87.36	97.57	106.64	116.85	144.08	163.37	77.15	98.70	116.85	129.33	139.54	173.58	200.81
68	72.61	95.30	106.64	117.99	128.20	157.69	178.12	83.95	106.64	125.93	138.41	150.89	187.19	213.28
69	79.41	103.24	117.99	129.33	140.68	172.44	192.86	90.76	114.58	136.14	149.75	163.37	201.94	226.90
70	87.36	113.45	129.33	142.95	154.29	188.33	208.75	98.70	123.66	146.35	161.10	175.85	217.82	241.65
71	96.43	125.93	142.95	158.83	171.31	207.61	229.17	106.64	136.14	161.10	175.85	191.73	235.97	259.80
72	106.64	138.41	158.83	176.98	191.73	229.17	250.72	117.99	149.75	176.98	192.86	208.75	255.26	280.22
73	117.99	154.29	175.85	197.40	213.28	251.86	274.55	128.20	164.50	194.00	211.02	226.90	275.68	301.78
74	131.60	170.17	195.13	220.09	237.11	277.95	301.78	140.68	181.52	213.28	231.44	247.32	299.51	325.60
75	145.22	188.33	216.69	245.05	264.34	306.31	330.14	154.29	199.67	234.84	252.99	270.01	324.47	350.56
76	159.96	206.48	237.11	267.74	289.30	335.81	363.04	169.04	218.96	257.53	277.95	296.10	355.10	385.73
77	175.85	226.90	260.93	292.70	317.66	369.85	398.21	184.92	239.38	281.35	306.31	324.47	389.13	423.17
78	192.86	248.45	285.89	321.06	348.29	405.01	437.91	203.07	262.07	308.58	336.94	356.23	425.44	465.14
79	212.15	272.28	313.12	350.56	381.19	445.86	479.89	220.09	285.89	338.08	369.85	390.27	465.14	510.52
80	232.57	298.37	343.75	383.46	417.49	488.97	527.54	242.78	313.12	369.85	407.28	427.70	509.39	
81	255.26	327.87	377.79	422.03	459.47	537.75	580.86	266.61	344.89	407.28	448.13	470.82	560.44	
82	280.22	360.77	415.22	464.01	505.98	591.07	638.72	293.83	378.92	448.13	493.51	518.46	616.03	
83	307.45	397.07	457.20	510.52	557.04	650.07	702.25	323.33	416.36	493.51	543.42	570.65	677.29	
84	336.94	436.78	502.58	561.57	612.63	714.73	772.59	353.96	457.20	543.42	597.88	627.38	745.36	
85	369.85	481.03	552.50	618.30	673.89	785.07	849.74	386.86		597.88	658.01	689.77	819.10	
86	406.15	528.67	608.09	680.70	740.82	862.22	934.82	424.30		658.01	723.81	758.98	899.65	
87	445.86	582.00	669.35	748.77	814.57	947.30	1027.85	465.14		723.81	796.41	834.99	988.14	
88	488.97	639.85	736.29	823.64	896.25	1041.47	1131.09	510.52		796.41	875.83	918.94	1085.71	
89	536.62	703.39	810.03	906.46	985.88	1143.57	1244.54	560.44		875.83	963.19	1010.83	1192.35	
90	588.80	773.73	890.58	997.22	1084.58	1258.15	1369.33	614.90						
91+														

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

Appendix C1

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

LTC-03 PA (2008 Rates), LTC-03FR PA (2008)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	4.1% Simple Inflation							4.1% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	14.11	17.63	19.99	21.16	22.34	29.39	30.57	25.86	34.09	41.15	48.20	54.08	65.83	74.06
30	15.28	18.81	21.16	22.34	23.51	30.57	31.74	28.21	36.44	43.50	50.55	56.43	69.36	77.59
31	16.46	19.99	22.34	23.51	24.69	31.74	32.92	28.21	37.62	44.67	51.73	57.61	70.54	78.77
32	16.46	19.99	22.34	24.69	25.86	32.92	34.09	28.21	37.62	44.67	51.73	58.78	71.71	79.94
33	17.63	21.16	23.51	24.69	25.86	34.09	35.27	29.39	38.80	45.85	52.90	58.78	72.89	81.12
34	17.63	21.16	24.69	25.86	27.04	35.27	36.44	29.39	38.80	47.02	54.08	59.96	74.06	83.47
35	18.81	22.34	25.86	27.04	28.21	36.44	37.62	30.57	39.97	47.02	55.25	61.13	75.24	84.64
36	18.81	23.51	25.86	28.21	29.39	37.62	39.97	30.57	39.97	48.20	56.43	62.31	76.42	85.82
37	19.99	24.69	27.04	29.39	30.57	38.80	41.15	31.74	41.15	49.38	56.43	62.31	77.59	87.00
38	21.16	24.69	28.21	30.57	31.74	39.97	42.32	32.92	42.32	50.55	57.61	63.48	78.77	88.17
39	21.16	25.86	29.39	31.74	32.92	42.32	44.67	32.92	42.32	50.55	58.78	64.66	79.94	90.52
40	22.34	27.04	30.57	32.92	34.09	43.50	45.85	35.27	43.50	51.73	59.96	65.83	81.12	91.70
41	22.34	28.21	31.74	34.09	35.27	44.67	48.20	35.27	43.50	52.90	59.96	65.83	82.29	92.87
42	23.51	28.21	31.74	35.27	36.44	45.85	49.38	36.44	44.67	52.90	61.13	67.01	82.29	94.05
43	23.51	29.39	32.92	36.44	37.62	48.20	51.73	36.44	45.85	54.08	61.13	67.01	83.47	96.40
44	23.51	30.57	34.09	37.62	38.80	50.55	52.90	36.44	47.02	55.25	62.31	68.19	84.64	97.58
45	24.69	30.57	35.27	38.80	39.97	51.73	55.25	36.44	47.02	55.25	62.31	68.19	84.64	98.75
46	24.69	31.74	36.44	39.97	42.32	52.90	56.43	37.62	48.20	56.43	63.48	69.36	85.82	101.10
47	25.86	31.74	37.62	41.15	43.50	55.25	59.96	37.62	49.38	57.61	63.48	69.36	87.00	102.28
48	25.86	32.92	38.80	42.32	44.67	56.43	62.31	37.62	50.55	58.78	64.66	70.54	88.17	103.45
49	27.04	34.09	39.97	43.50	45.85	58.78	64.66	37.62	50.55	58.78	64.66	70.54	88.17	105.81
50	27.04	35.27	41.15	44.67	48.20	62.31	67.01	38.80	51.73	59.96	65.83	71.71	89.35	106.98
51	27.04	36.44	42.32	45.85	49.38	63.48	69.36	38.80	52.90	61.13	68.19	74.06	90.52	110.51
52	28.21	38.80	43.50	48.20	51.73	65.83	71.71	39.97	54.08	62.31	69.36	75.24	92.87	112.86
53	28.21	39.97	44.67	49.38	54.08	67.01	75.24	39.97	54.08	64.66	71.71	77.59	92.87	116.39
54	29.39	41.15	45.85	51.73	55.25	69.36	77.59	41.15	55.25	65.83	72.89	78.77	94.05	119.91
55	29.39	43.50	48.20	52.90	57.61	70.54	81.12	44.67	56.43	67.01	75.24	81.12	97.58	123.44
56	31.74	45.85	50.55	56.43	61.13	75.24	85.82	44.67	58.78	69.36	77.59	83.47	99.93	128.14
57	34.09	48.20	52.90	59.96	64.66	78.77	90.52	45.85	61.13	71.71	81.12	87.00	105.81	132.85
58	36.44	50.55	56.43	63.48	68.19	83.47	96.40	47.02	63.48	72.89	83.47	90.52	109.33	137.55
59	38.80	52.90	59.96	67.01	71.71	89.35	102.28	48.20	65.83	76.42	85.82	92.87	114.04	142.25
60	42.32	55.25	64.66	71.71	76.42	94.05	108.16	49.38	68.19	78.77	89.35	96.40	118.74	148.13
61	44.67	58.78	68.19	75.24	81.12	99.93	114.04	51.73	71.71	82.29	94.05	101.10	124.62	154.01
62	47.02	62.31	70.54	78.77	84.64	105.81	121.09	56.43	75.24	88.17	98.75	106.98	131.67	161.06
63	50.55	67.01	75.24	83.47	89.35	110.51	128.14	59.96	79.94	92.87	104.63	112.86	138.72	168.11
64	52.90	70.54	78.77	87.00	95.23	117.56	136.37	63.48	83.47	98.75	109.33	118.74	145.78	175.17
65	56.43	75.24	83.47	91.70	99.93	124.62	144.60	68.19	88.17	104.63	115.21	124.62	154.01	183.40
66	62.31	82.29	91.70	101.10	109.33	136.37	156.36	74.06	95.23	112.86	124.62	134.02	165.76	195.15
67	68.19	90.52	101.10	110.51	121.09	149.30	169.29	79.94	102.28	121.09	134.02	144.60	179.87	208.09
68	75.24	98.75	110.51	122.26	132.85	163.41	184.57	87.00	110.51	130.49	143.43	156.36	193.98	221.02
69	82.29	106.98	122.26	134.02	145.78	178.69	199.86	94.05	118.74	141.07	155.18	169.29	209.26	235.12
70	90.52	117.56	134.02	148.13	159.88	195.15	216.31	102.28	128.14	151.66	166.94	182.22	225.72	250.41
71	99.93	130.49	148.13	164.59	177.52	215.14	237.48	110.51	141.07	166.94	182.22	198.68	244.53	269.22
72	110.51	143.43	164.59	183.40	198.68	237.48	259.81	122.26	155.18	183.40	199.86	216.31	264.52	290.38
73	122.26	159.88	182.22	204.56	221.02	260.99	284.50	132.85	170.47	201.03	218.67	235.12	285.68	312.72
74	136.37	176.34	202.21	228.07	245.71	288.03	312.72	145.78	188.10	221.02	239.83	256.29	310.36	337.40
75	150.48	195.15	224.54	253.93	273.92	317.42	342.11	159.88	206.91	243.35	262.16	279.80	336.23	363.27
76	165.76	213.96	245.71	277.45	299.78	347.98	376.20	175.17	226.90	266.87	288.03	306.84	367.97	399.71
77	182.22	235.12	270.39	303.31	329.17	383.25	412.64	191.63	248.06	291.55	317.42	336.23	403.24	438.51
78	199.86	257.46	296.26	332.70	360.92	419.70	453.79	210.44	271.57	319.77	349.16	369.15	440.86	482.01
79	219.84	282.15	324.47	363.27	395.01	462.02	497.29	228.07	296.26	350.34	383.25	404.41	482.01	529.03
80	241.00	309.19	356.21	397.36	432.63	506.69	546.67	251.58	324.47	383.25	422.05	443.21	527.86	
81	264.52	339.76	391.48	437.33	476.13	557.25	601.92	276.27	357.39	422.05	464.37	487.88	580.76	
82	290.38	373.85	430.28	480.83	524.33	612.50	661.88	304.49	392.66	464.37	511.40	537.26	638.36	
83	318.59	411.47	473.78	529.03	577.23	673.63	727.71	335.05	431.45	511.40	563.12	591.34	701.85	
84	349.16	452.62	520.80	581.93	634.84	740.64	800.60	366.79	473.78	563.12	619.55	650.12	772.39	
85	383.25	498.46	572.53	640.72	698.32	813.53	880.54	400.89		619.55	681.86	714.78	848.80	
86	420.87	547.84	630.13	705.37	767.68	893.47	968.71	439.68		681.86	750.05	786.49	932.27	
87	462.02	603.10	693.62	775.91	844.10	981.65	1065.12	482.01		750.05	825.29	865.26	1023.97	
88	506.69	663.05	762.98	853.50	928.74	1079.22	1172.10	529.03		825.29	907.58	952.26	1125.07	
89	556.07	728.89	839.40	939.32	1021.62	1185.03	1289.66	580.76		907.58	998.10	1047.48	1235.58	
90	610.15	801.78	922.86	1033.37	1123.90	1303.77	1418.98	637.19						
91+														

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

Appendix C2

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

LTC-03 PA (2008 Rates), LTC-03FR PA (2008)

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	3.6% Simple Inflation							3.6% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	12.00	15.00	17.00	18.00	19.00	25.00	26.00	22.00	29.00	35.00	41.00	46.00	56.00	63.00
30	13.00	16.00	18.00	19.00	20.00	26.00	27.00	24.00	31.00	37.00	43.00	48.00	59.00	66.00
31	14.00	17.00	19.00	20.00	21.00	27.00	28.00	24.00	32.00	38.00	44.00	49.00	60.00	67.00
32	14.00	17.00	19.00	21.00	22.00	28.00	29.00	24.00	32.00	38.00	44.00	50.00	61.00	68.00
33	15.00	18.00	20.00	21.00	22.00	29.00	30.00	25.00	33.00	39.00	45.00	50.00	62.00	69.00
34	15.00	18.00	21.00	22.00	23.00	30.00	31.00	25.00	33.00	40.00	46.00	51.00	63.00	71.00
35	16.00	19.00	22.00	23.00	24.00	31.00	32.00	26.00	34.00	40.00	47.00	52.00	64.00	72.00
36	16.00	20.00	22.00	24.00	25.00	32.00	34.00	26.00	34.00	41.00	48.00	53.00	65.00	73.00
37	17.00	21.00	23.00	25.00	26.00	33.00	35.00	27.00	35.00	42.00	48.00	53.00	66.00	74.00
38	18.00	21.00	24.00	26.00	27.00	34.00	36.00	28.00	36.00	43.00	49.00	54.00	67.00	75.00
39	18.00	22.00	25.00	27.00	28.00	36.00	38.00	28.00	36.00	43.00	50.00	55.00	68.00	77.00
40	19.00	23.00	26.00	28.00	29.00	37.00	39.00	30.00	37.00	44.00	51.00	56.00	69.00	78.00
41	19.00	24.00	27.00	29.00	30.00	38.00	41.00	30.00	37.00	45.00	51.00	56.00	70.00	79.00
42	20.00	24.00	27.00	30.00	31.00	39.00	42.00	31.00	38.00	45.00	52.00	57.00	70.00	80.00
43	20.00	25.00	28.00	31.00	32.00	41.00	44.00	31.00	39.00	46.00	52.00	57.00	71.00	82.00
44	20.00	26.00	29.00	32.00	33.00	43.00	45.00	31.00	40.00	47.00	53.00	58.00	72.00	83.00
45	21.00	26.00	30.00	33.00	34.00	44.00	47.00	31.00	40.00	47.00	53.00	58.00	72.00	84.00
46	21.00	27.00	31.00	34.00	36.00	45.00	48.00	32.00	41.00	48.00	54.00	59.00	73.00	86.00
47	22.00	27.00	32.00	35.00	37.00	47.00	51.00	32.00	42.00	49.00	54.00	59.00	74.00	87.00
48	22.00	28.00	33.00	36.00	38.00	48.00	53.00	32.00	43.00	50.00	55.00	60.00	75.00	88.00
49	23.00	29.00	34.00	37.00	39.00	50.00	55.00	32.00	43.00	50.00	55.00	60.00	75.00	90.00
50	23.00	30.00	35.00	38.00	41.00	53.00	57.00	33.00	44.00	51.00	56.00	61.00	76.00	91.00
51	23.00	31.00	36.00	39.00	42.00	54.00	59.00	33.00	45.00	52.00	58.00	63.00	77.00	94.00
52	24.00	33.00	37.00	41.00	44.00	56.00	61.00	34.00	46.00	53.00	59.00	64.00	79.00	96.00
53	24.00	34.00	38.00	42.00	46.00	57.00	64.00	34.00	46.00	55.00	61.00	66.00	79.00	99.00
54	25.00	35.00	39.00	44.00	47.00	59.00	66.00	35.00	47.00	56.00	62.00	67.00	80.00	102.00
55	25.00	37.00	41.00	45.00	49.00	60.00	69.00	38.00	48.00	57.00	64.00	69.00	83.00	105.00
56	27.00	39.00	43.00	48.00	52.00	64.00	73.00	38.00	50.00	59.00	66.00	71.00	85.00	109.00
57	29.00	41.00	45.00	51.00	55.00	67.00	77.00	39.00	52.00	61.00	69.00	74.00	90.00	113.00
58	31.00	43.00	48.00	54.00	58.00	71.00	82.00	40.00	54.00	62.00	71.00	77.00	93.00	117.00
59	33.00	45.00	51.00	57.00	61.00	76.00	87.00	41.00	56.00	65.00	73.00	79.00	97.00	121.00
60	36.00	47.00	55.00	61.00	65.00	80.00	92.00	42.00	58.00	67.00	76.00	82.00	101.00	126.00
61	38.00	50.00	58.00	64.00	69.00	85.00	97.00	44.00	61.00	70.00	80.00	86.00	106.00	131.00
62	40.00	53.00	60.00	67.00	72.00	90.00	103.00	48.00	64.00	75.00	84.00	91.00	112.00	137.00
63	43.00	57.00	64.00	71.00	76.00	94.00	109.00	51.00	68.00	79.00	89.00	96.00	118.00	143.00
64	45.00	60.00	67.00	74.00	81.00	100.00	116.00	54.00	71.00	84.00	93.00	101.00	124.00	149.00
65	48.00	64.00	71.00	78.00	85.00	106.00	123.00	58.00	75.00	89.00	98.00	106.00	131.00	156.00
66	53.00	70.00	78.00	86.00	93.00	116.00	133.00	63.00	81.00	96.00	106.00	114.00	141.00	166.00
67	58.00	77.00	86.00	94.00	103.00	127.00	144.00	68.00	87.00	103.00	114.00	123.00	153.00	177.00
68	64.00	84.00	94.00	104.00	113.00	139.00	157.00	74.00	94.00	111.00	122.00	133.00	165.00	188.00
69	70.00	91.00	104.00	114.00	124.00	152.00	170.00	80.00	101.00	120.00	132.00	144.00	178.00	200.00
70	77.00	100.00	114.00	126.00	136.00	166.00	184.00	87.00	109.00	129.00	142.00	155.00	192.00	213.00
71	85.00	111.00	126.00	140.00	151.00	183.00	202.00	94.00	120.00	142.00	155.00	169.00	208.00	229.00
72	94.00	122.00	140.00	156.00	169.00	202.00	221.00	104.00	132.00	156.00	170.00	184.00	225.00	247.00
73	104.00	136.00	155.00	174.00	188.00	222.00	242.00	113.00	145.00	171.00	186.00	200.00	243.00	266.00
74	116.00	150.00	172.00	194.00	209.00	245.00	266.00	124.00	160.00	188.00	204.00	218.00	264.00	287.00
75	128.00	166.00	191.00	216.00	233.00	270.00	291.00	136.00	176.00	207.00	223.00	238.00	286.00	309.00
76	141.00	182.00	209.00	236.00	255.00	296.00	320.00	149.00	193.00	227.00	245.00	261.00	313.00	340.00
77	155.00	200.00	230.00	258.00	280.00	326.00	351.00	163.00	211.00	248.00	270.00	286.00	343.00	373.00
78	170.00	219.00	252.00	283.00	307.00	357.00	386.00	179.00	231.00	272.00	297.00	314.00	375.00	410.00
79	187.00	240.00	276.00	309.00	336.00	393.00	423.00	194.00	252.00	298.00	326.00	344.00	410.00	450.00
80	205.00	263.00	303.00	338.00	368.00	431.00	465.00	214.00	276.00	326.00	359.00	377.00	449.00	
81	225.00	289.00	333.00	372.00	405.00	474.00	512.00	235.00	304.00	359.00	395.00	415.00	494.00	
82	247.00	318.00	366.00	409.00	446.00	521.00	563.00	259.00	334.00	395.00	435.00	457.00	543.00	
83	271.00	350.00	403.00	450.00	491.00	573.00	619.00	285.00	367.00	435.00	479.00	503.00	597.00	
84	297.00	385.00	443.00	495.00	540.00	630.00	681.00	312.00	403.00	479.00	527.00	553.00	657.00	
85	326.00	424.00	487.00	545.00	594.00	692.00	749.00	341.00		527.00	580.00	608.00	722.00	
86	358.00	466.00	536.00	600.00	653.00	760.00	824.00	374.00		580.00	638.00	669.00	793.00	
87	393.00	513.00	590.00	660.00	718.00	835.00	906.00	410.00		638.00	702.00	736.00	871.00	
88	431.00	564.00	649.00	726.00	790.00	918.00	997.00	450.00		702.00	772.00	810.00	957.00	
89	473.00	620.00	714.00	799.00	869.00	1008.00	1097.00	494.00		772.00	849.00	891.00	1051.00	
90	519.00	682.00	785.00	879.00	956.00	1109.00	1207.00	542.00						
91+														

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

Appendix B1

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

LTC-03 PA (2008 Rates), LTC-03FR PA (2008)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	GPO Inflation							Automatic Inflation (CPI)						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	9.34	10.67	12.00	13.34	14.67	16.00	17.34	20.01	25.34	28.01	30.68	32.01	42.68	45.35
30	9.34	10.67	13.34	14.67	16.00	17.34	18.67	21.34	26.67	29.34	32.01	33.34	45.35	48.01
31	9.34	10.67	13.34	14.67	16.00	17.34	18.67	21.34	26.67	29.34	33.34	34.68	46.68	49.35
32	10.67	12.00	14.67	16.00	17.34	18.67	20.01	22.67	28.01	30.68	33.34	34.68	46.68	49.35
33	10.67	12.00	14.67	16.00	17.34	18.67	20.01	22.67	28.01	30.68	34.68	36.01	48.01	50.68
34	10.67	12.00	14.67	16.00	17.34	20.01	21.34	22.67	29.34	32.01	34.68	36.01	49.35	52.02
35	10.67	13.34	16.00	17.34	18.67	20.01	21.34	24.01	29.34	32.01	36.01	37.34	50.68	53.35
36	12.00	13.34	16.00	17.34	18.67	21.34	22.67	24.01	29.34	33.34	36.01	37.34	52.02	54.68
37	12.00	14.67	17.34	18.67	20.01	21.34	22.67	25.34	30.68	33.34	37.34	38.68	52.02	54.68
38	12.00	14.67	17.34	18.67	20.01	22.67	24.01	25.34	30.68	34.68	38.68	40.01	53.35	56.02
39	13.34	16.00	18.67	20.01	21.34	22.67	24.01	26.67	32.01	34.68	38.68	40.01	54.68	57.35
40	13.34	16.00	18.67	20.01	21.34	24.01	25.34	26.67	32.01	36.01	40.01	41.35	56.02	58.68
41	13.34	16.00	20.01	21.34	22.67	25.34	26.67	28.01	33.34	37.34	41.35	42.68	57.35	61.35
42	14.67	17.34	20.01	21.34	22.67	26.67	28.01	28.01	34.68	38.68	42.68	44.01	60.02	62.69
43	14.67	17.34	21.34	22.67	24.01	26.67	29.34	29.34	34.68	40.01	44.01	45.35	61.35	65.35
44	14.67	18.67	21.34	22.67	24.01	28.01	30.68	29.34	36.01	41.35	45.35	46.68	62.69	66.69
45	14.67	18.67	22.67	24.01	25.34	29.34	30.68	30.68	37.34	42.68	46.68	48.01	65.35	69.35
46	16.00	20.01	22.67	25.34	26.67	30.68	32.01	30.68	38.68	44.01	48.01	49.35	66.69	72.02
47	16.00	20.01	24.01	26.67	28.01	32.01	34.68	32.01	40.01	45.35	49.35	50.68	69.35	74.69
48	16.00	20.01	25.34	26.67	28.01	33.34	36.01	33.34	41.35	46.68	52.02	53.35	72.02	77.36
49	17.34	21.34	25.34	28.01	29.34	34.68	37.34	33.34	42.68	48.01	53.35	54.68	73.36	80.02
50	17.34	22.67	26.67	29.34	30.68	36.01	38.68	34.68	44.01	49.35	54.68	56.02	76.02	82.69
51	17.34	24.01	28.01	30.68	32.01	37.34	40.01	34.68	45.35	50.68	56.02	57.35	78.69	85.36
52	18.67	24.01	28.01	30.68	33.34	38.68	42.68	36.01	46.68	52.02	57.35	60.02	80.02	88.03
53	18.67	25.34	29.34	32.01	33.34	40.01	44.01	36.01	48.01	53.35	58.68	61.35	82.69	90.69
54	20.01	25.34	29.34	33.34	34.68	41.35	45.35	37.34	49.35	56.02	60.02	64.02	85.36	94.70
55	20.01	26.67	30.68	34.68	36.01	44.01	48.01	37.34	50.68	57.35	61.35	65.35	88.03	97.36
56	21.34	28.01	32.01	36.01	38.68	46.68	50.68	38.68	53.35	60.02	64.02	68.02	90.69	101.36
57	22.67	30.68	34.68	38.68	41.35	49.35	54.68	41.35	54.68	62.69	66.69	70.69	94.70	105.37
58	25.34	32.01	37.34	41.35	44.01	52.02	57.35	44.01	57.35	65.35	69.35	73.36	98.70	109.37
59	26.67	33.34	38.68	44.01	46.68	56.02	61.35	45.35	60.02	68.02	73.36	77.36	101.36	114.70
60	29.34	36.01	41.35	46.68	50.68	60.02	65.35	48.01	62.69	70.69	76.02	80.02	105.37	118.70
61	32.01	38.68	44.01	50.68	54.68	64.02	70.69	50.68	65.35	74.69	80.02	84.03	110.70	125.37
62	34.68	41.35	48.01	53.35	57.35	69.35	76.02	54.68	69.35	78.69	85.36	89.36	117.37	133.37
63	37.34	45.35	52.02	57.35	61.35	76.02	81.36	57.35	72.02	82.69	89.36	93.36	124.04	141.38
64	40.01	49.35	56.02	62.69	66.69	81.36	88.03	61.35	76.02	86.69	94.70	98.70	130.71	149.38
65	44.01	53.35	60.02	66.69	70.69	88.03	94.70	65.35	80.02	92.03	100.03	104.03	138.71	158.71
66	48.01	58.68	66.69	73.36	78.69	96.03	104.03	69.35	85.36	98.70	108.03	112.03	150.71	170.72
67	52.02	65.35	73.36	81.36	86.69	105.37	114.70	74.69	92.03	106.70	117.37	121.37	164.05	185.39
68	57.35	72.02	80.02	89.36	96.03	116.04	125.37	80.02	97.36	114.70	126.71	132.04	177.39	198.73
69	62.69	78.69	88.03	98.70	106.70	126.71	137.38	85.36	105.37	124.04	137.38	142.71	193.39	214.73
70	69.35	86.69	97.36	108.03	118.70	138.71	150.71	90.69	112.03	133.37	148.05	154.71	209.40	232.07
71	77.36	97.36	109.37	120.04	132.04	153.38	166.72	100.03	122.70	146.71	162.72	170.72	225.40	248.08
72	85.36	108.03	121.37	134.71	148.05	169.38	184.06	109.37	136.04	161.38	178.72	188.06	242.74	266.75
73	96.03	121.37	136.04	149.38	164.05	186.72	202.73	121.37	149.38	177.39	196.06	206.73	261.41	285.42
74	106.70	134.71	152.05	166.72	182.72	205.40	224.07	133.37	164.05	194.73	216.07	228.07	282.75	306.76
75	118.70	150.71	169.38	186.72	204.06	226.74	248.08	146.71	180.05	213.40	237.41	250.74	304.09	328.10
76	132.04	168.05	188.06	208.06	226.74	252.08	276.08	162.72	200.06	234.74	261.41	276.08	336.10	362.78
77	148.05	188.06	209.40	230.74	252.08	281.42	308.09	181.39	221.40	260.08	286.75	304.09	372.11	401.46
78	164.05	209.40	233.40	256.08	280.09	313.43	344.10	201.39	245.41	286.75	316.10	333.43	410.79	442.80
79	182.72	234.74	260.08	285.42	310.76	349.44	382.78	224.07	273.42	316.10	348.11	366.78	454.80	489.48
80	204.06	261.41	289.42	317.43	345.44	389.45	426.80	249.41	302.76	348.11	382.78	404.12	502.82	541.50
81	224.07	288.09	318.76	349.44	380.12	428.13	469.48	274.75	333.43	382.78	421.46	444.14	553.50	596.18
82	246.74	317.43	350.77	384.12	418.79	470.81	516.16	302.76	366.78	421.46	464.14	488.15	609.52	656.20
83	272.08	349.44	385.45	422.80	460.14	517.49	568.17	333.43	404.12	464.14	510.82	537.50	670.87	721.55
84	298.76	384.12	424.13	465.47	506.82	569.51	625.52	366.78	444.14	510.82	561.50	590.85	737.56	793.57
85	328.10	422.80	466.81	512.16	557.50	626.86	688.21	404.12	488.15	561.50	617.52	649.53	810.91	873.60
86	361.44	465.47	513.49	562.84	613.52	689.54	757.56	444.14	537.50	617.52	678.87	714.88	892.27	961.63
87	397.45	512.16	565.51	618.85	674.87	758.90	833.59	488.15	590.85	678.87	746.89	786.91	981.63	1057.65
88	437.47	562.84	621.52	680.21	742.89	834.92	917.61	537.50	649.53	746.89	821.58	865.60	1080.33	1163.02
89	481.48	618.85	684.21	748.23	817.58	918.95	1009.64	590.85	714.88	821.58	904.27	952.29	1188.36	1279.06
90	529.49	680.21	752.23	822.92	898.94	1010.97	1111.00	649.53	786.91	904.27	994.97	1046.99	1307.06	1407.09
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Rates shown below the line apply only to attained age GPO or GIO purchases, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases

Appendix B1

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

LTC-03 PA (2008 Rates), LTC-03FR PA (2008)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	5% Simple Inflation							5% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	16.00	20.01	22.67	24.01	25.34	33.34	34.68	29.34	38.68	46.68	54.68	61.35	74.69	84.03
30	17.34	21.34	24.01	25.34	26.67	34.68	36.01	32.01	41.35	49.35	57.35	64.02	78.69	88.03
31	18.67	22.67	25.34	26.67	28.01	36.01	37.34	32.01	42.68	50.68	58.68	65.35	80.02	89.36
32	18.67	22.67	25.34	28.01	29.34	37.34	38.68	32.01	42.68	50.68	58.68	66.69	81.36	90.69
33	20.01	24.01	26.67	28.01	29.34	38.68	40.01	33.34	44.01	52.02	60.02	66.69	82.69	92.03
34	20.01	24.01	28.01	29.34	30.68	40.01	41.35	33.34	44.01	53.35	61.35	68.02	84.03	94.70
35	21.34	25.34	29.34	30.68	32.01	41.35	42.68	34.68	45.35	53.35	62.69	69.35	85.36	96.03
36	21.34	26.67	29.34	32.01	33.34	42.68	45.35	34.68	45.35	54.68	64.02	70.69	86.69	97.36
37	22.67	28.01	30.68	33.34	34.68	44.01	46.68	36.01	46.68	56.02	64.02	70.69	88.03	98.70
38	24.01	28.01	32.01	34.68	36.01	45.35	48.01	37.34	48.01	57.35	65.35	72.02	89.36	100.03
39	24.01	29.34	33.34	36.01	37.34	48.01	50.68	37.34	48.01	57.35	66.69	73.36	90.69	102.70
40	25.34	30.68	34.68	37.34	38.68	49.35	52.02	40.01	49.35	58.68	68.02	74.69	92.03	104.03
41	25.34	32.01	36.01	38.68	40.01	50.68	54.68	40.01	49.35	60.02	68.02	74.69	93.36	105.37
42	26.67	32.01	36.01	40.01	41.35	52.02	56.02	41.35	50.68	60.02	69.35	76.02	93.36	106.70
43	26.67	33.34	37.34	41.35	42.68	54.68	58.68	41.35	52.02	61.35	69.35	76.02	94.70	109.37
44	26.67	34.68	38.68	42.68	44.01	57.35	60.02	41.35	53.35	62.69	70.69	77.36	96.03	110.70
45	28.01	34.68	40.01	44.01	45.35	58.68	62.69	41.35	53.35	62.69	70.69	77.36	96.03	112.03
46	28.01	36.01	41.35	45.35	48.01	60.02	64.02	42.68	54.68	64.02	72.02	78.69	97.36	114.70
47	29.34	36.01	42.68	46.68	49.35	62.69	68.02	42.68	56.02	65.35	72.02	78.69	98.70	116.04
48	29.34	37.34	44.01	48.01	50.68	64.02	70.69	42.68	57.35	66.69	73.36	80.02	100.03	117.37
49	30.68	38.68	45.35	49.35	52.02	66.69	73.36	42.68	57.35	66.69	73.36	80.02	100.03	120.04
50	30.68	40.01	46.68	50.68	54.68	70.69	76.02	44.01	58.68	68.02	74.69	81.36	101.36	121.37
51	30.68	41.35	48.01	52.02	56.02	72.02	78.69	44.01	60.02	69.35	77.36	84.03	102.70	125.37
52	32.01	44.01	49.35	54.68	58.68	74.69	81.36	45.35	61.35	70.69	78.69	85.36	105.37	128.04
53	32.01	45.35	50.68	56.02	61.35	76.02	85.36	45.35	61.35	73.36	81.36	88.03	105.37	132.04
54	33.34	46.68	52.02	58.68	62.69	78.69	88.03	46.68	62.69	74.69	82.69	89.36	106.70	136.04
55	33.34	49.35	54.68	60.02	65.35	80.02	92.03	50.68	64.02	76.02	85.36	92.03	110.70	140.04
56	36.01	52.02	57.35	64.02	69.35	85.36	97.36	50.68	66.69	78.69	88.03	94.70	113.37	145.38
57	38.68	54.68	60.02	68.02	73.36	89.36	102.70	52.02	69.35	81.36	92.03	98.70	120.04	150.71
58	41.35	57.35	64.02	72.02	77.36	94.70	109.37	53.35	72.02	82.69	94.70	102.70	124.04	156.05
59	44.01	60.02	68.02	76.02	81.36	101.36	116.04	54.68	74.69	86.69	97.36	105.37	129.37	161.38
60	48.01	62.69	73.36	81.36	86.69	106.70	122.70	56.02	77.36	89.36	101.36	109.37	134.71	168.05
61	50.68	66.69	77.36	85.36	92.03	113.37	129.37	58.68	81.36	93.36	106.70	114.70	141.38	174.72
62	53.35	70.69	80.02	89.36	96.03	120.04	137.38	64.02	85.36	100.03	112.03	121.37	149.38	182.72
63	57.35	76.02	85.36	94.70	101.36	125.37	145.38	68.02	90.69	105.37	118.70	128.04	157.38	190.72
64	60.02	80.02	89.36	98.70	108.03	133.37	154.71	72.02	94.70	112.03	124.04	134.71	165.38	198.73
65	64.02	85.36	94.70	104.03	113.37	141.38	164.05	77.36	100.03	118.70	130.71	141.38	174.72	208.06
66	70.69	93.36	104.03	114.70	124.04	154.71	177.39	84.03	108.03	128.04	141.38	152.05	188.06	221.40
67	77.36	102.70	114.70	125.37	137.38	169.38	192.06	90.69	116.04	137.38	152.05	164.05	204.06	236.07
68	85.36	112.03	125.37	138.71	150.71	185.39	209.40	98.70	125.37	148.05	162.72	177.39	220.07	250.74
69	93.36	121.37	138.71	152.05	165.38	202.73	226.74	106.70	134.71	160.05	176.05	192.06	237.41	266.75
70	102.70	133.37	152.05	168.05	181.39	221.40	245.41	116.04	145.38	172.05	189.39	206.73	256.08	284.09
71	113.37	148.05	168.05	186.72	201.39	244.07	269.42	125.37	160.05	189.39	206.73	225.40	277.42	305.43
72	125.37	162.72	186.72	208.06	225.40	269.42	294.76	138.71	176.05	208.06	226.74	245.41	300.09	329.43
73	138.71	181.39	206.73	232.07	250.74	296.09	322.76	150.71	193.39	228.07	248.08	266.75	324.10	354.77
74	154.71	200.06	229.40	258.75	278.75	326.77	354.77	165.38	213.40	250.74	272.08	290.76	352.11	382.78
75	170.72	221.40	254.74	288.09	310.76	360.11	388.12	181.39	234.74	276.08	297.42	317.43	381.45	412.13
76	188.06	242.74	278.75	314.76	340.10	394.79	426.80	198.73	257.41	302.76	326.77	348.11	417.46	453.47
77	206.73	266.75	306.76	344.10	373.45	434.80	468.14	217.40	281.42	330.77	360.11	381.45	457.47	497.48
78	226.74	292.09	336.10	377.45	409.46	476.14	514.82	238.74	308.09	362.78	396.12	418.79	500.15	546.83
79	249.41	320.10	368.11	412.13	448.14	524.16	564.17	258.75	336.10	397.45	434.80	458.81	546.83	600.18
80	273.42	350.77	404.12	450.80	490.82	574.84	620.19	285.42	368.11	434.80	478.81	502.82	598.85	
81	300.09	385.45	444.14	496.15	540.16	632.19	682.87	313.43	405.46	478.81	526.83	553.50	658.87	
82	329.43	424.13	488.15	545.50	594.85	694.88	750.90	345.44	445.47	526.83	580.18	609.52	724.22	
83	361.44	466.81	537.50	600.18	654.87	764.23	825.58	380.12	489.48	580.18	638.86	670.87	796.24	
84	396.12	513.49	590.85	660.20	720.22	840.26	908.28	416.13	537.50	638.86	702.88	737.56	876.27	
85	434.80	565.51	649.53	726.89	792.24	922.95	998.97	454.80		702.88	773.57	810.91	962.96	
86	477.48	621.52	714.88	800.24	870.93	1013.64	1099.00	498.82		773.57	850.93	892.27	1057.65	
87	524.16	684.21	786.91	880.27	957.62	1113.67	1208.37	546.83		850.93	936.28	981.63	1161.69	
88	574.84	752.23	865.60	968.29	1053.65	1224.37	1329.74	600.18		936.28	1029.65	1080.33	1276.39	
89	630.86	826.92	952.29	1065.66	1159.02	1344.41	1463.11	658.87		1029.65	1132.34	1188.36	1401.76	
90	692.21	909.61	1046.99	1172.36	1275.05	1479.12	1609.82	722.89						
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Rates shown below the line apply only to attained age GPO or GIO purchases, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases

Appendix B2

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

LTC-03 PA (2008 Rates), LTC-03FR PA (2008)

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	4.3% Simple Inflation							4.3% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	13.61	17.02	19.29	20.42	21.56	28.36	29.50	24.96	32.90	39.71	46.51	52.19	63.53	71.47
30	14.75	18.15	20.42	21.56	22.69	29.50	30.63	27.23	35.17	41.98	48.78	54.46	66.94	74.88
31	15.88	19.29	21.56	22.69	23.82	30.63	31.77	27.23	36.30	43.11	49.92	55.59	68.07	76.01
32	15.88	19.29	21.56	23.82	24.96	31.77	32.90	27.23	36.30	43.11	49.92	56.72	69.20	77.15
33	17.02	20.42	22.69	23.82	24.96	32.90	34.03	28.36	37.44	44.25	51.05	56.72	70.34	78.28
34	17.02	20.42	23.82	24.96	26.09	34.03	35.17	28.36	37.44	45.38	52.19	57.86	71.47	80.55
35	18.15	21.56	24.96	26.09	27.23	35.17	36.30	29.50	38.57	45.38	53.32	58.99	72.61	81.68
36	18.15	22.69	24.96	27.23	28.36	36.30	38.57	29.50	38.57	46.51	54.46	60.13	73.74	82.82
37	19.29	23.82	26.09	28.36	29.50	37.44	39.71	30.63	39.71	47.65	54.46	60.13	74.88	83.95
38	20.42	23.82	27.23	29.50	30.63	38.57	40.84	31.77	40.84	48.78	55.59	61.26	76.01	85.09
39	20.42	24.96	28.36	30.63	31.77	40.84	43.11	31.77	40.84	48.78	56.72	62.40	77.15	87.36
40	21.56	26.09	29.50	31.77	32.90	41.98	44.25	34.03	41.98	49.92	57.86	63.53	78.28	88.49
41	21.56	27.23	30.63	32.90	34.03	43.11	46.51	34.03	41.98	51.05	57.86	63.53	79.41	89.63
42	22.69	27.23	30.63	34.03	35.17	44.25	47.65	35.17	43.11	51.05	58.99	64.67	79.41	90.76
43	22.69	28.36	31.77	35.17	36.30	46.51	49.92	35.17	44.25	52.19	58.99	64.67	80.55	93.03
44	22.69	29.50	32.90	36.30	37.44	48.78	51.05	35.17	45.38	53.32	60.13	65.80	81.68	94.16
45	23.82	29.50	34.03	37.44	38.57	49.92	53.32	35.17	45.38	53.32	60.13	65.80	81.68	95.30
46	23.82	30.63	35.17	38.57	40.84	51.05	54.46	36.30	46.51	54.46	61.26	66.94	82.82	97.57
47	24.96	30.63	36.30	39.71	41.98	53.32	57.86	36.30	47.65	55.59	61.26	66.94	83.95	98.70
48	24.96	31.77	37.44	40.84	43.11	54.46	60.13	36.30	48.78	56.72	62.40	68.07	85.09	99.84
49	26.09	32.90	38.57	41.98	44.25	56.72	62.40	36.30	48.78	56.72	62.40	68.07	85.09	102.10
50	26.09	34.03	39.71	43.11	46.51	60.13	64.67	37.44	49.92	57.86	63.53	69.20	86.22	103.24
51	26.09	35.17	40.84	44.25	47.65	61.26	66.94	37.44	51.05	58.99	65.80	71.47	87.36	106.64
52	27.23	37.44	41.98	46.51	49.92	63.53	69.20	38.57	52.19	60.13	66.94	72.61	89.63	108.91
53	27.23	38.57	43.11	47.65	52.19	64.67	72.61	38.57	52.19	62.40	69.20	74.88	89.63	112.31
54	28.36	39.71	44.25	49.92	53.32	66.94	74.88	39.71	53.32	63.53	70.34	76.01	90.76	115.72
55	28.36	41.98	46.51	51.05	55.59	68.07	78.28	43.11	54.46	64.67	72.61	78.28	94.16	119.12
56	30.63	44.25	48.78	54.46	58.99	72.61	82.82	43.11	56.72	66.94	74.88	80.55	96.43	123.66
57	32.90	46.51	51.05	57.86	62.40	76.01	87.36	44.25	58.99	69.20	78.28	83.95	102.10	128.20
58	35.17	48.78	54.46	61.26	65.80	80.55	93.03	45.38	61.26	70.34	80.55	87.36	105.51	132.74
59	37.44	51.05	57.86	64.67	69.20	86.22	98.70	46.51	63.53	73.74	82.82	89.63	110.05	137.27
60	40.84	53.32	62.40	69.20	73.74	90.76	104.37	47.65	65.80	76.01	86.22	93.03	114.58	142.95
61	43.11	56.72	65.80	72.61	78.28	96.43	110.05	49.92	69.20	79.41	90.76	97.57	120.26	148.62
62	45.38	60.13	68.07	76.01	81.68	102.10	116.85	54.46	72.61	85.09	95.30	103.24	127.06	155.43
63	48.78	64.67	72.61	80.55	86.22	106.64	123.66	57.86	77.15	89.63	100.97	108.91	133.87	162.23
64	51.05	68.07	76.01	83.95	91.89	113.45	131.60	61.26	80.55	95.30	105.51	114.58	140.68	169.04
65	54.46	72.61	80.55	88.49	96.43	120.26	139.54	65.80	85.09	100.97	111.18	120.26	148.62	176.98
66	60.13	79.41	88.49	97.57	105.51	131.60	150.89	71.47	91.89	108.91	120.26	129.33	159.96	188.33
67	65.80	87.36	97.57	106.64	116.85	144.08	163.37	77.15	98.70	116.85	129.33	139.54	173.58	200.81
68	72.61	95.30	106.64	117.99	128.20	157.69	178.12	83.95	106.64	125.93	138.41	150.89	187.19	213.28
69	79.41	103.24	117.99	129.33	140.68	172.44	192.86	90.76	114.58	136.14	149.75	163.37	201.94	226.90
70	87.36	113.45	129.33	142.95	154.29	188.33	208.75	98.70	123.66	146.35	161.10	175.85	217.82	241.65
71	96.43	125.93	142.95	158.83	171.31	207.61	229.17	106.64	136.14	161.10	175.85	191.73	235.97	259.80
72	106.64	138.41	158.83	176.98	191.73	229.17	250.72	117.99	149.75	176.98	192.86	208.75	255.26	280.22
73	117.99	154.29	175.85	197.40	213.28	251.86	274.55	128.20	164.50	194.00	211.02	226.90	275.68	301.78
74	131.60	170.17	195.13	220.09	237.11	277.95	301.78	140.68	181.52	213.28	231.44	247.32	299.51	325.60
75	145.22	188.33	216.69	245.05	264.34	306.31	330.14	154.29	199.67	234.84	252.99	270.01	324.47	350.56
76	159.96	206.48	237.11	267.74	289.30	335.81	363.04	169.04	218.96	257.53	277.95	296.10	355.10	385.73
77	175.85	226.90	260.93	292.70	317.66	369.85	398.21	184.92	239.38	281.35	306.31	324.47	389.13	423.17
78	192.86	248.45	285.89	321.06	348.29	405.01	437.91	203.07	262.07	308.58	336.94	356.23	425.44	465.14
79	212.15	272.28	313.12	350.56	381.19	445.86	479.89	220.09	285.89	338.08	369.85	390.27	465.14	510.52
80	232.57	298.37	343.75	383.46	417.49	488.97	527.54	242.78	313.12	369.85	407.28	427.70	509.39	
81	255.26	327.87	377.79	422.03	459.47	537.75	580.86	266.61	344.89	407.28	448.13	470.82	560.44	
82	280.22	360.77	415.22	464.01	505.98	591.07	638.72	293.83	378.92	448.13	493.51	518.46	616.03	
83	307.45	397.07	457.20	510.52	557.04	650.07	702.25	323.33	416.36	493.51	543.42	570.65	677.29	
84	336.94	436.78	502.58	561.57	612.63	714.73	772.59	353.96	457.20	543.42	597.88	627.38	745.36	
85	369.85	481.03	552.50	618.30	673.89	785.07	849.74	386.86		597.88	658.01	689.77	819.10	
86	406.15	528.67	608.09	680.70	740.82	862.22	934.82	424.30		658.01	723.81	758.98	899.65	
87	445.86	582.00	669.35	748.77	814.57	947.30	1027.85	465.14		723.81	796.41	834.99	988.14	
88	488.97	639.85	736.29	823.64	896.25	1041.47	1131.09	510.52		796.41	875.83	918.94	1085.71	
89	536.62	703.39	810.03	906.46	985.88	1143.57	1244.54	560.44		875.83	963.19	1010.83	1192.35	
90	588.80	773.73	890.58	997.22	1084.58	1258.15	1369.33	614.90						
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Rates shown below the line apply only to attained age GPO or GIO purchases, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases

Appendix C1

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

LTC-03 PA (2008 Rates), LTC-03FR PA (2008)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	4.1% Simple Inflation							4.1% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	14.11	17.63	19.99	21.16	22.34	29.39	30.57	25.86	34.09	41.15	48.20	54.08	65.83	74.06
30	15.28	18.81	21.16	22.34	23.51	30.57	31.74	28.21	36.44	43.50	50.55	56.43	69.36	77.59
31	16.46	19.99	22.34	23.51	24.69	31.74	32.92	28.21	37.62	44.67	51.73	57.61	70.54	78.77
32	16.46	19.99	22.34	24.69	25.86	32.92	34.09	28.21	37.62	44.67	51.73	58.78	71.71	79.94
33	17.63	21.16	23.51	24.69	25.86	34.09	35.27	29.39	38.80	45.85	52.90	58.78	72.89	81.12
34	17.63	21.16	24.69	25.86	27.04	35.27	36.44	29.39	38.80	47.02	54.08	59.96	74.06	83.47
35	18.81	22.34	25.86	27.04	28.21	36.44	37.62	30.57	39.97	47.02	55.25	61.13	75.24	84.64
36	18.81	23.51	25.86	28.21	29.39	37.62	39.97	30.57	39.97	48.20	56.43	62.31	76.42	85.82
37	19.99	24.69	27.04	29.39	30.57	38.80	41.15	31.74	41.15	49.38	56.43	62.31	77.59	87.00
38	21.16	24.69	28.21	30.57	31.74	39.97	42.32	32.92	42.32	50.55	57.61	63.48	78.77	88.17
39	21.16	25.86	29.39	31.74	32.92	42.32	44.67	32.92	42.32	50.55	58.78	64.66	79.94	90.52
40	22.34	27.04	30.57	32.92	34.09	43.50	45.85	35.27	43.50	51.73	59.96	65.83	81.12	91.70
41	22.34	28.21	31.74	34.09	35.27	44.67	48.20	35.27	43.50	52.90	59.96	65.83	82.29	92.87
42	23.51	28.21	31.74	35.27	36.44	45.85	49.38	36.44	44.67	52.90	61.13	67.01	82.29	94.05
43	23.51	29.39	32.92	36.44	37.62	48.20	51.73	36.44	45.85	54.08	61.13	67.01	83.47	96.40
44	23.51	30.57	34.09	37.62	38.80	50.55	52.90	36.44	47.02	55.25	62.31	68.19	84.64	97.58
45	24.69	30.57	35.27	38.80	39.97	51.73	55.25	36.44	47.02	55.25	62.31	68.19	84.64	98.75
46	24.69	31.74	36.44	39.97	42.32	52.90	56.43	37.62	48.20	56.43	63.48	69.36	85.82	101.10
47	25.86	31.74	37.62	41.15	43.50	55.25	59.96	37.62	49.38	57.61	63.48	69.36	87.00	102.28
48	25.86	32.92	38.80	42.32	44.67	56.43	62.31	37.62	50.55	58.78	64.66	70.54	88.17	103.45
49	27.04	34.09	39.97	43.50	45.85	58.78	64.66	37.62	50.55	58.78	64.66	70.54	88.17	105.81
50	27.04	35.27	41.15	44.67	48.20	62.31	67.01	38.80	51.73	59.96	65.83	71.71	89.35	106.98
51	27.04	36.44	42.32	45.85	49.38	63.48	69.36	38.80	52.90	61.13	68.19	74.06	90.52	110.51
52	28.21	38.80	43.50	48.20	51.73	65.83	71.71	39.97	54.08	62.31	69.36	75.24	92.87	112.86
53	28.21	39.97	44.67	49.38	54.08	67.01	75.24	39.97	54.08	64.66	71.71	77.59	92.87	116.39
54	29.39	41.15	45.85	51.73	55.25	69.36	77.59	41.15	55.25	65.83	72.89	78.77	94.05	119.91
55	29.39	43.50	48.20	52.90	57.61	70.54	81.12	44.67	56.43	67.01	75.24	81.12	97.58	123.44
56	31.74	45.85	50.55	56.43	61.13	75.24	85.82	44.67	58.78	69.36	77.59	83.47	99.93	128.14
57	34.09	48.20	52.90	59.96	64.66	78.77	90.52	45.85	61.13	71.71	81.12	87.00	105.81	132.85
58	36.44	50.55	56.43	63.48	68.19	83.47	96.40	47.02	63.48	72.89	83.47	90.52	109.33	137.55
59	38.80	52.90	59.96	67.01	71.71	89.35	102.28	48.20	65.83	76.42	85.82	92.87	114.04	142.25
60	42.32	55.25	64.66	71.71	76.42	94.05	108.16	49.38	68.19	78.77	89.35	96.40	118.74	148.13
61	44.67	58.78	68.19	75.24	81.12	99.93	114.04	51.73	71.71	82.29	94.05	101.10	124.62	154.01
62	47.02	62.31	70.54	78.77	84.64	105.81	121.09	56.43	75.24	88.17	98.75	106.98	131.67	161.06
63	50.55	67.01	75.24	83.47	89.35	110.51	128.14	59.96	79.94	92.87	104.63	112.86	138.72	168.11
64	52.90	70.54	78.77	87.00	95.23	117.56	136.37	63.48	83.47	98.75	109.33	118.74	145.78	175.17
65	56.43	75.24	83.47	91.70	99.93	124.62	144.60	68.19	88.17	104.63	115.21	124.62	154.01	183.40
66	62.31	82.29	91.70	101.10	109.33	136.37	156.36	74.06	95.23	112.86	124.62	134.02	165.76	195.15
67	68.19	90.52	101.10	110.51	121.09	149.30	169.29	79.94	102.28	121.09	134.02	144.60	179.87	208.09
68	75.24	98.75	110.51	122.26	132.85	163.41	184.57	87.00	110.51	130.49	143.43	156.36	193.98	221.02
69	82.29	106.98	122.26	134.02	145.78	178.69	199.86	94.05	118.74	141.07	155.18	169.29	209.26	235.12
70	90.52	117.56	134.02	148.13	159.88	195.15	216.31	102.28	128.14	151.66	166.94	182.22	225.72	250.41
71	99.93	130.49	148.13	164.59	177.52	215.14	237.48	110.51	141.07	166.94	182.22	198.68	244.53	269.22
72	110.51	143.43	164.59	183.40	198.68	237.48	259.81	122.26	155.18	183.40	199.86	216.31	264.52	290.38
73	122.26	159.88	182.22	204.56	221.02	260.99	284.50	132.85	170.47	201.03	218.67	235.12	285.68	312.72
74	136.37	176.34	202.21	228.07	245.71	288.03	312.72	145.78	188.10	221.02	239.83	256.29	310.36	337.40
75	150.48	195.15	224.54	253.93	273.92	317.42	342.11	159.88	206.91	243.35	262.16	279.80	336.23	363.27
76	165.76	213.96	245.71	277.45	299.78	347.98	376.20	175.17	226.90	266.87	288.03	306.84	367.97	399.71
77	182.22	235.12	270.39	303.31	329.17	383.25	412.64	191.63	248.06	291.55	317.42	336.23	403.24	438.51
78	199.86	257.46	296.26	332.70	360.92	419.70	453.79	210.44	271.57	319.77	349.16	369.15	440.86	482.01
79	219.84	282.15	324.47	363.27	395.01	462.02	497.29	228.07	296.26	350.34	383.25	404.41	482.01	529.03
80	241.00	309.19	356.21	397.36	432.63	506.69	546.67	251.58	324.47	383.25	422.05	443.21	527.86	
81	264.52	339.76	391.48	437.33	476.13	557.25	601.92	276.27	357.39	422.05	464.37	487.88	580.76	
82	290.38	373.85	430.28	480.83	524.33	612.50	661.88	304.49	392.66	464.37	511.40	537.26	638.36	
83	318.59	411.47	473.78	529.03	577.23	673.63	727.71	335.05	431.45	511.40	563.12	591.34	701.85	
84	349.16	452.62	520.80	581.93	634.84	740.64	800.60	366.79	473.78	563.12	619.55	650.12	772.39	
85	383.25	498.46	572.53	640.72	698.32	813.53	880.54	400.89		619.55	681.86	714.78	848.80	
86	420.87	547.84	630.13	705.37	767.68	893.47	968.71	439.68		681.86	750.05	786.49	932.27	
87	462.02	603.10	693.62	775.91	844.10	981.65	1065.12	482.01		750.05	825.29	865.26	1023.97	
88	506.69	663.05	762.98	853.50	928.74	1079.22	1172.10	529.03		825.29	907.58	952.26	1125.07	
89	556.07	728.89	839.40	939.32	1021.62	1185.03	1289.66	580.76		907.58	998.10	1047.48	1235.58	
90	610.15	801.78	922.86	1033.37	1123.90	1303.77	1418.98	637.19						
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Rates shown below the line apply only to attained age GPO or GIO purchases, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases

Appendix C2

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

LTC-03 PA (2008 Rates), LTC-03FR PA (2008)

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	3.6% Simple Inflation							3.6% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	12.00	15.00	17.00	18.00	19.00	25.00	26.00	22.00	29.00	35.00	41.00	46.00	56.00	63.00
30	13.00	16.00	18.00	19.00	20.00	26.00	27.00	24.00	31.00	37.00	43.00	48.00	59.00	66.00
31	14.00	17.00	19.00	20.00	21.00	27.00	28.00	24.00	32.00	38.00	44.00	49.00	60.00	67.00
32	14.00	17.00	19.00	21.00	22.00	28.00	29.00	24.00	32.00	38.00	44.00	50.00	61.00	68.00
33	15.00	18.00	20.00	21.00	22.00	29.00	30.00	25.00	33.00	39.00	45.00	50.00	62.00	69.00
34	15.00	18.00	21.00	22.00	23.00	30.00	31.00	25.00	33.00	40.00	46.00	51.00	63.00	71.00
35	16.00	19.00	22.00	23.00	24.00	31.00	32.00	26.00	34.00	40.00	47.00	52.00	64.00	72.00
36	16.00	20.00	22.00	24.00	25.00	32.00	34.00	26.00	34.00	41.00	48.00	53.00	65.00	73.00
37	17.00	21.00	23.00	25.00	26.00	33.00	35.00	27.00	35.00	42.00	48.00	53.00	66.00	74.00
38	18.00	21.00	24.00	26.00	27.00	34.00	36.00	28.00	36.00	43.00	49.00	54.00	67.00	75.00
39	18.00	22.00	25.00	27.00	28.00	36.00	38.00	28.00	36.00	43.00	50.00	55.00	68.00	77.00
40	19.00	23.00	26.00	28.00	29.00	37.00	39.00	30.00	37.00	44.00	51.00	56.00	69.00	78.00
41	19.00	24.00	27.00	29.00	30.00	38.00	41.00	30.00	37.00	45.00	51.00	56.00	70.00	79.00
42	20.00	24.00	27.00	30.00	31.00	39.00	42.00	31.00	38.00	45.00	52.00	57.00	70.00	80.00
43	20.00	25.00	28.00	31.00	32.00	41.00	44.00	31.00	39.00	46.00	52.00	57.00	71.00	82.00
44	20.00	26.00	29.00	32.00	33.00	43.00	45.00	31.00	40.00	47.00	53.00	58.00	72.00	83.00
45	21.00	26.00	30.00	33.00	34.00	44.00	47.00	31.00	40.00	47.00	53.00	58.00	72.00	84.00
46	21.00	27.00	31.00	34.00	36.00	45.00	48.00	32.00	41.00	48.00	54.00	59.00	73.00	86.00
47	22.00	27.00	32.00	35.00	37.00	47.00	51.00	32.00	42.00	49.00	54.00	59.00	74.00	87.00
48	22.00	28.00	33.00	36.00	38.00	48.00	53.00	32.00	43.00	50.00	55.00	60.00	75.00	88.00
49	23.00	29.00	34.00	37.00	39.00	50.00	55.00	32.00	43.00	50.00	55.00	60.00	75.00	90.00
50	23.00	30.00	35.00	38.00	41.00	53.00	57.00	33.00	44.00	51.00	56.00	61.00	76.00	91.00
51	23.00	31.00	36.00	39.00	42.00	54.00	59.00	33.00	45.00	52.00	58.00	63.00	77.00	94.00
52	24.00	33.00	37.00	41.00	44.00	56.00	61.00	34.00	46.00	53.00	59.00	64.00	79.00	96.00
53	24.00	34.00	38.00	42.00	46.00	57.00	64.00	34.00	46.00	55.00	61.00	66.00	79.00	99.00
54	25.00	35.00	39.00	44.00	47.00	59.00	66.00	35.00	47.00	56.00	62.00	67.00	80.00	102.00
55	25.00	37.00	41.00	45.00	49.00	60.00	69.00	38.00	48.00	57.00	64.00	69.00	83.00	105.00
56	27.00	39.00	43.00	48.00	52.00	64.00	73.00	38.00	50.00	59.00	66.00	71.00	85.00	109.00
57	29.00	41.00	45.00	51.00	55.00	67.00	77.00	39.00	52.00	61.00	69.00	74.00	90.00	113.00
58	31.00	43.00	48.00	54.00	58.00	71.00	82.00	40.00	54.00	62.00	71.00	77.00	93.00	117.00
59	33.00	45.00	51.00	57.00	61.00	76.00	87.00	41.00	56.00	65.00	73.00	79.00	97.00	121.00
60	36.00	47.00	55.00	61.00	65.00	80.00	92.00	42.00	58.00	67.00	76.00	82.00	101.00	126.00
61	38.00	50.00	58.00	64.00	69.00	85.00	97.00	44.00	61.00	70.00	80.00	86.00	106.00	131.00
62	40.00	53.00	60.00	67.00	72.00	90.00	103.00	48.00	64.00	75.00	84.00	91.00	112.00	137.00
63	43.00	57.00	64.00	71.00	76.00	94.00	109.00	51.00	68.00	79.00	89.00	96.00	118.00	143.00
64	45.00	60.00	67.00	74.00	81.00	100.00	116.00	54.00	71.00	84.00	93.00	101.00	124.00	149.00
65	48.00	64.00	71.00	78.00	85.00	106.00	123.00	58.00	75.00	89.00	98.00	106.00	131.00	156.00
66	53.00	70.00	78.00	86.00	93.00	116.00	133.00	63.00	81.00	96.00	106.00	114.00	141.00	166.00
67	58.00	77.00	86.00	94.00	103.00	127.00	144.00	68.00	87.00	103.00	114.00	123.00	153.00	177.00
68	64.00	84.00	94.00	104.00	113.00	139.00	157.00	74.00	94.00	111.00	122.00	133.00	165.00	188.00
69	70.00	91.00	104.00	114.00	124.00	152.00	170.00	80.00	101.00	120.00	132.00	144.00	178.00	200.00
70	77.00	100.00	114.00	126.00	136.00	166.00	184.00	87.00	109.00	129.00	142.00	155.00	192.00	213.00
71	85.00	111.00	126.00	140.00	151.00	183.00	202.00	94.00	120.00	142.00	155.00	169.00	208.00	229.00
72	94.00	122.00	140.00	156.00	169.00	202.00	221.00	104.00	132.00	156.00	170.00	184.00	225.00	247.00
73	104.00	136.00	155.00	174.00	188.00	222.00	242.00	113.00	145.00	171.00	186.00	200.00	243.00	266.00
74	116.00	150.00	172.00	194.00	209.00	245.00	266.00	124.00	160.00	188.00	204.00	218.00	264.00	287.00
75	128.00	166.00	191.00	216.00	233.00	270.00	291.00	136.00	176.00	207.00	223.00	238.00	286.00	309.00
76	141.00	182.00	209.00	236.00	255.00	296.00	320.00	149.00	193.00	227.00	245.00	261.00	313.00	340.00
77	155.00	200.00	230.00	258.00	280.00	326.00	351.00	163.00	211.00	248.00	270.00	286.00	343.00	373.00
78	170.00	219.00	252.00	283.00	307.00	357.00	386.00	179.00	231.00	272.00	297.00	314.00	375.00	410.00
79	187.00	240.00	276.00	309.00	336.00	393.00	423.00	194.00	252.00	298.00	326.00	344.00	410.00	450.00
80	205.00	263.00	303.00	338.00	368.00	431.00	465.00	214.00	276.00	326.00	359.00	377.00	449.00	
81	225.00	289.00	333.00	372.00	405.00	474.00	512.00	235.00	304.00	359.00	395.00	415.00	494.00	
82	247.00	318.00	366.00	409.00	446.00	521.00	563.00	259.00	334.00	395.00	435.00	457.00	543.00	
83	271.00	350.00	403.00	450.00	491.00	573.00	619.00	285.00	367.00	435.00	479.00	503.00	597.00	
84	297.00	385.00	443.00	495.00	540.00	630.00	681.00	312.00	403.00	479.00	527.00	553.00	657.00	
85	326.00	424.00	487.00	545.00	594.00	692.00	749.00	341.00		527.00	580.00	608.00	722.00	
86	358.00	466.00	536.00	600.00	653.00	760.00	824.00	374.00		580.00	638.00	669.00	793.00	
87	393.00	513.00	590.00	660.00	718.00	835.00	906.00	410.00		638.00	702.00	736.00	871.00	
88	431.00	564.00	649.00	726.00	790.00	918.00	997.00	450.00		702.00	772.00	810.00	957.00	
89	473.00	620.00	714.00	799.00	869.00	1008.00	1097.00	494.00		772.00	849.00	891.00	1051.00	
90	519.00	682.00	785.00	879.00	956.00	1109.00	1207.00	542.00						
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Rates shown below the line apply only to attained age GPO or GIO purchases, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases

Appendix B1

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

LTC-03 PA (2010 Rates), LTC-03FR PA (2010 Rates)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	GPO Inflation							Automatic Inflation (CPI)						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	7.46	8.70	9.95	11.19	12.44	13.68	14.92	19.90	24.87	27.36	29.85	31.09	42.28	44.77
30	7.46	8.70	9.95	11.19	12.44	14.92	16.17	21.14	26.11	28.60	31.09	32.33	44.77	47.25
31	7.46	8.70	11.19	12.44	13.68	16.17	17.41	21.14	26.11	28.60	32.33	33.58	46.01	48.50
32	8.70	9.95	11.19	12.44	13.68	16.17	17.41	22.38	27.36	29.85	32.33	33.58	46.01	48.50
33	8.70	9.95	12.44	13.68	14.92	17.41	18.65	22.38	27.36	29.85	33.58	34.82	47.25	49.74
34	9.95	11.19	12.44	13.68	14.92	17.41	18.65	22.38	28.60	31.09	34.82	36.06	48.50	50.99
35	9.95	12.44	13.68	14.92	16.17	18.65	19.90	23.63	28.60	31.09	34.82	36.06	49.74	52.23
36	11.19	12.44	14.92	16.17	17.41	19.90	21.14	23.63	28.60	32.33	36.06	37.31	50.99	53.47
37	11.19	13.68	14.92	16.17	17.41	21.14	22.38	24.87	29.85	32.33	37.31	38.55	50.99	53.47
38	12.44	13.68	16.17	17.41	18.65	21.14	22.38	24.87	29.85	33.58	37.31	38.55	52.23	54.72
39	12.44	14.92	17.41	18.65	19.90	22.38	23.63	26.11	31.09	33.58	38.55	39.79	53.47	55.96
40	13.68	16.17	18.65	19.90	21.14	23.63	24.87	26.11	31.09	34.82	39.79	41.04	54.72	57.20
41	13.68	16.17	19.90	21.14	22.38	24.87	26.11	27.36	32.33	36.06	41.04	42.28	55.96	59.69
42	14.92	17.41	19.90	21.14	22.38	26.11	27.36	27.36	33.58	37.31	42.28	43.52	58.45	60.93
43	14.92	17.41	21.14	22.38	23.63	27.36	28.60	28.60	34.82	38.55	43.52	44.77	59.69	63.42
44	14.92	18.65	21.14	22.38	24.87	28.60	29.85	28.60	36.06	39.79	44.77	46.01	62.18	65.91
45	14.92	18.65	22.38	23.63	24.87	29.85	31.09	29.85	37.31	41.04	46.01	47.25	63.42	68.40
46	16.17	19.90	22.38	24.87	26.11	31.09	32.33	29.85	38.55	42.28	47.25	48.50	65.91	70.88
47	16.17	19.90	23.63	26.11	27.36	32.33	33.58	31.09	39.79	43.52	48.50	49.74	68.40	73.37
48	16.17	21.14	24.87	26.11	27.36	33.58	34.82	32.33	41.04	44.77	50.99	52.23	69.64	75.86
49	17.41	21.14	24.87	27.36	28.60	36.06	37.31	32.33	42.28	47.25	52.23	53.47	72.13	78.34
50	17.41	22.38	26.11	28.60	29.85	37.31	38.55	33.58	43.52	48.50	53.47	54.72	74.61	80.83
51	18.65	23.63	27.36	29.85	31.09	39.79	41.04	33.58	44.77	49.74	54.72	55.96	77.10	83.32
52	18.65	23.63	27.36	31.09	32.33	41.04	43.52	34.82	46.01	50.99	55.96	58.45	78.34	87.05
53	19.90	24.87	28.60	31.09	32.33	43.52	46.01	34.82	47.25	52.23	57.20	59.69	80.83	89.54
54	19.90	24.87	28.60	32.33	33.58	46.01	48.50	36.06	48.50	54.72	58.45	62.18	83.32	92.02
55	21.14	26.11	29.85	33.58	34.82	48.50	50.99	36.06	49.74	55.96	59.69	63.42	85.80	95.75
56	22.38	27.36	32.33	36.06	37.31	50.99	54.72	38.55	52.23	58.45	62.18	65.91	89.54	99.48
57	23.63	29.85	33.58	38.55	39.79	54.72	58.45	39.79	53.47	60.93	64.66	68.40	92.02	103.21
58	24.87	31.09	36.06	41.04	43.52	58.45	62.18	42.28	55.96	63.42	68.40	72.13	95.75	106.95
59	27.36	33.58	38.55	43.52	46.01	62.18	67.15	44.77	58.45	67.15	70.88	74.61	99.48	111.92
60	28.60	36.06	41.04	46.01	49.74	65.91	72.13	47.25	60.93	69.64	74.61	78.34	103.21	115.65
61	31.09	38.55	44.77	49.74	53.47	70.88	77.10	49.74	64.66	73.37	78.34	82.07	109.43	123.11
62	33.58	42.28	47.25	53.47	57.20	75.86	83.32	53.47	67.15	77.10	83.32	87.05	115.65	130.57
63	37.31	44.77	50.99	57.20	60.93	82.07	88.29	55.96	70.88	80.83	88.29	92.02	121.87	138.03
64	39.79	48.50	55.96	60.93	64.66	88.29	95.75	59.69	74.61	84.56	93.27	97.00	128.09	146.74
65	43.52	52.23	59.69	65.91	69.64	94.51	101.97	63.42	78.34	89.54	98.24	101.97	135.55	155.44
66	47.25	57.20	65.91	72.13	77.10	103.21	110.68	67.15	83.32	97.00	105.70	110.68	146.74	167.88
67	52.23	63.42	72.13	79.59	85.80	113.16	120.62	72.13	89.54	104.46	114.41	119.38	160.42	181.56
68	57.20	70.88	79.59	87.05	94.51	123.11	131.82	77.10	95.75	111.92	124.35	129.33	174.10	195.24
69	62.18	77.10	87.05	95.75	105.70	135.55	143.01	82.07	101.97	120.62	134.30	140.52	189.02	211.40
70	68.40	85.80	95.75	105.70	116.89	147.98	155.44	88.29	109.43	130.57	145.50	151.71	205.19	227.57
71	75.86	95.75	106.95	118.14	130.57	160.42	170.37	97.00	120.62	143.01	160.42	166.64	221.35	243.74
72	84.56	106.95	119.38	131.82	145.50	174.10	186.53	106.95	133.06	157.93	175.34	184.05	237.52	261.15
73	94.51	119.38	133.06	147.98	161.66	189.02	203.94	118.14	145.50	172.85	192.75	202.70	256.17	279.80
74	104.46	133.06	149.23	164.15	180.31	205.19	222.60	130.57	160.42	190.26	211.40	222.60	276.07	299.70
75	116.89	147.98	166.64	184.05	200.21	222.60	243.74	144.25	176.58	208.92	232.54	244.98	297.21	320.84
76	130.57	165.39	185.29	203.94	222.60	248.71	272.34	160.42	195.24	230.06	256.17	269.85	328.30	354.41
77	145.50	184.05	206.43	227.57	247.47	276.07	303.43	177.83	217.62	253.68	281.04	297.21	363.12	391.72
78	161.66	206.43	230.06	252.44	274.82	308.40	338.25	197.72	241.25	279.80	309.64	327.05	402.91	434.00
79	180.31	230.06	256.17	281.04	305.91	343.22	376.80	218.86	267.36	308.40	340.73	359.39	445.19	478.77
80	200.21	257.41	284.77	312.13	339.49	383.01	420.32	243.74	295.96	340.73	374.31	395.45	492.45	529.75
81	220.11	283.53	313.37	343.22	373.06	421.56	462.60	268.61	325.81	374.31	411.61	435.24	542.19	583.22
82	242.49	312.13	344.46	378.04	410.37	463.84	508.61	295.96	358.14	411.61	452.65	478.77	596.90	641.67
83	267.36	343.22	379.28	415.35	451.41	509.86	559.60	325.81	394.20	452.65	497.42	527.26	656.59	706.34
84	294.72	378.04	417.83	456.38	496.18	560.84	615.56	358.14	434.00	497.42	547.16	579.49	722.50	777.22
85	324.57	415.35	460.11	502.39	545.92	616.80	677.73	394.20	477.52	547.16	601.88	637.94	794.63	855.56
86	356.90	456.38	506.12	552.14	600.63	678.98	746.13	434.00	524.78	601.88	661.57	701.36	874.21	941.37
87	392.96	502.39	557.11	606.85	660.32	747.37	820.74	477.52	577.01	661.57	727.48	771.00	961.26	1035.88
88	432.76	552.14	613.07	667.79	726.23	821.99	902.82	524.78	634.21	727.48	800.85	848.10	1057.02	1139.09
89	476.28	606.85	674.00	734.94	798.36	904.06	993.60	577.01	697.63	800.85	880.43	932.66	1162.72	1253.50
90	523.53	667.79	741.16	808.31	877.95	994.84	1093.08	634.21	767.27	880.43	968.72	1025.93	1279.61	1379.10
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Rates shown below the line apply only to attained age GPO or GIO purchases, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases

Appendix B1

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

LTC-03 PA (2010 Rates), LTC-03FR PA (2010 Rates)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	5% Simple Inflation							5% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	16.17	18.65	22.38	23.63	24.87	36.06	37.31	46.01	57.20	64.66	70.88	74.61	101.97	113.16
30	17.41	19.90	23.63	24.87	26.11	37.31	39.79	48.50	59.69	68.40	74.61	78.34	106.95	119.38
31	18.65	21.14	24.87	26.11	27.36	38.55	42.28	49.74	60.93	69.64	75.86	79.59	108.19	121.87
32	18.65	21.14	26.11	27.36	28.60	41.04	43.52	49.74	62.18	70.88	77.10	80.83	110.68	123.11
33	19.90	22.38	27.36	28.60	29.85	42.28	46.01	50.99	62.18	72.13	78.34	82.07	111.92	125.60
34	19.90	23.63	28.60	29.85	31.09	44.77	48.50	50.99	63.42	73.37	79.59	83.32	113.16	126.84
35	21.14	24.87	28.60	31.09	32.33	47.25	49.74	52.23	64.66	74.61	80.83	84.56	115.65	129.33
36	22.38	26.11	29.85	32.33	34.82	48.50	52.23	52.23	65.91	75.86	82.07	85.80	116.89	131.82
37	23.63	27.36	32.33	33.58	36.06	50.99	54.72	53.47	65.91	77.10	83.32	87.05	119.38	134.30
38	23.63	28.60	33.58	34.82	37.31	53.47	57.20	54.72	67.15	78.34	84.56	88.29	120.62	135.55
39	24.87	29.85	34.82	37.31	39.79	55.96	60.93	54.72	68.40	79.59	85.80	89.54	123.11	138.03
40	26.11	31.09	36.06	38.55	41.04	58.45	63.42	55.96	69.64	80.83	87.05	90.78	124.35	140.52
41	27.36	32.33	37.31	39.79	42.28	60.93	65.91	57.20	70.88	82.07	88.29	92.02	125.60	141.76
42	27.36	33.58	38.55	42.28	44.77	63.42	68.40	57.20	72.13	83.32	89.54	93.27	128.09	143.01
43	28.60	34.82	41.04	43.52	46.01	65.91	70.88	58.45	73.37	84.56	90.78	94.51	129.33	144.25
44	29.85	36.06	42.28	44.77	47.25	67.15	73.37	58.45	73.37	84.56	90.78	95.75	131.82	146.74
45	31.09	37.31	43.52	47.25	49.74	70.88	75.86	59.69	74.61	85.80	92.02	97.00	133.06	147.98
46	31.09	39.79	46.01	48.50	50.99	73.37	79.59	60.93	75.86	87.05	93.27	98.24	135.55	149.23
47	32.33	41.04	47.25	50.99	53.47	75.86	82.07	60.93	77.10	88.29	94.51	100.73	136.79	150.47
48	33.58	42.28	49.74	53.47	55.96	78.34	85.80	62.18	78.34	89.54	95.75	101.97	139.28	152.96
49	34.82	44.77	50.99	54.72	57.20	82.07	88.29	62.18	79.59	90.78	97.00	103.21	140.52	154.20
50	36.06	46.01	53.47	57.20	59.69	84.56	92.02	63.42	80.83	92.02	98.24	104.46	143.01	155.44
51	37.31	47.25	55.96	59.69	62.18	88.29	95.75	64.66	82.07	93.27	100.73	105.70	145.50	157.93
52	39.79	49.74	57.20	62.18	64.66	92.02	99.48	65.91	83.32	94.51	101.97	108.19	147.98	160.42
53	41.04	52.23	59.69	64.66	67.15	95.75	103.21	65.91	84.56	97.00	104.46	109.43	149.23	162.90
54	42.28	53.47	62.18	67.15	70.88	99.48	106.95	67.15	85.80	98.24	105.70	111.92	151.71	165.39
55	44.77	55.96	64.66	69.64	73.37	103.21	110.68	68.40	87.05	99.48	108.19	113.16	154.20	167.88
56	47.25	58.45	67.15	73.37	77.10	108.19	116.89	70.88	89.54	101.97	110.68	115.65	157.93	172.85
57	48.50	60.93	70.88	77.10	80.83	111.92	121.87	72.13	90.78	104.46	113.16	118.14	162.90	177.83
58	50.99	63.42	73.37	80.83	84.56	116.89	128.09	74.61	93.27	106.95	115.65	120.62	166.64	182.80
59	53.47	67.15	77.10	84.56	88.29	123.11	134.30	75.86	95.75	110.68	119.38	124.35	170.37	189.02
60	55.96	69.64	80.83	88.29	92.02	128.09	141.76	78.34	98.24	113.16	121.87	126.84	175.34	193.99
61	59.69	74.61	85.80	93.27	98.24	136.79	149.23	82.07	103.21	118.14	126.84	131.82	182.80	201.45
62	63.42	79.59	92.02	99.48	103.21	144.25	157.93	85.80	106.95	123.11	133.06	138.03	191.51	208.92
63	68.40	84.56	97.00	105.70	110.68	154.20	165.39	89.54	111.92	129.33	138.03	144.25	200.21	216.38
64	72.13	89.54	104.46	111.92	116.89	164.15	174.10	93.27	118.14	134.30	144.25	150.47	208.92	223.84
65	77.10	95.75	110.68	119.38	124.35	174.10	184.05	97.00	123.11	140.52	150.47	156.69	217.62	232.54
66	82.07	103.21	118.14	128.09	134.30	185.29	196.48	101.97	128.09	146.74	159.17	166.64	226.33	243.74
67	87.05	110.68	126.84	138.03	146.74	197.72	208.92	105.70	134.30	154.20	167.88	177.83	235.03	254.93
68	93.27	119.38	135.55	149.23	159.17	211.40	222.60	110.68	140.52	161.66	176.58	189.02	244.98	267.36
69	99.48	128.09	145.50	160.42	171.61	225.08	237.52	116.89	146.74	169.12	186.53	201.45	254.93	279.80
70	105.70	138.03	155.44	172.85	186.53	240.00	252.44	121.87	152.96	177.83	196.48	213.89	264.88	293.48
71	116.89	152.96	172.85	192.75	207.67	262.39	276.07	133.06	167.88	195.24	215.13	233.79	287.26	315.86
72	129.33	169.12	191.51	213.89	231.30	286.02	303.43	145.50	184.05	215.13	236.27	253.68	310.89	340.73
73	143.01	186.53	212.65	238.76	257.41	310.89	332.03	159.17	202.70	237.52	258.66	277.31	337.00	368.09
74	157.93	206.43	236.27	266.12	287.26	339.49	364.36	172.85	222.60	261.15	282.29	302.18	365.60	396.69
75	175.34	227.57	262.39	295.96	319.59	370.58	399.18	189.02	243.74	287.26	309.64	329.54	396.69	427.78
76	192.75	249.95	287.26	323.32	349.44	406.64	438.97	206.43	266.12	314.62	340.73	361.87	434.00	470.06
77	211.40	273.58	315.86	354.41	383.01	446.43	481.25	226.33	292.23	344.46	374.31	396.69	475.04	517.32
78	232.54	300.94	345.71	387.99	420.32	489.96	528.51	247.47	319.59	376.80	411.61	434.00	519.80	568.30
79	256.17	329.54	379.28	424.05	460.11	538.46	580.74	271.09	349.44	412.86	452.65	476.28	569.55	624.26
80	281.04	361.87	415.35	463.84	503.64	590.69		295.96	381.77	451.41	497.42	522.29	623.02	
81	309.64	397.94	456.38	509.86	554.62	650.38		325.81	420.32	496.18	547.16	574.52	685.20	
82	340.73	437.73	502.39	560.84	610.58	715.04		358.14	462.60	545.92	601.88	631.72	753.59	
83	374.31	481.25	552.14	616.80	671.52	787.17		394.20	508.61	600.63	661.57	695.14	829.45	
84	411.61	529.75	606.85	678.98	738.67	865.51		434.00	559.60	660.32	727.48	764.78	912.76	
85	452.65		667.79	747.37	812.04	952.56		477.52		726.23	800.85	841.88	1003.54	
86	497.42		734.94	821.99	892.87	1048.31		524.78		798.36	880.43	926.44	1104.27	
87	547.16		808.31	904.06	982.40	1152.77		577.01		877.95	968.72	1019.71	1214.95	
88	601.88		889.14	994.84	1080.64	1268.42		634.21		966.24	1065.72	1121.68	1336.82	
89	661.57		978.67	1094.32	1188.83	1395.26		697.63		1063.23	1172.67	1233.60	1471.12	
90	727.48							767.27						
91+														

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

Appendix B2

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

LTC-03 PA (2010 Rates), LTC-03FR PA (2010 Rates)

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	4.6% Simple Inflation							4.6% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	14.37	16.58	19.90	21.00	22.11	32.06	33.16	40.90	50.85	57.48	63.01	66.33	90.65	100.60
30	15.48	17.69	21.00	22.11	23.21	33.16	35.37	43.11	53.06	60.80	66.33	69.64	95.07	106.12
31	16.58	18.79	22.11	23.21	24.32	34.27	37.59	44.22	54.17	61.91	67.43	70.75	96.17	108.33
32	16.58	18.79	23.21	24.32	25.43	36.48	38.69	44.22	55.27	63.01	68.54	71.85	98.39	109.44
33	17.69	19.90	24.32	25.43	26.53	37.59	40.90	45.32	55.27	64.12	69.64	72.96	99.49	111.65
34	17.69	21.00	25.43	26.53	27.64	39.80	43.11	45.32	56.38	65.22	70.75	74.07	100.60	112.76
35	18.79	22.11	25.43	27.64	28.74	42.01	44.22	46.43	57.48	66.33	71.85	75.17	102.81	114.97
36	19.90	23.21	26.53	28.74	30.95	43.11	46.43	46.43	58.59	67.43	72.96	76.28	103.91	117.18
37	21.00	24.32	28.74	29.85	32.06	45.32	48.64	47.53	58.59	68.54	74.07	77.38	106.12	119.39
38	21.00	25.43	29.85	30.95	33.16	47.53	50.85	48.64	59.69	69.64	75.17	78.49	107.23	120.49
39	22.11	26.53	30.95	33.16	35.37	49.75	54.17	48.64	60.80	70.75	76.28	79.59	109.44	122.71
40	23.21	27.64	32.06	34.27	36.48	51.96	56.38	49.75	61.91	71.85	77.38	80.70	110.55	124.92
41	24.32	28.74	33.16	35.37	37.59	54.17	58.59	50.85	63.01	72.96	78.49	81.80	111.65	126.02
42	24.32	29.85	34.27	37.59	39.80	56.38	60.80	50.85	64.12	74.07	79.59	82.91	113.86	127.13
43	25.43	30.95	36.48	38.69	40.90	58.59	63.01	51.96	65.22	75.17	80.70	84.01	114.97	128.23
44	26.53	32.06	37.59	39.80	42.01	59.69	65.22	51.96	65.22	75.17	80.70	85.12	117.18	130.44
45	27.64	33.16	38.69	42.01	44.22	63.01	67.43	53.06	66.33	76.28	81.80	86.23	118.28	131.55
46	27.64	35.37	40.90	43.11	45.32	65.22	70.75	54.17	67.43	77.38	82.91	87.33	120.49	132.65
47	28.74	36.48	42.01	45.32	47.53	67.43	72.96	54.17	68.54	78.49	84.01	89.54	121.60	133.76
48	29.85	37.59	44.22	47.53	49.75	69.64	76.28	55.27	69.64	79.59	85.12	90.65	123.81	135.97
49	30.95	39.80	45.32	48.64	50.85	72.96	78.49	55.27	70.75	80.70	86.23	91.75	124.92	137.08
50	32.06	40.90	47.53	50.85	53.06	75.17	81.80	56.38	71.85	81.80	87.33	92.86	127.13	138.18
51	33.16	42.01	49.75	53.06	55.27	78.49	85.12	57.48	72.96	82.91	89.54	93.96	129.34	140.39
52	35.37	44.22	50.85	55.27	57.48	81.80	88.44	58.59	74.07	84.01	90.65	96.17	131.55	142.60
53	36.48	46.43	53.06	57.48	59.69	85.12	91.75	58.59	75.17	86.23	92.86	97.28	132.65	144.82
54	37.59	47.53	55.27	59.69	63.01	88.44	95.07	59.69	76.28	87.33	93.96	99.49	134.87	147.03
55	39.80	49.75	57.48	61.91	65.22	91.75	98.39	60.80	77.38	88.44	96.17	100.60	137.08	149.24
56	42.01	51.96	59.69	65.22	68.54	96.17	103.91	63.01	79.59	90.65	98.39	102.81	140.39	153.66
57	43.11	54.17	63.01	68.54	71.85	99.49	108.33	64.12	80.70	92.86	100.60	105.02	144.82	158.08
58	45.32	56.38	65.22	71.85	75.17	103.91	113.86	66.33	82.91	95.07	102.81	107.23	148.13	162.50
59	47.53	59.69	68.54	75.17	78.49	109.44	119.39	67.43	85.12	98.39	106.12	110.55	151.45	168.03
60	49.75	61.91	71.85	78.49	81.80	113.86	126.02	69.64	87.33	100.60	108.33	112.76	155.87	172.45
61	53.06	66.33	76.28	82.91	87.33	121.60	132.65	72.96	91.75	105.02	112.76	117.18	162.50	179.08
62	56.38	70.75	81.80	88.44	91.75	128.23	140.39	76.28	95.07	109.44	118.28	122.71	170.24	185.72
63	60.80	75.17	86.23	93.96	98.39	137.08	147.03	79.59	99.49	114.97	122.71	128.23	177.98	192.35
64	64.12	79.59	92.86	99.49	103.91	145.92	154.76	82.91	105.02	119.39	128.23	133.76	185.72	198.98
65	68.54	85.12	98.39	106.12	110.55	154.76	163.61	86.23	109.44	124.92	133.76	139.29	193.46	206.72
66	72.96	91.75	105.02	113.86	119.39	164.71	174.66	90.65	113.86	130.44	141.50	148.13	201.19	216.67
67	77.38	98.39	112.76	122.71	130.44	175.77	185.72	93.96	119.39	137.08	149.24	158.08	208.93	226.62
68	82.91	106.12	120.49	132.65	141.50	187.93	197.88	98.39	124.92	143.71	156.98	168.03	217.78	237.67
69	88.44	113.86	129.34	142.60	152.55	200.09	211.14	103.91	130.44	150.34	165.82	179.08	226.62	248.73
70	93.96	122.71	138.18	153.66	165.82	213.35	224.41	108.33	135.97	158.08	174.66	190.14	235.46	260.89
71	103.91	135.97	153.66	171.35	184.61	233.25	245.41	118.28	149.24	173.56	191.24	207.83	255.36	280.79
72	114.97	150.34	170.24	190.14	205.62	254.26	269.73	129.34	163.61	191.24	210.04	225.51	276.36	302.90
73	127.13	165.82	189.03	212.25	228.83	276.36	295.16	141.50	180.19	211.14	229.94	246.52	299.58	327.22
74	140.39	183.51	210.04	236.57	255.36	301.79	323.90	153.66	197.88	232.15	250.94	268.63	325.00	352.64
75	155.87	202.30	233.25	263.10	284.10	329.43	354.85	168.03	216.67	255.36	275.26	292.95	352.64	380.28
76	171.35	222.20	255.36	287.42	310.63	361.48	390.23	183.51	236.57	279.68	302.90	321.69	385.80	417.86
77	187.93	243.20	280.79	315.06	340.48	396.86	427.81	201.19	259.78	306.21	332.74	352.64	422.29	459.87
78	206.72	267.52	307.32	344.90	373.64	435.55	469.82	219.99	284.10	334.95	365.91	385.80	462.08	505.19
79	227.72	292.95	337.16	376.96	409.02	478.66	516.25	240.99	310.63	367.01	402.39	423.39	506.30	554.94
80	249.83	321.69	369.22	412.34	447.71	525.09		263.10	339.38	401.28	442.18	464.29	553.83	
81	275.26	353.75	405.70	453.24	493.03	578.15		289.63	373.64	441.08	486.40	510.72	609.11	
82	302.90	389.12	446.61	498.56	542.78	635.64		318.37	411.23	485.30	535.04	561.57	669.91	
83	332.74	427.81	490.82	548.31	596.95	699.75		350.43	452.13	533.94	588.10	617.95	737.34	
84	365.91	470.93	539.46	603.58	656.64	769.40		385.80	497.46	587.00	646.69	679.86	811.41	
85	402.39		593.63	664.38	721.86	846.78		424.50		645.59	711.92	748.40	892.10	
86	442.18		653.33	730.71	793.72	931.90		466.50		709.70	782.66	823.57	981.65	
87	486.40		718.55	803.67	873.31	1024.76		512.93		780.45	861.15	906.48	1080.03	
88	535.04		790.40	884.37	960.64	1127.57		563.78		858.94	947.38	997.12	1188.37	
89	588.10		870.00	972.80	1056.82	1240.32		620.16		945.17	1042.45	1096.61	1307.76	
90	646.69							682.07						
91+														

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

Appendix C1

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

LTC-03 PA (2010 Rates), LTC-03FR PA (2010 Rates)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	4% Simple Inflation							4% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	14.62	16.87	20.25	21.37	22.50	32.62	33.75	41.62	51.75	58.50	64.12	67.50	92.24	102.37
30	15.75	18.00	21.37	22.50	23.62	33.75	36.00	43.87	54.00	61.87	67.50	70.87	96.74	107.99
31	16.87	19.12	22.50	23.62	24.75	34.87	38.25	45.00	55.12	63.00	68.62	71.99	97.87	110.24
32	16.87	19.12	23.62	24.75	25.87	37.12	39.37	45.00	56.25	64.12	69.74	73.12	100.12	111.37
33	18.00	20.25	24.75	25.87	27.00	38.25	41.62	46.12	56.25	65.25	70.87	74.24	101.24	113.62
34	18.00	21.37	25.87	27.00	28.12	40.50	43.87	46.12	57.37	66.37	71.99	75.37	102.37	114.74
35	19.12	22.50	25.87	28.12	29.25	42.75	45.00	47.25	58.50	67.50	73.12	76.49	104.62	116.99
36	20.25	23.62	27.00	29.25	31.50	43.87	47.25	47.25	59.62	68.62	74.24	77.62	105.74	119.24
37	21.37	24.75	29.25	30.37	32.62	46.12	49.50	48.37	59.62	69.74	75.37	78.74	107.99	121.49
38	21.37	25.87	30.37	31.50	33.75	48.37	51.75	49.50	60.75	70.87	76.49	79.87	109.12	122.62
39	22.50	27.00	31.50	33.75	36.00	50.62	55.12	49.50	61.87	71.99	77.62	80.99	111.37	124.87
40	23.62	28.12	32.62	34.87	37.12	52.87	57.37	50.62	63.00	73.12	78.74	82.12	112.49	127.12
41	24.75	29.25	33.75	36.00	38.25	55.12	59.62	51.75	64.12	74.24	79.87	83.24	113.62	128.24
42	24.75	30.37	34.87	38.25	40.50	57.37	61.87	51.75	65.25	75.37	80.99	84.37	115.87	129.37
43	25.87	31.50	37.12	39.37	41.62	59.62	64.12	52.87	66.37	76.49	82.12	85.49	116.99	130.49
44	27.00	32.62	38.25	40.50	42.75	60.75	66.37	52.87	66.37	76.49	82.12	86.62	119.24	132.74
45	28.12	33.75	39.37	42.75	45.00	64.12	68.62	54.00	67.50	77.62	83.24	87.74	120.37	133.87
46	28.12	36.00	41.62	43.87	46.12	66.37	71.99	55.12	68.62	78.74	84.37	88.87	122.62	134.99
47	29.25	37.12	42.75	46.12	48.37	68.62	74.24	55.12	69.74	79.87	85.49	91.12	123.74	136.11
48	30.37	38.25	45.00	48.37	50.62	70.87	77.62	56.25	70.87	80.99	86.62	92.24	125.99	138.36
49	31.50	40.50	46.12	49.50	51.75	74.24	79.87	56.25	71.99	82.12	87.74	93.37	127.12	139.49
50	32.62	41.62	48.37	51.75	54.00	76.49	83.24	57.37	73.12	83.24	88.87	94.49	129.37	140.61
51	33.75	42.75	50.62	54.00	56.25	79.87	86.62	58.50	74.24	84.37	91.12	95.62	131.62	142.86
52	36.00	45.00	51.75	56.25	58.50	83.24	89.99	59.62	75.37	85.49	92.24	97.87	133.87	145.11
53	37.12	47.25	54.00	58.50	60.75	86.62	93.37	59.62	76.49	87.74	94.49	98.99	134.99	147.36
54	38.25	48.37	56.25	60.75	64.12	89.99	96.74	60.75	77.62	88.87	95.62	101.24	137.24	149.61
55	40.50	50.62	58.50	63.00	66.37	93.37	100.12	61.87	78.74	89.99	97.87	102.37	139.49	151.86
56	42.75	52.87	60.75	66.37	69.74	97.87	105.74	64.12	80.99	92.24	100.12	104.62	142.86	156.36
57	43.87	55.12	64.12	69.74	73.12	101.24	110.24	65.25	82.12	94.49	102.37	106.87	147.36	160.86
58	46.12	57.37	66.37	73.12	76.49	105.74	115.87	67.50	84.37	96.74	104.62	109.12	150.74	165.36
59	48.37	60.75	69.74	76.49	79.87	111.37	121.49	68.62	86.62	100.12	107.99	112.49	154.11	170.99
60	50.62	63.00	73.12	79.87	83.24	115.87	128.24	70.87	88.87	102.37	110.24	114.74	158.61	175.49
61	54.00	67.50	77.62	84.37	88.87	123.74	134.99	74.24	93.37	106.87	114.74	119.24	165.36	182.24
62	57.37	71.99	83.24	89.99	93.37	130.49	142.86	77.62	96.74	111.37	120.37	124.87	173.24	188.99
63	61.87	76.49	87.74	95.62	100.12	139.49	149.61	80.99	101.24	116.99	124.87	130.49	181.11	195.74
64	65.25	80.99	94.49	101.24	105.74	148.49	157.49	84.37	106.87	121.49	130.49	136.11	188.99	202.49
65	69.74	86.62	100.12	107.99	112.49	157.49	166.49	87.74	111.37	127.12	136.11	141.74	196.86	210.36
66	74.24	93.37	106.87	115.87	121.49	167.61	177.74	92.24	115.87	132.74	143.99	150.74	204.73	220.48
67	78.74	100.12	114.74	124.87	132.74	178.86	188.99	95.62	121.49	139.49	151.86	160.86	212.61	230.61
68	84.37	107.99	122.62	134.99	143.99	191.24	201.36	100.12	127.12	146.24	159.74	170.99	221.61	241.86
69	89.99	115.87	131.62	145.11	155.24	203.61	214.86	105.74	132.74	152.99	168.74	182.24	230.61	253.11
70	95.62	124.87	140.61	156.36	168.74	217.11	228.36	110.24	138.36	160.86	177.74	193.49	239.61	265.48
71	105.74	138.36	156.36	174.36	187.86	237.36	249.73	120.37	151.86	176.61	194.61	211.48	259.86	285.73
72	116.99	152.99	173.24	193.49	209.23	258.73	274.48	131.62	166.49	194.61	213.73	229.48	281.23	308.23
73	129.37	168.74	192.36	215.98	232.86	281.23	300.35	143.99	183.36	214.86	233.98	250.86	304.85	332.98
74	142.86	186.74	213.73	240.73	259.86	307.10	329.60	156.36	201.36	236.23	255.36	273.35	330.73	358.85
75	158.61	205.86	237.36	267.73	289.10	335.23	361.10	170.99	220.48	259.86	280.10	298.10	358.85	386.97
76	174.36	226.11	259.86	292.48	316.10	367.85	397.10	186.74	240.73	284.60	308.23	327.35	392.60	425.22
77	191.24	247.48	285.73	320.60	346.47	403.85	435.34	204.73	264.36	311.60	338.60	358.85	429.72	467.97
78	210.36	272.23	312.73	350.97	380.22	443.22	478.09	223.86	289.10	340.85	372.35	392.60	470.22	514.09
79	231.73	298.10	343.10	383.60	416.22	487.09	525.34	245.23	316.10	373.47	409.47	430.84	515.21	564.71
80	254.23	327.35	375.72	419.59	455.59	534.34		267.73	345.35	408.34	449.97	472.47	563.58	
81	280.10	359.97	412.84	461.22	501.71	588.33		294.73	380.22	448.84	494.96	519.71	619.83	
82	308.23	395.97	454.47	507.34	552.33	646.83		323.98	418.47	493.84	544.46	571.46	681.70	
83	338.60	435.34	499.46	557.96	607.46	712.07		356.60	460.09	543.34	598.46	628.83	750.32	
84	372.35	479.21	548.96	614.20	668.20	782.94		392.60	506.21	597.33	658.08	691.82	825.69	
85	409.47		604.08	676.08	734.57	861.69		431.97		656.95	724.45	761.57	907.81	
86	449.97		664.83	743.57	807.69	948.31		474.72		722.20	796.44	838.06	998.93	
87	494.96		731.20	817.81	888.68	1042.80		521.96		794.19	876.31	922.43	1099.04	
88	544.46		804.32	899.93	977.55	1147.42		573.71		874.06	964.05	1014.68	1209.29	
89	598.46		885.31	989.93	1075.42	1262.16		631.08		961.80	1060.80	1115.92	1330.78	
90	658.08							694.07						
91+														

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

Appendix C2

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

LTC-03 PA (2010 Rates), LTC-03FR PA (2010 Rates)

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	3.7% Simple Inflation							3.7% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	13.00	15.00	18.00	19.00	20.00	29.00	30.00	37.00	46.00	52.00	57.00	60.00	82.00	91.00
30	14.00	16.00	19.00	20.00	21.00	30.00	32.00	39.00	48.00	55.00	60.00	63.00	86.00	96.00
31	15.00	17.00	20.00	21.00	22.00	31.00	34.00	40.00	49.00	56.00	61.00	64.00	87.00	98.00
32	15.00	17.00	21.00	22.00	23.00	33.00	35.00	40.00	50.00	57.00	62.00	65.00	89.00	99.00
33	16.00	18.00	22.00	23.00	24.00	34.00	37.00	41.00	50.00	58.00	63.00	66.00	90.00	101.00
34	16.00	19.00	23.00	24.00	25.00	36.00	39.00	41.00	51.00	59.00	64.00	67.00	91.00	102.00
35	17.00	20.00	23.00	25.00	26.00	38.00	40.00	42.00	52.00	60.00	65.00	68.00	93.00	104.00
36	18.00	21.00	24.00	26.00	28.00	39.00	42.00	42.00	53.00	61.00	66.00	69.00	94.00	106.00
37	19.00	22.00	26.00	27.00	29.00	41.00	44.00	43.00	53.00	62.00	67.00	70.00	96.00	108.00
38	19.00	23.00	27.00	28.00	30.00	43.00	46.00	44.00	54.00	63.00	68.00	71.00	97.00	109.00
39	20.00	24.00	28.00	30.00	32.00	45.00	49.00	44.00	55.00	64.00	69.00	72.00	99.00	111.00
40	21.00	25.00	29.00	31.00	33.00	47.00	51.00	45.00	56.00	65.00	70.00	73.00	100.00	113.00
41	22.00	26.00	30.00	32.00	34.00	49.00	53.00	46.00	57.00	66.00	71.00	74.00	101.00	114.00
42	22.00	27.00	31.00	34.00	36.00	51.00	55.00	46.00	58.00	67.00	72.00	75.00	103.00	115.00
43	23.00	28.00	33.00	35.00	37.00	53.00	57.00	47.00	59.00	68.00	73.00	76.00	104.00	116.00
44	24.00	29.00	34.00	36.00	38.00	54.00	59.00	47.00	59.00	68.00	73.00	77.00	106.00	118.00
45	25.00	30.00	35.00	38.00	40.00	57.00	61.00	48.00	60.00	69.00	74.00	78.00	107.00	119.00
46	25.00	32.00	37.00	39.00	41.00	59.00	64.00	49.00	61.00	70.00	75.00	79.00	109.00	120.00
47	26.00	33.00	38.00	41.00	43.00	61.00	66.00	49.00	62.00	71.00	76.00	81.00	110.00	121.00
48	27.00	34.00	40.00	43.00	45.00	63.00	69.00	50.00	63.00	72.00	77.00	82.00	112.00	123.00
49	28.00	36.00	41.00	44.00	46.00	66.00	71.00	50.00	64.00	73.00	78.00	83.00	113.00	124.00
50	29.00	37.00	43.00	46.00	48.00	68.00	74.00	51.00	65.00	74.00	79.00	84.00	115.00	125.00
51	30.00	38.00	45.00	48.00	50.00	71.00	77.00	52.00	66.00	75.00	81.00	85.00	117.00	127.00
52	32.00	40.00	46.00	50.00	52.00	74.00	80.00	53.00	67.00	76.00	82.00	87.00	119.00	129.00
53	33.00	42.00	48.00	52.00	54.00	77.00	83.00	53.00	68.00	78.00	84.00	88.00	120.00	131.00
54	34.00	43.00	50.00	54.00	57.00	80.00	86.00	54.00	69.00	79.00	85.00	90.00	122.00	133.00
55	36.00	45.00	52.00	56.00	59.00	83.00	89.00	55.00	70.00	80.00	87.00	91.00	124.00	135.00
56	38.00	47.00	54.00	59.00	62.00	87.00	94.00	57.00	72.00	82.00	89.00	93.00	127.00	139.00
57	39.00	49.00	57.00	62.00	65.00	90.00	98.00	58.00	73.00	84.00	91.00	95.00	131.00	143.00
58	41.00	51.00	59.00	65.00	68.00	94.00	103.00	60.00	75.00	86.00	93.00	97.00	134.00	147.00
59	43.00	54.00	62.00	68.00	71.00	99.00	108.00	61.00	77.00	89.00	96.00	100.00	137.00	152.00
60	45.00	56.00	65.00	71.00	74.00	103.00	114.00	63.00	79.00	91.00	98.00	102.00	141.00	156.00
61	48.00	60.00	69.00	75.00	79.00	110.00	120.00	66.00	83.00	95.00	102.00	106.00	147.00	162.00
62	51.00	64.00	74.00	80.00	83.00	116.00	127.00	69.00	86.00	99.00	107.00	111.00	154.00	168.00
63	55.00	68.00	78.00	85.00	89.00	124.00	133.00	72.00	90.00	104.00	111.00	116.00	161.00	174.00
64	58.00	72.00	84.00	90.00	94.00	132.00	140.00	75.00	95.00	108.00	116.00	121.00	168.00	180.00
65	62.00	77.00	89.00	96.00	100.00	140.00	148.00	78.00	99.00	113.00	121.00	126.00	175.00	187.00
66	66.00	83.00	95.00	103.00	108.00	149.00	158.00	82.00	103.00	118.00	128.00	134.00	182.00	196.00
67	70.00	89.00	102.00	111.00	118.00	159.00	168.00	85.00	108.00	124.00	135.00	143.00	189.00	205.00
68	75.00	96.00	109.00	120.00	128.00	170.00	179.00	89.00	113.00	130.00	142.00	152.00	197.00	215.00
69	80.00	103.00	117.00	129.00	138.00	181.00	191.00	94.00	118.00	136.00	150.00	162.00	205.00	225.00
70	85.00	111.00	125.00	139.00	150.00	193.00	203.00	98.00	123.00	143.00	158.00	172.00	213.00	236.00
71	94.00	123.00	139.00	155.00	167.00	211.00	222.00	107.00	135.00	157.00	173.00	188.00	231.00	254.00
72	104.00	136.00	154.00	172.00	186.00	230.00	244.00	117.00	148.00	173.00	190.00	204.00	250.00	274.00
73	115.00	150.00	171.00	192.00	207.00	250.00	267.00	128.00	163.00	191.00	208.00	223.00	271.00	296.00
74	127.00	166.00	190.00	214.00	231.00	273.00	293.00	139.00	179.00	210.00	227.00	243.00	294.00	319.00
75	141.00	183.00	211.00	238.00	257.00	298.00	321.00	152.00	196.00	231.00	249.00	265.00	319.00	344.00
76	155.00	201.00	231.00	260.00	281.00	327.00	353.00	166.00	214.00	253.00	274.00	291.00	349.00	378.00
77	170.00	220.00	254.00	285.00	308.00	359.00	387.00	182.00	235.00	277.00	301.00	319.00	382.00	416.00
78	187.00	242.00	278.00	312.00	338.00	394.00	425.00	199.00	257.00	303.00	331.00	349.00	418.00	457.00
79	206.00	265.00	305.00	341.00	370.00	433.00	467.00	218.00	281.00	332.00	364.00	383.00	458.00	502.00
80	226.00	291.00	334.00	373.00	405.00	475.00		238.00	307.00	363.00	400.00	420.00	501.00	
81	249.00	320.00	367.00	410.00	446.00	523.00		262.00	338.00	399.00	440.00	462.00	551.00	
82	274.00	352.00	404.00	451.00	491.00	575.00		288.00	372.00	439.00	484.00	508.00	606.00	
83	301.00	387.00	444.00	496.00	540.00	633.00		317.00	409.00	483.00	532.00	559.00	667.00	
84	331.00	426.00	488.00	546.00	594.00	696.00		349.00	450.00	531.00	585.00	615.00	734.00	
85	364.00		537.00	601.00	653.00	766.00		384.00		584.00	644.00	677.00	807.00	
86	400.00		591.00	661.00	718.00	843.00		422.00		642.00	708.00	745.00	888.00	
87	440.00		650.00	727.00	790.00	927.00		464.00		706.00	779.00	820.00	977.00	
88	484.00		715.00	800.00	869.00	1020.00		510.00		777.00	857.00	902.00	1075.00	
89	532.00		787.00	880.00	956.00	1122.00		561.00		855.00	943.00	992.00	1183.00	
90	585.00							617.00						
91+														

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

Appendix B1

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

LTC-03 PA (2010 Rates), LTC-03FR PA (2010 Rates)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	GPO Inflation							Automatic Inflation (CPI)						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	7.46	8.70	9.95	11.19	12.44	13.68	14.92	19.90	24.87	27.36	29.85	31.09	42.28	44.77
30	7.46	8.70	9.95	11.19	12.44	14.92	16.17	21.14	26.11	28.60	31.09	32.33	44.77	47.25
31	7.46	8.70	11.19	12.44	13.68	16.17	17.41	21.14	26.11	28.60	32.33	33.58	46.01	48.50
32	8.70	9.95	11.19	12.44	13.68	16.17	17.41	22.38	27.36	29.85	32.33	33.58	46.01	48.50
33	8.70	9.95	12.44	13.68	14.92	17.41	18.65	22.38	27.36	29.85	33.58	34.82	47.25	49.74
34	9.95	11.19	12.44	13.68	14.92	17.41	18.65	22.38	28.60	31.09	34.82	36.06	48.50	50.99
35	9.95	12.44	13.68	14.92	16.17	18.65	19.90	23.63	28.60	31.09	34.82	36.06	49.74	52.23
36	11.19	12.44	14.92	16.17	17.41	19.90	21.14	23.63	28.60	32.33	36.06	37.31	50.99	53.47
37	11.19	13.68	14.92	16.17	17.41	21.14	22.38	24.87	29.85	32.33	37.31	38.55	50.99	53.47
38	12.44	13.68	16.17	17.41	18.65	21.14	22.38	24.87	29.85	33.58	37.31	38.55	52.23	54.72
39	12.44	14.92	17.41	18.65	19.90	22.38	23.63	26.11	31.09	33.58	38.55	39.79	53.47	55.96
40	13.68	16.17	18.65	19.90	21.14	23.63	24.87	26.11	31.09	34.82	39.79	41.04	54.72	57.20
41	13.68	16.17	19.90	21.14	22.38	24.87	26.11	27.36	32.33	36.06	41.04	42.28	55.96	59.69
42	14.92	17.41	19.90	21.14	22.38	26.11	27.36	27.36	33.58	37.31	42.28	43.52	58.45	60.93
43	14.92	17.41	21.14	22.38	23.63	27.36	28.60	28.60	34.82	38.55	43.52	44.77	59.69	63.42
44	14.92	18.65	21.14	22.38	24.87	28.60	29.85	28.60	36.06	39.79	44.77	46.01	62.18	65.91
45	14.92	18.65	22.38	23.63	24.87	29.85	31.09	29.85	37.31	41.04	46.01	47.25	63.42	68.40
46	16.17	19.90	22.38	24.87	26.11	31.09	32.33	29.85	38.55	42.28	47.25	48.50	65.91	70.88
47	16.17	19.90	23.63	26.11	27.36	32.33	33.58	31.09	39.79	43.52	48.50	49.74	68.40	73.37
48	16.17	21.14	24.87	26.11	27.36	33.58	34.82	32.33	41.04	44.77	50.99	52.23	69.64	75.86
49	17.41	21.14	24.87	27.36	28.60	36.06	37.31	32.33	42.28	47.25	52.23	53.47	72.13	78.34
50	17.41	22.38	26.11	28.60	29.85	37.31	38.55	33.58	43.52	48.50	53.47	54.72	74.61	80.83
51	18.65	23.63	27.36	29.85	31.09	39.79	41.04	33.58	44.77	49.74	54.72	55.96	77.10	83.32
52	18.65	23.63	27.36	31.09	32.33	41.04	43.52	34.82	46.01	50.99	55.96	58.45	78.34	87.05
53	19.90	24.87	28.60	31.09	32.33	43.52	46.01	34.82	47.25	52.23	57.20	59.69	80.83	89.54
54	19.90	24.87	28.60	32.33	33.58	46.01	48.50	36.06	48.50	54.72	58.45	62.18	83.32	92.02
55	21.14	26.11	29.85	33.58	34.82	48.50	50.99	36.06	49.74	55.96	59.69	63.42	85.80	95.75
56	22.38	27.36	32.33	36.06	37.31	50.99	54.72	38.55	52.23	58.45	62.18	65.91	89.54	99.48
57	23.63	29.85	33.58	38.55	39.79	54.72	58.45	39.79	53.47	60.93	64.66	68.40	92.02	103.21
58	24.87	31.09	36.06	41.04	43.52	58.45	62.18	42.28	55.96	63.42	68.40	72.13	95.75	106.95
59	27.36	33.58	38.55	43.52	46.01	62.18	67.15	44.77	58.45	67.15	70.88	74.61	99.48	111.92
60	28.60	36.06	41.04	46.01	49.74	65.91	72.13	47.25	60.93	69.64	74.61	78.34	103.21	115.65
61	31.09	38.55	44.77	49.74	53.47	70.88	77.10	49.74	64.66	73.37	78.34	82.07	109.43	123.11
62	33.58	42.28	47.25	53.47	57.20	75.86	83.32	53.47	67.15	77.10	83.32	87.05	115.65	130.57
63	37.31	44.77	50.99	57.20	60.93	82.07	88.29	55.96	70.88	80.83	88.29	92.02	121.87	138.03
64	39.79	48.50	55.96	60.93	64.66	88.29	95.75	59.69	74.61	84.56	93.27	97.00	128.09	146.74
65	43.52	52.23	59.69	65.91	69.64	94.51	101.97	63.42	78.34	89.54	98.24	101.97	135.55	155.44
66	47.25	57.20	65.91	72.13	77.10	103.21	110.68	67.15	83.32	97.00	105.70	110.68	146.74	167.88
67	52.23	63.42	72.13	79.59	85.80	113.16	120.62	72.13	89.54	104.46	114.41	119.38	160.42	181.56
68	57.20	70.88	79.59	87.05	94.51	123.11	131.82	77.10	95.75	111.92	124.35	129.33	174.10	195.24
69	62.18	77.10	87.05	95.75	105.70	135.55	143.01	82.07	101.97	120.62	134.30	140.52	189.02	211.40
70	68.40	85.80	95.75	105.70	116.89	147.98	155.44	88.29	109.43	130.57	145.50	151.71	205.19	227.57
71	75.86	95.75	106.95	118.14	130.57	160.42	170.37	97.00	120.62	143.01	160.42	166.64	221.35	243.74
72	84.56	106.95	119.38	131.82	145.50	174.10	186.53	106.95	133.06	157.93	175.34	184.05	237.52	261.15
73	94.51	119.38	133.06	147.98	161.66	189.02	203.94	118.14	145.50	172.85	192.75	202.70	256.17	279.80
74	104.46	133.06	149.23	164.15	180.31	205.19	222.60	130.57	160.42	190.26	211.40	222.60	276.07	299.70
75	116.89	147.98	166.64	184.05	200.21	222.60	243.74	144.25	176.58	208.92	232.54	244.98	297.21	320.84
76	130.57	165.39	185.29	203.94	222.60	248.71	272.34	160.42	195.24	230.06	256.17	269.85	328.30	354.41
77	145.50	184.05	206.43	227.57	247.47	276.07	303.43	177.83	217.62	253.68	281.04	297.21	363.12	391.72
78	161.66	206.43	230.06	252.44	274.82	308.40	338.25	197.72	241.25	279.80	309.64	327.05	402.91	434.00
79	180.31	230.06	256.17	281.04	305.91	343.22	376.80	218.86	267.36	308.40	340.73	359.39	445.19	478.77
80	200.21	257.41	284.77	312.13	339.49	383.01	420.32	243.74	295.96	340.73	374.31	395.45	492.45	529.75
81	220.11	283.53	313.37	343.22	373.06	421.56	462.60	268.61	325.81	374.31	411.61	435.24	542.19	583.22
82	242.49	312.13	344.46	378.04	410.37	463.84	508.61	295.96	358.14	411.61	452.65	478.77	596.90	641.67
83	267.36	343.22	379.28	415.35	451.41	509.86	559.60	325.81	394.20	452.65	497.42	527.26	656.59	706.34
84	294.72	378.04	417.83	456.38	496.18	560.84	615.56	358.14	434.00	497.42	547.16	579.49	722.50	777.22
85	324.57	415.35	460.11	502.39	545.92	616.80	677.73	394.20	477.52	547.16	601.88	637.94	794.63	855.56
86	356.90	456.38	506.12	552.14	600.63	678.98	746.13	434.00	524.78	601.88	661.57	701.36	874.21	941.37
87	392.96	502.39	557.11	606.85	660.32	747.37	820.74	477.52	577.01	661.57	727.48	771.00	961.26	1035.88
88	432.76	552.14	613.07	667.79	726.23	821.99	902.82	524.78	634.21	727.48	800.85	848.10	1057.02	1139.09
89	476.28	606.85	674.00	734.94	798.36	904.06	993.60	577.01	697.63	800.85	880.43	932.66	1162.72	1253.50
90	523.53	667.79	741.16	808.31	877.95	994.84	1093.08	634.21	767.27	880.43	968.72	1025.93	1279.61	1379.10
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Rates shown below the line apply only to attained age GPO or GIO purchases, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases

Appendix B1

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

LTC-03 PA (2010 Rates), LTC-03FR PA (2010 Rates)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	5% Simple Inflation							5% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	16.17	18.65	22.38	23.63	24.87	36.06	37.31	46.01	57.20	64.66	70.88	74.61	101.97	113.16
30	17.41	19.90	23.63	24.87	26.11	37.31	39.79	48.50	59.69	68.40	74.61	78.34	106.95	119.38
31	18.65	21.14	24.87	26.11	27.36	38.55	42.28	49.74	60.93	69.64	75.86	79.59	108.19	121.87
32	18.65	21.14	26.11	27.36	28.60	41.04	43.52	49.74	62.18	70.88	77.10	80.83	110.68	123.11
33	19.90	22.38	27.36	28.60	29.85	42.28	46.01	50.99	62.18	72.13	78.34	82.07	111.92	125.60
34	19.90	23.63	28.60	29.85	31.09	44.77	48.50	50.99	63.42	73.37	79.59	83.32	113.16	126.84
35	21.14	24.87	28.60	31.09	32.33	47.25	49.74	52.23	64.66	74.61	80.83	84.56	115.65	129.33
36	22.38	26.11	29.85	32.33	34.82	48.50	52.23	52.23	65.91	75.86	82.07	85.80	116.89	131.82
37	23.63	27.36	32.33	33.58	36.06	50.99	54.72	53.47	65.91	77.10	83.32	87.05	119.38	134.30
38	23.63	28.60	33.58	34.82	37.31	53.47	57.20	54.72	67.15	78.34	84.56	88.29	120.62	135.55
39	24.87	29.85	34.82	37.31	39.79	55.96	60.93	54.72	68.40	79.59	85.80	89.54	123.11	138.03
40	26.11	31.09	36.06	38.55	41.04	58.45	63.42	55.96	69.64	80.83	87.05	90.78	124.35	140.52
41	27.36	32.33	37.31	39.79	42.28	60.93	65.91	57.20	70.88	82.07	88.29	92.02	125.60	141.76
42	27.36	33.58	38.55	42.28	44.77	63.42	68.40	57.20	72.13	83.32	89.54	93.27	128.09	143.01
43	28.60	34.82	41.04	43.52	46.01	65.91	70.88	58.45	73.37	84.56	90.78	94.51	129.33	144.25
44	29.85	36.06	42.28	44.77	47.25	67.15	73.37	58.45	73.37	84.56	90.78	95.75	131.82	146.74
45	31.09	37.31	43.52	47.25	49.74	70.88	75.86	59.69	74.61	85.80	92.02	97.00	133.06	147.98
46	31.09	39.79	46.01	48.50	50.99	73.37	79.59	60.93	75.86	87.05	93.27	98.24	135.55	149.23
47	32.33	41.04	47.25	50.99	53.47	75.86	82.07	60.93	77.10	88.29	94.51	100.73	136.79	150.47
48	33.58	42.28	49.74	53.47	55.96	78.34	85.80	62.18	78.34	89.54	95.75	101.97	139.28	152.96
49	34.82	44.77	50.99	54.72	57.20	82.07	88.29	62.18	79.59	90.78	97.00	103.21	140.52	154.20
50	36.06	46.01	53.47	57.20	59.69	84.56	92.02	63.42	80.83	92.02	98.24	104.46	143.01	155.44
51	37.31	47.25	55.96	59.69	62.18	88.29	95.75	64.66	82.07	93.27	100.73	105.70	145.50	157.93
52	39.79	49.74	57.20	62.18	64.66	92.02	99.48	65.91	83.32	94.51	101.97	108.19	147.98	160.42
53	41.04	52.23	59.69	64.66	67.15	95.75	103.21	65.91	84.56	97.00	104.46	109.43	149.23	162.90
54	42.28	53.47	62.18	67.15	70.88	99.48	106.95	67.15	85.80	98.24	105.70	111.92	151.71	165.39
55	44.77	55.96	64.66	69.64	73.37	103.21	110.68	68.40	87.05	99.48	108.19	113.16	154.20	167.88
56	47.25	58.45	67.15	73.37	77.10	108.19	116.89	70.88	89.54	101.97	110.68	115.65	157.93	172.85
57	48.50	60.93	70.88	77.10	80.83	111.92	121.87	72.13	90.78	104.46	113.16	118.14	162.90	177.83
58	50.99	63.42	73.37	80.83	84.56	116.89	128.09	74.61	93.27	106.95	115.65	120.62	166.64	182.80
59	53.47	67.15	77.10	84.56	88.29	123.11	134.30	75.86	95.75	110.68	119.38	124.35	170.37	189.02
60	55.96	69.64	80.83	88.29	92.02	128.09	141.76	78.34	98.24	113.16	121.87	126.84	175.34	193.99
61	59.69	74.61	85.80	93.27	98.24	136.79	149.23	82.07	103.21	118.14	126.84	131.82	182.80	201.45
62	63.42	79.59	92.02	99.48	103.21	144.25	157.93	85.80	106.95	123.11	133.06	138.03	191.51	208.92
63	68.40	84.56	97.00	105.70	110.68	154.20	165.39	89.54	111.92	129.33	138.03	144.25	200.21	216.38
64	72.13	89.54	104.46	111.92	116.89	164.15	174.10	93.27	118.14	134.30	144.25	150.47	208.92	223.84
65	77.10	95.75	110.68	119.38	124.35	174.10	184.05	97.00	123.11	140.52	150.47	156.69	217.62	232.54
66	82.07	103.21	118.14	128.09	134.30	185.29	196.48	101.97	128.09	146.74	159.17	166.64	226.33	243.74
67	87.05	110.68	126.84	138.03	146.74	197.72	208.92	105.70	134.30	154.20	167.88	177.83	235.03	254.93
68	93.27	119.38	135.55	149.23	159.17	211.40	222.60	110.68	140.52	161.66	176.58	189.02	244.98	267.36
69	99.48	128.09	145.50	160.42	171.61	225.08	237.52	116.89	146.74	169.12	186.53	201.45	254.93	279.80
70	105.70	138.03	155.44	172.85	186.53	240.00	252.44	121.87	152.96	177.83	196.48	213.89	264.88	293.48
71	116.89	152.96	172.85	192.75	207.67	262.39	276.07	133.06	167.88	195.24	215.13	233.79	287.26	315.86
72	129.33	169.12	191.51	213.89	231.30	286.02	303.43	145.50	184.05	215.13	236.27	253.68	310.89	340.73
73	143.01	186.53	212.65	238.76	257.41	310.89	332.03	159.17	202.70	237.52	258.66	277.31	337.00	368.09
74	157.93	206.43	236.27	266.12	287.26	339.49	364.36	172.85	222.60	261.15	282.29	302.18	365.60	396.69
75	175.34	227.57	262.39	295.96	319.59	370.58	399.18	189.02	243.74	287.26	309.64	329.54	396.69	427.78
76	192.75	249.95	287.26	323.32	349.44	406.64	438.97	206.43	266.12	314.62	340.73	361.87	434.00	470.06
77	211.40	273.58	315.86	354.41	383.01	446.43	481.25	226.33	292.23	344.46	374.31	396.69	475.04	517.32
78	232.54	300.94	345.71	387.99	420.32	489.96	528.51	247.47	319.59	376.80	411.61	434.00	519.80	568.30
79	256.17	329.54	379.28	424.05	460.11	538.46	580.74	271.09	349.44	412.86	452.65	476.28	569.55	624.26
80	281.04	361.87	415.35	463.84	503.64	590.69		295.96	381.77	451.41	497.42	522.29	623.02	
81	309.64	397.94	456.38	509.86	554.62	650.38		325.81	420.32	496.18	547.16	574.52	685.20	
82	340.73	437.73	502.39	560.84	610.58	715.04		358.14	462.60	545.92	601.88	631.72	753.59	
83	374.31	481.25	552.14	616.80	671.52	787.17		394.20	508.61	600.63	661.57	695.14	829.45	
84	411.61	529.75	606.85	678.98	738.67	865.51		434.00	559.60	660.32	727.48	764.78	912.76	
85	452.65		667.79	747.37	812.04	952.56		477.52		726.23	800.85	841.88	1003.54	
86	497.42		734.94	821.99	892.87	1048.31		524.78		798.36	880.43	926.44	1104.27	
87	547.16		808.31	904.06	982.40	1152.77		577.01		877.95	968.72	1019.71	1214.95	
88	601.88		889.14	994.84	1080.64	1268.42		634.21		966.24	1065.72	1121.68	1336.82	
89	661.57		978.67	1094.32	1188.83	1395.26		697.63		1063.23	1172.67	1233.60	1471.12	
90	727.48							767.27						
91+														

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

Appendix B2

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

LTC-03 PA (2010 Rates), LTC-03FR PA (2010 Rates)

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	4.6% Simple Inflation							4.6% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	14.37	16.58	19.90	21.00	22.11	32.06	33.16	40.90	50.85	57.48	63.01	66.33	90.65	100.60
30	15.48	17.69	21.00	22.11	23.21	33.16	35.37	43.11	53.06	60.80	66.33	69.64	95.07	106.12
31	16.58	18.79	22.11	23.21	24.32	34.27	37.59	44.22	54.17	61.91	67.43	70.75	96.17	108.33
32	16.58	18.79	23.21	24.32	25.43	36.48	38.69	44.22	55.27	63.01	68.54	71.85	98.39	109.44
33	17.69	19.90	24.32	25.43	26.53	37.59	40.90	45.32	55.27	64.12	69.64	72.96	99.49	111.65
34	17.69	21.00	25.43	26.53	27.64	39.80	43.11	45.32	56.38	65.22	70.75	74.07	100.60	112.76
35	18.79	22.11	25.43	27.64	28.74	42.01	44.22	46.43	57.48	66.33	71.85	75.17	102.81	114.97
36	19.90	23.21	26.53	28.74	30.95	43.11	46.43	46.43	58.59	67.43	72.96	76.28	103.91	117.18
37	21.00	24.32	28.74	29.85	32.06	45.32	48.64	47.53	58.59	68.54	74.07	77.38	106.12	119.39
38	21.00	25.43	29.85	30.95	33.16	47.53	50.85	48.64	59.69	69.64	75.17	78.49	107.23	120.49
39	22.11	26.53	30.95	33.16	35.37	49.75	54.17	48.64	60.80	70.75	76.28	79.59	109.44	122.71
40	23.21	27.64	32.06	34.27	36.48	51.96	56.38	49.75	61.91	71.85	77.38	80.70	110.55	124.92
41	24.32	28.74	33.16	35.37	37.59	54.17	58.59	50.85	63.01	72.96	78.49	81.80	111.65	126.02
42	24.32	29.85	34.27	37.59	39.80	56.38	60.80	50.85	64.12	74.07	79.59	82.91	113.86	127.13
43	25.43	30.95	36.48	38.69	40.90	58.59	63.01	51.96	65.22	75.17	80.70	84.01	114.97	128.23
44	26.53	32.06	37.59	39.80	42.01	59.69	65.22	51.96	65.22	75.17	80.70	85.12	117.18	130.44
45	27.64	33.16	38.69	42.01	44.22	63.01	67.43	53.06	66.33	76.28	81.80	86.23	118.28	131.55
46	27.64	35.37	40.90	43.11	45.32	65.22	70.75	54.17	67.43	77.38	82.91	87.33	120.49	132.65
47	28.74	36.48	42.01	45.32	47.53	67.43	72.96	54.17	68.54	78.49	84.01	89.54	121.60	133.76
48	29.85	37.59	44.22	47.53	49.75	69.64	76.28	55.27	69.64	79.59	85.12	90.65	123.81	135.97
49	30.95	39.80	45.32	48.64	50.85	72.96	78.49	55.27	70.75	80.70	86.23	91.75	124.92	137.08
50	32.06	40.90	47.53	50.85	53.06	75.17	81.80	56.38	71.85	81.80	87.33	92.86	127.13	138.18
51	33.16	42.01	49.75	53.06	55.27	78.49	85.12	57.48	72.96	82.91	89.54	93.96	129.34	140.39
52	35.37	44.22	50.85	55.27	57.48	81.80	88.44	58.59	74.07	84.01	90.65	96.17	131.55	142.60
53	36.48	46.43	53.06	57.48	59.69	85.12	91.75	58.59	75.17	86.23	92.86	97.28	132.65	144.82
54	37.59	47.53	55.27	59.69	63.01	88.44	95.07	59.69	76.28	87.33	93.96	99.49	134.87	147.03
55	39.80	49.75	57.48	61.91	65.22	91.75	98.39	60.80	77.38	88.44	96.17	100.60	137.08	149.24
56	42.01	51.96	59.69	65.22	68.54	96.17	103.91	63.01	79.59	90.65	98.39	102.81	140.39	153.66
57	43.11	54.17	63.01	68.54	71.85	99.49	108.33	64.12	80.70	92.86	100.60	105.02	144.82	158.08
58	45.32	56.38	65.22	71.85	75.17	103.91	113.86	66.33	82.91	95.07	102.81	107.23	148.13	162.50
59	47.53	59.69	68.54	75.17	78.49	109.44	119.39	67.43	85.12	98.39	106.12	110.55	151.45	168.03
60	49.75	61.91	71.85	78.49	81.80	113.86	126.02	69.64	87.33	100.60	108.33	112.76	155.87	172.45
61	53.06	66.33	76.28	82.91	87.33	121.60	132.65	72.96	91.75	105.02	112.76	117.18	162.50	179.08
62	56.38	70.75	81.80	88.44	91.75	128.23	140.39	76.28	95.07	109.44	118.28	122.71	170.24	185.72
63	60.80	75.17	86.23	93.96	98.39	137.08	147.03	79.59	99.49	114.97	122.71	128.23	177.98	192.35
64	64.12	79.59	92.86	99.49	103.91	145.92	154.76	82.91	105.02	119.39	128.23	133.76	185.72	198.98
65	68.54	85.12	98.39	106.12	110.55	154.76	163.61	86.23	109.44	124.92	133.76	139.29	193.46	206.72
66	72.96	91.75	105.02	113.86	119.39	164.71	174.66	90.65	113.86	130.44	141.50	148.13	201.19	216.67
67	77.38	98.39	112.76	122.71	130.44	175.77	185.72	93.96	119.39	137.08	149.24	158.08	208.93	226.62
68	82.91	106.12	120.49	132.65	141.50	187.93	197.88	98.39	124.92	143.71	156.98	168.03	217.78	237.67
69	88.44	113.86	129.34	142.60	152.55	200.09	211.14	103.91	130.44	150.34	165.82	179.08	226.62	248.73
70	93.96	122.71	138.18	153.66	165.82	213.35	224.41	108.33	135.97	158.08	174.66	190.14	235.46	260.89
71	103.91	135.97	153.66	171.35	184.61	233.25	245.41	118.28	149.24	173.56	191.24	207.83	255.36	280.79
72	114.97	150.34	170.24	190.14	205.62	254.26	269.73	129.34	163.61	191.24	210.04	225.51	276.36	302.90
73	127.13	165.82	189.03	212.25	228.83	276.36	295.16	141.50	180.19	211.14	229.94	246.52	299.58	327.22
74	140.39	183.51	210.04	236.57	255.36	301.79	323.90	153.66	197.88	232.15	250.94	268.63	325.00	352.64
75	155.87	202.30	233.25	263.10	284.10	329.43	354.85	168.03	216.67	255.36	275.26	292.95	352.64	380.28
76	171.35	222.20	255.36	287.42	310.63	361.48	390.23	183.51	236.57	279.68	302.90	321.69	385.80	417.86
77	187.93	243.20	280.79	315.06	340.48	396.86	427.81	201.19	259.78	306.21	332.74	352.64	422.29	459.87
78	206.72	267.52	307.32	344.90	373.64	435.55	469.82	219.99	284.10	334.95	365.91	385.80	462.08	505.19
79	227.72	292.95	337.16	376.96	409.02	478.66	516.25	240.99	310.63	367.01	402.39	423.39	506.30	554.94
80	249.83	321.69	369.22	412.34	447.71	525.09		263.10	339.38	401.28	442.18	464.29	553.83	
81	275.26	353.75	405.70	453.24	493.03	578.15		289.63	373.64	441.08	486.40	510.72	609.11	
82	302.90	389.12	446.61	498.56	542.78	635.64		318.37	411.23	485.30	535.04	561.57	669.91	
83	332.74	427.81	490.82	548.31	596.95	699.75		350.43	452.13	533.94	588.10	617.95	737.34	
84	365.91	470.93	539.46	603.58	656.64	769.40		385.80	497.46	587.00	646.69	679.86	811.41	
85	402.39		593.63	664.38	721.86	846.78		424.50		645.59	711.92	748.40	892.10	
86	442.18		653.33	730.71	793.72	931.90		466.50		709.70	782.66	823.57	981.65	
87	486.40		718.55	803.67	873.31	1024.76		512.93		780.45	861.15	906.48	1080.03	
88	535.04		790.40	884.37	960.64	1127.57		563.78		858.94	947.38	997.12	1188.37	
89	588.10		870.00	972.80	1056.82	1240.32		620.16		945.17	1042.45	1096.61	1307.76	
90	646.69							682.07						
91+														

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

Appendix C1

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

LTC-03 PA (2010 Rates), LTC-03FR PA (2010 Rates)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	4% Simple Inflation							4% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	14.62	16.87	20.25	21.37	22.50	32.62	33.75	41.62	51.75	58.50	64.12	67.50	92.24	102.37
30	15.75	18.00	21.37	22.50	23.62	33.75	36.00	43.87	54.00	61.87	67.50	70.87	96.74	107.99
31	16.87	19.12	22.50	23.62	24.75	34.87	38.25	45.00	55.12	63.00	68.62	71.99	97.87	110.24
32	16.87	19.12	23.62	24.75	25.87	37.12	39.37	45.00	56.25	64.12	69.74	73.12	100.12	111.37
33	18.00	20.25	24.75	25.87	27.00	38.25	41.62	46.12	56.25	65.25	70.87	74.24	101.24	113.62
34	18.00	21.37	25.87	27.00	28.12	40.50	43.87	46.12	57.37	66.37	71.99	75.37	102.37	114.74
35	19.12	22.50	25.87	28.12	29.25	42.75	45.00	47.25	58.50	67.50	73.12	76.49	104.62	116.99
36	20.25	23.62	27.00	29.25	31.50	43.87	47.25	47.25	59.62	68.62	74.24	77.62	105.74	119.24
37	21.37	24.75	29.25	30.37	32.62	46.12	49.50	48.37	59.62	69.74	75.37	78.74	107.99	121.49
38	21.37	25.87	30.37	31.50	33.75	48.37	51.75	49.50	60.75	70.87	76.49	79.87	109.12	122.62
39	22.50	27.00	31.50	33.75	36.00	50.62	55.12	49.50	61.87	71.99	77.62	80.99	111.37	124.87
40	23.62	28.12	32.62	34.87	37.12	52.87	57.37	50.62	63.00	73.12	78.74	82.12	112.49	127.12
41	24.75	29.25	33.75	36.00	38.25	55.12	59.62	51.75	64.12	74.24	79.87	83.24	113.62	128.24
42	24.75	30.37	34.87	38.25	40.50	57.37	61.87	51.75	65.25	75.37	80.99	84.37	115.87	129.37
43	25.87	31.50	37.12	39.37	41.62	59.62	64.12	52.87	66.37	76.49	82.12	85.49	116.99	130.49
44	27.00	32.62	38.25	40.50	42.75	60.75	66.37	52.87	66.37	76.49	82.12	86.62	119.24	132.74
45	28.12	33.75	39.37	42.75	45.00	64.12	68.62	54.00	67.50	77.62	83.24	87.74	120.37	133.87
46	28.12	36.00	41.62	43.87	46.12	66.37	71.99	55.12	68.62	78.74	84.37	88.87	122.62	134.99
47	29.25	37.12	42.75	46.12	48.37	68.62	74.24	55.12	69.74	79.87	85.49	91.12	123.74	136.11
48	30.37	38.25	45.00	48.37	50.62	70.87	77.62	56.25	70.87	80.99	86.62	92.24	125.99	138.36
49	31.50	40.50	46.12	49.50	51.75	74.24	79.87	56.25	71.99	82.12	87.74	93.37	127.12	139.49
50	32.62	41.62	48.37	51.75	54.00	76.49	83.24	57.37	73.12	83.24	88.87	94.49	129.37	140.61
51	33.75	42.75	50.62	54.00	56.25	79.87	86.62	58.50	74.24	84.37	91.12	95.62	131.62	142.86
52	36.00	45.00	51.75	56.25	58.50	83.24	89.99	59.62	75.37	85.49	92.24	97.87	133.87	145.11
53	37.12	47.25	54.00	58.50	60.75	86.62	93.37	59.62	76.49	87.74	94.49	98.99	134.99	147.36
54	38.25	48.37	56.25	60.75	64.12	89.99	96.74	60.75	77.62	88.87	95.62	101.24	137.24	149.61
55	40.50	50.62	58.50	63.00	66.37	93.37	100.12	61.87	78.74	89.99	97.87	102.37	139.49	151.86
56	42.75	52.87	60.75	66.37	69.74	97.87	105.74	64.12	80.99	92.24	100.12	104.62	142.86	156.36
57	43.87	55.12	64.12	69.74	73.12	101.24	110.24	65.25	82.12	94.49	102.37	106.87	147.36	160.86
58	46.12	57.37	66.37	73.12	76.49	105.74	115.87	67.50	84.37	96.74	104.62	109.12	150.74	165.36
59	48.37	60.75	69.74	76.49	79.87	111.37	121.49	68.62	86.62	100.12	107.99	112.49	154.11	170.99
60	50.62	63.00	73.12	79.87	83.24	115.87	128.24	70.87	88.87	102.37	110.24	114.74	158.61	175.49
61	54.00	67.50	77.62	84.37	88.87	123.74	134.99	74.24	93.37	106.87	114.74	119.24	165.36	182.24
62	57.37	71.99	83.24	89.99	93.37	130.49	142.86	77.62	96.74	111.37	120.37	124.87	173.24	188.99
63	61.87	76.49	87.74	95.62	100.12	139.49	149.61	80.99	101.24	116.99	124.87	130.49	181.11	195.74
64	65.25	80.99	94.49	101.24	105.74	148.49	157.49	84.37	106.87	121.49	130.49	136.11	188.99	202.49
65	69.74	86.62	100.12	107.99	112.49	157.49	166.49	87.74	111.37	127.12	136.11	141.74	196.86	210.36
66	74.24	93.37	106.87	115.87	121.49	167.61	177.74	92.24	115.87	132.74	143.99	150.74	204.73	220.48
67	78.74	100.12	114.74	124.87	132.74	178.86	188.99	95.62	121.49	139.49	151.86	160.86	212.61	230.61
68	84.37	107.99	122.62	134.99	143.99	191.24	201.36	100.12	127.12	146.24	159.74	170.99	221.61	241.86
69	89.99	115.87	131.62	145.11	155.24	203.61	214.86	105.74	132.74	152.99	168.74	182.24	230.61	253.11
70	95.62	124.87	140.61	156.36	168.74	217.11	228.36	110.24	138.36	160.86	177.74	193.49	239.61	265.48
71	105.74	138.36	156.36	174.36	187.86	237.36	249.73	120.37	151.86	176.61	194.61	211.48	259.86	285.73
72	116.99	152.99	173.24	193.49	209.23	258.73	274.48	131.62	166.49	194.61	213.73	229.48	281.23	308.23
73	129.37	168.74	192.36	215.98	232.86	281.23	300.35	143.99	183.36	214.86	233.98	250.86	304.85	332.98
74	142.86	186.74	213.73	240.73	259.86	307.10	329.60	156.36	201.36	236.23	255.36	273.35	330.73	358.85
75	158.61	205.86	237.36	267.73	289.10	335.23	361.10	170.99	220.48	259.86	280.10	298.10	358.85	386.97
76	174.36	226.11	259.86	292.48	316.10	367.85	397.10	186.74	240.73	284.60	308.23	327.35	392.60	425.22
77	191.24	247.48	285.73	320.60	346.47	403.85	435.34	204.73	264.36	311.60	338.60	358.85	429.72	467.97
78	210.36	272.23	312.73	350.97	380.22	443.22	478.09	223.86	289.10	340.85	372.35	392.60	470.22	514.09
79	231.73	298.10	343.10	383.60	416.22	487.09	525.34	245.23	316.10	373.47	409.47	430.84	515.21	564.71
80	254.23	327.35	375.72	419.59	455.59	534.34		267.73	345.35	408.34	449.97	472.47	563.58	
81	280.10	359.97	412.84	461.22	501.71	588.33		294.73	380.22	448.84	494.96	519.71	619.83	
82	308.23	395.97	454.47	507.34	552.33	646.83		323.98	418.47	493.84	544.46	571.46	681.70	
83	338.60	435.34	499.46	557.96	607.46	712.07		356.60	460.09	543.34	598.46	628.83	750.32	
84	372.35	479.21	548.96	614.20	668.20	782.94		392.60	506.21	597.33	658.08	691.82	825.69	
85	409.47		604.08	676.08	734.57	861.69		431.97		656.95	724.45	761.57	907.81	
86	449.97		664.83	743.57	807.69	948.31		474.72		722.20	796.44	838.06	998.93	
87	494.96		731.20	817.81	888.68	1042.80		521.96		794.19	876.31	922.43	1099.04	
88	544.46		804.32	899.93	977.55	1147.42		573.71		874.06	964.05	1014.68	1209.29	
89	598.46		885.31	989.93	1075.42	1262.16		631.08		961.80	1060.80	1115.92	1330.78	
90	658.08							694.07						
91+														

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

Appendix C2

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

LTC-03 PA (2010 Rates), LTC-03FR PA (2010 Rates)

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	3.7% Simple Inflation							3.7% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	13.00	15.00	18.00	19.00	20.00	29.00	30.00	37.00	46.00	52.00	57.00	60.00	82.00	91.00
30	14.00	16.00	19.00	20.00	21.00	30.00	32.00	39.00	48.00	55.00	60.00	63.00	86.00	96.00
31	15.00	17.00	20.00	21.00	22.00	31.00	34.00	40.00	49.00	56.00	61.00	64.00	87.00	98.00
32	15.00	17.00	21.00	22.00	23.00	33.00	35.00	40.00	50.00	57.00	62.00	65.00	89.00	99.00
33	16.00	18.00	22.00	23.00	24.00	34.00	37.00	41.00	50.00	58.00	63.00	66.00	90.00	101.00
34	16.00	19.00	23.00	24.00	25.00	36.00	39.00	41.00	51.00	59.00	64.00	67.00	91.00	102.00
35	17.00	20.00	23.00	25.00	26.00	38.00	40.00	42.00	52.00	60.00	65.00	68.00	93.00	104.00
36	18.00	21.00	24.00	26.00	28.00	39.00	42.00	42.00	53.00	61.00	66.00	69.00	94.00	106.00
37	19.00	22.00	26.00	27.00	29.00	41.00	44.00	43.00	53.00	62.00	67.00	70.00	96.00	108.00
38	19.00	23.00	27.00	28.00	30.00	43.00	46.00	44.00	54.00	63.00	68.00	71.00	97.00	109.00
39	20.00	24.00	28.00	30.00	32.00	45.00	49.00	44.00	55.00	64.00	69.00	72.00	99.00	111.00
40	21.00	25.00	29.00	31.00	33.00	47.00	51.00	45.00	56.00	65.00	70.00	73.00	100.00	113.00
41	22.00	26.00	30.00	32.00	34.00	49.00	53.00	46.00	57.00	66.00	71.00	74.00	101.00	114.00
42	22.00	27.00	31.00	34.00	36.00	51.00	55.00	46.00	58.00	67.00	72.00	75.00	103.00	115.00
43	23.00	28.00	33.00	35.00	37.00	53.00	57.00	47.00	59.00	68.00	73.00	76.00	104.00	116.00
44	24.00	29.00	34.00	36.00	38.00	54.00	59.00	47.00	59.00	68.00	73.00	77.00	106.00	118.00
45	25.00	30.00	35.00	38.00	40.00	57.00	61.00	48.00	60.00	69.00	74.00	78.00	107.00	119.00
46	25.00	32.00	37.00	39.00	41.00	59.00	64.00	49.00	61.00	70.00	75.00	79.00	109.00	120.00
47	26.00	33.00	38.00	41.00	43.00	61.00	66.00	49.00	62.00	71.00	76.00	81.00	110.00	121.00
48	27.00	34.00	40.00	43.00	45.00	63.00	69.00	50.00	63.00	72.00	77.00	82.00	112.00	123.00
49	28.00	36.00	41.00	44.00	46.00	66.00	71.00	50.00	64.00	73.00	78.00	83.00	113.00	124.00
50	29.00	37.00	43.00	46.00	48.00	68.00	74.00	51.00	65.00	74.00	79.00	84.00	115.00	125.00
51	30.00	38.00	45.00	48.00	50.00	71.00	77.00	52.00	66.00	75.00	81.00	85.00	117.00	127.00
52	32.00	40.00	46.00	50.00	52.00	74.00	80.00	53.00	67.00	76.00	82.00	87.00	119.00	129.00
53	33.00	42.00	48.00	52.00	54.00	77.00	83.00	53.00	68.00	78.00	84.00	88.00	120.00	131.00
54	34.00	43.00	50.00	54.00	57.00	80.00	86.00	54.00	69.00	79.00	85.00	90.00	122.00	133.00
55	36.00	45.00	52.00	56.00	59.00	83.00	89.00	55.00	70.00	80.00	87.00	91.00	124.00	135.00
56	38.00	47.00	54.00	59.00	62.00	87.00	94.00	57.00	72.00	82.00	89.00	93.00	127.00	139.00
57	39.00	49.00	57.00	62.00	65.00	90.00	98.00	58.00	73.00	84.00	91.00	95.00	131.00	143.00
58	41.00	51.00	59.00	65.00	68.00	94.00	103.00	60.00	75.00	86.00	93.00	97.00	134.00	147.00
59	43.00	54.00	62.00	68.00	71.00	99.00	108.00	61.00	77.00	89.00	96.00	100.00	137.00	152.00
60	45.00	56.00	65.00	71.00	74.00	103.00	114.00	63.00	79.00	91.00	98.00	102.00	141.00	156.00
61	48.00	60.00	69.00	75.00	79.00	110.00	120.00	66.00	83.00	95.00	102.00	106.00	147.00	162.00
62	51.00	64.00	74.00	80.00	83.00	116.00	127.00	69.00	86.00	99.00	107.00	111.00	154.00	168.00
63	55.00	68.00	78.00	85.00	89.00	124.00	133.00	72.00	90.00	104.00	111.00	116.00	161.00	174.00
64	58.00	72.00	84.00	90.00	94.00	132.00	140.00	75.00	95.00	108.00	116.00	121.00	168.00	180.00
65	62.00	77.00	89.00	96.00	100.00	140.00	148.00	78.00	99.00	113.00	121.00	126.00	175.00	187.00
66	66.00	83.00	95.00	103.00	108.00	149.00	158.00	82.00	103.00	118.00	128.00	134.00	182.00	196.00
67	70.00	89.00	102.00	111.00	118.00	159.00	168.00	85.00	108.00	124.00	135.00	143.00	189.00	205.00
68	75.00	96.00	109.00	120.00	128.00	170.00	179.00	89.00	113.00	130.00	142.00	152.00	197.00	215.00
69	80.00	103.00	117.00	129.00	138.00	181.00	191.00	94.00	118.00	136.00	150.00	162.00	205.00	225.00
70	85.00	111.00	125.00	139.00	150.00	193.00	203.00	98.00	123.00	143.00	158.00	172.00	213.00	236.00
71	94.00	123.00	139.00	155.00	167.00	211.00	222.00	107.00	135.00	157.00	173.00	188.00	231.00	254.00
72	104.00	136.00	154.00	172.00	186.00	230.00	244.00	117.00	148.00	173.00	190.00	204.00	250.00	274.00
73	115.00	150.00	171.00	192.00	207.00	250.00	267.00	128.00	163.00	191.00	208.00	223.00	271.00	296.00
74	127.00	166.00	190.00	214.00	231.00	273.00	293.00	139.00	179.00	210.00	227.00	243.00	294.00	319.00
75	141.00	183.00	211.00	238.00	257.00	298.00	321.00	152.00	196.00	231.00	249.00	265.00	319.00	344.00
76	155.00	201.00	231.00	260.00	281.00	327.00	353.00	166.00	214.00	253.00	274.00	291.00	349.00	378.00
77	170.00	220.00	254.00	285.00	308.00	359.00	387.00	182.00	235.00	277.00	301.00	319.00	382.00	416.00
78	187.00	242.00	278.00	312.00	338.00	394.00	425.00	199.00	257.00	303.00	331.00	349.00	418.00	457.00
79	206.00	265.00	305.00	341.00	370.00	433.00	467.00	218.00	281.00	332.00	364.00	383.00	458.00	502.00
80	226.00	291.00	334.00	373.00	405.00	475.00		238.00	307.00	363.00	400.00	420.00	501.00	
81	249.00	320.00	367.00	410.00	446.00	523.00		262.00	338.00	399.00	440.00	462.00	551.00	
82	274.00	352.00	404.00	451.00	491.00	575.00		288.00	372.00	439.00	484.00	508.00	606.00	
83	301.00	387.00	444.00	496.00	540.00	633.00		317.00	409.00	483.00	532.00	559.00	667.00	
84	331.00	426.00	488.00	546.00	594.00	696.00		349.00	450.00	531.00	585.00	615.00	734.00	
85	364.00		537.00	601.00	653.00	766.00		384.00		584.00	644.00	677.00	807.00	
86	400.00		591.00	661.00	718.00	843.00		422.00		642.00	708.00	745.00	888.00	
87	440.00		650.00	727.00	790.00	927.00		464.00		706.00	779.00	820.00	977.00	
88	484.00		715.00	800.00	869.00	1020.00		510.00		777.00	857.00	902.00	1075.00	
89	532.00		787.00	880.00	956.00	1122.00		561.00		855.00	943.00	992.00	1183.00	
90	585.00							617.00						
91+														

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

State: Pennsylvania **Filing Company:** John Hancock Life Insurance Company (USA)
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2016 Inforce Rate Increases-JH 1
Project Name/Number: 2016 Inforce Rate Increases-JH 1/

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	PA_2016 Retail Inforce Rate Increase Cover Letter.pdf Understanding Premium Rate Increases on Private LTCI Policyholders 060216.pdf
Item Status:	
Status Date:	

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

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	PA CCII10 Filing Package.pdf PA Adv Filing Package.pdf PA Gold Filing Package.pdf PA CCI Filing Package.pdf PA CCII Filing Package.pdf PA CCIIE Filing Package.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	Rate only filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Authorization to File (A&H)
Bypass Reason:	Not applicable as Company is making this submission.
Attachment(s):	
Item Status:	
Status Date:	

State: Pennsylvania **Filing Company:** John Hancock Life Insurance Company (USA)
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2016 Inforce Rate Increases-JH 1
Project Name/Number: 2016 Inforce Rate Increases-JH 1/

Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	Rate only submission.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Rate Table (A&H)
Comments:	Rates are located on the Rate/Rule Schedule
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	Rate filing on existing policies.
Attachment(s):	
Item Status:	
Status Date:	

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

Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	Rate only filing.
Attachment(s):	
Item Status:	
Status Date:	

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

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

John Hancock Place
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Boston, Massachusetts 02117
1-888-877-6075
Direct: (617) 572-0281
Email: mfluet@jhancock.com

Joanne Witham
Director
LTC Contracts and Legislative Services

July 5, 2017

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

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

Dear Commissioner:

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

As a result of the factors listed above, we are requesting a premium rate increase on the policy series listed below and are enclosing the actuarial memos and rates for your review and acceptance.

Policy Series	Approval Date	Years Sold	Average Increase
LTC-PA-91	10/23/91 & 2/4/2015	1991 – 1995	17.3%
NH-PA-91	10/23/91& 2/4/2015	1991 – 1994	17.3%
LTC-94 PA	6/22/94 & 2/4/2015	1994 – 1999	17.3%
LTC-94 PA 2/95	2/28/95 & 2/4/2015	1995 – 1999	17.3%
NH-94 PA	6/22/94 & 2/4/2015	1994 – 1999	17.3%
NH-94 PA 2/95	2/28/95 & 2/4/2015	1995 – 1999	17.3%
LTC-96 PA 9/96	1/3/97 & 2/4/2015	1997 – 2004	31.7%
LTC-96 PA 6/98	10/6/98 & 2/4/2015	1999 - 2004	31.7%
LTC-98FR PA 6/98	10/6/98 & 2/4/2015	1999 - 2004	31.7%
LTC-96CL PA 9/96	1/3/97 & 2/4/2015	1997 – 2000	31.7%
NH-99 PA 4/99	5/16/01 & 2/4/2015	2001 – 2003	31.7%
NH-99FR PA 4/99	5/16/01 & 2/4/2015	2001 – 2003	31.7%
LTC2000 PA 4/00	5/4/01 & 2/4/2015	2001 - 2003	31.7%
LTC-02 PA	7/31/02 & 2/4/2015	2002 – 2004	37.0%
LTC-02FR PA	7/31/02 & 2/4/2015	2002 – 2005	37.0%
BSC-02 PA	7/31/02 & 2/4/2015	2002 – 2004	37.0%
BSC-02FR PA	7/31/02 & 2/4/2015	2002 – 2004	37.0%
LTC-03 PA	5/21/04 & 1/20/2011	2004 - 2008	32.8%
LTC-03FR PA	5/21/04 & 1/20/2011	2004 - 2008	32.8%
BSC-03 PA	5/21/04 & 1/20/2011	2004 - 2007	32.8%

BSC-03FR PA	5/21/04 & 1/20/2011	2004 - 2007	32.8%
LTC-03 PA (2007)	10/12/07 & 1/20/2011	2007 - 2009	27.2%
LTC-03FR PA (2007)	10/12/07 & 1/20/2011	2007 - 2009	27.2%
LTC-03 PA (2008)	6/13/08 & 12/3/2014	2008 – 2011	13.4%
LTC-03FR PA (2008)	6/13/08 & 12/3/2014	2008 – 2011	13.4%
LTC-03 PA (2010)	7/27/10 & 12/3/2014	2010 – 2011	10.5%
LTC-03FR PA (2010)	7/27/10 & 12/3/2014	2010 – 2011	10.5%

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

Policyholder Options

We are fully aware that a premium increase may be difficult for our policyholders. Therefore, we will provide all policyholders with an array of options which will help them mitigate the impact of any increase. Most important, for those policyholders who originally purchased lifetime 5% compound or 5% simple inflation and policyholders who took a reduced compound or simple inflation when notified of past premium increases, we will provide them with the ability to retain their existing premium by decreasing their future inflation coverage to a lower percentage which will vary by policy series. These policyholders will be able to keep all accrued inflation increase amounts to date and the lower inflation index will apply on a prospective basis only. The endorsements and other applicable forms needed to implement the benefit reduction options will be filed under a separate forms submission.

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

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

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

Ensuring No Cross-Subsidization Between States

We have ensured no state's rate increase approvals will subsidize other states' experience. Rate increases will vary by state, but only to reflect the timing and amount of prior rate increases approved by that state. This is accomplished by first backing-out all prior rate increases from our nationwide premium data. We then re-introduce prior rate increases with the amount and timing based on your state's prior approvals. The current proposed rate increases are then determined based on the amounts needed in order to achieve our target loss ratios where our targets reflect the lifetime loss ratios certified to in our prior filing.

Although some states may have capped our previous inforce rate increase filings, in each case this was done with the understanding that the full amount of the proposed rate increases were justified and that John Hancock would be refiling for the remainder at a later date. In instances where the remainder remains unapproved, it has been included in the current filings.

Past Losses Testing

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

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

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

This submission is being filed in all states and the District of Columbia..

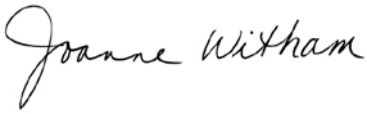
The following items are included in this submission:

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

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

Thank you for your time and consideration in this matter.

Sincerely,



Joanne Witham

American Academy of Actuaries

Issue Brief

JUNE 2016

KEY POINTS:

Private LTCI is complex—a policyholder is essentially paying today for a varied range of care he or she may or may not need years, if not decades, into the future.

Insurers are gradually learning through their claims experience what the actual levels of benefits are and will be.

A means for taking corrective action to accommodate the changing future is important.

Understanding Premium Rate Increases on Private Long-Term Care Insurance Policyholders

America faces a great public need in addressing long-term care (LTC) financing, and that need is growing even more critical because the population is aging. There can be substantial costs for LTC services and supports, and for elderly Americans and their families, finding ways to pay for those services and supports can be challenging. According to the U.S. Department of Health and Human Services, about half of Americans turning 65 today will need LTC; one in seven adults will need care for more than five years; and one in six will spend at least $100,000 for future LTC.[1]

Private LTC insurance (LTCI) is an option for financing future LTC needs; however, it is often considered cost-prohibitive by many potential consumers. In particular, in recent years, LTC[2,3] has gotten a lot of attention because of the relative size and frequency of premium rate increases. The American Academy of Actuaries' Long-Term Care Reform Subcommittee has developed this issue brief to enhance understanding of what is leading to significant rate increases, examine how the need for a rate increase is determined, discuss the effects of increases on various stakeholders, and explore alternatives to premium rate increases.

1 *Long-Term Services and Supports for Older Americans: Risks and Financing Research Brief*, Office of the Assistant Secretary for Planning and Evaluation; U.S. Department of Health and Human Services, February 2015.

2 Many LTCI policies include a "guaranteed renewable" contractual provision requiring an insurance company to offer to renew these policies, but the insurance company may do so with a premium rate increase only on a class basis.

3 Some states include short-term care insurance (which generally provides similar coverage to LTC, but for shorter benefit periods, typically for a year or less) under the classification of long-term care insurance. For clarity, this issue brief is not intended to address such short-term care insurance.

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Factors Affecting LTCI Premium Increases

Private LTCI is complex—a policyholder is essentially paying today for a varied range of care he or she may or may not need years, if not decades, into the future. As such, LTCI requires a long projection period, with some policyholders receiving benefits beyond age 100. Therefore even for the average issue age of 57, policy projections require assumptions for more than 50 years into the future. The future period is even longer for younger policyholders. Further, calculating premiums relies on a number of assumptions for variables such as:

- mortality;
- voluntary lapses;
- interest rates; and
- morbidity, including
    - incidence of disabilities requiring LTC services;
    - recoveries and mortality while on claim;
    - benefit expiry;
    - service inflation costs of covered services relative to inflation protection assumptions; and
    - the amount of services required while disabled (for policies that reimburse actual expenses).

In addition, there has been and continues to be a high level of uncertainty and change in circumstances that affect the level of sufficient premium rates, such as:

- changing pattern of service/care providers (e.g., growth of assisted living facilities and continuing care retirement communities, access to home care services that are covered by LTCI);
- changing medical practice (e.g., criteria for diagnosis of Alzheimer's disease and other cognitive impairments);
- effects of mortality improvement in the population, leading to more older age benefits and longer stays for a given age;
- changes in family composition and availability of caregivers, leading to fewer supports for care at home;
- lower investment income, a crucial consideration for a financial instrument that must accumulate large reserves over many decades to prefund the high cost of services that occur at advanced ages; and
- limited available data under existing LTCI coverage beyond 20 policy years for advanced ages, where morbidity tends to be substantially different from general population data due to the characteristics of those who purchase insurance.

If not for the ability to adjust premiums to better reflect actual experience, carriers would not have offered this type of insurance product. Without LTCI, many more people would exhaust their savings on care costs and then rely on public programs such as Medicaid for their additional care needs.

Often, examining adverse experience from older policy form blocks provides valuable insights that may be applicable to newer blocks. After reviewing the adverse experience, insurers may need to change projection assumptions used for the newer policy forms. The revised projections could identify a need for a premium rate increase. It is important to note that even though adverse experience has not developed yet for a newer block, the revised expected future benefits may be higher for that newer block than previously expected. Recognizing the need to fund the higher expected future benefits for the newer block comes in the form of a premium rate

Members of the Long-Term Care Reform Subcommittee include: P.J. Eric Stallard, MAAA, ASA, FCA, chairperson; Bruce Stahl, MAAA, ASA, vice chairperson; Mark Billingsley, MAAA, FSA; Dave Bond, MAAA, FCA, FSA; Michael A. Boot, MAAA, FSA; Malcolm A. Cheung, MAAA, FSA; Robert W. Darnell, MAAA, ASA; Timothy D. Gustafson, MAAA, FSA; Clark Heitkamp, MAAA, FSA; David E. Kerr, MAAA, ASA; Perry Kupferman, MAAA, FSA; Brad S. Linder, MAAA, ASA; Jamala Murray, MAAA, FSA; David Plumb, MAAA, FSA; Zenaida Samaniego, MAAA, FSA; Steven W. Schoonveld, MAAA, FSA; Sara Teppema, MAAA, FCA, FSA; Matthew Winegar, MAAA, FSA; and Ali Zaker-Shahrak, MAAA, FSA.

increase. Actuaries will then communicate the amount of premium rate increases along with their assumed implementation timing to state insurance departments. Both the increase and its associated implementation timing are very important. Deferring implementation of a needed rate increase is detrimental because waiting to implement the rate increase will not start the accumulation of the needed increased premium to fund the higher expected benefits, resulting in the need for a further increase. The effect on consumers is that deferrals generally lead to the need for a higher rate increase than originally calculated.

When original LTCI policy forms were issued in the 1980s and '90s, often morbidity assumptions were based upon general population statistics, and lapse and mortality assumptions upon experience of non-LTC insurance products. Not only did the insured population behave differently than the general population, but improvements in medical diagnostic practices and services and a large increase in the use of assisted living facilities helped increase (1) the number of individuals surviving to ages where the levels of disability are higher, leading to higher claim rates per insured; and (2) the survival time following the onset of disability.

Insurers are gradually learning through their claims experience what the actual levels of benefits are and will be; nonetheless, they still do not yet have a complete basis for assessing the ultimate levels of claims to be paid at advanced ages and later policy durations, nor how these levels might change over time. Insurers will continue to use existing information to estimate these ultimate claim levels and may need to raise premium rates further as more insured life experience develops or if there are unfavorable changes in benefit usage in the future.

Differences Between Current and Past LTCI Policies

There are significant differences in the pricing characteristics for LTCI policies issued in the past, especially more than a decade ago, compared to policies being issued today and what is expected going forward. The possibility of a future rate increase, at any point in time, is a function of the confidence level in the underlying assumptions and risks associated with these assumptions. With more conservative assumptions, more data to support those assumptions, key assumptions approaching their absolute limits (e.g., ultimate lapse rates approaching zero), and higher explicit margins, it is likely that the probability of rate increases on the current generation of LTCI policies will be lower than the probability of rate increases on previous generations. Future changes in the underlying morbidity, mortality, policyholder behavior, provider behavior, or regulations could alter this likelihood, yet statistical analyses on the experience are helpful when applying historical results to future projections.

A recent presentation[4] of the likelihood of future rate increases on policies issued in 2014 versus policies issued in 2007 and 2000, based on a survey of insurers writing business in 2000, 2007, and 2014, found the following:

- Barring the potential changes mentioned above, and using the same projection model for each time period, the risk of a future rate increase issued in 2014 (using 2014 assumptions) is only one-quarter that of the risk on business issued in 2000 (using 2000 assumptions), and only one-third that of the risk on business issued in 2007 (using 2007 assumptions).
- The primary reasons for this improved expectation of future premium stability are the substantially greater insured experience behind each successive set of assumptions, the significantly lower future downside risk of most assumptions, and an increase in the margins for adverse experience.

4 Stephen Douglas Forman, James M. Glickman, and Roger Loomis, "LTCI New Business Pricing - How Safe Is It?," Society of Actuaries Annual Meeting, October 11-14, 2015.

- Amount of data increased 16-fold from 2000 to 2014.
- Claims data for ultimate experience (e.g., durations 10 and beyond) at attained ages over 80 increased 70-fold from 2000 to 2014.
- Ultimate voluntary lapse rate assumptions decreased from 2.8 percent in 2000 to 0.7 percent in 2014. This leaves very little room for future adverse deviations from lower voluntary lapse rates.
- Best estimate ultimate claim costs in the year 2000 were estimated at 70 percent of the recently released 2000-2011 SOA LTC Experience Study.[5] The corresponding best estimate ultimate claim costs used for 2014 pricing were 108 percent of that SOA LTC Experience Study.
- Ultimate mortality being used in 2014 pricing is 72 percent of the mortality assumption used in 2000.
- Investment portfolio rates were assumed to be 6.4 percent for every future year of a policy issued in 2000, while they are now assumed to be 4.6 percent for every future year of a policy issued in 2014.

• As a consequence of the above, the average policy premiums (for the same benefits) increased to 215 percent of the year 2000 premiums by 2014.

Determining the Need for Premium Rate Increases

In determining whether LTCI policies require a premium rate increase, two authorized methods are applied—one for policies subject to minimum loss ratio certifications and one for a rate stability certifications.

Historically, LTCI pricing was subject to a 60 percent minimum loss ratio (MLR) by most states, meaning that the ratio of the present value of lifetime claims to premiums could not fall below 60 percent. Beginning in the early 2000s, many states enacted rate stability laws, which stated that LTCI should be priced without using the MLR approach. Instead actuaries would need to certify that the premium rates had enough margin to withstand moderately adverse experience (MAE).

Under the MLR approach, if an insurer demonstrates that revised historical and future projected experience produces a lifetime loss ratio greater than 60 percent (or the originally priced-for loss ratio), a premium rate increase could be filed that would allow the projected experience on the policies to return to that lifetime loss ratio.

Under the rate stabilization approach, a premium rate increase could be requested if actual past experience combined with projected future experience exceeds the original or previously defined MAE margin. If revised projections using updated experience exceed the MAE margin, then a premium rate increase could be filed such that the lifetime loss ratio on the original premiums is assumed to be the greater of 58 percent and the original assumed loss ratio; and the lifetime loss ratio on the increased premiums is at least 85 percent (with claims projected into the future including MAE). For this premium rate increase filing, the amount of premium rate increase needs to be large enough for the insurer's designated actuary to certify that the premiums are sufficient with no further premium rate increases in the future unless the actual experience exceeds a revised MAE margin.

5 Society of Actuaries, *Long Term Care Intercompany Experience Study – Aggregate Database 2000-2011 Report*, January 2015.

Under either approach, the need for a premium rate increase should be driven by projected lifetime loss ratios also, rather than actual past experience alone. Despite the relatively straightforward mathematical calculations to determine premium increases, determining projection assumptions (e.g., whether actual historical experience is sufficiently credible to justify changes in future projected assumptions) can be difficult.

Some assumptions have a higher degree of credibility earlier in the life of a policy than others. For example, policy lapses are more likely to occur in the earlier years of the policy, and claim submissions are more likely to occur in later policy years. As such, actual lapse experience develops a higher degree of credibility in the earlier years of the business while actual claim experience has a lower degree of credibility in the earlier years of the business.

With LTCI it can take a long time from the purchase of a policy until the first time a claim is submitted, and this time period can be several decades for many individual policies. As such, there is often little claims experience to justify premium rate increases on a relatively young group of policy forms based on the experience of those forms alone. Section 3.2.1 of Actuarial Standard of Practice No. 18, *Long-Term Care Insurance*, requires actuaries to use alternative data sources such as public data or experience from the insurance company's older, similar policy forms for identifying reasonable assumptions.[6] Waiting until there is adequate claim information on each policy form could result in much larger, less affordable rate increases.

Filing and Approval Process

The rate increase process can vary across state jurisdictions, and can be time-consuming. While a company prepares the same initial rate increase filing in each jurisdiction, the filings are addressed differently by many states. Each state/jurisdiction approval includes unique conditions. Approvals are often for different amounts, which sometimes may not be at an adequate level as determined by the company, with different administrative implementation rules and time frames for that approval to be effective.

Larger rate increase requests may experience delays in approval within a state, and depending on the time taken in the approval process might mean the insurer does not receive approval in the year filed, and for that missed year will need to be made up in later years, in the form of an even higher premium rate for that state. Similarly, if a state approves less than the needed increase, carriers will likely request additional increases to make up for the expected shortfall. Thus, the cumulative amount of the increase could be larger than the original request in that state.

It would be necessary to develop steps to improve the filing and approval process that consider regulatory requirements found in state laws and regulations, including:

- An insurer's thorough review signed by an actuary with LTCI experience identifying deterioration and migration from each of the initial pricing assumptions;
- Predesigned rules or guidelines for increase approval that take into account the necessary total increase or an implementation plan for a series of preferred rate increases;

6 Actuarial Standards Board, Actuarial Standard of Practice No. 18, *Long-Term Care Insurance*, January 1999.

- Preset benefit reduction options that will be offered to policyholders in their effort to maintain the same premium level;
- Standardized dates and methods of implementing the rate increases nationally; and
- Seeking greater ability through enhanced standards at the Interstate Compact for premium rate increase approvals.[7]

The Effects of Premium Rate Increases

LTCI premium rate increases may not align the premiums with the future benefits as well as one might otherwise expect because individual behavior may not align with predictions. There are several reasons for this.

First, an insurer may offer an opportunity to reduce benefits in order to keep the premium dollars a policyholder pays roughly equivalent after the premium rate increase versus before (e.g., reducing the daily maximum benefit). When offered, policyholders may select benefits that better match their current/anticipated health care needs. For example, many policyholders are in the position where they have higher maximum daily benefits than actual current cost of services because the policyholders originally purchased inflation coverage[8] to meet expected inflation needs but actual inflation turned out to be lower. A policyholder who has coverage limits significantly higher than the actual cost of LTC services may reduce their daily maximum coverage such that the premiums do not change and the new maximum benefit levels continue to remain higher than the actual cost of services. Similar examples may exist for lapsing of particular riders or other benefit options.

Second, many states' regulations require that a nonforfeiture benefit be given in lieu of lapse to those who cease paying premiums and whose cumulative premium rate increases exceed a specific percentage based on the issue age of the policyholder. The nonforfeiture benefit is a paid-up benefit with a total policy limit that equals the premiums paid to date (less any claims paid), and payable according to the benefits of the policy had it not ceased to be premium-paying upon implementation of a premium rate increase. The insurer maintains a reserve for these remaining paid-up benefits. While this remaining nonforfeiture reserve is lower, the company will have a harder time monitoring residual benefits in cases in which there is a significant reduction in policyholder contact and no incentive to report an insured's death.

Finally, the policyholders who choose to lapse their policies or reduce their benefits may be the healthier policyholders, leaving the remaining pool of policyholders with higher average expected claims. Ideally, and to the extent the experience is credible, the morbidity experience following a premium rate increase should be compared to the morbidity of similar policies without a premium rate increase.

Alternatives to a Premium Rate Increase

Insurers have routinely allowed insureds to reduce coverage by changing typical benefit options in order to help offset some or all of a rate increase. In recent years, in an effort to enable policyholders faced with a rate increase to retain significant coverage, some companies have started making available an option for policyholders to avoid the rate increase and keep their same premium by reducing the size of the future benefit increases for plans with automatic built-in inflation increases.

For example, policyholders would be able to keep their accrued benefit at their current inflation rate and only the future increases are lower

7 The Interstate Insurance Product Regulation Compact allows member states to establish standards for long-term care insurance, among other insurance products. These insurance products are governed by the Interstate Insurance Product Regulation Commission (IIPRC), where there is a limited ability to control rate increases through reviews of rate filing standards.

8 A popular inflation option selected by policyholders was the 5 percent option because states required LTC applicants to sign that they rejected this option, which often led to applicants selecting the 5 percent option. This inflation option turned out to be higher than actual LTC cost increases, leaving many policyholders with more coverage than needed.

than they would otherwise be. This is most effective as a conservation tool if it is done on an actuarially equivalent basis, meaning that the new prospective inflation accrual is set so that the present value of the expected reduction in benefits over time will be equal to the present value of the premium increase that is forgone. This is in contrast with most benefit reductions, which are in essence "partial surrenders" where there may be a reduction in the insurer's liability.

When insureds reduce their benefits to help offset a rate increase, an insurer would expect some adverse selection—meaning that the healthier insureds are the ones reducing their benefits and thus the experience on the block will likely worsen over time. With the approach described above, there may be less adverse selection involved because the benefit reductions are gradual and may not become significant for many years.

In the past relatively few insureds have chosen to lapse their policies when premiums were increased and alternatives to the increase were offered. According to a 2010 report from Gen Re (a reinsurance company) based on an industry survey, lapses at the time of a rate increase were only higher than normal by 2.5 percent of the total policies exposed to an increase.[9] The low 2.5 percent extra lapse rate suggests that the increases were generally affordable for the vast majority of policyholders, which is likely due to LTC insurance purchasers being in the higher income and asset demographics than non-purchasers.

Conclusion

Predicting future policyholder and service provider behavior can be difficult. A means for taking corrective action to accommodate the changing future is important. The more conservative assumptions in today's pricing of private LTCI and improved speed at taking corrective action should improve future projections, resulting in fewer and smaller rate increases.

9 The context for the premium rate increases at the time of the survey included: a low-interest-rate environment, generally lower-than-anticipated lapses and mortality, an average rate increase of about 25 percent in the survey, and premium price points that were generally at or below what policyholders could purchase at their attained ages.

John Hancock Life Insurance Company (U.S.A.)
Actuarial Memorandum for Inforce Rate Increase – Custom Care II 2010
June 20, 2017

Product Name	Form Number	Issue Date Range
Custom Care II Enhanced (2010)	LTC-03 PA (2010)	Oct 2010 - Aug 2011
Custom Care II Enhanced Franchise (2010)	LTC-03FR PA (2010)	Oct 2010 - Aug 2011

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

1. Scope & Purpose

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

2. Benefit Description

A brief policy description for each of the policy forms:

LTC-03 PA (2010)
Individually underwritten long-term care policies that provide comprehensive long-term care coverage for care received in a nursing home or assisted care living facility, home health care, hospice care, respite care, or attendance at an Adult Day Care Center providing Adult Day Care.

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

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

3. Renewability

All policy forms are guaranteed renewable.

4. Applicability

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

5. Actuarial Assumptions

Morbidity

The morbidity assumptions are derived from our own experience, following a comprehensive claim study just recently completed. The study has been peer reviewed both internally as well as by an Independent third party.

Our claims projections include 12 years of future morbidity improvements at 1.1% per year, as well as a 10.0% margin for moderately adverse experience, consistent with the margin originally anticipated in our original pricing loss ratio.

Below are currently expected sample annual claim costs for an LTC-03 policy, $300 monthly benefit, with no inflation protection (including the 10.0% margin but does not include future improvements):

Age	Issue Age 55	
	4 year	Lifetime
55	1.56	5.85
60	6.25	15.22
65	13.80	31.83
70	28.31	60.48
75	70.85	150.27
80	162.46	273.15
85	375.00	539.70
90	496.53	650.44
95	504.80	620.42

Age	Issue Age 65	
	4 year	Lifetime
65	3.64	13.55
70	19.00	42.54
75	65.91	137.91
80	168.25	281.09
85	414.36	593.61
90	546.81	710.96
95	537.60	649.57

Age	Issue Age 75	
	4 year	Lifetime
75	16.92	56.49
80	137.81	239.20
85	407.56	574.39
90	586.42	756.76
95	581.81	700.94

Voluntary Lapses

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

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

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

In addition to the lapse rates shown, we assume a 1.2% lapse rate due to the rate increase. The additional lapse rate is used to adjust future premiums and claims down by 1.2% starting at the effective implementation date of the rate increase.

Mortality

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

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

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

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

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

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

We are also projecting 12 years of future mortality improvement based on scale AA, consistent with the 12 years of future morbidity improvement in our future claim projections.

Expenses

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

6. Trend Assumptions

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

7. Marketing Method

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

8. Underwriting

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

9. Premium Classes

The base policy premium rates vary by Issue age, Benefit Period, and Inflation Option, as in the initial rate filing.

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

10. Premium Modalization Rules

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

11. Issue Age Range

The issue age range is 18-84 for all policy forms.

12. Area Factors

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

13. Average Annual Premium

The table below summarizes the average annual premium per policy before and after the requested increase.

	Nationwide	Pennsylvania	
Form	before the rate increase	before the rate increase	after the rate increase
LTC-03 PA (2010)	2,460	2,750	3,040
LTC-03FR PA (2010)	2,640	2,360	2,609

14. Number of Policyholders

The table below summarizes, as of 12/31/2015, the number of policies inforce and their 2015 annualized premium that will be affected by this rate increase in your state.

Form	Number of Policies	2015 Annualized Premium
LTC-03 PA (2010)	244	671,590
LTC-03FR PA (2010)	236	557,843

15. Reserves

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

16. Analysis Performed

Original Pricing Assumptions

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

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

Morbidity

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

Below are the original sample annual claim costs for an LTC-03 policy, $300 monthly benefit, with no inflation (which included a 10.0% margin for moderately adverse experience):

Issue Age 55		
Age	**4 yr**	**Lifetime**
55	1.41	2.87
60	8.22	10.68
65	9.67	20.60
70	22.66	47.65
75	61.10	129.32
80	140.60	238.56
85	245.09	344.79
90	349.93	433.68
95	433.52	523.88

Issue Age 65		
Age	**4 yr**	**Lifetime**
65	2.58	8.67
70	24.06	51.07
75	69.62	140.76
80	143.84	235.23
85	252.84	345.99
90	356.71	433.72
95	436.85	518.83

Issue Age 75		
Age	**4 yr**	**Lifetime**
75	22.00	64.93
80	168.49	266.52
85	300.16	385.12
90	373.38	433.91
95	457.98	525.48

Voluntary Terminations

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

Mortality

Our mortality decrement is based on the unloaded 1994 Group Annuity Mortality Table, sex-distinct, with 10 years of improvements, and the following selection factors:

Policy Duration	Preferred Risk Class				Standard Risk Class			
	Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82
1	15.8%	12.9%	14.6%	14.6%	27.7%	22.6%	25.7%	25.7%
2	21.9%	17.7%	19.5%	19.7%	37.0%	29.8%	32.9%	33.2%
3	27.8%	22.8%	25.9%	25.7%	45.2%	37.0%	42.1%	41.7%
4	31.5%	26.3%	32.2%	32.1%	49.3%	41.1%	50.3%	50.3%
5	34.7%	34.0%	39.4%	39.7%	52.4%	51.4%	59.6%	59.9%
6	39.4%	39.4%	45.7%	45.7%	57.5%	57.5%	66.8%	66.8%
7	42.9%	42.9%	51.6%	51.5%	60.6%	60.6%	72.9%	72.8%
8	47.3%	46.6%	57.1%	57.1%	64.7%	63.7%	78.1%	78.1%
9	50.8%	49.6%	62.0%	70.2%	67.4%	65.7%	82.2%	93.1%
10	56.7%	53.4%	69.8%	78.1%	70.9%	66.8%	87.3%	97.6%
11	59.2%	53.5%	72.2%	81.6%	74.0%	66.9%	90.3%	102.1%
12	60.0%	54.3%	77.1%	85.6%	75.0%	67.9%	96.4%	107.0%
13	60.9%	55.9%	82.1%	85.6%	76.1%	69.9%	102.6%	107.0%
14	62.6%	57.5%	83.8%	85.6%	78.2%	71.9%	104.8%	107.0%
15	64.2%	59.1%	85.6%	85.6%	80.3%	73.9%	107.0%	107.0%
16	66.4%	62.7%	85.6%	85.6%	83.0%	78.4%	107.0%	107.0%
17	68.5%	64.4%	85.6%	85.6%	85.6%	80.5%	107.0%	107.0%
18	70.7%	67.1%	85.6%	85.6%	88.3%	83.8%	107.0%	107.0%
19	72.8%	69.7%	85.6%	85.6%	91.0%	87.1%	107.0%	107.0%
20	74.9%	72.4%	85.6%	85.6%	93.7%	90.4%	107.0%	107.0%
21	77.1%	75.0%	85.6%	85.6%	96.3%	93.8%	107.0%	107.0%
22	79.2%	77.7%	85.6%	85.6%	99.0%	97.1%	107.0%	107.0%
23	81.3%	80.3%	85.6%	85.6%	101.7%	100.4%	107.0%	107.0%
24	83.5%	83.0%	85.6%	85.6%	104.3%	103.7%	107.0%	107.0%
25+	85.6%	85.6%	85.6%	85.6%	107.0%	107.0%	107.0%	107.0%

Policy Duration	Substandard 1 Risk Class				Substandard 2 Risk Class			
	Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82
1	49.0%	39.9%	45.4%	45.4%	60.1%	49.0%	55.7%	55.7%
2	64.7%	52.1%	57.5%	58.0%	78.6%	63.3%	69.9%	70.5%
3	78.3%	64.1%	73.0%	72.3%	94.1%	77.0%	87.7%	86.9%
4	84.6%	70.5%	86.4%	86.3%	100.6%	83.8%	102.7%	102.6%
5	89.0%	87.3%	101.3%	101.9%	104.6%	102.6%	119.0%	119.7%
6	96.8%	96.8%	112.4%	112.4%	112.4%	112.4%	130.5%	130.5%
7	101.0%	101.0%	121.5%	121.3%	115.8%	115.8%	139.4%	139.1%
8	106.8%	105.1%	128.8%	128.9%	120.9%	119.0%	145.9%	145.9%
9	110.1%	107.4%	134.2%	152.0%	123.1%	120.0%	150.0%	169.9%
10	113.4%	106.8%	139.7%	156.1%	123.3%	116.2%	151.9%	169.8%
11	118.4%	107.0%	144.4%	163.3%	128.7%	116.4%	157.1%	177.6%
12	120.0%	108.6%	154.3%	171.2%	130.5%	118.1%	167.8%	186.2%
13	121.7%	111.8%	164.1%	171.2%	132.4%	121.6%	178.5%	186.2%
14	125.1%	115.0%	167.7%	171.2%	136.1%	125.1%	182.3%	186.2%
15	128.5%	118.2%	171.2%	171.2%	139.7%	128.6%	186.2%	186.2%
16	132.8%	125.5%	171.2%	171.2%	144.4%	136.5%	186.2%	186.2%
17	137.0%	128.8%	171.2%	171.2%	149.0%	140.1%	186.2%	186.2%
18	141.3%	134.1%	171.2%	171.2%	153.7%	145.8%	186.2%	186.2%
19	145.6%	139.4%	171.2%	171.2%	158.3%	151.6%	186.2%	186.2%
20	149.8%	144.7%	171.2%	171.2%	163.0%	157.4%	186.2%	186.2%
21	154.1%	150.0%	171.2%	171.2%	167.6%	163.1%	186.2%	186.2%
22	158.4%	155.3%	171.2%	171.2%	172.2%	168.9%	186.2%	186.2%
23	162.7%	160.6%	171.2%	171.2%	176.9%	174.7%	186.2%	186.2%
24	166.9%	165.9%	171.2%	171.2%	181.5%	180.4%	186.2%	186.2%
25+	171.2%	171.2%	171.2%	171.2%	186.2%	186.2%	186.2%	186.2%

Factors for ages between the ones listed above are interpolated.

In addition, 12 years of future improvements were reflected.

Recent Experience

As part of the inforce management of the business, the Company monitored the performance of the business by completing periodic analysis for morbidity, voluntary lapse rates, and mortality. The findings from these analyses were used in projecting the inforce business to determine the effect of experience on the projected lifetime loss ratio. The most current studies show significant unfavorable trends since the study that prompted our 2013 rate increase filings. In general claims, particularly at higher ages, continue to last longer than expected, lapses are lower than expected, and a higher percentage of claim terminations are due to recoveries (as opposed to death) than expected.

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

Morbidity

Experience period: Inception through 9/30/2014. Duration 10+ are used for incidence, duration 5+ for claim termination, and all durations for utilization.

The following charts show key experience compared to revised assumptions.

Incidence

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

Claim Terminations

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

Utilization

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

Voluntary Lapses

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

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

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

Mortality

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

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

17. Requested Rate Increase

The Company is requesting a flat rate increase of 10.5%. Rate increases were derived as follows:

1. The Company first determined the projected lifetime loss ratio for this form based on nationwide actual experience and projected future experience assuming the prior rate increase request was approved in full and within three months of the original filing date. We then determined the amount of rate increase (16.0%) that would be needed in order to revert to the lifetime loss ratio certified to in our 2013 inforce rate increase filing for this form, which was adjusted to reflect historical CPI.
2. We ensured that the proposed rate increases did not result in premium rates that exceed rates for older issue ages or the most recent traditional LTC rates that have been filed with the Interstate Compact for new business under the ICC12-LTC-12 policy form, adjusted for benefit differences and changes in underwriting guidelines and risk classification (this is demonstrated in **Appendix A** using LTC-03 as an example). As this product (ICC12-LTC-12) is no longer open for new business, the most recently filed new business LTC rates for this product were adjusted to account for the average impact of the assumption updates due to the 2016 Experience Studies. An adjustment of 9.5% was applied to all rates to reflect these updates. After the application of this restriction the flat rate increase for the forms listed in this memo is 16.0%.
3. Rate increases were adjusted to account for the timing of approvals on prior filings in your State. Adjustments are proportional to the amounts requested in prior filings and were determined such that achieved lifetime loss ratios match those targeted in Step #1 above. After the application of this adjustment, the flat rate increase for the forms listed in this memo is 16.7%.
4. We ensured that the resulting overall increase in rates satisfied the rate stability rule ensuring no less than an 85% loss ratio on the rate increase portion, while applying the original loss ratio on the original rate schedule (as the original loss ratio was higher than 58%). After application of this restriction, the flat rate increase for the forms listed in this memo is 10.5%. The rate stability rule is demonstrated at the bottom of **Exhibit 1** where it can be seen that the sum of past and future projected incurred claims is not less than the sum of the original premium times the original loss ratio and the rate increase premium times the 85% loss ratio requirement.

Note that in **Appendix A** we reflect the proposed premium rates both with and without any additional cost as we believe any cost due to delayed implementation should not be subject to the new business rate restrictions.

Appendix B1 contains the new proposed rate tables for all policy forms included with this filing for those policyholders that *did not* elect an inflation reduction option as part of the 2013 rate increase filings.

Appendix B2 contains the new proposed rate tables for all policy forms included with this filing for those policyholders that *did* elect an inflation reduction option as part of the 2013 rate increase filings.

Please note that the actual rates implemented may vary slightly from those in Appendices B1 to B2 due to implementation rounding algorithms.

Exhibit 1 contains nationwide past premium and claims experience and future premium and claim projections and illustrates that the anticipated lifetime loss ratio with the requested rate increases and the previously-stated margin for moderately adverse experience is 70.9%, well in excess of the minimum loss ratio of 60% as well as greater than the original pricing loss ratio of 68.6%. The lifetime loss ratio as of 12/31/2015 is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium where accumulation and discounting occur at the maximum statutory valuation discount rate.

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

- For contracts with the CPI linked inflation rider, both past and future benefits were updated to reflect the impact of actual past CPI rates differing from the original pricing assumption. In this way, the current projected benefits and the benefits projected in original pricing are based on the same level of CPI indices. This adjustment is needed to neutralize the impact on the rate increase for differences in actual past CPI from original pricing assumptions; i.e. the need for a rate increase and the level of a rate increase is not dependent on changes in the CPI levels. Adjustments will be made in both directions (i.e. when actual CPI is higher or lower than original pricing).
- Updated to reflect the actual mix of business sold

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

<u>Post-stability form requirements:</u>
The sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

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

<u>Pre-stability form requirements:</u>
The sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times the original assumed lifetime loss ratio (which was higher than 60%),
2. 80% of the accumulated value of prior premium rate schedule increases,
3. Present value of future projected initial earned premium times the original assumed lifetime loss ratio, and
4. 80% of the present value of future projected premium in excess of the projected initial earned premium.

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

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

Under these new options, the policyholders get to keep their current accumulated Daily benefit and their current remaining Lifetime Maximum Benefit, but the future indexation rate will be reduced as follows:

Current inflation	Proposed Landing Spot
5%	4.0%
4.6%	3.7%

All indexation rates were determined to be actuarially equivalent to the requested rate increases in aggregate and therefore these options are only available if the full rate increase requested is accepted.

The premium rate schedules for these options are included in this filing as **Appendices C1 and C2**.

19. History of Previous Rate Revisions

A 12.5% rate increase on these policy forms was accepted by your state on December 03, 2014.

20. Data Credibility

Regarding the credibility of data for younger blocks of business such as Custom Care II 2010, the Company would like to draw attention to the American Academy of Actuaries Issue Brief "*Understanding Premium Rate Increases on Private LTCI Policyholders 060216.pdf*", which has been included with this filing. The brief provides guidance on determining the need for premium rate increases on pages 4 and 5. This guidance includes a discussion on determining assumptions used for projections, particularly in situations where experience credibility may be low. Because of the long duration nature of Long Term Care policies, claims are often not seen in early durations which leads to lower credibility in actual experience for younger groups of policies. In situations where this is the case, the Actuarial Standards of Practice require that industry data or company data for older, similar business be used to set assumptions. Specifically, the brief states the following:

> "Section 3.2.1 of Actuarial Standard of Practice No. 18, Long-Term Care Insurance, requires actuaries to use alternative data sources such as public data or experience from the insurance company's older, similar policy forms for identifying reasonable assumptions. Waiting until there is adequate claim information on each policy form could result in much larger, less affordable rate increases."

Since Custom Care II 2010 is a younger block of business, our proposed rate increases on this form are based on our experience from this form as well as similar forms where we have over 20 years of experience. Overall, our unfavorable morbidity experience is at later durations and older attained ages, where we have significant data on our older plans and less on younger ones. With our combined data we are able to make credible decisions regarding future assumptions, in accordance with ASOP 18. Focusing solely on past experience for this product discredits our future projections and prevents us from acting on this information in a timely manner. Delaying rate increases until we have amassed similar experience on this particular policy form would

take a considerable amount of time and would result in much higher rate increases for our customers which would be more difficult to manage and would require larger reductions in benefits in order to mitigate them. For example, if we were to delay rate increases on the Custom Care II 2010 plan for 10 years, with experience continuing as currently expected, we would require an average rate increase of 28.2% compared to the current proposed rate increase of 10.5%.

21. Ensuring No Cross-Subsidization Between States

We have ensured no state's rate increase approvals will subsidize other states' rate increases. Rate increases will vary by state, but only to reflect the timing and amount of prior rate increases approved by that state. This is accomplished by first backing-out all prior requested rate increases from our nationwide premium data. We then re-introduce actual prior rate increases with the amount and timing based on your state's prior approvals (as detailed in Section 19). The current proposed rate increases are then determined based on the amounts needed in order to achieve our target lifetime loss ratios certified to in our prior filing.

Although some states may have capped our previous inforce rate increase filings, in each case this was done with the understanding that the full amount of the proposed rate increases were justified and that John Hancock would be refiling for the remainder at a later date. In instances where the remainder remains unapproved, it has been included in the current filings.

22. Past Losses Testing

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

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

We apply this methodology in **Exhibit 1A**. The 'Adjusted Expected Incurred Claims' are initially calculated by applying the original pricing durational loss ratio to the actual earned premium in a given calendar year. Later, in years in which and after which we filed for inforce rate increases, expected incurred claims are based on the new assumptions that were filed.

The accumulated value of the Adjusted Expected Incurred Claims is compared to the accumulated value of Actual Incurred Claims. The lesser of the Adjusted Expected Incurred Claims or Actual Incurred Claims is used for past claims when ensuring that the resulting overall increase in rates satisfies the rate stability rule ensuring no less than an 85% loss ratio on the rate increase portion, while applying the original loss ratio on the original rate schedule (as the original loss ratio was higher than 58%) using. This is demonstrated at the bottom of **Exhibit 1A**.

23. Proposed Effective Date

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

24. Actuarial Certification

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

The preceding Actuarial Memorandum contains:

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

If the requested premium rate schedule increase is implemented and the underlying assumptions which reflect moderately adverse conditions are realized, no further premium rate schedule increases are anticipated.

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

In forming my opinion, I have used actuarial assumptions and actuarial methods and such tests of the actuarial calculations as I considered necessary. Based on these assumptions or statutory requirements where necessary, the premium rate filing is in compliance with the loss ratio standards of this state.

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

Naomi Worts, FSA, MAAA
Actuary
John Hancock Life Insurance Company

Exhibit 1: Nationwide Loss Ratio Exhibit
Custom Care II Enhanced (LTC-03) - 2010 Rates

		Original Assumptions			Historical & Projected Experience					
					Before Proposed Increase			With Proposed Rate Increase		
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio
	2003	-	-	-	-	2,343	0%	-	2,343	0%
	2004	-	-	-	-	9,762	0%	-	9,762	0%
	2005	-	-	-	-	9,762	0%	-	9,762	0%
Historical	2006	-	-	-	-	15,980	0%	-	15,980	0%
Experience	2007	-	-	-	-	28,857	0%	-	28,857	0%
	2008	-	-	-	-	38,477	0%	-	38,477	0%
	2009	-	-	-	-	43,502	0%	-	43,502	0%
	2010	36,589	1,695,262	2%	-	1,766,268	0%	-	1,766,268	0%
	2011	650,539	27,715,821	2%	89,193	27,813,212	0%	89,193	27,813,212	0%
	2012	1,434,941	35,745,932	4%	945,859	35,368,009	3%	945,859	35,368,009	3%
	2013	2,358,001	34,848,474	7%	760,332	34,412,365	2%	760,332	34,412,365	2%
	2014	3,338,812	34,171,643	10%	1,542,265	34,068,502	5%	1,542,265	34,068,502	5%
	2015	4,332,933	33,584,913	13%	2,742,612	35,222,757	8%	2,742,612	35,222,757	8%
	2016	4,993,425	32,985,429	15%	3,239,964	36,707,798	9%	3,239,964	36,707,798	9%
	2017	5,988,836	32,349,698	19%	4,105,382	36,062,707	11%	4,102,136	36,354,613	11%
Projected	2018	7,180,432	31,678,386	23%	5,182,152	35,427,267	15%	5,148,512	38,140,837	13%
Future	2019	8,318,566	30,961,828	27%	6,321,870	34,797,790	18%	6,277,550	38,002,043	17%
Experience	2020	9,540,896	30,199,312	32%	7,697,462	34,139,975	23%	7,646,752	37,283,656	21%
	2021	10,511,206	29,394,762	36%	9,134,151	33,422,180	27%	9,075,777	36,499,764	25%
	2022	11,816,987	28,557,967	41%	10,576,843	32,628,439	32%	10,509,752	35,632,934	29%
	2023	12,615,719	27,683,838	46%	12,160,708	31,780,347	38%	12,082,419	34,706,748	35%
	2024	14,010,311	26,769,699	52%	14,329,502	30,900,585	46%	14,232,770	33,745,975	42%
	2025	15,770,434	25,818,609	61%	16,637,145	30,001,085	55%	16,521,094	32,763,648	50%
	2026	17,273,128	24,833,870	70%	19,169,087	29,074,410	66%	19,031,277	31,751,642	60%
	2027	19,313,366	23,808,219	81%	21,774,624	28,112,665	77%	21,614,059	30,701,337	70%
	2028	21,735,108	22,746,708	96%	24,669,199	27,107,584	91%	24,482,129	29,603,707	83%
	2029	24,010,658	21,646,928	111%	28,424,416	26,057,227	109%	28,200,930	28,456,631	99%
	2030	26,136,642	20,511,002	127%	31,860,757	24,959,040	128%	31,605,766	27,257,321	116%
	2031	27,371,766	19,343,836	142%	35,179,476	23,808,706	148%	34,893,755	26,001,061	134%
	2032	29,339,953	18,148,623	162%	38,339,519	22,600,271	170%	38,023,642	24,681,351	154%
	2033	31,592,456	16,925,145	187%	41,299,642	21,338,836	194%	40,954,547	23,303,761	176%
	2034	33,387,479	15,681,749	213%	43,223,242	20,026,349	216%	42,860,297	21,870,417	196%
	2035	34,682,154	14,429,878	240%	45,434,739	18,662,855	243%	45,049,484	20,381,370	221%
	2036	33,544,541	13,185,483	254%	47,794,663	17,272,023	277%	47,383,231	18,862,467	251%
	2037	33,741,330	11,978,759	282%	49,506,023	15,866,291	312%	49,073,776	17,327,292	283%
	2038	34,536,543	10,820,076	319%	50,589,895	14,468,311	350%	50,142,173	15,800,583	317%
	2039	34,780,400	9,712,311	358%	48,631,392	13,091,714	371%	48,203,365	14,297,226	337%
	2040	34,529,069	8,663,789	399%	47,499,584	11,742,785	405%	47,079,661	12,824,085	367%
	2041	31,729,588	7,684,737	413%	46,994,060	10,451,807	450%	46,572,688	11,414,231	408%
	2042	30,296,720	6,777,809	447%	45,846,644	9,239,172	496%	45,429,943	10,089,934	450%
	2043	29,552,386	5,941,882	497%	44,322,733	8,116,147	546%	43,914,117	8,863,499	495%
	2044	28,373,834	5,173,844	548%	40,087,991	7,085,970	566%	39,719,927	7,738,460	513%
	2045	26,913,519	4,474,796	601%	36,989,886	6,144,998	602%	36,648,580	6,710,842	546%
	2046	23,678,672	3,847,989	615%	34,812,568	5,295,761	657%	34,486,849	5,783,405	596%
	2047	21,515,956	3,290,062	654%	32,492,833	4,534,534	717%	32,184,701	4,952,084	650%
	2048	20,018,000	2,795,744	716%	30,211,691	3,860,201	783%	29,921,122	4,215,656	710%
	2049	18,366,528	2,358,783	779%	26,644,167	3,268,601	815%	26,387,457	3,569,581	739%
	2050	16,663,030	1,976,070	843%	23,943,287	2,752,050	870%	23,710,741	3,005,465	789%
	2051	14,143,982	1,645,396	860%	21,694,537	2,304,116	942%	21,481,522	2,516,284	854%
	2052	12,294,239	1,362,154	903%	19,338,980	1,917,220	1009%	19,147,673	2,093,762	915%
	2053	10,916,984	1,121,232	974%	17,157,053	1,586,259	1082%	16,986,030	1,732,325	981%
	2054	9,514,607	917,089	1037%	15,336,617	1,304,804	1175%	15,182,158	1,424,953	1065%
	2055	8,213,973	745,863	1101%	13,743,636	1,066,533	1289%	13,603,738	1,164,742	1168%
Values as of 12/31/2015 (discounted at maximum statutory valuation rates)										
	Past :	12,775,378	184,386,679	6.9%	6,337,250	185,438,320	3.4%	6,337,250	185,438,320	3.4%
	Future :	386,513,140	397,486,232	97.2%	486,311,475	467,685,774	104.0%	482,298,013	504,109,481	95.7%
	Lifetime :	399,288,518	581,872,911	68.6%	492,648,725	653,124,093	75.4%	488,635,263	689,547,800	70.9%

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

			Accum Value of Past Initial Prm x 68.6% =	126,025,750
			Present Value of Future Initial Prm x 68.6% =	282,383,273
Accum. Value of Past Incurred Claims =	6,337,250		Accum Value of Prior Increases x 85.0% =	1,516,594
Present Value of Future Incurred Claims =	482,298,013		Present Value of Future Increases x 85.0% =	78,709,646
Total =	488,635,263	>=	Total =	488,635,263

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

			Accum Value of Past Initial Prm x 68.6% =	126,025,750
			Present Value of Future Initial Prm x 68.6% =	282,383,273
Accum. Value of Past Incurred Claims =	6,337,250		Accum Value of Prior Increases x 80.0% =	1,427,382
Present Value of Future Incurred Claims =	482,298,013		Present Value of Future Increases x 80.0% =	74,079,667
Total =	488,635,263	>=	Total =	483,916,072

Exhibit 1A: Demonstation of not Recouping Past Losses
Custom Care II Enhanced (LTC-03) - 2010 Rates

		Loss Ratios to Apply to Actual Premium			Adjusted	Historical & Projected Experience					
						Before Proposed Increase			With Proposed Rate Increase		
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio	Expected Incurred Claims	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio
	1988	0	0	0%	-	0	0	-	0	0	-
	1989	0	0	0%	-	0	0	-	0	0	-
	1990	0	0	0%	-	0	0	-	0	0	-
	1991	0	0	0%	-	0	0	-	0	0	-
	1992	0	0	0%	-	0	0	-	0	0	-
	1993	0	0	0%	-	0	0	-	0	0	-
	1994	0	0	0%	-	0	0	-	0	0	-
	1995	0	0	0%	-	0	0	-	0	0	-
	1996	0	0	0%	-	0	0	-	0	0	-
	1997	0	0	0%	-	0	0	-	0	0	-
	1998	0	0	0%	-	0	0	-	0	0	-
	1999	0	0	0%	-	0	0	-	0	0	-
Original Pricing	2000	0	0	0%	-	0	0	-	0	0	-
	2001	0	0	0%	-	0	0	-	0	0	-
	2002	0	0	0%	-	0	0	-	0	0	-
	2003	0	0	0%	-	0	2,343	0%	0	2,343	0%
	2004	0	0	0%	-	0	9,762	0%	0	9,762	0%
	2005	0	0	0%	-	0	9,762	0%	0	9,762	0%
	2006	0	0	0%	-	0	15,980	0%	0	15,980	0%
	2007	0	0	0%	-	0	28,857	0%	0	28,857	0%
	2008	0	0	0%	-	0	38,477	0%	0	38,477	0%
	2009	0	0	0%	-	0	43,502	0%	0	43,502	0%
	2010	36,589	1,695,262	2%	38,121	0	1,766,268	0%	0	1,766,268	0%
	2011	650,539	27,715,821	2%	652,825	89,193	27,813,212	0%	89,193	27,813,212	0%
	2012	1,434,941	35,745,932	4%	1,419,770	945,859	35,368,009	3%	945,859	35,368,009	3%
	2013	1,538,107	34,044,192	5%	1,538,107	760,332	34,412,365	2%	760,332	34,412,365	2%
2013 RI	2014	2,093,958	34,154,206	6%	2,093,958	1,542,265	34,068,502	5%	1,542,265	34,068,502	5%
	2015	2,734,671	35,378,177	8%	2,734,671	2,742,612	35,222,757	8%	2,742,612	35,222,757	8%
	2016					3,239,964	36,707,798	9%	3,239,964	36,707,798	9%
Projected	2017					4,105,382	36,062,707	11%	4,102,136	36,354,613	11%
Future	2018					5,182,152	35,427,267	15%	5,148,512	38,140,837	13%
Experience	2019					6,321,870	34,797,790	18%	6,277,550	38,002,043	17%
	2020					7,697,462	34,139,975	23%	7,646,752	37,283,656	21%
	2021					9,134,151	33,422,180	27%	9,075,777	36,499,764	25%
	2022					10,576,843	32,628,439	32%	10,509,752	35,632,934	29%
	2023					12,160,708	31,780,347	38%	12,082,419	34,706,748	35%
	2024					14,329,502	30,900,585	46%	14,232,770	33,745,975	42%
	2025					16,637,145	30,001,085	55%	16,521,094	32,763,648	50%
	2026					19,169,087	29,074,410	66%	19,031,277	31,751,642	60%
	2027					21,774,624	28,112,665	77%	21,614,059	30,701,337	70%
	2028					24,669,199	27,107,584	91%	24,482,129	29,603,707	83%
	2029					28,424,416	26,057,227	109%	28,200,930	28,456,631	99%
	2030					31,860,757	24,959,040	128%	31,605,766	27,257,321	116%
	2031					35,179,476	23,808,706	148%	34,893,755	26,001,061	134%
	2032					38,339,519	22,600,271	170%	38,023,642	24,681,351	154%
	2033					41,299,642	21,338,836	194%	40,954,547	23,303,761	176%
	2034					43,223,242	20,026,349	216%	42,860,297	21,870,417	196%
	2035					45,434,739	18,662,855	243%	45,049,484	20,381,370	221%
	2036					47,794,663	17,272,023	277%	47,383,231	18,862,467	251%
	2037					49,506,023	15,866,291	312%	49,073,776	17,327,292	283%
	2038					50,589,895	14,468,311	350%	50,142,173	15,800,583	317%
	2039					48,631,392	13,091,714	371%	48,203,365	14,297,226	337%
	2040					47,499,584	11,742,785	405%	47,079,661	12,824,085	367%
Values as of 12/31/2015 (discounted at maximum statutory valuation rates)											
	Past				8,983,146	6,337,250	185,438,320	3.4%	6,337,250	185,438,320	3.4%
	Future					486,311,475	467,685,774	104.0%	482,298,013	504,109,481	95.7%
	Lifetime					492,648,725	653,124,093	75.4%	488,635,263	689,547,800	70.9%

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

			Accum Value of Past Initial Prm x 68.6% =	126,025,750
Accum Value of Minimum(Past Incurred Claims,			Present Value of Future Initial Prm x 68.6% =	282,383,273
Adjusted Originally Expected Incurred Claims) =	6,337,250		Accum Value of Prior Increases x 85.0% =	1,516,594
Present Value of Future Incurred Claims =	482,298,013		Present Value of Future Increases x 85.0% =	78,709,646
Total =	488,635,263	> =	Total =	488,635,263

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

			Accum Value of Past Initial Prm x 68.6% =	126,025,750
Accum Value of Minimum(Past Incurred Claims,			Present Value of Future Initial Prm x 68.6% =	282,383,273
Adjusted Originally Expected Incurred Claims) =	6,337,250		Accum Value of Prior Increases x 80.0% =	1,427,382
Present Value of Future Incurred Claims =	482,298,013		Present Value of Future Increases x 80.0% =	74,079,667
Total =	488,635,263	> =	Total =	483,916,072

Appendix A - Comparison to New Business Rates (Custom Care II Enhanced 2010 Series)

Rates shown are for a 90-day EP, single, Standard policyholder, and are per $100 monthly benefit

Inflation Option: GPO Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	13.85	15.43	17.10	18.60	21.92	24.12	26.31
30	14.64	16.23	18.12	19.63	22.95	27.54	29.84
31	15.04	16.62	18.76	20.26	23.59	27.87	30.02
32	15.43	17.25	19.55	21.05	24.61	29.09	31.33
33	15.67	17.65	20.18	21.92	25.41	29.64	31.76
34	16.07	18.28	20.82	22.72	26.28	30.66	32.85
35	16.46	18.68	21.61	23.59	27.31	31.51	33.61
36	16.86	19.47	22.24	24.38	28.33	32.38	34.41
37	17.25	20.10	23.03	25.41	28.97	35.18	37.24
38	17.89	20.50	24.06	26.28	30.00	35.18	37.24
39	18.28	21.13	24.69	27.31	31.26	35.18	37.24
40	18.68	21.92	25.49	28.33	32.29	36.09	37.99
41	19.31	22.56	26.36	28.97	33.32	37.02	38.87
42	19.71	23.19	27.15	29.76	34.35	40.07	41.98
43	20.34	23.82	27.78	30.39	35.22	40.78	42.64
44	21.13	24.46	28.65	31.42	36.25	41.69	43.50
45	21.77	25.09	29.28	32.05	37.28	44.73	46.60
46	22.40	25.72	30.31	33.08	38.31	45.60	47.43
47	23.19	26.51	30.95	33.72	39.34	46.49	48.28
48	23.82	27.38	31.98	34.75	40.60	49.83	51.68
49	24.46	28.02	32.85	35.62	41.63	52.49	54.30
50	25.25	28.81	33.64	36.41	42.90	53.62	55.41
51	26.28	29.68	34.90	38.07	44.72	57.24	59.03
52	26.91	30.71	35.93	39.34	46.62	59.17	62.75
53	27.94	31.90	37.20	41.00	48.68	65.52	69.27
54	28.97	33.16	38.62	42.42	50.58	69.31	73.05
55	29.76	34.19	39.89	44.09	52.63	73.31	77.07
56	31.03	36.25	42.34	46.78	55.72	76.15	81.72
57	32.45	38.31	45.03	49.47	58.65	80.64	86.14
58	34.11	40.37	47.49	52.16	61.97	83.22	88.53
59	35.54	42.66	50.42	55.24	65.30	88.24	95.30
60	37.20	45.11	53.50	58.57	69.02	91.45	100.07
61	39.81	48.60	56.99	62.68	74.16	98.31	106.93
62	42.50	52.08	60.71	67.04	79.94	106.01	116.43
63	45.75	56.19	64.82	71.79	85.95	115.77	124.55
64	48.99	60.31	68.94	76.93	92.76	126.65	137.36
65	52.47	64.98	73.69	82.31	99.80	135.45	146.14
66	57.54	71.15	80.65	90.31	108.27	144.95	155.43
67	63.08	78.28	88.65	98.93	117.30	154.70	164.89
68	69.41	85.64	97.27	108.59	127.35	165.89	177.62
69	76.14	94.03	106.93	119.28	138.27	177.31	187.07
70	83.90	102.97	117.53	130.75	150.14	190.07	199.66
71	91.97	112.94	127.74	144.44	162.41	199.53	211.91
72	100.91	123.47	139.14	159.17	175.71	210.25	225.27
73	111.04	135.26	151.57	175.71	190.03	222.19	239.73
74	121.97	147.85	165.02	193.67	205.94	234.35	254.23
75	133.92	162.01	179.66	213.70	222.72	247.62	271.14
76	148.16	187.67	210.25	231.42	252.58	282.22	309.03
77	164.39	207.95	233.24	257.12	279.60	311.92	342.83
78	181.48	231.74	258.27	283.40	308.52	346.22	379.72
79	201.43	257.00	286.17	313.95	341.74	383.41	420.92
80	330.28	424.65	469.78	514.91	560.04	631.84	693.39
81	356.40	459.09	507.42	555.74	604.07	682.60	749.05
82	384.50	494.92	546.18	599.42	650.69	735.48	806.46
83	415.44	533.31	589.35	645.39	701.42	792.24	869.54
84	447.82	574.41	634.88	693.45	753.92	852.17	935.31

LTC-03 Rates after Requested Rate Increases
excluding additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	7.42	8.65	9.89	11.13	12.36	13.60	14.84
30	7.42	8.65	9.89	11.13	12.36	14.84	16.07
31	7.42	8.65	11.13	12.36	13.60	16.07	17.31
32	8.65	9.89	11.13	12.36	13.60	16.07	17.31
33	8.65	9.89	12.36	13.60	14.84	17.31	18.54
34	9.89	11.13	12.36	13.60	14.84	17.31	18.54
35	9.89	12.36	13.60	14.84	16.07	18.54	19.78
36	11.13	12.36	14.84	16.07	17.31	19.78	21.02
37	11.13	13.60	14.84	16.07	17.31	21.02	22.25
38	12.36	13.60	16.07	17.31	18.54	21.02	22.25
39	12.36	14.84	17.31	18.54	19.78	22.25	23.49
40	13.60	16.07	18.54	19.78	21.02	23.49	24.73
41	13.60	16.07	19.78	21.02	22.25	24.73	25.96
42	14.84	17.31	19.78	21.02	22.25	25.96	27.20
43	14.84	17.31	21.02	22.25	23.49	27.20	28.43
44	14.84	18.54	21.02	22.25	24.73	28.43	29.67
45	14.84	18.54	22.25	23.49	24.73	29.67	30.91
46	16.07	19.78	22.25	24.73	25.96	30.91	32.14
47	16.07	19.78	23.49	25.96	27.20	32.14	33.38
48	16.07	21.02	24.73	25.96	27.20	33.38	34.62
49	17.31	21.02	24.73	27.20	28.43	35.85	37.09
50	17.31	22.25	25.96	28.43	29.67	37.09	38.32
51	18.54	23.49	27.20	29.67	30.91	39.56	40.80
52	18.54	23.49	27.20	30.91	32.14	40.80	43.27
53	19.78	24.73	28.43	30.91	32.14	43.27	45.74
54	19.78	24.73	28.43	32.14	33.38	45.74	48.21
55	21.02	25.96	29.67	33.38	34.62	48.21	50.69
56	22.25	27.20	32.14	35.85	37.09	50.69	54.40
57	23.49	29.67	33.38	38.32	39.56	54.40	58.10
58	24.73	30.91	35.85	40.80	43.27	58.10	61.81
59	27.20	33.38	38.32	43.27	45.74	61.81	66.76
60	28.43	35.85	40.80	45.74	49.45	65.52	71.70
61	30.91	38.32	44.51	49.45	53.16	70.47	76.65
62	33.38	42.03	46.98	53.16	56.87	75.41	82.83
63	37.09	44.51	50.69	56.87	60.58	81.59	87.77
64	39.56	48.21	55.63	60.58	64.29	87.77	95.19
65	43.27	51.92	59.34	65.52	69.23	93.96	101.37
66	46.98	56.87	65.52	71.70	76.65	102.61	110.03
67	51.92	63.05	71.70	79.12	85.30	112.50	119.92
68	56.87	70.47	79.12	86.54	93.96	122.39	131.04
69	61.81	76.65	86.54	95.19	105.08	134.75	142.17
70	67.99	85.30	95.19	105.08	116.21	147.11	154.53
71	75.41	95.19	106.32	117.44	129.81	159.48	169.37
72	84.07	106.32	118.68	131.04	144.64	173.08	185.44
73	93.96	118.68	132.28	147.11	160.71	187.91	202.75
74	103.85	132.28	148.35	163.19	179.26	203.98	221.29
75	116.21	147.11	165.66	182.97	199.04	221.29	242.31
76	129.81	164.42	184.20	202.75	221.29	247.25	270.74
77	144.64	182.97	205.22	226.23	246.01	274.45	301.65
78	160.71	205.22	228.71	250.96	273.21	306.59	336.26
79	179.26	228.71	254.67	279.39	304.12	341.21	374.58
80	199.04	255.90	283.10	310.30	337.50	380.77	417.85
81	218.82	281.87	311.54	341.21	370.88	419.09	459.89
82	241.07	310.30	342.44	375.82	407.96	461.12	505.63
83	265.79	341.21	377.06	412.91	448.76	506.86	556.31
84	292.99	375.82	415.38	453.70	493.26	557.55	611.94

LTC-03 Rates after Requested Rate Increases
including additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	7.46	8.70	9.95	11.19	12.44	13.68	14.92
30	7.46	8.70	9.95	11.19	12.44	14.92	16.17
31	7.46	8.70	11.19	12.44	13.68	16.17	17.41
32	8.70	9.95	11.19	12.44	13.68	16.17	17.41
33	8.70	9.95	12.44	13.68	14.92	17.41	18.65
34	9.95	11.19	12.44	13.68	14.92	17.41	18.65
35	9.95	12.44	13.68	14.92	16.17	18.65	19.90
36	11.19	12.44	14.92	16.17	17.41	19.90	21.14
37	11.19	13.68	14.92	16.17	17.41	21.14	22.38
38	12.44	13.68	16.17	17.41	18.65	21.14	22.38
39	12.44	14.92	17.41	18.65	19.90	22.38	23.63
40	13.68	16.17	18.65	19.90	21.14	23.63	24.87
41	13.68	16.17	19.90	21.14	22.38	24.87	26.11
42	14.92	17.41	19.90	21.14	22.38	26.11	27.36
43	14.92	17.41	21.14	22.38	23.63	27.36	28.60
44	14.92	18.65	21.14	22.38	24.87	28.60	29.85
45	14.92	18.65	22.38	23.63	24.87	29.85	31.09
46	16.17	19.90	22.38	24.87	26.11	31.09	32.33
47	16.17	19.90	23.63	26.11	27.36	32.33	33.58
48	16.17	21.14	24.87	26.11	27.36	33.58	34.82
49	17.41	21.14	24.87	27.36	28.60	36.06	37.31
50	17.41	22.38	26.11	28.60	29.85	37.31	38.55
51	18.65	23.63	27.36	29.85	31.09	39.79	41.04
52	18.65	23.63	27.36	31.09	32.33	41.04	43.52
53	19.90	24.87	28.60	31.09	32.33	43.52	46.01
54	19.90	24.87	28.60	32.33	33.58	46.01	48.50
55	21.14	26.11	29.85	33.58	34.82	48.50	50.99
56	22.38	27.36	32.33	36.06	37.31	50.99	54.72
57	23.63	29.85	33.58	38.55	39.79	54.72	58.45
58	24.87	31.09	36.06	41.04	43.52	58.45	62.18
59	27.36	33.58	38.55	43.52	46.01	62.18	67.15
60	28.60	36.06	41.04	46.01	49.74	65.91	72.13
61	31.09	38.55	44.77	49.74	53.47	70.88	77.10
62	33.58	42.28	47.25	53.47	57.20	75.86	83.32
63	37.31	44.77	50.99	57.20	60.93	82.07	88.29
64	39.79	48.50	55.96	60.93	64.66	88.29	95.75
65	43.52	52.23	59.69	65.91	69.64	94.51	101.97
66	47.25	57.20	65.91	72.13	77.10	103.21	110.68
67	52.23	63.42	72.13	79.59	85.80	113.16	120.62
68	57.20	70.88	79.59	87.05	94.51	123.11	131.82
69	62.18	77.10	87.05	95.75	105.70	135.55	143.01
70	68.40	85.80	95.75	105.70	116.89	147.98	155.44
71	75.86	95.75	106.95	118.14	130.57	160.42	170.37
72	84.56	106.95	119.38	131.82	145.50	174.10	186.53
73	94.51	119.38	133.06	147.98	161.66	189.02	203.94
74	104.46	133.06	149.23	164.15	180.31	205.19	222.60
75	116.89	147.98	166.64	184.05	200.21	222.60	243.74
76	130.57	165.39	185.29	203.94	222.60	248.71	272.34
77	145.50	184.05	206.43	227.57	247.47	276.07	303.43
78	161.66	206.43	230.06	252.44	274.82	308.40	338.25
79	180.31	230.06	256.17	281.04	305.91	343.22	376.80
80	200.21	257.41	284.77	312.13	339.49	383.01	420.32
81	220.11	283.53	313.37	343.22	373.06	421.56	462.60
82	242.49	312.13	344.46	378.04	410.37	463.84	508.61
83	267.36	343.22	379.28	415.35	451.41	509.86	559.60
84	294.72	378.04	417.83	456.38	496.18	560.84	615.56

LTC-03 2016 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	11%	11%	11%	11%	11%	11%	11%
30	11%	11%	11%	11%	11%	11%	11%
31	11%	11%	11%	11%	11%	11%	11%
32	11%	11%	11%	11%	11%	11%	11%
33	11%	11%	11%	11%	11%	11%	11%
34	11%	11%	11%	11%	11%	11%	11%
35	11%	11%	11%	11%	11%	11%	11%
36	11%	11%	11%	11%	11%	11%	11%
37	11%	11%	11%	11%	11%	11%	11%
38	11%	11%	11%	11%	11%	11%	11%
39	11%	11%	11%	11%	11%	11%	11%
40	11%	11%	11%	11%	11%	11%	11%
41	11%	11%	11%	11%	11%	11%	11%
42	11%	11%	11%	11%	11%	11%	11%
43	11%	11%	11%	11%	11%	11%	11%
44	11%	11%	11%	11%	11%	11%	11%
45	11%	11%	11%	11%	11%	11%	11%
46	11%	11%	11%	11%	11%	11%	11%
47	11%	11%	11%	11%	11%	11%	11%
48	11%	11%	11%	11%	11%	11%	11%
49	11%	11%	11%	11%	11%	11%	11%
50	11%	11%	11%	11%	11%	11%	11%
51	11%	11%	11%	11%	11%	11%	11%
52	11%	11%	11%	11%	11%	11%	11%
53	11%	11%	11%	11%	11%	11%	11%
54	11%	11%	11%	11%	11%	11%	11%
55	11%	11%	11%	11%	11%	11%	11%
56	11%	11%	11%	11%	11%	11%	11%
57	11%	11%	11%	11%	11%	11%	11%
58	11%	11%	11%	11%	11%	11%	11%
59	11%	11%	11%	11%	11%	11%	11%
60	11%	11%	11%	11%	11%	11%	11%
61	11%	11%	11%	11%	11%	11%	11%
62	11%	11%	11%	11%	11%	11%	11%
63	11%	11%	11%	11%	11%	11%	11%
64	11%	11%	11%	11%	11%	11%	11%
65	11%	11%	11%	11%	11%	11%	11%
66	11%	11%	11%	11%	11%	11%	11%
67	11%	11%	11%	11%	11%	11%	11%
68	11%	11%	11%	11%	11%	11%	11%
69	11%	11%	11%	11%	11%	11%	11%
70	11%	11%	11%	11%	11%	11%	11%
71	11%	11%	11%	11%	11%	11%	11%
72	11%	11%	11%	11%	11%	11%	11%
73	11%	11%	11%	11%	11%	11%	11%
74	11%	11%	11%	11%	11%	11%	11%
75	11%	11%	11%	11%	11%	11%	11%
76	11%	11%	11%	11%	11%	11%	11%
77	11%	11%	11%	11%	11%	11%	11%
78	11%	11%	11%	11%	11%	11%	11%
79	11%	11%	11%	11%	11%	11%	11%
80	11%	11%	11%	11%	11%	11%	11%
81	11%	11%	11%	11%	11%	11%	11%
82	11%	11%	11%	11%	11%	11%	11%
83	11%	11%	11%	11%	11%	11%	11%
84	11%	11%	11%	11%	11%	11%	11%

* Benefit Differences between LTC-03 and ICC12-LTC-12:

LTC-03 has an EP where 1 day of HHC = 7 days towards EP, and ICC12-LTC-12 is a true service-day EP

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered both 10yr and Lifetime benefit period options)

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

Appendix A - Comparison to New Business Rates (Custom Care II Enhanced 2010 Series)
Rates shown are for a 90-day EP, single, Standard policyholder, and are per $100 monthly benefit

Inflation Option: 5% Simple Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	26.77	30.75	36.21	39.40	46.76	67.80	70.14
30	28.60	32.90	38.55	41.92	49.65	70.93	75.66
31	30.98	35.45	41.25	42.95	50.91	71.73	78.68
32	30.98	35.45	42.26	45.72	54.08	77.59	82.30
33	32.11	36.66	44.98	46.68	55.15	78.12	85.02
34	32.80	37.65	45.71	47.84	56.33	81.12	87.88
35	33.36	39.97	46.64	50.52	59.49	86.95	91.52
36	35.91	42.54	47.51	51.50	62.87	87.57	94.31
37	36.60	43.27	52.32	52.60	63.96	90.42	97.04
38	37.11	45.98	53.33	55.27	67.14	96.23	102.95
39	37.80	46.43	56.11	58.29	70.38	98.98	107.78
40	40.08	48.99	57.08	59.32	71.62	102.01	110.69
41	40.93	50.00	57.90	60.58	73.25	105.57	114.19
42	41.70	50.62	58.87	63.72	77.42	109.68	118.28
43	42.32	51.63	61.56	64.88	79.43	113.78	122.36
44	44.81	52.48	62.76	66.12	81.52	115.85	126.57
45	45.54	53.25	63.72	69.42	85.67	122.09	130.65
46	46.19	56.01	66.30	70.80	87.93	126.53	137.25
47	47.16	56.84	67.50	73.83	92.33	130.98	141.71
48	47.73	57.58	70.19	75.12	94.43	132.20	144.79
49	50.34	60.24	70.19	76.58	96.85	138.97	149.49
50	51.12	61.05	72.22	79.69	101.22	143.40	156.05
51	53.74	62.43	75.26	83.04	103.35	146.76	159.17
52	56.25	65.03	76.88	86.65	103.60	147.43	159.38
53	59.20	67.85	80.17	90.17	105.61	150.59	162.32
54	59.80	68.80	81.57	93.78	107.46	150.81	162.32
55	64.38	71.77	84.83	97.58	109.58	154.16	165.30
56	65.75	73.47	87.37	101.62	115.98	162.74	175.84
57	67.36	77.11	91.52	105.55	122.76	169.97	185.08
58	69.08	79.24	94.34	107.55	127.50	176.26	193.13
59	70.64	83.09	97.10	111.99	134.65	187.76	204.83
60	72.15	85.22	101.49	114.20	139.94	194.79	215.59
61	77.21	91.59	108.42	120.89	148.18	206.32	225.08
62	80.35	100.05	117.13	127.54	152.57	213.23	233.45
63	87.26	107.46	124.55	134.47	161.10	224.45	240.74
64	90.85	115.06	135.97	141.85	167.59	235.34	249.60
65	96.02	124.87	144.01	151.00	176.02	246.42	260.50
66	104.12	135.69	151.91	162.78	190.29	262.53	278.39
67	110.49	144.78	161.71	174.98	208.85	281.42	297.35
68	118.99	156.27	172.65	188.27	226.97	301.44	317.40
69	128.16	168.74	183.82	202.30	244.42	320.59	338.30
70	136.32	181.47	194.07	217.43	266.86	343.36	361.15
71	148.72	199.14	212.03	237.69	289.43	365.69	384.75
72	161.42	218.03	228.88	261.07	312.52	386.45	409.97
73	175.00	240.30	249.85	286.43	338.04	408.26	436.03
74	189.20	263.64	271.46	314.69	367.72	434.58	466.42
75	205.78	288.30	295.67	344.01	397.72	461.17	496.77
76	224.09	290.60	333.97	375.90	406.26	472.76	510.35
77	243.74	315.43	364.18	408.62	441.60	514.72	554.87
78	265.75	343.91	395.07	443.39	480.34	559.92	603.97
79	291.33	374.77	431.34	482.25	523.26	612.36	660.44
80	471.30	606.85	696.52	777.86	844.59	990.57	1069.81
81	503.62	647.23	742.29	829.26	902.07	1057.81	1140.73
82	537.41	690.39	792.38	884.56	963.02	1127.77	1216.03
83	573.24	737.02	845.58	944.61	1028.41	1205.52	1298.84
84	612.40	788.16	902.87	1010.18	1098.99	1287.70	1387.61

LTC-03 Rates after Requested Rate Increases
excluding additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	16.07	18.54	22.25	23.49	24.73	35.85	37.09
30	17.31	19.78	23.49	24.73	25.96	37.09	39.56
31	18.54	21.02	24.73	25.96	27.20	38.32	42.03
32	18.54	21.02	25.96	27.20	28.43	40.80	43.27
33	19.78	22.25	27.20	28.43	29.67	42.03	45.74
34	19.78	23.49	28.43	29.67	30.91	44.51	48.21
35	21.02	24.73	28.43	30.91	32.14	46.98	49.45
36	22.25	25.96	29.67	32.14	34.62	48.21	51.92
37	23.49	27.20	32.14	33.38	35.85	50.69	54.40
38	23.49	28.43	33.38	34.62	37.09	53.16	56.87
39	24.73	29.67	34.62	37.09	39.56	55.63	60.58
40	25.96	30.91	35.85	38.32	40.80	58.10	63.05
41	27.20	32.14	37.09	39.56	42.03	60.58	65.52
42	27.20	33.38	38.32	42.03	44.51	63.05	67.99
43	28.43	34.62	40.80	43.27	45.74	65.52	70.47
44	29.67	35.85	42.03	44.51	46.98	66.76	72.94
45	30.91	37.09	43.27	46.98	49.45	70.47	75.41
46	30.91	39.56	45.74	48.21	50.69	72.94	79.12
47	32.14	40.80	46.98	50.69	53.16	75.41	81.59
48	33.38	42.03	49.45	53.16	55.63	77.88	85.30
49	34.62	44.51	50.69	54.40	56.87	81.59	87.77
50	35.85	45.74	53.16	56.87	59.34	84.07	91.48
51	37.09	46.98	55.63	59.34	61.81	87.77	95.19
52	39.56	49.45	56.87	61.81	64.29	91.48	98.90
53	40.80	51.92	59.34	64.29	66.76	95.19	102.61
54	42.03	53.16	61.81	66.76	70.47	98.90	106.32
55	44.51	55.63	64.29	69.23	72.94	102.61	110.03
56	46.98	58.10	66.76	72.94	76.65	107.55	116.21
57	48.21	60.58	70.47	76.65	80.36	111.26	121.15
58	50.69	63.05	72.94	80.36	84.07	116.21	127.33
59	53.16	66.76	76.65	84.07	87.77	122.39	133.52
60	55.63	69.23	80.36	87.77	91.48	127.33	140.93
61	59.34	74.18	85.30	92.72	97.66	135.99	148.35
62	63.05	79.12	91.48	98.90	102.61	143.41	157.00
63	67.99	84.07	96.43	105.08	110.03	153.30	164.42
64	71.70	89.01	103.85	111.26	116.21	163.19	173.08
65	76.65	95.19	110.03	118.68	123.63	173.08	182.97
66	81.59	102.61	117.44	127.33	133.52	184.20	195.33
67	86.54	110.03	126.10	137.22	145.88	196.56	207.69
68	92.72	118.68	134.75	148.35	158.24	210.16	221.29
69	98.90	127.33	144.64	159.48	170.60	223.76	236.12
70	105.08	137.22	154.53	171.84	185.44	238.60	250.96
71	116.21	152.06	171.84	191.62	206.45	260.85	274.45
72	128.57	168.13	190.38	212.64	229.94	284.34	301.65
73	142.17	185.44	211.40	237.36	255.90	309.06	330.08
74	157.00	205.22	234.89	264.56	285.57	337.50	362.22
75	174.31	226.23	260.85	294.23	317.72	368.40	396.84
76	191.62	248.49	285.57	321.43	347.39	404.25	436.40
77	210.16	271.98	314.01	352.33	380.77	443.81	478.43
78	231.18	299.17	343.68	385.71	417.85	487.08	525.41
79	254.67	327.61	377.06	421.56	457.41	535.30	577.33
80	279.39	359.75	412.91	461.12	500.68	587.22	634.20
81	307.83	395.60	453.70	506.86	551.37	646.56	697.25
82	338.73	435.16	499.45	557.55	607.00	710.84	766.48
83	372.11	478.43	548.90	613.18	667.58	782.55	843.12
84	409.20	526.64	603.29	674.99	734.33	860.43	927.19

LTC-03 Rates after Requested Rate Increases
including additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	16.17	18.65	22.38	23.63	24.87	36.06	37.31
30	17.41	19.90	23.63	24.87	26.11	37.31	39.79
31	18.65	21.14	24.87	26.11	27.36	38.55	42.28
32	18.65	21.14	26.11	27.36	28.60	41.04	43.52
33	19.90	22.38	27.36	28.60	29.85	42.28	46.01
34	19.90	23.63	28.60	29.85	31.09	44.77	48.50
35	21.14	24.87	28.60	31.09	32.33	47.25	49.74
36	22.38	26.11	29.85	32.33	34.82	48.50	52.23
37	23.63	27.36	32.33	33.58	36.06	50.99	54.72
38	23.63	28.60	33.58	34.82	37.31	53.47	57.20
39	24.87	29.85	34.82	37.31	39.79	55.96	60.93
40	26.11	31.09	36.06	38.55	41.04	58.45	63.42
41	27.36	32.33	37.31	39.79	42.28	60.93	65.91
42	27.36	33.58	38.55	42.28	44.77	63.42	68.40
43	28.60	34.82	41.04	43.52	46.01	65.91	70.88
44	29.85	36.06	42.28	44.77	47.25	67.15	73.37
45	31.09	37.31	43.52	47.25	49.74	70.88	75.86
46	31.09	39.79	46.01	48.50	50.99	73.37	79.59
47	32.33	41.04	47.25	50.99	53.47	75.86	82.07
48	33.58	42.28	49.74	53.47	55.96	78.34	85.80
49	34.82	44.77	50.99	54.72	57.20	82.07	88.29
50	36.06	46.01	53.47	57.20	59.69	84.56	92.02
51	37.31	47.25	55.96	59.69	62.18	88.29	95.75
52	39.79	49.74	57.20	62.18	64.66	92.02	99.48
53	41.04	52.23	59.69	64.66	67.15	95.75	103.21
54	42.28	53.47	62.18	67.15	70.88	99.48	106.95
55	44.77	55.96	64.66	69.64	73.37	103.21	110.68
56	47.25	58.45	67.15	73.37	77.10	108.19	116.89
57	48.50	60.93	70.88	77.10	80.83	111.92	121.87
58	50.99	63.42	73.37	80.83	84.56	116.89	128.09
59	53.47	67.15	77.10	84.56	88.29	123.11	134.30
60	55.96	69.64	80.83	88.29	92.02	128.09	141.76
61	59.69	74.61	85.80	93.27	98.24	136.79	149.23
62	63.42	79.59	92.02	99.48	103.21	144.25	157.93
63	68.40	84.56	97.00	105.70	110.68	154.20	165.39
64	72.13	89.54	104.46	111.92	116.89	164.15	174.10
65	77.10	95.75	110.68	119.38	124.35	174.10	184.05
66	82.07	103.21	118.14	128.09	134.30	185.29	196.48
67	87.05	110.68	126.84	138.03	146.74	197.72	208.92
68	93.27	119.38	135.55	149.23	159.17	211.40	222.60
69	99.48	128.09	145.50	160.42	171.61	225.08	237.52
70	105.70	138.03	155.44	172.85	186.53	240.00	252.44
71	116.89	152.96	172.85	192.75	207.67	262.39	276.07
72	129.33	169.12	191.51	213.89	231.30	286.02	303.43
73	143.01	186.53	212.65	238.76	257.41	310.89	332.03
74	157.93	206.43	236.27	266.12	287.26	339.49	364.36
75	175.34	227.57	262.39	295.96	319.59	370.58	399.18
76	192.75	249.95	287.26	323.32	349.44	406.64	438.97
77	211.40	273.58	315.86	354.41	383.01	446.43	481.25
78	232.54	300.94	345.71	387.99	420.32	489.96	528.51
79	256.17	329.54	379.28	424.05	460.11	538.46	580.74
80	281.04	361.87	415.35	463.84	503.64	590.69	637.94
81	309.64	397.94	456.38	509.86	554.62	650.38	701.36
82	340.73	437.73	502.39	560.84	610.58	715.04	771.00
83	374.31	481.25	552.14	616.80	671.52	787.17	848.10
84	411.61	529.75	606.85	678.98	738.67	865.51	932.66

LTC-03 2016 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	11%	11%	11%	11%	11%	11%	11%
30	11%	11%	11%	11%	11%	11%	11%
31	11%	11%	11%	11%	11%	11%	11%
32	11%	11%	11%	11%	11%	11%	11%
33	11%	11%	11%	11%	11%	11%	11%
34	11%	11%	11%	11%	11%	11%	11%
35	11%	11%	11%	11%	11%	11%	11%
36	11%	11%	11%	11%	11%	11%	11%
37	11%	11%	11%	11%	11%	11%	11%
38	11%	11%	11%	11%	11%	11%	11%
39	11%	11%	11%	11%	11%	11%	11%
40	11%	11%	11%	11%	11%	11%	11%
41	11%	11%	11%	11%	11%	11%	11%
42	11%	11%	11%	11%	11%	11%	11%
43	11%	11%	11%	11%	11%	11%	11%
44	11%	11%	11%	11%	11%	11%	11%
45	11%	11%	11%	11%	11%	11%	11%
46	11%	11%	11%	11%	11%	11%	11%
47	11%	11%	11%	11%	11%	11%	11%
48	11%	11%	11%	11%	11%	11%	11%
49	11%	11%	11%	11%	11%	11%	11%
50	11%	11%	11%	11%	11%	11%	11%
51	11%	11%	11%	11%	11%	11%	11%
52	11%	11%	11%	11%	11%	11%	11%
53	11%	11%	11%	11%	11%	11%	11%
54	11%	11%	11%	11%	11%	11%	11%
55	11%	11%	11%	11%	11%	11%	11%
56	11%	11%	11%	11%	11%	11%	11%
57	11%	11%	11%	11%	11%	11%	11%
58	11%	11%	11%	11%	11%	11%	11%
59	11%	11%	11%	11%	11%	11%	11%
60	11%	11%	11%	11%	11%	11%	11%
61	11%	11%	11%	11%	11%	11%	11%
62	11%	11%	11%	11%	11%	11%	11%
63	11%	11%	11%	11%	11%	11%	11%
64	11%	11%	11%	11%	11%	11%	11%
65	11%	11%	11%	11%	11%	11%	11%
66	11%	11%	11%	11%	11%	11%	11%
67	11%	11%	11%	11%	11%	11%	11%
68	11%	11%	11%	11%	11%	11%	11%
69	11%	11%	11%	11%	11%	11%	11%
70	11%	11%	11%	11%	11%	11%	11%
71	11%	11%	11%	11%	11%	11%	11%
72	11%	11%	11%	11%	11%	11%	11%
73	11%	11%	11%	11%	11%	11%	11%
74	11%	11%	11%	11%	11%	11%	11%
75	11%	11%	11%	11%	11%	11%	11%
76	11%	11%	11%	11%	11%	11%	11%
77	11%	11%	11%	11%	11%	11%	11%
78	11%	11%	11%	11%	11%	11%	11%
79	11%	11%	11%	11%	11%	11%	11%
80	11%	11%	11%	11%	11%	11%	11%
81	11%	11%	11%	11%	11%	11%	11%
82	11%	11%	11%	11%	11%	11%	11%
83	11%	11%	11%	11%	11%	11%	11%
84	11%	11%	11%	11%	11%	11%	11%

* Benefit Differences between LTC-03 and ICC12-LTC-12:
LTC-03 has an EP where 1 day of HHC = 7 days towards EP, and ICC12-LTC-12 is a true service-day EP
ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered both 10yr and Lifetime benefit period options)
ICC12-LTC-12 Simple Inflation rates are approximated by applying the ratio of [LTC-03 Simple Inflation / LTC-03 Compound Inflation] to the ICC12-LTC-12 Compound Inflation rates
ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

Appendix A - Comparison to New Business Rates (Custom Care II Enhanced 2010 Series)

Rates shown are for a 90-day EP, single, Standard policyholder, and are per $100 monthly benefit

Inflation Option: Automatic CPI Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	32.94	41.01	44.26	49.76	58.45	79.49	84.16
30	34.73	43.18	46.66	52.40	61.47	85.11	89.84
31	35.11	43.80	47.44	53.18	62.48	85.62	90.25
32	35.73	44.18	48.29	54.03	63.49	87.00	91.70
33	36.12	44.80	49.07	54.80	64.34	87.32	91.91
34	36.90	45.58	49.69	55.81	65.35	87.88	92.39
35	37.28	45.97	50.70	56.59	66.35	91.52	96.10
36	37.91	46.59	51.47	57.44	67.36	92.06	96.55
37	38.53	47.21	52.32	58.45	68.37	92.06	96.55
38	39.07	47.98	53.33	59.22	69.38	93.99	98.47
39	39.69	48.37	54.11	60.23	70.38	94.58	98.98
40	40.08	48.99	55.11	61.24	71.62	95.50	99.84
41	40.93	50.00	55.97	62.48	73.25	96.95	103.41
42	41.70	50.62	56.97	63.72	75.27	101.07	105.37
43	42.32	51.63	57.83	64.88	77.28	103.04	109.48
44	42.94	52.48	59.07	66.12	79.38	107.26	113.70
45	43.72	53.25	60.07	67.59	81.39	109.24	117.80
46	44.34	54.26	60.93	68.99	83.64	113.66	122.24
47	45.35	55.11	62.17	70.23	85.89	118.09	126.68
48	45.97	55.89	63.18	71.62	88.14	118.09	128.64
49	46.74	56.90	64.42	73.10	90.54	122.12	132.65
50	47.59	57.75	65.50	74.49	92.79	126.53	137.07
51	48.37	59.14	66.90	76.12	93.02	128.16	138.49
52	49.22	60.15	68.52	77.98	93.64	128.16	142.40
53	50.23	61.39	70.15	79.76	93.87	128.16	142.40
54	51.01	62.40	71.78	81.62	94.26	128.16	142.40
55	51.86	63.80	73.41	83.64	94.72	128.16	143.02
56	53.64	65.66	76.04	86.12	99.14	134.68	149.65
57	55.27	67.67	78.68	88.52	103.87	139.75	156.75
58	57.28	69.92	81.55	91.00	108.75	144.38	161.26
59	59.14	72.32	84.57	93.87	113.79	151.72	170.69
60	60.93	74.57	87.44	96.51	119.14	156.96	175.88
61	64.34	79.38	92.71	101.55	123.79	165.06	185.69
62	67.75	84.41	98.13	106.82	128.68	170.95	193.01
63	71.39	90.07	103.79	112.32	133.95	177.39	200.92
64	75.19	95.89	110.07	118.21	139.06	183.63	210.38
65	78.99	102.17	116.51	124.26	144.33	191.86	220.02
66	85.19	109.53	124.72	134.33	156.81	207.91	237.86
67	91.55	117.13	133.17	145.03	169.91	228.32	258.41
68	98.37	125.34	142.55	156.89	184.41	248.24	278.39
69	105.73	134.33	152.40	169.37	200.14	269.22	301.10
70	113.87	143.87	163.02	183.01	217.04	293.54	325.56
71	123.40	157.05	175.42	197.82	232.24	308.49	339.69
72	133.48	171.54	188.75	214.02	248.67	320.92	352.84
73	144.57	187.43	203.09	231.23	266.19	336.41	367.44
74	156.43	204.87	218.59	249.99	284.95	353.40	383.64
75	169.29	223.71	235.41	270.30	304.87	369.87	399.27
76	186.50	226.98	267.46	297.83	313.73	381.68	412.04
77	205.03	250.91	292.49	324.03	342.67	418.66	451.64
78	225.96	275.70	319.75	353.86	373.75	460.44	495.97
79	248.90	304.06	350.73	387.50	408.71	506.29	544.47
80	408.74	496.33	571.40	627.71	663.16	825.82	888.38
81	436.88	529.92	608.80	669.47	707.90	881.84	948.59
82	466.80	564.86	649.20	713.93	755.11	941.44	1012.05
83	498.97	603.71	693.22	761.78	807.49	1005.55	1081.73
84	532.84	645.70	740.06	814.06	862.17	1074.93	1156.34

LTC-03 Rates after Requested Rate Increases
excluding additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	19.78	24.73	27.20	29.67	30.91	42.03	44.51
30	21.02	25.96	28.43	30.91	32.14	44.51	46.98
31	21.02	25.96	28.43	32.14	33.38	45.74	48.21
32	22.25	27.20	29.67	32.14	33.38	45.74	48.21
33	22.25	27.20	29.67	33.38	34.62	46.98	49.45
34	22.25	28.43	30.91	34.62	35.85	48.21	50.69
35	23.49	28.43	30.91	34.62	35.85	49.45	51.92
36	23.49	28.43	32.14	35.85	37.09	50.69	53.16
37	24.73	29.67	32.14	37.09	38.32	50.69	53.16
38	24.73	29.67	33.38	37.09	38.32	51.92	54.40
39	25.96	30.91	33.38	38.32	39.56	53.16	55.63
40	25.96	30.91	34.62	39.56	40.80	54.40	56.87
41	27.20	32.14	35.85	40.80	42.03	55.63	59.34
42	27.20	33.38	37.09	42.03	43.27	58.10	60.58
43	28.43	34.62	38.32	43.27	44.51	59.34	63.05
44	28.43	35.85	39.56	44.51	45.74	61.81	65.52
45	29.67	37.09	40.80	45.74	46.98	63.05	67.99
46	29.67	38.32	42.03	46.98	48.21	65.52	70.47
47	30.91	39.56	43.27	48.21	49.45	67.99	72.94
48	32.14	40.80	44.51	50.69	51.92	69.23	75.41
49	32.14	42.03	46.98	51.92	53.16	71.70	77.88
50	33.38	43.27	48.21	53.16	54.40	74.18	80.36
51	33.38	44.51	49.45	54.40	55.63	76.65	82.83
52	34.62	45.74	50.69	55.63	58.10	77.88	86.54
53	34.62	46.98	51.92	56.87	59.34	80.36	89.01
54	35.85	48.21	54.40	58.10	61.81	82.83	91.48
55	35.85	49.45	55.63	59.34	63.05	85.30	95.19
56	38.32	51.92	58.10	61.81	65.52	89.01	98.90
57	39.56	53.16	60.58	64.29	67.99	91.48	102.61
58	42.03	55.63	63.05	67.99	71.70	95.19	106.32
59	44.51	58.10	66.76	70.47	74.18	98.90	111.26
60	46.98	60.58	69.23	74.18	77.88	102.61	114.97
61	49.45	64.29	72.94	77.88	81.59	108.79	122.39
62	53.16	66.76	76.65	82.83	86.54	114.97	129.81
63	55.63	70.47	80.36	87.77	91.48	121.15	137.22
64	59.34	74.18	84.07	92.72	96.43	127.33	145.88
65	63.05	77.88	89.01	97.66	101.37	134.75	154.53
66	66.76	82.83	96.43	105.08	110.03	145.88	166.89
67	71.70	89.01	103.85	113.74	118.68	159.48	180.49
68	76.65	95.19	111.26	123.63	128.57	173.08	194.09
69	81.59	101.37	119.92	133.52	139.70	187.91	210.16
70	87.77	108.79	129.81	144.64	150.82	203.98	226.23
71	96.43	119.92	142.17	159.48	165.66	220.05	242.31
72	106.32	132.28	157.00	174.31	182.97	236.12	259.61
73	117.44	144.64	171.84	191.62	201.51	254.67	278.16
74	129.81	159.48	189.15	210.16	221.29	274.45	297.94
75	143.41	175.55	207.69	231.18	243.54	295.46	318.95
76	159.48	194.09	228.71	254.67	268.27	326.37	352.33
77	176.78	216.34	252.20	279.39	295.46	360.99	389.42
78	196.56	239.83	278.16	307.83	325.13	400.55	431.45
79	217.58	265.79	306.59	338.73	357.28	442.58	475.96
80	242.31	294.23	338.73	372.11	393.13	489.56	526.64
81	267.03	323.90	372.11	409.20	432.69	539.01	579.80
82	294.23	356.04	409.20	450.00	475.96	593.40	637.91
83	323.90	391.89	450.00	494.50	524.17	652.74	702.19
84	356.04	431.45	494.50	543.95	576.09	718.26	772.66

LTC-03 Rates after Requested Rate Increases
including additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	19.90	24.87	27.36	29.85	31.09	42.28	44.77
30	21.14	26.11	28.60	31.09	32.33	44.77	47.25
31	21.14	26.11	28.60	32.33	33.58	46.01	48.50
32	22.38	27.36	29.85	32.33	33.58	46.01	48.50
33	22.38	27.36	29.85	33.58	34.82	47.25	49.74
34	22.38	28.60	31.09	34.82	36.06	48.50	50.99
35	23.63	28.60	31.09	34.82	36.06	49.74	52.23
36	23.63	28.60	32.33	36.06	37.31	50.99	53.47
37	24.87	29.85	32.33	37.31	38.55	50.99	53.47
38	24.87	29.85	33.58	37.31	38.55	52.23	54.72
39	26.11	31.09	33.58	38.55	39.79	53.47	55.96
40	26.11	31.09	34.82	39.79	41.04	54.72	57.20
41	27.36	32.33	36.06	41.04	42.28	55.96	59.69
42	27.36	33.58	37.31	42.28	43.52	58.45	60.93
43	28.60	34.82	38.55	43.52	44.77	59.69	63.42
44	28.60	36.06	39.79	44.77	46.01	62.18	65.91
45	29.85	37.31	41.04	46.01	47.25	63.42	68.40
46	29.85	38.55	42.28	47.25	48.50	65.91	70.88
47	31.09	39.79	43.52	48.50	49.74	68.40	73.37
48	32.33	41.04	44.77	50.99	52.23	69.64	75.86
49	32.33	42.28	47.25	52.23	53.47	72.13	78.34
50	33.58	43.52	48.50	53.47	54.72	74.61	80.83
51	33.58	44.77	49.74	54.72	55.96	77.10	83.32
52	34.82	46.01	50.99	55.96	58.45	78.34	87.05
53	34.82	47.25	52.23	57.20	59.69	80.83	89.54
54	36.06	48.50	54.72	58.45	62.18	83.32	92.02
55	36.06	49.74	55.96	59.69	63.42	85.80	95.75
56	38.55	52.23	58.45	62.18	65.91	89.54	99.48
57	39.79	53.47	60.93	64.66	68.40	92.02	103.21
58	42.28	55.96	63.42	68.40	72.13	95.75	106.95
59	44.77	58.45	67.15	70.88	74.61	99.48	111.92
60	47.25	60.93	69.64	74.61	78.34	103.21	115.65
61	49.74	64.66	73.37	78.34	82.07	109.43	123.11
62	53.47	67.15	77.10	83.32	87.05	115.65	130.57
63	55.96	70.88	80.83	88.29	92.02	121.87	138.03
64	59.69	74.61	84.56	93.27	97.00	128.09	146.74
65	63.42	78.34	89.54	98.24	101.97	135.55	155.44
66	67.15	83.32	97.00	105.70	110.68	146.74	167.88
67	72.13	89.54	104.46	114.41	119.38	160.42	181.56
68	77.10	95.75	111.92	124.35	129.33	174.10	195.24
69	82.07	101.97	120.62	134.30	140.52	189.02	211.40
70	88.29	109.43	130.57	145.50	151.71	205.19	227.57
71	97.00	120.62	143.01	160.42	166.64	221.35	243.74
72	106.95	133.06	157.93	175.34	184.05	237.52	261.15
73	118.14	145.50	172.85	192.75	202.70	256.17	279.80
74	130.57	160.42	190.26	211.40	222.60	276.07	299.70
75	144.25	176.58	208.92	232.54	244.98	297.21	320.84
76	160.42	195.24	230.06	256.17	269.85	328.30	354.41
77	177.83	217.62	253.68	281.04	297.21	363.12	391.72
78	197.72	241.25	279.80	309.64	327.05	402.91	434.00
79	218.86	267.36	308.40	340.73	359.39	445.19	478.77
80	243.74	295.96	340.73	374.31	395.45	492.45	529.75
81	268.61	325.81	374.31	411.61	435.24	542.19	583.22
82	295.96	358.14	411.61	452.65	478.77	596.90	641.67
83	325.81	394.20	452.65	497.42	527.26	656.59	706.34
84	358.14	434.00	497.42	547.16	579.49	722.50	777.22

LTC-03 2016 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	11%	11%	11%	11%	11%	11%	11%
30	11%	11%	11%	11%	11%	11%	11%
31	11%	11%	11%	11%	11%	11%	11%
32	11%	11%	11%	11%	11%	11%	11%
33	11%	11%	11%	11%	11%	11%	11%
34	11%	11%	11%	11%	11%	11%	11%
35	11%	11%	11%	11%	11%	11%	11%
36	11%	11%	11%	11%	11%	11%	11%
37	11%	11%	11%	11%	11%	11%	11%
38	11%	11%	11%	11%	11%	11%	11%
39	11%	11%	11%	11%	11%	11%	11%
40	11%	11%	11%	11%	11%	11%	11%
41	11%	11%	11%	11%	11%	11%	11%
42	11%	11%	11%	11%	11%	11%	11%
43	11%	11%	11%	11%	11%	11%	11%
44	11%	11%	11%	11%	11%	11%	11%
45	11%	11%	11%	11%	11%	11%	11%
46	11%	11%	11%	11%	11%	11%	11%
47	11%	11%	11%	11%	11%	11%	11%
48	11%	11%	11%	11%	11%	11%	11%
49	11%	11%	11%	11%	11%	11%	11%
50	11%	11%	11%	11%	11%	11%	11%
51	11%	11%	11%	11%	11%	11%	11%
52	11%	11%	11%	11%	11%	11%	11%
53	11%	11%	11%	11%	11%	11%	11%
54	11%	11%	11%	11%	11%	11%	11%
55	11%	11%	11%	11%	11%	11%	11%
56	11%	11%	11%	11%	11%	11%	11%
57	11%	11%	11%	11%	11%	11%	11%
58	11%	11%	11%	11%	11%	11%	11%
59	11%	11%	11%	11%	11%	11%	11%
60	11%	11%	11%	11%	11%	11%	11%
61	11%	11%	11%	11%	11%	11%	11%
62	11%	11%	11%	11%	11%	11%	11%
63	11%	11%	11%	11%	11%	11%	11%
64	11%	11%	11%	11%	11%	11%	11%
65	11%	11%	11%	11%	11%	11%	11%
66	11%	11%	11%	11%	11%	11%	11%
67	11%	11%	11%	11%	11%	11%	11%
68	11%	11%	11%	11%	11%	11%	11%
69	11%	11%	11%	11%	11%	11%	11%
70	11%	11%	11%	11%	11%	11%	11%
71	11%	11%	11%	11%	11%	11%	11%
72	11%	11%	11%	11%	11%	11%	11%
73	11%	11%	11%	11%	11%	11%	11%
74	11%	11%	11%	11%	11%	11%	11%
75	11%	11%	11%	11%	11%	11%	11%
76	11%	11%	11%	11%	11%	11%	11%
77	11%	11%	11%	11%	11%	11%	11%
78	11%	11%	11%	11%	11%	11%	11%
79	11%	11%	11%	11%	11%	11%	11%
80	11%	11%	11%	11%	11%	11%	11%
81	11%	11%	11%	11%	11%	11%	11%
82	11%	11%	11%	11%	11%	11%	11%
83	11%	11%	11%	11%	11%	11%	11%
84	11%	11%	11%	11%	11%	11%	11%

* Benefit Differences between LTC-03 and ICC12-LTC-12:

LTC-03 has an EP where 1 day of HHC = 7 days towards EP, and ICC12-LTC-12 is a true service-day EP

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered both 10yr and Lifetime benefit period options)

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

Appendix A - Comparison to New Business Rates (Custom Care II Enhanced 2010 Series)

Rates shown are for a 90-day EP, single, Standard policyholder, and are per $100 monthly benefit

Inflation Option: 5% Compound Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	91.70	116.51	126.89	143.40	169.45	231.58	257.00
30	92.71	117.51	128.29	144.80	171.08	233.53	260.69
31	93.10	117.75	128.52	145.19	171.46	233.53	263.06
32	93.33	118.13	128.91	145.42	171.70	235.09	263.06
33	93.48	118.37	129.14	145.81	172.08	235.09	263.83
34	93.72	118.60	129.53	146.04	172.32	235.09	263.83
35	94.10	118.99	129.76	146.43	172.94	236.52	264.49
36	94.34	118.99	130.15	146.81	173.17	236.52	266.71
37	94.72	119.22	130.38	147.05	173.56	238.02	267.77
38	94.96	119.61	130.77	147.43	173.79	238.02	267.77
39	95.11	119.84	131.00	147.67	174.18	239.49	268.52
40	95.34	120.07	131.39	148.05	174.41	239.49	270.63
41	96.12	120.85	132.78	149.60	177.36	242.07	273.22
42	96.89	121.39	134.18	151.00	180.15	247.40	276.22
43	97.67	122.16	135.57	152.32	183.09	250.55	279.46
44	98.44	122.94	137.12	153.87	185.88	255.89	284.86
45	99.22	123.48	138.52	155.42	189.06	259.35	288.44
46	99.99	124.26	139.92	156.97	192.01	264.92	291.65
47	100.77	125.03	141.70	158.52	195.18	265.06	291.65
48	101.55	125.81	143.09	160.07	198.52	271.15	297.78
49	102.32	126.51	144.64	161.62	201.46	274.28	300.98
50	103.10	127.28	146.27	163.17	204.64	280.16	304.53
51	104.18	128.13	147.28	164.41	205.42	282.75	306.92
52	105.27	129.14	148.52	165.65	206.19	282.75	306.92
53	106.51	130.15	149.76	166.66	206.81	282.75	308.67
54	107.59	131.39	150.77	167.74	207.59	282.75	308.67
55	108.83	132.40	152.01	168.98	208.13	283.60	308.76
56	109.68	133.64	153.17	169.84	209.68	286.34	313.39
57	110.46	135.11	154.57	170.53	211.00	290.95	317.61
58	111.23	136.35	155.73	171.39	212.70	293.84	322.34
59	112.09	137.98	156.89	171.85	214.02	293.84	326.01
60	112.86	139.45	158.29	172.55	215.73	298.21	329.93
61	114.65	143.79	162.39	176.58	217.35	301.42	332.18
62	116.27	147.98	166.89	180.22	218.83	303.60	332.18
63	117.90	152.78	171.39	184.25	220.45	305.97	332.18
64	119.92	157.20	175.88	188.29	222.08	308.34	332.18
65	121.54	162.01	180.77	192.32	223.71	310.71	332.18
66	128.83	170.30	190.53	205.11	240.30	326.37	351.48
67	136.12	178.83	201.08	218.67	258.05	341.06	369.93
68	144.02	187.74	212.00	233.24	277.20	359.26	392.09
69	152.55	197.04	223.71	248.82	297.66	376.67	413.42
70	161.39	207.12	235.80	265.18	319.75	395.97	438.73
71	177.51	225.49	252.55	283.55	337.89	415.17	456.51
72	195.18	245.96	270.61	302.85	357.19	437.73	479.76
73	214.56	267.97	289.91	323.78	377.58	458.85	501.18
74	236.19	291.85	310.68	346.18	398.97	482.71	523.75
75	259.52	318.05	332.93	369.98	421.92	507.89	547.70
76	278.67	359.25	424.72	459.97	488.51	585.87	634.56
77	299.05	386.14	455.15	494.59	524.17	627.69	683.55
78	320.68	414.15	488.27	533.39	562.40	673.59	736.44
79	344.56	444.13	524.74	575.31	605.34	723.88	793.43
80	542.45	699.72	827.36	911.69	957.27	1141.89	1258.13
81	574.62	741.31	875.09	965.01	1013.26	1208.46	1331.28
82	609.04	786.68	928.36	1023.52	1074.28	1281.52	1412.63
83	645.86	833.30	984.07	1083.90	1138.91	1358.95	1497.50
84	684.46	882.54	1041.40	1147.31	1206.14	1439.53	1586.62

LTC-03 Rates after Requested Rate Increases
excluding additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	45.74	56.87	64.29	70.47	74.18	101.37	112.50
30	48.21	59.34	67.99	74.18	77.88	106.32	118.68
31	49.45	60.58	69.23	75.41	79.12	107.55	121.15
32	49.45	61.81	70.47	76.65	80.36	110.03	122.39
33	50.69	61.81	71.70	77.88	81.59	111.26	124.86
34	50.69	63.05	72.94	79.12	82.83	112.50	126.10
35	51.92	64.29	74.18	80.36	84.07	114.97	128.57
36	51.92	65.52	75.41	81.59	85.30	116.21	131.04
37	53.16	65.52	76.65	82.83	86.54	118.68	133.52
38	54.40	66.76	77.88	84.07	87.77	119.92	134.75
39	54.40	67.99	79.12	85.30	89.01	122.39	137.22
40	55.63	69.23	80.36	86.54	90.25	123.63	139.70
41	56.87	70.47	81.59	87.77	91.48	124.86	140.93
42	56.87	71.70	82.83	89.01	92.72	127.33	142.17
43	58.10	72.94	84.07	90.25	93.96	128.57	143.41
44	58.10	72.94	84.07	90.25	95.19	131.04	145.88
45	59.34	74.18	85.30	91.48	96.43	132.28	147.11
46	60.58	75.41	86.54	92.72	97.66	134.75	148.35
47	60.58	76.65	87.77	93.96	100.14	135.99	149.59
48	61.81	77.88	89.01	95.19	101.37	138.46	152.06
49	61.81	79.12	90.25	96.43	102.61	139.70	153.30
50	63.05	80.36	91.48	97.66	103.85	142.17	154.53
51	64.29	81.59	92.72	100.14	105.08	144.64	157.00
52	65.52	82.83	93.96	101.37	107.55	147.11	159.48
53	65.52	84.07	96.43	103.85	108.79	148.35	161.95
54	66.76	85.30	97.66	105.08	111.26	150.82	164.42
55	67.99	86.54	98.90	107.55	112.50	153.30	166.89
56	70.47	89.01	101.37	110.03	114.97	157.00	171.84
57	71.70	90.25	103.85	112.50	117.44	161.95	176.78
58	74.18	92.72	106.32	114.97	119.92	165.66	181.73
59	75.41	95.19	110.03	118.68	123.63	169.37	187.91
60	77.88	97.66	112.50	121.15	126.10	174.31	192.86
61	81.59	102.61	117.44	126.10	131.04	181.73	200.27
62	85.30	106.32	122.39	132.28	137.22	190.38	207.69
63	89.01	111.26	128.57	137.22	143.41	199.04	215.11
64	92.72	117.44	133.52	143.41	149.59	207.69	222.53
65	96.43	122.39	139.70	149.59	155.77	216.34	231.18
66	101.37	127.33	145.88	158.24	165.66	225.00	242.31
67	105.08	133.52	153.30	166.89	176.78	233.65	253.43
68	110.03	139.70	160.71	175.55	187.91	243.54	265.79
69	116.21	145.88	168.13	185.44	200.27	253.43	278.16
70	121.15	152.06	176.78	195.33	212.64	263.32	291.76
71	132.28	166.89	194.09	213.87	232.42	285.57	314.01
72	144.64	182.97	213.87	234.89	252.20	309.06	338.73
73	158.24	201.51	236.12	257.14	275.68	335.02	365.93
74	171.84	221.29	259.61	280.63	300.41	363.46	394.36
75	187.91	242.31	285.57	307.83	327.61	394.36	425.27
76	205.22	264.56	312.77	338.73	359.75	431.45	467.30
77	225.00	290.52	342.44	372.11	394.36	472.25	514.28
78	246.01	317.72	374.58	409.20	431.45	516.75	564.97
79	269.50	347.39	410.44	450.00	473.48	566.20	620.60
80	294.23	379.53	448.76	494.50	519.23	619.36	682.41
81	323.90	417.85	493.26	543.95	571.15	681.17	750.40
82	356.04	459.89	542.71	598.35	628.02	749.17	825.82
83	391.89	505.63	597.11	657.69	691.06	824.58	908.64
84	431.45	556.31	656.45	723.21	760.29	907.41	1000.13

LTC-03 Rates after Requested Rate Increases
including additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	46.01	57.20	64.66	70.88	74.61	101.97	113.16
30	48.50	59.69	68.40	74.61	78.34	106.95	119.38
31	49.74	60.93	69.64	75.86	79.59	108.19	121.87
32	49.74	62.18	70.88	77.10	80.83	110.68	123.11
33	50.99	62.18	72.13	78.34	82.07	111.92	125.60
34	50.99	63.42	73.37	79.59	83.32	113.16	126.84
35	52.23	64.66	74.61	80.83	84.56	115.65	129.33
36	52.23	65.91	75.86	82.07	85.80	116.89	131.82
37	53.47	65.91	77.10	83.32	87.05	119.38	134.30
38	54.72	67.15	78.34	84.56	88.29	120.62	135.55
39	54.72	68.40	79.59	85.80	89.54	123.11	138.03
40	55.96	69.64	80.83	87.05	90.78	124.35	140.52
41	57.20	70.88	82.07	88.29	92.02	125.60	141.76
42	57.20	72.13	83.32	89.54	93.27	128.09	143.01
43	58.45	73.37	84.56	90.78	94.51	129.33	144.25
44	58.45	73.37	84.56	90.78	95.75	131.82	146.74
45	59.69	74.61	85.80	92.02	97.00	133.06	147.98
46	60.93	75.86	87.05	93.27	98.24	135.55	149.23
47	60.93	77.10	88.29	94.51	100.73	136.79	150.47
48	62.18	78.34	89.54	95.75	101.97	139.28	152.96
49	62.18	79.59	90.78	97.00	103.21	140.52	154.20
50	63.42	80.83	92.02	98.24	104.46	143.01	155.44
51	64.66	82.07	93.27	100.73	105.70	145.50	157.93
52	65.91	83.32	94.51	101.97	108.19	147.98	160.42
53	65.91	84.56	97.00	104.46	109.43	149.23	162.90
54	67.15	85.80	98.24	105.70	111.92	151.71	165.39
55	68.40	87.05	99.48	108.19	113.16	154.20	167.88
56	70.88	89.54	101.97	110.68	115.65	157.93	172.85
57	72.13	90.78	104.46	113.16	118.14	162.90	177.83
58	74.61	93.27	106.95	115.65	120.62	166.64	182.80
59	75.86	95.75	110.68	119.38	124.35	170.37	189.02
60	78.34	98.24	113.16	121.87	126.84	175.34	193.99
61	82.07	103.21	118.14	126.84	131.82	182.80	201.45
62	85.80	106.95	123.11	133.06	138.03	191.51	208.92
63	89.54	111.92	129.33	138.03	144.25	200.21	216.38
64	93.27	118.14	134.30	144.25	150.47	208.92	223.84
65	97.00	123.11	140.52	150.47	156.69	217.62	232.54
66	101.97	128.09	146.74	159.17	166.64	226.33	243.74
67	105.70	134.30	154.20	167.88	177.83	235.03	254.93
68	110.68	140.52	161.66	176.58	189.02	244.98	267.36
69	116.89	146.74	169.12	186.53	201.45	254.93	279.80
70	121.87	152.96	177.83	196.48	213.89	264.88	293.48
71	133.06	167.88	195.24	215.13	233.79	287.26	315.86
72	145.50	184.05	215.13	236.27	253.68	310.89	340.73
73	159.17	202.70	237.52	258.66	277.31	337.00	368.09
74	172.85	222.60	261.15	282.29	302.18	365.60	396.69
75	189.02	243.74	287.26	309.64	329.54	396.69	427.78
76	206.43	266.12	314.62	340.73	361.87	434.00	470.06
77	226.33	292.23	344.46	374.31	396.69	475.04	517.32
78	247.47	319.59	376.80	411.61	434.00	519.80	568.30
79	271.09	349.44	412.86	452.65	476.28	569.55	624.26
80	295.96	381.77	451.41	497.42	522.29	623.02	686.44
81	325.81	420.32	496.18	547.16	574.52	685.20	754.83
82	358.14	462.60	545.92	601.88	631.72	753.59	830.69
83	394.20	508.61	600.63	661.57	695.14	829.45	914.01
84	434.00	559.60	660.32	727.48	764.78	912.76	1006.03

LTC-03 2016 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	11%	11%	11%	11%	11%	11%	11%
30	11%	11%	11%	11%	11%	11%	11%
31	11%	11%	11%	11%	11%	11%	11%
32	11%	11%	11%	11%	11%	11%	11%
33	11%	11%	11%	11%	11%	11%	11%
34	11%	11%	11%	11%	11%	11%	11%
35	11%	11%	11%	11%	11%	11%	11%
36	11%	11%	11%	11%	11%	11%	11%
37	11%	11%	11%	11%	11%	11%	11%
38	11%	11%	11%	11%	11%	11%	11%
39	11%	11%	11%	11%	11%	11%	11%
40	11%	11%	11%	11%	11%	11%	11%
41	11%	11%	11%	11%	11%	11%	11%
42	11%	11%	11%	11%	11%	11%	11%
43	11%	11%	11%	11%	11%	11%	11%
44	11%	11%	11%	11%	11%	11%	11%
45	11%	11%	11%	11%	11%	11%	11%
46	11%	11%	11%	11%	11%	11%	11%
47	11%	11%	11%	11%	11%	11%	11%
48	11%	11%	11%	11%	11%	11%	11%
49	11%	11%	11%	11%	11%	11%	11%
50	11%	11%	11%	11%	11%	11%	11%
51	11%	11%	11%	11%	11%	11%	11%
52	11%	11%	11%	11%	11%	11%	11%
53	11%	11%	11%	11%	11%	11%	11%
54	11%	11%	11%	11%	11%	11%	11%
55	11%	11%	11%	11%	11%	11%	11%
56	11%	11%	11%	11%	11%	11%	11%
57	11%	11%	11%	11%	11%	11%	11%
58	11%	11%	11%	11%	11%	11%	11%
59	11%	11%	11%	11%	11%	11%	11%
60	11%	11%	11%	11%	11%	11%	11%
61	11%	11%	11%	11%	11%	11%	11%
62	11%	11%	11%	11%	11%	11%	11%
63	11%	11%	11%	11%	11%	11%	11%
64	11%	11%	11%	11%	11%	11%	11%
65	11%	11%	11%	11%	11%	11%	11%
66	11%	11%	11%	11%	11%	11%	11%
67	11%	11%	11%	11%	11%	11%	11%
68	11%	11%	11%	11%	11%	11%	11%
69	11%	11%	11%	11%	11%	11%	11%
70	11%	11%	11%	11%	11%	11%	11%
71	11%	11%	11%	11%	11%	11%	11%
72	11%	11%	11%	11%	11%	11%	11%
73	11%	11%	11%	11%	11%	11%	11%
74	11%	11%	11%	11%	11%	11%	11%
75	11%	11%	11%	11%	11%	11%	11%
76	11%	11%	11%	11%	11%	11%	11%
77	11%	11%	11%	11%	11%	11%	11%
78	11%	11%	11%	11%	11%	11%	11%
79	11%	11%	11%	11%	11%	11%	11%
80	11%	11%	11%	11%	11%	11%	11%
81	11%	11%	11%	11%	11%	11%	11%
82	11%	11%	11%	11%	11%	11%	11%
83	11%	11%	11%	11%	11%	11%	11%
84	11%	11%	11%	11%	11%	11%	11%

* Benefit Differences between LTC-03 and ICC12-LTC-12:

LTC-03 has an EP where 1 day of HHC = 7 days towards EP, and ICC12-LTC-12 is a true service-day EP

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered both 10yr and Lifetime benefit period options)

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

Appendix B1

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

LTC-03 PA (2010 Rates), LTC-03FR PA (2010 Rates)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	GPO Inflation							Automatic Inflation (CPI)						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	7.46	8.70	9.95	11.19	12.44	13.68	14.92	19.90	24.87	27.36	29.85	31.09	42.28	44.77
30	7.46	8.70	9.95	11.19	12.44	14.92	16.17	21.14	26.11	28.60	31.09	32.33	44.77	47.25
31	7.46	8.70	11.19	12.44	13.68	16.17	17.41	21.14	26.11	28.60	32.33	33.58	46.01	48.50
32	8.70	9.95	11.19	12.44	13.68	16.17	17.41	22.38	27.36	29.85	32.33	33.58	46.01	48.50
33	8.70	9.95	12.44	13.68	14.92	17.41	18.65	22.38	27.36	29.85	33.58	34.82	47.25	49.74
34	9.95	11.19	12.44	13.68	14.92	17.41	18.65	22.38	28.60	31.09	34.82	36.06	48.50	50.99
35	9.95	12.44	13.68	14.92	16.17	18.65	19.90	23.63	28.60	31.09	34.82	36.06	49.74	52.23
36	11.19	12.44	14.92	16.17	17.41	19.90	21.14	23.63	28.60	32.33	36.06	37.31	50.99	53.47
37	11.19	13.68	14.92	16.17	17.41	21.14	22.38	24.87	29.85	32.33	37.31	38.55	50.99	53.47
38	12.44	13.68	16.17	17.41	18.65	21.14	22.38	24.87	29.85	33.58	37.31	38.55	52.23	54.72
39	12.44	14.92	17.41	18.65	19.90	22.38	23.63	26.11	31.09	33.58	38.55	39.79	53.47	55.96
40	13.68	16.17	18.65	19.90	21.14	23.63	24.87	26.11	31.09	34.82	39.79	41.04	54.72	57.20
41	13.68	16.17	19.90	21.14	22.38	24.87	26.11	27.36	32.33	36.06	41.04	42.28	55.96	59.69
42	14.92	17.41	19.90	21.14	22.38	26.11	27.36	27.36	33.58	37.31	42.28	43.52	58.45	60.93
43	14.92	17.41	21.14	22.38	23.63	27.36	28.60	28.60	34.82	38.55	43.52	44.77	59.69	63.42
44	14.92	18.65	21.14	22.38	24.87	28.60	29.85	28.60	36.06	39.79	44.77	46.01	62.18	65.91
45	14.92	18.65	22.38	23.63	24.87	29.85	31.09	29.85	37.31	41.04	46.01	47.25	63.42	68.40
46	16.17	19.90	22.38	24.87	26.11	31.09	32.33	29.85	38.55	42.28	47.25	48.50	65.91	70.88
47	16.17	19.90	23.63	26.11	27.36	32.33	33.58	31.09	39.79	43.52	48.50	49.74	68.40	73.37
48	16.17	21.14	24.87	26.11	27.36	33.58	34.82	32.33	41.04	44.77	50.99	52.23	69.64	75.86
49	17.41	21.14	24.87	27.36	28.60	36.06	37.31	32.33	42.28	47.25	52.23	53.47	72.13	78.34
50	17.41	22.38	26.11	28.60	29.85	37.31	38.55	33.58	43.52	48.50	53.47	54.72	74.61	80.83
51	18.65	23.63	27.36	29.85	31.09	39.79	41.04	33.58	44.77	49.74	54.72	55.96	77.10	83.32
52	18.65	23.63	27.36	31.09	32.33	41.04	43.52	34.82	46.01	50.99	55.96	58.45	78.34	87.05
53	19.90	24.87	28.60	31.09	32.33	43.52	46.01	34.82	47.25	52.23	57.20	59.69	80.83	89.54
54	19.90	24.87	28.60	32.33	33.58	46.01	48.50	36.06	48.50	54.72	58.45	62.18	83.32	92.02
55	21.14	26.11	29.85	33.58	34.82	48.50	50.99	36.06	49.74	55.96	59.69	63.42	85.80	95.75
56	22.38	27.36	32.33	36.06	37.31	50.99	54.72	38.55	52.23	58.45	62.18	65.91	89.54	99.48
57	23.63	29.85	33.58	38.55	39.79	54.72	58.45	39.79	53.47	60.93	64.66	68.40	92.02	103.21
58	24.87	31.09	36.06	41.04	43.52	58.45	62.18	42.28	55.96	63.42	68.40	72.13	95.75	106.95
59	27.36	33.58	38.55	43.52	46.01	62.18	67.15	44.77	58.45	67.15	70.88	74.61	99.48	111.92
60	28.60	36.06	41.04	46.01	49.74	65.91	72.13	47.25	60.93	69.64	74.61	78.34	103.21	115.65
61	31.09	38.55	44.77	49.74	53.47	70.88	77.10	49.74	64.66	73.37	78.34	82.07	109.43	123.11
62	33.58	42.28	47.25	53.47	57.20	75.86	83.32	53.47	67.15	77.10	83.32	87.05	115.65	130.57
63	37.31	44.77	50.99	57.20	60.93	82.07	88.29	55.96	70.88	80.83	88.29	92.02	121.87	138.03
64	39.79	48.50	55.96	60.93	64.66	88.29	95.75	59.69	74.61	84.56	93.27	97.00	128.09	146.74
65	43.52	52.23	59.69	65.91	69.64	94.51	101.97	63.42	78.34	89.54	98.24	101.97	135.55	155.44
66	47.25	57.20	65.91	72.13	77.10	103.21	110.68	67.15	83.32	97.00	105.70	110.68	146.74	167.88
67	52.23	63.42	72.13	79.59	85.80	113.16	120.62	72.13	89.54	104.46	114.41	119.38	160.42	181.56
68	57.20	70.88	79.59	87.05	94.51	123.11	131.82	77.10	95.75	111.92	124.35	129.33	174.10	195.24
69	62.18	77.10	87.05	95.75	105.70	135.55	143.01	82.07	101.97	120.62	134.30	140.52	189.02	211.40
70	68.40	85.80	95.75	105.70	116.89	147.98	155.44	88.29	109.43	130.57	145.50	151.71	205.19	227.57
71	75.86	95.75	106.95	118.14	130.57	160.42	170.37	97.00	120.62	143.01	160.42	166.64	221.35	243.74
72	84.56	106.95	119.38	131.82	145.50	174.10	186.53	106.95	133.06	157.93	175.34	184.05	237.52	261.15
73	94.51	119.38	133.06	147.98	161.66	189.02	203.94	118.14	145.50	172.85	192.75	202.70	256.17	279.80
74	104.46	133.06	149.23	164.15	180.31	205.19	222.60	130.57	160.42	190.26	211.40	222.60	276.07	299.70
75	116.89	147.98	166.64	184.05	200.21	222.60	243.74	144.25	176.58	208.92	232.54	244.98	297.21	320.84
76	130.57	165.39	185.29	203.94	222.60	248.71	272.34	160.42	195.24	230.06	256.17	269.85	328.30	354.41
77	145.50	184.05	206.43	227.57	247.47	276.07	303.43	177.83	217.62	253.68	281.04	297.21	363.12	391.72
78	161.66	206.43	230.06	252.44	274.82	308.40	338.25	197.72	241.25	279.80	309.64	327.05	402.91	434.00
79	180.31	230.06	256.17	281.04	305.91	343.22	376.80	218.86	267.36	308.40	340.73	359.39	445.19	478.77
80	200.21	257.41	284.77	312.13	339.49	383.01	420.32	243.74	295.96	340.73	374.31	395.45	492.45	529.75
81	220.11	283.53	313.37	343.22	373.06	421.56	462.60	268.61	325.81	374.31	411.61	435.24	542.19	583.22
82	242.49	312.13	344.46	378.04	410.37	463.84	508.61	295.96	358.14	411.61	452.65	478.77	596.90	641.67
83	267.36	343.22	379.28	415.35	451.41	509.86	559.60	325.81	394.20	452.65	497.42	527.26	656.59	706.34
84	294.72	378.04	417.83	456.38	496.18	560.84	615.56	358.14	434.00	497.42	547.16	579.49	722.50	777.22
85	324.57	415.35	460.11	502.39	545.92	616.80	677.73	394.20	477.52	547.16	601.88	637.94	794.63	855.56
86	356.90	456.38	506.12	552.14	600.63	678.98	746.13	434.00	524.78	601.88	661.57	701.36	874.21	941.37
87	392.96	502.39	557.11	606.85	660.32	747.37	820.74	477.52	577.01	661.57	727.48	771.00	961.26	1035.88
88	432.76	552.14	613.07	667.79	726.23	821.99	902.82	524.78	634.21	727.48	800.85	848.10	1057.02	1139.09
89	476.28	606.85	674.00	734.94	798.36	904.06	993.60	577.01	697.63	800.85	880.43	932.66	1162.72	1253.50
90	523.53	667.79	741.16	808.31	877.95	994.84	1093.08	634.21	767.27	880.43	968.72	1025.93	1279.61	1379.10
91+														

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

Appendix B1

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

LTC-03 PA (2010 Rates), LTC-03FR PA (2010 Rates)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	5% Simple Inflation							5% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	16.17	18.65	22.38	23.63	24.87	36.06	37.31	46.01	57.20	64.66	70.88	74.61	101.97	113.16
30	17.41	19.90	23.63	24.87	26.11	37.31	39.79	48.50	59.69	68.40	74.61	78.34	106.95	119.38
31	18.65	21.14	24.87	26.11	27.36	38.55	42.28	49.74	60.93	69.64	75.86	79.59	108.19	121.87
32	18.65	21.14	26.11	27.36	28.60	41.04	43.52	49.74	62.18	70.88	77.10	80.83	110.68	123.11
33	19.90	22.38	27.36	28.60	29.85	42.28	46.01	50.99	62.18	72.13	78.34	82.07	111.92	125.60
34	19.90	23.63	28.60	29.85	31.09	44.77	48.50	50.99	63.42	73.37	79.59	83.32	113.16	126.84
35	21.14	24.87	28.60	31.09	32.33	47.25	49.74	52.23	64.66	74.61	80.83	84.56	115.65	129.33
36	22.38	26.11	29.85	32.33	34.82	48.50	52.23	52.23	65.91	75.86	82.07	85.80	116.89	131.82
37	23.63	27.36	32.33	33.58	36.06	50.99	54.72	53.47	65.91	77.10	83.32	87.05	119.38	134.30
38	23.63	28.60	33.58	34.82	37.31	53.47	57.20	54.72	67.15	78.34	84.56	88.29	120.62	135.55
39	24.87	29.85	34.82	37.31	39.79	55.96	60.93	54.72	68.40	79.59	85.80	89.54	123.11	138.03
40	26.11	31.09	36.06	38.55	41.04	58.45	63.42	55.96	69.64	80.83	87.05	90.78	124.35	140.52
41	27.36	32.33	37.31	39.79	42.28	60.93	65.91	57.20	70.88	82.07	88.29	92.02	125.60	141.76
42	27.36	33.58	38.55	42.28	44.77	63.42	68.40	57.20	72.13	83.32	89.54	93.27	128.09	143.01
43	28.60	34.82	41.04	43.52	46.01	65.91	70.88	58.45	73.37	84.56	90.78	94.51	129.33	144.25
44	29.85	36.06	42.28	44.77	47.25	67.15	73.37	58.45	73.37	84.56	90.78	95.75	131.82	146.74
45	31.09	37.31	43.52	47.25	49.74	70.88	75.86	59.69	74.61	85.80	92.02	97.00	133.06	147.98
46	31.09	39.79	46.01	48.50	50.99	73.37	79.59	60.93	75.86	87.05	93.27	98.24	135.55	149.23
47	32.33	41.04	47.25	50.99	53.47	75.86	82.07	60.93	77.10	88.29	94.51	100.73	136.79	150.47
48	33.58	42.28	49.74	53.47	55.96	78.34	85.80	62.18	78.34	89.54	95.75	101.97	139.28	152.96
49	34.82	44.77	50.99	54.72	57.20	82.07	88.29	62.18	79.59	90.78	97.00	103.21	140.52	154.20
50	36.06	46.01	53.47	57.20	59.69	84.56	92.02	63.42	80.83	92.02	98.24	104.46	143.01	155.44
51	37.31	47.25	55.96	59.69	62.18	88.29	95.75	64.66	82.07	93.27	100.73	105.70	145.50	157.93
52	39.79	49.74	57.20	62.18	64.66	92.02	99.48	65.91	83.32	94.51	101.97	108.19	147.98	160.42
53	41.04	52.23	59.69	64.66	67.15	95.75	103.21	65.91	84.56	97.00	104.46	109.43	149.23	162.90
54	42.28	53.47	62.18	67.15	70.88	99.48	106.95	67.15	85.80	98.24	105.70	111.92	151.71	165.39
55	44.77	55.96	64.66	69.64	73.37	103.21	110.68	68.40	87.05	99.48	108.19	113.16	154.20	167.88
56	47.25	58.45	67.15	73.37	77.10	108.19	116.89	70.88	89.54	101.97	110.68	115.65	157.93	172.85
57	48.50	60.93	70.88	77.10	80.83	111.92	121.87	72.13	90.78	104.46	113.16	118.14	162.90	177.83
58	50.99	63.42	73.37	80.83	84.56	116.89	128.09	74.61	93.27	106.95	115.65	120.62	166.64	182.80
59	53.47	67.15	77.10	84.56	88.29	123.11	134.30	75.86	95.75	110.68	119.38	124.35	170.37	189.02
60	55.96	69.64	80.83	88.29	92.02	128.09	141.76	78.34	98.24	113.16	121.87	126.84	175.34	193.99
61	59.69	74.61	85.80	93.27	98.24	136.79	149.23	82.07	103.21	118.14	126.84	131.82	182.80	201.45
62	63.42	79.59	92.02	99.48	103.21	144.25	157.93	85.80	106.95	123.11	133.06	138.03	191.51	208.92
63	68.40	84.56	97.00	105.70	110.68	154.20	165.39	89.54	111.92	129.33	138.03	144.25	200.21	216.38
64	72.13	89.54	104.46	111.92	116.89	164.15	174.10	93.27	118.14	134.30	144.25	150.47	208.92	223.84
65	77.10	95.75	110.68	119.38	124.35	174.10	184.05	97.00	123.11	140.52	150.47	156.69	217.62	232.54
66	82.07	103.21	118.14	128.09	134.30	185.29	196.48	101.97	128.09	146.74	159.17	166.64	226.33	243.74
67	87.05	110.68	126.84	138.03	146.74	197.72	208.92	105.70	134.30	154.20	167.88	177.83	235.03	254.93
68	93.27	119.38	135.55	149.23	159.17	211.40	222.60	110.68	140.52	161.66	176.58	189.02	244.98	267.36
69	99.48	128.09	145.50	160.42	171.61	225.08	237.52	116.89	146.74	169.12	186.53	201.45	254.93	279.80
70	105.70	138.03	155.44	172.85	186.53	240.00	252.44	121.87	152.96	177.83	196.48	213.89	264.88	293.48
71	116.89	152.96	172.85	192.75	207.67	262.39	276.07	133.06	167.88	195.24	215.13	233.79	287.26	315.86
72	129.33	169.12	191.51	213.89	231.30	286.02	303.43	145.50	184.05	215.13	236.27	253.68	310.89	340.73
73	143.01	186.53	212.65	238.76	257.41	310.89	332.03	159.17	202.70	237.52	258.66	277.31	337.00	368.09
74	157.93	206.43	236.27	266.12	287.26	339.49	364.36	172.85	222.60	261.15	282.29	302.18	365.60	396.69
75	175.34	227.57	262.39	295.96	319.59	370.58	399.18	189.02	243.74	287.26	309.64	329.54	396.69	427.78
76	192.75	249.95	287.26	323.32	349.44	406.64	438.97	206.43	266.12	314.62	340.73	361.87	434.00	470.06
77	211.40	273.58	315.86	354.41	383.01	446.43	481.25	226.33	292.23	344.46	374.31	396.69	475.04	517.32
78	232.54	300.94	345.71	387.99	420.32	489.96	528.51	247.47	319.59	376.80	411.61	434.00	519.80	568.30
79	256.17	329.54	379.28	424.05	460.11	538.46	580.74	271.09	349.44	412.86	452.65	476.28	569.55	624.26
80	281.04	361.87	415.35	463.84	503.64	590.69		295.96	381.77	451.41	497.42	522.29	623.02	
81	309.64	397.94	456.38	509.86	554.62	650.38		325.81	420.32	496.18	547.16	574.52	685.20	
82	340.73	437.73	502.39	560.84	610.58	715.04		358.14	462.60	545.92	601.88	631.72	753.59	
83	374.31	481.25	552.14	616.80	671.52	787.17		394.20	508.61	600.63	661.57	695.14	829.45	
84	411.61	529.75	606.85	678.98	738.67	865.51		434.00	559.60	660.32	727.48	764.78	912.76	
85	452.65		667.79	747.37	812.04	952.56		477.52		726.23	800.85	841.88	1003.54	
86	497.42		734.94	821.99	892.87	1048.31		524.78		798.36	880.43	926.44	1104.27	
87	547.16		808.31	904.06	982.40	1152.77		577.01		877.95	968.72	1019.71	1214.95	
88	601.88		889.14	994.84	1080.64	1268.42		634.21		966.24	1065.72	1121.68	1336.82	
89	661.57		978.67	1094.32	1188.83	1395.26		697.63		1063.23	1172.67	1233.60	1471.12	
90	727.48							767.27						
91+														

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

Appendix B2

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

LTC-03 PA (2010 Rates), LTC-03FR PA (2010 Rates)

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	4.6% Simple Inflation							4.6% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	14.37	16.58	19.90	21.00	22.11	32.06	33.16	40.90	50.85	57.48	63.01	66.33	90.65	100.60
30	15.48	17.69	21.00	22.11	23.21	33.16	35.37	43.11	53.06	60.80	66.33	69.64	95.07	106.12
31	16.58	18.79	22.11	23.21	24.32	34.27	37.59	44.22	54.17	61.91	67.43	70.75	96.17	108.33
32	16.58	18.79	23.21	24.32	25.43	36.48	38.69	44.22	55.27	63.01	68.54	71.85	98.39	109.44
33	17.69	19.90	24.32	25.43	26.53	37.59	40.90	45.32	55.27	64.12	69.64	72.96	99.49	111.65
34	17.69	21.00	25.43	26.53	27.64	39.80	43.11	45.32	56.38	65.22	70.75	74.07	100.60	112.76
35	18.79	22.11	25.43	27.64	28.74	42.01	44.22	46.43	57.48	66.33	71.85	75.17	102.81	114.97
36	19.90	23.21	26.53	28.74	30.95	43.11	46.43	46.43	58.59	67.43	72.96	76.28	103.91	117.18
37	21.00	24.32	28.74	29.85	32.06	45.32	48.64	47.53	58.59	68.54	74.07	77.38	106.12	119.39
38	21.00	25.43	29.85	30.95	33.16	47.53	50.85	48.64	59.69	69.64	75.17	78.49	107.23	120.49
39	22.11	26.53	30.95	33.16	35.37	49.75	54.17	48.64	60.80	70.75	76.28	79.59	109.44	122.71
40	23.21	27.64	32.06	34.27	36.48	51.96	56.38	49.75	61.91	71.85	77.38	80.70	110.55	124.92
41	24.32	28.74	33.16	35.37	37.59	54.17	58.59	50.85	63.01	72.96	78.49	81.80	111.65	126.02
42	24.32	29.85	34.27	37.59	39.80	56.38	60.80	50.85	64.12	74.07	79.59	82.91	113.86	127.13
43	25.43	30.95	36.48	38.69	40.90	58.59	63.01	51.96	65.22	75.17	80.70	84.01	114.97	128.23
44	26.53	32.06	37.59	39.80	42.01	59.69	65.22	51.96	65.22	75.17	80.70	85.12	117.18	130.44
45	27.64	33.16	38.69	42.01	44.22	63.01	67.43	53.06	66.33	76.28	81.80	86.23	118.28	131.55
46	27.64	35.37	40.90	43.11	45.32	65.22	70.75	54.17	67.43	77.38	82.91	87.33	120.49	132.65
47	28.74	36.48	42.01	45.32	47.53	67.43	72.96	54.17	68.54	78.49	84.01	89.54	121.60	133.76
48	29.85	37.59	44.22	47.53	49.75	69.64	76.28	55.27	69.64	79.59	85.12	90.65	123.81	135.97
49	30.95	39.80	45.32	48.64	50.85	72.96	78.49	55.27	70.75	80.70	86.23	91.75	124.92	137.08
50	32.06	40.90	47.53	50.85	53.06	75.17	81.80	56.38	71.85	81.80	87.33	92.86	127.13	138.18
51	33.16	42.01	49.75	53.06	55.27	78.49	85.12	57.48	72.96	82.91	89.54	93.96	129.34	140.39
52	35.37	44.22	50.85	55.27	57.48	81.80	88.44	58.59	74.07	84.01	90.65	96.17	131.55	142.60
53	36.48	46.43	53.06	57.48	59.69	85.12	91.75	58.59	75.17	86.23	92.86	97.28	132.65	144.82
54	37.59	47.53	55.27	59.69	63.01	88.44	95.07	59.69	76.28	87.33	93.96	99.49	134.87	147.03
55	39.80	49.75	57.48	61.91	65.22	91.75	98.39	60.80	77.38	88.44	96.17	100.60	137.08	149.24
56	42.01	51.96	59.69	65.22	68.54	96.17	103.91	63.01	79.59	90.65	98.39	102.81	140.39	153.66
57	43.11	54.17	63.01	68.54	71.85	99.49	108.33	64.12	80.70	92.86	100.60	105.02	144.82	158.08
58	45.32	56.38	65.22	71.85	75.17	103.91	113.86	66.33	82.91	95.07	102.81	107.23	148.13	162.50
59	47.53	59.69	68.54	75.17	78.49	109.44	119.39	67.43	85.12	98.39	106.12	110.55	151.45	168.03
60	49.75	61.91	71.85	78.49	81.80	113.86	126.02	69.64	87.33	100.60	108.33	112.76	155.87	172.45
61	53.06	66.33	76.28	82.91	87.33	121.60	132.65	72.96	91.75	105.02	112.76	117.18	162.50	179.08
62	56.38	70.75	81.80	88.44	91.75	128.23	140.39	76.28	95.07	109.44	118.28	122.71	170.24	185.72
63	60.80	75.17	86.23	93.96	98.39	137.08	147.03	79.59	99.49	114.97	122.71	128.23	177.98	192.35
64	64.12	79.59	92.86	99.49	103.91	145.92	154.76	82.91	105.02	119.39	128.23	133.76	185.72	198.98
65	68.54	85.12	98.39	106.12	110.55	154.76	163.61	86.23	109.44	124.92	133.76	139.29	193.46	206.72
66	72.96	91.75	105.02	113.86	119.39	164.71	174.66	90.65	113.86	130.44	141.50	148.13	201.19	216.67
67	77.38	98.39	112.76	122.71	130.44	175.77	185.72	93.96	119.39	137.08	149.24	158.08	208.93	226.62
68	82.91	106.12	120.49	132.65	141.50	187.93	197.88	98.39	124.92	143.71	156.98	168.03	217.78	237.67
69	88.44	113.86	129.34	142.60	152.55	200.09	211.14	103.91	130.44	150.34	165.82	179.08	226.62	248.73
70	93.96	122.71	138.18	153.66	165.82	213.35	224.41	108.33	135.97	158.08	174.66	190.14	235.46	260.89
71	103.91	135.97	153.66	171.35	184.61	233.25	245.41	118.28	149.24	173.56	191.24	207.83	255.36	280.79
72	114.97	150.34	170.24	190.14	205.62	254.26	269.73	129.34	163.61	191.24	210.04	225.51	276.36	302.90
73	127.13	165.82	189.03	212.25	228.83	276.36	295.16	141.50	180.19	211.14	229.94	246.52	299.58	327.22
74	140.39	183.51	210.04	236.57	255.36	301.79	323.90	153.66	197.88	232.15	250.94	268.63	325.00	352.64
75	155.87	202.30	233.25	263.10	284.10	329.43	354.85	168.03	216.67	255.36	275.26	292.95	352.64	380.28
76	171.35	222.20	255.36	287.42	310.63	361.48	390.23	183.51	236.57	279.68	302.90	321.69	385.80	417.86
77	187.93	243.20	280.79	315.06	340.48	396.86	427.81	201.19	259.78	306.21	332.74	352.64	422.29	459.87
78	206.72	267.52	307.32	344.90	373.64	435.55	469.82	219.99	284.10	334.95	365.91	385.80	462.08	505.19
79	227.72	292.95	337.16	376.96	409.02	478.66	516.25	240.99	310.63	367.01	402.39	423.39	506.30	554.94
80	249.83	321.69	369.22	412.34	447.71	525.09		263.10	339.38	401.28	442.18	464.29	553.83	
81	275.26	353.75	405.70	453.24	493.03	578.15		289.63	373.64	441.08	486.40	510.72	609.11	
82	302.90	389.12	446.61	498.56	542.78	635.64		318.37	411.23	485.30	535.04	561.57	669.91	
83	332.74	427.81	490.82	548.31	596.95	699.75		350.43	452.13	533.94	588.10	617.95	737.34	
84	365.91	470.93	539.46	603.58	656.64	769.40		385.80	497.46	587.00	646.69	679.86	811.41	
85	402.39		593.63	664.38	721.86	846.78		424.50		645.59	711.92	748.40	892.10	
86	442.18		653.33	730.71	793.72	931.90		466.50		709.70	782.66	823.57	981.65	
87	486.40		718.55	803.67	873.31	1024.76		512.93		780.45	861.15	906.48	1080.03	
88	535.04		790.40	884.37	960.64	1127.57		563.78		858.94	947.38	997.12	1188.37	
89	588.10		870.00	972.80	1056.82	1240.32		620.16		945.17	1042.45	1096.61	1307.76	
90	646.69							682.07						
91+														

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

Appendix C1

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

LTC-03 PA (2010 Rates), LTC-03FR PA (2010 Rates)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	4% Simple Inflation							4% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	14.62	16.87	20.25	21.37	22.50	32.62	33.75	41.62	51.75	58.50	64.12	67.50	92.24	102.37
30	15.75	18.00	21.37	22.50	23.62	33.75	36.00	43.87	54.00	61.87	67.50	70.87	96.74	107.99
31	16.87	19.12	22.50	23.62	24.75	34.87	38.25	45.00	55.12	63.00	68.62	71.99	97.87	110.24
32	16.87	19.12	23.62	24.75	25.87	37.12	39.37	45.00	56.25	64.12	69.74	73.12	100.12	111.37
33	18.00	20.25	24.75	25.87	27.00	38.25	41.62	46.12	56.25	65.25	70.87	74.24	101.24	113.62
34	18.00	21.37	25.87	27.00	28.12	40.50	43.87	46.12	57.37	66.37	71.99	75.37	102.37	114.74
35	19.12	22.50	25.87	28.12	29.25	42.75	45.00	47.25	58.50	67.50	73.12	76.49	104.62	116.99
36	20.25	23.62	27.00	29.25	31.50	43.87	47.25	47.25	59.62	68.62	74.24	77.62	105.74	119.24
37	21.37	24.75	29.25	30.37	32.62	46.12	49.50	48.37	59.62	69.74	75.37	78.74	107.99	121.49
38	21.37	25.87	30.37	31.50	33.75	48.37	51.75	49.50	60.75	70.87	76.49	79.87	109.12	122.62
39	22.50	27.00	31.50	33.75	36.00	50.62	55.12	49.50	61.87	71.99	77.62	80.99	111.37	124.87
40	23.62	28.12	32.62	34.87	37.12	52.87	57.37	50.62	63.00	73.12	78.74	82.12	112.49	127.12
41	24.75	29.25	33.75	36.00	38.25	55.12	59.62	51.75	64.12	74.24	79.87	83.24	113.62	128.24
42	24.75	30.37	34.87	38.25	40.50	57.37	61.87	51.75	65.25	75.37	80.99	84.37	115.87	129.37
43	25.87	31.50	37.12	39.37	41.62	59.62	64.12	52.87	66.37	76.49	82.12	85.49	116.99	130.49
44	27.00	32.62	38.25	40.50	42.75	60.75	66.37	52.87	66.37	76.49	82.12	86.62	119.24	132.74
45	28.12	33.75	39.37	42.75	45.00	64.12	68.62	54.00	67.50	77.62	83.24	87.74	120.37	133.87
46	28.12	36.00	41.62	43.87	46.12	66.37	71.99	55.12	68.62	78.74	84.37	88.87	122.62	134.99
47	29.25	37.12	42.75	46.12	48.37	68.62	74.24	55.12	69.74	79.87	85.49	91.12	123.74	136.11
48	30.37	38.25	45.00	48.37	50.62	70.87	77.62	56.25	70.87	80.99	86.62	92.24	125.99	138.36
49	31.50	40.50	46.12	49.50	51.75	74.24	79.87	56.25	71.99	82.12	87.74	93.37	127.12	139.49
50	32.62	41.62	48.37	51.75	54.00	76.49	83.24	57.37	73.12	83.24	88.87	94.49	129.37	140.61
51	33.75	42.75	50.62	54.00	56.25	79.87	86.62	58.50	74.24	84.37	91.12	95.62	131.62	142.86
52	36.00	45.00	51.75	56.25	58.50	83.24	89.99	59.62	75.37	85.49	92.24	97.87	133.87	145.11
53	37.12	47.25	54.00	58.50	60.75	86.62	93.37	59.62	76.49	87.74	94.49	98.99	134.99	147.36
54	38.25	48.37	56.25	60.75	64.12	89.99	96.74	60.75	77.62	88.87	95.62	101.24	137.24	149.61
55	40.50	50.62	58.50	63.00	66.37	93.37	100.12	61.87	78.74	89.99	97.87	102.37	139.49	151.86
56	42.75	52.87	60.75	66.37	69.74	97.87	105.74	64.12	80.99	92.24	100.12	104.62	142.86	156.36
57	43.87	55.12	64.12	69.74	73.12	101.24	110.24	65.25	82.12	94.49	102.37	106.87	147.36	160.86
58	46.12	57.37	66.37	73.12	76.49	105.74	115.87	67.50	84.37	96.74	104.62	109.12	150.74	165.36
59	48.37	60.75	69.74	76.49	79.87	111.37	121.49	68.62	86.62	100.12	107.99	112.49	154.11	170.99
60	50.62	63.00	73.12	79.87	83.24	115.87	128.24	70.87	88.87	102.37	110.24	114.74	158.61	175.49
61	54.00	67.50	77.62	84.37	88.87	123.74	134.99	74.24	93.37	106.87	114.74	119.24	165.36	182.24
62	57.37	71.99	83.24	89.99	93.37	130.49	142.86	77.62	96.74	111.37	120.37	124.87	173.24	188.99
63	61.87	76.49	87.74	95.62	100.12	139.49	149.61	80.99	101.24	116.99	124.87	130.49	181.11	195.74
64	65.25	80.99	94.49	101.24	105.74	148.49	157.49	84.37	106.87	121.49	130.49	136.11	188.99	202.49
65	69.74	86.62	100.12	107.99	112.49	157.49	166.49	87.74	111.37	127.12	136.11	141.74	196.86	210.36
66	74.24	93.37	106.87	115.87	121.49	167.61	177.74	92.24	115.87	132.74	143.99	150.74	204.73	220.48
67	78.74	100.12	114.74	124.87	132.74	178.86	188.99	95.62	121.49	139.49	151.86	160.86	212.61	230.61
68	84.37	107.99	122.62	134.99	143.99	191.24	201.36	100.12	127.12	146.24	159.74	170.99	221.61	241.86
69	89.99	115.87	131.62	145.11	155.24	203.61	214.86	105.74	132.74	152.99	168.74	182.24	230.61	253.11
70	95.62	124.87	140.61	156.36	168.74	217.11	228.36	110.24	138.36	160.86	177.74	193.49	239.61	265.48
71	105.74	138.36	156.36	174.36	187.86	237.36	249.73	120.37	151.86	176.61	194.61	211.48	259.86	285.73
72	116.99	152.99	173.24	193.49	209.23	258.73	274.48	131.62	166.49	194.61	213.73	229.48	281.23	308.23
73	129.37	168.74	192.36	215.98	232.86	281.23	300.35	143.99	183.36	214.86	233.98	250.86	304.85	332.98
74	142.86	186.74	213.73	240.73	259.86	307.10	329.60	156.36	201.36	236.23	255.36	273.35	330.73	358.85
75	158.61	205.86	237.36	267.73	289.10	335.23	361.10	170.99	220.48	259.86	280.10	298.10	358.85	386.97
76	174.36	226.11	259.86	292.48	316.10	367.85	397.10	186.74	240.73	284.60	308.23	327.35	392.60	425.22
77	191.24	247.48	285.73	320.60	346.47	403.85	435.34	204.73	264.36	311.60	338.60	358.85	429.72	467.97
78	210.36	272.23	312.73	350.97	380.22	443.22	478.09	223.86	289.10	340.85	372.35	392.60	470.22	514.09
79	231.73	298.10	343.10	383.60	416.22	487.09	525.34	245.23	316.10	373.47	409.47	430.84	515.21	564.71
80	254.23	327.35	375.72	419.59	455.59	534.34		267.73	345.35	408.34	449.97	472.47	563.58	
81	280.10	359.97	412.84	461.22	501.71	588.33		294.73	380.22	448.84	494.96	519.71	619.83	
82	308.23	395.97	454.47	507.34	552.33	646.83		323.98	418.47	493.84	544.46	571.46	681.70	
83	338.60	435.34	499.46	557.96	607.46	712.07		356.60	460.09	543.34	598.46	628.83	750.32	
84	372.35	479.21	548.96	614.20	668.20	782.94		392.60	506.21	597.33	658.08	691.82	825.69	
85	409.47		604.08	676.08	734.57	861.69		431.97		656.95	724.45	761.57	907.81	
86	449.97		664.83	743.57	807.69	948.31		474.72		722.20	796.44	838.06	998.93	
87	494.96		731.20	817.81	888.68	1042.80		521.96		794.19	876.31	922.43	1099.04	
88	544.46		804.32	899.93	977.55	1147.42		573.71		874.06	964.05	1014.68	1209.29	
89	598.46		885.31	989.93	1075.42	1262.16		631.08		961.80	1060.80	1115.92	1330.78	
90	658.08							694.07						
91+														

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

Appendix C2

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

LTC-03 PA (2010 Rates), LTC-03FR PA (2010 Rates)

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	3.7% Simple Inflation							3.7% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	13.00	15.00	18.00	19.00	20.00	29.00	30.00	37.00	46.00	52.00	57.00	60.00	82.00	91.00
30	14.00	16.00	19.00	20.00	21.00	30.00	32.00	39.00	48.00	55.00	60.00	63.00	86.00	96.00
31	15.00	17.00	20.00	21.00	22.00	31.00	34.00	40.00	49.00	56.00	61.00	64.00	87.00	98.00
32	15.00	17.00	21.00	22.00	23.00	33.00	35.00	40.00	50.00	57.00	62.00	65.00	89.00	99.00
33	16.00	18.00	22.00	23.00	24.00	34.00	37.00	41.00	50.00	58.00	63.00	66.00	90.00	101.00
34	16.00	19.00	23.00	24.00	25.00	36.00	39.00	41.00	51.00	59.00	64.00	67.00	91.00	102.00
35	17.00	20.00	23.00	25.00	26.00	38.00	40.00	42.00	52.00	60.00	65.00	68.00	93.00	104.00
36	18.00	21.00	24.00	26.00	28.00	39.00	42.00	42.00	53.00	61.00	66.00	69.00	94.00	106.00
37	19.00	22.00	26.00	27.00	29.00	41.00	44.00	43.00	53.00	62.00	67.00	70.00	96.00	108.00
38	19.00	23.00	27.00	28.00	30.00	43.00	46.00	44.00	54.00	63.00	68.00	71.00	97.00	109.00
39	20.00	24.00	28.00	30.00	32.00	45.00	49.00	44.00	55.00	64.00	69.00	72.00	99.00	111.00
40	21.00	25.00	29.00	31.00	33.00	47.00	51.00	45.00	56.00	65.00	70.00	73.00	100.00	113.00
41	22.00	26.00	30.00	32.00	34.00	49.00	53.00	46.00	57.00	66.00	71.00	74.00	101.00	114.00
42	22.00	27.00	31.00	34.00	36.00	51.00	55.00	46.00	58.00	67.00	72.00	75.00	103.00	115.00
43	23.00	28.00	33.00	35.00	37.00	53.00	57.00	47.00	59.00	68.00	73.00	76.00	104.00	116.00
44	24.00	29.00	34.00	36.00	38.00	54.00	59.00	47.00	59.00	68.00	73.00	77.00	106.00	118.00
45	25.00	30.00	35.00	38.00	40.00	57.00	61.00	48.00	60.00	69.00	74.00	78.00	107.00	119.00
46	25.00	32.00	37.00	39.00	41.00	59.00	64.00	49.00	61.00	70.00	75.00	79.00	109.00	120.00
47	26.00	33.00	38.00	41.00	43.00	61.00	66.00	49.00	62.00	71.00	76.00	81.00	110.00	121.00
48	27.00	34.00	40.00	43.00	45.00	63.00	69.00	50.00	63.00	72.00	77.00	82.00	112.00	123.00
49	28.00	36.00	41.00	44.00	46.00	66.00	71.00	50.00	64.00	73.00	78.00	83.00	113.00	124.00
50	29.00	37.00	43.00	46.00	48.00	68.00	74.00	51.00	65.00	74.00	79.00	84.00	115.00	125.00
51	30.00	38.00	45.00	48.00	50.00	71.00	77.00	52.00	66.00	75.00	81.00	85.00	117.00	127.00
52	32.00	40.00	46.00	50.00	52.00	74.00	80.00	53.00	67.00	76.00	82.00	87.00	119.00	129.00
53	33.00	42.00	48.00	52.00	54.00	77.00	83.00	53.00	68.00	78.00	84.00	88.00	120.00	131.00
54	34.00	43.00	50.00	54.00	57.00	80.00	86.00	54.00	69.00	79.00	85.00	90.00	122.00	133.00
55	36.00	45.00	52.00	56.00	59.00	83.00	89.00	55.00	70.00	80.00	87.00	91.00	124.00	135.00
56	38.00	47.00	54.00	59.00	62.00	87.00	94.00	57.00	72.00	82.00	89.00	93.00	127.00	139.00
57	39.00	49.00	57.00	62.00	65.00	90.00	98.00	58.00	73.00	84.00	91.00	95.00	131.00	143.00
58	41.00	51.00	59.00	65.00	68.00	94.00	103.00	60.00	75.00	86.00	93.00	97.00	134.00	147.00
59	43.00	54.00	62.00	68.00	71.00	99.00	108.00	61.00	77.00	89.00	96.00	100.00	137.00	152.00
60	45.00	56.00	65.00	71.00	74.00	103.00	114.00	63.00	79.00	91.00	98.00	102.00	141.00	156.00
61	48.00	60.00	69.00	75.00	79.00	110.00	120.00	66.00	83.00	95.00	102.00	106.00	147.00	162.00
62	51.00	64.00	74.00	80.00	83.00	116.00	127.00	69.00	86.00	99.00	107.00	111.00	154.00	168.00
63	55.00	68.00	78.00	85.00	89.00	124.00	133.00	72.00	90.00	104.00	111.00	116.00	161.00	174.00
64	58.00	72.00	84.00	90.00	94.00	132.00	140.00	75.00	95.00	108.00	116.00	121.00	168.00	180.00
65	62.00	77.00	89.00	96.00	100.00	140.00	148.00	78.00	99.00	113.00	121.00	126.00	175.00	187.00
66	66.00	83.00	95.00	103.00	108.00	149.00	158.00	82.00	103.00	118.00	128.00	134.00	182.00	196.00
67	70.00	89.00	102.00	111.00	118.00	159.00	168.00	85.00	108.00	124.00	135.00	143.00	189.00	205.00
68	75.00	96.00	109.00	120.00	128.00	170.00	179.00	89.00	113.00	130.00	142.00	152.00	197.00	215.00
69	80.00	103.00	117.00	129.00	138.00	181.00	191.00	94.00	118.00	136.00	150.00	162.00	205.00	225.00
70	85.00	111.00	125.00	139.00	150.00	193.00	203.00	98.00	123.00	143.00	158.00	172.00	213.00	236.00
71	94.00	123.00	139.00	155.00	167.00	211.00	222.00	107.00	135.00	157.00	173.00	188.00	231.00	254.00
72	104.00	136.00	154.00	172.00	186.00	230.00	244.00	117.00	148.00	173.00	190.00	204.00	250.00	274.00
73	115.00	150.00	171.00	192.00	207.00	250.00	267.00	128.00	163.00	191.00	208.00	223.00	271.00	296.00
74	127.00	166.00	190.00	214.00	231.00	273.00	293.00	139.00	179.00	210.00	227.00	243.00	294.00	319.00
75	141.00	183.00	211.00	238.00	257.00	298.00	321.00	152.00	196.00	231.00	249.00	265.00	319.00	344.00
76	155.00	201.00	231.00	260.00	281.00	327.00	353.00	166.00	214.00	253.00	274.00	291.00	349.00	378.00
77	170.00	220.00	254.00	285.00	308.00	359.00	387.00	182.00	235.00	277.00	301.00	319.00	382.00	416.00
78	187.00	242.00	278.00	312.00	338.00	394.00	425.00	199.00	257.00	303.00	331.00	349.00	418.00	457.00
79	206.00	265.00	305.00	341.00	370.00	433.00	467.00	218.00	281.00	332.00	364.00	383.00	458.00	502.00
80	226.00	291.00	334.00	373.00	405.00	475.00		238.00	307.00	363.00	400.00	420.00	501.00	
81	249.00	320.00	367.00	410.00	446.00	523.00		262.00	338.00	399.00	440.00	462.00	551.00	
82	274.00	352.00	404.00	451.00	491.00	575.00		288.00	372.00	439.00	484.00	508.00	606.00	
83	301.00	387.00	444.00	496.00	540.00	633.00		317.00	409.00	483.00	532.00	559.00	667.00	
84	331.00	426.00	488.00	546.00	594.00	696.00		349.00	450.00	531.00	585.00	615.00	734.00	
85	364.00		537.00	601.00	653.00	766.00		384.00		584.00	644.00	677.00	807.00	
86	400.00		591.00	661.00	718.00	843.00		422.00		642.00	708.00	745.00	888.00	
87	440.00		650.00	727.00	790.00	927.00		464.00		706.00	779.00	820.00	977.00	
88	484.00		715.00	800.00	869.00	1020.00		510.00		777.00	857.00	902.00	1075.00	
89	532.00		787.00	880.00	956.00	1122.00		561.00		855.00	943.00	992.00	1183.00	
90	585.00							617.00						
91+														

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

John Hancock Life Insurance Company (U.S.A.)
Actuarial Memorandum for Inforce Rate Increase - Advantage Policy Series
June 28, 2017

Product Name	Form Number	Issue Date Range
ProtectCare Advantage LTC	LTC-PA-91	Nov 1991 - Feb 1995
ProtectCare Advantage NH	NH-PA-91	Nov 1991 - Dec 1994
ProtectCare Advantage Plus LTC	LTC-94 PA	Jul 1994 - Feb 1999
ProtectCare Advantage Plus LTC	LTC-94 PA 2/95	Jul 1994 - Feb 1999
ProtectCare Advantage Plus NH	NH-94 PA	Aug 1994 - Sep 1999
ProtectCare Advantage Plus NH	NH-94 PA 2/95	Aug 1994 - Sep 1999

1. Scope & Purpose

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

2. Benefit Description(s)

A brief policy description for each of the policy forms:

LTC-PA-91, LTC-94 PA, LTC-94 PA 2/95
Individually underwritten long-term care policies that provide comprehensive long-term care coverage for care received in a nursing home or assisted care living facility or covered services received in a community setting.

Provides reimbursement of 100% of covered long-term care expenses incurred after an elected elimination period is met, up to the nursing home or home health maximum daily amounts. There are separate pools for nursing home/assistance living facilities and home health care. The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of five activities of daily living (ADLs) of dressing, eating, toileting, transferring, and maintaining continence.

Premiums are waived after the insured has received 90 days of benefits and will continue to be waived until the insured stops receiving such benefits or the policy limit is reached.

NH-PA-91, NH-94 PA, NH-94 PA 2/95
Individually underwritten long-term care policies that provide facility-only long-term care coverage for care received in a nursing home or assisted care living facility.

Provides reimbursement of 100% of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily amounts. The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of five activities of daily living (ADLs) of dressing, eating, toileting, transferring, and maintaining continence.

Premiums are waived after the insured has received 90 days of benefits and will continue to be waived until the insured stops receiving such benefits or the policy limit is reached.

3. Renewability

All policy forms are guaranteed renewable.

4. Applicability

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

5. Actuarial Assumptions

Morbidity

The morbidity assumptions are derived from our own experience, following a comprehensive claim study just recently completed. The study has been peer reviewed both internally as well as by an Independent third party.

Our claims projections include 12 years of future morbidity improvements at 1.1% per year.

Below are currently expected sample annual claim costs for an LTC-91 policy, 100-day EP, $10 daily benefit, with Indexed Inflation option (does not include future improvements):

Age	Issue Age 55	
	4 year	Lifetime
55	1.68	7.60
60	6.31	18.13
65	21.73	58.69
70	31.93	76.80
75	67.20	157.07
80	150.70	282.68
85	343.10	544.13
90	451.93	618.01
95	443.63	540.27

Age	Issue Age 65	
	4 year	Lifetime
65	5.97	27.17
70	26.27	67.47
75	79.23	184.54
80	163.31	305.12
85	367.32	580.07
90	484.48	659.57
95	463.65	555.89

Age	Issue Age 75	
	4 year	Lifetime
75	18.99	75.72
80	148.28	294.59
85	404.40	632.79
90	491.85	660.91
95	473.83	564.50

Voluntary Lapses

The voluntary lapse rates are based on our own experience:

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

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

In addition to the lapse rates shown, we assume a 4.8% lapse rate due to the rate increase. The additional lapse rate is used to adjust future premiums and claims down by 4.8% starting at the effective implementation date of the rate increase.

Mortality

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

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

Policy Duration	Standard Risk Class (Married)				Standard Risk Class (Single, Female)				Standard Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	33.3%	19.0%	19.0%	28.5%	38.5%	22.0%	22.0%	33.0%	40.3%	23.0%	23.0%	34.5%
2	36.1%	21.9%	25.7%	33.3%	41.8%	25.3%	29.7%	38.5%	43.7%	26.5%	31.1%	40.3%
3	39.0%	24.7%	32.3%	38.0%	45.1%	28.6%	37.4%	44.0%	47.2%	29.9%	39.1%	46.0%
4	40.9%	27.6%	39.0%	42.8%	47.3%	31.9%	45.1%	49.5%	49.5%	33.4%	47.2%	51.8%
5	42.8%	31.4%	45.6%	47.5%	49.5%	36.3%	52.8%	55.0%	51.8%	38.0%	55.2%	57.5%
6	44.7%	36.1%	52.3%	52.3%	51.7%	41.8%	60.5%	60.5%	54.1%	43.7%	63.3%	63.3%
7	46.6%	41.8%	55.1%	57.0%	53.9%	48.4%	63.8%	66.0%	56.4%	50.6%	66.7%	69.0%
8	48.5%	48.5%	58.0%	61.8%	56.1%	56.1%	67.1%	71.5%	58.7%	58.7%	70.2%	74.8%
9	50.4%	55.1%	60.8%	66.5%	58.3%	63.8%	70.4%	77.0%	61.0%	66.7%	73.6%	80.5%
10	51.3%	61.8%	63.7%	71.3%	59.4%	71.5%	73.7%	82.5%	62.1%	74.8%	77.1%	86.3%
11	52.3%	64.6%	69.4%	76.0%	60.6%	74.8%	80.3%	88.0%	63.4%	78.2%	84.0%	92.0%
12	53.6%	66.5%	75.1%	80.8%	62.0%	77.0%	86.9%	93.5%	64.8%	80.5%	90.9%	97.8%
13	54.9%	67.5%	77.9%	85.5%	63.5%	78.1%	90.2%	99.0%	66.4%	81.7%	94.3%	103.5%
14	56.2%	68.5%	80.8%	90.3%	65.0%	79.3%	93.5%	104.5%	68.0%	82.9%	97.8%	109.3%
15	57.4%	69.7%	83.6%	95.0%	66.5%	80.7%	96.8%	110.0%	69.5%	84.4%	101.2%	115.0%
16	59.4%	71.9%	86.4%	96.0%	66.8%	80.8%	97.2%	108.0%	69.3%	83.8%	100.8%	112.0%
17	61.3%	74.1%	88.8%	97.0%	67.0%	80.9%	97.0%	106.0%	68.9%	83.2%	99.7%	109.0%
18	63.3%	76.3%	91.3%	98.0%	67.1%	81.0%	96.9%	104.0%	68.4%	82.6%	98.7%	106.0%
19	65.3%	78.6%	93.9%	99.0%	67.2%	81.0%	96.8%	102.0%	67.9%	81.8%	97.7%	103.0%
20	67.3%	81.0%	97.0%	100.0%	67.3%	81.0%	97.0%	100.0%	67.3%	81.0%	97.0%	100.0%
21	69.0%	82.6%	100.0%	100.0%	69.0%	82.6%	100.0%	100.0%	69.0%	82.6%	100.0%	100.0%
22	71.0%	84.3%	100.0%	100.0%	71.0%	84.3%	100.0%	100.0%	71.0%	84.3%	100.0%	100.0%
23	73.0%	86.0%	100.0%	100.0%	73.0%	86.0%	100.0%	100.0%	73.0%	86.0%	100.0%	100.0%
24	76.0%	87.8%	100.0%	100.0%	76.0%	87.8%	100.0%	100.0%	76.0%	87.8%	100.0%	100.0%
25	80.0%	89.5%	100.0%	100.0%	80.0%	89.5%	100.0%	100.0%	80.0%	89.5%	100.0%	100.0%
26	84.0%	91.3%	100.0%	100.0%	84.0%	91.3%	100.0%	100.0%	84.0%	91.3%	100.0%	100.0%
27	88.0%	93.0%	100.0%	100.0%	88.0%	93.0%	100.0%	100.0%	88.0%	93.0%	100.0%	100.0%
28	92.0%	94.8%	100.0%	100.0%	92.0%	94.8%	100.0%	100.0%	92.0%	94.8%	100.0%	100.0%
29	96.0%	96.5%	100.0%	100.0%	96.0%	96.5%	100.0%	100.0%	96.0%	96.5%	100.0%	100.0%
30	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

John Hancock Life Insurance Company (U.S.A.)
Actuarial Memorandum for Inforce Rate Increase - Advantage Policy Series
June 28, 2017

Policy Duration	Substandard 1 Risk Class (Married)				Sub 1 Risk Class (Single, Female)				Sub 1 Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	44.5%	25.5%	25.5%	38.2%	51.6%	29.5%	29.5%	44.2%	53.9%	30.8%	30.8%	46.2%
2	50.1%	30.3%	35.6%	46.1%	58.0%	35.1%	41.2%	53.4%	60.6%	36.7%	43.1%	55.8%
3	55.9%	35.5%	46.4%	54.5%	64.7%	41.1%	53.7%	63.2%	67.7%	42.9%	56.1%	66.0%
4	60.6%	40.9%	57.8%	63.4%	70.2%	47.3%	66.9%	73.4%	73.3%	49.5%	69.9%	76.8%
5	65.5%	48.0%	69.8%	72.7%	75.8%	55.6%	80.8%	84.2%	79.2%	58.1%	84.5%	88.0%
6	70.5%	57.0%	82.5%	82.5%	81.6%	66.0%	95.5%	95.5%	85.3%	69.0%	99.9%	99.9%
7	75.7%	68.0%	89.6%	92.7%	87.7%	78.7%	103.8%	107.4%	91.7%	82.3%	108.5%	112.2%
8	81.1%	81.1%	97.0%	103.4%	93.9%	93.9%	112.4%	119.7%	98.2%	98.2%	117.5%	125.2%
9	86.7%	94.9%	104.7%	114.5%	100.4%	109.9%	121.3%	132.6%	105.0%	114.9%	126.8%	138.7%
10	90.8%	109.3%	112.7%	126.1%	105.2%	126.6%	130.5%	146.1%	109.9%	132.3%	136.4%	152.7%
11	95.2%	117.5%	126.1%	138.2%	110.2%	136.0%	146.0%	160.0%	115.2%	142.2%	152.6%	167.3%
12	100.0%	124.1%	140.0%	150.7%	115.7%	143.7%	162.2%	174.5%	121.0%	150.2%	169.5%	182.4%
13	102.4%	125.9%	145.4%	159.5%	118.5%	145.7%	168.3%	184.7%	123.9%	152.4%	176.0%	193.1%
14	104.8%	127.8%	150.7%	168.4%	121.3%	148.0%	174.5%	195.0%	126.9%	154.7%	182.4%	203.9%
15	107.2%	130.1%	156.0%	177.3%	124.1%	150.6%	180.6%	205.3%	129.8%	157.5%	188.8%	214.6%
16	110.8%	134.1%	161.2%	179.1%	124.6%	150.8%	181.4%	201.5%	129.2%	156.4%	188.1%	209.0%
17	114.4%	138.2%	165.6%	181.0%	125.0%	151.1%	181.0%	197.8%	128.5%	155.3%	186.1%	203.4%
18	118.1%	142.4%	170.3%	182.9%	125.3%	151.1%	180.8%	194.1%	127.7%	154.0%	184.2%	197.8%
19	121.8%	146.7%	175.2%	184.7%	125.5%	151.1%	180.5%	190.3%	126.7%	152.6%	182.3%	192.2%
20	125.5%	151.1%	181.0%	186.6%	125.5%	151.1%	181.0%	186.6%	125.5%	151.1%	181.0%	186.6%
21	128.8%	154.1%	186.6%	186.6%	128.8%	154.1%	186.6%	186.6%	128.8%	154.1%	186.6%	186.6%
22	132.5%	157.3%	186.6%	186.6%	132.5%	157.3%	186.6%	186.6%	132.5%	157.3%	186.6%	186.6%
23	136.2%	160.6%	186.6%	186.6%	136.2%	160.6%	186.6%	186.6%	136.2%	160.6%	186.6%	186.6%
24	141.8%	163.8%	186.6%	186.6%	141.8%	163.8%	186.6%	186.6%	141.8%	163.8%	186.6%	186.6%
25	149.3%	167.1%	186.6%	186.6%	149.3%	167.1%	186.6%	186.6%	149.3%	167.1%	186.6%	186.6%
26	156.7%	170.3%	186.6%	186.6%	156.7%	170.3%	186.6%	186.6%	156.7%	170.3%	186.6%	186.6%
27	164.2%	173.6%	186.6%	186.6%	164.2%	173.6%	186.6%	186.6%	164.2%	173.6%	186.6%	186.6%
28	171.7%	176.8%	186.6%	186.6%	171.7%	176.8%	186.6%	186.6%	171.7%	176.8%	186.6%	186.6%
29	179.1%	180.1%	186.6%	186.6%	179.1%	180.1%	186.6%	186.6%	179.1%	180.1%	186.6%	186.6%
30	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%

Policy Duration	Substandard 2 Risk Class (Married)				Sub 2 Risk Class (Single, Female)				Sub 2 Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	55.7%	31.8%	31.8%	47.7%	64.5%	36.8%	36.8%	55.3%	67.4%	38.5%	38.5%	57.8%
2	62.6%	37.9%	44.5%	57.7%	72.5%	43.9%	51.5%	66.8%	75.8%	45.9%	53.9%	69.8%
3	69.9%	44.3%	58.0%	68.2%	80.9%	51.3%	67.1%	78.9%	84.6%	53.6%	70.2%	82.5%
4	75.7%	51.1%	72.2%	79.3%	87.7%	59.1%	83.6%	91.8%	91.7%	61.8%	87.4%	95.9%
5	81.8%	60.0%	87.3%	90.9%	94.7%	69.5%	101.1%	105.3%	99.0%	72.6%	105.6%	110.0%
6	88.1%	71.3%	103.1%	103.1%	102.0%	82.5%	119.4%	119.4%	106.7%	86.3%	124.8%	124.8%
7	94.7%	85.0%	112.0%	115.9%	109.6%	98.4%	129.7%	134.2%	114.6%	102.9%	135.6%	140.3%
8	101.4%	101.4%	121.3%	129.3%	117.4%	117.4%	140.5%	149.7%	122.8%	122.8%	146.8%	156.5%
9	108.4%	118.6%	130.9%	143.2%	125.5%	137.4%	151.6%	165.8%	131.2%	143.6%	158.5%	173.3%
10	113.5%	136.6%	140.9%	157.7%	131.4%	158.2%	163.1%	182.6%	137.4%	165.4%	170.5%	190.9%
11	119.0%	146.8%	157.6%	172.7%	137.8%	170.0%	182.5%	200.0%	144.0%	177.7%	190.8%	209.1%
12	125.0%	155.1%	175.1%	188.4%	144.7%	179.6%	202.7%	218.1%	151.3%	187.8%	211.9%	228.0%
13	128.0%	157.3%	181.7%	199.4%	148.2%	182.2%	210.4%	230.9%	154.9%	190.5%	220.0%	241.4%
14	131.0%	159.8%	188.4%	210.5%	151.7%	185.0%	218.1%	243.8%	158.6%	193.4%	228.0%	254.8%
15	134.0%	162.6%	195.0%	221.6%	155.2%	188.3%	225.8%	256.6%	162.2%	196.9%	236.1%	268.2%
16	138.5%	167.6%	201.5%	223.9%	155.8%	188.6%	226.7%	251.9%	161.5%	195.5%	235.1%	261.2%
17	143.0%	172.8%	207.0%	226.3%	156.2%	188.8%	226.2%	247.2%	160.7%	194.2%	232.6%	254.2%
18	147.6%	178.0%	212.9%	228.6%	156.6%	188.9%	225.9%	242.6%	159.6%	192.6%	230.3%	247.2%
19	152.2%	183.4%	219.0%	230.9%	156.8%	188.9%	225.7%	237.9%	158.4%	190.8%	227.9%	240.3%
20	156.9%	188.8%	226.3%	233.3%	156.9%	188.8%	226.3%	233.3%	156.9%	188.8%	226.3%	233.3%
21	160.9%	192.6%	233.3%	233.3%	160.9%	192.6%	233.3%	233.3%	160.9%	192.6%	233.3%	233.3%
22	165.6%	196.6%	233.3%	233.3%	165.6%	196.6%	233.3%	233.3%	165.6%	196.6%	233.3%	233.3%
23	170.3%	200.7%	233.3%	233.3%	170.3%	200.7%	233.3%	233.3%	170.3%	200.7%	233.3%	233.3%
24	177.3%	204.8%	233.3%	233.3%	177.3%	204.8%	233.3%	233.3%	177.3%	204.8%	233.3%	233.3%
25	186.6%	208.8%	233.3%	233.3%	186.6%	208.8%	233.3%	233.3%	186.6%	208.8%	233.3%	233.3%
26	195.9%	212.9%	233.3%	233.3%	195.9%	212.9%	233.3%	233.3%	195.9%	212.9%	233.3%	233.3%
27	205.3%	217.0%	233.3%	233.3%	205.3%	217.0%	233.3%	233.3%	205.3%	217.0%	233.3%	233.3%
28	214.6%	221.0%	233.3%	233.3%	214.6%	221.0%	233.3%	233.3%	214.6%	221.0%	233.3%	233.3%
29	223.9%	225.1%	233.3%	233.3%	223.9%	225.1%	233.3%	233.3%	223.9%	225.1%	233.3%	233.3%
30	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%

We are also projecting 12 years of future mortality improvement based on scale AA, consistent with the 12 years of future morbidity improvement in our future claim projections.

Expenses

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

6. Trend Assumptions

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

7. Marketing Method

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

8. Underwriting

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

9. Premium Classes

The base policy premium rates vary by issue age, benefit period, inflation option, home health care maximum benefit percentage, and underwriting class, as in the initial rate filing.

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

10. Premium Modalization Rules

Frequency	Multiple of Annual Premium	Plus flat amount
Semiannual	0.5120	$0.60
Quarterly	0.2610	$0.90
Premiumatic	0.0865	$0.80

11. Issue Age Range

The issue age range is 18-84 for all policy forms.

12. Area Factors

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

13. Average Annual Premium

The table below summarizes the average annual premium per policy before and after the requested increase.

	Nationwide	Pennsylvania	
Form	before the rate increase	before the rate increase	after the rate increase
LTC-PA-91	2,080	1,960	2,300
NH-PA-91	1,410	1,310	1,537
LTC-94 PA	2,290	2,340	2,746
LTC-94 PA 2/95	(incl. above)	(incl. above)	(incl. above)
NH-94 PA	1,690	1,700	1,995
NH-94 PA 2/95	(incl. above)	(incl. above)	(incl. above)

14. Number of Policyholders

The table below summarizes, as of 12/31/2015, the number of policies inforce and their 2015 annualized premium that will be affected by this rate increase in your state.

Form	Number of Policies	2015 Annualized Premium
LTC-PA-91	478	936,421
NH-PA-91	27	35,289
LTC-94 PA	836	1,955,791
LTC-94 PA 2/95	(incl. above)	(incl. above)
NH-94 PA	48	81,589
NH-94 PA 2/95	(incl. above)	(incl. above)

15. Reserves

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

16. Analysis Performed

Original Pricing Assumptions

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

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

Morbidity

Claim assumptions were derived using data published by the National Center for Health Statistics National Nursing Home Survey (1977 and 1985), the National Health Interview Survey (1979 and 1984), the National Long-Term Care Survey (1982), Medicare data; and other experience furnished to us by consultants, with adjustments due to the impact of underwriting, inflation options, elected options, anti-selection considerations, and the saving incurred because the maximum daily benefit will not always be paid.

Below are original sample annual claim costs for an LTC-91 policy, 100-day EP, $10 daily benefit, with Indexed Inflation option:

Issue Age 57		
Age	**2 yr**	**Lifetime**
57	5.38	9.93
62	18.00	33.37
67	29.49	57.85
72	49.43	102.15
77	100.99	206.39
82	182.06	356.84
87	301.50	544.69
92	423.62	675.99
97	496.68	711.02

Issue Age 67		
Age	**2 yr**	**Lifetime**
67	15.60	30.63
72	52.00	107.53
77	106.31	217.25
82	191.64	375.62
87	317.36	573.36
92	445.92	711.57
97	522.82	748.45

Issue Age 77		
Age	**2 yr**	**Lifetime**
77	56.10	115.50
82	198.37	388.00
87	328.35	592.25
92	461.34	735.27
97	541.45	774.35

Voluntary Terminations

Duration	Issue Age					
	45	**57**	**67**	**72**	**77**	**82**
1	11.6%	11.6%	13.0%	13.7%	16.2%	16.7%
2	9.3%	9.3%	10.0%	10.8%	11.5%	11.8%
3	8.8%	8.8%	9.3%	9.9%	10.5%	10.7%
4	8.3%	8.3%	8.7%	9.1%	9.5%	9.6%
5	7.9%	7.9%	8.1%	8.3%	8.5%	8.5%
6	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%
7	5.8%	5.8%	5.8%	5.8%	5.8%	5.8%
8	5.4%	5.4%	5.4%	5.4%	5.4%	5.4%
9	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%
10+	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%

Mortality

The 1983 Group Annuity Mortality Table was used, weighted 40% males and 60% females.

Recent Experience

As part of the inforce management of the business, the Company monitors the performance of the business by completing periodic analysis for morbidity, voluntary lapse rates and mortality. The findings from these analyses were used in projecting the inforce business to determine the effect of experience on the projected lifetime loss ratio. The most current studies show significant unfavorable trends since the study that prompted our 2013 rate increase filings. In general claims, particularly at higher ages, continue to last longer than expected, lapses are lower than expected, and a higher percentage of claim terminations are due to recoveries (as opposed to death) than expected.

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

Morbidity

Experience period: Inception through 9/30/2014.

Duration 10+ are used for incidence, duration 5+ for claim termination, and all durations for utilization. The following charts show key experience compared to revised assumptions.

Incidence

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

Claim Terminations

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

Utilization

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

Voluntary Lapses

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

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

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

Mortality

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

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

17. Requested Rate Increase

The Company is requesting an average rate increase of 17.3%, which varies by issue age, benefit period, and inflation option, and ranges from 9.5% to 84.5%. Rate increases were derived as follows:

1. The Company first determined the projected lifetime loss ratio for this form based on nationwide actual experience and projected future experience assuming the prior rate increase request was approved in full and within three months of the original filing date. We then determined the amount of rate increase 10.9%) that would be needed in order to revert to the lifetime loss ratio certified to in our 2013 inforce rate increase filing for this form.
2. We ensured that the proposed rate increases did not result in premium rates that exceed rates for older issue ages or the most recent traditional LTC rates that have been filed with the Interstate Compact for new business under the ICC12-LTC-12 policy form, adjusted for benefit differences and changes in underwriting guidelines and risk classification (this is demonstrated in **Appendix A** using LTC-91 as an example). As this product (ICC12-LTC-12) is no longer open for new business, the most recently filed new business LTC rates for this product were adjusted to account for the average impact of the assumption updates due to the 2016 Experience Studies. An adjustment of 9.5% was applied to all rates to reflect these updates. After the application of this restriction the average rate increase for the forms listed in this memo is 10.9%, ranging from 9.5% to 10.9%.
3. Unapproved rate increases initially requested in our 2013 inforce rate filings (SERFF Tracking No. MULF-130417902) were included in this filing. Your state approved a portion of these rate increases on April 25, 2016. Approval included the fully-requested premium increases for policyholders with lifetime 5% Simple or Compound inflation (i.e. those who are eligible for the future inflation reduction "Landing Spot"). Policyholders without 5% Simple or Compound inflation received premium increases capped at 20%. These rate increases continue to be actuarially justified and are unchanged from our original request with the following exception: to account for the delayed implementation of the originally-requested rate increases, we have adjusted the portion of the current proposed rate increases attributable to the 2013 remainder so that on a present-value basis it is equivalent to implementing our original request all at once After taking the unapproved amount into account and applying this adjustment, the average rate increase for the forms listed in this memo is 17.3%, ranging from 9.5% to 84.5%.
4. We ensured that the resulting overall increase in rates satisfied the rate stability rule ensuring no less than an 85% loss ratio on the rate increase portion, while applying the original loss ratio on the original rate schedule (as the original loss ratio was higher than 58%). This is demonstrated at the bottom of **Exhibit 1** where it can be seen that the sum of past and future projected incurred claims is not less than the sum of the original premium times the original loss ratio and the rate increase premium times the 85% loss ratio requirement.

Note that in **Appendix A** we reflect the proposed premium rates both with and without any additional cost as we believe any cost due to delayed implementation should not be subject to the new business rate restrictions.

Appendix B1 contains the new proposed rate tables for all policy forms included with this filing for those policyholders that *never* elected an inflation reduction option as part of the 2010 or 2013 rate increase filings.

Appendices B2-B4 contain the new proposed rate tables for all policy forms included with this filing for those policyholders that *did* elect an inflation reduction option as part of the 2010 and/or 2013 rate increase filings.

Please note that the actual rates implemented may vary slightly from those in Appendices B1 to B4 due to implementation rounding algorithms.

Exhibit 1 contains nationwide past premium and claims experience as well as future premium and claim projections. It illustrates that the anticipated lifetime loss ratio with the requested rate increase is 86.9%, well in excess of the minimum loss ratio of 60% as well as greater than the original pricing loss ratio of 67.3%. The lifetime loss ratio as of 12/31/2015 is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium where accumulation and discounting occur at the maximum statutory valuation discount rate.

Exhibit 1 also contains the original expected loss ratio projections, adjusted for the actual mix of business issued, with the lifetime loss ratio also calculated as stated above.

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

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

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

Pre-stability form requirements:

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

1. Accumulated value of the initial earned premium times the original assumed lifetime loss ratio (which was higher than 60%),
2. 80% of the accumulated value of prior premium rate schedule increases,
3. Present value of future projected initial earned premium times the original assumed lifetime loss ratio, and
4. 80% of the present value of future projected premium in excess of the projected initial earned premium.

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

Although this is a closed block of business, we are filing new future inflation options that will allow policyholders that have Compound and Simple inflation coverage the option to completely avoid the rate increase. This option is not available to policyholders that have limited coverage, where benefit increases cease after 20 years or at attained age 85.

Under these new options, the policyholders get to keep their current accumulated Daily benefit and their current remaining Lifetime Maximum Benefit, but the future indexation rate will be reduced as follows:

Current inflation	Proposed Landing Spot
5%	4.2%
2.9%	2.3%
4.3%	3.5%
2.2%	1.6%

All indexation rates were determined to be actuarially equivalent to the requested rate increases in aggregate and therefore these options are only available if the full rate increase requested is accepted.

The premium rate schedules for these options are included in this filing as **Appendices C1** to **C4.**

19. History of Previous Rate Revisions

A 13.0% rate increase on these policy forms was accepted by your state on August 01, 2008.

A 19.4% rate increase on these policy forms was accepted by your state on January 20, 2011.

A 8.6% rate increase on these policy forms was accepted by your state on December 17, 2012.

A 20.0% rate increase on these policy forms was accepted by your state on February 04, 2015.

A 17.0% rate increase on these policy forms was accepted by your state on April 25, 2016.

20. Ensuring No Cross-Subsidization Between States

We have ensured no state's rate increase approvals will subsidize other states' rate increases. Rate increases will vary by state, but only to reflect the timing and amount of prior rate increases approved by that state. This is accomplished by first backing-out all prior requested rate increases from our nationwide premium data. We then re-introduce actual prior rate increases with the amount and timing based on your state's prior approvals (as detailed in Section 19). The current proposed rate increases are then determined based on the amounts needed in order to achieve our target lifetime loss ratios certified to in our prior filing.

Although some states may have capped our previous inforce rate increase filings, in each case this was done with the understanding that the full amount of the proposed rate increases were justified and that John Hancock would be refiling for the remainder at a later date. In instances where the remainder remains unapproved, it has been included in the current filings.

21. Past Losses Testing

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

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

We apply this methodology in **Exhibit 1A**. The 'Adjusted Expected Incurred Claims' are initially calculated by applying the original pricing durational loss ratio to the actual earned premium in a given calendar year. Later, in years in which and after which we filed for inforce rate increases, expected incurred claims are based on the new assumptions that were filed.

The accumulated value of the Adjusted Expected Incurred Claims is compared to the accumulated value of Actual Incurred Claims. The lesser of the Adjusted Expected Incurred Claims or Actual Incurred Claims is used for past claims when ensuring that the resulting overall increase in rates satisfies the rate stability rule ensuring no less than an 85% loss ratio on the rate increase portion, while applying the original loss ratio on the original rate schedule (as the original loss ratio was higher than 58%) using. This is demonstrated at the bottom of **Exhibit 1A**.

22. Proposed Effective Date

New rates will not be effective until after the completion of prior rate increases for all policyholders with product forms listed in this memo. These rates will be effective on the next policy anniversary date after completion, following at least a 90 day policyholder notification period.

23. Actuarial Certification

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

The preceding Actuarial Memorandum contains:

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

If the requested premium rate schedule increase is implemented and the underlying assumptions are realized, no further premium rate schedule increases are anticipated.

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

In forming my opinion, I have used actuarial assumptions and actuarial methods and such tests of the actuarial calculations as I considered necessary. Based on these assumptions or statutory requirements where necessary, the premium rate filing is in compliance with the loss ratio standards of this state.

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

Naomi Worts, FSA, MAAA
Actuary
John Hancock Life Insurance Company

Appendix A - Comparison to New Business Rates (Advantage Series)

Rates shown are for a 90/100-day EP, single, Standard policyholder, and are per $10 daily benefit

Inflation Option: GPO Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 4	6	10	Life
18-29	38.32	49.01	57.14	67.30
30	40.63	51.31	65.26	76.33
31	42.05	52.72	66.04	76.79
32	43.82	55.02	68.92	80.14
33	45.24	56.79	70.23	81.24
34	46.66	58.74	72.63	84.03
35	48.44	61.04	74.65	85.97
36	49.86	63.34	76.72	88.02
37	51.63	64.76	83.34	95.28
38	53.94	67.06	83.34	95.28
39	55.36	69.89	83.34	95.28
40	57.13	72.19	85.51	97.19
41	59.48	74.99	88.25	99.71
42	61.68	77.82	96.10	107.96
43	63.54	80.33	98.38	109.93
44	65.97	83.23	101.17	112.45
45	67.88	86.17	109.22	120.77
46	70.73	89.14	112.01	123.24
47	72.70	92.15	114.87	125.77
48	75.62	95.75	123.87	134.98
49	78.20	98.84	131.28	142.21
50	80.62	102.53	134.91	145.49
51	84.19	107.57	144.90	155.38
52	87.23	112.86	150.71	165.61
53	90.89	118.60	167.93	183.26
54	94.98	124.02	178.72	193.76
55	98.73	129.90	190.22	204.93
56	105.33	138.22	198.65	217.83
57	112.59	146.22	211.50	230.17
58	119.32	155.29	219.44	237.14
59	127.31	164.44	233.92	255.88
60	135.79	174.69	243.73	269.36
61	145.32	188.65	263.65	288.92
62	155.56	204.35	286.07	315.80
63	166.91	220.82	314.38	339.11
64	178.36	239.49	346.07	375.43
65	191.57	258.95	372.41	400.98
66	209.76	281.04	398.53	426.45
67	230.64	304.58	425.35	452.43
68	253.18	330.81	456.14	487.33
69	278.42	359.33	487.57	513.27
70	306.15	390.34	522.68	547.80
71	332.90	422.44	548.60	581.34
72	362.77	457.25	577.98	617.92
73	395.36	494.78	610.72	657.53
74	430.66	536.46	644.03	697.21
75	469.09	580.45	680.41	743.49
76	549.17	658.53	775.13	846.91
77	609.45	729.24	856.32	939.01
78	675.12	804.97	950.07	1039.47
79	748.35	891.96	1051.67	1151.59
80	1229.00	1462.30	1732.34	1895.96
81	1327.46	1577.26	1871.50	2048.15
82	1428.88	1698.98	2016.48	2205.14
83	1541.81	1831.46	2172.12	2377.61
84	1660.91	1968.52	2336.43	2557.46

LTC-91 (w/ FlexCare Rider) Rates after Requested Rate Increases
excluding additional rate increase due to cost of delay :

Issue Age	Benefit Period 4	6	10	Life
18-29	39.29	49.01	57.14	64.03
30	40.63	51.31	58.81	64.03
31	42.05	52.72	58.81	64.03
32	43.82	55.02	58.81	64.03
33	45.24	56.79	58.81	64.03
34	46.66	58.44	58.81	64.03
35	48.44	58.44	58.81	64.03
36	49.86	58.44	58.81	64.03
37	51.63	58.44	58.81	64.96
38	53.94	58.44	58.81	64.96
39	55.36	58.44	60.16	68.57
40	56.61	58.44	63.50	72.18
41	56.61	58.44	67.25	75.98
42	56.61	58.44	71.04	79.81
43	56.61	58.44	72.99	80.98
44	56.61	58.44	72.99	80.98
45	65.08	67.96	82.66	91.40
46	65.08	68.93	86.62	95.31
47	65.08	72.70	90.63	99.23
48	66.72	73.19	94.69	103.17
49	67.17	77.03	102.31	110.83
50	71.00	80.92	106.48	114.82
51	74.86	84.83	114.28	122.54
52	77.05	88.80	118.58	130.30
53	81.42	89.37	126.54	138.09
54	86.06	93.40	134.60	145.92
55	90.93	97.72	142.75	153.80
56	96.03	104.98	150.88	165.45
57	101.33	112.54	162.79	177.16
58	107.25	123.72	174.83	188.93
59	114.21	131.45	186.99	204.54
60	122.16	142.83	199.28	220.23
61	131.04	154.30	215.65	236.32
62	140.79	165.89	232.22	256.36
63	151.39	177.58	252.82	272.71
64	164.24	189.39	273.67	296.89
65	176.04	204.97	294.77	317.39
66	194.45	227.02	321.93	344.48
67	212.88	252.75	352.97	375.44
68	234.99	278.51	382.89	410.28
69	257.12	311.61	409.27	445.11
70	282.94	344.75	439.04	483.82
71	316.16	385.28	469.52	530.20
72	353.09	429.52	498.34	580.44
73	393.73	471.88	526.54	630.87
74	430.66	499.85	557.83	666.32
75	462.76	531.62	593.79	707.22
76	492.72	567.63	635.60	755.92
77	525.93	608.06	684.09	814.06
78	579.17	672.33	760.20	905.24
79	651.73	759.49	861.70	1025.24
80	682.27	806.48	925.39	1107.87
81	769.48	911.28	1045.94	1248.32
82	860.90	1020.83	1171.05	1393.08
83	954.86	1133.05	1298.32	1539.34
84	1051.58	1248.24	1427.99	1687.48

LTC-91 (w/ FlexCare Rider) Rates after Requested Rate Increases
including additional rate increase due to cost of delay :

Issue Age	Benefit Period 4	6	10	Life
18-29	39.29	53.49	59.81	68.28
30	40.63	56.32	62.72	68.28
31	42.05	57.00	62.72	68.28
32	47.37	57.00	62.72	68.28
33	49.09	59.45	62.72	68.28
34	50.82	62.32	62.72	68.28
35	52.81	62.32	62.72	68.28
36	52.81	62.32	62.72	68.28
37	52.81	62.32	62.72	69.28
38	56.10	62.32	62.72	69.28
39	58.06	62.32	64.16	73.13
40	60.38	62.32	67.73	76.98
41	60.38	62.32	71.72	81.49
42	60.38	62.32	76.42	86.31
43	60.38	62.32	78.88	88.19
44	60.38	62.32	78.88	88.19
45	69.41	72.48	88.76	98.09
46	69.41	73.52	93.88	103.00
47	69.41	77.54	101.69	109.89
48	71.16	78.06	109.97	118.26
49	71.63	82.15	124.38	133.01
50	75.72	86.30	127.44	134.67
51	79.84	90.48	137.28	143.21
52	82.17	94.70	140.15	151.26
53	86.83	95.31	149.53	158.80
54	91.78	99.61	158.74	165.81
55	96.98	104.21	167.79	172.20
56	102.42	111.96	176.46	186.11
57	108.07	120.03	192.14	199.66
58	114.38	131.95	207.15	211.99
59	121.81	140.19	221.01	230.35
60	130.28	152.33	233.74	246.76
61	139.75	164.56	252.98	261.79
62	150.15	176.92	271.35	283.47
63	161.45	189.39	296.31	296.82
64	175.17	201.98	320.64	323.53
65	187.75	218.60	344.37	343.41
66	207.39	242.12	378.81	373.18
67	227.04	269.56	419.66	408.45
68	250.62	297.03	454.37	446.85
69	274.22	332.57	475.99	481.13
70	301.75	368.02	498.23	521.23
71	337.18	412.25	515.75	570.30
72	376.57	460.91	538.40	623.93
73	419.92	506.67	565.36	677.39
74	453.04	533.13	594.97	710.68
75	493.54	566.97	633.28	754.26
76	525.49	605.38	677.87	806.19
77	560.91	648.50	729.59	868.20
78	617.69	717.05	810.76	965.44
79	695.07	810.00	919.01	1093.43
80	727.64	860.12	986.94	1181.55
81	820.65	971.88	1115.50	1331.34
82	918.15	1088.72	1248.94	1485.73
83	1018.37	1208.41	1384.67	1641.72
84	1121.52	1331.26	1522.96	1799.72

LTC-91 (w/ FlexCare Rider) 2016 Rate Increases (%) :

Issue Age	Benefit Period 4	6	10	Life
18-29	0%	20%	10%	11%
30	3%	20%	11%	11%
31	7%	18%	11%	11%
32	18%	10%	11%	11%
33	19%	9%	11%	11%
34	19%	11%	11%	11%
35	19%	11%	11%	11%
36	16%	11%	11%	11%
37	10%	11%	11%	11%
38	9%	11%	11%	11%
39	10%	11%	11%	11%
40	11%	11%	11%	11%
41	11%	11%	11%	11%
42	11%	11%	11%	11%
43	11%	11%	11%	11%
44	11%	11%	11%	11%
45	11%	11%	11%	11%
46	11%	11%	11%	11%
47	11%	11%	16%	13%
48	11%	11%	26%	22%
49	11%	11%	42%	37%
50	11%	11%	36%	29%
51	11%	11%	37%	28%
52	11%	11%	32%	26%
53	11%	11%	31%	23%
54	11%	11%	31%	20%
55	11%	11%	30%	16%
56	11%	11%	28%	17%
57	11%	11%	31%	17%
58	11%	11%	32%	16%
59	11%	11%	32%	17%
60	11%	11%	29%	16%
61	11%	11%	29%	13%
62	11%	11%	28%	13%
63	11%	11%	29%	11%
64	11%	11%	29%	11%
65	11%	11%	28%	11%
66	11%	11%	30%	11%
67	11%	11%	34%	11%
68	11%	11%	33%	11%
69	11%	11%	26%	11%
70	11%	11%	19%	11%
71	11%	11%	12%	11%
72	11%	11%	11%	11%
73	11%	11%	11%	11%
74	10%	11%	11%	11%
75	11%	11%	11%	11%
76	11%	11%	11%	11%
77	11%	11%	11%	11%
78	11%	11%	11%	11%
79	11%	11%	11%	11%
80	11%	11%	11%	11%
81	11%	11%	11%	11%
82	11%	11%	11%	11%
83	11%	11%	11%	11%
84	11%	11%	11%	11%

* Benefit Differences between LTC-91 (w/ FlexCare Rider) and ICC12-LTC-12:

LTC-91 is a two-pool policy, but with the addition of the FlexCare Rider, it becomes a one-pool policy. In this case, Benefit Periods 2, 3, and 5 become equivalent to ICC12-LTC-12 Benefit Periods 4, 6, and 10, respectively

LTC-91 has a 2 of 5 ADL trigger, ICC12-LTC-12 has a 2 of 6 ADL trigger

LTC-91 does not have the Double Coverage for Accident Benefit or Return of Premium Prior to 65 Benefit, the stay-at-home or respite benefits or coverage for a skilled family member

LTC-91 does not have the ability to convert from GPO to 5% Compound inflation option at age 65

LTC-91 rates are for a 100 service-day EP, ICC12-LTC-12 rates are for a 90 service-day EP

ICC12-LTC-12 underwriting guidelines and classification are stricter than for LTC-91

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered both 10yr and Lifetime benefit period options)

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

Appendix A - Comparison to New Business Rates (Advantage Series)

Rates shown are for a 90/100-day EP, single, Standard policyholder, and are per $10 daily benefit

Inflation Option: 5% Simple Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 4	6	10	Life
18-29	78.21	100.53	155.20	168.26
30	78.91	101.50	155.20	173.50
31	81.73	104.91	157.39	180.91
32	84.56	108.14	165.19	183.61
33	87.22	111.38	167.99	191.59
34	89.91	114.44	175.45	199.20
35	89.91	117.69	183.14	202.03
36	91.18	125.08	185.48	209.34
37	97.35	127.98	192.64	216.66
38	99.79	130.70	199.45	223.62
39	102.05	137.78	206.29	235.41
40	104.38	140.33	212.79	241.99
41	107.92	145.65	223.55	252.87
42	111.46	155.21	234.24	263.61
43	118.62	160.67	245.25	274.66
44	124.12	166.04	251.52	285.56
45	127.73	176.23	267.77	297.14
46	136.85	184.34	282.80	317.36
47	142.85	195.07	294.97	329.41
48	152.42	208.73	311.43	351.25
49	158.55	217.72	332.85	367.89
50	168.85	232.06	350.24	390.70
51	178.77	244.10	369.22	409.57
52	185.19	253.44	384.12	423.82
53	193.32	265.63	403.28	442.70
54	203.82	280.08	418.41	457.07
55	214.89	292.60	437.99	476.21
56	223.24	308.36	460.25	503.29
57	236.21	323.98	476.99	524.68
58	244.60	340.07	499.69	552.15
59	254.38	352.18	521.82	573.06
60	267.51	368.62	545.05	606.22
61	283.23	387.08	572.55	626.51
62	304.01	396.67	588.92	645.56
63	315.61	413.06	611.56	655.58
64	338.42	424.42	633.56	670.39
65	354.86	439.99	655.03	689.62
66	384.49	482.60	707.62	747.27
67	416.91	533.53	763.63	803.52
68	446.71	583.01	822.29	862.23
69	482.19	631.28	879.08	923.79
70	514.86	692.04	945.15	989.98
71	557.00	742.77	995.60	1043.14
72	598.47	803.65	1053.69	1113.15
73	640.69	859.25	1099.97	1169.95
74	689.41	923.75	1156.81	1236.58
75	741.06	990.11	1216.14	1304.86
76	938.75	1133.80	1396.93	1502.02
77	1003.69	1208.26	1490.34	1600.12
78	1059.73	1279.90	1578.55	1696.00
79	1121.70	1352.55	1674.41	1798.83

LTC-91 (w/ FlexCare Rider) Rates after Requested Rate Increases
excluding additional rate increase due to cost of delay :

Issue Age	Benefit Period 4	6	10	Life
18-29	72.51	76.95	79.74	90.95
30	72.51	76.95	81.08	90.95
31	72.51	76.95	83.78	96.30
32	72.51	76.95	89.19	99.13
33	72.51	76.95	91.89	104.80
34	72.51	76.95	97.29	110.46
35	72.51	76.95	102.70	113.29
36	72.51	76.95	105.40	118.96
37	72.51	76.95	110.81	124.62
38	72.51	76.95	116.21	130.29
39	72.51	81.23	121.62	138.79
40	73.64	83.77	127.02	144.45
41	76.50	86.67	133.02	150.47
42	79.38	90.96	138.70	155.64
43	79.59	90.96	138.70	155.64
44	79.59	90.96	138.70	155.64
45	90.74	103.69	157.55	174.83
46	97.64	108.17	165.94	186.22
47	102.08	115.45	171.98	194.96
48	109.38	122.96	171.98	199.44
49	114.12	127.92	171.98	199.44
50	121.83	135.85	186.13	216.79
51	129.83	144.05	199.28	233.64
52	135.15	152.51	213.55	251.99
53	143.60	161.20	228.90	268.65
54	152.31	173.18	245.26	282.62
55	161.29	182.45	262.59	296.95
56	170.44	195.05	280.88	318.36
57	183.08	208.04	300.03	336.91
58	192.65	221.17	321.09	359.11
59	205.80	234.68	345.06	381.87
60	219.34	248.57	367.54	408.79
61	236.30	269.22	391.42	435.75
62	257.19	286.96	412.09	467.01
63	273.14	309.97	433.54	491.97
64	296.36	329.80	455.56	520.92
65	316.37	353.43	477.93	553.94
66	339.60	383.81	500.34	594.30
67	366.68	421.66	522.59	635.04
68	390.66	455.94	548.73	674.30
69	418.06	489.99	580.60	717.04
70	445.30	530.90	614.95	759.48
71	491.73	570.00	648.85	812.89
72	513.34	596.12	679.65	849.80
73	533.32	620.05	707.07	881.37
74	554.65	645.46	735.57	912.77
75	579.26	675.05	769.32	949.91
76	608.72	710.99	811.78	997.69
77	644.25	754.91	865.64	1060.00
78	706.78	831.68	958.94	1173.16
79	794.39	939.10	1088.04	1333.28

LTC-91 (w/ FlexCare Rider) Rates after Requested Rate Increases
including additional rate increase due to cost of delay :

Issue Age	Benefit Period 4	6	10	Life
18-29	77.34	82.07	85.04	97.00
30	77.34	82.07	86.47	97.00
31	77.34	82.07	89.35	102.71
32	77.34	82.07	95.12	105.73
33	77.34	82.07	98.04	111.81
34	77.34	82.07	104.84	118.94
35	77.34	82.07	113.28	122.51
36	77.34	82.07	119.19	133.26
37	77.34	82.07	129.98	144.84
38	77.34	82.07	140.18	155.67
39	77.34	86.63	150.14	171.38
40	78.54	89.34	160.03	181.75
41	81.59	92.43	171.02	192.76
42	84.66	97.49	181.46	202.25
43	84.88	97.49	181.46	202.25
44	84.88	97.49	181.46	202.25
45	96.78	110.59	200.07	217.61
46	104.14	115.66	215.46	238.44
47	109.41	124.84	226.61	254.51
48	119.20	139.45	226.61	262.79
49	129.03	149.37	226.61	262.79
50	136.98	156.95	245.25	285.64
51	146.68	165.92	262.58	307.85
52	150.00	174.73	281.39	332.03
53	159.51	183.39	301.61	352.30
54	169.02	198.20	323.16	366.89
55	178.54	206.89	346.00	381.48
56	187.89	221.89	370.10	408.41
57	204.56	237.13	395.33	429.44
58	213.26	251.57	423.09	455.96
59	228.22	264.97	454.67	481.72
60	242.36	277.21	481.98	513.32
61	262.53	302.26	510.42	543.24
62	289.70	319.14	531.56	579.24
63	304.67	345.82	552.86	601.89
64	333.96	363.56	573.93	629.95
65	354.98	387.99	594.34	663.60
66	381.62	426.19	613.53	709.02
67	415.18	478.41	631.01	753.22
68	438.17	517.92	651.17	789.23
69	462.16	550.27	675.25	823.74
70	484.55	592.00	697.85	849.70
71	540.15	626.12	712.73	892.93
72	554.60	644.02	734.28	918.10
73	572.64	665.77	759.20	946.36
74	591.59	688.43	784.55	973.54
75	617.78	719.95	820.48	1013.08
76	649.21	758.28	865.77	1064.04
77	687.10	805.11	923.21	1130.50
78	753.79	887.00	1022.72	1251.19
79	847.23	1001.56	1160.41	1421.95

LTC-91 (w/ FlexCare Rider) 2016 Rate Increases (%) :

Issue Age	Benefit Period 4	6	10	Life
18-29	11%	11%	11%	11%
30	11%	11%	11%	11%
31	11%	11%	11%	11%
32	11%	11%	11%	11%
33	11%	11%	11%	11%
34	11%	11%	11%	11%
35	11%	11%	12%	11%
36	11%	11%	18%	16%
37	11%	11%	29%	26%
38	11%	11%	39%	35%
39	11%	11%	49%	49%
40	11%	11%	59%	58%
41	11%	11%	70%	68%
42	11%	11%	80%	76%
43	11%	11%	80%	76%
44	11%	11%	80%	76%
45	11%	11%	63%	53%
46	11%	11%	75%	67%
47	11%	11%	84%	79%
48	11%	19%	84%	84%
49	18%	27%	84%	84%
50	17%	24%	84%	84%
51	18%	23%	84%	84%
52	14%	22%	84%	84%
53	14%	20%	84%	81%
54	14%	21%	84%	75%
55	13%	19%	84%	69%
56	12%	20%	84%	68%
57	15%	20%	84%	65%
58	13%	20%	84%	63%
59	14%	18%	84%	59%
60	13%	15%	81%	57%
61	14%	16%	78%	54%
62	17%	14%	72%	51%
63	15%	15%	65%	45%
64	17%	12%	59%	40%
65	16%	11%	52%	36%
66	17%	14%	46%	35%
67	19%	19%	39%	33%
68	16%	19%	33%	28%
69	13%	17%	26%	23%
70	11%	15%	19%	16%
71	12%	12%	12%	12%
72	11%	11%	11%	11%
73	11%	11%	11%	11%
74	11%	11%	11%	11%
75	11%	11%	11%	11%
76	11%	11%	11%	11%
77	11%	11%	11%	11%
78	11%	11%	11%	11%
79	11%	11%	11%	11%

* Benefit Differences between LTC-91 (w/ FlexCare Rider) and ICC12-LTC-12:

LTC-91 is a two-pool policy, but with the addition of the FlexCare Rider, it becomes a one-pool policy. In this case, Benefit Periods 2, 3, and 5 become equivalent to ICC12-LTC-12 Benefit Periods 4, 6, and 10, respectively

LTC-91 has a 2 of 5 ADL trigger, ICC12-LTC-12 has a 2 of 6 ADL trigger

LTC-91 does not have the Double Coverage for Accident Benefit or Return of Premium Prior to 65 Benefit, the stay-at-home or respite benefits or coverage for a skilled family member

LTC-91 rates are for a 100 service-day EP, ICC12-LTC-12 rates are for a 90 service-day EP

ICC12-LTC-12 underwriting guidelines and classification are stricter than for LTC-91

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered both 10yr and Lifetime benefit period options)

ICC12-LTC-12 Simple Inflation rates are approximated by applying the ratio of [LTC-03 Simple Inflation / LTC-03 Compound Inflation] to the ICC12-LTC-12 Compound Inflation rates

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

Appendix A - Comparison to New Business Rates (Advantage Series)

Rates shown are for a 90/100-day EP, single, Standard policyholder, and are per $10 daily benefit

Inflation Option: 5% Compound Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 4	6	10	Life
18-29	278.93	368.37	535.11	604.08
30	282.00	371.91	539.62	612.75
31	282.51	372.75	539.62	618.33
32	283.36	373.25	543.22	618.33
33	283.87	374.10	543.22	620.13
34	284.73	374.60	543.22	620.13
35	285.24	375.95	546.51	621.69
36	286.09	376.46	546.51	626.91
37	286.60	377.30	549.99	629.41
38	287.45	377.80	549.99	629.41
39	287.96	378.65	553.39	631.17
40	288.81	379.15	553.39	636.11
41	292.72	386.70	561.10	643.86
42	296.65	393.94	575.28	652.60
43	300.60	401.57	584.43	661.92
44	304.92	408.89	598.78	676.44
45	308.91	417.11	608.79	686.70
46	312.84	424.75	623.62	695.91
47	317.65	432.94	625.73	697.46
48	321.62	441.51	641.90	713.70
49	325.96	449.26	651.16	722.99
50	330.49	457.58	667.01	733.14
51	333.88	460.91	675.65	740.83
52	337.82	464.26	678.13	742.77
53	341.74	467.21	680.50	748.84
54	345.14	470.53	682.89	750.68
55	349.10	473.33	687.35	752.75
56	352.84	478.36	696.22	765.77
57	357.13	482.89	709.73	777.83
58	360.85	488.26	718.99	791.12
59	364.60	492.76	721.23	801.83
60	368.90	498.18	734.23	813.22
61	379.05	502.70	743.53	819.21
62	390.13	506.86	750.28	819.65
63	401.05	511.12	757.21	819.72
64	411.99	515.39	764.15	819.78
65	423.87	519.67	771.09	819.84
66	446.49	557.85	809.16	866.61
67	470.90	598.68	844.71	911.20
68	495.74	642.05	887.91	963.81
69	522.30	688.31	928.97	1014.18
70	549.69	738.18	974.51	1074.10
71	588.05	778.98	1019.71	1115.39
72	629.38	822.34	1072.95	1169.84
73	670.59	864.41	1118.06	1215.05
74	714.72	908.28	1169.24	1262.47
75	761.72	955.14	1222.98	1312.59
76	966.38	1099.77	1401.94	1511.41
77	1029.94	1173.51	1492.60	1618.10
78	1087.91	1240.82	1577.80	1717.59
79	1151.18	1316.18	1670.25	1823.23

LTC-91 (w/ FlexCare Rider) Rates after Requested Rate Increases
excluding additional rate increase due to cost of delay :

Issue Age	Benefit Period 4	6	10	Life
18-29	163.02	186.02	243.01	299.97
30	172.42	195.32	243.01	299.97
31	175.56	198.42	243.01	299.97
32	178.69	201.52	243.01	299.97
33	181.83	204.62	243.01	299.97
34	184.96	207.73	243.01	299.97
35	188.10	210.83	243.01	299.97
36	191.23	213.93	243.01	299.97
37	194.37	217.03	243.01	299.97
38	197.50	220.13	243.01	299.97
39	200.64	222.84	243.01	299.97
40	200.80	222.84	243.01	299.97
41	200.80	222.84	243.01	299.97
42	200.80	222.84	243.01	299.97
43	200.80	222.84	243.01	299.97
44	200.80	222.84	243.01	299.97
45	219.45	245.43	271.41	337.24
46	222.90	248.16	271.41	337.24
47	222.90	248.16	271.41	337.24
48	222.90	248.16	271.41	337.24
49	222.90	248.16	271.41	337.24
50	233.26	259.91	284.47	353.94
51	242.36	270.60	296.80	370.09
52	246.54	279.37	310.21	387.65
53	253.84	283.52	324.60	406.59
54	257.92	290.94	339.92	426.82
55	262.03	295.15	356.18	448.28
56	269.39	302.59	373.29	470.96
57	276.80	310.07	391.19	494.80
58	284.21	317.55	410.86	514.53
59	294.97	328.36	433.30	533.17
60	302.47	335.94	458.40	548.38
61	316.24	349.64	474.09	569.78
62	330.05	366.68	490.90	591.20
63	347.08	383.56	508.58	612.36
64	360.80	400.48	527.00	633.52
65	377.89	417.43	545.86	658.21
66	394.36	443.65	564.96	689.21
67	414.16	473.15	584.10	720.14
68	433.53	502.11	607.29	753.74
69	452.84	534.26	636.24	787.20
70	475.42	566.30	667.55	824.01
71	521.37	609.57	698.17	885.08
72	542.77	632.61	725.37	919.26
73	559.21	652.24	747.57	943.65
74	576.19	672.35	769.36	965.92
75	596.75	696.96	796.91	994.11
76	623.45	729.50	835.27	1034.96
77	658.20	772.57	888.50	1093.88
78	722.43	851.69	985.40	1210.40
79	813.29	963.51	1120.77	1380.14

LTC-91 (w/ FlexCare Rider) Rates after Requested Rate Increases
including additional rate increase due to cost of delay :

Issue Age	Benefit Period 4	6	10	Life
18-29	195.10	226.02	320.20	395.25
30	212.49	243.10	320.20	395.25
31	218.24	248.77	320.20	395.25
32	223.97	254.44	320.20	395.25
33	229.70	260.11	320.20	395.25
34	235.44	265.79	320.20	395.25
35	241.18	271.47	320.20	395.25
36	246.93	277.17	320.20	395.25
37	252.70	282.88	320.20	395.25
38	258.48	288.60	320.20	395.25
39	264.28	293.62	320.20	395.25
40	264.58	293.62	320.20	395.25
41	264.58	293.62	320.20	395.25
42	264.58	293.62	320.20	395.25
43	264.58	293.62	320.20	395.25
44	264.58	293.62	320.20	395.25
45	287.31	321.93	357.62	444.37
46	293.71	326.98	357.62	444.37
47	293.71	326.98	357.62	444.37
48	293.71	326.98	357.62	444.37
49	293.71	326.98	357.62	444.37
50	307.35	342.47	374.83	466.37
51	319.34	356.55	391.08	487.64
52	321.82	366.60	408.75	510.79
53	329.72	367.71	427.71	535.74
54	331.38	374.44	447.90	562.40
55	332.78	374.95	469.32	590.68
56	339.85	381.01	491.86	620.56
57	346.72	386.82	515.44	651.96
58	352.93	391.83	541.37	674.65
59	364.27	401.67	570.93	693.67
60	368.54	404.22	604.01	704.74
61	383.35	416.77	618.22	725.56
62	397.17	434.25	633.22	744.72
63	415.96	450.10	648.55	761.64
64	427.47	464.49	663.93	776.67
65	444.22	477.18	678.82	796.11
66	458.59	507.06	692.77	825.04
67	478.22	542.20	705.28	851.49
68	493.13	571.76	720.66	877.14
69	500.99	601.19	739.97	893.41
70	515.94	624.49	757.54	906.58
71	570.43	669.59	766.92	969.19
72	586.39	683.45	783.66	993.14
73	600.45	700.33	802.69	1013.23
74	614.55	717.12	820.58	1030.24
75	636.44	743.32	849.91	1060.23
76	664.91	778.02	890.82	1103.79
77	701.98	823.95	947.59	1166.63
78	770.48	908.33	1050.93	1290.91
79	867.39	1027.59	1195.31	1471.94

LTC-91 (w/ FlexCare Rider) 2016 Rate Increases (%) :

Issue Age	Benefit Period 4	6	10	Life
18-29	36%	42%	84%	84%
30	48%	53%	84%	84%
31	52%	56%	84%	84%
32	56%	60%	84%	84%
33	60%	63%	84%	84%
34	64%	67%	84%	84%
35	68%	71%	84%	84%
36	72%	74%	84%	84%
37	76%	78%	84%	84%
38	80%	81%	84%	84%
39	84%	84%	84%	84%
40	84%	84%	84%	84%
41	84%	84%	84%	84%
42	84%	84%	84%	84%
43	84%	84%	84%	84%
44	84%	84%	84%	84%
45	80%	82%	84%	84%
46	84%	84%	84%	84%
47	84%	84%	84%	84%
48	84%	84%	84%	84%
49	84%	84%	84%	84%
50	84%	84%	84%	84%
51	84%	84%	84%	84%
52	79%	82%	84%	84%
53	76%	75%	84%	84%
54	69%	70%	84%	84%
55	63%	63%	84%	84%
56	59%	58%	84%	84%
57	56%	54%	84%	84%
58	52%	49%	84%	81%
59	49%	45%	84%	77%
60	43%	38%	84%	69%
61	41%	35%	78%	64%
62	38%	32%	72%	59%
63	37%	29%	65%	52%
64	32%	25%	59%	46%
65	30%	21%	52%	40%
66	26%	21%	46%	36%
67	24%	22%	39%	32%
68	20%	20%	33%	26%
69	13%	17%	26%	19%
70	11%	12%	19%	12%
71	11%	12%	12%	11%
72	11%	11%	11%	11%
73	11%	11%	11%	11%
74	11%	11%	11%	11%
75	11%	11%	11%	11%
76	11%	11%	11%	11%
77	11%	11%	11%	11%
78	11%	11%	11%	11%
79	11%	11%	11%	11%

* Benefit Differences between LTC-91 (w/ FlexCare Rider) and ICC12-LTC-12:

LTC-91 is a two-pool policy, but with the addition of the FlexCare Rider, it becomes a one-pool policy. In this case, Benefit Periods 2, 3, and 5 become equivalent to ICC12-LTC-12 Benefit Periods 4, 6, and 10, respectively

LTC-91 has a 2 of 5 ADL trigger, ICC12-LTC-12 has a 2 of 6 ADL trigger

LTC-91 does not have the Double Coverage for Accident Benefit or Return of Premium Prior to 65 Benefit, the stay-at-home or respite benefits or coverage for a skilled family member

LTC-91 rates are for a 100 service-day EP, ICC12-LTC-12 rates are for a 90 service-day EP

ICC12-LTC-12 underwriting guidelines and classification are stricter than for LTC-91

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered both 10yr and Lifetime benefit period options)

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

Exhibit 1: Nationwide Loss Ratio Exhibit
Advantage (LTC-91, LTC-94, NH-91, NH-94)

		Original Assumptions			Historical & Projected Experience					
					Before Proposed Increase			With Proposed Rate Increase		
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio
	1988	-	-	-	-	258,164	0%	-	258,164	0%
	1989	-	-	-	-	1,172,070	0%	-	1,172,070	0%
	1990	-	-	-	-	2,689,198	0%	-	2,689,198	0%
	1991	8,655	112,996	8%	-	5,489,136	0%	-	5,489,136	0%
	1992	690,018	8,806,570	8%	171,325	14,108,712	1%	171,325	14,108,712	1%
	1993	2,789,351	22,955,541	12%	2,333,876	27,549,003	8%	2,333,876	27,549,003	8%
	1994	6,055,651	34,864,930	17%	4,555,691	39,413,984	12%	4,555,691	39,413,984	12%
	1995	10,579,753	51,968,912	20%	9,721,203	56,546,947	17%	9,721,203	56,546,947	17%
	1996	17,375,216	82,002,617	21%	15,337,602	86,258,373	18%	15,337,602	86,258,373	18%
	1997	25,450,971	99,309,496	26%	24,912,338	106,476,565	23%	24,912,338	106,476,565	23%
	1998	31,660,190	88,848,511	36%	31,589,176	102,506,949	31%	31,589,176	102,506,949	31%
	1999	35,282,870	78,339,734	45%	33,719,968	97,602,592	35%	33,719,968	97,602,592	35%
	2000	37,142,443	69,345,863	54%	47,856,130	93,476,257	51%	47,856,130	93,476,257	51%
	2001	37,714,233	61,616,390	61%	45,017,699	90,079,513	50%	45,017,699	90,079,513	50%
	2002	37,898,630	54,926,042	69%	46,893,079	86,954,536	54%	46,893,079	86,954,536	54%
	2003	38,124,886	49,060,541	78%	62,959,362	83,629,915	75%	62,959,362	83,629,915	75%
	2004	38,367,085	43,831,315	88%	63,955,339	80,498,541	79%	63,955,339	80,498,541	79%
	2005	38,503,466	39,101,772	98%	70,787,345	77,412,942	91%	70,787,345	77,412,942	91%
Historical	2006	38,427,103	34,793,492	110%	81,268,122	74,083,699	110%	81,268,122	74,083,699	110%
Experience	2007	38,097,885	30,855,916	123%	105,488,062	70,752,259	149%	105,488,062	70,752,259	149%
	2008	37,538,952	27,259,094	138%	104,434,550	67,287,940	155%	104,434,550	67,287,940	155%
	2009	36,799,221	23,985,475	153%	91,580,847	67,370,520	136%	91,580,847	67,370,520	136%
	2010	35,925,504	21,018,615	171%	110,819,428	66,919,671	166%	110,819,428	66,919,671	166%
	2011	34,948,107	18,344,202	191%	107,314,410	63,689,786	168%	107,314,410	63,689,786	168%
	2012	33,900,617	15,943,600	213%	101,225,754	69,173,921	146%	101,225,754	69,173,921	146%
	2013	32,817,987	13,795,253	238%	98,013,416	66,521,092	147%	98,013,416	66,521,092	147%
	2014	31,690,289	11,884,168	267%	109,817,986	61,287,149	179%	109,817,986	61,287,149	179%
	2015	30,476,739	10,202,664	299%	115,807,139	57,266,763	202%	115,807,139	57,266,763	202%
	2016	29,155,292	8,725,256	334%	107,168,806	62,396,507	172%	107,168,806	62,396,507	172%
	2017	27,726,515	7,425,595	373%	106,851,409	63,182,361	169%	106,447,138	63,873,259	167%
Projected	2018	26,210,983	6,282,905	417%	105,190,132	57,181,723	184%	101,606,554	62,935,886	161%
Future	2019	24,649,285	5,290,432	466%	101,424,698	51,239,460	198%	97,457,882	57,458,441	170%
Experience	2020	23,096,673	4,448,929	519%	96,934,851	45,653,534	212%	93,283,020	51,266,059	182%
	2021	21,593,486	3,726,034	580%	92,983,553	40,444,398	230%	89,558,997	45,479,632	197%
	2022	20,115,806	3,099,908	649%	88,521,538	35,622,775	248%	85,302,801	40,113,045	213%
	2023	18,603,133	2,554,742	728%	83,151,707	31,202,874	266%	80,152,789	35,184,106	228%
	2024	17,029,270	2,090,150	815%	76,637,000	27,181,380	282%	73,891,246	30,691,337	241%
	2025	15,428,659	1,712,886	901%	70,101,928	23,543,169	298%	67,599,479	26,619,989	254%
	2026	13,856,153	1,398,214	991%	64,972,371	20,286,002	320%	62,641,025	22,968,836	273%
	2027	12,318,008	1,130,058	1090%	59,955,078	17,403,620	344%	57,788,583	19,731,719	293%
	2028	10,799,587	899,002	1201%	54,965,739	14,875,910	369%	52,964,757	16,887,206	314%
	2029	9,316,401	709,635	1313%	49,899,858	12,665,553	394%	48,071,569	14,394,799	334%
	2030	7,943,944	568,112	1398%	44,862,126	10,735,681	418%	43,210,401	12,214,558	354%
	2031	6,758,159	452,838	1492%	40,873,196	9,057,721	451%	39,352,830	10,315,508	381%
	2032	5,724,693	358,046	1599%	37,129,273	7,607,763	488%	35,733,935	8,671,545	412%
	2033	4,793,811	281,000	1706%	33,469,292	6,362,914	526%	32,200,390	7,257,565	444%
	2034	3,970,223	217,225	1828%	29,636,861	5,298,260	559%	28,507,685	6,046,180	471%
	2035	3,253,080	164,965	1972%	25,981,300	4,389,086	592%	24,987,672	5,010,217	499%
	2036	2,644,296	124,401	2126%	22,945,495	3,615,682	635%	22,061,601	4,127,929	534%
	2037	2,149,442	90,382	2378%	19,976,265	2,961,705	674%	19,203,023	3,381,141	568%
	2038	1,738,299	61,536	2825%	17,288,003	2,412,424	717%	16,615,586	2,753,338	603%
	2039	1,371,030	42,081	3258%	14,944,179	1,952,739	765%	14,359,299	2,227,607	645%
	2040	1,088,312	34,124	3189%	12,762,716	1,569,543	813%	12,260,769	1,789,224	685%
Values as of 12/31/2015 (discounted at maximum statutory valuation rates)										
	Past :	1,155,799,759	2,010,835,161	57.5%	2,159,122,369	3,146,493,382	68.6%	2,159,122,369	3,146,493,382	68.6%
	Future :	225,909,324	42,105,858	536.5%	1,011,158,907	427,533,153	236.5%	981,074,716	465,885,250	210.6%
	Lifetime :	1,381,709,083	2,052,941,019	67.3%	3,170,281,275	3,574,026,536	88.7%	3,140,197,085	3,612,378,632	86.9%

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

			Accum Value of Past Initial Prm x 67.3% =	2,044,773,614
			Present Value of Future Initial Prm x 67.3% =	135,278,389
Accum. Value of Past Incurred Claims =	2,159,122,369		Accum Value of Prior Increases x 85.0% =	92,116,374
Present Value of Future Incurred Claims =	981,074,716		Present Value of Future Increases x 85.0% =	225,155,521
Total =	3,140,197,085	>=	Total =	2,497,323,898

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

			Accum Value of Past Initial Prm x 67.3% =	2,044,773,614
			Present Value of Future Initial Prm x 67.3% =	135,278,389
Accum. Value of Past Incurred Claims =	2,159,122,369		Accum Value of Prior Increases x 80.0% =	86,697,763
Present Value of Future Incurred Claims =	981,074,716		Present Value of Future Increases x 80.0% =	211,911,079
Total =	3,140,197,085	>=	Total =	2,478,660,845

Exhibit 1A: Demonstation of not Recouping Past Losses
Advantage (LTC-91, LTC-94, NH-91, NH-94)

		Loss Ratios to Apply to Actual Premium			Adjusted	Historical & Projected Experience					
						Before Proposed Increase			With Proposed Rate Increase		
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio	Expected Incurred Claims	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio
Original Pricing	1988	0	0	0%	-	0	258,164	0%	0	258,164	0%
	1989	0	0	0%	-	0	1,172,070	0%	0	1,172,070	0%
	1990	0	0	0%	-	0	2,689,198	0%	0	2,689,198	0%
	1991	8,655	112,996	8%	420,438	0	5,489,136	0%	0	5,489,136	0%
	1992	690,018	8,806,570	8%	1,105,455	171,325	14,108,712	1%	171,325	14,108,712	1%
	1993	2,789,351	22,955,541	12%	3,347,507	2,333,876	27,549,003	8%	2,333,876	27,549,003	8%
	1994	6,055,651	34,864,930	17%	6,845,771	4,555,691	39,413,984	12%	4,555,691	39,413,984	12%
	1995	10,579,753	51,968,912	20%	11,511,742	9,721,203	56,546,947	17%	9,721,203	56,546,947	17%
	1996	17,375,216	82,002,617	21%	18,276,952	15,337,602	86,258,373	18%	15,337,602	86,258,373	18%
	1997	25,450,971	99,309,496	26%	27,287,742	24,912,338	106,476,565	23%	24,912,338	106,476,565	23%
	1998	31,660,190	88,848,511	36%	36,527,224	31,589,176	102,506,949	31%	31,589,176	102,506,949	31%
	1999	35,282,870	78,339,734	45%	43,958,530	33,719,968	97,602,592	35%	33,719,968	97,602,592	35%
	2000	37,142,443	69,345,863	54%	50,066,959	47,856,130	93,476,257	51%	47,856,130	93,476,257	51%
	2001	37,714,233	61,616,390	61%	55,135,975	45,017,699	90,079,513	50%	45,017,699	90,079,513	50%
	2002	37,898,630	54,926,042	69%	59,998,092	46,893,079	86,954,536	54%	46,893,079	86,954,536	54%
	2003	38,124,886	49,060,541	78%	64,988,703	62,959,362	83,629,915	75%	62,959,362	83,629,915	75%
	2004	38,367,085	43,831,315	88%	70,463,191	63,955,339	80,498,541	79%	63,955,339	80,498,541	79%
	2005	38,503,466	39,101,772	98%	76,228,427	70,787,345	77,412,942	91%	70,787,345	77,412,942	91%
	2006	38,427,103	34,793,492	110%	81,820,528	81,268,122	74,083,699	110%	81,268,122	74,083,699	110%
	2007	38,097,885	30,855,916	123%	87,358,010	105,488,062	70,752,259	149%	105,488,062	70,752,259	149%
2008 RI	2008	76,582,788	87,423,908	88%	76,582,788	104,434,550	67,287,940	155%	104,434,550	67,287,940	155%
	2009	75,622,687	82,262,914	92%	75,622,687	91,580,847	67,370,520	136%	91,580,847	67,370,520	136%
2010 RI	2010	115,404,128	77,923,313	148%	115,404,128	110,819,428	66,919,671	166%	110,819,428	66,919,671	166%
	2011	115,000,828	94,268,457	122%	115,000,828	107,314,410	63,689,786	168%	107,314,410	63,689,786	168%
	2012	116,364,605	87,293,090	133%	116,364,605	101,225,754	69,173,921	146%	101,225,754	69,173,921	146%
2013 RI	2013	111,002,572	71,388,782	155%	111,002,572	98,013,416	66,521,092	147%	98,013,416	66,521,092	147%
	2014	111,930,309	69,897,691	160%	111,930,309	109,817,986	61,287,149	179%	109,817,986	61,287,149	179%
	2015	110,041,530	72,032,147	153%	110,041,530	115,807,139	57,266,763	202%	115,807,139	57,266,763	202%
Projected Future Experience	2016					107,168,806	62,396,507	172%	107,168,806	62,396,507	172%
	2017					106,851,409	63,182,361	169%	106,447,138	63,873,259	167%
	2018					105,190,132	57,181,723	184%	101,606,554	62,935,886	161%
	2019					101,424,698	51,239,460	198%	97,457,882	57,458,441	170%
	2020					96,934,851	45,653,534	212%	93,283,020	51,266,059	182%
	2021					92,983,553	40,444,398	230%	89,558,997	45,479,632	197%
	2022					88,521,538	35,622,775	248%	85,302,801	40,113,045	213%
	2023					83,151,707	31,202,874	266%	80,152,789	35,184,106	228%
	2024					76,637,000	27,181,380	282%	73,891,246	30,691,337	241%
	2025					70,101,928	23,543,169	298%	67,599,479	26,619,989	254%
	2026					64,972,371	20,286,002	320%	62,641,025	22,968,836	273%
	2027					59,955,078	17,403,620	344%	57,788,583	19,731,719	293%
	2028					54,965,739	14,875,910	369%	52,964,757	16,887,206	314%
	2029					49,899,858	12,665,553	394%	48,071,569	14,394,799	334%
	2030					44,862,126	10,735,681	418%	43,210,401	12,214,558	354%
	2031					40,873,196	9,057,721	451%	39,352,830	10,315,508	381%
	2032					37,129,273	7,607,763	488%	35,733,935	8,671,545	412%
	2033					33,469,292	6,362,914	526%	32,200,390	7,257,565	444%
	2034					29,636,861	5,298,260	559%	28,507,685	6,046,180	471%
	2035					25,981,300	4,389,086	592%	24,987,672	5,010,217	499%
	2036					22,945,495	3,615,682	635%	22,061,601	4,127,929	534%
	2037					19,976,265	2,961,705	674%	19,203,023	3,381,141	568%
	2038					17,288,003	2,412,424	717%	16,615,586	2,753,338	603%
	2039					14,944,179	1,952,739	765%	14,359,299	2,227,607	645%
	2040					12,762,716	1,569,543	813%	12,260,769	1,789,224	685%
Values as of 12/31/2015 (discounted at maximum statutory valuation rates)											
	Past				2,095,559,481	2,159,122,369	3,146,493,382	68.6%	2,159,122,369	3,146,493,382	68.6%
	Future					1,011,158,907	427,533,153	236.5%	981,074,716	465,885,250	210.6%
	Lifetime					3,170,281,275	3,574,026,536	88.7%	3,140,197,085	3,612,378,632	86.9%

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

			Accum Value of Past Initial Prm x 67.3% =	2,044,773,614
Accum Value of Minimum(Past Incurred Claims,			Present Value of Future Initial Prm x 67.3% =	135,278,389
Adjusted Originally Expected Incurred Claims) =	2,095,559,481		Accum Value of Prior Increases x 85.0% =	92,116,374
Present Value of Future Incurred Claims =	981,074,716		Present Value of Future Increases x 85.0% =	225,155,521
Total =	3,076,634,197	> =	Total =	2,497,323,898

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

			Accum Value of Past Initial Prm x 67.3% =	2,044,773,614
Accum Value of Minimum(Past Incurred Claims,			Present Value of Future Initial Prm x 67.3% =	135,278,389
Adjusted Originally Expected Incurred Claims) =	2,095,559,481		Accum Value of Prior Increases x 80.0% =	86,697,763
Present Value of Future Incurred Claims =	981,074,716		Present Value of Future Increases x 80.0% =	211,911,079
Total =	3,076,634,197	> =	Total =	2,478,660,845

Appendix B1

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

LTC-PA-91

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

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years
Elimination Period: 20 Days

Age	Indexed Inflation				5% Simple Inflation**				5% Compound Inflation**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	260.24	7.73	43.03	10.76	439.65	21.27	106.49	26.62	906.44	80.34	292.46	73.11
30	269.16	7.99	44.50	11.13	439.65	21.27	106.49	26.62	987.25	87.50	318.53	79.63
31	278.56	8.27	46.06	11.51	439.65	21.27	106.49	26.62	1013.93	89.87	327.14	81.78
32	313.82	9.32	51.89	12.97	439.65	21.27	106.49	26.62	1040.56	92.23	335.73	83.93
33	325.19	9.66	53.77	13.44	439.65	21.27	106.49	26.62	1067.19	94.59	344.32	86.08
34	336.64	10.00	55.66	13.92	439.65	21.27	106.49	26.62	1093.83	96.95	352.92	88.23
35	349.83	10.39	57.84	14.46	439.65	21.27	106.49	26.62	1120.50	99.31	361.52	90.38
36	349.83	10.39	57.84	14.46	439.65	21.27	106.49	26.62	1147.23	101.68	370.15	92.54
37	349.83	10.39	57.84	14.46	439.65	21.27	106.49	26.62	1174.02	104.05	378.79	94.70
38	371.65	11.04	61.45	15.36	439.65	21.27	106.49	26.62	1200.89	106.44	387.46	96.86
39	384.60	11.42	63.59	15.90	439.65	21.27	106.49	26.62	1227.84	108.82	396.15	99.04
40	399.95	11.88	66.13	16.53	446.49	21.61	108.15	27.04	1229.25	108.95	396.61	99.15
41	399.95	11.88	66.13	16.53	463.81	22.44	112.34	28.09	1229.25	108.95	396.61	99.15
42	399.95	11.88	66.13	16.53	481.26	23.29	116.57	29.14	1229.25	108.95	396.61	99.15
43	399.95	11.88	66.13	16.53	482.55	23.35	116.88	29.22	1229.25	108.95	396.61	99.15
44	399.95	11.88	66.13	16.53	482.55	23.35	116.88	29.22	1229.25	108.95	396.61	99.15
45	411.57	15.82	96.56	24.14	488.56	29.79	157.62	39.41	1251.09	119.77	472.53	118.13
46	411.57	15.82	96.56	24.14	525.73	32.05	169.61	42.40	1278.92	122.43	483.04	120.76
47	411.57	15.82	96.56	24.14	552.32	33.67	178.19	44.55	1278.92	122.43	483.04	120.76
48	421.94	16.22	98.99	24.75	601.76	36.69	194.14	48.54	1278.92	122.43	483.04	120.76
49	424.77	16.33	99.66	24.91	651.39	39.71	210.15	52.54	1278.92	122.43	483.04	120.76
50	427.19	17.86	115.14	28.79	657.62	43.16	237.47	59.37	1298.79	127.82	526.18	131.55
51	437.47	20.41	123.82	30.96	685.99	48.83	256.15	64.04	1330.76	135.31	549.42	137.36
52	437.43	22.61	129.55	32.39	684.15	52.57	263.29	65.82	1322.67	138.99	555.53	138.88
53	449.52	25.55	138.86	34.72	710.25	58.61	280.90	70.23	1337.03	145.17	570.55	142.64
54	462.51	28.67	148.59	37.15	735.59	64.89	298.13	74.53	1326.54	148.71	574.05	143.51
55	476.28	31.97	158.66	39.67	760.37	71.33	315.03	78.76	1315.54	152.12	576.69	144.17
56	490.76	35.45	169.08	42.27	784.05	77.85	331.36	82.84	1327.20	158.13	588.80	147.20
57	505.87	39.06	179.85	44.96	837.46	87.60	360.39	90.10	1338.51	164.14	600.23	150.06
58	523.22	43.16	191.45	47.86	857.27	94.33	374.60	93.65	1347.30	170.06	609.57	152.39
59	544.37	48.09	204.23	51.06	901.62	104.33	398.61	99.65	1376.02	178.93	626.60	156.65
60	569.21	53.82	218.26	54.57	942.30	114.44	420.17	105.04	1378.23	184.67	630.07	157.52
61	597.51	60.30	233.34	58.33	1005.63	127.90	450.88	112.72	1420.58	196.00	650.54	162.64
62	629.16	67.50	249.45	62.36	1094.96	145.40	492.29	123.07	1459.33	207.16	668.07	167.02
63	663.98	75.39	266.47	66.62	1137.75	157.21	511.73	127.93	1516.81	221.25	692.85	173.21
64	708.11	84.69	286.88	71.72	1233.76	176.81	553.99	138.50	1548.10	231.70	704.40	176.10
65	747.33	93.69	304.85	76.21	1298.99	192.47	581.39	145.35	1599.05	245.18	723.77	180.94
66	814.03	106.50	333.74	83.43	1384.83	211.49	616.95	154.24	1642.03	257.47	738.43	184.61
67	880.11	119.65	361.94	90.49	1495.65	234.77	662.39	165.60	1704.33	272.90	760.68	190.17
68	960.43	135.99	393.96	98.49	1569.08	253.18	687.74	171.93	1751.24	286.49	772.65	193.16
69	1040.07	153.83	422.55	105.64	1647.85	273.32	711.05	177.76	1775.48	296.86	770.65	192.66
70	1134.43	174.67	455.03	113.76	1722.77	292.98	730.33	182.58	1826.64	311.56	778.61	194.65
71	1258.61	200.52	498.31	124.58	1916.90	332.90	798.37	199.59	2019.37	350.25	845.36	211.34
72	1397.66	228.77	547.06	136.77	1966.21	347.14	806.01	201.50	2076.98	364.95	855.44	213.86
73	1552.06	259.44	601.83	150.46	2031.86	362.43	821.49	205.37	2133.08	376.80	866.11	216.53
74	1668.47	284.35	641.43	160.36	2103.14	377.97	839.11	209.78	2193.50	387.94	878.59	219.65
75	1809.97	315.08	689.28	172.32	2198.29	399.30	864.95	216.24	2278.58	405.43	899.53	224.88
76	1916.35	342.03	721.84	180.46	2306.11	426.31	893.35	223.34	2377.83	430.28	923.60	230.90
77	2030.26	373.22	754.89	188.72	2427.71	460.78	923.92	230.98	2493.50	465.27	950.79	237.70
78	2216.67	421.35	812.06	203.02	2642.76	518.36	986.91	246.73	2708.75	525.89	1012.89	253.22
79	2474.34	486.18	892.99	223.25	2947.63	597.36	1081.24	270.31	3019.32	609.15	1108.61	277.15
80		559.01		245.77								
81		637.61		270.29								
82		719.81		296.45								
83		803.80		324.18								
84		889.74		353.65								
85		978.45		384.91								
86		978.45		384.91								
87+		978.45		384.91								

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix B1

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

LTC-PA-91

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

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years
Elimination Period: 100 Days

Age	Indexed Inflation				5% Simple Inflation**				5% Compound Inflation**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	253.28	6.05	29.15	7.29	420.97	16.78	73.22	18.30	840.49	64.77	208.11	52.03
30	261.96	6.25	30.15	7.54	420.97	16.78	73.22	18.30	915.42	70.54	226.67	56.67
31	271.11	6.47	31.21	7.80	420.97	16.78	73.22	18.30	940.16	72.45	232.79	58.20
32	305.42	7.29	35.16	8.79	420.97	16.78	73.22	18.30	964.86	74.35	238.91	59.73
33	316.49	7.55	36.43	9.11	420.97	16.78	73.22	18.30	989.55	76.26	245.02	61.26
34	327.64	7.82	37.71	9.43	420.97	16.78	73.22	18.30	1014.25	78.16	251.14	62.78
35	340.47	8.13	39.19	9.80	420.97	16.78	73.22	18.30	1038.98	80.07	257.26	64.32
36	340.47	8.13	39.19	9.80	420.97	16.78	73.22	18.30	1063.76	81.98	263.40	65.85
37	340.47	8.13	39.19	9.80	420.97	16.78	73.22	18.30	1088.61	83.89	269.55	67.39
38	361.71	8.63	41.63	10.41	420.97	16.78	73.22	18.30	1113.52	85.81	275.72	68.93
39	374.31	8.93	43.09	10.77	420.97	16.78	73.22	18.30	1138.51	87.74	281.91	70.48
40	389.25	9.29	44.81	11.20	427.52	17.04	74.36	18.59	1139.82	87.84	282.23	70.56
41	389.25	9.29	44.81	11.20	444.10	17.70	77.24	19.31	1139.82	87.84	282.23	70.56
42	389.25	9.29	44.81	11.20	460.81	18.36	80.15	20.04	1139.82	87.84	282.23	70.56
43	389.25	9.29	44.81	11.20	462.04	18.41	80.36	20.09	1139.82	87.84	282.23	70.56
44	389.25	9.29	44.81	11.20	462.04	18.41	80.36	20.09	1139.82	87.84	282.23	70.56
45	397.00	12.31	65.72	16.43	462.04	23.47	108.85	27.21	1151.23	96.33	335.53	83.88
46	397.00	12.31	65.72	16.43	497.19	25.26	117.13	29.28	1176.85	98.47	342.99	85.75
47	397.00	12.31	65.72	16.43	522.34	26.53	123.06	30.76	1176.85	98.47	342.99	85.75
48	407.01	12.62	67.37	16.84	569.10	28.91	134.07	33.52	1176.85	98.47	342.99	85.75
49	409.73	12.71	67.82	16.96	616.03	31.29	145.13	36.28	1176.85	98.47	342.99	85.75
50	410.63	13.89	78.71	19.68	619.05	33.98	164.86	41.21	1191.66	102.76	374.13	93.53
51	418.79	15.91	84.90	21.23	642.82	38.55	178.31	44.58	1217.52	108.84	390.99	97.75
52	417.01	17.70	89.13	22.28	638.16	41.61	183.77	45.94	1206.58	111.89	395.80	98.95
53	426.75	20.06	95.79	23.95	659.49	46.54	196.56	49.14	1216.12	116.93	406.98	101.74
54	437.22	22.59	102.74	25.69	679.98	51.64	209.18	52.30	1203.07	119.88	409.98	102.49
55	448.37	25.27	109.97	27.49	699.82	56.91	221.67	55.42	1189.72	122.74	412.46	103.12
56	460.15	28.06	117.47	29.37	718.61	62.25	233.75	58.44	1196.93	127.74	421.68	105.42
57	472.44	31.00	125.18	31.29	764.50	70.21	254.82	63.70	1203.88	132.70	430.44	107.61
58	486.59	34.33	133.51	33.38	779.37	75.74	265.57	66.39	1208.40	137.62	437.85	109.46
59	503.89	38.33	142.89	35.72	816.11	83.92	283.41	70.85	1230.36	144.89	450.80	112.70
60	524.21	42.96	153.17	38.29	849.05	92.21	299.55	74.89	1228.37	149.65	454.28	113.57
61	547.39	48.23	164.29	41.07	901.99	103.19	322.49	80.62	1261.89	158.95	469.93	117.48
62	573.36	54.06	176.17	44.04	977.68	117.45	353.17	88.29	1291.98	168.13	483.71	120.93
63	601.94	60.45	188.81	47.20	1011.48	127.13	368.31	92.08	1338.43	179.65	502.83	125.71
64	638.73	67.99	203.96	50.99	1092.26	143.14	400.06	100.01	1361.67	188.25	512.50	128.13
65	670.88	75.29	217.45	54.36	1145.55	155.95	421.18	105.29	1402.20	199.30	527.89	131.97
66	727.45	85.67	238.75	59.69	1216.78	171.51	448.35	112.09	1435.69	209.43	539.93	134.98
67	783.17	96.33	259.70	64.92	1309.72	190.54	482.83	120.71	1486.13	222.10	557.59	139.40
68	850.40	109.54	283.65	70.91	1368.84	205.57	503.05	125.76	1522.27	233.23	568.00	142.00
69	915.46	123.89	305.56	76.39	1431.31	221.93	522.11	130.53	1537.61	241.62	568.40	142.10
70	992.47	140.67	330.62	82.65	1489.82	237.83	538.26	134.57	1575.91	253.51	576.21	144.05
71	1094.97	161.45	363.68	90.92	1651.03	270.17	590.70	147.67	1735.99	284.87	627.72	156.93
72	1210.11	184.21	400.88	100.22	1687.60	281.69	598.34	149.58	1779.97	296.73	637.04	159.26
73	1337.62	208.83	442.60	110.65	1738.11	293.92	611.61	152.90	1822.54	306.10	646.61	161.65
74	1430.91	228.70	473.32	118.33	1792.66	306.18	626.43	156.61	1868.01	314.66	657.36	164.34
75	1544.72	253.22	510.39	127.60	1866.98	323.13	647.40	161.85	1933.95	328.37	674.61	168.65
76	1627.98	274.77	536.38	134.09	1951.72	344.84	670.64	167.66	2011.59	348.32	694.61	173.65
77	1717.52	299.91	563.02	140.76	2048.02	372.87	696.07	174.02	2103.01	376.95	717.42	179.36
78	1866.98	338.49	607.97	151.99	2221.67	419.46	746.28	186.57	2276.95	426.21	767.05	191.76
79	2073.95	390.02	670.70	167.67	2468.23	482.83	820.33	205.08	2528.40	493.12	842.35	210.59
80		447.61		185.13								
81		509.54		204.07								
82		574.16		224.24								
83		640.03		245.51								
84		707.24		268.00								
85		776.44		291.76								
86		776.44		291.76								
87+		776.44		291.76								

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix B1

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

LTC-PA-91

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

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 20 Days

Age	Indexed Inflation				5% Simple Inflation**				5% Compound Inflation**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	353.03	12.55	61.35	15.34	460.89	26.36	115.94	28.98	1037.78	105.47	336.52	84.13
30	371.74	13.21	64.60	16.15	460.89	26.36	115.94	28.98	1116.21	113.44	361.96	90.49
31	376.20	13.37	65.37	16.34	460.89	26.36	115.94	28.98	1142.25	116.09	370.40	92.60
32	376.20	13.37	65.37	16.34	460.89	26.36	115.94	28.98	1168.27	118.73	378.84	94.71
33	392.40	13.95	68.19	17.05	460.89	26.36	115.94	28.98	1194.30	121.38	387.28	96.82
34	411.34	14.62	71.48	17.87	460.89	26.36	115.94	28.98	1220.36	124.03	395.73	98.93
35	411.34	14.62	71.48	17.87	460.89	26.36	115.94	28.98	1246.46	126.68	404.19	101.05
36	411.34	14.62	71.48	17.87	460.89	26.36	115.94	28.98	1272.62	129.34	412.68	103.17
37	411.34	14.62	71.48	17.87	460.89	26.36	115.94	28.98	1298.83	132.00	421.18	105.29
38	411.34	14.62	71.48	17.87	460.89	26.36	115.94	28.98	1325.12	134.67	429.70	107.42
39	411.34	14.62	71.48	17.87	486.54	27.83	122.39	30.60	1348.15	137.01	437.17	109.29
40	411.34	14.62	71.48	17.87	501.74	28.70	126.22	31.55	1348.15	137.01	437.17	109.29
41	411.34	14.62	71.48	17.87	519.12	29.69	130.59	32.65	1348.15	137.01	437.17	109.29
42	411.34	14.62	71.48	17.87	547.50	31.32	137.73	34.43	1348.15	137.01	437.17	109.29
43	411.34	14.62	71.48	17.87	547.50	31.32	137.73	34.43	1348.15	137.01	437.17	109.29
44	411.34	14.62	71.48	17.87	547.50	31.32	137.73	34.43	1348.15	137.01	437.17	109.29
45	426.78	19.47	103.92	25.98	551.76	39.26	182.20	45.55	1390.91	151.38	522.54	130.63
46	432.88	19.75	105.41	26.35	577.07	41.06	190.56	47.64	1412.75	153.76	530.74	132.68
47	456.53	20.82	111.17	27.79	622.85	44.32	205.68	51.42	1412.75	153.76	530.74	132.68
48	459.60	20.96	111.91	27.98	695.74	49.50	229.75	57.44	1412.75	153.76	530.74	132.68
49	483.71	22.06	117.78	29.45	745.26	53.02	246.10	61.53	1412.75	153.76	530.74	132.68
50	482.83	23.88	134.64	33.66	745.14	56.80	274.32	68.58	1438.57	160.44	577.68	144.42
51	491.34	27.02	143.17	35.79	768.11	63.21	290.78	72.70	1479.01	169.86	603.04	150.76
52	499.60	30.31	151.61	37.90	789.58	69.80	306.38	76.59	1502.13	177.70	620.79	155.20
53	489.00	32.49	154.07	38.52	810.03	76.56	321.15	80.29	1488.86	181.33	622.72	155.68
54	497.67	35.90	162.29	40.57	856.94	86.18	346.31	86.58	1498.73	187.81	633.45	158.36
55	507.71	39.51	170.89	42.72	876.76	93.32	360.35	90.09	1484.25	191.19	633.17	158.29
56	532.49	44.38	184.51	46.13	922.84	103.48	385.01	96.25	1492.38	197.43	642.01	160.50
57	558.05	49.51	198.68	49.67	969.06	113.98	409.74	102.44	1499.92	203.56	650.05	162.51
58	600.01	56.61	218.85	54.71	1011.23	124.53	432.04	108.01	1504.85	209.51	655.83	163.96
59	623.73	62.72	232.07	58.02	1048.99	135.18	451.15	112.79	1528.95	218.49	667.98	166.99
60	663.64	71.03	250.96	62.74	1082.22	145.66	466.80	116.70	1526.26	223.86	666.79	166.70
61	702.93	79.86	269.12	67.28	1165.36	163.41	502.72	125.68	1562.19	235.07	680.83	170.21
62	742.04	89.14	286.81	71.70	1216.82	177.25	523.54	130.88	1617.09	249.38	701.65	175.41
63	781.18	98.76	303.92	75.98	1305.71	196.97	559.15	139.79	1666.61	263.10	718.61	179.65
64	820.70	108.70	320.60	80.15	1361.01	211.97	579.10	144.77	1711.26	276.18	732.16	183.04
65	876.38	121.06	342.95	85.74	1441.60	231.09	608.53	152.13	1750.37	288.37	742.16	185.54
66	959.16	137.60	375.47	93.87	1573.48	258.92	658.24	164.56	1853.07	311.20	777.82	194.45
67	1056.56	156.80	413.01	103.25	1756.51	295.93	727.59	181.90	1975.27	337.66	820.15	205.04
68	1153.41	177.41	447.38	111.84	1893.98	326.67	773.00	193.25	2079.05	361.86	850.08	212.52
69	1281.47	204.72	489.38	122.34	2008.28	354.54	802.91	200.73	2185.83	387.43	875.50	218.87
70	1409.38	233.11	528.19	132.05	2159.02	389.17	843.72	210.93	2272.89	409.48	889.96	222.49
71	1571.44	267.56	578.06	144.51	2284.00	418.81	873.01	218.25	2441.27	445.76	935.08	233.77
72	1750.88	304.91	633.61	158.40	2351.08	436.83	881.07	220.27	2496.98	460.57	937.65	234.41
73	1921.34	340.23	685.72	171.43	2437.19	456.14	897.61	224.40	2571.08	475.56	948.82	237.21
74	2019.92	363.11	711.39	177.85	2530.97	475.84	916.55	229.14	2651.05	489.75	961.87	240.47
75	2144.39	392.11	744.77	186.19	2654.78	502.98	944.40	236.10	2762.04	512.01	984.29	246.07
76	2281.12	426.09	780.04	195.01	2795.59	537.49	975.23	243.81	2891.84	543.64	1010.27	252.57
77	2428.47	465.69	815.97	203.99	2955.00	581.58	1008.76	252.19	3043.54	588.17	1039.87	259.97
78	2665.30	526.94	878.47	219.62	3232.91	655.81	1078.47	269.62	3322.28	666.25	1108.54	277.14
79	2991.03	609.57	967.18	241.79	3627.08	758.56	1183.50	295.87	3725.29	774.83	1215.45	303.86
80		702.53		266.58								
81		802.89		293.56								
82		907.73		322.36								
83		1014.71		352.85								
84		1124.10		385.26								
85		1236.95		419.61								
86		1236.95		419.61								
87+		1236.95		419.61								

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix B1

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

LTC-PA-91

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

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 100 Days

Age	Indexed Inflation				5% Simple Inflation**				5% Compound Inflation**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	342.61	10.03	42.63	10.66	439.55	21.24	81.83	20.46	957.71	86.56	245.90	61.48
30	360.77	10.56	44.89	11.22	439.55	21.24	81.83	20.46	1030.09	93.10	264.49	66.12
31	365.10	10.69	45.43	11.36	439.55	21.24	81.83	20.46	1054.12	95.27	270.66	67.66
32	365.10	10.69	45.43	11.36	439.55	21.24	81.83	20.46	1078.13	97.44	276.82	69.21
33	380.82	11.15	47.38	11.85	439.55	21.24	81.83	20.46	1102.16	99.61	282.99	70.75
34	399.21	11.69	49.67	12.42	439.55	21.24	81.83	20.46	1126.21	101.79	289.17	72.29
35	399.21	11.69	49.67	12.42	439.55	21.24	81.83	20.46	1150.30	103.96	295.35	73.84
36	399.21	11.69	49.67	12.42	439.55	21.24	81.83	20.46	1174.43	106.14	301.55	75.39
37	399.21	11.69	49.67	12.42	439.55	21.24	81.83	20.46	1198.63	108.33	307.76	76.94
38	399.21	11.69	49.67	12.42	439.55	21.24	81.83	20.46	1222.88	110.52	313.99	78.50
39	399.21	11.69	49.67	12.42	464.01	22.42	86.38	21.60	1244.14	112.44	319.45	79.86
40	399.21	11.69	49.67	12.42	478.51	23.12	89.08	22.27	1244.14	112.44	319.45	79.86
41	399.21	11.69	49.67	12.42	495.08	23.92	92.17	23.04	1244.14	112.44	319.45	79.86
42	399.21	11.69	49.67	12.42	522.14	25.23	97.21	24.30	1244.14	112.44	319.45	79.86
43	399.21	11.69	49.67	12.42	522.14	25.23	97.21	24.30	1244.14	112.44	319.45	79.86
44	399.21	11.69	49.67	12.42	522.14	25.23	97.21	24.30	1244.14	112.44	319.45	79.86
45	410.32	15.51	72.52	18.13	519.59	31.60	129.13	32.28	1274.37	124.05	380.91	95.23
46	416.18	15.73	73.56	18.39	543.42	33.05	135.06	33.76	1294.38	126.00	386.89	96.72
47	438.92	16.59	77.58	19.39	586.54	35.68	145.77	36.44	1294.38	126.00	386.89	96.72
48	441.87	16.70	78.10	19.52	655.18	39.85	162.83	40.71	1294.38	126.00	386.89	96.72
49	465.05	17.58	82.20	20.55	701.81	42.69	174.42	43.61	1294.38	126.00	386.89	96.72
50	462.55	19.00	94.43	23.61	698.42	45.70	195.28	48.82	1314.51	131.39	421.68	105.42
51	468.64	21.56	100.73	25.18	716.60	50.98	207.56	51.89	1347.77	139.18	440.51	110.13
52	474.44	24.27	106.97	26.74	733.24	56.44	219.36	54.84	1365.09	145.65	453.95	113.49
53	462.33	26.08	108.96	27.24	748.84	62.06	230.58	57.64	1349.33	148.74	455.82	113.95
54	468.48	28.89	115.07	28.77	788.71	69.98	249.31	62.33	1354.56	154.16	464.36	116.09
55	475.88	31.85	121.43	30.36	803.54	75.93	260.05	65.01	1338.01	157.08	464.77	116.19
56	497.06	35.85	131.45	32.86	842.40	84.34	278.57	69.64	1341.90	162.33	471.85	117.96
57	518.86	40.07	141.85	35.46	881.24	93.07	297.17	74.29	1345.42	167.48	478.38	119.60
58	555.55	45.91	156.60	39.15	916.05	101.85	314.19	78.55	1346.44	172.50	483.30	120.83
59	574.79	50.92	166.57	41.64	946.30	110.70	328.97	82.24	1364.13	180.00	493.23	123.31
60	608.49	57.76	180.63	45.16	972.09	119.42	341.50	85.37	1357.68	184.52	493.27	123.32
61	641.20	65.02	194.36	48.59	1042.32	134.09	368.86	92.22	1385.42	193.83	504.70	126.17
62	673.41	72.63	207.80	51.95	1083.79	145.58	385.39	96.35	1429.76	205.73	521.29	130.32
63	705.40	80.55	220.95	55.24	1158.37	161.91	412.83	103.21	1469.19	217.11	535.08	133.77
64	737.58	88.72	233.81	58.45	1202.93	174.35	428.89	107.22	1504.28	227.99	546.49	136.62
65	784.09	98.89	250.88	62.72	1269.77	190.24	452.18	113.05	1534.53	238.15	555.35	138.84
66	854.60	112.48	275.43	68.86	1381.54	213.29	490.51	122.63	1620.56	257.14	583.41	145.85
67	937.81	128.27	303.86	75.97	1537.83	243.95	543.81	135.95	1723.49	279.13	616.64	154.16
68	1019.17	145.16	330.27	82.57	1652.75	269.39	579.68	144.92	1809.13	299.18	640.97	160.24
69	1126.08	167.45	362.74	90.69	1745.60	292.28	604.22	151.06	1895.71	320.18	662.09	165.52
70	1231.60	190.59	393.23	98.31	1869.19	320.65	637.43	159.36	1964.36	338.17	675.28	168.82
71	1366.26	218.65	432.20	108.05	1970.22	344.93	661.85	165.46	2103.09	367.90	711.70	177.93
72	1515.80	249.12	475.60	118.90	2021.84	359.63	670.17	167.54	2145.11	379.92	715.77	178.94
73	1656.29	277.73	516.61	129.15	2089.17	375.05	684.80	171.20	2202.26	391.61	726.07	181.52
74	1733.00	295.87	537.88	134.47	2161.59	390.36	701.16	175.29	2262.87	402.09	737.85	184.46
75	1831.18	319.03	565.18	141.30	2259.02	411.84	724.63	181.16	2349.39	419.33	756.91	189.23
76	1939.68	346.50	594.21	148.55	2371.10	439.83	750.75	187.69	2452.21	445.03	779.15	194.79
77	2057.71	378.97	624.03	156.01	2499.84	476.51	779.35	194.84	2574.65	482.52	804.73	201.18
78	2249.72	428.80	674.38	168.59	2726.88	537.62	836.31	209.08	2802.62	547.29	861.04	215.26
79	2512.82	495.09	744.96	186.24	3047.35	620.79	920.92	230.23	3130.67	635.39	947.24	236.81
80		569.00		205.88								
81		648.33		227.24								
82		730.84		249.99								
83		814.67		273.99								
84		899.97		299.37								
85		987.55		326.14								
86		987.55		326.14								
87+		987.55		326.14								

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix B1

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

LTC-PA-91

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

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years
Elimination Period: 20 Days

Age	Indexed Inflation				5% Simple Inflation**				5% Compound Inflation**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	407.09	17.54	71.41	17.85	490.09	33.33	123.09	30.77	1514.22	176.20	472.71	118.18
30	426.91	18.39	74.88	18.72	498.33	33.89	125.17	31.29	1514.22	176.20	472.71	118.18
31	426.91	18.39	74.88	18.72	514.94	35.02	129.34	32.33	1514.22	176.20	472.71	118.18
32	426.91	18.39	74.88	18.72	548.17	37.28	137.68	34.42	1514.22	176.20	472.71	118.18
33	426.91	18.39	74.88	18.72	564.99	38.42	141.91	35.48	1514.22	176.20	472.71	118.18
34	426.91	18.39	74.88	18.72	604.23	41.09	151.76	37.94	1514.22	176.20	472.71	118.18
35	426.91	18.39	74.88	18.72	652.82	44.39	163.97	40.99	1514.22	176.20	472.71	118.18
36	426.91	18.39	74.88	18.72	686.89	46.71	172.52	43.13	1514.22	176.20	472.71	118.18
37	426.91	18.39	74.88	18.72	749.11	50.94	188.15	47.04	1514.22	176.20	472.71	118.18
38	426.91	18.39	74.88	18.72	807.86	54.94	202.91	50.73	1514.22	176.20	472.71	118.18
39	436.73	18.81	76.61	19.15	865.29	58.84	217.33	54.33	1514.22	176.20	472.71	118.18
40	461.00	19.86	80.86	20.22	922.27	62.72	231.65	57.91	1514.22	176.20	472.71	118.18
41	488.18	21.03	85.63	21.41	985.60	67.02	247.55	61.89	1514.22	176.20	472.71	118.18
42	520.16	22.41	91.24	22.81	1045.78	71.11	262.67	65.67	1514.22	176.20	472.71	118.18
43	536.93	23.13	94.18	23.55	1045.78	71.11	262.67	65.67	1514.22	176.20	472.71	118.18
44	536.93	23.13	94.18	23.55	1045.78	71.11	262.67	65.67	1514.22	176.20	472.71	118.18
45	538.74	29.48	130.73	32.68	1028.06	85.73	333.66	83.41	1600.80	197.70	572.66	143.17
46	569.80	31.18	138.26	34.57	1107.13	92.32	359.32	89.83	1600.80	197.70	572.66	143.17
47	617.22	33.78	149.77	37.44	1164.47	97.10	377.93	94.48	1600.80	197.70	572.66	143.17
48	667.47	36.53	161.96	40.49	1164.47	97.10	377.93	94.48	1600.80	197.70	572.66	143.17
49	754.95	41.32	183.19	45.80	1164.47	97.10	377.93	94.48	1600.80	197.70	572.66	143.17
50	735.53	43.44	203.45	50.86	1201.61	106.79	432.31	108.08	1635.40	206.32	622.79	155.70
51	769.22	50.26	221.06	55.27	1256.44	119.89	461.78	115.44	1688.03	218.47	649.83	162.46
52	763.37	54.74	227.19	56.80	1316.67	134.24	492.61	123.15	1745.83	231.88	678.23	169.56
53	792.57	61.87	243.37	60.84	1382.06	149.85	524.97	131.24	1808.52	246.38	708.01	177.00
54	820.22	69.17	259.14	64.79	1452.28	166.56	558.69	139.67	1875.78	261.95	738.84	184.71
55	846.29	76.57	274.38	68.59	1527.02	184.37	593.78	148.44	1947.32	278.59	771.05	192.76
56	870.09	83.88	288.73	72.18	1606.00	203.20	630.23	157.56	2022.86	296.13	804.31	201.08
57	927.48	94.69	314.57	78.64	1688.94	223.03	667.91	166.98	2102.07	314.59	838.64	209.66
58	979.68	105.81	338.45	84.61	1781.68	245.05	708.01	177.00	2190.55	335.09	875.25	218.81
59	1024.61	117.21	358.95	89.74	1889.98	270.50	751.45	187.86	2294.04	358.83	915.05	228.76
60	1063.41	128.68	376.18	94.05	1980.59	294.42	785.18	196.30	2412.29	385.71	957.88	239.47
61	1131.05	144.34	402.46	100.61	2076.37	319.78	818.16	204.54	2455.88	401.20	968.40	242.10
62	1194.02	160.06	426.21	106.55	2143.35	341.06	837.58	209.39	2503.97	417.55	978.56	244.64
63	1285.28	180.25	458.91	114.73	2212.60	362.70	855.75	213.94	2554.91	434.44	987.93	246.98
64	1373.19	200.57	489.40	122.35	2282.22	384.36	872.51	218.13	2606.91	451.45	996.03	249.01
65	1458.19	220.90	517.82	129.46	2350.33	405.59	887.13	221.78	2658.20	468.25	1002.42	250.60
66	1588.01	248.58	561.10	140.28	2414.97	425.97	899.27	224.82	2706.83	484.42	1006.58	251.64
67	1743.91	281.07	612.47	153.12	2473.91	445.06	908.26	227.06	2750.64	499.52	1008.05	252.01
68	1874.38	311.48	649.87	162.47	2547.10	467.19	917.35	229.34	2809.57	517.75	1009.94	252.49
69	1952.77	335.08	662.73	165.68	2640.88	493.62	927.18	231.80	2889.25	540.12	1012.91	253.23
70	2035.96	359.60	674.26	168.57	2732.42	519.24	933.39	233.35	2965.77	561.43	1012.28	253.07
71	2102.01	380.18	679.94	169.98	2795.84	538.41	930.30	232.58	3012.00	575.94	1002.00	250.50
72	2190.51	403.39	694.15	173.54	2886.43	561.41	938.44	234.61	3087.95	594.78	1004.00	251.00
73	2301.17	428.88	716.80	179.20	2998.33	585.50	955.43	238.86	3184.30	613.24	1015.00	253.75
74	2425.83	456.66	743.52	185.88	3119.18	609.65	974.98	243.74	3287.00	630.07	1027.80	256.95
75	2583.26	492.47	778.50	194.62	3278.77	643.62	1004.03	251.01	3429.63	657.55	1050.68	262.67
76	2758.65	535.42	815.67	203.92	3462.93	687.98	1036.54	259.13	3599.13	698.06	1077.48	269.37
77	2951.30	586.86	853.79	213.45	3675.11	746.07	1072.10	268.03	3800.86	756.69	1108.51	277.13
78	3256.13	666.30	920.15	230.04	4042.06	844.50	1147.24	286.81	4170.06	860.57	1182.53	295.63
79	3670.76	772.41	1014.28	253.57	4561.40	980.80	1261.30	315.33	4704.49	1005.44	1299.09	324.77
80		891.13		279.91								
81		1018.64		308.62								
82		1151.09		339.20								
83		1285.44		371.54								
84		1422.03		405.81								
85		1562.19		442.07								
86		1562.19		442.07								
87+		1562.19		442.07								

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix B1

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

LTC-PA-91

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

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years
Elimination Period: 100 Days

Age	Indexed Inflation				5% Simple Inflation**				5% Compound Inflation**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	393.79	14.31	50.41	12.60	465.32	27.39	88.15	22.04	1391.03	147.08	351.35	87.84
30	412.96	15.00	52.86	13.22	473.15	27.85	89.64	22.41	1391.03	147.08	351.35	87.84
31	412.96	15.00	52.86	13.22	488.92	28.78	92.62	23.16	1391.03	147.08	351.35	87.84
32	412.96	15.00	52.86	13.22	520.47	30.63	98.60	24.65	1391.03	147.08	351.35	87.84
33	412.96	15.00	52.86	13.22	536.44	31.57	101.63	25.41	1391.03	147.08	351.35	87.84
34	412.96	15.00	52.86	13.22	573.69	33.77	108.68	27.17	1391.03	147.08	351.35	87.84
35	412.96	15.00	52.86	13.22	619.83	36.48	117.42	29.36	1391.03	147.08	351.35	87.84
36	412.96	15.00	52.86	13.22	652.18	38.38	123.55	30.89	1391.03	147.08	351.35	87.84
37	412.96	15.00	52.86	13.22	711.25	41.86	134.74	33.69	1391.03	147.08	351.35	87.84
38	412.96	15.00	52.86	13.22	767.04	45.15	145.31	36.33	1391.03	147.08	351.35	87.84
39	422.47	15.35	54.08	13.52	821.56	48.35	155.64	38.91	1391.03	147.08	351.35	87.84
40	445.94	16.20	57.09	14.27	875.67	51.54	165.89	41.47	1391.03	147.08	351.35	87.84
41	472.24	17.16	60.45	15.11	935.79	55.08	177.28	44.32	1391.03	147.08	351.35	87.84
42	503.17	18.28	64.41	16.10	992.93	58.44	188.11	47.03	1391.03	147.08	351.35	87.84
43	519.39	18.87	66.49	16.62	992.93	58.44	188.11	47.03	1391.03	147.08	351.35	87.84
44	519.39	18.87	66.49	16.62	992.93	58.44	188.11	47.03	1391.03	147.08	351.35	87.84
45	516.07	24.01	92.61	23.15	963.72	70.37	239.92	59.98	1460.94	164.93	424.41	106.10
46	545.82	25.39	97.95	24.49	1037.85	75.78	258.37	64.59	1460.94	164.93	424.41	106.10
47	591.25	27.51	106.10	26.53	1091.59	79.71	271.75	67.94	1460.94	164.93	424.41	106.10
48	639.38	29.75	114.74	28.68	1091.59	79.71	271.75	67.94	1460.94	164.93	424.41	106.10
49	723.18	33.65	129.78	32.44	1091.59	79.71	271.75	67.94	1460.94	164.93	424.41	106.10
50	701.98	35.37	144.85	36.21	1121.21	87.65	312.46	78.11	1488.93	172.07	462.23	115.56
51	730.79	41.00	157.90	39.48	1166.94	98.58	334.64	83.66	1532.94	182.28	482.74	120.68
52	721.87	44.75	162.65	40.66	1217.29	110.62	358.03	89.51	1581.40	193.52	504.46	126.12
53	746.06	50.70	174.76	43.69	1272.09	123.68	382.64	95.66	1634.10	205.75	527.09	131.77
54	768.65	56.79	186.47	46.62	1331.06	137.74	408.31	102.08	1690.76	218.85	550.79	137.70
55	789.70	62.94	197.97	49.49	1393.99	152.70	435.19	108.80	1751.14	232.86	575.55	143.89
56	808.58	69.07	208.86	52.21	1460.63	168.61	463.14	115.79	1815.02	247.71	601.22	150.31
57	858.54	78.08	228.05	57.01	1530.74	185.32	492.16	123.04	1882.12	263.32	627.80	156.95
58	903.13	87.34	246.02	61.50	1609.08	203.89	523.14	130.79	1956.97	280.64	656.21	164.05
59	940.18	96.86	261.61	65.40	1700.33	225.27	557.02	139.25	2044.24	300.61	687.35	171.84
60	971.01	106.41	275.03	68.76	1774.80	245.38	583.77	145.94	2143.84	323.17	720.92	180.23
61	1027.62	119.44	295.31	73.83	1853.36	266.65	610.47	152.62	2176.55	336.20	730.51	182.63
62	1079.55	132.55	313.72	78.43	1905.92	284.55	627.09	156.77	2213.14	349.92	739.96	184.99
63	1156.65	149.32	338.99	84.75	1960.52	302.77	642.80	160.70	2252.21	364.06	748.73	187.18
64	1230.33	166.22	362.71	90.68	2015.59	320.97	657.49	164.37	2292.41	378.38	756.83	189.21
65	1301.20	183.20	385.00	96.25	2069.59	338.88	670.74	167.69	2332.21	392.54	763.57	190.89
66	1411.80	206.25	418.55	104.64	2120.88	356.12	682.03	170.51	2370.00	406.23	768.66	192.17
67	1545.25	233.36	458.14	114.54	2167.58	372.34	690.98	172.75	2403.97	419.07	771.72	192.93
68	1654.12	258.61	487.79	121.95	2225.42	390.90	700.22	175.05	2449.77	434.32	775.40	193.85
69	1714.58	278.01	499.60	124.90	2299.15	412.75	710.43	177.61	2511.57	452.76	780.25	195.06
70	1778.50	298.08	510.80	127.70	2370.15	433.78	718.02	179.51	2569.75	470.13	782.49	195.62
71	1827.80	314.91	517.44	129.36	2417.08	449.41	718.41	179.60	2601.96	481.81	777.07	194.27
72	1897.69	334.00	530.51	132.63	2488.48	468.30	727.19	181.80	2660.75	497.18	780.98	195.25
73	1985.61	354.51	550.03	137.51	2576.62	487.28	742.70	185.68	2735.37	511.07	791.66	197.92
74	2083.24	376.36	572.81	143.20	2669.63	505.41	760.22	190.06	2812.46	522.37	803.70	200.93
75	2208.05	404.89	602.14	150.54	2795.08	531.89	785.42	196.35	2923.14	542.94	823.91	205.98
76	2348.57	439.83	633.61	158.40	2942.63	568.10	813.75	203.44	3058.15	576.12	847.69	211.92
77	2505.23	482.80	666.17	166.54	3116.80	617.67	845.17	211.29	3223.85	627.34	875.43	218.86
78	2754.44	548.33	720.92	180.23	3419.19	700.10	908.13	227.03	3528.58	715.50	937.66	234.41
79	3089.93	633.88	797.54	199.39	3841.80	810.90	1001.98	250.50	3963.99	833.68	1033.80	258.45
80		728.25		220.73								
81		828.68		243.91								
82		932.33		268.57								
83		1036.87		294.54								
84		1142.50		321.89								
85		1250.19		350.72								
86		1250.19		350.72								
87+		1250.19		350.72								

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix B1

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

LTC-PA-91

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

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime
Elimination Period: 20 Days

Age	Indexed Inflation				5% Simple Inflation**				5% Compound Inflation**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	462.18	26.90	76.90	19.22	554.86	48.82	130.39	32.60	1872.09	260.58	531.65	132.91
30	462.18	26.90	76.90	19.22	554.86	48.82	130.39	32.60	1872.09	260.58	531.65	132.91
31	462.18	26.90	76.90	19.22	587.53	51.69	138.06	34.52	1872.09	260.58	531.65	132.91
32	462.18	26.90	76.90	19.22	604.81	53.21	142.12	35.53	1872.09	260.58	531.65	132.91
33	462.18	26.90	76.90	19.22	639.60	56.27	150.30	37.58	1872.09	260.58	531.65	132.91
34	462.18	26.90	76.90	19.22	680.41	59.86	159.89	39.97	1872.09	260.58	531.65	132.91
35	462.18	26.90	76.90	19.22	700.82	61.66	164.69	41.17	1872.09	260.58	531.65	132.91
36	462.18	26.90	76.90	19.22	762.30	67.07	179.13	44.78	1872.09	260.58	531.65	132.91
37	468.92	27.29	78.02	19.51	828.57	72.90	194.71	48.68	1872.09	260.58	531.65	132.91
38	468.92	27.29	78.02	19.51	890.49	78.35	209.26	52.31	1872.09	260.58	531.65	132.91
39	494.97	28.81	82.36	20.59	980.39	86.26	230.38	57.60	1872.09	260.58	531.65	132.91
40	521.02	30.33	86.69	21.67	1039.68	91.47	244.32	61.08	1872.09	260.58	531.65	132.91
41	551.57	32.10	91.77	22.94	1102.69	97.02	259.12	64.78	1872.09	260.58	531.65	132.91
42	584.19	34.00	97.20	24.30	1156.98	101.79	271.88	67.97	1872.09	260.58	531.65	132.91
43	596.92	34.74	99.32	24.83	1156.98	101.79	271.88	67.97	1872.09	260.58	531.65	132.91
44	596.92	34.74	99.32	24.83	1156.98	101.79	271.88	67.97	1872.09	260.58	531.65	132.91
45	594.59	43.26	133.10	33.28	1122.60	117.90	331.08	82.77	2013.51	294.08	641.02	160.25
46	624.39	45.43	139.77	34.94	1230.05	129.18	362.77	90.69	2013.51	294.08	641.02	160.25
47	666.13	48.47	149.12	37.28	1312.93	137.88	387.21	96.80	2013.51	294.08	641.02	160.25
48	716.87	52.16	160.48	40.12	1355.63	142.37	399.80	99.95	2013.51	294.08	641.02	160.25
49	806.30	58.67	180.49	45.12	1355.63	142.37	399.80	99.95	2013.51	294.08	641.02	160.25
50	778.89	60.79	196.98	49.24	1412.56	156.65	457.83	114.46	2070.10	307.48	695.55	173.89
51	805.96	68.50	209.93	52.48	1491.70	175.44	489.42	122.36	2147.79	325.37	725.17	181.29
52	829.41	76.21	221.67	55.42	1578.66	196.10	522.54	130.63	2232.93	344.97	756.16	189.04
53	849.69	83.86	232.39	58.10	1645.89	215.03	548.42	137.10	2325.21	366.27	788.51	197.13
54	867.19	91.32	241.97	60.49	1686.40	230.68	564.43	141.11	2424.25	389.17	822.24	205.56
55	881.66	98.44	250.46	62.62	1727.27	246.35	580.01	145.00	2529.63	413.59	857.48	214.37
56	934.11	109.96	269.64	67.41	1823.72	270.19	613.47	153.37	2640.98	439.52	894.08	223.52
57	983.86	121.48	288.14	72.03	1893.18	290.31	637.65	159.41	2757.98	466.83	931.91	232.98
58	1026.55	132.74	304.07	76.02	1987.10	314.74	668.29	167.07	2838.64	488.48	955.68	238.92
59	1097.08	148.57	327.16	81.79	2078.72	339.55	695.43	173.86	2906.12	508.34	972.04	243.01
60	1157.41	163.92	346.13	86.53	2196.62	369.31	728.34	182.08	2942.17	522.87	975.13	243.78
61	1210.84	178.82	361.88	90.47	2308.47	398.63	756.73	189.18	3021.15	545.13	989.83	247.46
62	1294.79	198.77	385.59	96.40	2447.13	432.97	791.28	197.82	3094.64	566.57	1000.33	250.08
63	1340.60	213.15	397.06	99.27	2530.65	457.76	805.86	201.46	3160.35	586.60	1006.16	251.54
64	1447.02	237.50	425.41	106.35	2638.10	486.86	826.31	206.58	3219.42	605.32	1008.14	252.03
65	1522.66	257.12	443.76	110.94	2769.99	520.49	852.53	213.13	3297.84	627.59	1014.46	253.62
66	1642.14	284.41	473.82	118.45	2951.67	563.72	892.09	223.02	3416.32	657.51	1031.58	257.89
67	1785.32	316.32	509.71	127.43	3128.71	606.34	928.17	232.04	3525.20	685.62	1044.01	261.00
68	1943.07	352.39	545.51	136.38	3276.85	643.91	949.65	237.41	3636.45	714.31	1051.76	262.94
69	2085.16	387.22	571.22	142.81	3426.40	681.89	964.67	241.17	3717.08	736.67	1044.71	261.18
70	2254.77	427.61	601.29	150.32	3545.37	713.13	968.48	242.12	3789.16	756.46	1033.75	258.44
71	2465.08	475.42	640.66	160.17	3738.86	758.32	992.46	248.11	4070.46	817.14	1079.52	269.88
72	2696.71	526.51	685.17	171.29	3857.54	787.02	998.50	249.63	4190.09	844.37	1083.86	270.96
73	2935.27	576.81	732.09	183.02	4001.51	817.06	1013.49	253.37	4310.09	866.65	1090.86	272.72
74	3092.88	610.37	758.71	189.68	4153.32	846.26	1030.36	257.59	4433.57	885.94	1099.02	274.75
75	3291.39	654.32	793.95	198.49	4353.17	887.67	1057.21	264.30	4605.58	918.01	1117.38	279.34
76	3513.46	708.00	831.90	207.97	4582.68	941.67	1087.73	271.93	4808.32	964.94	1139.74	284.93
77	3759.53	773.78	871.40	217.85	4847.00	1012.72	1121.94	280.49	5049.08	1032.90	1166.76	291.69
78	4148.50	876.27	940.64	235.16	5325.60	1140.85	1200.52	300.13	5527.47	1166.27	1243.10	310.78
79	4674.67	1012.39	1039.36	259.84	6022.89	1325.21	1324.17	331.04	6253.24	1364.41	1370.29	342.57
80		1163.74		287.57								
81		1325.42		317.81								
82		1492.52		349.99								
83		1661.17		383.87								
84		1831.86		419.65								
85		2006.29		457.42								
86		2006.29		457.42								
87+		2006.29		457.42								

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix B1

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

LTC-PA-91

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

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime
Elimination Period: 100 Days

Age	Indexed Inflation				5% Simple Inflation**				5% Compound Inflation**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	443.79	22.45	54.60	13.65	521.88	40.92	94.06	23.51	1703.37	220.71	399.80	99.95
30	443.79	22.45	54.60	13.65	521.88	40.92	94.06	23.51	1703.37	220.71	399.80	99.95
31	443.79	22.45	54.60	13.65	552.60	43.32	99.59	24.90	1703.37	220.71	399.80	99.95
32	443.79	22.45	54.60	13.65	568.86	44.60	102.52	25.63	1703.37	220.71	399.80	99.95
33	443.79	22.45	54.60	13.65	601.58	47.16	108.42	27.11	1703.37	220.71	399.80	99.95
34	443.79	22.45	54.60	13.65	639.97	50.17	115.34	28.84	1703.37	220.71	399.80	99.95
35	443.79	22.45	54.60	13.65	659.17	51.68	118.80	29.70	1703.37	220.71	399.80	99.95
36	443.79	22.45	54.60	13.65	716.99	56.21	129.22	32.31	1703.37	220.71	399.80	99.95
37	450.26	22.78	55.40	13.85	779.32	61.10	140.45	35.11	1703.37	220.71	399.80	99.95
38	450.26	22.78	55.40	13.85	837.57	65.67	150.95	37.74	1703.37	220.71	399.80	99.95
39	475.27	24.05	58.47	14.62	922.12	72.29	166.19	41.55	1703.37	220.71	399.80	99.95
40	500.29	25.31	61.55	15.39	977.88	76.67	176.24	44.06	1703.37	220.71	399.80	99.95
41	529.62	26.80	65.16	16.29	1037.15	81.31	186.92	46.73	1703.37	220.71	399.80	99.95
42	560.94	28.38	69.01	17.25	1088.22	85.32	196.13	49.03	1703.37	220.71	399.80	99.95
43	573.16	29.00	70.52	17.63	1088.22	85.32	196.13	49.03	1703.37	220.71	399.80	99.95
44	573.16	29.00	70.52	17.63	1088.22	85.32	196.13	49.03	1703.37	220.71	399.80	99.95
45	564.81	36.11	95.06	23.77	1042.32	98.78	240.00	60.00	1821.85	249.15	480.76	120.19
46	593.12	37.92	99.83	24.96	1142.08	108.23	262.98	65.74	1821.85	249.15	480.76	120.19
47	632.77	40.45	106.50	26.62	1219.03	115.52	280.70	70.17	1821.85	249.15	480.76	120.19
48	680.97	43.53	114.61	28.65	1258.68	119.28	289.83	72.46	1821.85	249.15	480.76	120.19
49	765.91	48.96	128.91	32.23	1258.68	119.28	289.83	72.46	1821.85	249.15	480.76	120.19
50	736.94	50.73	141.58	35.39	1305.66	131.24	333.72	83.43	1869.25	260.55	522.54	130.63
51	758.81	57.19	151.35	37.84	1372.42	147.12	357.88	89.47	1934.94	275.70	545.17	136.29
52	777.10	63.69	160.33	40.08	1445.86	164.58	383.40	95.85	2007.13	292.33	569.17	142.29
53	792.32	70.13	168.58	42.14	1501.01	180.63	403.62	100.90	2085.44	310.45	594.39	148.60
54	804.97	76.41	176.04	44.01	1531.87	193.98	416.76	104.19	2169.67	329.93	620.82	155.20
55	814.87	82.42	182.68	45.67	1563.25	207.36	429.64	107.41	2259.44	350.74	648.31	162.08
56	859.84	92.13	197.25	49.31	1645.01	227.68	455.91	113.98	2354.49	372.84	677.02	169.25
57	902.23	101.85	211.29	52.82	1702.47	244.92	475.25	118.81	2454.56	396.19	706.79	176.70
58	937.62	111.33	223.63	55.91	1781.35	265.74	499.64	124.91	2521.57	414.67	726.13	181.53
59	997.58	124.64	241.37	60.34	1856.98	286.78	521.64	130.41	2575.68	431.41	739.94	184.98
60	1047.49	137.47	256.18	64.05	1955.20	311.88	548.42	137.10	2601.21	443.58	743.94	185.99
61	1090.67	149.96	268.85	67.21	2047.36	336.55	571.79	142.95	2664.19	462.23	756.89	189.22
62	1160.95	166.62	287.59	71.90	2162.87	365.47	600.18	150.04	2722.16	480.14	766.84	191.71
63	1196.84	178.67	297.28	74.32	2229.57	386.34	613.37	153.34	2773.30	496.87	773.35	193.34
64	1286.68	199.04	319.60	79.90	2317.54	410.85	631.27	157.82	2818.91	512.53	777.00	194.25
65	1349.08	215.48	334.58	83.65	2427.26	439.26	653.63	163.41	2881.92	531.32	784.01	196.00
66	1450.26	238.41	358.50	89.62	2580.80	475.86	686.33	171.58	2980.39	556.64	799.46	199.87
67	1572.28	265.23	386.91	96.73	2730.61	512.04	716.57	179.14	3071.04	580.56	811.41	202.85
68	1705.05	295.33	415.64	103.91	2852.86	543.58	735.86	183.97	3161.48	604.58	820.02	205.00
69	1821.16	324.09	437.34	109.34	2972.85	574.85	750.69	187.67	3221.77	622.56	817.41	204.35
70	1959.89	357.29	462.79	115.70	3064.82	600.11	756.77	189.19	3273.25	638.08	811.82	202.96
71	2133.67	396.69	495.55	123.89	3221.26	637.06	778.72	194.68	3505.21	688.02	850.80	212.70
72	2326.39	438.94	532.46	133.12	3314.32	660.34	786.30	196.58	3598.67	709.91	856.92	214.23
73	2522.52	479.66	571.33	142.83	3425.93	683.19	800.60	200.15	3688.98	725.49	864.77	216.19
74	2644.94	505.37	594.54	148.64	3539.07	703.54	816.41	204.10	3776.90	736.27	873.39	218.35
75	2800.94	539.73	624.66	156.16	3692.05	734.41	840.36	210.09	3905.25	758.39	890.38	222.60
76	2977.73	583.20	657.43	164.36	3872.66	777.90	867.83	216.96	4062.55	796.20	911.20	227.80
77	3177.46	638.52	692.04	173.01	4088.25	839.25	899.11	224.78	4258.28	857.01	936.58	234.14
78	3493.64	723.21	750.44	187.61	4478.86	946.65	966.42	241.60	4648.64	970.76	1002.19	250.55
79	3914.45	832.07	832.28	208.07	5036.85	1094.62	1069.92	267.48	5229.58	1130.32	1108.89	277.22
80		950.65		230.91								
81		1075.62		255.72								
82		1203.68		282.05								
83		1332.10		309.61								
84		1461.21		338.51								
85		1592.10		368.85								
86		1592.10		368.85								
87+		1592.10		368.85								

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix B1

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

NH-PA-91

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

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years
Elimination Period: 20 Days

Age	Indexed Inflation		5% Simple Inflation**		5% Compound Inflation**	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	260.24	7.73	439.65	21.27	906.44	80.34
30	269.16	7.99	439.65	21.27	987.25	87.50
31	278.56	8.27	439.65	21.27	1013.93	89.87
32	313.82	9.32	439.65	21.27	1040.56	92.23
33	325.19	9.66	439.65	21.27	1067.19	94.59
34	336.64	10.00	439.65	21.27	1093.83	96.95
35	349.83	10.39	439.65	21.27	1120.50	99.31
36	349.83	10.39	439.65	21.27	1147.23	101.68
37	349.83	10.39	439.65	21.27	1174.02	104.05
38	371.65	11.04	439.65	21.27	1200.89	106.44
39	384.60	11.42	439.65	21.27	1227.84	108.82
40	399.95	11.88	446.49	21.61	1229.25	108.95
41	399.95	11.88	463.81	22.44	1229.25	108.95
42	399.95	11.88	481.26	23.29	1229.25	108.95
43	399.95	11.88	482.55	23.35	1229.25	108.95
44	399.95	11.88	482.55	23.35	1229.25	108.95
45	411.57	15.82	488.56	29.79	1251.09	119.77
46	411.57	15.82	525.73	32.05	1278.92	122.43
47	411.57	15.82	552.32	33.67	1278.92	122.43
48	421.94	16.22	601.76	36.69	1278.92	122.43
49	424.77	16.33	651.39	39.71	1278.92	122.43
50	427.19	17.86	657.62	43.16	1298.79	127.82
51	437.47	20.41	685.99	48.83	1330.76	135.31
52	437.43	22.61	684.15	52.57	1322.67	138.99
53	449.52	25.55	710.25	58.61	1337.03	145.17
54	462.51	28.67	735.59	64.89	1326.54	148.71
55	476.28	31.97	760.37	71.33	1315.54	152.12
56	490.76	35.45	784.05	77.85	1327.20	158.13
57	505.87	39.06	837.46	87.60	1338.51	164.14
58	523.22	43.16	857.27	94.33	1347.30	170.06
59	544.37	48.09	901.62	104.33	1376.02	178.93
60	569.21	53.82	942.30	114.44	1378.23	184.67
61	597.51	60.30	1005.63	127.90	1420.58	196.00
62	629.16	67.50	1094.96	145.40	1459.33	207.16
63	663.98	75.39	1137.75	157.21	1516.81	221.25
64	708.11	84.69	1233.76	176.81	1548.10	231.70
65	747.33	93.69	1298.99	192.47	1599.05	245.18
66	814.03	106.50	1384.83	211.49	1642.03	257.47
67	880.11	119.65	1495.65	234.77	1704.33	272.90
68	960.43	135.99	1569.08	253.18	1751.24	286.49
69	1040.07	153.83	1647.85	273.32	1775.48	296.86
70	1134.43	174.67	1722.77	292.98	1826.64	311.56
71	1258.61	200.52	1916.90	332.90	2019.37	350.25
72	1397.66	228.77	1966.21	347.14	2076.98	364.95
73	1552.06	259.44	2031.86	362.43	2133.08	376.80
74	1668.47	284.35	2103.14	377.97	2193.50	387.94
75	1809.97	315.08	2198.29	399.30	2278.58	405.43
76	1916.35	342.03	2306.11	426.31	2377.83	430.28
77	2030.26	373.22	2427.71	460.78	2493.50	465.27
78	2216.67	421.35	2642.76	518.36	2708.75	525.89
79	2474.34	486.18	2947.63	597.36	3019.32	609.15
80		559.01				
81		637.61				
82		719.81				
83		803.80				
84		889.74				
85		978.45				
86		978.45				
87+		978.45				

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix B1

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

NH-PA-91

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

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years
Elimination Period: 100 Days

Age	Indexed Inflation		5% Simple Inflation**		5% Compound Inflation**	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	253.28	6.05	420.97	16.78	840.49	64.77
30	261.96	6.25	420.97	16.78	915.42	70.54
31	271.11	6.47	420.97	16.78	940.16	72.45
32	305.42	7.29	420.97	16.78	964.86	74.35
33	316.49	7.55	420.97	16.78	989.55	76.26
34	327.64	7.82	420.97	16.78	1014.25	78.16
35	340.47	8.13	420.97	16.78	1038.98	80.07
36	340.47	8.13	420.97	16.78	1063.76	81.98
37	340.47	8.13	420.97	16.78	1088.61	83.89
38	361.71	8.63	420.97	16.78	1113.52	85.81
39	374.31	8.93	420.97	16.78	1138.51	87.74
40	389.25	9.29	427.52	17.04	1139.82	87.84
41	389.25	9.29	444.10	17.70	1139.82	87.84
42	389.25	9.29	460.81	18.36	1139.82	87.84
43	389.25	9.29	462.04	18.41	1139.82	87.84
44	389.25	9.29	462.04	18.41	1139.82	87.84
45	397.00	12.31	462.04	23.47	1151.23	96.33
46	397.00	12.31	497.19	25.26	1176.85	98.47
47	397.00	12.31	522.34	26.53	1176.85	98.47
48	407.01	12.62	569.10	28.91	1176.85	98.47
49	409.73	12.71	616.03	31.29	1176.85	98.47
50	410.63	13.89	619.05	33.98	1191.66	102.76
51	418.79	15.91	642.82	38.55	1217.52	108.84
52	417.01	17.70	638.16	41.61	1206.58	111.89
53	426.75	20.06	659.49	46.54	1216.12	116.93
54	437.22	22.59	679.98	51.64	1203.07	119.88
55	448.37	25.27	699.82	56.91	1189.72	122.74
56	460.15	28.06	718.61	62.25	1196.93	127.74
57	472.44	31.00	764.50	70.21	1203.88	132.70
58	486.59	34.33	779.37	75.74	1208.40	137.62
59	503.89	38.33	816.11	83.92	1230.36	144.89
60	524.21	42.96	849.05	92.21	1228.37	149.65
61	547.39	48.23	901.99	103.19	1261.89	158.95
62	573.36	54.06	977.68	117.45	1291.98	168.13
63	601.94	60.45	1011.48	127.13	1338.43	179.65
64	638.73	67.99	1092.26	143.14	1361.67	188.25
65	670.88	75.29	1145.55	155.95	1402.20	199.30
66	727.45	85.67	1216.78	171.51	1435.69	209.43
67	783.17	96.33	1309.72	190.54	1486.13	222.10
68	850.40	109.54	1368.84	205.57	1522.27	233.23
69	915.46	123.89	1431.31	221.93	1537.61	241.62
70	992.47	140.67	1489.82	237.83	1575.91	253.51
71	1094.97	161.45	1651.03	270.17	1735.99	284.87
72	1210.11	184.21	1687.60	281.69	1779.97	296.73
73	1337.62	208.83	1738.11	293.92	1822.54	306.10
74	1430.91	228.70	1792.66	306.18	1868.01	314.66
75	1544.72	253.22	1866.98	323.13	1933.95	328.37
76	1627.98	274.77	1951.72	344.84	2011.59	348.32
77	1717.52	299.91	2048.02	372.87	2103.01	376.95
78	1866.98	338.49	2221.67	419.46	2276.95	426.21
79	2073.95	390.02	2468.23	482.83	2528.40	493.12
80		447.61				
81		509.54				
82		574.16				
83		640.03				
84		707.24				
85		776.44				
86		776.44				
87+		776.44				

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix B1

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

NH-PA-91

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

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 20 Days

Age	Indexed Inflation		5% Simple Inflation**		5% Compound Inflation**	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	353.03	12.55	460.89	26.36	1037.78	105.47
30	371.74	13.21	460.89	26.36	1116.21	113.44
31	376.20	13.37	460.89	26.36	1142.25	116.09
32	376.20	13.37	460.89	26.36	1168.27	118.73
33	392.40	13.95	460.89	26.36	1194.30	121.38
34	411.34	14.62	460.89	26.36	1220.36	124.03
35	411.34	14.62	460.89	26.36	1246.46	126.68
36	411.34	14.62	460.89	26.36	1272.62	129.34
37	411.34	14.62	460.89	26.36	1298.83	132.00
38	411.34	14.62	460.89	26.36	1325.12	134.67
39	411.34	14.62	486.54	27.83	1348.15	137.01
40	411.34	14.62	501.74	28.70	1348.15	137.01
41	411.34	14.62	519.12	29.69	1348.15	137.01
42	411.34	14.62	547.50	31.32	1348.15	137.01
43	411.34	14.62	547.50	31.32	1348.15	137.01
44	411.34	14.62	547.50	31.32	1348.15	137.01
45	426.78	19.47	551.76	39.26	1390.91	151.38
46	432.88	19.75	577.07	41.06	1412.75	153.76
47	456.53	20.82	622.85	44.32	1412.75	153.76
48	459.60	20.96	695.74	49.50	1412.75	153.76
49	483.71	22.06	745.26	53.02	1412.75	153.76
50	482.83	23.88	745.14	56.80	1438.57	160.44
51	491.34	27.02	768.11	63.21	1479.01	169.86
52	499.60	30.31	789.58	69.80	1502.13	177.70
53	489.00	32.49	810.03	76.56	1488.86	181.33
54	497.67	35.90	856.94	86.18	1498.73	187.81
55	507.71	39.51	876.76	93.32	1484.25	191.19
56	532.49	44.38	922.84	103.48	1492.38	197.43
57	558.05	49.51	969.06	113.98	1499.92	203.56
58	600.01	56.61	1011.23	124.53	1504.85	209.51
59	623.73	62.72	1048.99	135.18	1528.95	218.49
60	663.64	71.03	1082.22	145.66	1526.26	223.86
61	702.93	79.86	1165.36	163.41	1562.19	235.07
62	742.04	89.14	1216.82	177.25	1617.09	249.38
63	781.18	98.76	1305.71	196.97	1666.61	263.10
64	820.70	108.70	1361.01	211.97	1711.26	276.18
65	876.38	121.06	1441.60	231.09	1750.37	288.37
66	959.16	137.60	1573.48	258.92	1853.07	311.20
67	1056.56	156.80	1756.51	295.93	1975.27	337.66
68	1153.41	177.41	1893.98	326.67	2079.05	361.86
69	1281.47	204.72	2008.28	354.54	2185.83	387.43
70	1409.38	233.11	2159.02	389.17	2272.89	409.48
71	1571.44	267.56	2284.00	418.81	2441.27	445.76
72	1750.88	304.91	2351.08	436.83	2496.98	460.57
73	1921.34	340.23	2437.19	456.14	2571.08	475.56
74	2019.92	363.11	2530.97	475.84	2651.05	489.75
75	2144.39	392.11	2654.78	502.98	2762.04	512.01
76	2281.12	426.09	2795.59	537.49	2891.84	543.64
77	2428.47	465.69	2955.00	581.58	3043.54	588.17
78	2665.30	526.94	3232.91	655.81	3322.28	666.25
79	2991.03	609.57	3627.08	758.56	3725.29	774.83
80		702.53				
81		802.89				
82		907.73				
83		1014.71				
84		1124.10				
85		1236.95				
86		1236.95				
87+		1236.95				

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix B1

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

NH-PA-91

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

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 100 Days

Age	Indexed Inflation		5% Simple Inflation**		5% Compound Inflation**	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	342.61	10.03	439.55	21.24	957.71	86.56
30	360.77	10.56	439.55	21.24	1030.09	93.10
31	365.10	10.69	439.55	21.24	1054.12	95.27
32	365.10	10.69	439.55	21.24	1078.13	97.44
33	380.82	11.15	439.55	21.24	1102.16	99.61
34	399.21	11.69	439.55	21.24	1126.21	101.79
35	399.21	11.69	439.55	21.24	1150.30	103.96
36	399.21	11.69	439.55	21.24	1174.43	106.14
37	399.21	11.69	439.55	21.24	1198.63	108.33
38	399.21	11.69	439.55	21.24	1222.88	110.52
39	399.21	11.69	464.01	22.42	1244.14	112.44
40	399.21	11.69	478.51	23.12	1244.14	112.44
41	399.21	11.69	495.08	23.92	1244.14	112.44
42	399.21	11.69	522.14	25.23	1244.14	112.44
43	399.21	11.69	522.14	25.23	1244.14	112.44
44	399.21	11.69	522.14	25.23	1244.14	112.44
45	410.32	15.51	519.59	31.60	1274.37	124.05
46	416.18	15.73	543.42	33.05	1294.38	126.00
47	438.92	16.59	586.54	35.68	1294.38	126.00
48	441.87	16.70	655.18	39.85	1294.38	126.00
49	465.05	17.58	701.81	42.69	1294.38	126.00
50	462.55	19.00	698.42	45.70	1314.51	131.39
51	468.64	21.56	716.60	50.98	1347.77	139.18
52	474.44	24.27	733.24	56.44	1365.09	145.65
53	462.33	26.08	748.84	62.06	1349.33	148.74
54	468.48	28.89	788.71	69.98	1354.56	154.16
55	475.88	31.85	803.54	75.93	1338.01	157.08
56	497.06	35.85	842.40	84.34	1341.90	162.33
57	518.86	40.07	881.24	93.07	1345.42	167.48
58	555.55	45.91	916.05	101.85	1346.44	172.50
59	574.79	50.92	946.30	110.70	1364.13	180.00
60	608.49	57.76	972.09	119.42	1357.68	184.52
61	641.20	65.02	1042.32	134.09	1385.42	193.83
62	673.41	72.63	1083.79	145.58	1429.76	205.73
63	705.40	80.55	1158.37	161.91	1469.19	217.11
64	737.58	88.72	1202.93	174.35	1504.28	227.99
65	784.09	98.89	1269.77	190.24	1534.53	238.15
66	854.60	112.48	1381.54	213.29	1620.56	257.14
67	937.81	128.27	1537.83	243.95	1723.49	279.13
68	1019.17	145.16	1652.75	269.39	1809.13	299.18
69	1126.08	167.45	1745.60	292.28	1895.71	320.18
70	1231.60	190.59	1869.19	320.65	1964.36	338.17
71	1366.26	218.65	1970.22	344.93	2103.09	367.90
72	1515.80	249.12	2021.84	359.63	2145.11	379.92
73	1656.29	277.73	2089.17	375.05	2202.26	391.61
74	1733.00	295.87	2161.59	390.36	2262.87	402.09
75	1831.18	319.03	2259.02	411.84	2349.39	419.33
76	1939.68	346.50	2371.10	439.83	2452.21	445.03
77	2057.71	378.97	2499.84	476.51	2574.65	482.52
78	2249.72	428.80	2726.88	537.62	2802.62	547.29
79	2512.82	495.09	3047.35	620.79	3130.67	635.39
80		569.00				
81		648.33				
82		730.84				
83		814.67				
84		899.97				
85		987.55				
86		987.55				
87+		987.55				

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix B1

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

NH-PA-91

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

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years
Elimination Period: 20 Days

Age	Indexed Inflation		5% Simple Inflation**		5% Compound Inflation**	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	407.09	17.54	490.09	33.33	1514.22	176.20
30	426.91	18.39	498.33	33.89	1514.22	176.20
31	426.91	18.39	514.94	35.02	1514.22	176.20
32	426.91	18.39	548.17	37.28	1514.22	176.20
33	426.91	18.39	564.99	38.42	1514.22	176.20
34	426.91	18.39	604.23	41.09	1514.22	176.20
35	426.91	18.39	652.82	44.39	1514.22	176.20
36	426.91	18.39	686.89	46.71	1514.22	176.20
37	426.91	18.39	749.11	50.94	1514.22	176.20
38	426.91	18.39	807.86	54.94	1514.22	176.20
39	436.73	18.81	865.29	58.84	1514.22	176.20
40	461.00	19.86	922.27	62.72	1514.22	176.20
41	488.18	21.03	985.60	67.02	1514.22	176.20
42	520.16	22.41	1045.78	71.11	1514.22	176.20
43	536.93	23.13	1045.78	71.11	1514.22	176.20
44	536.93	23.13	1045.78	71.11	1514.22	176.20
45	538.74	29.48	1028.06	85.73	1600.80	197.70
46	569.80	31.18	1107.13	92.32	1600.80	197.70
47	617.22	33.78	1164.47	97.10	1600.80	197.70
48	667.47	36.53	1164.47	97.10	1600.80	197.70
49	754.95	41.32	1164.47	97.10	1600.80	197.70
50	735.53	43.44	1201.61	106.79	1635.40	206.32
51	769.22	50.26	1256.44	119.89	1688.03	218.47
52	763.37	54.74	1316.67	134.24	1745.83	231.88
53	792.57	61.87	1382.06	149.85	1808.52	246.38
54	820.22	69.17	1452.28	166.56	1875.78	261.95
55	846.29	76.57	1527.02	184.37	1947.32	278.59
56	870.09	83.88	1606.00	203.20	2022.86	296.13
57	927.48	94.69	1688.94	223.03	2102.07	314.59
58	979.68	105.81	1781.68	245.05	2190.55	335.09
59	1024.61	117.21	1889.98	270.50	2294.04	358.83
60	1063.41	128.68	1980.59	294.42	2412.29	385.71
61	1131.05	144.34	2076.37	319.78	2455.88	401.20
62	1194.02	160.06	2143.35	341.06	2503.97	417.55
63	1285.28	180.25	2212.60	362.70	2554.91	434.44
64	1373.19	200.57	2282.22	384.36	2606.91	451.45
65	1458.19	220.90	2350.33	405.59	2658.20	468.25
66	1588.01	248.58	2414.97	425.97	2706.83	484.42
67	1743.91	281.07	2473.91	445.06	2750.64	499.52
68	1874.38	311.48	2547.10	467.19	2809.57	517.75
69	1952.77	335.08	2640.88	493.62	2889.25	540.12
70	2035.96	359.60	2732.42	519.24	2965.77	561.43
71	2102.01	380.18	2795.84	538.41	3012.00	575.94
72	2190.51	403.39	2886.43	561.41	3087.95	594.78
73	2301.17	428.88	2998.33	585.50	3184.30	613.24
74	2425.83	456.66	3119.18	609.65	3287.00	630.07
75	2583.26	492.47	3278.77	643.62	3429.63	657.55
76	2758.65	535.42	3462.93	687.98	3599.13	698.06
77	2951.30	586.86	3675.11	746.07	3800.86	756.69
78	3256.13	666.30	4042.06	844.50	4170.06	860.57
79	3670.76	772.41	4561.40	980.80	4704.49	1005.44
80		891.13				
81		1018.64				
82		1151.09				
83		1285.44				
84		1422.03				
85		1562.19				
86		1562.19				
87+		1562.19				

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix B1

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

NH-PA-91

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

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years
Elimination Period: 100 Days

Age	Indexed Inflation		5% Simple Inflation**		5% Compound Inflation**	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	393.79	14.31	465.32	27.39	1391.03	147.08
30	412.96	15.00	473.15	27.85	1391.03	147.08
31	412.96	15.00	488.92	28.78	1391.03	147.08
32	412.96	15.00	520.47	30.63	1391.03	147.08
33	412.96	15.00	536.44	31.57	1391.03	147.08
34	412.96	15.00	573.69	33.77	1391.03	147.08
35	412.96	15.00	619.83	36.48	1391.03	147.08
36	412.96	15.00	652.18	38.38	1391.03	147.08
37	412.96	15.00	711.25	41.86	1391.03	147.08
38	412.96	15.00	767.04	45.15	1391.03	147.08
39	422.47	15.35	821.56	48.35	1391.03	147.08
40	445.94	16.20	875.67	51.54	1391.03	147.08
41	472.24	17.16	935.79	55.08	1391.03	147.08
42	503.17	18.28	992.93	58.44	1391.03	147.08
43	519.39	18.87	992.93	58.44	1391.03	147.08
44	519.39	18.87	992.93	58.44	1391.03	147.08
45	516.07	24.01	963.72	70.37	1460.94	164.93
46	545.82	25.39	1037.85	75.78	1460.94	164.93
47	591.25	27.51	1091.59	79.71	1460.94	164.93
48	639.38	29.75	1091.59	79.71	1460.94	164.93
49	723.18	33.65	1091.59	79.71	1460.94	164.93
50	701.98	35.37	1121.21	87.65	1488.93	172.07
51	730.79	41.00	1166.94	98.58	1532.94	182.28
52	721.87	44.75	1217.29	110.62	1581.40	193.52
53	746.06	50.70	1272.09	123.68	1634.10	205.75
54	768.65	56.79	1331.06	137.74	1690.76	218.85
55	789.70	62.94	1393.99	152.70	1751.14	232.86
56	808.58	69.07	1460.63	168.61	1815.02	247.71
57	858.54	78.08	1530.74	185.32	1882.12	263.32
58	903.13	87.34	1609.08	203.89	1956.97	280.64
59	940.18	96.86	1700.33	225.27	2044.24	300.61
60	971.01	106.41	1774.80	245.38	2143.84	323.17
61	1027.62	119.44	1853.36	266.65	2176.55	336.20
62	1079.55	132.55	1905.92	284.55	2213.14	349.92
63	1156.65	149.32	1960.52	302.77	2252.21	364.06
64	1230.33	166.22	2015.59	320.97	2292.41	378.38
65	1301.20	183.20	2069.59	338.88	2332.21	392.54
66	1411.80	206.25	2120.88	356.12	2370.00	406.23
67	1545.25	233.36	2167.58	372.34	2403.97	419.07
68	1654.12	258.61	2225.42	390.90	2449.77	434.32
69	1714.58	278.01	2299.15	412.75	2511.57	452.76
70	1778.50	298.08	2370.15	433.78	2569.75	470.13
71	1827.80	314.91	2417.08	449.41	2601.96	481.81
72	1897.69	334.00	2488.48	468.30	2660.75	497.18
73	1985.61	354.51	2576.62	487.28	2735.37	511.07
74	2083.24	376.36	2669.63	505.41	2812.46	522.37
75	2208.05	404.89	2795.08	531.89	2923.14	542.94
76	2348.57	439.83	2942.63	568.10	3058.15	576.12
77	2505.23	482.80	3116.80	617.67	3223.85	627.34
78	2754.44	548.33	3419.19	700.10	3528.58	715.50
79	3089.93	633.88	3841.80	810.90	3963.99	833.68
80		728.25				
81		828.68				
82		932.33				
83		1036.87				
84		1142.50				
85		1250.19				
86		1250.19				
87+		1250.19				

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
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Appendix B1

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

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

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime
Elimination Period: 20 Days

Age	Indexed Inflation		5% Simple Inflation**		5% Compound Inflation**	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	462.18	26.90	554.86	48.82	1872.09	260.58
30	462.18	26.90	554.86	48.82	1872.09	260.58
31	462.18	26.90	587.53	51.69	1872.09	260.58
32	462.18	26.90	604.81	53.21	1872.09	260.58
33	462.18	26.90	639.60	56.27	1872.09	260.58
34	462.18	26.90	680.41	59.86	1872.09	260.58
35	462.18	26.90	700.82	61.66	1872.09	260.58
36	462.18	26.90	762.30	67.07	1872.09	260.58
37	468.92	27.29	828.57	72.90	1872.09	260.58
38	468.92	27.29	890.49	78.35	1872.09	260.58
39	494.97	28.81	980.39	86.26	1872.09	260.58
40	521.02	30.33	1039.68	91.47	1872.09	260.58
41	551.57	32.10	1102.69	97.02	1872.09	260.58
42	584.19	34.00	1156.98	101.79	1872.09	260.58
43	596.92	34.74	1156.98	101.79	1872.09	260.58
44	596.92	34.74	1156.98	101.79	1872.09	260.58
45	594.59	43.26	1122.60	117.90	2013.51	294.08
46	624.39	45.43	1230.05	129.18	2013.51	294.08
47	666.13	48.47	1312.93	137.88	2013.51	294.08
48	716.87	52.16	1355.63	142.37	2013.51	294.08
49	806.30	58.67	1355.63	142.37	2013.51	294.08
50	778.89	60.79	1412.56	156.65	2070.10	307.48
51	805.96	68.50	1491.70	175.44	2147.79	325.37
52	829.41	76.21	1578.66	196.10	2232.93	344.97
53	849.69	83.86	1645.89	215.03	2325.21	366.27
54	867.19	91.32	1686.40	230.68	2424.25	389.17
55	881.66	98.44	1727.27	246.35	2529.63	413.59
56	934.11	109.96	1823.72	270.19	2640.98	439.52
57	983.86	121.48	1893.18	290.31	2757.98	466.83
58	1026.55	132.74	1987.10	314.74	2838.64	488.48
59	1097.08	148.57	2078.72	339.55	2906.12	508.34
60	1157.41	163.92	2196.62	369.31	2942.17	522.87
61	1210.84	178.82	2308.47	398.63	3021.15	545.13
62	1294.79	198.77	2447.13	432.97	3094.64	566.57
63	1340.60	213.15	2530.65	457.76	3160.35	586.60
64	1447.02	237.50	2638.10	486.86	3219.42	605.32
65	1522.66	257.12	2769.99	520.49	3297.84	627.59
66	1642.14	284.41	2951.67	563.72	3416.32	657.51
67	1785.32	316.32	3128.71	606.34	3525.20	685.62
68	1943.07	352.39	3276.85	643.91	3636.45	714.31
69	2085.16	387.22	3426.40	681.89	3717.08	736.67
70	2254.77	427.61	3545.37	713.13	3789.16	756.46
71	2465.08	475.42	3738.86	758.32	4070.46	817.14
72	2696.71	526.51	3857.54	787.02	4190.09	844.37
73	2935.27	576.81	4001.51	817.06	4310.09	866.65
74	3092.88	610.37	4153.32	846.26	4433.57	885.94
75	3291.39	654.32	4353.17	887.67	4605.58	918.01
76	3513.46	708.00	4582.68	941.67	4808.32	964.94
77	3759.53	773.78	4847.00	1012.72	5049.08	1032.90
78	4148.50	876.27	5325.60	1140.85	5527.47	1166.27
79	4674.67	1012.39	6022.89	1325.21	6253.24	1364.41
80		1163.74				
81		1325.42				
82		1492.52				
83		1661.17				
84		1831.86				
85		2006.29				
86		2006.29				
87+		2006.29				

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix B1

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

NH-PA-91

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

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime
Elimination Period: 100 Days

Age	Indexed Inflation		5% Simple Inflation**		5% Compound Inflation**	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	443.79	22.45	521.88	40.92	1703.37	220.71
30	443.79	22.45	521.88	40.92	1703.37	220.71
31	443.79	22.45	552.60	43.32	1703.37	220.71
32	443.79	22.45	568.86	44.60	1703.37	220.71
33	443.79	22.45	601.58	47.16	1703.37	220.71
34	443.79	22.45	639.97	50.17	1703.37	220.71
35	443.79	22.45	659.17	51.68	1703.37	220.71
36	443.79	22.45	716.99	56.21	1703.37	220.71
37	450.26	22.78	779.32	61.10	1703.37	220.71
38	450.26	22.78	837.57	65.67	1703.37	220.71
39	475.27	24.05	922.12	72.29	1703.37	220.71
40	500.29	25.31	977.88	76.67	1703.37	220.71
41	529.62	26.80	1037.15	81.31	1703.37	220.71
42	560.94	28.38	1088.22	85.32	1703.37	220.71
43	573.16	29.00	1088.22	85.32	1703.37	220.71
44	573.16	29.00	1088.22	85.32	1703.37	220.71
45	564.81	36.11	1042.32	98.78	1821.85	249.15
46	593.12	37.92	1142.08	108.23	1821.85	249.15
47	632.77	40.45	1219.03	115.52	1821.85	249.15
48	680.97	43.53	1258.68	119.28	1821.85	249.15
49	765.91	48.96	1258.68	119.28	1821.85	249.15
50	736.94	50.73	1305.66	131.24	1869.25	260.55
51	758.81	57.19	1372.42	147.12	1934.94	275.70
52	777.10	63.69	1445.86	164.58	2007.13	292.33
53	792.32	70.13	1501.01	180.63	2085.44	310.45
54	804.97	76.41	1531.87	193.98	2169.67	329.93
55	814.87	82.42	1563.25	207.36	2259.44	350.74
56	859.84	92.13	1645.01	227.68	2354.49	372.84
57	902.23	101.85	1702.47	244.92	2454.56	396.19
58	937.62	111.33	1781.35	265.74	2521.57	414.67
59	997.58	124.64	1856.98	286.78	2575.68	431.41
60	1047.49	137.47	1955.20	311.88	2601.21	443.58
61	1090.67	149.96	2047.36	336.55	2664.19	462.23
62	1160.95	166.62	2162.87	365.47	2722.16	480.14
63	1196.84	178.67	2229.57	386.34	2773.30	496.87
64	1286.68	199.04	2317.54	410.85	2818.91	512.53
65	1349.08	215.48	2427.26	439.26	2881.92	531.32
66	1450.26	238.41	2580.80	475.86	2980.39	556.64
67	1572.28	265.23	2730.61	512.04	3071.04	580.56
68	1705.05	295.33	2852.86	543.58	3161.48	604.58
69	1821.16	324.09	2972.85	574.85	3221.77	622.56
70	1959.89	357.29	3064.82	600.11	3273.25	638.08
71	2133.67	396.69	3221.26	637.06	3505.21	688.02
72	2326.39	438.94	3314.32	660.34	3598.67	709.91
73	2522.52	479.66	3425.93	683.19	3688.98	725.49
74	2644.94	505.37	3539.07	703.54	3776.90	736.27
75	2800.94	539.73	3692.05	734.41	3905.25	758.39
76	2977.73	583.20	3872.66	777.90	4062.55	796.20
77	3177.46	638.52	4088.25	839.25	4258.28	857.01
78	3493.64	723.21	4478.86	946.65	4648.64	970.76
79	3914.45	832.07	5036.85	1094.62	5229.58	1130.32
80		950.65				
81		1075.62				
82		1203.68				
83		1332.10				
84		1461.21				
85		1592.10				
86		1592.10				
87+		1592.10				

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix B1

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	259.90	7.91	45.20	11.30	463.69	27.79	125.04	31.26	894.87	83.56	301.88	75.47
30	266.04	8.10	46.27	11.57	463.69	27.79	125.04	31.26	946.49	88.38	319.30	79.82
31	275.33	8.38	47.88	11.97	463.69	27.79	125.04	31.26	963.70	89.98	325.10	81.28
32	309.81	9.43	53.88	13.47	463.69	27.79	125.04	31.26	980.91	91.59	330.91	82.73
33	321.03	9.77	55.83	13.96	463.69	27.79	125.04	31.26	998.12	93.20	336.72	84.18
34	332.33	10.11	57.80	14.45	463.69	27.79	125.04	31.26	1015.33	94.80	342.52	85.63
35	346.55	10.55	60.27	15.07	463.69	27.79	125.04	31.26	1020.48	95.29	344.26	86.06
36	358.01	10.90	62.26	15.57	464.67	27.85	125.30	31.33	1020.48	95.29	344.26	86.06
37	366.03	11.14	63.66	15.91	503.39	30.17	135.75	33.94	1020.48	95.29	344.26	86.06
38	366.03	11.14	63.66	15.91	522.76	31.33	140.97	35.24	1020.48	95.29	344.26	86.06
39	378.93	11.53	65.90	16.48	542.12	32.49	146.19	36.55	1020.48	95.29	344.26	86.06
40	398.96	12.14	69.38	17.35	561.48	33.65	151.41	37.85	1020.48	95.29	344.26	86.06
41	399.43	12.16	69.47	17.37	583.25	34.95	157.28	39.32	1020.48	95.29	344.26	86.06
42	399.43	12.16	69.47	17.37	605.20	36.27	163.20	40.80	1020.48	95.29	344.26	86.06
43	399.43	12.16	69.47	17.37	624.54	37.43	168.42	42.10	1020.48	95.29	344.26	86.06
44	399.43	12.16	69.47	17.37	624.54	37.43	168.42	42.10	1020.48	95.29	344.26	86.06
45	411.59	15.63	97.25	24.31	632.25	44.84	215.23	53.81	1063.51	104.51	405.73	101.43
46	411.59	15.63	97.25	24.31	671.16	47.60	228.48	57.12	1063.51	104.51	405.73	101.43
47	411.59	15.63	97.25	24.31	692.16	49.09	235.63	58.91	1063.51	104.51	405.73	101.43
48	415.75	15.79	98.24	24.56	731.62	51.89	249.06	62.27	1063.51	104.51	405.73	101.43
49	418.54	15.89	98.90	24.72	753.02	53.41	256.35	64.09	1063.51	104.51	405.73	101.43
50	427.10	17.80	113.89	28.47	763.86	55.70	275.84	68.96	1078.88	110.65	442.62	110.65
51	435.12	19.54	120.77	30.19	786.09	63.52	296.44	74.11	1106.54	116.80	454.91	113.73
52	437.64	22.58	131.99	33.00	792.89	67.15	309.92	77.48	1137.28	122.95	479.50	119.88
53	449.79	26.05	138.93	34.73	817.53	72.21	330.11	82.53	1168.02	132.17	504.09	126.02
54	461.95	29.52	145.88	36.47	831.43	78.58	334.60	83.65	1204.90	138.32	516.39	129.10
55	475.84	31.26	159.77	39.94	859.82	85.98	354.04	88.51	1241.79	147.54	540.98	135.24
56	491.47	34.73	166.72	41.68	880.42	92.54	370.18	92.54	1276.37	156.10	563.20	140.80
57	505.37	38.21	180.61	45.15	914.90	100.26	391.03	97.76	1285.16	161.39	573.84	143.46
58	522.73	43.42	194.51	48.63	930.66	105.31	411.45	102.86	1311.61	170.95	589.49	147.37
59	543.57	48.63	201.45	50.36	976.93	115.66	433.10	108.27	1348.70	180.60	617.55	154.39
60	569.62	53.84	215.35	53.84	1010.99	126.07	446.10	111.52	1365.99	186.66	622.19	155.55
61	597.41	60.78	236.19	59.05	1063.85	137.82	473.90	118.47	1418.57	199.05	650.41	162.60
62	628.67	67.73	250.08	62.52	1127.10	153.03	505.25	126.31	1470.35	212.81	674.37	168.59
63	663.40	74.68	263.97	65.99	1172.05	164.37	524.09	131.02	1538.12	228.38	704.40	176.10
64	707.33	84.04	287.13	71.78	1259.28	183.69	560.75	140.19	1589.11	242.41	721.83	180.46
65	749.15	94.52	308.06	77.02	1320.61	198.21	592.25	148.06	1660.10	258.89	747.31	186.83
66	814.69	106.11	330.91	82.73	1405.25	215.82	623.49	155.87	1716.53	274.33	773.35	193.34
67	885.29	120.13	362.25	90.56	1493.70	235.34	662.80	165.70	1759.87	286.55	781.04	195.26
68	961.14	135.16	397.97	99.49	1588.24	257.94	697.39	174.35	1814.73	302.46	796.71	199.18
69	1038.33	153.41	419.07	104.77	1695.04	282.51	734.52	183.63	1889.04	321.59	819.46	204.86
70	1136.53	174.42	457.61	114.40	1805.05	308.91	765.36	191.34	1975.64	343.49	839.13	209.78
71	1256.68	199.32	493.56	123.39	1898.64	332.04	793.33	198.33	2065.78	363.24	864.64	216.16
72	1394.31	228.51	542.23	135.56	1985.94	352.86	817.61	204.40	2149.46	382.99	886.46	221.62
73	1552.32	259.71	602.69	150.67	2072.69	373.46	838.21	209.55	2230.38	398.36	904.60	226.15
74	1670.29	284.55	639.27	159.82	2169.75	393.59	863.10	215.78	2321.59	415.57	927.04	231.76
75	1809.66	315.06	691.59	172.90	2278.40	416.87	899.07	224.77	2422.49	436.09	960.54	240.14
76	1916.16	341.18	722.94	180.74	2397.51	446.31	929.50	232.37	2537.67	464.75	988.51	247.13
77	2030.74	372.92	756.45	189.11	2529.14	484.27	961.46	240.37	2665.23	503.71	1018.02	254.51
78	2215.98	422.01	812.76	203.19	2750.87	543.57	1028.10	257.03	2888.06	567.89	1083.68	270.92
79	2474.74	486.26	896.12	224.03	3054.78	623.46	1125.35	281.34	3197.19	651.25	1180.93	295.23
80	2763.02	559.20	986.42	246.61	3391.69	710.29	1229.55	307.39	3537.57	743.29	1285.13	321.28
81	3075.62	637.35	1083.68	270.92	3752.92	804.07	1340.70	335.18	3902.27	838.81	1396.27	349.07
82	3407.32	718.98	1187.87	296.97	4134.98	899.59	1458.79	364.70	4284.34	936.06	1514.37	378.59
83	3752.92	804.07	1299.02	324.76	4527.47	995.11	1583.83	395.96	4676.82	1033.31	1639.41	409.85
84	4115.88	889.17	1417.11	354.28	4932.11	1092.36	1715.82	428.95	5079.73	1130.56	1771.39	442.85
85+		1167.03	1813.07	453.27								

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix B1

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	253.12	5.65	31.64	7.91	441.11	22.58	90.31	22.58	827.48	67.38	215.63	53.91
30	259.10	5.78	32.39	8.10	441.11	22.58	90.31	22.58	875.22	71.27	228.07	57.02
31	268.15	5.99	33.52	8.38	441.11	22.58	90.31	22.58	891.14	72.57	232.22	58.05
32	301.73	6.74	37.72	9.43	441.11	22.58	90.31	22.58	907.05	73.86	236.36	59.09
33	312.66	6.98	39.08	9.77	441.11	22.58	90.31	22.58	922.96	75.16	240.51	60.13
34	323.66	7.22	40.46	10.11	441.11	22.58	90.31	22.58	938.88	76.46	244.66	61.16
35	337.51	7.53	42.19	10.55	441.11	22.58	90.31	22.58	943.64	76.84	245.90	61.47
36	348.67	7.78	43.58	10.90	442.05	22.62	90.50	22.62	943.64	76.84	245.90	61.47
37	356.48	7.96	44.56	11.14	478.88	24.51	98.04	24.51	943.64	76.84	245.90	61.47
38	356.48	7.96	44.56	11.14	497.30	25.45	101.81	25.45	943.64	76.84	245.90	61.47
39	369.05	8.24	46.13	11.53	515.72	26.40	105.58	26.40	943.64	76.84	245.90	61.47
40	388.55	8.67	48.57	12.14	534.14	27.34	109.35	27.34	943.64	76.84	245.90	61.47
41	389.01	8.68	48.63	12.16	554.86	28.40	113.59	28.40	943.64	76.84	245.90	61.47
42	389.01	8.68	48.63	12.16	575.73	29.47	117.87	29.47	943.64	76.84	245.90	61.47
43	389.01	8.68	48.63	12.16	594.13	30.41	121.63	30.41	943.64	76.84	245.90	61.47
44	389.01	8.68	48.63	12.16	594.13	30.41	121.63	30.41	943.64	76.84	245.90	61.47
45	397.69	12.16	69.47	17.37	594.13	35.87	152.46	38.11	977.45	86.06	295.08	73.77
46	397.69	12.16	69.47	17.37	630.70	38.08	161.84	40.46	977.45	86.06	295.08	73.77
47	397.69	12.16	69.47	17.37	650.43	39.27	166.90	41.73	977.45	86.06	295.08	73.77
48	401.72	12.28	70.17	17.54	687.51	41.51	176.42	44.10	977.45	86.06	295.08	73.77
49	404.41	12.36	70.64	17.66	707.63	42.72	181.58	45.40	977.45	86.06	295.08	73.77
50	409.30	14.24	78.30	19.58	716.12	45.09	201.58	50.39	989.74	89.14	307.37	76.84
51	417.36	15.98	85.25	21.31	733.15	50.29	211.74	52.94	1011.26	95.29	331.96	82.99
52	416.80	17.37	90.31	22.58	736.07	54.24	216.95	54.24	1035.85	101.43	344.26	86.06
53	427.22	20.84	97.25	24.31	755.64	59.32	226.95	56.74	1063.51	107.58	356.55	89.14
54	437.64	22.58	104.20	26.05	765.53	63.37	243.35	60.84	1091.17	113.73	368.85	92.21
55	448.06	26.05	111.15	27.79	789.01	68.28	252.89	63.22	1121.91	119.88	393.44	98.36
56	460.21	27.79	118.09	29.52	805.38	75.04	260.12	65.03	1147.82	125.49	404.03	101.01
57	472.37	31.26	125.04	31.26	834.69	80.21	280.74	70.18	1153.66	131.51	418.43	104.61
58	486.26	34.73	131.99	33.00	844.94	85.72	293.89	73.47	1176.03	138.53	424.43	106.11
59	503.63	38.21	145.88	36.47	883.42	93.51	305.14	76.28	1203.05	145.65	442.77	110.69
60	524.47	43.42	152.83	38.21	909.17	101.83	320.03	80.01	1216.10	152.72	452.50	113.13
61	547.05	48.63	166.72	41.68	952.63	111.22	338.50	84.62	1258.77	162.60	470.99	117.75
62	573.10	53.84	173.67	43.42	1005.64	123.88	359.51	89.88	1299.00	174.12	486.43	121.61
63	602.62	60.78	187.56	46.89	1041.03	133.40	381.15	95.29	1356.51	187.11	506.29	126.57
64	639.05	68.28	203.09	50.77	1114.25	147.44	406.06	101.52	1395.18	196.62	527.91	131.98
65	672.13	75.27	217.04	54.26	1163.00	160.00	429.86	107.46	1454.58	210.85	544.47	136.12
66	726.57	86.33	237.39	59.35	1234.99	175.06	450.83	112.71	1499.67	224.69	564.34	141.08
67	787.34	96.11	258.75	64.69	1308.79	192.12	480.29	120.07	1534.18	233.30	578.17	144.54
68	850.38	108.88	285.34	71.33	1385.23	210.17	506.33	126.58	1576.21	245.90	590.16	147.54
69	914.85	123.48	306.82	76.71	1471.39	230.71	536.76	134.19	1636.53	262.04	609.83	152.46
70	994.00	140.66	330.08	82.52	1560.69	251.28	562.49	140.62	1705.92	278.94	627.04	156.76
71	1093.43	161.36	364.48	91.12	1635.69	269.64	588.31	147.08	1776.08	296.38	641.80	160.45
72	1206.47	183.97	402.80	100.70	1704.08	286.16	602.45	150.61	1841.78	311.98	662.70	165.67
73	1338.21	208.17	444.09	111.02	1773.93	302.92	622.43	155.61	1906.71	325.74	680.52	170.13
74	1432.51	228.03	475.55	118.89	1850.08	319.67	647.33	161.83	1977.95	337.65	703.27	175.82
75	1544.55	253.58	507.17	126.79	1934.53	338.11	676.22	169.06	2057.48	353.48	722.33	180.58
76	1628.46	274.79	538.52	134.63	2030.51	361.47	700.81	175.20	2148.54	378.07	745.07	186.27
77	1717.91	300.46	565.57	141.39	2135.01	392.36	728.17	182.04	2251.66	410.04	770.58	192.65
78	1866.91	338.65	611.30	152.83	2313.23	441.11	778.02	194.51	2431.32	463.69	826.65	206.66
79	2073.57	390.75	673.82	168.46	2559.83	505.37	854.44	213.61	2681.40	529.68	903.06	225.77
80	2304.55	448.06	743.29	185.82	2832.49	574.83	937.80	234.45	2955.79	602.62	979.48	244.87
81	2552.89	508.84	819.70	204.93	3122.51	649.51	1028.10	257.03	3249.29	679.03	1069.78	267.45
82	2818.60	574.83	896.12	224.03	3428.16	724.19	1118.41	279.60	3556.68	755.45	1167.03	291.76
83	3092.99	640.83	979.48	244.87	3742.50	800.60	1215.66	303.92	3871.01	831.86	1257.34	314.34
84	3379.54	706.82	1069.78	267.45	4065.52	877.01	1312.91	328.23	4192.29	908.27	1361.54	340.39
85+		923.90	1375.43	343.86								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B1

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	340.98	11.51	63.30	15.83	493.21	34.73	138.93	34.73	1010.29	107.65	342.28	85.57
30	359.00	12.12	66.65	16.66	493.21	34.73	138.93	34.73	1060.80	113.04	359.40	89.85
31	360.23	12.16	66.88	16.72	493.21	34.73	138.93	34.73	1077.64	114.83	365.10	91.28
32	360.23	12.16	66.88	16.72	493.21	34.73	138.93	34.73	1094.48	116.62	370.81	92.70
33	376.52	12.71	69.90	17.48	493.21	34.73	138.93	34.73	1111.32	118.42	376.51	94.13
34	393.78	13.29	73.11	18.28	493.21	34.73	138.93	34.73	1124.99	119.88	381.14	95.29
35	411.59	13.89	76.41	19.10	505.15	35.57	142.30	35.57	1124.99	119.88	381.14	95.29
36	411.59	13.89	76.41	19.10	544.01	38.31	153.24	38.31	1124.99	119.88	381.14	95.29
37	411.59	13.89	76.41	19.10	563.44	39.68	158.71	39.68	1124.99	119.88	381.14	95.29
38	411.59	13.89	76.41	19.10	582.86	41.05	164.19	41.05	1124.99	119.88	381.14	95.29
39	411.59	13.89	76.41	19.10	621.72	43.78	175.13	43.78	1124.99	119.88	381.14	95.29
40	411.59	13.89	76.41	19.10	641.15	45.15	180.61	45.15	1124.99	119.88	381.14	95.29
41	411.59	13.89	76.41	19.10	663.36	46.72	186.86	46.72	1124.99	119.88	381.14	95.29
42	411.59	13.89	76.41	19.10	705.34	49.67	198.69	49.67	1124.99	119.88	381.14	95.29
43	411.59	13.89	76.41	19.10	708.12	49.87	199.47	49.87	1124.99	119.88	381.14	95.29
44	411.59	13.89	76.41	19.10	708.12	49.87	199.47	49.87	1124.99	119.88	381.14	95.29
45	427.22	19.10	111.15	27.79	715.46	59.03	245.57	61.39	1180.31	132.17	454.91	113.73
46	427.22	19.10	111.15	27.79	736.43	60.76	252.77	63.19	1180.31	132.17	454.91	113.73
47	450.06	20.12	117.09	29.27	775.61	63.99	266.22	66.55	1180.31	132.17	454.91	113.73
48	453.08	20.26	117.87	29.47	815.10	67.25	279.77	69.94	1180.31	132.17	454.91	113.73
49	476.85	21.32	124.06	31.01	836.72	69.04	287.19	71.80	1180.31	132.17	454.91	113.73
50	482.89	23.27	131.87	32.97	841.14	73.26	314.75	78.69	1201.83	138.32	479.50	119.88
51	495.54	26.99	146.54	36.64	870.27	78.38	335.14	83.78	1238.71	147.54	504.09	126.02
52	501.40	30.27	151.37	37.84	898.59	86.09	355.13	88.78	1275.60	156.76	528.68	132.17
53	488.36	32.20	157.42	39.36	907.83	91.57	355.80	88.95	1315.56	165.98	553.27	138.32
54	504.28	35.64	163.93	40.98	948.99	102.52	378.54	94.64	1361.66	175.20	577.86	144.47
55	512.53	40.37	175.52	43.88	964.59	107.75	400.20	100.05	1407.77	187.50	602.45	150.61
56	531.93	43.89	182.58	45.64	996.05	117.18	417.78	104.44	1445.81	195.21	622.25	155.56
57	554.03	49.56	198.25	49.56	1043.59	127.89	439.94	109.99	1465.92	203.02	632.94	158.24
58	602.08	57.25	221.62	55.41	1074.50	136.20	454.01	113.50	1482.64	212.22	639.57	159.89
59	620.91	61.91	233.07	58.27	1113.35	146.62	477.15	119.29	1522.12	223.17	663.78	165.95
60	669.05	70.82	253.46	63.36	1150.69	158.13	496.28	124.07	1546.65	232.83	676.31	169.08
61	705.57	80.05	268.08	67.02	1212.89	174.31	522.92	130.73	1598.85	245.14	697.29	174.32
62	743.97	89.05	289.42	72.36	1268.47	188.36	543.63	135.91	1660.72	260.24	719.02	179.75
63	781.56	99.07	300.88	75.22	1349.48	207.43	572.22	143.05	1739.18	279.23	744.60	186.15
64	822.81	108.98	319.68	79.92	1424.72	224.46	604.86	151.21	1806.35	297.58	772.66	193.17
65	882.63	122.69	344.26	86.07	1502.58	243.41	636.61	159.15	1873.44	314.37	787.20	196.80
66	957.50	138.39	374.02	93.51	1613.35	268.89	669.87	167.47	1988.38	340.35	829.13	207.28
67	1058.82	157.37	411.87	102.97	1759.29	299.25	723.99	181.00	2086.99	362.62	862.18	215.55
68	1150.28	176.97	448.31	112.08	1896.56	329.41	775.09	193.77	2161.45	381.14	875.40	218.85
69	1287.29	205.48	491.55	122.89	2029.59	359.70	809.93	202.48	2260.65	407.35	905.21	226.30
70	1406.75	232.79	529.79	132.45	2146.23	389.60	839.13	209.78	2374.46	433.40	931.34	232.84
71	1571.29	267.32	579.54	144.89	2268.57	418.95	864.64	216.16	2491.41	461.29	953.78	238.44
72	1751.27	305.75	632.29	158.07	2381.84	445.38	895.07	223.77	2599.15	486.26	972.53	243.13
73	1921.71	340.48	685.13	171.28	2495.95	470.97	921.20	230.30	2707.57	506.24	995.89	248.97
74	2020.04	363.65	711.31	177.83	2621.28	495.49	951.01	237.75	2825.07	525.45	1022.94	255.73
75	2143.93	391.90	745.38	186.35	2762.52	526.38	983.59	245.90	2958.47	553.27	1052.75	263.19
76	2281.32	426.02	781.96	195.49	2919.43	564.34	1018.02	254.51	3111.23	590.16	1084.41	271.10
77	2428.40	464.83	813.00	203.25	3094.71	613.29	1053.37	263.34	3283.82	641.56	1124.06	281.02
78	2665.77	526.21	875.28	218.82	3383.01	691.19	1132.30	283.08	3575.78	725.92	1194.82	298.71
79	2990.53	609.57	965.58	241.40	3778.97	795.39	1236.50	309.13	3978.69	837.07	1299.02	324.76
80	3355.22	703.35	1069.78	267.45	4218.34	910.01	1354.59	338.65	4425.01	956.90	1417.11	354.28
81	3752.92	802.34	1173.98	293.50	4690.72	1031.58	1479.63	369.91	4904.32	1083.68	1549.10	387.27
82	4171.45	908.27	1292.07	323.02	5187.40	1158.35	1611.62	402.90	5406.22	1212.19	1681.09	420.27
83	4610.83	1014.21	1410.17	352.54	5699.71	1283.39	1750.55	437.64	5920.27	1338.96	1820.02	455.00
84	5067.57	1123.62	1542.15	385.54	6225.92	1410.17	1896.43	474.11	6448.21	1467.48	1965.90	491.47
85+		1476.16	1979.79	494.95								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B1

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	330.91	10.07	46.04	11.51	465.42	27.79	97.25	24.31	933.00	88.33	253.95	63.49
30	348.40	10.60	48.47	12.12	465.42	27.79	97.25	24.31	979.65	92.75	266.65	66.66
31	349.59	10.64	48.64	12.16	465.42	27.79	97.25	24.31	995.20	94.22	270.88	67.72
32	349.59	10.64	48.64	12.16	465.42	27.79	97.25	24.31	1010.75	95.69	275.12	68.78
33	365.40	11.12	50.84	12.71	465.42	27.79	97.25	24.31	1026.30	97.16	279.35	69.84
34	382.15	11.63	53.17	13.29	465.42	27.79	97.25	24.31	1038.92	98.36	282.78	70.70
35	399.43	12.16	55.57	13.89	476.69	28.46	99.61	24.90	1038.92	98.36	282.78	70.70
36	399.43	12.16	55.57	13.89	513.36	30.65	107.27	26.82	1038.92	98.36	282.78	70.70
37	399.43	12.16	55.57	13.89	531.69	31.74	111.10	27.77	1038.92	98.36	282.78	70.70
38	399.43	12.16	55.57	13.89	550.03	32.84	114.93	28.73	1038.92	98.36	282.78	70.70
39	399.43	12.16	55.57	13.89	586.70	35.03	122.59	30.65	1038.92	98.36	282.78	70.70
40	399.43	12.16	55.57	13.89	605.03	36.12	126.42	31.61	1038.92	98.36	282.78	70.70
41	399.43	12.16	55.57	13.89	625.99	37.37	130.80	32.70	1038.92	98.36	282.78	70.70
42	399.43	12.16	55.57	13.89	665.60	39.74	139.08	34.77	1038.92	98.36	282.78	70.70
43	399.43	12.16	55.57	13.89	668.23	39.89	139.63	34.91	1038.92	98.36	282.78	70.70
44	399.43	12.16	55.57	13.89	668.23	39.89	139.63	34.91	1038.92	98.36	282.78	70.70
45	409.85	15.63	76.41	19.10	668.23	47.22	179.45	44.86	1081.95	110.65	331.96	82.99
46	409.85	15.63	76.41	19.10	687.82	48.61	184.72	46.18	1081.95	110.65	331.96	82.99
47	431.76	16.47	80.50	20.12	724.41	51.20	194.54	48.64	1081.95	110.65	331.96	82.99
48	434.66	16.58	81.04	20.26	761.30	53.80	204.45	51.11	1081.95	110.65	331.96	82.99
49	457.47	17.45	85.29	21.32	781.49	55.23	209.87	52.47	1081.95	110.65	331.96	82.99
50	463.49	19.39	93.09	23.27	784.16	59.69	227.92	56.98	1097.32	113.73	356.55	89.14
51	472.41	21.21	100.27	25.07	805.41	64.86	237.84	59.46	1124.99	119.88	368.85	92.21
52	474.92	24.60	105.96	26.49	828.64	69.95	247.52	61.88	1158.80	129.10	381.14	95.29
53	461.53	26.83	107.33	26.83	834.57	75.87	261.62	65.41	1192.61	135.24	405.73	101.43
54	473.98	28.51	114.04	28.51	870.13	84.12	273.39	68.35	1229.49	144.47	418.03	104.51
55	480.94	31.59	119.36	29.84	879.94	89.79	287.33	71.83	1266.38	153.69	442.62	110.65
56	496.82	35.11	133.42	33.36	906.89	96.80	305.69	76.42	1299.40	161.66	451.43	112.86
57	515.09	40.71	141.60	35.40	946.39	104.87	317.17	79.29	1313.66	167.19	465.75	116.44
58	557.75	46.17	155.14	38.78	971.09	113.50	332.94	83.24	1325.66	174.43	476.77	119.19
59	571.74	50.98	167.52	41.88	1001.52	121.77	347.92	86.98	1356.17	183.11	492.11	123.03
60	613.14	57.77	178.91	44.73	1031.49	131.37	360.05	90.01	1374.80	191.25	498.92	124.73
61	642.27	65.16	193.61	48.40	1082.16	142.84	387.35	96.84	1416.36	204.28	512.07	128.02
62	675.32	72.36	207.79	51.95	1127.80	154.98	400.57	100.14	1467.55	217.32	536.58	134.15
63	706.34	80.72	220.16	55.04	1196.89	169.28	429.16	107.29	1534.41	231.36	553.13	138.28
64	739.26	89.00	232.49	58.12	1259.33	184.29	444.19	111.05	1589.70	245.37	574.27	143.57
65	789.24	98.88	249.04	62.26	1324.70	201.28	468.09	117.02	1643.41	260.70	592.96	148.24
66	852.77	112.21	276.78	69.19	1417.58	221.72	500.04	125.01	1737.59	281.50	624.41	156.10
67	940.31	128.22	303.08	75.77	1539.68	246.16	540.58	135.14	1820.73	299.23	649.17	162.29
68	1016.57	145.51	330.34	82.58	1656.76	271.28	581.32	145.33	1881.12	317.21	668.84	167.21
69	1130.16	167.21	362.62	90.65	1765.17	297.77	609.83	152.46	1960.50	338.26	686.06	171.51
70	1230.16	190.64	393.33	98.33	1858.07	322.74	636.26	159.07	2054.02	359.63	710.03	177.51
71	1367.23	218.35	432.62	108.15	1956.58	345.41	659.62	164.91	2146.00	381.07	730.93	182.73
72	1516.25	249.59	474.22	118.55	2050.49	367.93	679.91	169.98	2235.53	402.35	748.76	187.19
73	1656.43	277.81	518.03	129.51	2141.16	387.98	705.42	176.36	2321.67	419.10	763.52	190.88
74	1732.32	295.71	535.48	133.87	2239.67	407.58	727.25	181.81	2415.49	433.55	791.18	197.79
75	1830.79	318.90	568.64	142.16	2353.33	432.24	753.06	188.27	2520.46	453.38	814.54	203.63
76	1940.14	346.72	597.53	149.38	2478.66	462.90	789.33	197.33	2642.79	485.03	840.97	210.24
77	2057.25	378.22	622.12	155.53	2621.05	503.71	820.07	205.02	2783.65	528.45	876.63	219.16
78	2248.97	428.95	673.82	168.46	2856.80	569.62	882.22	220.56	3023.52	599.15	930.85	232.71
79	2512.95	494.95	743.29	185.82	3179.82	652.98	965.58	241.40	3351.75	689.45	1021.16	255.29
80	2804.70	569.62	826.65	206.66	3534.10	745.03	1055.89	263.97	3711.24	784.97	1111.46	277.87
81	3122.51	647.77	910.01	227.50	3912.69	842.28	1160.09	290.02	4096.78	885.70	1215.66	303.92
82	3455.95	731.13	1000.32	250.08	4310.39	941.27	1264.29	316.07	4497.95	986.42	1326.81	331.70
83	3803.28	814.49	1097.57	274.39	4718.50	1040.26	1375.43	343.86	4907.80	1087.15	1437.95	359.49
84	4164.51	899.59	1194.82	298.71	5137.04	1140.98	1493.53	373.38	5326.33	1187.87	1549.10	387.27
85+		1172.24	1535.21	383.80								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B1

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	397.70	17.78	77.60	19.40	594.81	48.60	163.28	40.82	1275.60	153.69	418.03	104.51
30	427.22	19.10	83.36	20.84	615.32	50.27	168.91	42.23	1275.60	153.69	418.03	104.51
31	427.22	19.10	83.36	20.84	635.83	51.95	174.54	43.64	1275.60	153.69	418.03	104.51
32	427.22	19.10	83.36	20.84	676.85	55.30	185.80	46.45	1275.60	153.69	418.03	104.51
33	427.22	19.10	83.36	20.84	697.36	56.97	191.43	47.86	1275.60	153.69	418.03	104.51
34	427.22	19.10	83.36	20.84	738.38	60.33	202.69	50.67	1275.60	153.69	418.03	104.51
35	427.22	19.10	83.36	20.84	779.41	63.68	213.95	53.49	1275.60	153.69	418.03	104.51
36	427.22	19.10	83.36	20.84	799.92	65.35	219.58	54.90	1275.60	153.69	418.03	104.51
37	427.22	19.10	83.36	20.84	840.94	68.70	230.85	57.71	1275.60	153.69	418.03	104.51
38	427.22	19.10	83.36	20.84	881.96	72.06	242.11	60.53	1275.60	153.69	418.03	104.51
39	429.17	19.19	83.74	20.93	922.98	75.41	253.37	63.34	1275.60	153.69	418.03	104.51
40	453.01	20.26	88.39	22.10	940.56	76.84	258.19	64.55	1275.60	153.69	418.03	104.51
41	479.72	21.45	93.60	23.40	940.56	76.84	258.19	64.55	1275.60	153.69	418.03	104.51
42	509.54	22.78	99.42	24.86	940.56	76.84	258.19	64.55	1275.60	153.69	418.03	104.51
43	527.62	23.59	102.95	25.74	940.56	76.84	258.19	64.55	1275.60	153.69	418.03	104.51
44	527.62	23.59	102.95	25.74	940.56	76.84	258.19	64.55	1275.60	153.69	418.03	104.51
45	529.80	28.75	131.42	32.86	1017.41	98.36	344.26	86.06	1349.37	172.13	491.80	122.95
46	559.67	30.37	138.83	34.71	1017.41	98.36	344.26	86.06	1349.37	172.13	491.80	122.95
47	599.73	32.54	148.77	37.19	1017.41	98.36	344.26	86.06	1349.37	172.13	491.80	122.95
48	651.12	35.33	161.52	40.38	1017.41	98.36	344.26	86.06	1349.37	172.13	491.80	122.95
49	738.52	40.07	183.20	45.80	1017.41	98.36	344.26	86.06	1349.37	172.13	491.80	122.95
50	727.74	44.27	199.23	49.81	1051.22	104.51	381.14	95.29	1380.11	181.35	528.68	132.17
51	777.02	51.42	228.54	57.13	1094.25	116.80	405.73	101.43	1423.14	190.57	540.98	135.24
52	755.78	53.60	225.13	56.28	1143.43	126.02	430.32	107.58	1472.32	202.87	565.57	141.39
53	791.80	62.15	237.81	59.45	1195.68	138.32	454.91	113.73	1527.64	215.16	590.16	147.54
54	829.04	70.67	260.94	65.24	1251.01	153.69	479.50	119.88	1586.05	227.46	614.75	153.69
55	829.59	75.89	272.17	68.04	1309.41	165.98	504.09	126.02	1647.52	242.82	651.63	162.91
56	868.32	84.20	284.18	71.04	1370.88	181.35	528.68	132.17	1709.00	258.19	676.22	169.06
57	930.79	94.70	313.87	78.47	1435.43	196.72	565.57	141.39	1776.62	273.56	700.81	175.20
58	973.31	105.44	335.25	83.81	1509.20	215.16	590.16	147.54	1853.46	288.93	737.70	184.42
59	1026.98	116.52	357.68	89.42	1592.19	233.60	627.04	156.76	1942.60	310.45	774.58	193.65
60	1063.41	127.29	371.27	92.82	1693.63	258.19	663.93	165.98	2047.11	335.04	811.47	202.87
61	1127.11	142.87	402.16	100.54	1759.17	275.71	683.29	170.82	2106.81	350.64	827.14	206.79
62	1195.05	160.57	431.69	107.92	1830.87	294.92	712.49	178.12	2175.43	370.85	840.97	210.24
63	1288.75	180.69	457.04	114.26	1907.79	315.60	727.86	181.96	2248.97	389.52	864.33	216.08
64	1376.25	201.53	487.92	121.98	1986.25	337.50	752.45	188.11	2323.74	409.42	885.23	221.31
65	1448.46	219.23	511.53	127.88	2068.24	360.40	774.58	193.65	2401.74	430.32	903.68	225.92
66	1591.87	249.23	557.42	139.36	2150.23	381.45	794.25	198.56	2482.04	451.99	919.66	229.92
67	1735.07	279.14	613.02	153.26	2231.53	403.20	821.61	205.40	2561.19	471.66	933.19	233.30
68	1868.52	310.97	643.75	160.94	2336.04	430.32	836.06	209.01	2660.62	496.72	954.09	238.52
69	1953.49	335.11	665.02	166.25	2472.66	464.52	867.10	216.77	2796.64	528.84	971.91	242.98
70	2035.94	360.58	677.01	169.25	2628.04	502.56	894.46	223.61	2948.48	564.80	1005.11	251.28
71	2102.43	381.01	679.39	169.85	2790.03	541.51	927.04	231.76	3104.24	601.68	1025.09	256.27
72	2190.47	403.22	697.46	174.37	2939.10	574.48	955.32	238.83	3248.93	632.57	1049.99	262.50
73	2301.88	428.21	718.55	179.64	3087.26	605.83	979.29	244.82	3390.17	657.70	1078.88	269.72
74	2425.65	457.56	743.28	185.82	3252.62	637.34	1014.95	253.74	3546.32	683.29	1102.86	275.71
75	2583.86	491.80	776.12	194.03	3436.82	676.22	1052.75	263.19	3723.06	716.56	1137.28	284.32
76	2758.98	534.83	818.84	204.71	3647.91	728.47	1091.79	272.95	3928.23	765.36	1172.94	293.23
77	2951.55	586.78	855.42	213.85	3886.50	793.56	1131.13	282.78	4167.52	837.75	1215.97	303.99
78	3256.24	666.88	916.96	229.24	4273.92	899.59	1208.71	302.18	4565.68	955.16	1292.07	323.02
79	3671.30	772.81	1014.21	253.55	4800.12	1038.52	1326.81	331.70	5109.25	1104.51	1410.17	352.54
80	4133.25	890.91	1118.41	279.60	5383.64	1193.08	1458.79	364.70	5708.40	1267.76	1542.15	385.54
81	4635.14	1019.42	1236.50	309.13	6010.58	1354.59	1597.73	399.43	6350.96	1436.22	1681.09	420.27
82	5163.09	1151.40	1354.59	338.65	6667.03	1521.31	1743.61	435.90	7021.31	1608.15	1833.91	458.48
83	5711.87	1285.13	1486.58	371.64	7340.86	1688.03	1896.43	474.11	7705.55	1778.34	1986.74	496.68
84	6279.76	1422.32	1625.51	406.38	8030.31	1854.75	2056.20	514.05	8403.69	1948.53	2146.51	536.63
85+		1858.22	2083.99	521.00								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B1

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	384.76	14.55	51.73	12.93	559.82	40.82	124.40	31.10	1171.09	129.10	307.37	76.84
30	413.32	15.63	55.57	13.89	579.12	42.23	128.69	32.17	1171.09	129.10	307.37	76.84
31	413.32	15.63	55.57	13.89	598.43	43.64	132.98	33.25	1171.09	129.10	307.37	76.84
32	413.32	15.63	55.57	13.89	637.04	46.45	141.56	35.39	1171.09	129.10	307.37	76.84
33	413.32	15.63	55.57	13.89	656.34	47.86	145.85	36.46	1171.09	129.10	307.37	76.84
34	413.32	15.63	55.57	13.89	694.95	50.67	154.43	38.61	1171.09	129.10	307.37	76.84
35	413.32	15.63	55.57	13.89	733.56	53.49	163.01	40.75	1171.09	129.10	307.37	76.84
36	413.32	15.63	55.57	13.89	752.86	54.90	167.30	41.83	1171.09	129.10	307.37	76.84
37	413.32	15.63	55.57	13.89	791.47	57.71	175.88	43.97	1171.09	129.10	307.37	76.84
38	413.32	15.63	55.57	13.89	830.08	60.53	184.46	46.12	1171.09	129.10	307.37	76.84
39	415.21	15.70	55.83	13.96	868.69	63.34	193.04	48.26	1171.09	129.10	307.37	76.84
40	438.28	16.57	58.93	14.73	885.23	64.55	196.72	49.18	1171.09	129.10	307.37	76.84
41	464.12	17.55	62.40	15.60	885.23	64.55	196.72	49.18	1171.09	129.10	307.37	76.84
42	492.97	18.64	66.28	16.57	885.23	64.55	196.72	49.18	1171.09	129.10	307.37	76.84
43	510.46	19.30	68.63	17.16	885.23	64.55	196.72	49.18	1171.09	129.10	307.37	76.84
44	510.46	19.30	68.63	17.16	885.23	64.55	196.72	49.18	1171.09	129.10	307.37	76.84
45	507.21	22.59	98.57	24.64	949.78	79.92	258.19	64.55	1229.49	144.47	368.85	92.21
46	535.81	23.86	104.12	26.03	949.78	79.92	258.19	64.55	1229.49	144.47	368.85	92.21
47	574.16	25.57	111.58	27.89	949.78	79.92	258.19	64.55	1229.49	144.47	368.85	92.21
48	623.36	27.76	121.14	30.28	949.78	79.92	258.19	64.55	1229.49	144.47	368.85	92.21
49	707.03	31.49	137.40	34.35	949.78	79.92	258.19	64.55	1229.49	144.47	368.85	92.21
50	694.53	35.97	143.89	35.97	974.37	86.06	270.49	67.62	1254.08	150.61	393.44	98.36
51	737.03	39.99	159.98	39.99	1011.26	95.29	295.08	73.77	1290.97	159.83	405.73	101.43
52	715.58	45.56	160.80	40.20	1051.22	104.51	307.37	76.84	1334.00	169.06	430.32	107.58
53	745.86	51.35	172.95	43.24	1094.25	116.80	331.96	82.99	1380.11	181.35	442.62	110.65
54	777.39	57.08	184.84	46.21	1140.35	126.02	356.55	89.14	1429.29	190.57	467.21	116.80
55	774.64	62.81	198.89	49.72	1192.61	138.32	368.85	92.21	1478.47	202.87	491.80	122.95
56	807.80	68.41	210.50	52.63	1244.86	150.61	393.44	98.36	1533.79	215.16	504.09	126.02
57	860.44	78.47	227.29	56.82	1297.12	162.91	418.03	104.51	1592.19	230.53	528.68	132.17
58	894.90	86.52	248.73	62.18	1358.59	178.28	442.62	110.65	1656.74	242.82	553.27	138.32
59	940.27	97.55	260.13	65.03	1432.36	196.72	467.21	116.80	1730.51	261.27	577.86	144.47
60	970.59	106.08	275.80	68.95	1515.35	215.16	491.80	122.95	1819.65	279.71	614.75	153.69
61	1023.93	119.06	296.33	74.08	1567.37	230.76	515.46	128.87	1870.06	296.69	623.35	155.84
62	1081.86	131.61	315.87	78.97	1626.47	248.20	537.29	134.32	1924.31	312.44	642.41	160.60
63	1161.20	148.80	340.12	85.03	1688.86	264.42	557.27	139.32	1984.56	326.97	659.62	164.91
64	1233.06	167.06	360.64	90.16	1753.87	282.17	575.40	143.85	2044.34	345.79	674.99	168.75
65	1291.87	182.69	386.25	96.56	1820.80	301.23	591.69	147.92	2108.58	363.08	688.52	172.13
66	1414.99	206.35	418.07	104.52	1888.96	321.36	606.14	151.53	2173.74	378.84	700.20	175.05
67	1538.03	232.62	459.77	114.94	1955.12	339.80	618.74	154.69	2239.14	398.13	720.18	180.04
68	1650.30	259.14	491.00	122.75	2040.96	361.47	639.34	159.83	2323.74	418.03	737.70	184.42
69	1714.50	277.96	498.76	124.69	2153.46	390.67	667.00	166.75	2432.17	445.46	752.76	188.19
70	1778.38	299.26	510.21	127.55	2282.25	421.87	691.59	172.90	2556.58	474.89	774.58	193.65
71	1827.00	314.45	514.13	128.53	2413.42	452.38	713.11	178.28	2685.29	503.63	802.24	200.56
72	1898.41	333.47	531.82	132.95	2536.75	481.96	740.15	185.04	2805.70	531.45	826.22	206.55
73	1986.47	355.10	551.45	137.86	2655.70	506.24	763.52	190.88	2917.13	551.89	846.51	211.63
74	2083.98	375.64	575.44	143.86	2787.11	529.45	791.18	197.79	3040.84	567.41	871.10	217.77
75	2207.32	405.35	599.38	149.84	2933.49	560.96	822.22	205.56	3181.31	593.61	899.07	224.77
76	2347.72	438.93	634.42	158.60	3103.85	603.07	863.10	215.78	3347.29	634.42	929.50	232.37
77	2504.40	482.50	664.54	166.14	3301.50	659.24	897.84	224.46	3545.40	699.89	968.53	242.13
78	2754.34	548.78	722.45	180.61	3622.67	748.50	965.58	241.40	3874.49	800.60	1035.05	258.76
79	3089.52	633.88	798.86	199.72	4049.89	863.12	1055.89	263.97	4317.33	922.17	1132.30	283.08
80	3461.16	727.66	882.22	220.56	4520.52	984.69	1167.03	291.76	4800.12	1052.42	1236.50	309.13
81	3858.86	828.39	972.53	243.13	5020.68	1113.20	1278.18	319.55	5312.44	1184.40	1354.59	338.65
82	4277.39	932.59	1076.73	269.18	5539.94	1243.45	1396.27	349.07	5843.86	1318.12	1472.69	368.17
83	4708.08	1036.79	1180.93	295.23	6071.36	1371.96	1521.31	380.33	6382.22	1450.11	1597.73	399.43
84	5150.93	1142.72	1285.13	321.28	6611.46	1502.21	1653.30	413.32	6927.53	1582.10	1729.71	432.43
85+		1476.16	1653.30	413.32								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B1

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	461.95	26.05	83.36	20.84	647.20	67.27	167.26	41.81	1626.00	236.68	479.50	119.88
30	461.95	26.05	83.36	20.84	690.35	71.75	178.41	44.60	1626.00	236.68	479.50	119.88
31	461.95	26.05	83.36	20.84	733.50	76.23	189.56	47.39	1626.00	236.68	479.50	119.88
32	461.95	26.05	83.36	20.84	755.07	78.48	195.13	48.78	1626.00	236.68	479.50	119.88
33	461.95	26.05	83.36	20.84	798.22	82.96	206.28	51.57	1626.00	236.68	479.50	119.88
34	461.95	26.05	83.36	20.84	841.37	87.45	217.43	54.36	1626.00	236.68	479.50	119.88
35	461.95	26.05	83.36	20.84	862.94	89.69	223.01	55.75	1626.00	236.68	479.50	119.88
36	461.95	26.05	83.36	20.84	906.09	94.17	234.16	58.54	1626.00	236.68	479.50	119.88
37	461.95	26.05	83.36	20.84	949.23	98.66	245.31	61.33	1626.00	236.68	479.50	119.88
38	461.95	26.05	83.36	20.84	992.38	103.14	256.46	64.11	1626.00	236.68	479.50	119.88
39	479.76	27.05	86.57	21.64	1057.10	109.87	273.18	68.30	1626.00	236.68	479.50	119.88
40	505.01	28.48	91.13	22.78	1094.25	113.73	282.78	70.70	1626.00	236.68	479.50	119.88
41	531.72	29.98	95.95	23.99	1094.25	113.73	282.78	70.70	1626.00	236.68	479.50	119.88
42	563.33	31.77	101.65	25.41	1094.25	113.73	282.78	70.70	1626.00	236.68	479.50	119.88
43	587.74	33.14	106.06	26.51	1094.25	113.73	282.78	70.70	1626.00	236.68	479.50	119.88
44	587.74	33.14	106.06	26.51	1094.25	113.73	282.78	70.70	1626.00	236.68	479.50	119.88
45	590.46	43.36	140.39	35.10	1217.20	144.47	368.85	92.21	1748.95	267.41	565.57	141.39
46	620.09	45.53	147.44	36.86	1217.20	144.47	368.85	92.21	1748.95	267.41	565.57	141.39
47	657.48	48.28	156.32	39.08	1217.20	144.47	368.85	92.21	1748.95	267.41	565.57	141.39
48	708.98	52.06	168.57	42.14	1217.20	144.47	368.85	92.21	1748.95	267.41	565.57	141.39
49	798.60	58.64	189.88	47.47	1217.20	144.47	368.85	92.21	1748.95	267.41	565.57	141.39
50	790.02	61.80	204.22	51.06	1266.38	156.76	405.73	101.43	1798.13	276.64	602.45	150.61
51	811.98	68.77	211.59	52.90	1330.93	172.13	430.32	107.58	1868.83	295.08	627.04	156.76
52	811.43	73.31	212.34	53.08	1404.70	187.50	467.21	116.80	1942.60	310.45	651.63	162.91
53	838.64	82.37	229.63	57.41	1478.47	205.94	491.80	122.95	2025.59	328.89	676.22	169.06
54	867.18	90.89	245.66	61.41	1561.46	227.46	516.39	129.10	2114.73	350.41	713.11	178.28
55	879.10	97.41	247.10	61.77	1647.52	245.90	553.27	138.32	2206.94	371.92	737.70	184.42
56	949.62	112.58	274.12	68.53	1736.66	267.41	577.86	144.47	2305.30	393.44	774.58	193.65
57	983.25	120.79	289.90	72.48	1809.89	288.49	607.35	151.84	2406.73	418.03	799.17	199.79
58	1027.06	131.67	306.44	76.61	1890.03	309.00	624.01	156.00	2520.46	445.69	836.06	209.01
59	1094.22	149.10	327.06	81.77	1962.31	328.03	656.05	164.01	2655.70	476.43	872.94	218.23
60	1148.03	163.33	340.86	85.21	2060.97	353.56	678.37	169.59	2769.12	502.38	907.91	226.98
61	1209.55	179.45	363.57	90.89	2167.75	381.05	700.00	175.00	2868.64	528.82	921.75	230.44
62	1289.64	199.12	379.71	94.93	2280.46	408.61	728.86	182.22	2961.40	553.29	940.31	235.08
63	1342.81	212.97	394.55	98.64	2371.67	435.34	747.82	186.96	3072.06	583.16	959.84	239.96
64	1437.24	236.56	419.57	104.89	2497.62	465.04	773.32	193.33	3186.00	610.09	986.98	246.75
65	1522.68	257.45	440.08	110.02	2641.32	501.03	811.92	202.98	3309.20	641.26	1002.79	250.70
66	1636.53	283.75	475.12	118.78	2809.00	541.46	843.97	210.99	3464.34	678.88	1036.45	259.11
67	1784.80	315.36	509.94	127.49	2977.55	582.45	883.72	220.93	3616.09	715.10	1054.90	263.73
68	1943.97	352.43	547.72	136.93	3159.80	624.58	914.74	228.69	3769.63	752.45	1081.95	270.49
69	2085.09	387.26	568.86	142.22	3358.82	674.15	943.33	235.83	3973.41	800.40	1105.31	276.33
70	2257.42	427.95	599.13	149.78	3582.43	726.17	977.45	244.36	4200.26	850.66	1134.21	283.55
71	2458.58	474.43	641.00	160.25	3808.43	779.96	1007.26	251.82	4430.17	902.52	1167.71	291.93
72	2696.05	526.16	681.90	170.48	4023.52	826.22	1041.38	260.35	4645.33	948.86	1196.30	299.07
73	2934.79	576.51	735.26	183.82	4232.53	869.33	1070.58	267.65	4852.89	985.52	1219.96	304.99
74	3093.00	609.41	759.26	189.82	4463.37	913.05	1102.86	275.71	5080.73	1018.94	1254.70	313.67
75	3290.81	655.09	791.49	197.87	4723.94	966.30	1144.97	286.24	5342.53	1066.20	1290.97	322.74
76	3513.28	708.19	833.60	208.40	5020.02	1036.46	1187.69	296.92	5645.22	1136.05	1327.85	331.96
77	3759.25	774.12	869.56	217.39	5356.98	1129.37	1237.18	309.29	6000.31	1242.48	1378.57	344.64
78	4148.88	877.01	937.80	234.45	5906.38	1278.18	1326.81	331.70	6594.09	1417.11	1472.69	368.17
79	4675.09	1012.47	1042.00	260.50	6656.61	1477.90	1458.79	364.70	7410.32	1644.62	1611.62	402.90
80	5260.34	1163.56	1153.14	288.29	7493.68	1700.19	1604.67	401.17	8320.33	1892.96	1764.45	441.11
81	5890.75	1325.07	1271.23	317.81	8395.01	1936.37	1764.45	441.11	9299.81	2155.19	1931.16	482.79
82	6554.15	1491.79	1403.22	350.81	9339.75	2177.77	1931.16	482.79	10320.96	2419.17	2111.78	527.94
83	7238.39	1661.98	1535.21	383.80	10308.81	2419.17	2104.83	526.21	11362.96	2681.40	2292.39	573.10
84	7945.21	1832.17	1681.09	420.27	11302.17	2662.30	2285.44	571.36	12429.27	2941.90	2479.95	619.99
85+		2372.28	2160.40	540.10								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B1

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	444.58	22.58	62.52	15.63	603.57	56.36	123.62	30.91	1478.47	202.87	368.85	92.21
30	444.58	22.58	62.52	15.63	643.81	60.11	131.86	32.97	1478.47	202.87	368.85	92.21
31	444.58	22.58	62.52	15.63	684.05	63.87	140.11	35.03	1478.47	202.87	368.85	92.21
32	444.58	22.58	62.52	15.63	704.17	65.75	144.23	36.06	1478.47	202.87	368.85	92.21
33	444.58	22.58	62.52	15.63	744.41	69.51	152.47	38.12	1478.47	202.87	368.85	92.21
34	444.58	22.58	62.52	15.63	784.64	73.26	160.71	40.18	1478.47	202.87	368.85	92.21
35	444.58	22.58	62.52	15.63	804.76	75.14	164.83	41.21	1478.47	202.87	368.85	92.21
36	444.58	22.58	62.52	15.63	845.00	78.90	173.07	43.27	1478.47	202.87	368.85	92.21
37	444.58	22.58	62.52	15.63	885.24	82.66	181.31	45.33	1478.47	202.87	368.85	92.21
38	444.58	22.58	62.52	15.63	925.48	86.42	189.56	47.39	1478.47	202.87	368.85	92.21
39	461.73	23.45	64.93	16.23	985.84	92.05	201.92	50.48	1478.47	202.87	368.85	92.21
40	486.03	24.68	68.35	17.09	1020.48	95.29	209.01	52.25	1478.47	202.87	368.85	92.21
41	511.73	25.99	71.96	17.99	1020.48	95.29	209.01	52.25	1478.47	202.87	368.85	92.21
42	542.15	27.53	76.24	19.06	1020.48	95.29	209.01	52.25	1478.47	202.87	368.85	92.21
43	565.64	28.72	79.54	19.89	1020.48	95.29	209.01	52.25	1478.47	202.87	368.85	92.21
44	565.64	28.72	79.54	19.89	1020.48	95.29	209.01	52.25	1478.47	202.87	368.85	92.21
45	559.49	35.10	99.10	24.77	1121.91	122.95	270.49	67.62	1582.97	227.46	430.32	107.58
46	587.57	36.86	104.07	26.02	1121.91	122.95	270.49	67.62	1582.97	227.46	430.32	107.58
47	623.00	39.08	110.35	27.59	1121.91	122.95	270.49	67.62	1582.97	227.46	430.32	107.58
48	671.80	42.14	118.99	29.75	1121.91	122.95	270.49	67.62	1582.97	227.46	430.32	107.58
49	756.72	47.47	134.03	33.51	1121.91	122.95	270.49	67.62	1582.97	227.46	430.32	107.58
50	747.03	51.06	139.73	34.93	1164.94	132.17	307.37	76.84	1622.93	236.68	454.91	113.73
51	764.38	58.19	148.11	37.03	1220.27	144.47	319.67	79.92	1681.33	248.97	479.50	119.88
52	760.88	63.20	161.78	40.45	1278.67	159.83	344.26	86.06	1745.88	264.34	491.80	122.95
53	781.24	69.89	169.73	42.43	1343.22	175.20	368.85	92.21	1816.58	282.78	516.39	129.10
54	803.30	76.15	176.87	44.22	1413.92	190.57	381.14	95.29	1890.35	298.15	540.98	135.24
55	812.57	83.16	180.57	45.14	1487.69	209.01	405.73	101.43	1970.26	316.59	565.57	141.39
56	873.75	93.00	195.80	48.95	1564.53	227.46	430.32	107.58	2053.25	335.04	590.16	147.54
57	901.11	101.47	212.59	53.15	1624.65	242.94	449.44	112.36	2142.39	356.55	614.75	153.69
58	938.48	112.52	220.26	55.06	1692.03	261.00	468.01	117.00	2240.75	381.14	639.34	159.83
59	993.22	125.05	240.49	60.12	1751.43	278.24	492.04	123.01	2354.48	405.73	676.22	169.06
60	1039.14	137.29	255.64	63.91	1831.02	298.94	517.40	129.35	2448.33	429.74	690.01	172.50
61	1090.70	149.16	270.34	67.59	1922.19	321.78	530.65	132.66	2531.85	452.01	709.04	177.26
62	1155.35	166.70	287.10	71.78	2015.42	347.87	552.17	138.04	2608.79	473.02	733.90	183.48
63	1197.10	179.34	295.91	73.98	2091.24	368.57	576.89	144.22	2698.16	496.66	747.78	186.95
64	1276.55	198.62	321.37	80.34	2194.56	394.50	595.67	148.92	2792.84	520.61	759.22	189.80
65	1348.85	215.64	334.46	83.62	2315.01	423.95	616.65	154.16	2894.89	546.25	781.12	195.28
66	1445.16	237.56	360.74	90.19	2458.20	457.58	650.77	162.69	3026.44	577.82	808.43	202.11
67	1572.33	266.15	384.69	96.17	2600.96	492.07	682.88	170.72	3154.57	608.60	831.75	207.94
68	1706.03	296.31	413.04	103.26	2751.61	528.68	708.19	177.05	3282.75	639.34	845.89	211.47
69	1822.54	323.81	437.59	109.40	2915.74	569.33	733.70	183.42	3449.34	678.91	876.63	219.16
70	1962.14	357.34	462.18	115.55	3098.32	613.21	765.36	191.34	3635.46	721.56	903.68	225.92
71	2127.54	396.41	497.62	124.41	3284.74	655.17	793.33	198.33	3824.03	764.36	927.04	231.76
72	2325.63	439.87	530.37	132.59	3461.94	694.97	826.22	206.55	3999.85	802.55	955.32	238.83
73	2523.29	480.43	568.16	142.04	3628.77	728.24	846.51	211.63	4166.14	827.83	979.29	244.82
74	2645.44	505.51	591.43	147.86	3810.04	761.21	879.09	219.77	4341.49	849.12	1006.95	251.74
75	2800.94	539.82	622.43	155.61	4015.06	801.09	914.44	228.61	4543.36	879.86	1037.38	259.35
76	2978.45	582.78	656.55	164.14	4252.82	859.42	951.63	237.91	4785.80	940.56	1077.04	269.26
77	3177.78	638.03	692.82	173.20	4529.84	940.25	996.81	249.20	5081.26	1039.23	1116.99	279.25
78	3494.16	722.45	750.24	187.56	4980.74	1066.31	1076.73	269.18	5569.46	1193.08	1201.77	300.44
79	3914.43	831.86	833.60	208.40	5581.62	1227.82	1187.87	296.97	6224.18	1377.17	1319.86	329.97
80	4376.38	949.95	923.90	230.98	6239.81	1401.48	1305.97	326.49	6939.69	1569.94	1444.90	361.23
81	4867.85	1074.99	1021.16	255.29	6939.69	1582.10	1437.95	359.49	7696.87	1767.92	1583.83	395.96
82	5381.91	1203.50	1125.35	281.34	7667.35	1766.18	1576.89	394.22	8480.10	1965.90	1736.66	434.16
83	5909.85	1332.02	1236.50	309.13	8407.16	1948.53	1722.77	430.69	9272.02	2162.14	1882.54	470.63
84	6448.21	1460.53	1354.59	338.65	9159.14	2130.88	1868.64	467.16	10072.62	2356.65	2035.36	508.84
85+		1863.43	1736.66	434.16								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B1

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	259.90	7.91	463.69	27.79	894.87	83.56
30	266.04	8.10	463.69	27.79	946.49	88.38
31	275.33	8.38	463.69	27.79	963.70	89.98
32	309.81	9.43	463.69	27.79	980.91	91.59
33	321.03	9.77	463.69	27.79	998.12	93.20
34	332.33	10.11	463.69	27.79	1015.33	94.80
35	346.55	10.55	463.69	27.79	1020.48	95.29
36	358.01	10.90	464.67	27.85	1020.48	95.29
37	366.03	11.14	503.39	30.17	1020.48	95.29
38	366.03	11.14	522.76	31.33	1020.48	95.29
39	378.93	11.53	542.12	32.49	1020.48	95.29
40	398.96	12.14	561.48	33.65	1020.48	95.29
41	399.43	12.16	583.25	34.95	1020.48	95.29
42	399.43	12.16	605.20	36.27	1020.48	95.29
43	399.43	12.16	624.54	37.43	1020.48	95.29
44	399.43	12.16	624.54	37.43	1020.48	95.29
45	411.59	15.63	632.25	44.84	1063.51	104.51
46	411.59	15.63	671.16	47.60	1063.51	104.51
47	411.59	15.63	692.16	49.09	1063.51	104.51
48	415.75	15.79	731.62	51.89	1063.51	104.51
49	418.54	15.89	753.02	53.41	1063.51	104.51
50	427.10	17.80	763.86	55.70	1078.88	110.65
51	435.12	19.54	786.09	63.52	1106.54	116.80
52	437.64	22.58	792.89	67.15	1137.28	122.95
53	449.79	26.05	817.53	72.21	1168.02	132.17
54	461.95	29.52	831.43	78.58	1204.90	138.32
55	475.84	31.26	859.82	85.98	1241.79	147.54
56	491.47	34.73	880.42	92.54	1276.37	156.10
57	505.37	38.21	914.90	100.26	1285.16	161.39
58	522.73	43.42	930.66	105.31	1311.61	170.95
59	543.57	48.63	976.93	115.66	1348.70	180.60
60	569.62	53.84	1010.99	126.07	1365.99	186.66
61	597.41	60.78	1063.85	137.82	1418.57	199.05
62	628.67	67.73	1127.10	153.03	1470.35	212.81
63	663.40	74.68	1172.05	164.37	1538.12	228.38
64	707.33	84.04	1259.28	183.69	1589.11	242.41
65	749.15	94.52	1320.61	198.21	1660.10	258.89
66	814.69	106.11	1405.25	215.82	1716.53	274.33
67	885.29	120.13	1493.70	235.34	1759.87	286.55
68	961.14	135.16	1588.24	257.94	1814.73	302.46
69	1038.33	153.41	1695.04	282.51	1889.04	321.59
70	1136.53	174.42	1805.05	308.91	1975.64	343.49
71	1256.68	199.32	1898.64	332.04	2065.78	363.24
72	1394.31	228.51	1985.94	352.86	2149.46	382.99
73	1552.32	259.71	2072.69	373.46	2230.38	398.36
74	1670.29	284.55	2169.75	393.59	2321.59	415.57
75	1809.66	315.06	2278.40	416.87	2422.49	436.09
76	1916.16	341.18	2397.51	446.31	2537.67	464.75
77	2030.74	372.92	2529.14	484.27	2665.23	503.71
78	2215.98	422.01	2750.87	543.57	2888.06	567.89
79	2474.74	486.26	3054.78	623.46	3197.19	651.25
80	2763.02	559.20	3391.69	710.29	3537.57	743.29
81	3075.62	637.35	3752.92	804.07	3902.27	838.81
82	3407.32	718.98	4134.98	899.59	4284.34	936.06
83	3752.92	804.07	4527.47	995.11	4676.82	1033.31
84	4115.88	889.17	4932.11	1092.36	5079.73	1130.56
85+		1167.03				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B1

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	253.12	5.65	441.11	22.58	827.48	67.38
30	259.10	5.78	441.11	22.58	875.22	71.27
31	268.15	5.99	441.11	22.58	891.14	72.57
32	301.73	6.74	441.11	22.58	907.05	73.86
33	312.66	6.98	441.11	22.58	922.96	75.16
34	323.66	7.22	441.11	22.58	938.88	76.46
35	337.51	7.53	441.11	22.58	943.64	76.84
36	348.67	7.78	442.05	22.62	943.64	76.84
37	356.48	7.96	478.88	24.51	943.64	76.84
38	356.48	7.96	497.30	25.45	943.64	76.84
39	369.05	8.24	515.72	26.40	943.64	76.84
40	388.55	8.67	534.14	27.34	943.64	76.84
41	389.01	8.68	554.86	28.40	943.64	76.84
42	389.01	8.68	575.73	29.47	943.64	76.84
43	389.01	8.68	594.13	30.41	943.64	76.84
44	389.01	8.68	594.13	30.41	943.64	76.84
45	397.69	12.16	594.13	35.87	977.45	86.06
46	397.69	12.16	630.70	38.08	977.45	86.06
47	397.69	12.16	650.43	39.27	977.45	86.06
48	401.72	12.28	687.51	41.51	977.45	86.06
49	404.41	12.36	707.63	42.72	977.45	86.06
50	409.30	14.24	716.12	45.09	989.74	89.14
51	417.36	15.98	733.15	50.29	1011.26	95.29
52	416.80	17.37	736.07	54.24	1035.85	101.43
53	427.22	20.84	755.64	59.32	1063.51	107.58
54	437.64	22.58	765.53	63.37	1091.17	113.73
55	448.06	26.05	789.01	68.28	1121.91	119.88
56	460.21	27.79	805.38	75.04	1147.82	125.49
57	472.37	31.26	834.69	80.21	1153.66	131.51
58	486.26	34.73	844.94	85.72	1176.03	138.53
59	503.63	38.21	883.42	93.51	1203.05	145.65
60	524.47	43.42	909.17	101.83	1216.10	152.72
61	547.05	48.63	952.63	111.22	1258.77	162.60
62	573.10	53.84	1005.64	123.88	1299.00	174.12
63	602.62	60.78	1041.03	133.40	1356.51	187.11
64	639.05	68.28	1114.25	147.44	1395.18	196.62
65	672.13	75.27	1163.00	160.00	1454.58	210.85
66	726.57	86.33	1234.99	175.06	1499.67	224.69
67	787.34	96.11	1308.79	192.12	1534.18	233.30
68	850.38	108.88	1385.23	210.17	1576.21	245.90
69	914.85	123.48	1471.39	230.71	1636.53	262.04
70	994.00	140.66	1560.69	251.28	1705.92	278.94
71	1093.43	161.36	1635.69	269.64	1776.08	296.38
72	1206.47	183.97	1704.08	286.16	1841.78	311.98
73	1338.21	208.17	1773.93	302.92	1906.71	325.74
74	1432.51	228.03	1850.08	319.67	1977.95	337.65
75	1544.55	253.58	1934.53	338.11	2057.48	353.48
76	1628.46	274.79	2030.51	361.47	2148.54	378.07
77	1717.91	300.46	2135.01	392.36	2251.66	410.04
78	1866.91	338.65	2313.23	441.11	2431.32	463.69
79	2073.57	390.75	2559.83	505.37	2681.40	529.68
80	2304.55	448.06	2832.49	574.83	2955.79	602.62
81	2552.89	508.84	3122.51	649.51	3249.29	679.03
82	2818.60	574.83	3428.16	724.19	3556.68	755.45
83	3092.99	640.83	3742.50	800.60	3871.01	831.86
84	3379.54	706.82	4065.52	877.01	4192.29	908.27
85+		923.90				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B1

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

NH-94 PA, NH-94 PA 2/95

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

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 20 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	340.98	11.51	493.21	34.73	1010.29	107.65
30	359.00	12.12	493.21	34.73	1060.80	113.04
31	360.23	12.16	493.21	34.73	1077.64	114.83
32	360.23	12.16	493.21	34.73	1094.48	116.62
33	376.52	12.71	493.21	34.73	1111.32	118.42
34	393.78	13.29	493.21	34.73	1124.99	119.88
35	411.59	13.89	505.15	35.57	1124.99	119.88
36	411.59	13.89	544.01	38.31	1124.99	119.88
37	411.59	13.89	563.44	39.68	1124.99	119.88
38	411.59	13.89	582.86	41.05	1124.99	119.88
39	411.59	13.89	621.72	43.78	1124.99	119.88
40	411.59	13.89	641.15	45.15	1124.99	119.88
41	411.59	13.89	663.36	46.72	1124.99	119.88
42	411.59	13.89	705.34	49.67	1124.99	119.88
43	411.59	13.89	708.12	49.87	1124.99	119.88
44	411.59	13.89	708.12	49.87	1124.99	119.88
45	427.22	19.10	715.46	59.03	1180.31	132.17
46	427.22	19.10	736.43	60.76	1180.31	132.17
47	450.06	20.12	775.61	63.99	1180.31	132.17
48	453.08	20.26	815.10	67.25	1180.31	132.17
49	476.85	21.32	836.72	69.04	1180.31	132.17
50	482.89	23.27	841.14	73.26	1201.83	138.32
51	495.54	26.99	870.27	78.38	1238.71	147.54
52	501.40	30.27	898.59	86.09	1275.60	156.76
53	488.36	32.20	907.83	91.57	1315.56	165.98
54	504.28	35.64	948.99	102.52	1361.66	175.20
55	512.53	40.37	964.59	107.75	1407.77	187.50
56	531.93	43.89	996.05	117.18	1445.81	195.21
57	554.03	49.56	1043.59	127.89	1465.92	203.02
58	602.08	57.25	1074.50	136.20	1482.64	212.22
59	620.91	61.91	1113.35	146.62	1522.12	223.17
60	669.05	70.82	1150.69	158.13	1546.65	232.83
61	705.57	80.05	1212.89	174.31	1598.85	245.14
62	743.97	89.05	1268.47	188.36	1660.72	260.24
63	781.56	99.07	1349.48	207.43	1739.18	279.23
64	822.81	108.98	1424.72	224.46	1806.35	297.58
65	882.63	122.69	1502.58	243.41	1873.44	314.37
66	957.50	138.39	1613.35	268.89	1988.38	340.35
67	1058.82	157.37	1759.29	299.25	2086.99	362.62
68	1150.28	176.97	1896.56	329.41	2161.45	381.14
69	1287.29	205.48	2029.59	359.70	2260.65	407.35
70	1406.75	232.79	2146.23	389.60	2374.46	433.40
71	1571.29	267.32	2268.57	418.95	2491.41	461.29
72	1751.27	305.75	2381.84	445.38	2599.15	486.26
73	1921.71	340.48	2495.95	470.97	2707.57	506.24
74	2020.04	363.65	2621.28	495.49	2825.07	525.45
75	2143.93	391.90	2762.52	526.38	2958.47	553.27
76	2281.32	426.02	2919.43	564.34	3111.23	590.16
77	2428.40	464.83	3094.71	613.29	3283.82	641.56
78	2665.77	526.21	3383.01	691.19	3575.78	725.92
79	2990.53	609.57	3778.97	795.39	3978.69	837.07
80	3355.22	703.35	4218.34	910.01	4425.01	956.90
81	3752.92	802.34	4690.72	1031.58	4904.32	1083.68
82	4171.45	908.27	5187.40	1158.35	5406.22	1212.19
83	4610.83	1014.21	5699.71	1283.39	5920.27	1338.96
84	5067.57	1123.62	6225.92	1410.17	6448.21	1467.48
85+		1476.16				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B1

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

NH-94 PA, NH-94 PA 2/95

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

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 100 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	330.91	10.07	465.42	27.79	933.00	88.33
30	348.40	10.60	465.42	27.79	979.65	92.75
31	349.59	10.64	465.42	27.79	995.20	94.22
32	349.59	10.64	465.42	27.79	1010.75	95.69
33	365.40	11.12	465.42	27.79	1026.30	97.16
34	382.15	11.63	465.42	27.79	1038.92	98.36
35	399.43	12.16	476.69	28.46	1038.92	98.36
36	399.43	12.16	513.36	30.65	1038.92	98.36
37	399.43	12.16	531.69	31.74	1038.92	98.36
38	399.43	12.16	550.03	32.84	1038.92	98.36
39	399.43	12.16	586.70	35.03	1038.92	98.36
40	399.43	12.16	605.03	36.12	1038.92	98.36
41	399.43	12.16	625.99	37.37	1038.92	98.36
42	399.43	12.16	665.60	39.74	1038.92	98.36
43	399.43	12.16	668.23	39.89	1038.92	98.36
44	399.43	12.16	668.23	39.89	1038.92	98.36
45	409.85	15.63	668.23	47.22	1081.95	110.65
46	409.85	15.63	687.82	48.61	1081.95	110.65
47	431.76	16.47	724.41	51.20	1081.95	110.65
48	434.66	16.58	761.30	53.80	1081.95	110.65
49	457.47	17.45	781.49	55.23	1081.95	110.65
50	463.49	19.39	784.16	59.69	1097.32	113.73
51	472.41	21.21	805.41	64.86	1124.99	119.88
52	474.92	24.60	828.64	69.95	1158.80	129.10
53	461.53	26.83	834.57	75.87	1192.61	135.24
54	473.98	28.51	870.13	84.12	1229.49	144.47
55	480.94	31.59	879.94	89.79	1266.38	153.69
56	496.82	35.11	906.89	96.80	1299.40	161.66
57	515.09	40.71	946.39	104.87	1313.66	167.19
58	557.75	46.17	971.09	113.50	1325.66	174.43
59	571.74	50.98	1001.52	121.77	1356.17	183.11
60	613.14	57.77	1031.49	131.37	1374.80	191.25
61	642.27	65.16	1082.16	142.84	1416.36	204.28
62	675.32	72.36	1127.80	154.98	1467.55	217.32
63	706.34	80.72	1196.89	169.28	1534.41	231.36
64	739.26	89.00	1259.33	184.29	1589.70	245.37
65	789.24	98.88	1324.70	201.28	1643.41	260.70
66	852.77	112.21	1417.58	221.72	1737.59	281.50
67	940.31	128.22	1539.68	246.16	1820.73	299.23
68	1016.57	145.51	1656.76	271.28	1881.12	317.21
69	1130.16	167.21	1765.17	297.77	1960.50	338.26
70	1230.16	190.64	1858.07	322.74	2054.02	359.63
71	1367.23	218.35	1956.58	345.41	2146.00	381.07
72	1516.25	249.59	2050.49	367.93	2235.53	402.35
73	1656.43	277.81	2141.16	387.98	2321.67	419.10
74	1732.32	295.71	2239.67	407.58	2415.49	433.55
75	1830.79	318.90	2353.33	432.24	2520.46	453.38
76	1940.14	346.72	2478.66	462.90	2642.79	485.03
77	2057.25	378.22	2621.05	503.71	2783.65	528.45
78	2248.97	428.95	2856.80	569.62	3023.52	599.15
79	2512.95	494.95	3179.82	652.98	3351.75	689.45
80	2804.70	569.62	3534.10	745.03	3711.24	784.97
81	3122.51	647.77	3912.69	842.28	4096.78	885.70
82	3455.95	731.13	4310.39	941.27	4497.95	986.42
83	3803.28	814.49	4718.50	1040.26	4907.80	1087.15
84	4164.51	899.59	5137.04	1140.98	5326.33	1187.87
85+		1172.24				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B1

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	397.70	17.78	594.81	48.60	1275.60	153.69
30	427.22	19.10	615.32	50.27	1275.60	153.69
31	427.22	19.10	635.83	51.95	1275.60	153.69
32	427.22	19.10	676.85	55.30	1275.60	153.69
33	427.22	19.10	697.36	56.97	1275.60	153.69
34	427.22	19.10	738.38	60.33	1275.60	153.69
35	427.22	19.10	779.41	63.68	1275.60	153.69
36	427.22	19.10	799.92	65.35	1275.60	153.69
37	427.22	19.10	840.94	68.70	1275.60	153.69
38	427.22	19.10	881.96	72.06	1275.60	153.69
39	429.17	19.19	922.98	75.41	1275.60	153.69
40	453.01	20.26	940.56	76.84	1275.60	153.69
41	479.72	21.45	940.56	76.84	1275.60	153.69
42	509.54	22.78	940.56	76.84	1275.60	153.69
43	527.62	23.59	940.56	76.84	1275.60	153.69
44	527.62	23.59	940.56	76.84	1275.60	153.69
45	529.80	28.75	1017.41	98.36	1349.37	172.13
46	559.67	30.37	1017.41	98.36	1349.37	172.13
47	599.73	32.54	1017.41	98.36	1349.37	172.13
48	651.12	35.33	1017.41	98.36	1349.37	172.13
49	738.52	40.07	1017.41	98.36	1349.37	172.13
50	727.74	44.27	1051.22	104.51	1380.11	181.35
51	777.02	51.42	1094.25	116.80	1423.14	190.57
52	755.78	53.60	1143.43	126.02	1472.32	202.87
53	791.80	62.15	1195.68	138.32	1527.64	215.16
54	829.04	70.67	1251.01	153.69	1586.05	227.46
55	829.59	75.89	1309.41	165.98	1647.52	242.82
56	868.32	84.20	1370.88	181.35	1709.00	258.19
57	930.79	94.70	1435.43	196.72	1776.62	273.56
58	973.31	105.44	1509.20	215.16	1853.46	288.93
59	1026.98	116.52	1592.19	233.60	1942.60	310.45
60	1063.41	127.29	1693.63	258.19	2047.11	335.04
61	1127.11	142.87	1759.17	275.71	2106.81	350.64
62	1195.05	160.57	1830.87	294.92	2175.43	370.85
63	1288.75	180.69	1907.79	315.60	2248.97	389.52
64	1376.25	201.53	1986.25	337.50	2323.74	409.42
65	1448.46	219.23	2068.24	360.40	2401.74	430.32
66	1591.87	249.23	2150.23	381.45	2482.04	451.99
67	1735.07	279.14	2231.53	403.20	2561.19	471.66
68	1868.52	310.97	2336.04	430.32	2660.62	496.72
69	1953.49	335.11	2472.66	464.52	2796.64	528.84
70	2035.94	360.58	2628.04	502.56	2948.48	564.80
71	2102.43	381.01	2790.03	541.51	3104.24	601.68
72	2190.47	403.22	2939.10	574.48	3248.93	632.57
73	2301.88	428.21	3087.26	605.83	3390.17	657.70
74	2425.65	457.56	3252.62	637.34	3546.32	683.29
75	2583.86	491.80	3436.82	676.22	3723.06	716.56
76	2758.98	534.83	3647.91	728.47	3928.23	765.36
77	2951.55	586.78	3886.50	793.56	4167.52	837.75
78	3256.24	666.88	4273.92	899.59	4565.68	955.16
79	3671.30	772.81	4800.12	1038.52	5109.25	1104.51
80	4133.25	890.91	5383.64	1193.08	5708.40	1267.76
81	4635.14	1019.42	6010.58	1354.59	6350.96	1436.22
82	5163.09	1151.40	6667.03	1521.31	7021.31	1608.15
83	5711.87	1285.13	7340.86	1688.03	7705.55	1778.34
84	6279.76	1422.32	8030.31	1854.75	8403.69	1948.53
85+		1858.22				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B1

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	384.76	14.55	559.82	40.82	1171.09	129.10
30	413.32	15.63	579.12	42.23	1171.09	129.10
31	413.32	15.63	598.43	43.64	1171.09	129.10
32	413.32	15.63	637.04	46.45	1171.09	129.10
33	413.32	15.63	656.34	47.86	1171.09	129.10
34	413.32	15.63	694.95	50.67	1171.09	129.10
35	413.32	15.63	733.56	53.49	1171.09	129.10
36	413.32	15.63	752.86	54.90	1171.09	129.10
37	413.32	15.63	791.47	57.71	1171.09	129.10
38	413.32	15.63	830.08	60.53	1171.09	129.10
39	415.21	15.70	868.69	63.34	1171.09	129.10
40	438.28	16.57	885.23	64.55	1171.09	129.10
41	464.12	17.55	885.23	64.55	1171.09	129.10
42	492.97	18.64	885.23	64.55	1171.09	129.10
43	510.46	19.30	885.23	64.55	1171.09	129.10
44	510.46	19.30	885.23	64.55	1171.09	129.10
45	507.21	22.59	949.78	79.92	1229.49	144.47
46	535.81	23.86	949.78	79.92	1229.49	144.47
47	574.16	25.57	949.78	79.92	1229.49	144.47
48	623.36	27.76	949.78	79.92	1229.49	144.47
49	707.03	31.49	949.78	79.92	1229.49	144.47
50	694.53	35.97	974.37	86.06	1254.08	150.61
51	737.03	39.99	1011.26	95.29	1290.97	159.83
52	715.58	45.56	1051.22	104.51	1334.00	169.06
53	745.86	51.35	1094.25	116.80	1380.11	181.35
54	777.39	57.08	1140.35	126.02	1429.29	190.57
55	774.64	62.81	1192.61	138.32	1478.47	202.87
56	807.80	68.41	1244.86	150.61	1533.79	215.16
57	860.44	78.47	1297.12	162.91	1592.19	230.53
58	894.90	86.52	1358.59	178.28	1656.74	242.82
59	940.27	97.55	1432.36	196.72	1730.51	261.27
60	970.59	106.08	1515.35	215.16	1819.65	279.71
61	1023.93	119.06	1567.37	230.76	1870.06	296.69
62	1081.86	131.61	1626.47	248.20	1924.31	312.44
63	1161.20	148.80	1688.86	264.42	1984.56	326.97
64	1233.06	167.06	1753.87	282.17	2044.34	345.79
65	1291.87	182.69	1820.80	301.23	2108.58	363.08
66	1414.99	206.35	1888.96	321.36	2173.74	378.84
67	1538.03	232.62	1955.12	339.80	2239.14	398.13
68	1650.30	259.14	2040.96	361.47	2323.74	418.03
69	1714.50	277.96	2153.46	390.67	2432.17	445.46
70	1778.38	299.26	2282.25	421.87	2556.58	474.89
71	1827.00	314.45	2413.42	452.38	2685.29	503.63
72	1898.41	333.47	2536.75	481.96	2805.70	531.45
73	1986.47	355.10	2655.70	506.24	2917.13	551.89
74	2083.98	375.64	2787.11	529.45	3040.84	567.41
75	2207.32	405.35	2933.49	560.96	3181.31	593.61
76	2347.72	438.93	3103.85	603.07	3347.29	634.42
77	2504.40	482.50	3301.50	659.24	3545.40	699.89
78	2754.34	548.78	3622.67	748.50	3874.49	800.60
79	3089.52	633.88	4049.89	863.12	4317.33	922.17
80	3461.16	727.66	4520.52	984.69	4800.12	1052.42
81	3858.86	828.39	5020.68	1113.20	5312.44	1184.40
82	4277.39	932.59	5539.94	1243.45	5843.86	1318.12
83	4708.08	1036.79	6071.36	1371.96	6382.22	1450.11
84	5150.93	1142.72	6611.46	1502.21	6927.53	1582.10
85+		1476.16				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B1

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

NH-94 PA, NH-94 PA 2/95

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

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime
Elimination Period: 20 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	461.95	26.05	647.20	67.27	1626.00	236.68
30	461.95	26.05	690.35	71.75	1626.00	236.68
31	461.95	26.05	733.50	76.23	1626.00	236.68
32	461.95	26.05	755.07	78.48	1626.00	236.68
33	461.95	26.05	798.22	82.96	1626.00	236.68
34	461.95	26.05	841.37	87.45	1626.00	236.68
35	461.95	26.05	862.94	89.69	1626.00	236.68
36	461.95	26.05	906.09	94.17	1626.00	236.68
37	461.95	26.05	949.23	98.66	1626.00	236.68
38	461.95	26.05	992.38	103.14	1626.00	236.68
39	479.76	27.05	1057.10	109.87	1626.00	236.68
40	505.01	28.48	1094.25	113.73	1626.00	236.68
41	531.72	29.98	1094.25	113.73	1626.00	236.68
42	563.33	31.77	1094.25	113.73	1626.00	236.68
43	587.74	33.14	1094.25	113.73	1626.00	236.68
44	587.74	33.14	1094.25	113.73	1626.00	236.68
45	590.46	43.36	1217.20	144.47	1748.95	267.41
46	620.09	45.53	1217.20	144.47	1748.95	267.41
47	657.48	48.28	1217.20	144.47	1748.95	267.41
48	708.98	52.06	1217.20	144.47	1748.95	267.41
49	798.60	58.64	1217.20	144.47	1748.95	267.41
50	790.02	61.80	1266.38	156.76	1798.13	276.64
51	811.98	68.77	1330.93	172.13	1868.83	295.08
52	811.43	73.31	1404.70	187.50	1942.60	310.45
53	838.64	82.37	1478.47	205.94	2025.59	328.89
54	867.18	90.89	1561.46	227.46	2114.73	350.41
55	879.10	97.41	1647.52	245.90	2206.94	371.92
56	949.62	112.58	1736.66	267.41	2305.30	393.44
57	983.25	120.79	1809.89	288.49	2406.73	418.03
58	1027.06	131.67	1890.03	309.00	2520.46	445.69
59	1094.22	149.10	1962.31	328.03	2655.70	476.43
60	1148.03	163.33	2060.97	353.56	2769.12	502.38
61	1209.55	179.45	2167.75	381.05	2868.64	528.82
62	1289.64	199.12	2280.46	408.61	2961.40	553.29
63	1342.81	212.97	2371.67	435.34	3072.06	583.16
64	1437.24	236.56	2497.62	465.04	3186.00	610.09
65	1522.68	257.45	2641.32	501.03	3309.20	641.26
66	1636.53	283.75	2809.00	541.46	3464.34	678.88
67	1784.80	315.36	2977.55	582.45	3616.09	715.10
68	1943.97	352.43	3159.80	624.58	3769.63	752.45
69	2085.09	387.26	3358.82	674.15	3973.41	800.40
70	2257.42	427.95	3582.43	726.17	4200.26	850.66
71	2458.58	474.43	3808.43	779.96	4430.17	902.52
72	2696.05	526.16	4023.52	826.22	4645.33	948.86
73	2934.79	576.51	4232.53	869.33	4852.89	985.52
74	3093.00	609.41	4463.37	913.05	5080.73	1018.94
75	3290.81	655.09	4723.94	966.30	5342.53	1066.20
76	3513.28	708.19	5020.02	1036.46	5645.22	1136.05
77	3759.25	774.12	5356.98	1129.37	6000.31	1242.48
78	4148.88	877.01	5906.38	1278.18	6594.09	1417.11
79	4675.09	1012.47	6656.61	1477.90	7410.32	1644.62
80	5260.34	1163.56	7493.68	1700.19	8320.33	1892.96
81	5890.75	1325.07	8395.01	1936.37	9299.81	2155.19
82	6554.15	1491.79	9339.75	2177.77	10320.96	2419.17
83	7238.39	1661.98	10308.81	2419.17	11362.96	2681.40
84	7945.21	1832.17	11302.17	2662.30	12429.27	2941.90
85+		2372.28				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B1

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

NH-94 PA, NH-94 PA 2/95

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

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime
Elimination Period: 100 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	444.58	22.58	603.57	56.36	1478.47	202.87
30	444.58	22.58	643.81	60.11	1478.47	202.87
31	444.58	22.58	684.05	63.87	1478.47	202.87
32	444.58	22.58	704.17	65.75	1478.47	202.87
33	444.58	22.58	744.41	69.51	1478.47	202.87
34	444.58	22.58	784.64	73.26	1478.47	202.87
35	444.58	22.58	804.76	75.14	1478.47	202.87
36	444.58	22.58	845.00	78.90	1478.47	202.87
37	444.58	22.58	885.24	82.66	1478.47	202.87
38	444.58	22.58	925.48	86.42	1478.47	202.87
39	461.73	23.45	985.84	92.05	1478.47	202.87
40	486.03	24.68	1020.48	95.29	1478.47	202.87
41	511.73	25.99	1020.48	95.29	1478.47	202.87
42	542.15	27.53	1020.48	95.29	1478.47	202.87
43	565.64	28.72	1020.48	95.29	1478.47	202.87
44	565.64	28.72	1020.48	95.29	1478.47	202.87
45	559.49	35.10	1121.91	122.95	1582.97	227.46
46	587.57	36.86	1121.91	122.95	1582.97	227.46
47	623.00	39.08	1121.91	122.95	1582.97	227.46
48	671.80	42.14	1121.91	122.95	1582.97	227.46
49	756.72	47.47	1121.91	122.95	1582.97	227.46
50	747.03	51.06	1164.94	132.17	1622.93	236.68
51	764.38	58.19	1220.27	144.47	1681.33	248.97
52	760.88	63.20	1278.67	159.83	1745.88	264.34
53	781.24	69.89	1343.22	175.20	1816.58	282.78
54	803.30	76.15	1413.92	190.57	1890.35	298.15
55	812.57	83.16	1487.69	209.01	1970.26	316.59
56	873.75	93.00	1564.53	227.46	2053.25	335.04
57	901.11	101.47	1624.65	242.94	2142.39	356.55
58	938.48	112.52	1692.03	261.00	2240.75	381.14
59	993.22	125.05	1751.43	278.24	2354.48	405.73
60	1039.14	137.29	1831.02	298.94	2448.33	429.74
61	1090.70	149.16	1922.19	321.78	2531.85	452.01
62	1155.35	166.70	2015.42	347.87	2608.79	473.02
63	1197.10	179.34	2091.24	368.57	2698.16	496.66
64	1276.55	198.62	2194.56	394.50	2792.84	520.61
65	1348.85	215.64	2315.01	423.95	2894.89	546.25
66	1445.16	237.56	2458.20	457.58	3026.44	577.82
67	1572.33	266.15	2600.96	492.07	3154.57	608.60
68	1706.03	296.31	2751.61	528.68	3282.75	639.34
69	1822.54	323.81	2915.74	569.33	3449.34	678.91
70	1962.14	357.34	3098.32	613.21	3635.46	721.56
71	2127.54	396.41	3284.74	655.17	3824.03	764.36
72	2325.63	439.87	3461.94	694.97	3999.85	802.55
73	2523.29	480.43	3628.77	728.24	4166.14	827.83
74	2645.44	505.51	3810.04	761.21	4341.49	849.12
75	2800.94	539.82	4015.06	801.09	4543.36	879.86
76	2978.45	582.78	4252.82	859.42	4785.80	940.56
77	3177.78	638.03	4529.84	940.25	5081.26	1039.23
78	3494.16	722.45	4980.74	1066.31	5569.46	1193.08
79	3914.43	831.86	5581.62	1227.82	6224.18	1377.17
80	4376.38	949.95	6239.81	1401.48	6939.69	1569.94
81	4867.85	1074.99	6939.69	1582.10	7696.87	1767.92
82	5381.91	1203.50	7667.35	1766.18	8480.10	1965.90
83	5909.85	1332.02	8407.16	1948.53	9272.02	2162.14
84	6448.21	1460.53	9159.14	2130.88	10072.62	2356.65
85+		1863.43				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years
Elimination Period: 20 Days

Age	2.9% Simple Inflation				2.9% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	463.69	27.79	125.04	31.26	576.57	53.84	194.51	48.63
30	463.69	27.79	125.04	31.26	576.57	53.84	194.51	48.63
31	463.69	27.79	125.04	31.26	576.57	53.84	194.51	48.63
32	463.69	27.79	125.04	31.26	576.57	53.84	194.51	48.63
33	463.69	27.79	125.04	31.26	576.57	53.84	194.51	48.63
34	463.69	27.79	125.04	31.26	576.57	53.84	194.51	48.63
35	463.69	27.79	125.04	31.26	576.57	53.84	194.51	48.63
36	463.69	27.79	125.04	31.26	576.57	53.84	194.51	48.63
37	463.69	27.79	125.04	31.26	576.57	53.84	194.51	48.63
38	463.69	27.79	125.04	31.26	576.57	53.84	194.51	48.63
39	463.69	27.79	125.04	31.26	576.57	53.84	194.51	48.63
40	463.69	27.79	125.04	31.26	576.57	53.84	194.51	48.63
41	463.69	27.79	125.04	31.26	576.57	53.84	194.51	48.63
42	463.69	27.79	125.04	31.26	576.57	53.84	194.51	48.63
43	463.69	27.79	125.04	31.26	576.57	53.84	194.51	48.63
44	463.69	27.79	125.04	31.26	576.57	53.84	194.51	48.63
45	489.74	34.73	166.72	41.68	600.88	59.05	229.24	57.31
46	489.74	34.73	166.72	41.68	600.88	59.05	229.24	57.31
47	489.74	34.73	166.72	41.68	600.88	59.05	229.24	57.31
48	489.74	34.73	166.72	41.68	600.88	59.05	229.24	57.31
49	489.74	34.73	166.72	41.68	600.88	59.05	229.24	57.31
50	500.16	36.47	180.61	45.15	609.57	62.52	250.08	62.52
51	515.79	41.68	194.51	48.63	625.20	65.99	257.03	64.26
52	533.15	45.15	208.40	52.10	642.56	69.47	270.92	67.73
53	550.52	48.63	222.29	55.57	659.93	74.68	284.81	71.20
54	569.62	53.84	229.24	57.31	680.77	78.15	291.76	72.94
55	590.46	59.05	243.13	60.78	701.61	83.36	305.65	76.41
56	611.30	64.26	257.03	64.26	724.19	88.57	319.55	79.89
57	633.88	69.47	270.92	67.73	746.76	93.78	333.44	83.36
58	659.93	74.68	291.76	72.94	772.81	100.73	347.33	86.83
59	689.45	81.62	305.65	76.41	804.07	107.67	368.17	92.04
60	724.19	90.31	319.55	79.89	838.81	114.62	382.06	95.52
61	764.13	98.99	340.39	85.10	878.75	123.30	402.90	100.73
62	805.81	109.41	361.23	90.31	923.90	133.72	423.74	105.94
63	854.44	119.83	382.06	95.52	970.79	144.14	444.58	111.15
64	904.80	131.99	402.90	100.73	1024.63	156.30	465.42	116.36
65	960.37	144.14	430.69	107.67	1080.20	168.46	486.26	121.57
66	1017.68	156.30	451.53	112.88	1140.98	182.35	514.05	128.51
67	1080.20	170.19	479.32	119.83	1205.24	196.24	534.89	133.72
68	1154.88	187.56	507.10	126.78	1281.65	213.61	562.68	140.67
69	1250.39	208.40	541.84	135.46	1377.17	234.45	597.41	149.35
70	1359.80	232.71	576.57	144.14	1488.32	258.76	632.14	158.04
71	1479.63	258.76	618.25	154.56	1609.88	283.08	673.82	168.46
72	1602.94	284.81	659.93	164.98	1734.92	309.13	715.50	178.88
73	1734.92	312.60	701.61	175.40	1866.91	333.44	757.18	189.30
74	1886.01	342.12	750.24	187.56	2018.00	361.23	805.81	201.45
75	2059.68	376.85	812.76	203.19	2189.93	394.22	868.33	217.08
76	2257.66	420.27	875.28	218.82	2389.64	437.64	930.85	232.71
77	2485.16	475.84	944.74	236.19	2618.88	494.95	1000.32	250.08
78	2750.87	543.57	1028.10	257.03	2888.06	567.89	1083.68	270.92
79	3054.78	623.46	1125.35	281.34	3197.19	651.25	1180.93	295.23
80	3391.69	710.29	1229.55	307.39	3537.57	743.29	1285.13	321.28
81	3752.92	804.07	1340.70	335.18	3902.27	838.81	1396.27	349.07
82	4134.98	899.59	1458.79	364.70	4284.34	936.06	1514.37	378.59
83	4527.47	995.11	1583.83	395.96	4676.82	1033.31	1639.41	409.85
84	4932.11	1092.36	1715.82	428.95	5079.73	1130.56	1771.39	442.85
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years
Elimination Period: 100 Days

Age	2.9% Simple Inflation				2.9% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	441.11	22.58	90.31	22.58	533.15	43.42	138.93	34.73
30	441.11	22.58	90.31	22.58	533.15	43.42	138.93	34.73
31	441.11	22.58	90.31	22.58	533.15	43.42	138.93	34.73
32	441.11	22.58	90.31	22.58	533.15	43.42	138.93	34.73
33	441.11	22.58	90.31	22.58	533.15	43.42	138.93	34.73
34	441.11	22.58	90.31	22.58	533.15	43.42	138.93	34.73
35	441.11	22.58	90.31	22.58	533.15	43.42	138.93	34.73
36	441.11	22.58	90.31	22.58	533.15	43.42	138.93	34.73
37	441.11	22.58	90.31	22.58	533.15	43.42	138.93	34.73
38	441.11	22.58	90.31	22.58	533.15	43.42	138.93	34.73
39	441.11	22.58	90.31	22.58	533.15	43.42	138.93	34.73
40	441.11	22.58	90.31	22.58	533.15	43.42	138.93	34.73
41	441.11	22.58	90.31	22.58	533.15	43.42	138.93	34.73
42	441.11	22.58	90.31	22.58	533.15	43.42	138.93	34.73
43	441.11	22.58	90.31	22.58	533.15	43.42	138.93	34.73
44	441.11	22.58	90.31	22.58	533.15	43.42	138.93	34.73
45	460.21	27.79	118.09	29.52	552.26	48.63	166.72	41.68
46	460.21	27.79	118.09	29.52	552.26	48.63	166.72	41.68
47	460.21	27.79	118.09	29.52	552.26	48.63	166.72	41.68
48	460.21	27.79	118.09	29.52	552.26	48.63	166.72	41.68
49	460.21	27.79	118.09	29.52	552.26	48.63	166.72	41.68
50	468.90	29.52	131.99	33.00	559.20	50.36	173.67	43.42
51	481.05	33.00	138.93	34.73	571.36	53.84	187.56	46.89
52	494.95	36.47	145.88	36.47	585.25	57.31	194.51	48.63
53	508.84	39.94	152.83	38.21	600.88	60.78	201.45	50.36
54	524.47	43.42	166.72	41.68	616.51	64.26	208.40	52.10
55	541.84	46.89	173.67	43.42	633.88	67.73	222.29	55.57
56	559.20	52.10	180.61	45.15	651.25	71.20	229.24	57.31
57	578.31	55.57	194.51	48.63	670.35	76.41	243.13	60.78
58	599.15	60.78	208.40	52.10	692.93	81.62	250.08	62.52
59	623.46	65.99	215.35	53.84	717.24	86.83	263.97	65.99
60	651.25	72.94	229.24	57.31	746.76	93.78	277.87	69.47
61	684.24	79.89	243.13	60.78	779.76	100.73	291.76	72.94
62	718.98	88.57	257.03	64.26	816.23	109.41	305.65	76.41
63	758.92	97.25	277.87	69.47	856.17	118.09	319.55	79.89
64	800.60	105.94	291.76	72.94	899.59	126.78	340.39	85.10
65	845.75	116.36	312.60	78.15	946.48	137.20	354.28	88.57
66	894.38	126.78	326.49	81.62	996.84	149.35	375.12	93.78
67	946.48	138.93	347.33	86.83	1050.68	159.77	395.96	98.99
68	1007.26	152.83	368.17	92.04	1113.20	173.67	416.80	104.20
69	1085.41	170.19	395.96	98.99	1193.08	191.03	444.58	111.15
70	1175.72	189.30	423.74	105.94	1285.13	210.14	472.37	118.09
71	1274.71	210.14	458.48	114.62	1384.12	230.98	500.16	125.04
72	1375.43	230.98	486.26	121.57	1486.58	251.82	534.89	133.72
73	1484.84	253.55	521.00	130.25	1595.99	272.66	569.62	142.41
74	1608.15	277.87	562.68	140.67	1719.29	293.50	611.30	152.83
75	1748.82	305.65	611.30	152.83	1859.96	319.55	652.98	163.25
76	1912.06	340.39	659.93	164.98	2023.21	356.02	701.61	175.40
77	2097.88	385.54	715.50	178.88	2212.50	402.90	757.18	189.30
78	2313.23	441.11	778.02	194.51	2431.32	463.69	826.65	206.66
79	2559.83	505.37	854.44	213.61	2681.40	529.68	903.06	225.77
80	2832.49	574.83	937.80	234.45	2955.79	602.62	979.48	244.87
81	3122.51	649.51	1028.10	257.03	3249.29	679.03	1069.78	267.45
82	3428.16	724.19	1118.41	279.60	3556.68	755.45	1167.03	291.76
83	3742.50	800.60	1215.66	303.92	3871.01	831.86	1257.34	314.34
84	4065.52	877.01	1312.91	328.23	4192.29	908.27	1361.54	340.39
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 20 Days

Age	2.9% Simple Inflation				2.9% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	493.21	34.73	138.93	34.73	635.62	67.73	215.35	53.84
30	493.21	34.73	138.93	34.73	635.62	67.73	215.35	53.84
31	493.21	34.73	138.93	34.73	635.62	67.73	215.35	53.84
32	493.21	34.73	138.93	34.73	635.62	67.73	215.35	53.84
33	493.21	34.73	138.93	34.73	635.62	67.73	215.35	53.84
34	493.21	34.73	138.93	34.73	635.62	67.73	215.35	53.84
35	493.21	34.73	138.93	34.73	635.62	67.73	215.35	53.84
36	493.21	34.73	138.93	34.73	635.62	67.73	215.35	53.84
37	493.21	34.73	138.93	34.73	635.62	67.73	215.35	53.84
38	493.21	34.73	138.93	34.73	635.62	67.73	215.35	53.84
39	493.21	34.73	138.93	34.73	635.62	67.73	215.35	53.84
40	493.21	34.73	138.93	34.73	635.62	67.73	215.35	53.84
41	493.21	34.73	138.93	34.73	635.62	67.73	215.35	53.84
42	493.21	34.73	138.93	34.73	635.62	67.73	215.35	53.84
43	493.21	34.73	138.93	34.73	635.62	67.73	215.35	53.84
44	493.21	34.73	138.93	34.73	635.62	67.73	215.35	53.84
45	526.21	43.42	180.61	45.15	666.88	74.68	257.03	64.26
46	526.21	43.42	180.61	45.15	666.88	74.68	257.03	64.26
47	526.21	43.42	180.61	45.15	666.88	74.68	257.03	64.26
48	526.21	43.42	180.61	45.15	666.88	74.68	257.03	64.26
49	526.21	43.42	180.61	45.15	666.88	74.68	257.03	64.26
50	538.36	46.89	201.45	50.36	679.03	78.15	270.92	67.73
51	559.20	50.36	215.35	53.84	699.87	83.36	284.81	71.20
52	580.04	55.57	229.24	57.31	720.71	88.57	298.71	74.68
53	602.62	60.78	236.19	59.05	743.29	93.78	312.60	78.15
54	626.93	67.73	250.08	62.52	769.34	98.99	326.49	81.62
55	652.98	72.94	270.92	67.73	795.39	105.94	340.39	85.10
56	679.03	79.89	284.81	71.20	823.18	111.15	354.28	88.57
57	708.56	86.83	298.71	74.68	852.70	118.09	368.17	92.04
58	739.82	93.78	312.60	78.15	885.70	126.78	382.06	95.52
59	778.02	102.46	333.44	83.36	923.90	135.46	402.90	100.73
60	821.44	112.88	354.28	88.57	969.06	145.88	423.74	105.94
61	870.07	125.04	375.12	93.78	1019.42	156.30	444.58	111.15
62	923.90	137.20	395.96	98.99	1074.99	168.46	465.42	116.36
63	982.95	151.09	416.80	104.20	1135.77	182.35	486.26	121.57
64	1047.21	164.98	444.58	111.15	1201.77	197.98	514.05	128.51
65	1114.93	180.61	472.37	118.09	1272.97	213.61	534.89	133.72
66	1187.87	197.98	493.21	123.30	1349.38	230.98	562.68	140.67
67	1266.02	215.35	521.00	130.25	1429.27	248.34	590.46	147.62
68	1359.80	236.19	555.73	138.93	1526.52	269.18	618.25	154.56
69	1479.63	262.24	590.46	147.62	1648.09	296.97	659.93	164.98
70	1616.83	293.50	632.14	158.04	1788.76	326.49	701.61	175.40
71	1767.92	326.49	673.82	168.46	1941.58	359.49	743.29	185.82
72	1922.48	359.49	722.45	180.61	2097.88	392.48	784.97	196.24
73	2089.20	394.22	771.08	192.77	2266.34	423.74	833.60	208.40
74	2278.50	430.69	826.65	206.66	2455.64	456.74	889.17	222.29
75	2497.32	475.84	889.17	222.29	2674.45	500.16	951.69	237.92
76	2749.13	531.42	958.64	239.66	2929.74	555.73	1021.16	255.29
77	3040.89	602.62	1035.05	258.76	3226.71	630.41	1104.51	276.13
78	3383.01	691.19	1132.30	283.08	3575.78	725.92	1194.82	298.71
79	3778.97	795.39	1236.50	309.13	3978.69	837.07	1299.02	324.76
80	4218.34	910.01	1354.59	338.65	4425.01	956.90	1417.11	354.28
81	4690.72	1031.58	1479.63	369.91	4904.32	1083.68	1549.10	387.27
82	5187.40	1158.35	1611.62	402.90	5406.22	1212.19	1681.09	420.27
83	5699.71	1283.39	1750.55	437.64	5920.27	1338.96	1820.02	455.00
84	6225.92	1410.17	1896.43	474.11	6448.21	1467.48	1965.90	491.47
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 100 Days

Age	2.9% Simple Inflation				2.9% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	465.42	27.79	97.25	24.31	586.99	55.57	159.77	39.94
30	465.42	27.79	97.25	24.31	586.99	55.57	159.77	39.94
31	465.42	27.79	97.25	24.31	586.99	55.57	159.77	39.94
32	465.42	27.79	97.25	24.31	586.99	55.57	159.77	39.94
33	465.42	27.79	97.25	24.31	586.99	55.57	159.77	39.94
34	465.42	27.79	97.25	24.31	586.99	55.57	159.77	39.94
35	465.42	27.79	97.25	24.31	586.99	55.57	159.77	39.94
36	465.42	27.79	97.25	24.31	586.99	55.57	159.77	39.94
37	465.42	27.79	97.25	24.31	586.99	55.57	159.77	39.94
38	465.42	27.79	97.25	24.31	586.99	55.57	159.77	39.94
39	465.42	27.79	97.25	24.31	586.99	55.57	159.77	39.94
40	465.42	27.79	97.25	24.31	586.99	55.57	159.77	39.94
41	465.42	27.79	97.25	24.31	586.99	55.57	159.77	39.94
42	465.42	27.79	97.25	24.31	586.99	55.57	159.77	39.94
43	465.42	27.79	97.25	24.31	586.99	55.57	159.77	39.94
44	465.42	27.79	97.25	24.31	586.99	55.57	159.77	39.94
45	491.47	34.73	131.99	33.00	611.30	62.52	187.56	46.89
46	491.47	34.73	131.99	33.00	611.30	62.52	187.56	46.89
47	491.47	34.73	131.99	33.00	611.30	62.52	187.56	46.89
48	491.47	34.73	131.99	33.00	611.30	62.52	187.56	46.89
49	491.47	34.73	131.99	33.00	611.30	62.52	187.56	46.89
50	501.89	38.21	145.88	36.47	619.99	64.26	201.45	50.36
51	517.52	41.68	152.83	38.21	635.62	67.73	208.40	52.10
52	534.89	45.15	159.77	39.94	654.72	72.94	215.35	53.84
53	553.99	50.36	173.67	43.42	673.82	76.41	229.24	57.31
54	574.83	55.57	180.61	45.15	694.66	81.62	236.19	59.05
55	595.67	60.78	194.51	48.63	715.50	86.83	250.08	62.52
56	618.25	65.99	208.40	52.10	739.82	92.04	257.03	64.26
57	642.56	71.20	215.35	53.84	764.13	97.25	270.92	67.73
58	668.61	78.15	229.24	57.31	791.92	104.20	284.81	71.20
59	699.87	85.10	243.13	60.78	823.18	111.15	298.71	74.68
60	736.34	93.78	257.03	64.26	861.38	119.83	312.60	78.15
61	776.29	102.46	277.87	69.47	903.06	130.25	326.49	81.62
62	821.44	112.88	291.76	72.94	949.95	140.67	347.33	86.83
63	871.80	123.30	312.60	78.15	1002.05	151.09	361.23	90.31
64	925.64	135.46	326.49	81.62	1057.63	163.25	382.06	95.52
65	982.95	149.35	347.33	86.83	1116.67	177.14	402.90	100.73
66	1043.73	163.25	368.17	92.04	1179.19	191.03	423.74	105.94
67	1107.99	177.14	389.01	97.25	1246.92	204.93	444.58	111.15
68	1187.87	194.51	416.80	104.20	1328.54	224.03	472.37	118.09
69	1286.86	217.08	444.58	111.15	1429.27	246.61	500.16	125.04
70	1399.75	243.13	479.32	119.83	1547.36	270.92	534.89	133.72
71	1524.79	269.18	514.05	128.51	1672.40	296.97	569.62	142.41
72	1655.04	296.97	548.78	137.20	1804.39	324.76	604.36	151.09
73	1792.23	324.76	590.46	147.62	1943.32	350.81	639.09	159.77
74	1946.79	354.28	632.14	158.04	2099.62	376.85	687.72	171.93
75	2127.41	390.75	680.77	170.19	2278.50	409.85	736.34	184.09
76	2334.07	435.90	743.29	185.82	2488.63	456.74	791.92	197.98
77	2575.46	494.95	805.81	201.45	2735.24	519.26	861.38	215.35
78	2856.80	569.62	882.22	220.56	3023.52	599.15	930.85	232.71
79	3179.82	652.98	965.58	241.40	3351.75	689.45	1021.16	255.29
80	3534.10	745.03	1055.89	263.97	3711.24	784.97	1111.46	277.87
81	3912.69	842.28	1160.09	290.02	4096.78	885.70	1215.66	303.92
82	4310.39	941.27	1264.29	316.07	4497.95	986.42	1326.81	331.70
83	4718.50	1040.26	1375.43	343.86	4907.80	1087.15	1437.95	359.49
84	5137.04	1140.98	1493.53	373.38	5326.33	1187.87	1549.10	387.27
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years
Elimination Period: 20 Days

Age	2.9% Simple Inflation				2.9% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	531.42	43.42	145.88	36.47	720.71	86.83	236.19	59.05
30	531.42	43.42	145.88	36.47	720.71	86.83	236.19	59.05
31	531.42	43.42	145.88	36.47	720.71	86.83	236.19	59.05
32	531.42	43.42	145.88	36.47	720.71	86.83	236.19	59.05
33	531.42	43.42	145.88	36.47	720.71	86.83	236.19	59.05
34	531.42	43.42	145.88	36.47	720.71	86.83	236.19	59.05
35	531.42	43.42	145.88	36.47	720.71	86.83	236.19	59.05
36	531.42	43.42	145.88	36.47	720.71	86.83	236.19	59.05
37	531.42	43.42	145.88	36.47	720.71	86.83	236.19	59.05
38	531.42	43.42	145.88	36.47	720.71	86.83	236.19	59.05
39	531.42	43.42	145.88	36.47	720.71	86.83	236.19	59.05
40	531.42	43.42	145.88	36.47	720.71	86.83	236.19	59.05
41	531.42	43.42	145.88	36.47	720.71	86.83	236.19	59.05
42	531.42	43.42	145.88	36.47	720.71	86.83	236.19	59.05
43	531.42	43.42	145.88	36.47	720.71	86.83	236.19	59.05
44	531.42	43.42	145.88	36.47	720.71	86.83	236.19	59.05
45	574.83	55.57	194.51	48.63	762.39	97.25	277.87	69.47
46	574.83	55.57	194.51	48.63	762.39	97.25	277.87	69.47
47	574.83	55.57	194.51	48.63	762.39	97.25	277.87	69.47
48	574.83	55.57	194.51	48.63	762.39	97.25	277.87	69.47
49	574.83	55.57	194.51	48.63	762.39	97.25	277.87	69.47
50	593.94	59.05	215.35	53.84	779.76	102.46	298.71	74.68
51	618.25	65.99	229.24	57.31	804.07	107.67	305.65	76.41
52	646.04	71.20	243.13	60.78	831.86	114.62	319.55	79.89
53	675.56	78.15	257.03	64.26	863.12	121.57	333.44	83.36
54	706.82	86.83	270.92	67.73	896.12	128.51	347.33	86.83
55	739.82	93.78	284.81	71.20	930.85	137.20	368.17	92.04
56	774.55	102.46	298.71	74.68	965.58	145.88	382.06	95.52
57	811.02	111.15	319.55	79.89	1003.79	154.56	395.96	98.99
58	852.70	121.57	333.44	83.36	1047.21	163.25	416.80	104.20
59	899.59	131.99	354.28	88.57	1097.57	175.40	437.64	109.41
60	956.90	145.88	375.12	93.78	1156.61	189.30	458.48	114.62
61	1019.42	159.77	395.96	98.99	1220.87	203.19	479.32	119.83
62	1088.89	175.40	423.74	105.94	1293.81	220.56	500.16	125.04
63	1165.30	192.77	444.58	111.15	1373.70	237.92	527.94	131.99
64	1246.92	211.87	472.37	118.09	1458.79	257.03	555.73	138.93
65	1335.49	232.71	500.16	125.04	1550.84	277.87	583.52	145.88
66	1429.27	253.55	527.94	131.99	1649.83	300.44	611.30	152.83
67	1528.26	276.13	562.68	140.67	1754.03	323.02	639.09	159.77
68	1649.83	303.92	590.46	147.62	1879.06	350.81	673.82	168.46
69	1802.65	338.65	632.14	158.04	2038.84	385.54	708.56	177.14
70	1979.79	378.59	673.82	168.46	2221.19	425.48	757.18	189.30
71	2174.30	422.01	722.45	180.61	2419.17	468.90	798.86	199.72
72	2372.28	463.69	771.08	192.77	2622.35	510.58	847.49	211.87
73	2584.15	507.10	819.70	204.93	2837.70	550.52	903.06	225.77
74	2827.28	553.99	882.22	220.56	3082.57	593.94	958.64	239.66
75	3106.88	611.30	951.69	237.92	3365.64	647.77	1028.10	257.03
76	3435.11	685.98	1028.10	257.03	3699.08	720.71	1104.51	276.13
77	3818.91	779.76	1111.46	277.87	4095.04	823.18	1194.82	298.71
78	4273.92	899.59	1208.71	302.18	4565.68	955.16	1292.07	323.02
79	4800.12	1038.52	1326.81	331.70	5109.25	1104.51	1410.17	352.54
80	5383.64	1193.08	1458.79	364.70	5708.40	1267.76	1542.15	385.54
81	6010.58	1354.59	1597.73	399.43	6350.96	1436.22	1681.09	420.27
82	6667.03	1521.31	1743.61	435.90	7021.31	1608.15	1833.91	458.48
83	7340.86	1688.03	1896.43	474.11	7705.55	1778.34	1986.74	496.68
84	8030.31	1854.75	2056.20	514.05	8403.69	1948.53	2146.51	536.63
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years
Elimination Period: 100 Days

Age	2.9% Simple Inflation				2.9% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	500.16	36.47	111.15	27.79	661.67	72.94	173.67	43.42
30	500.16	36.47	111.15	27.79	661.67	72.94	173.67	43.42
31	500.16	36.47	111.15	27.79	661.67	72.94	173.67	43.42
32	500.16	36.47	111.15	27.79	661.67	72.94	173.67	43.42
33	500.16	36.47	111.15	27.79	661.67	72.94	173.67	43.42
34	500.16	36.47	111.15	27.79	661.67	72.94	173.67	43.42
35	500.16	36.47	111.15	27.79	661.67	72.94	173.67	43.42
36	500.16	36.47	111.15	27.79	661.67	72.94	173.67	43.42
37	500.16	36.47	111.15	27.79	661.67	72.94	173.67	43.42
38	500.16	36.47	111.15	27.79	661.67	72.94	173.67	43.42
39	500.16	36.47	111.15	27.79	661.67	72.94	173.67	43.42
40	500.16	36.47	111.15	27.79	661.67	72.94	173.67	43.42
41	500.16	36.47	111.15	27.79	661.67	72.94	173.67	43.42
42	500.16	36.47	111.15	27.79	661.67	72.94	173.67	43.42
43	500.16	36.47	111.15	27.79	661.67	72.94	173.67	43.42
44	500.16	36.47	111.15	27.79	661.67	72.94	173.67	43.42
45	536.63	45.15	145.88	36.47	694.66	81.62	208.40	52.10
46	536.63	45.15	145.88	36.47	694.66	81.62	208.40	52.10
47	536.63	45.15	145.88	36.47	694.66	81.62	208.40	52.10
48	536.63	45.15	145.88	36.47	694.66	81.62	208.40	52.10
49	536.63	45.15	145.88	36.47	694.66	81.62	208.40	52.10
50	550.52	48.63	152.83	38.21	708.56	85.10	222.29	55.57
51	571.36	53.84	166.72	41.68	729.40	90.31	229.24	57.31
52	593.94	59.05	173.67	43.42	753.71	95.52	243.13	60.78
53	618.25	65.99	187.56	46.89	779.76	102.46	250.08	62.52
54	644.30	71.20	201.45	50.36	807.55	107.67	263.97	65.99
55	673.82	78.15	208.40	52.10	835.33	114.62	277.87	69.47
56	703.35	85.10	222.29	55.57	866.59	121.57	284.81	71.20
57	732.87	92.04	236.19	59.05	899.59	130.25	298.71	74.68
58	767.60	100.73	250.08	62.52	936.06	137.20	312.60	78.15
59	809.28	111.15	263.97	65.99	977.74	147.62	326.49	81.62
60	856.17	121.57	277.87	69.47	1028.10	158.04	347.33	86.83
61	908.27	133.72	298.71	74.68	1083.68	171.93	361.23	90.31
62	967.32	147.62	319.55	79.89	1144.46	185.82	382.06	95.52
63	1031.58	161.51	340.39	85.10	1212.19	199.72	402.90	100.73
64	1101.04	177.14	361.23	90.31	1283.39	217.08	423.74	105.94
65	1175.72	194.51	382.06	95.52	1361.54	234.45	444.58	111.15
66	1255.60	213.61	402.90	100.73	1444.90	251.82	465.42	116.36
67	1338.96	232.71	423.74	105.94	1533.47	272.66	493.21	123.30
68	1441.43	255.29	451.53	112.88	1641.14	295.23	521.00	130.25
69	1569.94	284.81	486.26	121.57	1773.13	324.76	548.78	137.20
70	1719.29	317.81	521.00	130.25	1925.95	357.75	583.52	145.88
71	1880.80	352.54	555.73	138.93	2092.67	392.48	625.20	156.30
72	2047.52	389.01	597.41	149.35	2264.60	428.95	666.88	166.72
73	2222.92	423.74	639.09	159.77	2441.74	461.95	708.56	177.14
74	2422.64	460.21	687.72	171.93	2643.19	493.21	757.18	189.30
75	2651.88	507.10	743.29	185.82	2875.91	536.63	812.76	203.19
76	2922.80	567.89	812.76	203.19	3152.04	597.41	875.28	218.82
77	3244.08	647.77	882.22	220.56	3483.74	687.72	951.69	237.92
78	3622.67	748.50	965.58	241.40	3874.49	800.60	1035.05	258.76
79	4049.89	863.12	1055.89	263.97	4317.33	922.17	1132.30	283.08
80	4520.52	984.69	1167.03	291.76	4800.12	1052.42	1236.50	309.13
81	5020.68	1113.20	1278.18	319.55	5312.44	1184.40	1354.59	338.65
82	5539.94	1243.45	1396.27	349.07	5843.86	1318.12	1472.69	368.17
83	6071.36	1371.96	1521.31	380.33	6382.22	1450.11	1597.73	399.43
84	6611.46	1502.21	1653.30	413.32	6927.53	1582.10	1729.71	432.43
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime
Elimination Period: 20 Days

Age	2.9% Simple Inflation				2.9% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	618.25	64.26	159.77	39.94	918.69	133.72	270.92	67.73
30	618.25	64.26	159.77	39.94	918.69	133.72	270.92	67.73
31	618.25	64.26	159.77	39.94	918.69	133.72	270.92	67.73
32	618.25	64.26	159.77	39.94	918.69	133.72	270.92	67.73
33	618.25	64.26	159.77	39.94	918.69	133.72	270.92	67.73
34	618.25	64.26	159.77	39.94	918.69	133.72	270.92	67.73
35	618.25	64.26	159.77	39.94	918.69	133.72	270.92	67.73
36	618.25	64.26	159.77	39.94	918.69	133.72	270.92	67.73
37	618.25	64.26	159.77	39.94	918.69	133.72	270.92	67.73
38	618.25	64.26	159.77	39.94	918.69	133.72	270.92	67.73
39	618.25	64.26	159.77	39.94	918.69	133.72	270.92	67.73
40	618.25	64.26	159.77	39.94	918.69	133.72	270.92	67.73
41	618.25	64.26	159.77	39.94	918.69	133.72	270.92	67.73
42	618.25	64.26	159.77	39.94	918.69	133.72	270.92	67.73
43	618.25	64.26	159.77	39.94	918.69	133.72	270.92	67.73
44	618.25	64.26	159.77	39.94	918.69	133.72	270.92	67.73
45	687.72	81.62	208.40	52.10	988.16	151.09	319.55	79.89
46	687.72	81.62	208.40	52.10	988.16	151.09	319.55	79.89
47	687.72	81.62	208.40	52.10	988.16	151.09	319.55	79.89
48	687.72	81.62	208.40	52.10	988.16	151.09	319.55	79.89
49	687.72	81.62	208.40	52.10	988.16	151.09	319.55	79.89
50	715.50	88.57	229.24	57.31	1015.95	156.30	340.39	85.10
51	751.97	97.25	243.13	60.78	1055.89	166.72	354.28	88.57
52	793.65	105.94	263.97	65.99	1097.57	175.40	368.17	92.04
53	835.33	116.36	277.87	69.47	1144.46	185.82	382.06	95.52
54	882.22	128.51	291.76	72.94	1194.82	197.98	402.90	100.73
55	930.85	138.93	312.60	78.15	1246.92	210.14	416.80	104.20
56	981.21	151.09	326.49	81.62	1302.49	222.29	437.64	109.41
57	1035.05	164.98	347.33	86.83	1359.80	236.19	451.53	112.88
58	1094.09	178.88	361.23	90.31	1424.06	251.82	472.37	118.09
59	1163.56	194.51	389.01	97.25	1500.47	269.18	493.21	123.30
60	1245.18	213.61	409.85	102.46	1589.04	288.29	521.00	130.25
61	1333.75	234.45	430.69	107.67	1686.30	310.86	541.84	135.46
62	1434.48	257.03	458.48	114.62	1793.97	335.18	569.62	142.41
63	1542.15	283.08	486.26	121.57	1912.06	362.96	597.41	149.35
64	1660.25	309.13	514.05	128.51	2040.57	390.75	632.14	158.04
65	1785.29	338.65	548.78	137.20	2177.77	422.01	659.93	164.98
66	1919.01	369.91	576.57	144.14	2321.91	455.00	694.66	173.67
67	2059.68	402.90	611.30	152.83	2476.48	489.74	722.45	180.61
68	2231.61	441.11	646.04	161.51	2662.30	531.42	764.13	191.03
69	2448.69	491.47	687.72	171.93	2896.75	583.52	805.81	201.45
70	2698.77	547.05	736.34	184.09	3164.19	640.83	854.44	213.61
71	2967.95	607.83	784.97	196.24	3452.48	703.35	910.01	227.50
72	3247.55	666.88	840.54	210.14	3749.45	765.87	965.58	241.40
73	3542.78	727.66	896.12	224.03	4062.04	824.91	1021.16	255.29
74	3879.70	793.65	958.64	239.66	4416.32	885.70	1090.62	272.66
75	4270.44	873.54	1035.05	258.76	4829.65	963.85	1167.03	291.76
76	4727.19	976.00	1118.41	279.60	5315.91	1069.78	1250.39	312.60
77	5263.81	1109.72	1215.66	303.92	5895.96	1220.87	1354.59	338.65
78	5906.38	1278.18	1326.81	331.70	6594.09	1417.11	1472.69	368.17
79	6656.61	1477.90	1458.79	364.70	7410.32	1644.62	1611.62	402.90
80	7493.68	1700.19	1604.67	401.17	8320.33	1892.96	1764.45	441.11
81	8395.01	1936.37	1764.45	441.11	9299.81	2155.19	1931.16	482.79
82	9339.75	2177.77	1931.16	482.79	10320.96	2419.17	2111.78	527.94
83	10308.81	2419.17	2104.83	526.21	11362.96	2681.40	2292.39	573.10
84	11302.17	2662.30	2285.44	571.36	12429.27	2941.90	2479.95	619.99
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime
Elimination Period: 100 Days

Age	2.9% Simple Inflation				2.9% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	576.57	53.84	118.09	29.52	835.33	114.62	208.40	52.10
30	576.57	53.84	118.09	29.52	835.33	114.62	208.40	52.10
31	576.57	53.84	118.09	29.52	835.33	114.62	208.40	52.10
32	576.57	53.84	118.09	29.52	835.33	114.62	208.40	52.10
33	576.57	53.84	118.09	29.52	835.33	114.62	208.40	52.10
34	576.57	53.84	118.09	29.52	835.33	114.62	208.40	52.10
35	576.57	53.84	118.09	29.52	835.33	114.62	208.40	52.10
36	576.57	53.84	118.09	29.52	835.33	114.62	208.40	52.10
37	576.57	53.84	118.09	29.52	835.33	114.62	208.40	52.10
38	576.57	53.84	118.09	29.52	835.33	114.62	208.40	52.10
39	576.57	53.84	118.09	29.52	835.33	114.62	208.40	52.10
40	576.57	53.84	118.09	29.52	835.33	114.62	208.40	52.10
41	576.57	53.84	118.09	29.52	835.33	114.62	208.40	52.10
42	576.57	53.84	118.09	29.52	835.33	114.62	208.40	52.10
43	576.57	53.84	118.09	29.52	835.33	114.62	208.40	52.10
44	576.57	53.84	118.09	29.52	835.33	114.62	208.40	52.10
45	633.88	69.47	152.83	38.21	894.38	128.51	243.13	60.78
46	633.88	69.47	152.83	38.21	894.38	128.51	243.13	60.78
47	633.88	69.47	152.83	38.21	894.38	128.51	243.13	60.78
48	633.88	69.47	152.83	38.21	894.38	128.51	243.13	60.78
49	633.88	69.47	152.83	38.21	894.38	128.51	243.13	60.78
50	658.19	74.68	173.67	43.42	916.96	133.72	257.03	64.26
51	689.45	81.62	180.61	45.15	949.95	140.67	270.92	67.73
52	722.45	90.31	194.51	48.63	986.42	149.35	277.87	69.47
53	758.92	98.99	208.40	52.10	1026.37	159.77	291.76	72.94
54	798.86	107.67	215.35	53.84	1068.05	168.46	305.65	76.41
55	840.54	118.09	229.24	57.31	1113.20	178.88	319.55	79.89
56	883.96	128.51	243.13	60.78	1160.09	189.30	333.44	83.36
57	929.11	138.93	257.03	64.26	1210.45	201.45	347.33	86.83
58	979.48	151.09	270.92	67.73	1266.02	215.35	361.23	90.31
59	1038.52	164.98	291.76	72.94	1330.28	229.24	382.06	95.52
60	1106.25	180.61	312.60	78.15	1404.96	246.61	395.96	98.99
61	1182.66	197.98	326.49	81.62	1488.32	265.71	416.80	104.20
62	1267.76	218.82	347.33	86.83	1580.36	286.55	444.58	111.15
63	1359.80	239.66	375.12	93.78	1679.35	309.13	465.42	116.36
64	1458.79	262.24	395.96	98.99	1788.76	333.44	486.26	121.57
65	1564.73	286.55	416.80	104.20	1905.11	359.49	514.05	128.51
66	1679.35	312.60	444.58	111.15	2028.42	387.27	541.84	135.46
67	1799.18	340.39	472.37	118.09	2160.40	416.80	569.62	142.41
68	1943.32	373.38	500.16	125.04	2318.44	451.53	597.41	149.35
69	2125.67	415.06	534.89	133.72	2514.68	494.95	639.09	159.77
70	2334.07	461.95	576.57	144.14	2738.71	543.57	680.77	170.19
71	2559.83	510.58	618.25	154.56	2980.11	595.67	722.45	180.61
72	2794.28	560.94	666.88	166.72	3228.45	647.77	771.08	192.77
73	3037.42	609.57	708.56	177.14	3487.21	692.93	819.70	204.93
74	3311.81	661.67	764.13	191.03	3773.76	738.08	875.28	218.82
75	3629.62	724.19	826.65	206.66	4107.20	795.39	937.80	234.45
76	4004.73	809.28	896.12	224.03	4506.63	885.70	1014.21	253.55
77	4451.06	923.90	979.48	244.87	4992.89	1021.16	1097.57	274.39
78	4980.74	1066.31	1076.73	269.18	5569.46	1193.08	1201.77	300.44
79	5581.62	1227.82	1187.87	296.97	6224.18	1377.17	1319.86	329.97
80	6239.81	1401.48	1305.97	326.49	6939.69	1569.94	1444.90	361.23
81	6939.69	1582.10	1437.95	359.49	7696.87	1767.92	1583.83	395.96
82	7667.35	1766.18	1576.89	394.22	8480.10	1965.90	1736.66	434.16
83	8407.16	1948.53	1722.77	430.69	9272.02	2162.14	1882.54	470.63
84	9159.14	2130.88	1868.64	467.16	10072.62	2356.65	2035.36	508.84
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years
Elimination Period: 20 Days

Age	2.9% Simple Inflation		2.9% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	463.69	27.79	576.57	53.84
30	463.69	27.79	576.57	53.84
31	463.69	27.79	576.57	53.84
32	463.69	27.79	576.57	53.84
33	463.69	27.79	576.57	53.84
34	463.69	27.79	576.57	53.84
35	463.69	27.79	576.57	53.84
36	463.69	27.79	576.57	53.84
37	463.69	27.79	576.57	53.84
38	463.69	27.79	576.57	53.84
39	463.69	27.79	576.57	53.84
40	463.69	27.79	576.57	53.84
41	463.69	27.79	576.57	53.84
42	463.69	27.79	576.57	53.84
43	463.69	27.79	576.57	53.84
44	463.69	27.79	576.57	53.84
45	489.74	34.73	600.88	59.05
46	489.74	34.73	600.88	59.05
47	489.74	34.73	600.88	59.05
48	489.74	34.73	600.88	59.05
49	489.74	34.73	600.88	59.05
50	500.16	36.47	609.57	62.52
51	515.79	41.68	625.20	65.99
52	533.15	45.15	642.56	69.47
53	550.52	48.63	659.93	74.68
54	569.62	53.84	680.77	78.15
55	590.46	59.05	701.61	83.36
56	611.30	64.26	724.19	88.57
57	633.88	69.47	746.76	93.78
58	659.93	74.68	772.81	100.73
59	689.45	81.62	804.07	107.67
60	724.19	90.31	838.81	114.62
61	764.13	98.99	878.75	123.30
62	805.81	109.41	923.90	133.72
63	854.44	119.83	970.79	144.14
64	904.80	131.99	1024.63	156.30
65	960.37	144.14	1080.20	168.46
66	1017.68	156.30	1140.98	182.35
67	1080.20	170.19	1205.24	196.24
68	1154.88	187.56	1281.65	213.61
69	1250.39	208.40	1377.17	234.45
70	1359.80	232.71	1488.32	258.76
71	1479.63	258.76	1609.88	283.08
72	1602.94	284.81	1734.92	309.13
73	1734.92	312.60	1866.91	333.44
74	1886.01	342.12	2018.00	361.23
75	2059.68	376.85	2189.93	394.22
76	2257.66	420.27	2389.64	437.64
77	2485.16	475.84	2618.88	494.95
78	2750.87	543.57	2888.06	567.89
79	3054.78	623.46	3197.19	651.25
80	3391.69	710.29	3537.57	743.29
81	3752.92	804.07	3902.27	838.81
82	4134.98	899.59	4284.34	936.06
83	4527.47	995.11	4676.82	1033.31
84	4932.11	1092.36	5079.73	1130.56
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years
Elimination Period: 100 Days

Age	2.9% Simple Inflation		2.9% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	441.11	22.58	533.15	43.42
30	441.11	22.58	533.15	43.42
31	441.11	22.58	533.15	43.42
32	441.11	22.58	533.15	43.42
33	441.11	22.58	533.15	43.42
34	441.11	22.58	533.15	43.42
35	441.11	22.58	533.15	43.42
36	441.11	22.58	533.15	43.42
37	441.11	22.58	533.15	43.42
38	441.11	22.58	533.15	43.42
39	441.11	22.58	533.15	43.42
40	441.11	22.58	533.15	43.42
41	441.11	22.58	533.15	43.42
42	441.11	22.58	533.15	43.42
43	441.11	22.58	533.15	43.42
44	441.11	22.58	533.15	43.42
45	460.21	27.79	552.26	48.63
46	460.21	27.79	552.26	48.63
47	460.21	27.79	552.26	48.63
48	460.21	27.79	552.26	48.63
49	460.21	27.79	552.26	48.63
50	468.90	29.52	559.20	50.36
51	481.05	33.00	571.36	53.84
52	494.95	36.47	585.25	57.31
53	508.84	39.94	600.88	60.78
54	524.47	43.42	616.51	64.26
55	541.84	46.89	633.88	67.73
56	559.20	52.10	651.25	71.20
57	578.31	55.57	670.35	76.41
58	599.15	60.78	692.93	81.62
59	623.46	65.99	717.24	86.83
60	651.25	72.94	746.76	93.78
61	684.24	79.89	779.76	100.73
62	718.98	88.57	816.23	109.41
63	758.92	97.25	856.17	118.09
64	800.60	105.94	899.59	126.78
65	845.75	116.36	946.48	137.20
66	894.38	126.78	996.84	149.35
67	946.48	138.93	1050.68	159.77
68	1007.26	152.83	1113.20	173.67
69	1085.41	170.19	1193.08	191.03
70	1175.72	189.30	1285.13	210.14
71	1274.71	210.14	1384.12	230.98
72	1375.43	230.98	1486.58	251.82
73	1484.84	253.55	1595.99	272.66
74	1608.15	277.87	1719.29	293.50
75	1748.82	305.65	1859.96	319.55
76	1912.06	340.39	2023.21	356.02
77	2097.88	385.54	2212.50	402.90
78	2313.23	441.11	2431.32	463.69
79	2559.83	505.37	2681.40	529.68
80	2832.49	574.83	2955.79	602.62
81	3122.51	649.51	3249.29	679.03
82	3428.16	724.19	3556.68	755.45
83	3742.50	800.60	3871.01	831.86
84	4065.52	877.01	4192.29	908.27
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 20 Days

Age	2.9% Simple Inflation		2.9% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	493.21	34.73	635.62	67.73
30	493.21	34.73	635.62	67.73
31	493.21	34.73	635.62	67.73
32	493.21	34.73	635.62	67.73
33	493.21	34.73	635.62	67.73
34	493.21	34.73	635.62	67.73
35	493.21	34.73	635.62	67.73
36	493.21	34.73	635.62	67.73
37	493.21	34.73	635.62	67.73
38	493.21	34.73	635.62	67.73
39	493.21	34.73	635.62	67.73
40	493.21	34.73	635.62	67.73
41	493.21	34.73	635.62	67.73
42	493.21	34.73	635.62	67.73
43	493.21	34.73	635.62	67.73
44	493.21	34.73	635.62	67.73
45	526.21	43.42	666.88	74.68
46	526.21	43.42	666.88	74.68
47	526.21	43.42	666.88	74.68
48	526.21	43.42	666.88	74.68
49	526.21	43.42	666.88	74.68
50	538.36	46.89	679.03	78.15
51	559.20	50.36	699.87	83.36
52	580.04	55.57	720.71	88.57
53	602.62	60.78	743.29	93.78
54	626.93	67.73	769.34	98.99
55	652.98	72.94	795.39	105.94
56	679.03	79.89	823.18	111.15
57	708.56	86.83	852.70	118.09
58	739.82	93.78	885.70	126.78
59	778.02	102.46	923.90	135.46
60	821.44	112.88	969.06	145.88
61	870.07	125.04	1019.42	156.30
62	923.90	137.20	1074.99	168.46
63	982.95	151.09	1135.77	182.35
64	1047.21	164.98	1201.77	197.98
65	1114.93	180.61	1272.97	213.61
66	1187.87	197.98	1349.38	230.98
67	1266.02	215.35	1429.27	248.34
68	1359.80	236.19	1526.52	269.18
69	1479.63	262.24	1648.09	296.97
70	1616.83	293.50	1788.76	326.49
71	1767.92	326.49	1941.58	359.49
72	1922.48	359.49	2097.88	392.48
73	2089.20	394.22	2266.34	423.74
74	2278.50	430.69	2455.64	456.74
75	2497.32	475.84	2674.45	500.16
76	2749.13	531.42	2929.74	555.73
77	3040.89	602.62	3226.71	630.41
78	3383.01	691.19	3575.78	725.92
79	3778.97	795.39	3978.69	837.07
80	4218.34	910.01	4425.01	956.90
81	4690.72	1031.58	4904.32	1083.68
82	5187.40	1158.35	5406.22	1212.19
83	5699.71	1283.39	5920.27	1338.96
84	6225.92	1410.17	6448.21	1467.48
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 100 Days

Age	2.9% Simple Inflation		2.9% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	465.42	27.79	586.99	55.57
30	465.42	27.79	586.99	55.57
31	465.42	27.79	586.99	55.57
32	465.42	27.79	586.99	55.57
33	465.42	27.79	586.99	55.57
34	465.42	27.79	586.99	55.57
35	465.42	27.79	586.99	55.57
36	465.42	27.79	586.99	55.57
37	465.42	27.79	586.99	55.57
38	465.42	27.79	586.99	55.57
39	465.42	27.79	586.99	55.57
40	465.42	27.79	586.99	55.57
41	465.42	27.79	586.99	55.57
42	465.42	27.79	586.99	55.57
43	465.42	27.79	586.99	55.57
44	465.42	27.79	586.99	55.57
45	491.47	34.73	611.30	62.52
46	491.47	34.73	611.30	62.52
47	491.47	34.73	611.30	62.52
48	491.47	34.73	611.30	62.52
49	491.47	34.73	611.30	62.52
50	501.89	38.21	619.99	64.26
51	517.52	41.68	635.62	67.73
52	534.89	45.15	654.72	72.94
53	553.99	50.36	673.82	76.41
54	574.83	55.57	694.66	81.62
55	595.67	60.78	715.50	86.83
56	618.25	65.99	739.82	92.04
57	642.56	71.20	764.13	97.25
58	668.61	78.15	791.92	104.20
59	699.87	85.10	823.18	111.15
60	736.34	93.78	861.38	119.83
61	776.29	102.46	903.06	130.25
62	821.44	112.88	949.95	140.67
63	871.80	123.30	1002.05	151.09
64	925.64	135.46	1057.63	163.25
65	982.95	149.35	1116.67	177.14
66	1043.73	163.25	1179.19	191.03
67	1107.99	177.14	1246.92	204.93
68	1187.87	194.51	1328.54	224.03
69	1286.86	217.08	1429.27	246.61
70	1399.75	243.13	1547.36	270.92
71	1524.79	269.18	1672.40	296.97
72	1655.04	296.97	1804.39	324.76
73	1792.23	324.76	1943.32	350.81
74	1946.79	354.28	2099.62	376.85
75	2127.41	390.75	2278.50	409.85
76	2334.07	435.90	2488.63	456.74
77	2575.46	494.95	2735.24	519.26
78	2856.80	569.62	3023.52	599.15
79	3179.82	652.98	3351.75	689.45
80	3534.10	745.03	3711.24	784.97
81	3912.69	842.28	4096.78	885.70
82	4310.39	941.27	4497.95	986.42
83	4718.50	1040.26	4907.80	1087.15
84	5137.04	1140.98	5326.33	1187.87
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years
Elimination Period: 20 Days

Age	2.9% Simple Inflation		2.9% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	531.42	43.42	720.71	86.83
30	531.42	43.42	720.71	86.83
31	531.42	43.42	720.71	86.83
32	531.42	43.42	720.71	86.83
33	531.42	43.42	720.71	86.83
34	531.42	43.42	720.71	86.83
35	531.42	43.42	720.71	86.83
36	531.42	43.42	720.71	86.83
37	531.42	43.42	720.71	86.83
38	531.42	43.42	720.71	86.83
39	531.42	43.42	720.71	86.83
40	531.42	43.42	720.71	86.83
41	531.42	43.42	720.71	86.83
42	531.42	43.42	720.71	86.83
43	531.42	43.42	720.71	86.83
44	531.42	43.42	720.71	86.83
45	574.83	55.57	762.39	97.25
46	574.83	55.57	762.39	97.25
47	574.83	55.57	762.39	97.25
48	574.83	55.57	762.39	97.25
49	574.83	55.57	762.39	97.25
50	593.94	59.05	779.76	102.46
51	618.25	65.99	804.07	107.67
52	646.04	71.20	831.86	114.62
53	675.56	78.15	863.12	121.57
54	706.82	86.83	896.12	128.51
55	739.82	93.78	930.85	137.20
56	774.55	102.46	965.58	145.88
57	811.02	111.15	1003.79	154.56
58	852.70	121.57	1047.21	163.25
59	899.59	131.99	1097.57	175.40
60	956.90	145.88	1156.61	189.30
61	1019.42	159.77	1220.87	203.19
62	1088.89	175.40	1293.81	220.56
63	1165.30	192.77	1373.70	237.92
64	1246.92	211.87	1458.79	257.03
65	1335.49	232.71	1550.84	277.87
66	1429.27	253.55	1649.83	300.44
67	1528.26	276.13	1754.03	323.02
68	1649.83	303.92	1879.06	350.81
69	1802.65	338.65	2038.84	385.54
70	1979.79	378.59	2221.19	425.48
71	2174.30	422.01	2419.17	468.90
72	2372.28	463.69	2622.35	510.58
73	2584.15	507.10	2837.70	550.52
74	2827.28	553.99	3082.57	593.94
75	3106.88	611.30	3365.64	647.77
76	3435.11	685.98	3699.08	720.71
77	3818.91	779.76	4095.04	823.18
78	4273.92	899.59	4565.68	955.16
79	4800.12	1038.52	5109.25	1104.51
80	5383.64	1193.08	5708.40	1267.76
81	6010.58	1354.59	6350.96	1436.22
82	6667.03	1521.31	7021.31	1608.15
83	7340.86	1688.03	7705.55	1778.34
84	8030.31	1854.75	8403.69	1948.53
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years
Elimination Period: 100 Days

Age	2.9% Simple Inflation		2.9% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	500.16	36.47	661.67	72.94
30	500.16	36.47	661.67	72.94
31	500.16	36.47	661.67	72.94
32	500.16	36.47	661.67	72.94
33	500.16	36.47	661.67	72.94
34	500.16	36.47	661.67	72.94
35	500.16	36.47	661.67	72.94
36	500.16	36.47	661.67	72.94
37	500.16	36.47	661.67	72.94
38	500.16	36.47	661.67	72.94
39	500.16	36.47	661.67	72.94
40	500.16	36.47	661.67	72.94
41	500.16	36.47	661.67	72.94
42	500.16	36.47	661.67	72.94
43	500.16	36.47	661.67	72.94
44	500.16	36.47	661.67	72.94
45	536.63	45.15	694.66	81.62
46	536.63	45.15	694.66	81.62
47	536.63	45.15	694.66	81.62
48	536.63	45.15	694.66	81.62
49	536.63	45.15	694.66	81.62
50	550.52	48.63	708.56	85.10
51	571.36	53.84	729.40	90.31
52	593.94	59.05	753.71	95.52
53	618.25	65.99	779.76	102.46
54	644.30	71.20	807.55	107.67
55	673.82	78.15	835.33	114.62
56	703.35	85.10	866.59	121.57
57	732.87	92.04	899.59	130.25
58	767.60	100.73	936.06	137.20
59	809.28	111.15	977.74	147.62
60	856.17	121.57	1028.10	158.04
61	908.27	133.72	1083.68	171.93
62	967.32	147.62	1144.46	185.82
63	1031.58	161.51	1212.19	199.72
64	1101.04	177.14	1283.39	217.08
65	1175.72	194.51	1361.54	234.45
66	1255.60	213.61	1444.90	251.82
67	1338.96	232.71	1533.47	272.66
68	1441.43	255.29	1641.14	295.23
69	1569.94	284.81	1773.13	324.76
70	1719.29	317.81	1925.95	357.75
71	1880.80	352.54	2092.67	392.48
72	2047.52	389.01	2264.60	428.95
73	2222.92	423.74	2441.74	461.95
74	2422.64	460.21	2643.19	493.21
75	2651.88	507.10	2875.91	536.63
76	2922.80	567.89	3152.04	597.41
77	3244.08	647.77	3483.74	687.72
78	3622.67	748.50	3874.49	800.60
79	4049.89	863.12	4317.33	922.17
80	4520.52	984.69	4800.12	1052.42
81	5020.68	1113.20	5312.44	1184.40
82	5539.94	1243.45	5843.86	1318.12
83	6071.36	1371.96	6382.22	1450.11
84	6611.46	1502.21	6927.53	1582.10
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime
Elimination Period: 20 Days

Age	2.9% Simple Inflation		2.9% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	618.25	64.26	918.69	133.72
30	618.25	64.26	918.69	133.72
31	618.25	64.26	918.69	133.72
32	618.25	64.26	918.69	133.72
33	618.25	64.26	918.69	133.72
34	618.25	64.26	918.69	133.72
35	618.25	64.26	918.69	133.72
36	618.25	64.26	918.69	133.72
37	618.25	64.26	918.69	133.72
38	618.25	64.26	918.69	133.72
39	618.25	64.26	918.69	133.72
40	618.25	64.26	918.69	133.72
41	618.25	64.26	918.69	133.72
42	618.25	64.26	918.69	133.72
43	618.25	64.26	918.69	133.72
44	618.25	64.26	918.69	133.72
45	687.72	81.62	988.16	151.09
46	687.72	81.62	988.16	151.09
47	687.72	81.62	988.16	151.09
48	687.72	81.62	988.16	151.09
49	687.72	81.62	988.16	151.09
50	715.50	88.57	1015.95	156.30
51	751.97	97.25	1055.89	166.72
52	793.65	105.94	1097.57	175.40
53	835.33	116.36	1144.46	185.82
54	882.22	128.51	1194.82	197.98
55	930.85	138.93	1246.92	210.14
56	981.21	151.09	1302.49	222.29
57	1035.05	164.98	1359.80	236.19
58	1094.09	178.88	1424.06	251.82
59	1163.56	194.51	1500.47	269.18
60	1245.18	213.61	1589.04	288.29
61	1333.75	234.45	1686.30	310.86
62	1434.48	257.03	1793.97	335.18
63	1542.15	283.08	1912.06	362.96
64	1660.25	309.13	2040.57	390.75
65	1785.29	338.65	2177.77	422.01
66	1919.01	369.91	2321.91	455.00
67	2059.68	402.90	2476.48	489.74
68	2231.61	441.11	2662.30	531.42
69	2448.69	491.47	2896.75	583.52
70	2698.77	547.05	3164.19	640.83
71	2967.95	607.83	3452.48	703.35
72	3247.55	666.88	3749.45	765.87
73	3542.78	727.66	4062.04	824.91
74	3879.70	793.65	4416.32	885.70
75	4270.44	873.54	4829.65	963.85
76	4727.19	976.00	5315.91	1069.78
77	5263.81	1109.72	5895.96	1220.87
78	5906.38	1278.18	6594.09	1417.11
79	6656.61	1477.90	7410.32	1644.62
80	7493.68	1700.19	8320.33	1892.96
81	8395.01	1936.37	9299.81	2155.19
82	9339.75	2177.77	10320.96	2419.17
83	10308.81	2419.17	11362.96	2681.40
84	11302.17	2662.30	12429.27	2941.90
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B2

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime
Elimination Period: 100 Days

Age	2.9% Simple Inflation		2.9% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	576.57	53.84	835.33	114.62
30	576.57	53.84	835.33	114.62
31	576.57	53.84	835.33	114.62
32	576.57	53.84	835.33	114.62
33	576.57	53.84	835.33	114.62
34	576.57	53.84	835.33	114.62
35	576.57	53.84	835.33	114.62
36	576.57	53.84	835.33	114.62
37	576.57	53.84	835.33	114.62
38	576.57	53.84	835.33	114.62
39	576.57	53.84	835.33	114.62
40	576.57	53.84	835.33	114.62
41	576.57	53.84	835.33	114.62
42	576.57	53.84	835.33	114.62
43	576.57	53.84	835.33	114.62
44	576.57	53.84	835.33	114.62
45	633.88	69.47	894.38	128.51
46	633.88	69.47	894.38	128.51
47	633.88	69.47	894.38	128.51
48	633.88	69.47	894.38	128.51
49	633.88	69.47	894.38	128.51
50	658.19	74.68	916.96	133.72
51	689.45	81.62	949.95	140.67
52	722.45	90.31	986.42	149.35
53	758.92	98.99	1026.37	159.77
54	798.86	107.67	1068.05	168.46
55	840.54	118.09	1113.20	178.88
56	883.96	128.51	1160.09	189.30
57	929.11	138.93	1210.45	201.45
58	979.48	151.09	1266.02	215.35
59	1038.52	164.98	1330.28	229.24
60	1106.25	180.61	1404.96	246.61
61	1182.66	197.98	1488.32	265.71
62	1267.76	218.82	1580.36	286.55
63	1359.80	239.66	1679.35	309.13
64	1458.79	262.24	1788.76	333.44
65	1564.73	286.55	1905.11	359.49
66	1679.35	312.60	2028.42	387.27
67	1799.18	340.39	2160.40	416.80
68	1943.32	373.38	2318.44	451.53
69	2125.67	415.06	2514.68	494.95
70	2334.07	461.95	2738.71	543.57
71	2559.83	510.58	2980.11	595.67
72	2794.28	560.94	3228.45	647.77
73	3037.42	609.57	3487.21	692.93
74	3311.81	661.67	3773.76	738.08
75	3629.62	724.19	4107.20	795.39
76	4004.73	809.28	4506.63	885.70
77	4451.06	923.90	4992.89	1021.16
78	4980.74	1066.31	5569.46	1193.08
79	5581.62	1227.82	6224.18	1377.17
80	6239.81	1401.48	6939.69	1569.94
81	6939.69	1582.10	7696.87	1767.92
82	7667.35	1766.18	8480.10	1965.90
83	8407.16	1948.53	9272.02	2162.14
84	9159.14	2130.88	10072.62	2356.65
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B3

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years
Elimination Period: 20 Days

Age	4.3% Simple Inflation				4.3% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	401.37	24.05	108.23	27.06	774.60	72.33	261.31	65.33
30	401.37	24.05	108.23	27.06	819.29	76.50	276.39	69.10
31	401.37	24.05	108.23	27.06	834.19	77.89	281.41	70.35
32	401.37	24.05	108.23	27.06	849.08	79.28	286.44	71.61
33	401.37	24.05	108.23	27.06	863.98	80.67	291.46	72.87
34	401.37	24.05	108.23	27.06	878.88	82.06	296.49	74.12
35	401.37	24.05	108.23	27.06	883.33	82.48	297.99	74.50
36	402.22	24.10	108.46	27.12	883.33	82.48	297.99	74.50
37	435.74	26.11	117.50	29.38	883.33	82.48	297.99	74.50
38	452.50	27.12	122.02	30.51	883.33	82.48	297.99	74.50
39	469.26	28.12	126.54	31.64	883.33	82.48	297.99	74.50
40	486.02	29.12	131.06	32.77	883.33	82.48	297.99	74.50
41	504.87	30.25	136.14	34.04	883.33	82.48	297.99	74.50
42	523.86	31.39	141.27	35.32	883.33	82.48	297.99	74.50
43	540.61	32.40	145.78	36.45	883.33	82.48	297.99	74.50
44	540.61	32.40	145.78	36.45	883.33	82.48	297.99	74.50
45	547.28	38.81	186.31	46.58	920.58	90.46	351.20	87.80
46	580.96	41.20	197.77	49.44	920.58	90.46	351.20	87.80
47	599.14	42.49	203.96	50.99	920.58	90.46	351.20	87.80
48	633.29	44.91	215.59	53.90	920.58	90.46	351.20	87.80
49	651.82	46.23	221.90	55.47	920.58	90.46	351.20	87.80
50	661.21	48.21	238.77	59.69	933.88	95.78	383.13	95.78
51	680.44	54.99	256.60	64.15	957.83	101.10	393.77	98.44
52	686.33	58.13	268.27	67.07	984.44	106.43	415.06	103.76
53	707.66	62.51	285.74	71.44	1011.04	114.41	436.34	109.09
54	719.69	68.02	289.63	72.41	1042.97	119.73	446.99	111.75
55	744.27	74.43	306.46	76.62	1074.90	127.71	468.27	117.07
56	762.09	80.11	320.43	80.11	1104.84	135.12	487.51	121.88
57	791.95	86.79	338.48	84.62	1112.45	139.70	496.72	124.18
58	805.58	91.16	356.15	89.04	1135.34	147.98	510.26	127.57
59	845.64	100.11	374.89	93.72	1167.44	156.33	534.55	133.64
60	875.12	109.13	386.14	96.54	1182.41	161.57	538.57	134.64
61	920.88	119.30	410.21	102.55	1227.92	172.30	563.00	140.75
62	975.62	132.47	437.35	109.34	1272.75	184.21	583.74	145.94
63	1014.53	142.28	453.65	113.41	1331.40	197.69	609.73	152.43
64	1090.04	159.01	485.39	121.35	1375.54	209.83	624.82	156.21
65	1143.13	171.57	512.65	128.16	1436.99	224.10	646.88	161.72
66	1216.40	186.82	539.70	134.92	1485.83	237.46	669.42	167.35
67	1292.96	203.71	573.72	143.43	1523.35	248.04	676.07	169.02
68	1374.79	223.27	603.67	150.92	1570.84	261.81	689.64	172.41
69	1467.23	244.54	635.80	158.95	1635.16	278.37	709.33	177.33
70	1562.46	267.39	662.50	165.62	1710.13	297.33	726.35	181.59
71	1643.48	287.42	686.71	171.68	1788.15	314.42	748.44	187.11
72	1719.04	305.44	707.73	176.93	1860.59	331.52	767.33	191.83
73	1794.14	323.27	725.56	181.39	1930.63	344.82	783.03	195.76
74	1878.15	340.69	747.11	186.78	2009.58	359.72	802.45	200.61
75	1972.20	360.85	778.24	194.56	2096.92	377.48	831.45	207.86
76	2075.30	386.32	804.58	201.14	2196.62	402.29	855.66	213.92
77	2189.24	419.18	832.25	208.06	2307.04	436.01	881.20	220.30
78	2381.17	470.52	889.93	222.48	2499.92	491.57	938.04	234.51
79	2644.24	539.67	974.11	243.53	2767.50	563.72	1022.22	255.55
80	2935.87	614.83	1064.31	266.08	3062.14	643.40	1112.41	278.10
81	3248.55	696.01	1160.52	290.13	3377.83	726.08	1208.62	302.16
82	3579.27	778.69	1262.74	315.68	3708.55	810.26	1310.84	327.71
83	3919.00	861.37	1370.97	342.74	4048.28	894.44	1419.08	354.77
84	4269.26	945.55	1485.22	371.31	4397.04	978.62	1533.33	383.33
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B3

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years
Elimination Period: 100 Days

Age	4.3% Simple Inflation				4.3% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	381.83	19.54	78.17	19.54	716.27	58.33	186.65	46.66
30	381.83	19.54	78.17	19.54	757.60	61.69	197.42	49.35
31	381.83	19.54	78.17	19.54	771.37	62.82	201.01	50.25
32	381.83	19.54	78.17	19.54	785.15	63.94	204.60	51.15
33	381.83	19.54	78.17	19.54	798.92	65.06	208.19	52.05
34	381.83	19.54	78.17	19.54	812.70	66.18	211.78	52.94
35	381.83	19.54	78.17	19.54	816.82	66.52	212.85	53.21
36	382.64	19.58	78.34	19.58	816.82	66.52	212.85	53.21
37	414.53	21.22	84.86	21.22	816.82	66.52	212.85	53.21
38	430.47	22.03	88.13	22.03	816.82	66.52	212.85	53.21
39	446.41	22.85	91.39	22.85	816.82	66.52	212.85	53.21
40	462.35	23.66	94.66	23.66	816.82	66.52	212.85	53.21
41	480.29	24.58	98.33	24.58	816.82	66.52	212.85	53.21
42	498.36	25.51	102.03	25.51	816.82	66.52	212.85	53.21
43	514.29	26.32	105.29	26.32	816.82	66.52	212.85	53.21
44	514.29	26.32	105.29	26.32	816.82	66.52	212.85	53.21
45	514.29	31.05	131.97	32.99	846.08	74.50	255.42	63.86
46	545.93	32.96	140.09	35.02	846.08	74.50	255.42	63.86
47	563.02	33.99	144.47	36.12	846.08	74.50	255.42	63.86
48	595.11	35.93	152.71	38.18	846.08	74.50	255.42	63.86
49	612.53	36.98	157.18	39.29	846.08	74.50	255.42	63.86
50	619.88	39.03	174.48	43.62	856.73	77.16	266.06	66.52
51	634.62	43.53	183.28	45.82	875.35	82.48	287.35	71.84
52	637.14	46.95	187.79	46.95	896.64	87.80	297.99	74.50
53	654.09	51.34	196.45	49.11	920.58	93.12	308.63	77.16
54	662.64	54.85	210.64	52.66	944.53	98.44	319.28	79.82
55	682.97	59.10	218.90	54.73	971.13	103.76	340.56	85.14
56	697.14	64.95	225.16	56.29	993.56	108.63	349.73	87.43
57	722.51	69.43	243.01	60.75	998.61	113.83	362.19	90.55
58	731.38	74.20	254.39	63.60	1017.98	119.91	367.39	91.85
59	764.70	80.94	264.13	66.03	1041.37	126.07	383.26	95.82
60	786.98	88.14	277.02	69.25	1052.66	132.20	391.69	97.92
61	824.60	96.27	293.01	73.25	1089.60	140.75	407.69	101.92
62	870.49	107.23	311.19	77.80	1124.42	150.72	421.06	105.26
63	901.12	115.48	329.93	82.48	1174.21	161.96	438.24	109.56
64	964.50	127.62	351.49	87.87	1207.68	170.19	456.96	114.24
65	1006.70	138.50	372.09	93.02	1259.10	182.51	471.29	117.82
66	1069.02	151.53	390.24	97.56	1298.13	194.49	488.49	122.12
67	1132.90	166.30	415.74	103.94	1327.99	201.94	500.47	125.12
68	1199.06	181.93	438.28	109.57	1364.38	212.85	510.84	127.71
69	1273.64	199.71	464.62	116.16	1416.59	226.82	527.87	131.97
70	1350.94	217.51	486.90	121.72	1476.66	241.45	542.77	135.69
71	1415.86	233.40	509.25	127.31	1537.38	256.55	555.54	138.89
72	1475.06	247.71	521.49	130.37	1594.26	270.05	573.63	143.41
73	1535.52	262.21	538.78	134.69	1650.46	281.96	589.07	147.27
74	1601.44	276.71	560.33	140.08	1712.12	292.27	608.75	152.19
75	1674.54	292.67	585.34	146.34	1780.97	305.97	625.25	156.31
76	1757.62	312.89	606.63	151.66	1859.79	327.26	644.94	161.23
77	1848.08	339.63	630.31	157.58	1949.05	354.93	667.02	166.76
78	2002.34	381.83	673.46	168.37	2104.57	401.37	715.55	178.89
79	2215.81	437.45	739.60	184.90	2321.04	458.49	781.70	195.42
80	2451.82	497.58	811.76	202.94	2558.55	521.63	847.84	211.96
81	2702.86	562.22	889.93	222.48	2812.60	587.78	926.01	231.50
82	2967.44	626.86	968.10	242.03	3078.68	653.92	1010.19	252.55
83	3239.53	693.00	1052.28	263.07	3350.77	720.06	1088.36	272.09
84	3519.14	759.15	1136.47	284.12	3628.87	786.21	1178.56	294.64
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B3

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 20 Days

Age	4.3% Simple Inflation				4.3% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	426.93	30.07	120.26	30.07	874.51	93.19	296.28	74.07
30	426.93	30.07	120.26	30.07	918.24	97.84	311.10	77.77
31	426.93	30.07	120.26	30.07	932.81	99.40	316.03	79.01
32	426.93	30.07	120.26	30.07	947.39	100.95	320.97	80.24
33	426.93	30.07	120.26	30.07	961.96	102.50	325.91	81.48
34	426.93	30.07	120.26	30.07	973.79	103.76	329.92	82.48
35	437.26	30.79	123.17	30.79	973.79	103.76	329.92	82.48
36	470.90	33.16	132.65	33.16	973.79	103.76	329.92	82.48
37	487.71	34.35	137.38	34.35	973.79	103.76	329.92	82.48
38	504.53	35.53	142.12	35.53	973.79	103.76	329.92	82.48
39	538.17	37.90	151.60	37.90	973.79	103.76	329.92	82.48
40	554.98	39.08	156.33	39.08	973.79	103.76	329.92	82.48
41	574.21	40.44	161.75	40.44	973.79	103.76	329.92	82.48
42	610.55	43.00	171.99	43.00	973.79	103.76	329.92	82.48
43	612.96	43.17	172.66	43.17	973.79	103.76	329.92	82.48
44	612.96	43.17	172.66	43.17	973.79	103.76	329.92	82.48
45	619.30	51.10	212.57	53.14	1021.69	114.41	393.77	98.44
46	637.46	52.60	218.80	54.70	1021.69	114.41	393.77	98.44
47	671.37	55.39	230.44	57.61	1021.69	114.41	393.77	98.44
48	705.56	58.21	242.17	60.54	1021.69	114.41	393.77	98.44
49	724.27	59.76	248.60	62.15	1021.69	114.41	393.77	98.44
50	728.09	63.41	272.45	68.11	1040.31	119.73	415.06	103.76
51	753.31	67.84	290.10	72.52	1072.24	127.71	436.34	109.09
52	777.82	74.52	307.40	76.85	1104.17	135.69	457.63	114.41
53	785.82	79.26	307.99	77.00	1138.75	143.67	478.92	119.73
54	821.45	88.74	327.67	81.92	1178.66	151.66	500.20	125.05
55	834.96	93.27	346.42	86.60	1218.57	162.30	521.49	130.37
56	862.18	101.43	361.63	90.41	1251.50	168.98	538.62	134.65
57	903.33	110.70	380.82	95.20	1268.91	175.73	547.88	136.97
58	930.09	117.90	393.00	98.25	1283.38	183.70	553.62	138.40
59	963.72	126.92	413.02	103.26	1317.55	193.18	574.57	143.64
60	996.05	136.88	429.58	107.40	1338.79	201.54	585.42	146.36
61	1049.88	150.88	452.64	113.16	1383.98	212.19	603.57	150.89
62	1098.00	163.05	470.57	117.64	1437.53	225.27	622.39	155.60
63	1168.12	179.55	495.32	123.83	1505.44	241.70	644.53	161.13
64	1233.25	194.29	523.57	130.89	1563.59	257.59	668.82	167.20
65	1300.64	210.70	551.05	137.76	1621.66	272.12	681.41	170.35
66	1396.52	232.75	579.84	144.96	1721.15	294.61	717.70	179.43
67	1522.85	259.03	626.69	156.67	1806.51	313.89	746.31	186.58
68	1641.67	285.14	670.93	167.73	1870.96	329.92	757.75	189.44
69	1756.82	311.36	701.08	175.27	1956.83	352.60	783.56	195.89
70	1857.79	337.24	726.35	181.59	2055.34	375.15	806.17	201.54
71	1963.69	362.65	748.44	187.11	2156.58	399.30	825.60	206.40
72	2061.73	385.53	774.78	193.69	2249.84	420.91	841.83	210.46
73	2160.51	407.68	797.39	199.35	2343.69	438.21	862.05	215.51
74	2268.99	428.90	823.20	205.80	2445.39	454.84	885.46	221.37
75	2391.25	455.63	851.40	212.85	2560.87	478.92	911.27	227.82
76	2527.08	488.49	881.20	220.30	2693.10	510.84	938.67	234.67
77	2678.80	530.86	911.80	227.95	2842.49	555.34	973.00	243.25
78	2928.35	598.30	980.13	245.03	3095.22	628.36	1034.24	258.56
79	3271.10	688.49	1070.32	267.58	3443.97	724.57	1124.44	281.11
80	3651.42	787.71	1172.54	293.14	3830.31	828.30	1226.66	306.67
81	4060.31	892.94	1280.78	320.19	4245.21	938.04	1340.91	335.23
82	4490.24	1002.68	1395.03	348.76	4679.65	1049.28	1455.16	363.79
83	4933.70	1110.91	1515.29	378.82	5124.62	1159.01	1575.42	393.85
84	5389.19	1220.65	1641.56	410.39	5581.61	1270.26	1701.69	425.42
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B3

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 100 Days

Age	4.3% Simple Inflation				4.3% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	402.87	24.05	84.18	21.05	807.61	76.46	219.82	54.96
30	402.87	24.05	84.18	21.05	847.99	80.28	230.81	57.70
31	402.87	24.05	84.18	21.05	861.45	81.56	234.48	58.62
32	402.87	24.05	84.18	21.05	874.91	82.83	238.14	59.54
33	402.87	24.05	84.18	21.05	888.37	84.11	241.80	60.45
34	402.87	24.05	84.18	21.05	899.30	85.14	244.78	61.19
35	412.63	24.63	86.22	21.56	899.30	85.14	244.78	61.19
36	444.37	26.53	92.85	23.21	899.30	85.14	244.78	61.19
37	460.24	27.48	96.17	24.04	899.30	85.14	244.78	61.19
38	476.11	28.42	99.48	24.87	899.30	85.14	244.78	61.19
39	507.85	30.32	106.12	26.53	899.30	85.14	244.78	61.19
40	523.72	31.27	109.43	27.36	899.30	85.14	244.78	61.19
41	541.86	32.35	113.22	28.31	899.30	85.14	244.78	61.19
42	576.15	34.40	120.39	30.10	899.30	85.14	244.78	61.19
43	578.42	34.53	120.86	30.22	899.30	85.14	244.78	61.19
44	578.42	34.53	120.86	30.22	899.30	85.14	244.78	61.19
45	578.42	40.88	155.34	38.83	936.55	95.78	287.35	71.84
46	595.38	42.08	159.89	39.97	936.55	95.78	287.35	71.84
47	627.06	44.31	168.40	42.10	936.55	95.78	287.35	71.84
48	658.98	46.57	176.97	44.24	936.55	95.78	287.35	71.84
49	676.47	47.81	181.67	45.42	936.55	95.78	287.35	71.84
50	678.77	51.67	197.29	49.32	949.85	98.44	308.63	77.16
51	697.16	56.15	205.87	51.47	973.79	103.76	319.28	79.82
52	717.27	60.55	214.25	53.56	1003.06	111.75	329.92	82.48
53	722.41	65.67	226.46	56.62	1032.33	117.07	351.20	87.80
54	753.19	72.82	236.65	59.16	1064.26	125.05	361.85	90.46
55	761.68	77.72	248.71	62.18	1096.18	133.03	383.13	95.78
56	785.01	83.79	264.61	66.15	1124.76	139.94	390.76	97.69
57	819.20	90.78	274.54	68.64	1137.11	144.72	403.16	100.79
58	840.58	98.25	288.20	72.05	1147.50	150.99	412.70	103.17
59	866.92	105.41	301.16	75.29	1173.91	158.50	425.98	106.49
60	892.86	113.71	311.66	77.91	1190.04	165.55	431.87	107.97
61	936.72	123.64	335.29	83.82	1226.01	176.83	443.25	110.81
62	976.23	134.15	346.74	86.68	1270.32	188.11	464.47	116.12
63	1036.04	146.53	371.49	92.87	1328.19	200.27	478.79	119.70
64	1090.09	159.52	384.50	96.12	1376.05	212.40	497.10	124.27
65	1146.67	174.23	405.18	101.30	1422.55	225.66	513.27	128.32
66	1227.06	191.92	432.84	108.21	1504.07	243.66	540.49	135.12
67	1332.75	213.07	467.93	116.98	1576.03	259.01	561.93	140.48
68	1434.10	234.82	503.19	125.80	1628.31	274.58	578.96	144.74
69	1527.94	257.75	527.87	131.97	1697.02	292.80	593.85	148.46
70	1608.36	279.37	550.75	137.69	1777.97	311.29	614.61	153.65
71	1693.63	298.99	570.97	142.74	1857.59	329.85	632.70	158.18
72	1774.91	318.48	588.53	147.13	1935.08	348.28	648.13	162.03
73	1853.40	335.84	610.62	152.65	2009.65	362.78	660.90	165.23
74	1938.68	352.80	629.51	157.38	2090.86	375.28	684.85	171.21
75	2037.05	374.15	651.86	162.96	2181.72	392.44	705.07	176.27
76	2145.54	400.69	683.25	170.81	2287.62	419.85	727.95	181.99
77	2268.79	436.01	709.86	177.46	2409.54	457.43	758.81	189.70
78	2472.87	493.07	763.66	190.91	2617.18	518.63	805.75	201.44
79	2752.47	565.23	835.81	208.95	2901.29	596.79	883.92	220.98
80	3059.14	644.90	913.98	228.50	3212.47	679.47	962.09	240.52
81	3386.85	729.08	1004.18	251.04	3546.19	766.66	1052.28	263.07
82	3731.09	814.77	1094.37	273.59	3893.45	853.85	1148.49	287.12
83	4084.36	900.45	1190.58	297.65	4248.22	941.04	1244.70	311.18
84	4446.65	987.64	1292.80	323.20	4610.50	1028.23	1340.91	335.23
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B3

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years
Elimination Period: 20 Days

Age	4.3% Simple Inflation				4.3% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	514.87	42.06	141.34	35.33	1104.17	133.03	361.85	90.46
30	532.62	43.52	146.21	36.55	1104.17	133.03	361.85	90.46
31	550.38	44.97	151.08	37.77	1104.17	133.03	361.85	90.46
32	585.89	47.87	160.83	40.21	1104.17	133.03	361.85	90.46
33	603.64	49.32	165.71	41.43	1104.17	133.03	361.85	90.46
34	639.15	52.22	175.45	43.86	1104.17	133.03	361.85	90.46
35	674.66	55.12	185.20	46.30	1104.17	133.03	361.85	90.46
36	692.41	56.57	190.07	47.52	1104.17	133.03	361.85	90.46
37	727.92	59.47	199.82	49.96	1104.17	133.03	361.85	90.46
38	763.43	62.37	209.57	52.39	1104.17	133.03	361.85	90.46
39	798.94	65.27	219.32	54.83	1104.17	133.03	361.85	90.46
40	814.16	66.52	223.49	55.87	1104.17	133.03	361.85	90.46
41	814.16	66.52	223.49	55.87	1104.17	133.03	361.85	90.46
42	814.16	66.52	223.49	55.87	1104.17	133.03	361.85	90.46
43	814.16	66.52	223.49	55.87	1104.17	133.03	361.85	90.46
44	814.16	66.52	223.49	55.87	1104.17	133.03	361.85	90.46
45	880.67	85.14	297.99	74.50	1168.02	149.00	425.70	106.43
46	880.67	85.14	297.99	74.50	1168.02	149.00	425.70	106.43
47	880.67	85.14	297.99	74.50	1168.02	149.00	425.70	106.43
48	880.67	85.14	297.99	74.50	1168.02	149.00	425.70	106.43
49	880.67	85.14	297.99	74.50	1168.02	149.00	425.70	106.43
50	909.94	90.46	329.92	82.48	1194.63	156.98	457.63	114.41
51	947.19	101.10	351.20	87.80	1231.88	164.96	468.27	117.07
52	989.76	109.09	372.49	93.12	1274.45	175.60	489.56	122.39
53	1034.99	119.73	393.77	98.44	1322.34	186.24	510.84	127.71
54	1082.88	133.03	415.06	103.76	1372.89	196.89	532.13	133.03
55	1133.43	143.67	436.34	109.09	1426.10	210.19	564.06	141.01
56	1186.65	156.98	457.63	114.41	1479.32	223.49	585.34	146.34
57	1242.52	170.28	489.56	122.39	1537.85	236.80	606.63	151.66
58	1306.37	186.24	510.84	127.71	1604.37	250.10	638.55	159.64
59	1378.21	202.21	542.77	135.69	1681.52	268.72	670.48	167.62
60	1466.01	223.49	574.70	143.67	1771.99	290.01	702.41	175.60
61	1522.75	238.66	591.46	147.87	1823.67	303.51	715.98	178.99
62	1584.81	255.29	616.74	154.18	1883.07	321.01	727.95	181.99
63	1651.39	273.18	630.04	157.51	1946.72	337.17	748.17	187.04
64	1719.31	292.14	651.32	162.83	2011.44	354.40	766.26	191.57
65	1790.28	311.96	670.48	167.62	2078.96	372.49	782.23	195.56
66	1861.25	330.19	687.51	171.88	2148.47	391.25	796.06	199.02
67	1931.62	349.01	711.19	177.80	2216.98	408.28	807.77	201.94
68	2022.09	372.49	723.69	180.92	2303.05	429.96	825.86	206.47
69	2140.35	402.09	750.57	187.64	2420.78	457.76	841.29	210.32
70	2274.85	435.01	774.25	193.56	2552.22	488.89	870.03	217.51
71	2415.06	468.74	802.45	200.61	2687.05	520.82	887.32	221.83
72	2544.10	497.27	826.93	206.73	2812.30	547.56	908.87	227.22
73	2672.35	524.41	847.68	211.92	2934.55	569.31	933.88	233.47
74	2815.49	551.68	878.54	219.64	3069.71	591.46	954.64	238.66
75	2974.93	585.34	911.27	227.82	3222.70	620.26	984.44	246.11
76	3157.65	630.57	945.06	236.26	3400.30	662.50	1015.30	253.83
77	3364.18	686.91	979.12	244.78	3607.43	725.16	1052.55	263.14
78	3699.53	778.69	1046.27	261.57	3952.07	826.79	1118.43	279.61
79	4155.01	898.95	1148.49	287.12	4422.60	956.07	1220.65	305.16
80	4660.11	1032.74	1262.74	315.68	4941.22	1097.38	1334.90	333.72
81	5202.79	1172.54	1383.00	345.75	5497.43	1243.20	1455.16	363.79
82	5771.02	1316.86	1509.27	377.32	6077.69	1392.02	1587.44	396.86
83	6354.29	1461.17	1641.56	410.39	6669.97	1539.34	1719.73	429.93
84	6951.08	1605.48	1779.86	444.97	7274.28	1686.66	1858.03	464.51
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B3

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years
Elimination Period: 100 Days

Age	4.3% Simple Inflation				4.3% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	484.58	35.33	107.69	26.92	1013.70	111.75	266.06	66.52
30	501.29	36.55	111.40	27.85	1013.70	111.75	266.06	66.52
31	518.00	37.77	115.11	28.78	1013.70	111.75	266.06	66.52
32	551.42	40.21	122.54	30.63	1013.70	111.75	266.06	66.52
33	568.13	41.43	126.25	31.56	1013.70	111.75	266.06	66.52
34	601.55	43.86	133.68	33.42	1013.70	111.75	266.06	66.52
35	634.97	46.30	141.10	35.28	1013.70	111.75	266.06	66.52
36	651.68	47.52	144.82	36.20	1013.70	111.75	266.06	66.52
37	685.10	49.96	152.24	38.06	1013.70	111.75	266.06	66.52
38	718.52	52.39	159.67	39.92	1013.70	111.75	266.06	66.52
39	751.94	54.83	167.10	41.77	1013.70	111.75	266.06	66.52
40	766.26	55.87	170.28	42.57	1013.70	111.75	266.06	66.52
41	766.26	55.87	170.28	42.57	1013.70	111.75	266.06	66.52
42	766.26	55.87	170.28	42.57	1013.70	111.75	266.06	66.52
43	766.26	55.87	170.28	42.57	1013.70	111.75	266.06	66.52
44	766.26	55.87	170.28	42.57	1013.70	111.75	266.06	66.52
45	822.14	69.18	223.49	55.87	1064.26	125.05	319.28	79.82
46	822.14	69.18	223.49	55.87	1064.26	125.05	319.28	79.82
47	822.14	69.18	223.49	55.87	1064.26	125.05	319.28	79.82
48	822.14	69.18	223.49	55.87	1064.26	125.05	319.28	79.82
49	822.14	69.18	223.49	55.87	1064.26	125.05	319.28	79.82
50	843.42	74.50	234.14	58.53	1085.54	130.37	340.56	85.14
51	875.35	82.48	255.42	63.86	1117.47	138.35	351.20	87.80
52	909.94	90.46	266.06	66.52	1154.72	146.34	372.49	93.12
53	947.19	101.10	287.35	71.84	1194.63	156.98	383.13	95.78
54	987.10	109.09	308.63	77.16	1237.20	164.96	404.42	101.10
55	1032.33	119.73	319.28	79.82	1279.77	175.60	425.70	106.43
56	1077.56	130.37	340.56	85.14	1327.66	186.24	436.34	109.09
57	1122.79	141.01	361.85	90.46	1378.21	199.55	457.63	114.41
58	1176.00	154.32	383.13	95.78	1434.08	210.19	478.92	119.73
59	1239.86	170.28	404.42	101.10	1497.94	226.15	500.20	125.05
60	1311.70	186.24	425.70	106.43	1575.10	242.12	532.13	133.03
61	1356.73	199.75	446.19	111.55	1618.73	256.82	539.58	134.89
62	1407.88	214.85	465.08	116.27	1665.69	270.45	556.07	139.02
63	1461.89	228.88	482.37	120.59	1717.84	283.03	570.97	142.74
64	1518.16	244.25	498.07	124.52	1769.59	299.32	584.28	146.07
65	1576.10	260.74	512.17	128.04	1825.20	314.29	595.98	149.00
66	1635.10	278.17	524.68	131.17	1881.60	327.92	606.09	151.52
67	1692.37	294.13	535.59	133.90	1938.21	344.62	623.39	155.85
68	1766.66	312.89	553.41	138.35	2011.44	361.85	638.55	159.64
69	1864.04	338.17	577.36	144.34	2105.30	385.59	651.59	162.90
70	1975.53	365.17	598.64	149.66	2212.99	411.07	670.48	167.62
71	2089.07	391.58	617.27	154.32	2324.40	435.95	694.43	173.61
72	2195.83	417.19	640.68	160.17	2428.63	460.02	715.18	178.79
73	2298.79	438.21	660.90	165.23	2525.08	477.72	732.74	183.19
74	2412.54	458.30	684.85	171.21	2632.17	491.15	754.03	188.51
75	2539.25	485.57	711.72	177.93	2753.76	513.84	778.24	194.56
76	2686.71	522.02	747.11	186.78	2897.44	549.16	804.58	201.14
77	2857.79	570.64	777.17	194.29	3068.91	605.83	838.37	209.59
78	3135.80	647.91	835.81	208.95	3353.78	693.00	895.94	223.99
79	3505.61	747.12	913.98	228.50	3737.11	798.23	980.13	245.03
80	3912.99	852.35	1010.19	252.55	4155.01	910.98	1070.32	267.58
81	4345.93	963.59	1106.40	276.60	4598.48	1025.22	1172.54	293.14
82	4795.40	1076.34	1208.62	302.16	5058.47	1140.98	1274.77	318.69
83	5255.40	1187.58	1316.86	329.21	5524.49	1255.22	1383.00	345.75
84	5722.92	1300.32	1431.10	357.78	5996.51	1369.47	1497.25	374.31
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B3

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime
Elimination Period: 20 Days

Age	4.3% Simple Inflation				4.3% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	560.22	58.23	144.78	36.19	1407.48	204.87	415.06	103.76
30	597.57	62.11	154.43	38.61	1407.48	204.87	415.06	103.76
31	634.92	65.99	164.08	41.02	1407.48	204.87	415.06	103.76
32	653.59	67.93	168.91	42.23	1407.48	204.87	415.06	103.76
33	690.94	71.81	178.56	44.64	1407.48	204.87	415.06	103.76
34	728.29	75.69	188.21	47.05	1407.48	204.87	415.06	103.76
35	746.96	77.63	193.04	48.26	1407.48	204.87	415.06	103.76
36	784.31	81.52	202.69	50.67	1407.48	204.87	415.06	103.76
37	821.66	85.40	212.34	53.08	1407.48	204.87	415.06	103.76
38	859.01	89.28	221.99	55.50	1407.48	204.87	415.06	103.76
39	915.03	95.10	236.47	59.12	1407.48	204.87	415.06	103.76
40	947.19	98.44	244.78	61.19	1407.48	204.87	415.06	103.76
41	947.19	98.44	244.78	61.19	1407.48	204.87	415.06	103.76
42	947.19	98.44	244.78	61.19	1407.48	204.87	415.06	103.76
43	947.19	98.44	244.78	61.19	1407.48	204.87	415.06	103.76
44	947.19	98.44	244.78	61.19	1407.48	204.87	415.06	103.76
45	1053.61	125.05	319.28	79.82	1513.90	231.48	489.56	122.39
46	1053.61	125.05	319.28	79.82	1513.90	231.48	489.56	122.39
47	1053.61	125.05	319.28	79.82	1513.90	231.48	489.56	122.39
48	1053.61	125.05	319.28	79.82	1513.90	231.48	489.56	122.39
49	1053.61	125.05	319.28	79.82	1513.90	231.48	489.56	122.39
50	1096.18	135.69	351.20	87.80	1556.47	239.46	521.49	130.37
51	1152.06	149.00	372.49	93.12	1617.67	255.42	542.77	135.69
52	1215.91	162.30	404.42	101.10	1681.52	268.72	564.06	141.01
53	1279.77	178.26	425.70	106.43	1753.36	284.69	585.34	146.34
54	1351.60	196.89	446.99	111.75	1830.52	303.31	617.27	154.32
55	1426.10	212.85	478.92	119.73	1910.34	321.94	638.55	159.64
56	1503.26	231.48	500.20	125.05	1995.48	340.56	670.48	167.62
57	1566.65	249.72	525.72	131.43	2083.28	361.85	691.77	172.94
58	1636.02	267.48	540.15	135.04	2181.72	385.79	723.69	180.92
59	1698.58	283.94	567.88	141.97	2298.79	412.40	755.62	188.91
60	1783.99	306.04	587.20	146.80	2396.97	434.86	785.89	196.47
61	1876.42	329.84	605.93	151.48	2483.11	457.75	797.87	199.47
62	1973.98	353.69	630.91	157.73	2563.41	478.93	813.94	203.48
63	2052.93	376.83	647.32	161.83	2659.19	504.79	830.85	207.71
64	2161.95	402.54	669.39	167.35	2757.82	528.09	854.34	213.58
65	2286.34	433.69	702.81	175.70	2864.46	555.07	868.02	217.00
66	2431.49	468.69	730.55	182.64	2998.75	587.64	897.16	224.29
67	2577.38	504.18	764.96	191.24	3130.11	619.00	913.13	228.28
68	2735.14	540.64	791.81	197.95	3263.01	651.32	936.55	234.14
69	2907.41	583.54	816.55	204.14	3439.41	692.83	956.77	239.19
70	3100.98	628.58	846.08	211.52	3635.76	736.33	981.78	245.44
71	3296.60	675.14	871.89	217.97	3834.78	781.23	1010.78	252.69
72	3482.78	715.18	901.42	225.36	4021.02	821.34	1035.52	258.88
73	3663.70	752.50	926.70	231.68	4200.68	853.07	1056.01	264.00
74	3863.51	790.34	954.64	238.66	4397.90	882.00	1086.07	271.52
75	4089.07	836.44	991.09	247.77	4624.52	922.91	1117.47	279.37
76	4345.36	897.17	1028.07	257.02	4886.53	983.37	1149.40	287.35
77	4637.03	977.59	1070.91	267.73	5193.90	1075.50	1193.30	298.32
78	5112.59	1106.40	1148.49	287.12	5707.88	1226.66	1274.77	318.69
79	5762.00	1279.28	1262.74	315.68	6414.42	1423.59	1395.03	348.76
80	6486.57	1471.69	1389.01	347.25	7202.13	1638.55	1527.31	381.83
81	7266.77	1676.14	1527.31	381.83	8049.97	1865.55	1671.63	417.91
82	8084.54	1885.09	1671.63	417.91	8933.88	2094.04	1827.97	456.99
83	8923.36	2094.04	1821.95	455.49	9835.84	2321.04	1984.31	496.08
84	9783.23	2304.50	1978.29	494.57	10758.84	2546.52	2146.66	536.66
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B3

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime
Elimination Period: 100 Days

Age	4.3% Simple Inflation				4.3% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	522.46	48.78	107.01	26.75	1279.77	175.60	319.28	79.82
30	557.29	52.04	114.14	28.54	1279.77	175.60	319.28	79.82
31	592.12	55.29	121.28	30.32	1279.77	175.60	319.28	79.82
32	609.53	56.91	124.84	31.21	1279.77	175.60	319.28	79.82
33	644.36	60.17	131.98	32.99	1279.77	175.60	319.28	79.82
34	679.19	63.42	139.11	34.78	1279.77	175.60	319.28	79.82
35	696.61	65.04	142.68	35.67	1279.77	175.60	319.28	79.82
36	731.44	68.30	149.81	37.45	1279.77	175.60	319.28	79.82
37	766.27	71.55	156.95	39.24	1279.77	175.60	319.28	79.82
38	801.10	74.80	164.08	41.02	1279.77	175.60	319.28	79.82
39	853.34	79.68	174.78	43.70	1279.77	175.60	319.28	79.82
40	883.33	82.48	180.92	45.23	1279.77	175.60	319.28	79.82
41	883.33	82.48	180.92	45.23	1279.77	175.60	319.28	79.82
42	883.33	82.48	180.92	45.23	1279.77	175.60	319.28	79.82
43	883.33	82.48	180.92	45.23	1279.77	175.60	319.28	79.82
44	883.33	82.48	180.92	45.23	1279.77	175.60	319.28	79.82
45	971.13	106.43	234.14	58.53	1370.23	196.89	372.49	93.12
46	971.13	106.43	234.14	58.53	1370.23	196.89	372.49	93.12
47	971.13	106.43	234.14	58.53	1370.23	196.89	372.49	93.12
48	971.13	106.43	234.14	58.53	1370.23	196.89	372.49	93.12
49	971.13	106.43	234.14	58.53	1370.23	196.89	372.49	93.12
50	1008.38	114.41	266.06	66.52	1404.82	204.87	393.77	98.44
51	1056.27	125.05	276.71	69.18	1455.37	215.51	415.06	103.76
52	1106.83	138.35	297.99	74.50	1511.24	228.82	425.70	106.43
53	1162.70	151.66	319.28	79.82	1572.44	244.78	446.99	111.75
54	1223.89	164.96	329.92	82.48	1636.29	258.08	468.27	117.07
55	1287.75	180.92	351.20	87.80	1705.47	274.05	489.56	122.39
56	1354.27	196.89	372.49	93.12	1777.31	290.01	510.84	127.71
57	1406.30	210.29	389.03	97.26	1854.47	308.63	532.13	133.03
58	1464.63	225.93	405.11	101.28	1939.61	329.92	553.41	138.35
59	1516.05	240.84	425.91	106.48	2038.05	351.20	585.34	146.34
60	1584.94	258.77	447.86	111.97	2119.29	371.99	597.28	149.32
61	1663.86	278.53	459.33	114.83	2191.58	391.26	613.75	153.44
62	1744.56	301.12	477.96	119.49	2258.18	409.45	635.27	158.82
63	1810.19	319.04	499.36	124.84	2335.55	429.91	647.29	161.82
64	1899.62	341.48	515.61	128.90	2417.50	450.64	657.18	164.30
65	2003.88	366.97	533.78	133.44	2505.83	472.84	676.14	169.03
66	2127.83	396.08	563.31	140.83	2619.70	500.17	699.78	174.95
67	2251.40	425.94	591.10	147.78	2730.61	526.81	719.97	179.99
68	2381.80	457.63	613.01	153.25	2841.56	553.41	732.21	183.05
69	2523.88	492.82	635.09	158.77	2985.77	587.67	758.81	189.70
70	2681.92	530.80	662.50	165.62	3146.87	624.59	782.23	195.56
71	2843.29	567.12	686.71	171.68	3310.10	661.63	802.45	200.61
72	2996.68	601.57	715.18	178.79	3462.29	694.69	826.93	206.73
73	3141.08	630.37	732.74	183.19	3606.23	716.58	847.68	211.92
74	3298.00	658.91	760.94	190.24	3758.02	735.00	871.63	217.91
75	3475.46	693.43	791.54	197.89	3932.76	761.61	897.97	224.49
76	3681.26	743.91	823.73	205.93	4142.62	814.16	932.29	233.07
77	3921.05	813.89	862.85	215.71	4398.37	899.56	966.88	241.72
78	4311.35	923.00	932.02	233.01	4820.96	1032.74	1040.26	260.06
79	4831.48	1062.81	1028.23	257.06	5387.69	1192.09	1142.48	285.62
80	5401.22	1213.13	1130.45	282.61	6007.03	1358.95	1250.71	312.68
81	6007.03	1369.47	1244.70	311.18	6662.45	1530.32	1370.97	342.74
82	6636.90	1528.82	1364.96	341.24	7340.43	1701.69	1503.26	375.82
83	7277.29	1686.66	1491.24	372.81	8025.91	1871.56	1629.54	407.38
84	7928.20	1844.50	1617.51	404.38	8718.92	2039.93	1761.82	440.46
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B3

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years
Elimination Period: 20 Days

Age	4.3% Simple Inflation		4.3% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	401.37	24.05	774.60	72.33
30	401.37	24.05	819.29	76.50
31	401.37	24.05	834.19	77.89
32	401.37	24.05	849.08	79.28
33	401.37	24.05	863.98	80.67
34	401.37	24.05	878.88	82.06
35	401.37	24.05	883.33	82.48
36	402.22	24.10	883.33	82.48
37	435.74	26.11	883.33	82.48
38	452.50	27.12	883.33	82.48
39	469.26	28.12	883.33	82.48
40	486.02	29.12	883.33	82.48
41	504.87	30.25	883.33	82.48
42	523.86	31.39	883.33	82.48
43	540.61	32.40	883.33	82.48
44	540.61	32.40	883.33	82.48
45	547.28	38.81	920.58	90.46
46	580.96	41.20	920.58	90.46
47	599.14	42.49	920.58	90.46
48	633.29	44.91	920.58	90.46
49	651.82	46.23	920.58	90.46
50	661.21	48.21	933.88	95.78
51	680.44	54.99	957.83	101.10
52	686.33	58.13	984.44	106.43
53	707.66	62.51	1011.04	114.41
54	719.69	68.02	1042.97	119.73
55	744.27	74.43	1074.90	127.71
56	762.09	80.11	1104.84	135.12
57	791.95	86.79	1112.45	139.70
58	805.58	91.16	1135.34	147.98
59	845.64	100.11	1167.44	156.33
60	875.12	109.13	1182.41	161.57
61	920.88	119.30	1227.92	172.30
62	975.62	132.47	1272.75	184.21
63	1014.53	142.28	1331.40	197.69
64	1090.04	159.01	1375.54	209.83
65	1143.13	171.57	1436.99	224.10
66	1216.40	186.82	1485.83	237.46
67	1292.96	203.71	1523.35	248.04
68	1374.79	223.27	1570.84	261.81
69	1467.23	244.54	1635.16	278.37
70	1562.46	267.39	1710.13	297.33
71	1643.48	287.42	1788.15	314.42
72	1719.04	305.44	1860.59	331.52
73	1794.14	323.27	1930.63	344.82
74	1878.15	340.69	2009.58	359.72
75	1972.20	360.85	2096.92	377.48
76	2075.30	386.32	2196.62	402.29
77	2189.24	419.18	2307.04	436.01
78	2381.17	470.52	2499.92	491.57
79	2644.24	539.67	2767.50	563.72
80	2935.87	614.83	3062.14	643.40
81	3248.55	696.01	3377.83	726.08
82	3579.27	778.69	3708.55	810.26
83	3919.00	861.37	4048.28	894.44
84	4269.26	945.55	4397.04	978.62
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B3

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years
Elimination Period: 100 Days

Age	4.3% Simple Inflation		4.3% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	381.83	19.54	716.27	58.33
30	381.83	19.54	757.60	61.69
31	381.83	19.54	771.37	62.82
32	381.83	19.54	785.15	63.94
33	381.83	19.54	798.92	65.06
34	381.83	19.54	812.70	66.18
35	381.83	19.54	816.82	66.52
36	382.64	19.58	816.82	66.52
37	414.53	21.22	816.82	66.52
38	430.47	22.03	816.82	66.52
39	446.41	22.85	816.82	66.52
40	462.35	23.66	816.82	66.52
41	480.29	24.58	816.82	66.52
42	498.36	25.51	816.82	66.52
43	514.29	26.32	816.82	66.52
44	514.29	26.32	816.82	66.52
45	514.29	31.05	846.08	74.50
46	545.93	32.96	846.08	74.50
47	563.02	33.99	846.08	74.50
48	595.11	35.93	846.08	74.50
49	612.53	36.98	846.08	74.50
50	619.88	39.03	856.73	77.16
51	634.62	43.53	875.35	82.48
52	637.14	46.95	896.64	87.80
53	654.09	51.34	920.58	93.12
54	662.64	54.85	944.53	98.44
55	682.97	59.10	971.13	103.76
56	697.14	64.95	993.56	108.63
57	722.51	69.43	998.61	113.83
58	731.38	74.20	1017.98	119.91
59	764.70	80.94	1041.37	126.07
60	786.98	88.14	1052.66	132.20
61	824.60	96.27	1089.60	140.75
62	870.49	107.23	1124.42	150.72
63	901.12	115.48	1174.21	161.96
64	964.50	127.62	1207.68	170.19
65	1006.70	138.50	1259.10	182.51
66	1069.02	151.53	1298.13	194.49
67	1132.90	166.30	1327.99	201.94
68	1199.06	181.93	1364.38	212.85
69	1273.64	199.71	1416.59	226.82
70	1350.94	217.51	1476.66	241.45
71	1415.86	233.40	1537.38	256.55
72	1475.06	247.71	1594.26	270.05
73	1535.52	262.21	1650.46	281.96
74	1601.44	276.71	1712.12	292.27
75	1674.54	292.67	1780.97	305.97
76	1757.62	312.89	1859.79	327.26
77	1848.08	339.63	1949.05	354.93
78	2002.34	381.83	2104.57	401.37
79	2215.81	437.45	2321.04	458.49
80	2451.82	497.58	2558.55	521.63
81	2702.86	562.22	2812.60	587.78
82	2967.44	626.86	3078.68	653.92
83	3239.53	693.00	3350.77	720.06
84	3519.14	759.15	3628.87	786.21
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B3

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 20 Days

Age	4.3% Simple Inflation		4.3% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	426.93	30.07	874.51	93.19
30	426.93	30.07	918.24	97.84
31	426.93	30.07	932.81	99.40
32	426.93	30.07	947.39	100.95
33	426.93	30.07	961.96	102.50
34	426.93	30.07	973.79	103.76
35	437.26	30.79	973.79	103.76
36	470.90	33.16	973.79	103.76
37	487.71	34.35	973.79	103.76
38	504.53	35.53	973.79	103.76
39	538.17	37.90	973.79	103.76
40	554.98	39.08	973.79	103.76
41	574.21	40.44	973.79	103.76
42	610.55	43.00	973.79	103.76
43	612.96	43.17	973.79	103.76
44	612.96	43.17	973.79	103.76
45	619.30	51.10	1021.69	114.41
46	637.46	52.60	1021.69	114.41
47	671.37	55.39	1021.69	114.41
48	705.56	58.21	1021.69	114.41
49	724.27	59.76	1021.69	114.41
50	728.09	63.41	1040.31	119.73
51	753.31	67.84	1072.24	127.71
52	777.82	74.52	1104.17	135.69
53	785.82	79.26	1138.75	143.67
54	821.45	88.74	1178.66	151.66
55	834.96	93.27	1218.57	162.30
56	862.18	101.43	1251.50	168.98
57	903.33	110.70	1268.91	175.73
58	930.09	117.90	1283.38	183.70
59	963.72	126.92	1317.55	193.18
60	996.05	136.88	1338.79	201.54
61	1049.88	150.88	1383.98	212.19
62	1098.00	163.05	1437.53	225.27
63	1168.12	179.55	1505.44	241.70
64	1233.25	194.29	1563.59	257.59
65	1300.64	210.70	1621.66	272.12
66	1396.52	232.75	1721.15	294.61
67	1522.85	259.03	1806.51	313.89
68	1641.67	285.14	1870.96	329.92
69	1756.82	311.36	1956.83	352.60
70	1857.79	337.24	2055.34	375.15
71	1963.69	362.65	2156.58	399.30
72	2061.73	385.53	2249.84	420.91
73	2160.51	407.68	2343.69	438.21
74	2268.99	428.90	2445.39	454.84
75	2391.25	455.63	2560.87	478.92
76	2527.08	488.49	2693.10	510.84
77	2678.80	530.86	2842.49	555.34
78	2928.35	598.30	3095.22	628.36
79	3271.10	688.49	3443.97	724.57
80	3651.42	787.71	3830.31	828.30
81	4060.31	892.94	4245.21	938.04
82	4490.24	1002.68	4679.65	1049.28
83	4933.70	1110.91	5124.62	1159.01
84	5389.19	1220.65	5581.61	1270.26
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B3

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 100 Days

Age	4.3% Simple Inflation		4.3% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	402.87	24.05	807.61	76.46
30	402.87	24.05	847.99	80.28
31	402.87	24.05	861.45	81.56
32	402.87	24.05	874.91	82.83
33	402.87	24.05	888.37	84.11
34	402.87	24.05	899.30	85.14
35	412.63	24.63	899.30	85.14
36	444.37	26.53	899.30	85.14
37	460.24	27.48	899.30	85.14
38	476.11	28.42	899.30	85.14
39	507.85	30.32	899.30	85.14
40	523.72	31.27	899.30	85.14
41	541.86	32.35	899.30	85.14
42	576.15	34.40	899.30	85.14
43	578.42	34.53	899.30	85.14
44	578.42	34.53	899.30	85.14
45	578.42	40.88	936.55	95.78
46	595.38	42.08	936.55	95.78
47	627.06	44.31	936.55	95.78
48	658.98	46.57	936.55	95.78
49	676.47	47.81	936.55	95.78
50	678.77	51.67	949.85	98.44
51	697.16	56.15	973.79	103.76
52	717.27	60.55	1003.06	111.75
53	722.41	65.67	1032.33	117.07
54	753.19	72.82	1064.26	125.05
55	761.68	77.72	1096.18	133.03
56	785.01	83.79	1124.76	139.94
57	819.20	90.78	1137.11	144.72
58	840.58	98.25	1147.50	150.99
59	866.92	105.41	1173.91	158.50
60	892.86	113.71	1190.04	165.55
61	936.72	123.64	1226.01	176.83
62	976.23	134.15	1270.32	188.11
63	1036.04	146.53	1328.19	200.27
64	1090.09	159.52	1376.05	212.40
65	1146.67	174.23	1422.55	225.66
66	1227.06	191.92	1504.07	243.66
67	1332.75	213.07	1576.03	259.01
68	1434.10	234.82	1628.31	274.58
69	1527.94	257.75	1697.02	292.80
70	1608.36	279.37	1777.97	311.29
71	1693.63	298.99	1857.59	329.85
72	1774.91	318.48	1935.08	348.28
73	1853.40	335.84	2009.65	362.78
74	1938.68	352.80	2090.86	375.28
75	2037.05	374.15	2181.72	392.44
76	2145.54	400.69	2287.62	419.85
77	2268.79	436.01	2409.54	457.43
78	2472.87	493.07	2617.18	518.63
79	2752.47	565.23	2901.29	596.79
80	3059.14	644.90	3212.47	679.47
81	3386.85	729.08	3546.19	766.66
82	3731.09	814.77	3893.45	853.85
83	4084.36	900.45	4248.22	941.04
84	4446.65	987.64	4610.50	1028.23
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B3

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years
Elimination Period: 20 Days

Age	4.3% Simple Inflation		4.3% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	514.87	42.06	1104.17	133.03
30	532.62	43.52	1104.17	133.03
31	550.38	44.97	1104.17	133.03
32	585.89	47.87	1104.17	133.03
33	603.64	49.32	1104.17	133.03
34	639.15	52.22	1104.17	133.03
35	674.66	55.12	1104.17	133.03
36	692.41	56.57	1104.17	133.03
37	727.92	59.47	1104.17	133.03
38	763.43	62.37	1104.17	133.03
39	798.94	65.27	1104.17	133.03
40	814.16	66.52	1104.17	133.03
41	814.16	66.52	1104.17	133.03
42	814.16	66.52	1104.17	133.03
43	814.16	66.52	1104.17	133.03
44	814.16	66.52	1104.17	133.03
45	880.67	85.14	1168.02	149.00
46	880.67	85.14	1168.02	149.00
47	880.67	85.14	1168.02	149.00
48	880.67	85.14	1168.02	149.00
49	880.67	85.14	1168.02	149.00
50	909.94	90.46	1194.63	156.98
51	947.19	101.10	1231.88	164.96
52	989.76	109.09	1274.45	175.60
53	1034.99	119.73	1322.34	186.24
54	1082.88	133.03	1372.89	196.89
55	1133.43	143.67	1426.10	210.19
56	1186.65	156.98	1479.32	223.49
57	1242.52	170.28	1537.85	236.80
58	1306.37	186.24	1604.37	250.10
59	1378.21	202.21	1681.52	268.72
60	1466.01	223.49	1771.99	290.01
61	1522.75	238.66	1823.67	303.51
62	1584.81	255.29	1883.07	321.01
63	1651.39	273.18	1946.72	337.17
64	1719.31	292.14	2011.44	354.40
65	1790.28	311.96	2078.96	372.49
66	1861.25	330.19	2148.47	391.25
67	1931.62	349.01	2216.98	408.28
68	2022.09	372.49	2303.05	429.96
69	2140.35	402.09	2420.78	457.76
70	2274.85	435.01	2552.22	488.89
71	2415.06	468.74	2687.05	520.82
72	2544.10	497.27	2812.30	547.56
73	2672.35	524.41	2934.55	569.31
74	2815.49	551.68	3069.71	591.46
75	2974.93	585.34	3222.70	620.26
76	3157.65	630.57	3400.30	662.50
77	3364.18	686.91	3607.43	725.16
78	3699.53	778.69	3952.07	826.79
79	4155.01	898.95	4422.60	956.07
80	4660.11	1032.74	4941.22	1097.38
81	5202.79	1172.54	5497.43	1243.20
82	5771.02	1316.86	6077.69	1392.02
83	6354.29	1461.17	6669.97	1539.34
84	6951.08	1605.48	7274.28	1686.66
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B3

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years
Elimination Period: 100 Days

Age	4.3% Simple Inflation		4.3% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	484.58	35.33	1013.70	111.75
30	501.29	36.55	1013.70	111.75
31	518.00	37.77	1013.70	111.75
32	551.42	40.21	1013.70	111.75
33	568.13	41.43	1013.70	111.75
34	601.55	43.86	1013.70	111.75
35	634.97	46.30	1013.70	111.75
36	651.68	47.52	1013.70	111.75
37	685.10	49.96	1013.70	111.75
38	718.52	52.39	1013.70	111.75
39	751.94	54.83	1013.70	111.75
40	766.26	55.87	1013.70	111.75
41	766.26	55.87	1013.70	111.75
42	766.26	55.87	1013.70	111.75
43	766.26	55.87	1013.70	111.75
44	766.26	55.87	1013.70	111.75
45	822.14	69.18	1064.26	125.05
46	822.14	69.18	1064.26	125.05
47	822.14	69.18	1064.26	125.05
48	822.14	69.18	1064.26	125.05
49	822.14	69.18	1064.26	125.05
50	843.42	74.50	1085.54	130.37
51	875.35	82.48	1117.47	138.35
52	909.94	90.46	1154.72	146.34
53	947.19	101.10	1194.63	156.98
54	987.10	109.09	1237.20	164.96
55	1032.33	119.73	1279.77	175.60
56	1077.56	130.37	1327.66	186.24
57	1122.79	141.01	1378.21	199.55
58	1176.00	154.32	1434.08	210.19
59	1239.86	170.28	1497.94	226.15
60	1311.70	186.24	1575.10	242.12
61	1356.73	199.75	1618.73	256.82
62	1407.88	214.85	1665.69	270.45
63	1461.89	228.88	1717.84	283.03
64	1518.16	244.25	1769.59	299.32
65	1576.10	260.74	1825.20	314.29
66	1635.10	278.17	1881.60	327.92
67	1692.37	294.13	1938.21	344.62
68	1766.66	312.89	2011.44	361.85
69	1864.04	338.17	2105.30	385.59
70	1975.53	365.17	2212.99	411.07
71	2089.07	391.58	2324.40	435.95
72	2195.83	417.19	2428.63	460.02
73	2298.79	438.21	2525.08	477.72
74	2412.54	458.30	2632.17	491.15
75	2539.25	485.57	2753.76	513.84
76	2686.71	522.02	2897.44	549.16
77	2857.79	570.64	3068.91	605.83
78	3135.80	647.91	3353.78	693.00
79	3505.61	747.12	3737.11	798.23
80	3912.99	852.35	4155.01	910.98
81	4345.93	963.59	4598.48	1025.22
82	4795.40	1076.34	5058.47	1140.98
83	5255.40	1187.58	5524.49	1255.22
84	5722.92	1300.32	5996.51	1369.47
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B3

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime
Elimination Period: 20 Days

Age	4.3% Simple Inflation		4.3% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	560.22	58.23	1407.48	204.87
30	597.57	62.11	1407.48	204.87
31	634.92	65.99	1407.48	204.87
32	653.59	67.93	1407.48	204.87
33	690.94	71.81	1407.48	204.87
34	728.29	75.69	1407.48	204.87
35	746.96	77.63	1407.48	204.87
36	784.31	81.52	1407.48	204.87
37	821.66	85.40	1407.48	204.87
38	859.01	89.28	1407.48	204.87
39	915.03	95.10	1407.48	204.87
40	947.19	98.44	1407.48	204.87
41	947.19	98.44	1407.48	204.87
42	947.19	98.44	1407.48	204.87
43	947.19	98.44	1407.48	204.87
44	947.19	98.44	1407.48	204.87
45	1053.61	125.05	1513.90	231.48
46	1053.61	125.05	1513.90	231.48
47	1053.61	125.05	1513.90	231.48
48	1053.61	125.05	1513.90	231.48
49	1053.61	125.05	1513.90	231.48
50	1096.18	135.69	1556.47	239.46
51	1152.06	149.00	1617.67	255.42
52	1215.91	162.30	1681.52	268.72
53	1279.77	178.26	1753.36	284.69
54	1351.60	196.89	1830.52	303.31
55	1426.10	212.85	1910.34	321.94
56	1503.26	231.48	1995.48	340.56
57	1566.65	249.72	2083.28	361.85
58	1636.02	267.48	2181.72	385.79
59	1698.58	283.94	2298.79	412.40
60	1783.99	306.04	2396.97	434.86
61	1876.42	329.84	2483.11	457.75
62	1973.98	353.69	2563.41	478.93
63	2052.93	376.83	2659.19	504.79
64	2161.95	402.54	2757.82	528.09
65	2286.34	433.69	2864.46	555.07
66	2431.49	468.69	2998.75	587.64
67	2577.38	504.18	3130.11	619.00
68	2735.14	540.64	3263.01	651.32
69	2907.41	583.54	3439.41	692.83
70	3100.98	628.58	3635.76	736.33
71	3296.60	675.14	3834.78	781.23
72	3482.78	715.18	4021.02	821.34
73	3663.70	752.50	4200.68	853.07
74	3863.51	790.34	4397.90	882.00
75	4089.07	836.44	4624.52	922.91
76	4345.36	897.17	4886.53	983.37
77	4637.03	977.59	5193.90	1075.50
78	5112.59	1106.40	5707.88	1226.66
79	5762.00	1279.28	6414.42	1423.59
80	6486.57	1471.69	7202.13	1638.55
81	7266.77	1676.14	8049.97	1865.55
82	8084.54	1885.09	8933.88	2094.04
83	8923.36	2094.04	9835.84	2321.04
84	9783.23	2304.50	10758.84	2546.52
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B3

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime
Elimination Period: 100 Days

Age	4.3% Simple Inflation		4.3% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	522.46	48.78	1279.77	175.60
30	557.29	52.04	1279.77	175.60
31	592.12	55.29	1279.77	175.60
32	609.53	56.91	1279.77	175.60
33	644.36	60.17	1279.77	175.60
34	679.19	63.42	1279.77	175.60
35	696.61	65.04	1279.77	175.60
36	731.44	68.30	1279.77	175.60
37	766.27	71.55	1279.77	175.60
38	801.10	74.80	1279.77	175.60
39	853.34	79.68	1279.77	175.60
40	883.33	82.48	1279.77	175.60
41	883.33	82.48	1279.77	175.60
42	883.33	82.48	1279.77	175.60
43	883.33	82.48	1279.77	175.60
44	883.33	82.48	1279.77	175.60
45	971.13	106.43	1370.23	196.89
46	971.13	106.43	1370.23	196.89
47	971.13	106.43	1370.23	196.89
48	971.13	106.43	1370.23	196.89
49	971.13	106.43	1370.23	196.89
50	1008.38	114.41	1404.82	204.87
51	1056.27	125.05	1455.37	215.51
52	1106.83	138.35	1511.24	228.82
53	1162.70	151.66	1572.44	244.78
54	1223.89	164.96	1636.29	258.08
55	1287.75	180.92	1705.47	274.05
56	1354.27	196.89	1777.31	290.01
57	1406.30	210.29	1854.47	308.63
58	1464.63	225.93	1939.61	329.92
59	1516.05	240.84	2038.05	351.20
60	1584.94	258.77	2119.29	371.99
61	1663.86	278.53	2191.58	391.26
62	1744.56	301.12	2258.18	409.45
63	1810.19	319.04	2335.55	429.91
64	1899.62	341.48	2417.50	450.64
65	2003.88	366.97	2505.83	472.84
66	2127.83	396.08	2619.70	500.17
67	2251.40	425.94	2730.61	526.81
68	2381.80	457.63	2841.56	553.41
69	2523.88	492.82	2985.77	587.67
70	2681.92	530.80	3146.87	624.59
71	2843.29	567.12	3310.10	661.63
72	2996.68	601.57	3462.29	694.69
73	3141.08	630.37	3606.23	716.58
74	3298.00	658.91	3758.02	735.00
75	3475.46	693.43	3932.76	761.61
76	3681.26	743.91	4142.62	814.16
77	3921.05	813.89	4398.37	899.56
78	4311.35	923.00	4820.96	1032.74
79	4831.48	1062.81	5387.69	1192.09
80	5401.22	1213.13	6007.03	1358.95
81	6007.03	1369.47	6662.45	1530.32
82	6636.90	1528.82	7340.43	1701.69
83	7277.29	1686.66	8025.91	1871.56
84	7928.20	1844.50	8718.92	2039.93
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B4

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years
Elimination Period: 20 Days

Age	2.2% Simple Inflation				2.2% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	401.37	24.05	108.23	27.06	499.08	46.60	168.37	42.09
30	401.37	24.05	108.23	27.06	499.08	46.60	168.37	42.09
31	401.37	24.05	108.23	27.06	499.08	46.60	168.37	42.09
32	401.37	24.05	108.23	27.06	499.08	46.60	168.37	42.09
33	401.37	24.05	108.23	27.06	499.08	46.60	168.37	42.09
34	401.37	24.05	108.23	27.06	499.08	46.60	168.37	42.09
35	401.37	24.05	108.23	27.06	499.08	46.60	168.37	42.09
36	401.37	24.05	108.23	27.06	499.08	46.60	168.37	42.09
37	401.37	24.05	108.23	27.06	499.08	46.60	168.37	42.09
38	401.37	24.05	108.23	27.06	499.08	46.60	168.37	42.09
39	401.37	24.05	108.23	27.06	499.08	46.60	168.37	42.09
40	401.37	24.05	108.23	27.06	499.08	46.60	168.37	42.09
41	401.37	24.05	108.23	27.06	499.08	46.60	168.37	42.09
42	401.37	24.05	108.23	27.06	499.08	46.60	168.37	42.09
43	401.37	24.05	108.23	27.06	499.08	46.60	168.37	42.09
44	401.37	24.05	108.23	27.06	499.08	46.60	168.37	42.09
45	423.92	30.07	144.31	36.08	520.13	51.11	198.43	49.61
46	423.92	30.07	144.31	36.08	520.13	51.11	198.43	49.61
47	423.92	30.07	144.31	36.08	520.13	51.11	198.43	49.61
48	423.92	30.07	144.31	36.08	520.13	51.11	198.43	49.61
49	423.92	30.07	144.31	36.08	520.13	51.11	198.43	49.61
50	432.94	31.57	156.34	39.08	527.64	54.12	216.47	54.12
51	446.47	36.08	168.37	42.09	541.17	57.12	222.48	55.62
52	461.50	39.08	180.39	45.10	556.21	60.13	234.51	58.63
53	476.53	42.09	192.42	48.10	571.24	64.64	246.53	61.63
54	493.07	46.60	198.43	49.61	589.28	67.65	252.55	63.14
55	511.11	51.11	210.46	52.61	607.32	72.16	264.57	66.14
56	529.15	55.62	222.48	55.62	626.86	76.67	276.60	69.15
57	548.69	60.13	234.51	58.63	646.40	81.18	288.63	72.16
58	571.24	64.64	252.55	63.14	668.95	87.19	300.65	75.16
59	596.79	70.65	264.57	66.14	696.01	93.20	318.69	79.67
60	626.86	78.17	276.60	69.15	726.08	99.22	330.72	82.68
61	661.44	85.69	294.64	73.66	760.65	106.73	348.76	87.19
62	697.51	94.71	312.68	78.17	799.74	115.75	366.80	91.70
63	739.60	103.73	330.72	82.68	840.32	124.77	384.83	96.21
64	783.20	114.25	348.76	87.19	886.92	135.29	402.87	100.72
65	831.30	124.77	372.81	93.20	935.03	145.82	420.91	105.23
66	880.91	135.29	390.85	97.71	987.64	157.84	444.97	111.24
67	935.03	147.32	414.90	103.73	1043.26	169.87	463.00	115.75
68	999.67	162.35	438.95	109.74	1109.41	184.90	487.06	121.76
69	1082.35	180.39	469.02	117.25	1192.09	202.94	517.12	129.28
70	1177.05	201.44	499.08	124.77	1288.30	223.99	547.19	136.80
71	1280.78	223.99	535.16	133.79	1393.52	245.03	583.27	145.82
72	1387.51	246.53	571.24	142.81	1501.76	267.58	619.34	154.84
73	1501.76	270.59	607.32	151.83	1616.01	288.63	655.42	163.86
74	1632.54	296.14	649.41	162.35	1746.79	312.68	697.51	174.38
75	1782.87	326.21	703.53	175.88	1895.61	341.24	751.63	187.91
76	1954.24	363.79	757.64	189.41	2068.49	378.82	805.75	201.44
77	2151.17	411.89	817.77	204.44	2266.92	428.43	865.88	216.47
78	2381.17	470.52	889.93	222.48	2499.92	491.57	938.04	234.51
79	2644.24	539.67	974.11	243.53	2767.50	563.72	1022.22	255.55
80	2935.87	614.83	1064.31	266.08	3062.14	643.40	1112.41	278.10
81	3248.55	696.01	1160.52	290.13	3377.83	726.08	1208.62	302.16
82	3579.27	778.69	1262.74	315.68	3708.55	810.26	1310.84	327.71
83	3919.00	861.37	1370.97	342.74	4048.28	894.44	1419.08	354.77
84	4269.26	945.55	1485.22	371.31	4397.04	978.62	1533.33	383.33
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B4

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years
Elimination Period: 100 Days

Age	2.2% Simple Inflation				2.2% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	381.83	19.54	78.17	19.54	461.50	37.58	120.26	30.07
30	381.83	19.54	78.17	19.54	461.50	37.58	120.26	30.07
31	381.83	19.54	78.17	19.54	461.50	37.58	120.26	30.07
32	381.83	19.54	78.17	19.54	461.50	37.58	120.26	30.07
33	381.83	19.54	78.17	19.54	461.50	37.58	120.26	30.07
34	381.83	19.54	78.17	19.54	461.50	37.58	120.26	30.07
35	381.83	19.54	78.17	19.54	461.50	37.58	120.26	30.07
36	381.83	19.54	78.17	19.54	461.50	37.58	120.26	30.07
37	381.83	19.54	78.17	19.54	461.50	37.58	120.26	30.07
38	381.83	19.54	78.17	19.54	461.50	37.58	120.26	30.07
39	381.83	19.54	78.17	19.54	461.50	37.58	120.26	30.07
40	381.83	19.54	78.17	19.54	461.50	37.58	120.26	30.07
41	381.83	19.54	78.17	19.54	461.50	37.58	120.26	30.07
42	381.83	19.54	78.17	19.54	461.50	37.58	120.26	30.07
43	381.83	19.54	78.17	19.54	461.50	37.58	120.26	30.07
44	381.83	19.54	78.17	19.54	461.50	37.58	120.26	30.07
45	398.36	24.05	102.22	25.56	478.04	42.09	144.31	36.08
46	398.36	24.05	102.22	25.56	478.04	42.09	144.31	36.08
47	398.36	24.05	102.22	25.56	478.04	42.09	144.31	36.08
48	398.36	24.05	102.22	25.56	478.04	42.09	144.31	36.08
49	398.36	24.05	102.22	25.56	478.04	42.09	144.31	36.08
50	405.88	25.56	114.25	28.56	484.05	43.59	150.33	37.58
51	416.40	28.56	120.26	30.07	494.57	46.60	162.35	40.59
52	428.43	31.57	126.27	31.57	506.60	49.61	168.37	42.09
53	440.46	34.58	132.29	33.07	520.13	52.61	174.38	43.59
54	453.98	37.58	144.31	36.08	533.66	55.62	180.39	45.10
55	469.02	40.59	150.33	37.58	548.69	58.63	192.42	48.10
56	484.05	45.10	156.34	39.08	563.72	61.63	198.43	49.61
57	500.59	48.10	168.37	42.09	580.26	66.14	210.46	52.61
58	518.63	52.61	180.39	45.10	599.80	70.65	216.47	54.12
59	539.67	57.12	186.40	46.60	620.85	75.16	228.50	57.12
60	563.72	63.14	198.43	49.61	646.40	81.18	240.52	60.13
61	592.29	69.15	210.46	52.61	674.96	87.19	252.55	63.14
62	622.35	76.67	222.48	55.62	706.53	94.71	264.57	66.14
63	656.93	84.18	240.52	60.13	741.11	102.22	276.60	69.15
64	693.00	91.70	252.55	63.14	778.69	109.74	294.64	73.66
65	732.09	100.72	270.59	67.65	819.28	118.76	306.67	76.67
66	774.18	109.74	282.61	70.65	862.87	129.28	324.70	81.18
67	819.28	120.26	300.65	75.16	909.47	138.30	342.74	85.69
68	871.89	132.29	318.69	79.67	963.59	150.33	360.78	90.20
69	939.54	147.32	342.74	85.69	1032.74	165.36	384.83	96.21
70	1017.71	163.86	366.80	91.70	1112.41	181.89	408.89	102.22
71	1103.39	181.89	396.86	99.22	1198.10	199.93	432.94	108.23
72	1190.58	199.93	420.91	105.23	1286.79	217.97	463.00	115.75
73	1285.29	219.48	450.98	112.74	1381.50	236.01	493.07	123.27
74	1392.02	240.52	487.06	121.76	1488.23	254.05	529.15	132.29
75	1513.78	264.57	529.15	132.29	1609.99	276.60	565.23	141.31
76	1655.09	294.64	571.24	142.81	1751.30	308.17	607.32	151.83
77	1815.94	333.72	619.34	154.84	1915.16	348.76	655.42	163.86
78	2002.34	381.83	673.46	168.37	2104.57	401.37	715.55	178.89
79	2215.81	437.45	739.60	184.90	2321.04	458.49	781.70	195.42
80	2451.82	497.58	811.76	202.94	2558.55	521.63	847.84	211.96
81	2702.86	562.22	889.93	222.48	2812.60	587.78	926.01	231.50
82	2967.44	626.86	968.10	242.03	3078.68	653.92	1010.19	252.55
83	3239.53	693.00	1052.28	263.07	3350.77	720.06	1088.36	272.09
84	3519.14	759.15	1136.47	284.12	3628.87	786.21	1178.56	294.64
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B4

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 20 Days

Age	2.2% Simple Inflation				2.2% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	426.93	30.07	120.26	30.07	550.19	58.63	186.40	46.60
30	426.93	30.07	120.26	30.07	550.19	58.63	186.40	46.60
31	426.93	30.07	120.26	30.07	550.19	58.63	186.40	46.60
32	426.93	30.07	120.26	30.07	550.19	58.63	186.40	46.60
33	426.93	30.07	120.26	30.07	550.19	58.63	186.40	46.60
34	426.93	30.07	120.26	30.07	550.19	58.63	186.40	46.60
35	426.93	30.07	120.26	30.07	550.19	58.63	186.40	46.60
36	426.93	30.07	120.26	30.07	550.19	58.63	186.40	46.60
37	426.93	30.07	120.26	30.07	550.19	58.63	186.40	46.60
38	426.93	30.07	120.26	30.07	550.19	58.63	186.40	46.60
39	426.93	30.07	120.26	30.07	550.19	58.63	186.40	46.60
40	426.93	30.07	120.26	30.07	550.19	58.63	186.40	46.60
41	426.93	30.07	120.26	30.07	550.19	58.63	186.40	46.60
42	426.93	30.07	120.26	30.07	550.19	58.63	186.40	46.60
43	426.93	30.07	120.26	30.07	550.19	58.63	186.40	46.60
44	426.93	30.07	120.26	30.07	550.19	58.63	186.40	46.60
45	455.49	37.58	156.34	39.08	577.25	64.64	222.48	55.62
46	455.49	37.58	156.34	39.08	577.25	64.64	222.48	55.62
47	455.49	37.58	156.34	39.08	577.25	64.64	222.48	55.62
48	455.49	37.58	156.34	39.08	577.25	64.64	222.48	55.62
49	455.49	37.58	156.34	39.08	577.25	64.64	222.48	55.62
50	466.01	40.59	174.38	43.59	587.78	67.65	234.51	58.63
51	484.05	43.59	186.40	46.60	605.81	72.16	246.53	61.63
52	502.09	48.10	198.43	49.61	623.85	76.67	258.56	64.64
53	521.63	52.61	204.44	51.11	643.40	81.18	270.59	67.65
54	542.68	58.63	216.47	54.12	665.94	85.69	282.61	70.65
55	565.23	63.14	234.51	58.63	688.49	91.70	294.64	73.66
56	587.78	69.15	246.53	61.63	712.55	96.21	306.67	76.67
57	613.33	75.16	258.56	64.64	738.10	102.22	318.69	79.67
58	640.39	81.18	270.59	67.65	766.66	109.74	330.72	82.68
59	673.46	88.69	288.63	72.16	799.74	117.25	348.76	87.19
60	711.04	97.71	306.67	76.67	838.82	126.27	366.80	91.70
61	753.13	108.23	324.70	81.18	882.41	135.29	384.83	96.21
62	799.74	118.76	342.74	85.69	930.52	145.82	402.87	100.72
63	850.85	130.78	360.78	90.20	983.13	157.84	420.91	105.23
64	906.47	142.81	384.83	96.21	1040.26	171.37	444.97	111.24
65	965.09	156.34	408.89	102.22	1101.89	184.90	463.00	115.75
66	1028.23	171.37	426.93	106.73	1168.03	199.93	487.06	121.76
67	1095.88	186.40	450.98	112.74	1237.18	214.97	511.11	127.78
68	1177.05	204.44	481.04	120.26	1321.37	233.01	535.16	133.79
69	1280.78	226.99	511.11	127.78	1426.60	257.06	571.24	142.81
70	1399.54	254.05	547.19	136.80	1548.36	282.61	607.32	151.83
71	1530.32	282.61	583.27	145.82	1680.65	311.18	643.40	160.85
72	1664.11	311.18	625.36	156.34	1815.94	339.74	679.47	169.87
73	1808.42	341.24	667.45	166.86	1961.76	366.80	721.57	180.39
74	1972.28	372.81	715.55	178.89	2125.61	395.36	769.67	192.42
75	2161.69	411.89	769.67	192.42	2315.02	432.94	823.79	205.95
76	2379.66	460.00	829.80	207.45	2536.00	481.04	883.92	220.98
77	2632.21	521.63	895.94	223.99	2793.06	545.68	956.07	239.02
78	2928.35	598.30	980.13	245.03	3095.22	628.36	1034.24	258.56
79	3271.10	688.49	1070.32	267.58	3443.97	724.57	1124.44	281.11
80	3651.42	787.71	1172.54	293.14	3830.31	828.30	1226.66	306.67
81	4060.31	892.94	1280.78	320.19	4245.21	938.04	1340.91	335.23
82	4490.24	1002.68	1395.03	348.76	4679.65	1049.28	1455.16	363.79
83	4933.70	1110.91	1515.29	378.82	5124.62	1159.01	1575.42	393.85
84	5389.19	1220.65	1641.56	410.39	5581.61	1270.26	1701.69	425.42
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B4

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 100 Days

Age	2.2% Simple Inflation				2.2% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	402.87	24.05	84.18	21.05	508.10	48.10	138.30	34.58
30	402.87	24.05	84.18	21.05	508.10	48.10	138.30	34.58
31	402.87	24.05	84.18	21.05	508.10	48.10	138.30	34.58
32	402.87	24.05	84.18	21.05	508.10	48.10	138.30	34.58
33	402.87	24.05	84.18	21.05	508.10	48.10	138.30	34.58
34	402.87	24.05	84.18	21.05	508.10	48.10	138.30	34.58
35	402.87	24.05	84.18	21.05	508.10	48.10	138.30	34.58
36	402.87	24.05	84.18	21.05	508.10	48.10	138.30	34.58
37	402.87	24.05	84.18	21.05	508.10	48.10	138.30	34.58
38	402.87	24.05	84.18	21.05	508.10	48.10	138.30	34.58
39	402.87	24.05	84.18	21.05	508.10	48.10	138.30	34.58
40	402.87	24.05	84.18	21.05	508.10	48.10	138.30	34.58
41	402.87	24.05	84.18	21.05	508.10	48.10	138.30	34.58
42	402.87	24.05	84.18	21.05	508.10	48.10	138.30	34.58
43	402.87	24.05	84.18	21.05	508.10	48.10	138.30	34.58
44	402.87	24.05	84.18	21.05	508.10	48.10	138.30	34.58
45	425.42	30.07	114.25	28.56	529.15	54.12	162.35	40.59
46	425.42	30.07	114.25	28.56	529.15	54.12	162.35	40.59
47	425.42	30.07	114.25	28.56	529.15	54.12	162.35	40.59
48	425.42	30.07	114.25	28.56	529.15	54.12	162.35	40.59
49	425.42	30.07	114.25	28.56	529.15	54.12	162.35	40.59
50	434.44	33.07	126.27	31.57	536.66	55.62	174.38	43.59
51	447.97	36.08	132.29	33.07	550.19	58.63	180.39	45.10
52	463.00	39.08	138.30	34.58	566.73	63.14	186.40	46.60
53	479.54	43.59	150.33	37.58	583.27	66.14	198.43	49.61
54	497.58	48.10	156.34	39.08	601.30	70.65	204.44	51.11
55	515.62	52.61	168.37	42.09	619.34	75.16	216.47	54.12
56	535.16	57.12	180.39	45.10	640.39	79.67	222.48	55.62
57	556.21	61.63	186.40	46.60	661.44	84.18	234.51	58.63
58	578.76	67.65	198.43	49.61	685.49	90.20	246.53	61.63
59	605.81	73.66	210.46	52.61	712.55	96.21	258.56	64.64
60	637.38	81.18	222.48	55.62	745.62	103.73	270.59	67.65
61	671.96	88.69	240.52	60.13	781.70	112.74	282.61	70.65
62	711.04	97.71	252.55	63.14	822.28	121.76	300.65	75.16
63	754.64	106.73	270.59	67.65	867.38	130.78	312.68	78.17
64	801.24	117.25	282.61	70.65	915.49	141.31	330.72	82.68
65	850.85	129.28	300.65	75.16	966.60	153.33	348.76	87.19
66	903.46	141.31	318.69	79.67	1020.71	165.36	366.80	91.70
67	959.08	153.33	336.73	84.18	1079.34	177.38	384.83	96.21
68	1028.23	168.37	360.78	90.20	1150.00	193.92	408.89	102.22
69	1113.92	187.91	384.83	96.21	1237.18	213.46	432.94	108.23
70	1211.63	210.46	414.90	103.73	1339.41	234.51	463.00	115.75
71	1319.86	233.01	444.97	111.24	1447.64	257.06	493.07	123.27
72	1432.61	257.06	475.03	118.76	1561.89	281.11	523.13	130.78
73	1551.37	281.11	511.11	127.78	1682.15	303.66	553.20	138.30
74	1685.16	306.67	547.19	136.80	1817.44	326.21	595.29	148.82
75	1841.50	338.23	589.28	147.32	1972.28	354.77	637.38	159.35
76	2020.38	377.32	643.40	160.85	2154.17	395.36	685.49	171.37
77	2229.34	428.43	697.51	174.38	2367.64	449.48	745.62	186.40
78	2472.87	493.07	763.66	190.91	2617.18	518.63	805.75	201.44
79	2752.47	565.23	835.81	208.95	2901.29	596.79	883.92	220.98
80	3059.14	644.90	913.98	228.50	3212.47	679.47	962.09	240.52
81	3386.85	729.08	1004.18	251.04	3546.19	766.66	1052.28	263.07
82	3731.09	814.77	1094.37	273.59	3893.45	853.85	1148.49	287.12
83	4084.36	900.45	1190.58	297.65	4248.22	941.04	1244.70	311.18
84	4446.65	987.64	1292.80	323.20	4610.50	1028.23	1340.91	335.23
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B4

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years
Elimination Period: 20 Days

Age	2.2% Simple Inflation				2.2% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	460.00	37.58	126.27	31.57	623.85	75.16	204.44	51.11
30	460.00	37.58	126.27	31.57	623.85	75.16	204.44	51.11
31	460.00	37.58	126.27	31.57	623.85	75.16	204.44	51.11
32	460.00	37.58	126.27	31.57	623.85	75.16	204.44	51.11
33	460.00	37.58	126.27	31.57	623.85	75.16	204.44	51.11
34	460.00	37.58	126.27	31.57	623.85	75.16	204.44	51.11
35	460.00	37.58	126.27	31.57	623.85	75.16	204.44	51.11
36	460.00	37.58	126.27	31.57	623.85	75.16	204.44	51.11
37	460.00	37.58	126.27	31.57	623.85	75.16	204.44	51.11
38	460.00	37.58	126.27	31.57	623.85	75.16	204.44	51.11
39	460.00	37.58	126.27	31.57	623.85	75.16	204.44	51.11
40	460.00	37.58	126.27	31.57	623.85	75.16	204.44	51.11
41	460.00	37.58	126.27	31.57	623.85	75.16	204.44	51.11
42	460.00	37.58	126.27	31.57	623.85	75.16	204.44	51.11
43	460.00	37.58	126.27	31.57	623.85	75.16	204.44	51.11
44	460.00	37.58	126.27	31.57	623.85	75.16	204.44	51.11
45	497.58	48.10	168.37	42.09	659.93	84.18	240.52	60.13
46	497.58	48.10	168.37	42.09	659.93	84.18	240.52	60.13
47	497.58	48.10	168.37	42.09	659.93	84.18	240.52	60.13
48	497.58	48.10	168.37	42.09	659.93	84.18	240.52	60.13
49	497.58	48.10	168.37	42.09	659.93	84.18	240.52	60.13
50	514.12	51.11	186.40	46.60	674.96	88.69	258.56	64.64
51	535.16	57.12	198.43	49.61	696.01	93.20	264.57	66.14
52	559.21	61.63	210.46	52.61	720.06	99.22	276.60	69.15
53	584.77	67.65	222.48	55.62	747.12	105.23	288.63	72.16
54	611.83	75.16	234.51	58.63	775.68	111.24	300.65	75.16
55	640.39	81.18	246.53	61.63	805.75	118.76	318.69	79.67
56	670.45	88.69	258.56	64.64	835.81	126.27	330.72	82.68
57	702.02	96.21	276.60	69.15	868.89	133.79	342.74	85.69
58	738.10	105.23	288.63	72.16	906.47	141.31	360.78	90.20
59	778.69	114.25	306.67	76.67	950.06	151.83	378.82	94.71
60	828.30	126.27	324.70	81.18	1001.17	163.86	396.86	99.22
61	882.41	138.30	342.74	85.69	1056.79	175.88	414.90	103.73
62	942.54	151.83	366.80	91.70	1119.93	190.91	432.94	108.23
63	1008.69	166.86	384.83	96.21	1189.08	205.95	456.99	114.25
64	1079.34	183.40	408.89	102.22	1262.74	222.48	481.04	120.26
65	1156.01	201.44	432.94	108.23	1342.41	240.52	505.10	126.27
66	1237.18	219.48	456.99	114.25	1428.10	260.06	529.15	132.29
67	1322.87	239.02	487.06	121.76	1518.29	279.61	553.20	138.30
68	1428.10	263.07	511.11	127.78	1626.53	303.66	583.27	145.82
69	1560.39	293.14	547.19	136.80	1764.83	333.72	613.33	153.33
70	1713.72	327.71	583.27	145.82	1922.67	368.30	655.42	163.86
71	1882.08	365.29	625.36	156.34	2094.04	405.88	691.50	172.88
72	2053.46	401.37	667.45	166.86	2269.92	441.96	733.59	183.40
73	2236.85	438.95	709.54	177.38	2456.33	476.53	781.70	195.42
74	2447.31	479.54	763.66	190.91	2668.29	514.12	829.80	207.45
75	2689.33	529.15	823.79	205.95	2913.32	560.72	889.93	222.48
76	2973.45	593.79	889.93	222.48	3201.95	623.85	956.07	239.02
77	3305.67	674.96	962.09	240.52	3544.69	712.55	1034.24	258.56
78	3699.53	778.69	1046.27	261.57	3952.07	826.79	1118.43	279.61
79	4155.01	898.95	1148.49	287.12	4422.60	956.07	1220.65	305.16
80	4660.11	1032.74	1262.74	315.68	4941.22	1097.38	1334.90	333.72
81	5202.79	1172.54	1383.00	345.75	5497.43	1243.20	1455.16	363.79
82	5771.02	1316.86	1509.27	377.32	6077.69	1392.02	1587.44	396.86
83	6354.29	1461.17	1641.56	410.39	6669.97	1539.34	1719.73	429.93
84	6951.08	1605.48	1779.86	444.97	7274.28	1686.66	1858.03	464.51
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B4

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years
Elimination Period: 100 Days

Age	2.2% Simple Inflation				2.2% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	432.94	31.57	96.21	24.05	572.74	63.14	150.33	37.58
30	432.94	31.57	96.21	24.05	572.74	63.14	150.33	37.58
31	432.94	31.57	96.21	24.05	572.74	63.14	150.33	37.58
32	432.94	31.57	96.21	24.05	572.74	63.14	150.33	37.58
33	432.94	31.57	96.21	24.05	572.74	63.14	150.33	37.58
34	432.94	31.57	96.21	24.05	572.74	63.14	150.33	37.58
35	432.94	31.57	96.21	24.05	572.74	63.14	150.33	37.58
36	432.94	31.57	96.21	24.05	572.74	63.14	150.33	37.58
37	432.94	31.57	96.21	24.05	572.74	63.14	150.33	37.58
38	432.94	31.57	96.21	24.05	572.74	63.14	150.33	37.58
39	432.94	31.57	96.21	24.05	572.74	63.14	150.33	37.58
40	432.94	31.57	96.21	24.05	572.74	63.14	150.33	37.58
41	432.94	31.57	96.21	24.05	572.74	63.14	150.33	37.58
42	432.94	31.57	96.21	24.05	572.74	63.14	150.33	37.58
43	432.94	31.57	96.21	24.05	572.74	63.14	150.33	37.58
44	432.94	31.57	96.21	24.05	572.74	63.14	150.33	37.58
45	464.51	39.08	126.27	31.57	601.30	70.65	180.39	45.10
46	464.51	39.08	126.27	31.57	601.30	70.65	180.39	45.10
47	464.51	39.08	126.27	31.57	601.30	70.65	180.39	45.10
48	464.51	39.08	126.27	31.57	601.30	70.65	180.39	45.10
49	464.51	39.08	126.27	31.57	601.30	70.65	180.39	45.10
50	476.53	42.09	132.29	33.07	613.33	73.66	192.42	48.10
51	494.57	46.60	144.31	36.08	631.37	78.17	198.43	49.61
52	514.12	51.11	150.33	37.58	652.42	82.68	210.46	52.61
53	535.16	57.12	162.35	40.59	674.96	88.69	216.47	54.12
54	557.71	61.63	174.38	43.59	699.02	93.20	228.50	57.12
55	583.27	67.65	180.39	45.10	723.07	99.22	240.52	60.13
56	608.82	73.66	192.42	48.10	750.13	105.23	246.53	61.63
57	634.38	79.67	204.44	51.11	778.69	112.74	258.56	64.64
58	664.44	87.19	216.47	54.12	810.26	118.76	270.59	67.65
59	700.52	96.21	228.50	57.12	846.34	127.78	282.61	70.65
60	741.11	105.23	240.52	60.13	889.93	136.80	300.65	75.16
61	786.21	115.75	258.56	64.64	938.04	148.82	312.68	78.17
62	837.32	127.78	276.60	69.15	990.65	160.85	330.72	82.68
63	892.94	139.80	294.64	73.66	1049.28	172.88	348.76	87.19
64	953.07	153.33	312.68	78.17	1110.91	187.91	366.80	91.70
65	1017.71	168.37	330.72	82.68	1178.56	202.94	384.83	96.21
66	1086.86	184.90	348.76	87.19	1250.71	217.97	402.87	100.72
67	1159.01	201.44	366.80	91.70	1327.38	236.01	426.93	106.73
68	1247.71	220.98	390.85	97.71	1420.58	255.55	450.98	112.74
69	1358.95	246.53	420.91	105.23	1534.83	281.11	475.03	118.76
70	1488.23	275.10	450.98	112.74	1667.12	309.67	505.10	126.27
71	1628.03	305.16	481.04	120.26	1811.43	339.74	541.17	135.29
72	1772.35	336.73	517.12	129.28	1960.25	371.31	577.25	144.31
73	1924.17	366.80	553.20	138.30	2113.59	399.87	613.33	153.33
74	2097.05	398.36	595.29	148.82	2287.96	426.93	655.42	163.86
75	2295.48	438.95	643.40	160.85	2489.40	464.51	703.53	175.88
76	2529.99	491.57	703.53	175.88	2728.42	517.12	757.64	189.41
77	2808.09	560.72	763.66	190.91	3015.54	595.29	823.79	205.95
78	3135.80	647.91	835.81	208.95	3353.78	693.00	895.94	223.99
79	3505.61	747.12	913.98	228.50	3737.11	798.23	980.13	245.03
80	3912.99	852.35	1010.19	252.55	4155.01	910.98	1070.32	267.58
81	4345.93	963.59	1106.40	276.60	4598.48	1025.22	1172.54	293.14
82	4795.40	1076.34	1208.62	302.16	5058.47	1140.98	1274.77	318.69
83	5255.40	1187.58	1316.86	329.21	5524.49	1255.22	1383.00	345.75
84	5722.92	1300.32	1431.10	357.78	5996.51	1369.47	1497.25	374.31
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B4

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime
Elimination Period: 20 Days

Age	2.2% Simple Inflation				2.2% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	535.16	55.62	138.30	34.58	795.23	115.75	234.51	58.63
30	535.16	55.62	138.30	34.58	795.23	115.75	234.51	58.63
31	535.16	55.62	138.30	34.58	795.23	115.75	234.51	58.63
32	535.16	55.62	138.30	34.58	795.23	115.75	234.51	58.63
33	535.16	55.62	138.30	34.58	795.23	115.75	234.51	58.63
34	535.16	55.62	138.30	34.58	795.23	115.75	234.51	58.63
35	535.16	55.62	138.30	34.58	795.23	115.75	234.51	58.63
36	535.16	55.62	138.30	34.58	795.23	115.75	234.51	58.63
37	535.16	55.62	138.30	34.58	795.23	115.75	234.51	58.63
38	535.16	55.62	138.30	34.58	795.23	115.75	234.51	58.63
39	535.16	55.62	138.30	34.58	795.23	115.75	234.51	58.63
40	535.16	55.62	138.30	34.58	795.23	115.75	234.51	58.63
41	535.16	55.62	138.30	34.58	795.23	115.75	234.51	58.63
42	535.16	55.62	138.30	34.58	795.23	115.75	234.51	58.63
43	535.16	55.62	138.30	34.58	795.23	115.75	234.51	58.63
44	535.16	55.62	138.30	34.58	795.23	115.75	234.51	58.63
45	595.29	70.65	180.39	45.10	855.36	130.78	276.60	69.15
46	595.29	70.65	180.39	45.10	855.36	130.78	276.60	69.15
47	595.29	70.65	180.39	45.10	855.36	130.78	276.60	69.15
48	595.29	70.65	180.39	45.10	855.36	130.78	276.60	69.15
49	595.29	70.65	180.39	45.10	855.36	130.78	276.60	69.15
50	619.34	76.67	198.43	49.61	879.41	135.29	294.64	73.66
51	650.91	84.18	210.46	52.61	913.98	144.31	306.67	76.67
52	686.99	91.70	228.50	57.12	950.06	151.83	318.69	79.67
53	723.07	100.72	240.52	60.13	990.65	160.85	330.72	82.68
54	763.66	111.24	252.55	63.14	1034.24	171.37	348.76	87.19
55	805.75	120.26	270.59	67.65	1079.34	181.89	360.78	90.20
56	849.34	130.78	282.61	70.65	1127.45	192.42	378.82	94.71
57	895.94	142.81	300.65	75.16	1177.05	204.44	390.85	97.71
58	947.05	154.84	312.68	78.17	1232.67	217.97	408.89	102.22
59	1007.19	168.37	336.73	84.18	1298.82	233.01	426.93	106.73
60	1077.84	184.90	354.77	88.69	1375.48	249.54	450.98	112.74
61	1154.50	202.94	372.81	93.20	1459.67	269.08	469.02	117.25
62	1241.69	222.48	396.86	99.22	1552.87	290.13	493.07	123.27
63	1334.90	245.03	420.91	105.23	1655.09	314.18	517.12	129.28
64	1437.12	267.58	444.97	111.24	1766.33	338.23	547.19	136.80
65	1545.35	293.14	475.03	118.76	1885.09	365.29	571.24	142.81
66	1661.10	320.19	499.08	124.77	2009.86	393.85	601.30	150.33
67	1782.87	348.76	529.15	132.29	2143.65	423.92	625.36	156.34
68	1931.69	381.83	559.21	139.80	2304.50	460.00	661.44	165.36
69	2119.60	425.42	595.29	148.82	2507.44	505.10	697.51	174.38
70	2336.07	473.53	637.38	159.35	2738.94	554.70	739.60	184.90
71	2569.07	526.14	679.47	169.87	2988.48	608.82	787.71	196.93
72	2811.10	577.25	727.58	181.89	3245.54	662.94	835.81	208.95
73	3066.65	629.87	775.68	193.92	3516.13	714.05	883.92	220.98
74	3358.29	686.99	829.80	207.45	3822.79	766.66	944.05	236.01
75	3696.52	756.14	895.94	223.99	4180.57	834.31	1010.19	252.55
76	4091.88	844.83	968.10	242.03	4601.48	926.01	1082.35	270.59
77	4556.39	960.58	1052.28	263.07	5103.57	1056.79	1172.54	293.14
78	5112.59	1106.40	1148.49	287.12	5707.88	1226.66	1274.77	318.69
79	5762.00	1279.28	1262.74	315.68	6414.42	1423.59	1395.03	348.76
80	6486.57	1471.69	1389.01	347.25	7202.13	1638.55	1527.31	381.83
81	7266.77	1676.14	1527.31	381.83	8049.97	1865.55	1671.63	417.91
82	8084.54	1885.09	1671.63	417.91	8933.88	2094.04	1827.97	456.99
83	8923.36	2094.04	1821.95	455.49	9835.84	2321.04	1984.31	496.08
84	9783.23	2304.50	1978.29	494.57	10758.84	2546.52	2146.66	536.66
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B4

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

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime
Elimination Period: 100 Days

Age	2.2% Simple Inflation				2.2% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	499.08	46.60	102.22	25.56	723.07	99.22	180.39	45.10
30	499.08	46.60	102.22	25.56	723.07	99.22	180.39	45.10
31	499.08	46.60	102.22	25.56	723.07	99.22	180.39	45.10
32	499.08	46.60	102.22	25.56	723.07	99.22	180.39	45.10
33	499.08	46.60	102.22	25.56	723.07	99.22	180.39	45.10
34	499.08	46.60	102.22	25.56	723.07	99.22	180.39	45.10
35	499.08	46.60	102.22	25.56	723.07	99.22	180.39	45.10
36	499.08	46.60	102.22	25.56	723.07	99.22	180.39	45.10
37	499.08	46.60	102.22	25.56	723.07	99.22	180.39	45.10
38	499.08	46.60	102.22	25.56	723.07	99.22	180.39	45.10
39	499.08	46.60	102.22	25.56	723.07	99.22	180.39	45.10
40	499.08	46.60	102.22	25.56	723.07	99.22	180.39	45.10
41	499.08	46.60	102.22	25.56	723.07	99.22	180.39	45.10
42	499.08	46.60	102.22	25.56	723.07	99.22	180.39	45.10
43	499.08	46.60	102.22	25.56	723.07	99.22	180.39	45.10
44	499.08	46.60	102.22	25.56	723.07	99.22	180.39	45.10
45	548.69	60.13	132.29	33.07	774.18	111.24	210.46	52.61
46	548.69	60.13	132.29	33.07	774.18	111.24	210.46	52.61
47	548.69	60.13	132.29	33.07	774.18	111.24	210.46	52.61
48	548.69	60.13	132.29	33.07	774.18	111.24	210.46	52.61
49	548.69	60.13	132.29	33.07	774.18	111.24	210.46	52.61
50	569.74	64.64	150.33	37.58	793.72	115.75	222.48	55.62
51	596.79	70.65	156.34	39.08	822.28	121.76	234.51	58.63
52	625.36	78.17	168.37	42.09	853.85	129.28	240.52	60.13
53	656.93	85.69	180.39	45.10	888.43	138.30	252.55	63.14
54	691.50	93.20	186.40	46.60	924.51	145.82	264.57	66.14
55	727.58	102.22	198.43	49.61	963.59	154.84	276.60	69.15
56	765.16	111.24	210.46	52.61	1004.18	163.86	288.63	72.16
57	804.24	120.26	222.48	55.62	1047.77	174.38	300.65	75.16
58	847.84	130.78	234.51	58.63	1095.88	186.40	312.68	78.17
59	898.95	142.81	252.55	63.14	1151.50	198.43	330.72	82.68
60	957.58	156.34	270.59	67.65	1216.14	213.46	342.74	85.69
61	1023.72	171.37	282.61	70.65	1288.30	230.00	360.78	90.20
62	1097.38	189.41	300.65	75.16	1367.97	248.04	384.83	96.21
63	1177.05	207.45	324.70	81.18	1453.65	267.58	402.87	100.72
64	1262.74	226.99	342.74	85.69	1548.36	288.63	420.91	105.23
65	1354.44	248.04	360.78	90.20	1649.08	311.18	444.97	111.24
66	1453.65	270.59	384.83	96.21	1755.81	335.23	469.02	117.25
67	1557.38	294.64	408.89	102.22	1870.06	360.78	493.07	123.27
68	1682.15	323.20	432.94	108.23	2006.85	390.85	517.12	129.28
69	1839.99	359.28	463.00	115.75	2176.72	428.43	553.20	138.30
70	2020.38	399.87	499.08	124.77	2370.64	470.52	589.28	147.32
71	2215.81	441.96	535.16	133.79	2579.60	515.62	625.36	156.34
72	2418.75	485.55	577.25	144.31	2794.56	560.72	667.45	166.86
73	2629.20	527.64	613.33	153.33	3018.55	599.80	709.54	177.38
74	2866.72	572.74	661.44	165.36	3266.59	638.89	757.64	189.41
75	3141.82	626.86	715.55	178.89	3555.21	688.49	811.76	202.94
76	3466.52	700.52	775.68	193.92	3900.96	766.66	877.90	219.48
77	3852.86	799.74	847.84	211.96	4321.88	883.92	950.06	237.52
78	4311.35	923.00	932.02	233.01	4820.96	1032.74	1040.26	260.06
79	4831.48	1062.81	1028.23	257.06	5387.69	1192.09	1142.48	285.62
80	5401.22	1213.13	1130.45	282.61	6007.03	1358.95	1250.71	312.68
81	6007.03	1369.47	1244.70	311.18	6662.45	1530.32	1370.97	342.74
82	6636.90	1528.82	1364.96	341.24	7340.43	1701.69	1503.26	375.82
83	7277.29	1686.66	1491.24	372.81	8025.91	1871.56	1629.54	407.38
84	7928.20	1844.50	1617.51	404.38	8718.92	2039.93	1761.82	440.46
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B4

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years
Elimination Period: 20 Days

Age	2.2% Simple Inflation		2.2% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	401.37	24.05	499.08	46.60
30	401.37	24.05	499.08	46.60
31	401.37	24.05	499.08	46.60
32	401.37	24.05	499.08	46.60
33	401.37	24.05	499.08	46.60
34	401.37	24.05	499.08	46.60
35	401.37	24.05	499.08	46.60
36	401.37	24.05	499.08	46.60
37	401.37	24.05	499.08	46.60
38	401.37	24.05	499.08	46.60
39	401.37	24.05	499.08	46.60
40	401.37	24.05	499.08	46.60
41	401.37	24.05	499.08	46.60
42	401.37	24.05	499.08	46.60
43	401.37	24.05	499.08	46.60
44	401.37	24.05	499.08	46.60
45	423.92	30.07	520.13	51.11
46	423.92	30.07	520.13	51.11
47	423.92	30.07	520.13	51.11
48	423.92	30.07	520.13	51.11
49	423.92	30.07	520.13	51.11
50	432.94	31.57	527.64	54.12
51	446.47	36.08	541.17	57.12
52	461.50	39.08	556.21	60.13
53	476.53	42.09	571.24	64.64
54	493.07	46.60	589.28	67.65
55	511.11	51.11	607.32	72.16
56	529.15	55.62	626.86	76.67
57	548.69	60.13	646.40	81.18
58	571.24	64.64	668.95	87.19
59	596.79	70.65	696.01	93.20
60	626.86	78.17	726.08	99.22
61	661.44	85.69	760.65	106.73
62	697.51	94.71	799.74	115.75
63	739.60	103.73	840.32	124.77
64	783.20	114.25	886.92	135.29
65	831.30	124.77	935.03	145.82
66	880.91	135.29	987.64	157.84
67	935.03	147.32	1043.26	169.87
68	999.67	162.35	1109.41	184.90
69	1082.35	180.39	1192.09	202.94
70	1177.05	201.44	1288.30	223.99
71	1280.78	223.99	1393.52	245.03
72	1387.51	246.53	1501.76	267.58
73	1501.76	270.59	1616.01	288.63
74	1632.54	296.14	1746.79	312.68
75	1782.87	326.21	1895.61	341.24
76	1954.24	363.79	2068.49	378.82
77	2151.17	411.89	2266.92	428.43
78	2381.17	470.52	2499.92	491.57
79	2644.24	539.67	2767.50	563.72
80	2935.87	614.83	3062.14	643.40
81	3248.55	696.01	3377.83	726.08
82	3579.27	778.69	3708.55	810.26
83	3919.00	861.37	4048.28	894.44
84	4269.26	945.55	4397.04	978.62
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B4

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years
Elimination Period: 100 Days

Age	2.2% Simple Inflation		2.2% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	381.83	19.54	461.50	37.58
30	381.83	19.54	461.50	37.58
31	381.83	19.54	461.50	37.58
32	381.83	19.54	461.50	37.58
33	381.83	19.54	461.50	37.58
34	381.83	19.54	461.50	37.58
35	381.83	19.54	461.50	37.58
36	381.83	19.54	461.50	37.58
37	381.83	19.54	461.50	37.58
38	381.83	19.54	461.50	37.58
39	381.83	19.54	461.50	37.58
40	381.83	19.54	461.50	37.58
41	381.83	19.54	461.50	37.58
42	381.83	19.54	461.50	37.58
43	381.83	19.54	461.50	37.58
44	381.83	19.54	461.50	37.58
45	398.36	24.05	478.04	42.09
46	398.36	24.05	478.04	42.09
47	398.36	24.05	478.04	42.09
48	398.36	24.05	478.04	42.09
49	398.36	24.05	478.04	42.09
50	405.88	25.56	484.05	43.59
51	416.40	28.56	494.57	46.60
52	428.43	31.57	506.60	49.61
53	440.46	34.58	520.13	52.61
54	453.98	37.58	533.66	55.62
55	469.02	40.59	548.69	58.63
56	484.05	45.10	563.72	61.63
57	500.59	48.10	580.26	66.14
58	518.63	52.61	599.80	70.65
59	539.67	57.12	620.85	75.16
60	563.72	63.14	646.40	81.18
61	592.29	69.15	674.96	87.19
62	622.35	76.67	706.53	94.71
63	656.93	84.18	741.11	102.22
64	693.00	91.70	778.69	109.74
65	732.09	100.72	819.28	118.76
66	774.18	109.74	862.87	129.28
67	819.28	120.26	909.47	138.30
68	871.89	132.29	963.59	150.33
69	939.54	147.32	1032.74	165.36
70	1017.71	163.86	1112.41	181.89
71	1103.39	181.89	1198.10	199.93
72	1190.58	199.93	1286.79	217.97
73	1285.29	219.48	1381.50	236.01
74	1392.02	240.52	1488.23	254.05
75	1513.78	264.57	1609.99	276.60
76	1655.09	294.64	1751.30	308.17
77	1815.94	333.72	1915.16	348.76
78	2002.34	381.83	2104.57	401.37
79	2215.81	437.45	2321.04	458.49
80	2451.82	497.58	2558.55	521.63
81	2702.86	562.22	2812.60	587.78
82	2967.44	626.86	3078.68	653.92
83	3239.53	693.00	3350.77	720.06
84	3519.14	759.15	3628.87	786.21
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B4

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 20 Days

Age	2.2% Simple Inflation		2.2% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	426.93	30.07	550.19	58.63
30	426.93	30.07	550.19	58.63
31	426.93	30.07	550.19	58.63
32	426.93	30.07	550.19	58.63
33	426.93	30.07	550.19	58.63
34	426.93	30.07	550.19	58.63
35	426.93	30.07	550.19	58.63
36	426.93	30.07	550.19	58.63
37	426.93	30.07	550.19	58.63
38	426.93	30.07	550.19	58.63
39	426.93	30.07	550.19	58.63
40	426.93	30.07	550.19	58.63
41	426.93	30.07	550.19	58.63
42	426.93	30.07	550.19	58.63
43	426.93	30.07	550.19	58.63
44	426.93	30.07	550.19	58.63
45	455.49	37.58	577.25	64.64
46	455.49	37.58	577.25	64.64
47	455.49	37.58	577.25	64.64
48	455.49	37.58	577.25	64.64
49	455.49	37.58	577.25	64.64
50	466.01	40.59	587.78	67.65
51	484.05	43.59	605.81	72.16
52	502.09	48.10	623.85	76.67
53	521.63	52.61	643.40	81.18
54	542.68	58.63	665.94	85.69
55	565.23	63.14	688.49	91.70
56	587.78	69.15	712.55	96.21
57	613.33	75.16	738.10	102.22
58	640.39	81.18	766.66	109.74
59	673.46	88.69	799.74	117.25
60	711.04	97.71	838.82	126.27
61	753.13	108.23	882.41	135.29
62	799.74	118.76	930.52	145.82
63	850.85	130.78	983.13	157.84
64	906.47	142.81	1040.26	171.37
65	965.09	156.34	1101.89	184.90
66	1028.23	171.37	1168.03	199.93
67	1095.88	186.40	1237.18	214.97
68	1177.05	204.44	1321.37	233.01
69	1280.78	226.99	1426.60	257.06
70	1399.54	254.05	1548.36	282.61
71	1530.32	282.61	1680.65	311.18
72	1664.11	311.18	1815.94	339.74
73	1808.42	341.24	1961.76	366.80
74	1972.28	372.81	2125.61	395.36
75	2161.69	411.89	2315.02	432.94
76	2379.66	460.00	2536.00	481.04
77	2632.21	521.63	2793.06	545.68
78	2928.35	598.30	3095.22	628.36
79	3271.10	688.49	3443.97	724.57
80	3651.42	787.71	3830.31	828.30
81	4060.31	892.94	4245.21	938.04
82	4490.24	1002.68	4679.65	1049.28
83	4933.70	1110.91	5124.62	1159.01
84	5389.19	1220.65	5581.61	1270.26
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B4

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 100 Days

Age	2.2% Simple Inflation		2.2% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	402.87	24.05	508.10	48.10
30	402.87	24.05	508.10	48.10
31	402.87	24.05	508.10	48.10
32	402.87	24.05	508.10	48.10
33	402.87	24.05	508.10	48.10
34	402.87	24.05	508.10	48.10
35	402.87	24.05	508.10	48.10
36	402.87	24.05	508.10	48.10
37	402.87	24.05	508.10	48.10
38	402.87	24.05	508.10	48.10
39	402.87	24.05	508.10	48.10
40	402.87	24.05	508.10	48.10
41	402.87	24.05	508.10	48.10
42	402.87	24.05	508.10	48.10
43	402.87	24.05	508.10	48.10
44	402.87	24.05	508.10	48.10
45	425.42	30.07	529.15	54.12
46	425.42	30.07	529.15	54.12
47	425.42	30.07	529.15	54.12
48	425.42	30.07	529.15	54.12
49	425.42	30.07	529.15	54.12
50	434.44	33.07	536.66	55.62
51	447.97	36.08	550.19	58.63
52	463.00	39.08	566.73	63.14
53	479.54	43.59	583.27	66.14
54	497.58	48.10	601.30	70.65
55	515.62	52.61	619.34	75.16
56	535.16	57.12	640.39	79.67
57	556.21	61.63	661.44	84.18
58	578.76	67.65	685.49	90.20
59	605.81	73.66	712.55	96.21
60	637.38	81.18	745.62	103.73
61	671.96	88.69	781.70	112.74
62	711.04	97.71	822.28	121.76
63	754.64	106.73	867.38	130.78
64	801.24	117.25	915.49	141.31
65	850.85	129.28	966.60	153.33
66	903.46	141.31	1020.71	165.36
67	959.08	153.33	1079.34	177.38
68	1028.23	168.37	1150.00	193.92
69	1113.92	187.91	1237.18	213.46
70	1211.63	210.46	1339.41	234.51
71	1319.86	233.01	1447.64	257.06
72	1432.61	257.06	1561.89	281.11
73	1551.37	281.11	1682.15	303.66
74	1685.16	306.67	1817.44	326.21
75	1841.50	338.23	1972.28	354.77
76	2020.38	377.32	2154.17	395.36
77	2229.34	428.43	2367.64	449.48
78	2472.87	493.07	2617.18	518.63
79	2752.47	565.23	2901.29	596.79
80	3059.14	644.90	3212.47	679.47
81	3386.85	729.08	3546.19	766.66
82	3731.09	814.77	3893.45	853.85
83	4084.36	900.45	4248.22	941.04
84	4446.65	987.64	4610.50	1028.23
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B4

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years
Elimination Period: 20 Days

Age	2.2% Simple Inflation		2.2% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	460.00	37.58	623.85	75.16
30	460.00	37.58	623.85	75.16
31	460.00	37.58	623.85	75.16
32	460.00	37.58	623.85	75.16
33	460.00	37.58	623.85	75.16
34	460.00	37.58	623.85	75.16
35	460.00	37.58	623.85	75.16
36	460.00	37.58	623.85	75.16
37	460.00	37.58	623.85	75.16
38	460.00	37.58	623.85	75.16
39	460.00	37.58	623.85	75.16
40	460.00	37.58	623.85	75.16
41	460.00	37.58	623.85	75.16
42	460.00	37.58	623.85	75.16
43	460.00	37.58	623.85	75.16
44	460.00	37.58	623.85	75.16
45	497.58	48.10	659.93	84.18
46	497.58	48.10	659.93	84.18
47	497.58	48.10	659.93	84.18
48	497.58	48.10	659.93	84.18
49	497.58	48.10	659.93	84.18
50	514.12	51.11	674.96	88.69
51	535.16	57.12	696.01	93.20
52	559.21	61.63	720.06	99.22
53	584.77	67.65	747.12	105.23
54	611.83	75.16	775.68	111.24
55	640.39	81.18	805.75	118.76
56	670.45	88.69	835.81	126.27
57	702.02	96.21	868.89	133.79
58	738.10	105.23	906.47	141.31
59	778.69	114.25	950.06	151.83
60	828.30	126.27	1001.17	163.86
61	882.41	138.30	1056.79	175.88
62	942.54	151.83	1119.93	190.91
63	1008.69	166.86	1189.08	205.95
64	1079.34	183.40	1262.74	222.48
65	1156.01	201.44	1342.41	240.52
66	1237.18	219.48	1428.10	260.06
67	1322.87	239.02	1518.29	279.61
68	1428.10	263.07	1626.53	303.66
69	1560.39	293.14	1764.83	333.72
70	1713.72	327.71	1922.67	368.30
71	1882.08	365.29	2094.04	405.88
72	2053.46	401.37	2269.92	441.96
73	2236.85	438.95	2456.33	476.53
74	2447.31	479.54	2668.29	514.12
75	2689.33	529.15	2913.32	560.72
76	2973.45	593.79	3201.95	623.85
77	3305.67	674.96	3544.69	712.55
78	3699.53	778.69	3952.07	826.79
79	4155.01	898.95	4422.60	956.07
80	4660.11	1032.74	4941.22	1097.38
81	5202.79	1172.54	5497.43	1243.20
82	5771.02	1316.86	6077.69	1392.02
83	6354.29	1461.17	6669.97	1539.34
84	6951.08	1605.48	7274.28	1686.66
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B4

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

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years
Elimination Period: 100 Days

Age	2.2% Simple Inflation		2.2% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	432.94	31.57	572.74	63.14
30	432.94	31.57	572.74	63.14
31	432.94	31.57	572.74	63.14
32	432.94	31.57	572.74	63.14
33	432.94	31.57	572.74	63.14
34	432.94	31.57	572.74	63.14
35	432.94	31.57	572.74	63.14
36	432.94	31.57	572.74	63.14
37	432.94	31.57	572.74	63.14
38	432.94	31.57	572.74	63.14
39	432.94	31.57	572.74	63.14
40	432.94	31.57	572.74	63.14
41	432.94	31.57	572.74	63.14
42	432.94	31.57	572.74	63.14
43	432.94	31.57	572.74	63.14
44	432.94	31.57	572.74	63.14
45	464.51	39.08	601.30	70.65
46	464.51	39.08	601.30	70.65
47	464.51	39.08	601.30	70.65
48	464.51	39.08	601.30	70.65
49	464.51	39.08	601.30	70.65
50	476.53	42.09	613.33	73.66
51	494.57	46.60	631.37	78.17
52	514.12	51.11	652.42	82.68
53	535.16	57.12	674.96	88.69
54	557.71	61.63	699.02	93.20
55	583.27	67.65	723.07	99.22
56	608.82	73.66	750.13	105.23
57	634.38	79.67	778.69	112.74
58	664.44	87.19	810.26	118.76
59	700.52	96.21	846.34	127.78
60	741.11	105.23	889.93	136.80
61	786.21	115.75	938.04	148.82
62	837.32	127.78	990.65	160.85
63	892.94	139.80	1049.28	172.88
64	953.07	153.33	1110.91	187.91
65	1017.71	168.37	1178.56	202.94
66	1086.86	184.90	1250.71	217.97
67	1159.01	201.44	1327.38	236.01
68	1247.71	220.98	1420.58	255.55
69	1358.95	246.53	1534.83	281.11
70	1488.23	275.10	1667.12	309.67
71	1628.03	305.16	1811.43	339.74
72	1772.35	336.73	1960.25	371.31
73	1924.17	366.80	2113.59	399.87
74	2097.05	398.36	2287.96	426.93
75	2295.48	438.95	2489.40	464.51
76	2529.99	491.57	2728.42	517.12
77	2808.09	560.72	3015.54	595.29
78	3135.80	647.91	3353.78	693.00
79	3505.61	747.12	3737.11	798.23
80	3912.99	852.35	4155.01	910.98
81	4345.93	963.59	4598.48	1025.22
82	4795.40	1076.34	5058.47	1140.98
83	5255.40	1187.58	5524.49	1255.22
84	5722.92	1300.32	5996.51	1369.47
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B4

John Hancock Life Insurance Company (U.S.A.)

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime
Elimination Period: 20 Days

Age	2.2% Simple Inflation		2.2% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	535.16	55.62	795.23	115.75
30	535.16	55.62	795.23	115.75
31	535.16	55.62	795.23	115.75
32	535.16	55.62	795.23	115.75
33	535.16	55.62	795.23	115.75
34	535.16	55.62	795.23	115.75
35	535.16	55.62	795.23	115.75
36	535.16	55.62	795.23	115.75
37	535.16	55.62	795.23	115.75
38	535.16	55.62	795.23	115.75
39	535.16	55.62	795.23	115.75
40	535.16	55.62	795.23	115.75
41	535.16	55.62	795.23	115.75
42	535.16	55.62	795.23	115.75
43	535.16	55.62	795.23	115.75
44	535.16	55.62	795.23	115.75
45	595.29	70.65	855.36	130.78
46	595.29	70.65	855.36	130.78
47	595.29	70.65	855.36	130.78
48	595.29	70.65	855.36	130.78
49	595.29	70.65	855.36	130.78
50	619.34	76.67	879.41	135.29
51	650.91	84.18	913.98	144.31
52	686.99	91.70	950.06	151.83
53	723.07	100.72	990.65	160.85
54	763.66	111.24	1034.24	171.37
55	805.75	120.26	1079.34	181.89
56	849.34	130.78	1127.45	192.42
57	895.94	142.81	1177.05	204.44
58	947.05	154.84	1232.67	217.97
59	1007.19	168.37	1298.82	233.01
60	1077.84	184.90	1375.48	249.54
61	1154.50	202.94	1459.67	269.08
62	1241.69	222.48	1552.87	290.13
63	1334.90	245.03	1655.09	314.18
64	1437.12	267.58	1766.33	338.23
65	1545.35	293.14	1885.09	365.29
66	1661.10	320.19	2009.86	393.85
67	1782.87	348.76	2143.65	423.92
68	1931.69	381.83	2304.50	460.00
69	2119.60	425.42	2507.44	505.10
70	2336.07	473.53	2738.94	554.70
71	2569.07	526.14	2988.48	608.82
72	2811.10	577.25	3245.54	662.94
73	3066.65	629.87	3516.13	714.05
74	3358.29	686.99	3822.79	766.66
75	3696.52	756.14	4180.57	834.31
76	4091.88	844.83	4601.48	926.01
77	4556.39	960.58	5103.57	1056.79
78	5112.59	1106.40	5707.88	1226.66
79	5762.00	1279.28	6414.42	1423.59
80	6486.57	1471.69	7202.13	1638.55
81	7266.77	1676.14	8049.97	1865.55
82	8084.54	1885.09	8933.88	2094.04
83	8923.36	2094.04	9835.84	2321.04
84	9783.23	2304.50	10758.84	2546.52
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B4

John Hancock Life Insurance Company (U.S.A.)

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime
Elimination Period: 100 Days

Age	2.2% Simple Inflation		2.2% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	499.08	46.60	723.07	99.22
30	499.08	46.60	723.07	99.22
31	499.08	46.60	723.07	99.22
32	499.08	46.60	723.07	99.22
33	499.08	46.60	723.07	99.22
34	499.08	46.60	723.07	99.22
35	499.08	46.60	723.07	99.22
36	499.08	46.60	723.07	99.22
37	499.08	46.60	723.07	99.22
38	499.08	46.60	723.07	99.22
39	499.08	46.60	723.07	99.22
40	499.08	46.60	723.07	99.22
41	499.08	46.60	723.07	99.22
42	499.08	46.60	723.07	99.22
43	499.08	46.60	723.07	99.22
44	499.08	46.60	723.07	99.22
45	548.69	60.13	774.18	111.24
46	548.69	60.13	774.18	111.24
47	548.69	60.13	774.18	111.24
48	548.69	60.13	774.18	111.24
49	548.69	60.13	774.18	111.24
50	569.74	64.64	793.72	115.75
51	596.79	70.65	822.28	121.76
52	625.36	78.17	853.85	129.28
53	656.93	85.69	888.43	138.30
54	691.50	93.20	924.51	145.82
55	727.58	102.22	963.59	154.84
56	765.16	111.24	1004.18	163.86
57	804.24	120.26	1047.77	174.38
58	847.84	130.78	1095.88	186.40
59	898.95	142.81	1151.50	198.43
60	957.58	156.34	1216.14	213.46
61	1023.72	171.37	1288.30	230.00
62	1097.38	189.41	1367.97	248.04
63	1177.05	207.45	1453.65	267.58
64	1262.74	226.99	1548.36	288.63
65	1354.44	248.04	1649.08	311.18
66	1453.65	270.59	1755.81	335.23
67	1557.38	294.64	1870.06	360.78
68	1682.15	323.20	2006.85	390.85
69	1839.99	359.28	2176.72	428.43
70	2020.38	399.87	2370.64	470.52
71	2215.81	441.96	2579.60	515.62
72	2418.75	485.55	2794.56	560.72
73	2629.20	527.64	3018.55	599.80
74	2866.72	572.74	3266.59	638.89
75	3141.82	626.86	3555.21	688.49
76	3466.52	700.52	3900.96	766.66
77	3852.86	799.74	4321.88	883.92
78	4311.35	923.00	4820.96	1032.74
79	4831.48	1062.81	5387.69	1192.09
80	5401.22	1213.13	6007.03	1358.95
81	6007.03	1369.47	6662.45	1530.32
82	6636.90	1528.82	7340.43	1701.69
83	7277.29	1686.66	8025.91	1871.56
84	7928.20	1844.50	8718.92	2039.93
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	4.2% Simple Inflation				4.2% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	418.26	25.06	112.79	28.20	807.21	75.37	272.31	68.08
30	418.26	25.06	112.79	28.20	853.77	79.72	288.02	72.01
31	418.26	25.06	112.79	28.20	869.30	81.17	293.26	73.31
32	418.26	25.06	112.79	28.20	884.82	82.62	298.49	74.62
33	418.26	25.06	112.79	28.20	900.34	84.07	303.73	75.93
34	418.26	25.06	112.79	28.20	915.87	85.52	308.97	77.24
35	418.26	25.06	112.79	28.20	920.51	85.95	310.53	77.63
36	419.15	25.12	113.03	28.26	920.51	85.95	310.53	77.63
37	454.08	27.21	122.45	30.61	920.51	85.95	310.53	77.63
38	471.55	28.26	127.16	31.79	920.51	85.95	310.53	77.63
39	489.01	29.30	131.87	32.97	920.51	85.95	310.53	77.63
40	506.48	30.35	136.58	34.14	920.51	85.95	310.53	77.63
41	526.12	31.53	141.87	35.47	920.51	85.95	310.53	77.63
42	545.91	32.71	147.21	36.80	920.51	85.95	310.53	77.63
43	563.36	33.76	151.92	37.98	920.51	85.95	310.53	77.63
44	563.36	33.76	151.92	37.98	920.51	85.95	310.53	77.63
45	570.31	40.45	194.15	48.54	959.33	94.27	365.99	91.50
46	605.41	42.94	206.10	51.52	959.33	94.27	365.99	91.50
47	624.35	44.28	212.55	53.14	959.33	94.27	365.99	91.50
48	659.95	46.80	224.66	56.17	959.33	94.27	365.99	91.50
49	679.26	48.17	231.24	57.81	959.33	94.27	365.99	91.50
50	689.04	50.24	248.82	62.20	973.19	99.81	399.26	99.81
51	709.08	57.30	267.40	66.85	998.15	105.36	410.35	102.59
52	715.21	60.57	279.56	69.89	1025.87	110.91	432.53	108.13
53	737.45	65.14	297.77	74.44	1053.60	119.22	454.71	113.68
54	749.98	70.88	301.82	75.46	1086.87	124.77	465.80	116.45
55	775.59	77.56	319.36	79.84	1120.14	133.09	487.98	122.00
56	794.17	83.48	333.91	83.48	1151.34	140.81	508.02	127.01
57	825.28	90.44	352.72	88.18	1159.27	145.58	517.63	129.41
58	839.49	94.99	371.14	92.79	1183.12	154.20	531.74	132.94
59	881.23	104.33	390.67	97.67	1216.58	162.91	557.05	139.26
60	911.95	113.72	402.40	100.60	1232.18	168.37	561.24	140.31
61	959.64	124.32	427.48	106.87	1279.60	179.55	586.70	146.67
62	1016.69	138.04	455.76	113.94	1326.32	191.97	608.31	152.08
63	1057.23	148.27	472.75	118.19	1387.44	206.01	635.39	158.85
64	1135.92	165.70	505.82	126.46	1433.44	218.66	651.12	162.78
65	1191.24	178.79	534.23	133.56	1497.47	233.53	674.10	168.53
66	1267.59	194.68	562.41	140.60	1548.37	247.46	697.59	174.40
67	1347.38	212.29	597.87	149.47	1587.47	258.48	704.52	176.13
68	1432.65	232.67	629.07	157.27	1636.96	272.83	718.66	179.67
69	1528.99	254.83	662.56	165.64	1703.99	290.09	739.18	184.80
70	1628.22	278.65	690.38	172.60	1782.10	309.84	756.93	189.23
71	1712.65	299.51	715.61	178.90	1863.41	327.66	779.94	194.98
72	1791.39	318.30	737.52	184.38	1938.90	345.47	799.63	199.91
73	1869.65	336.87	756.09	189.02	2011.89	359.33	815.98	204.00
74	1957.20	355.03	778.55	194.64	2094.16	374.86	836.22	209.06
75	2055.21	376.04	810.99	202.75	2185.18	393.37	866.45	216.61
76	2162.65	402.59	838.44	209.61	2289.08	419.22	891.68	222.92
77	2281.39	436.83	867.28	216.82	2404.14	454.36	918.29	229.57
78	2481.39	490.32	927.39	231.85	2605.14	512.26	977.52	244.38
79	2755.53	562.39	1015.11	253.78	2883.99	587.45	1065.24	266.31
80	3059.44	640.71	1109.11	277.28	3191.03	670.48	1159.23	289.81
81	3385.28	725.30	1209.36	302.34	3520.00	756.64	1259.49	314.87
82	3729.92	811.46	1315.89	328.97	3864.64	844.36	1366.02	341.50
83	4083.95	897.62	1428.68	357.17	4218.67	932.09	1478.81	369.70
84	4448.95	985.35	1547.73	386.93	4582.11	1019.81	1597.86	399.47
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	4.2% Simple Inflation				4.2% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	397.90	20.36	81.46	20.36	746.42	60.78	194.51	48.63
30	397.90	20.36	81.46	20.36	789.48	64.29	205.73	51.43
31	397.90	20.36	81.46	20.36	803.84	65.46	209.47	52.37
32	397.90	20.36	81.46	20.36	818.19	66.63	213.21	53.30
33	397.90	20.36	81.46	20.36	832.55	67.80	216.95	54.24
34	397.90	20.36	81.46	20.36	846.90	68.97	220.69	55.17
35	397.90	20.36	81.46	20.36	851.20	69.32	221.81	55.45
36	398.74	20.41	81.63	20.41	851.20	69.32	221.81	55.45
37	431.97	22.11	88.44	22.11	851.20	69.32	221.81	55.45
38	448.59	22.96	91.84	22.96	851.20	69.32	221.81	55.45
39	465.20	23.81	95.24	23.81	851.20	69.32	221.81	55.45
40	481.82	24.66	98.64	24.66	851.20	69.32	221.81	55.45
41	500.50	25.62	102.46	25.62	851.20	69.32	221.81	55.45
42	519.33	26.58	106.32	26.58	851.20	69.32	221.81	55.45
43	535.93	27.43	109.72	27.43	851.20	69.32	221.81	55.45
44	535.93	27.43	109.72	27.43	851.20	69.32	221.81	55.45
45	535.93	32.36	137.52	34.38	881.69	77.63	266.17	66.54
46	568.91	34.35	145.98	36.50	881.69	77.63	266.17	66.54
47	586.72	35.42	150.55	37.64	881.69	77.63	266.17	66.54
48	620.16	37.44	159.14	39.78	881.69	77.63	266.17	66.54
49	638.31	38.54	163.79	40.95	881.69	77.63	266.17	66.54
50	645.97	40.67	181.83	45.46	892.79	80.41	277.26	69.32
51	661.33	45.36	191.00	47.75	912.19	85.95	299.44	74.86
52	663.96	48.92	195.69	48.92	934.37	91.50	310.53	77.63
53	681.62	53.51	204.72	51.18	959.33	97.04	321.62	80.41
54	690.53	57.16	219.51	54.88	984.28	102.59	332.72	83.18
55	711.72	61.59	228.12	57.03	1012.01	108.13	354.90	88.72
56	726.49	67.68	234.64	58.66	1035.38	113.20	364.45	91.11
57	752.92	72.35	253.24	63.31	1040.65	118.62	377.44	94.36
58	762.17	77.32	265.10	66.28	1060.82	124.96	382.85	95.71
59	796.88	84.35	275.25	68.81	1085.20	131.38	399.40	99.85
60	820.10	91.85	288.68	72.17	1096.97	137.76	408.18	102.04
61	859.31	100.33	305.34	76.33	1135.46	146.67	424.85	106.21
62	907.13	111.75	324.29	81.07	1171.74	157.06	438.78	109.70
63	939.05	120.34	343.82	85.95	1223.63	168.78	456.69	114.17
64	1005.10	133.00	366.28	91.57	1258.51	177.36	476.19	119.05
65	1049.07	144.33	387.75	96.94	1312.09	190.19	491.13	122.78
66	1114.01	157.91	406.67	101.67	1352.76	202.68	509.05	127.26
67	1180.58	173.30	433.24	108.31	1383.89	210.44	521.53	130.38
68	1249.53	189.58	456.72	114.18	1421.80	221.81	532.34	133.09
69	1327.25	208.11	484.18	121.05	1476.22	236.37	550.09	137.52
70	1407.80	226.66	507.39	126.85	1538.81	251.62	565.62	141.40
71	1475.45	243.23	530.68	132.67	1602.09	267.35	578.92	144.73
72	1537.14	258.13	543.43	135.86	1661.36	281.42	597.78	149.44
73	1600.15	273.24	561.46	140.36	1719.93	293.83	613.86	153.46
74	1668.84	288.35	583.91	145.98	1784.18	304.57	634.38	158.59
75	1745.02	304.99	609.98	152.49	1855.93	318.85	651.57	162.89
76	1831.60	326.06	632.16	158.04	1938.07	341.03	672.08	168.02
77	1925.87	353.93	656.83	164.21	2031.09	369.87	695.10	173.77
78	2086.62	397.90	701.81	175.45	2193.15	418.26	745.67	186.42
79	2309.07	455.86	770.73	192.68	2418.73	477.79	814.60	203.65
80	2555.02	518.52	845.93	211.48	2666.24	543.59	883.52	220.88
81	2816.63	585.88	927.39	231.85	2930.98	612.51	964.98	241.25
82	3092.34	653.24	1008.85	252.21	3208.26	681.44	1052.71	263.18
83	3375.88	722.17	1096.57	274.14	3491.80	750.37	1134.17	283.54
84	3667.25	791.10	1184.30	296.07	3781.61	819.30	1228.16	307.04
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	4.2% Simple Inflation				4.2% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	444.90	31.33	125.32	31.33	911.32	97.11	308.75	77.19
30	444.90	31.33	125.32	31.33	956.89	101.96	324.19	81.05
31	444.90	31.33	125.32	31.33	972.07	103.58	329.34	82.33
32	444.90	31.33	125.32	31.33	987.26	105.20	334.48	83.62
33	444.90	31.33	125.32	31.33	1002.45	106.82	339.63	84.91
34	444.90	31.33	125.32	31.33	1014.78	108.13	343.81	85.95
35	455.66	32.09	128.36	32.09	1014.78	108.13	343.81	85.95
36	490.72	34.56	138.23	34.56	1014.78	108.13	343.81	85.95
37	508.24	35.79	143.17	35.79	1014.78	108.13	343.81	85.95
38	525.77	37.03	148.10	37.03	1014.78	108.13	343.81	85.95
39	560.82	39.49	157.98	39.49	1014.78	108.13	343.81	85.95
40	578.34	40.73	162.91	40.73	1014.78	108.13	343.81	85.95
41	598.38	42.14	168.56	42.14	1014.78	108.13	343.81	85.95
42	636.25	44.81	179.22	44.81	1014.78	108.13	343.81	85.95
43	638.76	44.98	179.93	44.98	1014.78	108.13	343.81	85.95
44	638.76	44.98	179.93	44.98	1014.78	108.13	343.81	85.95
45	645.37	53.25	221.51	55.38	1064.69	119.22	410.35	102.59
46	664.29	54.81	228.01	57.00	1064.69	119.22	410.35	102.59
47	699.63	57.73	240.14	60.03	1064.69	119.22	410.35	102.59
48	735.25	60.66	252.36	63.09	1064.69	119.22	410.35	102.59
49	754.76	62.27	259.06	64.76	1064.69	119.22	410.35	102.59
50	758.74	66.08	283.92	70.98	1084.10	124.77	432.53	108.13
51	785.02	70.70	302.31	75.58	1117.37	133.09	454.71	113.68
52	810.56	77.66	320.34	80.09	1150.64	141.40	476.89	119.22
53	818.89	82.60	320.95	80.24	1186.68	149.72	499.07	124.77
54	856.02	92.48	341.46	85.37	1228.27	158.04	521.25	130.31
55	870.10	97.19	361.00	90.25	1269.86	169.13	543.43	135.86
56	898.47	105.70	376.85	94.21	1304.17	176.09	561.29	140.32
57	941.35	115.36	396.85	99.21	1322.32	183.13	570.94	142.73
58	969.24	122.86	409.54	102.38	1337.40	191.43	576.92	144.23
59	1004.28	132.26	430.41	107.60	1373.01	201.31	598.76	149.69
60	1037.97	142.64	447.67	111.92	1395.14	210.02	610.06	152.52
61	1094.07	157.23	471.70	117.92	1442.23	221.13	628.98	157.24
62	1144.21	169.91	490.38	122.59	1498.03	234.75	648.58	162.15
63	1217.29	187.11	516.16	129.04	1568.80	251.87	671.66	167.91
64	1285.16	202.47	545.61	136.40	1629.40	268.43	696.97	174.24
65	1355.38	219.56	574.24	143.56	1689.91	283.57	710.09	177.52
66	1455.30	242.55	604.25	151.06	1793.60	307.01	747.91	186.98
67	1586.94	269.93	653.06	163.27	1882.54	327.10	777.72	194.43
68	1710.77	297.14	699.16	174.79	1949.71	343.81	789.64	197.41
69	1830.76	324.47	730.59	182.65	2039.20	367.44	816.54	204.13
70	1935.99	351.43	756.93	189.23	2141.85	390.94	840.11	210.03
71	2046.34	377.91	779.94	194.98	2247.35	416.10	860.35	215.09
72	2148.51	401.75	807.39	201.85	2344.53	438.63	877.26	219.31
73	2251.44	424.84	830.96	207.74	2442.34	456.65	898.33	224.58
74	2364.49	446.95	857.85	214.46	2548.32	473.98	922.73	230.68
75	2491.90	474.81	887.24	221.81	2668.65	499.07	949.62	237.41
76	2633.44	509.05	918.29	229.57	2806.45	532.34	978.18	244.55
77	2791.55	553.21	950.18	237.54	2962.13	578.72	1013.95	253.49
78	3051.61	623.48	1021.38	255.34	3225.49	654.81	1077.77	269.44
79	3408.78	717.47	1115.37	278.84	3588.93	755.07	1171.77	292.94
80	3805.11	820.86	1221.90	305.47	3991.53	863.16	1278.29	319.57
81	4231.21	930.52	1334.69	333.67	4423.89	977.52	1397.35	349.34
82	4679.24	1044.88	1453.74	363.44	4876.62	1093.44	1516.40	379.10
83	5141.36	1157.67	1579.07	394.77	5340.31	1207.80	1641.73	410.43
84	5616.02	1272.03	1710.65	427.66	5816.54	1323.72	1773.32	443.33
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	4.2% Simple Inflation				4.2% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	419.83	25.06	87.73	21.93	841.60	79.68	229.07	57.27
30	419.83	25.06	87.73	21.93	883.68	83.66	240.53	60.13
31	419.83	25.06	87.73	21.93	897.71	84.99	244.35	61.09
32	419.83	25.06	87.73	21.93	911.73	86.32	248.16	62.04
33	419.83	25.06	87.73	21.93	925.76	87.65	251.98	63.00
34	419.83	25.06	87.73	21.93	937.15	88.72	255.08	63.77
35	429.99	25.67	89.85	22.46	937.15	88.72	255.08	63.77
36	463.07	27.65	96.76	24.19	937.15	88.72	255.08	63.77
37	479.61	28.63	100.22	25.05	937.15	88.72	255.08	63.77
38	496.15	29.62	103.67	25.92	937.15	88.72	255.08	63.77
39	529.22	31.60	110.58	27.65	937.15	88.72	255.08	63.77
40	545.76	32.58	114.04	28.51	937.15	88.72	255.08	63.77
41	564.67	33.71	117.99	29.50	937.15	88.72	255.08	63.77
42	600.40	35.84	125.46	31.36	937.15	88.72	255.08	63.77
43	602.77	35.99	125.95	31.49	937.15	88.72	255.08	63.77
44	602.77	35.99	125.95	31.49	937.15	88.72	255.08	63.77
45	602.77	42.60	161.87	40.47	975.96	99.81	299.44	74.86
46	620.44	43.85	166.62	41.66	975.96	99.81	299.44	74.86
47	653.45	46.18	175.48	43.87	975.96	99.81	299.44	74.86
48	686.72	48.53	184.42	46.10	975.96	99.81	299.44	74.86
49	704.94	49.82	189.31	47.33	975.96	99.81	299.44	74.86
50	707.34	53.85	205.59	51.40	989.83	102.59	321.62	80.41
51	726.51	58.51	214.54	53.63	1014.78	108.13	332.72	83.18
52	747.46	63.10	223.27	55.82	1045.28	116.45	343.81	85.95
53	752.82	68.44	235.99	59.00	1075.78	122.00	365.99	91.50
54	784.89	75.88	246.61	61.65	1109.05	130.31	377.08	94.27
55	793.74	80.99	259.18	64.79	1142.32	138.63	399.26	99.81
56	818.05	87.32	275.75	68.94	1172.11	145.83	407.21	101.80
57	853.68	94.60	286.10	71.52	1184.97	150.81	420.13	105.03
58	875.96	102.38	300.33	75.08	1195.79	157.34	430.07	107.52
59	903.41	109.84	313.84	78.46	1223.32	165.17	443.90	110.98
60	930.44	118.50	324.78	81.19	1240.12	172.52	450.04	112.51
61	976.15	128.84	349.40	87.35	1277.61	184.27	461.91	115.48
62	1017.32	139.80	361.33	90.33	1323.79	196.03	484.02	121.00
63	1079.64	152.70	387.12	96.78	1384.10	208.69	498.95	124.74
64	1135.97	166.24	400.68	100.17	1433.97	221.33	518.02	129.50
65	1194.93	181.56	422.24	105.56	1482.42	235.16	534.87	133.72
66	1278.71	200.00	451.06	112.76	1567.38	253.92	563.24	140.81
67	1388.85	222.04	487.62	121.91	1642.36	269.92	585.58	146.39
68	1494.46	244.71	524.37	131.09	1696.85	286.13	603.32	150.83
69	1592.25	268.60	550.09	137.52	1768.45	305.13	618.85	154.71
70	1676.05	291.13	573.93	143.48	1852.81	324.40	640.48	160.12
71	1764.91	311.57	595.01	148.75	1935.78	343.74	659.33	164.83
72	1849.62	331.88	613.30	153.33	2016.53	362.94	675.41	168.85
73	1931.41	349.97	636.32	159.08	2094.23	378.05	688.72	172.18
74	2020.27	367.65	656.00	164.00	2178.87	391.08	713.67	178.42
75	2122.79	389.90	679.29	169.82	2273.55	408.96	734.75	183.69
76	2235.85	417.56	712.01	178.00	2383.90	437.52	758.59	189.65
77	2364.29	454.36	739.74	184.93	2510.96	476.68	790.75	197.69
78	2576.95	513.82	795.80	198.95	2727.33	540.45	839.66	209.92
79	2868.32	589.02	870.99	217.75	3023.41	621.91	921.12	230.28
80	3187.90	672.04	952.45	238.11	3347.68	708.07	1002.58	250.65
81	3529.40	759.77	1046.44	261.61	3695.45	798.93	1096.57	274.14
82	3888.14	849.06	1140.44	285.11	4057.32	889.79	1196.83	299.21
83	4256.27	938.35	1240.69	310.17	4427.02	980.65	1297.09	324.27
84	4633.81	1029.21	1347.22	336.80	4804.56	1071.51	1397.35	349.34
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	4.2% Simple Inflation				4.2% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	536.54	43.84	147.29	36.82	1150.64	138.63	377.08	94.27
30	555.04	45.35	152.36	38.09	1150.64	138.63	377.08	94.27
31	573.54	46.86	157.44	39.36	1150.64	138.63	377.08	94.27
32	610.55	49.88	167.60	41.90	1150.64	138.63	377.08	94.27
33	629.05	51.39	172.68	43.17	1150.64	138.63	377.08	94.27
34	666.05	54.42	182.84	45.71	1150.64	138.63	377.08	94.27
35	703.05	57.44	193.00	48.25	1150.64	138.63	377.08	94.27
36	721.56	58.95	198.07	49.52	1150.64	138.63	377.08	94.27
37	758.56	61.97	208.23	52.06	1150.64	138.63	377.08	94.27
38	795.56	65.00	218.39	54.60	1150.64	138.63	377.08	94.27
39	832.56	68.02	228.55	57.14	1150.64	138.63	377.08	94.27
40	848.42	69.32	232.90	58.23	1150.64	138.63	377.08	94.27
41	848.42	69.32	232.90	58.23	1150.64	138.63	377.08	94.27
42	848.42	69.32	232.90	58.23	1150.64	138.63	377.08	94.27
43	848.42	69.32	232.90	58.23	1150.64	138.63	377.08	94.27
44	848.42	69.32	232.90	58.23	1150.64	138.63	377.08	94.27
45	917.74	88.72	310.53	77.63	1217.18	155.27	443.62	110.91
46	917.74	88.72	310.53	77.63	1217.18	155.27	443.62	110.91
47	917.74	88.72	310.53	77.63	1217.18	155.27	443.62	110.91
48	917.74	88.72	310.53	77.63	1217.18	155.27	443.62	110.91
49	917.74	88.72	310.53	77.63	1217.18	155.27	443.62	110.91
50	948.24	94.27	343.81	85.95	1244.91	163.58	476.89	119.22
51	987.05	105.36	365.99	91.50	1283.73	171.90	487.98	122.00
52	1031.42	113.68	388.17	97.04	1328.09	182.99	510.16	127.54
53	1078.55	124.77	410.35	102.59	1377.99	194.08	532.34	133.09
54	1128.46	138.63	432.53	108.13	1430.67	205.17	554.53	138.63
55	1181.14	149.72	454.71	113.68	1486.13	219.04	587.80	146.95
56	1236.59	163.58	476.89	119.22	1541.58	232.90	609.98	152.49
57	1294.82	177.45	510.16	127.54	1602.58	246.76	632.16	158.04
58	1361.36	194.08	532.34	133.09	1671.89	260.63	665.43	166.36
59	1436.22	210.72	565.62	141.40	1752.30	280.04	698.70	174.68
60	1527.72	232.90	598.89	149.72	1846.57	302.22	731.97	182.99
61	1586.84	248.70	616.35	154.09	1900.43	316.29	746.11	186.53
62	1651.51	266.03	642.69	160.67	1962.33	334.52	758.59	189.65
63	1720.90	284.68	656.56	164.14	2028.66	351.36	779.66	194.92
64	1791.67	304.43	678.74	169.68	2096.10	369.31	798.52	199.63
65	1865.63	325.09	698.70	174.68	2166.46	388.17	815.15	203.79
66	1939.59	344.08	716.45	179.11	2238.90	407.71	829.57	207.39
67	2012.93	363.70	741.12	185.28	2310.29	425.46	841.77	210.44
68	2107.20	388.17	754.15	188.54	2399.98	448.06	860.62	215.16
69	2230.44	419.01	782.16	195.54	2522.67	477.03	876.70	219.18
70	2370.59	453.32	806.83	201.71	2659.64	509.47	906.65	226.66
71	2516.71	488.47	836.22	209.06	2800.14	542.74	924.67	231.17
72	2651.18	518.20	861.73	215.43	2930.67	570.61	947.13	236.78
73	2784.82	546.48	883.36	220.84	3058.07	593.27	973.19	243.30
74	2933.99	574.90	915.52	228.88	3198.92	616.35	994.82	248.70
75	3100.14	609.98	949.62	237.41	3358.34	646.37	1025.87	256.47
76	3290.55	657.11	984.84	246.21	3543.42	690.38	1058.03	264.51
77	3505.78	715.82	1020.33	255.08	3759.26	755.68	1096.85	274.21
78	3855.24	811.46	1090.31	272.58	4118.42	861.59	1165.50	291.38
79	4329.90	936.79	1196.83	299.21	4608.74	996.32	1272.03	318.01
80	4856.25	1076.21	1315.89	328.97	5149.20	1143.57	1391.08	347.77
81	5421.77	1221.90	1441.21	360.30	5728.81	1295.52	1516.40	379.10
82	6013.92	1372.28	1572.80	393.20	6333.49	1450.61	1654.26	413.56
83	6621.74	1522.67	1710.65	427.66	6950.71	1604.13	1792.11	448.03
84	7243.65	1673.06	1854.78	463.69	7580.45	1757.65	1936.24	484.06
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	4.2% Simple Inflation				4.2% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	504.98	36.82	112.22	28.05	1056.37	116.45	277.26	69.32
30	522.39	38.09	116.09	29.02	1056.37	116.45	277.26	69.32
31	539.81	39.36	119.96	29.99	1056.37	116.45	277.26	69.32
32	574.63	41.90	127.70	31.92	1056.37	116.45	277.26	69.32
33	592.05	43.17	131.57	32.89	1056.37	116.45	277.26	69.32
34	626.87	45.71	139.30	34.83	1056.37	116.45	277.26	69.32
35	661.70	48.25	147.04	36.76	1056.37	116.45	277.26	69.32
36	679.11	49.52	150.91	37.73	1056.37	116.45	277.26	69.32
37	713.94	52.06	158.65	39.66	1056.37	116.45	277.26	69.32
38	748.76	54.60	166.39	41.60	1056.37	116.45	277.26	69.32
39	783.59	57.14	174.13	43.53	1056.37	116.45	277.26	69.32
40	798.52	58.23	177.45	44.36	1056.37	116.45	277.26	69.32
41	798.52	58.23	177.45	44.36	1056.37	116.45	277.26	69.32
42	798.52	58.23	177.45	44.36	1056.37	116.45	277.26	69.32
43	798.52	58.23	177.45	44.36	1056.37	116.45	277.26	69.32
44	798.52	58.23	177.45	44.36	1056.37	116.45	277.26	69.32
45	856.74	72.09	232.90	58.23	1109.05	130.31	332.72	83.18
46	856.74	72.09	232.90	58.23	1109.05	130.31	332.72	83.18
47	856.74	72.09	232.90	58.23	1109.05	130.31	332.72	83.18
48	856.74	72.09	232.90	58.23	1109.05	130.31	332.72	83.18
49	856.74	72.09	232.90	58.23	1109.05	130.31	332.72	83.18
50	878.92	77.63	243.99	61.00	1131.23	135.86	354.90	88.72
51	912.19	85.95	266.17	66.54	1164.50	144.18	365.99	91.50
52	948.24	94.27	277.26	69.32	1203.32	152.49	388.17	97.04
53	987.05	105.36	299.44	74.86	1244.91	163.58	399.26	99.81
54	1028.64	113.68	321.62	80.41	1289.27	171.90	421.44	105.36
55	1075.78	124.77	332.72	83.18	1333.63	182.99	443.62	110.91
56	1122.91	135.86	354.90	88.72	1383.54	194.08	454.71	113.68
57	1170.05	146.95	377.08	94.27	1436.22	207.95	476.89	119.22
58	1225.50	160.81	399.26	99.81	1494.45	219.04	499.07	124.77
59	1292.04	177.45	421.44	105.36	1560.99	235.67	521.25	130.31
60	1366.90	194.08	443.62	110.91	1641.39	252.31	554.53	138.63
61	1413.83	208.15	464.97	116.24	1686.87	267.63	562.29	140.57
62	1467.13	223.89	484.65	121.16	1735.80	281.84	579.48	144.87
63	1523.42	238.52	502.68	125.67	1790.15	294.94	595.01	148.75
64	1582.06	254.53	519.04	129.76	1844.07	311.92	608.87	152.22
65	1642.43	271.72	533.73	133.43	1902.02	327.52	621.07	155.27
66	1703.92	289.88	546.76	136.69	1960.80	341.73	631.60	157.90
67	1763.60	306.51	558.13	139.53	2019.79	359.12	649.63	162.41
68	1841.02	326.06	576.71	144.18	2096.10	377.08	665.43	166.36
69	1942.50	352.40	601.66	150.41	2193.91	401.82	679.02	169.75
70	2058.67	380.54	623.84	155.96	2306.13	428.37	698.70	174.68
71	2177.00	408.06	643.25	160.81	2422.23	454.29	723.66	180.91
72	2288.25	434.75	667.65	166.91	2530.85	479.39	745.28	186.32
73	2395.55	456.65	688.72	172.18	2631.36	497.82	763.58	190.90
74	2514.08	477.58	713.67	178.42	2742.96	511.83	785.76	196.44
75	2646.12	506.00	741.68	185.42	2869.67	535.46	810.99	202.75
76	2799.80	543.99	778.55	194.64	3019.39	572.27	838.44	209.61
77	2978.08	594.66	809.88	202.47	3198.08	631.33	873.65	218.41
78	3267.79	675.18	870.99	217.75	3494.94	722.17	933.65	233.41
79	3653.16	778.57	952.45	238.11	3894.40	831.83	1021.38	255.34
80	4077.69	888.22	1052.71	263.18	4329.90	949.32	1115.37	278.84
81	4528.85	1004.15	1152.97	288.24	4792.03	1068.38	1221.90	305.47
82	4997.24	1121.64	1259.49	314.87	5271.38	1189.00	1328.42	332.11
83	5476.60	1237.56	1372.28	343.07	5757.01	1308.06	1441.21	360.30
84	5963.79	1355.05	1491.34	372.83	6248.90	1427.11	1560.27	390.07
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	4.2% Simple Inflation				4.2% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	583.80	60.68	150.87	37.72	1466.72	213.49	432.53	108.13
30	622.72	64.72	160.93	40.23	1466.72	213.49	432.53	108.13
31	661.64	68.77	170.99	42.75	1466.72	213.49	432.53	108.13
32	681.10	70.79	176.02	44.00	1466.72	213.49	432.53	108.13
33	720.02	74.83	186.07	46.52	1466.72	213.49	432.53	108.13
34	758.94	78.88	196.13	49.03	1466.72	213.49	432.53	108.13
35	778.40	80.90	201.16	50.29	1466.72	213.49	432.53	108.13
36	817.32	84.95	211.22	52.80	1466.72	213.49	432.53	108.13
37	856.24	88.99	221.28	55.32	1466.72	213.49	432.53	108.13
38	895.17	93.04	231.33	57.83	1466.72	213.49	432.53	108.13
39	953.55	99.10	246.42	61.61	1466.72	213.49	432.53	108.13
40	987.05	102.59	255.08	63.77	1466.72	213.49	432.53	108.13
41	987.05	102.59	255.08	63.77	1466.72	213.49	432.53	108.13
42	987.05	102.59	255.08	63.77	1466.72	213.49	432.53	108.13
43	987.05	102.59	255.08	63.77	1466.72	213.49	432.53	108.13
44	987.05	102.59	255.08	63.77	1466.72	213.49	432.53	108.13
45	1097.96	130.31	332.72	83.18	1577.62	241.22	510.16	127.54
46	1097.96	130.31	332.72	83.18	1577.62	241.22	510.16	127.54
47	1097.96	130.31	332.72	83.18	1577.62	241.22	510.16	127.54
48	1097.96	130.31	332.72	83.18	1577.62	241.22	510.16	127.54
49	1097.96	130.31	332.72	83.18	1577.62	241.22	510.16	127.54
50	1142.32	141.40	365.99	91.50	1621.99	249.54	543.43	135.86
51	1200.55	155.27	388.17	97.04	1685.76	266.17	565.62	141.40
52	1267.09	169.13	421.44	105.36	1752.30	280.04	587.80	146.95
53	1333.63	185.77	443.62	110.91	1827.16	296.67	609.98	152.49
54	1408.49	205.17	465.80	116.45	1907.57	316.08	643.25	160.81
55	1486.13	221.81	499.07	124.77	1990.75	335.49	665.43	166.36
56	1566.53	241.22	521.25	130.31	2079.47	354.90	698.70	174.68
57	1632.59	260.23	547.85	136.96	2170.97	377.08	720.88	180.22
58	1704.88	278.73	562.88	140.72	2273.55	402.03	754.15	188.54
59	1770.08	295.89	591.79	147.95	2395.55	429.76	787.43	196.86
60	1859.08	318.92	611.91	152.98	2497.86	453.16	818.97	204.74
61	1955.40	343.72	631.43	157.86	2587.63	477.02	831.45	207.86
62	2057.07	368.58	657.46	164.37	2671.30	499.09	848.20	212.05
63	2139.34	392.69	674.57	168.64	2771.11	526.03	865.82	216.45
64	2252.95	419.48	697.56	174.39	2873.90	550.32	890.30	222.57
65	2382.57	451.95	732.39	183.10	2985.02	578.44	904.55	226.14
66	2533.83	488.42	761.30	190.32	3124.97	612.37	934.92	233.73
67	2685.86	525.40	797.15	199.29	3261.86	645.05	951.57	237.89
68	2850.26	563.40	825.13	206.28	3400.35	678.74	975.96	243.99
69	3029.79	608.11	850.92	212.73	3584.17	721.99	997.04	249.26
70	3231.49	655.03	881.69	220.42	3788.79	767.32	1023.10	255.77
71	3435.35	703.55	908.59	227.15	3996.18	814.11	1053.32	263.33
72	3629.37	745.28	939.37	234.84	4190.27	855.91	1079.11	269.78
73	3817.91	784.17	965.71	241.43	4377.49	888.97	1100.46	275.11
74	4026.13	823.61	994.82	248.70	4583.01	919.13	1131.79	282.95
75	4261.18	871.64	1032.80	258.20	4819.17	961.75	1164.50	291.13
76	4528.25	934.93	1071.34	267.84	5092.20	1024.76	1197.77	299.44
77	4832.20	1018.73	1115.98	279.00	5412.51	1120.76	1243.52	310.88
78	5327.78	1152.97	1196.83	299.21	5948.13	1278.29	1328.42	332.11
79	6004.52	1333.12	1315.89	328.97	6684.40	1483.51	1453.74	363.44
80	6759.59	1533.64	1447.48	361.87	7505.26	1707.52	1591.60	397.90
81	7572.62	1746.68	1591.60	397.90	8388.79	1944.07	1741.99	435.50
82	8424.82	1964.43	1741.99	435.50	9309.91	2182.18	1904.90	476.23
83	9298.94	2182.18	1898.64	474.66	10249.83	2418.73	2067.82	516.96
84	10195.00	2401.50	2061.56	515.39	11211.68	2653.71	2237.01	559.25
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	4.2% Simple Inflation				4.2% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	544.45	50.84	111.51	27.88	1333.63	182.99	332.72	83.18
30	580.74	54.23	118.95	29.74	1333.63	182.99	332.72	83.18
31	617.04	57.62	126.38	31.60	1333.63	182.99	332.72	83.18
32	635.19	59.31	130.10	32.52	1333.63	182.99	332.72	83.18
33	671.48	62.70	137.53	34.38	1333.63	182.99	332.72	83.18
34	707.78	66.09	144.97	36.24	1333.63	182.99	332.72	83.18
35	725.93	67.78	148.68	37.17	1333.63	182.99	332.72	83.18
36	762.22	71.17	156.12	39.03	1333.63	182.99	332.72	83.18
37	798.52	74.56	163.55	40.89	1333.63	182.99	332.72	83.18
38	834.82	77.95	170.99	42.75	1333.63	182.99	332.72	83.18
39	889.26	83.03	182.14	45.53	1333.63	182.99	332.72	83.18
40	920.51	85.95	188.54	47.13	1333.63	182.99	332.72	83.18
41	920.51	85.95	188.54	47.13	1333.63	182.99	332.72	83.18
42	920.51	85.95	188.54	47.13	1333.63	182.99	332.72	83.18
43	920.51	85.95	188.54	47.13	1333.63	182.99	332.72	83.18
44	920.51	85.95	188.54	47.13	1333.63	182.99	332.72	83.18
45	1012.01	110.91	243.99	61.00	1427.90	205.17	388.17	97.04
46	1012.01	110.91	243.99	61.00	1427.90	205.17	388.17	97.04
47	1012.01	110.91	243.99	61.00	1427.90	205.17	388.17	97.04
48	1012.01	110.91	243.99	61.00	1427.90	205.17	388.17	97.04
49	1012.01	110.91	243.99	61.00	1427.90	205.17	388.17	97.04
50	1050.83	119.22	277.26	69.32	1463.95	213.49	410.35	102.59
51	1100.73	130.31	288.35	72.09	1516.63	224.58	432.53	108.13
52	1153.41	144.18	310.53	77.63	1574.85	238.45	443.62	110.91
53	1211.64	158.04	332.72	83.18	1638.62	255.08	465.80	116.45
54	1275.41	171.90	343.81	85.95	1705.16	268.94	487.98	122.00
55	1341.95	188.54	365.99	91.50	1777.25	285.58	510.16	127.54
56	1411.27	205.17	388.17	97.04	1852.11	302.22	532.34	133.09
57	1465.50	219.14	405.41	101.35	1932.52	321.62	554.53	138.63
58	1526.27	235.44	422.16	105.54	2021.24	343.81	576.71	144.18
59	1579.86	250.98	443.84	110.96	2123.83	365.99	609.98	152.49
60	1651.65	269.66	466.71	116.68	2208.49	387.65	622.42	155.60
61	1733.89	290.25	478.67	119.67	2283.83	407.73	639.58	159.89
62	1817.99	313.79	498.08	124.52	2353.23	426.68	662.01	165.50
63	1886.38	332.46	520.38	130.09	2433.85	448.01	674.53	168.63
64	1979.58	355.85	537.31	134.33	2519.25	469.61	684.84	171.21
65	2088.23	382.42	556.24	139.06	2611.30	492.74	704.60	176.15
66	2217.39	412.75	587.02	146.76	2729.96	521.22	729.24	182.31
67	2346.17	443.87	615.98	154.00	2845.55	548.98	750.27	187.57
68	2482.05	476.89	638.81	159.70	2961.16	576.71	763.03	190.76
69	2630.11	513.56	661.83	165.46	3111.44	612.40	790.75	197.69
70	2794.81	553.14	690.38	172.60	3279.32	650.87	815.15	203.79
71	2962.97	590.99	715.61	178.90	3449.42	689.48	836.22	209.06
72	3122.81	626.89	745.28	186.32	3608.02	723.93	861.73	215.43
73	3273.29	656.90	763.58	190.90	3758.02	746.74	883.36	220.84
74	3436.81	686.64	792.97	198.24	3916.19	765.94	908.31	227.08
75	3621.74	722.62	824.86	206.21	4098.29	793.66	935.76	233.94
76	3836.20	775.23	858.40	214.60	4316.98	848.42	971.53	242.88
77	4086.09	848.15	899.16	224.79	4583.50	937.42	1007.57	251.89
78	4492.82	961.85	971.25	242.81	5023.87	1076.21	1084.04	271.01
79	5034.84	1107.54	1071.51	267.88	5614.46	1242.26	1190.57	297.64
80	5628.55	1264.19	1178.03	294.51	6259.87	1416.15	1303.36	325.84
81	6259.87	1427.11	1297.09	324.27	6942.88	1594.73	1428.68	357.17
82	6916.24	1593.16	1422.41	355.60	7649.38	1773.32	1566.53	391.63
83	7583.59	1757.65	1554.00	388.50	8363.72	1950.33	1698.12	424.53
84	8261.90	1922.14	1685.59	421.40	9085.89	2125.79	1835.98	458.99
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years
Elimination Period: 20 Days

Age	4.2% Simple Inflation		4.2% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	418.26	25.06	807.21	75.37
30	418.26	25.06	853.77	79.72
31	418.26	25.06	869.30	81.17
32	418.26	25.06	884.82	82.62
33	418.26	25.06	900.34	84.07
34	418.26	25.06	915.87	85.52
35	418.26	25.06	920.51	85.95
36	419.15	25.12	920.51	85.95
37	454.08	27.21	920.51	85.95
38	471.55	28.26	920.51	85.95
39	489.01	29.30	920.51	85.95
40	506.48	30.35	920.51	85.95
41	526.12	31.53	920.51	85.95
42	545.91	32.71	920.51	85.95
43	563.36	33.76	920.51	85.95
44	563.36	33.76	920.51	85.95
45	570.31	40.45	959.33	94.27
46	605.41	42.94	959.33	94.27
47	624.35	44.28	959.33	94.27
48	659.95	46.80	959.33	94.27
49	679.26	48.17	959.33	94.27
50	689.04	50.24	973.19	99.81
51	709.08	57.30	998.15	105.36
52	715.21	60.57	1025.87	110.91
53	737.45	65.14	1053.60	119.22
54	749.98	70.88	1086.87	124.77
55	775.59	77.56	1120.14	133.09
56	794.17	83.48	1151.34	140.81
57	825.28	90.44	1159.27	145.58
58	839.49	94.99	1183.12	154.20
59	881.23	104.33	1216.58	162.91
60	911.95	113.72	1232.18	168.37
61	959.64	124.32	1279.60	179.55
62	1016.69	138.04	1326.32	191.97
63	1057.23	148.27	1387.44	206.01
64	1135.92	165.70	1433.44	218.66
65	1191.24	178.79	1497.47	233.53
66	1267.59	194.68	1548.37	247.46
67	1347.38	212.29	1587.47	258.48
68	1432.65	232.67	1636.96	272.83
69	1528.99	254.83	1703.99	290.09
70	1628.22	278.65	1782.10	309.84
71	1712.65	299.51	1863.41	327.66
72	1791.39	318.30	1938.90	345.47
73	1869.65	336.87	2011.89	359.33
74	1957.20	355.03	2094.16	374.86
75	2055.21	376.04	2185.18	393.37
76	2162.65	402.59	2289.08	419.22
77	2281.39	436.83	2404.14	454.36
78	2481.39	490.32	2605.14	512.26
79	2755.53	562.39	2883.99	587.45
80	3059.44	640.71	3191.03	670.48
81	3385.28	725.30	3520.00	756.64
82	3729.92	811.46	3864.64	844.36
83	4083.95	897.62	4218.67	932.09
84	4448.95	985.35	4582.11	1019.81
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years
Elimination Period: 100 Days

Age	4.2% Simple Inflation		4.2% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	397.90	20.36	746.42	60.78
30	397.90	20.36	789.48	64.29
31	397.90	20.36	803.84	65.46
32	397.90	20.36	818.19	66.63
33	397.90	20.36	832.55	67.80
34	397.90	20.36	846.90	68.97
35	397.90	20.36	851.20	69.32
36	398.74	20.41	851.20	69.32
37	431.97	22.11	851.20	69.32
38	448.59	22.96	851.20	69.32
39	465.20	23.81	851.20	69.32
40	481.82	24.66	851.20	69.32
41	500.50	25.62	851.20	69.32
42	519.33	26.58	851.20	69.32
43	535.93	27.43	851.20	69.32
44	535.93	27.43	851.20	69.32
45	535.93	32.36	881.69	77.63
46	568.91	34.35	881.69	77.63
47	586.72	35.42	881.69	77.63
48	620.16	37.44	881.69	77.63
49	638.31	38.54	881.69	77.63
50	645.97	40.67	892.79	80.41
51	661.33	45.36	912.19	85.95
52	663.96	48.92	934.37	91.50
53	681.62	53.51	959.33	97.04
54	690.53	57.16	984.28	102.59
55	711.72	61.59	1012.01	108.13
56	726.49	67.68	1035.38	113.20
57	752.92	72.35	1040.65	118.62
58	762.17	77.32	1060.82	124.96
59	796.88	84.35	1085.20	131.38
60	820.10	91.85	1096.97	137.76
61	859.31	100.33	1135.46	146.67
62	907.13	111.75	1171.74	157.06
63	939.05	120.34	1223.63	168.78
64	1005.10	133.00	1258.51	177.36
65	1049.07	144.33	1312.09	190.19
66	1114.01	157.91	1352.76	202.68
67	1180.58	173.30	1383.89	210.44
68	1249.53	189.58	1421.80	221.81
69	1327.25	208.11	1476.22	236.37
70	1407.80	226.66	1538.81	251.62
71	1475.45	243.23	1602.09	267.35
72	1537.14	258.13	1661.36	281.42
73	1600.15	273.24	1719.93	293.83
74	1668.84	288.35	1784.18	304.57
75	1745.02	304.99	1855.93	318.85
76	1831.60	326.06	1938.07	341.03
77	1925.87	353.93	2031.09	369.87
78	2086.62	397.90	2193.15	418.26
79	2309.07	455.86	2418.73	477.79
80	2555.02	518.52	2666.24	543.59
81	2816.63	585.88	2930.98	612.51
82	3092.34	653.24	3208.26	681.44
83	3375.88	722.17	3491.80	750.37
84	3667.25	791.10	3781.61	819.30
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 20 Days

Age	4.2% Simple Inflation		4.2% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	444.90	31.33	911.32	97.11
30	444.90	31.33	956.89	101.96
31	444.90	31.33	972.07	103.58
32	444.90	31.33	987.26	105.20
33	444.90	31.33	1002.45	106.82
34	444.90	31.33	1014.78	108.13
35	455.66	32.09	1014.78	108.13
36	490.72	34.56	1014.78	108.13
37	508.24	35.79	1014.78	108.13
38	525.77	37.03	1014.78	108.13
39	560.82	39.49	1014.78	108.13
40	578.34	40.73	1014.78	108.13
41	598.38	42.14	1014.78	108.13
42	636.25	44.81	1014.78	108.13
43	638.76	44.98	1014.78	108.13
44	638.76	44.98	1014.78	108.13
45	645.37	53.25	1064.69	119.22
46	664.29	54.81	1064.69	119.22
47	699.63	57.73	1064.69	119.22
48	735.25	60.66	1064.69	119.22
49	754.76	62.27	1064.69	119.22
50	758.74	66.08	1084.10	124.77
51	785.02	70.70	1117.37	133.09
52	810.56	77.66	1150.64	141.40
53	818.89	82.60	1186.68	149.72
54	856.02	92.48	1228.27	158.04
55	870.10	97.19	1269.86	169.13
56	898.47	105.70	1304.17	176.09
57	941.35	115.36	1322.32	183.13
58	969.24	122.86	1337.40	191.43
59	1004.28	132.26	1373.01	201.31
60	1037.97	142.64	1395.14	210.02
61	1094.07	157.23	1442.23	221.13
62	1144.21	169.91	1498.03	234.75
63	1217.29	187.11	1568.80	251.87
64	1285.16	202.47	1629.40	268.43
65	1355.38	219.56	1689.91	283.57
66	1455.30	242.55	1793.60	307.01
67	1586.94	269.93	1882.54	327.10
68	1710.77	297.14	1949.71	343.81
69	1830.76	324.47	2039.20	367.44
70	1935.99	351.43	2141.85	390.94
71	2046.34	377.91	2247.35	416.10
72	2148.51	401.75	2344.53	438.63
73	2251.44	424.84	2442.34	456.65
74	2364.49	446.95	2548.32	473.98
75	2491.90	474.81	2668.65	499.07
76	2633.44	509.05	2806.45	532.34
77	2791.55	553.21	2962.13	578.72
78	3051.61	623.48	3225.49	654.81
79	3408.78	717.47	3588.93	755.07
80	3805.11	820.86	3991.53	863.16
81	4231.21	930.52	4423.89	977.52
82	4679.24	1044.88	4876.62	1093.44
83	5141.36	1157.67	5340.31	1207.80
84	5616.02	1272.03	5816.54	1323.72
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 100 Days

Age	4.2% Simple Inflation		4.2% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	419.83	25.06	841.60	79.68
30	419.83	25.06	883.68	83.66
31	419.83	25.06	897.71	84.99
32	419.83	25.06	911.73	86.32
33	419.83	25.06	925.76	87.65
34	419.83	25.06	937.15	88.72
35	429.99	25.67	937.15	88.72
36	463.07	27.65	937.15	88.72
37	479.61	28.63	937.15	88.72
38	496.15	29.62	937.15	88.72
39	529.22	31.60	937.15	88.72
40	545.76	32.58	937.15	88.72
41	564.67	33.71	937.15	88.72
42	600.40	35.84	937.15	88.72
43	602.77	35.99	937.15	88.72
44	602.77	35.99	937.15	88.72
45	602.77	42.60	975.96	99.81
46	620.44	43.85	975.96	99.81
47	653.45	46.18	975.96	99.81
48	686.72	48.53	975.96	99.81
49	704.94	49.82	975.96	99.81
50	707.34	53.85	989.83	102.59
51	726.51	58.51	1014.78	108.13
52	747.46	63.10	1045.28	116.45
53	752.82	68.44	1075.78	122.00
54	784.89	75.88	1109.05	130.31
55	793.74	80.99	1142.32	138.63
56	818.05	87.32	1172.11	145.83
57	853.68	94.60	1184.97	150.81
58	875.96	102.38	1195.79	157.34
59	903.41	109.84	1223.32	165.17
60	930.44	118.50	1240.12	172.52
61	976.15	128.84	1277.61	184.27
62	1017.32	139.80	1323.79	196.03
63	1079.64	152.70	1384.10	208.69
64	1135.97	166.24	1433.97	221.33
65	1194.93	181.56	1482.42	235.16
66	1278.71	200.00	1567.38	253.92
67	1388.85	222.04	1642.36	269.92
68	1494.46	244.71	1696.85	286.13
69	1592.25	268.60	1768.45	305.13
70	1676.05	291.13	1852.81	324.40
71	1764.91	311.57	1935.78	343.74
72	1849.62	331.88	2016.53	362.94
73	1931.41	349.97	2094.23	378.05
74	2020.27	367.65	2178.87	391.08
75	2122.79	389.90	2273.55	408.96
76	2235.85	417.56	2383.90	437.52
77	2364.29	454.36	2510.96	476.68
78	2576.95	513.82	2727.33	540.45
79	2868.32	589.02	3023.41	621.91
80	3187.90	672.04	3347.68	708.07
81	3529.40	759.77	3695.45	798.93
82	3888.14	849.06	4057.32	889.79
83	4256.27	938.35	4427.02	980.65
84	4633.81	1029.21	4804.56	1071.51
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years
Elimination Period: 20 Days

Age	4.2% Simple Inflation		4.2% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	536.54	43.84	1150.64	138.63
30	555.04	45.35	1150.64	138.63
31	573.54	46.86	1150.64	138.63
32	610.55	49.88	1150.64	138.63
33	629.05	51.39	1150.64	138.63
34	666.05	54.42	1150.64	138.63
35	703.05	57.44	1150.64	138.63
36	721.56	58.95	1150.64	138.63
37	758.56	61.97	1150.64	138.63
38	795.56	65.00	1150.64	138.63
39	832.56	68.02	1150.64	138.63
40	848.42	69.32	1150.64	138.63
41	848.42	69.32	1150.64	138.63
42	848.42	69.32	1150.64	138.63
43	848.42	69.32	1150.64	138.63
44	848.42	69.32	1150.64	138.63
45	917.74	88.72	1217.18	155.27
46	917.74	88.72	1217.18	155.27
47	917.74	88.72	1217.18	155.27
48	917.74	88.72	1217.18	155.27
49	917.74	88.72	1217.18	155.27
50	948.24	94.27	1244.91	163.58
51	987.05	105.36	1283.73	171.90
52	1031.42	113.68	1328.09	182.99
53	1078.55	124.77	1377.99	194.08
54	1128.46	138.63	1430.67	205.17
55	1181.14	149.72	1486.13	219.04
56	1236.59	163.58	1541.58	232.90
57	1294.82	177.45	1602.58	246.76
58	1361.36	194.08	1671.89	260.63
59	1436.22	210.72	1752.30	280.04
60	1527.72	232.90	1846.57	302.22
61	1586.84	248.70	1900.43	316.29
62	1651.51	266.03	1962.33	334.52
63	1720.90	284.68	2028.66	351.36
64	1791.67	304.43	2096.10	369.31
65	1865.63	325.09	2166.46	388.17
66	1939.59	344.08	2238.90	407.71
67	2012.93	363.70	2310.29	425.46
68	2107.20	388.17	2399.98	448.06
69	2230.44	419.01	2522.67	477.03
70	2370.59	453.32	2659.64	509.47
71	2516.71	488.47	2800.14	542.74
72	2651.18	518.20	2930.67	570.61
73	2784.82	546.48	3058.07	593.27
74	2933.99	574.90	3198.92	616.35
75	3100.14	609.98	3358.34	646.37
76	3290.55	657.11	3543.42	690.38
77	3505.78	715.82	3759.26	755.68
78	3855.24	811.46	4118.42	861.59
79	4329.90	936.79	4608.74	996.32
80	4856.25	1076.21	5149.20	1143.57
81	5421.77	1221.90	5728.81	1295.52
82	6013.92	1372.28	6333.49	1450.61
83	6621.74	1522.67	6950.71	1604.13
84	7243.65	1673.06	7580.45	1757.65
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years
Elimination Period: 100 Days

Age	4.2% Simple Inflation		4.2% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	504.98	36.82	1056.37	116.45
30	522.39	38.09	1056.37	116.45
31	539.81	39.36	1056.37	116.45
32	574.63	41.90	1056.37	116.45
33	592.05	43.17	1056.37	116.45
34	626.87	45.71	1056.37	116.45
35	661.70	48.25	1056.37	116.45
36	679.11	49.52	1056.37	116.45
37	713.94	52.06	1056.37	116.45
38	748.76	54.60	1056.37	116.45
39	783.59	57.14	1056.37	116.45
40	798.52	58.23	1056.37	116.45
41	798.52	58.23	1056.37	116.45
42	798.52	58.23	1056.37	116.45
43	798.52	58.23	1056.37	116.45
44	798.52	58.23	1056.37	116.45
45	856.74	72.09	1109.05	130.31
46	856.74	72.09	1109.05	130.31
47	856.74	72.09	1109.05	130.31
48	856.74	72.09	1109.05	130.31
49	856.74	72.09	1109.05	130.31
50	878.92	77.63	1131.23	135.86
51	912.19	85.95	1164.50	144.18
52	948.24	94.27	1203.32	152.49
53	987.05	105.36	1244.91	163.58
54	1028.64	113.68	1289.27	171.90
55	1075.78	124.77	1333.63	182.99
56	1122.91	135.86	1383.54	194.08
57	1170.05	146.95	1436.22	207.95
58	1225.50	160.81	1494.45	219.04
59	1292.04	177.45	1560.99	235.67
60	1366.90	194.08	1641.39	252.31
61	1413.83	208.15	1686.87	267.63
62	1467.13	223.89	1735.80	281.84
63	1523.42	238.52	1790.15	294.94
64	1582.06	254.53	1844.07	311.92
65	1642.43	271.72	1902.02	327.52
66	1703.92	289.88	1960.80	341.73
67	1763.60	306.51	2019.79	359.12
68	1841.02	326.06	2096.10	377.08
69	1942.50	352.40	2193.91	401.82
70	2058.67	380.54	2306.13	428.37
71	2177.00	408.06	2422.23	454.29
72	2288.25	434.75	2530.85	479.39
73	2395.55	456.65	2631.36	497.82
74	2514.08	477.58	2742.96	511.83
75	2646.12	506.00	2869.67	535.46
76	2799.80	543.99	3019.39	572.27
77	2978.08	594.66	3198.08	631.33
78	3267.79	675.18	3494.94	722.17
79	3653.16	778.57	3894.40	831.83
80	4077.69	888.22	4329.90	949.32
81	4528.85	1004.15	4792.03	1068.38
82	4997.24	1121.64	5271.38	1189.00
83	5476.60	1237.56	5757.01	1308.06
84	5963.79	1355.05	6248.90	1427.11
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime
Elimination Period: 20 Days

Age	4.2% Simple Inflation		4.2% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	583.80	60.68	1466.72	213.49
30	622.72	64.72	1466.72	213.49
31	661.64	68.77	1466.72	213.49
32	681.10	70.79	1466.72	213.49
33	720.02	74.83	1466.72	213.49
34	758.94	78.88	1466.72	213.49
35	778.40	80.90	1466.72	213.49
36	817.32	84.95	1466.72	213.49
37	856.24	88.99	1466.72	213.49
38	895.17	93.04	1466.72	213.49
39	953.55	99.10	1466.72	213.49
40	987.05	102.59	1466.72	213.49
41	987.05	102.59	1466.72	213.49
42	987.05	102.59	1466.72	213.49
43	987.05	102.59	1466.72	213.49
44	987.05	102.59	1466.72	213.49
45	1097.96	130.31	1577.62	241.22
46	1097.96	130.31	1577.62	241.22
47	1097.96	130.31	1577.62	241.22
48	1097.96	130.31	1577.62	241.22
49	1097.96	130.31	1577.62	241.22
50	1142.32	141.40	1621.99	249.54
51	1200.55	155.27	1685.76	266.17
52	1267.09	169.13	1752.30	280.04
53	1333.63	185.77	1827.16	296.67
54	1408.49	205.17	1907.57	316.08
55	1486.13	221.81	1990.75	335.49
56	1566.53	241.22	2079.47	354.90
57	1632.59	260.23	2170.97	377.08
58	1704.88	278.73	2273.55	402.03
59	1770.08	295.89	2395.55	429.76
60	1859.08	318.92	2497.86	453.16
61	1955.40	343.72	2587.63	477.02
62	2057.07	368.58	2671.30	499.09
63	2139.34	392.69	2771.11	526.03
64	2252.95	419.48	2873.90	550.32
65	2382.57	451.95	2985.02	578.44
66	2533.83	488.42	3124.97	612.37
67	2685.86	525.40	3261.86	645.05
68	2850.26	563.40	3400.35	678.74
69	3029.79	608.11	3584.17	721.99
70	3231.49	655.03	3788.79	767.32
71	3435.35	703.55	3996.18	814.11
72	3629.37	745.28	4190.27	855.91
73	3817.91	784.17	4377.49	888.97
74	4026.13	823.61	4583.01	919.13
75	4261.18	871.64	4819.17	961.75
76	4528.25	934.93	5092.20	1024.76
77	4832.20	1018.73	5412.51	1120.76
78	5327.78	1152.97	5948.13	1278.29
79	6004.52	1333.12	6684.40	1483.51
80	6759.59	1533.64	7505.26	1707.52
81	7572.62	1746.68	8388.79	1944.07
82	8424.82	1964.43	9309.91	2182.18
83	9298.94	2182.18	10249.83	2418.73
84	10195.00	2401.50	11211.68	2653.71
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime
Elimination Period: 100 Days

Age	4.2% Simple Inflation		4.2% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	544.45	50.84	1333.63	182.99
30	580.74	54.23	1333.63	182.99
31	617.04	57.62	1333.63	182.99
32	635.19	59.31	1333.63	182.99
33	671.48	62.70	1333.63	182.99
34	707.78	66.09	1333.63	182.99
35	725.93	67.78	1333.63	182.99
36	762.22	71.17	1333.63	182.99
37	798.52	74.56	1333.63	182.99
38	834.82	77.95	1333.63	182.99
39	889.26	83.03	1333.63	182.99
40	920.51	85.95	1333.63	182.99
41	920.51	85.95	1333.63	182.99
42	920.51	85.95	1333.63	182.99
43	920.51	85.95	1333.63	182.99
44	920.51	85.95	1333.63	182.99
45	1012.01	110.91	1427.90	205.17
46	1012.01	110.91	1427.90	205.17
47	1012.01	110.91	1427.90	205.17
48	1012.01	110.91	1427.90	205.17
49	1012.01	110.91	1427.90	205.17
50	1050.83	119.22	1463.95	213.49
51	1100.73	130.31	1516.63	224.58
52	1153.41	144.18	1574.85	238.45
53	1211.64	158.04	1638.62	255.08
54	1275.41	171.90	1705.16	268.94
55	1341.95	188.54	1777.25	285.58
56	1411.27	205.17	1852.11	302.22
57	1465.50	219.14	1932.52	321.62
58	1526.27	235.44	2021.24	343.81
59	1579.86	250.98	2123.83	365.99
60	1651.65	269.66	2208.49	387.65
61	1733.89	290.25	2283.83	407.73
62	1817.99	313.79	2353.23	426.68
63	1886.38	332.46	2433.85	448.01
64	1979.58	355.85	2519.25	469.61
65	2088.23	382.42	2611.30	492.74
66	2217.39	412.75	2729.96	521.22
67	2346.17	443.87	2845.55	548.98
68	2482.05	476.89	2961.16	576.71
69	2630.11	513.56	3111.44	612.40
70	2794.81	553.14	3279.32	650.87
71	2962.97	590.99	3449.42	689.48
72	3122.81	626.89	3608.02	723.93
73	3273.29	656.90	3758.02	746.74
74	3436.81	686.64	3916.19	765.94
75	3621.74	722.62	4098.29	793.66
76	3836.20	775.23	4316.98	848.42
77	4086.09	848.15	4583.50	937.42
78	4492.82	961.85	5023.87	1076.21
79	5034.84	1107.54	5614.46	1242.26
80	5628.55	1264.19	6259.87	1416.15
81	6259.87	1427.11	6942.88	1594.73
82	6916.24	1593.16	7649.38	1773.32
83	7583.59	1757.65	8363.72	1950.33
84	8261.90	1922.14	9085.89	2125.79
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years
Elimination Period: 20 Days

Age	2.3% Simple Inflation				2.3% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	418.26	25.06	112.79	28.20	520.09	48.56	175.45	43.86
30	418.26	25.06	112.79	28.20	520.09	48.56	175.45	43.86
31	418.26	25.06	112.79	28.20	520.09	48.56	175.45	43.86
32	418.26	25.06	112.79	28.20	520.09	48.56	175.45	43.86
33	418.26	25.06	112.79	28.20	520.09	48.56	175.45	43.86
34	418.26	25.06	112.79	28.20	520.09	48.56	175.45	43.86
35	418.26	25.06	112.79	28.20	520.09	48.56	175.45	43.86
36	418.26	25.06	112.79	28.20	520.09	48.56	175.45	43.86
37	418.26	25.06	112.79	28.20	520.09	48.56	175.45	43.86
38	418.26	25.06	112.79	28.20	520.09	48.56	175.45	43.86
39	418.26	25.06	112.79	28.20	520.09	48.56	175.45	43.86
40	418.26	25.06	112.79	28.20	520.09	48.56	175.45	43.86
41	418.26	25.06	112.79	28.20	520.09	48.56	175.45	43.86
42	418.26	25.06	112.79	28.20	520.09	48.56	175.45	43.86
43	418.26	25.06	112.79	28.20	520.09	48.56	175.45	43.86
44	418.26	25.06	112.79	28.20	520.09	48.56	175.45	43.86
45	441.76	31.33	150.39	37.60	542.02	53.26	206.78	51.70
46	441.76	31.33	150.39	37.60	542.02	53.26	206.78	51.70
47	441.76	31.33	150.39	37.60	542.02	53.26	206.78	51.70
48	441.76	31.33	150.39	37.60	542.02	53.26	206.78	51.70
49	441.76	31.33	150.39	37.60	542.02	53.26	206.78	51.70
50	451.16	32.90	162.92	40.73	549.85	56.40	225.58	56.40
51	465.26	37.60	175.45	43.86	563.95	59.53	231.85	57.96
52	480.93	40.73	187.98	47.00	579.62	62.66	244.38	61.09
53	496.59	43.86	200.52	50.13	595.28	67.36	256.91	64.23
54	513.82	48.56	206.78	51.70	614.08	70.49	263.18	65.79
55	532.62	53.26	219.31	54.83	632.88	75.19	275.71	68.93
56	551.42	57.96	231.85	57.96	653.24	79.89	288.24	72.06
57	571.78	62.66	244.38	61.09	673.61	84.59	300.77	75.19
58	595.28	67.36	263.18	65.79	697.11	90.86	313.31	78.33
59	621.91	73.63	275.71	68.93	725.30	97.13	332.11	83.03
60	653.24	81.46	288.24	72.06	756.64	103.39	344.64	86.16
61	689.27	89.29	307.04	76.76	792.67	111.22	363.44	90.86
62	726.87	98.69	325.84	81.46	833.40	120.62	382.23	95.56
63	770.73	108.09	344.64	86.16	875.69	130.02	401.03	100.26
64	816.16	119.06	363.44	90.86	924.25	140.99	419.83	104.96
65	866.29	130.02	388.50	97.13	974.38	151.95	438.63	109.66
66	917.99	140.99	407.30	101.82	1029.21	164.49	463.69	115.92
67	974.38	153.52	432.36	108.09	1087.17	177.02	482.49	120.62
68	1041.74	169.19	457.43	114.36	1156.10	192.68	507.56	126.89
69	1127.90	187.98	488.76	122.19	1242.26	211.48	538.89	134.72
70	1226.60	209.92	520.09	130.02	1342.52	233.41	570.22	142.55
71	1334.69	233.41	557.69	139.42	1452.18	255.34	607.81	151.95
72	1445.91	256.91	595.28	148.82	1564.97	278.84	645.41	161.35
73	1564.97	281.98	632.88	158.22	1684.02	300.77	683.01	170.75
74	1701.26	308.61	676.74	169.19	1820.31	325.84	726.87	181.72
75	1857.91	339.94	733.14	183.28	1975.40	355.60	783.27	195.82
76	2036.49	379.10	789.53	197.38	2155.55	394.77	839.66	209.92
77	2241.71	429.23	852.19	213.05	2362.33	446.46	902.32	225.58
78	2481.39	490.32	927.39	231.85	2605.14	512.26	977.52	244.38
79	2755.53	562.39	1015.11	253.78	2883.99	587.45	1065.24	266.31
80	3059.44	640.71	1109.11	277.28	3191.03	670.48	1159.23	289.81
81	3385.28	725.30	1209.36	302.34	3520.00	756.64	1259.49	314.87
82	3729.92	811.46	1315.89	328.97	3864.64	844.36	1366.02	341.50
83	4083.95	897.62	1428.68	357.17	4218.67	932.09	1478.81	369.70
84	4448.95	985.35	1547.73	386.93	4582.11	1019.81	1597.86	399.47
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years
Elimination Period: 100 Days

Age	2.3% Simple Inflation				2.3% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	397.90	20.36	81.46	20.36	480.93	39.16	125.32	31.33
30	397.90	20.36	81.46	20.36	480.93	39.16	125.32	31.33
31	397.90	20.36	81.46	20.36	480.93	39.16	125.32	31.33
32	397.90	20.36	81.46	20.36	480.93	39.16	125.32	31.33
33	397.90	20.36	81.46	20.36	480.93	39.16	125.32	31.33
34	397.90	20.36	81.46	20.36	480.93	39.16	125.32	31.33
35	397.90	20.36	81.46	20.36	480.93	39.16	125.32	31.33
36	397.90	20.36	81.46	20.36	480.93	39.16	125.32	31.33
37	397.90	20.36	81.46	20.36	480.93	39.16	125.32	31.33
38	397.90	20.36	81.46	20.36	480.93	39.16	125.32	31.33
39	397.90	20.36	81.46	20.36	480.93	39.16	125.32	31.33
40	397.90	20.36	81.46	20.36	480.93	39.16	125.32	31.33
41	397.90	20.36	81.46	20.36	480.93	39.16	125.32	31.33
42	397.90	20.36	81.46	20.36	480.93	39.16	125.32	31.33
43	397.90	20.36	81.46	20.36	480.93	39.16	125.32	31.33
44	397.90	20.36	81.46	20.36	480.93	39.16	125.32	31.33
45	415.13	25.06	106.52	26.63	498.16	43.86	150.39	37.60
46	415.13	25.06	106.52	26.63	498.16	43.86	150.39	37.60
47	415.13	25.06	106.52	26.63	498.16	43.86	150.39	37.60
48	415.13	25.06	106.52	26.63	498.16	43.86	150.39	37.60
49	415.13	25.06	106.52	26.63	498.16	43.86	150.39	37.60
50	422.96	26.63	119.06	29.76	504.42	45.43	156.65	39.16
51	433.93	29.76	125.32	31.33	515.39	48.56	169.19	42.30
52	446.46	32.90	131.59	32.90	527.92	51.70	175.45	43.86
53	458.99	36.03	137.85	34.46	542.02	54.83	181.72	45.43
54	473.09	39.16	150.39	37.60	556.12	57.96	187.98	47.00
55	488.76	42.30	156.65	39.16	571.78	61.09	200.52	50.13
56	504.42	47.00	162.92	40.73	587.45	64.23	206.78	51.70
57	521.66	50.13	175.45	43.86	604.68	68.93	219.31	54.83
58	540.45	54.83	187.98	47.00	625.05	73.63	225.58	56.40
59	562.39	59.53	194.25	48.56	646.98	78.33	238.11	59.53
60	587.45	65.79	206.78	51.70	673.61	84.59	250.65	62.66
61	617.21	72.06	219.31	54.83	703.37	90.86	263.18	65.79
62	648.54	79.89	231.85	57.96	736.27	98.69	275.71	68.93
63	684.58	87.73	250.65	62.66	772.30	106.52	288.24	72.06
64	722.17	95.56	263.18	65.79	811.46	114.36	307.04	76.76
65	762.90	104.96	281.98	70.49	853.76	123.76	319.57	79.89
66	806.76	114.36	294.51	73.63	899.19	134.72	338.37	84.59
67	853.76	125.32	313.31	78.33	947.75	144.12	357.17	89.29
68	908.59	137.85	332.11	83.03	1004.15	156.65	375.97	93.99
69	979.08	153.52	357.17	89.29	1076.21	172.32	401.03	100.26
70	1060.54	170.75	382.23	95.56	1159.23	189.55	426.10	106.52
71	1149.84	189.55	413.56	103.39	1248.53	208.35	451.16	112.79
72	1240.69	208.35	438.63	109.66	1340.95	227.15	482.49	120.62
73	1339.39	228.71	469.96	117.49	1439.64	245.95	513.82	128.46
74	1450.61	250.65	507.56	126.89	1550.87	264.74	551.42	137.85
75	1577.50	275.71	551.42	137.85	1677.76	288.24	589.02	147.25
76	1724.75	307.04	595.28	148.82	1825.01	321.14	632.88	158.22
77	1892.37	347.77	645.41	161.35	1995.76	363.44	683.01	170.75
78	2086.62	397.90	701.81	175.45	2193.15	418.26	745.67	186.42
79	2309.07	455.86	770.73	192.68	2418.73	477.79	814.60	203.65
80	2555.02	518.52	845.93	211.48	2666.24	543.59	883.52	220.88
81	2816.63	585.88	927.39	231.85	2930.98	612.51	964.98	241.25
82	3092.34	653.24	1008.85	252.21	3208.26	681.44	1052.71	263.18
83	3375.88	722.17	1096.57	274.14	3491.80	750.37	1134.17	283.54
84	3667.25	791.10	1184.30	296.07	3781.61	819.30	1228.16	307.04
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 20 Days

Age	2.3% Simple Inflation				2.3% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	444.90	31.33	125.32	31.33	573.35	61.09	194.25	48.56
30	444.90	31.33	125.32	31.33	573.35	61.09	194.25	48.56
31	444.90	31.33	125.32	31.33	573.35	61.09	194.25	48.56
32	444.90	31.33	125.32	31.33	573.35	61.09	194.25	48.56
33	444.90	31.33	125.32	31.33	573.35	61.09	194.25	48.56
34	444.90	31.33	125.32	31.33	573.35	61.09	194.25	48.56
35	444.90	31.33	125.32	31.33	573.35	61.09	194.25	48.56
36	444.90	31.33	125.32	31.33	573.35	61.09	194.25	48.56
37	444.90	31.33	125.32	31.33	573.35	61.09	194.25	48.56
38	444.90	31.33	125.32	31.33	573.35	61.09	194.25	48.56
39	444.90	31.33	125.32	31.33	573.35	61.09	194.25	48.56
40	444.90	31.33	125.32	31.33	573.35	61.09	194.25	48.56
41	444.90	31.33	125.32	31.33	573.35	61.09	194.25	48.56
42	444.90	31.33	125.32	31.33	573.35	61.09	194.25	48.56
43	444.90	31.33	125.32	31.33	573.35	61.09	194.25	48.56
44	444.90	31.33	125.32	31.33	573.35	61.09	194.25	48.56
45	474.66	39.16	162.92	40.73	601.55	67.36	231.85	57.96
46	474.66	39.16	162.92	40.73	601.55	67.36	231.85	57.96
47	474.66	39.16	162.92	40.73	601.55	67.36	231.85	57.96
48	474.66	39.16	162.92	40.73	601.55	67.36	231.85	57.96
49	474.66	39.16	162.92	40.73	601.55	67.36	231.85	57.96
50	485.63	42.30	181.72	45.43	612.51	70.49	244.38	61.09
51	504.42	45.43	194.25	48.56	631.31	75.19	256.91	64.23
52	523.22	50.13	206.78	51.70	650.11	79.89	269.44	67.36
53	543.59	54.83	213.05	53.26	670.48	84.59	281.98	70.49
54	565.52	61.09	225.58	56.40	693.97	89.29	294.51	73.63
55	589.02	65.79	244.38	61.09	717.47	95.56	307.04	76.76
56	612.51	72.06	256.91	64.23	742.54	100.26	319.57	79.89
57	639.15	78.33	269.44	67.36	769.17	106.52	332.11	83.03
58	667.34	84.59	281.98	70.49	798.93	114.36	344.64	86.16
59	701.81	92.43	300.77	75.19	833.40	122.19	363.44	90.86
60	740.97	101.82	319.57	79.89	874.13	131.59	382.23	95.56
61	784.83	112.79	338.37	84.59	919.56	140.99	401.03	100.26
62	833.40	123.76	357.17	89.29	969.68	151.95	419.83	104.96
63	886.66	136.29	375.97	93.99	1024.51	164.49	438.63	109.66
64	944.62	148.82	401.03	100.26	1084.04	178.58	463.69	115.92
65	1005.71	162.92	426.10	106.52	1148.27	192.68	482.49	120.62
66	1071.51	178.58	444.90	111.22	1217.20	208.35	507.56	126.89
67	1142.00	194.25	469.96	117.49	1289.26	224.01	532.62	133.16
68	1226.60	213.05	501.29	125.32	1376.98	242.81	557.69	139.42
69	1334.69	236.55	532.62	133.16	1486.64	267.88	595.28	148.82
70	1458.44	264.74	570.22	142.55	1613.53	294.51	632.88	158.22
71	1594.73	294.51	607.81	151.95	1751.38	324.27	670.48	167.62
72	1734.15	324.27	651.68	162.92	1892.37	354.04	708.07	177.02
73	1884.54	355.60	695.54	173.89	2044.33	382.23	751.94	187.98
74	2055.29	388.50	745.67	186.42	2215.08	412.00	802.07	200.52
75	2252.67	429.23	802.07	200.52	2412.46	451.16	858.46	214.62
76	2479.82	479.36	864.73	216.18	2642.74	501.29	921.12	230.28
77	2743.00	543.59	933.65	233.41	2910.62	568.65	996.32	249.08
78	3051.61	623.48	1021.38	255.34	3225.49	654.81	1077.77	269.44
79	3408.78	717.47	1115.37	278.84	3588.93	755.07	1171.77	292.94
80	3805.11	820.86	1221.90	305.47	3991.53	863.16	1278.29	319.57
81	4231.21	930.52	1334.69	333.67	4423.89	977.52	1397.35	349.34
82	4679.24	1044.88	1453.74	363.44	4876.62	1093.44	1516.40	379.10
83	5141.36	1157.67	1579.07	394.77	5340.31	1207.80	1641.73	410.43
84	5616.02	1272.03	1710.65	427.66	5816.54	1323.72	1773.32	443.33
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 100 Days

Age	2.3% Simple Inflation				2.3% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	419.83	25.06	87.73	21.93	529.49	50.13	144.12	36.03
30	419.83	25.06	87.73	21.93	529.49	50.13	144.12	36.03
31	419.83	25.06	87.73	21.93	529.49	50.13	144.12	36.03
32	419.83	25.06	87.73	21.93	529.49	50.13	144.12	36.03
33	419.83	25.06	87.73	21.93	529.49	50.13	144.12	36.03
34	419.83	25.06	87.73	21.93	529.49	50.13	144.12	36.03
35	419.83	25.06	87.73	21.93	529.49	50.13	144.12	36.03
36	419.83	25.06	87.73	21.93	529.49	50.13	144.12	36.03
37	419.83	25.06	87.73	21.93	529.49	50.13	144.12	36.03
38	419.83	25.06	87.73	21.93	529.49	50.13	144.12	36.03
39	419.83	25.06	87.73	21.93	529.49	50.13	144.12	36.03
40	419.83	25.06	87.73	21.93	529.49	50.13	144.12	36.03
41	419.83	25.06	87.73	21.93	529.49	50.13	144.12	36.03
42	419.83	25.06	87.73	21.93	529.49	50.13	144.12	36.03
43	419.83	25.06	87.73	21.93	529.49	50.13	144.12	36.03
44	419.83	25.06	87.73	21.93	529.49	50.13	144.12	36.03
45	443.33	31.33	119.06	29.76	551.42	56.40	169.19	42.30
46	443.33	31.33	119.06	29.76	551.42	56.40	169.19	42.30
47	443.33	31.33	119.06	29.76	551.42	56.40	169.19	42.30
48	443.33	31.33	119.06	29.76	551.42	56.40	169.19	42.30
49	443.33	31.33	119.06	29.76	551.42	56.40	169.19	42.30
50	452.73	34.46	131.59	32.90	559.25	57.96	181.72	45.43
51	466.83	37.60	137.85	34.46	573.35	61.09	187.98	47.00
52	482.49	40.73	144.12	36.03	590.58	65.79	194.25	48.56
53	499.72	45.43	156.65	39.16	607.81	68.93	206.78	51.70
54	518.52	50.13	162.92	40.73	626.61	73.63	213.05	53.26
55	537.32	54.83	175.45	43.86	645.41	78.33	225.58	56.40
56	557.69	59.53	187.98	47.00	667.34	83.03	231.85	57.96
57	579.62	64.23	194.25	48.56	689.27	87.73	244.38	61.09
58	603.12	70.49	206.78	51.70	714.34	93.99	256.91	64.23
59	631.31	76.76	219.31	54.83	742.54	100.26	269.44	67.36
60	664.21	84.59	231.85	57.96	777.00	108.09	281.98	70.49
61	700.24	92.43	250.65	62.66	814.60	117.49	294.51	73.63
62	740.97	101.82	263.18	65.79	856.89	126.89	313.31	78.33
63	786.40	111.22	281.98	70.49	903.89	136.29	325.84	81.46
64	834.96	122.19	294.51	73.63	954.02	147.25	344.64	86.16
65	886.66	134.72	313.31	78.33	1007.28	159.79	363.44	90.86
66	941.49	147.25	332.11	83.03	1063.68	172.32	382.23	95.56
67	999.45	159.79	350.90	87.73	1124.77	184.85	401.03	100.26
68	1071.51	175.45	375.97	93.99	1198.40	202.08	426.10	106.52
69	1160.80	195.82	401.03	100.26	1289.26	222.45	451.16	112.79
70	1262.63	219.31	432.36	108.09	1395.78	244.38	482.49	120.62
71	1375.42	242.81	463.69	115.92	1508.57	267.88	513.82	128.46
72	1492.91	267.88	495.02	123.76	1627.63	292.94	545.15	136.29
73	1616.66	292.94	532.62	133.16	1752.95	316.44	576.48	144.12
74	1756.08	319.57	570.22	142.55	1893.94	339.94	620.35	155.09
75	1919.00	352.47	614.08	153.52	2055.29	369.70	664.21	166.05
76	2105.42	393.20	670.48	167.62	2244.84	412.00	714.34	178.58
77	2323.17	446.46	726.87	181.72	2467.29	468.39	777.00	194.25
78	2576.95	513.82	795.80	198.95	2727.33	540.45	839.66	209.92
79	2868.32	589.02	870.99	217.75	3023.41	621.91	921.12	230.28
80	3187.90	672.04	952.45	238.11	3347.68	708.07	1002.58	250.65
81	3529.40	759.77	1046.44	261.61	3695.45	798.93	1096.57	274.14
82	3888.14	849.06	1140.44	285.11	4057.32	889.79	1196.83	299.21
83	4256.27	938.35	1240.69	310.17	4427.02	980.65	1297.09	324.27
84	4633.81	1029.21	1347.22	336.80	4804.56	1071.51	1397.35	349.34
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years
Elimination Period: 20 Days

Age	2.3% Simple Inflation				2.3% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	479.36	39.16	131.59	32.90	650.11	78.33	213.05	53.26
30	479.36	39.16	131.59	32.90	650.11	78.33	213.05	53.26
31	479.36	39.16	131.59	32.90	650.11	78.33	213.05	53.26
32	479.36	39.16	131.59	32.90	650.11	78.33	213.05	53.26
33	479.36	39.16	131.59	32.90	650.11	78.33	213.05	53.26
34	479.36	39.16	131.59	32.90	650.11	78.33	213.05	53.26
35	479.36	39.16	131.59	32.90	650.11	78.33	213.05	53.26
36	479.36	39.16	131.59	32.90	650.11	78.33	213.05	53.26
37	479.36	39.16	131.59	32.90	650.11	78.33	213.05	53.26
38	479.36	39.16	131.59	32.90	650.11	78.33	213.05	53.26
39	479.36	39.16	131.59	32.90	650.11	78.33	213.05	53.26
40	479.36	39.16	131.59	32.90	650.11	78.33	213.05	53.26
41	479.36	39.16	131.59	32.90	650.11	78.33	213.05	53.26
42	479.36	39.16	131.59	32.90	650.11	78.33	213.05	53.26
43	479.36	39.16	131.59	32.90	650.11	78.33	213.05	53.26
44	479.36	39.16	131.59	32.90	650.11	78.33	213.05	53.26
45	518.52	50.13	175.45	43.86	687.71	87.73	250.65	62.66
46	518.52	50.13	175.45	43.86	687.71	87.73	250.65	62.66
47	518.52	50.13	175.45	43.86	687.71	87.73	250.65	62.66
48	518.52	50.13	175.45	43.86	687.71	87.73	250.65	62.66
49	518.52	50.13	175.45	43.86	687.71	87.73	250.65	62.66
50	535.75	53.26	194.25	48.56	703.37	92.43	269.44	67.36
51	557.69	59.53	206.78	51.70	725.30	97.13	275.71	68.93
52	582.75	64.23	219.31	54.83	750.37	103.39	288.24	72.06
53	609.38	70.49	231.85	57.96	778.57	109.66	300.77	75.19
54	637.58	78.33	244.38	61.09	808.33	115.92	313.31	78.33
55	667.34	84.59	256.91	64.23	839.66	123.76	332.11	83.03
56	698.67	92.43	269.44	67.36	870.99	131.59	344.64	86.16
57	731.57	100.26	288.24	72.06	905.46	139.42	357.17	89.29
58	769.17	109.66	300.77	75.19	944.62	147.25	375.97	93.99
59	811.46	119.06	319.57	79.89	990.05	158.22	394.77	98.69
60	863.16	131.59	338.37	84.59	1043.31	170.75	413.56	103.39
61	919.56	144.12	357.17	89.29	1101.27	183.28	432.36	108.09
62	982.22	158.22	382.23	95.56	1167.07	198.95	451.16	112.79
63	1051.14	173.89	401.03	100.26	1239.13	214.62	476.23	119.06
64	1124.77	191.12	426.10	106.52	1315.89	231.85	501.29	125.32
65	1204.66	209.92	451.16	112.79	1398.91	250.65	526.36	131.59
66	1289.26	228.71	476.23	119.06	1488.21	271.01	551.42	137.85
67	1378.55	249.08	507.56	126.89	1582.20	291.38	576.48	144.12
68	1488.21	274.14	532.62	133.16	1694.99	316.44	607.81	151.95
69	1626.06	305.47	570.22	142.55	1839.11	347.77	639.15	159.79
70	1785.85	341.50	607.81	151.95	2003.60	383.80	683.01	170.75
71	1961.30	380.67	651.68	162.92	2182.18	422.96	720.61	180.15
72	2139.88	418.26	695.54	173.89	2365.47	460.56	764.47	191.12
73	2331.00	457.43	739.40	184.85	2559.72	496.59	814.60	203.65
74	2550.32	499.72	795.80	198.95	2780.60	535.75	864.73	216.18
75	2802.53	551.42	858.46	214.62	3035.94	584.32	927.39	231.85
76	3098.60	618.78	927.39	231.85	3336.72	650.11	996.32	249.08
77	3444.81	703.37	1002.58	250.65	3693.89	742.54	1077.77	269.44
78	3855.24	811.46	1090.31	272.58	4118.42	861.59	1165.50	291.38
79	4329.90	936.79	1196.83	299.21	4608.74	996.32	1272.03	318.01
80	4856.25	1076.21	1315.89	328.97	5149.20	1143.57	1391.08	347.77
81	5421.77	1221.90	1441.21	360.30	5728.81	1295.52	1516.40	379.10
82	6013.92	1372.28	1572.80	393.20	6333.49	1450.61	1654.26	413.56
83	6621.74	1522.67	1710.65	427.66	6950.71	1604.13	1792.11	448.03
84	7243.65	1673.06	1854.78	463.69	7580.45	1757.65	1936.24	484.06
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years
Elimination Period: 100 Days

Age	2.3% Simple Inflation				2.3% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	451.16	32.90	100.26	25.06	596.85	65.79	156.65	39.16
30	451.16	32.90	100.26	25.06	596.85	65.79	156.65	39.16
31	451.16	32.90	100.26	25.06	596.85	65.79	156.65	39.16
32	451.16	32.90	100.26	25.06	596.85	65.79	156.65	39.16
33	451.16	32.90	100.26	25.06	596.85	65.79	156.65	39.16
34	451.16	32.90	100.26	25.06	596.85	65.79	156.65	39.16
35	451.16	32.90	100.26	25.06	596.85	65.79	156.65	39.16
36	451.16	32.90	100.26	25.06	596.85	65.79	156.65	39.16
37	451.16	32.90	100.26	25.06	596.85	65.79	156.65	39.16
38	451.16	32.90	100.26	25.06	596.85	65.79	156.65	39.16
39	451.16	32.90	100.26	25.06	596.85	65.79	156.65	39.16
40	451.16	32.90	100.26	25.06	596.85	65.79	156.65	39.16
41	451.16	32.90	100.26	25.06	596.85	65.79	156.65	39.16
42	451.16	32.90	100.26	25.06	596.85	65.79	156.65	39.16
43	451.16	32.90	100.26	25.06	596.85	65.79	156.65	39.16
44	451.16	32.90	100.26	25.06	596.85	65.79	156.65	39.16
45	484.06	40.73	131.59	32.90	626.61	73.63	187.98	47.00
46	484.06	40.73	131.59	32.90	626.61	73.63	187.98	47.00
47	484.06	40.73	131.59	32.90	626.61	73.63	187.98	47.00
48	484.06	40.73	131.59	32.90	626.61	73.63	187.98	47.00
49	484.06	40.73	131.59	32.90	626.61	73.63	187.98	47.00
50	496.59	43.86	137.85	34.46	639.15	76.76	200.52	50.13
51	515.39	48.56	150.39	37.60	657.94	81.46	206.78	51.70
52	535.75	53.26	156.65	39.16	679.88	86.16	219.31	54.83
53	557.69	59.53	169.19	42.30	703.37	92.43	225.58	56.40
54	581.18	64.23	181.72	45.43	728.44	97.13	238.11	59.53
55	607.81	70.49	187.98	47.00	753.50	103.39	250.65	62.66
56	634.45	76.76	200.52	50.13	781.70	109.66	256.91	64.23
57	661.08	83.03	213.05	53.26	811.46	117.49	269.44	67.36
58	692.41	90.86	225.58	56.40	844.36	123.76	281.98	70.49
59	730.00	100.26	238.11	59.53	881.96	133.16	294.51	73.63
60	772.30	109.66	250.65	62.66	927.39	142.55	313.31	78.33
61	819.30	120.62	269.44	67.36	977.52	155.09	325.84	81.46
62	872.56	133.16	288.24	72.06	1032.35	167.62	344.64	86.16
63	930.52	145.69	307.04	76.76	1093.44	180.15	363.44	90.86
64	993.18	159.79	325.84	81.46	1157.67	195.82	382.23	95.56
65	1060.54	175.45	344.64	86.16	1228.16	211.48	401.03	100.26
66	1132.60	192.68	363.44	90.86	1303.36	227.15	419.83	104.96
67	1207.80	209.92	382.23	95.56	1383.25	245.95	444.90	111.22
68	1300.22	230.28	407.30	101.82	1480.37	266.31	469.96	117.49
69	1416.15	256.91	438.63	109.66	1599.43	292.94	495.02	123.76
70	1550.87	286.68	469.96	117.49	1737.29	322.71	526.36	131.59
71	1696.56	318.01	501.29	125.32	1887.67	354.04	563.95	140.99
72	1846.94	350.90	538.89	134.72	2042.76	386.93	601.55	150.39
73	2005.16	382.23	576.48	144.12	2202.55	416.70	639.15	159.79
74	2185.31	415.13	620.35	155.09	2384.26	444.90	683.01	170.75
75	2392.10	457.43	670.48	167.62	2594.18	484.06	733.14	183.28
76	2636.48	512.26	733.14	183.28	2843.26	538.89	789.53	197.38
77	2926.28	584.32	795.80	198.95	3142.47	620.35	858.46	214.62
78	3267.79	675.18	870.99	217.75	3494.94	722.17	933.65	233.41
79	3653.16	778.57	952.45	238.11	3894.40	831.83	1021.38	255.34
80	4077.69	888.22	1052.71	263.18	4329.90	949.32	1115.37	278.84
81	4528.85	1004.15	1152.97	288.24	4792.03	1068.38	1221.90	305.47
82	4997.24	1121.64	1259.49	314.87	5271.38	1189.00	1328.42	332.11
83	5476.60	1237.56	1372.28	343.07	5757.01	1308.06	1441.21	360.30
84	5963.79	1355.05	1491.34	372.83	6248.90	1427.11	1560.27	390.07
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime
Elimination Period: 20 Days

Age	2.3% Simple Inflation				2.3% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	557.69	57.96	144.12	36.03	828.70	120.62	244.38	61.09
30	557.69	57.96	144.12	36.03	828.70	120.62	244.38	61.09
31	557.69	57.96	144.12	36.03	828.70	120.62	244.38	61.09
32	557.69	57.96	144.12	36.03	828.70	120.62	244.38	61.09
33	557.69	57.96	144.12	36.03	828.70	120.62	244.38	61.09
34	557.69	57.96	144.12	36.03	828.70	120.62	244.38	61.09
35	557.69	57.96	144.12	36.03	828.70	120.62	244.38	61.09
36	557.69	57.96	144.12	36.03	828.70	120.62	244.38	61.09
37	557.69	57.96	144.12	36.03	828.70	120.62	244.38	61.09
38	557.69	57.96	144.12	36.03	828.70	120.62	244.38	61.09
39	557.69	57.96	144.12	36.03	828.70	120.62	244.38	61.09
40	557.69	57.96	144.12	36.03	828.70	120.62	244.38	61.09
41	557.69	57.96	144.12	36.03	828.70	120.62	244.38	61.09
42	557.69	57.96	144.12	36.03	828.70	120.62	244.38	61.09
43	557.69	57.96	144.12	36.03	828.70	120.62	244.38	61.09
44	557.69	57.96	144.12	36.03	828.70	120.62	244.38	61.09
45	620.35	73.63	187.98	47.00	891.36	136.29	288.24	72.06
46	620.35	73.63	187.98	47.00	891.36	136.29	288.24	72.06
47	620.35	73.63	187.98	47.00	891.36	136.29	288.24	72.06
48	620.35	73.63	187.98	47.00	891.36	136.29	288.24	72.06
49	620.35	73.63	187.98	47.00	891.36	136.29	288.24	72.06
50	645.41	79.89	206.78	51.70	916.42	140.99	307.04	76.76
51	678.31	87.73	219.31	54.83	952.45	150.39	319.57	79.89
52	715.91	95.56	238.11	59.53	990.05	158.22	332.11	83.03
53	753.50	104.96	250.65	62.66	1032.35	167.62	344.64	86.16
54	795.80	115.92	263.18	65.79	1077.77	178.58	363.44	90.86
55	839.66	125.32	281.98	70.49	1124.77	189.55	375.97	93.99
56	885.09	136.29	294.51	73.63	1174.90	200.52	394.77	98.69
57	933.65	148.82	313.31	78.33	1226.60	213.05	407.30	101.82
58	986.92	161.35	325.84	81.46	1284.56	227.15	426.10	106.52
59	1049.58	175.45	350.90	87.73	1353.48	242.81	444.90	111.22
60	1123.20	192.68	369.70	92.43	1433.38	260.04	469.96	117.49
61	1203.10	211.48	388.50	97.13	1521.10	280.41	488.76	122.19
62	1293.96	231.85	413.56	103.39	1618.23	302.34	513.82	128.46
63	1391.08	255.34	438.63	109.66	1724.75	327.41	538.89	134.72
64	1497.61	278.84	463.69	115.92	1840.68	352.47	570.22	142.55
65	1610.40	305.47	495.02	123.76	1964.43	380.67	595.28	148.82
66	1731.02	333.67	520.09	130.02	2094.46	410.43	626.61	156.65
67	1857.91	363.44	551.42	137.85	2233.88	441.76	651.68	162.92
68	2013.00	397.90	582.75	145.69	2401.50	479.36	689.27	172.32
69	2208.81	443.33	620.35	155.09	2612.98	526.36	726.87	181.72
70	2434.39	493.46	664.21	166.05	2854.22	578.05	770.73	192.68
71	2677.21	548.29	708.07	177.02	3114.27	634.45	820.86	205.22
72	2929.42	601.55	758.20	189.55	3382.15	690.84	870.99	217.75
73	3195.73	656.38	808.33	202.08	3664.12	744.10	921.12	230.28
74	3499.64	715.91	864.73	216.18	3983.69	798.93	983.78	245.95
75	3852.11	787.97	933.65	233.41	4356.53	869.43	1052.71	263.18
76	4264.10	880.39	1008.85	252.21	4795.16	964.98	1127.90	281.98
77	4748.16	1001.01	1096.57	274.14	5318.38	1101.27	1221.90	305.47
78	5327.78	1152.97	1196.83	299.21	5948.13	1278.29	1328.42	332.11
79	6004.52	1333.12	1315.89	328.97	6684.40	1483.51	1453.74	363.44
80	6759.59	1533.64	1447.48	361.87	7505.26	1707.52	1591.60	397.90
81	7572.62	1746.68	1591.60	397.90	8388.79	1944.07	1741.99	435.50
82	8424.82	1964.43	1741.99	435.50	9309.91	2182.18	1904.90	476.23
83	9298.94	2182.18	1898.64	474.66	10249.83	2418.73	2067.82	516.96
84	10195.00	2401.50	2061.56	515.39	11211.68	2653.71	2237.01	559.25
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime
Elimination Period: 100 Days

Age	2.3% Simple Inflation				2.3% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	520.09	48.56	106.52	26.63	753.50	103.39	187.98	47.00
30	520.09	48.56	106.52	26.63	753.50	103.39	187.98	47.00
31	520.09	48.56	106.52	26.63	753.50	103.39	187.98	47.00
32	520.09	48.56	106.52	26.63	753.50	103.39	187.98	47.00
33	520.09	48.56	106.52	26.63	753.50	103.39	187.98	47.00
34	520.09	48.56	106.52	26.63	753.50	103.39	187.98	47.00
35	520.09	48.56	106.52	26.63	753.50	103.39	187.98	47.00
36	520.09	48.56	106.52	26.63	753.50	103.39	187.98	47.00
37	520.09	48.56	106.52	26.63	753.50	103.39	187.98	47.00
38	520.09	48.56	106.52	26.63	753.50	103.39	187.98	47.00
39	520.09	48.56	106.52	26.63	753.50	103.39	187.98	47.00
40	520.09	48.56	106.52	26.63	753.50	103.39	187.98	47.00
41	520.09	48.56	106.52	26.63	753.50	103.39	187.98	47.00
42	520.09	48.56	106.52	26.63	753.50	103.39	187.98	47.00
43	520.09	48.56	106.52	26.63	753.50	103.39	187.98	47.00
44	520.09	48.56	106.52	26.63	753.50	103.39	187.98	47.00
45	571.78	62.66	137.85	34.46	806.76	115.92	219.31	54.83
46	571.78	62.66	137.85	34.46	806.76	115.92	219.31	54.83
47	571.78	62.66	137.85	34.46	806.76	115.92	219.31	54.83
48	571.78	62.66	137.85	34.46	806.76	115.92	219.31	54.83
49	571.78	62.66	137.85	34.46	806.76	115.92	219.31	54.83
50	593.72	67.36	156.65	39.16	827.13	120.62	231.85	57.96
51	621.91	73.63	162.92	40.73	856.89	126.89	244.38	61.09
52	651.68	81.46	175.45	43.86	889.79	134.72	250.65	62.66
53	684.58	89.29	187.98	47.00	925.82	144.12	263.18	65.79
54	720.61	97.13	194.25	48.56	963.42	151.95	275.71	68.93
55	758.20	106.52	206.78	51.70	1004.15	161.35	288.24	72.06
56	797.37	115.92	219.31	54.83	1046.44	170.75	300.77	75.19
57	838.10	125.32	231.85	57.96	1091.87	181.72	313.31	78.33
58	883.52	136.29	244.38	61.09	1142.00	194.25	325.84	81.46
59	936.79	148.82	263.18	65.79	1199.96	206.78	344.64	86.16
60	997.88	162.92	281.98	70.49	1267.33	222.45	357.17	89.29
61	1066.81	178.58	294.51	73.63	1342.52	239.68	375.97	93.99
62	1143.57	197.38	313.31	78.33	1425.55	258.48	401.03	100.26
63	1226.60	216.18	338.37	84.59	1514.84	278.84	419.83	104.96
64	1315.89	236.55	357.17	89.29	1613.53	300.77	438.63	109.66
65	1411.45	258.48	375.97	93.99	1718.49	324.27	463.69	115.92
66	1514.84	281.98	401.03	100.26	1829.71	349.34	488.76	122.19
67	1622.93	307.04	426.10	106.52	1948.77	375.97	513.82	128.46
68	1752.95	336.80	451.16	112.79	2091.32	407.30	538.89	134.72
69	1917.44	374.40	482.49	120.62	2268.34	446.46	576.48	144.12
70	2105.42	416.70	520.09	130.02	2470.42	490.32	614.08	153.52
71	2309.07	460.56	557.69	139.42	2688.17	537.32	651.68	162.92
72	2520.55	505.99	601.55	150.39	2912.19	584.32	695.54	173.89
73	2739.87	549.85	639.15	159.79	3145.60	625.05	739.40	184.85
74	2987.38	596.85	689.27	172.32	3404.08	665.78	789.53	197.38
75	3274.05	653.24	745.67	186.42	3704.85	717.47	845.93	211.48
76	3612.43	730.00	808.33	202.08	4065.15	798.93	914.86	228.71
77	4015.02	833.40	883.52	220.88	4503.78	921.12	990.05	247.51
78	4492.82	961.85	971.25	242.81	5023.87	1076.21	1084.04	271.01
79	5034.84	1107.54	1071.51	267.88	5614.46	1242.26	1190.57	297.64
80	5628.55	1264.19	1178.03	294.51	6259.87	1416.15	1303.36	325.84
81	6259.87	1427.11	1297.09	324.27	6942.88	1594.73	1428.68	357.17
82	6916.24	1593.16	1422.41	355.60	7649.38	1773.32	1566.53	391.63
83	7583.59	1757.65	1554.00	388.50	8363.72	1950.33	1698.12	424.53
84	8261.90	1922.14	1685.59	421.40	9085.89	2125.79	1835.98	458.99
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years
Elimination Period: 20 Days

Age	2.3% Simple Inflation		2.3% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	418.26	25.06	520.09	48.56
30	418.26	25.06	520.09	48.56
31	418.26	25.06	520.09	48.56
32	418.26	25.06	520.09	48.56
33	418.26	25.06	520.09	48.56
34	418.26	25.06	520.09	48.56
35	418.26	25.06	520.09	48.56
36	418.26	25.06	520.09	48.56
37	418.26	25.06	520.09	48.56
38	418.26	25.06	520.09	48.56
39	418.26	25.06	520.09	48.56
40	418.26	25.06	520.09	48.56
41	418.26	25.06	520.09	48.56
42	418.26	25.06	520.09	48.56
43	418.26	25.06	520.09	48.56
44	418.26	25.06	520.09	48.56
45	441.76	31.33	542.02	53.26
46	441.76	31.33	542.02	53.26
47	441.76	31.33	542.02	53.26
48	441.76	31.33	542.02	53.26
49	441.76	31.33	542.02	53.26
50	451.16	32.90	549.85	56.40
51	465.26	37.60	563.95	59.53
52	480.93	40.73	579.62	62.66
53	496.59	43.86	595.28	67.36
54	513.82	48.56	614.08	70.49
55	532.62	53.26	632.88	75.19
56	551.42	57.96	653.24	79.89
57	571.78	62.66	673.61	84.59
58	595.28	67.36	697.11	90.86
59	621.91	73.63	725.30	97.13
60	653.24	81.46	756.64	103.39
61	689.27	89.29	792.67	111.22
62	726.87	98.69	833.40	120.62
63	770.73	108.09	875.69	130.02
64	816.16	119.06	924.25	140.99
65	866.29	130.02	974.38	151.95
66	917.99	140.99	1029.21	164.49
67	974.38	153.52	1087.17	177.02
68	1041.74	169.19	1156.10	192.68
69	1127.90	187.98	1242.26	211.48
70	1226.60	209.92	1342.52	233.41
71	1334.69	233.41	1452.18	255.34
72	1445.91	256.91	1564.97	278.84
73	1564.97	281.98	1684.02	300.77
74	1701.26	308.61	1820.31	325.84
75	1857.91	339.94	1975.40	355.60
76	2036.49	379.10	2155.55	394.77
77	2241.71	429.23	2362.33	446.46
78	2481.39	490.32	2605.14	512.26
79	2755.53	562.39	2883.99	587.45
80	3059.44	640.71	3191.03	670.48
81	3385.28	725.30	3520.00	756.64
82	3729.92	811.46	3864.64	844.36
83	4083.95	897.62	4218.67	932.09
84	4448.95	985.35	4582.11	1019.81
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years
Elimination Period: 100 Days

Age	2.3% Simple Inflation		2.3% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	397.90	20.36	480.93	39.16
30	397.90	20.36	480.93	39.16
31	397.90	20.36	480.93	39.16
32	397.90	20.36	480.93	39.16
33	397.90	20.36	480.93	39.16
34	397.90	20.36	480.93	39.16
35	397.90	20.36	480.93	39.16
36	397.90	20.36	480.93	39.16
37	397.90	20.36	480.93	39.16
38	397.90	20.36	480.93	39.16
39	397.90	20.36	480.93	39.16
40	397.90	20.36	480.93	39.16
41	397.90	20.36	480.93	39.16
42	397.90	20.36	480.93	39.16
43	397.90	20.36	480.93	39.16
44	397.90	20.36	480.93	39.16
45	415.13	25.06	498.16	43.86
46	415.13	25.06	498.16	43.86
47	415.13	25.06	498.16	43.86
48	415.13	25.06	498.16	43.86
49	415.13	25.06	498.16	43.86
50	422.96	26.63	504.42	45.43
51	433.93	29.76	515.39	48.56
52	446.46	32.90	527.92	51.70
53	458.99	36.03	542.02	54.83
54	473.09	39.16	556.12	57.96
55	488.76	42.30	571.78	61.09
56	504.42	47.00	587.45	64.23
57	521.66	50.13	604.68	68.93
58	540.45	54.83	625.05	73.63
59	562.39	59.53	646.98	78.33
60	587.45	65.79	673.61	84.59
61	617.21	72.06	703.37	90.86
62	648.54	79.89	736.27	98.69
63	684.58	87.73	772.30	106.52
64	722.17	95.56	811.46	114.36
65	762.90	104.96	853.76	123.76
66	806.76	114.36	899.19	134.72
67	853.76	125.32	947.75	144.12
68	908.59	137.85	1004.15	156.65
69	979.08	153.52	1076.21	172.32
70	1060.54	170.75	1159.23	189.55
71	1149.84	189.55	1248.53	208.35
72	1240.69	208.35	1340.95	227.15
73	1339.39	228.71	1439.64	245.95
74	1450.61	250.65	1550.87	264.74
75	1577.50	275.71	1677.76	288.24
76	1724.75	307.04	1825.01	321.14
77	1892.37	347.77	1995.76	363.44
78	2086.62	397.90	2193.15	418.26
79	2309.07	455.86	2418.73	477.79
80	2555.02	518.52	2666.24	543.59
81	2816.63	585.88	2930.98	612.51
82	3092.34	653.24	3208.26	681.44
83	3375.88	722.17	3491.80	750.37
84	3667.25	791.10	3781.61	819.30
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 20 Days

Age	2.3% Simple Inflation		2.3% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	444.90	31.33	573.35	61.09
30	444.90	31.33	573.35	61.09
31	444.90	31.33	573.35	61.09
32	444.90	31.33	573.35	61.09
33	444.90	31.33	573.35	61.09
34	444.90	31.33	573.35	61.09
35	444.90	31.33	573.35	61.09
36	444.90	31.33	573.35	61.09
37	444.90	31.33	573.35	61.09
38	444.90	31.33	573.35	61.09
39	444.90	31.33	573.35	61.09
40	444.90	31.33	573.35	61.09
41	444.90	31.33	573.35	61.09
42	444.90	31.33	573.35	61.09
43	444.90	31.33	573.35	61.09
44	444.90	31.33	573.35	61.09
45	474.66	39.16	601.55	67.36
46	474.66	39.16	601.55	67.36
47	474.66	39.16	601.55	67.36
48	474.66	39.16	601.55	67.36
49	474.66	39.16	601.55	67.36
50	485.63	42.30	612.51	70.49
51	504.42	45.43	631.31	75.19
52	523.22	50.13	650.11	79.89
53	543.59	54.83	670.48	84.59
54	565.52	61.09	693.97	89.29
55	589.02	65.79	717.47	95.56
56	612.51	72.06	742.54	100.26
57	639.15	78.33	769.17	106.52
58	667.34	84.59	798.93	114.36
59	701.81	92.43	833.40	122.19
60	740.97	101.82	874.13	131.59
61	784.83	112.79	919.56	140.99
62	833.40	123.76	969.68	151.95
63	886.66	136.29	1024.51	164.49
64	944.62	148.82	1084.04	178.58
65	1005.71	162.92	1148.27	192.68
66	1071.51	178.58	1217.20	208.35
67	1142.00	194.25	1289.26	224.01
68	1226.60	213.05	1376.98	242.81
69	1334.69	236.55	1486.64	267.88
70	1458.44	264.74	1613.53	294.51
71	1594.73	294.51	1751.38	324.27
72	1734.15	324.27	1892.37	354.04
73	1884.54	355.60	2044.33	382.23
74	2055.29	388.50	2215.08	412.00
75	2252.67	429.23	2412.46	451.16
76	2479.82	479.36	2642.74	501.29
77	2743.00	543.59	2910.62	568.65
78	3051.61	623.48	3225.49	654.81
79	3408.78	717.47	3588.93	755.07
80	3805.11	820.86	3991.53	863.16
81	4231.21	930.52	4423.89	977.52
82	4679.24	1044.88	4876.62	1093.44
83	5141.36	1157.67	5340.31	1207.80
84	5616.02	1272.03	5816.54	1323.72
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 100 Days

Age	2.3% Simple Inflation		2.3% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	419.83	25.06	529.49	50.13
30	419.83	25.06	529.49	50.13
31	419.83	25.06	529.49	50.13
32	419.83	25.06	529.49	50.13
33	419.83	25.06	529.49	50.13
34	419.83	25.06	529.49	50.13
35	419.83	25.06	529.49	50.13
36	419.83	25.06	529.49	50.13
37	419.83	25.06	529.49	50.13
38	419.83	25.06	529.49	50.13
39	419.83	25.06	529.49	50.13
40	419.83	25.06	529.49	50.13
41	419.83	25.06	529.49	50.13
42	419.83	25.06	529.49	50.13
43	419.83	25.06	529.49	50.13
44	419.83	25.06	529.49	50.13
45	443.33	31.33	551.42	56.40
46	443.33	31.33	551.42	56.40
47	443.33	31.33	551.42	56.40
48	443.33	31.33	551.42	56.40
49	443.33	31.33	551.42	56.40
50	452.73	34.46	559.25	57.96
51	466.83	37.60	573.35	61.09
52	482.49	40.73	590.58	65.79
53	499.72	45.43	607.81	68.93
54	518.52	50.13	626.61	73.63
55	537.32	54.83	645.41	78.33
56	557.69	59.53	667.34	83.03
57	579.62	64.23	689.27	87.73
58	603.12	70.49	714.34	93.99
59	631.31	76.76	742.54	100.26
60	664.21	84.59	777.00	108.09
61	700.24	92.43	814.60	117.49
62	740.97	101.82	856.89	126.89
63	786.40	111.22	903.89	136.29
64	834.96	122.19	954.02	147.25
65	886.66	134.72	1007.28	159.79
66	941.49	147.25	1063.68	172.32
67	999.45	159.79	1124.77	184.85
68	1071.51	175.45	1198.40	202.08
69	1160.80	195.82	1289.26	222.45
70	1262.63	219.31	1395.78	244.38
71	1375.42	242.81	1508.57	267.88
72	1492.91	267.88	1627.63	292.94
73	1616.66	292.94	1752.95	316.44
74	1756.08	319.57	1893.94	339.94
75	1919.00	352.47	2055.29	369.70
76	2105.42	393.20	2244.84	412.00
77	2323.17	446.46	2467.29	468.39
78	2576.95	513.82	2727.33	540.45
79	2868.32	589.02	3023.41	621.91
80	3187.90	672.04	3347.68	708.07
81	3529.40	759.77	3695.45	798.93
82	3888.14	849.06	4057.32	889.79
83	4256.27	938.35	4427.02	980.65
84	4633.81	1029.21	4804.56	1071.51
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years
Elimination Period: 20 Days

Age	2.3% Simple Inflation		2.3% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	479.36	39.16	650.11	78.33
30	479.36	39.16	650.11	78.33
31	479.36	39.16	650.11	78.33
32	479.36	39.16	650.11	78.33
33	479.36	39.16	650.11	78.33
34	479.36	39.16	650.11	78.33
35	479.36	39.16	650.11	78.33
36	479.36	39.16	650.11	78.33
37	479.36	39.16	650.11	78.33
38	479.36	39.16	650.11	78.33
39	479.36	39.16	650.11	78.33
40	479.36	39.16	650.11	78.33
41	479.36	39.16	650.11	78.33
42	479.36	39.16	650.11	78.33
43	479.36	39.16	650.11	78.33
44	479.36	39.16	650.11	78.33
45	518.52	50.13	687.71	87.73
46	518.52	50.13	687.71	87.73
47	518.52	50.13	687.71	87.73
48	518.52	50.13	687.71	87.73
49	518.52	50.13	687.71	87.73
50	535.75	53.26	703.37	92.43
51	557.69	59.53	725.30	97.13
52	582.75	64.23	750.37	103.39
53	609.38	70.49	778.57	109.66
54	637.58	78.33	808.33	115.92
55	667.34	84.59	839.66	123.76
56	698.67	92.43	870.99	131.59
57	731.57	100.26	905.46	139.42
58	769.17	109.66	944.62	147.25
59	811.46	119.06	990.05	158.22
60	863.16	131.59	1043.31	170.75
61	919.56	144.12	1101.27	183.28
62	982.22	158.22	1167.07	198.95
63	1051.14	173.89	1239.13	214.62
64	1124.77	191.12	1315.89	231.85
65	1204.66	209.92	1398.91	250.65
66	1289.26	228.71	1488.21	271.01
67	1378.55	249.08	1582.20	291.38
68	1488.21	274.14	1694.99	316.44
69	1626.06	305.47	1839.11	347.77
70	1785.85	341.50	2003.60	383.80
71	1961.30	380.67	2182.18	422.96
72	2139.88	418.26	2365.47	460.56
73	2331.00	457.43	2559.72	496.59
74	2550.32	499.72	2780.60	535.75
75	2802.53	551.42	3035.94	584.32
76	3098.60	618.78	3336.72	650.11
77	3444.81	703.37	3693.89	742.54
78	3855.24	811.46	4118.42	861.59
79	4329.90	936.79	4608.74	996.32
80	4856.25	1076.21	5149.20	1143.57
81	5421.77	1221.90	5728.81	1295.52
82	6013.92	1372.28	6333.49	1450.61
83	6621.74	1522.67	6950.71	1604.13
84	7243.65	1673.06	7580.45	1757.65
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years
Elimination Period: 100 Days

Age	2.3% Simple Inflation		2.3% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	451.16	32.90	596.85	65.79
30	451.16	32.90	596.85	65.79
31	451.16	32.90	596.85	65.79
32	451.16	32.90	596.85	65.79
33	451.16	32.90	596.85	65.79
34	451.16	32.90	596.85	65.79
35	451.16	32.90	596.85	65.79
36	451.16	32.90	596.85	65.79
37	451.16	32.90	596.85	65.79
38	451.16	32.90	596.85	65.79
39	451.16	32.90	596.85	65.79
40	451.16	32.90	596.85	65.79
41	451.16	32.90	596.85	65.79
42	451.16	32.90	596.85	65.79
43	451.16	32.90	596.85	65.79
44	451.16	32.90	596.85	65.79
45	484.06	40.73	626.61	73.63
46	484.06	40.73	626.61	73.63
47	484.06	40.73	626.61	73.63
48	484.06	40.73	626.61	73.63
49	484.06	40.73	626.61	73.63
50	496.59	43.86	639.15	76.76
51	515.39	48.56	657.94	81.46
52	535.75	53.26	679.88	86.16
53	557.69	59.53	703.37	92.43
54	581.18	64.23	728.44	97.13
55	607.81	70.49	753.50	103.39
56	634.45	76.76	781.70	109.66
57	661.08	83.03	811.46	117.49
58	692.41	90.86	844.36	123.76
59	730.00	100.26	881.96	133.16
60	772.30	109.66	927.39	142.55
61	819.30	120.62	977.52	155.09
62	872.56	133.16	1032.35	167.62
63	930.52	145.69	1093.44	180.15
64	993.18	159.79	1157.67	195.82
65	1060.54	175.45	1228.16	211.48
66	1132.60	192.68	1303.36	227.15
67	1207.80	209.92	1383.25	245.95
68	1300.22	230.28	1480.37	266.31
69	1416.15	256.91	1599.43	292.94
70	1550.87	286.68	1737.29	322.71
71	1696.56	318.01	1887.67	354.04
72	1846.94	350.90	2042.76	386.93
73	2005.16	382.23	2202.55	416.70
74	2185.31	415.13	2384.26	444.90
75	2392.10	457.43	2594.18	484.06
76	2636.48	512.26	2843.26	538.89
77	2926.28	584.32	3142.47	620.35
78	3267.79	675.18	3494.94	722.17
79	3653.16	778.57	3894.40	831.83
80	4077.69	888.22	4329.90	949.32
81	4528.85	1004.15	4792.03	1068.38
82	4997.24	1121.64	5271.38	1189.00
83	5476.60	1237.56	5757.01	1308.06
84	5963.79	1355.05	6248.90	1427.11
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime
Elimination Period: 20 Days

Age	2.3% Simple Inflation		2.3% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	557.69	57.96	828.70	120.62
30	557.69	57.96	828.70	120.62
31	557.69	57.96	828.70	120.62
32	557.69	57.96	828.70	120.62
33	557.69	57.96	828.70	120.62
34	557.69	57.96	828.70	120.62
35	557.69	57.96	828.70	120.62
36	557.69	57.96	828.70	120.62
37	557.69	57.96	828.70	120.62
38	557.69	57.96	828.70	120.62
39	557.69	57.96	828.70	120.62
40	557.69	57.96	828.70	120.62
41	557.69	57.96	828.70	120.62
42	557.69	57.96	828.70	120.62
43	557.69	57.96	828.70	120.62
44	557.69	57.96	828.70	120.62
45	620.35	73.63	891.36	136.29
46	620.35	73.63	891.36	136.29
47	620.35	73.63	891.36	136.29
48	620.35	73.63	891.36	136.29
49	620.35	73.63	891.36	136.29
50	645.41	79.89	916.42	140.99
51	678.31	87.73	952.45	150.39
52	715.91	95.56	990.05	158.22
53	753.50	104.96	1032.35	167.62
54	795.80	115.92	1077.77	178.58
55	839.66	125.32	1124.77	189.55
56	885.09	136.29	1174.90	200.52
57	933.65	148.82	1226.60	213.05
58	986.92	161.35	1284.56	227.15
59	1049.58	175.45	1353.48	242.81
60	1123.20	192.68	1433.38	260.04
61	1203.10	211.48	1521.10	280.41
62	1293.96	231.85	1618.23	302.34
63	1391.08	255.34	1724.75	327.41
64	1497.61	278.84	1840.68	352.47
65	1610.40	305.47	1964.43	380.67
66	1731.02	333.67	2094.46	410.43
67	1857.91	363.44	2233.88	441.76
68	2013.00	397.90	2401.50	479.36
69	2208.81	443.33	2612.98	526.36
70	2434.39	493.46	2854.22	578.05
71	2677.21	548.29	3114.27	634.45
72	2929.42	601.55	3382.15	690.84
73	3195.73	656.38	3664.12	744.10
74	3499.64	715.91	3983.69	798.93
75	3852.11	787.97	4356.53	869.43
76	4264.10	880.39	4795.16	964.98
77	4748.16	1001.01	5318.38	1101.27
78	5327.78	1152.97	5948.13	1278.29
79	6004.52	1333.12	6684.40	1483.51
80	6759.59	1533.64	7505.26	1707.52
81	7572.62	1746.68	8388.79	1944.07
82	8424.82	1964.43	9309.91	2182.18
83	9298.94	2182.18	10249.83	2418.73
84	10195.00	2401.50	11211.68	2653.71
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime
Elimination Period: 100 Days

Age	2.3% Simple Inflation		2.3% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	520.09	48.56	753.50	103.39
30	520.09	48.56	753.50	103.39
31	520.09	48.56	753.50	103.39
32	520.09	48.56	753.50	103.39
33	520.09	48.56	753.50	103.39
34	520.09	48.56	753.50	103.39
35	520.09	48.56	753.50	103.39
36	520.09	48.56	753.50	103.39
37	520.09	48.56	753.50	103.39
38	520.09	48.56	753.50	103.39
39	520.09	48.56	753.50	103.39
40	520.09	48.56	753.50	103.39
41	520.09	48.56	753.50	103.39
42	520.09	48.56	753.50	103.39
43	520.09	48.56	753.50	103.39
44	520.09	48.56	753.50	103.39
45	571.78	62.66	806.76	115.92
46	571.78	62.66	806.76	115.92
47	571.78	62.66	806.76	115.92
48	571.78	62.66	806.76	115.92
49	571.78	62.66	806.76	115.92
50	593.72	67.36	827.13	120.62
51	621.91	73.63	856.89	126.89
52	651.68	81.46	889.79	134.72
53	684.58	89.29	925.82	144.12
54	720.61	97.13	963.42	151.95
55	758.20	106.52	1004.15	161.35
56	797.37	115.92	1046.44	170.75
57	838.10	125.32	1091.87	181.72
58	883.52	136.29	1142.00	194.25
59	936.79	148.82	1199.96	206.78
60	997.88	162.92	1267.33	222.45
61	1066.81	178.58	1342.52	239.68
62	1143.57	197.38	1425.55	258.48
63	1226.60	216.18	1514.84	278.84
64	1315.89	236.55	1613.53	300.77
65	1411.45	258.48	1718.49	324.27
66	1514.84	281.98	1829.71	349.34
67	1622.93	307.04	1948.77	375.97
68	1752.95	336.80	2091.32	407.30
69	1917.44	374.40	2268.34	446.46
70	2105.42	416.70	2470.42	490.32
71	2309.07	460.56	2688.17	537.32
72	2520.55	505.99	2912.19	584.32
73	2739.87	549.85	3145.60	625.05
74	2987.38	596.85	3404.08	665.78
75	3274.05	653.24	3704.85	717.47
76	3612.43	730.00	4065.15	798.93
77	4015.02	833.40	4503.78	921.12
78	4492.82	961.85	5023.87	1076.21
79	5034.84	1107.54	5614.46	1242.26
80	5628.55	1264.19	6259.87	1416.15
81	6259.87	1427.11	6942.88	1594.73
82	6916.24	1593.16	7649.38	1773.32
83	7583.59	1757.65	8363.72	1950.33
84	8261.90	1922.14	9085.89	2125.79
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C3

John Hancock Life Insurance Company (U.S.A.)

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years
Elimination Period: 20 Days

Age	3.5% Simple Inflation				3.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	362.05	21.70	97.63	24.41	698.72	65.24	235.71	58.93
30	362.05	21.70	97.63	24.41	739.03	69.01	249.31	62.33
31	362.05	21.70	97.63	24.41	752.47	70.26	253.85	63.46
32	362.05	21.70	97.63	24.41	765.91	71.52	258.38	64.59
33	362.05	21.70	97.63	24.41	779.34	72.77	262.91	65.73
34	362.05	21.70	97.63	24.41	792.78	74.02	267.44	66.86
35	362.05	21.70	97.63	24.41	796.80	74.40	268.80	67.20
36	362.82	21.74	97.84	24.46	796.80	74.40	268.80	67.20
37	393.06	23.55	105.99	26.50	796.80	74.40	268.80	67.20
38	408.17	24.46	110.07	27.52	796.80	74.40	268.80	67.20
39	423.29	25.37	114.15	28.54	796.80	74.40	268.80	67.20
40	438.41	26.27	118.22	29.56	796.80	74.40	268.80	67.20
41	455.41	27.29	122.81	30.70	796.80	74.40	268.80	67.20
42	472.55	28.32	127.43	31.86	796.80	74.40	268.80	67.20
43	487.65	29.22	131.50	32.88	796.80	74.40	268.80	67.20
44	487.65	29.22	131.50	32.88	796.80	74.40	268.80	67.20
45	493.67	35.01	168.06	42.01	830.40	81.60	316.80	79.20
46	524.04	37.17	178.40	44.60	830.40	81.60	316.80	79.20
47	540.44	38.33	183.98	46.00	830.40	81.60	316.80	79.20
48	571.25	40.51	194.47	48.62	830.40	81.60	316.80	79.20
49	587.97	41.70	200.16	50.04	830.40	81.60	316.80	79.20
50	596.43	43.49	215.38	53.84	842.40	86.40	345.60	86.40
51	613.79	49.60	231.46	57.87	864.00	91.20	355.20	88.80
52	619.09	52.43	241.99	60.50	888.00	96.00	374.40	93.60
53	638.34	56.38	257.75	64.44	912.00	103.20	393.60	98.40
54	649.19	61.36	261.26	65.31	940.80	108.00	403.20	100.80
55	671.36	67.14	276.44	69.11	969.60	115.20	422.40	105.60
56	687.44	72.26	289.04	72.26	996.60	121.89	439.75	109.94
57	714.37	78.29	305.32	76.33	1003.47	126.02	448.06	112.02
58	726.67	82.23	321.26	80.32	1024.12	133.48	460.28	115.07
59	762.80	90.31	338.17	84.54	1053.08	141.02	482.19	120.55
60	789.39	98.44	348.32	87.08	1066.58	145.74	485.81	121.45
61	830.67	107.61	370.02	92.51	1107.63	155.42	507.85	126.96
62	880.05	119.49	394.51	98.63	1148.07	166.17	526.56	131.64
63	915.15	128.34	409.21	102.30	1200.98	178.32	550.00	137.50
64	983.26	143.43	437.84	109.46	1240.79	189.27	563.61	140.90
65	1031.15	154.77	462.43	115.61	1296.22	202.14	583.51	145.88
66	1097.24	168.52	486.83	121.71	1340.28	214.20	603.84	150.96
67	1166.30	183.76	517.52	129.38	1374.12	223.74	609.84	152.46
68	1240.11	201.40	544.53	136.13	1416.96	236.16	622.08	155.52
69	1323.50	220.58	573.52	143.38	1474.98	251.10	639.84	159.96
70	1409.40	241.20	597.60	149.40	1542.60	268.20	655.20	163.80
71	1482.48	259.26	619.44	154.86	1612.98	283.62	675.12	168.78
72	1550.64	275.52	638.40	159.60	1678.32	299.04	692.16	173.04
73	1618.38	291.60	654.48	163.62	1741.50	311.04	706.32	176.58
74	1694.16	307.32	673.92	168.48	1812.72	324.48	723.84	180.96
75	1779.00	325.50	702.00	175.50	1891.50	340.50	750.00	187.50
76	1872.00	348.48	725.76	181.44	1981.44	362.88	771.84	192.96
77	1974.78	378.12	750.72	187.68	2081.04	393.30	794.88	198.72
78	2147.90	424.43	802.75	200.69	2255.03	443.41	846.14	211.54
79	2385.20	486.80	878.69	219.67	2496.40	508.50	922.08	230.52
80	2648.27	554.60	960.05	240.01	2762.17	580.37	1003.44	250.86
81	2930.32	627.83	1046.83	261.71	3046.93	654.95	1090.22	272.56
82	3228.64	702.41	1139.04	284.76	3345.25	730.88	1182.43	295.61
83	3535.09	776.99	1236.67	309.17	3651.71	806.82	1280.06	320.02
84	3851.04	852.92	1339.73	334.93	3966.30	882.76	1383.12	345.78
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C3

John Hancock Life Insurance Company (U.S.A.)

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years
Elimination Period: 100 Days

Age	3.5% Simple Inflation				3.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	344.42	17.63	70.51	17.63	646.11	52.61	168.37	42.09
30	344.42	17.63	70.51	17.63	683.38	55.65	178.08	44.52
31	344.42	17.63	70.51	17.63	695.81	56.66	181.32	45.33
32	344.42	17.63	70.51	17.63	708.23	57.67	184.56	46.14
33	344.42	17.63	70.51	17.63	720.66	58.69	187.79	46.95
34	344.42	17.63	70.51	17.63	733.08	59.70	191.03	47.76
35	344.42	17.63	70.51	17.63	736.80	60.00	192.00	48.00
36	345.15	17.67	70.66	17.67	736.80	60.00	192.00	48.00
37	373.92	19.14	76.55	19.14	736.80	60.00	192.00	48.00
38	388.30	19.87	79.49	19.87	736.80	60.00	192.00	48.00
39	402.68	20.61	82.44	20.61	736.80	60.00	192.00	48.00
40	417.06	21.35	85.38	21.35	736.80	60.00	192.00	48.00
41	433.24	22.17	88.69	22.17	736.80	60.00	192.00	48.00
42	449.54	23.01	92.03	23.01	736.80	60.00	192.00	48.00
43	463.91	23.74	94.97	23.74	736.80	60.00	192.00	48.00
44	463.91	23.74	94.97	23.74	736.80	60.00	192.00	48.00
45	463.91	28.01	119.04	29.76	763.20	67.20	230.40	57.60
46	492.45	29.73	126.37	31.59	763.20	67.20	230.40	57.60
47	507.86	30.66	130.32	32.58	763.20	67.20	230.40	57.60
48	536.82	32.41	137.75	34.44	763.20	67.20	230.40	57.60
49	552.52	33.36	141.78	35.44	763.20	67.20	230.40	57.60
50	559.16	35.21	157.39	39.35	772.80	69.60	240.00	60.00
51	572.45	39.27	165.33	41.33	789.60	74.40	259.20	64.80
52	574.73	42.35	169.39	42.35	808.80	79.20	268.80	67.20
53	590.01	46.31	177.20	44.30	830.40	84.00	278.40	69.60
54	597.73	49.48	190.01	47.50	852.00	88.80	288.00	72.00
55	616.07	53.31	197.46	49.36	876.00	93.60	307.20	76.80
56	628.85	58.59	203.11	50.78	896.23	97.99	315.47	78.87
57	651.74	62.63	219.20	54.80	900.79	102.68	326.71	81.68
58	659.74	66.93	229.47	57.37	918.26	108.17	331.40	82.85
59	689.79	73.01	238.25	59.56	939.35	113.72	345.72	86.43
60	709.89	79.51	249.88	62.47	949.54	119.25	353.32	88.33
61	743.83	86.84	264.30	66.08	982.86	126.96	367.75	91.94
62	785.22	96.73	280.71	70.18	1014.27	135.96	379.81	94.95
63	812.84	104.16	297.61	74.40	1059.18	146.09	395.31	98.83
64	870.02	115.12	317.06	79.26	1089.37	153.52	412.19	103.05
65	908.08	124.93	335.64	83.91	1135.75	164.63	425.13	106.28
66	964.29	136.69	352.01	88.00	1170.96	175.44	440.64	110.16
67	1021.92	150.01	375.02	93.75	1197.90	182.16	451.44	112.86
68	1081.60	164.10	395.34	98.84	1230.72	192.00	460.80	115.20
69	1148.87	180.14	419.11	104.78	1277.82	204.60	476.16	119.04
70	1218.60	196.20	439.20	109.80	1332.00	217.80	489.60	122.40
71	1277.16	210.54	459.36	114.84	1386.78	231.42	501.12	125.28
72	1330.56	223.44	470.40	117.60	1438.08	243.60	517.44	129.36
73	1385.10	236.52	486.00	121.50	1488.78	254.34	531.36	132.84
74	1444.56	249.60	505.44	126.36	1544.40	263.64	549.12	137.28
75	1510.50	264.00	528.00	132.00	1606.50	276.00	564.00	141.00
76	1585.44	282.24	547.20	136.80	1677.60	295.20	581.76	145.44
77	1667.04	306.36	568.56	142.14	1758.12	320.16	601.68	150.42
78	1806.19	344.42	607.49	151.87	1898.40	362.05	645.46	161.36
79	1998.74	394.60	667.15	166.79	2093.66	413.58	705.12	176.28
80	2211.64	448.84	732.24	183.06	2307.91	470.53	764.78	191.20
81	2438.09	507.14	802.75	200.69	2537.08	530.20	835.30	208.82
82	2676.74	565.45	873.26	218.32	2777.09	589.86	911.23	227.81
83	2922.18	625.12	949.20	237.30	3022.52	649.52	981.74	245.44
84	3174.40	684.78	1025.14	256.28	3273.38	709.19	1063.10	265.78
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C3

John Hancock Life Insurance Company (U.S.A.)

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 20 Days

Age	3.5% Simple Inflation				3.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	385.10	27.12	108.48	27.12	788.84	84.06	267.26	66.81
30	385.10	27.12	108.48	27.12	828.29	88.26	280.62	70.16
31	385.10	27.12	108.48	27.12	841.43	89.66	285.08	71.27
32	385.10	27.12	108.48	27.12	854.58	91.06	289.53	72.38
33	385.10	27.12	108.48	27.12	867.73	92.46	293.98	73.50
34	385.10	27.12	108.48	27.12	878.40	93.60	297.60	74.40
35	394.43	27.78	111.11	27.78	878.40	93.60	297.60	74.40
36	424.77	29.91	119.65	29.91	878.40	93.60	297.60	74.40
37	439.94	30.98	123.93	30.98	878.40	93.60	297.60	74.40
38	455.11	32.05	128.20	32.05	878.40	93.60	297.60	74.40
39	485.45	34.19	136.75	34.19	878.40	93.60	297.60	74.40
40	500.62	35.25	141.02	35.25	878.40	93.60	297.60	74.40
41	517.96	36.48	145.90	36.48	878.40	93.60	297.60	74.40
42	550.74	38.78	155.14	38.78	878.40	93.60	297.60	74.40
43	552.91	38.94	155.75	38.94	878.40	93.60	297.60	74.40
44	552.91	38.94	155.75	38.94	878.40	93.60	297.60	74.40
45	558.63	46.09	191.74	47.94	921.60	103.20	355.20	88.80
46	575.01	47.44	197.36	49.34	921.60	103.20	355.20	88.80
47	605.60	49.97	207.86	51.97	921.60	103.20	355.20	88.80
48	636.44	52.51	218.45	54.61	921.60	103.20	355.20	88.80
49	653.32	53.90	224.24	56.06	921.60	103.20	355.20	88.80
50	656.77	57.20	245.76	61.44	938.40	108.00	374.40	93.60
51	679.52	61.20	261.68	65.42	967.20	115.20	393.60	98.40
52	701.63	67.22	277.29	69.32	996.00	122.40	412.80	103.20
53	708.84	71.50	277.82	69.45	1027.20	129.60	432.00	108.00
54	740.98	80.05	295.57	73.89	1063.20	136.80	451.20	112.80
55	753.16	84.13	312.48	78.12	1099.20	146.40	470.40	117.60
56	777.72	91.50	326.21	81.55	1128.90	152.43	485.86	121.46
57	814.84	99.86	343.51	85.88	1144.61	158.52	494.21	123.55
58	838.98	106.35	354.50	88.62	1157.66	165.70	499.38	124.85
59	869.31	114.49	372.56	93.14	1188.48	174.25	518.29	129.57
60	898.47	123.47	387.50	96.88	1207.64	181.80	528.07	132.02
61	947.04	136.10	408.30	102.08	1248.40	191.41	544.45	136.11
62	990.44	147.08	424.47	106.12	1296.71	203.20	561.42	140.35
63	1053.69	161.96	446.79	111.70	1357.97	218.02	581.39	145.35
64	1112.44	175.26	472.28	118.07	1410.42	232.35	603.30	150.83
65	1173.23	190.06	497.07	124.27	1462.80	245.46	614.65	153.66
66	1259.72	209.95	523.04	130.76	1552.55	265.75	647.39	161.85
67	1373.67	233.66	565.30	141.32	1629.54	283.14	673.20	168.30
68	1480.85	257.21	605.20	151.30	1687.68	297.60	683.52	170.88
69	1584.72	280.86	632.40	158.10	1765.14	318.06	706.80	176.70
70	1675.80	304.20	655.20	163.80	1854.00	338.40	727.20	181.80
71	1771.32	327.12	675.12	168.78	1945.32	360.18	744.72	186.18
72	1859.76	347.76	698.88	174.72	2029.44	379.68	759.36	189.84
73	1948.86	367.74	719.28	179.82	2114.10	395.28	777.60	194.40
74	2046.72	386.88	742.56	185.64	2205.84	410.28	798.72	199.68
75	2157.00	411.00	768.00	192.00	2310.00	432.00	822.00	205.50
76	2279.52	440.64	794.88	198.72	2429.28	460.80	846.72	211.68
77	2416.38	478.86	822.48	205.62	2564.04	500.94	877.68	219.42
78	2641.49	539.69	884.11	221.03	2792.00	566.81	932.93	233.23
79	2950.66	621.05	965.47	241.37	3106.60	653.59	1014.29	253.57
80	3293.72	710.54	1057.68	264.42	3455.09	747.16	1106.50	276.62
81	3662.56	805.46	1155.31	288.83	3829.34	846.14	1209.55	302.39
82	4050.37	904.45	1258.37	314.59	4221.23	946.49	1312.61	328.15
83	4450.39	1002.08	1366.85	341.71	4622.60	1045.48	1421.09	355.27
84	4861.26	1101.07	1480.75	370.19	5034.83	1145.82	1534.99	383.75
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C3

John Hancock Life Insurance Company (U.S.A.)

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 100 Days

Age	3.5% Simple Inflation				3.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	363.41	21.70	75.94	18.98	728.49	68.97	198.29	49.57
30	363.41	21.70	75.94	18.98	764.92	72.42	208.20	52.05
31	363.41	21.70	75.94	18.98	777.06	73.57	211.51	52.88
32	363.41	21.70	75.94	18.98	789.20	74.72	214.81	53.70
33	363.41	21.70	75.94	18.98	801.34	75.87	218.12	54.53
34	363.41	21.70	75.94	18.98	811.20	76.80	220.80	55.20
35	372.20	22.22	77.77	19.44	811.20	76.80	220.80	55.20
36	400.84	23.93	83.76	20.94	811.20	76.80	220.80	55.20
37	415.15	24.79	86.75	21.69	811.20	76.80	220.80	55.20
38	429.47	25.64	89.74	22.43	811.20	76.80	220.80	55.20
39	458.10	27.35	95.72	23.93	811.20	76.80	220.80	55.20
40	472.41	28.20	98.71	24.68	811.20	76.80	220.80	55.20
41	488.78	29.18	102.13	25.53	811.20	76.80	220.80	55.20
42	519.71	31.03	108.60	27.15	811.20	76.80	220.80	55.20
43	521.76	31.15	109.02	27.26	811.20	76.80	220.80	55.20
44	521.76	31.15	109.02	27.26	811.20	76.80	220.80	55.20
45	521.76	36.87	140.12	35.03	844.80	86.40	259.20	64.80
46	537.06	37.95	144.23	36.06	844.80	86.40	259.20	64.80
47	565.63	39.97	151.90	37.98	844.80	86.40	259.20	64.80
48	594.43	42.01	159.63	39.91	844.80	86.40	259.20	64.80
49	610.20	43.12	163.87	40.97	844.80	86.40	259.20	64.80
50	612.28	46.61	177.96	44.49	856.80	88.80	278.40	69.60
51	628.87	50.65	185.71	46.43	878.40	93.60	288.00	72.00
52	647.01	54.62	193.26	48.32	904.80	100.80	297.60	74.40
53	651.64	59.24	204.28	51.07	931.20	105.60	316.80	79.20
54	679.40	65.68	213.47	53.37	960.00	112.80	326.40	81.60
55	687.06	70.11	224.35	56.09	988.80	120.00	345.60	86.40
56	708.11	75.58	238.69	59.67	1014.58	126.23	352.48	88.12
57	738.95	81.88	247.65	61.91	1025.72	130.55	363.66	90.92
58	758.23	88.62	259.97	64.99	1035.09	136.20	372.27	93.07
59	781.99	95.08	271.66	67.92	1058.91	142.98	384.25	96.06
60	805.40	102.57	281.13	70.28	1073.46	149.33	389.56	97.39
61	844.96	111.53	302.45	75.61	1105.91	159.51	399.83	99.96
62	880.59	121.01	312.77	78.19	1145.88	169.68	418.97	104.74
63	934.55	132.18	335.10	83.77	1198.08	180.65	431.89	107.97
64	983.30	143.90	346.83	86.71	1241.25	191.59	448.40	112.10
65	1034.34	157.16	365.49	91.37	1283.19	203.55	462.99	115.75
66	1106.86	173.12	390.44	97.61	1356.73	219.79	487.54	121.89
67	1202.20	192.20	422.09	105.52	1421.64	233.64	506.88	126.72
68	1293.62	211.82	453.90	113.48	1468.80	247.68	522.24	130.56
69	1378.26	232.50	476.16	119.04	1530.78	264.12	535.68	133.92
70	1450.80	252.00	496.80	124.20	1603.80	280.80	554.40	138.60
71	1527.72	269.70	515.04	128.76	1675.62	297.54	570.72	142.68
72	1601.04	287.28	530.88	132.72	1745.52	314.16	584.64	146.16
73	1671.84	302.94	550.80	137.70	1812.78	327.24	596.16	149.04
74	1748.76	318.24	567.84	141.96	1886.04	338.52	617.76	154.44
75	1837.50	337.50	588.00	147.00	1968.00	354.00	636.00	159.00
76	1935.36	361.44	616.32	154.08	2063.52	378.72	656.64	164.16
77	2046.54	393.30	640.32	160.08	2173.50	412.62	684.48	171.12
78	2230.62	444.77	688.85	172.21	2360.80	467.82	726.82	181.70
79	2482.84	509.86	753.94	188.48	2617.08	538.33	797.33	199.33
80	2759.46	581.72	824.45	206.11	2897.77	612.91	867.84	216.96
81	3055.07	657.66	905.81	226.45	3198.80	691.56	949.20	237.30
82	3365.59	734.95	987.17	246.79	3512.04	770.21	1035.98	259.00
83	3684.25	812.24	1073.95	268.49	3832.06	848.86	1122.77	280.69
84	4011.05	890.89	1166.16	291.54	4158.85	927.50	1209.55	302.39
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C3

John Hancock Life Insurance Company (U.S.A.)

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years
Elimination Period: 20 Days

Age	3.5% Simple Inflation				3.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	464.43	37.94	127.49	31.87	996.00	120.00	326.40	81.60
30	480.45	39.25	131.89	32.97	996.00	120.00	326.40	81.60
31	496.46	40.56	136.28	34.07	996.00	120.00	326.40	81.60
32	528.49	43.18	145.08	36.27	996.00	120.00	326.40	81.60
33	544.51	44.49	149.47	37.37	996.00	120.00	326.40	81.60
34	576.54	47.10	158.27	39.57	996.00	120.00	326.40	81.60
35	608.57	49.72	167.06	41.76	996.00	120.00	326.40	81.60
36	624.58	51.03	171.45	42.86	996.00	120.00	326.40	81.60
37	656.61	53.64	180.25	45.06	996.00	120.00	326.40	81.60
38	688.64	56.26	189.04	47.26	996.00	120.00	326.40	81.60
39	720.67	58.88	197.83	49.46	996.00	120.00	326.40	81.60
40	734.40	60.00	201.60	50.40	996.00	120.00	326.40	81.60
41	734.40	60.00	201.60	50.40	996.00	120.00	326.40	81.60
42	734.40	60.00	201.60	50.40	996.00	120.00	326.40	81.60
43	734.40	60.00	201.60	50.40	996.00	120.00	326.40	81.60
44	734.40	60.00	201.60	50.40	996.00	120.00	326.40	81.60
45	794.40	76.80	268.80	67.20	1053.60	134.40	384.00	96.00
46	794.40	76.80	268.80	67.20	1053.60	134.40	384.00	96.00
47	794.40	76.80	268.80	67.20	1053.60	134.40	384.00	96.00
48	794.40	76.80	268.80	67.20	1053.60	134.40	384.00	96.00
49	794.40	76.80	268.80	67.20	1053.60	134.40	384.00	96.00
50	820.80	81.60	297.60	74.40	1077.60	141.60	412.80	103.20
51	854.40	91.20	316.80	79.20	1111.20	148.80	422.40	105.60
52	892.80	98.40	336.00	84.00	1149.60	158.40	441.60	110.40
53	933.60	108.00	355.20	88.80	1192.80	168.00	460.80	115.20
54	976.80	120.00	374.40	93.60	1238.40	177.60	480.00	120.00
55	1022.40	129.60	393.60	98.40	1286.40	189.60	508.80	127.20
56	1070.40	141.60	412.80	103.20	1334.40	201.60	528.00	132.00
57	1120.80	153.60	441.60	110.40	1387.20	213.60	547.20	136.80
58	1178.40	168.00	460.80	115.20	1447.20	225.60	576.00	144.00
59	1243.20	182.40	489.60	122.40	1516.80	242.40	604.80	151.20
60	1322.40	201.60	518.40	129.60	1598.40	261.60	633.60	158.40
61	1373.58	215.28	533.52	133.38	1645.02	273.78	645.84	161.46
62	1429.56	230.28	556.32	139.08	1698.60	289.56	656.64	164.16
63	1489.62	246.42	568.32	142.08	1756.02	304.14	674.88	168.72
64	1550.88	263.52	587.52	146.88	1814.40	319.68	691.20	172.80
65	1614.90	281.40	604.80	151.20	1875.30	336.00	705.60	176.40
66	1678.92	297.84	620.16	155.04	1938.00	352.92	718.08	179.52
67	1742.40	314.82	641.52	160.38	1999.80	368.28	728.64	182.16
68	1824.00	336.00	652.80	163.20	2077.44	387.84	744.96	186.24
69	1930.68	362.70	677.04	169.26	2183.64	412.92	758.88	189.72
70	2052.00	392.40	698.40	174.60	2302.20	441.00	784.80	196.20
71	2178.48	422.82	723.84	180.96	2423.82	469.80	800.40	200.10
72	2294.88	448.56	745.92	186.48	2536.80	493.92	819.84	204.96
73	2410.56	473.04	764.64	191.16	2647.08	513.54	842.40	210.60
74	2539.68	497.64	792.48	198.12	2769.00	533.52	861.12	215.28
75	2683.50	528.00	822.00	205.50	2907.00	559.50	888.00	222.00
76	2848.32	568.80	852.48	213.12	3067.20	597.60	915.84	228.96
77	3034.62	619.62	883.20	220.80	3254.04	654.12	949.44	237.36
78	3337.12	702.41	943.78	235.94	3564.92	745.80	1008.86	252.22
79	3747.98	810.89	1035.98	259.00	3989.35	862.42	1101.07	275.27
80	4203.60	931.57	1139.04	284.76	4457.17	989.88	1204.13	301.03
81	4693.12	1057.68	1247.52	311.88	4958.89	1121.41	1312.61	328.15
82	5205.68	1187.86	1361.42	340.36	5482.31	1255.66	1431.94	357.98
83	5731.81	1318.03	1480.75	370.19	6016.57	1388.54	1551.26	387.82
84	6270.14	1448.21	1605.50	401.38	6561.68	1521.43	1676.02	419.00
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C3

John Hancock Life Insurance Company (U.S.A.)

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years
Elimination Period: 100 Days

Age	3.5% Simple Inflation				3.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	437.11	31.87	97.14	24.28	914.40	100.80	240.00	60.00
30	452.19	32.97	100.49	25.12	914.40	100.80	240.00	60.00
31	467.26	34.07	103.84	25.96	914.40	100.80	240.00	60.00
32	497.40	36.27	110.53	27.63	914.40	100.80	240.00	60.00
33	512.48	37.37	113.88	28.47	914.40	100.80	240.00	60.00
34	542.62	39.57	120.58	30.15	914.40	100.80	240.00	60.00
35	572.77	41.76	127.28	31.82	914.40	100.80	240.00	60.00
36	587.84	42.86	130.63	32.66	914.40	100.80	240.00	60.00
37	617.99	45.06	137.33	34.33	914.40	100.80	240.00	60.00
38	648.13	47.26	144.03	36.01	914.40	100.80	240.00	60.00
39	678.28	49.46	150.73	37.68	914.40	100.80	240.00	60.00
40	691.20	50.40	153.60	38.40	914.40	100.80	240.00	60.00
41	691.20	50.40	153.60	38.40	914.40	100.80	240.00	60.00
42	691.20	50.40	153.60	38.40	914.40	100.80	240.00	60.00
43	691.20	50.40	153.60	38.40	914.40	100.80	240.00	60.00
44	691.20	50.40	153.60	38.40	914.40	100.80	240.00	60.00
45	741.60	62.40	201.60	50.40	960.00	112.80	288.00	72.00
46	741.60	62.40	201.60	50.40	960.00	112.80	288.00	72.00
47	741.60	62.40	201.60	50.40	960.00	112.80	288.00	72.00
48	741.60	62.40	201.60	50.40	960.00	112.80	288.00	72.00
49	741.60	62.40	201.60	50.40	960.00	112.80	288.00	72.00
50	760.80	67.20	211.20	52.80	979.20	117.60	307.20	76.80
51	789.60	74.40	230.40	57.60	1008.00	124.80	316.80	79.20
52	820.80	81.60	240.00	60.00	1041.60	132.00	336.00	84.00
53	854.40	91.20	259.20	64.80	1077.60	141.60	345.60	86.40
54	890.40	98.40	278.40	69.60	1116.00	148.80	364.80	91.20
55	931.20	108.00	288.00	72.00	1154.40	158.40	384.00	96.00
56	972.00	117.60	307.20	76.80	1197.60	168.00	393.60	98.40
57	1012.80	127.20	326.40	81.60	1243.20	180.00	412.80	103.20
58	1060.80	139.20	345.60	86.40	1293.60	189.60	432.00	108.00
59	1118.40	153.60	364.80	91.20	1351.20	204.00	451.20	112.80
60	1183.20	168.00	384.00	96.00	1420.80	218.40	480.00	120.00
61	1223.82	180.18	402.48	100.62	1460.16	231.66	486.72	121.68
62	1269.96	193.80	419.52	104.88	1502.52	243.96	501.60	125.40
63	1318.68	206.46	435.12	108.78	1549.56	255.30	515.04	128.76
64	1369.44	220.32	449.28	112.32	1596.24	270.00	527.04	131.76
65	1421.70	235.20	462.00	115.50	1646.40	283.50	537.60	134.40
66	1474.92	250.92	473.28	118.32	1697.28	295.80	546.72	136.68
67	1526.58	265.32	483.12	120.78	1748.34	310.86	562.32	140.58
68	1593.60	282.24	499.20	124.80	1814.40	326.40	576.00	144.00
69	1681.44	305.04	520.80	130.20	1899.06	347.82	587.76	146.94
70	1782.00	329.40	540.00	135.00	1996.20	370.80	604.80	151.20
71	1884.42	353.22	556.80	139.20	2096.70	393.24	626.40	156.60
72	1980.72	376.32	577.92	144.48	2190.72	414.96	645.12	161.28
73	2073.60	395.28	596.16	149.04	2277.72	430.92	660.96	165.24
74	2176.20	413.40	617.76	154.44	2374.32	443.04	680.16	170.04
75	2290.50	438.00	642.00	160.50	2484.00	463.50	702.00	175.50
76	2423.52	470.88	673.92	168.48	2613.60	495.36	725.76	181.44
77	2577.84	514.74	701.04	175.26	2768.28	546.48	756.24	189.06
78	2828.62	584.44	753.94	188.48	3025.24	625.12	808.18	202.04
79	3162.19	673.93	824.45	206.11	3371.02	720.04	884.11	221.03
80	3529.67	768.85	911.23	227.81	3747.98	821.74	965.47	241.37
81	3920.20	869.20	998.02	249.50	4148.00	924.79	1057.68	264.42
82	4325.64	970.90	1090.22	272.56	4562.94	1029.20	1149.89	287.47
83	4740.58	1071.24	1187.86	296.96	4983.30	1132.26	1247.52	311.88
84	5162.29	1172.94	1290.91	322.73	5409.08	1235.32	1350.58	337.64
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C3

John Hancock Life Insurance Company (U.S.A.)

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime
Elimination Period: 20 Days

Age	3.5% Simple Inflation				3.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	505.34	52.52	130.59	32.65	1269.60	184.80	374.40	93.60
30	539.03	56.02	139.30	34.83	1269.60	184.80	374.40	93.60
31	572.72	59.52	148.01	37.00	1269.60	184.80	374.40	93.60
32	589.57	61.28	152.36	38.09	1269.60	184.80	374.40	93.60
33	623.26	64.78	161.07	40.27	1269.60	184.80	374.40	93.60
34	656.95	68.28	169.77	42.44	1269.60	184.80	374.40	93.60
35	673.79	70.03	174.13	43.53	1269.60	184.80	374.40	93.60
36	707.48	73.53	182.83	45.71	1269.60	184.80	374.40	93.60
37	741.17	77.03	191.54	47.88	1269.60	184.80	374.40	93.60
38	774.86	80.53	200.24	50.06	1269.60	184.80	374.40	93.60
39	825.39	85.79	213.30	53.33	1269.60	184.80	374.40	93.60
40	854.40	88.80	220.80	55.20	1269.60	184.80	374.40	93.60
41	854.40	88.80	220.80	55.20	1269.60	184.80	374.40	93.60
42	854.40	88.80	220.80	55.20	1269.60	184.80	374.40	93.60
43	854.40	88.80	220.80	55.20	1269.60	184.80	374.40	93.60
44	854.40	88.80	220.80	55.20	1269.60	184.80	374.40	93.60
45	950.40	112.80	288.00	72.00	1365.60	208.80	441.60	110.40
46	950.40	112.80	288.00	72.00	1365.60	208.80	441.60	110.40
47	950.40	112.80	288.00	72.00	1365.60	208.80	441.60	110.40
48	950.40	112.80	288.00	72.00	1365.60	208.80	441.60	110.40
49	950.40	112.80	288.00	72.00	1365.60	208.80	441.60	110.40
50	988.80	122.40	316.80	79.20	1404.00	216.00	470.40	117.60
51	1039.20	134.40	336.00	84.00	1459.20	230.40	489.60	122.40
52	1096.80	146.40	364.80	91.20	1516.80	242.40	508.80	127.20
53	1154.40	160.80	384.00	96.00	1581.60	256.80	528.00	132.00
54	1219.20	177.60	403.20	100.80	1651.20	273.60	556.80	139.20
55	1286.40	192.00	432.00	108.00	1723.20	290.40	576.00	144.00
56	1356.00	208.80	451.20	112.80	1800.00	307.20	604.80	151.20
57	1413.18	225.25	474.22	118.56	1879.20	326.40	624.00	156.00
58	1475.75	241.27	487.23	121.81	1968.00	348.00	652.80	163.20
59	1532.19	256.13	512.25	128.06	2073.60	372.00	681.60	170.40
60	1609.23	276.06	529.68	132.42	2162.16	392.26	708.90	177.23
61	1692.60	297.53	546.57	136.64	2239.86	412.91	719.71	179.93
62	1780.61	319.04	569.10	142.28	2312.29	432.02	734.20	183.55
63	1851.82	339.92	583.91	145.98	2398.69	455.34	749.45	187.36
64	1950.16	363.11	603.82	150.95	2487.66	476.36	770.65	192.66
65	2062.37	391.21	633.96	158.49	2583.85	500.70	782.99	195.75
66	2193.30	422.78	658.98	164.75	2704.99	530.07	809.27	202.32
67	2324.90	454.79	690.02	172.50	2823.48	558.36	823.68	205.92
68	2467.20	487.68	714.24	178.56	2943.36	587.52	844.80	211.20
69	2622.60	526.38	736.56	184.14	3102.48	624.96	863.04	215.76
70	2797.20	567.00	763.20	190.80	3279.60	664.20	885.60	221.40
71	2973.66	609.00	786.48	196.62	3459.12	704.70	911.76	227.94
72	3141.60	645.12	813.12	203.28	3627.12	740.88	934.08	233.52
73	3304.80	678.78	835.92	208.98	3789.18	769.50	952.56	238.14
74	3485.04	712.92	861.12	215.28	3967.08	795.60	979.68	244.92
75	3688.50	754.50	894.00	223.50	4171.50	832.50	1008.00	252.00
76	3919.68	809.28	927.36	231.84	4407.84	887.04	1036.80	259.20
77	4182.78	881.82	966.00	241.50	4685.10	970.14	1076.40	269.10
78	4611.76	998.02	1035.98	259.00	5148.73	1106.50	1149.89	287.47
79	5197.55	1153.96	1139.04	284.76	5786.05	1284.13	1258.37	314.59
80	5851.14	1327.52	1252.94	313.24	6496.60	1478.04	1377.70	344.42
81	6554.90	1511.94	1377.70	344.42	7261.38	1682.80	1507.87	376.97
82	7292.57	1700.42	1507.87	376.97	8058.71	1888.91	1648.90	412.22
83	8049.22	1888.91	1643.47	410.87	8872.31	2093.66	1789.92	447.48
84	8824.85	2078.75	1784.50	446.12	9704.89	2297.06	1936.37	484.09
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C3

John Hancock Life Insurance Company (U.S.A.)

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime
Elimination Period: 100 Days

Age	3.5% Simple Inflation				3.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	471.28	44.00	96.53	24.13	1154.40	158.40	288.00	72.00
30	502.69	46.94	102.96	25.74	1154.40	158.40	288.00	72.00
31	534.11	49.87	109.40	27.35	1154.40	158.40	288.00	72.00
32	549.82	51.34	112.61	28.15	1154.40	158.40	288.00	72.00
33	581.24	54.27	119.05	29.76	1154.40	158.40	288.00	72.00
34	612.66	57.21	125.48	31.37	1154.40	158.40	288.00	72.00
35	628.37	58.67	128.70	32.18	1154.40	158.40	288.00	72.00
36	659.79	61.61	135.14	33.78	1154.40	158.40	288.00	72.00
37	691.20	64.54	141.57	35.39	1154.40	158.40	288.00	72.00
38	722.62	67.47	148.01	37.00	1154.40	158.40	288.00	72.00
39	769.75	71.87	157.66	39.41	1154.40	158.40	288.00	72.00
40	796.80	74.40	163.20	40.80	1154.40	158.40	288.00	72.00
41	796.80	74.40	163.20	40.80	1154.40	158.40	288.00	72.00
42	796.80	74.40	163.20	40.80	1154.40	158.40	288.00	72.00
43	796.80	74.40	163.20	40.80	1154.40	158.40	288.00	72.00
44	796.80	74.40	163.20	40.80	1154.40	158.40	288.00	72.00
45	876.00	96.00	211.20	52.80	1236.00	177.60	336.00	84.00
46	876.00	96.00	211.20	52.80	1236.00	177.60	336.00	84.00
47	876.00	96.00	211.20	52.80	1236.00	177.60	336.00	84.00
48	876.00	96.00	211.20	52.80	1236.00	177.60	336.00	84.00
49	876.00	96.00	211.20	52.80	1236.00	177.60	336.00	84.00
50	909.60	103.20	240.00	60.00	1267.20	184.80	355.20	88.80
51	952.80	112.80	249.60	62.40	1312.80	194.40	374.40	93.60
52	998.40	124.80	268.80	67.20	1363.20	206.40	384.00	96.00
53	1048.80	136.80	288.00	72.00	1418.40	220.80	403.20	100.80
54	1104.00	148.80	297.60	74.40	1476.00	232.80	422.40	105.60
55	1161.60	163.20	316.80	79.20	1538.40	247.20	441.60	110.40
56	1221.60	177.60	336.00	84.00	1603.20	261.60	460.80	115.20
57	1268.54	189.69	350.92	87.73	1672.80	278.40	480.00	120.00
58	1321.15	203.79	365.42	91.36	1749.60	297.60	499.20	124.80
59	1367.53	217.25	384.19	96.05	1838.40	316.80	528.00	132.00
60	1429.68	233.42	403.99	101.00	1911.68	335.55	538.77	134.69
61	1500.86	251.25	414.34	103.58	1976.89	352.93	553.62	138.41
62	1573.66	271.62	431.14	107.78	2036.96	369.34	573.04	143.26
63	1632.86	287.78	450.44	112.61	2106.75	387.80	583.88	145.97
64	1713.53	308.03	465.10	116.28	2180.68	406.49	592.80	148.20
65	1807.58	331.02	481.49	120.37	2260.36	426.52	609.90	152.48
66	1919.38	357.28	508.13	127.03	2363.07	451.17	631.23	157.81
67	2030.85	384.22	533.20	133.30	2463.12	475.20	649.44	162.36
68	2148.48	412.80	552.96	138.24	2563.20	499.20	660.48	165.12
69	2276.64	444.54	572.88	143.22	2693.28	530.10	684.48	171.12
70	2419.20	478.80	597.60	149.40	2838.60	563.40	705.60	176.40
71	2564.76	511.56	619.44	154.86	2985.84	596.82	723.84	180.96
72	2703.12	542.64	645.12	161.28	3123.12	626.64	745.92	186.48
73	2833.38	568.62	660.96	165.24	3252.96	646.38	764.64	191.16
74	2974.92	594.36	686.40	171.60	3389.88	663.00	786.24	196.56
75	3135.00	625.50	714.00	178.50	3547.50	687.00	810.00	202.50
76	3320.64	671.04	743.04	185.76	3736.80	734.40	840.96	210.24
77	3536.94	734.16	778.32	194.58	3967.50	811.44	872.16	218.04
78	3889.01	832.58	840.72	210.18	4348.69	931.57	938.35	234.59
79	4358.18	958.69	927.50	231.88	4859.90	1075.31	1030.56	257.64
80	4872.11	1094.29	1019.71	254.93	5418.58	1225.82	1128.19	282.05
81	5418.58	1235.32	1122.77	280.69	6009.79	1380.41	1236.67	309.17
82	5986.74	1379.05	1231.25	307.81	6621.35	1534.99	1356.00	339.00
83	6564.40	1521.43	1345.15	336.29	7239.68	1688.22	1469.90	367.48
84	7151.54	1663.81	1459.06	364.76	7864.80	1840.09	1589.23	397.31
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C3

John Hancock Life Insurance Company (U.S.A.)

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years
Elimination Period: 20 Days

Age	3.5% Simple Inflation		3.5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	362.05	21.70	698.72	65.24
30	362.05	21.70	739.03	69.01
31	362.05	21.70	752.47	70.26
32	362.05	21.70	765.91	71.52
33	362.05	21.70	779.34	72.77
34	362.05	21.70	792.78	74.02
35	362.05	21.70	796.80	74.40
36	362.82	21.74	796.80	74.40
37	393.06	23.55	796.80	74.40
38	408.17	24.46	796.80	74.40
39	423.29	25.37	796.80	74.40
40	438.41	26.27	796.80	74.40
41	455.41	27.29	796.80	74.40
42	472.55	28.32	796.80	74.40
43	487.65	29.22	796.80	74.40
44	487.65	29.22	796.80	74.40
45	493.67	35.01	830.40	81.60
46	524.04	37.17	830.40	81.60
47	540.44	38.33	830.40	81.60
48	571.25	40.51	830.40	81.60
49	587.97	41.70	830.40	81.60
50	596.43	43.49	842.40	86.40
51	613.79	49.60	864.00	91.20
52	619.09	52.43	888.00	96.00
53	638.34	56.38	912.00	103.20
54	649.19	61.36	940.80	108.00
55	671.36	67.14	969.60	115.20
56	687.44	72.26	996.60	121.89
57	714.37	78.29	1003.47	126.02
58	726.67	82.23	1024.12	133.48
59	762.80	90.31	1053.08	141.02
60	789.39	98.44	1066.58	145.74
61	830.67	107.61	1107.63	155.42
62	880.05	119.49	1148.07	166.17
63	915.15	128.34	1200.98	178.32
64	983.26	143.43	1240.79	189.27
65	1031.15	154.77	1296.22	202.14
66	1097.24	168.52	1340.28	214.20
67	1166.30	183.76	1374.12	223.74
68	1240.11	201.40	1416.96	236.16
69	1323.50	220.58	1474.98	251.10
70	1409.40	241.20	1542.60	268.20
71	1482.48	259.26	1612.98	283.62
72	1550.64	275.52	1678.32	299.04
73	1618.38	291.60	1741.50	311.04
74	1694.16	307.32	1812.72	324.48
75	1779.00	325.50	1891.50	340.50
76	1872.00	348.48	1981.44	362.88
77	1974.78	378.12	2081.04	393.30
78	2147.90	424.43	2255.03	443.41
79	2385.20	486.80	2496.40	508.50
80	2648.27	554.60	2762.17	580.37
81	2930.32	627.83	3046.93	654.95
82	3228.64	702.41	3345.25	730.88
83	3535.09	776.99	3651.71	806.82
84	3851.04	852.92	3966.30	882.76
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C3

John Hancock Life Insurance Company (U.S.A.)

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years
Elimination Period: 100 Days

Age	3.5% Simple Inflation		3.5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	344.42	17.63	646.11	52.61
30	344.42	17.63	683.38	55.65
31	344.42	17.63	695.81	56.66
32	344.42	17.63	708.23	57.67
33	344.42	17.63	720.66	58.69
34	344.42	17.63	733.08	59.70
35	344.42	17.63	736.80	60.00
36	345.15	17.67	736.80	60.00
37	373.92	19.14	736.80	60.00
38	388.30	19.87	736.80	60.00
39	402.68	20.61	736.80	60.00
40	417.06	21.35	736.80	60.00
41	433.24	22.17	736.80	60.00
42	449.54	23.01	736.80	60.00
43	463.91	23.74	736.80	60.00
44	463.91	23.74	736.80	60.00
45	463.91	28.01	763.20	67.20
46	492.45	29.73	763.20	67.20
47	507.86	30.66	763.20	67.20
48	536.82	32.41	763.20	67.20
49	552.52	33.36	763.20	67.20
50	559.16	35.21	772.80	69.60
51	572.45	39.27	789.60	74.40
52	574.73	42.35	808.80	79.20
53	590.01	46.31	830.40	84.00
54	597.73	49.48	852.00	88.80
55	616.07	53.31	876.00	93.60
56	628.85	58.59	896.23	97.99
57	651.74	62.63	900.79	102.68
58	659.74	66.93	918.26	108.17
59	689.79	73.01	939.35	113.72
60	709.89	79.51	949.54	119.25
61	743.83	86.84	982.86	126.96
62	785.22	96.73	1014.27	135.96
63	812.84	104.16	1059.18	146.09
64	870.02	115.12	1089.37	153.52
65	908.08	124.93	1135.75	164.63
66	964.29	136.69	1170.96	175.44
67	1021.92	150.01	1197.90	182.16
68	1081.60	164.10	1230.72	192.00
69	1148.87	180.14	1277.82	204.60
70	1218.60	196.20	1332.00	217.80
71	1277.16	210.54	1386.78	231.42
72	1330.56	223.44	1438.08	243.60
73	1385.10	236.52	1488.78	254.34
74	1444.56	249.60	1544.40	263.64
75	1510.50	264.00	1606.50	276.00
76	1585.44	282.24	1677.60	295.20
77	1667.04	306.36	1758.12	320.16
78	1806.19	344.42	1898.40	362.05
79	1998.74	394.60	2093.66	413.58
80	2211.64	448.84	2307.91	470.53
81	2438.09	507.14	2537.08	530.20
82	2676.74	565.45	2777.09	589.86
83	2922.18	625.12	3022.52	649.52
84	3174.40	684.78	3273.38	709.19
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C3

John Hancock Life Insurance Company (U.S.A.)

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 20 Days

Age	3.5% Simple Inflation		3.5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	385.10	27.12	788.84	84.06
30	385.10	27.12	828.29	88.26
31	385.10	27.12	841.43	89.66
32	385.10	27.12	854.58	91.06
33	385.10	27.12	867.73	92.46
34	385.10	27.12	878.40	93.60
35	394.43	27.78	878.40	93.60
36	424.77	29.91	878.40	93.60
37	439.94	30.98	878.40	93.60
38	455.11	32.05	878.40	93.60
39	485.45	34.19	878.40	93.60
40	500.62	35.25	878.40	93.60
41	517.96	36.48	878.40	93.60
42	550.74	38.78	878.40	93.60
43	552.91	38.94	878.40	93.60
44	552.91	38.94	878.40	93.60
45	558.63	46.09	921.60	103.20
46	575.01	47.44	921.60	103.20
47	605.60	49.97	921.60	103.20
48	636.44	52.51	921.60	103.20
49	653.32	53.90	921.60	103.20
50	656.77	57.20	938.40	108.00
51	679.52	61.20	967.20	115.20
52	701.63	67.22	996.00	122.40
53	708.84	71.50	1027.20	129.60
54	740.98	80.05	1063.20	136.80
55	753.16	84.13	1099.20	146.40
56	777.72	91.50	1128.90	152.43
57	814.84	99.86	1144.61	158.52
58	838.98	106.35	1157.66	165.70
59	869.31	114.49	1188.48	174.25
60	898.47	123.47	1207.64	181.80
61	947.04	136.10	1248.40	191.41
62	990.44	147.08	1296.71	203.20
63	1053.69	161.96	1357.97	218.02
64	1112.44	175.26	1410.42	232.35
65	1173.23	190.06	1462.80	245.46
66	1259.72	209.95	1552.55	265.75
67	1373.67	233.66	1629.54	283.14
68	1480.85	257.21	1687.68	297.60
69	1584.72	280.86	1765.14	318.06
70	1675.80	304.20	1854.00	338.40
71	1771.32	327.12	1945.32	360.18
72	1859.76	347.76	2029.44	379.68
73	1948.86	367.74	2114.10	395.28
74	2046.72	386.88	2205.84	410.28
75	2157.00	411.00	2310.00	432.00
76	2279.52	440.64	2429.28	460.80
77	2416.38	478.86	2564.04	500.94
78	2641.49	539.69	2792.00	566.81
79	2950.66	621.05	3106.60	653.59
80	3293.72	710.54	3455.09	747.16
81	3662.56	805.46	3829.34	846.14
82	4050.37	904.45	4221.23	946.49
83	4450.39	1002.08	4622.60	1045.48
84	4861.26	1101.07	5034.83	1145.82
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C3

John Hancock Life Insurance Company (U.S.A.)

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 100 Days

Age	3.5% Simple Inflation		3.5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	363.41	21.70	728.49	68.97
30	363.41	21.70	764.92	72.42
31	363.41	21.70	777.06	73.57
32	363.41	21.70	789.20	74.72
33	363.41	21.70	801.34	75.87
34	363.41	21.70	811.20	76.80
35	372.20	22.22	811.20	76.80
36	400.84	23.93	811.20	76.80
37	415.15	24.79	811.20	76.80
38	429.47	25.64	811.20	76.80
39	458.10	27.35	811.20	76.80
40	472.41	28.20	811.20	76.80
41	488.78	29.18	811.20	76.80
42	519.71	31.03	811.20	76.80
43	521.76	31.15	811.20	76.80
44	521.76	31.15	811.20	76.80
45	521.76	36.87	844.80	86.40
46	537.06	37.95	844.80	86.40
47	565.63	39.97	844.80	86.40
48	594.43	42.01	844.80	86.40
49	610.20	43.12	844.80	86.40
50	612.28	46.61	856.80	88.80
51	628.87	50.65	878.40	93.60
52	647.01	54.62	904.80	100.80
53	651.64	59.24	931.20	105.60
54	679.40	65.68	960.00	112.80
55	687.06	70.11	988.80	120.00
56	708.11	75.58	1014.58	126.23
57	738.95	81.88	1025.72	130.55
58	758.23	88.62	1035.09	136.20
59	781.99	95.08	1058.91	142.98
60	805.40	102.57	1073.46	149.33
61	844.96	111.53	1105.91	159.51
62	880.59	121.01	1145.88	169.68
63	934.55	132.18	1198.08	180.65
64	983.30	143.90	1241.25	191.59
65	1034.34	157.16	1283.19	203.55
66	1106.86	173.12	1356.73	219.79
67	1202.20	192.20	1421.64	233.64
68	1293.62	211.82	1468.80	247.68
69	1378.26	232.50	1530.78	264.12
70	1450.80	252.00	1603.80	280.80
71	1527.72	269.70	1675.62	297.54
72	1601.04	287.28	1745.52	314.16
73	1671.84	302.94	1812.78	327.24
74	1748.76	318.24	1886.04	338.52
75	1837.50	337.50	1968.00	354.00
76	1935.36	361.44	2063.52	378.72
77	2046.54	393.30	2173.50	412.62
78	2230.62	444.77	2360.80	467.82
79	2482.84	509.86	2617.08	538.33
80	2759.46	581.72	2897.77	612.91
81	3055.07	657.66	3198.80	691.56
82	3365.59	734.95	3512.04	770.21
83	3684.25	812.24	3832.06	848.86
84	4011.05	890.89	4158.85	927.50
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C3

John Hancock Life Insurance Company (U.S.A.)

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years
Elimination Period: 20 Days

Age	3.5% Simple Inflation		3.5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	464.43	37.94	996.00	120.00
30	480.45	39.25	996.00	120.00
31	496.46	40.56	996.00	120.00
32	528.49	43.18	996.00	120.00
33	544.51	44.49	996.00	120.00
34	576.54	47.10	996.00	120.00
35	608.57	49.72	996.00	120.00
36	624.58	51.03	996.00	120.00
37	656.61	53.64	996.00	120.00
38	688.64	56.26	996.00	120.00
39	720.67	58.88	996.00	120.00
40	734.40	60.00	996.00	120.00
41	734.40	60.00	996.00	120.00
42	734.40	60.00	996.00	120.00
43	734.40	60.00	996.00	120.00
44	734.40	60.00	996.00	120.00
45	794.40	76.80	1053.60	134.40
46	794.40	76.80	1053.60	134.40
47	794.40	76.80	1053.60	134.40
48	794.40	76.80	1053.60	134.40
49	794.40	76.80	1053.60	134.40
50	820.80	81.60	1077.60	141.60
51	854.40	91.20	1111.20	148.80
52	892.80	98.40	1149.60	158.40
53	933.60	108.00	1192.80	168.00
54	976.80	120.00	1238.40	177.60
55	1022.40	129.60	1286.40	189.60
56	1070.40	141.60	1334.40	201.60
57	1120.80	153.60	1387.20	213.60
58	1178.40	168.00	1447.20	225.60
59	1243.20	182.40	1516.80	242.40
60	1322.40	201.60	1598.40	261.60
61	1373.58	215.28	1645.02	273.78
62	1429.56	230.28	1698.60	289.56
63	1489.62	246.42	1756.02	304.14
64	1550.88	263.52	1814.40	319.68
65	1614.90	281.40	1875.30	336.00
66	1678.92	297.84	1938.00	352.92
67	1742.40	314.82	1999.80	368.28
68	1824.00	336.00	2077.44	387.84
69	1930.68	362.70	2183.64	412.92
70	2052.00	392.40	2302.20	441.00
71	2178.48	422.82	2423.82	469.80
72	2294.88	448.56	2536.80	493.92
73	2410.56	473.04	2647.08	513.54
74	2539.68	497.64	2769.00	533.52
75	2683.50	528.00	2907.00	559.50
76	2848.32	568.80	3067.20	597.60
77	3034.62	619.62	3254.04	654.12
78	3337.12	702.41	3564.92	745.80
79	3747.98	810.89	3989.35	862.42
80	4203.60	931.57	4457.17	989.88
81	4693.12	1057.68	4958.89	1121.41
82	5205.68	1187.86	5482.31	1255.66
83	5731.81	1318.03	6016.57	1388.54
84	6270.14	1448.21	6561.68	1521.43
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C3

John Hancock Life Insurance Company (U.S.A.)

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years
Elimination Period: 100 Days

Age	3.5% Simple Inflation		3.5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	437.11	31.87	914.40	100.80
30	452.19	32.97	914.40	100.80
31	467.26	34.07	914.40	100.80
32	497.40	36.27	914.40	100.80
33	512.48	37.37	914.40	100.80
34	542.62	39.57	914.40	100.80
35	572.77	41.76	914.40	100.80
36	587.84	42.86	914.40	100.80
37	617.99	45.06	914.40	100.80
38	648.13	47.26	914.40	100.80
39	678.28	49.46	914.40	100.80
40	691.20	50.40	914.40	100.80
41	691.20	50.40	914.40	100.80
42	691.20	50.40	914.40	100.80
43	691.20	50.40	914.40	100.80
44	691.20	50.40	914.40	100.80
45	741.60	62.40	960.00	112.80
46	741.60	62.40	960.00	112.80
47	741.60	62.40	960.00	112.80
48	741.60	62.40	960.00	112.80
49	741.60	62.40	960.00	112.80
50	760.80	67.20	979.20	117.60
51	789.60	74.40	1008.00	124.80
52	820.80	81.60	1041.60	132.00
53	854.40	91.20	1077.60	141.60
54	890.40	98.40	1116.00	148.80
55	931.20	108.00	1154.40	158.40
56	972.00	117.60	1197.60	168.00
57	1012.80	127.20	1243.20	180.00
58	1060.80	139.20	1293.60	189.60
59	1118.40	153.60	1351.20	204.00
60	1183.20	168.00	1420.80	218.40
61	1223.82	180.18	1460.16	231.66
62	1269.96	193.80	1502.52	243.96
63	1318.68	206.46	1549.56	255.30
64	1369.44	220.32	1596.24	270.00
65	1421.70	235.20	1646.40	283.50
66	1474.92	250.92	1697.28	295.80
67	1526.58	265.32	1748.34	310.86
68	1593.60	282.24	1814.40	326.40
69	1681.44	305.04	1899.06	347.82
70	1782.00	329.40	1996.20	370.80
71	1884.42	353.22	2096.70	393.24
72	1980.72	376.32	2190.72	414.96
73	2073.60	395.28	2277.72	430.92
74	2176.20	413.40	2374.32	443.04
75	2290.50	438.00	2484.00	463.50
76	2423.52	470.88	2613.60	495.36
77	2577.84	514.74	2768.28	546.48
78	2828.62	584.44	3025.24	625.12
79	3162.19	673.93	3371.02	720.04
80	3529.67	768.85	3747.98	821.74
81	3920.20	869.20	4148.00	924.79
82	4325.64	970.90	4562.94	1029.20
83	4740.58	1071.24	4983.30	1132.26
84	5162.29	1172.94	5409.08	1235.32
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C3

John Hancock Life Insurance Company (U.S.A.)

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime
Elimination Period: 20 Days

Age	3.5% Simple Inflation		3.5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	505.34	52.52	1269.60	184.80
30	539.03	56.02	1269.60	184.80
31	572.72	59.52	1269.60	184.80
32	589.57	61.28	1269.60	184.80
33	623.26	64.78	1269.60	184.80
34	656.95	68.28	1269.60	184.80
35	673.79	70.03	1269.60	184.80
36	707.48	73.53	1269.60	184.80
37	741.17	77.03	1269.60	184.80
38	774.86	80.53	1269.60	184.80
39	825.39	85.79	1269.60	184.80
40	854.40	88.80	1269.60	184.80
41	854.40	88.80	1269.60	184.80
42	854.40	88.80	1269.60	184.80
43	854.40	88.80	1269.60	184.80
44	854.40	88.80	1269.60	184.80
45	950.40	112.80	1365.60	208.80
46	950.40	112.80	1365.60	208.80
47	950.40	112.80	1365.60	208.80
48	950.40	112.80	1365.60	208.80
49	950.40	112.80	1365.60	208.80
50	988.80	122.40	1404.00	216.00
51	1039.20	134.40	1459.20	230.40
52	1096.80	146.40	1516.80	242.40
53	1154.40	160.80	1581.60	256.80
54	1219.20	177.60	1651.20	273.60
55	1286.40	192.00	1723.20	290.40
56	1356.00	208.80	1800.00	307.20
57	1413.18	225.25	1879.20	326.40
58	1475.75	241.27	1968.00	348.00
59	1532.19	256.13	2073.60	372.00
60	1609.23	276.06	2162.16	392.26
61	1692.60	297.53	2239.86	412.91
62	1780.61	319.04	2312.29	432.02
63	1851.82	339.92	2398.69	455.34
64	1950.16	363.11	2487.66	476.36
65	2062.37	391.21	2583.85	500.70
66	2193.30	422.78	2704.99	530.07
67	2324.90	454.79	2823.48	558.36
68	2467.20	487.68	2943.36	587.52
69	2622.60	526.38	3102.48	624.96
70	2797.20	567.00	3279.60	664.20
71	2973.66	609.00	3459.12	704.70
72	3141.60	645.12	3627.12	740.88
73	3304.80	678.78	3789.18	769.50
74	3485.04	712.92	3967.08	795.60
75	3688.50	754.50	4171.50	832.50
76	3919.68	809.28	4407.84	887.04
77	4182.78	881.82	4685.10	970.14
78	4611.76	998.02	5148.73	1106.50
79	5197.55	1153.96	5786.05	1284.13
80	5851.14	1327.52	6496.60	1478.04
81	6554.90	1511.94	7261.38	1682.80
82	7292.57	1700.42	8058.71	1888.91
83	8049.22	1888.91	8872.31	2093.66
84	8824.85	2078.75	9704.89	2297.06
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C3

John Hancock Life Insurance Company (U.S.A.)

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime
Elimination Period: 100 Days

Age	3.5% Simple Inflation		3.5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	471.28	44.00	1154.40	158.40
30	502.69	46.94	1154.40	158.40
31	534.11	49.87	1154.40	158.40
32	549.82	51.34	1154.40	158.40
33	581.24	54.27	1154.40	158.40
34	612.66	57.21	1154.40	158.40
35	628.37	58.67	1154.40	158.40
36	659.79	61.61	1154.40	158.40
37	691.20	64.54	1154.40	158.40
38	722.62	67.47	1154.40	158.40
39	769.75	71.87	1154.40	158.40
40	796.80	74.40	1154.40	158.40
41	796.80	74.40	1154.40	158.40
42	796.80	74.40	1154.40	158.40
43	796.80	74.40	1154.40	158.40
44	796.80	74.40	1154.40	158.40
45	876.00	96.00	1236.00	177.60
46	876.00	96.00	1236.00	177.60
47	876.00	96.00	1236.00	177.60
48	876.00	96.00	1236.00	177.60
49	876.00	96.00	1236.00	177.60
50	909.60	103.20	1267.20	184.80
51	952.80	112.80	1312.80	194.40
52	998.40	124.80	1363.20	206.40
53	1048.80	136.80	1418.40	220.80
54	1104.00	148.80	1476.00	232.80
55	1161.60	163.20	1538.40	247.20
56	1221.60	177.60	1603.20	261.60
57	1268.54	189.69	1672.80	278.40
58	1321.15	203.79	1749.60	297.60
59	1367.53	217.25	1838.40	316.80
60	1429.68	233.42	1911.68	335.55
61	1500.86	251.25	1976.89	352.93
62	1573.66	271.62	2036.96	369.34
63	1632.86	287.78	2106.75	387.80
64	1713.53	308.03	2180.68	406.49
65	1807.58	331.02	2260.36	426.52
66	1919.38	357.28	2363.07	451.17
67	2030.85	384.22	2463.12	475.20
68	2148.48	412.80	2563.20	499.20
69	2276.64	444.54	2693.28	530.10
70	2419.20	478.80	2838.60	563.40
71	2564.76	511.56	2985.84	596.82
72	2703.12	542.64	3123.12	626.64
73	2833.38	568.62	3252.96	646.38
74	2974.92	594.36	3389.88	663.00
75	3135.00	625.50	3547.50	687.00
76	3320.64	671.04	3736.80	734.40
77	3536.94	734.16	3967.50	811.44
78	3889.01	832.58	4348.69	931.57
79	4358.18	958.69	4859.90	1075.31
80	4872.11	1094.29	5418.58	1225.82
81	5418.58	1235.32	6009.79	1380.41
82	5986.74	1379.05	6621.35	1534.99
83	6564.40	1521.43	7239.68	1688.22
84	7151.54	1663.81	7864.80	1840.09
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C4

John Hancock Life Insurance Company (U.S.A.)

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years
Elimination Period: 20 Days

Age	1.6% Simple Inflation				1.6% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	362.05	21.70	97.63	24.41	450.19	42.04	151.87	37.97
30	362.05	21.70	97.63	24.41	450.19	42.04	151.87	37.97
31	362.05	21.70	97.63	24.41	450.19	42.04	151.87	37.97
32	362.05	21.70	97.63	24.41	450.19	42.04	151.87	37.97
33	362.05	21.70	97.63	24.41	450.19	42.04	151.87	37.97
34	362.05	21.70	97.63	24.41	450.19	42.04	151.87	37.97
35	362.05	21.70	97.63	24.41	450.19	42.04	151.87	37.97
36	362.05	21.70	97.63	24.41	450.19	42.04	151.87	37.97
37	362.05	21.70	97.63	24.41	450.19	42.04	151.87	37.97
38	362.05	21.70	97.63	24.41	450.19	42.04	151.87	37.97
39	362.05	21.70	97.63	24.41	450.19	42.04	151.87	37.97
40	362.05	21.70	97.63	24.41	450.19	42.04	151.87	37.97
41	362.05	21.70	97.63	24.41	450.19	42.04	151.87	37.97
42	362.05	21.70	97.63	24.41	450.19	42.04	151.87	37.97
43	362.05	21.70	97.63	24.41	450.19	42.04	151.87	37.97
44	362.05	21.70	97.63	24.41	450.19	42.04	151.87	37.97
45	382.39	27.12	130.18	32.54	469.18	46.10	178.99	44.75
46	382.39	27.12	130.18	32.54	469.18	46.10	178.99	44.75
47	382.39	27.12	130.18	32.54	469.18	46.10	178.99	44.75
48	382.39	27.12	130.18	32.54	469.18	46.10	178.99	44.75
49	382.39	27.12	130.18	32.54	469.18	46.10	178.99	44.75
50	390.53	28.48	141.02	35.26	475.96	48.82	195.26	48.82
51	402.73	32.54	151.87	37.97	488.16	51.53	200.69	50.17
52	416.29	35.26	162.72	40.68	501.72	54.24	211.54	52.88
53	429.85	37.97	173.57	43.39	515.28	58.31	222.38	55.60
54	444.77	42.04	178.99	44.75	531.55	61.02	227.81	56.95
55	461.04	46.10	189.84	47.46	547.82	65.09	238.66	59.66
56	477.31	50.17	200.69	50.17	565.45	69.16	249.50	62.38
57	494.94	54.24	211.54	52.88	583.08	73.22	260.35	65.09
58	515.28	58.31	227.81	56.95	603.42	78.65	271.20	67.80
59	538.33	63.73	238.66	59.66	627.83	84.07	287.47	71.87
60	565.45	70.51	249.50	62.38	654.95	89.50	298.32	74.58
61	596.64	77.29	265.78	66.44	686.14	96.28	314.59	78.65
62	629.18	85.43	282.05	70.51	721.39	104.41	330.86	82.72
63	667.15	93.56	298.32	74.58	758.00	112.55	347.14	86.78
64	706.48	103.06	314.59	78.65	800.04	122.04	363.41	90.85
65	749.87	112.55	336.29	84.07	843.43	131.53	379.68	94.92
66	794.62	122.04	352.56	88.14	890.89	142.38	401.38	100.34
67	843.43	132.89	374.26	93.56	941.06	153.23	417.65	104.41
68	901.74	146.45	395.95	98.99	1000.73	166.79	439.34	109.84
69	976.32	162.72	423.07	105.77	1075.31	183.06	466.46	116.62
70	1061.75	181.70	450.19	112.55	1162.09	202.04	493.58	123.40
71	1155.31	202.04	482.74	120.68	1257.01	221.03	526.13	131.53
72	1251.59	222.38	515.28	128.82	1354.64	241.37	558.67	139.67
73	1354.64	244.08	547.82	136.96	1457.70	260.35	591.22	147.80
74	1472.62	267.13	585.79	146.45	1575.67	282.05	629.18	157.30
75	1608.22	294.25	634.61	158.65	1709.92	307.81	678.00	169.50
76	1762.80	328.15	683.42	170.86	1865.86	341.71	726.82	181.70
77	1940.44	371.54	737.66	184.42	2044.85	386.46	781.06	195.26
78	2147.90	424.43	802.75	200.69	2255.03	443.41	846.14	211.54
79	2385.20	486.80	878.69	219.67	2496.40	508.50	922.08	230.52
80	2648.27	554.60	960.05	240.01	2762.17	580.37	1003.44	250.86
81	2930.32	627.83	1046.83	261.71	3046.93	654.95	1090.22	272.56
82	3228.64	702.41	1139.04	284.76	3345.25	730.88	1182.43	295.61
83	3535.09	776.99	1236.67	309.17	3651.71	806.82	1280.06	320.02
84	3851.04	852.92	1339.73	334.93	3966.30	882.76	1383.12	345.78
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C4

John Hancock Life Insurance Company (U.S.A.)

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years
Elimination Period: 100 Days

Age	1.6% Simple Inflation				1.6% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	344.42	17.63	70.51	17.63	416.29	33.90	108.48	27.12
30	344.42	17.63	70.51	17.63	416.29	33.90	108.48	27.12
31	344.42	17.63	70.51	17.63	416.29	33.90	108.48	27.12
32	344.42	17.63	70.51	17.63	416.29	33.90	108.48	27.12
33	344.42	17.63	70.51	17.63	416.29	33.90	108.48	27.12
34	344.42	17.63	70.51	17.63	416.29	33.90	108.48	27.12
35	344.42	17.63	70.51	17.63	416.29	33.90	108.48	27.12
36	344.42	17.63	70.51	17.63	416.29	33.90	108.48	27.12
37	344.42	17.63	70.51	17.63	416.29	33.90	108.48	27.12
38	344.42	17.63	70.51	17.63	416.29	33.90	108.48	27.12
39	344.42	17.63	70.51	17.63	416.29	33.90	108.48	27.12
40	344.42	17.63	70.51	17.63	416.29	33.90	108.48	27.12
41	344.42	17.63	70.51	17.63	416.29	33.90	108.48	27.12
42	344.42	17.63	70.51	17.63	416.29	33.90	108.48	27.12
43	344.42	17.63	70.51	17.63	416.29	33.90	108.48	27.12
44	344.42	17.63	70.51	17.63	416.29	33.90	108.48	27.12
45	359.34	21.70	92.21	23.05	431.21	37.97	130.18	32.54
46	359.34	21.70	92.21	23.05	431.21	37.97	130.18	32.54
47	359.34	21.70	92.21	23.05	431.21	37.97	130.18	32.54
48	359.34	21.70	92.21	23.05	431.21	37.97	130.18	32.54
49	359.34	21.70	92.21	23.05	431.21	37.97	130.18	32.54
50	366.12	23.05	103.06	25.76	436.63	39.32	135.60	33.90
51	375.61	25.76	108.48	27.12	446.12	42.04	146.45	36.61
52	386.46	28.48	113.90	28.48	456.97	44.75	151.87	37.97
53	397.31	31.19	119.33	29.83	469.18	47.46	157.30	39.32
54	409.51	33.90	130.18	32.54	481.38	50.17	162.72	40.68
55	423.07	36.61	135.60	33.90	494.94	52.88	173.57	43.39
56	436.63	40.68	141.02	35.26	508.50	55.60	178.99	44.75
57	451.55	43.39	151.87	37.97	523.42	59.66	189.84	47.46
58	467.82	47.46	162.72	40.68	541.04	63.73	195.26	48.82
59	486.80	51.53	168.14	42.04	560.03	67.80	206.11	51.53
60	508.50	56.95	178.99	44.75	583.08	73.22	216.96	54.24
61	534.26	62.38	189.84	47.46	608.84	78.65	227.81	56.95
62	561.38	69.16	200.69	50.17	637.32	85.43	238.66	59.66
63	592.57	75.94	216.96	54.24	668.51	92.21	249.50	62.38
64	625.12	82.72	227.81	56.95	702.41	98.99	265.78	66.44
65	660.37	90.85	244.08	61.02	739.02	107.12	276.62	69.16
66	698.34	98.99	254.93	63.73	778.34	116.62	292.90	73.22
67	739.02	108.48	271.20	67.80	820.38	124.75	309.17	77.29
68	786.48	119.33	287.47	71.87	869.20	135.60	325.44	81.36
69	847.50	132.89	309.17	77.29	931.57	149.16	347.14	86.78
70	918.01	147.80	330.86	82.72	1003.44	164.08	368.83	92.21
71	995.30	164.08	357.98	89.50	1080.73	180.35	390.53	97.63
72	1073.95	180.35	379.68	94.92	1160.74	196.62	417.65	104.41
73	1159.38	197.98	406.80	101.70	1246.16	212.89	444.77	111.19
74	1255.66	216.96	439.34	109.84	1342.44	229.16	477.31	119.33
75	1365.49	238.66	477.31	119.33	1452.28	249.50	509.86	127.46
76	1492.96	265.78	515.28	128.82	1579.74	277.98	547.82	136.96
77	1638.05	301.03	558.67	139.67	1727.54	314.59	591.22	147.80
78	1806.19	344.42	607.49	151.87	1898.40	362.05	645.46	161.36
79	1998.74	394.60	667.15	166.79	2093.66	413.58	705.12	176.28
80	2211.64	448.84	732.24	183.06	2307.91	470.53	764.78	191.20
81	2438.09	507.14	802.75	200.69	2537.08	530.20	835.30	208.82
82	2676.74	565.45	873.26	218.32	2777.09	589.86	911.23	227.81
83	2922.18	625.12	949.20	237.30	3022.52	649.52	981.74	245.44
84	3174.40	684.78	1025.14	256.28	3273.38	709.19	1063.10	265.78
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C4

John Hancock Life Insurance Company (U.S.A.)

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 20 Days

Age	1.6% Simple Inflation				1.6% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	385.10	27.12	108.48	27.12	496.30	52.88	168.14	42.04
30	385.10	27.12	108.48	27.12	496.30	52.88	168.14	42.04
31	385.10	27.12	108.48	27.12	496.30	52.88	168.14	42.04
32	385.10	27.12	108.48	27.12	496.30	52.88	168.14	42.04
33	385.10	27.12	108.48	27.12	496.30	52.88	168.14	42.04
34	385.10	27.12	108.48	27.12	496.30	52.88	168.14	42.04
35	385.10	27.12	108.48	27.12	496.30	52.88	168.14	42.04
36	385.10	27.12	108.48	27.12	496.30	52.88	168.14	42.04
37	385.10	27.12	108.48	27.12	496.30	52.88	168.14	42.04
38	385.10	27.12	108.48	27.12	496.30	52.88	168.14	42.04
39	385.10	27.12	108.48	27.12	496.30	52.88	168.14	42.04
40	385.10	27.12	108.48	27.12	496.30	52.88	168.14	42.04
41	385.10	27.12	108.48	27.12	496.30	52.88	168.14	42.04
42	385.10	27.12	108.48	27.12	496.30	52.88	168.14	42.04
43	385.10	27.12	108.48	27.12	496.30	52.88	168.14	42.04
44	385.10	27.12	108.48	27.12	496.30	52.88	168.14	42.04
45	410.87	33.90	141.02	35.26	520.70	58.31	200.69	50.17
46	410.87	33.90	141.02	35.26	520.70	58.31	200.69	50.17
47	410.87	33.90	141.02	35.26	520.70	58.31	200.69	50.17
48	410.87	33.90	141.02	35.26	520.70	58.31	200.69	50.17
49	410.87	33.90	141.02	35.26	520.70	58.31	200.69	50.17
50	420.36	36.61	157.30	39.32	530.20	61.02	211.54	52.88
51	436.63	39.32	168.14	42.04	546.47	65.09	222.38	55.60
52	452.90	43.39	178.99	44.75	562.74	69.16	233.23	58.31
53	470.53	47.46	184.42	46.10	580.37	73.22	244.08	61.02
54	489.52	52.88	195.26	48.82	600.71	77.29	254.93	63.73
55	509.86	56.95	211.54	52.88	621.05	82.72	265.78	66.44
56	530.20	62.38	222.38	55.60	642.74	86.78	276.62	69.16
57	553.25	67.80	233.23	58.31	665.80	92.21	287.47	71.87
58	577.66	73.22	244.08	61.02	691.56	98.99	298.32	74.58
59	607.49	80.00	260.35	65.09	721.39	105.77	314.59	78.65
60	641.39	88.14	276.62	69.16	756.65	113.90	330.86	82.72
61	679.36	97.63	292.90	73.22	795.97	122.04	347.14	86.78
62	721.39	107.12	309.17	77.29	839.36	131.53	363.41	90.85
63	767.50	117.97	325.44	81.36	886.82	142.38	379.68	94.92
64	817.67	128.82	347.14	86.78	938.35	154.58	401.38	100.34
65	870.55	141.02	368.83	92.21	993.95	166.79	417.65	104.41
66	927.50	154.58	385.10	96.28	1053.61	180.35	439.34	109.84
67	988.52	168.14	406.80	101.70	1115.99	193.91	461.04	115.26
68	1061.75	184.42	433.92	108.48	1191.92	210.18	482.74	120.68
69	1155.31	204.76	461.04	115.26	1286.84	231.88	515.28	128.82
70	1262.44	229.16	493.58	123.40	1396.68	254.93	547.82	136.96
71	1380.41	254.93	526.13	131.53	1516.01	280.69	580.37	145.09
72	1501.09	280.69	564.10	141.02	1638.05	306.46	612.91	153.23
73	1631.27	307.81	602.06	150.52	1769.58	330.86	650.88	162.72
74	1779.07	336.29	645.46	161.36	1917.38	356.63	694.27	173.57
75	1949.93	371.54	694.27	173.57	2088.24	390.53	743.09	185.77
76	2146.55	414.94	748.51	187.13	2287.57	433.92	797.33	199.33
77	2374.36	470.53	808.18	202.04	2519.45	492.23	862.42	215.60
78	2641.49	539.69	884.11	221.03	2792.00	566.81	932.93	233.23
79	2950.66	621.05	965.47	241.37	3106.60	653.59	1014.29	253.57
80	3293.72	710.54	1057.68	264.42	3455.09	747.16	1106.50	276.62
81	3662.56	805.46	1155.31	288.83	3829.34	846.14	1209.55	302.39
82	4050.37	904.45	1258.37	314.59	4221.23	946.49	1312.61	328.15
83	4450.39	1002.08	1366.85	341.71	4622.60	1045.48	1421.09	355.27
84	4861.26	1101.07	1480.75	370.19	5034.83	1145.82	1534.99	383.75
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C4

John Hancock Life Insurance Company (U.S.A.)

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 100 Days

Age	1.6% Simple Inflation				1.6% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	363.41	21.70	75.94	18.98	458.33	43.39	124.75	31.19
30	363.41	21.70	75.94	18.98	458.33	43.39	124.75	31.19
31	363.41	21.70	75.94	18.98	458.33	43.39	124.75	31.19
32	363.41	21.70	75.94	18.98	458.33	43.39	124.75	31.19
33	363.41	21.70	75.94	18.98	458.33	43.39	124.75	31.19
34	363.41	21.70	75.94	18.98	458.33	43.39	124.75	31.19
35	363.41	21.70	75.94	18.98	458.33	43.39	124.75	31.19
36	363.41	21.70	75.94	18.98	458.33	43.39	124.75	31.19
37	363.41	21.70	75.94	18.98	458.33	43.39	124.75	31.19
38	363.41	21.70	75.94	18.98	458.33	43.39	124.75	31.19
39	363.41	21.70	75.94	18.98	458.33	43.39	124.75	31.19
40	363.41	21.70	75.94	18.98	458.33	43.39	124.75	31.19
41	363.41	21.70	75.94	18.98	458.33	43.39	124.75	31.19
42	363.41	21.70	75.94	18.98	458.33	43.39	124.75	31.19
43	363.41	21.70	75.94	18.98	458.33	43.39	124.75	31.19
44	363.41	21.70	75.94	18.98	458.33	43.39	124.75	31.19
45	383.75	27.12	103.06	25.76	477.31	48.82	146.45	36.61
46	383.75	27.12	103.06	25.76	477.31	48.82	146.45	36.61
47	383.75	27.12	103.06	25.76	477.31	48.82	146.45	36.61
48	383.75	27.12	103.06	25.76	477.31	48.82	146.45	36.61
49	383.75	27.12	103.06	25.76	477.31	48.82	146.45	36.61
50	391.88	29.83	113.90	28.48	484.09	50.17	157.30	39.32
51	404.09	32.54	119.33	29.83	496.30	52.88	162.72	40.68
52	417.65	35.26	124.75	31.19	511.21	56.95	168.14	42.04
53	432.56	39.32	135.60	33.90	526.13	59.66	178.99	44.75
54	448.84	43.39	141.02	35.26	542.40	63.73	184.42	46.10
55	465.11	47.46	151.87	37.97	558.67	67.80	195.26	48.82
56	482.74	51.53	162.72	40.68	577.66	71.87	200.69	50.17
57	501.72	55.60	168.14	42.04	596.64	75.94	211.54	52.88
58	522.06	61.02	178.99	44.75	618.34	81.36	222.38	55.60
59	546.47	66.44	189.84	47.46	642.74	86.78	233.23	58.31
60	574.94	73.22	200.69	50.17	672.58	93.56	244.08	61.02
61	606.13	80.00	216.96	54.24	705.12	101.70	254.93	63.73
62	641.39	88.14	227.81	56.95	741.73	109.84	271.20	67.80
63	680.71	96.28	244.08	61.02	782.41	117.97	282.05	70.51
64	722.75	105.77	254.93	63.73	825.80	127.46	298.32	74.58
65	767.50	116.62	271.20	67.80	871.91	138.31	314.59	78.65
66	814.96	127.46	287.47	71.87	920.72	149.16	330.86	82.72
67	865.13	138.31	303.74	75.94	973.61	160.01	347.14	86.78
68	927.50	151.87	325.44	81.36	1037.34	174.92	368.83	92.21
69	1004.80	169.50	347.14	86.78	1115.99	192.55	390.53	97.63
70	1092.94	189.84	374.26	93.56	1208.20	211.54	417.65	104.41
71	1190.57	210.18	401.38	100.34	1305.83	231.88	444.77	111.19
72	1292.27	231.88	428.50	107.12	1408.88	253.57	471.89	117.97
73	1399.39	253.57	461.04	115.26	1517.36	273.91	499.01	124.75
74	1520.08	276.62	493.58	123.40	1639.40	294.25	536.98	134.24
75	1661.10	305.10	531.55	132.89	1779.07	320.02	574.94	143.74
76	1822.46	340.36	580.37	145.09	1943.15	356.63	618.34	154.58
77	2010.95	386.46	629.18	157.30	2135.70	405.44	672.58	168.14
78	2230.62	444.77	688.85	172.21	2360.80	467.82	726.82	181.70
79	2482.84	509.86	753.94	188.48	2617.08	538.33	797.33	199.33
80	2759.46	581.72	824.45	206.11	2897.77	612.91	867.84	216.96
81	3055.07	657.66	905.81	226.45	3198.80	691.56	949.20	237.30
82	3365.59	734.95	987.17	246.79	3512.04	770.21	1035.98	259.00
83	3684.25	812.24	1073.95	268.49	3832.06	848.86	1122.77	280.69
84	4011.05	890.89	1166.16	291.54	4158.85	927.50	1209.55	302.39
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C4

John Hancock Life Insurance Company (U.S.A.)

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years
Elimination Period: 20 Days

Age	1.6% Simple Inflation				1.6% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	414.94	33.90	113.90	28.48	562.74	67.80	184.42	46.10
30	414.94	33.90	113.90	28.48	562.74	67.80	184.42	46.10
31	414.94	33.90	113.90	28.48	562.74	67.80	184.42	46.10
32	414.94	33.90	113.90	28.48	562.74	67.80	184.42	46.10
33	414.94	33.90	113.90	28.48	562.74	67.80	184.42	46.10
34	414.94	33.90	113.90	28.48	562.74	67.80	184.42	46.10
35	414.94	33.90	113.90	28.48	562.74	67.80	184.42	46.10
36	414.94	33.90	113.90	28.48	562.74	67.80	184.42	46.10
37	414.94	33.90	113.90	28.48	562.74	67.80	184.42	46.10
38	414.94	33.90	113.90	28.48	562.74	67.80	184.42	46.10
39	414.94	33.90	113.90	28.48	562.74	67.80	184.42	46.10
40	414.94	33.90	113.90	28.48	562.74	67.80	184.42	46.10
41	414.94	33.90	113.90	28.48	562.74	67.80	184.42	46.10
42	414.94	33.90	113.90	28.48	562.74	67.80	184.42	46.10
43	414.94	33.90	113.90	28.48	562.74	67.80	184.42	46.10
44	414.94	33.90	113.90	28.48	562.74	67.80	184.42	46.10
45	448.84	43.39	151.87	37.97	595.28	75.94	216.96	54.24
46	448.84	43.39	151.87	37.97	595.28	75.94	216.96	54.24
47	448.84	43.39	151.87	37.97	595.28	75.94	216.96	54.24
48	448.84	43.39	151.87	37.97	595.28	75.94	216.96	54.24
49	448.84	43.39	151.87	37.97	595.28	75.94	216.96	54.24
50	463.75	46.10	168.14	42.04	608.84	80.00	233.23	58.31
51	482.74	51.53	178.99	44.75	627.83	84.07	238.66	59.66
52	504.43	55.60	189.84	47.46	649.52	89.50	249.50	62.38
53	527.48	61.02	200.69	50.17	673.93	94.92	260.35	65.09
54	551.89	67.80	211.54	52.88	699.70	100.34	271.20	67.80
55	577.66	73.22	222.38	55.60	726.82	107.12	287.47	71.87
56	604.78	80.00	233.23	58.31	753.94	113.90	298.32	74.58
57	633.25	86.78	249.50	62.38	783.77	120.68	309.17	77.29
58	665.80	94.92	260.35	65.09	817.67	127.46	325.44	81.36
59	702.41	103.06	276.62	69.16	856.99	136.96	341.71	85.43
60	747.16	113.90	292.90	73.22	903.10	147.80	357.98	89.50
61	795.97	124.75	309.17	77.29	953.27	158.65	374.26	93.56
62	850.21	136.96	330.86	82.72	1010.22	172.21	390.53	97.63
63	909.88	150.52	347.14	86.78	1072.60	185.77	412.22	103.06
64	973.61	165.43	368.83	92.21	1139.04	200.69	433.92	108.48
65	1042.76	181.70	390.53	97.63	1210.91	216.96	455.62	113.90
66	1115.99	197.98	412.22	103.06	1288.20	234.59	477.31	119.33
67	1193.28	215.60	439.34	109.84	1369.56	252.22	499.01	124.75
68	1288.20	237.30	461.04	115.26	1467.19	273.91	526.13	131.53
69	1407.53	264.42	493.58	123.40	1591.94	301.03	553.25	138.31
70	1545.84	295.61	526.13	131.53	1734.32	332.22	591.22	147.80
71	1697.71	329.51	564.10	141.02	1888.91	366.12	623.76	155.94
72	1852.30	362.05	602.06	150.52	2047.56	398.66	661.73	165.43
73	2017.73	395.95	640.03	160.01	2215.70	429.85	705.12	176.28
74	2207.57	432.56	688.85	172.21	2406.90	463.75	748.51	187.13
75	2425.88	477.31	743.09	185.77	2627.93	505.79	802.75	200.69
76	2682.17	535.62	802.75	200.69	2888.28	562.74	862.42	215.60
77	2981.84	608.84	867.84	216.96	3197.45	642.74	932.93	233.23
78	3337.12	702.41	943.78	235.94	3564.92	745.80	1008.86	252.22
79	3747.98	810.89	1035.98	259.00	3989.35	862.42	1101.07	275.27
80	4203.60	931.57	1139.04	284.76	4457.17	989.88	1204.13	301.03
81	4693.12	1057.68	1247.52	311.88	4958.89	1121.41	1312.61	328.15
82	5205.68	1187.86	1361.42	340.36	5482.31	1255.66	1431.94	357.98
83	5731.81	1318.03	1480.75	370.19	6016.57	1388.54	1551.26	387.82
84	6270.14	1448.21	1605.50	401.38	6561.68	1521.43	1676.02	419.00
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C4

John Hancock Life Insurance Company (U.S.A.)

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years
Elimination Period: 100 Days

Age	1.6% Simple Inflation				1.6% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	390.53	28.48	86.78	21.70	516.64	56.95	135.60	33.90
30	390.53	28.48	86.78	21.70	516.64	56.95	135.60	33.90
31	390.53	28.48	86.78	21.70	516.64	56.95	135.60	33.90
32	390.53	28.48	86.78	21.70	516.64	56.95	135.60	33.90
33	390.53	28.48	86.78	21.70	516.64	56.95	135.60	33.90
34	390.53	28.48	86.78	21.70	516.64	56.95	135.60	33.90
35	390.53	28.48	86.78	21.70	516.64	56.95	135.60	33.90
36	390.53	28.48	86.78	21.70	516.64	56.95	135.60	33.90
37	390.53	28.48	86.78	21.70	516.64	56.95	135.60	33.90
38	390.53	28.48	86.78	21.70	516.64	56.95	135.60	33.90
39	390.53	28.48	86.78	21.70	516.64	56.95	135.60	33.90
40	390.53	28.48	86.78	21.70	516.64	56.95	135.60	33.90
41	390.53	28.48	86.78	21.70	516.64	56.95	135.60	33.90
42	390.53	28.48	86.78	21.70	516.64	56.95	135.60	33.90
43	390.53	28.48	86.78	21.70	516.64	56.95	135.60	33.90
44	390.53	28.48	86.78	21.70	516.64	56.95	135.60	33.90
45	419.00	35.26	113.90	28.48	542.40	63.73	162.72	40.68
46	419.00	35.26	113.90	28.48	542.40	63.73	162.72	40.68
47	419.00	35.26	113.90	28.48	542.40	63.73	162.72	40.68
48	419.00	35.26	113.90	28.48	542.40	63.73	162.72	40.68
49	419.00	35.26	113.90	28.48	542.40	63.73	162.72	40.68
50	429.85	37.97	119.33	29.83	553.25	66.44	173.57	43.39
51	446.12	42.04	130.18	32.54	569.52	70.51	178.99	44.75
52	463.75	46.10	135.60	33.90	588.50	74.58	189.84	47.46
53	482.74	51.53	146.45	36.61	608.84	80.00	195.26	48.82
54	503.08	55.60	157.30	39.32	630.54	84.07	206.11	51.53
55	526.13	61.02	162.72	40.68	652.24	89.50	216.96	54.24
56	549.18	66.44	173.57	43.39	676.64	94.92	222.38	55.60
57	572.23	71.87	184.42	46.10	702.41	101.70	233.23	58.31
58	599.35	78.65	195.26	48.82	730.88	107.12	244.08	61.02
59	631.90	86.78	206.11	51.53	763.43	115.26	254.93	63.73
60	668.51	94.92	216.96	54.24	802.75	123.40	271.20	67.80
61	709.19	104.41	233.23	58.31	846.14	134.24	282.05	70.51
62	755.29	115.26	249.50	62.38	893.60	145.09	298.32	74.58
63	805.46	126.11	265.78	66.44	946.49	155.94	314.59	78.65
64	859.70	138.31	282.05	70.51	1002.08	169.50	330.86	82.72
65	918.01	151.87	298.32	74.58	1063.10	183.06	347.14	86.78
66	980.39	166.79	314.59	78.65	1128.19	196.62	363.41	90.85
67	1045.48	181.70	330.86	82.72	1197.35	212.89	385.10	96.28
68	1125.48	199.33	352.56	88.14	1281.42	230.52	406.80	101.70
69	1225.82	222.38	379.68	94.92	1384.48	253.57	428.50	107.12
70	1342.44	248.15	406.80	101.70	1503.80	279.34	455.62	113.90
71	1468.55	275.27	433.92	108.48	1633.98	306.46	488.16	122.04
72	1598.72	303.74	466.46	116.62	1768.22	334.93	520.70	130.18
73	1735.68	330.86	499.01	124.75	1906.54	360.70	553.25	138.31
74	1891.62	359.34	536.98	134.24	2063.83	385.10	591.22	147.80
75	2070.61	395.95	580.37	145.09	2245.54	419.00	634.61	158.65
76	2282.15	443.41	634.61	158.65	2461.14	466.46	683.42	170.86
77	2533.01	505.79	688.85	172.21	2720.14	536.98	743.09	185.77
78	2828.62	584.44	753.94	188.48	3025.24	625.12	808.18	202.04
79	3162.19	673.93	824.45	206.11	3371.02	720.04	884.11	221.03
80	3529.67	768.85	911.23	227.81	3747.98	821.74	965.47	241.37
81	3920.20	869.20	998.02	249.50	4148.00	924.79	1057.68	264.42
82	4325.64	970.90	1090.22	272.56	4562.94	1029.20	1149.89	287.47
83	4740.58	1071.24	1187.86	296.96	4983.30	1132.26	1247.52	311.88
84	5162.29	1172.94	1290.91	322.73	5409.08	1235.32	1350.58	337.64
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C4

John Hancock Life Insurance Company (U.S.A.)

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime
Elimination Period: 20 Days

Age	1.6% Simple Inflation				1.6% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	482.74	50.17	124.75	31.19	717.32	104.41	211.54	52.88
30	482.74	50.17	124.75	31.19	717.32	104.41	211.54	52.88
31	482.74	50.17	124.75	31.19	717.32	104.41	211.54	52.88
32	482.74	50.17	124.75	31.19	717.32	104.41	211.54	52.88
33	482.74	50.17	124.75	31.19	717.32	104.41	211.54	52.88
34	482.74	50.17	124.75	31.19	717.32	104.41	211.54	52.88
35	482.74	50.17	124.75	31.19	717.32	104.41	211.54	52.88
36	482.74	50.17	124.75	31.19	717.32	104.41	211.54	52.88
37	482.74	50.17	124.75	31.19	717.32	104.41	211.54	52.88
38	482.74	50.17	124.75	31.19	717.32	104.41	211.54	52.88
39	482.74	50.17	124.75	31.19	717.32	104.41	211.54	52.88
40	482.74	50.17	124.75	31.19	717.32	104.41	211.54	52.88
41	482.74	50.17	124.75	31.19	717.32	104.41	211.54	52.88
42	482.74	50.17	124.75	31.19	717.32	104.41	211.54	52.88
43	482.74	50.17	124.75	31.19	717.32	104.41	211.54	52.88
44	482.74	50.17	124.75	31.19	717.32	104.41	211.54	52.88
45	536.98	63.73	162.72	40.68	771.56	117.97	249.50	62.38
46	536.98	63.73	162.72	40.68	771.56	117.97	249.50	62.38
47	536.98	63.73	162.72	40.68	771.56	117.97	249.50	62.38
48	536.98	63.73	162.72	40.68	771.56	117.97	249.50	62.38
49	536.98	63.73	162.72	40.68	771.56	117.97	249.50	62.38
50	558.67	69.16	178.99	44.75	793.26	122.04	265.78	66.44
51	587.15	75.94	189.84	47.46	824.45	130.18	276.62	69.16
52	619.69	82.72	206.11	51.53	856.99	136.96	287.47	71.87
53	652.24	90.85	216.96	54.24	893.60	145.09	298.32	74.58
54	688.85	100.34	227.81	56.95	932.93	154.58	314.59	78.65
55	726.82	108.48	244.08	61.02	973.61	164.08	325.44	81.36
56	766.14	117.97	254.93	63.73	1017.00	173.57	341.71	85.43
57	808.18	128.82	271.20	67.80	1061.75	184.42	352.56	88.14
58	854.28	139.67	282.05	70.51	1111.92	196.62	368.83	92.21
59	908.52	151.87	303.74	75.94	1171.58	210.18	385.10	96.28
60	972.25	166.79	320.02	80.00	1240.74	225.10	406.80	101.70
61	1041.41	183.06	336.29	84.07	1316.68	242.72	423.07	105.77
62	1120.06	200.69	357.98	89.50	1400.75	261.71	444.77	111.19
63	1204.13	221.03	379.68	94.92	1492.96	283.40	466.46	116.62
64	1296.34	241.37	401.38	100.34	1593.30	305.10	493.58	123.40
65	1393.97	264.42	428.50	107.12	1700.42	329.51	515.28	128.82
66	1498.38	288.83	450.19	112.55	1812.97	355.27	542.40	135.60
67	1608.22	314.59	477.31	119.33	1933.66	382.39	564.10	141.02
68	1742.46	344.42	504.43	126.11	2078.75	414.94	596.64	149.16
69	1911.96	383.75	536.98	134.24	2261.81	455.62	629.18	157.30
70	2107.22	427.14	574.94	143.74	2470.63	500.36	667.15	166.79
71	2317.40	474.60	612.91	153.23	2695.73	549.18	710.54	177.64
72	2535.72	520.70	656.30	164.08	2927.60	598.00	753.94	188.48
73	2766.24	568.16	699.70	174.92	3171.68	644.10	797.33	199.33
74	3029.30	619.69	748.51	187.13	3448.31	691.56	851.57	212.89
75	3334.40	682.07	808.18	202.04	3771.04	752.58	911.23	227.81
76	3691.03	762.07	873.26	218.32	4150.72	835.30	976.32	244.08
77	4110.04	866.48	949.20	237.30	4603.62	953.27	1057.68	264.42
78	4611.76	998.02	1035.98	259.00	5148.73	1106.50	1149.89	287.47
79	5197.55	1153.96	1139.04	284.76	5786.05	1284.13	1258.37	314.59
80	5851.14	1327.52	1252.94	313.24	6496.60	1478.04	1377.70	344.42
81	6554.90	1511.94	1377.70	344.42	7261.38	1682.80	1507.87	376.97
82	7292.57	1700.42	1507.87	376.97	8058.71	1888.91	1648.90	412.22
83	8049.22	1888.91	1643.47	410.87	8872.31	2093.66	1789.92	447.48
84	8824.85	2078.75	1784.50	446.12	9704.89	2297.06	1936.37	484.09
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C4

John Hancock Life Insurance Company (U.S.A.)

LTC-94 PA, LTC-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime
Elimination Period: 100 Days

Age	1.6% Simple Inflation				1.6% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	450.19	42.04	92.21	23.05	652.24	89.50	162.72	40.68
30	450.19	42.04	92.21	23.05	652.24	89.50	162.72	40.68
31	450.19	42.04	92.21	23.05	652.24	89.50	162.72	40.68
32	450.19	42.04	92.21	23.05	652.24	89.50	162.72	40.68
33	450.19	42.04	92.21	23.05	652.24	89.50	162.72	40.68
34	450.19	42.04	92.21	23.05	652.24	89.50	162.72	40.68
35	450.19	42.04	92.21	23.05	652.24	89.50	162.72	40.68
36	450.19	42.04	92.21	23.05	652.24	89.50	162.72	40.68
37	450.19	42.04	92.21	23.05	652.24	89.50	162.72	40.68
38	450.19	42.04	92.21	23.05	652.24	89.50	162.72	40.68
39	450.19	42.04	92.21	23.05	652.24	89.50	162.72	40.68
40	450.19	42.04	92.21	23.05	652.24	89.50	162.72	40.68
41	450.19	42.04	92.21	23.05	652.24	89.50	162.72	40.68
42	450.19	42.04	92.21	23.05	652.24	89.50	162.72	40.68
43	450.19	42.04	92.21	23.05	652.24	89.50	162.72	40.68
44	450.19	42.04	92.21	23.05	652.24	89.50	162.72	40.68
45	494.94	54.24	119.33	29.83	698.34	100.34	189.84	47.46
46	494.94	54.24	119.33	29.83	698.34	100.34	189.84	47.46
47	494.94	54.24	119.33	29.83	698.34	100.34	189.84	47.46
48	494.94	54.24	119.33	29.83	698.34	100.34	189.84	47.46
49	494.94	54.24	119.33	29.83	698.34	100.34	189.84	47.46
50	513.92	58.31	135.60	33.90	715.97	104.41	200.69	50.17
51	538.33	63.73	141.02	35.26	741.73	109.84	211.54	52.88
52	564.10	70.51	151.87	37.97	770.21	116.62	216.96	54.24
53	592.57	77.29	162.72	40.68	801.40	124.75	227.81	56.95
54	623.76	84.07	168.14	42.04	833.94	131.53	238.66	59.66
55	656.30	92.21	178.99	44.75	869.20	139.67	249.50	62.38
56	690.20	100.34	189.84	47.46	905.81	147.80	260.35	65.09
57	725.46	108.48	200.69	50.17	945.13	157.30	271.20	67.80
58	764.78	117.97	211.54	52.88	988.52	168.14	282.05	70.51
59	810.89	128.82	227.81	56.95	1038.70	178.99	298.32	74.58
60	863.77	141.02	244.08	61.02	1097.00	192.55	309.17	77.29
61	923.44	154.58	254.93	63.73	1162.09	207.47	325.44	81.36
62	989.88	170.86	271.20	67.80	1233.96	223.74	347.14	86.78
63	1061.75	187.13	292.90	73.22	1311.25	241.37	363.41	90.85
64	1139.04	204.76	309.17	77.29	1396.68	260.35	379.68	94.92
65	1221.76	223.74	325.44	81.36	1487.53	280.69	401.38	100.34
66	1311.25	244.08	347.14	86.78	1583.81	302.39	423.07	105.77
67	1404.82	265.78	368.83	92.21	1686.86	325.44	444.77	111.19
68	1517.36	291.54	390.53	97.63	1810.26	352.56	466.46	116.62
69	1659.74	324.08	417.65	104.41	1963.49	386.46	499.01	124.75
70	1822.46	360.70	450.19	112.55	2138.41	424.43	531.55	132.89
71	1998.74	398.66	482.74	120.68	2326.90	465.11	564.10	141.02
72	2181.80	437.99	520.70	130.18	2520.80	505.79	602.06	150.52
73	2371.64	475.96	553.25	138.31	2722.85	541.04	640.03	160.01
74	2585.89	516.64	596.64	149.16	2946.59	576.30	683.42	170.86
75	2834.04	565.45	645.46	161.36	3206.94	621.05	732.24	183.06
76	3126.94	631.90	699.70	174.92	3518.82	691.56	791.90	197.98
77	3475.43	721.39	764.78	191.20	3898.50	797.33	856.99	214.25
78	3889.01	832.58	840.72	210.18	4348.69	931.57	938.35	234.59
79	4358.18	958.69	927.50	231.88	4859.90	1075.31	1030.56	257.64
80	4872.11	1094.29	1019.71	254.93	5418.58	1225.82	1128.19	282.05
81	5418.58	1235.32	1122.77	280.69	6009.79	1380.41	1236.67	309.17
82	5986.74	1379.05	1231.25	307.81	6621.35	1534.99	1356.00	339.00
83	6564.40	1521.43	1345.15	336.29	7239.68	1688.22	1469.90	367.48
84	7151.54	1663.81	1459.06	364.76	7864.80	1840.09	1589.23	397.31
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C4

John Hancock Life Insurance Company (U.S.A.)

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years
Elimination Period: 20 Days

Age	1.6% Simple Inflation		1.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	362.05	21.70	450.19	42.04
30	362.05	21.70	450.19	42.04
31	362.05	21.70	450.19	42.04
32	362.05	21.70	450.19	42.04
33	362.05	21.70	450.19	42.04
34	362.05	21.70	450.19	42.04
35	362.05	21.70	450.19	42.04
36	362.05	21.70	450.19	42.04
37	362.05	21.70	450.19	42.04
38	362.05	21.70	450.19	42.04
39	362.05	21.70	450.19	42.04
40	362.05	21.70	450.19	42.04
41	362.05	21.70	450.19	42.04
42	362.05	21.70	450.19	42.04
43	362.05	21.70	450.19	42.04
44	362.05	21.70	450.19	42.04
45	382.39	27.12	469.18	46.10
46	382.39	27.12	469.18	46.10
47	382.39	27.12	469.18	46.10
48	382.39	27.12	469.18	46.10
49	382.39	27.12	469.18	46.10
50	390.53	28.48	475.96	48.82
51	402.73	32.54	488.16	51.53
52	416.29	35.26	501.72	54.24
53	429.85	37.97	515.28	58.31
54	444.77	42.04	531.55	61.02
55	461.04	46.10	547.82	65.09
56	477.31	50.17	565.45	69.16
57	494.94	54.24	583.08	73.22
58	515.28	58.31	603.42	78.65
59	538.33	63.73	627.83	84.07
60	565.45	70.51	654.95	89.50
61	596.64	77.29	686.14	96.28
62	629.18	85.43	721.39	104.41
63	667.15	93.56	758.00	112.55
64	706.48	103.06	800.04	122.04
65	749.87	112.55	843.43	131.53
66	794.62	122.04	890.89	142.38
67	843.43	132.89	941.06	153.23
68	901.74	146.45	1000.73	166.79
69	976.32	162.72	1075.31	183.06
70	1061.75	181.70	1162.09	202.04
71	1155.31	202.04	1257.01	221.03
72	1251.59	222.38	1354.64	241.37
73	1354.64	244.08	1457.70	260.35
74	1472.62	267.13	1575.67	282.05
75	1608.22	294.25	1709.92	307.81
76	1762.80	328.15	1865.86	341.71
77	1940.44	371.54	2044.85	386.46
78	2147.90	424.43	2255.03	443.41
79	2385.20	486.80	2496.40	508.50
80	2648.27	554.60	2762.17	580.37
81	2930.32	627.83	3046.93	654.95
82	3228.64	702.41	3345.25	730.88
83	3535.09	776.99	3651.71	806.82
84	3851.04	852.92	3966.30	882.76
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C4

John Hancock Life Insurance Company (U.S.A.)

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years
Elimination Period: 100 Days

Age	1.6% Simple Inflation		1.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	344.42	17.63	416.29	33.90
30	344.42	17.63	416.29	33.90
31	344.42	17.63	416.29	33.90
32	344.42	17.63	416.29	33.90
33	344.42	17.63	416.29	33.90
34	344.42	17.63	416.29	33.90
35	344.42	17.63	416.29	33.90
36	344.42	17.63	416.29	33.90
37	344.42	17.63	416.29	33.90
38	344.42	17.63	416.29	33.90
39	344.42	17.63	416.29	33.90
40	344.42	17.63	416.29	33.90
41	344.42	17.63	416.29	33.90
42	344.42	17.63	416.29	33.90
43	344.42	17.63	416.29	33.90
44	344.42	17.63	416.29	33.90
45	359.34	21.70	431.21	37.97
46	359.34	21.70	431.21	37.97
47	359.34	21.70	431.21	37.97
48	359.34	21.70	431.21	37.97
49	359.34	21.70	431.21	37.97
50	366.12	23.05	436.63	39.32
51	375.61	25.76	446.12	42.04
52	386.46	28.48	456.97	44.75
53	397.31	31.19	469.18	47.46
54	409.51	33.90	481.38	50.17
55	423.07	36.61	494.94	52.88
56	436.63	40.68	508.50	55.60
57	451.55	43.39	523.42	59.66
58	467.82	47.46	541.04	63.73
59	486.80	51.53	560.03	67.80
60	508.50	56.95	583.08	73.22
61	534.26	62.38	608.84	78.65
62	561.38	69.16	637.32	85.43
63	592.57	75.94	668.51	92.21
64	625.12	82.72	702.41	98.99
65	660.37	90.85	739.02	107.12
66	698.34	98.99	778.34	116.62
67	739.02	108.48	820.38	124.75
68	786.48	119.33	869.20	135.60
69	847.50	132.89	931.57	149.16
70	918.01	147.80	1003.44	164.08
71	995.30	164.08	1080.73	180.35
72	1073.95	180.35	1160.74	196.62
73	1159.38	197.98	1246.16	212.89
74	1255.66	216.96	1342.44	229.16
75	1365.49	238.66	1452.28	249.50
76	1492.96	265.78	1579.74	277.98
77	1638.05	301.03	1727.54	314.59
78	1806.19	344.42	1898.40	362.05
79	1998.74	394.60	2093.66	413.58
80	2211.64	448.84	2307.91	470.53
81	2438.09	507.14	2537.08	530.20
82	2676.74	565.45	2777.09	589.86
83	2922.18	625.12	3022.52	649.52
84	3174.40	684.78	3273.38	709.19
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C4

John Hancock Life Insurance Company (U.S.A.)

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 20 Days

Age	1.6% Simple Inflation		1.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	385.10	27.12	496.30	52.88
30	385.10	27.12	496.30	52.88
31	385.10	27.12	496.30	52.88
32	385.10	27.12	496.30	52.88
33	385.10	27.12	496.30	52.88
34	385.10	27.12	496.30	52.88
35	385.10	27.12	496.30	52.88
36	385.10	27.12	496.30	52.88
37	385.10	27.12	496.30	52.88
38	385.10	27.12	496.30	52.88
39	385.10	27.12	496.30	52.88
40	385.10	27.12	496.30	52.88
41	385.10	27.12	496.30	52.88
42	385.10	27.12	496.30	52.88
43	385.10	27.12	496.30	52.88
44	385.10	27.12	496.30	52.88
45	410.87	33.90	520.70	58.31
46	410.87	33.90	520.70	58.31
47	410.87	33.90	520.70	58.31
48	410.87	33.90	520.70	58.31
49	410.87	33.90	520.70	58.31
50	420.36	36.61	530.20	61.02
51	436.63	39.32	546.47	65.09
52	452.90	43.39	562.74	69.16
53	470.53	47.46	580.37	73.22
54	489.52	52.88	600.71	77.29
55	509.86	56.95	621.05	82.72
56	530.20	62.38	642.74	86.78
57	553.25	67.80	665.80	92.21
58	577.66	73.22	691.56	98.99
59	607.49	80.00	721.39	105.77
60	641.39	88.14	756.65	113.90
61	679.36	97.63	795.97	122.04
62	721.39	107.12	839.36	131.53
63	767.50	117.97	886.82	142.38
64	817.67	128.82	938.35	154.58
65	870.55	141.02	993.95	166.79
66	927.50	154.58	1053.61	180.35
67	988.52	168.14	1115.99	193.91
68	1061.75	184.42	1191.92	210.18
69	1155.31	204.76	1286.84	231.88
70	1262.44	229.16	1396.68	254.93
71	1380.41	254.93	1516.01	280.69
72	1501.09	280.69	1638.05	306.46
73	1631.27	307.81	1769.58	330.86
74	1779.07	336.29	1917.38	356.63
75	1949.93	371.54	2088.24	390.53
76	2146.55	414.94	2287.57	433.92
77	2374.36	470.53	2519.45	492.23
78	2641.49	539.69	2792.00	566.81
79	2950.66	621.05	3106.60	653.59
80	3293.72	710.54	3455.09	747.16
81	3662.56	805.46	3829.34	846.14
82	4050.37	904.45	4221.23	946.49
83	4450.39	1002.08	4622.60	1045.48
84	4861.26	1101.07	5034.83	1145.82
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C4

John Hancock Life Insurance Company (U.S.A.)

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 100 Days

Age	1.6% Simple Inflation		1.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	363.41	21.70	458.33	43.39
30	363.41	21.70	458.33	43.39
31	363.41	21.70	458.33	43.39
32	363.41	21.70	458.33	43.39
33	363.41	21.70	458.33	43.39
34	363.41	21.70	458.33	43.39
35	363.41	21.70	458.33	43.39
36	363.41	21.70	458.33	43.39
37	363.41	21.70	458.33	43.39
38	363.41	21.70	458.33	43.39
39	363.41	21.70	458.33	43.39
40	363.41	21.70	458.33	43.39
41	363.41	21.70	458.33	43.39
42	363.41	21.70	458.33	43.39
43	363.41	21.70	458.33	43.39
44	363.41	21.70	458.33	43.39
45	383.75	27.12	477.31	48.82
46	383.75	27.12	477.31	48.82
47	383.75	27.12	477.31	48.82
48	383.75	27.12	477.31	48.82
49	383.75	27.12	477.31	48.82
50	391.88	29.83	484.09	50.17
51	404.09	32.54	496.30	52.88
52	417.65	35.26	511.21	56.95
53	432.56	39.32	526.13	59.66
54	448.84	43.39	542.40	63.73
55	465.11	47.46	558.67	67.80
56	482.74	51.53	577.66	71.87
57	501.72	55.60	596.64	75.94
58	522.06	61.02	618.34	81.36
59	546.47	66.44	642.74	86.78
60	574.94	73.22	672.58	93.56
61	606.13	80.00	705.12	101.70
62	641.39	88.14	741.73	109.84
63	680.71	96.28	782.41	117.97
64	722.75	105.77	825.80	127.46
65	767.50	116.62	871.91	138.31
66	814.96	127.46	920.72	149.16
67	865.13	138.31	973.61	160.01
68	927.50	151.87	1037.34	174.92
69	1004.80	169.50	1115.99	192.55
70	1092.94	189.84	1208.20	211.54
71	1190.57	210.18	1305.83	231.88
72	1292.27	231.88	1408.88	253.57
73	1399.39	253.57	1517.36	273.91
74	1520.08	276.62	1639.40	294.25
75	1661.10	305.10	1779.07	320.02
76	1822.46	340.36	1943.15	356.63
77	2010.95	386.46	2135.70	405.44
78	2230.62	444.77	2360.80	467.82
79	2482.84	509.86	2617.08	538.33
80	2759.46	581.72	2897.77	612.91
81	3055.07	657.66	3198.80	691.56
82	3365.59	734.95	3512.04	770.21
83	3684.25	812.24	3832.06	848.86
84	4011.05	890.89	4158.85	927.50
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C4

John Hancock Life Insurance Company (U.S.A.)

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years
Elimination Period: 20 Days

Age	1.6% Simple Inflation		1.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	414.94	33.90	562.74	67.80
30	414.94	33.90	562.74	67.80
31	414.94	33.90	562.74	67.80
32	414.94	33.90	562.74	67.80
33	414.94	33.90	562.74	67.80
34	414.94	33.90	562.74	67.80
35	414.94	33.90	562.74	67.80
36	414.94	33.90	562.74	67.80
37	414.94	33.90	562.74	67.80
38	414.94	33.90	562.74	67.80
39	414.94	33.90	562.74	67.80
40	414.94	33.90	562.74	67.80
41	414.94	33.90	562.74	67.80
42	414.94	33.90	562.74	67.80
43	414.94	33.90	562.74	67.80
44	414.94	33.90	562.74	67.80
45	448.84	43.39	595.28	75.94
46	448.84	43.39	595.28	75.94
47	448.84	43.39	595.28	75.94
48	448.84	43.39	595.28	75.94
49	448.84	43.39	595.28	75.94
50	463.75	46.10	608.84	80.00
51	482.74	51.53	627.83	84.07
52	504.43	55.60	649.52	89.50
53	527.48	61.02	673.93	94.92
54	551.89	67.80	699.70	100.34
55	577.66	73.22	726.82	107.12
56	604.78	80.00	753.94	113.90
57	633.25	86.78	783.77	120.68
58	665.80	94.92	817.67	127.46
59	702.41	103.06	856.99	136.96
60	747.16	113.90	903.10	147.80
61	795.97	124.75	953.27	158.65
62	850.21	136.96	1010.22	172.21
63	909.88	150.52	1072.60	185.77
64	973.61	165.43	1139.04	200.69
65	1042.76	181.70	1210.91	216.96
66	1115.99	197.98	1288.20	234.59
67	1193.28	215.60	1369.56	252.22
68	1288.20	237.30	1467.19	273.91
69	1407.53	264.42	1591.94	301.03
70	1545.84	295.61	1734.32	332.22
71	1697.71	329.51	1888.91	366.12
72	1852.30	362.05	2047.56	398.66
73	2017.73	395.95	2215.70	429.85
74	2207.57	432.56	2406.90	463.75
75	2425.88	477.31	2627.93	505.79
76	2682.17	535.62	2888.28	562.74
77	2981.84	608.84	3197.45	642.74
78	3337.12	702.41	3564.92	745.80
79	3747.98	810.89	3989.35	862.42
80	4203.60	931.57	4457.17	989.88
81	4693.12	1057.68	4958.89	1121.41
82	5205.68	1187.86	5482.31	1255.66
83	5731.81	1318.03	6016.57	1388.54
84	6270.14	1448.21	6561.68	1521.43
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C4

John Hancock Life Insurance Company (U.S.A.)

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years
Elimination Period: 100 Days

Age	1.6% Simple Inflation		1.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	390.53	28.48	516.64	56.95
30	390.53	28.48	516.64	56.95
31	390.53	28.48	516.64	56.95
32	390.53	28.48	516.64	56.95
33	390.53	28.48	516.64	56.95
34	390.53	28.48	516.64	56.95
35	390.53	28.48	516.64	56.95
36	390.53	28.48	516.64	56.95
37	390.53	28.48	516.64	56.95
38	390.53	28.48	516.64	56.95
39	390.53	28.48	516.64	56.95
40	390.53	28.48	516.64	56.95
41	390.53	28.48	516.64	56.95
42	390.53	28.48	516.64	56.95
43	390.53	28.48	516.64	56.95
44	390.53	28.48	516.64	56.95
45	419.00	35.26	542.40	63.73
46	419.00	35.26	542.40	63.73
47	419.00	35.26	542.40	63.73
48	419.00	35.26	542.40	63.73
49	419.00	35.26	542.40	63.73
50	429.85	37.97	553.25	66.44
51	446.12	42.04	569.52	70.51
52	463.75	46.10	588.50	74.58
53	482.74	51.53	608.84	80.00
54	503.08	55.60	630.54	84.07
55	526.13	61.02	652.24	89.50
56	549.18	66.44	676.64	94.92
57	572.23	71.87	702.41	101.70
58	599.35	78.65	730.88	107.12
59	631.90	86.78	763.43	115.26
60	668.51	94.92	802.75	123.40
61	709.19	104.41	846.14	134.24
62	755.29	115.26	893.60	145.09
63	805.46	126.11	946.49	155.94
64	859.70	138.31	1002.08	169.50
65	918.01	151.87	1063.10	183.06
66	980.39	166.79	1128.19	196.62
67	1045.48	181.70	1197.35	212.89
68	1125.48	199.33	1281.42	230.52
69	1225.82	222.38	1384.48	253.57
70	1342.44	248.15	1503.80	279.34
71	1468.55	275.27	1633.98	306.46
72	1598.72	303.74	1768.22	334.93
73	1735.68	330.86	1906.54	360.70
74	1891.62	359.34	2063.83	385.10
75	2070.61	395.95	2245.54	419.00
76	2282.15	443.41	2461.14	466.46
77	2533.01	505.79	2720.14	536.98
78	2828.62	584.44	3025.24	625.12
79	3162.19	673.93	3371.02	720.04
80	3529.67	768.85	3747.98	821.74
81	3920.20	869.20	4148.00	924.79
82	4325.64	970.90	4562.94	1029.20
83	4740.58	1071.24	4983.30	1132.26
84	5162.29	1172.94	5409.08	1235.32
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C4

John Hancock Life Insurance Company (U.S.A.)

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime
Elimination Period: 20 Days

Age	1.6% Simple Inflation		1.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	482.74	50.17	717.32	104.41
30	482.74	50.17	717.32	104.41
31	482.74	50.17	717.32	104.41
32	482.74	50.17	717.32	104.41
33	482.74	50.17	717.32	104.41
34	482.74	50.17	717.32	104.41
35	482.74	50.17	717.32	104.41
36	482.74	50.17	717.32	104.41
37	482.74	50.17	717.32	104.41
38	482.74	50.17	717.32	104.41
39	482.74	50.17	717.32	104.41
40	482.74	50.17	717.32	104.41
41	482.74	50.17	717.32	104.41
42	482.74	50.17	717.32	104.41
43	482.74	50.17	717.32	104.41
44	482.74	50.17	717.32	104.41
45	536.98	63.73	771.56	117.97
46	536.98	63.73	771.56	117.97
47	536.98	63.73	771.56	117.97
48	536.98	63.73	771.56	117.97
49	536.98	63.73	771.56	117.97
50	558.67	69.16	793.26	122.04
51	587.15	75.94	824.45	130.18
52	619.69	82.72	856.99	136.96
53	652.24	90.85	893.60	145.09
54	688.85	100.34	932.93	154.58
55	726.82	108.48	973.61	164.08
56	766.14	117.97	1017.00	173.57
57	808.18	128.82	1061.75	184.42
58	854.28	139.67	1111.92	196.62
59	908.52	151.87	1171.58	210.18
60	972.25	166.79	1240.74	225.10
61	1041.41	183.06	1316.68	242.72
62	1120.06	200.69	1400.75	261.71
63	1204.13	221.03	1492.96	283.40
64	1296.34	241.37	1593.30	305.10
65	1393.97	264.42	1700.42	329.51
66	1498.38	288.83	1812.97	355.27
67	1608.22	314.59	1933.66	382.39
68	1742.46	344.42	2078.75	414.94
69	1911.96	383.75	2261.81	455.62
70	2107.22	427.14	2470.63	500.36
71	2317.40	474.60	2695.73	549.18
72	2535.72	520.70	2927.60	598.00
73	2766.24	568.16	3171.68	644.10
74	3029.30	619.69	3448.31	691.56
75	3334.40	682.07	3771.04	752.58
76	3691.03	762.07	4150.72	835.30
77	4110.04	866.48	4603.62	953.27
78	4611.76	998.02	5148.73	1106.50
79	5197.55	1153.96	5786.05	1284.13
80	5851.14	1327.52	6496.60	1478.04
81	6554.90	1511.94	7261.38	1682.80
82	7292.57	1700.42	8058.71	1888.91
83	8049.22	1888.91	8872.31	2093.66
84	8824.85	2078.75	9704.89	2297.06
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix C4

John Hancock Life Insurance Company (U.S.A.)

NH-94 PA, NH-94 PA 2/95

Premiums to be used only with those
that have previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime
Elimination Period: 100 Days

Age	1.6% Simple Inflation		1.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	450.19	42.04	652.24	89.50
30	450.19	42.04	652.24	89.50
31	450.19	42.04	652.24	89.50
32	450.19	42.04	652.24	89.50
33	450.19	42.04	652.24	89.50
34	450.19	42.04	652.24	89.50
35	450.19	42.04	652.24	89.50
36	450.19	42.04	652.24	89.50
37	450.19	42.04	652.24	89.50
38	450.19	42.04	652.24	89.50
39	450.19	42.04	652.24	89.50
40	450.19	42.04	652.24	89.50
41	450.19	42.04	652.24	89.50
42	450.19	42.04	652.24	89.50
43	450.19	42.04	652.24	89.50
44	450.19	42.04	652.24	89.50
45	494.94	54.24	698.34	100.34
46	494.94	54.24	698.34	100.34
47	494.94	54.24	698.34	100.34
48	494.94	54.24	698.34	100.34
49	494.94	54.24	698.34	100.34
50	513.92	58.31	715.97	104.41
51	538.33	63.73	741.73	109.84
52	564.10	70.51	770.21	116.62
53	592.57	77.29	801.40	124.75
54	623.76	84.07	833.94	131.53
55	656.30	92.21	869.20	139.67
56	690.20	100.34	905.81	147.80
57	725.46	108.48	945.13	157.30
58	764.78	117.97	988.52	168.14
59	810.89	128.82	1038.70	178.99
60	863.77	141.02	1097.00	192.55
61	923.44	154.58	1162.09	207.47
62	989.88	170.86	1233.96	223.74
63	1061.75	187.13	1311.25	241.37
64	1139.04	204.76	1396.68	260.35
65	1221.76	223.74	1487.53	280.69
66	1311.25	244.08	1583.81	302.39
67	1404.82	265.78	1686.86	325.44
68	1517.36	291.54	1810.26	352.56
69	1659.74	324.08	1963.49	386.46
70	1822.46	360.70	2138.41	424.43
71	1998.74	398.66	2326.90	465.11
72	2181.80	437.99	2520.80	505.79
73	2371.64	475.96	2722.85	541.04
74	2585.89	516.64	2946.59	576.30
75	2834.04	565.45	3206.94	621.05
76	3126.94	631.90	3518.82	691.56
77	3475.43	721.39	3898.50	797.33
78	3889.01	832.58	4348.69	931.57
79	4358.18	958.69	4859.90	1075.31
80	4872.11	1094.29	5418.58	1225.82
81	5418.58	1235.32	6009.79	1380.41
82	5986.74	1379.05	6621.35	1534.99
83	6564.40	1521.43	7239.68	1688.22
84	7151.54	1663.81	7864.80	1840.09
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

John Hancock Life Insurance Company (U.S.A.)
Actuarial Memorandum for Inforce Rate Increase - Gold Policy Series
June 28, 2017

Product Name	Form Number	Issue Date Range
Advantage Gold Select	LTC-96 PA 9/96	Feb 1997 - Jan 2004
Advantage Gold Select	LTC-96 PA 6/98	Feb 1997 - Jan 2004
Advantage Gold Select Franchise	LTC-98FR PA 6/98	Apr 1999 - Jan 2004
Advantage Classic	LTC-96CL PA 9/96	Feb 1997 - Jan 2000
Advantage Gold Facility Only	NH-99 PA 4/99	Oct 2001 - Feb 2003
Advantage Gold Facility Only Franchise	NH-99FR PA 4/99	Oct 2001 - Feb 2003
Fidelity Advantage Gold Select	LTC2000 PA 4/00	Nov 2001 - Nov 2003

1. Scope & Purpose

This memorandum consists of materials which support the development of new premium rates for the above captioned Policy series forms. The purpose of this memorandum is to demonstrate that the requirements of this State in regards to an in force rate increase request have been met. This rate filing is not intended to be used for any other purpose.

2. Benefit Description

A brief policy description for each of the policy forms:

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98
Individually underwritten long-term care policies that provide comprehensive long-term care coverage for care received in a nursing home or assisted care living facility or covered services received in a community setting.

Provides reimbursement of 100% of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily amount. For care received in a community setting or in an assisted living facility, the maximum daily amount could be 50%, 80%, or 100% of the nursing home maximum daily amount, as elected at issue. The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toileting, transferring and maintaining continence.

Premiums are waived after the insured has met the elimination period and is receiving benefits and will continue to be waived until the insured stops receiving such benefits.

LTC-96CL PA 9/96
Individually underwritten long-term care policies that provide comprehensive long-term care coverage for care received in a nursing home or assisted care living facility or covered services received in a community setting.

For care received in a nursing home, provides reimbursement of 100% of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily amount. For care received in a community setting or in an assisted living facility, provides reimbursement of 80% of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily amount; this maximum daily amount could be 50%, 80%, or 100% of the nursing home maximum daily amount, and is elected at issue. The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toileting, transferring and maintaining continence.

Premiums are waived after the insured has met the elimination period and is receiving nursing home benefits and will continue to be waived until the insured stops receiving such benefits.

LTC2000 PA 4/00
Individually underwritten long-term care policies that provide comprehensive long-term care coverage for care received in a nursing home or assisted care living facility or covered services received in a community setting.

Provides reimbursement of 100% of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily amount. For care received in a community setting or in an assisted living facility, the maximum daily amount is 150% of the nursing home maximum daily amount. The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toileting, transferring and maintaining continence.

Premiums are waived after the insured has met the elimination period and is receiving benefits and will continue to be waived until the insured stops receiving such benefits.

NH-99 PA 4/99, NH-99FR PA 4/99
Individually underwritten long-term care policies that provide comprehensive long-term care coverage for care received in a nursing home or assisted care living facility.

Provides reimbursement of 100% of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily amount. The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toileting, transferring and maintaining continence.

Premiums are waived after the insured has met the elimination period and is receiving benefits and will continue to be waived until the insured stops receiving such benefits.

3. Renewability

All policy forms are guaranteed renewable.

4. Applicability

This filing is applicable to in force policies only, as these policy forms are no longer being sold in the market. The premium changes will apply to the base forms as well as all applicable riders.

5. Actuarial Assumptions

Morbidity

The morbidity assumptions are derived from our own experience, following a comprehensive claim study just recently completed. The study has been peer reviewed both internally as well as by an Independent third party.

Our claims projections include 12 years of future morbidity improvements at 1.1% per year.

Below are currently expected sample annual claim costs for an LTC-96 9/96 policy, 100% HHC, $10 daily benefit, with no inflation protection (does not include future improvements):

Age	Issue Age 55	
	4 year	Lifetime
55	1.59	6.04
60	5.99	15.02
65	20.94	49.92
70	34.10	76.64
75	77.74	175.42
80	173.10	308.62
85	383.67	575.93
90	484.08	632.97
95	461.41	519.78
100	348.05	330.97

Age	Issue Age 65	
	4 year	Lifetime
65	5.85	22.15
70	27.90	64.88
75	88.60	194.25
80	185.09	323.71
85	415.00	615.67
90	520.06	675.15
95	474.31	517.71
100	337.63	321.42

Age	Issue Age 75	
	4 year	Lifetime
75	24.40	82.30
80	185.70	327.50
85	484.38	688.39
90	545.56	693.22
95	485.38	515.36
100	308.04	333.45

Voluntary Lapses

The voluntary lapse rates are also based on our own experience:

Duration	No Inflation			
	Issue Age			
	55	65	75	82
1	4.30%	4.45%	4.93%	6.25%
5	1.70%	1.45%	1.80%	3.15%
10	1.16%	1.17%	1.27%	1.55%
15	0.63%	1.05%	1.31%	1.98%
20	0.55%	0.81%	1.93%	1.98%
25	0.55%	1.45%	1.98%	1.98%
30	0.81%	1.94%	1.98%	1.98%
35	1.45%	1.98%	1.98%	1.98%
40	1.94%	1.98%	1.98%	1.98%

Duration	Inflation			
	Issue Age			
	55	65	75	82
1	3.00%	3.00%	4.10%	4.10%
5	1.50%	1.25%	1.35%	1.15%
10	0.69%	0.77%	1.05%	0.91%
15	0.51%	0.67%	0.91%	1.85%
20	0.43%	0.60%	1.49%	2.03%
25	0.43%	1.27%	2.03%	2.03%
30	0.60%	2.03%	2.03%	2.03%
35	1.27%	2.03%	2.03%	2.03%
40	2.03%	2.03%	2.03%	2.03%

In addition to the lapse rates shown, we assume a 5.5% lapse rate due to the rate increase. The additional lapse rate is used to adjust future premiums and claims down by 5.5% starting at the effective implementation date of the rate increase.

Mortality

The mortality rates have also been derived based on our own experience within our individual long-term care block of business.

The base mortality table is the unloaded 1994 Group Annuity Mortality Table, sex-distinct, with 22 years of historical improvements based on scale AA. We then apply the following series of adjustment factors (factors for ages not listed above are interpolated):

Policy Duration	Preferred Risk Class (Married)				Pref. Risk Class (Single, Female)				Pref. Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	22.9%	13.1%	13.1%	19.7%	26.6%	15.2%	15.2%	22.8%	27.8%	15.9%	15.9%	23.8%
2	24.9%	15.1%	17.7%	22.9%	28.8%	17.5%	20.5%	26.6%	30.2%	18.3%	21.4%	27.8%
3	26.9%	17.0%	22.3%	26.2%	31.1%	19.7%	25.8%	30.4%	32.5%	20.6%	27.0%	31.7%
4	28.2%	19.0%	26.9%	29.5%	32.6%	22.0%	31.1%	34.2%	34.1%	23.0%	32.5%	35.7%
5	29.5%	21.6%	31.5%	32.8%	34.2%	25.1%	36.4%	38.0%	35.7%	26.2%	38.1%	39.7%
6	30.8%	24.9%	36.1%	36.1%	35.7%	28.8%	41.8%	41.8%	37.3%	30.2%	43.6%	43.6%
7	32.1%	28.8%	38.0%	39.3%	37.2%	33.4%	44.0%	45.5%	38.9%	34.9%	46.0%	47.6%
8	33.4%	33.4%	40.0%	42.6%	38.7%	38.7%	46.3%	49.3%	40.5%	40.5%	48.4%	51.6%
9	34.7%	38.0%	42.0%	45.9%	40.2%	44.0%	48.6%	53.1%	42.1%	46.0%	50.8%	55.6%
10	35.4%	42.6%	43.9%	49.2%	41.0%	49.3%	50.9%	56.9%	42.9%	51.6%	53.2%	59.5%
11	36.1%	44.6%	47.9%	52.4%	41.8%	51.6%	55.4%	60.7%	43.7%	54.0%	57.9%	63.5%
12	37.0%	45.9%	51.8%	55.7%	42.8%	53.1%	60.0%	64.5%	44.8%	55.6%	62.7%	67.5%
13	37.9%	46.5%	53.8%	59.0%	43.8%	53.9%	62.2%	68.3%	45.8%	56.3%	65.1%	71.4%
14	38.8%	47.3%	55.7%	62.3%	44.9%	54.7%	64.5%	72.1%	46.9%	57.2%	67.5%	75.4%
15	39.6%	48.1%	57.7%	65.6%	45.9%	55.7%	66.8%	75.9%	48.0%	58.2%	69.8%	79.4%
16	42.2%	51.1%	61.4%	68.2%	47.5%	57.5%	69.1%	76.8%	49.2%	59.6%	71.6%	79.6%
17	44.8%	54.2%	64.9%	70.9%	49.0%	59.2%	70.9%	77.5%	50.4%	60.9%	72.9%	79.7%
18	47.6%	57.4%	68.6%	73.7%	50.5%	60.9%	72.8%	78.2%	51.5%	62.1%	74.2%	79.7%
19	50.4%	60.7%	72.5%	76.5%	51.9%	62.6%	74.7%	78.8%	52.4%	63.2%	75.5%	79.6%
20	53.4%	64.2%	76.9%	79.3%	53.4%	64.2%	76.9%	79.3%	53.4%	64.2%	76.9%	79.3%
21	56.1%	67.2%	81.4%	81.4%	56.1%	67.2%	81.4%	81.4%	56.1%	67.2%	81.4%	81.4%
22	59.2%	70.3%	83.4%	83.4%	59.2%	70.3%	83.4%	83.4%	59.2%	70.3%	83.4%	83.4%
23	62.4%	73.6%	85.5%	85.5%	62.4%	73.6%	85.5%	85.5%	62.4%	73.6%	85.5%	85.5%
24	66.5%	76.9%	87.5%	87.5%	66.5%	76.9%	87.5%	87.5%	66.5%	76.9%	87.5%	87.5%
25	71.7%	80.2%	89.6%	89.6%	71.7%	80.2%	89.6%	89.6%	71.7%	80.2%	89.6%	89.6%
26	75.3%	81.8%	89.6%	89.6%	75.3%	81.8%	89.6%	89.6%	75.3%	81.8%	89.6%	89.6%
27	78.9%	83.4%	89.6%	89.6%	78.9%	83.4%	89.6%	89.6%	78.9%	83.4%	89.6%	89.6%
28	82.4%	84.9%	89.6%	89.6%	82.4%	84.9%	89.6%	89.6%	82.4%	84.9%	89.6%	89.6%
29	86.0%	86.5%	89.6%	89.6%	86.0%	86.5%	89.6%	89.6%	86.0%	86.5%	89.6%	89.6%
30	89.6%	89.6%	89.6%	89.6%	89.6%	89.6%	89.6%	89.6%	89.6%	89.6%	89.6%	89.6%

John Hancock Life Insurance Company (U.S.A.)
Actuarial Memorandum for Inforce Rate Increase - Gold Policy Series
June 28, 2017

Policy Duration	Standard Risk Class (Married)				Std. Risk Class (Single, Female)				Std. Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	34.1%	19.5%	19.5%	29.2%	39.5%	22.6%	22.6%	33.9%	41.3%	23.6%	23.6%	35.4%
2	38.2%	23.1%	27.1%	35.2%	44.2%	26.8%	31.4%	40.7%	46.3%	28.0%	32.9%	42.6%
3	42.5%	26.9%	35.2%	41.5%	49.2%	31.2%	40.8%	48.0%	51.4%	32.6%	42.7%	50.2%
4	45.9%	30.9%	43.7%	48.0%	53.1%	35.8%	50.7%	55.6%	55.5%	37.5%	53.0%	58.1%
5	49.4%	36.2%	52.7%	54.9%	57.2%	41.9%	61.0%	63.6%	59.8%	43.9%	63.8%	66.4%
6	53.0%	42.9%	62.1%	62.1%	61.4%	49.7%	71.9%	71.9%	64.2%	51.9%	75.1%	75.1%
7	55.3%	49.7%	65.5%	67.7%	64.0%	57.5%	75.8%	78.4%	66.9%	60.1%	79.2%	82.0%
8	57.6%	57.6%	68.8%	73.4%	66.6%	66.6%	79.7%	84.9%	69.7%	69.7%	83.3%	88.8%
9	59.8%	65.5%	72.2%	79.0%	69.3%	75.8%	83.6%	91.5%	72.4%	79.2%	87.4%	95.6%
10	60.9%	73.4%	75.6%	84.6%	70.6%	84.9%	87.6%	98.0%	73.8%	88.8%	91.5%	102.5%
11	62.2%	76.7%	82.4%	90.3%	72.0%	88.9%	95.4%	104.5%	75.3%	92.9%	99.7%	109.3%
12	63.6%	79.0%	89.2%	95.9%	73.7%	91.5%	103.2%	111.1%	77.0%	95.6%	107.9%	116.1%
13	65.2%	80.1%	92.5%	101.6%	75.5%	92.8%	107.2%	117.6%	78.9%	97.0%	112.0%	123.0%
14	66.7%	81.4%	95.9%	107.2%	77.2%	94.2%	111.1%	124.1%	80.8%	98.5%	116.1%	129.8%
15	68.2%	82.8%	99.3%	112.9%	79.0%	95.9%	115.0%	130.7%	82.6%	100.3%	120.2%	136.6%
16	70.5%	85.4%	102.6%	114.0%	79.3%	96.0%	115.5%	128.3%	82.3%	99.6%	119.8%	133.1%
17	72.8%	88.0%	105.4%	115.2%	79.6%	96.2%	115.2%	125.9%	81.8%	98.9%	118.5%	129.5%
18	75.2%	90.7%	108.4%	116.4%	79.8%	96.2%	115.1%	123.6%	81.3%	98.1%	117.3%	125.9%
19	77.5%	93.4%	111.6%	117.6%	79.9%	96.2%	114.9%	121.2%	80.7%	97.2%	116.1%	122.4%
20	79.9%	96.2%	115.2%	118.8%	79.9%	96.2%	115.2%	118.8%	79.9%	96.2%	115.2%	118.8%
21	82.0%	98.1%	118.8%	118.8%	82.0%	98.1%	118.8%	118.8%	82.0%	98.1%	118.8%	118.8%
22	84.3%	100.1%	118.8%	118.8%	84.3%	100.1%	118.8%	118.8%	84.3%	100.1%	118.8%	118.8%
23	86.7%	102.2%	118.8%	118.8%	86.7%	102.2%	118.8%	118.8%	86.7%	102.2%	118.8%	118.8%
24	90.3%	104.3%	118.8%	118.8%	90.3%	104.3%	118.8%	118.8%	90.3%	104.3%	118.8%	118.8%
25	95.0%	106.4%	118.8%	118.8%	95.0%	106.4%	118.8%	118.8%	95.0%	106.4%	118.8%	118.8%
26	99.8%	108.4%	118.8%	118.8%	99.8%	108.4%	118.8%	118.8%	99.8%	108.4%	118.8%	118.8%
27	104.5%	110.5%	118.8%	118.8%	104.5%	110.5%	118.8%	118.8%	104.5%	110.5%	118.8%	118.8%
28	109.3%	112.6%	118.8%	118.8%	109.3%	112.6%	118.8%	118.8%	109.3%	112.6%	118.8%	118.8%
29	114.0%	114.7%	118.8%	118.8%	114.0%	114.7%	118.8%	118.8%	114.0%	114.7%	118.8%	118.8%
30	118.8%	118.8%	118.8%	118.8%	118.8%	118.8%	118.8%	118.8%	118.8%	118.8%	118.8%	118.8%

John Hancock Life Insurance Company (U.S.A.)
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Policy Duration	Substandard 1 Risk Class (Married)				Sub 1 Risk Class (Single, Female)				Sub 1 Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	44.5%	25.5%	25.5%	38.2%	51.6%	29.5%	29.5%	44.2%	53.9%	30.8%	30.8%	46.2%
2	50.1%	30.3%	35.6%	46.1%	58.0%	35.1%	41.2%	53.4%	60.6%	36.7%	43.1%	55.8%
3	55.9%	35.5%	46.4%	54.5%	64.7%	41.1%	53.7%	63.2%	67.7%	42.9%	56.1%	66.0%
4	60.6%	40.9%	57.8%	63.4%	70.2%	47.3%	66.9%	73.4%	73.3%	49.5%	69.9%	76.8%
5	65.5%	48.0%	69.8%	72.7%	75.8%	55.6%	80.8%	84.2%	79.2%	58.1%	84.5%	88.0%
6	70.5%	57.0%	82.5%	82.5%	81.6%	66.0%	95.5%	95.5%	85.3%	69.0%	99.9%	99.9%
7	75.7%	68.0%	89.6%	92.7%	87.7%	78.7%	103.8%	107.4%	91.7%	82.3%	108.5%	112.2%
8	81.1%	81.1%	97.0%	103.4%	93.9%	93.9%	112.4%	119.7%	98.2%	98.2%	117.5%	125.2%
9	86.7%	94.9%	104.7%	114.5%	100.4%	109.9%	121.3%	132.6%	105.0%	114.9%	126.8%	138.7%
10	90.8%	109.3%	112.7%	126.1%	105.2%	126.6%	130.5%	146.1%	109.9%	132.3%	136.4%	152.7%
11	95.2%	117.5%	126.1%	138.2%	110.2%	136.0%	146.0%	160.0%	115.2%	142.2%	152.6%	167.3%
12	100.0%	124.1%	140.0%	150.7%	115.7%	143.7%	162.2%	174.5%	121.0%	150.2%	169.5%	182.4%
13	102.4%	125.9%	145.4%	159.5%	118.5%	145.7%	168.3%	184.7%	123.9%	152.4%	176.0%	193.1%
14	104.8%	127.8%	150.7%	168.4%	121.3%	148.0%	174.5%	195.0%	126.9%	154.7%	182.4%	203.9%
15	107.2%	130.1%	156.0%	177.3%	124.1%	150.6%	180.6%	205.3%	129.8%	157.5%	188.8%	214.6%
16	110.8%	134.1%	161.2%	179.1%	124.6%	150.8%	181.4%	201.5%	129.2%	156.4%	188.1%	209.0%
17	114.4%	138.2%	165.6%	181.0%	125.0%	151.1%	181.0%	197.8%	128.5%	155.3%	186.1%	203.4%
18	118.1%	142.4%	170.3%	182.9%	125.3%	151.1%	180.8%	194.1%	127.7%	154.0%	184.2%	197.8%
19	121.8%	146.7%	175.2%	184.7%	125.5%	151.1%	180.5%	190.3%	126.7%	152.6%	182.3%	192.2%
20	125.5%	151.1%	181.0%	186.6%	125.5%	151.1%	181.0%	186.6%	125.5%	151.1%	181.0%	186.6%
21	128.8%	154.1%	186.6%	186.6%	128.8%	154.1%	186.6%	186.6%	128.8%	154.1%	186.6%	186.6%
22	132.5%	157.3%	186.6%	186.6%	132.5%	157.3%	186.6%	186.6%	132.5%	157.3%	186.6%	186.6%
23	136.2%	160.6%	186.6%	186.6%	136.2%	160.6%	186.6%	186.6%	136.2%	160.6%	186.6%	186.6%
24	141.8%	163.8%	186.6%	186.6%	141.8%	163.8%	186.6%	186.6%	141.8%	163.8%	186.6%	186.6%
25	149.3%	167.1%	186.6%	186.6%	149.3%	167.1%	186.6%	186.6%	149.3%	167.1%	186.6%	186.6%
26	156.7%	170.3%	186.6%	186.6%	156.7%	170.3%	186.6%	186.6%	156.7%	170.3%	186.6%	186.6%
27	164.2%	173.6%	186.6%	186.6%	164.2%	173.6%	186.6%	186.6%	164.2%	173.6%	186.6%	186.6%
28	171.7%	176.8%	186.6%	186.6%	171.7%	176.8%	186.6%	186.6%	171.7%	176.8%	186.6%	186.6%
29	179.1%	180.1%	186.6%	186.6%	179.1%	180.1%	186.6%	186.6%	179.1%	180.1%	186.6%	186.6%
30	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%

Policy Duration	Substandard 2 Risk Class (Married)				Sub 2 Risk Class (Single, Female)				Sub 2 Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	55.7%	31.8%	31.8%	47.7%	64.5%	36.8%	36.8%	55.3%	67.4%	38.5%	38.5%	57.8%
2	62.6%	37.9%	44.5%	57.7%	72.5%	43.9%	51.5%	66.8%	75.8%	45.9%	53.9%	69.8%
3	69.9%	44.3%	58.0%	68.2%	80.9%	51.3%	67.1%	78.9%	84.6%	53.6%	70.2%	82.5%
4	75.7%	51.1%	72.2%	79.3%	87.7%	59.1%	83.6%	91.8%	91.7%	61.8%	87.4%	95.9%
5	81.8%	60.0%	87.3%	90.9%	94.7%	69.5%	101.1%	105.3%	99.0%	72.6%	105.6%	110.0%
6	88.1%	71.3%	103.1%	103.1%	102.0%	82.5%	119.4%	119.4%	106.7%	86.3%	124.8%	124.8%
7	94.7%	85.0%	112.0%	115.9%	109.6%	98.4%	129.7%	134.2%	114.6%	102.9%	135.6%	140.3%
8	101.4%	101.4%	121.3%	129.3%	117.4%	117.4%	140.5%	149.7%	122.8%	122.8%	146.8%	156.5%
9	108.4%	118.6%	130.9%	143.2%	125.5%	137.4%	151.6%	165.8%	131.2%	143.6%	158.5%	173.3%
10	113.5%	136.6%	140.9%	157.7%	131.4%	158.2%	163.1%	182.6%	137.4%	165.4%	170.5%	190.9%
11	119.0%	146.8%	157.6%	172.7%	137.8%	170.0%	182.5%	200.0%	144.0%	177.7%	190.8%	209.1%
12	125.0%	155.1%	175.1%	188.4%	144.7%	179.6%	202.7%	218.1%	151.3%	187.8%	211.9%	228.0%
13	128.0%	157.3%	181.7%	199.4%	148.2%	182.2%	210.4%	230.9%	154.9%	190.5%	220.0%	241.4%
14	131.0%	159.8%	188.4%	210.5%	151.7%	185.0%	218.1%	243.8%	158.6%	193.4%	228.0%	254.8%
15	134.0%	162.6%	195.0%	221.6%	155.2%	188.3%	225.8%	256.6%	162.2%	196.9%	236.1%	268.2%
16	138.5%	167.6%	201.5%	223.9%	155.8%	188.6%	226.7%	251.9%	161.5%	195.5%	235.1%	261.2%
17	143.0%	172.8%	207.0%	226.3%	156.2%	188.8%	226.2%	247.2%	160.7%	194.2%	232.6%	254.2%
18	147.6%	178.0%	212.9%	228.6%	156.6%	188.9%	225.9%	242.6%	159.6%	192.6%	230.3%	247.2%
19	152.2%	183.4%	219.0%	230.9%	156.8%	188.9%	225.7%	237.9%	158.4%	190.8%	227.9%	240.3%
20	156.9%	188.8%	226.3%	233.3%	156.9%	188.8%	226.3%	233.3%	156.9%	188.8%	226.3%	233.3%
21	160.9%	192.6%	233.3%	233.3%	160.9%	192.6%	233.3%	233.3%	160.9%	192.6%	233.3%	233.3%
22	165.6%	196.6%	233.3%	233.3%	165.6%	196.6%	233.3%	233.3%	165.6%	196.6%	233.3%	233.3%
23	170.3%	200.7%	233.3%	233.3%	170.3%	200.7%	233.3%	233.3%	170.3%	200.7%	233.3%	233.3%
24	177.3%	204.8%	233.3%	233.3%	177.3%	204.8%	233.3%	233.3%	177.3%	204.8%	233.3%	233.3%
25	186.6%	208.8%	233.3%	233.3%	186.6%	208.8%	233.3%	233.3%	186.6%	208.8%	233.3%	233.3%
26	195.9%	212.9%	233.3%	233.3%	195.9%	212.9%	233.3%	233.3%	195.9%	212.9%	233.3%	233.3%
27	205.3%	217.0%	233.3%	233.3%	205.3%	217.0%	233.3%	233.3%	205.3%	217.0%	233.3%	233.3%
28	214.6%	221.0%	233.3%	233.3%	214.6%	221.0%	233.3%	233.3%	214.6%	221.0%	233.3%	233.3%
29	223.9%	225.1%	233.3%	233.3%	223.9%	225.1%	233.3%	233.3%	223.9%	225.1%	233.3%	233.3%
30	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%

We are also projecting 12 years of future mortality improvement based on scale AA, consistent with the 12 years of future morbidity improvement in our future claim projections.

Expenses

Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

6. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

7. Marketing Method

This product was typically marketed through our traditional agency system and brokers involving a personal contact with each applicant.

8. Underwriting

These policy forms were underwritten using a medical and risk questionnaire. We also utilized Attending Physician Statement and personal interviews depending on the age of the applicant and medical conditions.

9. Premium Classes

The base policy premium rates vary by Issue age, Benefit Period, Inflation Option, Home Health Care maximum benefit percentage, and Underwriting Class, as in the initial rate filing.

All premium factors related to the insured elected benefit design options or any eligible discount remain unchanged from the initial rate filing.

10. Premium Modalization Rules

Frequency	Multiple of Annual Premium
Semiannual	.52
Quarterly	.27
Monthly	.09

11. Issue Age Range

The issue age range is 18-84 for all policy forms.

12. Area Factors

Area factors are not applicable to any of the policy forms or riders.

13. Average Annual Premium

The table below summarizes the average annual premium per policy before and after the requested increase.

	Nationwide	Pennsylvania	
Form	before the rate increase	before the rate increase	after the rate increase
LTC-96 PA 9/96	2,340	2,320	3,056
LTC-96 PA 6/98	(incl. above)	(incl. above)	(incl. above)
LTC-98FR PA 6/98	2,830	2,340	3,082
LTC-96CL PA 9/96	1,830	1,320	1,738
NH-99 PA 4/99	2,100	2,390	3,148
NH-99FR PA 4/99	1,640	1,640	2,160
LTC2000 PA 4/00	2,440	3,180	4,188

14. Number of Policyholders

The table below summarizes, as of 12/31/2015, the number of policies inforce and their 2015 annualized premium that will be affected by this rate increase in your state.

Form	Number of Policies	2015 Annualized Premium
LTC-96 PA 9/96	4,098	9,500,843
LTC-96 PA 6/98	(incl. above)	(incl. above)
LTC-98FR PA 6/98	748	1,750,479
LTC-96CL PA 9/96	13	17,168
NH-99 PA 4/99	11	26,342
NH-99FR PA 4/99	17	27,888
LTC2000 PA 4/00	15	47,647

15. Reserves

Active Life Reserves have not been used in this rate increase demonstration. Minimum Statutory Claim reserves as of 12/31/2015 have been discounted to the date of incurral of each respective claim and included in the historical incurred claims. Incurred But Not Reported claim reserves as of 12/31/2015 have also been allocated to the calendar year of incurral and included in historic incurred claims.

16. Analysis Performed

Original Pricing Assumptions

The initial premium schedule was based on the originally filed pricing assumptions which were believed to be appropriate, given company and industry experience available, when the initial rate schedule was developed.

The original pricing assumptions for morbidity, voluntary termination rates, and mortality were as follows:

Morbidity

Claim assumptions were derived using data published by the National Center for Health Statistics National Nursing Home Survey (1985 and 1995), the National Health Interview Survey (1984), the National Long-Term Care Survey (1982, 1984, 1989, and 1994), Medicare data, and other experience furnished to us by consultants,

with adjustments due to the impact of underwriting, inflation options, elected options, anti-selection considerations, and the savings incurred because the maximum daily benefit will not always be paid.

Below are the original sample annual claim costs for an LTC-96 9/96 policy, 100% HHC, $10 daily benefit, with no inflation protection:

Issue Age 55		
Age	**4 yr**	**Lifetime**
55	3.01	5.20
60	12.68	20.80
65	22.37	34.98
70	40.88	61.31
75	76.90	113.36
80	149.16	219.71
85	258.89	385.19
90	366.44	606.53
95	344.93	738.28
100	400.20	792.37

Issue Age 65		
Age	**4 yr**	**Lifetime**
65	6.00	9.34
70	35.69	53.35
75	77.21	113.66
80	149.16	219.71
85	258.86	385.15
90	366.30	606.29
95	344.57	737.50
100	400.77	793.51

Issue Age 75		
Age	**4 yr**	**Lifetime**
75	38.57	56.14
80	153.31	223.16
85	259.91	383.26
90	359.74	595.44
95	337.58	722.54
100	396.27	784.59

Voluntary Terminations

The lapse rates varied by issue age for the first 3 durations as indicated in the table below, then graded to an ultimate rate of 3% by duration 10.

Issue Age	Dur 1	Dur 2	Dur 3
40	12.24%	10.80%	9.12%
45	10.72%	9.48%	8.18%
50	9.56%	8.48%	7.47%
55	9.15%	7.95%	7.08%
60	9.62%	7.95%	7.06%
65	10.18%	8.27%	7.27%
70	10.74%	8.91%	7.73%
75	12.20%	9.55%	8.21%
80	13.28%	9.97%	8.54%

Mortality

The 1983 Group Annuity Mortality Table was used, weighted 40% males and 60% females, with the following selection factors applied:

Duration	Selection Factor
1	50%
2	80%
3+	100%

Recent Experience

As part of the inforce management of the business, the Company monitored the performance of the business by completing periodic analysis for morbidity, voluntary lapse rates, and mortality. The findings from these analyses were used in projecting the inforce business to determine the effect of experience on the projected lifetime loss ratio. The most current studies show significant unfavorable trends since the study that prompted our 2013 rate increase filings. In general claims, particularly at higher ages, continue to last longer than expected, lapses are lower than expected, and a higher percentage of claim terminations are due to recoveries (as opposed to death) than expected.

The following tables show in aggregate how our new assumptions (Expected) compare to actual experience:

Morbidity

Experience period: Inception through 9/30/2014. Duration 10+ are used for incidence, duration 5+ for claim termination, and all durations for utilization. The following charts show key experience compared to revised assumptions.

Incidence

Duration	A/E
1-3	101%
4-6	101%
7-9	99%
10+	97%
Total	**98%**

Claim Terminations

Benefit Period	A/E
<10 years	99%
10+ years	97%
Total	**99%**

Utilization

Inflation	A/E
None / GPO	98%
Simple	98%
Compound	98%
Total	**98%**

Voluntary Lapses

Experience period: 12/31/2009 - 12/31/2014

	Lapse A/E by Amount	
Duration	**Without Inflation**	**With Inflation**
1	100%	100%
2	103%	100%
3-5	100%	101%
6-10	99%	100%
11-15	100%	101%
16+	96%	97%
Total per inflation	**100%**	**100%**
TOTAL	**100%**	

Note that the lapse study removed all policies which had undergone prior rate increases except for the 2008 re-rate policies which are now allowed to re-enter the study after their first year since re-rate, provided they have not subsequently received another rate increase.

Mortality

Experience period: 12/31/2009 - 12/31/2014

Duration	A/E by Amount
1-5	96%
6-10	96%
11+	101%
Total	**99%**

17. Requested Rate Increase

The Company is requesting an average rate increase of 31.7%, which varies by issue age, benefit period, and inflation option, and ranges from 9.5% to 98.0%. Rate increases were derived as follows:

1. The Company first determined the projected lifetime loss ratio for this form based on nationwide actual experience and projected future experience assuming the prior rate increase request was approved in full and within three months of the original filing date. We then determined the amount of rate increase (30.4%) that would be needed in order to revert to the lifetime loss ratio certified to in our 2013 inforce rate increase filing for this form.
2. We ensured that the proposed rate increases did not result in premium rates that exceed rates for older issue ages or the most recent traditional LTC rates that have been filed with the Interstate Compact for new business under the ICC12-LTC-12 policy form, adjusted for benefit differences and changes in underwriting guidelines and risk classification (this is demonstrated in **Appendix A** using LTC-96 9/96 as an example). As this product (ICC12-LTC-12) is no longer open for new business, the most recently filed new business LTC rates for this product were adjusted to account for the average impact of the assumption updates due to the 2016 Experience Studies. An adjustment of 9.5% was applied to all rates to reflect these updates. After the application of this restriction the average rate increase for the forms listed in this memo is 29.2%, ranging from 9.5% to 32.9%.
3. Unapproved rate increases initially requested in our 2013 inforce rate filings (SERFF Tracking No. MULF-130417902) were included in this filing. Your state approved a portion of these rate increases on April 25, 2016. Approval included the fully-requested premium increases for policyholders with lifetime 5% Simple or Compound inflation (i.e. those who are eligible for the future inflation reduction "Landing Spot"). Policyholders without 5% Simple or Compound inflation received premium increases capped at 20%. These rate increases continue to be actuarially justified and are unchanged from our original request with the following exception: to account for the delayed implementation of the originally-requested rate increases, we have adjusted the portion of the current proposed rate increases attributable to the 2013 remainder so that on a present-value basis it is equivalent to implementing our original request all at once After application of this adjustment, the average rate increase for the forms listed in this memo is 31.7%, ranging from 9.5% to 98.0%.
4. We ensured that the resulting overall increase in rates satisfied the rate stability rule ensuring no less than an 85% loss ratio on the rate increase portion, while applying the original loss ratio on the original rate schedule (as the original loss ratio was higher than 58%). This is demonstrated at the bottom of **Exhibit 1** where it can be seen that the sum of past and future projected incurred claims is not less than the sum of the original premium times the original loss ratio and the rate increase premium times the 85% loss ratio requirement.

Note that in **Appendix A** we reflect the proposed premium rates both with and without any additional cost as we believe any cost due to delayed implementation should not be subject to the new business rate restrictions.

Appendix B1 contains the new proposed rate tables for all policy forms included with this filing for those policyholders that *did not* elect an inflation reduction option as part of the 2010 or 2013 rate increase filings.

Appendices B2-B4 contain the new proposed rate tables for all policy forms included with this filing for those policyholders that *did* elect an inflation reduction option as part of the 2010 and/or 2013 rate increase filings.

Please note that the actual rates implemented may vary slightly from those in Appendices B1 to B4 due to implementation rounding algorithms.

Exhibit 1 contains nationwide past premium and claims experience and future premium and claim projections and illustrates that the anticipated lifetime loss ratio with the requested rate increase is 95.7%, well in excess of the minimum loss ratio of 60% as well as greater than the original pricing loss ratio of 69.4%. The lifetime loss ratio as of 12/31/2015 is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium where accumulation and discounting occur at the maximum statutory valuation discount rate.

In addition, **Exhibit 1** contains the original expected loss ratio projections, adjusted for the actual mix of business issued, with the lifetime loss ratio also calculated as stated above.

Furthermore, **Exhibit 1** demonstrates that the calculated loss ratio respects the applicable pre or post stability form requirements:

<u>Post-stability form requirements:</u>
The sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times the original assumed lifetime loss ratio (which was higher than 58%),
2. 85% of the accumulated value of prior premium rate schedule increases,
3. Present value of future projected initial earned premium times the original assumed lifetime loss ratio, and
4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

<u>Pre-stability form requirements:</u>

The sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times the original assumed lifetime loss ratio (which was higher than 60%),
2. 80% of the accumulated value of prior premium rate schedule increases,
3. Present value of future projected initial earned premium times the original assumed lifetime loss ratio, and
4. 80% of the present value of future projected premium in excess of the projected initial earned premium.

18. New inflation options that will allow policyholders to avoid the rate increase

Although this is a closed block of business, we are filing new future inflation options that will allow policyholders that have Compound and Simple Inflation coverage the option to completely avoid the rate increase.

Under these new options, the policyholders get to keep their current accumulated Daily benefit and their current remaining Lifetime Maximum Benefit, but the future indexation rate will be reduced as follows:

Current inflation	Proposed Landing Spot
5%	3.1%
3.4%	1.9%
4.4%	2.7%
2.8%	1.5%

All indexation rates were determined to be actuarially equivalent to the requested rate increases in aggregate and therefore these options are only available if the full rate increase requested is accepted.

The premium rate schedules for these options are included in this filing as **Appendices C1** to **C4.**

19. History of Previous Rate Revisions

A 13.0% rate increase on these policy forms was accepted by your state on August 01, 2008.

A 38.1% rate increase on these policy forms was accepted by your state on January 20, 2011.

A 7.2% rate increase on these policy forms was accepted by your state on December 17, 2012.

A 20.0% rate increase on these policy forms was accepted by your state on February 04, 2015.

A 18.0% rate increase on these policy forms was accepted by your state on April 25, 2016.

20. Ensuring No Cross-Subsidization Between States

We have ensured no state's rate increase approvals will subsidize other states' rate increases. Rate increases will vary by state, but only to reflect the timing and amount of prior rate increases approved by that state. This is accomplished by first backing-out all prior requested rate increases from our nationwide premium data. We then re-introduce actual prior rate increases with the amount and timing based on your state's prior approvals (as detailed in Section 19). The current proposed rate increases are then determined based on the amounts needed in order to achieve our target lifetime loss ratios certified to in our prior filing.

Although some states may have capped our previous inforce rate increase filings, in each case this was done with the understanding that the full amount of the proposed rate increases were justified and that John Hancock would be refiling for the remainder at a later date. In instances where the remainder remains unapproved, it has been included in the current filings.

21. Past Losses Testing

Preventing companies from recouping past losses was the subject of a discussion by the NAIC in late 2013. The accepted methodology which was incorporated into the 2014 Long Term Care Model Regulation defines past losses as actual past claims less expected past claims when determining loss ratio compliance. Expected past claims are defined as the following:

> "Expected claims shall be calculated based on the original filing assumptions assumed until new assumptions are filed as part of a rate increase. New assumptions shall be used for all periods beyond each requested effective date of a rate increase [regardless of whether or not the rate increase is approved]. Expected claims are calculated for each calendar year based on the in-force at the beginning of the calendar year. Expected claims shall include margins for moderately adverse experience; either amounts included in the claims that were used to determine the lifetime loss ratio consistent with the original filing or as modified in any rate increase filing."

We apply this methodology in **Exhibit 1A**. The 'Adjusted Expected Incurred Claims' are initially calculated by applying the original pricing durational loss ratio to the actual earned premium in a given calendar year. Later, in years in which and after which we filed for inforce rate increases, expected incurred claims are based on the new assumptions that were filed.

The accumulated value of the Adjusted Expected Incurred Claims is compared to the accumulated value of Actual Incurred Claims. The lesser of the Adjusted Expected Incurred Claims or Actual Incurred Claims is used for past claims when ensuring that the resulting overall increase in rates satisfies the rate stability rule ensuring no less than an 85% loss ratio on the rate increase portion, while applying the original loss ratio on the original rate schedule (as the original loss ratio was higher than 58%) using. This is demonstrated at the bottom of **Exhibit 1A**.

22. Proposed Effective Date

New rates will not be effective until after the completion of prior rate increases for all policyholders with product forms listed in this memo. These rates will be effective on the next policy anniversary date after completion, following at least a 90 day policyholder notification period.

23. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for rendering this opinion and am familiar with the requirements for filing long-term care insurance premiums and filing for increases in long-term care insurance premiums. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

The preceding Actuarial Memorandum contains:

a) the assumptions on which this certification is based;
b) the adjustments to prior assumptions with an explanation of the reasons previous assumptions were not realized;
c) a lifetime projection of the prior premium rate schedules and incurred claims plus future expected premiums and claims which demonstrates that the revised premium rate schedule meets the loss ratios standards and necessary details of this state; and
d) disclosure of the manner, if any, in which reserves have been recognized.

If the requested premium rate schedule increase is implemented and the underlying assumptions are realized, no further premium rate schedule increases are anticipated.

I have reviewed and taken into consideration the policy design and coverage provided, and our current underwriting and claims adjudication processes.

In forming my opinion, I have used actuarial assumptions and actuarial methods and such tests of the actuarial calculations as I considered necessary. Based on these assumptions or statutory requirements where necessary, the premium rate filing is in compliance with the loss ratio standards of this state.

The basis for contract reserves has been previously filed and there is no anticipation of any changes.

Naomi Worts, FSA, MAAA
Actuary
John Hancock Life Insurance Company

Exhibit 1: Nationwide Loss Ratio Exhibit
Gold (LTC-96, LTC-96CL, NH-99, A-3541, A-3542, LTC2000)

		Original Assumptions			Historical & Projected Experience					
					Before Proposed Increase			With Proposed Rate Increase		
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio
	1988	-	-	-	-	28,652	0%	-	28,652	0%
	1989	-	-	-	-	88,693	0%	-	88,693	0%
	1990	-	-	-	-	156,650	0%	-	156,650	0%
	1991	-	-	-	-	243,030	0%	-	243,030	0%
	1992	-	-	-	-	1,841,638	0%	-	1,841,638	0%
	1993	-	-	-	-	3,456,124	0%	-	3,456,124	0%
	1994	-	-	-	6,812	5,202,449	0%	6,812	5,202,449	0%
	1995	-	-	-	-	7,910,341	0%	-	7,910,341	0%
	1996	46,523	507,740	9%	-	13,397,795	0%	-	13,397,795	0%
	1997	1,883,605	20,957,444	9%	65,089	38,246,222	0%	65,089	38,246,222	0%
	1998	6,842,508	65,556,158	10%	7,442,814	85,904,883	9%	7,442,814	85,904,883	9%
	1999	14,704,687	114,182,665	13%	20,340,764	140,232,471	15%	20,340,764	140,232,471	15%
	2000	25,918,419	171,360,973	15%	31,719,148	206,758,030	15%	31,719,148	206,758,030	15%
	2001	37,631,987	219,645,420	17%	55,659,617	266,930,822	21%	55,659,617	266,930,822	21%
	2002	49,898,653	259,751,045	19%	82,848,312	320,839,184	26%	82,848,312	320,839,184	26%
	2003	59,562,641	253,233,083	24%	96,854,643	329,201,692	29%	96,854,643	329,201,692	29%
	2004	67,298,459	229,753,188	29%	114,890,612	319,920,648	36%	114,890,612	319,920,648	36%
	2005	72,669,704	209,369,594	35%	142,601,716	311,020,926	46%	142,601,716	311,020,926	46%
Historical	2006	77,353,484	191,816,110	40%	185,261,651	302,430,040	61%	185,261,651	302,430,040	61%
Experience	2007	82,554,406	176,590,927	47%	234,824,580	294,128,991	80%	234,824,580	294,128,991	80%
	2008	87,826,370	163,258,059	54%	242,878,448	285,608,970	85%	242,878,448	285,608,970	85%
	2009	92,407,052	151,400,475	61%	275,194,561	291,691,574	94%	275,194,561	291,691,574	94%
	2010	97,026,650	140,646,773	69%	278,839,314	296,756,310	94%	278,839,314	296,756,310	94%
	2011	101,964,803	130,677,044	78%	309,667,864	292,947,300	106%	309,667,864	292,947,300	106%
	2012	107,106,387	121,236,700	88%	336,214,310	345,455,227	97%	336,214,310	345,455,227	97%
	2013	112,188,316	112,151,971	100%	343,218,650	321,853,835	107%	343,218,650	321,853,835	107%
	2014	117,118,930	103,386,735	113%	396,964,438	302,525,224	131%	396,964,438	302,525,224	131%
	2015	121,754,306	94,957,671	128%	421,775,536	294,372,483	143%	421,775,536	294,372,483	143%
	2016	125,970,599	86,883,188	145%	383,896,845	324,295,684	118%	383,896,845	324,295,684	118%
	2017	129,700,208	79,180,098	164%	407,326,199	341,991,171	119%	405,661,142	349,737,395	116%
Projected	2018	132,793,992	71,864,025	185%	429,613,057	321,496,340	134%	414,332,398	387,945,793	107%
Future	2019	135,179,074	64,948,256	208%	449,247,178	299,614,688	150%	431,256,544	373,705,086	115%
Experience	2020	136,799,154	58,442,882	234%	464,240,420	277,967,942	167%	446,500,728	347,056,657	129%
	2021	137,634,476	52,355,371	263%	474,513,772	256,548,112	185%	456,868,046	320,644,051	142%
	2022	137,663,110	46,689,178	295%	480,127,304	235,415,691	204%	462,488,828	294,537,115	157%
	2023	136,741,174	41,443,414	330%	479,363,436	214,693,291	223%	461,835,494	268,887,554	172%
	2024	134,827,001	36,613,017	368%	474,265,635	194,573,733	244%	456,906,531	243,936,177	187%
	2025	131,952,950	32,190,787	410%	464,192,787	175,210,540	265%	447,127,229	219,876,777	203%
	2026	128,201,061	28,167,347	455%	452,600,841	156,738,151	289%	435,809,513	196,881,217	221%
	2027	123,640,882	24,530,268	504%	438,190,627	139,328,112	315%	421,746,082	175,168,780	241%
	2028	118,227,080	21,262,729	556%	420,116,548	123,122,445	341%	404,168,633	154,923,812	261%
	2029	112,127,070	18,345,977	611%	400,421,674	108,147,787	370%	385,037,872	136,186,105	283%
	2030	105,484,771	15,759,958	669%	377,324,403	94,429,402	400%	362,685,552	118,993,990	305%
	2031	98,452,945	13,483,372	730%	356,443,721	81,977,600	435%	342,424,545	103,367,022	331%
	2032	91,129,382	11,493,607	793%	335,166,741	70,800,365	473%	321,792,775	89,321,523	360%
	2033	83,606,979	9,765,314	856%	310,421,085	60,834,925	510%	297,897,039	76,784,407	388%
	2034	76,251,757	8,273,656	922%	283,613,198	51,974,340	546%	272,075,293	65,626,063	415%
	2035	69,286,921	6,994,979	991%	255,384,767	44,145,081	579%	244,938,842	55,757,702	439%
	2036	62,786,582	5,906,275	1063%	230,927,711	37,268,786	620%	221,393,044	47,083,965	470%
	2037	56,755,532	4,985,188	1138%	208,621,366	31,275,307	667%	199,908,395	39,519,171	506%
	2038	51,265,630	4,209,003	1218%	186,306,919	26,089,883	714%	178,449,009	32,971,106	541%
	2039	46,532,613	3,557,502	1308%	164,271,472	21,639,728	759%	157,288,858	27,349,393	575%
	2040	42,677,885	3,012,653	1417%	142,904,875	17,846,909	801%	136,797,011	22,556,699	606%
Values as of 12/31/2015 (discounted at maximum statutory valuation rates)										
	Past :	1,783,431,809	4,573,549,290	39.0%	4,550,486,958	7,494,685,891	60.7%	4,550,486,958	7,494,685,891	60.7%
	Future :	1,790,008,946	576,231,968	310.6%	5,976,607,119	2,759,656,233	216.6%	5,775,766,804	3,291,826,148	175.5%
	Lifetime :	3,573,440,754	5,149,781,258	69.4%	10,527,094,078	10,254,342,123	102.7%	10,326,253,762	10,786,512,038	95.7%

Total Incurred Claims exceed Total Initial Premiums x max(58%, Original Pricing Loss Ratio) + Increased Premiums x max(85%, Original Pricing Loss Ratio)

			Accum Value of Past Initial Prm x 69.4% =	4,772,045,004
			Present Value of Future Initial Prm x 69.4% =	791,720,910
Accum. Value of Past Incurred Claims =	4,550,486,958		Accum Value of Prior Increases x 85.0% =	524,929,331
Present Value of Future Incurred Claims =	5,775,766,804		Present Value of Future Increases x 85.0% =	1,828,227,534
Total =	10,326,253,762	>=	Total =	7,916,922,780

Total Incurred Claims exceed Total Initial Premiums x max(60%, Original Pricing Loss Ratio) + Increased Premiums x max(80%, Original Pricing Loss Ratio)

			Accum Value of Past Initial Prm x 69.4% =	4,772,045,004
			Present Value of Future Initial Prm x 69.4% =	791,720,910
Accum. Value of Past Incurred Claims =	4,550,486,958		Accum Value of Prior Increases x 80.0% =	494,051,136
Present Value of Future Incurred Claims =	5,775,766,804		Present Value of Future Increases x 80.0% =	1,720,684,738
Total =	10,326,253,762	>=	Total =	7,778,501,788

Exhibit 1A: Demonstation of not Recouping Past Losses
Gold (LTC-96, LTC-96CL, NH-99, A-3541, A-3542, LTC2000)

		Loss Ratios to Apply to Actual Premium			Adjusted	Historical & Projected Experience					
						Before Proposed Increase			With Proposed Rate Increase		
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio	Expected Incurred Claims	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio
Original Pricing	1988	0	0	0%	-	0	28,652	0%	0	28,652	0%
	1989	0	0	0%	-	0	88,693	0%	0	88,693	0%
	1990	0	0	0%	-	0	156,650	0%	0	156,650	0%
	1991	0	0	0%	-	0	243,030	0%	0	243,030	0%
	1992	0	0	0%	-	0	1,841,638	0%	0	1,841,638	0%
	1993	0	0	0%	-	0	3,456,124	0%	0	3,456,124	0%
	1994	0	0	0%	-	6,812	5,202,449	0%	6,812	5,202,449	0%
	1995	0	0	0%	-	0	7,910,341	0%	0	7,910,341	0%
	1996	46,523	507,740	9%	1,227,612	0	13,397,795	0%	0	13,397,795	0%
	1997	1,883,605	20,957,444	9%	3,437,478	65,089	38,246,222	0%	65,089	38,246,222	0%
	1998	6,842,508	65,556,158	10%	8,966,433	7,442,814	85,904,883	9%	7,442,814	85,904,883	9%
	1999	14,704,687	114,182,665	13%	18,059,437	20,340,764	140,232,471	15%	20,340,764	140,232,471	15%
	2000	25,918,419	171,360,973	15%	31,272,239	31,719,148	206,758,030	15%	31,719,148	206,758,030	15%
	2001	37,631,987	219,645,420	17%	45,733,424	55,659,617	266,930,822	21%	55,659,617	266,930,822	21%
	2002	49,898,653	259,751,045	19%	61,633,797	82,848,312	320,839,184	26%	82,848,312	320,839,184	26%
	2003	59,562,641	253,233,083	24%	77,431,124	96,854,643	329,201,692	29%	96,854,643	329,201,692	29%
	2004	67,298,459	229,753,188	29%	93,709,979	114,890,612	319,920,648	36%	114,890,612	319,920,648	36%
	2005	72,669,704	209,369,594	35%	107,951,677	142,601,716	311,020,926	46%	142,601,716	311,020,926	46%
	2006	77,353,484	191,816,110	40%	121,960,648	185,261,651	302,430,040	61%	185,261,651	302,430,040	61%
	2007	82,554,406	176,590,927	47%	137,502,218	234,824,580	294,128,991	80%	234,824,580	294,128,991	80%
2008 RI	2008	154,343,853	311,931,459	49%	154,343,853	242,878,448	285,608,970	85%	242,878,448	285,608,970	85%
	2009	166,539,854	301,356,765	55%	166,539,854	275,194,561	291,691,574	94%	275,194,561	291,691,574	94%
2010 RI	2010	247,173,262	288,216,215	86%	247,173,262	278,839,314	296,756,310	94%	278,839,314	296,756,310	94%
	2011	262,238,722	389,761,384	67%	262,238,722	309,667,864	292,947,300	106%	309,667,864	292,947,300	106%
	2012	278,450,347	372,403,982	75%	278,450,347	336,214,310	345,455,227	97%	336,214,310	345,455,227	97%
2013 RI	2013	320,842,107	329,927,149	97%	320,842,107	343,218,650	321,853,835	107%	343,218,650	321,853,835	107%
	2014	342,636,588	336,633,928	102%	342,636,588	396,964,438	302,525,224	131%	396,964,438	302,525,224	131%
	2015	359,200,133	364,132,403	99%	359,200,133	421,775,536	294,372,483	143%	421,775,536	294,372,483	143%
Projected Future Experience	2016					383,896,845	324,295,684	118%	383,896,845	324,295,684	118%
	2017					407,326,199	341,991,171	119%	405,661,142	349,737,395	116%
	2018					429,613,057	321,496,340	134%	414,332,398	387,945,793	107%
	2019					449,247,178	299,614,688	150%	431,256,544	373,705,086	115%
	2020					464,240,420	277,967,942	167%	446,500,728	347,056,657	129%
	2021					474,513,772	256,548,112	185%	456,868,046	320,644,051	142%
	2022					480,127,304	235,415,691	204%	462,488,828	294,537,115	157%
	2023					479,363,436	214,693,291	223%	461,835,494	268,887,554	172%
	2024					474,265,635	194,573,733	244%	456,906,531	243,936,177	187%
	2025					464,192,787	175,210,540	265%	447,127,229	219,876,777	203%
	2026					452,600,841	156,738,151	289%	435,809,513	196,881,217	221%
	2027					438,190,627	139,328,112	315%	421,746,082	175,168,780	241%
	2028					420,116,548	123,122,445	341%	404,168,633	154,923,812	261%
	2029					400,421,674	108,147,787	370%	385,037,872	136,186,105	283%
	2030					377,324,403	94,429,402	400%	362,685,552	118,993,990	305%
	2031					356,443,721	81,977,600	435%	342,424,545	103,367,022	331%
	2032					335,166,741	70,800,365	473%	321,792,775	89,321,523	360%
	2033					310,421,085	60,834,925	510%	297,897,039	76,784,407	388%
	2034					283,613,198	51,974,340	546%	272,075,293	65,626,063	415%
	2035					255,384,767	44,145,081	579%	244,938,842	55,757,702	439%
	2036					230,927,711	37,268,786	620%	221,393,044	47,083,965	470%
	2037					208,621,366	31,275,307	667%	199,908,395	39,519,171	506%
	2038					186,306,919	26,089,883	714%	178,449,009	32,971,106	541%
	2039					164,271,472	21,639,728	759%	157,288,858	27,349,393	575%
	2040					142,904,875	17,846,909	801%	136,797,011	22,556,699	606%
Values as of 12/31/2015 (discounted at maximum statutory valuation rates)											
	Past				3,485,898,808	4,550,486,958	7,494,685,891	60.7%	4,550,486,958	7,494,685,891	60.7%
	Future					5,976,607,119	2,759,656,233	216.6%	5,775,766,804	3,291,826,148	175.5%
	Lifetime					10,527,094,078	10,254,342,123	102.7%	10,326,253,762	10,786,512,038	95.7%

Total Incurred Claims exceed Total Initial Premiums x max(58%, Original Pricing Loss Ratio) + Increased Premiums x max(85%, Original Pricing Loss Ratio)

			Accum Value of Past Initial Prm x 69.4% =	4,772,045,004
Accum Value of Minimum(Past Incurred Claims,			Present Value of Future Initial Prm x 69.4% =	791,720,910
Adjusted Originally Expected Incurred Claims) =	3,485,898,808		Accum Value of Prior Increases x 85.0% =	524,929,331
Present Value of Future Incurred Claims =	5,775,766,804		Present Value of Future Increases x 85.0% =	1,828,227,534
Total =	9,261,665,612	> =	Total =	7,916,922,780

Total Incurred Claims exceed Total Initial Premiums x max(60%, Original Pricing Loss Ratio) + Increased Premiums x max(80%, Original Pricing Loss Ratio)

			Accum Value of Past Initial Prm x 69.4% =	4,772,045,004
Accum Value of Minimum(Past Incurred Claims,			Present Value of Future Initial Prm x 69.4% =	791,720,910
Adjusted Originally Expected Incurred Claims) =	3,485,898,808		Accum Value of Prior Increases x 80.0% =	494,051,136
Present Value of Future Incurred Claims =	5,775,766,804		Present Value of Future Increases x 80.0% =	1,720,684,738
Total =	9,261,665,612	> =	Total =	7,778,501,788

Appendix A - Comparison to New Business Rates (Gold Series)

Rates shown are for a 90/100-day EP, single, Standard policyholder, and are per $10 daily benefit

Inflation Option: GPO Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 2	3	4	6	10	Life
18-29	32.67	36.77	40.84	52.41	61.15	72.23
30	34.53	38.66	43.30	54.87	69.84	81.92
31	35.47	39.60	44.82	56.39	70.68	82.42
32	36.40	41.11	46.71	58.85	73.77	86.01
33	36.96	42.05	48.22	60.74	75.16	87.19
34	37.89	43.56	49.73	62.82	77.74	90.18
35	38.83	44.50	51.62	65.28	79.89	92.27
36	39.76	46.39	53.14	67.74	82.11	94.46
37	40.69	47.90	55.03	69.26	89.20	102.26
38	42.19	48.84	57.48	71.72	89.20	102.26
39	43.12	50.35	59.00	74.74	89.20	102.26
40	44.05	52.23	60.89	77.20	91.52	104.31
41	45.87	54.10	63.39	80.20	94.45	107.01
42	47.15	55.99	65.73	83.23	102.84	115.87
43	49.02	57.90	67.71	85.91	105.29	117.97
44	51.30	59.83	70.30	89.01	108.27	120.68
45	53.22	61.79	72.34	92.15	116.88	129.61
46	55.16	63.77	75.38	95.33	119.87	132.26
47	57.52	66.17	77.47	98.54	122.93	134.98
48	59.52	68.80	80.58	102.40	132.56	144.86
49	61.54	70.86	83.33	105.70	140.48	152.61
50	63.99	73.34	85.91	109.64	144.37	156.13
51	67.02	76.04	89.72	115.03	155.06	166.74
52	69.07	79.17	92.96	120.69	161.27	177.72
53	72.16	82.75	96.86	126.83	179.69	196.66
54	75.28	86.58	101.22	132.63	191.23	207.92
55	77.82	89.83	105.22	138.91	203.52	219.90
56	81.55	95.71	112.25	147.79	212.54	233.74
57	85.74	101.64	119.98	156.34	226.29	246.98
58	90.59	107.64	127.15	166.03	234.78	254.45
59	94.86	114.32	135.66	175.81	250.27	274.56
60	99.81	121.50	144.69	186.75	260.76	289.02
61	107.35	131.51	154.85	201.68	282.08	310.02
62	115.18	141.62	165.75	218.48	306.08	338.89
63	124.59	153.56	177.84	236.09	336.38	363.92
64	134.10	165.61	190.05	256.06	370.30	402.92
65	144.35	179.29	204.12	276.88	398.49	430.36
66	158.31	196.32	223.41	300.36	426.39	457.65
67	173.58	215.97	245.54	325.39	455.03	485.49
68	191.04	236.27	269.43	353.26	487.90	522.90
69	209.59	259.41	296.17	383.56	521.46	550.68
70	230.98	284.08	325.53	416.48	558.94	587.67
71	253.24	311.56	353.78	450.48	586.61	623.58
72	277.91	340.56	385.32	487.32	617.97	662.74
73	305.85	373.06	419.70	527.02	652.92	705.15
74	335.98	407.73	456.93	571.09	688.48	747.62
75	368.95	446.76	497.43	617.58	727.30	797.15
76	408.15	517.37	581.97	700.18	828.55	908.13
77	452.80	573.10	645.42	774.85	915.34	1007.00
78	499.83	638.50	714.51	854.75	1015.54	1114.86
79	554.70	707.89	791.50	946.48	1124.15	1235.25
80	909.43	1169.36	1299.00	1550.66	1851.72	2033.92
81	981.35	1264.21	1403.08	1672.56	2000.46	2197.18
82	1058.72	1362.87	1510.27	1801.64	2155.43	2365.60
83	1143.93	1468.60	1629.63	1942.12	2321.79	2550.62
84	1233.07	1581.77	1755.52	2087.46	2497.43	2743.56

LTC-96 9/96 Rates after Requested Rate Increases
excluding additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	6	10	Life
18-29	32.67	36.77	40.84	52.41	61.15	72.23
30	34.53	38.66	43.30	54.87	69.84	81.92
31	35.47	39.60	44.82	56.39	70.68	82.42
32	36.40	41.11	46.71	58.85	73.77	82.52
33	36.96	42.05	48.22	60.74	75.16	82.52
34	37.89	43.56	49.73	62.82	76.49	82.52
35	38.83	44.50	51.62	64.41	76.49	82.52
36	39.76	46.39	53.14	64.41	76.49	82.52
37	40.69	47.90	55.03	64.41	76.49	86.18
38	42.19	48.84	56.36	64.41	76.49	86.18
39	42.27	50.35	58.32	66.70	79.59	90.96
40	44.05	52.23	60.89	70.87	84.01	95.75
41	45.56	54.10	63.39	75.54	88.96	100.80
42	47.15	55.99	65.73	76.05	93.97	105.87
43	49.02	57.90	67.71	80.81	99.04	110.97
44	50.79	59.83	70.30	85.63	104.17	116.10
45	52.33	61.79	72.34	86.21	109.35	121.25
46	55.16	63.77	75.38	91.12	114.59	126.43
47	56.23	66.17	77.47	96.10	119.89	131.63
48	56.63	68.80	80.58	96.75	125.25	136.86
49	61.43	70.86	83.33	101.82	135.33	147.02
50	61.88	73.34	85.91	106.96	140.84	152.32
51	66.71	76.04	89.72	112.14	151.16	162.55
52	67.13	79.17	92.96	117.37	156.84	172.83
53	72.05	82.75	96.86	118.13	167.37	183.17
54	72.51	86.58	101.22	123.46	178.02	193.56
55	77.52	89.83	105.22	128.86	188.79	203.99
56	81.55	95.71	112.25	138.76	199.54	219.45
57	85.74	101.64	119.98	148.75	215.29	234.98
58	90.59	107.64	127.15	163.51	231.21	250.58
59	94.86	114.32	135.66	173.71	247.29	271.28
60	99.81	121.50	144.69	186.75	260.76	289.02
61	107.35	131.51	154.85	201.68	282.08	310.02
62	115.18	141.62	165.75	218.48	306.08	338.89
63	124.59	153.56	177.84	234.68	334.38	361.75
64	134.10	165.61	190.05	250.30	361.97	393.85
65	144.35	179.29	204.12	270.90	389.88	421.07
66	158.31	196.32	223.41	299.91	408.79	439.07
67	173.58	215.97	245.54	325.39	429.10	452.61
68	191.04	236.27	269.43	353.26	453.15	478.80
69	209.59	259.41	296.17	383.56	480.40	513.53
70	230.98	284.08	325.53	416.48	518.34	555.74
71	253.24	311.56	353.78	450.48	560.46	601.79
72	277.91	340.56	385.32	487.32	610.96	655.85
73	305.85	373.06	419.70	527.02	652.92	705.15
74	335.98	407.73	456.93	571.09	688.48	747.62
75	368.95	446.76	497.43	617.58	727.30	797.15
76	408.15	517.37	581.97	700.18	790.87	846.44
77	442.46	561.27	632.96	735.38	827.56	884.92
78	479.04	605.85	682.34	789.01	887.64	948.03
79	525.34	664.22	748.76	857.45	964.13	1030.55
80	581.70	736.68	829.27	944.00	1064.77	1141.25
81	656.17	829.27	933.94	1054.70	1203.65	1296.24
82	742.72	937.96	1058.73	1189.56	1376.75	1489.47
83	839.33	1062.75	1199.62	1344.55	1574.00	1714.90
84	948.03	1199.62	1354.61	1511.61	1793.40	1964.48

LTC-96 9/96 Rates after Requested Rate Increases
including additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	6	10	Life
18-29	33.71	39.37	44.24	54.75	63.63	76.18
30	36.10	39.37	44.62	57.87	73.66	86.40
31	37.40	40.63	46.57	59.47	74.54	86.92
32	38.39	42.60	49.26	62.06	77.79	87.03
33	38.98	43.80	50.85	64.06	79.27	87.03
34	39.96	45.94	52.45	66.25	80.66	87.03
35	40.95	46.93	54.44	67.93	80.66	87.03
36	41.93	48.92	56.04	67.93	80.66	87.03
37	42.91	50.51	58.03	67.93	80.66	90.88
38	44.49	51.51	59.44	67.93	80.66	90.88
39	44.58	53.10	61.51	70.34	83.94	95.93
40	46.46	55.09	64.21	74.74	88.60	101.13
41	48.05	57.05	67.23	79.93	94.00	107.34
42	49.97	59.05	69.79	80.55	100.16	115.04
43	52.01	61.06	73.54	86.51	108.40	124.52
44	53.95	63.73	76.29	90.92	115.32	128.44
45	55.19	65.17	76.29	90.92	115.32	128.44
46	58.17	67.25	79.50	96.25	121.05	134.81
47	59.30	69.78	82.02	102.38	127.57	142.98
48	59.73	72.56	86.09	103.17	134.92	152.78
49	65.01	74.73	89.24	111.58	153.58	170.42
50	65.26	77.35	92.00	114.87	154.23	171.40
51	70.35	80.19	95.16	119.66	167.46	184.22
52	70.80	83.49	98.04	124.45	174.03	197.10
53	75.99	87.27	102.20	124.59	187.50	208.40
54	76.46	91.31	106.75	130.20	201.10	221.43
55	81.75	94.73	110.96	135.90	214.85	231.27
56	86.01	100.94	118.38	146.33	228.50	253.01
57	90.42	107.20	126.53	156.98	250.60	274.67
58	95.54	113.52	134.09	173.92	269.84	293.38
59	100.04	120.57	143.07	184.85	289.34	320.62
60	105.26	128.14	152.59	199.18	307.35	342.88
61	113.21	138.70	163.30	215.14	334.27	367.83
62	121.47	149.36	174.80	233.13	363.04	403.16
63	131.40	161.94	187.56	250.10	398.02	430.49
64	141.42	174.65	201.31	266.46	432.30	470.83
65	152.41	189.09	216.05	288.96	465.67	503.03
66	167.22	207.26	237.24	321.84	484.04	519.89
67	184.49	228.84	261.46	362.10	501.71	529.21
68	203.36	251.44	287.89	396.08	522.45	552.03
69	223.41	275.65	315.57	431.87	545.08	582.67
70	246.47	302.52	346.04	463.65	577.05	618.69
71	270.43	332.00	376.37	489.56	609.10	654.01
72	296.57	360.48	409.84	520.09	652.04	699.95
73	324.56	395.89	442.18	559.26	692.87	748.29
74	354.35	430.02	481.91	602.32	726.12	788.50
75	389.09	471.15	524.60	651.31	767.02	840.69
76	430.44	545.63	613.75	738.42	834.06	892.67
77	466.62	591.92	667.53	775.54	872.75	933.24
78	505.21	638.94	719.60	832.10	936.12	999.80
79	554.03	700.50	789.65	904.28	1016.78	1086.83
80	613.46	776.91	874.56	995.55	1122.92	1203.58
81	692.00	874.56	984.94	1112.30	1269.38	1367.03
82	783.28	989.18	1116.55	1254.52	1451.94	1570.81
83	885.17	1120.79	1265.14	1417.97	1659.96	1808.55
84	999.80	1265.14	1428.59	1594.16	1891.34	2071.77

LTC-96 9/96 2016 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	6	10	Life
18-29	9%	17%	19%	10%	10%	16%
30	9%	9%	10%	13%	21%	32%
31	12%	10%	10%	16%	23%	33%
32	14%	10%	10%	21%	28%	33%
33	16%	10%	14%	25%	31%	33%
34	19%	11%	17%	30%	33%	33%
35	22%	13%	22%	33%	33%	33%
36	25%	18%	25%	33%	33%	33%
37	28%	22%	30%	33%	33%	33%
38	33%	24%	33%	33%	33%	33%
39	33%	28%	33%	33%	33%	33%
40	29%	29%	30%	33%	33%	33%
41	33%	32%	26%	33%	33%	33%
42	25%	26%	29%	33%	33%	36%
43	29%	30%	28%	33%	39%	48%
44	33%	24%	32%	38%	47%	52%
45	33%	24%	24%	33%	33%	33%
46	31%	23%	28%	33%	33%	33%
47	33%	26%	24%	33%	33%	36%
48	33%	23%	22%	33%	34%	46%
49	33%	26%	25%	39%	52%	62%
50	33%	22%	22%	33%	39%	49%
51	33%	19%	21%	33%	43%	52%
52	33%	23%	25%	33%	43%	54%
53	33%	22%	23%	33%	47%	53%
54	33%	26%	28%	33%	50%	56%
55	33%	24%	27%	33%	53%	52%
56	31%	26%	24%	33%	56%	60%
57	30%	22%	27%	33%	65%	67%
58	30%	23%	25%	33%	66%	68%
59	23%	20%	24%	33%	67%	73%
60	23%	19%	24%	32%	70%	74%
61	21%	20%	21%	31%	73%	73%
62	20%	17%	22%	32%	75%	76%
63	16%	19%	21%	33%	77%	77%
64	17%	18%	17%	33%	79%	80%
65	14%	18%	17%	33%	80%	80%
66	15%	18%	16%	33%	74%	74%
67	15%	17%	17%	41%	67%	67%
68	15%	15%	16%	41%	60%	60%
69	16%	16%	16%	39%	52%	52%
70	16%	14%	16%	32%	45%	45%
71	15%	12%	13%	25%	36%	36%
72	13%	10%	10%	21%	33%	33%
73	16%	10%	10%	20%	31%	32%
74	18%	13%	12%	21%	29%	30%
75	23%	18%	16%	23%	28%	31%
76	30%	29%	29%	32%	33%	33%
77	33%	33%	33%	33%	33%	33%
78	33%	33%	33%	33%	33%	33%
79	33%	33%	33%	33%	33%	33%
80	33%	33%	33%	33%	33%	33%
81	33%	33%	33%	33%	33%	33%
82	33%	33%	33%	33%	33%	33%
83	33%	33%	33%	33%	33%	33%
84	33%	33%	33%	33%	33%	33%

<u>* Benefit Differences between LTC-96 9/96 and ICC12-LTC-12:</u>

LTC-96 9/96 does not have the Double Coverage for Accident Benefit or Return of Premium Prior to 65 Benefit, the stay-at-home or respite benefits or coverage for a skilled family member

LTC-96 9/96 does not have the ability to convert from GPO to 5% Compound inflation option at age 65

LTC-96 9/96 rates are for a 100 service-day EP, ICC12-LTC-12 rates are for a 90 service-day EP

ICC12-LTC-12 underwriting guidelines and classification are stricter than for LTC-96 9/96

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered both 10yr and Lifetime benefit period options)

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

Appendix A - Comparison to New Business Rates (Gold Series)

Rates shown are for a 90/100-day EP, single, Standard policyholder, and are per $10 daily benefit

Inflation Option: 5% Simple Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 2	3	4	6	10	Life
18-29	83.08	97.58	113.82	146.40	223.00	242.34
30	85.81	100.61	114.84	147.80	223.00	249.87
31	90.02	104.93	118.94	152.77	226.14	260.54
32	90.24	104.93	123.07	157.47	237.35	264.44
33	94.07	109.45	126.93	162.19	241.38	275.94
34	94.30	113.49	130.85	166.65	252.10	286.90
35	98.21	117.55	130.85	171.38	263.14	290.97
36	104.25	121.09	132.69	182.14	266.51	301.49
37	107.92	127.11	141.68	186.36	276.79	312.04
38	107.92	130.85	145.23	190.33	286.59	322.06
39	111.48	134.32	148.52	200.64	296.41	339.05
40	114.73	137.68	151.90	204.35	305.75	348.52
41	119.06	142.16	157.05	212.09	321.20	364.18
42	120.55	146.32	162.21	226.00	336.55	379.65
43	124.88	150.73	172.61	233.94	352.37	395.56
44	131.92	157.73	180.62	241.77	361.37	411.25
45	136.21	161.81	185.87	256.60	384.71	427.92
46	136.82	171.53	196.44	264.83	401.09	451.25
47	142.19	175.83	202.28	276.53	412.99	462.46
48	146.46	180.11	212.91	291.96	430.45	486.89
49	153.72	189.53	218.48	300.48	454.15	503.50
50	157.96	193.75	229.53	316.02	471.75	527.95
51	162.64	198.14	239.72	327.99	490.93	546.44
52	172.71	207.96	244.97	336.00	504.18	558.30
53	180.98	217.76	252.29	347.53	522.68	575.95
54	185.66	222.77	262.42	361.62	535.50	587.30
55	196.06	232.56	272.96	372.80	553.53	604.33
56	202.06	239.26	279.76	387.73	574.37	630.80
57	206.07	249.68	292.05	402.02	587.80	649.48
58	211.73	256.23	298.67	416.88	608.69	675.65
59	220.98	268.42	306.75	426.52	628.33	693.20
60	226.37	275.25	318.57	441.05	648.74	724.91
61	234.75	290.05	333.10	457.56	673.64	740.64
62	242.62	307.95	353.09	463.25	684.94	754.45
63	254.94	323.50	364.66	479.97	707.85	762.52
64	263.21	334.60	388.96	490.71	729.80	776.03
65	274.95	354.63	405.73	506.16	750.90	794.49
66	295.22	386.16	437.14	552.15	807.19	856.68
67	319.26	414.61	471.34	607.09	866.78	916.63
68	345.79	448.66	506.55	665.54	936.56	987.00
69	370.04	483.73	548.43	722.97	1004.69	1061.11
70	399.12	525.59	587.36	795.11	1083.90	1141.05
71	444.87	577.65	637.15	855.87	1145.57	1206.33
72	495.19	635.40	686.45	928.72	1216.45	1291.60
73	550.49	693.20	739.65	999.53	1278.52	1366.63
74	616.57	760.73	801.05	1081.68	1353.75	1454.17
75	688.19	834.57	866.64	1167.05	1432.88	1544.78
76	744.26	948.10	1104.90	1345.21	1657.37	1790.64
77	799.47	1015.49	1188.93	1442.98	1780.53	1920.96
78	862.97	1095.23	1275.92	1552.73	1915.90	2068.29
79	932.95	1176.02	1372.70	1666.83	2064.57	2228.42
80	1476.86	1861.84	2167.30	2630.59	3265.12	3529.00
81	1565.77	1970.13	2291.57	2787.59	3459.41	3733.44
82	1661.31	2089.58	2432.32	2959.01	3667.25	3957.25
83	1758.30	2213.36	2575.42	3135.34	3889.57	4193.84
84	1861.22	2345.29	2724.77	3319.88	4116.73	4439.50

LTC-96 9/96 Rates after Requested Rate Increases
excluding additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	6	10	Life
18-29	70.45	88.56	98.63	110.70	139.20	151.27
30	70.45	88.56	98.63	110.70	144.00	161.35
31	70.45	88.56	98.63	110.70	148.80	171.44
32	70.45	88.56	98.63	110.70	158.40	176.48
33	72.73	88.56	100.50	110.70	163.20	186.56
34	72.73	88.56	105.07	114.23	172.80	196.65
35	77.27	90.56	105.07	118.80	182.40	201.69
36	81.82	95.09	109.64	127.94	187.20	211.78
37	86.37	99.62	118.77	132.50	196.80	221.86
38	86.37	104.14	123.34	137.07	206.40	231.95
39	90.91	108.67	127.91	146.21	216.00	247.07
40	95.46	113.20	132.48	150.78	225.60	257.16
41	100.44	118.20	137.61	156.00	236.26	267.18
42	100.89	123.24	142.79	165.87	242.25	267.18
43	105.94	128.33	152.63	171.19	242.25	267.18
44	111.03	133.45	157.90	176.55	242.25	267.18
45	116.17	138.60	163.22	186.62	279.80	311.23
46	116.68	148.44	173.26	192.09	290.92	327.30
47	121.88	153.70	178.67	202.30	302.13	338.33
48	127.13	159.00	188.86	212.60	313.44	342.00
49	132.42	169.03	194.38	218.23	317.06	342.00
50	137.75	174.43	204.70	228.67	341.36	370.50
51	143.11	179.91	215.20	239.26	358.12	388.31
52	153.30	190.20	220.99	249.93	375.02	409.68
53	158.76	200.57	231.65	260.69	391.87	427.50
54	164.27	206.24	242.40	276.39	409.28	448.87
55	174.67	216.76	253.25	287.35	423.93	465.81
56	185.11	227.25	264.03	303.16	441.75	488.06
57	190.74	237.82	279.80	319.09	463.12	505.87
58	201.33	248.46	290.76	335.15	480.93	527.24
59	212.00	264.07	306.75	351.32	502.31	548.62
60	222.75	274.88	318.57	367.62	523.68	569.99
61	234.75	290.05	333.10	393.37	534.90	580.06
62	242.62	307.95	353.09	414.25	551.65	595.64
63	254.94	323.50	364.66	445.22	566.79	612.92
64	263.21	334.60	388.96	471.32	586.74	634.83
65	274.95	354.63	405.73	502.57	607.85	654.60
66	295.22	386.16	437.14	542.79	632.87	681.32
67	319.26	414.61	471.34	567.23	667.16	717.12
68	345.79	448.66	506.55	592.79	706.79	746.69
69	370.04	483.73	548.43	635.01	748.21	800.66
70	399.12	525.59	587.36	681.32	790.87	857.66
71	441.66	557.88	625.03	725.76	834.24	901.39
72	466.33	583.53	648.37	780.54	885.27	952.60
73	492.96	615.59	680.52	836.82	942.63	1009.96
74	518.69	650.68	720.15	898.45	1004.97	1069.81
75	541.05	688.00	777.06	957.41	1066.51	1133.31
76	562.16	735.29	848.58	1017.44	1137.14	1211.95
77	583.80	790.69	927.93	1077.47	1218.81	1306.89
78	621.95	871.54	1030.55	1167.42	1338.51	1443.17
79	674.29	970.17	1151.32	1280.14	1485.44	1610.23
80	736.68	1070.81	1260.01	1398.89	1638.41	1767.23
81	815.18	1175.47	1378.76	1525.70	1799.44	1938.32
82	905.76	1286.17	1503.56	1658.54	1970.52	2125.51
83	1006.40	1400.90	1636.40	1799.44	2147.65	2346.92
84	1117.10	1519.66	1763.21	1944.36	2334.84	2574.36

LTC-96 9/96 Rates after Requested Rate Increases
including additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	6	10	Life
18-29	74.29	93.40	104.01	116.75	146.80	159.53
30	74.29	93.40	104.01	116.75	151.86	170.17
31	74.29	93.40	104.01	116.75	156.93	180.80
32	74.29	93.40	104.01	116.75	167.05	186.12
33	76.70	93.40	105.99	116.75	172.11	196.75
34	76.70	93.40	110.80	120.47	182.24	207.39
35	81.50	95.50	110.80	125.29	192.36	212.71
36	86.29	100.28	115.62	134.92	197.42	223.34
37	91.08	105.06	125.26	139.74	207.55	233.98
38	91.08	109.83	130.08	144.56	217.67	244.61
39	95.88	114.61	134.89	154.20	227.80	260.57
40	100.67	119.38	139.71	159.02	237.92	271.20
41	105.93	124.66	145.13	164.52	249.16	281.78
42	106.40	129.98	150.58	174.93	255.48	281.78
43	111.72	135.33	160.96	180.54	255.48	281.78
44	117.10	140.73	166.52	186.19	255.48	281.78
45	122.51	146.17	172.13	196.81	295.08	328.22
46	123.05	156.55	182.72	202.58	306.81	345.18
47	128.54	162.09	188.43	213.35	318.63	356.80
48	134.07	167.68	199.17	224.21	330.56	360.67
49	139.65	178.26	204.99	230.15	334.37	360.67
50	145.28	183.95	215.88	241.16	360.01	390.73
51	150.92	189.74	226.95	252.32	377.67	409.51
52	161.67	200.59	233.06	263.58	395.50	432.06
53	167.43	211.53	244.30	274.92	413.27	450.84
54	173.24	217.50	255.64	291.48	431.63	473.38
55	184.21	228.60	267.08	303.04	447.08	491.24
56	195.22	239.66	278.45	319.72	465.87	514.71
57	201.16	250.80	295.08	336.52	488.41	533.50
58	212.33	262.03	306.64	353.45	507.20	556.04
59	223.58	278.49	323.50	370.51	529.74	578.58
60	234.92	289.90	335.97	387.70	552.28	601.12
61	247.57	305.89	351.29	414.85	564.12	611.74
62	255.87	324.76	372.38	436.87	581.77	628.17
63	268.86	341.16	384.57	469.54	597.74	646.39
64	277.59	352.87	410.20	497.06	618.78	669.50
65	289.97	374.00	427.89	530.01	641.04	690.35
66	311.34	407.25	461.01	572.44	667.43	718.53
67	336.69	437.25	497.08	598.21	703.60	756.29
68	364.68	473.16	534.21	625.17	745.39	787.47
69	390.25	510.14	578.38	669.69	789.07	844.39
70	420.91	554.29	619.43	718.53	834.06	904.50
71	465.78	588.35	659.17	765.40	879.80	950.62
72	491.79	615.40	683.78	823.16	933.62	1004.63
73	519.88	649.21	717.68	882.52	994.11	1065.11
74	547.02	686.22	759.48	947.52	1059.85	1128.23
75	570.60	725.57	819.50	1009.70	1124.76	1195.20
76	592.86	775.45	894.92	1073.00	1199.24	1278.14
77	615.68	833.87	978.61	1136.31	1285.37	1378.26
78	655.92	919.14	1086.83	1231.17	1411.60	1521.99
79	711.11	1023.15	1214.19	1350.05	1566.56	1698.17
80	776.91	1129.28	1328.82	1475.29	1727.89	1863.74
81	859.70	1239.66	1454.06	1609.02	1897.71	2044.17
82	955.22	1356.41	1585.67	1749.12	2078.14	2241.59
83	1061.36	1477.41	1725.77	1897.71	2264.94	2475.08
84	1178.11	1602.65	1859.50	2050.54	2462.35	2714.95

LTC-96 9/96 2016 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	6	10	Life
18-29	33%	33%	33%	33%	33%	33%
30	33%	33%	33%	33%	33%	33%
31	33%	33%	33%	33%	33%	33%
32	33%	33%	33%	33%	33%	33%
33	33%	33%	33%	33%	33%	33%
34	33%	33%	33%	33%	33%	33%
35	33%	33%	33%	33%	33%	33%
36	33%	33%	33%	33%	33%	33%
37	33%	33%	33%	33%	33%	33%
38	33%	33%	33%	33%	33%	33%
39	33%	33%	33%	33%	33%	33%
40	33%	33%	33%	33%	33%	33%
41	33%	33%	33%	33%	33%	33%
42	33%	33%	33%	33%	33%	33%
43	33%	33%	33%	33%	33%	33%
44	33%	33%	33%	33%	33%	33%
45	33%	33%	33%	33%	33%	33%
46	33%	33%	33%	33%	33%	33%
47	33%	33%	33%	33%	33%	33%
48	33%	33%	33%	33%	33%	33%
49	33%	33%	33%	33%	33%	33%
50	33%	33%	33%	33%	33%	33%
51	33%	33%	33%	33%	33%	33%
52	33%	33%	33%	33%	33%	33%
53	33%	33%	33%	33%	33%	33%
54	33%	33%	33%	33%	33%	33%
55	33%	33%	33%	33%	33%	33%
56	33%	33%	33%	33%	33%	33%
57	33%	33%	33%	33%	33%	33%
58	33%	33%	33%	33%	33%	33%
59	33%	33%	33%	33%	33%	33%
60	33%	33%	31%	33%	33%	33%
61	31%	31%	29%	33%	33%	33%
62	27%	30%	27%	33%	33%	33%
63	23%	28%	24%	33%	33%	33%
64	21%	25%	23%	33%	33%	33%
65	18%	23%	21%	33%	33%	33%
66	18%	25%	22%	33%	33%	33%
67	21%	25%	22%	33%	33%	33%
68	22%	25%	25%	33%	33%	33%
69	23%	26%	28%	33%	33%	33%
70	26%	31%	29%	33%	33%	33%
71	33%	33%	33%	33%	33%	33%
72	33%	33%	33%	33%	33%	33%
73	33%	33%	33%	33%	33%	33%
74	33%	33%	33%	33%	33%	33%
75	33%	33%	33%	33%	33%	33%
76	33%	33%	33%	33%	33%	33%
77	33%	33%	33%	33%	33%	33%
78	33%	33%	33%	33%	33%	33%
79	33%	33%	33%	33%	33%	33%
80	33%	33%	33%	33%	33%	33%
81	33%	33%	33%	33%	33%	33%
82	33%	33%	33%	33%	33%	33%
83	33%	33%	33%	33%	33%	33%
84	33%	33%	33%	33%	33%	33%

* Benefit Differences between LTC-96 9/96 and ICC12-LTC-12:

LTC-96 9/96 does not have the Double Coverage for Accident Benefit or Return of Premium Prior to 65 Benefit, the stay-at-home or respite benefits or coverage for a skilled family member

LTC-96 9/96 rates are for a 100 service-day EP, ICC12-LTC-12 rates are for a 90 service-day EP

ICC12-LTC-12 underwriting guidelines and classification are stricter than for LTC-96 9/96

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered both 10yr and Lifetime benefit period options)

ICC12-LTC-12 Simple Inflation rates are approximated by applying the ratio of [LTC-03 Simple Inflation / LTC-03 Compound Inflation] to the ICC12-LTC-12 Compound Inflation rates

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

Appendix A - Comparison to New Business Rates (Gold Series)

Rates shown are for a 90/100-day EP, single, Standard policyholder, and are per $10 daily benefit

Inflation Option: 5% Compound Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 2	3	4	6	10	Life
18-29	244.28	310.26	337.77	450.37	647.82	735.65
30	246.96	312.95	341.48	454.70	653.28	746.21
31	247.99	313.57	342.10	455.73	653.28	753.00
32	248.61	314.60	343.13	456.35	657.64	753.00
33	249.02	315.22	343.75	457.38	657.64	755.19
34	249.64	315.84	344.78	458.00	657.64	755.19
35	250.68	316.87	345.40	459.64	661.63	757.10
36	251.30	316.87	346.43	460.26	661.63	763.45
37	252.33	317.49	347.05	461.29	665.84	766.49
38	252.95	318.52	348.08	461.91	665.84	766.49
39	253.36	319.14	348.70	462.94	669.96	768.64
40	253.98	319.76	349.73	463.56	669.96	774.66
41	256.75	322.70	354.47	472.77	679.29	784.09
42	259.53	325.04	359.22	481.62	696.45	794.73
43	262.32	328.01	364.00	490.93	707.53	806.08
44	265.13	330.99	369.22	499.88	724.89	823.76
45	267.95	333.36	374.05	509.92	737.02	836.24
46	270.79	336.37	378.90	519.38	755.21	847.73
47	273.64	339.39	384.84	529.53	758.01	849.89
48	276.50	342.43	389.74	540.15	777.84	869.95
49	279.37	345.27	395.10	549.78	789.32	881.56
50	282.26	348.34	400.69	560.09	808.79	894.22
51	286.20	351.90	404.89	564.30	819.51	903.87
52	290.16	355.92	409.76	568.53	822.77	906.52
53	294.58	359.96	414.66	572.35	826.05	914.36
54	298.59	364.67	418.94	576.63	829.34	917.03
55	303.05	368.76	423.89	580.28	835.16	919.99
56	306.40	373.46	428.58	586.67	846.35	936.35
57	309.56	378.84	433.94	592.44	863.20	951.55
58	312.73	383.60	438.68	599.33	875.00	968.40
59	316.13	389.48	443.44	605.17	878.26	982.10
60	319.34	394.95	448.90	612.15	894.65	996.66
61	325.04	408.10	461.47	618.02	906.55	1004.66
62	330.32	420.85	475.20	623.48	915.36	1005.87
63	335.63	435.43	488.98	629.39	924.83	1007.09
64	342.05	448.96	502.81	635.33	934.32	1008.30
65	347.40	463.65	517.81	641.29	943.83	1009.52
66	368.20	487.44	545.77	688.83	991.39	1068.14
67	388.99	511.90	575.94	739.70	1035.95	1124.17
68	411.56	537.48	607.23	794.57	1091.20	1191.47
69	435.89	564.17	640.73	853.21	1144.03	1256.25
70	461.11	593.09	675.34	916.52	1202.62	1333.13
71	507.14	645.81	723.28	968.50	1260.81	1387.01
72	557.59	704.54	775.00	1023.82	1329.18	1457.49
73	612.90	767.74	830.26	1082.24	1393.16	1522.41
74	674.63	836.30	889.74	1143.55	1465.44	1590.82
75	741.22	911.54	953.44	1209.31	1541.74	1663.37
76	795.76	1029.66	1216.04	1399.92	1777.88	1926.58
77	853.82	1106.78	1302.91	1501.83	1904.14	2074.71
78	915.40	1187.08	1397.42	1611.08	2042.74	2234.55
79	983.37	1273.06	1501.45	1733.77	2194.55	2406.74
80	1547.89	2005.75	2366.83	2741.22	3460.65	3815.18
81	1639.68	2124.96	2503.40	2901.57	3662.42	4037.01
82	1737.89	2255.02	2655.78	3076.28	3883.83	4283.71
83	1842.95	2388.67	2815.15	3261.37	4118.50	4541.05
84	1953.11	2529.82	2979.16	3453.89	4362.69	4811.30

LTC-96 9/96 Rates after Requested Rate Increases
excluding additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	6	10	Life
18-29	173.75	215.95	244.01	281.13	349.12	384.75
30	183.14	225.34	256.50	288.56	349.12	384.75
31	185.25	230.04	256.50	288.56	349.12	384.75
32	185.25	231.56	256.50	288.56	349.12	384.75
33	185.25	231.56	256.50	288.56	349.12	384.75
34	185.25	231.56	256.50	288.56	349.12	384.75
35	185.25	231.56	256.50	288.56	349.12	384.75
36	185.25	231.56	256.50	288.56	349.12	384.75
37	185.25	231.56	256.50	288.56	349.12	384.75
38	185.25	231.56	256.50	288.56	349.12	384.75
39	185.25	231.56	256.50	288.56	349.12	384.75
40	185.25	231.56	256.50	288.56	349.12	384.75
41	185.25	231.56	256.50	288.56	349.12	384.75
42	185.25	231.56	256.50	288.56	349.12	384.75
43	185.25	231.56	256.50	288.56	349.12	384.75
44	185.25	231.56	256.50	288.56	349.12	384.75
45	210.19	263.62	292.12	324.18	391.87	434.62
46	210.19	263.62	292.12	324.18	391.87	434.62
47	210.19	263.62	292.12	324.18	391.87	434.62
48	210.19	263.62	292.12	324.18	391.87	434.62
49	210.19	263.62	292.12	324.18	391.87	434.62
50	224.44	281.43	309.93	342.00	409.68	452.43
51	231.56	288.56	317.06	349.12	420.37	463.12
52	242.25	295.68	324.18	356.25	431.06	477.37
53	252.93	302.81	334.87	366.93	441.75	488.06
54	260.06	313.50	345.56	374.06	452.43	498.74
55	269.99	320.62	352.68	381.18	463.12	509.43
56	280.70	334.87	366.93	395.43	477.37	530.81
57	286.54	352.68	388.31	416.81	502.31	555.74
58	297.37	370.50	413.25	438.18	534.37	591.37
59	303.29	383.16	441.75	466.68	566.43	626.99
60	314.24	394.43	448.90	495.18	602.06	666.18
61	325.04	408.10	461.47	514.06	621.74	687.73
62	330.32	420.85	475.20	531.34	643.02	710.71
63	335.63	435.43	488.98	553.61	665.65	734.85
64	342.05	448.96	502.81	577.12	689.34	759.87
65	347.40	463.65	517.81	598.49	713.83	785.52
66	368.20	487.44	545.77	617.73	741.88	808.50
67	388.99	511.90	575.94	640.71	778.84	831.75
68	411.56	537.48	607.04	672.59	817.94	866.39
69	435.89	564.17	640.73	717.84	861.40	919.38
70	461.11	593.09	675.34	769.49	900.41	980.57
71	501.06	627.62	705.10	818.74	942.72	1020.20
72	526.18	658.34	733.16	875.30	992.50	1067.31
73	550.67	690.14	769.49	933.01	1046.03	1115.76
74	571.95	724.78	810.46	991.08	1102.23	1171.69
75	592.26	759.25	861.67	1046.47	1162.25	1231.28
76	611.32	801.55	923.39	1100.80	1226.91	1306.00
77	628.86	848.04	989.39	1151.21	1302.79	1394.97
78	664.22	921.86	1082.88	1231.83	1417.01	1527.71
79	714.54	1012.43	1195.60	1340.52	1559.91	1692.76
80	774.92	1107.04	1302.28	1453.24	1706.85	1843.72
81	847.39	1207.68	1414.99	1574.00	1861.83	2008.77
82	933.94	1312.34	1535.76	1698.80	2024.87	2189.92
83	1030.55	1421.03	1656.53	1833.65	2193.94	2399.25
84	1135.21	1533.75	1777.30	1972.54	2371.07	2614.62

LTC-96 9/96 Rates after Requested Rate Increases
including additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	6	10	Life
18-29	183.24	227.75	257.33	296.48	368.19	405.76
30	193.15	237.65	270.51	304.32	368.19	405.76
31	195.36	242.60	270.51	304.32	368.19	405.76
32	195.36	244.21	270.51	304.32	368.19	405.76
33	195.36	244.21	270.51	304.32	368.19	405.76
34	195.36	244.21	270.51	304.32	368.19	405.76
35	195.36	244.21	270.51	304.32	368.19	405.76
36	195.36	244.21	270.51	304.32	368.19	405.76
37	195.36	244.21	270.51	304.32	368.19	405.76
38	195.36	244.21	270.51	304.32	368.19	405.76
39	195.36	244.21	270.51	304.32	368.19	405.76
40	195.36	244.21	270.51	304.32	368.19	405.76
41	195.36	244.21	270.51	304.32	368.19	405.76
42	195.36	244.21	270.51	304.32	368.19	405.76
43	195.36	244.21	270.51	304.32	368.19	405.76
44	195.36	244.21	270.51	304.32	368.19	405.76
45	221.66	278.02	308.08	341.89	413.27	458.36
46	221.66	278.02	308.08	341.89	413.27	458.36
47	221.66	278.02	308.08	341.89	413.27	458.36
48	221.66	278.02	308.08	341.89	413.27	458.36
49	221.66	278.02	308.08	341.89	413.27	458.36
50	236.69	296.80	326.86	360.67	432.06	477.14
51	244.21	304.32	334.37	368.19	443.33	488.41
52	255.48	311.83	341.89	375.70	454.60	503.44
53	266.75	319.35	353.16	386.97	465.87	514.71
54	274.26	330.62	364.43	394.49	477.14	525.98
55	284.73	338.13	371.94	402.00	488.41	537.25
56	296.03	353.16	386.97	417.03	503.44	559.80
57	302.19	371.94	409.51	439.57	529.74	586.09
58	313.61	390.73	435.81	462.11	563.55	623.66
59	319.86	404.09	465.87	492.17	597.37	661.23
60	331.40	415.97	473.41	522.23	634.94	702.56
61	342.79	430.38	486.67	542.14	655.69	725.29
62	348.36	443.84	501.15	560.36	678.14	749.52
63	353.95	459.21	515.68	583.84	702.00	774.98
64	360.73	473.48	530.27	608.64	726.98	801.37
65	366.37	488.97	546.09	631.18	752.81	828.42
66	388.31	514.06	575.57	651.47	782.40	852.65
67	410.24	539.86	607.40	675.70	821.38	877.17
68	434.03	566.83	640.20	709.32	862.61	913.71
69	459.70	594.98	675.72	757.04	908.45	969.59
70	486.29	625.48	712.22	811.52	949.59	1034.12
71	528.42	661.89	743.61	863.46	994.20	1075.92
72	554.91	694.30	773.19	923.10	1046.70	1125.60
73	580.74	727.83	811.52	983.96	1103.15	1176.70
74	603.19	764.36	854.72	1045.20	1162.42	1235.68
75	624.60	800.71	908.73	1103.62	1225.73	1298.52
76	644.70	845.33	973.82	1160.92	1293.92	1377.32
77	663.21	894.36	1043.42	1214.08	1373.94	1471.15
78	700.50	972.20	1142.02	1299.10	1494.39	1611.14
79	753.56	1067.72	1260.89	1413.73	1645.10	1785.20
80	817.24	1167.49	1373.40	1532.60	1800.06	1944.41
81	893.66	1273.63	1492.27	1659.96	1963.51	2118.47
82	984.94	1384.01	1619.63	1791.57	2135.45	2309.51
83	1086.83	1498.64	1746.99	1933.79	2313.76	2530.27
84	1197.21	1617.51	1874.36	2080.26	2500.56	2757.41

LTC-96 9/96 2016 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	6	10	Life
18-29	33%	33%	33%	33%	33%	33%
30	33%	33%	33%	33%	33%	33%
31	33%	33%	33%	33%	33%	33%
32	33%	33%	33%	33%	33%	33%
33	33%	33%	33%	33%	33%	33%
34	33%	33%	33%	33%	33%	33%
35	33%	33%	33%	33%	33%	33%
36	33%	33%	33%	33%	33%	33%
37	33%	33%	33%	33%	33%	33%
38	33%	33%	33%	33%	33%	33%
39	33%	33%	33%	33%	33%	33%
40	33%	33%	33%	33%	33%	33%
41	33%	33%	33%	33%	33%	33%
42	33%	33%	33%	33%	33%	33%
43	33%	33%	33%	33%	33%	33%
44	33%	33%	33%	33%	33%	33%
45	33%	33%	33%	33%	33%	33%
46	33%	33%	33%	33%	33%	33%
47	33%	33%	33%	33%	33%	33%
48	33%	33%	33%	33%	33%	33%
49	33%	33%	33%	33%	33%	33%
50	33%	33%	33%	33%	33%	33%
51	33%	33%	33%	33%	33%	33%
52	33%	33%	33%	33%	33%	33%
53	33%	33%	33%	33%	33%	33%
54	33%	33%	33%	33%	33%	33%
55	33%	33%	33%	33%	33%	33%
56	33%	33%	33%	33%	33%	33%
57	33%	33%	33%	33%	33%	33%
58	33%	33%	33%	33%	33%	33%
59	33%	33%	33%	33%	33%	33%
60	33%	33%	31%	33%	33%	33%
61	31%	31%	29%	33%	33%	33%
62	27%	30%	28%	33%	33%	33%
63	24%	28%	28%	33%	33%	33%
64	23%	28%	27%	33%	33%	33%
65	21%	28%	27%	33%	33%	33%
66	23%	30%	30%	33%	33%	33%
67	27%	30%	32%	33%	33%	33%
68	28%	31%	33%	33%	33%	33%
69	28%	30%	32%	33%	33%	33%
70	29%	31%	32%	33%	33%	33%
71	33%	33%	33%	33%	33%	33%
72	33%	33%	33%	33%	33%	33%
73	33%	33%	33%	33%	33%	33%
74	33%	33%	33%	33%	33%	33%
75	33%	33%	33%	33%	33%	33%
76	33%	33%	33%	33%	33%	33%
77	33%	33%	33%	33%	33%	33%
78	33%	33%	33%	33%	33%	33%
79	33%	33%	33%	33%	33%	33%
80	33%	33%	33%	33%	33%	33%
81	33%	33%	33%	33%	33%	33%
82	33%	33%	33%	33%	33%	33%
83	33%	33%	33%	33%	33%	33%
84	33%	33%	33%	33%	33%	33%

* Benefit Differences between LTC-96 9/96 and ICC12-LTC-12:

LTC-96 9/96 does not have the Double Coverage for Accident Benefit or Return of Premium Prior to 65 Benefit, the stay-at-home or respite benefits or coverage for a skilled family member

LTC-96 9/96 rates are for a 100 service-day EP, ICC12-LTC-12 rates are for a 90 service-day EP

ICC12-LTC-12 underwriting guidelines and classification are stricter than for LTC-96 9/96

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered both 10yr and Lifetime benefit period options)

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	33.71	39.37	44.24	54.75	63.63	76.18	74.29	93.40	104.01	116.75	146.80	159.53	183.24	227.75	257.33	296.48	368.19	405.76
30	36.10	39.37	44.62	57.87	73.66	86.40	74.29	93.40	104.01	116.75	151.86	170.17	193.15	237.65	270.51	304.32	368.19	405.76
31	37.40	40.63	46.57	59.47	74.54	86.92	74.29	93.40	104.01	116.75	156.93	180.80	195.36	242.60	270.51	304.32	368.19	405.76
32	38.39	42.60	49.26	62.06	77.79	87.03	74.29	93.40	104.01	116.75	167.05	186.12	195.36	244.21	270.51	304.32	368.19	405.76
33	38.98	43.80	50.85	64.06	79.27	87.03	76.70	93.40	105.99	116.75	172.11	196.75	195.36	244.21	270.51	304.32	368.19	405.76
34	39.96	45.94	52.45	66.25	80.66	87.03	76.70	93.40	110.80	120.47	182.24	207.39	195.36	244.21	270.51	304.32	368.19	405.76
35	40.95	46.93	54.44	67.93	80.66	87.03	81.50	95.50	110.80	125.29	192.36	212.71	195.36	244.21	270.51	304.32	368.19	405.76
36	41.93	48.92	56.04	67.93	80.66	87.03	86.29	100.28	115.62	134.92	197.42	223.34	195.36	244.21	270.51	304.32	368.19	405.76
37	42.91	50.51	58.03	67.93	80.66	90.88	91.08	105.06	125.26	139.74	207.55	233.98	195.36	244.21	270.51	304.32	368.19	405.76
38	44.49	51.51	59.44	67.93	80.66	90.88	91.08	109.83	130.08	144.56	217.67	244.61	195.36	244.21	270.51	304.32	368.19	405.76
39	44.58	53.10	61.51	70.34	83.94	95.93	95.88	114.61	134.89	154.20	227.80	260.57	195.36	244.21	270.51	304.32	368.19	405.76
40	46.46	55.09	64.21	74.74	88.60	101.13	100.67	119.38	139.71	159.02	237.92	271.20	195.36	244.21	270.51	304.32	368.19	405.76
41	48.05	57.05	67.23	79.93	94.00	107.34	105.93	124.66	145.13	164.52	249.16	281.78	195.36	244.21	270.51	304.32	368.19	405.76
42	49.97	59.05	69.79	80.55	100.16	115.04	106.40	129.98	150.58	174.93	255.48	281.78	195.36	244.21	270.51	304.32	368.19	405.76
43	52.01	61.06	73.54	86.51	108.40	124.52	111.72	135.33	160.96	180.54	255.48	281.78	195.36	244.21	270.51	304.32	368.19	405.76
44	53.95	63.73	76.29	90.92	115.32	128.44	117.10	140.73	166.52	186.19	255.48	281.78	195.36	244.21	270.51	304.32	368.19	405.76
45	55.19	65.17	76.29	90.92	115.32	128.44	122.51	146.17	172.13	196.81	295.08	328.22	221.66	278.02	308.08	341.89	413.27	458.36
46	58.17	67.25	79.50	96.25	121.05	134.81	123.05	156.55	182.72	202.58	306.81	345.18	221.66	278.02	308.08	341.89	413.27	458.36
47	59.30	69.78	82.02	102.38	127.57	142.98	128.54	162.09	188.43	213.35	318.63	356.80	221.66	278.02	308.08	341.89	413.27	458.36
48	59.73	72.56	86.09	103.17	134.92	152.78	134.07	167.68	199.17	224.21	330.56	360.67	221.66	278.02	308.08	341.89	413.27	458.36
49	65.01	74.73	89.24	111.58	153.58	170.42	139.65	178.26	204.99	230.15	334.37	360.67	221.66	278.02	308.08	341.89	413.27	458.36
50	65.26	77.35	92.00	114.87	154.23	171.40	145.28	183.95	215.88	241.16	360.01	390.73	236.69	296.80	326.86	360.67	432.06	477.14
51	70.35	80.19	95.16	119.66	167.46	184.22	150.92	189.74	226.95	252.32	377.67	409.51	244.21	304.32	334.37	368.19	443.33	488.41
52	70.80	83.49	98.04	124.45	174.03	197.10	161.67	200.59	233.06	263.58	395.50	432.06	255.48	311.83	341.89	375.70	454.60	503.44
53	75.99	87.27	102.20	124.59	187.50	208.40	167.43	211.53	244.30	274.92	413.27	450.84	266.75	319.35	353.16	386.97	465.87	514.71
54	76.46	91.31	106.75	130.20	201.10	221.43	173.24	217.50	255.64	291.48	431.63	473.38	274.26	330.62	364.43	394.49	477.14	525.98
55	81.75	94.73	110.96	135.90	214.85	231.27	184.21	228.60	267.08	303.04	447.08	491.24	284.73	338.13	371.94	402.00	488.41	537.25
56	86.01	100.94	118.38	146.33	228.50	253.01	195.22	239.66	278.45	319.72	465.87	514.71	296.03	353.16	386.97	417.03	503.44	559.80
57	90.42	107.20	126.53	156.98	250.60	274.67	201.16	250.80	295.08	336.52	488.41	533.50	302.19	371.94	409.51	439.57	529.74	586.09
58	95.54	113.52	134.09	173.92	269.84	293.38	212.33	262.03	306.64	353.45	507.20	556.04	313.61	390.73	435.81	462.11	563.55	623.66
59	100.04	120.57	143.07	184.85	289.34	320.62	223.58	278.49	323.50	370.51	529.74	578.58	319.86	404.09	465.87	492.17	597.37	661.23
60	105.26	128.14	152.59	199.18	307.35	342.88	234.92	289.90	335.97	387.70	552.28	601.12	331.40	415.97	473.41	522.23	634.94	702.56
61	113.21	138.70	163.30	215.14	334.27	367.83	247.57	305.89	351.29	414.85	564.12	611.74	342.79	430.38	486.67	542.14	655.69	725.29
62	121.47	149.36	174.80	233.13	363.04	403.16	255.87	324.76	372.38	436.87	581.77	628.17	348.36	443.84	501.15	560.36	678.14	749.52
63	131.40	161.94	187.56	250.10	398.02	430.49	268.86	341.16	384.57	469.54	597.74	646.39	353.95	459.21	515.68	583.84	702.00	774.98
64	141.42	174.65	201.31	266.46	432.30	470.83	277.59	352.87	410.20	497.06	618.78	669.50	360.73	473.48	530.27	608.64	726.98	801.37
65	152.41	189.09	216.05	288.96	465.67	503.03	289.97	374.00	427.89	530.01	641.04	690.35	366.37	488.97	546.09	631.18	752.81	828.42
66	167.22	207.26	237.24	321.84	484.04	519.89	311.34	407.25	461.01	572.44	667.43	718.53	388.31	514.06	575.57	651.47	782.40	852.65
67	184.49	228.84	261.46	362.10	501.71	529.21	336.69	437.25	497.08	598.21	703.60	756.29	410.24	539.86	607.40	675.70	821.38	877.17
68	203.36	251.44	287.89	396.08	522.45	552.03	364.68	473.16	534.21	625.17	745.39	787.47	434.03	566.83	640.20	709.32	862.61	913.71
69	223.41	275.65	315.57	431.87	545.08	582.67	390.25	510.14	578.38	669.69	789.07	844.39	459.70	594.98	675.72	757.04	908.45	969.59
70	246.47	302.52	346.04	463.65	577.05	618.69	420.91	554.29	619.43	718.53	834.06	904.50	486.29	625.48	712.22	811.52	949.59	1034.12
71	270.43	332.00	376.37	489.56	609.10	654.01	465.78	588.35	659.17	765.40	879.80	950.62	528.42	661.89	743.61	863.46	994.20	1075.92
72	296.57	360.48	409.84	520.09	652.04	699.95	491.79	615.40	683.78	823.16	933.62	1004.63	554.91	694.30	773.19	923.10	1046.70	1125.60
73	324.56	395.89	442.18	559.26	692.87	748.29	519.88	649.21	717.68	882.52	994.11	1065.11	580.74	727.83	811.52	983.96	1103.15	1176.70
74	354.35	430.02	481.91	602.32	726.12	788.50	547.02	686.22	759.48	947.52	1059.85	1128.23	603.19	764.36	854.72	1045.20	1162.42	1235.68
75	389.09	471.15	524.60	651.31	767.02	840.69	570.60	725.57	819.50	1009.70	1124.76	1195.20	624.60	800.71	908.73	1103.62	1225.73	1298.52
76	430.44	545.63	613.75	738.42	834.06	892.67	592.86	775.45	894.92	1073.00	1199.24	1278.14	644.70	845.33	973.82	1160.92	1293.92	1377.32
77	466.62	591.92	667.53	775.54	872.75	933.24	615.68	833.87	978.61	1136.31	1285.37	1378.26	663.21	894.36	1043.42	1214.08	1373.94	1471.15
78	505.21	638.94	719.60	832.10	936.12	999.80	655.92	919.14	1086.83	1231.17	1411.60	1521.99	700.50	972.20	1142.02	1299.10	1494.39	1611.14
79	554.03	700.50	789.65	904.28	1016.78	1086.83	711.11	1023.15	1214.19	1350.05	1566.56	1698.17	753.56	1067.72	1260.89	1413.73	1645.10	1785.20
80	613.46	776.91	874.56	995.55	1122.92	1203.58	776.91	1129.28					817.24	1167.49				
81	692.00	874.56	984.94	1112.30	1269.38	1367.03	859.70	1239.66					893.66	1273.63				
82	783.28	989.18	1116.55	1254.52	1451.94	1570.81	955.22	1356.41					984.94	1384.01				
83	885.17	1120.79	1265.14	1417.97	1659.96	1808.55	1061.36	1477.41					1086.83	1498.64				
84	999.80	1265.14	1428.59	1594.16	1891.34	2071.77	1178.11	1602.65					1197.21	1617.51				
85+	1371.27	1742.75	1969.88	2182.15	2655.51	2946.33												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	32.11	36.34	41.08	49.61	56.93	68.74	72.17	87.03	97.64	110.38	133.85	146.77	176.19	213.73	246.61	281.84	349.40	386.97
30	34.38	36.34	41.43	52.45	65.90	77.97	72.17	87.03	97.64	110.38	138.46	156.55	185.72	223.03	259.23	289.29	349.40	386.97
31	35.62	37.51	43.24	53.89	66.70	78.44	72.17	87.03	97.64	110.38	143.08	166.34	187.85	227.67	259.23	289.29	349.40	386.97
32	36.56	39.32	45.74	56.24	69.60	78.54	72.17	87.03	97.64	110.38	152.31	171.23	187.85	229.18	259.23	289.29	349.40	386.97
33	37.12	40.43	47.22	58.05	70.92	78.54	74.51	87.03	99.50	110.38	156.93	181.01	187.85	229.18	259.23	289.29	349.40	386.97
34	38.06	42.40	48.70	60.04	72.17	78.54	74.51	87.03	104.02	113.90	166.16	190.80	187.85	229.18	259.23	289.29	349.40	386.97
35	39.00	43.32	50.55	61.56	72.17	78.54	79.17	88.99	104.02	118.45	175.39	195.69	187.85	229.18	259.23	289.29	349.40	386.97
36	39.93	45.16	52.03	61.56	72.17	78.54	83.82	93.44	108.54	127.56	180.00	205.47	187.85	229.18	259.23	289.29	349.40	386.97
37	40.87	46.63	53.89	61.56	72.17	82.01	88.48	97.89	117.59	132.12	189.24	215.26	187.85	229.18	259.23	289.29	349.40	386.97
38	42.37	47.54	55.19	61.56	72.17	82.01	88.48	102.34	122.11	136.67	198.47	225.04	187.85	229.18	259.23	289.29	349.40	386.97
39	42.45	49.01	57.12	63.75	75.10	86.57	93.14	106.79	126.63	145.79	207.70	239.72	187.85	229.18	259.23	289.29	349.40	386.97
40	44.25	50.85	59.63	67.73	79.27	91.26	97.79	111.24	131.16	150.34	216.93	249.50	187.85	229.18	259.23	289.29	349.40	386.97
41	45.76	52.66	62.43	72.43	84.10	96.87	102.90	116.16	136.24	155.55	227.18	259.23	187.85	229.18	259.23	289.29	349.40	386.97
42	47.59	54.50	64.80	73.00	89.62	103.82	103.36	121.11	141.36	165.39	232.93	259.23	187.85	229.18	259.23	289.29	349.40	386.97
43	49.53	56.36	68.28	78.40	96.99	112.37	108.53	126.11	151.11	170.69	232.93	259.23	187.85	229.18	259.23	289.29	349.40	386.97
44	51.38	58.83	70.84	82.39	103.18	115.91	113.75	131.14	156.33	176.04	232.93	259.23	187.85	229.18	259.23	289.29	349.40	386.97
45	53.07	61.22	71.93	83.92	105.91	118.36	117.07	136.09	161.02	180.18	268.56	297.45	214.15	266.75	300.56	326.86	394.49	432.06
46	55.93	63.18	74.95	88.85	111.17	124.23	117.58	145.75	170.93	185.46	279.23	312.82	214.15	266.75	300.56	326.86	394.49	432.06
47	57.02	65.56	77.33	94.50	117.16	131.76	122.83	150.91	176.28	195.32	289.99	323.35	214.15	266.75	300.56	326.86	394.49	432.06
48	57.43	68.16	81.17	95.23	123.91	140.80	128.11	156.12	186.32	205.26	300.85	326.86	214.15	266.75	300.56	326.86	394.49	432.06
49	62.51	70.20	84.14	103.00	141.05	157.05	133.44	165.97	191.77	210.70	304.32	326.86	214.15	266.75	300.56	326.86	394.49	432.06
50	62.93	75.14	89.51	106.66	139.95	153.03	139.22	172.46	206.21	222.37	330.31	356.92	225.42	285.53	311.83	345.65	413.27	454.60
51	68.01	75.97	90.40	111.68	152.77	168.61	145.01	178.41	211.19	236.55	344.35	379.46	236.69	293.05	319.35	353.16	424.54	465.87
52	66.37	79.32	91.20	119.16	159.28	181.20	155.68	189.13	217.72	242.12	365.65	394.49	244.21	300.56	330.62	360.67	432.06	477.14
53	73.69	83.11	97.65	114.82	172.38	189.46	158.77	199.94	229.03	253.54	383.22	417.03	255.48	311.83	338.13	368.19	443.33	492.17
54	74.28	87.16	100.08	120.56	182.54	205.39	167.46	206.05	240.42	266.93	397.85	439.57	266.75	319.35	349.40	379.46	454.60	503.44
55	77.45	88.56	104.44	126.36	195.89	209.39	178.36	217.02	249.07	281.61	417.03	454.03	277.24	326.86	360.67	386.97	469.63	518.47
56	81.71	96.73	111.80	136.58	209.19	230.01	189.30	227.97	260.29	298.20	432.06	477.14	288.54	341.89	371.94	402.00	484.65	537.25
57	86.11	100.89	117.80	144.71	230.28	254.07	195.33	236.22	276.64	314.71	454.60	499.68	291.13	356.92	394.49	420.79	510.95	567.31
58	93.37	107.32	123.10	160.94	245.93	269.22	206.43	247.47	288.24	328.65	477.14	518.47	302.54	375.70	417.03	447.08	541.01	601.12
59	95.78	114.33	136.36	171.83	265.23	295.68	211.96	263.68	307.95	342.72	499.68	548.52	309.08	389.39	439.57	473.38	578.58	638.69
60	101.13	121.94	143.74	183.46	282.90	314.31	226.22	278.06	320.42	360.01	522.23	574.82	320.71	394.64	448.12	499.68	612.39	676.26
61	109.02	132.39	152.27	196.78	305.82	339.26	236.06	294.01	335.88	386.78	534.81	586.09	332.19	409.39	461.99	516.50	630.05	695.99
62	117.28	143.05	165.95	217.23	334.28	366.84	244.62	310.00	360.07	405.89	553.22	603.19	338.22	419.94	473.69	531.81	649.59	717.40
63	125.14	155.55	176.52	229.04	365.15	397.65	260.46	326.71	366.96	435.10	569.94	622.07	340.97	435.75	488.89	552.56	667.25	740.23
64	135.18	166.13	192.46	245.56	399.04	433.76	269.42	336.20	392.75	459.78	588.35	639.07	348.19	447.53	497.94	571.44	689.79	760.80
65	146.06	180.49	205.02	267.75	428.72	462.34	276.79	357.50	408.19	492.60	604.88	657.48	354.36	466.74	514.70	588.44	710.08	782.40
66	158.65	196.36	223.81	294.56	444.60	480.45	295.37	390.52	432.90	531.32	629.11	683.40	373.49	489.14	541.35	613.14	734.50	804.75
67	177.82	217.73	245.41	336.03	460.48	491.40	323.12	417.88	465.84	554.82	660.20	706.69	395.48	515.59	573.48	632.31	768.69	827.58
68	194.33	237.97	271.50	369.87	479.74	509.31	351.07	456.56	500.29	583.09	697.30	736.38	419.57	546.16	604.13	667.25	808.51	859.61
69	216.50	262.20	297.14	400.41	504.35	538.81	379.48	493.60	544.85	623.10	736.66	786.16	445.68	572.21	641.07	713.36	853.12	914.27
70	239.50	289.07	325.68	428.20	535.41	577.05	418.23	537.66	594.77	670.63	777.70	845.33	480.82	608.80	686.99	766.43	898.87	977.76
71	265.81	316.51	356.45	458.64	572.61	609.10	463.05	572.01	637.38	727.26	828.05	893.42	522.98	648.27	721.82	822.60	945.17	1024.16
72	289.78	347.53	390.42	483.80	614.78	649.38	489.16	602.25	668.00	783.71	883.65	949.40	552.28	681.15	757.41	881.02	999.37	1078.26
73	320.12	383.18	423.41	522.29	655.22	697.73	517.34	634.00	702.47	841.95	945.92	1011.86	578.20	715.15	796.30	938.31	1060.04	1136.12
74	350.00	417.56	465.43	566.89	690.64	747.75	544.58	669.12	742.39	901.12	1011.01	1076.95	600.75	752.15	840.07	993.92	1118.46	1194.17
75	384.75	460.78	508.27	623.08	728.56	798.89	565.90	706.79	793.67	960.39	1073.10	1143.54	622.26	786.63	885.25	1047.27	1176.42	1253.90
76	426.05	532.48	596.28	707.00	795.74	847.58	588.35	750.65	854.35	1016.65	1138.38	1215.02	642.45	822.79	937.75	1097.80	1235.31	1320.97
77	462.30	574.64	645.92	743.14	831.71	885.72	609.20	801.47	924.60	1069.34	1209.76	1296.17	661.05	866.27	995.89	1142.79	1298.33	1393.38
78	498.84	619.83	694.13	796.02	889.42	946.73	649.55	876.68	1021.03	1150.51	1313.96	1413.73	696.25	933.99	1080.46	1218.44	1398.87	1509.25
79	547.66	679.27	757.81	861.82	963.71	1027.39	702.62	972.20	1135.65	1256.65	1447.69	1564.44	747.20	1018.90	1186.60	1322.45	1528.35	1655.72
80	607.10	749.32	836.35	944.61	1059.23	1131.41	766.30	1069.85					806.63	1112.30				
81	681.39	840.59	938.24	1054.99	1190.84	1273.63	842.72	1171.74					880.93	1209.95				
82	766.30	948.85	1059.23	1184.47	1350.05	1449.81	933.99	1282.12					965.83	1313.96				
83	861.82	1069.85	1197.21	1333.06	1532.60	1655.72	1033.76	1394.62					1061.36	1422.22				
84	967.96	1203.58	1347.92	1494.39	1734.26	1880.72	1142.02	1513.49					1165.37	1536.84				
85+	1313.96	1642.98	1844.64	2031.44	2402.91	2630.04												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	30.50	33.31	36.34	42.77	48.56	57.60	65.80	76.42	84.91	93.40	112.26	123.37	162.10	192.71	218.02	245.24	304.32	334.37
30	32.66	33.31	36.65	45.21	56.21	65.32	65.80	76.42	84.91	93.40	116.13	131.59	170.86	201.09	229.18	251.72	304.32	334.37
31	33.84	34.38	38.25	46.46	56.89	65.72	65.80	76.42	84.91	93.40	120.00	139.82	172.82	205.28	229.18	251.72	304.32	334.37
32	34.73	36.04	40.46	48.49	59.37	65.80	65.80	76.42	84.91	93.40	127.75	143.93	172.82	206.64	229.18	251.72	304.32	334.37
33	35.27	37.06	41.77	50.04	60.49	65.80	67.94	76.42	86.52	93.40	131.62	152.16	172.82	206.64	229.18	251.72	304.32	334.37
34	36.16	38.87	43.08	51.76	61.56	65.80	67.94	76.42	90.45	96.37	139.36	160.38	172.82	206.64	229.18	251.72	304.32	334.37
35	37.05	39.71	44.72	53.07	61.56	65.80	72.18	78.14	90.45	100.23	147.10	164.49	172.82	206.64	229.18	251.72	304.32	334.37
36	37.94	41.39	46.03	53.07	61.56	65.80	76.43	82.05	94.39	107.94	150.97	172.72	172.82	206.64	229.18	251.72	304.32	334.37
37	38.83	42.74	47.67	53.07	61.56	68.72	80.67	85.95	102.25	111.79	158.71	180.94	172.82	206.64	229.18	251.72	304.32	334.37
38	40.25	43.58	48.82	53.07	61.56	68.72	80.67	89.86	106.18	115.65	166.46	189.17	172.82	206.64	229.18	251.72	304.32	334.37
39	40.33	44.93	50.53	54.96	64.06	72.53	84.92	93.77	110.12	123.36	174.20	201.50	172.82	206.64	229.18	251.72	304.32	334.37
40	42.03	46.61	52.75	58.39	67.62	76.46	89.17	97.68	114.05	127.21	181.94	209.73	172.82	206.64	229.18	251.72	304.32	334.37
41	43.48	48.28	55.23	62.44	71.74	81.16	93.82	101.99	118.47	131.62	190.53	217.91	172.82	206.64	229.18	251.72	304.32	334.37
42	45.21	49.96	57.33	62.93	76.44	86.98	94.24	106.34	122.92	139.94	195.36	217.91	172.82	206.64	229.18	251.72	304.32	334.37
43	47.06	51.67	60.41	67.58	82.72	94.15	98.96	110.73	131.40	144.43	195.36	217.91	172.82	206.64	229.18	251.72	304.32	334.37
44	48.81	53.92	62.67	71.03	88.01	97.11	103.71	115.15	135.94	148.96	195.36	217.91	172.82	206.64	229.18	251.72	304.32	334.37
45	48.82	53.32	61.03	72.27	89.43	100.73	106.18	120.97	141.59	155.23	228.77	256.42	195.36	236.69	259.23	285.53	345.65	379.46
46	51.46	55.03	63.60	76.51	93.88	105.73	106.65	129.56	150.30	159.78	237.86	269.67	195.36	236.69	259.23	285.53	345.65	379.46
47	52.46	57.10	65.61	81.38	98.93	112.14	111.40	134.15	155.00	168.28	247.03	278.75	195.36	236.69	259.23	285.53	345.65	379.46
48	52.84	59.36	68.87	82.01	104.63	119.83	116.20	138.77	163.83	176.84	256.28	281.78	195.36	236.69	259.23	285.53	345.65	379.46
49	57.51	61.14	71.39	88.69	119.11	133.66	121.03	147.53	168.62	181.53	259.23	281.78	195.36	236.69	259.23	285.53	345.65	379.46
50	55.93	66.30	77.08	90.25	119.95	131.61	127.12	152.34	177.22	191.05	282.07	308.08	206.64	251.72	274.26	300.56	364.43	402.00
51	60.97	65.42	76.13	95.73	129.27	140.51	133.17	155.76	182.82	205.01	296.21	326.86	214.15	259.23	281.78	308.08	371.94	413.27
52	59.73	68.88	79.80	100.62	135.69	152.59	140.71	166.20	190.12	211.47	313.41	341.89	221.66	266.75	289.29	315.59	383.22	424.54
53	66.78	72.72	84.03	97.72	145.16	164.20	141.45	173.86	201.55	219.94	330.62	360.67	229.18	274.26	296.80	323.10	390.73	435.81
54	67.73	74.71	88.96	103.68	154.69	176.51	150.14	180.30	206.95	233.18	345.31	379.46	240.45	281.78	304.32	330.62	402.00	447.08
55	71.00	78.26	89.21	107.29	164.30	178.14	157.89	188.09	216.06	241.82	360.67	394.48	251.01	289.29	315.59	338.13	413.27	458.36
56	73.10	84.11	96.46	117.07	177.01	200.44	168.60	198.74	226.99	258.23	375.70	420.79	258.56	300.56	326.86	353.16	428.30	477.14
57	79.65	88.28	100.35	122.64	199.80	219.74	174.92	207.06	239.75	274.20	394.49	435.81	265.34	315.59	345.65	371.94	454.60	503.44
58	82.51	92.88	107.71	140.17	211.77	234.70	182.84	218.36	251.44	285.24	413.27	458.36	273.02	334.37	368.19	394.49	480.90	533.50
59	87.27	99.78	116.24	148.40	230.79	256.49	191.64	231.09	267.51	299.50	435.81	477.14	280.32	345.31	390.73	417.03	510.95	567.31
60	88.75	105.40	123.84	159.87	247.97	275.02	203.01	242.57	279.98	313.85	458.36	503.44	288.64	351.98	397.52	443.33	541.01	601.12
61	96.44	115.58	132.41	173.16	270.26	292.84	213.03	258.38	292.74	339.99	468.88	516.50	303.92	363.90	409.09	457.89	556.79	619.06
62	104.71	124.11	143.83	188.09	291.15	319.62	222.13	274.57	310.83	356.31	485.41	528.24	304.39	375.55	415.34	474.70	578.20	638.88
63	112.62	136.37	154.46	200.08	321.33	346.58	235.26	286.23	319.99	385.02	500.43	545.61	308.49	388.82	428.62	490.01	594.27	660.30
64	118.54	146.96	165.91	214.21	347.31	374.44	242.21	297.30	340.38	406.97	517.34	564.68	316.82	398.89	442.97	507.20	615.40	679.64
65	131.24	159.00	178.57	233.29	373.28	403.16	250.43	313.50	354.70	433.37	532.56	581.87	321.33	415.94	455.07	525.98	634.47	700.21
66	141.49	172.36	196.96	259.11	387.23	423.09	268.76	343.10	379.49	468.07	555.66	603.56	337.92	436.17	482.24	546.08	657.85	721.72
67	157.81	191.07	215.59	295.47	398.62	432.99	290.53	370.83	411.87	492.83	582.71	623.01	357.11	461.00	508.73	564.12	691.20	740.79
68	173.99	211.03	238.73	323.27	417.31	450.16	315.69	403.98	440.94	516.97	616.15	655.22	379.06	487.12	538.00	595.11	727.36	775.45
69	195.78	230.83	260.29	354.65	438.57	476.16	341.81	438.45	480.58	556.13	655.13	695.89	403.64	515.27	568.88	640.57	768.69	824.01
70	218.57	255.46	287.23	379.10	469.97	505.66	375.34	476.69	526.24	597.37	693.17	752.34	437.11	547.64	614.08	690.35	808.70	881.96
71	240.38	283.31	314.38	404.53	505.24	538.92	416.75	509.36	566.56	648.27	738.16	795.36	476.67	582.90	648.27	743.61	852.56	923.38
72	262.62	308.68	345.13	428.17	545.59	577.52	441.83	536.50	591.73	699.56	788.97	846.83	502.31	612.77	681.15	796.86	902.06	970.44
73	288.99	340.84	373.35	462.20	579.90	619.37	466.62	565.52	623.85	753.19	844.48	902.81	524.95	644.14	715.15	847.02	956.07	1022.00
74	315.22	371.86	411.89	504.89	610.23	659.08	490.85	598.30	661.80	808.32	901.12	959.73	547.02	676.45	754.60	901.12	1008.57	1074.51
75	347.79	408.89	449.07	555.78	644.84	703.67	509.55	631.65	706.79	859.42	958.04	1019.09	565.90	709.14	796.02	948.65	1061.36	1129.45
76	384.32	473.31	526.38	628.44	703.31	746.14	529.74	671.75	761.92	910.70	1016.65	1084.27	583.84	743.89	845.33	991.85	1115.83	1190.22
77	414.77	509.83	568.15	658.89	734.50	777.70	548.71	715.05	823.07	957.01	1077.98	1153.59	600.56	779.86	896.52	1032.62	1170.87	1252.96
78	445.77	547.66	611.34	704.74	781.16	829.98	583.75	781.16	906.40	1027.39	1167.49	1254.52	630.45	840.59	970.08	1101.69	1258.77	1352.17
79	488.22	598.61	666.53	762.05	844.84	897.91	630.45	863.94	1006.17	1120.79	1282.12	1381.89	675.02	917.01	1063.48	1192.97	1371.27	1479.53
80	537.05	660.16	734.46	832.10	925.50	982.82	685.64	948.85					728.09	995.55				
81	600.73	736.58	821.49	925.50	1033.76	1099.57	751.44	1038.01					789.65	1080.46				
82	672.90	829.98	925.50	1038.01	1165.37	1241.79	827.86	1129.28					861.82	1169.62				
83	753.56	933.99	1042.25	1165.37	1316.08	1407.36	910.64	1226.93					942.48	1263.01				
84	842.72	1046.50	1171.74	1307.59	1481.65	1589.91	1001.92	1328.82					1029.52	1360.66				
85+	1135.65	1422.22	1598.40	1770.34	2031.44	2190.64												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	32.11	36.34	42.66	51.32	60.28	72.46	70.05	87.03	99.77	112.50	140.33	155.28	172.67	213.73	243.04	281.84	349.40	383.22
30	34.38	36.34	43.03	54.25	69.78	82.18	70.05	87.03	99.77	112.50	145.16	165.63	182.00	223.03	255.48	289.29	349.40	383.22
31	35.62	37.51	44.91	55.75	70.62	82.68	70.05	87.03	99.77	112.50	150.00	175.98	184.09	227.67	255.48	289.29	349.40	383.22
32	36.56	39.32	47.50	58.18	73.70	82.79	70.05	87.03	99.77	112.50	159.68	181.15	184.09	229.18	255.48	289.29	349.40	383.22
33	37.12	40.43	49.04	60.05	75.09	82.79	72.32	87.03	101.66	112.50	164.52	191.51	184.09	229.18	255.48	289.29	349.40	383.22
34	38.06	42.40	50.57	62.11	76.42	82.79	72.32	87.03	106.28	116.09	174.20	201.86	184.09	229.18	255.48	289.29	349.40	383.22
35	39.00	43.32	52.50	63.68	76.42	82.79	76.84	88.99	106.28	120.73	183.88	207.03	184.09	229.18	255.48	289.29	349.40	383.22
36	39.93	45.16	54.04	63.68	76.42	82.79	81.36	93.44	110.90	130.02	188.71	217.39	184.09	229.18	255.48	289.29	349.40	383.22
37	40.87	46.63	55.96	63.68	76.42	86.45	85.88	97.89	120.15	134.66	198.39	227.74	184.09	229.18	255.48	289.29	349.40	383.22
38	42.37	47.54	57.31	63.68	76.42	86.45	85.88	102.34	124.77	139.30	208.07	238.09	184.09	229.18	255.48	289.29	349.40	383.22
39	42.45	49.01	59.31	65.95	79.52	91.25	90.40	106.79	129.39	148.59	217.75	253.62	184.09	229.18	255.48	289.29	349.40	383.22
40	44.25	50.85	61.92	70.07	83.94	96.19	94.92	111.24	134.01	153.23	227.42	263.97	184.09	229.18	255.48	289.29	349.40	383.22
41	45.76	52.66	64.83	74.93	89.05	102.10	99.88	116.16	139.20	158.54	238.17	274.26	184.09	229.18	255.48	289.29	349.40	383.22
42	47.59	54.50	67.30	75.51	94.89	109.43	100.32	121.11	144.44	168.57	244.21	274.26	184.09	229.18	255.48	289.29	349.40	383.22
43	49.53	56.36	70.91	81.10	102.69	118.45	105.34	126.11	154.39	173.97	244.21	274.26	184.09	229.18	255.48	289.29	349.40	383.22
44	51.38	58.83	73.56	85.23	109.25	122.17	110.40	131.14	159.73	179.42	244.21	274.26	184.09	229.18	255.48	289.29	349.40	383.22
45	53.07	61.22	74.11	88.58	108.26	125.92	117.07	138.61	169.35	188.50	278.50	321.39	217.91	262.99	289.29	323.10	390.73	428.30
46	55.93	63.18	77.23	93.78	113.64	132.16	117.58	148.45	179.77	194.02	289.57	337.99	217.91	262.99	289.29	323.10	390.73	428.30
47	57.02	65.56	79.67	99.75	119.76	140.17	122.83	153.71	185.39	204.34	300.73	349.37	217.91	262.99	289.29	323.10	390.73	428.30
48	57.43	68.16	83.63	100.52	126.66	149.79	128.11	159.01	195.96	214.74	311.99	353.16	217.91	262.99	289.29	323.10	390.73	428.30
49	62.51	70.20	86.69	108.72	144.18	167.07	133.44	169.04	201.69	220.43	315.59	353.16	217.91	262.99	289.29	323.10	390.73	428.30
50	62.93	75.14	89.51	112.13	145.66	168.34	142.25	172.46	212.66	234.90	341.45	383.22	232.93	274.26	300.56	338.13	405.76	458.36
51	68.01	75.97	92.78	117.00	155.71	181.10	147.97	178.41	223.80	249.17	355.46	402.00	240.45	285.53	311.83	345.65	417.03	458.36
52	68.58	79.32	95.76	121.80	165.18	193.92	155.68	189.13	226.92	251.32	373.11	417.03	244.21	293.05	319.35	353.16	424.54	469.63
53	73.69	83.11	99.92	119.71	175.40	202.09	155.88	199.94	238.19	262.70	390.73	432.06	251.72	300.56	330.62	360.67	435.81	480.90
54	74.28	85.08	102.30	122.97	188.72	215.02	164.57	206.05	246.51	273.07	405.36	450.84	259.23	308.08	338.13	371.94	447.08	492.17
55	77.45	88.56	104.44	128.74	199.05	218.76	172.51	214.13	252.07	284.68	420.79	461.47	266.00	319.35	349.40	379.46	458.36	507.20
56	79.56	94.63	109.61	136.58	212.41	239.87	183.39	225.05	263.31	298.20	439.57	484.65	277.29	330.62	364.43	390.73	473.38	525.98
57	86.11	100.89	115.62	144.71	237.05	260.94	189.50	233.31	276.64	314.71	454.60	499.68	280.08	349.40	386.97	409.51	495.93	552.28
58	91.20	105.26	125.30	163.53	249.34	276.12	200.53	241.65	285.18	328.65	473.38	518.47	291.47	364.43	405.76	432.06	525.98	582.34
59	93.66	112.25	134.13	171.83	265.23	299.24	206.16	257.75	298.61	342.72	492.17	537.25	294.70	374.70	432.06	458.36	556.04	616.15
60	97.00	117.80	139.32	183.46	282.90	314.31	217.51	266.23	307.97	356.93	507.20	552.28	306.46	380.42	437.27	480.90	582.34	646.21
61	104.83	126.09	147.86	194.15	305.82	332.12	224.54	279.16	320.48	377.42	516.50	560.45	314.52	391.89	444.35	490.85	597.08	659.36
62	111.00	134.63	157.10	209.29	327.10	359.58	230.56	292.29	335.45	393.49	524.67	567.50	311.16	399.45	453.10	506.82	610.33	674.57
63	116.80	144.90	167.70	221.14	354.20	383.06	240.86	303.58	340.54	419.45	535.19	576.89	314.99	412.28	462.11	521.29	625.54	691.57
64	122.70	153.35	176.97	232.50	380.57	411.51	247.65	308.42	360.75	438.04	544.39	588.35	316.82	415.10	468.84	534.25	639.07	706.69
65	133.36	165.45	187.39	251.85	402.84	436.45	253.06	324.50	371.59	461.42	555.57	601.59	318.32	425.47	473.90	548.99	654.19	719.94
66	143.64	178.90	203.67	275.47	419.50	451.77	268.76	354.25	399.17	496.53	574.82	622.73	331.99	442.40	497.79	568.44	677.01	744.08
67	160.04	197.74	227.06	315.75	432.99	467.35	293.25	379.13	437.43	523.82	607.51	657.10	357.11	464.03	533.40	595.11	709.79	777.98
68	176.25	217.77	255.12	349.49	450.16	486.31	315.69	409.52	474.86	553.03	646.21	700.31	379.06	490.07	565.06	628.17	748.40	820.53
69	193.47	239.79	278.72	377.53	473.03	510.62	339.11	443.96	508.52	588.16	687.16	745.39	398.03	515.27	589.09	663.86	789.07	861.86
70	213.92	264.42	300.80	403.65	499.71	538.38	367.29	482.23	539.95	625.54	724.16	786.16	423.45	544.86	619.69	707.26	825.60	898.87
71	235.76	287.73	327.66	430.30	530.50	569.80	405.85	512.08	574.73	667.34	765.40	828.05	460.33	577.45	648.27	751.78	866.18	937.00
72	258.09	315.15	355.91	457.19	569.54	609.46	431.31	536.50	596.99	715.34	812.64	875.76	483.90	604.88	673.26	802.12	909.95	978.33
73	282.32	345.08	383.78	489.93	602.50	649.70	453.94	565.52	623.85	768.40	864.77	925.63	504.66	634.00	705.00	857.16	958.60	1024.54
74	308.69	373.93	420.13	524.82	633.88	685.44	476.20	595.86	661.80	825.42	920.66	981.71	527.48	664.24	742.39	910.89	1011.01	1074.51
75	339.10	410.96	457.24	566.64	667.47	731.54	495.46	631.65	713.83	878.20	979.17	1040.22	544.77	697.40	791.32	960.39	1066.05	1129.45
76	375.54	475.50	535.12	641.91	725.86	775.45	516.21	674.01	779.96	933.24	1043.70	1111.33	561.30	734.87	847.58	1009.89	1127.10	1196.99
77	406.13	514.15	581.12	674.01	760.42	812.27	535.75	725.86	851.15	989.41	1119.03	1198.96	576.80	777.70	909.48	1056.38	1194.64	1278.89
78	439.40	556.15	626.20	723.85	815.12	870.31	571.01	800.26	946.73	1069.85	1226.93	1324.57	609.22	844.84	993.43	1131.41	1299.10	1403.11
79	481.86	609.22	687.76	787.53	885.17	946.73	619.83	889.42	1057.11	1173.86	1362.78	1477.41	655.92	929.75	1097.44	1229.05	1430.71	1553.83
80	534.92	675.02	762.05	866.07	978.57	1046.50	677.15	982.82					711.11	1016.78				
81	600.73	759.93	857.58	967.96	1105.93	1188.72	747.20	1080.46					779.04	1108.06				
82	681.39	861.82	972.20	1091.07	1263.01	1367.03	829.98	1180.23					857.58	1203.58				
83	770.55	976.45	1101.69	1233.30	1443.45	1572.93	923.38	1284.24					946.73	1303.35				
84	868.19	1101.69	1243.91	1388.25	1645.10	1802.18	1025.27	1392.50					1042.25	1407.36				
85+	1192.97	1515.62	1713.03	1897.71	2311.64	2564.24												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	30.50	34.82	39.50	47.90	53.58	65.03	67.93	82.79	93.40	104.01	127.37	140.39	165.62	203.22	232.32	267.20	330.62	364.43
30	32.66	34.82	39.84	50.64	62.03	73.75	67.93	82.79	93.40	104.01	131.76	149.75	174.57	212.06	244.21	274.26	330.62	364.43
31	33.84	35.94	41.58	52.03	62.77	74.20	67.93	82.79	93.40	104.01	136.16	159.10	176.58	216.48	244.21	274.26	330.62	364.43
32	34.73	37.68	43.98	54.30	65.51	74.29	67.93	82.79	93.40	104.01	144.94	163.78	176.58	217.91	244.21	274.26	330.62	364.43
33	35.27	38.75	45.40	56.05	66.75	74.29	70.13	82.79	95.17	104.01	149.33	173.14	176.58	217.91	244.21	274.26	330.62	364.43
34	36.16	40.64	46.83	57.97	67.93	74.29	70.13	82.79	99.50	107.32	158.12	182.50	176.58	217.91	244.21	274.26	330.62	364.43
35	37.05	41.52	48.61	59.44	67.93	74.29	74.51	84.65	99.50	111.62	166.90	187.18	176.58	217.91	244.21	274.26	330.62	364.43
36	37.94	43.28	50.03	59.44	67.93	74.29	78.89	88.88	103.82	120.20	171.29	196.54	176.58	217.91	244.21	274.26	330.62	364.43
37	38.83	44.68	51.81	59.44	67.93	77.58	83.28	93.12	112.48	124.50	180.08	205.90	176.58	217.91	244.21	274.26	330.62	364.43
38	40.25	45.56	53.07	59.44	67.93	77.58	83.28	97.35	116.80	128.79	188.86	215.26	176.58	217.91	244.21	274.26	330.62	364.43
39	40.33	46.97	54.92	61.55	70.68	81.89	87.66	101.58	121.13	137.38	197.65	229.30	176.58	217.91	244.21	274.26	330.62	364.43
40	42.03	48.73	57.33	65.40	74.61	86.33	92.04	105.81	125.45	141.67	206.43	238.66	176.58	217.91	244.21	274.26	330.62	364.43
41	43.48	50.47	60.03	69.94	79.16	91.63	96.85	110.49	130.32	146.57	216.18	247.96	176.58	217.91	244.21	274.26	330.62	364.43
42	45.21	52.23	62.31	70.48	84.35	98.21	97.28	115.21	135.22	155.84	221.66	247.96	176.58	217.91	244.21	274.26	330.62	364.43
43	47.06	54.02	65.66	75.69	91.28	106.30	102.15	119.95	144.54	160.84	221.66	247.96	176.58	217.91	244.21	274.26	330.62	364.43
44	48.81	56.37	68.11	79.55	97.11	109.64	107.06	124.74	149.53	165.88	221.66	247.96	176.58	217.91	244.21	274.26	330.62	364.43
45	50.95	57.27	69.75	81.59	98.84	115.84	114.34	128.53	158.25	174.64	255.30	290.61	210.39	251.72	278.02	308.08	368.19	402.00
46	53.70	59.10	72.68	86.38	103.76	121.59	114.85	137.66	167.98	179.75	265.44	305.63	210.39	251.72	278.02	308.08	368.19	402.00
47	54.74	61.33	74.99	91.88	109.35	128.96	119.97	142.53	173.24	189.31	275.67	315.92	210.39	251.72	278.02	308.08	368.19	402.00
48	55.13	63.76	78.71	92.59	115.65	137.80	125.13	147.44	183.11	198.95	285.99	319.35	210.39	251.72	278.02	308.08	368.19	402.00
49	60.01	65.67	81.59	100.14	131.64	153.71	130.34	156.75	188.46	204.22	289.29	319.35	210.39	251.72	278.02	308.08	368.19	402.00
50	60.59	70.72	87.02	103.93	131.38	149.97	136.20	163.83	202.99	219.24	311.76	349.40	221.66	266.75	293.05	323.10	386.97	432.06
51	65.66	71.75	88.02	109.02	143.96	165.49	142.05	167.08	208.04	230.24	325.84	364.43	232.93	274.26	300.56	330.62	394.49	432.06
52	64.16	75.14	88.92	116.51	150.43	174.85	149.69	177.66	211.59	232.93	343.26	379.46	240.45	281.78	308.08	338.13	405.76	443.33
53	71.38	76.88	93.11	112.38	160.28	183.14	153.00	188.35	219.87	244.38	360.67	398.24	247.96	289.29	319.35	345.65	417.03	458.36
54	69.91	80.93	95.63	115.74	173.26	192.55	158.80	191.74	228.25	254.66	375.33	413.27	255.48	300.56	326.86	356.92	428.30	469.63
55	73.15	84.44	97.91	119.21	183.25	196.89	166.66	202.56	234.07	263.25	390.73	427.98	262.25	308.08	338.13	364.43	439.57	484.65
56	77.41	90.42	103.03	126.82	196.32	216.87	177.47	213.36	245.15	276.68	405.76	447.08	269.80	319.35	353.16	375.70	458.36	507.20
57	81.81	94.58	109.08	134.90	216.73	236.90	183.67	221.64	258.19	292.90	424.54	469.63	272.71	334.37	368.19	394.49	480.90	533.50
58	86.85	99.07	116.50	150.55	228.85	251.96	194.63	230.00	269.84	306.94	443.33	488.41	284.09	349.40	386.97	417.03	507.20	563.55
59	91.53	106.02	127.42	158.81	244.56	274.30	200.35	245.90	286.17	318.02	462.11	507.20	287.51	360.01	409.51	439.57	533.50	593.61
60	92.88	111.60	132.68	167.73	261.95	289.31	208.81	254.40	295.53	332.31	480.90	529.74	295.77	362.64	411.98	462.11	563.55	623.66
61	100.63	119.78	139.03	178.41	280.93	303.55	215.91	267.28	308.15	352.47	487.19	534.81	303.92	374.40	419.67	472.54	571.44	637.38
62	106.81	128.32	148.25	190.74	301.93	330.52	222.13	280.48	323.14	365.61	499.68	546.08	301.01	378.97	429.07	481.84	585.34	649.59
63	112.62	138.50	158.87	202.71	324.98	350.23	232.46	289.12	325.86	388.15	507.38	552.56	302.00	388.82	435.32	490.01	594.27	660.30
64	118.54	146.96	168.12	216.83	351.01	378.15	236.76	294.52	346.20	406.97	517.34	564.68	307.41	395.64	439.74	500.43	605.26	669.50
65	127.01	156.86	178.57	233.29	373.28	403.16	239.88	310.75	354.70	427.13	525.98	572.01	309.31	403.24	448.80	512.83	618.03	680.49
66	137.21	170.18	192.48	256.38	383.65	415.91	258.12	337.52	379.49	461.74	542.89	590.79	323.09	420.59	469.79	526.92	632.31	699.37
67	153.37	186.63	215.59	289.68	395.19	429.55	285.10	362.53	417.55	486.63	567.22	619.91	348.26	442.80	505.65	551.72	663.30	731.49
68	169.47	206.54	238.73	317.45	414.02	446.88	310.25	395.68	452.24	513.96	601.12	655.22	370.38	472.36	538.00	586.09	700.31	769.44
69	188.87	226.35	260.29	346.07	435.44	469.90	333.73	427.42	486.17	547.40	640.57	695.89	392.42	498.19	565.99	623.10	739.57	809.45
70	209.27	250.98	282.71	373.65	466.99	502.69	364.61	468.38	518.02	583.28	679.08	735.44	417.99	528.18	597.26	667.81	780.52	850.96
71	231.14	276.67	309.95	401.96	499.63	536.12	403.13	498.46	555.66	626.48	719.09	779.02	454.88	563.83	629.21	713.65	822.60	890.69
72	253.56	302.20	340.81	430.58	537.60	574.86	428.68	523.35	581.21	678.52	770.56	828.42	481.27	591.73	660.11	765.30	870.50	938.88
73	280.10	332.37	369.18	466.82	572.37	616.84	451.41	552.84	611.17	732.90	824.20	882.52	502.13	623.85	694.86	816.59	923.10	989.03
74	304.35	363.55	405.71	500.46	600.77	651.89	473.76	583.65	647.15	786.34	879.14	937.75	525.04	654.47	730.18	864.49	974.38	1040.32
75	334.75	400.59	442.95	542.76	633.53	694.38	493.11	615.21	690.35	835.94	934.56	995.61	542.42	683.31	770.19	911.08	1023.79	1091.88
76	371.14	462.36	517.65	614.98	692.04	737.13	511.71	651.47	743.89	883.65	991.85	1057.22	559.04	716.84	816.02	953.53	1075.26	1149.65
77	401.81	501.19	561.67	645.92	723.70	771.22	531.43	697.77	803.63	931.08	1052.06	1127.67	574.64	753.94	866.27	995.89	1129.83	1214.08
78	435.16	539.17	604.97	692.00	772.67	823.61	564.64	762.05	887.29	1001.92	1144.14	1231.17	607.10	810.88	940.36	1061.36	1218.44	1313.96
79	477.61	590.11	660.16	751.44	838.47	893.66	611.34	844.84	987.06	1093.20	1258.77	1360.66	651.67	887.29	1031.64	1150.51	1330.94	1441.32
80	528.56	651.67	728.09	823.61	923.38	982.82	666.53	929.75					702.62	967.96				
81	592.24	730.21	817.24	917.01	1035.88	1108.06	734.46	1021.03					766.30	1052.87				
82	666.53	825.74	921.26	1029.52	1173.86	1260.89	810.88	1114.42					840.59	1142.02				
83	751.44	929.75	1040.13	1159.00	1333.06	1439.20	897.91	1214.19					923.38	1237.54				
84	842.72	1046.50	1171.74	1301.22	1509.25	1636.61	993.43	1316.08					1014.66	1337.31				
85+	1144.14	1428.59	1604.77	1768.22	2090.87	2288.29												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	28.89	31.80	34.76	41.06	45.21	53.88	61.56	72.17	80.66	87.03	107.94	116.99	155.05	182.20	203.72	230.60	285.53	315.59
30	30.94	31.80	35.06	43.40	52.33	61.11	61.56	72.17	80.66	87.03	111.67	124.79	163.43	190.12	214.15	236.69	285.53	315.59
31	32.06	32.82	36.59	44.60	52.96	61.48	61.56	72.17	80.66	87.03	115.39	132.59	165.31	194.08	214.15	236.69	285.53	315.59
32	32.90	34.40	38.70	46.55	55.27	61.56	61.56	72.17	80.66	87.03	122.83	136.49	165.31	195.36	214.15	236.69	285.53	315.59
33	33.41	35.38	39.96	48.04	56.32	61.56	63.55	72.17	82.19	87.03	126.55	144.29	165.31	195.36	214.15	236.69	285.53	315.59
34	34.25	37.10	41.21	49.69	57.31	61.56	63.55	72.17	85.93	89.80	134.00	152.09	165.31	195.36	214.15	236.69	285.53	315.59
35	35.10	37.91	42.78	50.95	57.31	61.56	67.52	73.80	85.93	93.39	141.44	155.98	165.31	195.36	214.15	236.69	285.53	315.59
36	35.94	39.51	44.03	50.95	57.31	61.56	71.50	77.49	89.67	100.58	145.16	163.78	165.31	195.36	214.15	236.69	285.53	315.59
37	36.78	40.80	45.60	50.95	57.31	64.28	75.47	81.18	97.14	104.17	152.61	171.58	165.31	195.36	214.15	236.69	285.53	315.59
38	38.13	41.60	46.70	50.95	57.31	64.28	75.47	84.87	100.87	107.76	160.05	179.38	165.31	195.36	214.15	236.69	285.53	315.59
39	38.21	42.89	48.33	52.76	59.64	67.85	79.44	88.56	104.61	114.95	167.50	191.08	165.31	195.36	214.15	236.69	285.53	315.59
40	39.82	44.49	50.45	56.06	62.95	71.53	83.41	92.25	108.35	118.54	174.94	198.88	165.31	195.36	214.15	236.69	285.53	315.59
41	41.19	46.08	52.83	59.94	66.79	75.92	87.77	96.33	112.55	122.64	183.21	206.64	165.31	195.36	214.15	236.69	285.53	315.59
42	42.83	47.69	54.83	60.41	71.17	81.37	88.16	100.44	116.78	130.40	187.85	206.64	165.31	195.36	214.15	236.69	285.53	315.59
43	44.58	49.32	57.78	64.88	77.02	88.08	92.57	104.58	124.83	134.58	187.85	206.64	165.31	195.36	214.15	236.69	285.53	315.59
44	46.24	51.47	59.94	68.19	81.94	90.84	97.02	108.75	129.14	138.80	187.85	206.64	165.31	195.36	214.15	236.69	285.53	315.59
45	46.70	51.34	58.85	69.93	82.37	95.70	100.73	113.41	138.81	149.69	215.51	246.17	191.61	225.42	240.45	266.75	323.10	356.92
46	49.22	52.99	61.33	74.04	86.47	100.44	101.18	121.46	147.35	154.07	224.07	258.88	191.61	225.42	240.45	266.75	323.10	356.92
47	50.18	54.98	63.27	78.75	91.12	106.53	105.69	125.76	151.96	162.27	232.71	267.60	191.61	225.42	240.45	266.75	323.10	356.92
48	50.54	57.17	66.41	79.36	96.37	113.84	110.24	130.10	160.62	170.53	241.42	270.51	191.61	225.42	240.45	266.75	323.10	356.92
49	55.01	58.88	68.84	85.83	109.70	126.98	114.82	138.31	165.32	175.04	244.21	270.51	191.61	225.42	240.45	266.75	323.10	356.92
50	53.60	64.09	74.59	87.52	111.39	128.55	124.09	143.71	173.99	184.79	267.22	300.56	202.88	236.69	251.72	281.78	338.13	383.22
51	58.63	63.31	73.75	93.07	120.45	137.39	127.25	147.26	179.67	195.55	277.70	315.59	210.39	244.21	259.23	289.29	349.40	383.22
52	57.52	64.71	77.52	97.97	126.84	149.41	134.72	154.74	183.99	199.21	294.76	330.62	217.91	247.96	266.75	296.80	356.92	394.49
53	64.48	68.57	79.49	95.28	136.09	154.72	135.68	165.17	192.38	207.72	311.83	341.89	225.42	255.48	274.26	304.32	368.19	405.76
54	65.54	70.56	82.29	96.45	145.41	163.67	141.48	168.85	197.82	217.84	322.79	360.67	229.18	262.99	285.53	311.83	379.46	417.03
55	66.69	74.14	84.86	100.13	154.82	168.76	149.12	176.51	204.06	226.52	338.13	372.15	236.03	274.26	296.80	319.35	390.73	432.06
56	68.80	77.80	87.69	107.31	167.35	184.01	156.77	187.05	211.86	239.79	353.16	390.73	243.57	281.78	308.08	330.62	405.76	450.84
57	73.20	84.08	93.81	115.28	186.26	206.00	163.26	195.39	224.38	252.39	368.19	409.51	246.91	296.80	323.10	345.65	424.54	473.38
58	78.17	86.68	101.12	129.79	198.11	217.44	173.99	203.80	233.05	263.54	386.97	424.54	254.58	311.83	341.89	368.19	447.08	499.68
59	80.88	91.46	109.54	137.98	213.56	238.68	177.12	216.27	245.73	277.88	402.00	443.33	258.76	319.60	360.67	386.97	473.38	525.98
60	82.56	97.13	114.99	146.77	227.02	253.59	185.61	224.82	258.20	289.24	420.79	462.11	267.26	323.53	365.00	405.76	499.68	556.04
61	88.05	105.07	121.37	154.80	245.37	267.84	192.88	234.62	265.01	305.68	428.58	468.88	272.11	332.41	373.82	417.59	509.17	567.78
62	92.15	111.49	128.34	166.90	262.40	286.93	199.63	245.05	280.05	319.13	435.44	478.27	270.57	338.00	381.01	428.30	521.10	578.20
63	98.03	121.46	136.81	179.02	284.82	306.45	210.05	254.43	284.76	341.20	444.83	486.53	272.77	348.60	388.44	437.88	531.71	587.32
64	106.06	127.79	146.00	188.09	306.67	333.66	214.99	261.18	299.65	357.26	456.48	497.05	276.04	353.49	391.24	446.33	541.01	598.49
65	114.31	137.52	154.32	204.13	325.23	351.38	218.80	272.25	309.66	377.25	463.52	506.26	279.28	361.96	395.44	456.95	552.28	608.17
66	124.34	150.54	167.86	220.92	333.45	362.13	234.17	295.68	331.70	404.82	479.02	520.53	293.45	376.98	416.90	472.63	568.44	625.92
67	137.81	164.41	188.07	252.02	343.64	371.13	255.24	321.02	363.58	427.74	502.13	548.62	315.79	397.31	447.07	495.93	595.11	657.10
68	153.65	181.85	210.65	276.68	358.16	387.73	277.59	348.64	398.54	453.85	531.99	580.08	335.65	422.17	477.89	525.98	628.17	691.29
69	170.44	201.70	228.04	303.17	382.18	410.38	298.74	380.54	430.29	486.25	567.78	617.28	355.98	446.95	505.35	559.04	666.78	730.83
70	188.34	221.84	248.78	330.01	410.48	440.22	327.08	415.72	457.72	518.47	603.00	653.72	379.74	475.36	535.57	600.18	704.44	766.43
71	210.33	245.68	274.53	358.16	440.68	471.56	362.27	443.99	493.01	561.11	642.83	694.58	414.02	506.63	563.83	645.55	743.61	803.53
72	228.66	269.82	299.83	384.62	476.39	508.33	383.97	468.12	515.46	607.51	686.41	736.38	436.57	533.87	591.73	691.67	786.34	846.83
73	253.43	296.38	325.38	415.98	507.10	543.52	405.76	491.98	542.70	654.28	735.44	786.16	456.48	560.45	621.32	737.97	831.80	890.13
74	273.91	324.07	358.34	445.10	532.17	575.20	427.36	520.16	576.33	703.31	783.90	835.18	476.20	588.54	656.91	783.90	876.70	935.31
75	302.15	354.92	389.88	481.97	561.12	613.10	443.80	549.46	615.21	746.71	833.59	887.59	493.11	617.56	692.70	824.20	922.82	983.87
76	333.81	411.96	456.49	547.64	610.89	649.21	459.86	583.84	662.74	791.23	885.90	942.26	507.20	646.96	734.87	863.36	969.31	1034.68
77	360.77	442.86	494.71	574.64	637.28	678.33	477.42	622.16	715.05	831.71	937.56	1002.37	520.63	678.33	779.86	900.84	1017.49	1090.94
78	388.46	477.61	530.68	611.34	679.27	721.72	507.33	679.27	787.53	893.66	1016.78	1091.07	549.78	730.21	844.84	959.47	1095.32	1178.11
79	424.54	520.06	579.50	662.29	734.46	781.16	547.66	751.44	874.56	974.33	1116.55	1201.46	587.99	796.02	925.50	1038.01	1192.97	1286.36
80	467.00	573.13	638.94	723.85	804.51	855.45	596.48	825.74					632.57	866.07				
81	522.19	641.06	715.35	804.51	897.91	955.22	653.80	902.15					687.76	940.36				
82	585.87	721.72	804.51	902.15	1012.53	1080.46	719.60	982.82					749.32	1016.78				
83	655.92	810.88	906.40	1014.66	1144.14	1224.81	791.77	1067.72					819.37	1099.57				
84	732.34	910.64	1018.90	1137.77	1288.49	1381.89	870.31	1154.76					895.79	1182.35				
85+	987.06	1237.54	1390.38	1538.97	1766.10	1906.20												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

NH-99 PA 4/99, NH-99FR PA 4/99

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	24.08	28.77	31.60	39.35	45.21	55.74	53.07	67.93	74.29	84.91	105.78	114.86	133.91	164.68	185.85	212.29	266.75	293.05
30	25.78	28.77	31.87	41.59	52.33	63.22	53.07	67.93	74.29	84.91	109.43	122.52	141.14	171.84	195.36	217.91	266.75	293.05
31	26.72	29.69	33.26	42.74	52.96	63.60	53.07	67.93	74.29	84.91	113.08	130.18	142.77	175.42	195.36	217.91	266.75	293.05
32	27.42	31.13	35.18	44.61	55.27	63.68	53.07	67.93	74.29	84.91	120.38	134.01	142.77	176.58	195.36	217.91	266.75	293.05
33	27.84	32.01	36.32	46.04	56.32	63.68	54.79	67.93	75.71	84.91	124.02	141.66	142.77	176.58	195.36	217.91	266.75	293.05
34	28.54	33.57	37.46	47.62	57.31	63.68	54.79	67.93	79.15	87.61	131.32	149.32	142.77	176.58	195.36	217.91	266.75	293.05
35	29.25	34.30	38.89	48.82	57.31	63.68	58.21	69.46	79.15	91.12	138.61	153.15	142.77	176.58	195.36	217.91	266.75	293.05
36	29.95	35.75	40.03	48.82	57.31	63.68	61.63	72.93	82.59	98.13	142.26	160.81	142.77	176.58	195.36	217.91	266.75	293.05
37	30.65	36.91	41.45	48.82	57.31	66.50	65.06	76.40	89.47	101.63	149.56	168.46	142.77	176.58	195.36	217.91	266.75	293.05
38	31.78	37.64	42.45	48.82	57.31	66.50	65.06	79.88	92.91	105.13	156.85	176.12	142.77	176.58	195.36	217.91	266.75	293.05
39	31.84	38.80	43.94	50.56	59.64	70.19	68.48	83.35	96.35	112.14	164.15	187.61	142.77	176.58	195.36	217.91	266.75	293.05
40	33.18	40.25	45.87	53.72	62.95	74.00	71.91	86.82	99.79	115.65	171.44	195.26	142.77	176.58	195.36	217.91	266.75	293.05
41	34.32	41.69	48.02	57.45	66.79	78.54	75.66	90.66	103.66	119.65	179.54	202.88	142.77	176.58	195.36	217.91	266.75	293.05
42	35.69	43.15	49.85	57.89	71.17	84.18	76.00	94.53	107.56	127.22	184.09	202.88	142.77	176.58	195.36	217.91	266.75	293.05
43	37.15	44.62	52.53	62.18	77.02	91.11	79.80	98.42	114.97	131.30	184.09	202.88	142.77	176.58	195.36	217.91	266.75	293.05
44	38.54	46.57	54.49	65.35	81.94	93.98	83.64	102.35	118.95	135.41	184.09	202.88	142.77	176.58	195.36	217.91	266.75	293.05
45	40.33	47.39	54.49	65.27	82.37	93.18	87.12	105.85	124.93	141.37	212.19	235.91	161.55	199.12	221.66	247.96	296.80	330.62
46	42.51	48.91	56.78	69.10	86.47	97.80	87.50	113.36	132.62	145.51	220.63	248.10	161.55	199.12	221.66	247.96	296.80	330.62
47	43.33	50.75	58.58	73.50	91.12	103.73	91.41	117.38	136.77	153.25	229.13	256.45	161.55	199.12	221.66	247.96	296.80	330.62
48	43.65	52.77	61.49	74.07	96.37	110.84	95.34	121.42	144.56	161.05	237.70	259.23	161.55	199.12	221.66	247.96	296.80	330.62
49	47.51	54.35	63.74	80.11	109.70	123.63	99.31	129.09	148.78	165.32	240.45	259.23	161.55	199.12	221.66	247.96	296.80	330.62
50	46.61	55.25	67.13	82.05	111.39	122.43	105.93	132.22	154.66	175.39	259.80	281.78	169.07	214.15	236.69	259.23	311.83	345.65
51	51.59	56.98	68.99	85.09	120.45	134.27	109.49	135.93	163.91	182.93	274.00	296.80	176.58	217.91	240.45	266.75	319.35	353.16
52	50.88	60.53	70.68	90.03	126.84	143.06	116.76	146.14	168.66	190.02	287.30	311.83	184.09	225.42	247.96	270.51	326.86	364.43
53	55.26	62.34	72.67	90.39	136.09	151.57	121.24	153.58	177.12	198.56	296.80	326.86	191.61	229.18	255.48	278.02	338.13	371.94
54	54.62	66.41	77.84	94.04	145.41	160.46	124.15	157.40	185.64	211.71	311.53	341.89	199.12	240.45	262.99	285.53	345.65	379.46
55	58.09	67.96	80.50	97.75	154.82	165.64	131.58	164.94	192.06	217.33	323.10	353.55	206.06	244.21	266.75	289.29	353.16	386.97
56	62.35	73.60	87.69	107.31	167.35	187.30	144.94	175.36	205.81	236.71	341.89	379.46	217.34	259.23	285.53	308.08	371.94	413.27
57	68.89	81.97	95.99	117.73	189.64	209.44	151.60	189.56	224.38	255.50	368.19	405.76	228.48	281.78	311.83	334.37	402.00	443.33
58	73.83	88.75	105.51	134.98	211.77	227.80	165.14	203.80	239.18	275.94	394.49	432.06	243.51	304.32	338.13	360.67	439.57	484.65
59	78.76	95.62	114.01	148.40	230.79	256.49	177.12	222.20	258.18	296.41	420.79	462.11	255.17	323.27	371.94	390.73	477.14	525.98
60	84.62	103.33	123.84	162.49	247.97	278.59	191.41	233.69	270.64	313.85	447.08	484.65	267.26	337.75	383.07	420.79	514.71	567.31
61	92.25	113.48	132.41	175.79	273.82	299.98	201.51	249.47	286.58	336.87	461.55	498.18	279.18	349.90	398.51	443.23	534.81	589.76
62	100.53	122.01	143.83	190.74	298.34	330.52	210.88	265.72	304.67	359.41	478.27	517.53	287.48	365.31	411.90	460.42	556.79	613.90
63	108.45	134.24	154.46	205.35	328.64	353.87	221.25	280.45	317.05	388.15	493.48	535.19	292.26	378.76	425.27	483.06	580.36	639.44
64	116.46	144.83	165.91	222.05	358.40	389.27	231.32	291.75	340.38	413.18	513.96	554.54	298.00	392.40	439.74	503.82	601.87	662.74
65	127.01	156.86	178.57	238.59	388.06	417.96	239.88	310.75	354.70	439.60	532.56	572.01	303.31	406.42	451.93	522.69	624.60	687.06
66	139.35	172.36	196.96	267.29	401.57	430.26	258.12	337.52	382.30	474.39	552.47	597.18	323.09	426.83	479.13	539.70	648.27	708.95
67	153.37	188.85	217.88	301.26	415.80	439.86	279.67	362.53	411.87	495.93	582.71	626.11	339.40	448.87	502.57	561.02	681.90	728.39
68	169.47	208.79	238.73	329.10	433.73	456.74	302.09	392.91	443.76	519.97	619.16	652.22	358.80	469.41	531.99	589.10	715.34	757.41
69	184.26	228.59	262.59	357.51	451.10	482.43	322.97	421.90	480.58	556.13	655.13	701.72	381.21	492.49	560.21	628.92	754.13	803.63
70	204.62	250.98	287.23	384.56	478.89	514.58	348.53	460.06	515.28	597.37	693.17	749.52	404.33	519.84	591.65	673.45	788.97	859.42
71	224.20	276.67	312.17	407.11	505.24	544.54	386.78	490.29	547.49	637.38	732.71	789.91	438.54	550.21	618.31	719.09	828.05	893.42
72	246.77	300.04	340.81	433.00	542.92	582.84	410.27	512.83	570.69	686.41	778.45	838.94	462.86	578.58	644.33	770.56	873.13	938.88
73	271.21	330.26	369.18	466.82	579.90	624.42	433.65	542.70	601.03	737.97	831.80	890.13	484.37	608.64	679.64	821.66	923.10	983.96
74	297.82	359.39	403.65	504.89	607.86	661.47	459.11	573.88	637.38	793.67	888.91	945.08	505.51	639.82	715.52	876.70	974.38	1035.43
75	326.06	394.36	438.87	544.93	642.58	703.67	479.02	608.17	688.00	845.33	943.95	1002.65	523.63	671.57	760.80	925.17	1028.48	1089.53
76	360.16	457.97	515.46	619.47	698.80	748.40	495.93	649.21	750.65	899.43	1005.38	1070.75	541.01	707.82	816.02	973.82	1084.27	1154.16
77	391.01	496.87	559.51	650.25	732.34	782.02	516.31	699.93	820.91	952.69	1077.98	1155.75	555.19	749.62	874.91	1017.49	1151.43	1233.52
78	424.54	534.92	602.85	698.37	785.40	838.47	549.78	770.55	910.64	1031.64	1182.35	1275.75	587.99	815.12	957.34	1088.95	1252.40	1350.05
79	464.87	587.99	662.29	757.81	853.33	910.64	596.48	857.58	1018.90	1131.41	1313.96	1424.34	632.57	895.79	1057.11	1184.47	1379.76	1496.51
80	513.70	651.67	732.34	834.23	940.36	1008.29	651.67	946.73					685.64	978.57				
81	579.50	732.34	825.74	931.87	1063.48	1146.27	721.72	1040.13					749.32	1067.72				
82	655.92	829.98	936.12	1050.74	1216.31	1316.08	800.26	1137.77					825.74	1161.12				
83	742.95	940.36	1061.36	1188.72	1392.50	1515.62	889.42	1237.54					910.64	1256.65				
84	838.47	1061.36	1197.21	1337.31	1585.67	1736.38	987.06	1343.68					1004.04	1356.41				
85+	1150.51	1460.43	1651.47	1829.78	2226.73	2470.84												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

NH-99 PA 4/99, NH-99FR PA 4/99

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	GPO Inflation						5% Simple Inflation						5% Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	22.47	25.74	30.02	37.64	43.53	52.02	50.95	63.68	72.17	80.66	101.47	112.73	123.33	154.17	175.13	204.97	251.72	278.02
30	24.07	25.74	30.28	39.79	50.40	59.00	50.95	63.68	72.17	80.66	104.97	120.25	130.00	160.87	184.09	210.39	251.72	278.02
31	24.94	26.57	31.60	40.88	51.00	59.36	50.95	63.68	72.17	80.66	108.46	127.77	131.50	164.22	184.09	210.39	251.72	278.02
32	25.59	27.85	33.42	42.67	53.23	59.44	50.95	63.68	72.17	80.66	115.46	131.52	131.50	165.31	184.09	210.39	251.72	278.02
33	25.99	28.64	34.51	44.04	54.23	59.44	52.60	63.68	73.54	80.66	118.96	139.04	131.50	165.31	184.09	210.39	251.72	278.02
34	26.64	30.04	35.59	45.55	55.19	59.44	52.60	63.68	76.89	83.23	125.96	146.55	131.50	165.31	184.09	210.39	251.72	278.02
35	27.30	30.69	36.94	46.70	55.19	59.44	55.88	65.12	76.89	86.56	132.96	150.31	131.50	165.31	184.09	210.39	251.72	278.02
36	27.95	31.99	38.03	46.70	55.19	59.44	59.17	68.37	80.23	93.22	136.45	157.83	131.50	165.31	184.09	210.39	251.72	278.02
37	28.61	33.03	39.38	46.70	55.19	62.07	62.46	71.63	86.91	96.55	143.45	165.34	131.50	165.31	184.09	210.39	251.72	278.02
38	29.66	33.68	40.33	46.70	55.19	62.07	62.46	74.88	90.26	99.88	150.45	172.86	131.50	165.31	184.09	210.39	251.72	278.02
39	29.72	34.72	41.74	48.36	57.43	65.51	65.74	78.14	93.60	106.54	157.45	184.13	131.50	165.31	184.09	210.39	251.72	278.02
40	30.97	36.02	43.57	51.38	60.62	69.06	69.03	81.40	96.94	109.87	164.45	191.65	131.50	165.31	184.09	210.39	251.72	278.02
41	32.03	37.30	45.62	54.95	64.32	73.31	72.64	84.99	100.70	113.67	172.21	199.12	131.50	165.31	184.09	210.39	251.72	278.02
42	33.31	38.61	47.36	55.38	68.53	78.56	72.96	88.62	104.49	120.86	176.58	199.12	131.50	165.31	184.09	210.39	251.72	278.02
43	34.67	39.92	49.90	59.47	74.17	85.04	76.61	92.27	111.69	124.74	176.58	199.12	131.50	165.31	184.09	210.39	251.72	278.02
44	35.97	41.67	51.77	62.50	78.90	87.71	80.29	95.95	115.55	128.64	176.58	199.12	131.50	165.31	184.09	210.39	251.72	278.02
45	38.21	43.44	54.49	62.94	77.66	90.66	84.40	100.81	122.16	135.83	202.25	232.49	157.79	191.61	210.39	232.93	281.78	308.08
46	40.27	44.84	56.78	66.63	81.52	95.16	84.77	107.96	129.67	139.81	210.28	244.50	157.79	191.61	210.39	232.93	281.78	308.08
47	41.05	46.52	58.58	70.88	85.92	100.92	88.55	111.79	133.73	147.24	218.39	252.74	157.79	191.61	210.39	232.93	281.78	308.08
48	41.35	48.37	61.49	71.42	90.87	107.85	92.36	115.64	141.35	154.74	226.56	255.48	157.79	191.61	210.39	232.93	281.78	308.08
49	45.00	49.82	63.74	77.25	103.43	120.29	96.20	122.94	145.48	158.84	229.18	255.48	157.79	191.61	210.39	232.93	281.78	308.08
50	44.28	55.25	64.65	82.05	105.67	122.43	102.90	123.59	154.66	169.13	244.95	278.02	169.07	199.12	217.91	244.21	293.05	323.10
51	49.25	54.87	66.61	85.09	111.64	131.14	106.53	127.44	160.76	179.78	255.48	289.29	172.82	206.64	225.42	247.96	300.56	330.62
52	48.67	56.36	68.40	87.38	117.99	139.88	113.77	137.55	162.53	180.82	268.64	300.56	176.58	210.39	229.18	255.48	308.08	338.13
53	52.96	60.26	72.67	85.51	127.02	145.25	112.58	144.88	171.01	189.39	281.78	311.83	180.34	217.91	240.45	259.23	315.59	345.65
54	54.62	62.25	73.39	89.21	136.13	154.04	118.38	148.82	176.51	196.37	292.76	326.86	187.85	221.66	244.21	266.75	323.10	356.92
55	55.94	63.84	76.15	92.98	142.18	159.39	125.73	153.36	183.05	205.09	304.32	334.94	191.07	229.18	251.72	274.26	330.62	364.43
56	58.05	69.39	81.11	99.99	157.70	177.44	136.06	166.59	193.70	218.27	323.10	356.92	206.10	244.21	266.75	289.29	349.40	386.97
57	64.58	75.67	87.26	110.37	179.48	199.14	142.85	177.90	209.01	239.93	345.65	379.46	213.74	262.99	293.05	311.83	375.70	417.03
58	71.65	82.56	96.72	127.19	194.69	213.99	156.30	189.24	220.78	257.34	368.19	405.76	228.75	285.53	315.59	338.13	409.51	454.60
59	74.50	89.39	107.30	137.98	210.12	238.68	165.51	204.42	239.51	274.79	390.73	428.30	233.60	297.56	345.65	364.43	443.33	492.17
60	78.43	95.07	112.78	149.39	230.51	253.59	176.91	215.94	248.87	289.24	409.51	447.08	249.44	309.31	354.16	390.73	469.63	522.23
61	85.96	102.97	121.37	157.42	248.92	271.41	184.24	228.68	261.93	308.80	421.26	457.89	257.98	318.41	363.24	399.28	487.19	538.47
62	92.15	111.49	128.34	172.20	269.58	294.20	188.39	239.15	276.97	322.23	431.87	467.56	257.04	327.76	370.71	417.59	499.68	553.22
63	95.94	119.33	139.01	181.65	292.12	317.39	198.85	251.54	281.82	347.46	441.36	476.11	259.78	341.89	381.74	430.93	517.81	569.94
64	101.90	127.79	146.00	193.32	314.06	341.07	204.11	255.62	299.65	363.48	449.71	486.91	263.49	343.76	388.00	442.95	530.87	584.97
65	110.08	137.52	156.52	209.43	332.62	362.48	210.89	269.50	309.66	383.48	460.23	499.68	264.27	352.44	392.30	456.95	542.42	598.30
66	120.06	148.36	170.10	229.11	347.79	376.47	223.52	292.89	331.70	411.14	475.83	517.34	275.67	367.63	413.79	472.63	562.05	616.34
67	133.36	164.41	188.07	260.71	360.82	388.31	244.38	315.48	363.58	433.94	505.22	545.52	295.13	385.18	443.99	492.83	588.91	644.70
68	146.87	179.60	210.65	291.24	374.59	404.16	261.26	340.34	392.89	459.86	535.00	580.08	315.40	407.41	468.88	519.97	622.16	679.27
69	161.23	199.45	230.34	311.75	391.58	422.91	279.90	369.51	421.91	489.16	570.69	617.28	330.76	427.02	488.02	550.31	655.13	713.36
70	176.72	219.60	248.78	335.47	413.45	446.17	305.63	399.09	449.50	518.47	600.18	653.72	352.42	453.12	513.14	586.09	684.72	746.71
71	196.47	239.04	272.32	358.16	440.68	474.37	337.76	424.92	476.67	555.66	637.38	689.13	384.06	479.40	539.32	626.48	719.09	779.02
72	215.07	263.35	297.67	382.20	473.73	508.33	360.30	447.08	497.05	596.99	678.52	731.12	402.38	504.94	560.17	668.00	757.41	815.27
73	235.64	287.92	321.21	409.05	504.59	543.52	380.40	471.69	522.41	641.60	722.76	773.48	420.97	530.02	588.35	717.68	801.37	857.16
74	258.69	313.69	352.16	440.67	529.81	575.20	398.06	498.18	554.35	691.10	771.69	822.97	442.01	556.79	622.73	761.92	847.39	901.12
75	284.76	344.54	383.75	475.45	558.86	613.10	415.62	530.68	598.77	737.31	821.85	871.16	455.54	584.69	664.52	805.41	894.64	946.30
76	314.05	398.81	447.75	538.67	608.64	649.21	432.81	565.81	653.72	782.21	874.63	930.99	471.13	615.40	710.08	847.58	944.51	1003.12
77	341.32	432.06	488.22	565.99	637.28	680.49	449.34	609.20	712.89	829.55	937.56	1004.53	483.90	652.41	762.58	885.72	1002.37	1071.50
78	369.35	467.00	524.31	607.10	683.51	730.21	479.73	670.78	793.89	897.91	1029.52	1110.18	511.57	708.99	832.10	948.85	1088.95	1175.98
79	403.32	511.57	577.38	660.16	742.95	793.89	520.06	745.07	885.17	984.94	1142.02	1237.54	549.78	779.04	919.14	1029.52	1199.33	1303.35
80	447.89	566.76	638.94	725.97	819.37	876.68	566.76	823.61					596.48	853.33				
81	503.08	636.81	719.60	810.88	927.63	995.55	626.20	906.40					653.80	929.75				
82	571.01	721.72	815.12	914.89	1059.23	1146.27	696.25	989.18					719.60	1008.29				
83	645.30	819.37	923.38	1033.76	1209.95	1318.21	774.79	1076.22					793.89	1093.20				
84	728.09	923.38	1042.25	1163.25	1379.76	1511.37	859.70	1167.49					874.56	1180.23				
85+	999.80	1271.51	1437.08	1589.91	1938.04	2150.31												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL PA 9/96

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	GPO Inflation				5% Simple Inflation				5% Compound Inflation			
	Benefit Period				Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	33.19	36.79	48.63	72.37	63.68	76.42	89.15	151.55	165.31	199.12	240.45	405.76
30	34.89	39.09	50.91	76.42	65.40	78.35	89.15	161.66	165.31	199.12	240.45	405.76
31	35.75	40.45	50.95	76.42	69.49	82.47	93.26	171.76	165.31	199.12	240.45	405.76
32	37.11	42.16	50.95	76.42	69.49	86.60	97.50	176.81	165.31	199.12	240.45	405.76
33	37.96	43.53	50.95	76.42	73.57	90.72	101.74	186.92	165.31	199.12	240.45	405.76
34	38.21	44.58	50.95	76.42	77.66	94.84	105.97	197.02	165.31	199.12	240.45	405.76
35	38.21	44.58	50.95	76.74	81.75	94.84	110.21	202.07	165.31	199.12	240.45	405.76
36	38.21	45.13	54.15	81.54	85.83	98.97	118.69	212.17	165.31	199.12	240.45	405.76
37	41.25	45.13	54.15	86.34	89.92	107.21	122.93	222.28	165.31	199.12	240.45	405.76
38	41.25	48.89	58.01	86.34	94.01	111.34	127.17	232.38	165.31	199.12	240.45	405.76
39	45.18	52.88	62.43	91.68	98.10	115.46	135.65	247.54	165.31	199.12	240.45	405.76
40	48.36	55.97	68.06	97.39	102.18	119.59	139.89	247.96	165.31	199.12	240.45	405.76
41	50.36	61.25	75.52	106.30	106.70	124.22	144.73	247.96	165.31	199.12	240.45	405.76
42	54.80	63.74	76.29	114.83	111.25	128.89	153.88	247.96	165.31	199.12	240.45	405.76
43	56.49	66.62	81.21	123.07	112.71	135.25	157.79	247.96	165.31	199.12	240.45	405.76
44	56.49	66.62	81.21	124.24	112.71	135.25	157.79	247.96	165.31	199.12	240.45	405.76
45	56.49	66.62	81.21	124.24	125.12	147.33	173.14	311.81	191.61	229.18	274.26	462.11
46	61.04	69.82	89.25	133.62	134.00	156.40	178.21	315.59	191.61	229.18	274.26	462.11
47	63.59	74.78	96.94	142.38	138.74	161.29	187.68	315.59	191.61	229.18	274.26	462.11
48	68.42	80.08	97.91	150.87	142.77	170.48	197.24	315.59	191.61	229.18	274.26	462.11
49	70.68	83.07	105.44	167.02	142.77	172.82	202.46	315.59	191.61	229.18	274.26	462.11
50	72.38	84.91	108.51	171.02	157.45	184.78	212.15	341.89	202.88	244.21	289.29	484.65
51	75.41	87.81	111.40	182.84	162.41	194.26	221.97	360.67	210.39	251.72	304.32	503.44
52	76.06	88.22	111.40	194.74	171.69	199.48	231.87	379.46	221.66	262.99	315.59	522.23
53	80.17	91.17	111.40	205.25	181.06	209.11	241.85	398.24	229.18	274.26	326.86	541.01
54	80.91	92.50	116.27	217.32	186.17	218.81	256.42	420.79	240.45	285.53	345.65	556.04
55	82.07	95.69	121.23	229.46	195.67	228.60	266.59	439.57	251.72	296.80	356.92	574.82
56	87.34	102.63	131.01	248.09	205.14	238.34	281.25	458.36	259.23	308.08	371.94	597.37
57	96.10	109.62	141.42	268.28	214.68	252.57	296.04	477.14	270.51	319.35	383.22	612.39
58	101.18	117.99	161.65	287.14	224.28	262.47	310.93	499.68	281.78	334.37	402.00	634.94
59	107.92	126.62	170.49	314.05	238.37	276.90	325.94	522.23	293.05	345.65	417.03	657.48
60	115.14	133.66	183.16	334.66	248.14	287.57	341.06	548.52	308.08	364.43	435.81	680.02
61	125.09	145.10	199.55	359.29	261.83	300.69	364.95	564.12	315.03	373.64	446.90	688.66
62	134.37	154.10	216.10	395.26	277.98	318.74	384.31	581.77	324.79	381.90	460.42	699.56
63	146.25	167.40	230.34	419.28	292.02	329.17	413.05	597.74	333.62	396.18	472.63	708.95
64	159.14	181.59	244.00	434.78	302.04	351.11	436.19	615.40	344.89	405.76	486.91	730.36
65	172.05	193.29	265.66	448.06	320.13	366.25	450.37	631.18	355.04	417.50	506.26	742.95
66	188.54	214.51	298.61	462.53	332.12	386.41	466.25	654.66	373.64	437.50	520.53	763.24
67	212.71	239.71	331.57	474.22	344.05	399.84	483.53	672.60	384.34	449.43	542.42	787.28
68	233.17	264.29	358.30	486.31	363.68	420.79	504.94	703.31	405.76	471.88	568.06	817.53
69	251.94	287.64	382.84	513.75	384.34	448.40	538.66	745.39	430.93	500.81	605.63	867.68
70	270.70	310.20	407.87	544.33	417.03	481.84	580.46	800.24	462.11	535.37	650.90	924.23
71	289.82	329.10	430.67	575.41	446.71	514.81	626.48	860.73	495.74	574.73	697.30	986.03
72	311.11	351.99	457.52	614.78	478.64	552.28	670.63	920.47	528.61	610.14	739.00	1044.07
73	338.86	381.22	491.98	663.47	509.73	588.35	717.68	981.43	557.92	644.14	786.16	1100.62
74	368.08	412.49	529.86	713.13	544.58	627.61	764.36	1042.76	588.54	681.33	827.86	1157.54
75	403.28	449.03	572.95	770.19	575.29	666.87	810.11	1103.62	615.21	713.83	868.81	1209.29
76	453.10	522.98	631.18	827.29	606.38	703.31	856.60	1160.92	642.45	743.89	908.45	1260.10
77	483.90	559.51	674.01	881.40	635.12	734.50	896.52	1214.08	667.53	773.38	944.04	1302.65
78	526.43	609.22	732.34	955.22	679.27	787.53	959.47	1294.86	708.99	821.49	1004.04	1379.76
79	581.62	670.78	813.00	1054.99	738.70	857.58	1048.62	1407.36	766.30	887.29	1084.71	1488.02
80	643.18	742.95	897.91	1165.37	806.63				829.98			
81	711.11	821.49	991.31	1284.24	876.68				897.91			
82	783.28	904.28	1093.20	1411.60	953.10				970.08			
83	863.94	997.68	1205.70	1555.95	1035.88				1048.62			
84	955.22	1103.81	1335.19	1721.52	1129.28				1139.90			
85+	1277.87	1479.53	1791.57	2315.88								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL PA 9/96

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	GPO Inflation				5% Simple Inflation				5% Compound Inflation			
	Benefit Period				Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	31.35	35.04	46.60	66.34	59.44	70.05	82.79	140.07	157.79	184.09	225.42	383.22
30	32.96	37.23	48.79	70.05	61.04	71.82	82.79	149.41	157.79	184.09	225.42	383.22
31	33.76	38.53	48.82	70.05	64.85	75.60	86.60	158.75	157.79	184.09	225.42	383.22
32	35.05	40.15	48.82	70.05	64.85	79.38	90.53	163.42	157.79	184.09	225.42	383.22
33	35.85	41.45	48.82	70.05	68.67	83.16	94.47	172.76	157.79	184.09	225.42	383.22
34	36.09	42.45	48.82	70.05	72.48	86.94	98.40	182.09	157.79	184.09	225.42	383.22
35	36.09	42.45	48.82	70.35	76.30	86.94	102.34	186.76	157.79	184.09	225.42	383.22
36	36.09	42.98	51.89	74.75	80.11	90.72	110.21	196.10	157.79	184.09	225.42	383.22
37	38.96	42.98	51.89	79.14	83.93	98.28	114.15	205.44	157.79	184.09	225.42	383.22
38	38.96	46.56	55.60	79.14	87.74	102.06	118.09	214.78	157.79	184.09	225.42	383.22
39	42.67	50.36	59.83	84.04	91.56	105.84	125.96	228.78	157.79	184.09	225.42	383.22
40	45.67	53.31	65.23	89.28	95.37	109.62	129.89	229.18	157.79	184.09	225.42	383.22
41	47.57	58.33	72.37	97.44	99.59	113.87	134.39	229.18	157.79	184.09	225.42	383.22
42	51.76	60.71	73.11	105.26	103.84	118.15	142.89	229.18	157.79	184.09	225.42	383.22
43	53.35	63.44	77.83	112.81	105.20	123.98	146.52	229.18	157.79	184.09	225.42	383.22
44	53.35	63.44	77.83	113.89	105.20	123.98	146.52	229.18	157.79	184.09	225.42	383.22
45	51.35	61.49	78.51	115.96	118.53	137.73	160.55	293.25	180.34	214.15	259.23	439.57
46	55.49	64.45	86.27	124.71	126.95	146.20	165.25	296.80	180.34	214.15	259.23	439.57
47	57.81	69.03	93.71	132.88	131.44	150.77	174.03	296.80	180.34	214.15	259.23	439.57
48	62.20	73.92	94.65	140.81	135.25	159.36	182.89	296.80	180.34	214.15	259.23	439.57
49	64.25	76.68	101.93	155.88	135.25	161.55	187.74	296.80	180.34	214.15	259.23	439.57
50	66.35	78.84	101.93	160.33	146.21	170.00	201.36	323.10	191.61	225.42	274.26	462.11
51	72.40	81.95	105.03	172.09	155.03	183.05	207.87	341.89	202.88	236.69	285.53	480.90
52	70.42	82.70	102.60	183.92	160.74	185.23	221.33	356.92	210.39	244.21	296.80	499.68
53	77.31	83.12	103.25	191.10	170.19	194.93	224.82	379.46	217.91	259.23	311.83	514.71
54	78.21	87.36	108.16	203.07	179.01	208.05	239.09	394.49	229.18	270.51	323.10	533.50
55	77.09	88.33	115.85	218.70	185.00	214.54	252.91	417.03	236.69	278.02	338.13	552.28
56	82.35	95.12	122.82	233.50	190.99	220.81	264.10	432.06	247.96	289.29	353.16	567.31
57	90.76	101.97	133.11	253.17	200.60	235.03	278.82	454.60	259.23	300.56	364.43	586.09
58	98.52	112.75	152.50	271.82	210.27	244.97	293.66	473.38	266.75	311.83	379.46	604.88
59	102.65	118.71	161.51	302.12	227.70	259.37	308.78	495.93	278.02	326.86	394.49	623.66
60	109.91	123.38	168.39	314.97	234.16	267.03	324.01	522.23	293.05	341.89	413.27	649.96
61	119.77	134.73	187.46	339.55	244.60	280.42	344.48	534.81	300.37	347.99	421.26	659.36
62	126.61	143.83	203.92	374.88	264.08	298.39	363.91	553.22	310.52	360.49	435.44	667.43
63	140.93	159.55	215.38	395.32	278.28	309.42	385.74	566.46	316.25	368.38	448.31	684.62
64	153.74	173.70	229.30	411.49	288.76	331.24	409.14	584.97	331.37	382.09	463.24	696.55
65	163.99	180.40	250.73	421.92	300.53	343.76	424.07	604.88	341.89	394.49	476.67	713.36
66	177.77	198.62	279.95	433.84	316.15	364.05	440.70	622.73	357.67	411.96	498.18	734.50
67	204.08	225.77	315.32	446.73	328.55	378.14	455.63	641.60	371.94	427.74	514.52	753.19
68	221.65	247.42	335.90	463.31	345.65	396.74	477.89	670.25	387.72	444.83	541.01	787.47
69	237.94	268.28	361.06	488.69	366.87	422.19	512.46	713.36	416.37	474.60	576.51	832.74
70	259.87	291.48	387.19	517.56	397.30	453.66	549.46	763.61	445.21	507.20	619.91	890.41
71	276.99	311.38	405.82	552.96	430.37	487.57	593.80	822.60	479.40	544.77	661.89	950.62
72	298.76	332.57	433.86	585.51	457.60	520.72	639.07	883.65	507.57	578.58	710.08	1009.89
73	324.54	360.18	466.88	630.30	489.45	557.92	682.18	940.85	537.63	613.71	750.65	1065.11
74	354.27	390.07	501.22	681.38	522.60	595.86	727.73	1003.69	569.00	647.15	793.67	1120.91
75	387.60	425.17	543.16	739.66	551.81	631.65	772.54	1061.36	596.43	680.96	833.59	1171.72
76	435.06	495.93	599.62	793.48	581.59	664.99	816.02	1115.83	622.16	710.08	872.38	1219.53
77	464.46	529.27	639.44	842.51	611.36	697.77	855.47	1166.55	645.92	736.66	907.32	1261.61
78	505.21	575.26	698.37	914.89	653.80	747.20	917.01	1248.16	685.64	783.28	963.71	1337.31
79	560.40	636.81	772.67	1012.53	713.23	815.12	999.80	1356.41	740.83	849.09	1044.38	1441.32
80	617.71	702.62	855.45	1116.55	774.79				804.51			
81	683.51	776.91	944.61	1231.17	844.84				868.19			
82	753.56	857.58	1042.25	1354.29	919.14				938.24			
83	829.98	944.61	1148.39	1492.27	999.80				1016.78			
84	917.01	1046.50	1271.51	1653.59	1088.95				1103.81			
85+	1229.05	1403.11	1708.78	2226.73								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL PA 9/96

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	GPO Inflation				5% Simple Inflation				5% Compound Inflation			
	Benefit Period				Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	27.66	29.78	40.52	58.30	53.07	59.44	72.17	124.00	142.77	161.55	195.36	341.89
30	29.08	31.64	42.42	61.56	54.50	60.94	72.17	132.26	142.77	161.55	195.36	341.89
31	29.79	32.75	42.45	61.56	57.90	64.15	75.49	140.53	142.77	161.55	195.36	341.89
32	30.92	34.13	42.45	61.56	57.90	67.35	78.93	144.66	142.77	161.55	195.36	341.89
33	31.63	35.24	42.45	61.56	61.31	70.56	82.36	152.93	142.77	161.55	195.36	341.89
34	31.84	36.09	42.45	61.56	64.72	73.77	85.79	161.20	142.77	161.55	195.36	341.89
35	31.84	36.09	42.45	61.82	68.12	73.77	89.22	165.33	142.77	161.55	195.36	341.89
36	31.84	36.53	45.12	65.69	71.53	76.97	96.08	173.60	142.77	161.55	195.36	341.89
37	34.38	36.53	45.12	69.55	74.94	83.39	99.52	181.86	142.77	161.55	195.36	341.89
38	34.38	39.58	48.35	69.55	78.34	86.60	102.95	190.13	142.77	161.55	195.36	341.89
39	37.65	42.81	52.03	73.85	81.75	89.80	109.81	202.53	142.77	161.55	195.36	341.89
40	40.30	45.31	56.72	78.46	85.15	93.01	113.24	202.88	142.77	161.55	195.36	341.89
41	41.97	49.58	62.93	85.63	88.92	96.62	117.16	202.88	142.77	161.55	195.36	341.89
42	45.67	51.60	63.57	92.50	92.71	100.25	124.57	202.88	142.77	161.55	195.36	341.89
43	47.07	53.93	67.68	99.14	93.93	105.20	127.74	202.88	142.77	161.55	195.36	341.89
44	47.07	53.93	67.68	100.09	93.93	105.20	127.74	202.88	142.77	161.55	195.36	341.89
45	46.22	53.80	67.68	99.39	105.36	115.31	138.51	259.84	165.31	187.85	229.18	398.24
46	49.94	56.40	74.37	106.90	112.84	122.40	142.57	262.99	165.31	187.85	229.18	398.24
47	52.03	60.40	80.78	113.90	116.84	126.23	150.15	262.99	165.31	187.85	229.18	398.24
48	55.98	64.68	81.59	120.69	120.22	133.42	157.79	262.99	165.31	187.85	229.18	398.24
49	57.83	67.09	87.87	133.62	120.22	135.25	161.97	262.99	165.31	187.85	229.18	398.24
50	60.32	66.71	88.78	142.52	131.21	147.83	172.60	285.53	176.58	199.12	240.45	417.03
51	63.35	70.25	89.12	154.16	136.57	156.90	179.69	304.32	180.34	206.64	251.72	435.81
52	61.97	68.92	90.88	162.28	146.12	160.30	189.71	319.35	191.61	214.15	262.99	450.84
53	71.58	75.08	89.66	169.87	148.47	166.58	197.57	338.13	199.12	225.42	274.26	465.87
54	70.12	74.51	91.94	181.69	157.53	179.36	211.37	353.16	206.64	232.93	285.53	480.90
55	69.63	76.06	99.68	193.61	167.21	186.40	218.74	371.94	214.15	244.21	296.80	495.93
56	72.37	82.61	106.45	204.31	173.31	192.77	233.24	390.73	225.42	251.72	308.08	514.71
57	80.09	86.68	113.69	226.72	183.00	203.46	244.40	405.76	232.93	262.99	319.35	529.74
58	87.87	97.02	134.20	241.19	189.24	213.47	259.11	424.54	244.21	274.26	334.37	548.52
59	89.49	102.88	140.58	266.35	202.80	224.32	271.04	443.33	251.72	285.53	349.40	567.31
60	96.83	105.38	147.71	283.48	213.19	232.80	283.08	465.87	266.75	300.56	364.43	589.85
61	109.12	116.60	163.27	304.02	223.93	243.25	300.14	479.86	274.73	307.70	377.30	600.75
62	111.11	123.28	176.53	334.14	236.29	261.09	319.69	492.54	281.96	314.09	385.47	606.76
63	124.98	138.63	188.46	351.40	250.79	269.92	337.95	510.86	291.92	326.67	399.65	622.07
64	137.56	150.01	202.84	368.79	258.89	291.49	361.80	527.48	300.94	334.75	412.52	635.69
65	147.86	157.21	220.88	377.12	274.39	298.79	374.76	545.71	312.30	348.46	427.36	650.90
66	158.91	172.13	245.73	390.82	287.41	319.35	389.60	562.05	322.54	360.86	443.89	670.63
67	183.96	197.90	276.31	402.06	297.56	331.65	406.04	579.61	337.85	375.04	461.83	688.10
68	201.50	216.49	297.52	417.31	315.59	348.65	426.80	607.13	357.67	396.74	486.91	721.35
69	215.55	235.09	320.59	441.70	337.76	372.70	454.22	646.39	381.43	422.19	518.28	765.77
70	235.50	256.72	342.85	469.97	360.67	400.12	490.29	695.99	411.39	453.66	560.73	819.97
71	251.35	273.40	361.65	499.63	392.23	433.09	531.15	751.78	441.26	487.57	599.24	877.08
72	271.60	293.73	386.53	532.28	423.42	465.49	573.32	807.38	470.75	520.72	641.70	933.62
73	298.29	320.42	416.68	574.16	451.41	497.05	613.71	864.77	499.59	550.31	682.18	986.50
74	322.07	345.24	448.71	622.77	481.09	529.93	656.91	920.66	527.48	583.65	722.85	1040.32
75	356.23	379.61	488.16	673.91	511.89	563.55	697.40	974.48	554.16	612.86	760.80	1089.53
76	399.00	439.57	538.76	723.60	538.76	595.11	737.13	1027.92	579.33	640.20	793.48	1136.12
77	425.58	468.78	576.80	771.22	565.99	624.32	773.38	1075.82	602.72	667.53	825.23	1175.19
78	464.87	513.70	628.32	838.47	604.97	668.65	829.98	1150.51	641.06	708.99	878.80	1246.03
79	515.82	568.89	696.25	927.63	660.16	730.21	906.40	1252.40	694.13	768.42	950.98	1343.68
80	571.01	628.32	770.55	1023.15	719.60				751.44			
81	630.45	694.13	851.21	1129.28	785.40				813.00			
82	694.13	766.30	940.36	1241.79	851.21				878.80			
83	768.42	846.96	1038.01	1371.27	927.63				950.98			
84	849.09	936.12	1150.51	1519.86	1012.53				1033.76			
85+	1142.02	1263.01	1551.70	2054.79								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC2000 PA 4/00

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day EP
Home Health Daily Benefit at 150% of Nursing Home Daily Benefit

Standard Rates

Age	GPO Inflation			5% Compound Inflation		
	Benefit Period			Benefit Period		
	4 Years	6 Years	Life	4 Years	6 Years	Life
40	65.43	78.48	107.41	259.23	289.29	386.97
41	65.43	78.48	107.41	259.23	289.29	386.97
42	65.43	78.48	107.41	259.23	289.29	386.97
43	65.43	78.48	107.41	259.23	289.29	386.97
44	67.48	78.48	107.41	259.23	289.29	386.97
45	78.78	96.32	134.26	293.05	326.86	435.81
46	78.78	99.35	134.26	293.05	326.86	435.81
47	78.78	99.35	134.26	293.05	326.86	435.81
48	78.78	99.35	134.26	293.05	326.86	435.81
49	80.93	99.35	134.26	293.05	326.86	435.81
50	83.87	107.41	147.69	311.83	345.65	454.60
51	90.01	115.47	155.74	319.35	353.16	465.87
52	100.61	120.13	163.80	326.86	356.92	480.90
53	104.61	131.58	174.54	338.13	368.19	492.17
54	113.53	136.95	179.91	349.40	375.70	503.44
55	117.71	144.51	193.34	353.16	383.22	510.95
56	125.40	153.06	201.39	368.19	398.24	533.50
57	133.98	163.80	209.45	390.73	420.79	559.80
58	142.48	171.85	222.87	417.03	439.57	593.61
59	147.76	182.60	236.30	443.33	469.63	631.18
60	159.79	191.31	249.76	469.63	499.68	668.75
61	168.20	207.16	268.24	483.53	516.50	692.32
62	179.59	224.79	291.69	496.11	535.37	713.83
63	192.34	241.67	308.80	510.86	556.04	740.23
64	198.16	260.47	332.97	530.87	581.59	764.18
65	215.12	279.26	357.14	545.71	601.59	788.97
66	229.65	300.75	381.30	565.24	622.73	814.33
67	249.48	312.15	405.47	582.71	644.70	836.88
68	266.82	346.40	440.38	610.14	676.26	871.63
69	302.45	386.67	488.71	649.31	722.10	925.92
70	343.52	435.01	545.10	681.90	774.88	986.22
71	386.21	486.03	612.23	710.92	825.32	1026.89
72	431.79	545.59	683.98	739.00	881.02	1073.00
73	467.65	586.91	737.47	773.48	938.31	1123.44
74	506.00	632.44	786.39	815.65	996.36	1179.51
75	550.83	671.57	831.24	866.46	1054.31	1239.82
76	586.09	705.57	872.38	928.73	1106.82	1314.20
77	617.84	738.82	911.64	995.89	1157.91	1404.18
78	666.53	791.77	976.45	1088.95	1239.66	1536.84
79	732.34	861.82	1061.36	1203.58	1350.05	1704.54
80	810.88	946.73	1175.98			
81	912.77	1059.23	1337.31			
82	1033.76	1195.09	1534.72			
83	1171.74	1350.05	1768.22			
84	1324.57	1517.74	2025.07			
85+	1825.53	2078.14	2880.52			

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Preferred Rates

Age	GPO Inflation			5% Compound Inflation		
	Benefit Period			Benefit Period		
	4 Years	6 Years	Life	4 Years	6 Years	Life
40	62.91	75.86	102.04	244.21	274.26	364.43
41	62.91	75.86	102.04	244.21	274.26	364.43
42	62.91	75.86	102.04	244.21	274.26	364.43
43	62.91	75.86	102.04	244.21	274.26	364.43
44	64.88	75.86	102.04	244.21	274.26	364.43
45	78.78	93.71	131.58	274.26	308.08	409.51
46	78.78	96.67	131.58	274.26	308.08	409.51
47	78.78	96.67	131.58	274.26	308.08	409.51
48	78.78	96.67	131.58	274.26	308.08	409.51
49	80.93	96.67	131.58	274.26	308.08	409.51
50	81.40	104.72	145.00	285.53	323.10	428.30
51	87.58	112.78	153.06	296.80	330.62	435.81
52	98.09	117.46	161.11	304.32	338.13	447.08
53	102.12	126.21	169.17	315.59	345.65	458.36
54	110.95	131.58	174.54	323.10	353.16	469.63
55	110.19	136.48	182.60	334.37	360.67	484.65
56	115.37	142.32	190.65	349.40	371.94	503.44
57	121.58	150.37	198.71	368.19	390.73	525.98
58	132.48	161.11	209.45	386.97	413.27	556.04
59	140.25	169.17	220.19	413.27	435.81	589.85
60	144.81	178.02	228.50	432.06	458.36	616.15
61	151.13	185.91	241.69	439.57	468.88	630.05
62	162.37	200.71	259.58	449.71	485.41	642.45
63	170.43	214.82	276.58	458.73	496.96	660.30
64	174.57	228.24	292.69	466.62	510.58	672.88
65	186.76	241.67	308.80	473.38	522.69	687.06
66	196.84	257.78	330.28	488.60	542.89	708.95
67	216.53	272.81	357.14	511.42	567.22	743.89
68	236.39	306.12	389.36	538.00	598.12	784.46
69	266.73	338.34	426.95	567.78	634.75	821.10
70	297.56	378.62	475.29	594.55	676.26	856.60
71	334.88	426.95	531.68	618.31	716.37	893.42
72	375.36	479.05	596.15	641.70	765.30	933.62
73	405.62	515.46	640.50	672.04	819.12	978.89
74	440.71	551.86	683.82	708.20	869.37	1025.67
75	481.39	582.34	723.23	756.10	915.77	1077.79
76	511.71	613.14	757.41	809.26	964.80	1142.88
77	537.91	641.60	794.98	868.43	1008.85	1220.56
78	579.50	689.88	851.21	948.85	1080.46	1339.43
79	636.81	749.32	925.50	1046.50	1173.86	1483.78
80	706.86	823.61	1023.15			
81	793.89	921.26	1161.12			
82	900.03	1038.01	1337.31			
83	1021.03	1173.86	1536.84			
84	1152.63	1322.45	1761.85			
85+	1587.79	1806.43	2506.92			

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	74.29	93.40	104.01	116.75	144.34	159.20	110.38	137.98	152.84	171.94	208.03	229.25
30	74.29	93.40	104.01	116.75	144.34	159.20	110.38	137.98	152.84	171.94	208.03	229.25
31	74.29	93.40	104.01	116.75	144.34	159.20	110.38	137.98	152.84	171.94	208.03	229.25
32	74.29	93.40	104.01	116.75	144.34	159.20	110.38	137.98	152.84	171.94	208.03	229.25
33	74.29	93.40	104.01	116.75	144.34	159.20	110.38	137.98	152.84	171.94	208.03	229.25
34	74.29	93.40	104.01	116.75	144.34	159.20	110.38	137.98	152.84	171.94	208.03	229.25
35	74.29	93.40	104.01	116.75	144.34	159.20	110.38	137.98	152.84	171.94	208.03	229.25
36	74.29	93.40	104.01	116.75	144.34	159.20	110.38	137.98	152.84	171.94	208.03	229.25
37	74.29	93.40	104.01	116.75	144.34	159.20	110.38	137.98	152.84	171.94	208.03	229.25
38	74.29	93.40	104.01	116.75	144.34	159.20	110.38	137.98	152.84	171.94	208.03	229.25
39	74.29	93.40	104.01	116.75	144.34	159.20	110.38	137.98	152.84	171.94	208.03	229.25
40	74.29	93.40	104.01	116.75	144.34	159.20	110.38	137.98	152.84	171.94	208.03	229.25
41	74.29	93.40	104.01	116.75	144.34	159.20	110.38	137.98	152.84	171.94	208.03	229.25
42	74.29	93.40	104.01	116.75	144.34	159.20	110.38	137.98	152.84	171.94	208.03	229.25
43	74.29	93.40	104.01	116.75	144.34	159.20	110.38	137.98	152.84	171.94	208.03	229.25
44	74.29	93.40	104.01	116.75	144.34	159.20	110.38	137.98	152.84	171.94	208.03	229.25
45	95.52	123.12	131.61	150.71	188.92	203.78	125.24	157.08	174.06	193.17	233.50	258.97
46	95.52	123.12	131.61	150.71	188.92	203.78	125.24	157.08	174.06	193.17	233.50	258.97
47	95.52	123.12	131.61	150.71	188.92	203.78	125.24	157.08	174.06	193.17	233.50	258.97
48	95.52	123.12	131.61	150.71	188.92	203.78	125.24	157.08	174.06	193.17	233.50	258.97
49	95.52	123.12	131.61	150.71	188.92	203.78	125.24	157.08	174.06	193.17	233.50	258.97
50	101.89	135.85	142.22	163.45	205.90	220.76	133.73	167.69	184.68	203.78	244.11	269.58
51	108.26	142.22	152.84	169.82	216.52	231.38	137.98	171.94	188.92	208.03	250.48	275.95
52	114.63	148.59	161.33	182.55	225.01	244.11	144.34	176.19	193.17	212.27	256.85	284.44
53	123.12	154.96	169.82	191.04	233.50	254.73	150.71	180.43	199.54	218.64	263.22	290.81
54	127.36	161.33	178.31	201.66	244.11	267.46	154.96	186.80	205.90	222.88	269.58	297.18
55	133.73	167.69	188.92	210.15	252.60	280.20	161.33	191.04	210.15	227.13	275.95	303.55
56	140.10	174.06	195.29	220.76	263.22	290.81	167.69	199.54	218.64	235.62	284.44	316.28
57	146.47	182.55	203.78	229.25	275.95	301.43	174.06	210.15	231.38	248.36	299.30	331.14
58	152.84	191.04	212.27	241.99	286.57	314.16	180.43	220.76	246.23	261.09	318.41	352.37
59	163.45	199.54	220.76	254.73	299.30	326.90	188.92	233.50	263.22	278.08	337.51	373.60
60	171.94	208.03	226.20	267.46	312.04	339.63	197.41	248.36	274.38	295.06	358.74	396.95
61	179.88	214.86	234.65	282.32	326.90	354.49	202.89	256.58	284.05	314.16	379.97	420.30
62	184.65	227.91	245.61	299.30	346.00	373.60	209.00	269.35	298.05	333.27	403.32	445.77
63	189.29	241.20	259.95	318.41	365.11	394.82	216.20	280.49	314.98	356.62	428.79	473.37
64	196.38	253.05	276.50	339.63	388.46	420.30	226.46	297.24	332.89	382.09	456.38	503.08
65	206.40	267.98	292.79	360.86	413.93	445.77	236.57	315.73	352.62	407.56	486.10	534.92
66	221.34	290.67	318.86	384.21	443.65	477.61	258.11	341.70	382.59	433.03	520.06	566.76
67	239.10	315.02	341.70	409.68	481.86	517.94	280.95	369.72	415.98	462.75	562.52	600.73
68	261.11	342.10	377.29	441.52	526.43	556.15	306.54	400.32	452.14	500.96	609.22	645.30
69	284.50	371.98	421.66	488.22	575.26	615.59	335.13	433.76	492.62	551.91	662.29	706.86
70	317.09	417.57	466.64	541.29	628.32	681.39	366.34	471.19	536.54	611.34	715.35	779.04
71	362.98	458.51	513.70	596.48	685.64	740.83	411.81	515.82	579.50	672.90	774.79	838.47
72	396.95	496.72	551.91	664.41	753.56	810.88	447.89	560.40	624.08	745.07	844.84	908.52
73	435.16	543.41	600.73	738.70	832.10	891.54	486.10	609.22	679.27	823.61	923.38	984.94
74	475.49	596.48	660.16	823.61	921.26	980.69	524.31	664.41	742.95	908.52	1010.41	1074.09
75	515.82	655.92	740.83	912.77	1016.78	1080.46	564.64	723.85	821.49	997.68	1108.06	1173.86
76	558.27	730.21	842.72	1010.41	1129.28	1203.58	607.10	796.02	917.01	1093.20	1218.44	1296.98
77	604.97	819.37	961.59	1116.55	1263.01	1354.29	651.67	878.80	1025.27	1192.97	1350.05	1445.57
78	655.92	919.14	1086.83	1231.17	1411.60	1521.99	700.50	972.20	1142.02	1299.10	1494.39	1611.14
79	711.11	1023.15	1214.19	1350.05	1566.56	1698.17	753.56	1067.72	1260.89	1413.73	1645.10	1785.20
80	776.91	1129.28					817.24	1167.49				
81	859.70	1239.66					893.66	1273.63				
82	955.22	1356.41					984.94	1384.01				
83	1061.36	1477.41					1086.83	1498.64				
84	1178.11	1602.65					1197.21	1617.51				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	72.17	87.03	97.64	110.38	131.61	146.47	106.14	129.49	146.47	163.45	197.41	218.64
30	72.17	87.03	97.64	110.38	131.61	146.47	106.14	129.49	146.47	163.45	197.41	218.64
31	72.17	87.03	97.64	110.38	131.61	146.47	106.14	129.49	146.47	163.45	197.41	218.64
32	72.17	87.03	97.64	110.38	131.61	146.47	106.14	129.49	146.47	163.45	197.41	218.64
33	72.17	87.03	97.64	110.38	131.61	146.47	106.14	129.49	146.47	163.45	197.41	218.64
34	72.17	87.03	97.64	110.38	131.61	146.47	106.14	129.49	146.47	163.45	197.41	218.64
35	72.17	87.03	97.64	110.38	131.61	146.47	106.14	129.49	146.47	163.45	197.41	218.64
36	72.17	87.03	97.64	110.38	131.61	146.47	106.14	129.49	146.47	163.45	197.41	218.64
37	72.17	87.03	97.64	110.38	131.61	146.47	106.14	129.49	146.47	163.45	197.41	218.64
38	72.17	87.03	97.64	110.38	131.61	146.47	106.14	129.49	146.47	163.45	197.41	218.64
39	72.17	87.03	97.64	110.38	131.61	146.47	106.14	129.49	146.47	163.45	197.41	218.64
40	72.17	87.03	97.64	110.38	131.61	146.47	106.14	129.49	146.47	163.45	197.41	218.64
41	72.17	87.03	97.64	110.38	131.61	146.47	106.14	129.49	146.47	163.45	197.41	218.64
42	72.17	87.03	97.64	110.38	131.61	146.47	106.14	129.49	146.47	163.45	197.41	218.64
43	72.17	87.03	97.64	110.38	131.61	146.47	106.14	129.49	146.47	163.45	197.41	218.64
44	72.17	87.03	97.64	110.38	131.61	146.47	106.14	129.49	146.47	163.45	197.41	218.64
45	91.28	114.63	123.12	137.98	171.94	184.68	120.99	150.71	169.82	184.68	222.88	244.11
46	91.28	114.63	123.12	137.98	171.94	184.68	120.99	150.71	169.82	184.68	222.88	244.11
47	91.28	114.63	123.12	137.98	171.94	184.68	120.99	150.71	169.82	184.68	222.88	244.11
48	91.28	114.63	123.12	137.98	171.94	184.68	120.99	150.71	169.82	184.68	222.88	244.11
49	91.28	114.63	123.12	137.98	171.94	184.68	120.99	150.71	169.82	184.68	222.88	244.11
50	97.64	127.36	135.85	150.71	188.92	201.66	127.36	161.33	176.19	195.29	233.50	256.85
51	104.01	133.73	142.22	159.20	197.41	214.39	133.73	165.57	180.43	199.54	239.87	263.22
52	110.38	140.10	150.71	167.69	208.03	222.88	137.98	169.82	186.80	203.78	244.11	269.58
53	116.75	146.47	159.20	176.19	216.52	235.62	144.34	176.19	191.04	208.03	250.48	278.08
54	123.12	152.84	167.69	184.68	225.01	248.36	150.71	180.43	197.41	214.39	256.85	284.44
55	129.49	159.20	176.19	195.29	235.62	258.97	157.08	184.68	203.78	218.64	265.34	292.93
56	135.85	165.57	182.55	205.90	244.11	269.58	163.45	193.17	210.15	227.13	273.83	303.55
57	142.22	171.94	191.04	214.39	256.85	282.32	167.69	201.66	222.88	237.74	288.69	320.53
58	148.59	180.43	199.54	225.01	269.58	292.93	174.06	212.27	235.62	252.60	305.67	339.63
59	154.96	188.92	210.14	235.62	282.32	309.92	182.55	225.01	248.36	267.46	326.90	360.86
60	165.57	199.54	215.73	248.36	295.06	324.78	191.04	235.62	259.71	282.32	346.00	382.09
61	171.51	206.52	224.36	263.22	309.92	339.63	196.61	244.07	269.64	299.30	365.11	403.32
62	176.53	217.55	237.50	278.08	329.02	358.74	202.91	254.84	281.72	316.28	386.33	426.67
63	183.37	230.98	248.04	295.06	348.13	379.97	208.27	266.16	298.62	337.51	407.56	452.14
64	190.60	241.10	264.73	314.16	369.35	401.19	218.58	280.95	312.59	358.74	433.03	477.61
65	197.02	256.16	279.30	335.39	390.58	424.54	228.81	301.38	332.35	379.97	458.51	505.21
66	209.99	278.73	299.42	356.62	418.17	454.26	248.26	325.13	359.84	407.56	488.22	534.92
67	229.46	301.07	320.22	379.97	452.14	483.98	270.84	353.10	392.75	433.03	526.43	566.76
68	251.37	330.10	353.33	411.81	492.47	520.06	296.32	385.73	426.67	471.24	571.01	607.10
69	276.66	359.92	397.21	454.26	537.05	573.13	324.92	417.16	467.36	520.06	621.96	666.53
70	315.07	405.04	448.06	505.21	585.87	636.81	362.22	458.63	517.53	577.38	677.15	736.58
71	360.86	445.77	496.72	566.76	645.30	696.25	407.56	505.21	562.52	641.06	736.58	798.14
72	394.82	486.10	539.17	632.57	713.23	766.30	445.77	549.78	611.34	711.11	806.63	870.31
73	433.03	530.68	587.99	704.74	791.77	846.96	483.98	598.61	666.53	785.40	887.29	950.98
74	473.37	581.62	645.30	783.28	878.80	936.12	522.19	653.80	730.21	863.94	972.20	1038.01
75	511.57	638.94	717.48	868.19	970.08	1033.76	562.52	711.11	800.26	946.73	1063.48	1133.53
76	554.03	706.86	804.51	957.34	1071.97	1144.14	604.97	774.79	883.05	1033.76	1163.25	1243.91
77	598.61	787.53	908.52	1050.74	1188.72	1273.63	649.55	851.21	978.57	1122.92	1275.75	1369.15
78	649.55	876.68	1021.03	1150.51	1313.96	1413.73	696.25	933.99	1080.46	1218.44	1398.87	1509.25
79	702.62	972.20	1135.65	1256.65	1447.69	1564.44	747.20	1018.90	1186.60	1322.45	1528.35	1655.72
80	766.30	1069.85					806.63	1112.30				
81	842.72	1171.74					880.93	1209.95				
82	933.99	1282.12					965.83	1313.96				
83	1033.76	1394.62					1061.36	1422.22				
84	1142.02	1513.49					1165.37	1536.84				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	65.80	76.42	84.91	93.40	110.38	123.12	97.64	116.75	129.49	142.22	171.94	188.92
30	65.80	76.42	84.91	93.40	110.38	123.12	97.64	116.75	129.49	142.22	171.94	188.92
31	65.80	76.42	84.91	93.40	110.38	123.12	97.64	116.75	129.49	142.22	171.94	188.92
32	65.80	76.42	84.91	93.40	110.38	123.12	97.64	116.75	129.49	142.22	171.94	188.92
33	65.80	76.42	84.91	93.40	110.38	123.12	97.64	116.75	129.49	142.22	171.94	188.92
34	65.80	76.42	84.91	93.40	110.38	123.12	97.64	116.75	129.49	142.22	171.94	188.92
35	65.80	76.42	84.91	93.40	110.38	123.12	97.64	116.75	129.49	142.22	171.94	188.92
36	65.80	76.42	84.91	93.40	110.38	123.12	97.64	116.75	129.49	142.22	171.94	188.92
37	65.80	76.42	84.91	93.40	110.38	123.12	97.64	116.75	129.49	142.22	171.94	188.92
38	65.80	76.42	84.91	93.40	110.38	123.12	97.64	116.75	129.49	142.22	171.94	188.92
39	65.80	76.42	84.91	93.40	110.38	123.12	97.64	116.75	129.49	142.22	171.94	188.92
40	65.80	76.42	84.91	93.40	110.38	123.12	97.64	116.75	129.49	142.22	171.94	188.92
41	65.80	76.42	84.91	93.40	110.38	123.12	97.64	116.75	129.49	142.22	171.94	188.92
42	65.80	76.42	84.91	93.40	110.38	123.12	97.64	116.75	129.49	142.22	171.94	188.92
43	65.80	76.42	84.91	93.40	110.38	123.12	97.64	116.75	129.49	142.22	171.94	188.92
44	65.80	76.42	84.91	93.40	110.38	123.12	97.64	116.75	129.49	142.22	171.94	188.92
45	82.79	101.89	108.26	118.87	146.47	159.20	110.38	133.73	146.47	161.33	195.29	214.39
46	82.79	101.89	108.26	118.87	146.47	159.20	110.38	133.73	146.47	161.33	195.29	214.39
47	82.79	101.89	108.26	118.87	146.47	159.20	110.38	133.73	146.47	161.33	195.29	214.39
48	82.79	101.89	108.26	118.87	146.47	159.20	110.38	133.73	146.47	161.33	195.29	214.39
49	82.79	101.89	108.26	118.87	146.47	159.20	110.38	133.73	146.47	161.33	195.29	214.39
50	89.15	112.50	116.75	129.49	161.33	174.06	116.75	142.22	154.96	169.82	205.90	227.13
51	95.52	116.75	123.12	137.98	169.82	184.68	120.99	146.47	159.20	174.06	210.15	233.50
52	99.77	123.12	131.61	146.47	178.31	193.17	125.24	150.71	163.45	178.31	216.52	239.87
53	104.01	127.36	140.10	152.84	186.80	203.78	129.49	154.96	167.69	182.55	220.76	246.23
54	110.38	133.73	144.34	161.33	195.29	214.39	135.85	159.20	171.94	186.80	227.13	252.60
55	114.63	137.98	152.84	167.69	203.78	225.01	142.22	163.45	178.31	191.04	233.50	258.97
56	120.99	144.34	159.20	178.31	212.27	237.74	146.47	169.82	184.68	199.54	241.99	269.58
57	127.36	150.71	165.57	186.80	222.88	246.23	152.84	178.31	195.29	210.15	256.85	284.44
58	131.61	159.20	174.06	195.29	233.50	258.97	157.08	188.92	208.03	222.88	271.71	301.43
59	140.10	165.57	182.55	205.90	246.23	269.58	165.57	199.54	220.76	235.62	288.69	320.53
60	148.59	174.06	188.50	216.52	258.97	284.44	171.94	210.15	230.39	250.48	305.67	339.63
61	154.78	181.49	195.54	231.38	271.71	299.30	179.88	216.95	238.77	265.34	322.65	358.74
62	160.30	192.69	205.02	244.11	288.69	314.16	182.62	227.91	247.02	282.32	343.88	379.97
63	165.63	202.37	216.29	261.09	305.67	333.27	188.43	237.49	261.81	299.30	362.98	403.32
64	171.35	213.20	229.43	278.08	324.78	354.49	198.89	250.41	278.09	318.41	386.33	426.67
65	178.25	224.63	242.71	295.06	343.88	375.72	207.48	268.58	293.85	339.63	409.68	452.14
66	191.07	244.88	262.48	314.16	369.35	401.19	224.61	289.93	320.55	362.98	437.28	479.73
67	206.32	267.17	283.12	337.51	399.07	426.67	244.57	315.72	348.41	386.33	473.37	507.33
68	226.03	292.08	311.41	365.11	435.16	462.75	267.71	344.03	379.97	420.30	513.70	547.66
69	249.19	319.71	350.36	405.44	477.61	507.33	294.26	375.65	414.73	467.00	560.40	600.73
70	282.75	359.11	396.44	450.02	522.19	566.76	329.29	412.55	462.61	520.06	609.22	664.41
71	324.78	396.95	441.52	505.21	575.26	619.83	371.47	454.26	505.21	579.50	664.41	719.60
72	356.62	433.03	477.61	564.64	636.81	683.51	405.44	494.59	549.78	643.18	728.09	783.28
73	390.58	473.37	522.19	630.45	706.86	755.69	439.40	539.17	598.61	708.99	800.26	855.45
74	426.67	520.06	575.26	702.62	783.28	834.23	475.49	587.99	655.92	783.28	876.68	933.99
75	460.63	571.01	638.94	776.91	866.07	921.26	511.57	641.06	719.60	857.58	959.47	1021.03
76	498.84	632.57	717.48	857.58	957.34	1021.03	549.78	700.50	796.02	933.99	1050.74	1120.79
77	539.17	702.62	808.75	940.36	1059.23	1133.53	590.11	766.30	880.93	1014.66	1150.51	1231.17
78	583.75	781.16	906.40	1027.39	1167.49	1254.52	630.45	840.59	970.08	1101.69	1258.77	1352.17
79	630.45	863.94	1006.17	1120.79	1282.12	1381.89	675.02	917.01	1063.48	1192.97	1371.27	1479.53
80	685.64	948.85					728.09	995.55				
81	751.44	1038.01					789.65	1080.46				
82	827.86	1129.28					861.82	1169.62				
83	910.64	1226.93					942.48	1263.01				
84	1001.92	1328.82					1029.52	1360.66				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	70.05	87.03	99.77	112.50	137.98	154.96	104.01	129.49	144.34	163.45	197.41	216.52
30	70.05	87.03	99.77	112.50	137.98	154.96	104.01	129.49	144.34	163.45	197.41	216.52
31	70.05	87.03	99.77	112.50	137.98	154.96	104.01	129.49	144.34	163.45	197.41	216.52
32	70.05	87.03	99.77	112.50	137.98	154.96	104.01	129.49	144.34	163.45	197.41	216.52
33	70.05	87.03	99.77	112.50	137.98	154.96	104.01	129.49	144.34	163.45	197.41	216.52
34	70.05	87.03	99.77	112.50	137.98	154.96	104.01	129.49	144.34	163.45	197.41	216.52
35	70.05	87.03	99.77	112.50	137.98	154.96	104.01	129.49	144.34	163.45	197.41	216.52
36	70.05	87.03	99.77	112.50	137.98	154.96	104.01	129.49	144.34	163.45	197.41	216.52
37	70.05	87.03	99.77	112.50	137.98	154.96	104.01	129.49	144.34	163.45	197.41	216.52
38	70.05	87.03	99.77	112.50	137.98	154.96	104.01	129.49	144.34	163.45	197.41	216.52
39	70.05	87.03	99.77	112.50	137.98	154.96	104.01	129.49	144.34	163.45	197.41	216.52
40	70.05	87.03	99.77	112.50	137.98	154.96	104.01	129.49	144.34	163.45	197.41	216.52
41	70.05	87.03	99.77	112.50	137.98	154.96	104.01	129.49	144.34	163.45	197.41	216.52
42	70.05	87.03	99.77	112.50	137.98	154.96	104.01	129.49	144.34	163.45	197.41	216.52
43	70.05	87.03	99.77	112.50	137.98	154.96	104.01	129.49	144.34	163.45	197.41	216.52
44	70.05	87.03	99.77	112.50	137.98	154.96	104.01	129.49	144.34	163.45	197.41	216.52
45	91.28	116.75	129.49	144.34	178.31	199.54	123.12	148.59	163.45	182.55	220.76	241.99
46	91.28	116.75	129.49	144.34	178.31	199.54	123.12	148.59	163.45	182.55	220.76	241.99
47	91.28	116.75	129.49	144.34	178.31	199.54	123.12	148.59	163.45	182.55	220.76	241.99
48	91.28	116.75	129.49	144.34	178.31	199.54	123.12	148.59	163.45	182.55	220.76	241.99
49	91.28	116.75	129.49	144.34	178.31	199.54	123.12	148.59	163.45	182.55	220.76	241.99
50	99.77	127.36	140.10	159.20	195.29	216.52	131.61	154.96	169.82	191.04	229.25	258.97
51	106.14	133.73	150.71	167.69	203.78	227.13	135.85	161.33	176.19	195.29	235.62	258.97
52	110.38	140.10	157.08	174.06	212.27	235.62	137.98	165.57	180.43	199.54	239.87	265.34
53	114.63	146.47	165.57	182.55	220.76	244.11	142.22	169.82	186.80	203.78	246.23	271.71
54	120.99	152.84	171.94	188.92	229.25	254.73	146.47	174.06	191.04	210.15	252.60	278.08
55	125.24	157.08	178.31	197.41	237.74	263.22	150.71	180.43	197.41	214.39	258.97	286.57
56	131.61	163.45	184.68	205.90	248.36	273.83	157.08	186.80	205.90	220.76	267.46	297.18
57	137.98	169.82	191.04	214.39	256.85	282.32	161.33	197.41	218.64	231.38	280.20	312.04
58	144.34	176.19	197.41	225.01	267.46	292.93	167.69	205.90	229.25	244.11	297.18	329.02
59	150.71	184.68	203.78	235.62	278.08	303.55	174.06	216.52	244.11	258.97	314.16	348.13
60	159.20	191.04	207.35	246.23	286.57	312.04	182.55	227.13	253.43	271.71	329.02	365.11
61	163.15	196.09	214.07	256.85	299.30	324.78	186.15	233.64	259.35	284.44	346.00	382.09
62	166.39	205.12	221.26	269.58	312.04	337.51	186.68	242.41	269.47	301.43	362.98	401.19
63	169.57	214.63	230.18	284.44	326.90	352.37	192.40	251.83	282.26	318.41	382.09	422.42
64	175.20	221.17	243.16	299.30	341.76	369.35	198.89	260.59	294.33	335.39	401.19	443.65
65	180.13	232.52	254.26	314.16	358.74	388.46	205.55	274.73	306.01	354.49	422.42	464.87
66	191.07	252.85	276.09	333.27	382.09	413.93	220.67	294.07	330.89	377.84	450.02	494.59
67	208.25	273.15	300.70	358.74	416.05	450.02	244.57	317.79	365.30	407.56	486.10	532.80
68	226.03	296.09	335.37	390.58	456.38	494.59	267.71	346.11	399.07	443.65	528.56	579.50
69	247.22	323.73	370.73	428.79	500.96	543.41	290.18	375.65	429.47	483.98	575.26	628.32
70	276.69	363.28	406.76	471.24	545.54	592.24	319.00	410.46	466.83	532.80	621.96	677.15
71	316.28	399.07	447.89	520.06	596.48	645.30	358.74	450.02	505.21	585.87	675.02	730.21
72	348.13	433.03	481.86	577.38	655.92	706.86	390.58	488.22	543.41	647.43	734.46	789.65
73	379.97	473.37	522.19	643.18	723.85	774.79	422.42	530.68	590.11	717.48	802.39	857.58
74	413.93	517.94	575.26	717.48	800.26	853.33	458.51	577.38	645.30	791.77	878.80	933.99
75	447.89	571.01	645.30	793.89	885.17	940.36	492.47	630.45	715.35	868.19	963.71	1021.03
76	486.10	634.69	734.46	878.80	982.82	1046.50	528.56	692.00	798.14	950.98	1061.36	1127.16
77	526.43	713.23	836.35	972.20	1099.57	1178.11	566.76	764.18	893.66	1038.01	1173.86	1256.65
78	571.01	800.26	946.73	1069.85	1226.93	1324.57	609.22	844.84	993.43	1131.41	1299.10	1403.11
79	619.83	889.42	1057.11	1173.86	1362.78	1477.41	655.92	929.75	1097.44	1229.05	1430.71	1553.83
80	677.15	982.82					711.11	1016.78				
81	747.20	1080.46					779.04	1108.06				
82	829.98	1180.23					857.58	1203.58				
83	923.38	1284.24					946.73	1303.35				
84	1025.27	1392.50					1042.25	1407.36				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	67.93	82.79	93.40	104.01	125.24	140.10	99.77	123.12	137.98	154.96	186.80	205.90
30	67.93	82.79	93.40	104.01	125.24	140.10	99.77	123.12	137.98	154.96	186.80	205.90
31	67.93	82.79	93.40	104.01	125.24	140.10	99.77	123.12	137.98	154.96	186.80	205.90
32	67.93	82.79	93.40	104.01	125.24	140.10	99.77	123.12	137.98	154.96	186.80	205.90
33	67.93	82.79	93.40	104.01	125.24	140.10	99.77	123.12	137.98	154.96	186.80	205.90
34	67.93	82.79	93.40	104.01	125.24	140.10	99.77	123.12	137.98	154.96	186.80	205.90
35	67.93	82.79	93.40	104.01	125.24	140.10	99.77	123.12	137.98	154.96	186.80	205.90
36	67.93	82.79	93.40	104.01	125.24	140.10	99.77	123.12	137.98	154.96	186.80	205.90
37	67.93	82.79	93.40	104.01	125.24	140.10	99.77	123.12	137.98	154.96	186.80	205.90
38	67.93	82.79	93.40	104.01	125.24	140.10	99.77	123.12	137.98	154.96	186.80	205.90
39	67.93	82.79	93.40	104.01	125.24	140.10	99.77	123.12	137.98	154.96	186.80	205.90
40	67.93	82.79	93.40	104.01	125.24	140.10	99.77	123.12	137.98	154.96	186.80	205.90
41	67.93	82.79	93.40	104.01	125.24	140.10	99.77	123.12	137.98	154.96	186.80	205.90
42	67.93	82.79	93.40	104.01	125.24	140.10	99.77	123.12	137.98	154.96	186.80	205.90
43	67.93	82.79	93.40	104.01	125.24	140.10	99.77	123.12	137.98	154.96	186.80	205.90
44	67.93	82.79	93.40	104.01	125.24	140.10	99.77	123.12	137.98	154.96	186.80	205.90
45	89.15	108.26	120.99	133.73	163.45	180.43	118.87	142.22	157.08	174.06	208.03	227.13
46	89.15	108.26	120.99	133.73	163.45	180.43	118.87	142.22	157.08	174.06	208.03	227.13
47	89.15	108.26	120.99	133.73	163.45	180.43	118.87	142.22	157.08	174.06	208.03	227.13
48	89.15	108.26	120.99	133.73	163.45	180.43	118.87	142.22	157.08	174.06	208.03	227.13
49	89.15	108.26	120.99	133.73	163.45	180.43	118.87	142.22	157.08	174.06	208.03	227.13
50	95.52	120.99	133.73	148.59	178.31	197.41	125.24	150.71	165.57	182.55	218.64	244.11
51	101.89	125.24	140.10	154.96	186.80	205.90	131.61	154.96	169.82	186.80	222.88	244.11
52	106.14	131.61	146.47	161.33	195.29	214.39	135.85	159.20	174.06	191.04	229.25	250.48
53	112.50	137.98	152.84	169.82	203.78	225.01	140.10	163.45	180.43	195.29	235.62	258.97
54	116.75	142.22	159.20	176.19	212.27	233.50	144.34	169.82	184.68	201.66	241.99	265.34
55	120.99	148.59	165.57	182.55	220.76	244.11	148.59	174.06	191.04	205.90	248.36	273.83
56	127.36	154.96	171.94	191.04	229.25	252.60	152.84	180.43	199.54	212.27	258.97	286.57
57	133.73	161.33	178.31	199.54	239.87	265.34	157.08	188.92	208.03	222.88	271.71	301.43
58	140.10	167.69	186.80	210.15	250.48	275.95	163.45	197.41	218.64	235.62	286.57	318.41
59	146.47	176.19	195.28	218.64	261.09	286.57	169.82	208.03	231.38	248.36	301.43	335.39
60	152.84	182.55	198.97	229.25	271.71	299.30	176.19	216.52	238.77	261.09	318.41	352.37
61	156.87	187.74	205.84	239.87	282.32	309.92	179.88	223.21	244.94	273.83	331.14	369.35
62	160.30	196.83	213.14	250.48	297.18	324.78	180.59	229.98	255.18	286.57	348.13	386.33
63	163.66	204.41	220.26	263.22	309.92	337.51	184.46	237.49	265.90	299.30	362.98	403.32
64	167.50	211.21	233.36	278.08	324.78	354.49	192.98	248.38	276.06	314.16	379.97	420.30
65	170.75	222.66	242.71	290.81	339.63	369.35	199.73	260.38	289.79	331.14	399.07	439.40
66	183.51	240.90	262.48	309.92	360.86	392.70	214.76	279.57	312.27	350.25	420.30	464.87
67	202.47	261.19	287.03	333.27	388.46	424.54	238.50	303.25	346.29	377.84	454.26	500.96
68	222.14	286.08	319.40	362.98	424.54	462.75	261.58	333.60	379.97	413.93	494.59	543.41
69	243.30	311.66	354.43	399.07	467.00	507.33	286.09	363.20	412.62	454.26	539.17	590.11
70	274.67	352.84	390.24	439.40	511.57	554.03	314.89	397.90	449.93	503.08	587.99	641.06
71	314.16	388.46	433.03	488.22	560.40	607.10	354.49	439.40	490.35	556.15	641.06	694.13
72	346.00	422.42	469.12	547.66	621.96	668.65	388.46	477.61	532.80	617.71	702.62	757.81
73	377.84	462.75	511.57	613.46	689.88	738.70	420.30	522.19	581.62	683.51	772.67	827.86
74	411.81	507.33	562.52	683.51	764.18	815.12	456.38	568.89	634.69	751.44	846.96	904.28
75	445.77	556.15	624.08	755.69	844.84	900.03	490.35	617.71	696.25	823.61	925.50	987.06
76	481.86	613.46	700.50	832.10	933.99	995.55	526.43	675.02	768.42	897.91	1012.53	1082.58
77	522.19	685.64	789.65	914.89	1033.76	1108.06	564.64	740.83	851.21	978.57	1110.18	1192.97
78	564.64	762.05	887.29	1001.92	1144.14	1231.17	607.10	810.88	940.36	1061.36	1218.44	1313.96
79	611.34	844.84	987.06	1093.20	1258.77	1360.66	651.67	887.29	1031.64	1150.51	1330.94	1441.32
80	666.53	929.75					702.62	967.96				
81	734.46	1021.03					766.30	1052.87				
82	810.88	1114.42					840.59	1142.02				
83	897.91	1214.19					923.38	1237.54				
84	993.43	1316.08					1014.66	1337.31				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	61.56	72.17	80.66	87.03	106.14	116.75	93.40	110.38	120.99	133.73	161.33	178.31
30	61.56	72.17	80.66	87.03	106.14	116.75	93.40	110.38	120.99	133.73	161.33	178.31
31	61.56	72.17	80.66	87.03	106.14	116.75	93.40	110.38	120.99	133.73	161.33	178.31
32	61.56	72.17	80.66	87.03	106.14	116.75	93.40	110.38	120.99	133.73	161.33	178.31
33	61.56	72.17	80.66	87.03	106.14	116.75	93.40	110.38	120.99	133.73	161.33	178.31
34	61.56	72.17	80.66	87.03	106.14	116.75	93.40	110.38	120.99	133.73	161.33	178.31
35	61.56	72.17	80.66	87.03	106.14	116.75	93.40	110.38	120.99	133.73	161.33	178.31
36	61.56	72.17	80.66	87.03	106.14	116.75	93.40	110.38	120.99	133.73	161.33	178.31
37	61.56	72.17	80.66	87.03	106.14	116.75	93.40	110.38	120.99	133.73	161.33	178.31
38	61.56	72.17	80.66	87.03	106.14	116.75	93.40	110.38	120.99	133.73	161.33	178.31
39	61.56	72.17	80.66	87.03	106.14	116.75	93.40	110.38	120.99	133.73	161.33	178.31
40	61.56	72.17	80.66	87.03	106.14	116.75	93.40	110.38	120.99	133.73	161.33	178.31
41	61.56	72.17	80.66	87.03	106.14	116.75	93.40	110.38	120.99	133.73	161.33	178.31
42	61.56	72.17	80.66	87.03	106.14	116.75	93.40	110.38	120.99	133.73	161.33	178.31
43	61.56	72.17	80.66	87.03	106.14	116.75	93.40	110.38	120.99	133.73	161.33	178.31
44	61.56	72.17	80.66	87.03	106.14	116.75	93.40	110.38	120.99	133.73	161.33	178.31
45	78.54	95.52	106.14	114.63	137.98	152.84	108.26	127.36	135.85	150.71	182.55	201.66
46	78.54	95.52	106.14	114.63	137.98	152.84	108.26	127.36	135.85	150.71	182.55	201.66
47	78.54	95.52	106.14	114.63	137.98	152.84	108.26	127.36	135.85	150.71	182.55	201.66
48	78.54	95.52	106.14	114.63	137.98	152.84	108.26	127.36	135.85	150.71	182.55	201.66
49	78.54	95.52	106.14	114.63	137.98	152.84	108.26	127.36	135.85	150.71	182.55	201.66
50	87.03	106.14	114.63	125.24	152.84	169.82	114.63	133.73	142.22	159.20	191.04	216.52
51	91.28	110.38	120.99	131.61	159.20	178.31	118.87	137.98	146.47	163.45	197.41	216.52
52	95.52	114.63	127.36	137.98	167.69	186.80	123.12	140.10	150.71	167.69	201.66	222.88
53	99.77	120.99	133.73	144.34	176.19	193.17	127.36	144.34	154.96	171.94	208.03	229.25
54	104.01	125.24	137.98	150.71	182.55	203.78	129.49	148.59	161.33	176.19	214.39	235.62
55	108.26	129.49	144.34	157.08	191.04	212.27	133.73	154.96	167.69	180.43	220.76	244.11
56	112.50	135.85	148.59	165.57	199.54	220.76	137.98	159.20	174.06	186.80	229.25	254.73
57	118.87	142.22	154.96	171.94	208.03	231.38	142.22	167.69	182.55	195.29	239.87	267.46
58	125.24	148.59	161.33	180.43	218.64	239.87	146.47	176.19	193.17	208.03	252.60	282.32
59	129.49	154.96	167.69	191.04	227.13	250.48	152.84	184.68	203.78	218.64	267.46	297.18
60	135.85	161.33	173.84	199.54	237.74	261.09	159.20	193.17	211.54	229.25	282.32	314.16
61	140.14	164.80	177.02	208.03	248.36	271.71	161.06	198.18	218.19	241.99	295.06	329.02
62	144.07	171.97	184.72	218.64	258.97	284.44	162.33	205.12	226.60	254.73	309.92	343.88
63	147.88	179.88	192.48	231.38	271.71	297.18	166.61	212.93	237.26	267.46	324.78	358.74
64	152.10	187.30	201.98	244.11	286.57	312.04	173.29	221.91	245.61	280.20	339.63	375.72
65	155.74	195.08	211.89	256.85	299.30	326.90	180.34	233.73	255.34	295.06	356.62	392.70
66	166.48	211.04	229.43	271.71	318.41	346.00	195.06	250.58	277.12	314.16	377.84	416.05
67	181.26	231.28	249.93	292.93	343.88	375.72	216.27	272.10	306.17	339.63	407.56	450.02
68	198.75	252.07	281.47	320.53	375.72	409.68	237.05	298.16	337.51	371.47	443.65	488.22
69	217.79	277.48	313.70	354.49	413.93	450.02	259.52	325.84	368.41	407.56	486.10	532.80
70	246.40	313.17	344.82	390.58	454.26	492.47	286.07	358.11	403.46	452.14	530.68	577.38
71	282.32	346.00	384.21	437.28	500.96	541.29	322.65	394.82	439.40	503.08	579.50	626.20
72	309.92	377.84	416.05	490.35	554.03	594.36	352.37	430.91	477.61	558.27	634.69	683.51
73	339.63	411.81	454.26	547.66	615.59	658.04	382.09	469.12	520.06	617.71	696.25	745.07
74	371.47	452.14	500.96	611.34	681.39	725.97	413.93	511.57	571.01	681.39	762.05	813.00
75	401.19	496.72	556.15	675.02	753.56	802.39	445.77	558.27	626.20	745.07	834.23	889.42
76	433.03	549.78	624.08	745.07	834.23	887.29	477.61	609.22	692.00	813.00	912.77	974.33
77	469.12	611.34	702.62	817.24	921.26	984.94	511.57	666.53	766.30	885.17	999.80	1071.97
78	507.33	679.27	787.53	893.66	1016.78	1091.07	549.78	730.21	844.84	959.47	1095.32	1178.11
79	547.66	751.44	874.56	974.33	1116.55	1201.46	587.99	796.02	925.50	1038.01	1192.97	1286.36
80	596.48	825.74					632.57	866.07				
81	653.80	902.15					687.76	940.36				
82	719.60	982.82					749.32	1016.78				
83	791.77	1067.72					819.37	1099.57				
84	870.31	1154.76					895.79	1182.35				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

NH-99 PA 4/99, NH-99FR PA 4/99

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	53.07	67.93	74.29	84.91	104.01	114.63	80.66	99.77	110.38	123.12	150.71	165.57
30	53.07	67.93	74.29	84.91	104.01	114.63	80.66	99.77	110.38	123.12	150.71	165.57
31	53.07	67.93	74.29	84.91	104.01	114.63	80.66	99.77	110.38	123.12	150.71	165.57
32	53.07	67.93	74.29	84.91	104.01	114.63	80.66	99.77	110.38	123.12	150.71	165.57
33	53.07	67.93	74.29	84.91	104.01	114.63	80.66	99.77	110.38	123.12	150.71	165.57
34	53.07	67.93	74.29	84.91	104.01	114.63	80.66	99.77	110.38	123.12	150.71	165.57
35	53.07	67.93	74.29	84.91	104.01	114.63	80.66	99.77	110.38	123.12	150.71	165.57
36	53.07	67.93	74.29	84.91	104.01	114.63	80.66	99.77	110.38	123.12	150.71	165.57
37	53.07	67.93	74.29	84.91	104.01	114.63	80.66	99.77	110.38	123.12	150.71	165.57
38	53.07	67.93	74.29	84.91	104.01	114.63	80.66	99.77	110.38	123.12	150.71	165.57
39	53.07	67.93	74.29	84.91	104.01	114.63	80.66	99.77	110.38	123.12	150.71	165.57
40	53.07	67.93	74.29	84.91	104.01	114.63	80.66	99.77	110.38	123.12	150.71	165.57
41	53.07	67.93	74.29	84.91	104.01	114.63	80.66	99.77	110.38	123.12	150.71	165.57
42	53.07	67.93	74.29	84.91	104.01	114.63	80.66	99.77	110.38	123.12	150.71	165.57
43	53.07	67.93	74.29	84.91	104.01	114.63	80.66	99.77	110.38	123.12	150.71	165.57
44	53.07	67.93	74.29	84.91	104.01	114.63	80.66	99.77	110.38	123.12	150.71	165.57
45	67.93	89.15	95.52	108.26	135.85	146.47	91.28	112.50	125.24	140.10	167.69	186.80
46	67.93	89.15	95.52	108.26	135.85	146.47	91.28	112.50	125.24	140.10	167.69	186.80
47	67.93	89.15	95.52	108.26	135.85	146.47	91.28	112.50	125.24	140.10	167.69	186.80
48	67.93	89.15	95.52	108.26	135.85	146.47	91.28	112.50	125.24	140.10	167.69	186.80
49	67.93	89.15	95.52	108.26	135.85	146.47	91.28	112.50	125.24	140.10	167.69	186.80
50	74.29	97.64	101.89	118.87	148.59	159.20	95.52	120.99	133.73	146.47	176.19	195.29
51	78.54	101.89	110.38	123.12	157.08	167.69	99.77	123.12	135.85	150.71	180.43	199.54
52	82.79	108.26	116.75	131.61	163.45	176.19	104.01	127.36	140.10	152.84	184.68	205.90
53	89.15	112.50	123.12	137.98	167.69	184.68	108.26	129.49	144.34	157.08	191.04	210.15
54	91.28	116.75	129.49	146.47	176.19	193.17	112.50	135.85	148.59	161.33	195.29	214.39
55	95.52	120.99	135.85	150.71	182.55	201.66	116.75	137.98	150.71	163.45	199.54	218.64
56	104.01	127.36	144.34	163.45	193.17	214.39	123.12	146.47	161.33	174.06	210.15	233.50
57	110.38	137.98	154.96	174.06	208.03	229.25	131.61	159.20	176.19	188.92	227.13	250.48
58	118.87	148.59	165.57	188.92	222.88	244.11	140.10	171.94	191.04	203.78	248.36	273.83
59	129.49	159.20	176.18	203.78	237.74	261.09	150.71	186.80	210.15	220.76	269.58	297.18
60	140.10	167.69	182.22	216.52	252.60	273.83	159.20	201.66	222.01	237.74	290.81	320.53
61	146.41	175.23	191.43	229.25	267.46	288.69	165.24	208.61	232.59	256.85	309.92	341.76
62	152.18	186.47	200.96	246.23	284.44	307.79	172.47	221.69	244.97	273.83	331.14	365.11
63	155.77	198.28	214.31	263.22	301.43	326.90	178.51	231.35	259.76	295.06	354.49	390.58
64	163.65	209.22	229.43	282.32	322.65	348.13	187.08	246.34	276.06	316.28	377.84	416.05
65	170.75	222.66	242.71	299.30	343.88	369.35	195.85	262.43	291.82	337.51	403.32	443.65
66	183.51	240.90	264.42	318.41	367.23	396.95	214.76	283.71	318.48	358.74	430.91	471.24
67	198.61	261.19	283.12	339.63	399.07	428.79	232.44	307.41	344.18	384.21	467.00	498.84
68	216.29	284.08	313.41	367.23	437.28	460.63	253.40	331.52	375.72	416.05	505.21	534.92
69	235.45	307.64	350.36	405.44	477.61	511.57	277.92	359.04	408.41	458.51	549.78	585.87
70	262.56	346.58	388.18	450.02	522.19	564.64	304.59	391.61	445.71	507.33	594.36	647.43
71	301.43	382.09	426.67	496.72	571.01	615.59	341.76	428.79	481.86	560.40	645.30	696.25
72	331.14	413.93	460.63	554.03	628.32	677.15	373.60	467.00	520.06	621.96	704.74	757.81
73	362.98	454.26	503.08	617.71	696.25	745.07	405.44	509.45	568.89	687.76	772.67	823.61
74	399.07	498.84	554.03	689.88	772.67	821.49	439.40	556.15	621.96	762.05	846.96	900.03
75	433.03	549.78	621.96	764.18	853.33	906.40	473.37	607.10	687.76	836.35	929.75	984.94
76	467.00	611.34	706.86	846.96	946.73	1008.29	509.45	666.53	768.42	917.01	1021.03	1086.83
77	507.33	687.76	806.63	936.12	1059.23	1135.65	545.54	736.58	859.70	999.80	1131.41	1212.07
78	549.78	770.55	910.64	1031.64	1182.35	1275.75	587.99	815.12	957.34	1088.95	1252.40	1350.05
79	596.48	857.58	1018.90	1131.41	1313.96	1424.34	632.57	895.79	1057.11	1184.47	1379.76	1496.51
80	651.67	946.73					685.64	978.57				
81	721.72	1040.13					749.32	1067.72				
82	800.26	1137.77					825.74	1161.12				
83	889.42	1237.54					910.64	1256.65				
84	987.06	1343.68					1004.04	1356.41				
85+												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.
that have previously elected an inflation decrease option

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

NH-99 PA 4/99, NH-99FR PA 4/99

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	3.4% Simple Inflation						3.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	50.95	63.68	72.17	80.66	99.77	112.50	74.29	93.40	104.01	118.87	142.22	157.08
30	50.95	63.68	72.17	80.66	99.77	112.50	74.29	93.40	104.01	118.87	142.22	157.08
31	50.95	63.68	72.17	80.66	99.77	112.50	74.29	93.40	104.01	118.87	142.22	157.08
32	50.95	63.68	72.17	80.66	99.77	112.50	74.29	93.40	104.01	118.87	142.22	157.08
33	50.95	63.68	72.17	80.66	99.77	112.50	74.29	93.40	104.01	118.87	142.22	157.08
34	50.95	63.68	72.17	80.66	99.77	112.50	74.29	93.40	104.01	118.87	142.22	157.08
35	50.95	63.68	72.17	80.66	99.77	112.50	74.29	93.40	104.01	118.87	142.22	157.08
36	50.95	63.68	72.17	80.66	99.77	112.50	74.29	93.40	104.01	118.87	142.22	157.08
37	50.95	63.68	72.17	80.66	99.77	112.50	74.29	93.40	104.01	118.87	142.22	157.08
38	50.95	63.68	72.17	80.66	99.77	112.50	74.29	93.40	104.01	118.87	142.22	157.08
39	50.95	63.68	72.17	80.66	99.77	112.50	74.29	93.40	104.01	118.87	142.22	157.08
40	50.95	63.68	72.17	80.66	99.77	112.50	74.29	93.40	104.01	118.87	142.22	157.08
41	50.95	63.68	72.17	80.66	99.77	112.50	74.29	93.40	104.01	118.87	142.22	157.08
42	50.95	63.68	72.17	80.66	99.77	112.50	74.29	93.40	104.01	118.87	142.22	157.08
43	50.95	63.68	72.17	80.66	99.77	112.50	74.29	93.40	104.01	118.87	142.22	157.08
44	50.95	63.68	72.17	80.66	99.77	112.50	74.29	93.40	104.01	118.87	142.22	157.08
45	65.80	84.91	93.40	104.01	129.49	144.34	89.15	108.26	118.87	131.61	159.20	174.06
46	65.80	84.91	93.40	104.01	129.49	144.34	89.15	108.26	118.87	131.61	159.20	174.06
47	65.80	84.91	93.40	104.01	129.49	144.34	89.15	108.26	118.87	131.61	159.20	174.06
48	65.80	84.91	93.40	104.01	129.49	144.34	89.15	108.26	118.87	131.61	159.20	174.06
49	65.80	84.91	93.40	104.01	129.49	144.34	89.15	108.26	118.87	131.61	159.20	174.06
50	72.17	91.28	101.89	114.63	140.10	157.08	95.52	112.50	123.12	137.98	165.57	182.55
51	76.42	95.52	108.26	120.99	146.47	163.45	97.64	116.75	127.36	140.10	169.82	186.80
52	80.66	101.89	112.50	125.24	152.84	169.82	99.77	118.87	129.49	144.34	174.06	191.04
53	82.79	106.14	118.87	131.61	159.20	176.19	101.89	123.12	135.85	146.47	178.31	195.29
54	87.03	110.38	123.12	135.85	165.57	184.68	106.14	125.24	137.98	150.71	182.55	201.66
55	91.28	112.50	129.49	142.22	171.94	191.04	108.26	129.49	142.22	154.96	186.80	205.90
56	97.64	120.99	135.85	150.71	182.55	201.66	116.75	137.98	150.71	163.45	197.41	218.64
57	104.01	129.49	144.34	163.45	195.29	214.39	123.12	148.59	165.57	176.19	212.27	235.62
58	112.50	137.98	152.84	176.19	208.03	229.25	131.61	161.33	178.31	191.04	231.38	256.85
59	120.99	146.47	163.44	188.92	220.76	241.99	137.98	171.94	195.29	205.90	250.48	278.08
60	129.49	154.96	167.56	199.54	231.38	252.60	148.59	184.68	205.26	220.76	265.34	295.06
61	133.86	160.63	174.96	210.15	244.11	265.34	152.69	189.83	212.01	231.38	282.32	312.04
62	135.95	167.82	182.69	220.76	256.85	278.08	154.21	198.90	220.48	248.36	297.18	329.02
63	140.00	177.84	190.50	235.62	269.58	290.81	158.68	208.83	233.17	263.22	316.28	348.13
64	144.39	183.31	201.98	248.36	282.32	305.67	165.41	215.80	243.58	278.08	333.27	367.23
65	150.11	193.11	211.89	261.09	297.18	322.65	170.64	227.58	253.32	295.06	350.25	386.33
66	158.91	209.05	229.43	275.95	316.28	343.88	183.24	244.37	275.05	314.16	373.60	409.68
67	173.54	227.29	249.93	297.18	346.00	373.60	202.12	263.79	304.06	337.51	403.32	441.52
68	187.06	246.07	277.48	324.78	377.84	409.68	222.75	287.73	331.14	367.23	439.40	479.73
69	204.06	269.44	307.58	356.62	416.05	450.02	241.13	311.31	355.78	401.19	477.61	520.06
70	230.24	300.65	338.62	390.58	452.14	492.47	265.49	341.35	386.56	441.52	515.82	562.52
71	263.22	331.14	371.47	433.03	496.72	537.05	299.30	373.60	420.30	488.22	560.40	607.10
72	290.81	360.86	401.19	481.86	547.66	590.11	324.78	407.56	452.14	539.17	611.34	658.04
73	318.41	394.82	437.28	537.05	604.97	647.43	352.37	443.65	492.47	600.73	670.78	717.48
74	346.00	433.03	481.86	600.73	670.78	715.35	384.21	483.98	541.29	662.29	736.58	783.28
75	375.72	479.73	541.29	666.53	742.95	787.53	411.81	528.56	600.73	728.09	808.75	855.45
76	407.56	532.80	615.59	736.58	823.61	876.68	443.65	579.50	668.65	798.14	889.42	944.61
77	441.52	598.61	700.50	815.12	921.26	987.06	475.49	641.06	749.32	870.31	984.94	1052.87
78	479.73	670.78	793.89	897.91	1029.52	1110.18	511.57	708.99	832.10	948.85	1088.95	1175.98
79	520.06	745.07	885.17	984.94	1142.02	1237.54	549.78	779.04	919.14	1029.52	1199.33	1303.35
80	566.76	823.61					596.48	853.33				
81	626.20	906.40					653.80	929.75				
82	696.25	989.18					719.60	1008.29				
83	774.79	1076.22					793.89	1093.20				
84	859.70	1167.49					874.56	1180.23				
85+												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL PA 9/96

Premiums to be used only with those
that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation				3.4% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	63.68	76.42	89.15	140.10	93.40	112.50	135.85	229.25
30	63.68	76.42	89.15	140.10	93.40	112.50	135.85	229.25
31	63.68	76.42	89.15	140.10	93.40	112.50	135.85	229.25
32	63.68	76.42	89.15	140.10	93.40	112.50	135.85	229.25
33	63.68	76.42	89.15	140.10	93.40	112.50	135.85	229.25
34	63.68	76.42	89.15	140.10	93.40	112.50	135.85	229.25
35	63.68	76.42	89.15	140.10	93.40	112.50	135.85	229.25
36	63.68	76.42	89.15	140.10	93.40	112.50	135.85	229.25
37	63.68	76.42	89.15	140.10	93.40	112.50	135.85	229.25
38	63.68	76.42	89.15	140.10	93.40	112.50	135.85	229.25
39	63.68	76.42	89.15	140.10	93.40	112.50	135.85	229.25
40	63.68	76.42	89.15	140.10	93.40	112.50	135.85	229.25
41	63.68	76.42	89.15	140.10	93.40	112.50	135.85	229.25
42	63.68	76.42	89.15	140.10	93.40	112.50	135.85	229.25
43	63.68	76.42	89.15	140.10	93.40	112.50	135.85	229.25
44	63.68	76.42	89.15	140.10	93.40	112.50	135.85	229.25
45	80.66	97.64	116.75	178.31	108.26	129.49	154.96	261.09
46	80.66	97.64	116.75	178.31	108.26	129.49	154.96	261.09
47	80.66	97.64	116.75	178.31	108.26	129.49	154.96	261.09
48	80.66	97.64	116.75	178.31	108.26	129.49	154.96	261.09
49	80.66	97.64	116.75	178.31	108.26	129.49	154.96	261.09
50	89.15	106.14	125.24	193.17	114.63	137.98	163.45	273.83
51	93.40	110.38	133.73	203.78	118.87	142.22	171.94	284.44
52	99.77	118.87	140.10	214.39	125.24	148.59	178.31	295.06
53	106.14	125.24	150.71	225.01	129.49	154.96	184.68	305.67
54	110.38	129.49	157.08	237.74	135.85	161.33	195.29	314.16
55	116.75	137.98	165.57	248.36	142.22	167.69	201.66	324.78
56	123.12	144.34	174.06	258.97	146.47	174.06	210.15	337.51
57	129.49	152.84	182.55	269.58	152.84	180.43	216.52	346.00
58	135.85	159.20	191.04	282.32	159.20	188.92	227.13	358.74
59	142.22	167.69	201.66	295.06	165.57	195.29	235.62	371.47
60	150.71	175.94	212.27	309.92	174.06	205.90	246.23	384.21
61	158.54	183.19	227.13	326.90	182.55	216.52	258.97	399.07
62	165.75	190.81	239.87	346.00	193.17	227.13	273.83	416.05
63	178.37	201.06	256.85	365.11	203.78	241.99	288.69	433.03
64	189.61	220.42	273.83	386.33	216.52	254.73	305.67	458.51
65	206.71	236.50	290.81	407.56	229.25	269.58	326.90	479.73
66	220.76	256.85	309.92	435.16	248.36	290.81	346.00	507.33
67	235.62	273.83	331.14	460.63	263.22	307.79	371.47	539.17
68	256.85	297.18	356.62	496.72	286.57	333.27	401.19	577.38
69	280.20	326.90	392.70	543.41	314.16	365.11	441.52	632.57
70	314.16	362.98	437.28	602.85	348.13	403.32	490.35	696.25
71	348.13	401.19	488.22	670.78	386.33	447.89	543.41	768.42
72	386.33	445.77	541.29	742.95	426.67	492.47	596.48	842.72
73	426.67	492.47	600.73	821.49	467.00	539.17	658.04	921.26
74	473.37	545.54	664.41	906.40	511.57	592.24	719.60	1006.17
75	520.06	602.85	732.34	997.68	556.15	645.30	785.40	1093.20
76	571.01	662.29	806.63	1093.20	604.97	700.50	855.45	1186.60
77	624.08	721.72	880.93	1192.97	655.92	759.93	927.63	1280.00
78	679.27	787.53	959.47	1294.86	708.99	821.49	1004.04	1379.76
79	738.70	857.58	1048.62	1407.36	766.30	887.29	1084.71	1488.02
80	806.63				829.98			
81	876.68				897.91			
82	953.10				970.08			
83	1035.88				1048.62			
84	1129.28				1139.90			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL PA 9/96

Premiums to be used only with those
that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation				3.4% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	59.44	70.05	82.79	129.49	89.15	104.01	127.36	216.52
30	59.44	70.05	82.79	129.49	89.15	104.01	127.36	216.52
31	59.44	70.05	82.79	129.49	89.15	104.01	127.36	216.52
32	59.44	70.05	82.79	129.49	89.15	104.01	127.36	216.52
33	59.44	70.05	82.79	129.49	89.15	104.01	127.36	216.52
34	59.44	70.05	82.79	129.49	89.15	104.01	127.36	216.52
35	59.44	70.05	82.79	129.49	89.15	104.01	127.36	216.52
36	59.44	70.05	82.79	129.49	89.15	104.01	127.36	216.52
37	59.44	70.05	82.79	129.49	89.15	104.01	127.36	216.52
38	59.44	70.05	82.79	129.49	89.15	104.01	127.36	216.52
39	59.44	70.05	82.79	129.49	89.15	104.01	127.36	216.52
40	59.44	70.05	82.79	129.49	89.15	104.01	127.36	216.52
41	59.44	70.05	82.79	129.49	89.15	104.01	127.36	216.52
42	59.44	70.05	82.79	129.49	89.15	104.01	127.36	216.52
43	59.44	70.05	82.79	129.49	89.15	104.01	127.36	216.52
44	59.44	70.05	82.79	129.49	89.15	104.01	127.36	216.52
45	76.42	91.28	108.26	167.69	101.89	120.99	146.47	248.36
46	76.42	91.28	108.26	167.69	101.89	120.99	146.47	248.36
47	76.42	91.28	108.26	167.69	101.89	120.99	146.47	248.36
48	76.42	91.28	108.26	167.69	101.89	120.99	146.47	248.36
49	76.42	91.28	108.26	167.69	101.89	120.99	146.47	248.36
50	82.79	97.64	118.87	182.55	108.26	127.36	154.96	261.09
51	89.15	104.01	125.24	193.17	114.63	133.73	161.33	271.71
52	93.40	110.38	133.73	201.66	118.87	137.98	167.69	282.32
53	99.77	116.75	140.10	214.39	123.12	146.47	176.19	290.81
54	106.14	123.12	146.47	222.88	129.49	152.84	182.55	301.43
55	110.38	129.49	157.08	235.62	133.73	157.08	191.04	312.04
56	114.63	133.73	163.45	244.11	140.10	163.45	199.54	320.53
57	120.99	142.22	171.94	256.85	146.47	169.82	205.90	331.14
58	127.36	148.59	180.43	267.46	150.71	176.19	214.39	341.76
59	135.85	157.08	191.04	280.20	157.08	184.68	222.88	352.37
60	142.22	163.37	201.66	295.06	165.57	193.17	233.50	367.23
61	148.11	170.84	214.39	309.92	174.06	201.66	244.11	382.09
62	157.46	178.63	227.13	329.02	184.68	214.39	258.97	396.95
63	169.98	189.00	239.87	346.00	193.17	225.01	273.83	418.17
64	181.28	207.94	256.85	367.23	208.03	239.87	290.81	437.28
65	194.05	221.97	273.83	390.58	220.76	254.73	307.79	460.63
66	210.15	241.99	292.93	413.93	237.74	273.83	331.14	488.22
67	225.01	258.97	312.04	439.40	254.73	292.93	352.37	515.82
68	244.11	280.20	337.51	473.37	273.83	314.16	382.09	556.15
69	267.46	307.79	373.60	520.06	303.55	346.00	420.30	607.10
70	299.30	341.76	413.93	575.26	335.39	382.09	467.00	670.78
71	335.39	379.97	462.75	641.06	373.60	424.54	515.82	740.83
72	369.35	420.30	515.82	713.23	409.68	467.00	573.13	815.12
73	409.68	467.00	571.01	787.53	450.02	513.70	628.32	891.54
74	454.26	517.94	632.57	872.44	494.59	562.52	689.88	974.33
75	498.84	571.01	698.37	959.47	539.17	615.59	753.56	1059.23
76	547.66	626.20	768.42	1050.74	585.87	668.65	821.49	1148.39
77	600.73	685.64	840.59	1146.27	634.69	723.85	891.54	1239.66
78	653.80	747.20	917.01	1248.16	685.64	783.28	963.71	1337.31
79	713.23	815.12	999.80	1356.41	740.83	849.09	1044.38	1441.32
80	774.79				804.51			
81	844.84				868.19			
82	919.14				938.24			
83	999.80				1016.78			
84	1088.95				1103.81			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL PA 9/96

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	3.4% Simple Inflation				3.4% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	53.07	59.44	72.17	114.63	80.66	91.28	110.38	193.17
30	53.07	59.44	72.17	114.63	80.66	91.28	110.38	193.17
31	53.07	59.44	72.17	114.63	80.66	91.28	110.38	193.17
32	53.07	59.44	72.17	114.63	80.66	91.28	110.38	193.17
33	53.07	59.44	72.17	114.63	80.66	91.28	110.38	193.17
34	53.07	59.44	72.17	114.63	80.66	91.28	110.38	193.17
35	53.07	59.44	72.17	114.63	80.66	91.28	110.38	193.17
36	53.07	59.44	72.17	114.63	80.66	91.28	110.38	193.17
37	53.07	59.44	72.17	114.63	80.66	91.28	110.38	193.17
38	53.07	59.44	72.17	114.63	80.66	91.28	110.38	193.17
39	53.07	59.44	72.17	114.63	80.66	91.28	110.38	193.17
40	53.07	59.44	72.17	114.63	80.66	91.28	110.38	193.17
41	53.07	59.44	72.17	114.63	80.66	91.28	110.38	193.17
42	53.07	59.44	72.17	114.63	80.66	91.28	110.38	193.17
43	53.07	59.44	72.17	114.63	80.66	91.28	110.38	193.17
44	53.07	59.44	72.17	114.63	80.66	91.28	110.38	193.17
45	67.93	76.42	93.40	148.59	93.40	106.14	129.49	225.01
46	67.93	76.42	93.40	148.59	93.40	106.14	129.49	225.01
47	67.93	76.42	93.40	148.59	93.40	106.14	129.49	225.01
48	67.93	76.42	93.40	148.59	93.40	106.14	129.49	225.01
49	67.93	76.42	93.40	148.59	93.40	106.14	129.49	225.01
50	74.29	84.91	101.89	161.33	99.77	112.50	135.85	235.62
51	78.54	89.15	108.26	171.94	101.89	116.75	142.22	246.23
52	84.91	95.52	114.63	180.43	108.26	120.99	148.59	254.73
53	87.03	99.77	123.12	191.04	112.50	127.36	154.96	263.22
54	93.40	106.14	129.49	199.54	116.75	131.61	161.33	271.71
55	99.77	112.50	135.85	210.15	120.99	137.98	167.69	280.20
56	104.01	116.75	144.34	220.76	127.36	142.22	174.06	290.81
57	110.38	123.12	150.71	229.25	131.61	148.59	180.43	299.30
58	114.63	129.49	159.20	239.87	137.98	154.96	188.92	309.92
59	120.99	135.85	167.69	250.48	142.22	161.33	197.41	320.53
60	129.49	142.42	176.19	263.22	150.71	169.82	205.90	333.27
61	135.59	148.20	186.80	278.08	159.20	178.31	218.64	348.13
62	140.89	156.30	199.54	292.93	167.69	186.80	229.25	360.86
63	153.19	164.87	210.15	312.04	178.31	199.54	244.11	379.97
64	162.53	182.99	227.13	331.14	188.92	210.15	258.97	399.07
65	177.18	192.93	241.99	352.37	201.66	225.01	275.95	420.30
66	191.04	212.27	258.97	373.60	214.39	239.87	295.06	445.77
67	203.78	227.13	278.08	396.95	231.38	256.85	316.28	471.24
68	222.88	246.23	301.43	428.79	252.60	280.20	343.88	509.45
69	246.23	271.71	331.14	471.24	278.08	307.79	377.84	558.27
70	271.71	301.43	369.35	524.31	309.92	341.76	422.42	617.71
71	305.67	337.51	413.93	585.87	343.88	379.97	467.00	683.51
72	341.76	375.72	462.75	651.67	379.97	420.30	517.94	753.56
73	377.84	416.05	513.70	723.85	418.17	460.63	571.01	825.74
74	418.17	460.63	571.01	800.26	458.51	507.33	628.32	904.28
75	462.75	509.45	630.45	880.93	500.96	554.03	687.76	984.94
76	507.33	560.40	694.13	967.96	545.54	602.85	747.20	1069.85
77	556.15	613.46	759.93	1057.11	592.24	655.92	810.88	1154.76
78	604.97	668.65	829.98	1150.51	641.06	708.99	878.80	1246.03
79	660.16	730.21	906.40	1252.40	694.13	768.42	950.98	1343.68
80	719.60				751.44			
81	785.40				813.00			
82	851.21				878.80			
83	927.63				950.98			
84	1012.53				1033.76			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC2000 PA 4/00

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day EP
Home Health Daily Benefit at 150% of Nursing Home Daily Benefit

Standard Rates

Age	3.4% Compound Inflation		
	Benefit Period		
	4 Years	6 Years	Life
40	146.47	163.45	218.64
41	146.47	163.45	218.64
42	146.47	163.45	218.64
43	146.47	163.45	218.64
44	146.47	163.45	218.64
45	165.57	184.68	246.23
46	165.57	184.68	246.23
47	165.57	184.68	246.23
48	165.57	184.68	246.23
49	165.57	184.68	246.23
50	176.19	195.29	256.85
51	180.43	199.54	263.22
52	184.68	201.66	271.71
53	191.04	208.03	278.08
54	197.41	212.27	284.44
55	199.54	216.52	288.69
56	208.03	225.01	301.43
57	220.76	237.74	316.28
58	235.62	248.36	335.39
59	250.48	265.34	356.62
60	265.34	282.32	377.84
61	280.20	299.30	401.19
62	295.06	318.41	424.54
63	312.04	339.63	452.14
64	333.27	365.11	479.73
65	352.37	388.46	509.45
66	375.72	413.93	541.29
67	399.07	441.52	573.13
68	430.91	477.61	615.59
69	473.37	526.43	675.02
70	513.70	583.75	742.95
71	554.03	643.18	800.26
72	596.48	711.11	866.07
73	647.43	785.40	940.36
74	708.99	866.07	1025.27
75	783.28	953.10	1120.79
76	874.56	1042.25	1237.54
77	978.57	1137.77	1379.76
78	1088.95	1239.66	1536.84
79	1203.58	1350.05	1704.54
80			
81			
82			
83			
84			
85+			

Preferred Rates

Age	3.4% Compound Inflation		
	Benefit Period		
	4 Years	6 Years	Life
40	137.98	154.96	205.90
41	137.98	154.96	205.90
42	137.98	154.96	205.90
43	137.98	154.96	205.90
44	137.98	154.96	205.90
45	154.96	174.06	231.38
46	154.96	174.06	231.38
47	154.96	174.06	231.38
48	154.96	174.06	231.38
49	154.96	174.06	231.38
50	161.33	182.55	241.99
51	167.69	186.80	246.23
52	171.94	191.04	252.60
53	178.31	195.29	258.97
54	182.55	199.54	265.34
55	188.92	203.78	273.83
56	197.41	210.15	284.44
57	208.03	220.76	297.18
58	218.64	233.50	314.16
59	233.50	246.23	333.27
60	244.11	258.97	348.13
61	254.73	271.71	365.11
62	267.46	288.69	382.09
63	280.20	303.55	403.32
64	292.93	320.53	422.42
65	305.67	337.51	443.65
66	324.78	360.86	471.24
67	350.25	388.46	509.45
68	379.97	422.42	554.03
69	413.93	462.75	598.61
70	447.89	509.45	645.30
71	481.86	558.27	696.25
72	517.94	617.71	753.56
73	562.52	685.64	819.37
74	615.59	755.69	891.54
75	683.51	827.86	974.33
76	762.05	908.52	1076.22
77	853.33	991.31	1199.33
78	948.85	1080.46	1339.43
79	1046.50	1173.86	1483.78
80			
81			
82			
83			
84			
85+			

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B3

John Hancock Life Insurance Company (U.S.A.)

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	4.4% Simple Inflation						4.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	63.09	79.32	88.33	99.15	124.67	135.48	155.61	193.41	218.54	251.78	312.68	344.58
30	63.09	79.32	88.33	99.15	128.97	144.51	164.02	201.82	229.72	258.44	312.68	344.58
31	63.09	79.32	88.33	99.15	133.27	153.54	165.91	206.02	229.72	258.44	312.68	344.58
32	63.09	79.32	88.33	99.15	141.86	158.06	165.91	207.39	229.72	258.44	312.68	344.58
33	65.14	79.32	90.01	99.15	146.16	167.09	165.91	207.39	229.72	258.44	312.68	344.58
34	65.14	79.32	94.10	102.30	154.76	176.12	165.91	207.39	229.72	258.44	312.68	344.58
35	69.21	81.11	94.10	106.40	163.36	180.64	165.91	207.39	229.72	258.44	312.68	344.58
36	73.28	85.16	98.19	114.58	167.66	189.67	165.91	207.39	229.72	258.44	312.68	344.58
37	77.35	89.22	106.37	118.67	176.26	198.70	165.91	207.39	229.72	258.44	312.68	344.58
38	77.35	93.27	110.46	122.76	184.85	207.73	165.91	207.39	229.72	258.44	312.68	344.58
39	81.42	97.33	114.55	130.95	193.45	221.28	165.91	207.39	229.72	258.44	312.68	344.58
40	85.49	101.38	118.65	135.04	202.05	230.31	165.91	207.39	229.72	258.44	312.68	344.58
41	89.96	105.86	123.24	139.72	211.59	239.29	165.91	207.39	229.72	258.44	312.68	344.58
42	90.36	110.38	127.88	148.55	216.96	239.29	165.91	207.39	229.72	258.44	312.68	344.58
43	94.88	114.93	136.69	153.32	216.96	239.29	165.91	207.39	229.72	258.44	312.68	344.58
44	99.44	119.51	141.42	158.12	216.96	239.29	165.91	207.39	229.72	258.44	312.68	344.58
45	104.04	124.14	146.18	167.14	250.59	278.74	188.24	236.10	261.63	290.34	350.96	389.25
46	104.50	132.95	155.17	172.04	260.55	293.14	188.24	236.10	261.63	290.34	350.96	389.25
47	109.16	137.65	160.02	181.18	270.59	303.01	188.24	236.10	261.63	290.34	350.96	389.25
48	113.86	142.40	169.14	190.40	280.72	306.29	188.24	236.10	261.63	290.34	350.96	389.25
49	118.60	151.38	174.09	195.45	283.96	306.29	188.24	236.10	261.63	290.34	350.96	389.25
50	123.37	156.22	183.33	204.80	305.73	331.82	201.01	252.05	277.58	306.29	366.92	405.20
51	128.17	161.13	192.73	214.28	320.73	347.77	207.39	258.44	283.96	312.68	376.49	414.77
52	137.29	170.35	197.92	223.84	335.87	366.92	216.96	264.82	290.34	319.06	386.06	427.54
53	142.19	179.64	207.46	233.47	350.96	382.87	226.53	271.20	299.91	328.63	395.63	437.11
54	147.12	184.71	217.10	247.53	366.56	402.01	232.91	280.77	309.48	335.01	405.20	446.68
55	156.43	194.13	226.81	257.35	379.68	417.18	241.80	287.15	315.87	341.39	414.77	456.25
56	165.79	203.53	236.46	271.51	395.63	437.11	251.40	299.91	328.63	354.15	427.54	475.39
57	170.83	212.99	250.59	285.78	414.77	453.06	256.63	315.87	347.77	373.30	449.87	497.73
58	180.31	222.52	260.41	300.16	430.73	472.20	266.33	331.82	370.11	392.44	478.58	529.63
59	189.87	236.50	274.72	314.65	449.87	491.35	271.63	343.16	395.63	417.96	507.30	561.54
60	199.50	246.19	285.32	329.25	469.01	510.49	281.44	353.25	402.04	443.49	539.21	596.64
61	210.25	259.77	298.33	352.31	479.06	519.50	291.11	365.49	413.30	460.40	556.83	615.94
62	217.29	275.80	316.23	371.00	494.06	533.46	295.84	376.92	425.59	475.87	575.90	636.52
63	228.33	289.73	326.59	398.74	507.62	548.94	300.59	389.97	437.93	495.81	596.16	658.13
64	235.73	299.67	348.36	422.12	525.49	568.56	306.35	402.09	450.32	516.87	617.37	680.55
65	246.25	317.61	363.38	450.10	544.39	586.27	311.13	415.25	463.75	536.02	639.31	703.52
66	264.40	345.85	391.50	486.13	566.80	610.20	329.76	436.55	488.79	553.24	664.44	724.10
67	285.93	371.33	422.14	508.02	597.51	642.26	348.39	458.46	515.82	573.82	697.54	744.92
68	309.70	401.82	453.67	530.91	633.01	668.74	368.59	481.37	543.67	602.38	732.55	775.95
69	331.41	433.23	491.17	568.72	670.10	717.08	390.39	505.27	573.84	642.90	771.48	823.41
70	357.45	470.72	526.04	610.20	708.31	768.13	412.97	531.17	604.84	689.16	806.42	878.20
71	395.55	499.64	559.78	650.00	747.15	807.29	448.75	562.10	631.49	733.27	844.30	913.70
72	417.65	522.61	580.68	699.05	792.86	853.16	471.25	589.62	656.62	783.92	888.89	955.89
73	441.49	551.33	609.48	749.46	844.22	904.53	493.18	618.09	689.16	835.61	936.83	999.29
74	464.55	582.76	644.97	804.66	900.06	958.13	512.25	649.12	725.85	887.62	987.16	1049.38
75	484.57	616.18	695.94	857.46	955.18	1015.00	530.43	679.99	771.72	937.23	1040.92	1102.74
76	503.47	658.53	759.99	911.23	1018.43	1085.43	547.50	717.88	826.99	985.88	1098.83	1169.66
77	522.85	708.15	831.06	964.99	1091.57	1170.46	563.21	759.51	886.10	1031.03	1166.79	1249.35
78	557.02	780.56	922.97	1045.55	1198.78	1292.51	594.88	825.62	969.84	1103.23	1269.08	1368.23
79	603.89	868.89	1031.13	1146.50	1330.37	1442.14	639.95	906.74	1070.79	1200.58	1397.07	1516.05
80	659.78	959.02					694.03	991.47				
81	730.08	1052.76					758.92	1081.60				
82	811.20	1151.91					836.44	1175.34				
83	901.33	1254.66					922.97	1272.68				
84	1000.48	1361.02					1016.71	1373.63				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B3

John Hancock Life Insurance Company (U.S.A.)

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	4.4% Simple Inflation						4.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	61.29	73.91	82.92	93.74	113.67	124.64	149.63	181.51	209.43	239.35	296.72	328.63
30	61.29	73.91	82.92	93.74	117.59	132.95	157.72	189.40	220.15	245.67	296.72	328.63
31	61.29	73.91	82.92	93.74	121.51	141.26	159.53	193.35	220.15	245.67	296.72	328.63
32	61.29	73.91	82.92	93.74	129.35	145.41	159.53	194.62	220.15	245.67	296.72	328.63
33	63.28	73.91	84.50	93.74	133.27	153.72	159.53	194.62	220.15	245.67	296.72	328.63
34	63.28	73.91	88.34	96.72	141.11	162.03	159.53	194.62	220.15	245.67	296.72	328.63
35	67.23	75.58	88.34	100.59	148.95	166.19	159.53	194.62	220.15	245.67	296.72	328.63
36	71.19	79.35	92.18	108.33	152.86	174.49	159.53	194.62	220.15	245.67	296.72	328.63
37	75.14	83.13	99.86	112.20	160.70	182.80	159.53	194.62	220.15	245.67	296.72	328.63
38	75.14	86.91	103.70	116.07	168.54	191.11	159.53	194.62	220.15	245.67	296.72	328.63
39	79.09	90.69	107.54	123.81	176.38	203.58	159.53	194.62	220.15	245.67	296.72	328.63
40	83.05	94.47	111.38	127.67	184.22	211.89	159.53	194.62	220.15	245.67	296.72	328.63
41	87.39	98.64	115.70	132.09	192.92	220.15	159.53	194.62	220.15	245.67	296.72	328.63
42	87.77	102.85	120.05	140.45	197.82	220.15	159.53	194.62	220.15	245.67	296.72	328.63
43	92.17	107.09	128.32	144.96	197.82	220.15	159.53	194.62	220.15	245.67	296.72	328.63
44	96.60	111.37	132.76	149.50	197.82	220.15	159.53	194.62	220.15	245.67	296.72	328.63
45	99.42	115.57	136.75	153.02	228.07	252.60	181.86	226.53	255.25	277.58	335.01	366.92
46	99.86	123.78	145.16	157.50	237.13	265.65	181.86	226.53	255.25	277.58	335.01	366.92
47	104.31	128.16	149.70	165.87	246.27	274.60	181.86	226.53	255.25	277.58	335.01	366.92
48	108.80	132.58	158.23	174.31	255.49	277.58	181.86	226.53	255.25	277.58	335.01	366.92
49	113.32	140.94	162.85	178.93	258.44	277.58	181.86	226.53	255.25	277.58	335.01	366.92
50	118.23	146.45	175.12	188.84	280.51	303.10	191.43	242.48	264.82	293.53	350.96	386.06
51	123.14	151.51	179.35	200.89	292.43	322.25	201.01	248.86	271.20	299.91	360.53	395.63
52	132.21	160.61	184.90	205.62	310.52	335.01	207.39	255.25	280.77	306.29	366.92	405.20
53	134.83	169.79	194.50	215.31	325.44	354.15	216.96	264.82	287.15	312.68	376.49	417.96
54	142.21	174.99	204.17	226.69	337.87	373.30	226.53	271.20	296.72	322.25	386.06	427.54
55	151.47	184.30	211.52	239.16	354.15	385.57	235.44	277.58	306.29	328.63	398.82	440.30
56	160.76	193.60	221.04	253.24	366.92	405.20	245.03	290.34	315.87	341.39	411.58	456.25
57	165.88	200.61	234.93	267.26	386.06	424.35	247.24	303.10	335.01	357.34	433.92	481.78
58	175.31	210.16	244.78	279.10	405.20	440.30	256.93	319.06	354.15	379.68	459.44	510.49
59	180.01	223.92	261.52	291.05	424.35	465.82	262.48	330.68	373.30	402.01	491.35	542.40
60	192.11	236.14	272.11	305.73	443.49	488.16	272.36	335.14	380.55	424.35	520.06	574.30
61	200.47	249.68	285.24	328.47	454.18	497.73	282.10	347.66	392.33	438.62	535.06	591.05
62	207.74	263.26	305.78	344.69	469.81	512.25	287.22	356.62	402.27	451.62	551.65	609.24
63	221.19	277.45	311.63	369.50	484.01	528.28	289.56	370.05	415.18	469.25	566.64	628.62
64	228.80	285.51	333.53	390.46	499.64	542.72	295.69	380.06	422.86	485.29	585.79	646.09
65	235.06	303.60	346.64	418.33	513.68	558.35	300.93	396.37	437.10	499.72	603.02	664.44
66	250.84	331.64	367.63	451.21	534.26	580.36	317.17	415.39	459.73	520.70	623.76	683.42
67	274.40	354.87	395.60	471.17	560.66	600.15	335.85	437.86	487.02	536.97	652.79	702.80
68	298.14	387.72	424.86	495.18	592.17	625.35	356.31	463.82	513.04	566.64	686.61	730.00
69	322.27	419.18	462.70	529.16	625.59	667.63	378.48	485.93	544.41	605.81	724.50	776.42
70	355.17	456.60	505.09	569.52	660.45	717.88	408.33	517.01	583.41	650.88	763.34	830.34
71	393.24	485.76	541.28	617.61	703.20	758.72	444.13	550.53	612.99	698.57	802.67	869.75
72	415.41	511.45	567.28	665.55	750.42	806.26	469.01	578.45	643.22	748.19	848.69	915.69
73	439.34	538.41	596.56	715.01	803.30	859.30	491.03	607.32	676.24	796.84	900.22	964.83
74	462.47	568.24	630.46	765.26	858.58	914.58	510.17	638.75	713.41	844.06	949.83	1014.12
75	480.58	600.23	674.01	815.59	911.31	971.13	528.44	668.02	751.78	889.37	999.05	1064.85
76	499.64	637.47	725.53	863.37	966.74	1031.83	545.59	698.73	796.37	932.28	1049.06	1121.80
77	517.35	680.63	785.20	908.11	1027.36	1100.75	561.38	735.66	845.74	970.49	1102.58	1183.30
78	551.62	744.50	867.08	977.05	1115.85	1200.58	591.28	793.17	917.56	1034.73	1187.96	1281.70
79	596.68	825.62	964.43	1067.18	1229.42	1328.57	634.54	865.28	1007.69	1123.06	1297.92	1406.08
80	650.76	908.55					685.01	944.60				
81	715.66	995.07					748.11	1027.52				
82	793.17	1088.81					820.21	1115.85				
83	877.90	1184.35					901.33	1207.79				
84	969.84	1285.30					989.67	1305.13				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B3

John Hancock Life Insurance Company (U.S.A.)

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	4.4% Simple Inflation						4.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	55.88	64.90	72.11	79.32	95.34	104.77	137.66	163.66	185.15	208.26	258.44	283.96
30	55.88	64.90	72.11	79.32	98.62	111.75	145.10	170.77	194.62	213.77	258.44	283.96
31	55.88	64.90	72.11	79.32	101.91	118.74	146.77	174.33	194.62	213.77	258.44	283.96
32	55.88	64.90	72.11	79.32	108.48	122.23	146.77	175.48	194.62	213.77	258.44	283.96
33	57.69	64.90	73.48	79.32	111.77	129.22	146.77	175.48	194.62	213.77	258.44	283.96
34	57.69	64.90	76.82	81.84	118.35	136.20	146.77	175.48	194.62	213.77	258.44	283.96
35	61.30	66.36	76.82	85.12	124.92	139.69	146.77	175.48	194.62	213.77	258.44	283.96
36	64.90	69.68	80.16	91.66	128.21	146.68	146.77	175.48	194.62	213.77	258.44	283.96
37	68.51	72.99	86.83	94.94	134.78	153.66	146.77	175.48	194.62	213.77	258.44	283.96
38	68.51	76.31	90.17	98.21	141.36	160.65	146.77	175.48	194.62	213.77	258.44	283.96
39	72.12	79.63	93.51	104.76	147.93	171.12	146.77	175.48	194.62	213.77	258.44	283.96
40	75.72	82.95	96.85	108.03	154.51	178.11	146.77	175.48	194.62	213.77	258.44	283.96
41	79.68	86.62	100.61	111.77	161.81	185.05	146.77	175.48	194.62	213.77	258.44	283.96
42	80.03	90.31	104.39	118.84	165.91	185.05	146.77	175.48	194.62	213.77	258.44	283.96
43	84.04	94.03	111.59	122.66	165.91	185.05	146.77	175.48	194.62	213.77	258.44	283.96
44	88.08	97.78	115.44	126.50	165.91	185.05	146.77	175.48	194.62	213.77	258.44	283.96
45	90.17	102.73	120.24	131.83	194.28	217.76	165.91	201.01	220.15	242.48	293.53	322.25
46	90.57	110.02	127.64	135.69	202.00	229.01	165.91	201.01	220.15	242.48	293.53	322.25
47	94.60	113.92	131.63	142.91	209.79	236.73	165.91	201.01	220.15	242.48	293.53	322.25
48	98.68	117.85	139.13	150.18	217.64	239.29	165.91	201.01	220.15	242.48	293.53	322.25
49	102.78	125.28	143.20	154.16	220.15	239.29	165.91	201.01	220.15	242.48	293.53	322.25
50	107.95	129.37	150.50	162.25	239.54	261.63	175.48	213.77	232.91	255.25	309.48	341.39
51	113.09	132.27	155.26	174.10	251.55	277.58	181.86	220.15	239.29	261.63	315.87	350.96
52	119.50	141.14	161.46	179.59	266.16	290.34	188.24	226.53	245.67	268.01	325.44	360.53
53	120.12	147.65	171.16	186.78	280.77	306.29	194.62	232.91	252.05	274.39	331.82	370.11
54	127.50	153.11	175.74	198.03	293.25	322.25	204.20	239.29	258.44	280.77	341.39	379.68
55	134.09	159.73	183.49	205.36	306.29	335.01	213.17	245.67	268.01	287.15	350.96	389.25
56	143.18	168.78	192.77	219.30	319.06	357.34	219.58	255.25	277.58	299.91	363.72	405.20
57	148.55	175.84	203.60	232.86	335.01	370.11	225.33	268.01	293.53	315.87	386.06	427.54
58	155.27	185.43	213.53	242.23	350.96	389.25	231.86	283.96	312.68	335.01	408.39	453.06
59	162.74	196.25	227.18	254.34	370.11	405.20	238.06	293.25	331.82	354.15	433.92	481.78
60	172.41	205.99	237.76	266.53	389.25	427.54	245.12	298.91	337.59	376.49	459.44	510.49
61	180.91	219.42	248.61	288.73	398.18	438.62	258.10	309.04	347.41	388.85	472.84	525.73
62	188.64	233.18	263.96	302.59	412.22	448.59	258.50	318.93	352.72	403.13	491.03	542.56
63	199.79	243.08	271.74	326.97	424.98	463.35	261.98	330.20	364.00	416.13	504.67	560.74
64	205.69	252.48	289.06	345.61	439.34	479.54	269.05	338.75	376.18	430.73	522.61	577.17
65	212.67	266.23	301.22	368.03	452.26	494.14	272.88	353.23	386.46	446.68	538.81	594.64
66	228.24	291.37	322.27	397.50	471.88	512.56	286.97	370.41	409.53	463.75	558.67	612.91
67	246.73	314.92	349.77	418.52	494.86	529.08	303.27	391.50	432.03	479.06	586.98	629.10
68	268.10	343.07	374.46	439.02	523.25	556.43	321.91	413.68	456.89	505.39	617.69	658.53
69	290.27	372.34	408.13	472.28	556.35	590.97	342.78	437.58	483.11	543.99	652.79	699.77
70	318.75	404.82	446.90	507.30	588.66	638.91	371.21	465.07	521.50	586.27	686.77	748.99
71	353.91	432.56	481.14	550.53	626.87	675.44	404.80	495.02	550.53	631.49	724.02	784.16
72	375.21	455.61	502.51	594.08	670.02	719.15	426.58	520.38	578.45	676.72	766.05	824.12
73	396.27	480.26	529.79	639.63	717.16	766.69	445.80	547.02	607.32	719.31	811.92	867.91
74	416.85	508.10	562.02	686.45	765.26	815.03	464.55	574.46	640.83	765.26	856.51	912.50
75	432.72	536.41	600.23	729.84	813.59	865.44	480.58	602.22	676.00	805.62	901.33	959.16
76	449.87	570.47	647.05	773.39	863.37	920.80	495.81	631.73	717.88	842.31	947.60	1010.77
77	465.98	607.24	698.97	812.72	915.45	979.66	510.01	662.28	761.35	876.93	994.34	1064.05
78	495.73	663.38	769.74	872.49	991.47	1065.38	535.39	713.86	823.82	935.59	1068.98	1148.30
79	535.39	733.69	854.47	951.81	1088.81	1173.54	573.25	778.75	903.14	1013.10	1164.52	1256.46
80	582.26	805.79					618.32	845.45				
81	638.15	881.51					670.59	917.56				
82	703.04	959.02					731.88	993.27				
83	773.35	1041.94					800.39	1072.59				
84	850.86	1128.47					874.29	1155.51				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B3

John Hancock Life Insurance Company (U.S.A.)

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	4.4% Simple Inflation						4.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	59.49	73.91	84.73	95.54	119.17	131.86	146.64	181.51	206.39	239.35	296.72	325.44
30	59.49	73.91	84.73	95.54	123.28	140.66	154.56	189.40	216.96	245.67	296.72	325.44
31	59.49	73.91	84.73	95.54	127.39	149.45	156.34	193.35	216.96	245.67	296.72	325.44
32	59.49	73.91	84.73	95.54	135.61	153.84	156.34	194.62	216.96	245.67	296.72	325.44
33	61.41	73.91	86.33	95.54	139.72	162.63	156.34	194.62	216.96	245.67	296.72	325.44
34	61.41	73.91	90.26	98.58	147.93	171.42	156.34	194.62	216.96	245.67	296.72	325.44
35	65.25	75.58	90.26	102.53	156.15	175.82	156.34	194.62	216.96	245.67	296.72	325.44
36	69.09	79.35	94.18	110.41	160.26	184.61	156.34	194.62	216.96	245.67	296.72	325.44
37	72.93	83.13	102.03	114.36	168.48	193.40	156.34	194.62	216.96	245.67	296.72	325.44
38	72.93	86.91	105.96	118.30	176.70	202.19	156.34	194.62	216.96	245.67	296.72	325.44
39	76.77	90.69	109.88	126.19	184.92	215.38	156.34	194.62	216.96	245.67	296.72	325.44
40	80.61	94.47	113.80	130.13	193.14	224.17	156.34	194.62	216.96	245.67	296.72	325.44
41	84.82	98.64	118.21	134.63	202.26	232.91	156.34	194.62	216.96	245.67	296.72	325.44
42	85.19	102.85	122.66	143.15	207.39	232.91	156.34	194.62	216.96	245.67	296.72	325.44
43	89.46	107.09	131.11	147.74	207.39	232.91	156.34	194.62	216.96	245.67	296.72	325.44
44	93.76	111.37	135.64	152.37	207.39	232.91	156.34	194.62	216.96	245.67	296.72	325.44
45	99.42	117.71	143.82	160.08	236.51	272.93	185.05	223.34	245.67	274.39	331.82	363.72
46	99.86	126.07	152.67	164.77	245.91	287.03	185.05	223.34	245.67	274.39	331.82	363.72
47	104.31	130.53	157.44	173.53	255.39	296.70	185.05	223.34	245.67	274.39	331.82	363.72
48	108.80	135.03	166.41	182.36	264.95	299.91	185.05	223.34	245.67	274.39	331.82	363.72
49	113.32	143.55	171.28	187.19	268.01	299.91	185.05	223.34	245.67	274.39	331.82	363.72
50	120.80	146.45	180.60	199.48	289.97	325.44	197.82	232.91	255.25	287.15	344.58	389.25
51	125.66	151.51	190.06	211.60	301.86	341.39	204.20	242.48	264.82	293.53	354.15	389.25
52	132.21	160.61	192.71	213.42	316.86	354.15	207.39	248.86	271.20	299.91	360.53	398.82
53	132.38	169.79	202.28	223.10	331.82	366.92	213.77	255.25	280.77	306.29	370.11	408.39
54	139.76	174.99	209.34	231.90	344.24	382.87	220.15	261.63	287.15	315.87	379.68	417.96
55	146.50	181.85	214.07	241.75	357.34	391.89	225.90	271.20	296.72	322.25	389.25	430.73
56	155.74	191.12	223.61	253.24	373.30	411.58	235.49	280.77	309.48	331.82	402.01	446.68
57	160.93	198.13	234.93	267.26	386.06	424.35	237.85	296.72	328.63	347.77	421.15	469.01
58	170.30	205.21	242.18	279.10	402.01	440.30	247.53	309.48	344.58	366.92	446.68	494.54
59	175.07	218.89	253.59	291.05	417.96	456.25	250.27	318.21	366.92	389.25	472.20	523.25
60	184.72	226.09	261.54	303.12	430.73	469.01	260.25	323.06	371.35	408.39	494.54	548.78
61	190.69	237.07	272.16	320.52	438.62	475.95	267.10	332.81	377.36	416.85	507.06	559.94
62	195.80	248.22	284.87	334.16	445.56	481.93	264.24	339.23	384.78	430.41	518.31	572.87
63	204.54	257.81	289.19	356.21	454.50	489.91	267.50	350.12	392.43	442.69	531.23	587.30
64	210.31	261.92	306.36	371.99	462.31	499.64	269.05	352.52	398.15	453.70	542.72	600.15
65	214.91	275.58	315.57	391.86	471.80	510.89	270.33	361.32	402.45	466.22	555.56	611.39
66	228.24	300.84	338.98	421.67	488.16	528.84	281.93	375.70	422.74	482.73	574.94	631.89
67	249.04	321.97	371.48	444.84	515.91	558.03	303.27	394.07	452.98	505.39	602.78	660.69
68	268.10	347.77	403.26	469.65	548.78	594.72	321.91	416.18	479.86	533.46	635.56	696.82
69	287.99	377.03	431.85	499.48	583.55	633.01	338.02	437.58	500.27	563.77	670.10	731.92
70	311.92	409.53	458.54	531.23	614.98	667.63	359.61	462.71	526.26	600.62	701.13	763.34
71	344.66	434.87	488.08	566.72	650.00	703.20	390.92	490.39	550.53	638.43	735.58	795.73
72	366.28	455.61	506.98	607.48	690.12	743.72	410.94	513.68	571.75	681.19	772.75	830.82
73	385.50	480.26	529.79	652.55	734.39	786.08	428.57	538.41	598.71	727.93	814.07	870.07
74	404.40	506.02	562.02	700.97	781.85	833.69	447.96	564.09	630.46	773.55	858.58	912.50
75	420.76	536.41	606.21	745.79	831.54	883.39	462.63	592.25	672.01	815.59	905.32	959.16
76	438.38	572.39	662.36	792.54	886.34	943.77	476.67	624.07	719.79	857.62	957.17	1016.51
77	454.97	616.42	722.82	840.24	950.31	1018.19	489.83	660.45	772.36	897.11	1014.52	1086.07
78	484.92	679.61	803.99	908.55	1041.94	1124.87	517.37	717.46	843.65	960.82	1103.23	1191.56
79	526.38	755.32	897.73	996.88	1157.31	1254.66	557.02	789.57	931.98	1043.75	1215.00	1319.55
80	575.05	834.64					603.89	863.48				
81	634.54	917.56					661.58	940.99				
82	704.84	1002.28					728.28	1022.11				
83	784.16	1090.62					803.99	1106.84				
84	870.69	1182.55					885.11	1195.17				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B3

John Hancock Life Insurance Company (U.S.A.)

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	4.4% Simple Inflation						4.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	57.69	70.30	79.32	88.33	108.17	119.22	140.65	172.58	197.29	226.91	280.77	309.48
30	57.69	70.30	79.32	88.33	111.90	127.17	148.25	180.09	207.39	232.91	280.77	309.48
31	57.69	70.30	79.32	88.33	115.63	135.12	149.96	183.84	207.39	232.91	280.77	309.48
32	57.69	70.30	79.32	88.33	123.09	139.09	149.96	185.05	207.39	232.91	280.77	309.48
33	59.55	70.30	80.82	88.33	126.82	147.04	149.96	185.05	207.39	232.91	280.77	309.48
34	59.55	70.30	84.50	91.14	134.28	154.99	149.96	185.05	207.39	232.91	280.77	309.48
35	63.28	71.89	84.50	94.79	141.74	158.96	149.96	185.05	207.39	232.91	280.77	309.48
36	67.00	75.48	88.17	102.08	145.47	166.91	149.96	185.05	207.39	232.91	280.77	309.48
37	70.72	79.08	95.52	105.73	152.93	174.86	149.96	185.05	207.39	232.91	280.77	309.48
38	70.72	82.67	99.19	109.37	160.39	182.80	149.96	185.05	207.39	232.91	280.77	309.48
39	74.44	86.27	102.87	116.66	167.85	194.73	149.96	185.05	207.39	232.91	280.77	309.48
40	78.16	89.86	106.54	120.31	175.31	202.67	149.96	185.05	207.39	232.91	280.77	309.48
41	82.25	93.83	110.67	124.47	183.59	210.58	149.96	185.05	207.39	232.91	280.77	309.48
42	82.61	97.84	114.83	132.35	188.24	210.58	149.96	185.05	207.39	232.91	280.77	309.48
43	86.75	101.87	122.74	136.59	188.24	210.58	149.96	185.05	207.39	232.91	280.77	309.48
44	90.92	105.93	126.99	140.87	188.24	210.58	149.96	185.05	207.39	232.91	280.77	309.48
45	97.10	109.15	134.39	148.31	216.80	246.80	178.67	213.77	236.10	261.63	312.68	341.39
46	97.53	116.90	142.66	152.65	225.42	259.55	178.67	213.77	236.10	261.63	312.68	341.39
47	101.88	121.04	147.12	160.77	234.11	268.29	178.67	213.77	236.10	261.63	312.68	341.39
48	106.27	125.21	155.50	168.95	242.87	271.20	178.67	213.77	236.10	261.63	312.68	341.39
49	110.69	133.11	160.05	173.43	245.67	271.20	178.67	213.77	236.10	261.63	312.68	341.39
50	115.66	139.13	172.39	186.18	264.75	296.72	188.24	226.53	248.86	274.39	328.63	366.92
51	120.63	141.89	176.67	195.53	276.71	309.48	197.82	232.91	255.25	280.77	335.01	366.92
52	127.12	150.88	179.69	197.81	291.51	322.25	204.20	239.29	261.63	287.15	344.58	376.49
53	129.93	159.95	186.72	207.53	306.29	338.20	210.58	245.67	271.20	293.53	354.15	389.25
54	134.86	162.83	193.84	216.27	318.74	350.96	216.96	255.25	277.58	303.10	363.72	398.82
55	141.53	172.02	198.78	223.56	331.82	363.45	222.71	261.63	287.15	309.48	373.30	411.58
56	150.72	181.19	208.19	234.96	344.58	379.68	229.12	271.20	299.91	319.06	389.25	430.73
57	155.98	188.22	219.27	248.74	360.53	398.82	231.59	283.96	312.68	335.01	408.39	453.06
58	165.29	195.32	229.16	260.66	376.49	414.77	241.26	296.72	328.63	354.15	430.73	478.58
59	170.14	208.83	243.03	270.07	392.44	430.73	244.16	305.73	347.77	373.30	453.06	504.11
60	177.33	216.04	250.97	282.21	408.39	449.87	251.17	307.97	349.86	392.44	478.58	529.63
61	183.35	226.99	261.69	299.33	413.74	454.18	258.10	317.95	356.39	401.29	485.29	541.28
62	188.64	238.19	274.42	310.48	424.35	463.75	255.63	321.83	364.38	409.19	497.09	551.65
63	197.41	245.53	276.73	329.63	430.89	469.25	256.47	330.20	369.68	416.13	504.67	560.74
64	201.07	250.12	294.00	345.61	439.34	479.54	261.06	335.99	373.44	424.98	514.00	568.56
65	203.72	263.90	301.22	362.73	446.68	485.76	262.68	342.44	381.13	435.51	524.85	577.89
66	219.20	286.63	322.27	392.13	461.04	501.72	274.38	357.18	398.96	447.48	536.97	593.92
67	242.12	307.87	354.60	413.26	481.70	526.44	295.75	376.04	429.41	468.53	563.29	621.20
68	263.47	336.02	384.06	436.47	510.49	556.43	314.53	401.14	456.89	497.73	594.72	653.43
69	283.41	362.98	412.87	464.87	543.99	590.97	333.26	423.08	480.65	529.16	628.06	687.41
70	309.64	397.76	439.92	495.34	576.69	624.55	354.97	448.55	507.21	567.12	662.84	722.66
71	342.35	423.31	471.88	532.03	610.67	661.56	386.30	478.82	534.34	606.05	698.57	756.40
72	364.04	444.45	493.58	576.22	654.38	703.52	408.71	502.51	560.58	649.92	739.25	797.32
73	383.35	469.49	519.03	622.40	699.93	749.46	426.42	529.79	590.10	693.47	783.92	839.92
74	402.33	495.65	549.57	667.79	746.59	796.37	445.88	555.80	620.09	734.15	827.47	883.47
75	418.76	522.46	586.27	709.90	793.65	845.50	460.64	580.28	654.07	773.71	869.43	927.26
76	434.56	553.24	631.73	750.42	842.31	897.83	474.76	608.76	692.99	809.77	913.14	976.31
77	451.31	592.57	682.46	790.70	893.44	957.65	488.00	640.27	735.66	845.74	959.48	1031.03
78	479.51	647.16	753.52	850.86	971.64	1045.55	515.56	688.62	798.58	901.33	1034.73	1115.85
79	519.17	717.46	838.24	928.37	1068.98	1155.51	553.42	753.52	876.10	977.05	1130.27	1224.01
80	566.04	789.57					596.68	822.02				
81	623.72	867.08					650.76	894.12				
82	688.62	946.40					713.86	969.84				
83	762.53	1031.13					784.16	1050.96				
84	843.65	1117.66					861.68	1135.68				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B3

John Hancock Life Insurance Company (U.S.A.)

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	4.4% Simple Inflation						4.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	52.28	61.29	68.50	73.91	91.67	99.35	131.67	154.73	173.01	195.83	242.48	268.01
30	52.28	61.29	68.50	73.91	94.83	105.97	138.79	161.46	181.86	201.01	242.48	268.01
31	52.28	61.29	68.50	73.91	97.99	112.60	140.38	164.82	181.86	201.01	242.48	268.01
32	52.28	61.29	68.50	73.91	104.31	115.91	140.38	165.91	181.86	201.01	242.48	268.01
33	53.97	61.29	69.80	73.91	107.47	122.53	140.38	165.91	181.86	201.01	242.48	268.01
34	53.97	61.29	72.97	76.26	113.80	129.16	140.38	165.91	181.86	201.01	242.48	268.01
35	57.34	62.67	72.97	79.31	120.12	132.47	140.38	165.91	181.86	201.01	242.48	268.01
36	60.72	65.81	76.15	85.41	123.28	139.09	140.38	165.91	181.86	201.01	242.48	268.01
37	64.09	68.94	82.49	88.46	129.60	145.71	140.38	165.91	181.86	201.01	242.48	268.01
38	64.09	72.07	85.67	91.52	135.92	152.34	140.38	165.91	181.86	201.01	242.48	268.01
39	67.46	75.21	88.84	97.62	142.24	162.27	140.38	165.91	181.86	201.01	242.48	268.01
40	70.84	78.34	92.01	100.67	148.57	168.90	140.38	165.91	181.86	201.01	242.48	268.01
41	74.54	81.80	95.58	104.15	155.58	175.48	140.38	165.91	181.86	201.01	242.48	268.01
42	74.87	85.29	99.17	110.74	159.53	175.48	140.38	165.91	181.86	201.01	242.48	268.01
43	78.61	88.81	106.01	114.29	159.53	175.48	140.38	165.91	181.86	201.01	242.48	268.01
44	82.39	92.35	109.67	117.87	159.53	175.48	140.38	165.91	181.86	201.01	242.48	268.01
45	85.54	96.31	117.89	127.12	183.02	209.05	162.72	191.43	204.20	226.53	274.39	303.10
46	85.92	103.15	125.14	130.84	190.29	219.85	162.72	191.43	204.20	226.53	274.39	303.10
47	89.75	106.80	129.05	137.80	197.62	227.26	162.72	191.43	204.20	226.53	274.39	303.10
48	93.62	110.48	136.40	144.81	205.02	229.72	162.72	191.43	204.20	226.53	274.39	303.10
49	97.51	117.45	140.39	148.65	207.39	229.72	162.72	191.43	204.20	226.53	274.39	303.10
50	105.38	122.05	147.76	156.93	226.93	255.25	172.29	201.01	213.77	239.29	287.15	325.44
51	108.06	125.06	152.58	166.07	235.83	268.01	178.67	207.39	220.15	245.67	296.72	325.44
52	114.41	131.41	156.25	169.18	250.32	280.77	185.05	210.58	226.53	252.05	303.10	335.01
53	115.22	140.26	163.38	176.40	264.82	290.34	191.43	216.96	232.91	258.44	312.68	344.58
54	120.15	143.39	167.99	185.00	274.12	306.29	194.62	223.34	242.48	264.82	322.25	354.15
55	126.64	149.90	173.29	192.36	287.15	316.04	200.44	232.91	252.05	271.20	331.82	366.92
56	133.13	158.85	179.92	203.63	299.91	331.82	206.85	239.29	261.63	280.77	344.58	382.87
57	138.65	165.93	190.55	214.34	312.68	347.77	209.68	252.05	274.39	293.53	360.53	402.01
58	147.76	173.07	197.91	223.80	328.63	360.53	216.19	264.82	290.34	312.68	379.68	424.35
59	150.42	183.67	208.68	235.99	341.39	376.49	219.75	271.41	306.29	328.63	402.01	446.68
60	157.63	190.92	219.27	245.63	357.34	392.44	226.96	274.75	309.97	344.58	424.35	472.20
61	163.80	199.24	225.05	259.59	363.96	398.18	231.09	282.29	317.46	354.63	432.40	482.17
62	169.53	208.10	237.83	271.02	369.79	406.16	229.78	287.04	323.57	363.72	442.53	491.03
63	178.38	216.07	241.82	289.75	377.76	413.18	231.65	296.04	329.87	371.86	451.54	498.77
64	182.58	221.80	254.47	303.40	387.65	422.11	234.42	300.19	332.25	379.04	459.44	508.26
65	185.81	231.20	262.97	320.37	393.64	429.93	237.18	307.39	335.82	388.05	469.01	516.47
66	198.86	251.10	281.69	343.78	406.80	442.05	249.21	320.14	354.04	401.37	482.73	531.55
67	216.75	272.62	308.76	363.25	426.42	465.90	268.18	337.41	379.66	421.15	505.39	558.03
68	235.74	296.08	338.45	385.42	451.78	492.62	285.05	358.52	405.84	446.68	533.46	587.06
69	253.70	323.16	365.41	412.94	482.17	524.21	302.31	379.56	429.16	474.76	566.25	620.64
70	277.76	353.04	388.71	440.30	512.09	555.16	322.49	403.69	454.82	509.69	598.23	650.88
71	307.65	377.05	418.68	476.51	545.91	589.86	351.60	430.25	478.82	548.22	631.49	682.38
72	326.08	397.54	437.75	515.91	582.92	625.35	370.74	453.38	502.51	587.38	667.79	719.15
73	344.58	417.80	460.88	555.64	624.55	667.63	387.65	475.95	527.64	626.71	706.39	755.92
74	362.93	441.73	489.43	597.27	665.71	709.26	404.40	499.80	557.87	665.71	744.52	794.29
75	376.89	466.62	522.46	634.12	707.91	753.77	418.76	524.45	588.26	699.93	783.68	835.53
76	390.53	495.81	562.82	671.93	752.34	800.19	430.73	549.42	624.07	733.19	823.17	878.68
77	405.44	528.36	607.24	706.31	796.21	851.24	442.13	576.06	662.28	765.02	864.08	926.46
78	430.84	576.85	668.79	758.92	863.48	926.57	466.89	620.12	717.46	814.81	930.18	1000.48
79	465.09	638.15	742.70	827.43	948.20	1020.31	499.34	676.00	785.96	881.51	1013.10	1092.42
80	506.55	701.24					537.20	735.49				
81	555.22	766.13					584.06	798.58				
82	611.10	834.64					636.34	863.48				
83	672.40	906.74					695.83	933.78				
84	739.09	980.65					760.73	1004.09				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B3

John Hancock Life Insurance Company (U.S.A.)

NH-99 PA 4/99, NH-99FR PA 4/99

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	4.4% Simple Inflation						4.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	45.07	57.69	63.09	72.11	89.83	97.54	113.72	139.85	157.83	180.29	226.53	248.86
30	45.07	57.69	63.09	72.11	92.93	104.05	119.86	145.93	165.91	185.05	226.53	248.86
31	45.07	57.69	63.09	72.11	96.03	110.55	121.24	148.97	165.91	185.05	226.53	248.86
32	45.07	57.69	63.09	72.11	102.23	113.80	121.24	149.96	165.91	185.05	226.53	248.86
33	46.53	57.69	64.29	72.11	105.32	120.30	121.24	149.96	165.91	185.05	226.53	248.86
34	46.53	57.69	67.21	74.40	111.52	126.81	121.24	149.96	165.91	185.05	226.53	248.86
35	49.43	58.99	67.21	77.38	117.71	130.06	121.24	149.96	165.91	185.05	226.53	248.86
36	52.34	61.94	70.14	83.33	120.81	136.56	121.24	149.96	165.91	185.05	226.53	248.86
37	55.25	64.88	75.98	86.31	127.01	143.06	121.24	149.96	165.91	185.05	226.53	248.86
38	55.25	67.83	78.90	89.28	133.20	149.57	121.24	149.96	165.91	185.05	226.53	248.86
39	58.16	70.78	81.82	95.24	139.40	159.32	121.24	149.96	165.91	185.05	226.53	248.86
40	61.07	73.73	84.75	98.21	145.59	165.82	121.24	149.96	165.91	185.05	226.53	248.86
41	64.26	76.99	88.03	101.61	152.47	172.29	121.24	149.96	165.91	185.05	226.53	248.86
42	64.54	80.28	91.34	108.04	156.34	172.29	121.24	149.96	165.91	185.05	226.53	248.86
43	67.77	83.58	97.64	111.50	156.34	172.29	121.24	149.96	165.91	185.05	226.53	248.86
44	71.03	86.92	101.01	115.00	156.34	172.29	121.24	149.96	165.91	185.05	226.53	248.86
45	73.98	89.89	106.10	120.06	180.20	200.34	137.19	169.10	188.24	210.58	252.05	280.77
46	74.31	96.27	112.62	123.58	187.36	210.69	137.19	169.10	188.24	210.58	252.05	280.77
47	77.62	99.68	116.15	130.15	194.58	217.79	137.19	169.10	188.24	210.58	252.05	280.77
48	80.97	103.12	122.76	136.77	201.87	220.15	137.19	169.10	188.24	210.58	252.05	280.77
49	84.33	109.62	126.35	140.39	204.20	220.15	137.19	169.10	188.24	210.58	252.05	280.77
50	89.96	112.28	131.34	148.95	220.63	239.29	143.58	181.86	201.01	220.15	264.82	293.53
51	92.99	115.44	139.20	155.35	232.69	252.05	149.96	185.05	204.20	226.53	271.20	299.91
52	99.16	124.11	143.23	161.37	243.98	264.82	156.34	191.43	210.58	229.72	277.58	309.48
53	102.96	130.42	150.41	168.62	252.05	277.58	162.72	194.62	216.96	236.10	287.15	315.87
54	105.43	133.67	157.65	179.79	264.56	290.34	169.10	204.20	223.34	242.48	293.53	322.25
55	111.74	140.07	163.10	184.57	274.39	300.24	174.99	207.39	226.53	245.67	299.91	328.63
56	123.08	148.92	174.78	201.02	290.34	322.25	184.57	220.15	242.48	261.63	315.87	350.96
57	128.74	160.98	190.55	216.98	312.68	344.58	194.04	239.29	264.82	283.96	341.39	376.49
58	140.24	173.07	203.12	234.34	335.01	366.92	206.79	258.44	287.15	306.29	373.30	411.58
59	150.42	188.70	219.25	251.72	357.34	392.44	216.69	274.53	315.87	331.82	405.20	446.68
60	162.55	198.46	229.84	266.53	379.68	411.58	226.96	286.83	325.31	357.34	437.11	481.78
61	171.13	211.85	243.37	286.08	391.96	423.07	237.09	297.15	338.43	376.41	454.18	500.84
62	179.09	225.65	258.74	305.22	406.16	439.50	244.14	310.23	349.80	391.00	472.84	521.34
63	187.89	238.17	269.25	329.63	419.08	454.50	248.19	321.66	361.15	410.23	492.86	543.03
64	196.45	247.76	289.06	350.89	436.47	470.93	253.07	333.24	373.44	427.85	511.13	562.82
65	203.72	263.90	301.22	373.32	452.26	485.76	257.58	345.14	383.80	443.89	530.43	583.47
66	219.20	286.63	324.66	402.87	469.17	507.14	274.38	362.47	406.89	458.32	550.53	602.06
67	237.51	307.87	349.77	421.15	494.86	531.71	288.23	381.19	426.79	476.43	579.09	618.57
68	256.54	333.67	376.86	441.57	525.81	553.88	304.70	398.63	451.78	500.28	607.48	643.22
69	274.27	358.29	408.13	472.28	556.35	595.92	323.74	418.24	475.75	534.10	640.43	682.46
70	295.98	390.70	437.59	507.30	588.66	636.52	343.37	441.46	502.45	571.91	670.02	729.84
71	328.47	416.37	464.95	541.28	622.24	670.82	372.42	467.26	525.09	610.67	703.20	758.72
72	348.41	435.51	484.65	582.92	661.09	712.45	393.08	491.35	547.18	654.38	741.49	797.32
73	368.27	460.88	510.41	626.71	706.39	755.92	411.34	516.87	577.17	697.78	783.92	835.61
74	389.89	487.36	541.28	674.01	754.89	802.59	429.29	543.35	607.64	744.52	827.47	879.32
75	406.80	516.47	584.27	717.88	801.63	851.48	444.69	570.31	646.09	785.68	873.42	925.26
76	421.15	551.33	637.47	763.82	853.80	909.31	459.44	601.10	692.99	826.99	920.80	980.14
77	438.46	594.40	697.14	809.05	915.45	981.50	471.49	636.60	743.00	864.08	977.83	1047.54
78	466.89	654.37	773.35	876.10	1004.09	1083.40	499.34	692.23	813.00	924.77	1063.58	1146.50
79	506.55	728.28	865.28	960.82	1115.85	1209.59	537.20	760.73	897.73	1005.89	1171.74	1270.88
80	553.42	803.99					582.26	831.03				
81	612.91	883.31					636.34	906.74				
82	679.61	966.23					701.24	986.06				
83	755.32	1050.96					773.35	1067.18				
84	838.24	1141.09					852.66	1151.91				
85+												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.
that have previously elected an inflation decrease option

Appendix B3

John Hancock Life Insurance Company (U.S.A.)

NH-99 PA 4/99, NH-99FR PA 4/99

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	4.4% Simple Inflation						4.4% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	43.26	54.08	61.29	68.50	86.17	95.74	104.74	130.92	148.73	174.07	213.77	236.10
30	43.26	54.08	61.29	68.50	89.14	102.12	110.40	136.62	156.34	178.67	213.77	236.10
31	43.26	54.08	61.29	68.50	92.11	108.50	111.67	139.46	156.34	178.67	213.77	236.10
32	43.26	54.08	61.29	68.50	98.05	111.69	111.67	140.38	156.34	178.67	213.77	236.10
33	44.67	54.08	62.45	68.50	101.02	118.08	111.67	140.38	156.34	178.67	213.77	236.10
34	44.67	54.08	65.29	70.68	106.97	124.46	111.67	140.38	156.34	178.67	213.77	236.10
35	47.46	55.30	65.29	73.51	112.91	127.65	111.67	140.38	156.34	178.67	213.77	236.10
36	50.25	58.06	68.13	79.16	115.88	134.03	111.67	140.38	156.34	178.67	213.77	236.10
37	53.04	60.83	73.81	81.99	121.82	140.41	111.67	140.38	156.34	178.67	213.77	236.10
38	53.04	63.59	76.65	84.82	127.77	146.80	111.67	140.38	156.34	178.67	213.77	236.10
39	55.83	66.36	79.49	90.47	133.71	156.37	111.67	140.38	156.34	178.67	213.77	236.10
40	58.62	69.12	82.33	93.30	139.65	162.75	111.67	140.38	156.34	178.67	213.77	236.10
41	61.69	72.18	85.52	96.53	146.25	169.10	111.67	140.38	156.34	178.67	213.77	236.10
42	61.96	75.26	88.73	102.64	149.96	169.10	111.67	140.38	156.34	178.67	213.77	236.10
43	65.06	78.36	94.85	105.93	149.96	169.10	111.67	140.38	156.34	178.67	213.77	236.10
44	68.19	81.49	98.13	109.25	149.96	169.10	111.67	140.38	156.34	178.67	213.77	236.10
45	71.67	85.61	103.74	115.35	171.75	197.44	134.00	162.72	178.67	197.82	239.29	261.63
46	71.99	91.69	110.12	118.73	178.58	207.64	134.00	162.72	178.67	197.82	239.29	261.63
47	75.20	94.93	113.56	125.04	185.46	214.63	134.00	162.72	178.67	197.82	239.29	261.63
48	78.44	98.21	120.04	131.41	192.40	216.96	134.00	162.72	178.67	197.82	239.29	261.63
49	81.70	104.40	123.54	134.89	194.62	216.96	134.00	162.72	178.67	197.82	239.29	261.63
50	87.39	104.96	131.34	143.63	208.02	236.10	143.58	169.10	185.05	207.39	248.86	274.39
51	90.47	108.22	136.52	152.67	216.96	245.67	146.77	175.48	191.43	210.58	255.25	280.77
52	96.61	116.81	138.02	153.56	228.14	255.25	149.96	178.67	194.62	216.96	261.63	287.15
53	95.61	123.04	145.23	160.84	239.29	264.82	153.15	185.05	204.20	220.15	268.01	293.53
54	100.53	126.38	149.90	166.76	248.62	277.58	159.53	188.24	207.39	226.53	274.39	303.10
55	106.77	130.24	155.45	174.17	258.44	284.44	162.26	194.62	213.77	232.91	280.77	309.48
56	115.55	141.48	164.50	185.36	274.39	303.10	175.02	207.39	226.53	245.67	296.72	328.63
57	121.32	151.07	177.50	203.75	293.53	322.25	181.52	223.34	248.86	264.82	319.06	354.15
58	132.73	160.71	187.49	218.54	312.68	344.58	194.26	242.48	268.01	287.15	347.77	386.06
59	140.55	173.60	203.40	233.36	331.82	363.72	198.38	252.69	293.53	309.48	376.49	417.96
60	150.24	183.38	211.35	245.63	347.77	379.68	211.83	262.68	300.76	331.82	398.82	443.49
61	156.46	194.20	222.44	262.24	357.74	388.85	219.08	270.41	308.48	339.08	413.74	457.29
62	159.98	203.09	235.21	273.65	366.76	397.07	218.29	278.34	314.82	354.63	424.35	469.81
63	168.87	213.61	239.33	295.07	374.81	404.32	220.62	290.34	324.18	365.96	439.74	484.01
64	173.33	217.08	254.47	308.68	381.91	413.50	223.77	291.93	329.50	376.17	450.83	496.77
65	179.09	228.87	262.97	325.66	390.84	424.35	224.42	299.30	333.16	388.05	460.64	508.10
66	189.82	248.73	281.69	349.15	404.09	439.34	234.10	312.20	351.40	401.37	477.31	523.41
67	207.53	267.92	308.76	368.51	429.05	463.27	250.64	327.10	377.05	418.52	500.12	547.50
68	221.87	289.03	333.65	390.53	454.34	492.62	267.84	345.98	398.18	441.57	528.36	576.85
69	237.70	313.80	358.30	415.41	484.65	524.21	280.89	362.64	414.44	467.34	556.35	605.81
70	259.55	338.92	381.73	440.30	509.69	555.16	299.29	384.80	435.77	497.73	581.48	634.12
71	286.83	360.85	404.80	471.88	541.28	585.23	326.16	407.12	458.01	532.03	610.67	661.56
72	305.98	379.68	422.11	506.98	576.22	620.88	341.71	428.81	475.71	567.28	643.22	692.35
73	323.04	400.58	443.65	544.87	613.79	656.86	357.50	450.11	499.64	609.48	680.55	727.93
74	338.04	423.07	470.77	586.90	655.34	698.89	375.37	472.84	528.84	647.05	719.63	765.26
75	352.96	450.67	508.50	626.15	697.94	739.81	386.86	496.53	564.33	683.98	759.75	803.62
76	367.55	480.50	555.16	664.28	742.76	790.62	400.10	522.61	603.02	719.79	802.11	851.88
77	381.59	517.35	605.41	704.48	796.21	853.08	410.94	554.04	647.61	752.18	851.24	909.95
78	407.40	569.64	674.20	762.53	874.29	942.80	434.44	602.09	706.65	805.79	924.77	998.68
79	441.65	632.74	751.71	836.44	969.84	1050.96	466.89	661.58	780.56	874.29	1018.51	1106.84
80	481.31	699.44					506.55	724.67				
81	531.79	769.74					555.22	789.57				
82	591.28	840.04					611.10	856.27				
83	657.97	913.95					674.20	928.37				
84	730.08	991.47					742.70	1002.28				
85+												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B3

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL PA 9/96

Premiums to be used only with those
that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	4.4% Simple Inflation				4.4% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	54.08	64.90	75.71	128.70	140.38	169.10	204.20	344.58
30	55.54	66.54	75.71	137.28	140.38	169.10	204.20	344.58
31	59.01	70.04	79.20	145.86	140.38	169.10	204.20	344.58
32	59.01	73.54	82.80	150.15	140.38	169.10	204.20	344.58
33	62.48	77.04	86.40	158.73	140.38	169.10	204.20	344.58
34	65.95	80.54	90.00	167.31	140.38	169.10	204.20	344.58
35	69.42	80.54	93.60	171.60	140.38	169.10	204.20	344.58
36	72.89	84.05	100.80	180.18	140.38	169.10	204.20	344.58
37	76.36	91.05	104.40	188.77	140.38	169.10	204.20	344.58
38	79.84	94.55	108.00	197.35	140.38	169.10	204.20	344.58
39	83.31	98.05	115.20	210.22	140.38	169.10	204.20	344.58
40	86.78	101.56	118.80	210.58	140.38	169.10	204.20	344.58
41	90.61	105.49	122.91	210.58	140.38	169.10	204.20	344.58
42	94.48	109.46	130.68	210.58	140.38	169.10	204.20	344.58
43	95.72	114.86	134.00	210.58	140.38	169.10	204.20	344.58
44	95.72	114.86	134.00	210.58	140.38	169.10	204.20	344.58
45	106.25	125.12	147.03	264.80	162.72	194.62	232.91	392.44
46	113.80	132.82	151.34	268.01	162.72	194.62	232.91	392.44
47	117.83	136.97	159.39	268.01	162.72	194.62	232.91	392.44
48	121.24	144.78	167.50	268.01	162.72	194.62	232.91	392.44
49	121.24	146.77	171.94	268.01	162.72	194.62	232.91	392.44
50	133.71	156.92	180.16	290.34	172.29	207.39	245.67	411.58
51	137.92	164.97	188.50	306.29	178.67	213.77	258.44	427.54
52	145.81	169.41	196.91	322.25	188.24	223.34	268.01	443.49
53	153.76	177.58	205.39	338.20	194.62	232.91	277.58	459.44
54	158.10	185.82	217.76	357.34	204.20	242.48	293.53	472.20
55	166.17	194.14	226.39	373.30	213.77	252.05	303.10	488.16
56	174.21	202.40	238.85	389.25	220.15	261.63	315.87	507.30
57	182.31	214.49	251.40	405.20	229.72	271.20	325.44	520.06
58	190.47	222.90	264.05	424.35	239.29	283.96	341.39	539.21
59	202.43	235.15	276.80	443.49	248.86	293.53	354.15	558.35
60	210.72	244.22	289.64	465.82	261.63	309.48	370.11	577.49
61	222.35	255.35	309.92	479.06	267.53	317.30	379.52	584.83
62	236.07	270.68	326.37	494.06	275.82	324.32	391.00	594.08
63	247.99	279.54	350.77	507.62	283.32	336.45	401.37	602.06
64	256.50	298.18	370.42	522.61	292.89	344.58	413.50	620.25
65	271.86	311.03	382.47	536.02	301.51	354.55	429.93	630.93
66	282.05	328.15	395.95	555.96	317.30	371.54	442.05	648.16
67	292.18	339.56	410.63	571.19	326.39	381.67	460.64	668.58
68	308.85	357.34	428.81	597.27	344.58	400.74	482.41	694.27
69	326.39	380.79	457.45	633.01	365.96	425.30	514.32	736.86
70	354.15	409.19	492.94	679.59	392.44	454.66	552.77	784.88
71	379.36	437.19	532.03	730.96	421.00	488.08	592.17	837.36
72	406.48	469.01	569.52	781.69	448.91	518.15	627.58	886.66
73	432.88	499.64	609.48	833.46	473.80	547.02	667.63	934.68
74	462.47	532.98	649.12	885.54	499.80	578.61	703.04	983.01
75	488.56	566.33	687.97	937.23	522.46	606.21	737.82	1026.96
76	514.96	597.27	727.45	985.88	545.59	631.73	771.48	1070.12
77	539.37	623.76	761.35	1031.03	566.88	656.78	801.71	1106.25
78	576.85	668.79	814.81	1099.63	602.09	697.63	852.66	1171.74
79	627.33	728.28	890.52	1195.17	650.76	753.52	921.16	1263.67
80	685.01				704.84			
81	744.50				762.53			
82	809.40				823.82			
83	879.70				890.52			
84	959.02				968.03			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B3

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL PA 9/96

Premiums to be used only with those
that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	4.4% Simple Inflation				4.4% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	50.47	59.49	70.30	118.95	134.00	156.34	191.43	325.44
30	51.84	60.99	70.30	126.88	134.00	156.34	191.43	325.44
31	55.07	64.20	73.54	134.81	134.00	156.34	191.43	325.44
32	55.07	67.41	76.88	138.78	134.00	156.34	191.43	325.44
33	58.31	70.62	80.23	146.71	134.00	156.34	191.43	325.44
34	61.55	73.83	83.57	154.64	134.00	156.34	191.43	325.44
35	64.79	73.83	86.91	158.60	134.00	156.34	191.43	325.44
36	68.03	77.04	93.60	166.53	134.00	156.34	191.43	325.44
37	71.27	83.46	96.94	174.46	134.00	156.34	191.43	325.44
38	74.51	86.67	100.28	182.39	134.00	156.34	191.43	325.44
39	77.75	89.88	106.97	194.29	134.00	156.34	191.43	325.44
40	80.99	93.09	110.31	194.62	134.00	156.34	191.43	325.44
41	84.57	96.70	114.13	194.62	134.00	156.34	191.43	325.44
42	88.18	100.34	121.35	194.62	134.00	156.34	191.43	325.44
43	89.34	105.29	124.43	194.62	134.00	156.34	191.43	325.44
44	89.34	105.29	124.43	194.62	134.00	156.34	191.43	325.44
45	100.66	116.96	136.34	249.04	153.15	181.86	220.15	373.30
46	107.81	124.16	140.33	252.05	153.15	181.86	220.15	373.30
47	111.62	128.04	147.80	252.05	153.15	181.86	220.15	373.30
48	114.86	135.33	155.32	252.05	153.15	181.86	220.15	373.30
49	114.86	137.19	159.43	252.05	153.15	181.86	220.15	373.30
50	124.16	144.37	171.00	274.39	162.72	191.43	232.91	392.44
51	131.65	155.45	176.53	290.34	172.29	201.01	242.48	408.39
52	136.50	157.31	187.96	303.10	178.67	207.39	252.05	424.35
53	144.53	165.54	190.92	322.25	185.05	220.15	264.82	437.11
54	152.02	176.68	203.04	335.01	194.62	229.72	274.39	453.06
55	157.10	182.19	214.78	354.15	201.01	236.10	287.15	469.01
56	162.19	187.52	224.29	366.92	210.58	245.67	299.91	481.78
57	170.35	199.60	236.79	386.06	220.15	255.25	309.48	497.73
58	178.56	208.04	249.38	402.01	226.53	264.82	322.25	513.68
59	193.37	220.27	262.23	421.15	236.10	277.58	335.01	529.63
60	198.85	226.77	275.16	443.49	248.86	290.34	350.96	551.97
61	207.72	238.14	292.54	454.18	255.09	295.53	357.74	559.94
62	224.27	253.40	309.04	469.81	263.70	306.13	369.79	566.80
63	236.32	262.77	327.58	481.06	268.57	312.83	380.71	581.40
64	245.23	281.30	347.45	496.77	281.41	324.48	393.40	591.53
65	255.22	291.93	360.14	513.68	290.34	335.01	404.80	605.81
66	268.49	309.17	374.25	528.84	303.74	349.85	423.07	623.76
67	279.01	321.13	386.94	544.87	315.87	363.25	436.95	639.63
68	293.53	336.92	405.84	569.20	329.27	377.76	459.44	668.74
69	311.56	358.54	435.19	605.81	353.59	403.05	489.59	707.19
70	337.40	385.26	466.62	648.48	378.08	430.73	526.44	756.16
71	365.48	414.06	504.27	698.57	407.12	462.63	562.10	807.29
72	388.61	442.21	542.72	750.42	431.05	491.35	603.02	857.62
73	415.65	473.80	579.33	799.00	456.57	521.18	637.47	904.53
74	443.81	506.02	618.01	852.36	483.21	549.57	674.01	951.91
75	468.61	536.41	656.06	901.33	506.50	578.29	707.91	995.06
76	493.90	564.73	692.99	947.60	528.36	603.02	740.85	1035.66
77	519.18	592.57	726.49	990.67	548.54	625.59	770.52	1071.39
78	555.22	634.54	778.75	1059.97	582.26	665.19	818.41	1135.68
79	605.70	692.23	849.06	1151.91	629.13	721.07	886.91	1224.01
80	657.97				683.21			
81	717.46				737.29			
82	780.56				796.78			
83	849.06				863.48			
84	924.77				937.39			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B3

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL PA 9/96

Premiums to be used only with those
that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	4.4% Simple Inflation				4.4% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	45.07	50.47	61.29	105.30	121.24	137.19	165.91	290.34
30	46.28	51.75	61.29	112.32	121.24	137.19	165.91	290.34
31	49.17	54.47	64.11	119.34	121.24	137.19	165.91	290.34
32	49.17	57.20	67.03	122.85	121.24	137.19	165.91	290.34
33	52.07	59.92	69.94	129.87	121.24	137.19	165.91	290.34
34	54.96	62.65	72.85	136.89	121.24	137.19	165.91	290.34
35	57.85	62.65	75.77	140.40	121.24	137.19	165.91	290.34
36	60.74	65.37	81.60	147.42	121.24	137.19	165.91	290.34
37	63.64	70.82	84.51	154.44	121.24	137.19	165.91	290.34
38	66.53	73.54	87.43	161.46	121.24	137.19	165.91	290.34
39	69.42	76.26	93.25	171.99	121.24	137.19	165.91	290.34
40	72.31	78.99	96.17	172.29	121.24	137.19	165.91	290.34
41	75.51	82.05	99.50	172.29	121.24	137.19	165.91	290.34
42	78.73	85.13	105.79	172.29	121.24	137.19	165.91	290.34
43	79.76	89.34	108.48	172.29	121.24	137.19	165.91	290.34
44	79.76	89.34	108.48	172.29	121.24	137.19	165.91	290.34
45	89.48	97.92	117.63	220.67	140.38	159.53	194.62	338.20
46	95.83	103.94	121.07	223.34	140.38	159.53	194.62	338.20
47	99.22	107.19	127.51	223.34	140.38	159.53	194.62	338.20
48	102.10	113.30	134.00	223.34	140.38	159.53	194.62	338.20
49	102.10	114.86	137.55	223.34	140.38	159.53	194.62	338.20
50	111.43	125.54	146.57	242.48	149.96	169.10	204.20	354.15
51	115.98	133.25	152.60	258.44	153.15	175.48	213.77	370.11
52	124.09	136.13	161.11	271.20	162.72	181.86	223.34	382.87
53	126.08	141.46	167.78	287.15	169.10	191.43	232.91	395.63
54	133.78	152.31	179.50	299.91	175.48	197.82	242.48	408.39
55	142.00	158.30	185.76	315.87	181.86	207.39	252.05	421.15
56	147.18	163.71	198.07	331.82	191.43	213.77	261.63	437.11
57	155.41	172.78	207.55	344.58	197.82	223.34	271.20	449.87
58	160.71	181.29	220.04	360.53	207.39	232.91	283.96	465.82
59	172.22	190.50	230.18	376.49	213.77	242.48	296.72	481.78
60	181.04	197.70	240.40	395.63	226.53	255.25	309.48	500.92
61	190.17	206.58	254.89	407.51	233.31	261.31	320.41	510.17
62	200.66	221.73	271.49	418.28	239.45	266.73	327.35	515.28
63	212.98	229.23	287.00	433.84	247.91	277.42	339.40	528.28
64	219.86	247.54	307.25	447.96	255.56	284.28	350.32	539.84
65	233.02	253.74	318.26	463.43	265.22	295.92	362.93	552.77
66	244.08	271.20	330.86	477.31	273.91	306.45	376.97	569.52
67	252.69	281.65	344.82	492.22	286.91	318.50	392.20	584.35
68	268.01	296.08	362.45	515.60	303.74	336.92	413.50	612.59
69	286.83	316.50	385.74	548.94	323.92	358.54	440.14	650.32
70	306.29	339.80	416.37	591.05	349.37	385.26	476.19	696.34
71	333.10	367.79	451.07	638.43	374.73	414.06	508.90	744.84
72	359.58	395.31	486.88	685.65	399.78	442.21	544.95	792.86
73	383.35	422.11	521.18	734.39	424.27	467.34	579.33	837.76
74	408.55	450.03	557.87	781.85	447.96	495.65	613.86	883.47
75	434.71	478.58	592.25	827.55	470.61	520.46	646.09	925.26
76	457.53	505.39	625.99	872.94	491.99	543.67	673.85	964.83
77	480.66	530.19	656.78	913.62	511.85	566.88	700.81	998.01
78	513.76	567.84	704.84	977.05	544.41	602.09	746.31	1058.17
79	560.63	620.12	769.74	1063.58	589.47	652.57	807.60	1141.09
80	611.10				638.15			
81	666.99				690.42			
82	722.87				746.31			
83	787.77				807.60			
84	859.87				877.90			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B3

John Hancock Life Insurance Company (U.S.A.)

LTC2000 PA 4/00

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day EP
Home Health Daily Benefit at 150% of Nursing Home Daily Benefit

Standard Rates

Age	4.4% Compound Inflation		
	Benefit Period		
	4 Years	6 Years	Life
40	220.15	245.67	328.63
41	220.15	245.67	328.63
42	220.15	245.67	328.63
43	220.15	245.67	328.63
44	220.15	245.67	328.63
45	248.86	277.58	370.11
46	248.86	277.58	370.11
47	248.86	277.58	370.11
48	248.86	277.58	370.11
49	248.86	277.58	370.11
50	264.82	293.53	386.06
51	271.20	299.91	395.63
52	277.58	303.10	408.39
53	287.15	312.68	417.96
54	296.72	319.06	427.54
55	299.91	325.44	433.92
56	312.68	338.20	453.06
57	331.82	357.34	475.39
58	354.15	373.30	504.11
59	376.49	398.82	536.02
60	398.82	424.35	567.92
61	410.63	438.62	587.94
62	421.31	454.66	606.21
63	433.84	472.20	628.62
64	450.83	493.90	648.96
65	463.43	510.89	670.02
66	480.02	528.84	691.56
67	494.86	547.50	710.70
68	518.15	574.30	740.21
69	551.41	613.23	786.31
70	579.09	658.05	837.52
71	603.73	700.89	872.06
72	627.58	748.19	911.23
73	656.86	796.84	954.06
74	692.67	846.14	1001.68
75	735.82	895.35	1052.89
76	788.71	939.94	1116.06
77	845.74	983.33	1192.47
78	924.77	1052.76	1305.13
79	1022.11	1146.50	1447.54
80			
81			
82			
83			
84			
85+			

Preferred Rates

Age	4.4% Compound Inflation		
	Benefit Period		
	4 Years	6 Years	Life
40	207.39	232.91	309.48
41	207.39	232.91	309.48
42	207.39	232.91	309.48
43	207.39	232.91	309.48
44	207.39	232.91	309.48
45	232.91	261.63	347.77
46	232.91	261.63	347.77
47	232.91	261.63	347.77
48	232.91	261.63	347.77
49	232.91	261.63	347.77
50	242.48	274.39	363.72
51	252.05	280.77	370.11
52	258.44	287.15	379.68
53	268.01	293.53	389.25
54	274.39	299.91	398.82
55	283.96	306.29	411.58
56	296.72	315.87	427.54
57	312.68	331.82	446.68
58	328.63	350.96	472.20
59	350.96	370.11	500.92
60	366.92	389.25	523.25
61	373.30	398.18	535.06
62	381.91	412.22	545.59
63	389.57	422.03	560.74
64	396.27	433.60	571.43
65	402.01	443.89	583.47
66	414.93	461.04	602.06
67	434.32	481.70	631.73
68	456.89	507.94	666.19
69	482.17	539.05	697.30
70	504.91	574.30	727.45
71	525.09	608.36	758.72
72	544.95	649.92	792.86
73	570.71	695.62	831.30
74	601.42	738.30	871.02
75	642.10	777.70	915.29
76	687.25	819.34	970.57
77	737.50	856.75	1036.53
78	805.79	917.56	1137.48
79	888.72	996.88	1260.07
80			
81			
82			
83			
84			
85+			

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B4

John Hancock Life Insurance Company (U.S.A.)

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	63.09	79.32	88.33	99.15	122.58	135.20	93.74	117.17	129.79	146.02	176.66	194.69
30	63.09	79.32	88.33	99.15	122.58	135.20	93.74	117.17	129.79	146.02	176.66	194.69
31	63.09	79.32	88.33	99.15	122.58	135.20	93.74	117.17	129.79	146.02	176.66	194.69
32	63.09	79.32	88.33	99.15	122.58	135.20	93.74	117.17	129.79	146.02	176.66	194.69
33	63.09	79.32	88.33	99.15	122.58	135.20	93.74	117.17	129.79	146.02	176.66	194.69
34	63.09	79.32	88.33	99.15	122.58	135.20	93.74	117.17	129.79	146.02	176.66	194.69
35	63.09	79.32	88.33	99.15	122.58	135.20	93.74	117.17	129.79	146.02	176.66	194.69
36	63.09	79.32	88.33	99.15	122.58	135.20	93.74	117.17	129.79	146.02	176.66	194.69
37	63.09	79.32	88.33	99.15	122.58	135.20	93.74	117.17	129.79	146.02	176.66	194.69
38	63.09	79.32	88.33	99.15	122.58	135.20	93.74	117.17	129.79	146.02	176.66	194.69
39	63.09	79.32	88.33	99.15	122.58	135.20	93.74	117.17	129.79	146.02	176.66	194.69
40	63.09	79.32	88.33	99.15	122.58	135.20	93.74	117.17	129.79	146.02	176.66	194.69
41	63.09	79.32	88.33	99.15	122.58	135.20	93.74	117.17	129.79	146.02	176.66	194.69
42	63.09	79.32	88.33	99.15	122.58	135.20	93.74	117.17	129.79	146.02	176.66	194.69
43	63.09	79.32	88.33	99.15	122.58	135.20	93.74	117.17	129.79	146.02	176.66	194.69
44	63.09	79.32	88.33	99.15	122.58	135.20	93.74	117.17	129.79	146.02	176.66	194.69
45	81.12	104.55	111.77	127.99	160.44	173.06	106.36	133.40	147.82	164.04	198.29	219.93
46	81.12	104.55	111.77	127.99	160.44	173.06	106.36	133.40	147.82	164.04	198.29	219.93
47	81.12	104.55	111.77	127.99	160.44	173.06	106.36	133.40	147.82	164.04	198.29	219.93
48	81.12	104.55	111.77	127.99	160.44	173.06	106.36	133.40	147.82	164.04	198.29	219.93
49	81.12	104.55	111.77	127.99	160.44	173.06	106.36	133.40	147.82	164.04	198.29	219.93
50	86.53	115.37	120.78	138.81	174.86	187.48	113.57	142.41	156.83	173.06	207.31	228.94
51	91.94	120.78	129.79	144.21	183.87	196.49	117.17	146.02	160.44	176.66	212.72	234.35
52	97.34	126.19	137.00	155.03	191.08	207.31	122.58	149.62	164.04	180.27	218.12	241.56
53	104.55	131.59	144.21	162.24	198.29	216.32	127.99	153.23	169.45	185.67	223.53	246.97
54	108.16	137.00	151.42	171.25	207.31	227.14	131.59	158.63	174.86	189.28	228.94	252.37
55	113.57	142.41	160.44	178.46	214.52	237.95	137.00	162.24	178.46	192.89	234.35	257.78
56	118.98	147.82	165.85	187.48	223.53	246.97	142.41	169.45	185.67	200.10	241.56	268.60
57	124.38	155.03	173.06	194.69	234.35	255.98	147.82	178.46	196.49	210.91	254.18	281.22
58	129.79	162.24	180.27	205.50	243.36	266.80	153.23	187.48	209.11	221.73	270.40	299.24
59	138.81	169.45	187.47	216.32	254.18	277.61	160.44	198.29	223.53	236.15	286.62	317.27
60	146.02	176.66	192.10	227.14	264.99	288.43	167.65	210.91	233.01	250.57	304.65	337.10
61	152.76	182.47	199.27	239.76	277.61	301.05	172.30	217.90	241.23	266.80	322.68	356.93
62	156.81	193.55	208.58	254.18	293.84	317.27	177.49	228.74	253.12	283.02	342.51	378.56
63	160.75	204.84	220.76	270.40	310.06	335.30	183.60	238.20	267.49	302.85	364.14	402.00
64	166.77	214.90	234.81	288.43	329.89	356.93	192.32	252.42	282.70	324.48	387.57	427.23
65	175.28	227.58	248.64	306.45	351.52	378.56	200.90	268.13	299.45	346.11	412.81	454.27
66	187.97	246.85	270.79	326.28	376.76	405.60	219.19	290.18	324.90	367.74	441.65	481.31
67	203.05	267.53	290.18	347.92	409.21	439.85	238.59	313.98	353.26	392.98	477.71	510.16
68	221.74	290.52	320.40	374.96	447.06	472.30	260.32	339.97	383.97	425.43	517.37	548.01
69	241.61	315.90	358.08	414.61	488.52	522.77	284.60	368.36	418.35	468.69	562.43	600.29
70	269.28	354.61	396.28	459.68	533.59	578.66	311.10	400.15	455.65	519.17	607.50	661.58
71	308.26	389.38	436.25	506.55	582.26	629.13	349.72	438.05	492.13	571.45	657.97	712.05
72	337.10	421.82	468.69	564.24	639.95	688.62	380.36	475.90	529.98	632.74	717.46	771.54
73	369.55	461.48	510.16	627.33	706.65	757.12	412.81	517.37	576.85	699.44	784.16	836.44
74	403.80	506.55	560.63	699.44	782.36	832.83	445.26	564.24	630.93	771.54	858.07	912.15
75	438.05	557.02	629.13	775.15	863.48	917.56	479.51	614.71	697.63	847.25	940.99	996.88
76	474.10	620.12	715.66	858.07	959.02	1022.11	515.56	676.00	778.75	928.37	1034.73	1101.43
77	513.76	695.83	816.61	948.20	1072.59	1150.10	553.42	746.31	870.69	1013.10	1146.50	1227.62
78	557.02	780.56	922.97	1045.55	1198.78	1292.51	594.88	825.62	969.84	1103.23	1269.08	1368.23
79	603.89	868.89	1031.13	1146.50	1330.37	1442.14	639.95	906.74	1070.79	1200.58	1397.07	1516.05
80	659.78	959.02					694.03	991.47				
81	730.08	1052.76					758.92	1081.60				
82	811.20	1151.91					836.44	1175.34				
83	901.33	1254.66					922.97	1272.68				
84	1000.48	1361.02					1016.71	1373.63				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B4

John Hancock Life Insurance Company (U.S.A.)

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	61.29	73.91	82.92	93.74	111.77	124.38	90.13	109.96	124.38	138.81	167.65	185.67
30	61.29	73.91	82.92	93.74	111.77	124.38	90.13	109.96	124.38	138.81	167.65	185.67
31	61.29	73.91	82.92	93.74	111.77	124.38	90.13	109.96	124.38	138.81	167.65	185.67
32	61.29	73.91	82.92	93.74	111.77	124.38	90.13	109.96	124.38	138.81	167.65	185.67
33	61.29	73.91	82.92	93.74	111.77	124.38	90.13	109.96	124.38	138.81	167.65	185.67
34	61.29	73.91	82.92	93.74	111.77	124.38	90.13	109.96	124.38	138.81	167.65	185.67
35	61.29	73.91	82.92	93.74	111.77	124.38	90.13	109.96	124.38	138.81	167.65	185.67
36	61.29	73.91	82.92	93.74	111.77	124.38	90.13	109.96	124.38	138.81	167.65	185.67
37	61.29	73.91	82.92	93.74	111.77	124.38	90.13	109.96	124.38	138.81	167.65	185.67
38	61.29	73.91	82.92	93.74	111.77	124.38	90.13	109.96	124.38	138.81	167.65	185.67
39	61.29	73.91	82.92	93.74	111.77	124.38	90.13	109.96	124.38	138.81	167.65	185.67
40	61.29	73.91	82.92	93.74	111.77	124.38	90.13	109.96	124.38	138.81	167.65	185.67
41	61.29	73.91	82.92	93.74	111.77	124.38	90.13	109.96	124.38	138.81	167.65	185.67
42	61.29	73.91	82.92	93.74	111.77	124.38	90.13	109.96	124.38	138.81	167.65	185.67
43	61.29	73.91	82.92	93.74	111.77	124.38	90.13	109.96	124.38	138.81	167.65	185.67
44	61.29	73.91	82.92	93.74	111.77	124.38	90.13	109.96	124.38	138.81	167.65	185.67
45	77.51	97.34	104.55	117.17	146.02	156.83	102.75	127.99	144.21	156.83	189.28	207.31
46	77.51	97.34	104.55	117.17	146.02	156.83	102.75	127.99	144.21	156.83	189.28	207.31
47	77.51	97.34	104.55	117.17	146.02	156.83	102.75	127.99	144.21	156.83	189.28	207.31
48	77.51	97.34	104.55	117.17	146.02	156.83	102.75	127.99	144.21	156.83	189.28	207.31
49	77.51	97.34	104.55	117.17	146.02	156.83	102.75	127.99	144.21	156.83	189.28	207.31
50	82.92	108.16	115.37	127.99	160.44	171.25	108.16	137.00	149.62	165.85	198.29	218.12
51	88.33	113.57	120.78	135.20	167.65	182.07	113.57	140.61	153.23	169.45	203.70	223.53
52	93.74	118.98	127.99	142.41	176.66	189.28	117.17	144.21	158.63	173.06	207.31	228.94
53	99.15	124.38	135.20	149.62	183.87	200.10	122.58	149.62	162.24	176.66	212.72	236.15
54	104.55	129.79	142.41	156.83	191.08	210.91	127.99	153.23	167.65	182.07	218.12	241.56
55	109.96	135.20	149.62	165.85	200.10	219.93	133.40	156.83	173.06	185.67	225.33	248.77
56	115.37	140.61	155.03	174.86	207.31	228.94	138.81	164.04	178.46	192.89	232.54	257.78
57	120.78	146.02	162.24	182.07	218.12	239.76	142.41	171.25	189.28	201.90	245.16	272.20
58	126.19	153.23	169.45	191.08	228.94	248.77	147.82	180.27	200.10	214.52	259.58	288.43
59	131.59	160.44	178.46	200.10	239.76	263.19	155.03	191.08	210.91	227.14	277.61	306.45
60	140.61	169.45	183.20	210.91	250.57	275.81	162.24	200.10	220.56	239.76	293.84	324.48
61	145.65	175.38	190.53	223.53	263.19	288.43	166.97	207.27	228.99	254.18	310.06	342.51
62	149.92	184.75	201.69	236.15	279.41	304.65	172.32	216.42	239.25	268.60	328.09	362.34
63	155.73	196.16	210.64	250.57	295.64	322.68	176.86	226.03	253.60	286.62	346.11	383.97
64	161.86	204.75	224.82	266.80	313.66	340.70	185.63	238.59	265.46	304.65	367.74	405.60
65	167.31	217.54	237.19	284.82	331.69	360.53	194.32	255.94	282.24	322.68	389.38	429.04
66	178.33	236.70	254.28	302.85	355.13	385.77	210.83	276.11	305.59	346.11	414.61	454.27
67	194.87	255.67	271.94	322.68	383.97	411.01	230.01	299.87	333.53	367.74	447.06	481.31
68	213.47	280.33	300.06	349.72	418.22	441.65	251.64	327.57	362.34	400.19	484.92	515.56
69	234.94	305.65	337.32	385.77	456.08	486.72	275.93	354.26	396.90	441.65	528.18	566.04
70	267.56	343.97	380.50	429.04	497.54	540.80	307.61	389.48	439.50	490.33	575.05	625.53
71	306.45	378.56	421.82	481.31	548.01	591.28	346.11	429.04	477.71	544.41	625.53	677.80
72	335.30	412.81	457.88	537.20	605.70	650.76	378.56	466.89	519.17	603.89	685.01	739.09
73	367.74	450.67	499.34	598.49	672.40	719.27	411.01	508.35	566.04	666.99	753.52	807.60
74	402.00	493.93	548.01	665.19	746.31	794.98	443.46	555.22	620.12	733.69	825.62	881.51
75	434.44	542.60	609.30	737.29	823.82	877.90	477.71	603.89	679.61	803.99	903.14	962.63
76	470.50	600.29	683.21	813.00	910.35	971.64	513.76	657.97	749.91	877.90	987.86	1056.36
77	508.35	668.79	771.54	892.32	1009.49	1081.60	551.62	722.87	831.03	953.61	1083.40	1162.72
78	551.62	744.50	867.08	977.05	1115.85	1200.58	591.28	793.17	917.56	1034.73	1187.96	1281.70
79	596.68	825.62	964.43	1067.18	1229.42	1328.57	634.54	865.28	1007.69	1123.06	1297.92	1406.08
80	650.76	908.55					685.01	944.60				
81	715.66	995.07					748.11	1027.52				
82	793.17	1088.81					820.21	1115.85				
83	877.90	1184.35					901.33	1207.79				
84	969.84	1285.30					989.67	1305.13				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B4

John Hancock Life Insurance Company (U.S.A.)

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	55.88	64.90	72.11	79.32	93.74	104.55	82.92	99.15	109.96	120.78	146.02	160.44
30	55.88	64.90	72.11	79.32	93.74	104.55	82.92	99.15	109.96	120.78	146.02	160.44
31	55.88	64.90	72.11	79.32	93.74	104.55	82.92	99.15	109.96	120.78	146.02	160.44
32	55.88	64.90	72.11	79.32	93.74	104.55	82.92	99.15	109.96	120.78	146.02	160.44
33	55.88	64.90	72.11	79.32	93.74	104.55	82.92	99.15	109.96	120.78	146.02	160.44
34	55.88	64.90	72.11	79.32	93.74	104.55	82.92	99.15	109.96	120.78	146.02	160.44
35	55.88	64.90	72.11	79.32	93.74	104.55	82.92	99.15	109.96	120.78	146.02	160.44
36	55.88	64.90	72.11	79.32	93.74	104.55	82.92	99.15	109.96	120.78	146.02	160.44
37	55.88	64.90	72.11	79.32	93.74	104.55	82.92	99.15	109.96	120.78	146.02	160.44
38	55.88	64.90	72.11	79.32	93.74	104.55	82.92	99.15	109.96	120.78	146.02	160.44
39	55.88	64.90	72.11	79.32	93.74	104.55	82.92	99.15	109.96	120.78	146.02	160.44
40	55.88	64.90	72.11	79.32	93.74	104.55	82.92	99.15	109.96	120.78	146.02	160.44
41	55.88	64.90	72.11	79.32	93.74	104.55	82.92	99.15	109.96	120.78	146.02	160.44
42	55.88	64.90	72.11	79.32	93.74	104.55	82.92	99.15	109.96	120.78	146.02	160.44
43	55.88	64.90	72.11	79.32	93.74	104.55	82.92	99.15	109.96	120.78	146.02	160.44
44	55.88	64.90	72.11	79.32	93.74	104.55	82.92	99.15	109.96	120.78	146.02	160.44
45	70.30	86.53	91.94	100.95	124.38	135.20	93.74	113.57	124.38	137.00	165.85	182.07
46	70.30	86.53	91.94	100.95	124.38	135.20	93.74	113.57	124.38	137.00	165.85	182.07
47	70.30	86.53	91.94	100.95	124.38	135.20	93.74	113.57	124.38	137.00	165.85	182.07
48	70.30	86.53	91.94	100.95	124.38	135.20	93.74	113.57	124.38	137.00	165.85	182.07
49	70.30	86.53	91.94	100.95	124.38	135.20	93.74	113.57	124.38	137.00	165.85	182.07
50	75.71	95.54	99.15	109.96	137.00	147.82	99.15	120.78	131.59	144.21	174.86	192.89
51	81.12	99.15	104.55	117.17	144.21	156.83	102.75	124.38	135.20	147.82	178.46	198.29
52	84.73	104.55	111.77	124.38	151.42	164.04	106.36	127.99	138.81	151.42	183.87	203.70
53	88.33	108.16	118.98	129.79	158.63	173.06	109.96	131.59	142.41	155.03	187.48	209.11
54	93.74	113.57	122.58	137.00	165.85	182.07	115.37	135.20	146.02	158.63	192.89	214.52
55	97.34	117.17	129.79	142.41	173.06	191.08	120.78	138.81	151.42	162.24	198.29	219.93
56	102.75	122.58	135.20	151.42	180.27	201.90	124.38	144.21	156.83	169.45	205.50	228.94
57	108.16	127.99	140.61	158.63	189.28	209.11	129.79	151.42	165.85	178.46	218.12	241.56
58	111.77	135.20	147.82	165.85	198.29	219.93	133.40	160.44	176.66	189.28	230.74	255.98
59	118.98	140.61	155.03	174.86	209.11	228.94	140.61	169.45	187.48	200.10	245.16	272.20
60	126.19	147.82	160.08	183.87	219.93	241.56	146.02	178.46	195.66	212.72	259.58	288.43
61	131.44	154.12	166.06	196.49	230.74	254.18	152.76	184.24	202.77	225.33	274.01	304.65
62	136.13	163.63	174.11	207.31	245.16	266.80	155.08	193.55	209.77	239.76	292.03	322.68
63	140.66	171.86	183.68	221.73	259.58	283.02	160.02	201.69	222.33	254.18	308.26	342.51
64	145.51	181.06	194.84	236.15	275.81	301.05	168.90	212.66	236.16	270.40	328.09	362.34
65	151.38	190.77	206.11	250.57	292.03	319.07	176.20	228.09	249.54	288.43	347.92	383.97
66	162.26	207.96	222.90	266.80	313.66	340.70	190.75	246.21	272.22	308.26	371.35	407.40
67	175.22	226.89	240.44	286.62	338.90	362.34	207.69	268.12	295.88	328.09	402.00	430.84
68	191.95	248.05	264.46	310.06	369.55	392.98	227.35	292.16	322.68	356.93	436.25	465.09
69	211.62	271.50	297.54	344.31	405.60	430.84	249.90	319.01	352.20	396.59	475.90	510.16
70	240.12	304.96	336.67	382.17	443.46	481.31	279.64	350.35	392.86	441.65	517.37	564.24
71	275.81	337.10	374.96	429.04	488.52	526.38	315.47	385.77	429.04	492.13	564.24	611.10
72	302.85	367.74	405.60	479.51	540.80	580.46	344.31	420.02	466.89	546.21	618.32	665.19
73	331.69	402.00	443.46	535.39	600.29	641.75	373.15	457.88	508.35	602.09	679.61	726.48
74	362.34	441.65	488.52	596.68	665.19	708.45	403.80	499.34	557.02	665.19	744.50	793.17
75	391.18	484.92	542.60	659.78	735.49	782.36	434.44	544.41	611.10	728.28	814.81	867.08
76	423.63	537.20	609.30	728.28	813.00	867.08	466.89	594.88	676.00	793.17	892.32	951.81
77	457.88	596.68	686.82	798.58	899.53	962.63	501.14	650.76	748.11	861.68	977.05	1045.55
78	495.73	663.38	769.74	872.49	991.47	1065.38	535.39	713.86	823.82	935.59	1068.98	1148.30
79	535.39	733.69	854.47	951.81	1088.81	1173.54	573.25	778.75	903.14	1013.10	1164.52	1256.46
80	582.26	805.79					618.32	845.45				
81	638.15	881.51					670.59	917.56				
82	703.04	959.02					731.88	993.27				
83	773.35	1041.94					800.39	1072.59				
84	850.86	1128.47					874.29	1155.51				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B4

John Hancock Life Insurance Company (U.S.A.)

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	59.49	73.91	84.73	95.54	117.17	131.59	88.33	109.96	122.58	138.81	167.65	183.87
30	59.49	73.91	84.73	95.54	117.17	131.59	88.33	109.96	122.58	138.81	167.65	183.87
31	59.49	73.91	84.73	95.54	117.17	131.59	88.33	109.96	122.58	138.81	167.65	183.87
32	59.49	73.91	84.73	95.54	117.17	131.59	88.33	109.96	122.58	138.81	167.65	183.87
33	59.49	73.91	84.73	95.54	117.17	131.59	88.33	109.96	122.58	138.81	167.65	183.87
34	59.49	73.91	84.73	95.54	117.17	131.59	88.33	109.96	122.58	138.81	167.65	183.87
35	59.49	73.91	84.73	95.54	117.17	131.59	88.33	109.96	122.58	138.81	167.65	183.87
36	59.49	73.91	84.73	95.54	117.17	131.59	88.33	109.96	122.58	138.81	167.65	183.87
37	59.49	73.91	84.73	95.54	117.17	131.59	88.33	109.96	122.58	138.81	167.65	183.87
38	59.49	73.91	84.73	95.54	117.17	131.59	88.33	109.96	122.58	138.81	167.65	183.87
39	59.49	73.91	84.73	95.54	117.17	131.59	88.33	109.96	122.58	138.81	167.65	183.87
40	59.49	73.91	84.73	95.54	117.17	131.59	88.33	109.96	122.58	138.81	167.65	183.87
41	59.49	73.91	84.73	95.54	117.17	131.59	88.33	109.96	122.58	138.81	167.65	183.87
42	59.49	73.91	84.73	95.54	117.17	131.59	88.33	109.96	122.58	138.81	167.65	183.87
43	59.49	73.91	84.73	95.54	117.17	131.59	88.33	109.96	122.58	138.81	167.65	183.87
44	59.49	73.91	84.73	95.54	117.17	131.59	88.33	109.96	122.58	138.81	167.65	183.87
45	77.51	99.15	109.96	122.58	151.42	169.45	104.55	126.19	138.81	155.03	187.48	205.50
46	77.51	99.15	109.96	122.58	151.42	169.45	104.55	126.19	138.81	155.03	187.48	205.50
47	77.51	99.15	109.96	122.58	151.42	169.45	104.55	126.19	138.81	155.03	187.48	205.50
48	77.51	99.15	109.96	122.58	151.42	169.45	104.55	126.19	138.81	155.03	187.48	205.50
49	77.51	99.15	109.96	122.58	151.42	169.45	104.55	126.19	138.81	155.03	187.48	205.50
50	84.73	108.16	118.98	135.20	165.85	183.87	111.77	131.59	144.21	162.24	194.69	219.93
51	90.13	113.57	127.99	142.41	173.06	192.89	115.37	137.00	149.62	165.85	200.10	219.93
52	93.74	118.98	133.40	147.82	180.27	200.10	117.17	140.61	153.23	169.45	203.70	225.33
53	97.34	124.38	140.61	155.03	187.48	207.31	120.78	144.21	158.63	173.06	209.11	230.74
54	102.75	129.79	146.02	160.44	194.69	216.32	124.38	147.82	162.24	178.46	214.52	236.15
55	106.36	133.40	151.42	167.65	201.90	223.53	127.99	153.23	167.65	182.07	219.93	243.36
56	111.77	138.81	156.83	174.86	210.91	232.54	133.40	158.63	174.86	187.48	227.14	252.37
57	117.17	144.21	162.24	182.07	218.12	239.76	137.00	167.65	185.67	196.49	237.95	264.99
58	122.58	149.62	167.65	191.08	227.14	248.77	142.41	174.86	194.69	207.31	252.37	279.41
59	127.99	156.83	173.05	200.10	236.15	257.78	147.82	183.87	207.31	219.93	266.80	295.64
60	135.20	162.24	176.09	209.11	243.36	264.99	155.03	192.89	215.22	230.74	279.41	310.06
61	138.55	166.52	181.79	218.12	254.18	275.81	158.09	198.41	220.25	241.56	293.84	324.48
62	141.30	174.19	187.90	228.94	264.99	286.62	158.53	205.86	228.84	255.98	308.26	340.70
63	144.01	182.27	195.48	241.56	277.61	299.24	163.39	213.86	239.70	270.40	324.48	358.73
64	148.78	187.82	206.50	254.18	290.23	313.66	168.90	221.30	249.95	284.82	340.70	376.76
65	152.97	197.46	215.93	266.80	304.65	329.89	174.56	233.31	259.87	301.05	358.73	394.78
66	162.26	214.72	234.46	283.02	324.48	351.52	187.40	249.73	281.00	320.88	382.17	420.02
67	176.85	231.97	255.36	304.65	353.32	382.17	207.69	269.88	310.22	346.11	412.81	452.47
68	191.95	251.44	284.80	331.69	387.57	420.02	227.35	293.93	338.90	376.76	448.86	492.13
69	209.95	274.92	314.84	364.14	425.43	461.48	246.43	319.01	364.72	411.01	488.52	533.59
70	234.98	308.51	345.43	400.19	463.29	502.94	270.90	348.57	396.45	452.47	528.18	575.05
71	268.60	338.90	380.36	441.65	506.55	548.01	304.65	382.17	429.04	497.54	573.25	620.12
72	295.64	367.74	409.21	490.33	557.02	600.29	331.69	414.61	461.48	549.81	623.72	670.59
73	322.68	402.00	443.46	546.21	614.71	657.97	358.73	450.67	501.14	609.30	681.41	728.28
74	351.52	439.85	488.52	609.30	679.61	724.67	389.38	490.33	548.01	672.40	746.31	793.17
75	380.36	484.92	548.01	674.20	751.71	798.58	418.22	535.39	607.50	737.29	818.41	867.08
76	412.81	539.00	623.72	746.31	834.64	888.72	448.86	587.67	677.80	807.60	901.33	957.22
77	447.06	605.70	710.25	825.62	933.78	1000.48	481.31	648.96	758.92	881.51	996.88	1067.18
78	484.92	679.61	803.99	908.55	1041.94	1124.87	517.37	717.46	843.65	960.82	1103.23	1191.56
79	526.38	755.32	897.73	996.88	1157.31	1254.66	557.02	789.57	931.98	1043.75	1215.00	1319.55
80	575.05	834.64					603.89	863.48				
81	634.54	917.56					661.58	940.99				
82	704.84	1002.28					728.28	1022.11				
83	784.16	1090.62					803.99	1106.84				
84	870.69	1182.55					885.11	1195.17				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B4

John Hancock Life Insurance Company (U.S.A.)

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	57.69	70.30	79.32	88.33	106.36	118.98	84.73	104.55	117.17	131.59	158.63	174.86
30	57.69	70.30	79.32	88.33	106.36	118.98	84.73	104.55	117.17	131.59	158.63	174.86
31	57.69	70.30	79.32	88.33	106.36	118.98	84.73	104.55	117.17	131.59	158.63	174.86
32	57.69	70.30	79.32	88.33	106.36	118.98	84.73	104.55	117.17	131.59	158.63	174.86
33	57.69	70.30	79.32	88.33	106.36	118.98	84.73	104.55	117.17	131.59	158.63	174.86
34	57.69	70.30	79.32	88.33	106.36	118.98	84.73	104.55	117.17	131.59	158.63	174.86
35	57.69	70.30	79.32	88.33	106.36	118.98	84.73	104.55	117.17	131.59	158.63	174.86
36	57.69	70.30	79.32	88.33	106.36	118.98	84.73	104.55	117.17	131.59	158.63	174.86
37	57.69	70.30	79.32	88.33	106.36	118.98	84.73	104.55	117.17	131.59	158.63	174.86
38	57.69	70.30	79.32	88.33	106.36	118.98	84.73	104.55	117.17	131.59	158.63	174.86
39	57.69	70.30	79.32	88.33	106.36	118.98	84.73	104.55	117.17	131.59	158.63	174.86
40	57.69	70.30	79.32	88.33	106.36	118.98	84.73	104.55	117.17	131.59	158.63	174.86
41	57.69	70.30	79.32	88.33	106.36	118.98	84.73	104.55	117.17	131.59	158.63	174.86
42	57.69	70.30	79.32	88.33	106.36	118.98	84.73	104.55	117.17	131.59	158.63	174.86
43	57.69	70.30	79.32	88.33	106.36	118.98	84.73	104.55	117.17	131.59	158.63	174.86
44	57.69	70.30	79.32	88.33	106.36	118.98	84.73	104.55	117.17	131.59	158.63	174.86
45	75.71	91.94	102.75	113.57	138.81	153.23	100.95	120.78	133.40	147.82	176.66	192.89
46	75.71	91.94	102.75	113.57	138.81	153.23	100.95	120.78	133.40	147.82	176.66	192.89
47	75.71	91.94	102.75	113.57	138.81	153.23	100.95	120.78	133.40	147.82	176.66	192.89
48	75.71	91.94	102.75	113.57	138.81	153.23	100.95	120.78	133.40	147.82	176.66	192.89
49	75.71	91.94	102.75	113.57	138.81	153.23	100.95	120.78	133.40	147.82	176.66	192.89
50	81.12	102.75	113.57	126.19	151.42	167.65	106.36	127.99	140.61	155.03	185.67	207.31
51	86.53	106.36	118.98	131.59	158.63	174.86	111.77	131.59	144.21	158.63	189.28	207.31
52	90.13	111.77	124.38	137.00	165.85	182.07	115.37	135.20	147.82	162.24	194.69	212.72
53	95.54	117.17	129.79	144.21	173.06	191.08	118.98	138.81	153.23	165.85	200.10	219.93
54	99.15	120.78	135.20	149.62	180.27	198.29	122.58	144.21	156.83	171.25	205.50	225.33
55	102.75	126.19	140.61	155.03	187.48	207.31	126.19	147.82	162.24	174.86	210.91	232.54
56	108.16	131.59	146.02	162.24	194.69	214.52	129.79	153.23	169.45	180.27	219.93	243.36
57	113.57	137.00	151.42	169.45	203.70	225.33	133.40	160.44	176.66	189.28	230.74	255.98
58	118.98	142.41	158.63	178.46	212.72	234.35	138.81	167.65	185.67	200.10	243.36	270.40
59	124.38	149.62	165.84	185.67	221.73	243.36	144.21	176.66	196.49	210.91	255.98	284.82
60	129.79	155.03	168.98	194.69	230.74	254.18	149.62	183.87	202.77	221.73	270.40	299.24
61	133.22	159.44	174.80	203.70	239.76	263.19	152.76	189.55	208.01	232.54	281.22	313.66
62	136.13	167.15	181.00	212.72	252.37	275.81	153.36	195.31	216.71	243.36	295.64	328.09
63	138.98	173.59	187.05	223.53	263.19	286.62	156.65	201.69	225.81	254.18	308.26	342.51
64	142.24	179.36	198.17	236.15	275.81	301.05	163.89	210.93	234.44	266.80	322.68	356.93
65	145.00	189.09	206.11	246.97	288.43	313.66	169.61	221.12	246.10	281.22	338.90	373.15
66	155.84	204.58	222.90	263.19	306.45	333.49	182.38	237.42	265.19	297.44	356.93	394.78
67	171.94	221.81	243.75	283.02	329.89	360.53	202.54	257.53	294.08	320.88	385.77	425.43
68	188.64	242.95	271.24	308.26	360.53	392.98	222.14	283.31	322.68	351.52	420.02	461.48
69	206.62	264.67	301.00	338.90	396.59	430.84	242.96	308.44	350.41	385.77	457.88	501.14
70	233.26	299.64	331.41	373.15	434.44	470.50	267.41	337.90	382.10	427.23	499.34	544.41
71	266.80	329.89	367.74	414.61	475.90	515.56	301.05	373.15	416.42	472.30	544.41	589.47
72	293.84	358.73	398.39	465.09	528.18	567.84	329.89	405.60	452.47	524.58	596.68	643.55
73	320.88	392.98	434.44	520.97	585.87	627.33	356.93	443.46	493.93	580.46	656.17	703.04
74	349.72	430.84	477.71	580.46	648.96	692.23	387.57	483.12	539.00	638.15	719.27	767.94
75	378.56	472.30	529.98	641.75	717.46	764.33	416.42	524.58	591.28	699.44	785.96	838.24
76	409.21	520.97	594.88	706.65	793.17	845.45	447.06	573.25	652.57	762.53	859.87	919.36
77	443.46	582.26	670.59	776.95	877.90	940.99	479.51	629.13	722.87	831.03	942.80	1013.10
78	479.51	647.16	753.52	850.86	971.64	1045.55	515.56	688.62	798.58	901.33	1034.73	1115.85
79	519.17	717.46	838.24	928.37	1068.98	1155.51	553.42	753.52	876.10	977.05	1130.27	1224.01
80	566.04	789.57					596.68	822.02				
81	623.72	867.08					650.76	894.12				
82	688.62	946.40					713.86	969.84				
83	762.53	1031.13					784.16	1050.96				
84	843.65	1117.66					861.68	1135.68				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B4

John Hancock Life Insurance Company (U.S.A.)

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	52.28	61.29	68.50	73.91	90.13	99.15	79.32	93.74	102.75	113.57	137.00	151.42
30	52.28	61.29	68.50	73.91	90.13	99.15	79.32	93.74	102.75	113.57	137.00	151.42
31	52.28	61.29	68.50	73.91	90.13	99.15	79.32	93.74	102.75	113.57	137.00	151.42
32	52.28	61.29	68.50	73.91	90.13	99.15	79.32	93.74	102.75	113.57	137.00	151.42
33	52.28	61.29	68.50	73.91	90.13	99.15	79.32	93.74	102.75	113.57	137.00	151.42
34	52.28	61.29	68.50	73.91	90.13	99.15	79.32	93.74	102.75	113.57	137.00	151.42
35	52.28	61.29	68.50	73.91	90.13	99.15	79.32	93.74	102.75	113.57	137.00	151.42
36	52.28	61.29	68.50	73.91	90.13	99.15	79.32	93.74	102.75	113.57	137.00	151.42
37	52.28	61.29	68.50	73.91	90.13	99.15	79.32	93.74	102.75	113.57	137.00	151.42
38	52.28	61.29	68.50	73.91	90.13	99.15	79.32	93.74	102.75	113.57	137.00	151.42
39	52.28	61.29	68.50	73.91	90.13	99.15	79.32	93.74	102.75	113.57	137.00	151.42
40	52.28	61.29	68.50	73.91	90.13	99.15	79.32	93.74	102.75	113.57	137.00	151.42
41	52.28	61.29	68.50	73.91	90.13	99.15	79.32	93.74	102.75	113.57	137.00	151.42
42	52.28	61.29	68.50	73.91	90.13	99.15	79.32	93.74	102.75	113.57	137.00	151.42
43	52.28	61.29	68.50	73.91	90.13	99.15	79.32	93.74	102.75	113.57	137.00	151.42
44	52.28	61.29	68.50	73.91	90.13	99.15	79.32	93.74	102.75	113.57	137.00	151.42
45	66.70	81.12	90.13	97.34	117.17	129.79	91.94	108.16	115.37	127.99	155.03	171.25
46	66.70	81.12	90.13	97.34	117.17	129.79	91.94	108.16	115.37	127.99	155.03	171.25
47	66.70	81.12	90.13	97.34	117.17	129.79	91.94	108.16	115.37	127.99	155.03	171.25
48	66.70	81.12	90.13	97.34	117.17	129.79	91.94	108.16	115.37	127.99	155.03	171.25
49	66.70	81.12	90.13	97.34	117.17	129.79	91.94	108.16	115.37	127.99	155.03	171.25
50	73.91	90.13	97.34	106.36	129.79	144.21	97.34	113.57	120.78	135.20	162.24	183.87
51	77.51	93.74	102.75	111.77	135.20	151.42	100.95	117.17	124.38	138.81	167.65	183.87
52	81.12	97.34	108.16	117.17	142.41	158.63	104.55	118.98	127.99	142.41	171.25	189.28
53	84.73	102.75	113.57	122.58	149.62	164.04	108.16	122.58	131.59	146.02	176.66	194.69
54	88.33	106.36	117.17	127.99	155.03	173.06	109.96	126.19	137.00	149.62	182.07	200.10
55	91.94	109.96	122.58	133.40	162.24	180.27	113.57	131.59	142.41	153.23	187.48	207.31
56	95.54	115.37	126.19	140.61	169.45	187.48	117.17	135.20	147.82	158.63	194.69	216.32
57	100.95	120.78	131.59	146.02	176.66	196.49	120.78	142.41	155.03	165.85	203.70	227.14
58	106.36	126.19	137.00	153.23	185.67	203.70	124.38	149.62	164.04	176.66	214.52	239.76
59	109.96	131.59	142.41	162.24	192.89	212.72	129.79	156.83	173.06	185.67	227.14	252.37
60	115.37	137.00	147.63	169.45	201.90	221.73	135.20	164.04	179.65	194.69	239.76	266.80
61	119.01	139.95	150.33	176.66	210.91	230.74	136.77	168.30	185.29	205.50	250.57	279.41
62	122.34	146.04	156.87	185.67	219.93	241.56	137.85	174.19	192.44	216.32	263.19	292.03
63	125.59	152.76	163.46	196.49	230.74	252.37	141.49	180.82	201.49	227.14	275.81	304.65
64	129.16	159.06	171.53	207.31	243.36	264.99	147.16	188.45	208.58	237.95	288.43	319.07
65	132.26	165.67	179.94	218.12	254.18	277.61	153.15	198.49	216.84	250.57	302.85	333.49
66	141.38	179.22	194.83	230.74	270.40	293.84	165.65	212.80	235.34	266.80	320.88	353.32
67	153.93	196.41	212.25	248.77	292.03	319.07	183.66	231.07	260.01	288.43	346.11	382.17
68	168.79	214.07	239.03	272.20	319.07	347.92	201.31	253.20	286.62	315.47	376.76	414.61
69	184.96	235.64	266.40	301.05	351.52	382.17	220.39	276.71	312.87	346.11	412.81	452.47
70	209.25	265.96	292.83	331.69	385.77	418.22	242.94	304.11	342.63	383.97	450.67	490.33
71	239.76	293.84	326.28	371.35	425.43	459.68	274.01	335.30	373.15	427.23	492.13	531.79
72	263.19	320.88	353.32	416.42	470.50	504.75	299.24	365.94	405.60	474.10	539.00	580.46
73	288.43	349.72	385.77	465.09	522.77	558.83	324.48	398.39	441.65	524.58	591.28	632.74
74	315.47	383.97	425.43	519.17	578.66	616.51	351.52	434.44	484.92	578.66	647.16	690.42
75	340.70	421.82	472.30	573.25	639.95	681.41	378.56	474.10	531.79	632.74	708.45	755.32
76	367.74	466.89	529.98	632.74	708.45	753.52	405.60	517.37	587.67	690.42	775.15	827.43
77	398.39	519.17	596.68	694.03	782.36	836.44	434.44	566.04	650.76	751.71	849.06	910.35
78	430.84	576.85	668.79	758.92	863.48	926.57	466.89	620.12	717.46	814.81	930.18	1000.48
79	465.09	638.15	742.70	827.43	948.20	1020.31	499.34	676.00	785.96	881.51	1013.10	1092.42
80	506.55	701.24					537.20	735.49				
81	555.22	766.13					584.06	798.58				
82	611.10	834.64					636.34	863.48				
83	672.40	906.74					695.83	933.78				
84	739.09	980.65					760.73	1004.09				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B4

John Hancock Life Insurance Company (U.S.A.)

NH-99 PA 4/99, NH-99FR PA 4/99

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	45.07	57.69	63.09	72.11	88.33	97.34	68.50	84.73	93.74	104.55	127.99	140.61
30	45.07	57.69	63.09	72.11	88.33	97.34	68.50	84.73	93.74	104.55	127.99	140.61
31	45.07	57.69	63.09	72.11	88.33	97.34	68.50	84.73	93.74	104.55	127.99	140.61
32	45.07	57.69	63.09	72.11	88.33	97.34	68.50	84.73	93.74	104.55	127.99	140.61
33	45.07	57.69	63.09	72.11	88.33	97.34	68.50	84.73	93.74	104.55	127.99	140.61
34	45.07	57.69	63.09	72.11	88.33	97.34	68.50	84.73	93.74	104.55	127.99	140.61
35	45.07	57.69	63.09	72.11	88.33	97.34	68.50	84.73	93.74	104.55	127.99	140.61
36	45.07	57.69	63.09	72.11	88.33	97.34	68.50	84.73	93.74	104.55	127.99	140.61
37	45.07	57.69	63.09	72.11	88.33	97.34	68.50	84.73	93.74	104.55	127.99	140.61
38	45.07	57.69	63.09	72.11	88.33	97.34	68.50	84.73	93.74	104.55	127.99	140.61
39	45.07	57.69	63.09	72.11	88.33	97.34	68.50	84.73	93.74	104.55	127.99	140.61
40	45.07	57.69	63.09	72.11	88.33	97.34	68.50	84.73	93.74	104.55	127.99	140.61
41	45.07	57.69	63.09	72.11	88.33	97.34	68.50	84.73	93.74	104.55	127.99	140.61
42	45.07	57.69	63.09	72.11	88.33	97.34	68.50	84.73	93.74	104.55	127.99	140.61
43	45.07	57.69	63.09	72.11	88.33	97.34	68.50	84.73	93.74	104.55	127.99	140.61
44	45.07	57.69	63.09	72.11	88.33	97.34	68.50	84.73	93.74	104.55	127.99	140.61
45	57.69	75.71	81.12	91.94	115.37	124.38	77.51	95.54	106.36	118.98	142.41	158.63
46	57.69	75.71	81.12	91.94	115.37	124.38	77.51	95.54	106.36	118.98	142.41	158.63
47	57.69	75.71	81.12	91.94	115.37	124.38	77.51	95.54	106.36	118.98	142.41	158.63
48	57.69	75.71	81.12	91.94	115.37	124.38	77.51	95.54	106.36	118.98	142.41	158.63
49	57.69	75.71	81.12	91.94	115.37	124.38	77.51	95.54	106.36	118.98	142.41	158.63
50	63.09	82.92	86.53	100.95	126.19	135.20	81.12	102.75	113.57	124.38	149.62	165.85
51	66.70	86.53	93.74	104.55	133.40	142.41	84.73	104.55	115.37	127.99	153.23	169.45
52	70.30	91.94	99.15	111.77	138.81	149.62	88.33	108.16	118.98	129.79	156.83	174.86
53	75.71	95.54	104.55	117.17	142.41	156.83	91.94	109.96	122.58	133.40	162.24	178.46
54	77.51	99.15	109.96	124.38	149.62	164.04	95.54	115.37	126.19	137.00	165.85	182.07
55	81.12	102.75	115.37	127.99	155.03	171.25	99.15	117.17	127.99	138.81	169.45	185.67
56	88.33	108.16	122.58	138.81	164.04	182.07	104.55	124.38	137.00	147.82	178.46	198.29
57	93.74	117.17	131.59	147.82	176.66	194.69	111.77	135.20	149.62	160.44	192.89	212.72
58	100.95	126.19	140.61	160.44	189.28	207.31	118.98	146.02	162.24	173.06	210.91	232.54
59	109.96	135.20	149.62	173.06	201.90	221.73	127.99	158.63	178.46	187.48	228.94	252.37
60	118.98	142.41	154.75	183.87	214.52	232.54	135.20	171.25	188.54	201.90	246.97	272.20
61	124.34	148.81	162.57	194.69	227.14	245.16	140.33	177.15	197.53	218.12	263.19	290.23
62	129.24	158.36	170.66	209.11	241.56	261.39	146.47	188.27	208.04	232.54	281.22	310.06
63	132.28	168.38	182.00	223.53	255.98	277.61	151.60	196.47	220.60	250.57	301.05	331.69
64	138.97	177.67	194.84	239.76	274.01	295.64	158.87	209.20	234.44	268.60	320.88	353.32
65	145.00	189.09	206.11	254.18	292.03	313.66	166.32	222.86	247.82	286.62	342.51	376.76
66	155.84	204.58	224.56	270.40	311.86	337.10	182.38	240.94	270.46	304.65	365.94	400.19
67	168.67	221.81	240.44	288.43	338.90	364.14	197.40	261.06	292.29	326.28	396.59	423.63
68	183.68	241.25	266.16	311.86	371.35	391.18	215.20	281.53	319.07	353.32	429.04	454.27
69	199.95	261.26	297.54	344.31	405.60	434.44	236.01	304.91	346.84	389.38	466.89	497.54
70	222.97	294.33	329.65	382.17	443.46	479.51	258.67	332.57	378.51	430.84	504.75	549.81
71	255.98	324.48	362.34	421.82	484.92	522.77	290.23	364.14	409.21	475.90	548.01	591.28
72	281.22	351.52	391.18	470.50	533.59	575.05	317.27	396.59	441.65	528.18	598.49	643.55
73	308.26	385.77	427.23	524.58	591.28	632.74	344.31	432.64	483.12	584.06	656.17	699.44
74	338.90	423.63	470.50	585.87	656.17	697.63	373.15	472.30	528.18	647.16	719.27	764.33
75	367.74	466.89	528.18	648.96	724.67	769.74	402.00	515.56	584.06	710.25	789.57	836.44
76	396.59	519.17	600.29	719.27	803.99	856.27	432.64	566.04	652.57	778.75	867.08	922.97
77	430.84	584.06	685.01	794.98	899.53	964.43	463.29	625.53	730.08	849.06	960.82	1029.32
78	466.89	654.37	773.35	876.10	1004.09	1083.40	499.34	692.23	813.00	924.77	1063.58	1146.50
79	506.55	728.28	865.28	960.82	1115.85	1209.59	537.20	760.73	897.73	1005.89	1171.74	1270.88
80	553.42	803.99					582.26	831.03				
81	612.91	883.31					636.34	906.74				
82	679.61	966.23					701.24	986.06				
83	755.32	1050.96					773.35	1067.18				
84	838.24	1141.09					852.66	1151.91				
85+												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.
that have previously elected an inflation decrease option

Appendix B4

John Hancock Life Insurance Company (U.S.A.)

NH-99 PA 4/99, NH-99FR PA 4/99

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	2.8% Simple Inflation						2.8% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	43.26	54.08	61.29	68.50	84.73	95.54	63.09	79.32	88.33	100.95	120.78	133.40
30	43.26	54.08	61.29	68.50	84.73	95.54	63.09	79.32	88.33	100.95	120.78	133.40
31	43.26	54.08	61.29	68.50	84.73	95.54	63.09	79.32	88.33	100.95	120.78	133.40
32	43.26	54.08	61.29	68.50	84.73	95.54	63.09	79.32	88.33	100.95	120.78	133.40
33	43.26	54.08	61.29	68.50	84.73	95.54	63.09	79.32	88.33	100.95	120.78	133.40
34	43.26	54.08	61.29	68.50	84.73	95.54	63.09	79.32	88.33	100.95	120.78	133.40
35	43.26	54.08	61.29	68.50	84.73	95.54	63.09	79.32	88.33	100.95	120.78	133.40
36	43.26	54.08	61.29	68.50	84.73	95.54	63.09	79.32	88.33	100.95	120.78	133.40
37	43.26	54.08	61.29	68.50	84.73	95.54	63.09	79.32	88.33	100.95	120.78	133.40
38	43.26	54.08	61.29	68.50	84.73	95.54	63.09	79.32	88.33	100.95	120.78	133.40
39	43.26	54.08	61.29	68.50	84.73	95.54	63.09	79.32	88.33	100.95	120.78	133.40
40	43.26	54.08	61.29	68.50	84.73	95.54	63.09	79.32	88.33	100.95	120.78	133.40
41	43.26	54.08	61.29	68.50	84.73	95.54	63.09	79.32	88.33	100.95	120.78	133.40
42	43.26	54.08	61.29	68.50	84.73	95.54	63.09	79.32	88.33	100.95	120.78	133.40
43	43.26	54.08	61.29	68.50	84.73	95.54	63.09	79.32	88.33	100.95	120.78	133.40
44	43.26	54.08	61.29	68.50	84.73	95.54	63.09	79.32	88.33	100.95	120.78	133.40
45	55.88	72.11	79.32	88.33	109.96	122.58	75.71	91.94	100.95	111.77	135.20	147.82
46	55.88	72.11	79.32	88.33	109.96	122.58	75.71	91.94	100.95	111.77	135.20	147.82
47	55.88	72.11	79.32	88.33	109.96	122.58	75.71	91.94	100.95	111.77	135.20	147.82
48	55.88	72.11	79.32	88.33	109.96	122.58	75.71	91.94	100.95	111.77	135.20	147.82
49	55.88	72.11	79.32	88.33	109.96	122.58	75.71	91.94	100.95	111.77	135.20	147.82
50	61.29	77.51	86.53	97.34	118.98	133.40	81.12	95.54	104.55	117.17	140.61	155.03
51	64.90	81.12	91.94	102.75	124.38	138.81	82.92	99.15	108.16	118.98	144.21	158.63
52	68.50	86.53	95.54	106.36	129.79	144.21	84.73	100.95	109.96	122.58	147.82	162.24
53	70.30	90.13	100.95	111.77	135.20	149.62	86.53	104.55	115.37	124.38	151.42	165.85
54	73.91	93.74	104.55	115.37	140.61	156.83	90.13	106.36	117.17	127.99	155.03	171.25
55	77.51	95.54	109.96	120.78	146.02	162.24	91.94	109.96	120.78	131.59	158.63	174.86
56	82.92	102.75	115.37	127.99	155.03	171.25	99.15	117.17	127.99	138.81	167.65	185.67
57	88.33	109.96	122.58	138.81	165.85	182.07	104.55	126.19	140.61	149.62	180.27	200.10
58	95.54	117.17	129.79	149.62	176.66	194.69	111.77	137.00	151.42	162.24	196.49	218.12
59	102.75	124.38	138.80	160.44	187.48	205.50	117.17	146.02	165.85	174.86	212.72	236.15
60	109.96	131.59	142.29	169.45	196.49	214.52	126.19	156.83	174.31	187.48	225.33	250.57
61	113.68	136.41	148.58	178.46	207.31	225.33	129.67	161.21	180.05	196.49	239.76	264.99
62	115.45	142.52	155.14	187.48	218.12	236.15	130.96	168.91	187.24	210.91	252.37	279.41
63	118.89	151.02	161.77	200.10	228.94	246.97	134.75	177.35	198.02	223.53	268.60	295.64
64	122.62	155.67	171.53	210.91	239.76	259.58	140.48	183.27	206.86	236.15	283.02	311.86
65	127.48	163.99	179.94	221.73	252.37	274.01	144.91	193.26	215.12	250.57	297.44	328.09
66	134.95	177.53	194.83	234.35	268.60	292.03	155.61	207.52	233.58	266.80	317.27	347.92
67	147.38	193.02	212.25	252.37	293.84	317.27	171.65	224.02	258.22	286.62	342.51	374.96
68	158.86	208.97	235.64	275.81	320.88	347.92	189.17	244.35	281.22	311.86	373.15	407.40
69	173.29	228.81	261.21	302.85	353.32	382.17	204.78	264.37	302.14	340.70	405.60	441.65
70	195.53	255.32	287.57	331.69	383.97	418.22	225.46	289.89	328.28	374.96	438.05	477.71
71	223.53	281.22	315.47	367.74	421.82	456.08	254.18	317.27	356.93	414.61	475.90	515.56
72	246.97	306.45	340.70	409.21	465.09	501.14	275.81	346.11	383.97	457.88	519.17	558.83
73	270.40	335.30	371.35	456.08	513.76	549.81	299.24	376.76	418.22	510.16	569.64	609.30
74	293.84	367.74	409.21	510.16	569.64	607.50	326.28	411.01	459.68	562.43	625.53	665.19
75	319.07	407.40	459.68	566.04	630.93	668.79	349.72	448.86	510.16	618.32	686.82	726.48
76	346.11	452.47	522.77	625.53	699.44	744.50	376.76	492.13	567.84	677.80	755.32	802.19
77	374.96	508.35	594.88	692.23	782.36	838.24	403.80	544.41	636.34	739.09	836.44	894.12
78	407.40	569.64	674.20	762.53	874.29	942.80	434.44	602.09	706.65	805.79	924.77	998.68
79	441.65	632.74	751.71	836.44	969.84	1050.96	466.89	661.58	780.56	874.29	1018.51	1106.84
80	481.31	699.44					506.55	724.67				
81	531.79	769.74					555.22	789.57				
82	591.28	840.04					611.10	856.27				
83	657.97	913.95					674.20	928.37				
84	730.08	991.47					742.70	1002.28				
85+												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix B4

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL PA 9/96

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation				2.8% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	54.08	64.90	75.71	118.98	79.32	95.54	115.37	194.69
30	54.08	64.90	75.71	118.98	79.32	95.54	115.37	194.69
31	54.08	64.90	75.71	118.98	79.32	95.54	115.37	194.69
32	54.08	64.90	75.71	118.98	79.32	95.54	115.37	194.69
33	54.08	64.90	75.71	118.98	79.32	95.54	115.37	194.69
34	54.08	64.90	75.71	118.98	79.32	95.54	115.37	194.69
35	54.08	64.90	75.71	118.98	79.32	95.54	115.37	194.69
36	54.08	64.90	75.71	118.98	79.32	95.54	115.37	194.69
37	54.08	64.90	75.71	118.98	79.32	95.54	115.37	194.69
38	54.08	64.90	75.71	118.98	79.32	95.54	115.37	194.69
39	54.08	64.90	75.71	118.98	79.32	95.54	115.37	194.69
40	54.08	64.90	75.71	118.98	79.32	95.54	115.37	194.69
41	54.08	64.90	75.71	118.98	79.32	95.54	115.37	194.69
42	54.08	64.90	75.71	118.98	79.32	95.54	115.37	194.69
43	54.08	64.90	75.71	118.98	79.32	95.54	115.37	194.69
44	54.08	64.90	75.71	118.98	79.32	95.54	115.37	194.69
45	68.50	82.92	99.15	151.42	91.94	109.96	131.59	221.73
46	68.50	82.92	99.15	151.42	91.94	109.96	131.59	221.73
47	68.50	82.92	99.15	151.42	91.94	109.96	131.59	221.73
48	68.50	82.92	99.15	151.42	91.94	109.96	131.59	221.73
49	68.50	82.92	99.15	151.42	91.94	109.96	131.59	221.73
50	75.71	90.13	106.36	164.04	97.34	117.17	138.81	232.54
51	79.32	93.74	113.57	173.06	100.95	120.78	146.02	241.56
52	84.73	100.95	118.98	182.07	106.36	126.19	151.42	250.57
53	90.13	106.36	127.99	191.08	109.96	131.59	156.83	259.58
54	93.74	109.96	133.40	201.90	115.37	137.00	165.85	266.80
55	99.15	117.17	140.61	210.91	120.78	142.41	171.25	275.81
56	104.55	122.58	147.82	219.93	124.38	147.82	178.46	286.62
57	109.96	129.79	155.03	228.94	129.79	153.23	183.87	293.84
58	115.37	135.20	162.24	239.76	135.20	160.44	192.89	304.65
59	120.78	142.41	171.25	250.57	140.61	165.85	200.10	315.47
60	127.99	149.41	180.27	263.19	147.82	174.86	209.11	326.28
61	134.64	155.57	192.89	277.61	155.03	183.87	219.93	338.90
62	140.76	162.04	203.70	293.84	164.04	192.89	232.54	353.32
63	151.48	170.75	218.12	310.06	173.06	205.50	245.16	367.74
64	161.03	187.19	232.54	328.09	183.87	216.32	259.58	389.38
65	175.54	200.84	246.97	346.11	194.69	228.94	277.61	407.40
66	187.48	218.12	263.19	369.55	210.91	246.97	293.84	430.84
67	200.10	232.54	281.22	391.18	223.53	261.39	315.47	457.88
68	218.12	252.37	302.85	421.82	243.36	283.02	340.70	490.33
69	237.95	277.61	333.49	461.48	266.80	310.06	374.96	537.20
70	266.80	308.26	371.35	511.96	295.64	342.51	416.42	591.28
71	295.64	340.70	414.61	569.64	328.09	380.36	461.48	652.57
72	328.09	378.56	459.68	630.93	362.34	418.22	506.55	715.66
73	362.34	418.22	510.16	697.63	396.59	457.88	558.83	782.36
74	402.00	463.29	564.24	769.74	434.44	502.94	611.10	854.47
75	441.65	511.96	621.92	847.25	472.30	548.01	666.99	928.37
76	484.92	562.43	685.01	928.37	513.76	594.88	726.48	1007.69
77	529.98	612.91	748.11	1013.10	557.02	645.36	787.77	1087.01
78	576.85	668.79	814.81	1099.63	602.09	697.63	852.66	1171.74
79	627.33	728.28	890.52	1195.17	650.76	753.52	921.16	1263.67
80	685.01				704.84			
81	744.50				762.53			
82	809.40				823.82			
83	879.70				890.52			
84	959.02				968.03			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B4

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL PA 9/96

Premiums to be used only with those
that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation				2.8% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	50.47	59.49	70.30	109.96	75.71	88.33	108.16	183.87
30	50.47	59.49	70.30	109.96	75.71	88.33	108.16	183.87
31	50.47	59.49	70.30	109.96	75.71	88.33	108.16	183.87
32	50.47	59.49	70.30	109.96	75.71	88.33	108.16	183.87
33	50.47	59.49	70.30	109.96	75.71	88.33	108.16	183.87
34	50.47	59.49	70.30	109.96	75.71	88.33	108.16	183.87
35	50.47	59.49	70.30	109.96	75.71	88.33	108.16	183.87
36	50.47	59.49	70.30	109.96	75.71	88.33	108.16	183.87
37	50.47	59.49	70.30	109.96	75.71	88.33	108.16	183.87
38	50.47	59.49	70.30	109.96	75.71	88.33	108.16	183.87
39	50.47	59.49	70.30	109.96	75.71	88.33	108.16	183.87
40	50.47	59.49	70.30	109.96	75.71	88.33	108.16	183.87
41	50.47	59.49	70.30	109.96	75.71	88.33	108.16	183.87
42	50.47	59.49	70.30	109.96	75.71	88.33	108.16	183.87
43	50.47	59.49	70.30	109.96	75.71	88.33	108.16	183.87
44	50.47	59.49	70.30	109.96	75.71	88.33	108.16	183.87
45	64.90	77.51	91.94	142.41	86.53	102.75	124.38	210.91
46	64.90	77.51	91.94	142.41	86.53	102.75	124.38	210.91
47	64.90	77.51	91.94	142.41	86.53	102.75	124.38	210.91
48	64.90	77.51	91.94	142.41	86.53	102.75	124.38	210.91
49	64.90	77.51	91.94	142.41	86.53	102.75	124.38	210.91
50	70.30	82.92	100.95	155.03	91.94	108.16	131.59	221.73
51	75.71	88.33	106.36	164.04	97.34	113.57	137.00	230.74
52	79.32	93.74	113.57	171.25	100.95	117.17	142.41	239.76
53	84.73	99.15	118.98	182.07	104.55	124.38	149.62	246.97
54	90.13	104.55	124.38	189.28	109.96	129.79	155.03	255.98
55	93.74	109.96	133.40	200.10	113.57	133.40	162.24	264.99
56	97.34	113.57	138.81	207.31	118.98	138.81	169.45	272.20
57	102.75	120.78	146.02	218.12	124.38	144.21	174.86	281.22
58	108.16	126.19	153.23	227.14	127.99	149.62	182.07	290.23
59	115.37	133.39	162.24	237.95	133.40	156.83	189.28	299.24
60	120.78	138.74	171.25	250.57	140.61	164.04	198.29	311.86
61	125.78	145.09	182.07	263.19	147.82	171.25	207.31	324.48
62	133.72	151.70	192.89	279.41	156.83	182.07	219.93	337.10
63	144.35	160.50	203.70	293.84	164.04	191.08	232.54	355.13
64	153.95	176.59	218.12	311.86	176.66	203.70	246.97	371.35
65	164.80	188.51	232.54	331.69	187.48	216.32	261.39	391.18
66	178.46	205.50	248.77	351.52	201.90	232.54	281.22	414.61
67	191.08	219.93	264.99	373.15	216.32	248.77	299.24	438.05
68	207.31	237.95	286.62	402.00	232.54	266.80	324.48	472.30
69	227.14	261.39	317.27	441.65	257.78	293.84	356.93	515.56
70	254.18	290.23	351.52	488.52	284.82	324.48	396.59	569.64
71	284.82	322.68	392.98	544.41	317.27	360.53	438.05	629.13
72	313.66	356.93	438.05	605.70	347.92	396.59	486.72	692.23
73	347.92	396.59	484.92	668.79	382.17	436.25	533.59	757.12
74	385.77	439.85	537.20	740.90	420.02	477.71	585.87	827.43
75	423.63	484.92	593.08	814.81	457.88	522.77	639.95	899.53
76	465.09	531.79	652.57	892.32	497.54	567.84	697.63	975.24
77	510.16	582.26	713.86	973.44	539.00	614.71	757.12	1052.76
78	555.22	634.54	778.75	1059.97	582.26	665.19	818.41	1135.68
79	605.70	692.23	849.06	1151.91	629.13	721.07	886.91	1224.01
80	657.97				683.21			
81	717.46				737.29			
82	780.56				796.78			
83	849.06				863.48			
84	924.77				937.39			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B4

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL PA 9/96

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	2.8% Simple Inflation				2.8% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	45.07	50.47	61.29	97.34	68.50	77.51	93.74	164.04
30	45.07	50.47	61.29	97.34	68.50	77.51	93.74	164.04
31	45.07	50.47	61.29	97.34	68.50	77.51	93.74	164.04
32	45.07	50.47	61.29	97.34	68.50	77.51	93.74	164.04
33	45.07	50.47	61.29	97.34	68.50	77.51	93.74	164.04
34	45.07	50.47	61.29	97.34	68.50	77.51	93.74	164.04
35	45.07	50.47	61.29	97.34	68.50	77.51	93.74	164.04
36	45.07	50.47	61.29	97.34	68.50	77.51	93.74	164.04
37	45.07	50.47	61.29	97.34	68.50	77.51	93.74	164.04
38	45.07	50.47	61.29	97.34	68.50	77.51	93.74	164.04
39	45.07	50.47	61.29	97.34	68.50	77.51	93.74	164.04
40	45.07	50.47	61.29	97.34	68.50	77.51	93.74	164.04
41	45.07	50.47	61.29	97.34	68.50	77.51	93.74	164.04
42	45.07	50.47	61.29	97.34	68.50	77.51	93.74	164.04
43	45.07	50.47	61.29	97.34	68.50	77.51	93.74	164.04
44	45.07	50.47	61.29	97.34	68.50	77.51	93.74	164.04
45	57.69	64.90	79.32	126.19	79.32	90.13	109.96	191.08
46	57.69	64.90	79.32	126.19	79.32	90.13	109.96	191.08
47	57.69	64.90	79.32	126.19	79.32	90.13	109.96	191.08
48	57.69	64.90	79.32	126.19	79.32	90.13	109.96	191.08
49	57.69	64.90	79.32	126.19	79.32	90.13	109.96	191.08
50	63.09	72.11	86.53	137.00	84.73	95.54	115.37	200.10
51	66.70	75.71	91.94	146.02	86.53	99.15	120.78	209.11
52	72.11	81.12	97.34	153.23	91.94	102.75	126.19	216.32
53	73.91	84.73	104.55	162.24	95.54	108.16	131.59	223.53
54	79.32	90.13	109.96	169.45	99.15	111.77	137.00	230.74
55	84.73	95.54	115.37	178.46	102.75	117.17	142.41	237.95
56	88.33	99.15	122.58	187.48	108.16	120.78	147.82	246.97
57	93.74	104.55	127.99	194.69	111.77	126.19	153.23	254.18
58	97.34	109.96	135.20	203.70	117.17	131.59	160.44	263.19
59	102.75	115.37	142.41	212.72	120.78	137.00	167.65	272.20
60	109.96	120.95	149.62	223.53	127.99	144.21	174.86	283.02
61	115.15	125.86	158.63	236.15	135.20	151.42	185.67	295.64
62	119.65	132.73	169.45	248.77	142.41	158.63	194.69	306.45
63	130.09	140.01	178.46	264.99	151.42	169.45	207.31	322.68
64	138.02	155.40	192.89	281.22	160.44	178.46	219.93	338.90
65	150.47	163.84	205.50	299.24	171.25	191.08	234.35	356.93
66	162.24	180.27	219.93	317.27	182.07	203.70	250.57	378.56
67	173.06	192.89	236.15	337.10	196.49	218.12	268.60	400.19
68	189.28	209.11	255.98	364.14	214.52	237.95	292.03	432.64
69	209.11	230.74	281.22	400.19	236.15	261.39	320.88	474.10
70	230.74	255.98	313.66	445.26	263.19	290.23	358.73	524.58
71	259.58	286.62	351.52	497.54	292.03	322.68	396.59	580.46
72	290.23	319.07	392.98	553.42	322.68	356.93	439.85	639.95
73	320.88	353.32	436.25	614.71	355.13	391.18	484.92	701.24
74	355.13	391.18	484.92	679.61	389.38	430.84	533.59	767.94
75	392.98	432.64	535.39	748.11	425.43	470.50	584.06	836.44
76	430.84	475.90	589.47	822.02	463.29	511.96	634.54	908.55
77	472.30	520.97	645.36	897.73	502.94	557.02	688.62	980.65
78	513.76	567.84	704.84	977.05	544.41	602.09	746.31	1058.17
79	560.63	620.12	769.74	1063.58	589.47	652.57	807.60	1141.09
80	611.10				638.15			
81	666.99				690.42			
82	722.87				746.31			
83	787.77				807.60			
84	859.87				877.90			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B4

John Hancock Life Insurance Company (U.S.A.)

LTC2000 PA 4/00

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day EP
Home Health Daily Benefit at 150% of Nursing Home Daily Benefit

Standard Rates

Age	2.8% Compound Inflation		
	Benefit Period		
	4 Years	6 Years	Life
40	124.38	138.81	185.67
41	124.38	138.81	185.67
42	124.38	138.81	185.67
43	124.38	138.81	185.67
44	124.38	138.81	185.67
45	140.61	156.83	209.11
46	140.61	156.83	209.11
47	140.61	156.83	209.11
48	140.61	156.83	209.11
49	140.61	156.83	209.11
50	149.62	165.85	218.12
51	153.23	169.45	223.53
52	156.83	171.25	230.74
53	162.24	176.66	236.15
54	167.65	180.27	241.56
55	169.45	183.87	245.16
56	176.66	191.08	255.98
57	187.48	201.90	268.60
58	200.10	210.91	284.82
59	212.72	225.33	302.85
60	225.33	239.76	320.88
61	237.95	254.18	340.70
62	250.57	270.40	360.53
63	264.99	288.43	383.97
64	283.02	310.06	407.40
65	299.24	329.89	432.64
66	319.07	351.52	459.68
67	338.90	374.96	486.72
68	365.94	405.60	522.77
69	402.00	447.06	573.25
70	436.25	495.73	630.93
71	470.50	546.21	679.61
72	506.55	603.89	735.49
73	549.81	666.99	798.58
74	602.09	735.49	870.69
75	665.19	809.40	951.81
76	742.70	885.11	1050.96
77	831.03	966.23	1171.74
78	924.77	1052.76	1305.13
79	1022.11	1146.50	1447.54
80			
81			
82			
83			
84			
85+			

Preferred Rates

Age	2.8% Compound Inflation		
	Benefit Period		
	4 Years	6 Years	Life
40	117.17	131.59	174.86
41	117.17	131.59	174.86
42	117.17	131.59	174.86
43	117.17	131.59	174.86
44	117.17	131.59	174.86
45	131.59	147.82	196.49
46	131.59	147.82	196.49
47	131.59	147.82	196.49
48	131.59	147.82	196.49
49	131.59	147.82	196.49
50	137.00	155.03	205.50
51	142.41	158.63	209.11
52	146.02	162.24	214.52
53	151.42	165.85	219.93
54	155.03	169.45	225.33
55	160.44	173.06	232.54
56	167.65	178.46	241.56
57	176.66	187.48	252.37
58	185.67	198.29	266.80
59	198.29	209.11	283.02
60	207.31	219.93	295.64
61	216.32	230.74	310.06
62	227.14	245.16	324.48
63	237.95	257.78	342.51
64	248.77	272.20	358.73
65	259.58	286.62	376.76
66	275.81	306.45	400.19
67	297.44	329.89	432.64
68	322.68	358.73	470.50
69	351.52	392.98	508.35
70	380.36	432.64	548.01
71	409.21	474.10	591.28
72	439.85	524.58	639.95
73	477.71	582.26	695.83
74	522.77	641.75	757.12
75	580.46	703.04	827.43
76	647.16	771.54	913.95
77	724.67	841.85	1018.51
78	805.79	917.56	1137.48
79	888.72	996.88	1260.07
80			
81			
82			
83			
84			
85+			

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	3.1% Simple Inflation						3.1% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	55.89	70.26	78.24	87.82	110.43	120.00	137.84	171.32	193.57	223.02	276.96	305.22
30	55.89	70.26	78.24	87.82	114.24	128.00	145.29	178.77	203.48	228.91	276.96	305.22
31	55.89	70.26	78.24	87.82	118.04	136.00	146.96	182.49	203.48	228.91	276.96	305.22
32	55.89	70.26	78.24	87.82	125.66	140.00	146.96	183.70	203.48	228.91	276.96	305.22
33	57.70	70.26	79.73	87.82	129.47	148.00	146.96	183.70	203.48	228.91	276.96	305.22
34	57.70	70.26	83.35	90.62	137.08	156.00	146.96	183.70	203.48	228.91	276.96	305.22
35	61.30	71.84	83.35	94.24	144.70	160.00	146.96	183.70	203.48	228.91	276.96	305.22
36	64.91	75.43	86.97	101.49	148.51	168.00	146.96	183.70	203.48	228.91	276.96	305.22
37	68.51	79.02	94.22	105.12	156.12	176.00	146.96	183.70	203.48	228.91	276.96	305.22
38	68.51	82.62	97.84	108.74	163.74	184.00	146.96	183.70	203.48	228.91	276.96	305.22
39	72.12	86.21	101.47	115.99	171.35	196.00	146.96	183.70	203.48	228.91	276.96	305.22
40	75.73	89.80	105.09	119.61	178.97	204.00	146.96	183.70	203.48	228.91	276.96	305.22
41	79.68	93.77	109.17	123.76	187.42	211.96	146.96	183.70	203.48	228.91	276.96	305.22
42	80.03	97.77	113.27	131.58	192.17	211.96	146.96	183.70	203.48	228.91	276.96	305.22
43	84.04	101.80	121.08	135.80	192.17	211.96	146.96	183.70	203.48	228.91	276.96	305.22
44	88.08	105.86	125.26	140.06	192.17	211.96	146.96	183.70	203.48	228.91	276.96	305.22
45	92.16	109.95	129.48	148.05	221.97	246.90	166.74	209.13	231.74	257.17	310.87	344.78
46	92.56	117.76	137.44	152.38	230.79	259.65	166.74	209.13	231.74	257.17	310.87	344.78
47	96.69	121.93	141.74	160.49	239.68	268.39	166.74	209.13	231.74	257.17	310.87	344.78
48	100.85	126.13	149.82	168.65	248.65	271.30	166.74	209.13	231.74	257.17	310.87	344.78
49	105.05	134.09	154.20	173.12	251.52	271.30	166.74	209.13	231.74	257.17	310.87	344.78
50	109.28	138.37	162.39	181.41	270.80	293.91	178.04	223.26	245.87	271.30	325.00	358.91
51	113.53	142.73	170.72	189.80	284.09	308.04	183.70	228.91	251.52	276.96	333.48	367.39
52	121.61	150.89	175.31	198.27	297.50	325.00	192.17	234.57	257.17	282.61	341.96	378.70
53	125.94	159.12	183.77	206.80	310.87	339.13	200.65	240.22	265.65	291.09	350.44	387.17
54	130.31	163.61	192.30	219.26	324.68	356.09	206.30	248.70	274.13	296.74	358.91	395.65
55	138.56	171.96	200.90	227.95	336.31	369.52	214.18	254.35	279.78	302.39	367.39	404.13
56	146.85	180.28	209.45	240.50	350.44	387.17	222.68	265.65	291.09	313.70	378.70	421.09
57	151.32	188.66	221.96	253.14	367.39	401.31	227.31	279.78	308.04	330.65	398.48	440.87
58	159.72	197.10	230.66	265.87	381.52	418.26	235.90	293.91	327.83	347.61	423.91	469.13
59	168.18	209.48	243.35	278.70	398.48	435.22	240.60	303.96	350.44	370.22	449.35	497.39
60	176.71	218.06	256.13	291.63	415.44	452.17	249.29	312.90	360.91	392.83	477.61	528.48
61	189.00	234.14	272.51	312.06	424.34	460.16	261.69	329.43	377.53	407.81	493.22	545.58
62	201.35	250.29	292.92	328.62	437.62	472.52	274.13	342.05	391.98	421.51	510.11	563.81
63	217.73	266.50	309.45	353.19	449.63	486.23	284.94	358.14	402.58	439.17	528.06	582.95
64	230.22	282.78	334.01	373.90	465.46	503.61	292.50	371.35	417.13	457.83	546.85	602.81
65	246.76	303.07	354.70	398.69	482.20	519.29	301.69	380.82	430.27	474.78	566.28	623.15
66	262.78	326.62	378.60	430.60	502.06	540.49	314.69	396.36	444.40	490.04	588.53	641.38
67	278.81	350.17	406.50	449.98	529.26	568.89	324.08	415.01	459.31	508.27	617.85	659.82
68	298.83	377.65	427.31	470.26	560.70	592.35	339.13	434.09	481.57	533.57	648.87	687.31
69	317.58	405.11	453.38	503.75	593.55	635.16	359.20	457.76	512.51	569.46	683.35	729.34
70	332.77	423.91	479.02	540.49	627.39	680.38	377.28	476.90	538.37	610.44	714.30	777.88
71	350.36	442.57	495.84	575.75	661.80	715.07	397.49	497.89	559.35	649.51	747.86	809.32
72	369.94	462.91	514.35	619.20	702.28	755.70	417.41	522.26	581.61	694.37	787.35	846.70
73	391.06	488.35	539.85	663.85	747.78	801.20	436.84	547.48	610.44	740.15	829.81	885.13
74	411.48	516.19	571.29	712.74	797.24	848.68	453.73	574.97	642.94	786.22	874.39	929.50
75	429.21	545.79	616.44	759.51	846.06	899.05	469.84	602.31	683.56	830.17	922.01	976.77
76	445.96	583.31	673.18	807.13	902.09	961.44	484.96	635.87	732.52	873.26	973.31	1036.05
77	463.13	627.25	736.13	854.75	966.88	1036.75	498.88	672.75	784.88	913.25	1033.50	1106.63
78	493.39	691.39	817.53	926.11	1061.83	1144.86	526.93	731.31	859.05	977.21	1124.11	1211.93
79	534.91	769.63	913.34	1015.53	1178.40	1277.39	566.84	803.16	948.47	1063.43	1237.48	1342.86
80	584.41	849.47					614.75	878.21				
81	646.68	932.50					672.23	958.05				
82	718.53	1020.32					740.89	1041.08				
83	798.37	1111.33					817.53	1127.30				
84	886.19	1205.54					900.56	1216.72				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	3.1% Simple Inflation						3.1% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	54.29	65.47	73.45	83.03	100.68	110.40	132.54	160.77	185.51	212.00	262.83	291.09
30	54.29	65.47	73.45	83.03	104.16	117.76	139.70	167.76	195.00	217.61	262.83	291.09
31	54.29	65.47	73.45	83.03	107.63	125.12	141.30	171.26	195.00	217.61	262.83	291.09
32	54.29	65.47	73.45	83.03	114.57	128.80	141.30	172.39	195.00	217.61	262.83	291.09
33	56.05	65.47	74.84	83.03	118.04	136.16	141.30	172.39	195.00	217.61	262.83	291.09
34	56.05	65.47	78.25	85.67	124.99	143.52	141.30	172.39	195.00	217.61	262.83	291.09
35	59.55	66.94	78.25	89.10	131.93	147.20	141.30	172.39	195.00	217.61	262.83	291.09
36	63.05	70.29	81.65	95.96	135.40	154.56	141.30	172.39	195.00	217.61	262.83	291.09
37	66.56	73.64	88.45	99.38	142.35	161.92	141.30	172.39	195.00	217.61	262.83	291.09
38	66.56	76.98	91.85	102.81	149.29	169.28	141.30	172.39	195.00	217.61	262.83	291.09
39	70.06	80.33	95.26	109.66	156.23	180.32	141.30	172.39	195.00	217.61	262.83	291.09
40	73.56	83.68	98.66	113.09	163.18	187.68	141.30	172.39	195.00	217.61	262.83	291.09
41	77.41	87.38	102.48	117.00	170.89	195.00	141.30	172.39	195.00	217.61	262.83	291.09
42	77.75	91.10	106.34	124.41	175.22	195.00	141.30	172.39	195.00	217.61	262.83	291.09
43	81.64	94.86	113.66	128.40	175.22	195.00	141.30	172.39	195.00	217.61	262.83	291.09
44	85.56	98.64	117.59	132.42	175.22	195.00	141.30	172.39	195.00	217.61	262.83	291.09
45	88.06	102.37	121.13	135.54	202.01	223.75	161.09	200.65	226.09	245.87	296.74	325.00
46	88.45	109.64	128.58	139.51	210.04	235.31	161.09	200.65	226.09	245.87	296.74	325.00
47	92.39	113.52	132.60	146.92	218.14	243.23	161.09	200.65	226.09	245.87	296.74	325.00
48	96.37	117.43	140.15	154.40	226.30	245.87	161.09	200.65	226.09	245.87	296.74	325.00
49	100.38	124.84	144.25	158.49	228.91	245.87	161.09	200.65	226.09	245.87	296.74	325.00
50	104.73	129.72	155.12	167.27	248.47	268.48	169.57	214.78	234.57	260.00	310.87	341.96
51	109.08	134.20	158.86	177.94	259.03	285.44	178.04	220.44	240.22	265.65	319.35	350.44
52	117.11	142.26	163.77	182.13	275.05	296.74	183.70	226.09	248.70	271.30	325.00	358.91
53	119.43	150.40	172.28	190.72	288.26	313.70	192.17	234.57	254.35	276.96	333.48	370.22
54	125.97	155.00	180.85	200.79	299.27	330.65	200.65	240.22	262.83	285.44	341.96	378.70
55	134.16	163.25	187.36	211.84	313.70	341.53	208.54	245.87	271.30	291.09	353.26	390.00
56	142.40	171.48	195.79	224.31	325.00	358.91	217.04	257.17	279.78	302.39	364.57	404.13
57	146.93	177.69	208.09	236.73	341.96	375.87	219.00	268.48	296.74	316.52	384.35	426.74
58	155.28	186.15	216.82	247.21	358.91	390.00	227.58	282.61	313.70	336.31	406.96	452.17
59	159.44	198.34	231.65	257.80	375.87	412.61	232.49	292.91	330.65	356.09	435.22	480.44
60	170.16	209.16	244.27	270.80	392.83	432.39	241.24	296.85	341.63	375.87	460.65	508.70
61	180.21	225.05	260.56	290.94	402.29	440.87	253.59	313.36	358.38	388.52	473.94	523.53
62	192.50	238.91	283.24	305.31	416.14	453.73	266.15	323.63	370.50	400.03	488.63	539.64
63	210.92	255.21	295.28	327.29	428.72	467.93	274.48	339.84	381.66	415.65	501.91	556.81
64	223.45	269.42	319.80	345.86	442.57	480.72	282.33	351.00	391.70	429.85	518.87	572.28
65	235.54	289.70	338.36	370.54	455.00	494.57	291.79	363.51	405.54	442.64	534.13	588.53
66	249.30	313.20	355.52	399.67	473.23	514.07	302.67	377.14	417.98	461.22	552.50	605.35
67	267.57	334.66	380.94	417.34	496.62	531.59	312.42	396.36	433.66	475.63	578.22	622.52
68	287.68	364.40	400.17	438.61	524.52	553.91	327.83	418.26	454.44	501.91	608.18	646.61
69	308.82	391.97	427.09	468.71	554.13	591.36	348.25	440.23	486.23	536.60	641.74	687.73
70	330.65	411.20	459.95	504.46	585.00	635.87	373.04	464.19	519.29	576.52	676.14	735.49
71	348.32	430.27	479.45	547.06	622.87	672.05	393.39	487.64	542.96	618.77	710.97	770.39
72	367.96	453.02	502.48	589.52	664.70	714.15	415.44	512.37	569.74	662.72	751.74	811.09
73	389.15	476.90	528.41	633.33	711.54	761.14	434.94	537.95	598.99	705.82	797.38	854.61
74	409.64	503.33	558.44	677.84	760.50	810.10	451.89	565.78	631.91	747.64	841.33	898.27
75	425.68	531.66	597.01	722.42	807.20	860.19	468.07	591.71	665.90	787.77	884.92	943.21
76	442.57	564.65	642.65	764.74	856.31	913.96	483.26	618.91	705.39	825.78	929.22	993.65
77	458.25	602.88	695.50	804.38	910.00	975.00	497.25	651.63	749.13	859.63	976.63	1048.13
78	488.60	659.45	768.03	865.43	988.38	1063.43	523.73	702.57	812.74	916.53	1052.25	1135.28
79	528.52	731.31	854.26	945.27	1088.98	1176.80	562.05	766.44	892.58	994.77	1149.65	1245.46
80	576.42	804.76					606.76	836.69				
81	633.91	881.40					662.65	910.14				
82	702.57	964.43					726.52	988.38				
83	777.61	1049.06					798.37	1069.82				
84	859.05	1138.48					876.61	1156.04				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	3.1% Simple Inflation						3.1% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	49.50	57.48	63.87	70.26	84.44	92.80	121.93	144.96	164.00	184.47	228.91	251.52
30	49.50	57.48	63.87	70.26	87.36	98.99	128.52	151.26	172.39	189.35	228.91	251.52
31	49.50	57.48	63.87	70.26	90.27	105.17	130.00	154.41	172.39	189.35	228.91	251.52
32	49.50	57.48	63.87	70.26	96.09	108.27	130.00	155.44	172.39	189.35	228.91	251.52
33	51.10	57.48	65.08	70.26	99.00	114.45	130.00	155.44	172.39	189.35	228.91	251.52
34	51.10	57.48	68.04	72.49	104.83	120.64	130.00	155.44	172.39	189.35	228.91	251.52
35	54.30	58.78	68.04	75.39	110.65	123.73	130.00	155.44	172.39	189.35	228.91	251.52
36	57.49	61.72	71.00	81.19	113.56	129.92	130.00	155.44	172.39	189.35	228.91	251.52
37	60.68	64.66	76.92	84.09	119.39	136.11	130.00	155.44	172.39	189.35	228.91	251.52
38	60.68	67.60	79.87	86.99	125.21	142.29	130.00	155.44	172.39	189.35	228.91	251.52
39	63.88	70.53	82.83	92.79	131.03	151.57	130.00	155.44	172.39	189.35	228.91	251.52
40	67.07	73.47	85.79	95.69	136.86	157.76	130.00	155.44	172.39	189.35	228.91	251.52
41	70.58	76.72	89.12	99.00	143.32	163.91	130.00	155.44	172.39	189.35	228.91	251.52
42	70.89	79.99	92.47	105.27	146.96	163.91	130.00	155.44	172.39	189.35	228.91	251.52
43	74.44	83.29	98.84	108.64	146.96	163.91	130.00	155.44	172.39	189.35	228.91	251.52
44	78.01	86.61	102.25	112.05	146.96	163.91	130.00	155.44	172.39	189.35	228.91	251.52
45	79.87	91.00	106.51	116.77	172.09	192.89	146.96	178.04	195.00	214.78	260.00	285.44
46	80.22	97.46	113.06	120.19	178.92	202.85	146.96	178.04	195.00	214.78	260.00	285.44
47	83.80	100.91	116.59	126.58	185.82	209.68	146.96	178.04	195.00	214.78	260.00	285.44
48	87.40	104.38	123.24	133.02	192.78	211.96	146.96	178.04	195.00	214.78	260.00	285.44
49	91.04	110.97	126.84	136.55	195.00	211.96	146.96	178.04	195.00	214.78	260.00	285.44
50	95.62	114.59	133.30	143.71	212.18	231.74	155.44	189.35	206.30	226.09	274.13	302.39
51	100.17	117.16	137.52	154.21	222.82	245.87	161.09	195.00	211.96	231.74	279.78	310.87
52	105.85	125.02	143.01	159.07	235.76	257.17	166.74	200.65	217.61	237.39	288.26	319.35
53	106.40	130.78	151.61	165.44	248.70	271.30	172.39	206.30	223.26	243.04	293.91	327.83
54	112.94	135.62	155.67	175.41	259.75	285.44	180.87	211.96	228.91	248.70	302.39	336.31
55	118.77	141.48	162.53	181.90	271.30	296.74	188.82	217.61	237.39	254.35	310.87	344.78
56	126.82	149.50	170.75	194.25	282.61	316.52	194.49	226.09	245.87	265.65	322.17	358.91
57	131.58	155.75	180.34	206.26	296.74	327.83	199.59	237.39	260.00	279.78	341.96	378.70
58	137.53	164.25	189.14	214.56	310.87	344.78	205.37	251.52	276.96	296.74	361.74	401.31
59	144.15	173.83	201.23	225.29	327.83	358.91	210.86	259.75	293.91	313.70	384.35	426.74
60	152.71	182.46	213.44	236.09	344.78	378.70	217.12	264.76	303.06	333.48	406.96	452.17
61	162.62	197.77	227.09	255.75	352.70	388.52	232.01	278.54	317.35	344.43	418.83	465.67
62	174.80	211.61	244.50	268.02	365.13	397.35	239.54	289.43	324.86	357.08	434.94	480.58
63	190.51	223.59	257.48	289.62	376.44	410.42	248.34	303.24	334.61	368.59	447.02	496.69
64	200.88	238.25	277.16	306.13	389.15	424.76	256.89	312.85	348.46	381.52	462.91	511.24
65	213.11	254.04	294.03	325.98	400.60	437.69	264.59	323.94	358.56	395.65	477.26	526.71
66	226.84	275.17	311.66	352.09	417.98	454.01	273.85	336.31	372.34	410.77	494.85	542.89
67	240.58	296.98	336.81	370.71	438.33	468.64	282.11	354.39	384.70	424.34	519.93	557.24
68	258.69	322.43	352.70	388.87	463.48	492.87	296.17	373.04	404.70	447.65	547.13	583.31
69	278.16	348.18	376.72	418.33	492.80	523.46	315.39	396.43	431.47	481.85	578.22	619.83
70	296.74	364.57	406.96	449.35	521.41	565.93	339.13	417.56	464.19	519.29	608.32	663.43
71	313.48	383.15	426.17	487.64	555.26	598.28	358.56	438.47	487.64	559.35	641.31	694.58
72	332.35	403.57	445.11	526.22	593.48	637.00	377.85	460.94	512.37	599.41	678.55	729.98
73	351.00	425.40	469.27	566.56	635.24	679.11	394.88	484.53	537.95	637.14	719.17	768.77
74	369.23	450.06	497.82	608.03	677.84	721.93	411.48	508.84	567.62	677.84	758.66	808.26
75	383.29	475.14	531.66	646.47	720.65	766.58	425.68	533.43	598.78	713.59	798.37	849.59
76	398.48	505.31	573.13	685.05	764.74	815.61	439.17	559.57	635.87	746.09	839.35	895.31
77	412.75	537.88	619.13	719.88	810.88	867.75	451.75	586.63	674.38	776.75	880.75	942.50
78	439.10	587.60	681.81	772.82	878.21	943.68	474.23	632.31	729.71	828.71	946.87	1017.13
79	474.23	649.87	756.86	843.08	964.43	1039.48	507.76	689.79	799.97	897.37	1031.50	1112.93
80	515.75	713.74					547.68	748.87				
81	565.25	780.81					593.99	812.74				
82	622.73	849.47					648.28	879.81				
83	685.00	922.92					708.95	950.06				
84	753.66	999.56					774.42	1023.51				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	3.1% Simple Inflation						3.1% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	52.69	65.47	75.05	84.63	105.56	116.80	129.88	160.77	182.82	212.00	262.83	288.26
30	52.69	65.47	75.05	84.63	109.20	124.59	136.91	167.76	192.17	217.61	262.83	288.26
31	52.69	65.47	75.05	84.63	112.84	132.37	138.48	171.26	192.17	217.61	262.83	288.26
32	52.69	65.47	75.05	84.63	120.12	136.27	138.48	172.39	192.17	217.61	262.83	288.26
33	54.40	65.47	76.47	84.63	123.75	144.05	138.48	172.39	192.17	217.61	262.83	288.26
34	54.40	65.47	79.95	87.32	131.03	151.84	138.48	172.39	192.17	217.61	262.83	288.26
35	57.80	66.94	79.95	90.81	138.31	155.73	138.48	172.39	192.17	217.61	262.83	288.26
36	61.20	70.29	83.42	97.80	141.95	163.52	138.48	172.39	192.17	217.61	262.83	288.26
37	64.60	73.64	90.38	101.29	149.23	171.31	138.48	172.39	192.17	217.61	262.83	288.26
38	64.60	76.98	93.85	104.79	156.51	179.10	138.48	172.39	192.17	217.61	262.83	288.26
39	68.00	80.33	97.33	111.77	163.79	190.78	138.48	172.39	192.17	217.61	262.83	288.26
40	71.40	83.68	100.80	115.26	171.07	198.56	138.48	172.39	192.17	217.61	262.83	288.26
41	75.13	87.38	104.71	119.25	179.15	206.30	138.48	172.39	192.17	217.61	262.83	288.26
42	75.46	91.10	108.65	126.80	183.70	206.30	138.48	172.39	192.17	217.61	262.83	288.26
43	79.24	94.86	116.14	130.87	183.70	206.30	138.48	172.39	192.17	217.61	262.83	288.26
44	83.05	98.64	120.15	134.97	183.70	206.30	138.48	172.39	192.17	217.61	262.83	288.26
45	88.06	104.27	127.39	141.79	209.50	241.75	163.91	197.83	217.61	243.04	293.91	322.17
46	88.45	111.67	135.23	145.95	217.82	254.24	163.91	197.83	217.61	243.04	293.91	322.17
47	92.39	115.62	139.46	153.71	226.22	262.80	163.91	197.83	217.61	243.04	293.91	322.17
48	96.37	119.61	147.40	161.53	234.68	265.65	163.91	197.83	217.61	243.04	293.91	322.17
49	100.38	127.16	151.71	165.81	237.39	265.65	163.91	197.83	217.61	243.04	293.91	322.17
50	107.00	129.72	159.97	176.69	256.84	288.26	175.22	206.30	226.09	254.35	305.22	344.78
51	111.30	134.20	168.35	187.43	267.38	302.39	180.87	214.78	234.57	260.00	313.70	344.78
52	117.11	142.26	170.69	189.04	280.66	313.70	183.70	220.44	240.22	265.65	319.35	353.26
53	117.26	150.40	179.17	197.61	293.91	325.00	189.35	226.09	248.70	271.30	327.83	361.74
54	123.80	155.00	185.43	205.41	304.92	339.13	195.00	231.74	254.35	279.78	336.31	370.22
55	129.77	161.07	189.61	214.14	316.52	347.13	200.09	240.22	262.83	285.44	344.78	381.52
56	137.95	169.29	198.07	224.31	330.65	364.57	208.59	248.70	274.13	293.91	356.09	395.65
57	142.55	175.50	208.09	236.73	341.96	375.87	210.68	262.83	291.09	308.04	373.04	415.44
58	150.84	181.77	214.51	247.21	356.09	390.00	219.25	274.13	305.22	325.00	395.65	438.04
59	155.07	193.89	224.63	257.80	370.22	404.13	221.68	281.86	325.00	344.78	418.26	463.48
60	163.62	200.26	234.79	268.49	381.52	415.44	230.52	286.16	333.36	361.74	438.04	486.09
61	171.42	213.68	248.61	283.90	388.52	421.58	240.10	299.97	344.70	369.23	449.14	495.98
62	181.44	225.26	263.87	295.99	394.66	426.88	244.86	307.85	354.39	381.24	459.10	507.43
63	195.05	237.14	274.02	315.52	402.58	433.95	253.57	321.54	360.75	392.12	470.54	520.21
64	205.39	247.15	293.74	329.50	409.50	442.57	256.89	325.57	368.81	401.87	480.72	531.59
65	215.35	262.95	308.03	347.09	417.91	452.53	262.12	331.36	373.40	412.96	492.09	541.55
66	226.84	284.12	327.82	373.50	432.39	468.43	269.04	341.11	384.35	427.59	509.26	559.71
67	242.83	303.63	357.72	394.03	456.98	494.28	282.11	356.72	403.35	447.65	533.92	585.21
68	258.69	326.85	379.83	416.00	486.09	526.78	296.17	375.31	425.04	472.52	562.96	617.22
69	275.97	352.56	398.62	442.42	516.89	560.70	311.01	396.43	446.81	499.37	593.55	648.31
70	290.38	368.81	417.56	470.54	544.73	591.36	328.53	415.44	468.43	532.01	621.03	676.14
71	305.29	385.20	432.32	501.98	575.75	622.87	346.27	434.37	487.64	565.50	651.56	704.83
72	324.44	403.57	449.07	538.09	611.28	658.76	364.00	455.00	506.44	603.37	684.48	735.91
73	341.46	425.40	469.27	578.01	650.50	696.28	379.62	476.90	530.32	644.77	721.08	770.68
74	358.21	448.22	497.82	620.89	692.53	738.46	396.78	499.65	558.44	685.19	760.50	808.26
75	372.69	475.14	536.96	660.60	736.55	782.47	409.78	524.59	595.25	722.42	801.90	849.59
76	388.31	507.00	586.70	702.00	785.09	835.96	422.22	552.78	637.57	759.65	847.83	900.39
77	403.00	546.00	640.25	744.25	841.75	901.88	433.88	585.00	684.13	794.63	898.63	962.00
78	429.52	601.97	712.15	804.76	922.92	996.37	458.27	635.50	747.28	851.06	977.21	1055.45
79	466.25	669.04	795.18	883.00	1025.11	1111.33	493.39	699.37	825.52	924.51	1076.20	1168.82
80	509.36	739.29					534.91	764.84				
81	562.05	812.74					586.00	833.50				
82	624.33	887.79					645.08	905.35				
83	694.58	966.03					712.15	980.40				
84	771.23	1047.46					784.00	1058.64				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	3.1% Simple Inflation						3.1% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	51.10	62.27	70.26	78.24	95.81	105.60	124.58	152.87	174.75	200.99	248.70	274.13
30	51.10	62.27	70.26	78.24	99.12	112.64	131.32	159.51	183.70	206.30	248.70	274.13
31	51.10	62.27	70.26	78.24	102.42	119.68	132.83	162.84	183.70	206.30	248.70	274.13
32	51.10	62.27	70.26	78.24	109.03	123.20	132.83	163.91	183.70	206.30	248.70	274.13
33	52.75	62.27	71.59	78.24	112.33	130.24	132.83	163.91	183.70	206.30	248.70	274.13
34	52.75	62.27	74.84	80.73	118.94	137.28	132.83	163.91	183.70	206.30	248.70	274.13
35	56.05	63.68	74.84	83.96	125.55	140.80	132.83	163.91	183.70	206.30	248.70	274.13
36	59.34	66.86	78.10	90.42	128.85	147.84	132.83	163.91	183.70	206.30	248.70	274.13
37	62.64	70.04	84.61	93.65	135.46	154.88	132.83	163.91	183.70	206.30	248.70	274.13
38	62.64	73.23	87.86	96.88	142.07	161.92	132.83	163.91	183.70	206.30	248.70	274.13
39	65.94	76.41	91.11	103.34	148.67	172.48	132.83	163.91	183.70	206.30	248.70	274.13
40	69.24	79.60	94.37	106.57	155.28	179.52	132.83	163.91	183.70	206.30	248.70	274.13
41	72.85	83.11	98.03	110.25	162.62	186.52	132.83	163.91	183.70	206.30	248.70	274.13
42	73.17	86.66	101.71	117.23	166.74	186.52	132.83	163.91	183.70	206.30	248.70	274.13
43	76.84	90.23	108.72	120.99	166.74	186.52	132.83	163.91	183.70	206.30	248.70	274.13
44	80.53	93.83	112.48	124.78	166.74	186.52	132.83	163.91	183.70	206.30	248.70	274.13
45	86.01	96.68	119.04	131.37	192.04	218.61	158.26	189.35	209.13	231.74	276.96	302.39
46	86.39	103.55	126.36	135.21	199.67	229.90	158.26	189.35	209.13	231.74	276.96	302.39
47	90.24	107.21	130.31	142.40	207.36	237.64	158.26	189.35	209.13	231.74	276.96	302.39
48	94.13	110.91	137.74	149.65	215.13	240.22	158.26	189.35	209.13	231.74	276.96	302.39
49	98.04	117.91	141.76	153.62	217.61	240.22	158.26	189.35	209.13	231.74	276.96	302.39
50	102.45	123.24	152.69	164.92	234.51	262.83	166.74	200.65	220.44	243.04	291.09	325.00
51	106.85	125.68	156.49	173.19	245.10	274.13	175.22	206.30	226.09	248.70	296.74	325.00
52	112.60	133.64	159.16	175.21	258.21	285.44	180.87	211.96	231.74	254.35	305.22	333.48
53	115.09	141.68	165.39	183.82	271.30	299.57	186.52	217.61	240.22	260.00	313.70	344.78
54	119.45	144.23	171.69	191.56	282.33	310.87	192.17	226.09	245.87	268.48	322.17	353.26
55	125.37	152.37	176.07	198.02	293.91	321.93	197.27	231.74	254.35	274.13	330.65	364.57
56	133.50	160.49	184.41	208.12	305.22	336.31	202.95	240.22	265.65	282.61	344.78	381.52
57	138.16	166.72	194.22	220.32	319.35	353.26	205.13	251.52	276.96	296.74	361.74	401.31
58	146.41	173.01	202.98	230.89	333.48	367.39	213.70	262.83	291.09	313.70	381.52	423.91
59	150.71	184.97	215.27	239.22	347.61	381.52	216.27	270.80	308.04	330.65	401.31	446.52
60	157.07	191.36	225.30	249.97	361.74	398.48	222.48	272.79	314.08	347.61	423.91	469.13
61	164.82	204.59	239.04	265.13	366.47	402.29	232.01	286.58	325.55	355.45	429.85	479.45
62	174.80	216.16	254.19	275.02	375.87	410.77	236.87	292.06	335.60	362.45	440.31	488.63
63	188.24	225.85	262.21	291.97	381.66	415.65	243.11	303.24	339.84	368.59	447.02	496.69
64	196.36	236.02	281.90	306.13	389.15	424.76	249.26	310.31	345.91	376.44	455.28	503.61
65	204.14	251.81	294.03	321.29	395.65	430.27	254.70	314.05	353.61	385.76	464.89	511.88
66	217.86	270.69	311.66	347.33	408.37	444.40	261.84	324.29	362.73	396.36	475.63	526.08
67	236.09	290.33	341.46	366.05	426.67	466.31	275.12	340.40	382.37	415.01	498.95	550.24
68	254.23	315.81	361.74	386.61	452.17	492.87	289.39	361.74	404.70	440.87	526.78	578.78
69	271.59	339.42	381.10	411.76	481.85	523.46	306.63	383.29	429.28	468.71	556.32	608.88
70	288.26	358.21	400.60	438.75	510.82	553.21	324.29	402.72	451.47	502.34	587.12	640.11
71	303.24	374.95	417.98	471.25	540.91	585.99	342.17	424.13	473.30	536.82	618.77	670.00
72	322.46	393.67	437.20	510.39	579.63	623.15	362.02	445.11	496.54	575.68	654.81	706.24
73	339.56	415.86	459.73	551.30	619.97	663.85	377.71	469.27	522.69	614.25	694.37	743.97
74	356.37	439.03	486.79	591.50	661.31	705.39	394.95	492.31	549.25	650.28	732.95	782.55
75	370.92	462.77	519.29	628.81	702.99	748.91	408.02	514.00	579.35	685.33	770.11	821.33
76	384.91	490.04	559.57	664.70	746.09	795.26	420.52	539.22	613.83	717.26	808.83	864.78
77	399.75	524.88	604.50	700.38	791.38	848.25	432.25	567.13	651.63	749.13	849.88	913.25
78	424.73	573.23	667.44	753.66	860.64	926.11	456.67	609.96	707.36	798.37	916.53	988.38
79	459.86	635.50	742.49	822.32	946.87	1023.51	490.20	667.44	776.02	865.43	1001.16	1084.19
80	501.38	699.37					528.52	728.11				
81	552.47	768.03					576.42	791.98				
82	609.96	838.29					632.31	859.05				
83	675.42	913.34					694.58	930.90				
84	747.28	989.98					763.24	1005.95				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	3.1% Simple Inflation						3.1% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	46.31	54.29	60.68	65.47	81.20	88.00	116.63	137.05	153.24	173.46	214.78	237.39
30	46.31	54.29	60.68	65.47	84.00	93.87	122.94	143.01	161.09	178.04	214.78	237.39
31	46.31	54.29	60.68	65.47	86.80	99.73	124.35	145.99	161.09	178.04	214.78	237.39
32	46.31	54.29	60.68	65.47	92.40	102.67	124.35	146.96	161.09	178.04	214.78	237.39
33	47.81	54.29	61.83	65.47	95.20	108.53	124.35	146.96	161.09	178.04	214.78	237.39
34	47.81	54.29	64.64	67.55	100.80	114.40	124.35	146.96	161.09	178.04	214.78	237.39
35	50.79	55.51	64.64	70.25	106.40	117.33	124.35	146.96	161.09	178.04	214.78	237.39
36	53.78	58.29	67.45	75.66	109.20	123.20	124.35	146.96	161.09	178.04	214.78	237.39
37	56.77	61.06	73.07	78.36	114.80	129.07	124.35	146.96	161.09	178.04	214.78	237.39
38	56.77	63.84	75.88	81.06	120.40	134.93	124.35	146.96	161.09	178.04	214.78	237.39
39	59.76	66.62	78.69	86.47	125.99	143.73	124.35	146.96	161.09	178.04	214.78	237.39
40	62.74	69.39	81.50	89.17	131.59	149.60	124.35	146.96	161.09	178.04	214.78	237.39
41	66.02	72.46	84.66	92.25	137.81	155.44	124.35	146.96	161.09	178.04	214.78	237.39
42	66.31	75.55	87.84	98.09	141.30	155.44	124.35	146.96	161.09	178.04	214.78	237.39
43	69.63	78.66	93.90	101.24	141.30	155.44	124.35	146.96	161.09	178.04	214.78	237.39
44	72.98	81.80	97.14	104.41	141.30	155.44	124.35	146.96	161.09	178.04	214.78	237.39
45	75.77	85.31	104.42	112.60	162.11	185.17	144.13	169.57	180.87	200.65	243.04	268.48
46	76.11	91.36	110.84	115.90	168.55	194.74	144.13	169.57	180.87	200.65	243.04	268.48
47	79.50	94.60	114.31	122.06	175.05	201.30	144.13	169.57	180.87	200.65	243.04	268.48
48	82.92	97.86	120.82	128.27	181.60	203.48	144.13	169.57	180.87	200.65	243.04	268.48
49	86.37	104.04	124.35	131.67	183.70	203.48	144.13	169.57	180.87	200.65	243.04	268.48
50	93.34	108.10	130.88	139.00	201.01	226.09	152.61	178.04	189.35	211.96	254.35	288.26
51	95.72	110.77	135.15	147.10	208.89	237.39	158.26	183.70	195.00	217.61	262.83	288.26
52	101.34	116.40	138.40	149.85	221.72	248.70	163.91	186.52	200.65	223.26	268.48	296.74
53	102.06	124.24	144.71	156.25	234.57	257.17	169.57	192.17	206.30	228.91	276.96	305.22
54	106.42	127.01	148.80	163.87	242.81	271.30	172.39	197.83	214.78	234.57	285.44	313.70
55	112.17	132.78	153.50	170.39	254.35	279.94	177.54	206.30	223.26	240.22	293.91	325.00
56	117.92	140.70	159.37	180.37	265.65	293.91	183.22	211.96	231.74	248.70	305.22	339.13
57	122.81	146.98	168.78	189.85	276.96	308.04	185.73	223.26	243.04	260.00	319.35	356.09
58	130.88	153.30	175.30	198.24	291.09	319.35	191.50	234.57	257.17	276.96	336.31	375.87
59	133.23	162.69	184.85	209.03	302.39	333.48	194.64	240.41	271.30	291.09	356.09	395.65
60	139.62	169.11	196.84	217.57	316.52	347.61	201.04	243.37	278.26	305.22	375.87	418.26
61	147.24	179.58	205.58	229.94	322.39	352.70	207.73	254.44	289.99	314.12	383.01	427.09
62	157.10	188.85	220.30	240.06	327.54	359.76	212.92	260.48	298.01	322.17	391.98	434.94
63	170.10	198.74	229.14	256.65	334.61	365.98	219.59	271.87	303.24	329.38	399.96	441.79
64	178.31	209.30	244.00	268.74	343.37	373.89	223.83	277.24	307.76	335.74	406.96	450.20
65	186.19	220.61	256.69	283.77	348.67	380.82	229.97	281.90	311.58	343.72	415.44	457.47
66	197.65	237.14	272.41	304.51	360.33	391.56	237.82	290.66	321.89	355.52	427.59	470.83
67	211.35	257.09	297.32	321.75	377.71	412.68	249.47	305.43	338.07	373.04	447.65	494.28
68	227.47	278.27	318.78	341.39	400.17	436.35	262.26	323.31	359.48	395.65	472.52	520.00
69	243.11	302.19	337.29	365.77	427.09	464.33	278.16	343.86	383.29	420.52	501.56	549.75
70	258.59	317.94	353.97	390.00	453.59	491.74	294.62	362.45	404.84	451.47	529.89	576.52
71	272.51	333.97	370.85	422.08	483.54	522.47	311.44	381.10	424.13	485.59	559.35	604.43
72	288.83	352.13	387.74	456.98	516.33	553.91	328.39	401.59	445.11	520.28	591.50	637.00
73	305.22	370.08	408.23	492.16	553.21	591.36	343.37	421.58	467.37	555.12	625.70	669.57
74	321.47	391.27	433.52	529.04	589.66	628.24	358.21	442.71	494.14	589.66	659.47	703.56
75	333.83	413.32	462.77	561.69	627.04	667.66	370.92	464.54	521.06	619.97	694.16	740.08
76	345.91	439.17	498.52	595.18	666.39	708.78	381.52	486.65	552.78	649.44	729.13	778.31
77	359.13	468.00	537.88	625.63	705.25	754.00	391.63	510.25	586.63	677.63	765.38	820.63
78	381.62	510.96	592.39	672.23	764.84	820.73	413.56	549.28	635.50	721.73	823.92	886.19
79	411.96	565.25	657.86	732.90	839.89	903.76	442.30	598.78	696.18	780.81	897.37	967.63
80	448.68	621.13					475.83	651.47				
81	491.80	678.62					517.34	707.36				
82	541.30	739.29					563.65	764.84				
83	595.59	803.16					616.34	827.11				
84	654.66	868.63					673.83	889.39				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

NH-99 PA 4/99, NH-99FR PA 4/99

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	3.1% Simple Inflation						3.1% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	39.92	51.10	55.89	63.87	79.57	86.40	100.73	123.87	139.80	159.69	200.65	220.44
30	39.92	51.10	55.89	63.87	82.32	92.16	106.17	129.26	146.96	163.91	200.65	220.44
31	39.92	51.10	55.89	63.87	85.06	97.92	107.39	131.95	146.96	163.91	200.65	220.44
32	39.92	51.10	55.89	63.87	90.55	100.80	107.39	132.83	146.96	163.91	200.65	220.44
33	41.21	51.10	56.95	63.87	93.29	106.56	107.39	132.83	146.96	163.91	200.65	220.44
34	41.21	51.10	59.54	65.90	98.78	112.32	107.39	132.83	146.96	163.91	200.65	220.44
35	43.79	52.25	59.54	68.54	104.27	115.20	107.39	132.83	146.96	163.91	200.65	220.44
36	46.36	54.86	62.12	73.81	107.01	120.96	107.39	132.83	146.96	163.91	200.65	220.44
37	48.94	57.47	67.30	76.45	112.50	126.72	107.39	132.83	146.96	163.91	200.65	220.44
38	48.94	60.08	69.89	79.08	117.99	132.48	107.39	132.83	146.96	163.91	200.65	220.44
39	51.51	62.70	72.48	84.36	123.47	141.12	107.39	132.83	146.96	163.91	200.65	220.44
40	54.09	65.31	75.07	86.99	128.96	146.88	107.39	132.83	146.96	163.91	200.65	220.44
41	56.92	68.20	77.98	90.00	135.05	152.61	107.39	132.83	146.96	163.91	200.65	220.44
42	57.17	71.11	80.91	95.70	138.48	152.61	107.39	132.83	146.96	163.91	200.65	220.44
43	60.03	74.04	86.48	98.77	138.48	152.61	107.39	132.83	146.96	163.91	200.65	220.44
44	62.92	76.99	89.47	101.86	138.48	152.61	107.39	132.83	146.96	163.91	200.65	220.44
45	65.53	79.62	93.98	106.34	159.62	177.46	121.52	149.78	166.74	186.52	223.26	248.70
46	65.82	85.27	99.76	109.46	165.96	186.62	121.52	149.78	166.74	186.52	223.26	248.70
47	68.76	88.29	102.88	115.28	172.36	192.91	121.52	149.78	166.74	186.52	223.26	248.70
48	71.72	91.34	108.74	121.15	178.81	195.00	121.52	149.78	166.74	186.52	223.26	248.70
49	74.70	97.10	111.92	124.36	180.87	195.00	121.52	149.78	166.74	186.52	223.26	248.70
50	79.68	99.46	116.34	131.93	195.42	211.96	127.17	161.09	178.04	195.00	234.57	260.00
51	82.36	102.25	123.30	137.61	206.11	223.26	132.83	163.91	180.87	200.65	240.22	265.65
52	87.83	109.93	126.87	142.94	216.11	234.57	138.48	169.57	186.52	203.48	245.87	274.13
53	91.20	115.52	133.23	149.36	223.26	245.87	144.13	172.39	192.17	209.13	254.35	279.78
54	93.39	118.40	139.64	159.25	234.34	257.17	149.78	180.87	197.83	214.78	260.00	285.44
55	98.97	124.07	144.47	163.48	243.04	265.94	155.00	183.70	200.65	217.61	265.65	291.09
56	109.02	131.91	154.81	178.06	257.17	285.44	163.49	195.00	214.78	231.74	279.78	310.87
57	114.04	142.59	168.78	192.20	276.96	305.22	171.87	211.96	234.57	251.52	302.39	333.48
58	124.22	153.30	179.91	207.57	296.74	325.00	183.17	228.91	254.35	271.30	330.65	364.57
59	133.23	167.14	194.21	222.96	316.52	347.61	191.94	243.17	279.78	293.91	358.91	395.65
60	143.98	175.79	206.33	236.09	336.31	364.57	201.04	254.06	292.04	316.52	387.17	426.74
61	153.83	190.95	222.31	253.40	347.19	374.74	213.13	267.83	309.14	333.41	402.29	443.63
62	165.95	204.78	239.66	270.35	359.76	389.29	226.23	281.53	322.17	346.34	418.83	461.78
63	179.17	219.07	255.12	291.97	371.21	402.58	235.27	295.40	332.00	363.36	436.56	481.00
64	191.85	233.79	277.16	310.80	386.61	417.13	241.63	307.76	345.91	378.98	452.74	498.52
65	204.14	251.81	294.03	330.68	400.60	430.27	249.76	316.52	356.09	393.18	469.84	516.82
66	217.86	270.69	313.96	356.85	415.58	449.21	261.84	329.10	369.94	405.97	487.64	533.28
67	231.59	290.33	336.81	373.04	438.33	470.97	268.13	345.07	380.04	422.01	512.94	547.91
68	247.54	313.60	354.96	391.13	465.74	490.61	280.35	359.48	400.17	443.13	538.09	569.74
69	262.83	335.04	376.72	418.33	492.80	527.84	297.87	378.91	424.90	473.09	567.27	604.50
70	275.54	351.85	398.48	449.35	521.41	563.81	313.70	396.36	447.23	506.58	593.48	646.47
71	290.95	368.81	411.83	479.45	551.16	594.19	329.88	413.88	465.10	540.91	622.87	672.05
72	308.61	385.76	429.28	516.33	585.57	631.07	348.17	435.22	484.68	579.63	656.78	706.24
73	326.20	408.23	452.10	555.12	625.70	669.57	364.35	457.83	511.24	618.07	694.37	740.15
74	345.35	431.69	479.45	597.01	668.65	710.90	380.25	481.28	538.23	659.47	732.95	778.87
75	360.33	457.47	517.53	635.87	710.06	754.21	393.89	505.16	572.28	695.93	773.64	819.57
76	373.04	488.35	564.65	676.57	756.26	805.44	406.96	532.44	613.83	732.52	815.61	868.18
77	388.38	526.50	617.50	716.63	810.88	869.38	417.63	563.88	658.13	765.38	866.13	927.88
78	413.56	579.62	685.00	776.02	889.39	959.64	442.30	613.15	720.13	819.13	942.08	1015.53
79	448.68	645.08	766.44	851.06	988.38	1071.41	475.83	673.83	795.18	890.98	1037.88	1125.70
80	490.20	712.15					515.75	736.10				
81	542.89	782.40					563.65	803.16				
82	601.97	855.85					621.13	873.42				
83	669.04	930.90					685.00	945.27				
84	742.49	1010.74					755.26	1020.32				
85+												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.
that have not previously elected an inflation decrease option

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

NH-99 PA 4/99, NH-99FR PA 4/99

Premiums to be used only with those

that have not previously elected an inflation decrease option

Preferred Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	3.1% Simple Inflation						3.1% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	38.32	47.90	54.29	60.68	76.32	84.80	92.77	115.97	131.74	154.19	189.35	209.13
30	38.32	47.90	54.29	60.68	78.96	90.45	97.79	121.01	138.48	158.26	189.35	209.13
31	38.32	47.90	54.29	60.68	81.59	96.11	98.91	123.53	138.48	158.26	189.35	209.13
32	38.32	47.90	54.29	60.68	86.85	98.93	98.91	124.35	138.48	158.26	189.35	209.13
33	39.56	47.90	55.32	60.68	89.48	104.59	98.91	124.35	138.48	158.26	189.35	209.13
34	39.56	47.90	57.83	62.61	94.75	110.24	98.91	124.35	138.48	158.26	189.35	209.13
35	42.04	48.98	57.83	65.11	100.01	113.07	98.91	124.35	138.48	158.26	189.35	209.13
36	44.51	51.43	60.35	70.12	102.64	118.72	98.91	124.35	138.48	158.26	189.35	209.13
37	46.98	53.88	65.38	72.63	107.91	124.37	98.91	124.35	138.48	158.26	189.35	209.13
38	46.98	56.33	67.89	75.13	113.17	130.03	98.91	124.35	138.48	158.26	189.35	209.13
39	49.45	58.78	70.41	80.14	118.44	138.51	98.91	124.35	138.48	158.26	189.35	209.13
40	51.93	61.23	72.92	82.64	123.70	144.16	98.91	124.35	138.48	158.26	189.35	209.13
41	54.64	63.93	75.75	85.50	129.54	149.78	98.91	124.35	138.48	158.26	189.35	209.13
42	54.88	66.66	78.60	90.91	132.83	149.78	98.91	124.35	138.48	158.26	189.35	209.13
43	57.63	69.41	84.01	93.83	132.83	149.78	98.91	124.35	138.48	158.26	189.35	209.13
44	60.40	72.18	86.92	96.77	132.83	149.78	98.91	124.35	138.48	158.26	189.35	209.13
45	63.49	75.83	91.89	102.17	152.13	174.88	118.70	144.13	158.26	175.22	211.96	231.74
46	63.77	81.21	97.54	105.17	158.18	183.92	118.70	144.13	158.26	175.22	211.96	231.74
47	66.61	84.09	100.59	110.76	164.28	190.11	118.70	144.13	158.26	175.22	211.96	231.74
48	69.48	86.99	106.32	116.39	170.42	192.17	118.70	144.13	158.26	175.22	211.96	231.74
49	72.37	92.48	109.43	119.48	172.39	192.17	118.70	144.13	158.26	175.22	211.96	231.74
50	77.41	92.97	116.34	127.22	184.26	209.13	127.17	149.78	163.91	183.70	220.44	243.04
51	80.14	95.86	120.93	135.23	192.18	217.61	130.00	155.44	169.57	186.52	226.09	248.70
52	85.58	103.47	122.25	136.02	202.08	226.09	132.83	158.26	172.39	192.17	231.74	254.35
53	84.69	108.98	128.64	142.46	211.96	234.57	135.65	163.91	180.87	195.00	237.39	260.00
54	89.05	111.94	132.78	147.71	220.22	245.87	141.30	166.74	183.70	200.65	243.04	268.48
55	94.57	115.36	137.70	154.27	228.91	251.95	143.73	172.39	189.35	206.30	248.70	274.13
56	102.35	125.31	145.71	164.19	243.04	268.48	155.03	183.70	200.65	217.61	262.83	291.09
57	107.46	133.82	157.22	180.48	260.00	285.44	160.78	197.83	220.44	234.57	282.61	313.70
58	117.57	142.35	166.08	193.57	276.96	305.22	172.07	214.78	237.39	254.35	308.04	341.96
59	124.50	153.77	180.17	206.71	293.91	322.17	175.72	223.83	260.00	274.13	333.48	370.22
60	133.08	162.44	189.73	217.57	308.04	336.31	187.63	232.67	270.00	293.91	353.26	392.83
61	140.65	175.04	203.19	232.29	316.88	344.43	196.94	243.73	281.78	300.34	366.47	405.05
62	148.25	184.30	217.87	242.39	324.86	351.71	202.27	252.59	289.96	314.12	375.87	416.14
63	161.03	196.49	226.78	261.36	332.00	358.14	209.13	266.64	298.01	324.15	389.51	428.72
64	169.28	204.85	244.00	273.41	338.28	366.26	213.65	269.61	305.22	333.20	399.33	440.02
65	179.46	218.39	256.69	288.46	346.20	375.87	217.61	274.48	309.10	343.72	408.02	450.06
66	188.66	234.90	272.41	309.27	357.92	389.15	223.40	283.46	319.49	355.52	422.78	463.62
67	202.36	252.66	297.32	326.41	380.04	410.35	233.15	296.10	335.74	370.71	442.99	484.96
68	214.09	271.64	314.26	345.91	402.44	436.35	246.44	312.00	352.70	391.13	468.00	510.96
69	227.78	293.43	330.72	367.96	429.28	464.33	258.45	328.53	370.15	413.95	492.80	536.60
70	241.63	305.22	347.61	390.00	451.47	491.74	273.42	345.49	387.88	440.87	515.06	561.69
71	254.07	319.63	358.56	417.98	479.45	518.38	288.90	360.61	405.69	471.25	540.91	585.99
72	271.02	336.31	373.89	449.07	510.39	549.96	302.67	379.83	421.37	502.48	569.74	613.26
73	286.14	354.82	392.97	482.63	543.67	581.82	316.66	398.69	442.57	539.85	602.81	644.77
74	299.42	374.74	416.99	519.86	580.48	619.06	332.49	418.83	468.43	573.13	637.43	677.84
75	312.64	399.19	450.41	554.62	618.21	655.30	342.66	439.81	499.87	605.84	672.96	711.82
76	325.57	425.61	491.74	588.39	657.91	700.31	354.39	462.91	534.13	637.57	710.48	754.57
77	338.00	458.25	536.25	624.00	705.25	755.63	364.00	490.75	573.63	666.25	754.00	806.00
78	360.86	504.57	597.18	675.42	774.42	835.10	384.82	533.31	625.92	713.74	819.13	884.60
79	391.20	560.46	665.84	740.89	859.05	930.90	413.56	586.00	691.39	774.42	902.16	980.40
80	426.33	619.54					448.68	641.89				
81	471.04	681.81					491.80	699.37				
82	523.73	744.08					541.30	758.45				
83	582.81	809.55					597.18	822.32				
84	646.68	878.21					657.86	887.79				
85+												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL PA 9/96

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	3.1% Simple Inflation				3.1% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	47.90	57.48	67.06	114.00	124.35	149.78	180.87	305.22
30	49.19	58.94	67.06	121.60	124.35	149.78	180.87	305.22
31	52.27	62.04	70.15	129.20	124.35	149.78	180.87	305.22
32	52.27	65.14	73.34	133.00	124.35	149.78	180.87	305.22
33	55.34	68.24	76.53	140.60	124.35	149.78	180.87	305.22
34	58.42	71.34	79.72	148.20	124.35	149.78	180.87	305.22
35	61.49	71.34	82.90	152.00	124.35	149.78	180.87	305.22
36	64.57	74.44	89.28	159.60	124.35	149.78	180.87	305.22
37	67.64	80.65	92.47	167.20	124.35	149.78	180.87	305.22
38	70.72	83.75	95.66	174.80	124.35	149.78	180.87	305.22
39	73.79	86.85	102.04	186.20	124.35	149.78	180.87	305.22
40	76.86	89.95	105.22	186.52	124.35	149.78	180.87	305.22
41	80.26	93.44	108.87	186.52	124.35	149.78	180.87	305.22
42	83.69	96.95	115.75	186.52	124.35	149.78	180.87	305.22
43	84.78	101.74	118.70	186.52	124.35	149.78	180.87	305.22
44	84.78	101.74	118.70	186.52	124.35	149.78	180.87	305.22
45	94.12	110.83	130.24	234.55	144.13	172.39	206.30	347.61
46	100.80	117.65	134.05	237.39	144.13	172.39	206.30	347.61
47	104.37	121.32	141.18	237.39	144.13	172.39	206.30	347.61
48	107.39	128.24	148.36	237.39	144.13	172.39	206.30	347.61
49	107.39	130.00	152.30	237.39	144.13	172.39	206.30	347.61
50	118.44	139.00	159.58	257.17	152.61	183.70	217.61	364.57
51	122.17	146.13	166.97	271.30	158.26	189.35	228.91	378.70
52	129.15	150.06	174.41	285.44	166.74	197.83	237.39	392.83
53	136.19	157.29	181.92	299.57	172.39	206.30	245.87	406.96
54	140.04	164.60	192.88	316.52	180.87	214.78	260.00	418.26
55	147.19	171.96	200.53	330.65	189.35	223.26	268.48	432.39
56	154.31	179.28	211.56	344.78	195.00	231.74	279.78	449.35
57	161.48	189.99	222.68	358.91	203.48	240.22	288.26	460.65
58	168.71	197.43	233.89	375.87	211.96	251.52	302.39	477.61
59	179.31	208.29	245.18	392.83	220.44	260.00	313.70	494.57
60	186.65	219.24	256.55	412.61	231.74	274.13	327.83	511.52
61	200.41	233.25	274.52	424.34	236.97	281.06	336.16	518.02
62	214.23	250.72	289.09	437.62	244.32	287.27	346.34	526.22
63	222.20	261.41	310.70	449.63	250.96	298.01	355.52	533.28
64	231.46	269.61	328.11	462.91	259.44	305.22	366.26	549.39
65	242.34	281.90	338.78	474.78	267.07	314.05	380.82	558.86
66	249.83	290.66	350.72	492.45	281.06	329.10	391.56	574.12
67	258.80	300.77	363.72	505.94	289.11	338.07	408.02	592.21
68	273.57	316.52	379.83	529.04	305.22	354.96	427.31	614.96
69	289.11	337.29	405.19	560.70	324.15	376.72	455.57	652.69
70	313.70	362.45	436.63	601.96	347.61	402.72	489.62	695.22
71	336.02	387.25	471.25	647.46	372.90	432.32	524.52	741.71
72	360.04	415.44	504.46	692.39	397.63	458.96	555.89	785.37
73	383.43	442.57	539.85	738.25	419.67	484.53	591.36	827.90
74	409.64	472.10	574.97	784.38	442.71	512.51	622.73	870.72
75	432.75	501.63	609.38	830.17	462.77	536.96	653.53	909.65
76	456.13	529.04	644.35	873.26	483.26	559.57	683.35	947.87
77	477.75	552.50	674.38	913.25	502.13	581.75	710.13	979.88
78	510.96	592.39	721.73	974.01	533.31	617.94	755.26	1037.88
79	555.67	645.08	788.79	1058.64	576.42	667.44	815.94	1119.32
80	606.76				624.33			
81	659.45				675.42			
82	716.94				729.71			
83	779.21				788.79			
84	849.47				857.45			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL PA 9/96

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	3.1% Simple Inflation				3.1% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	44.71	52.69	62.27	105.36	118.70	138.48	169.57	288.26
30	45.91	54.02	62.27	112.39	118.70	138.48	169.57	288.26
31	48.78	56.87	65.14	119.41	118.70	138.48	169.57	288.26
32	48.78	59.71	68.10	122.93	118.70	138.48	169.57	288.26
33	51.65	62.55	71.06	129.95	118.70	138.48	169.57	288.26
34	54.52	65.40	74.02	136.97	118.70	138.48	169.57	288.26
35	57.39	65.40	76.98	140.49	118.70	138.48	169.57	288.26
36	60.26	68.24	82.90	147.51	118.70	138.48	169.57	288.26
37	63.13	73.93	85.87	154.53	118.70	138.48	169.57	288.26
38	66.00	76.77	88.83	161.56	118.70	138.48	169.57	288.26
39	68.87	79.61	94.75	172.10	118.70	138.48	169.57	288.26
40	71.74	82.46	97.71	172.39	118.70	138.48	169.57	288.26
41	74.91	85.65	101.09	172.39	118.70	138.48	169.57	288.26
42	78.11	88.87	107.49	172.39	118.70	138.48	169.57	288.26
43	79.13	93.26	110.22	172.39	118.70	138.48	169.57	288.26
44	79.13	93.26	110.22	172.39	118.70	138.48	169.57	288.26
45	89.16	103.60	120.77	220.59	135.65	161.09	195.00	330.65
46	95.49	109.97	124.30	223.26	135.65	161.09	195.00	330.65
47	98.87	113.41	130.91	223.26	135.65	161.09	195.00	330.65
48	101.74	119.87	137.57	223.26	135.65	161.09	195.00	330.65
49	101.74	121.52	141.22	223.26	135.65	161.09	195.00	330.65
50	109.98	127.88	151.47	243.04	144.13	169.57	206.30	347.61
51	116.61	137.70	156.37	257.17	152.61	178.04	214.78	361.74
52	120.91	139.34	166.49	268.48	158.26	183.70	223.26	375.87
53	128.02	146.63	169.11	285.44	163.91	195.00	234.57	387.17
54	134.65	156.50	179.85	296.74	172.39	203.48	243.04	401.31
55	139.16	161.38	190.25	313.70	178.04	209.13	254.35	415.44
56	143.67	166.10	198.66	325.00	186.52	217.61	265.65	426.74
57	150.89	176.80	209.74	341.96	195.00	226.09	274.13	440.87
58	158.17	184.27	220.89	356.09	200.65	234.57	285.44	455.00
59	171.28	195.11	232.27	373.04	209.13	245.87	296.74	469.13
60	176.14	203.58	243.72	392.83	220.44	257.17	310.87	488.91
61	187.23	217.53	259.13	402.29	225.95	261.77	316.88	495.98
62	203.52	234.72	273.74	416.14	233.58	271.16	327.54	502.06
63	211.75	245.73	290.16	426.10	237.89	277.10	337.22	514.98
64	221.28	254.35	307.76	440.02	249.26	287.41	348.46	523.96
65	227.50	264.59	319.00	455.00	257.17	296.74	358.56	536.60
66	237.82	273.85	331.50	468.43	269.04	309.88	374.74	552.50
67	247.14	284.45	342.73	482.63	279.78	321.75	387.03	566.56
68	260.00	298.44	359.48	504.18	291.65	334.61	406.96	592.35
69	275.97	317.58	385.48	536.60	313.20	357.01	433.66	626.40
70	298.86	341.25	413.32	574.40	334.89	381.52	466.31	669.78
71	323.73	366.76	446.66	618.77	360.61	409.78	497.89	715.07
72	344.22	391.70	480.72	664.70	381.81	435.22	534.13	759.65
73	368.17	419.67	513.15	707.72	404.41	461.64	564.65	801.20
74	393.11	448.22	547.41	754.99	428.01	486.79	597.01	843.17
75	415.08	475.14	581.12	798.37	448.64	512.23	627.04	881.39
76	437.48	500.22	613.83	839.35	468.00	534.13	656.22	917.35
77	459.88	524.88	643.50	877.50	485.88	554.13	682.50	949.00
78	491.80	562.05	689.79	938.88	515.75	589.20	724.92	1005.95
79	536.51	613.15	752.07	1020.32	557.26	638.70	785.60	1084.19
80	582.81				605.17			
81	635.50				653.07			
82	691.39				705.76			
83	752.07				764.84			
84	819.13				830.31			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL PA 9/96

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	3.1% Simple Inflation				3.1% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	39.92	44.71	54.29	93.27	107.39	121.52	146.96	257.17
30	40.99	45.84	54.29	99.49	107.39	121.52	146.96	257.17
31	43.56	48.25	56.79	105.71	107.39	121.52	146.96	257.17
32	43.56	50.66	59.37	108.82	107.39	121.52	146.96	257.17
33	46.12	53.08	61.95	115.04	107.39	121.52	146.96	257.17
34	48.68	55.49	64.53	121.26	107.39	121.52	146.96	257.17
35	51.24	55.49	67.11	124.36	107.39	121.52	146.96	257.17
36	53.81	57.90	72.28	130.58	107.39	121.52	146.96	257.17
37	56.37	62.73	74.86	136.80	107.39	121.52	146.96	257.17
38	58.93	65.14	77.44	143.02	107.39	121.52	146.96	257.17
39	61.49	67.55	82.60	152.35	107.39	121.52	146.96	257.17
40	64.05	69.96	85.18	152.61	107.39	121.52	146.96	257.17
41	66.89	72.68	88.13	152.61	107.39	121.52	146.96	257.17
42	69.74	75.41	93.71	152.61	107.39	121.52	146.96	257.17
43	70.65	79.13	96.09	152.61	107.39	121.52	146.96	257.17
44	70.65	79.13	96.09	152.61	107.39	121.52	146.96	257.17
45	79.26	86.73	104.19	195.46	124.35	141.30	172.39	299.57
46	84.88	92.07	107.24	197.83	124.35	141.30	172.39	299.57
47	87.89	94.95	112.94	197.83	124.35	141.30	172.39	299.57
48	90.43	100.36	118.69	197.83	124.35	141.30	172.39	299.57
49	90.43	101.74	121.84	197.83	124.35	141.30	172.39	299.57
50	98.70	111.20	129.83	214.78	132.83	149.78	180.87	313.70
51	102.73	118.02	135.16	228.91	135.65	155.44	189.35	327.83
52	109.92	120.58	142.70	240.22	144.13	161.09	197.83	339.13
53	111.68	125.30	148.61	254.35	149.78	169.57	206.30	350.44
54	118.50	134.91	159.00	265.65	155.44	175.22	214.78	361.74
55	125.78	140.21	164.54	279.78	161.09	183.70	223.26	373.04
56	130.36	145.01	175.44	293.91	169.57	189.35	231.74	387.17
57	137.66	153.05	183.84	305.22	175.22	197.83	240.22	398.48
58	142.35	160.58	194.91	319.35	183.70	206.30	251.52	412.61
59	152.55	168.74	203.88	333.48	189.35	214.78	262.83	426.74
60	160.36	177.48	212.94	350.44	200.65	226.09	274.13	443.70
61	171.41	188.70	225.77	360.96	206.66	231.46	283.81	451.89
62	182.10	205.38	240.48	370.50	212.10	236.26	289.96	456.41
63	190.83	214.36	254.21	384.28	219.59	245.73	300.63	467.93
64	198.39	223.83	272.15	396.78	226.37	251.80	310.31	478.18
65	207.72	229.97	281.90	410.49	234.92	262.12	321.47	489.62
66	216.20	240.22	293.07	422.78	242.62	271.45	333.90	504.46
67	223.83	249.47	305.43	436.00	254.14	282.11	347.40	517.60
68	237.39	262.26	321.04	456.70	269.04	298.44	366.26	542.61
69	254.07	280.35	341.67	486.23	286.92	317.58	389.86	576.03
70	271.30	300.98	368.81	523.53	309.46	341.25	421.79	616.79
71	295.04	325.78	399.54	565.50	331.92	366.76	450.76	659.75
72	318.50	350.15	431.26	607.33	354.11	391.70	482.70	702.28
73	339.56	373.89	461.64	650.50	375.80	413.95	513.15	742.06
74	361.88	398.62	494.14	692.53	396.78	439.03	543.74	782.55
75	385.06	423.91	524.59	733.02	416.85	461.01	572.28	819.57
76	405.26	447.65	554.48	773.22	435.78	481.57	596.87	854.61
77	425.75	469.63	581.75	809.25	453.38	502.13	620.75	884.00
78	455.07	502.97	624.33	865.43	482.22	533.31	661.05	937.29
79	496.59	549.28	681.81	942.08	522.13	578.02	715.34	1010.74
80	541.30				565.25			
81	590.79				611.55			
82	640.29				661.05			
83	697.78				715.34			
84	761.65				777.61			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC2000 PA 4/00

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day EP
Home Health Daily Benefit at 150% of Nursing Home Daily Benefit

Standard Rates

Age	3.1% Compound Inflation		
	Benefit Period		
	4 Years	6 Years	Life
40	195.00	217.61	291.09
41	195.00	217.61	291.09
42	195.00	217.61	291.09
43	195.00	217.61	291.09
44	195.00	217.61	291.09
45	220.44	245.87	327.83
46	220.44	245.87	327.83
47	220.44	245.87	327.83
48	220.44	245.87	327.83
49	220.44	245.87	327.83
50	234.57	260.00	341.96
51	240.22	265.65	350.44
52	245.87	268.48	361.74
53	254.35	276.96	370.22
54	262.83	282.61	378.70
55	265.65	288.26	384.35
56	276.96	299.57	401.31
57	293.91	316.52	421.09
58	313.70	330.65	446.52
59	333.48	353.26	474.78
60	353.26	375.87	503.04
61	363.72	388.52	520.78
62	373.19	402.72	536.96
63	384.28	418.26	556.81
64	399.33	437.48	574.83
65	410.49	452.53	593.48
66	425.19	468.43	612.56
67	438.33	484.96	629.51
68	458.96	508.70	655.65
69	488.42	543.18	696.49
70	512.94	582.88	741.85
71	534.77	620.82	772.44
72	555.89	662.72	807.13
73	581.82	705.82	845.07
74	613.54	749.48	887.25
75	651.77	793.07	932.61
76	698.61	832.57	988.57
77	749.13	871.00	1056.25
78	819.13	932.50	1156.04
79	905.35	1015.53	1282.18
80			
81			
82			
83			
84			
85+			

Preferred Rates

Age	3.1% Compound Inflation		
	Benefit Period		
	4 Years	6 Years	Life
40	183.70	206.30	274.13
41	183.70	206.30	274.13
42	183.70	206.30	274.13
43	183.70	206.30	274.13
44	183.70	206.30	274.13
45	206.30	231.74	308.04
46	206.30	231.74	308.04
47	206.30	231.74	308.04
48	206.30	231.74	308.04
49	206.30	231.74	308.04
50	214.78	243.04	322.17
51	223.26	248.70	327.83
52	228.91	254.35	336.31
53	237.39	260.00	344.78
54	243.04	265.65	353.26
55	251.52	271.30	364.57
56	262.83	279.78	378.70
57	276.96	293.91	395.65
58	291.09	310.87	418.26
59	310.87	327.83	443.70
60	325.00	344.78	463.48
61	330.65	352.70	473.94
62	338.28	365.13	483.26
63	345.07	373.82	496.69
64	351.00	384.07	506.15
65	356.09	393.18	516.82
66	367.53	408.37	533.28
67	384.70	426.67	559.57
68	404.70	449.91	590.09
69	427.09	477.47	617.64
70	447.23	508.70	644.35
71	465.10	538.87	672.05
72	482.70	575.68	702.28
73	505.52	616.16	736.34
74	532.72	653.96	771.52
75	568.75	688.86	810.74
76	608.74	725.74	859.70
77	653.25	758.88	918.13
78	713.74	812.74	1007.54
79	787.19	883.00	1116.12
80			
81			
82			
83			
84			
85+			

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	1.9% Simple Inflation						1.9% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	55.89	70.26	78.24	87.82	108.58	119.76	83.03	103.79	114.97	129.34	156.48	172.45
30	55.89	70.26	78.24	87.82	108.58	119.76	83.03	103.79	114.97	129.34	156.48	172.45
31	55.89	70.26	78.24	87.82	108.58	119.76	83.03	103.79	114.97	129.34	156.48	172.45
32	55.89	70.26	78.24	87.82	108.58	119.76	83.03	103.79	114.97	129.34	156.48	172.45
33	55.89	70.26	78.24	87.82	108.58	119.76	83.03	103.79	114.97	129.34	156.48	172.45
34	55.89	70.26	78.24	87.82	108.58	119.76	83.03	103.79	114.97	129.34	156.48	172.45
35	55.89	70.26	78.24	87.82	108.58	119.76	83.03	103.79	114.97	129.34	156.48	172.45
36	55.89	70.26	78.24	87.82	108.58	119.76	83.03	103.79	114.97	129.34	156.48	172.45
37	55.89	70.26	78.24	87.82	108.58	119.76	83.03	103.79	114.97	129.34	156.48	172.45
38	55.89	70.26	78.24	87.82	108.58	119.76	83.03	103.79	114.97	129.34	156.48	172.45
39	55.89	70.26	78.24	87.82	108.58	119.76	83.03	103.79	114.97	129.34	156.48	172.45
40	55.89	70.26	78.24	87.82	108.58	119.76	83.03	103.79	114.97	129.34	156.48	172.45
41	55.89	70.26	78.24	87.82	108.58	119.76	83.03	103.79	114.97	129.34	156.48	172.45
42	55.89	70.26	78.24	87.82	108.58	119.76	83.03	103.79	114.97	129.34	156.48	172.45
43	55.89	70.26	78.24	87.82	108.58	119.76	83.03	103.79	114.97	129.34	156.48	172.45
44	55.89	70.26	78.24	87.82	108.58	119.76	83.03	103.79	114.97	129.34	156.48	172.45
45	71.85	92.61	99.00	113.37	142.11	153.29	94.21	118.16	130.93	145.30	175.64	194.80
46	71.85	92.61	99.00	113.37	142.11	153.29	94.21	118.16	130.93	145.30	175.64	194.80
47	71.85	92.61	99.00	113.37	142.11	153.29	94.21	118.16	130.93	145.30	175.64	194.80
48	71.85	92.61	99.00	113.37	142.11	153.29	94.21	118.16	130.93	145.30	175.64	194.80
49	71.85	92.61	99.00	113.37	142.11	153.29	94.21	118.16	130.93	145.30	175.64	194.80
50	76.64	102.19	106.98	122.95	154.88	166.06	100.59	126.14	138.92	153.29	183.63	202.79
51	81.43	106.98	114.97	127.74	162.87	174.04	103.79	129.34	142.11	156.48	188.42	207.58
52	86.22	111.77	121.35	137.32	169.25	183.63	108.58	132.53	145.30	159.67	193.21	213.96
53	92.61	116.56	127.74	143.71	175.64	191.61	113.37	135.72	150.09	164.46	198.00	218.75
54	95.80	121.35	134.13	151.69	183.63	201.19	116.56	140.51	154.88	167.66	202.79	223.54
55	100.59	126.14	142.11	158.08	190.01	210.77	121.35	143.71	158.08	170.85	207.58	228.33
56	105.39	130.93	146.90	166.06	198.00	218.75	126.14	150.09	164.46	177.24	213.96	237.91
57	110.18	137.32	153.29	172.45	207.58	226.74	130.93	158.08	174.04	186.82	225.14	249.09
58	114.97	143.71	159.67	182.03	215.56	236.32	135.72	166.06	185.22	196.40	239.51	265.06
59	122.95	150.09	166.06	191.61	225.14	245.90	142.11	175.64	198.00	209.17	253.88	281.03
60	129.34	156.48	172.45	201.19	234.72	255.48	148.50	186.82	209.17	221.95	269.85	298.59
61	137.32	164.46	182.03	212.37	245.90	266.66	154.88	196.40	220.35	236.32	285.82	316.16
62	145.30	175.64	193.21	225.14	260.27	281.03	164.46	207.58	233.12	250.69	303.38	335.32
63	153.29	188.42	209.17	239.51	274.64	296.99	174.04	218.75	245.90	268.25	322.54	356.07
64	162.87	202.79	225.14	255.48	292.20	316.16	183.63	233.12	261.87	287.41	343.30	378.43
65	175.64	217.16	242.70	271.45	311.36	335.32	194.80	245.90	277.83	306.57	365.65	402.38
66	186.82	233.12	261.87	289.01	333.72	359.27	209.17	263.46	295.40	325.74	391.20	426.33
67	198.00	252.29	279.43	308.17	362.46	389.61	221.95	284.22	314.56	348.09	423.14	451.88
68	213.96	273.04	301.78	332.12	395.99	418.35	239.51	306.57	340.11	376.83	458.27	485.41
69	231.53	295.40	330.53	367.25	432.72	463.06	261.87	333.72	373.64	415.15	498.18	531.72
70	250.69	319.35	360.86	407.17	472.64	512.55	284.22	359.27	405.57	459.86	538.10	586.00
71	273.04	344.90	386.41	448.68	515.75	557.26	309.77	388.01	435.91	506.17	582.81	630.71
72	298.59	373.64	415.15	499.78	566.84	609.96	336.91	421.54	469.44	560.46	635.50	683.41
73	327.33	408.77	451.88	555.67	625.92	670.63	365.65	458.27	510.96	619.54	694.58	740.89
74	357.67	448.68	496.59	619.54	692.99	737.70	394.40	499.78	558.86	683.41	760.05	807.95
75	388.01	493.39	557.26	686.60	764.84	812.74	424.73	544.49	617.94	750.47	833.50	883.00
76	419.94	549.28	633.91	760.05	849.47	905.35	456.67	598.78	689.79	822.32	916.53	975.61
77	455.07	616.34	723.32	839.89	950.06	1018.72	490.20	661.05	771.23	897.37	1015.53	1087.38
78	493.39	691.39	817.53	926.11	1061.83	1144.86	526.93	731.31	859.05	977.21	1124.11	1211.93
79	534.91	769.63	913.34	1015.53	1178.40	1277.39	566.84	803.16	948.47	1063.43	1237.48	1342.86
80	584.41	849.47					614.75	878.21				
81	646.68	932.50					672.23	958.05				
82	718.53	1020.32					740.89	1041.08				
83	798.37	1111.33					817.53	1127.30				
84	886.19	1205.54					900.56	1216.72				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	1.9% Simple Inflation						1.9% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	54.29	65.47	73.45	83.03	99.00	110.18	79.84	97.40	110.18	122.95	148.50	164.46
30	54.29	65.47	73.45	83.03	99.00	110.18	79.84	97.40	110.18	122.95	148.50	164.46
31	54.29	65.47	73.45	83.03	99.00	110.18	79.84	97.40	110.18	122.95	148.50	164.46
32	54.29	65.47	73.45	83.03	99.00	110.18	79.84	97.40	110.18	122.95	148.50	164.46
33	54.29	65.47	73.45	83.03	99.00	110.18	79.84	97.40	110.18	122.95	148.50	164.46
34	54.29	65.47	73.45	83.03	99.00	110.18	79.84	97.40	110.18	122.95	148.50	164.46
35	54.29	65.47	73.45	83.03	99.00	110.18	79.84	97.40	110.18	122.95	148.50	164.46
36	54.29	65.47	73.45	83.03	99.00	110.18	79.84	97.40	110.18	122.95	148.50	164.46
37	54.29	65.47	73.45	83.03	99.00	110.18	79.84	97.40	110.18	122.95	148.50	164.46
38	54.29	65.47	73.45	83.03	99.00	110.18	79.84	97.40	110.18	122.95	148.50	164.46
39	54.29	65.47	73.45	83.03	99.00	110.18	79.84	97.40	110.18	122.95	148.50	164.46
40	54.29	65.47	73.45	83.03	99.00	110.18	79.84	97.40	110.18	122.95	148.50	164.46
41	54.29	65.47	73.45	83.03	99.00	110.18	79.84	97.40	110.18	122.95	148.50	164.46
42	54.29	65.47	73.45	83.03	99.00	110.18	79.84	97.40	110.18	122.95	148.50	164.46
43	54.29	65.47	73.45	83.03	99.00	110.18	79.84	97.40	110.18	122.95	148.50	164.46
44	54.29	65.47	73.45	83.03	99.00	110.18	79.84	97.40	110.18	122.95	148.50	164.46
45	68.66	86.22	92.61	103.79	129.34	138.92	91.01	113.37	127.74	138.92	167.66	183.63
46	68.66	86.22	92.61	103.79	129.34	138.92	91.01	113.37	127.74	138.92	167.66	183.63
47	68.66	86.22	92.61	103.79	129.34	138.92	91.01	113.37	127.74	138.92	167.66	183.63
48	68.66	86.22	92.61	103.79	129.34	138.92	91.01	113.37	127.74	138.92	167.66	183.63
49	68.66	86.22	92.61	103.79	129.34	138.92	91.01	113.37	127.74	138.92	167.66	183.63
50	73.45	95.80	102.19	113.37	142.11	151.69	95.80	121.35	132.53	146.90	175.64	193.21
51	78.24	100.59	106.98	119.76	148.50	161.27	100.59	124.55	135.72	150.09	180.43	198.00
52	83.03	105.39	113.37	126.14	156.48	167.66	103.79	127.74	140.51	153.29	183.63	202.79
53	87.82	110.18	119.76	132.53	162.87	177.24	108.58	132.53	143.71	156.48	188.42	209.17
54	92.61	114.97	126.14	138.92	169.25	186.82	113.37	135.72	148.50	161.27	193.21	213.96
55	97.40	119.76	132.53	146.90	177.24	194.80	118.16	138.92	153.29	164.46	199.59	220.35
56	102.19	124.55	137.32	154.88	183.63	202.79	122.95	145.30	158.08	170.85	205.98	228.33
57	106.98	129.34	143.71	161.27	193.21	212.37	126.14	151.69	167.66	178.84	217.16	241.11
58	111.77	135.72	150.09	169.25	202.79	220.35	130.93	159.67	177.24	190.01	229.93	255.48
59	116.56	142.11	158.08	177.24	212.37	233.12	137.32	169.25	186.82	201.19	245.90	271.45
60	124.55	150.09	164.46	186.82	221.95	244.30	143.71	177.24	198.00	212.37	260.27	287.41
61	130.93	158.08	174.04	198.00	233.12	255.48	150.09	186.82	209.17	225.14	274.64	303.38
62	138.92	167.66	186.82	209.17	247.50	269.85	159.67	196.40	220.35	237.91	290.61	320.95
63	148.50	180.43	199.59	221.95	261.87	285.82	167.66	207.58	233.12	253.88	306.57	340.11
64	158.08	193.21	215.56	236.32	277.83	301.78	177.24	220.35	245.90	269.85	325.74	359.27
65	167.66	207.58	231.53	252.29	293.80	319.35	188.42	234.72	261.87	285.82	344.90	380.02
66	177.24	223.54	245.90	268.25	314.56	341.70	201.19	250.69	277.83	306.57	367.25	402.38
67	190.01	241.11	261.87	285.82	340.11	364.06	213.96	271.45	296.99	325.74	395.99	426.33
68	205.98	263.46	282.62	309.77	370.44	391.20	231.53	295.40	320.95	354.48	429.52	456.67
69	225.14	285.82	311.36	341.70	403.98	431.12	253.88	320.95	354.48	391.20	467.85	501.38
70	249.09	309.77	346.49	380.02	440.70	479.02	281.03	349.69	391.20	434.31	509.36	554.07
71	271.45	335.32	373.64	426.33	485.41	523.73	306.57	380.02	423.14	482.22	554.07	600.38
72	296.99	365.65	405.57	475.83	536.51	576.42	335.32	413.56	459.86	534.91	606.76	654.66
73	325.74	399.19	442.30	530.12	595.59	637.10	364.06	450.28	501.38	590.79	667.44	715.34
74	356.07	437.51	485.41	589.20	661.05	704.16	392.80	491.80	549.28	649.87	731.31	780.81
75	384.82	480.62	539.70	653.07	729.71	777.61	423.14	534.91	601.97	712.15	799.97	852.66
76	416.75	531.72	605.17	720.13	806.36	860.64	455.07	582.81	664.25	777.61	875.02	935.69
77	450.28	592.39	683.41	790.39	894.18	958.05	488.60	640.29	736.10	844.68	959.64	1029.90
78	488.60	659.45	768.03	865.43	988.38	1063.43	523.73	702.57	812.74	916.53	1052.25	1135.28
79	528.52	731.31	854.26	945.27	1088.98	1176.80	562.05	766.44	892.58	994.77	1149.65	1245.46
80	576.42	804.76					606.76	836.69				
81	633.91	881.40					662.65	910.14				
82	702.57	964.43					726.52	988.38				
83	777.61	1049.06					798.37	1069.82				
84	859.05	1138.48					876.61	1156.04				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	1.9% Simple Inflation						1.9% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	49.50	57.48	63.87	70.26	83.03	92.61	73.45	87.82	97.40	106.98	129.34	142.11
30	49.50	57.48	63.87	70.26	83.03	92.61	73.45	87.82	97.40	106.98	129.34	142.11
31	49.50	57.48	63.87	70.26	83.03	92.61	73.45	87.82	97.40	106.98	129.34	142.11
32	49.50	57.48	63.87	70.26	83.03	92.61	73.45	87.82	97.40	106.98	129.34	142.11
33	49.50	57.48	63.87	70.26	83.03	92.61	73.45	87.82	97.40	106.98	129.34	142.11
34	49.50	57.48	63.87	70.26	83.03	92.61	73.45	87.82	97.40	106.98	129.34	142.11
35	49.50	57.48	63.87	70.26	83.03	92.61	73.45	87.82	97.40	106.98	129.34	142.11
36	49.50	57.48	63.87	70.26	83.03	92.61	73.45	87.82	97.40	106.98	129.34	142.11
37	49.50	57.48	63.87	70.26	83.03	92.61	73.45	87.82	97.40	106.98	129.34	142.11
38	49.50	57.48	63.87	70.26	83.03	92.61	73.45	87.82	97.40	106.98	129.34	142.11
39	49.50	57.48	63.87	70.26	83.03	92.61	73.45	87.82	97.40	106.98	129.34	142.11
40	49.50	57.48	63.87	70.26	83.03	92.61	73.45	87.82	97.40	106.98	129.34	142.11
41	49.50	57.48	63.87	70.26	83.03	92.61	73.45	87.82	97.40	106.98	129.34	142.11
42	49.50	57.48	63.87	70.26	83.03	92.61	73.45	87.82	97.40	106.98	129.34	142.11
43	49.50	57.48	63.87	70.26	83.03	92.61	73.45	87.82	97.40	106.98	129.34	142.11
44	49.50	57.48	63.87	70.26	83.03	92.61	73.45	87.82	97.40	106.98	129.34	142.11
45	62.27	76.64	81.43	89.42	110.18	119.76	83.03	100.59	110.18	121.35	146.90	161.27
46	62.27	76.64	81.43	89.42	110.18	119.76	83.03	100.59	110.18	121.35	146.90	161.27
47	62.27	76.64	81.43	89.42	110.18	119.76	83.03	100.59	110.18	121.35	146.90	161.27
48	62.27	76.64	81.43	89.42	110.18	119.76	83.03	100.59	110.18	121.35	146.90	161.27
49	62.27	76.64	81.43	89.42	110.18	119.76	83.03	100.59	110.18	121.35	146.90	161.27
50	67.06	84.63	87.82	97.40	121.35	130.93	87.82	106.98	116.56	127.74	154.88	170.85
51	71.85	87.82	92.61	103.79	127.74	138.92	91.01	110.18	119.76	130.93	158.08	175.64
52	75.05	92.61	99.00	110.18	134.13	145.30	94.21	113.37	122.95	134.13	162.87	180.43
53	78.24	95.80	105.39	114.97	140.51	153.29	97.40	116.56	126.14	137.32	166.06	185.22
54	83.03	100.59	108.58	121.35	146.90	161.27	102.19	119.76	129.34	140.51	170.85	190.01
55	86.22	103.79	114.97	126.14	153.29	169.25	106.98	122.95	134.13	143.71	175.64	194.80
56	91.01	108.58	119.76	134.13	159.67	178.84	110.18	127.74	138.92	150.09	182.03	202.79
57	95.80	113.37	124.55	140.51	167.66	185.22	114.97	134.13	146.90	158.08	193.21	213.96
58	99.00	119.76	130.93	146.90	175.64	194.80	118.16	142.11	156.48	167.66	204.38	226.74
59	105.39	124.55	137.32	154.88	185.22	202.79	124.55	150.09	166.06	177.24	217.16	241.11
60	111.77	130.93	143.71	162.87	194.80	213.96	129.34	158.08	175.64	188.42	229.93	255.48
61	118.16	138.92	151.69	174.04	204.38	225.14	137.32	166.06	185.22	199.59	242.70	269.85
62	126.14	148.50	161.27	183.63	217.16	236.32	143.71	175.64	193.21	212.37	258.67	285.82
63	134.13	158.08	174.04	196.40	229.93	250.69	151.69	185.22	204.38	225.14	273.04	303.38
64	142.11	170.85	186.82	209.17	244.30	266.66	161.27	196.40	218.75	239.51	290.61	320.95
65	151.69	182.03	201.19	221.95	258.67	282.62	170.85	209.17	231.53	255.48	308.17	340.11
66	161.27	196.40	215.56	236.32	277.83	301.78	182.03	223.54	247.50	273.04	328.93	360.86
67	170.85	213.96	231.53	253.88	300.19	320.95	193.21	242.70	263.46	290.61	356.07	381.62
68	185.22	233.12	249.09	274.64	327.33	348.09	209.17	263.46	285.82	316.16	386.41	411.96
69	202.79	253.88	274.64	304.98	359.27	381.62	229.93	289.01	314.56	351.28	421.54	451.88
70	223.54	274.64	306.57	338.51	392.80	426.33	255.48	314.56	349.69	391.20	458.27	499.78
71	244.30	298.59	332.12	380.02	432.72	466.25	279.43	341.70	380.02	435.91	499.78	541.30
72	268.25	325.74	359.27	424.73	479.02	514.15	304.98	372.04	413.56	483.81	547.68	589.20
73	293.80	356.07	392.80	474.23	531.72	568.44	330.53	405.57	450.28	533.31	601.97	643.49
74	320.95	391.20	432.72	528.52	589.20	627.52	357.67	442.30	493.39	589.20	659.45	702.57
75	346.49	429.52	480.62	584.41	651.47	692.99	384.82	482.22	541.30	645.08	721.73	768.03
76	375.23	475.83	539.70	645.08	720.13	768.03	413.56	526.93	598.78	702.57	790.39	843.08
77	405.57	528.52	608.36	707.36	796.77	852.66	443.89	576.42	662.65	763.24	865.43	926.11
78	439.10	587.60	681.81	772.82	878.21	943.68	474.23	632.31	729.71	828.71	946.87	1017.13
79	474.23	649.87	756.86	843.08	964.43	1039.48	507.76	689.79	799.97	897.37	1031.50	1112.93
80	515.75	713.74					547.68	748.87				
81	565.25	780.81					593.99	812.74				
82	622.73	849.47					648.28	879.81				
83	685.00	922.92					708.95	950.06				
84	753.66	999.56					774.42	1023.51				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	1.9% Simple Inflation						1.9% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	52.69	65.47	75.05	84.63	103.79	116.56	78.24	97.40	108.58	122.95	148.50	162.87
30	52.69	65.47	75.05	84.63	103.79	116.56	78.24	97.40	108.58	122.95	148.50	162.87
31	52.69	65.47	75.05	84.63	103.79	116.56	78.24	97.40	108.58	122.95	148.50	162.87
32	52.69	65.47	75.05	84.63	103.79	116.56	78.24	97.40	108.58	122.95	148.50	162.87
33	52.69	65.47	75.05	84.63	103.79	116.56	78.24	97.40	108.58	122.95	148.50	162.87
34	52.69	65.47	75.05	84.63	103.79	116.56	78.24	97.40	108.58	122.95	148.50	162.87
35	52.69	65.47	75.05	84.63	103.79	116.56	78.24	97.40	108.58	122.95	148.50	162.87
36	52.69	65.47	75.05	84.63	103.79	116.56	78.24	97.40	108.58	122.95	148.50	162.87
37	52.69	65.47	75.05	84.63	103.79	116.56	78.24	97.40	108.58	122.95	148.50	162.87
38	52.69	65.47	75.05	84.63	103.79	116.56	78.24	97.40	108.58	122.95	148.50	162.87
39	52.69	65.47	75.05	84.63	103.79	116.56	78.24	97.40	108.58	122.95	148.50	162.87
40	52.69	65.47	75.05	84.63	103.79	116.56	78.24	97.40	108.58	122.95	148.50	162.87
41	52.69	65.47	75.05	84.63	103.79	116.56	78.24	97.40	108.58	122.95	148.50	162.87
42	52.69	65.47	75.05	84.63	103.79	116.56	78.24	97.40	108.58	122.95	148.50	162.87
43	52.69	65.47	75.05	84.63	103.79	116.56	78.24	97.40	108.58	122.95	148.50	162.87
44	52.69	65.47	75.05	84.63	103.79	116.56	78.24	97.40	108.58	122.95	148.50	162.87
45	68.66	87.82	97.40	108.58	134.13	150.09	92.61	111.77	122.95	137.32	166.06	182.03
46	68.66	87.82	97.40	108.58	134.13	150.09	92.61	111.77	122.95	137.32	166.06	182.03
47	68.66	87.82	97.40	108.58	134.13	150.09	92.61	111.77	122.95	137.32	166.06	182.03
48	68.66	87.82	97.40	108.58	134.13	150.09	92.61	111.77	122.95	137.32	166.06	182.03
49	68.66	87.82	97.40	108.58	134.13	150.09	92.61	111.77	122.95	137.32	166.06	182.03
50	75.05	95.80	105.39	119.76	146.90	162.87	99.00	116.56	127.74	143.71	172.45	194.80
51	79.84	100.59	113.37	126.14	153.29	170.85	102.19	121.35	132.53	146.90	177.24	194.80
52	83.03	105.39	118.16	130.93	159.67	177.24	103.79	124.55	135.72	150.09	180.43	199.59
53	86.22	110.18	124.55	137.32	166.06	183.63	106.98	127.74	140.51	153.29	185.22	204.38
54	91.01	114.97	129.34	142.11	172.45	191.61	110.18	130.93	143.71	158.08	190.01	209.17
55	94.21	118.16	134.13	148.50	178.84	198.00	113.37	135.72	148.50	161.27	194.80	215.56
56	99.00	122.95	138.92	154.88	186.82	205.98	118.16	140.51	154.88	166.06	201.19	223.54
57	103.79	127.74	143.71	161.27	193.21	212.37	121.35	148.50	164.46	174.04	210.77	234.72
58	108.58	132.53	148.50	169.25	201.19	220.35	126.14	154.88	172.45	183.63	223.54	247.50
59	113.37	138.92	153.29	177.24	209.17	228.33	130.93	162.87	183.63	194.80	236.32	261.87
60	119.76	143.71	158.08	185.22	215.56	234.72	137.32	170.85	193.21	204.38	247.50	274.64
61	124.55	150.09	166.06	193.21	225.14	244.30	142.11	178.84	201.19	213.96	260.27	287.41
62	130.93	158.08	174.04	202.79	234.72	253.88	146.90	186.82	210.77	226.74	273.04	301.78
63	137.32	167.66	185.22	213.96	245.90	265.06	154.88	196.40	220.35	239.51	287.41	317.75
64	145.30	177.24	198.00	225.14	257.08	277.83	161.27	204.38	231.53	252.29	301.78	333.72
65	153.29	188.42	210.77	236.32	269.85	292.20	169.25	213.96	241.11	266.66	317.75	349.69
66	161.27	202.79	226.74	250.69	287.41	311.36	178.84	226.74	255.48	284.22	338.51	372.04
67	172.45	218.75	245.90	269.85	312.96	338.51	193.21	244.30	276.24	306.57	365.65	400.78
68	185.22	236.32	268.25	293.80	343.30	372.04	209.17	265.06	300.19	333.72	397.59	435.91
69	201.19	257.08	290.61	322.54	376.83	408.77	226.74	289.01	325.74	364.06	432.72	472.64
70	218.75	277.83	314.56	354.48	410.36	445.49	247.50	312.96	352.88	400.78	467.85	509.36
71	237.91	300.19	336.91	391.20	448.68	485.41	269.85	338.51	380.02	440.70	507.76	549.28
72	261.87	325.74	362.46	434.31	493.39	531.72	293.80	367.25	408.77	487.01	552.47	593.99
73	285.82	356.07	392.80	483.81	544.49	582.81	317.75	399.19	443.89	539.70	603.57	645.08
74	311.36	389.61	432.72	539.70	601.97	641.89	344.90	434.31	485.41	595.59	661.05	702.57
75	336.91	429.52	485.41	597.18	665.84	707.36	370.44	474.23	538.10	653.07	724.92	768.03
76	365.65	477.43	552.47	661.05	739.29	787.19	397.59	520.54	600.38	715.34	798.37	847.87
77	395.99	536.51	629.12	731.31	827.11	886.19	426.33	574.83	672.23	780.81	883.00	945.27
78	429.52	601.97	712.15	804.76	922.92	996.37	458.27	635.50	747.28	851.06	977.21	1055.45
79	466.25	669.04	795.18	883.00	1025.11	1111.33	493.39	699.37	825.52	924.51	1076.20	1168.82
80	509.36	739.29					534.91	764.84				
81	562.05	812.74					586.00	833.50				
82	624.33	887.79					645.08	905.35				
83	694.58	966.03					712.15	980.40				
84	771.23	1047.46					784.00	1058.64				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	1.9% Simple Inflation						1.9% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	51.10	62.27	70.26	78.24	94.21	105.39	75.05	92.61	103.79	116.56	140.51	154.88
30	51.10	62.27	70.26	78.24	94.21	105.39	75.05	92.61	103.79	116.56	140.51	154.88
31	51.10	62.27	70.26	78.24	94.21	105.39	75.05	92.61	103.79	116.56	140.51	154.88
32	51.10	62.27	70.26	78.24	94.21	105.39	75.05	92.61	103.79	116.56	140.51	154.88
33	51.10	62.27	70.26	78.24	94.21	105.39	75.05	92.61	103.79	116.56	140.51	154.88
34	51.10	62.27	70.26	78.24	94.21	105.39	75.05	92.61	103.79	116.56	140.51	154.88
35	51.10	62.27	70.26	78.24	94.21	105.39	75.05	92.61	103.79	116.56	140.51	154.88
36	51.10	62.27	70.26	78.24	94.21	105.39	75.05	92.61	103.79	116.56	140.51	154.88
37	51.10	62.27	70.26	78.24	94.21	105.39	75.05	92.61	103.79	116.56	140.51	154.88
38	51.10	62.27	70.26	78.24	94.21	105.39	75.05	92.61	103.79	116.56	140.51	154.88
39	51.10	62.27	70.26	78.24	94.21	105.39	75.05	92.61	103.79	116.56	140.51	154.88
40	51.10	62.27	70.26	78.24	94.21	105.39	75.05	92.61	103.79	116.56	140.51	154.88
41	51.10	62.27	70.26	78.24	94.21	105.39	75.05	92.61	103.79	116.56	140.51	154.88
42	51.10	62.27	70.26	78.24	94.21	105.39	75.05	92.61	103.79	116.56	140.51	154.88
43	51.10	62.27	70.26	78.24	94.21	105.39	75.05	92.61	103.79	116.56	140.51	154.88
44	51.10	62.27	70.26	78.24	94.21	105.39	75.05	92.61	103.79	116.56	140.51	154.88
45	67.06	81.43	91.01	100.59	122.95	135.72	89.42	106.98	118.16	130.93	156.48	170.85
46	67.06	81.43	91.01	100.59	122.95	135.72	89.42	106.98	118.16	130.93	156.48	170.85
47	67.06	81.43	91.01	100.59	122.95	135.72	89.42	106.98	118.16	130.93	156.48	170.85
48	67.06	81.43	91.01	100.59	122.95	135.72	89.42	106.98	118.16	130.93	156.48	170.85
49	67.06	81.43	91.01	100.59	122.95	135.72	89.42	106.98	118.16	130.93	156.48	170.85
50	71.85	91.01	100.59	111.77	134.13	148.50	94.21	113.37	124.55	137.32	164.46	183.63
51	76.64	94.21	105.39	116.56	140.51	154.88	99.00	116.56	127.74	140.51	167.66	183.63
52	79.84	99.00	110.18	121.35	146.90	161.27	102.19	119.76	130.93	143.71	172.45	188.42
53	84.63	103.79	114.97	127.74	153.29	169.25	105.39	122.95	135.72	146.90	177.24	194.80
54	87.82	106.98	119.76	132.53	159.67	175.64	108.58	127.74	138.92	151.69	182.03	199.59
55	91.01	111.77	124.55	137.32	166.06	183.63	111.77	130.93	143.71	154.88	186.82	205.98
56	95.80	116.56	129.34	143.71	172.45	190.01	114.97	135.72	150.09	159.67	194.80	215.56
57	100.59	121.35	134.13	150.09	180.43	199.59	118.16	142.11	156.48	167.66	204.38	226.74
58	105.39	126.14	140.51	158.08	188.42	207.58	122.95	148.50	164.46	177.24	215.56	239.51
59	110.18	132.53	146.90	164.46	196.40	215.56	127.74	156.48	174.04	186.82	226.74	252.29
60	114.97	137.32	151.69	172.45	204.38	225.14	132.53	162.87	182.03	196.40	239.51	265.06
61	119.76	143.71	159.67	180.43	212.37	233.12	137.32	170.85	190.01	205.98	249.09	277.83
62	126.14	151.69	167.66	188.42	223.54	244.30	142.11	177.24	199.59	215.56	261.87	290.61
63	132.53	159.67	177.24	198.00	233.12	253.88	148.50	185.22	207.58	225.14	273.04	303.38
64	138.92	169.25	190.01	209.17	244.30	266.66	156.48	194.80	217.16	236.32	285.82	316.16
65	145.30	180.43	201.19	218.75	255.48	277.83	164.46	202.79	228.33	249.09	300.19	330.53
66	154.88	193.21	215.56	233.12	271.45	295.40	174.04	215.56	241.11	263.46	316.16	349.69
67	167.66	209.17	234.72	250.69	292.20	319.35	188.42	233.12	261.87	284.22	341.70	376.83
68	182.03	228.33	255.48	273.04	319.35	348.09	204.38	255.48	285.82	311.36	372.04	408.77
69	198.00	247.50	277.83	300.19	351.28	381.62	223.54	279.43	312.96	341.70	405.57	443.89
70	217.16	269.85	301.78	330.53	384.82	416.75	244.30	303.38	340.11	378.43	442.30	482.22
71	236.32	292.20	325.74	367.25	421.54	456.67	266.66	330.53	368.85	418.35	482.22	522.13
72	260.27	317.75	352.88	411.96	467.85	502.97	292.20	359.27	400.78	464.65	528.52	570.04
73	284.22	348.09	384.82	461.46	518.94	555.67	316.16	392.80	437.51	514.15	581.21	622.73
74	309.77	381.62	423.14	514.15	574.83	613.15	343.30	427.93	477.43	565.25	637.10	680.21
75	335.32	418.35	469.44	568.44	635.50	677.02	368.85	464.65	523.73	619.54	696.18	742.49
76	362.46	461.46	526.93	625.92	702.57	748.87	395.99	507.76	578.02	675.42	761.65	814.34
77	392.80	515.75	593.99	688.20	777.61	833.50	424.73	557.26	640.29	736.10	835.10	897.37
78	424.73	573.23	667.44	753.66	860.64	926.11	456.67	609.96	707.36	798.37	916.53	988.38
79	459.86	635.50	742.49	822.32	946.87	1023.51	490.20	667.44	776.02	865.43	1001.16	1084.19
80	501.38	699.37					528.52	728.11				
81	552.47	768.03					576.42	791.98				
82	609.96	838.29					632.31	859.05				
83	675.42	913.34					694.58	930.90				
84	747.28	989.98					763.24	1005.95				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	1.9% Simple Inflation						1.9% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	46.31	54.29	60.68	65.47	79.84	87.82	70.26	83.03	91.01	100.59	121.35	134.13
30	46.31	54.29	60.68	65.47	79.84	87.82	70.26	83.03	91.01	100.59	121.35	134.13
31	46.31	54.29	60.68	65.47	79.84	87.82	70.26	83.03	91.01	100.59	121.35	134.13
32	46.31	54.29	60.68	65.47	79.84	87.82	70.26	83.03	91.01	100.59	121.35	134.13
33	46.31	54.29	60.68	65.47	79.84	87.82	70.26	83.03	91.01	100.59	121.35	134.13
34	46.31	54.29	60.68	65.47	79.84	87.82	70.26	83.03	91.01	100.59	121.35	134.13
35	46.31	54.29	60.68	65.47	79.84	87.82	70.26	83.03	91.01	100.59	121.35	134.13
36	46.31	54.29	60.68	65.47	79.84	87.82	70.26	83.03	91.01	100.59	121.35	134.13
37	46.31	54.29	60.68	65.47	79.84	87.82	70.26	83.03	91.01	100.59	121.35	134.13
38	46.31	54.29	60.68	65.47	79.84	87.82	70.26	83.03	91.01	100.59	121.35	134.13
39	46.31	54.29	60.68	65.47	79.84	87.82	70.26	83.03	91.01	100.59	121.35	134.13
40	46.31	54.29	60.68	65.47	79.84	87.82	70.26	83.03	91.01	100.59	121.35	134.13
41	46.31	54.29	60.68	65.47	79.84	87.82	70.26	83.03	91.01	100.59	121.35	134.13
42	46.31	54.29	60.68	65.47	79.84	87.82	70.26	83.03	91.01	100.59	121.35	134.13
43	46.31	54.29	60.68	65.47	79.84	87.82	70.26	83.03	91.01	100.59	121.35	134.13
44	46.31	54.29	60.68	65.47	79.84	87.82	70.26	83.03	91.01	100.59	121.35	134.13
45	59.08	71.85	79.84	86.22	103.79	114.97	81.43	95.80	102.19	113.37	137.32	151.69
46	59.08	71.85	79.84	86.22	103.79	114.97	81.43	95.80	102.19	113.37	137.32	151.69
47	59.08	71.85	79.84	86.22	103.79	114.97	81.43	95.80	102.19	113.37	137.32	151.69
48	59.08	71.85	79.84	86.22	103.79	114.97	81.43	95.80	102.19	113.37	137.32	151.69
49	59.08	71.85	79.84	86.22	103.79	114.97	81.43	95.80	102.19	113.37	137.32	151.69
50	65.47	79.84	86.22	94.21	114.97	127.74	86.22	100.59	106.98	119.76	143.71	162.87
51	68.66	83.03	91.01	99.00	119.76	134.13	89.42	103.79	110.18	122.95	148.50	162.87
52	71.85	86.22	95.80	103.79	126.14	140.51	92.61	105.39	113.37	126.14	151.69	167.66
53	75.05	91.01	100.59	108.58	132.53	145.30	95.80	108.58	116.56	129.34	156.48	172.45
54	78.24	94.21	103.79	113.37	137.32	153.29	97.40	111.77	121.35	132.53	161.27	177.24
55	81.43	97.40	108.58	118.16	143.71	159.67	100.59	116.56	126.14	135.72	166.06	183.63
56	84.63	102.19	111.77	124.55	150.09	166.06	103.79	119.76	130.93	140.51	172.45	191.61
57	89.42	106.98	116.56	129.34	156.48	174.04	106.98	126.14	137.32	146.90	180.43	201.19
58	94.21	111.77	121.35	135.72	164.46	180.43	110.18	132.53	145.30	156.48	190.01	212.37
59	97.40	116.56	126.14	143.71	170.85	188.42	114.97	138.92	153.29	164.46	201.19	223.54
60	102.19	121.35	132.53	150.09	178.84	196.40	119.76	145.30	161.27	172.45	212.37	236.32
61	106.98	126.14	137.32	156.48	186.82	204.38	122.95	151.69	169.25	182.03	221.95	247.50
62	113.37	132.53	145.30	164.46	194.80	213.96	127.74	158.08	177.24	191.61	233.12	258.67
63	119.76	140.51	154.88	174.04	204.38	223.54	134.13	166.06	185.22	201.19	244.30	269.85
64	126.14	150.09	164.46	183.63	215.56	234.72	140.51	174.04	193.21	210.77	255.48	282.62
65	132.53	158.08	175.64	193.21	225.14	245.90	148.50	182.03	201.19	221.95	268.25	295.40
66	140.51	169.25	188.42	204.38	239.51	260.27	158.08	193.21	213.96	236.32	284.22	312.96
67	150.09	185.22	204.38	220.35	258.67	282.62	170.85	209.17	231.53	255.48	306.57	338.51
68	162.87	201.19	225.14	241.11	282.62	308.17	185.22	228.33	253.88	279.43	333.72	367.25
69	177.24	220.35	245.90	266.66	311.36	338.51	202.79	250.69	279.43	306.57	365.65	400.78
70	194.80	239.51	266.66	293.80	341.70	370.44	221.95	273.04	304.98	340.11	399.19	434.31
71	212.37	260.27	289.01	328.93	376.83	407.17	242.70	296.99	330.53	378.43	435.91	471.04
72	233.12	284.22	312.96	368.85	416.75	447.09	265.06	324.14	359.27	419.94	477.43	514.15
73	255.48	309.77	341.70	411.96	463.06	494.99	287.41	352.88	391.20	464.65	523.73	560.46
74	279.43	340.11	376.83	459.86	512.55	546.09	311.36	384.82	429.52	512.55	573.23	611.55
75	301.78	373.64	418.35	507.76	566.84	603.57	335.32	419.94	471.04	560.46	627.52	669.04
76	325.74	413.56	469.44	560.46	627.52	667.44	359.27	458.27	520.54	611.55	686.60	732.90
77	352.88	459.86	528.52	614.75	692.99	740.89	384.82	501.38	576.42	665.84	752.07	806.36
78	381.62	510.96	592.39	672.23	764.84	820.73	413.56	549.28	635.50	721.73	823.92	886.19
79	411.96	565.25	657.86	732.90	839.89	903.76	442.30	598.78	696.18	780.81	897.37	967.63
80	448.68	621.13					475.83	651.47				
81	491.80	678.62					517.34	707.36				
82	541.30	739.29					563.65	764.84				
83	595.59	803.16					616.34	827.11				
84	654.66	868.63					673.83	889.39				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

NH-99 PA 4/99, NH-99FR PA 4/99

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	1.9% Simple Inflation						1.9% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	39.92	51.10	55.89	63.87	78.24	86.22	60.68	75.05	83.03	92.61	113.37	124.55
30	39.92	51.10	55.89	63.87	78.24	86.22	60.68	75.05	83.03	92.61	113.37	124.55
31	39.92	51.10	55.89	63.87	78.24	86.22	60.68	75.05	83.03	92.61	113.37	124.55
32	39.92	51.10	55.89	63.87	78.24	86.22	60.68	75.05	83.03	92.61	113.37	124.55
33	39.92	51.10	55.89	63.87	78.24	86.22	60.68	75.05	83.03	92.61	113.37	124.55
34	39.92	51.10	55.89	63.87	78.24	86.22	60.68	75.05	83.03	92.61	113.37	124.55
35	39.92	51.10	55.89	63.87	78.24	86.22	60.68	75.05	83.03	92.61	113.37	124.55
36	39.92	51.10	55.89	63.87	78.24	86.22	60.68	75.05	83.03	92.61	113.37	124.55
37	39.92	51.10	55.89	63.87	78.24	86.22	60.68	75.05	83.03	92.61	113.37	124.55
38	39.92	51.10	55.89	63.87	78.24	86.22	60.68	75.05	83.03	92.61	113.37	124.55
39	39.92	51.10	55.89	63.87	78.24	86.22	60.68	75.05	83.03	92.61	113.37	124.55
40	39.92	51.10	55.89	63.87	78.24	86.22	60.68	75.05	83.03	92.61	113.37	124.55
41	39.92	51.10	55.89	63.87	78.24	86.22	60.68	75.05	83.03	92.61	113.37	124.55
42	39.92	51.10	55.89	63.87	78.24	86.22	60.68	75.05	83.03	92.61	113.37	124.55
43	39.92	51.10	55.89	63.87	78.24	86.22	60.68	75.05	83.03	92.61	113.37	124.55
44	39.92	51.10	55.89	63.87	78.24	86.22	60.68	75.05	83.03	92.61	113.37	124.55
45	51.10	67.06	71.85	81.43	102.19	110.18	68.66	84.63	94.21	105.39	126.14	140.51
46	51.10	67.06	71.85	81.43	102.19	110.18	68.66	84.63	94.21	105.39	126.14	140.51
47	51.10	67.06	71.85	81.43	102.19	110.18	68.66	84.63	94.21	105.39	126.14	140.51
48	51.10	67.06	71.85	81.43	102.19	110.18	68.66	84.63	94.21	105.39	126.14	140.51
49	51.10	67.06	71.85	81.43	102.19	110.18	68.66	84.63	94.21	105.39	126.14	140.51
50	55.89	73.45	76.64	89.42	111.77	119.76	71.85	91.01	100.59	110.18	132.53	146.90
51	59.08	76.64	83.03	92.61	118.16	126.14	75.05	92.61	102.19	113.37	135.72	150.09
52	62.27	81.43	87.82	99.00	122.95	132.53	78.24	95.80	105.39	114.97	138.92	154.88
53	67.06	84.63	92.61	103.79	126.14	138.92	81.43	97.40	108.58	118.16	143.71	158.08
54	68.66	87.82	97.40	110.18	132.53	145.30	84.63	102.19	111.77	121.35	146.90	161.27
55	71.85	91.01	102.19	113.37	137.32	151.69	87.82	103.79	113.37	122.95	150.09	164.46
56	78.24	95.80	108.58	122.95	145.30	161.27	92.61	110.18	121.35	130.93	158.08	175.64
57	83.03	103.79	116.56	130.93	156.48	172.45	99.00	119.76	132.53	142.11	170.85	188.42
58	89.42	111.77	124.55	142.11	167.66	183.63	105.39	129.34	143.71	153.29	186.82	205.98
59	97.40	119.76	132.53	153.29	178.84	196.40	113.37	140.51	158.08	166.06	202.79	223.54
60	105.39	126.14	138.92	162.87	190.01	205.98	119.76	151.69	169.25	178.84	218.75	241.11
61	111.77	134.13	148.50	172.45	201.19	217.16	126.14	159.67	180.43	193.21	233.12	257.08
62	119.76	143.71	158.08	185.22	213.96	231.53	135.72	170.85	191.61	205.98	249.09	274.64
63	126.14	154.88	172.45	198.00	226.74	245.90	143.71	180.43	202.79	221.95	266.66	293.80
64	135.72	167.66	186.82	212.37	242.70	261.87	151.69	193.21	217.16	237.91	284.22	312.96
65	145.30	180.43	201.19	225.14	258.67	277.83	161.27	204.38	229.93	253.88	303.38	333.72
66	154.88	193.21	217.16	239.51	276.24	298.59	174.04	218.75	245.90	269.85	324.14	354.48
67	164.46	209.17	231.53	255.48	300.19	322.54	183.63	236.32	260.27	289.01	351.28	375.23
68	177.24	226.74	250.69	276.24	328.93	346.49	198.00	253.88	282.62	312.96	380.02	402.38
69	191.61	244.30	274.64	304.98	359.27	384.82	217.16	276.24	309.77	344.90	413.56	440.70
70	207.58	265.06	300.19	338.51	392.80	424.73	236.32	298.59	336.91	381.62	447.09	487.01
71	226.74	287.41	320.95	373.64	429.52	463.06	257.08	322.54	362.46	421.54	485.41	523.73
72	249.09	311.36	346.49	416.75	472.64	509.36	281.03	351.28	391.20	467.85	530.12	570.04
73	273.04	341.70	378.43	464.65	523.73	560.46	304.98	383.22	427.93	517.34	581.21	619.54
74	300.19	375.23	416.75	518.94	581.21	617.94	330.53	418.35	467.85	573.23	637.10	677.02
75	325.74	413.56	467.85	574.83	641.89	681.81	356.07	456.67	517.34	629.12	699.37	740.89
76	351.28	459.86	531.72	637.10	712.15	758.45	383.22	501.38	578.02	689.79	768.03	817.53
77	381.62	517.34	606.76	704.16	796.77	854.26	410.36	554.07	646.68	752.07	851.06	911.74
78	413.56	579.62	685.00	776.02	889.39	959.64	442.30	613.15	720.13	819.13	942.08	1015.53
79	448.68	645.08	766.44	851.06	988.38	1071.41	475.83	673.83	795.18	890.98	1037.88	1125.70
80	490.20	712.15					515.75	736.10				
81	542.89	782.40					563.65	803.16				
82	601.97	855.85					621.13	873.42				
83	669.04	930.90					685.00	945.27				
84	742.49	1010.74					755.26	1020.32				
85+												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.
that have previously elected an inflation decrease option

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

NH-99 PA 4/99, NH-99FR PA 4/99

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	1.9% Simple Inflation						1.9% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	38.32	47.90	54.29	60.68	75.05	84.63	55.89	70.26	78.24	89.42	106.98	118.16
30	38.32	47.90	54.29	60.68	75.05	84.63	55.89	70.26	78.24	89.42	106.98	118.16
31	38.32	47.90	54.29	60.68	75.05	84.63	55.89	70.26	78.24	89.42	106.98	118.16
32	38.32	47.90	54.29	60.68	75.05	84.63	55.89	70.26	78.24	89.42	106.98	118.16
33	38.32	47.90	54.29	60.68	75.05	84.63	55.89	70.26	78.24	89.42	106.98	118.16
34	38.32	47.90	54.29	60.68	75.05	84.63	55.89	70.26	78.24	89.42	106.98	118.16
35	38.32	47.90	54.29	60.68	75.05	84.63	55.89	70.26	78.24	89.42	106.98	118.16
36	38.32	47.90	54.29	60.68	75.05	84.63	55.89	70.26	78.24	89.42	106.98	118.16
37	38.32	47.90	54.29	60.68	75.05	84.63	55.89	70.26	78.24	89.42	106.98	118.16
38	38.32	47.90	54.29	60.68	75.05	84.63	55.89	70.26	78.24	89.42	106.98	118.16
39	38.32	47.90	54.29	60.68	75.05	84.63	55.89	70.26	78.24	89.42	106.98	118.16
40	38.32	47.90	54.29	60.68	75.05	84.63	55.89	70.26	78.24	89.42	106.98	118.16
41	38.32	47.90	54.29	60.68	75.05	84.63	55.89	70.26	78.24	89.42	106.98	118.16
42	38.32	47.90	54.29	60.68	75.05	84.63	55.89	70.26	78.24	89.42	106.98	118.16
43	38.32	47.90	54.29	60.68	75.05	84.63	55.89	70.26	78.24	89.42	106.98	118.16
44	38.32	47.90	54.29	60.68	75.05	84.63	55.89	70.26	78.24	89.42	106.98	118.16
45	49.50	63.87	70.26	78.24	97.40	108.58	67.06	81.43	89.42	99.00	119.76	130.93
46	49.50	63.87	70.26	78.24	97.40	108.58	67.06	81.43	89.42	99.00	119.76	130.93
47	49.50	63.87	70.26	78.24	97.40	108.58	67.06	81.43	89.42	99.00	119.76	130.93
48	49.50	63.87	70.26	78.24	97.40	108.58	67.06	81.43	89.42	99.00	119.76	130.93
49	49.50	63.87	70.26	78.24	97.40	108.58	67.06	81.43	89.42	99.00	119.76	130.93
50	54.29	68.66	76.64	86.22	105.39	118.16	71.85	84.63	92.61	103.79	124.55	137.32
51	57.48	71.85	81.43	91.01	110.18	122.95	73.45	87.82	95.80	105.39	127.74	140.51
52	60.68	76.64	84.63	94.21	114.97	127.74	75.05	89.42	97.40	108.58	130.93	143.71
53	62.27	79.84	89.42	99.00	119.76	132.53	76.64	92.61	102.19	110.18	134.13	146.90
54	65.47	83.03	92.61	102.19	124.55	138.92	79.84	94.21	103.79	113.37	137.32	151.69
55	68.66	84.63	97.40	106.98	129.34	143.71	81.43	97.40	106.98	116.56	140.51	154.88
56	73.45	91.01	102.19	113.37	137.32	151.69	87.82	103.79	113.37	122.95	148.50	164.46
57	78.24	97.40	108.58	122.95	146.90	161.27	92.61	111.77	124.55	132.53	159.67	177.24
58	84.63	103.79	114.97	132.53	156.48	172.45	99.00	121.35	134.13	143.71	174.04	193.21
59	91.01	110.18	122.95	142.11	166.06	182.03	103.79	129.34	146.90	154.88	188.42	209.17
60	97.40	116.56	127.74	150.09	174.04	190.01	111.77	138.92	156.48	166.06	199.59	221.95
61	102.19	122.95	135.72	158.08	183.63	199.59	116.56	145.30	164.46	174.04	212.37	234.72
62	106.98	129.34	143.71	166.06	193.21	209.17	121.35	153.29	172.45	186.82	223.54	247.50
63	113.37	138.92	153.29	177.24	202.79	218.75	127.74	162.87	182.03	198.00	237.91	261.87
64	119.76	146.90	164.46	186.82	212.37	229.93	134.13	169.25	191.61	209.17	250.69	276.24
65	127.74	156.48	175.64	196.40	223.54	242.70	140.51	177.24	199.59	221.95	263.46	290.61
66	134.13	167.66	188.42	207.58	237.91	258.67	148.50	188.42	212.37	236.32	281.03	308.17
67	143.71	182.03	204.38	223.54	260.27	281.03	159.67	202.79	229.93	253.88	303.38	332.12
68	153.29	196.40	221.95	244.30	284.22	308.17	174.04	220.35	249.09	276.24	330.53	360.86
69	166.06	213.96	241.11	268.25	312.96	338.51	188.42	239.51	269.85	301.78	359.27	391.20
70	182.03	229.93	261.87	293.80	340.11	370.44	205.98	260.27	292.20	332.12	388.01	423.14
71	198.00	249.09	279.43	325.74	373.64	403.98	225.14	281.03	316.16	367.25	421.54	456.67
72	218.75	271.45	301.78	362.46	411.96	443.89	244.30	306.57	340.11	405.57	459.86	494.99
73	239.51	296.99	328.93	403.98	455.07	487.01	265.06	333.72	370.44	451.88	504.57	539.70
74	260.27	325.74	362.46	451.88	504.57	538.10	289.01	364.06	407.17	498.18	554.07	589.20
75	282.62	360.86	407.17	501.38	558.86	592.39	309.77	397.59	451.88	547.68	608.36	643.49
76	306.57	400.78	463.06	554.07	619.54	659.45	333.72	435.91	502.97	600.38	669.04	710.55
77	332.12	450.28	526.93	613.15	692.99	742.49	357.67	482.22	563.65	654.66	740.89	791.98
78	360.86	504.57	597.18	675.42	774.42	835.10	384.82	533.31	625.92	713.74	819.13	884.60
79	391.20	560.46	665.84	740.89	859.05	930.90	413.56	586.00	691.39	774.42	902.16	980.40
80	426.33	619.54					448.68	641.89				
81	471.04	681.81					491.80	699.37				
82	523.73	744.08					541.30	758.45				
83	582.81	809.55					597.18	822.32				
84	646.68	878.21					657.86	887.79				
85+												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL PA 9/96

Premiums to be used only with those
that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	1.9% Simple Inflation				1.9% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	47.90	57.48	67.06	105.39	70.26	84.63	102.19	172.45
30	47.90	57.48	67.06	105.39	70.26	84.63	102.19	172.45
31	47.90	57.48	67.06	105.39	70.26	84.63	102.19	172.45
32	47.90	57.48	67.06	105.39	70.26	84.63	102.19	172.45
33	47.90	57.48	67.06	105.39	70.26	84.63	102.19	172.45
34	47.90	57.48	67.06	105.39	70.26	84.63	102.19	172.45
35	47.90	57.48	67.06	105.39	70.26	84.63	102.19	172.45
36	47.90	57.48	67.06	105.39	70.26	84.63	102.19	172.45
37	47.90	57.48	67.06	105.39	70.26	84.63	102.19	172.45
38	47.90	57.48	67.06	105.39	70.26	84.63	102.19	172.45
39	47.90	57.48	67.06	105.39	70.26	84.63	102.19	172.45
40	47.90	57.48	67.06	105.39	70.26	84.63	102.19	172.45
41	47.90	57.48	67.06	105.39	70.26	84.63	102.19	172.45
42	47.90	57.48	67.06	105.39	70.26	84.63	102.19	172.45
43	47.90	57.48	67.06	105.39	70.26	84.63	102.19	172.45
44	47.90	57.48	67.06	105.39	70.26	84.63	102.19	172.45
45	60.68	73.45	87.82	134.13	81.43	97.40	116.56	196.40
46	60.68	73.45	87.82	134.13	81.43	97.40	116.56	196.40
47	60.68	73.45	87.82	134.13	81.43	97.40	116.56	196.40
48	60.68	73.45	87.82	134.13	81.43	97.40	116.56	196.40
49	60.68	73.45	87.82	134.13	81.43	97.40	116.56	196.40
50	67.06	79.84	94.21	145.30	86.22	103.79	122.95	205.98
51	70.26	83.03	100.59	153.29	89.42	106.98	129.34	213.96
52	75.05	89.42	105.39	161.27	94.21	111.77	134.13	221.95
53	79.84	94.21	113.37	169.25	97.40	116.56	138.92	229.93
54	83.03	97.40	118.16	178.84	102.19	121.35	146.90	236.32
55	87.82	103.79	124.55	186.82	106.98	126.14	151.69	244.30
56	92.61	108.58	130.93	194.80	110.18	130.93	158.08	253.88
57	97.40	114.97	137.32	202.79	114.97	135.72	162.87	260.27
58	102.19	119.76	143.71	212.37	119.76	142.11	170.85	269.85
59	106.98	126.14	151.69	221.95	124.55	146.90	177.24	279.43
60	113.37	134.13	159.67	233.12	130.93	154.88	185.22	289.01
61	121.35	142.11	170.85	245.90	137.32	162.87	194.80	300.19
62	127.74	150.09	180.43	260.27	145.30	170.85	205.98	312.96
63	135.72	159.67	193.21	274.64	153.29	182.03	217.16	325.74
64	145.30	169.25	205.98	290.61	162.87	191.61	229.93	344.90
65	156.48	182.03	218.75	306.57	172.45	202.79	245.90	360.86
66	166.06	193.21	233.12	327.33	186.82	218.75	260.27	381.62
67	177.24	205.98	249.09	346.49	198.00	231.53	279.43	405.57
68	193.21	223.54	268.25	373.64	215.56	250.69	301.78	434.31
69	210.77	245.90	295.40	408.77	236.32	274.64	332.12	475.83
70	236.32	273.04	328.93	453.47	261.87	303.38	368.85	523.73
71	261.87	301.78	367.25	504.57	290.61	336.91	408.77	578.02
72	290.61	335.32	407.17	558.86	320.95	370.44	448.68	633.91
73	320.95	370.44	451.88	617.94	351.28	405.57	494.99	692.99
74	356.07	410.36	499.78	681.81	384.82	445.49	541.30	756.86
75	391.20	453.47	550.88	750.47	418.35	485.41	590.79	822.32
76	429.52	498.18	606.76	822.32	455.07	526.93	643.49	892.58
77	469.44	542.89	662.65	897.37	493.39	571.63	697.78	962.84
78	510.96	592.39	721.73	974.01	533.31	617.94	755.26	1037.88
79	555.67	645.08	788.79	1058.64	576.42	667.44	815.94	1119.32
80	606.76				624.33			
81	659.45				675.42			
82	716.94				729.71			
83	779.21				788.79			
84	849.47				857.45			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL PA 9/96

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	1.9% Simple Inflation				1.9% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	44.71	52.69	62.27	97.40	67.06	78.24	95.80	162.87
30	44.71	52.69	62.27	97.40	67.06	78.24	95.80	162.87
31	44.71	52.69	62.27	97.40	67.06	78.24	95.80	162.87
32	44.71	52.69	62.27	97.40	67.06	78.24	95.80	162.87
33	44.71	52.69	62.27	97.40	67.06	78.24	95.80	162.87
34	44.71	52.69	62.27	97.40	67.06	78.24	95.80	162.87
35	44.71	52.69	62.27	97.40	67.06	78.24	95.80	162.87
36	44.71	52.69	62.27	97.40	67.06	78.24	95.80	162.87
37	44.71	52.69	62.27	97.40	67.06	78.24	95.80	162.87
38	44.71	52.69	62.27	97.40	67.06	78.24	95.80	162.87
39	44.71	52.69	62.27	97.40	67.06	78.24	95.80	162.87
40	44.71	52.69	62.27	97.40	67.06	78.24	95.80	162.87
41	44.71	52.69	62.27	97.40	67.06	78.24	95.80	162.87
42	44.71	52.69	62.27	97.40	67.06	78.24	95.80	162.87
43	44.71	52.69	62.27	97.40	67.06	78.24	95.80	162.87
44	44.71	52.69	62.27	97.40	67.06	78.24	95.80	162.87
45	57.48	68.66	81.43	126.14	76.64	91.01	110.18	186.82
46	57.48	68.66	81.43	126.14	76.64	91.01	110.18	186.82
47	57.48	68.66	81.43	126.14	76.64	91.01	110.18	186.82
48	57.48	68.66	81.43	126.14	76.64	91.01	110.18	186.82
49	57.48	68.66	81.43	126.14	76.64	91.01	110.18	186.82
50	62.27	73.45	89.42	137.32	81.43	95.80	116.56	196.40
51	67.06	78.24	94.21	145.30	86.22	100.59	121.35	204.38
52	70.26	83.03	100.59	151.69	89.42	103.79	126.14	212.37
53	75.05	87.82	105.39	161.27	92.61	110.18	132.53	218.75
54	79.84	92.61	110.18	167.66	97.40	114.97	137.32	226.74
55	83.03	97.40	118.16	177.24	100.59	118.16	143.71	234.72
56	86.22	100.59	122.95	183.63	105.39	122.95	150.09	241.11
57	91.01	106.98	129.34	193.21	110.18	127.74	154.88	249.09
58	95.80	111.77	135.72	201.19	113.37	132.53	161.27	257.08
59	102.19	118.16	143.71	210.77	118.16	138.92	167.66	265.06
60	106.98	124.55	151.69	221.95	124.55	145.30	175.64	276.24
61	113.37	132.53	161.27	233.12	130.93	151.69	183.63	287.41
62	121.35	140.51	170.85	247.50	138.92	161.27	194.80	298.59
63	129.34	150.09	180.43	260.27	145.30	169.25	205.98	314.56
64	138.92	159.67	193.21	276.24	156.48	180.43	218.75	328.93
65	146.90	170.85	205.98	293.80	166.06	191.61	231.53	346.49
66	158.08	182.03	220.35	311.36	178.84	205.98	249.09	367.25
67	169.25	194.80	234.72	330.53	191.61	220.35	265.06	388.01
68	183.63	210.77	253.88	356.07	205.98	236.32	287.41	418.35
69	201.19	231.53	281.03	391.20	228.33	260.27	316.16	456.67
70	225.14	257.08	311.36	432.72	252.29	287.41	351.28	504.57
71	252.29	285.82	348.09	482.22	281.03	319.35	388.01	557.26
72	277.83	316.16	388.01	536.51	308.17	351.28	431.12	613.15
73	308.17	351.28	429.52	592.39	338.51	386.41	472.64	670.63
74	341.70	389.61	475.83	656.26	372.04	423.14	518.94	732.90
75	375.23	429.52	525.33	721.73	405.57	463.06	566.84	796.77
76	411.96	471.04	578.02	790.39	440.70	502.97	617.94	863.84
77	451.88	515.75	632.31	862.24	477.43	544.49	670.63	932.50
78	491.80	562.05	689.79	938.88	515.75	589.20	724.92	1005.95
79	536.51	613.15	752.07	1020.32	557.26	638.70	785.60	1084.19
80	582.81				605.17			
81	635.50				653.07			
82	691.39				705.76			
83	752.07				764.84			
84	819.13				830.31			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL PA 9/96

Premiums to be used only with those
that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	1.9% Simple Inflation				1.9% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	39.92	44.71	54.29	86.22	60.68	68.66	83.03	145.30
30	39.92	44.71	54.29	86.22	60.68	68.66	83.03	145.30
31	39.92	44.71	54.29	86.22	60.68	68.66	83.03	145.30
32	39.92	44.71	54.29	86.22	60.68	68.66	83.03	145.30
33	39.92	44.71	54.29	86.22	60.68	68.66	83.03	145.30
34	39.92	44.71	54.29	86.22	60.68	68.66	83.03	145.30
35	39.92	44.71	54.29	86.22	60.68	68.66	83.03	145.30
36	39.92	44.71	54.29	86.22	60.68	68.66	83.03	145.30
37	39.92	44.71	54.29	86.22	60.68	68.66	83.03	145.30
38	39.92	44.71	54.29	86.22	60.68	68.66	83.03	145.30
39	39.92	44.71	54.29	86.22	60.68	68.66	83.03	145.30
40	39.92	44.71	54.29	86.22	60.68	68.66	83.03	145.30
41	39.92	44.71	54.29	86.22	60.68	68.66	83.03	145.30
42	39.92	44.71	54.29	86.22	60.68	68.66	83.03	145.30
43	39.92	44.71	54.29	86.22	60.68	68.66	83.03	145.30
44	39.92	44.71	54.29	86.22	60.68	68.66	83.03	145.30
45	51.10	57.48	70.26	111.77	70.26	79.84	97.40	169.25
46	51.10	57.48	70.26	111.77	70.26	79.84	97.40	169.25
47	51.10	57.48	70.26	111.77	70.26	79.84	97.40	169.25
48	51.10	57.48	70.26	111.77	70.26	79.84	97.40	169.25
49	51.10	57.48	70.26	111.77	70.26	79.84	97.40	169.25
50	55.89	63.87	76.64	121.35	75.05	84.63	102.19	177.24
51	59.08	67.06	81.43	129.34	76.64	87.82	106.98	185.22
52	63.87	71.85	86.22	135.72	81.43	91.01	111.77	191.61
53	65.47	75.05	92.61	143.71	84.63	95.80	116.56	198.00
54	70.26	79.84	97.40	150.09	87.82	99.00	121.35	204.38
55	75.05	84.63	102.19	158.08	91.01	103.79	126.14	210.77
56	78.24	87.82	108.58	166.06	95.80	106.98	130.93	218.75
57	83.03	92.61	113.37	172.45	99.00	111.77	135.72	225.14
58	86.22	97.40	119.76	180.43	103.79	116.56	142.11	233.12
59	91.01	102.19	126.14	188.42	106.98	121.35	148.50	241.11
60	97.40	108.58	132.53	198.00	113.37	127.74	154.88	250.69
61	103.79	114.97	140.51	209.17	119.76	134.13	164.46	261.87
62	108.58	122.95	150.09	220.35	126.14	140.51	172.45	271.45
63	116.56	130.93	158.08	234.72	134.13	150.09	183.63	285.82
64	124.55	140.51	170.85	249.09	142.11	158.08	194.80	300.19
65	134.13	148.50	182.03	265.06	151.69	169.25	207.58	316.16
66	143.71	159.67	194.80	281.03	161.27	180.43	221.95	335.32
67	153.29	170.85	209.17	298.59	174.04	193.21	237.91	354.48
68	167.66	185.22	226.74	322.54	190.01	210.77	258.67	383.22
69	185.22	204.38	249.09	354.48	209.17	231.53	284.22	419.94
70	204.38	226.74	277.83	394.40	233.12	257.08	317.75	464.65
71	229.93	253.88	311.36	440.70	258.67	285.82	351.28	514.15
72	257.08	282.62	348.09	490.20	285.82	316.16	389.61	566.84
73	284.22	312.96	386.41	544.49	314.56	346.49	429.52	621.13
74	314.56	346.49	429.52	601.97	344.90	381.62	472.64	680.21
75	348.09	383.22	474.23	662.65	376.83	416.75	517.34	740.89
76	381.62	421.54	522.13	728.11	410.36	453.47	562.05	804.76
77	418.35	461.46	571.63	795.18	445.49	493.39	609.96	868.63
78	455.07	502.97	624.33	865.43	482.22	533.31	661.05	937.29
79	496.59	549.28	681.81	942.08	522.13	578.02	715.34	1010.74
80	541.30				565.25			
81	590.79				611.55			
82	640.29				661.05			
83	697.78				715.34			
84	761.65				777.61			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC2000 PA 4/00

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day EP
Home Health Daily Benefit at 150% of Nursing Home Daily Benefit

Standard Rates

Age	1.9% Compound Inflation		
	Benefit Period		
	4 Years	6 Years	Life
40	110.18	122.95	164.46
41	110.18	122.95	164.46
42	110.18	122.95	164.46
43	110.18	122.95	164.46
44	110.18	122.95	164.46
45	124.55	138.92	185.22
46	124.55	138.92	185.22
47	124.55	138.92	185.22
48	124.55	138.92	185.22
49	124.55	138.92	185.22
50	132.53	146.90	193.21
51	135.72	150.09	198.00
52	138.92	151.69	204.38
53	143.71	156.48	209.17
54	148.50	159.67	213.96
55	150.09	162.87	217.16
56	156.48	169.25	226.74
57	166.06	178.84	237.91
58	177.24	186.82	252.29
59	188.42	199.59	268.25
60	199.59	212.37	284.22
61	210.77	225.14	301.78
62	221.95	239.51	319.35
63	234.72	255.48	340.11
64	250.69	274.64	360.86
65	265.06	292.20	383.22
66	282.62	311.36	407.17
67	300.19	332.12	431.12
68	324.14	359.27	463.06
69	356.07	395.99	507.76
70	386.41	439.10	558.86
71	416.75	483.81	601.97
72	448.68	534.91	651.47
73	487.01	590.79	707.36
74	533.31	651.47	771.23
75	589.20	716.94	843.08
76	657.86	784.00	930.90
77	736.10	855.85	1037.88
78	819.13	932.50	1156.04
79	905.35	1015.53	1282.18
80			
81			
82			
83			
84			
85+			

Preferred Rates

Age	1.9% Compound Inflation		
	Benefit Period		
	4 Years	6 Years	Life
40	103.79	116.56	154.88
41	103.79	116.56	154.88
42	103.79	116.56	154.88
43	103.79	116.56	154.88
44	103.79	116.56	154.88
45	116.56	130.93	174.04
46	116.56	130.93	174.04
47	116.56	130.93	174.04
48	116.56	130.93	174.04
49	116.56	130.93	174.04
50	121.35	137.32	182.03
51	126.14	140.51	185.22
52	129.34	143.71	190.01
53	134.13	146.90	194.80
54	137.32	150.09	199.59
55	142.11	153.29	205.98
56	148.50	158.08	213.96
57	156.48	166.06	223.54
58	164.46	175.64	236.32
59	175.64	185.22	250.69
60	183.63	194.80	261.87
61	191.61	204.38	274.64
62	201.19	217.16	287.41
63	210.77	228.33	303.38
64	220.35	241.11	317.75
65	229.93	253.88	333.72
66	244.30	271.45	354.48
67	263.46	292.20	383.22
68	285.82	317.75	416.75
69	311.36	348.09	450.28
70	336.91	383.22	485.41
71	362.46	419.94	523.73
72	389.61	464.65	566.84
73	423.14	515.75	616.34
74	463.06	568.44	670.63
75	514.15	622.73	732.90
76	573.23	683.41	809.55
77	641.89	745.68	902.16
78	713.74	812.74	1007.54
79	787.19	883.00	1116.12
80			
81			
82			
83			
84			
85+			

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C3

John Hancock Life Insurance Company (U.S.A.)

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	2.7% Simple Inflation						2.7% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	47.46	59.66	66.44	74.58	93.78	101.91	117.05	145.49	164.39	189.39	235.20	259.20
30	47.46	59.66	66.44	74.58	97.01	108.70	123.38	151.81	172.80	194.40	235.20	259.20
31	47.46	59.66	66.44	74.58	100.25	115.50	124.80	154.98	172.80	194.40	235.20	259.20
32	47.46	59.66	66.44	74.58	106.71	118.89	124.80	156.00	172.80	194.40	235.20	259.20
33	49.00	59.66	67.71	74.58	109.95	125.69	124.80	156.00	172.80	194.40	235.20	259.20
34	49.00	59.66	70.78	76.95	116.41	132.48	124.80	156.00	172.80	194.40	235.20	259.20
35	52.06	61.01	70.78	80.03	122.88	135.88	124.80	156.00	172.80	194.40	235.20	259.20
36	55.12	64.06	73.86	86.19	126.12	142.67	124.80	156.00	172.80	194.40	235.20	259.20
37	58.18	67.11	80.02	89.27	132.58	149.47	124.80	156.00	172.80	194.40	235.20	259.20
38	58.18	70.16	83.09	92.35	139.05	156.26	124.80	156.00	172.80	194.40	235.20	259.20
39	61.25	73.21	86.17	98.50	145.52	166.45	124.80	156.00	172.80	194.40	235.20	259.20
40	64.31	76.26	89.25	101.58	151.99	173.24	124.80	156.00	172.80	194.40	235.20	259.20
41	67.67	79.63	92.71	105.10	159.16	180.00	124.80	156.00	172.80	194.40	235.20	259.20
42	67.97	83.03	96.19	111.74	163.20	180.00	124.80	156.00	172.80	194.40	235.20	259.20
43	71.37	86.45	102.82	115.33	163.20	180.00	124.80	156.00	172.80	194.40	235.20	259.20
44	74.80	89.90	106.38	118.94	163.20	180.00	124.80	156.00	172.80	194.40	235.20	259.20
45	78.26	93.38	109.96	125.73	188.50	209.67	141.60	177.60	196.80	218.40	264.00	292.80
46	78.61	100.00	116.72	129.41	195.99	220.50	141.60	177.60	196.80	218.40	264.00	292.80
47	82.11	103.55	120.37	136.29	203.54	227.93	141.60	177.60	196.80	218.40	264.00	292.80
48	85.65	107.11	127.23	143.23	211.16	230.40	141.60	177.60	196.80	218.40	264.00	292.80
49	89.21	113.87	130.95	147.02	213.60	230.40	141.60	177.60	196.80	218.40	264.00	292.80
50	92.80	117.51	137.91	154.06	229.97	249.60	151.20	189.60	208.80	230.40	276.00	304.80
51	96.41	121.21	144.98	161.18	241.26	261.60	156.00	194.40	213.60	235.20	283.20	312.00
52	103.28	128.14	148.88	168.37	252.65	276.00	163.20	199.20	218.40	240.00	290.40	321.60
53	106.96	135.13	156.06	175.62	264.00	288.00	170.40	204.00	225.60	247.20	297.60	328.80
54	110.66	138.94	163.30	186.20	275.73	302.40	175.20	211.20	232.80	252.00	304.80	336.00
55	117.67	146.03	170.61	193.58	285.60	313.81	181.89	216.00	237.60	256.80	312.00	343.20
56	124.71	153.10	177.87	204.24	297.60	328.80	189.11	225.60	247.20	266.40	321.60	357.60
57	128.50	160.21	188.50	214.97	312.00	340.80	193.04	237.60	261.60	280.80	338.40	374.40
58	135.64	167.38	195.88	225.79	324.00	355.20	200.34	249.60	278.40	295.20	360.00	398.40
59	142.82	177.90	206.66	236.68	338.40	369.60	204.33	258.13	297.60	314.40	381.60	422.40
60	150.07	185.19	217.51	247.66	352.80	384.00	211.70	265.72	306.50	333.60	405.60	448.80
61	160.50	198.84	231.42	265.01	360.36	390.78	222.23	279.76	320.61	346.32	418.86	463.32
62	170.99	212.55	248.76	279.07	371.64	401.28	232.80	290.48	332.88	357.96	433.20	478.80
63	184.90	226.32	262.80	299.94	381.84	412.92	241.98	304.14	341.88	372.96	448.44	495.06
64	195.51	240.14	283.65	317.53	395.28	427.68	248.40	315.36	354.24	388.80	464.40	511.92
65	209.56	257.37	301.22	338.58	409.50	441.00	256.20	323.40	365.40	403.20	480.90	529.20
66	223.16	277.38	321.52	365.67	426.36	459.00	267.24	336.60	377.40	416.16	499.80	544.68
67	236.77	297.38	345.21	382.14	449.46	483.12	275.22	352.44	390.06	431.64	524.70	560.34
68	253.78	320.71	362.88	399.36	476.16	503.04	288.00	368.64	408.96	453.12	551.04	583.68
69	269.70	344.03	385.02	427.80	504.06	539.40	305.04	388.74	435.24	483.60	580.32	619.38
70	282.60	360.00	406.80	459.00	532.80	577.80	320.40	405.00	457.20	518.40	606.60	660.60
71	297.54	375.84	421.08	488.94	562.02	607.26	337.56	422.82	475.02	551.58	635.10	687.30
72	314.16	393.12	436.80	525.84	596.40	641.76	354.48	443.52	493.92	589.68	668.64	719.04
73	332.10	414.72	458.46	563.76	635.04	680.40	370.98	464.94	518.40	628.56	704.70	751.68
74	349.44	438.36	485.16	605.28	677.04	720.72	385.32	488.28	546.00	667.68	742.56	789.36
75	364.50	463.50	523.50	645.00	718.50	763.50	399.00	511.50	580.50	705.00	783.00	829.50
76	378.72	495.36	571.68	685.44	766.08	816.48	411.84	540.00	622.08	741.60	826.56	879.84
77	393.30	532.68	625.14	725.88	821.10	880.44	423.66	571.32	666.54	775.56	877.68	939.78
78	419.00	587.15	694.27	786.48	901.74	972.25	447.48	621.05	729.53	829.87	954.62	1029.20
79	454.26	653.59	775.63	862.42	1000.73	1084.80	481.38	682.07	805.46	903.10	1050.90	1140.40
80	496.30	721.39					522.06	745.80				
81	549.18	791.90					570.88	813.60				
82	610.20	866.48					629.18	884.11				
83	678.00	943.78					694.27	957.34				
84	752.58	1023.78					764.78	1033.27				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C3

John Hancock Life Insurance Company (U.S.A.)

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	2.7% Simple Inflation						2.7% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	46.10	55.60	62.38	70.51	85.50	93.76	112.55	136.53	157.54	180.04	223.20	247.20
30	46.10	55.60	62.38	70.51	88.45	100.01	118.64	142.47	165.60	184.80	223.20	247.20
31	46.10	55.60	62.38	70.51	91.40	106.26	120.00	145.44	165.60	184.80	223.20	247.20
32	46.10	55.60	62.38	70.51	97.30	109.38	120.00	146.40	165.60	184.80	223.20	247.20
33	47.60	55.60	63.56	70.51	100.25	115.63	120.00	146.40	165.60	184.80	223.20	247.20
34	47.60	55.60	66.45	72.76	106.14	121.88	120.00	146.40	165.60	184.80	223.20	247.20
35	50.57	56.85	66.45	75.67	112.04	125.01	120.00	146.40	165.60	184.80	223.20	247.20
36	53.55	59.69	69.34	81.49	114.99	131.26	120.00	146.40	165.60	184.80	223.20	247.20
37	56.52	62.53	75.12	84.40	120.88	137.51	120.00	146.40	165.60	184.80	223.20	247.20
38	56.52	65.38	78.01	87.31	126.78	143.76	120.00	146.40	165.60	184.80	223.20	247.20
39	59.50	68.22	80.89	93.13	132.68	153.13	120.00	146.40	165.60	184.80	223.20	247.20
40	62.47	71.06	83.78	96.04	138.57	159.38	120.00	146.40	165.60	184.80	223.20	247.20
41	65.73	74.20	87.03	99.36	145.12	165.60	120.00	146.40	165.60	184.80	223.20	247.20
42	66.02	77.37	90.30	105.65	148.80	165.60	120.00	146.40	165.60	184.80	223.20	247.20
43	69.33	80.56	96.53	109.04	148.80	165.60	120.00	146.40	165.60	184.80	223.20	247.20
44	72.66	83.77	99.86	112.45	148.80	165.60	120.00	146.40	165.60	184.80	223.20	247.20
45	74.78	86.94	102.86	115.10	171.56	190.01	136.80	170.40	192.00	208.80	252.00	276.00
46	75.11	93.11	109.19	118.47	178.37	199.83	136.80	170.40	192.00	208.80	252.00	276.00
47	78.46	96.40	112.61	124.77	185.25	206.56	136.80	170.40	192.00	208.80	252.00	276.00
48	81.84	99.73	119.02	131.12	192.18	208.80	136.80	170.40	192.00	208.80	252.00	276.00
49	85.24	106.02	122.50	134.60	194.40	208.80	136.80	170.40	192.00	208.80	252.00	276.00
50	88.94	110.17	131.73	142.05	211.01	228.00	144.00	182.40	199.20	220.80	264.00	290.40
51	92.63	113.97	134.91	151.11	219.97	242.40	151.20	187.20	204.00	225.60	271.20	297.60
52	99.45	120.82	139.08	154.67	233.58	252.00	156.00	192.00	211.20	230.40	276.00	304.80
53	101.42	127.72	146.30	161.96	244.80	266.40	163.20	199.20	216.00	235.20	283.20	314.40
54	106.98	131.63	153.58	170.52	254.15	280.80	170.40	204.00	223.20	242.40	290.40	321.60
55	113.94	138.64	159.11	179.90	266.40	290.04	177.10	208.80	230.40	247.20	300.00	331.20
56	120.93	145.63	166.27	190.49	276.00	304.80	184.32	218.40	237.60	256.80	309.60	343.20
57	124.78	150.90	176.72	201.04	290.40	319.20	185.98	228.00	252.00	268.80	326.40	362.40
58	131.87	158.09	184.13	209.94	304.80	331.20	193.26	240.00	266.40	285.60	345.60	384.00
59	135.40	168.44	196.72	218.93	319.20	350.40	197.44	248.75	280.80	302.40	369.60	408.00
60	144.51	177.63	207.44	229.97	333.60	367.20	204.87	252.10	290.12	319.20	391.20	432.00
61	153.04	191.12	221.27	247.08	341.64	374.40	215.36	266.12	304.35	329.94	402.48	444.60
62	163.48	202.89	240.53	259.28	353.40	385.32	226.02	274.84	314.64	339.72	414.96	458.28
63	179.12	216.73	250.76	277.95	364.08	397.38	233.10	288.60	324.12	352.98	426.24	472.86
64	189.76	228.80	271.58	293.71	375.84	408.24	239.76	298.08	332.64	365.04	440.64	486.00
65	200.03	246.02	287.35	314.68	386.40	420.00	247.80	308.70	344.40	375.90	453.60	499.80
66	211.72	265.98	301.92	339.41	401.88	436.56	257.04	320.28	354.96	391.68	469.20	514.08
67	227.22	284.20	323.51	354.42	421.74	451.44	265.32	336.60	368.28	403.92	491.04	528.66
68	244.31	309.46	339.84	372.48	445.44	470.40	278.40	355.20	385.92	426.24	516.48	549.12
69	262.26	332.87	362.70	398.04	470.58	502.20	295.74	373.86	412.92	455.70	544.98	584.04
70	280.80	349.20	390.60	428.40	496.80	540.00	316.80	394.20	441.00	489.60	574.20	624.60
71	295.80	365.40	407.16	464.58	528.96	570.72	334.08	414.12	461.10	525.48	603.78	654.24
72	312.48	384.72	426.72	500.64	564.48	606.48	352.80	435.12	483.84	562.80	638.40	688.80
73	330.48	405.00	448.74	537.84	604.26	646.38	369.36	456.84	508.68	599.40	677.16	725.76
74	347.88	427.44	474.24	575.64	645.84	687.96	383.76	480.48	536.64	634.92	714.48	762.84
75	361.50	451.50	507.00	613.50	685.50	730.50	397.50	502.50	565.50	669.00	751.50	801.00
76	375.84	479.52	545.76	649.44	727.20	776.16	410.40	525.60	599.04	701.28	789.12	843.84
77	389.16	511.98	590.64	683.10	772.80	828.00	422.28	553.38	636.18	730.02	829.38	890.10
78	414.94	560.03	652.24	734.95	839.36	903.10	444.77	596.64	690.20	778.34	893.60	964.12
79	448.84	621.05	725.46	802.75	924.79	999.37	477.31	650.88	758.00	844.79	976.32	1057.68
80	489.52	683.42					515.28	710.54				
81	538.33	748.51					562.74	772.92				
82	596.64	819.02					616.98	839.36				
83	660.37	890.89					678.00	908.52				
84	729.53	966.83					744.44	981.74				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C3

John Hancock Life Insurance Company (U.S.A.)

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	2.7% Simple Inflation						2.7% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	42.04	48.82	54.24	59.66	71.71	78.81	103.55	123.10	139.27	156.66	194.40	213.60
30	42.04	48.82	54.24	59.66	74.19	84.06	109.15	128.46	146.40	160.80	194.40	213.60
31	42.04	48.82	54.24	59.66	76.66	89.32	110.40	131.13	146.40	160.80	194.40	213.60
32	42.04	48.82	54.24	59.66	81.60	91.94	110.40	132.00	146.40	160.80	194.40	213.60
33	43.40	48.82	55.27	59.66	84.08	97.20	110.40	132.00	146.40	160.80	194.40	213.60
34	43.40	48.82	57.78	61.56	89.02	102.45	110.40	132.00	146.40	160.80	194.40	213.60
35	46.11	49.92	57.78	64.03	93.97	105.08	110.40	132.00	146.40	160.80	194.40	213.60
36	48.82	52.41	60.29	68.95	96.44	110.33	110.40	132.00	146.40	160.80	194.40	213.60
37	51.53	54.91	65.32	71.41	101.39	115.59	110.40	132.00	146.40	160.80	194.40	213.60
38	51.53	57.40	67.83	73.88	106.33	120.84	110.40	132.00	146.40	160.80	194.40	213.60
39	54.25	59.90	70.34	78.80	111.28	128.72	110.40	132.00	146.40	160.80	194.40	213.60
40	56.96	62.40	72.86	81.26	116.22	133.98	110.40	132.00	146.40	160.80	194.40	213.60
41	59.93	65.15	75.68	84.08	121.71	139.20	110.40	132.00	146.40	160.80	194.40	213.60
42	60.20	67.93	78.53	89.40	124.80	139.20	110.40	132.00	146.40	160.80	194.40	213.60
43	63.21	70.73	83.94	92.26	124.80	139.20	110.40	132.00	146.40	160.80	194.40	213.60
44	66.25	73.56	86.84	95.15	124.80	139.20	110.40	132.00	146.40	160.80	194.40	213.60
45	67.83	77.28	90.45	99.16	146.14	163.81	124.80	151.20	165.60	182.40	220.80	242.40
46	68.13	82.76	96.01	102.07	151.95	172.27	124.80	151.20	165.60	182.40	220.80	242.40
47	71.16	85.69	99.02	107.50	157.80	178.07	124.80	151.20	165.60	182.40	220.80	242.40
48	74.23	88.65	104.66	112.97	163.71	180.00	124.80	151.20	165.60	182.40	220.80	242.40
49	77.32	94.24	107.72	115.96	165.60	180.00	124.80	151.20	165.60	182.40	220.80	242.40
50	81.20	97.31	113.21	122.04	180.19	196.80	132.00	160.80	175.20	192.00	232.80	256.80
51	85.07	99.50	116.79	130.96	189.22	208.80	136.80	165.60	180.00	196.80	237.60	264.00
52	89.89	106.17	121.45	135.09	200.21	218.40	141.60	170.40	184.80	201.60	244.80	271.20
53	90.36	111.06	128.75	140.50	211.20	230.40	146.40	175.20	189.60	206.40	249.60	278.40
54	95.91	115.17	132.20	148.96	220.58	242.40	153.60	180.00	194.40	211.20	256.80	285.60
55	100.86	120.15	138.02	154.48	230.40	252.00	160.35	184.80	201.60	216.00	264.00	292.80
56	107.70	126.96	145.01	164.96	240.00	268.80	165.17	192.00	208.80	225.60	273.60	304.80
57	111.74	132.27	153.15	175.16	252.00	278.40	169.50	201.60	220.80	237.60	290.40	321.60
58	116.80	139.49	160.62	182.21	264.00	292.80	174.41	213.60	235.20	252.00	307.20	340.80
59	122.42	147.62	170.89	191.32	278.40	304.80	179.07	220.59	249.60	266.40	326.40	362.40
60	129.69	154.95	181.26	200.49	292.80	321.60	184.38	224.84	257.36	283.20	345.60	384.00
61	138.11	167.95	192.85	217.19	299.52	329.94	197.03	236.55	269.50	292.50	355.68	395.46
62	148.44	179.70	207.64	227.61	310.08	337.44	203.42	245.79	275.88	303.24	369.36	408.12
63	161.79	189.88	218.66	245.95	319.68	348.54	210.90	257.52	284.16	313.02	379.62	421.80
64	170.59	202.33	235.37	259.97	330.48	360.72	218.16	265.68	295.92	324.00	393.12	434.16
65	180.98	215.74	249.70	276.84	340.20	371.70	224.70	275.10	304.50	336.00	405.30	447.30
66	192.64	233.68	264.67	299.00	354.96	385.56	232.56	285.60	316.20	348.84	420.24	461.04
67	204.31	252.20	286.03	314.82	372.24	397.98	239.58	300.96	326.70	360.36	441.54	473.22
68	219.69	273.82	299.52	330.24	393.60	418.56	251.52	316.80	343.68	380.16	464.64	495.36
69	236.22	295.68	319.92	355.26	418.50	444.54	267.84	336.66	366.42	409.20	491.04	526.38
70	252.00	309.60	345.60	381.60	442.80	480.60	288.00	354.60	394.20	441.00	516.60	563.40
71	266.22	325.38	361.92	414.12	471.54	508.08	304.50	372.36	414.12	475.02	544.62	589.86
72	282.24	342.72	378.00	446.88	504.00	540.96	320.88	391.44	435.12	509.04	576.24	619.92
73	298.08	361.26	398.52	481.14	539.46	576.72	335.34	411.48	456.84	541.08	610.74	652.86
74	313.56	382.20	422.76	516.36	575.64	613.08	349.44	432.12	482.04	575.64	644.28	686.40
75	325.50	403.50	451.50	549.00	612.00	651.00	361.50	453.00	508.50	606.00	678.00	721.50
76	338.40	429.12	486.72	581.76	649.44	692.64	372.96	475.20	540.00	633.60	712.80	760.32
77	350.52	456.78	525.78	611.34	688.62	736.92	383.64	498.18	572.70	659.64	747.96	800.40
78	372.90	499.01	579.01	656.30	745.80	801.40	402.73	536.98	619.69	703.76	804.11	863.77
79	402.73	551.89	642.74	715.97	819.02	882.76	431.21	585.79	679.36	762.07	875.98	945.13
80	437.99	606.13					465.11	635.96				
81	480.02	663.08					504.43	690.20				
82	528.84	721.39					550.54	747.16				
83	581.72	783.77					602.06	806.82				
84	640.03	848.86					657.66	869.20				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C3

John Hancock Life Insurance Company (U.S.A.)

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	2.7% Simple Inflation						2.7% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	44.75	55.60	63.73	71.87	89.64	99.19	110.30	136.53	155.25	180.04	223.20	244.80
30	44.75	55.60	63.73	71.87	92.73	105.80	116.26	142.47	163.20	184.80	223.20	244.80
31	44.75	55.60	63.73	71.87	95.82	112.42	117.60	145.44	163.20	184.80	223.20	244.80
32	44.75	55.60	63.73	71.87	102.01	115.72	117.60	146.40	163.20	184.80	223.20	244.80
33	46.20	55.60	64.94	71.87	105.10	122.34	117.60	146.40	163.20	184.80	223.20	244.80
34	46.20	55.60	67.89	74.16	111.28	128.95	117.60	146.40	163.20	184.80	223.20	244.80
35	49.08	56.85	67.89	77.12	117.46	132.25	117.60	146.40	163.20	184.80	223.20	244.80
36	51.97	59.69	70.85	83.06	120.55	138.87	117.60	146.40	163.20	184.80	223.20	244.80
37	54.86	62.53	76.75	86.02	126.73	145.48	117.60	146.40	163.20	184.80	223.20	244.80
38	54.86	65.38	79.70	88.99	132.92	152.09	117.60	146.40	163.20	184.80	223.20	244.80
39	57.75	68.22	82.65	94.92	139.10	162.01	117.60	146.40	163.20	184.80	223.20	244.80
40	60.63	71.06	85.61	97.89	145.28	168.62	117.60	146.40	163.20	184.80	223.20	244.80
41	63.80	74.20	88.92	101.27	152.14	175.20	117.60	146.40	163.20	184.80	223.20	244.80
42	64.08	77.37	92.27	107.68	156.00	175.20	117.60	146.40	163.20	184.80	223.20	244.80
43	67.29	80.56	98.63	111.14	156.00	175.20	117.60	146.40	163.20	184.80	223.20	244.80
44	70.53	83.77	102.03	114.62	156.00	175.20	117.60	146.40	163.20	184.80	223.20	244.80
45	74.78	88.55	108.18	120.41	177.91	205.30	139.20	168.00	184.80	206.40	249.60	273.60
46	75.11	94.83	114.84	123.94	184.98	215.91	139.20	168.00	184.80	206.40	249.60	273.60
47	78.46	98.19	118.43	130.53	192.11	223.18	139.20	168.00	184.80	206.40	249.60	273.60
48	81.84	101.57	125.18	137.17	199.30	225.60	139.20	168.00	184.80	206.40	249.60	273.60
49	85.24	107.98	128.84	140.81	201.60	225.60	139.20	168.00	184.80	206.40	249.60	273.60
50	90.87	110.17	135.85	150.05	218.12	244.80	148.80	175.20	192.00	216.00	259.20	292.80
51	94.52	113.97	142.97	159.17	227.07	256.80	153.60	182.40	199.20	220.80	266.40	292.80
52	99.45	120.82	144.96	160.54	238.35	266.40	156.00	187.20	204.00	225.60	271.20	300.00
53	99.58	127.72	152.16	167.82	249.60	276.00	160.80	192.00	211.20	230.40	278.40	307.20
54	105.13	131.63	157.47	174.44	258.95	288.00	165.60	196.80	216.00	237.60	285.60	314.40
55	110.20	136.79	161.03	181.85	268.80	294.79	169.92	204.00	223.20	242.40	292.80	324.00
56	117.15	143.76	168.21	190.49	280.80	309.60	177.14	211.20	232.80	249.60	302.40	336.00
57	121.05	149.04	176.72	201.04	290.40	319.20	178.91	223.20	247.20	261.60	316.80	352.80
58	128.10	154.37	182.17	209.94	302.40	331.20	186.19	232.80	259.20	276.00	336.00	372.00
59	131.69	164.65	190.76	218.93	314.40	343.20	188.26	239.36	276.00	292.80	355.20	393.60
60	138.95	170.07	199.39	228.01	324.00	352.80	195.77	243.01	283.10	307.20	372.00	412.80
61	145.57	181.47	211.12	241.10	329.94	358.02	203.90	254.74	292.73	313.56	381.42	421.20
62	154.08	191.30	224.09	251.36	335.16	362.52	207.94	261.43	300.96	323.76	389.88	430.92
63	165.64	201.39	232.71	267.95	341.88	368.52	215.34	273.06	306.36	333.00	399.60	441.78
64	174.43	209.89	249.45	279.82	347.76	375.84	218.16	276.48	313.20	341.28	408.24	451.44
65	182.89	223.31	261.59	294.76	354.90	384.30	222.60	281.40	317.10	350.70	417.90	459.90
66	192.64	241.28	278.39	317.19	367.20	397.80	228.48	289.68	326.40	363.12	432.48	475.32
67	206.22	257.85	303.78	334.62	388.08	419.76	239.58	302.94	342.54	380.16	453.42	496.98
68	219.69	277.57	322.56	353.28	412.80	447.36	251.52	318.72	360.96	401.28	478.08	524.16
69	234.36	299.40	338.52	375.72	438.96	476.16	264.12	336.66	379.44	424.08	504.06	550.56
70	246.60	313.20	354.60	399.60	462.60	502.20	279.00	352.80	397.80	451.80	527.40	574.20
71	259.26	327.12	367.14	426.30	488.94	528.96	294.06	368.88	414.12	480.24	553.32	598.56
72	275.52	342.72	381.36	456.96	519.12	559.44	309.12	386.40	430.08	512.40	581.28	624.96
73	289.98	361.26	398.52	490.86	552.42	591.30	322.38	405.00	450.36	547.56	612.36	654.48
74	304.20	380.64	422.76	527.28	588.12	627.12	336.96	424.32	474.24	581.88	645.84	686.40
75	316.50	403.50	456.00	561.00	625.50	664.50	348.00	445.50	505.50	613.50	681.00	721.50
76	329.76	430.56	498.24	596.16	666.72	709.92	358.56	469.44	541.44	645.12	720.00	764.64
77	342.24	463.68	543.72	632.04	714.84	765.90	368.46	496.80	580.98	674.82	763.14	816.96
78	364.76	511.21	604.78	683.42	783.77	846.14	389.17	539.69	634.61	722.75	829.87	896.32
79	395.95	568.16	675.29	749.87	870.55	943.78	419.00	593.93	701.05	785.12	913.94	992.59
80	432.56	627.83					454.26	649.52				
81	477.31	690.20					497.65	707.83				
82	530.20	753.94					547.82	768.85				
83	589.86	820.38					604.78	832.58				
84	654.95	889.54					665.80	899.03				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C3

John Hancock Life Insurance Company (U.S.A.)

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	2.7% Simple Inflation						2.7% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	43.39	52.88	59.66	66.44	81.37	89.68	105.80	129.82	148.40	170.69	211.20	232.80
30	43.39	52.88	59.66	66.44	84.17	95.66	111.52	135.46	156.00	175.20	211.20	232.80
31	43.39	52.88	59.66	66.44	86.98	101.64	112.80	138.29	156.00	175.20	211.20	232.80
32	43.39	52.88	59.66	66.44	92.59	104.63	112.80	139.20	156.00	175.20	211.20	232.80
33	44.80	52.88	60.80	66.44	95.40	110.60	112.80	139.20	156.00	175.20	211.20	232.80
34	44.80	52.88	63.56	68.56	101.01	116.58	112.80	139.20	156.00	175.20	211.20	232.80
35	47.60	54.08	63.56	71.30	106.62	119.57	112.80	139.20	156.00	175.20	211.20	232.80
36	50.40	56.78	66.32	76.79	109.42	125.55	112.80	139.20	156.00	175.20	211.20	232.80
37	53.20	59.48	71.85	79.53	115.04	131.53	112.80	139.20	156.00	175.20	211.20	232.80
38	53.20	62.19	74.61	82.27	120.65	137.51	112.80	139.20	156.00	175.20	211.20	232.80
39	56.00	64.89	77.38	87.76	126.26	146.48	112.80	139.20	156.00	175.20	211.20	232.80
40	58.80	67.60	80.14	90.50	131.87	152.45	112.80	139.20	156.00	175.20	211.20	232.80
41	61.87	70.58	83.25	93.63	138.10	158.40	112.80	139.20	156.00	175.20	211.20	232.80
42	62.14	73.59	86.38	99.55	141.60	158.40	112.80	139.20	156.00	175.20	211.20	232.80
43	65.25	76.63	92.33	102.75	141.60	158.40	112.80	139.20	156.00	175.20	211.20	232.80
44	68.39	79.69	95.52	105.97	141.60	158.40	112.80	139.20	156.00	175.20	211.20	232.80
45	73.04	82.11	101.09	111.56	163.08	185.65	134.40	160.80	177.60	196.80	235.20	256.80
46	73.37	87.93	107.31	114.83	169.56	195.24	134.40	160.80	177.60	196.80	235.20	256.80
47	76.64	91.05	110.66	120.93	176.10	201.81	134.40	160.80	177.60	196.80	235.20	256.80
48	79.94	94.19	116.97	127.09	182.69	204.00	134.40	160.80	177.60	196.80	235.20	256.80
49	83.26	100.13	120.39	130.46	184.80	204.00	134.40	160.80	177.60	196.80	235.20	256.80
50	87.00	104.66	129.67	140.05	199.15	223.20	141.60	170.40	187.20	206.40	247.20	276.00
51	90.74	106.73	132.90	147.08	208.15	232.80	148.80	175.20	192.00	211.20	252.00	276.00
52	95.63	113.49	135.16	148.79	219.28	242.40	153.60	180.00	196.80	216.00	259.20	283.20
53	97.73	120.32	140.45	156.11	230.40	254.40	158.40	184.80	204.00	220.80	266.40	292.80
54	101.44	122.49	145.81	162.68	239.77	264.00	163.20	192.00	208.80	228.00	273.60	300.00
55	106.46	129.39	149.52	168.16	249.60	273.39	167.53	196.80	216.00	232.80	280.80	309.60
56	113.37	136.29	156.61	176.74	259.20	285.60	172.35	204.00	225.60	240.00	292.80	324.00
57	117.33	141.59	164.94	187.10	271.20	300.00	174.21	213.60	235.20	252.00	307.20	340.80
58	124.33	146.93	172.38	196.08	283.20	312.00	181.48	223.20	247.20	266.40	324.00	360.00
59	127.98	157.08	182.81	203.15	295.20	324.00	183.66	229.97	261.60	280.80	340.80	379.20
60	133.39	162.51	191.33	212.28	307.20	338.40	188.94	231.66	266.72	295.20	360.00	398.40
61	139.97	173.74	203.00	225.16	311.22	341.64	197.03	243.37	276.47	301.86	365.04	407.16
62	148.44	183.57	215.86	233.55	319.20	348.84	201.16	248.02	285.00	307.80	373.92	414.96
63	159.86	191.80	222.68	247.95	324.12	352.98	206.46	257.52	288.60	313.02	379.62	421.80
64	166.76	200.44	239.40	259.97	330.48	360.72	211.68	263.52	293.76	319.68	386.64	427.68
65	173.36	213.85	249.70	272.85	336.00	365.40	216.30	266.70	300.30	327.60	394.80	434.70
66	185.01	229.88	264.67	294.96	346.80	377.40	222.36	275.40	308.04	336.60	403.92	446.76
67	200.49	246.56	289.97	310.86	362.34	396.00	233.64	289.08	324.72	352.44	423.72	467.28
68	215.90	268.19	307.20	328.32	384.00	418.56	245.76	307.20	343.68	374.40	447.36	491.52
69	230.64	288.24	323.64	349.68	409.20	444.54	260.40	325.50	364.56	398.04	472.44	517.08
70	244.80	304.20	340.20	372.60	433.80	469.80	275.40	342.00	383.40	426.60	498.60	543.60
71	257.52	318.42	354.96	400.20	459.36	497.64	290.58	360.18	401.94	455.88	525.48	568.98
72	273.84	334.32	371.28	433.44	492.24	529.20	307.44	378.00	421.68	488.88	556.08	599.76
73	288.36	353.16	390.42	468.18	526.50	563.76	320.76	398.52	443.88	521.64	589.68	631.80
74	302.64	372.84	413.40	502.32	561.60	599.04	335.40	418.08	466.44	552.24	622.44	664.56
75	315.00	393.00	441.00	534.00	597.00	636.00	346.50	436.50	492.00	582.00	654.00	697.50
76	326.88	416.16	475.20	564.48	633.60	675.36	357.12	457.92	521.28	609.12	686.88	734.40
77	339.48	445.74	513.36	594.78	672.06	720.36	367.08	481.62	553.38	636.18	721.74	775.56
78	360.70	486.80	566.81	640.03	730.88	786.48	387.82	517.99	600.71	678.00	778.34	839.36
79	390.53	539.69	630.54	698.34	804.11	869.20	416.29	566.81	659.02	734.95	850.21	920.72
80	425.78	593.93					448.84	618.34				
81	469.18	652.24					489.52	672.58				
82	517.99	711.90					536.98	729.53				
83	573.59	775.63					589.86	790.55				
84	634.61	840.72					648.17	854.28				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C3

John Hancock Life Insurance Company (U.S.A.)

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	2.7% Simple Inflation						2.7% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	39.32	46.10	51.53	55.60	68.95	74.73	99.05	116.39	130.14	147.31	182.40	201.60
30	39.32	46.10	51.53	55.60	71.33	79.72	104.40	121.45	136.80	151.20	182.40	201.60
31	39.32	46.10	51.53	55.60	73.71	84.70	105.60	123.98	136.80	151.20	182.40	201.60
32	39.32	46.10	51.53	55.60	78.47	87.19	105.60	124.80	136.80	151.20	182.40	201.60
33	40.60	46.10	52.51	55.60	80.84	92.17	105.60	124.80	136.80	151.20	182.40	201.60
34	40.60	46.10	54.89	57.37	85.60	97.15	105.60	124.80	136.80	151.20	182.40	201.60
35	43.13	47.14	54.89	59.66	90.35	99.64	105.60	124.80	136.80	151.20	182.40	201.60
36	45.67	49.50	57.28	64.25	92.73	104.63	105.60	124.80	136.80	151.20	182.40	201.60
37	48.21	51.86	62.05	66.54	97.49	109.61	105.60	124.80	136.80	151.20	182.40	201.60
38	48.21	54.21	64.44	68.84	102.24	114.59	105.60	124.80	136.80	151.20	182.40	201.60
39	50.75	56.57	66.83	73.43	107.00	122.06	105.60	124.80	136.80	151.20	182.40	201.60
40	53.28	58.93	69.21	75.72	111.75	127.05	105.60	124.80	136.80	151.20	182.40	201.60
41	56.07	61.53	71.90	78.34	117.03	132.00	105.60	124.80	136.80	151.20	182.40	201.60
42	56.32	64.16	74.60	83.30	120.00	132.00	105.60	124.80	136.80	151.20	182.40	201.60
43	59.13	66.80	79.74	85.97	120.00	132.00	105.60	124.80	136.80	151.20	182.40	201.60
44	61.98	69.47	82.50	88.67	120.00	132.00	105.60	124.80	136.80	151.20	182.40	201.60
45	64.35	72.45	88.68	95.62	137.67	157.25	122.40	144.00	153.60	170.40	206.40	228.00
46	64.63	77.59	94.13	98.42	143.14	165.38	122.40	144.00	153.60	170.40	206.40	228.00
47	67.51	80.34	97.07	103.66	148.66	170.95	122.40	144.00	153.60	170.40	206.40	228.00
48	70.42	83.11	102.61	108.93	154.22	172.80	122.40	144.00	153.60	170.40	206.40	228.00
49	73.35	88.35	105.61	111.82	156.00	172.80	122.40	144.00	153.60	170.40	206.40	228.00
50	79.27	91.80	111.15	118.04	170.70	192.00	129.60	151.20	160.80	180.00	216.00	244.80
51	81.29	94.07	114.77	124.92	177.40	201.60	134.40	156.00	165.60	184.80	223.20	244.80
52	86.06	98.85	117.53	127.26	188.29	211.20	139.20	158.40	170.40	189.60	228.00	252.00
53	86.67	105.51	122.90	132.69	199.20	218.40	144.00	163.20	175.20	194.40	235.20	259.20
54	90.38	107.86	126.37	139.16	206.20	230.40	146.40	168.00	182.40	199.20	242.40	266.40
55	95.26	112.76	130.35	144.70	216.00	237.73	150.78	175.20	189.60	204.00	249.60	276.00
56	100.14	119.49	135.34	153.18	225.60	249.60	155.59	180.00	196.80	211.20	259.20	288.00
57	104.29	124.82	143.34	161.23	235.20	261.60	157.73	189.60	206.40	220.80	271.20	302.40
58	111.15	130.19	148.87	168.35	247.20	271.20	162.63	199.20	218.40	235.20	285.60	319.20
59	113.15	138.16	156.98	177.51	256.80	283.20	165.30	204.16	230.40	247.20	302.40	336.00
60	118.57	143.61	167.16	184.77	268.80	295.20	170.73	206.67	236.31	259.20	319.20	355.20
61	125.04	152.51	174.58	195.27	273.78	299.52	176.41	216.08	246.27	266.76	325.26	362.70
62	133.41	160.38	187.08	203.86	278.16	305.52	180.82	221.21	253.08	273.60	332.88	369.36
63	144.45	168.78	194.59	217.96	284.16	310.80	186.48	230.88	257.52	279.72	339.66	375.18
64	151.42	177.75	207.21	228.22	291.60	317.52	190.08	235.44	261.36	285.12	345.60	382.32
65	158.12	187.35	217.99	240.99	296.10	323.40	195.30	239.40	264.60	291.90	352.80	388.50
66	167.85	201.38	231.34	258.60	306.00	332.52	201.96	246.84	273.36	301.92	363.12	399.84
67	179.49	218.33	252.49	273.24	320.76	350.46	211.86	259.38	287.10	316.80	380.16	419.76
68	193.17	236.31	270.72	289.92	339.84	370.56	222.72	274.56	305.28	336.00	401.28	441.60
69	206.46	256.63	286.44	310.62	362.70	394.32	236.22	292.02	325.50	357.12	425.94	466.86
70	219.60	270.00	300.60	331.20	385.20	417.60	250.20	307.80	343.80	383.40	450.00	489.60
71	231.42	283.62	314.94	358.44	410.64	443.70	264.48	323.64	360.18	412.38	475.02	513.30
72	245.28	299.04	329.28	388.08	438.48	470.40	278.88	341.04	378.00	441.84	502.32	540.96
73	259.20	314.28	346.68	417.96	469.80	502.20	291.60	358.02	396.90	471.42	531.36	568.62
74	273.00	332.28	368.16	449.28	500.76	533.52	304.20	375.96	419.64	500.76	560.04	597.48
75	283.50	351.00	393.00	477.00	532.50	567.00	315.00	394.50	442.50	526.50	589.50	628.50
76	293.76	372.96	423.36	505.44	565.92	601.92	324.00	413.28	469.44	551.52	619.20	660.96
77	304.98	397.44	456.78	531.30	598.92	640.32	332.58	433.32	498.18	575.46	649.98	696.90
78	324.08	433.92	503.08	570.88	649.52	696.98	351.20	466.46	539.69	612.91	699.70	752.58
79	349.85	480.02	558.67	622.40	713.26	767.50	375.61	508.50	591.22	663.08	762.07	821.74
80	381.04	527.48					404.09	553.25				
81	417.65	576.30					439.34	600.71				
82	459.68	627.83					478.67	649.52				
83	505.79	682.07					523.42	702.41				
84	555.96	737.66					572.23	755.29				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C3

John Hancock Life Insurance Company (U.S.A.)

NH-99 PA 4/99, NH-99FR PA 4/99

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	2.7% Simple Inflation						2.7% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	33.90	43.39	47.46	54.24	67.58	73.37	85.54	105.20	118.72	135.62	170.40	187.20
30	33.90	43.39	47.46	54.24	69.91	78.27	90.16	109.77	124.80	139.20	170.40	187.20
31	33.90	43.39	47.46	54.24	72.24	83.16	91.20	112.06	124.80	139.20	170.40	187.20
32	33.90	43.39	47.46	54.24	76.90	85.60	91.20	112.80	124.80	139.20	170.40	187.20
33	35.00	43.39	48.36	54.24	79.23	90.49	91.20	112.80	124.80	139.20	170.40	187.20
34	35.00	43.39	50.56	55.97	83.89	95.39	91.20	112.80	124.80	139.20	170.40	187.20
35	37.19	44.37	50.56	58.21	88.55	97.83	91.20	112.80	124.80	139.20	170.40	187.20
36	39.37	46.59	52.76	62.68	90.88	102.72	91.20	112.80	124.80	139.20	170.40	187.20
37	41.56	48.81	57.15	64.92	95.54	107.62	91.20	112.80	124.80	139.20	170.40	187.20
38	41.56	51.03	59.35	67.16	100.20	112.51	91.20	112.80	124.80	139.20	170.40	187.20
39	43.75	53.24	61.55	71.64	104.86	119.84	91.20	112.80	124.80	139.20	170.40	187.20
40	45.93	55.46	63.75	73.88	109.52	124.74	91.20	112.80	124.80	139.20	170.40	187.20
41	48.33	57.91	66.22	76.43	114.69	129.60	91.20	112.80	124.80	139.20	170.40	187.20
42	48.55	60.38	68.71	81.27	117.60	129.60	91.20	112.80	124.80	139.20	170.40	187.20
43	50.98	62.87	73.44	83.88	117.60	129.60	91.20	112.80	124.80	139.20	170.40	187.20
44	53.43	65.38	75.98	86.50	117.60	129.60	91.20	112.80	124.80	139.20	170.40	187.20
45	55.65	67.62	79.81	90.31	135.55	150.70	103.20	127.20	141.60	158.40	189.60	211.20
46	55.90	72.42	84.72	92.96	140.94	158.49	103.20	127.20	141.60	158.40	189.60	211.20
47	58.39	74.98	87.37	97.90	146.37	163.82	103.20	127.20	141.60	158.40	189.60	211.20
48	60.90	77.57	92.34	102.88	151.85	165.60	103.20	127.20	141.60	158.40	189.60	211.20
49	63.44	82.46	95.04	105.61	153.60	165.60	103.20	127.20	141.60	158.40	189.60	211.20
50	67.67	84.46	98.80	112.04	165.96	180.00	108.00	136.80	151.20	165.60	199.20	220.80
51	69.95	86.83	104.71	116.86	175.03	189.60	112.80	139.20	153.60	170.40	204.00	225.60
52	74.59	93.36	107.74	121.39	183.53	199.20	117.60	144.00	158.40	172.80	208.80	232.80
53	77.45	98.10	113.14	126.84	189.60	208.80	122.40	146.40	163.20	177.60	216.00	237.60
54	79.31	100.55	118.59	135.24	199.01	218.40	127.20	153.60	168.00	182.40	220.80	242.40
55	84.05	105.36	122.69	138.83	206.40	225.85	131.63	156.00	170.40	184.80	225.60	247.20
56	92.59	112.02	131.47	151.21	218.40	242.40	138.84	165.60	182.40	196.80	237.60	264.00
57	96.84	121.09	143.34	163.22	235.20	259.20	145.96	180.00	199.20	213.60	256.80	283.20
58	105.49	130.19	152.79	176.27	252.00	276.00	155.55	194.40	216.00	230.40	280.80	309.60
59	113.15	141.94	164.93	189.35	268.80	295.20	163.00	206.51	237.60	249.60	304.80	336.00
60	122.28	149.28	175.22	200.49	285.60	309.60	170.73	215.76	248.00	268.80	328.80	362.40
61	130.64	162.16	188.79	215.20	294.84	318.24	180.99	227.45	262.53	283.14	341.64	376.74
62	140.93	173.90	203.53	229.59	305.52	330.60	192.12	239.09	273.60	294.12	355.68	392.16
63	152.16	186.04	216.66	247.95	315.24	341.88	199.80	250.86	281.94	308.58	370.74	408.48
64	162.93	198.55	235.37	263.94	328.32	354.24	205.20	261.36	293.76	321.84	384.48	423.36
65	173.36	213.85	249.70	280.82	340.20	365.40	212.10	268.80	302.40	333.90	399.00	438.90
66	185.01	229.88	266.63	303.05	352.92	381.48	222.36	279.48	314.16	344.76	414.12	452.88
67	196.67	246.56	286.03	316.80	372.24	399.96	227.70	293.04	322.74	358.38	435.60	465.30
68	210.22	266.32	301.44	332.16	395.52	416.64	238.08	305.28	339.84	376.32	456.96	483.84
69	223.20	284.52	319.92	355.26	418.50	448.26	252.96	321.78	360.84	401.76	481.74	513.36
70	234.00	298.80	338.40	381.60	442.80	478.80	266.40	336.60	379.80	430.20	504.00	549.00
71	247.08	313.20	349.74	407.16	468.06	504.60	280.14	351.48	394.98	459.36	528.96	570.72
72	262.08	327.60	364.56	438.48	497.28	535.92	295.68	369.60	411.60	492.24	557.76	599.76
73	277.02	346.68	383.94	471.42	531.36	568.62	309.42	388.80	434.16	524.88	589.68	628.56
74	293.28	366.60	407.16	507.00	567.84	603.72	322.92	408.72	457.08	560.04	622.44	661.44
75	306.00	388.50	439.50	540.00	603.00	640.50	334.50	429.00	486.00	591.00	657.00	696.00
76	316.80	414.72	479.52	574.56	642.24	684.00	345.60	452.16	521.28	622.08	692.64	737.28
77	329.82	447.12	524.40	608.58	688.62	738.30	354.66	478.86	558.90	649.98	735.54	787.98
78	351.20	492.23	581.72	659.02	755.29	814.96	375.61	520.70	611.56	695.63	800.04	862.42
79	381.04	547.82	650.88	722.75	839.36	909.88	404.09	572.23	675.29	756.65	881.40	955.98
80	416.29	604.78					437.99	625.12				
81	461.04	664.44					478.67	682.07				
82	511.21	726.82					527.48	741.73				
83	568.16	790.55					581.72	802.75				
84	630.54	858.35					641.39	866.48				
85+												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.
that have previously elected an inflation decrease option

Appendix C3

John Hancock Life Insurance Company (U.S.A.)

NH-99 PA 4/99, NH-99FR PA 4/99

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	2.7% Simple Inflation						2.7% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	32.54	40.68	46.10	51.53	64.82	72.02	78.79	98.48	111.87	130.94	160.80	177.60
30	32.54	40.68	46.10	51.53	67.05	76.82	83.05	102.77	117.60	134.40	160.80	177.60
31	32.54	40.68	46.10	51.53	69.29	81.62	84.00	104.91	117.60	134.40	160.80	177.60
32	32.54	40.68	46.10	51.53	73.76	84.02	84.00	105.60	117.60	134.40	160.80	177.60
33	33.60	40.68	46.98	51.53	75.99	88.82	84.00	105.60	117.60	134.40	160.80	177.60
34	33.60	40.68	49.11	53.17	80.46	93.62	84.00	105.60	117.60	134.40	160.80	177.60
35	35.70	41.60	49.11	55.30	84.93	96.02	84.00	105.60	117.60	134.40	160.80	177.60
36	37.80	43.68	51.25	59.55	87.17	100.82	84.00	105.60	117.60	134.40	160.80	177.60
37	39.90	45.76	55.52	61.68	91.64	105.62	84.00	105.60	117.60	134.40	160.80	177.60
38	39.90	47.84	57.66	63.80	96.11	110.42	84.00	105.60	117.60	134.40	160.80	177.60
39	42.00	49.92	59.79	68.06	100.58	117.62	84.00	105.60	117.60	134.40	160.80	177.60
40	44.10	52.00	61.93	70.18	105.05	122.43	84.00	105.60	117.60	134.40	160.80	177.60
41	46.40	54.29	64.33	72.61	110.01	127.20	84.00	105.60	117.60	134.40	160.80	177.60
42	46.61	56.61	66.75	77.21	112.80	127.20	84.00	105.60	117.60	134.40	160.80	177.60
43	48.94	58.94	71.35	79.68	112.80	127.20	84.00	105.60	117.60	134.40	160.80	177.60
44	51.29	61.30	73.81	82.18	112.80	127.20	84.00	105.60	117.60	134.40	160.80	177.60
45	53.91	64.40	78.03	86.77	129.20	148.52	100.80	122.40	134.40	148.80	180.00	196.80
46	54.15	68.97	82.83	89.31	134.33	156.19	100.80	122.40	134.40	148.80	180.00	196.80
47	56.57	71.41	85.42	94.06	139.51	161.45	100.80	122.40	134.40	148.80	180.00	196.80
48	59.00	73.87	90.29	98.85	144.73	163.20	100.80	122.40	134.40	148.80	180.00	196.80
49	61.46	78.53	92.93	101.47	146.40	163.20	100.80	122.40	134.40	148.80	180.00	196.80
50	65.74	78.95	98.80	108.04	156.48	177.60	108.00	127.20	139.20	156.00	187.20	206.40
51	68.06	81.41	102.69	114.84	163.20	184.80	110.40	132.00	144.00	158.40	192.00	211.20
52	72.68	87.87	103.82	115.51	171.61	192.00	112.80	134.40	146.40	163.20	196.80	216.00
53	71.92	92.55	109.24	120.98	180.00	199.20	115.20	139.20	153.60	165.60	201.60	220.80
54	75.62	95.06	112.76	125.44	187.02	208.80	120.00	141.60	156.00	170.40	206.40	228.00
55	80.32	97.97	116.93	131.01	194.40	213.96	122.06	146.40	160.80	175.20	211.20	232.80
56	86.92	106.42	123.74	139.43	206.40	228.00	131.66	156.00	170.40	184.80	223.20	247.20
57	91.26	113.64	133.52	153.27	220.80	242.40	136.54	168.00	187.20	199.20	240.00	266.40
58	99.84	120.89	141.04	164.39	235.20	259.20	146.13	182.40	201.60	216.00	261.60	290.40
59	105.73	130.59	153.01	175.54	249.60	273.60	149.23	190.08	220.80	232.80	283.20	314.40
60	113.01	137.95	161.12	184.77	261.60	285.60	159.34	197.59	229.29	249.60	300.00	333.60
61	119.44	148.65	172.55	197.26	269.10	292.50	167.25	206.98	239.30	255.06	311.22	343.98
62	125.89	156.51	185.03	205.84	275.88	298.68	171.78	214.51	246.24	266.76	319.20	353.40
63	136.75	166.86	192.58	221.96	281.94	304.14	177.60	226.44	253.08	275.28	330.78	364.08
64	143.76	173.96	207.21	232.19	287.28	311.04	181.44	228.96	259.20	282.96	339.12	373.68
65	152.40	185.46	217.99	244.97	294.00	319.20	184.80	233.10	262.50	291.90	346.50	382.20
66	160.22	199.48	231.34	262.64	303.96	330.48	189.72	240.72	271.32	301.92	359.04	393.72
67	171.85	214.56	252.49	277.20	322.74	348.48	198.00	251.46	285.12	314.82	376.20	411.84
68	181.81	230.68	266.88	293.76	341.76	370.56	209.28	264.96	299.52	332.16	397.44	433.92
69	193.44	249.19	280.86	312.48	364.56	394.32	219.48	279.00	314.34	351.54	418.50	455.70
70	205.20	259.20	295.20	331.20	383.40	417.60	232.20	293.40	329.40	374.40	437.40	477.00
71	215.76	271.44	304.50	354.96	407.16	440.22	245.34	306.24	344.52	400.20	459.36	497.64
72	230.16	285.60	317.52	381.36	433.44	467.04	257.04	322.56	357.84	426.72	483.84	520.80
73	243.00	301.32	333.72	409.86	461.70	494.10	268.92	338.58	375.84	458.46	511.92	547.56
74	254.28	318.24	354.12	441.48	492.96	525.72	282.36	355.68	397.80	486.72	541.32	575.64
75	265.50	339.00	382.50	471.00	525.00	556.50	291.00	373.50	424.50	514.50	571.50	604.50
76	276.48	361.44	417.60	499.68	558.72	594.72	300.96	393.12	453.60	541.44	603.36	640.80
77	287.04	389.16	455.40	529.92	598.92	641.70	309.12	416.76	487.14	565.80	640.32	684.48
78	306.46	428.50	507.14	573.59	657.66	709.19	326.80	452.90	531.55	606.13	695.63	751.22
79	332.22	475.96	565.45	629.18	729.53	790.55	351.20	497.65	587.15	657.66	766.14	832.58
80	362.05	526.13					381.04	545.11				
81	400.02	579.01					417.65	593.93				
82	444.77	631.90					459.68	644.10				
83	494.94	687.49					507.14	698.34				
84	549.18	745.80					558.67	753.94				
85+												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C3

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL PA 9/96

Premiums to be used only with those
that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	2.7% Simple Inflation				2.7% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	40.68	48.82	56.95	96.81	105.60	127.20	153.60	259.20
30	41.78	50.05	56.95	103.27	105.60	127.20	153.60	259.20
31	44.39	52.68	59.57	109.72	105.60	127.20	153.60	259.20
32	44.39	55.32	62.28	112.95	105.60	127.20	153.60	259.20
33	47.00	57.95	64.99	119.40	105.60	127.20	153.60	259.20
34	49.61	60.59	67.70	125.86	105.60	127.20	153.60	259.20
35	52.22	60.59	70.40	129.08	105.60	127.20	153.60	259.20
36	54.83	63.22	75.82	135.54	105.60	127.20	153.60	259.20
37	57.44	68.49	78.53	141.99	105.60	127.20	153.60	259.20
38	60.05	71.12	81.24	148.45	105.60	127.20	153.60	259.20
39	62.66	73.76	86.65	158.13	105.60	127.20	153.60	259.20
40	65.28	76.39	89.36	158.40	105.60	127.20	153.60	259.20
41	68.16	79.35	92.45	158.40	105.60	127.20	153.60	259.20
42	71.07	82.34	98.30	158.40	105.60	127.20	153.60	259.20
43	72.00	86.40	100.80	158.40	105.60	127.20	153.60	259.20
44	72.00	86.40	100.80	158.40	105.60	127.20	153.60	259.20
45	79.93	94.12	110.60	199.19	122.40	146.40	175.20	295.20
46	85.60	99.91	113.84	201.60	122.40	146.40	175.20	295.20
47	88.63	103.03	119.89	201.60	122.40	146.40	175.20	295.20
48	91.20	108.90	126.00	201.60	122.40	146.40	175.20	295.20
49	91.20	110.40	129.33	201.60	122.40	146.40	175.20	295.20
50	100.58	118.04	135.52	218.40	129.60	156.00	184.80	309.60
51	103.75	124.09	141.79	230.40	134.40	160.80	194.40	321.60
52	109.68	127.43	148.12	242.40	141.60	168.00	201.60	333.60
53	115.66	133.58	154.50	254.40	146.40	175.20	208.80	345.60
54	118.93	139.78	163.80	268.80	153.60	182.40	220.80	355.20
55	124.99	146.03	170.30	280.80	160.80	189.60	228.00	367.20
56	131.04	152.25	179.67	292.80	165.60	196.80	237.60	381.60
57	137.14	161.34	189.11	304.80	172.80	204.00	244.80	391.20
58	143.27	167.67	198.62	319.20	180.00	213.60	256.80	405.60
59	152.27	176.89	208.21	333.60	187.20	220.80	266.40	420.00
60	158.51	186.18	217.87	350.40	196.80	232.80	278.40	434.40
61	170.20	198.09	233.13	360.36	201.24	238.68	285.48	439.92
62	181.93	212.92	245.50	371.64	207.48	243.96	294.12	446.88
63	188.70	222.00	263.86	381.84	213.12	253.08	301.92	452.88
64	196.56	228.96	278.64	393.12	220.32	259.20	311.04	466.56
65	205.80	239.40	287.70	403.20	226.80	266.70	323.40	474.60
66	212.16	246.84	297.84	418.20	238.68	279.48	332.52	487.56
67	219.78	255.42	308.88	429.66	245.52	287.10	346.50	502.92
68	232.32	268.80	322.56	449.28	259.20	301.44	362.88	522.24
69	245.52	286.44	344.10	476.16	275.28	319.92	386.88	554.28
70	266.40	307.80	370.80	511.20	295.20	342.00	415.80	590.40
71	285.36	328.86	400.20	549.84	316.68	367.14	445.44	629.88
72	305.76	352.80	428.40	588.00	337.68	389.76	472.08	666.96
73	325.62	375.84	458.46	626.94	356.40	411.48	502.20	703.08
74	347.88	400.92	488.28	666.12	375.96	435.24	528.84	739.44
75	367.50	426.00	517.50	705.00	393.00	456.00	555.00	772.50
76	387.36	449.28	547.20	741.60	410.40	475.20	580.32	804.96
77	405.72	469.20	572.70	775.56	426.42	494.04	603.06	832.14
78	433.92	503.08	612.91	827.16	452.90	524.77	641.39	881.40
79	471.89	547.82	669.86	899.03	489.52	566.81	692.92	950.56
80	515.28				530.20			
81	560.03				573.59			
82	608.84				619.69			
83	661.73				669.86			
84	721.39				728.17			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C3

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL PA 9/96

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	2.7% Simple Inflation				2.7% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	37.97	44.75	52.88	89.48	100.80	117.60	144.00	244.80
30	38.99	45.88	52.88	95.44	100.80	117.60	144.00	244.80
31	41.43	48.29	55.32	101.41	100.80	117.60	144.00	244.80
32	41.43	50.71	57.83	104.39	100.80	117.60	144.00	244.80
33	43.87	53.12	60.35	110.36	100.80	117.60	144.00	244.80
34	46.30	55.54	62.86	116.32	100.80	117.60	144.00	244.80
35	48.74	55.54	65.38	119.30	100.80	117.60	144.00	244.80
36	51.18	57.95	70.40	125.27	100.80	117.60	144.00	244.80
37	53.61	62.78	72.92	131.24	100.80	117.60	144.00	244.80
38	56.05	65.20	75.43	137.20	100.80	117.60	144.00	244.80
39	58.49	67.61	80.46	146.15	100.80	117.60	144.00	244.80
40	60.92	70.03	82.98	146.40	100.80	117.60	144.00	244.80
41	63.62	72.74	85.85	146.40	100.80	117.60	144.00	244.80
42	66.33	75.48	91.28	146.40	100.80	117.60	144.00	244.80
43	67.20	79.20	93.60	146.40	100.80	117.60	144.00	244.80
44	67.20	79.20	93.60	146.40	100.80	117.60	144.00	244.80
45	75.72	87.98	102.56	187.33	115.20	136.80	165.60	280.80
46	81.09	93.39	105.56	189.60	115.20	136.80	165.60	280.80
47	83.97	96.31	111.17	189.60	115.20	136.80	165.60	280.80
48	86.40	101.80	116.83	189.60	115.20	136.80	165.60	280.80
49	86.40	103.20	119.93	189.60	115.20	136.80	165.60	280.80
50	93.40	108.60	128.63	206.40	122.40	144.00	175.20	295.20
51	99.03	116.94	132.79	218.40	129.60	151.20	182.40	307.20
52	102.68	118.33	141.39	228.00	134.40	156.00	189.60	319.20
53	108.72	124.52	143.62	242.40	139.20	165.60	199.20	328.80
54	114.35	132.90	152.73	252.00	146.40	172.80	206.40	340.80
55	118.18	137.05	161.56	266.40	151.20	177.60	216.00	352.80
56	122.01	141.06	168.71	276.00	158.40	184.80	225.60	362.40
57	128.14	150.14	178.11	290.40	165.60	192.00	232.80	374.40
58	134.32	156.49	187.59	302.40	170.40	199.20	242.40	386.40
59	145.46	165.69	197.25	316.80	177.60	208.80	252.00	398.40
60	149.58	172.88	206.98	333.60	187.20	218.40	264.00	415.20
61	159.00	184.73	220.06	341.64	191.88	222.30	269.10	421.20
62	172.84	199.33	232.47	353.40	198.36	230.28	278.16	426.36
63	179.82	208.68	246.41	361.86	202.02	235.32	286.38	437.34
64	187.92	216.00	261.36	373.68	211.68	244.08	295.92	444.96
65	193.20	224.70	270.90	386.40	218.40	252.00	304.50	455.70
66	201.96	232.56	281.52	397.80	228.48	263.16	318.24	469.20
67	209.88	241.56	291.06	409.86	237.60	273.24	328.68	481.14
68	220.80	253.44	305.28	428.16	247.68	284.16	345.60	503.04
69	234.36	269.70	327.36	455.70	265.98	303.18	368.28	531.96
70	253.80	289.80	351.00	487.80	284.40	324.00	396.00	568.80
71	274.92	311.46	379.32	525.48	306.24	348.00	422.82	607.26
72	292.32	332.64	408.24	564.48	324.24	369.60	453.60	645.12
73	312.66	356.40	435.78	601.02	343.44	392.04	479.52	680.40
74	333.84	380.64	464.88	641.16	363.48	413.40	507.00	716.04
75	352.50	403.50	493.50	678.00	381.00	435.00	532.50	748.50
76	371.52	424.80	521.28	712.80	397.44	453.60	557.28	779.04
77	390.54	445.74	546.48	745.20	412.62	470.58	579.60	805.92
78	417.65	477.31	585.79	797.33	437.99	500.36	615.62	854.28
79	455.62	520.70	638.68	866.48	473.24	542.40	667.15	920.72
80	494.94				513.92			
81	539.69				554.60			
82	587.15				599.35			
83	638.68				649.52			
84	695.63				705.12			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C3

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL PA 9/96

Premiums to be used only with those
that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	2.7% Simple Inflation				2.7% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	33.90	37.97	46.10	79.21	91.20	103.20	124.80	218.40
30	34.81	38.93	46.10	84.49	91.20	103.20	124.80	218.40
31	36.99	40.98	48.23	89.77	91.20	103.20	124.80	218.40
32	36.99	43.03	50.42	92.41	91.20	103.20	124.80	218.40
33	39.17	45.07	52.61	97.69	91.20	103.20	124.80	218.40
34	41.34	47.12	54.80	102.97	91.20	103.20	124.80	218.40
35	43.52	47.12	56.99	105.61	91.20	103.20	124.80	218.40
36	45.69	49.17	61.38	110.89	91.20	103.20	124.80	218.40
37	47.87	53.27	63.57	116.18	91.20	103.20	124.80	218.40
38	50.04	55.32	65.76	121.46	91.20	103.20	124.80	218.40
39	52.22	57.37	70.15	129.38	91.20	103.20	124.80	218.40
40	54.40	59.42	72.34	129.60	91.20	103.20	124.80	218.40
41	56.80	61.72	74.84	129.60	91.20	103.20	124.80	218.40
42	59.22	64.04	79.58	129.60	91.20	103.20	124.80	218.40
43	60.00	67.20	81.60	129.60	91.20	103.20	124.80	218.40
44	60.00	67.20	81.60	129.60	91.20	103.20	124.80	218.40
45	67.31	73.66	88.48	165.99	105.60	120.00	146.40	254.40
46	72.08	78.19	91.07	168.00	105.60	120.00	146.40	254.40
47	74.64	80.63	95.92	168.00	105.60	120.00	146.40	254.40
48	76.80	85.23	100.80	168.00	105.60	120.00	146.40	254.40
49	76.80	86.40	103.47	168.00	105.60	120.00	146.40	254.40
50	83.82	94.43	110.26	182.40	112.80	127.20	153.60	266.40
51	87.24	100.23	114.79	194.40	115.20	132.00	160.80	278.40
52	93.34	102.40	121.19	204.00	122.40	136.80	168.00	288.00
53	94.84	106.41	126.21	216.00	127.20	144.00	175.20	297.60
54	100.63	114.57	135.02	225.60	132.00	148.80	182.40	307.20
55	106.81	119.07	139.73	237.60	136.80	156.00	189.60	316.80
56	110.71	123.14	148.99	249.60	144.00	160.80	196.80	328.80
57	116.90	129.97	156.12	259.20	148.80	168.00	204.00	338.40
58	120.89	136.37	165.52	271.20	156.00	175.20	213.60	350.40
59	129.55	143.30	173.14	283.20	160.80	182.40	223.20	362.40
60	136.19	150.72	180.83	297.60	170.40	192.00	232.80	376.80
61	145.56	160.25	191.73	306.54	175.50	196.56	241.02	383.76
62	154.64	174.42	204.22	314.64	180.12	200.64	246.24	387.60
63	162.06	182.04	215.88	326.34	186.48	208.68	255.30	397.38
64	168.48	190.08	231.12	336.96	192.24	213.84	263.52	406.08
65	176.40	195.30	239.40	348.60	199.50	222.60	273.00	415.80
66	183.60	204.00	248.88	359.04	206.04	230.52	283.56	428.40
67	190.08	211.86	259.38	370.26	215.82	239.58	295.02	439.56
68	201.60	222.72	272.64	387.84	228.48	253.44	311.04	460.80
69	215.76	238.08	290.16	412.92	243.66	269.70	331.08	489.18
70	230.40	255.60	313.20	444.60	262.80	289.80	358.20	523.80
71	250.56	276.66	339.30	480.24	281.88	311.46	382.80	560.28
72	270.48	297.36	366.24	515.76	300.72	332.64	409.92	596.40
73	288.36	317.52	392.04	552.42	319.14	351.54	435.78	630.18
74	307.32	338.52	419.64	588.12	336.96	372.84	461.76	664.56
75	327.00	360.00	445.50	622.50	354.00	391.50	486.00	696.00
76	344.16	380.16	470.88	656.64	370.08	408.96	506.88	725.76
77	361.56	398.82	494.04	687.24	385.02	426.42	527.16	750.72
78	386.46	427.14	530.20	734.95	409.51	452.90	561.38	795.97
79	421.72	466.46	579.01	800.04	443.41	490.87	607.49	858.35
80	459.68				480.02			
81	501.72				519.35			
82	543.76				561.38			
83	592.57				607.49			
84	646.81				660.37			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C3

John Hancock Life Insurance Company (U.S.A.)

LTC2000 PA 4/00

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day EP
Home Health Daily Benefit at 150% of Nursing Home Daily Benefit

Standard Rates

Age	2.7% Compound Inflation		
	Benefit Period		
	4 Years	6 Years	Life
40	165.60	184.80	247.20
41	165.60	184.80	247.20
42	165.60	184.80	247.20
43	165.60	184.80	247.20
44	165.60	184.80	247.20
45	187.20	208.80	278.40
46	187.20	208.80	278.40
47	187.20	208.80	278.40
48	187.20	208.80	278.40
49	187.20	208.80	278.40
50	199.20	220.80	290.40
51	204.00	225.60	297.60
52	208.80	228.00	307.20
53	216.00	235.20	314.40
54	223.20	240.00	321.60
55	225.60	244.80	326.40
56	235.20	254.40	340.80
57	249.60	268.80	357.60
58	266.40	280.80	379.20
59	283.20	300.00	403.20
60	300.00	319.20	427.20
61	308.88	329.94	442.26
62	316.92	342.00	456.00
63	326.34	355.20	472.86
64	339.12	371.52	488.16
65	348.60	384.30	504.00
66	361.08	397.80	520.20
67	372.24	411.84	534.60
68	389.76	432.00	556.80
69	414.78	461.28	591.48
70	435.60	495.00	630.00
71	454.14	527.22	655.98
72	472.08	562.80	685.44
73	494.10	599.40	717.66
74	521.04	636.48	753.48
75	553.50	673.50	792.00
76	593.28	707.04	839.52
77	636.18	739.68	897.00
78	695.63	791.90	981.74
79	768.85	862.42	1088.87
80			
81			
82			
83			
84			
85+			

Preferred Rates

Age	2.7% Compound Inflation		
	Benefit Period		
	4 Years	6 Years	Life
40	156.00	175.20	232.80
41	156.00	175.20	232.80
42	156.00	175.20	232.80
43	156.00	175.20	232.80
44	156.00	175.20	232.80
45	175.20	196.80	261.60
46	175.20	196.80	261.60
47	175.20	196.80	261.60
48	175.20	196.80	261.60
49	175.20	196.80	261.60
50	182.40	206.40	273.60
51	189.60	211.20	278.40
52	194.40	216.00	285.60
53	201.60	220.80	292.80
54	206.40	225.60	300.00
55	213.60	230.40	309.60
56	223.20	237.60	321.60
57	235.20	249.60	336.00
58	247.20	264.00	355.20
59	264.00	278.40	376.80
60	276.00	292.80	393.60
61	280.80	299.52	402.48
62	287.28	310.08	410.40
63	293.04	317.46	421.80
64	298.08	326.16	429.84
65	302.40	333.90	438.90
66	312.12	346.80	452.88
67	326.70	362.34	475.20
68	343.68	382.08	501.12
69	362.70	405.48	524.52
70	379.80	432.00	547.20
71	394.98	457.62	570.72
72	409.92	488.88	596.40
73	429.30	523.26	625.32
74	452.40	555.36	655.20
75	483.00	585.00	688.50
76	516.96	616.32	730.08
77	554.76	644.46	779.70
78	606.13	690.20	855.64
79	668.51	749.87	947.84
80			
81			
82			
83			
84			
85+			

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C4

John Hancock Life Insurance Company (U.S.A.)

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	1.5% Simple Inflation						1.5% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	47.46	59.66	66.44	74.58	92.21	101.70	70.51	88.14	97.63	109.84	132.89	146.45
30	47.46	59.66	66.44	74.58	92.21	101.70	70.51	88.14	97.63	109.84	132.89	146.45
31	47.46	59.66	66.44	74.58	92.21	101.70	70.51	88.14	97.63	109.84	132.89	146.45
32	47.46	59.66	66.44	74.58	92.21	101.70	70.51	88.14	97.63	109.84	132.89	146.45
33	47.46	59.66	66.44	74.58	92.21	101.70	70.51	88.14	97.63	109.84	132.89	146.45
34	47.46	59.66	66.44	74.58	92.21	101.70	70.51	88.14	97.63	109.84	132.89	146.45
35	47.46	59.66	66.44	74.58	92.21	101.70	70.51	88.14	97.63	109.84	132.89	146.45
36	47.46	59.66	66.44	74.58	92.21	101.70	70.51	88.14	97.63	109.84	132.89	146.45
37	47.46	59.66	66.44	74.58	92.21	101.70	70.51	88.14	97.63	109.84	132.89	146.45
38	47.46	59.66	66.44	74.58	92.21	101.70	70.51	88.14	97.63	109.84	132.89	146.45
39	47.46	59.66	66.44	74.58	92.21	101.70	70.51	88.14	97.63	109.84	132.89	146.45
40	47.46	59.66	66.44	74.58	92.21	101.70	70.51	88.14	97.63	109.84	132.89	146.45
41	47.46	59.66	66.44	74.58	92.21	101.70	70.51	88.14	97.63	109.84	132.89	146.45
42	47.46	59.66	66.44	74.58	92.21	101.70	70.51	88.14	97.63	109.84	132.89	146.45
43	47.46	59.66	66.44	74.58	92.21	101.70	70.51	88.14	97.63	109.84	132.89	146.45
44	47.46	59.66	66.44	74.58	92.21	101.70	70.51	88.14	97.63	109.84	132.89	146.45
45	61.02	78.65	84.07	96.28	120.68	130.18	80.00	100.34	111.19	123.40	149.16	165.43
46	61.02	78.65	84.07	96.28	120.68	130.18	80.00	100.34	111.19	123.40	149.16	165.43
47	61.02	78.65	84.07	96.28	120.68	130.18	80.00	100.34	111.19	123.40	149.16	165.43
48	61.02	78.65	84.07	96.28	120.68	130.18	80.00	100.34	111.19	123.40	149.16	165.43
49	61.02	78.65	84.07	96.28	120.68	130.18	80.00	100.34	111.19	123.40	149.16	165.43
50	65.09	86.78	90.85	104.41	131.53	141.02	85.43	107.12	117.97	130.18	155.94	172.21
51	69.16	90.85	97.63	108.48	138.31	147.80	88.14	109.84	120.68	132.89	160.01	176.28
52	73.22	94.92	103.06	116.62	143.74	155.94	92.21	112.55	123.40	135.60	164.08	181.70
53	78.65	98.99	108.48	122.04	149.16	162.72	96.28	115.26	127.46	139.67	168.14	185.77
54	81.36	103.06	113.90	128.82	155.94	170.86	98.99	119.33	131.53	142.38	172.21	189.84
55	85.43	107.12	120.68	134.24	161.36	178.99	103.06	122.04	134.24	145.09	176.28	193.91
56	89.50	111.19	124.75	141.02	168.14	185.77	107.12	127.46	139.67	150.52	181.70	202.04
57	93.56	116.62	130.18	146.45	176.28	192.55	111.19	134.24	147.80	158.65	191.20	211.54
58	97.63	122.04	135.60	154.58	183.06	200.69	115.26	141.02	157.30	166.79	203.40	225.10
59	104.41	127.46	141.02	162.72	191.20	208.82	120.68	149.16	168.14	177.64	215.60	238.66
60	109.84	132.89	146.45	170.86	199.33	216.96	126.11	158.65	177.64	188.48	229.16	253.57
61	116.62	139.67	154.58	180.35	208.82	226.45	131.53	166.79	187.13	200.69	242.72	268.49
62	123.40	149.16	164.08	191.20	221.03	238.66	139.67	176.28	197.98	212.89	257.64	284.76
63	130.18	160.01	177.64	203.40	233.23	252.22	147.80	185.77	208.82	227.81	273.91	302.39
64	138.31	172.21	191.20	216.96	248.15	268.49	155.94	197.98	222.38	244.08	291.54	321.37
65	149.16	184.42	206.11	230.52	264.42	284.76	165.43	208.82	235.94	260.35	310.52	341.71
66	158.65	197.98	222.38	245.44	283.40	305.10	177.64	223.74	250.86	276.62	332.22	362.05
67	168.14	214.25	237.30	261.71	307.81	330.86	188.48	241.37	267.13	295.61	359.34	383.75
68	181.70	231.88	256.28	282.05	336.29	355.27	203.40	260.35	288.83	320.02	389.17	412.22
69	196.62	250.86	280.69	311.88	367.48	393.24	222.38	283.40	317.30	352.56	423.07	451.55
70	212.89	271.20	306.46	345.78	401.38	435.28	241.37	305.10	344.42	390.53	456.97	497.65
71	231.88	292.90	328.15	381.04	437.99	473.24	263.06	329.51	370.19	429.85	494.94	535.62
72	253.57	317.30	352.56	424.43	481.38	517.99	286.12	357.98	398.66	475.96	539.69	580.37
73	277.98	347.14	383.75	471.89	531.55	569.52	310.52	389.17	433.92	526.13	589.86	629.18
74	303.74	381.04	421.72	526.13	588.50	626.47	334.93	424.43	474.60	580.37	645.46	686.14
75	329.51	419.00	473.24	583.08	649.52	690.20	360.70	462.40	524.77	637.32	707.83	749.87
76	356.63	466.46	538.33	645.46	721.39	768.85	387.82	508.50	585.79	698.34	778.34	828.52
77	386.46	523.42	614.27	713.26	806.82	865.13	416.29	561.38	654.95	762.07	862.42	923.44
78	419.00	587.15	694.27	786.48	901.74	972.25	447.48	621.05	729.53	829.87	954.62	1029.20
79	454.26	653.59	775.63	862.42	1000.73	1084.80	481.38	682.07	805.46	903.10	1050.90	1140.40
80	496.30	721.39					522.06	745.80				
81	549.18	791.90					570.88	813.60				
82	610.20	866.48					629.18	884.11				
83	678.00	943.78					694.27	957.34				
84	752.58	1023.78					764.78	1033.27				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C4

John Hancock Life Insurance Company (U.S.A.)

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	1.5% Simple Inflation						1.5% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	46.10	55.60	62.38	70.51	84.07	93.56	67.80	82.72	93.56	104.41	126.11	139.67
30	46.10	55.60	62.38	70.51	84.07	93.56	67.80	82.72	93.56	104.41	126.11	139.67
31	46.10	55.60	62.38	70.51	84.07	93.56	67.80	82.72	93.56	104.41	126.11	139.67
32	46.10	55.60	62.38	70.51	84.07	93.56	67.80	82.72	93.56	104.41	126.11	139.67
33	46.10	55.60	62.38	70.51	84.07	93.56	67.80	82.72	93.56	104.41	126.11	139.67
34	46.10	55.60	62.38	70.51	84.07	93.56	67.80	82.72	93.56	104.41	126.11	139.67
35	46.10	55.60	62.38	70.51	84.07	93.56	67.80	82.72	93.56	104.41	126.11	139.67
36	46.10	55.60	62.38	70.51	84.07	93.56	67.80	82.72	93.56	104.41	126.11	139.67
37	46.10	55.60	62.38	70.51	84.07	93.56	67.80	82.72	93.56	104.41	126.11	139.67
38	46.10	55.60	62.38	70.51	84.07	93.56	67.80	82.72	93.56	104.41	126.11	139.67
39	46.10	55.60	62.38	70.51	84.07	93.56	67.80	82.72	93.56	104.41	126.11	139.67
40	46.10	55.60	62.38	70.51	84.07	93.56	67.80	82.72	93.56	104.41	126.11	139.67
41	46.10	55.60	62.38	70.51	84.07	93.56	67.80	82.72	93.56	104.41	126.11	139.67
42	46.10	55.60	62.38	70.51	84.07	93.56	67.80	82.72	93.56	104.41	126.11	139.67
43	46.10	55.60	62.38	70.51	84.07	93.56	67.80	82.72	93.56	104.41	126.11	139.67
44	46.10	55.60	62.38	70.51	84.07	93.56	67.80	82.72	93.56	104.41	126.11	139.67
45	58.31	73.22	78.65	88.14	109.84	117.97	77.29	96.28	108.48	117.97	142.38	155.94
46	58.31	73.22	78.65	88.14	109.84	117.97	77.29	96.28	108.48	117.97	142.38	155.94
47	58.31	73.22	78.65	88.14	109.84	117.97	77.29	96.28	108.48	117.97	142.38	155.94
48	58.31	73.22	78.65	88.14	109.84	117.97	77.29	96.28	108.48	117.97	142.38	155.94
49	58.31	73.22	78.65	88.14	109.84	117.97	77.29	96.28	108.48	117.97	142.38	155.94
50	62.38	81.36	86.78	96.28	120.68	128.82	81.36	103.06	112.55	124.75	149.16	164.08
51	66.44	85.43	90.85	101.70	126.11	136.96	85.43	105.77	115.26	127.46	153.23	168.14
52	70.51	89.50	96.28	107.12	132.89	142.38	88.14	108.48	119.33	130.18	155.94	172.21
53	74.58	93.56	101.70	112.55	138.31	150.52	92.21	112.55	122.04	132.89	160.01	177.64
54	78.65	97.63	107.12	117.97	143.74	158.65	96.28	115.26	126.11	136.96	164.08	181.70
55	82.72	101.70	112.55	124.75	150.52	165.43	100.34	117.97	130.18	139.67	169.50	187.13
56	86.78	105.77	116.62	131.53	155.94	172.21	104.41	123.40	134.24	145.09	174.92	193.91
57	90.85	109.84	122.04	136.96	164.08	180.35	107.12	128.82	142.38	151.87	184.42	204.76
58	94.92	115.26	127.46	143.74	172.21	187.13	111.19	135.60	150.52	161.36	195.26	216.96
59	98.99	120.68	134.24	150.52	180.35	197.98	116.62	143.74	158.65	170.86	208.82	230.52
60	105.77	127.46	139.67	158.65	188.48	207.47	122.04	150.52	168.14	180.35	221.03	244.08
61	111.19	134.24	147.80	168.14	197.98	216.96	127.46	158.65	177.64	191.20	233.23	257.64
62	117.97	142.38	158.65	177.64	210.18	229.16	135.60	166.79	187.13	202.04	246.79	272.56
63	126.11	153.23	169.50	188.48	222.38	242.72	142.38	176.28	197.98	215.60	260.35	288.83
64	134.24	164.08	183.06	200.69	235.94	256.28	150.52	187.13	208.82	229.16	276.62	305.10
65	142.38	176.28	196.62	214.25	249.50	271.20	160.01	199.33	222.38	242.72	292.90	322.73
66	150.52	189.84	208.82	227.81	267.13	290.18	170.86	212.89	235.94	260.35	311.88	341.71
67	161.36	204.76	222.38	242.72	288.83	309.17	181.70	230.52	252.22	276.62	336.29	362.05
68	174.92	223.74	240.01	263.06	314.59	332.22	196.62	250.86	272.56	301.03	364.76	387.82
69	191.20	242.72	264.42	290.18	343.07	366.12	215.60	272.56	301.03	332.22	397.31	425.78
70	211.54	263.06	294.25	322.73	374.26	406.80	238.66	296.96	332.22	368.83	432.56	470.53
71	230.52	284.76	317.30	362.05	412.22	444.77	260.35	322.73	359.34	409.51	470.53	509.86
72	252.22	310.52	344.42	404.09	455.62	489.52	284.76	351.20	390.53	454.26	515.28	555.96
73	276.62	339.00	375.61	450.19	505.79	541.04	309.17	382.39	425.78	501.72	566.81	607.49
74	302.39	371.54	412.22	500.36	561.38	598.00	333.58	417.65	466.46	551.89	621.05	663.08
75	326.80	408.16	458.33	554.60	619.69	660.37	359.34	454.26	511.21	604.78	679.36	724.10
76	353.92	451.55	513.92	611.56	684.78	730.88	386.46	494.94	564.10	660.37	743.09	794.62
77	382.39	503.08	580.37	671.22	759.36	813.60	414.94	543.76	625.12	717.32	814.96	874.62
78	414.94	560.03	652.24	734.95	839.36	903.10	444.77	596.64	690.20	778.34	893.60	964.12
79	448.84	621.05	725.46	802.75	924.79	999.37	477.31	650.88	758.00	844.79	976.32	1057.68
80	489.52	683.42					515.28	710.54				
81	538.33	748.51					562.74	772.92				
82	596.64	819.02					616.98	839.36				
83	660.37	890.89					678.00	908.52				
84	729.53	966.83					744.44	981.74				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C4

John Hancock Life Insurance Company (U.S.A.)

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	1.5% Simple Inflation						1.5% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	42.04	48.82	54.24	59.66	70.51	78.65	62.38	74.58	82.72	90.85	109.84	120.68
30	42.04	48.82	54.24	59.66	70.51	78.65	62.38	74.58	82.72	90.85	109.84	120.68
31	42.04	48.82	54.24	59.66	70.51	78.65	62.38	74.58	82.72	90.85	109.84	120.68
32	42.04	48.82	54.24	59.66	70.51	78.65	62.38	74.58	82.72	90.85	109.84	120.68
33	42.04	48.82	54.24	59.66	70.51	78.65	62.38	74.58	82.72	90.85	109.84	120.68
34	42.04	48.82	54.24	59.66	70.51	78.65	62.38	74.58	82.72	90.85	109.84	120.68
35	42.04	48.82	54.24	59.66	70.51	78.65	62.38	74.58	82.72	90.85	109.84	120.68
36	42.04	48.82	54.24	59.66	70.51	78.65	62.38	74.58	82.72	90.85	109.84	120.68
37	42.04	48.82	54.24	59.66	70.51	78.65	62.38	74.58	82.72	90.85	109.84	120.68
38	42.04	48.82	54.24	59.66	70.51	78.65	62.38	74.58	82.72	90.85	109.84	120.68
39	42.04	48.82	54.24	59.66	70.51	78.65	62.38	74.58	82.72	90.85	109.84	120.68
40	42.04	48.82	54.24	59.66	70.51	78.65	62.38	74.58	82.72	90.85	109.84	120.68
41	42.04	48.82	54.24	59.66	70.51	78.65	62.38	74.58	82.72	90.85	109.84	120.68
42	42.04	48.82	54.24	59.66	70.51	78.65	62.38	74.58	82.72	90.85	109.84	120.68
43	42.04	48.82	54.24	59.66	70.51	78.65	62.38	74.58	82.72	90.85	109.84	120.68
44	42.04	48.82	54.24	59.66	70.51	78.65	62.38	74.58	82.72	90.85	109.84	120.68
45	52.88	65.09	69.16	75.94	93.56	101.70	70.51	85.43	93.56	103.06	124.75	136.96
46	52.88	65.09	69.16	75.94	93.56	101.70	70.51	85.43	93.56	103.06	124.75	136.96
47	52.88	65.09	69.16	75.94	93.56	101.70	70.51	85.43	93.56	103.06	124.75	136.96
48	52.88	65.09	69.16	75.94	93.56	101.70	70.51	85.43	93.56	103.06	124.75	136.96
49	52.88	65.09	69.16	75.94	93.56	101.70	70.51	85.43	93.56	103.06	124.75	136.96
50	56.95	71.87	74.58	82.72	103.06	111.19	74.58	90.85	98.99	108.48	131.53	145.09
51	61.02	74.58	78.65	88.14	108.48	117.97	77.29	93.56	101.70	111.19	134.24	149.16
52	63.73	78.65	84.07	93.56	113.90	123.40	80.00	96.28	104.41	113.90	138.31	153.23
53	66.44	81.36	89.50	97.63	119.33	130.18	82.72	98.99	107.12	116.62	141.02	157.30
54	70.51	85.43	92.21	103.06	124.75	136.96	86.78	101.70	109.84	119.33	145.09	161.36
55	73.22	88.14	97.63	107.12	130.18	143.74	90.85	104.41	113.90	122.04	149.16	165.43
56	77.29	92.21	101.70	113.90	135.60	151.87	93.56	108.48	117.97	127.46	154.58	172.21
57	81.36	96.28	105.77	119.33	142.38	157.30	97.63	113.90	124.75	134.24	164.08	181.70
58	84.07	101.70	111.19	124.75	149.16	165.43	100.34	120.68	132.89	142.38	173.57	192.55
59	89.50	105.77	116.62	131.53	157.30	172.21	105.77	127.46	141.02	150.52	184.42	204.76
60	94.92	111.19	122.04	138.31	165.43	181.70	109.84	134.24	149.16	160.01	195.26	216.96
61	100.34	117.97	128.82	147.80	173.57	191.20	116.62	141.02	157.30	169.50	206.11	229.16
62	107.12	126.11	136.96	155.94	184.42	200.69	122.04	149.16	164.08	180.35	219.67	242.72
63	113.90	134.24	147.80	166.79	195.26	212.89	128.82	157.30	173.57	191.20	231.88	257.64
64	120.68	145.09	158.65	177.64	207.47	226.45	136.96	166.79	185.77	203.40	246.79	272.56
65	128.82	154.58	170.86	188.48	219.67	240.01	145.09	177.64	196.62	216.96	261.71	288.83
66	136.96	166.79	183.06	200.69	235.94	256.28	154.58	189.84	210.18	231.88	279.34	306.46
67	145.09	181.70	196.62	215.60	254.93	272.56	164.08	206.11	223.74	246.79	302.39	324.08
68	157.30	197.98	211.54	233.23	277.98	295.61	177.64	223.74	242.72	268.49	328.15	349.85
69	172.21	215.60	233.23	259.00	305.10	324.08	195.26	245.44	267.13	298.32	357.98	383.75
70	189.84	233.23	260.35	287.47	333.58	362.05	216.96	267.13	296.96	332.22	389.17	424.43
71	207.47	253.57	282.05	322.73	367.48	395.95	237.30	290.18	322.73	370.19	424.43	459.68
72	227.81	276.62	305.10	360.70	406.80	436.63	259.00	315.95	351.20	410.87	465.11	500.36
73	249.50	302.39	333.58	402.73	451.55	482.74	280.69	344.42	382.39	452.90	511.21	546.47
74	272.56	332.22	367.48	448.84	500.36	532.91	303.74	375.61	419.00	500.36	560.03	596.64
75	294.25	364.76	408.16	496.30	553.25	588.50	326.80	409.51	459.68	547.82	612.91	652.24
76	318.66	404.09	458.33	547.82	611.56	652.24	351.20	447.48	508.50	596.64	671.22	715.97
77	344.42	448.84	516.64	600.71	676.64	724.10	376.97	489.52	562.74	648.17	734.95	786.48
78	372.90	499.01	579.01	656.30	745.80	801.40	402.73	536.98	619.69	703.76	804.11	863.77
79	402.73	551.89	642.74	715.97	819.02	882.76	431.21	585.79	679.36	762.07	875.98	945.13
80	437.99	606.13					465.11	635.96				
81	480.02	663.08					504.43	690.20				
82	528.84	721.39					550.54	747.16				
83	581.72	783.77					602.06	806.82				
84	640.03	848.86					657.66	869.20				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C4

John Hancock Life Insurance Company (U.S.A.)

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	1.5% Simple Inflation						1.5% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	44.75	55.60	63.73	71.87	88.14	98.99	66.44	82.72	92.21	104.41	126.11	138.31
30	44.75	55.60	63.73	71.87	88.14	98.99	66.44	82.72	92.21	104.41	126.11	138.31
31	44.75	55.60	63.73	71.87	88.14	98.99	66.44	82.72	92.21	104.41	126.11	138.31
32	44.75	55.60	63.73	71.87	88.14	98.99	66.44	82.72	92.21	104.41	126.11	138.31
33	44.75	55.60	63.73	71.87	88.14	98.99	66.44	82.72	92.21	104.41	126.11	138.31
34	44.75	55.60	63.73	71.87	88.14	98.99	66.44	82.72	92.21	104.41	126.11	138.31
35	44.75	55.60	63.73	71.87	88.14	98.99	66.44	82.72	92.21	104.41	126.11	138.31
36	44.75	55.60	63.73	71.87	88.14	98.99	66.44	82.72	92.21	104.41	126.11	138.31
37	44.75	55.60	63.73	71.87	88.14	98.99	66.44	82.72	92.21	104.41	126.11	138.31
38	44.75	55.60	63.73	71.87	88.14	98.99	66.44	82.72	92.21	104.41	126.11	138.31
39	44.75	55.60	63.73	71.87	88.14	98.99	66.44	82.72	92.21	104.41	126.11	138.31
40	44.75	55.60	63.73	71.87	88.14	98.99	66.44	82.72	92.21	104.41	126.11	138.31
41	44.75	55.60	63.73	71.87	88.14	98.99	66.44	82.72	92.21	104.41	126.11	138.31
42	44.75	55.60	63.73	71.87	88.14	98.99	66.44	82.72	92.21	104.41	126.11	138.31
43	44.75	55.60	63.73	71.87	88.14	98.99	66.44	82.72	92.21	104.41	126.11	138.31
44	44.75	55.60	63.73	71.87	88.14	98.99	66.44	82.72	92.21	104.41	126.11	138.31
45	58.31	74.58	82.72	92.21	113.90	127.46	78.65	94.92	104.41	116.62	141.02	154.58
46	58.31	74.58	82.72	92.21	113.90	127.46	78.65	94.92	104.41	116.62	141.02	154.58
47	58.31	74.58	82.72	92.21	113.90	127.46	78.65	94.92	104.41	116.62	141.02	154.58
48	58.31	74.58	82.72	92.21	113.90	127.46	78.65	94.92	104.41	116.62	141.02	154.58
49	58.31	74.58	82.72	92.21	113.90	127.46	78.65	94.92	104.41	116.62	141.02	154.58
50	63.73	81.36	89.50	101.70	124.75	138.31	84.07	98.99	108.48	122.04	146.45	165.43
51	67.80	85.43	96.28	107.12	130.18	145.09	86.78	103.06	112.55	124.75	150.52	165.43
52	70.51	89.50	100.34	111.19	135.60	150.52	88.14	105.77	115.26	127.46	153.23	169.50
53	73.22	93.56	105.77	116.62	141.02	155.94	90.85	108.48	119.33	130.18	157.30	173.57
54	77.29	97.63	109.84	120.68	146.45	162.72	93.56	111.19	122.04	134.24	161.36	177.64
55	80.00	100.34	113.90	126.11	151.87	168.14	96.28	115.26	126.11	136.96	165.43	183.06
56	84.07	104.41	117.97	131.53	158.65	174.92	100.34	119.33	131.53	141.02	170.86	189.84
57	88.14	108.48	122.04	136.96	164.08	180.35	103.06	126.11	139.67	147.80	178.99	199.33
58	92.21	112.55	126.11	143.74	170.86	187.13	107.12	131.53	146.45	155.94	189.84	210.18
59	96.28	117.97	130.18	150.52	177.64	193.91	111.19	138.31	155.94	165.43	200.69	222.38
60	101.70	122.04	134.24	157.30	183.06	199.33	116.62	145.09	164.08	173.57	210.18	233.23
61	105.77	127.46	141.02	164.08	191.20	207.47	120.68	151.87	170.86	181.70	221.03	244.08
62	111.19	134.24	147.80	172.21	199.33	215.60	124.75	158.65	178.99	192.55	231.88	256.28
63	116.62	142.38	157.30	181.70	208.82	225.10	131.53	166.79	187.13	203.40	244.08	269.84
64	123.40	150.52	168.14	191.20	218.32	235.94	136.96	173.57	196.62	214.25	256.28	283.40
65	130.18	160.01	178.99	200.69	229.16	248.15	143.74	181.70	204.76	226.45	269.84	296.96
66	136.96	172.21	192.55	212.89	244.08	264.42	151.87	192.55	216.96	241.37	287.47	315.95
67	146.45	185.77	208.82	229.16	265.78	287.47	164.08	207.47	234.59	260.35	310.52	340.36
68	157.30	200.69	227.81	249.50	291.54	315.95	177.64	225.10	254.93	283.40	337.64	370.19
69	170.86	218.32	246.79	273.91	320.02	347.14	192.55	245.44	276.62	309.17	367.48	401.38
70	185.77	235.94	267.13	301.03	348.49	378.32	210.18	265.78	299.68	340.36	397.31	432.56
71	202.04	254.93	286.12	332.22	381.04	412.22	229.16	287.47	322.73	374.26	431.21	466.46
72	222.38	276.62	307.81	368.83	419.00	451.55	249.50	311.88	347.14	413.58	469.18	504.43
73	242.72	302.39	333.58	410.87	462.40	494.94	269.84	339.00	376.97	458.33	512.57	547.82
74	264.42	330.86	367.48	458.33	511.21	545.11	292.90	368.83	412.22	505.79	561.38	596.64
75	286.12	364.76	412.22	507.14	565.45	600.71	314.59	402.73	456.97	554.60	615.62	652.24
76	310.52	405.44	469.18	561.38	627.83	668.51	337.64	442.06	509.86	607.49	678.00	720.04
77	336.29	455.62	534.26	621.05	702.41	752.58	362.05	488.16	570.88	663.08	749.87	802.75
78	364.76	511.21	604.78	683.42	783.77	846.14	389.17	539.69	634.61	722.75	829.87	896.32
79	395.95	568.16	675.29	749.87	870.55	943.78	419.00	593.93	701.05	785.12	913.94	992.59
80	432.56	627.83					454.26	649.52				
81	477.31	690.20					497.65	707.83				
82	530.20	753.94					547.82	768.85				
83	589.86	820.38					604.78	832.58				
84	654.95	889.54					665.80	899.03				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C4

John Hancock Life Insurance Company (U.S.A.)

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	1.5% Simple Inflation						1.5% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	43.39	52.88	59.66	66.44	80.00	89.50	63.73	78.65	88.14	98.99	119.33	131.53
30	43.39	52.88	59.66	66.44	80.00	89.50	63.73	78.65	88.14	98.99	119.33	131.53
31	43.39	52.88	59.66	66.44	80.00	89.50	63.73	78.65	88.14	98.99	119.33	131.53
32	43.39	52.88	59.66	66.44	80.00	89.50	63.73	78.65	88.14	98.99	119.33	131.53
33	43.39	52.88	59.66	66.44	80.00	89.50	63.73	78.65	88.14	98.99	119.33	131.53
34	43.39	52.88	59.66	66.44	80.00	89.50	63.73	78.65	88.14	98.99	119.33	131.53
35	43.39	52.88	59.66	66.44	80.00	89.50	63.73	78.65	88.14	98.99	119.33	131.53
36	43.39	52.88	59.66	66.44	80.00	89.50	63.73	78.65	88.14	98.99	119.33	131.53
37	43.39	52.88	59.66	66.44	80.00	89.50	63.73	78.65	88.14	98.99	119.33	131.53
38	43.39	52.88	59.66	66.44	80.00	89.50	63.73	78.65	88.14	98.99	119.33	131.53
39	43.39	52.88	59.66	66.44	80.00	89.50	63.73	78.65	88.14	98.99	119.33	131.53
40	43.39	52.88	59.66	66.44	80.00	89.50	63.73	78.65	88.14	98.99	119.33	131.53
41	43.39	52.88	59.66	66.44	80.00	89.50	63.73	78.65	88.14	98.99	119.33	131.53
42	43.39	52.88	59.66	66.44	80.00	89.50	63.73	78.65	88.14	98.99	119.33	131.53
43	43.39	52.88	59.66	66.44	80.00	89.50	63.73	78.65	88.14	98.99	119.33	131.53
44	43.39	52.88	59.66	66.44	80.00	89.50	63.73	78.65	88.14	98.99	119.33	131.53
45	56.95	69.16	77.29	85.43	104.41	115.26	75.94	90.85	100.34	111.19	132.89	145.09
46	56.95	69.16	77.29	85.43	104.41	115.26	75.94	90.85	100.34	111.19	132.89	145.09
47	56.95	69.16	77.29	85.43	104.41	115.26	75.94	90.85	100.34	111.19	132.89	145.09
48	56.95	69.16	77.29	85.43	104.41	115.26	75.94	90.85	100.34	111.19	132.89	145.09
49	56.95	69.16	77.29	85.43	104.41	115.26	75.94	90.85	100.34	111.19	132.89	145.09
50	61.02	77.29	85.43	94.92	113.90	126.11	80.00	96.28	105.77	116.62	139.67	155.94
51	65.09	80.00	89.50	98.99	119.33	131.53	84.07	98.99	108.48	119.33	142.38	155.94
52	67.80	84.07	93.56	103.06	124.75	136.96	86.78	101.70	111.19	122.04	146.45	160.01
53	71.87	88.14	97.63	108.48	130.18	143.74	89.50	104.41	115.26	124.75	150.52	165.43
54	74.58	90.85	101.70	112.55	135.60	149.16	92.21	108.48	117.97	128.82	154.58	169.50
55	77.29	94.92	105.77	116.62	141.02	155.94	94.92	111.19	122.04	131.53	158.65	174.92
56	81.36	98.99	109.84	122.04	146.45	161.36	97.63	115.26	127.46	135.60	165.43	183.06
57	85.43	103.06	113.90	127.46	153.23	169.50	100.34	120.68	132.89	142.38	173.57	192.55
58	89.50	107.12	119.33	134.24	160.01	176.28	104.41	126.11	139.67	150.52	183.06	203.40
59	93.56	112.55	124.75	139.67	166.79	183.06	108.48	132.89	147.80	158.65	192.55	214.25
60	97.63	116.62	128.82	146.45	173.57	191.20	112.55	138.31	154.58	166.79	203.40	225.10
61	101.70	122.04	135.60	153.23	180.35	197.98	116.62	145.09	161.36	174.92	211.54	235.94
62	107.12	128.82	142.38	160.01	189.84	207.47	120.68	150.52	169.50	183.06	222.38	246.79
63	112.55	135.60	150.52	168.14	197.98	215.60	126.11	157.30	176.28	191.20	231.88	257.64
64	117.97	143.74	161.36	177.64	207.47	226.45	132.89	165.43	184.42	200.69	242.72	268.49
65	123.40	153.23	170.86	185.77	216.96	235.94	139.67	172.21	193.91	211.54	254.93	280.69
66	131.53	164.08	183.06	197.98	230.52	250.86	147.80	183.06	204.76	223.74	268.49	296.96
67	142.38	177.64	199.33	212.89	248.15	271.20	160.01	197.98	222.38	241.37	290.18	320.02
68	154.58	193.91	216.96	231.88	271.20	295.61	173.57	216.96	242.72	264.42	315.95	347.14
69	168.14	210.18	235.94	254.93	298.32	324.08	189.84	237.30	265.78	290.18	344.42	376.97
70	184.42	229.16	256.28	280.69	326.80	353.92	207.47	257.64	288.83	321.37	375.61	409.51
71	200.69	248.15	276.62	311.88	357.98	387.82	226.45	280.69	313.24	355.27	409.51	443.41
72	221.03	269.84	299.68	349.85	397.31	427.14	248.15	305.10	340.36	394.60	448.84	484.09
73	241.37	295.61	326.80	391.88	440.70	471.89	268.49	333.58	371.54	436.63	493.58	528.84
74	263.06	324.08	359.34	436.63	488.16	520.70	291.54	363.41	405.44	480.02	541.04	577.66
75	284.76	355.27	398.66	482.74	539.69	574.94	313.24	394.60	444.77	526.13	591.22	630.54
76	307.81	391.88	447.48	531.55	596.64	635.96	336.29	431.21	490.87	573.59	646.81	691.56
77	333.58	437.99	504.43	584.44	660.37	707.83	360.70	473.24	543.76	625.12	709.19	762.07
78	360.70	486.80	566.81	640.03	730.88	786.48	387.82	517.99	600.71	678.00	778.34	839.36
79	390.53	539.69	630.54	698.34	804.11	869.20	416.29	566.81	659.02	734.95	850.21	920.72
80	425.78	593.93					448.84	618.34				
81	469.18	652.24					489.52	672.58				
82	517.99	711.90					536.98	729.53				
83	573.59	775.63					589.86	790.55				
84	634.61	840.72					648.17	854.28				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C4

John Hancock Life Insurance Company (U.S.A.)

LTC-96 PA 9/96, LTC-96 PA 6/98, LTC-98FR PA 6/98

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	1.5% Simple Inflation						1.5% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	39.32	46.10	51.53	55.60	67.80	74.58	59.66	70.51	77.29	85.43	103.06	113.90
30	39.32	46.10	51.53	55.60	67.80	74.58	59.66	70.51	77.29	85.43	103.06	113.90
31	39.32	46.10	51.53	55.60	67.80	74.58	59.66	70.51	77.29	85.43	103.06	113.90
32	39.32	46.10	51.53	55.60	67.80	74.58	59.66	70.51	77.29	85.43	103.06	113.90
33	39.32	46.10	51.53	55.60	67.80	74.58	59.66	70.51	77.29	85.43	103.06	113.90
34	39.32	46.10	51.53	55.60	67.80	74.58	59.66	70.51	77.29	85.43	103.06	113.90
35	39.32	46.10	51.53	55.60	67.80	74.58	59.66	70.51	77.29	85.43	103.06	113.90
36	39.32	46.10	51.53	55.60	67.80	74.58	59.66	70.51	77.29	85.43	103.06	113.90
37	39.32	46.10	51.53	55.60	67.80	74.58	59.66	70.51	77.29	85.43	103.06	113.90
38	39.32	46.10	51.53	55.60	67.80	74.58	59.66	70.51	77.29	85.43	103.06	113.90
39	39.32	46.10	51.53	55.60	67.80	74.58	59.66	70.51	77.29	85.43	103.06	113.90
40	39.32	46.10	51.53	55.60	67.80	74.58	59.66	70.51	77.29	85.43	103.06	113.90
41	39.32	46.10	51.53	55.60	67.80	74.58	59.66	70.51	77.29	85.43	103.06	113.90
42	39.32	46.10	51.53	55.60	67.80	74.58	59.66	70.51	77.29	85.43	103.06	113.90
43	39.32	46.10	51.53	55.60	67.80	74.58	59.66	70.51	77.29	85.43	103.06	113.90
44	39.32	46.10	51.53	55.60	67.80	74.58	59.66	70.51	77.29	85.43	103.06	113.90
45	50.17	61.02	67.80	73.22	88.14	97.63	69.16	81.36	86.78	96.28	116.62	128.82
46	50.17	61.02	67.80	73.22	88.14	97.63	69.16	81.36	86.78	96.28	116.62	128.82
47	50.17	61.02	67.80	73.22	88.14	97.63	69.16	81.36	86.78	96.28	116.62	128.82
48	50.17	61.02	67.80	73.22	88.14	97.63	69.16	81.36	86.78	96.28	116.62	128.82
49	50.17	61.02	67.80	73.22	88.14	97.63	69.16	81.36	86.78	96.28	116.62	128.82
50	55.60	67.80	73.22	80.00	97.63	108.48	73.22	85.43	90.85	101.70	122.04	138.31
51	58.31	70.51	77.29	84.07	101.70	113.90	75.94	88.14	93.56	104.41	126.11	138.31
52	61.02	73.22	81.36	88.14	107.12	119.33	78.65	89.50	96.28	107.12	128.82	142.38
53	63.73	77.29	85.43	92.21	112.55	123.40	81.36	92.21	98.99	109.84	132.89	146.45
54	66.44	80.00	88.14	96.28	116.62	130.18	82.72	94.92	103.06	112.55	136.96	150.52
55	69.16	82.72	92.21	100.34	122.04	135.60	85.43	98.99	107.12	115.26	141.02	155.94
56	71.87	86.78	94.92	105.77	127.46	141.02	88.14	101.70	111.19	119.33	146.45	162.72
57	75.94	90.85	98.99	109.84	132.89	147.80	90.85	107.12	116.62	124.75	153.23	170.86
58	80.00	94.92	103.06	115.26	139.67	153.23	93.56	112.55	123.40	132.89	161.36	180.35
59	82.72	98.99	107.12	122.04	145.09	160.01	97.63	117.97	130.18	139.67	170.86	189.84
60	86.78	103.06	112.55	127.46	151.87	166.79	101.70	123.40	136.96	146.45	180.35	200.69
61	90.85	107.12	116.62	132.89	158.65	173.57	104.41	128.82	143.74	154.58	188.48	210.18
62	96.28	112.55	123.40	139.67	165.43	181.70	108.48	134.24	150.52	162.72	197.98	219.67
63	101.70	119.33	131.53	147.80	173.57	189.84	113.90	141.02	157.30	170.86	207.47	229.16
64	107.12	127.46	139.67	155.94	183.06	199.33	119.33	147.80	164.08	178.99	216.96	240.01
65	112.55	134.24	149.16	164.08	191.20	208.82	126.11	154.58	170.86	188.48	227.81	250.86
66	119.33	143.74	160.01	173.57	203.40	221.03	134.24	164.08	181.70	200.69	241.37	265.78
67	127.46	157.30	173.57	187.13	219.67	240.01	145.09	177.64	196.62	216.96	260.35	287.47
68	138.31	170.86	191.20	204.76	240.01	261.71	157.30	193.91	215.60	237.30	283.40	311.88
69	150.52	187.13	208.82	226.45	264.42	287.47	172.21	212.89	237.30	260.35	310.52	340.36
70	165.43	203.40	226.45	249.50	290.18	314.59	188.48	231.88	259.00	288.83	339.00	368.83
71	180.35	221.03	245.44	279.34	320.02	345.78	206.11	252.22	280.69	321.37	370.19	400.02
72	197.98	241.37	265.78	313.24	353.92	379.68	225.10	275.27	305.10	356.63	405.44	436.63
73	216.96	263.06	290.18	349.85	393.24	420.36	244.08	299.68	332.22	394.60	444.77	475.96
74	237.30	288.83	320.02	390.53	435.28	463.75	264.42	326.80	364.76	435.28	486.80	519.35
75	256.28	317.30	355.27	431.21	481.38	512.57	284.76	356.63	400.02	475.96	532.91	568.16
76	276.62	351.20	398.66	475.96	532.91	566.81	305.10	389.17	442.06	519.35	583.08	622.40
77	299.68	390.53	448.84	522.06	588.50	629.18	326.80	425.78	489.52	565.45	638.68	684.78
78	324.08	433.92	503.08	570.88	649.52	696.98	351.20	466.46	539.69	612.91	699.70	752.58
79	349.85	480.02	558.67	622.40	713.26	767.50	375.61	508.50	591.22	663.08	762.07	821.74
80	381.04	527.48					404.09	553.25				
81	417.65	576.30					439.34	600.71				
82	459.68	627.83					478.67	649.52				
83	505.79	682.07					523.42	702.41				
84	555.96	737.66					572.23	755.29				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C4

John Hancock Life Insurance Company (U.S.A.)

NH-99 PA 4/99, NH-99FR PA 4/99

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	1.5% Simple Inflation						1.5% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	33.90	43.39	47.46	54.24	66.44	73.22	51.53	63.73	70.51	78.65	96.28	105.77
30	33.90	43.39	47.46	54.24	66.44	73.22	51.53	63.73	70.51	78.65	96.28	105.77
31	33.90	43.39	47.46	54.24	66.44	73.22	51.53	63.73	70.51	78.65	96.28	105.77
32	33.90	43.39	47.46	54.24	66.44	73.22	51.53	63.73	70.51	78.65	96.28	105.77
33	33.90	43.39	47.46	54.24	66.44	73.22	51.53	63.73	70.51	78.65	96.28	105.77
34	33.90	43.39	47.46	54.24	66.44	73.22	51.53	63.73	70.51	78.65	96.28	105.77
35	33.90	43.39	47.46	54.24	66.44	73.22	51.53	63.73	70.51	78.65	96.28	105.77
36	33.90	43.39	47.46	54.24	66.44	73.22	51.53	63.73	70.51	78.65	96.28	105.77
37	33.90	43.39	47.46	54.24	66.44	73.22	51.53	63.73	70.51	78.65	96.28	105.77
38	33.90	43.39	47.46	54.24	66.44	73.22	51.53	63.73	70.51	78.65	96.28	105.77
39	33.90	43.39	47.46	54.24	66.44	73.22	51.53	63.73	70.51	78.65	96.28	105.77
40	33.90	43.39	47.46	54.24	66.44	73.22	51.53	63.73	70.51	78.65	96.28	105.77
41	33.90	43.39	47.46	54.24	66.44	73.22	51.53	63.73	70.51	78.65	96.28	105.77
42	33.90	43.39	47.46	54.24	66.44	73.22	51.53	63.73	70.51	78.65	96.28	105.77
43	33.90	43.39	47.46	54.24	66.44	73.22	51.53	63.73	70.51	78.65	96.28	105.77
44	33.90	43.39	47.46	54.24	66.44	73.22	51.53	63.73	70.51	78.65	96.28	105.77
45	43.39	56.95	61.02	69.16	86.78	93.56	58.31	71.87	80.00	89.50	107.12	119.33
46	43.39	56.95	61.02	69.16	86.78	93.56	58.31	71.87	80.00	89.50	107.12	119.33
47	43.39	56.95	61.02	69.16	86.78	93.56	58.31	71.87	80.00	89.50	107.12	119.33
48	43.39	56.95	61.02	69.16	86.78	93.56	58.31	71.87	80.00	89.50	107.12	119.33
49	43.39	56.95	61.02	69.16	86.78	93.56	58.31	71.87	80.00	89.50	107.12	119.33
50	47.46	62.38	65.09	75.94	94.92	101.70	61.02	77.29	85.43	93.56	112.55	124.75
51	50.17	65.09	70.51	78.65	100.34	107.12	63.73	78.65	86.78	96.28	115.26	127.46
52	52.88	69.16	74.58	84.07	104.41	112.55	66.44	81.36	89.50	97.63	117.97	131.53
53	56.95	71.87	78.65	88.14	107.12	117.97	69.16	82.72	92.21	100.34	122.04	134.24
54	58.31	74.58	82.72	93.56	112.55	123.40	71.87	86.78	94.92	103.06	124.75	136.96
55	61.02	77.29	86.78	96.28	116.62	128.82	74.58	88.14	96.28	104.41	127.46	139.67
56	66.44	81.36	92.21	104.41	123.40	136.96	78.65	93.56	103.06	111.19	134.24	149.16
57	70.51	88.14	98.99	111.19	132.89	146.45	84.07	101.70	112.55	120.68	145.09	160.01
58	75.94	94.92	105.77	120.68	142.38	155.94	89.50	109.84	122.04	130.18	158.65	174.92
59	82.72	101.70	112.55	130.18	151.87	166.79	96.28	119.33	134.24	141.02	172.21	189.84
60	89.50	107.12	117.97	138.31	161.36	174.92	101.70	128.82	143.74	151.87	185.77	204.76
61	94.92	113.90	126.11	146.45	170.86	184.42	107.12	135.60	153.23	164.08	197.98	218.32
62	101.70	122.04	134.24	157.30	181.70	196.62	115.26	145.09	162.72	174.92	211.54	233.23
63	107.12	131.53	146.45	168.14	192.55	208.82	122.04	153.23	172.21	188.48	226.45	249.50
64	115.26	142.38	158.65	180.35	206.11	222.38	128.82	164.08	184.42	202.04	241.37	265.78
65	123.40	153.23	170.86	191.20	219.67	235.94	136.96	173.57	195.26	215.60	257.64	283.40
66	131.53	164.08	184.42	203.40	234.59	253.57	147.80	185.77	208.82	229.16	275.27	301.03
67	139.67	177.64	196.62	216.96	254.93	273.91	155.94	200.69	221.03	245.44	298.32	318.66
68	150.52	192.55	212.89	234.59	279.34	294.25	168.14	215.60	240.01	265.78	322.73	341.71
69	162.72	207.47	233.23	259.00	305.10	326.80	184.42	234.59	263.06	292.90	351.20	374.26
70	176.28	225.10	254.93	287.47	333.58	360.70	200.69	253.57	286.12	324.08	379.68	413.58
71	192.55	244.08	272.56	317.30	364.76	393.24	218.32	273.91	307.81	357.98	412.22	444.77
72	211.54	264.42	294.25	353.92	401.38	432.56	238.66	298.32	332.22	397.31	450.19	484.09
73	231.88	290.18	321.37	394.60	444.77	475.96	259.00	325.44	363.41	439.34	493.58	526.13
74	254.93	318.66	353.92	440.70	493.58	524.77	280.69	355.27	397.31	486.80	541.04	574.94
75	276.62	351.20	397.31	488.16	545.11	579.01	302.39	387.82	439.34	534.26	593.93	629.18
76	298.32	390.53	451.55	541.04	604.78	644.10	325.44	425.78	490.87	585.79	652.24	694.27
77	324.08	439.34	515.28	598.00	676.64	725.46	348.49	470.53	549.18	638.68	722.75	774.28
78	351.20	492.23	581.72	659.02	755.29	814.96	375.61	520.70	611.56	695.63	800.04	862.42
79	381.04	547.82	650.88	722.75	839.36	909.88	404.09	572.23	675.29	756.65	881.40	955.98
80	416.29	604.78					437.99	625.12				
81	461.04	664.44					478.67	682.07				
82	511.21	726.82					527.48	741.73				
83	568.16	790.55					581.72	802.75				
84	630.54	858.35					641.39	866.48				
85+												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.
that have previously elected an inflation decrease option

Appendix C4

John Hancock Life Insurance Company (U.S.A.)

NH-99 PA 4/99, NH-99FR PA 4/99

Premiums to be used only with those

that have previously elected an inflation decrease option

Preferred Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

Age	1.5% Simple Inflation						1.5% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	32.54	40.68	46.10	51.53	63.73	71.87	47.46	59.66	66.44	75.94	90.85	100.34
30	32.54	40.68	46.10	51.53	63.73	71.87	47.46	59.66	66.44	75.94	90.85	100.34
31	32.54	40.68	46.10	51.53	63.73	71.87	47.46	59.66	66.44	75.94	90.85	100.34
32	32.54	40.68	46.10	51.53	63.73	71.87	47.46	59.66	66.44	75.94	90.85	100.34
33	32.54	40.68	46.10	51.53	63.73	71.87	47.46	59.66	66.44	75.94	90.85	100.34
34	32.54	40.68	46.10	51.53	63.73	71.87	47.46	59.66	66.44	75.94	90.85	100.34
35	32.54	40.68	46.10	51.53	63.73	71.87	47.46	59.66	66.44	75.94	90.85	100.34
36	32.54	40.68	46.10	51.53	63.73	71.87	47.46	59.66	66.44	75.94	90.85	100.34
37	32.54	40.68	46.10	51.53	63.73	71.87	47.46	59.66	66.44	75.94	90.85	100.34
38	32.54	40.68	46.10	51.53	63.73	71.87	47.46	59.66	66.44	75.94	90.85	100.34
39	32.54	40.68	46.10	51.53	63.73	71.87	47.46	59.66	66.44	75.94	90.85	100.34
40	32.54	40.68	46.10	51.53	63.73	71.87	47.46	59.66	66.44	75.94	90.85	100.34
41	32.54	40.68	46.10	51.53	63.73	71.87	47.46	59.66	66.44	75.94	90.85	100.34
42	32.54	40.68	46.10	51.53	63.73	71.87	47.46	59.66	66.44	75.94	90.85	100.34
43	32.54	40.68	46.10	51.53	63.73	71.87	47.46	59.66	66.44	75.94	90.85	100.34
44	32.54	40.68	46.10	51.53	63.73	71.87	47.46	59.66	66.44	75.94	90.85	100.34
45	42.04	54.24	59.66	66.44	82.72	92.21	56.95	69.16	75.94	84.07	101.70	111.19
46	42.04	54.24	59.66	66.44	82.72	92.21	56.95	69.16	75.94	84.07	101.70	111.19
47	42.04	54.24	59.66	66.44	82.72	92.21	56.95	69.16	75.94	84.07	101.70	111.19
48	42.04	54.24	59.66	66.44	82.72	92.21	56.95	69.16	75.94	84.07	101.70	111.19
49	42.04	54.24	59.66	66.44	82.72	92.21	56.95	69.16	75.94	84.07	101.70	111.19
50	46.10	58.31	65.09	73.22	89.50	100.34	61.02	71.87	78.65	88.14	105.77	116.62
51	48.82	61.02	69.16	77.29	93.56	104.41	62.38	74.58	81.36	89.50	108.48	119.33
52	51.53	65.09	71.87	80.00	97.63	108.48	63.73	75.94	82.72	92.21	111.19	122.04
53	52.88	67.80	75.94	84.07	101.70	112.55	65.09	78.65	86.78	93.56	113.90	124.75
54	55.60	70.51	78.65	86.78	105.77	117.97	67.80	80.00	88.14	96.28	116.62	128.82
55	58.31	71.87	82.72	90.85	109.84	122.04	69.16	82.72	90.85	98.99	119.33	131.53
56	62.38	77.29	86.78	96.28	116.62	128.82	74.58	88.14	96.28	104.41	126.11	139.67
57	66.44	82.72	92.21	104.41	124.75	136.96	78.65	94.92	105.77	112.55	135.60	150.52
58	71.87	88.14	97.63	112.55	132.89	146.45	84.07	103.06	113.90	122.04	147.80	164.08
59	77.29	93.56	104.41	120.68	141.02	154.58	88.14	109.84	124.75	131.53	160.01	177.64
60	82.72	98.99	108.48	127.46	147.80	161.36	94.92	117.97	132.89	141.02	169.50	188.48
61	86.78	104.41	115.26	134.24	155.94	169.50	98.99	123.40	139.67	147.80	180.35	199.33
62	90.85	109.84	122.04	141.02	164.08	177.64	103.06	130.18	146.45	158.65	189.84	210.18
63	96.28	117.97	130.18	150.52	172.21	185.77	108.48	138.31	154.58	168.14	202.04	222.38
64	101.70	124.75	139.67	158.65	180.35	195.26	113.90	143.74	162.72	177.64	212.89	234.59
65	108.48	132.89	149.16	166.79	189.84	206.11	119.33	150.52	169.50	188.48	223.74	246.79
66	113.90	142.38	160.01	176.28	202.04	219.67	126.11	160.01	180.35	200.69	238.66	261.71
67	122.04	154.58	173.57	189.84	221.03	238.66	135.60	172.21	195.26	215.60	257.64	282.05
68	130.18	166.79	188.48	207.47	241.37	261.71	147.80	187.13	211.54	234.59	280.69	306.46
69	141.02	181.70	204.76	227.81	265.78	287.47	160.01	203.40	229.16	256.28	305.10	332.22
70	154.58	195.26	222.38	249.50	288.83	314.59	174.92	221.03	248.15	282.05	329.51	359.34
71	168.14	211.54	237.30	276.62	317.30	343.07	191.20	238.66	268.49	311.88	357.98	387.82
72	185.77	230.52	256.28	307.81	349.85	376.97	207.47	260.35	288.83	344.42	390.53	420.36
73	203.40	252.22	279.34	343.07	386.46	413.58	225.10	283.40	314.59	383.75	428.50	458.33
74	221.03	276.62	307.81	383.75	428.50	456.97	245.44	309.17	345.78	423.07	470.53	500.36
75	240.01	306.46	345.78	425.78	474.60	503.08	263.06	337.64	383.75	465.11	516.64	546.47
76	260.35	340.36	393.24	470.53	526.13	560.03	283.40	370.19	427.14	509.86	568.16	603.42
77	282.05	382.39	447.48	520.70	588.50	630.54	303.74	409.51	478.67	555.96	629.18	672.58
78	306.46	428.50	507.14	573.59	657.66	709.19	326.80	452.90	531.55	606.13	695.63	751.22
79	332.22	475.96	565.45	629.18	729.53	790.55	351.20	497.65	587.15	657.66	766.14	832.58
80	362.05	526.13					381.04	545.11				
81	400.02	579.01					417.65	593.93				
82	444.77	631.90					459.68	644.10				
83	494.94	687.49					507.14	698.34				
84	549.18	745.80					558.67	753.94				
85+												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

Appendix C4

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL PA 9/96

Premiums to be used only with those
that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

Age	1.5% Simple Inflation				1.5% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	40.68	48.82	56.95	89.50	59.66	71.87	86.78	146.45
30	40.68	48.82	56.95	89.50	59.66	71.87	86.78	146.45
31	40.68	48.82	56.95	89.50	59.66	71.87	86.78	146.45
32	40.68	48.82	56.95	89.50	59.66	71.87	86.78	146.45
33	40.68	48.82	56.95	89.50	59.66	71.87	86.78	146.45
34	40.68	48.82	56.95	89.50	59.66	71.87	86.78	146.45
35	40.68	48.82	56.95	89.50	59.66	71.87	86.78	146.45
36	40.68	48.82	56.95	89.50	59.66	71.87	86.78	146.45
37	40.68	48.82	56.95	89.50	59.66	71.87	86.78	146.45
38	40.68	48.82	56.95	89.50	59.66	71.87	86.78	146.45
39	40.68	48.82	56.95	89.50	59.66	71.87	86.78	146.45
40	40.68	48.82	56.95	89.50	59.66	71.87	86.78	146.45
41	40.68	48.82	56.95	89.50	59.66	71.87	86.78	146.45
42	40.68	48.82	56.95	89.50	59.66	71.87	86.78	146.45
43	40.68	48.82	56.95	89.50	59.66	71.87	86.78	146.45
44	40.68	48.82	56.95	89.50	59.66	71.87	86.78	146.45
45	51.53	62.38	74.58	113.90	69.16	82.72	98.99	166.79
46	51.53	62.38	74.58	113.90	69.16	82.72	98.99	166.79
47	51.53	62.38	74.58	113.90	69.16	82.72	98.99	166.79
48	51.53	62.38	74.58	113.90	69.16	82.72	98.99	166.79
49	51.53	62.38	74.58	113.90	69.16	82.72	98.99	166.79
50	56.95	67.80	80.00	123.40	73.22	88.14	104.41	174.92
51	59.66	70.51	85.43	130.18	75.94	90.85	109.84	181.70
52	63.73	75.94	89.50	136.96	80.00	94.92	113.90	188.48
53	67.80	80.00	96.28	143.74	82.72	98.99	117.97	195.26
54	70.51	82.72	100.34	151.87	86.78	103.06	124.75	200.69
55	74.58	88.14	105.77	158.65	90.85	107.12	128.82	207.47
56	78.65	92.21	111.19	165.43	93.56	111.19	134.24	215.60
57	82.72	97.63	116.62	172.21	97.63	115.26	138.31	221.03
58	86.78	101.70	122.04	180.35	101.70	120.68	145.09	229.16
59	90.85	107.12	128.82	188.48	105.77	124.75	150.52	237.30
60	96.28	113.90	135.60	197.98	111.19	131.53	157.30	245.44
61	103.06	120.68	145.09	208.82	116.62	138.31	165.43	254.93
62	108.48	127.46	153.23	221.03	123.40	145.09	174.92	265.78
63	115.26	135.60	164.08	233.23	130.18	154.58	184.42	276.62
64	123.40	143.74	174.92	246.79	138.31	162.72	195.26	292.90
65	132.89	154.58	185.77	260.35	146.45	172.21	208.82	306.46
66	141.02	164.08	197.98	277.98	158.65	185.77	221.03	324.08
67	150.52	174.92	211.54	294.25	168.14	196.62	237.30	344.42
68	164.08	189.84	227.81	317.30	183.06	212.89	256.28	368.83
69	178.99	208.82	250.86	347.14	200.69	233.23	282.05	404.09
70	200.69	231.88	279.34	385.10	222.38	257.64	313.24	444.77
71	222.38	256.28	311.88	428.50	246.79	286.12	347.14	490.87
72	246.79	284.76	345.78	474.60	272.56	314.59	381.04	538.33
73	272.56	314.59	383.75	524.77	298.32	344.42	420.36	588.50
74	302.39	348.49	424.43	579.01	326.80	378.32	459.68	642.74
75	332.22	385.10	467.82	637.32	355.27	412.22	501.72	698.34
76	364.76	423.07	515.28	698.34	386.46	447.48	546.47	758.00
77	398.66	461.04	562.74	762.07	419.00	485.45	592.57	817.67
78	433.92	503.08	612.91	827.16	452.90	524.77	641.39	881.40
79	471.89	547.82	669.86	899.03	489.52	566.81	692.92	950.56
80	515.28				530.20			
81	560.03				573.59			
82	608.84				619.69			
83	661.73				669.86			
84	721.39				728.17			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C4

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL PA 9/96

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

Age	1.5% Simple Inflation				1.5% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	37.97	44.75	52.88	82.72	56.95	66.44	81.36	138.31
30	37.97	44.75	52.88	82.72	56.95	66.44	81.36	138.31
31	37.97	44.75	52.88	82.72	56.95	66.44	81.36	138.31
32	37.97	44.75	52.88	82.72	56.95	66.44	81.36	138.31
33	37.97	44.75	52.88	82.72	56.95	66.44	81.36	138.31
34	37.97	44.75	52.88	82.72	56.95	66.44	81.36	138.31
35	37.97	44.75	52.88	82.72	56.95	66.44	81.36	138.31
36	37.97	44.75	52.88	82.72	56.95	66.44	81.36	138.31
37	37.97	44.75	52.88	82.72	56.95	66.44	81.36	138.31
38	37.97	44.75	52.88	82.72	56.95	66.44	81.36	138.31
39	37.97	44.75	52.88	82.72	56.95	66.44	81.36	138.31
40	37.97	44.75	52.88	82.72	56.95	66.44	81.36	138.31
41	37.97	44.75	52.88	82.72	56.95	66.44	81.36	138.31
42	37.97	44.75	52.88	82.72	56.95	66.44	81.36	138.31
43	37.97	44.75	52.88	82.72	56.95	66.44	81.36	138.31
44	37.97	44.75	52.88	82.72	56.95	66.44	81.36	138.31
45	48.82	58.31	69.16	107.12	65.09	77.29	93.56	158.65
46	48.82	58.31	69.16	107.12	65.09	77.29	93.56	158.65
47	48.82	58.31	69.16	107.12	65.09	77.29	93.56	158.65
48	48.82	58.31	69.16	107.12	65.09	77.29	93.56	158.65
49	48.82	58.31	69.16	107.12	65.09	77.29	93.56	158.65
50	52.88	62.38	75.94	116.62	69.16	81.36	98.99	166.79
51	56.95	66.44	80.00	123.40	73.22	85.43	103.06	173.57
52	59.66	70.51	85.43	128.82	75.94	88.14	107.12	180.35
53	63.73	74.58	89.50	136.96	78.65	93.56	112.55	185.77
54	67.80	78.65	93.56	142.38	82.72	97.63	116.62	192.55
55	70.51	82.72	100.34	150.52	85.43	100.34	122.04	199.33
56	73.22	85.43	104.41	155.94	89.50	104.41	127.46	204.76
57	77.29	90.85	109.84	164.08	93.56	108.48	131.53	211.54
58	81.36	94.92	115.26	170.86	96.28	112.55	136.96	218.32
59	86.78	100.34	122.04	178.99	100.34	117.97	142.38	225.10
60	90.85	105.77	128.82	188.48	105.77	123.40	149.16	234.59
61	96.28	112.55	136.96	197.98	111.19	128.82	155.94	244.08
62	103.06	119.33	145.09	210.18	117.97	136.96	165.43	253.57
63	109.84	127.46	153.23	221.03	123.40	143.74	174.92	267.13
64	117.97	135.60	164.08	234.59	132.89	153.23	185.77	279.34
65	124.75	145.09	174.92	249.50	141.02	162.72	196.62	294.25
66	134.24	154.58	187.13	264.42	151.87	174.92	211.54	311.88
67	143.74	165.43	199.33	280.69	162.72	187.13	225.10	329.51
68	155.94	178.99	215.60	302.39	174.92	200.69	244.08	355.27
69	170.86	196.62	238.66	332.22	193.91	221.03	268.49	387.82
70	191.20	218.32	264.42	367.48	214.25	244.08	298.32	428.50
71	214.25	242.72	295.61	409.51	238.66	271.20	329.51	473.24
72	235.94	268.49	329.51	455.62	261.71	298.32	366.12	520.70
73	261.71	298.32	364.76	503.08	287.47	328.15	401.38	569.52
74	290.18	330.86	404.09	557.32	315.95	359.34	440.70	622.40
75	318.66	364.76	446.12	612.91	344.42	393.24	481.38	676.64
76	349.85	400.02	490.87	671.22	374.26	427.14	524.77	733.60
77	383.75	437.99	536.98	732.24	405.44	462.40	569.52	791.90
78	417.65	477.31	585.79	797.33	437.99	500.36	615.62	854.28
79	455.62	520.70	638.68	866.48	473.24	542.40	667.15	920.72
80	494.94				513.92			
81	539.69				554.60			
82	587.15				599.35			
83	638.68				649.52			
84	695.63				705.12			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C4

John Hancock Life Insurance Company (U.S.A.)

LTC-96CL PA 9/96

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

Age	1.5% Simple Inflation				1.5% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	33.90	37.97	46.10	73.22	51.53	58.31	70.51	123.40
30	33.90	37.97	46.10	73.22	51.53	58.31	70.51	123.40
31	33.90	37.97	46.10	73.22	51.53	58.31	70.51	123.40
32	33.90	37.97	46.10	73.22	51.53	58.31	70.51	123.40
33	33.90	37.97	46.10	73.22	51.53	58.31	70.51	123.40
34	33.90	37.97	46.10	73.22	51.53	58.31	70.51	123.40
35	33.90	37.97	46.10	73.22	51.53	58.31	70.51	123.40
36	33.90	37.97	46.10	73.22	51.53	58.31	70.51	123.40
37	33.90	37.97	46.10	73.22	51.53	58.31	70.51	123.40
38	33.90	37.97	46.10	73.22	51.53	58.31	70.51	123.40
39	33.90	37.97	46.10	73.22	51.53	58.31	70.51	123.40
40	33.90	37.97	46.10	73.22	51.53	58.31	70.51	123.40
41	33.90	37.97	46.10	73.22	51.53	58.31	70.51	123.40
42	33.90	37.97	46.10	73.22	51.53	58.31	70.51	123.40
43	33.90	37.97	46.10	73.22	51.53	58.31	70.51	123.40
44	33.90	37.97	46.10	73.22	51.53	58.31	70.51	123.40
45	43.39	48.82	59.66	94.92	59.66	67.80	82.72	143.74
46	43.39	48.82	59.66	94.92	59.66	67.80	82.72	143.74
47	43.39	48.82	59.66	94.92	59.66	67.80	82.72	143.74
48	43.39	48.82	59.66	94.92	59.66	67.80	82.72	143.74
49	43.39	48.82	59.66	94.92	59.66	67.80	82.72	143.74
50	47.46	54.24	65.09	103.06	63.73	71.87	86.78	150.52
51	50.17	56.95	69.16	109.84	65.09	74.58	90.85	157.30
52	54.24	61.02	73.22	115.26	69.16	77.29	94.92	162.72
53	55.60	63.73	78.65	122.04	71.87	81.36	98.99	168.14
54	59.66	67.80	82.72	127.46	74.58	84.07	103.06	173.57
55	63.73	71.87	86.78	134.24	77.29	88.14	107.12	178.99
56	66.44	74.58	92.21	141.02	81.36	90.85	111.19	185.77
57	70.51	78.65	96.28	146.45	84.07	94.92	115.26	191.20
58	73.22	82.72	101.70	153.23	88.14	98.99	120.68	197.98
59	77.29	86.78	107.12	160.01	90.85	103.06	126.11	204.76
60	82.72	92.21	112.55	168.14	96.28	108.48	131.53	212.89
61	88.14	97.63	119.33	177.64	101.70	113.90	139.67	222.38
62	92.21	104.41	127.46	187.13	107.12	119.33	146.45	230.52
63	98.99	111.19	134.24	199.33	113.90	127.46	155.94	242.72
64	105.77	119.33	145.09	211.54	120.68	134.24	165.43	254.93
65	113.90	126.11	154.58	225.10	128.82	143.74	176.28	268.49
66	122.04	135.60	165.43	238.66	136.96	153.23	188.48	284.76
67	130.18	145.09	177.64	253.57	147.80	164.08	202.04	301.03
68	142.38	157.30	192.55	273.91	161.36	178.99	219.67	325.44
69	157.30	173.57	211.54	301.03	177.64	196.62	241.37	356.63
70	173.57	192.55	235.94	334.93	197.98	218.32	269.84	394.60
71	195.26	215.60	264.42	374.26	219.67	242.72	298.32	436.63
72	218.32	240.01	295.61	416.29	242.72	268.49	330.86	481.38
73	241.37	265.78	328.15	462.40	267.13	294.25	364.76	527.48
74	267.13	294.25	364.76	511.21	292.90	324.08	401.38	577.66
75	295.61	325.44	402.73	562.74	320.02	353.92	439.34	629.18
76	324.08	357.98	443.41	618.34	348.49	385.10	477.31	683.42
77	355.27	391.88	485.45	675.29	378.32	419.00	517.99	737.66
78	386.46	427.14	530.20	734.95	409.51	452.90	561.38	795.97
79	421.72	466.46	579.01	800.04	443.41	490.87	607.49	858.35
80	459.68				480.02			
81	501.72				519.35			
82	543.76				561.38			
83	592.57				607.49			
84	646.81				660.37			
85+								

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C4

John Hancock Life Insurance Company (U.S.A.)

LTC2000 PA 4/00

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $10 of Nursing Home Daily Benefit - 100 Day EP
Home Health Daily Benefit at 150% of Nursing Home Daily Benefit

Standard Rates

Age	1.5% Compound Inflation		
	Benefit Period		
	4 Years	6 Years	Life
40	93.56	104.41	139.67
41	93.56	104.41	139.67
42	93.56	104.41	139.67
43	93.56	104.41	139.67
44	93.56	104.41	139.67
45	105.77	117.97	157.30
46	105.77	117.97	157.30
47	105.77	117.97	157.30
48	105.77	117.97	157.30
49	105.77	117.97	157.30
50	112.55	124.75	164.08
51	115.26	127.46	168.14
52	117.97	128.82	173.57
53	122.04	132.89	177.64
54	126.11	135.60	181.70
55	127.46	138.31	184.42
56	132.89	143.74	192.55
57	141.02	151.87	202.04
58	150.52	158.65	214.25
59	160.01	169.50	227.81
60	169.50	180.35	241.37
61	178.99	191.20	256.28
62	188.48	203.40	271.20
63	199.33	216.96	288.83
64	212.89	233.23	306.46
65	225.10	248.15	325.44
66	240.01	264.42	345.78
67	254.93	282.05	366.12
68	275.27	305.10	393.24
69	302.39	336.29	431.21
70	328.15	372.90	474.60
71	353.92	410.87	511.21
72	381.04	454.26	553.25
73	413.58	501.72	600.71
74	452.90	553.25	654.95
75	500.36	608.84	715.97
76	558.67	665.80	790.55
77	625.12	726.82	881.40
78	695.63	791.90	981.74
79	768.85	862.42	1088.87
80			
81			
82			
83			
84			
85+			

Preferred Rates

Age	1.5% Compound Inflation		
	Benefit Period		
	4 Years	6 Years	Life
40	88.14	98.99	131.53
41	88.14	98.99	131.53
42	88.14	98.99	131.53
43	88.14	98.99	131.53
44	88.14	98.99	131.53
45	98.99	111.19	147.80
46	98.99	111.19	147.80
47	98.99	111.19	147.80
48	98.99	111.19	147.80
49	98.99	111.19	147.80
50	103.06	116.62	154.58
51	107.12	119.33	157.30
52	109.84	122.04	161.36
53	113.90	124.75	165.43
54	116.62	127.46	169.50
55	120.68	130.18	174.92
56	126.11	134.24	181.70
57	132.89	141.02	189.84
58	139.67	149.16	200.69
59	149.16	157.30	212.89
60	155.94	165.43	222.38
61	162.72	173.57	233.23
62	170.86	184.42	244.08
63	178.99	193.91	257.64
64	187.13	204.76	269.84
65	195.26	215.60	283.40
66	207.47	230.52	301.03
67	223.74	248.15	325.44
68	242.72	269.84	353.92
69	264.42	295.61	382.39
70	286.12	325.44	412.22
71	307.81	356.63	444.77
72	330.86	394.60	481.38
73	359.34	437.99	523.42
74	393.24	482.74	569.52
75	436.63	528.84	622.40
76	486.80	580.37	687.49
77	545.11	633.25	766.14
78	606.13	690.20	855.64
79	668.51	749.87	947.84
80			
81			
82			
83			
84			
85+			

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

John Hancock Life Insurance Company (U.S.A.)
Actuarial Memorandum for Inforce Rate Increase – Custom Care Series
June 28, 2017

Product Name	Form Number	Issue Date Range
Custom Care	LTC-02 PA	Aug 2002 - Dec 2004
Custom Care Franchise	LTC-02FR PA	Aug 2002 - Apr 2005
Essential Care	BSC-02 PA	Jul 2002 - Oct 2004
Essential Care Franchise	BSC-02FR PA	Nov 2002 - Nov 2004

These policy form rates were originally priced with a margin for moderately adverse experience in accordance with the NAIC model rate stability regulations which were being implemented on a State by State basis during the time of our initial rate filing.

1. Scope & Purpose

This memorandum consists of materials which support the development of new premium rates for the above captioned Policy series forms. The purpose of this memorandum is to demonstrate that the requirements of this State in regards to an in force rate increase request have been met. This rate filing is not intended to be used for any other purpose.

2. Benefit Description

A brief policy description for each of the policy forms:

LTC-02 PA, LTC-02FR PA
Individually underwritten long-term care policies that provide comprehensive long-term care coverage for care received in a nursing home or assisted care living facility, home health care, hospice care, respite care, or attendance at an Adult Day Care Center providing Adult Day Care.

Provides reimbursement of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily/monthly amount. The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toileting, transferring and maintaining continence.

Premiums are waived after the insured has met the elimination period and is receiving benefits and will continue to be waived until the insured stops receiving such benefits.

BSC-02 PA, BSC-02FR PA
Individually underwritten long-term care policies that provide comprehensive long-term care coverage for care received in a nursing home or assisted care living facility, home health care, hospice care, respite care, or attendance at an Adult Day Care Center providing Adult Day Care.

Provides reimbursement of covered long-term care expenses incurred after an elected elimination period is met.

For care received in an assisted living facility, benefits are paid up to 80% of the maximum daily/monthly amount. For all other care, benefits are paid up to 100% of the maximum daily/monthly amount. The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toileting, transferring and maintaining continence.

Premiums are waived after the insured has met the elimination period and is receiving Nursing Home or Assisted Living Facility benefits and will continue to be waived until the insured stops receiving such benefits.

3. Renewability

All policy forms are guaranteed renewable.

4. Applicability

This filing is applicable to in force policies only, as these policy forms are no longer being sold in the market. The premium changes will apply to the base forms as well as all applicable riders.

5. Actuarial Assumptions

Morbidity

The morbidity assumptions are derived from our own experience, following a comprehensive claim study just recently completed. The study has been peer reviewed both internally as well as by an Independent third party.

Our claims projections include 12 years of future morbidity improvements at 1.1% per year, as well as a 5.56% margin for moderately adverse experience, consistent with the margin originally anticipated in our original pricing loss ratio.

Below are currently expected sample annual claim costs for an LTC-02 policy, $300 monthly benefit, with no inflation protection (including the 5.56% margin but does not include future improvements):

For policies issued prior to 2004:

Age	Issue Age 55	
	4 year	Lifetime
55	1.17	4.58
60	4.62	11.78
65	17.27	41.64
70	31.10	69.36
75	75.75	167.52
80	173.32	303.04
85	395.93	587.48
90	512.12	680.30
95	505.53	611.87

Age	Issue Age 65	
	4 year	Lifetime
65	4.60	18.01
70	23.77	55.80
75	81.39	177.97
80	182.50	317.37
85	436.23	644.71
90	561.22	740.26
95	531.66	628.18

Age	Issue Age 75	
	4 year	Lifetime
75	21.28	74.51
80	170.87	308.77
85	484.99	701.68
90	592.66	770.53
95	564.13	650.52

For policies issued after 2004 (lower morbidity due to underwriting changes):

Age	Issue Age 55	
	4 year	Lifetime
55	0.90	3.51
60	3.58	9.13
65	13.64	32.91
70	28.08	62.68
75	70.33	155.68
80	161.05	281.99
85	370.30	551.78
90	487.23	654.61
95	493.30	616.08

Age	Issue Age 65	
	4 year	Lifetime
65	3.52	13.79
70	18.45	43.34
75	64.49	141.35
80	165.66	289.21
85	408.64	607.85
90	535.24	714.93
95	523.63	642.24

Age	Issue Age 75	
	4 year	Lifetime
75	16.31	57.12
80	133.67	242.68
85	397.59	582.27
90	571.40	757.56
95	565.14	690.21

Voluntary Lapses

The voluntary lapse rates are also based on our own experience:

Duration	No Inflation			
	Issue Age			
	55	65	75	82
1	4.30%	4.45%	4.93%	6.25%
5	1.70%	1.45%	1.80%	3.15%
10	1.16%	1.17%	1.27%	1.55%
15	0.63%	1.05%	1.31%	1.98%
20	0.55%	0.81%	1.93%	1.98%
25	0.55%	1.45%	1.98%	1.98%
30	0.81%	1.94%	1.98%	1.98%
35	1.45%	1.98%	1.98%	1.98%
40	1.94%	1.98%	1.98%	1.98%

Duration	Inflation			
	Issue Age			
	55	65	75	82
1	3.00%	3.00%	4.10%	4.10%
5	1.50%	1.25%	1.35%	1.15%
10	0.69%	0.77%	1.05%	0.91%
15	0.51%	0.67%	0.91%	1.85%
20	0.43%	0.60%	1.49%	2.03%
25	0.43%	1.27%	2.03%	2.03%
30	0.60%	2.03%	2.03%	2.03%
35	1.27%	2.03%	2.03%	2.03%
40	2.03%	2.03%	2.03%	2.03%

In addition to the lapse rates shown, we assume a 4.6% lapse rate due to the rate increase. The additional lapse rate is used to adjust future premiums and claims down by 4.6% starting at the effective implementation date of the rate increase.

Mortality

The mortality rates have also been derived based on our own experience within our individual long-term care block of business.

The base mortality table is the unloaded 1994 Group Annuity Mortality Table, sex-distinct, with 22 years of historical improvements based on scale AA. We then apply the following series of adjustment factors (factors for ages not listed above are interpolated):

For policies issued prior to 2004:

Policy Duration	Preferred Risk Class (Married)				Pref. Risk Class (Single, Female)				Pref. Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	22.3%	12.7%	12.7%	19.1%	25.8%	14.7%	14.7%	22.1%	27.0%	15.4%	15.4%	23.1%
2	24.2%	14.6%	17.2%	22.3%	28.0%	17.0%	19.9%	25.8%	29.3%	17.7%	20.8%	27.0%
3	26.1%	16.5%	21.6%	25.5%	30.2%	19.2%	25.1%	29.5%	31.6%	20.0%	26.2%	30.8%
4	27.4%	18.5%	26.1%	28.6%	31.7%	21.4%	30.2%	33.2%	33.1%	22.3%	31.6%	34.7%
5	28.6%	21.0%	30.6%	31.8%	33.2%	24.3%	35.4%	36.9%	34.7%	25.4%	37.0%	38.5%
6	29.9%	24.2%	35.0%	35.0%	34.6%	28.0%	40.5%	40.5%	36.2%	29.3%	42.4%	42.4%
7	31.2%	28.0%	36.9%	38.2%	36.1%	32.4%	42.7%	44.2%	37.8%	33.9%	44.7%	46.2%
8	32.5%	32.5%	38.8%	41.4%	37.6%	37.6%	45.0%	47.9%	39.3%	39.3%	47.0%	50.1%
9	33.7%	36.9%	40.7%	44.6%	39.1%	42.7%	47.2%	51.6%	40.8%	44.7%	49.3%	53.9%
10	34.4%	41.4%	42.6%	47.7%	39.8%	47.9%	49.4%	55.3%	41.6%	50.1%	51.6%	57.8%
11	35.1%	43.3%	46.5%	50.9%	40.6%	50.1%	53.8%	59.0%	42.5%	52.4%	56.2%	61.6%
12	35.9%	44.6%	50.3%	54.1%	41.6%	51.6%	58.2%	62.6%	43.4%	53.9%	60.9%	65.5%
13	36.8%	45.2%	52.2%	57.3%	42.6%	52.3%	60.4%	66.3%	44.5%	54.7%	63.2%	69.3%
14	37.6%	45.9%	54.1%	60.5%	43.6%	53.1%	62.6%	70.0%	45.5%	55.6%	65.5%	73.2%
15	38.5%	46.7%	56.0%	63.7%	44.6%	54.1%	64.9%	73.7%	46.6%	56.5%	67.8%	77.1%
16	41.0%	49.6%	59.6%	66.2%	46.1%	55.8%	67.1%	74.5%	47.8%	57.8%	69.6%	77.3%
17	43.5%	52.6%	63.0%	68.9%	47.6%	57.5%	68.9%	75.3%	48.9%	59.1%	70.8%	77.4%
18	46.2%	55.7%	66.6%	71.5%	49.0%	59.1%	70.7%	75.9%	50.0%	60.3%	72.1%	77.4%
19	48.9%	59.0%	70.4%	74.3%	50.4%	60.7%	72.6%	76.5%	50.9%	61.3%	73.3%	77.3%
20	51.8%	62.3%	74.7%	77.0%	51.8%	62.3%	74.7%	77.0%	51.8%	62.3%	74.7%	77.0%
21	54.5%	65.2%	79.0%	79.0%	54.5%	65.2%	79.0%	79.0%	54.5%	65.2%	79.0%	79.0%
22	57.5%	68.3%	81.0%	81.0%	57.5%	68.3%	81.0%	81.0%	57.5%	68.3%	81.0%	81.0%
23	60.6%	71.4%	83.0%	83.0%	60.6%	71.4%	83.0%	83.0%	60.6%	71.4%	83.0%	83.0%
24	64.6%	74.6%	85.0%	85.0%	64.6%	74.6%	85.0%	85.0%	64.6%	74.6%	85.0%	85.0%
25	69.6%	77.9%	87.0%	87.0%	69.6%	77.9%	87.0%	87.0%	69.6%	77.9%	87.0%	87.0%
26	73.1%	79.4%	87.0%	87.0%	73.1%	79.4%	87.0%	87.0%	73.1%	79.4%	87.0%	87.0%
27	76.6%	80.9%	87.0%	87.0%	76.6%	80.9%	87.0%	87.0%	76.6%	80.9%	87.0%	87.0%
28	80.0%	82.4%	87.0%	87.0%	80.0%	82.4%	87.0%	87.0%	80.0%	82.4%	87.0%	87.0%
29	83.5%	84.0%	87.0%	87.0%	83.5%	84.0%	87.0%	87.0%	83.5%	84.0%	87.0%	87.0%
30	87.0%	87.0%	87.0%	87.0%	87.0%	87.0%	87.0%	87.0%	87.0%	87.0%	87.0%	87.0%

Policy Duration	Standard Risk Class (Married)				Standard Risk Class (Single, Female)				Standard Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	31.6%	18.1%	18.1%	27.1%	36.6%	20.9%	20.9%	31.4%	38.2%	21.9%	21.9%	32.8%
2	35.4%	21.4%	25.1%	32.6%	41.0%	24.8%	29.1%	37.7%	42.8%	25.9%	30.4%	39.4%
3	39.3%	24.9%	32.6%	38.4%	45.6%	28.9%	37.8%	44.4%	47.6%	30.2%	39.5%	46.5%
4	42.5%	28.7%	40.5%	44.5%	49.2%	33.2%	46.9%	51.5%	51.4%	34.7%	49.0%	53.8%
5	45.7%	33.5%	48.8%	50.8%	53.0%	38.8%	56.5%	58.9%	55.4%	40.6%	59.1%	61.5%
6	49.1%	39.7%	57.5%	57.5%	56.9%	46.0%	66.6%	66.6%	59.5%	48.1%	69.6%	69.6%
7	51.2%	46.0%	60.6%	62.7%	59.3%	53.2%	70.2%	72.6%	62.0%	55.7%	73.4%	75.9%
8	53.3%	53.3%	63.7%	67.9%	61.7%	61.7%	73.8%	78.7%	64.5%	64.5%	77.2%	82.2%
9	55.4%	60.6%	66.9%	73.2%	64.1%	70.2%	77.4%	84.7%	67.0%	73.4%	81.0%	88.6%
10	56.4%	67.9%	70.0%	78.4%	65.3%	78.7%	81.1%	90.8%	68.3%	82.2%	84.8%	94.9%
11	57.6%	71.1%	76.3%	83.6%	66.7%	82.3%	88.3%	96.8%	69.7%	86.0%	92.3%	101.2%
12	58.9%	73.2%	82.6%	88.8%	68.2%	84.7%	95.6%	102.9%	71.3%	88.6%	99.9%	107.5%
13	60.3%	74.2%	85.7%	94.1%	69.9%	85.9%	99.2%	108.9%	73.1%	89.8%	103.7%	113.9%
14	61.8%	75.3%	88.8%	99.3%	71.5%	87.2%	102.9%	115.0%	74.8%	91.2%	107.5%	120.2%
15	63.2%	76.7%	92.0%	104.5%	73.2%	88.8%	106.5%	121.0%	76.5%	92.8%	111.3%	126.5%
16	65.3%	79.0%	95.0%	105.6%	73.5%	88.9%	106.9%	118.8%	76.2%	92.2%	110.9%	123.2%
17	67.4%	81.5%	97.6%	106.7%	73.7%	89.0%	106.7%	116.6%	75.8%	91.6%	109.7%	119.9%
18	69.6%	84.0%	100.4%	107.8%	73.9%	89.1%	106.6%	114.4%	75.3%	90.8%	108.6%	116.6%
19	71.8%	86.5%	103.3%	108.9%	74.0%	89.1%	106.4%	112.2%	74.7%	90.0%	107.5%	113.3%
20	74.0%	89.0%	106.7%	110.0%	74.0%	89.0%	106.7%	110.0%	74.0%	89.0%	106.7%	110.0%
21	75.9%	90.8%	110.0%	110.0%	75.9%	90.8%	110.0%	110.0%	75.9%	90.8%	110.0%	110.0%
22	78.1%	92.7%	110.0%	110.0%	78.1%	92.7%	110.0%	110.0%	78.1%	92.7%	110.0%	110.0%
23	80.3%	94.6%	110.0%	110.0%	80.3%	94.6%	110.0%	110.0%	80.3%	94.6%	110.0%	110.0%
24	83.6%	96.6%	110.0%	110.0%	83.6%	96.6%	110.0%	110.0%	83.6%	96.6%	110.0%	110.0%
25	88.0%	98.5%	110.0%	110.0%	88.0%	98.5%	110.0%	110.0%	88.0%	98.5%	110.0%	110.0%
26	92.4%	100.4%	110.0%	110.0%	92.4%	100.4%	110.0%	110.0%	92.4%	100.4%	110.0%	110.0%
27	96.8%	102.3%	110.0%	110.0%	96.8%	102.3%	110.0%	110.0%	96.8%	102.3%	110.0%	110.0%
28	101.2%	104.2%	110.0%	110.0%	101.2%	104.2%	110.0%	110.0%	101.2%	104.2%	110.0%	110.0%
29	105.6%	106.2%	110.0%	110.0%	105.6%	106.2%	110.0%	110.0%	105.6%	106.2%	110.0%	110.0%
30	110.0%	110.0%	110.0%	110.0%	110.0%	110.0%	110.0%	110.0%	110.0%	110.0%	110.0%	110.0%

Policy Duration	Substandard 1 Risk Class (Married)				Sub 1 Risk Class (Single, Female)				Sub 1 Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	44.5%	25.5%	25.5%	38.2%	51.6%	29.5%	29.5%	44.2%	53.9%	30.8%	30.8%	46.2%
2	50.1%	30.3%	35.6%	46.1%	58.0%	35.1%	41.2%	53.4%	60.6%	36.7%	43.1%	55.8%
3	55.9%	35.5%	46.4%	54.5%	64.7%	41.1%	53.7%	63.2%	67.7%	42.9%	56.1%	66.0%
4	60.6%	40.9%	57.8%	63.4%	70.2%	47.3%	66.9%	73.4%	73.3%	49.5%	69.9%	76.8%
5	65.5%	48.0%	69.8%	72.7%	75.8%	55.6%	80.8%	84.2%	79.2%	58.1%	84.5%	88.0%
6	70.5%	57.0%	82.5%	82.5%	81.6%	66.0%	95.5%	95.5%	85.3%	69.0%	99.9%	99.9%
7	75.7%	68.0%	89.6%	92.7%	87.7%	78.7%	103.8%	107.4%	91.7%	82.3%	108.5%	112.2%
8	81.1%	81.1%	97.0%	103.4%	93.9%	93.9%	112.4%	119.7%	98.2%	98.2%	117.5%	125.2%
9	86.7%	94.9%	104.7%	114.5%	100.4%	109.9%	121.3%	132.6%	105.0%	114.9%	126.8%	138.7%
10	90.8%	109.3%	112.7%	126.1%	105.2%	126.6%	130.5%	146.1%	109.9%	132.3%	136.4%	152.7%
11	95.2%	117.5%	126.1%	138.2%	110.2%	136.0%	146.0%	160.0%	115.2%	142.2%	152.6%	167.3%
12	100.0%	124.1%	140.0%	150.7%	115.7%	143.7%	162.2%	174.5%	121.0%	150.2%	169.5%	182.4%
13	102.4%	125.9%	145.4%	159.5%	118.5%	145.7%	168.3%	184.7%	123.9%	152.4%	176.0%	193.1%
14	104.8%	127.8%	150.7%	168.4%	121.3%	148.0%	174.5%	195.0%	126.9%	154.7%	182.4%	203.9%
15	107.2%	130.1%	156.0%	177.3%	124.1%	150.6%	180.6%	205.3%	129.8%	157.5%	188.8%	214.6%
16	110.8%	134.1%	161.2%	179.1%	124.6%	150.8%	181.4%	201.5%	129.2%	156.4%	188.1%	209.0%
17	114.4%	138.2%	165.6%	181.0%	125.0%	151.1%	181.0%	197.8%	128.5%	155.3%	186.1%	203.4%
18	118.1%	142.4%	170.3%	182.9%	125.3%	151.1%	180.8%	194.1%	127.7%	154.0%	184.2%	197.8%
19	121.8%	146.7%	175.2%	184.7%	125.5%	151.1%	180.5%	190.3%	126.7%	152.6%	182.3%	192.2%
20	125.5%	151.1%	181.0%	186.6%	125.5%	151.1%	181.0%	186.6%	125.5%	151.1%	181.0%	186.6%
21	128.8%	154.1%	186.6%	186.6%	128.8%	154.1%	186.6%	186.6%	128.8%	154.1%	186.6%	186.6%
22	132.5%	157.3%	186.6%	186.6%	132.5%	157.3%	186.6%	186.6%	132.5%	157.3%	186.6%	186.6%
23	136.2%	160.6%	186.6%	186.6%	136.2%	160.6%	186.6%	186.6%	136.2%	160.6%	186.6%	186.6%
24	141.8%	163.8%	186.6%	186.6%	141.8%	163.8%	186.6%	186.6%	141.8%	163.8%	186.6%	186.6%
25	149.3%	167.1%	186.6%	186.6%	149.3%	167.1%	186.6%	186.6%	149.3%	167.1%	186.6%	186.6%
26	156.7%	170.3%	186.6%	186.6%	156.7%	170.3%	186.6%	186.6%	156.7%	170.3%	186.6%	186.6%
27	164.2%	173.6%	186.6%	186.6%	164.2%	173.6%	186.6%	186.6%	164.2%	173.6%	186.6%	186.6%
28	171.7%	176.8%	186.6%	186.6%	171.7%	176.8%	186.6%	186.6%	171.7%	176.8%	186.6%	186.6%
29	179.1%	180.1%	186.6%	186.6%	179.1%	180.1%	186.6%	186.6%	179.1%	180.1%	186.6%	186.6%
30	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%

Policy Duration	Substandard 2 Risk Class (Married)				Sub 2 Risk Class (Single, Female)				Sub 2 Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	55.7%	31.8%	31.8%	47.7%	64.5%	36.8%	36.8%	55.3%	67.4%	38.5%	38.5%	57.8%
2	62.6%	37.9%	44.5%	57.7%	72.5%	43.9%	51.5%	66.8%	75.8%	45.9%	53.9%	69.8%
3	69.9%	44.3%	58.0%	68.2%	80.9%	51.3%	67.1%	78.9%	84.6%	53.6%	70.2%	82.5%
4	75.7%	51.1%	72.2%	79.3%	87.7%	59.1%	83.6%	91.8%	91.7%	61.8%	87.4%	95.9%
5	81.8%	60.0%	87.3%	90.9%	94.7%	69.5%	101.1%	105.3%	99.0%	72.6%	105.6%	110.0%
6	88.1%	71.3%	103.1%	103.1%	102.0%	82.5%	119.4%	119.4%	106.7%	86.3%	124.8%	124.8%
7	94.7%	85.0%	112.0%	115.9%	109.6%	98.4%	129.7%	134.2%	114.6%	102.9%	135.6%	140.3%
8	101.4%	101.4%	121.3%	129.3%	117.4%	117.4%	140.5%	149.7%	122.8%	122.8%	146.8%	156.5%
9	108.4%	118.6%	130.9%	143.2%	125.5%	137.4%	151.6%	165.8%	131.2%	143.6%	158.5%	173.3%
10	113.5%	136.6%	140.9%	157.7%	131.4%	158.2%	163.1%	182.6%	137.4%	165.4%	170.5%	190.9%
11	119.0%	146.8%	157.6%	172.7%	137.8%	170.0%	182.5%	200.0%	144.0%	177.7%	190.8%	209.1%
12	125.0%	155.1%	175.1%	188.4%	144.7%	179.6%	202.7%	218.1%	151.3%	187.8%	211.9%	228.0%
13	128.0%	157.3%	181.7%	199.4%	148.2%	182.2%	210.4%	230.9%	154.9%	190.5%	220.0%	241.4%
14	131.0%	159.8%	188.4%	210.5%	151.7%	185.0%	218.1%	243.8%	158.6%	193.4%	228.0%	254.8%
15	134.0%	162.6%	195.0%	221.6%	155.2%	188.3%	225.8%	256.6%	162.2%	196.9%	236.1%	268.2%
16	138.5%	167.6%	201.5%	223.9%	155.8%	188.6%	226.7%	251.9%	161.5%	195.5%	235.1%	261.2%
17	143.0%	172.8%	207.0%	226.3%	156.2%	188.8%	226.2%	247.2%	160.7%	194.2%	232.6%	254.2%
18	147.6%	178.0%	212.9%	228.6%	156.6%	188.9%	225.9%	242.6%	159.6%	192.6%	230.3%	247.2%
19	152.2%	183.4%	219.0%	230.9%	156.8%	188.9%	225.7%	237.9%	158.4%	190.8%	227.9%	240.3%
20	156.9%	188.8%	226.3%	233.3%	156.9%	188.8%	226.3%	233.3%	156.9%	188.8%	226.3%	233.3%
21	160.9%	192.6%	233.3%	233.3%	160.9%	192.6%	233.3%	233.3%	160.9%	192.6%	233.3%	233.3%
22	165.6%	196.6%	233.3%	233.3%	165.6%	196.6%	233.3%	233.3%	165.6%	196.6%	233.3%	233.3%
23	170.3%	200.7%	233.3%	233.3%	170.3%	200.7%	233.3%	233.3%	170.3%	200.7%	233.3%	233.3%
24	177.3%	204.8%	233.3%	233.3%	177.3%	204.8%	233.3%	233.3%	177.3%	204.8%	233.3%	233.3%
25	186.6%	208.8%	233.3%	233.3%	186.6%	208.8%	233.3%	233.3%	186.6%	208.8%	233.3%	233.3%
26	195.9%	212.9%	233.3%	233.3%	195.9%	212.9%	233.3%	233.3%	195.9%	212.9%	233.3%	233.3%
27	205.3%	217.0%	233.3%	233.3%	205.3%	217.0%	233.3%	233.3%	205.3%	217.0%	233.3%	233.3%
28	214.6%	221.0%	233.3%	233.3%	214.6%	221.0%	233.3%	233.3%	214.6%	221.0%	233.3%	233.3%
29	223.9%	225.1%	233.3%	233.3%	223.9%	225.1%	233.3%	233.3%	223.9%	225.1%	233.3%	233.3%
30	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%

In addition, for policies issued in 2004 and later, additional selection factors apply, due to a change in underwriting practices:

For policies issued after 2004:

Policy Duration	Preferred Risk Class (Married)				Pref. Risk Class (Single, Female)				Pref. Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	21.2%	12.1%	12.1%	18.1%	24.5%	14.0%	14.0%	21.0%	25.6%	14.6%	14.6%	22.0%
2	23.0%	13.9%	16.3%	21.2%	26.6%	16.1%	18.9%	24.5%	27.8%	16.8%	19.8%	25.6%
3	24.8%	15.7%	20.6%	24.2%	28.7%	18.2%	23.8%	28.0%	30.0%	19.0%	24.9%	29.3%
4	25.6%	17.3%	24.4%	26.8%	29.6%	20.0%	28.3%	31.0%	31.0%	20.9%	29.5%	32.4%
5	26.4%	19.3%	28.1%	29.3%	30.5%	22.4%	32.5%	33.9%	31.9%	23.4%	34.0%	35.4%
6	26.6%	21.5%	31.2%	31.2%	30.8%	24.9%	36.1%	36.1%	32.2%	26.1%	37.7%	37.7%
7	26.8%	24.1%	31.7%	32.8%	31.1%	27.9%	36.8%	38.0%	32.5%	29.2%	38.4%	39.8%
8	26.9%	26.9%	32.2%	34.3%	31.2%	31.2%	37.3%	39.8%	32.6%	32.6%	39.0%	41.6%
9	28.8%	31.6%	34.8%	38.1%	33.4%	36.5%	40.3%	44.1%	34.9%	38.2%	42.2%	46.1%
10	30.2%	36.4%	37.5%	42.0%	35.0%	42.2%	43.5%	48.6%	36.6%	44.1%	45.4%	50.9%
11	31.2%	38.5%	41.3%	45.3%	36.1%	44.6%	47.8%	52.4%	37.7%	46.6%	50.0%	54.8%
12	32.0%	39.7%	44.9%	48.3%	37.1%	46.0%	51.9%	55.9%	38.8%	48.1%	54.3%	58.4%
13	32.9%	40.4%	46.7%	51.3%	38.1%	46.8%	54.1%	59.4%	39.8%	49.0%	56.5%	62.1%
14	33.8%	41.2%	48.6%	54.3%	39.1%	47.7%	56.2%	62.9%	40.9%	49.9%	58.8%	65.7%
15	34.7%	42.1%	50.5%	57.3%	40.1%	48.7%	58.4%	66.4%	42.0%	50.9%	61.1%	69.4%
16	37.0%	44.8%	53.9%	59.9%	41.6%	50.4%	60.6%	67.3%	43.2%	52.3%	62.9%	69.8%
17	39.5%	47.7%	57.1%	62.4%	43.1%	52.1%	62.4%	68.2%	44.3%	53.6%	64.2%	70.2%
18	42.0%	50.7%	60.6%	65.1%	44.6%	53.8%	64.3%	69.1%	45.4%	54.8%	65.6%	70.4%
19	44.7%	53.8%	64.3%	67.8%	46.0%	55.4%	66.2%	69.8%	46.5%	56.0%	66.9%	70.5%
20	47.4%	57.1%	68.4%	70.5%	47.4%	57.1%	68.4%	70.5%	47.4%	57.1%	68.4%	70.5%
21	50.1%	59.9%	72.5%	72.5%	50.1%	59.9%	72.5%	72.5%	50.1%	59.9%	72.5%	72.5%
22	53.0%	62.9%	74.6%	74.6%	53.0%	62.9%	74.6%	74.6%	53.0%	62.9%	74.6%	74.6%
23	56.0%	66.0%	76.7%	76.7%	56.0%	66.0%	76.7%	76.7%	56.0%	66.0%	76.7%	76.7%
24	59.9%	69.2%	78.8%	78.8%	59.9%	69.2%	78.8%	78.8%	59.9%	69.2%	78.8%	78.8%
25	64.7%	72.4%	80.9%	80.9%	64.7%	72.4%	80.9%	80.9%	64.7%	72.4%	80.9%	80.9%
26	68.0%	73.9%	80.9%	80.9%	68.0%	73.9%	80.9%	80.9%	68.0%	73.9%	80.9%	80.9%
27	71.2%	75.3%	80.9%	80.9%	71.2%	75.3%	80.9%	80.9%	71.2%	75.3%	80.9%	80.9%
28	74.4%	76.7%	80.9%	80.9%	74.4%	76.7%	80.9%	80.9%	74.4%	76.7%	80.9%	80.9%
29	77.7%	78.1%	80.9%	80.9%	77.7%	78.1%	80.9%	80.9%	77.7%	78.1%	80.9%	80.9%
30	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%

Policy Duration	Standard Risk Class (Married)				Standard Risk Class (Single, Female)				Standard Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	30.0%	17.1%	17.1%	25.7%	34.7%	19.9%	19.9%	29.8%	36.3%	20.8%	20.8%	31.1%
2	33.6%	20.3%	23.9%	31.0%	38.9%	23.6%	27.7%	35.8%	40.7%	24.6%	28.9%	37.5%
3	37.4%	23.7%	31.0%	36.5%	43.3%	27.4%	35.9%	42.2%	45.2%	28.7%	37.5%	44.1%
4	39.7%	26.8%	37.9%	41.6%	46.0%	31.0%	43.9%	48.1%	48.1%	32.4%	45.8%	50.3%
5	42.1%	30.9%	44.9%	46.8%	48.7%	35.7%	52.0%	54.1%	50.9%	37.4%	54.3%	56.6%
6	43.7%	35.3%	51.2%	51.2%	50.6%	40.9%	59.2%	59.2%	52.9%	42.8%	61.9%	61.9%
7	44.0%	39.5%	52.1%	53.9%	51.0%	45.8%	60.4%	62.4%	53.3%	47.9%	63.1%	65.3%
8	44.2%	44.2%	52.9%	56.4%	51.2%	51.2%	61.3%	65.3%	53.5%	53.5%	64.0%	68.2%
9	47.4%	51.8%	57.2%	62.5%	54.8%	60.0%	66.2%	72.4%	57.3%	62.7%	69.2%	75.7%
10	49.7%	59.8%	61.6%	69.0%	57.5%	69.2%	71.3%	79.9%	60.1%	72.4%	74.6%	83.5%
11	51.2%	63.2%	67.8%	74.3%	59.3%	73.2%	78.5%	86.1%	62.0%	76.5%	82.1%	90.0%
12	52.6%	65.3%	73.6%	79.2%	60.9%	75.6%	85.3%	91.8%	63.6%	79.0%	89.2%	95.9%
13	54.0%	66.4%	76.7%	84.2%	62.5%	76.9%	88.8%	97.5%	65.4%	80.4%	92.8%	101.9%
14	55.5%	67.7%	79.8%	89.1%	64.2%	78.3%	92.4%	103.2%	67.1%	81.9%	96.5%	107.9%
15	56.9%	69.1%	82.8%	94.1%	65.9%	80.0%	95.9%	109.0%	68.9%	83.6%	100.3%	114.0%
16	59.0%	71.4%	85.9%	95.4%	66.4%	80.4%	96.6%	107.4%	68.8%	83.3%	100.2%	111.3%
17	61.1%	73.9%	88.5%	96.7%	66.8%	80.7%	96.7%	105.7%	68.7%	83.0%	99.5%	108.7%
18	63.3%	76.4%	91.3%	98.1%	67.2%	81.0%	96.9%	104.1%	68.5%	82.6%	98.8%	106.1%
19	65.5%	78.9%	94.3%	99.4%	67.5%	81.3%	97.1%	102.4%	68.1%	82.1%	98.1%	103.4%
20	67.7%	81.5%	97.7%	100.7%	67.7%	81.5%	97.7%	100.7%	67.7%	81.5%	97.7%	100.7%
21	69.7%	83.4%	101.0%	101.0%	69.7%	83.4%	101.0%	101.0%	69.7%	83.4%	101.0%	101.0%
22	71.9%	85.4%	101.3%	101.3%	71.9%	85.4%	101.3%	101.3%	71.9%	85.4%	101.3%	101.3%
23	74.2%	87.5%	101.7%	101.7%	74.2%	87.5%	101.7%	101.7%	74.2%	87.5%	101.7%	101.7%
24	77.5%	89.5%	102.0%	102.0%	77.5%	89.5%	102.0%	102.0%	77.5%	89.5%	102.0%	102.0%
25	81.8%	91.6%	102.3%	102.3%	81.8%	91.6%	102.3%	102.3%	81.8%	91.6%	102.3%	102.3%
26	85.9%	93.4%	102.3%	102.3%	85.9%	93.4%	102.3%	102.3%	85.9%	93.4%	102.3%	102.3%
27	90.0%	95.2%	102.3%	102.3%	90.0%	95.2%	102.3%	102.3%	90.0%	95.2%	102.3%	102.3%
28	94.1%	96.9%	102.3%	102.3%	94.1%	96.9%	102.3%	102.3%	94.1%	96.9%	102.3%	102.3%
29	98.2%	98.7%	102.3%	102.3%	98.2%	98.7%	102.3%	102.3%	98.2%	98.7%	102.3%	102.3%
30	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%

Policy Duration	Substandard 1 Risk Class (Married)				Sub 1 Risk Class (Single, Female)				Sub 1 Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	42.3%	24.2%	24.2%	36.3%	49.0%	28.0%	28.0%	42.0%	51.2%	29.3%	29.3%	43.9%
2	47.6%	28.8%	33.8%	43.8%	55.1%	33.4%	39.2%	50.8%	57.6%	34.9%	40.9%	53.1%
3	53.1%	33.7%	44.0%	51.8%	61.5%	39.0%	51.0%	60.0%	64.3%	40.8%	53.3%	62.7%
4	56.7%	38.2%	54.0%	59.3%	65.6%	44.2%	62.5%	68.6%	68.6%	46.3%	65.4%	71.8%
5	60.2%	44.2%	64.2%	66.9%	69.7%	51.1%	74.4%	77.5%	72.9%	53.5%	77.8%	81.0%
6	62.7%	50.7%	73.4%	73.4%	72.7%	58.7%	85.0%	85.0%	76.0%	61.4%	88.9%	88.9%
7	65.1%	58.5%	77.1%	79.7%	75.4%	67.7%	89.3%	92.3%	78.8%	70.8%	93.3%	96.5%
8	67.3%	67.3%	80.5%	85.8%	78.0%	78.0%	93.3%	99.4%	81.5%	81.5%	97.5%	103.9%
9	74.2%	81.1%	89.5%	97.9%	85.9%	94.0%	103.7%	113.4%	89.8%	98.2%	108.4%	118.6%
10	79.9%	96.2%	99.2%	111.0%	92.5%	111.4%	114.8%	128.5%	96.7%	116.5%	120.0%	134.4%
11	84.6%	104.4%	112.1%	122.9%	98.0%	120.9%	129.8%	142.3%	102.4%	126.4%	135.7%	148.7%
12	89.2%	110.7%	124.9%	134.4%	103.3%	128.2%	144.7%	155.6%	108.0%	134.0%	151.2%	162.7%
13	91.6%	112.6%	130.1%	142.8%	106.1%	130.4%	150.6%	165.3%	110.9%	136.4%	157.5%	172.9%
14	94.1%	114.8%	135.3%	151.2%	108.9%	132.9%	156.7%	175.1%	113.9%	138.9%	163.8%	183.1%
15	96.6%	117.2%	140.5%	159.7%	111.8%	135.7%	162.7%	184.9%	116.9%	141.9%	170.1%	193.3%
16	100.1%	121.2%	145.7%	161.9%	112.6%	136.3%	163.9%	182.1%	116.8%	141.4%	170.0%	188.9%
17	103.7%	125.3%	150.2%	164.1%	113.3%	137.0%	164.1%	179.3%	116.5%	140.8%	168.7%	184.4%
18	107.4%	129.5%	154.9%	166.3%	114.0%	137.5%	164.4%	176.5%	116.1%	140.1%	167.6%	179.9%
19	111.1%	133.9%	159.9%	168.6%	114.5%	137.9%	164.7%	173.7%	115.6%	139.3%	166.4%	175.4%
20	114.9%	138.3%	165.7%	170.8%	114.9%	138.3%	165.7%	170.8%	114.9%	138.3%	165.7%	170.8%
21	118.2%	141.5%	171.4%	171.4%	118.2%	141.5%	171.4%	171.4%	118.2%	141.5%	171.4%	171.4%
22	122.1%	144.9%	171.9%	171.9%	122.1%	144.9%	171.9%	171.9%	122.1%	144.9%	171.9%	171.9%
23	125.9%	148.4%	172.5%	172.5%	125.9%	148.4%	172.5%	172.5%	125.9%	148.4%	172.5%	172.5%
24	131.5%	151.9%	173.0%	173.0%	131.5%	151.9%	173.0%	173.0%	131.5%	151.9%	173.0%	173.0%
25	138.8%	155.4%	173.5%	173.5%	138.8%	155.4%	173.5%	173.5%	138.8%	155.4%	173.5%	173.5%
26	145.8%	158.4%	173.5%	173.5%	145.8%	158.4%	173.5%	173.5%	145.8%	158.4%	173.5%	173.5%
27	152.7%	161.4%	173.5%	173.5%	152.7%	161.4%	173.5%	173.5%	152.7%	161.4%	173.5%	173.5%
28	159.7%	164.5%	173.5%	173.5%	159.7%	164.5%	173.5%	173.5%	159.7%	164.5%	173.5%	173.5%
29	166.6%	167.5%	173.5%	173.5%	166.6%	167.5%	173.5%	173.5%	166.6%	167.5%	173.5%	173.5%
30	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%

Policy Duration	Substandard 2 Risk Class (Married)				Sub 2 Risk Class (Single, Female)				Sub 2 Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	52.9%	30.2%	30.2%	45.3%	61.3%	35.0%	35.0%	52.5%	64.0%	36.6%	36.6%	54.9%
2	59.5%	36.0%	42.3%	54.8%	68.9%	41.7%	48.9%	63.4%	72.0%	43.6%	51.2%	66.3%
3	66.4%	42.1%	55.1%	64.8%	76.9%	48.8%	63.8%	75.0%	80.4%	51.0%	66.6%	78.4%
4	70.8%	47.8%	67.5%	74.1%	82.0%	55.3%	78.2%	85.8%	85.7%	57.8%	81.7%	89.7%
5	75.3%	55.2%	80.3%	83.6%	87.2%	63.9%	93.0%	96.8%	91.1%	66.8%	97.2%	101.2%
6	78.4%	63.4%	91.8%	91.8%	90.8%	73.4%	106.3%	106.3%	94.9%	76.8%	111.1%	111.1%
7	81.4%	73.1%	96.4%	99.7%	94.3%	84.6%	111.6%	115.4%	98.5%	88.5%	116.6%	120.7%
8	84.2%	84.2%	100.7%	107.3%	97.5%	97.5%	116.6%	124.2%	101.9%	101.9%	121.9%	129.9%
9	92.7%	101.4%	111.9%	122.4%	107.3%	117.5%	129.6%	141.8%	112.2%	122.8%	135.5%	148.2%
10	99.9%	120.3%	124.0%	138.8%	115.7%	139.2%	143.5%	160.7%	120.9%	145.6%	150.0%	168.0%
11	105.8%	130.5%	140.1%	153.6%	122.5%	151.2%	162.3%	177.8%	128.1%	158.0%	169.6%	185.9%
12	111.5%	138.4%	156.2%	168.0%	129.1%	160.2%	180.8%	194.6%	134.9%	167.5%	189.0%	203.4%
13	114.5%	140.8%	162.6%	178.5%	132.6%	163.0%	188.3%	206.7%	138.6%	170.5%	196.9%	216.1%
14	117.6%	143.5%	169.1%	189.0%	136.2%	166.1%	195.8%	218.9%	142.4%	173.7%	204.7%	228.8%
15	120.7%	146.5%	175.7%	199.6%	139.8%	169.6%	203.4%	231.1%	146.1%	177.3%	212.6%	241.6%
16	125.1%	151.5%	182.1%	202.4%	140.8%	170.4%	204.9%	227.7%	146.0%	176.7%	212.5%	236.1%
17	129.6%	156.7%	187.7%	205.1%	141.7%	171.2%	205.1%	224.2%	145.7%	176.0%	210.9%	230.5%
18	134.2%	161.9%	193.7%	207.9%	142.4%	171.8%	205.5%	220.7%	145.2%	175.1%	209.5%	224.9%
19	138.9%	167.3%	199.9%	210.7%	143.1%	172.4%	205.9%	217.1%	144.5%	174.1%	208.0%	219.2%
20	143.7%	172.9%	207.1%	213.5%	143.7%	172.9%	207.1%	213.5%	143.7%	172.9%	207.1%	213.5%
21	147.8%	176.8%	214.2%	214.2%	147.8%	176.8%	214.2%	214.2%	147.8%	176.8%	214.2%	214.2%
22	152.6%	181.2%	214.9%	214.9%	152.6%	181.2%	214.9%	214.9%	152.6%	181.2%	214.9%	214.9%
23	157.4%	185.5%	215.6%	215.6%	157.4%	185.5%	215.6%	215.6%	157.4%	185.5%	215.6%	215.6%
24	164.3%	189.8%	216.2%	216.2%	164.3%	189.8%	216.2%	216.2%	164.3%	189.8%	216.2%	216.2%
25	173.5%	194.2%	216.9%	216.9%	173.5%	194.2%	216.9%	216.9%	173.5%	194.2%	216.9%	216.9%
26	182.2%	198.0%	216.9%	216.9%	182.2%	198.0%	216.9%	216.9%	182.2%	198.0%	216.9%	216.9%
27	190.9%	201.8%	216.9%	216.9%	190.9%	201.8%	216.9%	216.9%	190.9%	201.8%	216.9%	216.9%
28	199.6%	205.6%	216.9%	216.9%	199.6%	205.6%	216.9%	216.9%	199.6%	205.6%	216.9%	216.9%
29	208.2%	209.4%	216.9%	216.9%	208.2%	209.4%	216.9%	216.9%	208.2%	209.4%	216.9%	216.9%
30	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%

We are also projecting 12 years of future mortality improvement based on scale AA, consistent with the 12 years of future morbidity improvement in our future claim projections.

Expenses

Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

6. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

7. Marketing Method

This product was typically marketed through our traditional agency system and brokers involving a personal contact with each applicant.

8. Underwriting

These policy forms were underwritten using a medical and risk questionnaire. We also utilized Attending Physician Statement and personal interviews depending on the age of the applicant and medical conditions.

9. Premium Classes

The base policy premium rates vary by Issue age, Benefit Period and Inflation Option, as in the initial rate filing.

All premium factors related to the insured elected benefit design options, underwriting class or any eligible discount remain unchanged from the initial rate filing.

10. Premium Modalization Rules

Frequency	Multiple of Annual Premium
Semiannual	.52
Quarterly	.27
Monthly	.09

11. Issue Age Range

The issue age range is 18-84 for all policy forms.

12. Area Factors

Area factors are not applicable to any of the policy forms or riders.

13. Average Annual Premium

The table below summarizes the average annual premium per policy before and after the requested increase.

	Nationwide	Pennsylvania	
Form	before the rate increase	before the rate increase	after the rate increase
LTC-02 PA	2,420	2,360	3,233
LTC-02FR PA	2,710	2,300	3,151
BSC-02 PA	1,990	2,050	2,809
BSC-02FR PA	2,120	1,940	2,658

14. Number of Policyholders

The table below summarizes, as of 12/31/2015, the number of policies inforce and their 2015 annualized premium that will be affected by this rate increase in your state.

Form	Number of Policies	2015 Annualized Premium
LTC-02 PA	3,980	9,377,119
LTC-02FR PA	1,291	2,971,640
BSC-02 PA	410	840,538
BSC-02FR PA	131	253,877

15. Reserves

Active Life Reserves have not been used in this rate increase demonstration. Minimum Statutory Claim reserves as of 12/31/2015 have been discounted to the date of incurral of each respective claim and included in the historical incurred claims. Incurred But Not Reported claim reserves as of 12/31/2015 have also been allocated to the calendar year of incurral and included in historic incurred claims.

16. Analysis Performed

Original Pricing Assumptions

The initial premium schedule was based on the originally filed pricing assumptions which were believed to be appropriate, given company and industry experience available, when the initial rate schedule was developed.

The original pricing assumptions for morbidity, voluntary termination rates, and mortality were as follows:

Morbidity

Claim assumptions were derived using data published by the National Center for Health Statistics National Nursing Home Survey (1985 and 1995), the National Health Interview Survey (1984), the National Long-Term Care Survey (1982, 1984, 1989, and 1994), Medicare data, and other experience from our own data and data furnished to us by consultants, with adjustments for the impact of underwriting, inflation options, elected options, anti-selection considerations, and the savings incurred because the maximum daily benefit will not always be paid.

Below are the original sample annual claim costs for an LTC-02 policy, $300 monthly benefit, with no inflation (which included a 5.56% margin for moderately adverse experience):

Issue Age 55		
Age	**4 yr**	**Lifetime**
55	1.02	1.70
60	6.40	10.70
65	15.95	25.33
70	30.43	46.25
75	58.92	87.92
80	112.75	167.65
85	196.94	295.56
90	278.39	464.72
95	261.47	563.30
100	349.87	703.97

Issue Age 65		
Age	**4 yr**	**Lifetime**
65	3.29	5.01
70	24.69	36.71
75	60.67	89.58
80	116.64	172.63
85	203.10	304.07
90	275.13	458.61
95	258.64	556.63
100	343.28	690.26

Issue Age 75		
Age	**4 yr**	**Lifetime**
75	23.50	32.54
80	112.93	161.19
85	212.42	311.58
90	284.23	470.93
95	265.91	570.24
100	334.13	670.58

Voluntary Terminations

Duration	Inflation Option: None/GPO						
	Issue Age						
	40	**55**	**60**	**65**	**70**	**75**	**79**
1	9.7%	6.6%	6.4%	6.5%	6.9%	7.1%	7.2%
2	6.6%	4.6%	4.5%	4.5%	4.8%	4.9%	5.0%
3	4.7%	3.3%	3.3%	3.3%	3.5%	3.5%	3.6%
4	3.3%	2.4%	2.4%	2.4%	2.5%	2.6%	2.6%
5	2.3%	1.8%	1.8%	1.8%	1.9%	1.9%	1.9%
6+	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%

Duration	Inflation Option: 5% Simple						
	Issue Age						
	40	**55**	**60**	**65**	**70**	**75**	**79**
1	9.8%	6.6%	6.5%	6.6%	7.0%	7.2%	7.2%
2	6.7%	4.6%	4.5%	4.6%	4.8%	5.0%	5.0%
3	4.7%	3.4%	3.3%	3.3%	3.5%	3.6%	3.6%
4	3.3%	2.4%	2.4%	2.4%	2.5%	2.6%	2.6%
5	2.3%	1.9%	1.8%	1.8%	1.9%	1.9%	1.9%
6+	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%

Duration	Inflation Option: 5% Compound						
	Issue Age						
	40	**55**	**60**	**65**	**70**	**75**	**79**
1	8.6%	5.8%	5.7%	5.8%	6.1%	6.3%	6.4%
2	5.9%	4.0%	4.0%	4.0%	4.2%	4.3%	4.4%
3	4.1%	2.9%	2.9%	2.9%	3.0%	3.1%	3.1%
4	2.9%	2.1%	2.1%	2.1%	2.2%	2.2%	2.2%
5	2.0%	1.6%	1.5%	1.6%	1.6%	1.6%	1.6%
6+	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%

Mortality

The base mortality table was the 1994 Group Annuity Mortality Table, weighted 40% males and 60% females, with the following selection factors applied:

Policy Duration	Selection Factor
1	20.0%
2	30.0%
3	40.0%
4	50.0%
5	60.0%
6	70.0%
7	80.0%
8	85.0%
9	90.0%
10	95.0%
11+	100.0%

In addition, 18 years of future improvements were reflected.

Recent Experience

As part of the inforce management of the business, the Company monitored the performance of the business by completing periodic analysis for morbidity, voluntary lapse rates, and mortality. The findings from these analyses were used in projecting the inforce business to determine the effect of experience on the projected lifetime loss ratio. The most current studies show significant unfavorable trends since the study that prompted our 2013 rate increase filings. In general claims, particularly at higher ages, continue to last longer than expected, lapses are lower than expected, and a higher percentage of claim terminations are due to recoveries (as opposed to death) than expected.

The following tables show in aggregate how our new assumptions (Expected) compare to actual experience:

Morbidity

Experience period: Inception through 9/30/2014. Duration 10+ are used for incidence, duration 5+ for claim termination, and all durations for utilization. The following charts show key experience compared to revised assumptions.

Incidence

Duration	A/E
1-3	101%
4-6	101%
7-9	99%
10+	97%
Total	**98%**

Claim Terminations

Benefit Period	A/E
<10 years	99%
10+ years	97%
Total	**99%**

Utilization

Inflation	A/E
None / GPO	98%
Simple	98%
Compound	98%
Total	**98%**

Voluntary Lapses

Experience period: 12/31/2009 - 12/31/2014

	Lapse A/E by Amount	
Duration	**Without Inflation**	**With Inflation**
1	100%	100%
2	103%	100%
3-5	100%	101%
6-10	99%	100%
11-15	100%	101%
16+	96%	97%
Total per inflation	**100%**	**100%**
TOTAL	**100%**	

Note that the lapse study removed all policies which had undergone prior rate increases except for the 2008 re-rate policies which are now allowed to re-enter the study after their first year since re-rate, provided they have not subsequently received another rate increase.

Mortality

Experience period: 12/31/2009 - 12/31/2014

Duration	A/E by Amount
1-5	96
6-10	96
11+	101
Total	**99%**

17. Requested Rate Increase

The Company is requesting an average rate increase of 37.0%, which varies by issue age, benefit period, and inflation option, and ranges from 29.9% to 82.2%. Rate increases were derived as follows:

1. The Company first determined the projected lifetime loss ratio for this form based on nationwide actual experience and projected future experience assuming the prior rate increase request was approved in full and within three months of the original filing date. We then determined the amount of rate increase (34.6%) that would be needed in order to revert to the lifetime loss ratio certified to in our 2013 inforce rate increase filing for this form.
2. We ensured that the proposed rate increases did not result in premium rates that exceed rates for older issue ages or the most recent traditional LTC rates that have been filed with the Interstate Compact for new business under the ICC12-LTC-12 policy form, adjusted for benefit differences and changes in underwriting guidelines and risk classification (this is demonstrated in **Appendix A** using LTC-02 as an example). As this product (ICC12-LTC-12) is no longer open for new business, the most recently filed new business LTC rates for this product were adjusted to account for the average impact of the assumption updates due to the 2016 Experience Studies. An adjustment of 9.5% was applied to all rates to reflect these updates. After the application of this restriction the average rate increase for the forms listed in this memo is 34.5%, ranging from 29.9% to 34.6%.
3. Unapproved rate increases initially requested in our 2013 inforce rate filings (SERFF Tracking No. MULF-130417902) were included in this filing. Your state approved a portion of these rate increases on April 25, 2016. Approval included the fully-requested premium increases for policyholders with lifetime 5% Simple or Compound inflation (i.e. those who are eligible for the future inflation reduction "Landing Spot"). Policyholders without 5% Simple or Compound inflation received premium increases capped at 20%. These rate increases continue to be actuarially justified and are unchanged from our original request with the following exception: to account for the delayed implementation of the originally-requested rate increases, we have adjusted the portion of the current proposed rate increases attributable to the 2013 remainder so that on a present-value basis it is equivalent to implementing our original request all at once After taking the unapproved amount into account and applying this adjustment, the average rate increase for the forms listed in this memo is 37.0%, ranging from 29.9% to 82.2%.
4. We ensured that the resulting overall increase in rates satisfied the rate stability rule ensuring no less than an 85% loss ratio on the rate increase portion, while applying the original loss ratio on the original rate schedule (as the original loss ratio was higher than 58%). This is demonstrated at the bottom of **Exhibit 1** where it can be seen that the sum of past and future projected incurred claims is not less than the sum of the original premium times the original loss ratio and the rate increase premium times the 85% loss ratio requirement.

Note that in **Appendix A** we reflect the proposed premium rates both with and without any additional cost as we believe any cost due to delayed implementation should not be subject to the new business rate restrictions.

Appendix B1 contains the new proposed rate tables for all policy forms included with this filing for those policyholders that *did not* elect an inflation reduction option as part of the 2010 or 2013 rate increase filings.

Appendices B2-B4 contain the new proposed rate tables for all policy forms included with this filing for those policyholders that *did* elect an inflation reduction option as part of the 2010 and/or 2013 rate increase filings.

Please note that the actual rates implemented may vary slightly from those in Appendices B1 to B4 due to implementation rounding algorithms.

Exhibit 1 contains nationwide past premium and claims experience and future premium and claim projections and illustrates that the anticipated lifetime loss ratio with the requested rate increases and the previously-stated margin for moderately adverse experience is 92.1%, well in excess of the minimum loss ratio of 60% as well as greater than the original pricing loss ratio of 86.0%. The lifetime loss ratio as of 12/31/2015 is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium where accumulation and discounting occur at the maximum statutory valuation discount rate.

In addition, **Exhibit 1** contains the original expected loss ratio projections, adjusted for the actual mix of business issued, with the lifetime loss ratio also calculated as stated above.

Furthermore, **Exhibit 1** demonstrates that the calculated loss ratio respects the applicable pre or post stability form requirements:

<u>Post-stability form requirements:</u>
The sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times the original assumed lifetime loss ratio (which was higher than 58%),
2. 85% of the accumulated value of prior premium rate schedule increases,
3. Present value of future projected initial earned premium times the original assumed lifetime loss ratio, and
4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

<u>Pre-stability form requirements:</u>

The sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times the original assumed lifetime loss ratio (which was higher than 60%),
2. 80% of the accumulated value of prior premium rate schedule increases,
3. Present value of future projected initial earned premium times the original assumed lifetime loss ratio, and
4. 80% of the present value of future projected premium in excess of the projected initial earned premium.

18. New inflation options that will allow policyholders to avoid the rate increase

Although this is a closed block of business, we are filing new future inflation options that will allow policyholders that have Compound and Simple Inflation coverage the option to completely avoid the rate increase.

Under these new options, the policyholders get to keep their current accumulated Daily or Monthly benefit and their current remaining Lifetime Maximum Benefit, but the future indexation rate will be reduced as follows:

Current inflation	Proposed Landing Spot
5%	3.2%
2.7%	1.2%
4.5%	2.9%
2.2%	0.9%

All indexation rates were determined to be actuarially equivalent to the requested rate increases in aggregate and therefore these options are only available if the full rate increase requested is accepted.

The premium rate schedules for these options are included in this filing as **Appendices C1** to **C4.**

19. History of Previous Rate Revisions

A 67.0% rate increase on these policy forms was accepted by your state on January 20, 2011.

A 9.6% rate increase on these policy forms was accepted by your state on December 17, 2012.

A 15.9% rate increase on these policy forms was accepted by your state on February 04, 2015.

A 15.4% rate increase on these policy forms was accepted by your state on April 25, 2016.

20. Ensuring No Cross-Subsidization Between States

We have ensured no state's rate increase approvals will subsidize other states' rate increases. Rate increases will vary by state, but only to reflect the timing and amount of prior rate increases approved by that state. This is accomplished by first backing-out all prior requested rate increases from our nationwide premium data. We then re-introduce actual prior rate increases with the amount and timing based on your state's prior approvals (as detailed in Section 19). The current proposed rate increases are then determined based on the amounts needed in order to achieve our target lifetime loss ratios certified to in our prior filing.

Although some states may have capped our previous inforce rate increase filings, in each case this was done with the understanding that the full amount of the proposed rate increases were justified and that John Hancock would be refiling for the remainder at a later date. In instances where the remainder remains unapproved, it has been included in the current filings.

21. Past Losses Testing

Preventing companies from recouping past losses was the subject of a discussion by the NAIC in late 2013. The accepted methodology which was incorporated into the 2014 Long Term Care Model Regulation defines past losses as actual past claims less expected past claims when determining loss ratio compliance. Expected past claims are defined as the following:

> "Expected claims shall be calculated based on the original filing assumptions assumed until new assumptions are filed as part of a rate increase. New assumptions shall be used for all periods beyond each requested effective date of a rate increase [regardless of whether or not the rate increase is approved]. Expected claims are calculated for each calendar year based on the in-force at the beginning of the calendar year. Expected claims shall include margins for moderately adverse experience; either amounts included in the claims that were used to determine the lifetime loss ratio consistent with the original filing or as modified in any rate increase filing."

We apply this methodology in **Exhibit 1A**. The 'Adjusted Expected Incurred Claims' are initially calculated by applying the original pricing durational loss ratio to the actual earned premium in a given calendar year. Later, in years in which and after which we filed for inforce rate increases, expected incurred claims are based on the new assumptions that were filed.

The accumulated value of the Adjusted Expected Incurred Claims is compared to the accumulated value of Actual Incurred Claims. The lesser of the Adjusted Expected Incurred Claims or Actual Incurred Claims is used for past claims when ensuring that the resulting overall increase in rates satisfies the rate stability rule ensuring no less than an 85% loss ratio on the rate increase portion, while applying the original loss ratio on the original rate schedule (as the original loss ratio was higher than 58%) using. This is demonstrated at the bottom of **Exhibit 1A**.

22. Proposed Effective Date

New rates will not be effective until after the completion of prior rate increases for all policyholders with product forms listed in this memo. These rates will be effective on the next policy anniversary date after completion, following at least a 90 day policyholder notification period.

23. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for rendering this opinion and am familiar with the requirements for filing long-term care insurance premiums and filing for increases in long-term care insurance premiums. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

The preceding Actuarial Memorandum contains:

a) the assumptions on which this certification is based;
b) the adjustments to prior assumptions with an explanation of the reasons previous assumptions were not realized;
c) a lifetime projection of the prior premium rate schedules and incurred claims plus future expected premiums and claims which demonstrates that the revised premium rate schedule meets the loss ratios standards and necessary details of this state; and
d) disclosure of the manner, if any, in which reserves have been recognized.

If the requested premium rate schedule increase is implemented and the underlying assumptions which reflect moderately adverse conditions are realized, no further premium rate schedule increases are anticipated.

I have reviewed and taken into consideration the policy design and coverage provided, and our current underwriting and claims adjudication processes.

In forming my opinion, I have used actuarial assumptions and actuarial methods and such tests of the actuarial calculations as I considered necessary. Based on these assumptions or statutory requirements where necessary, the premium rate filing is in compliance with the loss ratio standards of this state.

The basis for contract reserves has been previously filed and there is no anticipation of any changes.

Naomi Worts, FSA, MAAA
Actuary
John Hancock Life Insurance Company

Exhibit 1: Nationwide Loss Ratio Exhibit
Custom Care (LTC-02) and Essential Care (BSC-02)

		Original Assumptions			Historical & Projected Experience					
					Before Proposed Increase			With Proposed Rate Increase		
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio
	1988	-	-	-	-	1,261	0%	-	1,261	0%
	1989	-	-	-	-	1,777	0%	-	1,777	0%
	1990	-	-	-	-	1,777	0%	-	1,777	0%
	1991	-	-	-	-	1,777	0%	-	1,777	0%
	1992	-	-	-	-	9,249	0%	-	9,249	0%
	1993	-	-	-	-	18,596	0%	-	18,596	0%
	1994	-	-	-	-	21,392	0%	-	21,392	0%
	1995	-	-	-	-	31,795	0%	-	31,795	0%
	1996	-	-	-	-	60,463	0%	-	60,463	0%
	1997	-	-	-	-	86,185	0%	-	86,185	0%
	1998	-	-	-	-	158,111	0%	-	158,111	0%
	1999	-	-	-	-	279,672	0%	-	279,672	0%
	2000	-	-	-	-	502,430	0%	-	502,430	0%
	2001	-	-	-	-	951,440	0%	-	951,440	0%
	2002	530,322	12,698,284	4%	465,042	14,282,829	3%	465,042	14,282,829	3%
	2003	5,487,901	132,209,102	4%	3,738,270	132,475,817	3%	3,738,270	132,475,817	3%
	2004	12,277,508	234,720,102	5%	12,765,872	236,817,517	5%	12,765,872	236,817,517	5%
	2005	20,299,610	230,898,672	9%	15,315,652	239,359,721	6%	15,315,652	239,359,721	6%
Historical	2006	28,140,074	220,845,859	13%	29,044,778	234,939,334	12%	29,044,778	234,939,334	12%
Experience	2007	33,039,150	213,029,569	16%	53,829,546	231,030,352	23%	53,829,546	231,030,352	23%
	2008	38,955,824	206,503,759	19%	68,630,262	226,862,610	30%	68,630,262	226,862,610	30%
	2009	48,970,112	200,673,230	24%	58,095,125	222,373,056	26%	58,095,125	222,373,056	26%
	2010	58,262,436	194,904,782	30%	106,643,654	218,267,981	49%	106,643,654	218,267,981	49%
	2011	65,013,451	188,814,100	34%	84,580,446	225,792,140	37%	84,580,446	225,792,140	37%
	2012	72,397,279	182,414,152	40%	108,895,171	300,550,442	36%	108,895,171	300,550,442	36%
	2013	80,014,444	175,720,840	46%	112,113,137	274,915,953	41%	112,113,137	274,915,953	41%
	2014	87,500,748	168,806,836	52%	127,741,562	259,935,715	49%	127,741,562	259,935,715	49%
	2015	95,657,227	161,789,916	59%	165,508,922	254,084,067	65%	165,508,922	254,084,067	65%
	2016	104,540,237	154,735,212	68%	159,455,178	270,016,270	59%	159,455,178	270,016,270	59%
	2017	113,954,945	147,665,819	77%	183,503,417	265,666,962	69%	182,900,715	273,110,726	67%
Projected	2018	123,948,315	140,599,224	88%	208,272,328	257,013,624	81%	202,305,833	323,190,487	63%
Future	2019	134,309,647	133,546,718	101%	233,365,759	247,750,889	94%	225,766,714	323,939,294	70%
Experience	2020	144,975,775	126,515,069	115%	259,612,296	238,105,529	109%	251,397,893	311,361,852	81%
	2021	155,907,667	119,513,629	130%	287,311,462	228,141,925	126%	278,271,247	298,365,208	93%
	2022	167,789,973	112,559,728	149%	318,484,696	217,896,092	146%	308,387,685	284,995,691	108%
	2023	179,649,593	105,668,334	170%	350,143,569	207,354,548	169%	338,907,030	271,234,209	125%
	2024	190,480,927	98,857,577	193%	379,740,137	196,567,316	193%	367,384,961	257,145,726	143%
	2025	200,692,859	92,144,940	218%	405,577,412	185,541,174	219%	392,211,400	242,738,676	162%
	2026	209,843,085	85,547,583	245%	419,653,480	174,308,804	241%	405,772,317	228,055,213	178%
	2027	217,968,151	79,099,489	276%	435,233,257	162,857,412	267%	420,737,350	213,078,662	197%
	2028	225,223,405	72,837,995	309%	461,336,320	151,288,631	305%	445,694,377	197,943,286	225%
	2029	231,402,094	66,795,422	346%	487,626,037	139,668,900	349%	470,777,203	182,737,224	258%
	2030	236,317,862	60,994,934	387%	506,477,613	128,127,228	395%	488,716,093	167,630,220	292%
	2031	239,043,625	55,452,618	431%	499,040,031	116,756,922	427%	481,535,151	152,745,168	315%
	2032	239,951,577	50,195,331	478%	487,538,713	105,584,122	462%	470,438,887	138,117,098	341%
	2033	239,412,773	45,251,862	529%	491,551,669	94,761,747	519%	474,091,558	123,947,417	382%
	2034	235,727,762	40,644,802	580%	493,291,119	84,472,384	584%	475,519,787	110,476,060	430%
	2035	228,945,808	36,382,390	629%	488,004,045	74,829,222	652%	470,202,292	97,851,720	481%
	2036	220,732,683	32,455,981	680%	457,218,484	65,878,573	694%	440,534,896	86,135,237	511%
	2037	212,730,375	28,862,706	737%	420,977,691	57,600,799	731%	405,646,521	75,300,982	539%
	2038	204,915,341	25,605,445	800%	399,087,172	50,015,916	798%	384,432,174	65,375,138	588%
	2039	195,506,230	22,683,506	862%	378,255,234	43,128,878	877%	364,218,494	56,364,136	646%
	2040	185,228,216	20,084,232	922%	358,314,696	36,947,259	970%	344,857,809	48,277,661	714%
Values as of 12/31/2015 (discounted at maximum statutory valuation rates)										
	Past :	774,511,017	3,425,930,968	22.6%	1,119,889,119	4,067,525,862	27.5%	1,119,889,119	4,067,525,862	27.5%
	Future :	3,387,655,333	1,414,767,163	239.4%	5,913,211,305	2,695,438,214	219.4%	5,720,987,616	3,363,555,305	170.1%
	Lifetime :	4,162,166,350	4,840,698,131	86.0%	7,033,100,424	6,762,964,075	104.0%	6,840,876,735	7,431,081,166	92.1%

Total Incurred Claims exceed Total Initial Premiums x max(58%, Original Pricing Loss Ratio) + Increased Premiums x max(85%, Original Pricing Loss Ratio)

			Accum Value of Past Initial Prm x 86.0% =	3,079,531,854
			Present Value of Future Initial Prm x 86.0% =	1,088,483,922
Accum. Value of Past Incurred Claims =	1,119,889,119		Accum Value of Prior Increases x 86.0% =	417,839,560
Present Value of Future Incurred Claims =	5,720,987,616		Present Value of Future Increases x 86.0% =	1,803,594,107
Total =	6,840,876,735	>=	Total =	6,389,449,443

Total Incurred Claims exceed Total Initial Premiums x max(60%, Original Pricing Loss Ratio) + Increased Premiums x max(80%, Original Pricing Loss Ratio)

			Accum Value of Past Initial Prm x 86.0% =	3,079,531,854
			Present Value of Future Initial Prm x 86.0% =	1,088,483,922
Accum. Value of Past Incurred Claims =	1,119,889,119		Accum Value of Prior Increases x 86.0% =	417,839,560
Present Value of Future Incurred Claims =	5,720,987,616		Present Value of Future Increases x 86.0% =	1,803,594,107
Total =	6,840,876,735	>=	Total =	6,389,449,443

Exhibit 1A: Demonstation of not Recouping Past Losses
Custom Care (LTC-02) and Essential Care (BSC-02)

		Loss Ratios to Apply to Actual Premium			Adjusted	Historical & Projected Experience					
						Before Proposed Increase			With Proposed Rate Increase		
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio	Expected Incurred Claims	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio
Original Pricing	1988	0	0	0%	-	0	1,261	0%	0	1,261	0%
	1989	0	0	0%	-	0	1,777	0%	0	1,777	0%
	1990	0	0	0%	-	0	1,777	0%	0	1,777	0%
	1991	0	0	0%	-	0	1,777	0%	0	1,777	0%
	1992	0	0	0%	-	0	9,249	0%	0	9,249	0%
	1993	0	0	0%	-	0	18,596	0%	0	18,596	0%
	1994	0	0	0%	-	0	21,392	0%	0	21,392	0%
	1995	0	0	0%	-	0	31,795	0%	0	31,795	0%
	1996	0	0	0%	-	0	60,463	0%	0	60,463	0%
	1997	0	0	0%	-	0	86,185	0%	0	86,185	0%
	1998	0	0	0%	-	0	158,111	0%	0	158,111	0%
	1999	0	0	0%	-	0	279,672	0%	0	279,672	0%
	2000	0	0	0%	-	0	502,430	0%	0	502,430	0%
	2001	0	0	0%	-	0	951,440	0%	0	951,440	0%
	2002	530,322	12,698,284	4%	596,498	465,042	14,282,829	3%	465,042	14,282,829	3%
	2003	5,487,901	132,209,102	4%	5,498,973	3,738,270	132,475,817	3%	3,738,270	132,475,817	3%
	2004	12,277,508	234,720,102	5%	12,387,217	12,765,872	236,817,517	5%	12,765,872	236,817,517	5%
	2005	20,299,610	230,898,672	9%	21,043,469	15,315,652	239,359,721	6%	15,315,652	239,359,721	6%
	2006	28,140,074	220,845,859	13%	29,935,857	29,044,778	234,939,334	12%	29,044,778	234,939,334	12%
	2007	33,039,150	213,029,569	16%	35,830,925	53,829,546	231,030,352	23%	53,829,546	231,030,352	23%
	2008	38,955,824	206,503,759	19%	42,796,411	68,630,262	226,862,610	30%	68,630,262	226,862,610	30%
	2009	48,970,112	200,673,230	24%	54,265,502	58,095,125	222,373,056	26%	58,095,125	222,373,056	26%
2010 RI	2010	71,917,370	217,412,357	33%	71,917,370	106,643,654	218,267,981	49%	106,643,654	218,267,981	49%
	2011	82,566,647	363,346,540	23%	82,566,647	84,580,446	225,792,140	37%	84,580,446	225,792,140	37%
	2012	97,223,379	354,812,719	27%	97,223,379	108,895,171	300,550,442	36%	108,895,171	300,550,442	36%
2013 RI	2013	118,088,459	290,278,988	41%	118,088,459	112,113,137	274,915,953	41%	112,113,137	274,915,953	41%
	2014	134,654,824	290,898,791	46%	134,654,824	127,741,562	259,935,715	49%	127,741,562	259,935,715	49%
	2015	146,621,831	299,548,199	49%	146,621,831	165,508,922	254,084,067	65%	165,508,922	254,084,067	65%
Projected Future Experience	2016					159,455,178	270,016,270	59%	159,455,178	270,016,270	59%
	2017					183,503,417	265,666,962	69%	182,900,715	273,110,726	67%
	2018					208,272,328	257,013,624	81%	202,305,833	323,190,487	63%
	2019					233,365,759	247,750,889	94%	225,766,714	323,939,294	70%
	2020					259,612,296	238,105,529	109%	251,397,893	311,361,852	81%
	2021					287,311,462	228,141,925	126%	278,271,247	298,365,208	93%
	2022					318,484,696	217,896,092	146%	308,387,685	284,995,691	108%
	2023					350,143,569	207,354,548	169%	338,907,030	271,234,209	125%
	2024					379,740,137	196,567,316	193%	367,384,961	257,145,726	143%
	2025					405,577,412	185,541,174	219%	392,211,400	242,738,676	162%
	2026					419,653,480	174,308,804	241%	405,772,317	228,055,213	178%
	2027					435,233,257	162,857,412	267%	420,737,350	213,078,662	197%
	2028					461,336,320	151,288,631	305%	445,694,377	197,943,286	225%
	2029					487,626,037	139,668,900	349%	470,777,203	182,737,224	258%
	2030					506,477,613	128,127,228	395%	488,716,093	167,630,220	292%
	2031					499,040,031	116,756,922	427%	481,535,151	152,745,168	315%
	2032					487,538,713	105,584,122	462%	470,438,887	138,117,098	341%
	2033					491,551,669	94,761,747	519%	474,091,558	123,947,417	382%
	2034					493,291,119	84,472,384	584%	475,519,787	110,476,060	430%
	2035					488,004,045	74,829,222	652%	470,202,292	97,851,720	481%
	2036					457,218,484	65,878,573	694%	440,534,896	86,135,237	511%
	2037					420,977,691	57,600,799	731%	405,646,521	75,300,982	539%
	2038					399,087,172	50,015,916	798%	384,432,174	65,375,138	588%
	2039					378,255,234	43,128,878	877%	364,218,494	56,364,136	646%
	2040					358,314,696	36,947,259	970%	344,857,809	48,277,661	714%
Values as of 12/31/2015 (discounted at maximum statutory valuation rates)											
	Past				984,481,935	1,119,889,119	4,067,525,862	27.5%	1,119,889,119	4,067,525,862	27.5%
	Future					5,913,211,305	2,695,438,214	219.4%	5,720,987,616	3,363,555,305	170.1%
	Lifetime					7,033,100,424	6,762,964,075	104.0%	6,840,876,735	7,431,081,166	92.1%

Total Incurred Claims exceed Total Initial Premiums x max(58%, Original Pricing Loss Ratio) + Increased Premiums x max(85%, Original Pricing Loss Ratio)

			Accum Value of Past Initial Prm x 86.0% =	3,079,531,854
Accum Value of Minimum(Past Incurred Claims,			Present Value of Future Initial Prm x 86.0% =	1,088,483,922
Adjusted Originally Expected Incurred Claims) =	984,481,935		Accum Value of Prior Increases x 86.0% =	417,839,560
Present Value of Future Incurred Claims =	5,720,987,616		Present Value of Future Increases x 86.0% =	1,803,594,107
Total =	6,705,469,551	> =	Total =	6,389,449,443

Total Incurred Claims exceed Total Initial Premiums x max(60%, Original Pricing Loss Ratio) + Increased Premiums x max(80%, Original Pricing Loss Ratio)

			Accum Value of Past Initial Prm x 86.0% =	3,079,531,854
Accum Value of Minimum(Past Incurred Claims,			Present Value of Future Initial Prm x 86.0% =	1,088,483,922
Adjusted Originally Expected Incurred Claims) =	984,481,935		Accum Value of Prior Increases x 86.0% =	417,839,560
Present Value of Future Incurred Claims =	5,720,987,616		Present Value of Future Increases x 86.0% =	1,803,594,107
Total =	6,705,469,551	> =	Total =	6,389,449,443

Appendix A - Comparison to New Business Rates (Custom Care I Series)

Rates shown are for a 90-day EP, single, Standard policyholder, and are per $100 monthly benefit

Inflation Option: GPO Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	12.55	14.06	15.55	16.92	19.91	23.09	27.25
30	13.26	14.78	16.48	17.85	20.85	26.37	30.90
31	13.62	15.14	17.06	18.43	21.42	26.69	31.09
32	13.98	15.72	17.78	19.15	22.36	27.85	32.45
33	14.20	16.08	18.36	19.94	23.07	28.38	32.89
34	14.55	16.65	18.93	20.66	23.86	29.35	34.02
35	14.91	17.02	19.65	21.45	24.80	30.16	34.81
36	15.27	17.74	20.23	22.17	25.73	31.00	35.63
37	15.63	18.31	20.95	23.11	26.31	33.68	38.57
38	16.20	18.67	21.88	23.90	27.24	33.68	38.57
39	16.56	19.25	22.46	24.84	28.39	33.68	38.57
40	16.92	19.97	23.18	25.77	29.33	34.55	39.35
41	17.62	20.68	24.13	26.52	30.46	35.66	40.37
42	18.11	21.41	25.02	27.42	31.61	38.83	43.71
43	18.83	22.14	25.77	28.19	32.63	39.75	44.51
44	19.70	22.87	26.76	29.34	33.81	40.88	45.53
45	20.43	23.62	27.53	30.12	35.00	44.13	48.90
46	21.18	24.38	28.69	31.29	36.21	45.26	49.90
47	22.08	25.30	29.48	32.10	37.43	46.42	50.92
48	22.85	26.30	30.67	33.30	38.89	50.06	54.65
49	23.63	27.08	31.71	34.36	40.14	53.05	57.58
50	24.57	28.03	32.69	35.35	41.64	54.52	58.91
51	25.72	29.06	34.14	37.20	43.69	58.55	62.91
52	26.50	30.26	35.37	38.68	45.83	60.90	67.05
53	27.69	31.62	36.85	40.57	48.16	67.85	74.20
54	28.88	33.08	38.51	42.25	50.36	72.21	78.44
55	29.85	34.32	40.03	44.18	52.75	76.85	82.96
56	31.28	36.56	42.70	47.12	56.12	80.26	88.18
57	32.88	38.82	45.63	50.07	59.36	85.44	93.17
58	34.73	41.11	48.35	53.06	63.03	88.65	95.99
59	36.37	43.66	51.59	56.48	66.74	94.50	103.57
60	38.26	46.39	55.01	60.18	70.89	98.46	109.03
61	41.13	50.21	58.87	64.72	76.55	106.52	116.96
62	44.12	54.06	63.01	69.55	82.92	115.58	127.85
63	47.71	58.60	67.60	74.84	89.60	127.03	137.30
64	51.33	63.19	72.23	80.59	97.17	139.84	152.02
65	55.24	68.40	77.56	86.65	105.06	150.50	162.38
66	60.57	74.90	84.90	95.06	113.97	161.05	172.69
67	66.40	82.40	93.31	104.14	123.47	171.88	183.22
68	73.07	90.14	102.39	114.31	134.05	184.32	197.35
69	80.15	98.98	112.56	125.55	145.55	197.01	207.86
70	88.31	108.39	123.72	137.63	158.04	211.19	221.84
71	96.81	118.89	134.47	152.05	170.96	221.70	235.45
72	106.22	129.97	146.46	167.54	184.95	233.61	250.30
73	116.89	142.38	159.54	184.95	200.03	246.88	266.37
74	128.39	155.63	173.71	203.87	216.78	260.39	282.48
75	140.97	170.54	189.12	224.95	234.44	275.13	301.26
76	155.96	197.55	221.32	243.60	265.88	313.57	343.36
77	173.04	218.89	245.51	270.65	294.32	346.58	380.92
78	191.04	243.94	271.86	298.31	324.76	384.69	421.91
79	212.03	270.52	301.23	330.48	359.72	426.01	467.69
80	347.67	447.00	494.51	542.01	589.52	702.05	770.43
81	375.16	483.26	534.12	584.99	635.86	758.44	832.27
82	404.73	520.97	574.93	630.97	684.94	817.20	896.07
83	437.31	561.38	620.37	679.36	738.34	880.27	966.15
84	471.39	604.65	668.29	729.95	793.60	946.86	1039.24

LTC-02 Rates after Requested Rate Increases
excluding additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	10.81	13.90	15.45	16.92	18.54	21.63	23.17
30	10.81	13.90	15.45	17.85	20.08	21.63	23.17
31	10.81	13.90	16.99	18.43	20.08	21.63	23.17
32	10.81	15.45	16.99	18.54	20.08	23.17	24.72
33	12.36	15.45	16.99	18.54	20.08	23.17	24.72
34	12.36	15.45	16.99	18.54	20.08	23.17	24.72
35	12.36	15.45	16.99	20.08	21.63	23.17	25.60
36	12.59	15.45	16.99	20.08	21.63	24.72	27.20
37	12.59	15.48	18.54	20.08	21.63	25.14	28.80
38	13.99	15.48	18.54	20.08	21.63	25.14	28.80
39	13.99	16.99	19.67	21.63	23.17	26.62	30.40
40	15.39	18.29	21.07	22.48	23.85	28.10	32.00
41	15.50	18.41	22.63	24.04	25.42	29.76	33.68
42	17.03	19.96	22.78	24.20	25.59	31.43	35.38
43	17.16	20.09	24.36	25.79	27.19	33.13	37.09
44	17.28	21.67	24.53	25.96	28.82	34.84	38.80
45	17.40	21.82	26.14	27.58	29.01	36.58	40.52
46	18.99	23.42	26.32	29.22	30.66	38.33	42.25
47	19.12	23.58	27.96	30.89	32.34	40.10	43.99
48	19.26	25.22	29.63	31.09	32.55	41.90	45.74
49	20.89	25.39	29.83	32.78	34.26	45.27	49.14
50	21.04	27.06	31.53	34.50	35.99	47.12	50.91
51	22.68	28.74	33.24	36.23	37.73	50.57	54.33
52	22.82	28.92	33.45	37.98	39.49	52.47	57.77
53	24.49	30.63	35.20	38.22	39.74	55.99	61.22
54	24.64	30.82	35.42	40.00	41.53	59.55	64.69
55	26.34	32.56	37.20	41.80	43.35	63.15	68.18
56	28.03	34.28	40.50	45.12	46.67	66.75	73.34
57	29.74	37.57	42.26	48.47	50.03	72.02	78.53
58	31.46	39.33	45.61	51.86	54.99	77.34	83.74
59	34.78	42.68	49.00	55.28	58.42	82.72	90.66
60	36.54	46.06	52.41	58.73	63.47	88.15	97.61
61	39.90	49.47	57.45	63.80	68.56	95.40	104.75
62	43.29	54.06	60.92	68.91	73.71	102.74	113.65
63	47.71	57.99	66.04	74.08	78.90	111.86	120.91
64	51.33	63.12	72.23	79.29	84.14	121.10	130.68
65	55.24	68.29	77.56	86.18	91.06	129.76	135.16
66	60.57	74.80	84.90	94.31	100.81	139.18	147.06
67	66.40	82.40	93.31	104.07	112.20	147.83	155.48
68	73.07	90.14	102.39	113.82	123.58	158.18	168.07
69	80.15	98.98	112.56	125.20	138.21	170.00	179.57
70	88.31	108.39	123.72	137.63	152.85	180.73	190.00
71	96.81	118.89	134.47	152.05	170.23	192.63	203.83
72	105.97	129.97	146.46	167.54	183.82	205.45	216.26
73	112.61	141.80	159.54	181.43	196.02	218.96	231.48
74	118.48	150.61	170.69	192.78	208.85	232.94	244.99
75	125.51	162.20	183.44	206.61	222.05	247.15	260.67
76	133.46	170.54	194.63	218.73	233.56	259.51	274.34
77	142.11	181.20	204.29	229.16	245.15	273.57	287.78
78	149.53	190.31	215.80	241.28	258.28	285.46	300.76
79	157.33	201.12	227.07	253.02	270.87	298.44	314.66
80	165.28	210.08	237.89	265.69	284.23	312.03	329.02
81	180.73	231.71	261.06	291.95	312.03	344.47	361.46
82	199.27	253.33	287.32	321.30	342.93	378.46	398.54
83	219.35	279.59	316.67	352.20	376.91	417.07	438.70
84	240.98	307.40	347.56	387.72	415.53	457.24	481.95

LTC-02 Rates after Requested Rate Increases
including additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	11.04	14.20	15.77	17.28	18.93	22.08	23.66
30	11.04	14.20	15.77	18.23	20.51	22.08	23.66
31	11.04	14.20	17.35	18.82	20.51	22.08	23.66
32	11.04	15.77	17.35	18.93	20.51	23.66	25.24
33	12.62	15.77	17.35	18.93	20.51	23.66	25.24
34	12.62	15.77	17.35	18.93	20.51	23.66	25.24
35	12.62	15.77	17.35	20.51	22.08	23.66	26.14
36	12.86	15.77	17.35	20.51	22.08	25.24	27.77
37	12.86	15.81	18.93	20.51	22.08	25.67	29.41
38	14.29	15.81	18.93	20.51	22.08	25.67	29.41
39	14.29	17.35	20.08	22.08	23.66	27.18	31.07
40	15.83	18.68	21.52	22.96	24.35	28.69	32.68
41	15.83	18.80	23.26	24.55	25.96	30.39	34.64
42	17.54	20.44	23.26	24.71	26.13	32.27	36.71
43	17.68	20.60	25.06	26.34	27.77	34.29	39.17
44	17.83	22.35	25.25	26.51	29.48	36.00	40.81
45	17.97	22.35	27.28	28.30	29.70	38.38	43.42
46	19.56	24.26	27.56	30.25	31.63	41.05	45.97
47	19.72	24.46	30.06	32.15	33.32	42.80	47.68
48	19.88	26.86	31.66	32.15	33.58	45.45	50.24
49	22.20	27.11	31.95	34.53	35.79	50.37	55.18
50	22.43	28.70	34.45	37.12	38.45	53.05	56.94
51	23.96	30.57	36.12	38.80	40.14	57.25	61.90
52	24.18	30.57	36.43	40.88	41.35	59.20	66.08
53	25.99	32.50	37.60	40.88	41.35	63.50	70.29
54	25.99	32.50	37.60	42.64	43.16	67.86	74.53
55	28.53	34.19	39.34	44.43	45.81	72.29	78.79
56	30.16	35.82	43.38	48.49	48.93	75.89	84.67
57	31.81	39.91	45.12	52.57	53.11	82.73	90.58
58	33.48	41.62	49.21	55.85	58.73	88.85	96.53
59	37.53	45.74	52.48	59.16	62.04	95.04	105.82
60	39.27	49.88	56.66	63.39	68.66	101.31	113.47
61	42.49	53.18	62.36	68.28	73.60	110.24	122.25
62	46.65	58.40	65.78	74.12	79.47	118.46	132.75
63	51.68	62.31	71.60	80.01	84.54	129.29	140.85
64	56.08	68.15	79.20	85.98	90.55	140.28	151.79
65	60.57	74.06	85.29	93.55	98.18	149.60	155.84
66	66.54	81.07	92.98	102.11	108.26	159.22	168.24
67	72.81	89.88	101.85	112.20	120.75	167.74	176.42
68	80.01	98.62	112.05	122.29	133.24	177.92	189.04
69	86.83	107.95	122.60	134.78	149.66	189.43	200.11
70	96.25	118.28	134.84	148.18	166.06	199.35	209.57
71	105.58	129.65	146.64	164.98	185.64	210.07	222.28
72	114.15	140.00	157.77	180.48	198.01	221.31	232.96
73	119.56	150.56	169.40	192.63	208.13	232.49	245.77
74	123.55	157.06	178.00	201.04	217.79	242.92	255.48
75	129.59	167.48	189.41	213.33	229.28	255.20	269.16
76	137.08	175.16	199.91	224.66	239.89	266.54	281.78
77	145.12	185.03	208.61	234.01	250.34	279.36	293.87
78	152.69	194.34	220.36	246.39	263.74	291.51	307.12
79	160.66	205.38	231.88	258.38	276.60	304.76	321.32
80	168.78	214.53	242.92	271.31	290.24	318.64	335.99
81	184.56	236.61	266.58	298.13	318.64	351.76	369.11
82	203.49	258.70	293.40	328.10	350.19	386.47	406.97
83	223.99	285.51	323.37	359.65	384.89	425.90	447.99
84	246.08	313.91	354.92	395.93	424.32	466.91	492.15

LTC-02 2016 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	37%	37%	37%	36%	37%	37%	37%
30	37%	37%	37%	32%	37%	37%	37%
31	37%	37%	37%	36%	37%	37%	37%
32	37%	37%	37%	37%	37%	37%	37%
33	37%	37%	37%	37%	37%	37%	37%
34	37%	37%	37%	37%	37%	37%	37%
35	37%	37%	37%	37%	37%	37%	37%
36	37%	37%	37%	37%	37%	37%	37%
37	37%	37%	37%	37%	37%	37%	37%
38	37%	37%	37%	37%	37%	37%	37%
39	37%	37%	37%	37%	37%	37%	37%
40	37%	37%	37%	37%	37%	37%	37%
41	37%	37%	37%	37%	37%	37%	37%
42	37%	37%	37%	37%	37%	37%	37%
43	37%	37%	37%	37%	37%	37%	35%
44	37%	37%	37%	37%	37%	37%	35%
45	37%	37%	35%	37%	37%	35%	35%
46	37%	37%	35%	37%	37%	35%	35%
47	37%	37%	35%	33%	37%	35%	35%
48	37%	35%	35%	37%	37%	35%	38%
49	35%	35%	35%	35%	35%	46%	51%
50	35%	35%	35%	35%	35%	53%	49%
51	35%	32%	35%	35%	35%	57%	62%
52	35%	35%	35%	33%	33%	55%	65%
53	32%	32%	33%	35%	37%	58%	68%
54	35%	35%	35%	35%	37%	62%	70%
55	35%	35%	35%	35%	35%	65%	73%
56	35%	35%	35%	35%	35%	60%	72%
57	35%	35%	35%	35%	35%	68%	71%
58	35%	35%	35%	35%	35%	68%	71%
59	35%	35%	35%	35%	35%	68%	82%
60	35%	35%	35%	35%	35%	69%	78%
61	35%	35%	35%	35%	35%	73%	81%
62	35%	34%	35%	35%	35%	71%	82%
63	33%	35%	35%	35%	35%	73%	80%
64	34%	35%	36%	35%	35%	75%	77%
65	33%	35%	38%	35%	35%	71%	71%
66	35%	35%	34%	35%	35%	65%	65%
67	33%	34%	33%	35%	35%	59%	59%
68	33%	32%	34%	35%	35%	53%	53%
69	33%	32%	33%	35%	35%	46%	46%
70	33%	30%	33%	34%	35%	40%	40%
71	32%	30%	30%	33%	35%	35%	35%
72	35%	33%	32%	32%	35%	35%	35%
73	35%	35%	34%	35%	35%	35%	35%
74	35%	35%	35%	35%	35%	35%	35%
75	37%	37%	37%	37%	37%	37%	37%
76	37%	37%	37%	37%	37%	37%	37%
77	37%	37%	37%	37%	37%	37%	37%
78	37%	37%	37%	37%	37%	37%	37%
79	37%	37%	37%	37%	37%	37%	37%
80	37%	37%	37%	37%	37%	37%	37%
81	37%	37%	37%	37%	37%	37%	37%
82	37%	37%	37%	37%	37%	37%	37%
83	37%	37%	37%	37%	37%	37%	37%
84	37%	37%	37%	37%	37%	37%	37%

<u>* Benefit Differences between LTC-02 and ICC12-LTC-12:</u>

LTC-02 does not have the Double Coverage for Accident Benefit or Return of Premium Prior to 65 Benefit

LTC-02 does not have the ability to convert from GPO to 5% Compound inflation option at age 65

LTC-02 has a 90 service-day EP where one day of HHC counts as 7, ICC12-LTC-12 is a true service-day EP

ICC12-LTC-12 underwriting guidelines and classification are stricter than for LTC-02

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered both 10yr and Lifetime benefit period options)

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

Appendix A - Comparison to New Business Rates (Custom Care I Series)

Rates shown are for a 90-day EP, single, Standard policyholder, and are per $100 monthly benefit

Inflation Option: 5% Simple Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	30.86	36.53	42.18	45.91	54.20	82.08	89.14
30	31.87	37.67	42.56	46.36	54.72	82.08	91.91
31	33.43	39.28	44.08	48.01	56.56	83.24	95.84
32	33.52	39.28	45.61	49.56	58.30	87.36	97.27
33	34.94	40.97	47.04	51.13	60.05	88.85	101.50
34	35.02	42.49	48.49	52.60	61.70	92.80	105.53
35	36.48	44.00	48.49	54.09	63.45	96.86	107.03
36	38.72	45.33	49.17	55.55	67.43	98.10	110.90
37	40.08	47.58	52.50	56.92	69.00	101.88	114.78
38	40.08	48.99	53.82	58.31	70.46	105.49	118.46
39	41.40	50.28	55.04	61.67	74.28	109.10	124.71
40	42.61	51.54	56.29	62.98	75.66	112.54	128.20
41	44.22	53.22	58.19	65.02	78.52	118.23	133.96
42	44.77	54.77	60.10	69.04	83.66	123.88	139.64
43	46.38	56.42	63.95	71.00	86.60	129.70	145.50
44	48.99	59.05	66.92	74.07	89.49	133.02	151.27
45	50.58	60.57	68.86	78.22	94.98	141.61	157.40
46	50.81	64.21	72.77	80.32	98.02	147.64	165.98
47	52.80	65.81	74.92	84.50	102.35	152.02	170.10
48	54.38	67.42	78.86	88.68	108.05	158.45	179.09
49	57.08	70.94	80.91	90.81	111.20	167.18	185.19
50	58.65	72.52	85.00	95.02	116.95	173.65	194.18
51	60.39	74.16	88.76	97.86	121.36	180.70	200.98
52	64.13	77.83	90.68	101.89	124.31	185.57	205.33
53	67.20	81.49	93.37	104.53	128.56	192.37	211.81
54	68.94	83.36	97.10	108.43	133.75	197.08	215.97
55	72.80	87.02	100.98	111.16	137.87	203.70	222.22
56	75.01	89.53	103.48	115.49	143.37	211.36	231.93
57	76.48	93.42	108.00	119.63	148.63	216.29	238.79
58	78.56	95.86	110.43	123.81	154.10	223.96	248.39
59	81.97	100.42	113.40	126.29	157.64	231.17	254.82
60	83.95	102.96	117.75	130.18	162.98	238.66	266.46
61	87.02	108.50	123.10	135.50	169.06	247.81	272.23
62	89.88	115.19	130.47	140.93	171.13	251.96	277.29
63	94.40	121.00	134.73	147.88	177.28	260.37	280.24
64	97.41	125.15	143.69	153.44	181.22	268.43	285.20
65	101.70	132.64	149.87	160.61	186.89	276.18	291.97
66	109.15	144.46	161.47	173.73	203.87	296.89	314.82
67	118.00	155.12	174.11	189.26	224.14	318.80	336.85
68	127.76	167.89	187.11	207.48	245.71	344.47	362.70
69	136.66	181.05	202.59	225.25	266.91	369.52	389.94
70	147.35	196.75	216.97	245.57	293.53	398.66	419.31
71	164.15	216.26	235.36	267.42	315.94	421.36	443.33
72	182.63	237.91	253.56	288.59	342.82	447.46	474.70
73	202.92	259.58	273.21	314.61	368.93	470.33	502.31
74	227.16	284.89	295.89	343.54	399.23	498.03	534.52
75	253.41	312.58	320.11	372.25	430.72	527.17	567.86
76	273.90	355.18	408.19	459.44	496.55	609.94	658.43
77	294.04	380.52	439.33	492.95	532.73	655.44	706.56
78	317.20	410.50	471.57	529.24	573.34	705.46	760.97
79	342.73	440.89	507.43	567.33	615.58	760.41	820.12
80	542.21	698.16	801.32	894.89	971.67	1202.92	1299.15
81	574.85	738.77	847.27	946.55	1029.66	1274.50	1374.41
82	609.93	783.56	899.31	1003.93	1092.98	1351.07	1456.81
83	645.54	829.98	952.22	1063.74	1158.11	1432.98	1543.90
84	683.33	879.45	1007.44	1127.18	1226.27	1516.67	1634.34

LTC-02 Rates after Requested Rate Increases
excluding additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	19.23	22.28	26.70	28.19	29.65	44.90	48.76
30	20.71	23.77	28.18	29.67	31.13	46.45	52.01
31	22.19	25.25	29.67	31.16	32.61	47.99	55.26
32	22.19	25.25	31.15	32.64	34.09	51.09	56.88
33	23.67	26.74	32.63	34.12	35.57	52.64	60.13
34	23.67	28.22	34.12	35.61	37.06	55.73	63.38
35	25.15	29.71	34.12	37.09	38.54	58.83	65.01
36	26.63	31.19	35.60	38.58	41.50	60.38	68.26
37	28.11	32.68	38.57	40.06	42.99	63.48	71.51
38	28.11	34.16	40.05	41.54	44.47	66.57	74.76
39	29.59	35.65	41.53	44.51	47.43	69.67	79.24
40	31.07	37.13	43.02	45.99	48.92	72.76	79.24
41	32.69	38.77	44.68	47.67	50.61	76.20	79.24
42	32.83	40.43	46.36	50.85	53.81	76.31	82.18
43	34.47	42.09	49.55	52.56	55.53	79.24	82.18
44	36.13	43.77	51.26	54.28	57.27	79.24	82.18
45	37.80	45.46	52.98	57.53	60.53	79.24	85.11
46	37.97	48.69	56.24	59.28	62.30	82.18	85.11
47	39.66	50.41	57.99	62.58	65.61	82.18	85.11
48	41.09	52.15	61.29	65.90	68.95	82.18	88.05
49	41.09	55.44	61.63	67.70	70.77	85.11	88.05
50	44.02	55.76	64.57	70.44	74.15	85.11	88.05
51	44.02	58.70	67.50	73.37	77.57	88.05	93.92
52	46.96	61.63	70.44	77.91	81.02	93.92	99.79
53	49.89	64.57	73.37	81.38	84.50	99.79	102.72
54	52.83	67.50	76.31	84.88	89.58	102.72	108.59
55	52.83	70.44	79.24	88.40	93.12	108.59	114.46
56	58.70	73.37	85.11	93.49	98.23	117.40	123.27
57	61.63	77.97	90.67	98.61	103.37	126.20	132.07
58	64.57	81.45	94.20	103.78	108.56	135.01	140.88
59	68.91	86.56	99.37	108.98	113.78	143.81	152.62
60	72.39	90.10	104.57	114.21	119.04	155.55	164.36
61	77.38	96.74	111.24	120.91	127.36	164.36	173.16
62	82.39	103.41	119.56	129.25	134.09	173.16	181.97
63	88.59	110.10	126.29	137.62	144.09	180.04	188.61
64	94.11	116.83	136.29	146.03	152.52	183.51	194.63
65	97.32	125.20	143.27	156.10	162.60	189.23	200.04
66	102.41	133.93	152.31	167.48	175.61	202.20	212.71
67	109.60	142.73	163.12	180.49	191.87	216.65	226.84
68	116.16	150.76	173.01	192.78	207.61	232.33	244.68
69	122.11	160.42	181.97	205.91	220.28	246.61	260.98
70	129.76	169.15	192.32	217.81	234.02	264.15	278.05
71	136.63	179.19	203.83	230.70	248.62	279.98	295.66
72	144.89	188.15	216.26	244.37	263.84	298.44	313.58
73	152.23	200.20	227.31	260.67	281.52	314.89	331.57
74	160.65	210.85	240.98	275.11	297.20	335.36	351.42
75	169.92	222.05	252.95	289.63	312.81	353.35	372.66
76	177.95	231.71	265.07	302.15	328.10	368.88	389.27
77	186.52	243.37	277.12	316.20	342.85	385.48	405.02
78	193.71	253.18	290.56	329.64	356.83	401.01	421.40
79	201.12	264.38	303.31	343.85	371.43	416.84	437.93
80	210.08	276.50	316.67	359.92	389.27	437.15	458.78
81	231.71	304.31	349.11	396.99	427.89	480.41	505.12
82	254.88	335.20	384.63	437.15	471.14	528.29	556.10
83	281.14	369.19	421.71	478.86	517.48	580.81	611.71
84	308.94	404.72	464.96	528.29	570.00	639.51	673.50

LTC-02 Rates after Requested Rate Increases
including additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	19.64	22.75	27.27	28.79	30.27	45.85	49.79
30	21.15	24.27	28.78	30.30	31.79	47.43	53.11
31	22.66	25.79	30.29	31.82	33.30	49.01	56.43
32	22.66	25.79	31.81	33.33	34.81	52.17	58.09
33	24.17	27.30	33.32	34.85	36.33	53.75	61.40
34	24.17	28.82	34.84	36.36	37.84	56.91	64.72
35	25.68	30.34	34.84	37.88	39.36	60.08	66.38
36	27.19	31.85	36.35	39.39	42.38	61.66	69.70
37	28.70	33.37	39.38	40.91	43.90	64.82	73.02
38	28.70	34.89	40.90	42.42	45.41	67.98	76.34
39	30.21	36.40	42.41	45.45	48.44	71.14	80.92
40	31.72	37.92	43.93	46.97	49.95	74.30	80.92
41	33.38	39.59	45.63	48.68	51.68	77.81	80.92
42	33.53	41.28	47.34	51.93	54.94	77.92	83.92
43	35.20	42.98	50.60	53.67	56.70	80.92	83.92
44	36.90	44.70	52.34	55.43	58.48	80.92	83.92
45	38.60	46.43	54.10	58.75	61.81	80.92	86.92
46	38.77	49.72	57.43	60.54	63.62	83.92	86.92
47	40.50	51.48	59.22	63.90	67.00	83.92	86.92
48	41.96	53.25	62.59	67.29	70.40	83.92	89.91
49	41.96	56.61	62.94	69.13	72.27	86.92	89.91
50	44.96	56.94	65.94	71.93	75.72	86.92	89.91
51	44.96	59.94	68.93	74.93	79.22	89.91	95.91
52	47.95	62.94	71.93	79.56	82.74	95.91	101.90
53	50.95	65.94	74.93	83.10	86.29	101.90	104.90
54	53.95	68.93	77.92	86.67	91.47	104.90	110.89
55	53.95	71.93	80.92	90.27	95.09	110.89	116.89
56	59.94	74.93	86.92	95.47	100.31	119.88	125.88
57	62.94	79.62	92.59	100.70	105.56	128.87	134.87
58	65.94	83.18	96.20	105.97	110.85	137.87	143.86
59	70.37	88.40	101.47	111.28	116.19	146.86	155.85
60	73.92	92.01	106.78	116.63	121.56	158.85	167.84
61	79.02	98.79	113.60	123.47	130.05	167.84	176.83
62	84.14	105.60	122.09	131.98	136.93	176.83	185.82
63	90.46	112.44	128.96	140.53	147.14	183.85	192.60
64	96.10	119.30	139.18	149.12	155.75	187.40	198.75
65	99.38	127.85	146.30	159.40	166.04	193.23	204.27
66	104.58	136.76	155.53	171.02	179.33	206.48	217.21
67	111.92	145.75	166.57	184.31	195.93	221.23	231.64
68	118.62	153.96	176.67	196.86	212.00	237.24	249.86
69	124.69	163.81	185.82	210.27	224.94	251.83	266.50
70	132.50	172.73	196.39	222.42	238.98	269.74	283.93
71	139.52	182.98	208.14	235.59	253.88	285.91	301.92
72	147.96	192.13	220.84	249.55	269.42	304.76	320.21
73	155.45	204.43	232.12	266.19	287.48	321.56	338.59
74	164.05	215.32	246.08	280.94	303.49	342.46	358.86
75	173.52	226.75	258.30	295.76	319.43	360.83	380.55
76	181.72	236.61	270.68	308.54	335.04	376.69	397.51
77	190.47	248.52	282.99	322.90	350.11	393.64	413.60
78	197.81	258.54	296.71	336.62	364.38	409.50	430.32
79	205.38	269.97	309.72	351.13	379.29	425.66	447.20
80	214.53	282.36	323.37	367.54	397.51	446.41	468.49
81	236.61	310.75	356.50	405.39	436.94	490.58	515.81
82	260.27	342.30	392.78	446.41	481.11	539.47	567.87
83	287.09	377.00	430.63	489.00	528.43	593.11	624.66
84	315.48	413.28	474.80	539.47	582.07	653.05	687.75

LTC-02 2016 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	37%	37%	37%	37%	37%	37%	37%
30	37%	37%	37%	37%	37%	37%	37%
31	37%	37%	37%	37%	37%	37%	37%
32	37%	37%	37%	37%	37%	37%	37%
33	37%	37%	37%	37%	37%	37%	37%
34	37%	37%	37%	37%	37%	37%	37%
35	37%	37%	37%	37%	37%	37%	37%
36	37%	37%	37%	37%	37%	37%	37%
37	37%	37%	37%	37%	37%	37%	37%
38	37%	37%	37%	37%	37%	37%	37%
39	37%	37%	37%	37%	37%	37%	37%
40	37%	37%	37%	37%	37%	37%	37%
41	37%	37%	37%	37%	37%	37%	37%
42	37%	37%	37%	37%	37%	37%	37%
43	37%	37%	37%	37%	37%	37%	37%
44	37%	37%	37%	37%	37%	37%	37%
45	37%	37%	37%	37%	37%	37%	37%
46	37%	37%	37%	37%	37%	37%	37%
47	37%	37%	37%	37%	37%	37%	37%
48	37%	37%	37%	37%	37%	37%	37%
49	37%	37%	37%	37%	37%	37%	37%
50	37%	37%	37%	37%	37%	37%	37%
51	37%	37%	37%	37%	37%	37%	37%
52	37%	37%	37%	37%	37%	37%	37%
53	37%	37%	37%	37%	37%	37%	37%
54	37%	37%	37%	37%	37%	37%	37%
55	37%	37%	37%	37%	37%	37%	37%
56	37%	37%	37%	37%	37%	37%	37%
57	37%	37%	37%	37%	37%	37%	37%
58	37%	37%	37%	37%	37%	37%	37%
59	37%	37%	37%	37%	37%	37%	37%
60	37%	37%	37%	37%	37%	37%	37%
61	37%	37%	37%	37%	37%	37%	37%
62	37%	37%	37%	37%	37%	37%	37%
63	37%	37%	37%	37%	37%	37%	37%
64	37%	37%	37%	37%	37%	37%	37%
65	37%	37%	37%	37%	37%	37%	37%
66	37%	37%	37%	37%	37%	37%	37%
67	37%	37%	37%	37%	37%	37%	37%
68	37%	37%	37%	37%	37%	37%	37%
69	37%	37%	37%	37%	37%	37%	37%
70	37%	37%	37%	37%	37%	37%	37%
71	37%	37%	37%	37%	37%	37%	37%
72	37%	37%	37%	37%	37%	37%	37%
73	37%	37%	37%	37%	37%	37%	37%
74	37%	37%	37%	37%	37%	37%	37%
75	37%	37%	37%	37%	37%	37%	37%
76	37%	37%	37%	37%	37%	37%	37%
77	37%	37%	37%	37%	37%	37%	37%
78	37%	37%	37%	37%	37%	37%	37%
79	37%	37%	37%	37%	37%	37%	37%
80	37%	37%	37%	37%	37%	37%	37%
81	37%	37%	37%	37%	37%	37%	37%
82	37%	37%	37%	37%	37%	37%	37%
83	37%	37%	37%	37%	37%	37%	37%
84	37%	37%	37%	37%	37%	37%	37%

* Benefit Differences between LTC-02 and ICC12-LTC-12:

LTC-02 does not have the Double Coverage for Accident Benefit or Return of Premium Prior to 65 Benefit

LTC-02 has a 90 service-day EP where one day of HHC counts as 7, ICC12-LTC-12 is a true service-day EP

ICC12-LTC-12 underwriting guidelines and classification are stricter than for LTC-02

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered both 10yr and Lifetime benefit period options)

ICC12-LTC-12 Simple Inflation rates are approximated by applying the ratio of [LTC-03 Simple Inflation / LTC-03 Compound Inflation] to the ICC12-LTC-12 Compound Inflation rates

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

Appendix A - Comparison to New Business Rates (Custom Care I Series)

Rates shown are for a 90-day EP, single, Standard policyholder, and are per $100 monthly benefit

Inflation Option: 5% Compound Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	90.08	114.37	124.24	140.23	165.54	236.99	269.00
30	91.07	115.36	125.61	141.60	167.13	238.99	272.86
31	91.45	115.59	125.83	141.97	167.51	238.99	275.34
32	91.68	115.97	126.21	142.20	167.73	240.58	275.34
33	91.83	116.19	126.44	142.58	168.11	240.58	276.14
34	92.06	116.42	126.82	142.81	168.34	240.58	276.14
35	92.44	116.80	127.05	143.19	168.94	242.04	276.84
36	92.67	116.80	127.43	143.57	169.17	242.04	279.16
37	93.05	117.03	127.65	143.79	169.55	243.58	280.28
38	93.27	117.41	128.03	144.17	169.78	243.58	280.28
39	93.43	117.64	128.26	144.40	170.16	245.09	281.06
40	93.66	117.87	128.64	144.78	170.38	245.09	283.26
41	94.68	118.96	130.39	146.73	173.77	248.51	286.72
42	95.71	119.82	132.14	148.54	177.03	254.79	290.62
43	96.75	120.92	133.90	150.28	180.46	258.85	294.78
44	97.79	122.02	135.83	152.27	183.75	265.22	301.25
45	98.83	122.90	137.61	154.26	187.45	269.66	305.83
46	99.88	124.01	139.40	156.26	190.93	276.32	310.04
47	100.94	125.12	141.59	158.28	194.67	277.36	310.84
48	102.00	126.25	143.40	160.30	198.58	284.62	318.18
49	103.07	127.30	145.37	162.34	202.12	288.83	322.44
50	104.14	128.43	147.43	164.38	205.92	295.96	327.08
51	105.59	129.74	148.97	166.21	207.46	299.88	330.60
52	107.05	131.21	150.76	168.05	209.00	301.07	331.56
53	108.67	132.69	152.55	169.67	210.40	302.26	334.42
54	110.14	134.41	154.12	171.37	211.96	303.46	335.39
55	111.79	135.91	155.94	173.25	213.30	305.58	336.47
56	113.01	137.62	157.65	174.71	215.63	309.66	342.44
57	114.16	139.59	159.61	176.02	217.73	315.82	347.98
58	115.32	141.32	161.34	177.50	220.24	320.12	354.13
59	116.57	143.46	163.08	178.59	222.37	321.30	359.12
60	117.74	145.46	165.07	179.92	224.92	327.28	364.43
61	119.81	150.26	169.67	184.47	227.05	331.63	367.35
62	121.73	154.92	174.69	188.63	229.02	334.84	367.78
63	123.66	160.24	179.73	193.22	231.17	338.30	368.22
64	126.00	165.17	184.79	197.82	233.32	341.76	368.65
65	127.94	170.53	190.28	202.44	235.48	345.23	369.09
66	135.61	179.26	200.56	215.90	252.95	362.64	390.53
67	143.28	188.24	211.66	230.18	271.63	378.95	411.03
68	151.60	197.62	223.16	245.52	291.78	399.18	435.65
69	160.58	207.42	235.48	261.92	313.33	418.52	459.35
70	169.88	218.02	248.21	279.14	336.58	439.97	487.48
71	186.85	237.36	265.84	298.48	355.67	461.30	507.23
72	205.46	258.90	284.85	318.79	375.99	486.37	533.06
73	225.86	282.07	305.17	340.82	397.45	509.83	556.87
74	248.62	307.21	327.03	364.40	419.97	536.34	581.95
75	273.18	334.79	350.45	389.45	444.12	564.32	608.55
76	293.33	378.15	447.07	484.18	514.22	650.97	705.06
77	314.79	406.47	479.11	520.62	551.75	697.43	759.50
78	337.56	435.94	513.97	561.47	592.00	748.44	818.27
79	362.69	467.51	552.35	605.59	637.20	804.32	881.59
80	571.00	736.55	870.90	959.67	1007.65	1268.76	1397.92
81	604.87	780.32	921.15	1015.80	1066.59	1342.73	1479.20
82	641.09	828.08	977.22	1077.39	1130.82	1423.91	1569.59
83	679.85	877.16	1035.86	1140.95	1198.85	1509.95	1663.88
84	720.49	928.99	1096.21	1207.69	1269.62	1599.47	1762.91

LTC-02 Rates after Requested Rate Increases
excluding additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	38.15	49.89	58.70	64.57	70.44	79.24	82.18
30	41.09	52.83	58.70	67.50	73.37	82.18	88.05
31	41.09	52.83	61.63	70.44	76.31	85.11	88.05
32	41.09	55.76	61.63	70.44	76.31	85.11	90.98
33	44.02	55.76	61.63	70.44	76.31	88.05	90.98
34	44.02	55.76	64.57	73.37	79.24	88.05	93.92
35	44.02	55.76	64.57	73.37	79.24	88.05	93.92
36	44.02	58.70	64.57	76.31	82.18	90.98	96.85
37	46.96	58.70	67.50	76.31	82.18	90.98	96.85
38	46.96	58.70	67.50	79.24	85.11	93.92	99.79
39	46.96	61.63	67.50	79.24	85.11	93.92	99.79
40	46.96	61.63	70.44	79.24	85.11	96.85	102.72
41	49.89	64.57	70.44	82.18	88.05	99.79	102.72
42	49.89	64.57	73.37	85.11	90.98	99.79	105.66
43	52.83	67.50	76.31	85.11	90.98	102.72	108.59
44	52.83	67.50	76.31	88.05	93.92	105.66	108.59
45	55.76	70.44	79.24	90.98	96.85	105.66	111.53
46	55.76	70.44	82.18	90.98	96.85	108.59	114.46
47	58.70	73.37	85.11	93.92	99.79	111.53	117.40
48	58.70	76.31	85.11	96.85	102.72	111.53	117.40
49	61.63	76.31	88.05	99.79	105.66	114.46	120.33
50	61.63	79.24	90.98	99.79	105.66	117.40	123.27
51	64.57	82.18	93.92	102.72	108.59	120.33	129.14
52	67.50	85.11	96.85	108.59	114.46	126.20	132.07
53	70.44	88.05	99.79	111.53	117.40	129.14	137.94
54	73.37	93.92	105.66	114.46	120.33	135.01	140.88
55	76.31	96.85	108.59	120.33	126.20	140.88	146.75
56	79.24	99.79	114.46	126.20	132.07	146.75	155.55
57	82.18	105.66	117.40	132.07	140.88	155.55	164.36
58	85.11	108.59	123.27	137.94	149.68	167.29	176.10
59	88.05	114.46	129.14	146.75	158.49	176.10	184.90
60	90.98	120.33	135.01	155.55	164.27	184.90	196.64
61	96.85	126.20	143.81	164.36	171.04	199.58	211.32
62	105.66	135.01	152.62	173.00	179.45	214.25	225.99
63	108.59	140.03	157.17	179.81	187.90	222.90	234.33
64	111.22	144.59	164.05	186.29	196.37	233.56	244.68
65	116.24	148.68	167.60	194.63	204.88	240.59	254.11
66	120.80	157.56	178.57	204.83	217.89	254.72	267.85
67	127.44	165.67	186.06	214.10	232.52	265.07	280.37
68	133.46	173.01	197.72	224.91	244.68	279.28	294.11
69	141.26	181.97	208.30	239.43	258.59	292.11	306.47
70	145.98	190.00	217.81	250.24	271.10	303.54	319.76
71	154.55	201.59	230.70	262.06	284.46	320.30	335.98
72	162.20	211.94	242.21	276.81	298.44	337.37	354.67
73	171.00	223.13	256.50	291.95	314.89	352.43	371.20
74	180.73	234.95	269.09	305.24	329.33	369.50	389.58
75	189.23	247.15	283.84	320.53	345.63	388.11	407.42
76	194.63	257.66	294.73	333.66	359.61	402.24	424.49
77	202.51	266.46	305.54	346.40	373.05	417.46	440.55
78	209.00	276.97	317.75	360.23	387.41	433.29	455.38
79	215.72	285.46	329.26	371.43	400.62	447.66	470.37
80	225.53	299.67	344.47	389.27	418.62	468.05	492.76
81	248.70	329.02	378.46	427.89	460.33	515.94	542.20
82	273.41	361.46	417.07	471.14	506.67	566.91	596.26
83	299.67	398.54	458.78	517.48	557.64	624.07	656.50
84	330.57	438.70	505.12	570.00	613.25	685.85	721.38

LTC-02 Rates after Requested Rate Increases
including additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	38.96	50.95	59.94	65.94	71.93	80.92	83.92
30	41.96	53.95	59.94	68.93	74.93	83.92	89.91
31	41.96	53.95	62.94	71.93	77.92	86.92	89.91
32	41.96	56.94	62.94	71.93	77.92	86.92	92.91
33	44.96	56.94	62.94	71.93	77.92	89.91	92.91
34	44.96	56.94	65.94	74.93	80.92	89.91	95.91
35	44.96	56.94	65.94	74.93	80.92	89.91	95.91
36	44.96	59.94	65.94	77.92	83.92	92.91	98.90
37	47.95	59.94	68.93	77.92	83.92	92.91	98.90
38	47.95	59.94	68.93	80.92	86.92	95.91	101.90
39	47.95	62.94	68.93	80.92	86.92	95.91	101.90
40	47.95	62.94	71.93	80.92	86.92	98.90	104.90
41	50.95	65.94	71.93	83.92	89.91	101.90	104.90
42	50.95	65.94	74.93	86.92	92.91	101.90	107.89
43	53.95	68.93	77.92	86.92	92.91	104.90	110.89
44	53.95	68.93	77.92	89.91	95.91	107.89	110.89
45	56.94	71.93	80.92	92.91	98.90	107.89	113.89
46	56.94	71.93	83.92	92.91	98.90	110.89	116.89
47	59.94	74.93	86.92	95.91	101.90	113.89	119.88
48	59.94	77.92	86.92	98.90	104.90	113.89	119.88
49	62.94	77.92	89.91	101.90	107.89	116.89	122.88
50	62.94	80.92	92.91	101.90	107.89	119.88	125.88
51	65.94	83.92	95.91	104.90	110.89	122.88	131.87
52	68.93	86.92	98.90	110.89	116.89	128.87	134.87
53	71.93	89.91	101.90	113.89	119.88	131.87	140.86
54	74.93	95.91	107.89	116.89	122.88	137.87	143.86
55	77.92	98.90	110.89	122.88	128.87	143.86	149.85
56	80.92	101.90	116.89	128.87	134.87	149.85	158.85
57	83.92	107.89	119.88	134.87	143.86	158.85	167.84
58	86.92	110.89	125.88	140.86	152.85	170.83	179.82
59	89.91	116.89	131.87	149.85	161.84	179.82	188.82
60	92.91	122.88	137.87	158.85	167.75	188.82	200.80
61	98.90	128.87	146.86	167.84	174.66	203.80	215.79
62	107.89	137.87	155.85	176.66	183.25	218.79	230.78
63	110.89	142.99	160.50	183.61	191.87	227.62	239.29
64	113.57	147.65	167.52	190.24	200.53	238.50	249.86
65	118.70	151.83	171.15	198.75	209.21	245.68	259.48
66	123.35	160.90	182.35	209.16	222.50	260.12	273.52
67	130.14	169.18	190.00	218.63	237.44	270.68	286.30
68	136.29	176.67	201.91	229.67	249.86	285.20	300.34
69	144.25	185.82	212.71	244.50	264.06	298.29	312.96
70	149.07	194.02	222.42	255.54	276.84	309.96	326.52
71	157.82	205.85	235.59	267.61	290.48	327.08	343.09
72	165.63	216.42	247.34	282.67	304.76	344.51	362.17
73	174.62	227.86	261.93	298.13	321.56	359.89	379.05
74	184.56	239.92	274.79	311.70	336.30	377.32	397.82
75	193.23	252.39	289.85	327.31	352.95	396.32	416.04
76	198.75	263.11	300.97	340.72	367.22	410.76	433.47
77	206.80	272.10	312.01	353.73	380.95	426.30	449.88
78	213.42	282.83	324.47	367.85	395.61	442.46	465.02
79	220.29	291.51	336.23	379.29	409.10	457.13	480.32
80	230.30	306.02	351.76	397.51	427.48	477.96	503.19
81	253.96	335.99	386.47	436.94	470.07	526.86	553.67
82	279.20	369.11	425.90	481.11	517.39	578.91	608.88
83	306.02	406.97	468.49	528.43	569.45	637.27	670.40
84	337.57	447.99	515.81	582.07	626.23	700.37	736.65

LTC-02 2016 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	37%	37%	37%	37%	37%	37%	37%
30	37%	37%	37%	37%	37%	37%	37%
31	37%	37%	37%	37%	37%	37%	37%
32	37%	37%	37%	37%	37%	37%	37%
33	37%	37%	37%	37%	37%	37%	37%
34	37%	37%	37%	37%	37%	37%	37%
35	37%	37%	37%	37%	37%	37%	37%
36	37%	37%	37%	37%	37%	37%	37%
37	37%	37%	37%	37%	37%	37%	37%
38	37%	37%	37%	37%	37%	37%	37%
39	37%	37%	37%	37%	37%	37%	37%
40	37%	37%	37%	37%	37%	37%	37%
41	37%	37%	37%	37%	37%	37%	37%
42	37%	37%	37%	37%	37%	37%	37%
43	37%	37%	37%	37%	37%	37%	37%
44	37%	37%	37%	37%	37%	37%	37%
45	37%	37%	37%	37%	37%	37%	37%
46	37%	37%	37%	37%	37%	37%	37%
47	37%	37%	37%	37%	37%	37%	37%
48	37%	37%	37%	37%	37%	37%	37%
49	37%	37%	37%	37%	37%	37%	37%
50	37%	37%	37%	37%	37%	37%	37%
51	37%	37%	37%	37%	37%	37%	37%
52	37%	37%	37%	37%	37%	37%	37%
53	37%	37%	37%	37%	37%	37%	37%
54	37%	37%	37%	37%	37%	37%	37%
55	37%	37%	37%	37%	37%	37%	37%
56	37%	37%	37%	37%	37%	37%	37%
57	37%	37%	37%	37%	37%	37%	37%
58	37%	37%	37%	37%	37%	37%	37%
59	37%	37%	37%	37%	37%	37%	37%
60	37%	37%	37%	37%	37%	37%	37%
61	37%	37%	37%	37%	37%	37%	37%
62	37%	37%	37%	37%	37%	37%	37%
63	37%	37%	37%	37%	37%	37%	37%
64	37%	37%	37%	37%	37%	37%	37%
65	37%	37%	37%	37%	37%	37%	37%
66	37%	37%	37%	37%	37%	37%	37%
67	37%	37%	37%	37%	37%	37%	37%
68	37%	37%	37%	37%	37%	37%	37%
69	37%	37%	37%	37%	37%	37%	37%
70	37%	37%	37%	37%	37%	37%	37%
71	37%	37%	37%	37%	37%	37%	37%
72	37%	37%	37%	37%	37%	37%	37%
73	37%	37%	37%	37%	37%	37%	37%
74	37%	37%	37%	37%	37%	37%	37%
75	37%	37%	37%	37%	37%	37%	37%
76	37%	37%	37%	37%	37%	37%	37%
77	37%	37%	37%	37%	37%	37%	37%
78	37%	37%	37%	37%	37%	37%	37%
79	37%	37%	37%	37%	37%	37%	37%
80	37%	37%	37%	37%	37%	37%	37%
81	37%	37%	37%	37%	37%	37%	37%
82	37%	37%	37%	37%	37%	37%	37%
83	37%	37%	37%	37%	37%	37%	37%
84	37%	37%	37%	37%	37%	37%	37%

* Benefit Differences between LTC-02 and ICC12-LTC-12:

LTC-02 does not have the Double Coverage for Accident Benefit or Return of Premium Prior to 65 Benefit

LTC-02 has a 90 service-day EP where one day of HHC counts as 7, ICC12-LTC-12 is a true service-day EP

ICC12-LTC-12 underwriting guidelines and classification are stricter than for LTC-02

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered both 10yr and Lifetime benefit period options)

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-02 PA, LTC-02FR PA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	GPO Inflation							5% Simple Inflation							5% Compound Inflation						
	Benefit Period							Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	11.04	14.20	15.77	17.28	18.93	22.08	23.66	19.64	22.75	27.27	28.79	30.27	45.85	49.79	38.96	50.95	59.94	65.94	71.93	80.92	83.92
30	11.04	14.20	15.77	18.23	20.51	22.08	23.66	21.15	24.27	28.78	30.30	31.79	47.43	53.11	41.96	53.95	59.94	68.93	74.93	83.92	89.91
31	11.04	14.20	17.35	18.82	20.51	22.08	23.66	22.66	25.79	30.29	31.82	33.30	49.01	56.43	41.96	53.95	62.94	71.93	77.92	86.92	89.91
32	11.04	15.77	17.35	18.93	20.51	23.66	25.24	22.66	25.79	31.81	33.33	34.81	52.17	58.09	41.96	56.94	62.94	71.93	77.92	86.92	92.91
33	12.62	15.77	17.35	18.93	20.51	23.66	25.24	24.17	27.30	33.32	34.85	36.33	53.75	61.40	44.96	56.94	62.94	71.93	77.92	89.91	92.91
34	12.62	15.77	17.35	18.93	20.51	23.66	25.24	24.17	28.82	34.84	36.36	37.84	56.91	64.72	44.96	56.94	65.94	74.93	80.92	89.91	95.91
35	12.62	15.77	17.35	20.51	22.08	23.66	26.14	25.68	30.34	34.84	37.88	39.36	60.08	66.38	44.96	56.94	65.94	74.93	80.92	89.91	95.91
36	12.86	15.77	17.35	20.51	22.08	25.24	27.77	27.19	31.85	36.35	39.39	42.38	61.66	69.70	44.96	59.94	65.94	77.92	83.92	92.91	98.90
37	12.86	15.81	18.93	20.51	22.08	25.67	29.41	28.70	33.37	39.38	40.91	43.90	64.82	73.02	47.95	59.94	68.93	77.92	83.92	92.91	98.90
38	14.29	15.81	18.93	20.51	22.08	25.67	29.41	28.70	34.89	40.90	42.42	45.41	67.98	76.34	47.95	59.94	68.93	80.92	86.92	95.91	101.90
39	14.29	17.35	20.08	22.08	23.66	27.18	31.07	30.21	36.40	42.41	45.45	48.44	71.14	80.92	47.95	62.94	68.93	80.92	86.92	95.91	101.90
40	15.83	18.68	21.52	22.96	24.35	28.69	32.68	31.72	37.92	43.93	46.97	49.95	74.30	80.92	47.95	62.94	71.93	80.92	86.92	98.90	104.90
41	15.83	18.80	23.26	24.55	25.96	30.39	34.64	33.38	39.59	45.63	48.68	51.68	77.81	80.92	50.95	65.94	71.93	83.92	89.91	101.90	104.90
42	17.54	20.44	23.26	24.71	26.13	32.27	36.71	33.53	41.28	47.34	51.93	54.94	77.92	83.92	50.95	65.94	74.93	86.92	92.91	101.90	107.89
43	17.68	20.60	25.06	26.34	27.77	34.29	39.17	35.20	42.98	50.60	53.67	56.70	80.92	83.92	53.95	68.93	77.92	86.92	92.91	104.90	110.89
44	17.83	22.35	25.25	26.51	29.48	36.00	40.81	36.90	44.70	52.34	55.43	58.48	80.92	83.92	53.95	68.93	77.92	89.91	95.91	107.89	110.89
45	17.97	22.35	27.28	28.30	29.70	38.38	43.42	38.60	46.43	54.10	58.75	61.81	80.92	86.92	56.94	71.93	80.92	92.91	98.90	107.89	113.89
46	19.56	24.26	27.56	30.25	31.63	41.05	45.97	38.77	49.72	57.43	60.54	63.62	83.92	86.92	56.94	71.93	83.92	92.91	98.90	110.89	116.89
47	19.72	24.46	30.06	32.15	33.32	42.80	47.68	40.50	51.48	59.22	63.90	67.00	83.92	86.92	59.94	74.93	86.92	95.91	101.90	113.89	119.88
48	19.88	26.86	31.66	32.15	33.58	45.45	50.24	41.96	53.25	62.59	67.29	70.40	83.92	89.91	59.94	77.92	86.92	98.90	104.90	113.89	119.88
49	22.20	27.11	31.95	34.53	35.79	50.37	55.18	41.96	56.61	62.94	69.13	72.27	86.92	89.91	62.94	77.92	89.91	101.90	107.89	116.89	122.88
50	22.43	28.70	34.45	37.12	38.45	53.05	56.94	44.96	56.94	65.94	71.93	75.72	86.92	89.91	62.94	80.92	92.91	101.90	107.89	119.88	125.88
51	23.96	30.57	36.12	38.80	40.14	57.25	61.90	44.96	59.94	68.93	74.93	79.22	89.91	95.91	65.94	83.92	95.91	104.90	110.89	122.88	131.87
52	24.18	30.57	36.43	40.88	41.35	59.20	66.08	47.95	62.94	71.93	79.56	82.74	95.91	101.90	68.93	86.92	98.90	110.89	116.89	128.87	134.87
53	25.99	32.50	37.60	40.88	41.35	63.50	70.29	50.95	65.94	74.93	83.10	86.29	101.90	104.90	71.93	89.91	101.90	113.89	119.88	131.87	140.86
54	25.99	32.50	37.60	42.64	43.16	67.86	74.53	53.95	68.93	77.92	86.67	91.47	104.90	110.89	74.93	95.91	107.89	116.89	122.88	137.87	143.86
55	28.53	34.19	39.34	44.43	45.81	72.29	78.79	53.95	71.93	80.92	90.27	95.09	110.89	116.89	77.92	98.90	110.89	122.88	128.87	143.86	149.85
56	30.16	35.82	43.38	48.49	48.93	75.89	84.67	59.94	74.93	86.92	95.47	100.31	119.88	125.88	80.92	101.90	116.89	128.87	134.87	149.85	158.85
57	31.81	39.91	45.12	52.57	53.11	82.73	90.58	62.94	79.62	92.59	100.70	105.56	128.87	134.87	83.92	107.89	119.88	134.87	143.86	158.85	167.84
58	33.48	41.62	49.21	55.85	58.73	88.85	96.53	65.94	83.18	96.20	105.97	110.85	137.87	143.86	86.92	110.89	125.88	140.86	152.85	170.83	179.82
59	37.53	45.74	52.48	59.16	62.04	95.04	105.82	70.37	88.40	101.47	111.28	116.19	146.86	155.85	89.91	116.89	131.87	149.85	161.84	179.82	188.82
60	39.27	49.88	56.66	63.39	68.66	101.31	113.47	73.92	92.01	106.78	116.63	121.56	158.85	167.84	92.91	122.88	137.87	158.85	167.75	188.82	200.80
61	42.49	53.18	62.36	68.28	73.60	110.24	122.25	79.02	98.79	113.60	123.47	130.05	167.84	176.83	98.90	128.87	146.86	167.84	174.66	203.80	215.79
62	46.65	58.40	65.78	74.12	79.47	118.46	132.75	84.14	105.60	122.09	131.98	136.93	176.83	185.82	107.89	137.87	155.85	176.66	183.25	218.79	230.78
63	51.68	62.31	71.60	80.01	84.54	129.29	140.85	90.46	112.44	128.96	140.53	147.14	183.85	192.60	110.89	142.99	160.50	183.61	191.87	227.62	239.29
64	56.08	68.15	79.20	85.98	90.55	140.28	151.79	96.10	119.30	139.18	149.12	155.75	187.40	198.75	113.57	147.65	167.52	190.24	200.53	238.50	249.86
65	60.57	74.06	85.29	93.55	98.18	149.60	155.84	99.38	127.85	146.30	159.40	166.04	193.23	204.27	118.70	151.83	171.15	198.75	209.21	245.68	259.48
66	66.54	81.07	92.98	102.11	108.26	159.22	168.24	104.58	136.76	155.53	171.02	179.33	206.48	217.21	123.35	160.90	182.35	209.16	222.50	260.12	273.52
67	72.81	89.88	101.85	112.20	120.75	167.74	176.42	111.92	145.75	166.57	184.31	195.93	221.23	231.64	130.14	169.18	190.00	218.63	237.44	270.68	286.30
68	80.01	98.62	112.05	122.29	133.24	177.92	189.04	118.62	153.96	176.67	196.86	212.00	237.24	249.86	136.29	176.67	201.91	229.67	249.86	285.20	300.34
69	86.83	107.95	122.60	134.78	149.66	189.43	200.11	124.69	163.81	185.82	210.27	224.94	251.83	266.50	144.25	185.82	212.71	244.50	264.06	298.29	312.96
70	96.25	118.28	134.84	148.18	166.06	199.35	209.57	132.50	172.73	196.39	222.42	238.98	269.74	283.93	149.07	194.02	222.42	255.54	276.84	309.96	326.52
71	105.58	129.65	146.64	164.98	185.64	210.07	222.28	139.52	182.98	208.14	235.59	253.88	285.91	301.92	157.82	205.85	235.59	267.61	290.48	327.08	343.09
72	114.15	140.00	157.77	180.48	198.01	221.31	232.96	147.96	192.13	220.84	249.55	269.42	304.76	320.21	165.63	216.42	247.34	282.67	304.76	344.51	362.17
73	119.56	150.56	169.40	192.63	208.13	232.49	245.77	155.45	204.43	232.12	266.19	287.48	321.56	338.59	174.62	227.86	261.93	298.13	321.56	359.89	379.05
74	123.55	157.06	178.00	201.04	217.79	242.92	255.48	164.05	215.32	246.08	280.94	303.49	342.46	358.86	184.56	239.92	274.79	311.70	336.30	377.32	397.82
75	129.59	167.48	189.41	213.33	229.28	255.20	269.16	173.52	226.75	258.30	295.76	319.43	360.83	380.55	193.23	252.39	289.85	327.31	352.95	396.32	416.04
76	137.08	175.16	199.91	224.66	239.89	266.54	281.78	181.72	236.61	270.68	308.54	335.04	376.69	397.51	198.75	263.11	300.97	340.72	367.22	410.76	433.47
77	145.12	185.03	208.61	234.01	250.34	279.36	293.87	190.47	248.52	282.99	322.90	350.11	393.64	413.60	206.80	272.10	312.01	353.73	380.95	426.30	449.88
78	152.69	194.34	220.36	246.39	263.74	291.51	307.12	197.81	258.54	296.71	336.62	364.38	409.50	430.32	213.42	282.83	324.47	367.85	395.61	442.46	465.02
79	160.66	205.38	231.88	258.38	276.60	304.76	321.32	205.38	269.97	309.72	351.13	379.29	425.66	447.20	220.29	291.51	336.23	379.29	409.10	457.13	480.32
80	168.78	214.53	242.92	271.31	290.24	318.64	335.99	214.53	282.36	323.37	367.54	397.51	446.41	468.49	230.30	306.02	351.76	397.51	427.48	477.96	503.19
81	184.56	236.61	266.58	298.13	318.64	351.76	369.11	236.61	310.75	356.50	405.39	436.94	490.58	515.81	253.96	335.99	386.47	436.94	470.07	526.86	553.67
82	203.49	258.70	293.40	328.10	350.19	386.47	406.97	260.27	342.30	392.78	446.41	481.11	539.47	567.87	279.20	369.11	425.90	481.11	517.39	578.91	608.88
83	223.99	285.51	323.37	359.65	384.89	425.90	447.99	287.09	377.00	430.63	489.00	528.43	593.11	624.66	306.02	406.97	468.49	528.43	569.45	637.27	670.40
84	246.08	313.91	354.92	395.93	424.32	466.91	492.15	315.48	413.28	474.80	539.47	582.07	653.05	687.75	337.57	447.99	515.81	582.07	626.23	700.37	736.65
85	298.13	380.16	430.63	479.53	512.66	566.29	596.26	381.73	501.62	574.18	651.47	703.53	790.28	831.30	408.55	541.05	623.08	703.53	757.16	847.07	892.82
86	328.10	418.01	473.22	528.43	564.71	623.08	654.63	419.59	550.52	630.96	717.72	774.51	869.15	914.90	449.56	596.26	686.17	774.51	832.87	932.25	981.15
87	359.65	459.03	520.55	580.49	621.50	684.60	720.88	462.18	605.73	694.06	788.71	851.80	955.91	1006.39	493.73	654.63	754.00	851.80	916.48	1025.32	1078.95
88	416.44	531.59	600.99	670.40	717.72	790.28	832.87	533.17	700.37	802.90	910.17	982.73	1104.19	1160.98	571.02	757.16	870.73	982.73	1058.44	1184.64	1247.73
89	457.45	583.64	660.94	738.23	788.71	869.15	914.90	586.80	769.78	881.77	1001.66	1082.10	1214.61	1277.70	627.81	832.87	957.49	1082.10	1164.13	1302.94	1372.35
90	503.19	642.01	727.19	810.79	867.58	957.49	1007.97	645.16	847.07	970.11	1101.03	1189.37	1336.07	1405.47	690.91	914.90	1053.71	1189.37	1280.86	1433.87	1509.58
91+	553.67	706.68	799.75	892.82	954.33	1052.13	1107.34	709.84	932.25	1067.91	1213.03	1309.25	1468.57	1545.86	758.74	1007.97	1159.40	1309.25	1410.21	1577.41	1659.44

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages

Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

BSC-02 PA, BSC-02FR PA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	GPO Inflation							5% Simple Inflation							5% Compound Inflation						
	Benefit Period							Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	28.39	36.28	41.01	43.98	48.90	56.79	61.52	51.06	59.50	70.89	74.51	78.07	117.89	129.00	101.90	131.87	155.85	170.83	185.82	209.80	215.79
30	28.39	36.28	41.01	47.10	53.63	56.79	61.52	53.84	62.40	73.75	77.44	82.65	122.88	136.23	107.89	137.87	155.85	176.83	194.81	215.79	230.78
31	28.39	36.28	44.17	48.62	53.63	56.79	61.52	57.68	66.31	77.63	81.31	86.58	126.98	145.77	107.89	137.87	161.84	185.82	200.80	224.78	230.78
32	28.39	41.01	44.17	48.90	53.63	61.52	64.67	57.68	66.31	81.51	85.18	90.52	133.83	150.05	107.89	146.86	161.84	185.82	200.80	224.78	239.77
33	33.13	41.01	44.17	48.90	53.63	61.52	64.67	61.53	70.99	86.25	89.87	93.41	137.89	158.63	116.89	146.86	161.84	185.82	200.80	230.78	239.77
34	33.13	41.01	44.17	48.90	53.63	61.52	64.67	62.44	74.93	90.17	93.77	97.31	146.00	168.28	116.89	146.86	170.83	194.81	209.80	230.78	248.76
35	33.13	41.01	44.17	53.63	56.79	61.52	66.98	66.34	78.87	90.17	97.68	101.20	155.20	172.60	116.89	146.86	170.83	194.81	209.80	230.78	248.76
36	33.76	41.01	44.17	53.63	56.79	64.67	71.88	70.25	82.82	94.09	102.42	109.81	159.28	179.62	116.89	155.85	170.83	200.80	215.79	239.77	254.75
37	33.76	41.10	48.90	53.63	56.79	65.79	76.11	74.15	86.76	100.65	106.36	113.73	168.53	188.17	122.88	155.85	176.83	200.80	215.79	239.77	254.75
38	37.51	41.10	48.90	53.63	56.79	65.79	76.11	74.15	89.40	104.52	110.30	117.65	176.75	196.73	122.88	155.85	176.83	209.80	224.78	248.76	263.74
39	37.51	44.17	51.88	56.79	61.52	69.66	80.41	78.05	93.28	108.39	116.88	124.25	184.97	209.80	122.88	161.84	176.83	209.80	224.78	248.76	263.74
40	41.54	47.55	55.59	59.03	63.32	74.27	83.51	82.97	97.17	112.26	120.77	128.13	191.48	209.80	122.88	161.84	185.82	209.80	224.78	254.75	269.74
41	40.46	47.86	60.08	63.13	67.49	78.65	88.53	87.30	101.46	117.67	125.17	132.56	200.52	209.80	131.87	170.83	185.82	215.79	230.78	263.74	269.74
42	44.83	52.04	60.83	63.55	67.94	83.53	93.81	87.69	106.85	122.09	134.55	141.94	200.80	215.79	131.87	170.83	194.81	224.78	239.77	263.74	278.73
43	45.19	52.43	65.54	68.48	71.16	88.75	100.09	92.07	111.25	130.49	139.07	146.49	209.80	215.79	137.87	176.83	200.80	224.78	239.77	269.74	284.72
44	45.56	56.89	66.04	68.93	75.54	91.99	105.24	96.50	115.69	136.09	143.62	151.07	209.80	215.79	137.87	176.83	200.80	230.78	248.76	278.73	284.72
45	45.93	57.73	71.35	73.58	76.12	98.07	111.98	99.26	118.64	140.67	150.70	160.71	209.80	224.78	146.86	185.82	209.80	239.77	254.75	278.73	293.71
46	50.87	62.66	72.07	78.64	81.05	104.90	118.55	99.70	127.06	149.31	155.30	165.41	215.79	224.78	146.86	185.82	215.79	239.77	254.75	284.72	302.71
47	51.28	63.19	78.62	83.60	86.25	110.37	123.97	104.14	131.56	152.28	163.92	174.20	215.79	224.78	155.85	194.81	224.78	248.76	263.74	293.71	308.70
48	51.69	69.40	81.40	82.39	86.90	117.21	130.63	107.89	136.09	160.94	172.61	183.05	215.79	230.78	155.85	200.80	224.78	254.75	269.74	293.71	308.70
49	57.72	70.04	82.16	88.49	92.64	129.91	143.46	107.89	146.00	161.84	178.60	186.23	224.78	230.78	161.84	200.80	230.78	263.74	278.73	302.71	317.69
50	58.31	75.07	88.58	95.12	99.51	136.81	146.42	116.89	146.86	170.83	185.82	195.13	224.78	230.78	161.84	209.80	239.77	263.74	278.73	308.70	323.68
51	61.00	79.96	93.92	100.43	102.58	148.84	159.18	116.89	155.85	176.83	194.81	205.37	230.78	248.76	170.83	215.79	248.76	269.74	284.72	317.69	341.67
52	61.54	78.62	94.72	105.80	106.64	152.22	171.22	122.88	161.84	185.82	206.28	213.98	248.76	263.74	176.83	224.78	254.75	284.72	302.71	332.68	347.66
53	66.14	83.58	96.35	104.47	107.51	164.52	180.31	131.87	170.83	194.81	213.70	221.48	263.74	269.74	185.82	230.78	263.74	293.71	308.70	341.67	362.65
54	67.13	84.51	97.32	109.96	110.98	174.08	192.52	137.87	176.83	200.80	222.46	237.26	269.74	284.72	194.81	248.76	278.73	302.71	317.69	356.65	371.64
55	73.70	87.60	100.54	115.51	117.81	186.74	204.84	137.87	185.82	209.80	232.96	246.12	284.72	302.71	200.80	254.75	284.72	317.69	332.68	371.64	386.62
56	78.89	92.71	111.89	124.68	125.52	195.56	219.50	155.85	194.81	224.78	245.90	259.13	308.70	323.68	209.80	263.74	302.71	332.68	347.66	386.62	410.60
57	81.80	101.99	117.31	136.20	137.20	214.50	234.26	161.84	206.42	238.93	258.94	272.24	332.68	347.66	215.79	278.73	308.70	347.66	371.64	410.60	431.58
58	87.05	107.34	126.55	144.27	151.34	229.78	249.12	170.83	215.11	247.78	273.30	286.60	356.65	371.64	224.78	284.72	323.68	362.65	395.61	440.57	464.55
59	96.17	118.93	134.62	152.44	159.53	245.26	274.47	181.79	228.12	260.93	286.55	301.03	377.63	401.61	230.78	302.71	341.67	386.62	416.59	464.55	488.52
60	101.63	128.25	146.38	164.35	177.58	260.95	291.77	190.49	237.00	275.39	301.07	312.95	410.60	431.58	239.77	317.69	356.65	410.60	432.62	488.52	518.50
61	109.58	136.43	160.70	175.25	190.89	283.46	313.88	204.87	254.03	292.51	319.40	335.53	431.58	455.56	254.75	332.68	377.63	431.58	451.21	524.49	557.46
62	121.29	151.85	169.14	192.24	205.68	305.50	341.82	217.60	272.33	315.16	339.38	353.95	455.56	479.53	278.73	356.65	401.61	455.12	472.45	563.45	596.42
63	133.91	161.54	183.77	207.09	217.05	334.26	363.58	233.46	290.69	333.62	362.14	378.37	475.67	496.10	285.98	367.69	414.39	475.06	494.98	586.56	618.66
64	143.86	176.25	205.42	222.10	234.51	363.46	390.79	248.73	309.10	359.08	383.45	402.34	482.69	513.92	292.45	380.47	431.58	491.21	516.43	616.14	644.53
65	157.49	191.11	220.76	242.27	252.46	386.47	402.06	256.72	329.15	378.18	410.66	429.60	499.65	527.25	306.41	391.99	441.68	513.45	539.13	634.91	670.79
66	172.50	209.83	239.79	263.58	278.72	411.58	432.61	270.84	353.97	402.24	442.03	463.69	533.64	560.45	319.11	415.65	469.28	539.00	573.26	670.40	705.26
67	186.89	230.77	261.89	289.86	311.17	433.81	454.05	288.90	374.79	429.45	475.05	505.30	570.00	598.63	335.75	437.26	489.31	564.79	611.67	697.53	739.18
68	206.08	254.96	289.86	316.10	343.62	458.71	486.51	305.39	396.25	456.82	507.30	547.68	613.30	643.58	350.82	456.82	519.92	593.11	643.58	736.97	774.82
69	222.95	278.26	317.32	348.56	387.20	488.26	517.61	322.74	422.98	479.22	542.79	579.46	650.37	687.04	371.64	479.22	547.68	630.81	682.15	770.17	806.85
70	247.84	305.15	346.73	382.03	428.39	513.70	541.82	340.72	444.83	506.35	574.97	617.56	695.64	733.50	385.68	501.62	574.97	660.15	714.57	799.75	842.34
71	273.54	334.74	378.44	426.58	478.76	542.27	574.03	359.10	471.17	537.50	608.41	654.15	738.78	779.95	407.13	530.64	608.41	690.75	750.22	843.99	885.16
72	293.52	360.33	407.00	466.04	510.17	570.74	601.03	382.05	494.68	569.76	644.85	695.64	786.18	825.93	428.43	558.72	638.22	728.76	786.18	887.77	934.14
73	307.77	387.48	437.79	495.97	538.04	600.03	633.25	400.35	528.12	598.39	687.83	741.07	830.51	873.10	451.46	587.74	675.05	768.75	830.51	928.46	977.44
74	318.31	406.26	458.61	519.34	561.22	626.14	659.65	422.43	555.72	635.70	723.87	783.34	883.82	926.89	475.75	619.29	709.52	803.85	867.42	974.05	1027.37
75	334.95	432.64	488.47	550.28	592.14	657.94	693.83	447.59	585.61	666.46	763.07	824.20	930.67	981.94	498.86	650.68	747.30	843.92	910.96	1023.35	1072.64
76	354.12	451.22	515.95	578.78	618.76	687.30	727.28	469.44	611.40	698.48	796.91	865.05	971.05	1025.95	512.97	679.55	776.09	878.30	948.34	1060.02	1118.70
77	373.69	477.09	538.77	604.07	645.79	720.17	758.26	491.60	640.35	729.24	832.64	903.38	1015.85	1066.65	533.32	702.03	805.43	912.45	983.20	1099.30	1160.98
78	393.88	501.46	569.13	635.07	680.18	751.32	792.97	510.14	666.30	765.20	869.31	940.45	1056.71	1110.50	550.04	730.50	836.34	949.13	1020.27	1141.73	1198.99
79	414.07	530.01	597.92	665.83	713.86	786.73	829.80	530.01	697.30	798.33	905.99	978.86	1098.12	1154.43	568.10	751.95	867.89	978.86	1055.05	1179.27	1238.90
80	435.37	553.67	626.23	700.37	749.27	821.83	867.58	553.67	728.76						594.68	790.28					
81	476.38	610.46	687.75	769.78	821.83	907.01	952.76	610.46	801.33						654.63	867.58					
82	525.28	667.25	757.16	847.07	903.86	996.92	1050.56	671.98	883.35						720.88	952.76					
83	577.33	736.65	834.45	927.52	993.77	1099.46	1156.24	741.38	973.26						790.28	1050.56					
84	634.12	809.21	916.48	1022.16	1094.72	1205.14	1269.82	813.94	1066.33						870.73	1156.24					
85	769.78	981.15	1110.50	1236.69	1323.45	1460.68	1537.98	984.31							1053.71						
86	847.07	1078.95	1220.92	1362.88	1457.53	1607.38	1689.41	1082.10							1159.40						
87	927.52	1184.64	1342.38	1496.96	1604.23	1766.70	1859.77	1192.52							1274.55						
88	1074.22	1370.77	1550.60	1730.42	1851.88	2039.59	2148.44	1375.50							1473.30						
89	1179.90	1506.43	1705.18	1903.94	2034.86	2243.08	2359.81	1514.32							1620.00						
90	1298.21	1656.28	1875.54	2091.65	2238.35	2470.23	2601.15	1664.17							1782.48						
91+	1429.14	1823.49	2063.26	2303.02	2462.34	2714.73	2856.69	1831.38							1957.57						

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-02 PA, LTC-02FR PA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	2.7% Simple Inflation							2.7% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	15.77	20.51	23.66	26.82	29.97	33.13	34.70	20.51	26.82	31.55	34.70	37.86	42.59	44.17
30	17.35	22.08	25.24	28.39	31.55	34.70	36.28	22.08	28.39	31.55	36.28	39.44	44.17	47.32
31	17.35	22.08	25.24	28.39	31.55	34.70	37.86	22.08	28.39	33.13	37.86	41.01	45.74	47.32
32	17.35	22.08	25.24	28.39	31.55	36.28	37.86	22.08	29.97	33.13	37.86	41.01	45.74	48.90
33	17.35	23.66	26.82	29.97	33.13	36.28	37.86	23.66	29.97	33.13	37.86	41.01	47.32	48.90
34	18.93	23.66	26.82	29.97	33.13	36.28	39.44	23.66	29.97	34.70	39.44	42.59	47.32	50.48
35	18.93	23.66	26.82	29.97	33.13	37.86	39.44	23.66	29.97	34.70	39.44	42.59	47.32	50.48
36	18.93	23.66	26.82	31.55	34.70	37.86	41.01	23.66	31.55	34.70	41.01	44.17	48.90	52.05
37	18.93	23.66	28.39	31.55	34.70	39.44	41.01	25.24	31.55	36.28	41.01	44.17	48.90	52.05
38	18.93	25.24	28.39	31.55	34.70	39.44	41.01	25.24	31.55	36.28	42.59	45.74	50.48	53.63
39	18.93	25.24	28.39	33.13	36.28	39.44	42.59	25.24	33.13	36.28	42.59	45.74	50.48	53.63
40	20.51	25.24	28.39	33.13	36.28	41.01	42.59	25.24	33.13	37.86	42.59	45.74	52.05	55.21
41	20.51	25.24	29.97	33.13	36.28	41.01	42.59	26.82	34.70	37.86	44.17	47.32	53.63	55.21
42	20.51	26.82	29.97	34.70	37.86	41.01	44.17	26.82	34.70	39.44	45.74	48.90	53.63	56.79
43	20.51	26.82	29.97	34.70	37.86	42.59	44.17	28.39	36.28	41.01	45.74	48.90	55.21	58.36
44	20.51	26.82	31.55	34.70	37.86	42.59	44.17	28.39	36.28	41.01	47.32	50.48	56.79	58.36
45	22.08	28.39	31.55	36.28	39.44	42.59	45.74	29.97	37.86	42.59	48.90	52.05	56.79	59.94
46	22.08	28.39	31.55	36.28	39.44	44.17	45.74	29.97	37.86	44.17	48.90	52.05	58.36	61.52
47	22.08	28.39	33.13	36.28	39.44	44.17	45.74	31.55	39.44	45.74	50.48	53.63	59.94	63.10
48	22.08	28.39	33.13	36.28	39.44	44.17	47.32	31.55	41.01	45.74	52.05	55.21	59.94	63.10
49	22.08	29.97	33.13	37.86	41.01	45.74	47.32	33.13	41.01	47.32	53.63	56.79	61.52	64.67
50	23.66	29.97	34.70	37.86	41.01	45.74	47.32	33.13	42.59	48.90	53.63	56.79	63.10	66.25
51	23.66	31.55	36.28	39.44	42.59	47.32	50.48	34.70	44.17	50.48	55.21	58.36	64.67	69.41
52	25.24	33.13	37.86	42.59	45.74	50.48	53.63	36.28	45.74	52.05	58.36	61.52	67.83	70.98
53	26.82	34.70	39.44	44.17	47.32	53.63	55.21	37.86	47.32	53.63	59.94	63.10	69.41	74.14
54	28.39	36.28	41.01	47.32	50.48	55.21	58.36	39.44	50.48	56.79	61.52	64.67	72.56	75.72
55	28.39	37.86	42.59	48.90	53.63	58.36	61.52	41.01	52.05	58.36	64.67	67.83	75.72	78.87
56	31.55	39.44	45.74	52.05	56.79	63.10	66.25	42.59	53.63	61.52	67.83	70.98	78.87	83.60
57	33.13	42.59	48.90	55.21	59.94	67.83	70.98	44.17	56.79	63.10	70.98	75.72	83.60	88.34
58	34.70	45.74	52.05	59.94	64.67	72.56	75.72	45.74	58.36	66.25	74.14	80.45	89.91	94.64
59	37.86	48.90	55.21	63.10	69.41	77.29	82.03	47.32	61.52	69.41	78.87	85.18	94.64	99.38
60	41.01	52.05	59.94	67.83	74.14	83.60	88.34	48.90	64.67	72.56	83.60	89.91	99.38	105.69
61	42.59	55.21	63.10	72.56	78.87	88.34	93.07	52.05	67.83	77.29	88.34	94.64	107.26	113.57
62	45.74	59.94	67.83	77.29	83.60	93.07	97.80	56.79	72.56	82.03	93.07	100.95	115.15	121.46
63	48.90	64.67	72.56	82.03	88.34	99.38	104.11	59.94	77.29	86.76	99.38	108.84	123.04	129.35
64	53.63	69.41	78.87	88.34	94.64	104.11	110.42	63.10	82.03	93.07	105.69	115.15	132.50	138.81
65	56.79	74.14	83.60	93.07	99.38	110.42	116.73	67.83	86.76	97.80	113.57	123.04	140.39	148.28
66	61.52	80.45	91.49	102.53	110.42	121.46	127.77	72.56	94.64	107.26	123.04	134.08	153.01	160.90
67	67.83	88.34	100.95	112.00	119.88	134.08	140.39	78.87	102.53	115.15	132.50	145.12	164.05	173.52
68	74.14	96.22	110.42	123.04	132.50	148.28	156.16	85.18	110.42	126.19	143.54	156.16	178.25	187.71
69	80.45	105.69	119.88	135.66	145.12	162.47	171.94	93.07	119.88	137.23	157.74	170.36	192.44	201.91
70	88.34	115.15	130.93	148.28	159.32	179.82	189.29	99.38	129.35	148.28	170.36	184.56	206.64	217.68
71	96.22	126.19	143.54	162.47	175.09	197.18	208.22	108.84	141.97	162.47	184.56	200.33	225.57	236.61
72	105.69	137.23	157.74	178.25	192.44	217.68	228.72	118.31	154.59	176.67	201.91	217.68	246.08	258.70
73	115.15	151.43	171.94	197.18	212.95	238.19	250.81	129.35	168.78	194.02	220.84	238.19	266.58	280.78
74	126.19	165.63	189.29	216.11	233.46	263.43	276.05	141.97	184.56	211.37	239.77	258.70	290.24	306.02
75	138.81	181.40	206.64	236.61	255.54	288.67	304.44	154.59	201.91	231.88	261.85	282.36	317.06	332.83
76	151.43	197.18	225.57	257.12	279.20	313.91	331.26	165.63	219.26	250.81	283.93	306.02	342.30	361.23
77	165.63	216.11	246.08	280.78	304.44	342.30	359.65	179.82	236.61	271.31	307.60	331.26	370.69	391.20
78	179.82	235.03	269.74	306.02	331.26	372.27	391.20	194.02	257.12	294.98	334.41	359.65	402.24	422.75
79	195.60	257.12	294.98	334.41	361.23	405.39	425.90	209.80	277.62	320.21	361.23	389.62	435.37	457.45
80	214.53	282.36	323.37	367.54	397.51	446.41	468.49	230.30	306.02	351.76	397.51	427.48	477.96	503.19
81	236.61	310.75	356.50	405.39	436.94	490.58	515.81	253.96	335.99	386.47	436.94	470.07	526.86	553.67
82	260.27	342.30	392.78	446.41	481.11	539.47	567.87	279.20	369.11	425.90	481.11	517.39	578.91	608.88
83	287.09	377.00	430.63	489.00	528.43	593.11	624.66	306.02	406.97	468.49	528.43	569.45	637.27	670.40
84	315.48	413.28	474.80	539.47	582.07	653.05	687.75	337.57	447.99	515.81	582.07	626.23	700.37	736.65
85	381.73	501.62	574.18	651.47	703.53	790.28	831.30	408.55	541.05	623.08	703.53	757.16	847.07	892.82
86	419.59	550.52	630.96	717.72	774.51	869.15	914.90	449.56	596.26	686.17	774.51	832.87	932.25	981.15
87	462.18	605.73	694.06	788.71	851.80	955.91	1006.39	493.73	654.63	754.00	851.80	916.48	1025.32	1078.95
88	533.17	700.37	802.90	910.17	982.73	1104.19	1160.98	571.02	757.16	870.73	982.73	1058.44	1184.64	1247.73
89	586.80	769.78	881.77	1001.66	1082.10	1214.61	1277.70	627.81	832.87	957.49	1082.10	1164.13	1302.94	1372.35
90	645.16	847.07	970.11	1101.03	1189.37	1336.07	1405.47	690.91	914.90	1053.71	1189.37	1280.86	1433.87	1509.58
91+	709.84	932.25	1067.91	1213.03	1309.25	1468.57	1545.86	758.74	1007.97	1159.40	1309.25	1410.21	1577.41	1659.44

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages
Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

BSC-02 PA, BSC-02FR PA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	2.7% Simple Inflation							2.7% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	41.01	53.63	61.52	69.41	77.29	85.18	89.91	53.63	69.41	82.03	89.91	97.80	110.42	113.57
30	44.17	56.79	64.67	72.56	82.03	89.91	93.07	56.79	72.56	82.03	93.07	102.53	113.57	121.46
31	44.17	56.79	64.67	72.56	82.03	89.91	97.80	56.79	72.56	85.18	97.80	105.69	118.31	121.46
32	44.17	56.79	64.67	72.56	82.03	93.07	97.80	56.79	77.29	85.18	97.80	105.69	118.31	126.19
33	44.17	61.52	69.41	77.29	85.18	93.07	97.80	61.52	77.29	85.18	97.80	105.69	121.46	126.19
34	48.90	61.52	69.41	77.29	85.18	93.07	102.53	61.52	77.29	89.91	102.53	110.42	121.46	130.93
35	48.90	61.52	69.41	77.29	85.18	97.80	102.53	61.52	77.29	89.91	102.53	110.42	121.46	130.93
36	48.90	61.52	69.41	82.03	89.91	97.80	105.69	61.52	82.03	89.91	105.69	113.57	126.19	134.08
37	48.90	61.52	72.56	82.03	89.91	102.53	105.69	64.67	82.03	93.07	105.69	113.57	126.19	134.08
38	48.90	64.67	72.56	82.03	89.91	102.53	105.69	64.67	82.03	93.07	110.42	118.31	130.93	138.81
39	48.90	64.67	72.56	85.18	93.07	102.53	110.42	64.67	85.18	93.07	110.42	118.31	130.93	138.81
40	53.63	64.67	72.56	85.18	93.07	105.69	110.42	64.67	85.18	97.80	110.42	118.31	134.08	141.97
41	53.63	64.67	77.29	85.18	93.07	105.69	110.42	69.41	89.91	97.80	113.57	121.46	138.81	141.97
42	53.63	69.41	77.29	89.91	97.80	105.69	113.57	69.41	89.91	102.53	118.31	126.19	138.81	146.70
43	53.63	69.41	77.29	89.91	97.80	110.42	113.57	72.56	93.07	105.69	118.31	126.19	141.97	149.85
44	53.63	69.41	82.03	89.91	97.80	110.42	113.57	72.56	93.07	105.69	121.46	130.93	146.70	149.85
45	56.79	72.56	82.03	93.07	102.53	110.42	118.31	77.29	97.80	110.42	126.19	134.08	146.70	154.59
46	56.79	72.56	82.03	93.07	102.53	113.57	118.31	77.29	97.80	113.57	126.19	134.08	149.85	159.32
47	56.79	72.56	85.18	93.07	102.53	113.57	118.31	82.03	102.53	118.31	130.93	138.81	154.59	162.47
48	56.79	72.56	85.18	93.07	102.53	113.57	121.46	82.03	105.69	118.31	134.08	141.97	154.59	162.47
49	56.79	77.29	85.18	97.80	105.69	118.31	121.46	85.18	105.69	121.46	138.81	146.70	159.32	167.21
50	61.52	77.29	89.91	97.80	105.69	118.31	121.46	85.18	110.42	126.19	138.81	146.70	162.47	170.36
51	61.52	82.03	93.07	102.53	110.42	121.46	130.93	89.91	113.57	130.93	141.97	149.85	167.21	179.82
52	64.67	85.18	97.80	110.42	118.31	130.93	138.81	93.07	118.31	134.08	149.85	159.32	175.09	182.98
53	69.41	89.91	102.53	113.57	121.46	138.81	141.97	97.80	121.46	138.81	154.59	162.47	179.82	190.87
54	72.56	93.07	105.69	121.46	130.93	141.97	149.85	102.53	130.93	146.70	159.32	167.21	187.71	195.60
55	72.56	97.80	110.42	126.19	138.81	149.85	159.32	105.69	134.08	149.85	167.21	175.09	195.60	203.49
56	82.03	102.53	118.31	134.08	146.70	162.47	170.36	110.42	138.81	159.32	175.09	182.98	203.49	216.11
57	85.18	110.42	126.19	141.97	154.59	175.09	182.98	113.57	146.70	162.47	182.98	195.60	216.11	227.15
58	89.91	118.31	134.08	154.59	167.21	187.71	195.60	118.31	149.85	170.36	190.87	208.22	231.88	244.50
59	97.80	126.19	141.97	162.47	179.82	198.75	211.37	121.46	159.32	179.82	203.49	219.26	244.50	257.12
60	105.69	134.08	154.59	175.09	190.87	216.11	227.15	126.19	167.21	187.71	216.11	231.88	257.12	272.89
61	110.42	141.97	162.47	187.71	203.49	227.15	239.77	134.08	175.09	198.75	227.15	244.50	276.05	293.40
62	118.31	154.59	175.09	198.75	216.11	239.77	252.39	146.70	187.71	211.37	239.77	260.27	296.55	313.91
63	126.19	167.21	187.71	211.37	227.15	257.12	268.16	154.59	198.75	223.99	257.12	280.78	317.06	334.41
64	138.81	179.82	203.49	227.15	244.50	268.16	285.51	162.47	211.37	239.77	272.89	296.55	342.30	358.07
65	146.70	190.87	216.11	239.77	257.12	285.51	301.29	175.09	223.99	252.39	293.40	317.06	362.80	383.31
66	159.32	208.22	236.61	265.01	285.51	313.91	329.68	187.71	244.50	276.05	317.06	345.45	394.35	414.86
67	175.09	227.15	260.27	288.67	309.17	345.45	362.80	203.49	265.01	296.55	342.30	373.85	422.75	447.99
68	190.87	247.65	285.51	317.06	342.30	383.31	402.24	219.26	285.51	324.95	370.69	402.24	460.60	484.27
69	208.22	272.89	309.17	350.19	373.85	419.59	443.25	239.77	309.17	353.34	406.97	440.10	496.88	520.55
70	227.15	296.55	337.57	383.31	411.70	463.76	489.00	257.12	334.41	383.31	440.10	476.38	533.17	561.56
71	247.65	324.95	370.69	419.59	451.14	509.50	537.90	280.78	365.96	419.59	476.38	517.39	582.07	610.46
72	272.89	353.34	406.97	460.60	496.88	561.56	589.95	306.02	399.09	455.87	520.55	561.56	634.12	667.25
73	296.55	391.20	443.25	509.50	548.94	615.19	646.74	334.41	435.37	500.04	569.45	615.19	687.75	724.03
74	324.95	427.48	489.00	556.83	602.57	679.86	712.99	365.96	476.38	545.78	618.35	667.25	749.27	790.28
75	358.07	468.49	533.17	610.46	659.36	744.54	785.55	399.09	520.55	597.84	675.13	728.76	818.68	858.11
76	391.20	509.50	582.07	664.09	720.88	809.21	854.96	427.48	566.29	646.74	731.92	790.28	883.35	932.25
77	427.48	556.83	634.12	724.03	785.55	883.35	927.52	463.76	610.46	700.37	793.44	854.96	955.91	1009.54
78	463.76	605.73	695.64	790.28	854.96	960.64	1009.54	500.04	664.09	760.31	862.84	927.52	1037.94	1089.99
79	504.77	664.09	760.31	862.84	932.25	1045.82	1099.46	541.05	716.15	826.56	932.25	1004.81	1123.12	1179.90
80	553.67	728.76						594.68	790.28					
81	610.46	801.33						654.63	867.58					
82	671.98	883.35						720.88	952.76					
83	741.38	973.26						790.28	1050.56					
84	813.94	1066.33						870.73	1156.24					
85	984.31							1053.71						
86	1082.10							1159.40						
87	1192.52							1274.55						
88	1375.50							1473.30						
89	1514.32							1620.00						
90	1664.17							1782.48						
91+	1831.38							1957.57						

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B3

John Hancock Life Insurance Company (U.S.A.)

LTC-02 PA, LTC-02FR PA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	4.5% Simple Inflation							4.5% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	17.00	19.70	23.60	24.92	26.21	39.69	43.10	33.73	44.11	51.89	57.08	62.27	70.06	72.65
30	18.31	21.01	24.92	26.23	27.52	41.06	45.98	36.33	46.71	51.89	59.68	64.87	72.65	77.84
31	19.62	22.32	26.23	27.55	28.83	42.43	48.85	36.33	46.71	54.49	62.27	67.46	75.25	77.84
32	19.62	22.32	27.54	28.86	30.14	45.17	50.29	36.33	49.30	54.49	62.27	67.46	75.25	80.44
33	20.93	23.64	28.85	30.17	31.45	46.54	53.16	38.92	49.30	54.49	62.27	67.46	77.84	80.44
34	20.93	24.95	30.16	31.48	32.76	49.27	56.04	38.92	49.30	57.08	64.87	70.06	77.84	83.03
35	22.23	26.26	30.16	32.79	34.07	52.01	57.47	38.92	49.30	57.08	64.87	70.06	77.84	83.03
36	23.54	27.58	31.47	34.10	36.69	53.38	60.35	38.92	51.89	57.08	67.46	72.65	80.44	85.63
37	24.85	28.89	34.10	35.42	38.00	56.12	63.22	41.52	51.89	59.68	67.46	72.65	80.44	85.63
38	24.85	30.20	35.41	36.73	39.31	58.85	66.09	41.52	51.89	59.68	70.06	75.25	83.03	88.22
39	26.16	31.52	36.72	39.35	41.93	61.59	70.06	41.52	54.49	59.68	70.06	75.25	83.03	88.22
40	27.47	32.83	38.03	40.66	43.24	64.33	70.06	41.52	54.49	62.27	70.06	75.25	85.63	90.82
41	28.90	34.28	39.50	42.14	44.74	67.37	70.06	44.11	57.08	62.27	72.65	77.84	88.22	90.82
42	29.03	35.74	40.98	44.96	47.57	67.46	72.65	44.11	57.08	64.87	75.25	80.44	88.22	93.41
43	30.48	37.21	43.81	46.47	49.09	70.06	72.65	46.71	59.68	67.46	75.25	80.44	90.82	96.01
44	31.94	38.70	45.32	47.99	50.63	70.06	72.65	46.71	59.68	67.46	77.84	83.03	93.41	96.01
45	33.42	40.19	46.84	50.86	53.51	70.06	75.25	49.30	62.27	70.06	80.44	85.63	93.41	98.60
46	33.57	43.04	49.72	52.41	55.08	72.65	75.25	49.30	62.27	72.65	80.44	85.63	96.01	101.19
47	35.06	44.57	51.27	55.32	58.00	72.65	75.25	51.89	64.87	75.25	83.03	88.22	98.60	103.79
48	36.33	46.10	54.19	58.26	60.95	72.65	77.84	51.89	67.46	75.25	85.63	90.82	98.60	103.79
49	36.33	49.01	54.49	59.85	62.57	75.25	77.84	54.49	67.46	77.84	88.22	93.41	101.19	106.38
50	38.92	49.30	57.08	62.27	65.56	75.25	77.84	54.49	70.06	80.44	88.22	93.41	103.79	108.98
51	38.92	51.89	59.68	64.87	68.58	77.84	83.03	57.08	72.65	83.03	90.82	96.01	106.38	114.17
52	41.52	54.49	62.27	68.88	71.63	83.03	88.22	59.68	75.25	85.63	96.01	101.19	111.57	116.76
53	44.11	57.08	64.87	71.95	74.71	88.22	90.82	62.27	77.84	88.22	98.60	103.79	114.17	121.95
54	46.71	59.68	67.46	75.04	79.19	90.82	96.01	64.87	83.03	93.41	101.19	106.38	119.36	124.55
55	46.71	62.27	70.06	78.15	82.32	96.01	101.19	67.46	85.63	96.01	106.38	111.57	124.55	129.74
56	51.89	64.87	75.25	82.65	86.84	103.79	108.98	70.06	88.22	101.19	111.57	116.76	129.74	137.52
57	54.49	68.93	80.16	87.18	91.39	111.57	116.76	72.65	93.41	103.79	116.76	124.55	137.52	145.31
58	57.08	72.01	83.28	91.75	95.97	119.36	124.55	75.25	96.01	108.98	121.95	132.33	147.90	155.68
59	60.92	76.53	87.85	96.34	100.59	127.14	134.93	77.84	101.19	114.17	129.74	140.12	155.68	163.47
60	64.00	79.66	92.45	100.97	105.24	137.52	145.31	80.44	106.38	119.36	137.52	145.23	163.47	173.85
61	68.41	85.53	98.35	106.89	112.59	145.31	153.09	85.63	111.57	127.14	145.31	151.22	176.44	186.82
62	72.84	91.42	105.70	114.26	118.55	153.09	160.87	93.41	119.36	134.93	152.94	158.65	189.42	199.79
63	78.32	97.34	111.65	121.67	127.39	159.17	166.75	96.01	123.80	138.95	158.96	166.12	197.06	207.17
64	83.20	103.28	120.49	129.10	134.84	162.24	172.07	98.33	127.82	145.03	164.70	173.61	206.49	216.32
65	86.04	110.69	126.66	138.00	143.75	167.29	176.85	102.77	131.44	148.17	172.07	181.13	212.70	224.65
66	90.54	118.40	134.65	148.07	155.25	178.76	188.05	106.79	139.30	157.87	181.09	192.63	225.20	236.80
67	96.89	126.19	144.21	159.57	169.63	191.53	200.55	112.67	146.47	164.49	189.28	205.57	234.35	247.87
68	102.70	133.29	152.95	170.43	183.54	205.39	216.32	117.99	152.95	174.80	198.84	216.32	246.91	260.02
69	107.95	141.82	160.87	182.04	194.74	218.03	230.73	124.89	160.87	184.16	211.68	228.61	258.24	270.94
70	114.71	149.54	170.02	192.56	206.90	233.53	245.82	129.05	167.97	192.56	221.24	239.67	268.35	282.69
71	120.79	158.42	180.20	203.96	219.80	247.52	261.39	136.63	178.22	203.96	231.68	251.48	283.17	297.03
72	128.10	166.34	191.19	216.05	233.25	263.84	277.23	143.39	187.37	214.13	244.72	263.84	298.26	313.55
73	134.58	176.99	200.96	230.45	248.89	278.39	293.14	151.18	197.27	226.77	258.11	278.39	311.57	328.17
74	142.03	186.41	213.04	243.22	262.75	296.48	310.69	159.78	207.72	237.90	269.85	291.16	326.66	344.42
75	150.22	196.31	223.63	256.06	276.54	312.39	329.46	167.29	218.50	250.94	283.37	305.56	343.12	360.19
76	157.32	204.85	234.35	267.12	290.06	326.12	344.14	172.07	227.79	260.57	294.98	317.92	355.62	375.28
77	164.90	215.16	245.00	279.55	303.11	340.80	358.07	179.04	235.57	270.13	306.25	329.80	369.07	389.48
78	171.25	223.83	256.88	291.43	315.46	354.52	372.55	184.77	244.86	280.91	318.47	342.50	383.06	402.59
79	177.81	233.73	268.15	303.99	328.37	368.52	387.16	190.71	252.37	291.09	328.37	354.18	395.77	415.84
80	185.73	244.45	279.96	318.20	344.14	386.48	405.60	199.38	264.94	304.54	344.14	370.09	413.79	435.64
81	204.85	269.03	308.64	350.97	378.28	424.72	446.57	219.87	290.88	334.58	378.28	406.96	456.13	479.34
82	225.33	296.35	340.05	386.48	416.52	467.05	491.63	241.72	319.56	368.73	416.52	447.93	501.19	527.14
83	248.55	326.39	372.82	423.35	457.49	513.48	540.80	264.94	352.34	405.60	457.49	493.00	551.72	580.40
84	273.13	357.80	411.06	467.05	503.92	565.38	595.42	292.25	387.84	446.57	503.92	542.16	606.35	637.76
85	330.49	434.28	497.10	564.01	609.08	684.19	719.70	353.70	468.42	539.43	609.08	655.51	733.35	772.96
86	363.26	476.61	546.26	621.37	670.53	752.47	792.08	389.21	516.22	594.06	670.53	721.06	807.10	849.43
87	400.14	524.41	600.89	682.82	737.45	827.58	871.28	427.45	566.74	652.78	737.45	793.44	887.67	934.10
88	461.59	606.35	695.12	787.98	850.80	955.95	1005.12	494.37	655.51	753.84	850.80	916.35	1025.60	1080.23
89	508.02	666.44	763.40	867.19	936.84	1051.55	1106.18	543.53	721.06	828.95	936.84	1007.85	1128.03	1188.11
90	558.55	733.35	839.87	953.22	1029.70	1156.70	1216.79	598.15	792.08	912.25	1029.70	1108.91	1241.38	1306.93
91+	614.54	807.10	924.54	1050.18	1133.49	1271.42	1338.34	656.88	872.65	1003.75	1133.49	1220.89	1365.65	1436.66

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages
Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix B3

John Hancock Life Insurance Company (U.S.A.)

BSC-02 PA, BSC-02FR PA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	4.5% Simple Inflation							4.5% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	44.21	51.52	61.37	64.50	67.59	102.07	111.68	88.22	114.17	134.93	147.90	160.87	181.63	186.82
30	46.61	54.03	63.85	67.04	71.55	106.39	117.94	93.41	119.36	134.93	153.09	168.66	186.82	199.79
31	49.94	57.40	67.21	70.39	74.96	109.93	126.20	93.41	119.36	140.12	160.87	173.85	194.61	199.79
32	49.94	57.40	70.57	73.74	78.36	115.86	129.91	93.41	127.14	140.12	160.87	173.85	194.61	207.58
33	53.27	61.46	74.67	77.80	80.87	119.38	137.33	101.19	127.14	140.12	160.87	173.85	199.79	207.58
34	54.06	64.87	78.07	81.19	84.24	126.40	145.69	101.19	127.14	147.90	168.66	181.63	199.79	215.36
35	57.44	68.28	78.07	84.57	87.61	134.36	149.43	101.19	127.14	147.90	168.66	181.63	199.79	215.36
36	60.82	71.70	81.46	88.67	95.07	137.90	155.51	101.19	134.93	147.90	173.85	186.82	207.58	220.55
37	64.19	75.11	87.13	92.08	98.46	145.90	162.91	106.38	134.93	153.09	173.85	186.82	207.58	220.55
38	64.19	77.39	90.49	95.49	101.86	153.02	170.32	106.38	134.93	153.09	181.63	194.61	215.36	228.34
39	67.57	80.76	93.84	101.19	107.57	160.14	181.63	106.38	140.12	153.09	181.63	194.61	215.36	228.34
40	71.83	84.12	97.19	104.56	110.93	165.77	181.63	106.38	140.12	160.87	181.63	194.61	220.55	233.53
41	75.58	87.84	101.87	108.37	114.77	173.60	181.63	114.17	147.90	160.87	186.82	199.79	228.34	233.53
42	75.91	92.51	105.70	116.48	122.88	173.85	186.82	114.17	147.90	168.66	194.61	207.58	228.34	241.31
43	79.71	96.32	112.97	120.40	126.82	181.63	186.82	119.36	153.09	173.85	194.61	207.58	233.53	246.50
44	83.54	100.16	117.82	124.34	130.79	181.63	186.82	119.36	153.09	173.85	199.79	215.36	241.31	246.50
45	85.94	102.72	121.78	130.47	139.13	181.63	194.61	127.14	160.87	181.63	207.58	220.55	241.31	254.28
46	86.31	110.00	129.27	134.45	143.20	186.82	194.61	127.14	160.87	186.82	207.58	220.55	246.50	262.07
47	90.16	113.90	131.83	141.92	150.81	186.82	194.61	134.93	168.66	194.61	215.36	228.34	254.28	267.26
48	93.41	117.82	139.34	149.44	158.48	186.82	199.79	134.93	173.85	194.61	220.55	233.53	254.28	267.26
49	93.41	126.40	140.12	154.62	161.23	194.61	199.79	140.12	173.85	199.79	228.34	241.31	262.07	275.04
50	101.19	127.14	147.90	160.87	168.93	194.61	199.79	140.12	181.63	207.58	228.34	241.31	267.26	280.23
51	101.19	134.93	153.09	168.66	177.80	199.79	215.36	147.90	186.82	215.36	233.53	246.50	275.04	295.80
52	106.38	140.12	160.87	178.58	185.25	215.36	228.34	153.09	194.61	220.55	246.50	262.07	288.02	300.99
53	114.17	147.90	168.66	185.01	191.74	228.34	233.53	160.87	199.79	228.34	254.28	267.26	295.80	313.96
54	119.36	153.09	173.85	192.60	205.41	233.53	246.50	168.66	215.36	241.31	262.07	275.04	308.77	321.75
55	119.36	160.87	181.63	201.69	213.08	246.50	262.07	173.85	220.55	246.50	275.04	288.02	321.75	334.72
56	134.93	168.66	194.61	212.89	224.34	267.26	280.23	181.63	228.34	262.07	288.02	300.99	334.72	355.48
57	140.12	178.71	206.86	224.18	235.69	288.02	300.99	186.82	241.31	267.26	300.99	321.75	355.48	373.64
58	147.90	186.23	214.52	236.61	248.12	308.77	321.75	194.61	246.50	280.23	313.96	342.50	381.43	402.18
59	157.39	197.49	225.90	248.08	260.62	326.94	347.69	199.79	262.07	295.80	334.72	360.67	402.18	422.94
60	164.92	205.18	238.42	260.65	270.94	355.48	373.64	207.58	275.04	308.77	355.48	374.54	422.94	448.89
61	177.36	219.93	253.24	276.52	290.49	373.64	394.40	220.55	288.02	326.94	373.64	390.64	454.08	482.62
62	188.39	235.77	272.85	293.82	306.43	394.40	415.16	241.31	308.77	347.69	394.02	409.02	487.81	516.35
63	202.12	251.66	288.83	313.52	327.58	411.81	429.50	247.59	318.33	358.76	411.28	428.53	507.82	535.61
64	215.34	267.60	310.88	331.97	348.33	417.89	444.93	253.19	329.39	373.64	425.26	447.10	533.42	558.00
65	222.26	284.97	327.41	355.53	371.93	432.57	456.47	265.28	339.36	382.38	444.52	466.75	549.67	580.74
66	234.48	306.45	348.24	382.69	401.44	462.00	485.22	276.27	359.85	406.28	466.64	496.30	580.40	610.58
67	250.12	324.48	371.80	411.27	437.46	493.48	518.26	290.68	378.56	423.62	488.97	529.56	603.89	639.94
68	264.39	343.05	395.49	439.19	474.15	530.96	557.18	303.72	395.49	450.12	513.48	557.18	638.03	670.81
69	279.41	366.20	414.88	469.92	501.67	563.06	594.81	321.75	414.88	474.15	546.12	590.58	666.78	698.53
70	294.98	385.11	438.37	497.78	534.65	602.25	635.03	333.90	434.28	497.78	571.52	618.64	692.38	729.26
71	310.89	407.92	465.34	526.73	566.33	639.60	675.25	352.47	459.40	526.73	598.02	649.50	730.69	766.33
72	330.76	428.27	493.27	558.28	602.25	680.64	715.05	370.91	483.71	552.54	630.93	680.64	768.59	808.74
73	346.60	457.22	518.06	595.49	641.58	719.01	755.89	390.85	508.84	584.43	665.55	719.01	803.82	846.22
74	365.72	481.12	550.36	626.70	678.18	765.17	802.46	411.88	536.15	614.27	695.93	750.97	843.29	889.45
75	387.50	507.00	576.99	660.63	713.55	805.73	850.12	431.89	563.33	646.98	730.62	788.66	885.96	928.64
76	406.42	529.33	604.71	689.93	748.92	840.69	888.22	444.11	588.32	671.90	760.39	821.03	917.72	968.52
77	425.60	554.39	631.34	720.86	782.11	879.48	923.45	461.73	607.78	697.30	789.96	851.21	951.72	1005.12
78	441.65	576.85	662.48	752.61	814.20	914.85	961.42	476.20	632.43	724.07	821.71	883.30	988.46	1038.03
79	458.86	603.69	691.16	784.36	847.45	950.70	999.45	491.84	651.01	751.38	847.45	913.41	1020.96	1072.58
80	479.34	630.93						514.85	684.19					
81	528.51	693.75						566.74	751.11					
82	581.77	764.76						624.10	824.85					
83	641.86	842.61						684.19	909.52					
84	704.68	923.18						753.84	1001.02					
85	852.17							912.25						
86	936.84							1003.75						
87	1032.43							1103.44						
88	1190.85							1275.52						
89	1311.02							1402.52						
90	1440.76							1543.18						
91+	1585.52							1694.77						

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B4

John Hancock Life Insurance Company (U.S.A.)

LTC-02 PA, LTC-02FR PA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	2.2% Simple Inflation							2.2% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	13.66	17.75	20.48	23.22	25.95	28.68	30.04	17.75	23.22	27.31	30.04	32.78	36.87	38.24
30	15.02	19.12	21.85	24.58	27.31	30.04	31.41	19.12	24.58	27.31	31.41	34.14	38.24	40.97
31	15.02	19.12	21.85	24.58	27.31	30.04	32.78	19.12	24.58	28.68	32.78	35.51	39.60	40.97
32	15.02	19.12	21.85	24.58	27.31	31.41	32.78	19.12	25.95	28.68	32.78	35.51	39.60	42.34
33	15.02	20.48	23.22	25.95	28.68	31.41	32.78	20.48	25.95	28.68	32.78	35.51	40.97	42.34
34	16.39	20.48	23.22	25.95	28.68	31.41	34.14	20.48	25.95	30.04	34.14	36.87	40.97	43.70
35	16.39	20.48	23.22	25.95	28.68	32.78	34.14	20.48	25.95	30.04	34.14	36.87	40.97	43.70
36	16.39	20.48	23.22	27.31	30.04	32.78	35.51	20.48	27.31	30.04	35.51	38.24	42.34	45.07
37	16.39	20.48	24.58	27.31	30.04	34.14	35.51	21.85	27.31	31.41	35.51	38.24	42.34	45.07
38	16.39	21.85	24.58	27.31	30.04	34.14	35.51	21.85	27.31	31.41	36.87	39.60	43.70	46.43
39	16.39	21.85	24.58	28.68	31.41	34.14	36.87	21.85	28.68	31.41	36.87	39.60	43.70	46.43
40	17.75	21.85	24.58	28.68	31.41	35.51	36.87	21.85	28.68	32.78	36.87	39.60	45.07	47.80
41	17.75	21.85	25.95	28.68	31.41	35.51	36.87	23.22	30.04	32.78	38.24	40.97	46.43	47.80
42	17.75	23.22	25.95	30.04	32.78	35.51	38.24	23.22	30.04	34.14	39.60	42.34	46.43	49.16
43	17.75	23.22	25.95	30.04	32.78	36.87	38.24	24.58	31.41	35.51	39.60	42.34	47.80	50.53
44	17.75	23.22	27.31	30.04	32.78	36.87	38.24	24.58	31.41	35.51	40.97	43.70	49.16	50.53
45	19.12	24.58	27.31	31.41	34.14	36.87	39.60	25.95	32.78	36.87	42.34	45.07	49.16	51.89
46	19.12	24.58	27.31	31.41	34.14	38.24	39.60	25.95	32.78	38.24	42.34	45.07	50.53	53.26
47	19.12	24.58	28.68	31.41	34.14	38.24	39.60	27.31	34.14	39.60	43.70	46.43	51.89	54.63
48	19.12	24.58	28.68	31.41	34.14	38.24	40.97	27.31	35.51	39.60	45.07	47.80	51.89	54.63
49	19.12	25.95	28.68	32.78	35.51	39.60	40.97	28.68	35.51	40.97	46.43	49.16	53.26	55.99
50	20.48	25.95	30.04	32.78	35.51	39.60	40.97	28.68	36.87	42.34	46.43	49.16	54.63	57.36
51	20.48	27.31	31.41	34.14	36.87	40.97	43.70	30.04	38.24	43.70	47.80	50.53	55.99	60.09
52	21.85	28.68	32.78	36.87	39.60	43.70	46.43	31.41	39.60	45.07	50.53	53.26	58.72	61.45
53	23.22	30.04	34.14	38.24	40.97	46.43	47.80	32.78	40.97	46.43	51.89	54.63	60.09	64.19
54	24.58	31.41	35.51	40.97	43.70	47.80	50.53	34.14	43.70	49.16	53.26	55.99	62.82	65.55
55	24.58	32.78	36.87	42.34	46.43	50.53	53.26	35.51	45.07	50.53	55.99	58.72	65.55	68.28
56	27.31	34.14	39.60	45.07	49.16	54.63	57.36	36.87	46.43	53.26	58.72	61.45	68.28	72.38
57	28.68	36.87	42.34	47.80	51.89	58.72	61.45	38.24	49.16	54.63	61.45	65.55	72.38	76.48
58	30.04	39.60	45.07	51.89	55.99	62.82	65.55	39.60	50.53	57.36	64.19	69.65	77.84	81.94
59	32.78	42.34	47.80	54.63	60.09	66.92	71.01	40.97	53.26	60.09	68.28	73.75	81.94	86.04
60	35.51	45.07	51.89	58.72	64.19	72.38	76.48	42.34	55.99	62.82	72.38	77.84	86.04	91.50
61	36.87	47.80	54.63	62.82	68.28	76.48	80.57	45.07	58.72	66.92	76.48	81.94	92.86	98.33
62	39.60	51.89	58.72	66.92	72.38	80.57	84.67	49.16	62.82	71.01	80.57	87.40	99.69	105.15
63	42.34	55.99	62.82	71.01	76.48	86.04	90.13	51.89	66.92	75.11	86.04	94.23	106.52	111.98
64	46.43	60.09	68.28	76.48	81.94	90.13	95.60	54.63	71.01	80.57	91.50	99.69	114.71	120.18
65	49.16	64.19	72.38	80.57	86.04	95.60	101.06	58.72	75.11	84.67	98.33	106.52	121.54	128.37
66	53.26	69.65	79.21	88.77	95.60	105.15	110.62	62.82	81.94	92.86	106.52	116.08	132.47	139.30
67	58.72	76.48	87.40	96.96	103.79	116.08	121.54	68.28	88.77	99.69	114.71	125.64	142.03	150.22
68	64.19	83.30	95.60	106.52	114.71	128.37	135.20	73.75	95.60	109.25	124.27	135.20	154.32	162.51
69	69.65	91.50	103.79	117.45	125.64	140.66	148.86	80.57	103.79	118.81	136.56	147.49	166.61	174.80
70	76.48	99.69	113.35	128.37	137.93	155.68	163.88	86.04	111.98	128.37	147.49	159.78	178.90	188.46
71	83.30	109.25	124.27	140.66	151.59	170.71	180.27	94.23	122.91	140.66	159.78	173.44	195.29	204.85
72	91.50	118.81	136.56	154.32	166.61	188.46	198.02	102.42	133.83	152.95	174.80	188.46	213.04	223.97
73	99.69	131.10	148.86	170.71	184.36	206.21	217.14	111.98	146.12	167.97	191.19	206.21	230.79	243.09
74	109.25	143.39	163.88	187.09	202.12	228.06	238.99	122.91	159.78	183.00	207.58	223.97	251.28	264.94
75	120.18	157.05	178.90	204.85	221.24	249.91	263.57	133.83	174.80	200.75	226.70	244.45	274.50	288.15
76	131.10	170.71	195.29	222.60	241.72	271.76	286.79	143.39	189.83	217.14	245.82	264.94	296.35	312.73
77	143.39	187.09	213.04	243.09	263.57	296.35	311.37	155.68	204.85	234.89	266.30	286.79	320.93	338.68
78	155.68	203.48	233.53	264.94	286.79	322.29	338.68	167.97	222.60	255.38	289.52	311.37	348.24	365.99
79	169.34	222.60	255.38	289.52	312.73	350.97	368.73	181.63	240.35	277.23	312.73	337.32	376.92	396.04
80	185.73	244.45	279.96	318.20	344.14	386.48	405.60	199.38	264.94	304.54	344.14	370.09	413.79	435.64
81	204.85	269.03	308.64	350.97	378.28	424.72	446.57	219.87	290.88	334.58	378.28	406.96	456.13	479.34
82	225.33	296.35	340.05	386.48	416.52	467.05	491.63	241.72	319.56	368.73	416.52	447.93	501.19	527.14
83	248.55	326.39	372.82	423.35	457.49	513.48	540.80	264.94	352.34	405.60	457.49	493.00	551.72	580.40
84	273.13	357.80	411.06	467.05	503.92	565.38	595.42	292.25	387.84	446.57	503.92	542.16	606.35	637.76
85	330.49	434.28	497.10	564.01	609.08	684.19	719.70	353.70	468.42	539.43	609.08	655.51	733.35	772.96
86	363.26	476.61	546.26	621.37	670.53	752.47	792.08	389.21	516.22	594.06	670.53	721.06	807.10	849.43
87	400.14	524.41	600.89	682.82	737.45	827.58	871.28	427.45	566.74	652.78	737.45	793.44	887.67	934.10
88	461.59	606.35	695.12	787.98	850.80	955.95	1005.12	494.37	655.51	753.84	850.80	916.35	1025.60	1080.23
89	508.02	666.44	763.40	867.19	936.84	1051.55	1106.18	543.53	721.06	828.95	936.84	1007.85	1128.03	1188.11
90	558.55	733.35	839.87	953.22	1029.70	1156.70	1216.79	598.15	792.08	912.25	1029.70	1108.91	1241.38	1306.93
91+	614.54	807.10	924.54	1050.18	1133.49	1271.42	1338.34	656.88	872.65	1003.75	1133.49	1220.89	1365.65	1436.66

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages
Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix B4

John Hancock Life Insurance Company (U.S.A.)

BSC-02 PA, BSC-02FR PA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	2.2% Simple Inflation							2.2% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	35.51	46.43	53.26	60.09	66.92	73.75	77.84	46.43	60.09	71.01	77.84	84.67	95.60	98.33
30	38.24	49.16	55.99	62.82	71.01	77.84	80.57	49.16	62.82	71.01	80.57	88.77	98.33	105.15
31	38.24	49.16	55.99	62.82	71.01	77.84	84.67	49.16	62.82	73.75	84.67	91.50	102.42	105.15
32	38.24	49.16	55.99	62.82	71.01	80.57	84.67	49.16	66.92	73.75	84.67	91.50	102.42	109.25
33	38.24	53.26	60.09	66.92	73.75	80.57	84.67	53.26	66.92	73.75	84.67	91.50	105.15	109.25
34	42.34	53.26	60.09	66.92	73.75	80.57	88.77	53.26	66.92	77.84	88.77	95.60	105.15	113.35
35	42.34	53.26	60.09	66.92	73.75	84.67	88.77	53.26	66.92	77.84	88.77	95.60	105.15	113.35
36	42.34	53.26	60.09	71.01	77.84	84.67	91.50	53.26	71.01	77.84	91.50	98.33	109.25	116.08
37	42.34	53.26	62.82	71.01	77.84	88.77	91.50	55.99	71.01	80.57	91.50	98.33	109.25	116.08
38	42.34	55.99	62.82	71.01	77.84	88.77	91.50	55.99	71.01	80.57	95.60	102.42	113.35	120.18
39	42.34	55.99	62.82	73.75	80.57	88.77	95.60	55.99	73.75	80.57	95.60	102.42	113.35	120.18
40	46.43	55.99	62.82	73.75	80.57	91.50	95.60	55.99	73.75	84.67	95.60	102.42	116.08	122.91
41	46.43	55.99	66.92	73.75	80.57	91.50	95.60	60.09	77.84	84.67	98.33	105.15	120.18	122.91
42	46.43	60.09	66.92	77.84	84.67	91.50	98.33	60.09	77.84	88.77	102.42	109.25	120.18	127.01
43	46.43	60.09	66.92	77.84	84.67	95.60	98.33	62.82	80.57	91.50	102.42	109.25	122.91	129.74
44	46.43	60.09	71.01	77.84	84.67	95.60	98.33	62.82	80.57	91.50	105.15	113.35	127.01	129.74
45	49.16	62.82	71.01	80.57	88.77	95.60	102.42	66.92	84.67	95.60	109.25	116.08	127.01	133.83
46	49.16	62.82	71.01	80.57	88.77	98.33	102.42	66.92	84.67	98.33	109.25	116.08	129.74	137.93
47	49.16	62.82	73.75	80.57	88.77	98.33	102.42	71.01	88.77	102.42	113.35	120.18	133.83	140.66
48	49.16	62.82	73.75	80.57	88.77	98.33	105.15	71.01	91.50	102.42	116.08	122.91	133.83	140.66
49	49.16	66.92	73.75	84.67	91.50	102.42	105.15	73.75	91.50	105.15	120.18	127.01	137.93	144.76
50	53.26	66.92	77.84	84.67	91.50	102.42	105.15	73.75	95.60	109.25	120.18	127.01	140.66	147.49
51	53.26	71.01	80.57	88.77	95.60	105.15	113.35	77.84	98.33	113.35	122.91	129.74	144.76	155.68
52	55.99	73.75	84.67	95.60	102.42	113.35	120.18	80.57	102.42	116.08	129.74	137.93	151.59	158.42
53	60.09	77.84	88.77	98.33	105.15	120.18	122.91	84.67	105.15	120.18	133.83	140.66	155.68	165.24
54	62.82	80.57	91.50	105.15	113.35	122.91	129.74	88.77	113.35	127.01	137.93	144.76	162.51	169.34
55	62.82	84.67	95.60	109.25	120.18	129.74	137.93	91.50	116.08	129.74	144.76	151.59	169.34	176.17
56	71.01	88.77	102.42	116.08	127.01	140.66	147.49	95.60	120.18	137.93	151.59	158.42	176.17	187.09
57	73.75	95.60	109.25	122.91	133.83	151.59	158.42	98.33	127.01	140.66	158.42	169.34	187.09	196.65
58	77.84	102.42	116.08	133.83	144.76	162.51	169.34	102.42	129.74	147.49	165.24	180.27	200.75	211.68
59	84.67	109.25	122.91	140.66	155.68	172.07	183.00	105.15	137.93	155.68	176.17	189.83	211.68	222.60
60	91.50	116.08	133.83	151.59	165.24	187.09	196.65	109.25	144.76	162.51	187.09	200.75	222.60	236.26
61	95.60	122.91	140.66	162.51	176.17	196.65	207.58	116.08	151.59	172.07	196.65	211.68	238.99	254.01
62	102.42	133.83	151.59	172.07	187.09	207.58	218.50	127.01	162.51	183.00	207.58	225.33	256.74	271.76
63	109.25	144.76	162.51	183.00	196.65	222.60	232.16	133.83	172.07	193.92	222.60	243.09	274.50	289.52
64	120.18	155.68	176.17	196.65	211.68	232.16	247.18	140.66	183.00	207.58	236.26	256.74	296.35	310.00
65	127.01	165.24	187.09	207.58	222.60	247.18	260.84	151.59	193.92	218.50	254.01	274.50	314.10	331.85
66	137.93	180.27	204.85	229.43	247.18	271.76	285.42	162.51	211.68	238.99	274.50	299.08	341.41	359.17
67	151.59	196.65	225.33	249.91	267.67	299.08	314.10	176.17	229.43	256.74	296.35	323.66	365.99	387.84
68	165.24	214.41	247.18	274.50	296.35	331.85	348.24	189.83	247.18	281.32	320.93	348.24	398.77	419.25
69	180.27	236.26	267.67	303.17	323.66	363.26	383.75	207.58	267.67	305.91	352.34	381.02	430.18	450.66
70	196.65	256.74	292.25	331.85	356.43	401.50	423.35	222.60	289.52	331.85	381.02	412.43	461.59	486.17
71	214.41	281.32	320.93	363.26	390.58	441.10	465.69	243.09	316.83	363.26	412.43	447.93	503.92	528.51
72	236.26	305.91	352.34	398.77	430.18	486.17	510.75	264.94	345.51	394.67	450.66	486.17	548.99	577.67
73	256.74	338.68	383.75	441.10	475.25	532.60	559.92	289.52	376.92	432.91	493.00	532.60	595.42	626.83
74	281.32	370.09	423.35	482.07	521.68	588.59	617.27	316.83	412.43	472.51	535.33	577.67	648.68	684.19
75	310.00	405.60	461.59	528.51	570.84	644.59	680.09	345.51	450.66	517.58	584.50	630.93	708.77	742.91
76	338.68	441.10	503.92	574.94	624.10	700.58	740.18	370.09	490.27	559.92	633.66	684.19	764.76	807.10
77	370.09	482.07	548.99	626.83	680.09	764.76	803.00	401.50	528.51	606.35	686.92	740.18	827.58	874.02
78	401.50	524.41	602.25	684.19	740.18	831.68	874.02	432.91	574.94	658.24	747.01	803.00	898.60	943.66
79	437.01	574.94	658.24	747.01	807.10	905.43	951.86	468.42	620.00	715.60	807.10	869.92	972.34	1021.51
80	479.34	630.93						514.85	684.19					
81	528.51	693.75						566.74	751.11					
82	581.77	764.76						624.10	824.85					
83	641.86	842.61						684.19	909.52					
84	704.68	923.18						753.84	1001.02					
85	852.17							912.25						
86	936.84							1003.75						
87	1032.43							1103.44						
88	1190.85							1275.52						
89	1311.02							1402.52						
90	1440.76							1543.18						
91+	1585.52							1694.77						

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-02 PA, LTC-02FR PA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	3.2% Simple Inflation							3.2% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	14.38	16.66	19.96	21.08	22.17	33.57	36.46	28.53	37.31	43.89	48.28	52.67	59.25	61.45
30	15.49	17.77	21.07	22.19	23.28	34.73	38.89	30.72	39.50	43.89	50.48	54.87	61.45	65.84
31	16.59	18.88	22.18	23.30	24.38	35.89	41.32	30.72	39.50	46.09	52.67	57.06	63.64	65.84
32	16.59	18.88	23.29	24.41	25.49	38.20	42.53	30.72	41.70	46.09	52.67	57.06	63.64	68.03
33	17.70	19.99	24.40	25.52	26.60	39.36	44.96	32.92	41.70	46.09	52.67	57.06	65.84	68.03
34	17.70	21.10	25.51	26.63	27.71	41.68	47.39	32.92	41.70	48.28	54.87	59.25	65.84	70.23
35	18.81	22.21	25.51	27.74	28.82	43.99	48.61	32.92	41.70	48.28	54.87	59.25	65.84	70.23
36	19.91	23.32	26.62	28.84	31.03	45.15	51.04	32.92	43.89	48.28	57.06	61.45	68.03	72.42
37	21.02	24.43	28.84	29.95	32.14	47.46	53.47	35.11	43.89	50.48	57.06	61.45	68.03	72.42
38	21.02	25.55	29.95	31.06	33.25	49.78	55.90	35.11	43.89	50.48	59.25	63.64	70.23	74.62
39	22.12	26.66	31.06	33.28	35.47	52.09	59.25	35.11	46.09	50.48	59.25	63.64	70.23	74.62
40	23.23	27.77	32.17	34.39	36.58	54.41	59.25	35.11	46.09	52.67	59.25	63.64	72.42	76.81
41	24.44	28.99	33.41	35.64	37.84	56.98	59.25	37.31	48.28	52.67	61.45	65.84	74.62	76.81
42	24.55	30.23	34.66	38.03	40.23	57.06	61.45	37.31	48.28	54.87	63.64	68.03	74.62	79.01
43	25.78	31.48	37.05	39.30	41.52	59.25	61.45	39.50	50.48	57.06	63.64	68.03	76.81	81.20
44	27.02	32.73	38.33	40.59	42.82	59.25	61.45	39.50	50.48	57.06	65.84	70.23	79.01	81.20
45	28.27	34.00	39.62	43.02	45.26	59.25	63.64	41.70	52.67	59.25	68.03	72.42	79.01	83.40
46	28.39	36.41	42.05	44.33	46.58	61.45	63.64	41.70	52.67	61.45	68.03	72.42	81.20	85.59
47	29.66	37.70	43.36	46.79	49.06	61.45	63.64	43.89	54.87	63.64	70.23	74.62	83.40	87.78
48	30.72	38.99	45.83	49.27	51.55	61.45	65.84	43.89	57.06	63.64	72.42	76.81	83.40	87.78
49	30.72	41.45	46.09	50.62	52.92	63.64	65.84	46.09	57.06	65.84	74.62	79.01	85.59	89.98
50	32.92	41.70	48.28	52.67	55.45	63.64	65.84	46.09	59.25	68.03	74.62	79.01	87.78	92.17
51	32.92	43.89	50.48	54.87	58.01	65.84	70.23	48.28	61.45	70.23	76.81	81.20	89.98	96.56
52	35.11	46.09	52.67	58.26	60.59	70.23	74.62	50.48	63.64	72.42	81.20	85.59	94.37	98.76
53	37.31	48.28	54.87	60.85	63.19	74.62	76.81	52.67	65.84	74.62	83.40	87.78	96.56	103.15
54	39.50	50.48	57.06	63.47	66.98	76.81	81.20	54.87	70.23	79.01	85.59	89.98	100.95	105.34
55	39.50	52.67	59.25	66.10	69.63	81.20	85.59	57.06	72.42	81.20	89.98	94.37	105.34	109.73
56	43.89	54.87	63.64	69.91	73.45	87.78	92.17	59.25	74.62	85.59	94.37	98.76	109.73	116.31
57	46.09	58.30	67.80	73.74	77.30	94.37	98.76	61.45	79.01	87.78	98.76	105.34	116.31	122.90
58	48.28	60.91	70.44	77.60	81.17	100.95	105.34	63.64	81.20	92.17	103.15	111.93	125.09	131.68
59	51.53	64.73	74.30	81.49	85.08	107.54	114.12	65.84	85.59	96.56	109.73	118.51	131.68	138.26
60	54.13	67.38	78.19	85.40	89.01	116.31	122.90	68.03	89.98	100.95	116.31	122.84	138.26	147.04
61	57.86	72.34	83.18	90.41	95.23	122.90	129.48	72.42	94.37	107.54	122.90	127.90	149.23	158.01
62	61.61	77.33	89.40	96.64	100.27	129.48	136.07	79.01	100.95	114.12	129.36	134.19	160.21	168.99
63	66.24	82.33	94.43	102.90	107.75	134.62	141.03	81.20	104.71	117.53	134.45	140.50	166.68	175.22
64	70.37	87.36	101.91	109.19	114.05	137.22	145.54	83.16	108.11	122.67	139.30	146.84	174.65	182.96
65	72.77	93.62	107.13	116.72	121.59	141.50	149.58	86.92	111.17	125.32	145.54	153.20	179.90	190.01
66	76.58	100.14	113.89	125.23	131.31	151.20	159.05	90.33	117.82	133.53	153.16	162.92	190.47	200.29
67	81.95	106.73	121.97	134.96	143.47	162.00	169.62	95.29	123.88	139.13	160.09	173.87	198.21	209.64
68	86.86	112.73	129.37	144.15	155.24	173.72	182.96	99.80	129.37	147.85	168.18	182.96	208.84	219.92
69	91.31	119.95	136.07	153.97	164.71	184.41	195.15	105.63	136.07	155.76	179.03	193.36	218.42	229.16
70	97.03	126.48	143.81	162.86	174.99	197.52	207.91	109.15	142.07	162.86	187.12	202.71	226.97	239.10
71	102.17	133.99	152.41	172.51	185.91	209.36	221.08	115.56	150.74	172.51	195.96	212.71	239.50	251.23
72	108.34	140.69	161.71	182.73	197.28	223.16	234.48	121.28	158.47	181.11	206.99	223.16	252.27	265.20
73	113.83	149.70	169.97	194.92	210.51	235.46	247.93	127.87	166.85	191.80	218.31	235.46	263.53	277.56
74	120.13	157.67	180.19	205.72	222.23	250.76	262.78	135.14	175.69	201.21	228.24	246.26	276.29	291.31
75	127.06	166.04	189.14	216.57	233.90	264.22	278.66	141.50	184.81	212.24	239.68	258.45	290.21	304.65
76	133.06	173.26	198.21	225.93	245.34	275.83	291.08	145.54	192.66	220.39	249.49	268.90	300.78	317.41
77	139.47	181.98	207.22	236.44	256.37	288.25	302.86	151.43	199.25	228.47	259.02	278.95	312.16	329.42
78	144.85	189.31	217.27	246.49	266.82	299.85	315.10	156.28	207.10	237.60	269.36	289.69	324.00	340.51
79	150.39	197.69	226.80	257.12	277.74	311.69	327.46	161.30	213.46	246.20	277.74	299.57	334.74	351.72
80	157.09	206.76	236.79	269.13	291.08	326.88	343.05	168.64	224.08	257.58	291.08	313.02	349.98	368.47
81	173.26	227.55	261.04	296.85	319.95	359.22	377.71	185.97	246.03	282.99	319.95	344.21	385.79	405.43
82	190.59	250.65	287.61	326.88	352.29	395.03	415.82	204.45	270.28	311.87	352.29	378.86	423.91	445.85
83	210.22	276.06	315.33	358.07	386.95	434.30	457.41	224.08	298.01	343.05	386.95	416.98	466.65	490.90
84	231.01	302.63	347.67	395.03	426.22	478.20	503.61	247.18	328.04	377.71	426.22	458.56	512.85	539.41
85	279.53	367.31	420.44	477.04	515.16	578.69	608.72	299.16	396.19	456.25	515.16	554.43	620.27	653.77
86	307.25	403.12	462.03	525.55	567.14	636.44	669.94	329.19	436.61	502.45	567.14	609.87	682.64	718.45
87	338.43	443.54	508.23	577.53	623.73	699.97	736.93	361.53	479.35	552.12	623.73	671.09	750.79	790.06
88	390.41	512.85	587.93	666.47	719.60	808.54	850.13	418.13	554.43	637.60	719.60	775.05	867.45	913.66
89	429.68	563.67	645.68	733.47	792.37	889.40	935.60	459.72	609.87	701.12	792.37	852.44	954.08	1004.91
90	472.42	620.27	710.36	806.23	870.92	978.34	1029.16	505.92	669.94	771.58	870.92	937.91	1049.95	1105.40
91+	519.78	682.64	781.98	888.24	958.70	1075.36	1131.96	555.59	738.09	848.97	958.70	1032.63	1155.06	1215.13

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages
Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

BSC-02 PA, BSC-02FR PA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	3.2% Simple Inflation							3.2% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	37.39	43.57	51.91	54.56	57.17	86.33	94.46	74.62	96.56	114.12	125.09	136.07	153.62	158.01
30	39.42	45.70	54.00	56.70	60.52	89.98	99.76	79.01	100.95	114.12	129.48	142.65	158.01	168.99
31	42.24	48.55	56.84	59.54	63.40	92.98	106.74	79.01	100.95	118.51	136.07	147.04	164.60	168.99
32	42.24	48.55	59.69	62.37	66.28	98.00	109.88	79.01	107.54	118.51	136.07	147.04	164.60	175.57
33	45.05	51.98	63.16	65.81	68.40	100.97	116.16	85.59	107.54	118.51	136.07	147.04	168.99	175.57
34	45.72	54.87	66.03	68.67	71.25	106.91	123.23	85.59	107.54	125.09	142.65	153.62	168.99	182.15
35	48.58	57.75	66.03	71.53	74.10	113.64	126.38	85.59	107.54	125.09	142.65	153.62	168.99	182.15
36	51.44	60.64	68.90	75.00	80.41	116.63	131.53	85.59	114.12	125.09	147.04	158.01	175.57	186.54
37	54.30	63.53	73.70	77.88	83.28	123.41	137.79	89.98	114.12	129.48	147.04	158.01	175.57	186.54
38	54.30	65.46	76.53	80.76	86.15	129.43	144.05	89.98	114.12	129.48	153.62	164.60	182.15	193.13
39	57.15	68.31	79.37	85.58	90.98	135.45	153.62	89.98	118.51	129.48	153.62	164.60	182.15	193.13
40	60.76	71.15	82.20	88.44	93.83	140.21	153.62	89.98	118.51	136.07	153.62	164.60	186.54	197.52
41	63.93	74.30	86.16	91.66	97.07	146.83	153.62	96.56	125.09	136.07	158.01	168.99	193.13	197.52
42	64.21	78.24	89.40	98.52	103.93	147.04	158.01	96.56	125.09	142.65	164.60	175.57	193.13	204.10
43	67.42	81.47	95.55	101.83	107.26	153.62	158.01	100.95	129.48	147.04	164.60	175.57	197.52	208.49
44	70.66	84.71	99.66	105.17	110.62	153.62	158.01	100.95	129.48	147.04	168.99	182.15	204.10	208.49
45	72.68	86.88	103.00	110.35	117.68	153.62	164.60	107.54	136.07	153.62	175.57	186.54	204.10	215.07
46	73.00	93.04	109.33	113.72	121.12	158.01	164.60	107.54	136.07	158.01	175.57	186.54	208.49	221.66
47	76.26	96.33	111.51	120.03	127.55	158.01	164.60	114.12	142.65	164.60	182.15	193.13	215.07	226.05
48	79.01	99.65	117.85	126.40	134.04	158.01	168.99	114.12	147.04	164.60	186.54	197.52	215.07	226.05
49	79.01	106.91	118.51	130.78	136.37	164.60	168.99	118.51	147.04	168.99	193.13	204.10	221.66	232.63
50	85.59	107.54	125.09	136.07	142.88	164.60	168.99	118.51	153.62	175.57	193.13	204.10	226.05	237.02
51	85.59	114.12	129.48	142.65	150.39	168.99	182.15	125.09	158.01	182.15	197.52	208.49	232.63	250.19
52	89.98	118.51	136.07	151.05	156.69	182.15	193.13	129.48	164.60	186.54	208.49	221.66	243.60	254.58
53	96.56	125.09	142.65	156.48	162.18	193.13	197.52	136.07	168.99	193.13	215.07	226.05	250.19	265.55
54	100.95	129.48	147.04	162.90	173.73	197.52	208.49	142.65	182.15	204.10	221.66	232.63	261.16	272.13
55	100.95	136.07	153.62	170.59	180.22	208.49	221.66	147.04	186.54	208.49	232.63	243.60	272.13	283.11
56	114.12	142.65	164.60	180.06	189.75	226.05	237.02	153.62	193.13	221.66	243.60	254.58	283.11	300.66
57	118.51	151.15	174.96	189.61	199.35	243.60	254.58	158.01	204.10	226.05	254.58	272.13	300.66	316.03
58	125.09	157.51	181.44	200.12	209.86	261.16	272.13	164.60	208.49	237.02	265.55	289.69	322.61	340.17
59	133.12	167.04	191.06	209.83	220.43	276.52	294.08	168.99	221.66	250.19	283.11	305.05	340.17	357.72
60	139.49	173.54	201.65	220.46	229.16	300.66	316.03	175.57	232.63	261.16	300.66	316.79	357.72	379.67
61	150.01	186.02	214.19	233.88	245.69	316.03	333.58	186.54	243.60	276.52	316.03	330.40	384.06	408.20
62	159.34	199.42	230.78	248.51	259.18	333.58	351.14	204.10	261.16	294.08	333.26	345.95	412.59	436.73
63	170.95	212.86	244.29	265.18	277.06	348.31	363.27	209.41	269.25	303.44	347.86	362.45	429.51	453.02
64	182.13	226.34	262.94	280.78	294.62	353.45	376.32	214.15	278.60	316.03	359.69	378.16	451.17	471.96
65	187.99	241.02	276.93	300.71	314.58	365.87	386.08	224.37	287.03	323.42	375.97	394.78	464.91	491.19
66	198.32	259.20	294.54	323.68	339.54	390.76	410.39	233.67	304.36	343.63	394.69	419.77	490.90	516.43
67	211.55	274.44	314.47	347.85	370.00	417.38	438.35	245.86	320.18	358.30	413.57	447.90	510.77	541.26
68	223.62	290.15	334.51	371.47	401.04	449.09	471.27	256.89	334.51	380.71	434.30	471.27	539.65	567.37
69	236.33	309.73	350.91	397.46	424.31	476.23	503.09	272.13	350.91	401.04	461.91	499.51	563.96	590.82
70	249.49	325.73	370.78	421.02	452.21	509.38	537.10	282.41	367.31	421.02	483.39	523.24	585.62	616.80
71	262.95	345.02	393.59	445.51	479.00	540.97	571.12	298.12	388.56	445.51	505.80	549.35	618.02	648.16
72	279.76	362.23	417.21	472.19	509.38	575.68	604.79	313.72	409.12	467.34	533.64	575.68	650.07	684.03
73	293.16	386.72	438.17	503.67	542.65	608.14	639.33	330.58	430.38	494.31	562.92	608.14	679.87	715.74
74	309.33	406.93	465.49	530.06	573.60	647.18	678.72	348.37	453.48	519.55	588.62	635.17	713.25	752.29
75	327.75	428.82	488.01	558.76	603.52	681.49	719.03	365.29	476.46	547.21	617.96	667.05	749.35	785.44
76	343.75	447.70	511.46	583.54	633.44	711.06	751.25	375.63	497.60	568.29	643.14	694.42	776.20	819.17
77	359.98	468.90	533.99	609.70	661.51	743.86	781.05	390.53	514.06	589.78	668.15	719.95	804.96	850.13
78	373.55	487.90	560.32	636.56	688.65	773.78	813.16	402.77	534.91	612.41	695.00	747.10	836.04	877.96
79	388.10	510.60	584.58	663.41	716.77	804.10	845.33	416.00	550.62	635.52	716.77	772.56	863.53	907.19
80	405.43	533.64						435.46	578.69					
81	447.01	586.77						479.35	635.29					
82	492.06	646.84						527.86	697.66					
83	542.88	712.67						578.69	769.27					
84	596.01	780.82						637.60	846.66					
85	720.76							771.58						
86	792.37							848.97						
87	873.23							933.29						
88	1007.22							1078.83						
89	1108.86							1186.25						
90	1218.59							1305.22						
91+	1341.03							1433.43						

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-02 PA, LTC-02FR PA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	1.2% Simple Inflation							1.2% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	11.55	15.02	17.33	19.64	21.95	24.26	25.41	15.02	19.64	23.10	25.41	27.72	31.19	32.34
30	12.71	16.17	18.48	20.79	23.10	25.41	26.57	16.17	20.79	23.10	26.57	28.88	32.34	34.65
31	12.71	16.17	18.48	20.79	23.10	25.41	27.72	16.17	20.79	24.26	27.72	30.03	33.50	34.65
32	12.71	16.17	18.48	20.79	23.10	26.57	27.72	16.17	21.95	24.26	27.72	30.03	33.50	35.81
33	12.71	17.33	19.64	21.95	24.26	26.57	27.72	17.33	21.95	24.26	27.72	30.03	34.65	35.81
34	13.86	17.33	19.64	21.95	24.26	26.57	28.88	17.33	21.95	25.41	28.88	31.19	34.65	36.96
35	13.86	17.33	19.64	21.95	24.26	27.72	28.88	17.33	21.95	25.41	28.88	31.19	34.65	36.96
36	13.86	17.33	19.64	23.10	25.41	27.72	30.03	17.33	23.10	25.41	30.03	32.34	35.81	38.12
37	13.86	17.33	20.79	23.10	25.41	28.88	30.03	18.48	23.10	26.57	30.03	32.34	35.81	38.12
38	13.86	18.48	20.79	23.10	25.41	28.88	30.03	18.48	23.10	26.57	31.19	33.50	36.96	39.27
39	13.86	18.48	20.79	24.26	26.57	28.88	31.19	18.48	24.26	26.57	31.19	33.50	36.96	39.27
40	15.02	18.48	20.79	24.26	26.57	30.03	31.19	18.48	24.26	27.72	31.19	33.50	38.12	40.43
41	15.02	18.48	21.95	24.26	26.57	30.03	31.19	19.64	25.41	27.72	32.34	34.65	39.27	40.43
42	15.02	19.64	21.95	25.41	27.72	30.03	32.34	19.64	25.41	28.88	33.50	35.81	39.27	41.58
43	15.02	19.64	21.95	25.41	27.72	31.19	32.34	20.79	26.57	30.03	33.50	35.81	40.43	42.74
44	15.02	19.64	23.10	25.41	27.72	31.19	32.34	20.79	26.57	30.03	34.65	36.96	41.58	42.74
45	16.17	20.79	23.10	26.57	28.88	31.19	33.50	21.95	27.72	31.19	35.81	38.12	41.58	43.89
46	16.17	20.79	23.10	26.57	28.88	32.34	33.50	21.95	27.72	32.34	35.81	38.12	42.74	45.05
47	16.17	20.79	24.26	26.57	28.88	32.34	33.50	23.10	28.88	33.50	36.96	39.27	43.89	46.20
48	16.17	20.79	24.26	26.57	28.88	32.34	34.65	23.10	30.03	33.50	38.12	40.43	43.89	46.20
49	16.17	21.95	24.26	27.72	30.03	33.50	34.65	24.26	30.03	34.65	39.27	41.58	45.05	47.36
50	17.33	21.95	25.41	27.72	30.03	33.50	34.65	24.26	31.19	35.81	39.27	41.58	46.20	48.51
51	17.33	23.10	26.57	28.88	31.19	34.65	36.96	25.41	32.34	36.96	40.43	42.74	47.36	50.82
52	18.48	24.26	27.72	31.19	33.50	36.96	39.27	26.57	33.50	38.12	42.74	45.05	49.67	51.98
53	19.64	25.41	28.88	32.34	34.65	39.27	40.43	27.72	34.65	39.27	43.89	46.20	50.82	54.29
54	20.79	26.57	30.03	34.65	36.96	40.43	42.74	28.88	36.96	41.58	45.05	47.36	53.13	55.44
55	20.79	27.72	31.19	35.81	39.27	42.74	45.05	30.03	38.12	42.74	47.36	49.67	55.44	57.75
56	23.10	28.88	33.50	38.12	41.58	46.20	48.51	31.19	39.27	45.05	49.67	51.98	57.75	61.22
57	24.26	31.19	35.81	40.43	43.89	49.67	51.98	32.34	41.58	46.20	51.98	55.44	61.22	64.68
58	25.41	33.50	38.12	43.89	47.36	53.13	55.44	33.50	42.74	48.51	54.29	58.91	65.84	69.30
59	27.72	35.81	40.43	46.20	50.82	56.60	60.06	34.65	45.05	50.82	57.75	62.37	69.30	72.77
60	30.03	38.12	43.89	49.67	54.29	61.22	64.68	35.81	47.36	53.13	61.22	65.84	72.77	77.39
61	31.19	40.43	46.20	53.13	57.75	64.68	68.15	38.12	49.67	56.60	64.68	69.30	78.54	83.16
62	33.50	43.89	49.67	56.60	61.22	68.15	71.61	41.58	53.13	60.06	68.15	73.92	84.32	88.94
63	35.81	47.36	53.13	60.06	64.68	72.77	76.23	43.89	56.60	63.53	72.77	79.70	90.09	94.72
64	39.27	50.82	57.75	64.68	69.30	76.23	80.85	46.20	60.06	68.15	77.39	84.32	97.03	101.65
65	41.58	54.29	61.22	68.15	72.77	80.85	85.47	49.67	63.53	71.61	83.16	90.09	102.80	108.58
66	45.05	58.91	66.99	75.08	80.85	88.94	93.56	53.13	69.30	78.54	90.09	98.18	112.04	117.82
67	49.67	64.68	73.92	82.01	87.78	98.18	102.80	57.75	75.08	84.32	97.03	106.27	120.13	127.06
68	54.29	70.46	80.85	90.09	97.03	108.58	114.35	62.37	80.85	92.41	105.11	114.35	130.52	137.45
69	58.91	77.39	87.78	99.34	106.27	118.97	125.90	68.15	87.78	100.49	115.51	124.75	140.92	147.85
70	64.68	84.32	95.87	108.58	116.66	131.68	138.61	72.77	94.72	108.58	124.75	135.14	151.31	159.40
71	70.46	92.41	105.11	118.97	128.21	144.38	152.47	79.70	103.96	118.97	135.14	146.69	165.17	173.26
72	77.39	100.49	115.51	130.52	140.92	159.40	167.48	86.63	113.20	129.37	147.85	159.40	180.19	189.43
73	84.32	110.89	125.90	144.38	155.93	174.41	183.66	94.72	123.59	142.07	161.71	174.41	195.21	205.60
74	92.41	121.28	138.61	158.24	170.95	192.90	202.14	103.96	135.14	154.78	175.57	189.43	212.53	224.08
75	101.65	132.83	151.31	173.26	187.12	211.38	222.93	113.20	147.85	169.79	191.74	206.76	232.17	243.72
76	110.89	144.38	165.17	188.28	204.45	229.86	242.56	121.28	160.55	183.66	207.91	224.08	250.65	264.51
77	121.28	158.24	180.19	205.60	222.93	250.65	263.35	131.68	173.26	198.67	225.24	242.56	271.44	286.46
78	131.68	172.10	197.52	224.08	242.56	272.60	286.46	142.07	188.28	216.00	244.87	263.35	294.54	309.56
79	143.23	188.28	216.00	244.87	264.51	296.85	311.87	153.62	203.29	234.48	264.51	285.30	318.80	334.97
80	157.09	206.76	236.79	269.13	291.08	326.88	343.05	168.64	224.08	257.58	291.08	313.02	349.98	368.47
81	173.26	227.55	261.04	296.85	319.95	359.22	377.71	185.97	246.03	282.99	319.95	344.21	385.79	405.43
82	190.59	250.65	287.61	326.88	352.29	395.03	415.82	204.45	270.28	311.87	352.29	378.86	423.91	445.85
83	210.22	276.06	315.33	358.07	386.95	434.30	457.41	224.08	298.01	343.05	386.95	416.98	466.65	490.90
84	231.01	302.63	347.67	395.03	426.22	478.20	503.61	247.18	328.04	377.71	426.22	458.56	512.85	539.41
85	279.53	367.31	420.44	477.04	515.16	578.69	608.72	299.16	396.19	456.25	515.16	554.43	620.27	653.77
86	307.25	403.12	462.03	525.55	567.14	636.44	669.94	329.19	436.61	502.45	567.14	609.87	682.64	718.45
87	338.43	443.54	508.23	577.53	623.73	699.97	736.93	361.53	479.35	552.12	623.73	671.09	750.79	790.06
88	390.41	512.85	587.93	666.47	719.60	808.54	850.13	418.13	554.43	637.60	719.60	775.05	867.45	913.66
89	429.68	563.67	645.68	733.47	792.37	889.40	935.60	459.72	609.87	701.12	792.37	852.44	954.08	1004.91
90	472.42	620.27	710.36	806.23	870.92	978.34	1029.16	505.92	669.94	771.58	870.92	937.91	1049.95	1105.40
91+	519.78	682.64	781.98	888.24	958.70	1075.36	1131.96	555.59	738.09	848.97	958.70	1032.63	1155.06	1215.13

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages
Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

BSC-02 PA, BSC-02FR PA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	1.2% Simple Inflation							1.2% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	30.03	39.27	45.05	50.82	56.60	62.37	65.84	39.27	50.82	60.06	65.84	71.61	80.85	83.16
30	32.34	41.58	47.36	53.13	60.06	65.84	68.15	41.58	53.13	60.06	68.15	75.08	83.16	88.94
31	32.34	41.58	47.36	53.13	60.06	65.84	71.61	41.58	53.13	62.37	71.61	77.39	86.63	88.94
32	32.34	41.58	47.36	53.13	60.06	68.15	71.61	41.58	56.60	62.37	71.61	77.39	86.63	92.41
33	32.34	45.05	50.82	56.60	62.37	68.15	71.61	45.05	56.60	62.37	71.61	77.39	88.94	92.41
34	35.81	45.05	50.82	56.60	62.37	68.15	75.08	45.05	56.60	65.84	75.08	80.85	88.94	95.87
35	35.81	45.05	50.82	56.60	62.37	71.61	75.08	45.05	56.60	65.84	75.08	80.85	88.94	95.87
36	35.81	45.05	50.82	60.06	65.84	71.61	77.39	45.05	60.06	65.84	77.39	83.16	92.41	98.18
37	35.81	45.05	53.13	60.06	65.84	75.08	77.39	47.36	60.06	68.15	77.39	83.16	92.41	98.18
38	35.81	47.36	53.13	60.06	65.84	75.08	77.39	47.36	60.06	68.15	80.85	86.63	95.87	101.65
39	35.81	47.36	53.13	62.37	68.15	75.08	80.85	47.36	62.37	68.15	80.85	86.63	95.87	101.65
40	39.27	47.36	53.13	62.37	68.15	77.39	80.85	47.36	62.37	71.61	80.85	86.63	98.18	103.96
41	39.27	47.36	56.60	62.37	68.15	77.39	80.85	50.82	65.84	71.61	83.16	88.94	101.65	103.96
42	39.27	50.82	56.60	65.84	71.61	77.39	83.16	50.82	65.84	75.08	86.63	92.41	101.65	107.42
43	39.27	50.82	56.60	65.84	71.61	80.85	83.16	53.13	68.15	77.39	86.63	92.41	103.96	109.73
44	39.27	50.82	60.06	65.84	71.61	80.85	83.16	53.13	68.15	77.39	88.94	95.87	107.42	109.73
45	41.58	53.13	60.06	68.15	75.08	80.85	86.63	56.60	71.61	80.85	92.41	98.18	107.42	113.20
46	41.58	53.13	60.06	68.15	75.08	83.16	86.63	56.60	71.61	83.16	92.41	98.18	109.73	116.66
47	41.58	53.13	62.37	68.15	75.08	83.16	86.63	60.06	75.08	86.63	95.87	101.65	113.20	118.97
48	41.58	53.13	62.37	68.15	75.08	83.16	88.94	60.06	77.39	86.63	98.18	103.96	113.20	118.97
49	41.58	56.60	62.37	71.61	77.39	86.63	88.94	62.37	77.39	88.94	101.65	107.42	116.66	122.44
50	45.05	56.60	65.84	71.61	77.39	86.63	88.94	62.37	80.85	92.41	101.65	107.42	118.97	124.75
51	45.05	60.06	68.15	75.08	80.85	88.94	95.87	65.84	83.16	95.87	103.96	109.73	122.44	131.68
52	47.36	62.37	71.61	80.85	86.63	95.87	101.65	68.15	86.63	98.18	109.73	116.66	128.21	133.99
53	50.82	65.84	75.08	83.16	88.94	101.65	103.96	71.61	88.94	101.65	113.20	118.97	131.68	139.76
54	53.13	68.15	77.39	88.94	95.87	103.96	109.73	75.08	95.87	107.42	116.66	122.44	137.45	143.23
55	53.13	71.61	80.85	92.41	101.65	109.73	116.66	77.39	98.18	109.73	122.44	128.21	143.23	149.00
56	60.06	75.08	86.63	98.18	107.42	118.97	124.75	80.85	101.65	116.66	128.21	133.99	149.00	158.24
57	62.37	80.85	92.41	103.96	113.20	128.21	133.99	83.16	107.42	118.97	133.99	143.23	158.24	166.33
58	65.84	86.63	98.18	113.20	122.44	137.45	143.23	86.63	109.73	124.75	139.76	152.47	169.79	179.03
59	71.61	92.41	103.96	118.97	131.68	145.54	154.78	88.94	116.66	131.68	149.00	160.55	179.03	188.28
60	77.39	98.18	113.20	128.21	139.76	158.24	166.33	92.41	122.44	137.45	158.24	169.79	188.28	199.83
61	80.85	103.96	118.97	137.45	149.00	166.33	175.57	98.18	128.21	145.54	166.33	179.03	202.14	214.84
62	86.63	113.20	128.21	145.54	158.24	175.57	184.81	107.42	137.45	154.78	175.57	190.59	217.15	229.86
63	92.41	122.44	137.45	154.78	166.33	188.28	196.36	113.20	145.54	164.02	188.28	205.60	232.17	244.87
64	101.65	131.68	149.00	166.33	179.03	196.36	209.07	118.97	154.78	175.57	199.83	217.15	250.65	262.20
65	107.42	139.76	158.24	175.57	188.28	209.07	220.62	128.21	164.02	184.81	214.84	232.17	265.66	280.68
66	116.66	152.47	173.26	194.05	209.07	229.86	241.41	137.45	179.03	202.14	232.17	252.96	288.77	303.78
67	128.21	166.33	190.59	211.38	226.39	252.96	265.66	149.00	194.05	217.15	250.65	273.75	309.56	328.04
68	139.76	181.35	209.07	232.17	250.65	280.68	294.54	160.55	209.07	237.94	271.44	294.54	337.28	354.60
69	152.47	199.83	226.39	256.42	273.75	307.25	324.57	175.57	226.39	258.73	298.01	322.26	363.85	381.17
70	166.33	217.15	247.18	280.68	301.47	339.59	358.07	188.28	244.87	280.68	322.26	348.83	390.41	411.20
71	181.35	237.94	271.44	307.25	330.35	373.09	393.88	205.60	267.97	307.25	348.83	378.86	426.22	447.01
72	199.83	258.73	298.01	337.28	363.85	411.20	431.99	224.08	292.23	333.81	381.17	411.20	464.34	488.59
73	217.15	286.46	324.57	373.09	401.96	450.47	473.58	244.87	318.80	366.16	416.98	450.47	503.61	530.17
74	237.94	313.02	358.07	407.74	441.23	497.83	522.09	267.97	348.83	399.65	452.79	488.59	548.66	578.69
75	262.20	343.05	390.41	447.01	482.82	545.19	575.22	292.23	381.17	437.77	494.37	533.64	599.48	628.35
76	286.46	373.09	426.22	486.28	527.86	592.55	626.04	313.02	414.67	473.58	535.95	578.69	646.84	682.64
77	313.02	407.74	464.34	530.17	575.22	646.84	679.18	339.59	447.01	512.85	581.00	626.04	699.97	739.24
78	339.59	443.54	509.38	578.69	626.04	703.43	739.24	366.16	486.28	556.74	631.82	679.18	760.03	798.15
79	369.62	486.28	556.74	631.82	682.64	765.81	805.08	396.19	524.40	605.25	682.64	735.78	822.41	863.99
80	405.43	533.64						435.46	578.69					
81	447.01	586.77						479.35	635.29					
82	492.06	646.84						527.86	697.66					
83	542.88	712.67						578.69	769.27					
84	596.01	780.82						637.60	846.66					
85	720.76							771.58						
86	792.37							848.97						
87	873.23							933.29						
88	1007.22							1078.83						
89	1108.86							1186.25						
90	1218.59							1305.22						
91+	1341.03							1433.43						

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C3

John Hancock Life Insurance Company (U.S.A.)

LTC-02 PA, LTC-02FR PA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	2.9% Simple Inflation							2.9% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	12.45	14.42	17.28	18.25	19.19	29.06	31.56	24.70	32.30	38.00	41.80	45.60	51.30	53.20
30	13.41	15.39	18.24	19.21	20.15	30.07	33.67	26.60	34.20	38.00	43.70	47.50	53.20	57.00
31	14.37	16.35	19.21	20.17	21.11	31.07	35.77	26.60	34.20	39.90	45.60	49.40	55.10	57.00
32	14.37	16.35	20.17	21.13	22.07	33.07	36.82	26.60	36.10	39.90	45.60	49.40	55.10	58.90
33	15.32	17.31	21.13	22.09	23.03	34.08	38.93	28.50	36.10	39.90	45.60	49.40	57.00	58.90
34	15.32	18.27	22.09	23.05	23.99	36.08	41.03	28.50	36.10	41.80	47.50	51.30	57.00	60.80
35	16.28	19.23	22.09	24.01	24.95	38.09	42.08	28.50	36.10	41.80	47.50	51.30	57.00	60.80
36	17.24	20.19	23.05	24.97	26.87	39.09	44.19	28.50	38.00	41.80	49.40	53.20	58.90	62.70
37	18.20	21.15	24.97	25.93	27.83	41.09	46.29	30.40	38.00	43.70	49.40	53.20	58.90	62.70
38	18.20	22.12	25.93	26.89	28.79	43.10	48.40	30.40	38.00	43.70	51.30	55.10	60.80	64.60
39	19.15	23.08	26.89	28.81	30.71	45.10	51.30	30.40	39.90	43.70	51.30	55.10	60.80	64.60
40	20.11	24.04	27.85	29.77	31.67	47.11	51.30	30.40	39.90	45.60	51.30	55.10	62.70	66.50
41	21.16	25.10	28.93	30.86	32.76	49.33	51.30	32.30	41.80	45.60	53.20	57.00	64.60	66.50
42	21.25	26.17	30.01	32.92	34.83	49.40	53.20	32.30	41.80	47.50	55.10	58.90	64.60	68.40
43	22.32	27.25	32.08	34.03	35.95	51.30	53.20	34.20	43.70	49.40	55.10	58.90	66.50	70.30
44	23.39	28.34	33.18	35.14	37.07	51.30	53.20	34.20	43.70	49.40	57.00	60.80	68.40	70.30
45	24.47	29.43	34.30	37.24	39.18	51.30	55.10	36.10	45.60	51.30	58.90	62.70	68.40	72.20
46	24.58	31.52	36.41	38.38	40.33	53.20	55.10	36.10	45.60	53.20	58.90	62.70	70.30	74.10
47	25.67	32.64	37.54	40.51	42.47	53.20	55.10	38.00	47.50	55.10	60.80	64.60	72.20	76.00
48	26.60	33.76	39.68	42.66	44.63	53.20	57.00	38.00	49.40	55.10	62.70	66.50	72.20	76.00
49	26.60	35.89	39.90	43.83	45.81	55.10	57.00	39.90	49.40	57.00	64.60	68.40	74.10	77.90
50	28.50	36.10	41.80	45.60	48.00	55.10	57.00	39.90	51.30	58.90	64.60	68.40	76.00	79.80
51	28.50	38.00	43.70	47.50	50.22	57.00	60.80	41.80	53.20	60.80	66.50	70.30	77.90	83.60
52	30.40	39.90	45.60	50.44	52.45	60.80	64.60	43.70	55.10	62.70	70.30	74.10	81.70	85.50
53	32.30	41.80	47.50	52.68	54.70	64.60	66.50	45.60	57.00	64.60	72.20	76.00	83.60	89.30
54	34.20	43.70	49.40	54.95	57.99	66.50	70.30	47.50	60.80	68.40	74.10	77.90	87.40	91.20
55	34.20	45.60	51.30	57.23	60.28	70.30	74.10	49.40	62.70	70.30	77.90	81.70	91.20	95.00
56	38.00	47.50	55.10	60.52	63.59	76.00	79.80	51.30	64.60	74.10	81.70	85.50	95.00	100.70
57	39.90	50.47	58.70	63.84	66.92	81.70	85.50	53.20	68.40	76.00	85.50	91.20	100.70	106.40
58	41.80	52.73	60.98	67.18	70.28	87.40	91.20	55.10	70.30	79.80	89.30	96.90	108.30	114.00
59	44.61	56.04	64.33	70.55	73.66	93.10	98.80	57.00	74.10	83.60	95.00	102.60	114.00	119.70
60	46.86	58.33	67.70	73.94	77.06	100.70	106.40	58.90	77.90	87.40	100.70	106.35	119.70	127.30
61	50.09	62.63	72.01	78.27	82.45	106.40	112.10	62.70	81.70	93.10	106.40	110.73	129.20	136.80
62	53.34	66.94	77.40	83.67	86.81	112.10	117.80	68.40	87.40	98.80	111.99	116.17	138.70	146.30
63	57.35	71.28	81.76	89.09	93.28	116.55	122.10	70.30	90.65	101.75	116.40	121.64	144.30	151.70
64	60.92	75.63	88.23	94.53	98.73	118.80	126.00	72.00	93.60	106.20	120.60	127.12	151.20	158.40
65	63.00	81.05	92.75	101.05	105.26	122.50	129.50	75.25	96.25	108.50	126.00	132.63	155.75	164.50
66	66.30	86.70	98.60	108.42	113.68	130.90	137.70	78.20	102.00	115.60	132.60	141.05	164.90	173.40
67	70.95	92.40	105.60	116.84	124.21	140.25	146.85	82.50	107.25	120.45	138.60	150.53	171.60	181.50
68	75.20	97.60	112.00	124.80	134.40	150.40	158.40	86.40	112.00	128.00	145.60	158.40	180.80	190.40
69	79.05	103.85	117.80	133.30	142.60	159.65	168.95	91.45	117.80	134.85	155.00	167.40	189.10	198.40
70	84.00	109.50	124.50	141.00	151.50	171.00	180.00	94.50	123.00	141.00	162.00	175.50	196.50	207.00
71	88.45	116.00	131.95	149.35	160.95	181.25	191.40	100.05	130.50	149.35	169.65	184.15	207.35	217.50
72	93.80	121.80	140.00	158.20	170.80	193.20	203.00	105.00	137.20	156.80	179.20	193.20	218.40	229.60
73	98.55	129.60	147.15	168.75	182.25	203.85	214.65	110.70	144.45	166.05	189.00	203.85	228.15	240.30
74	104.00	136.50	156.00	178.10	192.40	217.10	227.50	117.00	152.10	174.20	197.60	213.20	239.20	252.20
75	110.00	143.75	163.75	187.50	202.50	228.75	241.25	122.50	160.00	183.75	207.50	223.75	251.25	263.75
76	115.20	150.00	171.60	195.60	212.40	238.80	252.00	126.00	166.80	190.80	216.00	232.80	260.40	274.80
77	120.75	157.55	179.40	204.70	221.95	249.55	262.20	131.10	172.50	197.80	224.25	241.50	270.25	285.20
78	125.40	163.90	188.10	213.40	231.00	259.60	272.80	135.30	179.30	205.70	233.20	250.80	280.50	294.80
79	130.20	171.15	196.35	222.60	240.45	269.85	283.50	139.65	184.80	213.15	240.45	259.35	289.80	304.50
80	136.00	179.00	205.00	233.00	252.00	283.00	297.00	146.00	194.00	223.00	252.00	271.00	303.00	319.00
81	150.00	197.00	226.00	257.00	277.00	311.00	327.00	161.00	213.00	245.00	277.00	298.00	334.00	351.00
82	165.00	217.00	249.00	283.00	305.00	342.00	360.00	177.00	234.00	270.00	305.00	328.00	367.00	386.00
83	182.00	239.00	273.00	310.00	335.00	376.00	396.00	194.00	258.00	297.00	335.00	361.00	404.00	425.00
84	200.00	262.00	301.00	342.00	369.00	414.00	436.00	214.00	284.00	327.00	369.00	397.00	444.00	467.00
85	242.00	318.00	364.00	413.00	446.00	501.00	527.00	259.00	343.00	395.00	446.00	480.00	537.00	566.00
86	266.00	349.00	400.00	455.00	491.00	551.00	580.00	285.00	378.00	435.00	491.00	528.00	591.00	622.00
87	293.00	384.00	440.00	500.00	540.00	606.00	638.00	313.00	415.00	478.00	540.00	581.00	650.00	684.00
88	338.00	444.00	509.00	577.00	623.00	700.00	736.00	362.00	480.00	552.00	623.00	671.00	751.00	791.00
89	372.00	488.00	559.00	635.00	686.00	770.00	810.00	398.00	528.00	607.00	686.00	738.00	826.00	870.00
90	409.00	537.00	615.00	698.00	754.00	847.00	891.00	438.00	580.00	668.00	754.00	812.00	909.00	957.00
91+	450.00	591.00	677.00	769.00	830.00	931.00	980.00	481.00	639.00	735.00	830.00	894.00	1000.00	1052.00

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages
Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix C3

John Hancock Life Insurance Company (U.S.A.)

BSC-02 PA, BSC-02FR PA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	2.9% Simple Inflation							2.9% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	32.37	37.72	44.94	47.23	49.49	74.74	81.78	64.60	83.60	98.80	108.30	117.80	133.00	136.80
30	34.13	39.56	46.75	49.09	52.39	77.90	86.36	68.40	87.40	98.80	112.10	123.50	136.80	146.30
31	36.57	42.03	49.21	51.55	54.89	80.50	92.41	68.40	87.40	102.60	117.80	127.30	142.50	146.30
32	36.57	42.03	51.67	54.00	57.38	84.84	95.13	68.40	93.10	102.60	117.80	127.30	142.50	152.00
33	39.00	45.00	54.68	56.97	59.22	87.41	100.56	74.10	93.10	102.60	117.80	127.30	146.30	152.00
34	39.58	47.50	57.16	59.45	61.69	92.55	106.68	74.10	93.10	108.30	123.50	133.00	146.30	157.70
35	42.06	50.00	57.16	61.93	64.15	98.39	109.42	74.10	93.10	108.30	123.50	133.00	146.30	157.70
36	44.53	52.50	59.65	64.93	69.61	100.98	113.87	74.10	98.80	108.30	127.30	136.80	152.00	161.50
37	47.01	55.00	63.80	67.43	72.10	106.84	119.29	77.90	98.80	112.10	127.30	136.80	152.00	161.50
38	47.01	56.67	66.26	69.92	74.59	112.05	124.71	77.90	98.80	112.10	133.00	142.50	157.70	167.20
39	49.48	59.14	68.71	74.09	78.77	117.26	133.00	77.90	102.60	112.10	133.00	142.50	157.70	167.20
40	52.60	61.60	71.17	76.56	81.23	121.39	133.00	77.90	102.60	117.80	133.00	142.50	161.50	171.00
41	55.35	64.32	74.60	79.35	84.04	127.12	133.00	83.60	108.30	117.80	136.80	146.30	167.20	171.00
42	55.59	67.74	77.40	85.30	89.98	127.30	136.80	83.60	108.30	123.50	142.50	152.00	167.20	176.70
43	58.37	70.53	82.72	88.16	92.86	133.00	136.80	87.40	112.10	127.30	142.50	152.00	171.00	180.50
44	61.17	73.34	86.28	91.05	95.77	133.00	136.80	87.40	112.10	127.30	146.30	157.70	176.70	180.50
45	62.93	75.21	89.18	95.54	101.88	133.00	142.50	93.10	117.80	133.00	152.00	161.50	176.70	186.20
46	63.20	80.55	94.65	98.45	104.86	136.80	142.50	93.10	117.80	136.80	152.00	161.50	180.50	191.90
47	66.02	83.40	96.54	103.92	110.43	136.80	142.50	98.80	123.50	142.50	157.70	167.20	186.20	195.70
48	68.40	86.27	102.03	109.43	116.05	136.80	146.30	98.80	127.30	142.50	161.50	171.00	186.20	195.70
49	68.40	92.56	102.60	113.22	118.06	142.50	146.30	102.60	127.30	146.30	167.20	176.70	191.90	201.40
50	74.10	93.10	108.30	117.80	123.70	142.50	146.30	102.60	133.00	152.00	167.20	176.70	195.70	205.20
51	74.10	98.80	112.10	123.50	130.20	146.30	157.70	108.30	136.80	157.70	171.00	180.50	201.40	216.60
52	77.90	102.60	117.80	130.77	135.65	157.70	167.20	112.10	142.50	161.50	180.50	191.90	210.90	220.40
53	83.60	108.30	123.50	135.47	140.40	167.20	171.00	117.80	146.30	167.20	186.20	195.70	216.60	229.90
54	87.40	112.10	127.30	141.03	150.41	171.00	180.50	123.50	157.70	176.70	191.90	201.40	226.10	235.60
55	87.40	117.80	133.00	147.68	156.03	180.50	191.90	127.30	161.50	180.50	201.40	210.90	235.60	245.10
56	98.80	123.50	142.50	155.89	164.27	195.70	205.20	133.00	167.20	191.90	210.90	220.40	245.10	260.30
57	102.60	130.86	151.47	164.16	172.58	210.90	220.40	136.80	176.70	195.70	220.40	235.60	260.30	273.60
58	108.30	136.37	157.08	173.26	181.69	226.10	235.60	142.50	180.50	205.20	229.90	250.80	279.30	294.50
59	115.25	144.62	165.41	181.66	190.84	239.40	254.60	146.30	191.90	216.60	245.10	264.10	294.50	309.70
60	120.76	150.24	174.58	190.86	198.39	260.30	273.60	152.00	201.40	226.10	260.30	274.26	309.70	328.70
61	129.87	161.04	185.44	202.48	212.71	273.60	288.80	161.50	210.90	239.40	273.60	286.05	332.50	353.40
62	137.95	172.65	199.79	215.15	224.39	288.80	304.00	176.70	226.10	254.60	288.52	299.51	357.20	378.10
63	148.00	184.28	211.50	229.58	239.87	301.55	314.50	181.30	233.10	262.70	301.16	313.79	371.85	392.20
64	157.68	195.95	227.64	243.09	255.06	306.00	325.80	185.40	241.20	273.60	311.40	327.39	390.60	408.60
65	162.75	208.67	239.75	260.34	272.35	316.75	334.25	194.25	248.50	280.00	325.50	341.78	402.50	425.25
66	171.70	224.40	255.00	280.23	293.95	338.30	355.30	202.30	263.50	297.50	341.70	363.42	425.00	447.10
67	183.15	237.60	272.25	301.16	320.33	361.35	379.50	212.85	277.20	310.20	358.05	387.77	442.20	468.60
68	193.60	251.20	289.60	321.60	347.20	388.80	408.00	222.40	289.60	329.60	376.00	408.00	467.20	491.20
69	204.60	268.15	303.80	344.10	367.35	412.30	435.55	235.60	303.80	347.20	399.90	432.45	488.25	511.50
70	216.00	282.00	321.00	364.50	391.50	441.00	465.00	244.50	318.00	364.50	418.50	453.00	507.00	534.00
71	227.65	298.70	340.75	385.70	414.70	468.35	494.45	258.10	336.40	385.70	437.90	475.60	535.05	561.15
72	242.20	313.60	361.20	408.80	441.00	498.40	523.60	271.60	354.20	404.60	462.00	498.40	562.80	592.20
73	253.80	334.80	379.35	436.05	469.80	526.50	553.50	286.20	372.60	427.95	487.35	526.50	588.60	619.65
74	267.80	352.30	403.00	458.90	496.60	560.30	587.60	301.60	392.60	449.80	509.60	549.90	617.50	651.30
75	283.75	371.25	422.50	483.75	522.50	590.00	622.50	316.25	412.50	473.75	535.00	577.50	648.75	680.00
76	297.60	387.60	442.80	505.20	548.40	615.60	650.40	325.20	430.80	492.00	556.80	601.20	672.00	709.20
77	311.65	405.95	462.30	527.85	572.70	644.00	676.20	338.10	445.05	510.60	578.45	623.30	696.90	736.00
78	323.40	422.40	485.10	551.10	596.20	669.90	704.00	348.70	463.10	530.20	601.70	646.80	723.80	760.10
79	336.00	442.05	506.10	574.35	620.55	696.15	731.85	360.15	476.70	550.20	620.55	668.85	747.60	785.40
80	351.00	462.00						377.00	501.00					
81	387.00	508.00						415.00	550.00					
82	426.00	560.00						457.00	604.00					
83	470.00	617.00						501.00	666.00					
84	516.00	676.00						552.00	733.00					
85	624.00							668.00						
86	686.00							735.00						
87	756.00							808.00						
88	872.00							934.00						
89	960.00							1027.00						
90	1055.00							1130.00						
91+	1161.00							1241.00						

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C4

John Hancock Life Insurance Company (U.S.A.)

LTC-02 PA, LTC-02FR PA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	0.9% Simple Inflation							0.9% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	10.00	13.00	15.00	17.00	19.00	21.00	22.00	13.00	17.00	20.00	22.00	24.00	27.00	28.00
30	11.00	14.00	16.00	18.00	20.00	22.00	23.00	14.00	18.00	20.00	23.00	25.00	28.00	30.00
31	11.00	14.00	16.00	18.00	20.00	22.00	24.00	14.00	18.00	21.00	24.00	26.00	29.00	30.00
32	11.00	14.00	16.00	18.00	20.00	23.00	24.00	14.00	19.00	21.00	24.00	26.00	29.00	31.00
33	11.00	15.00	17.00	19.00	21.00	23.00	24.00	15.00	19.00	21.00	24.00	26.00	30.00	31.00
34	12.00	15.00	17.00	19.00	21.00	23.00	25.00	15.00	19.00	22.00	25.00	27.00	30.00	32.00
35	12.00	15.00	17.00	19.00	21.00	24.00	25.00	15.00	19.00	22.00	25.00	27.00	30.00	32.00
36	12.00	15.00	17.00	20.00	22.00	24.00	26.00	15.00	20.00	22.00	26.00	28.00	31.00	33.00
37	12.00	15.00	18.00	20.00	22.00	25.00	26.00	16.00	20.00	23.00	26.00	28.00	31.00	33.00
38	12.00	16.00	18.00	20.00	22.00	25.00	26.00	16.00	20.00	23.00	27.00	29.00	32.00	34.00
39	12.00	16.00	18.00	21.00	23.00	25.00	27.00	16.00	21.00	23.00	27.00	29.00	32.00	34.00
40	13.00	16.00	18.00	21.00	23.00	26.00	27.00	16.00	21.00	24.00	27.00	29.00	33.00	35.00
41	13.00	16.00	19.00	21.00	23.00	26.00	27.00	17.00	22.00	24.00	28.00	30.00	34.00	35.00
42	13.00	17.00	19.00	22.00	24.00	26.00	28.00	17.00	22.00	25.00	29.00	31.00	34.00	36.00
43	13.00	17.00	19.00	22.00	24.00	27.00	28.00	18.00	23.00	26.00	29.00	31.00	35.00	37.00
44	13.00	17.00	20.00	22.00	24.00	27.00	28.00	18.00	23.00	26.00	30.00	32.00	36.00	37.00
45	14.00	18.00	20.00	23.00	25.00	27.00	29.00	19.00	24.00	27.00	31.00	33.00	36.00	38.00
46	14.00	18.00	20.00	23.00	25.00	28.00	29.00	19.00	24.00	28.00	31.00	33.00	37.00	39.00
47	14.00	18.00	21.00	23.00	25.00	28.00	29.00	20.00	25.00	29.00	32.00	34.00	38.00	40.00
48	14.00	18.00	21.00	23.00	25.00	28.00	30.00	20.00	26.00	29.00	33.00	35.00	38.00	40.00
49	14.00	19.00	21.00	24.00	26.00	29.00	30.00	21.00	26.00	30.00	34.00	36.00	39.00	41.00
50	15.00	19.00	22.00	24.00	26.00	29.00	30.00	21.00	27.00	31.00	34.00	36.00	40.00	42.00
51	15.00	20.00	23.00	25.00	27.00	30.00	32.00	22.00	28.00	32.00	35.00	37.00	41.00	44.00
52	16.00	21.00	24.00	27.00	29.00	32.00	34.00	23.00	29.00	33.00	37.00	39.00	43.00	45.00
53	17.00	22.00	25.00	28.00	30.00	34.00	35.00	24.00	30.00	34.00	38.00	40.00	44.00	47.00
54	18.00	23.00	26.00	30.00	32.00	35.00	37.00	25.00	32.00	36.00	39.00	41.00	46.00	48.00
55	18.00	24.00	27.00	31.00	34.00	37.00	39.00	26.00	33.00	37.00	41.00	43.00	48.00	50.00
56	20.00	25.00	29.00	33.00	36.00	40.00	42.00	27.00	34.00	39.00	43.00	45.00	50.00	53.00
57	21.00	27.00	31.00	35.00	38.00	43.00	45.00	28.00	36.00	40.00	45.00	48.00	53.00	56.00
58	22.00	29.00	33.00	38.00	41.00	46.00	48.00	29.00	37.00	42.00	47.00	51.00	57.00	60.00
59	24.00	31.00	35.00	40.00	44.00	49.00	52.00	30.00	39.00	44.00	50.00	54.00	60.00	63.00
60	26.00	33.00	38.00	43.00	47.00	53.00	56.00	31.00	41.00	46.00	53.00	57.00	63.00	67.00
61	27.00	35.00	40.00	46.00	50.00	56.00	59.00	33.00	43.00	49.00	56.00	60.00	68.00	72.00
62	29.00	38.00	43.00	49.00	53.00	59.00	62.00	36.00	46.00	52.00	59.00	64.00	73.00	77.00
63	31.00	41.00	46.00	52.00	56.00	63.00	66.00	38.00	49.00	55.00	63.00	69.00	78.00	82.00
64	34.00	44.00	50.00	56.00	60.00	66.00	70.00	40.00	52.00	59.00	67.00	73.00	84.00	88.00
65	36.00	47.00	53.00	59.00	63.00	70.00	74.00	43.00	55.00	62.00	72.00	78.00	89.00	94.00
66	39.00	51.00	58.00	65.00	70.00	77.00	81.00	46.00	60.00	68.00	78.00	85.00	97.00	102.00
67	43.00	56.00	64.00	71.00	76.00	85.00	89.00	50.00	65.00	73.00	84.00	92.00	104.00	110.00
68	47.00	61.00	70.00	78.00	84.00	94.00	99.00	54.00	70.00	80.00	91.00	99.00	113.00	119.00
69	51.00	67.00	76.00	86.00	92.00	103.00	109.00	59.00	76.00	87.00	100.00	108.00	122.00	128.00
70	56.00	73.00	83.00	94.00	101.00	114.00	120.00	63.00	82.00	94.00	108.00	117.00	131.00	138.00
71	61.00	80.00	91.00	103.00	111.00	125.00	132.00	69.00	90.00	103.00	117.00	127.00	143.00	150.00
72	67.00	87.00	100.00	113.00	122.00	138.00	145.00	75.00	98.00	112.00	128.00	138.00	156.00	164.00
73	73.00	96.00	109.00	125.00	135.00	151.00	159.00	82.00	107.00	123.00	140.00	151.00	169.00	178.00
74	80.00	105.00	120.00	137.00	148.00	167.00	175.00	90.00	117.00	134.00	152.00	164.00	184.00	194.00
75	88.00	115.00	131.00	150.00	162.00	183.00	193.00	98.00	128.00	147.00	166.00	179.00	201.00	211.00
76	96.00	125.00	143.00	163.00	177.00	199.00	210.00	105.00	139.00	159.00	180.00	194.00	217.00	229.00
77	105.00	137.00	156.00	178.00	193.00	217.00	228.00	114.00	150.00	172.00	195.00	210.00	235.00	248.00
78	114.00	149.00	171.00	194.00	210.00	236.00	248.00	123.00	163.00	187.00	212.00	228.00	255.00	268.00
79	124.00	163.00	187.00	212.00	229.00	257.00	270.00	133.00	176.00	203.00	229.00	247.00	276.00	290.00
80	136.00	179.00	205.00	233.00	252.00	283.00	297.00	146.00	194.00	223.00	252.00	271.00	303.00	319.00
81	150.00	197.00	226.00	257.00	277.00	311.00	327.00	161.00	213.00	245.00	277.00	298.00	334.00	351.00
82	165.00	217.00	249.00	283.00	305.00	342.00	360.00	177.00	234.00	270.00	305.00	328.00	367.00	386.00
83	182.00	239.00	273.00	310.00	335.00	376.00	396.00	194.00	258.00	297.00	335.00	361.00	404.00	425.00
84	200.00	262.00	301.00	342.00	369.00	414.00	436.00	214.00	284.00	327.00	369.00	397.00	444.00	467.00
85	242.00	318.00	364.00	413.00	446.00	501.00	527.00	259.00	343.00	395.00	446.00	480.00	537.00	566.00
86	266.00	349.00	400.00	455.00	491.00	551.00	580.00	285.00	378.00	435.00	491.00	528.00	591.00	622.00
87	293.00	384.00	440.00	500.00	540.00	606.00	638.00	313.00	415.00	478.00	540.00	581.00	650.00	684.00
88	338.00	444.00	509.00	577.00	623.00	700.00	736.00	362.00	480.00	552.00	623.00	671.00	751.00	791.00
89	372.00	488.00	559.00	635.00	686.00	770.00	810.00	398.00	528.00	607.00	686.00	738.00	826.00	870.00
90	409.00	537.00	615.00	698.00	754.00	847.00	891.00	438.00	580.00	668.00	754.00	812.00	909.00	957.00
91+	450.00	591.00	677.00	769.00	830.00	931.00	980.00	481.00	639.00	735.00	830.00	894.00	1000.00	1052.00

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages
Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix C4

John Hancock Life Insurance Company (U.S.A.)

BSC-02 PA, BSC-02FR PA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	0.9% Simple Inflation							0.9% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	26.00	34.00	39.00	44.00	49.00	54.00	57.00	34.00	44.00	52.00	57.00	62.00	70.00	72.00
30	28.00	36.00	41.00	46.00	52.00	57.00	59.00	36.00	46.00	52.00	59.00	65.00	72.00	77.00
31	28.00	36.00	41.00	46.00	52.00	57.00	62.00	36.00	46.00	54.00	62.00	67.00	75.00	77.00
32	28.00	36.00	41.00	46.00	52.00	59.00	62.00	36.00	49.00	54.00	62.00	67.00	75.00	80.00
33	28.00	39.00	44.00	49.00	54.00	59.00	62.00	39.00	49.00	54.00	62.00	67.00	77.00	80.00
34	31.00	39.00	44.00	49.00	54.00	59.00	65.00	39.00	49.00	57.00	65.00	70.00	77.00	83.00
35	31.00	39.00	44.00	49.00	54.00	62.00	65.00	39.00	49.00	57.00	65.00	70.00	77.00	83.00
36	31.00	39.00	44.00	52.00	57.00	62.00	67.00	39.00	52.00	57.00	67.00	72.00	80.00	85.00
37	31.00	39.00	46.00	52.00	57.00	65.00	67.00	41.00	52.00	59.00	67.00	72.00	80.00	85.00
38	31.00	41.00	46.00	52.00	57.00	65.00	67.00	41.00	52.00	59.00	70.00	75.00	83.00	88.00
39	31.00	41.00	46.00	54.00	59.00	65.00	70.00	41.00	54.00	59.00	70.00	75.00	83.00	88.00
40	34.00	41.00	46.00	54.00	59.00	67.00	70.00	41.00	54.00	62.00	70.00	75.00	85.00	90.00
41	34.00	41.00	49.00	54.00	59.00	67.00	70.00	44.00	57.00	62.00	72.00	77.00	88.00	90.00
42	34.00	44.00	49.00	57.00	62.00	67.00	72.00	44.00	57.00	65.00	75.00	80.00	88.00	93.00
43	34.00	44.00	49.00	57.00	62.00	70.00	72.00	46.00	59.00	67.00	75.00	80.00	90.00	95.00
44	34.00	44.00	52.00	57.00	62.00	70.00	72.00	46.00	59.00	67.00	77.00	83.00	93.00	95.00
45	36.00	46.00	52.00	59.00	65.00	70.00	75.00	49.00	62.00	70.00	80.00	85.00	93.00	98.00
46	36.00	46.00	52.00	59.00	65.00	72.00	75.00	49.00	62.00	72.00	80.00	85.00	95.00	101.00
47	36.00	46.00	54.00	59.00	65.00	72.00	75.00	52.00	65.00	75.00	83.00	88.00	98.00	103.00
48	36.00	46.00	54.00	59.00	65.00	72.00	77.00	52.00	67.00	75.00	85.00	90.00	98.00	103.00
49	36.00	49.00	54.00	62.00	67.00	75.00	77.00	54.00	67.00	77.00	88.00	93.00	101.00	106.00
50	39.00	49.00	57.00	62.00	67.00	75.00	77.00	54.00	70.00	80.00	88.00	93.00	103.00	108.00
51	39.00	52.00	59.00	65.00	70.00	77.00	83.00	57.00	72.00	83.00	90.00	95.00	106.00	114.00
52	41.00	54.00	62.00	70.00	75.00	83.00	88.00	59.00	75.00	85.00	95.00	101.00	111.00	116.00
53	44.00	57.00	65.00	72.00	77.00	88.00	90.00	62.00	77.00	88.00	98.00	103.00	114.00	121.00
54	46.00	59.00	67.00	77.00	83.00	90.00	95.00	65.00	83.00	93.00	101.00	106.00	119.00	124.00
55	46.00	62.00	70.00	80.00	88.00	95.00	101.00	67.00	85.00	95.00	106.00	111.00	124.00	129.00
56	52.00	65.00	75.00	85.00	93.00	103.00	108.00	70.00	88.00	101.00	111.00	116.00	129.00	137.00
57	54.00	70.00	80.00	90.00	98.00	111.00	116.00	72.00	93.00	103.00	116.00	124.00	137.00	144.00
58	57.00	75.00	85.00	98.00	106.00	119.00	124.00	75.00	95.00	108.00	121.00	132.00	147.00	155.00
59	62.00	80.00	90.00	103.00	114.00	126.00	134.00	77.00	101.00	114.00	129.00	139.00	155.00	163.00
60	67.00	85.00	98.00	111.00	121.00	137.00	144.00	80.00	106.00	119.00	137.00	147.00	163.00	173.00
61	70.00	90.00	103.00	119.00	129.00	144.00	152.00	85.00	111.00	126.00	144.00	155.00	175.00	186.00
62	75.00	98.00	111.00	126.00	137.00	152.00	160.00	93.00	119.00	134.00	152.00	165.00	188.00	199.00
63	80.00	106.00	119.00	134.00	144.00	163.00	170.00	98.00	126.00	142.00	163.00	178.00	201.00	212.00
64	88.00	114.00	129.00	144.00	155.00	170.00	181.00	103.00	134.00	152.00	173.00	188.00	217.00	227.00
65	93.00	121.00	137.00	152.00	163.00	181.00	191.00	111.00	142.00	160.00	186.00	201.00	230.00	243.00
66	101.00	132.00	150.00	168.00	181.00	199.00	209.00	119.00	155.00	175.00	201.00	219.00	250.00	263.00
67	111.00	144.00	165.00	183.00	196.00	219.00	230.00	129.00	168.00	188.00	217.00	237.00	268.00	284.00
68	121.00	157.00	181.00	201.00	217.00	243.00	255.00	139.00	181.00	206.00	235.00	255.00	292.00	307.00
69	132.00	173.00	196.00	222.00	237.00	266.00	281.00	152.00	196.00	224.00	258.00	279.00	315.00	330.00
70	144.00	188.00	214.00	243.00	261.00	294.00	310.00	163.00	212.00	243.00	279.00	302.00	338.00	356.00
71	157.00	206.00	235.00	266.00	286.00	323.00	341.00	178.00	232.00	266.00	302.00	328.00	369.00	387.00
72	173.00	224.00	258.00	292.00	315.00	356.00	374.00	194.00	253.00	289.00	330.00	356.00	402.00	423.00
73	188.00	248.00	281.00	323.00	348.00	390.00	410.00	212.00	276.00	317.00	361.00	390.00	436.00	459.00
74	206.00	271.00	310.00	353.00	382.00	431.00	452.00	232.00	302.00	346.00	392.00	423.00	475.00	501.00
75	227.00	297.00	338.00	387.00	418.00	472.00	498.00	253.00	330.00	379.00	428.00	462.00	519.00	544.00
76	248.00	323.00	369.00	421.00	457.00	513.00	542.00	271.00	359.00	410.00	464.00	501.00	560.00	591.00
77	271.00	353.00	402.00	459.00	498.00	560.00	588.00	294.00	387.00	444.00	503.00	542.00	606.00	640.00
78	294.00	384.00	441.00	501.00	542.00	609.00	640.00	317.00	421.00	482.00	547.00	588.00	658.00	691.00
79	320.00	421.00	482.00	547.00	591.00	663.00	697.00	343.00	454.00	524.00	591.00	637.00	712.00	748.00
80	351.00	462.00						377.00	501.00					
81	387.00	508.00						415.00	550.00					
82	426.00	560.00						457.00	604.00					
83	470.00	617.00						501.00	666.00					
84	516.00	676.00						552.00	733.00					
85	624.00							668.00						
86	686.00							735.00						
87	756.00							808.00						
88	872.00							934.00						
89	960.00							1027.00						
90	1055.00							1130.00						
91+	1161.00							1241.00						

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

John Hancock Life Insurance Company (U.S.A.)
Actuarial Memorandum for Inforce Rate Increase – Custom Care II Series
June 23, 2017

Product Name	Form Number	Issue Date Range
Custom Care II	LTC-03 PA	Jul 2004 - Apr 2008
Custom Care II Franchise	LTC-03FR PA	Aug 2004 - Apr 2008
Essential Care II	BSC-03 PA	Aug 2004 - Apr 2007
Essential Care II Franchise	BSC-03FR PA	Jul 2004 - Mar 2007

These policy form rates were originally priced with a margin for moderately adverse experience in accordance with the NAIC model rate stability regulations which were still being implemented on a State by State basis during the time of our initial rate filing.

1. Scope & Purpose

This memorandum consists of materials which support the development of new premium rates for the above captioned Policy series forms. The purpose of this memorandum is to demonstrate that the requirements of this State in regards to an in force rate increase request have been met. This rate filing is not intended to be used for any other purpose.

2. Benefit Description

A brief policy description for each of the policy forms:

LTC-03 PA, LTC-03FR PA
Individually underwritten long-term care policies that provide comprehensive long-term care coverage for care received in a nursing home or assisted care living facility, home health care, hospice care, respite care, or attendance at an Adult Day Care Center providing Adult Day Care.

Provides reimbursement of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily/monthly amount. The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toileting, transferring and maintaining continence.

Premiums are waived after the insured has met the elimination period and is receiving benefits and will continue to be waived until the insured stops receiving such benefits.

BSC-03 PA, BSC-03FR PA
Individually underwritten long-term care policies that provide comprehensive long-term care coverage for care received in a nursing home or assisted care living facility, home health care, hospice care, respite care, or attendance at an Adult Day Care Center providing Adult Day Care.

Provides reimbursement of covered long-term care expenses incurred after an elected elimination period is met. For care received in a nursing home, benefits are paid up to 100% of the maximum daily/monthly amount. For care received in an assisted living facility, benefits are paid up to 80% of the maximum daily/monthly amount. For all other care, benefits are paid up to 50%, 80% or 100% of the maximum daily/monthly amount, as elected at issue. The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toileting, transferring and maintaining continence.

Premiums are waived after the insured has met the elimination period and is receiving Nursing Home or Assisted Living Facility benefits and will continue to be waived until the insured stops receiving such benefits.

3. Renewability

All policy forms are guaranteed renewable.

4. Applicability

This filing is applicable to in force policies only, as these policy forms are no longer being sold in the market. The premium changes will apply to the base forms as well as all applicable riders.

5. Actuarial Assumptions

Morbidity

The morbidity assumptions are derived from our own experience, following a comprehensive claim study just recently completed. The study has been peer reviewed both internally as well as by an Independent third party.

Our claims projections include 12 years of future morbidity improvements at 1.1% per year, as well as a 7.5% margin for moderately adverse experience, consistent with the margin originally anticipated in our original pricing loss ratio.

Below are currently expected sample annual claim costs for an LTC-03 policy, $300 monthly benefit, with no inflation protection (including the 7.5% margin but does not include future improvements):

Age	Issue Age 55	
	4 year	Lifetime
55	1.53	5.72
60	6.10	14.87
65	13.48	31.10
70	27.67	59.11
75	69.24	146.86
80	158.77	266.94
85	366.48	527.43
90	485.25	635.66
95	493.33	606.32

Age	Issue Age 65	
	4 year	Lifetime
65	3.55	13.24
70	18.57	41.57
75	64.41	134.78
80	164.43	274.71
85	404.94	580.12
90	534.38	694.80
95	525.38	634.80

Age	Issue Age 75	
	4 year	Lifetime
75	16.54	55.21
80	134.67	233.77
85	398.30	561.34
90	573.09	739.56
95	568.59	685.01

Voluntary Lapses

The voluntary lapse rates are also based on our own experience:

Duration	No Inflation			
	Issue Age			
	55	65	75	82
1	4.30%	4.45%	4.93%	6.25%
5	1.70%	1.45%	1.80%	3.15%
10	1.16%	1.17%	1.27%	1.55%
15	0.63%	1.05%	1.31%	1.98%
20	0.55%	0.81%	1.93%	1.98%
25	0.55%	1.45%	1.98%	1.98%
30	0.81%	1.94%	1.98%	1.98%
35	1.45%	1.98%	1.98%	1.98%
40	1.94%	1.98%	1.98%	1.98%

Duration	Inflation			
	Issue Age			
	55	65	75	82
1	3.00%	3.00%	4.10%	4.10%
5	1.50%	1.25%	1.35%	1.15%
10	0.69%	0.77%	1.05%	0.91%
15	0.51%	0.67%	0.91%	1.85%
20	0.43%	0.60%	1.49%	2.03%
25	0.43%	1.27%	2.03%	2.03%
30	0.60%	2.03%	2.03%	2.03%
35	1.27%	2.03%	2.03%	2.03%
40	2.03%	2.03%	2.03%	2.03%

In addition to the lapse rates shown, we assume a 2.9% lapse rate due to the rate increase. The additional lapse rate is used to adjust future premiums and claims down by 2.9% starting at the effective implementation date of the rate increase.

Mortality

The mortality rates have also been derived based on our own experience within our individual long-term care block of business.

The base mortality table is the unloaded 1994 Group Annuity Mortality Table, sex-distinct, with 22 years of historical improvements based on scale AA. We then apply the following series of adjustment factors (factors for ages not listed above are interpolated):

Policy Duration	Preferred Risk Class (Married)				Pref. Risk Class (Single, Female)				Pref. Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	21.2%	12.1%	12.1%	18.1%	24.5%	14.0%	14.0%	21.0%	25.6%	14.6%	14.6%	22.0%
2	23.0%	13.9%	16.3%	21.2%	26.6%	16.1%	18.9%	24.5%	27.8%	16.8%	19.8%	25.6%
3	24.8%	15.7%	20.6%	24.2%	28.7%	18.2%	23.8%	28.0%	30.0%	19.0%	24.9%	29.3%
4	25.6%	17.3%	24.4%	26.8%	29.6%	20.0%	28.3%	31.0%	31.0%	20.9%	29.5%	32.4%
5	26.4%	19.3%	28.1%	29.3%	30.5%	22.4%	32.5%	33.9%	31.9%	23.4%	34.0%	35.4%
6	26.6%	21.5%	31.2%	31.2%	30.8%	24.9%	36.1%	36.1%	32.2%	26.1%	37.7%	37.7%
7	26.8%	24.1%	31.7%	32.8%	31.1%	27.9%	36.8%	38.0%	32.5%	29.2%	38.4%	39.8%
8	26.9%	26.9%	32.2%	34.3%	31.2%	31.2%	37.3%	39.8%	32.6%	32.6%	39.0%	41.6%
9	28.8%	31.6%	34.8%	38.1%	33.4%	36.5%	40.3%	44.1%	34.9%	38.2%	42.2%	46.1%
10	30.2%	36.4%	37.5%	42.0%	35.0%	42.2%	43.5%	48.6%	36.6%	44.1%	45.4%	50.9%
11	31.2%	38.5%	41.3%	45.3%	36.1%	44.6%	47.8%	52.4%	37.7%	46.6%	50.0%	54.8%
12	32.0%	39.7%	44.9%	48.3%	37.1%	46.0%	51.9%	55.9%	38.8%	48.1%	54.3%	58.4%
13	32.9%	40.4%	46.7%	51.3%	38.1%	46.8%	54.1%	59.4%	39.8%	49.0%	56.5%	62.1%
14	33.8%	41.2%	48.6%	54.3%	39.1%	47.7%	56.2%	62.9%	40.9%	49.9%	58.8%	65.7%
15	34.7%	42.1%	50.5%	57.3%	40.1%	48.7%	58.4%	66.4%	42.0%	50.9%	61.1%	69.4%
16	37.0%	44.8%	53.9%	59.9%	41.6%	50.4%	60.6%	67.3%	43.2%	52.3%	62.9%	69.8%
17	39.5%	47.7%	57.1%	62.4%	43.1%	52.1%	62.4%	68.2%	44.3%	53.6%	64.2%	70.2%
18	42.0%	50.7%	60.6%	65.1%	44.6%	53.8%	64.3%	69.1%	45.4%	54.8%	65.6%	70.4%
19	44.7%	53.8%	64.3%	67.8%	46.0%	55.4%	66.2%	69.8%	46.5%	56.0%	66.9%	70.5%
20	47.4%	57.1%	68.4%	70.5%	47.4%	57.1%	68.4%	70.5%	47.4%	57.1%	68.4%	70.5%
21	50.1%	59.9%	72.5%	72.5%	50.1%	59.9%	72.5%	72.5%	50.1%	59.9%	72.5%	72.5%
22	53.0%	62.9%	74.6%	74.6%	53.0%	62.9%	74.6%	74.6%	53.0%	62.9%	74.6%	74.6%
23	56.0%	66.0%	76.7%	76.7%	56.0%	66.0%	76.7%	76.7%	56.0%	66.0%	76.7%	76.7%
24	59.9%	69.2%	78.8%	78.8%	59.9%	69.2%	78.8%	78.8%	59.9%	69.2%	78.8%	78.8%
25	64.7%	72.4%	80.9%	80.9%	64.7%	72.4%	80.9%	80.9%	64.7%	72.4%	80.9%	80.9%
26	68.0%	73.9%	80.9%	80.9%	68.0%	73.9%	80.9%	80.9%	68.0%	73.9%	80.9%	80.9%
27	71.2%	75.3%	80.9%	80.9%	71.2%	75.3%	80.9%	80.9%	71.2%	75.3%	80.9%	80.9%
28	74.4%	76.7%	80.9%	80.9%	74.4%	76.7%	80.9%	80.9%	74.4%	76.7%	80.9%	80.9%
29	77.7%	78.1%	80.9%	80.9%	77.7%	78.1%	80.9%	80.9%	77.7%	78.1%	80.9%	80.9%
30	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%

Policy Duration	Standard Risk Class (Married)				Standard Risk Class (Single, Female)				Standard Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	30.0%	17.1%	17.1%	25.7%	34.7%	19.9%	19.9%	29.8%	36.3%	20.8%	20.8%	31.1%
2	33.6%	20.3%	23.9%	31.0%	38.9%	23.6%	27.7%	35.8%	40.7%	24.6%	28.9%	37.5%
3	37.4%	23.7%	31.0%	36.5%	43.3%	27.4%	35.9%	42.2%	45.2%	28.7%	37.5%	44.1%
4	39.7%	26.8%	37.9%	41.6%	46.0%	31.0%	43.9%	48.1%	48.1%	32.4%	45.8%	50.3%
5	42.1%	30.9%	44.9%	46.8%	48.7%	35.7%	52.0%	54.1%	50.9%	37.4%	54.3%	56.6%
6	43.7%	35.3%	51.2%	51.2%	50.6%	40.9%	59.2%	59.2%	52.9%	42.8%	61.9%	61.9%
7	44.0%	39.5%	52.1%	53.9%	51.0%	45.8%	60.4%	62.4%	53.3%	47.9%	63.1%	65.3%
8	44.2%	44.2%	52.9%	56.4%	51.2%	51.2%	61.3%	65.3%	53.5%	53.5%	64.0%	68.2%
9	47.4%	51.8%	57.2%	62.5%	54.8%	60.0%	66.2%	72.4%	57.3%	62.7%	69.2%	75.7%
10	49.7%	59.8%	61.6%	69.0%	57.5%	69.2%	71.3%	79.9%	60.1%	72.4%	74.6%	83.5%
11	51.2%	63.2%	67.8%	74.3%	59.3%	73.2%	78.5%	86.1%	62.0%	76.5%	82.1%	90.0%
12	52.6%	65.3%	73.6%	79.2%	60.9%	75.6%	85.3%	91.8%	63.6%	79.0%	89.2%	95.9%
13	54.0%	66.4%	76.7%	84.2%	62.5%	76.9%	88.8%	97.5%	65.4%	80.4%	92.8%	101.9%
14	55.5%	67.7%	79.8%	89.1%	64.2%	78.3%	92.4%	103.2%	67.1%	81.9%	96.5%	107.9%
15	56.9%	69.1%	82.8%	94.1%	65.9%	80.0%	95.9%	109.0%	68.9%	83.6%	100.3%	114.0%
16	59.0%	71.4%	85.9%	95.4%	66.4%	80.4%	96.6%	107.4%	68.8%	83.3%	100.2%	111.3%
17	61.1%	73.9%	88.5%	96.7%	66.8%	80.7%	96.7%	105.7%	68.7%	83.0%	99.5%	108.7%
18	63.3%	76.4%	91.3%	98.1%	67.2%	81.0%	96.9%	104.1%	68.5%	82.6%	98.8%	106.1%
19	65.5%	78.9%	94.3%	99.4%	67.5%	81.3%	97.1%	102.4%	68.1%	82.1%	98.1%	103.4%
20	67.7%	81.5%	97.7%	100.7%	67.7%	81.5%	97.7%	100.7%	67.7%	81.5%	97.7%	100.7%
21	69.7%	83.4%	101.0%	101.0%	69.7%	83.4%	101.0%	101.0%	69.7%	83.4%	101.0%	101.0%
22	71.9%	85.4%	101.3%	101.3%	71.9%	85.4%	101.3%	101.3%	71.9%	85.4%	101.3%	101.3%
23	74.2%	87.5%	101.7%	101.7%	74.2%	87.5%	101.7%	101.7%	74.2%	87.5%	101.7%	101.7%
24	77.5%	89.5%	102.0%	102.0%	77.5%	89.5%	102.0%	102.0%	77.5%	89.5%	102.0%	102.0%
25	81.8%	91.6%	102.3%	102.3%	81.8%	91.6%	102.3%	102.3%	81.8%	91.6%	102.3%	102.3%
26	85.9%	93.4%	102.3%	102.3%	85.9%	93.4%	102.3%	102.3%	85.9%	93.4%	102.3%	102.3%
27	90.0%	95.2%	102.3%	102.3%	90.0%	95.2%	102.3%	102.3%	90.0%	95.2%	102.3%	102.3%
28	94.1%	96.9%	102.3%	102.3%	94.1%	96.9%	102.3%	102.3%	94.1%	96.9%	102.3%	102.3%
29	98.2%	98.7%	102.3%	102.3%	98.2%	98.7%	102.3%	102.3%	98.2%	98.7%	102.3%	102.3%
30	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%

Policy Duration	Substandard 1 Risk Class (Married)				Sub 1 Risk Class (Single, Female)				Sub 1 Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	42.3%	24.2%	24.2%	36.3%	49.0%	28.0%	28.0%	42.0%	51.2%	29.3%	29.3%	43.9%
2	47.6%	28.8%	33.8%	43.8%	55.1%	33.4%	39.2%	50.8%	57.6%	34.9%	40.9%	53.1%
3	53.1%	33.7%	44.0%	51.8%	61.5%	39.0%	51.0%	60.0%	64.3%	40.8%	53.3%	62.7%
4	56.7%	38.2%	54.0%	59.3%	65.6%	44.2%	62.5%	68.6%	68.6%	46.3%	65.4%	71.8%
5	60.2%	44.2%	64.2%	66.9%	69.7%	51.1%	74.4%	77.5%	72.9%	53.5%	77.8%	81.0%
6	62.7%	50.7%	73.4%	73.4%	72.7%	58.7%	85.0%	85.0%	76.0%	61.4%	88.9%	88.9%
7	65.1%	58.5%	77.1%	79.7%	75.4%	67.7%	89.3%	92.3%	78.8%	70.8%	93.3%	96.5%
8	67.3%	67.3%	80.5%	85.8%	78.0%	78.0%	93.3%	99.4%	81.5%	81.5%	97.5%	103.9%
9	74.2%	81.1%	89.5%	97.9%	85.9%	94.0%	103.7%	113.4%	89.8%	98.2%	108.4%	118.6%
10	79.9%	96.2%	99.2%	111.0%	92.5%	111.4%	114.8%	128.5%	96.7%	116.5%	120.0%	134.4%
11	84.6%	104.4%	112.1%	122.9%	98.0%	120.9%	129.8%	142.3%	102.4%	126.4%	135.7%	148.7%
12	89.2%	110.7%	124.9%	134.4%	103.3%	128.2%	144.7%	155.6%	108.0%	134.0%	151.2%	162.7%
13	91.6%	112.6%	130.1%	142.8%	106.1%	130.4%	150.6%	165.3%	110.9%	136.4%	157.5%	172.9%
14	94.1%	114.8%	135.3%	151.2%	108.9%	132.9%	156.7%	175.1%	113.9%	138.9%	163.8%	183.1%
15	96.6%	117.2%	140.5%	159.7%	111.8%	135.7%	162.7%	184.9%	116.9%	141.9%	170.1%	193.3%
16	100.1%	121.2%	145.7%	161.9%	112.6%	136.3%	163.9%	182.1%	116.8%	141.4%	170.0%	188.9%
17	103.7%	125.3%	150.2%	164.1%	113.3%	137.0%	164.1%	179.3%	116.5%	140.8%	168.7%	184.4%
18	107.4%	129.5%	154.9%	166.3%	114.0%	137.5%	164.4%	176.5%	116.1%	140.1%	167.6%	179.9%
19	111.1%	133.9%	159.9%	168.6%	114.5%	137.9%	164.7%	173.7%	115.6%	139.3%	166.4%	175.4%
20	114.9%	138.3%	165.7%	170.8%	114.9%	138.3%	165.7%	170.8%	114.9%	138.3%	165.7%	170.8%
21	118.2%	141.5%	171.4%	171.4%	118.2%	141.5%	171.4%	171.4%	118.2%	141.5%	171.4%	171.4%
22	122.1%	144.9%	171.9%	171.9%	122.1%	144.9%	171.9%	171.9%	122.1%	144.9%	171.9%	171.9%
23	125.9%	148.4%	172.5%	172.5%	125.9%	148.4%	172.5%	172.5%	125.9%	148.4%	172.5%	172.5%
24	131.5%	151.9%	173.0%	173.0%	131.5%	151.9%	173.0%	173.0%	131.5%	151.9%	173.0%	173.0%
25	138.8%	155.4%	173.5%	173.5%	138.8%	155.4%	173.5%	173.5%	138.8%	155.4%	173.5%	173.5%
26	145.8%	158.4%	173.5%	173.5%	145.8%	158.4%	173.5%	173.5%	145.8%	158.4%	173.5%	173.5%
27	152.7%	161.4%	173.5%	173.5%	152.7%	161.4%	173.5%	173.5%	152.7%	161.4%	173.5%	173.5%
28	159.7%	164.5%	173.5%	173.5%	159.7%	164.5%	173.5%	173.5%	159.7%	164.5%	173.5%	173.5%
29	166.6%	167.5%	173.5%	173.5%	166.6%	167.5%	173.5%	173.5%	166.6%	167.5%	173.5%	173.5%
30	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%

Policy Duration	Substandard 2 Risk Class (Married)				Sub 2 Risk Class (Single, Female)				Sub 2 Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	52.9%	30.2%	30.2%	45.3%	61.3%	35.0%	35.0%	52.5%	64.0%	36.6%	36.6%	54.9%
2	59.5%	36.0%	42.3%	54.8%	68.9%	41.7%	48.9%	63.4%	72.0%	43.6%	51.2%	66.3%
3	66.4%	42.1%	55.1%	64.8%	76.9%	48.8%	63.8%	75.0%	80.4%	51.0%	66.6%	78.4%
4	70.8%	47.8%	67.5%	74.1%	82.0%	55.3%	78.2%	85.8%	85.7%	57.8%	81.7%	89.7%
5	75.3%	55.2%	80.3%	83.6%	87.2%	63.9%	93.0%	96.8%	91.1%	66.8%	97.2%	101.2%
6	78.4%	63.4%	91.8%	91.8%	90.8%	73.4%	106.3%	106.3%	94.9%	76.8%	111.1%	111.1%
7	81.4%	73.1%	96.4%	99.7%	94.3%	84.6%	111.6%	115.4%	98.5%	88.5%	116.6%	120.7%
8	84.2%	84.2%	100.7%	107.3%	97.5%	97.5%	116.6%	124.2%	101.9%	101.9%	121.9%	129.9%
9	92.7%	101.4%	111.9%	122.4%	107.3%	117.5%	129.6%	141.8%	112.2%	122.8%	135.5%	148.2%
10	99.9%	120.3%	124.0%	138.8%	115.7%	139.2%	143.5%	160.7%	120.9%	145.6%	150.0%	168.0%
11	105.8%	130.5%	140.1%	153.6%	122.5%	151.2%	162.3%	177.8%	128.1%	158.0%	169.6%	185.9%
12	111.5%	138.4%	156.2%	168.0%	129.1%	160.2%	180.8%	194.6%	134.9%	167.5%	189.0%	203.4%
13	114.5%	140.8%	162.6%	178.5%	132.6%	163.0%	188.3%	206.7%	138.6%	170.5%	196.9%	216.1%
14	117.6%	143.5%	169.1%	189.0%	136.2%	166.1%	195.8%	218.9%	142.4%	173.7%	204.7%	228.8%
15	120.7%	146.5%	175.7%	199.6%	139.8%	169.6%	203.4%	231.1%	146.1%	177.3%	212.6%	241.6%
16	125.1%	151.5%	182.1%	202.4%	140.8%	170.4%	204.9%	227.7%	146.0%	176.7%	212.5%	236.1%
17	129.6%	156.7%	187.7%	205.1%	141.7%	171.2%	205.1%	224.2%	145.7%	176.0%	210.9%	230.5%
18	134.2%	161.9%	193.7%	207.9%	142.4%	171.8%	205.5%	220.7%	145.2%	175.1%	209.5%	224.9%
19	138.9%	167.3%	199.9%	210.7%	143.1%	172.4%	205.9%	217.1%	144.5%	174.1%	208.0%	219.2%
20	143.7%	172.9%	207.1%	213.5%	143.7%	172.9%	207.1%	213.5%	143.7%	172.9%	207.1%	213.5%
21	147.8%	176.8%	214.2%	214.2%	147.8%	176.8%	214.2%	214.2%	147.8%	176.8%	214.2%	214.2%
22	152.6%	181.2%	214.9%	214.9%	152.6%	181.2%	214.9%	214.9%	152.6%	181.2%	214.9%	214.9%
23	157.4%	185.5%	215.6%	215.6%	157.4%	185.5%	215.6%	215.6%	157.4%	185.5%	215.6%	215.6%
24	164.3%	189.8%	216.2%	216.2%	164.3%	189.8%	216.2%	216.2%	164.3%	189.8%	216.2%	216.2%
25	173.5%	194.2%	216.9%	216.9%	173.5%	194.2%	216.9%	216.9%	173.5%	194.2%	216.9%	216.9%
26	182.2%	198.0%	216.9%	216.9%	182.2%	198.0%	216.9%	216.9%	182.2%	198.0%	216.9%	216.9%
27	190.9%	201.8%	216.9%	216.9%	190.9%	201.8%	216.9%	216.9%	190.9%	201.8%	216.9%	216.9%
28	199.6%	205.6%	216.9%	216.9%	199.6%	205.6%	216.9%	216.9%	199.6%	205.6%	216.9%	216.9%
29	208.2%	209.4%	216.9%	216.9%	208.2%	209.4%	216.9%	216.9%	208.2%	209.4%	216.9%	216.9%
30	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%

We are also projecting 12 years of future mortality improvement based on scale AA, consistent with the 12 years of future morbidity improvement in our future claim projections.

Expenses

Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

6. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

7. Marketing Method

This product was typically marketed through our traditional agency system and brokers involving a personal contact with each applicant.

8. Underwriting

These policy forms were underwritten using a medical and risk questionnaire. We also utilized Attending Physician Statement and personal interviews depending on the age of the applicant and medical conditions.

9. Premium Classes

The base policy premium rates vary by Issue age, Benefit Period and Inflation Option, as in the initial rate filing.

All premium factors related to the insured elected benefit design options, underwriting class or any eligible discount remain unchanged from the initial rate filing.

10. Premium Modalization Rules

Frequency	Multiple of Annual Premium
Semiannual	.52
Quarterly	.27
Monthly	.09

11. Issue Age Range

The issue age range is 18-84 for all policy forms.

12. Area Factors

Area factors are not applicable to any of the policy forms or riders.

13. Average Annual Premium

The table below summarizes the average annual premium per policy before and after the requested increase.

	Nationwide	Pennsylvania	
Form	before the rate increase	before the rate increase	after the rate increase
LTC-03 PA	2,420	2,540	3,374
LTC-03FR PA	2,630	2,330	3,095
BSC-03 PA	1,950	2,210	2,936
BSC-03FR PA	2,260	2,110	2,803

14. Number of Policyholders

The table below summarizes, as of 12/31/2015, the number of policies inforce and their 2015 annualized premium that will be affected by this rate increase in your state.

Form	Number of Policies	2015 Annualized Premium
LTC-03 PA	3,893	9,899,626
LTC-03FR PA	916	2,130,802
BSC-03 PA	286	631,149
BSC-03FR PA	62	130,975

15. Reserves

Active Life Reserves have not been used in this rate increase demonstration. Minimum Statutory Claim reserves as of 12/31/2015 have been discounted to the date of incurral of each respective claim and included in the historical incurred claims. Incurred But Not Reported claim reserves as of 12/31/2015 have also been allocated to the calendar year of incurral and included in historic incurred claims.

16. Analysis Performed

Original Pricing Assumptions

The initial premium schedule was based on the originally filed pricing assumptions which were believed to be appropriate, given company and industry experience available, when the initial rate schedule was developed.

The original pricing assumptions for morbidity, voluntary termination rates, and mortality were as follows:

Morbidity

Claim assumptions were derived using data published by the National Center for Health Statistics National Nursing Home Survey (1985 and 1995), the National Health Interview Survey (1984), the National Long-Term Care Survey (1982, 1984, 1989, and 1994), Medicare data, and other experience from our own data and data furnished to us by consultants, with adjustments for the impact of underwriting, inflation options, elected options, anti-selection considerations, and the savings incurred because the maximum daily benefit will not always be paid.

Below are the original sample annual claim costs for an LTC-03 policy, $300 monthly benefit, with no inflation (which included a 7.5% margin for moderately adverse experience):

Issue Age 55		
Age	**4 yr**	**Lifetime**
55	0.88	0.84
60	9.68	10.68
65	11.07	20.92
70	22.90	44.86
75	62.09	125.61
80	136.00	278.42
85	235.35	493.56
90	324.38	676.47
95	324.99	648.98
100	372.04	634.18

Issue Age 65		
Age	**4 yr**	**Lifetime**
65	1.40	2.47
70	17.61	33.21
75	59.09	116.95
80	125.59	253.71
85	225.76	468.44
90	312.26	645.10
95	315.00	623.60
100	360.09	608.80

Issue Age 75		
Age	**4 yr**	**Lifetime**
75	7.82	14.12
80	103.19	197.98
85	225.81	454.67
90	291.19	596.78
95	304.01	599.43
100	344.13	580.80

Voluntary Terminations

Duration	Issue Age							
	40	**50**	**55**	**60**	**65**	**70**	**75**	**79**
1	6.95%	5.95%	5.45%	5.45%	5.45%	5.70%	5.95%	6.95%
2	5.95%	4.86%	4.31%	4.13%	3.95%	3.95%	3.95%	4.95%
3	4.95%	3.72%	3.10%	2.90%	2.70%	2.83%	2.95%	3.70%
4	3.45%	2.64%	2.23%	2.12%	2.00%	2.22%	2.44%	3.20%
5	2.95%	2.28%	1.95%	1.86%	1.77%	1.86%	1.95%	2.45%
6	2.45%	1.78%	1.45%	1.50%	1.55%	1.50%	1.45%	1.70%
7	1.95%	1.45%	1.20%	1.25%	1.30%	1.25%	1.20%	1.33%
8	1.70%	1.23%	1.00%	1.05%	1.10%	1.15%	1.20%	1.33%
9	1.70%	1.23%	1.00%	0.93%	0.85%	1.03%	1.20%	1.33%
10	1.56%	1.17%	0.98%	0.91%	0.85%	1.03%	1.20%	1.33%
11	1.42%	1.11%	0.95%	0.90%	0.85%	1.03%	1.20%	1.33%
12	1.28%	1.04%	0.93%	0.89%	0.85%	1.03%	1.20%	1.33%
13	1.13%	0.98%	0.90%	0.88%	0.85%	1.03%	1.20%	1.33%
14	0.99%	0.91%	0.88%	0.86%	0.85%	1.03%	1.20%	1.33%
15+	0.85%	0.85%	0.85%	0.85%	0.85%	1.03%	1.20%	1.33%

Mortality

The base mortality table was the 1994 Group Annuity Mortality Table, weighted 40% males and 60% females, with the following selection factors applied:

Policy Duration	Selection Factor	Policy Duration	Selection Factor
1	20%	9	80%
2	30%	10	85%
3	40%	11	90%
4	50%	12	95%
5	60%	13	96%
6	65%	14	97%
7	70%	15	99%
8	75%	16+	100%

In addition, 12 years of future improvements were reflected.

Pennsylvania

Recent Experience

As part of the inforce management of the business, the Company monitored the performance of the business by completing periodic analysis for morbidity, voluntary lapse rates, and mortality. The findings from these analyses were used in projecting the inforce business to determine the effect of experience on the projected lifetime loss ratio. The most current studies show significant unfavorable trends since the study that prompted our 2010 rate increase filings. In general claims, particularly at higher ages, continue to last longer than expected, lapses are lower than expected, and a higher percentage of claim terminations are due to recoveries (as opposed to death) than expected.

The following tables show in aggregate how our new assumptions (Expected) compare to actual experience:

Morbidity

Experience period: Inception through 9/30/2014. Duration 10+ are used for incidence, duration 5+ for claim termination, and all durations for utilization. The following charts show key experience compared to revised assumptions.

Incidence

Duration	A/E
1-3	101%
4-6	101%
7-9	99%
10+	97%
Total	**98%**

Claim Terminations

Benefit Period	A/E
<10 years	99%
10+ years	97%
Total	**99%**

Utilization

Inflation	A/E
None / GPO	98%
Simple	98%
Compound	98%
Total	**98%**

Voluntary Lapses

Experience period: 12/31/2009 - 12/31/2014

	Lapse A/E by Amount	
Duration	**Without Inflation**	**With Inflation**
1	100%	100%
2	103%	100%
3-5	100%	101%
6-10	99%	100%
11-15	100%	101%
16+	96%	97%
Total per inflation	**100%**	**100%**
TOTAL	**100%**	

Note that the lapse study removed all policies which had undergone prior rate increases except for the 2008 re-rate policies which are now allowed to re-enter the study after their first year since re-rate, provided they have not subsequently received another rate increase.

Mortality

Experience period: 12/31/2009 - 12/31/2014

Duration	A/E by Amount
1-5	96%
6-10	96%
11+	101%
TOTAL	**99%**

17. Requested Rate Increase

The Company is requesting an average rate increase of 32.8%, which varies by issue age, benefit period, and inflation option, and ranges from 32.6% to 32.9%. Rate increases were derived as follows:

1. The Company first determined the projected lifetime loss ratio for this form based on nationwide actual experience and projected future experience assuming the prior rate increase request was approved in full and within three months of the original filing date. We then determined the amount of rate increase (32.6%) that would be needed in order to revert to the lifetime loss ratio certified to in our 2010 inforce rate increase filing for this form.
2. We ensured that the proposed rate increases did not result in premium rates that exceed rates for older issue ages or the most recent traditional LTC rates that have been filed with the Interstate Compact for new business under the ICC12-LTC-12 policy form, adjusted for benefit differences and changes in underwriting guidelines and risk classification (this is demonstrated in **Appendix A** using LTC-03 as an example). As this product (ICC12-LTC-12) is no longer open for new business, the most recently filed new business LTC rates for this product were adjusted to account for the average impact of the assumption updates due to the 2016 Experience Studies. An adjustment of 9.5% was applied to all rates to reflect these updates. After the application of this restriction the average rate increase for the forms listed in this memo is 32.6%.
3. Rate increases were adjusted to account for the timing of approvals on prior filings in your State. Adjustments are proportional to the amounts requested in prior filings and were determined such that achieved lifetime loss ratios match those targeted in Step #1 above. After the application of this adjustment, the average rate increase for the forms listed in this memo is 32.8%, ranging from 32.6% to 32.9%.
4. We ensured that the resulting overall increase in rates satisfied the rate stability rule ensuring no less than an 85% loss ratio on the rate increase portion, while applying the original loss ratio on the original rate schedule (as the original loss ratio was higher than 58%). This is demonstrated at the bottom of **Exhibit 1** where it can be seen that the sum of past and future projected incurred claims is not less than the sum of the original premium times the original loss ratio and the rate increase premium times the 85% loss ratio requirement.

Note that in **Appendix A** we reflect the proposed premium rates both with and without any additional cost as we believe any cost due to delayed implementation should not be subject to the new business rate restrictions.

Appendix B1 contains the new proposed rate tables for all policy forms included with this filing for those policyholders that *did not* elect an inflation reduction option as part of the 2010 rate increase filings.

Appendix B2 contains the new proposed rate tables for all policy forms included with this filing for those policyholders that *did* elect an inflation reduction option as part of the 2010 rate increase filings.

Please note that the actual rates implemented may vary slightly from those in Appendices B1 to B2 due to implementation rounding algorithms.

Exhibit 1 contains nationwide past premium and claims experience and future premium and claim projections and illustrates that the anticipated lifetime loss ratio with the requested rate increases and the previously-stated margin for moderately adverse experience is 88.1%, well in excess of the minimum loss ratio of 60% as well as greater than the original pricing loss ratio of 85.5%. The lifetime loss ratio as of 12/31/2015 is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium where accumulation and discounting occur at the maximum statutory valuation discount rate.

In addition, **Exhibit 1** contains the original expected loss ratio projections, adjusted for the actual mix of business issued, with the lifetime loss ratio also calculated as stated above.

Furthermore, **Exhibit 1** demonstrates that the calculated loss ratio respects the applicable pre or post stability form requirements:

<u>Post-stability form requirements:</u>
The sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times the original assumed lifetime loss ratio (which was higher than 58%),
2. 85% of the accumulated value of prior premium rate schedule increases,
3. Present value of future projected initial earned premium times the original assumed lifetime loss ratio, and
4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

<u>Pre-stability form requirements:</u>

The sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times the original assumed lifetime loss ratio (which was higher than 60%),
2. 80% of the accumulated value of prior premium rate schedule increases,
3. Present value of future projected initial earned premium times the original assumed lifetime loss ratio, and
4. 80% of the present value of future projected premium in excess of the projected initial earned premium.

18. New inflation options that will allow policyholders to avoid the rate increase

Although this is a closed block of business, we are filing new future inflation options that will allow policyholders that have Compound and Simple Inflation coverage the option to completely avoid the rate increase.

Under these new options, the policyholders get to keep their current accumulated Daily benefit and their current remaining Lifetime Maximum Benefit, but the future indexation rate will be reduced as follows:

Current inflation	Proposed Landing Spot
5%	3.4%
3.9%	2.2%

All indexation rates were determined to be actuarially equivalent to the requested rate increases in aggregate and therefore these options are only available if the full rate increase requested is accepted.

The premium rate schedules for these options are included in this filing as **Appendices C1 and C2**.

19. History of Previous Rate Revisions

A 21.5% rate increase on these policy forms was accepted by your state on January 20, 2011.

20. Data Credibility

Regarding the credibility of data for younger blocks of business such as Custom Care II, the Company would like to draw attention to the American Academy of Actuaries Issue Brief "*Understanding Premium Rate Increases on Private LTCI Policyholders 060216.pdf*", which has been included with this filing. The brief provides guidance on determining the need for premium rate increases on pages 4 and 5. This guidance includes a discussion on determining assumptions used for projections, particularly in situations where experience credibility may be low. Because of the long duration nature of Long Term Care policies, claims are often not seen in early durations which leads to lower credibility in actual experience for younger groups of policies. In situations where this is the case, the Actuarial Standards of Practice require that industry data or company data for older, similar business be used to set assumptions. Specifically, the brief states the following:

> "Section 3.2.1 of Actuarial Standard of Practice No. 18, Long-Term Care Insurance, requires actuaries to use alternative data sources such as public data or experience from the insurance company's older, similar policy forms for identifying reasonable assumptions. Waiting until there is adequate claim information on each policy form could result in much larger, less affordable rate increases."

Since Custom Care II is a younger block of business, our proposed rate increases on this form are based on our experience from this form as well as similar forms where we have over 20 years of experience. Overall, our unfavorable morbidity experience is at later durations and older attained ages, where we have significant data on our older plans and less on younger ones. With our combined data we are able to make credible decisions regarding future assumptions, in accordance with ASOP 18. Focusing solely on past experience for this product

discredits our future projections and prevents us from acting on this information in a timely manner. Delaying rate increases until we have amassed similar experience on this particular policy form would take a considerable amount of time and would result in much higher rate increases for our customers which would be more difficult to manage and would require larger reductions in benefits in order to mitigate them. For example, if we were to delay rate increases on the Custom Care II plan for 10 years, with experience continuing as currently expected, we would require an average rate increase of 106.8% compared to the current proposed rate increase of 32.8%.

21. Ensuring No Cross-Subsidization Between States

We have ensured no state's rate increase approvals will subsidize other states' rate increases. Rate increases will vary by state, but only to reflect the timing and amount of prior rate increases approved by that state. This is accomplished by first backing-out all prior requested rate increases from our nationwide premium data. We then re-introduce actual prior rate increases with the amount and timing based on your state's prior approvals (as detailed in Section 19). The current proposed rate increases are then determined based on the amounts needed in order to achieve our target lifetime loss ratios certified to in our prior filing.

Although some states may have capped our previous inforce rate increase filings, in each case this was done with the understanding that the full amount of the proposed rate increases were justified and that John Hancock would be refiling for the remainder at a later date. In instances where the remainder remains unapproved, it has been included in the current filings.

22. Past Losses Testing

Preventing companies from recouping past losses was the subject of a discussion by the NAIC in late 2013. The accepted methodology which was incorporated into the 2014 Long Term Care Model Regulation defines past losses as actual past claims less expected past claims when determining loss ratio compliance. Expected past claims are defined as the following:

> "Expected claims shall be calculated based on the original filing assumptions assumed until new assumptions are filed as part of a rate increase. New assumptions shall be used for all periods beyond each requested effective date of a rate increase [regardless of whether or not the rate increase is approved]. Expected claims are calculated for each calendar year based on the in-force at the beginning of the calendar year. Expected claims shall include margins for moderately adverse experience; either amounts included in the claims that were used to determine the lifetime loss ratio consistent with the original filing or as modified in any rate increase filing."

We apply this methodology in **Exhibit 1A**. The 'Adjusted Expected Incurred Claims' are initially calculated by applying the original pricing durational loss ratio to the actual earned premium in a given calendar year. Later, in years in which and after which we filed for inforce rate increases, expected incurred claims are based on the new assumptions that were filed.

The accumulated value of the Adjusted Expected Incurred Claims is compared to the accumulated value of Actual Incurred Claims. The lesser of the Adjusted Expected Incurred Claims or Actual Incurred Claims is used for past claims when ensuring that the resulting overall increase in rates satisfies the rate stability rule ensuring no less than an 85% loss ratio on the rate increase portion, while applying the original loss ratio on the original rate schedule (as the original loss ratio was higher than 58%) using. This is demonstrated at the bottom of **Exhibit 1A**.

23. Proposed Effective Date

These rates will be effective on the next policy anniversary date, following at least a 90 day policyholder notification period.

24. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for rendering this opinion and am familiar with the requirements for filing long-term care insurance premiums and filing for increases in long-term care insurance premiums. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

The preceding Actuarial Memorandum contains:

a) the assumptions on which this certification is based;
b) the adjustments to prior assumptions with an explanation of the reasons previous assumptions were not realized;
c) a lifetime projection of the prior premium rate schedules and incurred claims plus future expected premiums and claims which demonstrates that the revised premium rate schedule meets the loss ratios standards and necessary details of this state; and
d) disclosure of the manner, if any, in which reserves have been recognized.

If the requested premium rate schedule increase is implemented and the underlying assumptions which reflect moderately adverse conditions are realized, no further premium rate schedule increases are anticipated.

I have reviewed and taken into consideration the policy design and coverage provided, and our current underwriting and claims adjudication processes.

In forming my opinion, I have used actuarial assumptions and actuarial methods and such tests of the actuarial calculations as I considered necessary. Based on these assumptions or statutory requirements where necessary, the premium rate filing is in compliance with the loss ratio standards of this state.

The basis for contract reserves has been previously filed and there is no anticipation of any changes.

Naomi Worts, FSA, MAAA
Actuary
John Hancock Life Insurance Company

Exhibit 1: Nationwide Loss Ratio Exhibit
Custom Care II (LTC-03) and Essential Care II (BSC-03)

		Original Assumptions			Historical & Projected Experience					
					Before Proposed Increase			With Proposed Rate Increase		
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio
	1988	-	-	-	-	1,179	0%	-	1,179	0%
	1989	-	-	-	-	3,448	0%	-	3,448	0%
	1990	-	-	-	-	3,636	0%	-	3,636	0%
	1991	-	-	-	-	4,829	0%	-	4,829	0%
	1992	-	-	-	-	5,212	0%	-	5,212	0%
	1993	-	-	-	-	7,956	0%	-	7,956	0%
	1994	-	-	-	-	10,400	0%	-	10,400	0%
	1995	-	-	-	-	11,239	0%	-	11,239	0%
	1996	-	-	-	-	18,865	0%	-	18,865	0%
	1997	-	-	-	-	20,398	0%	-	20,398	0%
	1998	-	-	-	-	27,710	0%	-	27,710	0%
	1999	-	-	-	-	40,511	0%	-	40,511	0%
	2000	-	-	-	-	63,789	0%	-	63,789	0%
	2001	-	-	-	-	97,037	0%	-	97,037	0%
	2002	-	-	-	-	144,813	0%	-	144,813	0%
	2003	37	2,646	1%	-	248,785	0%	-	248,785	0%
	2004	302,003	17,939,949	2%	225,821	18,109,482	1%	225,821	18,109,482	1%
	2005	1,638,496	69,058,517	2%	2,124,834	68,412,756	3%	2,124,834	68,412,756	3%
Historical	2006	4,693,473	134,095,322	4%	6,248,563	133,459,349	5%	6,248,563	133,459,349	5%
Experience	2007	10,102,110	216,552,030	5%	9,507,149	217,194,723	4%	9,507,149	217,194,723	4%
	2008	17,510,914	260,982,995	7%	14,278,872	264,676,038	5%	14,278,872	264,676,038	5%
	2009	25,659,048	263,040,620	10%	21,984,762	268,251,175	8%	21,984,762	268,251,175	8%
	2010	33,401,862	256,115,548	13%	25,357,600	263,688,779	10%	25,357,600	263,688,779	10%
	2011	40,841,062	248,425,028	16%	34,562,825	262,310,355	13%	34,562,825	262,310,355	13%
	2012	47,939,576	241,529,906	20%	43,326,655	288,276,651	15%	43,326,655	288,276,651	15%
	2013	56,249,328	235,086,905	24%	47,543,049	280,257,505	17%	47,543,049	280,257,505	17%
	2014	65,839,772	228,853,426	29%	63,510,591	272,613,773	23%	63,510,591	272,613,773	23%
	2015	75,473,330	222,605,362	34%	85,383,456	266,726,480	32%	85,383,456	266,726,480	32%
	2016	85,128,180	216,179,307	39%	85,785,442	260,090,021	33%	85,785,442	260,090,021	33%
	2017	94,584,825	209,474,808	45%	101,311,858	253,728,272	40%	101,115,210	260,303,529	39%
Projected	2018	105,393,531	202,472,796	52%	118,481,607	246,937,719	48%	116,567,329	306,660,686	38%
Future	2019	118,240,502	195,196,675	61%	137,753,903	239,835,375	57%	135,294,768	309,344,358	44%
Experience	2020	132,382,289	187,693,702	71%	159,846,020	232,512,109	69%	157,098,509	299,900,107	52%
	2021	147,350,564	179,995,717	82%	184,225,404	225,000,961	82%	181,062,111	290,213,398	62%
	2022	163,059,676	172,113,695	95%	210,623,550	217,282,431	97%	206,943,850	280,259,061	74%
	2023	180,354,483	164,073,325	110%	239,074,221	209,330,650	114%	234,792,340	270,003,710	87%
	2024	199,108,515	155,913,215	128%	269,090,807	201,120,462	134%	264,143,598	259,414,893	102%
	2025	218,389,550	147,670,194	148%	300,419,524	192,640,342	156%	294,756,173	248,477,744	119%
	2026	237,397,038	139,379,941	170%	331,321,389	183,874,535	180%	324,940,487	237,171,945	137%
	2027	255,734,049	131,072,394	195%	360,188,940	174,814,620	206%	353,123,326	225,486,645	157%
	2028	273,243,745	122,775,626	223%	388,021,577	165,439,060	235%	380,271,667	213,394,065	178%
	2029	289,456,283	114,520,008	253%	416,355,674	155,741,891	267%	407,884,443	200,886,526	203%
	2030	303,600,802	106,343,500	285%	442,322,033	145,753,338	303%	433,176,654	188,003,026	230%
	2031	314,828,364	98,291,998	320%	467,718,707	135,533,567	345%	457,888,147	174,821,180	262%
	2032	323,071,088	90,407,361	357%	489,958,747	125,206,631	391%	479,498,060	161,501,010	297%
	2033	328,601,894	82,728,310	397%	503,234,362	114,863,076	438%	492,363,938	148,159,318	332%
	2034	331,539,022	75,292,810	440%	509,273,003	104,618,817	487%	498,163,413	134,945,634	369%
	2035	331,741,530	68,140,221	487%	506,831,402	94,584,265	536%	495,692,478	122,002,385	406%
	2036	328,491,215	61,313,256	536%	502,627,834	84,867,840	592%	491,473,877	109,469,432	449%
	2037	322,027,893	54,848,564	587%	497,452,196	75,616,636	658%	486,276,642	97,536,516	499%
	2038	312,248,528	48,773,952	640%	483,919,985	66,925,714	723%	472,938,267	86,326,268	548%
	2039	299,928,023	43,109,561	696%	462,950,981	58,853,259	787%	452,360,217	75,913,746	596%
	2040	285,837,121	37,869,965	755%	434,617,475	51,419,512	845%	424,621,464	66,325,069	640%
Values as of 12/31/2015 (discounted at maximum statutory valuation rates)										
	Past :	429,288,024	2,962,099,181	14.5%	398,015,853	3,195,618,834	12.5%	398,015,853	3,195,618,834	12.5%
	Future :	4,032,157,295	2,257,742,880	178.6%	5,677,963,298	2,884,773,967	196.8%	5,562,744,598	3,573,967,944	155.6%
	Lifetime :	4,461,445,319	5,219,842,062	85.5%	6,075,979,151	6,080,392,801	99.9%	5,960,760,451	6,769,586,778	88.1%

Total Incurred Claims exceed Total Initial Premiums x max(58%, Original Pricing Loss Ratio) + Increased Premiums x max(85%, Original Pricing Loss Ratio)

			Accum Value of Past Initial Prm x 85.5% =	2,551,673,229
			Present Value of Future Initial Prm x 85.5% =	1,971,368,480
Accum. Value of Past Incurred Claims =	398,015,853		Accum Value of Prior Increases x 85.5% =	179,650,539
Present Value of Future Incurred Claims =	5,562,744,598		Present Value of Future Increases x 85.5% =	1,083,333,628
Total =	5,960,760,451	>=	Total =	5,786,025,877

Total Incurred Claims exceed Total Initial Premiums x max(60%, Original Pricing Loss Ratio) + Increased Premiums x max(80%, Original Pricing Loss Ratio)

			Accum Value of Past Initial Prm x 85.5% =	2,551,673,229
			Present Value of Future Initial Prm x 85.5% =	1,971,368,480
Accum. Value of Past Incurred Claims =	398,015,853		Accum Value of Prior Increases x 85.5% =	179,650,539
Present Value of Future Incurred Claims =	5,562,744,598		Present Value of Future Increases x 85.5% =	1,083,333,628
Total =	5,960,760,451	>=	Total =	5,786,025,877

Exhibit 1A: Demonstation of not Recouping Past Losses
Custom Care II (LTC-03) and Essential Care II (BSC-03)

		Loss Ratios to Apply to Actual Premium			Adjusted	Historical & Projected Experience					
						Before Proposed Increase			With Proposed Rate Increase		
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio	Expected Incurred Claims	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio
Original Pricing	1988	0	0	0%	-	0	1,179	0%	0	1,179	0%
	1989	0	0	0%	-	0	3,448	0%	0	3,448	0%
	1990	0	0	0%	-	0	3,636	0%	0	3,636	0%
	1991	0	0	0%	-	0	4,829	0%	0	4,829	0%
	1992	0	0	0%	-	0	5,212	0%	0	5,212	0%
	1993	0	0	0%	-	0	7,956	0%	0	7,956	0%
	1994	0	0	0%	-	0	10,400	0%	0	10,400	0%
	1995	0	0	0%	-	0	11,239	0%	0	11,239	0%
	1996	0	0	0%	-	0	18,865	0%	0	18,865	0%
	1997	0	0	0%	-	0	20,398	0%	0	20,398	0%
	1998	0	0	0%	-	0	27,710	0%	0	27,710	0%
	1999	0	0	0%	-	0	40,511	0%	0	40,511	0%
	2000	0	0	0%	-	0	63,789	0%	0	63,789	0%
	2001	0	0	0%	-	0	97,037	0%	0	97,037	0%
	2002	0	0	0%	-	0	144,813	0%	0	144,813	0%
	2003	37	2,646	1%	3,496	0	248,785	0%	0	248,785	0%
	2004	302,003	17,939,949	2%	304,857	225,821	18,109,482	1%	225,821	18,109,482	1%
	2005	1,638,496	69,058,517	2%	1,623,174	2,124,834	68,412,756	3%	2,124,834	68,412,756	3%
	2006	4,693,473	134,095,322	4%	4,671,214	6,248,563	133,459,349	5%	6,248,563	133,459,349	5%
	2007	10,102,110	216,552,030	5%	10,132,092	9,507,149	217,194,723	4%	9,507,149	217,194,723	4%
	2008	17,510,914	260,982,995	7%	17,758,702	14,278,872	264,676,038	5%	14,278,872	264,676,038	5%
	2009	25,659,048	263,040,620	10%	26,167,326	21,984,762	268,251,175	8%	21,984,762	268,251,175	8%
2010 RI	2010	27,151,643	265,881,447	10%	27,151,643	25,357,600	263,688,779	10%	25,357,600	263,688,779	10%
	2011	34,127,438	317,616,601	11%	34,127,438	34,562,825	262,310,355	13%	34,562,825	262,310,355	13%
	2012	42,991,279	311,893,928	14%	42,991,279	43,326,655	288,276,651	15%	43,326,655	288,276,651	15%
	2013	52,673,946	305,926,762	17%	52,673,946	47,543,049	280,257,505	17%	47,543,049	280,257,505	17%
	2014	63,071,904	299,606,531	21%	63,071,904	63,510,591	272,613,773	23%	63,510,591	272,613,773	23%
	2015	74,260,569	292,863,207	25%	74,260,569	85,383,456	266,726,480	32%	85,383,456	266,726,480	32%
Projected Future Experience	2016					85,785,442	260,090,021	33%	85,785,442	260,090,021	33%
	2017					101,311,858	253,728,272	40%	101,115,210	260,303,529	39%
	2018					118,481,607	246,937,719	48%	116,567,329	306,660,686	38%
	2019					137,753,903	239,835,375	57%	135,294,768	309,344,358	44%
	2020					159,846,020	232,512,109	69%	157,098,509	299,900,107	52%
	2021					184,225,404	225,000,961	82%	181,062,111	290,213,398	62%
	2022					210,623,550	217,282,431	97%	206,943,850	280,259,061	74%
	2023					239,074,221	209,330,650	114%	234,792,340	270,003,710	87%
	2024					269,090,807	201,120,462	134%	264,143,598	259,414,893	102%
	2025					300,419,524	192,640,342	156%	294,756,173	248,477,744	119%
	2026					331,321,389	183,874,535	180%	324,940,487	237,171,945	137%
	2027					360,188,940	174,814,620	206%	353,123,326	225,486,645	157%
	2028					388,021,577	165,439,060	235%	380,271,667	213,394,065	178%
	2029					416,355,674	155,741,891	267%	407,884,443	200,886,526	203%
	2030					442,322,033	145,753,338	303%	433,176,654	188,003,026	230%
	2031					467,718,707	135,533,567	345%	457,888,147	174,821,180	262%
	2032					489,958,747	125,206,631	391%	479,498,060	161,501,010	297%
	2033					503,234,362	114,863,076	438%	492,363,938	148,159,318	332%
	2034					509,273,003	104,618,817	487%	498,163,413	134,945,634	369%
	2035					506,831,402	94,584,265	536%	495,692,478	122,002,385	406%
	2036					502,627,834	84,867,840	592%	491,473,877	109,469,432	449%
	2037					497,452,196	75,616,636	658%	486,276,642	97,536,516	499%
	2038					483,919,985	66,925,714	723%	472,938,267	86,326,268	548%
	2039					462,950,981	58,853,259	787%	452,360,217	75,913,746	596%
	2040					434,617,475	51,419,512	845%	424,621,464	66,325,069	640%
Values as of 12/31/2015 (discounted at maximum statutory valuation rates)											
	Past				398,017,156	398,015,853	3,195,618,834	12.5%	398,015,853	3,195,618,834	12.5%
	Future					5,677,963,298	2,884,773,967	196.8%	5,562,744,598	3,573,967,944	155.6%
	Lifetime					6,075,979,151	6,080,392,801	99.9%	5,960,760,451	6,769,586,778	88.1%

Total Incurred Claims exceed Total Initial Premiums x max(58%, Original Pricing Loss Ratio) + Increased Premiums x max(85%, Original Pricing Loss Ratio)

			Accum Value of Past Initial Prm x 85.5% =	2,551,673,229
Accum Value of Minimum(Past Incurred Claims,			Present Value of Future Initial Prm x 85.5% =	1,971,368,480
Adjusted Originally Expected Incurred Claims) =	398,015,853		Accum Value of Prior Increases x 85.5% =	179,650,539
Present Value of Future Incurred Claims =	5,562,744,598		Present Value of Future Increases x 85.5% =	1,083,333,628
Total =	5,960,760,451	> =	Total =	5,786,025,877

Total Incurred Claims exceed Total Initial Premiums x max(60%, Original Pricing Loss Ratio) + Increased Premiums x max(80%, Original Pricing Loss Ratio)

			Accum Value of Past Initial Prm x 85.5% =	2,551,673,229
Accum Value of Minimum(Past Incurred Claims,			Present Value of Future Initial Prm x 85.5% =	1,971,368,480
Adjusted Originally Expected Incurred Claims) =	398,015,853		Accum Value of Prior Increases x 85.5% =	179,650,539
Present Value of Future Incurred Claims =	5,562,744,598		Present Value of Future Increases x 85.5% =	1,083,333,628
Total =	5,960,760,451	> =	Total =	5,786,025,877

Appendix A - Comparison to New Business Rates (Custom Care II Series)

Rates shown are for a 90-day EP, single, Standard policyholder, and are per $100 monthly benefit

Inflation Option: GPO Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	13.85	15.43	17.10	18.60	21.92	24.12	26.31
30	14.64	16.23	18.12	19.63	22.95	27.54	29.84
31	15.04	16.62	18.76	20.26	23.59	27.87	30.02
32	15.43	17.25	19.55	21.05	24.61	29.09	31.33
33	15.67	17.65	20.18	21.92	25.41	29.64	31.76
34	16.07	18.28	20.82	22.72	26.28	30.66	32.85
35	16.46	18.68	21.61	23.59	27.31	31.51	33.61
36	16.86	19.47	22.24	24.38	28.33	32.38	34.41
37	17.25	20.10	23.03	25.41	28.97	35.18	37.24
38	17.89	20.50	24.06	26.28	30.00	35.18	37.24
39	18.28	21.13	24.69	27.31	31.26	35.18	37.24
40	18.68	21.92	25.49	28.33	32.29	36.09	37.99
41	19.31	22.56	26.36	28.97	33.32	37.02	38.87
42	19.71	23.19	27.15	29.76	34.35	40.07	41.98
43	20.34	23.82	27.78	30.39	35.22	40.78	42.64
44	21.13	24.46	28.65	31.42	36.25	41.69	43.50
45	21.77	25.09	29.28	32.05	37.28	44.73	46.60
46	22.40	25.72	30.31	33.08	38.31	45.60	47.43
47	23.19	26.51	30.95	33.72	39.34	46.49	48.28
48	23.82	27.38	31.98	34.75	40.60	49.83	51.68
49	24.46	28.02	32.85	35.62	41.63	52.49	54.30
50	25.25	28.81	33.64	36.41	42.90	53.62	55.41
51	26.28	29.68	34.90	38.07	44.72	57.24	59.03
52	26.91	30.71	35.93	39.34	46.62	59.17	62.75
53	27.94	31.90	37.20	41.00	48.68	65.52	69.27
54	28.97	33.16	38.62	42.42	50.58	69.31	73.05
55	29.76	34.19	39.89	44.09	52.63	73.31	77.07
56	31.03	36.25	42.34	46.78	55.72	76.15	81.72
57	32.45	38.31	45.03	49.47	58.65	80.64	86.14
58	34.11	40.37	47.49	52.16	61.97	83.22	88.53
59	35.54	42.66	50.42	55.24	65.30	88.24	95.30
60	37.20	45.11	53.50	58.57	69.02	91.45	100.07
61	39.81	48.60	56.99	62.68	74.16	98.31	106.93
62	42.50	52.08	60.71	67.04	79.94	106.01	116.43
63	45.75	56.19	64.82	71.79	85.95	115.77	124.55
64	48.99	60.31	68.94	76.93	92.76	126.65	137.36
65	52.47	64.98	73.69	82.31	99.80	135.45	146.14
66	57.54	71.15	80.65	90.31	108.27	144.95	155.43
67	63.08	78.28	88.65	98.93	117.30	154.70	164.89
68	69.41	85.64	97.27	108.59	127.35	165.89	177.62
69	76.14	94.03	106.93	119.28	138.27	177.31	187.07
70	83.90	102.97	117.53	130.75	150.14	190.07	199.66
71	91.97	112.94	127.74	144.44	162.41	199.53	211.91
72	100.91	123.47	139.14	159.17	175.71	210.25	225.27
73	111.04	135.26	151.57	175.71	190.03	222.19	239.73
74	121.97	147.85	165.02	193.67	205.94	234.35	254.23
75	133.92	162.01	179.66	213.70	222.72	247.62	271.14
76	148.16	187.67	210.25	231.42	252.58	282.22	309.03
77	164.39	207.95	233.24	257.12	279.60	311.92	342.83
78	181.48	231.74	258.27	283.40	308.52	346.22	379.72
79	201.43	257.00	286.17	313.95	341.74	383.41	420.92
80	330.28	424.65	469.78	514.91	560.04	631.84	693.39
81	356.40	459.09	507.42	555.74	604.07	682.60	749.05
82	384.50	494.92	546.18	599.42	650.69	735.48	806.46
83	415.44	533.31	589.35	645.39	701.42	792.24	869.54
84	447.82	574.41	634.88	693.45	753.92	852.17	935.31

LTC-03 Rates after Requested Rate Increases
excluding additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	11.93	13.26	15.91	17.24	18.56	19.89	22.54
30	11.93	13.26	17.24	18.56	19.89	21.22	23.87
31	11.93	13.26	17.24	18.56	19.89	21.22	23.87
32	11.93	13.26	17.24	18.56	19.89	22.54	25.20
33	11.93	14.59	18.56	19.89	21.22	22.54	25.20
34	11.93	14.59	18.56	19.89	21.22	22.54	25.20
35	13.26	14.59	18.56	19.89	21.22	22.54	25.20
36	13.26	15.91	19.89	21.22	22.54	23.87	26.52
37	13.26	15.91	19.89	21.22	22.54	23.87	26.52
38	13.26	15.91	19.89	21.22	22.54	23.87	26.52
39	13.26	15.91	19.89	21.22	22.54	25.20	27.85
40	14.59	17.24	19.89	21.22	22.54	25.20	27.85
41	14.59	17.24	21.22	22.54	23.87	26.52	27.85
42	15.91	18.56	21.22	22.54	23.87	27.85	29.17
43	15.91	18.56	22.54	23.87	25.20	29.17	30.50
44	15.91	19.89	22.54	23.87	26.52	30.50	31.83
45	15.91	19.89	23.87	25.20	26.52	31.83	33.15
46	17.24	21.22	23.87	26.52	27.85	33.15	34.48
47	17.24	21.22	25.20	27.85	29.17	34.48	35.80
48	17.24	22.54	26.52	27.85	29.17	35.80	37.13
49	18.56	22.54	26.52	29.17	30.50	37.51	39.78
50	18.56	23.87	27.85	30.50	31.83	39.15	41.11
51	19.57	25.20	29.17	31.83	33.15	40.78	43.76
52	19.89	25.20	29.17	33.15	34.48	42.41	46.41
53	21.20	26.52	30.50	33.15	34.48	44.04	48.93
54	21.22	26.52	30.50	34.48	35.80	45.67	50.56
55	22.54	27.85	31.83	35.80	37.13	47.30	53.83
56	23.87	29.17	34.48	38.46	39.78	50.56	57.09
57	25.20	31.83	35.80	41.11	42.43	53.83	60.35
58	26.52	33.15	38.46	43.76	46.41	57.09	65.24
59	29.17	35.80	41.11	46.41	49.06	61.98	68.50
60	30.50	38.46	43.76	49.06	53.04	65.24	73.40
61	33.15	41.11	47.74	53.04	57.02	70.14	78.29
62	35.80	45.09	50.39	57.02	61.00	76.66	84.82
63	39.78	47.74	54.37	61.00	64.98	83.18	91.34
64	42.43	51.72	59.67	64.98	68.96	89.71	97.86
65	46.41	55.69	63.65	70.28	74.26	96.23	106.02
66	50.39	61.00	70.28	76.91	82.22	106.02	117.44
67	55.69	67.63	76.91	84.87	91.50	117.44	128.63
68	61.00	75.59	84.87	92.82	100.78	128.85	140.56
69	66.30	82.22	92.82	102.11	112.72	141.90	152.50
70	72.93	91.50	102.11	112.72	124.65	156.58	165.76
71	80.89	102.11	114.04	125.98	139.24	171.06	181.67
72	90.17	114.04	127.30	140.56	155.15	185.65	198.91
73	100.78	127.30	141.89	157.80	172.39	201.56	217.47
74	111.39	141.89	159.13	175.04	192.28	218.80	237.37
75	124.65	157.80	177.69	196.26	213.50	237.37	259.91
76	139.24	176.37	197.58	217.47	237.37	265.21	290.41
77	155.15	196.26	218.07	242.67	263.82	294.39	323.56
78	166.29	211.51	231.93	262.56	280.07	316.53	347.16
79	176.83	225.56	246.45	279.87	299.36	336.95	368.98
80	186.98	240.02	262.56	297.04	316.93	358.04	392.52
81	208.19	266.54	291.73	330.19	352.73	399.15	437.60
82	232.06	297.04	326.21	368.65	393.84	444.23	487.99
83	258.58	331.52	363.34	411.08	438.93	495.95	543.69
84	289.08	369.97	404.45	457.49	489.32	552.97	606.01

LTC-03 Rates after Requested Rate Increases
including additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	11.93	13.26	15.91	17.24	18.56	19.89	22.54
30	11.93	13.26	17.24	18.56	19.89	21.22	23.87
31	11.93	13.26	17.24	18.56	19.89	21.22	23.87
32	11.93	13.26	17.24	18.56	19.89	22.54	25.20
33	11.93	14.59	18.56	19.89	21.22	22.54	25.20
34	11.93	14.59	18.56	19.89	21.22	22.54	25.20
35	13.26	14.59	18.56	19.89	21.22	22.54	25.20
36	13.26	15.91	19.89	21.22	22.54	23.87	26.52
37	13.26	15.91	19.89	21.22	22.54	23.87	26.52
38	13.26	15.91	19.89	21.22	22.54	23.87	26.52
39	13.26	15.91	19.89	21.22	22.54	25.20	27.85
40	14.60	17.25	19.89	21.22	22.54	25.20	27.85
41	14.60	17.25	21.22	22.54	23.87	26.53	27.85
42	15.92	18.58	21.22	22.54	23.87	27.86	29.17
43	15.92	18.58	22.55	23.88	25.21	29.20	30.51
44	15.92	19.92	22.55	23.88	26.53	30.52	31.84
45	15.92	19.92	23.88	25.21	26.53	31.86	33.18
46	17.25	21.24	23.88	26.55	27.87	33.19	34.50
47	17.25	21.24	25.22	27.87	29.20	34.53	35.84
48	17.25	22.57	26.55	27.87	29.20	35.86	37.17
49	18.59	22.57	26.55	29.20	30.52	37.59	39.85
50	18.59	23.91	27.89	30.54	31.86	39.22	41.17
51	19.61	25.23	29.21	31.86	33.19	40.85	43.84
52	19.92	25.23	29.21	33.19	34.52	42.49	46.49
53	21.24	26.55	30.54	33.19	34.52	44.12	49.03
54	21.24	26.55	30.54	34.53	35.86	45.76	50.66
55	22.58	27.87	31.86	35.86	37.18	47.39	53.93
56	23.91	29.20	34.53	38.52	39.83	50.66	57.20
57	25.23	31.86	35.84	41.17	42.48	53.93	60.46
58	26.56	33.19	38.51	43.82	46.48	57.20	65.37
59	29.21	35.86	41.17	46.49	49.13	62.10	68.64
60	30.54	38.52	43.82	49.14	53.12	65.37	73.54
61	33.19	41.17	47.82	53.12	57.10	70.27	78.44
62	35.86	45.17	50.47	57.11	61.09	76.81	84.98
63	39.85	47.80	54.45	61.09	65.07	83.34	91.51
64	42.50	51.79	59.78	65.05	69.03	89.88	98.05
65	46.49	55.77	63.76	70.37	74.35	96.42	106.22
66	50.47	61.07	70.40	77.00	82.32	106.22	117.66
67	55.79	67.72	77.03	84.97	91.61	117.66	128.87
68	61.09	75.70	85.00	92.92	100.89	129.10	140.82
69	66.39	82.33	92.95	102.22	112.85	142.17	152.76
70	73.04	91.64	102.25	112.84	124.80	156.88	166.02
71	80.99	102.26	114.20	126.11	139.41	171.37	181.94
72	90.29	114.20	127.48	140.73	155.35	185.95	199.19
73	100.91	127.47	142.08	157.99	172.60	201.86	217.77
74	111.53	142.07	159.35	175.24	192.53	219.09	237.66
75	124.80	157.98	177.94	196.48	213.78	237.64	260.21
76	139.41	176.57	197.85	217.71	237.67	265.53	290.75
77	155.34	196.48	218.34	242.95	264.15	294.72	323.94
78	166.43	211.68	232.12	262.78	280.30	316.79	347.45
79	176.90	225.66	246.55	279.98	299.48	337.09	369.13
80	186.98	240.02	262.56	297.04	316.93	358.04	392.52
81	208.19	266.54	291.73	330.19	352.73	399.15	437.60
82	232.06	297.04	326.21	368.65	393.84	444.23	487.99
83	258.58	331.52	363.34	411.08	438.93	495.95	543.69
84	289.08	369.97	404.45	457.49	489.32	552.97	606.01

LTC-03 2016 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	33%	33%	33%	33%	33%	33%	33%
30	33%	33%	33%	33%	33%	33%	33%
31	33%	33%	33%	33%	33%	33%	33%
32	33%	33%	33%	33%	33%	33%	33%
33	33%	33%	33%	33%	33%	33%	33%
34	33%	33%	33%	33%	33%	33%	33%
35	33%	33%	33%	33%	33%	33%	33%
36	33%	33%	33%	33%	33%	33%	33%
37	33%	33%	33%	33%	33%	33%	33%
38	33%	33%	33%	33%	33%	33%	33%
39	33%	33%	33%	33%	33%	33%	33%
40	33%	33%	33%	33%	33%	33%	33%
41	33%	33%	33%	33%	33%	33%	33%
42	33%	33%	33%	33%	33%	33%	33%
43	33%	33%	33%	33%	33%	33%	33%
44	33%	33%	33%	33%	33%	33%	33%
45	33%	33%	33%	33%	33%	33%	33%
46	33%	33%	33%	33%	33%	33%	33%
47	33%	33%	33%	33%	33%	33%	33%
48	33%	33%	33%	33%	33%	33%	33%
49	33%	33%	33%	33%	33%	33%	33%
50	33%	33%	33%	33%	33%	33%	33%
51	33%	33%	33%	33%	33%	33%	33%
52	33%	33%	33%	33%	33%	33%	33%
53	33%	33%	33%	33%	33%	33%	33%
54	33%	33%	33%	33%	33%	33%	33%
55	33%	33%	33%	33%	33%	33%	33%
56	33%	33%	33%	33%	33%	33%	33%
57	33%	33%	33%	33%	33%	33%	33%
58	33%	33%	33%	33%	33%	33%	33%
59	33%	33%	33%	33%	33%	33%	33%
60	33%	33%	33%	33%	33%	33%	33%
61	33%	33%	33%	33%	33%	33%	33%
62	33%	33%	33%	33%	33%	33%	33%
63	33%	33%	33%	33%	33%	33%	33%
64	33%	33%	33%	33%	33%	33%	33%
65	33%	33%	33%	33%	33%	33%	33%
66	33%	33%	33%	33%	33%	33%	33%
67	33%	33%	33%	33%	33%	33%	33%
68	33%	33%	33%	33%	33%	33%	33%
69	33%	33%	33%	33%	33%	33%	33%
70	33%	33%	33%	33%	33%	33%	33%
71	33%	33%	33%	33%	33%	33%	33%
72	33%	33%	33%	33%	33%	33%	33%
73	33%	33%	33%	33%	33%	33%	33%
74	33%	33%	33%	33%	33%	33%	33%
75	33%	33%	33%	33%	33%	33%	33%
76	33%	33%	33%	33%	33%	33%	33%
77	33%	33%	33%	33%	33%	33%	33%
78	33%	33%	33%	33%	33%	33%	33%
79	33%	33%	33%	33%	33%	33%	33%
80	33%	33%	33%	33%	33%	33%	33%
81	33%	33%	33%	33%	33%	33%	33%
82	33%	33%	33%	33%	33%	33%	33%
83	33%	33%	33%	33%	33%	33%	33%
84	33%	33%	33%	33%	33%	33%	33%

* Benefit Differences between LTC-03 and ICC12-LTC-12:

ICC12-LTC-12 underwriting guidelines and classification are stricter than for LTC-02

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered both 10yr and Lifetime benefit period options)

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

Appendix A - Comparison to New Business Rates (Custom Care II Series)

Rates shown are for a 90-day EP, single, Standard policyholder, and are per $100 monthly benefit

Inflation Option: 5% Simple Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	32.22	37.99	43.92	47.80	56.48	81.90	84.72
30	33.28	39.17	44.32	48.27	57.03	81.90	87.36
31	34.91	40.85	45.90	49.98	58.94	83.05	91.09
32	35.00	40.85	47.49	51.60	60.75	87.17	92.45
33	36.48	42.61	48.98	53.23	62.58	88.65	96.47
34	36.57	44.18	50.49	54.76	64.30	92.59	100.30
35	38.09	45.76	50.49	56.32	66.12	96.64	101.73
36	40.43	47.15	51.21	57.84	70.27	97.88	105.41
37	41.85	49.49	54.68	59.26	71.90	101.65	109.09
38	41.85	50.94	56.04	60.71	73.43	105.25	112.60
39	43.23	52.29	57.31	64.20	77.41	108.86	118.54
40	44.49	53.60	58.62	65.57	78.84	112.29	121.85
41	45.97	55.12	60.36	67.43	81.49	117.44	127.02
42	46.34	56.51	62.08	71.31	86.47	122.50	132.11
43	47.80	57.98	65.79	73.03	89.14	127.68	137.32
44	50.27	60.43	68.56	75.88	91.73	130.36	142.43
45	51.68	61.74	70.26	79.81	96.95	138.16	147.85
46	51.68	65.18	73.96	81.62	99.65	143.40	155.55
47	53.47	66.55	75.84	85.52	103.62	146.99	159.04
48	54.83	67.90	79.50	89.39	108.94	152.52	167.04
49	57.30	71.16	81.24	91.17	111.65	160.20	172.34
50	58.62	72.45	85.00	95.01	116.94	165.66	180.28
51	60.10	73.77	88.37	97.43	120.83	171.58	186.08
52	63.56	77.10	89.89	101.01	123.24	175.38	189.60
53	66.32	80.39	92.16	103.17	126.91	180.96	195.06
54	67.74	81.88	95.42	106.57	131.47	184.52	198.36
55	71.24	85.11	98.81	108.77	134.94	189.83	203.55
56	73.12	87.24	100.87	112.59	139.79	196.15	211.93
57	74.27	90.69	104.88	116.19	144.37	199.89	217.66
58	76.01	92.72	106.84	119.79	149.11	206.12	225.86
59	79.01	96.76	109.30	121.73	151.95	211.88	231.14
60	80.62	98.85	113.06	125.01	156.51	217.84	241.11
61	83.38	103.95	117.95	129.84	161.99	225.56	246.06
62	85.94	110.12	124.75	134.75	163.63	228.68	250.37
63	90.06	115.44	128.54	141.10	169.14	235.66	252.76
64	92.74	119.14	136.80	146.08	172.53	242.27	256.95
65	96.61	126.01	142.37	152.58	177.55	248.57	262.77
66	103.69	137.23	153.40	165.05	193.67	267.20	283.34
67	112.10	147.37	165.40	179.80	212.94	286.92	303.16
68	121.37	159.50	177.76	197.11	233.43	310.02	326.43
69	129.83	172.00	192.46	213.99	253.56	332.57	350.94
70	139.98	186.91	206.12	233.29	278.85	358.79	377.38
71	155.94	205.45	223.59	254.05	300.15	379.23	399.00
72	173.50	226.01	240.89	274.16	325.67	402.72	427.23
73	192.77	246.60	259.55	298.88	350.49	423.29	452.08
74	215.80	270.65	281.09	326.36	379.27	448.23	481.07
75	240.74	296.95	304.10	353.64	409.18	474.46	511.08
76	260.20	337.42	387.79	436.47	471.72	548.94	592.59
77	279.34	361.49	417.36	468.30	506.09	589.89	635.90
78	301.34	389.97	447.99	502.78	544.68	634.92	684.87
79	325.59	418.84	482.06	538.96	584.80	684.37	738.11
80	515.10	663.25	761.26	850.15	923.08	1082.63	1169.24
81	546.11	701.83	804.91	899.22	978.17	1147.05	1236.97
82	579.43	744.38	854.35	953.74	1038.33	1215.96	1311.13
83	613.26	788.48	904.61	1010.56	1100.20	1289.68	1389.51
84	649.16	835.47	957.07	1070.82	1164.96	1365.00	1470.91

LTC-03 Rates after Requested Rate Increases
excluding additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	17.24	22.54	25.20	27.85	29.17	38.46	39.78
30	18.56	23.87	26.52	29.17	30.50	39.78	42.43
31	19.89	23.87	26.52	29.17	30.50	41.11	45.09
32	19.89	25.20	27.85	30.50	31.83	43.76	46.41
33	21.22	25.20	29.17	30.50	31.83	45.09	48.93
34	21.22	25.20	30.50	31.83	33.15	47.74	50.56
35	22.54	26.52	30.50	33.15	34.48	48.93	50.56
36	23.87	27.85	31.83	34.48	37.13	50.56	52.19
37	25.20	29.17	34.48	35.80	38.46	50.56	52.19
38	25.20	30.50	35.80	37.13	39.78	50.56	53.83
39	26.10	31.83	37.13	39.78	42.41	52.19	53.83
40	26.10	33.15	37.51	40.78	42.41	52.19	55.46
41	26.10	34.25	39.15	42.41	44.04	53.83	57.09
42	27.73	35.80	39.15	42.41	45.67	55.46	60.35
43	27.73	35.88	40.78	44.04	45.67	57.09	61.98
44	27.73	37.51	42.41	45.67	47.30	60.35	63.61
45	29.36	37.51	42.41	47.30	48.93	61.98	66.87
46	29.36	39.15	44.04	48.93	50.56	63.61	68.50
47	30.99	39.15	45.67	48.93	52.19	66.87	71.77
48	30.99	40.78	45.67	50.56	53.83	68.50	75.03
49	32.62	40.78	47.30	52.19	55.46	70.14	76.66
50	32.62	42.41	48.93	53.83	57.09	73.40	79.92
51	32.62	44.04	50.56	55.46	58.72	75.03	83.18
52	34.25	45.67	52.19	58.72	61.98	78.29	86.45
53	34.25	47.30	53.83	60.35	65.24	79.92	91.34
54	35.88	50.56	55.46	63.61	68.50	83.18	94.60
55	35.88	52.19	57.09	65.24	70.14	84.82	99.49
56	39.15	55.46	60.35	68.50	75.03	89.71	104.39
57	40.78	57.09	63.61	73.40	79.92	94.60	110.91
58	44.04	60.35	68.50	76.66	84.82	101.13	115.81
59	47.30	63.61	71.77	81.55	89.71	106.02	122.33
60	50.56	66.87	76.66	86.45	96.23	112.54	128.85
61	53.83	70.14	81.55	91.34	101.13	119.07	137.01
62	57.09	75.03	84.82	96.23	106.02	125.59	145.16
63	60.35	79.92	89.71	102.76	110.91	132.12	153.32
64	65.24	84.82	94.60	107.65	115.81	140.27	163.11
65	68.50	89.71	99.49	114.17	120.70	148.43	172.89
66	75.03	97.86	109.28	125.59	132.12	161.48	187.57
67	81.55	107.65	120.70	137.01	145.16	177.79	202.25
68	89.71	117.44	132.12	150.06	159.84	194.10	220.19
69	97.86	128.85	145.16	164.74	176.15	212.04	238.14
70	107.65	140.27	159.84	181.05	194.10	231.61	257.71
71	119.07	154.95	177.79	200.62	216.93	256.08	282.17
72	132.12	172.89	195.73	223.46	241.40	282.17	309.90
73	146.80	190.83	216.93	247.92	267.49	309.90	339.26
74	161.48	212.04	241.40	274.02	298.48	342.52	370.25
75	179.42	234.87	267.49	305.01	332.74	376.78	406.13
76	192.54	251.42	286.43	326.21	356.45	404.19	436.01
77	202.82	265.35	301.95	344.64	375.14	425.47	459.02
78	212.97	278.61	316.53	361.75	393.84	446.35	481.36
79	222.78	292.40	332.78	378.72	413.53	467.84	505.43
80	233.39	305.00	347.43	396.49	432.30	490.64	527.77
81	255.93	335.49	381.91	436.28	476.06	538.38	580.82
82	281.13	368.65	420.36	478.71	522.47	591.43	637.84
83	308.97	404.45	461.47	526.45	574.19	649.77	700.16
84	339.47	445.56	506.56	578.17	629.88	713.42	769.12

LTC-03 Rates after Requested Rate Increases
including additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	17.24	22.54	25.20	27.85	29.17	38.48	39.81
30	18.56	23.87	26.52	29.17	30.50	39.81	42.47
31	19.90	23.87	26.52	29.17	30.50	41.14	45.15
32	19.90	25.20	27.85	30.50	31.83	43.81	46.48
33	21.23	25.20	29.18	30.50	31.83	45.15	49.03
34	21.23	25.20	30.52	31.84	33.16	47.82	50.66
35	22.57	26.53	30.52	33.18	34.50	49.03	50.66
36	23.89	27.86	31.85	34.50	37.17	50.66	52.29
37	25.23	29.20	34.53	35.84	38.51	50.66	52.29
38	25.23	30.54	35.87	37.18	39.85	50.66	53.93
39	26.15	31.86	37.20	39.85	42.49	52.29	53.93
40	26.15	33.20	37.59	40.85	42.49	52.29	55.56
41	26.15	34.32	39.22	42.49	44.12	53.93	57.20
42	27.78	35.87	39.22	42.49	45.76	55.56	60.46
43	27.78	35.95	40.85	44.12	45.76	57.20	62.10
44	27.78	37.59	42.49	45.76	47.39	60.46	63.73
45	29.42	37.59	42.49	47.39	49.03	62.10	67.00
46	29.42	39.22	44.12	49.03	50.66	63.73	68.64
47	31.05	39.22	45.76	49.03	52.29	67.00	71.90
48	31.05	40.85	45.76	50.66	53.93	68.64	75.17
49	32.68	40.85	47.39	52.29	55.56	70.27	76.81
50	32.68	42.49	49.03	53.93	57.20	73.54	80.07
51	32.68	44.12	50.66	55.56	58.83	75.17	83.34
52	34.32	45.76	52.29	58.83	62.10	78.44	86.61
53	34.32	47.39	53.93	60.46	65.37	80.07	91.51
54	35.95	50.66	55.56	63.73	68.64	83.34	94.78
55	35.95	52.29	57.20	65.37	70.27	84.98	99.68
56	39.22	55.56	60.46	68.64	75.17	89.88	104.59
57	40.85	57.20	63.73	73.54	80.07	94.78	111.12
58	44.12	60.46	68.64	76.81	84.98	101.32	116.03
59	47.39	63.73	71.90	81.71	89.88	106.22	122.56
60	50.66	67.00	76.81	86.61	96.42	112.76	129.10
61	53.93	70.27	81.71	91.51	101.32	119.29	137.27
62	57.20	75.17	84.98	96.42	106.22	125.83	145.44
63	60.46	80.07	89.88	102.95	111.12	132.37	153.61
64	65.37	84.98	94.78	107.86	116.03	140.54	163.42
65	68.64	89.88	99.68	114.39	120.93	148.71	173.22
66	75.17	98.05	109.49	125.83	132.37	161.78	187.93
67	81.71	107.86	120.93	137.27	145.44	178.12	202.64
68	89.88	117.66	132.37	150.34	160.15	194.47	220.61
69	98.05	129.10	145.44	165.05	176.49	212.44	238.59
70	107.86	140.54	160.15	181.39	194.47	232.05	258.20
71	119.29	155.25	178.12	201.00	217.34	256.56	282.71
72	132.37	173.22	196.10	223.88	241.86	282.71	310.49
73	147.08	191.20	217.34	248.39	268.00	310.49	339.91
74	161.78	212.44	241.86	274.54	299.05	343.18	370.96
75	179.76	235.32	268.00	305.59	333.37	377.49	406.91
76	192.86	251.84	286.91	326.75	357.04	404.86	436.73
77	203.07	265.68	302.32	345.07	375.61	426.00	459.59
78	213.14	278.84	316.79	362.05	394.17	446.72	481.76
79	222.87	292.52	332.91	378.88	413.71	468.03	505.64
80	233.39	305.00	347.43	396.49	432.30	490.64	527.77
81	255.93	335.49	381.91	436.28	476.06	538.38	580.82
82	281.13	368.65	420.36	478.71	522.47	591.43	637.84
83	308.97	404.45	461.47	526.45	574.19	649.77	700.16
84	339.47	445.56	506.56	578.17	629.88	713.42	769.12

LTC-03 2016 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	33%	33%	33%	33%	33%	33%	33%
30	33%	33%	33%	33%	33%	33%	33%
31	33%	33%	33%	33%	33%	33%	33%
32	33%	33%	33%	33%	33%	33%	33%
33	33%	33%	33%	33%	33%	33%	33%
34	33%	33%	33%	33%	33%	33%	33%
35	33%	33%	33%	33%	33%	33%	33%
36	33%	33%	33%	33%	33%	33%	33%
37	33%	33%	33%	33%	33%	33%	33%
38	33%	33%	33%	33%	33%	33%	33%
39	33%	33%	33%	33%	33%	33%	33%
40	33%	33%	33%	33%	33%	33%	33%
41	33%	33%	33%	33%	33%	33%	33%
42	33%	33%	33%	33%	33%	33%	33%
43	33%	33%	33%	33%	33%	33%	33%
44	33%	33%	33%	33%	33%	33%	33%
45	33%	33%	33%	33%	33%	33%	33%
46	33%	33%	33%	33%	33%	33%	33%
47	33%	33%	33%	33%	33%	33%	33%
48	33%	33%	33%	33%	33%	33%	33%
49	33%	33%	33%	33%	33%	33%	33%
50	33%	33%	33%	33%	33%	33%	33%
51	33%	33%	33%	33%	33%	33%	33%
52	33%	33%	33%	33%	33%	33%	33%
53	33%	33%	33%	33%	33%	33%	33%
54	33%	33%	33%	33%	33%	33%	33%
55	33%	33%	33%	33%	33%	33%	33%
56	33%	33%	33%	33%	33%	33%	33%
57	33%	33%	33%	33%	33%	33%	33%
58	33%	33%	33%	33%	33%	33%	33%
59	33%	33%	33%	33%	33%	33%	33%
60	33%	33%	33%	33%	33%	33%	33%
61	33%	33%	33%	33%	33%	33%	33%
62	33%	33%	33%	33%	33%	33%	33%
63	33%	33%	33%	33%	33%	33%	33%
64	33%	33%	33%	33%	33%	33%	33%
65	33%	33%	33%	33%	33%	33%	33%
66	33%	33%	33%	33%	33%	33%	33%
67	33%	33%	33%	33%	33%	33%	33%
68	33%	33%	33%	33%	33%	33%	33%
69	33%	33%	33%	33%	33%	33%	33%
70	33%	33%	33%	33%	33%	33%	33%
71	33%	33%	33%	33%	33%	33%	33%
72	33%	33%	33%	33%	33%	33%	33%
73	33%	33%	33%	33%	33%	33%	33%
74	33%	33%	33%	33%	33%	33%	33%
75	33%	33%	33%	33%	33%	33%	33%
76	33%	33%	33%	33%	33%	33%	33%
77	33%	33%	33%	33%	33%	33%	33%
78	33%	33%	33%	33%	33%	33%	33%
79	33%	33%	33%	33%	33%	33%	33%
80	33%	33%	33%	33%	33%	33%	33%
81	33%	33%	33%	33%	33%	33%	33%
82	33%	33%	33%	33%	33%	33%	33%
83	33%	33%	33%	33%	33%	33%	33%
84	33%	33%	33%	33%	33%	33%	33%

* Benefit Differences between LTC-03 and ICC12-LTC-12:

ICC12-LTC-12 underwriting guidelines and classification are stricter than for LTC-02

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered both 10yr and Lifetime benefit period options)

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

Appendix A - Comparison to New Business Rates (Custom Care II Series)

Rates shown are for a 90-day EP, single, Standard policyholder, and are per $100 monthly benefit

Inflation Option: 5% Compound Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	91.70	116.51	126.89	143.40	169.45	231.58	257.00
30	92.71	117.51	128.29	144.80	171.08	233.53	260.69
31	93.10	117.75	128.52	145.19	171.46	233.53	263.06
32	93.33	118.13	128.91	145.42	171.70	235.09	263.06
33	93.48	118.37	129.14	145.81	172.08	235.09	263.83
34	93.72	118.60	129.53	146.04	172.32	235.09	263.83
35	94.10	118.99	129.76	146.43	172.94	236.52	264.49
36	94.34	118.99	130.15	146.81	173.17	236.52	266.71
37	94.72	119.22	130.38	147.05	173.56	238.02	267.77
38	94.96	119.61	130.77	147.43	173.79	238.02	267.77
39	95.11	119.84	131.00	147.67	174.18	239.49	268.52
40	95.34	120.07	131.39	148.05	174.41	239.49	270.63
41	96.12	120.85	132.78	149.60	177.36	242.07	273.22
42	96.89	121.39	134.18	151.00	180.15	247.40	276.22
43	97.67	122.16	135.57	152.32	183.09	250.55	279.46
44	98.44	122.94	137.12	153.87	185.88	255.89	284.86
45	99.22	123.48	138.52	155.42	189.06	259.35	288.44
46	99.99	124.26	139.92	156.97	192.01	264.92	291.65
47	100.77	125.03	141.70	158.52	195.18	265.06	291.65
48	101.55	125.81	143.09	160.07	198.52	271.15	297.78
49	102.32	126.51	144.64	161.62	201.46	274.28	300.98
50	103.10	127.28	146.27	163.17	204.64	280.16	304.53
51	104.18	128.13	147.28	164.41	205.42	282.75	306.92
52	105.27	129.14	148.52	165.65	206.19	282.75	306.92
53	106.51	130.15	149.76	166.66	206.81	282.75	308.67
54	107.59	131.39	150.77	167.74	207.59	282.75	308.67
55	108.83	132.40	152.01	168.98	208.13	283.60	308.76
56	109.68	133.64	153.17	169.84	209.68	286.34	313.39
57	110.46	135.11	154.57	170.53	211.00	290.95	317.61
58	111.23	136.35	155.73	171.39	212.70	293.84	322.34
59	112.09	137.98	156.89	171.85	214.02	293.84	326.01
60	112.86	139.45	158.29	172.55	215.73	298.21	329.93
61	114.65	143.79	162.39	176.58	217.35	301.42	332.18
62	116.27	147.98	166.89	180.22	218.83	303.60	332.18
63	117.90	152.78	171.39	184.25	220.45	305.97	332.18
64	119.92	157.20	175.88	188.29	222.08	308.34	332.18
65	121.54	162.01	180.77	192.32	223.71	310.71	332.18
66	128.83	170.30	190.53	205.11	240.30	326.37	351.48
67	136.12	178.83	201.08	218.67	258.05	341.06	369.93
68	144.02	187.74	212.00	233.24	277.20	359.26	392.09
69	152.55	197.04	223.71	248.82	297.66	376.67	413.42
70	161.39	207.12	235.80	265.18	319.75	395.97	438.73
71	177.51	225.49	252.55	283.55	337.89	415.17	456.51
72	195.18	245.96	270.61	302.85	357.19	437.73	479.76
73	214.56	267.97	289.91	323.78	377.58	458.85	501.18
74	236.19	291.85	310.68	346.18	398.97	482.71	523.75
75	259.52	318.05	332.93	369.98	421.92	507.89	547.70
76	278.67	359.25	424.72	459.97	488.51	585.87	634.56
77	299.05	386.14	455.15	494.59	524.17	627.69	683.55
78	320.68	414.15	488.27	533.39	562.40	673.59	736.44
79	344.56	444.13	524.74	575.31	605.34	723.88	793.43
80	542.45	699.72	827.36	911.69	957.27	1141.89	1258.13
81	574.62	741.31	875.09	965.01	1013.26	1208.46	1331.28
82	609.04	786.68	928.36	1023.52	1074.28	1281.52	1412.63
83	645.86	833.30	984.07	1083.90	1138.91	1358.95	1497.50
84	684.46	882.54	1041.40	1147.31	1206.14	1439.53	1586.62

LTC-03 Rates after Requested Rate Increases
excluding additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	32.88	46.97	54.02	61.07	68.11	84.55	92.97
30	34.25	47.95	54.80	63.94	70.79	86.77	97.86
31	34.25	47.95	54.80	63.94	70.79	89.06	99.49
32	36.54	50.24	54.80	66.22	73.07	89.06	101.13
33	36.54	50.24	57.09	66.22	73.07	91.34	102.76
34	36.54	50.24	59.37	68.50	75.36	91.34	104.39
35	36.54	50.24	61.65	70.79	75.36	93.62	106.02
36	38.82	52.52	61.65	70.79	77.64	93.62	107.65
37	38.82	52.52	61.65	73.07	77.64	95.91	109.28
38	38.82	52.52	63.94	73.07	77.64	95.91	110.91
39	41.10	52.52	63.94	73.07	77.64	95.91	112.54
40	41.84	52.85	66.06	74.87	79.27	96.89	114.17
41	41.84	52.85	66.06	74.87	79.27	99.09	115.81
42	44.04	55.05	66.06	77.07	81.47	99.09	117.44
43	44.04	55.05	68.26	77.07	81.47	101.29	119.07
44	44.04	55.05	68.26	77.07	83.67	103.49	120.70
45	45.56	56.40	69.42	78.10	84.60	104.13	122.33
46	45.56	58.57	69.42	80.26	86.77	104.13	123.96
47	45.56	58.57	71.59	80.26	86.77	106.30	127.22
48	45.56	60.74	71.59	82.43	86.77	106.30	128.85
49	45.56	60.74	71.59	82.43	86.77	106.30	130.48
50	46.65	61.49	72.09	82.69	86.94	108.14	132.12
51	46.65	63.61	74.21	84.82	89.06	110.26	135.38
52	48.39	65.23	75.75	86.27	90.48	111.52	140.27
53	48.39	65.23	77.85	86.27	94.68	111.52	143.53
54	50.11	66.81	79.33	87.69	96.04	112.74	146.80
55	52.19	68.90	81.42	89.77	98.12	114.83	151.69
56	53.43	71.93	82.21	92.48	100.70	119.20	156.58
57	55.05	75.44	85.63	97.86	103.98	126.41	163.11
58	56.17	78.24	88.27	102.32	108.34	130.40	168.00
59	57.71	81.59	91.54	105.46	113.42	137.30	174.52
60	58.72	84.16	93.95	109.61	117.44	142.88	181.05
61	62.11	87.34	98.99	114.52	124.22	151.40	189.20
62	67.36	92.38	105.86	119.33	128.95	157.82	195.73
63	71.90	96.49	111.63	124.87	134.33	166.50	203.88
64	76.90	101.29	118.17	131.30	142.55	174.44	213.67
65	81.81	105.99	124.58	137.60	148.75	184.08	221.82
66	88.47	114.27	134.55	149.29	160.35	197.21	234.87
67	95.84	125.33	145.60	162.19	175.09	213.80	249.55
68	104.13	133.36	155.28	175.37	189.99	230.18	265.86
69	113.26	146.14	168.06	191.81	208.25	250.27	280.54
70	121.30	157.51	181.05	206.39	224.50	267.95	298.48
71	132.16	172.00	200.96	226.31	244.41	291.49	321.32
72	144.84	188.29	222.69	249.85	267.95	315.02	345.79
73	157.89	204.54	244.01	270.92	288.86	339.10	373.51
74	174.03	224.27	270.92	297.83	315.77	367.80	401.24
75	190.18	245.80	299.63	328.33	344.48	400.10	432.23
76	203.05	264.31	320.32	351.83	369.34	428.85	463.06
77	212.76	274.27	335.77	367.35	385.64	447.14	487.99
78	224.18	289.37	351.38	386.36	405.44	470.63	511.99
79	231.58	300.75	365.41	401.50	421.05	488.72	537.45
80	243.47	313.64	382.38	419.62	439.67	511.28	562.25
81	266.38	345.15	421.05	461.15	482.64	561.40	617.95
82	293.59	379.52	461.15	505.55	531.33	617.26	678.95
83	322.23	416.76	506.98	555.68	582.89	677.41	745.25
84	353.74	456.86	557.11	610.10	640.17	744.72	819.51

LTC-03 Rates after Requested Rate Increases
including additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	32.94	47.06	54.12	61.18	68.24	84.72	93.15
30	34.32	48.04	54.91	64.06	70.92	86.94	98.05
31	34.32	48.04	54.91	64.06	70.92	89.23	99.68
32	36.61	50.33	54.91	66.35	73.21	89.23	101.32
33	36.61	50.33	57.20	66.35	73.21	91.51	102.95
34	36.61	50.33	59.48	68.64	75.50	91.51	104.59
35	36.61	50.33	61.77	70.92	75.50	93.80	106.22
36	38.89	52.62	61.77	70.92	77.79	93.80	107.86
37	38.89	52.62	61.77	73.21	77.79	96.09	109.49
38	38.89	52.62	64.06	73.21	77.79	96.09	111.12
39	41.18	52.62	64.06	73.21	77.79	96.09	112.76
40	41.92	52.95	66.18	75.01	79.42	97.07	114.39
41	41.92	52.95	66.18	75.01	79.42	99.28	116.03
42	44.12	55.15	66.18	77.21	81.63	99.28	117.66
43	44.12	55.15	68.39	77.21	81.63	101.48	119.29
44	44.12	55.15	68.39	77.21	83.83	103.69	120.93
45	45.64	56.51	69.55	78.24	84.76	104.33	122.56
46	45.64	58.68	69.55	80.42	86.94	104.33	124.20
47	45.64	58.68	71.72	80.42	86.94	106.50	127.47
48	45.64	60.86	71.72	82.59	86.94	106.50	129.10
49	45.64	60.86	71.72	82.59	86.94	106.50	130.73
50	46.74	61.61	72.23	82.85	87.10	108.35	132.37
51	46.74	63.73	74.35	84.98	89.23	110.47	135.64
52	48.49	65.35	75.89	86.43	90.65	111.73	140.54
53	48.49	65.35	78.00	86.43	94.86	111.73	143.81
54	50.20	66.94	79.49	87.85	96.22	112.95	147.08
55	52.29	69.03	81.58	89.94	98.31	115.05	151.98
56	53.54	72.07	82.36	92.66	100.89	119.43	156.88
57	55.15	75.58	85.79	98.05	104.18	126.65	163.42
58	56.28	78.39	88.44	102.51	108.54	130.65	168.32
59	57.82	81.74	91.71	105.67	113.64	137.56	174.86
60	58.83	84.32	94.13	109.82	117.66	143.15	181.39
61	62.23	87.51	99.18	114.74	124.46	151.68	189.56
62	67.49	92.56	106.06	119.56	129.20	158.12	196.10
63	72.03	96.68	111.84	125.11	134.59	166.82	204.27
64	77.05	101.48	118.40	131.55	142.83	174.77	214.08
65	81.97	106.19	124.82	137.86	149.04	184.43	222.25
66	88.64	114.49	134.80	149.58	160.66	197.59	235.32
67	96.02	125.57	145.88	162.50	175.43	214.21	250.03
68	104.33	133.61	155.57	175.71	190.35	230.61	266.37
69	113.48	146.42	168.39	192.18	208.65	250.75	281.08
70	121.53	157.81	181.39	206.79	224.93	268.46	299.05
71	132.42	172.32	201.35	226.74	244.88	292.04	321.93
72	145.11	188.65	223.11	250.32	268.46	315.62	346.44
73	158.19	204.93	244.47	271.44	289.41	339.74	374.23
74	174.37	224.70	271.44	298.40	316.38	368.51	402.01
75	190.54	246.27	300.20	328.96	345.14	400.86	433.06
76	203.38	264.75	320.86	352.42	369.95	429.56	463.83
77	213.03	274.61	336.19	367.81	386.12	447.69	488.60
78	224.37	289.61	351.67	386.68	405.77	471.02	512.42
79	231.67	300.88	365.57	401.67	421.23	488.92	537.68
80	243.47	313.64	382.38	419.62	439.67	511.28	562.25
81	266.38	345.15	421.05	461.15	482.64	561.40	617.95
82	293.59	379.52	461.15	505.55	531.33	617.26	678.95
83	322.23	416.76	506.98	555.68	582.89	677.41	745.25
84	353.74	456.86	557.11	610.10	640.17	744.72	819.51

LTC-03 2016 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	33%	33%	33%	33%	33%	33%	33%
30	33%	33%	33%	33%	33%	33%	33%
31	33%	33%	33%	33%	33%	33%	33%
32	33%	33%	33%	33%	33%	33%	33%
33	33%	33%	33%	33%	33%	33%	33%
34	33%	33%	33%	33%	33%	33%	33%
35	33%	33%	33%	33%	33%	33%	33%
36	33%	33%	33%	33%	33%	33%	33%
37	33%	33%	33%	33%	33%	33%	33%
38	33%	33%	33%	33%	33%	33%	33%
39	33%	33%	33%	33%	33%	33%	33%
40	33%	33%	33%	33%	33%	33%	33%
41	33%	33%	33%	33%	33%	33%	33%
42	33%	33%	33%	33%	33%	33%	33%
43	33%	33%	33%	33%	33%	33%	33%
44	33%	33%	33%	33%	33%	33%	33%
45	33%	33%	33%	33%	33%	33%	33%
46	33%	33%	33%	33%	33%	33%	33%
47	33%	33%	33%	33%	33%	33%	33%
48	33%	33%	33%	33%	33%	33%	33%
49	33%	33%	33%	33%	33%	33%	33%
50	33%	33%	33%	33%	33%	33%	33%
51	33%	33%	33%	33%	33%	33%	33%
52	33%	33%	33%	33%	33%	33%	33%
53	33%	33%	33%	33%	33%	33%	33%
54	33%	33%	33%	33%	33%	33%	33%
55	33%	33%	33%	33%	33%	33%	33%
56	33%	33%	33%	33%	33%	33%	33%
57	33%	33%	33%	33%	33%	33%	33%
58	33%	33%	33%	33%	33%	33%	33%
59	33%	33%	33%	33%	33%	33%	33%
60	33%	33%	33%	33%	33%	33%	33%
61	33%	33%	33%	33%	33%	33%	33%
62	33%	33%	33%	33%	33%	33%	33%
63	33%	33%	33%	33%	33%	33%	33%
64	33%	33%	33%	33%	33%	33%	33%
65	33%	33%	33%	33%	33%	33%	33%
66	33%	33%	33%	33%	33%	33%	33%
67	33%	33%	33%	33%	33%	33%	33%
68	33%	33%	33%	33%	33%	33%	33%
69	33%	33%	33%	33%	33%	33%	33%
70	33%	33%	33%	33%	33%	33%	33%
71	33%	33%	33%	33%	33%	33%	33%
72	33%	33%	33%	33%	33%	33%	33%
73	33%	33%	33%	33%	33%	33%	33%
74	33%	33%	33%	33%	33%	33%	33%
75	33%	33%	33%	33%	33%	33%	33%
76	33%	33%	33%	33%	33%	33%	33%
77	33%	33%	33%	33%	33%	33%	33%
78	33%	33%	33%	33%	33%	33%	33%
79	33%	33%	33%	33%	33%	33%	33%
80	33%	33%	33%	33%	33%	33%	33%
81	33%	33%	33%	33%	33%	33%	33%
82	33%	33%	33%	33%	33%	33%	33%
83	33%	33%	33%	33%	33%	33%	33%
84	33%	33%	33%	33%	33%	33%	33%

* Benefit Differences between LTC-03 and ICC12-LTC-12:

ICC12-LTC-12 underwriting guidelines and classification are stricter than for LTC-02

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered both 10yr and Lifetime benefit period options)

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-03 PA, LTC-03FR PA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	GPO Inflation							5% Simple Inflation							5%/3% Compound Inflation							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2-10yr BP	LifeBP
18-29	11.93	13.26	15.91	17.24	18.56	19.89	22.54	17.24	22.54	25.20	27.85	29.17	38.48	39.81	22.88	32.68	37.59	42.49	47.39	58.83	93.15	1.44	1.00
30	11.93	13.26	17.24	18.56	19.89	21.22	23.87	18.56	23.87	26.52	29.17	30.50	39.81	42.47	24.51	34.32	39.22	45.76	50.66	62.10	98.05	1.40	1.00
31	11.93	13.26	17.24	18.56	19.89	21.22	23.87	19.90	23.87	26.52	29.17	30.50	41.14	45.15	24.51	34.32	39.22	45.76	50.66	63.73	99.68	1.40	1.00
32	11.93	13.26	17.24	18.56	19.89	22.54	25.20	19.90	25.20	27.85	30.50	31.83	43.81	46.48	26.15	35.95	39.22	47.39	52.29	63.73	101.32	1.40	1.00
33	11.93	14.59	18.56	19.89	21.22	22.54	25.20	21.23	25.20	29.18	30.50	31.83	45.15	49.03	26.15	35.95	40.85	47.39	52.29	65.37	102.95	1.40	1.00
34	11.93	14.59	18.56	19.89	21.22	22.54	25.20	21.23	25.20	30.52	31.84	33.16	47.82	50.66	26.15	35.95	42.49	49.03	53.93	65.37	104.59	1.40	1.00
35	13.26	14.59	18.56	19.89	21.22	22.54	25.20	22.57	26.53	30.52	33.18	34.50	49.03	50.66	26.15	35.95	44.12	50.66	53.93	67.00	106.22	1.40	1.00
36	13.26	15.91	19.89	21.22	22.54	23.87	26.52	23.89	27.86	31.85	34.50	37.17	50.66	52.29	27.78	37.59	44.12	50.66	55.56	67.00	107.86	1.40	1.00
37	13.26	15.91	19.89	21.22	22.54	23.87	26.52	25.23	29.20	34.53	35.84	38.51	50.66	52.29	27.78	37.59	44.12	52.29	55.56	68.64	109.49	1.40	1.00
38	13.26	15.91	19.89	21.22	22.54	23.87	26.52	25.23	30.54	35.87	37.18	39.85	50.66	53.93	27.78	37.59	45.76	52.29	55.56	68.64	111.12	1.40	1.00
39	13.26	15.91	19.89	21.22	22.54	25.20	27.85	26.15	31.86	37.20	39.85	42.49	52.29	53.93	29.42	37.59	45.76	52.29	55.56	68.64	112.76	1.40	1.00
40	14.60	17.25	19.89	21.22	22.54	25.20	27.85	26.15	33.20	37.59	40.85	42.49	52.29	55.56	31.05	39.22	49.03	55.56	58.83	71.90	114.39	1.35	1.00
41	14.60	17.25	21.22	22.54	23.87	26.53	27.85	26.15	34.32	39.22	42.49	44.12	53.93	57.20	31.05	39.22	49.03	55.56	58.83	73.54	116.03	1.35	1.00
42	15.92	18.58	21.22	22.54	23.87	27.86	29.17	27.78	35.87	39.22	42.49	45.76	55.56	60.46	32.68	40.85	49.03	57.20	60.46	73.54	117.66	1.35	1.00
43	15.92	18.58	22.55	23.88	25.21	29.20	30.51	27.78	35.95	40.85	44.12	45.76	57.20	62.10	32.68	40.85	50.66	57.20	60.46	75.17	119.29	1.35	1.00
44	15.92	19.92	22.55	23.88	26.53	30.52	31.84	27.78	37.59	42.49	45.76	47.39	60.46	63.73	32.68	40.85	50.66	57.20	62.10	76.81	120.93	1.35	1.00
45	15.92	19.92	23.88	25.21	26.53	31.86	33.18	29.42	37.59	42.49	47.39	49.03	62.10	67.00	34.32	42.49	52.29	58.83	63.73	78.44	122.56	1.33	1.00
46	17.25	21.24	23.88	26.55	27.87	33.19	34.50	29.42	39.22	44.12	49.03	50.66	63.73	68.64	34.32	44.12	52.29	60.46	65.37	78.44	124.20	1.33	1.00
47	17.25	21.24	25.22	27.87	29.20	34.53	35.84	31.05	39.22	45.76	49.03	52.29	67.00	71.90	34.32	44.12	53.93	60.46	65.37	80.07	127.47	1.33	1.00
48	17.25	22.57	26.55	27.87	29.20	35.86	37.17	31.05	40.85	45.76	50.66	53.93	68.64	75.17	34.32	45.76	53.93	62.10	65.37	80.07	129.10	1.33	1.00
49	18.59	22.57	26.55	29.20	30.52	37.59	39.85	32.68	40.85	47.39	52.29	55.56	70.27	76.81	34.32	45.76	53.93	62.10	65.37	80.07	130.73	1.33	1.00
50	18.59	23.91	27.89	30.54	31.86	39.22	41.17	32.68	42.49	49.03	53.93	57.20	73.54	80.07	35.95	47.39	55.56	63.73	67.00	83.34	132.37	1.30	1.00
51	19.61	25.23	29.21	31.86	33.19	40.85	43.84	32.68	44.12	50.66	55.56	58.83	75.17	83.34	35.95	49.03	57.20	65.37	68.64	84.98	135.64	1.30	1.00
52	19.92	25.23	29.21	33.19	34.52	42.49	46.49	34.32	45.76	52.29	58.83	62.10	78.44	86.61	37.59	50.66	58.83	67.00	70.27	86.61	140.54	1.29	1.00
53	21.24	26.55	30.54	33.19	34.52	44.12	49.03	34.32	47.39	53.93	60.46	65.37	80.07	91.51	37.59	50.66	60.46	67.00	73.54	86.61	143.81	1.29	1.00
54	21.24	26.55	30.54	34.53	35.86	45.76	50.66	35.95	50.66	55.56	63.73	68.64	83.34	94.78	39.22	52.29	62.10	68.64	75.17	88.25	147.08	1.28	1.00
55	22.58	27.87	31.86	35.86	37.18	47.39	53.93	35.95	52.29	57.20	65.37	70.27	84.98	99.68	40.85	53.93	63.73	70.27	76.81	89.88	151.98	1.28	1.00
56	23.91	29.20	34.53	38.52	39.83	50.66	57.20	39.22	55.56	60.46	68.64	75.17	89.88	104.59	42.49	57.20	65.37	73.54	80.07	94.78	156.88	1.26	1.00
57	25.23	31.86	35.84	41.17	42.48	53.93	60.46	40.85	57.20	63.73	73.54	80.07	94.78	111.12	44.12	60.46	68.64	78.44	83.34	101.32	163.42	1.25	1.00
58	26.56	33.19	38.51	43.82	46.48	57.20	65.37	44.12	60.46	68.64	76.81	84.98	101.32	116.03	45.76	63.73	71.90	83.34	88.25	106.22	168.32	1.23	1.00
59	29.21	35.86	41.17	46.49	49.13	62.10	68.64	47.39	63.73	71.90	81.71	89.88	106.22	122.56	47.39	67.00	75.17	86.61	93.15	112.76	174.86	1.22	1.00
60	30.54	38.52	43.82	49.14	53.12	65.37	73.54	50.66	67.00	76.81	86.61	96.42	112.76	129.10	49.03	70.27	78.44	91.51	98.05	119.29	181.39	1.20	1.00
61	33.19	41.17	47.82	53.12	57.10	70.27	78.44	53.93	70.27	81.71	91.51	101.32	119.29	137.27	52.29	73.54	83.34	96.42	104.59	127.47	189.56	1.19	1.00
62	35.86	45.17	50.47	57.11	61.09	76.81	84.98	57.20	75.17	84.98	96.42	106.22	125.83	145.44	57.20	78.44	89.88	101.32	109.49	134.00	196.10	1.18	1.00
63	39.85	47.80	54.45	61.09	65.07	83.34	91.51	60.46	80.07	89.88	102.95	111.12	132.37	153.61	62.10	83.34	96.42	107.86	116.03	143.81	204.27	1.16	1.00
64	42.50	51.79	59.78	65.05	69.03	89.88	98.05	65.37	84.98	94.78	107.86	116.03	140.54	163.42	67.00	88.25	102.95	114.39	124.20	151.98	214.08	1.15	1.00
65	46.49	55.77	63.76	70.37	74.35	96.42	106.22	68.64	89.88	99.68	114.39	120.93	148.71	173.22	71.90	93.15	109.49	120.93	130.73	161.78	222.25	1.14	1.00
66	50.47	61.07	70.40	77.00	82.32	106.22	117.66	75.17	98.05	109.49	125.83	132.37	161.78	187.93	78.44	101.32	119.29	132.37	142.17	174.86	235.32	1.13	1.00
67	55.79	67.72	77.03	84.97	91.61	117.66	128.87	81.71	107.86	120.93	137.27	145.44	178.12	202.64	84.98	111.12	129.10	143.81	155.25	189.56	250.03	1.13	1.00
68	61.09	75.70	85.00	92.92	100.89	129.10	140.82	89.88	117.66	132.37	150.34	160.15	194.47	220.61	93.15	119.29	138.90	156.88	169.95	205.91	266.37	1.12	1.00
69	66.39	82.33	92.95	102.22	112.85	142.17	152.76	98.05	129.10	145.44	165.05	176.49	212.44	238.59	101.32	130.73	150.34	171.59	186.30	223.88	281.08	1.12	1.00
70	73.04	91.64	102.25	112.84	124.80	156.88	166.02	107.86	140.54	160.15	181.39	194.47	232.05	258.20	109.49	142.17	163.42	186.30	202.64	241.86	299.05	1.11	1.00
71	80.99	102.26	114.20	126.11	139.41	171.37	181.94	119.29	155.25	178.12	201.00	217.34	256.56	282.71	119.29	155.25	181.39	204.27	220.61	263.10	321.93	1.11	1.00
72	90.29	114.20	127.48	140.73	155.35	185.95	199.19	132.37	173.22	196.10	223.88	241.86	282.71	310.49	130.73	169.95	201.00	225.52	241.86	284.35	346.44	1.11	1.00
73	100.91	127.47	142.08	157.99	172.60	201.86	217.77	147.08	191.20	217.34	248.39	268.00	310.49	339.91	143.81	186.30	222.25	246.76	263.10	308.86	374.23	1.10	1.00
74	111.53	142.07	159.35	175.24	192.53	219.09	237.66	161.78	212.44	241.86	274.54	299.05	343.18	370.96	158.51	204.27	246.76	271.27	287.61	335.01	402.01	1.10	1.00
75	124.80	157.98	177.94	196.48	213.78	237.64	260.21	179.76	235.32	268.00	305.59	333.37	377.49	406.91	173.22	223.88	272.91	299.05	313.76	364.42	433.06	1.10	1.00
76	139.41	176.57	197.85	217.71	237.67	265.53	290.75	192.86	251.84	286.91	326.75	357.04	404.86	436.73	184.89	240.68	291.69	320.38	336.32	390.51	463.83	1.10	1.00
77	155.34	196.48	218.34	242.95	264.15	294.72	323.94	203.07	265.68	302.32	345.07	375.61	426.00	459.59	195.44	251.93	308.43	337.44	354.23	410.73	488.60	1.09	1.00
78	166.43	211.68	232.12	262.78	280.30	316.79	347.45	213.14	278.84	316.79	362.05	394.17	446.72	481.76	205.84	265.70	322.63	354.75	372.27	432.13	512.42	1.09	1.00
79	176.90	225.66	246.55	279.98	299.48	337.09	369.13	222.87	292.52	332.91	378.88	413.71	468.03	505.64	214.51	278.59	338.49	371.92	390.03	452.71	537.68	1.08	1.00
80	186.98	240.02	262.56	297.04	316.93	358.04	392.52	233.39	305.00	347.43	396.49	432.30	490.64		225.43	290.41	354.06	388.54	407.10	473.41		1.08	1.00
81	208.19	266.54	291.73	330.19	352.73	399.15	437.60	255.93	335.49	381.91	436.28	476.06	538.38		246.65	319.58	389.86	426.99	446.88	519.82		1.08	1.00
82	232.06	297.04	326.21	368.65	393.84	444.23	487.99	281.13	368.65	420.36	478.71	522.47	591.43		271.84	351.41	426.99	468.10	491.97	571.53		1.08	1.00
83	258.58	331.52	363.34	411.08	438.93	495.95	543.69	308.97	404.45	461.47	526.45	574.19	649.77		298.37	385.89	469.43	514.51	539.71	627.23		1.08	1.00
84	289.08	369.97	404.45	457.49	489.32	552.97	606.01	339.47	445.56	506.56	578.17	629.88	713.42		327.54	423.02	515.84	564.90	592.75	689.55		1.08	1.00
85	322.23	412.41	450.86	510.54	545.01	615.30	674.97	373.95		556.95	635.19	692.21	783.71		359.36		567.56	620.60	652.42	757.18		1.08	1.00
86	358.04	458.82	502.58	568.88	607.34	686.90	751.88	409.75		611.32	697.51	761.16	861.94		395.17		623.25	682.92	716.08	831.44		1.08	1.00
87	399.15	511.86	560.93	633.86	677.62	765.14	838.07	450.86		672.32	766.47	835.42	946.81		433.62		684.25	749.23	786.36	913.66		1.08	1.00
88	445.56	570.21	624.58	705.47	754.53	852.66	934.88	494.62		738.62	842.05	917.64	1039.64		477.38		751.88	823.49	864.60	1003.83		1.08	1.00
89	495.95	635.19	696.19	787.68	842.05	950.79	1040.96	543.69		810.23	924.27	1009.14	1141.74		523.80		826.14	904.38	949.46	1101.96		1.08	1.00
90	552.97	708.12	775.75	876.53	937.53	1059.53	1160.31	598.06							575.51							1.08	1.00
91+																						1.08	1.00

Rates shown below the line apply only to attained age GPO Inflation Adjustment offers, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases

Compound rates reflect rates with a 5% annual increase in monthly/daily benefits and a 3% increase in policy limit; rates reflecting a 5% annual increase in both benefit and policy limit are calculated by multiplying the rates in the table by the factors listed to the right

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

BSC-03 PA, BSC-03FR PA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit

90 Day Elimination Period

Age	GPO Inflation							5% Simple Inflation							5%/3% Compound Inflation							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2-10yr BP	LifeBP
18-29	26.52	29.17	34.48	38.46	41.11	43.76	57.02	38.46	50.39	57.02	62.33	66.30	86.94	99.51	53.93	78.44	89.88	101.32	112.76	140.54	233.69	1.44	1.00
30	26.52	29.17	38.46	41.11	43.76	46.41	59.67	42.43	54.37	59.67	66.30	68.96	90.98	106.91	58.83	81.71	93.15	109.49	120.93	148.71	246.76	1.40	1.00
31	26.52	29.17	38.46	41.11	43.76	46.41	59.67	45.49	54.37	61.00	66.30	68.96	94.04	113.66	58.83	81.71	93.15	109.49	120.93	153.61	250.03	1.40	1.00
32	26.52	29.17	38.46	41.11	43.76	50.39	63.65	45.49	57.02	63.65	70.28	72.93	99.71	116.19	62.10	84.98	93.15	114.39	125.83	153.61	254.93	1.40	1.00
33	26.52	31.83	41.11	43.76	47.74	50.39	63.65	48.12	57.02	66.71	70.28	72.93	104.31	122.56	62.10	84.98	98.05	114.39	125.83	156.88	258.20	1.40	1.00
34	26.52	33.15	41.11	43.76	47.74	50.39	63.65	48.12	57.02	69.77	73.36	76.00	109.98	127.47	62.10	86.61	101.32	117.66	129.10	156.88	263.10	1.40	1.00
35	29.17	33.15	41.11	43.76	47.74	50.39	63.65	51.15	60.05	69.77	76.45	79.07	112.76	127.47	62.10	86.61	106.22	120.93	129.10	161.78	266.37	1.40	1.00
36	29.17	35.80	45.09	47.74	50.39	53.04	66.30	55.25	64.08	73.83	79.07	86.23	117.66	130.73	65.37	89.88	106.22	120.93	134.00	161.78	271.27	1.40	1.00
37	29.17	35.80	45.09	47.74	50.39	53.04	66.30	58.35	67.15	80.05	82.14	89.34	117.66	130.73	65.37	89.88	106.22	125.83	134.00	165.05	274.54	1.40	1.00
38	29.17	35.80	45.09	47.74	50.39	53.04	66.30	58.35	70.24	83.16	86.76	92.45	117.66	135.64	65.37	89.88	109.49	125.83	134.00	165.05	279.44	1.40	1.00
39	29.17	35.80	45.09	47.74	50.39	57.02	70.28	60.46	74.35	85.71	92.45	98.05	120.93	135.64	70.27	89.88	109.49	125.83	134.00	165.05	282.71	1.40	1.00
40	32.12	38.81	45.09	47.74	50.39	57.02	70.28	60.46	77.48	86.61	94.78	99.68	122.56	138.90	73.54	94.78	117.66	134.00	142.17	174.86	287.61	1.35	1.00
41	33.58	38.81	48.09	50.72	53.35	60.05	70.28	60.46	80.07	91.51	99.68	102.95	125.83	143.81	73.54	94.78	117.66	134.00	142.17	178.12	290.88	1.35	1.00
42	36.63	41.44	47.74	51.72	54.37	62.68	72.93	63.73	83.16	91.51	99.68	107.86	130.73	151.98	78.44	98.05	117.66	138.90	147.08	178.12	295.79	1.35	1.00
43	36.19	42.87	50.75	54.79	57.42	67.15	76.28	65.37	83.34	96.42	102.95	107.86	134.00	156.88	78.44	98.05	122.56	138.90	147.08	181.39	300.69	1.35	1.00
44	36.19	45.96	52.16	54.79	60.44	69.77	80.28	65.37	88.25	99.68	107.86	111.12	142.17	160.15	78.44	98.05	122.56	138.90	150.34	186.30	303.96	1.35	1.00
45	36.19	45.96	55.22	57.42	61.44	72.83	83.66	68.64	88.25	99.68	112.76	116.03	147.08	168.32	83.34	102.95	127.47	142.17	155.25	191.20	308.86	1.33	1.00
46	39.21	48.55	54.79	61.94	64.54	76.94	86.25	68.64	93.15	104.59	116.03	120.93	151.98	173.22	83.34	106.22	127.47	147.08	158.51	191.20	312.13	1.33	1.00
47	39.21	48.55	57.86	64.54	67.15	80.05	89.60	73.54	93.15	109.49	116.03	124.20	160.15	181.39	83.34	106.22	130.73	147.08	160.15	194.47	321.93	1.33	1.00
48	40.25	51.58	60.90	64.54	68.61	82.62	93.66	73.54	96.42	109.49	120.93	129.10	165.05	189.56	83.34	111.12	130.73	151.98	160.15	196.10	325.20	1.33	1.00
49	43.38	52.66	61.94	68.61	71.22	88.25	100.42	76.81	98.05	112.76	125.83	134.00	168.32	194.47	83.34	111.12	130.73	151.98	160.15	196.10	330.10	1.33	1.00
50	43.38	55.79	65.07	71.76	74.35	91.51	104.52	78.44	101.32	117.66	129.10	137.27	176.49	202.64	86.61	116.03	135.64	156.88	165.05	204.27	333.37	1.30	1.00
51	45.76	59.93	69.19	75.86	78.45	96.42	110.41	78.44	106.22	122.56	134.00	142.17	181.39	210.81	88.25	119.29	140.54	160.15	168.32	209.17	343.18	1.30	1.00
52	47.49	59.93	69.19	79.02	81.58	101.32	117.03	83.34	111.12	127.47	142.17	150.34	191.20	218.98	91.51	124.20	143.81	165.05	173.22	214.08	356.25	1.29	1.00
53	50.65	62.46	73.29	79.96	82.54	106.22	124.20	83.34	114.39	130.73	147.08	160.15	196.10	232.05	91.51	124.20	148.71	165.05	181.39	214.08	364.42	1.29	1.00
54	51.59	63.41	73.29	83.19	87.30	111.12	129.10	88.25	124.20	135.64	156.88	168.32	204.27	240.22	96.42	129.10	153.61	169.95	186.30	218.98	374.23	1.28	1.00
55	54.84	67.48	77.38	87.30	89.85	116.03	137.27	88.25	129.10	140.54	161.78	173.22	209.17	253.30	101.32	134.00	158.51	174.86	191.20	223.88	387.30	1.28	1.00
56	57.38	71.53	84.75	94.70	98.05	124.20	145.44	96.42	137.27	150.34	169.95	186.30	222.25	266.37	106.22	142.17	163.42	183.03	201.00	236.95	400.37	1.26	1.00
57	61.51	78.90	88.11	101.35	104.69	132.37	155.25	101.32	142.17	158.51	183.03	199.37	235.32	284.35	109.49	151.98	171.59	196.10	209.17	254.93	418.35	1.25	1.00
58	65.62	82.97	95.50	109.56	116.19	142.17	166.69	109.49	151.98	171.59	192.83	212.44	253.30	297.42	114.39	160.15	181.39	209.17	222.25	268.00	431.42	1.23	1.00
59	72.26	88.86	102.93	117.03	122.82	155.25	176.49	119.29	160.15	181.39	205.91	227.15	268.00	313.76	119.29	169.95	189.56	218.98	235.32	285.98	449.40	1.22	1.00
60	76.34	97.91	111.13	123.65	134.36	165.05	189.56	127.47	169.95	194.47	218.98	245.13	285.98	331.74	124.20	178.12	199.37	232.05	250.03	303.96	467.37	1.20	1.00
61	84.48	104.52	121.14	134.36	145.06	178.12	202.64	137.27	178.12	207.54	232.05	258.20	303.96	352.98	134.00	187.93	212.44	245.13	266.37	325.20	488.62	1.19	1.00
62	90.42	114.53	127.75	145.95	155.07	196.10	218.98	145.44	191.20	217.34	246.76	271.27	320.30	374.23	145.44	201.00	230.42	258.20	279.44	343.18	504.96	1.18	1.00
63	102.01	121.82	138.45	156.64	165.77	212.44	235.32	155.25	204.27	230.42	263.10	284.35	338.27	395.47	158.51	214.08	246.76	276.18	297.42	369.32	526.20	1.16	1.00
64	108.61	133.41	153.49	166.41	177.08	230.42	253.30	168.32	218.98	243.49	277.81	299.05	361.15	421.62	171.59	227.15	264.74	294.15	320.30	390.57	552.35	1.15	1.00
65	120.24	144.08	164.17	182.04	191.18	248.39	274.54	176.49	232.05	256.56	295.79	312.13	384.03	446.13	186.30	240.22	282.71	312.13	336.64	416.71	573.59	1.14	1.00
66	130.90	157.27	182.40	199.29	211.89	274.54	303.96	194.47	253.30	282.71	325.20	341.54	416.71	485.35	202.64	261.47	307.22	341.54	366.05	451.03	607.91	1.13	1.00
67	143.45	175.45	198.07	218.49	236.67	303.96	332.78	210.81	277.81	312.13	354.62	375.86	459.20	522.93	218.98	285.98	333.37	370.96	400.37	488.62	645.50	1.13	1.00
68	158.21	195.57	218.79	239.80	260.52	333.37	362.56	232.05	303.96	341.54	387.30	413.45	501.69	568.69	240.22	307.22	357.88	405.27	437.96	531.11	687.99	1.12	1.00
69	171.39	212.82	240.13	263.06	291.29	366.05	393.97	253.30	333.37	375.86	426.52	455.93	547.45	616.08	261.47	336.64	387.30	442.86	480.45	576.86	725.57	1.12	1.00
70	188.03	237.01	263.37	291.88	322.66	405.27	428.49	277.81	362.79	413.45	467.37	501.69	598.11	666.74	282.71	366.05	421.62	480.45	522.93	624.25	771.33	1.11	1.00
71	209.35	264.31	294.75	325.79	360.03	441.36	468.98	307.22	400.37	459.20	518.03	560.52	661.84	728.84	307.22	400.37	467.37	527.84	568.69	678.18	830.16	1.11	1.00
72	232.60	294.75	329.59	363.16	401.46	479.98	513.55	341.54	446.13	506.59	576.86	624.25	728.84	800.74	336.64	437.96	518.03	581.77	624.25	733.74	893.89	1.11	1.00
73	259.91	328.65	366.01	407.13	446.02	521.08	562.18	379.13	493.52	560.52	640.60	691.25	800.74	877.55	370.96	480.45	573.59	637.33	678.18	797.48	965.80	1.10	1.00
74	287.22	366.62	411.51	451.70	497.51	564.71	612.42	416.71	547.45	624.25	707.60	771.33	885.72	957.62	408.54	527.84	637.33	699.43	741.91	864.48	1037.70	1.10	1.00
75	322.66	407.73	459.54	506.32	552.13	613.02	671.70	464.10	607.91	691.25	787.67	859.57	973.97	1049.14	446.13	576.86	704.33	771.33	808.91	939.65	1117.77	1.10	1.00
76	360.03	455.75	510.09	561.54	613.34	685.82	749.58	497.30	650.32	739.58	843.18	921.28	1044.02	1126.90	476.58	621.63	752.33	827.24	867.09	1007.36	1197.03	1.10	1.00
77	400.53	506.32	563.42	626.22	680.99	760.24	835.57	523.72	685.57	780.23	890.17	969.56	1099.35	1186.38	503.87	650.45	795.50	870.32	914.60	1059.65	1261.20	1.09	1.00
78	429.21	546.00	598.55	677.39	722.64	817.53	896.37	550.38	719.72	817.53	934.32	1017.54	1151.85	1242.36	531.40	686.14	832.13	915.35	960.60	1115.35	1322.65	1.09	1.00
79	456.89	582.25	636.58	722.94	773.09	869.20	952.78	575.29	754.98	859.45	977.85	1067.00	1207.69	1305.19	553.00	718.76	873.38	959.74	1005.71	1168.68	1387.38	1.08	1.00
80	482.69	619.27	677.62	766.47	818.18	924.27	1013.12	602.03	786.36						582.14	749.23						1.08	1.00
81	537.06	688.23	753.21	851.33	909.68	1030.35	1128.48	660.38	865.92						636.51	824.81						1.08	1.00
82	599.38	766.47	842.05	950.79	1015.77	1145.72	1258.44	725.36	950.79						701.49	907.03						1.08	1.00
83	667.01	855.31	937.53	1060.85	1132.46	1279.65	1402.98	796.97	1043.61						770.44	995.88						1.08	1.00
84	745.25	954.77	1043.61	1180.20	1262.42	1426.85	1563.43	875.20	1149.70						844.70	1091.35						1.08	1.00
85	831.44	1063.51	1162.96	1316.78	1405.63	1587.30	1741.13	965.38							926.92							1.08	1.00
86	924.27	1184.18	1296.89	1467.96	1567.41	1771.63	1940.04	1056.88							1019.75							1.08	1.00
87	1030.35	1320.76	1446.74	1635.04	1747.76	1974.51	2162.82	1162.96							1119.20							1.08	1.00
88	1149.70	1470.61	1611.17	1820.69	1946.67	2199.94	2412.12	1275.68							1231.92							1.08	1.00
89	1279.65	1639.02	1796.82	2032.86	2172.10	2453.22	2685.29	1402.98							1351.26							1.08	1.00
90	1426.85	1827.32	2001.03	2260.94	2418.75	2733.02	2994.26	1543.54							1485.19							1.08	1.00
91+																						1.08	1.00

Rates shown below the line apply only to attained age GPO Inflation Adjustment offers or Shared Care 2-year purchases on exhaustion of benefits

Compound rates reflect rates with a 5% annual increase in monthly/daily benefits and a 3% increase in policy limit; rates reflecting a 5% annual increase in both benefit and policy limit are calculated by multiplying the rates in the table by the factors listed to the right

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-03 PA, LTC-03FR PA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	3.9% Simple Inflation							3.9%/3% Compound Inflation							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2-10yr BP	LifeBP
18-29	17.24	22.54	25.20	27.85	29.17	35.83	37.15	18.60	26.57	30.56	34.54	38.53	47.83	75.73	1.44	1.00
30	18.56	23.87	26.52	29.17	30.50	37.15	38.49	19.93	27.90	31.89	37.20	41.19	50.49	79.72	1.40	1.00
31	18.58	23.87	26.52	29.17	30.50	37.16	38.51	19.93	27.90	31.89	37.20	41.19	51.82	81.04	1.40	1.00
32	18.58	25.20	27.85	30.50	31.83	38.50	39.84	21.26	29.23	31.89	38.53	42.52	51.82	82.37	1.40	1.00
33	19.90	25.20	27.86	30.50	31.83	38.51	39.86	21.26	29.23	33.21	38.53	42.52	53.14	83.70	1.40	1.00
34	19.90	25.20	27.87	30.51	31.84	39.85	41.19	21.26	29.23	34.54	39.86	43.84	53.14	85.03	1.40	1.00
35	19.91	25.21	27.87	30.52	31.85	39.86	41.19	21.26	29.23	35.87	41.19	43.84	54.47	86.36	1.40	1.00
36	21.24	26.53	29.20	31.85	33.18	41.19	42.52	22.59	30.56	35.87	41.19	45.17	54.47	87.69	1.40	1.00
37	21.25	26.54	29.22	31.86	33.20	41.19	42.52	22.59	30.56	35.87	42.52	45.17	55.80	89.02	1.40	1.00
38	21.25	26.55	29.23	31.87	33.21	41.19	43.84	22.59	30.56	37.20	42.52	45.17	55.80	90.34	1.40	1.00
39	21.26	27.88	30.55	33.21	34.54	42.52	43.84	23.91	30.56	37.20	42.52	45.17	55.80	91.67	1.40	1.00
40	21.26	27.89	30.56	33.21	34.54	42.52	45.17	25.24	31.89	39.86	45.17	47.83	58.46	93.00	1.35	1.00
41	21.26	27.90	31.89	34.54	35.87	43.84	46.50	25.24	31.89	39.86	45.17	47.83	59.79	94.33	1.35	1.00
42	22.59	29.23	31.89	34.54	37.20	45.17	49.16	26.57	33.21	39.86	46.50	49.16	59.79	95.66	1.35	1.00
43	22.59	29.23	33.21	35.87	37.20	46.50	50.49	26.57	33.21	41.19	46.50	49.16	61.12	96.99	1.35	1.00
44	22.59	30.56	34.54	37.20	38.53	49.16	51.82	26.57	33.21	41.19	46.50	50.49	62.44	98.32	1.35	1.00
45	23.91	30.56	34.54	38.53	39.86	50.49	54.47	27.90	34.54	42.52	47.83	51.82	63.77	99.64	1.33	1.00
46	23.91	31.89	35.87	39.86	41.19	51.82	55.80	27.90	35.87	42.52	49.16	53.14	63.77	100.97	1.33	1.00
47	25.24	31.89	37.20	39.86	42.52	54.47	58.46	27.90	35.87	43.84	49.16	53.14	65.10	103.63	1.33	1.00
48	25.24	33.21	37.20	41.19	43.84	55.80	61.12	27.90	37.20	43.84	50.49	53.14	65.10	104.96	1.33	1.00
49	26.57	33.21	38.53	42.52	45.17	57.13	62.44	27.90	37.20	43.84	50.49	53.14	65.10	106.29	1.33	1.00
50	26.57	34.54	39.86	43.84	46.50	59.79	65.10	29.23	38.53	45.17	51.82	54.47	67.76	107.62	1.30	1.00
51	26.57	35.87	41.19	45.17	47.83	61.12	67.76	29.23	39.86	46.50	53.14	55.80	69.09	110.27	1.30	1.00
52	27.90	37.20	42.52	47.83	50.49	63.77	70.42	30.56	41.19	47.83	54.47	57.13	70.42	114.26	1.29	1.00
53	27.90	38.53	43.84	49.16	53.14	65.10	74.40	30.56	41.19	49.16	54.47	59.79	70.42	116.92	1.29	1.00
54	29.23	41.19	45.17	51.82	55.80	67.76	77.06	31.89	42.52	50.49	55.80	61.12	71.74	119.57	1.28	1.00
55	29.23	42.52	46.50	53.14	57.13	69.09	81.04	33.21	43.84	51.82	57.13	62.44	73.07	123.56	1.28	1.00
56	31.89	45.17	49.16	55.80	61.12	73.07	85.03	34.54	46.50	53.14	59.79	65.10	77.06	127.55	1.26	1.00
57	33.21	46.50	51.82	59.79	65.10	77.06	90.34	35.87	49.16	55.80	63.77	67.76	82.37	132.86	1.25	1.00
58	35.87	49.16	55.80	62.44	69.09	82.37	94.33	37.20	51.82	58.46	67.76	71.74	86.36	136.85	1.23	1.00
59	38.53	51.82	58.46	66.43	73.07	86.36	99.64	38.53	54.47	61.12	70.42	75.73	91.67	142.16	1.22	1.00
60	41.19	54.47	62.44	70.42	78.39	91.67	104.96	39.86	57.13	63.77	74.40	79.72	96.99	147.47	1.20	1.00
61	43.84	57.13	66.43	74.40	82.37	96.99	111.60	42.52	59.79	67.76	78.39	85.03	103.63	154.12	1.19	1.00
62	46.50	61.12	69.09	78.39	86.36	102.30	118.24	46.50	63.77	73.07	82.37	89.02	108.94	159.43	1.18	1.00
63	49.16	65.10	73.07	83.70	90.34	107.62	124.89	50.49	67.76	78.39	87.69	94.33	116.92	166.07	1.16	1.00
64	53.14	69.09	77.06	87.69	94.33	114.26	132.86	54.47	71.74	83.70	93.00	100.97	123.56	174.05	1.15	1.00
65	55.80	73.07	81.04	93.00	98.32	120.90	140.83	58.46	75.73	89.02	98.32	106.29	131.53	180.69	1.14	1.00
66	61.12	79.72	89.02	102.30	107.62	131.53	152.79	63.77	82.37	96.99	107.62	115.59	142.16	191.32	1.13	1.00
67	66.43	87.69	98.32	111.60	118.24	144.82	164.75	69.09	90.34	104.96	116.92	126.22	154.12	203.28	1.13	1.00
68	73.07	95.66	107.62	122.23	130.20	158.10	179.36	75.73	96.99	112.93	127.55	138.17	167.40	216.56	1.12	1.00
69	79.72	104.96	118.24	134.19	143.49	172.72	193.97	82.37	106.29	122.23	139.50	151.46	182.02	228.52	1.12	1.00
70	87.69	114.26	130.20	147.47	158.10	188.66	209.92	89.02	115.59	132.86	151.46	164.75	196.63	243.13	1.11	1.00
71	96.99	126.22	144.82	163.42	176.70	208.59	229.85	96.99	126.22	147.47	166.07	179.36	213.90	261.73	1.11	1.00
72	107.62	140.83	159.43	182.02	196.63	229.85	252.43	106.29	138.17	163.42	183.35	196.63	231.18	281.66	1.11	1.00
73	119.57	155.45	176.70	201.95	217.89	252.43	276.35	116.92	151.46	180.69	200.62	213.90	251.10	304.25	1.10	1.00
74	131.53	172.72	196.63	223.20	243.13	279.00	301.59	128.87	166.07	200.62	220.55	233.83	272.36	326.83	1.10	1.00
75	146.15	191.32	217.89	248.45	271.03	306.91	330.82	140.83	182.02	221.88	243.13	255.09	296.28	352.08	1.10	1.00
76	160.72	209.87	239.09	272.29	297.53	337.38	363.94	154.08	200.57	243.07	266.98	280.26	325.42	386.53	1.10	1.00
77	176.59	231.02	262.89	300.06	326.62	370.43	399.64	169.95	219.07	268.20	293.43	308.03	357.16	424.87	1.09	1.00
78	193.77	253.49	288.00	329.14	358.33	406.11	437.96	187.13	241.54	293.30	322.50	338.43	392.84	465.84	1.09	1.00
79	212.26	278.59	317.06	360.84	394.01	445.74	481.56	204.30	265.32	322.37	354.21	371.45	431.15	512.07	1.08	1.00
80	233.39	305.00	347.43	396.49	432.30	490.64		225.43	290.41	354.06	388.54	407.10	473.41		1.08	1.00
81	255.93	335.49	381.91	436.28	476.06	538.38		246.65	319.58	389.86	426.99	446.88	519.82		1.08	1.00
82	281.13	368.65	420.36	478.71	522.47	591.43		271.84	351.41	426.99	468.10	491.97	571.53		1.08	1.00
83	308.97	404.45	461.47	526.45	574.19	649.77		298.37	385.89	469.43	514.51	539.71	627.23		1.08	1.00
84	339.47	445.56	506.56	578.17	629.88	713.42		327.54	423.02	515.84	564.90	592.75	689.55		1.08	1.00
85	373.95		556.95	635.19	692.21	783.71		359.36		567.56	620.60	652.42	757.18		1.08	1.00
86	409.75		611.32	697.51	761.16	861.94		395.17		623.25	682.92	716.08	831.44		1.08	1.00
87	450.86		672.32	766.47	835.42	946.81		433.62		684.25	749.23	786.36	913.66		1.08	1.00
88	494.62		738.62	842.05	917.64	1039.64		477.38		751.88	823.49	864.60	1003.83		1.08	1.00
89	543.69		810.23	924.27	1009.14	1141.74		523.80		826.14	904.38	949.46	1101.96		1.08	1.00
90	598.06							575.51							1.08	1.00
91+															1.08	1.00

Rates shown below the line apply only to attained age GPO Inflation Adjustment offers, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases

Compound rates reflect rates with a 5% annual increase in monthly/daily benefits and a 3% increase in policy limit; rates reflecting a 5% annual increase in both benefit and policy limit are calculated by multiplying the rates in the table by the factors listed to the right

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

BSC-03 PA, BSC-03FR PA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit

90 Day Elimination Period

Age	3.9% Simple Inflation							3.9%/3% Compound Inflation							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2-10yr BP	LifeBP
18-29	38.46	50.39	57.02	62.33	66.30	80.94	92.88	43.84	63.77	73.07	82.37	91.67	114.26	189.99	1.44	1.00
30	42.43	54.37	59.67	66.30	68.96	84.92	96.89	47.83	66.43	75.73	89.02	98.32	120.90	200.62	1.40	1.00
31	42.46	54.37	61.00	66.30	68.96	84.94	96.94	47.83	66.43	75.73	89.02	98.32	124.89	203.28	1.40	1.00
32	42.46	57.02	63.65	70.28	72.93	87.62	99.59	50.49	69.09	75.73	93.00	102.30	124.89	207.26	1.40	1.00
33	45.11	57.02	63.68	70.28	72.93	88.97	99.64	50.49	69.09	79.72	93.00	102.30	127.55	209.92	1.40	1.00
34	45.11	57.02	63.70	70.31	72.96	91.65	103.63	50.49	70.42	82.37	95.66	104.96	127.55	213.90	1.40	1.00
35	45.14	57.05	63.70	70.33	72.98	91.67	103.63	50.49	70.42	86.36	98.32	104.96	131.53	216.56	1.40	1.00
36	49.12	61.02	67.68	72.98	76.99	95.66	106.29	53.14	73.07	86.36	98.32	108.94	131.53	220.55	1.40	1.00
37	49.14	61.05	67.73	73.01	77.01	95.66	106.29	53.14	73.07	86.36	102.30	108.94	134.19	223.20	1.40	1.00
38	49.14	61.07	67.76	74.36	77.04	95.66	110.27	53.14	73.07	89.02	102.30	108.94	134.19	227.19	1.40	1.00
39	49.16	65.05	70.41	77.04	79.72	98.32	110.27	57.13	73.07	89.02	102.30	108.94	134.19	229.85	1.40	1.00
40	49.16	65.08	70.42	77.06	81.04	99.64	112.93	59.79	77.06	95.66	108.94	115.59	142.16	233.83	1.35	1.00
41	49.16	65.10	74.40	81.04	83.70	102.30	116.92	59.79	77.06	95.66	108.94	115.59	144.82	236.49	1.35	1.00
42	51.82	67.76	74.40	81.04	87.69	106.29	123.56	63.77	79.72	95.66	112.93	119.57	144.82	240.48	1.35	1.00
43	53.14	67.76	78.39	83.70	87.69	108.94	127.55	63.77	79.72	99.64	112.93	119.57	147.47	244.46	1.35	1.00
44	53.14	71.74	81.04	87.69	90.34	115.59	130.20	63.77	79.72	99.64	112.93	122.23	151.46	247.12	1.35	1.00
45	55.80	71.74	81.04	91.67	94.33	119.57	136.85	67.76	83.70	103.63	115.59	126.22	155.45	251.10	1.33	1.00
46	55.80	75.73	85.03	94.33	98.32	123.56	140.83	67.76	86.36	103.63	119.57	128.87	155.45	253.76	1.33	1.00
47	59.79	75.73	89.02	94.33	100.97	130.20	147.47	67.76	86.36	106.29	119.57	130.20	158.10	261.73	1.33	1.00
48	59.79	78.39	89.02	98.32	104.96	134.19	154.12	67.76	90.34	106.29	123.56	130.20	159.43	264.39	1.33	1.00
49	62.44	79.72	91.67	102.30	108.94	136.85	158.10	67.76	90.34	106.29	123.56	130.20	159.43	268.38	1.33	1.00
50	63.77	82.37	95.66	104.96	111.60	143.49	164.75	70.42	94.33	110.27	127.55	134.19	166.07	271.03	1.30	1.00
51	63.77	86.36	99.64	108.94	115.59	147.47	171.39	71.74	96.99	114.26	130.20	136.85	170.06	279.00	1.30	1.00
52	67.76	90.34	103.63	115.59	122.23	155.45	178.03	74.40	100.97	116.92	134.19	140.83	174.05	289.63	1.29	1.00
53	67.76	93.00	106.29	119.57	130.20	159.43	188.66	74.40	100.97	120.90	134.19	147.47	174.05	296.28	1.29	1.00
54	71.74	100.97	110.27	127.55	136.85	166.07	195.30	78.39	104.96	124.89	138.17	151.46	178.03	304.25	1.28	1.00
55	71.74	104.96	114.26	131.53	140.83	170.06	205.93	82.37	108.94	128.87	142.16	155.45	182.02	314.88	1.28	1.00
56	78.39	111.60	122.23	138.17	151.46	180.69	216.56	86.36	115.59	132.86	148.80	163.42	192.65	325.51	1.26	1.00
57	82.37	115.59	128.87	148.80	162.09	191.32	231.18	89.02	123.56	139.50	159.43	170.06	207.26	340.12	1.25	1.00
58	89.02	123.56	139.50	156.77	172.72	205.93	241.80	93.00	130.20	147.47	170.06	180.69	217.89	350.75	1.23	1.00
59	96.99	130.20	147.47	167.40	184.67	217.89	255.09	96.99	138.17	154.12	178.03	191.32	232.50	365.36	1.22	1.00
60	103.63	138.17	158.10	178.03	199.29	232.50	269.70	100.97	144.82	162.09	188.66	203.28	247.12	379.98	1.20	1.00
61	111.60	144.82	168.73	188.66	209.92	247.12	286.98	108.94	152.79	172.72	199.29	216.56	264.39	397.25	1.19	1.00
62	118.24	155.45	176.70	200.62	220.55	260.40	304.25	118.24	163.42	187.33	209.92	227.19	279.00	410.54	1.18	1.00
63	126.22	166.07	187.33	213.90	231.18	275.02	321.52	128.87	174.05	200.62	224.53	241.80	300.26	427.81	1.16	1.00
64	136.85	178.03	197.96	225.86	243.13	293.62	342.78	139.50	184.67	215.23	239.15	260.40	317.53	449.07	1.15	1.00
65	143.49	188.66	208.59	240.48	253.76	312.22	362.71	151.46	195.30	229.85	253.76	273.69	338.79	466.34	1.14	1.00
66	158.10	205.93	229.85	264.39	277.68	338.79	394.59	164.75	212.58	249.78	277.68	297.61	366.69	494.24	1.13	1.00
67	171.39	225.86	253.76	288.31	305.58	373.34	425.15	178.03	232.50	271.03	301.59	325.51	397.25	524.79	1.13	1.00
68	188.66	247.12	277.68	314.88	336.13	407.88	462.35	195.30	249.78	290.96	329.49	356.06	431.79	559.34	1.12	1.00
69	205.93	271.03	305.58	346.76	370.68	445.08	500.88	212.58	273.69	314.88	360.05	390.61	468.99	589.90	1.12	1.00
70	225.86	294.95	336.13	379.98	407.88	486.27	542.07	229.85	297.61	342.78	390.61	425.15	507.52	627.10	1.11	1.00
71	249.78	325.51	373.34	421.16	455.71	538.08	592.55	249.78	325.51	379.98	429.14	462.35	551.37	674.93	1.11	1.00
72	277.68	362.71	411.86	468.99	507.52	592.55	651.01	273.69	356.06	421.16	472.98	507.52	596.54	726.74	1.11	1.00
73	308.23	401.24	455.71	520.81	562.00	651.01	713.46	301.59	390.61	466.34	518.15	551.37	648.35	785.20	1.10	1.00
74	338.79	445.08	507.52	575.28	627.10	720.10	778.56	332.15	429.14	518.15	568.64	603.18	702.83	843.66	1.10	1.00
75	377.32	494.24	562.00	640.38	698.84	791.84	852.96	362.71	468.99	572.62	627.10	657.65	763.94	908.76	1.10	1.00
76	414.42	541.93	616.32	702.65	767.74	870.01	939.08	397.15	518.02	626.94	689.37	722.58	839.46	997.53	1.10	1.00
77	455.41	596.14	678.46	774.06	843.10	955.96	1031.63	438.15	565.61	691.74	756.80	795.30	921.43	1096.69	1.09	1.00
78	500.34	654.29	743.21	849.39	925.03	1047.13	1129.42	483.09	623.77	756.48	832.13	873.28	1013.95	1202.41	1.09	1.00
79	547.89	719.03	818.52	931.28	1016.19	1150.18	1243.04	526.67	684.53	831.79	914.04	957.82	1113.03	1321.31	1.08	1.00
80	602.03	786.36						582.14	749.23						1.08	1.00
81	660.38	865.92						636.51	824.81						1.08	1.00
82	725.36	950.79						701.49	907.03						1.08	1.00
83	796.97	1043.61						770.44	995.88						1.08	1.00
84	875.20	1149.70						844.70	1091.35						1.08	1.00
85	965.38							926.92							1.08	1.00
86	1056.88							1019.75							1.08	1.00
87	1162.96							1119.20							1.08	1.00
88	1275.68							1231.92							1.08	1.00
89	1402.98							1351.26							1.08	1.00
90	1543.54							1485.19							1.08	1.00
91+															1.08	1.00

Rates shown below the line apply only to attained age GPO Inflation Adjustment offers or Shared Care 2-year purchases on exhaustion of benefits

Compound rates reflect rates with a 5% annual increase in monthly/daily benefits and a 3% increase in policy limit; rates reflecting a 5% annual increase in both benefit and policy limit are calculated by multiplying the rates in the table by the factors listed to the right

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-03 PA, LTC-03FR PA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	3.4% Simple Inflation							3.4%/3% Compound Inflation							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2-10yr BP	LifeBP
18-29	13.00	17.00	19.00	21.00	22.00	29.00	30.00	17.22	24.60	28.29	31.98	35.67	44.28	70.11	1.44	1.00
30	14.00	18.00	20.00	22.00	23.00	30.00	32.00	18.45	25.83	29.52	34.44	38.13	46.74	73.80	1.40	1.00
31	15.00	18.00	20.00	22.00	23.00	31.00	34.00	18.45	25.83	29.52	34.44	38.13	47.97	75.03	1.40	1.00
32	15.00	19.00	21.00	23.00	24.00	33.00	35.00	19.68	27.06	29.52	35.67	39.36	47.97	76.26	1.40	1.00
33	16.00	19.00	22.00	23.00	24.00	34.00	36.90	19.68	27.06	30.75	35.67	39.36	49.20	77.49	1.40	1.00
34	16.00	19.00	23.00	24.00	25.00	36.00	38.13	19.68	27.06	31.98	36.90	40.59	49.20	78.72	1.40	1.00
35	17.00	20.00	23.00	25.00	26.00	36.90	38.13	19.68	27.06	33.21	38.13	40.59	50.43	79.95	1.40	1.00
36	18.00	21.00	24.00	26.00	28.00	38.13	39.36	20.91	28.29	33.21	38.13	41.82	50.43	81.18	1.40	1.00
37	19.00	22.00	26.00	27.00	29.00	38.13	39.36	20.91	28.29	33.21	39.36	41.82	51.66	82.41	1.40	1.00
38	19.00	23.00	27.00	28.00	30.00	38.13	40.59	20.91	28.29	34.44	39.36	41.82	51.66	83.64	1.40	1.00
39	19.68	24.00	28.00	30.00	31.98	39.36	40.59	22.14	28.29	34.44	39.36	41.82	51.66	84.87	1.40	1.00
40	19.68	25.00	28.29	30.75	31.98	39.36	41.82	23.37	29.52	36.90	41.82	44.28	54.12	86.10	1.35	1.00
41	19.68	25.83	29.52	31.98	33.21	40.59	43.05	23.37	29.52	36.90	41.82	44.28	55.35	87.33	1.35	1.00
42	20.91	27.00	29.52	31.98	34.44	41.82	45.51	24.60	30.75	36.90	43.05	45.51	55.35	88.56	1.35	1.00
43	20.91	27.06	30.75	33.21	34.44	43.05	46.74	24.60	30.75	38.13	43.05	45.51	56.58	89.79	1.35	1.00
44	20.91	28.29	31.98	34.44	35.67	45.51	47.97	24.60	30.75	38.13	43.05	46.74	57.81	91.02	1.35	1.00
45	22.14	28.29	31.98	35.67	36.90	46.74	50.43	25.83	31.98	39.36	44.28	47.97	59.04	92.25	1.33	1.00
46	22.14	29.52	33.21	36.90	38.13	47.97	51.66	25.83	33.21	39.36	45.51	49.20	59.04	93.48	1.33	1.00
47	23.37	29.52	34.44	36.90	39.36	50.43	54.12	25.83	33.21	40.59	45.51	49.20	60.27	95.94	1.33	1.00
48	23.37	30.75	34.44	38.13	40.59	51.66	56.58	25.83	34.44	40.59	46.74	49.20	60.27	97.17	1.33	1.00
49	24.60	30.75	35.67	39.36	41.82	52.89	57.81	25.83	34.44	40.59	46.74	49.20	60.27	98.40	1.33	1.00
50	24.60	31.98	36.90	40.59	43.05	55.35	60.27	27.06	35.67	41.82	47.97	50.43	62.73	99.63	1.30	1.00
51	24.60	33.21	38.13	41.82	44.28	56.58	62.73	27.06	36.90	43.05	49.20	51.66	63.96	102.09	1.30	1.00
52	25.83	34.44	39.36	44.28	46.74	59.04	65.19	28.29	38.13	44.28	50.43	52.89	65.19	105.78	1.29	1.00
53	25.83	35.67	40.59	45.51	49.20	60.27	68.88	28.29	38.13	45.51	50.43	55.35	65.19	108.24	1.29	1.00
54	27.06	38.13	41.82	47.97	51.66	62.73	71.34	29.52	39.36	46.74	51.66	56.58	66.42	110.70	1.28	1.00
55	27.06	39.36	43.05	49.20	52.89	63.96	75.03	30.75	40.59	47.97	52.89	57.81	67.65	114.39	1.28	1.00
56	29.52	41.82	45.51	51.66	56.58	67.65	78.72	31.98	43.05	49.20	55.35	60.27	71.34	118.08	1.26	1.00
57	30.75	43.05	47.97	55.35	60.27	71.34	83.64	33.21	45.51	51.66	59.04	62.73	76.26	123.00	1.25	1.00
58	33.21	45.51	51.66	57.81	63.96	76.26	87.33	34.44	47.97	54.12	62.73	66.42	79.95	126.69	1.23	1.00
59	35.67	47.97	54.12	61.50	67.65	79.95	92.25	35.67	50.43	56.58	65.19	70.11	84.87	131.61	1.22	1.00
60	38.13	50.43	57.81	65.19	72.57	84.87	97.17	36.90	52.89	59.04	68.88	73.80	89.79	136.53	1.20	1.00
61	40.59	52.89	61.50	68.88	76.26	89.79	103.32	39.36	55.35	62.73	72.57	78.72	95.94	142.68	1.19	1.00
62	43.05	56.58	63.96	72.57	79.95	94.71	109.47	43.05	59.04	67.65	76.26	82.41	100.86	147.60	1.18	1.00
63	45.51	60.27	67.65	77.49	83.64	99.63	115.62	46.74	62.73	72.57	81.18	87.33	108.24	153.75	1.16	1.00
64	49.20	63.96	71.34	81.18	87.33	105.78	123.00	50.43	66.42	77.49	86.10	93.48	114.39	161.13	1.15	1.00
65	51.66	67.65	75.03	86.10	91.02	111.93	130.38	54.12	70.11	82.41	91.02	98.40	121.77	167.28	1.14	1.00
66	56.58	73.80	82.41	94.71	99.63	121.77	141.45	59.04	76.26	89.79	99.63	107.01	131.61	177.12	1.13	1.00
67	61.50	81.18	91.02	103.32	109.47	134.07	152.52	63.96	83.64	97.17	108.24	116.85	142.68	188.19	1.13	1.00
68	67.65	88.56	99.63	113.16	120.54	146.37	166.05	70.11	89.79	104.55	118.08	127.92	154.98	200.49	1.12	1.00
69	73.80	97.17	109.47	124.23	132.84	159.90	179.58	76.26	98.40	113.16	129.15	140.22	168.51	211.56	1.12	1.00
70	81.18	105.78	120.54	136.53	146.37	174.66	194.34	82.41	107.01	123.00	140.22	152.52	182.04	225.09	1.11	1.00
71	89.79	116.85	134.07	151.29	163.59	193.11	212.79	89.79	116.85	136.53	153.75	166.05	198.03	242.31	1.11	1.00
72	99.63	130.38	147.60	168.51	182.04	212.79	233.70	98.40	127.92	151.29	169.74	182.04	214.02	260.76	1.11	1.00
73	110.70	143.91	163.59	186.96	201.72	233.70	255.84	108.24	140.22	167.28	185.73	198.03	232.47	281.67	1.10	1.00
74	121.77	159.90	182.04	206.64	225.09	258.30	279.21	119.31	153.75	185.73	204.18	216.48	252.15	302.58	1.10	1.00
75	135.30	177.12	201.72	230.01	250.92	284.13	306.27	130.38	168.51	205.41	225.09	236.16	274.29	325.95	1.10	1.00
76	145.20	189.60	216.00	246.00	268.80	304.80	328.80	139.20	181.20	219.60	241.20	253.20	294.00	349.20	1.10	1.00
77	152.95	200.10	227.70	259.90	282.90	320.85	346.15	147.20	189.75	232.30	254.15	266.80	309.35	368.00	1.09	1.00
78	160.60	210.10	238.70	272.80	297.00	336.60	363.00	155.10	200.20	243.10	267.30	280.50	325.60	386.10	1.09	1.00
79	168.00	220.50	250.95	285.60	311.85	352.80	381.15	161.70	210.00	255.15	280.35	294.00	341.25	405.30	1.08	1.00
80	176.00	230.00	262.00	299.00	326.00	370.00		170.00	219.00	267.00	293.00	307.00	357.00		1.08	1.00
81	193.00	253.00	288.00	329.00	359.00	406.00		186.00	241.00	294.00	322.00	337.00	392.00		1.08	1.00
82	212.00	278.00	317.00	361.00	394.00	446.00		205.00	265.00	322.00	353.00	371.00	431.00		1.08	1.00
83	233.00	305.00	348.00	397.00	433.00	490.00		225.00	291.00	354.00	388.00	407.00	473.00		1.08	1.00
84	256.00	336.00	382.00	436.00	475.00	538.00		247.00	319.00	389.00	426.00	447.00	520.00		1.08	1.00
85	282.00		420.00	479.00	522.00	591.00		271.00		428.00	468.00	492.00	571.00		1.08	1.00
86	309.00		461.00	526.00	574.00	650.00		298.00		470.00	515.00	540.00	627.00		1.08	1.00
87	340.00		507.00	578.00	630.00	714.00		327.00		516.00	565.00	593.00	689.00		1.08	1.00
88	373.00		557.00	635.00	692.00	784.00		360.00		567.00	621.00	652.00	757.00		1.08	1.00
89	410.00		611.00	697.00	761.00	861.00		395.00		623.00	682.00	716.00	831.00		1.08	1.00
90	451.00							434.00							1.08	1.00
91+															1.08	1.00

Rates shown below the line apply only to attained age GPO Inflation Adjustment offers, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases
Compound rates reflect rates with a 5% annual increase in monthly/daily benefits and a 3% increase in policy limit; rates reflecting a 5% annual increase in both benefit and policy limit are calculated by multiplying the rates in the table by the factors listed to the right

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

BSC-03 PA, BSC-03FR PA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit
90 Day Elimination Period

Age	3.4% Simple Inflation							3.4%/3% Compound Inflation							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2-10yr BP	LifeBP
18-29	29.00	38.00	43.00	47.00	50.00	65.52	75.00	40.59	59.04	67.65	76.26	84.87	105.78	175.89	1.44	1.00
30	32.00	41.00	45.00	50.00	52.00	68.57	80.55	44.28	61.50	70.11	82.41	91.02	111.93	185.73	1.40	1.00
31	34.29	41.00	46.00	50.00	52.00	70.86	85.59	44.28	61.50	70.11	82.41	91.02	115.62	188.19	1.40	1.00
32	34.29	43.00	48.00	53.00	55.00	75.10	87.50	46.74	63.96	70.11	86.10	94.71	115.62	191.88	1.40	1.00
33	36.27	43.00	50.29	53.00	55.00	78.55	92.25	46.74	63.96	73.80	86.10	94.71	118.08	194.34	1.40	1.00
34	36.27	43.00	52.57	55.30	57.29	82.80	95.94	46.74	65.19	76.26	88.56	97.17	118.08	198.03	1.40	1.00
35	38.53	45.26	52.57	57.61	59.58	84.87	95.94	46.74	65.19	79.95	91.02	97.17	121.77	200.49	1.40	1.00
36	41.63	48.30	55.64	59.58	64.96	88.56	98.40	49.20	67.65	79.95	91.02	100.86	121.77	204.18	1.40	1.00
37	43.94	50.60	60.27	61.88	67.28	88.56	98.40	49.20	67.65	79.95	94.71	100.86	124.23	206.64	1.40	1.00
38	43.94	52.90	62.59	65.33	69.60	88.56	102.09	49.20	67.65	82.41	94.71	100.86	124.23	210.33	1.40	1.00
39	45.51	56.00	64.52	69.60	73.80	91.02	102.09	52.89	67.65	82.41	94.71	100.86	124.23	212.79	1.40	1.00
40	45.51	58.33	65.19	71.34	75.03	92.25	104.55	55.35	71.34	88.56	100.86	107.01	131.61	216.48	1.35	1.00
41	45.51	60.27	68.88	75.03	77.49	94.71	108.24	55.35	71.34	88.56	100.86	107.01	134.07	218.94	1.35	1.00
42	47.97	62.59	68.88	75.03	81.18	98.40	114.39	59.04	73.80	88.56	104.55	110.70	134.07	222.63	1.35	1.00
43	49.20	62.73	72.57	77.49	81.18	100.86	118.08	59.04	73.80	92.25	104.55	110.70	136.53	226.32	1.35	1.00
44	49.20	66.42	75.03	81.18	83.64	107.01	120.54	59.04	73.80	92.25	104.55	113.16	140.22	228.78	1.35	1.00
45	51.66	66.42	75.03	84.87	87.33	110.70	126.69	62.73	77.49	95.94	107.01	116.85	143.91	232.47	1.33	1.00
46	51.66	70.11	78.72	87.33	91.02	114.39	130.38	62.73	79.95	95.94	110.70	119.31	143.91	234.93	1.33	1.00
47	55.35	70.11	82.41	87.33	93.48	120.54	136.53	62.73	79.95	98.40	110.70	120.54	146.37	242.31	1.33	1.00
48	55.35	72.57	82.41	91.02	97.17	124.23	142.68	62.73	83.64	98.40	114.39	120.54	147.60	244.77	1.33	1.00
49	57.81	73.80	84.87	94.71	100.86	126.69	146.37	62.73	83.64	98.40	114.39	120.54	147.60	248.46	1.33	1.00
50	59.04	76.26	88.56	97.17	103.32	132.84	152.52	65.19	87.33	102.09	118.08	124.23	153.75	250.92	1.30	1.00
51	59.04	79.95	92.25	100.86	107.01	136.53	158.67	66.42	89.79	105.78	120.54	126.69	157.44	258.30	1.30	1.00
52	62.73	83.64	95.94	107.01	113.16	143.91	164.82	68.88	93.48	108.24	124.23	130.38	161.13	268.14	1.29	1.00
53	62.73	86.10	98.40	110.70	120.54	147.60	174.66	68.88	93.48	111.93	124.23	136.53	161.13	274.29	1.29	1.00
54	66.42	93.48	102.09	118.08	126.69	153.75	180.81	72.57	97.17	115.62	127.92	140.22	164.82	281.67	1.28	1.00
55	66.42	97.17	105.78	121.77	130.38	157.44	190.65	76.26	100.86	119.31	131.61	143.91	168.51	291.51	1.28	1.00
56	72.57	103.32	113.16	127.92	140.22	167.28	200.49	79.95	107.01	123.00	137.76	151.29	178.35	301.35	1.26	1.00
57	76.26	107.01	119.31	137.76	150.06	177.12	214.02	82.41	114.39	129.15	147.60	157.44	191.88	314.88	1.25	1.00
58	82.41	114.39	129.15	145.14	159.90	190.65	223.86	86.10	120.54	136.53	157.44	167.28	201.72	324.72	1.23	1.00
59	89.79	120.54	136.53	154.98	170.97	201.72	236.16	89.79	127.92	142.68	164.82	177.12	215.25	338.25	1.22	1.00
60	95.94	127.92	146.37	164.82	184.50	215.25	249.69	93.48	134.07	150.06	174.66	188.19	228.78	351.78	1.20	1.00
61	103.32	134.07	156.21	174.66	194.34	228.78	265.68	100.86	141.45	159.90	184.50	200.49	244.77	367.77	1.19	1.00
62	109.47	143.91	163.59	185.73	204.18	241.08	281.67	109.47	151.29	173.43	194.34	210.33	258.30	380.07	1.18	1.00
63	116.85	153.75	173.43	198.03	214.02	254.61	297.66	119.31	161.13	185.73	207.87	223.86	277.98	396.06	1.16	1.00
64	126.69	164.82	183.27	209.10	225.09	271.83	317.34	129.15	170.97	199.26	221.40	241.08	293.97	415.74	1.15	1.00
65	132.84	174.66	193.11	222.63	234.93	289.05	335.79	140.22	180.81	212.79	234.93	253.38	313.65	431.73	1.14	1.00
66	146.37	190.65	212.79	244.77	257.07	313.65	365.31	152.52	196.80	231.24	257.07	275.52	339.48	457.56	1.13	1.00
67	158.67	209.10	234.93	266.91	282.90	345.63	393.60	164.82	215.25	250.92	279.21	301.35	367.77	485.85	1.13	1.00
68	174.66	228.78	257.07	291.51	311.19	377.61	428.04	180.81	231.24	269.37	305.04	329.64	399.75	517.83	1.12	1.00
69	190.65	250.92	282.90	321.03	343.17	412.05	463.71	196.80	253.38	291.51	333.33	361.62	434.19	546.12	1.12	1.00
70	209.10	273.06	311.19	351.78	377.61	450.18	501.84	212.79	275.52	317.34	361.62	393.60	469.86	580.56	1.11	1.00
71	231.24	301.35	345.63	389.91	421.89	498.15	548.58	231.24	301.35	351.78	397.29	428.04	510.45	624.84	1.11	1.00
72	257.07	335.79	381.30	434.19	469.86	548.58	602.70	253.38	329.64	389.91	437.88	469.86	552.27	672.81	1.11	1.00
73	285.36	371.46	421.89	482.16	520.29	602.70	660.51	279.21	361.62	431.73	479.70	510.45	600.24	726.93	1.10	1.00
74	313.65	412.05	469.86	532.59	580.56	666.66	720.78	307.50	397.29	479.70	526.44	558.42	650.67	781.05	1.10	1.00
75	349.32	457.56	520.29	592.86	646.98	733.08	789.66	335.79	434.19	530.13	580.56	608.85	707.25	841.32	1.10	1.00
76	374.40	489.60	556.80	634.80	693.60	786.00	848.40	358.80	468.00	566.40	622.80	652.80	758.40	901.20	1.10	1.00
77	394.45	516.35	587.65	670.45	730.25	828.00	893.55	379.50	489.90	599.15	655.50	688.85	798.10	949.90	1.09	1.00
78	414.70	542.30	616.00	704.00	766.70	867.90	936.10	400.40	517.00	627.00	689.70	723.80	840.40	996.60	1.09	1.00
79	433.65	569.10	647.85	737.10	804.30	910.35	983.85	416.85	541.80	658.35	723.45	758.10	880.95	1045.80	1.08	1.00
80	454.00	593.00						439.00	565.00						1.08	1.00
81	498.00	653.00						480.00	622.00						1.08	1.00
82	547.00	717.00						529.00	684.00						1.08	1.00
83	601.00	787.00						581.00	751.00						1.08	1.00
84	660.00	867.00						637.00	823.00						1.08	1.00
85	728.00							699.00							1.08	1.00
86	797.00							769.00							1.08	1.00
87	877.00							844.00							1.08	1.00
88	962.00							929.00							1.08	1.00
89	1058.00							1019.00							1.08	1.00
90	1164.00							1120.00							1.08	1.00
91+															1.08	1.00

Rates shown below the line apply only to attained age GPO Inflation Adjustment offers or Shared Care 2-year purchases on exhaustion of benefits

Compound rates reflect rates with a 5% annual increase in monthly/daily benefits and a 3% increase in policy limit; rates reflecting a 5% annual increase in both benefit and policy limit are calculated by multiplying the rates in the table by the factors listed to the right

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-03 PA, LTC-03FR PA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	2.2% Simple Inflation							2.2%/3% Compound Inflation							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2-10yr BP	LifeBP
18-29	13.00	17.00	19.00	21.00	22.00	27.00	28.00	14.00	20.00	23.00	26.00	29.00	36.00	57.00	1.44	1.00
30	14.00	18.00	20.00	22.00	23.00	28.00	29.00	15.00	21.00	24.00	28.00	31.00	38.00	60.00	1.40	1.00
31	14.00	18.00	20.00	22.00	23.00	28.00	29.00	15.00	21.00	24.00	28.00	31.00	39.00	61.00	1.40	1.00
32	14.00	19.00	21.00	23.00	24.00	29.00	30.00	16.00	22.00	24.00	29.00	32.00	39.00	62.00	1.40	1.00
33	15.00	19.00	21.00	23.00	24.00	29.00	30.00	16.00	22.00	25.00	29.00	32.00	40.00	63.00	1.40	1.00
34	15.00	19.00	21.00	23.00	24.00	30.00	31.00	16.00	22.00	26.00	30.00	33.00	40.00	64.00	1.40	1.00
35	15.00	19.00	21.00	23.00	24.00	30.00	31.00	16.00	22.00	27.00	31.00	33.00	41.00	65.00	1.40	1.00
36	16.00	20.00	22.00	24.00	25.00	31.00	32.00	17.00	23.00	27.00	31.00	34.00	41.00	66.00	1.40	1.00
37	16.00	20.00	22.00	24.00	25.00	31.00	32.00	17.00	23.00	27.00	32.00	34.00	42.00	67.00	1.40	1.00
38	16.00	20.00	22.00	24.00	25.00	31.00	33.00	17.00	23.00	28.00	32.00	34.00	42.00	68.00	1.40	1.00
39	16.00	21.00	23.00	25.00	26.00	32.00	33.00	18.00	23.00	28.00	32.00	34.00	42.00	69.00	1.40	1.00
40	16.00	21.00	23.00	25.00	26.00	32.00	34.00	19.00	24.00	30.00	34.00	36.00	44.00	70.00	1.35	1.00
41	16.00	21.00	24.00	26.00	27.00	33.00	35.00	19.00	24.00	30.00	34.00	36.00	45.00	71.00	1.35	1.00
42	17.00	22.00	24.00	26.00	28.00	34.00	37.00	20.00	25.00	30.00	35.00	37.00	45.00	72.00	1.35	1.00
43	17.00	22.00	25.00	27.00	28.00	35.00	38.00	20.00	25.00	31.00	35.00	37.00	46.00	73.00	1.35	1.00
44	17.00	23.00	26.00	28.00	29.00	37.00	39.00	20.00	25.00	31.00	35.00	38.00	47.00	74.00	1.35	1.00
45	18.00	23.00	26.00	29.00	30.00	38.00	41.00	21.00	26.00	32.00	36.00	39.00	48.00	75.00	1.33	1.00
46	18.00	24.00	27.00	30.00	31.00	39.00	42.00	21.00	27.00	32.00	37.00	40.00	48.00	76.00	1.33	1.00
47	19.00	24.00	28.00	30.00	32.00	41.00	44.00	21.00	27.00	33.00	37.00	40.00	49.00	78.00	1.33	1.00
48	19.00	25.00	28.00	31.00	33.00	42.00	46.00	21.00	28.00	33.00	38.00	40.00	49.00	79.00	1.33	1.00
49	20.00	25.00	29.00	32.00	34.00	43.00	47.00	21.00	28.00	33.00	38.00	40.00	49.00	80.00	1.33	1.00
50	20.00	26.00	30.00	33.00	35.00	45.00	49.00	22.00	29.00	34.00	39.00	41.00	51.00	81.00	1.30	1.00
51	20.00	27.00	31.00	34.00	36.00	46.00	51.00	22.00	30.00	35.00	40.00	42.00	52.00	83.00	1.30	1.00
52	21.00	28.00	32.00	36.00	38.00	48.00	53.00	23.00	31.00	36.00	41.00	43.00	53.00	86.00	1.29	1.00
53	21.00	29.00	33.00	37.00	40.00	49.00	56.00	23.00	31.00	37.00	41.00	45.00	53.00	88.00	1.29	1.00
54	22.00	31.00	34.00	39.00	42.00	51.00	58.00	24.00	32.00	38.00	42.00	46.00	54.00	90.00	1.28	1.00
55	22.00	32.00	35.00	40.00	43.00	52.00	61.00	25.00	33.00	39.00	43.00	47.00	55.00	93.00	1.28	1.00
56	24.00	34.00	37.00	42.00	46.00	55.00	64.00	26.00	35.00	40.00	45.00	49.00	58.00	96.00	1.26	1.00
57	25.00	35.00	39.00	45.00	49.00	58.00	68.00	27.00	37.00	42.00	48.00	51.00	62.00	100.00	1.25	1.00
58	27.00	37.00	42.00	47.00	52.00	62.00	71.00	28.00	39.00	44.00	51.00	54.00	65.00	103.00	1.23	1.00
59	29.00	39.00	44.00	50.00	55.00	65.00	75.00	29.00	41.00	46.00	53.00	57.00	69.00	107.00	1.22	1.00
60	31.00	41.00	47.00	53.00	59.00	69.00	79.00	30.00	43.00	48.00	56.00	60.00	73.00	111.00	1.20	1.00
61	33.00	43.00	50.00	56.00	62.00	73.00	84.00	32.00	45.00	51.00	59.00	64.00	78.00	116.00	1.19	1.00
62	35.00	46.00	52.00	59.00	65.00	77.00	89.00	35.00	48.00	55.00	62.00	67.00	82.00	120.00	1.18	1.00
63	37.00	49.00	55.00	63.00	68.00	81.00	94.00	38.00	51.00	59.00	66.00	71.00	88.00	125.00	1.16	1.00
64	40.00	52.00	58.00	66.00	71.00	86.00	100.00	41.00	54.00	63.00	70.00	76.00	93.00	131.00	1.15	1.00
65	42.00	55.00	61.00	70.00	74.00	91.00	106.00	44.00	57.00	67.00	74.00	80.00	99.00	136.00	1.14	1.00
66	46.00	60.00	67.00	77.00	81.00	99.00	115.00	48.00	62.00	73.00	81.00	87.00	107.00	144.00	1.13	1.00
67	50.00	66.00	74.00	84.00	89.00	109.00	124.00	52.00	68.00	79.00	88.00	95.00	116.00	153.00	1.13	1.00
68	55.00	72.00	81.00	92.00	98.00	119.00	135.00	57.00	73.00	85.00	96.00	104.00	126.00	163.00	1.12	1.00
69	60.00	79.00	89.00	101.00	108.00	130.00	146.00	62.00	80.00	92.00	105.00	114.00	137.00	172.00	1.12	1.00
70	66.00	86.00	98.00	111.00	119.00	142.00	158.00	67.00	87.00	100.00	114.00	124.00	148.00	183.00	1.11	1.00
71	73.00	95.00	109.00	123.00	133.00	157.00	173.00	73.00	95.00	111.00	125.00	135.00	161.00	197.00	1.11	1.00
72	81.00	106.00	120.00	137.00	148.00	173.00	190.00	80.00	104.00	123.00	138.00	148.00	174.00	212.00	1.11	1.00
73	90.00	117.00	133.00	152.00	164.00	190.00	208.00	88.00	114.00	136.00	151.00	161.00	189.00	229.00	1.10	1.00
74	99.00	130.00	148.00	168.00	183.00	210.00	227.00	97.00	125.00	151.00	166.00	176.00	205.00	246.00	1.10	1.00
75	110.00	144.00	164.00	187.00	204.00	231.00	249.00	106.00	137.00	167.00	183.00	192.00	223.00	265.00	1.10	1.00
76	121.00	158.00	180.00	205.00	224.00	254.00	274.00	116.00	151.00	183.00	201.00	211.00	245.00	291.00	1.10	1.00
77	133.00	174.00	198.00	226.00	246.00	279.00	301.00	128.00	165.00	202.00	221.00	232.00	269.00	320.00	1.09	1.00
78	146.00	191.00	217.00	248.00	270.00	306.00	330.00	141.00	182.00	221.00	243.00	255.00	296.00	351.00	1.09	1.00
79	160.00	210.00	239.00	272.00	297.00	336.00	363.00	154.00	200.00	243.00	267.00	280.00	325.00	386.00	1.08	1.00
80	176.00	230.00	262.00	299.00	326.00	370.00		170.00	219.00	267.00	293.00	307.00	357.00		1.08	1.00
81	193.00	253.00	288.00	329.00	359.00	406.00		186.00	241.00	294.00	322.00	337.00	392.00		1.08	1.00
82	212.00	278.00	317.00	361.00	394.00	446.00		205.00	265.00	322.00	353.00	371.00	431.00		1.08	1.00
83	233.00	305.00	348.00	397.00	433.00	490.00		225.00	291.00	354.00	388.00	407.00	473.00		1.08	1.00
84	256.00	336.00	382.00	436.00	475.00	538.00		247.00	319.00	389.00	426.00	447.00	520.00		1.08	1.00
85	282.00		420.00	479.00	522.00	591.00		271.00		428.00	468.00	492.00	571.00		1.08	1.00
86	309.00		461.00	526.00	574.00	650.00		298.00		470.00	515.00	540.00	627.00		1.08	1.00
87	340.00		507.00	578.00	630.00	714.00		327.00		516.00	565.00	593.00	689.00		1.08	1.00
88	373.00		557.00	635.00	692.00	784.00		360.00		567.00	621.00	652.00	757.00		1.08	1.00
89	410.00		611.00	697.00	761.00	861.00		395.00		623.00	682.00	716.00	831.00		1.08	1.00
90	451.00							434.00							1.08	1.00
91+															1.08	1.00

Rates shown below the line apply only to attained age GPO Inflation Adjustment offers, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases
Compound rates reflect rates with a 5% annual increase in monthly/daily benefits and a 3% increase in policy limit; rates reflecting a 5% annual increase in both benefit and policy limit are calculated by multiplying the rates in the table by the factors listed to the right

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

BSC-03 PA, BSC-03FR PA

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit
90 Day Elimination Period

Age	2.2% Simple Inflation							2.2%/3% Compound Inflation							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2-10yr BP	LifeBP
18-29	29.00	38.00	43.00	47.00	50.00	61.00	70.00	33.00	48.00	55.00	62.00	69.00	86.00	143.00	1.44	1.00
30	32.00	41.00	45.00	50.00	52.00	64.00	73.00	36.00	50.00	57.00	67.00	74.00	91.00	151.00	1.40	1.00
31	32.00	41.00	46.00	50.00	52.00	64.00	73.00	36.00	50.00	57.00	67.00	74.00	94.00	153.00	1.40	1.00
32	32.00	43.00	48.00	53.00	55.00	66.00	75.00	38.00	52.00	57.00	70.00	77.00	94.00	156.00	1.40	1.00
33	34.00	43.00	48.00	53.00	55.00	67.00	75.00	38.00	52.00	60.00	70.00	77.00	96.00	158.00	1.40	1.00
34	34.00	43.00	48.00	53.00	55.00	69.00	78.00	38.00	53.00	62.00	72.00	79.00	96.00	161.00	1.40	1.00
35	34.00	43.00	48.00	53.00	55.00	69.00	78.00	38.00	53.00	65.00	74.00	79.00	99.00	163.00	1.40	1.00
36	37.00	46.00	51.00	55.00	58.00	72.00	80.00	40.00	55.00	65.00	74.00	82.00	99.00	166.00	1.40	1.00
37	37.00	46.00	51.00	55.00	58.00	72.00	80.00	40.00	55.00	65.00	77.00	82.00	101.00	168.00	1.40	1.00
38	37.00	46.00	51.00	56.00	58.00	72.00	83.00	40.00	55.00	67.00	77.00	82.00	101.00	171.00	1.40	1.00
39	37.00	49.00	53.00	58.00	60.00	74.00	83.00	43.00	55.00	67.00	77.00	82.00	101.00	173.00	1.40	1.00
40	37.00	49.00	53.00	58.00	61.00	75.00	85.00	45.00	58.00	72.00	82.00	87.00	107.00	176.00	1.35	1.00
41	37.00	49.00	56.00	61.00	63.00	77.00	88.00	45.00	58.00	72.00	82.00	87.00	109.00	178.00	1.35	1.00
42	39.00	51.00	56.00	61.00	66.00	80.00	93.00	48.00	60.00	72.00	85.00	90.00	109.00	181.00	1.35	1.00
43	40.00	51.00	59.00	63.00	66.00	82.00	96.00	48.00	60.00	75.00	85.00	90.00	111.00	184.00	1.35	1.00
44	40.00	54.00	61.00	66.00	68.00	87.00	98.00	48.00	60.00	75.00	85.00	92.00	114.00	186.00	1.35	1.00
45	42.00	54.00	61.00	69.00	71.00	90.00	103.00	51.00	63.00	78.00	87.00	95.00	117.00	189.00	1.33	1.00
46	42.00	57.00	64.00	71.00	74.00	93.00	106.00	51.00	65.00	78.00	90.00	97.00	117.00	191.00	1.33	1.00
47	45.00	57.00	67.00	71.00	76.00	98.00	111.00	51.00	65.00	80.00	90.00	98.00	119.00	197.00	1.33	1.00
48	45.00	59.00	67.00	74.00	79.00	101.00	116.00	51.00	68.00	80.00	93.00	98.00	120.00	199.00	1.33	1.00
49	47.00	60.00	69.00	77.00	82.00	103.00	119.00	51.00	68.00	80.00	93.00	98.00	120.00	202.00	1.33	1.00
50	48.00	62.00	72.00	79.00	84.00	108.00	124.00	53.00	71.00	83.00	96.00	101.00	125.00	204.00	1.30	1.00
51	48.00	65.00	75.00	82.00	87.00	111.00	129.00	54.00	73.00	86.00	98.00	103.00	128.00	210.00	1.30	1.00
52	51.00	68.00	78.00	87.00	92.00	117.00	134.00	56.00	76.00	88.00	101.00	106.00	131.00	218.00	1.29	1.00
53	51.00	70.00	80.00	90.00	98.00	120.00	142.00	56.00	76.00	91.00	101.00	111.00	131.00	223.00	1.29	1.00
54	54.00	76.00	83.00	96.00	103.00	125.00	147.00	59.00	79.00	94.00	104.00	114.00	134.00	229.00	1.28	1.00
55	54.00	79.00	86.00	99.00	106.00	128.00	155.00	62.00	82.00	97.00	107.00	117.00	137.00	237.00	1.28	1.00
56	59.00	84.00	92.00	104.00	114.00	136.00	163.00	65.00	87.00	100.00	112.00	123.00	145.00	245.00	1.26	1.00
57	62.00	87.00	97.00	112.00	122.00	144.00	174.00	67.00	93.00	105.00	120.00	128.00	156.00	256.00	1.25	1.00
58	67.00	93.00	105.00	118.00	130.00	155.00	182.00	70.00	98.00	111.00	128.00	136.00	164.00	264.00	1.23	1.00
59	73.00	98.00	111.00	126.00	139.00	164.00	192.00	73.00	104.00	116.00	134.00	144.00	175.00	275.00	1.22	1.00
60	78.00	104.00	119.00	134.00	150.00	175.00	203.00	76.00	109.00	122.00	142.00	153.00	186.00	286.00	1.20	1.00
61	84.00	109.00	127.00	142.00	158.00	186.00	216.00	82.00	115.00	130.00	150.00	163.00	199.00	299.00	1.19	1.00
62	89.00	117.00	133.00	151.00	166.00	196.00	229.00	89.00	123.00	141.00	158.00	171.00	210.00	309.00	1.18	1.00
63	95.00	125.00	141.00	161.00	174.00	207.00	242.00	97.00	131.00	151.00	169.00	182.00	226.00	322.00	1.16	1.00
64	103.00	134.00	149.00	170.00	183.00	221.00	258.00	105.00	139.00	162.00	180.00	196.00	239.00	338.00	1.15	1.00
65	108.00	142.00	157.00	181.00	191.00	235.00	273.00	114.00	147.00	173.00	191.00	206.00	255.00	351.00	1.14	1.00
66	119.00	155.00	173.00	199.00	209.00	255.00	297.00	124.00	160.00	188.00	209.00	224.00	276.00	372.00	1.13	1.00
67	129.00	170.00	191.00	217.00	230.00	281.00	320.00	134.00	175.00	204.00	227.00	245.00	299.00	395.00	1.13	1.00
68	142.00	186.00	209.00	237.00	253.00	307.00	348.00	147.00	188.00	219.00	248.00	268.00	325.00	421.00	1.12	1.00
69	155.00	204.00	230.00	261.00	279.00	335.00	377.00	160.00	206.00	237.00	271.00	294.00	353.00	444.00	1.12	1.00
70	170.00	222.00	253.00	286.00	307.00	366.00	408.00	173.00	224.00	258.00	294.00	320.00	382.00	472.00	1.11	1.00
71	188.00	245.00	281.00	317.00	343.00	405.00	446.00	188.00	245.00	286.00	323.00	348.00	415.00	508.00	1.11	1.00
72	209.00	273.00	310.00	353.00	382.00	446.00	490.00	206.00	268.00	317.00	356.00	382.00	449.00	547.00	1.11	1.00
73	232.00	302.00	343.00	392.00	423.00	490.00	537.00	227.00	294.00	351.00	390.00	415.00	488.00	591.00	1.10	1.00
74	255.00	335.00	382.00	433.00	472.00	542.00	586.00	250.00	323.00	390.00	428.00	454.00	529.00	635.00	1.10	1.00
75	284.00	372.00	423.00	482.00	526.00	596.00	642.00	273.00	353.00	431.00	472.00	495.00	575.00	684.00	1.10	1.00
76	312.00	408.00	464.00	529.00	578.00	655.00	707.00	299.00	390.00	472.00	519.00	544.00	632.00	751.00	1.10	1.00
77	343.00	449.00	511.00	583.00	635.00	720.00	777.00	330.00	426.00	521.00	570.00	599.00	694.00	826.00	1.09	1.00
78	377.00	493.00	560.00	640.00	697.00	789.00	851.00	364.00	470.00	570.00	627.00	658.00	764.00	906.00	1.09	1.00
79	413.00	542.00	617.00	702.00	766.00	867.00	937.00	397.00	516.00	627.00	689.00	722.00	839.00	996.00	1.08	1.00
80	454.00	593.00						439.00	565.00						1.08	1.00
81	498.00	653.00						480.00	622.00						1.08	1.00
82	547.00	717.00						529.00	684.00						1.08	1.00
83	601.00	787.00						581.00	751.00						1.08	1.00
84	660.00	867.00						637.00	823.00						1.08	1.00
85	728.00							699.00							1.08	1.00
86	797.00							769.00							1.08	1.00
87	877.00							844.00							1.08	1.00
88	962.00							929.00							1.08	1.00
89	1058.00							1019.00							1.08	1.00
90	1164.00							1120.00							1.08	1.00
91+															1.08	1.00

Rates shown below the line apply only to attained age GPO Inflation Adjustment offers or Shared Care 2-year purchases on exhaustion of benefits

Compound rates reflect rates with a 5% annual increase in monthly/daily benefits and a 3% increase in policy limit; rates reflecting a 5% annual increase in both benefit and policy limit are calculated by multiplying the rates in the table by the factors listed to the right

John Hancock Life Insurance Company (U.S.A.)
Actuarial Memorandum for Inforce Rate Increase – Custom Care II Enhanced
June 28, 2017

Product Name	Form Number	Issue Date Range
Custom Care II Enhanced (2008)	LTC-03 PA (2008)	Aug 2008 - Feb 2011
Custom Care II Enhanced Franchise (2008)	LTC-03FR PA (2008)	Aug 2008 - Feb 2011

These policy form rates were originally priced with a margin for moderately adverse experience in accordance with the NAIC model rate stability regulations.

1. Scope & Purpose

This memorandum consists of materials which support the development of new premium rates for the above captioned Policy series forms. The purpose of this memorandum is to demonstrate that the requirements of this State in regards to an in force rate increase request have been met. This rate filing is not intended to be used for any other purpose.

2. Benefit Description

A brief policy description for each of the policy forms:

LTC-03 PA (2008)
Individually underwritten long-term care policies that provide comprehensive long-term care coverage for care received in a nursing home or assisted care living facility, home health care, hospice care, respite care, or attendance at an Adult Day Care Center providing Adult Day Care.

Provides reimbursement of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily/monthly amount. The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toileting, transferring and maintaining continence.

Premiums are waived after the insured has met the elimination period and is receiving benefits and will continue to be waived until the insured stops receiving such benefits.

3. Renewability

All policy forms are guaranteed renewable.

4. Applicability

This filing is applicable to in force policies only, as these policy forms are no longer being sold in the market. The premium changes will apply to the base forms as well as all applicable riders.

5. Actuarial Assumptions

Morbidity

The morbidity assumptions are derived from our own experience, following a comprehensive claim study just recently completed. The study has been peer reviewed both internally as well as by an Independent third party.

Our claims projections include 12 years of future morbidity improvements at 1.1% per year, as well as a 7.5% margin for moderately adverse experience, consistent with the margin originally anticipated in our original pricing loss ratio.

Below are currently expected sample annual claim costs for an LTC-03 policy, $300 monthly benefit, with no inflation protection (including the 7.5% margin but does not include future improvements):

Age	Issue Age 55	
	4 year	Lifetime
55	1.53	5.72
60	6.10	14.87
65	13.48	31.10
70	27.67	59.11
75	69.24	146.86
80	158.77	266.94
85	366.48	527.43
90	485.25	635.66
95	493.33	606.32

Age	Issue Age 65	
	4 year	Lifetime
65	3.55	13.24
70	18.57	41.57
75	64.41	134.78
80	164.43	274.71
85	404.94	580.12
90	534.38	694.80
95	525.38	634.80

Age	Issue Age 75	
	4 year	Lifetime
75	16.54	55.21
80	134.67	233.77
85	398.30	561.34
90	573.09	739.56
95	568.59	685.01

Voluntary Lapses

The voluntary lapse rates are also based on our own experience:

Duration	No Inflation			
	Issue Age			
	55	65	75	82
1	4.30%	4.45%	4.93%	6.25%
5	1.70%	1.45%	1.80%	3.15%
10	1.16%	1.17%	1.27%	1.55%
15	0.63%	1.05%	1.31%	1.98%
20	0.55%	0.81%	1.93%	1.98%
25	0.55%	1.45%	1.98%	1.98%
30	0.81%	1.94%	1.98%	1.98%
35	1.45%	1.98%	1.98%	1.98%
40	1.94%	1.98%	1.98%	1.98%

Duration	Inflation			
	Issue Age			
	55	65	75	82
1	3.00%	3.00%	4.10%	4.10%
5	1.50%	1.25%	1.35%	1.15%
10	0.69%	0.77%	1.05%	0.91%
15	0.51%	0.67%	0.91%	1.85%
20	0.43%	0.60%	1.49%	2.03%
25	0.43%	1.27%	2.03%	2.03%
30	0.60%	2.03%	2.03%	2.03%
35	1.27%	2.03%	2.03%	2.03%
40	2.03%	2.03%	2.03%	2.03%

In addition to the lapse rates shown, we assume a 1.4% lapse rate due to the rate increase. The additional lapse rate is used to adjust future premiums and claims down by 1.4% starting at the effective implementation date of the rate increase.

Mortality

The mortality rates have also been derived based on our own experience within our individual long-term care block of business.

The base mortality table is the unloaded 1994 Group Annuity Mortality Table, sex-distinct, with 22 years of historical improvements based on scale AA. We then apply the following series of adjustment factors (factors for ages not listed above are interpolated):

John Hancock Life Insurance Company (U.S.A.)
Actuarial Memorandum for Inforce Rate Increase – Custom Care II Enhanced
June 28, 2017

Policy Duration	Preferred Risk Class (Married)				Pref. Risk Class (Single, Female)				Pref. Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	21.2%	12.1%	12.1%	18.1%	24.5%	14.0%	14.0%	21.0%	25.6%	14.6%	14.6%	22.0%
2	23.0%	13.9%	16.3%	21.2%	26.6%	16.1%	18.9%	24.5%	27.8%	16.8%	19.8%	25.6%
3	24.8%	15.7%	20.6%	24.2%	28.7%	18.2%	23.8%	28.0%	30.0%	19.0%	24.9%	29.3%
4	25.6%	17.3%	24.4%	26.8%	29.6%	20.0%	28.3%	31.0%	31.0%	20.9%	29.5%	32.4%
5	26.4%	19.3%	28.1%	29.3%	30.5%	22.4%	32.5%	33.9%	31.9%	23.4%	34.0%	35.4%
6	26.6%	21.5%	31.2%	31.2%	30.8%	24.9%	36.1%	36.1%	32.2%	26.1%	37.7%	37.7%
7	26.8%	24.1%	31.7%	32.8%	31.1%	27.9%	36.8%	38.0%	32.5%	29.2%	38.4%	39.8%
8	26.9%	26.9%	32.2%	34.3%	31.2%	31.2%	37.3%	39.8%	32.6%	32.6%	39.0%	41.6%
9	28.8%	31.6%	34.8%	38.1%	33.4%	36.5%	40.3%	44.1%	34.9%	38.2%	42.2%	46.1%
10	30.2%	36.4%	37.5%	42.0%	35.0%	42.2%	43.5%	48.6%	36.6%	44.1%	45.4%	50.9%
11	31.2%	38.5%	41.3%	45.3%	36.1%	44.6%	47.8%	52.4%	37.7%	46.6%	50.0%	54.8%
12	32.0%	39.7%	44.9%	48.3%	37.1%	46.0%	51.9%	55.9%	38.8%	48.1%	54.3%	58.4%
13	32.9%	40.4%	46.7%	51.3%	38.1%	46.8%	54.1%	59.4%	39.8%	49.0%	56.5%	62.1%
14	33.8%	41.2%	48.6%	54.3%	39.1%	47.7%	56.2%	62.9%	40.9%	49.9%	58.8%	65.7%
15	34.7%	42.1%	50.5%	57.3%	40.1%	48.7%	58.4%	66.4%	42.0%	50.9%	61.1%	69.4%
16	37.0%	44.8%	53.9%	59.9%	41.6%	50.4%	60.6%	67.3%	43.2%	52.3%	62.9%	69.8%
17	39.5%	47.7%	57.1%	62.4%	43.1%	52.1%	62.4%	68.2%	44.3%	53.6%	64.2%	70.2%
18	42.0%	50.7%	60.6%	65.1%	44.6%	53.8%	64.3%	69.1%	45.4%	54.8%	65.6%	70.4%
19	44.7%	53.8%	64.3%	67.8%	46.0%	55.4%	66.2%	69.8%	46.5%	56.0%	66.9%	70.5%
20	47.4%	57.1%	68.4%	70.5%	47.4%	57.1%	68.4%	70.5%	47.4%	57.1%	68.4%	70.5%
21	50.1%	59.9%	72.5%	72.5%	50.1%	59.9%	72.5%	72.5%	50.1%	59.9%	72.5%	72.5%
22	53.0%	62.9%	74.6%	74.6%	53.0%	62.9%	74.6%	74.6%	53.0%	62.9%	74.6%	74.6%
23	56.0%	66.0%	76.7%	76.7%	56.0%	66.0%	76.7%	76.7%	56.0%	66.0%	76.7%	76.7%
24	59.9%	69.2%	78.8%	78.8%	59.9%	69.2%	78.8%	78.8%	59.9%	69.2%	78.8%	78.8%
25	64.7%	72.4%	80.9%	80.9%	64.7%	72.4%	80.9%	80.9%	64.7%	72.4%	80.9%	80.9%
26	68.0%	73.9%	80.9%	80.9%	68.0%	73.9%	80.9%	80.9%	68.0%	73.9%	80.9%	80.9%
27	71.2%	75.3%	80.9%	80.9%	71.2%	75.3%	80.9%	80.9%	71.2%	75.3%	80.9%	80.9%
28	74.4%	76.7%	80.9%	80.9%	74.4%	76.7%	80.9%	80.9%	74.4%	76.7%	80.9%	80.9%
29	77.7%	78.1%	80.9%	80.9%	77.7%	78.1%	80.9%	80.9%	77.7%	78.1%	80.9%	80.9%
30	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%	80.9%

Policy Duration	Standard Risk Class (Married)				Standard Risk Class (Single, Female)				Standard Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	30.0%	17.1%	17.1%	25.7%	34.7%	19.9%	19.9%	29.8%	36.3%	20.8%	20.8%	31.1%
2	33.6%	20.3%	23.9%	31.0%	38.9%	23.6%	27.7%	35.8%	40.7%	24.6%	28.9%	37.5%
3	37.4%	23.7%	31.0%	36.5%	43.3%	27.4%	35.9%	42.2%	45.2%	28.7%	37.5%	44.1%
4	39.7%	26.8%	37.9%	41.6%	46.0%	31.0%	43.9%	48.1%	48.1%	32.4%	45.8%	50.3%
5	42.1%	30.9%	44.9%	46.8%	48.7%	35.7%	52.0%	54.1%	50.9%	37.4%	54.3%	56.6%
6	43.7%	35.3%	51.2%	51.2%	50.6%	40.9%	59.2%	59.2%	52.9%	42.8%	61.9%	61.9%
7	44.0%	39.5%	52.1%	53.9%	51.0%	45.8%	60.4%	62.4%	53.3%	47.9%	63.1%	65.3%
8	44.2%	44.2%	52.9%	56.4%	51.2%	51.2%	61.3%	65.3%	53.5%	53.5%	64.0%	68.2%
9	47.4%	51.8%	57.2%	62.5%	54.8%	60.0%	66.2%	72.4%	57.3%	62.7%	69.2%	75.7%
10	49.7%	59.8%	61.6%	69.0%	57.5%	69.2%	71.3%	79.9%	60.1%	72.4%	74.6%	83.5%
11	51.2%	63.2%	67.8%	74.3%	59.3%	73.2%	78.5%	86.1%	62.0%	76.5%	82.1%	90.0%
12	52.6%	65.3%	73.6%	79.2%	60.9%	75.6%	85.3%	91.8%	63.6%	79.0%	89.2%	95.9%
13	54.0%	66.4%	76.7%	84.2%	62.5%	76.9%	88.8%	97.5%	65.4%	80.4%	92.8%	101.9%
14	55.5%	67.7%	79.8%	89.1%	64.2%	78.3%	92.4%	103.2%	67.1%	81.9%	96.5%	107.9%
15	56.9%	69.1%	82.8%	94.1%	65.9%	80.0%	95.9%	109.0%	68.9%	83.6%	100.3%	114.0%
16	59.0%	71.4%	85.9%	95.4%	66.4%	80.4%	96.6%	107.4%	68.8%	83.3%	100.2%	111.3%
17	61.1%	73.9%	88.5%	96.7%	66.8%	80.7%	96.7%	105.7%	68.7%	83.0%	99.5%	108.7%
18	63.3%	76.4%	91.3%	98.1%	67.2%	81.0%	96.9%	104.1%	68.5%	82.6%	98.8%	106.1%
19	65.5%	78.9%	94.3%	99.4%	67.5%	81.3%	97.1%	102.4%	68.1%	82.1%	98.1%	103.4%
20	67.7%	81.5%	97.7%	100.7%	67.7%	81.5%	97.7%	100.7%	67.7%	81.5%	97.7%	100.7%
21	69.7%	83.4%	101.0%	101.0%	69.7%	83.4%	101.0%	101.0%	69.7%	83.4%	101.0%	101.0%
22	71.9%	85.4%	101.3%	101.3%	71.9%	85.4%	101.3%	101.3%	71.9%	85.4%	101.3%	101.3%
23	74.2%	87.5%	101.7%	101.7%	74.2%	87.5%	101.7%	101.7%	74.2%	87.5%	101.7%	101.7%
24	77.5%	89.5%	102.0%	102.0%	77.5%	89.5%	102.0%	102.0%	77.5%	89.5%	102.0%	102.0%
25	81.8%	91.6%	102.3%	102.3%	81.8%	91.6%	102.3%	102.3%	81.8%	91.6%	102.3%	102.3%
26	85.9%	93.4%	102.3%	102.3%	85.9%	93.4%	102.3%	102.3%	85.9%	93.4%	102.3%	102.3%
27	90.0%	95.2%	102.3%	102.3%	90.0%	95.2%	102.3%	102.3%	90.0%	95.2%	102.3%	102.3%
28	94.1%	96.9%	102.3%	102.3%	94.1%	96.9%	102.3%	102.3%	94.1%	96.9%	102.3%	102.3%
29	98.2%	98.7%	102.3%	102.3%	98.2%	98.7%	102.3%	102.3%	98.2%	98.7%	102.3%	102.3%
30	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%	102.3%

Policy Duration	Substandard 1 Risk Class (Married)				Sub 1 Risk Class (Single, Female)				Sub 1 Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	42.3%	24.2%	24.2%	36.3%	49.0%	28.0%	28.0%	42.0%	51.2%	29.3%	29.3%	43.9%
2	47.6%	28.8%	33.8%	43.8%	55.1%	33.4%	39.2%	50.8%	57.6%	34.9%	40.9%	53.1%
3	53.1%	33.7%	44.0%	51.8%	61.5%	39.0%	51.0%	60.0%	64.3%	40.8%	53.3%	62.7%
4	56.7%	38.2%	54.0%	59.3%	65.6%	44.2%	62.5%	68.6%	68.6%	46.3%	65.4%	71.8%
5	60.2%	44.2%	64.2%	66.9%	69.7%	51.1%	74.4%	77.5%	72.9%	53.5%	77.8%	81.0%
6	62.7%	50.7%	73.4%	73.4%	72.7%	58.7%	85.0%	85.0%	76.0%	61.4%	88.9%	88.9%
7	65.1%	58.5%	77.1%	79.7%	75.4%	67.7%	89.3%	92.3%	78.8%	70.8%	93.3%	96.5%
8	67.3%	67.3%	80.5%	85.8%	78.0%	78.0%	93.3%	99.4%	81.5%	81.5%	97.5%	103.9%
9	74.2%	81.1%	89.5%	97.9%	85.9%	94.0%	103.7%	113.4%	89.8%	98.2%	108.4%	118.6%
10	79.9%	96.2%	99.2%	111.0%	92.5%	111.4%	114.8%	128.5%	96.7%	116.5%	120.0%	134.4%
11	84.6%	104.4%	112.1%	122.9%	98.0%	120.9%	129.8%	142.3%	102.4%	126.4%	135.7%	148.7%
12	89.2%	110.7%	124.9%	134.4%	103.3%	128.2%	144.7%	155.6%	108.0%	134.0%	151.2%	162.7%
13	91.6%	112.6%	130.1%	142.8%	106.1%	130.4%	150.6%	165.3%	110.9%	136.4%	157.5%	172.9%
14	94.1%	114.8%	135.3%	151.2%	108.9%	132.9%	156.7%	175.1%	113.9%	138.9%	163.8%	183.1%
15	96.6%	117.2%	140.5%	159.7%	111.8%	135.7%	162.7%	184.9%	116.9%	141.9%	170.1%	193.3%
16	100.1%	121.2%	145.7%	161.9%	112.6%	136.3%	163.9%	182.1%	116.8%	141.4%	170.0%	188.9%
17	103.7%	125.3%	150.2%	164.1%	113.3%	137.0%	164.1%	179.3%	116.5%	140.8%	168.7%	184.4%
18	107.4%	129.5%	154.9%	166.3%	114.0%	137.5%	164.4%	176.5%	116.1%	140.1%	167.6%	179.9%
19	111.1%	133.9%	159.9%	168.6%	114.5%	137.9%	164.7%	173.7%	115.6%	139.3%	166.4%	175.4%
20	114.9%	138.3%	165.7%	170.8%	114.9%	138.3%	165.7%	170.8%	114.9%	138.3%	165.7%	170.8%
21	118.2%	141.5%	171.4%	171.4%	118.2%	141.5%	171.4%	171.4%	118.2%	141.5%	171.4%	171.4%
22	122.1%	144.9%	171.9%	171.9%	122.1%	144.9%	171.9%	171.9%	122.1%	144.9%	171.9%	171.9%
23	125.9%	148.4%	172.5%	172.5%	125.9%	148.4%	172.5%	172.5%	125.9%	148.4%	172.5%	172.5%
24	131.5%	151.9%	173.0%	173.0%	131.5%	151.9%	173.0%	173.0%	131.5%	151.9%	173.0%	173.0%
25	138.8%	155.4%	173.5%	173.5%	138.8%	155.4%	173.5%	173.5%	138.8%	155.4%	173.5%	173.5%
26	145.8%	158.4%	173.5%	173.5%	145.8%	158.4%	173.5%	173.5%	145.8%	158.4%	173.5%	173.5%
27	152.7%	161.4%	173.5%	173.5%	152.7%	161.4%	173.5%	173.5%	152.7%	161.4%	173.5%	173.5%
28	159.7%	164.5%	173.5%	173.5%	159.7%	164.5%	173.5%	173.5%	159.7%	164.5%	173.5%	173.5%
29	166.6%	167.5%	173.5%	173.5%	166.6%	167.5%	173.5%	173.5%	166.6%	167.5%	173.5%	173.5%
30	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%	173.5%

Policy Duration	Substandard 2 Risk Class (Married)				Sub 2 Risk Class (Single, Female)				Sub 2 Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	52.9%	30.2%	30.2%	45.3%	61.3%	35.0%	35.0%	52.5%	64.0%	36.6%	36.6%	54.9%
2	59.5%	36.0%	42.3%	54.8%	68.9%	41.7%	48.9%	63.4%	72.0%	43.6%	51.2%	66.3%
3	66.4%	42.1%	55.1%	64.8%	76.9%	48.8%	63.8%	75.0%	80.4%	51.0%	66.6%	78.4%
4	70.8%	47.8%	67.5%	74.1%	82.0%	55.3%	78.2%	85.8%	85.7%	57.8%	81.7%	89.7%
5	75.3%	55.2%	80.3%	83.6%	87.2%	63.9%	93.0%	96.8%	91.1%	66.8%	97.2%	101.2%
6	78.4%	63.4%	91.8%	91.8%	90.8%	73.4%	106.3%	106.3%	94.9%	76.8%	111.1%	111.1%
7	81.4%	73.1%	96.4%	99.7%	94.3%	84.6%	111.6%	115.4%	98.5%	88.5%	116.6%	120.7%
8	84.2%	84.2%	100.7%	107.3%	97.5%	97.5%	116.6%	124.2%	101.9%	101.9%	121.9%	129.9%
9	92.7%	101.4%	111.9%	122.4%	107.3%	117.5%	129.6%	141.8%	112.2%	122.8%	135.5%	148.2%
10	99.9%	120.3%	124.0%	138.8%	115.7%	139.2%	143.5%	160.7%	120.9%	145.6%	150.0%	168.0%
11	105.8%	130.5%	140.1%	153.6%	122.5%	151.2%	162.3%	177.8%	128.1%	158.0%	169.6%	185.9%
12	111.5%	138.4%	156.2%	168.0%	129.1%	160.2%	180.8%	194.6%	134.9%	167.5%	189.0%	203.4%
13	114.5%	140.8%	162.6%	178.5%	132.6%	163.0%	188.3%	206.7%	138.6%	170.5%	196.9%	216.1%
14	117.6%	143.5%	169.1%	189.0%	136.2%	166.1%	195.8%	218.9%	142.4%	173.7%	204.7%	228.8%
15	120.7%	146.5%	175.7%	199.6%	139.8%	169.6%	203.4%	231.1%	146.1%	177.3%	212.6%	241.6%
16	125.1%	151.5%	182.1%	202.4%	140.8%	170.4%	204.9%	227.7%	146.0%	176.7%	212.5%	236.1%
17	129.6%	156.7%	187.7%	205.1%	141.7%	171.2%	205.1%	224.2%	145.7%	176.0%	210.9%	230.5%
18	134.2%	161.9%	193.7%	207.9%	142.4%	171.8%	205.5%	220.7%	145.2%	175.1%	209.5%	224.9%
19	138.9%	167.3%	199.9%	210.7%	143.1%	172.4%	205.9%	217.1%	144.5%	174.1%	208.0%	219.2%
20	143.7%	172.9%	207.1%	213.5%	143.7%	172.9%	207.1%	213.5%	143.7%	172.9%	207.1%	213.5%
21	147.8%	176.8%	214.2%	214.2%	147.8%	176.8%	214.2%	214.2%	147.8%	176.8%	214.2%	214.2%
22	152.6%	181.2%	214.9%	214.9%	152.6%	181.2%	214.9%	214.9%	152.6%	181.2%	214.9%	214.9%
23	157.4%	185.5%	215.6%	215.6%	157.4%	185.5%	215.6%	215.6%	157.4%	185.5%	215.6%	215.6%
24	164.3%	189.8%	216.2%	216.2%	164.3%	189.8%	216.2%	216.2%	164.3%	189.8%	216.2%	216.2%
25	173.5%	194.2%	216.9%	216.9%	173.5%	194.2%	216.9%	216.9%	173.5%	194.2%	216.9%	216.9%
26	182.2%	198.0%	216.9%	216.9%	182.2%	198.0%	216.9%	216.9%	182.2%	198.0%	216.9%	216.9%
27	190.9%	201.8%	216.9%	216.9%	190.9%	201.8%	216.9%	216.9%	190.9%	201.8%	216.9%	216.9%
28	199.6%	205.6%	216.9%	216.9%	199.6%	205.6%	216.9%	216.9%	199.6%	205.6%	216.9%	216.9%
29	208.2%	209.4%	216.9%	216.9%	208.2%	209.4%	216.9%	216.9%	208.2%	209.4%	216.9%	216.9%
30	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%	216.9%

We are also projecting 12 years of future mortality improvement based on scale AA, consistent with the 12 years of future morbidity improvement in our future claim projections.

Expenses

Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

6. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

7. Marketing Method

This product was typically marketed through our traditional agency system and brokers involving a personal contact with each applicant.

8. Underwriting

These policy forms were underwritten using a medical and risk questionnaire. We also utilized Attending Physician Statement and personal interviews depending on the age of the applicant and medical conditions.

9. Premium Classes

The base policy premium rates vary by Issue age, Benefit Period, and Inflation Option, as in the initial rate filing.

All premium factors related to the insured elected benefit design options, underwriting class or any eligible discount remain unchanged from the initial rate filing.

10. Premium Modalization Rules

Frequency	Multiple of Annual Premium
Semiannual	.52
Quarterly	.27
Monthly	.09

11. Issue Age Range

The issue age range is 18-84 for all policy forms.

12. Area Factors

Area factors are not applicable to any of the policy forms or riders.

13. Average Annual Premium

The table below summarizes the average annual premium per policy before and after the requested increase.

	Nationwide	Pennsylvania	
Form	before the rate increase	before the rate increase	after the rate increase
LTC-03 PA (2008)	2,470	2,740	3,109
LTC-03FR PA (2008)	2,440	2,400	2,723

14. Number of Policyholders

The table below summarizes, as of 12/31/2015, the number of policies inforce and their 2015 annualized premium that will be affected by this rate increase in your state.

Form	Number of Policies	2015 Annualized Premium
LTC-03 PA (2008)	2,156	5,915,084
LTC-03FR PA (2008)	1,128	2,705,321

15. Reserves

Active Life Reserves have not been used in this rate increase demonstration. Minimum Statutory Claim reserves as of 12/31/2015 have been discounted to the date of incurral of each respective claim and included in the historical incurred claims. Incurred But Not Reported claim reserves as of 12/31/2015 have also been allocated to the calendar year of incurral and included in historic incurred claims.

16. Analysis Performed

Original Pricing Assumptions

The initial premium schedule was based on the originally filed pricing assumptions which were believed to be appropriate, given company and industry experience available, when the initial rate schedule was developed.

The original pricing assumptions for morbidity, voluntary termination rates, and mortality were as follows:

Morbidity

Claim assumptions were derived using data published by the National Center for Health Statistics National Nursing Home Survey (1985 and 1995), the National Health Interview Survey (1984), the National Long-Term Care Survey (1982, 1984, 1989, and 1994), Medicare data, and other experience from our own data and data furnished to us by consultants, with adjustments for the impact of underwriting, inflation options, elected options, anti-selection considerations, and the savings incurred because the maximum daily benefit will not always be paid.

Below are the original sample annual claim costs for an LTC-03 policy, $300 monthly benefit, with no inflation (which included a 7.5% margin for moderately adverse experience):

Issue Age 55		
Age	4 yr	Lifetime
55	1.40	2.67
60	8.11	10.15
65	9.53	19.77
70	22.32	45.75
75	60.17	124.16
80	138.35	229.13
85	240.81	331.53
90	343.16	418.21
95	424.42	507.66
100	411.15	485.00

Issue Age 65		
Age	4 yr	Lifetime
65	2.50	8.08
70	23.35	48.47
75	67.64	134.61
80	139.86	225.38
85	246.06	332.22
90	347.56	417.91
95	426.02	502.54
100	407.88	472.19

Issue Age 75		
Age	4 yr	Lifetime
75	21.39	64.89
80	164.11	263.87
85	292.51	379.56
90	363.40	426.38
95	445.98	514.98
100	413.98	465.94

Voluntary Terminations

Duration	Guaranteed Purchase Option	Other Inflation Options
1	3.55%	3.10%
2	2.60%	2.25%
3	1.50%	1.40%
4	1.25%	1.00%
5	1.10%	1.00%
6	1.00%	0.90%
7	1.00%	0.90%
8+	1.00%	0.85%

Mortality

Our mortality decrement is based on the unloaded 1994 Group Annuity Mortality Table, sex-distinct, with 10 years of improvements, and the following selection factors:

Policy Duration	Preferred Risk Class				Standard Risk Class			
	Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82
1	15.8%	12.9%	14.6%	14.6%	27.7%	22.6%	25.7%	25.7%
2	21.9%	17.7%	19.5%	19.7%	37.0%	29.8%	32.9%	33.2%
3	27.8%	22.8%	25.9%	25.7%	45.2%	37.0%	42.1%	41.7%
4	31.5%	26.3%	32.2%	32.1%	49.3%	41.1%	50.3%	50.3%
5	34.7%	34.0%	39.4%	39.7%	52.4%	51.4%	59.6%	59.9%
6	39.4%	39.4%	45.7%	45.7%	57.5%	57.5%	66.8%	66.8%
7	42.9%	42.9%	51.6%	51.5%	60.6%	60.6%	72.9%	72.8%
8	47.3%	46.6%	57.1%	57.1%	64.7%	63.7%	78.1%	78.1%
9	50.8%	49.6%	62.0%	70.2%	67.4%	65.7%	82.2%	93.1%
10	56.7%	53.4%	69.8%	85.6%	70.9%	66.8%	87.3%	107.0%
11	59.9%	57.4%	75.3%	85.6%	74.9%	71.7%	94.2%	107.0%
12	60.8%	58.2%	80.5%	85.6%	76.0%	72.8%	100.6%	107.0%
13	61.6%	59.9%	85.6%	85.6%	77.0%	74.9%	107.0%	107.0%
14	63.3%	61.6%	85.6%	85.6%	79.2%	77.0%	107.0%	107.0%
15	65.1%	63.3%	85.6%	85.6%	81.3%	79.2%	107.0%	107.0%
16	67.6%	66.8%	85.6%	85.6%	84.5%	83.5%	107.0%	107.0%
17	69.3%	68.5%	85.6%	85.6%	86.7%	85.6%	107.0%	107.0%
18	71.9%	71.0%	85.6%	85.6%	89.9%	88.8%	107.0%	107.0%
19	73.6%	72.8%	85.6%	85.6%	92.0%	91.0%	107.0%	107.0%
20	75.3%	75.3%	85.6%	85.6%	94.2%	94.2%	107.0%	107.0%
21	77.9%	77.0%	85.6%	85.6%	97.4%	96.3%	107.0%	107.0%
22	79.6%	79.6%	85.6%	85.6%	99.5%	99.5%	107.0%	107.0%
23	81.3%	81.3%	85.6%	85.6%	101.7%	101.7%	107.0%	107.0%
24	83.9%	83.9%	85.6%	85.6%	104.9%	104.9%	107.0%	107.0%
25+	85.6%	85.6%	85.6%	85.6%	107.0%	107.0%	107.0%	107.0%

Policy Duration	Substandard 1 Risk Class				Substandard 2 Risk Class			
	Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82
1	49.0%	39.9%	45.4%	45.4%	60.1%	49.0%	55.7%	55.7%
2	64.7%	52.1%	57.5%	58.0%	78.6%	63.3%	69.9%	70.5%
3	78.3%	64.1%	73.0%	72.3%	94.1%	77.0%	87.7%	86.9%
4	84.6%	70.5%	86.4%	86.3%	100.6%	83.8%	102.7%	102.6%
5	89.0%	87.3%	101.3%	101.9%	104.6%	102.6%	119.0%	119.7%
6	96.8%	96.8%	112.4%	112.4%	112.4%	112.4%	130.5%	130.5%
7	101.0%	101.0%	121.5%	121.3%	115.8%	115.8%	139.4%	139.1%
8	106.8%	105.1%	128.8%	128.9%	120.9%	119.0%	145.9%	145.9%
9	110.1%	107.4%	134.2%	152.0%	123.1%	120.0%	150.0%	169.9%
10	113.4%	106.8%	139.7%	171.2%	123.3%	116.2%	151.9%	186.2%
11	119.8%	114.7%	150.7%	171.2%	130.3%	124.7%	163.8%	186.2%
12	121.6%	116.4%	160.9%	171.2%	132.2%	126.6%	175.0%	186.2%
13	123.3%	119.8%	171.2%	171.2%	134.0%	130.3%	186.2%	186.2%
14	126.7%	123.3%	171.2%	171.2%	137.8%	134.0%	186.2%	186.2%
15	130.1%	126.7%	171.2%	171.2%	141.5%	137.8%	186.2%	186.2%
16	135.2%	133.5%	171.2%	171.2%	147.1%	145.2%	186.2%	186.2%
17	138.7%	137.0%	171.2%	171.2%	150.8%	148.9%	186.2%	186.2%
18	143.8%	142.1%	171.2%	171.2%	156.4%	154.5%	186.2%	186.2%
19	147.2%	145.5%	171.2%	171.2%	160.1%	158.3%	186.2%	186.2%
20	150.7%	150.7%	171.2%	171.2%	163.8%	163.8%	186.2%	186.2%
21	155.8%	154.1%	171.2%	171.2%	169.4%	167.6%	186.2%	186.2%
22	159.2%	159.2%	171.2%	171.2%	173.1%	173.1%	186.2%	186.2%
23	162.6%	162.6%	171.2%	171.2%	176.9%	176.9%	186.2%	186.2%
24	167.8%	167.8%	171.2%	171.2%	182.5%	182.5%	186.2%	186.2%
25+	171.2%	171.2%	171.2%	171.2%	186.2%	186.2%	186.2%	186.2%

Factors for ages between the ones listed above are interpolated.

In addition, 12 years of future improvements were reflected.

Recent Experience

As part of the inforce management of the business, the Company monitored the performance of the business by completing periodic analysis for morbidity, voluntary lapse rates, and mortality. The findings from these analyses were used in projecting the inforce business to determine the effect of experience on the projected lifetime loss ratio. The most current studies show significant unfavorable trends since the study that prompted our 2013 rate increase filings. In general claims, particularly at higher ages, continue to last longer than expected, lapses are lower than expected, and a higher percentage of claim terminations are due to recoveries (as opposed to death) than expected.

The following tables show in aggregate how our new assumptions (Expected) compare to actual experience:

Morbidity

Experience period: Inception through 9/30/2014. Duration 10+ are used for incidence, duration 5+ for claim termination, and all durations for utilization. The following charts show key experience compared to revised assumptions.

Incidence

Duration	A/E
1-3	101%
4-6	101%
7-9	99%
10+	97%
Total	**98%**

Claim Terminations

Benefit Period	A/E
<10 years	99%
10+ years	97%
Total	**99%**

Utilization

Inflation	A/E
None / GPO	98%
Simple	98%
Compound	98%
Total	**98%**

Voluntary Lapses

Experience period: 12/31/2009 - 12/31/2014

	Lapse A/E by Amount	
Duration	**Without Inflation**	**With Inflation**
1	100%	100%
2	103%	100%
3-5	100%	101%
6-10	99%	100%
11-15	100%	101%
16+	96%	97%
Total per inflation	**100%**	**100%**
TOTAL	**100%**	

Note that the lapse study removed all policies which had undergone prior rate increases except for the 2008 re-rate policies which are now allowed to re-enter the study after their first year since re-rate, provided they have not subsequently received another rate increase.

Mortality

Experience period: 12/31/2009 - 12/31/2014

Duration	A/E by Amount
1-5	96%
6-10	96%
11+	101%
Total	**99%**

17. Requested Rate Increase

The Company is requesting a flat rate increase of 13.4%. Rate increases adhere to the following restrictions:

1. The Company first determined the projected lifetime loss ratio for this form based on nationwide actual experience and projected future experience assuming the prior rate increase request was approved in full and within three months of the original filing date. We then determined the amount of rate increase (14.9%) that would be needed in order to revert to the lifetime loss ratio certified to in our 2013 inforce rate increase filing for this form, which was adjusted to reflect historical CPI.
2. We ensured that the proposed rate increases did not result in premium rates that exceed rates for older issue ages or the most recent traditional LTC rates that have been filed with the Interstate Compact for new business under the ICC12-LTC-12 policy form, adjusted for benefit differences and changes in underwriting guidelines and risk classification (this is demonstrated in **Appendix A** using LTC-03 as an example). As this product (ICC12-LTC-12) is no longer open for new business, the most recently filed new business LTC rates for this product were adjusted to account for the average impact of the assumption updates due to the 2016 Experience Studies. An adjustment of 9.5% was applied to all rates to reflect these updates. After the application of this restriction the flat rate increase for the forms listed in this memo is 14.9%.
3. Rate increases were adjusted to account for the timing of approvals on prior filings in your State. Adjustments are proportional to the amounts requested in prior filings and were determined such that achieved lifetime loss ratios match those targeted in Step #1 above. After the application of this adjustment, the flat rate increase for the forms listed in this memo is 15.8%.
4. We ensured that the resulting overall increase in rates satisfied the rate stability rule ensuring no less than an 85% loss ratio on the rate increase portion, while applying the original loss ratio on the original rate schedule (as the original loss ratio was higher than 58%). After application of this restriction, the flat rate increase for the forms listed in this memo is 13.4%. The rate stability rule is demonstrated at the bottom of **Exhibit 1** where it can be seen that the sum of past and future projected incurred claims is not less than the sum of the original premium times the original loss ratio and the rate increase premium times the 85% loss ratio requirement.

Note that in **Appendix A** we reflect the proposed premium rates both with and without any additional cost as we believe any cost due to delayed implementation should not be subject to the new business rate restrictions.

Appendix B1 contains the new proposed rate tables for all policy forms included with this filing for those policyholders that *did not* elect an inflation reduction option as part of the 2013 rate increase filings.

Appendix B2 contains the new proposed rate tables for all policy forms included with this filing for those policyholders that *did* elect an inflation reduction option as part of the 2013 rate increase filings.

Please note that the actual rates implemented may vary slightly from those in Appendices B1 to B2 due to implementation rounding algorithms.

Exhibit 1 contains nationwide past premium and claims experience and future premium and claim projections and illustrates that the anticipated lifetime loss ratio with the requested rate increases and the previously-stated margin for moderately adverse experience is 80.4%, well in excess of the minimum loss ratio of 60% as well as greater than the original pricing loss ratio of 79.5%. The lifetime loss ratio as of 12/31/2015 is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium where accumulation and discounting occur at the maximum statutory valuation discount rate.

In addition, **Exhibit 1** contains the original expected loss ratio projections with the lifetime loss ratios calculated as stated above, adjusted for the following.

- For contracts with the CPI linked inflation rider, both past and future benefits were updated to reflect the impact of actual past CPI rates differing from the original pricing assumption. In this way, the current projected benefits and the benefits projected in original pricing are based on the same level of CPI indices. This adjustment is needed to neutralize the impact on the rate increase for differences in actual past CPI from original pricing assumptions; i.e. the need for a rate increase and the level of a rate increase is not dependent on changes in the CPI levels. Adjustments will be made in both directions (i.e. when actual CPI is higher or lower than original pricing).
- Updated to reflect the actual mix of business sold

Furthermore, **Exhibit 1** demonstrates that the calculated loss ratio respects the applicable pre or post stability form requirements:

<u>Post-stability form requirements:</u>
The sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times the original assumed lifetime loss ratio (which was higher than 58%),
2. 85% of the accumulated value of prior premium rate schedule increases,
3. Present value of future projected initial earned premium times the original assumed lifetime loss ratio, and
4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

<u>Pre-stability form requirements:</u>
The sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times the original assumed lifetime loss ratio (which was higher than 60%),
2. 80% of the accumulated value of prior premium rate schedule increases,
3. Present value of future projected initial earned premium times the original assumed lifetime loss ratio, and
4. 80% of the present value of future projected premium in excess of the projected initial earned premium.

18. New inflation options that will allow policyholders to avoid the rate increase

Although this is a closed block of business, we are filing new future inflation options that will allow policyholders that have Compound and Simple Inflation coverage the option to completely avoid the rate increase.

Under these new options, the policyholders get to keep their current accumulated Daily benefit and their current remaining Lifetime Maximum Benefit, but the future indexation rate will be reduced as follows:

Current Inflation	Proposed Landing Spot
5%	4.1%
4.3%	3.6%

All indexation rates were determined to be actuarially equivalent to the requested rate increases in aggregate and therefore these options are only available if the full rate increase requested is accepted.

The premium rate schedules for these options are included in this filing as **Appendices C1 and C2**.

19. History of Previous Rate Revisions

A 17.6% rate increase on these policy forms was accepted by your state on December 3, 2014.

20. Data Credibility

Regarding the credibility of data for younger blocks of business such as Custom Care II Enhanced, the Company would like to draw attention to the American Academy of Actuaries Issue Brief "*Understanding Premium Rate Increases on Private LTCI Policyholders 060216.pdf*", which has been included with this filing. The brief provides guidance on determining the need for premium rate increases on pages 4 and 5. This guidance includes a discussion on determining assumptions used for projections, particularly in situations where experience credibility may be low. Because of the long duration nature of Long Term Care policies, claims are often not seen in early durations which leads to lower credibility in actual experience for younger groups of policies. In situations where this is the case, the Actuarial Standards of Practice require that industry data or company data for older, similar business be used to set assumptions. Specifically, the brief states the following:

> "Section 3.2.1 of Actuarial Standard of Practice No. 18, Long-Term Care Insurance, requires actuaries to use alternative data sources such as public data or experience from the insurance company's older, similar policy forms for identifying reasonable assumptions. Waiting until there is adequate claim information on each policy form could result in much larger, less affordable rate increases."

Since Custom Care II Enhanced is a younger block of business, our proposed rate increases on this form are based on our experience from this form as well as similar forms where we have over 20 years of experience. Overall, our unfavorable morbidity experience is at later durations and older attained ages, where we have significant data on our older plans and less on younger ones. With our combined data we are able to make credible decisions regarding future assumptions, in accordance with ASOP 18. Focusing solely on past experience for this product discredits our future projections and prevents us from acting on this information in a timely manner. Delaying rate increases until we have amassed similar experience on this particular policy form

would take a considerable amount of time and would result in much higher rate increases for our customers which would be more difficult to manage and would require larger reductions in benefits in order to mitigate them. For example, if we were to delay rate increases on the Custom Care II Enhanced plan for 10 years, with experience continuing as currently expected, we would require an average rate increase of 36.8% compared to the current proposed rate increase of 13.4%.

21. Ensuring No Cross-Subsidization Between States

We have ensured no state's rate increase approvals will subsidize other states' rate increases. Rate increases will vary by state, but only to reflect the timing and amount of prior rate increases approved by that state. This is accomplished by first backing-out all prior requested rate increases from our nationwide premium data. We then re-introduce actual prior rate increases with the amount and timing based on your state's prior approvals (as detailed in Section 19). The current proposed rate increases are then determined based on the amounts needed in order to achieve our target lifetime loss ratios certified to in our prior filing.

Although some states may have capped our previous inforce rate increase filings, in each case this was done with the understanding that the full amount of the proposed rate increases were justified and that John Hancock would be refiling for the remainder at a later date. In instances where the remainder remains unapproved, it has been included in the current filings.

22. Past Losses Testing

Preventing companies from recouping past losses was the subject of a discussion by the NAIC in late 2013. The accepted methodology which was incorporated into the 2014 Long Term Care Model Regulation defines past losses as actual past claims less expected past claims when determining loss ratio compliance. Expected past claims are defined as the following:

> "Expected claims shall be calculated based on the original filing assumptions assumed until new assumptions are filed as part of a rate increase. New assumptions shall be used for all periods beyond each requested effective date of a rate increase [regardless of whether or not the rate increase is approved]. Expected claims are calculated for each calendar year based on the in-force at the beginning of the calendar year. Expected claims shall include margins for moderately adverse experience; either amounts included in the claims that were used to determine the lifetime loss ratio consistent with the original filing or as modified in any rate increase filing."

We apply this methodology in **Exhibit 1A**. The 'Adjusted Expected Incurred Claims' are initially calculated by applying the original pricing durational loss ratio to the actual earned premium in a given calendar year. Later, in years in which and after which we filed for inforce rate increases, expected incurred claims are based on the new assumptions that were filed.

The accumulated value of the Adjusted Expected Incurred Claims is compared to the accumulated value of Actual Incurred Claims. The lesser of the Adjusted Expected Incurred Claims or Actual Incurred Claims is used for past claims when ensuring that the resulting overall increase in rates satisfies the rate stability rule ensuring no less than an 85% loss ratio on the rate increase portion, while applying the original loss ratio on the original rate schedule (as the original loss ratio was higher than 58%) using. This is demonstrated at the bottom of **Exhibit 1A**.

23. Proposed Effective Date

These rates will be effective on the next policy anniversary date, following at least a 90 day policyholder notification period.

24. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for rendering this opinion and am familiar with the requirements for filing long-term care insurance premiums and filing for increases in long-term care insurance premiums. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

The preceding Actuarial Memorandum contains:

a) the assumptions on which this certification is based;
b) the adjustments to prior assumptions with an explanation of the reasons previous assumptions were not realized;
c) a lifetime projection of the prior premium rate schedules and incurred claims plus future expected premiums and claims which demonstrates that the revised premium rate schedule meets the loss ratios standards and necessary details of this state; and
d) disclosure of the manner, if any, in which reserves have been recognized.

If the requested premium rate schedule increase is implemented and the underlying assumptions which reflect moderately adverse conditions are realized, no further premium rate schedule increases are anticipated.

I have reviewed and taken into consideration the policy design and coverage provided, and our current underwriting and claims adjudication processes.

In forming my opinion, I have used actuarial assumptions and actuarial methods and such tests of the actuarial calculations as I considered necessary. Based on these assumptions or statutory requirements where necessary, the premium rate filing is in compliance with the loss ratio standards of this state.

The basis for contract reserves has been previously filed and there is no anticipation of any changes.

Naomi Worts, FSA, MAAA
Actuary
John Hancock Life Insurance Company

Exhibit 1: Nationwide Loss Ratio Exhibit
Custom Care II Enhanced (LTC-03) - 2008 Rates

		Original Assumptions			Historical & Projected Experience					
					Before Proposed Increase			With Proposed Rate Increase		
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio
	2003	-	-	-	-	624	0%	-	624	0%
	2004	-	-	-	-	10,990	0%	-	10,990	0%
	2005	-	-	-	-	30,183	0%	-	30,183	0%
Historical	2006	-	-	-	-	54,337	0%	-	54,337	0%
Experience	2007	-	-	-	-	122,491	0%	-	122,491	0%
	2008	26,979	1,112,153	2%	-	1,381,847	0%	-	1,381,847	0%
	2009	635,317	26,606,024	2%	726,605	26,967,094	3%	726,605	26,967,094	3%
	2010	2,749,429	96,064,898	3%	1,109,992	96,062,886	1%	1,109,992	96,062,886	1%
	2011	5,757,562	134,178,386	4%	1,582,479	133,270,103	1%	1,582,479	133,270,103	1%
	2012	9,138,043	131,692,968	7%	5,060,545	130,866,314	4%	5,060,545	130,866,314	4%
	2013	12,795,086	129,056,031	10%	7,597,632	128,865,074	6%	7,597,632	128,865,074	6%
	2014	16,255,057	126,829,844	13%	9,692,118	127,392,376	8%	9,692,118	127,392,376	8%
	2015	19,197,481	124,598,413	15%	13,015,076	133,851,798	10%	13,015,076	133,851,798	10%
	2016	22,909,238	122,248,726	19%	15,781,437	142,393,879	11%	15,781,437	142,393,879	11%
	2017	27,452,437	119,773,438	23%	20,019,036	140,051,081	14%	20,000,595	141,513,968	14%
Projected	2018	32,092,553	117,160,136	27%	24,864,485	137,650,636	18%	24,675,452	151,236,315	16%
Future	2019	36,774,448	114,399,270	32%	30,410,274	135,132,184	23%	30,158,746	151,160,397	20%
Experience	2020	41,317,569	111,474,154	37%	36,331,401	132,386,805	27%	36,049,836	148,089,385	24%
	2021	46,101,003	108,374,670	43%	42,499,964	129,377,104	33%	42,179,937	144,722,698	29%
	2022	50,517,449	105,115,782	48%	49,622,300	126,172,567	39%	49,245,707	141,138,067	35%
	2023	56,307,981	101,713,336	55%	58,620,950	122,845,548	48%	58,160,898	137,416,426	42%
	2024	63,535,695	98,178,335	65%	68,877,146	119,435,306	58%	68,318,818	133,601,691	51%
	2025	70,866,820	94,511,274	75%	79,907,012	115,915,837	69%	79,240,911	129,664,772	61%
	2026	79,859,249	90,692,453	88%	91,656,294	112,252,991	82%	90,872,156	125,567,471	72%
	2027	90,373,709	86,721,595	104%	104,593,025	108,417,225	96%	103,673,918	121,276,740	85%
	2028	100,713,405	82,604,853	122%	119,898,443	104,406,828	115%	118,812,802	116,790,664	102%
	2029	109,858,758	78,358,668	140%	135,994,700	100,197,594	136%	134,735,049	112,082,167	120%
	2030	117,391,539	73,999,052	159%	151,469,136	95,767,611	158%	150,041,875	107,126,738	140%
	2031	126,708,365	69,532,132	182%	166,593,630	91,095,618	183%	164,997,638	101,900,593	162%
	2032	137,516,749	64,966,500	212%	180,215,212	86,194,908	209%	178,465,080	96,418,604	185%
	2033	146,901,690	60,335,771	243%	191,141,941	81,069,793	236%	189,270,119	90,685,592	209%
	2034	152,362,692	55,676,614	274%	202,650,343	75,733,778	268%	200,642,984	84,716,665	237%
	2035	152,032,152	51,050,555	298%	214,905,042	70,263,147	306%	212,741,467	78,597,155	271%
	2036	154,070,480	46,538,896	331%	224,993,011	64,716,771	348%	222,691,389	72,392,915	308%
	2037	159,324,539	42,181,208	378%	229,781,152	59,175,985	388%	227,404,792	66,194,929	344%
	2038	162,607,168	37,997,084	428%	225,835,534	53,691,020	421%	223,498,023	60,059,386	372%
	2039	161,048,251	34,016,944	473%	222,317,024	48,306,222	460%	220,003,584	54,035,889	407%
	2040	152,304,873	30,273,915	503%	221,963,681	43,131,926	515%	219,619,994	48,247,863	455%
	2041	146,168,656	26,784,824	546%	219,352,469	38,249,670	573%	217,001,484	42,786,516	507%
	2042	143,843,145	23,549,438	611%	211,711,613	33,706,355	628%	209,417,953	37,704,312	555%
	2043	139,779,344	20,565,383	680%	196,206,960	29,515,604	665%	194,078,278	33,016,490	588%
	2044	132,070,681	17,839,013	740%	182,095,484	25,672,241	709%	180,110,986	28,717,261	627%
	2045	119,390,331	15,380,055	776%	172,609,927	22,185,682	778%	170,704,161	24,817,156	688%
	2046	108,929,952	13,181,388	826%	162,884,273	19,047,511	855%	161,061,241	21,306,763	756%
	2047	102,036,867	11,224,120	909%	151,212,165	16,255,575	930%	149,500,996	18,183,671	822%
	2048	94,567,304	9,490,891	996%	136,059,710	13,795,057	986%	134,512,303	15,431,307	872%
	2049	85,405,274	7,970,009	1072%	122,449,851	11,638,265	1052%	121,048,162	13,018,695	930%
	2050	74,208,688	6,651,345	1116%	111,454,713	9,761,582	1142%	110,166,230	10,919,417	1009%
	2051	64,739,894	5,518,815	1173%	100,210,730	8,137,012	1232%	99,043,102	9,102,154	1088%
	2052	57,727,877	4,552,434	1268%	89,748,320	6,743,433	1331%	88,694,059	7,543,281	1176%
	2053	50,802,563	3,733,398	1361%	80,785,678	5,555,929	1454%	79,827,315	6,214,926	1284%
	2054	43,905,377	3,045,679	1442%	71,746,809	4,547,897	1578%	70,889,278	5,087,330	1393%
	2055	37,423,484	2,474,280	1513%	60,787,039	3,692,578	1646%	60,060,784	4,130,559	1454%
Values as of 12/31/2015 (discounted at maximum statutory valuation rates)										
	Past :	71,140,976	866,718,498	8.2%	41,126,042	875,613,560	4.7%	41,126,042	875,613,560	4.7%
	Future :	1,769,392,487	1,449,173,855	122.1%	2,273,102,016	1,795,557,569	126.6%	2,250,901,409	1,975,330,527	114.0%
	Lifetime :	1,840,533,463	2,315,892,353	79.5%	2,314,228,058	2,671,171,129	86.6%	2,292,027,451	2,850,944,087	80.4%

Total Incurred Claims exceed Total Initial Premiums x max(58%, Original Pricing Loss Ratio) + Increased Premiums x max(85%, Original Pricing Loss Ratio)

			Accum Value of Past Initial Prm x 79.5% =	688,459,898
			Present Value of Future Initial Prm x 79.5% =	1,199,533,858
Accum. Value of Past Incurred Claims =	41,126,042		Accum Value of Prior Increases x 85.0% =	7,941,984
Present Value of Future Incurred Claims =	2,250,901,409		Present Value of Future Increases x 85.0% =	396,091,711
Total =	2,292,027,451	>=	Total =	2,292,027,451

Total Incurred Claims exceed Total Initial Premiums x max(60%, Original Pricing Loss Ratio) + Increased Premiums x max(80%, Original Pricing Loss Ratio)

			Accum Value of Past Initial Prm x 79.5% =	688,459,898
			Present Value of Future Initial Prm x 79.5% =	1,199,533,858
Accum. Value of Past Incurred Claims =	41,126,042		Accum Value of Prior Increases x 80.0% =	7,474,808
Present Value of Future Incurred Claims =	2,250,901,409		Present Value of Future Increases x 80.0% =	372,792,199
Total =	2,292,027,451	>=	Total =	2,268,260,763

Exhibit 1A: Demonstation of not Recouping Past Losses
Custom Care II Enhanced (LTC-03) - 2008 Rates

		Loss Ratios to Apply to Actual Premium			Adjusted	Historical & Projected Experience: Before Proposed Increase			Historical & Projected Experience: With Proposed Rate Increase		
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio	Expected Incurred Claims	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio
	1988	0	0	0%	-	0	0	-	0	0	-
	1989	0	0	0%	-	0	0	-	0	0	-
	1990	0	0	0%	-	0	0	-	0	0	-
	1991	0	0	0%	-	0	0	-	0	0	-
	1992	0	0	0%	-	0	0	-	0	0	-
	1993	0	0	0%	-	0	0	-	0	0	-
	1994	0	0	0%	-	0	0	-	0	0	-
	1995	0	0	0%	-	0	0	-	0	0	-
	1996	0	0	0%	-	0	0	-	0	0	-
	1997	0	0	0%	-	0	0	-	0	0	-
	1998	0	0	0%	-	0	0	-	0	0	-
	1999	0	0	0%	-	0	0	-	0	0	-
Original Pricing	2000	0	0	0%	-	0	0	-	0	0	-
	2001	0	0	0%	-	0	0	-	0	0	-
	2002	0	0	0%	-	0	0	-	0	0	-
	2003	0	0	0%	-	0	624	0%	0	624	0%
	2004	0	0	0%	-	0	10,990	0%	0	10,990	0%
	2005	0	0	0%	-	0	30,183	0%	0	30,183	0%
	2006	0	0	0%	-	0	54,337	0%	0	54,337	0%
	2007	0	0	0%	-	0	122,491	0%	0	122,491	0%
	2008	26,979	1,112,153	2%	33,521	0	1,381,847	0%	0	1,381,847	0%
	2009	635,317	26,606,024	2%	643,939	726,605	26,967,094	3%	726,605	26,967,094	3%
	2010	2,749,429	96,064,898	3%	2,749,371	1,109,992	96,062,886	1%	1,109,992	96,062,886	1%
	2011	5,757,562	134,178,386	4%	5,718,588	1,582,479	133,270,103	1%	1,582,479	133,270,103	1%
	2012	9,138,043	131,692,968	7%	9,080,682	5,060,545	130,866,314	4%	5,060,545	130,866,314	4%
	2013	8,122,837	127,197,268	6%	8,122,837	7,597,632	128,865,074	6%	7,597,632	128,865,074	6%
2013 RI	2014	10,681,481	129,761,137	8%	10,681,481	9,692,118	127,392,376	8%	9,692,118	127,392,376	8%
	2015	13,258,910	137,888,024	10%	13,258,910	13,015,076	133,851,798	10%	13,015,076	133,851,798	10%
	2016					15,781,437	142,393,879	11%	15,781,437	142,393,879	11%
Projected	2017					20,019,036	140,051,081	14%	20,000,595	141,513,968	14%
Future	2018					24,864,485	137,650,636	18%	24,675,452	151,236,315	16%
Experience	2019					30,410,274	135,132,184	23%	30,158,746	151,160,397	20%
	2020					36,331,401	132,386,805	27%	36,049,836	148,089,385	24%
	2021					42,499,964	129,377,104	33%	42,179,937	144,722,698	29%
	2022					49,622,300	126,172,567	39%	49,245,707	141,138,067	35%
	2023					58,620,950	122,845,548	48%	58,160,898	137,416,426	42%
	2024					68,877,146	119,435,306	58%	68,318,818	133,601,691	51%
	2025					79,907,012	115,915,837	69%	79,240,911	129,664,772	61%
	2026					91,656,294	112,252,991	82%	90,872,156	125,567,471	72%
	2027					104,593,025	108,417,225	96%	103,673,918	121,276,740	85%
	2028					119,898,443	104,406,828	115%	118,812,802	116,790,664	102%
	2029					135,994,700	100,197,594	136%	134,735,049	112,082,167	120%
	2030					151,469,136	95,767,611	158%	150,041,875	107,126,738	140%
	2031					166,593,630	91,095,618	183%	164,997,638	101,900,593	162%
	2032					180,215,212	86,194,908	209%	178,465,080	96,418,604	185%
	2033					191,141,941	81,069,793	236%	189,270,119	90,685,592	209%
	2034					202,650,343	75,733,778	268%	200,642,984	84,716,665	237%
	2035					214,905,042	70,263,147	306%	212,741,467	78,597,155	271%
	2036					224,993,011	64,716,771	348%	222,691,389	72,392,915	308%
	2037					229,781,152	59,175,985	388%	227,404,792	66,194,929	344%
	2038					225,835,534	53,691,020	421%	223,498,023	60,059,386	372%
	2039					222,317,024	48,306,222	460%	220,003,584	54,035,889	407%
	2040					221,963,681	43,131,926	515%	219,619,994	48,247,863	455%
Values as of 12/31/2015 (discounted at maximum statutory valuation rates)											
	Past				54,261,714	41,126,042	875,613,560	4.7%	41,126,042	875,613,560	4.7%
	Future					2,273,102,016	1,795,557,569	126.6%	2,250,901,409	1,975,330,527	114.0%
	Lifetime					2,314,228,058	2,671,171,129	86.6%	2,292,027,451	2,850,944,087	80.4%

Total Incurred Claims exceed Total Initial Premiums x max(58%, Original Pricing Loss Ratio) + Increased Premiums x max(85%, Original Pricing Loss Ratio)

			Accum Value of Past Initial Prm x 79.5% =	688,459,898
Accum Value of Minimum(Past Incurred Claims,			Present Value of Future Initial Prm x 79.5% =	1,199,533,858
Adjusted Originally Expected Incurred Claims) =	41,126,042		Accum Value of Prior Increases x 85.0% =	7,941,984
Present Value of Future Incurred Claims =	2,250,901,409		Present Value of Future Increases x 85.0% =	396,091,711
Total =	2,292,027,451	> =	Total =	2,292,027,451

Total Incurred Claims exceed Total Initial Premiums x max(60%, Original Pricing Loss Ratio) + Increased Premiums x max(80%, Original Pricing Loss Ratio)

			Accum Value of Past Initial Prm x 79.5% =	688,459,898
Accum Value of Minimum(Past Incurred Claims,			Present Value of Future Initial Prm x 79.5% =	1,199,533,858
Adjusted Originally Expected Incurred Claims) =	41,126,042		Accum Value of Prior Increases x 80.0% =	7,474,808
Present Value of Future Incurred Claims =	2,250,901,409		Present Value of Future Increases x 80.0% =	372,792,199
Total =	2,292,027,451	> =	Total =	2,268,260,763

Appendix A - Comparison to New Business Rates (Custom Care II Enhanced Series)

Rates shown are for a 90-day EP, single, Standard policyholder, and are per $100 monthly benefit

Inflation Option: GPO Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	13.85	15.43	17.10	18.60	21.92	24.12	26.31
30	14.64	16.23	18.12	19.63	22.95	27.54	29.84
31	15.04	16.62	18.76	20.26	23.59	27.87	30.02
32	15.43	17.25	19.55	21.05	24.61	29.09	31.33
33	15.67	17.65	20.18	21.92	25.41	29.64	31.76
34	16.07	18.28	20.82	22.72	26.28	30.66	32.85
35	16.46	18.68	21.61	23.59	27.31	31.51	33.61
36	16.86	19.47	22.24	24.38	28.33	32.38	34.41
37	17.25	20.10	23.03	25.41	28.97	35.18	37.24
38	17.89	20.50	24.06	26.28	30.00	35.18	37.24
39	18.28	21.13	24.69	27.31	31.26	35.18	37.24
40	18.68	21.92	25.49	28.33	32.29	36.09	37.99
41	19.31	22.56	26.36	28.97	33.32	37.02	38.87
42	19.71	23.19	27.15	29.76	34.35	40.07	41.98
43	20.34	23.82	27.78	30.39	35.22	40.78	42.64
44	21.13	24.46	28.65	31.42	36.25	41.69	43.50
45	21.77	25.09	29.28	32.05	37.28	44.73	46.60
46	22.40	25.72	30.31	33.08	38.31	45.60	47.43
47	23.19	26.51	30.95	33.72	39.34	46.49	48.28
48	23.82	27.38	31.98	34.75	40.60	49.83	51.68
49	24.46	28.02	32.85	35.62	41.63	52.49	54.30
50	25.25	28.81	33.64	36.41	42.90	53.62	55.41
51	26.28	29.68	34.90	38.07	44.72	57.24	59.03
52	26.91	30.71	35.93	39.34	46.62	59.17	62.75
53	27.94	31.90	37.20	41.00	48.68	65.52	69.27
54	28.97	33.16	38.62	42.42	50.58	69.31	73.05
55	29.76	34.19	39.89	44.09	52.63	73.31	77.07
56	31.03	36.25	42.34	46.78	55.72	76.15	81.72
57	32.45	38.31	45.03	49.47	58.65	80.64	86.14
58	34.11	40.37	47.49	52.16	61.97	83.22	88.53
59	35.54	42.66	50.42	55.24	65.30	88.24	95.30
60	37.20	45.11	53.50	58.57	69.02	91.45	100.07
61	39.81	48.60	56.99	62.68	74.16	98.31	106.93
62	42.50	52.08	60.71	67.04	79.94	106.01	116.43
63	45.75	56.19	64.82	71.79	85.95	115.77	124.55
64	48.99	60.31	68.94	76.93	92.76	126.65	137.36
65	52.47	64.98	73.69	82.31	99.80	135.45	146.14
66	57.54	71.15	80.65	90.31	108.27	144.95	155.43
67	63.08	78.28	88.65	98.93	117.30	154.70	164.89
68	69.41	85.64	97.27	108.59	127.35	165.89	177.62
69	76.14	94.03	106.93	119.28	138.27	177.31	187.07
70	83.90	102.97	117.53	130.75	150.14	190.07	199.66
71	91.97	112.94	127.74	144.44	162.41	199.53	211.91
72	100.91	123.47	139.14	159.17	175.71	210.25	225.27
73	111.04	135.26	151.57	175.71	190.03	222.19	239.73
74	121.97	147.85	165.02	193.67	205.94	234.35	254.23
75	133.92	162.01	179.66	213.70	222.72	247.62	271.14
76	148.16	187.67	210.25	231.42	252.58	282.22	309.03
77	164.39	207.95	233.24	257.12	279.60	311.92	342.83
78	181.48	231.74	258.27	283.40	308.52	346.22	379.72
79	201.43	257.00	286.17	313.95	341.74	383.41	420.92
80	330.28	424.65	469.78	514.91	560.04	631.84	693.39
81	356.40	459.09	507.42	555.74	604.07	682.60	749.05
82	384.50	494.92	546.18	599.42	650.69	735.48	806.46
83	415.44	533.31	589.35	645.39	701.42	792.24	869.54
84	447.82	574.41	634.88	693.45	753.92	852.17	935.31

LTC-03 Rates after Requested Rate Increases
excluding additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	9.26	10.58	11.91	13.23	14.55	15.88	17.20
30	9.26	10.58	13.23	14.55	15.88	17.20	18.52
31	9.26	10.58	13.23	14.55	15.88	17.20	18.52
32	10.58	11.91	14.55	15.88	17.20	18.52	19.84
33	10.58	11.91	14.55	15.88	17.20	18.52	19.84
34	10.58	11.91	14.55	15.88	17.20	19.84	21.17
35	10.58	13.23	15.88	17.20	18.52	19.84	21.17
36	11.91	13.23	15.88	17.20	18.52	21.17	22.49
37	11.91	14.55	17.20	18.52	19.84	21.17	22.49
38	11.91	14.55	17.20	18.52	19.84	22.49	23.81
39	13.23	15.88	18.52	19.84	21.17	22.49	23.81
40	13.23	15.88	18.52	19.84	21.17	23.81	25.14
41	13.23	15.88	19.84	21.17	22.49	25.14	26.46
42	14.55	17.20	19.84	21.17	22.49	26.46	27.78
43	14.55	17.20	21.17	22.49	23.81	26.46	29.11
44	14.55	18.52	21.17	22.49	23.81	27.78	30.43
45	14.55	18.52	22.49	23.81	25.14	29.11	30.43
46	15.88	19.84	22.49	25.14	26.46	30.43	31.75
47	15.88	19.84	23.81	26.46	27.78	31.75	34.40
48	15.88	19.84	25.14	26.46	27.78	33.07	35.72
49	17.20	21.17	25.14	27.78	29.11	34.40	37.04
50	17.20	22.49	26.46	29.11	30.43	35.72	38.37
51	17.20	23.81	27.78	30.43	31.75	37.04	39.69
52	18.52	23.81	27.78	30.43	33.07	38.37	42.34
53	18.52	25.14	29.11	31.75	33.07	39.69	43.66
54	19.84	25.14	29.11	33.07	34.40	41.01	44.98
55	19.84	26.46	30.43	34.40	35.72	43.66	47.63
56	21.17	27.78	31.75	35.72	38.37	46.30	50.27
57	22.49	30.43	34.40	38.37	41.01	48.95	54.24
58	25.14	31.75	37.04	41.01	43.66	51.60	56.89
59	26.46	33.07	38.37	43.66	46.30	55.57	60.86
60	29.11	35.72	41.01	46.30	50.27	59.53	64.83
61	31.75	38.37	43.66	50.27	54.24	63.50	70.12
62	34.40	41.01	47.63	52.92	56.89	68.80	75.41
63	37.04	44.98	51.60	56.89	60.86	75.41	80.70
64	39.69	48.95	55.57	62.18	66.15	80.70	87.32
65	43.66	52.92	59.53	66.15	70.12	87.32	93.93
66	47.63	58.21	66.15	72.76	78.06	95.26	103.19
67	51.60	64.83	72.76	80.70	85.99	104.52	113.78
68	56.89	71.44	79.38	88.64	95.26	115.10	124.36
69	62.18	78.06	87.32	97.90	105.84	125.68	136.27
70	68.80	85.99	96.58	107.16	117.75	137.59	149.50
71	76.73	96.58	108.49	119.07	130.98	152.14	165.37
72	84.67	107.16	120.39	133.62	146.85	168.02	182.57
73	95.26	120.39	134.95	148.18	162.73	185.22	201.10
74	105.84	133.62	150.82	165.37	181.25	203.74	222.26
75	117.75	149.50	168.02	185.22	202.42	224.91	246.08
76	130.98	166.70	186.54	206.39	224.91	250.05	273.86
77	146.85	186.54	207.71	228.88	250.05	279.15	305.61
78	162.73	207.71	231.52	254.02	277.83	310.90	341.33
79	181.25	232.85	257.98	283.12	308.26	346.62	379.70
80	202.42	259.31	287.09	314.87	342.66	386.31	423.36
81	222.26	285.77	316.20	346.62	377.05	424.68	465.69
82	244.75	314.87	347.95	381.02	415.42	467.02	512.00
83	269.89	346.62	382.35	419.39	456.43	513.32	563.60
84	296.35	381.02	420.71	461.73	502.74	564.92	620.49

LTC-03 Rates after Requested Rate Increases
including additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	9.34	10.67	12.00	13.34	14.67	16.00	17.34
30	9.34	10.67	13.34	14.67	16.00	17.34	18.67
31	9.34	10.67	13.34	14.67	16.00	17.34	18.67
32	10.67	12.00	14.67	16.00	17.34	18.67	20.01
33	10.67	12.00	14.67	16.00	17.34	18.67	20.01
34	10.67	12.00	14.67	16.00	17.34	20.01	21.34
35	10.67	13.34	16.00	17.34	18.67	20.01	21.34
36	12.00	13.34	16.00	17.34	18.67	21.34	22.67
37	12.00	14.67	17.34	18.67	20.01	21.34	22.67
38	12.00	14.67	17.34	18.67	20.01	22.67	24.01
39	13.34	16.00	18.67	20.01	21.34	22.67	24.01
40	13.34	16.00	18.67	20.01	21.34	24.01	25.34
41	13.34	16.00	20.01	21.34	22.67	25.34	26.67
42	14.67	17.34	20.01	21.34	22.67	26.67	28.01
43	14.67	17.34	21.34	22.67	24.01	26.67	29.34
44	14.67	18.67	21.34	22.67	24.01	28.01	30.68
45	14.67	18.67	22.67	24.01	25.34	29.34	30.68
46	16.00	20.01	22.67	25.34	26.67	30.68	32.01
47	16.00	20.01	24.01	26.67	28.01	32.01	34.68
48	16.00	20.01	25.34	26.67	28.01	33.34	36.01
49	17.34	21.34	25.34	28.01	29.34	34.68	37.34
50	17.34	22.67	26.67	29.34	30.68	36.01	38.68
51	17.34	24.01	28.01	30.68	32.01	37.34	40.01
52	18.67	24.01	28.01	30.68	33.34	38.68	42.68
53	18.67	25.34	29.34	32.01	33.34	40.01	44.01
54	20.01	25.34	29.34	33.34	34.68	41.35	45.35
55	20.01	26.67	30.68	34.68	36.01	44.01	48.01
56	21.34	28.01	32.01	36.01	38.68	46.68	50.68
57	22.67	30.68	34.68	38.68	41.35	49.35	54.68
58	25.34	32.01	37.34	41.35	44.01	52.02	57.35
59	26.67	33.34	38.68	44.01	46.68	56.02	61.35
60	29.34	36.01	41.35	46.68	50.68	60.02	65.35
61	32.01	38.68	44.01	50.68	54.68	64.02	70.69
62	34.68	41.35	48.01	53.35	57.35	69.35	76.02
63	37.34	45.35	52.02	57.35	61.35	76.02	81.36
64	40.01	49.35	56.02	62.69	66.69	81.36	88.03
65	44.01	53.35	60.02	66.69	70.69	88.03	94.70
66	48.01	58.68	66.69	73.36	78.69	96.03	104.03
67	52.02	65.35	73.36	81.36	86.69	105.37	114.70
68	57.35	72.02	80.02	89.36	96.03	116.04	125.37
69	62.69	78.69	88.03	98.70	106.70	126.71	137.38
70	69.35	86.69	97.36	108.03	118.70	138.71	150.71
71	77.36	97.36	109.37	120.04	132.04	153.38	166.72
72	85.36	108.03	121.37	134.71	148.05	169.38	184.06
73	96.03	121.37	136.04	149.38	164.05	186.72	202.73
74	106.70	134.71	152.05	166.72	182.72	205.40	224.07
75	118.70	150.71	169.38	186.72	204.06	226.74	248.08
76	132.04	168.05	188.06	208.06	226.74	252.08	276.08
77	148.05	188.06	209.40	230.74	252.08	281.42	308.09
78	164.05	209.40	233.40	256.08	280.09	313.43	344.10
79	182.72	234.74	260.08	285.42	310.76	349.44	382.78
80	204.06	261.41	289.42	317.43	345.44	389.45	426.80
81	224.07	288.09	318.76	349.44	380.12	428.13	469.48
82	246.74	317.43	350.77	384.12	418.79	470.81	516.16
83	272.08	349.44	385.45	422.80	460.14	517.49	568.17
84	298.76	384.12	424.13	465.47	506.82	569.51	625.52

LTC-03 2016 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	13%	13%	13%	13%	13%	13%	13%
30	13%	13%	13%	13%	13%	13%	13%
31	13%	13%	13%	13%	13%	13%	13%
32	13%	13%	13%	13%	13%	13%	13%
33	13%	13%	13%	13%	13%	13%	13%
34	13%	13%	13%	13%	13%	13%	13%
35	13%	13%	13%	13%	13%	13%	13%
36	13%	13%	13%	13%	13%	13%	13%
37	13%	13%	13%	13%	13%	13%	13%
38	13%	13%	13%	13%	13%	13%	13%
39	13%	13%	13%	13%	13%	13%	13%
40	13%	13%	13%	13%	13%	13%	13%
41	13%	13%	13%	13%	13%	13%	13%
42	13%	13%	13%	13%	13%	13%	13%
43	13%	13%	13%	13%	13%	13%	13%
44	13%	13%	13%	13%	13%	13%	13%
45	13%	13%	13%	13%	13%	13%	13%
46	13%	13%	13%	13%	13%	13%	13%
47	13%	13%	13%	13%	13%	13%	13%
48	13%	13%	13%	13%	13%	13%	13%
49	13%	13%	13%	13%	13%	13%	13%
50	13%	13%	13%	13%	13%	13%	13%
51	13%	13%	13%	13%	13%	13%	13%
52	13%	13%	13%	13%	13%	13%	13%
53	13%	13%	13%	13%	13%	13%	13%
54	13%	13%	13%	13%	13%	13%	13%
55	13%	13%	13%	13%	13%	13%	13%
56	13%	13%	13%	13%	13%	13%	13%
57	13%	13%	13%	13%	13%	13%	13%
58	13%	13%	13%	13%	13%	13%	13%
59	13%	13%	13%	13%	13%	13%	13%
60	13%	13%	13%	13%	13%	13%	13%
61	13%	13%	13%	13%	13%	13%	13%
62	13%	13%	13%	13%	13%	13%	13%
63	13%	13%	13%	13%	13%	13%	13%
64	13%	13%	13%	13%	13%	13%	13%
65	13%	13%	13%	13%	13%	13%	13%
66	13%	13%	13%	13%	13%	13%	13%
67	13%	13%	13%	13%	13%	13%	13%
68	13%	13%	13%	13%	13%	13%	13%
69	13%	13%	13%	13%	13%	13%	13%
70	13%	13%	13%	13%	13%	13%	13%
71	13%	13%	13%	13%	13%	13%	13%
72	13%	13%	13%	13%	13%	13%	13%
73	13%	13%	13%	13%	13%	13%	13%
74	13%	13%	13%	13%	13%	13%	13%
75	13%	13%	13%	13%	13%	13%	13%
76	13%	13%	13%	13%	13%	13%	13%
77	13%	13%	13%	13%	13%	13%	13%
78	13%	13%	13%	13%	13%	13%	13%
79	13%	13%	13%	13%	13%	13%	13%
80	13%	13%	13%	13%	13%	13%	13%
81	13%	13%	13%	13%	13%	13%	13%
82	13%	13%	13%	13%	13%	13%	13%
83	13%	13%	13%	13%	13%	13%	13%
84	13%	13%	13%	13%	13%	13%	13%

* Benefit Differences between LTC-03 and ICC12-LTC-12:

LTC-03 has an EP where 1 day of HHC = 7 days towards EP, and ICC12-LTC-12 is a true service-day EP

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered both 10yr and Lifetime benefit period options)

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

Appendix A - Comparison to New Business Rates (Custom Care II Enhanced Series)

Rates shown are for a 90-day EP, single, Standard policyholder, and are per $100 monthly benefit

Inflation Option: 5% Simple Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	26.77	30.75	36.21	39.40	46.76	67.80	70.14
30	28.60	32.90	38.55	41.92	49.65	70.93	75.66
31	30.98	35.45	41.25	42.95	50.91	71.73	78.68
32	30.98	35.45	42.26	45.72	54.08	77.59	82.30
33	32.11	36.66	44.98	46.68	55.15	78.12	85.02
34	32.80	37.65	45.71	47.84	56.33	81.12	87.88
35	33.36	39.97	46.64	50.52	59.49	86.95	91.52
36	35.91	42.54	47.51	51.50	62.87	87.57	94.31
37	36.60	43.27	52.32	52.60	63.96	90.42	97.04
38	37.11	45.98	53.33	55.27	67.14	96.23	102.95
39	37.80	46.43	56.11	58.29	70.38	98.98	107.78
40	40.08	48.99	57.08	59.32	71.62	102.01	110.69
41	40.93	50.00	57.90	60.58	73.25	105.57	114.19
42	41.70	50.62	58.87	63.72	77.42	109.68	118.28
43	42.32	51.63	61.56	64.88	79.43	113.78	122.36
44	44.81	52.48	62.76	66.12	81.52	115.85	126.57
45	45.54	53.25	63.72	69.42	85.67	122.09	130.65
46	46.19	56.01	66.30	70.80	87.93	126.53	137.25
47	47.16	56.84	67.50	73.83	92.33	130.98	141.71
48	47.73	57.58	70.19	75.12	94.43	132.20	144.79
49	50.34	60.24	70.19	76.58	96.85	138.97	149.49
50	51.12	61.05	72.22	79.69	101.22	143.40	156.05
51	53.74	62.43	75.26	83.04	103.35	146.76	159.17
52	56.25	65.03	76.88	86.65	103.60	147.43	159.38
53	59.20	67.85	80.17	90.17	105.61	150.59	162.32
54	59.80	68.80	81.57	93.78	107.46	150.81	162.32
55	64.38	71.77	84.83	97.58	109.58	154.16	165.30
56	65.75	73.47	87.37	101.62	115.98	162.74	175.84
57	67.36	77.11	91.52	105.55	122.76	169.97	185.08
58	69.08	79.24	94.34	107.55	127.50	176.26	193.13
59	70.64	83.09	97.10	111.99	134.65	187.76	204.83
60	72.15	85.22	101.49	114.20	139.94	194.79	215.59
61	77.21	91.59	108.42	120.89	148.18	206.32	225.08
62	80.35	100.05	117.13	127.54	152.57	213.23	233.45
63	87.26	107.46	124.55	134.47	161.10	224.45	240.74
64	90.85	115.06	135.97	141.85	167.59	235.34	249.60
65	96.02	124.87	144.01	151.00	176.02	246.42	260.50
66	104.12	135.69	151.91	162.78	190.29	262.53	278.39
67	110.49	144.78	161.71	174.98	208.85	281.42	297.35
68	118.99	156.27	172.65	188.27	226.97	301.44	317.40
69	128.16	168.74	183.82	202.30	244.42	320.59	338.30
70	136.32	181.47	194.07	217.43	266.86	343.36	361.15
71	148.72	199.14	212.03	237.69	289.43	365.69	384.75
72	161.42	218.03	228.88	261.07	312.52	386.45	409.97
73	175.00	240.30	249.85	286.43	338.04	408.26	436.03
74	189.20	263.64	271.46	314.69	367.72	434.58	466.42
75	205.78	288.30	295.67	344.01	397.72	461.17	496.77
76	224.09	290.60	333.97	375.90	406.26	472.76	510.35
77	243.74	315.43	364.18	408.62	441.60	514.72	554.87
78	265.75	343.91	395.07	443.39	480.34	559.92	603.97
79	291.33	374.77	431.34	482.25	523.26	612.36	660.44
80	471.30	606.85	696.52	777.86	844.59	990.57	1069.81
81	503.62	647.23	742.29	829.26	902.07	1057.81	1140.73
82	537.41	690.39	792.38	884.56	963.02	1127.77	1216.03
83	573.24	737.02	845.58	944.61	1028.41	1205.52	1298.84
84	612.40	788.16	902.87	1010.18	1098.99	1287.70	1387.61

LTC-03 Rates after Requested Rate Increases
excluding additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	15.88	19.84	22.49	23.81	25.14	33.07	34.40
30	17.20	21.17	23.81	25.14	26.46	34.40	35.72
31	18.52	22.49	25.14	26.46	27.78	35.72	37.04
32	18.52	22.49	25.14	27.78	29.11	37.04	38.37
33	19.84	23.81	26.46	27.78	29.11	38.37	39.69
34	19.84	23.81	27.78	29.11	30.43	39.69	41.01
35	21.17	25.14	29.11	30.43	31.75	41.01	42.34
36	21.17	26.46	29.11	31.75	33.07	42.34	44.98
37	22.49	27.78	30.43	33.07	34.40	43.66	46.30
38	23.81	27.78	31.75	34.40	35.72	44.98	47.63
39	23.81	29.11	33.07	35.72	37.04	47.63	50.27
40	25.14	30.43	34.40	37.04	38.37	48.95	51.60
41	25.14	31.75	35.72	38.37	39.69	50.27	54.24
42	26.46	31.75	35.72	39.69	41.01	51.60	55.57
43	26.46	33.07	37.04	41.01	42.34	54.24	58.21
44	26.46	34.40	38.37	42.34	43.66	56.89	59.53
45	27.78	34.40	39.69	43.66	44.98	58.21	62.18
46	27.78	35.72	41.01	44.98	47.63	59.53	63.50
47	29.11	35.72	42.34	46.30	48.95	62.18	67.47
48	29.11	37.04	43.66	47.63	50.27	63.50	70.12
49	30.43	38.37	44.98	48.95	51.60	66.15	72.76
50	30.43	39.69	46.30	50.27	54.24	70.12	75.41
51	30.43	41.01	47.63	51.60	55.57	71.44	78.06
52	31.75	43.66	48.95	54.24	58.21	74.09	80.70
53	31.75	44.98	50.27	55.57	60.86	75.41	84.67
54	33.07	46.30	51.60	58.21	62.18	78.06	87.32
55	33.07	48.95	54.24	59.53	64.83	79.38	91.29
56	35.72	51.60	56.89	63.50	68.80	84.67	96.58
57	38.37	54.24	59.53	67.47	72.76	88.64	101.87
58	41.01	56.89	63.50	71.44	76.73	93.93	108.49
59	43.66	59.53	67.47	75.41	80.70	100.55	115.10
60	47.63	62.18	72.76	80.70	85.99	105.84	121.72
61	50.27	66.15	76.73	84.67	91.29	112.45	128.33
62	52.92	70.12	79.38	88.64	95.26	119.07	136.27
63	56.89	75.41	84.67	93.93	100.55	124.36	144.21
64	59.53	79.38	88.64	97.90	107.16	132.30	153.47
65	63.50	84.67	93.93	103.19	112.45	140.24	162.73
66	70.12	92.61	103.19	113.78	123.04	153.47	175.96
67	76.73	101.87	113.78	124.36	136.27	168.02	190.51
68	84.67	111.13	124.36	137.59	149.50	183.90	207.71
69	92.61	120.39	137.59	150.82	164.05	201.10	224.91
70	101.87	132.30	150.82	166.70	179.93	219.62	243.43
71	112.45	146.85	166.70	185.22	199.77	242.11	267.25
72	124.36	161.41	185.22	206.39	223.59	267.25	292.38
73	137.59	179.93	205.06	230.20	248.72	293.71	320.16
74	153.47	198.45	227.56	256.66	276.51	324.13	351.92
75	169.34	219.62	252.69	285.77	308.26	357.21	384.99
76	186.54	240.79	276.51	312.23	337.36	391.61	423.36
77	205.06	264.60	304.29	341.33	370.44	431.30	464.37
78	224.91	289.74	333.39	374.41	406.16	472.31	510.68
79	247.40	317.52	365.15	408.81	444.53	519.94	559.63
80	271.21	347.95	400.87	447.17	486.86	570.21	615.19
81	297.67	382.35	440.56	492.15	535.81	627.10	677.37
82	326.78	420.71	484.22	541.11	590.06	689.28	744.85
83	358.53	463.05	533.17	595.35	649.59	758.08	818.93
84	392.93	509.35	586.09	654.88	714.42	833.49	900.96

LTC-03 Rates after Requested Rate Increases
including additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	16.00	20.01	22.67	24.01	25.34	33.34	34.68
30	17.34	21.34	24.01	25.34	26.67	34.68	36.01
31	18.67	22.67	25.34	26.67	28.01	36.01	37.34
32	18.67	22.67	25.34	28.01	29.34	37.34	38.68
33	20.01	24.01	26.67	28.01	29.34	38.68	40.01
34	20.01	24.01	28.01	29.34	30.68	40.01	41.35
35	21.34	25.34	29.34	30.68	32.01	41.35	42.68
36	21.34	26.67	29.34	32.01	33.34	42.68	45.35
37	22.67	28.01	30.68	33.34	34.68	44.01	46.68
38	24.01	28.01	32.01	34.68	36.01	45.35	48.01
39	24.01	29.34	33.34	36.01	37.34	48.01	50.68
40	25.34	30.68	34.68	37.34	38.68	49.35	52.02
41	25.34	32.01	36.01	38.68	40.01	50.68	54.68
42	26.67	32.01	36.01	40.01	41.35	52.02	56.02
43	26.67	33.34	37.34	41.35	42.68	54.68	58.68
44	26.67	34.68	38.68	42.68	44.01	57.35	60.02
45	28.01	34.68	40.01	44.01	45.35	58.68	62.69
46	28.01	36.01	41.35	45.35	48.01	60.02	64.02
47	29.34	36.01	42.68	46.68	49.35	62.69	68.02
48	29.34	37.34	44.01	48.01	50.68	64.02	70.69
49	30.68	38.68	45.35	49.35	52.02	66.69	73.36
50	30.68	40.01	46.68	50.68	54.68	70.69	76.02
51	30.68	41.35	48.01	52.02	56.02	72.02	78.69
52	32.01	44.01	49.35	54.68	58.68	74.69	81.36
53	32.01	45.35	50.68	56.02	61.35	76.02	85.36
54	33.34	46.68	52.02	58.68	62.69	78.69	88.03
55	33.34	49.35	54.68	60.02	65.35	80.02	92.03
56	36.01	52.02	57.35	64.02	69.35	85.36	97.36
57	38.68	54.68	60.02	68.02	73.36	89.36	102.70
58	41.35	57.35	64.02	72.02	77.36	94.70	109.37
59	44.01	60.02	68.02	76.02	81.36	101.36	116.04
60	48.01	62.69	73.36	81.36	86.69	106.70	122.70
61	50.68	66.69	77.36	85.36	92.03	113.37	129.37
62	53.35	70.69	80.02	89.36	96.03	120.04	137.38
63	57.35	76.02	85.36	94.70	101.36	125.37	145.38
64	60.02	80.02	89.36	98.70	108.03	133.37	154.71
65	64.02	85.36	94.70	104.03	113.37	141.38	164.05
66	70.69	93.36	104.03	114.70	124.04	154.71	177.39
67	77.36	102.70	114.70	125.37	137.38	169.38	192.06
68	85.36	112.03	125.37	138.71	150.71	185.39	209.40
69	93.36	121.37	138.71	152.05	165.38	202.73	226.74
70	102.70	133.37	152.05	168.05	181.39	221.40	245.41
71	113.37	148.05	168.05	186.72	201.39	244.07	269.42
72	125.37	162.72	186.72	208.06	225.40	269.42	294.76
73	138.71	181.39	206.73	232.07	250.74	296.09	322.76
74	154.71	200.06	229.40	258.75	278.75	326.77	354.77
75	170.72	221.40	254.74	288.09	310.76	360.11	388.12
76	188.06	242.74	278.75	314.76	340.10	394.79	426.80
77	206.73	266.75	306.76	344.10	373.45	434.80	468.14
78	226.74	292.09	336.10	377.45	409.46	476.14	514.82
79	249.41	320.10	368.11	412.13	448.14	524.16	564.17
80	273.42	350.77	404.12	450.80	490.82	574.84	620.19
81	300.09	385.45	444.14	496.15	540.16	632.19	682.87
82	329.43	424.13	488.15	545.50	594.85	694.88	750.90
83	361.44	466.81	537.50	600.18	654.87	764.23	825.58
84	396.12	513.49	590.85	660.20	720.22	840.26	908.28

LTC-03 2016 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	13%	13%	13%	13%	13%	13%	13%
30	13%	13%	13%	13%	13%	13%	13%
31	13%	13%	13%	13%	13%	13%	13%
32	13%	13%	13%	13%	13%	13%	13%
33	13%	13%	13%	13%	13%	13%	13%
34	13%	13%	13%	13%	13%	13%	13%
35	13%	13%	13%	13%	13%	13%	13%
36	13%	13%	13%	13%	13%	13%	13%
37	13%	13%	13%	13%	13%	13%	13%
38	13%	13%	13%	13%	13%	13%	13%
39	13%	13%	13%	13%	13%	13%	13%
40	13%	13%	13%	13%	13%	13%	13%
41	13%	13%	13%	13%	13%	13%	13%
42	13%	13%	13%	13%	13%	13%	13%
43	13%	13%	13%	13%	13%	13%	13%
44	13%	13%	13%	13%	13%	13%	13%
45	13%	13%	13%	13%	13%	13%	13%
46	13%	13%	13%	13%	13%	13%	13%
47	13%	13%	13%	13%	13%	13%	13%
48	13%	13%	13%	13%	13%	13%	13%
49	13%	13%	13%	13%	13%	13%	13%
50	13%	13%	13%	13%	13%	13%	13%
51	13%	13%	13%	13%	13%	13%	13%
52	13%	13%	13%	13%	13%	13%	13%
53	13%	13%	13%	13%	13%	13%	13%
54	13%	13%	13%	13%	13%	13%	13%
55	13%	13%	13%	13%	13%	13%	13%
56	13%	13%	13%	13%	13%	13%	13%
57	13%	13%	13%	13%	13%	13%	13%
58	13%	13%	13%	13%	13%	13%	13%
59	13%	13%	13%	13%	13%	13%	13%
60	13%	13%	13%	13%	13%	13%	13%
61	13%	13%	13%	13%	13%	13%	13%
62	13%	13%	13%	13%	13%	13%	13%
63	13%	13%	13%	13%	13%	13%	13%
64	13%	13%	13%	13%	13%	13%	13%
65	13%	13%	13%	13%	13%	13%	13%
66	13%	13%	13%	13%	13%	13%	13%
67	13%	13%	13%	13%	13%	13%	13%
68	13%	13%	13%	13%	13%	13%	13%
69	13%	13%	13%	13%	13%	13%	13%
70	13%	13%	13%	13%	13%	13%	13%
71	13%	13%	13%	13%	13%	13%	13%
72	13%	13%	13%	13%	13%	13%	13%
73	13%	13%	13%	13%	13%	13%	13%
74	13%	13%	13%	13%	13%	13%	13%
75	13%	13%	13%	13%	13%	13%	13%
76	13%	13%	13%	13%	13%	13%	13%
77	13%	13%	13%	13%	13%	13%	13%
78	13%	13%	13%	13%	13%	13%	13%
79	13%	13%	13%	13%	13%	13%	13%
80	13%	13%	13%	13%	13%	13%	13%
81	13%	13%	13%	13%	13%	13%	13%
82	13%	13%	13%	13%	13%	13%	13%
83	13%	13%	13%	13%	13%	13%	13%
84	13%	13%	13%	13%	13%	13%	13%

* Benefit Differences between LTC-03 and ICC12-LTC-12:

LTC-03 has an EP where 1 day of HHC = 7 days towards EP, and ICC12-LTC-12 is a true service-day EP

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered both 10yr and Lifetime benefit period options)

ICC12-LTC-12 Simple Inflation rates are approximated by applying the ratio of [LTC-03 Simple Inflation / LTC-03 Compound Inflation] to the ICC12-LTC-12 Compound Inflation rates

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

Appendix A - Comparison to New Business Rates (Custom Care II Enhanced Series)

Rates shown are for a 90-day EP, single, Standard policyholder, and are per $100 monthly benefit

Inflation Option: Automatic CPI Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	32.94	41.01	44.26	49.76	58.45	79.49	84.16
30	34.73	43.18	46.66	52.40	61.47	85.11	89.84
31	35.11	43.80	47.44	53.18	62.48	85.62	90.25
32	35.73	44.18	48.29	54.03	63.49	87.00	91.70
33	36.12	44.80	49.07	54.80	64.34	87.32	91.91
34	36.90	45.58	49.69	55.81	65.35	87.88	92.39
35	37.28	45.97	50.70	56.59	66.35	91.52	96.10
36	37.91	46.59	51.47	57.44	67.36	92.06	96.55
37	38.53	47.21	52.32	58.45	68.37	92.06	96.55
38	39.07	47.98	53.33	59.22	69.38	93.99	98.47
39	39.69	48.37	54.11	60.23	70.38	94.58	98.98
40	40.08	48.99	55.11	61.24	71.62	95.50	99.84
41	40.93	50.00	55.97	62.48	73.25	96.95	103.41
42	41.70	50.62	56.97	63.72	75.27	101.07	105.37
43	42.32	51.63	57.83	64.88	77.28	103.04	109.48
44	42.94	52.48	59.07	66.12	79.38	107.26	113.70
45	43.72	53.25	60.07	67.59	81.39	109.24	117.80
46	44.34	54.26	60.93	68.99	83.64	113.66	122.24
47	45.35	55.11	62.17	70.23	85.89	118.09	126.68
48	45.97	55.89	63.18	71.62	88.14	118.09	128.64
49	46.74	56.90	64.42	73.10	90.54	122.12	132.65
50	47.59	57.75	65.50	74.49	92.79	126.53	137.07
51	48.37	59.14	66.90	76.12	93.02	128.16	138.49
52	49.22	60.15	68.52	77.98	93.64	128.16	142.40
53	50.23	61.39	70.15	79.76	93.87	128.16	142.40
54	51.01	62.40	71.78	81.62	94.26	128.16	142.40
55	51.86	63.80	73.41	83.64	94.72	128.16	143.02
56	53.64	65.66	76.04	86.12	99.14	134.68	149.65
57	55.27	67.67	78.68	88.52	103.87	139.75	156.75
58	57.28	69.92	81.55	91.00	108.75	144.38	161.26
59	59.14	72.32	84.57	93.87	113.79	151.72	170.69
60	60.93	74.57	87.44	96.51	119.14	156.96	175.88
61	64.34	79.38	92.71	101.55	123.79	165.06	185.69
62	67.75	84.41	98.13	106.82	128.68	170.95	193.01
63	71.39	90.07	103.79	112.32	133.95	177.39	200.92
64	75.19	95.89	110.07	118.21	139.06	183.63	210.38
65	78.99	102.17	116.51	124.26	144.33	191.86	220.02
66	85.19	109.53	124.72	134.33	156.81	207.91	237.86
67	91.55	117.13	133.17	145.03	169.91	228.32	258.41
68	98.37	125.34	142.55	156.89	184.41	248.24	278.39
69	105.73	134.33	152.40	169.37	200.14	269.22	301.10
70	113.87	143.87	163.02	183.01	217.04	293.54	325.56
71	123.40	157.05	175.42	197.82	232.24	308.49	339.69
72	133.48	171.54	188.75	214.02	248.67	320.92	352.84
73	144.57	187.43	203.09	231.23	266.19	336.41	367.44
74	156.43	204.87	218.59	249.99	284.95	353.40	383.64
75	169.29	223.71	235.41	270.30	304.87	369.87	399.27
76	186.50	226.98	267.46	297.83	313.73	381.68	412.04
77	205.03	250.91	292.49	324.03	342.67	418.66	451.64
78	225.96	275.70	319.75	353.86	373.75	460.44	495.97
79	248.90	304.06	350.73	387.50	408.71	506.29	544.47
80	408.74	496.33	571.40	627.71	663.16	825.82	888.38
81	436.88	529.92	608.80	669.47	707.90	881.84	948.59
82	466.80	564.86	649.20	713.93	755.11	941.44	1012.05
83	498.97	603.71	693.22	761.78	807.49	1005.55	1081.73
84	532.84	645.70	740.06	814.06	862.17	1074.93	1156.34

LTC-03 Rates after Requested Rate Increases
excluding additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	19.84	25.14	27.78	30.43	31.75	42.34	44.98
30	21.17	26.46	29.11	31.75	33.07	44.98	47.63
31	21.17	26.46	29.11	33.07	34.40	46.30	48.95
32	22.49	27.78	30.43	33.07	34.40	46.30	48.95
33	22.49	27.78	30.43	34.40	35.72	47.63	50.27
34	22.49	29.11	31.75	34.40	35.72	48.95	51.60
35	23.81	29.11	31.75	35.72	37.04	50.27	52.92
36	23.81	29.11	33.07	35.72	37.04	51.60	54.24
37	25.14	30.43	33.07	37.04	38.37	51.60	54.24
38	25.14	30.43	34.40	38.37	39.69	52.92	55.57
39	26.46	31.75	34.40	38.37	39.69	54.24	56.89
40	26.46	31.75	35.72	39.69	41.01	55.57	58.21
41	27.78	33.07	37.04	41.01	42.34	56.89	60.86
42	27.78	34.40	38.37	42.34	43.66	59.53	62.18
43	29.11	34.40	39.69	43.66	44.98	60.86	64.83
44	29.11	35.72	41.01	44.98	46.30	62.18	66.15
45	30.43	37.04	42.34	46.30	47.63	64.83	68.80
46	30.43	38.37	43.66	47.63	48.95	66.15	71.44
47	31.75	39.69	44.98	48.95	50.27	68.80	74.09
48	33.07	41.01	46.30	51.60	52.92	71.44	76.73
49	33.07	42.34	47.63	52.92	54.24	72.76	79.38
50	34.40	43.66	48.95	54.24	55.57	75.41	82.03
51	34.40	44.98	50.27	55.57	56.89	78.06	84.67
52	35.72	46.30	51.60	56.89	59.53	79.38	87.32
53	35.72	47.63	52.92	58.21	60.86	82.03	89.96
54	37.04	48.95	55.57	59.53	63.50	84.67	93.93
55	37.04	50.27	56.89	60.86	64.83	87.32	96.58
56	38.37	52.92	59.53	63.50	67.47	89.96	100.55
57	41.01	54.24	62.18	66.15	70.12	93.93	104.52
58	43.66	56.89	64.83	68.80	72.76	97.90	108.49
59	44.98	59.53	67.47	72.76	76.73	100.55	113.78
60	47.63	62.18	70.12	75.41	79.38	104.52	117.75
61	50.27	64.83	74.09	79.38	83.35	109.81	124.36
62	54.24	68.80	78.06	84.67	88.64	116.42	132.30
63	56.89	71.44	82.03	88.64	92.61	123.04	140.24
64	60.86	75.41	85.99	93.93	97.90	129.65	148.18
65	64.83	79.38	91.29	99.22	103.19	137.59	157.44
66	68.80	84.67	97.90	107.16	111.13	149.50	169.34
67	74.09	91.29	105.84	116.42	120.39	162.73	183.90
68	79.38	96.58	113.78	125.68	130.98	175.96	197.13
69	84.67	104.52	123.04	136.27	141.56	191.83	213.00
70	89.96	111.13	132.30	146.85	153.47	207.71	230.20
71	99.22	121.72	145.53	161.41	169.34	223.59	246.08
72	108.49	134.95	160.08	177.28	186.54	240.79	264.60
73	120.39	148.18	175.96	194.48	205.06	259.31	283.12
74	132.30	162.73	193.16	214.33	226.23	280.48	304.29
75	145.53	178.60	211.68	235.49	248.72	301.64	325.46
76	161.41	198.45	232.85	259.31	273.86	333.39	359.85
77	179.93	219.62	257.98	284.44	301.64	369.12	398.22
78	199.77	243.43	284.44	313.55	330.75	407.48	439.23
79	222.26	271.21	313.55	345.30	363.82	451.14	485.54
80	247.40	300.32	345.30	379.70	400.87	498.77	537.14
81	272.54	330.75	379.70	418.07	440.56	549.04	591.38
82	300.32	363.82	418.07	460.40	484.22	604.61	650.91
83	330.75	400.87	460.40	506.71	533.17	665.47	715.74
84	363.82	440.56	506.71	556.98	586.09	731.62	787.18

LTC-03 Rates after Requested Rate Increases
including additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	20.01	25.34	28.01	30.68	32.01	42.68	45.35
30	21.34	26.67	29.34	32.01	33.34	45.35	48.01
31	21.34	26.67	29.34	33.34	34.68	46.68	49.35
32	22.67	28.01	30.68	33.34	34.68	46.68	49.35
33	22.67	28.01	30.68	34.68	36.01	48.01	50.68
34	22.67	29.34	32.01	34.68	36.01	49.35	52.02
35	24.01	29.34	32.01	36.01	37.34	50.68	53.35
36	24.01	29.34	33.34	36.01	37.34	52.02	54.68
37	25.34	30.68	33.34	37.34	38.68	52.02	54.68
38	25.34	30.68	34.68	38.68	40.01	53.35	56.02
39	26.67	32.01	34.68	38.68	40.01	54.68	57.35
40	26.67	32.01	36.01	40.01	41.35	56.02	58.68
41	28.01	33.34	37.34	41.35	42.68	57.35	61.35
42	28.01	34.68	38.68	42.68	44.01	60.02	62.69
43	29.34	34.68	40.01	44.01	45.35	61.35	65.35
44	29.34	36.01	41.35	45.35	46.68	62.69	66.69
45	30.68	37.34	42.68	46.68	48.01	65.35	69.35
46	30.68	38.68	44.01	48.01	49.35	66.69	72.02
47	32.01	40.01	45.35	49.35	50.68	69.35	74.69
48	33.34	41.35	46.68	52.02	53.35	72.02	77.36
49	33.34	42.68	48.01	53.35	54.68	73.36	80.02
50	34.68	44.01	49.35	54.68	56.02	76.02	82.69
51	34.68	45.35	50.68	56.02	57.35	78.69	85.36
52	36.01	46.68	52.02	57.35	60.02	80.02	88.03
53	36.01	48.01	53.35	58.68	61.35	82.69	90.69
54	37.34	49.35	56.02	60.02	64.02	85.36	94.70
55	37.34	50.68	57.35	61.35	65.35	88.03	97.36
56	38.68	53.35	60.02	64.02	68.02	90.69	101.36
57	41.35	54.68	62.69	66.69	70.69	94.70	105.37
58	44.01	57.35	65.35	69.35	73.36	98.70	109.37
59	45.35	60.02	68.02	73.36	77.36	101.36	114.70
60	48.01	62.69	70.69	76.02	80.02	105.37	118.70
61	50.68	65.35	74.69	80.02	84.03	110.70	125.37
62	54.68	69.35	78.69	85.36	89.36	117.37	133.37
63	57.35	72.02	82.69	89.36	93.36	124.04	141.38
64	61.35	76.02	86.69	94.70	98.70	130.71	149.38
65	65.35	80.02	92.03	100.03	104.03	138.71	158.71
66	69.35	85.36	98.70	108.03	112.03	150.71	170.72
67	74.69	92.03	106.70	117.37	121.37	164.05	185.39
68	80.02	97.36	114.70	126.71	132.04	177.39	198.73
69	85.36	105.37	124.04	137.38	142.71	193.39	214.73
70	90.69	112.03	133.37	148.05	154.71	209.40	232.07
71	100.03	122.70	146.71	162.72	170.72	225.40	248.08
72	109.37	136.04	161.38	178.72	188.06	242.74	266.75
73	121.37	149.38	177.39	196.06	206.73	261.41	285.42
74	133.37	164.05	194.73	216.07	228.07	282.75	306.76
75	146.71	180.05	213.40	237.41	250.74	304.09	328.10
76	162.72	200.06	234.74	261.41	276.08	336.10	362.78
77	181.39	221.40	260.08	286.75	304.09	372.11	401.46
78	201.39	245.41	286.75	316.10	333.43	410.79	442.80
79	224.07	273.42	316.10	348.11	366.78	454.80	489.48
80	249.41	302.76	348.11	382.78	404.12	502.82	541.50
81	274.75	333.43	382.78	421.46	444.14	553.50	596.18
82	302.76	366.78	421.46	464.14	488.15	609.52	656.20
83	333.43	404.12	464.14	510.82	537.50	670.87	721.55
84	366.78	444.14	510.82	561.50	590.85	737.56	793.57

LTC-03 2016 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	13%	13%	13%	13%	13%	13%	13%
30	13%	13%	13%	13%	13%	13%	13%
31	13%	13%	13%	13%	13%	13%	13%
32	13%	13%	13%	13%	13%	13%	13%
33	13%	13%	13%	13%	13%	13%	13%
34	13%	13%	13%	13%	13%	13%	13%
35	13%	13%	13%	13%	13%	13%	13%
36	13%	13%	13%	13%	13%	13%	13%
37	13%	13%	13%	13%	13%	13%	13%
38	13%	13%	13%	13%	13%	13%	13%
39	13%	13%	13%	13%	13%	13%	13%
40	13%	13%	13%	13%	13%	13%	13%
41	13%	13%	13%	13%	13%	13%	13%
42	13%	13%	13%	13%	13%	13%	13%
43	13%	13%	13%	13%	13%	13%	13%
44	13%	13%	13%	13%	13%	13%	13%
45	13%	13%	13%	13%	13%	13%	13%
46	13%	13%	13%	13%	13%	13%	13%
47	13%	13%	13%	13%	13%	13%	13%
48	13%	13%	13%	13%	13%	13%	13%
49	13%	13%	13%	13%	13%	13%	13%
50	13%	13%	13%	13%	13%	13%	13%
51	13%	13%	13%	13%	13%	13%	13%
52	13%	13%	13%	13%	13%	13%	13%
53	13%	13%	13%	13%	13%	13%	13%
54	13%	13%	13%	13%	13%	13%	13%
55	13%	13%	13%	13%	13%	13%	13%
56	13%	13%	13%	13%	13%	13%	13%
57	13%	13%	13%	13%	13%	13%	13%
58	13%	13%	13%	13%	13%	13%	13%
59	13%	13%	13%	13%	13%	13%	13%
60	13%	13%	13%	13%	13%	13%	13%
61	13%	13%	13%	13%	13%	13%	13%
62	13%	13%	13%	13%	13%	13%	13%
63	13%	13%	13%	13%	13%	13%	13%
64	13%	13%	13%	13%	13%	13%	13%
65	13%	13%	13%	13%	13%	13%	13%
66	13%	13%	13%	13%	13%	13%	13%
67	13%	13%	13%	13%	13%	13%	13%
68	13%	13%	13%	13%	13%	13%	13%
69	13%	13%	13%	13%	13%	13%	13%
70	13%	13%	13%	13%	13%	13%	13%
71	13%	13%	13%	13%	13%	13%	13%
72	13%	13%	13%	13%	13%	13%	13%
73	13%	13%	13%	13%	13%	13%	13%
74	13%	13%	13%	13%	13%	13%	13%
75	13%	13%	13%	13%	13%	13%	13%
76	13%	13%	13%	13%	13%	13%	13%
77	13%	13%	13%	13%	13%	13%	13%
78	13%	13%	13%	13%	13%	13%	13%
79	13%	13%	13%	13%	13%	13%	13%
80	13%	13%	13%	13%	13%	13%	13%
81	13%	13%	13%	13%	13%	13%	13%
82	13%	13%	13%	13%	13%	13%	13%
83	13%	13%	13%	13%	13%	13%	13%
84	13%	13%	13%	13%	13%	13%	13%

* Benefit Differences between LTC-03 and ICC12-LTC-12:

LTC-03 has an EP where 1 day of HHC = 7 days towards EP, and ICC12-LTC-12 is a true service-day EP

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered both 10yr and Lifetime benefit period options)

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

Appendix A - Comparison to New Business Rates (Custom Care II Enhanced Series)

Rates shown are for a 90-day EP, single, Standard policyholder, and are per $100 monthly benefit

Inflation Option: 5% Compound Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	91.70	116.51	126.89	143.40	169.45	231.58	257.00
30	92.71	117.51	128.29	144.80	171.08	233.53	260.69
31	93.10	117.75	128.52	145.19	171.46	233.53	263.06
32	93.33	118.13	128.91	145.42	171.70	235.09	263.06
33	93.48	118.37	129.14	145.81	172.08	235.09	263.83
34	93.72	118.60	129.53	146.04	172.32	235.09	263.83
35	94.10	118.99	129.76	146.43	172.94	236.52	264.49
36	94.34	118.99	130.15	146.81	173.17	236.52	266.71
37	94.72	119.22	130.38	147.05	173.56	238.02	267.77
38	94.96	119.61	130.77	147.43	173.79	238.02	267.77
39	95.11	119.84	131.00	147.67	174.18	239.49	268.52
40	95.34	120.07	131.39	148.05	174.41	239.49	270.63
41	96.12	120.85	132.78	149.60	177.36	242.07	273.22
42	96.89	121.39	134.18	151.00	180.15	247.40	276.22
43	97.67	122.16	135.57	152.32	183.09	250.55	279.46
44	98.44	122.94	137.12	153.87	185.88	255.89	284.86
45	99.22	123.48	138.52	155.42	189.06	259.35	288.44
46	99.99	124.26	139.92	156.97	192.01	264.92	291.65
47	100.77	125.03	141.70	158.52	195.18	265.06	291.65
48	101.55	125.81	143.09	160.07	198.52	271.15	297.78
49	102.32	126.51	144.64	161.62	201.46	274.28	300.98
50	103.10	127.28	146.27	163.17	204.64	280.16	304.53
51	104.18	128.13	147.28	164.41	205.42	282.75	306.92
52	105.27	129.14	148.52	165.65	206.19	282.75	306.92
53	106.51	130.15	149.76	166.66	206.81	282.75	308.67
54	107.59	131.39	150.77	167.74	207.59	282.75	308.67
55	108.83	132.40	152.01	168.98	208.13	283.60	308.76
56	109.68	133.64	153.17	169.84	209.68	286.34	313.39
57	110.46	135.11	154.57	170.53	211.00	290.95	317.61
58	111.23	136.35	155.73	171.39	212.70	293.84	322.34
59	112.09	137.98	156.89	171.85	214.02	293.84	326.01
60	112.86	139.45	158.29	172.55	215.73	298.21	329.93
61	114.65	143.79	162.39	176.58	217.35	301.42	332.18
62	116.27	147.98	166.89	180.22	218.83	303.60	332.18
63	117.90	152.78	171.39	184.25	220.45	305.97	332.18
64	119.92	157.20	175.88	188.29	222.08	308.34	332.18
65	121.54	162.01	180.77	192.32	223.71	310.71	332.18
66	128.83	170.30	190.53	205.11	240.30	326.37	351.48
67	136.12	178.83	201.08	218.67	258.05	341.06	369.93
68	144.02	187.74	212.00	233.24	277.20	359.26	392.09
69	152.55	197.04	223.71	248.82	297.66	376.67	413.42
70	161.39	207.12	235.80	265.18	319.75	395.97	438.73
71	177.51	225.49	252.55	283.55	337.89	415.17	456.51
72	195.18	245.96	270.61	302.85	357.19	437.73	479.76
73	214.56	267.97	289.91	323.78	377.58	458.85	501.18
74	236.19	291.85	310.68	346.18	398.97	482.71	523.75
75	259.52	318.05	332.93	369.98	421.92	507.89	547.70
76	278.67	359.25	424.72	459.97	488.51	585.87	634.56
77	299.05	386.14	455.15	494.59	524.17	627.69	683.55
78	320.68	414.15	488.27	533.39	562.40	673.59	736.44
79	344.56	444.13	524.74	575.31	605.34	723.88	793.43
80	542.45	699.72	827.36	911.69	957.27	1141.89	1258.13
81	574.62	741.31	875.09	965.01	1013.26	1208.46	1331.28
82	609.04	786.68	928.36	1023.52	1074.28	1281.52	1412.63
83	645.86	833.30	984.07	1083.90	1138.91	1358.95	1497.50
84	684.46	882.54	1041.40	1147.31	1206.14	1439.53	1586.62

LTC-03 Rates after Requested Rate Increases
excluding additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	29.11	38.37	46.30	54.24	60.86	74.09	83.35
30	31.75	41.01	48.95	56.89	63.50	78.06	87.32
31	31.75	42.34	50.27	58.21	64.83	79.38	88.64
32	31.75	42.34	50.27	58.21	66.15	80.70	89.96
33	33.07	43.66	51.60	59.53	66.15	82.03	91.29
34	33.07	43.66	52.92	60.86	67.47	83.35	93.93
35	34.40	44.98	52.92	62.18	68.80	84.67	95.26
36	34.40	44.98	54.24	63.50	70.12	85.99	96.58
37	35.72	46.30	55.57	63.50	70.12	87.32	97.90
38	37.04	47.63	56.89	64.83	71.44	88.64	99.22
39	37.04	47.63	56.89	66.15	72.76	89.96	101.87
40	39.69	48.95	58.21	67.47	74.09	91.29	103.19
41	39.69	48.95	59.53	67.47	74.09	92.61	104.52
42	41.01	50.27	59.53	68.80	75.41	92.61	105.84
43	41.01	51.60	60.86	68.80	75.41	93.93	108.49
44	41.01	52.92	62.18	70.12	76.73	95.26	109.81
45	41.01	52.92	62.18	70.12	76.73	95.26	111.13
46	42.34	54.24	63.50	71.44	78.06	96.58	113.78
47	42.34	55.57	64.83	71.44	78.06	97.90	115.10
48	42.34	56.89	66.15	72.76	79.38	99.22	116.42
49	42.34	56.89	66.15	72.76	79.38	99.22	119.07
50	43.66	58.21	67.47	74.09	80.70	100.55	120.39
51	43.66	59.53	68.80	76.73	83.35	101.87	124.36
52	44.98	60.86	70.12	78.06	84.67	104.52	127.01
53	44.98	60.86	72.76	80.70	87.32	104.52	130.98
54	46.30	62.18	74.09	82.03	88.64	105.84	134.95
55	50.27	63.50	75.41	84.67	91.29	109.81	138.91
56	50.27	66.15	78.06	87.32	93.93	112.45	144.21
57	51.60	68.80	80.70	91.29	97.90	119.07	149.50
58	52.92	71.44	82.03	93.93	101.87	123.04	154.79
59	54.24	74.09	85.99	96.58	104.52	128.33	160.08
60	55.57	76.73	88.64	100.55	108.49	133.62	166.70
61	58.21	80.70	92.61	105.84	113.78	140.24	173.31
62	63.50	84.67	99.22	111.13	120.39	148.18	181.25
63	67.47	89.96	104.52	117.75	127.01	156.11	189.19
64	71.44	93.93	111.13	123.04	133.62	164.05	197.13
65	76.73	99.22	117.75	129.65	140.24	173.31	206.39
66	83.35	107.16	127.01	140.24	150.82	186.54	219.62
67	89.96	115.10	136.27	150.82	162.73	202.42	234.17
68	97.90	124.36	146.85	161.41	175.96	218.29	248.72
69	105.84	133.62	158.76	174.64	190.51	235.49	264.60
70	115.10	144.21	170.67	187.87	205.06	254.02	281.80
71	124.36	158.76	187.87	205.06	223.59	275.18	302.97
72	137.59	174.64	206.39	224.91	243.43	297.67	326.78
73	149.50	191.83	226.23	246.08	264.60	321.49	351.92
74	164.05	211.68	248.72	269.89	288.41	349.27	379.70
75	179.93	232.85	273.86	295.03	314.87	378.38	408.81
76	197.13	255.34	300.32	324.13	345.30	414.10	449.82
77	215.65	279.15	328.10	357.21	378.38	453.79	493.48
78	236.82	305.61	359.85	392.93	415.42	496.12	542.43
79	256.66	333.39	394.25	431.30	455.11	542.43	595.35
80	283.12	365.15	431.30	474.96	498.77	594.03	654.88
81	310.90	402.19	474.96	522.58	549.04	653.56	721.03
82	342.66	441.88	522.58	575.50	604.61	718.39	793.80
83	377.05	485.54	575.50	633.71	665.47	789.83	873.18
84	412.77	533.17	633.71	697.22	731.62	869.21	960.49

LTC-03 Rates after Requested Rate Increases
including additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	29.34	38.68	46.68	54.68	61.35	74.69	84.03
30	32.01	41.35	49.35	57.35	64.02	78.69	88.03
31	32.01	42.68	50.68	58.68	65.35	80.02	89.36
32	32.01	42.68	50.68	58.68	66.69	81.36	90.69
33	33.34	44.01	52.02	60.02	66.69	82.69	92.03
34	33.34	44.01	53.35	61.35	68.02	84.03	94.70
35	34.68	45.35	53.35	62.69	69.35	85.36	96.03
36	34.68	45.35	54.68	64.02	70.69	86.69	97.36
37	36.01	46.68	56.02	64.02	70.69	88.03	98.70
38	37.34	48.01	57.35	65.35	72.02	89.36	100.03
39	37.34	48.01	57.35	66.69	73.36	90.69	102.70
40	40.01	49.35	58.68	68.02	74.69	92.03	104.03
41	40.01	49.35	60.02	68.02	74.69	93.36	105.37
42	41.35	50.68	60.02	69.35	76.02	93.36	106.70
43	41.35	52.02	61.35	69.35	76.02	94.70	109.37
44	41.35	53.35	62.69	70.69	77.36	96.03	110.70
45	41.35	53.35	62.69	70.69	77.36	96.03	112.03
46	42.68	54.68	64.02	72.02	78.69	97.36	114.70
47	42.68	56.02	65.35	72.02	78.69	98.70	116.04
48	42.68	57.35	66.69	73.36	80.02	100.03	117.37
49	42.68	57.35	66.69	73.36	80.02	100.03	120.04
50	44.01	58.68	68.02	74.69	81.36	101.36	121.37
51	44.01	60.02	69.35	77.36	84.03	102.70	125.37
52	45.35	61.35	70.69	78.69	85.36	105.37	128.04
53	45.35	61.35	73.36	81.36	88.03	105.37	132.04
54	46.68	62.69	74.69	82.69	89.36	106.70	136.04
55	50.68	64.02	76.02	85.36	92.03	110.70	140.04
56	50.68	66.69	78.69	88.03	94.70	113.37	145.38
57	52.02	69.35	81.36	92.03	98.70	120.04	150.71
58	53.35	72.02	82.69	94.70	102.70	124.04	156.05
59	54.68	74.69	86.69	97.36	105.37	129.37	161.38
60	56.02	77.36	89.36	101.36	109.37	134.71	168.05
61	58.68	81.36	93.36	106.70	114.70	141.38	174.72
62	64.02	85.36	100.03	112.03	121.37	149.38	182.72
63	68.02	90.69	105.37	118.70	128.04	157.38	190.72
64	72.02	94.70	112.03	124.04	134.71	165.38	198.73
65	77.36	100.03	118.70	130.71	141.38	174.72	208.06
66	84.03	108.03	128.04	141.38	152.05	188.06	221.40
67	90.69	116.04	137.38	152.05	164.05	204.06	236.07
68	98.70	125.37	148.05	162.72	177.39	220.07	250.74
69	106.70	134.71	160.05	176.05	192.06	237.41	266.75
70	116.04	145.38	172.05	189.39	206.73	256.08	284.09
71	125.37	160.05	189.39	206.73	225.40	277.42	305.43
72	138.71	176.05	208.06	226.74	245.41	300.09	329.43
73	150.71	193.39	228.07	248.08	266.75	324.10	354.77
74	165.38	213.40	250.74	272.08	290.76	352.11	382.78
75	181.39	234.74	276.08	297.42	317.43	381.45	412.13
76	198.73	257.41	302.76	326.77	348.11	417.46	453.47
77	217.40	281.42	330.77	360.11	381.45	457.47	497.48
78	238.74	308.09	362.78	396.12	418.79	500.15	546.83
79	258.75	336.10	397.45	434.80	458.81	546.83	600.18
80	285.42	368.11	434.80	478.81	502.82	598.85	660.20
81	313.43	405.46	478.81	526.83	553.50	658.87	726.89
82	345.44	445.47	526.83	580.18	609.52	724.22	800.24
83	380.12	489.48	580.18	638.86	670.87	796.24	880.27
84	416.13	537.50	638.86	702.88	737.56	876.27	968.29

LTC-03 2016 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	13%	13%	13%	13%	13%	13%	13%
30	13%	13%	13%	13%	13%	13%	13%
31	13%	13%	13%	13%	13%	13%	13%
32	13%	13%	13%	13%	13%	13%	13%
33	13%	13%	13%	13%	13%	13%	13%
34	13%	13%	13%	13%	13%	13%	13%
35	13%	13%	13%	13%	13%	13%	13%
36	13%	13%	13%	13%	13%	13%	13%
37	13%	13%	13%	13%	13%	13%	13%
38	13%	13%	13%	13%	13%	13%	13%
39	13%	13%	13%	13%	13%	13%	13%
40	13%	13%	13%	13%	13%	13%	13%
41	13%	13%	13%	13%	13%	13%	13%
42	13%	13%	13%	13%	13%	13%	13%
43	13%	13%	13%	13%	13%	13%	13%
44	13%	13%	13%	13%	13%	13%	13%
45	13%	13%	13%	13%	13%	13%	13%
46	13%	13%	13%	13%	13%	13%	13%
47	13%	13%	13%	13%	13%	13%	13%
48	13%	13%	13%	13%	13%	13%	13%
49	13%	13%	13%	13%	13%	13%	13%
50	13%	13%	13%	13%	13%	13%	13%
51	13%	13%	13%	13%	13%	13%	13%
52	13%	13%	13%	13%	13%	13%	13%
53	13%	13%	13%	13%	13%	13%	13%
54	13%	13%	13%	13%	13%	13%	13%
55	13%	13%	13%	13%	13%	13%	13%
56	13%	13%	13%	13%	13%	13%	13%
57	13%	13%	13%	13%	13%	13%	13%
58	13%	13%	13%	13%	13%	13%	13%
59	13%	13%	13%	13%	13%	13%	13%
60	13%	13%	13%	13%	13%	13%	13%
61	13%	13%	13%	13%	13%	13%	13%
62	13%	13%	13%	13%	13%	13%	13%
63	13%	13%	13%	13%	13%	13%	13%
64	13%	13%	13%	13%	13%	13%	13%
65	13%	13%	13%	13%	13%	13%	13%
66	13%	13%	13%	13%	13%	13%	13%
67	13%	13%	13%	13%	13%	13%	13%
68	13%	13%	13%	13%	13%	13%	13%
69	13%	13%	13%	13%	13%	13%	13%
70	13%	13%	13%	13%	13%	13%	13%
71	13%	13%	13%	13%	13%	13%	13%
72	13%	13%	13%	13%	13%	13%	13%
73	13%	13%	13%	13%	13%	13%	13%
74	13%	13%	13%	13%	13%	13%	13%
75	13%	13%	13%	13%	13%	13%	13%
76	13%	13%	13%	13%	13%	13%	13%
77	13%	13%	13%	13%	13%	13%	13%
78	13%	13%	13%	13%	13%	13%	13%
79	13%	13%	13%	13%	13%	13%	13%
80	13%	13%	13%	13%	13%	13%	13%
81	13%	13%	13%	13%	13%	13%	13%
82	13%	13%	13%	13%	13%	13%	13%
83	13%	13%	13%	13%	13%	13%	13%
84	13%	13%	13%	13%	13%	13%	13%

* Benefit Differences between LTC-03 and ICC12-LTC-12:

LTC-03 has an EP where 1 day of HHC = 7 days towards EP, and ICC12-LTC-12 is a true service-day EP

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered both 10yr and Lifetime benefit period options)

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-03 PA (2008 Rates), LTC-03FR PA (2008)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	GPO Inflation							Automatic Inflation (CPI)						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	9.34	10.67	12.00	13.34	14.67	16.00	17.34	20.01	25.34	28.01	30.68	32.01	42.68	45.35
30	9.34	10.67	13.34	14.67	16.00	17.34	18.67	21.34	26.67	29.34	32.01	33.34	45.35	48.01
31	9.34	10.67	13.34	14.67	16.00	17.34	18.67	21.34	26.67	29.34	33.34	34.68	46.68	49.35
32	10.67	12.00	14.67	16.00	17.34	18.67	20.01	22.67	28.01	30.68	33.34	34.68	46.68	49.35
33	10.67	12.00	14.67	16.00	17.34	18.67	20.01	22.67	28.01	30.68	34.68	36.01	48.01	50.68
34	10.67	12.00	14.67	16.00	17.34	20.01	21.34	22.67	29.34	32.01	34.68	36.01	49.35	52.02
35	10.67	13.34	16.00	17.34	18.67	20.01	21.34	24.01	29.34	32.01	36.01	37.34	50.68	53.35
36	12.00	13.34	16.00	17.34	18.67	21.34	22.67	24.01	29.34	33.34	36.01	37.34	52.02	54.68
37	12.00	14.67	17.34	18.67	20.01	21.34	22.67	25.34	30.68	33.34	37.34	38.68	52.02	54.68
38	12.00	14.67	17.34	18.67	20.01	22.67	24.01	25.34	30.68	34.68	38.68	40.01	53.35	56.02
39	13.34	16.00	18.67	20.01	21.34	22.67	24.01	26.67	32.01	34.68	38.68	40.01	54.68	57.35
40	13.34	16.00	18.67	20.01	21.34	24.01	25.34	26.67	32.01	36.01	40.01	41.35	56.02	58.68
41	13.34	16.00	20.01	21.34	22.67	25.34	26.67	28.01	33.34	37.34	41.35	42.68	57.35	61.35
42	14.67	17.34	20.01	21.34	22.67	26.67	28.01	28.01	34.68	38.68	42.68	44.01	60.02	62.69
43	14.67	17.34	21.34	22.67	24.01	26.67	29.34	29.34	34.68	40.01	44.01	45.35	61.35	65.35
44	14.67	18.67	21.34	22.67	24.01	28.01	30.68	29.34	36.01	41.35	45.35	46.68	62.69	66.69
45	14.67	18.67	22.67	24.01	25.34	29.34	30.68	30.68	37.34	42.68	46.68	48.01	65.35	69.35
46	16.00	20.01	22.67	25.34	26.67	30.68	32.01	30.68	38.68	44.01	48.01	49.35	66.69	72.02
47	16.00	20.01	24.01	26.67	28.01	32.01	34.68	32.01	40.01	45.35	49.35	50.68	69.35	74.69
48	16.00	20.01	25.34	26.67	28.01	33.34	36.01	33.34	41.35	46.68	52.02	53.35	72.02	77.36
49	17.34	21.34	25.34	28.01	29.34	34.68	37.34	33.34	42.68	48.01	53.35	54.68	73.36	80.02
50	17.34	22.67	26.67	29.34	30.68	36.01	38.68	34.68	44.01	49.35	54.68	56.02	76.02	82.69
51	17.34	24.01	28.01	30.68	32.01	37.34	40.01	34.68	45.35	50.68	56.02	57.35	78.69	85.36
52	18.67	24.01	28.01	30.68	33.34	38.68	42.68	36.01	46.68	52.02	57.35	60.02	80.02	88.03
53	18.67	25.34	29.34	32.01	33.34	40.01	44.01	36.01	48.01	53.35	58.68	61.35	82.69	90.69
54	20.01	25.34	29.34	33.34	34.68	41.35	45.35	37.34	49.35	56.02	60.02	64.02	85.36	94.70
55	20.01	26.67	30.68	34.68	36.01	44.01	48.01	37.34	50.68	57.35	61.35	65.35	88.03	97.36
56	21.34	28.01	32.01	36.01	38.68	46.68	50.68	38.68	53.35	60.02	64.02	68.02	90.69	101.36
57	22.67	30.68	34.68	38.68	41.35	49.35	54.68	41.35	54.68	62.69	66.69	70.69	94.70	105.37
58	25.34	32.01	37.34	41.35	44.01	52.02	57.35	44.01	57.35	65.35	69.35	73.36	98.70	109.37
59	26.67	33.34	38.68	44.01	46.68	56.02	61.35	45.35	60.02	68.02	73.36	77.36	101.36	114.70
60	29.34	36.01	41.35	46.68	50.68	60.02	65.35	48.01	62.69	70.69	76.02	80.02	105.37	118.70
61	32.01	38.68	44.01	50.68	54.68	64.02	70.69	50.68	65.35	74.69	80.02	84.03	110.70	125.37
62	34.68	41.35	48.01	53.35	57.35	69.35	76.02	54.68	69.35	78.69	85.36	89.36	117.37	133.37
63	37.34	45.35	52.02	57.35	61.35	76.02	81.36	57.35	72.02	82.69	89.36	93.36	124.04	141.38
64	40.01	49.35	56.02	62.69	66.69	81.36	88.03	61.35	76.02	86.69	94.70	98.70	130.71	149.38
65	44.01	53.35	60.02	66.69	70.69	88.03	94.70	65.35	80.02	92.03	100.03	104.03	138.71	158.71
66	48.01	58.68	66.69	73.36	78.69	96.03	104.03	69.35	85.36	98.70	108.03	112.03	150.71	170.72
67	52.02	65.35	73.36	81.36	86.69	105.37	114.70	74.69	92.03	106.70	117.37	121.37	164.05	185.39
68	57.35	72.02	80.02	89.36	96.03	116.04	125.37	80.02	97.36	114.70	126.71	132.04	177.39	198.73
69	62.69	78.69	88.03	98.70	106.70	126.71	137.38	85.36	105.37	124.04	137.38	142.71	193.39	214.73
70	69.35	86.69	97.36	108.03	118.70	138.71	150.71	90.69	112.03	133.37	148.05	154.71	209.40	232.07
71	77.36	97.36	109.37	120.04	132.04	153.38	166.72	100.03	122.70	146.71	162.72	170.72	225.40	248.08
72	85.36	108.03	121.37	134.71	148.05	169.38	184.06	109.37	136.04	161.38	178.72	188.06	242.74	266.75
73	96.03	121.37	136.04	149.38	164.05	186.72	202.73	121.37	149.38	177.39	196.06	206.73	261.41	285.42
74	106.70	134.71	152.05	166.72	182.72	205.40	224.07	133.37	164.05	194.73	216.07	228.07	282.75	306.76
75	118.70	150.71	169.38	186.72	204.06	226.74	248.08	146.71	180.05	213.40	237.41	250.74	304.09	328.10
76	132.04	168.05	188.06	208.06	226.74	252.08	276.08	162.72	200.06	234.74	261.41	276.08	336.10	362.78
77	148.05	188.06	209.40	230.74	252.08	281.42	308.09	181.39	221.40	260.08	286.75	304.09	372.11	401.46
78	164.05	209.40	233.40	256.08	280.09	313.43	344.10	201.39	245.41	286.75	316.10	333.43	410.79	442.80
79	182.72	234.74	260.08	285.42	310.76	349.44	382.78	224.07	273.42	316.10	348.11	366.78	454.80	489.48
80	204.06	261.41	289.42	317.43	345.44	389.45	426.80	249.41	302.76	348.11	382.78	404.12	502.82	541.50
81	224.07	288.09	318.76	349.44	380.12	428.13	469.48	274.75	333.43	382.78	421.46	444.14	553.50	596.18
82	246.74	317.43	350.77	384.12	418.79	470.81	516.16	302.76	366.78	421.46	464.14	488.15	609.52	656.20
83	272.08	349.44	385.45	422.80	460.14	517.49	568.17	333.43	404.12	464.14	510.82	537.50	670.87	721.55
84	298.76	384.12	424.13	465.47	506.82	569.51	625.52	366.78	444.14	510.82	561.50	590.85	737.56	793.57
85	328.10	422.80	466.81	512.16	557.50	626.86	688.21	404.12	488.15	561.50	617.52	649.53	810.91	873.60
86	361.44	465.47	513.49	562.84	613.52	689.54	757.56	444.14	537.50	617.52	678.87	714.88	892.27	961.63
87	397.45	512.16	565.51	618.85	674.87	758.90	833.59	488.15	590.85	678.87	746.89	786.91	981.63	1057.65
88	437.47	562.84	621.52	680.21	742.89	834.92	917.61	537.50	649.53	746.89	821.58	865.60	1080.33	1163.02
89	481.48	618.85	684.21	748.23	817.58	918.95	1009.64	590.85	714.88	821.58	904.27	952.29	1188.36	1279.06
90	529.49	680.21	752.23	822.92	898.94	1010.97	1111.00	649.53	786.91	904.27	994.97	1046.99	1307.06	1407.09
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Rates shown below the line apply only to attained age GPO or GIO purchases, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases

Appendix B1

John Hancock Life Insurance Company (U.S.A.)

LTC-03 PA (2008 Rates), LTC-03FR PA (2008)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	5% Simple Inflation							5% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	16.00	20.01	22.67	24.01	25.34	33.34	34.68	29.34	38.68	46.68	54.68	61.35	74.69	84.03
30	17.34	21.34	24.01	25.34	26.67	34.68	36.01	32.01	41.35	49.35	57.35	64.02	78.69	88.03
31	18.67	22.67	25.34	26.67	28.01	36.01	37.34	32.01	42.68	50.68	58.68	65.35	80.02	89.36
32	18.67	22.67	25.34	28.01	29.34	37.34	38.68	32.01	42.68	50.68	58.68	66.69	81.36	90.69
33	20.01	24.01	26.67	28.01	29.34	38.68	40.01	33.34	44.01	52.02	60.02	66.69	82.69	92.03
34	20.01	24.01	28.01	29.34	30.68	40.01	41.35	33.34	44.01	53.35	61.35	68.02	84.03	94.70
35	21.34	25.34	29.34	30.68	32.01	41.35	42.68	34.68	45.35	53.35	62.69	69.35	85.36	96.03
36	21.34	26.67	29.34	32.01	33.34	42.68	45.35	34.68	45.35	54.68	64.02	70.69	86.69	97.36
37	22.67	28.01	30.68	33.34	34.68	44.01	46.68	36.01	46.68	56.02	64.02	70.69	88.03	98.70
38	24.01	28.01	32.01	34.68	36.01	45.35	48.01	37.34	48.01	57.35	65.35	72.02	89.36	100.03
39	24.01	29.34	33.34	36.01	37.34	48.01	50.68	37.34	48.01	57.35	66.69	73.36	90.69	102.70
40	25.34	30.68	34.68	37.34	38.68	49.35	52.02	40.01	49.35	58.68	68.02	74.69	92.03	104.03
41	25.34	32.01	36.01	38.68	40.01	50.68	54.68	40.01	49.35	60.02	68.02	74.69	93.36	105.37
42	26.67	32.01	36.01	40.01	41.35	52.02	56.02	41.35	50.68	60.02	69.35	76.02	93.36	106.70
43	26.67	33.34	37.34	41.35	42.68	54.68	58.68	41.35	52.02	61.35	69.35	76.02	94.70	109.37
44	26.67	34.68	38.68	42.68	44.01	57.35	60.02	41.35	53.35	62.69	70.69	77.36	96.03	110.70
45	28.01	34.68	40.01	44.01	45.35	58.68	62.69	41.35	53.35	62.69	70.69	77.36	96.03	112.03
46	28.01	36.01	41.35	45.35	48.01	60.02	64.02	42.68	54.68	64.02	72.02	78.69	97.36	114.70
47	29.34	36.01	42.68	46.68	49.35	62.69	68.02	42.68	56.02	65.35	72.02	78.69	98.70	116.04
48	29.34	37.34	44.01	48.01	50.68	64.02	70.69	42.68	57.35	66.69	73.36	80.02	100.03	117.37
49	30.68	38.68	45.35	49.35	52.02	66.69	73.36	42.68	57.35	66.69	73.36	80.02	100.03	120.04
50	30.68	40.01	46.68	50.68	54.68	70.69	76.02	44.01	58.68	68.02	74.69	81.36	101.36	121.37
51	30.68	41.35	48.01	52.02	56.02	72.02	78.69	44.01	60.02	69.35	77.36	84.03	102.70	125.37
52	32.01	44.01	49.35	54.68	58.68	74.69	81.36	45.35	61.35	70.69	78.69	85.36	105.37	128.04
53	32.01	45.35	50.68	56.02	61.35	76.02	85.36	45.35	61.35	73.36	81.36	88.03	105.37	132.04
54	33.34	46.68	52.02	58.68	62.69	78.69	88.03	46.68	62.69	74.69	82.69	89.36	106.70	136.04
55	33.34	49.35	54.68	60.02	65.35	80.02	92.03	50.68	64.02	76.02	85.36	92.03	110.70	140.04
56	36.01	52.02	57.35	64.02	69.35	85.36	97.36	50.68	66.69	78.69	88.03	94.70	113.37	145.38
57	38.68	54.68	60.02	68.02	73.36	89.36	102.70	52.02	69.35	81.36	92.03	98.70	120.04	150.71
58	41.35	57.35	64.02	72.02	77.36	94.70	109.37	53.35	72.02	82.69	94.70	102.70	124.04	156.05
59	44.01	60.02	68.02	76.02	81.36	101.36	116.04	54.68	74.69	86.69	97.36	105.37	129.37	161.38
60	48.01	62.69	73.36	81.36	86.69	106.70	122.70	56.02	77.36	89.36	101.36	109.37	134.71	168.05
61	50.68	66.69	77.36	85.36	92.03	113.37	129.37	58.68	81.36	93.36	106.70	114.70	141.38	174.72
62	53.35	70.69	80.02	89.36	96.03	120.04	137.38	64.02	85.36	100.03	112.03	121.37	149.38	182.72
63	57.35	76.02	85.36	94.70	101.36	125.37	145.38	68.02	90.69	105.37	118.70	128.04	157.38	190.72
64	60.02	80.02	89.36	98.70	108.03	133.37	154.71	72.02	94.70	112.03	124.04	134.71	165.38	198.73
65	64.02	85.36	94.70	104.03	113.37	141.38	164.05	77.36	100.03	118.70	130.71	141.38	174.72	208.06
66	70.69	93.36	104.03	114.70	124.04	154.71	177.39	84.03	108.03	128.04	141.38	152.05	188.06	221.40
67	77.36	102.70	114.70	125.37	137.38	169.38	192.06	90.69	116.04	137.38	152.05	164.05	204.06	236.07
68	85.36	112.03	125.37	138.71	150.71	185.39	209.40	98.70	125.37	148.05	162.72	177.39	220.07	250.74
69	93.36	121.37	138.71	152.05	165.38	202.73	226.74	106.70	134.71	160.05	176.05	192.06	237.41	266.75
70	102.70	133.37	152.05	168.05	181.39	221.40	245.41	116.04	145.38	172.05	189.39	206.73	256.08	284.09
71	113.37	148.05	168.05	186.72	201.39	244.07	269.42	125.37	160.05	189.39	206.73	225.40	277.42	305.43
72	125.37	162.72	186.72	208.06	225.40	269.42	294.76	138.71	176.05	208.06	226.74	245.41	300.09	329.43
73	138.71	181.39	206.73	232.07	250.74	296.09	322.76	150.71	193.39	228.07	248.08	266.75	324.10	354.77
74	154.71	200.06	229.40	258.75	278.75	326.77	354.77	165.38	213.40	250.74	272.08	290.76	352.11	382.78
75	170.72	221.40	254.74	288.09	310.76	360.11	388.12	181.39	234.74	276.08	297.42	317.43	381.45	412.13
76	188.06	242.74	278.75	314.76	340.10	394.79	426.80	198.73	257.41	302.76	326.77	348.11	417.46	453.47
77	206.73	266.75	306.76	344.10	373.45	434.80	468.14	217.40	281.42	330.77	360.11	381.45	457.47	497.48
78	226.74	292.09	336.10	377.45	409.46	476.14	514.82	238.74	308.09	362.78	396.12	418.79	500.15	546.83
79	249.41	320.10	368.11	412.13	448.14	524.16	564.17	258.75	336.10	397.45	434.80	458.81	546.83	600.18
80	273.42	350.77	404.12	450.80	490.82	574.84	620.19	285.42	368.11	434.80	478.81	502.82	598.85	
81	300.09	385.45	444.14	496.15	540.16	632.19	682.87	313.43	405.46	478.81	526.83	553.50	658.87	
82	329.43	424.13	488.15	545.50	594.85	694.88	750.90	345.44	445.47	526.83	580.18	609.52	724.22	
83	361.44	466.81	537.50	600.18	654.87	764.23	825.58	380.12	489.48	580.18	638.86	670.87	796.24	
84	396.12	513.49	590.85	660.20	720.22	840.26	908.28	416.13	537.50	638.86	702.88	737.56	876.27	
85	434.80	565.51	649.53	726.89	792.24	922.95	998.97	454.80		702.88	773.57	810.91	962.96	
86	477.48	621.52	714.88	800.24	870.93	1013.64	1099.00	498.82		773.57	850.93	892.27	1057.65	
87	524.16	684.21	786.91	880.27	957.62	1113.67	1208.37	546.83		850.93	936.28	981.63	1161.69	
88	574.84	752.23	865.60	968.29	1053.65	1224.37	1329.74	600.18		936.28	1029.65	1080.33	1276.39	
89	630.86	826.92	952.29	1065.66	1159.02	1344.41	1463.11	658.87		1029.65	1132.34	1188.36	1401.76	
90	692.21	909.61	1046.99	1172.36	1275.05	1479.12	1609.82	722.89						
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Rates shown below the line apply only to attained age GPO or GIO purchases, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases

Appendix B2

John Hancock Life Insurance Company (U.S.A.)

LTC-03 PA (2008 Rates), LTC-03FR PA (2008)

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	4.3% Simple Inflation							4.3% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	13.61	17.02	19.29	20.42	21.56	28.36	29.50	24.96	32.90	39.71	46.51	52.19	63.53	71.47
30	14.75	18.15	20.42	21.56	22.69	29.50	30.63	27.23	35.17	41.98	48.78	54.46	66.94	74.88
31	15.88	19.29	21.56	22.69	23.82	30.63	31.77	27.23	36.30	43.11	49.92	55.59	68.07	76.01
32	15.88	19.29	21.56	23.82	24.96	31.77	32.90	27.23	36.30	43.11	49.92	56.72	69.20	77.15
33	17.02	20.42	22.69	23.82	24.96	32.90	34.03	28.36	37.44	44.25	51.05	56.72	70.34	78.28
34	17.02	20.42	23.82	24.96	26.09	34.03	35.17	28.36	37.44	45.38	52.19	57.86	71.47	80.55
35	18.15	21.56	24.96	26.09	27.23	35.17	36.30	29.50	38.57	45.38	53.32	58.99	72.61	81.68
36	18.15	22.69	24.96	27.23	28.36	36.30	38.57	29.50	38.57	46.51	54.46	60.13	73.74	82.82
37	19.29	23.82	26.09	28.36	29.50	37.44	39.71	30.63	39.71	47.65	54.46	60.13	74.88	83.95
38	20.42	23.82	27.23	29.50	30.63	38.57	40.84	31.77	40.84	48.78	55.59	61.26	76.01	85.09
39	20.42	24.96	28.36	30.63	31.77	40.84	43.11	31.77	40.84	48.78	56.72	62.40	77.15	87.36
40	21.56	26.09	29.50	31.77	32.90	41.98	44.25	34.03	41.98	49.92	57.86	63.53	78.28	88.49
41	21.56	27.23	30.63	32.90	34.03	43.11	46.51	34.03	41.98	51.05	57.86	63.53	79.41	89.63
42	22.69	27.23	30.63	34.03	35.17	44.25	47.65	35.17	43.11	51.05	58.99	64.67	79.41	90.76
43	22.69	28.36	31.77	35.17	36.30	46.51	49.92	35.17	44.25	52.19	58.99	64.67	80.55	93.03
44	22.69	29.50	32.90	36.30	37.44	48.78	51.05	35.17	45.38	53.32	60.13	65.80	81.68	94.16
45	23.82	29.50	34.03	37.44	38.57	49.92	53.32	35.17	45.38	53.32	60.13	65.80	81.68	95.30
46	23.82	30.63	35.17	38.57	40.84	51.05	54.46	36.30	46.51	54.46	61.26	66.94	82.82	97.57
47	24.96	30.63	36.30	39.71	41.98	53.32	57.86	36.30	47.65	55.59	61.26	66.94	83.95	98.70
48	24.96	31.77	37.44	40.84	43.11	54.46	60.13	36.30	48.78	56.72	62.40	68.07	85.09	99.84
49	26.09	32.90	38.57	41.98	44.25	56.72	62.40	36.30	48.78	56.72	62.40	68.07	85.09	102.10
50	26.09	34.03	39.71	43.11	46.51	60.13	64.67	37.44	49.92	57.86	63.53	69.20	86.22	103.24
51	26.09	35.17	40.84	44.25	47.65	61.26	66.94	37.44	51.05	58.99	65.80	71.47	87.36	106.64
52	27.23	37.44	41.98	46.51	49.92	63.53	69.20	38.57	52.19	60.13	66.94	72.61	89.63	108.91
53	27.23	38.57	43.11	47.65	52.19	64.67	72.61	38.57	52.19	62.40	69.20	74.88	89.63	112.31
54	28.36	39.71	44.25	49.92	53.32	66.94	74.88	39.71	53.32	63.53	70.34	76.01	90.76	115.72
55	28.36	41.98	46.51	51.05	55.59	68.07	78.28	43.11	54.46	64.67	72.61	78.28	94.16	119.12
56	30.63	44.25	48.78	54.46	58.99	72.61	82.82	43.11	56.72	66.94	74.88	80.55	96.43	123.66
57	32.90	46.51	51.05	57.86	62.40	76.01	87.36	44.25	58.99	69.20	78.28	83.95	102.10	128.20
58	35.17	48.78	54.46	61.26	65.80	80.55	93.03	45.38	61.26	70.34	80.55	87.36	105.51	132.74
59	37.44	51.05	57.86	64.67	69.20	86.22	98.70	46.51	63.53	73.74	82.82	89.63	110.05	137.27
60	40.84	53.32	62.40	69.20	73.74	90.76	104.37	47.65	65.80	76.01	86.22	93.03	114.58	142.95
61	43.11	56.72	65.80	72.61	78.28	96.43	110.05	49.92	69.20	79.41	90.76	97.57	120.26	148.62
62	45.38	60.13	68.07	76.01	81.68	102.10	116.85	54.46	72.61	85.09	95.30	103.24	127.06	155.43
63	48.78	64.67	72.61	80.55	86.22	106.64	123.66	57.86	77.15	89.63	100.97	108.91	133.87	162.23
64	51.05	68.07	76.01	83.95	91.89	113.45	131.60	61.26	80.55	95.30	105.51	114.58	140.68	169.04
65	54.46	72.61	80.55	88.49	96.43	120.26	139.54	65.80	85.09	100.97	111.18	120.26	148.62	176.98
66	60.13	79.41	88.49	97.57	105.51	131.60	150.89	71.47	91.89	108.91	120.26	129.33	159.96	188.33
67	65.80	87.36	97.57	106.64	116.85	144.08	163.37	77.15	98.70	116.85	129.33	139.54	173.58	200.81
68	72.61	95.30	106.64	117.99	128.20	157.69	178.12	83.95	106.64	125.93	138.41	150.89	187.19	213.28
69	79.41	103.24	117.99	129.33	140.68	172.44	192.86	90.76	114.58	136.14	149.75	163.37	201.94	226.90
70	87.36	113.45	129.33	142.95	154.29	188.33	208.75	98.70	123.66	146.35	161.10	175.85	217.82	241.65
71	96.43	125.93	142.95	158.83	171.31	207.61	229.17	106.64	136.14	161.10	175.85	191.73	235.97	259.80
72	106.64	138.41	158.83	176.98	191.73	229.17	250.72	117.99	149.75	176.98	192.86	208.75	255.26	280.22
73	117.99	154.29	175.85	197.40	213.28	251.86	274.55	128.20	164.50	194.00	211.02	226.90	275.68	301.78
74	131.60	170.17	195.13	220.09	237.11	277.95	301.78	140.68	181.52	213.28	231.44	247.32	299.51	325.60
75	145.22	188.33	216.69	245.05	264.34	306.31	330.14	154.29	199.67	234.84	252.99	270.01	324.47	350.56
76	159.96	206.48	237.11	267.74	289.30	335.81	363.04	169.04	218.96	257.53	277.95	296.10	355.10	385.73
77	175.85	226.90	260.93	292.70	317.66	369.85	398.21	184.92	239.38	281.35	306.31	324.47	389.13	423.17
78	192.86	248.45	285.89	321.06	348.29	405.01	437.91	203.07	262.07	308.58	336.94	356.23	425.44	465.14
79	212.15	272.28	313.12	350.56	381.19	445.86	479.89	220.09	285.89	338.08	369.85	390.27	465.14	510.52
80	232.57	298.37	343.75	383.46	417.49	488.97	527.54	242.78	313.12	369.85	407.28	427.70	509.39	
81	255.26	327.87	377.79	422.03	459.47	537.75	580.86	266.61	344.89	407.28	448.13	470.82	560.44	
82	280.22	360.77	415.22	464.01	505.98	591.07	638.72	293.83	378.92	448.13	493.51	518.46	616.03	
83	307.45	397.07	457.20	510.52	557.04	650.07	702.25	323.33	416.36	493.51	543.42	570.65	677.29	
84	336.94	436.78	502.58	561.57	612.63	714.73	772.59	353.96	457.20	543.42	597.88	627.38	745.36	
85	369.85	481.03	552.50	618.30	673.89	785.07	849.74	386.86		597.88	658.01	689.77	819.10	
86	406.15	528.67	608.09	680.70	740.82	862.22	934.82	424.30		658.01	723.81	758.98	899.65	
87	445.86	582.00	669.35	748.77	814.57	947.30	1027.85	465.14		723.81	796.41	834.99	988.14	
88	488.97	639.85	736.29	823.64	896.25	1041.47	1131.09	510.52		796.41	875.83	918.94	1085.71	
89	536.62	703.39	810.03	906.46	985.88	1143.57	1244.54	560.44		875.83	963.19	1010.83	1192.35	
90	588.80	773.73	890.58	997.22	1084.58	1258.15	1369.33	614.90						
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Rates shown below the line apply only to attained age GPO or GIO purchases, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases

Appendix C1

John Hancock Life Insurance Company (U.S.A.)

LTC-03 PA (2008 Rates), LTC-03FR PA (2008)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	4.1% Simple Inflation							4.1% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	14.11	17.63	19.99	21.16	22.34	29.39	30.57	25.86	34.09	41.15	48.20	54.08	65.83	74.06
30	15.28	18.81	21.16	22.34	23.51	30.57	31.74	28.21	36.44	43.50	50.55	56.43	69.36	77.59
31	16.46	19.99	22.34	23.51	24.69	31.74	32.92	28.21	37.62	44.67	51.73	57.61	70.54	78.77
32	16.46	19.99	22.34	24.69	25.86	32.92	34.09	28.21	37.62	44.67	51.73	58.78	71.71	79.94
33	17.63	21.16	23.51	24.69	25.86	34.09	35.27	29.39	38.80	45.85	52.90	58.78	72.89	81.12
34	17.63	21.16	24.69	25.86	27.04	35.27	36.44	29.39	38.80	47.02	54.08	59.96	74.06	83.47
35	18.81	22.34	25.86	27.04	28.21	36.44	37.62	30.57	39.97	47.02	55.25	61.13	75.24	84.64
36	18.81	23.51	25.86	28.21	29.39	37.62	39.97	30.57	39.97	48.20	56.43	62.31	76.42	85.82
37	19.99	24.69	27.04	29.39	30.57	38.80	41.15	31.74	41.15	49.38	56.43	62.31	77.59	87.00
38	21.16	24.69	28.21	30.57	31.74	39.97	42.32	32.92	42.32	50.55	57.61	63.48	78.77	88.17
39	21.16	25.86	29.39	31.74	32.92	42.32	44.67	32.92	42.32	50.55	58.78	64.66	79.94	90.52
40	22.34	27.04	30.57	32.92	34.09	43.50	45.85	35.27	43.50	51.73	59.96	65.83	81.12	91.70
41	22.34	28.21	31.74	34.09	35.27	44.67	48.20	35.27	43.50	52.90	59.96	65.83	82.29	92.87
42	23.51	28.21	31.74	35.27	36.44	45.85	49.38	36.44	44.67	52.90	61.13	67.01	82.29	94.05
43	23.51	29.39	32.92	36.44	37.62	48.20	51.73	36.44	45.85	54.08	61.13	67.01	83.47	96.40
44	23.51	30.57	34.09	37.62	38.80	50.55	52.90	36.44	47.02	55.25	62.31	68.19	84.64	97.58
45	24.69	30.57	35.27	38.80	39.97	51.73	55.25	36.44	47.02	55.25	62.31	68.19	84.64	98.75
46	24.69	31.74	36.44	39.97	42.32	52.90	56.43	37.62	48.20	56.43	63.48	69.36	85.82	101.10
47	25.86	31.74	37.62	41.15	43.50	55.25	59.96	37.62	49.38	57.61	63.48	69.36	87.00	102.28
48	25.86	32.92	38.80	42.32	44.67	56.43	62.31	37.62	50.55	58.78	64.66	70.54	88.17	103.45
49	27.04	34.09	39.97	43.50	45.85	58.78	64.66	37.62	50.55	58.78	64.66	70.54	88.17	105.81
50	27.04	35.27	41.15	44.67	48.20	62.31	67.01	38.80	51.73	59.96	65.83	71.71	89.35	106.98
51	27.04	36.44	42.32	45.85	49.38	63.48	69.36	38.80	52.90	61.13	68.19	74.06	90.52	110.51
52	28.21	38.80	43.50	48.20	51.73	65.83	71.71	39.97	54.08	62.31	69.36	75.24	92.87	112.86
53	28.21	39.97	44.67	49.38	54.08	67.01	75.24	39.97	54.08	64.66	71.71	77.59	92.87	116.39
54	29.39	41.15	45.85	51.73	55.25	69.36	77.59	41.15	55.25	65.83	72.89	78.77	94.05	119.91
55	29.39	43.50	48.20	52.90	57.61	70.54	81.12	44.67	56.43	67.01	75.24	81.12	97.58	123.44
56	31.74	45.85	50.55	56.43	61.13	75.24	85.82	44.67	58.78	69.36	77.59	83.47	99.93	128.14
57	34.09	48.20	52.90	59.96	64.66	78.77	90.52	45.85	61.13	71.71	81.12	87.00	105.81	132.85
58	36.44	50.55	56.43	63.48	68.19	83.47	96.40	47.02	63.48	72.89	83.47	90.52	109.33	137.55
59	38.80	52.90	59.96	67.01	71.71	89.35	102.28	48.20	65.83	76.42	85.82	92.87	114.04	142.25
60	42.32	55.25	64.66	71.71	76.42	94.05	108.16	49.38	68.19	78.77	89.35	96.40	118.74	148.13
61	44.67	58.78	68.19	75.24	81.12	99.93	114.04	51.73	71.71	82.29	94.05	101.10	124.62	154.01
62	47.02	62.31	70.54	78.77	84.64	105.81	121.09	56.43	75.24	88.17	98.75	106.98	131.67	161.06
63	50.55	67.01	75.24	83.47	89.35	110.51	128.14	59.96	79.94	92.87	104.63	112.86	138.72	168.11
64	52.90	70.54	78.77	87.00	95.23	117.56	136.37	63.48	83.47	98.75	109.33	118.74	145.78	175.17
65	56.43	75.24	83.47	91.70	99.93	124.62	144.60	68.19	88.17	104.63	115.21	124.62	154.01	183.40
66	62.31	82.29	91.70	101.10	109.33	136.37	156.36	74.06	95.23	112.86	124.62	134.02	165.76	195.15
67	68.19	90.52	101.10	110.51	121.09	149.30	169.29	79.94	102.28	121.09	134.02	144.60	179.87	208.09
68	75.24	98.75	110.51	122.26	132.85	163.41	184.57	87.00	110.51	130.49	143.43	156.36	193.98	221.02
69	82.29	106.98	122.26	134.02	145.78	178.69	199.86	94.05	118.74	141.07	155.18	169.29	209.26	235.12
70	90.52	117.56	134.02	148.13	159.88	195.15	216.31	102.28	128.14	151.66	166.94	182.22	225.72	250.41
71	99.93	130.49	148.13	164.59	177.52	215.14	237.48	110.51	141.07	166.94	182.22	198.68	244.53	269.22
72	110.51	143.43	164.59	183.40	198.68	237.48	259.81	122.26	155.18	183.40	199.86	216.31	264.52	290.38
73	122.26	159.88	182.22	204.56	221.02	260.99	284.50	132.85	170.47	201.03	218.67	235.12	285.68	312.72
74	136.37	176.34	202.21	228.07	245.71	288.03	312.72	145.78	188.10	221.02	239.83	256.29	310.36	337.40
75	150.48	195.15	224.54	253.93	273.92	317.42	342.11	159.88	206.91	243.35	262.16	279.80	336.23	363.27
76	165.76	213.96	245.71	277.45	299.78	347.98	376.20	175.17	226.90	266.87	288.03	306.84	367.97	399.71
77	182.22	235.12	270.39	303.31	329.17	383.25	412.64	191.63	248.06	291.55	317.42	336.23	403.24	438.51
78	199.86	257.46	296.26	332.70	360.92	419.70	453.79	210.44	271.57	319.77	349.16	369.15	440.86	482.01
79	219.84	282.15	324.47	363.27	395.01	462.02	497.29	228.07	296.26	350.34	383.25	404.41	482.01	529.03
80	241.00	309.19	356.21	397.36	432.63	506.69	546.67	251.58	324.47	383.25	422.05	443.21	527.86	
81	264.52	339.76	391.48	437.33	476.13	557.25	601.92	276.27	357.39	422.05	464.37	487.88	580.76	
82	290.38	373.85	430.28	480.83	524.33	612.50	661.88	304.49	392.66	464.37	511.40	537.26	638.36	
83	318.59	411.47	473.78	529.03	577.23	673.63	727.71	335.05	431.45	511.40	563.12	591.34	701.85	
84	349.16	452.62	520.80	581.93	634.84	740.64	800.60	366.79	473.78	563.12	619.55	650.12	772.39	
85	383.25	498.46	572.53	640.72	698.32	813.53	880.54	400.89		619.55	681.86	714.78	848.80	
86	420.87	547.84	630.13	705.37	767.68	893.47	968.71	439.68		681.86	750.05	786.49	932.27	
87	462.02	603.10	693.62	775.91	844.10	981.65	1065.12	482.01		750.05	825.29	865.26	1023.97	
88	506.69	663.05	762.98	853.50	928.74	1079.22	1172.10	529.03		825.29	907.58	952.26	1125.07	
89	556.07	728.89	839.40	939.32	1021.62	1185.03	1289.66	580.76		907.58	998.10	1047.48	1235.58	
90	610.15	801.78	922.86	1033.37	1123.90	1303.77	1418.98	637.19						
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Rates shown below the line apply only to attained age GPO or GIO purchases, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases

Appendix C2

John Hancock Life Insurance Company (U.S.A.)

LTC-03 PA (2008 Rates), LTC-03FR PA (2008)

Premiums to be used only with those

that have previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	3.6% Simple Inflation							3.6% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	12.00	15.00	17.00	18.00	19.00	25.00	26.00	22.00	29.00	35.00	41.00	46.00	56.00	63.00
30	13.00	16.00	18.00	19.00	20.00	26.00	27.00	24.00	31.00	37.00	43.00	48.00	59.00	66.00
31	14.00	17.00	19.00	20.00	21.00	27.00	28.00	24.00	32.00	38.00	44.00	49.00	60.00	67.00
32	14.00	17.00	19.00	21.00	22.00	28.00	29.00	24.00	32.00	38.00	44.00	50.00	61.00	68.00
33	15.00	18.00	20.00	21.00	22.00	29.00	30.00	25.00	33.00	39.00	45.00	50.00	62.00	69.00
34	15.00	18.00	21.00	22.00	23.00	30.00	31.00	25.00	33.00	40.00	46.00	51.00	63.00	71.00
35	16.00	19.00	22.00	23.00	24.00	31.00	32.00	26.00	34.00	40.00	47.00	52.00	64.00	72.00
36	16.00	20.00	22.00	24.00	25.00	32.00	34.00	26.00	34.00	41.00	48.00	53.00	65.00	73.00
37	17.00	21.00	23.00	25.00	26.00	33.00	35.00	27.00	35.00	42.00	48.00	53.00	66.00	74.00
38	18.00	21.00	24.00	26.00	27.00	34.00	36.00	28.00	36.00	43.00	49.00	54.00	67.00	75.00
39	18.00	22.00	25.00	27.00	28.00	36.00	38.00	28.00	36.00	43.00	50.00	55.00	68.00	77.00
40	19.00	23.00	26.00	28.00	29.00	37.00	39.00	30.00	37.00	44.00	51.00	56.00	69.00	78.00
41	19.00	24.00	27.00	29.00	30.00	38.00	41.00	30.00	37.00	45.00	51.00	56.00	70.00	79.00
42	20.00	24.00	27.00	30.00	31.00	39.00	42.00	31.00	38.00	45.00	52.00	57.00	70.00	80.00
43	20.00	25.00	28.00	31.00	32.00	41.00	44.00	31.00	39.00	46.00	52.00	57.00	71.00	82.00
44	20.00	26.00	29.00	32.00	33.00	43.00	45.00	31.00	40.00	47.00	53.00	58.00	72.00	83.00
45	21.00	26.00	30.00	33.00	34.00	44.00	47.00	31.00	40.00	47.00	53.00	58.00	72.00	84.00
46	21.00	27.00	31.00	34.00	36.00	45.00	48.00	32.00	41.00	48.00	54.00	59.00	73.00	86.00
47	22.00	27.00	32.00	35.00	37.00	47.00	51.00	32.00	42.00	49.00	54.00	59.00	74.00	87.00
48	22.00	28.00	33.00	36.00	38.00	48.00	53.00	32.00	43.00	50.00	55.00	60.00	75.00	88.00
49	23.00	29.00	34.00	37.00	39.00	50.00	55.00	32.00	43.00	50.00	55.00	60.00	75.00	90.00
50	23.00	30.00	35.00	38.00	41.00	53.00	57.00	33.00	44.00	51.00	56.00	61.00	76.00	91.00
51	23.00	31.00	36.00	39.00	42.00	54.00	59.00	33.00	45.00	52.00	58.00	63.00	77.00	94.00
52	24.00	33.00	37.00	41.00	44.00	56.00	61.00	34.00	46.00	53.00	59.00	64.00	79.00	96.00
53	24.00	34.00	38.00	42.00	46.00	57.00	64.00	34.00	46.00	55.00	61.00	66.00	79.00	99.00
54	25.00	35.00	39.00	44.00	47.00	59.00	66.00	35.00	47.00	56.00	62.00	67.00	80.00	102.00
55	25.00	37.00	41.00	45.00	49.00	60.00	69.00	38.00	48.00	57.00	64.00	69.00	83.00	105.00
56	27.00	39.00	43.00	48.00	52.00	64.00	73.00	38.00	50.00	59.00	66.00	71.00	85.00	109.00
57	29.00	41.00	45.00	51.00	55.00	67.00	77.00	39.00	52.00	61.00	69.00	74.00	90.00	113.00
58	31.00	43.00	48.00	54.00	58.00	71.00	82.00	40.00	54.00	62.00	71.00	77.00	93.00	117.00
59	33.00	45.00	51.00	57.00	61.00	76.00	87.00	41.00	56.00	65.00	73.00	79.00	97.00	121.00
60	36.00	47.00	55.00	61.00	65.00	80.00	92.00	42.00	58.00	67.00	76.00	82.00	101.00	126.00
61	38.00	50.00	58.00	64.00	69.00	85.00	97.00	44.00	61.00	70.00	80.00	86.00	106.00	131.00
62	40.00	53.00	60.00	67.00	72.00	90.00	103.00	48.00	64.00	75.00	84.00	91.00	112.00	137.00
63	43.00	57.00	64.00	71.00	76.00	94.00	109.00	51.00	68.00	79.00	89.00	96.00	118.00	143.00
64	45.00	60.00	67.00	74.00	81.00	100.00	116.00	54.00	71.00	84.00	93.00	101.00	124.00	149.00
65	48.00	64.00	71.00	78.00	85.00	106.00	123.00	58.00	75.00	89.00	98.00	106.00	131.00	156.00
66	53.00	70.00	78.00	86.00	93.00	116.00	133.00	63.00	81.00	96.00	106.00	114.00	141.00	166.00
67	58.00	77.00	86.00	94.00	103.00	127.00	144.00	68.00	87.00	103.00	114.00	123.00	153.00	177.00
68	64.00	84.00	94.00	104.00	113.00	139.00	157.00	74.00	94.00	111.00	122.00	133.00	165.00	188.00
69	70.00	91.00	104.00	114.00	124.00	152.00	170.00	80.00	101.00	120.00	132.00	144.00	178.00	200.00
70	77.00	100.00	114.00	126.00	136.00	166.00	184.00	87.00	109.00	129.00	142.00	155.00	192.00	213.00
71	85.00	111.00	126.00	140.00	151.00	183.00	202.00	94.00	120.00	142.00	155.00	169.00	208.00	229.00
72	94.00	122.00	140.00	156.00	169.00	202.00	221.00	104.00	132.00	156.00	170.00	184.00	225.00	247.00
73	104.00	136.00	155.00	174.00	188.00	222.00	242.00	113.00	145.00	171.00	186.00	200.00	243.00	266.00
74	116.00	150.00	172.00	194.00	209.00	245.00	266.00	124.00	160.00	188.00	204.00	218.00	264.00	287.00
75	128.00	166.00	191.00	216.00	233.00	270.00	291.00	136.00	176.00	207.00	223.00	238.00	286.00	309.00
76	141.00	182.00	209.00	236.00	255.00	296.00	320.00	149.00	193.00	227.00	245.00	261.00	313.00	340.00
77	155.00	200.00	230.00	258.00	280.00	326.00	351.00	163.00	211.00	248.00	270.00	286.00	343.00	373.00
78	170.00	219.00	252.00	283.00	307.00	357.00	386.00	179.00	231.00	272.00	297.00	314.00	375.00	410.00
79	187.00	240.00	276.00	309.00	336.00	393.00	423.00	194.00	252.00	298.00	326.00	344.00	410.00	450.00
80	205.00	263.00	303.00	338.00	368.00	431.00	465.00	214.00	276.00	326.00	359.00	377.00	449.00	
81	225.00	289.00	333.00	372.00	405.00	474.00	512.00	235.00	304.00	359.00	395.00	415.00	494.00	
82	247.00	318.00	366.00	409.00	446.00	521.00	563.00	259.00	334.00	395.00	435.00	457.00	543.00	
83	271.00	350.00	403.00	450.00	491.00	573.00	619.00	285.00	367.00	435.00	479.00	503.00	597.00	
84	297.00	385.00	443.00	495.00	540.00	630.00	681.00	312.00	403.00	479.00	527.00	553.00	657.00	
85	326.00	424.00	487.00	545.00	594.00	692.00	749.00	341.00		527.00	580.00	608.00	722.00	
86	358.00	466.00	536.00	600.00	653.00	760.00	824.00	374.00		580.00	638.00	669.00	793.00	
87	393.00	513.00	590.00	660.00	718.00	835.00	906.00	410.00		638.00	702.00	736.00	871.00	
88	431.00	564.00	649.00	726.00	790.00	918.00	997.00	450.00		702.00	772.00	810.00	957.00	
89	473.00	620.00	714.00	799.00	869.00	1008.00	1097.00	494.00		772.00	849.00	891.00	1051.00	
90	519.00	682.00	785.00	879.00	956.00	1109.00	1207.00	542.00						
91+														

Rates shown below the line apply only to attained age GPO or GIO purchases, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases

[John Hancock Life Insurance Company (U.S.A.)]
(Not licensed in New York)

[William J. Ball
Vice President]

Long-Term Care Insurance
P.O. Box 111, R-02, Suite 1700
Boston, Massachusetts 02117-0111

[First Name] [Last Name] [Date]
[Address1]
[Address2]
[City], [State] [Zip]

Re: Notice of Premium Rate Increase – Long-Term Care Insurance Policy No. [xxx]. **Decision required by [date].**
[Company name]

Dear [First Name] [Last Name],

John Hancock is committed to ensuring long-term care (LTC) insurance benefits will be there for our policyholders when they need them most. To uphold this responsibility, we continuously monitor the experience of our inforce LTC insurance policies. Our most recent analysis demonstrates that claims, particularly at older ages, continue to last longer than expected, and more policyholders are initiating claims at older ages than previously expected. Unfortunately, based on that data, we have determined that there is a need to increase premiums so we can meet our future claims obligations.

Options to Mitigate the Premium Increase
We sincerely regret having to take this action and understand that a premium increase may not be affordable for some. **Therefore, we are offering you an option to keep your premium at its current level by reducing your future annual inflation rate and keeping all other benefits the same.** Please see the enclosed "Options Worksheet" for more information on this as well as additional options that will enable you to minimize the premium increase.

About the Premium Increase
Based on your current benefit selections, unless you elect the option described in the above paragraph or one of the alternative options described in your Options Worksheet, your premiums will increase from [current premium] to [new premium], [policy mode]. This new premium will be effective for premiums due on or after [next policy anniversary]. Please note this letter is not a bill.

It is important to know that this premium rate increase has been filed with the [policy issue state] Department of Insurance. No individual has been singled out for an increase, nor is the increase due to a policyholder's advancing age or changing health. Our decision to increase premiums on certain policies is based upon the future claims anticipated on these policies. Please note that the decision to request a premium increase on these LTC insurance policies has been made by John Hancock, not your insurance agent, nor the [policy issue state] Department of Insurance. As a reminder, per the terms of your policy, premium rates are not guaranteed and could be increased again in the future.

We recommend that you review all options available to you (including paying the rate increase and any available benefit reduction options) to determine which option is appropriate for your needs and consult with your family members and other advisors. You may also wish to contact the State Health Insurance Assistance Program (SHIP) located in your state if you need additional counseling on determining your response. Please go to www.shiptalk.org to find the SHIP location closest to you. In addition, you may also wish to contact your State Department/Bureau of Insurance if you need additional counseling on determining your response. Please go to http://naic.org/state web map.htm to find your State Department/Bureau of Insurance.

Importance of LTC Insurance Coverage

As you decide which of the coverage options described in this letter works best for you, you may wish to consider the value offered by LTC insurance. The need for care can be one of the most significant challenges a person can face – both personally and financially. LTC insurance provides valuable protection that may not be available with your health insurance or from government programs.

John Hancock has seen the difference this insurance has made in the lives of our customers and their family members. We remain committed to delivering on our promise to provide the coverage, support and service, when and where you need care.

Included in this Package

As previously mentioned, John Hancock wants to ensure that you have a clear understanding of the need for this premium rate increase as well as any options that might be available to minimize the increase. We hope the information included in this package can answer any questions you may have about the premium rate increase and help guide you through the process.

- **Options Worksheet** (pages 3 and 4) – details your current coverage and will provide you with options you can elect in order to help mitigate the premium increase. Please be advised that all of the options available to you may not be of equal value, so please review this information carefully.
- **Frequently Asked Questions** (page 5) – John Hancock has compiled a list of some of our most frequently asked questions. We hope this will help with any questions you may have about the increase and the impact it will have on your LTC policy.
- **Coverage Change Request Form** (page 6) – after reviewing your benefit and premium information, should you choose to make a change to your coverage, we've included a coverage change form you can fill out and send directly to John Hancock.

Next Steps

- If you decide to reduce your coverage as outlined in the Options Worksheet, simply complete the "Coverage Change Request Form" and return it to John Hancock by **[Month XX, YYYY]**.
- If you choose to make no changes to your coverage, no action is required, and your new increased premium will become effective on **[Month XX, YYYY]**.

For Further Assistance

Again, we sincerely regret having to take this action, but we hope you find that the options provided are helpful. If you have any questions, please visit www.jhinfocenter.com or contact one of our customer service representatives at 844-272-7842, Monday through Friday from 8:00 a.m. – 6:00 p.m. Eastern Time. The TTY number for the hearing impaired is 800-555-5421. Our dedicated team is available to help you make a decision that best meets your personal needs.

Sincerely,

[William J. Ball
Vice President, U.S. Insurance Operations]

Enclosures:
Options Worksheet
Frequently Asked Questions
Coverage Change Request Form

Options Worksheet for [First Name] [Last Name]
Policy # [XXXXX]
[Company Name]

YOUR PERSONALIZED OPTION

To keep your premium at its current level we are offering you a one-time opportunity to reduce your future annual inflation rate. The table below shows your current premium and the new premium you will be charged if you keep your current annual inflation rate. The table also shows what your reduced inflation rate will be if you choose the personalized option, which will only be applied to future inflation increases that occur after the rate increase effective date. All other existing benefits and previous inflation increases that have already been applied to your policy through the effective date of the inflation rate reduction will be maintained.

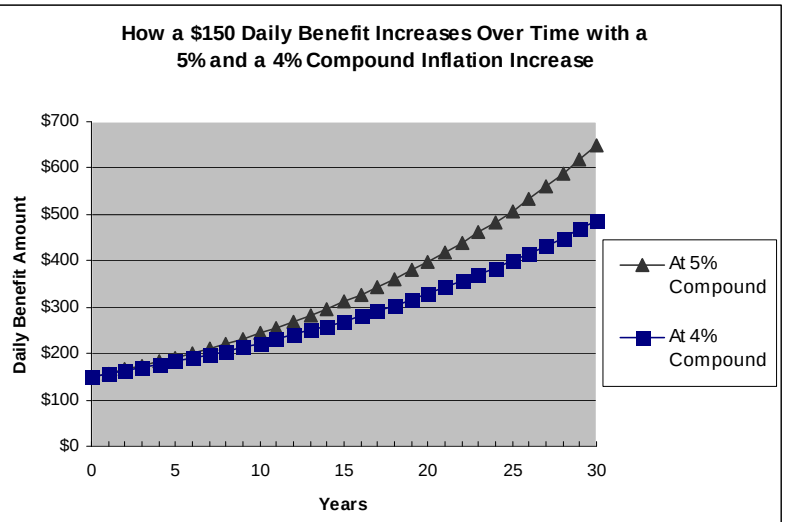
	Keep your current annual inflation rate	Personalized Option: Reduce your future annual inflation rate
Daily/Monthly Benefit[1]	[$XXX]	[$XXX]
Benefit Period[2]	[X-year]	[X-year]
Inflation Option[[3]]	[X%]	**[X.X%]**
Elimination Period	[XX]	
Optional Riders	[List here]	
Current [policy mode] Premium	[$XX.XX]	
New [policy mode] Premium*	**[$XX.XX]**	**[$XX.XX]**

**As of [Month XX, YYYY]*

Please note: Variations of this personalized option are not available, though other options to help minimize the increase may be. [It is also important to note that your coverage includes a "Limited Pay" premium provision. Please consider the number of remaining payments before making the decision to reduce your benefits.] For more information, please call John Hancock at **888-654-6582.**

[Information to Consider

The graph below is an example of how a $150 daily benefit amount increases over the next 30 years at [X%] and [Y%] [annually compounding rates][simple annual increases].To help you with your inflation coverage decision, we thought it might be useful to also provide you with the latest trends in the cost of care. The chart to the right shows the national average annual increase over the past [eight] years for the cost of care in various care settings. Please visit **www.jhinfocenter.com** for current cost of care information specific to your area. As you evaluate what is best for you, we encourage you to consider the current and projected cost of care in your area, as well as how much of that amount you are willing and able to pay from your own savings.



Trends in the Cost of Care

Long-Term Care Setting	[8]-Year Average Annual Increase
Nursing Home: Private Room	[3.1%]
Nursing Home: Semi-Private Room	[3.2%]
Assisted Living Facility	[2.1%]
Home Health Care Aide	[1.5%]
Adult Day Care	[1.5%]

[The 8-year average annual increases are based on a subset of common providers from our 2008, 2013 and 2016 Cost of Care surveys]

][1] [Daily/Monthly] Benefit is the most the coverage will reimburse for the costs of covered long-term care services received on [any day/in any month]. Your [Daily/Monthly] Benefit shown above reflects any inflation increase through [next policy anniversary].

[2] Benefit Period is used to calculate your Policy Limit by multiplying your [Daily/Monthly] Benefit by the number of [days/months] in [X-years] [or Y-years]. The Policy Limit represents the total pool of money available to reimburse the costs of covered long-term care services you receive while insured.

[3] A reduction to your future annual inflation rate will apply to your [Daily/Monthly] Benefit. The inflation rate on your Policy Limit will remain at 3%.]

YOUR ALTERNATIVE OPTIONS TO REDUCE COVERAGE AND LOWER PREMIUMS

To help mitigate the premium increase, you may be eligible to reduce other benefits. For example, you may be eligible to:

- Reduce your current [daily/monthly benefit]*
- [Reduce your benefit period*]
- [Increase your elimination period]
- [Drop an optional rider]

  * This reduction will also result in a corresponding decrease in your Total Policy Limit.

Please note - in certain instances the ability to reduce your benefits may not be available due to state-regulated minimum benefit requirements or the available plan options. [In addition, certain changes are subject to Partnership regulatory benefit minimum requirements.] [Your policy includes a "Limited Pay" premium provision. Please consider the number of remaining payments on your policy before making the decision to reduce your benefits.] For more information on these options as well as the new premium amounts, please call John Hancock at **844-272-7842.**

[Exercise the Nonforfeiture Benefit, resulting in a paid-up policy with reduced benefits

Your policy includes a Nonforfeiture Benefit, which enables you to discontinue paying premiums and provides you with a paid-up policy with reduced benefits. By exercising this option, you will be significantly reducing your policy benefits, so you should give this careful consideration before you select it.]

[Exercise the Contingent Nonforfeiture Benefit, resulting in a paid-up policy with reduced benefits

If you choose to cancel your policy within 120 days of [next policy anniversary date], we will modify your policy limit (lifetime maximum benefit amount) and convert your policy to paid-up status where no further premiums are due. Your new policy limit will be [$XXXX], which represents the sum of all premiums paid.* By exercising this option, you will be significantly reducing your policy benefits, so you should give this careful consideration before you select it.]

[The following terms apply if you choose to exercise the [Nonforfeiture][Contingent Nonforfeiture] Benefit:

- No benefits will be paid in excess of your new policy limit.
- Benefits will be paid subject to the daily/monthly benefit levels (and other coverage limits) in effect at the time you convert your policy to paid-up status.
- All optional benefit riders will automatically terminate.
- No future inflation adjustments will be made.
- All other applicable policy provisions, conditions, and limitations will remain in effect.]

[*Calculated based on benefit amounts and on premiums paid to date as of [file extract date]. The actual Contingent Nonforfeiture benefit amount may be slightly higher as it will be calculated based on current benefits and premiums paid to date as of the effective date of your paid-up status.]

IMPORTANT DATES

- If you choose an option listed on the enclosed Coverage Change Request Form, you must complete, sign and return the form by **[Month XX, YYYY]**.
- If you choose to make no changes to your coverage, no action is required. Your level of coverage will not change and your new increased premium will become effective on **[Month XX, YYYY]**.

1. **Why do you need to raise premium rates — can you explain further?**
   When pricing a long-term care insurance product, insurance companies use the best available information at that time to predict how many policyholders might ultimately use the benefit in the future. This involves making certain assumptions about a variety of factors including: particular medical conditions, the expected lifespan of policyholders, the length of time policyholders keep their policies, and the cost of receiving long-term care services. If the actual experience differs in an unfavorable way from the expected experience based on these assumptions, a premium rate increase may become necessary.

   Our most recent comprehensive claims study, which we generally conduct every three years, examines the usage trends for our insured population. It indicated that, like many carriers in this business, we have seen increased claims. Similar to our previous analysis, the new data demonstrates that claims, particularly at higher ages, continue to last longer than expected, and more policyholders are initiating claims at older ages than previously expected. Based on that data, we have determined that there is a need to increase inforce premiums on certain policy series.

2. **What is the policy provision that allows you to raise my premiums?**
   The provision that allows for an increase in premiums can be found on the front page of your policy. Your policy indicates that, while your insurance company cannot change coverage or refuse to renew coverage for reasons other than nonpayment of premiums, the company is allowed to change or increase premiums so long as the increase applies to an entire class of policies. We are required to file premium increases on policy series, along with actuarial justification, with the department of insurance in the state where the policy was purchased, and may only implement the rate increase once we are permitted to do so.

3. **Have I been singled out for this rate increase because of my age or health?**
   No, the increase applies to everyone who purchased the same long-term care insurance product you did. No individual has been singled out for an increase, nor is the increase due to a policyholder's advancing age or changing health. Also, your state has not been singled out, as all states are included in our rate increase process.

4. **If I no longer live in the state where I purchased my policy, does the increase still apply?**
   Yes. All LTC insurance policies are regulated by the original state in which they were written at the time of the purchase of the policy. That means that the state where you were residing when you purchased your policy continues to be the applicable state, even if you are now residing elsewhere.

5. **Is the premium rate increase due to the economic environment?**
   No. We are increasing premium rates due to our claims experience, which indicates higher-than-expected claims on your policy series in the future.

6. **Is there an alternative to paying higher premiums?**
   Yes. We are offering several benefit reduction alternatives and, in most cases, at least one option that will enable you to keep your premiums at or close to the same level as what you are paying today. The enclosed 'Options Worksheet' outlines your options. To further review these options, please contact one of our customer service representatives.

7. **Do I need to complete and return the enclosed Coverage Change Request Form?**
   The enclosed Coverage Change Request Form need only be completed and returned to John Hancock should you decide you want to adjust your benefits or cancel your policy. Otherwise, no action is necessary on your part, as the premium rate increase will take place automatically on the policy anniversary date specified in your letter.

8. **Will there be additional premium increases in the future?**
   Premium rates are not guaranteed and may be increased in accordance with the terms of your policy. We will continue to monitor our claims experience to determine whether future increases will be necessary.

9. **If I pay premiums through an automatic draft plan and my premium is changing, is there any action I need to take?**
   No. If you have an automatic draft plan established through John Hancock, we will adjust the drafted amount.

10. **If I pay premiums through online banking and my premium is changing, is there any action I need to take?**
    Yes. Please update your online banking payment information with the new premium amount prior to the rate increase effective date.

COVERAGE CHANGE REQUEST FORM
Individual LTC Insurance Policy for [First Name] [Last Name]
Policy # [XXXXX]
[Company Name]

We are offering you a one-time opportunity to elect your personalized option.

If you choose to make no changes to your current coverage, no action is required and your new increased premium will be effective on **[Month XX, YYYY]**.

If you choose to change your coverage, you must select an option listed below, sign and return this Coverage Change Request Form by **[Month XX, YYYY]**.

Step 1: Select an option (please choose only one option)

For more details, please see your Options Worksheet. [In some instances, certain changes are subject to Partnership regulatory benefit minimum requirements.] As a reminder, you may have alternative options available to mitigate the premium increase. For more information, please call John Hancock at **844-272-7842**. One of our Customer Service Representatives can discuss the impact of any change to your policy, and provide you with new premium amounts.

COVERAGE CHANGE OPTIONS	
☐	[Reduce your future annual inflation rate from [X%] to [X.X%].
☐	[Exercise the [Nonforfeiture/Contingent Nonforfeiture] Benefit available on your policy.]
☐	[Cancel your coverage. This change will be effective immediately.]]

Step 2: Review Agreement and Acknowledgement

I understand that my benefits and/or premium for those benefits will change based upon the option(s) I select.

I understand that premium rates are not guaranteed and may be increased again in the future if I am among the group of policyholders whose premiums are determined to be inadequate.

If I select an option(s) to change my coverage, I understand that, within 30 days of the date this change becomes effective, I may cancel the change in my coverage and return to my original coverage at the increased premium level.

I understand the policy change(s) I selected above. By signing below, I agree that any change(s) other than cancelling my policy, will be effective on my next policy anniversary provided this form is received by John Hancock by that date.

Step 3: Sign and Date

Signature ([First Name] [Last Name]) **Date**

Step 4: Return this completed form using the enclosed postage-paid envelope by [Month XX, YYYY].

[Mail
John Hancock
LTC Coverage Election
P.O. Box 111, R-02, Ste 1700
Boston, MA 02117-0111

FAX
John Hancock
LTC Coverage Election
[844-272-7842]

EMAIL
LTCforms@jhancock.com]