Filing at a Glance

Company:	John Hancock Life Insurance Company (USA)
Product Name:	2016 Supplemental Inforce Rate Increases- JH CCI-CCII07
State:	Pennsylvania
TOI:	LTC03I Individual Long Term Care
Sub-TOI:	LTC03I.001 Qualified
Filing Type:	Rate - M.U. (Medically underwritten)
Date Submitted:	06/04/2019
SERFF Tr Num:	MULF-131964637
SERFF Status:	Assigned
State Tr Num:	MULF-131964637
State Status:	Received Review in Progress
Co Tr Num:	2016 SUPPLEMENTAL INFORCE RATE INCREASE - JH CCI-CCII07
Implementation Date Requested:	On Approval
Author(s):	Michelle Fluet, Carol Folsom, Marie Roche, Joanne Witham
Reviewer(s):	Jim Laverty (primary), Benjamin Irwin
Disposition Date:	
Disposition Status:	
Implementation Date:	

State Filing Description:

Proposed aggregate 15.9% increase (ranges from 7.1% to 60.6%) on 10,691 PA policyholders of Hancock's LTC forms LTC-02 PA, LTC-02FR PA, BSC-02 PA, BSC-02FR PA, LTC-03 PA, LTC-03FR PA, BSC-03 PA, BSC-03FR PA, LTC-03 PA (2007), and LTC-03FR PA (2007). These forms are known as Custom Care I, Custom Care II, and Custom Care 2007.

State: *Pennsylvania* **Filing Company:** *John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2016 Supplemental Inforce Rate Increases- JH CCI-CCII07*
Project Name/Number: *2016 Supplemental Inforce Rate Increases-JH CCI-CCII07/*

General Information

Project Name: 2016 Supplemental Inforce Rate Increases-JH CCI-CCII07
Project Number:
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact: 15.9%

Deemer Date:
Submitted By: Michelle Fluet

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:
Domicile Status Comments:
Market Type: Individual
Individual Market Type:
Filing Status Changed: 06/04/2019
State Status Changed: 06/18/2019
Created By: Michelle Fluet
Corresponding Filing Tracking Number:
State TOI: LTC03I Individual Long Term Care

Filing Description:
Re:John Hancock Life Insurance Company (U.S.A.)
Company NAIC # 65838; FEIN #: 01-0233346
Individual Long-Term Care Insurance Rate Revision Submission
Revised Actuarial Memo's (See Policy Form List Below) and Sample Policyholder Communication Package

Dear Commissioner:

The premium increases requested in this filing are the remainder of the increases initially requested under SERFF Tracking Number MULF-131107148.
On November 9, 2017, your state approved our requested premium increases with a 20% cap. We still believe the full rate increases we requested are actuarially justified. Therefore, we are asking for rate increases in excess of the caps which were approved by your Department. The premium rates requested in this filing were determined as the amounts needed to meet the target loss ratio from our prior filing using year-end 2017 data.

As we indicated in our previous filing, based on our most extensive claims study to date, we unfortunately concluded that, in order to ensure our ability to meet the needs of our policyholders in the long term, we need to request inforce rate increase on the policy forms listed below.

Policy SeriesOriginal Approval DateYears SoldAverage Increase
LTC-02 PA7/31/20022002 - 200418.7%
LTC-02FR PA7/31/20022002 - 200518.7%
BSC-02 PA7/31/20022002 - 200418.7%
BSC-02FR PA7/31/20022002 - 200418.7%
LTC-03 PA5/21/20042004 - 200814.3%
LTC-03FR PA5/21/20042004 - 200814.3%
BSC-03 PA5/21/20042004 - 200714.3%
BSC-03FR PA5/21/20042004 - 200714.3%
LTC-03 PA (2007)10/12/20072007 - 20097.2%
LTC-03FR PA (2007)10/12/20072008 – 20097.2%

The proposed premium rates will be effective on the next policy anniversary date, following a 90-day policyholder notification

period, which will be made as soon as practicable following state acceptance. As we will describe later in this letter, we will also offer affected insureds various benefit reduction options to help mitigate the impact of the rate increase.

The increases requested reflect the timing of the acceptance of our prior rate increase filings as well as any unapproved amounts from our prior filing on an actuarially equivalent basis.

Policyholder Options
We are fully aware that a premium increase may be difficult for our policyholders. Therefore, we will provide all policyholders with options which will help them mitigate the impact of any increase.

•Shared Cost Option
If the policyholder selects this option, they will be able to offset the premium rate increase. The Shared Cost Option consists of two components.
•All policy benefit amounts (including all Daily/Weekly/Monthly Benefit amounts and the Policy Limit) will be decreased by an assigned Shared Cost percentage (based upon policy series and the insured's original issue age and benefit selected); and
•We will also apply that same Shared Cost percentage to future claims for covered charges and will pay our portion (1 minus the Shared Cost percentage) of covered charges, but we will pay no more than the new revised [daily/monthly/weekly] benefit amount. The insured will be responsible for the remaining expenses.
Example: If the revised Daily Benefit for Nursing Facility Care is $200 and Our Shared Cost Percentage is 20%, we will pay 80% of the Nursing Home charges, but no more than $200.
•If Your Nursing Home charges are $100, we will pay $80 and You will be responsible for $20.
•If Your Nursing Home charges are $200, we will pay $160 and You will be responsible for $40.
•If Your Nursing Home charges are $300, we will pay $200 and You will be responsible for $100

All Shared Cost percentages were determined to be actuarially equivalent to the requested rate increases by combination of issue age, benefit period and inflation type and therefore these options are only available if the full rate increase requested is accepted.

•Inflation Reduction
If the policyholder selects this option, they will be able to offset the premium rate increase.

Policyholders who originally purchased lifetime 5% compound or 5% simple inflation [and policyholders who took a reduced compound or simple inflation when notified of past premium increases,] will be provided with the ability to keep premium at the current level by decreasing their future inflation coverage to a lower percentage which will vary by policy series. These policyholders will be able to keep all accrued inflation increase amounts to date and the lower inflation index will apply on a prospective basis only. Reduced inflation rates are determined to be actuarially equivalent to the requested rate increase and therefore these options are only available if the full rate increase requested is accepted.

•Paid-up Option
If the policyholder selects this option, the policy will be converted to a paid-up status on the rate increase effective date. The new policy limit will be equal to 150% of premiums paid, less any claims paid. Under this option all optional riders will terminate and no additional inflation adjustments/increases will be provided.

•Nonforfeiture
If the NAIC contingent nonforfeiture benefit or the nonforfeiture benefit (if purchased) is triggered, customers will be offered paid-up coverage in accordance with the applicable provision. We are allowing contingent nonforfeiture if the rate increase trigger is met for all affected policyholders, even if it was not otherwise required in your State. (Please note, that we will be

voluntarily administering the enhanced contingent nonforfeiture benefit as described in the NAIC Model Bulletin "Announcement of Alternative Filing Requirements for Long-Term Care Premium Rate Increases" (as adopted by the Senior Issues Task Force on 8/9/2013.)

•Additional Mitigation Options
Policyholders may also be able to reduce their benefit period, adjust their daily/monthly benefit amount, drop optional benefit riders or extend their elimination period.

Please note all of the referenced mitigation options may not be available if the rate increase is not approved as requested.

The corresponding forms for the Shared Cost and Inflation Reduction will be submitted under separate cover shortly.

Policyholder Communication Package

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

Ensuring No Cross-Subsidization Between States

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

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

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

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

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

The following items are included in this submission:
*the submission letter.

*all actuarial material.
*all required certifications
•Sample policyholder communications package

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

Thank you for your time and consideration in this matter.

Company and Contact

Filing Contact Information

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B6-06
Boston, MA 02117

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617-572-0101 [Phone]
617-572-0399 [FAX]

Filing Company Information

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

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

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

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

State: *Pennsylvania* **Filing Company:** *John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2016 Supplemental Inforce Rate Increases- JH CCI-CCII07*
Project Name/Number: *2016 Supplemental Inforce Rate Increases-JH CCI-CCII07/*

Rate Information

Rate data applies to filing.

Filing Method: Review & Approval
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 20.000%
Effective Date of Last Rate Revision: 11/09/2017
Filing Method of Last Filing: Reveiw & Approval
SERFF Tracking Number of Last Filing: MULF-131107148

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
John Hancock Life Insurance Company (USA)	15.900%	15.900%	$4,488,457	10,691	$30,742,391	60.600%	7.100%

State:	Pennsylvania	**Filing Company:**	John Hancock Life Insurance Company (USA)
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2016 Supplemental Inforce Rate Increases- JH CCI-CCII07		
Project Name/Number:	2016 Supplemental Inforce Rate Increases-JH CCI-CCII07/		

Rate/Rule Schedule

State: *Pennsylvania* **Filing Company:** *John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2016 Supplemental Inforce Rate Increases- JH CCI-CCII07*
Project Name/Number: *2016 Supplemental Inforce Rate Increases-JH CCI-CCII07/*

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Table	LTC-02 PA	Revised	Previous State Filing Number: MULF-131107148 Percent Rate Change Request: 18.7	LTC-02 PA, LTC-02FR PA.pdf,
2		Rate Table	LTC-02FR PA	Revised	Previous State Filing Number: MULF-131107148 Percent Rate Change Request: 18.7	LTC-02 PA, LTC-02FR PA.pdf,
3		Rate Table	BSC-02 PA	Revised	Previous State Filing Number: MULF-131107148 Percent Rate Change Request: 18.7	BSC-02 PA, BSC-02FR PA.pdf,
4		Rate Table	BSC-02FR PA	Revised	Previous State Filing Number: MULF-131107148 Percent Rate Change Request: 18.7	BSC-02 PA, BSC-02FR PA.pdf,
5		Rate Table	LTC-03 PA	Revised	Previous State Filing Number: MULF-131107148 Percent Rate Change Request: 14.3	LTC-03 PA, LTC-03FR PA.pdf,
6		Rate Table	LTC-03FR PA	Revised	Previous State Filing Number: MULF-131107148 Percent Rate Change Request: 14.3	LTC-03 PA, LTC-03FR PA.pdf,
7		Rate Table	BSC-03 PA	Revised	Previous State Filing Number: MULF-131107148 Percent Rate Change Request: 14.3	BSC-03 PA, BSC-03FR PA.pdf,
8		Rate Table	BSC-03FR PA	Revised	Previous State Filing Number: MULF-131107148 Percent Rate Change Request: 14.3	BSC-03 PA, BSC-03FR PA.pdf,
9		Rate Table	LTC-03 PA (2007 rates)	Revised	Previous State Filing Number: MULF-131107148 Percent Rate Change Request: 7.2	LTC-03 PA, LTC-03FR PA (2007 Rates).pdf,
10		Rate Table	LTC-03FR PA (2007 rates)	Revised	Previous State Filing Number: MULF-131107148	LTC-03 PA, LTC-03FR PA (2007 Rates).pdf,

State: *Pennsylvania*
Filing Company: *John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2016 Supplemental Inforce Rate Increases- JH CCI-CCII07*
Project Name/Number: *2016 Supplemental Inforce Rate Increases-JH CCI-CCII07/*

					Percent Rate Change Request: 7.2	

Appendix B1

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

LTC-02 PA, LTC-02FR PA

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

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

Age	GPO Inflation							5% Simple Inflation							5% Compound Inflation						
	Benefit Period							Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	11.49	14.57	16.12	17.54	19.70	22.98	24.62	20.44	23.68	28.37	29.96	31.51	47.71	51.81	40.55	53.02	62.38	68.62	74.86	84.22	87.33
30	11.49	14.77	16.42	18.52	21.34	22.98	24.62	22.01	25.26	29.95	31.53	33.08	49.36	55.27	43.67	56.14	62.38	71.74	77.98	87.33	93.57
31	11.49	14.77	17.68	19.10	21.34	22.98	24.62	23.58	26.83	31.53	33.11	34.66	51.00	58.72	43.67	56.14	65.50	74.86	81.10	90.45	93.57
32	11.49	16.29	18.06	19.70	21.34	24.62	26.27	23.58	26.83	33.10	34.69	36.23	54.29	60.45	43.67	59.26	65.50	74.86	81.10	90.45	96.69
33	13.13	16.42	18.06	19.70	21.34	24.62	26.27	25.15	28.41	34.68	36.26	37.81	55.94	63.90	46.79	59.26	65.50	74.86	81.10	93.57	96.69
34	13.13	16.42	18.06	19.70	21.34	24.62	26.27	25.15	29.99	36.26	37.84	39.38	59.23	67.36	46.79	59.26	68.62	77.98	84.22	93.57	99.81
35	13.13	16.42	18.06	21.34	22.98	24.62	27.20	26.73	31.57	36.26	39.42	40.96	62.52	69.09	46.79	59.26	68.62	77.98	84.22	93.57	99.81
36	13.38	16.42	18.06	21.34	22.98	26.27	28.90	28.30	33.15	37.83	41.00	44.11	64.17	72.54	46.79	62.38	68.62	81.10	87.33	96.69	102.93
37	13.38	16.45	19.70	21.34	22.98	26.72	30.60	29.87	34.73	40.99	42.57	45.68	67.46	75.99	49.91	62.38	71.74	81.10	87.33	96.69	102.93
38	14.87	16.45	19.70	21.34	22.98	26.72	30.60	29.87	36.31	42.56	44.15	47.26	70.75	79.45	49.91	62.38	71.74	84.22	90.45	99.81	106.05
39	14.87	18.06	20.90	22.98	24.62	28.29	32.33	31.44	37.88	44.14	47.30	50.41	74.04	84.22	49.91	65.50	71.74	84.22	90.45	99.81	106.05
40	16.47	19.44	22.39	23.89	25.35	29.86	34.01	33.02	39.46	45.72	48.88	51.98	77.33	84.22	49.91	65.50	74.86	84.22	90.45	102.93	109.17
41	16.48	19.57	24.20	25.55	27.02	31.62	36.05	34.74	41.21	47.48	50.66	53.78	80.98	84.22	53.02	68.62	74.86	87.33	93.57	106.05	109.17
42	18.26	21.28	24.21	25.72	27.20	33.59	38.21	34.89	42.96	49.27	54.04	57.18	81.10	87.33	53.02	68.62	77.98	90.45	96.69	106.05	112.29
43	18.40	21.44	26.08	27.41	28.90	35.69	40.70	36.64	44.73	52.66	55.86	59.01	84.22	87.33	56.14	71.74	81.10	90.45	96.69	109.17	115.41
44	18.55	23.26	26.28	27.59	30.68	37.46	42.41	38.40	46.52	54.47	57.69	60.86	84.22	87.33	56.14	71.74	81.10	93.57	99.81	112.29	115.41
45	18.71	23.26	28.35	29.45	30.91	39.88	45.12	40.17	48.32	56.30	61.14	64.33	84.22	90.45	59.26	74.86	84.22	96.69	102.93	112.29	118.53
46	20.36	25.25	28.64	31.48	32.92	42.66	47.77	40.35	51.74	59.76	63.00	66.21	87.33	90.45	59.26	74.86	87.33	96.69	102.93	115.41	121.64
47	20.53	25.46	31.24	33.38	34.68	44.47	49.55	42.15	53.58	61.63	66.50	69.73	87.33	90.45	62.38	77.98	90.45	99.81	106.05	118.53	124.76
48	20.69	27.92	32.90	33.46	34.94	47.23	52.33	43.67	55.42	65.14	70.03	73.27	87.33	93.57	62.38	81.10	90.45	102.93	109.17	118.53	124.76
49	23.07	28.18	33.20	35.89	37.20	52.69	57.86	43.67	58.92	65.50	71.95	75.21	90.45	93.57	65.50	81.10	93.57	106.05	112.29	121.64	127.88
50	23.30	29.83	35.81	38.55	39.96	55.67	59.65	46.79	59.26	68.62	74.86	78.80	90.45	93.57	65.50	84.22	96.69	106.05	112.29	124.76	131.00
51	24.90	31.28	37.54	40.33	41.72	60.16	65.15	46.79	62.38	71.74	77.98	82.44	93.57	99.81	68.62	87.33	99.81	109.17	115.41	127.88	137.24
52	25.13	31.77	37.86	42.15	42.92	62.15	69.61	49.91	65.50	74.86	82.80	86.11	99.81	106.05	71.74	90.45	102.93	115.41	121.64	134.12	140.36
53	26.95	33.72	39.02	42.48	43.04	66.76	74.11	53.02	68.62	77.98	86.49	89.80	106.05	109.17	74.86	93.57	106.05	118.53	124.76	137.24	146.60
54	27.00	33.78	39.07	44.31	44.93	71.42	78.63	56.14	71.74	81.10	90.20	95.20	109.17	115.41	77.98	99.81	112.29	121.64	127.88	143.48	149.72
55	29.65	35.53	40.89	46.17	47.61	76.16	83.18	56.14	74.86	84.22	93.95	98.96	115.41	121.64	81.10	102.93	115.41	127.88	134.12	149.72	155.95
56	31.35	37.22	45.09	50.39	50.85	79.83	89.36	62.38	77.98	90.45	99.35	104.39	124.76	131.00	84.22	106.05	121.64	134.12	140.36	155.95	165.31
57	33.06	41.47	46.89	54.63	55.19	87.23	95.59	65.50	82.86	96.36	104.80	109.86	134.12	140.36	87.33	112.29	124.76	140.36	149.72	165.31	174.67
58	34.79	43.25	51.14	57.92	61.03	93.68	101.86	68.62	86.56	100.11	110.29	115.37	143.48	149.72	90.45	115.41	131.00	146.60	159.07	177.79	187.14
59	39.00	47.43	54.54	61.27	64.47	100.21	111.94	73.24	91.99	105.60	115.81	120.92	152.84	162.19	93.57	121.64	137.24	155.95	168.43	187.14	196.50
60	40.81	50.91	58.88	65.85	71.35	106.83	119.93	76.93	95.76	111.13	121.38	126.51	165.31	174.67	96.69	127.88	143.48	165.31	174.58	196.50	208.98
61	44.15	54.71	64.77	70.21	76.48	116.37	129.32	82.24	102.81	118.22	128.49	135.34	174.67	184.03	102.93	134.12	152.84	174.67	181.77	212.10	224.57
62	48.19	59.20	68.35	75.82	82.58	125.00	140.45	87.56	109.90	127.06	137.35	142.50	184.03	193.38	112.29	143.48	162.19	183.85	190.71	227.69	240.17
63	52.39	63.82	74.28	81.94	87.85	136.50	148.94	94.15	117.01	134.21	146.25	153.13	191.33	200.44	115.41	148.81	167.04	191.09	199.68	236.89	249.03
64	56.86	69.16	80.41	88.57	94.10	148.17	160.42	100.01	124.16	144.84	155.19	162.09	195.02	206.84	118.20	153.66	174.34	197.98	208.69	248.21	260.03
65	61.58	75.18	86.69	95.34	102.03	157.86	164.44	103.42	133.06	152.26	165.89	172.80	201.10	212.59	123.53	158.01	178.12	206.84	217.73	255.68	270.05
66	67.60	82.28	94.36	104.32	112.51	167.73	177.22	108.84	142.33	161.86	177.99	186.63	214.89	226.05	128.37	167.45	189.77	217.68	231.56	270.70	284.66
67	74.04	91.10	103.23	113.81	125.49	176.36	185.48	116.47	151.69	173.36	191.81	203.91	230.24	241.07	135.43	176.06	197.73	227.53	247.11	281.70	297.95
68	81.19	100.15	113.68	124.48	138.46	186.67	198.33	123.45	160.22	183.86	204.87	220.63	246.90	260.03	141.84	183.86	210.13	239.02	260.03	296.81	312.56
69	88.01	109.42	124.27	137.00	155.52	198.23	209.40	129.77	170.48	193.38	218.83	234.10	262.09	277.35	150.13	193.38	221.37	254.45	274.81	310.43	325.70
70	97.56	119.99	136.68	150.20	172.57	207.94	218.60	137.90	179.76	204.38	231.47	248.71	280.72	295.49	155.13	201.92	231.47	265.94	288.10	322.58	339.82
71	107.01	131.51	148.80	167.22	188.98	218.30	231.00	145.20	190.43	216.61	245.18	264.22	297.54	314.21	164.24	214.23	245.18	278.50	302.30	340.39	357.05
72	115.98	141.91	159.92	182.94	201.95	229.98	242.09	153.98	199.95	229.83	259.70	280.39	317.16	333.25	172.37	225.23	257.41	294.18	317.16	358.53	376.92
73	124.25	153.23	171.70	199.05	215.28	241.60	255.41	161.78	212.75	241.56	277.02	299.19	334.64	352.37	181.73	237.13	272.59	310.27	334.64	374.54	394.48
74	128.40	163.22	183.61	208.92	226.33	252.44	265.50	170.73	224.08	256.09	292.37	315.85	356.40	373.47	192.07	249.69	285.97	324.38	349.99	392.68	414.02
75	134.87	174.29	197.12	222.02	238.61	265.59	280.11	180.58	235.98	268.82	307.80	332.43	375.52	396.04	201.10	262.66	301.65	340.64	367.31	412.46	432.98
76	142.66	182.29	208.05	233.80	249.65	277.39	293.25	189.11	246.24	281.70	321.10	348.68	392.02	413.69	206.84	273.82	313.22	354.59	382.17	427.48	451.12
77	151.03	192.56	217.10	243.53	260.53	290.73	305.83	198.23	258.64	294.51	336.04	364.36	409.67	430.43	215.22	283.18	324.71	368.13	396.45	443.65	468.19
78	158.91	202.25	229.33	256.42	274.48	303.37	319.62	205.86	269.06	308.79	350.32	379.21	426.17	447.83	222.11	294.34	337.68	382.83	411.72	460.48	483.95
79	167.20	213.74	241.32	268.90	287.86	317.16	334.40	213.74	280.96	322.33	365.43	394.73	442.99	465.40	229.25	303.37	349.91	394.73	425.75	475.74	499.87
80	175.65	223.26	252.81	282.36	302.06	331.61	349.67	223.26	293.85	336.53	382.50	413.69	464.58	487.56	239.68	318.47	366.08	413.69	444.88	497.41	523.68
81	192.07	246.24	277.43	310.27	331.61	366.08	384.14	246.24	323.40	371.01	421.90	454.73	510.54	536.81	264.30	349.67	402.20	454.73	489.20	548.30	576.21
82	211.77	269.23	305.34	341.46	364.44	402.20	423.54	270.87	356.23	408.76	464.58	500.69	561.43	590.98	290.57	384.14	443.24	500.69	538.45	602.48	633.67
83	233.11	297.13	336.53	374.29	400.56	443.24	466.22	298.78	392.35	448.16	508.90	549.94	617.25	650.08	318.47	423.54	487.56	549.94	592.63	663.22	697.69
84	256.09	326.68	369.37	412.05	441.60	485.92	512.19	328.32	430.11	494.13	561.43	605.76	679.63	715.75	351.31	466.22	536.81	605.76	651.72	728.88	766.64
85	310.27	395.63	448.16	499.05	533.53	589.34	620.53	397.27	522.04	597.55	677.99	732.16	822.45	865.14	425.18	563.08	648.44	732.16	787.98	881.55	929.16
86	341.46	435.03	492.49	549.94	587.70	648.44	681.27	436.67	572.93	656.65	746.94	806.04	904.53	952.14	467.86	620.53	714.11	806.04	866.78	970.20	1021.09
87	374.29	477.71	541.74	604.12	646.80	712.46	750.22	481.00	630.38	722.31	820.81	886.48	994.82	1047.36	513.83	681.27	784.70	886.48	953.78	1067.05	1122.87
88	433.39	553.23	625.46	697.69	746.94	822.45	866.78	554.87	728.88	835.59	947.22	1022.73	1149.14	1208.23	594.27	787.98	906.18	1022.73	1101.53	1232.86	1298.52
89	476.07	607.40	687.84	768.28	820.81	904.53	952.14	610.68	801.11	917.67	1042.43	1126.15	1264.05	1329.71	653.37	866.78	996.47	1126.15	1211.52	1355.98	1428.21
90	523.68	668.14	756.79	843.79	902.89	996.47	1049.00	671.42	881.55	1009.60	1145.85	1237.78	1390.45	1462.69	719.03	952.14	1096.60	1237.78	1333.00	1492.24	1571.03
91+	576.21	735.45	832.30	929.16	993.18	1094.96	1152.42	738.73	970.20	1111.38	1262.41	1362.55	1528.35	1608.79	789.62	1049.00	1206.59	1362.55	1467.61	1641.62	1726.99

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages
Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix B2

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

LTC-02 PA, LTC-02FR PA

Premiums to be used only with those that have

previously elected an inflation decrease option during the 2010 Rate Filing

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	2.7% Simple Inflation							2.7% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	16.42	21.34	24.62	27.91	31.19	34.47	36.12	21.34	27.91	32.83	36.12	39.40	44.32	45.97
30	18.06	22.98	26.27	29.55	32.83	36.12	37.76	22.98	29.55	32.83	37.76	41.04	45.97	49.25
31	18.06	22.98	26.27	29.55	32.83	36.12	39.40	22.98	29.55	34.47	39.40	42.68	47.61	49.25
32	18.06	22.98	26.27	29.55	32.83	37.76	39.40	22.98	31.19	34.47	39.40	42.68	47.61	50.89
33	18.06	24.62	27.91	31.19	34.47	37.76	39.40	24.62	31.19	34.47	39.40	42.68	49.25	50.89
34	19.70	24.62	27.91	31.19	34.47	37.76	41.04	24.62	31.19	36.12	41.04	44.32	49.25	52.53
35	19.70	24.62	27.91	31.19	34.47	39.40	41.04	24.62	31.19	36.12	41.04	44.32	49.25	52.53
36	19.70	24.62	27.91	32.83	36.12	39.40	42.68	24.62	32.83	36.12	42.68	45.97	50.89	54.17
37	19.70	24.62	29.55	32.83	36.12	41.04	42.68	26.27	32.83	37.76	42.68	45.97	50.89	54.17
38	19.70	26.27	29.55	32.83	36.12	41.04	42.68	26.27	32.83	37.76	44.32	47.61	52.53	55.82
39	19.70	26.27	29.55	34.47	37.76	41.04	44.32	26.27	34.47	37.76	44.32	47.61	52.53	55.82
40	21.34	26.27	29.55	34.47	37.76	42.68	44.32	26.27	34.47	39.40	44.32	47.61	54.17	57.46
41	21.34	26.27	31.19	34.47	37.76	42.68	44.32	27.91	36.12	39.40	45.97	49.25	55.82	57.46
42	21.34	27.91	31.19	36.12	39.40	42.68	45.97	27.91	36.12	41.04	47.61	50.89	55.82	59.10
43	21.34	27.91	31.19	36.12	39.40	44.32	45.97	29.55	37.76	42.68	47.61	50.89	57.46	60.74
44	21.34	27.91	32.83	36.12	39.40	44.32	45.97	29.55	37.76	42.68	49.25	52.53	59.10	60.74
45	22.98	29.55	32.83	37.76	41.04	44.32	47.61	31.19	39.40	44.32	50.89	54.17	59.10	62.38
46	22.98	29.55	32.83	37.76	41.04	45.97	47.61	31.19	39.40	45.97	50.89	54.17	60.74	64.02
47	22.98	29.55	34.47	37.76	41.04	45.97	47.61	32.83	41.04	47.61	52.53	55.82	62.38	65.66
48	22.98	29.55	34.47	37.76	41.04	45.97	49.25	32.83	42.68	47.61	54.17	57.46	62.38	65.66
49	22.98	31.19	34.47	39.40	42.68	47.61	49.25	34.47	42.68	49.25	55.82	59.10	64.02	67.31
50	24.62	31.19	36.12	39.40	42.68	47.61	49.25	34.47	44.32	50.89	55.82	59.10	65.66	68.95
51	24.62	32.83	37.76	41.04	44.32	49.25	52.53	36.12	45.97	52.53	57.46	60.74	67.31	72.23
52	26.27	34.47	39.40	44.32	47.61	52.53	55.82	37.76	47.61	54.17	60.74	64.02	70.59	73.87
53	27.91	36.12	41.04	45.97	49.25	55.82	57.46	39.40	49.25	55.82	62.38	65.66	72.23	77.16
54	29.55	37.76	42.68	49.25	52.53	57.46	60.74	41.04	52.53	59.10	64.02	67.31	75.51	78.80
55	29.55	39.40	44.32	50.89	55.82	60.74	64.02	42.68	54.17	60.74	67.31	70.59	78.80	82.08
56	32.83	41.04	47.61	54.17	59.10	65.66	68.95	44.32	55.82	64.02	70.59	73.87	82.08	87.01
57	34.47	44.32	50.89	57.46	62.38	70.59	73.87	45.97	59.10	65.66	73.87	78.80	87.01	91.93
58	36.12	47.61	54.17	62.38	67.31	75.51	78.80	47.61	60.74	68.95	77.16	83.72	93.57	98.50
59	39.40	50.89	57.46	65.66	72.23	80.44	85.36	49.25	64.02	72.23	82.08	88.65	98.50	103.42
60	42.68	54.17	62.38	70.59	77.16	87.01	91.93	50.89	67.31	75.51	87.01	93.57	103.42	109.99
61	44.32	57.46	65.66	75.51	82.08	91.93	96.86	54.17	70.59	80.44	91.93	98.50	111.63	118.20
62	47.61	62.38	70.59	80.44	87.01	96.86	101.78	59.10	75.51	85.36	96.86	105.06	119.84	126.40
63	50.89	67.31	75.51	85.36	91.93	103.42	108.35	62.38	80.44	90.29	103.42	113.27	128.05	134.61
64	55.82	72.23	82.08	91.93	98.50	108.35	114.91	65.66	85.36	96.86	109.99	119.84	137.90	144.46
65	59.10	77.16	87.01	96.86	103.42	114.91	121.48	70.59	90.29	101.78	118.20	128.05	146.10	154.31
66	64.02	83.72	95.21	106.71	114.91	126.40	132.97	75.51	98.50	111.63	128.05	139.54	159.24	167.45
67	70.59	91.93	105.06	116.56	124.76	139.54	146.10	82.08	106.71	119.84	137.90	151.03	170.73	180.58
68	77.16	100.14	114.91	128.05	137.90	154.31	162.52	88.65	114.91	131.33	149.39	162.52	185.50	195.35
69	83.72	109.99	124.76	141.18	151.03	169.09	178.94	96.86	124.76	142.82	164.16	177.30	200.28	210.13
70	91.93	119.84	136.25	154.31	165.80	187.14	196.99	103.42	134.61	154.31	177.30	192.07	215.05	226.54
71	100.14	131.33	149.39	169.09	182.22	205.20	216.69	113.27	147.75	169.09	192.07	208.49	234.75	246.24
72	109.99	142.82	164.16	185.50	200.28	226.54	238.04	123.12	160.88	183.86	210.13	226.54	256.09	269.23
73	119.84	157.60	178.94	205.20	221.62	247.89	261.02	134.61	175.65	201.92	229.83	247.89	277.43	292.21
74	131.33	172.37	196.99	224.90	242.96	274.15	287.28	147.75	192.07	219.98	249.53	269.23	302.06	318.47
75	144.46	188.79	215.05	246.24	265.94	300.42	316.83	160.88	210.13	241.32	272.51	293.85	329.97	346.38
76	157.60	205.20	234.75	267.58	290.57	326.68	344.74	172.37	228.19	261.02	295.49	318.47	356.23	375.93
77	172.37	224.90	256.09	292.21	316.83	356.23	374.29	187.14	246.24	282.36	320.12	344.74	385.78	407.12
78	187.14	244.60	280.72	318.47	344.74	387.42	407.12	201.92	267.58	306.98	348.02	374.29	418.61	439.95
79	203.56	267.58	306.98	348.02	375.93	421.90	443.24	218.34	288.93	333.25	375.93	405.48	453.09	476.07
80	223.26	293.85	336.53	382.50	413.69	464.58	487.56	239.68	318.47	366.08	413.69	444.88	497.41	523.68
81	246.24	323.40	371.01	421.90	454.73	510.54	536.81	264.30	349.67	402.20	454.73	489.20	548.30	576.21
82	270.87	356.23	408.76	464.58	500.69	561.43	590.98	290.57	384.14	443.24	500.69	538.45	602.48	633.67
83	298.78	392.35	448.16	508.90	549.94	617.25	650.08	318.47	423.54	487.56	549.94	592.63	663.22	697.69
84	328.32	430.11	494.13	561.43	605.76	679.63	715.75	351.31	466.22	536.81	605.76	651.72	728.88	766.64
85	397.27	522.04	597.55	677.99	732.16	822.45	865.14	425.18	563.08	648.44	732.16	787.98	881.55	929.16
86	436.67	572.93	656.65	746.94	806.04	904.53	952.14	467.86	620.53	714.11	806.04	866.78	970.20	1021.09
87	481.00	630.38	722.31	820.81	886.48	994.82	1047.36	513.83	681.27	784.70	886.48	953.78	1067.05	1122.87
88	554.87	728.88	835.59	947.22	1022.73	1149.14	1208.23	594.27	787.98	906.18	1022.73	1101.53	1232.86	1298.52
89	610.68	801.11	917.67	1042.43	1126.15	1264.05	1329.71	653.37	866.78	996.47	1126.15	1211.52	1355.98	1428.21
90	671.42	881.55	1009.60	1145.85	1237.78	1390.45	1462.69	719.03	952.14	1096.60	1237.78	1333.00	1492.24	1571.03
91+	738.73	970.20	1111.38	1262.41	1362.55	1528.35	1608.79	789.62	1049.00	1206.59	1362.55	1467.61	1641.62	1726.99

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages
Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix B3

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

LTC-02 PA, LTC-02FR PA

Premiums to be used only with those that have
previously elected an inflation decrease option during the 2013 Rate Filing

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

Age	4.5% Simple Inflation							4.5% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	17.69	20.50	24.57	25.94	27.28	41.31	44.86	35.10	45.91	54.01	59.41	64.81	72.91	75.61
30	19.06	21.87	25.93	27.30	28.64	42.73	47.85	37.80	48.61	54.01	62.11	67.51	75.61	81.01
31	20.42	23.23	27.30	28.67	30.00	44.16	50.84	37.80	48.61	56.71	64.81	70.21	78.31	81.01
32	20.42	23.23	28.66	30.03	31.37	47.01	52.33	37.80	51.31	56.71	64.81	70.21	78.31	83.71
33	21.78	24.60	30.02	31.40	32.73	48.43	55.33	40.51	51.31	56.71	64.81	70.21	81.01	83.71
34	21.78	25.97	31.39	32.76	34.09	51.28	58.32	40.51	51.31	59.41	67.51	72.91	81.01	86.41
35	23.14	27.33	31.39	34.13	35.46	54.13	59.81	40.51	51.31	59.41	67.51	72.91	81.01	86.41
36	24.50	28.70	32.75	35.49	38.19	55.55	62.80	40.51	54.01	59.41	70.21	75.61	83.71	89.11
37	25.86	30.07	35.48	36.86	39.55	58.40	65.79	43.21	54.01	62.11	70.21	75.61	83.71	89.11
38	25.86	31.43	36.85	38.22	40.91	61.25	68.78	43.21	54.01	62.11	72.91	78.31	86.41	91.81
39	27.22	32.80	38.21	40.95	43.64	64.10	72.91	43.21	56.71	62.11	72.91	78.31	86.41	91.81
40	28.58	34.17	39.58	42.32	45.01	66.95	72.91	43.21	56.71	64.81	72.91	78.31	89.11	94.51
41	30.08	35.67	41.11	43.86	46.56	70.11	72.91	45.91	59.41	64.81	75.61	81.01	91.81	94.51
42	30.21	37.20	42.65	46.79	49.50	70.21	75.61	45.91	59.41	67.51	78.31	83.71	91.81	97.21
43	31.72	38.73	45.59	48.36	51.09	72.91	75.61	48.61	62.11	70.21	78.31	83.71	94.51	99.91
44	33.24	40.27	47.16	49.94	52.69	72.91	75.61	48.61	62.11	70.21	81.01	86.41	97.21	99.91
45	34.78	41.83	48.75	52.93	55.69	72.91	78.31	51.31	64.81	72.91	83.71	89.11	97.21	102.61
46	34.93	44.80	51.74	54.55	57.32	75.61	78.31	51.31	64.81	75.61	83.71	89.11	99.91	105.31
47	36.49	46.38	53.36	57.58	60.36	75.61	78.31	54.01	67.51	78.31	86.41	91.81	102.61	108.01
48	37.80	47.98	56.39	60.63	63.43	75.61	81.01	54.01	70.21	78.31	89.11	94.51	102.61	108.01
49	37.80	51.01	56.71	62.29	65.11	78.31	81.01	56.71	70.21	81.01	91.81	97.21	105.31	110.71
50	40.51	51.31	59.41	64.81	68.23	78.31	81.01	56.71	72.91	83.71	91.81	97.21	108.01	113.41
51	40.51	54.01	62.11	67.51	71.37	81.01	86.41	59.41	75.61	86.41	94.51	99.91	110.71	118.82
52	43.21	56.71	64.81	71.69	74.55	86.41	91.81	62.11	78.31	89.11	99.91	105.31	116.12	121.52
53	45.91	59.41	67.51	74.88	77.75	91.81	94.51	64.81	81.01	91.81	102.61	108.01	118.82	126.92
54	48.61	62.11	70.21	78.09	82.42	94.51	99.91	67.51	86.41	97.21	105.31	110.71	124.22	129.62
55	48.61	64.81	72.91	81.33	85.68	99.91	105.31	70.21	89.11	99.91	110.71	116.12	129.62	135.02
56	54.01	67.51	78.31	86.02	90.38	108.01	113.41	72.91	91.81	105.31	116.12	121.52	135.02	143.12
57	56.71	71.74	83.42	90.73	95.11	116.12	121.52	75.61	97.21	108.01	121.52	129.62	143.12	151.22
58	59.41	74.94	86.67	95.48	99.88	124.22	129.62	78.31	99.91	113.41	126.92	137.72	153.92	162.02
59	63.40	79.64	91.43	100.26	104.68	132.32	140.42	81.01	105.31	118.82	135.02	145.82	162.02	170.12
60	66.60	82.90	96.21	105.08	109.52	143.12	151.22	83.71	110.71	124.22	143.12	151.14	170.12	180.92
61	71.20	89.01	102.35	111.24	117.18	151.22	159.32	89.11	116.12	132.32	151.22	157.37	183.62	194.43
62	75.81	95.14	110.00	118.91	123.37	159.32	167.42	97.21	124.22	140.42	159.17	165.11	197.13	207.93
63	81.51	101.30	116.19	126.62	132.58	165.65	173.53	99.91	128.84	144.61	165.43	172.88	205.08	215.60
64	86.58	107.49	125.40	134.35	140.33	168.84	179.08	102.33	133.03	150.94	171.40	180.67	214.89	225.12
65	89.54	115.20	131.82	143.62	149.60	174.10	184.05	106.95	136.79	154.20	179.08	188.50	221.36	233.79
66	94.23	123.22	140.13	154.09	161.57	186.04	195.70	111.14	144.97	164.30	188.46	200.47	234.36	246.44
67	100.84	131.32	150.08	166.06	176.53	199.33	208.71	117.25	152.43	171.19	196.98	213.93	243.88	257.96
68	106.88	138.71	159.18	177.37	191.01	213.75	225.12	122.80	159.18	181.92	206.93	225.12	256.96	270.60
69	112.35	147.60	167.42	189.45	202.67	226.90	240.12	129.97	167.42	191.65	220.29	237.92	268.76	281.97
70	119.38	155.63	176.94	200.39	215.32	243.03	255.82	134.31	174.81	200.39	230.24	249.43	279.27	294.20
71	125.71	164.86	187.53	212.26	228.75	257.60	272.03	142.20	185.47	212.26	241.11	261.72	294.69	309.12
72	133.31	173.11	198.97	224.84	242.75	274.58	288.51	149.23	194.99	222.85	254.69	274.58	310.40	326.32
73	140.06	184.19	209.14	239.83	259.02	289.72	305.07	157.33	205.30	236.00	268.61	289.72	324.26	341.52
74	147.81	194.00	221.71	253.12	273.45	308.55	323.33	166.29	216.17	247.58	280.84	303.01	339.96	358.44
75	156.34	204.30	232.73	266.48	287.80	325.11	342.87	174.10	227.40	261.15	294.91	318.00	357.09	374.85
76	163.73	213.19	243.88	277.99	301.87	339.39	358.15	179.08	237.06	271.17	306.99	330.86	370.09	390.56
77	171.61	223.92	254.97	290.93	315.44	354.67	372.65	186.32	245.16	281.12	318.71	343.23	384.09	405.34
78	178.22	232.94	267.34	303.29	328.31	368.95	387.71	192.29	254.83	292.35	331.43	356.45	398.66	418.98
79	185.05	243.25	279.06	316.37	341.74	383.52	402.92	198.48	262.65	302.94	341.74	368.60	411.88	432.77
80	193.29	254.40	291.35	331.15	358.15	402.21	422.11	207.50	275.72	316.94	358.15	385.16	430.64	453.38
81	213.19	279.98	321.20	365.26	393.68	442.01	464.75	228.82	302.72	348.20	393.68	423.53	474.69	498.86
82	234.50	308.41	353.89	402.21	433.48	486.06	511.65	251.56	332.57	383.73	433.48	466.17	521.60	548.60
83	258.67	339.68	388.00	440.58	476.12	534.39	562.81	275.72	366.68	422.11	476.12	513.07	574.18	604.03
84	284.25	372.36	427.79	486.06	524.44	588.39	619.66	304.15	403.63	464.75	524.44	564.23	631.03	663.72
85	343.94	451.95	517.33	586.97	633.87	712.04	748.99	368.10	487.49	561.39	633.87	682.20	763.21	804.42
86	378.05	496.01	568.50	646.66	697.83	783.10	824.32	405.05	537.23	618.24	697.83	750.41	839.95	884.01
87	416.42	545.76	625.35	710.62	767.47	861.27	906.75	444.85	589.81	679.35	767.47	825.74	923.81	972.13
88	480.38	631.03	723.41	820.06	885.43	994.87	1046.03	514.49	682.20	784.52	885.43	953.65	1067.35	1124.20
89	528.70	693.57	794.47	902.49	974.97	1094.35	1151.20	565.65	750.41	862.69	974.97	1048.88	1173.94	1236.48
90	581.29	763.21	874.06	992.03	1071.61	1203.79	1266.32	622.50	824.32	949.39	1071.61	1154.05	1291.91	1360.13
91+	639.56	839.95	962.18	1092.93	1179.63	1323.17	1392.82	683.62	908.17	1044.61	1179.63	1270.59	1421.24	1495.14

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages
Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix B4

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

LTC-02 PA, LTC-02FR PA

Premiums to be used only with those that have

previously elected an inflation decrease option during the 2010 and 2013 Rate Filing

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	2.2% Simple Inflation							2.2% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	14.21	18.48	21.32	24.16	27.00	29.85	31.27	18.48	24.16	28.42	31.27	34.11	38.37	39.79
30	15.63	19.90	22.74	25.58	28.42	31.27	32.69	19.90	25.58	28.42	32.69	35.53	39.79	42.64
31	15.63	19.90	22.74	25.58	28.42	31.27	34.11	19.90	25.58	29.85	34.11	36.95	41.22	42.64
32	15.63	19.90	22.74	25.58	28.42	32.69	34.11	19.90	27.00	29.85	34.11	36.95	41.22	44.06
33	15.63	21.32	24.16	27.00	29.85	32.69	34.11	21.32	27.00	29.85	34.11	36.95	42.64	44.06
34	17.05	21.32	24.16	27.00	29.85	32.69	35.53	21.32	27.00	31.27	35.53	38.37	42.64	45.48
35	17.05	21.32	24.16	27.00	29.85	34.11	35.53	21.32	27.00	31.27	35.53	38.37	42.64	45.48
36	17.05	21.32	24.16	28.42	31.27	34.11	36.95	21.32	28.42	31.27	36.95	39.79	44.06	46.90
37	17.05	21.32	25.58	28.42	31.27	35.53	36.95	22.74	28.42	32.69	36.95	39.79	44.06	46.90
38	17.05	22.74	25.58	28.42	31.27	35.53	36.95	22.74	28.42	32.69	38.37	41.22	45.48	48.32
39	17.05	22.74	25.58	29.85	32.69	35.53	38.37	22.74	29.85	32.69	38.37	41.22	45.48	48.32
40	18.48	22.74	25.58	29.85	32.69	36.95	38.37	22.74	29.85	34.11	38.37	41.22	46.90	49.74
41	18.48	22.74	27.00	29.85	32.69	36.95	38.37	24.16	31.27	34.11	39.79	42.64	48.32	49.74
42	18.48	24.16	27.00	31.27	34.11	36.95	39.79	24.16	31.27	35.53	41.22	44.06	48.32	51.16
43	18.48	24.16	27.00	31.27	34.11	38.37	39.79	25.58	32.69	36.95	41.22	44.06	49.74	52.59
44	18.48	24.16	28.42	31.27	34.11	38.37	39.79	25.58	32.69	36.95	42.64	45.48	51.16	52.59
45	19.90	25.58	28.42	32.69	35.53	38.37	41.22	27.00	34.11	38.37	44.06	46.90	51.16	54.01
46	19.90	25.58	28.42	32.69	35.53	39.79	41.22	27.00	34.11	39.79	44.06	46.90	52.59	55.43
47	19.90	25.58	29.85	32.69	35.53	39.79	41.22	28.42	35.53	41.22	45.48	48.32	54.01	56.85
48	19.90	25.58	29.85	32.69	35.53	39.79	42.64	28.42	36.95	41.22	46.90	49.74	54.01	56.85
49	19.90	27.00	29.85	34.11	36.95	41.22	42.64	29.85	36.95	42.64	48.32	51.16	55.43	58.27
50	21.32	27.00	31.27	34.11	36.95	41.22	42.64	29.85	38.37	44.06	48.32	51.16	56.85	59.69
51	21.32	28.42	32.69	35.53	38.37	42.64	45.48	31.27	39.79	45.48	49.74	52.59	58.27	62.53
52	22.74	29.85	34.11	38.37	41.22	45.48	48.32	32.69	41.22	46.90	52.59	55.43	61.11	63.96
53	24.16	31.27	35.53	39.79	42.64	48.32	49.74	34.11	42.64	48.32	54.01	56.85	62.53	66.80
54	25.58	32.69	36.95	42.64	45.48	49.74	52.59	35.53	45.48	51.16	55.43	58.27	65.38	68.22
55	25.58	34.11	38.37	44.06	48.32	52.59	55.43	36.95	46.90	52.59	58.27	61.11	68.22	71.06
56	28.42	35.53	41.22	46.90	51.16	56.85	59.69	38.37	48.32	55.43	61.11	63.96	71.06	75.33
57	29.85	38.37	44.06	49.74	54.01	61.11	63.96	39.79	51.16	56.85	63.96	68.22	75.33	79.59
58	31.27	41.22	46.90	54.01	58.27	65.38	68.22	41.22	52.59	59.69	66.80	72.48	81.01	85.27
59	34.11	44.06	49.74	56.85	62.53	69.64	73.90	42.64	55.43	62.53	71.06	76.75	85.27	89.54
60	36.95	46.90	54.01	61.11	66.80	75.33	79.59	44.06	58.27	65.38	75.33	81.01	89.54	95.22
61	38.37	49.74	56.85	65.38	71.06	79.59	83.85	46.90	61.11	69.64	79.59	85.27	96.64	102.33
62	41.22	54.01	61.11	69.64	75.33	83.85	88.12	51.16	65.38	73.90	83.85	90.96	103.75	109.44
63	44.06	58.27	65.38	73.90	79.59	89.54	93.80	54.01	69.64	78.17	89.54	98.07	110.86	116.54
64	48.32	62.53	71.06	79.59	85.27	93.80	99.49	56.85	73.90	83.85	95.22	103.75	119.38	125.07
65	51.16	66.80	75.33	83.85	89.54	99.49	105.17	61.11	78.17	88.12	102.33	110.86	126.49	133.60
66	55.43	72.48	82.43	92.38	99.49	109.44	115.12	65.38	85.27	96.64	110.86	120.81	137.86	144.97
67	61.11	79.59	90.96	100.91	108.01	120.81	126.49	71.06	92.38	103.75	119.38	130.75	147.81	156.34
68	66.80	86.70	99.49	110.86	119.38	133.60	140.70	76.75	99.49	113.70	129.33	140.70	160.60	169.13
69	72.48	95.22	108.01	122.23	130.75	146.39	154.92	83.85	108.01	123.65	142.12	153.49	173.39	181.92
70	79.59	103.75	117.96	133.60	143.55	162.02	170.55	89.54	116.54	133.60	153.49	166.29	186.18	196.13
71	86.70	113.70	129.33	146.39	157.76	177.65	187.60	98.07	127.91	146.39	166.29	180.50	203.24	213.19
72	95.22	123.65	142.12	160.60	173.39	196.13	206.08	106.59	139.28	159.18	181.92	196.13	221.71	233.08
73	103.75	136.44	154.92	177.65	191.87	214.61	225.98	116.54	152.07	174.81	198.97	214.61	240.19	252.98
74	113.70	149.23	170.55	194.71	210.34	237.35	248.72	127.91	166.29	190.45	216.03	233.08	261.51	275.72
75	125.07	163.44	186.18	213.19	230.24	260.09	274.30	139.28	181.92	208.92	235.93	254.40	285.67	299.88
76	136.44	177.65	203.24	231.66	251.56	282.83	298.46	149.23	197.55	225.98	255.82	275.72	308.41	325.46
77	149.23	194.71	221.71	252.98	274.30	308.41	324.04	162.02	213.19	244.45	277.14	298.46	333.99	352.47
78	162.02	211.76	243.03	275.72	298.46	335.41	352.47	174.81	231.66	265.77	301.30	324.04	362.42	380.89
79	176.23	231.66	265.77	301.30	325.46	365.26	383.73	189.02	250.14	288.51	325.46	351.05	392.26	412.16
80	193.29	254.40	291.35	331.15	358.15	402.21	422.11	207.50	275.72	316.94	358.15	385.16	430.64	453.38
81	213.19	279.98	321.20	365.26	393.68	442.01	464.75	228.82	302.72	348.20	393.68	423.53	474.69	498.86
82	234.50	308.41	353.89	402.21	433.48	486.06	511.65	251.56	332.57	383.73	433.48	466.17	521.60	548.60
83	258.67	339.68	388.00	440.58	476.12	534.39	562.81	275.72	366.68	422.11	476.12	513.07	574.18	604.03
84	284.25	372.36	427.79	486.06	524.44	588.39	619.66	304.15	403.63	464.75	524.44	564.23	631.03	663.72
85	343.94	451.95	517.33	586.97	633.87	712.04	748.99	368.10	487.49	561.39	633.87	682.20	763.21	804.42
86	378.05	496.01	568.50	646.66	697.83	783.10	824.32	405.05	537.23	618.24	697.83	750.41	839.95	884.01
87	416.42	545.76	625.35	710.62	767.47	861.27	906.75	444.85	589.81	679.35	767.47	825.74	923.81	972.13
88	480.38	631.03	723.41	820.06	885.43	994.87	1046.03	514.49	682.20	784.52	885.43	953.65	1067.35	1124.20
89	528.70	693.57	794.47	902.49	974.97	1094.35	1151.20	565.65	750.41	862.69	974.97	1048.88	1173.94	1236.48
90	581.29	763.21	874.06	992.03	1071.61	1203.79	1266.32	622.50	824.32	949.39	1071.61	1154.05	1291.91	1360.13
91+	639.56	839.95	962.18	1092.93	1179.63	1323.17	1392.82	683.62	908.17	1044.61	1179.63	1270.59	1421.24	1495.14

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages
Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix C1

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

LTC-02 PA, LTC-02FR PA

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

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

Age	GPO Inflation with Shared Cost							4.1% Simple Inflation or 5.0% Simple Inflation with Shared Cost							4.1% Compound Inflation or 5.0% Compound Inflation with Shared Cost						
	Benefit Period							Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	9.70	12.47	13.86	15.25	16.63	19.41	20.79	17.26	19.99	23.96	25.29	26.60	40.29	43.75	34.24	44.77	52.67	57.94	63.21	71.11	73.74
30	9.70	12.47	13.86	16.63	18.02	19.41	20.79	18.58	21.32	25.29	26.63	27.93	41.68	46.67	36.87	47.40	52.67	60.57	65.84	73.74	79.01
31	9.70	12.47	15.25	16.63	18.02	19.41	20.79	19.91	22.66	26.62	27.96	29.26	43.06	49.58	36.87	47.40	55.30	63.21	68.47	76.37	79.01
32	9.70	13.86	15.25	16.63	18.02	20.79	22.18	19.91	22.66	27.95	29.29	30.59	45.84	51.04	36.87	50.04	55.30	63.21	68.47	76.37	81.64
33	11.09	13.86	15.25	16.63	18.02	20.79	22.18	21.24	23.99	29.28	30.62	31.92	47.23	53.96	39.50	50.04	55.30	63.21	68.47	79.01	81.64
34	11.09	13.86	15.25	16.63	18.02	20.79	22.18	21.24	25.32	30.61	31.95	33.25	50.01	56.87	39.50	50.04	57.94	65.84	71.11	79.01	84.27
35	11.09	13.86	15.25	18.02	19.41	20.79	22.97	22.57	26.66	30.61	33.28	34.58	52.79	58.33	39.50	50.04	57.94	65.84	71.11	79.01	84.27
36	11.30	13.86	15.25	18.02	19.41	22.18	24.40	23.89	27.99	31.94	34.61	37.24	54.18	61.25	39.50	52.67	57.94	68.47	73.74	81.64	86.91
37	11.30	13.89	16.63	18.02	19.41	22.56	25.84	25.22	29.32	34.61	35.94	38.57	56.96	64.16	42.14	52.67	60.57	68.47	73.74	81.64	86.91
38	12.56	13.89	16.63	18.02	19.41	22.56	25.84	25.22	30.65	35.94	37.28	39.90	59.73	67.08	42.14	52.67	60.57	71.11	76.37	84.27	89.54
39	12.56	15.25	17.65	19.41	20.79	23.89	27.30	26.55	31.99	37.27	39.94	42.56	62.51	71.11	42.14	55.30	60.57	71.11	76.37	84.27	89.54
40	13.91	16.41	18.91	20.17	21.40	25.21	28.71	27.88	33.32	38.60	41.27	43.89	65.29	71.11	42.14	55.30	63.21	71.11	76.37	86.91	92.17
41	13.91	16.52	20.44	21.57	22.81	26.70	30.44	29.33	34.79	40.09	42.77	45.41	68.38	71.11	44.77	57.94	63.21	73.74	79.01	89.54	92.17
42	15.41	17.96	20.44	21.71	22.96	28.36	32.20	29.46	36.28	41.60	45.63	48.28	68.47	73.74	44.77	57.94	65.84	76.37	81.64	89.54	94.81
43	15.54	18.10	22.02	23.14	24.40	30.10	34.91	30.93	37.77	44.46	47.16	49.83	71.11	73.74	47.40	60.57	68.47	76.37	81.64	92.17	97.44
44	15.67	19.64	22.19	23.29	25.90	31.63	36.37	32.42	39.28	45.99	48.71	51.38	71.11	73.74	47.40	60.57	68.47	79.01	84.27	94.81	97.44
45	15.79	19.64	24.31	24.87	26.10	34.20	38.70	33.92	40.79	47.54	51.62	54.31	71.11	76.37	50.04	63.21	71.11	81.64	86.91	94.81	100.07
46	17.19	21.29	24.56	26.56	27.79	36.58	40.97	34.07	43.69	50.46	53.20	55.90	73.74	76.37	50.04	63.21	73.74	81.64	86.91	97.44	102.71
47	17.33	21.46	26.79	28.97	29.28	38.14	42.50	35.59	45.24	52.04	56.15	58.87	73.74	76.37	52.67	65.84	76.37	84.27	89.54	100.07	105.34
48	17.47	23.94	28.21	28.24	29.50	40.51	43.72	36.87	46.79	55.00	59.13	61.86	73.74	79.01	52.67	68.47	76.37	86.91	92.17	100.07	105.34
49	19.79	24.16	28.48	30.78	31.90	41.53	43.72	36.87	49.75	55.30	60.75	63.50	76.37	79.01	55.30	68.47	79.01	89.54	94.81	102.71	107.98
50	19.99	25.58	30.60	33.08	34.27	41.53	45.90	39.50	50.04	57.94	63.21	66.54	76.37	79.01	55.30	71.11	81.64	89.54	94.81	105.34	110.61
51	21.36	27.71	32.19	34.58	35.78	43.72	45.90	39.50	52.67	60.57	65.84	69.61	79.01	84.27	57.94	73.74	84.27	92.17	97.44	107.98	115.88
52	21.55	27.25	32.47	36.87	37.29	45.90	48.09	42.14	55.30	63.21	69.91	72.70	84.27	89.54	60.57	76.37	86.91	97.44	102.71	113.24	118.51
53	23.62	29.44	33.96	36.43	36.23	48.09	50.28	44.77	57.94	65.84	73.02	75.82	89.54	92.17	63.21	79.01	89.54	100.07	105.34	115.88	123.78
54	23.16	28.97	33.51	38.00	37.83	50.28	52.46	47.40	60.57	68.47	76.16	80.38	92.17	97.44	65.84	84.27	94.81	102.71	107.98	121.14	126.41
55	25.43	30.47	35.06	39.59	40.83	52.46	54.65	47.40	63.21	71.11	79.32	83.56	97.44	102.71	68.47	86.91	97.44	107.98	113.24	126.41	131.68
56	26.88	31.92	38.67	43.21	43.61	56.83	59.02	52.67	65.84	76.37	83.89	88.14	105.34	110.61	71.11	89.54	102.71	113.24	118.51	131.68	139.58
57	28.35	35.57	40.21	46.85	47.33	59.02	63.39	55.30	69.96	81.36	88.49	92.76	113.24	118.51	73.74	94.81	105.34	118.51	126.41	139.58	147.48
58	29.84	37.09	43.86	49.77	52.34	63.39	67.76	57.94	73.09	84.53	93.12	97.41	121.14	126.41	76.37	97.44	110.61	123.78	134.31	150.11	158.01
59	33.45	40.77	46.77	52.72	55.29	67.76	69.95	61.84	77.67	89.16	97.78	102.09	129.04	136.94	79.01	102.71	115.88	131.68	142.21	158.01	165.91
60	35.00	44.45	50.50	56.50	61.20	72.14	76.51	64.96	80.85	93.83	102.48	106.81	139.58	147.48	81.64	107.98	121.14	139.58	147.40	165.91	176.45
61	37.87	47.40	55.58	60.85	65.59	76.51	80.88	69.43	86.81	99.82	108.49	114.28	147.48	155.38	86.91	113.24	129.04	147.48	153.48	179.08	189.62
62	41.58	52.49	58.62	66.06	70.82	83.06	87.44	73.93	92.79	107.28	115.97	120.32	155.38	163.28	94.81	121.14	136.94	155.23	161.02	192.25	202.78
63	46.66	55.53	63.81	71.31	75.34	89.62	93.99	79.49	98.80	113.32	123.49	129.30	161.55	169.24	97.44	125.65	141.03	161.34	168.60	200.01	210.27
64	50.28	60.74	69.95	76.63	80.71	96.18	102.74	84.44	104.83	122.30	131.03	136.85	164.67	174.65	99.80	129.74	147.20	167.16	176.20	209.57	219.55
65	54.65	66.00	74.32	83.38	87.50	104.92	109.30	87.32	112.35	128.56	140.07	145.90	169.79	179.50	104.30	133.41	150.39	174.65	183.84	215.88	228.01
66	59.02	72.25	83.06	91.00	96.49	115.85	122.41	91.90	120.17	136.67	150.28	157.58	181.44	190.86	108.39	141.38	160.23	183.79	195.51	228.56	240.35
67	65.58	80.62	91.74	100.00	107.62	126.78	133.34	98.34	128.07	146.37	161.95	172.17	194.40	203.55	114.35	148.66	166.95	192.11	208.64	237.85	251.57
68	72.14	89.62	100.55	108.99	118.75	139.90	148.64	104.23	135.28	155.24	172.98	186.29	208.47	219.55	119.76	155.24	177.42	201.81	219.55	250.60	263.91
69	78.50	97.99	110.49	120.12	133.38	155.20	163.94	109.57	143.94	163.28	184.76	197.65	221.29	234.18	126.76	163.28	186.91	214.84	232.03	262.11	275.00
70	86.87	109.11	121.62	132.62	148.00	170.50	179.25	116.43	151.78	172.57	195.44	209.99	237.02	249.49	130.98	170.49	195.44	224.54	243.26	272.36	286.92
71	95.79	119.74	134.97	149.38	165.45	187.22	198.11	122.60	160.78	182.89	207.01	223.09	251.23	265.30	138.68	180.88	207.01	235.15	255.25	287.40	301.47
72	101.73	126.65	143.26	164.02	176.48	197.24	207.62	130.01	168.82	194.05	219.28	236.74	267.79	281.37	145.54	190.17	217.34	248.38	267.79	302.72	318.24
73	106.56	134.19	151.95	171.68	185.49	207.20	219.04	136.60	179.64	203.96	233.90	252.61	282.55	297.52	153.44	200.22	230.16	261.97	282.55	316.23	333.07
74	110.12	139.98	158.64	179.17	194.10	216.50	227.70	144.15	189.20	216.23	246.86	266.68	300.92	315.33	162.17	210.82	241.45	273.89	295.51	331.55	349.57
75	113.87	147.16	166.43	187.45	201.47	224.25	236.51	152.47	199.25	226.97	259.89	280.68	317.07	334.39	169.79	221.77	254.69	287.61	310.13	348.25	365.58
76	120.45	153.91	175.66	197.41	210.79	234.21	247.60	159.68	207.91	237.85	271.12	294.40	331.00	349.29	174.65	231.20	264.46	299.39	322.68	360.93	380.89
77	127.52	162.59	183.31	205.62	219.97	245.47	258.23	167.37	218.38	248.66	283.73	307.64	345.90	363.43	181.71	239.10	274.17	310.83	334.74	374.59	395.31
78	134.17	170.76	193.63	216.51	231.75	256.15	269.87	173.81	227.18	260.72	295.79	320.18	359.83	378.12	187.54	248.52	285.12	323.23	347.63	388.79	408.62
79	141.17	180.47	203.75	227.04	243.05	267.79	282.34	180.47	237.23	272.16	308.54	333.28	374.03	392.95	193.57	256.15	295.44	333.28	359.48	401.69	422.06
80	148.31	188.51	213.46	238.41	255.04	279.99	295.23	188.51	248.11	284.15	322.96	349.29	392.26	411.66	202.37	268.90	309.10	349.29	375.63	419.98	442.16
81	162.17	207.91	234.25	261.97	279.99	309.10	324.34	207.91	273.06	313.25	356.22	383.94	431.07	453.25	223.16	295.23	339.59	383.94	413.05	462.95	486.51
82	178.80	227.32	257.81	288.30	307.71	339.59	357.61	228.70	300.78	345.13	392.26	422.75	474.04	498.99	245.34	324.34	374.24	422.75	454.63	508.69	535.03
83	196.82	250.88	284.15	316.03	338.20	374.24	393.65	252.27	331.27	378.40	429.68	464.34	521.16	548.89	268.90	357.61	411.66	464.34	500.37	559.97	589.08
84	216.23	275.83	311.87	347.91	372.85	410.28	432.46	277.22	363.15	417.21	474.04	511.46	573.84	604.33	296.62	393.65	453.25	511.46	550.27	615.42	647.30
85	261.97	334.04	378.40	421.37	450.47	497.60	523.94	335.43	440.77	504.53	572.45	618.19	694.42	730.46	358.99	475.42	547.50	618.19	665.32	744.32	784.52
86	288.30	367.31	415.82	464.34	496.22	547.50	575.22	368.70	483.74	554.43	630.66	680.56	763.73	803.92	395.03	523.94	602.94	680.56	731.85	819.17	862.14
87	316.03	403.35	457.41	510.08	546.11	601.56	633.44	406.12	532.25	609.87	693.04	748.48	839.96	884.32	433.84	575.22	662.54	748.48	805.31	900.95	948.08
88	365.92	467.11	528.10	589.08	630.66	694.42	731.85	468.49	615.42	705.51	799.77	863.53	970.25	1020.15	501.76	665.32	765.11	863.53	930.06	1040.94	1096.39
89	401.96	512.85	580.77	648.68	693.04	763.73	803.92	515.62	676.41	774.82	880.16	950.85	1067.28	1122.72	551.66	731.85	841.35	950.85	1022.92	1144.90	1205.89
90	442.16	564.13	638.98	712.44	762.34	841.35	885.70	566.91	744.32	852.44	967.48	1045.10	1174.01	1234.99	607.10	803.92	925.90	1045.10	1125.49	1259.94	1326.48
91+	486.51	620.96	702.74	784.52	838.58	924.51	973.03	623.73	819.17	938.37	1065.89	1150.44	1290.44	1358.36	666.70	885.70	1018.77	1150.44	1239.15	1386.08	1458.15

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options
Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix C2

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

LTC-02 PA, LTC-02FR PA

Premiums to be used only with those that have
previously elected an inflation decrease option during the 2010 Rate Filing

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

Age	1.9% Simple Inflation or 2.7% Simple Inflation with Shared Cost							1.9% Compound Inflation or 2.7% Compound Inflation with Shared Cost						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	13.86	18.02	20.79	23.56	26.34	29.11	30.49	18.02	23.56	27.72	30.49	33.27	37.42	38.81
30	15.25	19.41	22.18	24.95	27.72	30.49	31.88	19.41	24.95	27.72	31.88	34.65	38.81	41.58
31	15.25	19.41	22.18	24.95	27.72	30.49	33.27	19.41	24.95	29.11	33.27	36.04	40.20	41.58
32	15.25	19.41	22.18	24.95	27.72	31.88	33.27	19.41	26.34	29.11	33.27	36.04	40.20	42.97
33	15.25	20.79	23.56	26.34	29.11	31.88	33.27	20.79	26.34	29.11	33.27	36.04	41.58	42.97
34	16.63	20.79	23.56	26.34	29.11	31.88	34.65	20.79	26.34	30.49	34.65	37.42	41.58	44.35
35	16.63	20.79	23.56	26.34	29.11	33.27	34.65	20.79	26.34	30.49	34.65	37.42	41.58	44.35
36	16.63	20.79	23.56	27.72	30.49	33.27	36.04	20.79	27.72	30.49	36.04	38.81	42.97	45.74
37	16.63	20.79	24.95	27.72	30.49	34.65	36.04	22.18	27.72	31.88	36.04	38.81	42.97	45.74
38	16.63	22.18	24.95	27.72	30.49	34.65	36.04	22.18	27.72	31.88	37.42	40.20	44.35	47.13
39	16.63	22.18	24.95	29.11	31.88	34.65	37.42	22.18	29.11	31.88	37.42	40.20	44.35	47.13
40	18.02	22.18	24.95	29.11	31.88	36.04	37.42	22.18	29.11	33.27	37.42	40.20	45.74	48.51
41	18.02	22.18	26.34	29.11	31.88	36.04	37.42	23.56	30.49	33.27	38.81	41.58	47.13	48.51
42	18.02	23.56	26.34	30.49	33.27	36.04	38.81	23.56	30.49	34.65	40.20	42.97	47.13	49.90
43	18.02	23.56	26.34	30.49	33.27	37.42	38.81	24.95	31.88	36.04	40.20	42.97	48.51	51.28
44	18.02	23.56	27.72	30.49	33.27	37.42	38.81	24.95	31.88	36.04	41.58	44.35	49.90	51.28
45	19.41	24.95	27.72	31.88	34.65	37.42	40.20	26.34	33.27	37.42	42.97	45.74	49.90	52.67
46	19.41	24.95	27.72	31.88	34.65	38.81	40.20	26.34	33.27	38.81	42.97	45.74	51.28	54.06
47	19.41	24.95	29.11	31.88	34.65	38.81	40.20	27.72	34.65	40.20	44.35	47.13	52.67	55.44
48	19.41	24.95	29.11	31.88	34.65	38.81	41.58	27.72	36.04	40.20	45.74	48.51	52.67	55.44
49	19.41	26.34	29.11	33.27	36.04	40.20	41.58	29.11	36.04	41.58	47.13	49.90	54.06	56.83
50	20.79	26.34	30.49	33.27	36.04	40.20	41.58	29.11	37.42	42.97	47.13	49.90	55.44	58.22
51	20.79	27.72	31.88	34.65	37.42	41.58	44.35	30.49	38.81	44.35	48.51	51.28	56.83	60.99
52	22.18	29.11	33.27	37.42	40.20	44.35	47.13	31.88	40.20	45.74	51.28	54.06	59.60	62.37
53	23.56	30.49	34.65	38.81	41.58	47.13	48.51	33.27	41.58	47.13	52.67	55.44	60.99	65.15
54	24.95	31.88	36.04	41.58	44.35	48.51	51.28	34.65	44.35	49.90	54.06	56.83	63.76	66.53
55	24.95	33.27	37.42	42.97	47.13	51.28	54.06	36.04	45.74	51.28	56.83	59.60	66.53	69.30
56	27.72	34.65	40.20	45.74	49.90	55.44	58.22	37.42	47.13	54.06	59.60	62.37	69.30	73.46
57	29.11	37.42	42.97	48.51	52.67	59.60	62.37	38.81	49.90	55.44	62.37	66.53	73.46	77.62
58	30.49	40.20	45.74	52.67	56.83	63.76	66.53	40.20	51.28	58.22	65.15	70.69	79.01	83.16
59	33.27	42.97	48.51	55.44	60.99	67.92	72.08	41.58	54.06	60.99	69.30	74.85	83.16	87.32
60	36.04	45.74	52.67	59.60	65.15	73.46	77.62	42.97	56.83	63.76	73.46	79.01	87.32	92.87
61	37.42	48.51	55.44	63.76	69.30	77.62	81.78	45.74	59.60	67.92	77.62	83.16	94.25	99.80
62	40.20	52.67	59.60	67.92	73.46	81.78	85.94	49.90	63.76	72.08	81.78	88.71	101.18	106.73
63	42.97	56.83	63.76	72.08	77.62	87.32	91.48	52.67	67.92	76.23	87.32	95.64	108.11	113.66
64	47.13	60.99	69.30	77.62	83.16	91.48	97.03	55.44	72.08	81.78	92.87	101.18	116.43	121.97
65	49.90	65.15	73.46	81.78	87.32	97.03	102.57	59.60	76.23	85.94	99.80	108.11	123.36	130.29
66	54.06	70.69	80.39	90.09	97.03	106.73	112.27	63.76	83.16	94.25	108.11	117.82	134.45	141.38
67	59.60	77.62	88.71	98.41	105.34	117.82	123.36	69.30	90.09	101.18	116.43	127.52	144.15	152.47
68	65.15	84.55	97.03	108.11	116.43	130.29	137.22	74.85	97.03	110.89	126.13	137.22	156.63	164.94
69	70.69	92.87	105.34	119.20	127.52	142.77	151.08	81.78	105.34	120.59	138.61	149.70	169.10	177.42
70	77.62	101.18	115.04	130.29	139.99	158.01	166.33	87.32	113.66	130.29	149.70	162.17	181.58	191.28
71	84.55	110.89	126.13	142.77	153.85	173.26	182.96	95.64	124.75	142.77	162.17	176.03	198.21	207.91
72	92.87	120.59	138.61	156.63	169.10	191.28	200.98	103.96	135.84	155.24	177.42	191.28	216.23	227.32
73	101.18	133.06	151.08	173.26	187.12	209.30	220.39	113.66	148.31	170.49	194.05	209.30	234.25	246.72
74	110.89	145.54	166.33	189.89	205.14	231.47	242.56	124.75	162.17	185.73	210.68	227.32	255.04	268.90
75	121.97	159.40	181.58	207.91	224.54	253.65	267.51	135.84	177.42	203.75	230.09	248.11	278.60	292.46
76	133.06	173.26	198.21	225.93	245.34	275.83	291.08	145.54	192.66	220.39	249.49	268.90	300.78	317.41
77	145.54	189.89	216.23	246.72	267.51	300.78	316.03	158.01	207.91	238.41	270.28	291.08	325.73	343.75
78	158.01	206.53	237.02	268.90	291.08	327.11	343.75	170.49	225.93	259.20	293.85	316.03	353.45	371.47
79	171.87	225.93	259.20	293.85	317.41	356.22	374.24	184.35	243.95	281.37	317.41	342.36	382.56	401.96
80	188.51	248.11	284.15	322.96	349.29	392.26	411.66	202.37	268.90	309.10	349.29	375.63	419.98	442.16
81	207.91	273.06	313.25	356.22	383.94	431.07	453.25	223.16	295.23	339.59	383.94	413.05	462.95	486.51
82	228.70	300.78	345.13	392.26	422.75	474.04	498.99	245.34	324.34	374.24	422.75	454.63	508.69	535.03
83	252.27	331.27	378.40	429.68	464.34	521.16	548.89	268.90	357.61	411.66	464.34	500.37	559.97	589.08
84	277.22	363.15	417.21	474.04	511.46	573.84	604.33	296.62	393.65	453.25	511.46	550.27	615.42	647.30
85	335.43	440.77	504.53	572.45	618.19	694.42	730.46	358.99	475.42	547.50	618.19	665.32	744.32	784.52
86	368.70	483.74	554.43	630.66	680.56	763.73	803.92	395.03	523.94	602.94	680.56	731.85	819.17	862.14
87	406.12	532.25	609.87	693.04	748.48	839.96	884.32	433.84	575.22	662.54	748.48	805.31	900.95	948.08
88	468.49	615.42	705.51	799.77	863.53	970.25	1020.15	501.76	665.32	765.11	863.53	930.06	1040.94	1096.39
89	515.62	676.41	774.82	880.16	950.85	1067.28	1122.72	551.66	731.85	841.35	950.85	1022.92	1144.90	1205.89
90	566.91	744.32	852.44	967.48	1045.10	1174.01	1234.99	607.10	803.92	925.90	1045.10	1125.49	1259.94	1326.48
91+	623.73	819.17	938.37	1065.89	1150.44	1290.44	1358.36	666.70	885.70	1018.77	1150.44	1239.15	1386.08	1458.15

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options
Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix C3

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

LTC-02 PA, LTC-02FR PA

Premiums to be used only with those that have
previously elected an inflation decrease option during the 2013 Rate Filing

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

Age	3.8% Simple Inflation or 4.5% Simple Inflation with Shared Cost							3.8% Compound Inflation or 4.5% Compound Inflation with Shared Cost						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	14.94	17.31	20.74	21.90	23.03	34.88	37.88	29.64	38.76	45.60	50.16	54.72	61.56	63.84
30	16.09	18.46	21.89	23.05	24.18	36.08	40.40	31.92	41.04	45.60	52.44	57.00	63.84	68.40
31	17.24	19.62	23.05	24.20	25.33	37.28	42.93	31.92	41.04	47.88	54.72	59.28	66.12	68.40
32	17.24	19.62	24.20	25.36	26.48	39.69	44.19	31.92	43.32	47.88	54.72	59.28	66.12	70.68
33	18.39	20.77	25.35	26.51	27.64	40.89	46.71	34.20	43.32	47.88	54.72	59.28	68.40	70.68
34	18.39	21.92	26.50	27.66	28.79	43.30	49.24	34.20	43.32	50.16	57.00	61.56	68.40	72.96
35	19.54	23.08	26.50	28.81	29.94	45.70	50.50	34.20	43.32	50.16	57.00	61.56	68.40	72.96
36	20.69	24.23	27.66	29.97	32.24	46.90	53.03	34.20	45.60	50.16	59.28	63.84	70.68	75.24
37	21.84	25.39	29.96	31.12	33.39	49.31	55.55	36.48	45.60	52.44	59.28	63.84	70.68	75.24
38	21.84	26.54	31.11	32.27	34.54	51.72	58.08	36.48	45.60	52.44	61.56	66.12	72.96	77.52
39	22.98	27.69	32.26	34.58	36.85	54.12	61.56	36.48	47.88	52.44	61.56	66.12	72.96	77.52
40	24.13	28.85	33.42	35.73	38.00	56.53	61.56	36.48	47.88	54.72	61.56	66.12	75.24	79.80
41	25.39	30.12	34.71	37.03	39.31	59.20	61.56	38.76	50.16	54.72	63.84	68.40	77.52	79.80
42	25.51	31.41	36.01	39.51	41.80	59.28	63.84	38.76	50.16	57.00	66.12	70.68	77.52	82.08
43	26.78	32.70	38.49	40.83	43.14	61.56	63.84	41.04	52.44	59.28	66.12	70.68	79.80	84.36
44	28.07	34.00	39.82	42.17	44.49	61.56	63.84	41.04	52.44	59.28	68.40	72.96	82.08	84.36
45	29.37	35.32	41.16	44.69	47.02	61.56	66.12	43.32	54.72	61.56	70.68	75.24	82.08	86.64
46	29.49	37.82	43.69	46.05	48.40	63.84	66.12	43.32	54.72	63.84	70.68	75.24	84.36	88.92
47	30.81	39.16	45.05	48.61	50.97	63.84	66.12	45.60	57.00	66.12	72.96	77.52	86.64	91.20
48	31.92	40.51	47.61	51.19	53.56	63.84	68.40	45.60	59.28	66.12	75.24	79.80	86.64	91.20
49	31.92	43.07	47.88	52.59	54.98	66.12	68.40	47.88	59.28	68.40	77.52	82.08	88.92	93.48
50	34.20	43.32	50.16	54.72	57.60	66.12	68.40	47.88	61.56	70.68	77.52	82.08	91.20	95.76
51	34.20	45.60	52.44	57.00	60.26	68.40	72.96	50.16	63.84	72.96	79.80	84.36	93.48	100.32
52	36.48	47.88	54.72	60.53	62.94	72.96	77.52	52.44	66.12	75.24	84.36	88.92	98.04	102.60
53	38.76	50.16	57.00	63.22	65.64	77.52	79.80	54.72	68.40	77.52	86.64	91.20	100.32	107.16
54	41.04	52.44	59.28	65.94	69.59	79.80	84.36	57.00	72.96	82.08	88.92	93.48	104.88	109.44
55	41.04	54.72	61.56	68.67	72.34	84.36	88.92	59.28	75.24	84.36	93.48	98.04	109.44	114.00
56	45.60	57.00	66.12	72.63	76.31	91.20	95.76	61.56	77.52	88.92	98.04	102.60	114.00	120.84
57	47.88	60.57	70.43	76.61	80.30	98.04	102.60	63.84	82.08	91.20	102.60	109.44	120.84	127.68
58	50.16	63.28	73.18	80.62	84.33	104.88	109.44	66.12	84.36	95.76	107.16	116.28	129.96	136.80
59	53.53	67.25	77.19	84.66	88.39	111.72	118.56	68.40	88.92	100.32	114.00	123.12	136.80	143.64
60	56.24	70.00	81.23	88.73	92.47	120.84	127.68	70.68	93.48	104.88	120.84	127.62	143.64	152.76
61	60.11	75.15	86.42	93.93	98.93	127.68	134.52	75.24	98.04	111.72	127.68	132.87	155.04	164.16
62	64.01	80.33	92.88	100.40	104.17	134.52	141.36	82.08	104.88	118.56	134.39	139.41	166.44	175.56
63	68.82	85.53	98.11	106.91	111.94	139.86	146.52	84.36	108.78	122.10	139.68	145.97	173.16	182.04
64	73.11	90.76	105.88	113.44	118.48	142.56	151.20	86.40	112.32	127.44	144.72	152.55	181.44	190.08
65	75.60	97.26	111.30	121.26	126.32	147.00	155.40	90.30	115.50	130.20	151.20	159.16	186.90	197.40
66	79.56	104.04	118.32	130.11	136.42	157.08	165.24	93.84	122.40	138.72	159.12	169.26	197.88	208.08
67	85.14	110.88	126.72	140.21	149.05	168.30	176.22	99.00	128.70	144.54	166.32	180.63	205.92	217.80
68	90.24	117.12	134.40	149.76	161.28	180.48	190.08	103.68	134.40	153.60	174.72	190.08	216.96	228.48
69	94.86	124.62	141.36	159.96	171.12	191.58	202.74	109.74	141.36	161.82	186.00	200.88	226.92	238.08
70	100.80	131.40	149.40	169.20	181.80	205.20	216.00	113.40	147.60	169.20	194.40	210.60	235.80	248.40
71	106.14	139.20	158.34	179.22	193.14	217.50	229.68	120.06	156.60	179.22	203.58	220.98	248.82	261.00
72	112.56	146.16	168.00	189.84	204.96	231.84	243.60	126.00	164.64	188.16	215.04	231.84	262.08	275.52
73	118.26	155.52	176.58	202.50	218.70	244.62	257.58	132.84	173.34	199.26	226.80	244.62	273.78	288.36
74	124.80	163.80	187.20	213.72	230.88	260.52	273.00	140.40	182.52	209.04	237.12	255.84	287.04	302.64
75	132.00	172.50	196.50	225.00	243.00	274.50	289.50	147.00	192.00	220.50	249.00	268.50	301.50	316.50
76	138.24	180.00	205.92	234.72	254.88	286.56	302.40	151.20	200.16	228.96	259.20	279.36	312.48	329.76
77	144.90	189.06	215.28	245.64	266.34	299.46	314.64	157.32	207.00	237.36	269.10	289.80	324.30	342.24
78	150.48	196.68	225.72	256.08	277.20	311.52	327.36	162.36	215.16	246.84	279.84	300.96	336.60	353.76
79	156.24	205.38	235.62	267.12	288.54	323.82	340.20	167.58	221.76	255.78	288.54	311.22	347.76	365.40
80	163.20	214.80	246.00	279.60	302.40	339.60	356.40	175.20	232.80	267.60	302.40	325.20	363.60	382.80
81	180.00	236.40	271.20	308.40	332.40	373.20	392.40	193.20	255.60	294.00	332.40	357.60	400.80	421.20
82	198.00	260.40	298.80	339.60	366.00	410.40	432.00	212.40	280.80	324.00	366.00	393.60	440.40	463.20
83	218.40	286.80	327.60	372.00	402.00	451.20	475.20	232.80	309.60	356.40	402.00	433.20	484.80	510.00
84	240.00	314.40	361.20	410.40	442.80	496.80	523.20	256.80	340.80	392.40	442.80	476.40	532.80	560.40
85	290.40	381.60	436.80	495.60	535.20	601.20	632.40	310.80	411.60	474.00	535.20	576.00	644.40	679.20
86	319.20	418.80	480.00	546.00	589.20	661.20	696.00	342.00	453.60	522.00	589.20	633.60	709.20	746.40
87	351.60	460.80	528.00	600.00	648.00	727.20	765.60	375.60	498.00	573.60	648.00	697.20	780.00	820.80
88	405.60	532.80	610.80	692.40	747.60	840.00	883.20	434.40	576.00	662.40	747.60	805.20	901.20	949.20
89	446.40	585.60	670.80	762.00	823.20	924.00	972.00	477.60	633.60	728.40	823.20	885.60	991.20	1044.00
90	490.80	644.40	738.00	837.60	904.80	1016.40	1069.20	525.60	696.00	801.60	904.80	974.40	1090.80	1148.40
91+	540.00	709.20	812.40	922.80	996.00	1117.20	1176.00	577.20	766.80	882.00	996.00	1072.80	1200.00	1262.40

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options
Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix C4

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

LTC-02 PA, LTC-02FR PA

Premiums to be used only with those that have

previously elected an inflation decrease option during the 2010 and 2013 Rate Filing

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	1.5% Simple Inflation or 2.2% Simple Inflation with Shared Cost							1.5% Compound Inflation or 2.2% Compound Inflation with Shared Cost						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	12.00	15.60	18.00	20.40	22.80	25.20	26.40	15.60	20.40	24.00	26.40	28.80	32.40	33.60
30	13.20	16.80	19.20	21.60	24.00	26.40	27.60	16.80	21.60	24.00	27.60	30.00	33.60	36.00
31	13.20	16.80	19.20	21.60	24.00	26.40	28.80	16.80	21.60	25.20	28.80	31.20	34.80	36.00
32	13.20	16.80	19.20	21.60	24.00	27.60	28.80	16.80	22.80	25.20	28.80	31.20	34.80	37.20
33	13.20	18.00	20.40	22.80	25.20	27.60	28.80	18.00	22.80	25.20	28.80	31.20	36.00	37.20
34	14.40	18.00	20.40	22.80	25.20	27.60	30.00	18.00	22.80	26.40	30.00	32.40	36.00	38.40
35	14.40	18.00	20.40	22.80	25.20	28.80	30.00	18.00	22.80	26.40	30.00	32.40	36.00	38.40
36	14.40	18.00	20.40	24.00	26.40	28.80	31.20	18.00	24.00	26.40	31.20	33.60	37.20	39.60
37	14.40	18.00	21.60	24.00	26.40	30.00	31.20	19.20	24.00	27.60	31.20	33.60	37.20	39.60
38	14.40	19.20	21.60	24.00	26.40	30.00	31.20	19.20	24.00	27.60	32.40	34.80	38.40	40.80
39	14.40	19.20	21.60	25.20	27.60	30.00	32.40	19.20	25.20	27.60	32.40	34.80	38.40	40.80
40	15.60	19.20	21.60	25.20	27.60	31.20	32.40	19.20	25.20	28.80	32.40	34.80	39.60	42.00
41	15.60	19.20	22.80	25.20	27.60	31.20	32.40	20.40	26.40	28.80	33.60	36.00	40.80	42.00
42	15.60	20.40	22.80	26.40	28.80	31.20	33.60	20.40	26.40	30.00	34.80	37.20	40.80	43.20
43	15.60	20.40	22.80	26.40	28.80	32.40	33.60	21.60	27.60	31.20	34.80	37.20	42.00	44.40
44	15.60	20.40	24.00	26.40	28.80	32.40	33.60	21.60	27.60	31.20	36.00	38.40	43.20	44.40
45	16.80	21.60	24.00	27.60	30.00	32.40	34.80	22.80	28.80	32.40	37.20	39.60	43.20	45.60
46	16.80	21.60	24.00	27.60	30.00	33.60	34.80	22.80	28.80	33.60	37.20	39.60	44.40	46.80
47	16.80	21.60	25.20	27.60	30.00	33.60	34.80	24.00	30.00	34.80	38.40	40.80	45.60	48.00
48	16.80	21.60	25.20	27.60	30.00	33.60	36.00	24.00	31.20	34.80	39.60	42.00	45.60	48.00
49	16.80	22.80	25.20	28.80	31.20	34.80	36.00	25.20	31.20	36.00	40.80	43.20	46.80	49.20
50	18.00	22.80	26.40	28.80	31.20	34.80	36.00	25.20	32.40	37.20	40.80	43.20	48.00	50.40
51	18.00	24.00	27.60	30.00	32.40	36.00	38.40	26.40	33.60	38.40	42.00	44.40	49.20	52.80
52	19.20	25.20	28.80	32.40	34.80	38.40	40.80	27.60	34.80	39.60	44.40	46.80	51.60	54.00
53	20.40	26.40	30.00	33.60	36.00	40.80	42.00	28.80	36.00	40.80	45.60	48.00	52.80	56.40
54	21.60	27.60	31.20	36.00	38.40	42.00	44.40	30.00	38.40	43.20	46.80	49.20	55.20	57.60
55	21.60	28.80	32.40	37.20	40.80	44.40	46.80	31.20	39.60	44.40	49.20	51.60	57.60	60.00
56	24.00	30.00	34.80	39.60	43.20	48.00	50.40	32.40	40.80	46.80	51.60	54.00	60.00	63.60
57	25.20	32.40	37.20	42.00	45.60	51.60	54.00	33.60	43.20	48.00	54.00	57.60	63.60	67.20
58	26.40	34.80	39.60	45.60	49.20	55.20	57.60	34.80	44.40	50.40	56.40	61.20	68.40	72.00
59	28.80	37.20	42.00	48.00	52.80	58.80	62.40	36.00	46.80	52.80	60.00	64.80	72.00	75.60
60	31.20	39.60	45.60	51.60	56.40	63.60	67.20	37.20	49.20	55.20	63.60	68.40	75.60	80.40
61	32.40	42.00	48.00	55.20	60.00	67.20	70.80	39.60	51.60	58.80	67.20	72.00	81.60	86.40
62	34.80	45.60	51.60	58.80	63.60	70.80	74.40	43.20	55.20	62.40	70.80	76.80	87.60	92.40
63	37.20	49.20	55.20	62.40	67.20	75.60	79.20	45.60	58.80	66.00	75.60	82.80	93.60	98.40
64	40.80	52.80	60.00	67.20	72.00	79.20	84.00	48.00	62.40	70.80	80.40	87.60	100.80	105.60
65	43.20	56.40	63.60	70.80	75.60	84.00	88.80	51.60	66.00	74.40	86.40	93.60	106.80	112.80
66	46.80	61.20	69.60	78.00	84.00	92.40	97.20	55.20	72.00	81.60	93.60	102.00	116.40	122.40
67	51.60	67.20	76.80	85.20	91.20	102.00	106.80	60.00	78.00	87.60	100.80	110.40	124.80	132.00
68	56.40	73.20	84.00	93.60	100.80	112.80	118.80	64.80	84.00	96.00	109.20	118.80	135.60	142.80
69	61.20	80.40	91.20	103.20	110.40	123.60	130.80	70.80	91.20	104.40	120.00	129.60	146.40	153.60
70	67.20	87.60	99.60	112.80	121.20	136.80	144.00	75.60	98.40	112.80	129.60	140.40	157.20	165.60
71	73.20	96.00	109.20	123.60	133.20	150.00	158.40	82.80	108.00	123.60	140.40	152.40	171.60	180.00
72	80.40	104.40	120.00	135.60	146.40	165.60	174.00	90.00	117.60	134.40	153.60	165.60	187.20	196.80
73	87.60	115.20	130.80	150.00	162.00	181.20	190.80	98.40	128.40	147.60	168.00	181.20	202.80	213.60
74	96.00	126.00	144.00	164.40	177.60	200.40	210.00	108.00	140.40	160.80	182.40	196.80	220.80	232.80
75	105.60	138.00	157.20	180.00	194.40	219.60	231.60	117.60	153.60	176.40	199.20	214.80	241.20	253.20
76	115.20	150.00	171.60	195.60	212.40	238.80	252.00	126.00	166.80	190.80	216.00	232.80	260.40	274.80
77	126.00	164.40	187.20	213.60	231.60	260.40	273.60	136.80	180.00	206.40	234.00	252.00	282.00	297.60
78	136.80	178.80	205.20	232.80	252.00	283.20	297.60	147.60	195.60	224.40	254.40	273.60	306.00	321.60
79	148.80	195.60	224.40	254.40	274.80	308.40	324.00	159.60	211.20	243.60	274.80	296.40	331.20	348.00
80	163.20	214.80	246.00	279.60	302.40	339.60	356.40	175.20	232.80	267.60	302.40	325.20	363.60	382.80
81	180.00	236.40	271.20	308.40	332.40	373.20	392.40	193.20	255.60	294.00	332.40	357.60	400.80	421.20
82	198.00	260.40	298.80	339.60	366.00	410.40	432.00	212.40	280.80	324.00	366.00	393.60	440.40	463.20
83	218.40	286.80	327.60	372.00	402.00	451.20	475.20	232.80	309.60	356.40	402.00	433.20	484.80	510.00
84	240.00	314.40	361.20	410.40	442.80	496.80	523.20	256.80	340.80	392.40	442.80	476.40	532.80	560.40
85	290.40	381.60	436.80	495.60	535.20	601.20	632.40	310.80	411.60	474.00	535.20	576.00	644.40	679.20
86	319.20	418.80	480.00	546.00	589.20	661.20	696.00	342.00	453.60	522.00	589.20	633.60	709.20	746.40
87	351.60	460.80	528.00	600.00	648.00	727.20	765.60	375.60	498.00	573.60	648.00	697.20	780.00	820.80
88	405.60	532.80	610.80	692.40	747.60	840.00	883.20	434.40	576.00	662.40	747.60	805.20	901.20	949.20
89	446.40	585.60	670.80	762.00	823.20	924.00	972.00	477.60	633.60	728.40	823.20	885.60	991.20	1044.00
90	490.80	644.40	738.00	837.60	904.80	1016.40	1069.20	525.60	696.00	801.60	904.80	974.40	1090.80	1148.40
91+	540.00	709.20	812.40	922.80	996.00	1117.20	1176.00	577.20	766.80	882.00	996.00	1072.80	1200.00	1262.40

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options
Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix B1

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

LTC-02 PA, LTC-02FR PA

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

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

Age	GPO Inflation							5% Simple Inflation							5% Compound Inflation						
	Benefit Period							Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	11.49	14.57	16.12	17.54	19.70	22.98	24.62	20.44	23.68	28.37	29.96	31.51	47.71	51.81	40.55	53.02	62.38	68.62	74.86	84.22	87.33
30	11.49	14.77	16.42	18.52	21.34	22.98	24.62	22.01	25.26	29.95	31.53	33.08	49.36	55.27	43.67	56.14	62.38	71.74	77.98	87.33	93.57
31	11.49	14.77	17.68	19.10	21.34	22.98	24.62	23.58	26.83	31.53	33.11	34.66	51.00	58.72	43.67	56.14	65.50	74.86	81.10	90.45	93.57
32	11.49	16.29	18.06	19.70	21.34	24.62	26.27	23.58	26.83	33.10	34.69	36.23	54.29	60.45	43.67	59.26	65.50	74.86	81.10	90.45	96.69
33	13.13	16.42	18.06	19.70	21.34	24.62	26.27	25.15	28.41	34.68	36.26	37.81	55.94	63.90	46.79	59.26	65.50	74.86	81.10	93.57	96.69
34	13.13	16.42	18.06	19.70	21.34	24.62	26.27	25.15	29.99	36.26	37.84	39.38	59.23	67.36	46.79	59.26	68.62	77.98	84.22	93.57	99.81
35	13.13	16.42	18.06	21.34	22.98	24.62	27.20	26.73	31.57	36.26	39.42	40.96	62.52	69.09	46.79	59.26	68.62	77.98	84.22	93.57	99.81
36	13.38	16.42	18.06	21.34	22.98	26.27	28.90	28.30	33.15	37.83	41.00	44.11	64.17	72.54	46.79	62.38	68.62	81.10	87.33	96.69	102.93
37	13.38	16.45	19.70	21.34	22.98	26.72	30.60	29.87	34.73	40.99	42.57	45.68	67.46	75.99	49.91	62.38	71.74	81.10	87.33	96.69	102.93
38	14.87	16.45	19.70	21.34	22.98	26.72	30.60	29.87	36.31	42.56	44.15	47.26	70.75	79.45	49.91	62.38	71.74	84.22	90.45	99.81	106.05
39	14.87	18.06	20.90	22.98	24.62	28.29	32.33	31.44	37.88	44.14	47.30	50.41	74.04	84.22	49.91	65.50	71.74	84.22	90.45	99.81	106.05
40	16.47	19.44	22.39	23.89	25.35	29.86	34.01	33.02	39.46	45.72	48.88	51.98	77.33	84.22	49.91	65.50	74.86	84.22	90.45	102.93	109.17
41	16.48	19.57	24.20	25.55	27.02	31.62	36.05	34.74	41.21	47.48	50.66	53.78	80.98	84.22	53.02	68.62	74.86	87.33	93.57	106.05	109.17
42	18.26	21.28	24.21	25.72	27.20	33.59	38.21	34.89	42.96	49.27	54.04	57.18	81.10	87.33	53.02	68.62	77.98	90.45	96.69	106.05	112.29
43	18.40	21.44	26.08	27.41	28.90	35.69	40.70	36.64	44.73	52.66	55.86	59.01	84.22	87.33	56.14	71.74	81.10	90.45	96.69	109.17	115.41
44	18.55	23.26	26.28	27.59	30.68	37.46	42.41	38.40	46.52	54.47	57.69	60.86	84.22	87.33	56.14	71.74	81.10	93.57	99.81	112.29	115.41
45	18.71	23.26	28.35	29.45	30.91	39.88	45.12	40.17	48.32	56.30	61.14	64.33	84.22	90.45	59.26	74.86	84.22	96.69	102.93	112.29	118.53
46	20.36	25.25	28.64	31.48	32.92	42.66	47.77	40.35	51.74	59.76	63.00	66.21	87.33	90.45	59.26	74.86	87.33	96.69	102.93	115.41	121.64
47	20.53	25.46	31.24	33.38	34.68	44.47	49.55	42.15	53.58	61.63	66.50	69.73	87.33	90.45	62.38	77.98	90.45	99.81	106.05	118.53	124.76
48	20.69	27.92	32.90	33.46	34.94	47.23	52.33	43.67	55.42	65.14	70.03	73.27	87.33	93.57	62.38	81.10	90.45	102.93	109.17	118.53	124.76
49	23.07	28.18	33.20	35.89	37.20	52.69	57.86	43.67	58.92	65.50	71.95	75.21	90.45	93.57	65.50	81.10	93.57	106.05	112.29	121.64	127.88
50	23.30	29.83	35.81	38.55	39.96	55.67	59.65	46.79	59.26	68.62	74.86	78.80	90.45	93.57	65.50	84.22	96.69	106.05	112.29	124.76	131.00
51	24.90	31.28	37.54	40.33	41.72	60.16	65.15	46.79	62.38	71.74	77.98	82.44	93.57	99.81	68.62	87.33	99.81	109.17	115.41	127.88	137.24
52	25.13	31.77	37.86	42.15	42.92	62.15	69.61	49.91	65.50	74.86	82.80	86.11	99.81	106.05	71.74	90.45	102.93	115.41	121.64	134.12	140.36
53	26.95	33.72	39.02	42.48	43.04	66.76	74.11	53.02	68.62	77.98	86.49	89.80	106.05	109.17	74.86	93.57	106.05	118.53	124.76	137.24	146.60
54	27.00	33.78	39.07	44.31	44.93	71.42	78.63	56.14	71.74	81.10	90.20	95.20	109.17	115.41	77.98	99.81	112.29	121.64	127.88	143.48	149.72
55	29.65	35.53	40.89	46.17	47.61	76.16	83.18	56.14	74.86	84.22	93.95	98.96	115.41	121.64	81.10	102.93	115.41	127.88	134.12	149.72	155.95
56	31.35	37.22	45.09	50.39	50.85	79.83	89.36	62.38	77.98	90.45	99.35	104.39	124.76	131.00	84.22	106.05	121.64	134.12	140.36	155.95	165.31
57	33.06	41.47	46.89	54.63	55.19	87.23	95.59	65.50	82.86	96.36	104.80	109.86	134.12	140.36	87.33	112.29	124.76	140.36	149.72	165.31	174.67
58	34.79	43.25	51.14	57.92	61.03	93.68	101.86	68.62	86.56	100.11	110.29	115.37	143.48	149.72	90.45	115.41	131.00	146.60	159.07	177.79	187.14
59	39.00	47.43	54.54	61.27	64.47	100.21	111.94	73.24	91.99	105.60	115.81	120.92	152.84	162.19	93.57	121.64	137.24	155.95	168.43	187.14	196.50
60	40.81	50.91	58.88	65.85	71.35	106.83	119.93	76.93	95.76	111.13	121.38	126.51	165.31	174.67	96.69	127.88	143.48	165.31	174.58	196.50	208.98
61	44.15	54.71	64.77	70.21	76.48	116.37	129.32	82.24	102.81	118.22	128.49	135.34	174.67	184.03	102.93	134.12	152.84	174.67	181.77	212.10	224.57
62	48.19	59.20	68.35	75.82	82.58	125.00	140.45	87.56	109.90	127.06	137.35	142.50	184.03	193.38	112.29	143.48	162.19	183.85	190.71	227.69	240.17
63	52.39	63.82	74.28	81.94	87.85	136.50	148.94	94.15	117.01	134.21	146.25	153.13	191.33	200.44	115.41	148.81	167.04	191.09	199.68	236.89	249.03
64	56.86	69.16	80.41	88.57	94.10	148.17	160.42	100.01	124.16	144.84	155.19	162.09	195.02	206.84	118.20	153.66	174.34	197.98	208.69	248.21	260.03
65	61.58	75.18	86.69	95.34	102.03	157.86	164.44	103.42	133.06	152.26	165.89	172.80	201.10	212.59	123.53	158.01	178.12	206.84	217.73	255.68	270.05
66	67.60	82.28	94.36	104.32	112.51	167.73	177.22	108.84	142.33	161.86	177.99	186.63	214.89	226.05	128.37	167.45	189.77	217.68	231.56	270.70	284.66
67	74.04	91.10	103.23	113.81	125.49	176.36	185.48	116.47	151.69	173.36	191.81	203.91	230.24	241.07	135.43	176.06	197.73	227.53	247.11	281.70	297.95
68	81.19	100.15	113.68	124.48	138.46	186.67	198.33	123.45	160.22	183.86	204.87	220.63	246.90	260.03	141.84	183.86	210.13	239.02	260.03	296.81	312.56
69	88.01	109.42	124.27	137.00	155.52	198.23	209.40	129.77	170.48	193.38	218.83	234.10	262.09	277.35	150.13	193.38	221.37	254.45	274.81	310.43	325.70
70	97.56	119.99	136.68	150.20	172.57	207.94	218.60	137.90	179.76	204.38	231.47	248.71	280.72	295.49	155.13	201.92	231.47	265.94	288.10	322.58	339.82
71	107.01	131.51	148.80	167.22	188.98	218.30	231.00	145.20	190.43	216.61	245.18	264.22	297.54	314.21	164.24	214.23	245.18	278.50	302.30	340.39	357.05
72	115.98	141.91	159.92	182.94	201.95	229.98	242.09	153.98	199.95	229.83	259.70	280.39	317.16	333.25	172.37	225.23	257.41	294.18	317.16	358.53	376.92
73	124.25	153.23	171.70	199.05	215.28	241.60	255.41	161.78	212.75	241.56	277.02	299.19	334.64	352.37	181.73	237.13	272.59	310.27	334.64	374.54	394.48
74	128.40	163.22	183.61	208.92	226.33	252.44	265.50	170.73	224.08	256.09	292.37	315.85	356.40	373.47	192.07	249.69	285.97	324.38	349.99	392.68	414.02
75	134.87	174.29	197.12	222.02	238.61	265.59	280.11	180.58	235.98	268.82	307.80	332.43	375.52	396.04	201.10	262.66	301.65	340.64	367.31	412.46	432.98
76	142.66	182.29	208.05	233.80	249.65	277.39	293.25	189.11	246.24	281.70	321.10	348.68	392.02	413.69	206.84	273.82	313.22	354.59	382.17	427.48	451.12
77	151.03	192.56	217.10	243.53	260.53	290.73	305.83	198.23	258.64	294.51	336.04	364.36	409.67	430.43	215.22	283.18	324.71	368.13	396.45	443.65	468.19
78	158.91	202.25	229.33	256.42	274.48	303.37	319.62	205.86	269.06	308.79	350.32	379.21	426.17	447.83	222.11	294.34	337.68	382.83	411.72	460.48	483.95
79	167.20	213.74	241.32	268.90	287.86	317.16	334.40	213.74	280.96	322.33	365.43	394.73	442.99	465.40	229.25	303.37	349.91	394.73	425.75	475.74	499.87
80	175.65	223.26	252.81	282.36	302.06	331.61	349.67	223.26	293.85	336.53	382.50	413.69	464.58	487.56	239.68	318.47	366.08	413.69	444.88	497.41	523.68
81	192.07	246.24	277.43	310.27	331.61	366.08	384.14	246.24	323.40	371.01	421.90	454.73	510.54	536.81	264.30	349.67	402.20	454.73	489.20	548.30	576.21
82	211.77	269.23	305.34	341.46	364.44	402.20	423.54	270.87	356.23	408.76	464.58	500.69	561.43	590.98	290.57	384.14	443.24	500.69	538.45	602.48	633.67
83	233.11	297.13	336.53	374.29	400.56	443.24	466.22	298.78	392.35	448.16	508.90	549.94	617.25	650.08	318.47	423.54	487.56	549.94	592.63	663.22	697.69
84	256.09	326.68	369.37	412.05	441.60	485.92	512.19	328.32	430.11	494.13	561.43	605.76	679.63	715.75	351.31	466.22	536.81	605.76	651.72	728.88	766.64
85	310.27	395.63	448.16	499.05	533.53	589.34	620.53	397.27	522.04	597.55	677.99	732.16	822.45	865.14	425.18	563.08	648.44	732.16	787.98	881.55	929.16
86	341.46	435.03	492.49	549.94	587.70	648.44	681.27	436.67	572.93	656.65	746.94	806.04	904.53	952.14	467.86	620.53	714.11	806.04	866.78	970.20	1021.09
87	374.29	477.71	541.74	604.12	646.80	712.46	750.22	481.00	630.38	722.31	820.81	886.48	994.82	1047.36	513.83	681.27	784.70	886.48	953.78	1067.05	1122.87
88	433.39	553.23	625.46	697.69	746.94	822.45	866.78	554.87	728.88	835.59	947.22	1022.73	1149.14	1208.23	594.27	787.98	906.18	1022.73	1101.53	1232.86	1298.52
89	476.07	607.40	687.84	768.28	820.81	904.53	952.14	610.68	801.11	917.67	1042.43	1126.15	1264.05	1329.71	653.37	866.78	996.47	1126.15	1211.52	1355.98	1428.21
90	523.68	668.14	756.79	843.79	902.89	996.47	1049.00	671.42	881.55	1009.60	1145.85	1237.78	1390.45	1462.69	719.03	952.14	1096.60	1237.78	1333.00	1492.24	1571.03
91+	576.21	735.45	832.30	929.16	993.18	1094.96	1152.42	738.73	970.20	1111.38	1262.41	1362.55	1528.35	1608.79	789.62	1049.00	1206.59	1362.55	1467.61	1641.62	1726.99

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages
Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix B2

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

LTC-02 PA, LTC-02FR PA

Premiums to be used only with those that have

previously elected an inflation decrease option during the 2010 Rate Filing

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	2.7% Simple Inflation							2.7% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	16.42	21.34	24.62	27.91	31.19	34.47	36.12	21.34	27.91	32.83	36.12	39.40	44.32	45.97
30	18.06	22.98	26.27	29.55	32.83	36.12	37.76	22.98	29.55	32.83	37.76	41.04	45.97	49.25
31	18.06	22.98	26.27	29.55	32.83	36.12	39.40	22.98	29.55	34.47	39.40	42.68	47.61	49.25
32	18.06	22.98	26.27	29.55	32.83	37.76	39.40	22.98	31.19	34.47	39.40	42.68	47.61	50.89
33	18.06	24.62	27.91	31.19	34.47	37.76	39.40	24.62	31.19	34.47	39.40	42.68	49.25	50.89
34	19.70	24.62	27.91	31.19	34.47	37.76	41.04	24.62	31.19	36.12	41.04	44.32	49.25	52.53
35	19.70	24.62	27.91	31.19	34.47	39.40	41.04	24.62	31.19	36.12	41.04	44.32	49.25	52.53
36	19.70	24.62	27.91	32.83	36.12	39.40	42.68	24.62	32.83	36.12	42.68	45.97	50.89	54.17
37	19.70	24.62	29.55	32.83	36.12	41.04	42.68	26.27	32.83	37.76	42.68	45.97	50.89	54.17
38	19.70	26.27	29.55	32.83	36.12	41.04	42.68	26.27	32.83	37.76	44.32	47.61	52.53	55.82
39	19.70	26.27	29.55	34.47	37.76	41.04	44.32	26.27	34.47	37.76	44.32	47.61	52.53	55.82
40	21.34	26.27	29.55	34.47	37.76	42.68	44.32	26.27	34.47	39.40	44.32	47.61	54.17	57.46
41	21.34	26.27	31.19	34.47	37.76	42.68	44.32	27.91	36.12	39.40	45.97	49.25	55.82	57.46
42	21.34	27.91	31.19	36.12	39.40	42.68	45.97	27.91	36.12	41.04	47.61	50.89	55.82	59.10
43	21.34	27.91	31.19	36.12	39.40	44.32	45.97	29.55	37.76	42.68	47.61	50.89	57.46	60.74
44	21.34	27.91	32.83	36.12	39.40	44.32	45.97	29.55	37.76	42.68	49.25	52.53	59.10	60.74
45	22.98	29.55	32.83	37.76	41.04	44.32	47.61	31.19	39.40	44.32	50.89	54.17	59.10	62.38
46	22.98	29.55	32.83	37.76	41.04	45.97	47.61	31.19	39.40	45.97	50.89	54.17	60.74	64.02
47	22.98	29.55	34.47	37.76	41.04	45.97	47.61	32.83	41.04	47.61	52.53	55.82	62.38	65.66
48	22.98	29.55	34.47	37.76	41.04	45.97	49.25	32.83	42.68	47.61	54.17	57.46	62.38	65.66
49	22.98	31.19	34.47	39.40	42.68	47.61	49.25	34.47	42.68	49.25	55.82	59.10	64.02	67.31
50	24.62	31.19	36.12	39.40	42.68	47.61	49.25	34.47	44.32	50.89	55.82	59.10	65.66	68.95
51	24.62	32.83	37.76	41.04	44.32	49.25	52.53	36.12	45.97	52.53	57.46	60.74	67.31	72.23
52	26.27	34.47	39.40	44.32	47.61	52.53	55.82	37.76	47.61	54.17	60.74	64.02	70.59	73.87
53	27.91	36.12	41.04	45.97	49.25	55.82	57.46	39.40	49.25	55.82	62.38	65.66	72.23	77.16
54	29.55	37.76	42.68	49.25	52.53	57.46	60.74	41.04	52.53	59.10	64.02	67.31	75.51	78.80
55	29.55	39.40	44.32	50.89	55.82	60.74	64.02	42.68	54.17	60.74	67.31	70.59	78.80	82.08
56	32.83	41.04	47.61	54.17	59.10	65.66	68.95	44.32	55.82	64.02	70.59	73.87	82.08	87.01
57	34.47	44.32	50.89	57.46	62.38	70.59	73.87	45.97	59.10	65.66	73.87	78.80	87.01	91.93
58	36.12	47.61	54.17	62.38	67.31	75.51	78.80	47.61	60.74	68.95	77.16	83.72	93.57	98.50
59	39.40	50.89	57.46	65.66	72.23	80.44	85.36	49.25	64.02	72.23	82.08	88.65	98.50	103.42
60	42.68	54.17	62.38	70.59	77.16	87.01	91.93	50.89	67.31	75.51	87.01	93.57	103.42	109.99
61	44.32	57.46	65.66	75.51	82.08	91.93	96.86	54.17	70.59	80.44	91.93	98.50	111.63	118.20
62	47.61	62.38	70.59	80.44	87.01	96.86	101.78	59.10	75.51	85.36	96.86	105.06	119.84	126.40
63	50.89	67.31	75.51	85.36	91.93	103.42	108.35	62.38	80.44	90.29	103.42	113.27	128.05	134.61
64	55.82	72.23	82.08	91.93	98.50	108.35	114.91	65.66	85.36	96.86	109.99	119.84	137.90	144.46
65	59.10	77.16	87.01	96.86	103.42	114.91	121.48	70.59	90.29	101.78	118.20	128.05	146.10	154.31
66	64.02	83.72	95.21	106.71	114.91	126.40	132.97	75.51	98.50	111.63	128.05	139.54	159.24	167.45
67	70.59	91.93	105.06	116.56	124.76	139.54	146.10	82.08	106.71	119.84	137.90	151.03	170.73	180.58
68	77.16	100.14	114.91	128.05	137.90	154.31	162.52	88.65	114.91	131.33	149.39	162.52	185.50	195.35
69	83.72	109.99	124.76	141.18	151.03	169.09	178.94	96.86	124.76	142.82	164.16	177.30	200.28	210.13
70	91.93	119.84	136.25	154.31	165.80	187.14	196.99	103.42	134.61	154.31	177.30	192.07	215.05	226.54
71	100.14	131.33	149.39	169.09	182.22	205.20	216.69	113.27	147.75	169.09	192.07	208.49	234.75	246.24
72	109.99	142.82	164.16	185.50	200.28	226.54	238.04	123.12	160.88	183.86	210.13	226.54	256.09	269.23
73	119.84	157.60	178.94	205.20	221.62	247.89	261.02	134.61	175.65	201.92	229.83	247.89	277.43	292.21
74	131.33	172.37	196.99	224.90	242.96	274.15	287.28	147.75	192.07	219.98	249.53	269.23	302.06	318.47
75	144.46	188.79	215.05	246.24	265.94	300.42	316.83	160.88	210.13	241.32	272.51	293.85	329.97	346.38
76	157.60	205.20	234.75	267.58	290.57	326.68	344.74	172.37	228.19	261.02	295.49	318.47	356.23	375.93
77	172.37	224.90	256.09	292.21	316.83	356.23	374.29	187.14	246.24	282.36	320.12	344.74	385.78	407.12
78	187.14	244.60	280.72	318.47	344.74	387.42	407.12	201.92	267.58	306.98	348.02	374.29	418.61	439.95
79	203.56	267.58	306.98	348.02	375.93	421.90	443.24	218.34	288.93	333.25	375.93	405.48	453.09	476.07
80	223.26	293.85	336.53	382.50	413.69	464.58	487.56	239.68	318.47	366.08	413.69	444.88	497.41	523.68
81	246.24	323.40	371.01	421.90	454.73	510.54	536.81	264.30	349.67	402.20	454.73	489.20	548.30	576.21
82	270.87	356.23	408.76	464.58	500.69	561.43	590.98	290.57	384.14	443.24	500.69	538.45	602.48	633.67
83	298.78	392.35	448.16	508.90	549.94	617.25	650.08	318.47	423.54	487.56	549.94	592.63	663.22	697.69
84	328.32	430.11	494.13	561.43	605.76	679.63	715.75	351.31	466.22	536.81	605.76	651.72	728.88	766.64
85	397.27	522.04	597.55	677.99	732.16	822.45	865.14	425.18	563.08	648.44	732.16	787.98	881.55	929.16
86	436.67	572.93	656.65	746.94	806.04	904.53	952.14	467.86	620.53	714.11	806.04	866.78	970.20	1021.09
87	481.00	630.38	722.31	820.81	886.48	994.82	1047.36	513.83	681.27	784.70	886.48	953.78	1067.05	1122.87
88	554.87	728.88	835.59	947.22	1022.73	1149.14	1208.23	594.27	787.98	906.18	1022.73	1101.53	1232.86	1298.52
89	610.68	801.11	917.67	1042.43	1126.15	1264.05	1329.71	653.37	866.78	996.47	1126.15	1211.52	1355.98	1428.21
90	671.42	881.55	1009.60	1145.85	1237.78	1390.45	1462.69	719.03	952.14	1096.60	1237.78	1333.00	1492.24	1571.03
91+	738.73	970.20	1111.38	1262.41	1362.55	1528.35	1608.79	789.62	1049.00	1206.59	1362.55	1467.61	1641.62	1726.99

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages
Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix B3

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

LTC-02 PA, LTC-02FR PA

Premiums to be used only with those that have
previously elected an inflation decrease option during the 2013 Rate Filing

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

Age	4.5% Simple Inflation							4.5% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	17.69	20.50	24.57	25.94	27.28	41.31	44.86	35.10	45.91	54.01	59.41	64.81	72.91	75.61
30	19.06	21.87	25.93	27.30	28.64	42.73	47.85	37.80	48.61	54.01	62.11	67.51	75.61	81.01
31	20.42	23.23	27.30	28.67	30.00	44.16	50.84	37.80	48.61	56.71	64.81	70.21	78.31	81.01
32	20.42	23.23	28.66	30.03	31.37	47.01	52.33	37.80	51.31	56.71	64.81	70.21	78.31	83.71
33	21.78	24.60	30.02	31.40	32.73	48.43	55.33	40.51	51.31	56.71	64.81	70.21	81.01	83.71
34	21.78	25.97	31.39	32.76	34.09	51.28	58.32	40.51	51.31	59.41	67.51	72.91	81.01	86.41
35	23.14	27.33	31.39	34.13	35.46	54.13	59.81	40.51	51.31	59.41	67.51	72.91	81.01	86.41
36	24.50	28.70	32.75	35.49	38.19	55.55	62.80	40.51	54.01	59.41	70.21	75.61	83.71	89.11
37	25.86	30.07	35.48	36.86	39.55	58.40	65.79	43.21	54.01	62.11	70.21	75.61	83.71	89.11
38	25.86	31.43	36.85	38.22	40.91	61.25	68.78	43.21	54.01	62.11	72.91	78.31	86.41	91.81
39	27.22	32.80	38.21	40.95	43.64	64.10	72.91	43.21	56.71	62.11	72.91	78.31	86.41	91.81
40	28.58	34.17	39.58	42.32	45.01	66.95	72.91	43.21	56.71	64.81	72.91	78.31	89.11	94.51
41	30.08	35.67	41.11	43.86	46.56	70.11	72.91	45.91	59.41	64.81	75.61	81.01	91.81	94.51
42	30.21	37.20	42.65	46.79	49.50	70.21	75.61	45.91	59.41	67.51	78.31	83.71	91.81	97.21
43	31.72	38.73	45.59	48.36	51.09	72.91	75.61	48.61	62.11	70.21	78.31	83.71	94.51	99.91
44	33.24	40.27	47.16	49.94	52.69	72.91	75.61	48.61	62.11	70.21	81.01	86.41	97.21	99.91
45	34.78	41.83	48.75	52.93	55.69	72.91	78.31	51.31	64.81	72.91	83.71	89.11	97.21	102.61
46	34.93	44.80	51.74	54.55	57.32	75.61	78.31	51.31	64.81	75.61	83.71	89.11	99.91	105.31
47	36.49	46.38	53.36	57.58	60.36	75.61	78.31	54.01	67.51	78.31	86.41	91.81	102.61	108.01
48	37.80	47.98	56.39	60.63	63.43	75.61	81.01	54.01	70.21	78.31	89.11	94.51	102.61	108.01
49	37.80	51.01	56.71	62.29	65.11	78.31	81.01	56.71	70.21	81.01	91.81	97.21	105.31	110.71
50	40.51	51.31	59.41	64.81	68.23	78.31	81.01	56.71	72.91	83.71	91.81	97.21	108.01	113.41
51	40.51	54.01	62.11	67.51	71.37	81.01	86.41	59.41	75.61	86.41	94.51	99.91	110.71	118.82
52	43.21	56.71	64.81	71.69	74.55	86.41	91.81	62.11	78.31	89.11	99.91	105.31	116.12	121.52
53	45.91	59.41	67.51	74.88	77.75	91.81	94.51	64.81	81.01	91.81	102.61	108.01	118.82	126.92
54	48.61	62.11	70.21	78.09	82.42	94.51	99.91	67.51	86.41	97.21	105.31	110.71	124.22	129.62
55	48.61	64.81	72.91	81.33	85.68	99.91	105.31	70.21	89.11	99.91	110.71	116.12	129.62	135.02
56	54.01	67.51	78.31	86.02	90.38	108.01	113.41	72.91	91.81	105.31	116.12	121.52	135.02	143.12
57	56.71	71.74	83.42	90.73	95.11	116.12	121.52	75.61	97.21	108.01	121.52	129.62	143.12	151.22
58	59.41	74.94	86.67	95.48	99.88	124.22	129.62	78.31	99.91	113.41	126.92	137.72	153.92	162.02
59	63.40	79.64	91.43	100.26	104.68	132.32	140.42	81.01	105.31	118.82	135.02	145.82	162.02	170.12
60	66.60	82.90	96.21	105.08	109.52	143.12	151.22	83.71	110.71	124.22	143.12	151.14	170.12	180.92
61	71.20	89.01	102.35	111.24	117.18	151.22	159.32	89.11	116.12	132.32	151.22	157.37	183.62	194.43
62	75.81	95.14	110.00	118.91	123.37	159.32	167.42	97.21	124.22	140.42	159.17	165.11	197.13	207.93
63	81.51	101.30	116.19	126.62	132.58	165.65	173.53	99.91	128.84	144.61	165.43	172.88	205.08	215.60
64	86.58	107.49	125.40	134.35	140.33	168.84	179.08	102.33	133.03	150.94	171.40	180.67	214.89	225.12
65	89.54	115.20	131.82	143.62	149.60	174.10	184.05	106.95	136.79	154.20	179.08	188.50	221.36	233.79
66	94.23	123.22	140.13	154.09	161.57	186.04	195.70	111.14	144.97	164.30	188.46	200.47	234.36	246.44
67	100.84	131.32	150.08	166.06	176.53	199.33	208.71	117.25	152.43	171.19	196.98	213.93	243.88	257.96
68	106.88	138.71	159.18	177.37	191.01	213.75	225.12	122.80	159.18	181.92	206.93	225.12	256.96	270.60
69	112.35	147.60	167.42	189.45	202.67	226.90	240.12	129.97	167.42	191.65	220.29	237.92	268.76	281.97
70	119.38	155.63	176.94	200.39	215.32	243.03	255.82	134.31	174.81	200.39	230.24	249.43	279.27	294.20
71	125.71	164.86	187.53	212.26	228.75	257.60	272.03	142.20	185.47	212.26	241.11	261.72	294.69	309.12
72	133.31	173.11	198.97	224.84	242.75	274.58	288.51	149.23	194.99	222.85	254.69	274.58	310.40	326.32
73	140.06	184.19	209.14	239.83	259.02	289.72	305.07	157.33	205.30	236.00	268.61	289.72	324.26	341.52
74	147.81	194.00	221.71	253.12	273.45	308.55	323.33	166.29	216.17	247.58	280.84	303.01	339.96	358.44
75	156.34	204.30	232.73	266.48	287.80	325.11	342.87	174.10	227.40	261.15	294.91	318.00	357.09	374.85
76	163.73	213.19	243.88	277.99	301.87	339.39	358.15	179.08	237.06	271.17	306.99	330.86	370.09	390.56
77	171.61	223.92	254.97	290.93	315.44	354.67	372.65	186.32	245.16	281.12	318.71	343.23	384.09	405.34
78	178.22	232.94	267.34	303.29	328.31	368.95	387.71	192.29	254.83	292.35	331.43	356.45	398.66	418.98
79	185.05	243.25	279.06	316.37	341.74	383.52	402.92	198.48	262.65	302.94	341.74	368.60	411.88	432.77
80	193.29	254.40	291.35	331.15	358.15	402.21	422.11	207.50	275.72	316.94	358.15	385.16	430.64	453.38
81	213.19	279.98	321.20	365.26	393.68	442.01	464.75	228.82	302.72	348.20	393.68	423.53	474.69	498.86
82	234.50	308.41	353.89	402.21	433.48	486.06	511.65	251.56	332.57	383.73	433.48	466.17	521.60	548.60
83	258.67	339.68	388.00	440.58	476.12	534.39	562.81	275.72	366.68	422.11	476.12	513.07	574.18	604.03
84	284.25	372.36	427.79	486.06	524.44	588.39	619.66	304.15	403.63	464.75	524.44	564.23	631.03	663.72
85	343.94	451.95	517.33	586.97	633.87	712.04	748.99	368.10	487.49	561.39	633.87	682.20	763.21	804.42
86	378.05	496.01	568.50	646.66	697.83	783.10	824.32	405.05	537.23	618.24	697.83	750.41	839.95	884.01
87	416.42	545.76	625.35	710.62	767.47	861.27	906.75	444.85	589.81	679.35	767.47	825.74	923.81	972.13
88	480.38	631.03	723.41	820.06	885.43	994.87	1046.03	514.49	682.20	784.52	885.43	953.65	1067.35	1124.20
89	528.70	693.57	794.47	902.49	974.97	1094.35	1151.20	565.65	750.41	862.69	974.97	1048.88	1173.94	1236.48
90	581.29	763.21	874.06	992.03	1071.61	1203.79	1266.32	622.50	824.32	949.39	1071.61	1154.05	1291.91	1360.13
91+	639.56	839.95	962.18	1092.93	1179.63	1323.17	1392.82	683.62	908.17	1044.61	1179.63	1270.59	1421.24	1495.14

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages
Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix B4

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

LTC-02 PA, LTC-02FR PA

Premiums to be used only with those that have

previously elected an inflation decrease option during the 2010 and 2013 Rate Filing

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	2.2% Simple Inflation							2.2% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	14.21	18.48	21.32	24.16	27.00	29.85	31.27	18.48	24.16	28.42	31.27	34.11	38.37	39.79
30	15.63	19.90	22.74	25.58	28.42	31.27	32.69	19.90	25.58	28.42	32.69	35.53	39.79	42.64
31	15.63	19.90	22.74	25.58	28.42	31.27	34.11	19.90	25.58	29.85	34.11	36.95	41.22	42.64
32	15.63	19.90	22.74	25.58	28.42	32.69	34.11	19.90	27.00	29.85	34.11	36.95	41.22	44.06
33	15.63	21.32	24.16	27.00	29.85	32.69	34.11	21.32	27.00	29.85	34.11	36.95	42.64	44.06
34	17.05	21.32	24.16	27.00	29.85	32.69	35.53	21.32	27.00	31.27	35.53	38.37	42.64	45.48
35	17.05	21.32	24.16	27.00	29.85	34.11	35.53	21.32	27.00	31.27	35.53	38.37	42.64	45.48
36	17.05	21.32	24.16	28.42	31.27	34.11	36.95	21.32	28.42	31.27	36.95	39.79	44.06	46.90
37	17.05	21.32	25.58	28.42	31.27	35.53	36.95	22.74	28.42	32.69	36.95	39.79	44.06	46.90
38	17.05	22.74	25.58	28.42	31.27	35.53	36.95	22.74	28.42	32.69	38.37	41.22	45.48	48.32
39	17.05	22.74	25.58	29.85	32.69	35.53	38.37	22.74	29.85	32.69	38.37	41.22	45.48	48.32
40	18.48	22.74	25.58	29.85	32.69	36.95	38.37	22.74	29.85	34.11	38.37	41.22	46.90	49.74
41	18.48	22.74	27.00	29.85	32.69	36.95	38.37	24.16	31.27	34.11	39.79	42.64	48.32	49.74
42	18.48	24.16	27.00	31.27	34.11	36.95	39.79	24.16	31.27	35.53	41.22	44.06	48.32	51.16
43	18.48	24.16	27.00	31.27	34.11	38.37	39.79	25.58	32.69	36.95	41.22	44.06	49.74	52.59
44	18.48	24.16	28.42	31.27	34.11	38.37	39.79	25.58	32.69	36.95	42.64	45.48	51.16	52.59
45	19.90	25.58	28.42	32.69	35.53	38.37	41.22	27.00	34.11	38.37	44.06	46.90	51.16	54.01
46	19.90	25.58	28.42	32.69	35.53	39.79	41.22	27.00	34.11	39.79	44.06	46.90	52.59	55.43
47	19.90	25.58	29.85	32.69	35.53	39.79	41.22	28.42	35.53	41.22	45.48	48.32	54.01	56.85
48	19.90	25.58	29.85	32.69	35.53	39.79	42.64	28.42	36.95	41.22	46.90	49.74	54.01	56.85
49	19.90	27.00	29.85	34.11	36.95	41.22	42.64	29.85	36.95	42.64	48.32	51.16	55.43	58.27
50	21.32	27.00	31.27	34.11	36.95	41.22	42.64	29.85	38.37	44.06	48.32	51.16	56.85	59.69
51	21.32	28.42	32.69	35.53	38.37	42.64	45.48	31.27	39.79	45.48	49.74	52.59	58.27	62.53
52	22.74	29.85	34.11	38.37	41.22	45.48	48.32	32.69	41.22	46.90	52.59	55.43	61.11	63.96
53	24.16	31.27	35.53	39.79	42.64	48.32	49.74	34.11	42.64	48.32	54.01	56.85	62.53	66.80
54	25.58	32.69	36.95	42.64	45.48	49.74	52.59	35.53	45.48	51.16	55.43	58.27	65.38	68.22
55	25.58	34.11	38.37	44.06	48.32	52.59	55.43	36.95	46.90	52.59	58.27	61.11	68.22	71.06
56	28.42	35.53	41.22	46.90	51.16	56.85	59.69	38.37	48.32	55.43	61.11	63.96	71.06	75.33
57	29.85	38.37	44.06	49.74	54.01	61.11	63.96	39.79	51.16	56.85	63.96	68.22	75.33	79.59
58	31.27	41.22	46.90	54.01	58.27	65.38	68.22	41.22	52.59	59.69	66.80	72.48	81.01	85.27
59	34.11	44.06	49.74	56.85	62.53	69.64	73.90	42.64	55.43	62.53	71.06	76.75	85.27	89.54
60	36.95	46.90	54.01	61.11	66.80	75.33	79.59	44.06	58.27	65.38	75.33	81.01	89.54	95.22
61	38.37	49.74	56.85	65.38	71.06	79.59	83.85	46.90	61.11	69.64	79.59	85.27	96.64	102.33
62	41.22	54.01	61.11	69.64	75.33	83.85	88.12	51.16	65.38	73.90	83.85	90.96	103.75	109.44
63	44.06	58.27	65.38	73.90	79.59	89.54	93.80	54.01	69.64	78.17	89.54	98.07	110.86	116.54
64	48.32	62.53	71.06	79.59	85.27	93.80	99.49	56.85	73.90	83.85	95.22	103.75	119.38	125.07
65	51.16	66.80	75.33	83.85	89.54	99.49	105.17	61.11	78.17	88.12	102.33	110.86	126.49	133.60
66	55.43	72.48	82.43	92.38	99.49	109.44	115.12	65.38	85.27	96.64	110.86	120.81	137.86	144.97
67	61.11	79.59	90.96	100.91	108.01	120.81	126.49	71.06	92.38	103.75	119.38	130.75	147.81	156.34
68	66.80	86.70	99.49	110.86	119.38	133.60	140.70	76.75	99.49	113.70	129.33	140.70	160.60	169.13
69	72.48	95.22	108.01	122.23	130.75	146.39	154.92	83.85	108.01	123.65	142.12	153.49	173.39	181.92
70	79.59	103.75	117.96	133.60	143.55	162.02	170.55	89.54	116.54	133.60	153.49	166.29	186.18	196.13
71	86.70	113.70	129.33	146.39	157.76	177.65	187.60	98.07	127.91	146.39	166.29	180.50	203.24	213.19
72	95.22	123.65	142.12	160.60	173.39	196.13	206.08	106.59	139.28	159.18	181.92	196.13	221.71	233.08
73	103.75	136.44	154.92	177.65	191.87	214.61	225.98	116.54	152.07	174.81	198.97	214.61	240.19	252.98
74	113.70	149.23	170.55	194.71	210.34	237.35	248.72	127.91	166.29	190.45	216.03	233.08	261.51	275.72
75	125.07	163.44	186.18	213.19	230.24	260.09	274.30	139.28	181.92	208.92	235.93	254.40	285.67	299.88
76	136.44	177.65	203.24	231.66	251.56	282.83	298.46	149.23	197.55	225.98	255.82	275.72	308.41	325.46
77	149.23	194.71	221.71	252.98	274.30	308.41	324.04	162.02	213.19	244.45	277.14	298.46	333.99	352.47
78	162.02	211.76	243.03	275.72	298.46	335.41	352.47	174.81	231.66	265.77	301.30	324.04	362.42	380.89
79	176.23	231.66	265.77	301.30	325.46	365.26	383.73	189.02	250.14	288.51	325.46	351.05	392.26	412.16
80	193.29	254.40	291.35	331.15	358.15	402.21	422.11	207.50	275.72	316.94	358.15	385.16	430.64	453.38
81	213.19	279.98	321.20	365.26	393.68	442.01	464.75	228.82	302.72	348.20	393.68	423.53	474.69	498.86
82	234.50	308.41	353.89	402.21	433.48	486.06	511.65	251.56	332.57	383.73	433.48	466.17	521.60	548.60
83	258.67	339.68	388.00	440.58	476.12	534.39	562.81	275.72	366.68	422.11	476.12	513.07	574.18	604.03
84	284.25	372.36	427.79	486.06	524.44	588.39	619.66	304.15	403.63	464.75	524.44	564.23	631.03	663.72
85	343.94	451.95	517.33	586.97	633.87	712.04	748.99	368.10	487.49	561.39	633.87	682.20	763.21	804.42
86	378.05	496.01	568.50	646.66	697.83	783.10	824.32	405.05	537.23	618.24	697.83	750.41	839.95	884.01
87	416.42	545.76	625.35	710.62	767.47	861.27	906.75	444.85	589.81	679.35	767.47	825.74	923.81	972.13
88	480.38	631.03	723.41	820.06	885.43	994.87	1046.03	514.49	682.20	784.52	885.43	953.65	1067.35	1124.20
89	528.70	693.57	794.47	902.49	974.97	1094.35	1151.20	565.65	750.41	862.69	974.97	1048.88	1173.94	1236.48
90	581.29	763.21	874.06	992.03	1071.61	1203.79	1266.32	622.50	824.32	949.39	1071.61	1154.05	1291.91	1360.13
91+	639.56	839.95	962.18	1092.93	1179.63	1323.17	1392.82	683.62	908.17	1044.61	1179.63	1270.59	1421.24	1495.14

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages
Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix C1

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

LTC-02 PA, LTC-02FR PA

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

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

Age	GPO Inflation with Shared Cost							4.1% Simple Inflation or 5.0% Simple Inflation with Shared Cost							4.1% Compound Inflation or 5.0% Compound Inflation with Shared Cost						
	Benefit Period							Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	9.70	12.47	13.86	15.25	16.63	19.41	20.79	17.26	19.99	23.96	25.29	26.60	40.29	43.75	34.24	44.77	52.67	57.94	63.21	71.11	73.74
30	9.70	12.47	13.86	16.63	18.02	19.41	20.79	18.58	21.32	25.29	26.63	27.93	41.68	46.67	36.87	47.40	52.67	60.57	65.84	73.74	79.01
31	9.70	12.47	15.25	16.63	18.02	19.41	20.79	19.91	22.66	26.62	27.96	29.26	43.06	49.58	36.87	47.40	55.30	63.21	68.47	76.37	79.01
32	9.70	13.86	15.25	16.63	18.02	20.79	22.18	19.91	22.66	27.95	29.29	30.59	45.84	51.04	36.87	50.04	55.30	63.21	68.47	76.37	81.64
33	11.09	13.86	15.25	16.63	18.02	20.79	22.18	21.24	23.99	29.28	30.62	31.92	47.23	53.96	39.50	50.04	55.30	63.21	68.47	79.01	81.64
34	11.09	13.86	15.25	16.63	18.02	20.79	22.18	21.24	25.32	30.61	31.95	33.25	50.01	56.87	39.50	50.04	57.94	65.84	71.11	79.01	84.27
35	11.09	13.86	15.25	18.02	19.41	20.79	22.97	22.57	26.66	30.61	33.28	34.58	52.79	58.33	39.50	50.04	57.94	65.84	71.11	79.01	84.27
36	11.30	13.86	15.25	18.02	19.41	22.18	24.40	23.89	27.99	31.94	34.61	37.24	54.18	61.25	39.50	52.67	57.94	68.47	73.74	81.64	86.91
37	11.30	13.89	16.63	18.02	19.41	22.56	25.84	25.22	29.32	34.61	35.94	38.57	56.96	64.16	42.14	52.67	60.57	68.47	73.74	81.64	86.91
38	12.56	13.89	16.63	18.02	19.41	22.56	25.84	25.22	30.65	35.94	37.28	39.90	59.73	67.08	42.14	52.67	60.57	71.11	76.37	84.27	89.54
39	12.56	15.25	17.65	19.41	20.79	23.89	27.30	26.55	31.99	37.27	39.94	42.56	62.51	71.11	42.14	55.30	60.57	71.11	76.37	84.27	89.54
40	13.91	16.41	18.91	20.17	21.40	25.21	28.71	27.88	33.32	38.60	41.27	43.89	65.29	71.11	42.14	55.30	63.21	71.11	76.37	86.91	92.17
41	13.91	16.52	20.44	21.57	22.81	26.70	30.44	29.33	34.79	40.09	42.77	45.41	68.38	71.11	44.77	57.94	63.21	73.74	79.01	89.54	92.17
42	15.41	17.96	20.44	21.71	22.96	28.36	32.20	29.46	36.28	41.60	45.63	48.28	68.47	73.74	44.77	57.94	65.84	76.37	81.64	89.54	94.81
43	15.54	18.10	22.02	23.14	24.40	30.10	34.91	30.93	37.77	44.46	47.16	49.83	71.11	73.74	47.40	60.57	68.47	76.37	81.64	92.17	97.44
44	15.67	19.64	22.19	23.29	25.90	31.63	36.37	32.42	39.28	45.99	48.71	51.38	71.11	73.74	47.40	60.57	68.47	79.01	84.27	94.81	97.44
45	15.79	19.64	24.31	24.87	26.10	34.20	38.70	33.92	40.79	47.54	51.62	54.31	71.11	76.37	50.04	63.21	71.11	81.64	86.91	94.81	100.07
46	17.19	21.29	24.56	26.56	27.79	36.58	40.97	34.07	43.69	50.46	53.20	55.90	73.74	76.37	50.04	63.21	73.74	81.64	86.91	97.44	102.71
47	17.33	21.46	26.79	28.97	29.28	38.14	42.50	35.59	45.24	52.04	56.15	58.87	73.74	76.37	52.67	65.84	76.37	84.27	89.54	100.07	105.34
48	17.47	23.94	28.21	28.24	29.50	40.51	43.72	36.87	46.79	55.00	59.13	61.86	73.74	79.01	52.67	68.47	76.37	86.91	92.17	100.07	105.34
49	19.79	24.16	28.48	30.78	31.90	41.53	43.72	36.87	49.75	55.30	60.75	63.50	76.37	79.01	55.30	68.47	79.01	89.54	94.81	102.71	107.98
50	19.99	25.58	30.60	33.08	34.27	41.53	45.90	39.50	50.04	57.94	63.21	66.54	76.37	79.01	55.30	71.11	81.64	89.54	94.81	105.34	110.61
51	21.36	27.71	32.19	34.58	35.78	43.72	45.90	39.50	52.67	60.57	65.84	69.61	79.01	84.27	57.94	73.74	84.27	92.17	97.44	107.98	115.88
52	21.55	27.25	32.47	36.87	37.29	45.90	48.09	42.14	55.30	63.21	69.91	72.70	84.27	89.54	60.57	76.37	86.91	97.44	102.71	113.24	118.51
53	23.62	29.44	33.96	36.43	36.23	48.09	50.28	44.77	57.94	65.84	73.02	75.82	89.54	92.17	63.21	79.01	89.54	100.07	105.34	115.88	123.78
54	23.16	28.97	33.51	38.00	37.83	50.28	52.46	47.40	60.57	68.47	76.16	80.38	92.17	97.44	65.84	84.27	94.81	102.71	107.98	121.14	126.41
55	25.43	30.47	35.06	39.59	40.83	52.46	54.65	47.40	63.21	71.11	79.32	83.56	97.44	102.71	68.47	86.91	97.44	107.98	113.24	126.41	131.68
56	26.88	31.92	38.67	43.21	43.61	56.83	59.02	52.67	65.84	76.37	83.89	88.14	105.34	110.61	71.11	89.54	102.71	113.24	118.51	131.68	139.58
57	28.35	35.57	40.21	46.85	47.33	59.02	63.39	55.30	69.96	81.36	88.49	92.76	113.24	118.51	73.74	94.81	105.34	118.51	126.41	139.58	147.48
58	29.84	37.09	43.86	49.77	52.34	63.39	67.76	57.94	73.09	84.53	93.12	97.41	121.14	126.41	76.37	97.44	110.61	123.78	134.31	150.11	158.01
59	33.45	40.77	46.77	52.72	55.29	67.76	69.95	61.84	77.67	89.16	97.78	102.09	129.04	136.94	79.01	102.71	115.88	131.68	142.21	158.01	165.91
60	35.00	44.45	50.50	56.50	61.20	72.14	76.51	64.96	80.85	93.83	102.48	106.81	139.58	147.48	81.64	107.98	121.14	139.58	147.40	165.91	176.45
61	37.87	47.40	55.58	60.85	65.59	76.51	80.88	69.43	86.81	99.82	108.49	114.28	147.48	155.38	86.91	113.24	129.04	147.48	153.48	179.08	189.62
62	41.58	52.49	58.62	66.06	70.82	83.06	87.44	73.93	92.79	107.28	115.97	120.32	155.38	163.28	94.81	121.14	136.94	155.23	161.02	192.25	202.78
63	46.66	55.53	63.81	71.31	75.34	89.62	93.99	79.49	98.80	113.32	123.49	129.30	161.55	169.24	97.44	125.65	141.03	161.34	168.60	200.01	210.27
64	50.28	60.74	69.95	76.63	80.71	96.18	102.74	84.44	104.83	122.30	131.03	136.85	164.67	174.65	99.80	129.74	147.20	167.16	176.20	209.57	219.55
65	54.65	66.00	74.32	83.38	87.50	104.92	109.30	87.32	112.35	128.56	140.07	145.90	169.79	179.50	104.30	133.41	150.39	174.65	183.84	215.88	228.01
66	59.02	72.25	83.06	91.00	96.49	115.85	122.41	91.90	120.17	136.67	150.28	157.58	181.44	190.86	108.39	141.38	160.23	183.79	195.51	228.56	240.35
67	65.58	80.62	91.74	100.00	107.62	126.78	133.34	98.34	128.07	146.37	161.95	172.17	194.40	203.55	114.35	148.66	166.95	192.11	208.64	237.85	251.57
68	72.14	89.62	100.55	108.99	118.75	139.90	148.64	104.23	135.28	155.24	172.98	186.29	208.47	219.55	119.76	155.24	177.42	201.81	219.55	250.60	263.91
69	78.50	97.99	110.49	120.12	133.38	155.20	163.94	109.57	143.94	163.28	184.76	197.65	221.29	234.18	126.76	163.28	186.91	214.84	232.03	262.11	275.00
70	86.87	109.11	121.62	132.62	148.00	170.50	179.25	116.43	151.78	172.57	195.44	209.99	237.02	249.49	130.98	170.49	195.44	224.54	243.26	272.36	286.92
71	95.79	119.74	134.97	149.38	165.45	187.22	198.11	122.60	160.78	182.89	207.01	223.09	251.23	265.30	138.68	180.88	207.01	235.15	255.25	287.40	301.47
72	101.73	126.65	143.26	164.02	176.48	197.24	207.62	130.01	168.82	194.05	219.28	236.74	267.79	281.37	145.54	190.17	217.34	248.38	267.79	302.72	318.24
73	106.56	134.19	151.95	171.68	185.49	207.20	219.04	136.60	179.64	203.96	233.90	252.61	282.55	297.52	153.44	200.22	230.16	261.97	282.55	316.23	333.07
74	110.12	139.98	158.64	179.17	194.10	216.50	227.70	144.15	189.20	216.23	246.86	266.68	300.92	315.33	162.17	210.82	241.45	273.89	295.51	331.55	349.57
75	113.87	147.16	166.43	187.45	201.47	224.25	236.51	152.47	199.25	226.97	259.89	280.68	317.07	334.39	169.79	221.77	254.69	287.61	310.13	348.25	365.58
76	120.45	153.91	175.66	197.41	210.79	234.21	247.60	159.68	207.91	237.85	271.12	294.40	331.00	349.29	174.65	231.20	264.46	299.39	322.68	360.93	380.89
77	127.52	162.59	183.31	205.62	219.97	245.47	258.23	167.37	218.38	248.66	283.73	307.64	345.90	363.43	181.71	239.10	274.17	310.83	334.74	374.59	395.31
78	134.17	170.76	193.63	216.51	231.75	256.15	269.87	173.81	227.18	260.72	295.79	320.18	359.83	378.12	187.54	248.52	285.12	323.23	347.63	388.79	408.62
79	141.17	180.47	203.75	227.04	243.05	267.79	282.34	180.47	237.23	272.16	308.54	333.28	374.03	392.95	193.57	256.15	295.44	333.28	359.48	401.69	422.06
80	148.31	188.51	213.46	238.41	255.04	279.99	295.23	188.51	248.11	284.15	322.96	349.29	392.26	411.66	202.37	268.90	309.10	349.29	375.63	419.98	442.16
81	162.17	207.91	234.25	261.97	279.99	309.10	324.34	207.91	273.06	313.25	356.22	383.94	431.07	453.25	223.16	295.23	339.59	383.94	413.05	462.95	486.51
82	178.80	227.32	257.81	288.30	307.71	339.59	357.61	228.70	300.78	345.13	392.26	422.75	474.04	498.99	245.34	324.34	374.24	422.75	454.63	508.69	535.03
83	196.82	250.88	284.15	316.03	338.20	374.24	393.65	252.27	331.27	378.40	429.68	464.34	521.16	548.89	268.90	357.61	411.66	464.34	500.37	559.97	589.08
84	216.23	275.83	311.87	347.91	372.85	410.28	432.46	277.22	363.15	417.21	474.04	511.46	573.84	604.33	296.62	393.65	453.25	511.46	550.27	615.42	647.30
85	261.97	334.04	378.40	421.37	450.47	497.60	523.94	335.43	440.77	504.53	572.45	618.19	694.42	730.46	358.99	475.42	547.50	618.19	665.32	744.32	784.52
86	288.30	367.31	415.82	464.34	496.22	547.50	575.22	368.70	483.74	554.43	630.66	680.56	763.73	803.92	395.03	523.94	602.94	680.56	731.85	819.17	862.14
87	316.03	403.35	457.41	510.08	546.11	601.56	633.44	406.12	532.25	609.87	693.04	748.48	839.96	884.32	433.84	575.22	662.54	748.48	805.31	900.95	948.08
88	365.92	467.11	528.10	589.08	630.66	694.42	731.85	468.49	615.42	705.51	799.77	863.53	970.25	1020.15	501.76	665.32	765.11	863.53	930.06	1040.94	1096.39
89	401.96	512.85	580.77	648.68	693.04	763.73	803.92	515.62	676.41	774.82	880.16	950.85	1067.28	1122.72	551.66	731.85	841.35	950.85	1022.92	1144.90	1205.89
90	442.16	564.13	638.98	712.44	762.34	841.35	885.70	566.91	744.32	852.44	967.48	1045.10	1174.01	1234.99	607.10	803.92	925.90	1045.10	1125.49	1259.94	1326.48
91+	486.51	620.96	702.74	784.52	838.58	924.51	973.03	623.73	819.17	938.37	1065.89	1150.44	1290.44	1358.36	666.70	885.70	1018.77	1150.44	1239.15	1386.08	1458.15

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options
Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix C2

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

LTC-02 PA, LTC-02FR PA

Premiums to be used only with those that have
previously elected an inflation decrease option during the 2010 Rate Filing

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

Age	1.9% Simple Inflation or 2.7% Simple Inflation with Shared Cost							1.9% Compound Inflation or 2.7% Compound Inflation with Shared Cost						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	13.86	18.02	20.79	23.56	26.34	29.11	30.49	18.02	23.56	27.72	30.49	33.27	37.42	38.81
30	15.25	19.41	22.18	24.95	27.72	30.49	31.88	19.41	24.95	27.72	31.88	34.65	38.81	41.58
31	15.25	19.41	22.18	24.95	27.72	30.49	33.27	19.41	24.95	29.11	33.27	36.04	40.20	41.58
32	15.25	19.41	22.18	24.95	27.72	31.88	33.27	19.41	26.34	29.11	33.27	36.04	40.20	42.97
33	15.25	20.79	23.56	26.34	29.11	31.88	33.27	20.79	26.34	29.11	33.27	36.04	41.58	42.97
34	16.63	20.79	23.56	26.34	29.11	31.88	34.65	20.79	26.34	30.49	34.65	37.42	41.58	44.35
35	16.63	20.79	23.56	26.34	29.11	33.27	34.65	20.79	26.34	30.49	34.65	37.42	41.58	44.35
36	16.63	20.79	23.56	27.72	30.49	33.27	36.04	20.79	27.72	30.49	36.04	38.81	42.97	45.74
37	16.63	20.79	24.95	27.72	30.49	34.65	36.04	22.18	27.72	31.88	36.04	38.81	42.97	45.74
38	16.63	22.18	24.95	27.72	30.49	34.65	36.04	22.18	27.72	31.88	37.42	40.20	44.35	47.13
39	16.63	22.18	24.95	29.11	31.88	34.65	37.42	22.18	29.11	31.88	37.42	40.20	44.35	47.13
40	18.02	22.18	24.95	29.11	31.88	36.04	37.42	22.18	29.11	33.27	37.42	40.20	45.74	48.51
41	18.02	22.18	26.34	29.11	31.88	36.04	37.42	23.56	30.49	33.27	38.81	41.58	47.13	48.51
42	18.02	23.56	26.34	30.49	33.27	36.04	38.81	23.56	30.49	34.65	40.20	42.97	47.13	49.90
43	18.02	23.56	26.34	30.49	33.27	37.42	38.81	24.95	31.88	36.04	40.20	42.97	48.51	51.28
44	18.02	23.56	27.72	30.49	33.27	37.42	38.81	24.95	31.88	36.04	41.58	44.35	49.90	51.28
45	19.41	24.95	27.72	31.88	34.65	37.42	40.20	26.34	33.27	37.42	42.97	45.74	49.90	52.67
46	19.41	24.95	27.72	31.88	34.65	38.81	40.20	26.34	33.27	38.81	42.97	45.74	51.28	54.06
47	19.41	24.95	29.11	31.88	34.65	38.81	40.20	27.72	34.65	40.20	44.35	47.13	52.67	55.44
48	19.41	24.95	29.11	31.88	34.65	38.81	41.58	27.72	36.04	40.20	45.74	48.51	52.67	55.44
49	19.41	26.34	29.11	33.27	36.04	40.20	41.58	29.11	36.04	41.58	47.13	49.90	54.06	56.83
50	20.79	26.34	30.49	33.27	36.04	40.20	41.58	29.11	37.42	42.97	47.13	49.90	55.44	58.22
51	20.79	27.72	31.88	34.65	37.42	41.58	44.35	30.49	38.81	44.35	48.51	51.28	56.83	60.99
52	22.18	29.11	33.27	37.42	40.20	44.35	47.13	31.88	40.20	45.74	51.28	54.06	59.60	62.37
53	23.56	30.49	34.65	38.81	41.58	47.13	48.51	33.27	41.58	47.13	52.67	55.44	60.99	65.15
54	24.95	31.88	36.04	41.58	44.35	48.51	51.28	34.65	44.35	49.90	54.06	56.83	63.76	66.53
55	24.95	33.27	37.42	42.97	47.13	51.28	54.06	36.04	45.74	51.28	56.83	59.60	66.53	69.30
56	27.72	34.65	40.20	45.74	49.90	55.44	58.22	37.42	47.13	54.06	59.60	62.37	69.30	73.46
57	29.11	37.42	42.97	48.51	52.67	59.60	62.37	38.81	49.90	55.44	62.37	66.53	73.46	77.62
58	30.49	40.20	45.74	52.67	56.83	63.76	66.53	40.20	51.28	58.22	65.15	70.69	79.01	83.16
59	33.27	42.97	48.51	55.44	60.99	67.92	72.08	41.58	54.06	60.99	69.30	74.85	83.16	87.32
60	36.04	45.74	52.67	59.60	65.15	73.46	77.62	42.97	56.83	63.76	73.46	79.01	87.32	92.87
61	37.42	48.51	55.44	63.76	69.30	77.62	81.78	45.74	59.60	67.92	77.62	83.16	94.25	99.80
62	40.20	52.67	59.60	67.92	73.46	81.78	85.94	49.90	63.76	72.08	81.78	88.71	101.18	106.73
63	42.97	56.83	63.76	72.08	77.62	87.32	91.48	52.67	67.92	76.23	87.32	95.64	108.11	113.66
64	47.13	60.99	69.30	77.62	83.16	91.48	97.03	55.44	72.08	81.78	92.87	101.18	116.43	121.97
65	49.90	65.15	73.46	81.78	87.32	97.03	102.57	59.60	76.23	85.94	99.80	108.11	123.36	130.29
66	54.06	70.69	80.39	90.09	97.03	106.73	112.27	63.76	83.16	94.25	108.11	117.82	134.45	141.38
67	59.60	77.62	88.71	98.41	105.34	117.82	123.36	69.30	90.09	101.18	116.43	127.52	144.15	152.47
68	65.15	84.55	97.03	108.11	116.43	130.29	137.22	74.85	97.03	110.89	126.13	137.22	156.63	164.94
69	70.69	92.87	105.34	119.20	127.52	142.77	151.08	81.78	105.34	120.59	138.61	149.70	169.10	177.42
70	77.62	101.18	115.04	130.29	139.99	158.01	166.33	87.32	113.66	130.29	149.70	162.17	181.58	191.28
71	84.55	110.89	126.13	142.77	153.85	173.26	182.96	95.64	124.75	142.77	162.17	176.03	198.21	207.91
72	92.87	120.59	138.61	156.63	169.10	191.28	200.98	103.96	135.84	155.24	177.42	191.28	216.23	227.32
73	101.18	133.06	151.08	173.26	187.12	209.30	220.39	113.66	148.31	170.49	194.05	209.30	234.25	246.72
74	110.89	145.54	166.33	189.89	205.14	231.47	242.56	124.75	162.17	185.73	210.68	227.32	255.04	268.90
75	121.97	159.40	181.58	207.91	224.54	253.65	267.51	135.84	177.42	203.75	230.09	248.11	278.60	292.46
76	133.06	173.26	198.21	225.93	245.34	275.83	291.08	145.54	192.66	220.39	249.49	268.90	300.78	317.41
77	145.54	189.89	216.23	246.72	267.51	300.78	316.03	158.01	207.91	238.41	270.28	291.08	325.73	343.75
78	158.01	206.53	237.02	268.90	291.08	327.11	343.75	170.49	225.93	259.20	293.85	316.03	353.45	371.47
79	171.87	225.93	259.20	293.85	317.41	356.22	374.24	184.35	243.95	281.37	317.41	342.36	382.56	401.96
80	188.51	248.11	284.15	322.96	349.29	392.26	411.66	202.37	268.90	309.10	349.29	375.63	419.98	442.16
81	207.91	273.06	313.25	356.22	383.94	431.07	453.25	223.16	295.23	339.59	383.94	413.05	462.95	486.51
82	228.70	300.78	345.13	392.26	422.75	474.04	498.99	245.34	324.34	374.24	422.75	454.63	508.69	535.03
83	252.27	331.27	378.40	429.68	464.34	521.16	548.89	268.90	357.61	411.66	464.34	500.37	559.97	589.08
84	277.22	363.15	417.21	474.04	511.46	573.84	604.33	296.62	393.65	453.25	511.46	550.27	615.42	647.30
85	335.43	440.77	504.53	572.45	618.19	694.42	730.46	358.99	475.42	547.50	618.19	665.32	744.32	784.52
86	368.70	483.74	554.43	630.66	680.56	763.73	803.92	395.03	523.94	602.94	680.56	731.85	819.17	862.14
87	406.12	532.25	609.87	693.04	748.48	839.96	884.32	433.84	575.22	662.54	748.48	805.31	900.95	948.08
88	468.49	615.42	705.51	799.77	863.53	970.25	1020.15	501.76	665.32	765.11	863.53	930.06	1040.94	1096.39
89	515.62	676.41	774.82	880.16	950.85	1067.28	1122.72	551.66	731.85	841.35	950.85	1022.92	1144.90	1205.89
90	566.91	744.32	852.44	967.48	1045.10	1174.01	1234.99	607.10	803.92	925.90	1045.10	1125.49	1259.94	1326.48
91+	623.73	819.17	938.37	1065.89	1150.44	1290.44	1358.36	666.70	885.70	1018.77	1150.44	1239.15	1386.08	1458.15

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options
Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix C3

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

LTC-02 PA, LTC-02FR PA

Premiums to be used only with those that have
previously elected an inflation decrease option during the 2013 Rate Filing

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

Age	3.8% Simple Inflation or 4.5% Simple Inflation with Shared Cost							3.8% Compound Inflation or 4.5% Compound Inflation with Shared Cost						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	14.94	17.31	20.74	21.90	23.03	34.88	37.88	29.64	38.76	45.60	50.16	54.72	61.56	63.84
30	16.09	18.46	21.89	23.05	24.18	36.08	40.40	31.92	41.04	45.60	52.44	57.00	63.84	68.40
31	17.24	19.62	23.05	24.20	25.33	37.28	42.93	31.92	41.04	47.88	54.72	59.28	66.12	68.40
32	17.24	19.62	24.20	25.36	26.48	39.69	44.19	31.92	43.32	47.88	54.72	59.28	66.12	70.68
33	18.39	20.77	25.35	26.51	27.64	40.89	46.71	34.20	43.32	47.88	54.72	59.28	68.40	70.68
34	18.39	21.92	26.50	27.66	28.79	43.30	49.24	34.20	43.32	50.16	57.00	61.56	68.40	72.96
35	19.54	23.08	26.50	28.81	29.94	45.70	50.50	34.20	43.32	50.16	57.00	61.56	68.40	72.96
36	20.69	24.23	27.66	29.97	32.24	46.90	53.03	34.20	45.60	50.16	59.28	63.84	70.68	75.24
37	21.84	25.39	29.96	31.12	33.39	49.31	55.55	36.48	45.60	52.44	59.28	63.84	70.68	75.24
38	21.84	26.54	31.11	32.27	34.54	51.72	58.08	36.48	45.60	52.44	61.56	66.12	72.96	77.52
39	22.98	27.69	32.26	34.58	36.85	54.12	61.56	36.48	47.88	52.44	61.56	66.12	72.96	77.52
40	24.13	28.85	33.42	35.73	38.00	56.53	61.56	36.48	47.88	54.72	61.56	66.12	75.24	79.80
41	25.39	30.12	34.71	37.03	39.31	59.20	61.56	38.76	50.16	54.72	63.84	68.40	77.52	79.80
42	25.51	31.41	36.01	39.51	41.80	59.28	63.84	38.76	50.16	57.00	66.12	70.68	77.52	82.08
43	26.78	32.70	38.49	40.83	43.14	61.56	63.84	41.04	52.44	59.28	66.12	70.68	79.80	84.36
44	28.07	34.00	39.82	42.17	44.49	61.56	63.84	41.04	52.44	59.28	68.40	72.96	82.08	84.36
45	29.37	35.32	41.16	44.69	47.02	61.56	66.12	43.32	54.72	61.56	70.68	75.24	82.08	86.64
46	29.49	37.82	43.69	46.05	48.40	63.84	66.12	43.32	54.72	63.84	70.68	75.24	84.36	88.92
47	30.81	39.16	45.05	48.61	50.97	63.84	66.12	45.60	57.00	66.12	72.96	77.52	86.64	91.20
48	31.92	40.51	47.61	51.19	53.56	63.84	68.40	45.60	59.28	66.12	75.24	79.80	86.64	91.20
49	31.92	43.07	47.88	52.59	54.98	66.12	68.40	47.88	59.28	68.40	77.52	82.08	88.92	93.48
50	34.20	43.32	50.16	54.72	57.60	66.12	68.40	47.88	61.56	70.68	77.52	82.08	91.20	95.76
51	34.20	45.60	52.44	57.00	60.26	68.40	72.96	50.16	63.84	72.96	79.80	84.36	93.48	100.32
52	36.48	47.88	54.72	60.53	62.94	72.96	77.52	52.44	66.12	75.24	84.36	88.92	98.04	102.60
53	38.76	50.16	57.00	63.22	65.64	77.52	79.80	54.72	68.40	77.52	86.64	91.20	100.32	107.16
54	41.04	52.44	59.28	65.94	69.59	79.80	84.36	57.00	72.96	82.08	88.92	93.48	104.88	109.44
55	41.04	54.72	61.56	68.67	72.34	84.36	88.92	59.28	75.24	84.36	93.48	98.04	109.44	114.00
56	45.60	57.00	66.12	72.63	76.31	91.20	95.76	61.56	77.52	88.92	98.04	102.60	114.00	120.84
57	47.88	60.57	70.43	76.61	80.30	98.04	102.60	63.84	82.08	91.20	102.60	109.44	120.84	127.68
58	50.16	63.28	73.18	80.62	84.33	104.88	109.44	66.12	84.36	95.76	107.16	116.28	129.96	136.80
59	53.53	67.25	77.19	84.66	88.39	111.72	118.56	68.40	88.92	100.32	114.00	123.12	136.80	143.64
60	56.24	70.00	81.23	88.73	92.47	120.84	127.68	70.68	93.48	104.88	120.84	127.62	143.64	152.76
61	60.11	75.15	86.42	93.93	98.93	127.68	134.52	75.24	98.04	111.72	127.68	132.87	155.04	164.16
62	64.01	80.33	92.88	100.40	104.17	134.52	141.36	82.08	104.88	118.56	134.39	139.41	166.44	175.56
63	68.82	85.53	98.11	106.91	111.94	139.86	146.52	84.36	108.78	122.10	139.68	145.97	173.16	182.04
64	73.11	90.76	105.88	113.44	118.48	142.56	151.20	86.40	112.32	127.44	144.72	152.55	181.44	190.08
65	75.60	97.26	111.30	121.26	126.32	147.00	155.40	90.30	115.50	130.20	151.20	159.16	186.90	197.40
66	79.56	104.04	118.32	130.11	136.42	157.08	165.24	93.84	122.40	138.72	159.12	169.26	197.88	208.08
67	85.14	110.88	126.72	140.21	149.05	168.30	176.22	99.00	128.70	144.54	166.32	180.63	205.92	217.80
68	90.24	117.12	134.40	149.76	161.28	180.48	190.08	103.68	134.40	153.60	174.72	190.08	216.96	228.48
69	94.86	124.62	141.36	159.96	171.12	191.58	202.74	109.74	141.36	161.82	186.00	200.88	226.92	238.08
70	100.80	131.40	149.40	169.20	181.80	205.20	216.00	113.40	147.60	169.20	194.40	210.60	235.80	248.40
71	106.14	139.20	158.34	179.22	193.14	217.50	229.68	120.06	156.60	179.22	203.58	220.98	248.82	261.00
72	112.56	146.16	168.00	189.84	204.96	231.84	243.60	126.00	164.64	188.16	215.04	231.84	262.08	275.52
73	118.26	155.52	176.58	202.50	218.70	244.62	257.58	132.84	173.34	199.26	226.80	244.62	273.78	288.36
74	124.80	163.80	187.20	213.72	230.88	260.52	273.00	140.40	182.52	209.04	237.12	255.84	287.04	302.64
75	132.00	172.50	196.50	225.00	243.00	274.50	289.50	147.00	192.00	220.50	249.00	268.50	301.50	316.50
76	138.24	180.00	205.92	234.72	254.88	286.56	302.40	151.20	200.16	228.96	259.20	279.36	312.48	329.76
77	144.90	189.06	215.28	245.64	266.34	299.46	314.64	157.32	207.00	237.36	269.10	289.80	324.30	342.24
78	150.48	196.68	225.72	256.08	277.20	311.52	327.36	162.36	215.16	246.84	279.84	300.96	336.60	353.76
79	156.24	205.38	235.62	267.12	288.54	323.82	340.20	167.58	221.76	255.78	288.54	311.22	347.76	365.40
80	163.20	214.80	246.00	279.60	302.40	339.60	356.40	175.20	232.80	267.60	302.40	325.20	363.60	382.80
81	180.00	236.40	271.20	308.40	332.40	373.20	392.40	193.20	255.60	294.00	332.40	357.60	400.80	421.20
82	198.00	260.40	298.80	339.60	366.00	410.40	432.00	212.40	280.80	324.00	366.00	393.60	440.40	463.20
83	218.40	286.80	327.60	372.00	402.00	451.20	475.20	232.80	309.60	356.40	402.00	433.20	484.80	510.00
84	240.00	314.40	361.20	410.40	442.80	496.80	523.20	256.80	340.80	392.40	442.80	476.40	532.80	560.40
85	290.40	381.60	436.80	495.60	535.20	601.20	632.40	310.80	411.60	474.00	535.20	576.00	644.40	679.20
86	319.20	418.80	480.00	546.00	589.20	661.20	696.00	342.00	453.60	522.00	589.20	633.60	709.20	746.40
87	351.60	460.80	528.00	600.00	648.00	727.20	765.60	375.60	498.00	573.60	648.00	697.20	780.00	820.80
88	405.60	532.80	610.80	692.40	747.60	840.00	883.20	434.40	576.00	662.40	747.60	805.20	901.20	949.20
89	446.40	585.60	670.80	762.00	823.20	924.00	972.00	477.60	633.60	728.40	823.20	885.60	991.20	1044.00
90	490.80	644.40	738.00	837.60	904.80	1016.40	1069.20	525.60	696.00	801.60	904.80	974.40	1090.80	1148.40
91+	540.00	709.20	812.40	922.80	996.00	1117.20	1176.00	577.20	766.80	882.00	996.00	1072.80	1200.00	1262.40

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options
Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix C4

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

LTC-02 PA, LTC-02FR PA

Premiums to be used only with those that have

previously elected an inflation decrease option during the 2010 and 2013 Rate Filing

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	1.5% Simple Inflation or 2.2% Simple Inflation with Shared Cost							1.5% Compound Inflation or 2.2% Compound Inflation with Shared Cost						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	12.00	15.60	18.00	20.40	22.80	25.20	26.40	15.60	20.40	24.00	26.40	28.80	32.40	33.60
30	13.20	16.80	19.20	21.60	24.00	26.40	27.60	16.80	21.60	24.00	27.60	30.00	33.60	36.00
31	13.20	16.80	19.20	21.60	24.00	26.40	28.80	16.80	21.60	25.20	28.80	31.20	34.80	36.00
32	13.20	16.80	19.20	21.60	24.00	27.60	28.80	16.80	22.80	25.20	28.80	31.20	34.80	37.20
33	13.20	18.00	20.40	22.80	25.20	27.60	28.80	18.00	22.80	25.20	28.80	31.20	36.00	37.20
34	14.40	18.00	20.40	22.80	25.20	27.60	30.00	18.00	22.80	26.40	30.00	32.40	36.00	38.40
35	14.40	18.00	20.40	22.80	25.20	28.80	30.00	18.00	22.80	26.40	30.00	32.40	36.00	38.40
36	14.40	18.00	20.40	24.00	26.40	28.80	31.20	18.00	24.00	26.40	31.20	33.60	37.20	39.60
37	14.40	18.00	21.60	24.00	26.40	30.00	31.20	19.20	24.00	27.60	31.20	33.60	37.20	39.60
38	14.40	19.20	21.60	24.00	26.40	30.00	31.20	19.20	24.00	27.60	32.40	34.80	38.40	40.80
39	14.40	19.20	21.60	25.20	27.60	30.00	32.40	19.20	25.20	27.60	32.40	34.80	38.40	40.80
40	15.60	19.20	21.60	25.20	27.60	31.20	32.40	19.20	25.20	28.80	32.40	34.80	39.60	42.00
41	15.60	19.20	22.80	25.20	27.60	31.20	32.40	20.40	26.40	28.80	33.60	36.00	40.80	42.00
42	15.60	20.40	22.80	26.40	28.80	31.20	33.60	20.40	26.40	30.00	34.80	37.20	40.80	43.20
43	15.60	20.40	22.80	26.40	28.80	32.40	33.60	21.60	27.60	31.20	34.80	37.20	42.00	44.40
44	15.60	20.40	24.00	26.40	28.80	32.40	33.60	21.60	27.60	31.20	36.00	38.40	43.20	44.40
45	16.80	21.60	24.00	27.60	30.00	32.40	34.80	22.80	28.80	32.40	37.20	39.60	43.20	45.60
46	16.80	21.60	24.00	27.60	30.00	33.60	34.80	22.80	28.80	33.60	37.20	39.60	44.40	46.80
47	16.80	21.60	25.20	27.60	30.00	33.60	34.80	24.00	30.00	34.80	38.40	40.80	45.60	48.00
48	16.80	21.60	25.20	27.60	30.00	33.60	36.00	24.00	31.20	34.80	39.60	42.00	45.60	48.00
49	16.80	22.80	25.20	28.80	31.20	34.80	36.00	25.20	31.20	36.00	40.80	43.20	46.80	49.20
50	18.00	22.80	26.40	28.80	31.20	34.80	36.00	25.20	32.40	37.20	40.80	43.20	48.00	50.40
51	18.00	24.00	27.60	30.00	32.40	36.00	38.40	26.40	33.60	38.40	42.00	44.40	49.20	52.80
52	19.20	25.20	28.80	32.40	34.80	38.40	40.80	27.60	34.80	39.60	44.40	46.80	51.60	54.00
53	20.40	26.40	30.00	33.60	36.00	40.80	42.00	28.80	36.00	40.80	45.60	48.00	52.80	56.40
54	21.60	27.60	31.20	36.00	38.40	42.00	44.40	30.00	38.40	43.20	46.80	49.20	55.20	57.60
55	21.60	28.80	32.40	37.20	40.80	44.40	46.80	31.20	39.60	44.40	49.20	51.60	57.60	60.00
56	24.00	30.00	34.80	39.60	43.20	48.00	50.40	32.40	40.80	46.80	51.60	54.00	60.00	63.60
57	25.20	32.40	37.20	42.00	45.60	51.60	54.00	33.60	43.20	48.00	54.00	57.60	63.60	67.20
58	26.40	34.80	39.60	45.60	49.20	55.20	57.60	34.80	44.40	50.40	56.40	61.20	68.40	72.00
59	28.80	37.20	42.00	48.00	52.80	58.80	62.40	36.00	46.80	52.80	60.00	64.80	72.00	75.60
60	31.20	39.60	45.60	51.60	56.40	63.60	67.20	37.20	49.20	55.20	63.60	68.40	75.60	80.40
61	32.40	42.00	48.00	55.20	60.00	67.20	70.80	39.60	51.60	58.80	67.20	72.00	81.60	86.40
62	34.80	45.60	51.60	58.80	63.60	70.80	74.40	43.20	55.20	62.40	70.80	76.80	87.60	92.40
63	37.20	49.20	55.20	62.40	67.20	75.60	79.20	45.60	58.80	66.00	75.60	82.80	93.60	98.40
64	40.80	52.80	60.00	67.20	72.00	79.20	84.00	48.00	62.40	70.80	80.40	87.60	100.80	105.60
65	43.20	56.40	63.60	70.80	75.60	84.00	88.80	51.60	66.00	74.40	86.40	93.60	106.80	112.80
66	46.80	61.20	69.60	78.00	84.00	92.40	97.20	55.20	72.00	81.60	93.60	102.00	116.40	122.40
67	51.60	67.20	76.80	85.20	91.20	102.00	106.80	60.00	78.00	87.60	100.80	110.40	124.80	132.00
68	56.40	73.20	84.00	93.60	100.80	112.80	118.80	64.80	84.00	96.00	109.20	118.80	135.60	142.80
69	61.20	80.40	91.20	103.20	110.40	123.60	130.80	70.80	91.20	104.40	120.00	129.60	146.40	153.60
70	67.20	87.60	99.60	112.80	121.20	136.80	144.00	75.60	98.40	112.80	129.60	140.40	157.20	165.60
71	73.20	96.00	109.20	123.60	133.20	150.00	158.40	82.80	108.00	123.60	140.40	152.40	171.60	180.00
72	80.40	104.40	120.00	135.60	146.40	165.60	174.00	90.00	117.60	134.40	153.60	165.60	187.20	196.80
73	87.60	115.20	130.80	150.00	162.00	181.20	190.80	98.40	128.40	147.60	168.00	181.20	202.80	213.60
74	96.00	126.00	144.00	164.40	177.60	200.40	210.00	108.00	140.40	160.80	182.40	196.80	220.80	232.80
75	105.60	138.00	157.20	180.00	194.40	219.60	231.60	117.60	153.60	176.40	199.20	214.80	241.20	253.20
76	115.20	150.00	171.60	195.60	212.40	238.80	252.00	126.00	166.80	190.80	216.00	232.80	260.40	274.80
77	126.00	164.40	187.20	213.60	231.60	260.40	273.60	136.80	180.00	206.40	234.00	252.00	282.00	297.60
78	136.80	178.80	205.20	232.80	252.00	283.20	297.60	147.60	195.60	224.40	254.40	273.60	306.00	321.60
79	148.80	195.60	224.40	254.40	274.80	308.40	324.00	159.60	211.20	243.60	274.80	296.40	331.20	348.00
80	163.20	214.80	246.00	279.60	302.40	339.60	356.40	175.20	232.80	267.60	302.40	325.20	363.60	382.80
81	180.00	236.40	271.20	308.40	332.40	373.20	392.40	193.20	255.60	294.00	332.40	357.60	400.80	421.20
82	198.00	260.40	298.80	339.60	366.00	410.40	432.00	212.40	280.80	324.00	366.00	393.60	440.40	463.20
83	218.40	286.80	327.60	372.00	402.00	451.20	475.20	232.80	309.60	356.40	402.00	433.20	484.80	510.00
84	240.00	314.40	361.20	410.40	442.80	496.80	523.20	256.80	340.80	392.40	442.80	476.40	532.80	560.40
85	290.40	381.60	436.80	495.60	535.20	601.20	632.40	310.80	411.60	474.00	535.20	576.00	644.40	679.20
86	319.20	418.80	480.00	546.00	589.20	661.20	696.00	342.00	453.60	522.00	589.20	633.60	709.20	746.40
87	351.60	460.80	528.00	600.00	648.00	727.20	765.60	375.60	498.00	573.60	648.00	697.20	780.00	820.80
88	405.60	532.80	610.80	692.40	747.60	840.00	883.20	434.40	576.00	662.40	747.60	805.20	901.20	949.20
89	446.40	585.60	670.80	762.00	823.20	924.00	972.00	477.60	633.60	728.40	823.20	885.60	991.20	1044.00
90	490.80	644.40	738.00	837.60	904.80	1016.40	1069.20	525.60	696.00	801.60	904.80	974.40	1090.80	1148.40
91+	540.00	709.20	812.40	922.80	996.00	1117.20	1176.00	577.20	766.80	882.00	996.00	1072.80	1200.00	1262.40

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options
Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix B1

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

BSC-02 PA, BSC-02FR PA

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

Standard rates per $10 of Daily Benefit
100% Home Health Care

Age	GPO Inflation							5% Simple Inflation							5% Compound Inflation						
	Benefit Period							Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	29.55	37.24	41.90	44.64	50.89	59.10	64.02	53.14	61.93	73.77	77.54	81.25	122.69	134.25	106.05	137.24	162.19	177.79	193.38	218.34	224.57
30	29.55	37.76	42.68	47.84	55.82	59.10	64.02	56.03	64.95	76.75	80.59	86.01	127.88	141.78	112.29	143.48	162.19	184.03	202.74	224.57	240.17
31	29.55	37.76	45.01	49.35	55.82	59.10	64.02	60.03	69.00	80.79	84.62	90.11	132.15	151.70	112.29	143.48	168.43	193.38	208.98	233.93	240.17
32	29.55	42.36	45.97	50.89	55.82	64.02	67.31	60.03	69.00	84.83	88.65	94.20	139.28	156.16	112.29	152.84	168.43	193.38	208.98	233.93	249.53
33	34.47	42.68	45.97	50.89	55.82	64.02	67.31	64.03	73.88	89.76	93.53	97.22	143.50	165.09	121.64	152.84	168.43	193.38	208.98	240.17	249.53
34	34.47	42.68	45.97	50.89	55.82	64.02	67.31	64.98	77.98	93.84	97.59	101.27	151.94	175.13	121.64	152.84	177.79	202.74	218.34	240.17	258.88
35	34.47	42.68	45.97	55.82	59.10	64.02	69.71	69.04	82.08	93.84	101.66	105.32	161.51	179.62	121.64	152.84	177.79	202.74	218.34	240.17	258.88
36	35.13	42.68	45.97	55.82	59.10	67.31	74.81	73.11	86.19	97.92	106.59	114.28	165.76	186.93	121.64	162.19	177.79	208.98	224.57	249.53	265.12
37	35.13	42.77	50.89	55.82	59.10	68.47	79.21	77.17	90.29	104.74	110.69	118.36	175.39	195.83	127.88	162.19	184.03	208.98	224.57	249.53	265.12
38	39.04	42.77	50.89	55.82	59.10	68.47	79.21	77.17	93.03	108.77	114.79	122.44	183.94	204.73	127.88	162.19	184.03	218.34	233.93	258.88	274.48
39	39.04	45.97	54.00	59.10	64.02	72.49	83.69	81.23	97.08	112.80	121.63	129.31	192.50	218.34	127.88	168.43	184.03	218.34	233.93	258.88	274.48
40	43.23	49.49	57.85	61.43	65.90	77.29	86.91	86.35	101.12	116.83	125.69	133.35	199.27	218.34	127.88	168.43	193.38	218.34	233.93	265.12	280.72
41	42.10	49.81	62.53	65.70	70.24	81.85	92.13	90.86	105.59	122.46	130.27	137.96	208.69	218.34	137.24	177.79	193.38	224.57	240.17	274.48	280.72
42	46.66	54.16	63.31	66.13	70.71	86.93	97.65	91.26	111.20	127.06	140.02	147.72	208.98	224.57	137.24	177.79	202.74	233.93	249.53	274.48	290.07
43	47.03	54.57	68.21	71.26	74.05	92.37	104.02	95.82	115.78	135.80	144.73	152.45	218.34	224.57	143.48	184.03	208.98	233.93	249.53	280.72	296.31
44	47.42	59.20	68.72	71.73	78.62	95.74	109.37	100.43	120.40	141.63	149.47	157.22	218.34	224.57	143.48	184.03	208.98	240.17	258.88	290.07	296.31
45	47.80	60.08	74.15	76.57	79.22	101.92	116.37	103.30	123.47	146.39	156.84	167.25	218.34	233.93	152.84	193.38	218.34	249.53	265.12	290.07	305.67
46	52.94	65.22	74.90	81.85	84.35	109.01	123.20	103.76	132.23	155.39	161.62	172.14	224.57	233.93	152.84	193.38	224.57	249.53	265.12	296.31	315.03
47	53.37	65.77	81.71	86.78	89.76	114.69	128.83	108.38	136.91	158.48	170.59	181.29	224.57	233.93	162.19	202.74	233.93	258.88	274.48	305.67	321.27
48	53.80	72.12	84.59	85.75	90.44	121.80	136.06	112.29	141.63	167.50	179.64	190.50	224.57	240.17	162.19	208.98	233.93	265.12	280.72	305.67	321.27
49	59.98	72.79	85.38	91.96	96.27	135.89	150.44	112.29	151.94	168.43	185.87	193.81	233.93	240.17	168.43	208.98	240.17	274.48	290.07	315.03	330.62
50	60.59	78.01	92.08	98.80	103.41	143.57	153.39	121.64	152.84	177.79	193.38	203.07	233.93	240.17	168.43	218.34	249.53	274.48	290.07	321.27	336.86
51	63.39	81.81	97.60	104.37	106.61	156.41	167.52	121.64	162.19	184.03	202.74	213.73	240.17	258.88	177.79	224.57	258.88	280.72	296.31	330.62	355.58
52	63.96	81.70	98.44	109.10	110.68	159.83	180.36	127.88	168.43	193.38	214.67	222.69	258.88	274.48	184.03	233.93	265.12	296.31	315.03	346.22	361.81
53	68.59	86.71	99.98	108.56	111.91	172.96	190.10	137.24	177.79	202.74	222.39	230.49	274.48	280.72	193.38	240.17	274.48	305.67	321.27	355.58	377.41
54	69.76	87.82	101.13	114.27	115.53	183.22	203.12	143.48	184.03	208.98	231.52	246.92	280.72	296.31	202.74	258.88	290.07	315.03	330.62	371.17	386.77
55	76.59	91.04	104.48	120.04	122.43	196.74	216.26	143.48	193.38	218.34	242.44	256.13	296.31	315.03	208.98	265.12	296.31	330.62	346.22	386.77	402.36
56	81.98	96.34	116.27	129.57	130.44	205.71	231.68	162.19	202.74	233.93	255.91	269.67	321.27	336.86	218.34	274.48	315.03	346.22	361.81	402.36	427.31
57	85.01	105.99	121.91	141.54	142.58	226.16	247.22	168.43	214.82	248.66	269.48	283.32	346.22	361.81	224.57	290.07	321.27	361.81	386.77	427.31	449.15
58	90.46	111.55	131.51	149.62	157.27	242.27	262.86	177.79	223.87	257.87	284.42	298.27	371.17	386.77	233.93	296.31	336.86	377.41	411.72	458.51	483.46
59	99.94	123.31	139.90	157.89	165.78	258.60	290.35	189.19	237.40	271.55	298.22	313.28	393.00	417.96	240.17	315.03	355.58	402.36	433.55	483.46	508.41
60	105.62	130.92	152.12	170.71	184.54	275.17	308.40	198.25	246.65	286.60	313.32	325.69	427.31	449.15	249.53	330.62	371.17	427.31	450.23	508.41	539.60
61	113.87	140.34	166.92	180.22	198.38	299.25	332.03	213.21	264.37	304.42	332.40	349.19	449.15	474.10	265.12	346.22	393.00	449.15	469.58	545.84	580.15
62	125.29	153.92	175.77	196.66	213.74	322.37	361.66	226.46	283.42	327.99	353.19	368.36	474.10	499.05	290.07	371.17	417.96	473.65	491.68	586.39	620.70
63	135.73	165.46	190.65	212.07	225.56	352.89	384.47	242.96	302.52	347.20	376.88	393.77	495.03	516.29	297.63	382.66	431.25	494.40	515.13	610.44	643.84
64	145.86	178.85	208.56	228.82	243.71	383.90	413.00	258.85	321.68	373.70	399.06	418.72	502.34	534.84	304.36	395.96	449.15	511.20	537.45	641.22	670.77
65	160.12	194.02	224.38	246.90	262.35	407.81	424.25	267.17	342.55	393.58	427.38	447.09	519.98	548.71	318.89	407.94	459.65	534.35	561.08	660.75	698.10
66	175.26	212.97	243.35	269.30	289.64	433.56	455.71	281.87	368.38	418.61	460.03	482.56	555.36	583.27	332.10	432.57	488.38	560.94	596.60	697.69	733.97
67	190.03	233.91	265.45	294.02	323.37	456.11	477.40	300.66	390.05	446.93	494.39	525.86	593.20	623.00	349.42	455.06	509.23	587.78	636.57	725.93	769.26
68	209.13	258.93	294.08	321.77	357.09	481.25	510.41	317.82	412.38	475.41	527.95	569.97	638.26	669.78	365.10	475.41	541.08	617.25	669.78	766.97	806.37
69	225.98	282.05	321.64	354.30	402.38	510.93	541.64	335.88	440.20	498.72	564.88	603.05	676.84	715.01	386.77	498.72	569.97	656.48	709.92	801.52	839.69
70	251.22	309.56	351.46	387.23	445.18	535.85	565.17	354.59	462.94	526.96	598.37	642.70	723.96	763.35	401.38	522.04	598.37	687.02	743.66	832.30	876.63
71	277.26	339.54	384.00	432.39	487.37	563.53	596.53	373.72	490.35	559.38	633.17	680.78	768.85	811.70	423.70	552.24	633.17	718.87	780.76	878.35	921.20
72	298.24	365.24	412.55	472.39	520.31	593.12	624.59	397.60	514.81	592.95	671.10	723.96	818.18	859.55	445.86	581.46	664.20	758.43	818.18	923.91	972.17
73	319.83	394.35	443.76	512.50	556.52	623.56	658.07	416.64	549.62	622.75	715.83	771.23	864.31	908.64	469.83	611.67	702.53	800.04	864.31	966.26	1017.23
74	330.78	422.19	473.07	539.70	583.22	650.69	685.51	439.63	578.34	661.57	753.34	815.23	919.80	964.62	495.11	644.50	738.40	836.57	902.73	1013.70	1069.19
75	348.58	450.26	508.35	572.67	616.25	684.72	722.07	465.81	609.45	693.59	794.14	857.75	968.56	1021.91	519.16	677.17	777.72	878.27	948.04	1065.00	1116.30
76	368.54	469.59	536.96	602.34	643.95	715.28	756.89	488.55	636.29	726.91	829.35	900.27	1010.58	1067.71	533.86	707.21	807.68	914.06	986.94	1103.17	1164.24
77	388.90	496.51	560.70	628.66	672.08	749.48	789.13	511.61	666.42	758.92	866.53	940.16	1057.21	1110.07	555.03	730.60	838.21	949.60	1023.22	1144.05	1208.23
78	409.91	521.87	592.30	660.92	707.87	781.90	825.24	530.90	693.42	796.35	904.70	978.74	1099.72	1155.70	572.43	760.24	870.39	987.76	1061.80	1188.21	1247.80
79	430.93	551.59	622.26	692.93	742.92	818.76	863.58	551.59	725.68	830.83	942.87	1018.71	1142.82	1201.42	591.23	782.56	903.22	1018.71	1098.00	1227.28	1289.33
80	453.09	576.21	651.72	728.88	779.77	855.29	902.89	576.21	758.43						618.89	822.45					
81	495.77	635.31	715.75	801.11	855.29	943.93	991.54	635.31	833.94						681.27	902.89					
82	546.66	694.41	787.98	881.55	940.65	1037.51	1093.32	699.33	919.31						750.22	991.54					
83	600.83	766.64	868.42	965.27	1034.22	1144.21	1203.31	771.56	1012.88						822.45	1093.32					
84	659.93	842.15	953.78	1063.77	1139.29	1254.20	1321.51	847.08	1109.74						906.18	1203.31					
85	801.11	1021.09	1155.70	1287.03	1377.32	1520.14	1600.58	1024.37							1096.60						
86	881.55	1122.87	1270.62	1418.36	1516.86	1672.81	1758.18	1126.15							1206.59						
87	965.27	1232.86	1397.02	1557.90	1669.53	1838.62	1935.47	1241.07							1326.43						
88	1117.95	1426.57	1613.72	1800.86	1927.27	2122.62	2235.89	1431.50							1533.28						
89	1227.93	1567.75	1774.59	1981.44	2117.69	2334.39	2455.87	1575.96							1685.95						
90	1351.06	1723.70	1951.89	2176.79	2329.46	2570.78	2707.04	1731.91							1855.03						
91+	1487.31	1897.72	2147.24	2396.77	2562.57	2825.23	2972.98	1905.92							2037.25						

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B2

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

BSC-02 PA, BSC-02FR PA

Premiums to be used only with those that have

previously elected an inflation decrease option during the 2010 Rate Filing

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	2.7% Simple Inflation							2.7% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	42.68	55.82	64.02	72.23	80.44	88.65	93.57	55.82	72.23	85.36	93.57	101.78	114.91	118.20
30	45.97	59.10	67.31	75.51	85.36	93.57	96.86	59.10	75.51	85.36	96.86	106.71	118.20	126.40
31	45.97	59.10	67.31	75.51	85.36	93.57	101.78	59.10	75.51	88.65	101.78	109.99	123.12	126.40
32	45.97	59.10	67.31	75.51	85.36	96.86	101.78	59.10	80.44	88.65	101.78	109.99	123.12	131.33
33	45.97	64.02	72.23	80.44	88.65	96.86	101.78	64.02	80.44	88.65	101.78	109.99	126.40	131.33
34	50.89	64.02	72.23	80.44	88.65	96.86	106.71	64.02	80.44	93.57	106.71	114.91	126.40	136.25
35	50.89	64.02	72.23	80.44	88.65	101.78	106.71	64.02	80.44	93.57	106.71	114.91	126.40	136.25
36	50.89	64.02	72.23	85.36	93.57	101.78	109.99	64.02	85.36	93.57	109.99	118.20	131.33	139.54
37	50.89	64.02	75.51	85.36	93.57	106.71	109.99	67.31	85.36	96.86	109.99	118.20	131.33	139.54
38	50.89	67.31	75.51	85.36	93.57	106.71	109.99	67.31	85.36	96.86	114.91	123.12	136.25	144.46
39	50.89	67.31	75.51	88.65	96.86	106.71	114.91	67.31	88.65	96.86	114.91	123.12	136.25	144.46
40	55.82	67.31	75.51	88.65	96.86	109.99	114.91	67.31	88.65	101.78	114.91	123.12	139.54	147.75
41	55.82	67.31	80.44	88.65	96.86	109.99	114.91	72.23	93.57	101.78	118.20	126.40	144.46	147.75
42	55.82	72.23	80.44	93.57	101.78	109.99	118.20	72.23	93.57	106.71	123.12	131.33	144.46	152.67
43	55.82	72.23	80.44	93.57	101.78	114.91	118.20	75.51	96.86	109.99	123.12	131.33	147.75	155.95
44	55.82	72.23	85.36	93.57	101.78	114.91	118.20	75.51	96.86	109.99	126.40	136.25	152.67	155.95
45	59.10	75.51	85.36	96.86	106.71	114.91	123.12	80.44	101.78	114.91	131.33	139.54	152.67	160.88
46	59.10	75.51	85.36	96.86	106.71	118.20	123.12	80.44	101.78	118.20	131.33	139.54	155.95	165.80
47	59.10	75.51	88.65	96.86	106.71	118.20	123.12	85.36	106.71	123.12	136.25	144.46	160.88	169.09
48	59.10	75.51	88.65	96.86	106.71	118.20	126.40	85.36	109.99	123.12	139.54	147.75	160.88	169.09
49	59.10	80.44	88.65	101.78	109.99	123.12	126.40	88.65	109.99	126.40	144.46	152.67	165.80	174.01
50	64.02	80.44	93.57	101.78	109.99	123.12	126.40	88.65	114.91	131.33	144.46	152.67	169.09	177.30
51	64.02	85.36	96.86	106.71	114.91	126.40	136.25	93.57	118.20	136.25	147.75	155.95	174.01	187.14
52	67.31	88.65	101.78	114.91	123.12	136.25	144.46	96.86	123.12	139.54	155.95	165.80	182.22	190.43
53	72.23	93.57	106.71	118.20	126.40	144.46	147.75	101.78	126.40	144.46	160.88	169.09	187.14	198.64
54	75.51	96.86	109.99	126.40	136.25	147.75	155.95	106.71	136.25	152.67	165.80	174.01	195.35	203.56
55	75.51	101.78	114.91	131.33	144.46	155.95	165.80	109.99	139.54	155.95	174.01	182.22	203.56	211.77
56	85.36	106.71	123.12	139.54	152.67	169.09	177.30	114.91	144.46	165.80	182.22	190.43	211.77	224.90
57	88.65	114.91	131.33	147.75	160.88	182.22	190.43	118.20	152.67	169.09	190.43	203.56	224.90	236.39
58	93.57	123.12	139.54	160.88	174.01	195.35	203.56	123.12	155.95	177.30	198.64	216.69	241.32	254.45
59	101.78	131.33	147.75	169.09	187.14	206.84	219.98	126.40	165.80	187.14	211.77	228.19	254.45	267.58
60	109.99	139.54	160.88	182.22	198.64	224.90	236.39	131.33	174.01	195.35	224.90	241.32	267.58	284.00
61	114.91	147.75	169.09	195.35	211.77	236.39	249.53	139.54	182.22	206.84	236.39	254.45	287.28	305.34
62	123.12	160.88	182.22	206.84	224.90	249.53	262.66	152.67	195.35	219.98	249.53	270.87	308.63	326.68
63	131.33	174.01	195.35	219.98	236.39	267.58	279.08	160.88	206.84	233.11	267.58	292.21	329.97	348.02
64	144.46	187.14	211.77	236.39	254.45	279.08	297.13	169.09	219.98	249.53	284.00	308.63	356.23	372.65
65	152.67	198.64	224.90	249.53	267.58	297.13	313.55	182.22	233.11	262.66	305.34	329.97	377.57	398.91
66	165.80	216.69	246.24	275.79	297.13	326.68	343.10	195.35	254.45	287.28	329.97	359.52	410.41	431.75
67	182.22	236.39	270.87	300.42	321.76	359.52	377.57	211.77	275.79	308.63	356.23	389.06	439.95	466.22
68	198.64	257.73	297.13	329.97	356.23	398.91	418.61	228.19	297.13	338.17	385.78	418.61	479.35	503.98
69	216.69	284.00	321.76	364.44	389.06	436.67	461.30	249.53	321.76	367.72	423.54	458.01	517.11	541.74
70	236.39	308.63	351.31	398.91	428.46	482.64	508.90	267.58	348.02	398.91	458.01	495.77	554.87	584.42
71	257.73	338.17	385.78	436.67	469.50	530.24	559.79	292.21	380.86	436.67	495.77	538.45	605.76	635.31
72	284.00	367.72	423.54	479.35	517.11	584.42	613.97	318.47	415.33	474.43	541.74	584.42	659.93	694.41
73	308.63	407.12	461.30	530.24	571.28	640.23	673.07	348.02	453.09	520.39	592.63	640.23	715.75	753.50
74	338.17	444.88	508.90	579.49	627.10	707.54	742.01	380.86	495.77	568.00	643.52	694.41	779.77	822.45
75	372.65	487.56	554.87	635.31	686.20	774.85	817.53	415.33	541.74	622.18	702.61	758.43	852.00	893.04
76	407.12	530.24	605.76	691.12	750.22	842.15	889.76	444.88	589.34	673.07	761.71	822.45	919.31	970.20
77	444.88	579.49	659.93	753.50	817.53	919.31	965.27	482.64	635.31	728.88	825.74	889.76	994.82	1050.64
78	482.64	630.38	723.96	822.45	889.76	999.75	1050.64	520.39	691.12	791.26	897.97	965.27	1080.19	1134.36
79	525.32	691.12	791.26	897.97	970.20	1088.40	1144.21	563.08	745.30	860.21	970.20	1045.71	1168.84	1227.93
80	576.21	758.43						618.89	822.45					
81	635.31	833.94						681.27	902.89					
82	699.33	919.31						750.22	991.54					
83	771.56	1012.88						822.45	1093.32					
84	847.08	1109.74						906.18	1203.31					
85	1024.37							1096.60						
86	1126.15							1206.59						
87	1241.07							1326.43						
88	1431.50							1533.28						
89	1575.96							1685.95						
90	1731.91							1855.03						
91+	1905.92							2037.25						

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B3

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

BSC-02 PA, BSC-02FR PA

Premiums to be used only with those that have

previously elected an inflation decrease option during the 2013 Rate Filing

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	4.5% Simple Inflation							4.5% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	46.01	53.61	63.87	67.13	70.34	106.22	116.22	91.81	118.82	140.42	153.92	167.42	189.02	194.43
30	48.51	56.23	66.45	69.77	74.46	110.72	122.74	97.21	124.22	140.42	159.32	175.52	194.43	207.93
31	51.97	59.74	69.94	73.26	78.01	114.41	131.34	97.21	124.22	145.82	167.42	180.92	202.53	207.93
32	51.97	59.74	73.44	76.75	81.55	120.58	135.20	97.21	132.32	145.82	167.42	180.92	202.53	216.03
33	55.43	63.96	77.71	80.97	84.17	124.23	142.92	105.31	132.32	145.82	167.42	180.92	207.93	216.03
34	56.26	67.51	81.24	84.49	87.67	131.54	151.62	105.31	132.32	153.92	175.52	189.02	207.93	224.13
35	59.78	71.06	81.24	88.01	91.18	139.83	155.51	105.31	132.32	153.92	175.52	189.02	207.93	224.13
36	63.29	74.62	84.78	92.28	98.94	143.51	161.84	105.31	140.42	153.92	180.92	194.43	216.03	229.53
37	66.81	78.17	90.68	95.83	102.47	151.84	169.54	110.71	140.42	159.32	180.92	194.43	216.03	229.53
38	66.81	80.54	94.17	99.38	106.00	159.25	177.25	110.71	140.42	159.32	189.02	202.53	224.13	237.63
39	70.32	84.05	97.66	105.30	111.95	166.66	189.02	110.71	145.82	159.32	189.02	202.53	224.13	237.63
40	74.76	87.55	101.14	108.82	115.45	172.52	189.02	110.71	145.82	167.42	189.02	202.53	229.53	243.03
41	78.66	91.42	106.02	112.78	119.44	180.67	189.02	118.82	153.92	167.42	194.43	207.93	237.63	243.03
42	79.00	96.27	110.00	121.23	127.89	180.92	194.43	118.82	153.92	175.52	202.53	216.03	237.63	251.13
43	82.96	100.24	117.57	125.30	131.98	189.02	194.43	124.22	159.32	180.92	202.53	216.03	243.03	256.53
44	86.94	104.24	122.62	129.40	136.11	189.02	194.43	124.22	159.32	180.92	207.93	224.13	251.13	256.53
45	89.43	106.90	126.74	135.78	144.80	189.02	202.53	132.32	167.42	189.02	216.03	229.53	251.13	264.63
46	89.83	114.48	134.53	139.92	149.03	194.43	202.53	132.32	167.42	194.43	216.03	229.53	256.53	272.74
47	93.83	118.53	137.20	147.69	156.95	194.43	202.53	140.42	175.52	202.53	224.13	237.63	264.63	278.14
48	97.21	122.62	145.01	155.52	164.93	194.43	207.93	140.42	180.92	202.53	229.53	243.03	264.63	278.14
49	97.21	131.54	145.82	160.92	167.79	202.53	207.93	145.82	180.92	207.93	237.63	251.13	272.74	286.24
50	105.31	132.32	153.92	167.42	175.81	202.53	207.93	145.82	189.02	216.03	237.63	251.13	278.14	291.64
51	105.31	140.42	159.32	175.52	185.04	207.93	224.13	153.92	194.43	224.13	243.03	256.53	286.24	307.84
52	110.71	145.82	167.42	185.85	192.79	224.13	237.63	159.32	202.53	229.53	256.53	272.74	299.74	313.24
53	118.82	153.92	175.52	192.54	199.55	237.63	243.03	167.42	207.93	237.63	264.63	278.14	307.84	326.74
54	124.22	159.32	180.92	200.44	213.77	243.03	256.53	175.52	224.13	251.13	272.74	286.24	321.34	334.84
55	124.22	167.42	189.02	209.90	221.75	256.53	272.74	180.92	229.53	256.53	286.24	299.74	334.84	348.35
56	140.42	175.52	202.53	221.56	233.47	278.14	291.64	189.02	237.63	272.74	299.74	313.24	348.35	369.95
57	145.82	185.98	215.28	233.31	245.28	299.74	313.24	194.43	251.13	278.14	313.24	334.84	369.95	388.85
58	153.92	193.81	223.25	246.24	258.22	321.34	334.84	202.53	256.53	291.64	326.74	356.45	396.95	418.56
59	163.79	205.53	235.09	258.18	271.23	340.24	361.85	207.93	272.74	307.84	348.35	375.35	418.56	440.16
60	171.63	213.53	248.12	271.26	281.96	369.95	388.85	216.03	286.24	321.34	369.95	389.79	440.16	467.16
61	184.58	228.88	263.55	287.78	302.31	388.85	410.45	229.53	299.74	340.24	388.85	406.54	472.56	502.27
62	196.06	245.37	283.96	305.78	318.91	410.45	432.06	251.13	321.34	361.85	410.06	425.67	507.67	537.37
63	210.34	261.91	300.59	326.28	340.91	428.57	446.98	257.67	331.29	373.36	428.02	445.97	528.49	557.41
64	224.10	278.49	323.53	345.48	362.51	434.90	463.04	263.50	342.80	388.85	442.57	465.30	555.14	580.72
65	231.31	296.57	340.74	370.00	387.07	450.18	475.05	276.08	353.18	397.95	462.61	485.75	572.05	604.38
66	244.03	318.93	362.42	398.27	417.78	480.81	504.97	287.52	374.50	422.82	485.64	516.50	604.03	635.44
67	260.30	337.69	386.93	428.02	455.27	513.57	539.36	302.51	393.97	440.87	508.87	551.11	628.47	665.99
68	275.15	357.02	411.59	457.07	493.45	552.58	579.87	316.08	411.59	468.44	534.39	579.87	664.00	698.11
69	290.79	381.11	431.77	489.05	522.09	585.98	619.02	334.84	431.77	493.45	568.35	614.62	693.92	726.96
70	306.99	400.79	456.22	518.04	556.42	626.77	660.88	347.49	451.95	518.04	594.79	643.82	720.57	758.94
71	323.55	424.52	484.29	548.17	589.39	665.64	702.73	366.82	478.11	548.17	622.36	675.94	760.43	797.53
72	344.22	445.70	513.35	581.00	626.77	708.35	744.16	386.01	503.40	575.03	656.61	708.35	799.87	841.66
73	360.71	475.83	539.15	619.73	667.70	748.28	786.66	406.76	529.55	608.22	692.64	748.28	836.54	880.67
74	380.61	500.70	572.76	652.21	705.79	796.32	835.12	428.65	557.98	639.27	724.26	781.54	877.62	925.65
75	403.28	527.64	600.47	687.52	742.60	838.53	884.72	449.47	586.26	673.31	760.36	820.77	922.03	966.44
76	422.96	550.87	629.33	718.01	779.41	874.92	924.37	462.19	612.27	699.25	791.35	854.45	955.07	1007.94
77	442.93	576.95	657.04	750.20	813.94	915.28	961.04	480.52	632.52	725.69	822.12	885.86	990.46	1046.03
78	459.63	600.33	689.44	783.25	847.34	952.09	1000.55	495.59	658.18	753.54	855.16	919.26	1028.69	1080.28
79	477.54	628.26	719.29	816.29	881.95	989.40	1040.13	511.86	677.51	781.97	881.95	950.60	1062.52	1116.24
80	498.86	656.61						535.81	712.04					
81	550.02	721.99						589.81	781.68					
82	605.45	795.89						649.51	858.43					
83	667.98	876.90						712.04	946.55					
84	733.36	960.76						784.52	1041.77					
85	886.85							949.39						
86	974.97							1044.61						
87	1074.46							1148.36						
88	1239.32							1327.44						
89	1364.39							1459.61						
90	1499.41							1606.00						
91+	1650.06							1763.76						

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B4

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

BSC-02 PA, BSC-02FR PA

Premiums to be used only with those that have

previously elected an inflation decrease option during the 2010 and 2013 Rate Filing

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	2.2% Simple Inflation							2.2% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	36.95	48.32	55.43	62.53	69.64	76.75	81.01	48.32	62.53	73.90	81.01	88.12	99.49	102.33
30	39.79	51.16	58.27	65.38	73.90	81.01	83.85	51.16	65.38	73.90	83.85	92.38	102.33	109.44
31	39.79	51.16	58.27	65.38	73.90	81.01	88.12	51.16	65.38	76.75	88.12	95.22	106.59	109.44
32	39.79	51.16	58.27	65.38	73.90	83.85	88.12	51.16	69.64	76.75	88.12	95.22	106.59	113.70
33	39.79	55.43	62.53	69.64	76.75	83.85	88.12	55.43	69.64	76.75	88.12	95.22	109.44	113.70
34	44.06	55.43	62.53	69.64	76.75	83.85	92.38	55.43	69.64	81.01	92.38	99.49	109.44	117.96
35	44.06	55.43	62.53	69.64	76.75	88.12	92.38	55.43	69.64	81.01	92.38	99.49	109.44	117.96
36	44.06	55.43	62.53	73.90	81.01	88.12	95.22	55.43	73.90	81.01	95.22	102.33	113.70	120.81
37	44.06	55.43	65.38	73.90	81.01	92.38	95.22	58.27	73.90	83.85	95.22	102.33	113.70	120.81
38	44.06	58.27	65.38	73.90	81.01	92.38	95.22	58.27	73.90	83.85	99.49	106.59	117.96	125.07
39	44.06	58.27	65.38	76.75	83.85	92.38	99.49	58.27	76.75	83.85	99.49	106.59	117.96	125.07
40	48.32	58.27	65.38	76.75	83.85	95.22	99.49	58.27	76.75	88.12	99.49	106.59	120.81	127.91
41	48.32	58.27	69.64	76.75	83.85	95.22	99.49	62.53	81.01	88.12	102.33	109.44	125.07	127.91
42	48.32	62.53	69.64	81.01	88.12	95.22	102.33	62.53	81.01	92.38	106.59	113.70	125.07	132.18
43	48.32	62.53	69.64	81.01	88.12	99.49	102.33	65.38	83.85	95.22	106.59	113.70	127.91	135.02
44	48.32	62.53	73.90	81.01	88.12	99.49	102.33	65.38	83.85	95.22	109.44	117.96	132.18	135.02
45	51.16	65.38	73.90	83.85	92.38	99.49	106.59	69.64	88.12	99.49	113.70	120.81	132.18	139.28
46	51.16	65.38	73.90	83.85	92.38	102.33	106.59	69.64	88.12	102.33	113.70	120.81	135.02	143.55
47	51.16	65.38	76.75	83.85	92.38	102.33	106.59	73.90	92.38	106.59	117.96	125.07	139.28	146.39
48	51.16	65.38	76.75	83.85	92.38	102.33	109.44	73.90	95.22	106.59	120.81	127.91	139.28	146.39
49	51.16	69.64	76.75	88.12	95.22	106.59	109.44	76.75	95.22	109.44	125.07	132.18	143.55	150.65
50	55.43	69.64	81.01	88.12	95.22	106.59	109.44	76.75	99.49	113.70	125.07	132.18	146.39	153.49
51	55.43	73.90	83.85	92.38	99.49	109.44	117.96	81.01	102.33	117.96	127.91	135.02	150.65	162.02
52	58.27	76.75	88.12	99.49	106.59	117.96	125.07	83.85	106.59	120.81	135.02	143.55	157.76	164.86
53	62.53	81.01	92.38	102.33	109.44	125.07	127.91	88.12	109.44	125.07	139.28	146.39	162.02	171.97
54	65.38	83.85	95.22	109.44	117.96	127.91	135.02	92.38	117.96	132.18	143.55	150.65	169.13	176.23
55	65.38	88.12	99.49	113.70	125.07	135.02	143.55	95.22	120.81	135.02	150.65	157.76	176.23	183.34
56	73.90	92.38	106.59	120.81	132.18	146.39	153.49	99.49	125.07	143.55	157.76	164.86	183.34	194.71
57	76.75	99.49	113.70	127.91	139.28	157.76	164.86	102.33	132.18	146.39	164.86	176.23	194.71	204.66
58	81.01	106.59	120.81	139.28	150.65	169.13	176.23	106.59	135.02	153.49	171.97	187.60	208.92	220.29
59	88.12	113.70	127.91	146.39	162.02	179.08	190.45	109.44	143.55	162.02	183.34	197.55	220.29	231.66
60	95.22	120.81	139.28	157.76	171.97	194.71	204.66	113.70	150.65	169.13	194.71	208.92	231.66	245.87
61	99.49	127.91	146.39	169.13	183.34	204.66	216.03	120.81	157.76	179.08	204.66	220.29	248.72	264.35
62	106.59	139.28	157.76	179.08	194.71	216.03	227.40	132.18	169.13	190.45	216.03	234.50	267.19	282.83
63	113.70	150.65	169.13	190.45	204.66	231.66	241.61	139.28	179.08	201.82	231.66	252.98	285.67	301.30
64	125.07	162.02	183.34	204.66	220.29	241.61	257.24	146.39	190.45	216.03	245.87	267.19	308.41	322.62
65	132.18	171.97	194.71	216.03	231.66	257.24	271.46	157.76	201.82	227.40	264.35	285.67	326.89	345.36
66	143.55	187.60	213.19	238.77	257.24	282.83	297.04	169.13	220.29	248.72	285.67	311.25	355.31	373.79
67	157.76	204.66	234.50	260.09	278.56	311.25	326.89	183.34	238.77	267.19	308.41	336.83	380.89	403.63
68	171.97	223.13	257.24	285.67	308.41	345.36	362.42	197.55	257.24	292.78	333.99	362.42	415.00	436.32
69	187.60	245.87	278.56	315.52	336.83	378.05	399.37	216.03	278.56	318.36	366.68	396.53	447.69	469.01
70	204.66	267.19	304.15	345.36	370.94	417.84	440.58	231.66	301.30	345.36	396.53	429.21	480.38	505.96
71	223.13	292.78	333.99	378.05	406.47	459.06	484.64	252.98	329.73	378.05	429.21	466.17	524.44	550.02
72	245.87	318.36	366.68	415.00	447.69	505.96	531.54	275.72	359.57	410.74	469.01	505.96	571.34	601.18
73	267.19	352.47	399.37	459.06	494.59	554.28	582.71	301.30	392.26	450.53	513.07	554.28	619.66	652.35
74	292.78	385.16	440.58	501.70	542.91	612.55	642.40	329.73	429.21	491.75	557.13	601.18	675.09	712.04
75	322.62	422.11	480.38	550.02	594.08	670.83	707.78	359.57	469.01	538.65	608.29	656.61	737.62	773.15
76	352.47	459.06	524.44	598.34	649.51	729.10	770.31	385.16	510.23	582.71	659.46	712.04	795.89	839.95
77	385.16	501.70	571.34	652.35	707.78	795.89	835.69	417.84	550.02	631.03	714.88	770.31	861.27	909.59
78	417.84	545.76	626.77	712.04	770.31	865.54	909.59	450.53	598.34	685.04	777.42	835.69	935.18	982.08
79	454.80	598.34	685.04	777.42	839.95	942.28	990.60	487.49	645.24	744.73	839.95	905.33	1011.92	1063.09
80	498.86	656.61						535.81	712.04					
81	550.02	721.99						589.81	781.68					
82	605.45	795.89						649.51	858.43					
83	667.98	876.90						712.04	946.55					
84	733.36	960.76						784.52	1041.77					
85	886.85							949.39						
86	974.97							1044.61						
87	1074.46							1148.36						
88	1239.32							1327.44						
89	1364.39							1459.61						
90	1499.41							1606.00						
91+	1650.06							1763.76						

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C1

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

BSC-02 PA, BSC-02FR PA

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

Standard rates per $10 of Daily Benefit
100% Home Health Care

Age	GPO Inflation with Shared Cost							4.1% Simple Inflation or 5.0% Simple Inflation with Shared Cost							4.1% Compound Inflation or 5.0% Compound Inflation with Shared Cost						
	Benefit Period							Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	24.95	31.88	36.04	38.81	42.97	49.90	54.06	44.87	52.29	62.29	65.47	68.60	103.59	113.35	89.54	115.88	136.94	150.11	163.28	184.35	189.62
30	24.95	31.88	36.04	42.97	47.13	49.90	54.06	47.31	54.84	64.80	68.04	72.62	107.98	119.71	94.81	121.14	136.94	155.38	171.18	189.62	202.78
31	24.95	31.88	38.81	42.97	47.13	49.90	54.06	50.68	58.26	68.21	71.45	76.08	111.58	128.09	94.81	121.14	142.21	163.28	176.45	197.52	202.78
32	24.95	36.04	38.81	42.97	47.13	54.06	56.83	50.68	58.26	71.62	74.85	79.54	117.60	131.85	94.81	129.04	142.21	163.28	176.45	197.52	210.68
33	29.11	36.04	38.81	42.97	47.13	54.06	56.83	54.06	62.38	75.79	78.97	82.08	121.16	139.39	102.71	129.04	142.21	163.28	176.45	202.78	210.68
34	29.11	36.04	38.81	42.97	47.13	54.06	56.83	54.87	65.84	79.23	82.40	85.50	128.29	147.87	102.71	129.04	150.11	171.18	184.35	202.78	218.58
35	29.11	36.04	38.81	47.13	49.90	54.06	58.86	58.30	69.31	79.23	85.83	88.92	136.37	151.66	102.71	129.04	150.11	171.18	184.35	202.78	218.58
36	29.66	36.04	38.81	47.13	49.90	56.83	63.16	61.73	72.77	82.68	90.00	96.49	139.96	157.83	102.71	136.94	150.11	176.45	189.62	210.68	223.85
37	29.66	36.11	42.97	47.13	49.90	57.81	66.88	65.16	76.24	88.44	93.46	99.94	148.09	165.35	107.98	136.94	155.38	176.45	189.62	210.68	223.85
38	32.96	36.11	42.97	47.13	49.90	57.81	66.88	65.16	78.55	91.84	96.92	103.38	155.31	172.86	107.98	136.94	155.38	184.35	197.52	218.58	231.75
39	32.96	38.81	45.59	49.90	54.06	61.21	70.66	68.58	81.97	95.24	102.70	109.18	162.53	184.35	107.98	142.21	155.38	184.35	197.52	218.58	231.75
40	36.52	41.78	48.85	51.87	55.64	65.26	73.38	72.91	85.38	98.64	106.12	112.59	168.25	184.35	107.98	142.21	163.28	184.35	197.52	223.85	237.02
41	35.55	42.06	52.80	55.47	59.31	69.11	77.79	76.71	89.15	103.40	109.99	116.48	176.20	184.35	115.88	150.11	163.28	189.62	202.78	231.75	237.02
42	39.39	45.73	53.46	55.84	59.70	73.40	82.28	77.05	93.89	107.28	118.23	124.72	176.45	189.62	115.88	150.11	171.18	197.52	210.68	231.75	244.92
43	39.71	46.07	57.59	60.17	62.53	77.91	89.21	80.91	97.76	114.66	122.20	128.72	184.35	189.62	121.14	155.38	176.45	197.52	210.68	237.02	250.19
44	40.03	49.99	58.03	60.56	66.38	80.82	93.79	84.79	101.66	119.59	126.20	132.74	184.35	189.62	121.14	155.38	176.45	202.78	218.58	244.92	250.19
45	40.36	50.73	63.59	64.65	66.89	87.41	99.80	87.22	104.25	123.60	132.42	141.21	184.35	197.52	129.04	163.28	184.35	210.68	223.85	244.92	258.09
46	44.70	55.00	64.24	69.04	71.22	93.49	105.66	87.60	111.65	131.20	136.46	145.34	189.62	197.52	129.04	163.28	189.62	210.68	223.85	250.19	265.99
47	45.06	55.43	70.07	75.31	75.79	98.36	110.49	91.51	115.60	133.81	144.04	153.07	189.62	197.52	136.94	171.18	197.52	218.58	231.75	258.09	271.26
48	45.42	61.85	72.55	72.36	76.36	104.46	113.67	94.81	119.58	141.42	151.68	160.85	189.62	202.78	136.94	176.45	197.52	223.85	237.02	258.09	271.26
49	51.44	62.43	73.22	78.86	82.56	107.11	113.67	94.81	128.29	142.21	156.93	163.64	197.52	202.78	142.21	176.45	202.78	231.75	244.92	265.99	279.16
50	51.97	66.91	78.69	84.77	88.69	107.11	118.04	102.71	129.04	150.11	163.28	171.46	197.52	202.78	142.21	184.35	210.68	231.75	244.92	271.26	284.42
51	54.37	72.47	83.70	89.51	91.43	113.67	118.04	102.71	136.94	155.38	171.18	180.46	202.78	218.58	150.11	189.62	218.58	237.02	250.19	279.16	300.22
52	54.85	70.07	84.42	95.42	96.17	118.04	124.60	107.98	142.21	163.28	181.26	188.02	218.58	231.75	155.38	197.52	223.85	250.19	265.99	292.32	305.49
53	60.13	75.71	87.03	93.11	94.19	124.60	128.97	115.88	150.11	171.18	187.78	194.61	231.75	237.02	163.28	202.78	231.75	258.09	271.26	300.22	318.66
54	59.83	75.32	86.73	98.00	97.28	128.97	135.53	121.14	155.38	176.45	195.48	208.48	237.02	250.19	171.18	218.58	244.92	265.99	279.16	313.39	326.56
55	65.69	78.07	89.61	102.95	105.00	135.53	142.08	121.14	163.28	184.35	204.70	216.26	250.19	265.99	176.45	223.85	250.19	279.16	292.32	326.56	339.73
56	70.31	82.63	99.72	111.12	111.87	146.46	153.01	136.94	171.18	197.52	216.07	227.69	271.26	284.42	184.35	231.75	265.99	292.32	305.49	339.73	360.80
57	72.91	90.90	104.55	121.39	122.28	153.01	163.94	142.21	181.38	209.95	227.54	239.22	292.32	305.49	189.62	244.92	271.26	305.49	326.56	360.80	379.23
58	77.58	95.66	112.79	128.58	134.88	163.94	174.87	150.11	189.02	217.73	240.15	251.84	313.39	326.56	197.52	250.19	284.42	318.66	347.63	387.13	408.20
59	85.71	106.00	119.98	135.86	142.18	174.87	181.43	159.74	200.45	229.28	251.79	264.52	331.83	352.90	202.78	265.99	300.22	339.73	366.06	408.20	429.27
60	90.58	114.30	130.46	146.48	158.26	185.80	196.73	167.39	208.25	241.98	264.55	274.99	360.80	379.23	210.68	279.16	313.39	360.80	380.15	429.27	455.60
61	97.66	121.59	143.22	156.19	170.13	196.73	207.66	180.02	223.22	257.03	280.66	294.83	379.23	400.30	223.85	292.32	331.83	379.23	396.48	460.87	489.84
62	108.10	136.48	150.74	171.33	183.31	214.22	225.15	191.21	239.30	276.93	298.21	311.02	400.30	421.37	244.92	313.39	352.90	399.92	415.14	495.11	524.08
63	120.89	143.97	163.79	184.57	193.45	231.71	242.64	205.14	255.43	293.15	318.21	332.48	417.97	435.92	251.30	323.09	364.12	417.43	434.94	515.41	543.62
64	128.97	157.08	181.43	197.95	209.01	249.19	264.50	218.56	271.60	315.53	336.94	353.54	424.14	451.58	256.98	334.32	379.23	431.62	453.79	541.40	566.35
65	142.08	170.33	192.36	215.92	225.00	271.05	281.98	225.58	289.23	332.31	360.85	377.49	439.04	463.30	269.25	344.44	388.10	451.17	473.74	557.90	589.43
66	153.01	187.01	214.22	234.92	248.41	299.47	314.77	237.99	311.04	353.45	388.42	407.44	468.91	492.47	280.40	365.23	412.36	473.62	503.73	589.08	619.71
67	168.32	206.99	235.90	258.33	277.33	327.89	343.19	253.86	329.33	377.36	417.43	444.01	500.86	526.02	295.03	384.22	429.96	496.28	537.48	612.92	649.52
68	185.80	231.71	260.12	281.73	306.25	360.68	382.54	268.34	348.18	401.41	445.76	481.25	538.91	565.52	308.26	401.41	456.85	521.16	565.52	647.57	680.84
69	201.56	252.60	285.99	310.66	345.09	400.02	424.07	283.59	371.68	421.09	476.95	509.18	571.48	603.71	326.56	421.09	481.25	554.29	599.41	676.75	708.98
70	223.69	281.51	312.73	341.91	381.80	439.37	463.42	299.39	390.87	444.93	505.22	542.65	611.26	644.53	338.90	440.77	505.22	580.07	627.89	702.74	740.16
71	248.18	309.14	348.32	386.25	426.69	483.30	511.60	315.54	414.02	472.31	534.61	574.81	649.17	685.35	357.75	466.28	534.61	606.96	659.22	741.62	777.80
72	261.60	325.96	369.56	423.55	454.69	508.67	535.66	335.71	434.67	500.65	566.63	611.26	690.82	725.75	376.46	490.95	560.81	640.37	690.82	780.08	820.83
73	274.30	345.34	392.70	442.03	479.52	534.78	564.38	351.79	464.06	525.81	604.40	651.18	729.77	767.19	396.70	516.45	593.17	675.50	729.77	815.84	858.88
74	283.69	362.08	408.73	462.86	500.19	558.04	587.91	371.19	488.31	558.59	636.07	688.33	776.62	814.46	418.04	544.17	623.46	706.34	762.20	855.90	902.75
75	294.32	380.17	429.22	483.53	520.32	578.13	609.67	393.30	514.58	585.62	670.51	724.23	817.79	862.83	438.35	571.76	656.65	741.55	800.46	899.22	942.53
76	311.17	396.49	453.37	508.58	543.71	603.94	639.07	412.50	537.24	613.75	700.25	760.12	853.27	901.50	450.75	597.12	681.95	771.77	833.31	931.44	983.01
77	328.36	419.22	473.41	530.80	567.46	632.81	666.29	431.97	562.68	640.78	731.64	793.81	892.63	937.27	468.63	616.87	707.73	801.78	863.94	965.96	1020.15
78	346.10	440.63	500.10	558.03	597.68	660.19	696.78	448.26	585.48	672.39	763.87	826.38	928.53	975.80	483.32	641.89	734.90	834.00	896.51	1003.24	1053.56
79	363.85	465.72	525.39	585.06	627.27	691.31	729.15	465.72	612.72	701.49	796.09	860.13	964.92	1014.40	499.20	660.74	762.62	860.13	927.08	1036.23	1088.62
80	382.56	486.51	550.27	615.42	658.39	722.15	762.34	486.51	640.37						522.55	694.42					
81	418.60	536.41	604.33	676.41	722.15	796.99	837.19	536.41	704.13						575.22	762.34					
82	461.56	586.31	665.32	744.32	794.22	876.00	923.13	590.47	776.20						633.44	837.19					
83	507.30	647.30	733.23	815.01	873.23	966.10	1015.99	651.46	855.21						694.42	923.13					
84	557.20	711.06	805.31	898.18	961.94	1058.96	1115.79	715.22	936.99						765.11	1015.99					
85	676.41	862.14	975.80	1086.68	1162.92	1283.51	1351.42	864.91							925.90						
86	744.32	948.08	1072.82	1197.57	1280.73	1412.41	1484.49	950.85							1018.77						
87	815.01	1040.94	1179.55	1315.39	1409.64	1552.41	1634.18	1047.87							1119.95						
88	943.92	1204.50	1362.51	1520.53	1627.25	1792.20	1887.84	1208.66							1294.60						
89	1036.79	1323.70	1498.35	1672.99	1788.04	1971.00	2073.57	1330.63							1423.50						
90	1140.74	1455.38	1648.05	1837.94	1966.84	2170.60	2285.64	1462.31							1566.27						
91+	1255.79	1602.30	1812.99	2023.67	2163.67	2385.44	2510.18	1609.23							1720.12						

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

Appendix C2

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

BSC-02 PA, BSC-02FR PA

Premiums to be used only with those that have

previously elected an inflation decrease option during the 2010 Rate Filing

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	1.9% Simple Inflation or 2.7% Simple Inflation with Shared Cost							1.9% Compound Inflation or 2.7% Compound Inflation with Shared Cost						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	36.04	47.13	54.06	60.99	67.92	74.85	79.01	47.13	60.99	72.08	79.01	85.94	97.03	99.80
30	38.81	49.90	56.83	63.76	72.08	79.01	81.78	49.90	63.76	72.08	81.78	90.09	99.80	106.73
31	38.81	49.90	56.83	63.76	72.08	79.01	85.94	49.90	63.76	74.85	85.94	92.87	103.96	106.73
32	38.81	49.90	56.83	63.76	72.08	81.78	85.94	49.90	67.92	74.85	85.94	92.87	103.96	110.89
33	38.81	54.06	60.99	67.92	74.85	81.78	85.94	54.06	67.92	74.85	85.94	92.87	106.73	110.89
34	42.97	54.06	60.99	67.92	74.85	81.78	90.09	54.06	67.92	79.01	90.09	97.03	106.73	115.04
35	42.97	54.06	60.99	67.92	74.85	85.94	90.09	54.06	67.92	79.01	90.09	97.03	106.73	115.04
36	42.97	54.06	60.99	72.08	79.01	85.94	92.87	54.06	72.08	79.01	92.87	99.80	110.89	117.82
37	42.97	54.06	63.76	72.08	79.01	90.09	92.87	56.83	72.08	81.78	92.87	99.80	110.89	117.82
38	42.97	56.83	63.76	72.08	79.01	90.09	92.87	56.83	72.08	81.78	97.03	103.96	115.04	121.97
39	42.97	56.83	63.76	74.85	81.78	90.09	97.03	56.83	74.85	81.78	97.03	103.96	115.04	121.97
40	47.13	56.83	63.76	74.85	81.78	92.87	97.03	56.83	74.85	85.94	97.03	103.96	117.82	124.75
41	47.13	56.83	67.92	74.85	81.78	92.87	97.03	60.99	79.01	85.94	99.80	106.73	121.97	124.75
42	47.13	60.99	67.92	79.01	85.94	92.87	99.80	60.99	79.01	90.09	103.96	110.89	121.97	128.91
43	47.13	60.99	67.92	79.01	85.94	97.03	99.80	63.76	81.78	92.87	103.96	110.89	124.75	131.68
44	47.13	60.99	72.08	79.01	85.94	97.03	99.80	63.76	81.78	92.87	106.73	115.04	128.91	131.68
45	49.90	63.76	72.08	81.78	90.09	97.03	103.96	67.92	85.94	97.03	110.89	117.82	128.91	135.84
46	49.90	63.76	72.08	81.78	90.09	99.80	103.96	67.92	85.94	99.80	110.89	117.82	131.68	139.99
47	49.90	63.76	74.85	81.78	90.09	99.80	103.96	72.08	90.09	103.96	115.04	121.97	135.84	142.77
48	49.90	63.76	74.85	81.78	90.09	99.80	106.73	72.08	92.87	103.96	117.82	124.75	135.84	142.77
49	49.90	67.92	74.85	85.94	92.87	103.96	106.73	74.85	92.87	106.73	121.97	128.91	139.99	146.92
50	54.06	67.92	79.01	85.94	92.87	103.96	106.73	74.85	97.03	110.89	121.97	128.91	142.77	149.70
51	54.06	72.08	81.78	90.09	97.03	106.73	115.04	79.01	99.80	115.04	124.75	131.68	146.92	158.01
52	56.83	74.85	85.94	97.03	103.96	115.04	121.97	81.78	103.96	117.82	131.68	139.99	153.85	160.78
53	60.99	79.01	90.09	99.80	106.73	121.97	124.75	85.94	106.73	121.97	135.84	142.77	158.01	167.72
54	63.76	81.78	92.87	106.73	115.04	124.75	131.68	90.09	115.04	128.91	139.99	146.92	164.94	171.87
55	63.76	85.94	97.03	110.89	121.97	131.68	139.99	92.87	117.82	131.68	146.92	153.85	171.87	178.80
56	72.08	90.09	103.96	117.82	128.91	142.77	149.70	97.03	121.97	139.99	153.85	160.78	178.80	189.89
57	74.85	97.03	110.89	124.75	135.84	153.85	160.78	99.80	128.91	142.77	160.78	171.87	189.89	199.60
58	79.01	103.96	117.82	135.84	146.92	164.94	171.87	103.96	131.68	149.70	167.72	182.96	203.75	214.84
59	85.94	110.89	124.75	142.77	158.01	174.65	185.73	106.73	139.99	158.01	178.80	192.66	214.84	225.93
60	92.87	117.82	135.84	153.85	167.72	189.89	199.60	110.89	146.92	164.94	189.89	203.75	225.93	239.79
61	97.03	124.75	142.77	164.94	178.80	199.60	210.68	117.82	153.85	174.65	199.60	214.84	242.56	257.81
62	103.96	135.84	153.85	174.65	189.89	210.68	221.77	128.91	164.94	185.73	210.68	228.70	260.58	275.83
63	110.89	146.92	164.94	185.73	199.60	225.93	235.63	135.84	174.65	196.82	225.93	246.72	278.60	293.85
64	121.97	158.01	178.80	199.60	214.84	235.63	250.88	142.77	185.73	210.68	239.79	260.58	300.78	314.64
65	128.91	167.72	189.89	210.68	225.93	250.88	264.74	153.85	196.82	221.77	257.81	278.60	318.80	336.82
66	139.99	182.96	207.91	232.86	250.88	275.83	289.69	164.94	214.84	242.56	278.60	303.55	346.52	364.54
67	153.85	199.60	228.70	253.65	271.67	303.55	318.80	178.80	232.86	260.58	300.78	328.50	371.47	393.65
68	167.72	217.61	250.88	278.60	300.78	336.82	353.45	192.66	250.88	285.53	325.73	353.45	404.73	425.53
69	182.96	239.79	271.67	307.71	328.50	368.70	389.49	210.68	271.67	310.48	357.61	386.72	436.61	457.41
70	199.60	260.58	296.62	336.82	361.77	407.51	429.68	225.93	293.85	336.82	386.72	418.60	468.49	493.44
71	217.61	285.53	325.73	368.70	396.42	447.70	472.65	246.72	321.57	368.70	418.60	454.63	511.46	536.41
72	239.79	310.48	357.61	404.73	436.61	493.44	518.39	268.90	350.68	400.58	457.41	493.44	557.20	586.31
73	260.58	343.75	389.49	447.70	482.35	540.57	568.29	293.85	382.56	439.39	500.37	540.57	604.33	636.21
74	285.53	375.63	429.68	489.29	529.48	597.40	626.51	321.57	418.60	479.58	543.34	586.31	658.39	694.42
75	314.64	411.66	468.49	536.41	579.38	654.23	690.27	350.68	457.41	525.32	593.24	640.37	719.37	754.03
76	343.75	447.70	511.46	583.54	633.44	711.06	751.25	375.63	497.60	568.29	643.14	694.42	776.20	819.17
77	375.63	489.29	557.20	636.21	690.27	776.20	815.01	407.51	536.41	615.42	697.20	751.25	839.96	887.09
78	407.51	532.25	611.26	694.42	751.25	844.12	887.09	439.39	583.54	668.09	758.18	815.01	912.04	957.78
79	443.54	583.54	668.09	758.18	819.17	918.97	966.10	475.42	629.28	726.30	819.17	882.93	986.89	1036.79
80	486.51	640.37						522.55	694.42					
81	536.41	704.13						575.22	762.34					
82	590.47	776.20						633.44	837.19					
83	651.46	855.21						694.42	923.13					
84	715.22	936.99						765.11	1015.99					
85	864.91							925.90						
86	950.85							1018.77						
87	1047.87							1119.95						
88	1208.66							1294.60						
89	1330.63							1423.50						
90	1462.31							1566.27						
91+	1609.23							1720.12						

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

Appendix C3

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

BSC-02 PA, BSC-02FR PA

Premiums to be used only with those that have

previously elected an inflation decrease option during the 2013 Rate Filing

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	3.8% Simple Inflation or 4.5% Simple Inflation with Shared Cost							3.8% Compound Inflation or 4.5% Compound Inflation with Shared Cost						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	38.84	45.27	53.93	56.68	59.39	89.69	98.13	77.52	100.32	118.56	129.96	141.36	159.60	164.16
30	40.95	47.47	56.10	58.91	62.87	93.48	103.64	82.08	104.88	118.56	134.52	148.20	164.16	175.56
31	43.88	50.44	59.06	61.85	65.87	96.60	110.89	82.08	104.88	123.12	141.36	152.76	171.00	175.56
32	43.88	50.44	62.01	64.80	68.86	101.81	114.15	82.08	111.72	123.12	141.36	152.76	171.00	182.40
33	46.81	54.00	65.61	68.37	71.06	104.90	120.68	88.92	111.72	123.12	141.36	152.76	175.56	182.40
34	47.50	57.00	68.60	71.34	74.02	111.07	128.02	88.92	111.72	129.96	148.20	159.60	175.56	189.24
35	50.47	60.00	68.60	74.31	76.99	118.06	131.30	88.92	111.72	129.96	148.20	159.60	175.56	189.24
36	53.44	63.00	71.58	77.91	83.54	121.17	136.64	88.92	118.56	129.96	152.76	164.16	182.40	193.80
37	56.41	66.00	76.56	80.91	86.52	128.21	143.15	93.48	118.56	134.52	152.76	164.16	182.40	193.80
38	56.41	68.01	79.51	83.91	89.50	134.46	149.66	93.48	118.56	134.52	159.60	171.00	189.24	200.64
39	59.38	70.96	82.45	88.91	94.52	140.71	159.60	93.48	123.12	134.52	159.60	171.00	189.24	200.64
40	63.12	73.92	85.40	91.88	97.48	145.66	159.60	93.48	123.12	141.36	159.60	171.00	193.80	205.20
41	66.41	77.19	89.52	95.22	100.85	152.55	159.60	100.32	129.96	141.36	164.16	175.56	200.64	205.20
42	66.71	81.29	92.88	102.36	107.98	152.76	164.16	100.32	129.96	148.20	171.00	182.40	200.64	212.04
43	70.04	84.63	99.27	105.79	111.44	159.60	164.16	104.88	134.52	152.76	171.00	182.40	205.20	216.60
44	73.41	88.01	103.53	109.26	114.92	159.60	164.16	104.88	134.52	152.76	175.56	189.24	212.04	216.60
45	75.51	90.26	107.01	114.65	122.26	159.60	171.00	111.72	141.36	159.60	182.40	193.80	212.04	223.44
46	75.84	96.66	113.59	118.14	125.83	164.16	171.00	111.72	141.36	164.16	182.40	193.80	216.60	230.28
47	79.22	100.08	115.84	124.70	132.52	164.16	171.00	118.56	148.20	171.00	189.24	200.64	223.44	234.84
48	82.08	103.53	122.44	131.31	139.26	164.16	175.56	118.56	152.76	171.00	193.80	205.20	223.44	234.84
49	82.08	111.07	123.12	135.87	141.67	171.00	175.56	123.12	152.76	175.56	200.64	212.04	230.28	241.68
50	88.92	111.72	129.96	141.36	148.44	171.00	175.56	123.12	159.60	182.40	200.64	212.04	234.84	246.24
51	88.92	118.56	134.52	148.20	156.24	175.56	189.24	129.96	164.16	189.24	205.20	216.60	241.68	259.92
52	93.48	123.12	141.36	156.92	162.78	189.24	200.64	134.52	171.00	193.80	216.60	230.28	253.08	264.48
53	100.32	129.96	148.20	162.57	168.49	200.64	205.20	141.36	175.56	200.64	223.44	234.84	259.92	275.88
54	104.88	134.52	152.76	169.24	180.49	205.20	216.60	148.20	189.24	212.04	230.28	241.68	271.32	282.72
55	104.88	141.36	159.60	177.22	187.23	216.60	230.28	152.76	193.80	216.60	241.68	253.08	282.72	294.12
56	118.56	148.20	171.00	187.07	197.13	234.84	246.24	159.60	200.64	230.28	253.08	264.48	294.12	312.36
57	123.12	157.03	181.77	196.99	207.10	253.08	264.48	164.16	212.04	234.84	264.48	282.72	312.36	328.32
58	129.96	163.64	188.50	207.91	218.03	271.32	282.72	171.00	216.60	246.24	275.88	300.96	335.16	353.40
59	138.30	173.54	198.50	217.99	229.01	287.28	305.52	175.56	230.28	259.92	294.12	316.92	353.40	371.64
60	144.91	180.29	209.50	229.04	238.07	312.36	328.32	182.40	241.68	271.32	312.36	329.11	371.64	394.44
61	155.85	193.25	222.53	242.98	255.25	328.32	346.56	193.80	253.08	287.28	328.32	343.26	399.00	424.08
62	165.54	207.18	239.75	258.18	269.26	346.56	364.80	212.04	271.32	305.52	346.23	359.41	428.64	453.72
63	177.60	221.14	253.80	275.49	287.84	361.86	377.40	217.56	279.72	315.24	361.39	376.55	446.22	470.64
64	189.22	235.14	273.17	291.70	306.08	367.20	390.96	222.48	289.44	328.32	373.68	392.87	468.72	490.32
65	195.30	250.40	287.70	312.41	326.82	380.10	401.10	233.10	298.20	336.00	390.60	410.14	483.00	510.30
66	206.04	269.28	306.00	336.27	352.75	405.96	426.36	242.76	316.20	357.00	410.04	436.10	510.00	536.52
67	219.78	285.12	326.70	361.39	384.40	433.62	455.40	255.42	332.64	372.24	429.66	465.32	530.64	562.32
68	232.32	301.44	347.52	385.92	416.64	466.56	489.60	266.88	347.52	395.52	451.20	489.60	560.64	589.44
69	245.52	321.78	364.56	412.92	440.82	494.76	522.66	282.72	364.56	416.64	479.88	518.94	585.90	613.80
70	259.20	338.40	385.20	437.40	469.80	529.20	558.00	293.40	381.60	437.40	502.20	543.60	608.40	640.80
71	273.18	358.44	408.90	462.84	497.64	562.02	593.34	309.72	403.68	462.84	525.48	570.72	642.06	673.38
72	290.64	376.32	433.44	490.56	529.20	598.08	628.32	325.92	425.04	485.52	554.40	598.08	675.36	710.64
73	304.56	401.76	455.22	523.26	563.76	631.80	664.20	343.44	447.12	513.54	584.82	631.80	706.32	743.58
74	321.36	422.76	483.60	550.68	595.92	672.36	705.12	361.92	471.12	539.76	611.52	659.88	741.00	781.56
75	340.50	445.50	507.00	580.50	627.00	708.00	747.00	379.50	495.00	568.50	642.00	693.00	778.50	816.00
76	357.12	465.12	531.36	606.24	658.08	738.72	780.48	390.24	516.96	590.40	668.16	721.44	806.40	851.04
77	373.98	487.14	554.76	633.42	687.24	772.80	811.44	405.72	534.06	612.72	694.14	747.96	836.28	883.20
78	388.08	506.88	582.12	661.32	715.44	803.88	844.80	418.44	555.72	636.24	722.04	776.16	868.56	912.12
79	403.20	530.46	607.32	689.22	744.66	835.38	878.22	432.18	572.04	660.24	744.66	802.62	897.12	942.48
80	421.20	554.40						452.40	601.20					
81	464.40	609.60						498.00	660.00					
82	511.20	672.00						548.40	724.80					
83	564.00	740.40						601.20	799.20					
84	619.20	811.20						662.40	879.60					
85	748.80							801.60						
86	823.20							882.00						
87	907.20							969.60						
88	1046.40							1120.80						
89	1152.00							1232.40						
90	1266.00							1356.00						
91+	1393.20							1489.20						

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

Appendix C4

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

BSC-02 PA, BSC-02FR PA

Premiums to be used only with those that have

previously elected an inflation decrease option during the 2010 and 2013 Rate Filing

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	1.5% Simple Inflation or 2.2% Simple Inflation with Shared Cost							1.5% Compound Inflation or 2.2% Compound Inflation with Shared Cost						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	31.20	40.80	46.80	52.80	58.80	64.80	68.40	40.80	52.80	62.40	68.40	74.40	84.00	86.40
30	33.60	43.20	49.20	55.20	62.40	68.40	70.80	43.20	55.20	62.40	70.80	78.00	86.40	92.40
31	33.60	43.20	49.20	55.20	62.40	68.40	74.40	43.20	55.20	64.80	74.40	80.40	90.00	92.40
32	33.60	43.20	49.20	55.20	62.40	70.80	74.40	43.20	58.80	64.80	74.40	80.40	90.00	96.00
33	33.60	46.80	52.80	58.80	64.80	70.80	74.40	46.80	58.80	64.80	74.40	80.40	92.40	96.00
34	37.20	46.80	52.80	58.80	64.80	70.80	78.00	46.80	58.80	68.40	78.00	84.00	92.40	99.60
35	37.20	46.80	52.80	58.80	64.80	74.40	78.00	46.80	58.80	68.40	78.00	84.00	92.40	99.60
36	37.20	46.80	52.80	62.40	68.40	74.40	80.40	46.80	62.40	68.40	80.40	86.40	96.00	102.00
37	37.20	46.80	55.20	62.40	68.40	78.00	80.40	49.20	62.40	70.80	80.40	86.40	96.00	102.00
38	37.20	49.20	55.20	62.40	68.40	78.00	80.40	49.20	62.40	70.80	84.00	90.00	99.60	105.60
39	37.20	49.20	55.20	64.80	70.80	78.00	84.00	49.20	64.80	70.80	84.00	90.00	99.60	105.60
40	40.80	49.20	55.20	64.80	70.80	80.40	84.00	49.20	64.80	74.40	84.00	90.00	102.00	108.00
41	40.80	49.20	58.80	64.80	70.80	80.40	84.00	52.80	68.40	74.40	86.40	92.40	105.60	108.00
42	40.80	52.80	58.80	68.40	74.40	80.40	86.40	52.80	68.40	78.00	90.00	96.00	105.60	111.60
43	40.80	52.80	58.80	68.40	74.40	84.00	86.40	55.20	70.80	80.40	90.00	96.00	108.00	114.00
44	40.80	52.80	62.40	68.40	74.40	84.00	86.40	55.20	70.80	80.40	92.40	99.60	111.60	114.00
45	43.20	55.20	62.40	70.80	78.00	84.00	90.00	58.80	74.40	84.00	96.00	102.00	111.60	117.60
46	43.20	55.20	62.40	70.80	78.00	86.40	90.00	58.80	74.40	86.40	96.00	102.00	114.00	121.20
47	43.20	55.20	64.80	70.80	78.00	86.40	90.00	62.40	78.00	90.00	99.60	105.60	117.60	123.60
48	43.20	55.20	64.80	70.80	78.00	86.40	92.40	62.40	80.40	90.00	102.00	108.00	117.60	123.60
49	43.20	58.80	64.80	74.40	80.40	90.00	92.40	64.80	80.40	92.40	105.60	111.60	121.20	127.20
50	46.80	58.80	68.40	74.40	80.40	90.00	92.40	64.80	84.00	96.00	105.60	111.60	123.60	129.60
51	46.80	62.40	70.80	78.00	84.00	92.40	99.60	68.40	86.40	99.60	108.00	114.00	127.20	136.80
52	49.20	64.80	74.40	84.00	90.00	99.60	105.60	70.80	90.00	102.00	114.00	121.20	133.20	139.20
53	52.80	68.40	78.00	86.40	92.40	105.60	108.00	74.40	92.40	105.60	117.60	123.60	136.80	145.20
54	55.20	70.80	80.40	92.40	99.60	108.00	114.00	78.00	99.60	111.60	121.20	127.20	142.80	148.80
55	55.20	74.40	84.00	96.00	105.60	114.00	121.20	80.40	102.00	114.00	127.20	133.20	148.80	154.80
56	62.40	78.00	90.00	102.00	111.60	123.60	129.60	84.00	105.60	121.20	133.20	139.20	154.80	164.40
57	64.80	84.00	96.00	108.00	117.60	133.20	139.20	86.40	111.60	123.60	139.20	148.80	164.40	172.80
58	68.40	90.00	102.00	117.60	127.20	142.80	148.80	90.00	114.00	129.60	145.20	158.40	176.40	186.00
59	74.40	96.00	108.00	123.60	136.80	151.20	160.80	92.40	121.20	136.80	154.80	166.80	186.00	195.60
60	80.40	102.00	117.60	133.20	145.20	164.40	172.80	96.00	127.20	142.80	164.40	176.40	195.60	207.60
61	84.00	108.00	123.60	142.80	154.80	172.80	182.40	102.00	133.20	151.20	172.80	186.00	210.00	223.20
62	90.00	117.60	133.20	151.20	164.40	182.40	192.00	111.60	142.80	160.80	182.40	198.00	225.60	238.80
63	96.00	127.20	142.80	160.80	172.80	195.60	204.00	117.60	151.20	170.40	195.60	213.60	241.20	254.40
64	105.60	136.80	154.80	172.80	186.00	204.00	217.20	123.60	160.80	182.40	207.60	225.60	260.40	272.40
65	111.60	145.20	164.40	182.40	195.60	217.20	229.20	133.20	170.40	192.00	223.20	241.20	276.00	291.60
66	121.20	158.40	180.00	201.60	217.20	238.80	250.80	142.80	186.00	210.00	241.20	262.80	300.00	315.60
67	133.20	172.80	198.00	219.60	235.20	262.80	276.00	154.80	201.60	225.60	260.40	284.40	321.60	340.80
68	145.20	188.40	217.20	241.20	260.40	291.60	306.00	166.80	217.20	247.20	282.00	306.00	350.40	368.40
69	158.40	207.60	235.20	266.40	284.40	319.20	337.20	182.40	235.20	268.80	309.60	334.80	378.00	396.00
70	172.80	225.60	256.80	291.60	313.20	352.80	372.00	195.60	254.40	291.60	334.80	362.40	405.60	427.20
71	188.40	247.20	282.00	319.20	343.20	387.60	409.20	213.60	278.40	319.20	362.40	393.60	442.80	464.40
72	207.60	268.80	309.60	350.40	378.00	427.20	448.80	232.80	303.60	346.80	396.00	427.20	482.40	507.60
73	225.60	297.60	337.20	387.60	417.60	468.00	492.00	254.40	331.20	380.40	433.20	468.00	523.20	550.80
74	247.20	325.20	372.00	423.60	458.40	517.20	542.40	278.40	362.40	415.20	470.40	507.60	570.00	601.20
75	272.40	356.40	405.60	464.40	501.60	566.40	597.60	303.60	396.00	454.80	513.60	554.40	622.80	652.80
76	297.60	387.60	442.80	505.20	548.40	615.60	650.40	325.20	430.80	492.00	556.80	601.20	672.00	709.20
77	325.20	423.60	482.40	550.80	597.60	672.00	705.60	352.80	464.40	532.80	603.60	650.40	727.20	768.00
78	352.80	460.80	529.20	601.20	650.40	730.80	768.00	380.40	505.20	578.40	656.40	705.60	789.60	829.20
79	384.00	505.20	578.40	656.40	709.20	795.60	836.40	411.60	544.80	628.80	709.20	764.40	854.40	897.60
80	421.20	554.40						452.40	601.20					
81	464.40	609.60						498.00	660.00					
82	511.20	672.00						548.40	724.80					
83	564.00	740.40						601.20	799.20					
84	619.20	811.20						662.40	879.60					
85	748.80							801.60						
86	823.20							882.00						
87	907.20							969.60						
88	1046.40							1120.80						
89	1152.00							1232.40						
90	1266.00							1356.00						
91+	1393.20							1489.20						

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

Appendix B1

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

BSC-02 PA, BSC-02FR PA

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

Standard rates per $10 of Daily Benefit
100% Home Health Care

Age	GPO Inflation							5% Simple Inflation							5% Compound Inflation						
	Benefit Period							Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	29.55	37.24	41.90	44.64	50.89	59.10	64.02	53.14	61.93	73.77	77.54	81.25	122.69	134.25	106.05	137.24	162.19	177.79	193.38	218.34	224.57
30	29.55	37.76	42.68	47.84	55.82	59.10	64.02	56.03	64.95	76.75	80.59	86.01	127.88	141.78	112.29	143.48	162.19	184.03	202.74	224.57	240.17
31	29.55	37.76	45.01	49.35	55.82	59.10	64.02	60.03	69.00	80.79	84.62	90.11	132.15	151.70	112.29	143.48	168.43	193.38	208.98	233.93	240.17
32	29.55	42.36	45.97	50.89	55.82	64.02	67.31	60.03	69.00	84.83	88.65	94.20	139.28	156.16	112.29	152.84	168.43	193.38	208.98	233.93	249.53
33	34.47	42.68	45.97	50.89	55.82	64.02	67.31	64.03	73.88	89.76	93.53	97.22	143.50	165.09	121.64	152.84	168.43	193.38	208.98	240.17	249.53
34	34.47	42.68	45.97	50.89	55.82	64.02	67.31	64.98	77.98	93.84	97.59	101.27	151.94	175.13	121.64	152.84	177.79	202.74	218.34	240.17	258.88
35	34.47	42.68	45.97	55.82	59.10	64.02	69.71	69.04	82.08	93.84	101.66	105.32	161.51	179.62	121.64	152.84	177.79	202.74	218.34	240.17	258.88
36	35.13	42.68	45.97	55.82	59.10	67.31	74.81	73.11	86.19	97.92	106.59	114.28	165.76	186.93	121.64	162.19	177.79	208.98	224.57	249.53	265.12
37	35.13	42.77	50.89	55.82	59.10	68.47	79.21	77.17	90.29	104.74	110.69	118.36	175.39	195.83	127.88	162.19	184.03	208.98	224.57	249.53	265.12
38	39.04	42.77	50.89	55.82	59.10	68.47	79.21	77.17	93.03	108.77	114.79	122.44	183.94	204.73	127.88	162.19	184.03	218.34	233.93	258.88	274.48
39	39.04	45.97	54.00	59.10	64.02	72.49	83.69	81.23	97.08	112.80	121.63	129.31	192.50	218.34	127.88	168.43	184.03	218.34	233.93	258.88	274.48
40	43.23	49.49	57.85	61.43	65.90	77.29	86.91	86.35	101.12	116.83	125.69	133.35	199.27	218.34	127.88	168.43	193.38	218.34	233.93	265.12	280.72
41	42.10	49.81	62.53	65.70	70.24	81.85	92.13	90.86	105.59	122.46	130.27	137.96	208.69	218.34	137.24	177.79	193.38	224.57	240.17	274.48	280.72
42	46.66	54.16	63.31	66.13	70.71	86.93	97.65	91.26	111.20	127.06	140.02	147.72	208.98	224.57	137.24	177.79	202.74	233.93	249.53	274.48	290.07
43	47.03	54.57	68.21	71.26	74.05	92.37	104.02	95.82	115.78	135.80	144.73	152.45	218.34	224.57	143.48	184.03	208.98	233.93	249.53	280.72	296.31
44	47.42	59.20	68.72	71.73	78.62	95.74	109.37	100.43	120.40	141.63	149.47	157.22	218.34	224.57	143.48	184.03	208.98	240.17	258.88	290.07	296.31
45	47.80	60.08	74.15	76.57	79.22	101.92	116.37	103.30	123.47	146.39	156.84	167.25	218.34	233.93	152.84	193.38	218.34	249.53	265.12	290.07	305.67
46	52.94	65.22	74.90	81.85	84.35	109.01	123.20	103.76	132.23	155.39	161.62	172.14	224.57	233.93	152.84	193.38	224.57	249.53	265.12	296.31	315.03
47	53.37	65.77	81.71	86.78	89.76	114.69	128.83	108.38	136.91	158.48	170.59	181.29	224.57	233.93	162.19	202.74	233.93	258.88	274.48	305.67	321.27
48	53.80	72.12	84.59	85.75	90.44	121.80	136.06	112.29	141.63	167.50	179.64	190.50	224.57	240.17	162.19	208.98	233.93	265.12	280.72	305.67	321.27
49	59.98	72.79	85.38	91.96	96.27	135.89	150.44	112.29	151.94	168.43	185.87	193.81	233.93	240.17	168.43	208.98	240.17	274.48	290.07	315.03	330.62
50	60.59	78.01	92.08	98.80	103.41	143.57	153.39	121.64	152.84	177.79	193.38	203.07	233.93	240.17	168.43	218.34	249.53	274.48	290.07	321.27	336.86
51	63.39	81.81	97.60	104.37	106.61	156.41	167.52	121.64	162.19	184.03	202.74	213.73	240.17	258.88	177.79	224.57	258.88	280.72	296.31	330.62	355.58
52	63.96	81.70	98.44	109.10	110.68	159.83	180.36	127.88	168.43	193.38	214.67	222.69	258.88	274.48	184.03	233.93	265.12	296.31	315.03	346.22	361.81
53	68.59	86.71	99.98	108.56	111.91	172.96	190.10	137.24	177.79	202.74	222.39	230.49	274.48	280.72	193.38	240.17	274.48	305.67	321.27	355.58	377.41
54	69.76	87.82	101.13	114.27	115.53	183.22	203.12	143.48	184.03	208.98	231.52	246.92	280.72	296.31	202.74	258.88	290.07	315.03	330.62	371.17	386.77
55	76.59	91.04	104.48	120.04	122.43	196.74	216.26	143.48	193.38	218.34	242.44	256.13	296.31	315.03	208.98	265.12	296.31	330.62	346.22	386.77	402.36
56	81.98	96.34	116.27	129.57	130.44	205.71	231.68	162.19	202.74	233.93	255.91	269.67	321.27	336.86	218.34	274.48	315.03	346.22	361.81	402.36	427.31
57	85.01	105.99	121.91	141.54	142.58	226.16	247.22	168.43	214.82	248.66	269.48	283.32	346.22	361.81	224.57	290.07	321.27	361.81	386.77	427.31	449.15
58	90.46	111.55	131.51	149.62	157.27	242.27	262.86	177.79	223.87	257.87	284.42	298.27	371.17	386.77	233.93	296.31	336.86	377.41	411.72	458.51	483.46
59	99.94	123.31	139.90	157.89	165.78	258.60	290.35	189.19	237.40	271.55	298.22	313.28	393.00	417.96	240.17	315.03	355.58	402.36	433.55	483.46	508.41
60	105.62	130.92	152.12	170.71	184.54	275.17	308.40	198.25	246.65	286.60	313.32	325.69	427.31	449.15	249.53	330.62	371.17	427.31	450.23	508.41	539.60
61	113.87	140.34	166.92	180.22	198.38	299.25	332.03	213.21	264.37	304.42	332.40	349.19	449.15	474.10	265.12	346.22	393.00	449.15	469.58	545.84	580.15
62	125.29	153.92	175.77	196.66	213.74	322.37	361.66	226.46	283.42	327.99	353.19	368.36	474.10	499.05	290.07	371.17	417.96	473.65	491.68	586.39	620.70
63	135.73	165.46	190.65	212.07	225.56	352.89	384.47	242.96	302.52	347.20	376.88	393.77	495.03	516.29	297.63	382.66	431.25	494.40	515.13	610.44	643.84
64	145.86	178.85	208.56	228.82	243.71	383.90	413.00	258.85	321.68	373.70	399.06	418.72	502.34	534.84	304.36	395.96	449.15	511.20	537.45	641.22	670.77
65	160.12	194.02	224.38	246.90	262.35	407.81	424.25	267.17	342.55	393.58	427.38	447.09	519.98	548.71	318.89	407.94	459.65	534.35	561.08	660.75	698.10
66	175.26	212.97	243.35	269.30	289.64	433.56	455.71	281.87	368.38	418.61	460.03	482.56	555.36	583.27	332.10	432.57	488.38	560.94	596.60	697.69	733.97
67	190.03	233.91	265.45	294.02	323.37	456.11	477.40	300.66	390.05	446.93	494.39	525.86	593.20	623.00	349.42	455.06	509.23	587.78	636.57	725.93	769.26
68	209.13	258.93	294.08	321.77	357.09	481.25	510.41	317.82	412.38	475.41	527.95	569.97	638.26	669.78	365.10	475.41	541.08	617.25	669.78	766.97	806.37
69	225.98	282.05	321.64	354.30	402.38	510.93	541.64	335.88	440.20	498.72	564.88	603.05	676.84	715.01	386.77	498.72	569.97	656.48	709.92	801.52	839.69
70	251.22	309.56	351.46	387.23	445.18	535.85	565.17	354.59	462.94	526.96	598.37	642.70	723.96	763.35	401.38	522.04	598.37	687.02	743.66	832.30	876.63
71	277.26	339.54	384.00	432.39	487.37	563.53	596.53	373.72	490.35	559.38	633.17	680.78	768.85	811.70	423.70	552.24	633.17	718.87	780.76	878.35	921.20
72	298.24	365.24	412.55	472.39	520.31	593.12	624.59	397.60	514.81	592.95	671.10	723.96	818.18	859.55	445.86	581.46	664.20	758.43	818.18	923.91	972.17
73	319.83	394.35	443.76	512.50	556.52	623.56	658.07	416.64	549.62	622.75	715.83	771.23	864.31	908.64	469.83	611.67	702.53	800.04	864.31	966.26	1017.23
74	330.78	422.19	473.07	539.70	583.22	650.69	685.51	439.63	578.34	661.57	753.34	815.23	919.80	964.62	495.11	644.50	738.40	836.57	902.73	1013.70	1069.19
75	348.58	450.26	508.35	572.67	616.25	684.72	722.07	465.81	609.45	693.59	794.14	857.75	968.56	1021.91	519.16	677.17	777.72	878.27	948.04	1065.00	1116.30
76	368.54	469.59	536.96	602.34	643.95	715.28	756.89	488.55	636.29	726.91	829.35	900.27	1010.58	1067.71	533.86	707.21	807.68	914.06	986.94	1103.17	1164.24
77	388.90	496.51	560.70	628.66	672.08	749.48	789.13	511.61	666.42	758.92	866.53	940.16	1057.21	1110.07	555.03	730.60	838.21	949.60	1023.22	1144.05	1208.23
78	409.91	521.87	592.30	660.92	707.87	781.90	825.24	530.90	693.42	796.35	904.70	978.74	1099.72	1155.70	572.43	760.24	870.39	987.76	1061.80	1188.21	1247.80
79	430.93	551.59	622.26	692.93	742.92	818.76	863.58	551.59	725.68	830.83	942.87	1018.71	1142.82	1201.42	591.23	782.56	903.22	1018.71	1098.00	1227.28	1289.33
80	453.09	576.21	651.72	728.88	779.77	855.29	902.89	576.21	758.43						618.89	822.45					
81	495.77	635.31	715.75	801.11	855.29	943.93	991.54	635.31	833.94						681.27	902.89					
82	546.66	694.41	787.98	881.55	940.65	1037.51	1093.32	699.33	919.31						750.22	991.54					
83	600.83	766.64	868.42	965.27	1034.22	1144.21	1203.31	771.56	1012.88						822.45	1093.32					
84	659.93	842.15	953.78	1063.77	1139.29	1254.20	1321.51	847.08	1109.74						906.18	1203.31					
85	801.11	1021.09	1155.70	1287.03	1377.32	1520.14	1600.58	1024.37							1096.60						
86	881.55	1122.87	1270.62	1418.36	1516.86	1672.81	1758.18	1126.15							1206.59						
87	965.27	1232.86	1397.02	1557.90	1669.53	1838.62	1935.47	1241.07							1326.43						
88	1117.95	1426.57	1613.72	1800.86	1927.27	2122.62	2235.89	1431.50							1533.28						
89	1227.93	1567.75	1774.59	1981.44	2117.69	2334.39	2455.87	1575.96							1685.95						
90	1351.06	1723.70	1951.89	2176.79	2329.46	2570.78	2707.04	1731.91							1855.03						
91+	1487.31	1897.72	2147.24	2396.77	2562.57	2825.23	2972.98	1905.92							2037.25						

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B2

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

BSC-02 PA, BSC-02FR PA

Premiums to be used only with those that have

previously elected an inflation decrease option during the 2010 Rate Filing

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	2.7% Simple Inflation							2.7% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	42.68	55.82	64.02	72.23	80.44	88.65	93.57	55.82	72.23	85.36	93.57	101.78	114.91	118.20
30	45.97	59.10	67.31	75.51	85.36	93.57	96.86	59.10	75.51	85.36	96.86	106.71	118.20	126.40
31	45.97	59.10	67.31	75.51	85.36	93.57	101.78	59.10	75.51	88.65	101.78	109.99	123.12	126.40
32	45.97	59.10	67.31	75.51	85.36	96.86	101.78	59.10	80.44	88.65	101.78	109.99	123.12	131.33
33	45.97	64.02	72.23	80.44	88.65	96.86	101.78	64.02	80.44	88.65	101.78	109.99	126.40	131.33
34	50.89	64.02	72.23	80.44	88.65	96.86	106.71	64.02	80.44	93.57	106.71	114.91	126.40	136.25
35	50.89	64.02	72.23	80.44	88.65	101.78	106.71	64.02	80.44	93.57	106.71	114.91	126.40	136.25
36	50.89	64.02	72.23	85.36	93.57	101.78	109.99	64.02	85.36	93.57	109.99	118.20	131.33	139.54
37	50.89	64.02	75.51	85.36	93.57	106.71	109.99	67.31	85.36	96.86	109.99	118.20	131.33	139.54
38	50.89	67.31	75.51	85.36	93.57	106.71	109.99	67.31	85.36	96.86	114.91	123.12	136.25	144.46
39	50.89	67.31	75.51	88.65	96.86	106.71	114.91	67.31	88.65	96.86	114.91	123.12	136.25	144.46
40	55.82	67.31	75.51	88.65	96.86	109.99	114.91	67.31	88.65	101.78	114.91	123.12	139.54	147.75
41	55.82	67.31	80.44	88.65	96.86	109.99	114.91	72.23	93.57	101.78	118.20	126.40	144.46	147.75
42	55.82	72.23	80.44	93.57	101.78	109.99	118.20	72.23	93.57	106.71	123.12	131.33	144.46	152.67
43	55.82	72.23	80.44	93.57	101.78	114.91	118.20	75.51	96.86	109.99	123.12	131.33	147.75	155.95
44	55.82	72.23	85.36	93.57	101.78	114.91	118.20	75.51	96.86	109.99	126.40	136.25	152.67	155.95
45	59.10	75.51	85.36	96.86	106.71	114.91	123.12	80.44	101.78	114.91	131.33	139.54	152.67	160.88
46	59.10	75.51	85.36	96.86	106.71	118.20	123.12	80.44	101.78	118.20	131.33	139.54	155.95	165.80
47	59.10	75.51	88.65	96.86	106.71	118.20	123.12	85.36	106.71	123.12	136.25	144.46	160.88	169.09
48	59.10	75.51	88.65	96.86	106.71	118.20	126.40	85.36	109.99	123.12	139.54	147.75	160.88	169.09
49	59.10	80.44	88.65	101.78	109.99	123.12	126.40	88.65	109.99	126.40	144.46	152.67	165.80	174.01
50	64.02	80.44	93.57	101.78	109.99	123.12	126.40	88.65	114.91	131.33	144.46	152.67	169.09	177.30
51	64.02	85.36	96.86	106.71	114.91	126.40	136.25	93.57	118.20	136.25	147.75	155.95	174.01	187.14
52	67.31	88.65	101.78	114.91	123.12	136.25	144.46	96.86	123.12	139.54	155.95	165.80	182.22	190.43
53	72.23	93.57	106.71	118.20	126.40	144.46	147.75	101.78	126.40	144.46	160.88	169.09	187.14	198.64
54	75.51	96.86	109.99	126.40	136.25	147.75	155.95	106.71	136.25	152.67	165.80	174.01	195.35	203.56
55	75.51	101.78	114.91	131.33	144.46	155.95	165.80	109.99	139.54	155.95	174.01	182.22	203.56	211.77
56	85.36	106.71	123.12	139.54	152.67	169.09	177.30	114.91	144.46	165.80	182.22	190.43	211.77	224.90
57	88.65	114.91	131.33	147.75	160.88	182.22	190.43	118.20	152.67	169.09	190.43	203.56	224.90	236.39
58	93.57	123.12	139.54	160.88	174.01	195.35	203.56	123.12	155.95	177.30	198.64	216.69	241.32	254.45
59	101.78	131.33	147.75	169.09	187.14	206.84	219.98	126.40	165.80	187.14	211.77	228.19	254.45	267.58
60	109.99	139.54	160.88	182.22	198.64	224.90	236.39	131.33	174.01	195.35	224.90	241.32	267.58	284.00
61	114.91	147.75	169.09	195.35	211.77	236.39	249.53	139.54	182.22	206.84	236.39	254.45	287.28	305.34
62	123.12	160.88	182.22	206.84	224.90	249.53	262.66	152.67	195.35	219.98	249.53	270.87	308.63	326.68
63	131.33	174.01	195.35	219.98	236.39	267.58	279.08	160.88	206.84	233.11	267.58	292.21	329.97	348.02
64	144.46	187.14	211.77	236.39	254.45	279.08	297.13	169.09	219.98	249.53	284.00	308.63	356.23	372.65
65	152.67	198.64	224.90	249.53	267.58	297.13	313.55	182.22	233.11	262.66	305.34	329.97	377.57	398.91
66	165.80	216.69	246.24	275.79	297.13	326.68	343.10	195.35	254.45	287.28	329.97	359.52	410.41	431.75
67	182.22	236.39	270.87	300.42	321.76	359.52	377.57	211.77	275.79	308.63	356.23	389.06	439.95	466.22
68	198.64	257.73	297.13	329.97	356.23	398.91	418.61	228.19	297.13	338.17	385.78	418.61	479.35	503.98
69	216.69	284.00	321.76	364.44	389.06	436.67	461.30	249.53	321.76	367.72	423.54	458.01	517.11	541.74
70	236.39	308.63	351.31	398.91	428.46	482.64	508.90	267.58	348.02	398.91	458.01	495.77	554.87	584.42
71	257.73	338.17	385.78	436.67	469.50	530.24	559.79	292.21	380.86	436.67	495.77	538.45	605.76	635.31
72	284.00	367.72	423.54	479.35	517.11	584.42	613.97	318.47	415.33	474.43	541.74	584.42	659.93	694.41
73	308.63	407.12	461.30	530.24	571.28	640.23	673.07	348.02	453.09	520.39	592.63	640.23	715.75	753.50
74	338.17	444.88	508.90	579.49	627.10	707.54	742.01	380.86	495.77	568.00	643.52	694.41	779.77	822.45
75	372.65	487.56	554.87	635.31	686.20	774.85	817.53	415.33	541.74	622.18	702.61	758.43	852.00	893.04
76	407.12	530.24	605.76	691.12	750.22	842.15	889.76	444.88	589.34	673.07	761.71	822.45	919.31	970.20
77	444.88	579.49	659.93	753.50	817.53	919.31	965.27	482.64	635.31	728.88	825.74	889.76	994.82	1050.64
78	482.64	630.38	723.96	822.45	889.76	999.75	1050.64	520.39	691.12	791.26	897.97	965.27	1080.19	1134.36
79	525.32	691.12	791.26	897.97	970.20	1088.40	1144.21	563.08	745.30	860.21	970.20	1045.71	1168.84	1227.93
80	576.21	758.43						618.89	822.45					
81	635.31	833.94						681.27	902.89					
82	699.33	919.31						750.22	991.54					
83	771.56	1012.88						822.45	1093.32					
84	847.08	1109.74						906.18	1203.31					
85	1024.37							1096.60						
86	1126.15							1206.59						
87	1241.07							1326.43						
88	1431.50							1533.28						
89	1575.96							1685.95						
90	1731.91							1855.03						
91+	1905.92							2037.25						

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B3

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

BSC-02 PA, BSC-02FR PA

Premiums to be used only with those that have

previously elected an inflation decrease option during the 2013 Rate Filing

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	4.5% Simple Inflation							4.5% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	46.01	53.61	63.87	67.13	70.34	106.22	116.22	91.81	118.82	140.42	153.92	167.42	189.02	194.43
30	48.51	56.23	66.45	69.77	74.46	110.72	122.74	97.21	124.22	140.42	159.32	175.52	194.43	207.93
31	51.97	59.74	69.94	73.26	78.01	114.41	131.34	97.21	124.22	145.82	167.42	180.92	202.53	207.93
32	51.97	59.74	73.44	76.75	81.55	120.58	135.20	97.21	132.32	145.82	167.42	180.92	202.53	216.03
33	55.43	63.96	77.71	80.97	84.17	124.23	142.92	105.31	132.32	145.82	167.42	180.92	207.93	216.03
34	56.26	67.51	81.24	84.49	87.67	131.54	151.62	105.31	132.32	153.92	175.52	189.02	207.93	224.13
35	59.78	71.06	81.24	88.01	91.18	139.83	155.51	105.31	132.32	153.92	175.52	189.02	207.93	224.13
36	63.29	74.62	84.78	92.28	98.94	143.51	161.84	105.31	140.42	153.92	180.92	194.43	216.03	229.53
37	66.81	78.17	90.68	95.83	102.47	151.84	169.54	110.71	140.42	159.32	180.92	194.43	216.03	229.53
38	66.81	80.54	94.17	99.38	106.00	159.25	177.25	110.71	140.42	159.32	189.02	202.53	224.13	237.63
39	70.32	84.05	97.66	105.30	111.95	166.66	189.02	110.71	145.82	159.32	189.02	202.53	224.13	237.63
40	74.76	87.55	101.14	108.82	115.45	172.52	189.02	110.71	145.82	167.42	189.02	202.53	229.53	243.03
41	78.66	91.42	106.02	112.78	119.44	180.67	189.02	118.82	153.92	167.42	194.43	207.93	237.63	243.03
42	79.00	96.27	110.00	121.23	127.89	180.92	194.43	118.82	153.92	175.52	202.53	216.03	237.63	251.13
43	82.96	100.24	117.57	125.30	131.98	189.02	194.43	124.22	159.32	180.92	202.53	216.03	243.03	256.53
44	86.94	104.24	122.62	129.40	136.11	189.02	194.43	124.22	159.32	180.92	207.93	224.13	251.13	256.53
45	89.43	106.90	126.74	135.78	144.80	189.02	202.53	132.32	167.42	189.02	216.03	229.53	251.13	264.63
46	89.83	114.48	134.53	139.92	149.03	194.43	202.53	132.32	167.42	194.43	216.03	229.53	256.53	272.74
47	93.83	118.53	137.20	147.69	156.95	194.43	202.53	140.42	175.52	202.53	224.13	237.63	264.63	278.14
48	97.21	122.62	145.01	155.52	164.93	194.43	207.93	140.42	180.92	202.53	229.53	243.03	264.63	278.14
49	97.21	131.54	145.82	160.92	167.79	202.53	207.93	145.82	180.92	207.93	237.63	251.13	272.74	286.24
50	105.31	132.32	153.92	167.42	175.81	202.53	207.93	145.82	189.02	216.03	237.63	251.13	278.14	291.64
51	105.31	140.42	159.32	175.52	185.04	207.93	224.13	153.92	194.43	224.13	243.03	256.53	286.24	307.84
52	110.71	145.82	167.42	185.85	192.79	224.13	237.63	159.32	202.53	229.53	256.53	272.74	299.74	313.24
53	118.82	153.92	175.52	192.54	199.55	237.63	243.03	167.42	207.93	237.63	264.63	278.14	307.84	326.74
54	124.22	159.32	180.92	200.44	213.77	243.03	256.53	175.52	224.13	251.13	272.74	286.24	321.34	334.84
55	124.22	167.42	189.02	209.90	221.75	256.53	272.74	180.92	229.53	256.53	286.24	299.74	334.84	348.35
56	140.42	175.52	202.53	221.56	233.47	278.14	291.64	189.02	237.63	272.74	299.74	313.24	348.35	369.95
57	145.82	185.98	215.28	233.31	245.28	299.74	313.24	194.43	251.13	278.14	313.24	334.84	369.95	388.85
58	153.92	193.81	223.25	246.24	258.22	321.34	334.84	202.53	256.53	291.64	326.74	356.45	396.95	418.56
59	163.79	205.53	235.09	258.18	271.23	340.24	361.85	207.93	272.74	307.84	348.35	375.35	418.56	440.16
60	171.63	213.53	248.12	271.26	281.96	369.95	388.85	216.03	286.24	321.34	369.95	389.79	440.16	467.16
61	184.58	228.88	263.55	287.78	302.31	388.85	410.45	229.53	299.74	340.24	388.85	406.54	472.56	502.27
62	196.06	245.37	283.96	305.78	318.91	410.45	432.06	251.13	321.34	361.85	410.06	425.67	507.67	537.37
63	210.34	261.91	300.59	326.28	340.91	428.57	446.98	257.67	331.29	373.36	428.02	445.97	528.49	557.41
64	224.10	278.49	323.53	345.48	362.51	434.90	463.04	263.50	342.80	388.85	442.57	465.30	555.14	580.72
65	231.31	296.57	340.74	370.00	387.07	450.18	475.05	276.08	353.18	397.95	462.61	485.75	572.05	604.38
66	244.03	318.93	362.42	398.27	417.78	480.81	504.97	287.52	374.50	422.82	485.64	516.50	604.03	635.44
67	260.30	337.69	386.93	428.02	455.27	513.57	539.36	302.51	393.97	440.87	508.87	551.11	628.47	665.99
68	275.15	357.02	411.59	457.07	493.45	552.58	579.87	316.08	411.59	468.44	534.39	579.87	664.00	698.11
69	290.79	381.11	431.77	489.05	522.09	585.98	619.02	334.84	431.77	493.45	568.35	614.62	693.92	726.96
70	306.99	400.79	456.22	518.04	556.42	626.77	660.88	347.49	451.95	518.04	594.79	643.82	720.57	758.94
71	323.55	424.52	484.29	548.17	589.39	665.64	702.73	366.82	478.11	548.17	622.36	675.94	760.43	797.53
72	344.22	445.70	513.35	581.00	626.77	708.35	744.16	386.01	503.40	575.03	656.61	708.35	799.87	841.66
73	360.71	475.83	539.15	619.73	667.70	748.28	786.66	406.76	529.55	608.22	692.64	748.28	836.54	880.67
74	380.61	500.70	572.76	652.21	705.79	796.32	835.12	428.65	557.98	639.27	724.26	781.54	877.62	925.65
75	403.28	527.64	600.47	687.52	742.60	838.53	884.72	449.47	586.26	673.31	760.36	820.77	922.03	966.44
76	422.96	550.87	629.33	718.01	779.41	874.92	924.37	462.19	612.27	699.25	791.35	854.45	955.07	1007.94
77	442.93	576.95	657.04	750.20	813.94	915.28	961.04	480.52	632.52	725.69	822.12	885.86	990.46	1046.03
78	459.63	600.33	689.44	783.25	847.34	952.09	1000.55	495.59	658.18	753.54	855.16	919.26	1028.69	1080.28
79	477.54	628.26	719.29	816.29	881.95	989.40	1040.13	511.86	677.51	781.97	881.95	950.60	1062.52	1116.24
80	498.86	656.61						535.81	712.04					
81	550.02	721.99						589.81	781.68					
82	605.45	795.89						649.51	858.43					
83	667.98	876.90						712.04	946.55					
84	733.36	960.76						784.52	1041.77					
85	886.85							949.39						
86	974.97							1044.61						
87	1074.46							1148.36						
88	1239.32							1327.44						
89	1364.39							1459.61						
90	1499.41							1606.00						
91+	1650.06							1763.76						

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B4

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

BSC-02 PA, BSC-02FR PA

Premiums to be used only with those that have

previously elected an inflation decrease option during the 2010 and 2013 Rate Filing

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	2.2% Simple Inflation							2.2% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	36.95	48.32	55.43	62.53	69.64	76.75	81.01	48.32	62.53	73.90	81.01	88.12	99.49	102.33
30	39.79	51.16	58.27	65.38	73.90	81.01	83.85	51.16	65.38	73.90	83.85	92.38	102.33	109.44
31	39.79	51.16	58.27	65.38	73.90	81.01	88.12	51.16	65.38	76.75	88.12	95.22	106.59	109.44
32	39.79	51.16	58.27	65.38	73.90	83.85	88.12	51.16	69.64	76.75	88.12	95.22	106.59	113.70
33	39.79	55.43	62.53	69.64	76.75	83.85	88.12	55.43	69.64	76.75	88.12	95.22	109.44	113.70
34	44.06	55.43	62.53	69.64	76.75	83.85	92.38	55.43	69.64	81.01	92.38	99.49	109.44	117.96
35	44.06	55.43	62.53	69.64	76.75	88.12	92.38	55.43	69.64	81.01	92.38	99.49	109.44	117.96
36	44.06	55.43	62.53	73.90	81.01	88.12	95.22	55.43	73.90	81.01	95.22	102.33	113.70	120.81
37	44.06	55.43	65.38	73.90	81.01	92.38	95.22	58.27	73.90	83.85	95.22	102.33	113.70	120.81
38	44.06	58.27	65.38	73.90	81.01	92.38	95.22	58.27	73.90	83.85	99.49	106.59	117.96	125.07
39	44.06	58.27	65.38	76.75	83.85	92.38	99.49	58.27	76.75	83.85	99.49	106.59	117.96	125.07
40	48.32	58.27	65.38	76.75	83.85	95.22	99.49	58.27	76.75	88.12	99.49	106.59	120.81	127.91
41	48.32	58.27	69.64	76.75	83.85	95.22	99.49	62.53	81.01	88.12	102.33	109.44	125.07	127.91
42	48.32	62.53	69.64	81.01	88.12	95.22	102.33	62.53	81.01	92.38	106.59	113.70	125.07	132.18
43	48.32	62.53	69.64	81.01	88.12	99.49	102.33	65.38	83.85	95.22	106.59	113.70	127.91	135.02
44	48.32	62.53	73.90	81.01	88.12	99.49	102.33	65.38	83.85	95.22	109.44	117.96	132.18	135.02
45	51.16	65.38	73.90	83.85	92.38	99.49	106.59	69.64	88.12	99.49	113.70	120.81	132.18	139.28
46	51.16	65.38	73.90	83.85	92.38	102.33	106.59	69.64	88.12	102.33	113.70	120.81	135.02	143.55
47	51.16	65.38	76.75	83.85	92.38	102.33	106.59	73.90	92.38	106.59	117.96	125.07	139.28	146.39
48	51.16	65.38	76.75	83.85	92.38	102.33	109.44	73.90	95.22	106.59	120.81	127.91	139.28	146.39
49	51.16	69.64	76.75	88.12	95.22	106.59	109.44	76.75	95.22	109.44	125.07	132.18	143.55	150.65
50	55.43	69.64	81.01	88.12	95.22	106.59	109.44	76.75	99.49	113.70	125.07	132.18	146.39	153.49
51	55.43	73.90	83.85	92.38	99.49	109.44	117.96	81.01	102.33	117.96	127.91	135.02	150.65	162.02
52	58.27	76.75	88.12	99.49	106.59	117.96	125.07	83.85	106.59	120.81	135.02	143.55	157.76	164.86
53	62.53	81.01	92.38	102.33	109.44	125.07	127.91	88.12	109.44	125.07	139.28	146.39	162.02	171.97
54	65.38	83.85	95.22	109.44	117.96	127.91	135.02	92.38	117.96	132.18	143.55	150.65	169.13	176.23
55	65.38	88.12	99.49	113.70	125.07	135.02	143.55	95.22	120.81	135.02	150.65	157.76	176.23	183.34
56	73.90	92.38	106.59	120.81	132.18	146.39	153.49	99.49	125.07	143.55	157.76	164.86	183.34	194.71
57	76.75	99.49	113.70	127.91	139.28	157.76	164.86	102.33	132.18	146.39	164.86	176.23	194.71	204.66
58	81.01	106.59	120.81	139.28	150.65	169.13	176.23	106.59	135.02	153.49	171.97	187.60	208.92	220.29
59	88.12	113.70	127.91	146.39	162.02	179.08	190.45	109.44	143.55	162.02	183.34	197.55	220.29	231.66
60	95.22	120.81	139.28	157.76	171.97	194.71	204.66	113.70	150.65	169.13	194.71	208.92	231.66	245.87
61	99.49	127.91	146.39	169.13	183.34	204.66	216.03	120.81	157.76	179.08	204.66	220.29	248.72	264.35
62	106.59	139.28	157.76	179.08	194.71	216.03	227.40	132.18	169.13	190.45	216.03	234.50	267.19	282.83
63	113.70	150.65	169.13	190.45	204.66	231.66	241.61	139.28	179.08	201.82	231.66	252.98	285.67	301.30
64	125.07	162.02	183.34	204.66	220.29	241.61	257.24	146.39	190.45	216.03	245.87	267.19	308.41	322.62
65	132.18	171.97	194.71	216.03	231.66	257.24	271.46	157.76	201.82	227.40	264.35	285.67	326.89	345.36
66	143.55	187.60	213.19	238.77	257.24	282.83	297.04	169.13	220.29	248.72	285.67	311.25	355.31	373.79
67	157.76	204.66	234.50	260.09	278.56	311.25	326.89	183.34	238.77	267.19	308.41	336.83	380.89	403.63
68	171.97	223.13	257.24	285.67	308.41	345.36	362.42	197.55	257.24	292.78	333.99	362.42	415.00	436.32
69	187.60	245.87	278.56	315.52	336.83	378.05	399.37	216.03	278.56	318.36	366.68	396.53	447.69	469.01
70	204.66	267.19	304.15	345.36	370.94	417.84	440.58	231.66	301.30	345.36	396.53	429.21	480.38	505.96
71	223.13	292.78	333.99	378.05	406.47	459.06	484.64	252.98	329.73	378.05	429.21	466.17	524.44	550.02
72	245.87	318.36	366.68	415.00	447.69	505.96	531.54	275.72	359.57	410.74	469.01	505.96	571.34	601.18
73	267.19	352.47	399.37	459.06	494.59	554.28	582.71	301.30	392.26	450.53	513.07	554.28	619.66	652.35
74	292.78	385.16	440.58	501.70	542.91	612.55	642.40	329.73	429.21	491.75	557.13	601.18	675.09	712.04
75	322.62	422.11	480.38	550.02	594.08	670.83	707.78	359.57	469.01	538.65	608.29	656.61	737.62	773.15
76	352.47	459.06	524.44	598.34	649.51	729.10	770.31	385.16	510.23	582.71	659.46	712.04	795.89	839.95
77	385.16	501.70	571.34	652.35	707.78	795.89	835.69	417.84	550.02	631.03	714.88	770.31	861.27	909.59
78	417.84	545.76	626.77	712.04	770.31	865.54	909.59	450.53	598.34	685.04	777.42	835.69	935.18	982.08
79	454.80	598.34	685.04	777.42	839.95	942.28	990.60	487.49	645.24	744.73	839.95	905.33	1011.92	1063.09
80	498.86	656.61						535.81	712.04					
81	550.02	721.99						589.81	781.68					
82	605.45	795.89						649.51	858.43					
83	667.98	876.90						712.04	946.55					
84	733.36	960.76						784.52	1041.77					
85	886.85							949.39						
86	974.97							1044.61						
87	1074.46							1148.36						
88	1239.32							1327.44						
89	1364.39							1459.61						
90	1499.41							1606.00						
91+	1650.06							1763.76						

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C1

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

BSC-02 PA, BSC-02FR PA

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

Standard rates per $10 of Daily Benefit
100% Home Health Care

Age	GPO Inflation with Shared Cost							4.1% Simple Inflation or 5.0% Simple Inflation with Shared Cost							4.1% Compound Inflation or 5.0% Compound Inflation with Shared Cost						
	Benefit Period							Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	24.95	31.88	36.04	38.81	42.97	49.90	54.06	44.87	52.29	62.29	65.47	68.60	103.59	113.35	89.54	115.88	136.94	150.11	163.28	184.35	189.62
30	24.95	31.88	36.04	42.97	47.13	49.90	54.06	47.31	54.84	64.80	68.04	72.62	107.98	119.71	94.81	121.14	136.94	155.38	171.18	189.62	202.78
31	24.95	31.88	38.81	42.97	47.13	49.90	54.06	50.68	58.26	68.21	71.45	76.08	111.58	128.09	94.81	121.14	142.21	163.28	176.45	197.52	202.78
32	24.95	36.04	38.81	42.97	47.13	54.06	56.83	50.68	58.26	71.62	74.85	79.54	117.60	131.85	94.81	129.04	142.21	163.28	176.45	197.52	210.68
33	29.11	36.04	38.81	42.97	47.13	54.06	56.83	54.06	62.38	75.79	78.97	82.08	121.16	139.39	102.71	129.04	142.21	163.28	176.45	202.78	210.68
34	29.11	36.04	38.81	42.97	47.13	54.06	56.83	54.87	65.84	79.23	82.40	85.50	128.29	147.87	102.71	129.04	150.11	171.18	184.35	202.78	218.58
35	29.11	36.04	38.81	47.13	49.90	54.06	58.86	58.30	69.31	79.23	85.83	88.92	136.37	151.66	102.71	129.04	150.11	171.18	184.35	202.78	218.58
36	29.66	36.04	38.81	47.13	49.90	56.83	63.16	61.73	72.77	82.68	90.00	96.49	139.96	157.83	102.71	136.94	150.11	176.45	189.62	210.68	223.85
37	29.66	36.11	42.97	47.13	49.90	57.81	66.88	65.16	76.24	88.44	93.46	99.94	148.09	165.35	107.98	136.94	155.38	176.45	189.62	210.68	223.85
38	32.96	36.11	42.97	47.13	49.90	57.81	66.88	65.16	78.55	91.84	96.92	103.38	155.31	172.86	107.98	136.94	155.38	184.35	197.52	218.58	231.75
39	32.96	38.81	45.59	49.90	54.06	61.21	70.66	68.58	81.97	95.24	102.70	109.18	162.53	184.35	107.98	142.21	155.38	184.35	197.52	218.58	231.75
40	36.52	41.78	48.85	51.87	55.64	65.26	73.38	72.91	85.38	98.64	106.12	112.59	168.25	184.35	107.98	142.21	163.28	184.35	197.52	223.85	237.02
41	35.55	42.06	52.80	55.47	59.31	69.11	77.79	76.71	89.15	103.40	109.99	116.48	176.20	184.35	115.88	150.11	163.28	189.62	202.78	231.75	237.02
42	39.39	45.73	53.46	55.84	59.70	73.40	82.28	77.05	93.89	107.28	118.23	124.72	176.45	189.62	115.88	150.11	171.18	197.52	210.68	231.75	244.92
43	39.71	46.07	57.59	60.17	62.53	77.91	89.21	80.91	97.76	114.66	122.20	128.72	184.35	189.62	121.14	155.38	176.45	197.52	210.68	237.02	250.19
44	40.03	49.99	58.03	60.56	66.38	80.82	93.79	84.79	101.66	119.59	126.20	132.74	184.35	189.62	121.14	155.38	176.45	202.78	218.58	244.92	250.19
45	40.36	50.73	63.59	64.65	66.89	87.41	99.80	87.22	104.25	123.60	132.42	141.21	184.35	197.52	129.04	163.28	184.35	210.68	223.85	244.92	258.09
46	44.70	55.00	64.24	69.04	71.22	93.49	105.66	87.60	111.65	131.20	136.46	145.34	189.62	197.52	129.04	163.28	189.62	210.68	223.85	250.19	265.99
47	45.06	55.43	70.07	75.31	75.79	98.36	110.49	91.51	115.60	133.81	144.04	153.07	189.62	197.52	136.94	171.18	197.52	218.58	231.75	258.09	271.26
48	45.42	61.85	72.55	72.36	76.36	104.46	113.67	94.81	119.58	141.42	151.68	160.85	189.62	202.78	136.94	176.45	197.52	223.85	237.02	258.09	271.26
49	51.44	62.43	73.22	78.86	82.56	107.11	113.67	94.81	128.29	142.21	156.93	163.64	197.52	202.78	142.21	176.45	202.78	231.75	244.92	265.99	279.16
50	51.97	66.91	78.69	84.77	88.69	107.11	118.04	102.71	129.04	150.11	163.28	171.46	197.52	202.78	142.21	184.35	210.68	231.75	244.92	271.26	284.42
51	54.37	72.47	83.70	89.51	91.43	113.67	118.04	102.71	136.94	155.38	171.18	180.46	202.78	218.58	150.11	189.62	218.58	237.02	250.19	279.16	300.22
52	54.85	70.07	84.42	95.42	96.17	118.04	124.60	107.98	142.21	163.28	181.26	188.02	218.58	231.75	155.38	197.52	223.85	250.19	265.99	292.32	305.49
53	60.13	75.71	87.03	93.11	94.19	124.60	128.97	115.88	150.11	171.18	187.78	194.61	231.75	237.02	163.28	202.78	231.75	258.09	271.26	300.22	318.66
54	59.83	75.32	86.73	98.00	97.28	128.97	135.53	121.14	155.38	176.45	195.48	208.48	237.02	250.19	171.18	218.58	244.92	265.99	279.16	313.39	326.56
55	65.69	78.07	89.61	102.95	105.00	135.53	142.08	121.14	163.28	184.35	204.70	216.26	250.19	265.99	176.45	223.85	250.19	279.16	292.32	326.56	339.73
56	70.31	82.63	99.72	111.12	111.87	146.46	153.01	136.94	171.18	197.52	216.07	227.69	271.26	284.42	184.35	231.75	265.99	292.32	305.49	339.73	360.80
57	72.91	90.90	104.55	121.39	122.28	153.01	163.94	142.21	181.38	209.95	227.54	239.22	292.32	305.49	189.62	244.92	271.26	305.49	326.56	360.80	379.23
58	77.58	95.66	112.79	128.58	134.88	163.94	174.87	150.11	189.02	217.73	240.15	251.84	313.39	326.56	197.52	250.19	284.42	318.66	347.63	387.13	408.20
59	85.71	106.00	119.98	135.86	142.18	174.87	181.43	159.74	200.45	229.28	251.79	264.52	331.83	352.90	202.78	265.99	300.22	339.73	366.06	408.20	429.27
60	90.58	114.30	130.46	146.48	158.26	185.80	196.73	167.39	208.25	241.98	264.55	274.99	360.80	379.23	210.68	279.16	313.39	360.80	380.15	429.27	455.60
61	97.66	121.59	143.22	156.19	170.13	196.73	207.66	180.02	223.22	257.03	280.66	294.83	379.23	400.30	223.85	292.32	331.83	379.23	396.48	460.87	489.84
62	108.10	136.48	150.74	171.33	183.31	214.22	225.15	191.21	239.30	276.93	298.21	311.02	400.30	421.37	244.92	313.39	352.90	399.92	415.14	495.11	524.08
63	120.89	143.97	163.79	184.57	193.45	231.71	242.64	205.14	255.43	293.15	318.21	332.48	417.97	435.92	251.30	323.09	364.12	417.43	434.94	515.41	543.62
64	128.97	157.08	181.43	197.95	209.01	249.19	264.50	218.56	271.60	315.53	336.94	353.54	424.14	451.58	256.98	334.32	379.23	431.62	453.79	541.40	566.35
65	142.08	170.33	192.36	215.92	225.00	271.05	281.98	225.58	289.23	332.31	360.85	377.49	439.04	463.30	269.25	344.44	388.10	451.17	473.74	557.90	589.43
66	153.01	187.01	214.22	234.92	248.41	299.47	314.77	237.99	311.04	353.45	388.42	407.44	468.91	492.47	280.40	365.23	412.36	473.62	503.73	589.08	619.71
67	168.32	206.99	235.90	258.33	277.33	327.89	343.19	253.86	329.33	377.36	417.43	444.01	500.86	526.02	295.03	384.22	429.96	496.28	537.48	612.92	649.52
68	185.80	231.71	260.12	281.73	306.25	360.68	382.54	268.34	348.18	401.41	445.76	481.25	538.91	565.52	308.26	401.41	456.85	521.16	565.52	647.57	680.84
69	201.56	252.60	285.99	310.66	345.09	400.02	424.07	283.59	371.68	421.09	476.95	509.18	571.48	603.71	326.56	421.09	481.25	554.29	599.41	676.75	708.98
70	223.69	281.51	312.73	341.91	381.80	439.37	463.42	299.39	390.87	444.93	505.22	542.65	611.26	644.53	338.90	440.77	505.22	580.07	627.89	702.74	740.16
71	248.18	309.14	348.32	386.25	426.69	483.30	511.60	315.54	414.02	472.31	534.61	574.81	649.17	685.35	357.75	466.28	534.61	606.96	659.22	741.62	777.80
72	261.60	325.96	369.56	423.55	454.69	508.67	535.66	335.71	434.67	500.65	566.63	611.26	690.82	725.75	376.46	490.95	560.81	640.37	690.82	780.08	820.83
73	274.30	345.34	392.70	442.03	479.52	534.78	564.38	351.79	464.06	525.81	604.40	651.18	729.77	767.19	396.70	516.45	593.17	675.50	729.77	815.84	858.88
74	283.69	362.08	408.73	462.86	500.19	558.04	587.91	371.19	488.31	558.59	636.07	688.33	776.62	814.46	418.04	544.17	623.46	706.34	762.20	855.90	902.75
75	294.32	380.17	429.22	483.53	520.32	578.13	609.67	393.30	514.58	585.62	670.51	724.23	817.79	862.83	438.35	571.76	656.65	741.55	800.46	899.22	942.53
76	311.17	396.49	453.37	508.58	543.71	603.94	639.07	412.50	537.24	613.75	700.25	760.12	853.27	901.50	450.75	597.12	681.95	771.77	833.31	931.44	983.01
77	328.36	419.22	473.41	530.80	567.46	632.81	666.29	431.97	562.68	640.78	731.64	793.81	892.63	937.27	468.63	616.87	707.73	801.78	863.94	965.96	1020.15
78	346.10	440.63	500.10	558.03	597.68	660.19	696.78	448.26	585.48	672.39	763.87	826.38	928.53	975.80	483.32	641.89	734.90	834.00	896.51	1003.24	1053.56
79	363.85	465.72	525.39	585.06	627.27	691.31	729.15	465.72	612.72	701.49	796.09	860.13	964.92	1014.40	499.20	660.74	762.62	860.13	927.08	1036.23	1088.62
80	382.56	486.51	550.27	615.42	658.39	722.15	762.34	486.51	640.37						522.55	694.42					
81	418.60	536.41	604.33	676.41	722.15	796.99	837.19	536.41	704.13						575.22	762.34					
82	461.56	586.31	665.32	744.32	794.22	876.00	923.13	590.47	776.20						633.44	837.19					
83	507.30	647.30	733.23	815.01	873.23	966.10	1015.99	651.46	855.21						694.42	923.13					
84	557.20	711.06	805.31	898.18	961.94	1058.96	1115.79	715.22	936.99						765.11	1015.99					
85	676.41	862.14	975.80	1086.68	1162.92	1283.51	1351.42	864.91							925.90						
86	744.32	948.08	1072.82	1197.57	1280.73	1412.41	1484.49	950.85							1018.77						
87	815.01	1040.94	1179.55	1315.39	1409.64	1552.41	1634.18	1047.87							1119.95						
88	943.92	1204.50	1362.51	1520.53	1627.25	1792.20	1887.84	1208.66							1294.60						
89	1036.79	1323.70	1498.35	1672.99	1788.04	1971.00	2073.57	1330.63							1423.50						
90	1140.74	1455.38	1648.05	1837.94	1966.84	2170.60	2285.64	1462.31							1566.27						
91+	1255.79	1602.30	1812.99	2023.67	2163.67	2385.44	2510.18	1609.23							1720.12						

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

Appendix C2

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

BSC-02 PA, BSC-02FR PA

Premiums to be used only with those that have

previously elected an inflation decrease option during the 2010 Rate Filing

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	1.9% Simple Inflation or 2.7% Simple Inflation with Shared Cost							1.9% Compound Inflation or 2.7% Compound Inflation with Shared Cost						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	36.04	47.13	54.06	60.99	67.92	74.85	79.01	47.13	60.99	72.08	79.01	85.94	97.03	99.80
30	38.81	49.90	56.83	63.76	72.08	79.01	81.78	49.90	63.76	72.08	81.78	90.09	99.80	106.73
31	38.81	49.90	56.83	63.76	72.08	79.01	85.94	49.90	63.76	74.85	85.94	92.87	103.96	106.73
32	38.81	49.90	56.83	63.76	72.08	81.78	85.94	49.90	67.92	74.85	85.94	92.87	103.96	110.89
33	38.81	54.06	60.99	67.92	74.85	81.78	85.94	54.06	67.92	74.85	85.94	92.87	106.73	110.89
34	42.97	54.06	60.99	67.92	74.85	81.78	90.09	54.06	67.92	79.01	90.09	97.03	106.73	115.04
35	42.97	54.06	60.99	67.92	74.85	85.94	90.09	54.06	67.92	79.01	90.09	97.03	106.73	115.04
36	42.97	54.06	60.99	72.08	79.01	85.94	92.87	54.06	72.08	79.01	92.87	99.80	110.89	117.82
37	42.97	54.06	63.76	72.08	79.01	90.09	92.87	56.83	72.08	81.78	92.87	99.80	110.89	117.82
38	42.97	56.83	63.76	72.08	79.01	90.09	92.87	56.83	72.08	81.78	97.03	103.96	115.04	121.97
39	42.97	56.83	63.76	74.85	81.78	90.09	97.03	56.83	74.85	81.78	97.03	103.96	115.04	121.97
40	47.13	56.83	63.76	74.85	81.78	92.87	97.03	56.83	74.85	85.94	97.03	103.96	117.82	124.75
41	47.13	56.83	67.92	74.85	81.78	92.87	97.03	60.99	79.01	85.94	99.80	106.73	121.97	124.75
42	47.13	60.99	67.92	79.01	85.94	92.87	99.80	60.99	79.01	90.09	103.96	110.89	121.97	128.91
43	47.13	60.99	67.92	79.01	85.94	97.03	99.80	63.76	81.78	92.87	103.96	110.89	124.75	131.68
44	47.13	60.99	72.08	79.01	85.94	97.03	99.80	63.76	81.78	92.87	106.73	115.04	128.91	131.68
45	49.90	63.76	72.08	81.78	90.09	97.03	103.96	67.92	85.94	97.03	110.89	117.82	128.91	135.84
46	49.90	63.76	72.08	81.78	90.09	99.80	103.96	67.92	85.94	99.80	110.89	117.82	131.68	139.99
47	49.90	63.76	74.85	81.78	90.09	99.80	103.96	72.08	90.09	103.96	115.04	121.97	135.84	142.77
48	49.90	63.76	74.85	81.78	90.09	99.80	106.73	72.08	92.87	103.96	117.82	124.75	135.84	142.77
49	49.90	67.92	74.85	85.94	92.87	103.96	106.73	74.85	92.87	106.73	121.97	128.91	139.99	146.92
50	54.06	67.92	79.01	85.94	92.87	103.96	106.73	74.85	97.03	110.89	121.97	128.91	142.77	149.70
51	54.06	72.08	81.78	90.09	97.03	106.73	115.04	79.01	99.80	115.04	124.75	131.68	146.92	158.01
52	56.83	74.85	85.94	97.03	103.96	115.04	121.97	81.78	103.96	117.82	131.68	139.99	153.85	160.78
53	60.99	79.01	90.09	99.80	106.73	121.97	124.75	85.94	106.73	121.97	135.84	142.77	158.01	167.72
54	63.76	81.78	92.87	106.73	115.04	124.75	131.68	90.09	115.04	128.91	139.99	146.92	164.94	171.87
55	63.76	85.94	97.03	110.89	121.97	131.68	139.99	92.87	117.82	131.68	146.92	153.85	171.87	178.80
56	72.08	90.09	103.96	117.82	128.91	142.77	149.70	97.03	121.97	139.99	153.85	160.78	178.80	189.89
57	74.85	97.03	110.89	124.75	135.84	153.85	160.78	99.80	128.91	142.77	160.78	171.87	189.89	199.60
58	79.01	103.96	117.82	135.84	146.92	164.94	171.87	103.96	131.68	149.70	167.72	182.96	203.75	214.84
59	85.94	110.89	124.75	142.77	158.01	174.65	185.73	106.73	139.99	158.01	178.80	192.66	214.84	225.93
60	92.87	117.82	135.84	153.85	167.72	189.89	199.60	110.89	146.92	164.94	189.89	203.75	225.93	239.79
61	97.03	124.75	142.77	164.94	178.80	199.60	210.68	117.82	153.85	174.65	199.60	214.84	242.56	257.81
62	103.96	135.84	153.85	174.65	189.89	210.68	221.77	128.91	164.94	185.73	210.68	228.70	260.58	275.83
63	110.89	146.92	164.94	185.73	199.60	225.93	235.63	135.84	174.65	196.82	225.93	246.72	278.60	293.85
64	121.97	158.01	178.80	199.60	214.84	235.63	250.88	142.77	185.73	210.68	239.79	260.58	300.78	314.64
65	128.91	167.72	189.89	210.68	225.93	250.88	264.74	153.85	196.82	221.77	257.81	278.60	318.80	336.82
66	139.99	182.96	207.91	232.86	250.88	275.83	289.69	164.94	214.84	242.56	278.60	303.55	346.52	364.54
67	153.85	199.60	228.70	253.65	271.67	303.55	318.80	178.80	232.86	260.58	300.78	328.50	371.47	393.65
68	167.72	217.61	250.88	278.60	300.78	336.82	353.45	192.66	250.88	285.53	325.73	353.45	404.73	425.53
69	182.96	239.79	271.67	307.71	328.50	368.70	389.49	210.68	271.67	310.48	357.61	386.72	436.61	457.41
70	199.60	260.58	296.62	336.82	361.77	407.51	429.68	225.93	293.85	336.82	386.72	418.60	468.49	493.44
71	217.61	285.53	325.73	368.70	396.42	447.70	472.65	246.72	321.57	368.70	418.60	454.63	511.46	536.41
72	239.79	310.48	357.61	404.73	436.61	493.44	518.39	268.90	350.68	400.58	457.41	493.44	557.20	586.31
73	260.58	343.75	389.49	447.70	482.35	540.57	568.29	293.85	382.56	439.39	500.37	540.57	604.33	636.21
74	285.53	375.63	429.68	489.29	529.48	597.40	626.51	321.57	418.60	479.58	543.34	586.31	658.39	694.42
75	314.64	411.66	468.49	536.41	579.38	654.23	690.27	350.68	457.41	525.32	593.24	640.37	719.37	754.03
76	343.75	447.70	511.46	583.54	633.44	711.06	751.25	375.63	497.60	568.29	643.14	694.42	776.20	819.17
77	375.63	489.29	557.20	636.21	690.27	776.20	815.01	407.51	536.41	615.42	697.20	751.25	839.96	887.09
78	407.51	532.25	611.26	694.42	751.25	844.12	887.09	439.39	583.54	668.09	758.18	815.01	912.04	957.78
79	443.54	583.54	668.09	758.18	819.17	918.97	966.10	475.42	629.28	726.30	819.17	882.93	986.89	1036.79
80	486.51	640.37						522.55	694.42					
81	536.41	704.13						575.22	762.34					
82	590.47	776.20						633.44	837.19					
83	651.46	855.21						694.42	923.13					
84	715.22	936.99						765.11	1015.99					
85	864.91							925.90						
86	950.85							1018.77						
87	1047.87							1119.95						
88	1208.66							1294.60						
89	1330.63							1423.50						
90	1462.31							1566.27						
91+	1609.23							1720.12						

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

Appendix C3

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

BSC-02 PA, BSC-02FR PA

Premiums to be used only with those that have

previously elected an inflation decrease option during the 2013 Rate Filing

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	3.8% Simple Inflation or 4.5% Simple Inflation with Shared Cost							3.8% Compound Inflation or 4.5% Compound Inflation with Shared Cost						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	38.84	45.27	53.93	56.68	59.39	89.69	98.13	77.52	100.32	118.56	129.96	141.36	159.60	164.16
30	40.95	47.47	56.10	58.91	62.87	93.48	103.64	82.08	104.88	118.56	134.52	148.20	164.16	175.56
31	43.88	50.44	59.06	61.85	65.87	96.60	110.89	82.08	104.88	123.12	141.36	152.76	171.00	175.56
32	43.88	50.44	62.01	64.80	68.86	101.81	114.15	82.08	111.72	123.12	141.36	152.76	171.00	182.40
33	46.81	54.00	65.61	68.37	71.06	104.90	120.68	88.92	111.72	123.12	141.36	152.76	175.56	182.40
34	47.50	57.00	68.60	71.34	74.02	111.07	128.02	88.92	111.72	129.96	148.20	159.60	175.56	189.24
35	50.47	60.00	68.60	74.31	76.99	118.06	131.30	88.92	111.72	129.96	148.20	159.60	175.56	189.24
36	53.44	63.00	71.58	77.91	83.54	121.17	136.64	88.92	118.56	129.96	152.76	164.16	182.40	193.80
37	56.41	66.00	76.56	80.91	86.52	128.21	143.15	93.48	118.56	134.52	152.76	164.16	182.40	193.80
38	56.41	68.01	79.51	83.91	89.50	134.46	149.66	93.48	118.56	134.52	159.60	171.00	189.24	200.64
39	59.38	70.96	82.45	88.91	94.52	140.71	159.60	93.48	123.12	134.52	159.60	171.00	189.24	200.64
40	63.12	73.92	85.40	91.88	97.48	145.66	159.60	93.48	123.12	141.36	159.60	171.00	193.80	205.20
41	66.41	77.19	89.52	95.22	100.85	152.55	159.60	100.32	129.96	141.36	164.16	175.56	200.64	205.20
42	66.71	81.29	92.88	102.36	107.98	152.76	164.16	100.32	129.96	148.20	171.00	182.40	200.64	212.04
43	70.04	84.63	99.27	105.79	111.44	159.60	164.16	104.88	134.52	152.76	171.00	182.40	205.20	216.60
44	73.41	88.01	103.53	109.26	114.92	159.60	164.16	104.88	134.52	152.76	175.56	189.24	212.04	216.60
45	75.51	90.26	107.01	114.65	122.26	159.60	171.00	111.72	141.36	159.60	182.40	193.80	212.04	223.44
46	75.84	96.66	113.59	118.14	125.83	164.16	171.00	111.72	141.36	164.16	182.40	193.80	216.60	230.28
47	79.22	100.08	115.84	124.70	132.52	164.16	171.00	118.56	148.20	171.00	189.24	200.64	223.44	234.84
48	82.08	103.53	122.44	131.31	139.26	164.16	175.56	118.56	152.76	171.00	193.80	205.20	223.44	234.84
49	82.08	111.07	123.12	135.87	141.67	171.00	175.56	123.12	152.76	175.56	200.64	212.04	230.28	241.68
50	88.92	111.72	129.96	141.36	148.44	171.00	175.56	123.12	159.60	182.40	200.64	212.04	234.84	246.24
51	88.92	118.56	134.52	148.20	156.24	175.56	189.24	129.96	164.16	189.24	205.20	216.60	241.68	259.92
52	93.48	123.12	141.36	156.92	162.78	189.24	200.64	134.52	171.00	193.80	216.60	230.28	253.08	264.48
53	100.32	129.96	148.20	162.57	168.49	200.64	205.20	141.36	175.56	200.64	223.44	234.84	259.92	275.88
54	104.88	134.52	152.76	169.24	180.49	205.20	216.60	148.20	189.24	212.04	230.28	241.68	271.32	282.72
55	104.88	141.36	159.60	177.22	187.23	216.60	230.28	152.76	193.80	216.60	241.68	253.08	282.72	294.12
56	118.56	148.20	171.00	187.07	197.13	234.84	246.24	159.60	200.64	230.28	253.08	264.48	294.12	312.36
57	123.12	157.03	181.77	196.99	207.10	253.08	264.48	164.16	212.04	234.84	264.48	282.72	312.36	328.32
58	129.96	163.64	188.50	207.91	218.03	271.32	282.72	171.00	216.60	246.24	275.88	300.96	335.16	353.40
59	138.30	173.54	198.50	217.99	229.01	287.28	305.52	175.56	230.28	259.92	294.12	316.92	353.40	371.64
60	144.91	180.29	209.50	229.04	238.07	312.36	328.32	182.40	241.68	271.32	312.36	329.11	371.64	394.44
61	155.85	193.25	222.53	242.98	255.25	328.32	346.56	193.80	253.08	287.28	328.32	343.26	399.00	424.08
62	165.54	207.18	239.75	258.18	269.26	346.56	364.80	212.04	271.32	305.52	346.23	359.41	428.64	453.72
63	177.60	221.14	253.80	275.49	287.84	361.86	377.40	217.56	279.72	315.24	361.39	376.55	446.22	470.64
64	189.22	235.14	273.17	291.70	306.08	367.20	390.96	222.48	289.44	328.32	373.68	392.87	468.72	490.32
65	195.30	250.40	287.70	312.41	326.82	380.10	401.10	233.10	298.20	336.00	390.60	410.14	483.00	510.30
66	206.04	269.28	306.00	336.27	352.75	405.96	426.36	242.76	316.20	357.00	410.04	436.10	510.00	536.52
67	219.78	285.12	326.70	361.39	384.40	433.62	455.40	255.42	332.64	372.24	429.66	465.32	530.64	562.32
68	232.32	301.44	347.52	385.92	416.64	466.56	489.60	266.88	347.52	395.52	451.20	489.60	560.64	589.44
69	245.52	321.78	364.56	412.92	440.82	494.76	522.66	282.72	364.56	416.64	479.88	518.94	585.90	613.80
70	259.20	338.40	385.20	437.40	469.80	529.20	558.00	293.40	381.60	437.40	502.20	543.60	608.40	640.80
71	273.18	358.44	408.90	462.84	497.64	562.02	593.34	309.72	403.68	462.84	525.48	570.72	642.06	673.38
72	290.64	376.32	433.44	490.56	529.20	598.08	628.32	325.92	425.04	485.52	554.40	598.08	675.36	710.64
73	304.56	401.76	455.22	523.26	563.76	631.80	664.20	343.44	447.12	513.54	584.82	631.80	706.32	743.58
74	321.36	422.76	483.60	550.68	595.92	672.36	705.12	361.92	471.12	539.76	611.52	659.88	741.00	781.56
75	340.50	445.50	507.00	580.50	627.00	708.00	747.00	379.50	495.00	568.50	642.00	693.00	778.50	816.00
76	357.12	465.12	531.36	606.24	658.08	738.72	780.48	390.24	516.96	590.40	668.16	721.44	806.40	851.04
77	373.98	487.14	554.76	633.42	687.24	772.80	811.44	405.72	534.06	612.72	694.14	747.96	836.28	883.20
78	388.08	506.88	582.12	661.32	715.44	803.88	844.80	418.44	555.72	636.24	722.04	776.16	868.56	912.12
79	403.20	530.46	607.32	689.22	744.66	835.38	878.22	432.18	572.04	660.24	744.66	802.62	897.12	942.48
80	421.20	554.40						452.40	601.20					
81	464.40	609.60						498.00	660.00					
82	511.20	672.00						548.40	724.80					
83	564.00	740.40						601.20	799.20					
84	619.20	811.20						662.40	879.60					
85	748.80							801.60						
86	823.20							882.00						
87	907.20							969.60						
88	1046.40							1120.80						
89	1152.00							1232.40						
90	1266.00							1356.00						
91+	1393.20							1489.20						

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

Appendix C4

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

BSC-02 PA, BSC-02FR PA

Premiums to be used only with those that have

previously elected an inflation decrease option during the 2010 and 2013 Rate Filing

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	1.5% Simple Inflation or 2.2% Simple Inflation with Shared Cost							1.5% Compound Inflation or 2.2% Compound Inflation with Shared Cost						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	31.20	40.80	46.80	52.80	58.80	64.80	68.40	40.80	52.80	62.40	68.40	74.40	84.00	86.40
30	33.60	43.20	49.20	55.20	62.40	68.40	70.80	43.20	55.20	62.40	70.80	78.00	86.40	92.40
31	33.60	43.20	49.20	55.20	62.40	68.40	74.40	43.20	55.20	64.80	74.40	80.40	90.00	92.40
32	33.60	43.20	49.20	55.20	62.40	70.80	74.40	43.20	58.80	64.80	74.40	80.40	90.00	96.00
33	33.60	46.80	52.80	58.80	64.80	70.80	74.40	46.80	58.80	64.80	74.40	80.40	92.40	96.00
34	37.20	46.80	52.80	58.80	64.80	70.80	78.00	46.80	58.80	68.40	78.00	84.00	92.40	99.60
35	37.20	46.80	52.80	58.80	64.80	74.40	78.00	46.80	58.80	68.40	78.00	84.00	92.40	99.60
36	37.20	46.80	52.80	62.40	68.40	74.40	80.40	46.80	62.40	68.40	80.40	86.40	96.00	102.00
37	37.20	46.80	55.20	62.40	68.40	78.00	80.40	49.20	62.40	70.80	80.40	86.40	96.00	102.00
38	37.20	49.20	55.20	62.40	68.40	78.00	80.40	49.20	62.40	70.80	84.00	90.00	99.60	105.60
39	37.20	49.20	55.20	64.80	70.80	78.00	84.00	49.20	64.80	70.80	84.00	90.00	99.60	105.60
40	40.80	49.20	55.20	64.80	70.80	80.40	84.00	49.20	64.80	74.40	84.00	90.00	102.00	108.00
41	40.80	49.20	58.80	64.80	70.80	80.40	84.00	52.80	68.40	74.40	86.40	92.40	105.60	108.00
42	40.80	52.80	58.80	68.40	74.40	80.40	86.40	52.80	68.40	78.00	90.00	96.00	105.60	111.60
43	40.80	52.80	58.80	68.40	74.40	84.00	86.40	55.20	70.80	80.40	90.00	96.00	108.00	114.00
44	40.80	52.80	62.40	68.40	74.40	84.00	86.40	55.20	70.80	80.40	92.40	99.60	111.60	114.00
45	43.20	55.20	62.40	70.80	78.00	84.00	90.00	58.80	74.40	84.00	96.00	102.00	111.60	117.60
46	43.20	55.20	62.40	70.80	78.00	86.40	90.00	58.80	74.40	86.40	96.00	102.00	114.00	121.20
47	43.20	55.20	64.80	70.80	78.00	86.40	90.00	62.40	78.00	90.00	99.60	105.60	117.60	123.60
48	43.20	55.20	64.80	70.80	78.00	86.40	92.40	62.40	80.40	90.00	102.00	108.00	117.60	123.60
49	43.20	58.80	64.80	74.40	80.40	90.00	92.40	64.80	80.40	92.40	105.60	111.60	121.20	127.20
50	46.80	58.80	68.40	74.40	80.40	90.00	92.40	64.80	84.00	96.00	105.60	111.60	123.60	129.60
51	46.80	62.40	70.80	78.00	84.00	92.40	99.60	68.40	86.40	99.60	108.00	114.00	127.20	136.80
52	49.20	64.80	74.40	84.00	90.00	99.60	105.60	70.80	90.00	102.00	114.00	121.20	133.20	139.20
53	52.80	68.40	78.00	86.40	92.40	105.60	108.00	74.40	92.40	105.60	117.60	123.60	136.80	145.20
54	55.20	70.80	80.40	92.40	99.60	108.00	114.00	78.00	99.60	111.60	121.20	127.20	142.80	148.80
55	55.20	74.40	84.00	96.00	105.60	114.00	121.20	80.40	102.00	114.00	127.20	133.20	148.80	154.80
56	62.40	78.00	90.00	102.00	111.60	123.60	129.60	84.00	105.60	121.20	133.20	139.20	154.80	164.40
57	64.80	84.00	96.00	108.00	117.60	133.20	139.20	86.40	111.60	123.60	139.20	148.80	164.40	172.80
58	68.40	90.00	102.00	117.60	127.20	142.80	148.80	90.00	114.00	129.60	145.20	158.40	176.40	186.00
59	74.40	96.00	108.00	123.60	136.80	151.20	160.80	92.40	121.20	136.80	154.80	166.80	186.00	195.60
60	80.40	102.00	117.60	133.20	145.20	164.40	172.80	96.00	127.20	142.80	164.40	176.40	195.60	207.60
61	84.00	108.00	123.60	142.80	154.80	172.80	182.40	102.00	133.20	151.20	172.80	186.00	210.00	223.20
62	90.00	117.60	133.20	151.20	164.40	182.40	192.00	111.60	142.80	160.80	182.40	198.00	225.60	238.80
63	96.00	127.20	142.80	160.80	172.80	195.60	204.00	117.60	151.20	170.40	195.60	213.60	241.20	254.40
64	105.60	136.80	154.80	172.80	186.00	204.00	217.20	123.60	160.80	182.40	207.60	225.60	260.40	272.40
65	111.60	145.20	164.40	182.40	195.60	217.20	229.20	133.20	170.40	192.00	223.20	241.20	276.00	291.60
66	121.20	158.40	180.00	201.60	217.20	238.80	250.80	142.80	186.00	210.00	241.20	262.80	300.00	315.60
67	133.20	172.80	198.00	219.60	235.20	262.80	276.00	154.80	201.60	225.60	260.40	284.40	321.60	340.80
68	145.20	188.40	217.20	241.20	260.40	291.60	306.00	166.80	217.20	247.20	282.00	306.00	350.40	368.40
69	158.40	207.60	235.20	266.40	284.40	319.20	337.20	182.40	235.20	268.80	309.60	334.80	378.00	396.00
70	172.80	225.60	256.80	291.60	313.20	352.80	372.00	195.60	254.40	291.60	334.80	362.40	405.60	427.20
71	188.40	247.20	282.00	319.20	343.20	387.60	409.20	213.60	278.40	319.20	362.40	393.60	442.80	464.40
72	207.60	268.80	309.60	350.40	378.00	427.20	448.80	232.80	303.60	346.80	396.00	427.20	482.40	507.60
73	225.60	297.60	337.20	387.60	417.60	468.00	492.00	254.40	331.20	380.40	433.20	468.00	523.20	550.80
74	247.20	325.20	372.00	423.60	458.40	517.20	542.40	278.40	362.40	415.20	470.40	507.60	570.00	601.20
75	272.40	356.40	405.60	464.40	501.60	566.40	597.60	303.60	396.00	454.80	513.60	554.40	622.80	652.80
76	297.60	387.60	442.80	505.20	548.40	615.60	650.40	325.20	430.80	492.00	556.80	601.20	672.00	709.20
77	325.20	423.60	482.40	550.80	597.60	672.00	705.60	352.80	464.40	532.80	603.60	650.40	727.20	768.00
78	352.80	460.80	529.20	601.20	650.40	730.80	768.00	380.40	505.20	578.40	656.40	705.60	789.60	829.20
79	384.00	505.20	578.40	656.40	709.20	795.60	836.40	411.60	544.80	628.80	709.20	764.40	854.40	897.60
80	421.20	554.40						452.40	601.20					
81	464.40	609.60						498.00	660.00					
82	511.20	672.00						548.40	724.80					
83	564.00	740.40						601.20	799.20					
84	619.20	811.20						662.40	879.60					
85	748.80							801.60						
86	823.20							882.00						
87	907.20							969.60						
88	1046.40							1120.80						
89	1152.00							1232.40						
90	1266.00							1356.00						
91+	1393.20							1489.20						

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

Appendix B1

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

LTC-03 PA, LTC-03FR PA

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

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

Age	GPO Inflation							5% Simple Inflation							5%/3% Compound Inflation							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2-10yr BP	LifeBP
18-29	12.32	13.69	16.42	17.79	19.16	20.53	23.27	17.79	23.27	26.00	28.74	30.11	39.72	41.09	23.62	33.74	38.80	43.86	48.92	60.73	96.15	1.44	1.00
30	12.32	13.69	17.79	19.16	20.53	21.90	24.64	19.16	24.64	27.37	30.11	31.48	41.09	43.84	25.30	35.42	40.49	47.23	52.29	64.10	101.21	1.40	1.00
31	12.32	13.69	17.79	19.16	20.53	21.90	24.64	20.54	24.64	27.37	30.11	31.48	42.47	46.61	25.30	35.42	40.49	47.23	52.29	65.79	102.90	1.40	1.00
32	12.32	13.69	17.79	19.16	20.53	23.27	26.00	20.54	26.00	28.74	31.48	32.85	45.22	47.97	26.99	37.11	40.49	48.92	53.98	65.79	104.59	1.40	1.00
33	12.32	15.06	19.16	20.53	21.90	23.27	26.00	21.91	26.00	30.12	31.48	32.85	46.61	50.61	26.99	37.11	42.17	48.92	53.98	67.48	106.27	1.40	1.00
34	12.32	15.06	19.16	20.53	21.90	23.27	26.00	21.91	26.00	31.51	32.86	34.23	49.36	52.29	26.99	37.11	43.86	50.61	55.67	67.48	107.96	1.40	1.00
35	13.69	15.06	19.16	20.53	21.90	23.27	26.00	23.29	27.39	31.51	34.24	35.61	50.61	52.29	26.99	37.11	45.55	52.29	55.67	69.16	109.65	1.40	1.00
36	13.69	16.42	20.53	21.90	23.27	24.64	27.37	24.66	28.75	32.87	35.61	38.36	52.29	53.98	28.68	38.80	45.55	52.29	57.35	69.16	111.33	1.40	1.00
37	13.69	16.42	20.53	21.90	23.27	24.64	27.37	26.05	30.14	35.64	36.99	39.75	52.29	53.98	28.68	38.80	45.55	53.98	57.35	70.85	113.02	1.40	1.00
38	13.69	16.42	20.53	21.90	23.27	24.64	27.37	26.05	31.52	37.03	38.38	41.13	52.29	55.67	28.68	38.80	47.23	53.98	57.35	70.85	114.71	1.40	1.00
39	13.69	16.42	20.53	21.90	23.27	26.00	28.74	26.99	32.89	38.40	41.13	43.86	53.98	55.67	30.36	38.80	47.23	53.98	57.35	70.85	116.40	1.40	1.00
40	15.07	17.81	20.53	21.90	23.27	26.00	28.74	26.99	34.27	38.80	42.17	43.86	53.98	57.35	32.05	40.49	50.61	57.35	60.73	74.22	118.08	1.35	1.00
41	15.07	17.81	21.90	23.27	24.64	27.39	28.74	26.99	35.42	40.49	43.86	45.55	55.67	59.04	32.05	40.49	50.61	57.35	60.73	75.91	119.77	1.35	1.00
42	16.44	19.17	21.90	23.27	24.64	28.75	30.11	28.68	37.03	40.49	43.86	47.23	57.35	62.41	33.74	42.17	50.61	59.04	62.41	75.91	121.46	1.35	1.00
43	16.44	19.17	23.28	24.65	26.02	30.14	31.49	28.68	37.11	42.17	45.55	47.23	59.04	64.10	33.74	42.17	52.29	59.04	62.41	77.60	123.14	1.35	1.00
44	16.44	20.56	23.28	24.65	27.39	31.51	32.86	28.68	38.80	43.86	47.23	48.92	62.41	65.79	33.74	42.17	52.29	59.04	64.10	79.28	124.83	1.35	1.00
45	16.44	20.56	24.65	26.02	27.39	32.89	34.24	30.36	38.80	43.86	48.92	50.61	64.10	69.16	35.42	43.86	53.98	60.73	65.79	80.97	126.52	1.33	1.00
46	17.81	21.93	24.65	27.40	28.77	34.26	35.61	30.36	40.49	45.55	50.61	52.29	65.79	70.85	35.42	45.55	53.98	62.41	67.48	80.97	128.20	1.33	1.00
47	17.81	21.93	26.03	28.77	30.14	35.64	36.99	32.05	40.49	47.23	50.61	53.98	69.16	74.22	35.42	45.55	55.67	62.41	67.48	82.66	131.58	1.33	1.00
48	17.81	23.29	27.40	28.77	30.14	37.01	38.36	32.05	42.17	47.23	52.29	55.67	70.85	77.60	35.42	47.23	55.67	64.10	67.48	82.66	133.26	1.33	1.00
49	19.19	23.29	27.40	30.14	31.51	38.80	41.13	33.74	42.17	48.92	53.98	57.35	72.54	79.28	35.42	47.23	55.67	64.10	67.48	82.66	134.95	1.33	1.00
50	19.19	24.68	28.78	31.52	32.89	40.49	42.50	33.74	43.86	50.61	55.67	59.04	75.91	82.66	37.11	48.92	57.35	65.79	69.16	86.03	136.64	1.30	1.00
51	20.24	26.05	30.15	32.89	34.26	42.17	45.25	33.74	45.55	52.29	57.35	60.73	77.60	86.03	37.11	50.61	59.04	67.48	70.85	87.72	140.01	1.30	1.00
52	20.56	26.05	30.15	34.26	35.63	43.86	47.99	35.42	47.23	53.98	60.73	64.10	80.97	89.40	38.80	52.29	60.73	69.16	72.54	89.40	145.07	1.29	1.00
53	21.93	27.40	31.52	34.26	35.63	45.55	50.61	35.42	48.92	55.67	62.41	67.48	82.66	94.47	38.80	52.29	62.41	69.16	75.91	89.40	148.45	1.29	1.00
54	21.93	27.40	31.52	35.64	37.01	47.23	52.29	37.11	52.29	57.35	65.79	70.85	86.03	97.84	40.49	53.98	64.10	70.85	77.60	91.09	151.82	1.28	1.00
55	23.31	28.77	32.89	37.01	38.38	48.92	55.67	37.11	53.98	59.04	67.48	72.54	87.72	102.90	42.17	55.67	65.79	72.54	79.28	92.78	156.88	1.28	1.00
56	24.68	30.14	35.64	39.76	41.12	52.29	59.04	40.49	57.35	62.41	70.85	77.60	92.78	107.96	43.86	59.04	67.48	75.91	82.66	97.84	161.94	1.26	1.00
57	26.05	32.89	36.99	42.50	43.85	55.67	62.41	42.17	59.04	65.79	75.91	82.66	97.84	114.71	45.55	62.41	70.85	80.97	86.03	104.59	168.69	1.25	1.00
58	27.42	34.26	39.75	45.24	47.97	59.04	67.48	45.55	62.41	70.85	79.28	87.72	104.59	119.77	47.23	65.79	74.22	86.03	91.09	109.65	173.75	1.23	1.00
59	30.15	37.01	42.50	47.99	50.71	64.10	70.85	48.92	65.79	74.22	84.34	92.78	109.65	126.52	48.92	69.16	77.60	89.40	96.15	116.40	180.50	1.22	1.00
60	31.52	39.76	45.24	50.73	54.83	67.48	75.91	52.29	69.16	79.28	89.40	99.53	116.40	133.26	50.61	72.54	80.97	94.47	101.21	123.14	187.24	1.20	1.00
61	34.26	42.50	49.36	54.83	58.94	72.54	80.97	55.67	72.54	84.34	94.47	104.59	123.14	141.70	53.98	75.91	86.03	99.53	107.96	131.58	195.68	1.19	1.00
62	37.01	46.62	52.10	58.95	63.06	79.28	87.72	59.04	77.60	87.72	99.53	109.65	129.89	150.13	59.04	80.97	92.78	104.59	113.02	138.32	202.43	1.18	1.00
63	41.13	49.34	56.20	63.06	67.16	86.03	94.47	62.41	82.66	92.78	106.27	114.71	136.64	158.57	64.10	86.03	99.53	111.33	119.77	148.45	210.86	1.16	1.00
64	43.87	53.46	61.71	67.15	71.25	92.78	101.21	67.48	87.72	97.84	111.33	119.77	145.07	168.69	69.16	91.09	106.27	118.08	128.20	156.88	220.98	1.15	1.00
65	47.99	57.57	65.81	72.64	76.74	99.53	109.65	70.85	92.78	102.90	118.08	124.83	153.51	178.81	74.22	96.15	113.02	124.83	134.95	167.00	229.42	1.14	1.00
66	52.10	63.04	72.67	79.48	84.97	109.65	121.46	77.60	101.21	113.02	129.89	136.64	167.00	193.99	80.97	104.59	123.14	136.64	146.76	180.50	242.91	1.13	1.00
67	57.59	69.90	79.51	87.70	94.56	121.46	133.03	84.34	111.33	124.83	141.70	150.13	183.87	209.17	87.72	114.71	133.26	148.45	160.25	195.68	258.09	1.13	1.00
68	63.06	78.14	87.74	95.92	104.14	133.26	145.36	92.78	121.46	136.64	155.19	165.31	200.74	227.73	96.15	123.14	143.39	161.94	175.44	212.55	274.96	1.12	1.00
69	68.53	84.98	95.95	105.51	116.49	146.76	157.69	101.21	133.26	150.13	170.38	182.18	219.30	246.29	104.59	134.95	155.19	177.12	192.31	231.10	290.14	1.12	1.00
70	75.39	94.60	105.54	116.47	128.82	161.94	171.37	111.33	145.07	165.31	187.24	200.74	239.54	266.53	113.02	146.76	168.69	192.31	209.17	249.66	308.70	1.11	1.00
71	83.60	105.56	117.87	130.17	143.90	176.90	187.81	123.14	160.25	183.87	207.49	224.36	264.84	291.83	123.14	160.25	187.24	210.86	227.73	271.59	332.32	1.11	1.00
72	93.19	117.87	131.59	145.26	160.36	191.95	205.61	136.64	178.81	202.43	231.10	249.66	291.83	320.51	134.95	175.44	207.49	232.79	249.66	293.52	357.62	1.11	1.00
73	104.16	131.57	146.66	163.08	178.16	208.36	224.78	151.82	197.37	224.36	256.41	276.65	320.51	350.87	148.45	192.31	229.42	254.72	271.59	318.82	386.30	1.10	1.00
74	115.12	146.64	164.48	180.88	198.74	226.15	245.31	167.00	219.30	249.66	283.40	308.70	354.25	382.92	163.63	210.86	254.72	280.02	296.89	345.81	414.97	1.10	1.00
75	128.82	163.06	182.26	202.81	220.66	245.29	268.59	185.56	242.91	276.65	315.45	344.12	389.67	420.03	178.81	231.10	281.71	308.70	323.88	376.18	447.02	1.10	1.00
76	143.90	182.25	204.23	224.72	245.33	274.08	300.11	199.08	259.96	296.15	337.29	368.55	417.91	450.81	190.86	248.44	301.09	330.71	347.16	403.10	478.78	1.10	1.00
77	160.34	202.81	225.37	250.77	272.66	304.21	334.37	209.61	274.23	312.06	356.19	387.71	439.72	474.39	201.73	260.05	318.36	348.31	365.64	423.96	504.34	1.09	1.00
78	171.78	218.49	239.59	271.23	289.32	326.99	358.63	220.00	287.81	326.99	373.70	406.85	461.10	497.26	212.47	274.25	333.01	366.16	384.25	446.03	528.90	1.09	1.00
79	182.59	232.91	254.48	288.98	309.11	347.93	381.00	230.03	301.92	343.61	391.06	427.00	483.07	521.89	221.41	287.54	349.37	383.87	402.56	467.26	554.96	1.08	1.00
80	192.98	247.72	270.99	306.58	327.11	369.53	405.12	240.88	314.79	358.58	409.22	446.18	506.40		232.67	299.73	365.43	401.01	420.17	488.61		1.08	1.00
81	214.88	275.10	301.10	340.79	364.06	411.96	451.65	264.15	346.27	394.17	450.28	491.34	555.67		254.57	329.84	402.38	440.70	461.23	536.51		1.08	1.00
82	239.51	306.58	336.69	380.48	406.49	458.50	503.66	290.15	380.48	433.86	494.08	539.25	610.42		280.57	362.69	440.70	483.13	507.77	589.89		1.08	1.00
83	266.89	342.16	375.01	424.28	453.02	511.87	561.14	318.89	417.44	476.29	543.35	592.62	670.64		307.94	398.28	484.50	531.03	557.04	647.37		1.08	1.00
84	298.36	381.85	417.44	472.18	505.03	570.72	625.47	350.37	459.86	522.82	596.73	650.11	736.33		338.06	436.60	532.40	583.04	611.78	711.69		1.08	1.00
85	332.58	425.65	465.34	526.93	562.51	635.05	696.64	385.96		574.83	655.58	714.43	808.87		370.90		585.78	640.53	673.37	781.50		1.08	1.00
86	369.53	473.55	518.72	587.15	626.84	708.96	776.02	422.91		630.94	719.91	785.60	889.62		407.86		643.26	704.85	739.07	858.14		1.08	1.00
87	411.96	528.30	578.94	654.21	699.38	789.71	864.98	465.34		693.90	791.08	862.25	977.21		447.55		706.22	773.28	811.61	943.00		1.08	1.00
88	459.86	588.52	644.63	728.12	778.76	880.04	964.89	510.50		762.33	869.09	947.10	1073.02		492.71		776.02	849.93	892.36	1036.06		1.08	1.00
89	511.87	655.58	718.54	812.97	869.09	981.32	1074.39	561.14		836.24	953.94	1041.54	1178.40		540.61		852.67	933.42	979.95	1137.34		1.08	1.00
90	570.72	730.86	800.66	904.67	967.63	1093.55	1197.56	617.26							593.99							1.08	1.00
91+																						1.08	1.00

Rates shown below the line apply only to attained age GPO Inflation Adjustment offers, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases
Compound rates reflect rates with a 5% annual increase in monthly/daily benefits and a 3% increase in policy limit; rates reflecting a 5% annual increase in both benefit and policy limit are calculated by multiplying the rates in the table by the factors listed to the right

Appendix B2

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

LTC-03 PA, LTC-03FR PA

Premiums to be used only with those that have previously elected an inflation decrease option

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

Age	3.9% Simple Inflation							3.9%/3% Compound Inflation							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2-10yr BP	LifeBP
18-29	17.79	23.27	26.00	28.74	30.11	36.98	38.35	19.20	27.43	31.54	35.66	39.77	49.37	78.17	1.44	1.00
30	19.16	24.64	27.37	30.11	31.48	38.35	39.73	20.57	28.80	32.91	38.40	42.52	52.12	82.29	1.40	1.00
31	19.17	24.64	27.37	30.11	31.48	38.36	39.75	20.57	28.80	32.91	38.40	42.52	53.49	83.66	1.40	1.00
32	19.17	26.00	28.74	31.48	32.85	39.74	41.12	21.94	30.17	32.91	39.77	43.89	53.49	85.03	1.40	1.00
33	20.54	26.00	28.75	31.48	32.85	39.75	41.14	21.94	30.17	34.29	39.77	43.89	54.86	86.40	1.40	1.00
34	20.54	26.00	28.77	31.49	32.86	41.13	42.52	21.94	30.17	35.66	41.14	45.26	54.86	87.77	1.40	1.00
35	20.55	26.02	28.77	31.50	32.87	41.14	42.52	21.94	30.17	37.03	42.52	45.26	56.23	89.14	1.40	1.00
36	21.92	27.39	30.13	32.87	34.25	42.52	43.89	23.31	31.54	37.03	42.52	46.63	56.23	90.52	1.40	1.00
37	21.93	27.40	30.16	32.88	34.26	42.52	43.89	23.31	31.54	37.03	43.89	46.63	57.60	91.89	1.40	1.00
38	21.93	27.41	30.17	32.90	34.28	42.52	45.26	23.31	31.54	38.40	43.89	46.63	57.60	93.26	1.40	1.00
39	21.94	28.78	31.54	34.28	35.66	43.89	45.26	24.69	31.54	38.40	43.89	46.63	57.60	94.63	1.40	1.00
40	21.94	28.79	31.54	34.29	35.66	43.89	46.63	26.06	32.91	41.14	46.63	49.37	60.34	96.00	1.35	1.00
41	21.94	28.80	32.91	35.66	37.03	45.26	48.00	26.06	32.91	41.14	46.63	49.37	61.72	97.37	1.35	1.00
42	23.31	30.17	32.91	35.66	38.40	46.63	50.74	27.43	34.29	41.14	48.00	50.74	61.72	98.74	1.35	1.00
43	23.31	30.17	34.29	37.03	38.40	48.00	52.12	27.43	34.29	42.52	48.00	50.74	63.09	100.12	1.35	1.00
44	23.31	31.54	35.66	38.40	39.77	50.74	53.49	27.43	34.29	42.52	48.00	52.12	64.46	101.49	1.35	1.00
45	24.69	31.54	35.66	39.77	41.14	52.12	56.23	28.80	35.66	43.89	49.37	53.49	65.83	102.86	1.33	1.00
46	24.69	32.91	37.03	41.14	42.52	53.49	57.60	28.80	37.03	43.89	50.74	54.86	65.83	104.23	1.33	1.00
47	26.06	32.91	38.40	41.14	43.89	56.23	60.34	28.80	37.03	45.26	50.74	54.86	67.20	106.97	1.33	1.00
48	26.06	34.29	38.40	42.52	45.26	57.60	63.09	28.80	38.40	45.26	52.12	54.86	67.20	108.34	1.33	1.00
49	27.43	34.29	39.77	43.89	46.63	58.97	64.46	28.80	38.40	45.26	52.12	54.86	67.20	109.72	1.33	1.00
50	27.43	35.66	41.14	45.26	48.00	61.72	67.20	30.17	39.77	46.63	53.49	56.23	69.94	111.09	1.30	1.00
51	27.43	37.03	42.52	46.63	49.37	63.09	69.94	30.17	41.14	48.00	54.86	57.60	71.32	113.83	1.30	1.00
52	28.80	38.40	43.89	49.37	52.12	65.83	72.69	31.54	42.52	49.37	56.23	58.97	72.69	117.94	1.29	1.00
53	28.80	39.77	45.26	50.74	54.86	67.20	76.80	31.54	42.52	50.74	56.23	61.72	72.69	120.69	1.29	1.00
54	30.17	42.52	46.63	53.49	57.60	69.94	79.54	32.91	43.89	52.12	57.60	63.09	74.06	123.43	1.28	1.00
55	30.17	43.89	48.00	54.86	58.97	71.32	83.66	34.29	45.26	53.49	58.97	64.46	75.43	127.55	1.28	1.00
56	32.91	46.63	50.74	57.60	63.09	75.43	87.77	35.66	48.00	54.86	61.72	67.20	79.54	131.66	1.26	1.00
57	34.29	48.00	53.49	61.72	67.20	79.54	93.26	37.03	50.74	57.60	65.83	69.94	85.03	137.15	1.25	1.00
58	37.03	50.74	57.60	64.46	71.32	85.03	97.37	38.40	53.49	60.34	69.94	74.06	89.14	141.26	1.23	1.00
59	39.77	53.49	60.34	68.57	75.43	89.14	102.86	39.77	56.23	63.09	72.69	78.17	94.63	146.75	1.22	1.00
60	42.52	56.23	64.46	72.69	80.92	94.63	108.34	41.14	58.97	65.83	76.80	82.29	100.12	152.23	1.20	1.00
61	45.26	58.97	68.57	76.80	85.03	100.12	115.20	43.89	61.72	69.94	80.92	87.77	106.97	159.09	1.19	1.00
62	48.00	63.09	71.32	80.92	89.14	105.60	122.06	48.00	65.83	75.43	85.03	91.89	112.46	164.57	1.18	1.00
63	50.74	67.20	75.43	86.40	93.26	111.09	128.92	52.12	69.94	80.92	90.52	97.37	120.69	171.43	1.16	1.00
64	54.86	71.32	79.54	90.52	97.37	117.94	137.15	56.23	74.06	86.40	96.00	104.23	127.55	179.66	1.15	1.00
65	57.60	75.43	83.66	96.00	101.49	124.80	145.37	60.34	78.17	91.89	101.49	109.72	135.77	186.52	1.14	1.00
66	63.09	82.29	91.89	105.60	111.09	135.77	157.72	65.83	85.03	100.12	111.09	119.32	146.75	197.49	1.13	1.00
67	68.57	90.52	101.49	115.20	122.06	149.49	170.06	71.32	93.26	108.34	120.69	130.29	159.09	209.83	1.13	1.00
68	75.43	98.74	111.09	126.17	134.40	163.20	185.15	78.17	100.12	116.57	131.66	142.63	172.80	223.55	1.12	1.00
69	82.29	108.34	122.06	138.52	148.12	178.29	200.23	85.03	109.72	126.17	144.00	156.35	187.89	235.89	1.12	1.00
70	90.52	117.94	134.40	152.23	163.20	194.75	216.69	91.89	119.32	137.15	156.35	170.06	202.97	250.98	1.11	1.00
71	100.12	130.29	149.49	168.69	182.40	215.32	237.26	100.12	130.29	152.23	171.43	185.15	220.80	270.18	1.11	1.00
72	111.09	145.37	164.57	187.89	202.97	237.26	260.58	109.72	142.63	168.69	189.26	202.97	238.63	290.75	1.11	1.00
73	123.43	160.46	182.40	208.46	224.92	260.58	285.26	120.69	156.35	186.52	207.09	220.80	259.20	314.06	1.10	1.00
74	135.77	178.29	202.97	230.40	250.98	288.01	311.32	133.03	171.43	207.09	227.66	241.38	281.15	337.38	1.10	1.00
75	150.86	197.49	224.92	256.46	279.78	316.81	341.49	145.37	187.89	229.03	250.98	263.32	305.83	363.43	1.10	1.00
76	165.90	216.63	246.80	281.07	307.12	348.26	375.68	159.05	207.03	250.91	275.59	289.30	335.92	398.99	1.10	1.00
77	182.27	238.46	271.35	309.73	337.14	382.36	412.51	175.42	226.13	276.84	302.88	317.95	368.66	438.55	1.09	1.00
78	200.00	261.64	297.26	339.73	369.86	419.18	452.06	193.15	249.32	302.74	332.88	349.32	405.48	480.82	1.09	1.00
79	219.08	287.54	327.25	372.44	406.67	460.07	497.04	210.87	273.85	332.73	365.59	383.39	445.01	528.53	1.08	1.00
80	240.88	314.79	358.58	409.22	446.18	506.40		232.67	299.73	365.43	401.01	420.17	488.61		1.08	1.00
81	264.15	346.27	394.17	450.28	491.34	555.67		254.57	329.84	402.38	440.70	461.23	536.51		1.08	1.00
82	290.15	380.48	433.86	494.08	539.25	610.42		280.57	362.69	440.70	483.13	507.77	589.89		1.08	1.00
83	318.89	417.44	476.29	543.35	592.62	670.64		307.94	398.28	484.50	531.03	557.04	647.37		1.08	1.00
84	350.37	459.86	522.82	596.73	650.11	736.33		338.06	436.60	532.40	583.04	611.78	711.69		1.08	1.00
85	385.96		574.83	655.58	714.43	808.87		370.90		585.78	640.53	673.37	781.50		1.08	1.00
86	422.91		630.94	719.91	785.60	889.62		407.86		643.26	704.85	739.07	858.14		1.08	1.00
87	465.34		693.90	791.08	862.25	977.21		447.55		706.22	773.28	811.61	943.00		1.08	1.00
88	510.50		762.33	869.09	947.10	1073.02		492.71		776.02	849.93	892.36	1036.06		1.08	1.00
89	561.14		836.24	953.94	1041.54	1178.40		540.61		852.67	933.42	979.95	1137.34		1.08	1.00
90	617.26							593.99							1.08	1.00
91+															1.08	1.00

Rates shown below the line apply only to attained age GPO Inflation Adjustment offers, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases
Compound rates reflect rates with a 5% annual increase in monthly/daily benefits and a 3% increase in policy limit; rates reflecting a 5% annual increase in both benefit and policy limit are calculated by multiplying the rates in the table by the factors listed to the right

Appendix C1

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

LTC-03 PA, LTC-03FR PA

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

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

Age	GPO Inflation with Shared Cost							4.2% Simple Inflation or 5.0% Simple Inflation with Shared Cost							4.2%/3% Compound Inflation or 5.0%/3% Compound Inflation with Shared Cost							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2-10yr BP	LifeBP
18-29	10.80	12.00	14.40	15.60	16.80	18.00	20.40	15.60	20.40	22.80	25.20	26.40	34.80	36.00	20.66	29.52	33.95	38.38	42.80	53.14	84.13	1.44	1.00
30	10.80	12.00	15.60	16.80	18.00	19.20	21.60	16.80	21.60	24.00	26.40	27.60	36.00	38.40	22.14	31.00	35.42	41.33	45.76	56.09	88.56	1.40	1.00
31	10.80	12.00	15.60	16.80	18.00	19.20	21.60	18.00	21.60	24.00	26.40	27.60	37.20	40.80	22.14	31.00	35.42	41.33	45.76	57.56	90.04	1.40	1.00
32	10.80	12.00	15.60	16.80	18.00	20.40	22.80	18.00	22.80	25.20	27.60	28.80	39.60	42.00	23.62	32.47	35.42	42.80	47.23	57.56	91.51	1.40	1.00
33	10.80	13.20	16.80	18.00	19.20	20.40	22.80	19.20	22.80	26.40	27.60	28.80	40.80	44.28	23.62	32.47	36.90	42.80	47.23	59.04	92.99	1.40	1.00
34	10.80	13.20	16.80	18.00	19.20	20.40	22.80	19.20	22.80	27.60	28.80	30.00	43.20	45.76	23.62	32.47	38.38	44.28	48.71	59.04	94.46	1.40	1.00
35	12.00	13.20	16.80	18.00	19.20	20.40	22.80	20.40	24.00	27.60	30.00	31.20	44.28	45.76	23.62	32.47	39.85	45.76	48.71	60.52	95.94	1.40	1.00
36	12.00	14.40	18.00	19.20	20.40	21.60	24.00	21.60	25.20	28.80	31.20	33.60	45.76	47.23	25.09	33.95	39.85	45.76	50.18	60.52	97.42	1.40	1.00
37	12.00	14.40	18.00	19.20	20.40	21.60	24.00	22.80	26.40	31.20	32.40	34.80	45.76	47.23	25.09	33.95	39.85	47.23	50.18	61.99	98.89	1.40	1.00
38	12.00	14.40	18.00	19.20	20.40	21.60	24.00	22.80	27.60	32.40	33.60	36.00	45.76	48.71	25.09	33.95	41.33	47.23	50.18	61.99	100.37	1.40	1.00
39	12.00	14.40	18.00	19.20	20.40	22.80	25.20	23.62	28.80	33.60	36.00	38.38	47.23	48.71	26.57	33.95	41.33	47.23	50.18	61.99	101.84	1.40	1.00
40	13.20	15.60	18.00	19.20	20.40	22.80	25.20	23.62	30.00	33.95	36.90	38.38	47.23	50.18	28.04	35.42	44.28	50.18	53.14	64.94	103.32	1.35	1.00
41	13.20	15.60	19.20	20.40	21.60	24.00	25.20	23.62	31.00	35.42	38.38	39.85	48.71	51.66	28.04	35.42	44.28	50.18	53.14	66.42	104.80	1.35	1.00
42	14.40	16.80	19.20	20.40	21.60	25.20	26.40	25.09	32.40	35.42	38.38	41.33	50.18	54.61	29.52	36.90	44.28	51.66	54.61	66.42	106.27	1.35	1.00
43	14.40	16.80	20.40	21.60	22.80	26.40	27.60	25.09	32.47	36.90	39.85	41.33	51.66	56.09	29.52	36.90	45.76	51.66	54.61	67.90	107.75	1.35	1.00
44	14.40	18.00	20.40	21.60	24.00	27.60	28.80	25.09	33.95	38.38	41.33	42.80	54.61	57.56	29.52	36.90	45.76	51.66	56.09	69.37	109.22	1.35	1.00
45	14.40	18.00	21.60	22.80	24.00	28.80	30.00	26.57	33.95	38.38	42.80	44.28	56.09	60.52	31.00	38.38	47.23	53.14	57.56	70.85	110.70	1.33	1.00
46	15.60	19.20	21.60	24.00	25.20	30.00	31.20	26.57	35.42	39.85	44.28	45.76	57.56	61.99	31.00	39.85	47.23	54.61	59.04	70.85	112.18	1.33	1.00
47	15.60	19.20	22.80	25.20	26.40	31.20	32.40	28.04	35.42	41.33	44.28	47.23	60.52	64.94	31.00	39.85	48.71	54.61	59.04	72.32	115.13	1.33	1.00
48	15.60	20.40	24.00	25.20	26.40	32.40	33.60	28.04	36.90	41.33	45.76	48.71	61.99	67.90	31.00	41.33	48.71	56.09	59.04	72.32	116.60	1.33	1.00
49	16.80	20.40	24.00	26.40	27.60	33.95	36.00	29.52	36.90	42.80	47.23	50.18	63.47	69.37	31.00	41.33	48.71	56.09	59.04	72.32	118.08	1.33	1.00
50	16.80	21.60	25.20	27.60	28.80	35.42	37.20	29.52	38.38	44.28	48.71	51.66	66.42	72.32	32.47	42.80	50.18	57.56	60.52	75.28	119.56	1.30	1.00
51	17.71	22.80	26.40	28.80	30.00	36.90	39.60	29.52	39.85	45.76	50.18	53.14	67.90	75.28	32.47	44.28	51.66	59.04	61.99	76.75	122.51	1.30	1.00
52	18.00	22.80	26.40	30.00	31.20	38.38	42.00	31.00	41.33	47.23	53.14	56.09	70.85	78.23	33.95	45.76	53.14	60.52	63.47	78.23	126.94	1.29	1.00
53	19.19	24.00	27.60	30.00	31.20	39.85	44.28	31.00	42.80	48.71	54.61	59.04	72.32	82.66	33.95	45.76	54.61	60.52	66.42	78.23	129.89	1.29	1.00
54	19.20	24.00	27.60	31.20	32.40	41.33	45.76	32.47	45.76	50.18	57.56	61.99	75.28	85.61	35.42	47.23	56.09	61.99	67.90	79.70	132.84	1.28	1.00
55	20.40	25.20	28.80	32.40	33.60	42.80	48.71	32.47	47.23	51.66	59.04	63.47	76.75	90.04	36.90	48.71	57.56	63.47	69.37	81.18	137.27	1.28	1.00
56	21.60	26.40	31.20	34.80	36.00	45.76	51.66	35.42	50.18	54.61	61.99	67.90	81.18	94.46	38.38	51.66	59.04	66.42	72.32	85.61	141.70	1.26	1.00
57	22.80	28.80	32.40	37.20	38.40	48.71	54.61	36.90	51.66	57.56	66.42	72.32	85.61	100.37	39.85	54.61	61.99	70.85	75.28	91.51	147.60	1.25	1.00
58	24.00	30.00	34.80	39.60	42.00	51.66	59.04	39.85	54.61	61.99	69.37	76.75	91.51	104.80	41.33	57.56	64.94	75.28	79.70	95.94	152.03	1.23	1.00
59	26.40	32.40	37.20	42.00	44.40	56.09	61.99	42.80	57.56	64.94	73.80	81.18	95.94	110.70	42.80	60.52	67.90	78.23	84.13	101.84	157.93	1.22	1.00
60	27.60	34.80	39.60	44.40	48.00	59.04	66.42	45.76	60.52	69.37	78.23	87.08	101.84	116.60	44.28	63.47	70.85	82.66	88.56	107.75	163.84	1.20	1.00
61	30.00	37.20	43.20	48.00	51.60	63.47	70.85	48.71	63.47	73.80	82.66	91.51	107.75	123.98	47.23	66.42	75.28	87.08	94.46	115.13	171.22	1.19	1.00
62	32.40	40.80	45.60	51.60	55.20	69.37	76.75	51.66	67.90	76.75	87.08	95.94	113.65	131.36	51.66	70.85	81.18	91.51	98.89	121.03	177.12	1.18	1.00
63	36.00	43.20	49.20	55.20	58.80	75.28	82.66	54.61	72.32	81.18	92.99	100.37	119.56	138.74	56.09	75.28	87.08	97.42	104.80	129.89	184.50	1.16	1.00
64	38.40	46.80	54.00	58.80	62.40	81.18	88.56	59.04	76.75	85.61	97.42	104.80	126.94	147.60	60.52	79.70	92.99	103.32	112.18	137.27	193.36	1.15	1.00
65	42.00	50.40	57.60	63.60	67.20	87.08	95.94	61.99	81.18	90.04	103.32	109.22	134.32	156.46	64.94	84.13	98.89	109.22	118.08	146.12	200.74	1.14	1.00
66	45.60	55.20	63.60	69.60	74.40	95.94	106.27	67.90	88.56	98.89	113.65	119.56	146.12	169.74	70.85	91.51	107.75	119.56	128.41	157.93	212.54	1.13	1.00
67	50.40	61.20	69.60	76.80	82.80	106.27	116.40	73.80	97.42	109.22	123.98	131.36	160.88	183.02	76.75	100.37	116.60	129.89	140.22	171.22	225.83	1.13	1.00
68	55.20	68.40	76.80	84.00	91.20	116.60	127.20	81.18	106.27	119.56	135.79	144.65	175.64	199.26	84.13	107.75	125.46	141.70	153.50	185.98	240.59	1.12	1.00
69	60.00	74.40	84.00	92.40	102.00	128.41	138.00	88.56	116.60	131.36	149.08	159.41	191.88	215.50	91.51	118.08	135.79	154.98	168.26	202.21	253.87	1.12	1.00
70	66.00	82.80	92.40	102.00	112.80	141.70	150.00	97.42	126.94	144.65	163.84	175.64	209.59	233.21	98.89	128.41	147.60	168.26	183.02	218.45	270.11	1.11	1.00
71	73.20	92.40	103.20	114.00	126.00	154.80	164.40	107.75	140.22	160.88	181.55	196.31	231.73	255.35	107.75	140.22	163.84	184.50	199.26	237.64	290.77	1.11	1.00
72	81.60	103.20	115.20	127.20	140.40	168.00	180.00	119.56	156.46	177.12	202.21	218.45	255.35	280.44	118.08	153.50	181.55	203.69	218.45	256.82	312.91	1.11	1.00
73	91.20	115.20	128.40	142.80	156.00	182.40	196.80	132.84	172.69	196.31	224.35	242.06	280.44	307.01	129.89	168.26	200.74	222.88	237.64	278.96	338.00	1.10	1.00
74	100.80	128.40	144.00	158.40	174.00	198.00	214.80	146.12	191.88	218.45	247.97	270.11	309.96	335.05	143.17	184.50	222.88	245.02	259.78	302.58	363.10	1.10	1.00
75	112.80	142.80	160.80	177.60	193.20	214.80	235.20	162.36	212.54	242.06	276.01	301.10	340.96	367.52	156.46	202.21	246.49	270.11	283.39	329.15	391.14	1.10	1.00
76	126.00	159.60	178.80	196.80	214.80	240.00	262.80	174.24	227.52	259.20	295.20	322.56	365.76	394.56	167.04	217.44	263.52	289.44	303.84	352.80	419.04	1.10	1.00
77	140.40	177.60	197.34	219.60	238.74	266.40	292.80	183.54	240.12	273.24	311.88	339.48	385.02	415.38	176.64	227.70	278.76	304.98	320.16	371.22	441.60	1.09	1.00
78	150.48	191.40	209.88	237.60	253.44	286.44	314.16	192.72	252.12	286.44	327.36	356.40	403.92	435.60	186.12	240.24	291.72	320.76	336.60	390.72	463.32	1.09	1.00
79	160.02	204.12	223.02	253.26	270.90	304.92	333.90	201.60	264.60	301.14	342.72	374.22	423.36	457.38	194.04	252.00	306.18	336.42	352.80	409.50	486.36	1.08	1.00
80	169.20	217.20	237.60	268.80	286.80	324.00	355.20	211.20	276.00	314.40	358.80	391.20	444.00		204.00	262.80	320.40	351.60	368.40	428.40		1.08	1.00
81	188.40	241.20	264.00	298.80	319.20	361.20	396.00	231.60	303.60	345.60	394.80	430.80	487.20		223.20	289.20	352.80	386.40	404.40	470.40		1.08	1.00
82	210.00	268.80	295.20	333.60	356.40	402.00	441.60	254.40	333.60	380.40	433.20	472.80	535.20		246.00	318.00	386.40	423.60	445.20	517.20		1.08	1.00
83	234.00	300.00	328.80	372.00	397.20	448.80	492.00	279.60	366.00	417.60	476.40	519.60	588.00		270.00	349.20	424.80	465.60	488.40	567.60		1.08	1.00
84	261.60	334.80	366.00	414.00	442.80	500.40	548.40	307.20	403.20	458.40	523.20	570.00	645.60		296.40	382.80	466.80	511.20	536.40	624.00		1.08	1.00
85	291.60	373.20	408.00	462.00	493.20	556.80	610.80	338.40		504.00	574.80	626.40	709.20		325.20		513.60	561.60	590.40	685.20		1.08	1.00
86	324.00	415.20	454.80	514.80	549.60	621.60	680.40	370.80		553.20	631.20	688.80	780.00		357.60		564.00	618.00	648.00	752.40		1.08	1.00
87	361.20	463.20	507.60	573.60	613.20	692.40	758.40	408.00		608.40	693.60	756.00	856.80		392.40		619.20	678.00	711.60	826.80		1.08	1.00
88	403.20	516.00	565.20	638.40	682.80	771.60	846.00	447.60		668.40	762.00	830.40	940.80		432.00		680.40	745.20	782.40	908.40		1.08	1.00
89	448.80	574.80	630.00	712.80	762.00	860.40	942.00	492.00		733.20	836.40	913.20	1033.20		474.00		747.60	818.40	859.20	997.20		1.08	1.00
90	500.40	640.80	702.00	793.20	848.40	958.80	1050.00	541.20							520.80							1.08	1.00
91+																						1.08	1.00

Rates shown below the line apply only to attained age GPO Inflation Adjustment offers, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options
Compound rates reflect rates with a 5% annual increase in monthly/daily benefits and a 3% increase in policy limit; rates reflecting a 5% annual increase in both benefit and policy limit are calculated by multiplying the rates in the table by the factors listed to the right

Appendix C2

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

LTC-03 PA, LTC-03FR PA

Premiums to be used only with those that have previously elected an inflation decrease option

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

Age	3.2% Simple Inflation or 3.9% Simple Inflation with Shared Cost							3.2%/3% Compound Inflation or 3.9%/3% Compound Inflation with Shared Cost							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2-10yr BP	LifeBP
18-29	15.60	20.40	22.80	25.20	26.40	32.40	33.60	16.80	24.00	27.60	31.20	34.80	43.20	68.40	1.44	1.00
30	16.80	21.60	24.00	26.40	27.60	33.60	34.80	18.00	25.20	28.80	33.60	37.20	45.60	72.00	1.40	1.00
31	16.80	21.60	24.00	26.40	27.60	33.60	34.80	18.00	25.20	28.80	33.60	37.20	46.80	73.20	1.40	1.00
32	16.80	22.80	25.20	27.60	28.80	34.80	36.00	19.20	26.40	28.80	34.80	38.40	46.80	74.40	1.40	1.00
33	18.00	22.80	25.20	27.60	28.80	34.80	36.00	19.20	26.40	30.00	34.80	38.40	48.00	75.60	1.40	1.00
34	18.00	22.80	25.20	27.60	28.80	36.00	37.20	19.20	26.40	31.20	36.00	39.60	48.00	76.80	1.40	1.00
35	18.00	22.80	25.20	27.60	28.80	36.00	37.20	19.20	26.40	32.40	37.20	39.60	49.20	78.00	1.40	1.00
36	19.20	24.00	26.40	28.80	30.00	37.20	38.40	20.40	27.60	32.40	37.20	40.80	49.20	79.20	1.40	1.00
37	19.20	24.00	26.40	28.80	30.00	37.20	38.40	20.40	27.60	32.40	38.40	40.80	50.40	80.40	1.40	1.00
38	19.20	24.00	26.40	28.80	30.00	37.20	39.60	20.40	27.60	33.60	38.40	40.80	50.40	81.60	1.40	1.00
39	19.20	25.20	27.60	30.00	31.20	38.40	39.60	21.60	27.60	33.60	38.40	40.80	50.40	82.80	1.40	1.00
40	19.20	25.20	27.60	30.00	31.20	38.40	40.80	22.80	28.80	36.00	40.80	43.20	52.80	84.00	1.35	1.00
41	19.20	25.20	28.80	31.20	32.40	39.60	42.00	22.80	28.80	36.00	40.80	43.20	54.00	85.20	1.35	1.00
42	20.40	26.40	28.80	31.20	33.60	40.80	44.40	24.00	30.00	36.00	42.00	44.40	54.00	86.40	1.35	1.00
43	20.40	26.40	30.00	32.40	33.60	42.00	45.60	24.00	30.00	37.20	42.00	44.40	55.20	87.60	1.35	1.00
44	20.40	27.60	31.20	33.60	34.80	44.40	46.80	24.00	30.00	37.20	42.00	45.60	56.40	88.80	1.35	1.00
45	21.60	27.60	31.20	34.80	36.00	45.60	49.20	25.20	31.20	38.40	43.20	46.80	57.60	90.00	1.33	1.00
46	21.60	28.80	32.40	36.00	37.20	46.80	50.40	25.20	32.40	38.40	44.40	48.00	57.60	91.20	1.33	1.00
47	22.80	28.80	33.60	36.00	38.40	49.20	52.80	25.20	32.40	39.60	44.40	48.00	58.80	93.60	1.33	1.00
48	22.80	30.00	33.60	37.20	39.60	50.40	55.20	25.20	33.60	39.60	45.60	48.00	58.80	94.80	1.33	1.00
49	24.00	30.00	34.80	38.40	40.80	51.60	56.40	25.20	33.60	39.60	45.60	48.00	58.80	96.00	1.33	1.00
50	24.00	31.20	36.00	39.60	42.00	54.00	58.80	26.40	34.80	40.80	46.80	49.20	61.20	97.20	1.30	1.00
51	24.00	32.40	37.20	40.80	43.20	55.20	61.20	26.40	36.00	42.00	48.00	50.40	62.40	99.60	1.30	1.00
52	25.20	33.60	38.40	43.20	45.60	57.60	63.60	27.60	37.20	43.20	49.20	51.60	63.60	103.20	1.29	1.00
53	25.20	34.80	39.60	44.40	48.00	58.80	67.20	27.60	37.20	44.40	49.20	54.00	63.60	105.60	1.29	1.00
54	26.40	37.20	40.80	46.80	50.40	61.20	69.60	28.80	38.40	45.60	50.40	55.20	64.80	108.00	1.28	1.00
55	26.40	38.40	42.00	48.00	51.60	62.40	73.20	30.00	39.60	46.80	51.60	56.40	66.00	111.60	1.28	1.00
56	28.80	40.80	44.40	50.40	55.20	66.00	76.80	31.20	42.00	48.00	54.00	58.80	69.60	115.20	1.26	1.00
57	30.00	42.00	46.80	54.00	58.80	69.60	81.60	32.40	44.40	50.40	57.60	61.20	74.40	120.00	1.25	1.00
58	32.40	44.40	50.40	56.40	62.40	74.40	85.20	33.60	46.80	52.80	61.20	64.80	78.00	123.60	1.23	1.00
59	34.80	46.80	52.80	60.00	66.00	78.00	90.00	34.80	49.20	55.20	63.60	68.40	82.80	128.40	1.22	1.00
60	37.20	49.20	56.40	63.60	70.80	82.80	94.80	36.00	51.60	57.60	67.20	72.00	87.60	133.20	1.20	1.00
61	39.60	51.60	60.00	67.20	74.40	87.60	100.80	38.40	54.00	61.20	70.80	76.80	93.60	139.20	1.19	1.00
62	42.00	55.20	62.40	70.80	78.00	92.40	106.80	42.00	57.60	66.00	74.40	80.40	98.40	144.00	1.18	1.00
63	44.40	58.80	66.00	75.60	81.60	97.20	112.80	45.60	61.20	70.80	79.20	85.20	105.60	150.00	1.16	1.00
64	48.00	62.40	69.60	79.20	85.20	103.20	120.00	49.20	64.80	75.60	84.00	91.20	111.60	157.20	1.15	1.00
65	50.40	66.00	73.20	84.00	88.80	109.20	127.20	52.80	68.40	80.40	88.80	96.00	118.80	163.20	1.14	1.00
66	55.20	72.00	80.40	92.40	97.20	118.80	138.00	57.60	74.40	87.60	97.20	104.40	128.40	172.80	1.13	1.00
67	60.00	79.20	88.80	100.80	106.80	130.80	148.80	62.40	81.60	94.80	105.60	114.00	139.20	183.60	1.13	1.00
68	66.00	86.40	97.20	110.40	117.60	142.80	162.00	68.40	87.60	102.00	115.20	124.80	151.20	195.60	1.12	1.00
69	72.00	94.80	106.80	121.20	129.60	156.00	175.20	74.40	96.00	110.40	126.00	136.80	164.40	206.40	1.12	1.00
70	79.20	103.20	117.60	133.20	142.80	170.40	189.60	80.40	104.40	120.00	136.80	148.80	177.60	219.60	1.11	1.00
71	87.60	114.00	130.80	147.60	159.60	188.40	207.60	87.60	114.00	133.20	150.00	162.00	193.20	236.40	1.11	1.00
72	97.20	127.20	144.00	164.40	177.60	207.60	228.00	96.00	124.80	147.60	165.60	177.60	208.80	254.40	1.11	1.00
73	108.00	140.40	159.60	182.40	196.80	228.00	249.60	105.60	136.80	163.20	181.20	193.20	226.80	274.80	1.10	1.00
74	118.80	156.00	177.60	201.60	219.60	252.00	272.40	116.40	150.00	181.20	199.20	211.20	246.00	295.20	1.10	1.00
75	132.00	172.80	196.80	224.40	244.80	277.20	298.80	127.20	164.40	200.40	219.60	230.40	267.60	318.00	1.10	1.00
76	145.20	189.60	216.00	246.00	268.80	304.80	328.80	139.20	181.20	219.60	241.20	253.20	294.00	349.20	1.10	1.00
77	159.60	208.80	237.60	271.20	295.20	334.80	361.20	153.60	198.00	242.40	265.20	278.40	322.80	384.00	1.09	1.00
78	175.20	229.20	260.40	297.60	324.00	367.20	396.00	169.20	218.40	265.20	291.60	306.00	355.20	421.20	1.09	1.00
79	192.00	252.00	286.80	326.40	356.40	403.20	435.60	184.80	240.00	291.60	320.40	336.00	390.00	463.20	1.08	1.00
80	211.20	276.00	314.40	358.80	391.20	444.00		204.00	262.80	320.40	351.60	368.40	428.40		1.08	1.00
81	231.60	303.60	345.60	394.80	430.80	487.20		223.20	289.20	352.80	386.40	404.40	470.40		1.08	1.00
82	254.40	333.60	380.40	433.20	472.80	535.20		246.00	318.00	386.40	423.60	445.20	517.20		1.08	1.00
83	279.60	366.00	417.60	476.40	519.60	588.00		270.00	349.20	424.80	465.60	488.40	567.60		1.08	1.00
84	307.20	403.20	458.40	523.20	570.00	645.60		296.40	382.80	466.80	511.20	536.40	624.00		1.08	1.00
85	338.40		504.00	574.80	626.40	709.20		325.20		513.60	561.60	590.40	685.20		1.08	1.00
86	370.80		553.20	631.20	688.80	780.00		357.60		564.00	618.00	648.00	752.40		1.08	1.00
87	408.00		608.40	693.60	756.00	856.80		392.40		619.20	678.00	711.60	826.80		1.08	1.00
88	447.60		668.40	762.00	830.40	940.80		432.00		680.40	745.20	782.40	908.40		1.08	1.00
89	492.00		733.20	836.40	913.20	1033.20		474.00		747.60	818.40	859.20	997.20		1.08	1.00
90	541.20							520.80							1.08	1.00
91+															1.08	1.00

Rates shown below the line apply only to attained age GPO Inflation Adjustment offers, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options
Compound rates reflect rates with a 5% annual increase in monthly/daily benefits and a 3% increase in policy limit; rates reflecting a 5% annual increase in both benefit and policy limit are calculated by multiplying the rates in the table by the factors listed to the right

Appendix B1

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

LTC-03 PA, LTC-03FR PA

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

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

Age	GPO Inflation							5% Simple Inflation							5%/3% Compound Inflation							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2-10yr BP	LifeBP
18-29	12.32	13.69	16.42	17.79	19.16	20.53	23.27	17.79	23.27	26.00	28.74	30.11	39.72	41.09	23.62	33.74	38.80	43.86	48.92	60.73	96.15	1.44	1.00
30	12.32	13.69	17.79	19.16	20.53	21.90	24.64	19.16	24.64	27.37	30.11	31.48	41.09	43.84	25.30	35.42	40.49	47.23	52.29	64.10	101.21	1.40	1.00
31	12.32	13.69	17.79	19.16	20.53	21.90	24.64	20.54	24.64	27.37	30.11	31.48	42.47	46.61	25.30	35.42	40.49	47.23	52.29	65.79	102.90	1.40	1.00
32	12.32	13.69	17.79	19.16	20.53	23.27	26.00	20.54	26.00	28.74	31.48	32.85	45.22	47.97	26.99	37.11	40.49	48.92	53.98	65.79	104.59	1.40	1.00
33	12.32	15.06	19.16	20.53	21.90	23.27	26.00	21.91	26.00	30.12	31.48	32.85	46.61	50.61	26.99	37.11	42.17	48.92	53.98	67.48	106.27	1.40	1.00
34	12.32	15.06	19.16	20.53	21.90	23.27	26.00	21.91	26.00	31.51	32.86	34.23	49.36	52.29	26.99	37.11	43.86	50.61	55.67	67.48	107.96	1.40	1.00
35	13.69	15.06	19.16	20.53	21.90	23.27	26.00	23.29	27.39	31.51	34.24	35.61	50.61	52.29	26.99	37.11	45.55	52.29	55.67	69.16	109.65	1.40	1.00
36	13.69	16.42	20.53	21.90	23.27	24.64	27.37	24.66	28.75	32.87	35.61	38.36	52.29	53.98	28.68	38.80	45.55	52.29	57.35	69.16	111.33	1.40	1.00
37	13.69	16.42	20.53	21.90	23.27	24.64	27.37	26.05	30.14	35.64	36.99	39.75	52.29	53.98	28.68	38.80	45.55	53.98	57.35	70.85	113.02	1.40	1.00
38	13.69	16.42	20.53	21.90	23.27	24.64	27.37	26.05	31.52	37.03	38.38	41.13	52.29	55.67	28.68	38.80	47.23	53.98	57.35	70.85	114.71	1.40	1.00
39	13.69	16.42	20.53	21.90	23.27	26.00	28.74	26.99	32.89	38.40	41.13	43.86	53.98	55.67	30.36	38.80	47.23	53.98	57.35	70.85	116.40	1.40	1.00
40	15.07	17.81	20.53	21.90	23.27	26.00	28.74	26.99	34.27	38.80	42.17	43.86	53.98	57.35	32.05	40.49	50.61	57.35	60.73	74.22	118.08	1.35	1.00
41	15.07	17.81	21.90	23.27	24.64	27.39	28.74	26.99	35.42	40.49	43.86	45.55	55.67	59.04	32.05	40.49	50.61	57.35	60.73	75.91	119.77	1.35	1.00
42	16.44	19.17	21.90	23.27	24.64	28.75	30.11	28.68	37.03	40.49	43.86	47.23	57.35	62.41	33.74	42.17	50.61	59.04	62.41	75.91	121.46	1.35	1.00
43	16.44	19.17	23.28	24.65	26.02	30.14	31.49	28.68	37.11	42.17	45.55	47.23	59.04	64.10	33.74	42.17	52.29	59.04	62.41	77.60	123.14	1.35	1.00
44	16.44	20.56	23.28	24.65	27.39	31.51	32.86	28.68	38.80	43.86	47.23	48.92	62.41	65.79	33.74	42.17	52.29	59.04	64.10	79.28	124.83	1.35	1.00
45	16.44	20.56	24.65	26.02	27.39	32.89	34.24	30.36	38.80	43.86	48.92	50.61	64.10	69.16	35.42	43.86	53.98	60.73	65.79	80.97	126.52	1.33	1.00
46	17.81	21.93	24.65	27.40	28.77	34.26	35.61	30.36	40.49	45.55	50.61	52.29	65.79	70.85	35.42	45.55	53.98	62.41	67.48	80.97	128.20	1.33	1.00
47	17.81	21.93	26.03	28.77	30.14	35.64	36.99	32.05	40.49	47.23	50.61	53.98	69.16	74.22	35.42	45.55	55.67	62.41	67.48	82.66	131.58	1.33	1.00
48	17.81	23.29	27.40	28.77	30.14	37.01	38.36	32.05	42.17	47.23	52.29	55.67	70.85	77.60	35.42	47.23	55.67	64.10	67.48	82.66	133.26	1.33	1.00
49	19.19	23.29	27.40	30.14	31.51	38.80	41.13	33.74	42.17	48.92	53.98	57.35	72.54	79.28	35.42	47.23	55.67	64.10	67.48	82.66	134.95	1.33	1.00
50	19.19	24.68	28.78	31.52	32.89	40.49	42.50	33.74	43.86	50.61	55.67	59.04	75.91	82.66	37.11	48.92	57.35	65.79	69.16	86.03	136.64	1.30	1.00
51	20.24	26.05	30.15	32.89	34.26	42.17	45.25	33.74	45.55	52.29	57.35	60.73	77.60	86.03	37.11	50.61	59.04	67.48	70.85	87.72	140.01	1.30	1.00
52	20.56	26.05	30.15	34.26	35.63	43.86	47.99	35.42	47.23	53.98	60.73	64.10	80.97	89.40	38.80	52.29	60.73	69.16	72.54	89.40	145.07	1.29	1.00
53	21.93	27.40	31.52	34.26	35.63	45.55	50.61	35.42	48.92	55.67	62.41	67.48	82.66	94.47	38.80	52.29	62.41	69.16	75.91	89.40	148.45	1.29	1.00
54	21.93	27.40	31.52	35.64	37.01	47.23	52.29	37.11	52.29	57.35	65.79	70.85	86.03	97.84	40.49	53.98	64.10	70.85	77.60	91.09	151.82	1.28	1.00
55	23.31	28.77	32.89	37.01	38.38	48.92	55.67	37.11	53.98	59.04	67.48	72.54	87.72	102.90	42.17	55.67	65.79	72.54	79.28	92.78	156.88	1.28	1.00
56	24.68	30.14	35.64	39.76	41.12	52.29	59.04	40.49	57.35	62.41	70.85	77.60	92.78	107.96	43.86	59.04	67.48	75.91	82.66	97.84	161.94	1.26	1.00
57	26.05	32.89	36.99	42.50	43.85	55.67	62.41	42.17	59.04	65.79	75.91	82.66	97.84	114.71	45.55	62.41	70.85	80.97	86.03	104.59	168.69	1.25	1.00
58	27.42	34.26	39.75	45.24	47.97	59.04	67.48	45.55	62.41	70.85	79.28	87.72	104.59	119.77	47.23	65.79	74.22	86.03	91.09	109.65	173.75	1.23	1.00
59	30.15	37.01	42.50	47.99	50.71	64.10	70.85	48.92	65.79	74.22	84.34	92.78	109.65	126.52	48.92	69.16	77.60	89.40	96.15	116.40	180.50	1.22	1.00
60	31.52	39.76	45.24	50.73	54.83	67.48	75.91	52.29	69.16	79.28	89.40	99.53	116.40	133.26	50.61	72.54	80.97	94.47	101.21	123.14	187.24	1.20	1.00
61	34.26	42.50	49.36	54.83	58.94	72.54	80.97	55.67	72.54	84.34	94.47	104.59	123.14	141.70	53.98	75.91	86.03	99.53	107.96	131.58	195.68	1.19	1.00
62	37.01	46.62	52.10	58.95	63.06	79.28	87.72	59.04	77.60	87.72	99.53	109.65	129.89	150.13	59.04	80.97	92.78	104.59	113.02	138.32	202.43	1.18	1.00
63	41.13	49.34	56.20	63.06	67.16	86.03	94.47	62.41	82.66	92.78	106.27	114.71	136.64	158.57	64.10	86.03	99.53	111.33	119.77	148.45	210.86	1.16	1.00
64	43.87	53.46	61.71	67.15	71.25	92.78	101.21	67.48	87.72	97.84	111.33	119.77	145.07	168.69	69.16	91.09	106.27	118.08	128.20	156.88	220.98	1.15	1.00
65	47.99	57.57	65.81	72.64	76.74	99.53	109.65	70.85	92.78	102.90	118.08	124.83	153.51	178.81	74.22	96.15	113.02	124.83	134.95	167.00	229.42	1.14	1.00
66	52.10	63.04	72.67	79.48	84.97	109.65	121.46	77.60	101.21	113.02	129.89	136.64	167.00	193.99	80.97	104.59	123.14	136.64	146.76	180.50	242.91	1.13	1.00
67	57.59	69.90	79.51	87.70	94.56	121.46	133.03	84.34	111.33	124.83	141.70	150.13	183.87	209.17	87.72	114.71	133.26	148.45	160.25	195.68	258.09	1.13	1.00
68	63.06	78.14	87.74	95.92	104.14	133.26	145.36	92.78	121.46	136.64	155.19	165.31	200.74	227.73	96.15	123.14	143.39	161.94	175.44	212.55	274.96	1.12	1.00
69	68.53	84.98	95.95	105.51	116.49	146.76	157.69	101.21	133.26	150.13	170.38	182.18	219.30	246.29	104.59	134.95	155.19	177.12	192.31	231.10	290.14	1.12	1.00
70	75.39	94.60	105.54	116.47	128.82	161.94	171.37	111.33	145.07	165.31	187.24	200.74	239.54	266.53	113.02	146.76	168.69	192.31	209.17	249.66	308.70	1.11	1.00
71	83.60	105.56	117.87	130.17	143.90	176.90	187.81	123.14	160.25	183.87	207.49	224.36	264.84	291.83	123.14	160.25	187.24	210.86	227.73	271.59	332.32	1.11	1.00
72	93.19	117.87	131.59	145.26	160.36	191.95	205.61	136.64	178.81	202.43	231.10	249.66	291.83	320.51	134.95	175.44	207.49	232.79	249.66	293.52	357.62	1.11	1.00
73	104.16	131.57	146.66	163.08	178.16	208.36	224.78	151.82	197.37	224.36	256.41	276.65	320.51	350.87	148.45	192.31	229.42	254.72	271.59	318.82	386.30	1.10	1.00
74	115.12	146.64	164.48	180.88	198.74	226.15	245.31	167.00	219.30	249.66	283.40	308.70	354.25	382.92	163.63	210.86	254.72	280.02	296.89	345.81	414.97	1.10	1.00
75	128.82	163.06	182.26	202.81	220.66	245.29	268.59	185.56	242.91	276.65	315.45	344.12	389.67	420.03	178.81	231.10	281.71	308.70	323.88	376.18	447.02	1.10	1.00
76	143.90	182.25	204.23	224.72	245.33	274.08	300.11	199.08	259.96	296.15	337.29	368.55	417.91	450.81	190.86	248.44	301.09	330.71	347.16	403.10	478.78	1.10	1.00
77	160.34	202.81	225.37	250.77	272.66	304.21	334.37	209.61	274.23	312.06	356.19	387.71	439.72	474.39	201.73	260.05	318.36	348.31	365.64	423.96	504.34	1.09	1.00
78	171.78	218.49	239.59	271.23	289.32	326.99	358.63	220.00	287.81	326.99	373.70	406.85	461.10	497.26	212.47	274.25	333.01	366.16	384.25	446.03	528.90	1.09	1.00
79	182.59	232.91	254.48	288.98	309.11	347.93	381.00	230.03	301.92	343.61	391.06	427.00	483.07	521.89	221.41	287.54	349.37	383.87	402.56	467.26	554.96	1.08	1.00
80	192.98	247.72	270.99	306.58	327.11	369.53	405.12	240.88	314.79	358.58	409.22	446.18	506.40		232.67	299.73	365.43	401.01	420.17	488.61		1.08	1.00
81	214.88	275.10	301.10	340.79	364.06	411.96	451.65	264.15	346.27	394.17	450.28	491.34	555.67		254.57	329.84	402.38	440.70	461.23	536.51		1.08	1.00
82	239.51	306.58	336.69	380.48	406.49	458.50	503.66	290.15	380.48	433.86	494.08	539.25	610.42		280.57	362.69	440.70	483.13	507.77	589.89		1.08	1.00
83	266.89	342.16	375.01	424.28	453.02	511.87	561.14	318.89	417.44	476.29	543.35	592.62	670.64		307.94	398.28	484.50	531.03	557.04	647.37		1.08	1.00
84	298.36	381.85	417.44	472.18	505.03	570.72	625.47	350.37	459.86	522.82	596.73	650.11	736.33		338.06	436.60	532.40	583.04	611.78	711.69		1.08	1.00
85	332.58	425.65	465.34	526.93	562.51	635.05	696.64	385.96		574.83	655.58	714.43	808.87		370.90		585.78	640.53	673.37	781.50		1.08	1.00
86	369.53	473.55	518.72	587.15	626.84	708.96	776.02	422.91		630.94	719.91	785.60	889.62		407.86		643.26	704.85	739.07	858.14		1.08	1.00
87	411.96	528.30	578.94	654.21	699.38	789.71	864.98	465.34		693.90	791.08	862.25	977.21		447.55		706.22	773.28	811.61	943.00		1.08	1.00
88	459.86	588.52	644.63	728.12	778.76	880.04	964.89	510.50		762.33	869.09	947.10	1073.02		492.71		776.02	849.93	892.36	1036.06		1.08	1.00
89	511.87	655.58	718.54	812.97	869.09	981.32	1074.39	561.14		836.24	953.94	1041.54	1178.40		540.61		852.67	933.42	979.95	1137.34		1.08	1.00
90	570.72	730.86	800.66	904.67	967.63	1093.55	1197.56	617.26							593.99							1.08	1.00
91+																						1.08	1.00

Rates shown below the line apply only to attained age GPO Inflation Adjustment offers, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases
Compound rates reflect rates with a 5% annual increase in monthly/daily benefits and a 3% increase in policy limit; rates reflecting a 5% annual increase in both benefit and policy limit are calculated by multiplying the rates in the table by the factors listed to the right

Appendix B2

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

LTC-03 PA, LTC-03FR PA

Premiums to be used only with those that have previously elected an inflation decrease option

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

Age	3.9% Simple Inflation							3.9%/3% Compound Inflation							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2-10yr BP	LifeBP
18-29	17.79	23.27	26.00	28.74	30.11	36.98	38.35	19.20	27.43	31.54	35.66	39.77	49.37	78.17	1.44	1.00
30	19.16	24.64	27.37	30.11	31.48	38.35	39.73	20.57	28.80	32.91	38.40	42.52	52.12	82.29	1.40	1.00
31	19.17	24.64	27.37	30.11	31.48	38.36	39.75	20.57	28.80	32.91	38.40	42.52	53.49	83.66	1.40	1.00
32	19.17	26.00	28.74	31.48	32.85	39.74	41.12	21.94	30.17	32.91	39.77	43.89	53.49	85.03	1.40	1.00
33	20.54	26.00	28.75	31.48	32.85	39.75	41.14	21.94	30.17	34.29	39.77	43.89	54.86	86.40	1.40	1.00
34	20.54	26.00	28.77	31.49	32.86	41.13	42.52	21.94	30.17	35.66	41.14	45.26	54.86	87.77	1.40	1.00
35	20.55	26.02	28.77	31.50	32.87	41.14	42.52	21.94	30.17	37.03	42.52	45.26	56.23	89.14	1.40	1.00
36	21.92	27.39	30.13	32.87	34.25	42.52	43.89	23.31	31.54	37.03	42.52	46.63	56.23	90.52	1.40	1.00
37	21.93	27.40	30.16	32.88	34.26	42.52	43.89	23.31	31.54	37.03	43.89	46.63	57.60	91.89	1.40	1.00
38	21.93	27.41	30.17	32.90	34.28	42.52	45.26	23.31	31.54	38.40	43.89	46.63	57.60	93.26	1.40	1.00
39	21.94	28.78	31.54	34.28	35.66	43.89	45.26	24.69	31.54	38.40	43.89	46.63	57.60	94.63	1.40	1.00
40	21.94	28.79	31.54	34.29	35.66	43.89	46.63	26.06	32.91	41.14	46.63	49.37	60.34	96.00	1.35	1.00
41	21.94	28.80	32.91	35.66	37.03	45.26	48.00	26.06	32.91	41.14	46.63	49.37	61.72	97.37	1.35	1.00
42	23.31	30.17	32.91	35.66	38.40	46.63	50.74	27.43	34.29	41.14	48.00	50.74	61.72	98.74	1.35	1.00
43	23.31	30.17	34.29	37.03	38.40	48.00	52.12	27.43	34.29	42.52	48.00	50.74	63.09	100.12	1.35	1.00
44	23.31	31.54	35.66	38.40	39.77	50.74	53.49	27.43	34.29	42.52	48.00	52.12	64.46	101.49	1.35	1.00
45	24.69	31.54	35.66	39.77	41.14	52.12	56.23	28.80	35.66	43.89	49.37	53.49	65.83	102.86	1.33	1.00
46	24.69	32.91	37.03	41.14	42.52	53.49	57.60	28.80	37.03	43.89	50.74	54.86	65.83	104.23	1.33	1.00
47	26.06	32.91	38.40	41.14	43.89	56.23	60.34	28.80	37.03	45.26	50.74	54.86	67.20	106.97	1.33	1.00
48	26.06	34.29	38.40	42.52	45.26	57.60	63.09	28.80	38.40	45.26	52.12	54.86	67.20	108.34	1.33	1.00
49	27.43	34.29	39.77	43.89	46.63	58.97	64.46	28.80	38.40	45.26	52.12	54.86	67.20	109.72	1.33	1.00
50	27.43	35.66	41.14	45.26	48.00	61.72	67.20	30.17	39.77	46.63	53.49	56.23	69.94	111.09	1.30	1.00
51	27.43	37.03	42.52	46.63	49.37	63.09	69.94	30.17	41.14	48.00	54.86	57.60	71.32	113.83	1.30	1.00
52	28.80	38.40	43.89	49.37	52.12	65.83	72.69	31.54	42.52	49.37	56.23	58.97	72.69	117.94	1.29	1.00
53	28.80	39.77	45.26	50.74	54.86	67.20	76.80	31.54	42.52	50.74	56.23	61.72	72.69	120.69	1.29	1.00
54	30.17	42.52	46.63	53.49	57.60	69.94	79.54	32.91	43.89	52.12	57.60	63.09	74.06	123.43	1.28	1.00
55	30.17	43.89	48.00	54.86	58.97	71.32	83.66	34.29	45.26	53.49	58.97	64.46	75.43	127.55	1.28	1.00
56	32.91	46.63	50.74	57.60	63.09	75.43	87.77	35.66	48.00	54.86	61.72	67.20	79.54	131.66	1.26	1.00
57	34.29	48.00	53.49	61.72	67.20	79.54	93.26	37.03	50.74	57.60	65.83	69.94	85.03	137.15	1.25	1.00
58	37.03	50.74	57.60	64.46	71.32	85.03	97.37	38.40	53.49	60.34	69.94	74.06	89.14	141.26	1.23	1.00
59	39.77	53.49	60.34	68.57	75.43	89.14	102.86	39.77	56.23	63.09	72.69	78.17	94.63	146.75	1.22	1.00
60	42.52	56.23	64.46	72.69	80.92	94.63	108.34	41.14	58.97	65.83	76.80	82.29	100.12	152.23	1.20	1.00
61	45.26	58.97	68.57	76.80	85.03	100.12	115.20	43.89	61.72	69.94	80.92	87.77	106.97	159.09	1.19	1.00
62	48.00	63.09	71.32	80.92	89.14	105.60	122.06	48.00	65.83	75.43	85.03	91.89	112.46	164.57	1.18	1.00
63	50.74	67.20	75.43	86.40	93.26	111.09	128.92	52.12	69.94	80.92	90.52	97.37	120.69	171.43	1.16	1.00
64	54.86	71.32	79.54	90.52	97.37	117.94	137.15	56.23	74.06	86.40	96.00	104.23	127.55	179.66	1.15	1.00
65	57.60	75.43	83.66	96.00	101.49	124.80	145.37	60.34	78.17	91.89	101.49	109.72	135.77	186.52	1.14	1.00
66	63.09	82.29	91.89	105.60	111.09	135.77	157.72	65.83	85.03	100.12	111.09	119.32	146.75	197.49	1.13	1.00
67	68.57	90.52	101.49	115.20	122.06	149.49	170.06	71.32	93.26	108.34	120.69	130.29	159.09	209.83	1.13	1.00
68	75.43	98.74	111.09	126.17	134.40	163.20	185.15	78.17	100.12	116.57	131.66	142.63	172.80	223.55	1.12	1.00
69	82.29	108.34	122.06	138.52	148.12	178.29	200.23	85.03	109.72	126.17	144.00	156.35	187.89	235.89	1.12	1.00
70	90.52	117.94	134.40	152.23	163.20	194.75	216.69	91.89	119.32	137.15	156.35	170.06	202.97	250.98	1.11	1.00
71	100.12	130.29	149.49	168.69	182.40	215.32	237.26	100.12	130.29	152.23	171.43	185.15	220.80	270.18	1.11	1.00
72	111.09	145.37	164.57	187.89	202.97	237.26	260.58	109.72	142.63	168.69	189.26	202.97	238.63	290.75	1.11	1.00
73	123.43	160.46	182.40	208.46	224.92	260.58	285.26	120.69	156.35	186.52	207.09	220.80	259.20	314.06	1.10	1.00
74	135.77	178.29	202.97	230.40	250.98	288.01	311.32	133.03	171.43	207.09	227.66	241.38	281.15	337.38	1.10	1.00
75	150.86	197.49	224.92	256.46	279.78	316.81	341.49	145.37	187.89	229.03	250.98	263.32	305.83	363.43	1.10	1.00
76	165.90	216.63	246.80	281.07	307.12	348.26	375.68	159.05	207.03	250.91	275.59	289.30	335.92	398.99	1.10	1.00
77	182.27	238.46	271.35	309.73	337.14	382.36	412.51	175.42	226.13	276.84	302.88	317.95	368.66	438.55	1.09	1.00
78	200.00	261.64	297.26	339.73	369.86	419.18	452.06	193.15	249.32	302.74	332.88	349.32	405.48	480.82	1.09	1.00
79	219.08	287.54	327.25	372.44	406.67	460.07	497.04	210.87	273.85	332.73	365.59	383.39	445.01	528.53	1.08	1.00
80	240.88	314.79	358.58	409.22	446.18	506.40		232.67	299.73	365.43	401.01	420.17	488.61		1.08	1.00
81	264.15	346.27	394.17	450.28	491.34	555.67		254.57	329.84	402.38	440.70	461.23	536.51		1.08	1.00
82	290.15	380.48	433.86	494.08	539.25	610.42		280.57	362.69	440.70	483.13	507.77	589.89		1.08	1.00
83	318.89	417.44	476.29	543.35	592.62	670.64		307.94	398.28	484.50	531.03	557.04	647.37		1.08	1.00
84	350.37	459.86	522.82	596.73	650.11	736.33		338.06	436.60	532.40	583.04	611.78	711.69		1.08	1.00
85	385.96		574.83	655.58	714.43	808.87		370.90		585.78	640.53	673.37	781.50		1.08	1.00
86	422.91		630.94	719.91	785.60	889.62		407.86		643.26	704.85	739.07	858.14		1.08	1.00
87	465.34		693.90	791.08	862.25	977.21		447.55		706.22	773.28	811.61	943.00		1.08	1.00
88	510.50		762.33	869.09	947.10	1073.02		492.71		776.02	849.93	892.36	1036.06		1.08	1.00
89	561.14		836.24	953.94	1041.54	1178.40		540.61		852.67	933.42	979.95	1137.34		1.08	1.00
90	617.26							593.99							1.08	1.00
91+															1.08	1.00

Rates shown below the line apply only to attained age GPO Inflation Adjustment offers, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases
Compound rates reflect rates with a 5% annual increase in monthly/daily benefits and a 3% increase in policy limit; rates reflecting a 5% annual increase in both benefit and policy limit are calculated by multiplying the rates in the table by the factors listed to the right

Appendix C1

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

LTC-03 PA, LTC-03FR PA

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

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

Age	GPO Inflation with Shared Cost							4.2% Simple Inflation or 5.0% Simple Inflation with Shared Cost							4.2%/3% Compound Inflation or 5.0%/3% Compound Inflation with Shared Cost							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2-10yr BP	LifeBP
18-29	10.80	12.00	14.40	15.60	16.80	18.00	20.40	15.60	20.40	22.80	25.20	26.40	34.80	36.00	20.66	29.52	33.95	38.38	42.80	53.14	84.13	1.44	1.00
30	10.80	12.00	15.60	16.80	18.00	19.20	21.60	16.80	21.60	24.00	26.40	27.60	36.00	38.40	22.14	31.00	35.42	41.33	45.76	56.09	88.56	1.40	1.00
31	10.80	12.00	15.60	16.80	18.00	19.20	21.60	18.00	21.60	24.00	26.40	27.60	37.20	40.80	22.14	31.00	35.42	41.33	45.76	57.56	90.04	1.40	1.00
32	10.80	12.00	15.60	16.80	18.00	20.40	22.80	18.00	22.80	25.20	27.60	28.80	39.60	42.00	23.62	32.47	35.42	42.80	47.23	57.56	91.51	1.40	1.00
33	10.80	13.20	16.80	18.00	19.20	20.40	22.80	19.20	22.80	26.40	27.60	28.80	40.80	44.28	23.62	32.47	36.90	42.80	47.23	59.04	92.99	1.40	1.00
34	10.80	13.20	16.80	18.00	19.20	20.40	22.80	19.20	22.80	27.60	28.80	30.00	43.20	45.76	23.62	32.47	38.38	44.28	48.71	59.04	94.46	1.40	1.00
35	12.00	13.20	16.80	18.00	19.20	20.40	22.80	20.40	24.00	27.60	30.00	31.20	44.28	45.76	23.62	32.47	39.85	45.76	48.71	60.52	95.94	1.40	1.00
36	12.00	14.40	18.00	19.20	20.40	21.60	24.00	21.60	25.20	28.80	31.20	33.60	45.76	47.23	25.09	33.95	39.85	45.76	50.18	60.52	97.42	1.40	1.00
37	12.00	14.40	18.00	19.20	20.40	21.60	24.00	22.80	26.40	31.20	32.40	34.80	45.76	47.23	25.09	33.95	39.85	47.23	50.18	61.99	98.89	1.40	1.00
38	12.00	14.40	18.00	19.20	20.40	21.60	24.00	22.80	27.60	32.40	33.60	36.00	45.76	48.71	25.09	33.95	41.33	47.23	50.18	61.99	100.37	1.40	1.00
39	12.00	14.40	18.00	19.20	20.40	22.80	25.20	23.62	28.80	33.60	36.00	38.38	47.23	48.71	26.57	33.95	41.33	47.23	50.18	61.99	101.84	1.40	1.00
40	13.20	15.60	18.00	19.20	20.40	22.80	25.20	23.62	30.00	33.95	36.90	38.38	47.23	50.18	28.04	35.42	44.28	50.18	53.14	64.94	103.32	1.35	1.00
41	13.20	15.60	19.20	20.40	21.60	24.00	25.20	23.62	31.00	35.42	38.38	39.85	48.71	51.66	28.04	35.42	44.28	50.18	53.14	66.42	104.80	1.35	1.00
42	14.40	16.80	19.20	20.40	21.60	25.20	26.40	25.09	32.40	35.42	38.38	41.33	50.18	54.61	29.52	36.90	44.28	51.66	54.61	66.42	106.27	1.35	1.00
43	14.40	16.80	20.40	21.60	22.80	26.40	27.60	25.09	32.47	36.90	39.85	41.33	51.66	56.09	29.52	36.90	45.76	51.66	54.61	67.90	107.75	1.35	1.00
44	14.40	18.00	20.40	21.60	24.00	27.60	28.80	25.09	33.95	38.38	41.33	42.80	54.61	57.56	29.52	36.90	45.76	51.66	56.09	69.37	109.22	1.35	1.00
45	14.40	18.00	21.60	22.80	24.00	28.80	30.00	26.57	33.95	38.38	42.80	44.28	56.09	60.52	31.00	38.38	47.23	53.14	57.56	70.85	110.70	1.33	1.00
46	15.60	19.20	21.60	24.00	25.20	30.00	31.20	26.57	35.42	39.85	44.28	45.76	57.56	61.99	31.00	39.85	47.23	54.61	59.04	70.85	112.18	1.33	1.00
47	15.60	19.20	22.80	25.20	26.40	31.20	32.40	28.04	35.42	41.33	44.28	47.23	60.52	64.94	31.00	39.85	48.71	54.61	59.04	72.32	115.13	1.33	1.00
48	15.60	20.40	24.00	25.20	26.40	32.40	33.60	28.04	36.90	41.33	45.76	48.71	61.99	67.90	31.00	41.33	48.71	56.09	59.04	72.32	116.60	1.33	1.00
49	16.80	20.40	24.00	26.40	27.60	33.95	36.00	29.52	36.90	42.80	47.23	50.18	63.47	69.37	31.00	41.33	48.71	56.09	59.04	72.32	118.08	1.33	1.00
50	16.80	21.60	25.20	27.60	28.80	35.42	37.20	29.52	38.38	44.28	48.71	51.66	66.42	72.32	32.47	42.80	50.18	57.56	60.52	75.28	119.56	1.30	1.00
51	17.71	22.80	26.40	28.80	30.00	36.90	39.60	29.52	39.85	45.76	50.18	53.14	67.90	75.28	32.47	44.28	51.66	59.04	61.99	76.75	122.51	1.30	1.00
52	18.00	22.80	26.40	30.00	31.20	38.38	42.00	31.00	41.33	47.23	53.14	56.09	70.85	78.23	33.95	45.76	53.14	60.52	63.47	78.23	126.94	1.29	1.00
53	19.19	24.00	27.60	30.00	31.20	39.85	44.28	31.00	42.80	48.71	54.61	59.04	72.32	82.66	33.95	45.76	54.61	60.52	66.42	78.23	129.89	1.29	1.00
54	19.20	24.00	27.60	31.20	32.40	41.33	45.76	32.47	45.76	50.18	57.56	61.99	75.28	85.61	35.42	47.23	56.09	61.99	67.90	79.70	132.84	1.28	1.00
55	20.40	25.20	28.80	32.40	33.60	42.80	48.71	32.47	47.23	51.66	59.04	63.47	76.75	90.04	36.90	48.71	57.56	63.47	69.37	81.18	137.27	1.28	1.00
56	21.60	26.40	31.20	34.80	36.00	45.76	51.66	35.42	50.18	54.61	61.99	67.90	81.18	94.46	38.38	51.66	59.04	66.42	72.32	85.61	141.70	1.26	1.00
57	22.80	28.80	32.40	37.20	38.40	48.71	54.61	36.90	51.66	57.56	66.42	72.32	85.61	100.37	39.85	54.61	61.99	70.85	75.28	91.51	147.60	1.25	1.00
58	24.00	30.00	34.80	39.60	42.00	51.66	59.04	39.85	54.61	61.99	69.37	76.75	91.51	104.80	41.33	57.56	64.94	75.28	79.70	95.94	152.03	1.23	1.00
59	26.40	32.40	37.20	42.00	44.40	56.09	61.99	42.80	57.56	64.94	73.80	81.18	95.94	110.70	42.80	60.52	67.90	78.23	84.13	101.84	157.93	1.22	1.00
60	27.60	34.80	39.60	44.40	48.00	59.04	66.42	45.76	60.52	69.37	78.23	87.08	101.84	116.60	44.28	63.47	70.85	82.66	88.56	107.75	163.84	1.20	1.00
61	30.00	37.20	43.20	48.00	51.60	63.47	70.85	48.71	63.47	73.80	82.66	91.51	107.75	123.98	47.23	66.42	75.28	87.08	94.46	115.13	171.22	1.19	1.00
62	32.40	40.80	45.60	51.60	55.20	69.37	76.75	51.66	67.90	76.75	87.08	95.94	113.65	131.36	51.66	70.85	81.18	91.51	98.89	121.03	177.12	1.18	1.00
63	36.00	43.20	49.20	55.20	58.80	75.28	82.66	54.61	72.32	81.18	92.99	100.37	119.56	138.74	56.09	75.28	87.08	97.42	104.80	129.89	184.50	1.16	1.00
64	38.40	46.80	54.00	58.80	62.40	81.18	88.56	59.04	76.75	85.61	97.42	104.80	126.94	147.60	60.52	79.70	92.99	103.32	112.18	137.27	193.36	1.15	1.00
65	42.00	50.40	57.60	63.60	67.20	87.08	95.94	61.99	81.18	90.04	103.32	109.22	134.32	156.46	64.94	84.13	98.89	109.22	118.08	146.12	200.74	1.14	1.00
66	45.60	55.20	63.60	69.60	74.40	95.94	106.27	67.90	88.56	98.89	113.65	119.56	146.12	169.74	70.85	91.51	107.75	119.56	128.41	157.93	212.54	1.13	1.00
67	50.40	61.20	69.60	76.80	82.80	106.27	116.40	73.80	97.42	109.22	123.98	131.36	160.88	183.02	76.75	100.37	116.60	129.89	140.22	171.22	225.83	1.13	1.00
68	55.20	68.40	76.80	84.00	91.20	116.60	127.20	81.18	106.27	119.56	135.79	144.65	175.64	199.26	84.13	107.75	125.46	141.70	153.50	185.98	240.59	1.12	1.00
69	60.00	74.40	84.00	92.40	102.00	128.41	138.00	88.56	116.60	131.36	149.08	159.41	191.88	215.50	91.51	118.08	135.79	154.98	168.26	202.21	253.87	1.12	1.00
70	66.00	82.80	92.40	102.00	112.80	141.70	150.00	97.42	126.94	144.65	163.84	175.64	209.59	233.21	98.89	128.41	147.60	168.26	183.02	218.45	270.11	1.11	1.00
71	73.20	92.40	103.20	114.00	126.00	154.80	164.40	107.75	140.22	160.88	181.55	196.31	231.73	255.35	107.75	140.22	163.84	184.50	199.26	237.64	290.77	1.11	1.00
72	81.60	103.20	115.20	127.20	140.40	168.00	180.00	119.56	156.46	177.12	202.21	218.45	255.35	280.44	118.08	153.50	181.55	203.69	218.45	256.82	312.91	1.11	1.00
73	91.20	115.20	128.40	142.80	156.00	182.40	196.80	132.84	172.69	196.31	224.35	242.06	280.44	307.01	129.89	168.26	200.74	222.88	237.64	278.96	338.00	1.10	1.00
74	100.80	128.40	144.00	158.40	174.00	198.00	214.80	146.12	191.88	218.45	247.97	270.11	309.96	335.05	143.17	184.50	222.88	245.02	259.78	302.58	363.10	1.10	1.00
75	112.80	142.80	160.80	177.60	193.20	214.80	235.20	162.36	212.54	242.06	276.01	301.10	340.96	367.52	156.46	202.21	246.49	270.11	283.39	329.15	391.14	1.10	1.00
76	126.00	159.60	178.80	196.80	214.80	240.00	262.80	174.24	227.52	259.20	295.20	322.56	365.76	394.56	167.04	217.44	263.52	289.44	303.84	352.80	419.04	1.10	1.00
77	140.40	177.60	197.34	219.60	238.74	266.40	292.80	183.54	240.12	273.24	311.88	339.48	385.02	415.38	176.64	227.70	278.76	304.98	320.16	371.22	441.60	1.09	1.00
78	150.48	191.40	209.88	237.60	253.44	286.44	314.16	192.72	252.12	286.44	327.36	356.40	403.92	435.60	186.12	240.24	291.72	320.76	336.60	390.72	463.32	1.09	1.00
79	160.02	204.12	223.02	253.26	270.90	304.92	333.90	201.60	264.60	301.14	342.72	374.22	423.36	457.38	194.04	252.00	306.18	336.42	352.80	409.50	486.36	1.08	1.00
80	169.20	217.20	237.60	268.80	286.80	324.00	355.20	211.20	276.00	314.40	358.80	391.20	444.00		204.00	262.80	320.40	351.60	368.40	428.40		1.08	1.00
81	188.40	241.20	264.00	298.80	319.20	361.20	396.00	231.60	303.60	345.60	394.80	430.80	487.20		223.20	289.20	352.80	386.40	404.40	470.40		1.08	1.00
82	210.00	268.80	295.20	333.60	356.40	402.00	441.60	254.40	333.60	380.40	433.20	472.80	535.20		246.00	318.00	386.40	423.60	445.20	517.20		1.08	1.00
83	234.00	300.00	328.80	372.00	397.20	448.80	492.00	279.60	366.00	417.60	476.40	519.60	588.00		270.00	349.20	424.80	465.60	488.40	567.60		1.08	1.00
84	261.60	334.80	366.00	414.00	442.80	500.40	548.40	307.20	403.20	458.40	523.20	570.00	645.60		296.40	382.80	466.80	511.20	536.40	624.00		1.08	1.00
85	291.60	373.20	408.00	462.00	493.20	556.80	610.80	338.40		504.00	574.80	626.40	709.20		325.20		513.60	561.60	590.40	685.20		1.08	1.00
86	324.00	415.20	454.80	514.80	549.60	621.60	680.40	370.80		553.20	631.20	688.80	780.00		357.60		564.00	618.00	648.00	752.40		1.08	1.00
87	361.20	463.20	507.60	573.60	613.20	692.40	758.40	408.00		608.40	693.60	756.00	856.80		392.40		619.20	678.00	711.60	826.80		1.08	1.00
88	403.20	516.00	565.20	638.40	682.80	771.60	846.00	447.60		668.40	762.00	830.40	940.80		432.00		680.40	745.20	782.40	908.40		1.08	1.00
89	448.80	574.80	630.00	712.80	762.00	860.40	942.00	492.00		733.20	836.40	913.20	1033.20		474.00		747.60	818.40	859.20	997.20		1.08	1.00
90	500.40	640.80	702.00	793.20	848.40	958.80	1050.00	541.20							520.80							1.08	1.00
91+																						1.08	1.00

Rates shown below the line apply only to attained age GPO Inflation Adjustment offers, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options
Compound rates reflect rates with a 5% annual increase in monthly/daily benefits and a 3% increase in policy limit; rates reflecting a 5% annual increase in both benefit and policy limit are calculated by multiplying the rates in the table by the factors listed to the right

Appendix C2

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

LTC-03 PA, LTC-03FR PA

Premiums to be used only with those that have previously elected an inflation decrease option

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

Age	3.2% Simple Inflation or 3.9% Simple Inflation with Shared Cost							3.2%/3% Compound Inflation or 3.9%/3% Compound Inflation with Shared Cost							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2-10yr BP	LifeBP
18-29	15.60	20.40	22.80	25.20	26.40	32.40	33.60	16.80	24.00	27.60	31.20	34.80	43.20	68.40	1.44	1.00
30	16.80	21.60	24.00	26.40	27.60	33.60	34.80	18.00	25.20	28.80	33.60	37.20	45.60	72.00	1.40	1.00
31	16.80	21.60	24.00	26.40	27.60	33.60	34.80	18.00	25.20	28.80	33.60	37.20	46.80	73.20	1.40	1.00
32	16.80	22.80	25.20	27.60	28.80	34.80	36.00	19.20	26.40	28.80	34.80	38.40	46.80	74.40	1.40	1.00
33	18.00	22.80	25.20	27.60	28.80	34.80	36.00	19.20	26.40	30.00	34.80	38.40	48.00	75.60	1.40	1.00
34	18.00	22.80	25.20	27.60	28.80	36.00	37.20	19.20	26.40	31.20	36.00	39.60	48.00	76.80	1.40	1.00
35	18.00	22.80	25.20	27.60	28.80	36.00	37.20	19.20	26.40	32.40	37.20	39.60	49.20	78.00	1.40	1.00
36	19.20	24.00	26.40	28.80	30.00	37.20	38.40	20.40	27.60	32.40	37.20	40.80	49.20	79.20	1.40	1.00
37	19.20	24.00	26.40	28.80	30.00	37.20	38.40	20.40	27.60	32.40	38.40	40.80	50.40	80.40	1.40	1.00
38	19.20	24.00	26.40	28.80	30.00	37.20	39.60	20.40	27.60	33.60	38.40	40.80	50.40	81.60	1.40	1.00
39	19.20	25.20	27.60	30.00	31.20	38.40	39.60	21.60	27.60	33.60	38.40	40.80	50.40	82.80	1.40	1.00
40	19.20	25.20	27.60	30.00	31.20	38.40	40.80	22.80	28.80	36.00	40.80	43.20	52.80	84.00	1.35	1.00
41	19.20	25.20	28.80	31.20	32.40	39.60	42.00	22.80	28.80	36.00	40.80	43.20	54.00	85.20	1.35	1.00
42	20.40	26.40	28.80	31.20	33.60	40.80	44.40	24.00	30.00	36.00	42.00	44.40	54.00	86.40	1.35	1.00
43	20.40	26.40	30.00	32.40	33.60	42.00	45.60	24.00	30.00	37.20	42.00	44.40	55.20	87.60	1.35	1.00
44	20.40	27.60	31.20	33.60	34.80	44.40	46.80	24.00	30.00	37.20	42.00	45.60	56.40	88.80	1.35	1.00
45	21.60	27.60	31.20	34.80	36.00	45.60	49.20	25.20	31.20	38.40	43.20	46.80	57.60	90.00	1.33	1.00
46	21.60	28.80	32.40	36.00	37.20	46.80	50.40	25.20	32.40	38.40	44.40	48.00	57.60	91.20	1.33	1.00
47	22.80	28.80	33.60	36.00	38.40	49.20	52.80	25.20	32.40	39.60	44.40	48.00	58.80	93.60	1.33	1.00
48	22.80	30.00	33.60	37.20	39.60	50.40	55.20	25.20	33.60	39.60	45.60	48.00	58.80	94.80	1.33	1.00
49	24.00	30.00	34.80	38.40	40.80	51.60	56.40	25.20	33.60	39.60	45.60	48.00	58.80	96.00	1.33	1.00
50	24.00	31.20	36.00	39.60	42.00	54.00	58.80	26.40	34.80	40.80	46.80	49.20	61.20	97.20	1.30	1.00
51	24.00	32.40	37.20	40.80	43.20	55.20	61.20	26.40	36.00	42.00	48.00	50.40	62.40	99.60	1.30	1.00
52	25.20	33.60	38.40	43.20	45.60	57.60	63.60	27.60	37.20	43.20	49.20	51.60	63.60	103.20	1.29	1.00
53	25.20	34.80	39.60	44.40	48.00	58.80	67.20	27.60	37.20	44.40	49.20	54.00	63.60	105.60	1.29	1.00
54	26.40	37.20	40.80	46.80	50.40	61.20	69.60	28.80	38.40	45.60	50.40	55.20	64.80	108.00	1.28	1.00
55	26.40	38.40	42.00	48.00	51.60	62.40	73.20	30.00	39.60	46.80	51.60	56.40	66.00	111.60	1.28	1.00
56	28.80	40.80	44.40	50.40	55.20	66.00	76.80	31.20	42.00	48.00	54.00	58.80	69.60	115.20	1.26	1.00
57	30.00	42.00	46.80	54.00	58.80	69.60	81.60	32.40	44.40	50.40	57.60	61.20	74.40	120.00	1.25	1.00
58	32.40	44.40	50.40	56.40	62.40	74.40	85.20	33.60	46.80	52.80	61.20	64.80	78.00	123.60	1.23	1.00
59	34.80	46.80	52.80	60.00	66.00	78.00	90.00	34.80	49.20	55.20	63.60	68.40	82.80	128.40	1.22	1.00
60	37.20	49.20	56.40	63.60	70.80	82.80	94.80	36.00	51.60	57.60	67.20	72.00	87.60	133.20	1.20	1.00
61	39.60	51.60	60.00	67.20	74.40	87.60	100.80	38.40	54.00	61.20	70.80	76.80	93.60	139.20	1.19	1.00
62	42.00	55.20	62.40	70.80	78.00	92.40	106.80	42.00	57.60	66.00	74.40	80.40	98.40	144.00	1.18	1.00
63	44.40	58.80	66.00	75.60	81.60	97.20	112.80	45.60	61.20	70.80	79.20	85.20	105.60	150.00	1.16	1.00
64	48.00	62.40	69.60	79.20	85.20	103.20	120.00	49.20	64.80	75.60	84.00	91.20	111.60	157.20	1.15	1.00
65	50.40	66.00	73.20	84.00	88.80	109.20	127.20	52.80	68.40	80.40	88.80	96.00	118.80	163.20	1.14	1.00
66	55.20	72.00	80.40	92.40	97.20	118.80	138.00	57.60	74.40	87.60	97.20	104.40	128.40	172.80	1.13	1.00
67	60.00	79.20	88.80	100.80	106.80	130.80	148.80	62.40	81.60	94.80	105.60	114.00	139.20	183.60	1.13	1.00
68	66.00	86.40	97.20	110.40	117.60	142.80	162.00	68.40	87.60	102.00	115.20	124.80	151.20	195.60	1.12	1.00
69	72.00	94.80	106.80	121.20	129.60	156.00	175.20	74.40	96.00	110.40	126.00	136.80	164.40	206.40	1.12	1.00
70	79.20	103.20	117.60	133.20	142.80	170.40	189.60	80.40	104.40	120.00	136.80	148.80	177.60	219.60	1.11	1.00
71	87.60	114.00	130.80	147.60	159.60	188.40	207.60	87.60	114.00	133.20	150.00	162.00	193.20	236.40	1.11	1.00
72	97.20	127.20	144.00	164.40	177.60	207.60	228.00	96.00	124.80	147.60	165.60	177.60	208.80	254.40	1.11	1.00
73	108.00	140.40	159.60	182.40	196.80	228.00	249.60	105.60	136.80	163.20	181.20	193.20	226.80	274.80	1.10	1.00
74	118.80	156.00	177.60	201.60	219.60	252.00	272.40	116.40	150.00	181.20	199.20	211.20	246.00	295.20	1.10	1.00
75	132.00	172.80	196.80	224.40	244.80	277.20	298.80	127.20	164.40	200.40	219.60	230.40	267.60	318.00	1.10	1.00
76	145.20	189.60	216.00	246.00	268.80	304.80	328.80	139.20	181.20	219.60	241.20	253.20	294.00	349.20	1.10	1.00
77	159.60	208.80	237.60	271.20	295.20	334.80	361.20	153.60	198.00	242.40	265.20	278.40	322.80	384.00	1.09	1.00
78	175.20	229.20	260.40	297.60	324.00	367.20	396.00	169.20	218.40	265.20	291.60	306.00	355.20	421.20	1.09	1.00
79	192.00	252.00	286.80	326.40	356.40	403.20	435.60	184.80	240.00	291.60	320.40	336.00	390.00	463.20	1.08	1.00
80	211.20	276.00	314.40	358.80	391.20	444.00		204.00	262.80	320.40	351.60	368.40	428.40		1.08	1.00
81	231.60	303.60	345.60	394.80	430.80	487.20		223.20	289.20	352.80	386.40	404.40	470.40		1.08	1.00
82	254.40	333.60	380.40	433.20	472.80	535.20		246.00	318.00	386.40	423.60	445.20	517.20		1.08	1.00
83	279.60	366.00	417.60	476.40	519.60	588.00		270.00	349.20	424.80	465.60	488.40	567.60		1.08	1.00
84	307.20	403.20	458.40	523.20	570.00	645.60		296.40	382.80	466.80	511.20	536.40	624.00		1.08	1.00
85	338.40		504.00	574.80	626.40	709.20		325.20		513.60	561.60	590.40	685.20		1.08	1.00
86	370.80		553.20	631.20	688.80	780.00		357.60		564.00	618.00	648.00	752.40		1.08	1.00
87	408.00		608.40	693.60	756.00	856.80		392.40		619.20	678.00	711.60	826.80		1.08	1.00
88	447.60		668.40	762.00	830.40	940.80		432.00		680.40	745.20	782.40	908.40		1.08	1.00
89	492.00		733.20	836.40	913.20	1033.20		474.00		747.60	818.40	859.20	997.20		1.08	1.00
90	541.20							520.80							1.08	1.00
91+															1.08	1.00

Rates shown below the line apply only to attained age GPO Inflation Adjustment offers, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options
Compound rates reflect rates with a 5% annual increase in monthly/daily benefits and a 3% increase in policy limit; rates reflecting a 5% annual increase in both benefit and policy limit are calculated by multiplying the rates in the table by the factors listed to the right

Appendix B1

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

BSC-03 PA, BSC-03FR PA

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

Standard rates per $10 of Daily Benefit
90 Day Elimination Period

Age	GPO Inflation							5% Simple Inflation							5%/3% Compound Inflation							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2-10yr BP	LifeBP
18-29	27.37	30.11	35.58	39.69	42.43	45.17	58.85	39.69	52.01	58.85	64.33	68.43	89.73	102.71	55.67	80.97	92.78	104.59	116.40	145.07	241.22	1.44	1.00
30	27.37	30.11	39.69	42.43	45.17	47.90	61.59	43.80	56.11	61.59	68.43	71.17	93.91	110.35	60.73	84.34	96.15	113.02	124.83	153.51	254.72	1.40	1.00
31	27.37	30.11	39.69	42.43	45.17	47.90	61.59	46.95	56.11	62.96	68.43	71.17	97.07	117.32	60.73	84.34	96.15	113.02	124.83	158.57	258.09	1.40	1.00
32	27.37	30.11	39.69	42.43	45.17	52.01	65.69	46.95	58.85	65.69	72.54	75.28	102.92	119.93	64.10	87.72	96.15	118.08	129.89	158.57	263.15	1.40	1.00
33	27.37	32.85	42.43	45.17	49.27	52.01	65.69	49.67	58.85	68.85	72.54	75.28	107.67	126.52	64.10	87.72	101.21	118.08	129.89	161.94	266.53	1.40	1.00
34	27.37	34.22	42.43	45.17	49.27	52.01	65.69	49.67	58.85	72.01	75.72	78.44	113.53	131.58	64.10	89.40	104.59	121.46	133.26	161.94	271.59	1.40	1.00
35	30.11	34.22	42.43	45.17	49.27	52.01	65.69	52.80	61.98	72.01	78.91	81.61	116.40	131.58	64.10	89.40	109.65	124.83	133.26	167.00	274.96	1.40	1.00
36	30.11	36.95	46.53	49.27	52.01	54.75	68.43	57.03	66.13	76.21	81.61	89.00	121.46	134.95	67.48	92.78	109.65	124.83	138.32	167.00	280.02	1.40	1.00
37	30.11	36.95	46.53	49.27	52.01	54.75	68.43	60.24	69.32	82.63	84.78	92.21	121.46	134.95	67.48	92.78	109.65	129.89	138.32	170.38	283.40	1.40	1.00
38	30.11	36.95	46.53	49.27	52.01	54.75	68.43	60.24	72.50	85.84	89.55	95.43	121.46	140.01	67.48	92.78	113.02	129.89	138.32	170.38	288.46	1.40	1.00
39	30.11	36.95	46.53	49.27	52.01	58.85	72.54	62.41	76.74	88.48	95.43	101.21	124.83	140.01	72.54	92.78	113.02	129.89	138.32	170.38	291.83	1.40	1.00
40	33.15	40.06	46.53	49.27	52.01	58.85	72.54	62.41	79.97	89.40	97.84	102.90	126.52	143.39	75.91	97.84	121.46	138.32	146.76	180.50	296.89	1.35	1.00
41	34.66	40.06	49.64	52.35	55.07	61.98	72.54	62.41	82.66	94.47	102.90	106.27	129.89	148.45	75.91	97.84	121.46	138.32	146.76	183.87	300.27	1.35	1.00
42	37.81	42.77	49.27	53.38	56.11	64.70	75.28	65.79	85.84	94.47	102.90	111.33	134.95	156.88	80.97	101.21	121.46	143.39	151.82	183.87	305.33	1.35	1.00
43	37.36	44.25	52.38	56.55	59.26	69.32	78.73	67.48	86.03	99.53	106.27	111.33	138.32	161.94	80.97	101.21	126.52	143.39	151.82	187.24	310.39	1.35	1.00
44	37.36	47.44	53.83	56.55	62.38	72.01	82.86	67.48	91.09	102.90	111.33	114.71	146.76	165.31	80.97	101.21	126.52	143.39	155.19	192.31	313.76	1.35	1.00
45	37.36	47.44	57.00	59.26	63.42	75.18	86.35	70.85	91.09	102.90	116.40	119.77	151.82	173.75	86.03	106.27	131.58	146.76	160.25	197.37	318.82	1.33	1.00
46	40.47	50.12	56.55	63.93	66.62	79.42	89.03	70.85	96.15	107.96	119.77	124.83	156.88	178.81	86.03	109.65	131.58	151.82	163.63	197.37	322.20	1.33	1.00
47	40.47	50.12	59.72	66.62	69.32	82.63	92.49	75.91	96.15	113.02	119.77	128.20	165.31	187.24	86.03	109.65	134.95	151.82	165.31	200.74	332.32	1.33	1.00
48	41.55	53.24	62.86	66.62	70.82	85.29	96.67	75.91	99.53	113.02	124.83	133.26	170.38	195.68	86.03	114.71	134.95	156.88	165.31	202.43	335.69	1.33	1.00
49	44.78	54.35	63.93	70.82	73.51	91.09	103.65	79.28	101.21	116.40	129.89	138.32	173.75	200.74	86.03	114.71	134.95	156.88	165.31	202.43	340.75	1.33	1.00
50	44.78	57.59	67.16	74.07	76.74	94.47	107.89	80.97	104.59	121.46	133.26	141.70	182.18	209.17	89.40	119.77	140.01	161.94	170.38	210.86	344.12	1.30	1.00
51	47.23	61.86	71.41	78.31	80.97	99.53	113.98	80.97	109.65	126.52	138.32	146.76	187.24	217.61	91.09	123.14	145.07	165.31	173.75	215.92	354.25	1.30	1.00
52	49.02	61.86	71.41	81.57	84.21	104.59	120.80	86.03	114.71	131.58	146.76	155.19	197.37	226.04	94.47	128.20	148.45	170.38	178.81	220.98	367.74	1.29	1.00
53	52.29	64.47	75.65	82.53	85.19	109.65	128.20	86.03	118.08	134.95	151.82	165.31	202.43	239.54	94.47	128.20	153.51	170.38	187.24	220.98	376.18	1.29	1.00
54	53.25	65.46	75.65	85.87	90.11	114.71	133.26	91.09	128.20	140.01	161.94	173.75	210.86	247.97	99.53	133.26	158.57	175.44	192.31	226.04	386.30	1.28	1.00
55	56.61	69.65	79.87	90.11	92.75	119.77	141.70	91.09	133.26	145.07	167.00	178.81	215.92	261.47	104.59	138.32	163.63	180.50	197.37	231.10	399.79	1.28	1.00
56	59.23	73.84	87.49	97.75	101.21	128.20	150.13	99.53	141.70	155.19	175.44	192.31	229.42	274.96	109.65	146.76	168.69	188.93	207.49	244.60	413.29	1.26	1.00
57	63.49	81.44	90.95	104.62	108.06	136.64	160.25	104.59	146.76	163.63	188.93	205.80	242.91	293.52	113.02	156.88	177.12	202.43	215.92	263.15	431.84	1.25	1.00
58	67.73	85.64	98.57	113.09	119.93	146.76	172.06	113.02	156.88	177.12	199.05	219.30	261.47	307.01	118.08	165.31	187.24	215.92	229.42	276.65	445.34	1.23	1.00
59	74.59	91.72	106.25	120.80	126.78	160.25	182.18	123.14	165.31	187.24	212.55	234.48	276.65	323.88	123.14	175.44	195.68	226.04	242.91	295.21	463.89	1.22	1.00
60	78.80	101.07	114.71	127.64	138.69	170.38	195.68	131.58	175.44	200.74	226.04	253.03	295.21	342.44	128.20	183.87	205.80	239.54	258.09	313.76	482.45	1.20	1.00
61	87.20	107.89	125.04	138.69	149.73	183.87	209.17	141.70	183.87	214.23	239.54	266.53	313.76	364.37	138.32	193.99	219.30	253.03	274.96	335.69	504.38	1.19	1.00
62	93.33	118.22	131.87	150.66	160.07	202.43	226.04	150.13	197.37	224.36	254.72	280.02	330.63	386.30	150.13	207.49	237.85	266.53	288.46	354.25	521.25	1.18	1.00
63	105.30	125.74	142.91	161.69	171.11	219.30	242.91	160.25	210.86	237.85	271.59	293.52	349.19	408.23	163.63	220.98	254.72	285.08	307.01	381.24	543.18	1.16	1.00
64	112.11	137.71	158.44	171.77	182.78	237.85	261.47	173.75	226.04	251.35	286.77	308.70	372.80	435.22	177.12	234.48	273.28	303.64	330.63	403.17	570.17	1.15	1.00
65	124.11	148.72	169.47	187.91	197.34	256.41	283.40	182.18	239.54	264.84	305.33	322.20	396.42	460.52	192.31	247.97	291.83	322.20	347.50	430.16	592.10	1.14	1.00
66	135.12	162.33	188.28	205.71	218.71	283.40	313.76	200.74	261.47	291.83	335.69	352.56	430.16	501.01	209.17	269.90	317.13	352.56	377.86	465.58	627.52	1.13	1.00
67	148.08	181.10	204.46	225.53	244.29	313.76	343.52	217.61	286.77	322.20	366.05	387.98	474.02	539.80	226.04	295.21	344.12	382.92	413.29	504.38	666.32	1.13	1.00
68	163.31	201.87	225.84	247.52	268.90	344.12	374.26	239.54	313.76	352.56	399.79	426.78	517.87	587.04	247.97	317.13	369.43	418.35	452.09	548.24	710.18	1.12	1.00
69	176.91	219.68	247.86	271.53	300.67	377.86	406.67	261.47	344.12	387.98	440.28	470.64	565.11	635.96	269.90	347.50	399.79	457.15	495.94	595.47	748.98	1.12	1.00
70	194.09	244.65	271.85	301.28	333.05	418.35	442.30	286.77	374.49	426.78	482.45	517.87	617.40	688.25	291.83	377.86	435.22	495.94	539.80	644.39	796.21	1.11	1.00
71	216.10	272.83	304.24	336.28	371.62	455.59	484.09	317.13	413.29	474.02	534.74	578.60	683.19	752.35	317.13	413.29	482.45	544.86	587.04	700.06	856.94	1.11	1.00
72	240.09	304.24	340.21	374.86	414.39	495.45	530.09	352.56	460.52	522.93	595.47	644.39	752.35	826.57	347.50	452.09	534.74	600.53	644.39	757.41	922.73	1.11	1.00
73	268.28	339.24	377.80	420.24	460.38	537.87	580.29	391.36	509.44	578.60	661.26	713.55	826.57	905.86	382.92	495.94	592.10	657.89	700.06	823.20	996.95	1.10	1.00
74	296.48	378.43	424.77	466.24	513.54	582.90	632.14	430.16	565.11	644.39	730.42	796.21	914.29	988.52	421.72	544.86	657.89	721.99	765.85	892.36	1071.17	1.10	1.00
75	333.05	420.86	470.71	522.62	569.91	632.76	693.33	479.08	627.52	713.55	813.08	887.30	1005.38	1082.98	460.52	595.47	727.05	796.21	835.01	969.96	1153.83	1.10	1.00
76	371.62	470.43	526.52	579.62	633.10	707.90	773.72	513.33	671.28	763.42	870.37	950.99	1077.67	1163.23	491.95	641.67	776.58	853.91	895.05	1039.83	1235.62	1.10	1.00
77	413.43	522.62	581.56	646.39	702.92	784.72	862.48	540.58	707.65	805.36	918.84	1000.79	1134.75	1224.59	520.10	671.40	821.12	898.35	944.05	1093.78	1301.81	1.09	1.00
78	443.01	563.56	617.81	699.18	745.89	843.84	925.21	568.08	742.88	843.84	964.39	1050.28	1188.91	1282.33	548.49	708.22	858.91	944.80	991.51	1151.23	1365.21	1.09	1.00
79	471.57	600.97	657.04	746.18	797.93	897.14	983.40	593.78	779.24	887.07	1009.28	1101.29	1246.50	1347.14	570.77	741.86	901.45	990.59	1038.03	1206.24	1431.97	1.08	1.00
80	498.19	639.16	699.38	791.08	844.45	953.94	1045.64	621.36	811.61						600.83	773.28						1.08	1.00
81	554.30	710.33	777.39	878.67	938.89	1063.44	1164.72	681.58	893.72						656.95	851.30						1.08	1.00
82	618.63	791.08	869.09	981.32	1048.38	1182.51	1298.84	748.65	981.32						724.01	936.15						1.08	1.00
83	688.43	882.78	967.63	1094.92	1168.82	1320.74	1448.03	822.55	1077.12						795.18	1027.85						1.08	1.00
84	769.18	985.42	1077.12	1218.09	1302.95	1472.66	1613.63	903.30	1186.61						871.83	1126.39						1.08	1.00
85	858.14	1097.65	1200.30	1359.06	1450.76	1638.27	1797.03	996.37							956.68							1.08	1.00
86	953.94	1222.20	1338.53	1515.09	1617.74	1828.51	2002.33	1090.81							1052.49							1.08	1.00
87	1063.44	1363.17	1493.19	1687.54	1803.87	2037.91	2232.26	1200.30							1155.14							1.08	1.00
88	1186.61	1517.83	1662.90	1879.15	2009.17	2270.58	2489.56	1316.64							1271.47							1.08	1.00
89	1320.74	1691.64	1854.51	2098.13	2241.84	2531.99	2771.50	1448.03							1394.65							1.08	1.00
90	1472.66	1885.99	2065.28	2333.54	2496.41	2820.77	3090.40	1593.10							1532.88							1.08	1.00
91+																						1.08	1.00

Rates shown below the line apply only to attained age GPO Inflation Adjustment offers or Shared Care 2-year purchases on exhaustion of benefits
Compound rates reflect rates with a 5% annual increase in monthly/daily benefits and a 3% increase in policy limit; rates reflecting a 5% annual increase in both benefit and policy limit are calculated by multiplying the rates in the table by the factors listed to the right

Appendix B2

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

BSC-03 PA, BSC-03FR PA

Premiums to be used only with those that have previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit
90 Day Elimination Period

Age	3.9% Simple Inflation							3.9%/3% Compound Inflation							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2-10yr BP	LifeBP
18-29	39.69	52.01	58.85	64.33	68.43	83.54	95.87	45.26	65.83	75.43	85.03	94.63	117.94	196.12	1.44	1.00
30	43.80	56.11	61.59	68.43	71.17	87.65	100.00	49.37	68.57	78.17	91.89	101.49	124.80	207.09	1.40	1.00
31	43.82	56.11	62.96	68.43	71.17	87.68	100.06	49.37	68.57	78.17	91.89	101.49	128.92	209.83	1.40	1.00
32	43.82	58.85	65.69	72.54	75.28	90.44	102.80	52.12	71.32	78.17	96.00	105.60	128.92	213.95	1.40	1.00
33	46.56	58.85	65.72	72.54	75.28	91.84	102.86	52.12	71.32	82.29	96.00	105.60	131.66	216.69	1.40	1.00
34	46.56	58.85	65.75	72.57	75.30	94.60	106.97	52.12	72.69	85.03	98.74	108.34	131.66	220.80	1.40	1.00
35	46.59	58.88	65.75	72.59	75.33	94.63	106.97	52.12	72.69	89.14	101.49	108.34	135.77	223.55	1.40	1.00
36	50.70	62.99	69.86	75.33	79.47	98.74	109.72	54.86	75.43	89.14	101.49	112.46	135.77	227.66	1.40	1.00
37	50.72	63.01	69.91	75.36	79.49	98.74	109.72	54.86	75.43	89.14	105.60	112.46	138.52	230.40	1.40	1.00
38	50.72	63.04	69.94	76.76	79.52	98.74	113.83	54.86	75.43	91.89	105.60	112.46	138.52	234.52	1.40	1.00
39	50.74	67.15	72.68	79.52	82.29	101.49	113.83	58.97	75.43	91.89	105.60	112.46	138.52	237.26	1.40	1.00
40	50.74	67.18	72.69	79.54	83.66	102.86	116.57	61.72	79.54	98.74	112.46	119.32	146.75	241.38	1.35	1.00
41	50.74	67.20	76.80	83.66	86.40	105.60	120.69	61.72	79.54	98.74	112.46	119.32	149.49	244.12	1.35	1.00
42	53.49	69.94	76.80	83.66	90.52	109.72	127.55	65.83	82.29	98.74	116.57	123.43	149.49	248.23	1.35	1.00
43	54.86	69.94	80.92	86.40	90.52	112.46	131.66	65.83	82.29	102.86	116.57	123.43	152.23	252.35	1.35	1.00
44	54.86	74.06	83.66	90.52	93.26	119.32	134.40	65.83	82.29	102.86	116.57	126.17	156.35	255.09	1.35	1.00
45	57.60	74.06	83.66	94.63	97.37	123.43	141.26	69.94	86.40	106.97	119.32	130.29	160.46	259.20	1.33	1.00
46	57.60	78.17	87.77	97.37	101.49	127.55	145.37	69.94	89.14	106.97	123.43	133.03	160.46	261.95	1.33	1.00
47	61.72	78.17	91.89	97.37	104.23	134.40	152.23	69.94	89.14	109.72	123.43	134.40	163.20	270.18	1.33	1.00
48	61.72	80.92	91.89	101.49	108.34	138.52	159.09	69.94	93.26	109.72	127.55	134.40	164.57	272.92	1.33	1.00
49	64.46	82.29	94.63	105.60	112.46	141.26	163.20	69.94	93.26	109.72	127.55	134.40	164.57	277.03	1.33	1.00
50	65.83	85.03	98.74	108.34	115.20	148.12	170.06	72.69	97.37	113.83	131.66	138.52	171.43	279.78	1.30	1.00
51	65.83	89.14	102.86	112.46	119.32	152.23	176.92	74.06	100.12	117.94	134.40	141.26	175.55	288.01	1.30	1.00
52	69.94	93.26	106.97	119.32	126.17	160.46	183.77	76.80	104.23	120.69	138.52	145.37	179.66	298.98	1.29	1.00
53	69.94	96.00	109.72	123.43	134.40	164.57	194.75	76.80	104.23	124.80	138.52	152.23	179.66	305.83	1.29	1.00
54	74.06	104.23	113.83	131.66	141.26	171.43	201.60	80.92	108.34	128.92	142.63	156.35	183.77	314.06	1.28	1.00
55	74.06	108.34	117.94	135.77	145.37	175.55	212.58	85.03	112.46	133.03	146.75	160.46	187.89	325.03	1.28	1.00
56	80.92	115.20	126.17	142.63	156.35	186.52	223.55	89.14	119.32	137.15	153.60	168.69	198.86	336.01	1.26	1.00
57	85.03	119.32	133.03	153.60	167.32	197.49	238.63	91.89	127.55	144.00	164.57	175.55	213.95	351.09	1.25	1.00
58	91.89	127.55	144.00	161.83	178.29	212.58	249.60	96.00	134.40	152.23	175.55	186.52	224.92	362.06	1.23	1.00
59	100.12	134.40	152.23	172.80	190.63	224.92	263.32	100.12	142.63	159.09	183.77	197.49	240.00	377.15	1.22	1.00
60	106.97	142.63	163.20	183.77	205.72	240.00	278.40	104.23	149.49	167.32	194.75	209.83	255.09	392.24	1.20	1.00
61	115.20	149.49	174.17	194.75	216.69	255.09	296.23	112.46	157.72	178.29	205.72	223.55	272.92	410.06	1.19	1.00
62	122.06	160.46	182.40	207.09	227.66	268.80	314.06	122.06	168.69	193.37	216.69	234.52	288.01	423.78	1.18	1.00
63	130.29	171.43	193.37	220.80	238.63	283.89	331.89	133.03	179.66	207.09	231.78	249.60	309.95	441.61	1.16	1.00
64	141.26	183.77	204.35	233.15	250.98	303.09	353.83	144.00	190.63	222.18	246.86	268.80	327.78	463.55	1.15	1.00
65	148.12	194.75	215.32	248.23	261.95	322.29	374.41	156.35	201.60	237.26	261.95	282.52	349.72	481.38	1.14	1.00
66	163.20	212.58	237.26	272.92	286.63	349.72	407.32	170.06	219.43	257.83	286.63	307.21	378.52	510.18	1.13	1.00
67	176.92	233.15	261.95	297.61	315.43	385.38	438.86	183.77	240.00	279.78	311.32	336.01	410.06	541.72	1.13	1.00
68	194.75	255.09	286.63	325.03	346.98	421.04	477.27	201.60	257.83	300.35	340.12	367.55	445.72	577.38	1.12	1.00
69	212.58	279.78	315.43	357.95	382.64	459.44	517.04	219.43	282.52	325.03	371.66	403.21	484.12	608.92	1.12	1.00
70	233.15	304.46	346.98	392.24	421.04	501.95	559.55	237.26	307.21	353.83	403.21	438.86	523.89	647.33	1.11	1.00
71	257.83	336.01	385.38	434.75	470.41	555.44	611.67	257.83	336.01	392.24	442.98	477.27	569.15	696.70	1.11	1.00
72	286.63	374.41	425.15	484.12	523.89	611.67	672.01	282.52	367.55	434.75	488.24	523.89	615.78	750.18	1.11	1.00
73	318.18	414.18	470.41	537.61	580.12	672.01	736.47	311.32	403.21	481.38	534.87	569.15	669.27	810.53	1.10	1.00
74	349.72	459.44	523.89	593.84	647.33	743.33	803.67	342.86	442.98	534.87	586.98	622.64	725.50	870.87	1.10	1.00
75	389.49	510.18	580.12	661.04	721.38	817.39	880.47	374.41	484.12	591.10	647.33	678.87	788.59	938.07	1.10	1.00
76	427.78	559.40	636.18	725.30	792.49	898.06	969.36	409.95	534.72	647.15	711.59	745.87	866.53	1029.69	1.10	1.00
77	470.07	615.34	700.31	798.99	870.25	986.74	1064.86	452.26	583.82	714.02	781.17	820.91	951.11	1132.01	1.09	1.00
78	516.44	675.34	767.12	876.71	954.80	1080.82	1165.76	498.63	643.84	780.82	858.91	901.37	1046.58	1241.10	1.09	1.00
79	565.50	742.14	844.83	961.22	1048.85	1187.14	1282.99	543.59	706.54	858.52	943.42	988.60	1148.80	1363.78	1.08	1.00
80	621.36	811.61						600.83	773.28						1.08	1.00
81	681.58	893.72						656.95	851.30						1.08	1.00
82	748.65	981.32						724.01	936.15						1.08	1.00
83	822.55	1077.12						795.18	1027.85						1.08	1.00
84	903.30	1186.61						871.83	1126.39						1.08	1.00
85	996.37							956.68							1.08	1.00
86	1090.81							1052.49							1.08	1.00
87	1200.30							1155.14							1.08	1.00
88	1316.64							1271.47							1.08	1.00
89	1448.03							1394.65							1.08	1.00
90	1593.10							1532.88							1.08	1.00
91+															1.08	1.00

Rates shown below the line apply only to attained age GPO Inflation Adjustment offers or Shared Care 2-year purchases on exhaustion of benefits

Compound rates reflect rates with a 5% annual increase in monthly/daily benefits and a 3% increase in policy limit; rates reflecting a 5% annual increase in both benefit and policy limit are calculated by multiplying the rates in the table by the factors listed to the right

Appendix C1

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

BSC-03 PA, BSC-03FR PA

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

Standard rates per $10 of Daily Benefit
90 Day Elimination Period

Age	GPO Inflation with Shared Cost							4.2% Simple Inflation or 5.0% Simple Inflation with Shared Cost							4.2%/3% Compound Inflation or 5.0%/3% Compound Inflation with Shared Cost							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2-10yr BP	LifeBP
18-29	24.00	26.40	31.20	34.80	37.20	39.60	51.60	34.80	45.60	51.60	56.40	60.00	78.62	90.00	48.71	70.85	81.18	91.51	101.84	126.94	211.07	1.44	1.00
30	24.00	26.40	34.80	37.20	39.60	42.00	54.00	38.40	49.20	54.00	60.00	62.40	82.29	96.66	53.14	73.80	84.13	98.89	109.22	134.32	222.88	1.40	1.00
31	24.00	26.40	34.80	37.20	39.60	42.00	54.00	41.14	49.20	55.20	60.00	62.40	85.03	102.70	53.14	73.80	84.13	98.89	109.22	138.74	225.83	1.40	1.00
32	24.00	26.40	34.80	37.20	39.60	45.60	57.60	41.14	51.60	57.60	63.60	66.00	90.12	105.00	56.09	76.75	84.13	103.32	113.65	138.74	230.26	1.40	1.00
33	24.00	28.80	37.20	39.60	43.20	45.60	57.60	43.52	51.60	60.34	63.60	66.00	94.26	110.70	56.09	76.75	88.56	103.32	113.65	141.70	233.21	1.40	1.00
34	24.00	30.00	37.20	39.60	43.20	45.60	57.60	43.52	51.60	63.09	66.37	68.75	99.36	115.13	56.09	78.23	91.51	106.27	116.60	141.70	237.64	1.40	1.00
35	26.40	30.00	37.20	39.60	43.20	45.60	57.60	46.24	54.32	63.09	69.13	71.50	101.84	115.13	56.09	78.23	95.94	109.22	116.60	146.12	240.59	1.40	1.00
36	26.40	32.40	40.80	43.20	45.60	48.00	60.00	49.95	57.96	66.76	71.50	77.95	106.27	118.08	59.04	81.18	95.94	109.22	121.03	146.12	245.02	1.40	1.00
37	26.40	32.40	40.80	43.20	45.60	48.00	60.00	52.73	60.72	72.33	74.25	80.74	106.27	118.08	59.04	81.18	95.94	113.65	121.03	149.08	247.97	1.40	1.00
38	26.40	32.40	40.80	43.20	45.60	48.00	60.00	52.73	63.48	75.11	78.40	83.52	106.27	122.51	59.04	81.18	98.89	113.65	121.03	149.08	252.40	1.40	1.00
39	26.40	32.40	40.80	43.20	45.60	51.60	63.60	54.61	67.20	77.43	83.52	88.56	109.22	122.51	63.47	81.18	98.89	113.65	121.03	149.08	255.35	1.40	1.00
40	29.04	35.10	40.80	43.20	45.60	51.60	63.60	54.61	70.00	78.23	85.61	90.04	110.70	125.46	66.42	85.61	106.27	121.03	128.41	157.93	259.78	1.35	1.00
41	30.36	35.10	43.52	45.90	48.28	54.32	63.60	54.61	72.32	82.66	90.04	92.99	113.65	129.89	66.42	85.61	106.27	121.03	128.41	160.88	262.73	1.35	1.00
42	33.12	37.48	43.20	46.80	49.20	56.70	66.00	57.56	75.11	82.66	90.04	97.42	118.08	137.27	70.85	88.56	106.27	125.46	132.84	160.88	267.16	1.35	1.00
43	32.73	38.77	45.90	49.55	51.93	60.72	69.00	59.04	75.28	87.08	92.99	97.42	121.03	141.70	70.85	88.56	110.70	125.46	132.84	163.84	271.58	1.35	1.00
44	32.73	41.54	47.18	49.55	54.67	63.09	72.63	59.04	79.70	90.04	97.42	100.37	128.41	144.65	70.85	88.56	110.70	125.46	135.79	168.26	274.54	1.35	1.00
45	32.73	41.54	49.95	51.93	55.58	65.83	75.65	61.99	79.70	90.04	101.84	104.80	132.84	152.03	75.28	92.99	115.13	128.41	140.22	172.69	278.96	1.33	1.00
46	35.45	43.89	49.55	56.00	58.36	69.55	78.00	61.99	84.13	94.46	104.80	109.22	137.27	156.46	75.28	95.94	115.13	132.84	143.17	172.69	281.92	1.33	1.00
47	35.45	43.89	52.31	58.36	60.72	72.33	81.00	66.42	84.13	98.89	104.80	112.18	144.65	163.84	75.28	95.94	118.08	132.84	144.65	175.64	290.77	1.33	1.00
48	36.40	46.63	55.06	58.36	62.04	74.66	84.67	66.42	87.08	98.89	109.22	116.60	149.08	171.22	75.28	100.37	118.08	137.27	144.65	177.12	293.72	1.33	1.00
49	39.20	47.60	56.00	62.04	64.40	79.70	90.72	69.37	88.56	101.84	113.65	121.03	152.03	175.64	75.28	100.37	118.08	137.27	144.65	177.12	298.15	1.33	1.00
50	39.20	50.40	58.80	64.86	67.20	82.66	94.43	70.85	91.51	106.27	116.60	123.98	159.41	183.02	78.23	104.80	122.51	141.70	149.08	184.50	301.10	1.30	1.00
51	41.33	54.15	62.53	68.57	70.91	87.08	99.73	70.85	95.94	110.70	121.03	128.41	163.84	190.40	79.70	107.75	126.94	144.65	152.03	188.93	309.96	1.30	1.00
52	42.92	54.15	62.53	71.43	73.75	91.51	105.72	75.28	100.37	115.13	128.41	135.79	172.69	197.78	82.66	112.18	129.89	149.08	156.46	193.36	321.77	1.29	1.00
53	45.76	56.47	66.24	72.27	74.61	95.94	112.18	75.28	103.32	118.08	132.84	144.65	177.12	209.59	82.66	112.18	134.32	149.08	163.84	193.36	329.15	1.29	1.00
54	46.63	57.33	66.24	75.16	78.89	100.37	116.60	79.70	112.18	122.51	141.70	152.03	184.50	216.97	87.08	116.60	138.74	153.50	168.26	197.78	338.00	1.28	1.00
55	49.54	61.01	69.94	78.89	81.20	104.80	123.98	79.70	116.60	126.94	146.12	156.46	188.93	228.78	91.51	121.03	143.17	157.93	172.69	202.21	349.81	1.28	1.00
56	51.84	64.68	76.58	85.55	88.62	112.18	131.36	87.08	123.98	135.79	153.50	168.26	200.74	240.59	95.94	128.41	147.60	165.31	181.55	214.02	361.62	1.26	1.00
57	55.58	71.31	79.65	91.57	94.63	119.56	140.22	91.51	128.41	143.17	165.31	180.07	212.54	256.82	98.89	137.27	154.98	177.12	188.93	230.26	377.86	1.25	1.00
58	59.29	75.00	86.30	99.00	105.00	128.41	150.55	98.89	137.27	154.98	174.17	191.88	228.78	268.63	103.32	144.65	163.84	188.93	200.74	242.06	389.66	1.23	1.00
59	65.31	80.30	93.00	105.72	111.00	140.22	159.41	107.75	144.65	163.84	185.98	205.16	242.06	283.39	107.75	153.50	171.22	197.78	212.54	258.30	405.90	1.22	1.00
60	69.00	88.45	100.41	111.72	121.41	149.08	171.22	115.13	153.50	175.64	197.78	221.40	258.30	299.63	112.18	160.88	180.07	209.59	225.83	274.54	422.14	1.20	1.00
61	76.36	94.43	109.44	121.41	131.09	160.88	183.02	123.98	160.88	187.45	209.59	233.21	274.54	318.82	121.03	169.74	191.88	221.40	240.59	293.72	441.32	1.19	1.00
62	81.70	103.46	115.43	131.87	140.12	177.12	197.78	131.36	172.69	196.31	222.88	245.02	289.30	338.00	131.36	181.55	208.12	233.21	252.40	309.96	456.08	1.18	1.00
63	92.16	110.09	125.11	141.54	149.80	191.88	212.54	140.22	184.50	208.12	237.64	256.82	305.53	357.19	143.17	193.36	222.88	249.44	268.63	333.58	475.27	1.16	1.00
64	98.13	120.55	138.65	150.42	160.07	208.12	228.78	152.03	197.78	219.92	250.92	270.11	326.20	380.81	154.98	205.16	239.11	265.68	289.30	352.76	498.89	1.15	1.00
65	108.62	130.20	148.32	164.53	172.80	224.35	247.97	159.41	209.59	231.73	267.16	281.92	346.86	402.95	168.26	216.97	255.35	281.92	304.06	376.38	518.08	1.14	1.00
66	118.28	142.14	164.78	180.14	191.51	247.97	274.54	175.64	228.78	255.35	293.72	308.48	376.38	438.37	183.02	236.16	277.49	308.48	330.62	407.38	549.07	1.13	1.00
67	129.60	158.56	178.97	197.49	213.90	274.54	300.58	190.40	250.92	281.92	320.29	339.48	414.76	472.32	197.78	258.30	301.10	335.05	361.62	441.32	583.02	1.13	1.00
68	142.95	176.70	197.69	216.77	235.49	301.10	327.50	209.59	274.54	308.48	349.81	373.43	453.13	513.65	216.97	277.49	323.24	366.05	395.57	479.70	621.40	1.12	1.00
69	154.88	192.32	217.00	237.79	263.27	330.62	355.89	228.78	301.10	339.48	385.24	411.80	494.46	556.45	236.16	304.06	349.81	400.00	433.94	521.03	655.34	1.12	1.00
70	169.91	214.14	238.00	263.84	291.63	366.05	387.14	250.92	327.67	373.43	422.14	453.13	540.22	602.21	255.35	330.62	380.81	433.94	472.32	563.83	696.67	1.11	1.00
71	189.22	238.82	266.37	294.50	325.38	398.68	423.76	277.49	361.62	414.76	467.89	506.27	597.78	658.30	277.49	361.62	422.14	476.75	513.65	612.54	749.81	1.11	1.00
72	210.22	266.37	297.83	328.26	362.82	433.64	464.06	308.48	402.95	457.56	521.03	563.83	658.30	723.24	304.06	395.57	467.89	525.46	563.83	662.72	807.37	1.11	1.00
73	234.91	297.02	330.77	367.98	403.12	470.85	508.05	342.43	445.75	506.27	578.59	624.35	723.24	792.61	335.05	433.94	518.08	575.64	612.54	720.29	872.32	1.10	1.00
74	259.59	331.35	371.88	408.29	449.62	510.34	553.52	376.38	494.46	563.83	639.11	696.67	799.99	864.94	369.00	476.75	575.64	631.73	670.10	780.80	937.26	1.10	1.00
75	291.63	368.56	415.28	457.66	498.98	554.10	607.14	419.18	549.07	624.35	711.43	776.38	879.70	947.59	402.95	521.03	636.16	696.67	730.62	848.70	1009.58	1.10	1.00
76	325.38	411.96	460.97	507.61	554.32	619.89	677.53	449.28	587.52	668.16	761.76	832.32	943.20	1018.08	430.56	561.60	679.68	747.36	783.36	910.08	1081.44	1.10	1.00
77	362.01	457.66	509.22	566.05	615.48	687.18	755.26	473.34	619.62	705.18	804.54	876.30	993.60	1072.26	455.40	587.88	718.98	786.60	826.62	957.72	1139.88	1.09	1.00
78	388.08	493.68	541.20	612.48	653.40	739.20	810.48	497.64	650.76	739.20	844.80	920.04	1041.48	1123.32	480.48	620.40	752.40	827.64	868.56	1008.48	1195.92	1.09	1.00
79	413.28	526.68	575.82	653.94	699.30	786.24	861.84	520.38	682.92	777.42	884.52	965.16	1092.42	1180.62	500.22	650.16	790.02	868.14	909.72	1057.14	1254.96	1.08	1.00
80	436.80	560.40	613.20	693.60	740.40	836.40	916.80	544.80	711.60						526.80	678.00						1.08	1.00
81	486.00	622.80	681.60	770.40	823.20	932.40	1021.20	597.60	783.60						576.00	746.40						1.08	1.00
82	542.40	693.60	762.00	860.40	919.20	1036.80	1138.80	656.40	860.40						634.80	820.80						1.08	1.00
83	603.60	774.00	848.40	960.00	1024.80	1158.00	1269.60	721.20	944.40						697.20	901.20						1.08	1.00
84	674.40	864.00	944.40	1068.00	1142.40	1291.20	1414.80	792.00	1040.40						764.40	987.60						1.08	1.00
85	752.40	962.40	1052.40	1191.60	1272.00	1436.40	1575.60	873.60							838.80							1.08	1.00
86	836.40	1071.60	1173.60	1328.40	1418.40	1603.20	1755.60	956.40							922.80							1.08	1.00
87	932.40	1195.20	1309.20	1479.60	1581.60	1786.80	1957.20	1052.40							1012.80							1.08	1.00
88	1040.40	1330.80	1458.00	1647.60	1761.60	1990.80	2182.80	1154.40							1114.80							1.08	1.00
89	1158.00	1483.20	1626.00	1839.60	1965.60	2220.00	2430.00	1269.60							1222.80							1.08	1.00
90	1291.20	1653.60	1810.80	2046.00	2188.80	2473.20	2709.60	1396.80							1344.00							1.08	1.00
91+																						1.08	1.00

Rates shown below the line apply only to attained age GPO Inflation Adjustment offers or Shared Care 2-year purchases on exhaustion of benefits
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options
Compound rates reflect rates with a 5% annual increase in monthly/daily benefits and a 3% increase in policy limit; rates reflecting a 5% annual increase in both benefit and policy limit are calculated by multiplying the rates in the table by the factors listed to the right

Appendix C2

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

BSC-03 PA, BSC-03FR PA

Premiums to be used only with those that have previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit
90 Day Elimination Period

Age	3.2% Simple Inflation or 3.9% Simple Inflation with Shared Cost							3.2%/3% Compound Inflation or 3.9%/3% Compound Inflation with Shared Cost							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2-10yr BP	LifeBP
18-29	34.80	45.60	51.60	56.40	60.00	73.20	84.00	39.60	57.60	66.00	74.40	82.80	103.20	171.60	1.44	1.00
30	38.40	49.20	54.00	60.00	62.40	76.80	87.60	43.20	60.00	68.40	80.40	88.80	109.20	181.20	1.40	1.00
31	38.40	49.20	55.20	60.00	62.40	76.80	87.60	43.20	60.00	68.40	80.40	88.80	112.80	183.60	1.40	1.00
32	38.40	51.60	57.60	63.60	66.00	79.20	90.00	45.60	62.40	68.40	84.00	92.40	112.80	187.20	1.40	1.00
33	40.80	51.60	57.60	63.60	66.00	80.40	90.00	45.60	62.40	72.00	84.00	92.40	115.20	189.60	1.40	1.00
34	40.80	51.60	57.60	63.60	66.00	82.80	93.60	45.60	63.60	74.40	86.40	94.80	115.20	193.20	1.40	1.00
35	40.80	51.60	57.60	63.60	66.00	82.80	93.60	45.60	63.60	78.00	88.80	94.80	118.80	195.60	1.40	1.00
36	44.40	55.20	61.20	66.00	69.60	86.40	96.00	48.00	66.00	78.00	88.80	98.40	118.80	199.20	1.40	1.00
37	44.40	55.20	61.20	66.00	69.60	86.40	96.00	48.00	66.00	78.00	92.40	98.40	121.20	201.60	1.40	1.00
38	44.40	55.20	61.20	67.20	69.60	86.40	99.60	48.00	66.00	80.40	92.40	98.40	121.20	205.20	1.40	1.00
39	44.40	58.80	63.60	69.60	72.00	88.80	99.60	51.60	66.00	80.40	92.40	98.40	121.20	207.60	1.40	1.00
40	44.40	58.80	63.60	69.60	73.20	90.00	102.00	54.00	69.60	86.40	98.40	104.40	128.40	211.20	1.35	1.00
41	44.40	58.80	67.20	73.20	75.60	92.40	105.60	54.00	69.60	86.40	98.40	104.40	130.80	213.60	1.35	1.00
42	46.80	61.20	67.20	73.20	79.20	96.00	111.60	57.60	72.00	86.40	102.00	108.00	130.80	217.20	1.35	1.00
43	48.00	61.20	70.80	75.60	79.20	98.40	115.20	57.60	72.00	90.00	102.00	108.00	133.20	220.80	1.35	1.00
44	48.00	64.80	73.20	79.20	81.60	104.40	117.60	57.60	72.00	90.00	102.00	110.40	136.80	223.20	1.35	1.00
45	50.40	64.80	73.20	82.80	85.20	108.00	123.60	61.20	75.60	93.60	104.40	114.00	140.40	226.80	1.33	1.00
46	50.40	68.40	76.80	85.20	88.80	111.60	127.20	61.20	78.00	93.60	108.00	116.40	140.40	229.20	1.33	1.00
47	54.00	68.40	80.40	85.20	91.20	117.60	133.20	61.20	78.00	96.00	108.00	117.60	142.80	236.40	1.33	1.00
48	54.00	70.80	80.40	88.80	94.80	121.20	139.20	61.20	81.60	96.00	111.60	117.60	144.00	238.80	1.33	1.00
49	56.40	72.00	82.80	92.40	98.40	123.60	142.80	61.20	81.60	96.00	111.60	117.60	144.00	242.40	1.33	1.00
50	57.60	74.40	86.40	94.80	100.80	129.60	148.80	63.60	85.20	99.60	115.20	121.20	150.00	244.80	1.30	1.00
51	57.60	78.00	90.00	98.40	104.40	133.20	154.80	64.80	87.60	103.20	117.60	123.60	153.60	252.00	1.30	1.00
52	61.20	81.60	93.60	104.40	110.40	140.40	160.80	67.20	91.20	105.60	121.20	127.20	157.20	261.60	1.29	1.00
53	61.20	84.00	96.00	108.00	117.60	144.00	170.40	67.20	91.20	109.20	121.20	133.20	157.20	267.60	1.29	1.00
54	64.80	91.20	99.60	115.20	123.60	150.00	176.40	70.80	94.80	112.80	124.80	136.80	160.80	274.80	1.28	1.00
55	64.80	94.80	103.20	118.80	127.20	153.60	186.00	74.40	98.40	116.40	128.40	140.40	164.40	284.40	1.28	1.00
56	70.80	100.80	110.40	124.80	136.80	163.20	195.60	78.00	104.40	120.00	134.40	147.60	174.00	294.00	1.26	1.00
57	74.40	104.40	116.40	134.40	146.40	172.80	208.80	80.40	111.60	126.00	144.00	153.60	187.20	307.20	1.25	1.00
58	80.40	111.60	126.00	141.60	156.00	186.00	218.40	84.00	117.60	133.20	153.60	163.20	196.80	316.80	1.23	1.00
59	87.60	117.60	133.20	151.20	166.80	196.80	230.40	87.60	124.80	139.20	160.80	172.80	210.00	330.00	1.22	1.00
60	93.60	124.80	142.80	160.80	180.00	210.00	243.60	91.20	130.80	146.40	170.40	183.60	223.20	343.20	1.20	1.00
61	100.80	130.80	152.40	170.40	189.60	223.20	259.20	98.40	138.00	156.00	180.00	195.60	238.80	358.80	1.19	1.00
62	106.80	140.40	159.60	181.20	199.20	235.20	274.80	106.80	147.60	169.20	189.60	205.20	252.00	370.80	1.18	1.00
63	114.00	150.00	169.20	193.20	208.80	248.40	290.40	116.40	157.20	181.20	202.80	218.40	271.20	386.40	1.16	1.00
64	123.60	160.80	178.80	204.00	219.60	265.20	309.60	126.00	166.80	194.40	216.00	235.20	286.80	405.60	1.15	1.00
65	129.60	170.40	188.40	217.20	229.20	282.00	327.60	136.80	176.40	207.60	229.20	247.20	306.00	421.20	1.14	1.00
66	142.80	186.00	207.60	238.80	250.80	306.00	356.40	148.80	192.00	225.60	250.80	268.80	331.20	446.40	1.13	1.00
67	154.80	204.00	229.20	260.40	276.00	337.20	384.00	160.80	210.00	244.80	272.40	294.00	358.80	474.00	1.13	1.00
68	170.40	223.20	250.80	284.40	303.60	368.40	417.60	176.40	225.60	262.80	297.60	321.60	390.00	505.20	1.12	1.00
69	186.00	244.80	276.00	313.20	334.80	402.00	452.40	192.00	247.20	284.40	325.20	352.80	423.60	532.80	1.12	1.00
70	204.00	266.40	303.60	343.20	368.40	439.20	489.60	207.60	268.80	309.60	352.80	384.00	458.40	566.40	1.11	1.00
71	225.60	294.00	337.20	380.40	411.60	486.00	535.20	225.60	294.00	343.20	387.60	417.60	498.00	609.60	1.11	1.00
72	250.80	327.60	372.00	423.60	458.40	535.20	588.00	247.20	321.60	380.40	427.20	458.40	538.80	656.40	1.11	1.00
73	278.40	362.40	411.60	470.40	507.60	588.00	644.40	272.40	352.80	421.20	468.00	498.00	585.60	709.20	1.10	1.00
74	306.00	402.00	458.40	519.60	566.40	650.40	703.20	300.00	387.60	468.00	513.60	544.80	634.80	762.00	1.10	1.00
75	340.80	446.40	507.60	578.40	631.20	715.20	770.40	327.60	423.60	517.20	566.40	594.00	690.00	820.80	1.10	1.00
76	374.40	489.60	556.80	634.80	693.60	786.00	848.40	358.80	468.00	566.40	622.80	652.80	758.40	901.20	1.10	1.00
77	411.60	538.80	613.20	699.60	762.00	864.00	932.40	396.00	511.20	625.20	684.00	718.80	832.80	991.20	1.09	1.00
78	452.40	591.60	672.00	768.00	836.40	946.80	1021.20	436.80	564.00	684.00	752.40	789.60	916.80	1087.20	1.09	1.00
79	495.60	650.40	740.40	842.40	919.20	1040.40	1124.40	476.40	619.20	752.40	826.80	866.40	1006.80	1195.20	1.08	1.00
80	544.80	711.60						526.80	678.00						1.08	1.00
81	597.60	783.60						576.00	746.40						1.08	1.00
82	656.40	860.40						634.80	820.80						1.08	1.00
83	721.20	944.40						697.20	901.20						1.08	1.00
84	792.00	1040.40						764.40	987.60						1.08	1.00
85	873.60							838.80							1.08	1.00
86	956.40							922.80							1.08	1.00
87	1052.40							1012.80							1.08	1.00
88	1154.40							1114.80							1.08	1.00
89	1269.60							1222.80							1.08	1.00
90	1396.80							1344.00							1.08	1.00
91+															1.08	1.00

Rates shown below the line apply only to attained age GPO Inflation Adjustment offers or Shared Care 2-year purchases on exhaustion of benefits
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options
Compound rates reflect rates with a 5% annual increase in monthly/daily benefits and a 3% increase in policy limit; rates reflecting a 5% annual increase in both benefit and policy limit are calculated by multiplying the rates in the table by the factors listed to the right

Appendix B1

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

BSC-03 PA, BSC-03FR PA

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

Standard rates per $10 of Daily Benefit
90 Day Elimination Period

Age	GPO Inflation							5% Simple Inflation							5%/3% Compound Inflation							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2-10yr BP	LifeBP
18-29	27.37	30.11	35.58	39.69	42.43	45.17	58.85	39.69	52.01	58.85	64.33	68.43	89.73	102.71	55.67	80.97	92.78	104.59	116.40	145.07	241.22	1.44	1.00
30	27.37	30.11	39.69	42.43	45.17	47.90	61.59	43.80	56.11	61.59	68.43	71.17	93.91	110.35	60.73	84.34	96.15	113.02	124.83	153.51	254.72	1.40	1.00
31	27.37	30.11	39.69	42.43	45.17	47.90	61.59	46.95	56.11	62.96	68.43	71.17	97.07	117.32	60.73	84.34	96.15	113.02	124.83	158.57	258.09	1.40	1.00
32	27.37	30.11	39.69	42.43	45.17	52.01	65.69	46.95	58.85	65.69	72.54	75.28	102.92	119.93	64.10	87.72	96.15	118.08	129.89	158.57	263.15	1.40	1.00
33	27.37	32.85	42.43	45.17	49.27	52.01	65.69	49.67	58.85	68.85	72.54	75.28	107.67	126.52	64.10	87.72	101.21	118.08	129.89	161.94	266.53	1.40	1.00
34	27.37	34.22	42.43	45.17	49.27	52.01	65.69	49.67	58.85	72.01	75.72	78.44	113.53	131.58	64.10	89.40	104.59	121.46	133.26	161.94	271.59	1.40	1.00
35	30.11	34.22	42.43	45.17	49.27	52.01	65.69	52.80	61.98	72.01	78.91	81.61	116.40	131.58	64.10	89.40	109.65	124.83	133.26	167.00	274.96	1.40	1.00
36	30.11	36.95	46.53	49.27	52.01	54.75	68.43	57.03	66.13	76.21	81.61	89.00	121.46	134.95	67.48	92.78	109.65	124.83	138.32	167.00	280.02	1.40	1.00
37	30.11	36.95	46.53	49.27	52.01	54.75	68.43	60.24	69.32	82.63	84.78	92.21	121.46	134.95	67.48	92.78	109.65	129.89	138.32	170.38	283.40	1.40	1.00
38	30.11	36.95	46.53	49.27	52.01	54.75	68.43	60.24	72.50	85.84	89.55	95.43	121.46	140.01	67.48	92.78	113.02	129.89	138.32	170.38	288.46	1.40	1.00
39	30.11	36.95	46.53	49.27	52.01	58.85	72.54	62.41	76.74	88.48	95.43	101.21	124.83	140.01	72.54	92.78	113.02	129.89	138.32	170.38	291.83	1.40	1.00
40	33.15	40.06	46.53	49.27	52.01	58.85	72.54	62.41	79.97	89.40	97.84	102.90	126.52	143.39	75.91	97.84	121.46	138.32	146.76	180.50	296.89	1.35	1.00
41	34.66	40.06	49.64	52.35	55.07	61.98	72.54	62.41	82.66	94.47	102.90	106.27	129.89	148.45	75.91	97.84	121.46	138.32	146.76	183.87	300.27	1.35	1.00
42	37.81	42.77	49.27	53.38	56.11	64.70	75.28	65.79	85.84	94.47	102.90	111.33	134.95	156.88	80.97	101.21	121.46	143.39	151.82	183.87	305.33	1.35	1.00
43	37.36	44.25	52.38	56.55	59.26	69.32	78.73	67.48	86.03	99.53	106.27	111.33	138.32	161.94	80.97	101.21	126.52	143.39	151.82	187.24	310.39	1.35	1.00
44	37.36	47.44	53.83	56.55	62.38	72.01	82.86	67.48	91.09	102.90	111.33	114.71	146.76	165.31	80.97	101.21	126.52	143.39	155.19	192.31	313.76	1.35	1.00
45	37.36	47.44	57.00	59.26	63.42	75.18	86.35	70.85	91.09	102.90	116.40	119.77	151.82	173.75	86.03	106.27	131.58	146.76	160.25	197.37	318.82	1.33	1.00
46	40.47	50.12	56.55	63.93	66.62	79.42	89.03	70.85	96.15	107.96	119.77	124.83	156.88	178.81	86.03	109.65	131.58	151.82	163.63	197.37	322.20	1.33	1.00
47	40.47	50.12	59.72	66.62	69.32	82.63	92.49	75.91	96.15	113.02	119.77	128.20	165.31	187.24	86.03	109.65	134.95	151.82	165.31	200.74	332.32	1.33	1.00
48	41.55	53.24	62.86	66.62	70.82	85.29	96.67	75.91	99.53	113.02	124.83	133.26	170.38	195.68	86.03	114.71	134.95	156.88	165.31	202.43	335.69	1.33	1.00
49	44.78	54.35	63.93	70.82	73.51	91.09	103.65	79.28	101.21	116.40	129.89	138.32	173.75	200.74	86.03	114.71	134.95	156.88	165.31	202.43	340.75	1.33	1.00
50	44.78	57.59	67.16	74.07	76.74	94.47	107.89	80.97	104.59	121.46	133.26	141.70	182.18	209.17	89.40	119.77	140.01	161.94	170.38	210.86	344.12	1.30	1.00
51	47.23	61.86	71.41	78.31	80.97	99.53	113.98	80.97	109.65	126.52	138.32	146.76	187.24	217.61	91.09	123.14	145.07	165.31	173.75	215.92	354.25	1.30	1.00
52	49.02	61.86	71.41	81.57	84.21	104.59	120.80	86.03	114.71	131.58	146.76	155.19	197.37	226.04	94.47	128.20	148.45	170.38	178.81	220.98	367.74	1.29	1.00
53	52.29	64.47	75.65	82.53	85.19	109.65	128.20	86.03	118.08	134.95	151.82	165.31	202.43	239.54	94.47	128.20	153.51	170.38	187.24	220.98	376.18	1.29	1.00
54	53.25	65.46	75.65	85.87	90.11	114.71	133.26	91.09	128.20	140.01	161.94	173.75	210.86	247.97	99.53	133.26	158.57	175.44	192.31	226.04	386.30	1.28	1.00
55	56.61	69.65	79.87	90.11	92.75	119.77	141.70	91.09	133.26	145.07	167.00	178.81	215.92	261.47	104.59	138.32	163.63	180.50	197.37	231.10	399.79	1.28	1.00
56	59.23	73.84	87.49	97.75	101.21	128.20	150.13	99.53	141.70	155.19	175.44	192.31	229.42	274.96	109.65	146.76	168.69	188.93	207.49	244.60	413.29	1.26	1.00
57	63.49	81.44	90.95	104.62	108.06	136.64	160.25	104.59	146.76	163.63	188.93	205.80	242.91	293.52	113.02	156.88	177.12	202.43	215.92	263.15	431.84	1.25	1.00
58	67.73	85.64	98.57	113.09	119.93	146.76	172.06	113.02	156.88	177.12	199.05	219.30	261.47	307.01	118.08	165.31	187.24	215.92	229.42	276.65	445.34	1.23	1.00
59	74.59	91.72	106.25	120.80	126.78	160.25	182.18	123.14	165.31	187.24	212.55	234.48	276.65	323.88	123.14	175.44	195.68	226.04	242.91	295.21	463.89	1.22	1.00
60	78.80	101.07	114.71	127.64	138.69	170.38	195.68	131.58	175.44	200.74	226.04	253.03	295.21	342.44	128.20	183.87	205.80	239.54	258.09	313.76	482.45	1.20	1.00
61	87.20	107.89	125.04	138.69	149.73	183.87	209.17	141.70	183.87	214.23	239.54	266.53	313.76	364.37	138.32	193.99	219.30	253.03	274.96	335.69	504.38	1.19	1.00
62	93.33	118.22	131.87	150.66	160.07	202.43	226.04	150.13	197.37	224.36	254.72	280.02	330.63	386.30	150.13	207.49	237.85	266.53	288.46	354.25	521.25	1.18	1.00
63	105.30	125.74	142.91	161.69	171.11	219.30	242.91	160.25	210.86	237.85	271.59	293.52	349.19	408.23	163.63	220.98	254.72	285.08	307.01	381.24	543.18	1.16	1.00
64	112.11	137.71	158.44	171.77	182.78	237.85	261.47	173.75	226.04	251.35	286.77	308.70	372.80	435.22	177.12	234.48	273.28	303.64	330.63	403.17	570.17	1.15	1.00
65	124.11	148.72	169.47	187.91	197.34	256.41	283.40	182.18	239.54	264.84	305.33	322.20	396.42	460.52	192.31	247.97	291.83	322.20	347.50	430.16	592.10	1.14	1.00
66	135.12	162.33	188.28	205.71	218.71	283.40	313.76	200.74	261.47	291.83	335.69	352.56	430.16	501.01	209.17	269.90	317.13	352.56	377.86	465.58	627.52	1.13	1.00
67	148.08	181.10	204.46	225.53	244.29	313.76	343.52	217.61	286.77	322.20	366.05	387.98	474.02	539.80	226.04	295.21	344.12	382.92	413.29	504.38	666.32	1.13	1.00
68	163.31	201.87	225.84	247.52	268.90	344.12	374.26	239.54	313.76	352.56	399.79	426.78	517.87	587.04	247.97	317.13	369.43	418.35	452.09	548.24	710.18	1.12	1.00
69	176.91	219.68	247.86	271.53	300.67	377.86	406.67	261.47	344.12	387.98	440.28	470.64	565.11	635.96	269.90	347.50	399.79	457.15	495.94	595.47	748.98	1.12	1.00
70	194.09	244.65	271.85	301.28	333.05	418.35	442.30	286.77	374.49	426.78	482.45	517.87	617.40	688.25	291.83	377.86	435.22	495.94	539.80	644.39	796.21	1.11	1.00
71	216.10	272.83	304.24	336.28	371.62	455.59	484.09	317.13	413.29	474.02	534.74	578.60	683.19	752.35	317.13	413.29	482.45	544.86	587.04	700.06	856.94	1.11	1.00
72	240.09	304.24	340.21	374.86	414.39	495.45	530.09	352.56	460.52	522.93	595.47	644.39	752.35	826.57	347.50	452.09	534.74	600.53	644.39	757.41	922.73	1.11	1.00
73	268.28	339.24	377.80	420.24	460.38	537.87	580.29	391.36	509.44	578.60	661.26	713.55	826.57	905.86	382.92	495.94	592.10	657.89	700.06	823.20	996.95	1.10	1.00
74	296.48	378.43	424.77	466.24	513.54	582.90	632.14	430.16	565.11	644.39	730.42	796.21	914.29	988.52	421.72	544.86	657.89	721.99	765.85	892.36	1071.17	1.10	1.00
75	333.05	420.86	470.71	522.62	569.91	632.76	693.33	479.08	627.52	713.55	813.08	887.30	1005.38	1082.98	460.52	595.47	727.05	796.21	835.01	969.96	1153.83	1.10	1.00
76	371.62	470.43	526.52	579.62	633.10	707.90	773.72	513.33	671.28	763.42	870.37	950.99	1077.67	1163.23	491.95	641.67	776.58	853.91	895.05	1039.83	1235.62	1.10	1.00
77	413.43	522.62	581.56	646.39	702.92	784.72	862.48	540.58	707.65	805.36	918.84	1000.79	1134.75	1224.59	520.10	671.40	821.12	898.35	944.05	1093.78	1301.81	1.09	1.00
78	443.01	563.56	617.81	699.18	745.89	843.84	925.21	568.08	742.88	843.84	964.39	1050.28	1188.91	1282.33	548.49	708.22	858.91	944.80	991.51	1151.23	1365.21	1.09	1.00
79	471.57	600.97	657.04	746.18	797.93	897.14	983.40	593.78	779.24	887.07	1009.28	1101.29	1246.50	1347.14	570.77	741.86	901.45	990.59	1038.03	1206.24	1431.97	1.08	1.00
80	498.19	639.16	699.38	791.08	844.45	953.94	1045.64	621.36	811.61						600.83	773.28						1.08	1.00
81	554.30	710.33	777.39	878.67	938.89	1063.44	1164.72	681.58	893.72						656.95	851.30						1.08	1.00
82	618.63	791.08	869.09	981.32	1048.38	1182.51	1298.84	748.65	981.32						724.01	936.15						1.08	1.00
83	688.43	882.78	967.63	1094.92	1168.82	1320.74	1448.03	822.55	1077.12						795.18	1027.85						1.08	1.00
84	769.18	985.42	1077.12	1218.09	1302.95	1472.66	1613.63	903.30	1186.61						871.83	1126.39						1.08	1.00
85	858.14	1097.65	1200.30	1359.06	1450.76	1638.27	1797.03	996.37							956.68							1.08	1.00
86	953.94	1222.20	1338.53	1515.09	1617.74	1828.51	2002.33	1090.81							1052.49							1.08	1.00
87	1063.44	1363.17	1493.19	1687.54	1803.87	2037.91	2232.26	1200.30							1155.14							1.08	1.00
88	1186.61	1517.83	1662.90	1879.15	2009.17	2270.58	2489.56	1316.64							1271.47							1.08	1.00
89	1320.74	1691.64	1854.51	2098.13	2241.84	2531.99	2771.50	1448.03							1394.65							1.08	1.00
90	1472.66	1885.99	2065.28	2333.54	2496.41	2820.77	3090.40	1593.10							1532.88							1.08	1.00
91+																						1.08	1.00

Rates shown below the line apply only to attained age GPO Inflation Adjustment offers or Shared Care 2-year purchases on exhaustion of benefits
Compound rates reflect rates with a 5% annual increase in monthly/daily benefits and a 3% increase in policy limit; rates reflecting a 5% annual increase in both benefit and policy limit are calculated by multiplying the rates in the table by the factors listed to the right

Appendix B2

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

BSC-03 PA, BSC-03FR PA

Premiums to be used only with those that have previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit
90 Day Elimination Period

Age	3.9% Simple Inflation							3.9%/3% Compound Inflation							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2-10yr BP	LifeBP
18-29	39.69	52.01	58.85	64.33	68.43	83.54	95.87	45.26	65.83	75.43	85.03	94.63	117.94	196.12	1.44	1.00
30	43.80	56.11	61.59	68.43	71.17	87.65	100.00	49.37	68.57	78.17	91.89	101.49	124.80	207.09	1.40	1.00
31	43.82	56.11	62.96	68.43	71.17	87.68	100.06	49.37	68.57	78.17	91.89	101.49	128.92	209.83	1.40	1.00
32	43.82	58.85	65.69	72.54	75.28	90.44	102.80	52.12	71.32	78.17	96.00	105.60	128.92	213.95	1.40	1.00
33	46.56	58.85	65.72	72.54	75.28	91.84	102.86	52.12	71.32	82.29	96.00	105.60	131.66	216.69	1.40	1.00
34	46.56	58.85	65.75	72.57	75.30	94.60	106.97	52.12	72.69	85.03	98.74	108.34	131.66	220.80	1.40	1.00
35	46.59	58.88	65.75	72.59	75.33	94.63	106.97	52.12	72.69	89.14	101.49	108.34	135.77	223.55	1.40	1.00
36	50.70	62.99	69.86	75.33	79.47	98.74	109.72	54.86	75.43	89.14	101.49	112.46	135.77	227.66	1.40	1.00
37	50.72	63.01	69.91	75.36	79.49	98.74	109.72	54.86	75.43	89.14	105.60	112.46	138.52	230.40	1.40	1.00
38	50.72	63.04	69.94	76.76	79.52	98.74	113.83	54.86	75.43	91.89	105.60	112.46	138.52	234.52	1.40	1.00
39	50.74	67.15	72.68	79.52	82.29	101.49	113.83	58.97	75.43	91.89	105.60	112.46	138.52	237.26	1.40	1.00
40	50.74	67.18	72.69	79.54	83.66	102.86	116.57	61.72	79.54	98.74	112.46	119.32	146.75	241.38	1.35	1.00
41	50.74	67.20	76.80	83.66	86.40	105.60	120.69	61.72	79.54	98.74	112.46	119.32	149.49	244.12	1.35	1.00
42	53.49	69.94	76.80	83.66	90.52	109.72	127.55	65.83	82.29	98.74	116.57	123.43	149.49	248.23	1.35	1.00
43	54.86	69.94	80.92	86.40	90.52	112.46	131.66	65.83	82.29	102.86	116.57	123.43	152.23	252.35	1.35	1.00
44	54.86	74.06	83.66	90.52	93.26	119.32	134.40	65.83	82.29	102.86	116.57	126.17	156.35	255.09	1.35	1.00
45	57.60	74.06	83.66	94.63	97.37	123.43	141.26	69.94	86.40	106.97	119.32	130.29	160.46	259.20	1.33	1.00
46	57.60	78.17	87.77	97.37	101.49	127.55	145.37	69.94	89.14	106.97	123.43	133.03	160.46	261.95	1.33	1.00
47	61.72	78.17	91.89	97.37	104.23	134.40	152.23	69.94	89.14	109.72	123.43	134.40	163.20	270.18	1.33	1.00
48	61.72	80.92	91.89	101.49	108.34	138.52	159.09	69.94	93.26	109.72	127.55	134.40	164.57	272.92	1.33	1.00
49	64.46	82.29	94.63	105.60	112.46	141.26	163.20	69.94	93.26	109.72	127.55	134.40	164.57	277.03	1.33	1.00
50	65.83	85.03	98.74	108.34	115.20	148.12	170.06	72.69	97.37	113.83	131.66	138.52	171.43	279.78	1.30	1.00
51	65.83	89.14	102.86	112.46	119.32	152.23	176.92	74.06	100.12	117.94	134.40	141.26	175.55	288.01	1.30	1.00
52	69.94	93.26	106.97	119.32	126.17	160.46	183.77	76.80	104.23	120.69	138.52	145.37	179.66	298.98	1.29	1.00
53	69.94	96.00	109.72	123.43	134.40	164.57	194.75	76.80	104.23	124.80	138.52	152.23	179.66	305.83	1.29	1.00
54	74.06	104.23	113.83	131.66	141.26	171.43	201.60	80.92	108.34	128.92	142.63	156.35	183.77	314.06	1.28	1.00
55	74.06	108.34	117.94	135.77	145.37	175.55	212.58	85.03	112.46	133.03	146.75	160.46	187.89	325.03	1.28	1.00
56	80.92	115.20	126.17	142.63	156.35	186.52	223.55	89.14	119.32	137.15	153.60	168.69	198.86	336.01	1.26	1.00
57	85.03	119.32	133.03	153.60	167.32	197.49	238.63	91.89	127.55	144.00	164.57	175.55	213.95	351.09	1.25	1.00
58	91.89	127.55	144.00	161.83	178.29	212.58	249.60	96.00	134.40	152.23	175.55	186.52	224.92	362.06	1.23	1.00
59	100.12	134.40	152.23	172.80	190.63	224.92	263.32	100.12	142.63	159.09	183.77	197.49	240.00	377.15	1.22	1.00
60	106.97	142.63	163.20	183.77	205.72	240.00	278.40	104.23	149.49	167.32	194.75	209.83	255.09	392.24	1.20	1.00
61	115.20	149.49	174.17	194.75	216.69	255.09	296.23	112.46	157.72	178.29	205.72	223.55	272.92	410.06	1.19	1.00
62	122.06	160.46	182.40	207.09	227.66	268.80	314.06	122.06	168.69	193.37	216.69	234.52	288.01	423.78	1.18	1.00
63	130.29	171.43	193.37	220.80	238.63	283.89	331.89	133.03	179.66	207.09	231.78	249.60	309.95	441.61	1.16	1.00
64	141.26	183.77	204.35	233.15	250.98	303.09	353.83	144.00	190.63	222.18	246.86	268.80	327.78	463.55	1.15	1.00
65	148.12	194.75	215.32	248.23	261.95	322.29	374.41	156.35	201.60	237.26	261.95	282.52	349.72	481.38	1.14	1.00
66	163.20	212.58	237.26	272.92	286.63	349.72	407.32	170.06	219.43	257.83	286.63	307.21	378.52	510.18	1.13	1.00
67	176.92	233.15	261.95	297.61	315.43	385.38	438.86	183.77	240.00	279.78	311.32	336.01	410.06	541.72	1.13	1.00
68	194.75	255.09	286.63	325.03	346.98	421.04	477.27	201.60	257.83	300.35	340.12	367.55	445.72	577.38	1.12	1.00
69	212.58	279.78	315.43	357.95	382.64	459.44	517.04	219.43	282.52	325.03	371.66	403.21	484.12	608.92	1.12	1.00
70	233.15	304.46	346.98	392.24	421.04	501.95	559.55	237.26	307.21	353.83	403.21	438.86	523.89	647.33	1.11	1.00
71	257.83	336.01	385.38	434.75	470.41	555.44	611.67	257.83	336.01	392.24	442.98	477.27	569.15	696.70	1.11	1.00
72	286.63	374.41	425.15	484.12	523.89	611.67	672.01	282.52	367.55	434.75	488.24	523.89	615.78	750.18	1.11	1.00
73	318.18	414.18	470.41	537.61	580.12	672.01	736.47	311.32	403.21	481.38	534.87	569.15	669.27	810.53	1.10	1.00
74	349.72	459.44	523.89	593.84	647.33	743.33	803.67	342.86	442.98	534.87	586.98	622.64	725.50	870.87	1.10	1.00
75	389.49	510.18	580.12	661.04	721.38	817.39	880.47	374.41	484.12	591.10	647.33	678.87	788.59	938.07	1.10	1.00
76	427.78	559.40	636.18	725.30	792.49	898.06	969.36	409.95	534.72	647.15	711.59	745.87	866.53	1029.69	1.10	1.00
77	470.07	615.34	700.31	798.99	870.25	986.74	1064.86	452.26	583.82	714.02	781.17	820.91	951.11	1132.01	1.09	1.00
78	516.44	675.34	767.12	876.71	954.80	1080.82	1165.76	498.63	643.84	780.82	858.91	901.37	1046.58	1241.10	1.09	1.00
79	565.50	742.14	844.83	961.22	1048.85	1187.14	1282.99	543.59	706.54	858.52	943.42	988.60	1148.80	1363.78	1.08	1.00
80	621.36	811.61						600.83	773.28						1.08	1.00
81	681.58	893.72						656.95	851.30						1.08	1.00
82	748.65	981.32						724.01	936.15						1.08	1.00
83	822.55	1077.12						795.18	1027.85						1.08	1.00
84	903.30	1186.61						871.83	1126.39						1.08	1.00
85	996.37							956.68							1.08	1.00
86	1090.81							1052.49							1.08	1.00
87	1200.30							1155.14							1.08	1.00
88	1316.64							1271.47							1.08	1.00
89	1448.03							1394.65							1.08	1.00
90	1593.10							1532.88							1.08	1.00
91+															1.08	1.00

Rates shown below the line apply only to attained age GPO Inflation Adjustment offers or Shared Care 2-year purchases on exhaustion of benefits

Compound rates reflect rates with a 5% annual increase in monthly/daily benefits and a 3% increase in policy limit; rates reflecting a 5% annual increase in both benefit and policy limit are calculated by multiplying the rates in the table by the factors listed to the right

Appendix C1

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

BSC-03 PA, BSC-03FR PA

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

Standard rates per $10 of Daily Benefit
90 Day Elimination Period

Age	GPO Inflation with Shared Cost							4.2% Simple Inflation or 5.0% Simple Inflation with Shared Cost							4.2%/3% Compound Inflation or 5.0%/3% Compound Inflation with Shared Cost							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2-10yr BP	LifeBP
18-29	24.00	26.40	31.20	34.80	37.20	39.60	51.60	34.80	45.60	51.60	56.40	60.00	78.62	90.00	48.71	70.85	81.18	91.51	101.84	126.94	211.07	1.44	1.00
30	24.00	26.40	34.80	37.20	39.60	42.00	54.00	38.40	49.20	54.00	60.00	62.40	82.29	96.66	53.14	73.80	84.13	98.89	109.22	134.32	222.88	1.40	1.00
31	24.00	26.40	34.80	37.20	39.60	42.00	54.00	41.14	49.20	55.20	60.00	62.40	85.03	102.70	53.14	73.80	84.13	98.89	109.22	138.74	225.83	1.40	1.00
32	24.00	26.40	34.80	37.20	39.60	45.60	57.60	41.14	51.60	57.60	63.60	66.00	90.12	105.00	56.09	76.75	84.13	103.32	113.65	138.74	230.26	1.40	1.00
33	24.00	28.80	37.20	39.60	43.20	45.60	57.60	43.52	51.60	60.34	63.60	66.00	94.26	110.70	56.09	76.75	88.56	103.32	113.65	141.70	233.21	1.40	1.00
34	24.00	30.00	37.20	39.60	43.20	45.60	57.60	43.52	51.60	63.09	66.37	68.75	99.36	115.13	56.09	78.23	91.51	106.27	116.60	141.70	237.64	1.40	1.00
35	26.40	30.00	37.20	39.60	43.20	45.60	57.60	46.24	54.32	63.09	69.13	71.50	101.84	115.13	56.09	78.23	95.94	109.22	116.60	146.12	240.59	1.40	1.00
36	26.40	32.40	40.80	43.20	45.60	48.00	60.00	49.95	57.96	66.76	71.50	77.95	106.27	118.08	59.04	81.18	95.94	109.22	121.03	146.12	245.02	1.40	1.00
37	26.40	32.40	40.80	43.20	45.60	48.00	60.00	52.73	60.72	72.33	74.25	80.74	106.27	118.08	59.04	81.18	95.94	113.65	121.03	149.08	247.97	1.40	1.00
38	26.40	32.40	40.80	43.20	45.60	48.00	60.00	52.73	63.48	75.11	78.40	83.52	106.27	122.51	59.04	81.18	98.89	113.65	121.03	149.08	252.40	1.40	1.00
39	26.40	32.40	40.80	43.20	45.60	51.60	63.60	54.61	67.20	77.43	83.52	88.56	109.22	122.51	63.47	81.18	98.89	113.65	121.03	149.08	255.35	1.40	1.00
40	29.04	35.10	40.80	43.20	45.60	51.60	63.60	54.61	70.00	78.23	85.61	90.04	110.70	125.46	66.42	85.61	106.27	121.03	128.41	157.93	259.78	1.35	1.00
41	30.36	35.10	43.52	45.90	48.28	54.32	63.60	54.61	72.32	82.66	90.04	92.99	113.65	129.89	66.42	85.61	106.27	121.03	128.41	160.88	262.73	1.35	1.00
42	33.12	37.48	43.20	46.80	49.20	56.70	66.00	57.56	75.11	82.66	90.04	97.42	118.08	137.27	70.85	88.56	106.27	125.46	132.84	160.88	267.16	1.35	1.00
43	32.73	38.77	45.90	49.55	51.93	60.72	69.00	59.04	75.28	87.08	92.99	97.42	121.03	141.70	70.85	88.56	110.70	125.46	132.84	163.84	271.58	1.35	1.00
44	32.73	41.54	47.18	49.55	54.67	63.09	72.63	59.04	79.70	90.04	97.42	100.37	128.41	144.65	70.85	88.56	110.70	125.46	135.79	168.26	274.54	1.35	1.00
45	32.73	41.54	49.95	51.93	55.58	65.83	75.65	61.99	79.70	90.04	101.84	104.80	132.84	152.03	75.28	92.99	115.13	128.41	140.22	172.69	278.96	1.33	1.00
46	35.45	43.89	49.55	56.00	58.36	69.55	78.00	61.99	84.13	94.46	104.80	109.22	137.27	156.46	75.28	95.94	115.13	132.84	143.17	172.69	281.92	1.33	1.00
47	35.45	43.89	52.31	58.36	60.72	72.33	81.00	66.42	84.13	98.89	104.80	112.18	144.65	163.84	75.28	95.94	118.08	132.84	144.65	175.64	290.77	1.33	1.00
48	36.40	46.63	55.06	58.36	62.04	74.66	84.67	66.42	87.08	98.89	109.22	116.60	149.08	171.22	75.28	100.37	118.08	137.27	144.65	177.12	293.72	1.33	1.00
49	39.20	47.60	56.00	62.04	64.40	79.70	90.72	69.37	88.56	101.84	113.65	121.03	152.03	175.64	75.28	100.37	118.08	137.27	144.65	177.12	298.15	1.33	1.00
50	39.20	50.40	58.80	64.86	67.20	82.66	94.43	70.85	91.51	106.27	116.60	123.98	159.41	183.02	78.23	104.80	122.51	141.70	149.08	184.50	301.10	1.30	1.00
51	41.33	54.15	62.53	68.57	70.91	87.08	99.73	70.85	95.94	110.70	121.03	128.41	163.84	190.40	79.70	107.75	126.94	144.65	152.03	188.93	309.96	1.30	1.00
52	42.92	54.15	62.53	71.43	73.75	91.51	105.72	75.28	100.37	115.13	128.41	135.79	172.69	197.78	82.66	112.18	129.89	149.08	156.46	193.36	321.77	1.29	1.00
53	45.76	56.47	66.24	72.27	74.61	95.94	112.18	75.28	103.32	118.08	132.84	144.65	177.12	209.59	82.66	112.18	134.32	149.08	163.84	193.36	329.15	1.29	1.00
54	46.63	57.33	66.24	75.16	78.89	100.37	116.60	79.70	112.18	122.51	141.70	152.03	184.50	216.97	87.08	116.60	138.74	153.50	168.26	197.78	338.00	1.28	1.00
55	49.54	61.01	69.94	78.89	81.20	104.80	123.98	79.70	116.60	126.94	146.12	156.46	188.93	228.78	91.51	121.03	143.17	157.93	172.69	202.21	349.81	1.28	1.00
56	51.84	64.68	76.58	85.55	88.62	112.18	131.36	87.08	123.98	135.79	153.50	168.26	200.74	240.59	95.94	128.41	147.60	165.31	181.55	214.02	361.62	1.26	1.00
57	55.58	71.31	79.65	91.57	94.63	119.56	140.22	91.51	128.41	143.17	165.31	180.07	212.54	256.82	98.89	137.27	154.98	177.12	188.93	230.26	377.86	1.25	1.00
58	59.29	75.00	86.30	99.00	105.00	128.41	150.55	98.89	137.27	154.98	174.17	191.88	228.78	268.63	103.32	144.65	163.84	188.93	200.74	242.06	389.66	1.23	1.00
59	65.31	80.30	93.00	105.72	111.00	140.22	159.41	107.75	144.65	163.84	185.98	205.16	242.06	283.39	107.75	153.50	171.22	197.78	212.54	258.30	405.90	1.22	1.00
60	69.00	88.45	100.41	111.72	121.41	149.08	171.22	115.13	153.50	175.64	197.78	221.40	258.30	299.63	112.18	160.88	180.07	209.59	225.83	274.54	422.14	1.20	1.00
61	76.36	94.43	109.44	121.41	131.09	160.88	183.02	123.98	160.88	187.45	209.59	233.21	274.54	318.82	121.03	169.74	191.88	221.40	240.59	293.72	441.32	1.19	1.00
62	81.70	103.46	115.43	131.87	140.12	177.12	197.78	131.36	172.69	196.31	222.88	245.02	289.30	338.00	131.36	181.55	208.12	233.21	252.40	309.96	456.08	1.18	1.00
63	92.16	110.09	125.11	141.54	149.80	191.88	212.54	140.22	184.50	208.12	237.64	256.82	305.53	357.19	143.17	193.36	222.88	249.44	268.63	333.58	475.27	1.16	1.00
64	98.13	120.55	138.65	150.42	160.07	208.12	228.78	152.03	197.78	219.92	250.92	270.11	326.20	380.81	154.98	205.16	239.11	265.68	289.30	352.76	498.89	1.15	1.00
65	108.62	130.20	148.32	164.53	172.80	224.35	247.97	159.41	209.59	231.73	267.16	281.92	346.86	402.95	168.26	216.97	255.35	281.92	304.06	376.38	518.08	1.14	1.00
66	118.28	142.14	164.78	180.14	191.51	247.97	274.54	175.64	228.78	255.35	293.72	308.48	376.38	438.37	183.02	236.16	277.49	308.48	330.62	407.38	549.07	1.13	1.00
67	129.60	158.56	178.97	197.49	213.90	274.54	300.58	190.40	250.92	281.92	320.29	339.48	414.76	472.32	197.78	258.30	301.10	335.05	361.62	441.32	583.02	1.13	1.00
68	142.95	176.70	197.69	216.77	235.49	301.10	327.50	209.59	274.54	308.48	349.81	373.43	453.13	513.65	216.97	277.49	323.24	366.05	395.57	479.70	621.40	1.12	1.00
69	154.88	192.32	217.00	237.79	263.27	330.62	355.89	228.78	301.10	339.48	385.24	411.80	494.46	556.45	236.16	304.06	349.81	400.00	433.94	521.03	655.34	1.12	1.00
70	169.91	214.14	238.00	263.84	291.63	366.05	387.14	250.92	327.67	373.43	422.14	453.13	540.22	602.21	255.35	330.62	380.81	433.94	472.32	563.83	696.67	1.11	1.00
71	189.22	238.82	266.37	294.50	325.38	398.68	423.76	277.49	361.62	414.76	467.89	506.27	597.78	658.30	277.49	361.62	422.14	476.75	513.65	612.54	749.81	1.11	1.00
72	210.22	266.37	297.83	328.26	362.82	433.64	464.06	308.48	402.95	457.56	521.03	563.83	658.30	723.24	304.06	395.57	467.89	525.46	563.83	662.72	807.37	1.11	1.00
73	234.91	297.02	330.77	367.98	403.12	470.85	508.05	342.43	445.75	506.27	578.59	624.35	723.24	792.61	335.05	433.94	518.08	575.64	612.54	720.29	872.32	1.10	1.00
74	259.59	331.35	371.88	408.29	449.62	510.34	553.52	376.38	494.46	563.83	639.11	696.67	799.99	864.94	369.00	476.75	575.64	631.73	670.10	780.80	937.26	1.10	1.00
75	291.63	368.56	415.28	457.66	498.98	554.10	607.14	419.18	549.07	624.35	711.43	776.38	879.70	947.59	402.95	521.03	636.16	696.67	730.62	848.70	1009.58	1.10	1.00
76	325.38	411.96	460.97	507.61	554.32	619.89	677.53	449.28	587.52	668.16	761.76	832.32	943.20	1018.08	430.56	561.60	679.68	747.36	783.36	910.08	1081.44	1.10	1.00
77	362.01	457.66	509.22	566.05	615.48	687.18	755.26	473.34	619.62	705.18	804.54	876.30	993.60	1072.26	455.40	587.88	718.98	786.60	826.62	957.72	1139.88	1.09	1.00
78	388.08	493.68	541.20	612.48	653.40	739.20	810.48	497.64	650.76	739.20	844.80	920.04	1041.48	1123.32	480.48	620.40	752.40	827.64	868.56	1008.48	1195.92	1.09	1.00
79	413.28	526.68	575.82	653.94	699.30	786.24	861.84	520.38	682.92	777.42	884.52	965.16	1092.42	1180.62	500.22	650.16	790.02	868.14	909.72	1057.14	1254.96	1.08	1.00
80	436.80	560.40	613.20	693.60	740.40	836.40	916.80	544.80	711.60						526.80	678.00						1.08	1.00
81	486.00	622.80	681.60	770.40	823.20	932.40	1021.20	597.60	783.60						576.00	746.40						1.08	1.00
82	542.40	693.60	762.00	860.40	919.20	1036.80	1138.80	656.40	860.40						634.80	820.80						1.08	1.00
83	603.60	774.00	848.40	960.00	1024.80	1158.00	1269.60	721.20	944.40						697.20	901.20						1.08	1.00
84	674.40	864.00	944.40	1068.00	1142.40	1291.20	1414.80	792.00	1040.40						764.40	987.60						1.08	1.00
85	752.40	962.40	1052.40	1191.60	1272.00	1436.40	1575.60	873.60							838.80							1.08	1.00
86	836.40	1071.60	1173.60	1328.40	1418.40	1603.20	1755.60	956.40							922.80							1.08	1.00
87	932.40	1195.20	1309.20	1479.60	1581.60	1786.80	1957.20	1052.40							1012.80							1.08	1.00
88	1040.40	1330.80	1458.00	1647.60	1761.60	1990.80	2182.80	1154.40							1114.80							1.08	1.00
89	1158.00	1483.20	1626.00	1839.60	1965.60	2220.00	2430.00	1269.60							1222.80							1.08	1.00
90	1291.20	1653.60	1810.80	2046.00	2188.80	2473.20	2709.60	1396.80							1344.00							1.08	1.00
91+																						1.08	1.00

Rates shown below the line apply only to attained age GPO Inflation Adjustment offers or Shared Care 2-year purchases on exhaustion of benefits
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options
Compound rates reflect rates with a 5% annual increase in monthly/daily benefits and a 3% increase in policy limit; rates reflecting a 5% annual increase in both benefit and policy limit are calculated by multiplying the rates in the table by the factors listed to the right

Appendix C2

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

BSC-03 PA, BSC-03FR PA

Premiums to be used only with those that have previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit
90 Day Elimination Period

Age	3.2% Simple Inflation or 3.9% Simple Inflation with Shared Cost							3.2%/3% Compound Inflation or 3.9%/3% Compound Inflation with Shared Cost							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2-10yr BP	LifeBP
18-29	34.80	45.60	51.60	56.40	60.00	73.20	84.00	39.60	57.60	66.00	74.40	82.80	103.20	171.60	1.44	1.00
30	38.40	49.20	54.00	60.00	62.40	76.80	87.60	43.20	60.00	68.40	80.40	88.80	109.20	181.20	1.40	1.00
31	38.40	49.20	55.20	60.00	62.40	76.80	87.60	43.20	60.00	68.40	80.40	88.80	112.80	183.60	1.40	1.00
32	38.40	51.60	57.60	63.60	66.00	79.20	90.00	45.60	62.40	68.40	84.00	92.40	112.80	187.20	1.40	1.00
33	40.80	51.60	57.60	63.60	66.00	80.40	90.00	45.60	62.40	72.00	84.00	92.40	115.20	189.60	1.40	1.00
34	40.80	51.60	57.60	63.60	66.00	82.80	93.60	45.60	63.60	74.40	86.40	94.80	115.20	193.20	1.40	1.00
35	40.80	51.60	57.60	63.60	66.00	82.80	93.60	45.60	63.60	78.00	88.80	94.80	118.80	195.60	1.40	1.00
36	44.40	55.20	61.20	66.00	69.60	86.40	96.00	48.00	66.00	78.00	88.80	98.40	118.80	199.20	1.40	1.00
37	44.40	55.20	61.20	66.00	69.60	86.40	96.00	48.00	66.00	78.00	92.40	98.40	121.20	201.60	1.40	1.00
38	44.40	55.20	61.20	67.20	69.60	86.40	99.60	48.00	66.00	80.40	92.40	98.40	121.20	205.20	1.40	1.00
39	44.40	58.80	63.60	69.60	72.00	88.80	99.60	51.60	66.00	80.40	92.40	98.40	121.20	207.60	1.40	1.00
40	44.40	58.80	63.60	69.60	73.20	90.00	102.00	54.00	69.60	86.40	98.40	104.40	128.40	211.20	1.35	1.00
41	44.40	58.80	67.20	73.20	75.60	92.40	105.60	54.00	69.60	86.40	98.40	104.40	130.80	213.60	1.35	1.00
42	46.80	61.20	67.20	73.20	79.20	96.00	111.60	57.60	72.00	86.40	102.00	108.00	130.80	217.20	1.35	1.00
43	48.00	61.20	70.80	75.60	79.20	98.40	115.20	57.60	72.00	90.00	102.00	108.00	133.20	220.80	1.35	1.00
44	48.00	64.80	73.20	79.20	81.60	104.40	117.60	57.60	72.00	90.00	102.00	110.40	136.80	223.20	1.35	1.00
45	50.40	64.80	73.20	82.80	85.20	108.00	123.60	61.20	75.60	93.60	104.40	114.00	140.40	226.80	1.33	1.00
46	50.40	68.40	76.80	85.20	88.80	111.60	127.20	61.20	78.00	93.60	108.00	116.40	140.40	229.20	1.33	1.00
47	54.00	68.40	80.40	85.20	91.20	117.60	133.20	61.20	78.00	96.00	108.00	117.60	142.80	236.40	1.33	1.00
48	54.00	70.80	80.40	88.80	94.80	121.20	139.20	61.20	81.60	96.00	111.60	117.60	144.00	238.80	1.33	1.00
49	56.40	72.00	82.80	92.40	98.40	123.60	142.80	61.20	81.60	96.00	111.60	117.60	144.00	242.40	1.33	1.00
50	57.60	74.40	86.40	94.80	100.80	129.60	148.80	63.60	85.20	99.60	115.20	121.20	150.00	244.80	1.30	1.00
51	57.60	78.00	90.00	98.40	104.40	133.20	154.80	64.80	87.60	103.20	117.60	123.60	153.60	252.00	1.30	1.00
52	61.20	81.60	93.60	104.40	110.40	140.40	160.80	67.20	91.20	105.60	121.20	127.20	157.20	261.60	1.29	1.00
53	61.20	84.00	96.00	108.00	117.60	144.00	170.40	67.20	91.20	109.20	121.20	133.20	157.20	267.60	1.29	1.00
54	64.80	91.20	99.60	115.20	123.60	150.00	176.40	70.80	94.80	112.80	124.80	136.80	160.80	274.80	1.28	1.00
55	64.80	94.80	103.20	118.80	127.20	153.60	186.00	74.40	98.40	116.40	128.40	140.40	164.40	284.40	1.28	1.00
56	70.80	100.80	110.40	124.80	136.80	163.20	195.60	78.00	104.40	120.00	134.40	147.60	174.00	294.00	1.26	1.00
57	74.40	104.40	116.40	134.40	146.40	172.80	208.80	80.40	111.60	126.00	144.00	153.60	187.20	307.20	1.25	1.00
58	80.40	111.60	126.00	141.60	156.00	186.00	218.40	84.00	117.60	133.20	153.60	163.20	196.80	316.80	1.23	1.00
59	87.60	117.60	133.20	151.20	166.80	196.80	230.40	87.60	124.80	139.20	160.80	172.80	210.00	330.00	1.22	1.00
60	93.60	124.80	142.80	160.80	180.00	210.00	243.60	91.20	130.80	146.40	170.40	183.60	223.20	343.20	1.20	1.00
61	100.80	130.80	152.40	170.40	189.60	223.20	259.20	98.40	138.00	156.00	180.00	195.60	238.80	358.80	1.19	1.00
62	106.80	140.40	159.60	181.20	199.20	235.20	274.80	106.80	147.60	169.20	189.60	205.20	252.00	370.80	1.18	1.00
63	114.00	150.00	169.20	193.20	208.80	248.40	290.40	116.40	157.20	181.20	202.80	218.40	271.20	386.40	1.16	1.00
64	123.60	160.80	178.80	204.00	219.60	265.20	309.60	126.00	166.80	194.40	216.00	235.20	286.80	405.60	1.15	1.00
65	129.60	170.40	188.40	217.20	229.20	282.00	327.60	136.80	176.40	207.60	229.20	247.20	306.00	421.20	1.14	1.00
66	142.80	186.00	207.60	238.80	250.80	306.00	356.40	148.80	192.00	225.60	250.80	268.80	331.20	446.40	1.13	1.00
67	154.80	204.00	229.20	260.40	276.00	337.20	384.00	160.80	210.00	244.80	272.40	294.00	358.80	474.00	1.13	1.00
68	170.40	223.20	250.80	284.40	303.60	368.40	417.60	176.40	225.60	262.80	297.60	321.60	390.00	505.20	1.12	1.00
69	186.00	244.80	276.00	313.20	334.80	402.00	452.40	192.00	247.20	284.40	325.20	352.80	423.60	532.80	1.12	1.00
70	204.00	266.40	303.60	343.20	368.40	439.20	489.60	207.60	268.80	309.60	352.80	384.00	458.40	566.40	1.11	1.00
71	225.60	294.00	337.20	380.40	411.60	486.00	535.20	225.60	294.00	343.20	387.60	417.60	498.00	609.60	1.11	1.00
72	250.80	327.60	372.00	423.60	458.40	535.20	588.00	247.20	321.60	380.40	427.20	458.40	538.80	656.40	1.11	1.00
73	278.40	362.40	411.60	470.40	507.60	588.00	644.40	272.40	352.80	421.20	468.00	498.00	585.60	709.20	1.10	1.00
74	306.00	402.00	458.40	519.60	566.40	650.40	703.20	300.00	387.60	468.00	513.60	544.80	634.80	762.00	1.10	1.00
75	340.80	446.40	507.60	578.40	631.20	715.20	770.40	327.60	423.60	517.20	566.40	594.00	690.00	820.80	1.10	1.00
76	374.40	489.60	556.80	634.80	693.60	786.00	848.40	358.80	468.00	566.40	622.80	652.80	758.40	901.20	1.10	1.00
77	411.60	538.80	613.20	699.60	762.00	864.00	932.40	396.00	511.20	625.20	684.00	718.80	832.80	991.20	1.09	1.00
78	452.40	591.60	672.00	768.00	836.40	946.80	1021.20	436.80	564.00	684.00	752.40	789.60	916.80	1087.20	1.09	1.00
79	495.60	650.40	740.40	842.40	919.20	1040.40	1124.40	476.40	619.20	752.40	826.80	866.40	1006.80	1195.20	1.08	1.00
80	544.80	711.60						526.80	678.00						1.08	1.00
81	597.60	783.60						576.00	746.40						1.08	1.00
82	656.40	860.40						634.80	820.80						1.08	1.00
83	721.20	944.40						697.20	901.20						1.08	1.00
84	792.00	1040.40						764.40	987.60						1.08	1.00
85	873.60							838.80							1.08	1.00
86	956.40							922.80							1.08	1.00
87	1052.40							1012.80							1.08	1.00
88	1154.40							1114.80							1.08	1.00
89	1269.60							1222.80							1.08	1.00
90	1396.80							1344.00							1.08	1.00
91+															1.08	1.00

Rates shown below the line apply only to attained age GPO Inflation Adjustment offers or Shared Care 2-year purchases on exhaustion of benefits
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options
Compound rates reflect rates with a 5% annual increase in monthly/daily benefits and a 3% increase in policy limit; rates reflecting a 5% annual increase in both benefit and policy limit are calculated by multiplying the rates in the table by the factors listed to the right

Appendix B1

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

LTC-03 PA, LTC-03FR PA (2007 Rates)

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

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

Age	GPO Inflation							5% Simple Inflation							5%/3% Compound Inflation							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2-10yr BP	LifeBP
18-29	12.85	14.14	16.71	17.99	19.28	20.57	23.14	17.99	24.42	26.99	29.56	30.85	38.56	39.84	22.40	32.85	37.33	43.30	47.78	59.72	94.06	1.44	1.00
30	12.85	14.14	17.99	19.28	20.57	21.85	24.42	19.28	25.71	28.28	30.85	32.13	39.84	41.13	25.38	34.34	38.82	46.28	50.76	62.71	98.54	1.40	1.00
31	12.85	14.14	17.99	19.28	20.57	21.85	24.42	19.28	25.71	28.28	30.85	32.13	39.84	43.72	25.38	34.34	38.82	46.28	50.76	64.20	100.03	1.40	1.00
32	12.85	14.14	17.99	19.28	20.57	23.14	25.71	19.28	26.99	29.56	32.13	33.42	42.43	45.01	26.87	35.83	38.82	47.78	52.26	64.20	101.53	1.40	1.00
33	12.85	15.42	19.28	20.57	21.85	23.14	25.71	21.85	26.99	29.56	32.13	33.42	43.72	47.61	26.87	35.83	41.81	47.78	52.26	65.69	103.02	1.40	1.00
34	12.85	15.42	19.28	20.57	21.85	23.14	25.71	21.85	26.99	29.56	32.13	33.42	46.31	50.19	26.87	35.83	43.30	49.27	53.75	65.69	104.51	1.40	1.00
35	14.14	15.42	19.28	20.57	21.85	23.14	25.71	21.85	26.99	29.56	32.13	33.42	48.91	50.76	26.87	35.83	44.79	50.76	53.75	67.19	107.50	1.40	1.00
36	14.14	16.71	20.57	21.85	23.14	24.42	26.99	23.14	28.28	30.85	33.42	35.99	50.19	52.26	28.37	37.33	44.79	50.76	55.24	67.19	108.99	1.40	1.00
37	14.14	16.71	20.57	21.85	23.14	24.42	26.99	24.43	28.28	33.44	34.72	37.29	50.76	52.26	28.37	37.33	44.79	52.26	55.24	68.68	110.49	1.40	1.00
38	14.14	16.71	20.57	21.85	23.14	24.42	26.99	24.43	29.57	34.74	36.01	38.58	50.76	53.75	28.37	37.33	46.28	52.26	55.24	68.68	111.98	1.40	1.00
39	14.14	16.71	20.57	21.85	23.14	25.71	28.28	25.73	30.86	36.03	38.58	41.17	52.26	53.75	29.86	37.33	46.28	52.26	55.24	68.68	113.47	1.40	1.00
40	14.14	16.71	20.57	21.85	23.14	25.71	28.28	26.87	32.16	37.33	39.88	42.47	52.26	55.24	31.35	38.82	49.27	55.24	59.72	71.67	114.96	1.35	1.00
41	14.14	16.71	20.57	21.85	23.14	25.71	28.28	26.87	33.46	38.61	41.17	43.75	53.75	58.23	31.35	38.82	49.27	55.24	59.72	74.65	116.46	1.35	1.00
42	15.42	17.99	21.85	23.14	24.42	26.99	30.85	28.32	34.74	38.82	43.30	46.28	55.24	61.21	32.85	41.81	49.27	58.23	61.21	74.65	117.95	1.35	1.00
43	15.42	17.99	21.85	23.14	24.42	28.29	30.85	28.37	35.83	41.81	44.79	46.28	58.23	62.71	32.85	41.81	50.76	58.23	61.21	76.15	119.44	1.35	1.00
44	15.42	19.29	21.85	23.14	25.71	29.57	32.13	28.37	37.33	43.30	46.28	47.78	61.21	64.20	32.85	41.81	50.76	58.23	62.71	77.64	120.94	1.35	1.00
45	15.42	19.29	23.14	24.42	25.71	30.87	32.13	29.86	37.33	43.30	47.78	49.27	62.71	67.19	34.34	43.30	52.26	59.72	64.20	79.13	123.92	1.33	1.00
46	16.71	20.58	23.14	25.72	27.00	32.14	33.42	29.86	38.82	44.79	49.27	50.76	64.20	68.68	34.34	44.79	52.26	61.21	65.67	79.13	125.42	1.33	1.00
47	16.71	20.58	24.43	27.00	28.29	33.44	34.72	31.35	38.82	46.28	49.27	52.26	67.19	71.67	34.34	44.79	53.75	61.21	65.67	80.62	128.40	1.33	1.00
48	16.71	21.86	25.72	27.00	28.29	34.73	36.00	31.35	41.81	46.28	50.76	53.75	68.68	76.15	34.34	46.28	53.75	62.71	65.67	80.62	129.89	1.33	1.00
49	18.01	21.86	25.72	28.29	29.57	37.33	38.60	32.85	41.81	47.78	52.26	55.24	70.17	77.64	34.34	46.28	53.75	62.71	65.67	80.62	131.39	1.33	1.00
50	18.01	23.16	27.02	29.59	30.87	38.61	39.88	32.85	43.30	49.27	53.75	58.23	74.65	80.62	35.83	47.78	55.24	64.20	67.19	83.61	132.88	1.30	1.00
51	19.29	24.45	28.30	30.87	32.14	40.31	42.47	32.85	44.79	50.76	55.24	59.72	76.15	83.61	35.83	49.27	58.23	65.69	68.68	85.10	135.87	1.30	1.00
52	19.29	24.45	28.30	32.14	33.43	41.81	45.04	34.34	46.28	52.26	59.72	62.71	79.13	86.60	37.33	50.76	59.72	67.19	70.17	86.60	141.84	1.29	1.00
53	20.58	25.72	29.59	32.14	33.43	43.30	47.62	34.34	47.78	53.75	61.21	65.69	80.62	92.57	37.33	50.76	61.21	67.19	74.65	86.60	144.83	1.29	1.00
54	20.58	25.72	29.59	33.44	34.73	44.79	49.27	35.83	50.76	55.24	64.20	68.68	83.61	95.55	38.82	52.26	62.71	68.68	76.15	88.09	147.81	1.28	1.00
55	21.88	27.00	30.87	34.73	36.01	46.28	52.26	35.83	52.26	58.23	65.69	70.17	85.10	100.03	41.81	53.75	64.20	70.17	77.64	91.08	152.29	1.28	1.00
56	23.16	28.29	33.44	37.31	38.58	49.27	55.24	38.82	55.24	61.21	68.68	76.15	91.08	104.51	43.30	58.23	65.69	74.65	80.62	95.55	158.26	1.26	1.00
57	24.45	30.87	34.72	39.88	41.15	52.26	59.72	41.81	58.23	64.20	74.65	80.62	95.55	111.98	44.79	61.21	68.68	79.13	83.61	101.53	164.23	1.25	1.00
58	25.73	32.14	37.30	42.45	45.02	55.24	64.20	44.79	61.21	68.68	77.64	85.10	101.53	116.46	46.28	64.20	71.67	83.61	88.09	107.50	168.71	1.23	1.00
59	28.30	34.73	39.88	45.04	47.59	61.21	67.19	47.78	64.20	71.67	82.12	91.08	107.50	123.92	47.78	67.19	76.15	86.60	94.06	113.47	176.18	1.22	1.00
60	29.59	37.31	42.45	47.61	51.46	64.20	71.67	50.76	67.19	77.64	86.60	95.23	113.47	129.89	49.27	70.17	79.13	92.57	98.54	119.44	182.15	1.20	1.00
61	32.14	39.88	46.32	51.46	55.30	68.68	76.15	53.75	70.17	82.12	92.57	101.53	119.44	137.36	52.26	74.65	83.61	97.05	104.51	128.40	191.11	1.19	1.00
62	34.73	43.75	48.89	55.32	59.17	74.65	83.61	58.23	76.15	85.10	97.05	106.82	126.91	146.32	58.23	79.13	91.08	101.53	110.49	134.37	197.08	1.18	1.00
63	38.60	46.31	52.75	59.17	63.03	82.12	89.58	61.21	80.62	91.08	103.02	111.98	132.88	153.78	62.71	83.61	97.05	108.99	116.46	144.83	206.04	1.16	1.00
64	41.17	50.18	57.90	63.02	66.87	88.09	95.55	65.69	85.10	95.55	108.99	116.46	141.84	164.23	67.19	88.09	103.02	114.96	125.42	152.29	215.00	1.15	1.00
65	45.04	54.02	61.76	68.17	72.03	94.06	104.51	68.68	91.08	100.03	114.96	120.94	149.30	174.69	71.67	94.06	110.49	120.94	131.39	162.74	223.96	1.14	1.00
66	48.89	59.16	68.20	74.58	79.74	104.51	114.55	76.15	98.54	110.49	126.91	132.88	162.74	189.62	79.13	101.53	119.44	132.88	143.33	176.18	235.90	1.13	1.00
67	54.05	65.60	74.62	82.31	88.75	114.96	124.83	82.12	108.99	120.94	137.36	146.32	179.17	203.05	85.10	111.98	129.89	144.83	156.77	191.11	250.83	1.13	1.00
68	59.17	73.34	82.33	90.02	97.73	126.91	136.41	91.08	117.95	132.88	150.80	161.25	195.59	222.46	94.06	119.44	140.35	158.26	170.21	207.53	267.26	1.12	1.00
69	64.31	79.75	90.05	99.02	109.32	138.85	147.98	98.54	129.89	146.32	165.73	177.62	213.51	240.38	101.53	131.39	150.80	172.37	186.17	225.45	282.19	1.12	1.00
70	70.75	88.77	99.04	109.31	120.89	153.16	160.83	108.99	141.84	160.88	178.88	193.04	232.92	259.79	110.49	142.62	164.23	183.18	199.41	243.37	300.10	1.11	1.00
71	78.45	99.06	110.62	122.16	135.06	166.01	176.25	119.44	156.77	178.91	199.48	214.92	258.30	283.68	119.44	156.54	182.05	200.55	217.95	264.27	323.99	1.11	1.00
72	87.46	110.62	123.49	136.32	150.49	180.13	192.96	132.88	174.69	197.08	221.34	239.36	283.68	312.05	131.39	170.21	200.59	220.25	236.48	285.17	347.88	1.11	1.00
73	97.74	123.48	137.64	153.05	167.20	195.54	210.95	147.81	192.60	217.98	247.10	266.41	312.05	341.91	144.83	186.63	223.48	243.34	260.90	310.55	376.25	1.10	1.00
74	108.04	137.61	154.36	169.76	186.50	212.24	230.22	162.74	213.51	243.37	275.43	297.29	344.89	373.26	159.76	206.04	245.70	265.54	284.28	337.43	404.62	1.10	1.00
75	120.89	153.04	172.37	190.33	207.08	230.20	252.07	180.66	235.54	268.75	306.32	330.75	379.23	409.09	174.69	225.45	270.25	291.27	310.03	365.80	435.97	1.10	1.00
76	135.06	171.04	191.66	210.90	230.23	257.22	281.65	198.58	258.70	295.62	334.62	361.62	416.56	449.41	191.11	247.85	295.99	320.52	340.44	403.12	477.77	1.10	1.00
77	150.48	190.33	213.52	235.34	255.95	285.50	313.80	216.09	282.69	322.65	366.78	396.35	454.37	489.90	208.69	269.37	327.05	355.36	376.65	438.09	520.98	1.09	1.00
78	167.19	213.49	237.97	261.04	284.25	318.95	349.81	227.83	297.17	338.20	386.32	420.28	476.88	513.67	219.34	283.02	343.86	377.83	397.64	461.32	546.22	1.09	1.00
79	183.62	233.58	255.18	290.29	310.54	349.70	383.45	237.63	311.89	355.10	403.70	441.51	499.56	538.72	228.18	297.04	360.50	396.95	415.85	483.36	573.82	1.08	1.00
80	194.08	249.35	272.49	308.48	329.04	371.46	407.45	249.35	325.19	370.17	422.87	461.43	523.13		240.36	309.76	377.88	413.87	434.44	505.13		1.08	1.00
81	215.93	276.34	302.05	341.90	366.32	413.87	453.72	272.49	357.32	407.45	465.29	507.70	574.54		263.49	340.61	415.16	455.00	476.85	553.97		1.08	1.00
82	240.36	308.48	338.04	381.74	408.73	460.15	506.42	299.48	393.31	448.58	510.27	556.54	631.09		290.48	375.31	455.00	498.70	524.41	609.24		1.08	1.00
83	268.63	344.47	376.60	426.73	455.00	514.13	564.26	329.04	431.87	492.28	561.69	611.81	692.79		318.76	411.30	499.99	548.83	575.82	668.37		1.08	1.00
84	299.48	384.31	419.02	474.28	507.70	573.25	628.52	362.46	475.57	539.84	616.95	672.22	760.91		349.61	451.15	550.12	602.82	632.38	735.20		1.08	1.00
85	334.18	428.01	467.86	529.55	565.54	637.52	700.50	398.45		593.82	677.36	737.77	835.46		383.03		605.39	661.94	695.36	807.18		1.08	1.00
86	371.46	475.57	521.84	589.96	629.81	712.07	780.19	437.01		651.66	744.20	811.04	919.01		421.59		664.51	728.78	763.48	886.87		1.08	1.00
87	413.87	530.84	582.25	656.80	703.07	793.04	868.88	480.71		717.21	817.46	890.73	1008.98		462.72		730.06	799.47	838.03	974.27		1.08	1.00
88	462.72	591.25	647.80	731.35	782.76	884.30	969.13	526.98		787.90	898.44	978.13	1107.95		508.99		802.04	877.87	921.58	1070.67		1.08	1.00
89	514.13	659.37	722.35	817.46	872.73	985.84	1079.67	579.68		863.74	985.84	1075.81	1217.20		559.12		880.45	963.99	1012.83	1174.78		1.08	1.00
90	573.25	733.92	804.61	908.72	971.70	1098.95	1203.06	637.52							613.10							1.08	1.00
91+																						1.08	1.00

Rates shown below the line apply only to attained age GPO Inflation Adjustment offers, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases
Compound rates reflect rates with a 5% annual increase in monthly/daily benefits and a 3% increase in policy limit; rates reflecting a 5% annual increase in both benefit and policy limit are calculated by multiplying the rates in the table by the factors listed to the right

Appendix B2

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

LTC-03 PA, LTC-03FR PA (2007 Rates)

Premiums to be used only with those that have previously elected an inflation decrease option

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

Age	4.2% Simple Inflation							4.2%/3% Compound Inflation							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2-10yr BP	LifeBP
18-29	17.99	24.42	26.99	29.56	30.85	38.56	39.84	19.31	28.32	32.18	37.33	41.19	51.48	81.09	1.44	1.00
30	19.28	25.71	28.28	30.85	32.13	39.84	41.13	21.88	29.60	33.46	39.90	43.76	54.06	84.95	1.40	1.00
31	19.28	25.71	28.28	30.85	32.13	39.84	41.15	21.88	29.60	33.46	39.90	43.76	55.35	86.24	1.40	1.00
32	19.28	26.99	29.56	32.13	33.42	41.14	42.44	23.17	30.89	33.46	41.19	45.05	55.35	87.52	1.40	1.00
33	21.85	26.99	29.56	32.13	33.42	41.15	42.46	23.17	30.89	36.04	41.19	45.05	56.63	88.81	1.40	1.00
34	21.85	26.99	29.56	32.13	33.42	42.45	43.76	23.17	30.89	37.33	42.47	46.34	56.63	90.10	1.40	1.00
35	21.85	26.99	29.56	32.13	33.42	42.47	43.76	23.17	30.89	38.61	43.76	46.34	57.92	92.67	1.40	1.00
36	23.14	28.28	30.85	33.42	35.99	43.76	45.05	24.46	32.18	38.61	43.76	47.62	57.92	93.96	1.40	1.00
37	23.15	28.28	30.87	33.43	36.00	43.76	45.05	24.46	32.18	38.61	45.05	47.62	59.21	95.25	1.40	1.00
38	23.15	28.29	30.88	33.44	36.01	43.76	46.34	24.46	32.18	39.90	45.05	47.62	59.21	96.53	1.40	1.00
39	23.16	29.57	32.17	36.01	37.31	45.05	46.34	25.74	32.18	39.90	45.05	47.62	59.21	97.82	1.40	1.00
40	23.17	29.58	32.18	36.02	37.32	45.05	47.62	27.03	33.46	42.47	47.62	51.48	61.78	99.11	1.35	1.00
41	23.17	29.60	33.46	37.31	38.60	46.34	50.20	27.03	33.46	42.47	47.62	51.48	64.36	100.39	1.35	1.00
42	24.45	30.88	33.46	37.33	39.90	47.62	52.77	28.32	36.04	42.47	50.20	52.77	64.36	101.68	1.35	1.00
43	24.46	30.89	36.04	38.61	39.90	50.20	54.06	28.32	36.04	43.76	50.20	52.77	65.64	102.97	1.35	1.00
44	24.46	32.18	37.33	39.90	41.19	52.77	55.35	28.32	36.04	43.76	50.20	54.06	66.93	104.26	1.35	1.00
45	25.74	32.18	37.33	41.19	42.47	54.06	57.92	29.60	37.33	45.05	51.48	55.35	68.22	106.83	1.33	1.00
46	25.74	33.46	38.61	42.47	43.76	55.35	59.21	29.60	38.61	45.05	52.77	56.61	68.22	108.12	1.33	1.00
47	27.03	33.46	39.90	42.47	45.05	57.92	61.78	29.60	38.61	46.34	52.77	56.61	69.50	110.69	1.33	1.00
48	27.03	36.04	39.90	43.76	46.34	59.21	65.64	29.60	39.90	46.34	54.06	56.61	69.50	111.98	1.33	1.00
49	28.32	36.04	41.19	45.05	47.62	60.49	66.93	29.60	39.90	46.34	54.06	56.61	69.50	113.27	1.33	1.00
50	28.32	37.33	42.47	46.34	50.20	64.36	69.50	30.89	41.19	47.62	55.35	57.92	72.08	114.55	1.30	1.00
51	28.32	38.61	43.76	47.62	51.48	65.64	72.08	30.89	42.47	50.20	56.63	59.21	73.37	117.13	1.30	1.00
52	29.60	39.90	45.05	51.48	54.06	68.22	74.65	32.18	43.76	51.48	57.92	60.49	74.65	122.28	1.29	1.00
53	29.60	41.19	46.34	52.77	56.63	69.50	79.80	32.18	43.76	52.77	57.92	64.36	74.65	124.85	1.29	1.00
54	30.89	43.76	47.62	55.35	59.21	72.08	82.37	33.46	45.05	54.06	59.21	65.64	75.94	127.42	1.28	1.00
55	30.89	45.05	50.20	56.63	60.49	73.37	86.24	36.04	46.34	55.35	60.49	66.93	78.51	131.29	1.28	1.00
56	33.46	47.62	52.77	59.21	65.64	78.51	90.10	37.33	50.20	56.63	64.36	69.50	82.37	136.43	1.26	1.00
57	36.04	50.20	55.35	64.36	69.50	82.37	96.53	38.61	52.77	59.21	68.22	72.08	87.52	141.58	1.25	1.00
58	38.61	52.77	59.21	66.93	73.37	87.52	100.39	39.90	55.35	61.78	72.08	75.94	92.67	145.44	1.23	1.00
59	41.19	55.35	61.78	70.79	78.51	92.67	106.83	41.19	57.92	65.64	74.65	81.09	97.82	151.88	1.22	1.00
60	43.76	57.92	66.93	74.65	83.65	97.82	111.98	42.47	60.49	68.22	79.80	84.95	102.97	157.03	1.20	1.00
61	46.34	60.49	70.79	79.80	87.52	102.97	118.41	45.05	64.36	72.08	83.66	90.10	110.69	164.75	1.19	1.00
62	50.20	65.64	73.37	83.66	92.67	109.40	126.14	50.20	68.22	78.51	87.52	95.25	115.84	169.90	1.18	1.00
63	52.77	69.50	78.51	88.81	96.53	114.55	132.57	54.06	72.08	83.66	93.96	100.39	124.85	177.62	1.16	1.00
64	56.63	73.37	82.37	93.96	100.39	122.28	141.58	57.92	75.94	88.81	99.11	108.12	131.29	185.34	1.15	1.00
65	59.21	78.51	86.24	99.11	104.26	128.71	150.59	61.78	81.09	95.25	104.26	113.27	140.29	193.07	1.14	1.00
66	65.64	84.95	95.25	109.40	114.55	140.29	163.46	68.22	87.52	102.97	114.55	123.56	151.88	203.36	1.13	1.00
67	70.79	93.96	104.26	118.41	126.14	154.45	175.05	73.37	96.53	111.98	124.85	135.15	164.75	216.23	1.13	1.00
68	78.51	101.68	114.55	130.00	139.01	168.61	191.78	81.09	102.97	120.99	136.43	146.73	178.91	230.39	1.12	1.00
69	84.95	111.98	126.14	142.87	153.17	184.06	207.22	87.52	113.27	130.00	149.30	160.88	194.35	243.26	1.12	1.00
70	93.96	122.28	139.00	157.00	168.59	200.79	223.96	95.25	123.56	141.58	160.86	175.02	209.80	258.71	1.11	1.00
71	102.97	135.15	154.45	173.74	187.89	222.67	244.55	102.97	135.14	157.03	177.57	191.74	227.82	279.30	1.11	1.00
72	114.55	150.59	169.90	194.32	209.76	244.55	269.01	113.27	146.73	173.75	195.58	209.74	245.84	299.90	1.11	1.00
73	127.42	166.04	187.92	214.93	231.66	269.01	294.75	124.85	160.89	193.06	213.62	227.79	267.72	324.35	1.10	1.00
74	140.29	184.06	209.80	238.11	258.68	297.32	321.78	137.72	177.62	213.64	235.47	249.65	290.89	348.81	1.10	1.00
75	155.74	203.36	231.68	265.13	288.28	326.93	352.67	150.59	194.35	236.79	258.63	271.54	315.34	375.84	1.10	1.00
76	171.19	223.95	254.85	290.86	316.58	359.10	387.42	164.75	213.66	258.67	284.37	298.56	347.52	411.87	1.10	1.00
77	187.90	245.82	280.57	320.45	348.74	395.11	426.00	181.47	234.23	285.70	312.70	328.18	380.95	453.02	1.09	1.00
78	207.12	270.15	307.46	351.20	382.07	433.53	466.98	199.40	257.29	312.60	343.48	361.49	419.38	496.57	1.09	1.00
79	226.31	297.04	338.19	384.48	420.48	475.78	513.07	217.31	282.89	343.33	378.05	396.05	460.35	546.50	1.08	1.00
80	249.35	325.19	370.17	422.87	461.43	523.13		240.36	309.76	377.88	413.87	434.44	505.13		1.08	1.00
81	272.49	357.32	407.45	465.29	507.70	574.54		263.49	340.61	415.16	455.00	476.85	553.97		1.08	1.00
82	299.48	393.31	448.58	510.27	556.54	631.09		290.48	375.31	455.00	498.70	524.41	609.24		1.08	1.00
83	329.04	431.87	492.28	561.69	611.81	692.79		318.76	411.30	499.99	548.83	575.82	668.37		1.08	1.00
84	362.46	475.57	539.84	616.95	672.22	760.91		349.61	451.15	550.12	602.82	632.38	735.20		1.08	1.00
85	398.45		593.82	677.36	737.77	835.46		383.03		605.39	661.94	695.36	807.18		1.08	1.00
86	437.01		651.66	744.20	811.04	919.01		421.59		664.51	728.78	763.48	886.87		1.08	1.00
87	480.71		717.21	817.46	890.73	1008.98		462.72		730.06	799.47	838.03	974.27		1.08	1.00
88	526.98		787.90	898.44	978.13	1107.95		508.99		802.04	877.87	921.58	1070.67		1.08	1.00
89	579.68		863.74	985.84	1075.81	1217.20		559.12		880.45	963.99	1012.83	1174.78		1.08	1.00
90	637.52							613.10							1.08	1.00
91+															1.08	1.00

Rates shown below the line apply only to attained age GPO Inflation Adjustment offers, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases
Compound rates reflect rates with a 5% annual increase in monthly/daily benefits and a 3% increase in policy limit; rates reflecting a 5% annual increase in both benefit and policy limit are calculated by multiplying the rates in the table by the factors listed to the right

Appendix C1

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

LTC-03 PA, LTC-03FR PA (2007 Rates)

Premiums to be used only with those that have

not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	GPO Inflation with Shared Cost							5.0% Simple Inflation with Shared Cost							5.0%/3% Compound Inflation with Shared Cost							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2-10yr BP	LifeBP
18-29	12.00	13.20	15.60	16.80	18.00	19.20	21.60	16.80	22.80	25.20	27.60	28.80	36.00	37.20	20.88	30.62	34.80	40.37	44.54	55.68	87.70	1.44	1.00
30	12.00	13.20	16.80	18.00	19.20	20.40	22.80	18.00	24.00	26.40	28.80	30.00	37.20	38.40	23.66	32.02	36.19	43.15	47.33	58.46	91.87	1.40	1.00
31	12.00	13.20	16.80	18.00	19.20	20.40	22.80	18.00	24.00	26.40	28.80	30.00	37.20	40.80	23.66	32.02	36.19	43.15	47.33	59.86	93.26	1.40	1.00
32	12.00	13.20	16.80	18.00	19.20	21.60	24.00	18.00	25.20	27.60	30.00	31.20	39.60	42.00	25.06	33.41	36.19	44.54	48.72	59.86	94.66	1.40	1.00
33	12.00	14.40	18.00	19.20	20.40	21.60	24.00	20.40	25.20	27.60	30.00	31.20	40.80	44.40	25.06	33.41	38.98	44.54	48.72	61.25	96.05	1.40	1.00
34	12.00	14.40	18.00	19.20	20.40	21.60	24.00	20.40	25.20	27.60	30.00	31.20	43.20	46.80	25.06	33.41	40.37	45.94	50.11	61.25	97.44	1.40	1.00
35	13.20	14.40	18.00	19.20	20.40	21.60	24.00	20.40	25.20	27.60	30.00	31.20	45.60	47.33	25.06	33.41	41.76	47.33	50.11	62.64	100.22	1.40	1.00
36	13.20	15.60	19.20	20.40	21.60	22.80	25.20	21.60	26.40	28.80	31.20	33.60	46.80	48.72	26.45	34.80	41.76	47.33	51.50	62.64	101.62	1.40	1.00
37	13.20	15.60	19.20	20.40	21.60	22.80	25.20	22.80	26.40	31.20	32.40	34.80	47.33	48.72	26.45	34.80	41.76	48.72	51.50	64.03	103.01	1.40	1.00
38	13.20	15.60	19.20	20.40	21.60	22.80	25.20	22.80	27.60	32.40	33.60	36.00	47.33	50.11	26.45	34.80	43.15	48.72	51.50	64.03	104.40	1.40	1.00
39	13.20	15.60	19.20	20.40	21.60	24.00	26.40	24.00	28.80	33.60	36.00	38.40	48.72	50.11	27.84	34.80	43.15	48.72	51.50	64.03	105.79	1.40	1.00
40	13.20	15.60	19.20	20.40	21.60	24.00	26.40	25.06	30.00	34.80	37.20	39.60	48.72	51.50	29.23	36.19	45.94	51.50	55.68	66.82	107.18	1.35	1.00
41	13.20	15.60	19.20	20.40	21.60	24.00	26.40	25.06	31.20	36.00	38.40	40.80	50.11	54.29	29.23	36.19	45.94	51.50	55.68	69.60	108.58	1.35	1.00
42	14.40	16.80	20.40	21.60	22.80	25.20	28.80	26.40	32.40	36.19	40.37	43.15	51.50	57.07	30.62	38.98	45.94	54.29	57.07	69.60	109.97	1.35	1.00
43	14.40	16.80	20.40	21.60	22.80	26.40	28.80	26.45	33.41	38.98	41.76	43.15	54.29	58.46	30.62	38.98	47.33	54.29	57.07	70.99	111.36	1.35	1.00
44	14.40	18.00	20.40	21.60	24.00	27.60	30.00	26.45	34.80	40.37	43.15	44.54	57.07	59.86	30.62	38.98	47.33	54.29	58.46	72.38	112.75	1.35	1.00
45	14.40	18.00	21.60	22.80	24.00	28.80	30.00	27.84	34.80	40.37	44.54	45.94	58.46	62.64	32.02	40.37	48.72	55.68	59.86	73.78	115.54	1.33	1.00
46	15.60	19.20	21.60	24.00	25.20	30.00	31.20	27.84	36.19	41.76	45.94	47.33	59.86	64.03	32.02	41.76	48.72	57.07	61.25	73.78	116.93	1.33	1.00
47	15.60	19.20	22.80	25.20	26.40	31.20	32.40	29.23	36.19	43.15	45.94	48.72	62.64	66.82	32.02	41.76	50.11	57.07	61.25	75.17	119.71	1.33	1.00
48	15.60	20.40	24.00	25.20	26.40	32.40	33.60	29.23	38.98	43.15	47.33	50.11	64.03	70.99	32.02	43.15	50.11	58.46	61.25	75.17	121.10	1.33	1.00
49	16.80	20.40	24.00	26.40	27.60	34.80	36.00	30.62	38.98	44.54	48.72	51.50	65.42	72.38	32.02	43.15	50.11	58.46	61.25	75.17	122.50	1.33	1.00
50	16.80	21.60	25.20	27.60	28.80	36.00	37.20	30.62	40.37	45.94	50.11	54.29	69.60	75.17	33.41	44.54	51.50	59.86	62.64	77.95	123.89	1.30	1.00
51	18.00	22.80	26.40	28.80	30.00	37.58	39.60	30.62	41.76	47.33	51.50	55.68	70.99	77.95	33.41	45.94	54.29	61.25	64.03	79.34	126.67	1.30	1.00
52	18.00	22.80	26.40	30.00	31.20	38.98	42.00	32.02	43.15	48.72	55.68	58.46	73.78	80.74	34.80	47.33	55.68	62.64	65.42	80.74	132.24	1.29	1.00
53	19.20	24.00	27.60	30.00	31.20	40.37	44.40	32.02	44.54	50.11	57.07	61.25	75.17	86.30	34.80	47.33	57.07	62.64	69.60	80.74	135.02	1.29	1.00
54	19.20	24.00	27.60	31.20	32.40	41.76	45.94	33.41	47.33	51.50	59.86	64.03	77.95	89.09	36.19	48.72	58.46	64.03	70.99	82.13	137.81	1.28	1.00
55	20.40	25.20	28.80	32.40	33.60	43.15	48.72	33.41	48.72	54.29	61.25	65.42	79.34	93.26	38.98	50.11	59.86	65.42	72.38	84.91	141.98	1.28	1.00
56	21.60	26.40	31.20	34.80	36.00	45.94	51.50	36.19	51.50	57.07	64.03	70.99	84.91	97.44	40.37	54.29	61.25	69.60	75.17	89.09	147.55	1.26	1.00
57	22.80	28.80	32.40	37.20	38.40	48.72	55.68	38.98	54.29	59.86	69.60	75.17	89.09	104.40	41.76	57.07	64.03	73.78	77.95	94.66	153.12	1.25	1.00
58	24.00	30.00	34.80	39.60	42.00	51.50	59.86	41.76	57.07	64.03	72.38	79.34	94.66	108.58	43.15	59.86	66.82	77.95	82.13	100.22	157.30	1.23	1.00
59	26.40	32.40	37.20	42.00	44.40	57.07	62.64	44.54	59.86	66.82	76.56	84.91	100.22	115.54	44.54	62.64	70.99	80.74	87.70	105.79	164.26	1.22	1.00
60	27.60	34.80	39.60	44.40	48.00	59.86	66.82	47.33	62.64	72.38	80.74	88.80	105.79	121.10	45.94	65.42	73.78	86.30	91.87	111.36	169.82	1.20	1.00
61	30.00	37.20	43.20	48.00	51.60	64.03	70.99	50.11	65.42	76.56	86.30	94.66	111.36	128.06	48.72	69.60	77.95	90.48	97.44	119.71	178.18	1.19	1.00
62	32.40	40.80	45.60	51.60	55.20	69.60	77.95	54.29	70.99	79.34	90.48	99.60	118.32	136.42	54.29	73.78	84.91	94.66	103.01	125.28	183.74	1.18	1.00
63	36.00	43.20	49.20	55.20	58.80	76.56	83.52	57.07	75.17	84.91	96.05	104.40	123.89	143.38	58.46	77.95	90.48	101.62	108.58	135.02	192.10	1.16	1.00
64	38.40	46.80	54.00	58.80	62.40	82.13	89.09	61.25	79.34	89.09	101.62	108.58	132.24	153.12	62.64	82.13	96.05	107.18	116.93	141.98	200.45	1.15	1.00
65	42.00	50.40	57.60	63.60	67.20	87.70	97.44	64.03	84.91	93.26	107.18	112.75	139.20	162.86	66.82	87.70	103.01	112.75	122.50	151.73	208.80	1.14	1.00
66	45.60	55.20	63.60	69.60	74.40	97.44	106.80	70.99	91.87	103.01	118.32	123.89	151.73	176.78	73.78	94.66	111.36	123.89	133.63	164.26	219.94	1.13	1.00
67	50.40	61.20	69.60	76.80	82.80	107.18	116.40	76.56	101.62	112.75	128.06	136.42	167.04	189.31	79.34	104.40	121.10	135.02	146.16	178.18	233.86	1.13	1.00
68	55.20	68.40	76.80	84.00	91.20	118.32	127.20	84.91	109.97	123.89	140.59	150.34	182.35	207.41	87.70	111.36	130.85	147.55	158.69	193.49	249.17	1.12	1.00
69	60.00	74.40	84.00	92.40	102.00	129.46	138.00	91.87	121.10	136.42	154.51	165.60	199.06	224.11	94.66	122.50	140.59	160.71	173.57	210.19	263.09	1.12	1.00
70	66.00	82.80	92.40	102.00	112.80	142.80	150.00	101.62	132.24	150.00	166.80	180.00	217.15	242.21	103.01	132.97	153.12	170.81	185.95	226.90	279.79	1.11	1.00
71	73.20	92.40	103.20	114.00	126.00	154.80	164.40	111.36	146.16	166.80	186.00	200.40	240.82	264.48	111.36	145.95	169.73	187.03	203.24	246.38	302.06	1.11	1.00
72	81.60	103.20	115.20	127.20	140.40	168.00	180.00	123.89	162.86	183.74	206.40	223.20	264.48	290.93	122.50	158.69	187.03	205.41	220.54	265.87	324.34	1.11	1.00
73	91.20	115.20	128.40	142.80	156.00	182.40	196.80	137.81	179.57	203.23	230.40	248.40	290.93	318.77	135.02	174.00	208.36	226.91	243.27	289.54	350.78	1.10	1.00
74	100.80	128.40	144.00	158.40	174.00	198.00	214.80	151.73	199.06	226.90	256.80	277.20	321.55	348.00	148.94	192.10	229.09	247.64	265.09	314.59	377.23	1.10	1.00
75	112.80	142.80	160.80	177.60	193.20	214.80	235.20	168.43	219.60	250.56	285.60	308.40	353.57	381.41	162.86	210.19	252.00	271.64	289.09	341.04	406.46	1.10	1.00
76	126.00	159.60	178.80	196.80	214.80	240.00	262.80	185.14	241.20	275.62	312.00	337.20	388.37	418.99	178.18	231.07	276.00	298.91	317.45	375.84	445.44	1.10	1.00
77	140.40	177.60	199.20	219.60	238.80	266.40	292.80	201.48	263.58	300.84	342.00	369.60	423.66	456.78	194.58	251.16	304.95	331.38	351.19	408.48	485.76	1.09	1.00
78	156.00	199.20	222.00	243.60	265.20	297.60	326.40	212.52	277.20	315.48	360.36	392.04	444.84	479.16	204.60	264.00	320.76	352.44	370.92	430.32	509.52	1.09	1.00
79	171.36	217.98	238.14	270.90	289.80	326.34	357.84	221.76	291.06	331.38	376.74	412.02	466.20	502.74	212.94	277.20	336.42	370.44	388.08	451.08	535.50	1.08	1.00
80	181.20	232.80	254.40	288.00	307.20	346.80	380.40	232.80	303.60	345.60	394.80	430.80	488.40		224.40	289.20	352.80	386.40	405.60	471.60		1.08	1.00
81	201.60	258.00	282.00	319.20	342.00	386.40	423.60	254.40	333.60	380.40	434.40	474.00	536.40		246.00	318.00	387.60	424.80	445.20	517.20		1.08	1.00
82	224.40	288.00	315.60	356.40	381.60	429.60	472.80	279.60	367.20	418.80	476.40	519.60	589.20		271.20	350.40	424.80	465.60	489.60	568.80		1.08	1.00
83	250.80	321.60	351.60	398.40	424.80	480.00	526.80	307.20	403.20	459.60	524.40	571.20	646.80		297.60	384.00	466.80	512.40	537.60	624.00		1.08	1.00
84	279.60	358.80	391.20	442.80	474.00	535.20	586.80	338.40	444.00	504.00	576.00	627.60	710.40		326.40	421.20	513.60	562.80	590.40	686.40		1.08	1.00
85	312.00	399.60	436.80	494.40	528.00	595.20	654.00	372.00		554.40	632.40	688.80	780.00		357.60		565.20	618.00	649.20	753.60		1.08	1.00
86	346.80	444.00	487.20	550.80	588.00	664.80	728.40	408.00		608.40	694.80	757.20	858.00		393.60		620.40	680.40	712.80	828.00		1.08	1.00
87	386.40	495.60	543.60	613.20	656.40	740.40	811.20	448.80		669.60	763.20	831.60	942.00		432.00		681.60	746.40	782.40	909.60		1.08	1.00
88	432.00	552.00	604.80	682.80	730.80	825.60	904.80	492.00		735.60	838.80	913.20	1034.40		475.20		748.80	819.60	860.40	999.60		1.08	1.00
89	480.00	615.60	674.40	763.20	814.80	920.40	1008.00	541.20		806.40	920.40	1004.40	1136.40		522.00		822.00	900.00	945.60	1096.80		1.08	1.00
90	535.20	685.20	751.20	848.40	907.20	1026.00	1123.20	595.20							572.40							1.08	1.00
91+																						1.08	1.00

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

See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

Compound rates reflect rates with a 5% annual increase in monthly/daily benefits and a 3% increase in policy limit; rates reflecting a 5% annual increase in both benefit and policy limit are calculated by multiplying the rates in the table by the factors listed to the right

Appendix C2

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

LTC-03 PA, LTC-03FR PA (2007 Rates)

Premiums to be used only with those that have previously elected an inflation decrease option

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

Age	4.2% Simple Inflation with Shared Cost							4.2%/3% Compound Inflation with Shared Cost							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2-10yr BP	LifeBP
18-29	16.80	22.80	25.20	27.60	28.80	36.00	37.20	18.00	26.40	30.00	34.80	38.40	48.00	75.60	1.44	1.00
30	18.00	24.00	26.40	28.80	30.00	37.20	38.40	20.40	27.60	31.20	37.20	40.80	50.40	79.20	1.40	1.00
31	18.00	24.00	26.40	28.80	30.00	37.20	38.40	20.40	27.60	31.20	37.20	40.80	51.60	80.40	1.40	1.00
32	18.00	25.20	27.60	30.00	31.20	38.40	39.60	21.60	28.80	31.20	38.40	42.00	51.60	81.60	1.40	1.00
33	20.40	25.20	27.60	30.00	31.20	38.40	39.60	21.60	28.80	33.60	38.40	42.00	52.80	82.80	1.40	1.00
34	20.40	25.20	27.60	30.00	31.20	39.60	40.80	21.60	28.80	34.80	39.60	43.20	52.80	84.00	1.40	1.00
35	20.40	25.20	27.60	30.00	31.20	39.60	40.80	21.60	28.80	36.00	40.80	43.20	54.00	86.40	1.40	1.00
36	21.60	26.40	28.80	31.20	33.60	40.80	42.00	22.80	30.00	36.00	40.80	44.40	54.00	87.60	1.40	1.00
37	21.60	26.40	28.80	31.20	33.60	40.80	42.00	22.80	30.00	36.00	42.00	44.40	55.20	88.80	1.40	1.00
38	21.60	26.40	28.80	31.20	33.60	40.80	43.20	22.80	30.00	37.20	42.00	44.40	55.20	90.00	1.40	1.00
39	21.60	27.60	30.00	33.60	34.80	42.00	43.20	24.00	30.00	37.20	42.00	44.40	55.20	91.20	1.40	1.00
40	21.60	27.60	30.00	33.60	34.80	42.00	44.40	25.20	31.20	39.60	44.40	48.00	57.60	92.40	1.35	1.00
41	21.60	27.60	31.20	34.80	36.00	43.20	46.80	25.20	31.20	39.60	44.40	48.00	60.00	93.60	1.35	1.00
42	22.80	28.80	31.20	34.80	37.20	44.40	49.20	26.40	33.60	39.60	46.80	49.20	60.00	94.80	1.35	1.00
43	22.80	28.80	33.60	36.00	37.20	46.80	50.40	26.40	33.60	40.80	46.80	49.20	61.20	96.00	1.35	1.00
44	22.80	30.00	34.80	37.20	38.40	49.20	51.60	26.40	33.60	40.80	46.80	50.40	62.40	97.20	1.35	1.00
45	24.00	30.00	34.80	38.40	39.60	50.40	54.00	27.60	34.80	42.00	48.00	51.60	63.60	99.60	1.33	1.00
46	24.00	31.20	36.00	39.60	40.80	51.60	55.20	27.60	36.00	42.00	49.20	52.80	63.60	100.80	1.33	1.00
47	25.20	31.20	37.20	39.60	42.00	54.00	57.60	27.60	36.00	43.20	49.20	52.80	64.80	103.20	1.33	1.00
48	25.20	33.60	37.20	40.80	43.20	55.20	61.20	27.60	37.20	43.20	50.40	52.80	64.80	104.40	1.33	1.00
49	26.40	33.60	38.40	42.00	44.40	56.40	62.40	27.60	37.20	43.20	50.40	52.80	64.80	105.60	1.33	1.00
50	26.40	34.80	39.60	43.20	46.80	60.00	64.80	28.80	38.40	44.40	51.60	54.00	67.20	106.80	1.30	1.00
51	26.40	36.00	40.80	44.40	48.00	61.20	67.20	28.80	39.60	46.80	52.80	55.20	68.40	109.20	1.30	1.00
52	27.60	37.20	42.00	48.00	50.40	63.60	69.60	30.00	40.80	48.00	54.00	56.40	69.60	114.00	1.29	1.00
53	27.60	38.40	43.20	49.20	52.80	64.80	74.40	30.00	40.80	49.20	54.00	60.00	69.60	116.40	1.29	1.00
54	28.80	40.80	44.40	51.60	55.20	67.20	76.80	31.20	42.00	50.40	55.20	61.20	70.80	118.80	1.28	1.00
55	28.80	42.00	46.80	52.80	56.40	68.40	80.40	33.60	43.20	51.60	56.40	62.40	73.20	122.40	1.28	1.00
56	31.20	44.40	49.20	55.20	61.20	73.20	84.00	34.80	46.80	52.80	60.00	64.80	76.80	127.20	1.26	1.00
57	33.60	46.80	51.60	60.00	64.80	76.80	90.00	36.00	49.20	55.20	63.60	67.20	81.60	132.00	1.25	1.00
58	36.00	49.20	55.20	62.40	68.40	81.60	93.60	37.20	51.60	57.60	67.20	70.80	86.40	135.60	1.23	1.00
59	38.40	51.60	57.60	66.00	73.20	86.40	99.60	38.40	54.00	61.20	69.60	75.60	91.20	141.60	1.22	1.00
60	40.80	54.00	62.40	69.60	78.00	91.20	104.40	39.60	56.40	63.60	74.40	79.20	96.00	146.40	1.20	1.00
61	43.20	56.40	66.00	74.40	81.60	96.00	110.40	42.00	60.00	67.20	78.00	84.00	103.20	153.60	1.19	1.00
62	46.80	61.20	68.40	78.00	86.40	102.00	117.60	46.80	63.60	73.20	81.60	88.80	108.00	158.40	1.18	1.00
63	49.20	64.80	73.20	82.80	90.00	106.80	123.60	50.40	67.20	78.00	87.60	93.60	116.40	165.60	1.16	1.00
64	52.80	68.40	76.80	87.60	93.60	114.00	132.00	54.00	70.80	82.80	92.40	100.80	122.40	172.80	1.15	1.00
65	55.20	73.20	80.40	92.40	97.20	120.00	140.40	57.60	75.60	88.80	97.20	105.60	130.80	180.00	1.14	1.00
66	61.20	79.20	88.80	102.00	106.80	130.80	152.40	63.60	81.60	96.00	106.80	115.20	141.60	189.60	1.13	1.00
67	66.00	87.60	97.20	110.40	117.60	144.00	163.20	68.40	90.00	104.40	116.40	126.00	153.60	201.60	1.13	1.00
68	73.20	94.80	106.80	121.20	129.60	157.20	178.80	75.60	96.00	112.80	127.20	136.80	166.80	214.80	1.12	1.00
69	79.20	104.40	117.60	133.20	142.80	171.60	193.20	81.60	105.60	121.20	139.20	150.00	181.20	226.80	1.12	1.00
70	87.60	114.00	129.60	146.40	157.20	187.20	208.80	88.80	115.20	132.00	150.00	163.20	195.60	241.20	1.11	1.00
71	96.00	126.00	144.00	162.00	175.20	207.60	228.00	96.00	126.00	146.40	165.60	178.80	212.40	260.40	1.11	1.00
72	106.80	140.40	158.40	181.20	195.60	228.00	250.80	105.60	136.80	162.00	182.40	195.60	229.20	279.60	1.11	1.00
73	118.80	154.80	175.20	200.40	216.00	250.80	274.80	116.40	150.00	180.00	199.20	212.40	249.60	302.40	1.10	1.00
74	130.80	171.60	195.60	222.00	241.20	277.20	300.00	128.40	165.60	199.20	219.60	232.80	271.20	325.20	1.10	1.00
75	145.20	189.60	216.00	247.20	268.80	304.80	328.80	140.40	181.20	220.80	241.20	253.20	294.00	350.40	1.10	1.00
76	159.60	208.80	237.60	271.20	295.20	334.80	361.20	153.60	199.20	241.20	265.20	278.40	324.00	384.00	1.10	1.00
77	175.20	229.20	261.60	298.80	325.20	368.40	397.20	169.20	218.40	266.40	291.60	306.00	355.20	422.40	1.09	1.00
78	193.20	252.00	286.80	327.60	356.40	404.40	435.60	186.00	240.00	291.60	320.40	337.20	391.20	463.20	1.09	1.00
79	211.20	277.20	315.60	358.80	392.40	444.00	478.80	202.80	264.00	320.40	352.80	369.60	429.60	510.00	1.08	1.00
80	232.80	303.60	345.60	394.80	430.80	488.40		224.40	289.20	352.80	386.40	405.60	471.60		1.08	1.00
81	254.40	333.60	380.40	434.40	474.00	536.40		246.00	318.00	387.60	424.80	445.20	517.20		1.08	1.00
82	279.60	367.20	418.80	476.40	519.60	589.20		271.20	350.40	424.80	465.60	489.60	568.80		1.08	1.00
83	307.20	403.20	459.60	524.40	571.20	646.80		297.60	384.00	466.80	512.40	537.60	624.00		1.08	1.00
84	338.40	444.00	504.00	576.00	627.60	710.40		326.40	421.20	513.60	562.80	590.40	686.40		1.08	1.00
85	372.00		554.40	632.40	688.80	780.00		357.60		565.20	618.00	649.20	753.60		1.08	1.00
86	408.00		608.40	694.80	757.20	858.00		393.60		620.40	680.40	712.80	828.00		1.08	1.00
87	448.80		669.60	763.20	831.60	942.00		432.00		681.60	746.40	782.40	909.60		1.08	1.00
88	492.00		735.60	838.80	913.20	1034.40		475.20		748.80	819.60	860.40	999.60		1.08	1.00
89	541.20		806.40	920.40	1004.40	1136.40		522.00		822.00	900.00	945.60	1096.80		1.08	1.00
90	595.20							572.40							1.08	1.00
91+															1.08	1.00

Rates shown below the line apply only to attained age GPO Inflation Adjustment offers, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options
Compound rates reflect rates with a 5% annual increase in monthly/daily benefits and a 3% increase in policy limit; rates reflecting a 5% annual increase in both benefit and policy limit are calculated by multiplying the rates in the table by the factors listed to the right

Appendix B1

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

LTC-03 PA, LTC-03FR PA (2007 Rates)

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

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

Age	GPO Inflation							5% Simple Inflation							5%/3% Compound Inflation							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2-10yr BP	LifeBP
18-29	12.85	14.14	16.71	17.99	19.28	20.57	23.14	17.99	24.42	26.99	29.56	30.85	38.56	39.84	22.40	32.85	37.33	43.30	47.78	59.72	94.06	1.44	1.00
30	12.85	14.14	17.99	19.28	20.57	21.85	24.42	19.28	25.71	28.28	30.85	32.13	39.84	41.13	25.38	34.34	38.82	46.28	50.76	62.71	98.54	1.40	1.00
31	12.85	14.14	17.99	19.28	20.57	21.85	24.42	19.28	25.71	28.28	30.85	32.13	39.84	43.72	25.38	34.34	38.82	46.28	50.76	64.20	100.03	1.40	1.00
32	12.85	14.14	17.99	19.28	20.57	23.14	25.71	19.28	26.99	29.56	32.13	33.42	42.43	45.01	26.87	35.83	38.82	47.78	52.26	64.20	101.53	1.40	1.00
33	12.85	15.42	19.28	20.57	21.85	23.14	25.71	21.85	26.99	29.56	32.13	33.42	43.72	47.61	26.87	35.83	41.81	47.78	52.26	65.69	103.02	1.40	1.00
34	12.85	15.42	19.28	20.57	21.85	23.14	25.71	21.85	26.99	29.56	32.13	33.42	46.31	50.19	26.87	35.83	43.30	49.27	53.75	65.69	104.51	1.40	1.00
35	14.14	15.42	19.28	20.57	21.85	23.14	25.71	21.85	26.99	29.56	32.13	33.42	48.91	50.76	26.87	35.83	44.79	50.76	53.75	67.19	107.50	1.40	1.00
36	14.14	16.71	20.57	21.85	23.14	24.42	26.99	23.14	28.28	30.85	33.42	35.99	50.19	52.26	28.37	37.33	44.79	50.76	55.24	67.19	108.99	1.40	1.00
37	14.14	16.71	20.57	21.85	23.14	24.42	26.99	24.43	28.28	33.44	34.72	37.29	50.76	52.26	28.37	37.33	44.79	52.26	55.24	68.68	110.49	1.40	1.00
38	14.14	16.71	20.57	21.85	23.14	24.42	26.99	24.43	29.57	34.74	36.01	38.58	50.76	53.75	28.37	37.33	46.28	52.26	55.24	68.68	111.98	1.40	1.00
39	14.14	16.71	20.57	21.85	23.14	25.71	28.28	25.73	30.86	36.03	38.58	41.17	52.26	53.75	29.86	37.33	46.28	52.26	55.24	68.68	113.47	1.40	1.00
40	14.14	16.71	20.57	21.85	23.14	25.71	28.28	26.87	32.16	37.33	39.88	42.47	52.26	55.24	31.35	38.82	49.27	55.24	59.72	71.67	114.96	1.35	1.00
41	14.14	16.71	20.57	21.85	23.14	25.71	28.28	26.87	33.46	38.61	41.17	43.75	53.75	58.23	31.35	38.82	49.27	55.24	59.72	74.65	116.46	1.35	1.00
42	15.42	17.99	21.85	23.14	24.42	26.99	30.85	28.32	34.74	38.82	43.30	46.28	55.24	61.21	32.85	41.81	49.27	58.23	61.21	74.65	117.95	1.35	1.00
43	15.42	17.99	21.85	23.14	24.42	28.29	30.85	28.37	35.83	41.81	44.79	46.28	58.23	62.71	32.85	41.81	50.76	58.23	61.21	76.15	119.44	1.35	1.00
44	15.42	19.29	21.85	23.14	25.71	29.57	32.13	28.37	37.33	43.30	46.28	47.78	61.21	64.20	32.85	41.81	50.76	58.23	62.71	77.64	120.94	1.35	1.00
45	15.42	19.29	23.14	24.42	25.71	30.87	32.13	29.86	37.33	43.30	47.78	49.27	62.71	67.19	34.34	43.30	52.26	59.72	64.20	79.13	123.92	1.33	1.00
46	16.71	20.58	23.14	25.72	27.00	32.14	33.42	29.86	38.82	44.79	49.27	50.76	64.20	68.68	34.34	44.79	52.26	61.21	65.67	79.13	125.42	1.33	1.00
47	16.71	20.58	24.43	27.00	28.29	33.44	34.72	31.35	38.82	46.28	49.27	52.26	67.19	71.67	34.34	44.79	53.75	61.21	65.67	80.62	128.40	1.33	1.00
48	16.71	21.86	25.72	27.00	28.29	34.73	36.00	31.35	41.81	46.28	50.76	53.75	68.68	76.15	34.34	46.28	53.75	62.71	65.67	80.62	129.89	1.33	1.00
49	18.01	21.86	25.72	28.29	29.57	37.33	38.60	32.85	41.81	47.78	52.26	55.24	70.17	77.64	34.34	46.28	53.75	62.71	65.67	80.62	131.39	1.33	1.00
50	18.01	23.16	27.02	29.59	30.87	38.61	39.88	32.85	43.30	49.27	53.75	58.23	74.65	80.62	35.83	47.78	55.24	64.20	67.19	83.61	132.88	1.30	1.00
51	19.29	24.45	28.30	30.87	32.14	40.31	42.47	32.85	44.79	50.76	55.24	59.72	76.15	83.61	35.83	49.27	58.23	65.69	68.68	85.10	135.87	1.30	1.00
52	19.29	24.45	28.30	32.14	33.43	41.81	45.04	34.34	46.28	52.26	59.72	62.71	79.13	86.60	37.33	50.76	59.72	67.19	70.17	86.60	141.84	1.29	1.00
53	20.58	25.72	29.59	32.14	33.43	43.30	47.62	34.34	47.78	53.75	61.21	65.69	80.62	92.57	37.33	50.76	61.21	67.19	74.65	86.60	144.83	1.29	1.00
54	20.58	25.72	29.59	33.44	34.73	44.79	49.27	35.83	50.76	55.24	64.20	68.68	83.61	95.55	38.82	52.26	62.71	68.68	76.15	88.09	147.81	1.28	1.00
55	21.88	27.00	30.87	34.73	36.01	46.28	52.26	35.83	52.26	58.23	65.69	70.17	85.10	100.03	41.81	53.75	64.20	70.17	77.64	91.08	152.29	1.28	1.00
56	23.16	28.29	33.44	37.31	38.58	49.27	55.24	38.82	55.24	61.21	68.68	76.15	91.08	104.51	43.30	58.23	65.69	74.65	80.62	95.55	158.26	1.26	1.00
57	24.45	30.87	34.72	39.88	41.15	52.26	59.72	41.81	58.23	64.20	74.65	80.62	95.55	111.98	44.79	61.21	68.68	79.13	83.61	101.53	164.23	1.25	1.00
58	25.73	32.14	37.30	42.45	45.02	55.24	64.20	44.79	61.21	68.68	77.64	85.10	101.53	116.46	46.28	64.20	71.67	83.61	88.09	107.50	168.71	1.23	1.00
59	28.30	34.73	39.88	45.04	47.59	61.21	67.19	47.78	64.20	71.67	82.12	91.08	107.50	123.92	47.78	67.19	76.15	86.60	94.06	113.47	176.18	1.22	1.00
60	29.59	37.31	42.45	47.61	51.46	64.20	71.67	50.76	67.19	77.64	86.60	95.23	113.47	129.89	49.27	70.17	79.13	92.57	98.54	119.44	182.15	1.20	1.00
61	32.14	39.88	46.32	51.46	55.30	68.68	76.15	53.75	70.17	82.12	92.57	101.53	119.44	137.36	52.26	74.65	83.61	97.05	104.51	128.40	191.11	1.19	1.00
62	34.73	43.75	48.89	55.32	59.17	74.65	83.61	58.23	76.15	85.10	97.05	106.82	126.91	146.32	58.23	79.13	91.08	101.53	110.49	134.37	197.08	1.18	1.00
63	38.60	46.31	52.75	59.17	63.03	82.12	89.58	61.21	80.62	91.08	103.02	111.98	132.88	153.78	62.71	83.61	97.05	108.99	116.46	144.83	206.04	1.16	1.00
64	41.17	50.18	57.90	63.02	66.87	88.09	95.55	65.69	85.10	95.55	108.99	116.46	141.84	164.23	67.19	88.09	103.02	114.96	125.42	152.29	215.00	1.15	1.00
65	45.04	54.02	61.76	68.17	72.03	94.06	104.51	68.68	91.08	100.03	114.96	120.94	149.30	174.69	71.67	94.06	110.49	120.94	131.39	162.74	223.96	1.14	1.00
66	48.89	59.16	68.20	74.58	79.74	104.51	114.55	76.15	98.54	110.49	126.91	132.88	162.74	189.62	79.13	101.53	119.44	132.88	143.33	176.18	235.90	1.13	1.00
67	54.05	65.60	74.62	82.31	88.75	114.96	124.83	82.12	108.99	120.94	137.36	146.32	179.17	203.05	85.10	111.98	129.89	144.83	156.77	191.11	250.83	1.13	1.00
68	59.17	73.34	82.33	90.02	97.73	126.91	136.41	91.08	117.95	132.88	150.80	161.25	195.59	222.46	94.06	119.44	140.35	158.26	170.21	207.53	267.26	1.12	1.00
69	64.31	79.75	90.05	99.02	109.32	138.85	147.98	98.54	129.89	146.32	165.73	177.62	213.51	240.38	101.53	131.39	150.80	172.37	186.17	225.45	282.19	1.12	1.00
70	70.75	88.77	99.04	109.31	120.89	153.16	160.83	108.99	141.84	160.88	178.88	193.04	232.92	259.79	110.49	142.62	164.23	183.18	199.41	243.37	300.10	1.11	1.00
71	78.45	99.06	110.62	122.16	135.06	166.01	176.25	119.44	156.77	178.91	199.48	214.92	258.30	283.68	119.44	156.54	182.05	200.55	217.95	264.27	323.99	1.11	1.00
72	87.46	110.62	123.49	136.32	150.49	180.13	192.96	132.88	174.69	197.08	221.34	239.36	283.68	312.05	131.39	170.21	200.59	220.25	236.48	285.17	347.88	1.11	1.00
73	97.74	123.48	137.64	153.05	167.20	195.54	210.95	147.81	192.60	217.98	247.10	266.41	312.05	341.91	144.83	186.63	223.48	243.34	260.90	310.55	376.25	1.10	1.00
74	108.04	137.61	154.36	169.76	186.50	212.24	230.22	162.74	213.51	243.37	275.43	297.29	344.89	373.26	159.76	206.04	245.70	265.54	284.28	337.43	404.62	1.10	1.00
75	120.89	153.04	172.37	190.33	207.08	230.20	252.07	180.66	235.54	268.75	306.32	330.75	379.23	409.09	174.69	225.45	270.25	291.27	310.03	365.80	435.97	1.10	1.00
76	135.06	171.04	191.66	210.90	230.23	257.22	281.65	198.58	258.70	295.62	334.62	361.62	416.56	449.41	191.11	247.85	295.99	320.52	340.44	403.12	477.77	1.10	1.00
77	150.48	190.33	213.52	235.34	255.95	285.50	313.80	216.09	282.69	322.65	366.78	396.35	454.37	489.90	208.69	269.37	327.05	355.36	376.65	438.09	520.98	1.09	1.00
78	167.19	213.49	237.97	261.04	284.25	318.95	349.81	227.83	297.17	338.20	386.32	420.28	476.88	513.67	219.34	283.02	343.86	377.83	397.64	461.32	546.22	1.09	1.00
79	183.62	233.58	255.18	290.29	310.54	349.70	383.45	237.63	311.89	355.10	403.70	441.51	499.56	538.72	228.18	297.04	360.50	396.95	415.85	483.36	573.82	1.08	1.00
80	194.08	249.35	272.49	308.48	329.04	371.46	407.45	249.35	325.19	370.17	422.87	461.43	523.13		240.36	309.76	377.88	413.87	434.44	505.13		1.08	1.00
81	215.93	276.34	302.05	341.90	366.32	413.87	453.72	272.49	357.32	407.45	465.29	507.70	574.54		263.49	340.61	415.16	455.00	476.85	553.97		1.08	1.00
82	240.36	308.48	338.04	381.74	408.73	460.15	506.42	299.48	393.31	448.58	510.27	556.54	631.09		290.48	375.31	455.00	498.70	524.41	609.24		1.08	1.00
83	268.63	344.47	376.60	426.73	455.00	514.13	564.26	329.04	431.87	492.28	561.69	611.81	692.79		318.76	411.30	499.99	548.83	575.82	668.37		1.08	1.00
84	299.48	384.31	419.02	474.28	507.70	573.25	628.52	362.46	475.57	539.84	616.95	672.22	760.91		349.61	451.15	550.12	602.82	632.38	735.20		1.08	1.00
85	334.18	428.01	467.86	529.55	565.54	637.52	700.50	398.45		593.82	677.36	737.77	835.46		383.03		605.39	661.94	695.36	807.18		1.08	1.00
86	371.46	475.57	521.84	589.96	629.81	712.07	780.19	437.01		651.66	744.20	811.04	919.01		421.59		664.51	728.78	763.48	886.87		1.08	1.00
87	413.87	530.84	582.25	656.80	703.07	793.04	868.88	480.71		717.21	817.46	890.73	1008.98		462.72		730.06	799.47	838.03	974.27		1.08	1.00
88	462.72	591.25	647.80	731.35	782.76	884.30	969.13	526.98		787.90	898.44	978.13	1107.95		508.99		802.04	877.87	921.58	1070.67		1.08	1.00
89	514.13	659.37	722.35	817.46	872.73	985.84	1079.67	579.68		863.74	985.84	1075.81	1217.20		559.12		880.45	963.99	1012.83	1174.78		1.08	1.00
90	573.25	733.92	804.61	908.72	971.70	1098.95	1203.06	637.52							613.10							1.08	1.00
91+																						1.08	1.00

Rates shown below the line apply only to attained age GPO Inflation Adjustment offers, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases
Compound rates reflect rates with a 5% annual increase in monthly/daily benefits and a 3% increase in policy limit; rates reflecting a 5% annual increase in both benefit and policy limit are calculated by multiplying the rates in the table by the factors listed to the right

Appendix B2

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

LTC-03 PA, LTC-03FR PA (2007 Rates)

Premiums to be used only with those that have previously elected an inflation decrease option

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

Age	4.2% Simple Inflation							4.2%/3% Compound Inflation							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2-10yr BP	LifeBP
18-29	17.99	24.42	26.99	29.56	30.85	38.56	39.84	19.31	28.32	32.18	37.33	41.19	51.48	81.09	1.44	1.00
30	19.28	25.71	28.28	30.85	32.13	39.84	41.13	21.88	29.60	33.46	39.90	43.76	54.06	84.95	1.40	1.00
31	19.28	25.71	28.28	30.85	32.13	39.84	41.15	21.88	29.60	33.46	39.90	43.76	55.35	86.24	1.40	1.00
32	19.28	26.99	29.56	32.13	33.42	41.14	42.44	23.17	30.89	33.46	41.19	45.05	55.35	87.52	1.40	1.00
33	21.85	26.99	29.56	32.13	33.42	41.15	42.46	23.17	30.89	36.04	41.19	45.05	56.63	88.81	1.40	1.00
34	21.85	26.99	29.56	32.13	33.42	42.45	43.76	23.17	30.89	37.33	42.47	46.34	56.63	90.10	1.40	1.00
35	21.85	26.99	29.56	32.13	33.42	42.47	43.76	23.17	30.89	38.61	43.76	46.34	57.92	92.67	1.40	1.00
36	23.14	28.28	30.85	33.42	35.99	43.76	45.05	24.46	32.18	38.61	43.76	47.62	57.92	93.96	1.40	1.00
37	23.15	28.28	30.87	33.43	36.00	43.76	45.05	24.46	32.18	38.61	45.05	47.62	59.21	95.25	1.40	1.00
38	23.15	28.29	30.88	33.44	36.01	43.76	46.34	24.46	32.18	39.90	45.05	47.62	59.21	96.53	1.40	1.00
39	23.16	29.57	32.17	36.01	37.31	45.05	46.34	25.74	32.18	39.90	45.05	47.62	59.21	97.82	1.40	1.00
40	23.17	29.58	32.18	36.02	37.32	45.05	47.62	27.03	33.46	42.47	47.62	51.48	61.78	99.11	1.35	1.00
41	23.17	29.60	33.46	37.31	38.60	46.34	50.20	27.03	33.46	42.47	47.62	51.48	64.36	100.39	1.35	1.00
42	24.45	30.88	33.46	37.33	39.90	47.62	52.77	28.32	36.04	42.47	50.20	52.77	64.36	101.68	1.35	1.00
43	24.46	30.89	36.04	38.61	39.90	50.20	54.06	28.32	36.04	43.76	50.20	52.77	65.64	102.97	1.35	1.00
44	24.46	32.18	37.33	39.90	41.19	52.77	55.35	28.32	36.04	43.76	50.20	54.06	66.93	104.26	1.35	1.00
45	25.74	32.18	37.33	41.19	42.47	54.06	57.92	29.60	37.33	45.05	51.48	55.35	68.22	106.83	1.33	1.00
46	25.74	33.46	38.61	42.47	43.76	55.35	59.21	29.60	38.61	45.05	52.77	56.61	68.22	108.12	1.33	1.00
47	27.03	33.46	39.90	42.47	45.05	57.92	61.78	29.60	38.61	46.34	52.77	56.61	69.50	110.69	1.33	1.00
48	27.03	36.04	39.90	43.76	46.34	59.21	65.64	29.60	39.90	46.34	54.06	56.61	69.50	111.98	1.33	1.00
49	28.32	36.04	41.19	45.05	47.62	60.49	66.93	29.60	39.90	46.34	54.06	56.61	69.50	113.27	1.33	1.00
50	28.32	37.33	42.47	46.34	50.20	64.36	69.50	30.89	41.19	47.62	55.35	57.92	72.08	114.55	1.30	1.00
51	28.32	38.61	43.76	47.62	51.48	65.64	72.08	30.89	42.47	50.20	56.63	59.21	73.37	117.13	1.30	1.00
52	29.60	39.90	45.05	51.48	54.06	68.22	74.65	32.18	43.76	51.48	57.92	60.49	74.65	122.28	1.29	1.00
53	29.60	41.19	46.34	52.77	56.63	69.50	79.80	32.18	43.76	52.77	57.92	64.36	74.65	124.85	1.29	1.00
54	30.89	43.76	47.62	55.35	59.21	72.08	82.37	33.46	45.05	54.06	59.21	65.64	75.94	127.42	1.28	1.00
55	30.89	45.05	50.20	56.63	60.49	73.37	86.24	36.04	46.34	55.35	60.49	66.93	78.51	131.29	1.28	1.00
56	33.46	47.62	52.77	59.21	65.64	78.51	90.10	37.33	50.20	56.63	64.36	69.50	82.37	136.43	1.26	1.00
57	36.04	50.20	55.35	64.36	69.50	82.37	96.53	38.61	52.77	59.21	68.22	72.08	87.52	141.58	1.25	1.00
58	38.61	52.77	59.21	66.93	73.37	87.52	100.39	39.90	55.35	61.78	72.08	75.94	92.67	145.44	1.23	1.00
59	41.19	55.35	61.78	70.79	78.51	92.67	106.83	41.19	57.92	65.64	74.65	81.09	97.82	151.88	1.22	1.00
60	43.76	57.92	66.93	74.65	83.65	97.82	111.98	42.47	60.49	68.22	79.80	84.95	102.97	157.03	1.20	1.00
61	46.34	60.49	70.79	79.80	87.52	102.97	118.41	45.05	64.36	72.08	83.66	90.10	110.69	164.75	1.19	1.00
62	50.20	65.64	73.37	83.66	92.67	109.40	126.14	50.20	68.22	78.51	87.52	95.25	115.84	169.90	1.18	1.00
63	52.77	69.50	78.51	88.81	96.53	114.55	132.57	54.06	72.08	83.66	93.96	100.39	124.85	177.62	1.16	1.00
64	56.63	73.37	82.37	93.96	100.39	122.28	141.58	57.92	75.94	88.81	99.11	108.12	131.29	185.34	1.15	1.00
65	59.21	78.51	86.24	99.11	104.26	128.71	150.59	61.78	81.09	95.25	104.26	113.27	140.29	193.07	1.14	1.00
66	65.64	84.95	95.25	109.40	114.55	140.29	163.46	68.22	87.52	102.97	114.55	123.56	151.88	203.36	1.13	1.00
67	70.79	93.96	104.26	118.41	126.14	154.45	175.05	73.37	96.53	111.98	124.85	135.15	164.75	216.23	1.13	1.00
68	78.51	101.68	114.55	130.00	139.01	168.61	191.78	81.09	102.97	120.99	136.43	146.73	178.91	230.39	1.12	1.00
69	84.95	111.98	126.14	142.87	153.17	184.06	207.22	87.52	113.27	130.00	149.30	160.88	194.35	243.26	1.12	1.00
70	93.96	122.28	139.00	157.00	168.59	200.79	223.96	95.25	123.56	141.58	160.86	175.02	209.80	258.71	1.11	1.00
71	102.97	135.15	154.45	173.74	187.89	222.67	244.55	102.97	135.14	157.03	177.57	191.74	227.82	279.30	1.11	1.00
72	114.55	150.59	169.90	194.32	209.76	244.55	269.01	113.27	146.73	173.75	195.58	209.74	245.84	299.90	1.11	1.00
73	127.42	166.04	187.92	214.93	231.66	269.01	294.75	124.85	160.89	193.06	213.62	227.79	267.72	324.35	1.10	1.00
74	140.29	184.06	209.80	238.11	258.68	297.32	321.78	137.72	177.62	213.64	235.47	249.65	290.89	348.81	1.10	1.00
75	155.74	203.36	231.68	265.13	288.28	326.93	352.67	150.59	194.35	236.79	258.63	271.54	315.34	375.84	1.10	1.00
76	171.19	223.95	254.85	290.86	316.58	359.10	387.42	164.75	213.66	258.67	284.37	298.56	347.52	411.87	1.10	1.00
77	187.90	245.82	280.57	320.45	348.74	395.11	426.00	181.47	234.23	285.70	312.70	328.18	380.95	453.02	1.09	1.00
78	207.12	270.15	307.46	351.20	382.07	433.53	466.98	199.40	257.29	312.60	343.48	361.49	419.38	496.57	1.09	1.00
79	226.31	297.04	338.19	384.48	420.48	475.78	513.07	217.31	282.89	343.33	378.05	396.05	460.35	546.50	1.08	1.00
80	249.35	325.19	370.17	422.87	461.43	523.13		240.36	309.76	377.88	413.87	434.44	505.13		1.08	1.00
81	272.49	357.32	407.45	465.29	507.70	574.54		263.49	340.61	415.16	455.00	476.85	553.97		1.08	1.00
82	299.48	393.31	448.58	510.27	556.54	631.09		290.48	375.31	455.00	498.70	524.41	609.24		1.08	1.00
83	329.04	431.87	492.28	561.69	611.81	692.79		318.76	411.30	499.99	548.83	575.82	668.37		1.08	1.00
84	362.46	475.57	539.84	616.95	672.22	760.91		349.61	451.15	550.12	602.82	632.38	735.20		1.08	1.00
85	398.45		593.82	677.36	737.77	835.46		383.03		605.39	661.94	695.36	807.18		1.08	1.00
86	437.01		651.66	744.20	811.04	919.01		421.59		664.51	728.78	763.48	886.87		1.08	1.00
87	480.71		717.21	817.46	890.73	1008.98		462.72		730.06	799.47	838.03	974.27		1.08	1.00
88	526.98		787.90	898.44	978.13	1107.95		508.99		802.04	877.87	921.58	1070.67		1.08	1.00
89	579.68		863.74	985.84	1075.81	1217.20		559.12		880.45	963.99	1012.83	1174.78		1.08	1.00
90	637.52							613.10							1.08	1.00
91+															1.08	1.00

Rates shown below the line apply only to attained age GPO Inflation Adjustment offers, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases
Compound rates reflect rates with a 5% annual increase in monthly/daily benefits and a 3% increase in policy limit; rates reflecting a 5% annual increase in both benefit and policy limit are calculated by multiplying the rates in the table by the factors listed to the right

Appendix C1

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

LTC-03 PA, LTC-03FR PA (2007 Rates)

Premiums to be used only with those that have

not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	GPO Inflation with Shared Cost							5.0% Simple Inflation with Shared Cost							5.0%/3% Compound Inflation with Shared Cost							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2-10yr BP	LifeBP
18-29	12.00	13.20	15.60	16.80	18.00	19.20	21.60	16.80	22.80	25.20	27.60	28.80	36.00	37.20	20.88	30.62	34.80	40.37	44.54	55.68	87.70	1.44	1.00
30	12.00	13.20	16.80	18.00	19.20	20.40	22.80	18.00	24.00	26.40	28.80	30.00	37.20	38.40	23.66	32.02	36.19	43.15	47.33	58.46	91.87	1.40	1.00
31	12.00	13.20	16.80	18.00	19.20	20.40	22.80	18.00	24.00	26.40	28.80	30.00	37.20	40.80	23.66	32.02	36.19	43.15	47.33	59.86	93.26	1.40	1.00
32	12.00	13.20	16.80	18.00	19.20	21.60	24.00	18.00	25.20	27.60	30.00	31.20	39.60	42.00	25.06	33.41	36.19	44.54	48.72	59.86	94.66	1.40	1.00
33	12.00	14.40	18.00	19.20	20.40	21.60	24.00	20.40	25.20	27.60	30.00	31.20	40.80	44.40	25.06	33.41	38.98	44.54	48.72	61.25	96.05	1.40	1.00
34	12.00	14.40	18.00	19.20	20.40	21.60	24.00	20.40	25.20	27.60	30.00	31.20	43.20	46.80	25.06	33.41	40.37	45.94	50.11	61.25	97.44	1.40	1.00
35	13.20	14.40	18.00	19.20	20.40	21.60	24.00	20.40	25.20	27.60	30.00	31.20	45.60	47.33	25.06	33.41	41.76	47.33	50.11	62.64	100.22	1.40	1.00
36	13.20	15.60	19.20	20.40	21.60	22.80	25.20	21.60	26.40	28.80	31.20	33.60	46.80	48.72	26.45	34.80	41.76	47.33	51.50	62.64	101.62	1.40	1.00
37	13.20	15.60	19.20	20.40	21.60	22.80	25.20	22.80	26.40	31.20	32.40	34.80	47.33	48.72	26.45	34.80	41.76	48.72	51.50	64.03	103.01	1.40	1.00
38	13.20	15.60	19.20	20.40	21.60	22.80	25.20	22.80	27.60	32.40	33.60	36.00	47.33	50.11	26.45	34.80	43.15	48.72	51.50	64.03	104.40	1.40	1.00
39	13.20	15.60	19.20	20.40	21.60	24.00	26.40	24.00	28.80	33.60	36.00	38.40	48.72	50.11	27.84	34.80	43.15	48.72	51.50	64.03	105.79	1.40	1.00
40	13.20	15.60	19.20	20.40	21.60	24.00	26.40	25.06	30.00	34.80	37.20	39.60	48.72	51.50	29.23	36.19	45.94	51.50	55.68	66.82	107.18	1.35	1.00
41	13.20	15.60	19.20	20.40	21.60	24.00	26.40	25.06	31.20	36.00	38.40	40.80	50.11	54.29	29.23	36.19	45.94	51.50	55.68	69.60	108.58	1.35	1.00
42	14.40	16.80	20.40	21.60	22.80	25.20	28.80	26.40	32.40	36.19	40.37	43.15	51.50	57.07	30.62	38.98	45.94	54.29	57.07	69.60	109.97	1.35	1.00
43	14.40	16.80	20.40	21.60	22.80	26.40	28.80	26.45	33.41	38.98	41.76	43.15	54.29	58.46	30.62	38.98	47.33	54.29	57.07	70.99	111.36	1.35	1.00
44	14.40	18.00	20.40	21.60	24.00	27.60	30.00	26.45	34.80	40.37	43.15	44.54	57.07	59.86	30.62	38.98	47.33	54.29	58.46	72.38	112.75	1.35	1.00
45	14.40	18.00	21.60	22.80	24.00	28.80	30.00	27.84	34.80	40.37	44.54	45.94	58.46	62.64	32.02	40.37	48.72	55.68	59.86	73.78	115.54	1.33	1.00
46	15.60	19.20	21.60	24.00	25.20	30.00	31.20	27.84	36.19	41.76	45.94	47.33	59.86	64.03	32.02	41.76	48.72	57.07	61.25	73.78	116.93	1.33	1.00
47	15.60	19.20	22.80	25.20	26.40	31.20	32.40	29.23	36.19	43.15	45.94	48.72	62.64	66.82	32.02	41.76	50.11	57.07	61.25	75.17	119.71	1.33	1.00
48	15.60	20.40	24.00	25.20	26.40	32.40	33.60	29.23	38.98	43.15	47.33	50.11	64.03	70.99	32.02	43.15	50.11	58.46	61.25	75.17	121.10	1.33	1.00
49	16.80	20.40	24.00	26.40	27.60	34.80	36.00	30.62	38.98	44.54	48.72	51.50	65.42	72.38	32.02	43.15	50.11	58.46	61.25	75.17	122.50	1.33	1.00
50	16.80	21.60	25.20	27.60	28.80	36.00	37.20	30.62	40.37	45.94	50.11	54.29	69.60	75.17	33.41	44.54	51.50	59.86	62.64	77.95	123.89	1.30	1.00
51	18.00	22.80	26.40	28.80	30.00	37.58	39.60	30.62	41.76	47.33	51.50	55.68	70.99	77.95	33.41	45.94	54.29	61.25	64.03	79.34	126.67	1.30	1.00
52	18.00	22.80	26.40	30.00	31.20	38.98	42.00	32.02	43.15	48.72	55.68	58.46	73.78	80.74	34.80	47.33	55.68	62.64	65.42	80.74	132.24	1.29	1.00
53	19.20	24.00	27.60	30.00	31.20	40.37	44.40	32.02	44.54	50.11	57.07	61.25	75.17	86.30	34.80	47.33	57.07	62.64	69.60	80.74	135.02	1.29	1.00
54	19.20	24.00	27.60	31.20	32.40	41.76	45.94	33.41	47.33	51.50	59.86	64.03	77.95	89.09	36.19	48.72	58.46	64.03	70.99	82.13	137.81	1.28	1.00
55	20.40	25.20	28.80	32.40	33.60	43.15	48.72	33.41	48.72	54.29	61.25	65.42	79.34	93.26	38.98	50.11	59.86	65.42	72.38	84.91	141.98	1.28	1.00
56	21.60	26.40	31.20	34.80	36.00	45.94	51.50	36.19	51.50	57.07	64.03	70.99	84.91	97.44	40.37	54.29	61.25	69.60	75.17	89.09	147.55	1.26	1.00
57	22.80	28.80	32.40	37.20	38.40	48.72	55.68	38.98	54.29	59.86	69.60	75.17	89.09	104.40	41.76	57.07	64.03	73.78	77.95	94.66	153.12	1.25	1.00
58	24.00	30.00	34.80	39.60	42.00	51.50	59.86	41.76	57.07	64.03	72.38	79.34	94.66	108.58	43.15	59.86	66.82	77.95	82.13	100.22	157.30	1.23	1.00
59	26.40	32.40	37.20	42.00	44.40	57.07	62.64	44.54	59.86	66.82	76.56	84.91	100.22	115.54	44.54	62.64	70.99	80.74	87.70	105.79	164.26	1.22	1.00
60	27.60	34.80	39.60	44.40	48.00	59.86	66.82	47.33	62.64	72.38	80.74	88.80	105.79	121.10	45.94	65.42	73.78	86.30	91.87	111.36	169.82	1.20	1.00
61	30.00	37.20	43.20	48.00	51.60	64.03	70.99	50.11	65.42	76.56	86.30	94.66	111.36	128.06	48.72	69.60	77.95	90.48	97.44	119.71	178.18	1.19	1.00
62	32.40	40.80	45.60	51.60	55.20	69.60	77.95	54.29	70.99	79.34	90.48	99.60	118.32	136.42	54.29	73.78	84.91	94.66	103.01	125.28	183.74	1.18	1.00
63	36.00	43.20	49.20	55.20	58.80	76.56	83.52	57.07	75.17	84.91	96.05	104.40	123.89	143.38	58.46	77.95	90.48	101.62	108.58	135.02	192.10	1.16	1.00
64	38.40	46.80	54.00	58.80	62.40	82.13	89.09	61.25	79.34	89.09	101.62	108.58	132.24	153.12	62.64	82.13	96.05	107.18	116.93	141.98	200.45	1.15	1.00
65	42.00	50.40	57.60	63.60	67.20	87.70	97.44	64.03	84.91	93.26	107.18	112.75	139.20	162.86	66.82	87.70	103.01	112.75	122.50	151.73	208.80	1.14	1.00
66	45.60	55.20	63.60	69.60	74.40	97.44	106.80	70.99	91.87	103.01	118.32	123.89	151.73	176.78	73.78	94.66	111.36	123.89	133.63	164.26	219.94	1.13	1.00
67	50.40	61.20	69.60	76.80	82.80	107.18	116.40	76.56	101.62	112.75	128.06	136.42	167.04	189.31	79.34	104.40	121.10	135.02	146.16	178.18	233.86	1.13	1.00
68	55.20	68.40	76.80	84.00	91.20	118.32	127.20	84.91	109.97	123.89	140.59	150.34	182.35	207.41	87.70	111.36	130.85	147.55	158.69	193.49	249.17	1.12	1.00
69	60.00	74.40	84.00	92.40	102.00	129.46	138.00	91.87	121.10	136.42	154.51	165.60	199.06	224.11	94.66	122.50	140.59	160.71	173.57	210.19	263.09	1.12	1.00
70	66.00	82.80	92.40	102.00	112.80	142.80	150.00	101.62	132.24	150.00	166.80	180.00	217.15	242.21	103.01	132.97	153.12	170.81	185.95	226.90	279.79	1.11	1.00
71	73.20	92.40	103.20	114.00	126.00	154.80	164.40	111.36	146.16	166.80	186.00	200.40	240.82	264.48	111.36	145.95	169.73	187.03	203.24	246.38	302.06	1.11	1.00
72	81.60	103.20	115.20	127.20	140.40	168.00	180.00	123.89	162.86	183.74	206.40	223.20	264.48	290.93	122.50	158.69	187.03	205.41	220.54	265.87	324.34	1.11	1.00
73	91.20	115.20	128.40	142.80	156.00	182.40	196.80	137.81	179.57	203.23	230.40	248.40	290.93	318.77	135.02	174.00	208.36	226.91	243.27	289.54	350.78	1.10	1.00
74	100.80	128.40	144.00	158.40	174.00	198.00	214.80	151.73	199.06	226.90	256.80	277.20	321.55	348.00	148.94	192.10	229.09	247.64	265.09	314.59	377.23	1.10	1.00
75	112.80	142.80	160.80	177.60	193.20	214.80	235.20	168.43	219.60	250.56	285.60	308.40	353.57	381.41	162.86	210.19	252.00	271.64	289.09	341.04	406.46	1.10	1.00
76	126.00	159.60	178.80	196.80	214.80	240.00	262.80	185.14	241.20	275.62	312.00	337.20	388.37	418.99	178.18	231.07	276.00	298.91	317.45	375.84	445.44	1.10	1.00
77	140.40	177.60	199.20	219.60	238.80	266.40	292.80	201.48	263.58	300.84	342.00	369.60	423.66	456.78	194.58	251.16	304.95	331.38	351.19	408.48	485.76	1.09	1.00
78	156.00	199.20	222.00	243.60	265.20	297.60	326.40	212.52	277.20	315.48	360.36	392.04	444.84	479.16	204.60	264.00	320.76	352.44	370.92	430.32	509.52	1.09	1.00
79	171.36	217.98	238.14	270.90	289.80	326.34	357.84	221.76	291.06	331.38	376.74	412.02	466.20	502.74	212.94	277.20	336.42	370.44	388.08	451.08	535.50	1.08	1.00
80	181.20	232.80	254.40	288.00	307.20	346.80	380.40	232.80	303.60	345.60	394.80	430.80	488.40		224.40	289.20	352.80	386.40	405.60	471.60		1.08	1.00
81	201.60	258.00	282.00	319.20	342.00	386.40	423.60	254.40	333.60	380.40	434.40	474.00	536.40		246.00	318.00	387.60	424.80	445.20	517.20		1.08	1.00
82	224.40	288.00	315.60	356.40	381.60	429.60	472.80	279.60	367.20	418.80	476.40	519.60	589.20		271.20	350.40	424.80	465.60	489.60	568.80		1.08	1.00
83	250.80	321.60	351.60	398.40	424.80	480.00	526.80	307.20	403.20	459.60	524.40	571.20	646.80		297.60	384.00	466.80	512.40	537.60	624.00		1.08	1.00
84	279.60	358.80	391.20	442.80	474.00	535.20	586.80	338.40	444.00	504.00	576.00	627.60	710.40		326.40	421.20	513.60	562.80	590.40	686.40		1.08	1.00
85	312.00	399.60	436.80	494.40	528.00	595.20	654.00	372.00		554.40	632.40	688.80	780.00		357.60		565.20	618.00	649.20	753.60		1.08	1.00
86	346.80	444.00	487.20	550.80	588.00	664.80	728.40	408.00		608.40	694.80	757.20	858.00		393.60		620.40	680.40	712.80	828.00		1.08	1.00
87	386.40	495.60	543.60	613.20	656.40	740.40	811.20	448.80		669.60	763.20	831.60	942.00		432.00		681.60	746.40	782.40	909.60		1.08	1.00
88	432.00	552.00	604.80	682.80	730.80	825.60	904.80	492.00		735.60	838.80	913.20	1034.40		475.20		748.80	819.60	860.40	999.60		1.08	1.00
89	480.00	615.60	674.40	763.20	814.80	920.40	1008.00	541.20		806.40	920.40	1004.40	1136.40		522.00		822.00	900.00	945.60	1096.80		1.08	1.00
90	535.20	685.20	751.20	848.40	907.20	1026.00	1123.20	595.20							572.40							1.08	1.00
91+																						1.08	1.00

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

See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

Compound rates reflect rates with a 5% annual increase in monthly/daily benefits and a 3% increase in policy limit; rates reflecting a 5% annual increase in both benefit and policy limit are calculated by multiplying the rates in the table by the factors listed to the right

Appendix C2

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

LTC-03 PA, LTC-03FR PA (2007 Rates)

Premiums to be used only with those that have previously elected an inflation decrease option

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

Age	4.2% Simple Inflation with Shared Cost							4.2%/3% Compound Inflation with Shared Cost							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2-10yr BP	LifeBP
18-29	16.80	22.80	25.20	27.60	28.80	36.00	37.20	18.00	26.40	30.00	34.80	38.40	48.00	75.60	1.44	1.00
30	18.00	24.00	26.40	28.80	30.00	37.20	38.40	20.40	27.60	31.20	37.20	40.80	50.40	79.20	1.40	1.00
31	18.00	24.00	26.40	28.80	30.00	37.20	38.40	20.40	27.60	31.20	37.20	40.80	51.60	80.40	1.40	1.00
32	18.00	25.20	27.60	30.00	31.20	38.40	39.60	21.60	28.80	31.20	38.40	42.00	51.60	81.60	1.40	1.00
33	20.40	25.20	27.60	30.00	31.20	38.40	39.60	21.60	28.80	33.60	38.40	42.00	52.80	82.80	1.40	1.00
34	20.40	25.20	27.60	30.00	31.20	39.60	40.80	21.60	28.80	34.80	39.60	43.20	52.80	84.00	1.40	1.00
35	20.40	25.20	27.60	30.00	31.20	39.60	40.80	21.60	28.80	36.00	40.80	43.20	54.00	86.40	1.40	1.00
36	21.60	26.40	28.80	31.20	33.60	40.80	42.00	22.80	30.00	36.00	40.80	44.40	54.00	87.60	1.40	1.00
37	21.60	26.40	28.80	31.20	33.60	40.80	42.00	22.80	30.00	36.00	42.00	44.40	55.20	88.80	1.40	1.00
38	21.60	26.40	28.80	31.20	33.60	40.80	43.20	22.80	30.00	37.20	42.00	44.40	55.20	90.00	1.40	1.00
39	21.60	27.60	30.00	33.60	34.80	42.00	43.20	24.00	30.00	37.20	42.00	44.40	55.20	91.20	1.40	1.00
40	21.60	27.60	30.00	33.60	34.80	42.00	44.40	25.20	31.20	39.60	44.40	48.00	57.60	92.40	1.35	1.00
41	21.60	27.60	31.20	34.80	36.00	43.20	46.80	25.20	31.20	39.60	44.40	48.00	60.00	93.60	1.35	1.00
42	22.80	28.80	31.20	34.80	37.20	44.40	49.20	26.40	33.60	39.60	46.80	49.20	60.00	94.80	1.35	1.00
43	22.80	28.80	33.60	36.00	37.20	46.80	50.40	26.40	33.60	40.80	46.80	49.20	61.20	96.00	1.35	1.00
44	22.80	30.00	34.80	37.20	38.40	49.20	51.60	26.40	33.60	40.80	46.80	50.40	62.40	97.20	1.35	1.00
45	24.00	30.00	34.80	38.40	39.60	50.40	54.00	27.60	34.80	42.00	48.00	51.60	63.60	99.60	1.33	1.00
46	24.00	31.20	36.00	39.60	40.80	51.60	55.20	27.60	36.00	42.00	49.20	52.80	63.60	100.80	1.33	1.00
47	25.20	31.20	37.20	39.60	42.00	54.00	57.60	27.60	36.00	43.20	49.20	52.80	64.80	103.20	1.33	1.00
48	25.20	33.60	37.20	40.80	43.20	55.20	61.20	27.60	37.20	43.20	50.40	52.80	64.80	104.40	1.33	1.00
49	26.40	33.60	38.40	42.00	44.40	56.40	62.40	27.60	37.20	43.20	50.40	52.80	64.80	105.60	1.33	1.00
50	26.40	34.80	39.60	43.20	46.80	60.00	64.80	28.80	38.40	44.40	51.60	54.00	67.20	106.80	1.30	1.00
51	26.40	36.00	40.80	44.40	48.00	61.20	67.20	28.80	39.60	46.80	52.80	55.20	68.40	109.20	1.30	1.00
52	27.60	37.20	42.00	48.00	50.40	63.60	69.60	30.00	40.80	48.00	54.00	56.40	69.60	114.00	1.29	1.00
53	27.60	38.40	43.20	49.20	52.80	64.80	74.40	30.00	40.80	49.20	54.00	60.00	69.60	116.40	1.29	1.00
54	28.80	40.80	44.40	51.60	55.20	67.20	76.80	31.20	42.00	50.40	55.20	61.20	70.80	118.80	1.28	1.00
55	28.80	42.00	46.80	52.80	56.40	68.40	80.40	33.60	43.20	51.60	56.40	62.40	73.20	122.40	1.28	1.00
56	31.20	44.40	49.20	55.20	61.20	73.20	84.00	34.80	46.80	52.80	60.00	64.80	76.80	127.20	1.26	1.00
57	33.60	46.80	51.60	60.00	64.80	76.80	90.00	36.00	49.20	55.20	63.60	67.20	81.60	132.00	1.25	1.00
58	36.00	49.20	55.20	62.40	68.40	81.60	93.60	37.20	51.60	57.60	67.20	70.80	86.40	135.60	1.23	1.00
59	38.40	51.60	57.60	66.00	73.20	86.40	99.60	38.40	54.00	61.20	69.60	75.60	91.20	141.60	1.22	1.00
60	40.80	54.00	62.40	69.60	78.00	91.20	104.40	39.60	56.40	63.60	74.40	79.20	96.00	146.40	1.20	1.00
61	43.20	56.40	66.00	74.40	81.60	96.00	110.40	42.00	60.00	67.20	78.00	84.00	103.20	153.60	1.19	1.00
62	46.80	61.20	68.40	78.00	86.40	102.00	117.60	46.80	63.60	73.20	81.60	88.80	108.00	158.40	1.18	1.00
63	49.20	64.80	73.20	82.80	90.00	106.80	123.60	50.40	67.20	78.00	87.60	93.60	116.40	165.60	1.16	1.00
64	52.80	68.40	76.80	87.60	93.60	114.00	132.00	54.00	70.80	82.80	92.40	100.80	122.40	172.80	1.15	1.00
65	55.20	73.20	80.40	92.40	97.20	120.00	140.40	57.60	75.60	88.80	97.20	105.60	130.80	180.00	1.14	1.00
66	61.20	79.20	88.80	102.00	106.80	130.80	152.40	63.60	81.60	96.00	106.80	115.20	141.60	189.60	1.13	1.00
67	66.00	87.60	97.20	110.40	117.60	144.00	163.20	68.40	90.00	104.40	116.40	126.00	153.60	201.60	1.13	1.00
68	73.20	94.80	106.80	121.20	129.60	157.20	178.80	75.60	96.00	112.80	127.20	136.80	166.80	214.80	1.12	1.00
69	79.20	104.40	117.60	133.20	142.80	171.60	193.20	81.60	105.60	121.20	139.20	150.00	181.20	226.80	1.12	1.00
70	87.60	114.00	129.60	146.40	157.20	187.20	208.80	88.80	115.20	132.00	150.00	163.20	195.60	241.20	1.11	1.00
71	96.00	126.00	144.00	162.00	175.20	207.60	228.00	96.00	126.00	146.40	165.60	178.80	212.40	260.40	1.11	1.00
72	106.80	140.40	158.40	181.20	195.60	228.00	250.80	105.60	136.80	162.00	182.40	195.60	229.20	279.60	1.11	1.00
73	118.80	154.80	175.20	200.40	216.00	250.80	274.80	116.40	150.00	180.00	199.20	212.40	249.60	302.40	1.10	1.00
74	130.80	171.60	195.60	222.00	241.20	277.20	300.00	128.40	165.60	199.20	219.60	232.80	271.20	325.20	1.10	1.00
75	145.20	189.60	216.00	247.20	268.80	304.80	328.80	140.40	181.20	220.80	241.20	253.20	294.00	350.40	1.10	1.00
76	159.60	208.80	237.60	271.20	295.20	334.80	361.20	153.60	199.20	241.20	265.20	278.40	324.00	384.00	1.10	1.00
77	175.20	229.20	261.60	298.80	325.20	368.40	397.20	169.20	218.40	266.40	291.60	306.00	355.20	422.40	1.09	1.00
78	193.20	252.00	286.80	327.60	356.40	404.40	435.60	186.00	240.00	291.60	320.40	337.20	391.20	463.20	1.09	1.00
79	211.20	277.20	315.60	358.80	392.40	444.00	478.80	202.80	264.00	320.40	352.80	369.60	429.60	510.00	1.08	1.00
80	232.80	303.60	345.60	394.80	430.80	488.40		224.40	289.20	352.80	386.40	405.60	471.60		1.08	1.00
81	254.40	333.60	380.40	434.40	474.00	536.40		246.00	318.00	387.60	424.80	445.20	517.20		1.08	1.00
82	279.60	367.20	418.80	476.40	519.60	589.20		271.20	350.40	424.80	465.60	489.60	568.80		1.08	1.00
83	307.20	403.20	459.60	524.40	571.20	646.80		297.60	384.00	466.80	512.40	537.60	624.00		1.08	1.00
84	338.40	444.00	504.00	576.00	627.60	710.40		326.40	421.20	513.60	562.80	590.40	686.40		1.08	1.00
85	372.00		554.40	632.40	688.80	780.00		357.60		565.20	618.00	649.20	753.60		1.08	1.00
86	408.00		608.40	694.80	757.20	858.00		393.60		620.40	680.40	712.80	828.00		1.08	1.00
87	448.80		669.60	763.20	831.60	942.00		432.00		681.60	746.40	782.40	909.60		1.08	1.00
88	492.00		735.60	838.80	913.20	1034.40		475.20		748.80	819.60	860.40	999.60		1.08	1.00
89	541.20		806.40	920.40	1004.40	1136.40		522.00		822.00	900.00	945.60	1096.80		1.08	1.00
90	595.20							572.40							1.08	1.00
91+															1.08	1.00

Rates shown below the line apply only to attained age GPO Inflation Adjustment offers, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options
Compound rates reflect rates with a 5% annual increase in monthly/daily benefits and a 3% increase in policy limit; rates reflecting a 5% annual increase in both benefit and policy limit are calculated by multiplying the rates in the table by the factors listed to the right

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	PA - 2019 Supplemental Retail Cover letter.pdf
Item Status:	
Status Date:	

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

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	PA CCI Filing Package.pdf PA CCII Filing Package.pdf PA CCII07 Filing Package.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	Rate only filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Authorization to File (A&H)
Bypass Reason:	Not applicable as Company is making this submission.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	Rate only submission.
Attachment(s):	

State: Pennsylvania **Filing Company:** John Hancock Life Insurance Company (USA)
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2016 Supplemental Inforce Rate Increases- JH CCI-CCII07
Project Name/Number: 2016 Supplemental Inforce Rate Increases-JH CCI-CCII07/

Item Status:	
Status Date:	

Satisfied - Item:	Rate Table (A&H)
Comments:	Rates are located on the Rate/Rule Schedule
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	Rate filing on existing policies.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Advertisement Compliance Certification
Bypass Reason:	Not applicable to this rate only filing
Attachment(s):	
Item Status:	
Status Date:	

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

Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	Rate only filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Sample Policyholder Communication Package
Comments:	
Attachment(s):	RLTC 2016 Sample PH Pkg_5%_JHUSA_5.17.pdf
Item Status:	
Status Date:	

State:	Pennsylvania	**Filing Company:**	John Hancock Life Insurance Company (USA)
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2016 Supplemental Inforce Rate Increases- JH CCI-CCII07		
Project Name/Number:	2016 Supplemental Inforce Rate Increases-JH CCI-CCII07/		

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

200 Berkeley Street
Boston, Massachusetts 02117
1-888-877-6075
Direct: (617) 572-0101
Email: mfluet@jhancock.com

Michelle Fluet
Senior Contract Consultant
US Legacy - LTC

June 4, 2019

Jessica Altman
Acting Insurance Commissioner
Pennsylvania Insurance Department
1326 Strawberry Square
Harrisburg, Pennsylvania 17120

Re: **John Hancock Life Insurance Company (U.S.A.)**
Company NAIC # 65838; FEIN #: 01-0233346
Individual Long-Term Care Insurance Rate Revision Submission
Revised Actuarial Memo's (See Policy Form List Below) and Sample Policyholder Communication Package

Dear Commissioner:

The premium increases requested in this filing are the remainder of the increases initially requested under SERFF Tracking Number MULF-131107148.

On November 9, 2017, your state approved our requested premium increases with a 20% cap. We still believe the full rate increases we requested are actuarially justified. Therefore, we are asking for rate increases in excess of the caps which were approved by your Department. The premium rates requested in this filing were determined as the amounts needed to meet the target loss ratio from our prior filing using year-end 2017 data.

As we indicated in our previous filing, based on our most extensive claims study to date, we unfortunately concluded that, in order to ensure our ability to meet the needs of our policyholders in the long term, we need to request inforce rate increase on the policy forms listed below.

Policy Series	Original Approval Date	Years Sold	Average Increase
LTC-02 PA	7/31/2002	2002 - 2004	18.7%
LTC-02FR PA	7/31/2002	2002 - 2005	18.7%
BSC-02 PA	7/31/2002	2002 - 2004	18.7%
BSC-02FR PA	7/31/2002	2002 - 2004	18.7%
LTC-03 PA	5/21/2004	2004 - 2008	14.3%
LTC-03FR PA	5/21/2004	2004 - 2008	14.3%
BSC-03 PA	5/21/2004	2004 - 2007	14.3%
BSC-03FR PA	5/21/2004	2004 - 2007	14.3%
LTC-03 PA (2007)	10/12/2007	2007 - 2009	7.2%
LTC-03FR PA (2007)	10/12/2007	2008 – 2009	7.2%

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

The increases requested reflect the timing of the acceptance of our prior rate increase filings as well as any unapproved amounts from our prior filing on an actuarially equivalent basis.

Policyholder Options

We are fully aware that a premium increase may be difficult for our policyholders. Therefore, we will provide all policyholders with options which will help them mitigate the impact of any increase.

- **Shared Cost Option**
  If the policyholder selects this option, they will be able to offset the premium rate increase. The Shared Cost Option consists of two components.

  - All policy benefit amounts (including all Daily/Weekly/Monthly Benefit amounts and the Policy Limit) will be decreased by an assigned Shared Cost percentage (based upon policy series and the insured's original issue age and benefit selected); and

  - We will also apply that same Shared Cost percentage to future claims for covered charges and will pay our portion (1 minus the Shared Cost percentage) of covered charges, but we will pay no more than the new revised [daily/monthly/weekly] benefit amount. The insured will be responsible for the remaining expenses.

    Example: If the revised Daily Benefit for Nursing Facility Care is $200 and Our Shared Cost Percentage is 20%, we will pay 80% of the Nursing Home charges, but no more than $200.

    - *If Your Nursing Home charges are $100, we will pay $80 and You will be responsible for $20.*
    - *If Your Nursing Home charges are $200, we will pay $160 and You will be responsible for $40.*
    - *If Your Nursing Home charges are $300, we will pay $200 and You will be responsible for $100*

  All Shared Cost percentages were determined to be actuarially equivalent to the requested rate increases by combination of issue age, benefit period and inflation type and therefore these options are only available if the full rate increase requested is accepted.

- **Inflation Reduction**
  If the policyholder selects this option, they will be able to offset the premium rate increase.

  Policyholders who originally purchased lifetime 5% compound or 5% simple inflation [and policyholders who took a reduced compound or simple inflation when notified of past premium increases,] will be provided with the ability to keep premium at the current level by decreasing their future inflation coverage to a lower percentage which will vary by policy series. These policyholders will be able to keep all accrued inflation increase amounts to date and the lower inflation index will apply on a prospective basis only. Reduced inflation rates are determined to be actuarially equivalent to the requested rate increase and therefore these options are only available if the full rate increase requested is accepted.

- **Paid-up Option**
  If the policyholder selects this option, the policy will be converted to a paid-up status on the rate increase effective date. The new policy limit will be equal to 150% of premiums paid, less any claims paid. Under this option all optional riders will terminate and no additional inflation adjustments/increases will be provided.

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

- **Additional Mitigation Options**
  Policyholders may also be able to reduce their benefit period, adjust their daily/monthly benefit amount, drop optional benefit riders or extend their elimination period.

Please note all of the referenced mitigation options may not be available if the rate increase is not approved as requested.

The corresponding forms for the Shared Cost and Inflation Reduction will be submitted under separate cover shortly.

Policyholder Communication Package

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

Ensuring No Cross-Subsidization Between States

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

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

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

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

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

The following items are included in this submission:

- the submission letter.
- all actuarial material.
- all required certifications
- Sample policyholder communications package

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

Thank you for your time and consideration in this matter.

Sincerely,

Michelle Fluet

John Hancock Life Insurance Company (U.S.A.)
Actuarial Memorandum for Inforce Rate Increase – Custom Care Series
May 20, 2019

Product Name	Form Number	Issue Date Range
Custom Care	LTC-02 PA	Aug 2002 - Dec 2004
Custom Care Franchise	LTC-02FR PA	Aug 2002 - Apr 2005
Essential Care	BSC-02 PA	Jul 2002 - Oct 2004
Essential Care Franchise	BSC-02FR PA	Nov 2002 - Nov 2004

These policy form rates were originally priced with a margin for moderately adverse experience in accordance with the NAIC model rate stability regulations which were being implemented on a State by State basis during the time of our initial rate filing.

1. Scope & Purpose

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

The premium increases requested in this filing include the remainder of the rate increases originally requested in our prior inforce rate filings (SERFF Tracking No. MULF-131107148), beyond the 20.0% cap approved in your state on November 9, 2017 for policies included in this filing, calculated based on nationwide actual experience through year-end 2017 and then projected future experience.

2. Benefit Description

A brief policy description for each of the policy forms:

LTC-02 PA, LTC-02FR PA
Individually underwritten long-term care policies that provide comprehensive long-term care coverage for care received in a nursing home or assisted care living facility, home health care, hospice care, respite care, or attendance at an Adult Day Care Center providing Adult Day Care.

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

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

BSC-02 PA, BSC-02FR PA
Individually underwritten long-term care policies that provide comprehensive long-term care coverage for care received in a nursing home or assisted care living facility, home health care, hospice care, respite care, or attendance at an Adult Day Care Center providing Adult Day Care.

Provides reimbursement of covered long-term care expenses incurred after an elected elimination period is met.

For care received in an assisted living facility, benefits are paid up to 80% of the maximum daily/monthly

amount. For all other care, benefits are paid up to 100% of the maximum daily/monthly amount. The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toileting, transferring and maintaining continence.

Premiums are waived after the insured has met the elimination period and is receiving Nursing Home or Assisted Living Facility benefits and will continue to be waived until the insured stops receiving such benefits.

3. Renewability

All policy forms are guaranteed renewable.

4. Applicability

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

5. Actuarial Assumptions

Morbidity

The morbidity assumptions are derived from our own experience, following our most recent comprehensive claim study completed in 2016. The study has been peer reviewed both internally as well as by an Independent third party.

Our claims projections include 10 years of future morbidity improvements at 1.1% per year, as well as a 5.56% margin for moderately adverse experience, consistent with the margin originally anticipated in our original pricing loss ratio.

Below are currently expected sample annual claim costs for an LTC-02 policy, $300 monthly benefit, with no inflation protection (including the 5.56% margin but does not include future improvements):

For policies issued prior to 2004:

Age	Issue Age 55	
	4 year	Lifetime
55	1.17	4.58
60	4.62	11.78
65	17.27	41.64
70	31.10	69.36
75	75.75	167.52
80	173.32	303.04
85	395.93	587.48
90	512.12	680.30
95	505.53	611.87

Age	Issue Age 65	
	4 year	Lifetime
65	4.60	18.01
70	23.77	55.80
75	81.39	177.97
80	182.50	317.37
85	436.23	644.71
90	561.22	740.26
95	531.66	628.18

Age	Issue Age 75	
	4 year	Lifetime
75	21.28	74.51
80	170.87	308.77
85	484.99	701.68
90	592.66	770.53
95	564.13	650.52

For policies issued after 2004 (lower morbidity due to underwriting changes):

Age	Issue Age 55	
	4 year	Lifetime
55	0.90	3.51
60	3.58	9.13
65	13.64	32.91
70	28.08	62.68
75	70.33	155.68
80	161.05	281.99
85	370.30	551.78
90	487.23	654.61
95	493.30	616.08

Age	Issue Age 65	
	4 year	Lifetime
65	3.52	13.79
70	18.45	43.34
75	64.49	141.35
80	165.66	289.21
85	408.64	607.85
90	535.24	714.93
95	523.63	642.24

Age	Issue Age 75	
	4 year	Lifetime
75	16.31	57.12
80	133.67	242.68
85	397.59	582.27
90	571.40	757.56
95	565.14	690.21

Voluntary Lapses

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

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

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

In addition to the lapse rates shown, we assume a 2.1% lapse rate due to the rate increase. The additional lapse rate is used to adjust future premiums and claims down by 2.1% starting at the expected date of the rate increase.

Mortality

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

The base mortality table is the unloaded 1994 Group Annuity Mortality Table, sex-distinct, with 24 years of historical improvements based on scale AA. We then apply the following series of adjustment factors (factors for ages not listed above are interpolated):

For policies issued prior to 2004:

Policy Duration	Preferred Risk Class (Married)				Pref. Risk Class (Single, Female)				Pref. Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	22.3%	12.7%	12.7%	19.1%	25.8%	14.7%	14.7%	22.1%	27.0%	15.4%	15.4%	23.1%
2	24.2%	14.6%	17.2%	22.3%	28.0%	17.0%	19.9%	25.8%	29.3%	17.7%	20.8%	27.0%
3	26.1%	16.5%	21.6%	25.5%	30.2%	19.2%	25.1%	29.5%	31.6%	20.0%	26.2%	30.8%
4	27.4%	18.5%	26.1%	28.6%	31.7%	21.4%	30.2%	33.2%	33.1%	22.3%	31.6%	34.7%
5	28.6%	21.0%	30.6%	31.8%	33.2%	24.3%	35.4%	36.9%	34.7%	25.4%	37.0%	38.5%
6	29.9%	24.2%	35.0%	35.0%	34.6%	28.0%	40.5%	40.5%	36.2%	29.3%	42.4%	42.4%
7	31.2%	28.0%	36.9%	38.2%	36.1%	32.4%	42.7%	44.2%	37.8%	33.9%	44.7%	46.2%
8	32.5%	32.5%	38.8%	41.4%	37.6%	37.6%	45.0%	47.9%	39.3%	39.3%	47.0%	50.1%
9	33.7%	36.9%	40.7%	44.6%	39.1%	42.7%	47.2%	51.6%	40.8%	44.7%	49.3%	53.9%
10	34.4%	41.4%	42.6%	47.7%	39.8%	47.9%	49.4%	55.3%	41.6%	50.1%	51.6%	57.8%
11	35.1%	43.3%	46.5%	50.9%	40.6%	50.1%	53.8%	59.0%	42.5%	52.4%	56.2%	61.6%
12	35.9%	44.6%	50.3%	54.1%	41.6%	51.6%	58.2%	62.6%	43.4%	53.9%	60.9%	65.5%
13	36.8%	45.2%	52.2%	57.3%	42.6%	52.3%	60.4%	66.3%	44.5%	54.7%	63.2%	69.3%
14	37.6%	45.9%	54.1%	60.5%	43.6%	53.1%	62.6%	70.0%	45.5%	55.6%	65.5%	73.2%
15	38.5%	46.7%	56.0%	63.7%	44.6%	54.1%	64.9%	73.7%	46.6%	56.5%	67.8%	77.1%
16	41.0%	49.6%	59.6%	66.2%	46.1%	55.8%	67.1%	74.5%	47.8%	57.8%	69.6%	77.3%
17	43.5%	52.6%	63.0%	68.9%	47.6%	57.5%	68.9%	75.3%	48.9%	59.1%	70.8%	77.4%
18	46.2%	55.7%	66.6%	71.5%	49.0%	59.1%	70.7%	75.9%	50.0%	60.3%	72.1%	77.4%
19	48.9%	59.0%	70.4%	74.3%	50.4%	60.7%	72.6%	76.5%	50.9%	61.3%	73.3%	77.3%
20	51.8%	62.3%	74.7%	77.0%	51.8%	62.3%	74.7%	77.0%	51.8%	62.3%	74.7%	77.0%
21	54.5%	65.2%	79.0%	79.0%	54.5%	65.2%	79.0%	79.0%	54.5%	65.2%	79.0%	79.0%
22	57.5%	68.3%	81.0%	81.0%	57.5%	68.3%	81.0%	81.0%	57.5%	68.3%	81.0%	81.0%
23	60.6%	71.4%	83.0%	83.0%	60.6%	71.4%	83.0%	83.0%	60.6%	71.4%	83.0%	83.0%
24	64.6%	74.6%	85.0%	85.0%	64.6%	74.6%	85.0%	85.0%	64.6%	74.6%	85.0%	85.0%
25	69.6%	77.9%	87.0%	87.0%	69.6%	77.9%	87.0%	87.0%	69.6%	77.9%	87.0%	87.0%
26	73.1%	79.4%	87.0%	87.0%	73.1%	79.4%	87.0%	87.0%	73.1%	79.4%	87.0%	87.0%
27	76.6%	80.9%	87.0%	87.0%	76.6%	80.9%	87.0%	87.0%	76.6%	80.9%	87.0%	87.0%
28	80.0%	82.4%	87.0%	87.0%	80.0%	82.4%	87.0%	87.0%	80.0%	82.4%	87.0%	87.0%
29	83.5%	84.0%	87.0%	87.0%	83.5%	84.0%	87.0%	87.0%	83.5%	84.0%	87.0%	87.0%
30	87.0%	87.0%	87.0%	87.0%	87.0%	87.0%	87.0%	87.0%	87.0%	87.0%	87.0%	87.0%

Policy Duration	Standard Risk Class (Married)				Standard Risk Class (Single, Female)				Standard Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	31.6%	18.1%	18.1%	27.1%	36.6%	20.9%	20.9%	31.4%	38.2%	21.9%	21.9%	32.8%
2	35.4%	21.4%	25.1%	32.6%	41.0%	24.8%	29.1%	37.7%	42.8%	25.9%	30.4%	39.4%
3	39.3%	24.9%	32.6%	38.4%	45.6%	28.9%	37.8%	44.4%	47.6%	30.2%	39.5%	46.5%
4	42.5%	28.7%	40.5%	44.5%	49.2%	33.2%	46.9%	51.5%	51.4%	34.7%	49.0%	53.8%
5	45.7%	33.5%	48.8%	50.8%	53.0%	38.8%	56.5%	58.9%	55.4%	40.6%	59.1%	61.5%
6	49.1%	39.7%	57.5%	57.5%	56.9%	46.0%	66.6%	66.6%	59.5%	48.1%	69.6%	69.6%
7	51.2%	46.0%	60.6%	62.7%	59.3%	53.2%	70.2%	72.6%	62.0%	55.7%	73.4%	75.9%
8	53.3%	53.3%	63.7%	67.9%	61.7%	61.7%	73.8%	78.7%	64.5%	64.5%	77.2%	82.2%
9	55.4%	60.6%	66.9%	73.2%	64.1%	70.2%	77.4%	84.7%	67.0%	73.4%	81.0%	88.6%
10	56.4%	67.9%	70.0%	78.4%	65.3%	78.7%	81.1%	90.8%	68.3%	82.2%	84.8%	94.9%
11	57.6%	71.1%	76.3%	83.6%	66.7%	82.3%	88.3%	96.8%	69.7%	86.0%	92.3%	101.2%
12	58.9%	73.2%	82.6%	88.8%	68.2%	84.7%	95.6%	102.9%	71.3%	88.6%	99.9%	107.5%
13	60.3%	74.2%	85.7%	94.1%	69.9%	85.9%	99.2%	108.9%	73.1%	89.8%	103.7%	113.9%
14	61.8%	75.3%	88.8%	99.3%	71.5%	87.2%	102.9%	115.0%	74.8%	91.2%	107.5%	120.2%
15	63.2%	76.7%	92.0%	104.5%	73.2%	88.8%	106.5%	121.0%	76.5%	92.8%	111.3%	126.5%
16	65.3%	79.0%	95.0%	105.6%	73.5%	88.9%	106.9%	118.8%	76.2%	92.2%	110.9%	123.2%
17	67.4%	81.5%	97.6%	106.7%	73.7%	89.0%	106.7%	116.6%	75.8%	91.6%	109.7%	119.9%
18	69.6%	84.0%	100.4%	107.8%	73.9%	89.1%	106.6%	114.4%	75.3%	90.8%	108.6%	116.6%
19	71.8%	86.5%	103.3%	108.9%	74.0%	89.1%	106.4%	112.2%	74.7%	90.0%	107.5%	113.3%
20	74.0%	89.0%	106.7%	110.0%	74.0%	89.0%	106.7%	110.0%	74.0%	89.0%	106.7%	110.0%
21	75.9%	90.8%	110.0%	110.0%	75.9%	90.8%	110.0%	110.0%	75.9%	90.8%	110.0%	110.0%
22	78.1%	92.7%	110.0%	110.0%	78.1%	92.7%	110.0%	110.0%	78.1%	92.7%	110.0%	110.0%
23	80.3%	94.6%	110.0%	110.0%	80.3%	94.6%	110.0%	110.0%	80.3%	94.6%	110.0%	110.0%
24	83.6%	96.6%	110.0%	110.0%	83.6%	96.6%	110.0%	110.0%	83.6%	96.6%	110.0%	110.0%
25	88.0%	98.5%	110.0%	110.0%	88.0%	98.5%	110.0%	110.0%	88.0%	98.5%	110.0%	110.0%
26	92.4%	100.4%	110.0%	110.0%	92.4%	100.4%	110.0%	110.0%	92.4%	100.4%	110.0%	110.0%
27	96.8%	102.3%	110.0%	110.0%	96.8%	102.3%	110.0%	110.0%	96.8%	102.3%	110.0%	110.0%
28	101.2%	104.2%	110.0%	110.0%	101.2%	104.2%	110.0%	110.0%	101.2%	104.2%	110.0%	110.0%
29	105.6%	106.2%	110.0%	110.0%	105.6%	106.2%	110.0%	110.0%	105.6%	106.2%	110.0%	110.0%
30	110.0%	110.0%	110.0%	110.0%	110.0%	110.0%	110.0%	110.0%	110.0%	110.0%	110.0%	110.0%

Policy Duration	Substandard 1 Risk Class (Married)				Sub 1 Risk Class (Single, Female)				Sub 1 Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	44.5%	25.5%	25.5%	38.2%	51.6%	29.5%	29.5%	44.2%	53.9%	30.8%	30.8%	46.2%
2	50.1%	30.3%	35.6%	46.1%	58.0%	35.1%	41.2%	53.4%	60.6%	36.7%	43.1%	55.8%
3	55.9%	35.5%	46.4%	54.5%	64.7%	41.1%	53.7%	63.2%	67.7%	42.9%	56.1%	66.0%
4	60.6%	40.9%	57.8%	63.4%	70.2%	47.3%	66.9%	73.4%	73.3%	49.5%	69.9%	76.8%
5	65.5%	48.0%	69.8%	72.7%	75.8%	55.6%	80.8%	84.2%	79.2%	58.1%	84.5%	88.0%
6	70.5%	57.0%	82.5%	82.5%	81.6%	66.0%	95.5%	95.5%	85.3%	69.0%	99.9%	99.9%
7	75.7%	68.0%	89.6%	92.7%	87.7%	78.7%	103.8%	107.4%	91.7%	82.3%	108.5%	112.2%
8	81.1%	81.1%	97.0%	103.4%	93.9%	93.9%	112.4%	119.7%	98.2%	98.2%	117.5%	125.2%
9	86.7%	94.9%	104.7%	114.5%	100.4%	109.9%	121.3%	132.6%	105.0%	114.9%	126.8%	138.7%
10	90.8%	109.3%	112.7%	126.1%	105.2%	126.6%	130.5%	146.1%	109.9%	132.3%	136.4%	152.7%
11	95.2%	117.5%	126.1%	138.2%	110.2%	136.0%	146.0%	160.0%	115.2%	142.2%	152.6%	167.3%
12	100.0%	124.1%	140.0%	150.7%	115.7%	143.7%	162.2%	174.5%	121.0%	150.2%	169.5%	182.4%
13	102.4%	125.9%	145.4%	159.5%	118.5%	145.7%	168.3%	184.7%	123.9%	152.4%	176.0%	193.1%
14	104.8%	127.8%	150.7%	168.4%	121.3%	148.0%	174.5%	195.0%	126.9%	154.7%	182.4%	203.9%
15	107.2%	130.1%	156.0%	177.3%	124.1%	150.6%	180.6%	205.3%	129.8%	157.5%	188.8%	214.6%
16	110.8%	134.1%	161.2%	179.1%	124.6%	150.8%	181.4%	201.5%	129.2%	156.4%	188.1%	209.0%
17	114.4%	138.2%	165.6%	181.0%	125.0%	151.1%	181.0%	197.8%	128.5%	155.3%	186.1%	203.4%
18	118.1%	142.4%	170.3%	182.9%	125.3%	151.1%	180.8%	194.1%	127.7%	154.0%	184.2%	197.8%
19	121.8%	146.7%	175.2%	184.7%	125.5%	151.1%	180.5%	190.3%	126.7%	152.6%	182.3%	192.2%
20	125.5%	151.1%	181.0%	186.6%	125.5%	151.1%	181.0%	186.6%	125.5%	151.1%	181.0%	186.6%
21	128.8%	154.1%	186.6%	186.6%	128.8%	154.1%	186.6%	186.6%	128.8%	154.1%	186.6%	186.6%
22	132.5%	157.3%	186.6%	186.6%	132.5%	157.3%	186.6%	186.6%	132.5%	157.3%	186.6%	186.6%
23	136.2%	160.6%	186.6%	186.6%	136.2%	160.6%	186.6%	186.6%	136.2%	160.6%	186.6%	186.6%
24	141.8%	163.8%	186.6%	186.6%	141.8%	163.8%	186.6%	186.6%	141.8%	163.8%	186.6%	186.6%
25	149.3%	167.1%	186.6%	186.6%	149.3%	167.1%	186.6%	186.6%	149.3%	167.1%	186.6%	186.6%
26	156.7%	170.3%	186.6%	186.6%	156.7%	170.3%	186.6%	186.6%	156.7%	170.3%	186.6%	186.6%
27	164.2%	173.6%	186.6%	186.6%	164.2%	173.6%	186.6%	186.6%	164.2%	173.6%	186.6%	186.6%
28	171.7%	176.8%	186.6%	186.6%	171.7%	176.8%	186.6%	186.6%	171.7%	176.8%	186.6%	186.6%
29	179.1%	180.1%	186.6%	186.6%	179.1%	180.1%	186.6%	186.6%	179.1%	180.1%	186.6%	186.6%
30	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%	186.6%

Policy Duration	Substandard 2 Risk Class (Married)				Sub 2 Risk Class (Single, Female)				Sub 2 Risk Class (Single, Male)			
	Issue Age				Issue Age				Issue Age			
	< = 55	65	75	>=82	< = 55	65	75	>=82	< = 55	65	75	>=82
1	55.7%	31.8%	31.8%	47.7%	64.5%	36.8%	36.8%	55.3%	67.4%	38.5%	38.5%	57.8%
2	62.6%	37.9%	44.5%	57.7%	72.5%	43.9%	51.5%	66.8%	75.8%	45.9%	53.9%	69.8%
3	69.9%	44.3%	58.0%	68.2%	80.9%	51.3%	67.1%	78.9%	84.6%	53.6%	70.2%	82.5%
4	75.7%	51.1%	72.2%	79.3%	87.7%	59.1%	83.6%	91.8%	91.7%	61.8%	87.4%	95.9%
5	81.8%	60.0%	87.3%	90.9%	94.7%	69.5%	101.1%	105.3%	99.0%	72.6%	105.6%	110.0%
6	88.1%	71.3%	103.1%	103.1%	102.0%	82.5%	119.4%	119.4%	106.7%	86.3%	124.8%	124.8%
7	94.7%	85.0%	112.0%	115.9%	109.6%	98.4%	129.7%	134.2%	114.6%	102.9%	135.6%	140.3%
8	101.4%	101.4%	121.3%	129.3%	117.4%	117.4%	140.5%	149.7%	122.8%	122.8%	146.8%	156.5%
9	108.4%	118.6%	130.9%	143.2%	125.5%	137.4%	151.6%	165.8%	131.2%	143.6%	158.5%	173.3%
10	113.5%	136.6%	140.9%	157.7%	131.4%	158.2%	163.1%	182.6%	137.4%	165.4%	170.5%	190.9%
11	119.0%	146.8%	157.6%	172.7%	137.8%	170.0%	182.5%	200.0%	144.0%	177.7%	190.8%	209.1%
12	125.0%	155.1%	175.1%	188.4%	144.7%	179.6%	202.7%	218.1%	151.3%	187.8%	211.9%	228.0%
13	128.0%	157.3%	181.7%	199.4%	148.2%	182.2%	210.4%	230.9%	154.9%	190.5%	220.0%	241.4%
14	131.0%	159.8%	188.4%	210.5%	151.7%	185.0%	218.1%	243.8%	158.6%	193.4%	228.0%	254.8%
15	134.0%	162.6%	195.0%	221.6%	155.2%	188.3%	225.8%	256.6%	162.2%	196.9%	236.1%	268.2%
16	138.5%	167.6%	201.5%	223.9%	155.8%	188.6%	226.7%	251.9%	161.5%	195.5%	235.1%	261.2%
17	143.0%	172.8%	207.0%	226.3%	156.2%	188.8%	226.2%	247.2%	160.7%	194.2%	232.6%	254.2%
18	147.6%	178.0%	212.9%	228.6%	156.6%	188.9%	225.9%	242.6%	159.6%	192.6%	230.3%	247.2%
19	152.2%	183.4%	219.0%	230.9%	156.8%	188.9%	225.7%	237.9%	158.4%	190.8%	227.9%	240.3%
20	156.9%	188.8%	226.3%	233.3%	156.9%	188.8%	226.3%	233.3%	156.9%	188.8%	226.3%	233.3%
21	160.9%	192.6%	233.3%	233.3%	160.9%	192.6%	233.3%	233.3%	160.9%	192.6%	233.3%	233.3%
22	165.6%	196.6%	233.3%	233.3%	165.6%	196.6%	233.3%	233.3%	165.6%	196.6%	233.3%	233.3%
23	170.3%	200.7%	233.3%	233.3%	170.3%	200.7%	233.3%	233.3%	170.3%	200.7%	233.3%	233.3%
24	177.3%	204.8%	233.3%	233.3%	177.3%	204.8%	233.3%	233.3%	177.3%	204.8%	233.3%	233.3%
25	186.6%	208.8%	233.3%	233.3%	186.6%	208.8%	233.3%	233.3%	186.6%	208.8%	233.3%	233.3%
26	195.9%	212.9%	233.3%	233.3%	195.9%	212.9%	233.3%	233.3%	195.9%	212.9%	233.3%	233.3%
27	205.3%	217.0%	233.3%	233.3%	205.3%	217.0%	233.3%	233.3%	205.3%	217.0%	233.3%	233.3%
28	214.6%	221.0%	233.3%	233.3%	214.6%	221.0%	233.3%	233.3%	214.6%	221.0%	233.3%	233.3%
29	223.9%	225.1%	233.3%	233.3%	223.9%	225.1%	233.3%	233.3%	223.9%	225.1%	233.3%	233.3%
30	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%	233.3%

In addition, for policies issued in 2004 and later, additional selection factors apply, due to a change in underwriting practices:

For policies issued after 2004:

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

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

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

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

We are also projecting 10 years of future mortality improvement based on scale AA, consistent with the 10 years of future morbidity improvement in our future claim projections.

Expenses

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

6. Trend Assumptions

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

7. Marketing Method

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

8. Underwriting

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

9. Premium Classes

The base policy premium rates vary by Issue age, Benefit Period and Inflation Option, as in the initial rate filing.

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

10. Premium Modalization Rules

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

11. Issue Age Range

The issue age range is 18-84 for all policy forms.

12. Area Factors

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

13. Average Annual Premium

The table below summarizes the average annual premium per premium-paying policy before and after the requested increase.

	Nationwide	Pennsylvania	
Form	before the rate increase*	before the rate increase	after the rate increase
LTC-02 PA	2,410	2,930	3,478
LTC-02FR PA	2,590	2,510	2,980
BSC-02 PA	2,010	2,640	3,134
BSC-02FR PA	2,120	2,440	2,896

*Nationwide premiums reflect rate increases implemented as of 12/31/2017.

14. Number of Policyholders

The table below summarizes, as of 12/31/2017, the number of premium-paying policies inforce and their 2017 annualized premium that will be affected by this rate increase in your state.

Form	Number of Policies	2017 Annualized Premium
LTC-02 PA	3,593	10,510,144
LTC-02FR PA	1,134	2,847,501
BSC-02 PA	358	943,848
BSC-02FR PA	113	276,262

15. Reserves

Active Life Reserves have not been used in this rate increase demonstration. Minimum Statutory Claim reserves as of 12/31/2017 have been discounted to the date of incurral of each respective claim and included in the historical incurred claims. Incurred But Not Reported claim reserves as of 12/31/2017 have also been allocated to the calendar year of incurral and included in historic incurred claims.

16. Analysis Performed

Original Pricing Assumptions

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

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

Morbidity

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

Below are the original sample annual claim costs for an LTC-02 policy, $300 monthly benefit, with no inflation (which included a 5.56% margin for moderately adverse experience):

Issue Age 55		
Age	**4 yr**	**Lifetime**
55	1.02	1.70
60	6.40	10.70
65	15.95	25.33
70	30.43	46.25
75	58.92	87.92
80	112.75	167.65
85	196.94	295.56
90	278.39	464.72
95	261.47	563.30
100	349.87	703.97

Issue Age 65		
Age	**4 yr**	**Lifetime**
65	3.29	5.01
70	24.69	36.71
75	60.67	89.58
80	116.64	172.63
85	203.10	304.07
90	275.13	458.61
95	258.64	556.63
100	343.28	690.26

Issue Age 75		
Age	**4 yr**	**Lifetime**
75	23.50	32.54
80	112.93	161.19
85	212.42	311.58
90	284.23	470.93
95	265.91	570.24
100	334.13	670.58

Voluntary Terminations

Duration	Inflation Option: None/GPO						
	Issue Age						
	40	**55**	**60**	**65**	**70**	**75**	**79**
1	9.7%	6.6%	6.4%	6.5%	6.9%	7.1%	7.2%
2	6.6%	4.6%	4.5%	4.5%	4.8%	4.9%	5.0%
3	4.7%	3.3%	3.3%	3.3%	3.5%	3.5%	3.6%
4	3.3%	2.4%	2.4%	2.4%	2.5%	2.6%	2.6%
5	2.3%	1.8%	1.8%	1.8%	1.9%	1.9%	1.9%
6+	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%

Duration	Inflation Option: 5% Simple						
	Issue Age						
	40	**55**	**60**	**65**	**70**	**75**	**79**
1	9.8%	6.6%	6.5%	6.6%	7.0%	7.2%	7.2%
2	6.7%	4.6%	4.5%	4.6%	4.8%	5.0%	5.0%
3	4.7%	3.4%	3.3%	3.3%	3.5%	3.6%	3.6%
4	3.3%	2.4%	2.4%	2.4%	2.5%	2.6%	2.6%
5	2.3%	1.9%	1.8%	1.8%	1.9%	1.9%	1.9%
6+	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%

Duration	Inflation Option: 5% Compound						
	Issue Age						
	40	**55**	**60**	**65**	**70**	**75**	**79**
1	8.6%	5.8%	5.7%	5.8%	6.1%	6.3%	6.4%
2	5.9%	4.0%	4.0%	4.0%	4.2%	4.3%	4.4%
3	4.1%	2.9%	2.9%	2.9%	3.0%	3.1%	3.1%
4	2.9%	2.1%	2.1%	2.1%	2.2%	2.2%	2.2%
5	2.0%	1.6%	1.5%	1.6%	1.6%	1.6%	1.6%
6+	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%

Mortality

The base mortality table was the 1994 Group Annuity Mortality Table, weighted 40% males and 60% females, with the following selection factors applied:

Policy Duration	Selection Factor
1	20.0%
2	30.0%
3	40.0%
4	50.0%
5	60.0%
6	70.0%
7	80.0%
8	85.0%
9	90.0%
10	95.0%
11+	100.0%

In addition, 18 years of future improvements were reflected.

Recent Experience

As part of the inforce management of the business, the Company monitored the performance of the business by completing periodic analysis for morbidity, voluntary lapse rates, and mortality. The findings from these analyses were used in projecting the inforce business to determine the effect of experience on the projected lifetime loss ratio. The most current studies show significant unfavorable trends since the study that prompted our 2013 rate increase filings. In general claims, particularly at higher ages, continue to last longer than expected, lapses are lower than expected, and a higher percentage of claim terminations are due to recoveries (as opposed to death) than expected.

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

Morbidity

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

Incidence

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

Claim Terminations

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

Utilization

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

Voluntary Lapses

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

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

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

Mortality

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

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

17. Requested Rate Increase

The Company is requesting an average rate increase of 18.7%, which varies by issue age, benefit period, and inflation option, and ranges from 9.8% to 60.6%.

These rate increases were determined as the amounts needed to meet the target loss ratio from our prior filing using 2017 nationwide data. The rate stability rule is demonstrated at the bottom of **Exhibit 1**.

We ensured that the proposed premium rates (excluding the cost of delay from prior rate filings) did not result in premium rates that exceed the most recent traditional LTC rates that have been filed with the Interstate Compact for new business under the ICC12-LTC-12 policy form, adjusted for benefit differences and changes in underwriting guidelines and risk classification (this is demonstrated in **Appendix A** using LTC-02 as an example). As this product (ICC12-LTC-12) is no longer open for new business, the most recently filed new business LTC rates for this product were adjusted to account for the average impact of the assumption updates due to our 2016 Experience Studies. An adjustment of 9.5% was applied to all rates to reflect these updates.

Appendix B1 contains the new proposed rate tables for all policy forms included with this filing for those policyholders that *did not* elect an inflation reduction option as part of the 2010 or 2013 rate increase filings.

Appendices B2-B4 contain the new proposed rate tables for all policy forms included with this filing for those policyholders that *did* elect an inflation reduction option as part of the 2010 and/or 2013 rate increase filings.

Please note that the actual rates implemented may vary slightly from those in Appendices B1 to B4 due to implementation rounding algorithms.

Exhibit 1 contains nationwide past premium and claims experience and future premium and claim projections and illustrates that the anticipated lifetime loss ratio with the requested rate increases and the previously-stated margin for moderately adverse experience is 92.1%, well in excess of the minimum loss ratio of 60% as well as greater than the original pricing loss ratio of 86.0%. The lifetime loss ratio as of 12/31/2017 is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium where accumulation and discounting occur at the maximum statutory valuation discount rate.

In addition, **Exhibit 1** contains the original expected loss ratio projections, adjusted for the actual mix of business issued, with the lifetime loss ratio also calculated as stated above.

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

<u>Post-stability form requirements:</u>
The sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

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

<u>Pre-stability form requirements:</u>

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

1. Accumulated value of the initial earned premium times the original assumed lifetime loss ratio (which was higher than 60%),
2. 80% of the accumulated value of prior premium rate schedule increases,
3. Present value of future projected initial earned premium times the original assumed lifetime loss ratio, and
4. 80% of the present value of future projected premium in excess of the projected initial earned premium.

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

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

Under these new options, the policyholders get to keep their current accumulated Daily or Monthly benefit and their current remaining Lifetime Maximum Benefit, but the future indexation rate will be reduced as follows:

Current inflation	Proposed Landing Spot
5%	4.1%
2.7%	1.9%
4.5%	3.8%
2.2%	1.5%

All indexation rates were determined to be actuarially equivalent to the requested rate increases in aggregate and therefore these options are only available if the full rate increase requested is accepted.

The premium rate schedules for these options are included in this filing as **Appendices C1** to **C4.**

19. New Shared Cost option that will allow the policyholder to offset the rate increase

We are filing a new Shared Cost option that will allow all policyholders the option to offset the rate increase. The Shared Cost option would:

- Reduce the policyholder's current policy benefit amounts by their Shared Cost percentage. The daily/monthly benefit and the policy limit will be reduced by the Shared Cost percentage
- Apply a percentage factor to any future claim payments equal to the Shared Cost percentage. John Hancock will pay our portion (1 minus the Shared Cost percent) of any covered services, up to the new benefit amount and the policyholder will be responsible for the remainder.

The Shared Cost Percentages are calculated using seriatim, nationwide data for each benefit period, inflation type and issue age combination. For policyholder Shared Cost percentages and for details on premium calculations for policyholders who elected the Shared Cost option, please see **Appendix D**. The Shared Cost percentages in Appendix D will apply to all policyholders who have not bought additional attained age coverage. For those who have, the Shared Cost percentage will be the lesser of those shown in Appendix D and 80% of the policyholder's currently available benefit reduction that would offset their rate increase.

All Shared Cost percentages were determined to be actuarially equivalent to the requested rate increases by combination of issue age, benefit period and inflation type, and therefore these options are only available if the full rate increase requested is accepted.

The premium rate schedules for these options are included in this filing as **Appendices C1 to C4.**

20. Additional option for those who stop paying premiums

In addition to the options to offset the rate increase, we will also be offering a Paid-Up Policy option for those who choose to stop paying premiums. This option will be a paid-up policy with a policy limit equal to the lesser of the current policy limit and 150% of premiums paid less any benefits received. The Paid-Up Policy will only be offered if we receive a full approval.

21. History of Previous Rate Revisions

A 67.0% rate increase on these policy forms was accepted by your state on January 20, 2011.

A 9.6% rate increase on these policy forms for policyholders not eligible for landing spots was accepted by your state on December 17, 2012.

A 15.9% rate increase on these policy forms was accepted by your state on February 4, 2015.

A 15.4% rate increase on these policy forms for policyholders not eligible for landing spots was accepted by your state on April 25, 2016.

A 20.0% rate increase on these policy forms was accepted by your state on November 9, 2017.

22. Ensuring No Cross-Subsidization Between States

We have ensured no state's rate increase approvals will subsidize other states' rate increases. Rate increases will vary by state, but only to reflect the timing and amount of prior rate increases approved by that state. This is accomplished by first backing-out all prior approved rate increases from our nationwide premium data. We then re-introduce actual prior rate increases with the amount and timing based on your state's prior approvals (as detailed in Section 21). The current proposed rate increases are then determined based on the amounts needed in order to achieve our target lifetime loss ratios certified to in our prior filing.

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

23. Past Losses Testing

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

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

We apply this methodology in **Exhibit 1A**. The 'Adjusted Expected Incurred Claims' are initially calculated by applying the original pricing durational loss ratio to the actual earned premium in a given calendar year. Later, in years in which and after which we filed for inforce rate increases, expected incurred claims are based on the new assumptions that were filed.

The accumulated value of the Adjusted Expected Incurred Claims is compared to the accumulated value of Actual Incurred Claims. The lesser of the Adjusted Expected Incurred Claims or Actual Incurred Claims is used for past claims when ensuring that the resulting overall increase in rates satisfies the rate stability rule ensuring no less than an 85% loss ratio on the rate increase portion, while applying the original loss ratio on the original rate schedule (as the original loss ratio was higher than 58%). This is demonstrated at the bottom of **Exhibit 1A**.

24. Proposed Effective Date

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

25. Actuarial Certification

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

The preceding Actuarial Memorandum contains:

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

If the requested premium rate schedule increase is implemented and the underlying assumptions which reflect moderately adverse conditions are realized, no further premium rate schedule increases are anticipated.

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

In forming my opinion, I have used actuarial assumptions and actuarial methods and such tests of the actuarial calculations as I considered necessary. Based on these assumptions or statutory requirements where necessary, the premium rate filing is in compliance with the loss ratio standards of this state.

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

_____

Ilya Kagan, FSA, MAAA
Actuary
John Hancock Life Insurance Company

Exhibit 1: Nationwide Loss Ratio Exhibit
Custom Care (LTC-02) and Essential Care (BSC-02)

		Original Assumptions			Historical & Projected Experience					
					Before Proposed Increase			With Proposed Rate Increase		
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio
	1988	-	-	-	-	1,261	0%	-	1,261	0%
	1989	-	-	-	-	1,777	0%	-	1,777	0%
	1990	-	-	-	-	1,777	0%	-	1,777	0%
	1991	-	-	-	-	1,777	0%	-	1,777	0%
	1992	-	-	-	-	9,249	0%	-	9,249	0%
	1993	-	-	-	-	18,596	0%	-	18,596	0%
	1994	-	-	-	-	21,392	0%	-	21,392	0%
	1995	-	-	-	-	31,795	0%	-	31,795	0%
	1996	-	-	-	-	60,463	0%	-	60,463	0%
	1997	-	-	-	-	86,185	0%	-	86,185	0%
	1998	-	-	-	-	158,111	0%	-	158,111	0%
	1999	-	-	-	-	279,672	0%	-	279,672	0%
	2000	-	-	-	-	502,430	0%	-	502,430	0%
	2001	-	-	-	-	951,440	0%	-	951,440	0%
	2002	530,322	12,698,284	4%	465,042	14,282,829	3%	465,042	14,282,829	3%
	2003	5,487,901	132,209,102	4%	3,669,220	132,475,817	3%	3,669,220	132,475,817	3%
	2004	12,277,508	234,720,102	5%	12,666,412	236,821,780	5%	12,666,412	236,821,780	5%
	2005	20,299,610	230,898,672	9%	15,544,833	239,364,325	6%	15,544,833	239,364,325	6%
Historical	2006	28,140,074	220,845,859	13%	29,208,680	234,944,924	12%	29,208,680	234,944,924	12%
Experience	2007	33,039,150	213,029,569	16%	55,301,876	231,037,412	24%	55,301,876	231,037,412	24%
	2008	38,955,824	206,503,759	19%	45,375,461	226,869,876	20%	45,375,461	226,869,876	20%
	2009	48,970,112	200,673,230	24%	58,667,321	222,376,297	26%	58,667,321	222,376,297	26%
	2010	58,262,436	194,904,782	30%	73,424,783	218,274,723	34%	73,424,783	218,274,723	34%
	2011	65,013,451	188,814,100	34%	86,681,944	225,803,500	38%	86,681,944	225,803,500	38%
	2012	72,397,279	182,414,152	40%	112,601,011	300,673,108	37%	112,601,011	300,673,108	37%
	2013	80,014,444	175,720,840	46%	117,394,768	275,136,247	43%	117,394,768	275,136,247	43%
	2014	87,500,748	168,806,836	52%	127,373,100	260,138,293	49%	127,373,100	260,138,293	49%
	2015	95,657,227	161,789,916	59%	158,324,343	254,220,725	62%	158,324,343	254,220,725	62%
	2016	104,540,237	154,735,212	68%	175,366,976	267,704,485	66%	175,366,976	267,704,485	66%
	2017	113,954,945	147,665,819	77%	210,148,573	259,195,917	81%	210,148,573	259,195,917	81%
Projected	2018	123,948,315	140,599,224	88%	199,236,061	282,501,270	71%	199,248,594	285,437,162	70%
Future	2019	134,309,647	133,546,718	101%	225,132,404	282,920,139	80%	225,843,637	324,127,090	70%
Experience	2020	144,975,775	126,515,069	115%	252,370,691	272,027,478	93%	252,005,176	320,652,976	79%
	2021	155,907,667	119,513,629	130%	281,070,728	260,760,826	108%	277,146,964	303,243,303	91%
	2022	167,789,973	112,559,728	149%	312,830,763	249,161,536	126%	308,540,385	289,720,573	106%
	2023	179,649,593	105,668,334	170%	344,698,320	237,211,916	145%	340,034,906	275,875,147	123%
	2024	190,480,927	98,857,577	193%	374,298,055	224,968,213	166%	369,228,548	261,680,187	141%
	2025	200,692,859	92,144,940	218%	400,015,675	212,437,837	188%	394,559,634	247,143,307	160%
	2026	209,843,085	85,547,583	245%	414,170,858	199,658,057	207%	408,530,101	232,306,764	176%
	2027	217,968,151	79,099,489	276%	429,575,894	186,614,357	230%	423,696,009	217,153,474	195%
	2028	225,223,405	72,837,995	309%	455,241,604	173,423,569	263%	448,870,468	201,820,523	222%
	2029	231,402,094	66,795,422	346%	481,056,707	160,162,200	300%	474,155,451	186,398,155	254%
	2030	236,317,862	60,994,934	387%	499,577,500	146,979,371	340%	492,269,155	171,060,912	288%
	2031	239,043,625	55,452,618	431%	492,309,355	133,982,992	367%	485,114,453	155,935,317	311%
	2032	239,951,577	50,195,331	478%	480,726,070	121,202,399	397%	473,710,615	141,056,650	336%
	2033	239,412,773	45,251,862	529%	484,491,383	108,814,237	445%	477,296,547	126,632,232	377%
	2034	235,727,762	40,644,802	580%	486,025,324	97,030,053	501%	478,663,244	112,909,770	424%
	2035	228,945,808	36,382,390	629%	480,700,108	85,981,154	559%	473,289,360	100,043,122	473%
	2036	220,732,683	32,455,981	680%	450,355,301	75,721,854	595%	443,411,009	88,096,101	503%
	2037	212,730,375	28,862,706	737%	414,448,890	66,229,888	626%	408,078,272	77,043,190	530%
	2038	204,915,341	25,605,445	800%	392,770,278	57,528,933	683%	386,661,291	66,912,276	578%
	2039	195,506,230	22,683,506	862%	372,182,993	49,625,125	750%	366,306,599	57,710,714	635%
	2040	185,228,216	20,084,232	922%	352,513,750	42,527,990	829%	346,851,836	49,449,550	701%
Values as of 12/31/2017 (discounted at maximum statutory valuation rates)										
	Past :	1,068,984,886	4,056,073,660	26.4%	1,545,426,629	4,991,267,588	31.0%	1,545,426,629	4,991,267,588	31.0%
	Future :	3,476,204,823	1,230,089,717	282.6%	6,001,383,465	2,720,531,328	220.6%	5,923,271,588	3,121,801,074	189.7%
	Lifetime :	4,545,189,709	5,286,163,377	86.0%	7,546,810,094	7,711,798,916	97.9%	7,468,698,217	8,113,068,662	92.1%

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

			Accum Value of Past Initial Prm x 86.0% =	3,600,308,128
			Present Value of Future Initial Prm x 86.0% =	931,038,744
Accum. Value of Past Incurred Claims =	1,545,426,629		Accum Value of Prior Increases x 86.0% =	691,322,012
Present Value of Future Incurred Claims =	5,923,271,588		Present Value of Future Increases x 86.0% =	1,753,172,300
Total =	7,468,698,217	>=	Total =	6,975,841,184

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

			Accum Value of Past Initial Prm x 86.0% =	3,600,308,128
			Present Value of Future Initial Prm x 86.0% =	931,038,744
Accum. Value of Past Incurred Claims =	1,545,426,629		Accum Value of Prior Increases x 86.0% =	691,322,012
Present Value of Future Incurred Claims =	5,923,271,588		Present Value of Future Increases x 86.0% =	1,753,172,300
Total =	7,468,698,217	>=	Total =	6,975,841,184

Exhibit 1A: Demonstration of not Recouping Past Losses
Custom Care (LTC-02) and Essential Care (BSC-02)

		Loss Ratios to Apply to Actual Premium			Adjusted	Historical & Projected Experience					
						Before Proposed Increase			With Proposed Rate Increase		
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio	Expected Incurred Claims	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio
Original Pricing	1988	0	0	0%	-	0	1,261	0%	0	1,261	0%
	1989	0	0	0%	-	0	1,777	0%	0	1,777	0%
	1990	0	0	0%	-	0	1,777	0%	0	1,777	0%
	1991	0	0	0%	-	0	1,777	0%	0	1,777	0%
	1992	0	0	0%	-	0	9,249	0%	0	9,249	0%
	1993	0	0	0%	-	0	18,596	0%	0	18,596	0%
	1994	0	0	0%	-	0	21,392	0%	0	21,392	0%
	1995	0	0	0%	-	0	31,795	0%	0	31,795	0%
	1996	0	0	0%	-	0	60,463	0%	0	60,463	0%
	1997	0	0	0%	-	0	86,185	0%	0	86,185	0%
	1998	0	0	0%	-	0	158,111	0%	0	158,111	0%
	1999	0	0	0%	-	0	279,672	0%	0	279,672	0%
	2000	0	0	0%	-	0	502,430	0%	0	502,430	0%
	2001	0	0	0%	-	0	951,440	0%	0	951,440	0%
	2002	530,322	12,698,284	4%	596,498	465,042	14,282,829	3%	465,042	14,282,829	3%
	2003	5,487,901	132,209,102	4%	5,498,973	3,669,220	132,475,817	3%	3,669,220	132,475,817	3%
	2004	12,277,508	234,720,102	5%	12,387,440	12,666,412	236,821,780	5%	12,666,412	236,821,780	5%
	2005	20,299,610	230,898,672	9%	21,043,873	15,544,833	239,364,325	6%	15,544,833	239,364,325	6%
	2006	28,140,074	220,845,859	13%	29,936,570	29,208,680	234,944,924	12%	29,208,680	234,944,924	12%
	2007	33,039,150	213,029,569	16%	35,832,020	55,301,876	231,037,412	24%	55,301,876	231,037,412	24%
	2008	38,955,824	206,503,759	19%	42,797,782	45,375,461	226,869,876	20%	45,375,461	226,869,876	20%
	2009	48,970,112	200,673,230	24%	54,266,292	58,667,321	222,376,297	26%	58,667,321	222,376,297	26%
2010 RI	2010	71,917,370	217,412,357	33%	71,917,370	73,424,783	218,274,723	34%	73,424,783	218,274,723	34%
	2011	82,566,647	363,346,540	23%	82,566,647	86,681,944	225,803,500	38%	86,681,944	225,803,500	38%
	2012	97,223,379	354,812,719	27%	97,223,379	112,601,011	300,673,108	37%	112,601,011	300,673,108	37%
2013 RI	2013	118,088,459	290,278,988	41%	118,088,459	117,394,768	275,136,247	43%	117,394,768	275,136,247	43%
	2014	134,654,824	290,898,791	46%	134,654,824	127,373,100	260,138,293	49%	127,373,100	260,138,293	49%
	2015	146,621,831	299,548,199	49%	146,621,831	158,324,343	254,220,725	62%	158,324,343	254,220,725	62%
2016 RI	2016	159,448,151	267,629,516	60%	159,448,151	175,366,976	267,704,485	66%	175,366,976	267,704,485	66%
	2017	183,378,358	265,421,924	69%	183,378,358	210,148,573	259,195,917	81%	210,148,573	259,195,917	81%
Projected Future Experience	2018					199,236,061	282,501,270	71%	199,248,594	285,437,162	70%
	2019					225,132,404	282,920,139	80%	225,843,637	324,127,090	70%
	2020					252,370,691	272,027,478	93%	252,005,176	320,652,976	79%
	2021					281,070,728	260,760,826	108%	277,146,964	303,243,303	91%
	2022					312,830,763	249,161,536	126%	308,540,385	289,720,573	106%
	2023					344,698,320	237,211,916	145%	340,034,906	275,875,147	123%
	2024					374,298,055	224,968,213	166%	369,228,548	261,680,187	141%
	2025					400,015,675	212,437,837	188%	394,559,634	247,143,307	160%
	2026					414,170,858	199,658,057	207%	408,530,101	232,306,764	176%
	2027					429,575,894	186,614,357	230%	423,696,009	217,153,474	195%
	2028					455,241,604	173,423,569	263%	448,870,468	201,820,523	222%
	2029					481,056,707	160,162,200	300%	474,155,451	186,398,155	254%
	2030					499,577,500	146,979,371	340%	492,269,155	171,060,912	288%
	2031					492,309,355	133,982,992	367%	485,114,453	155,935,317	311%
	2032					480,726,070	121,202,399	397%	473,710,615	141,056,650	336%
	2033					484,491,383	108,814,237	445%	477,296,547	126,632,232	377%
	2034					486,025,324	97,030,053	501%	478,663,244	112,909,770	424%
	2035					480,700,108	85,981,154	559%	473,289,360	100,043,122	473%
	2036					450,355,301	75,721,854	595%	443,411,009	88,096,101	503%
	2037					414,448,890	66,229,888	626%	408,078,272	77,043,190	530%
	2038					392,770,278	57,528,933	683%	386,661,291	66,912,276	578%
	2039					372,182,993	49,625,125	750%	366,306,599	57,710,714	635%
	2040					352,513,750	42,527,990	829%	346,851,836	49,449,550	701%
Values as of 12/31/2017 (discounted at maximum statutory valuation rates)											
	Past				1,445,134,926	1,545,426,629	4,991,267,588	31.0%	1,545,426,629	4,991,267,588	31.0%
	Future					6,001,383,465	2,720,531,328	220.6%	5,923,271,588	3,121,801,074	189.7%
	Lifetime					7,546,810,094	7,711,798,916	97.9%	7,468,698,217	8,113,068,662	92.1%

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

			Accum Value of Past Initial Prm x 86.0% =	3,600,308,128
Accum Value of Minimum(Past Incurred Claims,			Present Value of Future Initial Prm x 86.0% =	931,038,744
Adjusted Originally Expected Incurred Claims) =	1,445,134,926		Accum Value of Prior Increases x 86.0% =	691,322,012
Present Value of Future Incurred Claims =	5,923,271,588		Present Value of Future Increases x 86.0% =	1,753,172,300
Total =	7,368,406,514	> =	Total =	6,975,841,184

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

			Accum Value of Past Initial Prm x 86.0% =	3,600,308,128
Accum Value of Minimum(Past Incurred Claims,			Present Value of Future Initial Prm x 86.0% =	931,038,744
Adjusted Originally Expected Incurred Claims) =	1,445,134,926		Accum Value of Prior Increases x 86.0% =	691,322,012
Present Value of Future Incurred Claims =	5,923,271,588		Present Value of Future Increases x 86.0% =	1,753,172,300
Total =	7,368,406,514	> =	Total =	6,975,841,184

Appendix A - Comparison to New Business Rates (Custom Care I Series)

Rates shown are for a 90-day EP, single, Standard policyholder, and are per $100 monthly benefit

Inflation Option: GPO Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	12.55	14.06	15.55	16.92	19.91	23.09	27.25
30	13.26	14.78	16.48	17.85	20.85	26.37	30.90
31	13.62	15.14	17.06	18.43	21.42	26.69	31.09
32	13.98	15.72	17.78	19.15	22.36	27.85	32.45
33	14.20	16.08	18.36	19.94	23.07	28.38	32.89
34	14.55	16.65	18.93	20.66	23.86	29.35	34.02
35	14.91	17.02	19.65	21.45	24.80	30.16	34.81
36	15.27	17.74	20.23	22.17	25.73	31.00	35.63
37	15.63	18.31	20.95	23.11	26.31	33.68	38.57
38	16.20	18.67	21.88	23.90	27.24	33.68	38.57
39	16.56	19.25	22.46	24.84	28.39	33.68	38.57
40	16.92	19.97	23.18	25.77	29.33	34.55	39.35
41	17.62	20.68	24.13	26.52	30.46	35.66	40.37
42	18.11	21.41	25.02	27.42	31.61	38.83	43.71
43	18.83	22.14	25.77	28.19	32.63	39.75	44.51
44	19.70	22.87	26.76	29.34	33.81	40.88	45.53
45	20.43	23.62	27.53	30.12	35.00	44.13	48.90
46	21.18	24.38	28.69	31.29	36.21	45.26	49.90
47	22.08	25.30	29.48	32.10	37.43	46.42	50.92
48	22.85	26.30	30.67	33.30	38.89	50.06	54.65
49	23.63	27.08	31.71	34.36	40.14	53.05	57.58
50	24.57	28.03	32.69	35.35	41.64	54.52	58.91
51	25.72	29.06	34.14	37.20	43.69	58.55	62.91
52	26.50	30.26	35.37	38.68	45.83	60.90	67.05
53	27.69	31.62	36.85	40.57	48.16	67.85	74.20
54	28.88	33.08	38.51	42.25	50.36	72.21	78.44
55	29.85	34.32	40.03	44.18	52.75	76.85	82.96
56	31.28	36.56	42.70	47.12	56.12	80.26	88.18
57	32.88	38.82	45.63	50.07	59.36	85.44	93.17
58	34.73	41.11	48.35	53.06	63.03	88.65	95.99
59	36.37	43.66	51.59	56.48	66.74	94.50	103.57
60	38.26	46.39	55.01	60.18	70.89	98.46	109.03
61	41.13	50.21	58.87	64.72	76.55	106.52	116.96
62	44.12	54.06	63.01	69.55	82.92	115.58	127.85
63	47.71	58.60	67.60	74.84	89.60	127.03	137.30
64	51.33	63.19	72.23	80.59	97.17	139.84	152.02
65	55.24	68.40	77.56	86.65	105.06	150.50	162.38
66	60.57	74.90	84.90	95.06	113.97	161.05	172.69
67	66.40	82.40	93.31	104.14	123.47	171.88	183.22
68	73.07	90.14	102.39	114.31	134.05	184.32	197.35
69	80.15	98.98	112.56	125.55	145.55	197.01	207.86
70	88.31	108.39	123.72	137.63	158.04	211.19	221.84
71	96.81	118.89	134.47	152.05	170.96	221.70	235.45
72	106.22	129.97	146.46	167.54	184.95	233.61	250.30
73	116.89	142.38	159.54	184.95	200.03	246.88	266.37
74	128.39	155.63	173.71	203.87	216.78	260.39	282.48
75	140.97	170.54	189.12	224.95	234.44	275.13	301.26
76	155.96	197.55	221.32	243.60	265.88	313.57	343.36
77	173.04	218.89	245.51	270.65	294.32	346.58	380.92
78	191.04	243.94	271.86	298.31	324.76	384.69	421.91
79	212.03	270.52	301.23	330.48	359.72	426.01	467.69
80	347.67	447.00	494.51	542.01	589.52	702.05	770.43
81	375.16	483.26	534.12	584.99	635.86	758.44	832.27
82	404.73	520.97	574.93	630.97	684.94	817.20	896.07
83	437.31	561.38	620.37	679.36	738.34	880.27	966.15
84	471.39	604.65	668.29	729.95	793.60	946.86	1039.24

LTC-02 Rates after Requested Rate Increases
excluding additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	8.46	10.72	11.86	12.90	14.50	16.91	18.12
30	8.46	10.87	12.08	13.77	15.70	16.91	18.12
31	8.46	10.87	13.01	14.06	15.70	16.91	18.12
32	8.46	11.99	13.29	14.50	15.70	18.12	19.33
33	9.66	12.08	13.29	14.50	15.70	18.12	19.33
34	9.66	12.08	13.29	14.50	15.70	18.12	19.33
35	9.66	12.08	13.29	15.70	16.91	18.12	20.02
36	9.85	12.08	13.29	15.70	16.91	19.33	21.27
37	9.85	12.10	14.50	15.70	16.91	19.66	22.52
38	10.94	12.10	14.50	15.70	16.91	19.66	22.52
39	10.94	13.29	15.38	16.91	18.12	20.82	23.77
40	12.04	14.31	16.48	17.58	18.65	21.97	25.02
41	12.12	14.40	17.70	18.80	19.88	23.27	26.34
42	13.32	15.61	17.81	18.93	20.01	24.58	27.67
43	13.42	15.71	19.05	20.17	21.27	25.91	29.00
44	13.51	16.95	19.18	20.30	22.53	27.25	30.34
45	13.61	17.06	20.44	21.57	22.68	28.60	31.69
46	14.85	18.32	20.58	22.85	23.98	29.98	33.04
47	14.96	18.44	21.87	24.15	25.29	31.36	34.41
48	15.06	19.72	23.17	24.31	25.46	32.77	35.77
49	16.34	19.85	23.33	25.64	26.79	35.40	38.43
50	16.46	21.16	24.66	26.96	28.14	36.85	39.81
51	17.74	22.17	26.00	28.33	29.50	39.54	42.49
52	17.85	22.61	26.16	29.51	30.88	41.03	45.17
53	19.15	23.95	27.53	29.89	31.08	43.78	47.88
54	19.27	24.10	27.70	31.28	32.48	46.57	50.59
55	20.60	25.46	29.09	32.69	33.90	49.39	53.32
56	21.92	26.80	31.67	35.29	36.50	52.20	57.35
57	23.25	29.38	33.05	37.91	39.12	56.32	61.41
58	24.60	30.76	35.67	40.47	43.00	60.48	65.49
59	27.20	33.30	38.32	43.08	45.68	64.69	70.90
60	28.57	35.39	40.99	45.90	49.63	68.94	76.33
61	31.20	38.30	44.90	49.37	53.62	74.61	81.92
62	33.65	41.23	47.65	53.05	57.64	80.35	88.87
63	36.39	44.70	51.56	57.08	61.70	87.48	94.55
64	39.15	48.20	55.09	61.47	65.80	94.70	102.20
65	42.27	52.17	59.16	66.09	71.21	101.47	105.70
66	46.20	57.13	64.76	72.51	78.84	108.84	115.00
67	50.72	62.85	71.18	79.44	87.74	115.61	121.59
68	55.73	68.84	78.10	87.19	96.64	123.70	131.43
69	61.13	75.50	85.86	95.77	108.09	132.94	140.43
70	67.36	83.33	94.37	104.98	119.53	141.34	148.59
71	73.84	91.49	103.14	115.98	130.40	150.64	159.40
72	81.03	99.14	111.72	127.80	141.08	160.67	169.12
73	88.06	108.61	121.70	141.08	152.58	171.24	181.02
74	92.65	117.78	132.50	150.76	163.32	182.17	191.59
75	98.15	126.84	143.45	161.57	173.65	193.28	203.85
76	104.37	133.37	152.21	171.06	182.65	202.95	214.54
77	111.14	141.70	159.76	179.21	191.71	213.94	225.05
78	116.94	148.83	168.76	188.69	201.98	223.24	235.20
79	123.04	157.28	177.58	197.87	211.83	233.39	246.07
80	129.26	164.29	186.03	207.78	222.28	244.02	257.31
81	141.34	181.20	204.15	228.32	244.02	269.39	282.68
82	155.83	198.11	224.69	251.27	268.18	295.96	311.67
83	171.54	218.65	247.64	275.43	294.76	326.16	343.08
84	188.45	240.40	271.80	303.21	324.96	357.57	376.90

LTC-02 Rates after Requested Rate Increases
including additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	11.49	14.57	16.12	17.54	19.70	22.98	24.62
30	11.49	14.77	16.42	18.52	21.34	22.98	24.62
31	11.49	14.77	17.68	19.10	21.34	22.98	24.62
32	11.49	16.29	18.06	19.70	21.34	24.62	26.27
33	13.13	16.42	18.06	19.70	21.34	24.62	26.27
34	13.13	16.42	18.06	19.70	21.34	24.62	26.27
35	13.13	16.42	18.06	21.34	22.98	24.62	27.20
36	13.38	16.42	18.06	21.34	22.98	26.27	28.90
37	13.38	16.45	19.70	21.34	22.98	26.72	30.60
38	14.87	16.45	19.70	21.34	22.98	26.72	30.60
39	14.87	18.06	20.90	22.98	24.62	28.29	32.33
40	16.47	19.44	22.39	23.89	25.35	29.86	34.01
41	16.48	19.57	24.20	25.55	27.02	31.62	36.05
42	18.26	21.28	24.21	25.72	27.20	33.59	38.21
43	18.40	21.44	26.08	27.41	28.90	35.69	40.70
44	18.55	23.26	26.28	27.59	30.68	37.46	42.41
45	18.71	23.26	28.35	29.45	30.91	39.88	45.12
46	20.36	25.25	28.64	31.48	32.92	42.66	47.77
47	20.53	25.46	31.24	33.38	34.68	44.47	49.55
48	20.69	27.92	32.90	33.46	34.94	47.23	52.33
49	23.07	28.18	33.20	35.89	37.20	52.69	57.86
50	23.30	29.83	35.81	38.55	39.96	55.67	59.65
51	24.90	31.28	37.54	40.33	41.72	60.16	65.15
52	25.13	31.77	37.86	42.15	42.92	62.15	69.61
53	26.95	33.72	39.02	42.48	43.04	66.76	74.11
54	27.00	33.78	39.07	44.31	44.93	71.42	78.63
55	29.65	35.53	40.89	46.17	47.61	76.16	83.18
56	31.35	37.22	45.09	50.39	50.85	79.83	89.36
57	33.06	41.47	46.89	54.63	55.19	87.23	95.59
58	34.79	43.25	51.14	57.92	61.03	93.68	101.86
59	39.00	47.43	54.54	61.27	64.47	100.21	111.94
60	40.81	50.91	58.88	65.85	71.35	106.83	119.93
61	44.15	54.71	64.77	70.21	76.48	116.37	129.32
62	48.19	59.20	68.35	75.82	82.58	125.00	140.45
63	52.39	63.82	74.28	81.94	87.85	136.50	148.94
64	56.86	69.16	80.41	88.57	94.10	148.17	160.42
65	61.58	75.18	86.69	95.34	102.03	157.86	164.44
66	67.60	82.28	94.36	104.32	112.51	167.73	177.22
67	74.04	91.10	103.23	113.81	125.49	176.36	185.48
68	81.19	100.15	113.68	124.48	138.46	186.67	198.33
69	88.01	109.42	124.27	137.00	155.52	198.23	209.40
70	97.56	119.99	136.68	150.20	172.57	207.94	218.60
71	107.01	131.51	148.80	167.22	188.98	218.30	231.00
72	115.98	141.91	159.92	182.94	201.95	229.98	242.09
73	124.25	153.23	171.70	199.05	215.28	241.60	255.41
74	128.40	163.22	183.61	208.92	226.33	252.44	265.50
75	134.87	174.29	197.12	222.02	238.61	265.59	280.11
76	142.66	182.29	208.05	233.80	249.65	277.39	293.25
77	151.03	192.56	217.10	243.53	260.53	290.73	305.83
78	158.91	202.25	229.33	256.42	274.48	303.37	319.62
79	167.20	213.74	241.32	268.90	287.86	317.16	334.40
80	175.65	223.26	252.81	282.36	302.06	331.61	349.67
81	192.07	246.24	277.43	310.27	331.61	366.08	384.14
82	211.77	269.23	305.34	341.46	364.44	402.20	423.54
83	233.11	297.13	336.53	374.29	400.56	443.24	466.22
84	256.09	326.68	369.37	412.05	441.60	485.92	512.19

LTC-02 2016 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	18.4%	16.8%	16.3%	15.0%	18.4%	18.4%	18.4%
30	18.4%	18.4%	18.4%	11.3%	18.4%	18.4%	18.4%
31	18.4%	18.4%	16.0%	14.9%	18.4%	18.4%	18.4%
32	18.4%	17.5%	18.4%	18.4%	18.4%	18.4%	18.4%
33	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
34	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
35	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
36	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
37	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
38	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
39	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
40	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
41	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
42	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.7%
43	18.4%	18.4%	18.4%	18.4%	18.4%	18.6%	16.6%
44	18.4%	18.4%	18.4%	18.4%	18.4%	18.5%	16.6%
45	18.4%	18.4%	16.6%	18.4%	18.4%	16.6%	16.6%
46	18.4%	18.6%	16.6%	18.5%	18.4%	16.6%	16.6%
47	18.4%	18.7%	16.6%	15.2%	18.4%	16.6%	16.6%
48	18.4%	16.6%	16.6%	18.5%	18.4%	16.6%	19.7%
49	16.6%	16.6%	16.6%	16.6%	16.6%	26.9%	32.4%
50	16.6%	16.6%	17.0%	16.5%	16.6%	34.0%	29.9%
51	16.6%	12.9%	16.6%	16.6%	16.6%	37.6%	41.9%
52	16.6%	16.6%	16.6%	14.3%	15.1%	35.4%	44.8%
53	14.1%	14.5%	14.9%	16.6%	18.8%	38.8%	47.4%
54	16.6%	16.6%	16.6%	16.6%	18.8%	42.1%	49.9%
55	16.6%	16.6%	16.6%	16.6%	16.6%	45.2%	52.2%
56	16.6%	16.6%	16.6%	16.6%	16.6%	40.5%	51.4%
57	16.6%	16.6%	16.6%	16.6%	16.6%	47.8%	50.8%
58	16.6%	16.6%	16.6%	16.4%	16.6%	47.8%	50.3%
59	16.6%	16.3%	16.6%	16.2%	16.6%	47.9%	60.0%
60	16.6%	14.5%	16.6%	16.5%	16.6%	48.1%	56.8%
61	16.6%	15.4%	16.5%	15.4%	16.6%	52.1%	59.9%
62	15.9%	12.8%	16.6%	14.8%	16.6%	50.5%	60.6%
63	12.3%	14.9%	16.4%	14.9%	16.6%	52.3%	58.5%
64	13.1%	13.9%	15.0%	15.6%	16.6%	54.1%	56.1%
65	12.7%	13.9%	16.6%	14.3%	16.6%	50.5%	50.5%
66	14.5%	13.9%	13.6%	14.6%	16.6%	44.8%	44.8%
67	12.9%	13.0%	12.5%	13.8%	16.6%	39.1%	39.1%
68	12.6%	11.7%	13.1%	14.2%	16.6%	33.4%	33.4%
69	12.1%	11.7%	12.5%	14.0%	16.6%	27.7%	27.7%
70	12.3%	10.0%	12.4%	13.3%	16.6%	22.0%	22.0%
71	11.7%	9.8%	10.2%	11.9%	14.2%	16.6%	16.6%
72	14.0%	12.0%	11.6%	11.5%	14.4%	16.6%	16.6%
73	16.6%	14.2%	13.0%	15.9%	16.1%	16.6%	16.6%
74	16.6%	16.6%	15.7%	16.6%	16.6%	16.6%	16.6%
75	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
76	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
77	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
78	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
79	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
80	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
81	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
82	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
83	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
84	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%

<u>* Benefit Differences between LTC-02 and ICC12-LTC-12:</u>

LTC-02 does not have the Double Coverage for Accident Benefit or Return of Premium Prior to 65 Benefit

LTC-02 does not have the ability to convert from GPO to 5% Compound inflation option at age 65

LTC-02 has a 90 service-day EP where one day of HHC counts as 7, ICC12-LTC-12 is a true service-day EP

ICC12-LTC-12 underwriting guidelines and classification are stricter than for LTC-02

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered both 10yr and Lifetime benefit period options)

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

Appendix A - Comparison to New Business Rates (Custom Care I Series)

Rates shown are for a 90-day EP, single, Standard policyholder, and are per $100 monthly benefit

Inflation Option: 5% Simple Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	30.86	36.53	42.18	45.91	54.20	82.08	89.14
30	31.87	37.67	42.56	46.36	54.72	82.08	91.91
31	33.43	39.28	44.08	48.01	56.56	83.24	95.84
32	33.52	39.28	45.61	49.56	58.30	87.36	97.27
33	34.94	40.97	47.04	51.13	60.05	88.85	101.50
34	35.02	42.49	48.49	52.60	61.70	92.80	105.53
35	36.48	44.00	48.49	54.09	63.45	96.86	107.03
36	38.72	45.33	49.17	55.55	67.43	98.10	110.90
37	40.08	47.58	52.50	56.92	69.00	101.88	114.78
38	40.08	48.99	53.82	58.31	70.46	105.49	118.46
39	41.40	50.28	55.04	61.67	74.28	109.10	124.71
40	42.61	51.54	56.29	62.98	75.66	112.54	128.20
41	44.22	53.22	58.19	65.02	78.52	118.23	133.96
42	44.77	54.77	60.10	69.04	83.66	123.88	139.64
43	46.38	56.42	63.95	71.00	86.60	129.70	145.50
44	48.99	59.05	66.92	74.07	89.49	133.02	151.27
45	50.58	60.57	68.86	78.22	94.98	141.61	157.40
46	50.81	64.21	72.77	80.32	98.02	147.64	165.98
47	52.80	65.81	74.92	84.50	102.35	152.02	170.10
48	54.38	67.42	78.86	88.68	108.05	158.45	179.09
49	57.08	70.94	80.91	90.81	111.20	167.18	185.19
50	58.65	72.52	85.00	95.02	116.95	173.65	194.18
51	60.39	74.16	88.76	97.86	121.36	180.70	200.98
52	64.13	77.83	90.68	101.89	124.31	185.57	205.33
53	67.20	81.49	93.37	104.53	128.56	192.37	211.81
54	68.94	83.36	97.10	108.43	133.75	197.08	215.97
55	72.80	87.02	100.98	111.16	137.87	203.70	222.22
56	75.01	89.53	103.48	115.49	143.37	211.36	231.93
57	76.48	93.42	108.00	119.63	148.63	216.29	238.79
58	78.56	95.86	110.43	123.81	154.10	223.96	248.39
59	81.97	100.42	113.40	126.29	157.64	231.17	254.82
60	83.95	102.96	117.75	130.18	162.98	238.66	266.46
61	87.02	108.50	123.10	135.50	169.06	247.81	272.23
62	89.88	115.19	130.47	140.93	171.13	251.96	277.29
63	94.40	121.00	134.73	147.88	177.28	260.37	280.24
64	97.41	125.15	143.69	153.44	181.22	268.43	285.20
65	101.70	132.64	149.87	160.61	186.89	276.18	291.97
66	109.15	144.46	161.47	173.73	203.87	296.89	314.82
67	118.00	155.12	174.11	189.26	224.14	318.80	336.85
68	127.76	167.89	187.11	207.48	245.71	344.47	362.70
69	136.66	181.05	202.59	225.25	266.91	369.52	389.94
70	147.35	196.75	216.97	245.57	293.53	398.66	419.31
71	164.15	216.26	235.36	267.42	315.94	421.36	443.33
72	182.63	237.91	253.56	288.59	342.82	447.46	474.70
73	202.92	259.58	273.21	314.61	368.93	470.33	502.31
74	227.16	284.89	295.89	343.54	399.23	498.03	534.52
75	253.41	312.58	320.11	372.25	430.72	527.17	567.86
76	273.90	355.18	408.19	459.44	496.55	609.94	658.43
77	294.04	380.52	439.33	492.95	532.73	655.44	706.56
78	317.20	410.50	471.57	529.24	573.34	705.46	760.97
79	342.73	440.89	507.43	567.33	615.58	760.41	820.12
80	542.21	698.16	801.32	894.89	971.67	1202.92	1299.15
81	574.85	738.77	847.27	946.55	1029.66	1274.50	1374.41
82	609.93	783.56	899.31	1003.93	1092.98	1351.07	1456.81
83	645.54	829.98	952.22	1063.74	1158.11	1432.98	1543.90
84	683.33	879.45	1007.44	1127.18	1226.27	1516.67	1634.34

LTC-02 Rates after Requested Rate Increases
excluding additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	15.04	17.42	20.88	22.05	23.18	35.11	38.13
30	16.20	18.59	22.04	23.21	24.34	36.32	40.67
31	17.35	19.75	23.20	24.37	25.50	37.53	43.21
32	17.35	19.75	24.36	25.53	26.66	39.95	44.48
33	18.51	20.91	25.52	26.69	27.82	41.16	47.03
34	18.51	22.07	26.68	27.85	28.98	43.59	49.57
35	19.67	23.23	26.68	29.01	30.14	46.01	50.84
36	20.82	24.39	27.84	30.17	32.46	47.22	53.38
37	21.98	25.55	30.16	31.33	33.62	49.64	55.92
38	21.98	26.72	31.32	32.49	34.78	52.06	58.46
39	23.14	27.88	32.48	34.81	37.09	54.48	61.97
40	24.30	29.04	33.64	35.97	38.25	56.90	61.97
41	25.56	30.32	34.94	37.28	39.58	59.59	61.97
42	25.68	31.62	36.25	39.77	42.08	59.68	64.27
43	26.96	32.92	38.75	41.11	43.43	61.97	64.27
44	28.26	34.23	40.09	42.45	44.78	61.97	64.27
45	29.56	35.55	41.43	44.99	47.34	61.97	66.56
46	29.69	38.08	43.98	46.36	48.72	64.27	66.56
47	31.01	39.42	45.35	48.94	51.31	64.27	66.56
48	32.13	40.78	47.93	51.53	53.92	64.27	68.86
49	32.13	43.35	48.20	52.94	55.34	66.56	68.86
50	34.43	43.61	50.50	55.09	57.99	66.56	68.86
51	34.43	45.90	52.79	57.38	60.67	68.86	73.45
52	36.72	48.20	55.09	60.93	63.36	73.45	78.04
53	39.02	50.50	57.38	63.64	66.08	78.04	80.33
54	41.31	52.79	59.68	66.38	70.05	80.33	84.92
55	41.31	55.09	61.97	69.13	72.82	84.92	89.51
56	45.90	57.38	66.56	73.11	76.82	91.81	96.40
57	48.20	60.97	70.91	77.12	80.84	98.70	103.29
58	50.50	63.70	73.67	81.16	84.89	105.58	110.17
59	53.89	67.70	77.71	85.22	88.98	112.47	119.35
60	56.61	70.46	81.78	89.32	93.09	121.65	128.53
61	60.52	75.66	86.99	94.55	99.60	128.53	135.42
62	64.44	80.87	93.50	101.07	104.86	135.42	142.30
63	69.28	86.11	98.76	107.62	112.69	140.79	147.50
64	73.59	91.36	106.59	114.20	119.27	143.51	152.21
65	76.11	97.91	112.04	122.07	127.16	147.98	156.44
66	80.09	104.74	119.11	130.97	137.33	158.13	166.34
67	85.71	111.62	127.57	141.15	150.05	169.42	177.40
68	90.84	117.90	135.30	150.76	162.36	181.69	191.35
69	95.49	125.45	142.30	161.03	172.26	192.86	204.09
70	101.47	132.28	150.40	170.33	183.01	206.57	217.44
71	106.85	140.13	159.40	180.42	194.43	218.95	231.21
72	113.31	147.14	169.12	191.11	206.33	233.39	245.23
73	119.05	156.56	177.76	203.85	220.16	246.25	259.30
74	125.63	164.89	188.45	215.15	232.42	262.26	274.82
75	132.88	173.65	197.81	226.50	244.62	276.33	291.43
76	139.16	181.20	207.30	236.29	256.58	288.47	304.42
77	145.87	190.32	216.72	247.28	268.12	301.46	316.74
78	151.49	197.99	227.23	257.79	279.05	313.60	329.55
79	157.28	206.75	237.19	268.90	290.47	325.98	342.47
80	164.29	216.24	247.64	281.47	304.42	341.87	358.78
81	181.20	237.98	273.01	310.46	334.62	375.69	395.02
82	199.32	262.14	300.80	341.87	368.45	413.14	434.89
83	219.86	288.72	329.79	374.49	404.69	454.21	478.37
84	241.60	316.50	363.61	413.14	445.76	500.12	526.70

LTC-02 Rates after Requested Rate Increases
including additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	20.44	23.68	28.37	29.96	31.51	47.71	51.81
30	22.01	25.26	29.95	31.53	33.08	49.36	55.27
31	23.58	26.83	31.53	33.11	34.66	51.00	58.72
32	23.58	26.83	33.10	34.69	36.23	54.29	60.45
33	25.15	28.41	34.68	36.26	37.81	55.94	63.90
34	25.15	29.99	36.26	37.84	39.38	59.23	67.36
35	26.73	31.57	36.26	39.42	40.96	62.52	69.09
36	28.30	33.15	37.83	41.00	44.11	64.17	72.54
37	29.87	34.73	40.99	42.57	45.68	67.46	75.99
38	29.87	36.31	42.56	44.15	47.26	70.75	79.45
39	31.44	37.88	44.14	47.30	50.41	74.04	84.22
40	33.02	39.46	45.72	48.88	51.98	77.33	84.22
41	34.74	41.21	47.48	50.66	53.78	80.98	84.22
42	34.89	42.96	49.27	54.04	57.18	81.10	87.33
43	36.64	44.73	52.66	55.86	59.01	84.22	87.33
44	38.40	46.52	54.47	57.69	60.86	84.22	87.33
45	40.17	48.32	56.30	61.14	64.33	84.22	90.45
46	40.35	51.74	59.76	63.00	66.21	87.33	90.45
47	42.15	53.58	61.63	66.50	69.73	87.33	90.45
48	43.67	55.42	65.14	70.03	73.27	87.33	93.57
49	43.67	58.92	65.50	71.95	75.21	90.45	93.57
50	46.79	59.26	68.62	74.86	78.80	90.45	93.57
51	46.79	62.38	71.74	77.98	82.44	93.57	99.81
52	49.91	65.50	74.86	82.80	86.11	99.81	106.05
53	53.02	68.62	77.98	86.49	89.80	106.05	109.17
54	56.14	71.74	81.10	90.20	95.20	109.17	115.41
55	56.14	74.86	84.22	93.95	98.96	115.41	121.64
56	62.38	77.98	90.45	99.35	104.39	124.76	131.00
57	65.50	82.86	96.36	104.80	109.86	134.12	140.36
58	68.62	86.56	100.11	110.29	115.37	143.48	149.72
59	73.24	91.99	105.60	115.81	120.92	152.84	162.19
60	76.93	95.76	111.13	121.38	126.51	165.31	174.67
61	82.24	102.81	118.22	128.49	135.34	174.67	184.03
62	87.56	109.90	127.06	137.35	142.50	184.03	193.38
63	94.15	117.01	134.21	146.25	153.13	191.33	200.44
64	100.01	124.16	144.84	155.19	162.09	195.02	206.84
65	103.42	133.06	152.26	165.89	172.80	201.10	212.59
66	108.84	142.33	161.86	177.99	186.63	214.89	226.05
67	116.47	151.69	173.36	191.81	203.91	230.24	241.07
68	123.45	160.22	183.86	204.87	220.63	246.90	260.03
69	129.77	170.48	193.38	218.83	234.10	262.09	277.35
70	137.90	179.76	204.38	231.47	248.71	280.72	295.49
71	145.20	190.43	216.61	245.18	264.22	297.54	314.21
72	153.98	199.95	229.83	259.70	280.39	317.16	333.25
73	161.78	212.75	241.56	277.02	299.19	334.64	352.37
74	170.73	224.08	256.09	292.37	315.85	356.40	373.47
75	180.58	235.98	268.82	307.80	332.43	375.52	396.04
76	189.11	246.24	281.70	321.10	348.68	392.02	413.69
77	198.23	258.64	294.51	336.04	364.36	409.67	430.43
78	205.86	269.06	308.79	350.32	379.21	426.17	447.83
79	213.74	280.96	322.33	365.43	394.73	442.99	465.40
80	223.26	293.85	336.53	382.50	413.69	464.58	487.56
81	246.24	323.40	371.01	421.90	454.73	510.54	536.81
82	270.87	356.23	408.76	464.58	500.69	561.43	590.98
83	298.78	392.35	448.16	508.90	549.94	617.25	650.08
84	328.32	430.11	494.13	561.43	605.76	679.63	715.75

LTC-02 2016 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
30	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
31	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
32	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
33	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
34	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
35	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
36	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
37	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
38	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
39	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
40	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
41	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
42	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
43	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
44	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
45	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
46	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
47	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
48	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
49	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
50	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
51	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
52	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
53	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
54	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
55	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
56	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
57	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
58	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
59	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
60	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
61	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
62	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
63	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
64	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
65	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
66	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
67	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
68	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
69	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
70	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
71	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
72	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
73	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
74	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
75	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
76	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
77	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
78	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
79	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
80	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
81	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
82	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
83	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
84	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%

<u>* Benefit Differences between LTC-02 and ICC12-LTC-12:</u>

LTC-02 does not have the Double Coverage for Accident Benefit or Return of Premium Prior to 65 Benefit

LTC-02 has a 90 service-day EP where one day of HHC counts as 7, ICC12-LTC-12 is a true service-day EP

ICC12-LTC-12 underwriting guidelines and classification are stricter than for LTC-02

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered both 10yr and Lifetime benefit period options)

ICC12-LTC-12 Simple Inflation rates are approximated by applying the ratio of [LTC-03 Simple Inflation / LTC-03 Compound Inflation] to the ICC12-LTC-12 Compound Inflation rates

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

Appendix A - Comparison to New Business Rates (Custom Care I Series)

Rates shown are for a 90-day EP, single, Standard policyholder, and are per $100 monthly benefit

Inflation Option: 5% Compound Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	90.08	114.37	124.24	140.23	165.54	236.99	269.00
30	91.07	115.36	125.61	141.60	167.13	238.99	272.86
31	91.45	115.59	125.83	141.97	167.51	238.99	275.34
32	91.68	115.97	126.21	142.20	167.73	240.58	275.34
33	91.83	116.19	126.44	142.58	168.11	240.58	276.14
34	92.06	116.42	126.82	142.81	168.34	240.58	276.14
35	92.44	116.80	127.05	143.19	168.94	242.04	276.84
36	92.67	116.80	127.43	143.57	169.17	242.04	279.16
37	93.05	117.03	127.65	143.79	169.55	243.58	280.28
38	93.27	117.41	128.03	144.17	169.78	243.58	280.28
39	93.43	117.64	128.26	144.40	170.16	245.09	281.06
40	93.66	117.87	128.64	144.78	170.38	245.09	283.26
41	94.68	118.96	130.39	146.73	173.77	248.51	286.72
42	95.71	119.82	132.14	148.54	177.03	254.79	290.62
43	96.75	120.92	133.90	150.28	180.46	258.85	294.78
44	97.79	122.02	135.83	152.27	183.75	265.22	301.25
45	98.83	122.90	137.61	154.26	187.45	269.66	305.83
46	99.88	124.01	139.40	156.26	190.93	276.32	310.04
47	100.94	125.12	141.59	158.28	194.67	277.36	310.84
48	102.00	126.25	143.40	160.30	198.58	284.62	318.18
49	103.07	127.30	145.37	162.34	202.12	288.83	322.44
50	104.14	128.43	147.43	164.38	205.92	295.96	327.08
51	105.59	129.74	148.97	166.21	207.46	299.88	330.60
52	107.05	131.21	150.76	168.05	209.00	301.07	331.56
53	108.67	132.69	152.55	169.67	210.40	302.26	334.42
54	110.14	134.41	154.12	171.37	211.96	303.46	335.39
55	111.79	135.91	155.94	173.25	213.30	305.58	336.47
56	113.01	137.62	157.65	174.71	215.63	309.66	342.44
57	114.16	139.59	159.61	176.02	217.73	315.82	347.98
58	115.32	141.32	161.34	177.50	220.24	320.12	354.13
59	116.57	143.46	163.08	178.59	222.37	321.30	359.12
60	117.74	145.46	165.07	179.92	224.92	327.28	364.43
61	119.81	150.26	169.67	184.47	227.05	331.63	367.35
62	121.73	154.92	174.69	188.63	229.02	334.84	367.78
63	123.66	160.24	179.73	193.22	231.17	338.30	368.22
64	126.00	165.17	184.79	197.82	233.32	341.76	368.65
65	127.94	170.53	190.28	202.44	235.48	345.23	369.09
66	135.61	179.26	200.56	215.90	252.95	362.64	390.53
67	143.28	188.24	211.66	230.18	271.63	378.95	411.03
68	151.60	197.62	223.16	245.52	291.78	399.18	435.65
69	160.58	207.42	235.48	261.92	313.33	418.52	459.35
70	169.88	218.02	248.21	279.14	336.58	439.97	487.48
71	186.85	237.36	265.84	298.48	355.67	461.30	507.23
72	205.46	258.90	284.85	318.79	375.99	486.37	533.06
73	225.86	282.07	305.17	340.82	397.45	509.83	556.87
74	248.62	307.21	327.03	364.40	419.97	536.34	581.95
75	273.18	334.79	350.45	389.45	444.12	564.32	608.55
76	293.33	378.15	447.07	484.18	514.22	650.97	705.06
77	314.79	406.47	479.11	520.62	551.75	697.43	759.50
78	337.56	435.94	513.97	561.47	592.00	748.44	818.27
79	362.69	467.51	552.35	605.59	637.20	804.32	881.59
80	571.00	736.55	870.90	959.67	1007.65	1268.76	1397.92
81	604.87	780.32	921.15	1015.80	1066.59	1342.73	1479.20
82	641.09	828.08	977.22	1077.39	1130.82	1423.91	1569.59
83	679.85	877.16	1035.86	1140.95	1198.85	1509.95	1663.88
84	720.49	928.99	1096.21	1207.69	1269.62	1599.47	1762.91

LTC-02 Rates after Requested Rate Increases
excluding additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	29.84	39.02	45.90	50.50	55.09	61.97	64.27
30	32.13	41.31	45.90	52.79	57.38	64.27	68.86
31	32.13	41.31	48.20	55.09	59.68	66.56	68.86
32	32.13	43.61	48.20	55.09	59.68	66.56	71.15
33	34.43	43.61	48.20	55.09	59.68	68.86	71.15
34	34.43	43.61	50.50	57.38	61.97	68.86	73.45
35	34.43	43.61	50.50	57.38	61.97	68.86	73.45
36	34.43	45.90	50.50	59.68	64.27	71.15	75.74
37	36.72	45.90	52.79	59.68	64.27	71.15	75.74
38	36.72	45.90	52.79	61.97	66.56	73.45	78.04
39	36.72	48.20	52.79	61.97	66.56	73.45	78.04
40	36.72	48.20	55.09	61.97	66.56	75.74	80.33
41	39.02	50.50	55.09	64.27	68.86	78.04	80.33
42	39.02	50.50	57.38	66.56	71.15	78.04	82.63
43	41.31	52.79	59.68	66.56	71.15	80.33	84.92
44	41.31	52.79	59.68	68.86	73.45	82.63	84.92
45	43.61	55.09	61.97	71.15	75.74	82.63	87.22
46	43.61	55.09	64.27	71.15	75.74	84.92	89.51
47	45.90	57.38	66.56	73.45	78.04	87.22	91.81
48	45.90	59.68	66.56	75.74	80.33	87.22	91.81
49	48.20	59.68	68.86	78.04	82.63	89.51	94.10
50	48.20	61.97	71.15	78.04	82.63	91.81	96.40
51	50.50	64.27	73.45	80.33	84.92	94.10	100.99
52	52.79	66.56	75.74	84.92	89.51	98.70	103.29
53	55.09	68.86	78.04	87.22	91.81	100.99	107.88
54	57.38	73.45	82.63	89.51	94.10	105.58	110.17
55	59.68	75.74	84.92	94.10	98.70	110.17	114.76
56	61.97	78.04	89.51	98.70	103.29	114.76	121.65
57	64.27	82.63	91.81	103.29	110.17	121.65	128.53
58	66.56	84.92	96.40	107.88	117.06	130.83	137.71
59	68.86	89.51	100.99	114.76	123.94	137.71	144.60
60	71.15	94.10	105.58	121.65	128.47	144.60	153.78
61	75.74	98.70	112.47	128.53	133.76	156.08	165.26
62	82.63	105.58	119.35	135.29	140.34	167.55	176.73
63	84.92	109.51	122.92	140.61	146.94	174.32	183.26
64	86.98	113.07	128.29	145.69	153.57	182.65	191.35
65	90.90	116.27	131.07	152.21	160.22	188.15	198.72
66	94.47	123.22	139.65	160.18	170.39	199.20	209.47
67	99.66	129.56	145.51	167.43	181.84	207.30	219.26
68	104.37	135.30	154.63	175.89	191.35	218.41	230.01
69	110.47	142.30	162.90	187.24	202.22	228.44	239.67
70	114.16	148.59	170.33	195.70	212.01	237.38	250.06
71	120.86	157.65	180.42	204.94	222.46	250.48	262.74
72	126.84	165.74	189.42	216.48	233.39	263.83	277.36
73	133.73	174.50	200.59	228.32	246.25	275.61	290.29
74	141.34	183.74	210.44	238.70	257.55	288.96	304.66
75	147.98	193.28	221.97	250.66	270.29	303.51	318.61
76	152.21	201.50	230.49	260.93	281.23	314.57	331.96
77	158.37	208.38	238.95	270.90	291.74	326.47	344.53
78	163.44	216.60	248.49	281.71	302.97	338.85	356.12
79	168.70	223.24	257.49	290.47	313.30	350.08	367.84
80	176.37	234.36	269.39	304.42	327.37	366.03	385.36
81	194.49	257.31	295.96	334.62	359.99	403.48	424.01
82	213.82	282.68	326.16	368.45	396.23	443.34	466.29
83	234.36	311.67	358.78	404.69	436.09	488.04	513.41
84	258.52	343.08	395.02	445.76	479.58	536.36	564.14

LTC-02 Rates after Requested Rate Increases
including additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	40.55	53.02	62.38	68.62	74.86	84.22	87.33
30	43.67	56.14	62.38	71.74	77.98	87.33	93.57
31	43.67	56.14	65.50	74.86	81.10	90.45	93.57
32	43.67	59.26	65.50	74.86	81.10	90.45	96.69
33	46.79	59.26	65.50	74.86	81.10	93.57	96.69
34	46.79	59.26	68.62	77.98	84.22	93.57	99.81
35	46.79	59.26	68.62	77.98	84.22	93.57	99.81
36	46.79	62.38	68.62	81.10	87.33	96.69	102.93
37	49.91	62.38	71.74	81.10	87.33	96.69	102.93
38	49.91	62.38	71.74	84.22	90.45	99.81	106.05
39	49.91	65.50	71.74	84.22	90.45	99.81	106.05
40	49.91	65.50	74.86	84.22	90.45	102.93	109.17
41	53.02	68.62	74.86	87.33	93.57	106.05	109.17
42	53.02	68.62	77.98	90.45	96.69	106.05	112.29
43	56.14	71.74	81.10	90.45	96.69	109.17	115.41
44	56.14	71.74	81.10	93.57	99.81	112.29	115.41
45	59.26	74.86	84.22	96.69	102.93	112.29	118.53
46	59.26	74.86	87.33	96.69	102.93	115.41	121.64
47	62.38	77.98	90.45	99.81	106.05	118.53	124.76
48	62.38	81.10	90.45	102.93	109.17	118.53	124.76
49	65.50	81.10	93.57	106.05	112.29	121.64	127.88
50	65.50	84.22	96.69	106.05	112.29	124.76	131.00
51	68.62	87.33	99.81	109.17	115.41	127.88	137.24
52	71.74	90.45	102.93	115.41	121.64	134.12	140.36
53	74.86	93.57	106.05	118.53	124.76	137.24	146.60
54	77.98	99.81	112.29	121.64	127.88	143.48	149.72
55	81.10	102.93	115.41	127.88	134.12	149.72	155.95
56	84.22	106.05	121.64	134.12	140.36	155.95	165.31
57	87.33	112.29	124.76	140.36	149.72	165.31	174.67
58	90.45	115.41	131.00	146.60	159.07	177.79	187.14
59	93.57	121.64	137.24	155.95	168.43	187.14	196.50
60	96.69	127.88	143.48	165.31	174.58	196.50	208.98
61	102.93	134.12	152.84	174.67	181.77	212.10	224.57
62	112.29	143.48	162.19	183.85	190.71	227.69	240.17
63	115.41	148.81	167.04	191.09	199.68	236.89	249.03
64	118.20	153.66	174.34	197.98	208.69	248.21	260.03
65	123.53	158.01	178.12	206.84	217.73	255.68	270.05
66	128.37	167.45	189.77	217.68	231.56	270.70	284.66
67	135.43	176.06	197.73	227.53	247.11	281.70	297.95
68	141.84	183.86	210.13	239.02	260.03	296.81	312.56
69	150.13	193.38	221.37	254.45	274.81	310.43	325.70
70	155.13	201.92	231.47	265.94	288.10	322.58	339.82
71	164.24	214.23	245.18	278.50	302.30	340.39	357.05
72	172.37	225.23	257.41	294.18	317.16	358.53	376.92
73	181.73	237.13	272.59	310.27	334.64	374.54	394.48
74	192.07	249.69	285.97	324.38	349.99	392.68	414.02
75	201.10	262.66	301.65	340.64	367.31	412.46	432.98
76	206.84	273.82	313.22	354.59	382.17	427.48	451.12
77	215.22	283.18	324.71	368.13	396.45	443.65	468.19
78	222.11	294.34	337.68	382.83	411.72	460.48	483.95
79	229.25	303.37	349.91	394.73	425.75	475.74	499.87
80	239.68	318.47	366.08	413.69	444.88	497.41	523.68
81	264.30	349.67	402.20	454.73	489.20	548.30	576.21
82	290.57	384.14	443.24	500.69	538.45	602.48	633.67
83	318.47	423.54	487.56	549.94	592.63	663.22	697.69
84	351.31	466.22	536.81	605.76	651.72	728.88	766.64

LTC-02 2016 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
30	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
31	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
32	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
33	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
34	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
35	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
36	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
37	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
38	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
39	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
40	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
41	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
42	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
43	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
44	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
45	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
46	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
47	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
48	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
49	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
50	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
51	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
52	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
53	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
54	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
55	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
56	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
57	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
58	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
59	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
60	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
61	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
62	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
63	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
64	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
65	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
66	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
67	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
68	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
69	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
70	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
71	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
72	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
73	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
74	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
75	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
76	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
77	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
78	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
79	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
80	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
81	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
82	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
83	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
84	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%

* Benefit Differences between LTC-02 and ICC12-LTC-12:

LTC-02 does not have the Double Coverage for Accident Benefit or Return of Premium Prior to 65 Benefit

LTC-02 has a 90 service-day EP where one day of HHC counts as 7, ICC12-LTC-12 is a true service-day EP

ICC12-LTC-12 underwriting guidelines and classification are stricter than for LTC-02

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered both 10yr and Lifetime benefit period options)

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

Appendix B1

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

LTC-02 PA, LTC-02FR PA

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

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

Age	GPO Inflation							5% Simple Inflation							5% Compound Inflation						
	Benefit Period							Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	11.49	14.57	16.12	17.54	19.70	22.98	24.62	20.44	23.68	28.37	29.96	31.51	47.71	51.81	40.55	53.02	62.38	68.62	74.86	84.22	87.33
30	11.49	14.77	16.42	18.52	21.34	22.98	24.62	22.01	25.26	29.95	31.53	33.08	49.36	55.27	43.67	56.14	62.38	71.74	77.98	87.33	93.57
31	11.49	14.77	17.68	19.10	21.34	22.98	24.62	23.58	26.83	31.53	33.11	34.66	51.00	58.72	43.67	56.14	65.50	74.86	81.10	90.45	93.57
32	11.49	16.29	18.06	19.70	21.34	24.62	26.27	23.58	26.83	33.10	34.69	36.23	54.29	60.45	43.67	59.26	65.50	74.86	81.10	90.45	96.69
33	13.13	16.42	18.06	19.70	21.34	24.62	26.27	25.15	28.41	34.68	36.26	37.81	55.94	63.90	46.79	59.26	65.50	74.86	81.10	93.57	96.69
34	13.13	16.42	18.06	19.70	21.34	24.62	26.27	25.15	29.99	36.26	37.84	39.38	59.23	67.36	46.79	59.26	68.62	77.98	84.22	93.57	99.81
35	13.13	16.42	18.06	21.34	22.98	24.62	27.20	26.73	31.57	36.26	39.42	40.96	62.52	69.09	46.79	59.26	68.62	77.98	84.22	93.57	99.81
36	13.38	16.42	18.06	21.34	22.98	26.27	28.90	28.30	33.15	37.83	41.00	44.11	64.17	72.54	46.79	62.38	68.62	81.10	87.33	96.69	102.93
37	13.38	16.45	19.70	21.34	22.98	26.72	30.60	29.87	34.73	40.99	42.57	45.68	67.46	75.99	49.91	62.38	71.74	81.10	87.33	96.69	102.93
38	14.87	16.45	19.70	21.34	22.98	26.72	30.60	29.87	36.31	42.56	44.15	47.26	70.75	79.45	49.91	62.38	71.74	84.22	90.45	99.81	106.05
39	14.87	18.06	20.90	22.98	24.62	28.29	32.33	31.44	37.88	44.14	47.30	50.41	74.04	84.22	49.91	65.50	71.74	84.22	90.45	99.81	106.05
40	16.47	19.44	22.39	23.89	25.35	29.86	34.01	33.02	39.46	45.72	48.88	51.98	77.33	84.22	49.91	65.50	74.86	84.22	90.45	102.93	109.17
41	16.48	19.57	24.20	25.55	27.02	31.62	36.05	34.74	41.21	47.48	50.66	53.78	80.98	84.22	53.02	68.62	74.86	87.33	93.57	106.05	109.17
42	18.26	21.28	24.21	25.72	27.20	33.59	38.21	34.89	42.96	49.27	54.04	57.18	81.10	87.33	53.02	68.62	77.98	90.45	96.69	106.05	112.29
43	18.40	21.44	26.08	27.41	28.90	35.69	40.70	36.64	44.73	52.66	55.86	59.01	84.22	87.33	56.14	71.74	81.10	90.45	96.69	109.17	115.41
44	18.55	23.26	26.28	27.59	30.68	37.46	42.41	38.40	46.52	54.47	57.69	60.86	84.22	87.33	56.14	71.74	81.10	93.57	99.81	112.29	115.41
45	18.71	23.26	28.35	29.45	30.91	39.88	45.12	40.17	48.32	56.30	61.14	64.33	84.22	90.45	59.26	74.86	84.22	96.69	102.93	112.29	118.53
46	20.36	25.25	28.64	31.48	32.92	42.66	47.77	40.35	51.74	59.76	63.00	66.21	87.33	90.45	59.26	74.86	87.33	96.69	102.93	115.41	121.64
47	20.53	25.46	31.24	33.38	34.68	44.47	49.55	42.15	53.58	61.63	66.50	69.73	87.33	90.45	62.38	77.98	90.45	99.81	106.05	118.53	124.76
48	20.69	27.92	32.90	33.46	34.94	47.23	52.33	43.67	55.42	65.14	70.03	73.27	87.33	93.57	62.38	81.10	90.45	102.93	109.17	118.53	124.76
49	23.07	28.18	33.20	35.89	37.20	52.69	57.86	43.67	58.92	65.50	71.95	75.21	90.45	93.57	65.50	81.10	93.57	106.05	112.29	121.64	127.88
50	23.30	29.83	35.81	38.55	39.96	55.67	59.65	46.79	59.26	68.62	74.86	78.80	90.45	93.57	65.50	84.22	96.69	106.05	112.29	124.76	131.00
51	24.90	31.28	37.54	40.33	41.72	60.16	65.15	46.79	62.38	71.74	77.98	82.44	93.57	99.81	68.62	87.33	99.81	109.17	115.41	127.88	137.24
52	25.13	31.77	37.86	42.15	42.92	62.15	69.61	49.91	65.50	74.86	82.80	86.11	99.81	106.05	71.74	90.45	102.93	115.41	121.64	134.12	140.36
53	26.95	33.72	39.02	42.48	43.04	66.76	74.11	53.02	68.62	77.98	86.49	89.80	106.05	109.17	74.86	93.57	106.05	118.53	124.76	137.24	146.60
54	27.00	33.78	39.07	44.31	44.93	71.42	78.63	56.14	71.74	81.10	90.20	95.20	109.17	115.41	77.98	99.81	112.29	121.64	127.88	143.48	149.72
55	29.65	35.53	40.89	46.17	47.61	76.16	83.18	56.14	74.86	84.22	93.95	98.96	115.41	121.64	81.10	102.93	115.41	127.88	134.12	149.72	155.95
56	31.35	37.22	45.09	50.39	50.85	79.83	89.36	62.38	77.98	90.45	99.35	104.39	124.76	131.00	84.22	106.05	121.64	134.12	140.36	155.95	165.31
57	33.06	41.47	46.89	54.63	55.19	87.23	95.59	65.50	82.86	96.36	104.80	109.86	134.12	140.36	87.33	112.29	124.76	140.36	149.72	165.31	174.67
58	34.79	43.25	51.14	57.92	61.03	93.68	101.86	68.62	86.56	100.11	110.29	115.37	143.48	149.72	90.45	115.41	131.00	146.60	159.07	177.79	187.14
59	39.00	47.43	54.54	61.27	64.47	100.21	111.94	73.24	91.99	105.60	115.81	120.92	152.84	162.19	93.57	121.64	137.24	155.95	168.43	187.14	196.50
60	40.81	50.91	58.88	65.85	71.35	106.83	119.93	76.93	95.76	111.13	121.38	126.51	165.31	174.67	96.69	127.88	143.48	165.31	174.58	196.50	208.98
61	44.15	54.71	64.77	70.21	76.48	116.37	129.32	82.24	102.81	118.22	128.49	135.34	174.67	184.03	102.93	134.12	152.84	174.67	181.77	212.10	224.57
62	48.19	59.20	68.35	75.82	82.58	125.00	140.45	87.56	109.90	127.06	137.35	142.50	184.03	193.38	112.29	143.48	162.19	183.85	190.71	227.69	240.17
63	52.39	63.82	74.28	81.94	87.85	136.50	148.94	94.15	117.01	134.21	146.25	153.13	191.33	200.44	115.41	148.81	167.04	191.09	199.68	236.89	249.03
64	56.86	69.16	80.41	88.57	94.10	148.17	160.42	100.01	124.16	144.84	155.19	162.09	195.02	206.84	118.20	153.66	174.34	197.98	208.69	248.21	260.03
65	61.58	75.18	86.69	95.34	102.03	157.86	164.44	103.42	133.06	152.26	165.89	172.80	201.10	212.59	123.53	158.01	178.12	206.84	217.73	255.68	270.05
66	67.60	82.28	94.36	104.32	112.51	167.73	177.22	108.84	142.33	161.86	177.99	186.63	214.89	226.05	128.37	167.45	189.77	217.68	231.56	270.70	284.66
67	74.04	91.10	103.23	113.81	125.49	176.36	185.48	116.47	151.69	173.36	191.81	203.91	230.24	241.07	135.43	176.06	197.73	227.53	247.11	281.70	297.95
68	81.19	100.15	113.68	124.48	138.46	186.67	198.33	123.45	160.22	183.86	204.87	220.63	246.90	260.03	141.84	183.86	210.13	239.02	260.03	296.81	312.56
69	88.01	109.42	124.27	137.00	155.52	198.23	209.40	129.77	170.48	193.38	218.83	234.10	262.09	277.35	150.13	193.38	221.37	254.45	274.81	310.43	325.70
70	97.56	119.99	136.68	150.20	172.57	207.94	218.60	137.90	179.76	204.38	231.47	248.71	280.72	295.49	155.13	201.92	231.47	265.94	288.10	322.58	339.82
71	107.01	131.51	148.80	167.22	188.98	218.30	231.00	145.20	190.43	216.61	245.18	264.22	297.54	314.21	164.24	214.23	245.18	278.50	302.30	340.39	357.05
72	115.98	141.91	159.92	182.94	201.95	229.98	242.09	153.98	199.95	229.83	259.70	280.39	317.16	333.25	172.37	225.23	257.41	294.18	317.16	358.53	376.92
73	124.25	153.23	171.70	199.05	215.28	241.60	255.41	161.78	212.75	241.56	277.02	299.19	334.64	352.37	181.73	237.13	272.59	310.27	334.64	374.54	394.48
74	128.40	163.22	183.61	208.92	226.33	252.44	265.50	170.73	224.08	256.09	292.37	315.85	356.40	373.47	192.07	249.69	285.97	324.38	349.99	392.68	414.02
75	134.87	174.29	197.12	222.02	238.61	265.59	280.11	180.58	235.98	268.82	307.80	332.43	375.52	396.04	201.10	262.66	301.65	340.64	367.31	412.46	432.98
76	142.66	182.29	208.05	233.80	249.65	277.39	293.25	189.11	246.24	281.70	321.10	348.68	392.02	413.69	206.84	273.82	313.22	354.59	382.17	427.48	451.12
77	151.03	192.56	217.10	243.53	260.53	290.73	305.83	198.23	258.64	294.51	336.04	364.36	409.67	430.43	215.22	283.18	324.71	368.13	396.45	443.65	468.19
78	158.91	202.25	229.33	256.42	274.48	303.37	319.62	205.86	269.06	308.79	350.32	379.21	426.17	447.83	222.11	294.34	337.68	382.83	411.72	460.48	483.95
79	167.20	213.74	241.32	268.90	287.86	317.16	334.40	213.74	280.96	322.33	365.43	394.73	442.99	465.40	229.25	303.37	349.91	394.73	425.75	475.74	499.87
80	175.65	223.26	252.81	282.36	302.06	331.61	349.67	223.26	293.85	336.53	382.50	413.69	464.58	487.56	239.68	318.47	366.08	413.69	444.88	497.41	523.68
81	192.07	246.24	277.43	310.27	331.61	366.08	384.14	246.24	323.40	371.01	421.90	454.73	510.54	536.81	264.30	349.67	402.20	454.73	489.20	548.30	576.21
82	211.77	269.23	305.34	341.46	364.44	402.20	423.54	270.87	356.23	408.76	464.58	500.69	561.43	590.98	290.57	384.14	443.24	500.69	538.45	602.48	633.67
83	233.11	297.13	336.53	374.29	400.56	443.24	466.22	298.78	392.35	448.16	508.90	549.94	617.25	650.08	318.47	423.54	487.56	549.94	592.63	663.22	697.69
84	256.09	326.68	369.37	412.05	441.60	485.92	512.19	328.32	430.11	494.13	561.43	605.76	679.63	715.75	351.31	466.22	536.81	605.76	651.72	728.88	766.64
85	310.27	395.63	448.16	499.05	533.53	589.34	620.53	397.27	522.04	597.55	677.99	732.16	822.45	865.14	425.18	563.08	648.44	732.16	787.98	881.55	929.16
86	341.46	435.03	492.49	549.94	587.70	648.44	681.27	436.67	572.93	656.65	746.94	806.04	904.53	952.14	467.86	620.53	714.11	806.04	866.78	970.20	1021.09
87	374.29	477.71	541.74	604.12	646.80	712.46	750.22	481.00	630.38	722.31	820.81	886.48	994.82	1047.36	513.83	681.27	784.70	886.48	953.78	1067.05	1122.87
88	433.39	553.23	625.46	697.69	746.94	822.45	866.78	554.87	728.88	835.59	947.22	1022.73	1149.14	1208.23	594.27	787.98	906.18	1022.73	1101.53	1232.86	1298.52
89	476.07	607.40	687.84	768.28	820.81	904.53	952.14	610.68	801.11	917.67	1042.43	1126.15	1264.05	1329.71	653.37	866.78	996.47	1126.15	1211.52	1355.98	1428.21
90	523.68	668.14	756.79	843.79	902.89	996.47	1049.00	671.42	881.55	1009.60	1145.85	1237.78	1390.45	1462.69	719.03	952.14	1096.60	1237.78	1333.00	1492.24	1571.03
91+	576.21	735.45	832.30	929.16	993.18	1094.96	1152.42	738.73	970.20	1111.38	1262.41	1362.55	1528.35	1608.79	789.62	1049.00	1206.59	1362.55	1467.61	1641.62	1726.99

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages
Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix B1

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

BSC-02 PA, BSC-02FR PA

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

Standard rates per $10 of Daily Benefit
100% Home Health Care

Age	GPO Inflation							5% Simple Inflation							5% Compound Inflation						
	Benefit Period							Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	29.55	37.24	41.90	44.64	50.89	59.10	64.02	53.14	61.93	73.77	77.54	81.25	122.69	134.25	106.05	137.24	162.19	177.79	193.38	218.34	224.57
30	29.55	37.76	42.68	47.84	55.82	59.10	64.02	56.03	64.95	76.75	80.59	86.01	127.88	141.78	112.29	143.48	162.19	184.03	202.74	224.57	240.17
31	29.55	37.76	45.01	49.35	55.82	59.10	64.02	60.03	69.00	80.79	84.62	90.11	132.15	151.70	112.29	143.48	168.43	193.38	208.98	233.93	240.17
32	29.55	42.36	45.97	50.89	55.82	64.02	67.31	60.03	69.00	84.83	88.65	94.20	139.28	156.16	112.29	152.84	168.43	193.38	208.98	233.93	249.53
33	34.47	42.68	45.97	50.89	55.82	64.02	67.31	64.03	73.88	89.76	93.53	97.22	143.50	165.09	121.64	152.84	168.43	193.38	208.98	240.17	249.53
34	34.47	42.68	45.97	50.89	55.82	64.02	67.31	64.98	77.98	93.84	97.59	101.27	151.94	175.13	121.64	152.84	177.79	202.74	218.34	240.17	258.88
35	34.47	42.68	45.97	55.82	59.10	64.02	69.71	69.04	82.08	93.84	101.66	105.32	161.51	179.62	121.64	152.84	177.79	202.74	218.34	240.17	258.88
36	35.13	42.68	45.97	55.82	59.10	67.31	74.81	73.11	86.19	97.92	106.59	114.28	165.76	186.93	121.64	162.19	177.79	208.98	224.57	249.53	265.12
37	35.13	42.77	50.89	55.82	59.10	68.47	79.21	77.17	90.29	104.74	110.69	118.36	175.39	195.83	127.88	162.19	184.03	208.98	224.57	249.53	265.12
38	39.04	42.77	50.89	55.82	59.10	68.47	79.21	77.17	93.03	108.77	114.79	122.44	183.94	204.73	127.88	162.19	184.03	218.34	233.93	258.88	274.48
39	39.04	45.97	54.00	59.10	64.02	72.49	83.69	81.23	97.08	112.80	121.63	129.31	192.50	218.34	127.88	168.43	184.03	218.34	233.93	258.88	274.48
40	43.23	49.49	57.85	61.43	65.90	77.29	86.91	86.35	101.12	116.83	125.69	133.35	199.27	218.34	127.88	168.43	193.38	218.34	233.93	265.12	280.72
41	42.10	49.81	62.53	65.70	70.24	81.85	92.13	90.86	105.59	122.46	130.27	137.96	208.69	218.34	137.24	177.79	193.38	224.57	240.17	274.48	280.72
42	46.66	54.16	63.31	66.13	70.71	86.93	97.65	91.26	111.20	127.06	140.02	147.72	208.98	224.57	137.24	177.79	202.74	233.93	249.53	274.48	290.07
43	47.03	54.57	68.21	71.26	74.05	92.37	104.02	95.82	115.78	135.80	144.73	152.45	218.34	224.57	143.48	184.03	208.98	233.93	249.53	280.72	296.31
44	47.42	59.20	68.72	71.73	78.62	95.74	109.37	100.43	120.40	141.63	149.47	157.22	218.34	224.57	143.48	184.03	208.98	240.17	258.88	290.07	296.31
45	47.80	60.08	74.15	76.57	79.22	101.92	116.37	103.30	123.47	146.39	156.84	167.25	218.34	233.93	152.84	193.38	218.34	249.53	265.12	290.07	305.67
46	52.94	65.22	74.90	81.85	84.35	109.01	123.20	103.76	132.23	155.39	161.62	172.14	224.57	233.93	152.84	193.38	224.57	249.53	265.12	296.31	315.03
47	53.37	65.77	81.71	86.78	89.76	114.69	128.83	108.38	136.91	158.48	170.59	181.29	224.57	233.93	162.19	202.74	233.93	258.88	274.48	305.67	321.27
48	53.80	72.12	84.59	85.75	90.44	121.80	136.06	112.29	141.63	167.50	179.64	190.50	224.57	240.17	162.19	208.98	233.93	265.12	280.72	305.67	321.27
49	59.98	72.79	85.38	91.96	96.27	135.89	150.44	112.29	151.94	168.43	185.87	193.81	233.93	240.17	168.43	208.98	240.17	274.48	290.07	315.03	330.62
50	60.59	78.01	92.08	98.80	103.41	143.57	153.39	121.64	152.84	177.79	193.38	203.07	233.93	240.17	168.43	218.34	249.53	274.48	290.07	321.27	336.86
51	63.39	81.81	97.60	104.37	106.61	156.41	167.52	121.64	162.19	184.03	202.74	213.73	240.17	258.88	177.79	224.57	258.88	280.72	296.31	330.62	355.58
52	63.96	81.70	98.44	109.10	110.68	159.83	180.36	127.88	168.43	193.38	214.67	222.69	258.88	274.48	184.03	233.93	265.12	296.31	315.03	346.22	361.81
53	68.59	86.71	99.98	108.56	111.91	172.96	190.10	137.24	177.79	202.74	222.39	230.49	274.48	280.72	193.38	240.17	274.48	305.67	321.27	355.58	377.41
54	69.76	87.82	101.13	114.27	115.53	183.22	203.12	143.48	184.03	208.98	231.52	246.92	280.72	296.31	202.74	258.88	290.07	315.03	330.62	371.17	386.77
55	76.59	91.04	104.48	120.04	122.43	196.74	216.26	143.48	193.38	218.34	242.44	256.13	296.31	315.03	208.98	265.12	296.31	330.62	346.22	386.77	402.36
56	81.98	96.34	116.27	129.57	130.44	205.71	231.68	162.19	202.74	233.93	255.91	269.67	321.27	336.86	218.34	274.48	315.03	346.22	361.81	402.36	427.31
57	85.01	105.99	121.91	141.54	142.58	226.16	247.22	168.43	214.82	248.66	269.48	283.32	346.22	361.81	224.57	290.07	321.27	361.81	386.77	427.31	449.15
58	90.46	111.55	131.51	149.62	157.27	242.27	262.86	177.79	223.87	257.87	284.42	298.27	371.17	386.77	233.93	296.31	336.86	377.41	411.72	458.51	483.46
59	99.94	123.31	139.90	157.89	165.78	258.60	290.35	189.19	237.40	271.55	298.22	313.28	393.00	417.96	240.17	315.03	355.58	402.36	433.55	483.46	508.41
60	105.62	130.92	152.12	170.71	184.54	275.17	308.40	198.25	246.65	286.60	313.32	325.69	427.31	449.15	249.53	330.62	371.17	427.31	450.23	508.41	539.60
61	113.87	140.34	166.92	180.22	198.38	299.25	332.03	213.21	264.37	304.42	332.40	349.19	449.15	474.10	265.12	346.22	393.00	449.15	469.58	545.84	580.15
62	125.29	153.92	175.77	196.66	213.74	322.37	361.66	226.46	283.42	327.99	353.19	368.36	474.10	499.05	290.07	371.17	417.96	473.65	491.68	586.39	620.70
63	135.73	165.46	190.65	212.07	225.56	352.89	384.47	242.96	302.52	347.20	376.88	393.77	495.03	516.29	297.63	382.66	431.25	494.40	515.13	610.44	643.84
64	145.86	178.85	208.56	228.82	243.71	383.90	413.00	258.85	321.68	373.70	399.06	418.72	502.34	534.84	304.36	395.96	449.15	511.20	537.45	641.22	670.77
65	160.12	194.02	224.38	246.90	262.35	407.81	424.25	267.17	342.55	393.58	427.38	447.09	519.98	548.71	318.89	407.94	459.65	534.35	561.08	660.75	698.10
66	175.26	212.97	243.35	269.30	289.64	433.56	455.71	281.87	368.38	418.61	460.03	482.56	555.36	583.27	332.10	432.57	488.38	560.94	596.60	697.69	733.97
67	190.03	233.91	265.45	294.02	323.37	456.11	477.40	300.66	390.05	446.93	494.39	525.86	593.20	623.00	349.42	455.06	509.23	587.78	636.57	725.93	769.26
68	209.13	258.93	294.08	321.77	357.09	481.25	510.41	317.82	412.38	475.41	527.95	569.97	638.26	669.78	365.10	475.41	541.08	617.25	669.78	766.97	806.37
69	225.98	282.05	321.64	354.30	402.38	510.93	541.64	335.88	440.20	498.72	564.88	603.05	676.84	715.01	386.77	498.72	569.97	656.48	709.92	801.52	839.69
70	251.22	309.56	351.46	387.23	445.18	535.85	565.17	354.59	462.94	526.96	598.37	642.70	723.96	763.35	401.38	522.04	598.37	687.02	743.66	832.30	876.63
71	277.26	339.54	384.00	432.39	487.37	563.53	596.53	373.72	490.35	559.38	633.17	680.78	768.85	811.70	423.70	552.24	633.17	718.87	780.76	878.35	921.20
72	298.24	365.24	412.55	472.39	520.31	593.12	624.59	397.60	514.81	592.95	671.10	723.96	818.18	859.55	445.86	581.46	664.20	758.43	818.18	923.91	972.17
73	319.83	394.35	443.76	512.50	556.52	623.56	658.07	416.64	549.62	622.75	715.83	771.23	864.31	908.64	469.83	611.67	702.53	800.04	864.31	966.26	1017.23
74	330.78	422.19	473.07	539.70	583.22	650.69	685.51	439.63	578.34	661.57	753.34	815.23	919.80	964.62	495.11	644.50	738.40	836.57	902.73	1013.70	1069.19
75	348.58	450.26	508.35	572.67	616.25	684.72	722.07	465.81	609.45	693.59	794.14	857.75	968.56	1021.91	519.16	677.17	777.72	878.27	948.04	1065.00	1116.30
76	368.54	469.59	536.96	602.34	643.95	715.28	756.89	488.55	636.29	726.91	829.35	900.27	1010.58	1067.71	533.86	707.21	807.68	914.06	986.94	1103.17	1164.24
77	388.90	496.51	560.70	628.66	672.08	749.48	789.13	511.61	666.42	758.92	866.53	940.16	1057.21	1110.07	555.03	730.60	838.21	949.60	1023.22	1144.05	1208.23
78	409.91	521.87	592.30	660.92	707.87	781.90	825.24	530.90	693.42	796.35	904.70	978.74	1099.72	1155.70	572.43	760.24	870.39	987.76	1061.80	1188.21	1247.80
79	430.93	551.59	622.26	692.93	742.92	818.76	863.58	551.59	725.68	830.83	942.87	1018.71	1142.82	1201.42	591.23	782.56	903.22	1018.71	1098.00	1227.28	1289.33
80	453.09	576.21	651.72	728.88	779.77	855.29	902.89	576.21	758.43						618.89	822.45					
81	495.77	635.31	715.75	801.11	855.29	943.93	991.54	635.31	833.94						681.27	902.89					
82	546.66	694.41	787.98	881.55	940.65	1037.51	1093.32	699.33	919.31						750.22	991.54					
83	600.83	766.64	868.42	965.27	1034.22	1144.21	1203.31	771.56	1012.88						822.45	1093.32					
84	659.93	842.15	953.78	1063.77	1139.29	1254.20	1321.51	847.08	1109.74						906.18	1203.31					
85	801.11	1021.09	1155.70	1287.03	1377.32	1520.14	1600.58	1024.37							1096.60						
86	881.55	1122.87	1270.62	1418.36	1516.86	1672.81	1758.18	1126.15							1206.59						
87	965.27	1232.86	1397.02	1557.90	1669.53	1838.62	1935.47	1241.07							1326.43						
88	1117.95	1426.57	1613.72	1800.86	1927.27	2122.62	2235.89	1431.50							1533.28						
89	1227.93	1567.75	1774.59	1981.44	2117.69	2334.39	2455.87	1575.96							1685.95						
90	1351.06	1723.70	1951.89	2176.79	2329.46	2570.78	2707.04	1731.91							1855.03						
91+	1487.31	1897.72	2147.24	2396.77	2562.57	2825.23	2972.98	1905.92							2037.25						

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B2

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

LTC-02 PA, LTC-02FR PA

Premiums to be used only with those that have

previously elected an inflation decrease option during the 2010 Rate Filing

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	2.7% Simple Inflation							2.7% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	16.42	21.34	24.62	27.91	31.19	34.47	36.12	21.34	27.91	32.83	36.12	39.40	44.32	45.97
30	18.06	22.98	26.27	29.55	32.83	36.12	37.76	22.98	29.55	32.83	37.76	41.04	45.97	49.25
31	18.06	22.98	26.27	29.55	32.83	36.12	39.40	22.98	29.55	34.47	39.40	42.68	47.61	49.25
32	18.06	22.98	26.27	29.55	32.83	37.76	39.40	22.98	31.19	34.47	39.40	42.68	47.61	50.89
33	18.06	24.62	27.91	31.19	34.47	37.76	39.40	24.62	31.19	34.47	39.40	42.68	49.25	50.89
34	19.70	24.62	27.91	31.19	34.47	37.76	41.04	24.62	31.19	36.12	41.04	44.32	49.25	52.53
35	19.70	24.62	27.91	31.19	34.47	39.40	41.04	24.62	31.19	36.12	41.04	44.32	49.25	52.53
36	19.70	24.62	27.91	32.83	36.12	39.40	42.68	24.62	32.83	36.12	42.68	45.97	50.89	54.17
37	19.70	24.62	29.55	32.83	36.12	41.04	42.68	26.27	32.83	37.76	42.68	45.97	50.89	54.17
38	19.70	26.27	29.55	32.83	36.12	41.04	42.68	26.27	32.83	37.76	44.32	47.61	52.53	55.82
39	19.70	26.27	29.55	34.47	37.76	41.04	44.32	26.27	34.47	37.76	44.32	47.61	52.53	55.82
40	21.34	26.27	29.55	34.47	37.76	42.68	44.32	26.27	34.47	39.40	44.32	47.61	54.17	57.46
41	21.34	26.27	31.19	34.47	37.76	42.68	44.32	27.91	36.12	39.40	45.97	49.25	55.82	57.46
42	21.34	27.91	31.19	36.12	39.40	42.68	45.97	27.91	36.12	41.04	47.61	50.89	55.82	59.10
43	21.34	27.91	31.19	36.12	39.40	44.32	45.97	29.55	37.76	42.68	47.61	50.89	57.46	60.74
44	21.34	27.91	32.83	36.12	39.40	44.32	45.97	29.55	37.76	42.68	49.25	52.53	59.10	60.74
45	22.98	29.55	32.83	37.76	41.04	44.32	47.61	31.19	39.40	44.32	50.89	54.17	59.10	62.38
46	22.98	29.55	32.83	37.76	41.04	45.97	47.61	31.19	39.40	45.97	50.89	54.17	60.74	64.02
47	22.98	29.55	34.47	37.76	41.04	45.97	47.61	32.83	41.04	47.61	52.53	55.82	62.38	65.66
48	22.98	29.55	34.47	37.76	41.04	45.97	49.25	32.83	42.68	47.61	54.17	57.46	62.38	65.66
49	22.98	31.19	34.47	39.40	42.68	47.61	49.25	34.47	42.68	49.25	55.82	59.10	64.02	67.31
50	24.62	31.19	36.12	39.40	42.68	47.61	49.25	34.47	44.32	50.89	55.82	59.10	65.66	68.95
51	24.62	32.83	37.76	41.04	44.32	49.25	52.53	36.12	45.97	52.53	57.46	60.74	67.31	72.23
52	26.27	34.47	39.40	44.32	47.61	52.53	55.82	37.76	47.61	54.17	60.74	64.02	70.59	73.87
53	27.91	36.12	41.04	45.97	49.25	55.82	57.46	39.40	49.25	55.82	62.38	65.66	72.23	77.16
54	29.55	37.76	42.68	49.25	52.53	57.46	60.74	41.04	52.53	59.10	64.02	67.31	75.51	78.80
55	29.55	39.40	44.32	50.89	55.82	60.74	64.02	42.68	54.17	60.74	67.31	70.59	78.80	82.08
56	32.83	41.04	47.61	54.17	59.10	65.66	68.95	44.32	55.82	64.02	70.59	73.87	82.08	87.01
57	34.47	44.32	50.89	57.46	62.38	70.59	73.87	45.97	59.10	65.66	73.87	78.80	87.01	91.93
58	36.12	47.61	54.17	62.38	67.31	75.51	78.80	47.61	60.74	68.95	77.16	83.72	93.57	98.50
59	39.40	50.89	57.46	65.66	72.23	80.44	85.36	49.25	64.02	72.23	82.08	88.65	98.50	103.42
60	42.68	54.17	62.38	70.59	77.16	87.01	91.93	50.89	67.31	75.51	87.01	93.57	103.42	109.99
61	44.32	57.46	65.66	75.51	82.08	91.93	96.86	54.17	70.59	80.44	91.93	98.50	111.63	118.20
62	47.61	62.38	70.59	80.44	87.01	96.86	101.78	59.10	75.51	85.36	96.86	105.06	119.84	126.40
63	50.89	67.31	75.51	85.36	91.93	103.42	108.35	62.38	80.44	90.29	103.42	113.27	128.05	134.61
64	55.82	72.23	82.08	91.93	98.50	108.35	114.91	65.66	85.36	96.86	109.99	119.84	137.90	144.46
65	59.10	77.16	87.01	96.86	103.42	114.91	121.48	70.59	90.29	101.78	118.20	128.05	146.10	154.31
66	64.02	83.72	95.21	106.71	114.91	126.40	132.97	75.51	98.50	111.63	128.05	139.54	159.24	167.45
67	70.59	91.93	105.06	116.56	124.76	139.54	146.10	82.08	106.71	119.84	137.90	151.03	170.73	180.58
68	77.16	100.14	114.91	128.05	137.90	154.31	162.52	88.65	114.91	131.33	149.39	162.52	185.50	195.35
69	83.72	109.99	124.76	141.18	151.03	169.09	178.94	96.86	124.76	142.82	164.16	177.30	200.28	210.13
70	91.93	119.84	136.25	154.31	165.80	187.14	196.99	103.42	134.61	154.31	177.30	192.07	215.05	226.54
71	100.14	131.33	149.39	169.09	182.22	205.20	216.69	113.27	147.75	169.09	192.07	208.49	234.75	246.24
72	109.99	142.82	164.16	185.50	200.28	226.54	238.04	123.12	160.88	183.86	210.13	226.54	256.09	269.23
73	119.84	157.60	178.94	205.20	221.62	247.89	261.02	134.61	175.65	201.92	229.83	247.89	277.43	292.21
74	131.33	172.37	196.99	224.90	242.96	274.15	287.28	147.75	192.07	219.98	249.53	269.23	302.06	318.47
75	144.46	188.79	215.05	246.24	265.94	300.42	316.83	160.88	210.13	241.32	272.51	293.85	329.97	346.38
76	157.60	205.20	234.75	267.58	290.57	326.68	344.74	172.37	228.19	261.02	295.49	318.47	356.23	375.93
77	172.37	224.90	256.09	292.21	316.83	356.23	374.29	187.14	246.24	282.36	320.12	344.74	385.78	407.12
78	187.14	244.60	280.72	318.47	344.74	387.42	407.12	201.92	267.58	306.98	348.02	374.29	418.61	439.95
79	203.56	267.58	306.98	348.02	375.93	421.90	443.24	218.34	288.93	333.25	375.93	405.48	453.09	476.07
80	223.26	293.85	336.53	382.50	413.69	464.58	487.56	239.68	318.47	366.08	413.69	444.88	497.41	523.68
81	246.24	323.40	371.01	421.90	454.73	510.54	536.81	264.30	349.67	402.20	454.73	489.20	548.30	576.21
82	270.87	356.23	408.76	464.58	500.69	561.43	590.98	290.57	384.14	443.24	500.69	538.45	602.48	633.67
83	298.78	392.35	448.16	508.90	549.94	617.25	650.08	318.47	423.54	487.56	549.94	592.63	663.22	697.69
84	328.32	430.11	494.13	561.43	605.76	679.63	715.75	351.31	466.22	536.81	605.76	651.72	728.88	766.64
85	397.27	522.04	597.55	677.99	732.16	822.45	865.14	425.18	563.08	648.44	732.16	787.98	881.55	929.16
86	436.67	572.93	656.65	746.94	806.04	904.53	952.14	467.86	620.53	714.11	806.04	866.78	970.20	1021.09
87	481.00	630.38	722.31	820.81	886.48	994.82	1047.36	513.83	681.27	784.70	886.48	953.78	1067.05	1122.87
88	554.87	728.88	835.59	947.22	1022.73	1149.14	1208.23	594.27	787.98	906.18	1022.73	1101.53	1232.86	1298.52
89	610.68	801.11	917.67	1042.43	1126.15	1264.05	1329.71	653.37	866.78	996.47	1126.15	1211.52	1355.98	1428.21
90	671.42	881.55	1009.60	1145.85	1237.78	1390.45	1462.69	719.03	952.14	1096.60	1237.78	1333.00	1492.24	1571.03
91+	738.73	970.20	1111.38	1262.41	1362.55	1528.35	1608.79	789.62	1049.00	1206.59	1362.55	1467.61	1641.62	1726.99

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages
Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix B2

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

BSC-02 PA, BSC-02FR PA

Premiums to be used only with those that have

previously elected an inflation decrease option during the 2010 Rate Filing

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	2.7% Simple Inflation							2.7% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	42.68	55.82	64.02	72.23	80.44	88.65	93.57	55.82	72.23	85.36	93.57	101.78	114.91	118.20
30	45.97	59.10	67.31	75.51	85.36	93.57	96.86	59.10	75.51	85.36	96.86	106.71	118.20	126.40
31	45.97	59.10	67.31	75.51	85.36	93.57	101.78	59.10	75.51	88.65	101.78	109.99	123.12	126.40
32	45.97	59.10	67.31	75.51	85.36	96.86	101.78	59.10	80.44	88.65	101.78	109.99	123.12	131.33
33	45.97	64.02	72.23	80.44	88.65	96.86	101.78	64.02	80.44	88.65	101.78	109.99	126.40	131.33
34	50.89	64.02	72.23	80.44	88.65	96.86	106.71	64.02	80.44	93.57	106.71	114.91	126.40	136.25
35	50.89	64.02	72.23	80.44	88.65	101.78	106.71	64.02	80.44	93.57	106.71	114.91	126.40	136.25
36	50.89	64.02	72.23	85.36	93.57	101.78	109.99	64.02	85.36	93.57	109.99	118.20	131.33	139.54
37	50.89	64.02	75.51	85.36	93.57	106.71	109.99	67.31	85.36	96.86	109.99	118.20	131.33	139.54
38	50.89	67.31	75.51	85.36	93.57	106.71	109.99	67.31	85.36	96.86	114.91	123.12	136.25	144.46
39	50.89	67.31	75.51	88.65	96.86	106.71	114.91	67.31	88.65	96.86	114.91	123.12	136.25	144.46
40	55.82	67.31	75.51	88.65	96.86	109.99	114.91	67.31	88.65	101.78	114.91	123.12	139.54	147.75
41	55.82	67.31	80.44	88.65	96.86	109.99	114.91	72.23	93.57	101.78	118.20	126.40	144.46	147.75
42	55.82	72.23	80.44	93.57	101.78	109.99	118.20	72.23	93.57	106.71	123.12	131.33	144.46	152.67
43	55.82	72.23	80.44	93.57	101.78	114.91	118.20	75.51	96.86	109.99	123.12	131.33	147.75	155.95
44	55.82	72.23	85.36	93.57	101.78	114.91	118.20	75.51	96.86	109.99	126.40	136.25	152.67	155.95
45	59.10	75.51	85.36	96.86	106.71	114.91	123.12	80.44	101.78	114.91	131.33	139.54	152.67	160.88
46	59.10	75.51	85.36	96.86	106.71	118.20	123.12	80.44	101.78	118.20	131.33	139.54	155.95	165.80
47	59.10	75.51	88.65	96.86	106.71	118.20	123.12	85.36	106.71	123.12	136.25	144.46	160.88	169.09
48	59.10	75.51	88.65	96.86	106.71	118.20	126.40	85.36	109.99	123.12	139.54	147.75	160.88	169.09
49	59.10	80.44	88.65	101.78	109.99	123.12	126.40	88.65	109.99	126.40	144.46	152.67	165.80	174.01
50	64.02	80.44	93.57	101.78	109.99	123.12	126.40	88.65	114.91	131.33	144.46	152.67	169.09	177.30
51	64.02	85.36	96.86	106.71	114.91	126.40	136.25	93.57	118.20	136.25	147.75	155.95	174.01	187.14
52	67.31	88.65	101.78	114.91	123.12	136.25	144.46	96.86	123.12	139.54	155.95	165.80	182.22	190.43
53	72.23	93.57	106.71	118.20	126.40	144.46	147.75	101.78	126.40	144.46	160.88	169.09	187.14	198.64
54	75.51	96.86	109.99	126.40	136.25	147.75	155.95	106.71	136.25	152.67	165.80	174.01	195.35	203.56
55	75.51	101.78	114.91	131.33	144.46	155.95	165.80	109.99	139.54	155.95	174.01	182.22	203.56	211.77
56	85.36	106.71	123.12	139.54	152.67	169.09	177.30	114.91	144.46	165.80	182.22	190.43	211.77	224.90
57	88.65	114.91	131.33	147.75	160.88	182.22	190.43	118.20	152.67	169.09	190.43	203.56	224.90	236.39
58	93.57	123.12	139.54	160.88	174.01	195.35	203.56	123.12	155.95	177.30	198.64	216.69	241.32	254.45
59	101.78	131.33	147.75	169.09	187.14	206.84	219.98	126.40	165.80	187.14	211.77	228.19	254.45	267.58
60	109.99	139.54	160.88	182.22	198.64	224.90	236.39	131.33	174.01	195.35	224.90	241.32	267.58	284.00
61	114.91	147.75	169.09	195.35	211.77	236.39	249.53	139.54	182.22	206.84	236.39	254.45	287.28	305.34
62	123.12	160.88	182.22	206.84	224.90	249.53	262.66	152.67	195.35	219.98	249.53	270.87	308.63	326.68
63	131.33	174.01	195.35	219.98	236.39	267.58	279.08	160.88	206.84	233.11	267.58	292.21	329.97	348.02
64	144.46	187.14	211.77	236.39	254.45	279.08	297.13	169.09	219.98	249.53	284.00	308.63	356.23	372.65
65	152.67	198.64	224.90	249.53	267.58	297.13	313.55	182.22	233.11	262.66	305.34	329.97	377.57	398.91
66	165.80	216.69	246.24	275.79	297.13	326.68	343.10	195.35	254.45	287.28	329.97	359.52	410.41	431.75
67	182.22	236.39	270.87	300.42	321.76	359.52	377.57	211.77	275.79	308.63	356.23	389.06	439.95	466.22
68	198.64	257.73	297.13	329.97	356.23	398.91	418.61	228.19	297.13	338.17	385.78	418.61	479.35	503.98
69	216.69	284.00	321.76	364.44	389.06	436.67	461.30	249.53	321.76	367.72	423.54	458.01	517.11	541.74
70	236.39	308.63	351.31	398.91	428.46	482.64	508.90	267.58	348.02	398.91	458.01	495.77	554.87	584.42
71	257.73	338.17	385.78	436.67	469.50	530.24	559.79	292.21	380.86	436.67	495.77	538.45	605.76	635.31
72	284.00	367.72	423.54	479.35	517.11	584.42	613.97	318.47	415.33	474.43	541.74	584.42	659.93	694.41
73	308.63	407.12	461.30	530.24	571.28	640.23	673.07	348.02	453.09	520.39	592.63	640.23	715.75	753.50
74	338.17	444.88	508.90	579.49	627.10	707.54	742.01	380.86	495.77	568.00	643.52	694.41	779.77	822.45
75	372.65	487.56	554.87	635.31	686.20	774.85	817.53	415.33	541.74	622.18	702.61	758.43	852.00	893.04
76	407.12	530.24	605.76	691.12	750.22	842.15	889.76	444.88	589.34	673.07	761.71	822.45	919.31	970.20
77	444.88	579.49	659.93	753.50	817.53	919.31	965.27	482.64	635.31	728.88	825.74	889.76	994.82	1050.64
78	482.64	630.38	723.96	822.45	889.76	999.75	1050.64	520.39	691.12	791.26	897.97	965.27	1080.19	1134.36
79	525.32	691.12	791.26	897.97	970.20	1088.40	1144.21	563.08	745.30	860.21	970.20	1045.71	1168.84	1227.93
80	576.21	758.43						618.89	822.45					
81	635.31	833.94						681.27	902.89					
82	699.33	919.31						750.22	991.54					
83	771.56	1012.88						822.45	1093.32					
84	847.08	1109.74						906.18	1203.31					
85	1024.37							1096.60						
86	1126.15							1206.59						
87	1241.07							1326.43						
88	1431.50							1533.28						
89	1575.96							1685.95						
90	1731.91							1855.03						
91+	1905.92							2037.25						

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B3

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

LTC-02 PA, LTC-02FR PA

Premiums to be used only with those that have

previously elected an inflation decrease option during the 2013 Rate Filing

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	4.5% Simple Inflation							4.5% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	17.69	20.50	24.57	25.94	27.28	41.31	44.86	35.10	45.91	54.01	59.41	64.81	72.91	75.61
30	19.06	21.87	25.93	27.30	28.64	42.73	47.85	37.80	48.61	54.01	62.11	67.51	75.61	81.01
31	20.42	23.23	27.30	28.67	30.00	44.16	50.84	37.80	48.61	56.71	64.81	70.21	78.31	81.01
32	20.42	23.23	28.66	30.03	31.37	47.01	52.33	37.80	51.31	56.71	64.81	70.21	78.31	83.71
33	21.78	24.60	30.02	31.40	32.73	48.43	55.33	40.51	51.31	56.71	64.81	70.21	81.01	83.71
34	21.78	25.97	31.39	32.76	34.09	51.28	58.32	40.51	51.31	59.41	67.51	72.91	81.01	86.41
35	23.14	27.33	31.39	34.13	35.46	54.13	59.81	40.51	51.31	59.41	67.51	72.91	81.01	86.41
36	24.50	28.70	32.75	35.49	38.19	55.55	62.80	40.51	54.01	59.41	70.21	75.61	83.71	89.11
37	25.86	30.07	35.48	36.86	39.55	58.40	65.79	43.21	54.01	62.11	70.21	75.61	83.71	89.11
38	25.86	31.43	36.85	38.22	40.91	61.25	68.78	43.21	54.01	62.11	72.91	78.31	86.41	91.81
39	27.22	32.80	38.21	40.95	43.64	64.10	72.91	43.21	56.71	62.11	72.91	78.31	86.41	91.81
40	28.58	34.17	39.58	42.32	45.01	66.95	72.91	43.21	56.71	64.81	72.91	78.31	89.11	94.51
41	30.08	35.67	41.11	43.86	46.56	70.11	72.91	45.91	59.41	64.81	75.61	81.01	91.81	94.51
42	30.21	37.20	42.65	46.79	49.50	70.21	75.61	45.91	59.41	67.51	78.31	83.71	91.81	97.21
43	31.72	38.73	45.59	48.36	51.09	72.91	75.61	48.61	62.11	70.21	78.31	83.71	94.51	99.91
44	33.24	40.27	47.16	49.94	52.69	72.91	75.61	48.61	62.11	70.21	81.01	86.41	97.21	99.91
45	34.78	41.83	48.75	52.93	55.69	72.91	78.31	51.31	64.81	72.91	83.71	89.11	97.21	102.61
46	34.93	44.80	51.74	54.55	57.32	75.61	78.31	51.31	64.81	75.61	83.71	89.11	99.91	105.31
47	36.49	46.38	53.36	57.58	60.36	75.61	78.31	54.01	67.51	78.31	86.41	91.81	102.61	108.01
48	37.80	47.98	56.39	60.63	63.43	75.61	81.01	54.01	70.21	78.31	89.11	94.51	102.61	108.01
49	37.80	51.01	56.71	62.29	65.11	78.31	81.01	56.71	70.21	81.01	91.81	97.21	105.31	110.71
50	40.51	51.31	59.41	64.81	68.23	78.31	81.01	56.71	72.91	83.71	91.81	97.21	108.01	113.41
51	40.51	54.01	62.11	67.51	71.37	81.01	86.41	59.41	75.61	86.41	94.51	99.91	110.71	118.82
52	43.21	56.71	64.81	71.69	74.55	86.41	91.81	62.11	78.31	89.11	99.91	105.31	116.12	121.52
53	45.91	59.41	67.51	74.88	77.75	91.81	94.51	64.81	81.01	91.81	102.61	108.01	118.82	126.92
54	48.61	62.11	70.21	78.09	82.42	94.51	99.91	67.51	86.41	97.21	105.31	110.71	124.22	129.62
55	48.61	64.81	72.91	81.33	85.68	99.91	105.31	70.21	89.11	99.91	110.71	116.12	129.62	135.02
56	54.01	67.51	78.31	86.02	90.38	108.01	113.41	72.91	91.81	105.31	116.12	121.52	135.02	143.12
57	56.71	71.74	83.42	90.73	95.11	116.12	121.52	75.61	97.21	108.01	121.52	129.62	143.12	151.22
58	59.41	74.94	86.67	95.48	99.88	124.22	129.62	78.31	99.91	113.41	126.92	137.72	153.92	162.02
59	63.40	79.64	91.43	100.26	104.68	132.32	140.42	81.01	105.31	118.82	135.02	145.82	162.02	170.12
60	66.60	82.90	96.21	105.08	109.52	143.12	151.22	83.71	110.71	124.22	143.12	151.14	170.12	180.92
61	71.20	89.01	102.35	111.24	117.18	151.22	159.32	89.11	116.12	132.32	151.22	157.37	183.62	194.43
62	75.81	95.14	110.00	118.91	123.37	159.32	167.42	97.21	124.22	140.42	159.17	165.11	197.13	207.93
63	81.51	101.30	116.19	126.62	132.58	165.65	173.53	99.91	128.84	144.61	165.43	172.88	205.08	215.60
64	86.58	107.49	125.40	134.35	140.33	168.84	179.08	102.33	133.03	150.94	171.40	180.67	214.89	225.12
65	89.54	115.20	131.82	143.62	149.60	174.10	184.05	106.95	136.79	154.20	179.08	188.50	221.36	233.79
66	94.23	123.22	140.13	154.09	161.57	186.04	195.70	111.14	144.97	164.30	188.46	200.47	234.36	246.44
67	100.84	131.32	150.08	166.06	176.53	199.33	208.71	117.25	152.43	171.19	196.98	213.93	243.88	257.96
68	106.88	138.71	159.18	177.37	191.01	213.75	225.12	122.80	159.18	181.92	206.93	225.12	256.96	270.60
69	112.35	147.60	167.42	189.45	202.67	226.90	240.12	129.97	167.42	191.65	220.29	237.92	268.76	281.97
70	119.38	155.63	176.94	200.39	215.32	243.03	255.82	134.31	174.81	200.39	230.24	249.43	279.27	294.20
71	125.71	164.86	187.53	212.26	228.75	257.60	272.03	142.20	185.47	212.26	241.11	261.72	294.69	309.12
72	133.31	173.11	198.97	224.84	242.75	274.58	288.51	149.23	194.99	222.85	254.69	274.58	310.40	326.32
73	140.06	184.19	209.14	239.83	259.02	289.72	305.07	157.33	205.30	236.00	268.61	289.72	324.26	341.52
74	147.81	194.00	221.71	253.12	273.45	308.55	323.33	166.29	216.17	247.58	280.84	303.01	339.96	358.44
75	156.34	204.30	232.73	266.48	287.80	325.11	342.87	174.10	227.40	261.15	294.91	318.00	357.09	374.85
76	163.73	213.19	243.88	277.99	301.87	339.39	358.15	179.08	237.06	271.17	306.99	330.86	370.09	390.56
77	171.61	223.92	254.97	290.93	315.44	354.67	372.65	186.32	245.16	281.12	318.71	343.23	384.09	405.34
78	178.22	232.94	267.34	303.29	328.31	368.95	387.71	192.29	254.83	292.35	331.43	356.45	398.66	418.98
79	185.05	243.25	279.06	316.37	341.74	383.52	402.92	198.48	262.65	302.94	341.74	368.60	411.88	432.77
80	193.29	254.40	291.35	331.15	358.15	402.21	422.11	207.50	275.72	316.94	358.15	385.16	430.64	453.38
81	213.19	279.98	321.20	365.26	393.68	442.01	464.75	228.82	302.72	348.20	393.68	423.53	474.69	498.86
82	234.50	308.41	353.89	402.21	433.48	486.06	511.65	251.56	332.57	383.73	433.48	466.17	521.60	548.60
83	258.67	339.68	388.00	440.58	476.12	534.39	562.81	275.72	366.68	422.11	476.12	513.07	574.18	604.03
84	284.25	372.36	427.79	486.06	524.44	588.39	619.66	304.15	403.63	464.75	524.44	564.23	631.03	663.72
85	343.94	451.95	517.33	586.97	633.87	712.04	748.99	368.10	487.49	561.39	633.87	682.20	763.21	804.42
86	378.05	496.01	568.50	646.66	697.83	783.10	824.32	405.05	537.23	618.24	697.83	750.41	839.95	884.01
87	416.42	545.76	625.35	710.62	767.47	861.27	906.75	444.85	589.81	679.35	767.47	825.74	923.81	972.13
88	480.38	631.03	723.41	820.06	885.43	994.87	1046.03	514.49	682.20	784.52	885.43	953.65	1067.35	1124.20
89	528.70	693.57	794.47	902.49	974.97	1094.35	1151.20	565.65	750.41	862.69	974.97	1048.88	1173.94	1236.48
90	581.29	763.21	874.06	992.03	1071.61	1203.79	1266.32	622.50	824.32	949.39	1071.61	1154.05	1291.91	1360.13
91+	639.56	839.95	962.18	1092.93	1179.63	1323.17	1392.82	683.62	908.17	1044.61	1179.63	1270.59	1421.24	1495.14

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages
Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix B3

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

BSC-02 PA, BSC-02FR PA

Premiums to be used only with those that have

previously elected an inflation decrease option during the 2013 Rate Filing

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	4.5% Simple Inflation							4.5% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	46.01	53.61	63.87	67.13	70.34	106.22	116.22	91.81	118.82	140.42	153.92	167.42	189.02	194.43
30	48.51	56.23	66.45	69.77	74.46	110.72	122.74	97.21	124.22	140.42	159.32	175.52	194.43	207.93
31	51.97	59.74	69.94	73.26	78.01	114.41	131.34	97.21	124.22	145.82	167.42	180.92	202.53	207.93
32	51.97	59.74	73.44	76.75	81.55	120.58	135.20	97.21	132.32	145.82	167.42	180.92	202.53	216.03
33	55.43	63.96	77.71	80.97	84.17	124.23	142.92	105.31	132.32	145.82	167.42	180.92	207.93	216.03
34	56.26	67.51	81.24	84.49	87.67	131.54	151.62	105.31	132.32	153.92	175.52	189.02	207.93	224.13
35	59.78	71.06	81.24	88.01	91.18	139.83	155.51	105.31	132.32	153.92	175.52	189.02	207.93	224.13
36	63.29	74.62	84.78	92.28	98.94	143.51	161.84	105.31	140.42	153.92	180.92	194.43	216.03	229.53
37	66.81	78.17	90.68	95.83	102.47	151.84	169.54	110.71	140.42	159.32	180.92	194.43	216.03	229.53
38	66.81	80.54	94.17	99.38	106.00	159.25	177.25	110.71	140.42	159.32	189.02	202.53	224.13	237.63
39	70.32	84.05	97.66	105.30	111.95	166.66	189.02	110.71	145.82	159.32	189.02	202.53	224.13	237.63
40	74.76	87.55	101.14	108.82	115.45	172.52	189.02	110.71	145.82	167.42	189.02	202.53	229.53	243.03
41	78.66	91.42	106.02	112.78	119.44	180.67	189.02	118.82	153.92	167.42	194.43	207.93	237.63	243.03
42	79.00	96.27	110.00	121.23	127.89	180.92	194.43	118.82	153.92	175.52	202.53	216.03	237.63	251.13
43	82.96	100.24	117.57	125.30	131.98	189.02	194.43	124.22	159.32	180.92	202.53	216.03	243.03	256.53
44	86.94	104.24	122.62	129.40	136.11	189.02	194.43	124.22	159.32	180.92	207.93	224.13	251.13	256.53
45	89.43	106.90	126.74	135.78	144.80	189.02	202.53	132.32	167.42	189.02	216.03	229.53	251.13	264.63
46	89.83	114.48	134.53	139.92	149.03	194.43	202.53	132.32	167.42	194.43	216.03	229.53	256.53	272.74
47	93.83	118.53	137.20	147.69	156.95	194.43	202.53	140.42	175.52	202.53	224.13	237.63	264.63	278.14
48	97.21	122.62	145.01	155.52	164.93	194.43	207.93	140.42	180.92	202.53	229.53	243.03	264.63	278.14
49	97.21	131.54	145.82	160.92	167.79	202.53	207.93	145.82	180.92	207.93	237.63	251.13	272.74	286.24
50	105.31	132.32	153.92	167.42	175.81	202.53	207.93	145.82	189.02	216.03	237.63	251.13	278.14	291.64
51	105.31	140.42	159.32	175.52	185.04	207.93	224.13	153.92	194.43	224.13	243.03	256.53	286.24	307.84
52	110.71	145.82	167.42	185.85	192.79	224.13	237.63	159.32	202.53	229.53	256.53	272.74	299.74	313.24
53	118.82	153.92	175.52	192.54	199.55	237.63	243.03	167.42	207.93	237.63	264.63	278.14	307.84	326.74
54	124.22	159.32	180.92	200.44	213.77	243.03	256.53	175.52	224.13	251.13	272.74	286.24	321.34	334.84
55	124.22	167.42	189.02	209.90	221.75	256.53	272.74	180.92	229.53	256.53	286.24	299.74	334.84	348.35
56	140.42	175.52	202.53	221.56	233.47	278.14	291.64	189.02	237.63	272.74	299.74	313.24	348.35	369.95
57	145.82	185.98	215.28	233.31	245.28	299.74	313.24	194.43	251.13	278.14	313.24	334.84	369.95	388.85
58	153.92	193.81	223.25	246.24	258.22	321.34	334.84	202.53	256.53	291.64	326.74	356.45	396.95	418.56
59	163.79	205.53	235.09	258.18	271.23	340.24	361.85	207.93	272.74	307.84	348.35	375.35	418.56	440.16
60	171.63	213.53	248.12	271.26	281.96	369.95	388.85	216.03	286.24	321.34	369.95	389.79	440.16	467.16
61	184.58	228.88	263.55	287.78	302.31	388.85	410.45	229.53	299.74	340.24	388.85	406.54	472.56	502.27
62	196.06	245.37	283.96	305.78	318.91	410.45	432.06	251.13	321.34	361.85	410.06	425.67	507.67	537.37
63	210.34	261.91	300.59	326.28	340.91	428.57	446.98	257.67	331.29	373.36	428.02	445.97	528.49	557.41
64	224.10	278.49	323.53	345.48	362.51	434.90	463.04	263.50	342.80	388.85	442.57	465.30	555.14	580.72
65	231.31	296.57	340.74	370.00	387.07	450.18	475.05	276.08	353.18	397.95	462.61	485.75	572.05	604.38
66	244.03	318.93	362.42	398.27	417.78	480.81	504.97	287.52	374.50	422.82	485.64	516.50	604.03	635.44
67	260.30	337.69	386.93	428.02	455.27	513.57	539.36	302.51	393.97	440.87	508.87	551.11	628.47	665.99
68	275.15	357.02	411.59	457.07	493.45	552.58	579.87	316.08	411.59	468.44	534.39	579.87	664.00	698.11
69	290.79	381.11	431.77	489.05	522.09	585.98	619.02	334.84	431.77	493.45	568.35	614.62	693.92	726.96
70	306.99	400.79	456.22	518.04	556.42	626.77	660.88	347.49	451.95	518.04	594.79	643.82	720.57	758.94
71	323.55	424.52	484.29	548.17	589.39	665.64	702.73	366.82	478.11	548.17	622.36	675.94	760.43	797.53
72	344.22	445.70	513.35	581.00	626.77	708.35	744.16	386.01	503.40	575.03	656.61	708.35	799.87	841.66
73	360.71	475.83	539.15	619.73	667.70	748.28	786.66	406.76	529.55	608.22	692.64	748.28	836.54	880.67
74	380.61	500.70	572.76	652.21	705.79	796.32	835.12	428.65	557.98	639.27	724.26	781.54	877.62	925.65
75	403.28	527.64	600.47	687.52	742.60	838.53	884.72	449.47	586.26	673.31	760.36	820.77	922.03	966.44
76	422.96	550.87	629.33	718.01	779.41	874.92	924.37	462.19	612.27	699.25	791.35	854.45	955.07	1007.94
77	442.93	576.95	657.04	750.20	813.94	915.28	961.04	480.52	632.52	725.69	822.12	885.86	990.46	1046.03
78	459.63	600.33	689.44	783.25	847.34	952.09	1000.55	495.59	658.18	753.54	855.16	919.26	1028.69	1080.28
79	477.54	628.26	719.29	816.29	881.95	989.40	1040.13	511.86	677.51	781.97	881.95	950.60	1062.52	1116.24
80	498.86	656.61						535.81	712.04					
81	550.02	721.99						589.81	781.68					
82	605.45	795.89						649.51	858.43					
83	667.98	876.90						712.04	946.55					
84	733.36	960.76						784.52	1041.77					
85	886.85							949.39						
86	974.97							1044.61						
87	1074.46							1148.36						
88	1239.32							1327.44						
89	1364.39							1459.61						
90	1499.41							1606.00						
91+	1650.06							1763.76						

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix B4

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

LTC-02 PA, LTC-02FR PA

Premiums to be used only with those that have

previously elected an inflation decrease option during the 2010 and 2013 Rate Filing

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	2.2% Simple Inflation							2.2% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	14.21	18.48	21.32	24.16	27.00	29.85	31.27	18.48	24.16	28.42	31.27	34.11	38.37	39.79
30	15.63	19.90	22.74	25.58	28.42	31.27	32.69	19.90	25.58	28.42	32.69	35.53	39.79	42.64
31	15.63	19.90	22.74	25.58	28.42	31.27	34.11	19.90	25.58	29.85	34.11	36.95	41.22	42.64
32	15.63	19.90	22.74	25.58	28.42	32.69	34.11	19.90	27.00	29.85	34.11	36.95	41.22	44.06
33	15.63	21.32	24.16	27.00	29.85	32.69	34.11	21.32	27.00	29.85	34.11	36.95	42.64	44.06
34	17.05	21.32	24.16	27.00	29.85	32.69	35.53	21.32	27.00	31.27	35.53	38.37	42.64	45.48
35	17.05	21.32	24.16	27.00	29.85	34.11	35.53	21.32	27.00	31.27	35.53	38.37	42.64	45.48
36	17.05	21.32	24.16	28.42	31.27	34.11	36.95	21.32	28.42	31.27	36.95	39.79	44.06	46.90
37	17.05	21.32	25.58	28.42	31.27	35.53	36.95	22.74	28.42	32.69	36.95	39.79	44.06	46.90
38	17.05	22.74	25.58	28.42	31.27	35.53	36.95	22.74	28.42	32.69	38.37	41.22	45.48	48.32
39	17.05	22.74	25.58	29.85	32.69	35.53	38.37	22.74	29.85	32.69	38.37	41.22	45.48	48.32
40	18.48	22.74	25.58	29.85	32.69	36.95	38.37	22.74	29.85	34.11	38.37	41.22	46.90	49.74
41	18.48	22.74	27.00	29.85	32.69	36.95	38.37	24.16	31.27	34.11	39.79	42.64	48.32	49.74
42	18.48	24.16	27.00	31.27	34.11	36.95	39.79	24.16	31.27	35.53	41.22	44.06	48.32	51.16
43	18.48	24.16	27.00	31.27	34.11	38.37	39.79	25.58	32.69	36.95	41.22	44.06	49.74	52.59
44	18.48	24.16	28.42	31.27	34.11	38.37	39.79	25.58	32.69	36.95	42.64	45.48	51.16	52.59
45	19.90	25.58	28.42	32.69	35.53	38.37	41.22	27.00	34.11	38.37	44.06	46.90	51.16	54.01
46	19.90	25.58	28.42	32.69	35.53	39.79	41.22	27.00	34.11	39.79	44.06	46.90	52.59	55.43
47	19.90	25.58	29.85	32.69	35.53	39.79	41.22	28.42	35.53	41.22	45.48	48.32	54.01	56.85
48	19.90	25.58	29.85	32.69	35.53	39.79	42.64	28.42	36.95	41.22	46.90	49.74	54.01	56.85
49	19.90	27.00	29.85	34.11	36.95	41.22	42.64	29.85	36.95	42.64	48.32	51.16	55.43	58.27
50	21.32	27.00	31.27	34.11	36.95	41.22	42.64	29.85	38.37	44.06	48.32	51.16	56.85	59.69
51	21.32	28.42	32.69	35.53	38.37	42.64	45.48	31.27	39.79	45.48	49.74	52.59	58.27	62.53
52	22.74	29.85	34.11	38.37	41.22	45.48	48.32	32.69	41.22	46.90	52.59	55.43	61.11	63.96
53	24.16	31.27	35.53	39.79	42.64	48.32	49.74	34.11	42.64	48.32	54.01	56.85	62.53	66.80
54	25.58	32.69	36.95	42.64	45.48	49.74	52.59	35.53	45.48	51.16	55.43	58.27	65.38	68.22
55	25.58	34.11	38.37	44.06	48.32	52.59	55.43	36.95	46.90	52.59	58.27	61.11	68.22	71.06
56	28.42	35.53	41.22	46.90	51.16	56.85	59.69	38.37	48.32	55.43	61.11	63.96	71.06	75.33
57	29.85	38.37	44.06	49.74	54.01	61.11	63.96	39.79	51.16	56.85	63.96	68.22	75.33	79.59
58	31.27	41.22	46.90	54.01	58.27	65.38	68.22	41.22	52.59	59.69	66.80	72.48	81.01	85.27
59	34.11	44.06	49.74	56.85	62.53	69.64	73.90	42.64	55.43	62.53	71.06	76.75	85.27	89.54
60	36.95	46.90	54.01	61.11	66.80	75.33	79.59	44.06	58.27	65.38	75.33	81.01	89.54	95.22
61	38.37	49.74	56.85	65.38	71.06	79.59	83.85	46.90	61.11	69.64	79.59	85.27	96.64	102.33
62	41.22	54.01	61.11	69.64	75.33	83.85	88.12	51.16	65.38	73.90	83.85	90.96	103.75	109.44
63	44.06	58.27	65.38	73.90	79.59	89.54	93.80	54.01	69.64	78.17	89.54	98.07	110.86	116.54
64	48.32	62.53	71.06	79.59	85.27	93.80	99.49	56.85	73.90	83.85	95.22	103.75	119.38	125.07
65	51.16	66.80	75.33	83.85	89.54	99.49	105.17	61.11	78.17	88.12	102.33	110.86	126.49	133.60
66	55.43	72.48	82.43	92.38	99.49	109.44	115.12	65.38	85.27	96.64	110.86	120.81	137.86	144.97
67	61.11	79.59	90.96	100.91	108.01	120.81	126.49	71.06	92.38	103.75	119.38	130.75	147.81	156.34
68	66.80	86.70	99.49	110.86	119.38	133.60	140.70	76.75	99.49	113.70	129.33	140.70	160.60	169.13
69	72.48	95.22	108.01	122.23	130.75	146.39	154.92	83.85	108.01	123.65	142.12	153.49	173.39	181.92
70	79.59	103.75	117.96	133.60	143.55	162.02	170.55	89.54	116.54	133.60	153.49	166.29	186.18	196.13
71	86.70	113.70	129.33	146.39	157.76	177.65	187.60	98.07	127.91	146.39	166.29	180.50	203.24	213.19
72	95.22	123.65	142.12	160.60	173.39	196.13	206.08	106.59	139.28	159.18	181.92	196.13	221.71	233.08
73	103.75	136.44	154.92	177.65	191.87	214.61	225.98	116.54	152.07	174.81	198.97	214.61	240.19	252.98
74	113.70	149.23	170.55	194.71	210.34	237.35	248.72	127.91	166.29	190.45	216.03	233.08	261.51	275.72
75	125.07	163.44	186.18	213.19	230.24	260.09	274.30	139.28	181.92	208.92	235.93	254.40	285.67	299.88
76	136.44	177.65	203.24	231.66	251.56	282.83	298.46	149.23	197.55	225.98	255.82	275.72	308.41	325.46
77	149.23	194.71	221.71	252.98	274.30	308.41	324.04	162.02	213.19	244.45	277.14	298.46	333.99	352.47
78	162.02	211.76	243.03	275.72	298.46	335.41	352.47	174.81	231.66	265.77	301.30	324.04	362.42	380.89
79	176.23	231.66	265.77	301.30	325.46	365.26	383.73	189.02	250.14	288.51	325.46	351.05	392.26	412.16
80	193.29	254.40	291.35	331.15	358.15	402.21	422.11	207.50	275.72	316.94	358.15	385.16	430.64	453.38
81	213.19	279.98	321.20	365.26	393.68	442.01	464.75	228.82	302.72	348.20	393.68	423.53	474.69	498.86
82	234.50	308.41	353.89	402.21	433.48	486.06	511.65	251.56	332.57	383.73	433.48	466.17	521.60	548.60
83	258.67	339.68	388.00	440.58	476.12	534.39	562.81	275.72	366.68	422.11	476.12	513.07	574.18	604.03
84	284.25	372.36	427.79	486.06	524.44	588.39	619.66	304.15	403.63	464.75	524.44	564.23	631.03	663.72
85	343.94	451.95	517.33	586.97	633.87	712.04	748.99	368.10	487.49	561.39	633.87	682.20	763.21	804.42
86	378.05	496.01	568.50	646.66	697.83	783.10	824.32	405.05	537.23	618.24	697.83	750.41	839.95	884.01
87	416.42	545.76	625.35	710.62	767.47	861.27	906.75	444.85	589.81	679.35	767.47	825.74	923.81	972.13
88	480.38	631.03	723.41	820.06	885.43	994.87	1046.03	514.49	682.20	784.52	885.43	953.65	1067.35	1124.20
89	528.70	693.57	794.47	902.49	974.97	1094.35	1151.20	565.65	750.41	862.69	974.97	1048.88	1173.94	1236.48
90	581.29	763.21	874.06	992.03	1071.61	1203.79	1266.32	622.50	824.32	949.39	1071.61	1154.05	1291.91	1360.13
91+	639.56	839.95	962.18	1092.93	1179.63	1323.17	1392.82	683.62	908.17	1044.61	1179.63	1270.59	1421.24	1495.14

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages
Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix B4

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

BSC-02 PA, BSC-02FR PA

Premiums to be used only with those that have

previously elected an inflation decrease option during the 2010 and 2013 Rate Filing

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	2.2% Simple Inflation							2.2% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	36.95	48.32	55.43	62.53	69.64	76.75	81.01	48.32	62.53	73.90	81.01	88.12	99.49	102.33
30	39.79	51.16	58.27	65.38	73.90	81.01	83.85	51.16	65.38	73.90	83.85	92.38	102.33	109.44
31	39.79	51.16	58.27	65.38	73.90	81.01	88.12	51.16	65.38	76.75	88.12	95.22	106.59	109.44
32	39.79	51.16	58.27	65.38	73.90	83.85	88.12	51.16	69.64	76.75	88.12	95.22	106.59	113.70
33	39.79	55.43	62.53	69.64	76.75	83.85	88.12	55.43	69.64	76.75	88.12	95.22	109.44	113.70
34	44.06	55.43	62.53	69.64	76.75	83.85	92.38	55.43	69.64	81.01	92.38	99.49	109.44	117.96
35	44.06	55.43	62.53	69.64	76.75	88.12	92.38	55.43	69.64	81.01	92.38	99.49	109.44	117.96
36	44.06	55.43	62.53	73.90	81.01	88.12	95.22	55.43	73.90	81.01	95.22	102.33	113.70	120.81
37	44.06	55.43	65.38	73.90	81.01	92.38	95.22	58.27	73.90	83.85	95.22	102.33	113.70	120.81
38	44.06	58.27	65.38	73.90	81.01	92.38	95.22	58.27	73.90	83.85	99.49	106.59	117.96	125.07
39	44.06	58.27	65.38	76.75	83.85	92.38	99.49	58.27	76.75	83.85	99.49	106.59	117.96	125.07
40	48.32	58.27	65.38	76.75	83.85	95.22	99.49	58.27	76.75	88.12	99.49	106.59	120.81	127.91
41	48.32	58.27	69.64	76.75	83.85	95.22	99.49	62.53	81.01	88.12	102.33	109.44	125.07	127.91
42	48.32	62.53	69.64	81.01	88.12	95.22	102.33	62.53	81.01	92.38	106.59	113.70	125.07	132.18
43	48.32	62.53	69.64	81.01	88.12	99.49	102.33	65.38	83.85	95.22	106.59	113.70	127.91	135.02
44	48.32	62.53	73.90	81.01	88.12	99.49	102.33	65.38	83.85	95.22	109.44	117.96	132.18	135.02
45	51.16	65.38	73.90	83.85	92.38	99.49	106.59	69.64	88.12	99.49	113.70	120.81	132.18	139.28
46	51.16	65.38	73.90	83.85	92.38	102.33	106.59	69.64	88.12	102.33	113.70	120.81	135.02	143.55
47	51.16	65.38	76.75	83.85	92.38	102.33	106.59	73.90	92.38	106.59	117.96	125.07	139.28	146.39
48	51.16	65.38	76.75	83.85	92.38	102.33	109.44	73.90	95.22	106.59	120.81	127.91	139.28	146.39
49	51.16	69.64	76.75	88.12	95.22	106.59	109.44	76.75	95.22	109.44	125.07	132.18	143.55	150.65
50	55.43	69.64	81.01	88.12	95.22	106.59	109.44	76.75	99.49	113.70	125.07	132.18	146.39	153.49
51	55.43	73.90	83.85	92.38	99.49	109.44	117.96	81.01	102.33	117.96	127.91	135.02	150.65	162.02
52	58.27	76.75	88.12	99.49	106.59	117.96	125.07	83.85	106.59	120.81	135.02	143.55	157.76	164.86
53	62.53	81.01	92.38	102.33	109.44	125.07	127.91	88.12	109.44	125.07	139.28	146.39	162.02	171.97
54	65.38	83.85	95.22	109.44	117.96	127.91	135.02	92.38	117.96	132.18	143.55	150.65	169.13	176.23
55	65.38	88.12	99.49	113.70	125.07	135.02	143.55	95.22	120.81	135.02	150.65	157.76	176.23	183.34
56	73.90	92.38	106.59	120.81	132.18	146.39	153.49	99.49	125.07	143.55	157.76	164.86	183.34	194.71
57	76.75	99.49	113.70	127.91	139.28	157.76	164.86	102.33	132.18	146.39	164.86	176.23	194.71	204.66
58	81.01	106.59	120.81	139.28	150.65	169.13	176.23	106.59	135.02	153.49	171.97	187.60	208.92	220.29
59	88.12	113.70	127.91	146.39	162.02	179.08	190.45	109.44	143.55	162.02	183.34	197.55	220.29	231.66
60	95.22	120.81	139.28	157.76	171.97	194.71	204.66	113.70	150.65	169.13	194.71	208.92	231.66	245.87
61	99.49	127.91	146.39	169.13	183.34	204.66	216.03	120.81	157.76	179.08	204.66	220.29	248.72	264.35
62	106.59	139.28	157.76	179.08	194.71	216.03	227.40	132.18	169.13	190.45	216.03	234.50	267.19	282.83
63	113.70	150.65	169.13	190.45	204.66	231.66	241.61	139.28	179.08	201.82	231.66	252.98	285.67	301.30
64	125.07	162.02	183.34	204.66	220.29	241.61	257.24	146.39	190.45	216.03	245.87	267.19	308.41	322.62
65	132.18	171.97	194.71	216.03	231.66	257.24	271.46	157.76	201.82	227.40	264.35	285.67	326.89	345.36
66	143.55	187.60	213.19	238.77	257.24	282.83	297.04	169.13	220.29	248.72	285.67	311.25	355.31	373.79
67	157.76	204.66	234.50	260.09	278.56	311.25	326.89	183.34	238.77	267.19	308.41	336.83	380.89	403.63
68	171.97	223.13	257.24	285.67	308.41	345.36	362.42	197.55	257.24	292.78	333.99	362.42	415.00	436.32
69	187.60	245.87	278.56	315.52	336.83	378.05	399.37	216.03	278.56	318.36	366.68	396.53	447.69	469.01
70	204.66	267.19	304.15	345.36	370.94	417.84	440.58	231.66	301.30	345.36	396.53	429.21	480.38	505.96
71	223.13	292.78	333.99	378.05	406.47	459.06	484.64	252.98	329.73	378.05	429.21	466.17	524.44	550.02
72	245.87	318.36	366.68	415.00	447.69	505.96	531.54	275.72	359.57	410.74	469.01	505.96	571.34	601.18
73	267.19	352.47	399.37	459.06	494.59	554.28	582.71	301.30	392.26	450.53	513.07	554.28	619.66	652.35
74	292.78	385.16	440.58	501.70	542.91	612.55	642.40	329.73	429.21	491.75	557.13	601.18	675.09	712.04
75	322.62	422.11	480.38	550.02	594.08	670.83	707.78	359.57	469.01	538.65	608.29	656.61	737.62	773.15
76	352.47	459.06	524.44	598.34	649.51	729.10	770.31	385.16	510.23	582.71	659.46	712.04	795.89	839.95
77	385.16	501.70	571.34	652.35	707.78	795.89	835.69	417.84	550.02	631.03	714.88	770.31	861.27	909.59
78	417.84	545.76	626.77	712.04	770.31	865.54	909.59	450.53	598.34	685.04	777.42	835.69	935.18	982.08
79	454.80	598.34	685.04	777.42	839.95	942.28	990.60	487.49	645.24	744.73	839.95	905.33	1011.92	1063.09
80	498.86	656.61						535.81	712.04					
81	550.02	721.99						589.81	781.68					
82	605.45	795.89						649.51	858.43					
83	667.98	876.90						712.04	946.55					
84	733.36	960.76						784.52	1041.77					
85	886.85							949.39						
86	974.97							1044.61						
87	1074.46							1148.36						
88	1239.32							1327.44						
89	1364.39							1459.61						
90	1499.41							1606.00						
91+	1650.06							1763.76						

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

Appendix C1

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

LTC-02 PA, LTC-02FR PA

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

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

Age	GPO Inflation with Shared Cost							4.1% Simple Inflation or 5.0% Simple Inflation with Shared Cost							4.1% Compound Inflation or 5.0% Compound Inflation with Shared Cost						
	Benefit Period							Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	9.70	12.47	13.86	15.25	16.63	19.41	20.79	17.26	19.99	23.96	25.29	26.60	40.29	43.75	34.24	44.77	52.67	57.94	63.21	71.11	73.74
30	9.70	12.47	13.86	16.63	18.02	19.41	20.79	18.58	21.32	25.29	26.63	27.93	41.68	46.67	36.87	47.40	52.67	60.57	65.84	73.74	79.01
31	9.70	12.47	15.25	16.63	18.02	19.41	20.79	19.91	22.66	26.62	27.96	29.26	43.06	49.58	36.87	47.40	55.30	63.21	68.47	76.37	79.01
32	9.70	13.86	15.25	16.63	18.02	20.79	22.18	19.91	22.66	27.95	29.29	30.59	45.84	51.04	36.87	50.04	55.30	63.21	68.47	76.37	81.64
33	11.09	13.86	15.25	16.63	18.02	20.79	22.18	21.24	23.99	29.28	30.62	31.92	47.23	53.96	39.50	50.04	55.30	63.21	68.47	79.01	81.64
34	11.09	13.86	15.25	16.63	18.02	20.79	22.18	21.24	25.32	30.61	31.95	33.25	50.01	56.87	39.50	50.04	57.94	65.84	71.11	79.01	84.27
35	11.09	13.86	15.25	18.02	19.41	20.79	22.97	22.57	26.66	30.61	33.28	34.58	52.79	58.33	39.50	50.04	57.94	65.84	71.11	79.01	84.27
36	11.30	13.86	15.25	18.02	19.41	22.18	24.40	23.89	27.99	31.94	34.61	37.24	54.18	61.25	39.50	52.67	57.94	68.47	73.74	81.64	86.91
37	11.30	13.89	16.63	18.02	19.41	22.56	25.84	25.22	29.32	34.61	35.94	38.57	56.96	64.16	42.14	52.67	60.57	68.47	73.74	81.64	86.91
38	12.56	13.89	16.63	18.02	19.41	22.56	25.84	25.22	30.65	35.94	37.28	39.90	59.73	67.08	42.14	52.67	60.57	71.11	76.37	84.27	89.54
39	12.56	15.25	17.65	19.41	20.79	23.89	27.30	26.55	31.99	37.27	39.94	42.56	62.51	71.11	42.14	55.30	60.57	71.11	76.37	84.27	89.54
40	13.91	16.41	18.91	20.17	21.40	25.21	28.71	27.88	33.32	38.60	41.27	43.89	65.29	71.11	42.14	55.30	63.21	71.11	76.37	86.91	92.17
41	13.91	16.52	20.44	21.57	22.81	26.70	30.44	29.33	34.79	40.09	42.77	45.41	68.38	71.11	44.77	57.94	63.21	73.74	79.01	89.54	92.17
42	15.41	17.96	20.44	21.71	22.96	28.36	32.20	29.46	36.28	41.60	45.63	48.28	68.47	73.74	44.77	57.94	65.84	76.37	81.64	89.54	94.81
43	15.54	18.10	22.02	23.14	24.40	30.10	34.91	30.93	37.77	44.46	47.16	49.83	71.11	73.74	47.40	60.57	68.47	76.37	81.64	92.17	97.44
44	15.67	19.64	22.19	23.29	25.90	31.63	36.37	32.42	39.28	45.99	48.71	51.38	71.11	73.74	47.40	60.57	68.47	79.01	84.27	94.81	97.44
45	15.79	19.64	24.31	24.87	26.10	34.20	38.70	33.92	40.79	47.54	51.62	54.31	71.11	76.37	50.04	63.21	71.11	81.64	86.91	94.81	100.07
46	17.19	21.29	24.56	26.56	27.79	36.58	40.97	34.07	43.69	50.46	53.20	55.90	73.74	76.37	50.04	63.21	73.74	81.64	86.91	97.44	102.71
47	17.33	21.46	26.79	28.97	29.28	38.14	42.50	35.59	45.24	52.04	56.15	58.87	73.74	76.37	52.67	65.84	76.37	84.27	89.54	100.07	105.34
48	17.47	23.94	28.21	28.24	29.50	40.51	43.72	36.87	46.79	55.00	59.13	61.86	73.74	79.01	52.67	68.47	76.37	86.91	92.17	100.07	105.34
49	19.79	24.16	28.48	30.78	31.90	41.53	43.72	36.87	49.75	55.30	60.75	63.50	76.37	79.01	55.30	68.47	79.01	89.54	94.81	102.71	107.98
50	19.99	25.58	30.60	33.08	34.27	41.53	45.90	39.50	50.04	57.94	63.21	66.54	76.37	79.01	55.30	71.11	81.64	89.54	94.81	105.34	110.61
51	21.36	27.71	32.19	34.58	35.78	43.72	45.90	39.50	52.67	60.57	65.84	69.61	79.01	84.27	57.94	73.74	84.27	92.17	97.44	107.98	115.88
52	21.55	27.25	32.47	36.87	37.29	45.90	48.09	42.14	55.30	63.21	69.91	72.70	84.27	89.54	60.57	76.37	86.91	97.44	102.71	113.24	118.51
53	23.62	29.44	33.96	36.43	36.23	48.09	50.28	44.77	57.94	65.84	73.02	75.82	89.54	92.17	63.21	79.01	89.54	100.07	105.34	115.88	123.78
54	23.16	28.97	33.51	38.00	37.83	50.28	52.46	47.40	60.57	68.47	76.16	80.38	92.17	97.44	65.84	84.27	94.81	102.71	107.98	121.14	126.41
55	25.43	30.47	35.06	39.59	40.83	52.46	54.65	47.40	63.21	71.11	79.32	83.56	97.44	102.71	68.47	86.91	97.44	107.98	113.24	126.41	131.68
56	26.88	31.92	38.67	43.21	43.61	56.83	59.02	52.67	65.84	76.37	83.89	88.14	105.34	110.61	71.11	89.54	102.71	113.24	118.51	131.68	139.58
57	28.35	35.57	40.21	46.85	47.33	59.02	63.39	55.30	69.96	81.36	88.49	92.76	113.24	118.51	73.74	94.81	105.34	118.51	126.41	139.58	147.48
58	29.84	37.09	43.86	49.77	52.34	63.39	67.76	57.94	73.09	84.53	93.12	97.41	121.14	126.41	76.37	97.44	110.61	123.78	134.31	150.11	158.01
59	33.45	40.77	46.77	52.72	55.29	67.76	69.95	61.84	77.67	89.16	97.78	102.09	129.04	136.94	79.01	102.71	115.88	131.68	142.21	158.01	165.91
60	35.00	44.45	50.50	56.50	61.20	72.14	76.51	64.96	80.85	93.83	102.48	106.81	139.58	147.48	81.64	107.98	121.14	139.58	147.40	165.91	176.45
61	37.87	47.40	55.58	60.85	65.59	76.51	80.88	69.43	86.81	99.82	108.49	114.28	147.48	155.38	86.91	113.24	129.04	147.48	153.48	179.08	189.62
62	41.58	52.49	58.62	66.06	70.82	83.06	87.44	73.93	92.79	107.28	115.97	120.32	155.38	163.28	94.81	121.14	136.94	155.23	161.02	192.25	202.78
63	46.66	55.53	63.81	71.31	75.34	89.62	93.99	79.49	98.80	113.32	123.49	129.30	161.55	169.24	97.44	125.65	141.03	161.34	168.60	200.01	210.27
64	50.28	60.74	69.95	76.63	80.71	96.18	102.74	84.44	104.83	122.30	131.03	136.85	164.67	174.65	99.80	129.74	147.20	167.16	176.20	209.57	219.55
65	54.65	66.00	74.32	83.38	87.50	104.92	109.30	87.32	112.35	128.56	140.07	145.90	169.79	179.50	104.30	133.41	150.39	174.65	183.84	215.88	228.01
66	59.02	72.25	83.06	91.00	96.49	115.85	122.41	91.90	120.17	136.67	150.28	157.58	181.44	190.86	108.39	141.38	160.23	183.79	195.51	228.56	240.35
67	65.58	80.62	91.74	100.00	107.62	126.78	133.34	98.34	128.07	146.37	161.95	172.17	194.40	203.55	114.35	148.66	166.95	192.11	208.64	237.85	251.57
68	72.14	89.62	100.55	108.99	118.75	139.90	148.64	104.23	135.28	155.24	172.98	186.29	208.47	219.55	119.76	155.24	177.42	201.81	219.55	250.60	263.91
69	78.50	97.99	110.49	120.12	133.38	155.20	163.94	109.57	143.94	163.28	184.76	197.65	221.29	234.18	126.76	163.28	186.91	214.84	232.03	262.11	275.00
70	86.87	109.11	121.62	132.62	148.00	170.50	179.25	116.43	151.78	172.57	195.44	209.99	237.02	249.49	130.98	170.49	195.44	224.54	243.26	272.36	286.92
71	95.79	119.74	134.97	149.38	165.45	187.22	198.11	122.60	160.78	182.89	207.01	223.09	251.23	265.30	138.68	180.88	207.01	235.15	255.25	287.40	301.47
72	101.73	126.65	143.26	164.02	176.48	197.24	207.62	130.01	168.82	194.05	219.28	236.74	267.79	281.37	145.54	190.17	217.34	248.38	267.79	302.72	318.24
73	106.56	134.19	151.95	171.68	185.49	207.20	219.04	136.60	179.64	203.96	233.90	252.61	282.55	297.52	153.44	200.22	230.16	261.97	282.55	316.23	333.07
74	110.12	139.98	158.64	179.17	194.10	216.50	227.70	144.15	189.20	216.23	246.86	266.68	300.92	315.33	162.17	210.82	241.45	273.89	295.51	331.55	349.57
75	113.87	147.16	166.43	187.45	201.47	224.25	236.51	152.47	199.25	226.97	259.89	280.68	317.07	334.39	169.79	221.77	254.69	287.61	310.13	348.25	365.58
76	120.45	153.91	175.66	197.41	210.79	234.21	247.60	159.68	207.91	237.85	271.12	294.40	331.00	349.29	174.65	231.20	264.46	299.39	322.68	360.93	380.89
77	127.52	162.59	183.31	205.62	219.97	245.47	258.23	167.37	218.38	248.66	283.73	307.64	345.90	363.43	181.71	239.10	274.17	310.83	334.74	374.59	395.31
78	134.17	170.76	193.63	216.51	231.75	256.15	269.87	173.81	227.18	260.72	295.79	320.18	359.83	378.12	187.54	248.52	285.12	323.23	347.63	388.79	408.62
79	141.17	180.47	203.75	227.04	243.05	267.79	282.34	180.47	237.23	272.16	308.54	333.28	374.03	392.95	193.57	256.15	295.44	333.28	359.48	401.69	422.06
80	148.31	188.51	213.46	238.41	255.04	279.99	295.23	188.51	248.11	284.15	322.96	349.29	392.26	411.66	202.37	268.90	309.10	349.29	375.63	419.98	442.16
81	162.17	207.91	234.25	261.97	279.99	309.10	324.34	207.91	273.06	313.25	356.22	383.94	431.07	453.25	223.16	295.23	339.59	383.94	413.05	462.95	486.51
82	178.80	227.32	257.81	288.30	307.71	339.59	357.61	228.70	300.78	345.13	392.26	422.75	474.04	498.99	245.34	324.34	374.24	422.75	454.63	508.69	535.03
83	196.82	250.88	284.15	316.03	338.20	374.24	393.65	252.27	331.27	378.40	429.68	464.34	521.16	548.89	268.90	357.61	411.66	464.34	500.37	559.97	589.08
84	216.23	275.83	311.87	347.91	372.85	410.28	432.46	277.22	363.15	417.21	474.04	511.46	573.84	604.33	296.62	393.65	453.25	511.46	550.27	615.42	647.30
85	261.97	334.04	378.40	421.37	450.47	497.60	523.94	335.43	440.77	504.53	572.45	618.19	694.42	730.46	358.99	475.42	547.50	618.19	665.32	744.32	784.52
86	288.30	367.31	415.82	464.34	496.22	547.50	575.22	368.70	483.74	554.43	630.66	680.56	763.73	803.92	395.03	523.94	602.94	680.56	731.85	819.17	862.14
87	316.03	403.35	457.41	510.08	546.11	601.56	633.44	406.12	532.25	609.87	693.04	748.48	839.96	884.32	433.84	575.22	662.54	748.48	805.31	900.95	948.08
88	365.92	467.11	528.10	589.08	630.66	694.42	731.85	468.49	615.42	705.51	799.77	863.53	970.25	1020.15	501.76	665.32	765.11	863.53	930.06	1040.94	1096.39
89	401.96	512.85	580.77	648.68	693.04	763.73	803.92	515.62	676.41	774.82	880.16	950.85	1067.28	1122.72	551.66	731.85	841.35	950.85	1022.92	1144.90	1205.89
90	442.16	564.13	638.98	712.44	762.34	841.35	885.70	566.91	744.32	852.44	967.48	1045.10	1174.01	1234.99	607.10	803.92	925.90	1045.10	1125.49	1259.94	1326.48
91+	486.51	620.96	702.74	784.52	838.58	924.51	973.03	623.73	819.17	938.37	1065.89	1150.44	1290.44	1358.36	666.70	885.70	1018.77	1150.44	1239.15	1386.08	1458.15

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options
Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix C1

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

BSC-02 PA, BSC-02FR PA

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

Standard rates per $10 of Daily Benefit
100% Home Health Care

Age	GPO Inflation with Shared Cost							4.1% Simple Inflation or 5.0% Simple Inflation with Shared Cost							4.1% Compound Inflation or 5.0% Compound Inflation with Shared Cost						
	Benefit Period							Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	24.95	31.88	36.04	38.81	42.97	49.90	54.06	44.87	52.29	62.29	65.47	68.60	103.59	113.35	89.54	115.88	136.94	150.11	163.28	184.35	189.62
30	24.95	31.88	36.04	42.97	47.13	49.90	54.06	47.31	54.84	64.80	68.04	72.62	107.98	119.71	94.81	121.14	136.94	155.38	171.18	189.62	202.78
31	24.95	31.88	38.81	42.97	47.13	49.90	54.06	50.68	58.26	68.21	71.45	76.08	111.58	128.09	94.81	121.14	142.21	163.28	176.45	197.52	202.78
32	24.95	36.04	38.81	42.97	47.13	54.06	56.83	50.68	58.26	71.62	74.85	79.54	117.60	131.85	94.81	129.04	142.21	163.28	176.45	197.52	210.68
33	29.11	36.04	38.81	42.97	47.13	54.06	56.83	54.06	62.38	75.79	78.97	82.08	121.16	139.39	102.71	129.04	142.21	163.28	176.45	202.78	210.68
34	29.11	36.04	38.81	42.97	47.13	54.06	56.83	54.87	65.84	79.23	82.40	85.50	128.29	147.87	102.71	129.04	150.11	171.18	184.35	202.78	218.58
35	29.11	36.04	38.81	47.13	49.90	54.06	58.86	58.30	69.31	79.23	85.83	88.92	136.37	151.66	102.71	129.04	150.11	171.18	184.35	202.78	218.58
36	29.66	36.04	38.81	47.13	49.90	56.83	63.16	61.73	72.77	82.68	90.00	96.49	139.96	157.83	102.71	136.94	150.11	176.45	189.62	210.68	223.85
37	29.66	36.11	42.97	47.13	49.90	57.81	66.88	65.16	76.24	88.44	93.46	99.94	148.09	165.35	107.98	136.94	155.38	176.45	189.62	210.68	223.85
38	32.96	36.11	42.97	47.13	49.90	57.81	66.88	65.16	78.55	91.84	96.92	103.38	155.31	172.86	107.98	136.94	155.38	184.35	197.52	218.58	231.75
39	32.96	38.81	45.59	49.90	54.06	61.21	70.66	68.58	81.97	95.24	102.70	109.18	162.53	184.35	107.98	142.21	155.38	184.35	197.52	218.58	231.75
40	36.52	41.78	48.85	51.87	55.64	65.26	73.38	72.91	85.38	98.64	106.12	112.59	168.25	184.35	107.98	142.21	163.28	184.35	197.52	223.85	237.02
41	35.55	42.06	52.80	55.47	59.31	69.11	77.79	76.71	89.15	103.40	109.99	116.48	176.20	184.35	115.88	150.11	163.28	189.62	202.78	231.75	237.02
42	39.39	45.73	53.46	55.84	59.70	73.40	82.28	77.05	93.89	107.28	118.23	124.72	176.45	189.62	115.88	150.11	171.18	197.52	210.68	231.75	244.92
43	39.71	46.07	57.59	60.17	62.53	77.91	89.21	80.91	97.76	114.66	122.20	128.72	184.35	189.62	121.14	155.38	176.45	197.52	210.68	237.02	250.19
44	40.03	49.99	58.03	60.56	66.38	80.82	93.79	84.79	101.66	119.59	126.20	132.74	184.35	189.62	121.14	155.38	176.45	202.78	218.58	244.92	250.19
45	40.36	50.73	63.59	64.65	66.89	87.41	99.80	87.22	104.25	123.60	132.42	141.21	184.35	197.52	129.04	163.28	184.35	210.68	223.85	244.92	258.09
46	44.70	55.00	64.24	69.04	71.22	93.49	105.66	87.60	111.65	131.20	136.46	145.34	189.62	197.52	129.04	163.28	189.62	210.68	223.85	250.19	265.99
47	45.06	55.43	70.07	75.31	75.79	98.36	110.49	91.51	115.60	133.81	144.04	153.07	189.62	197.52	136.94	171.18	197.52	218.58	231.75	258.09	271.26
48	45.42	61.85	72.55	72.36	76.36	104.46	113.67	94.81	119.58	141.42	151.68	160.85	189.62	202.78	136.94	176.45	197.52	223.85	237.02	258.09	271.26
49	51.44	62.43	73.22	78.86	82.56	107.11	113.67	94.81	128.29	142.21	156.93	163.64	197.52	202.78	142.21	176.45	202.78	231.75	244.92	265.99	279.16
50	51.97	66.91	78.69	84.77	88.69	107.11	118.04	102.71	129.04	150.11	163.28	171.46	197.52	202.78	142.21	184.35	210.68	231.75	244.92	271.26	284.42
51	54.37	72.47	83.70	89.51	91.43	113.67	118.04	102.71	136.94	155.38	171.18	180.46	202.78	218.58	150.11	189.62	218.58	237.02	250.19	279.16	300.22
52	54.85	70.07	84.42	95.42	96.17	118.04	124.60	107.98	142.21	163.28	181.26	188.02	218.58	231.75	155.38	197.52	223.85	250.19	265.99	292.32	305.49
53	60.13	75.71	87.03	93.11	94.19	124.60	128.97	115.88	150.11	171.18	187.78	194.61	231.75	237.02	163.28	202.78	231.75	258.09	271.26	300.22	318.66
54	59.83	75.32	86.73	98.00	97.28	128.97	135.53	121.14	155.38	176.45	195.48	208.48	237.02	250.19	171.18	218.58	244.92	265.99	279.16	313.39	326.56
55	65.69	78.07	89.61	102.95	105.00	135.53	142.08	121.14	163.28	184.35	204.70	216.26	250.19	265.99	176.45	223.85	250.19	279.16	292.32	326.56	339.73
56	70.31	82.63	99.72	111.12	111.87	146.46	153.01	136.94	171.18	197.52	216.07	227.69	271.26	284.42	184.35	231.75	265.99	292.32	305.49	339.73	360.80
57	72.91	90.90	104.55	121.39	122.28	153.01	163.94	142.21	181.38	209.95	227.54	239.22	292.32	305.49	189.62	244.92	271.26	305.49	326.56	360.80	379.23
58	77.58	95.66	112.79	128.58	134.88	163.94	174.87	150.11	189.02	217.73	240.15	251.84	313.39	326.56	197.52	250.19	284.42	318.66	347.63	387.13	408.20
59	85.71	106.00	119.98	135.86	142.18	174.87	181.43	159.74	200.45	229.28	251.79	264.52	331.83	352.90	202.78	265.99	300.22	339.73	366.06	408.20	429.27
60	90.58	114.30	130.46	146.48	158.26	185.80	196.73	167.39	208.25	241.98	264.55	274.99	360.80	379.23	210.68	279.16	313.39	360.80	380.15	429.27	455.60
61	97.66	121.59	143.22	156.19	170.13	196.73	207.66	180.02	223.22	257.03	280.66	294.83	379.23	400.30	223.85	292.32	331.83	379.23	396.48	460.87	489.84
62	108.10	136.48	150.74	171.33	183.31	214.22	225.15	191.21	239.30	276.93	298.21	311.02	400.30	421.37	244.92	313.39	352.90	399.92	415.14	495.11	524.08
63	120.89	143.97	163.79	184.57	193.45	231.71	242.64	205.14	255.43	293.15	318.21	332.48	417.97	435.92	251.30	323.09	364.12	417.43	434.94	515.41	543.62
64	128.97	157.08	181.43	197.95	209.01	249.19	264.50	218.56	271.60	315.53	336.94	353.54	424.14	451.58	256.98	334.32	379.23	431.62	453.79	541.40	566.35
65	142.08	170.33	192.36	215.92	225.00	271.05	281.98	225.58	289.23	332.31	360.85	377.49	439.04	463.30	269.25	344.44	388.10	451.17	473.74	557.90	589.43
66	153.01	187.01	214.22	234.92	248.41	299.47	314.77	237.99	311.04	353.45	388.42	407.44	468.91	492.47	280.40	365.23	412.36	473.62	503.73	589.08	619.71
67	168.32	206.99	235.90	258.33	277.33	327.89	343.19	253.86	329.33	377.36	417.43	444.01	500.86	526.02	295.03	384.22	429.96	496.28	537.48	612.92	649.52
68	185.80	231.71	260.12	281.73	306.25	360.68	382.54	268.34	348.18	401.41	445.76	481.25	538.91	565.52	308.26	401.41	456.85	521.16	565.52	647.57	680.84
69	201.56	252.60	285.99	310.66	345.09	400.02	424.07	283.59	371.68	421.09	476.95	509.18	571.48	603.71	326.56	421.09	481.25	554.29	599.41	676.75	708.98
70	223.69	281.51	312.73	341.91	381.80	439.37	463.42	299.39	390.87	444.93	505.22	542.65	611.26	644.53	338.90	440.77	505.22	580.07	627.89	702.74	740.16
71	248.18	309.14	348.32	386.25	426.69	483.30	511.60	315.54	414.02	472.31	534.61	574.81	649.17	685.35	357.75	466.28	534.61	606.96	659.22	741.62	777.80
72	261.60	325.96	369.56	423.55	454.69	508.67	535.66	335.71	434.67	500.65	566.63	611.26	690.82	725.75	376.46	490.95	560.81	640.37	690.82	780.08	820.83
73	274.30	345.34	392.70	442.03	479.52	534.78	564.38	351.79	464.06	525.81	604.40	651.18	729.77	767.19	396.70	516.45	593.17	675.50	729.77	815.84	858.88
74	283.69	362.08	408.73	462.86	500.19	558.04	587.91	371.19	488.31	558.59	636.07	688.33	776.62	814.46	418.04	544.17	623.46	706.34	762.20	855.90	902.75
75	294.32	380.17	429.22	483.53	520.32	578.13	609.67	393.30	514.58	585.62	670.51	724.23	817.79	862.83	438.35	571.76	656.65	741.55	800.46	899.22	942.53
76	311.17	396.49	453.37	508.58	543.71	603.94	639.07	412.50	537.24	613.75	700.25	760.12	853.27	901.50	450.75	597.12	681.95	771.77	833.31	931.44	983.01
77	328.36	419.22	473.41	530.80	567.46	632.81	666.29	431.97	562.68	640.78	731.64	793.81	892.63	937.27	468.63	616.87	707.73	801.78	863.94	965.96	1020.15
78	346.10	440.63	500.10	558.03	597.68	660.19	696.78	448.26	585.48	672.39	763.87	826.38	928.53	975.80	483.32	641.89	734.90	834.00	896.51	1003.24	1053.56
79	363.85	465.72	525.39	585.06	627.27	691.31	729.15	465.72	612.72	701.49	796.09	860.13	964.92	1014.40	499.20	660.74	762.62	860.13	927.08	1036.23	1088.62
80	382.56	486.51	550.27	615.42	658.39	722.15	762.34	486.51	640.37						522.55	694.42					
81	418.60	536.41	604.33	676.41	722.15	796.99	837.19	536.41	704.13						575.22	762.34					
82	461.56	586.31	665.32	744.32	794.22	876.00	923.13	590.47	776.20						633.44	837.19					
83	507.30	647.30	733.23	815.01	873.23	966.10	1015.99	651.46	855.21						694.42	923.13					
84	557.20	711.06	805.31	898.18	961.94	1058.96	1115.79	715.22	936.99						765.11	1015.99					
85	676.41	862.14	975.80	1086.68	1162.92	1283.51	1351.42	864.91							925.90						
86	744.32	948.08	1072.82	1197.57	1280.73	1412.41	1484.49	950.85							1018.77						
87	815.01	1040.94	1179.55	1315.39	1409.64	1552.41	1634.18	1047.87							1119.95						
88	943.92	1204.50	1362.51	1520.53	1627.25	1792.20	1887.84	1208.66							1294.60						
89	1036.79	1323.70	1498.35	1672.99	1788.04	1971.00	2073.57	1330.63							1423.50						
90	1140.74	1455.38	1648.05	1837.94	1966.84	2170.60	2285.64	1462.31							1566.27						
91+	1255.79	1602.30	1812.99	2023.67	2163.67	2385.44	2510.18	1609.23							1720.12						

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

Appendix C2

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

LTC-02 PA, LTC-02FR PA

Premiums to be used only with those that have
previously elected an inflation decrease option during the 2010 Rate Filing

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

Age	1.9% Simple Inflation or 2.7% Simple Inflation with Shared Cost							1.9% Compound Inflation or 2.7% Compound Inflation with Shared Cost						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	13.86	18.02	20.79	23.56	26.34	29.11	30.49	18.02	23.56	27.72	30.49	33.27	37.42	38.81
30	15.25	19.41	22.18	24.95	27.72	30.49	31.88	19.41	24.95	27.72	31.88	34.65	38.81	41.58
31	15.25	19.41	22.18	24.95	27.72	30.49	33.27	19.41	24.95	29.11	33.27	36.04	40.20	41.58
32	15.25	19.41	22.18	24.95	27.72	31.88	33.27	19.41	26.34	29.11	33.27	36.04	40.20	42.97
33	15.25	20.79	23.56	26.34	29.11	31.88	33.27	20.79	26.34	29.11	33.27	36.04	41.58	42.97
34	16.63	20.79	23.56	26.34	29.11	31.88	34.65	20.79	26.34	30.49	34.65	37.42	41.58	44.35
35	16.63	20.79	23.56	26.34	29.11	33.27	34.65	20.79	26.34	30.49	34.65	37.42	41.58	44.35
36	16.63	20.79	23.56	27.72	30.49	33.27	36.04	20.79	27.72	30.49	36.04	38.81	42.97	45.74
37	16.63	20.79	24.95	27.72	30.49	34.65	36.04	22.18	27.72	31.88	36.04	38.81	42.97	45.74
38	16.63	22.18	24.95	27.72	30.49	34.65	36.04	22.18	27.72	31.88	37.42	40.20	44.35	47.13
39	16.63	22.18	24.95	29.11	31.88	34.65	37.42	22.18	29.11	31.88	37.42	40.20	44.35	47.13
40	18.02	22.18	24.95	29.11	31.88	36.04	37.42	22.18	29.11	33.27	37.42	40.20	45.74	48.51
41	18.02	22.18	26.34	29.11	31.88	36.04	37.42	23.56	30.49	33.27	38.81	41.58	47.13	48.51
42	18.02	23.56	26.34	30.49	33.27	36.04	38.81	23.56	30.49	34.65	40.20	42.97	47.13	49.90
43	18.02	23.56	26.34	30.49	33.27	37.42	38.81	24.95	31.88	36.04	40.20	42.97	48.51	51.28
44	18.02	23.56	27.72	30.49	33.27	37.42	38.81	24.95	31.88	36.04	41.58	44.35	49.90	51.28
45	19.41	24.95	27.72	31.88	34.65	37.42	40.20	26.34	33.27	37.42	42.97	45.74	49.90	52.67
46	19.41	24.95	27.72	31.88	34.65	38.81	40.20	26.34	33.27	38.81	42.97	45.74	51.28	54.06
47	19.41	24.95	29.11	31.88	34.65	38.81	40.20	27.72	34.65	40.20	44.35	47.13	52.67	55.44
48	19.41	24.95	29.11	31.88	34.65	38.81	41.58	27.72	36.04	40.20	45.74	48.51	52.67	55.44
49	19.41	26.34	29.11	33.27	36.04	40.20	41.58	29.11	36.04	41.58	47.13	49.90	54.06	56.83
50	20.79	26.34	30.49	33.27	36.04	40.20	41.58	29.11	37.42	42.97	47.13	49.90	55.44	58.22
51	20.79	27.72	31.88	34.65	37.42	41.58	44.35	30.49	38.81	44.35	48.51	51.28	56.83	60.99
52	22.18	29.11	33.27	37.42	40.20	44.35	47.13	31.88	40.20	45.74	51.28	54.06	59.60	62.37
53	23.56	30.49	34.65	38.81	41.58	47.13	48.51	33.27	41.58	47.13	52.67	55.44	60.99	65.15
54	24.95	31.88	36.04	41.58	44.35	48.51	51.28	34.65	44.35	49.90	54.06	56.83	63.76	66.53
55	24.95	33.27	37.42	42.97	47.13	51.28	54.06	36.04	45.74	51.28	56.83	59.60	66.53	69.30
56	27.72	34.65	40.20	45.74	49.90	55.44	58.22	37.42	47.13	54.06	59.60	62.37	69.30	73.46
57	29.11	37.42	42.97	48.51	52.67	59.60	62.37	38.81	49.90	55.44	62.37	66.53	73.46	77.62
58	30.49	40.20	45.74	52.67	56.83	63.76	66.53	40.20	51.28	58.22	65.15	70.69	79.01	83.16
59	33.27	42.97	48.51	55.44	60.99	67.92	72.08	41.58	54.06	60.99	69.30	74.85	83.16	87.32
60	36.04	45.74	52.67	59.60	65.15	73.46	77.62	42.97	56.83	63.76	73.46	79.01	87.32	92.87
61	37.42	48.51	55.44	63.76	69.30	77.62	81.78	45.74	59.60	67.92	77.62	83.16	94.25	99.80
62	40.20	52.67	59.60	67.92	73.46	81.78	85.94	49.90	63.76	72.08	81.78	88.71	101.18	106.73
63	42.97	56.83	63.76	72.08	77.62	87.32	91.48	52.67	67.92	76.23	87.32	95.64	108.11	113.66
64	47.13	60.99	69.30	77.62	83.16	91.48	97.03	55.44	72.08	81.78	92.87	101.18	116.43	121.97
65	49.90	65.15	73.46	81.78	87.32	97.03	102.57	59.60	76.23	85.94	99.80	108.11	123.36	130.29
66	54.06	70.69	80.39	90.09	97.03	106.73	112.27	63.76	83.16	94.25	108.11	117.82	134.45	141.38
67	59.60	77.62	88.71	98.41	105.34	117.82	123.36	69.30	90.09	101.18	116.43	127.52	144.15	152.47
68	65.15	84.55	97.03	108.11	116.43	130.29	137.22	74.85	97.03	110.89	126.13	137.22	156.63	164.94
69	70.69	92.87	105.34	119.20	127.52	142.77	151.08	81.78	105.34	120.59	138.61	149.70	169.10	177.42
70	77.62	101.18	115.04	130.29	139.99	158.01	166.33	87.32	113.66	130.29	149.70	162.17	181.58	191.28
71	84.55	110.89	126.13	142.77	153.85	173.26	182.96	95.64	124.75	142.77	162.17	176.03	198.21	207.91
72	92.87	120.59	138.61	156.63	169.10	191.28	200.98	103.96	135.84	155.24	177.42	191.28	216.23	227.32
73	101.18	133.06	151.08	173.26	187.12	209.30	220.39	113.66	148.31	170.49	194.05	209.30	234.25	246.72
74	110.89	145.54	166.33	189.89	205.14	231.47	242.56	124.75	162.17	185.73	210.68	227.32	255.04	268.90
75	121.97	159.40	181.58	207.91	224.54	253.65	267.51	135.84	177.42	203.75	230.09	248.11	278.60	292.46
76	133.06	173.26	198.21	225.93	245.34	275.83	291.08	145.54	192.66	220.39	249.49	268.90	300.78	317.41
77	145.54	189.89	216.23	246.72	267.51	300.78	316.03	158.01	207.91	238.41	270.28	291.08	325.73	343.75
78	158.01	206.53	237.02	268.90	291.08	327.11	343.75	170.49	225.93	259.20	293.85	316.03	353.45	371.47
79	171.87	225.93	259.20	293.85	317.41	356.22	374.24	184.35	243.95	281.37	317.41	342.36	382.56	401.96
80	188.51	248.11	284.15	322.96	349.29	392.26	411.66	202.37	268.90	309.10	349.29	375.63	419.98	442.16
81	207.91	273.06	313.25	356.22	383.94	431.07	453.25	223.16	295.23	339.59	383.94	413.05	462.95	486.51
82	228.70	300.78	345.13	392.26	422.75	474.04	498.99	245.34	324.34	374.24	422.75	454.63	508.69	535.03
83	252.27	331.27	378.40	429.68	464.34	521.16	548.89	268.90	357.61	411.66	464.34	500.37	559.97	589.08
84	277.22	363.15	417.21	474.04	511.46	573.84	604.33	296.62	393.65	453.25	511.46	550.27	615.42	647.30
85	335.43	440.77	504.53	572.45	618.19	694.42	730.46	358.99	475.42	547.50	618.19	665.32	744.32	784.52
86	368.70	483.74	554.43	630.66	680.56	763.73	803.92	395.03	523.94	602.94	680.56	731.85	819.17	862.14
87	406.12	532.25	609.87	693.04	748.48	839.96	884.32	433.84	575.22	662.54	748.48	805.31	900.95	948.08
88	468.49	615.42	705.51	799.77	863.53	970.25	1020.15	501.76	665.32	765.11	863.53	930.06	1040.94	1096.39
89	515.62	676.41	774.82	880.16	950.85	1067.28	1122.72	551.66	731.85	841.35	950.85	1022.92	1144.90	1205.89
90	566.91	744.32	852.44	967.48	1045.10	1174.01	1234.99	607.10	803.92	925.90	1045.10	1125.49	1259.94	1326.48
91+	623.73	819.17	938.37	1065.89	1150.44	1290.44	1358.36	666.70	885.70	1018.77	1150.44	1239.15	1386.08	1458.15

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options
Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix C2

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

BSC-02 PA, BSC-02FR PA

Premiums to be used only with those that have
previously elected an inflation decrease option during the 2010 Rate Filing

Standard rates per $10 of Daily Benefit
100% Home Health Care

Age	1.9% Simple Inflation or 2.7% Simple Inflation with Shared Cost							1.9% Compound Inflation or 2.7% Compound Inflation with Shared Cost						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	36.04	47.13	54.06	60.99	67.92	74.85	79.01	47.13	60.99	72.08	79.01	85.94	97.03	99.80
30	38.81	49.90	56.83	63.76	72.08	79.01	81.78	49.90	63.76	72.08	81.78	90.09	99.80	106.73
31	38.81	49.90	56.83	63.76	72.08	79.01	85.94	49.90	63.76	74.85	85.94	92.87	103.96	106.73
32	38.81	49.90	56.83	63.76	72.08	81.78	85.94	49.90	67.92	74.85	85.94	92.87	103.96	110.89
33	38.81	54.06	60.99	67.92	74.85	81.78	85.94	54.06	67.92	74.85	85.94	92.87	106.73	110.89
34	42.97	54.06	60.99	67.92	74.85	81.78	90.09	54.06	67.92	79.01	90.09	97.03	106.73	115.04
35	42.97	54.06	60.99	67.92	74.85	85.94	90.09	54.06	67.92	79.01	90.09	97.03	106.73	115.04
36	42.97	54.06	60.99	72.08	79.01	85.94	92.87	54.06	72.08	79.01	92.87	99.80	110.89	117.82
37	42.97	54.06	63.76	72.08	79.01	90.09	92.87	56.83	72.08	81.78	92.87	99.80	110.89	117.82
38	42.97	56.83	63.76	72.08	79.01	90.09	92.87	56.83	72.08	81.78	97.03	103.96	115.04	121.97
39	42.97	56.83	63.76	74.85	81.78	90.09	97.03	56.83	74.85	81.78	97.03	103.96	115.04	121.97
40	47.13	56.83	63.76	74.85	81.78	92.87	97.03	56.83	74.85	85.94	97.03	103.96	117.82	124.75
41	47.13	56.83	67.92	74.85	81.78	92.87	97.03	60.99	79.01	85.94	99.80	106.73	121.97	124.75
42	47.13	60.99	67.92	79.01	85.94	92.87	99.80	60.99	79.01	90.09	103.96	110.89	121.97	128.91
43	47.13	60.99	67.92	79.01	85.94	97.03	99.80	63.76	81.78	92.87	103.96	110.89	124.75	131.68
44	47.13	60.99	72.08	79.01	85.94	97.03	99.80	63.76	81.78	92.87	106.73	115.04	128.91	131.68
45	49.90	63.76	72.08	81.78	90.09	97.03	103.96	67.92	85.94	97.03	110.89	117.82	128.91	135.84
46	49.90	63.76	72.08	81.78	90.09	99.80	103.96	67.92	85.94	99.80	110.89	117.82	131.68	139.99
47	49.90	63.76	74.85	81.78	90.09	99.80	103.96	72.08	90.09	103.96	115.04	121.97	135.84	142.77
48	49.90	63.76	74.85	81.78	90.09	99.80	106.73	72.08	92.87	103.96	117.82	124.75	135.84	142.77
49	49.90	67.92	74.85	85.94	92.87	103.96	106.73	74.85	92.87	106.73	121.97	128.91	139.99	146.92
50	54.06	67.92	79.01	85.94	92.87	103.96	106.73	74.85	97.03	110.89	121.97	128.91	142.77	149.70
51	54.06	72.08	81.78	90.09	97.03	106.73	115.04	79.01	99.80	115.04	124.75	131.68	146.92	158.01
52	56.83	74.85	85.94	97.03	103.96	115.04	121.97	81.78	103.96	117.82	131.68	139.99	153.85	160.78
53	60.99	79.01	90.09	99.80	106.73	121.97	124.75	85.94	106.73	121.97	135.84	142.77	158.01	167.72
54	63.76	81.78	92.87	106.73	115.04	124.75	131.68	90.09	115.04	128.91	139.99	146.92	164.94	171.87
55	63.76	85.94	97.03	110.89	121.97	131.68	139.99	92.87	117.82	131.68	146.92	153.85	171.87	178.80
56	72.08	90.09	103.96	117.82	128.91	142.77	149.70	97.03	121.97	139.99	153.85	160.78	178.80	189.89
57	74.85	97.03	110.89	124.75	135.84	153.85	160.78	99.80	128.91	142.77	160.78	171.87	189.89	199.60
58	79.01	103.96	117.82	135.84	146.92	164.94	171.87	103.96	131.68	149.70	167.72	182.96	203.75	214.84
59	85.94	110.89	124.75	142.77	158.01	174.65	185.73	106.73	139.99	158.01	178.80	192.66	214.84	225.93
60	92.87	117.82	135.84	153.85	167.72	189.89	199.60	110.89	146.92	164.94	189.89	203.75	225.93	239.79
61	97.03	124.75	142.77	164.94	178.80	199.60	210.68	117.82	153.85	174.65	199.60	214.84	242.56	257.81
62	103.96	135.84	153.85	174.65	189.89	210.68	221.77	128.91	164.94	185.73	210.68	228.70	260.58	275.83
63	110.89	146.92	164.94	185.73	199.60	225.93	235.63	135.84	174.65	196.82	225.93	246.72	278.60	293.85
64	121.97	158.01	178.80	199.60	214.84	235.63	250.88	142.77	185.73	210.68	239.79	260.58	300.78	314.64
65	128.91	167.72	189.89	210.68	225.93	250.88	264.74	153.85	196.82	221.77	257.81	278.60	318.80	336.82
66	139.99	182.96	207.91	232.86	250.88	275.83	289.69	164.94	214.84	242.56	278.60	303.55	346.52	364.54
67	153.85	199.60	228.70	253.65	271.67	303.55	318.80	178.80	232.86	260.58	300.78	328.50	371.47	393.65
68	167.72	217.61	250.88	278.60	300.78	336.82	353.45	192.66	250.88	285.53	325.73	353.45	404.73	425.53
69	182.96	239.79	271.67	307.71	328.50	368.70	389.49	210.68	271.67	310.48	357.61	386.72	436.61	457.41
70	199.60	260.58	296.62	336.82	361.77	407.51	429.68	225.93	293.85	336.82	386.72	418.60	468.49	493.44
71	217.61	285.53	325.73	368.70	396.42	447.70	472.65	246.72	321.57	368.70	418.60	454.63	511.46	536.41
72	239.79	310.48	357.61	404.73	436.61	493.44	518.39	268.90	350.68	400.58	457.41	493.44	557.20	586.31
73	260.58	343.75	389.49	447.70	482.35	540.57	568.29	293.85	382.56	439.39	500.37	540.57	604.33	636.21
74	285.53	375.63	429.68	489.29	529.48	597.40	626.51	321.57	418.60	479.58	543.34	586.31	658.39	694.42
75	314.64	411.66	468.49	536.41	579.38	654.23	690.27	350.68	457.41	525.32	593.24	640.37	719.37	754.03
76	343.75	447.70	511.46	583.54	633.44	711.06	751.25	375.63	497.60	568.29	643.14	694.42	776.20	819.17
77	375.63	489.29	557.20	636.21	690.27	776.20	815.01	407.51	536.41	615.42	697.20	751.25	839.96	887.09
78	407.51	532.25	611.26	694.42	751.25	844.12	887.09	439.39	583.54	668.09	758.18	815.01	912.04	957.78
79	443.54	583.54	668.09	758.18	819.17	918.97	966.10	475.42	629.28	726.30	819.17	882.93	986.89	1036.79
80	486.51	640.37						522.55	694.42					
81	536.41	704.13						575.22	762.34					
82	590.47	776.20						633.44	837.19					
83	651.46	855.21						694.42	923.13					
84	715.22	936.99						765.11	1015.99					
85	864.91							925.90						
86	950.85							1018.77						
87	1047.87							1119.95						
88	1208.66							1294.60						
89	1330.63							1423.50						
90	1462.31							1566.27						
91+	1609.23							1720.12						

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

Appendix C3

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

LTC-02 PA, LTC-02FR PA

Premiums to be used only with those that have
previously elected an inflation decrease option during the 2013 Rate Filing

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

Age	3.8% Simple Inflation or 4.5% Simple Inflation with Shared Cost							3.8% Compound Inflation or 4.5% Compound Inflation with Shared Cost						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	14.94	17.31	20.74	21.90	23.03	34.88	37.88	29.64	38.76	45.60	50.16	54.72	61.56	63.84
30	16.09	18.46	21.89	23.05	24.18	36.08	40.40	31.92	41.04	45.60	52.44	57.00	63.84	68.40
31	17.24	19.62	23.05	24.20	25.33	37.28	42.93	31.92	41.04	47.88	54.72	59.28	66.12	68.40
32	17.24	19.62	24.20	25.36	26.48	39.69	44.19	31.92	43.32	47.88	54.72	59.28	66.12	70.68
33	18.39	20.77	25.35	26.51	27.64	40.89	46.71	34.20	43.32	47.88	54.72	59.28	68.40	70.68
34	18.39	21.92	26.50	27.66	28.79	43.30	49.24	34.20	43.32	50.16	57.00	61.56	68.40	72.96
35	19.54	23.08	26.50	28.81	29.94	45.70	50.50	34.20	43.32	50.16	57.00	61.56	68.40	72.96
36	20.69	24.23	27.66	29.97	32.24	46.90	53.03	34.20	45.60	50.16	59.28	63.84	70.68	75.24
37	21.84	25.39	29.96	31.12	33.39	49.31	55.55	36.48	45.60	52.44	59.28	63.84	70.68	75.24
38	21.84	26.54	31.11	32.27	34.54	51.72	58.08	36.48	45.60	52.44	61.56	66.12	72.96	77.52
39	22.98	27.69	32.26	34.58	36.85	54.12	61.56	36.48	47.88	52.44	61.56	66.12	72.96	77.52
40	24.13	28.85	33.42	35.73	38.00	56.53	61.56	36.48	47.88	54.72	61.56	66.12	75.24	79.80
41	25.39	30.12	34.71	37.03	39.31	59.20	61.56	38.76	50.16	54.72	63.84	68.40	77.52	79.80
42	25.51	31.41	36.01	39.51	41.80	59.28	63.84	38.76	50.16	57.00	66.12	70.68	77.52	82.08
43	26.78	32.70	38.49	40.83	43.14	61.56	63.84	41.04	52.44	59.28	66.12	70.68	79.80	84.36
44	28.07	34.00	39.82	42.17	44.49	61.56	63.84	41.04	52.44	59.28	68.40	72.96	82.08	84.36
45	29.37	35.32	41.16	44.69	47.02	61.56	66.12	43.32	54.72	61.56	70.68	75.24	82.08	86.64
46	29.49	37.82	43.69	46.05	48.40	63.84	66.12	43.32	54.72	63.84	70.68	75.24	84.36	88.92
47	30.81	39.16	45.05	48.61	50.97	63.84	66.12	45.60	57.00	66.12	72.96	77.52	86.64	91.20
48	31.92	40.51	47.61	51.19	53.56	63.84	68.40	45.60	59.28	66.12	75.24	79.80	86.64	91.20
49	31.92	43.07	47.88	52.59	54.98	66.12	68.40	47.88	59.28	68.40	77.52	82.08	88.92	93.48
50	34.20	43.32	50.16	54.72	57.60	66.12	68.40	47.88	61.56	70.68	77.52	82.08	91.20	95.76
51	34.20	45.60	52.44	57.00	60.26	68.40	72.96	50.16	63.84	72.96	79.80	84.36	93.48	100.32
52	36.48	47.88	54.72	60.53	62.94	72.96	77.52	52.44	66.12	75.24	84.36	88.92	98.04	102.60
53	38.76	50.16	57.00	63.22	65.64	77.52	79.80	54.72	68.40	77.52	86.64	91.20	100.32	107.16
54	41.04	52.44	59.28	65.94	69.59	79.80	84.36	57.00	72.96	82.08	88.92	93.48	104.88	109.44
55	41.04	54.72	61.56	68.67	72.34	84.36	88.92	59.28	75.24	84.36	93.48	98.04	109.44	114.00
56	45.60	57.00	66.12	72.63	76.31	91.20	95.76	61.56	77.52	88.92	98.04	102.60	114.00	120.84
57	47.88	60.57	70.43	76.61	80.30	98.04	102.60	63.84	82.08	91.20	102.60	109.44	120.84	127.68
58	50.16	63.28	73.18	80.62	84.33	104.88	109.44	66.12	84.36	95.76	107.16	116.28	129.96	136.80
59	53.53	67.25	77.19	84.66	88.39	111.72	118.56	68.40	88.92	100.32	114.00	123.12	136.80	143.64
60	56.24	70.00	81.23	88.73	92.47	120.84	127.68	70.68	93.48	104.88	120.84	127.62	143.64	152.76
61	60.11	75.15	86.42	93.93	98.93	127.68	134.52	75.24	98.04	111.72	127.68	132.87	155.04	164.16
62	64.01	80.33	92.88	100.40	104.17	134.52	141.36	82.08	104.88	118.56	134.39	139.41	166.44	175.56
63	68.82	85.53	98.11	106.91	111.94	139.86	146.52	84.36	108.78	122.10	139.68	145.97	173.16	182.04
64	73.11	90.76	105.88	113.44	118.48	142.56	151.20	86.40	112.32	127.44	144.72	152.55	181.44	190.08
65	75.60	97.26	111.30	121.26	126.32	147.00	155.40	90.30	115.50	130.20	151.20	159.16	186.90	197.40
66	79.56	104.04	118.32	130.11	136.42	157.08	165.24	93.84	122.40	138.72	159.12	169.26	197.88	208.08
67	85.14	110.88	126.72	140.21	149.05	168.30	176.22	99.00	128.70	144.54	166.32	180.63	205.92	217.80
68	90.24	117.12	134.40	149.76	161.28	180.48	190.08	103.68	134.40	153.60	174.72	190.08	216.96	228.48
69	94.86	124.62	141.36	159.96	171.12	191.58	202.74	109.74	141.36	161.82	186.00	200.88	226.92	238.08
70	100.80	131.40	149.40	169.20	181.80	205.20	216.00	113.40	147.60	169.20	194.40	210.60	235.80	248.40
71	106.14	139.20	158.34	179.22	193.14	217.50	229.68	120.06	156.60	179.22	203.58	220.98	248.82	261.00
72	112.56	146.16	168.00	189.84	204.96	231.84	243.60	126.00	164.64	188.16	215.04	231.84	262.08	275.52
73	118.26	155.52	176.58	202.50	218.70	244.62	257.58	132.84	173.34	199.26	226.80	244.62	273.78	288.36
74	124.80	163.80	187.20	213.72	230.88	260.52	273.00	140.40	182.52	209.04	237.12	255.84	287.04	302.64
75	132.00	172.50	196.50	225.00	243.00	274.50	289.50	147.00	192.00	220.50	249.00	268.50	301.50	316.50
76	138.24	180.00	205.92	234.72	254.88	286.56	302.40	151.20	200.16	228.96	259.20	279.36	312.48	329.76
77	144.90	189.06	215.28	245.64	266.34	299.46	314.64	157.32	207.00	237.36	269.10	289.80	324.30	342.24
78	150.48	196.68	225.72	256.08	277.20	311.52	327.36	162.36	215.16	246.84	279.84	300.96	336.60	353.76
79	156.24	205.38	235.62	267.12	288.54	323.82	340.20	167.58	221.76	255.78	288.54	311.22	347.76	365.40
80	163.20	214.80	246.00	279.60	302.40	339.60	356.40	175.20	232.80	267.60	302.40	325.20	363.60	382.80
81	180.00	236.40	271.20	308.40	332.40	373.20	392.40	193.20	255.60	294.00	332.40	357.60	400.80	421.20
82	198.00	260.40	298.80	339.60	366.00	410.40	432.00	212.40	280.80	324.00	366.00	393.60	440.40	463.20
83	218.40	286.80	327.60	372.00	402.00	451.20	475.20	232.80	309.60	356.40	402.00	433.20	484.80	510.00
84	240.00	314.40	361.20	410.40	442.80	496.80	523.20	256.80	340.80	392.40	442.80	476.40	532.80	560.40
85	290.40	381.60	436.80	495.60	535.20	601.20	632.40	310.80	411.60	474.00	535.20	576.00	644.40	679.20
86	319.20	418.80	480.00	546.00	589.20	661.20	696.00	342.00	453.60	522.00	589.20	633.60	709.20	746.40
87	351.60	460.80	528.00	600.00	648.00	727.20	765.60	375.60	498.00	573.60	648.00	697.20	780.00	820.80
88	405.60	532.80	610.80	692.40	747.60	840.00	883.20	434.40	576.00	662.40	747.60	805.20	901.20	949.20
89	446.40	585.60	670.80	762.00	823.20	924.00	972.00	477.60	633.60	728.40	823.20	885.60	991.20	1044.00
90	490.80	644.40	738.00	837.60	904.80	1016.40	1069.20	525.60	696.00	801.60	904.80	974.40	1090.80	1148.40
91+	540.00	709.20	812.40	922.80	996.00	1117.20	1176.00	577.20	766.80	882.00	996.00	1072.80	1200.00	1262.40

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options
Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix C3

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

BSC-02 PA, BSC-02FR PA

Premiums to be used only with those that have
previously elected an inflation decrease option during the 2013 Rate Filing

Standard rates per $10 of Daily Benefit
100% Home Health Care

Age	3.8% Simple Inflation or 4.5% Simple Inflation with Shared Cost							3.8% Compound Inflation or 4.5% Compound Inflation with Shared Cost						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	38.84	45.27	53.93	56.68	59.39	89.69	98.13	77.52	100.32	118.56	129.96	141.36	159.60	164.16
30	40.95	47.47	56.10	58.91	62.87	93.48	103.64	82.08	104.88	118.56	134.52	148.20	164.16	175.56
31	43.88	50.44	59.06	61.85	65.87	96.60	110.89	82.08	104.88	123.12	141.36	152.76	171.00	175.56
32	43.88	50.44	62.01	64.80	68.86	101.81	114.15	82.08	111.72	123.12	141.36	152.76	171.00	182.40
33	46.81	54.00	65.61	68.37	71.06	104.90	120.68	88.92	111.72	123.12	141.36	152.76	175.56	182.40
34	47.50	57.00	68.60	71.34	74.02	111.07	128.02	88.92	111.72	129.96	148.20	159.60	175.56	189.24
35	50.47	60.00	68.60	74.31	76.99	118.06	131.30	88.92	111.72	129.96	148.20	159.60	175.56	189.24
36	53.44	63.00	71.58	77.91	83.54	121.17	136.64	88.92	118.56	129.96	152.76	164.16	182.40	193.80
37	56.41	66.00	76.56	80.91	86.52	128.21	143.15	93.48	118.56	134.52	152.76	164.16	182.40	193.80
38	56.41	68.01	79.51	83.91	89.50	134.46	149.66	93.48	118.56	134.52	159.60	171.00	189.24	200.64
39	59.38	70.96	82.45	88.91	94.52	140.71	159.60	93.48	123.12	134.52	159.60	171.00	189.24	200.64
40	63.12	73.92	85.40	91.88	97.48	145.66	159.60	93.48	123.12	141.36	159.60	171.00	193.80	205.20
41	66.41	77.19	89.52	95.22	100.85	152.55	159.60	100.32	129.96	141.36	164.16	175.56	200.64	205.20
42	66.71	81.29	92.88	102.36	107.98	152.76	164.16	100.32	129.96	148.20	171.00	182.40	200.64	212.04
43	70.04	84.63	99.27	105.79	111.44	159.60	164.16	104.88	134.52	152.76	171.00	182.40	205.20	216.60
44	73.41	88.01	103.53	109.26	114.92	159.60	164.16	104.88	134.52	152.76	175.56	189.24	212.04	216.60
45	75.51	90.26	107.01	114.65	122.26	159.60	171.00	111.72	141.36	159.60	182.40	193.80	212.04	223.44
46	75.84	96.66	113.59	118.14	125.83	164.16	171.00	111.72	141.36	164.16	182.40	193.80	216.60	230.28
47	79.22	100.08	115.84	124.70	132.52	164.16	171.00	118.56	148.20	171.00	189.24	200.64	223.44	234.84
48	82.08	103.53	122.44	131.31	139.26	164.16	175.56	118.56	152.76	171.00	193.80	205.20	223.44	234.84
49	82.08	111.07	123.12	135.87	141.67	171.00	175.56	123.12	152.76	175.56	200.64	212.04	230.28	241.68
50	88.92	111.72	129.96	141.36	148.44	171.00	175.56	123.12	159.60	182.40	200.64	212.04	234.84	246.24
51	88.92	118.56	134.52	148.20	156.24	175.56	189.24	129.96	164.16	189.24	205.20	216.60	241.68	259.92
52	93.48	123.12	141.36	156.92	162.78	189.24	200.64	134.52	171.00	193.80	216.60	230.28	253.08	264.48
53	100.32	129.96	148.20	162.57	168.49	200.64	205.20	141.36	175.56	200.64	223.44	234.84	259.92	275.88
54	104.88	134.52	152.76	169.24	180.49	205.20	216.60	148.20	189.24	212.04	230.28	241.68	271.32	282.72
55	104.88	141.36	159.60	177.22	187.23	216.60	230.28	152.76	193.80	216.60	241.68	253.08	282.72	294.12
56	118.56	148.20	171.00	187.07	197.13	234.84	246.24	159.60	200.64	230.28	253.08	264.48	294.12	312.36
57	123.12	157.03	181.77	196.99	207.10	253.08	264.48	164.16	212.04	234.84	264.48	282.72	312.36	328.32
58	129.96	163.64	188.50	207.91	218.03	271.32	282.72	171.00	216.60	246.24	275.88	300.96	335.16	353.40
59	138.30	173.54	198.50	217.99	229.01	287.28	305.52	175.56	230.28	259.92	294.12	316.92	353.40	371.64
60	144.91	180.29	209.50	229.04	238.07	312.36	328.32	182.40	241.68	271.32	312.36	329.11	371.64	394.44
61	155.85	193.25	222.53	242.98	255.25	328.32	346.56	193.80	253.08	287.28	328.32	343.26	399.00	424.08
62	165.54	207.18	239.75	258.18	269.26	346.56	364.80	212.04	271.32	305.52	346.23	359.41	428.64	453.72
63	177.60	221.14	253.80	275.49	287.84	361.86	377.40	217.56	279.72	315.24	361.39	376.55	446.22	470.64
64	189.22	235.14	273.17	291.70	306.08	367.20	390.96	222.48	289.44	328.32	373.68	392.87	468.72	490.32
65	195.30	250.40	287.70	312.41	326.82	380.10	401.10	233.10	298.20	336.00	390.60	410.14	483.00	510.30
66	206.04	269.28	306.00	336.27	352.75	405.96	426.36	242.76	316.20	357.00	410.04	436.10	510.00	536.52
67	219.78	285.12	326.70	361.39	384.40	433.62	455.40	255.42	332.64	372.24	429.66	465.32	530.64	562.32
68	232.32	301.44	347.52	385.92	416.64	466.56	489.60	266.88	347.52	395.52	451.20	489.60	560.64	589.44
69	245.52	321.78	364.56	412.92	440.82	494.76	522.66	282.72	364.56	416.64	479.88	518.94	585.90	613.80
70	259.20	338.40	385.20	437.40	469.80	529.20	558.00	293.40	381.60	437.40	502.20	543.60	608.40	640.80
71	273.18	358.44	408.90	462.84	497.64	562.02	593.34	309.72	403.68	462.84	525.48	570.72	642.06	673.38
72	290.64	376.32	433.44	490.56	529.20	598.08	628.32	325.92	425.04	485.52	554.40	598.08	675.36	710.64
73	304.56	401.76	455.22	523.26	563.76	631.80	664.20	343.44	447.12	513.54	584.82	631.80	706.32	743.58
74	321.36	422.76	483.60	550.68	595.92	672.36	705.12	361.92	471.12	539.76	611.52	659.88	741.00	781.56
75	340.50	445.50	507.00	580.50	627.00	708.00	747.00	379.50	495.00	568.50	642.00	693.00	778.50	816.00
76	357.12	465.12	531.36	606.24	658.08	738.72	780.48	390.24	516.96	590.40	668.16	721.44	806.40	851.04
77	373.98	487.14	554.76	633.42	687.24	772.80	811.44	405.72	534.06	612.72	694.14	747.96	836.28	883.20
78	388.08	506.88	582.12	661.32	715.44	803.88	844.80	418.44	555.72	636.24	722.04	776.16	868.56	912.12
79	403.20	530.46	607.32	689.22	744.66	835.38	878.22	432.18	572.04	660.24	744.66	802.62	897.12	942.48
80	421.20	554.40						452.40	601.20					
81	464.40	609.60						498.00	660.00					
82	511.20	672.00						548.40	724.80					
83	564.00	740.40						601.20	799.20					
84	619.20	811.20						662.40	879.60					
85	748.80							801.60						
86	823.20							882.00						
87	907.20							969.60						
88	1046.40							1120.80						
89	1152.00							1232.40						
90	1266.00							1356.00						
91+	1393.20							1489.20						

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

Appendix C4

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

LTC-02 PA, LTC-02FR PA

Premiums to be used only with those that have
previously elected an inflation decrease option during the 2010 and 2013 Rate Filing

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

Age	1.5% Simple Inflation or 2.2% Simple Inflation with Shared Cost							1.5% Compound Inflation or 2.2% Compound Inflation with Shared Cost						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	12.00	15.60	18.00	20.40	22.80	25.20	26.40	15.60	20.40	24.00	26.40	28.80	32.40	33.60
30	13.20	16.80	19.20	21.60	24.00	26.40	27.60	16.80	21.60	24.00	27.60	30.00	33.60	36.00
31	13.20	16.80	19.20	21.60	24.00	26.40	28.80	16.80	21.60	25.20	28.80	31.20	34.80	36.00
32	13.20	16.80	19.20	21.60	24.00	27.60	28.80	16.80	22.80	25.20	28.80	31.20	34.80	37.20
33	13.20	18.00	20.40	22.80	25.20	27.60	28.80	18.00	22.80	25.20	28.80	31.20	36.00	37.20
34	14.40	18.00	20.40	22.80	25.20	27.60	30.00	18.00	22.80	26.40	30.00	32.40	36.00	38.40
35	14.40	18.00	20.40	22.80	25.20	28.80	30.00	18.00	22.80	26.40	30.00	32.40	36.00	38.40
36	14.40	18.00	20.40	24.00	26.40	28.80	31.20	18.00	24.00	26.40	31.20	33.60	37.20	39.60
37	14.40	18.00	21.60	24.00	26.40	30.00	31.20	19.20	24.00	27.60	31.20	33.60	37.20	39.60
38	14.40	19.20	21.60	24.00	26.40	30.00	31.20	19.20	24.00	27.60	32.40	34.80	38.40	40.80
39	14.40	19.20	21.60	25.20	27.60	30.00	32.40	19.20	25.20	27.60	32.40	34.80	38.40	40.80
40	15.60	19.20	21.60	25.20	27.60	31.20	32.40	19.20	25.20	28.80	32.40	34.80	39.60	42.00
41	15.60	19.20	22.80	25.20	27.60	31.20	32.40	20.40	26.40	28.80	33.60	36.00	40.80	42.00
42	15.60	20.40	22.80	26.40	28.80	31.20	33.60	20.40	26.40	30.00	34.80	37.20	40.80	43.20
43	15.60	20.40	22.80	26.40	28.80	32.40	33.60	21.60	27.60	31.20	34.80	37.20	42.00	44.40
44	15.60	20.40	24.00	26.40	28.80	32.40	33.60	21.60	27.60	31.20	36.00	38.40	43.20	44.40
45	16.80	21.60	24.00	27.60	30.00	32.40	34.80	22.80	28.80	32.40	37.20	39.60	43.20	45.60
46	16.80	21.60	24.00	27.60	30.00	33.60	34.80	22.80	28.80	33.60	37.20	39.60	44.40	46.80
47	16.80	21.60	25.20	27.60	30.00	33.60	34.80	24.00	30.00	34.80	38.40	40.80	45.60	48.00
48	16.80	21.60	25.20	27.60	30.00	33.60	36.00	24.00	31.20	34.80	39.60	42.00	45.60	48.00
49	16.80	22.80	25.20	28.80	31.20	34.80	36.00	25.20	31.20	36.00	40.80	43.20	46.80	49.20
50	18.00	22.80	26.40	28.80	31.20	34.80	36.00	25.20	32.40	37.20	40.80	43.20	48.00	50.40
51	18.00	24.00	27.60	30.00	32.40	36.00	38.40	26.40	33.60	38.40	42.00	44.40	49.20	52.80
52	19.20	25.20	28.80	32.40	34.80	38.40	40.80	27.60	34.80	39.60	44.40	46.80	51.60	54.00
53	20.40	26.40	30.00	33.60	36.00	40.80	42.00	28.80	36.00	40.80	45.60	48.00	52.80	56.40
54	21.60	27.60	31.20	36.00	38.40	42.00	44.40	30.00	38.40	43.20	46.80	49.20	55.20	57.60
55	21.60	28.80	32.40	37.20	40.80	44.40	46.80	31.20	39.60	44.40	49.20	51.60	57.60	60.00
56	24.00	30.00	34.80	39.60	43.20	48.00	50.40	32.40	40.80	46.80	51.60	54.00	60.00	63.60
57	25.20	32.40	37.20	42.00	45.60	51.60	54.00	33.60	43.20	48.00	54.00	57.60	63.60	67.20
58	26.40	34.80	39.60	45.60	49.20	55.20	57.60	34.80	44.40	50.40	56.40	61.20	68.40	72.00
59	28.80	37.20	42.00	48.00	52.80	58.80	62.40	36.00	46.80	52.80	60.00	64.80	72.00	75.60
60	31.20	39.60	45.60	51.60	56.40	63.60	67.20	37.20	49.20	55.20	63.60	68.40	75.60	80.40
61	32.40	42.00	48.00	55.20	60.00	67.20	70.80	39.60	51.60	58.80	67.20	72.00	81.60	86.40
62	34.80	45.60	51.60	58.80	63.60	70.80	74.40	43.20	55.20	62.40	70.80	76.80	87.60	92.40
63	37.20	49.20	55.20	62.40	67.20	75.60	79.20	45.60	58.80	66.00	75.60	82.80	93.60	98.40
64	40.80	52.80	60.00	67.20	72.00	79.20	84.00	48.00	62.40	70.80	80.40	87.60	100.80	105.60
65	43.20	56.40	63.60	70.80	75.60	84.00	88.80	51.60	66.00	74.40	86.40	93.60	106.80	112.80
66	46.80	61.20	69.60	78.00	84.00	92.40	97.20	55.20	72.00	81.60	93.60	102.00	116.40	122.40
67	51.60	67.20	76.80	85.20	91.20	102.00	106.80	60.00	78.00	87.60	100.80	110.40	124.80	132.00
68	56.40	73.20	84.00	93.60	100.80	112.80	118.80	64.80	84.00	96.00	109.20	118.80	135.60	142.80
69	61.20	80.40	91.20	103.20	110.40	123.60	130.80	70.80	91.20	104.40	120.00	129.60	146.40	153.60
70	67.20	87.60	99.60	112.80	121.20	136.80	144.00	75.60	98.40	112.80	129.60	140.40	157.20	165.60
71	73.20	96.00	109.20	123.60	133.20	150.00	158.40	82.80	108.00	123.60	140.40	152.40	171.60	180.00
72	80.40	104.40	120.00	135.60	146.40	165.60	174.00	90.00	117.60	134.40	153.60	165.60	187.20	196.80
73	87.60	115.20	130.80	150.00	162.00	181.20	190.80	98.40	128.40	147.60	168.00	181.20	202.80	213.60
74	96.00	126.00	144.00	164.40	177.60	200.40	210.00	108.00	140.40	160.80	182.40	196.80	220.80	232.80
75	105.60	138.00	157.20	180.00	194.40	219.60	231.60	117.60	153.60	176.40	199.20	214.80	241.20	253.20
76	115.20	150.00	171.60	195.60	212.40	238.80	252.00	126.00	166.80	190.80	216.00	232.80	260.40	274.80
77	126.00	164.40	187.20	213.60	231.60	260.40	273.60	136.80	180.00	206.40	234.00	252.00	282.00	297.60
78	136.80	178.80	205.20	232.80	252.00	283.20	297.60	147.60	195.60	224.40	254.40	273.60	306.00	321.60
79	148.80	195.60	224.40	254.40	274.80	308.40	324.00	159.60	211.20	243.60	274.80	296.40	331.20	348.00
80	163.20	214.80	246.00	279.60	302.40	339.60	356.40	175.20	232.80	267.60	302.40	325.20	363.60	382.80
81	180.00	236.40	271.20	308.40	332.40	373.20	392.40	193.20	255.60	294.00	332.40	357.60	400.80	421.20
82	198.00	260.40	298.80	339.60	366.00	410.40	432.00	212.40	280.80	324.00	366.00	393.60	440.40	463.20
83	218.40	286.80	327.60	372.00	402.00	451.20	475.20	232.80	309.60	356.40	402.00	433.20	484.80	510.00
84	240.00	314.40	361.20	410.40	442.80	496.80	523.20	256.80	340.80	392.40	442.80	476.40	532.80	560.40
85	290.40	381.60	436.80	495.60	535.20	601.20	632.40	310.80	411.60	474.00	535.20	576.00	644.40	679.20
86	319.20	418.80	480.00	546.00	589.20	661.20	696.00	342.00	453.60	522.00	589.20	633.60	709.20	746.40
87	351.60	460.80	528.00	600.00	648.00	727.20	765.60	375.60	498.00	573.60	648.00	697.20	780.00	820.80
88	405.60	532.80	610.80	692.40	747.60	840.00	883.20	434.40	576.00	662.40	747.60	805.20	901.20	949.20
89	446.40	585.60	670.80	762.00	823.20	924.00	972.00	477.60	633.60	728.40	823.20	885.60	991.20	1044.00
90	490.80	644.40	738.00	837.60	904.80	1016.40	1069.20	525.60	696.00	801.60	904.80	974.40	1090.80	1148.40
91+	540.00	709.20	812.40	922.80	996.00	1117.20	1176.00	577.20	766.80	882.00	996.00	1072.80	1200.00	1262.40

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options
Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix C4

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

BSC-02 PA, BSC-02FR PA

Premiums to be used only with those that have

previously elected an inflation decrease option during the 2010 and 2013 Rate Filing

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	1.5% Simple Inflation or 2.2% Simple Inflation with Shared Cost							1.5% Compound Inflation or 2.2% Compound Inflation with Shared Cost						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	31.20	40.80	46.80	52.80	58.80	64.80	68.40	40.80	52.80	62.40	68.40	74.40	84.00	86.40
30	33.60	43.20	49.20	55.20	62.40	68.40	70.80	43.20	55.20	62.40	70.80	78.00	86.40	92.40
31	33.60	43.20	49.20	55.20	62.40	68.40	74.40	43.20	55.20	64.80	74.40	80.40	90.00	92.40
32	33.60	43.20	49.20	55.20	62.40	70.80	74.40	43.20	58.80	64.80	74.40	80.40	90.00	96.00
33	33.60	46.80	52.80	58.80	64.80	70.80	74.40	46.80	58.80	64.80	74.40	80.40	92.40	96.00
34	37.20	46.80	52.80	58.80	64.80	70.80	78.00	46.80	58.80	68.40	78.00	84.00	92.40	99.60
35	37.20	46.80	52.80	58.80	64.80	74.40	78.00	46.80	58.80	68.40	78.00	84.00	92.40	99.60
36	37.20	46.80	52.80	62.40	68.40	74.40	80.40	46.80	62.40	68.40	80.40	86.40	96.00	102.00
37	37.20	46.80	55.20	62.40	68.40	78.00	80.40	49.20	62.40	70.80	80.40	86.40	96.00	102.00
38	37.20	49.20	55.20	62.40	68.40	78.00	80.40	49.20	62.40	70.80	84.00	90.00	99.60	105.60
39	37.20	49.20	55.20	64.80	70.80	78.00	84.00	49.20	64.80	70.80	84.00	90.00	99.60	105.60
40	40.80	49.20	55.20	64.80	70.80	80.40	84.00	49.20	64.80	74.40	84.00	90.00	102.00	108.00
41	40.80	49.20	58.80	64.80	70.80	80.40	84.00	52.80	68.40	74.40	86.40	92.40	105.60	108.00
42	40.80	52.80	58.80	68.40	74.40	80.40	86.40	52.80	68.40	78.00	90.00	96.00	105.60	111.60
43	40.80	52.80	58.80	68.40	74.40	84.00	86.40	55.20	70.80	80.40	90.00	96.00	108.00	114.00
44	40.80	52.80	62.40	68.40	74.40	84.00	86.40	55.20	70.80	80.40	92.40	99.60	111.60	114.00
45	43.20	55.20	62.40	70.80	78.00	84.00	90.00	58.80	74.40	84.00	96.00	102.00	111.60	117.60
46	43.20	55.20	62.40	70.80	78.00	86.40	90.00	58.80	74.40	86.40	96.00	102.00	114.00	121.20
47	43.20	55.20	64.80	70.80	78.00	86.40	90.00	62.40	78.00	90.00	99.60	105.60	117.60	123.60
48	43.20	55.20	64.80	70.80	78.00	86.40	92.40	62.40	80.40	90.00	102.00	108.00	117.60	123.60
49	43.20	58.80	64.80	74.40	80.40	90.00	92.40	64.80	80.40	92.40	105.60	111.60	121.20	127.20
50	46.80	58.80	68.40	74.40	80.40	90.00	92.40	64.80	84.00	96.00	105.60	111.60	123.60	129.60
51	46.80	62.40	70.80	78.00	84.00	92.40	99.60	68.40	86.40	99.60	108.00	114.00	127.20	136.80
52	49.20	64.80	74.40	84.00	90.00	99.60	105.60	70.80	90.00	102.00	114.00	121.20	133.20	139.20
53	52.80	68.40	78.00	86.40	92.40	105.60	108.00	74.40	92.40	105.60	117.60	123.60	136.80	145.20
54	55.20	70.80	80.40	92.40	99.60	108.00	114.00	78.00	99.60	111.60	121.20	127.20	142.80	148.80
55	55.20	74.40	84.00	96.00	105.60	114.00	121.20	80.40	102.00	114.00	127.20	133.20	148.80	154.80
56	62.40	78.00	90.00	102.00	111.60	123.60	129.60	84.00	105.60	121.20	133.20	139.20	154.80	164.40
57	64.80	84.00	96.00	108.00	117.60	133.20	139.20	86.40	111.60	123.60	139.20	148.80	164.40	172.80
58	68.40	90.00	102.00	117.60	127.20	142.80	148.80	90.00	114.00	129.60	145.20	158.40	176.40	186.00
59	74.40	96.00	108.00	123.60	136.80	151.20	160.80	92.40	121.20	136.80	154.80	166.80	186.00	195.60
60	80.40	102.00	117.60	133.20	145.20	164.40	172.80	96.00	127.20	142.80	164.40	176.40	195.60	207.60
61	84.00	108.00	123.60	142.80	154.80	172.80	182.40	102.00	133.20	151.20	172.80	186.00	210.00	223.20
62	90.00	117.60	133.20	151.20	164.40	182.40	192.00	111.60	142.80	160.80	182.40	198.00	225.60	238.80
63	96.00	127.20	142.80	160.80	172.80	195.60	204.00	117.60	151.20	170.40	195.60	213.60	241.20	254.40
64	105.60	136.80	154.80	172.80	186.00	204.00	217.20	123.60	160.80	182.40	207.60	225.60	260.40	272.40
65	111.60	145.20	164.40	182.40	195.60	217.20	229.20	133.20	170.40	192.00	223.20	241.20	276.00	291.60
66	121.20	158.40	180.00	201.60	217.20	238.80	250.80	142.80	186.00	210.00	241.20	262.80	300.00	315.60
67	133.20	172.80	198.00	219.60	235.20	262.80	276.00	154.80	201.60	225.60	260.40	284.40	321.60	340.80
68	145.20	188.40	217.20	241.20	260.40	291.60	306.00	166.80	217.20	247.20	282.00	306.00	350.40	368.40
69	158.40	207.60	235.20	266.40	284.40	319.20	337.20	182.40	235.20	268.80	309.60	334.80	378.00	396.00
70	172.80	225.60	256.80	291.60	313.20	352.80	372.00	195.60	254.40	291.60	334.80	362.40	405.60	427.20
71	188.40	247.20	282.00	319.20	343.20	387.60	409.20	213.60	278.40	319.20	362.40	393.60	442.80	464.40
72	207.60	268.80	309.60	350.40	378.00	427.20	448.80	232.80	303.60	346.80	396.00	427.20	482.40	507.60
73	225.60	297.60	337.20	387.60	417.60	468.00	492.00	254.40	331.20	380.40	433.20	468.00	523.20	550.80
74	247.20	325.20	372.00	423.60	458.40	517.20	542.40	278.40	362.40	415.20	470.40	507.60	570.00	601.20
75	272.40	356.40	405.60	464.40	501.60	566.40	597.60	303.60	396.00	454.80	513.60	554.40	622.80	652.80
76	297.60	387.60	442.80	505.20	548.40	615.60	650.40	325.20	430.80	492.00	556.80	601.20	672.00	709.20
77	325.20	423.60	482.40	550.80	597.60	672.00	705.60	352.80	464.40	532.80	603.60	650.40	727.20	768.00
78	352.80	460.80	529.20	601.20	650.40	730.80	768.00	380.40	505.20	578.40	656.40	705.60	789.60	829.20
79	384.00	505.20	578.40	656.40	709.20	795.60	836.40	411.60	544.80	628.80	709.20	764.40	854.40	897.60
80	421.20	554.40						452.40	601.20					
81	464.40	609.60						498.00	660.00					
82	511.20	672.00						548.40	724.80					
83	564.00	740.40						601.20	799.20					
84	619.20	811.20						662.40	879.60					
85	748.80							801.60						
86	823.20							882.00						
87	907.20							969.60						
88	1046.40							1120.80						
89	1152.00							1232.40						
90	1266.00							1356.00						
91+	1393.20							1489.20						

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

Appendix D

Custom Care (LTC-02) and Essential Care (BSC-02)

Shared Cost Percentages

Age	GPO							Simple Inflation							Compound Inflation						
	Benefit Period							Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	12.5%				10.8%	7.6%	8.4%		6.6%					7.5%	7.8%	6.0%	6.3%	7.9%	8.5%	11.3%	6.3%
30	11.8%	10.7%							8.9%					6.6%				10.2%	8.4%		7.0%
31	12.5%	12.5%							7.1%				6.6%	6.2%		12.5%	6.9%	6.4%		12.5%	5.8%
32				9.0%			10.6%							11.3%	12.5%	6.1%	7.7%		5.5%	12.5%	7.1%
33			10.6%				12.3%	11.4%	6.9%							8.3%	12.5%	10.2%	3.3%	7.9%	7.8%
34	12.5%											6.4%		11.0%		12.5%	8.6%	6.7%	10.0%	8.4%	6.8%
35					12.5%		12.1%		7.8%	2.8%	6.6%	7.8%		9.0%	8.9%	10.3%	8.2%	8.8%	12.5%	9.2%	6.8%
36	12.5%								8.8%		6.8%	8.5%		7.3%		9.3%	8.0%	8.6%	6.9%	10.4%	7.8%
37			12.5%	12.0%	12.5%		12.5%		8.4%		8.6%	12.5%	3.1%	9.2%	9.4%	8.2%	8.1%	10.0%	7.5%	7.9%	7.1%
38	12.5%				11.9%		12.5%		7.7%	7.2%	10.4%	8.0%	4.8%	8.1%		9.4%	6.9%	7.7%	7.2%	7.5%	7.1%
39								11.5%	10.1%	9.9%	8.5%	11.0%	6.3%	10.9%	7.2%	8.8%	8.8%	7.7%	9.7%	9.4%	7.4%
40	12.4%						12.5%	11.7%	12.5%	12.5%	9.7%	7.9%	6.7%	9.9%	12.5%	8.1%	9.3%	8.2%	8.6%	10.1%	7.6%
41		12.5%	12.4%	12.5%			12.5%		10.8%	10.5%	10.0%	10.9%	12.5%	9.3%	12.5%	9.7%	8.0%	9.0%	8.3%	9.0%	7.6%
42	12.5%	12.5%		12.5%			12.6%	8.6%	8.9%	9.2%	11.4%	10.6%	7.3%	9.1%	9.8%	8.7%	9.2%	8.2%	10.1%	8.5%	7.9%
43	12.5%	12.5%	12.5%			12.3%	11.4%	12.5%	11.7%	9.0%	10.2%	10.7%	12.5%	9.0%	9.2%	9.6%	8.8%	9.7%	8.4%	10.6%	8.0%
44	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	11.4%	9.8%	10.5%	10.9%	10.9%	10.4%	12.5%	8.6%	9.8%	8.5%	9.2%	9.8%	9.4%	10.9%	8.1%
45		12.5%	11.4%	12.4%	12.5%	11.4%	11.4%	12.5%	12.5%	10.6%	12.5%	10.9%	11.2%	10.3%	9.1%	10.1%	9.5%	9.2%	9.2%	10.5%	8.5%
46	12.5%	12.5%	11.4%	12.5%	12.5%	11.4%	11.4%	10.4%	11.9%	10.5%	10.3%	12.5%	10.5%	9.7%	11.2%	10.5%	9.5%	9.9%	10.1%	10.8%	8.7%
47		12.6%	11.4%	10.6%	12.5%	11.4%	11.4%	12.5%	12.5%	12.5%	12.1%	10.6%	10.2%	10.6%	12.5%	10.4%	10.6%	10.0%	9.5%	11.6%	8.8%
48	12.5%	11.4%	11.4%	12.5%	12.5%	11.4%	13.2%	12.5%	12.5%	11.2%	12.5%	11.1%	10.4%	10.9%	12.5%	10.8%	10.2%	10.4%	10.2%	11.2%	8.8%
49	11.4%	11.4%	11.4%	11.4%	11.4%	16.9%	19.6%	11.0%	12.5%	12.1%	12.5%	12.5%	12.1%	9.9%	12.5%	10.7%	10.6%	10.9%	10.1%	11.2%	9.1%
50	11.4%	11.4%	11.6%	11.4%	11.4%	20.3%	18.4%	10.1%	8.2%	7.7%	7.1%	7.3%	7.6%	6.4%	10.6%	7.7%	7.5%	7.8%	7.4%	7.8%	6.5%
51	11.4%	9.1%	11.4%	11.4%	11.4%	21.9%	23.6%	10.4%	8.9%	7.4%	8.0%	7.6%	8.0%	6.6%	9.9%	8.0%	8.2%	8.0%	7.7%	8.1%	6.6%
52	11.4%	11.4%	11.4%	10.0%	10.5%	20.9%	24.7%	11.5%	9.3%	8.2%	8.1%	7.9%	8.3%	7.5%	10.5%	8.5%	8.2%	8.6%	8.0%	8.8%	7.1%
53	9.9%	10.2%	10.4%	11.4%	12.7%	22.4%	25.7%	10.5%	9.2%	8.6%	8.9%	8.5%	8.2%	7.9%	10.5%	8.9%	8.4%	8.4%	8.2%	8.9%	7.3%
54	11.4%	11.4%	11.4%	11.4%	12.6%	23.7%	26.6%	12.0%	9.7%	8.7%	9.5%	9.4%	9.8%	7.3%	11.2%	9.4%	9.0%	8.7%	8.3%	9.1%	7.3%
55	11.4%	8.5%	8.2%	8.1%	8.6%	24.2%	25.6%	7.6%	6.6%	6.3%	6.3%	6.3%	6.3%	5.3%	8.5%	6.8%	6.5%	6.4%	6.4%	6.7%	5.5%
56	11.0%	8.9%	9.9%	9.4%	8.1%	23.0%	26.4%	9.4%	6.7%	6.8%	6.9%	6.4%	6.9%	5.6%	8.1%	7.1%	7.0%	6.9%	6.7%	7.2%	5.9%
57	11.4%	10.2%	9.6%	10.3%	9.6%	25.9%	26.9%	8.6%	6.9%	6.8%	7.2%	7.1%	7.9%	6.1%	8.9%	7.5%	7.2%	7.3%	7.1%	7.4%	6.1%
58	11.4%	11.3%	10.7%	11.1%	9.9%	25.9%	26.8%	8.7%	7.7%	7.2%	7.8%	7.3%	8.1%	6.4%	8.9%	7.6%	7.4%	7.5%	7.3%	7.8%	6.5%
59	11.4%	11.2%	10.8%	11.2%	10.7%	25.9%	30.0%	10.5%	8.1%	7.7%	8.0%	7.3%	7.3%	6.5%	9.7%	8.0%	7.7%	7.8%	8.2%	8.3%	7.0%
60	9.0%	6.2%	6.8%	6.8%	7.2%	20.4%	20.0%	6.2%	5.2%	4.7%	4.6%	4.8%	5.3%	4.3%	6.3%	5.4%	5.2%	5.3%	5.2%	6.0%	4.7%
61	9.1%	7.4%	7.7%	6.9%	7.1%	24.7%	22.3%	6.5%	5.2%	4.9%	5.2%	5.0%	5.3%	4.6%	6.7%	5.7%	5.5%	5.7%	5.7%	6.2%	5.0%
62	9.9%	6.3%	8.2%	7.4%	8.0%	26.8%	25.1%	7.5%	5.6%	5.4%	5.6%	5.3%	5.8%	4.9%	7.1%	6.3%	5.9%	5.9%	5.8%	7.1%	5.4%
63	8.5%	7.7%	8.4%	7.5%	8.3%	27.5%	25.2%	7.2%	6.4%	5.6%	5.9%	5.7%	6.2%	5.0%	8.1%	6.4%	6.2%	6.3%	6.3%	7.0%	5.7%
64	9.3%	8.3%	8.1%	8.5%	8.5%	27.6%	28.4%	8.3%	6.7%	6.1%	6.1%	5.8%	6.3%	5.0%	8.1%	6.7%	6.5%	6.4%	6.3%	7.4%	6.0%
65	6.0%	4.8%	5.5%	4.7%	5.1%	16.2%	14.6%	5.2%	4.1%	3.7%	3.9%	3.6%	4.2%	3.2%	5.0%	4.2%	4.4%	4.4%	4.3%	5.4%	4.0%
66	7.5%	5.3%	4.9%	5.3%	5.8%	20.8%	14.4%	5.5%	4.4%	4.2%	4.1%	3.7%	4.0%	3.5%	5.7%	4.5%	4.5%	4.7%	4.5%	5.5%	4.3%
67	6.9%	5.6%	4.9%	5.3%	6.6%	15.8%	13.7%	5.8%	4.8%	4.5%	4.7%	4.3%	4.7%	3.9%	6.3%	4.9%	4.8%	4.7%	4.8%	5.5%	4.5%
68	7.6%	5.6%	6.0%	6.1%	6.3%	18.1%	13.4%	6.6%	5.2%	4.9%	4.7%	4.9%	6.3%	4.2%	6.0%	5.4%	5.2%	5.7%	5.5%	6.2%	4.7%
69	7.6%	5.9%	6.2%	6.7%	7.1%	13.2%	11.7%	6.7%	5.6%	5.1%	5.2%	4.9%	5.6%	4.6%	6.7%	5.5%	5.4%	6.3%	5.7%	7.2%	4.9%
70	5.1%	3.3%	3.6%	4.3%	4.2%	6.7%	5.9%	4.6%	3.7%	3.4%	3.4%	3.6%	4.4%	3.1%	4.2%	4.1%	3.5%	4.6%	3.3%	3.8%	3.6%
71	5.8%	3.6%	3.4%	3.7%	4.5%	5.5%	5.5%	4.9%	4.0%	3.8%	3.8%	3.8%	3.5%	3.2%	5.6%	4.3%	4.1%	3.8%	5.1%	4.9%	4.8%
72	6.9%	4.6%	4.3%	4.1%	4.2%	5.3%	4.9%	5.0%	4.1%	4.1%	3.9%	4.2%	3.4%	3.8%	5.4%	4.5%	3.9%	4.7%	3.0%	4.1%	3.6%
73	9.0%	5.8%	5.0%	6.4%	5.8%	5.4%	5.3%	5.7%	4.5%	4.4%	4.0%	3.7%	5.5%	4.1%	6.4%	4.8%	4.5%	4.5%	4.8%	4.2%	3.9%
74	9.1%	6.9%	6.5%	6.7%	6.4%	8.1%	6.5%	6.3%	4.8%	4.2%	4.9%	4.3%	4.2%	4.3%	6.0%	4.7%	5.1%	4.7%	4.5%	6.7%	4.3%
75	6.5%	5.2%	4.6%	4.6%	4.5%	4.1%	4.1%	4.7%	3.4%	3.0%	4.0%	2.7%	3.4%	3.0%	4.7%	3.9%	3.2%	2.6%	5.0%		2.4%
76	6.6%	5.6%	4.9%	4.9%	4.3%	3.5%	4.3%	4.6%	4.2%	3.6%	3.6%	3.0%	1.8%	2.5%	4.3%	3.4%	2.9%		5.8%		2.3%
77	7.8%	5.6%	5.1%	5.3%	4.2%	4.0%	4.1%	4.7%	3.8%	4.1%	4.1%	3.9%		3.0%	3.3%	3.8%	3.3%	3.7%		3.2%	3.1%
78	7.6%	5.6%	5.9%	5.1%	5.5%	5.4%	8.4%	5.9%	3.7%	4.5%	5.4%	3.2%		3.7%	2.6%	3.3%	2.5%		5.0%		5.2%
79	7.7%	6.3%	5.6%	4.1%	5.3%		6.6%	5.3%	3.4%	2.6%	4.1%			3.4%	4.8%	4.6%					
80	5.9%	4.9%						3.5%	4.0%												
81	6.5%	5.2%		5.0%					2.3%						3.5%				5.5%		
82	7.2%	6.0%																			
83	8.9%	3.7%	5.9%					6.5%													
84	8.4%	6.6%																			
85																					
86																					
87																					
88																					
89																					
90																					
91																					

Certain cells are blank because there are no nationwide policies with that benefit period, issue age and inflation combination

For GPO policies with multiple layers of coverage, the Shared Cost percentage will be based on the issue age of the base contract. Each GPO layer will be reduced by the Shared Cost percentage

Appendix D

Custom Care (LTC-02) and Essential Care (BSC-02)
Shared Cost Percentages

Note on premium calculation for a policyholder who elects the Shared Cost option:

To calculate the premium after election of the Shared Cost option, the premium rate schedules in Appendices C1 to C4 should be used. Since the Shared Cost option reduces the daily benefit, an additional factor is required to calculate the premium appropriately, as shown below:

$$\text{Premium after electing Shared Cost option} = \frac{(\text{Premium Rate Schedule per \$10 daily benefit: Appendices C1-C4}) * (\text{New Daily Benefit}/10)}{(1 - \text{Shared Cost Percentage})}$$

A similar formula can be used for GPO policies with multiple layers of coverage:

$$\text{Premium after electing Shared Cost option} = \frac{[\ (\text{Premium Rate Schedule, Base Issue Age per \$10 Daily Benefit: Appendices C1-C4}) * (\text{New Base Daily Benefit}/10) + (\text{Premium Rate Schedule, GPO Layer 1 Issue Age per \$10 Daily Benefit: Appendices C1-C4}) * (\text{New Layer 1 Daily Benefit}/10) + \ldots\ ]}{(1 - \text{Shared Cost Percentage})}$$

John Hancock Life Insurance Company (U.S.A.)
Actuarial Memorandum for Inforce Rate Increase – Custom Care II Series
May 20, 2019

Product Name	Form Number	Issue Date Range
Custom Care II	LTC-03 PA	Jul 2004 - Apr 2008
Custom Care II Franchise	LTC-03FR PA	Aug 2004 - Apr 2008
Essential Care II	BSC-03 PA	Aug 2004 - Apr 2007
Essential Care II Franchise	BSC-03FR PA	Jul 2004 - Mar 2007

These policy form rates were originally priced with a margin for moderately adverse experience in accordance with the NAIC model rate stability regulations which were still being implemented on a State by State basis during the time of our initial rate filing.

1. Scope & Purpose

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

The premium increases requested in this filing include the remainder of the rate increases originally requested in our prior inforce rate filings (SERFF Tracking No. MULF-131107148), beyond the 20.0% cap approved in your state on November 9, 2017 for policies included in this filing, calculated based on nationwide actual experience through year-end 2017 and then projected future experience.

2. Benefit Description

A brief policy description for each of the policy forms:

LTC-03 PA, LTC-03FR PA
Individually underwritten long-term care policies that provide comprehensive long-term care coverage for care received in a nursing home or assisted care living facility, home health care, hospice care, respite care, or attendance at an Adult Day Care Center providing Adult Day Care.

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

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

BSC-03 PA, BSC-03FR PA
Individually underwritten long-term care policies that provide comprehensive long-term care coverage for care received in a nursing home or assisted care living facility, home health care, hospice care, respite care, or attendance at an Adult Day Care Center providing Adult Day Care.

Provides reimbursement of covered long-term care expenses incurred after an elected elimination period is met. For care received in a nursing home, benefits are paid up to 100% of the maximum daily/monthly amount. For

care received in an assisted living facility, benefits are paid up to 80% of the maximum daily/monthly amount. For all other care, benefits are paid up to 50%, 80% or 100% of the maximum daily/monthly amount, as elected at issue. The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toileting, transferring and maintaining continence.

Premiums are waived after the insured has met the elimination period and is receiving Nursing Home or Assisted Living Facility benefits and will continue to be waived until the insured stops receiving such benefits.

3. Renewability

All policy forms are guaranteed renewable.

4. Applicability

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

5. Actuarial Assumptions

Morbidity

The morbidity assumptions are derived from our own experience, following our most recent comprehensive claim study completed in 2016. The study has been peer reviewed both internally as well as by an Independent third party.

Our claims projections include 10 years of future morbidity improvements at 1.1% per year, as well as a 7.5% margin for moderately adverse experience, consistent with the margin originally anticipated in our original pricing loss ratio.

Below are currently expected sample annual claim costs for an LTC-03 policy, $300 monthly benefit, with no inflation protection (including the 7.5% margin but does not include future improvements):

Age	Issue Age 55	
	4 year	Lifetime
55	1.53	5.72
60	6.10	14.87
65	13.48	31.10
70	27.67	59.11
75	69.24	146.86
80	158.77	266.94
85	366.48	527.43
90	485.25	635.66
95	493.33	606.32

Age	Issue Age 65	
	4 year	Lifetime
65	3.55	13.24
70	18.57	41.57
75	64.41	134.78
80	164.43	274.71
85	404.94	580.12
90	534.38	694.80
95	525.38	634.80

Age	Issue Age 75	
	4 year	Lifetime
75	16.54	55.21
80	134.67	233.77
85	398.30	561.34
90	573.09	739.56
95	568.59	685.01

Voluntary Lapses

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

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

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

In addition to the lapse rates shown, we assume a 1.5% lapse rate due to the rate increase. The additional lapse rate is used to adjust future premiums and claims down by 1.5% starting at the expected date of the rate increase.

Mortality

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

The base mortality table is the unloaded 1994 Group Annuity Mortality Table, sex-distinct, with 24 years of historical improvements based on scale AA. We then apply the following series of adjustment factors (factors for ages not listed above are interpolated):

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

John Hancock Life Insurance Company (U.S.A.)
Actuarial Memorandum for Inforce Rate Increase – Custom Care II Series
May 20, 2019

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

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

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

We are also projecting 10 years of future mortality improvement based on scale AA, consistent with the 10 years of future morbidity improvement in our future claim projections.

Expenses

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

6. Trend Assumptions

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

7. Marketing Method

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

8. Underwriting

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

9. Premium Classes

The base policy premium rates vary by Issue age, Benefit Period and Inflation Option, as in the initial rate filing.

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

10. Premium Modalization Rules

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

11. Issue Age Range

The issue age range is 18-84 for all policy forms.

12. Area Factors

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

13. Average Annual Premium

The table below summarizes the average annual premium per premium-paying policy before and after the requested increase.

	Nationwide	Pennsylvania	
Form	before the rate increase*	before the rate increase	after the rate increase
LTC-03 PA	2,340	2,970	3,394
LTC-03FR PA	2,510	2,600	2,971
BSC-03 PA	1,900	2,520	2,880
BSC-03FR PA	2,220	2,510	2,868

*Nationwide premiums reflect rate increases implemented as of 12/31/2017.

14. Number of Policyholders

The table below summarizes, as of 12/31/2017, the number of premium-paying policies inforce and their 2017 annualized premium that will be affected by this rate increase in your state.

Form	Number of Policies	2017 Annualized Premium
LTC-03 PA	3,675	10,917,312
LTC-03FR PA	860	2,238,418
BSC-03 PA	266	670,447
BSC-03FR PA	58	134,334

15. Reserves

Active Life Reserves have not been used in this rate increase demonstration. Minimum Statutory Claim reserves as of 12/31/2017 have been discounted to the date of incurral of each respective claim and included in the historical incurred claims. Incurred But Not Reported claim reserves as of 12/31/2017 have also been allocated to the calendar year of incurral and included in historic incurred claims.

16. Analysis Performed

Original Pricing Assumptions

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

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

Morbidity

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

Below are the original sample annual claim costs for an LTC-03 policy, $300 monthly benefit, with no inflation (which included a 7.5% margin for moderately adverse experience):

Issue Age 55		
Age	**4 yr**	**Lifetime**
55	0.88	0.84
60	9.68	10.68
65	11.07	20.92
70	22.90	44.86
75	62.09	125.61
80	136.00	278.42
85	235.35	493.56
90	324.38	676.47
95	324.99	648.98
100	372.04	634.18

Issue Age 65		
Age	**4 yr**	**Lifetime**
65	1.40	2.47
70	17.61	33.21
75	59.09	116.95
80	125.59	253.71
85	225.76	468.44
90	312.26	645.10
95	315.00	623.60
100	360.09	608.80

Issue Age 75		
Age	**4 yr**	**Lifetime**
75	7.82	14.12
80	103.19	197.98
85	225.81	454.67
90	291.19	596.78
95	304.01	599.43
100	344.13	580.80

Voluntary Terminations

Duration	Issue Age							
	40	**50**	**55**	**60**	**65**	**70**	**75**	**79**
1	6.95%	5.95%	5.45%	5.45%	5.45%	5.70%	5.95%	6.95%
2	5.95%	4.86%	4.31%	4.13%	3.95%	3.95%	3.95%	4.95%
3	4.95%	3.72%	3.10%	2.90%	2.70%	2.83%	2.95%	3.70%
4	3.45%	2.64%	2.23%	2.12%	2.00%	2.22%	2.44%	3.20%
5	2.95%	2.28%	1.95%	1.86%	1.77%	1.86%	1.95%	2.45%
6	2.45%	1.78%	1.45%	1.50%	1.55%	1.50%	1.45%	1.70%
7	1.95%	1.45%	1.20%	1.25%	1.30%	1.25%	1.20%	1.33%
8	1.70%	1.23%	1.00%	1.05%	1.10%	1.15%	1.20%	1.33%
9	1.70%	1.23%	1.00%	0.93%	0.85%	1.03%	1.20%	1.33%
10	1.56%	1.17%	0.98%	0.91%	0.85%	1.03%	1.20%	1.33%
11	1.42%	1.11%	0.95%	0.90%	0.85%	1.03%	1.20%	1.33%
12	1.28%	1.04%	0.93%	0.89%	0.85%	1.03%	1.20%	1.33%
13	1.13%	0.98%	0.90%	0.88%	0.85%	1.03%	1.20%	1.33%
14	0.99%	0.91%	0.88%	0.86%	0.85%	1.03%	1.20%	1.33%
15+	0.85%	0.85%	0.85%	0.85%	0.85%	1.03%	1.20%	1.33%

Mortality

The base mortality table was the 1994 Group Annuity Mortality Table, weighted 40% males and 60% females, with the following selection factors applied:

Policy Duration	Selection Factor	Policy Duration	Selection Factor
1	20%	9	80%
2	30%	10	85%
3	40%	11	90%
4	50%	12	95%
5	60%	13	96%
6	65%	14	97%
7	70%	15	99%
8	75%	16+	100%

In addition, 12 years of future improvements were reflected.

Pennsylvania

Recent Experience

As part of the inforce management of the business, the Company monitored the performance of the business by completing periodic analysis for morbidity, voluntary lapse rates, and mortality. The findings from these analyses were used in projecting the inforce business to determine the effect of experience on the projected lifetime loss ratio. The most current studies show significant unfavorable trends since the study that prompted our 2010 rate increase filings. In general claims, particularly at higher ages, continue to last longer than expected, lapses are lower than expected, and a higher percentage of claim terminations are due to recoveries (as opposed to death) than expected.

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

Morbidity

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

Incidence

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

Claim Terminations

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

Utilization

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

Voluntary Lapses

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

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

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

Mortality

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

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

17. Requested Rate Increase

The Company is requesting an average rate increase of 14.3%, which varies by issue age, benefit period, and inflation option, and ranges from 13.3% to 14.3%.

These rate increases were determined as the amounts needed to meet the target loss ratio from our prior filing using 2017 nationwide data. The rate stability rule is demonstrated at the bottom of **Exhibit 1**.

We ensured that the proposed premium rates (excluding the cost of delay from prior rate filings) did not result in premium rates that exceed the most recent traditional LTC rates that have been filed with the Interstate Compact for new business under the ICC12-LTC-12 policy form, adjusted for benefit differences and changes in underwriting guidelines and risk classification (this is demonstrated in **Appendix A** using LTC-03 as an example). As this product (ICC12-LTC-12) is no longer open for new business, the most recently filed new business LTC rates for this product were adjusted to account for the average impact of the assumption updates due to our 2016 Experience Studies. An adjustment of 9.5% was applied to all rates to reflect these updates.

Appendix B1 contains the new proposed rate tables for all policy forms included with this filing for those policyholders that *did not* elect an inflation reduction option as part of the 2010 rate increase filings.

Appendix B2 contains the new proposed rate tables for all policy forms included with this filing for those policyholders that *did* elect an inflation reduction option as part of the 2010 rate increase filings.

Please note that the actual rates implemented may vary slightly from those in Appendices B1 to B2 due to implementation rounding algorithms.

Exhibit 1 contains nationwide past premium and claims experience and future premium and claim projections and illustrates that the anticipated lifetime loss ratio with the requested rate increases and the previously-stated margin for moderately adverse experience is 88.1%, well in excess of the minimum loss ratio of 60% as well as greater than the original pricing loss ratio of 85.5%. The lifetime loss ratio as of 12/31/2017 is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium where accumulation and discounting occur at the maximum statutory valuation discount rate.

In addition, **Exhibit 1** contains the original expected loss ratio projections, adjusted for the actual mix of business issued, with the lifetime loss ratio also calculated as stated above.

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

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

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

Pre-stability form requirements:

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

1. Accumulated value of the initial earned premium times the original assumed lifetime loss ratio (which was higher than 60%),
2. 80% of the accumulated value of prior premium rate schedule increases,
3. Present value of future projected initial earned premium times the original assumed lifetime loss ratio, and
4. 80% of the present value of future projected premium in excess of the projected initial earned premium.

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

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

Under these new options, the policyholders get to keep their current accumulated Daily benefit and their current remaining Lifetime Maximum Benefit, but the future indexation rate will be reduced as follows:

Current inflation	Proposed Landing Spot
5%	4.2%
3.9%	3.2%

All indexation rates were determined to be actuarially equivalent to the requested rate increases in aggregate and therefore these options are only available if the full rate increase requested is accepted.

The premium rate schedules for these options are included in this filing as **Appendices C1 to C2**.

19. New Shared Cost option that will allow the policyholder to offset the rate increase

We are filing a new Shared Cost option that will allow all policyholders the option to offset the rate increase. The Shared Cost option would:

- Reduce the policyholder's current policy benefit amounts by their Shared Cost percentage. The daily/monthly benefit and the policy limit will be reduced by the Shared Cost percentage
- Apply a percentage factor to any future claim payments equal to the Shared Cost percentage. John Hancock will pay our portion (1 minus the Shared Cost percent) of any covered services, up to the new benefit amount and the policyholder will be responsible for the remainder.

The Shared Cost Percentages are calculated using seriatim, nationwide data for each benefit period, inflation type and issue age combination. For policyholder Shared Cost percentages and for details on premium calculations for policyholders who elected the Shared Cost option, please see **Appendix D**. The Shared Cost percentages in Appendix D will apply to all policyholders who have not bought additional attained age coverage. For those who have, the Shared Cost percentage will be the lesser of those shown in Appendix D and 80% of the policyholder's currently available benefit reduction that would offset their rate increase.

All Shared Cost percentages were determined to be actuarially equivalent to the requested rate increases by combination of issue age, benefit period and inflation type, and therefore these options are only available if the full rate increase requested is accepted.

The premium rate schedules for these options are included in this filing as **Appendices C1 to C2.**

20. Additional option for those who stop paying premiums

In addition to the options to offset the rate increase, we will also be offering a Paid-Up Policy option for those who choose to stop paying premiums. This option will be a paid-up policy with a policy limit equal to the lesser of the current policy limit and 150% of premiums paid less any benefits received. The Paid-Up Policy will only be offered if we receive a full approval.

21. History of Previous Rate Revisions

A 21.5% rate increase on these policy forms was accepted by your state on January 20, 2011.

A 20.0% rate increase on these policy forms was accepted by your state on November 9, 2017.

22. Data Credibility

Regarding the credibility of data for younger blocks of business such as Custom Care II, the Company would like to draw attention to the American Academy of Actuaries Issue Brief "*Understanding Premium Rate Increases on Private LTCI Policyholders 060216.pdf*", which has been included with this filing. The brief provides guidance on determining the need for premium rate increases on pages 4 and 5. This guidance includes a discussion on determining assumptions used for projections, particularly in situations where experience credibility may be low. Because of the long duration nature of Long Term Care policies, claims are often not seen in early durations which leads to lower credibility in actual experience for younger groups of policies. In

situations where this is the case, the Actuarial Standards of Practice require that industry data or company data for older, similar business be used to set assumptions. Specifically, the brief states the following:

> "Section 3.2.1 of Actuarial Standard of Practice No. 18, Long-Term Care Insurance, requires actuaries to use alternative data sources such as public data or experience from the insurance company's older, similar policy forms for identifying reasonable assumptions. Waiting until there is adequate claim information on each policy form could result in much larger, less affordable rate increases."

Since Custom Care II is a younger block of business, our proposed rate increases on this form are based on our experience from this form as well as similar forms where we have over 20 years of experience. Overall, our unfavorable morbidity experience is at later durations and older attained ages, where we have significant data on our older plans and less on younger ones. With our combined data we are able to make credible decisions regarding future assumptions, in accordance with ASOP 18. Focusing solely on past experience for this product discredits our future projections and prevents us from acting on this information in a timely manner. Delaying rate increases until we have amassed similar experience on this particular policy form would take a considerable amount of time and would result in much higher rate increases for our customers which would be more difficult to manage and would require larger reductions in benefits in order to mitigate them. For example, if we were to delay rate increases on the Custom Care II plan for 10 years, with experience continuing as currently expected, we would require an average rate increase of 48.4% compared to the current proposed rate increase of 14.3%.

23. Ensuring No Cross-Subsidization Between States

We have ensured no state's rate increase approvals will subsidize other states' rate increases. Rate increases will vary by state, but only to reflect the timing and amount of prior rate increases approved by that state. This is accomplished by first backing-out all prior approved rate increases from our nationwide premium data. We then re-introduce actual prior rate increases with the amount and timing based on your state's prior approvals (as detailed in Section 21). The current proposed rate increases are then determined based on the amounts needed in order to achieve our target lifetime loss ratios certified to in our prior filing.

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

24. Past Losses Testing

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

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

We apply this methodology in **Exhibit 1A**. The 'Adjusted Expected Incurred Claims' are initially calculated by applying the original pricing durational loss ratio to the actual earned premium in a given calendar year. Later, in years in which and after which we filed for inforce rate increases, expected incurred claims are based on the new assumptions that were filed.

The accumulated value of the Adjusted Expected Incurred Claims is compared to the accumulated value of Actual Incurred Claims. The lesser of the Adjusted Expected Incurred Claims or Actual Incurred Claims is used for past claims when ensuring that the resulting overall increase in rates satisfies the rate stability rule ensuring no less than an 85% loss ratio on the rate increase portion, while applying the original loss ratio on the original rate schedule (as the original loss ratio was higher than 58%). This is demonstrated at the bottom of **Exhibit 1A**.

25. Proposed Effective Date

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

26. Actuarial Certification

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

The preceding Actuarial Memorandum contains:

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

If the requested premium rate schedule increase is implemented and the underlying assumptions which reflect moderately adverse conditions are realized, no further premium rate schedule increases are anticipated.

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

In forming my opinion, I have used actuarial assumptions and actuarial methods and such tests of the actuarial calculations as I considered necessary. Based on these assumptions or statutory requirements where necessary, the premium rate filing is in compliance with the loss ratio standards of this state.

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

_____

Ilya Kagan, FSA, MAAA
Actuary
John Hancock Life Insurance Company

Exhibit 1: Nationwide Loss Ratio Exhibit
Custom Care II (LTC-03) and Essential Care II (BSC-03)

		Original Assumptions			Historical & Projected Experience					
					Before Proposed Increase			With Proposed Rate Increase		
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio
	1988	-	-	-	-	1,179	0%	-	1,179	0%
	1989	-	-	-	-	3,448	0%	-	3,448	0%
	1990	-	-	-	-	3,636	0%	-	3,636	0%
	1991	-	-	-	-	4,829	0%	-	4,829	0%
	1992	-	-	-	-	5,212	0%	-	5,212	0%
	1993	-	-	-	-	7,956	0%	-	7,956	0%
	1994	-	-	-	-	10,400	0%	-	10,400	0%
	1995	-	-	-	-	11,239	0%	-	11,239	0%
	1996	-	-	-	-	18,865	0%	-	18,865	0%
	1997	-	-	-	-	20,398	0%	-	20,398	0%
	1998	-	-	-	-	27,710	0%	-	27,710	0%
	1999	-	-	-	-	40,511	0%	-	40,511	0%
	2000	-	-	-	-	63,789	0%	-	63,789	0%
	2001	-	-	-	-	97,037	0%	-	97,037	0%
	2002	-	-	-	-	144,813	0%	-	144,813	0%
	2003	37	2,646	1%	-	248,785	0%	-	248,785	0%
	2004	302,003	17,939,949	2%	225,821	18,109,482	1%	225,821	18,109,482	1%
	2005	1,638,496	69,058,517	2%	2,150,155	68,412,756	3%	2,150,155	68,412,756	3%
Historical	2006	4,693,473	134,095,322	4%	6,477,942	133,459,349	5%	6,477,942	133,459,349	5%
Experience	2007	10,102,110	216,552,030	5%	9,635,386	217,188,908	4%	9,635,386	217,188,908	4%
	2008	17,510,914	260,982,995	7%	14,487,804	264,673,587	5%	14,487,804	264,673,587	5%
	2009	25,659,048	263,040,620	10%	21,472,839	268,248,425	8%	21,472,839	268,248,425	8%
	2010	33,401,862	256,115,548	13%	26,138,034	263,683,658	10%	26,138,034	263,683,658	10%
	2011	40,841,062	248,425,028	16%	35,186,489	262,303,793	13%	35,186,489	262,303,793	13%
	2012	47,939,576	241,529,906	20%	43,966,053	288,282,284	15%	43,966,053	288,282,284	15%
	2013	56,249,328	235,086,905	24%	49,659,659	280,277,251	18%	49,659,659	280,277,251	18%
	2014	65,839,772	228,853,426	29%	65,661,665	272,618,814	24%	65,661,665	272,618,814	24%
	2015	75,473,330	222,605,362	34%	79,875,972	266,682,368	30%	79,875,972	266,682,368	30%
	2016	85,128,180	216,179,307	39%	99,849,861	261,162,329	38%	99,849,861	261,162,329	38%
	2017	94,584,825	209,474,808	45%	115,212,692	257,910,417	45%	115,212,692	257,910,417	45%
Projected	2018	105,393,531	202,472,796	52%	115,835,958	285,673,312	41%	115,841,260	287,938,891	40%
Future	2019	118,240,502	195,196,675	61%	135,893,896	288,118,233	47%	136,221,514	320,109,381	43%
Experience	2020	132,382,289	187,693,702	71%	158,865,259	279,313,776	57%	158,773,645	317,577,709	50%
	2021	147,350,564	179,995,717	82%	184,076,505	270,286,303	68%	182,392,744	304,444,115	60%
	2022	163,059,676	172,113,695	95%	211,178,851	261,010,379	81%	209,275,075	293,937,344	71%
	2023	180,354,483	164,073,325	110%	240,148,113	251,454,032	96%	237,993,078	283,176,982	84%
	2024	199,108,515	155,913,215	128%	270,575,437	241,586,188	112%	268,119,465	272,065,600	99%
	2025	218,389,550	147,670,194	148%	302,201,191	231,391,205	131%	299,407,032	260,585,584	115%
	2026	237,397,038	139,379,941	170%	333,304,675	220,850,558	151%	330,163,550	248,716,082	133%
	2027	255,734,049	131,072,394	195%	362,314,001	209,955,806	173%	358,837,700	236,447,594	152%
	2028	273,243,745	122,775,626	223%	390,238,154	198,682,107	196%	386,424,601	223,752,162	173%
	2029	289,456,283	114,520,008	253%	418,696,105	187,022,175	224%	414,524,747	210,621,593	197%
	2030	303,600,802	106,343,500	285%	444,795,567	175,013,077	254%	440,288,915	197,097,648	223%
	2031	314,828,364	98,291,998	320%	470,249,454	162,726,994	289%	465,402,080	183,261,633	254%
	2032	323,071,088	90,407,361	357%	492,516,353	150,313,677	328%	487,354,949	169,282,208	288%
	2033	328,601,894	82,728,310	397%	505,781,278	137,881,911	367%	500,415,272	155,281,899	322%
	2034	331,539,022	75,292,810	440%	511,811,509	125,570,535	408%	506,324,843	141,417,083	358%
	2035	331,741,530	68,140,221	487%	509,350,322	113,512,688	449%	503,846,863	127,837,715	394%
	2036	328,491,215	61,313,256	536%	505,057,959	101,838,394	496%	499,544,696	114,690,240	436%
	2037	322,027,893	54,848,564	587%	499,718,679	90,724,115	551%	494,192,332	102,173,404	484%
	2038	312,248,528	48,773,952	640%	485,985,629	80,283,934	605%	480,553,583	90,415,698	531%
	2039	299,928,023	43,109,561	696%	464,765,336	70,587,603	658%	459,526,240	79,495,690	578%
	2040	285,837,121	37,869,965	755%	436,205,346	61,659,347	707%	431,260,334	69,440,670	621%
Values as of 12/31/2017 (discounted at maximum statutory valuation rates)										
	Past :	649,662,825	3,658,065,351	17.8%	653,636,470	4,008,490,784	16.3%	653,636,470	4,008,490,784	16.3%
	Future :	4,191,697,019	2,007,329,890	208.8%	5,984,971,430	3,106,909,665	192.6%	5,926,612,394	3,464,643,905	171.1%
	Lifetime :	4,841,359,845	5,665,395,241	85.5%	6,638,607,900	7,115,400,449	93.3%	6,580,248,864	7,473,134,689	88.1%

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

			Accum Value of Past Initial Prm x 85.5% =	3,146,533,311
			Present Value of Future Initial Prm x 85.5% =	1,797,393,664
Accum. Value of Past Incurred Claims =	653,636,470		Accum Value of Prior Increases x 85.5% =	278,919,900
Present Value of Future Incurred Claims =	5,926,612,394		Present Value of Future Increases x 85.5% =	1,163,315,547
Total =	6,580,248,864	>=	Total =	6,386,162,422

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

			Accum Value of Past Initial Prm x 85.5% =	3,146,533,311
			Present Value of Future Initial Prm x 85.5% =	1,797,393,664
Accum. Value of Past Incurred Claims =	653,636,470		Accum Value of Prior Increases x 85.5% =	278,919,900
Present Value of Future Incurred Claims =	5,926,612,394		Present Value of Future Increases x 85.5% =	1,163,315,547
Total =	6,580,248,864	>=	Total =	6,386,162,422

Exhibit 1A: Demonstration of not Recouping Past Losses
Custom Care II (LTC-03) and Essential Care II (BSC-03)

		Loss Ratios to Apply to Actual Premium			Adjusted	Historical & Projected Experience					
						Before Proposed Increase			With Proposed Rate Increase		
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio	Expected Incurred Claims	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio
Original Pricing	1988	0	0	0%	-	0	1,179	0%	0	1,179	0%
	1989	0	0	0%	-	0	3,448	0%	0	3,448	0%
	1990	0	0	0%	-	0	3,636	0%	0	3,636	0%
	1991	0	0	0%	-	0	4,829	0%	0	4,829	0%
	1992	0	0	0%	-	0	5,212	0%	0	5,212	0%
	1993	0	0	0%	-	0	7,956	0%	0	7,956	0%
	1994	0	0	0%	-	0	10,400	0%	0	10,400	0%
	1995	0	0	0%	-	0	11,239	0%	0	11,239	0%
	1996	0	0	0%	-	0	18,865	0%	0	18,865	0%
	1997	0	0	0%	-	0	20,398	0%	0	20,398	0%
	1998	0	0	0%	-	0	27,710	0%	0	27,710	0%
	1999	0	0	0%	-	0	40,511	0%	0	40,511	0%
	2000	0	0	0%	-	0	63,789	0%	0	63,789	0%
	2001	0	0	0%	-	0	97,037	0%	0	97,037	0%
	2002	0	0	0%	-	0	144,813	0%	0	144,813	0%
	2003	37	2,646	1%	3,496	0	248,785	0%	0	248,785	0%
	2004	302,003	17,939,949	2%	304,857	225,821	18,109,482	1%	225,821	18,109,482	1%
	2005	1,638,496	69,058,517	2%	1,623,174	2,150,155	68,412,756	3%	2,150,155	68,412,756	3%
	2006	4,693,473	134,095,322	4%	4,671,214	6,477,942	133,459,349	5%	6,477,942	133,459,349	5%
	2007	10,102,110	216,552,030	5%	10,131,820	9,635,386	217,188,908	4%	9,635,386	217,188,908	4%
	2008	17,510,914	260,982,995	7%	17,758,538	14,487,804	264,673,587	5%	14,487,804	264,673,587	5%
	2009	25,659,048	263,040,620	10%	26,167,058	21,472,839	268,248,425	8%	21,472,839	268,248,425	8%
2010 RI	2010	27,151,643	265,881,447	10%	27,151,643	26,138,034	263,683,658	10%	26,138,034	263,683,658	10%
	2011	34,127,438	317,616,601	11%	34,127,438	35,186,489	262,303,793	13%	35,186,489	262,303,793	13%
	2012	42,991,279	311,893,928	14%	42,991,279	43,966,053	288,282,284	15%	43,966,053	288,282,284	15%
	2013	52,673,946	305,926,762	17%	52,673,946	49,659,659	280,277,251	18%	49,659,659	280,277,251	18%
	2014	63,071,904	299,606,531	21%	63,071,904	65,661,665	272,618,814	24%	65,661,665	272,618,814	24%
	2015	74,260,569	292,863,207	25%	74,260,569	79,875,972	266,682,368	30%	79,875,972	266,682,368	30%
2016 RI	2016	85,785,442	260,090,021	33%	85,785,442	99,849,861	261,162,329	38%	99,849,861	261,162,329	38%
	2017	101,311,858	260,087,166	39%	101,311,858	115,212,692	257,910,417	45%	115,212,692	257,910,417	45%
Projected Future Experience	2018					115,835,958	285,673,312	41%	115,841,260	287,938,891	40%
	2019					135,893,896	288,118,233	47%	136,221,514	320,109,381	43%
	2020					158,865,259	279,313,776	57%	158,773,645	317,577,709	50%
	2021					184,076,505	270,286,303	68%	182,392,744	304,444,115	60%
	2022					211,178,851	261,010,379	81%	209,275,075	293,937,344	71%
	2023					240,148,113	251,454,032	96%	237,993,078	283,176,982	84%
	2024					270,575,437	241,586,188	112%	268,119,465	272,065,600	99%
	2025					302,201,191	231,391,205	131%	299,407,032	260,585,584	115%
	2026					333,304,675	220,850,558	151%	330,163,550	248,716,082	133%
	2027					362,314,001	209,955,806	173%	358,837,700	236,447,594	152%
	2028					390,238,154	198,682,107	196%	386,424,601	223,752,162	173%
	2029					418,696,105	187,022,175	224%	414,524,747	210,621,593	197%
	2030					444,795,567	175,013,077	254%	440,288,915	197,097,648	223%
	2031					470,249,454	162,726,994	289%	465,402,080	183,261,633	254%
	2032					492,516,353	150,313,677	328%	487,354,949	169,282,208	288%
	2033					505,781,278	137,881,911	367%	500,415,272	155,281,899	322%
	2034					511,811,509	125,570,535	408%	506,324,843	141,417,083	358%
	2035					509,350,322	113,512,688	449%	503,846,863	127,837,715	394%
	2036					505,057,959	101,838,394	496%	499,544,696	114,690,240	436%
	2037					499,718,679	90,724,115	551%	494,192,332	102,173,404	484%
	2038					485,985,629	80,283,934	605%	480,553,583	90,415,698	531%
	2039					464,765,336	70,587,603	658%	459,526,240	79,495,690	578%
	2040					436,205,346	61,659,347	707%	431,260,334	69,440,670	621%
Values as of 12/31/2017 (discounted at maximum statutory valuation rates)											
	Past				625,930,972	653,636,470	4,008,490,784	16.3%	653,636,470	4,008,490,784	16.3%
	Future					5,984,971,430	3,106,909,665	192.6%	5,926,612,394	3,464,643,905	171.1%
	Lifetime					6,638,607,900	7,115,400,449	93.3%	6,580,248,864	7,473,134,689	88.1%

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

			Accum Value of Past Initial Prm x 85.5% =	3,146,533,311
Accum Value of Minimum(Past Incurred Claims,			Present Value of Future Initial Prm x 85.5% =	1,797,393,664
Adjusted Originally Expected Incurred Claims) =	625,930,972		Accum Value of Prior Increases x 85.5% =	278,919,900
Present Value of Future Incurred Claims =	5,926,612,394		Present Value of Future Increases x 85.5% =	1,163,315,547
Total =	6,552,543,366	> =	Total =	6,386,162,422

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

			Accum Value of Past Initial Prm x 85.5% =	3,146,533,311
Accum Value of Minimum(Past Incurred Claims,			Present Value of Future Initial Prm x 85.5% =	1,797,393,664
Adjusted Originally Expected Incurred Claims) =	625,930,972		Accum Value of Prior Increases x 85.5% =	278,919,900
Present Value of Future Incurred Claims =	5,926,612,394		Present Value of Future Increases x 85.5% =	1,163,315,547
Total =	6,552,543,366	> =	Total =	6,386,162,422

Appendix A - Comparison to New Business Rates (Custom Care II Series)

Rates shown are for a 90-day EP, single, Standard policyholder, and are per $100 monthly benefit

Inflation Option: GPO Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	13.85	15.43	17.10	18.60	21.92	24.12	26.31
30	14.64	16.23	18.12	19.63	22.95	27.54	29.84
31	15.04	16.62	18.76	20.26	23.59	27.87	30.02
32	15.43	17.25	19.55	21.05	24.61	29.09	31.33
33	15.67	17.65	20.18	21.92	25.41	29.64	31.76
34	16.07	18.28	20.82	22.72	26.28	30.66	32.85
35	16.46	18.68	21.61	23.59	27.31	31.51	33.61
36	16.86	19.47	22.24	24.38	28.33	32.38	34.41
37	17.25	20.10	23.03	25.41	28.97	35.18	37.24
38	17.89	20.50	24.06	26.28	30.00	35.18	37.24
39	18.28	21.13	24.69	27.31	31.26	35.18	37.24
40	18.68	21.92	25.49	28.33	32.29	36.09	37.99
41	19.31	22.56	26.36	28.97	33.32	37.02	38.87
42	19.71	23.19	27.15	29.76	34.35	40.07	41.98
43	20.34	23.82	27.78	30.39	35.22	40.78	42.64
44	21.13	24.46	28.65	31.42	36.25	41.69	43.50
45	21.77	25.09	29.28	32.05	37.28	44.73	46.60
46	22.40	25.72	30.31	33.08	38.31	45.60	47.43
47	23.19	26.51	30.95	33.72	39.34	46.49	48.28
48	23.82	27.38	31.98	34.75	40.60	49.83	51.68
49	24.46	28.02	32.85	35.62	41.63	52.49	54.30
50	25.25	28.81	33.64	36.41	42.90	53.62	55.41
51	26.28	29.68	34.90	38.07	44.72	57.24	59.03
52	26.91	30.71	35.93	39.34	46.62	59.17	62.75
53	27.94	31.90	37.20	41.00	48.68	65.52	69.27
54	28.97	33.16	38.62	42.42	50.58	69.31	73.05
55	29.76	34.19	39.89	44.09	52.63	73.31	77.07
56	31.03	36.25	42.34	46.78	55.72	76.15	81.72
57	32.45	38.31	45.03	49.47	58.65	80.64	86.14
58	34.11	40.37	47.49	52.16	61.97	83.22	88.53
59	35.54	42.66	50.42	55.24	65.30	88.24	95.30
60	37.20	45.11	53.50	58.57	69.02	91.45	100.07
61	39.81	48.60	56.99	62.68	74.16	98.31	106.93
62	42.50	52.08	60.71	67.04	79.94	106.01	116.43
63	45.75	56.19	64.82	71.79	85.95	115.77	124.55
64	48.99	60.31	68.94	76.93	92.76	126.65	137.36
65	52.47	64.98	73.69	82.31	99.80	135.45	146.14
66	57.54	71.15	80.65	90.31	108.27	144.95	155.43
67	63.08	78.28	88.65	98.93	117.30	154.70	164.89
68	69.41	85.64	97.27	108.59	127.35	165.89	177.62
69	76.14	94.03	106.93	119.28	138.27	177.31	187.07
70	83.90	102.97	117.53	130.75	150.14	190.07	199.66
71	91.97	112.94	127.74	144.44	162.41	199.53	211.91
72	100.91	123.47	139.14	159.17	175.71	210.25	225.27
73	111.04	135.26	151.57	175.71	190.03	222.19	239.73
74	121.97	147.85	165.02	193.67	205.94	234.35	254.23
75	133.92	162.01	179.66	213.70	222.72	247.62	271.14
76	148.16	187.67	210.25	231.42	252.58	282.22	309.03
77	164.39	207.95	233.24	257.12	279.60	311.92	342.83
78	181.48	231.74	258.27	283.40	308.52	346.22	379.72
79	201.43	257.00	286.17	313.95	341.74	383.41	420.92
80	330.28	424.65	469.78	514.91	560.04	631.84	693.39
81	356.40	459.09	507.42	555.74	604.07	682.60	749.05
82	384.50	494.92	546.18	599.42	650.69	735.48	806.46
83	415.44	533.31	589.35	645.39	701.42	792.24	869.54
84	447.82	574.41	634.88	693.45	753.92	852.17	935.31

LTC-03 Rates after Requested Rate Increases
excluding additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	11.93	13.26	15.91	17.24	18.56	19.89	22.54
30	11.93	13.26	17.24	18.56	19.89	21.22	23.87
31	11.93	13.26	17.24	18.56	19.89	21.22	23.87
32	11.93	13.26	17.24	18.56	19.89	22.54	25.20
33	11.93	14.59	18.56	19.89	21.22	22.54	25.20
34	11.93	14.59	18.56	19.89	21.22	22.54	25.20
35	13.26	14.59	18.56	19.89	21.22	22.54	25.20
36	13.26	15.91	19.89	21.22	22.54	23.87	26.52
37	13.26	15.91	19.89	21.22	22.54	23.87	26.52
38	13.26	15.91	19.89	21.22	22.54	23.87	26.52
39	13.26	15.91	19.89	21.22	22.54	25.20	27.85
40	14.59	17.24	19.89	21.22	22.54	25.20	27.85
41	14.59	17.24	21.22	22.54	23.87	26.52	27.85
42	15.91	18.56	21.22	22.54	23.87	27.85	29.17
43	15.91	18.56	22.54	23.87	25.20	29.17	30.50
44	15.91	19.89	22.54	23.87	26.52	30.50	31.83
45	15.91	19.89	23.87	25.20	26.52	31.83	33.15
46	17.24	21.22	23.87	26.52	27.85	33.15	34.48
47	17.24	21.22	25.20	27.85	29.17	34.48	35.80
48	17.24	22.54	26.52	27.85	29.17	35.80	37.13
49	18.56	22.54	26.52	29.17	30.50	37.51	39.78
50	18.56	23.87	27.85	30.50	31.83	39.15	41.11
51	19.57	25.20	29.17	31.83	33.15	40.78	43.76
52	19.89	25.20	29.17	33.15	34.48	42.41	46.41
53	21.20	26.52	30.50	33.15	34.48	44.04	48.93
54	21.22	26.52	30.50	34.48	35.80	45.67	50.56
55	22.54	27.85	31.83	35.80	37.13	47.30	53.83
56	23.87	29.17	34.48	38.46	39.78	50.56	57.09
57	25.20	31.83	35.80	41.11	42.43	53.83	60.35
58	26.52	33.15	38.46	43.76	46.41	57.09	65.24
59	29.17	35.80	41.11	46.41	49.06	61.98	68.50
60	30.50	38.46	43.76	49.06	53.04	65.24	73.40
61	33.15	41.11	47.74	53.04	57.02	70.14	78.29
62	35.80	45.09	50.39	57.02	61.00	76.66	84.82
63	39.78	47.74	54.37	61.00	64.98	83.18	91.34
64	42.43	51.72	59.67	64.98	68.96	89.71	97.86
65	46.41	55.69	63.65	70.28	74.26	96.23	106.02
66	50.39	61.00	70.28	76.91	82.22	106.02	117.44
67	55.69	67.63	76.91	84.87	91.50	117.44	128.63
68	61.00	75.59	84.87	92.82	100.78	128.85	140.56
69	66.30	82.22	92.82	102.11	112.72	141.90	152.50
70	72.93	91.50	102.11	112.72	124.65	156.58	165.76
71	80.89	102.11	114.04	125.98	139.24	171.06	181.67
72	90.17	114.04	127.30	140.56	155.15	185.65	198.91
73	100.78	127.30	141.89	157.80	172.39	201.56	217.47
74	111.39	141.89	159.13	175.04	192.28	218.80	237.37
75	124.65	157.80	177.69	196.26	213.50	237.37	259.91
76	139.24	176.37	197.58	217.47	237.37	265.21	290.41
77	155.15	196.26	218.07	242.67	263.82	294.39	323.56
78	166.29	211.51	231.93	262.56	280.07	316.53	347.16
79	176.83	225.56	246.45	279.87	299.36	336.95	368.98
80	186.98	240.02	262.56	297.04	316.93	358.04	392.52
81	208.19	266.54	291.73	330.19	352.73	399.15	437.60
82	232.06	297.04	326.21	368.65	393.84	444.23	487.99
83	258.58	331.52	363.34	411.08	438.93	495.95	543.69
84	289.08	369.97	404.45	457.49	489.32	552.97	606.01

LTC-03 Rates after Requested Rate Increases
including additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	12.32	13.69	16.42	17.79	19.16	20.53	23.27
30	12.32	13.69	17.79	19.16	20.53	21.90	24.64
31	12.32	13.69	17.79	19.16	20.53	21.90	24.64
32	12.32	13.69	17.79	19.16	20.53	23.27	26.00
33	12.32	15.06	19.16	20.53	21.90	23.27	26.00
34	12.32	15.06	19.16	20.53	21.90	23.27	26.00
35	13.69	15.06	19.16	20.53	21.90	23.27	26.00
36	13.69	16.42	20.53	21.90	23.27	24.64	27.37
37	13.69	16.42	20.53	21.90	23.27	24.64	27.37
38	13.69	16.42	20.53	21.90	23.27	24.64	27.37
39	13.69	16.42	20.53	21.90	23.27	26.00	28.74
40	15.07	17.81	20.53	21.90	23.27	26.00	28.74
41	15.07	17.81	21.90	23.27	24.64	27.39	28.74
42	16.44	19.17	21.90	23.27	24.64	28.75	30.11
43	16.44	19.17	23.28	24.65	26.02	30.14	31.49
44	16.44	20.56	23.28	24.65	27.39	31.51	32.86
45	16.44	20.56	24.65	26.02	27.39	32.89	34.24
46	17.81	21.93	24.65	27.40	28.77	34.26	35.61
47	17.81	21.93	26.03	28.77	30.14	35.64	36.99
48	17.81	23.29	27.40	28.77	30.14	37.01	38.36
49	19.19	23.29	27.40	30.14	31.51	38.80	41.13
50	19.19	24.68	28.78	31.52	32.89	40.49	42.50
51	20.24	26.05	30.15	32.89	34.26	42.17	45.25
52	20.56	26.05	30.15	34.26	35.63	43.86	47.99
53	21.93	27.40	31.52	34.26	35.63	45.55	50.61
54	21.93	27.40	31.52	35.64	37.01	47.23	52.29
55	23.31	28.77	32.89	37.01	38.38	48.92	55.67
56	24.68	30.14	35.64	39.76	41.12	52.29	59.04
57	26.05	32.89	36.99	42.50	43.85	55.67	62.41
58	27.42	34.26	39.75	45.24	47.97	59.04	67.48
59	30.15	37.01	42.50	47.99	50.71	64.10	70.85
60	31.52	39.76	45.24	50.73	54.83	67.48	75.91
61	34.26	42.50	49.36	54.83	58.94	72.54	80.97
62	37.01	46.62	52.10	58.95	63.06	79.28	87.72
63	41.13	49.34	56.20	63.06	67.16	86.03	94.47
64	43.87	53.46	61.71	67.15	71.25	92.78	101.21
65	47.99	57.57	65.81	72.64	76.74	99.53	109.65
66	52.10	63.04	72.67	79.48	84.97	109.65	121.46
67	57.59	69.90	79.51	87.70	94.56	121.46	133.03
68	63.06	78.14	87.74	95.92	104.14	133.26	145.36
69	68.53	84.98	95.95	105.51	116.49	146.76	157.69
70	75.39	94.60	105.54	116.47	128.82	161.94	171.37
71	83.60	105.56	117.87	130.17	143.90	176.90	187.81
72	93.19	117.87	131.59	145.26	160.36	191.95	205.61
73	104.16	131.57	146.66	163.08	178.16	208.36	224.78
74	115.12	146.64	164.48	180.88	198.74	226.15	245.31
75	128.82	163.06	182.26	202.81	220.66	245.29	268.59
76	143.90	182.25	204.23	224.72	245.33	274.08	300.11
77	160.34	202.81	225.37	250.77	272.66	304.21	334.37
78	171.78	218.49	239.59	271.23	289.32	326.99	358.63
79	182.59	232.91	254.48	288.98	309.11	347.93	381.00
80	192.98	247.72	270.99	306.58	327.11	369.53	405.12
81	214.88	275.10	301.10	340.79	364.06	411.96	451.65
82	239.51	306.58	336.69	380.48	406.49	458.50	503.66
83	266.89	342.16	375.01	424.28	453.02	511.87	561.14
84	298.36	381.85	417.44	472.18	505.03	570.72	625.47

LTC-03 2016 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%
30	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%
31	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%
32	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%
33	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%
34	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%
35	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%
36	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%
37	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%
38	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%
39	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%
40	14.2%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%
41	14.2%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%
42	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%
43	14.1%	14.1%	14.1%	14.1%	14.1%	14.2%	14.1%
44	14.1%	14.2%	14.1%	14.1%	14.1%	14.2%	14.1%
45	14.1%	14.2%	14.1%	14.1%	14.1%	14.2%	14.1%
46	14.1%	14.2%	14.1%	14.2%	14.2%	14.2%	14.1%
47	14.1%	14.2%	14.2%	14.2%	14.2%	14.2%	14.2%
48	14.1%	14.2%	14.2%	14.2%	14.2%	14.2%	14.2%
49	14.2%	14.2%	14.2%	14.2%	14.2%	14.3%	14.3%
50	14.2%	14.3%	14.2%	14.2%	14.2%	14.3%	14.2%
51	14.3%	14.2%	14.2%	14.2%	14.2%	14.3%	14.3%
52	14.2%	14.2%	14.2%	14.2%	14.2%	14.3%	14.3%
53	14.3%	14.2%	14.2%	14.2%	14.2%	14.3%	14.3%
54	14.2%	14.2%	14.2%	14.2%	14.2%	14.3%	14.3%
55	14.3%	14.2%	14.2%	14.2%	14.2%	14.3%	14.3%
56	14.3%	14.2%	14.2%	14.3%	14.2%	14.3%	14.3%
57	14.2%	14.2%	14.2%	14.2%	14.2%	14.3%	14.3%
58	14.2%	14.2%	14.2%	14.2%	14.2%	14.3%	14.3%
59	14.2%	14.2%	14.2%	14.3%	14.2%	14.3%	14.3%
60	14.2%	14.3%	14.2%	14.3%	14.2%	14.3%	14.3%
61	14.2%	14.2%	14.3%	14.2%	14.2%	14.3%	14.3%
62	14.2%	14.3%	14.2%	14.3%	14.2%	14.3%	14.3%
63	14.3%	14.2%	14.2%	14.2%	14.2%	14.3%	14.3%
64	14.2%	14.2%	14.3%	14.2%	14.2%	14.3%	14.3%
65	14.3%	14.2%	14.3%	14.2%	14.2%	14.3%	14.3%
66	14.2%	14.2%	14.3%	14.2%	14.2%	14.3%	14.3%
67	14.3%	14.2%	14.2%	14.2%	14.2%	14.3%	14.3%
68	14.2%	14.2%	14.2%	14.2%	14.2%	14.3%	14.3%
69	14.2%	14.2%	14.2%	14.2%	14.2%	14.3%	14.3%
70	14.2%	14.2%	14.2%	14.2%	14.2%	14.3%	14.2%
71	14.2%	14.2%	14.2%	14.2%	14.2%	14.3%	14.2%
72	14.2%	14.2%	14.2%	14.2%	14.2%	14.3%	14.2%
73	14.2%	14.2%	14.2%	14.2%	14.2%	14.2%	14.2%
74	14.2%	14.2%	14.2%	14.2%	14.2%	14.2%	14.2%
75	14.2%	14.2%	13.3%	14.2%	14.2%	14.2%	14.2%
76	14.2%	14.2%	14.2%	14.2%	14.2%	14.2%	14.2%
77	14.2%	14.2%	14.2%	14.2%	14.2%	14.2%	14.2%
78	14.2%	14.2%	14.2%	14.2%	14.2%	14.2%	14.2%
79	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%
80	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%
81	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%
82	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%
83	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%
84	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%

* Benefit Differences between LTC-03 and ICC12-LTC-12:

ICC12-LTC-12 underwriting guidelines and classification are stricter than for LTC-03

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered both 10yr and Lifetime benefit period options)

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

Appendix A - Comparison to New Business Rates (Custom Care II Series)

Rates shown are for a 90-day EP, single, Standard policyholder, and are per $100 monthly benefit

Inflation Option: 5% Simple Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	32.22	37.99	43.92	47.80	56.48	81.90	84.72
30	33.28	39.17	44.32	48.27	57.03	81.90	87.36
31	34.91	40.85	45.90	49.98	58.94	83.05	91.09
32	35.00	40.85	47.49	51.60	60.75	87.17	92.45
33	36.48	42.61	48.98	53.23	62.58	88.65	96.47
34	36.57	44.18	50.49	54.76	64.30	92.59	100.30
35	38.09	45.76	50.49	56.32	66.12	96.64	101.73
36	40.43	47.15	51.21	57.84	70.27	97.88	105.41
37	41.85	49.49	54.68	59.26	71.90	101.65	109.09
38	41.85	50.94	56.04	60.71	73.43	105.25	112.60
39	43.23	52.29	57.31	64.20	77.41	108.86	118.54
40	44.49	53.60	58.62	65.57	78.84	112.29	121.85
41	45.97	55.12	60.36	67.43	81.49	117.44	127.02
42	46.34	56.51	62.08	71.31	86.47	122.50	132.11
43	47.80	57.98	65.79	73.03	89.14	127.68	137.32
44	50.27	60.43	68.56	75.88	91.73	130.36	142.43
45	51.68	61.74	70.26	79.81	96.95	138.16	147.85
46	51.68	65.18	73.96	81.62	99.65	143.40	155.55
47	53.47	66.55	75.84	85.52	103.62	146.99	159.04
48	54.83	67.90	79.50	89.39	108.94	152.52	167.04
49	57.30	71.16	81.24	91.17	111.65	160.20	172.34
50	58.62	72.45	85.00	95.01	116.94	165.66	180.28
51	60.10	73.77	88.37	97.43	120.83	171.58	186.08
52	63.56	77.10	89.89	101.01	123.24	175.38	189.60
53	66.32	80.39	92.16	103.17	126.91	180.96	195.06
54	67.74	81.88	95.42	106.57	131.47	184.52	198.36
55	71.24	85.11	98.81	108.77	134.94	189.83	203.55
56	73.12	87.24	100.87	112.59	139.79	196.15	211.93
57	74.27	90.69	104.88	116.19	144.37	199.89	217.66
58	76.01	92.72	106.84	119.79	149.11	206.12	225.86
59	79.01	96.76	109.30	121.73	151.95	211.88	231.14
60	80.62	98.85	113.06	125.01	156.51	217.84	241.11
61	83.38	103.95	117.95	129.84	161.99	225.56	246.06
62	85.94	110.12	124.75	134.75	163.63	228.68	250.37
63	90.06	115.44	128.54	141.10	169.14	235.66	252.76
64	92.74	119.14	136.80	146.08	172.53	242.27	256.95
65	96.61	126.01	142.37	152.58	177.55	248.57	262.77
66	103.69	137.23	153.40	165.05	193.67	267.20	283.34
67	112.10	147.37	165.40	179.80	212.94	286.92	303.16
68	121.37	159.50	177.76	197.11	233.43	310.02	326.43
69	129.83	172.00	192.46	213.99	253.56	332.57	350.94
70	139.98	186.91	206.12	233.29	278.85	358.79	377.38
71	155.94	205.45	223.59	254.05	300.15	379.23	399.00
72	173.50	226.01	240.89	274.16	325.67	402.72	427.23
73	192.77	246.60	259.55	298.88	350.49	423.29	452.08
74	215.80	270.65	281.09	326.36	379.27	448.23	481.07
75	240.74	296.95	304.10	353.64	409.18	474.46	511.08
76	260.20	337.42	387.79	436.47	471.72	548.94	592.59
77	279.34	361.49	417.36	468.30	506.09	589.89	635.90
78	301.34	389.97	447.99	502.78	544.68	634.92	684.87
79	325.59	418.84	482.06	538.96	584.80	684.37	738.11
80	515.10	663.25	761.26	850.15	923.08	1082.63	1169.24
81	546.11	701.83	804.91	899.22	978.17	1147.05	1236.97
82	579.43	744.38	854.35	953.74	1038.33	1215.96	1311.13
83	613.26	788.48	904.61	1010.56	1100.20	1289.68	1389.51
84	649.16	835.47	957.07	1070.82	1164.96	1365.00	1470.91

LTC-03 Rates after Requested Rate Increases
excluding additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	17.24	22.54	25.20	27.85	29.17	38.46	39.78
30	18.56	23.87	26.52	29.17	30.50	39.78	42.43
31	19.89	23.87	26.52	29.17	30.50	41.11	45.09
32	19.89	25.20	27.85	30.50	31.83	43.76	46.41
33	21.22	25.20	29.17	30.50	31.83	45.09	48.93
34	21.22	25.20	30.50	31.83	33.15	47.74	50.56
35	22.54	26.52	30.50	33.15	34.48	48.93	50.56
36	23.87	27.85	31.83	34.48	37.13	50.56	52.19
37	25.20	29.17	34.48	35.80	38.46	50.56	52.19
38	25.20	30.50	35.80	37.13	39.78	50.56	53.83
39	26.10	31.83	37.13	39.78	42.41	52.19	53.83
40	26.10	33.15	37.51	40.78	42.41	52.19	55.46
41	26.10	34.25	39.15	42.41	44.04	53.83	57.09
42	27.73	35.80	39.15	42.41	45.67	55.46	60.35
43	27.73	35.88	40.78	44.04	45.67	57.09	61.98
44	27.73	37.51	42.41	45.67	47.30	60.35	63.61
45	29.36	37.51	42.41	47.30	48.93	61.98	66.87
46	29.36	39.15	44.04	48.93	50.56	63.61	68.50
47	30.99	39.15	45.67	48.93	52.19	66.87	71.77
48	30.99	40.78	45.67	50.56	53.83	68.50	75.03
49	32.62	40.78	47.30	52.19	55.46	70.14	76.66
50	32.62	42.41	48.93	53.83	57.09	73.40	79.92
51	32.62	44.04	50.56	55.46	58.72	75.03	83.18
52	34.25	45.67	52.19	58.72	61.98	78.29	86.45
53	34.25	47.30	53.83	60.35	65.24	79.92	91.34
54	35.88	50.56	55.46	63.61	68.50	83.18	94.60
55	35.88	52.19	57.09	65.24	70.14	84.82	99.49
56	39.15	55.46	60.35	68.50	75.03	89.71	104.39
57	40.78	57.09	63.61	73.40	79.92	94.60	110.91
58	44.04	60.35	68.50	76.66	84.82	101.13	115.81
59	47.30	63.61	71.77	81.55	89.71	106.02	122.33
60	50.56	66.87	76.66	86.45	96.23	112.54	128.85
61	53.83	70.14	81.55	91.34	101.13	119.07	137.01
62	57.09	75.03	84.82	96.23	106.02	125.59	145.16
63	60.35	79.92	89.71	102.76	110.91	132.12	153.32
64	65.24	84.82	94.60	107.65	115.81	140.27	163.11
65	68.50	89.71	99.49	114.17	120.70	148.43	172.89
66	75.03	97.86	109.28	125.59	132.12	161.48	187.57
67	81.55	107.65	120.70	137.01	145.16	177.79	202.25
68	89.71	117.44	132.12	150.06	159.84	194.10	220.19
69	97.86	128.85	145.16	164.74	176.15	212.04	238.14
70	107.65	140.27	159.84	181.05	194.10	231.61	257.71
71	119.07	154.95	177.79	200.62	216.93	256.08	282.17
72	132.12	172.89	195.73	223.46	241.40	282.17	309.90
73	146.80	190.83	216.93	247.92	267.49	309.90	339.26
74	161.48	212.04	241.40	274.02	298.48	342.52	370.25
75	179.42	234.87	267.49	305.01	332.74	376.78	406.13
76	192.54	251.42	286.43	326.21	356.45	404.19	436.01
77	202.82	265.35	301.95	344.64	375.14	425.47	459.02
78	212.97	278.61	316.53	361.75	393.84	446.35	481.36
79	222.78	292.40	332.78	378.72	413.53	467.84	505.43
80	233.39	305.00	347.43	396.49	432.30	490.64	527.77
81	255.93	335.49	381.91	436.28	476.06	538.38	580.82
82	281.13	368.65	420.36	478.71	522.47	591.43	637.84
83	308.97	404.45	461.47	526.45	574.19	649.77	700.16
84	339.47	445.56	506.56	578.17	629.88	713.42	769.12

LTC-03 Rates after Requested Rate Increases
including additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	17.79	23.27	26.00	28.74	30.11	39.72	41.09
30	19.16	24.64	27.37	30.11	31.48	41.09	43.84
31	20.54	24.64	27.37	30.11	31.48	42.47	46.61
32	20.54	26.00	28.74	31.48	32.85	45.22	47.97
33	21.91	26.00	30.12	31.48	32.85	46.61	50.61
34	21.91	26.00	31.51	32.86	34.23	49.36	52.29
35	23.29	27.39	31.51	34.24	35.61	50.61	52.29
36	24.66	28.75	32.87	35.61	38.36	52.29	53.98
37	26.05	30.14	35.64	36.99	39.75	52.29	53.98
38	26.05	31.52	37.03	38.38	41.13	52.29	55.67
39	26.99	32.89	38.40	41.13	43.86	53.98	55.67
40	26.99	34.27	38.80	42.17	43.86	53.98	57.35
41	26.99	35.42	40.49	43.86	45.55	55.67	59.04
42	28.68	37.03	40.49	43.86	47.23	57.35	62.41
43	28.68	37.11	42.17	45.55	47.23	59.04	64.10
44	28.68	38.80	43.86	47.23	48.92	62.41	65.79
45	30.36	38.80	43.86	48.92	50.61	64.10	69.16
46	30.36	40.49	45.55	50.61	52.29	65.79	70.85
47	32.05	40.49	47.23	50.61	53.98	69.16	74.22
48	32.05	42.17	47.23	52.29	55.67	70.85	77.60
49	33.74	42.17	48.92	53.98	57.35	72.54	79.28
50	33.74	43.86	50.61	55.67	59.04	75.91	82.66
51	33.74	45.55	52.29	57.35	60.73	77.60	86.03
52	35.42	47.23	53.98	60.73	64.10	80.97	89.40
53	35.42	48.92	55.67	62.41	67.48	82.66	94.47
54	37.11	52.29	57.35	65.79	70.85	86.03	97.84
55	37.11	53.98	59.04	67.48	72.54	87.72	102.90
56	40.49	57.35	62.41	70.85	77.60	92.78	107.96
57	42.17	59.04	65.79	75.91	82.66	97.84	114.71
58	45.55	62.41	70.85	79.28	87.72	104.59	119.77
59	48.92	65.79	74.22	84.34	92.78	109.65	126.52
60	52.29	69.16	79.28	89.40	99.53	116.40	133.26
61	55.67	72.54	84.34	94.47	104.59	123.14	141.70
62	59.04	77.60	87.72	99.53	109.65	129.89	150.13
63	62.41	82.66	92.78	106.27	114.71	136.64	158.57
64	67.48	87.72	97.84	111.33	119.77	145.07	168.69
65	70.85	92.78	102.90	118.08	124.83	153.51	178.81
66	77.60	101.21	113.02	129.89	136.64	167.00	193.99
67	84.34	111.33	124.83	141.70	150.13	183.87	209.17
68	92.78	121.46	136.64	155.19	165.31	200.74	227.73
69	101.21	133.26	150.13	170.38	182.18	219.30	246.29
70	111.33	145.07	165.31	187.24	200.74	239.54	266.53
71	123.14	160.25	183.87	207.49	224.36	264.84	291.83
72	136.64	178.81	202.43	231.10	249.66	291.83	320.51
73	151.82	197.37	224.36	256.41	276.65	320.51	350.87
74	167.00	219.30	249.66	283.40	308.70	354.25	382.92
75	185.56	242.91	276.65	315.45	344.12	389.67	420.03
76	199.08	259.96	296.15	337.29	368.55	417.91	450.81
77	209.61	274.23	312.06	356.19	387.71	439.72	474.39
78	220.00	287.81	326.99	373.70	406.85	461.10	497.26
79	230.03	301.92	343.61	391.06	427.00	483.07	521.89
80	240.88	314.79	358.58	409.22	446.18	506.40	544.72
81	264.15	346.27	394.17	450.28	491.34	555.67	599.47
82	290.15	380.48	433.86	494.08	539.25	610.42	658.32
83	318.89	417.44	476.29	543.35	592.62	670.64	722.64
84	350.37	459.86	522.82	596.73	650.11	736.33	793.81

LTC-03 2016 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%
30	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.2%
31	14.1%	14.1%	14.1%	14.1%	14.1%	14.2%	14.2%
32	14.1%	14.1%	14.1%	14.1%	14.1%	14.2%	14.2%
33	14.1%	14.1%	14.1%	14.1%	14.1%	14.2%	14.3%
34	14.1%	14.1%	14.2%	14.1%	14.1%	14.3%	14.3%
35	14.2%	14.1%	14.2%	14.1%	14.1%	14.3%	14.3%
36	14.2%	14.1%	14.1%	14.1%	14.2%	14.3%	14.3%
37	14.2%	14.2%	14.2%	14.2%	14.2%	14.3%	14.3%
38	14.2%	14.2%	14.3%	14.2%	14.3%	14.3%	14.3%
39	14.3%	14.2%	14.3%	14.3%	14.3%	14.3%	14.3%
40	14.3%	14.2%	14.3%	14.3%	14.3%	14.3%	14.3%
41	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
42	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
43	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
44	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
45	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
46	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
47	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
48	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
49	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
50	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
51	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
52	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
53	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
54	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
55	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
56	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
57	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
58	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
59	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
60	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
61	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
62	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
63	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
64	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
65	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
66	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
67	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
68	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
69	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
70	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
71	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
72	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
73	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
74	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
75	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
76	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
77	14.2%	14.2%	14.2%	14.2%	14.2%	14.2%	14.2%
78	14.2%	14.2%	14.2%	14.2%	14.2%	14.2%	14.2%
79	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%
80	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%
81	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%
82	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%
83	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%
84	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%

* Benefit Differences between LTC-03 and ICC12-LTC-12:

ICC12-LTC-12 underwriting guidelines and classification are stricter than for LTC-03

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered both 10yr and Lifetime benefit period options)

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

Appendix A - Comparison to New Business Rates (Custom Care II Series)

Rates shown are for a 90-day EP, single, Standard policyholder, and are per $100 monthly benefit

Inflation Option: 5% Compound Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	91.70	116.51	126.89	143.40	169.45	231.58	257.00
30	92.71	117.51	128.29	144.80	171.08	233.53	260.69
31	93.10	117.75	128.52	145.19	171.46	233.53	263.06
32	93.33	118.13	128.91	145.42	171.70	235.09	263.06
33	93.48	118.37	129.14	145.81	172.08	235.09	263.83
34	93.72	118.60	129.53	146.04	172.32	235.09	263.83
35	94.10	118.99	129.76	146.43	172.94	236.52	264.49
36	94.34	118.99	130.15	146.81	173.17	236.52	266.71
37	94.72	119.22	130.38	147.05	173.56	238.02	267.77
38	94.96	119.61	130.77	147.43	173.79	238.02	267.77
39	95.11	119.84	131.00	147.67	174.18	239.49	268.52
40	95.34	120.07	131.39	148.05	174.41	239.49	270.63
41	96.12	120.85	132.78	149.60	177.36	242.07	273.22
42	96.89	121.39	134.18	151.00	180.15	247.40	276.22
43	97.67	122.16	135.57	152.32	183.09	250.55	279.46
44	98.44	122.94	137.12	153.87	185.88	255.89	284.86
45	99.22	123.48	138.52	155.42	189.06	259.35	288.44
46	99.99	124.26	139.92	156.97	192.01	264.92	291.65
47	100.77	125.03	141.70	158.52	195.18	265.06	291.65
48	101.55	125.81	143.09	160.07	198.52	271.15	297.78
49	102.32	126.51	144.64	161.62	201.46	274.28	300.98
50	103.10	127.28	146.27	163.17	204.64	280.16	304.53
51	104.18	128.13	147.28	164.41	205.42	282.75	306.92
52	105.27	129.14	148.52	165.65	206.19	282.75	306.92
53	106.51	130.15	149.76	166.66	206.81	282.75	308.67
54	107.59	131.39	150.77	167.74	207.59	282.75	308.67
55	108.83	132.40	152.01	168.98	208.13	283.60	308.76
56	109.68	133.64	153.17	169.84	209.68	286.34	313.39
57	110.46	135.11	154.57	170.53	211.00	290.95	317.61
58	111.23	136.35	155.73	171.39	212.70	293.84	322.34
59	112.09	137.98	156.89	171.85	214.02	293.84	326.01
60	112.86	139.45	158.29	172.55	215.73	298.21	329.93
61	114.65	143.79	162.39	176.58	217.35	301.42	332.18
62	116.27	147.98	166.89	180.22	218.83	303.60	332.18
63	117.90	152.78	171.39	184.25	220.45	305.97	332.18
64	119.92	157.20	175.88	188.29	222.08	308.34	332.18
65	121.54	162.01	180.77	192.32	223.71	310.71	332.18
66	128.83	170.30	190.53	205.11	240.30	326.37	351.48
67	136.12	178.83	201.08	218.67	258.05	341.06	369.93
68	144.02	187.74	212.00	233.24	277.20	359.26	392.09
69	152.55	197.04	223.71	248.82	297.66	376.67	413.42
70	161.39	207.12	235.80	265.18	319.75	395.97	438.73
71	177.51	225.49	252.55	283.55	337.89	415.17	456.51
72	195.18	245.96	270.61	302.85	357.19	437.73	479.76
73	214.56	267.97	289.91	323.78	377.58	458.85	501.18
74	236.19	291.85	310.68	346.18	398.97	482.71	523.75
75	259.52	318.05	332.93	369.98	421.92	507.89	547.70
76	278.67	359.25	424.72	459.97	488.51	585.87	634.56
77	299.05	386.14	455.15	494.59	524.17	627.69	683.55
78	320.68	414.15	488.27	533.39	562.40	673.59	736.44
79	344.56	444.13	524.74	575.31	605.34	723.88	793.43
80	542.45	699.72	827.36	911.69	957.27	1141.89	1258.13
81	574.62	741.31	875.09	965.01	1013.26	1208.46	1331.28
82	609.04	786.68	928.36	1023.52	1074.28	1281.52	1412.63
83	645.86	833.30	984.07	1083.90	1138.91	1358.95	1497.50
84	684.46	882.54	1041.40	1147.31	1206.14	1439.53	1586.62

LTC-03 Rates after Requested Rate Increases
excluding additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	32.88	46.97	54.02	61.07	68.11	84.55	92.97
30	34.25	47.95	54.80	63.94	70.79	86.77	97.86
31	34.25	47.95	54.80	63.94	70.79	89.06	99.49
32	36.54	50.24	54.80	66.22	73.07	89.06	101.13
33	36.54	50.24	57.09	66.22	73.07	91.34	102.76
34	36.54	50.24	59.37	68.50	75.36	91.34	104.39
35	36.54	50.24	61.65	70.79	75.36	93.62	106.02
36	38.82	52.52	61.65	70.79	77.64	93.62	107.65
37	38.82	52.52	61.65	73.07	77.64	95.91	109.28
38	38.82	52.52	63.94	73.07	77.64	95.91	110.91
39	41.10	52.52	63.94	73.07	77.64	95.91	112.54
40	41.84	52.85	66.06	74.87	79.27	96.89	114.17
41	41.84	52.85	66.06	74.87	79.27	99.09	115.81
42	44.04	55.05	66.06	77.07	81.47	99.09	117.44
43	44.04	55.05	68.26	77.07	81.47	101.29	119.07
44	44.04	55.05	68.26	77.07	83.67	103.49	120.70
45	45.56	56.40	69.42	78.10	84.60	104.13	122.33
46	45.56	58.57	69.42	80.26	86.77	104.13	123.96
47	45.56	58.57	71.59	80.26	86.77	106.30	127.22
48	45.56	60.74	71.59	82.43	86.77	106.30	128.85
49	45.56	60.74	71.59	82.43	86.77	106.30	130.48
50	46.65	61.49	72.09	82.69	86.94	108.14	132.12
51	46.65	63.61	74.21	84.82	89.06	110.26	135.38
52	48.39	65.23	75.75	86.27	90.48	111.52	140.27
53	48.39	65.23	77.85	86.27	94.68	111.52	143.53
54	50.11	66.81	79.33	87.69	96.04	112.74	146.80
55	52.19	68.90	81.42	89.77	98.12	114.83	151.69
56	53.43	71.93	82.21	92.48	100.70	119.20	156.58
57	55.05	75.44	85.63	97.86	103.98	126.41	163.11
58	56.17	78.24	88.27	102.32	108.34	130.40	168.00
59	57.71	81.59	91.54	105.46	113.42	137.30	174.52
60	58.72	84.16	93.95	109.61	117.44	142.88	181.05
61	62.11	87.34	98.99	114.52	124.22	151.40	189.20
62	67.36	92.38	105.86	119.33	128.95	157.82	195.73
63	71.90	96.49	111.63	124.87	134.33	166.50	203.88
64	76.90	101.29	118.17	131.30	142.55	174.44	213.67
65	81.81	105.99	124.58	137.60	148.75	184.08	221.82
66	88.47	114.27	134.55	149.29	160.35	197.21	234.87
67	95.84	125.33	145.60	162.19	175.09	213.80	249.55
68	104.13	133.36	155.28	175.37	189.99	230.18	265.86
69	113.26	146.14	168.06	191.81	208.25	250.27	280.54
70	121.30	157.51	181.05	206.39	224.50	267.95	298.48
71	132.16	172.00	200.96	226.31	244.41	291.49	321.32
72	144.84	188.29	222.69	249.85	267.95	315.02	345.79
73	157.89	204.54	244.01	270.92	288.86	339.10	373.51
74	174.03	224.27	270.92	297.83	315.77	367.80	401.24
75	190.18	245.80	299.63	328.33	344.48	400.10	432.23
76	203.05	264.31	320.32	351.83	369.34	428.85	463.06
77	212.76	274.27	335.77	367.35	385.64	447.14	487.99
78	224.18	289.37	351.38	386.36	405.44	470.63	511.99
79	231.58	300.75	365.41	401.50	421.05	488.72	537.45
80	243.47	313.64	382.38	419.62	439.67	511.28	562.25
81	266.38	345.15	421.05	461.15	482.64	561.40	617.95
82	293.59	379.52	461.15	505.55	531.33	617.26	678.95
83	322.23	416.76	506.98	555.68	582.89	677.41	745.25
84	353.74	456.86	557.11	610.10	640.17	744.72	819.51

LTC-03 Rates after Requested Rate Increases
including additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	34.01	48.58	55.87	63.16	70.44	87.45	96.15
30	35.42	49.59	56.68	66.13	73.21	89.74	101.21
31	35.42	49.59	56.68	66.13	73.21	92.10	102.90
32	37.79	51.96	56.68	68.49	75.57	92.10	104.59
33	37.79	51.96	59.04	68.49	75.57	94.47	106.27
34	37.79	51.96	61.40	70.85	77.93	94.47	107.96
35	37.79	51.96	63.76	73.21	77.93	96.83	109.65
36	40.15	54.32	63.76	73.21	80.30	96.83	111.33
37	40.15	54.32	63.76	75.57	80.30	99.19	113.02
38	40.15	54.32	66.13	75.57	80.30	99.19	114.71
39	42.51	54.32	66.13	75.57	80.30	99.19	116.40
40	43.27	54.66	68.32	77.43	81.98	100.20	118.08
41	43.27	54.66	68.32	77.43	81.98	102.48	119.77
42	45.55	56.93	68.32	79.71	84.26	102.48	121.46
43	45.55	56.93	70.60	79.71	84.26	104.76	123.14
44	45.55	56.93	70.60	79.71	86.54	107.03	124.83
45	47.11	58.33	71.79	80.77	87.50	107.69	126.52
46	47.11	60.58	71.79	83.01	89.74	107.69	128.20
47	47.11	60.58	74.04	83.01	89.74	109.93	131.58
48	47.11	62.82	74.04	85.26	89.74	109.93	133.26
49	47.11	62.82	74.04	85.26	89.74	109.93	134.95
50	48.24	63.60	74.56	85.53	89.91	111.84	136.64
51	48.24	65.79	76.75	87.72	92.10	114.03	140.01
52	50.05	67.46	78.34	89.22	93.57	115.33	145.07
53	50.05	67.46	80.52	89.22	97.92	115.33	148.45
54	51.82	69.09	82.05	90.69	99.32	116.60	151.82
55	53.98	71.25	84.21	92.85	101.48	118.76	156.88
56	55.26	74.39	85.02	95.65	104.15	123.28	161.94
57	56.93	78.02	88.56	101.21	107.54	130.73	168.69
58	58.10	80.92	91.29	105.82	112.04	134.87	173.75
59	59.68	84.38	94.67	109.07	117.31	142.00	180.50
60	60.73	87.04	97.16	113.36	121.46	147.77	187.24
61	64.24	90.33	102.38	118.44	128.47	156.58	195.68
62	69.67	95.55	109.48	123.41	133.37	163.22	202.43
63	74.36	99.80	115.45	129.15	138.93	172.20	210.86
64	79.54	104.76	122.21	135.79	147.43	180.41	220.98
65	84.61	109.61	128.84	142.31	153.84	190.38	229.42
66	91.50	118.18	139.15	154.40	165.84	203.96	242.91
67	99.12	129.62	150.59	167.74	181.09	221.12	258.09
68	107.69	137.92	160.59	181.37	196.49	238.05	274.96
69	117.14	151.15	173.82	198.38	215.38	258.84	290.14
70	125.45	162.90	187.24	213.46	232.18	277.12	308.70
71	136.69	177.88	207.84	234.06	252.78	301.46	332.32
72	149.80	194.73	230.31	258.40	277.12	325.81	357.62
73	163.29	211.54	252.36	280.19	298.75	350.70	386.30
74	179.99	231.95	280.19	308.03	326.58	380.39	414.97
75	196.69	254.21	309.88	339.57	356.27	413.79	447.02
76	209.94	273.28	331.20	363.78	381.87	443.41	478.78
77	219.89	283.45	347.01	379.65	398.55	462.11	504.34
78	231.59	298.93	362.99	399.12	418.83	486.17	528.90
79	239.12	310.55	377.31	414.58	434.77	504.64	554.96
80	251.28	323.71	394.66	433.09	453.79	527.69	580.30
81	274.93	356.23	434.57	475.96	498.13	579.43	637.79
82	303.02	391.71	475.96	521.78	548.39	637.08	700.75
83	332.58	430.14	523.26	573.52	601.60	699.16	769.18
84	365.10	471.53	574.99	629.69	660.73	768.63	845.82

LTC-03 2016 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
30	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
31	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
32	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
33	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
34	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
35	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
36	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
37	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
38	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
39	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
40	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
41	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
42	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
43	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
44	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
45	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
46	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
47	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
48	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
49	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
50	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
51	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
52	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
53	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
54	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
55	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
56	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
57	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
58	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
59	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
60	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
61	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
62	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
63	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
64	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
65	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
66	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
67	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
68	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
69	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
70	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
71	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
72	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
73	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
74	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
75	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
76	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
77	14.2%	14.2%	14.2%	14.2%	14.2%	14.2%	14.2%
78	14.2%	14.2%	14.2%	14.2%	14.2%	14.2%	14.2%
79	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%
80	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%
81	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%
82	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%
83	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%
84	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%

* Benefit Differences between LTC-03 and ICC12-LTC-12:

ICC12-LTC-12 underwriting guidelines and classification are stricter than for LTC-03

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered both 10yr and Lifetime benefit period options)

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

Appendix B1

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

LTC-03 PA, LTC-03FR PA

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

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

Age	GPO Inflation							5% Simple Inflation							5%/3% Compound Inflation							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2-10yr BP	LifeBP
18-29	12.32	13.69	16.42	17.79	19.16	20.53	23.27	17.79	23.27	26.00	28.74	30.11	39.72	41.09	23.62	33.74	38.80	43.86	48.92	60.73	96.15	1.44	1.00
30	12.32	13.69	17.79	19.16	20.53	21.90	24.64	19.16	24.64	27.37	30.11	31.48	41.09	43.84	25.30	35.42	40.49	47.23	52.29	64.10	101.21	1.40	1.00
31	12.32	13.69	17.79	19.16	20.53	21.90	24.64	20.54	24.64	27.37	30.11	31.48	42.47	46.61	25.30	35.42	40.49	47.23	52.29	65.79	102.90	1.40	1.00
32	12.32	13.69	17.79	19.16	20.53	23.27	26.00	20.54	26.00	28.74	31.48	32.85	45.22	47.97	26.99	37.11	40.49	48.92	53.98	65.79	104.59	1.40	1.00
33	12.32	15.06	19.16	20.53	21.90	23.27	26.00	21.91	26.00	30.12	31.48	32.85	46.61	50.61	26.99	37.11	42.17	48.92	53.98	67.48	106.27	1.40	1.00
34	12.32	15.06	19.16	20.53	21.90	23.27	26.00	21.91	26.00	31.51	32.86	34.23	49.36	52.29	26.99	37.11	43.86	50.61	55.67	67.48	107.96	1.40	1.00
35	13.69	15.06	19.16	20.53	21.90	23.27	26.00	23.29	27.39	31.51	34.24	35.61	50.61	52.29	26.99	37.11	45.55	52.29	55.67	69.16	109.65	1.40	1.00
36	13.69	16.42	20.53	21.90	23.27	24.64	27.37	24.66	28.75	32.87	35.61	38.36	52.29	53.98	28.68	38.80	45.55	52.29	57.35	69.16	111.33	1.40	1.00
37	13.69	16.42	20.53	21.90	23.27	24.64	27.37	26.05	30.14	35.64	36.99	39.75	52.29	53.98	28.68	38.80	45.55	53.98	57.35	70.85	113.02	1.40	1.00
38	13.69	16.42	20.53	21.90	23.27	24.64	27.37	26.05	31.52	37.03	38.38	41.13	52.29	55.67	28.68	38.80	47.23	53.98	57.35	70.85	114.71	1.40	1.00
39	13.69	16.42	20.53	21.90	23.27	26.00	28.74	26.99	32.89	38.40	41.13	43.86	53.98	55.67	30.36	38.80	47.23	53.98	57.35	70.85	116.40	1.40	1.00
40	15.07	17.81	20.53	21.90	23.27	26.00	28.74	26.99	34.27	38.80	42.17	43.86	53.98	57.35	32.05	40.49	50.61	57.35	60.73	74.22	118.08	1.35	1.00
41	15.07	17.81	21.90	23.27	24.64	27.39	28.74	26.99	35.42	40.49	43.86	45.55	55.67	59.04	32.05	40.49	50.61	57.35	60.73	75.91	119.77	1.35	1.00
42	16.44	19.17	21.90	23.27	24.64	28.75	30.11	28.68	37.03	40.49	43.86	47.23	57.35	62.41	33.74	42.17	50.61	59.04	62.41	75.91	121.46	1.35	1.00
43	16.44	19.17	23.28	24.65	26.02	30.14	31.49	28.68	37.11	42.17	45.55	47.23	59.04	64.10	33.74	42.17	52.29	59.04	62.41	77.60	123.14	1.35	1.00
44	16.44	20.56	23.28	24.65	27.39	31.51	32.86	28.68	38.80	43.86	47.23	48.92	62.41	65.79	33.74	42.17	52.29	59.04	64.10	79.28	124.83	1.35	1.00
45	16.44	20.56	24.65	26.02	27.39	32.89	34.24	30.36	38.80	43.86	48.92	50.61	64.10	69.16	35.42	43.86	53.98	60.73	65.79	80.97	126.52	1.33	1.00
46	17.81	21.93	24.65	27.40	28.77	34.26	35.61	30.36	40.49	45.55	50.61	52.29	65.79	70.85	35.42	45.55	53.98	62.41	67.48	80.97	128.20	1.33	1.00
47	17.81	21.93	26.03	28.77	30.14	35.64	36.99	32.05	40.49	47.23	50.61	53.98	69.16	74.22	35.42	45.55	55.67	62.41	67.48	82.66	131.58	1.33	1.00
48	17.81	23.29	27.40	28.77	30.14	37.01	38.36	32.05	42.17	47.23	52.29	55.67	70.85	77.60	35.42	47.23	55.67	64.10	67.48	82.66	133.26	1.33	1.00
49	19.19	23.29	27.40	30.14	31.51	38.80	41.13	33.74	42.17	48.92	53.98	57.35	72.54	79.28	35.42	47.23	55.67	64.10	67.48	82.66	134.95	1.33	1.00
50	19.19	24.68	28.78	31.52	32.89	40.49	42.50	33.74	43.86	50.61	55.67	59.04	75.91	82.66	37.11	48.92	57.35	65.79	69.16	86.03	136.64	1.30	1.00
51	20.24	26.05	30.15	32.89	34.26	42.17	45.25	33.74	45.55	52.29	57.35	60.73	77.60	86.03	37.11	50.61	59.04	67.48	70.85	87.72	140.01	1.30	1.00
52	20.56	26.05	30.15	34.26	35.63	43.86	47.99	35.42	47.23	53.98	60.73	64.10	80.97	89.40	38.80	52.29	60.73	69.16	72.54	89.40	145.07	1.29	1.00
53	21.93	27.40	31.52	34.26	35.63	45.55	50.61	35.42	48.92	55.67	62.41	67.48	82.66	94.47	38.80	52.29	62.41	69.16	75.91	89.40	148.45	1.29	1.00
54	21.93	27.40	31.52	35.64	37.01	47.23	52.29	37.11	52.29	57.35	65.79	70.85	86.03	97.84	40.49	53.98	64.10	70.85	77.60	91.09	151.82	1.28	1.00
55	23.31	28.77	32.89	37.01	38.38	48.92	55.67	37.11	53.98	59.04	67.48	72.54	87.72	102.90	42.17	55.67	65.79	72.54	79.28	92.78	156.88	1.28	1.00
56	24.68	30.14	35.64	39.76	41.12	52.29	59.04	40.49	57.35	62.41	70.85	77.60	92.78	107.96	43.86	59.04	67.48	75.91	82.66	97.84	161.94	1.26	1.00
57	26.05	32.89	36.99	42.50	43.85	55.67	62.41	42.17	59.04	65.79	75.91	82.66	97.84	114.71	45.55	62.41	70.85	80.97	86.03	104.59	168.69	1.25	1.00
58	27.42	34.26	39.75	45.24	47.97	59.04	67.48	45.55	62.41	70.85	79.28	87.72	104.59	119.77	47.23	65.79	74.22	86.03	91.09	109.65	173.75	1.23	1.00
59	30.15	37.01	42.50	47.99	50.71	64.10	70.85	48.92	65.79	74.22	84.34	92.78	109.65	126.52	48.92	69.16	77.60	89.40	96.15	116.40	180.50	1.22	1.00
60	31.52	39.76	45.24	50.73	54.83	67.48	75.91	52.29	69.16	79.28	89.40	99.53	116.40	133.26	50.61	72.54	80.97	94.47	101.21	123.14	187.24	1.20	1.00
61	34.26	42.50	49.36	54.83	58.94	72.54	80.97	55.67	72.54	84.34	94.47	104.59	123.14	141.70	53.98	75.91	86.03	99.53	107.96	131.58	195.68	1.19	1.00
62	37.01	46.62	52.10	58.95	63.06	79.28	87.72	59.04	77.60	87.72	99.53	109.65	129.89	150.13	59.04	80.97	92.78	104.59	113.02	138.32	202.43	1.18	1.00
63	41.13	49.34	56.20	63.06	67.16	86.03	94.47	62.41	82.66	92.78	106.27	114.71	136.64	158.57	64.10	86.03	99.53	111.33	119.77	148.45	210.86	1.16	1.00
64	43.87	53.46	61.71	67.15	71.25	92.78	101.21	67.48	87.72	97.84	111.33	119.77	145.07	168.69	69.16	91.09	106.27	118.08	128.20	156.88	220.98	1.15	1.00
65	47.99	57.57	65.81	72.64	76.74	99.53	109.65	70.85	92.78	102.90	118.08	124.83	153.51	178.81	74.22	96.15	113.02	124.83	134.95	167.00	229.42	1.14	1.00
66	52.10	63.04	72.67	79.48	84.97	109.65	121.46	77.60	101.21	113.02	129.89	136.64	167.00	193.99	80.97	104.59	123.14	136.64	146.76	180.50	242.91	1.13	1.00
67	57.59	69.90	79.51	87.70	94.56	121.46	133.03	84.34	111.33	124.83	141.70	150.13	183.87	209.17	87.72	114.71	133.26	148.45	160.25	195.68	258.09	1.13	1.00
68	63.06	78.14	87.74	95.92	104.14	133.26	145.36	92.78	121.46	136.64	155.19	165.31	200.74	227.73	96.15	123.14	143.39	161.94	175.44	212.55	274.96	1.12	1.00
69	68.53	84.98	95.95	105.51	116.49	146.76	157.69	101.21	133.26	150.13	170.38	182.18	219.30	246.29	104.59	134.95	155.19	177.12	192.31	231.10	290.14	1.12	1.00
70	75.39	94.60	105.54	116.47	128.82	161.94	171.37	111.33	145.07	165.31	187.24	200.74	239.54	266.53	113.02	146.76	168.69	192.31	209.17	249.66	308.70	1.11	1.00
71	83.60	105.56	117.87	130.17	143.90	176.90	187.81	123.14	160.25	183.87	207.49	224.36	264.84	291.83	123.14	160.25	187.24	210.86	227.73	271.59	332.32	1.11	1.00
72	93.19	117.87	131.59	145.26	160.36	191.95	205.61	136.64	178.81	202.43	231.10	249.66	291.83	320.51	134.95	175.44	207.49	232.79	249.66	293.52	357.62	1.11	1.00
73	104.16	131.57	146.66	163.08	178.16	208.36	224.78	151.82	197.37	224.36	256.41	276.65	320.51	350.87	148.45	192.31	229.42	254.72	271.59	318.82	386.30	1.10	1.00
74	115.12	146.64	164.48	180.88	198.74	226.15	245.31	167.00	219.30	249.66	283.40	308.70	354.25	382.92	163.63	210.86	254.72	280.02	296.89	345.81	414.97	1.10	1.00
75	128.82	163.06	182.26	202.81	220.66	245.29	268.59	185.56	242.91	276.65	315.45	344.12	389.67	420.03	178.81	231.10	281.71	308.70	323.88	376.18	447.02	1.10	1.00
76	143.90	182.25	204.23	224.72	245.33	274.08	300.11	199.08	259.96	296.15	337.29	368.55	417.91	450.81	190.86	248.44	301.09	330.71	347.16	403.10	478.78	1.10	1.00
77	160.34	202.81	225.37	250.77	272.66	304.21	334.37	209.61	274.23	312.06	356.19	387.71	439.72	474.39	201.73	260.05	318.36	348.31	365.64	423.96	504.34	1.09	1.00
78	171.78	218.49	239.59	271.23	289.32	326.99	358.63	220.00	287.81	326.99	373.70	406.85	461.10	497.26	212.47	274.25	333.01	366.16	384.25	446.03	528.90	1.09	1.00
79	182.59	232.91	254.48	288.98	309.11	347.93	381.00	230.03	301.92	343.61	391.06	427.00	483.07	521.89	221.41	287.54	349.37	383.87	402.56	467.26	554.96	1.08	1.00
80	192.98	247.72	270.99	306.58	327.11	369.53	405.12	240.88	314.79	358.58	409.22	446.18	506.40		232.67	299.73	365.43	401.01	420.17	488.61		1.08	1.00
81	214.88	275.10	301.10	340.79	364.06	411.96	451.65	264.15	346.27	394.17	450.28	491.34	555.67		254.57	329.84	402.38	440.70	461.23	536.51		1.08	1.00
82	239.51	306.58	336.69	380.48	406.49	458.50	503.66	290.15	380.48	433.86	494.08	539.25	610.42		280.57	362.69	440.70	483.13	507.77	589.89		1.08	1.00
83	266.89	342.16	375.01	424.28	453.02	511.87	561.14	318.89	417.44	476.29	543.35	592.62	670.64		307.94	398.28	484.50	531.03	557.04	647.37		1.08	1.00
84	298.36	381.85	417.44	472.18	505.03	570.72	625.47	350.37	459.86	522.82	596.73	650.11	736.33		338.06	436.60	532.40	583.04	611.78	711.69		1.08	1.00
85	332.58	425.65	465.34	526.93	562.51	635.05	696.64	385.96		574.83	655.58	714.43	808.87		370.90		585.78	640.53	673.37	781.50		1.08	1.00
86	369.53	473.55	518.72	587.15	626.84	708.96	776.02	422.91		630.94	719.91	785.60	889.62		407.86		643.26	704.85	739.07	858.14		1.08	1.00
87	411.96	528.30	578.94	654.21	699.38	789.71	864.98	465.34		693.90	791.08	862.25	977.21		447.55		706.22	773.28	811.61	943.00		1.08	1.00
88	459.86	588.52	644.63	728.12	778.76	880.04	964.89	510.50		762.33	869.09	947.10	1073.02		492.71		776.02	849.93	892.36	1036.06		1.08	1.00
89	511.87	655.58	718.54	812.97	869.09	981.32	1074.39	561.14		836.24	953.94	1041.54	1178.40		540.61		852.67	933.42	979.95	1137.34		1.08	1.00
90	570.72	730.86	800.66	904.67	967.63	1093.55	1197.56	617.26							593.99							1.08	1.00
91+																						1.08	1.00

Rates shown below the line apply only to attained age GPO Inflation Adjustment offers, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases
Compound rates reflect rates with a 5% annual increase in monthly/daily benefits and a 3% increase in policy limit; rates reflecting a 5% annual increase in both benefit and policy limit are calculated by multiplying the rates in the table by the factors listed to the right

Appendix B1

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

BSC-03 PA, BSC-03FR PA

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

Standard rates per $10 of Daily Benefit
90 Day Elimination Period

Age	GPO Inflation							5% Simple Inflation							5%/3% Compound Inflation							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2-10yr BP	LifeBP
18-29	27.37	30.11	35.58	39.69	42.43	45.17	58.85	39.69	52.01	58.85	64.33	68.43	89.73	102.71	55.67	80.97	92.78	104.59	116.40	145.07	241.22	1.44	1.00
30	27.37	30.11	39.69	42.43	45.17	47.90	61.59	43.80	56.11	61.59	68.43	71.17	93.91	110.35	60.73	84.34	96.15	113.02	124.83	153.51	254.72	1.40	1.00
31	27.37	30.11	39.69	42.43	45.17	47.90	61.59	46.95	56.11	62.96	68.43	71.17	97.07	117.32	60.73	84.34	96.15	113.02	124.83	158.57	258.09	1.40	1.00
32	27.37	30.11	39.69	42.43	45.17	52.01	65.69	46.95	58.85	65.69	72.54	75.28	102.92	119.93	64.10	87.72	96.15	118.08	129.89	158.57	263.15	1.40	1.00
33	27.37	32.85	42.43	45.17	49.27	52.01	65.69	49.67	58.85	68.85	72.54	75.28	107.67	126.52	64.10	87.72	101.21	118.08	129.89	161.94	266.53	1.40	1.00
34	27.37	34.22	42.43	45.17	49.27	52.01	65.69	49.67	58.85	72.01	75.72	78.44	113.53	131.58	64.10	89.40	104.59	121.46	133.26	161.94	271.59	1.40	1.00
35	30.11	34.22	42.43	45.17	49.27	52.01	65.69	52.80	61.98	72.01	78.91	81.61	116.40	131.58	64.10	89.40	109.65	124.83	133.26	167.00	274.96	1.40	1.00
36	30.11	36.95	46.53	49.27	52.01	54.75	68.43	57.03	66.13	76.21	81.61	89.00	121.46	134.95	67.48	92.78	109.65	124.83	138.32	167.00	280.02	1.40	1.00
37	30.11	36.95	46.53	49.27	52.01	54.75	68.43	60.24	69.32	82.63	84.78	92.21	121.46	134.95	67.48	92.78	109.65	129.89	138.32	170.38	283.40	1.40	1.00
38	30.11	36.95	46.53	49.27	52.01	54.75	68.43	60.24	72.50	85.84	89.55	95.43	121.46	140.01	67.48	92.78	113.02	129.89	138.32	170.38	288.46	1.40	1.00
39	30.11	36.95	46.53	49.27	52.01	58.85	72.54	62.41	76.74	88.48	95.43	101.21	124.83	140.01	72.54	92.78	113.02	129.89	138.32	170.38	291.83	1.40	1.00
40	33.15	40.06	46.53	49.27	52.01	58.85	72.54	62.41	79.97	89.40	97.84	102.90	126.52	143.39	75.91	97.84	121.46	138.32	146.76	180.50	296.89	1.35	1.00
41	34.66	40.06	49.64	52.35	55.07	61.98	72.54	62.41	82.66	94.47	102.90	106.27	129.89	148.45	75.91	97.84	121.46	138.32	146.76	183.87	300.27	1.35	1.00
42	37.81	42.77	49.27	53.38	56.11	64.70	75.28	65.79	85.84	94.47	102.90	111.33	134.95	156.88	80.97	101.21	121.46	143.39	151.82	183.87	305.33	1.35	1.00
43	37.36	44.25	52.38	56.55	59.26	69.32	78.73	67.48	86.03	99.53	106.27	111.33	138.32	161.94	80.97	101.21	126.52	143.39	151.82	187.24	310.39	1.35	1.00
44	37.36	47.44	53.83	56.55	62.38	72.01	82.86	67.48	91.09	102.90	111.33	114.71	146.76	165.31	80.97	101.21	126.52	143.39	155.19	192.31	313.76	1.35	1.00
45	37.36	47.44	57.00	59.26	63.42	75.18	86.35	70.85	91.09	102.90	116.40	119.77	151.82	173.75	86.03	106.27	131.58	146.76	160.25	197.37	318.82	1.33	1.00
46	40.47	50.12	56.55	63.93	66.62	79.42	89.03	70.85	96.15	107.96	119.77	124.83	156.88	178.81	86.03	109.65	131.58	151.82	163.63	197.37	322.20	1.33	1.00
47	40.47	50.12	59.72	66.62	69.32	82.63	92.49	75.91	96.15	113.02	119.77	128.20	165.31	187.24	86.03	109.65	134.95	151.82	165.31	200.74	332.32	1.33	1.00
48	41.55	53.24	62.86	66.62	70.82	85.29	96.67	75.91	99.53	113.02	124.83	133.26	170.38	195.68	86.03	114.71	134.95	156.88	165.31	202.43	335.69	1.33	1.00
49	44.78	54.35	63.93	70.82	73.51	91.09	103.65	79.28	101.21	116.40	129.89	138.32	173.75	200.74	86.03	114.71	134.95	156.88	165.31	202.43	340.75	1.33	1.00
50	44.78	57.59	67.16	74.07	76.74	94.47	107.89	80.97	104.59	121.46	133.26	141.70	182.18	209.17	89.40	119.77	140.01	161.94	170.38	210.86	344.12	1.30	1.00
51	47.23	61.86	71.41	78.31	80.97	99.53	113.98	80.97	109.65	126.52	138.32	146.76	187.24	217.61	91.09	123.14	145.07	165.31	173.75	215.92	354.25	1.30	1.00
52	49.02	61.86	71.41	81.57	84.21	104.59	120.80	86.03	114.71	131.58	146.76	155.19	197.37	226.04	94.47	128.20	148.45	170.38	178.81	220.98	367.74	1.29	1.00
53	52.29	64.47	75.65	82.53	85.19	109.65	128.20	86.03	118.08	134.95	151.82	165.31	202.43	239.54	94.47	128.20	153.51	170.38	187.24	220.98	376.18	1.29	1.00
54	53.25	65.46	75.65	85.87	90.11	114.71	133.26	91.09	128.20	140.01	161.94	173.75	210.86	247.97	99.53	133.26	158.57	175.44	192.31	226.04	386.30	1.28	1.00
55	56.61	69.65	79.87	90.11	92.75	119.77	141.70	91.09	133.26	145.07	167.00	178.81	215.92	261.47	104.59	138.32	163.63	180.50	197.37	231.10	399.79	1.28	1.00
56	59.23	73.84	87.49	97.75	101.21	128.20	150.13	99.53	141.70	155.19	175.44	192.31	229.42	274.96	109.65	146.76	168.69	188.93	207.49	244.60	413.29	1.26	1.00
57	63.49	81.44	90.95	104.62	108.06	136.64	160.25	104.59	146.76	163.63	188.93	205.80	242.91	293.52	113.02	156.88	177.12	202.43	215.92	263.15	431.84	1.25	1.00
58	67.73	85.64	98.57	113.09	119.93	146.76	172.06	113.02	156.88	177.12	199.05	219.30	261.47	307.01	118.08	165.31	187.24	215.92	229.42	276.65	445.34	1.23	1.00
59	74.59	91.72	106.25	120.80	126.78	160.25	182.18	123.14	165.31	187.24	212.55	234.48	276.65	323.88	123.14	175.44	195.68	226.04	242.91	295.21	463.89	1.22	1.00
60	78.80	101.07	114.71	127.64	138.69	170.38	195.68	131.58	175.44	200.74	226.04	253.03	295.21	342.44	128.20	183.87	205.80	239.54	258.09	313.76	482.45	1.20	1.00
61	87.20	107.89	125.04	138.69	149.73	183.87	209.17	141.70	183.87	214.23	239.54	266.53	313.76	364.37	138.32	193.99	219.30	253.03	274.96	335.69	504.38	1.19	1.00
62	93.33	118.22	131.87	150.66	160.07	202.43	226.04	150.13	197.37	224.36	254.72	280.02	330.63	386.30	150.13	207.49	237.85	266.53	288.46	354.25	521.25	1.18	1.00
63	105.30	125.74	142.91	161.69	171.11	219.30	242.91	160.25	210.86	237.85	271.59	293.52	349.19	408.23	163.63	220.98	254.72	285.08	307.01	381.24	543.18	1.16	1.00
64	112.11	137.71	158.44	171.77	182.78	237.85	261.47	173.75	226.04	251.35	286.77	308.70	372.80	435.22	177.12	234.48	273.28	303.64	330.63	403.17	570.17	1.15	1.00
65	124.11	148.72	169.47	187.91	197.34	256.41	283.40	182.18	239.54	264.84	305.33	322.20	396.42	460.52	192.31	247.97	291.83	322.20	347.50	430.16	592.10	1.14	1.00
66	135.12	162.33	188.28	205.71	218.71	283.40	313.76	200.74	261.47	291.83	335.69	352.56	430.16	501.01	209.17	269.90	317.13	352.56	377.86	465.58	627.52	1.13	1.00
67	148.08	181.10	204.46	225.53	244.29	313.76	343.52	217.61	286.77	322.20	366.05	387.98	474.02	539.80	226.04	295.21	344.12	382.92	413.29	504.38	666.32	1.13	1.00
68	163.31	201.87	225.84	247.52	268.90	344.12	374.26	239.54	313.76	352.56	399.79	426.78	517.87	587.04	247.97	317.13	369.43	418.35	452.09	548.24	710.18	1.12	1.00
69	176.91	219.68	247.86	271.53	300.67	377.86	406.67	261.47	344.12	387.98	440.28	470.64	565.11	635.96	269.90	347.50	399.79	457.15	495.94	595.47	748.98	1.12	1.00
70	194.09	244.65	271.85	301.28	333.05	418.35	442.30	286.77	374.49	426.78	482.45	517.87	617.40	688.25	291.83	377.86	435.22	495.94	539.80	644.39	796.21	1.11	1.00
71	216.10	272.83	304.24	336.28	371.62	455.59	484.09	317.13	413.29	474.02	534.74	578.60	683.19	752.35	317.13	413.29	482.45	544.86	587.04	700.06	856.94	1.11	1.00
72	240.09	304.24	340.21	374.86	414.39	495.45	530.09	352.56	460.52	522.93	595.47	644.39	752.35	826.57	347.50	452.09	534.74	600.53	644.39	757.41	922.73	1.11	1.00
73	268.28	339.24	377.80	420.24	460.38	537.87	580.29	391.36	509.44	578.60	661.26	713.55	826.57	905.86	382.92	495.94	592.10	657.89	700.06	823.20	996.95	1.10	1.00
74	296.48	378.43	424.77	466.24	513.54	582.90	632.14	430.16	565.11	644.39	730.42	796.21	914.29	988.52	421.72	544.86	657.89	721.99	765.85	892.36	1071.17	1.10	1.00
75	333.05	420.86	470.71	522.62	569.91	632.76	693.33	479.08	627.52	713.55	813.08	887.30	1005.38	1082.98	460.52	595.47	727.05	796.21	835.01	969.96	1153.83	1.10	1.00
76	371.62	470.43	526.52	579.62	633.10	707.90	773.72	513.33	671.28	763.42	870.37	950.99	1077.67	1163.23	491.95	641.67	776.58	853.91	895.05	1039.83	1235.62	1.10	1.00
77	413.43	522.62	581.56	646.39	702.92	784.72	862.48	540.58	707.65	805.36	918.84	1000.79	1134.75	1224.59	520.10	671.40	821.12	898.35	944.05	1093.78	1301.81	1.09	1.00
78	443.01	563.56	617.81	699.18	745.89	843.84	925.21	568.08	742.88	843.84	964.39	1050.28	1188.91	1282.33	548.49	708.22	858.91	944.80	991.51	1151.23	1365.21	1.09	1.00
79	471.57	600.97	657.04	746.18	797.93	897.14	983.40	593.78	779.24	887.07	1009.28	1101.29	1246.50	1347.14	570.77	741.86	901.45	990.59	1038.03	1206.24	1431.97	1.08	1.00
80	498.19	639.16	699.38	791.08	844.45	953.94	1045.64	621.36	811.61						600.83	773.28						1.08	1.00
81	554.30	710.33	777.39	878.67	938.89	1063.44	1164.72	681.58	893.72						656.95	851.30						1.08	1.00
82	618.63	791.08	869.09	981.32	1048.38	1182.51	1298.84	748.65	981.32						724.01	936.15						1.08	1.00
83	688.43	882.78	967.63	1094.92	1168.82	1320.74	1448.03	822.55	1077.12						795.18	1027.85						1.08	1.00
84	769.18	985.42	1077.12	1218.09	1302.95	1472.66	1613.63	903.30	1186.61						871.83	1126.39						1.08	1.00
85	858.14	1097.65	1200.30	1359.06	1450.76	1638.27	1797.03	996.37							956.68							1.08	1.00
86	953.94	1222.20	1338.53	1515.09	1617.74	1828.51	2002.33	1090.81							1052.49							1.08	1.00
87	1063.44	1363.17	1493.19	1687.54	1803.87	2037.91	2232.26	1200.30							1155.14							1.08	1.00
88	1186.61	1517.83	1662.90	1879.15	2009.17	2270.58	2489.56	1316.64							1271.47							1.08	1.00
89	1320.74	1691.64	1854.51	2098.13	2241.84	2531.99	2771.50	1448.03							1394.65							1.08	1.00
90	1472.66	1885.99	2065.28	2333.54	2496.41	2820.77	3090.40	1593.10							1532.88							1.08	1.00
91+																						1.08	1.00

Rates shown below the line apply only to attained age GPO Inflation Adjustment offers or Shared Care 2-year purchases on exhaustion of benefits
Compound rates reflect rates with a 5% annual increase in monthly/daily benefits and a 3% increase in policy limit; rates reflecting a 5% annual increase in both benefit and policy limit are calculated by multiplying the rates in the table by the factors listed to the right

Appendix B2

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

LTC-03 PA, LTC-03FR PA

Premiums to be used only with those that have previously elected an inflation decrease option

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

Age	3.9% Simple Inflation							3.9%/3% Compound Inflation							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2-10yr BP	LifeBP
18-29	17.79	23.27	26.00	28.74	30.11	36.98	38.35	19.20	27.43	31.54	35.66	39.77	49.37	78.17	1.44	1.00
30	19.16	24.64	27.37	30.11	31.48	38.35	39.73	20.57	28.80	32.91	38.40	42.52	52.12	82.29	1.40	1.00
31	19.17	24.64	27.37	30.11	31.48	38.36	39.75	20.57	28.80	32.91	38.40	42.52	53.49	83.66	1.40	1.00
32	19.17	26.00	28.74	31.48	32.85	39.74	41.12	21.94	30.17	32.91	39.77	43.89	53.49	85.03	1.40	1.00
33	20.54	26.00	28.75	31.48	32.85	39.75	41.14	21.94	30.17	34.29	39.77	43.89	54.86	86.40	1.40	1.00
34	20.54	26.00	28.77	31.49	32.86	41.13	42.52	21.94	30.17	35.66	41.14	45.26	54.86	87.77	1.40	1.00
35	20.55	26.02	28.77	31.50	32.87	41.14	42.52	21.94	30.17	37.03	42.52	45.26	56.23	89.14	1.40	1.00
36	21.92	27.39	30.13	32.87	34.25	42.52	43.89	23.31	31.54	37.03	42.52	46.63	56.23	90.52	1.40	1.00
37	21.93	27.40	30.16	32.88	34.26	42.52	43.89	23.31	31.54	37.03	43.89	46.63	57.60	91.89	1.40	1.00
38	21.93	27.41	30.17	32.90	34.28	42.52	45.26	23.31	31.54	38.40	43.89	46.63	57.60	93.26	1.40	1.00
39	21.94	28.78	31.54	34.28	35.66	43.89	45.26	24.69	31.54	38.40	43.89	46.63	57.60	94.63	1.40	1.00
40	21.94	28.79	31.54	34.29	35.66	43.89	46.63	26.06	32.91	41.14	46.63	49.37	60.34	96.00	1.35	1.00
41	21.94	28.80	32.91	35.66	37.03	45.26	48.00	26.06	32.91	41.14	46.63	49.37	61.72	97.37	1.35	1.00
42	23.31	30.17	32.91	35.66	38.40	46.63	50.74	27.43	34.29	41.14	48.00	50.74	61.72	98.74	1.35	1.00
43	23.31	30.17	34.29	37.03	38.40	48.00	52.12	27.43	34.29	42.52	48.00	50.74	63.09	100.12	1.35	1.00
44	23.31	31.54	35.66	38.40	39.77	50.74	53.49	27.43	34.29	42.52	48.00	52.12	64.46	101.49	1.35	1.00
45	24.69	31.54	35.66	39.77	41.14	52.12	56.23	28.80	35.66	43.89	49.37	53.49	65.83	102.86	1.33	1.00
46	24.69	32.91	37.03	41.14	42.52	53.49	57.60	28.80	37.03	43.89	50.74	54.86	65.83	104.23	1.33	1.00
47	26.06	32.91	38.40	41.14	43.89	56.23	60.34	28.80	37.03	45.26	50.74	54.86	67.20	106.97	1.33	1.00
48	26.06	34.29	38.40	42.52	45.26	57.60	63.09	28.80	38.40	45.26	52.12	54.86	67.20	108.34	1.33	1.00
49	27.43	34.29	39.77	43.89	46.63	58.97	64.46	28.80	38.40	45.26	52.12	54.86	67.20	109.72	1.33	1.00
50	27.43	35.66	41.14	45.26	48.00	61.72	67.20	30.17	39.77	46.63	53.49	56.23	69.94	111.09	1.30	1.00
51	27.43	37.03	42.52	46.63	49.37	63.09	69.94	30.17	41.14	48.00	54.86	57.60	71.32	113.83	1.30	1.00
52	28.80	38.40	43.89	49.37	52.12	65.83	72.69	31.54	42.52	49.37	56.23	58.97	72.69	117.94	1.29	1.00
53	28.80	39.77	45.26	50.74	54.86	67.20	76.80	31.54	42.52	50.74	56.23	61.72	72.69	120.69	1.29	1.00
54	30.17	42.52	46.63	53.49	57.60	69.94	79.54	32.91	43.89	52.12	57.60	63.09	74.06	123.43	1.28	1.00
55	30.17	43.89	48.00	54.86	58.97	71.32	83.66	34.29	45.26	53.49	58.97	64.46	75.43	127.55	1.28	1.00
56	32.91	46.63	50.74	57.60	63.09	75.43	87.77	35.66	48.00	54.86	61.72	67.20	79.54	131.66	1.26	1.00
57	34.29	48.00	53.49	61.72	67.20	79.54	93.26	37.03	50.74	57.60	65.83	69.94	85.03	137.15	1.25	1.00
58	37.03	50.74	57.60	64.46	71.32	85.03	97.37	38.40	53.49	60.34	69.94	74.06	89.14	141.26	1.23	1.00
59	39.77	53.49	60.34	68.57	75.43	89.14	102.86	39.77	56.23	63.09	72.69	78.17	94.63	146.75	1.22	1.00
60	42.52	56.23	64.46	72.69	80.92	94.63	108.34	41.14	58.97	65.83	76.80	82.29	100.12	152.23	1.20	1.00
61	45.26	58.97	68.57	76.80	85.03	100.12	115.20	43.89	61.72	69.94	80.92	87.77	106.97	159.09	1.19	1.00
62	48.00	63.09	71.32	80.92	89.14	105.60	122.06	48.00	65.83	75.43	85.03	91.89	112.46	164.57	1.18	1.00
63	50.74	67.20	75.43	86.40	93.26	111.09	128.92	52.12	69.94	80.92	90.52	97.37	120.69	171.43	1.16	1.00
64	54.86	71.32	79.54	90.52	97.37	117.94	137.15	56.23	74.06	86.40	96.00	104.23	127.55	179.66	1.15	1.00
65	57.60	75.43	83.66	96.00	101.49	124.80	145.37	60.34	78.17	91.89	101.49	109.72	135.77	186.52	1.14	1.00
66	63.09	82.29	91.89	105.60	111.09	135.77	157.72	65.83	85.03	100.12	111.09	119.32	146.75	197.49	1.13	1.00
67	68.57	90.52	101.49	115.20	122.06	149.49	170.06	71.32	93.26	108.34	120.69	130.29	159.09	209.83	1.13	1.00
68	75.43	98.74	111.09	126.17	134.40	163.20	185.15	78.17	100.12	116.57	131.66	142.63	172.80	223.55	1.12	1.00
69	82.29	108.34	122.06	138.52	148.12	178.29	200.23	85.03	109.72	126.17	144.00	156.35	187.89	235.89	1.12	1.00
70	90.52	117.94	134.40	152.23	163.20	194.75	216.69	91.89	119.32	137.15	156.35	170.06	202.97	250.98	1.11	1.00
71	100.12	130.29	149.49	168.69	182.40	215.32	237.26	100.12	130.29	152.23	171.43	185.15	220.80	270.18	1.11	1.00
72	111.09	145.37	164.57	187.89	202.97	237.26	260.58	109.72	142.63	168.69	189.26	202.97	238.63	290.75	1.11	1.00
73	123.43	160.46	182.40	208.46	224.92	260.58	285.26	120.69	156.35	186.52	207.09	220.80	259.20	314.06	1.10	1.00
74	135.77	178.29	202.97	230.40	250.98	288.01	311.32	133.03	171.43	207.09	227.66	241.38	281.15	337.38	1.10	1.00
75	150.86	197.49	224.92	256.46	279.78	316.81	341.49	145.37	187.89	229.03	250.98	263.32	305.83	363.43	1.10	1.00
76	165.90	216.63	246.80	281.07	307.12	348.26	375.68	159.05	207.03	250.91	275.59	289.30	335.92	398.99	1.10	1.00
77	182.27	238.46	271.35	309.73	337.14	382.36	412.51	175.42	226.13	276.84	302.88	317.95	368.66	438.55	1.09	1.00
78	200.00	261.64	297.26	339.73	369.86	419.18	452.06	193.15	249.32	302.74	332.88	349.32	405.48	480.82	1.09	1.00
79	219.08	287.54	327.25	372.44	406.67	460.07	497.04	210.87	273.85	332.73	365.59	383.39	445.01	528.53	1.08	1.00
80	240.88	314.79	358.58	409.22	446.18	506.40		232.67	299.73	365.43	401.01	420.17	488.61		1.08	1.00
81	264.15	346.27	394.17	450.28	491.34	555.67		254.57	329.84	402.38	440.70	461.23	536.51		1.08	1.00
82	290.15	380.48	433.86	494.08	539.25	610.42		280.57	362.69	440.70	483.13	507.77	589.89		1.08	1.00
83	318.89	417.44	476.29	543.35	592.62	670.64		307.94	398.28	484.50	531.03	557.04	647.37		1.08	1.00
84	350.37	459.86	522.82	596.73	650.11	736.33		338.06	436.60	532.40	583.04	611.78	711.69		1.08	1.00
85	385.96		574.83	655.58	714.43	808.87		370.90		585.78	640.53	673.37	781.50		1.08	1.00
86	422.91		630.94	719.91	785.60	889.62		407.86		643.26	704.85	739.07	858.14		1.08	1.00
87	465.34		693.90	791.08	862.25	977.21		447.55		706.22	773.28	811.61	943.00		1.08	1.00
88	510.50		762.33	869.09	947.10	1073.02		492.71		776.02	849.93	892.36	1036.06		1.08	1.00
89	561.14		836.24	953.94	1041.54	1178.40		540.61		852.67	933.42	979.95	1137.34		1.08	1.00
90	617.26							593.99							1.08	1.00
91+															1.08	1.00

Rates shown below the line apply only to attained age GPO Inflation Adjustment offers, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases
Compound rates reflect rates with a 5% annual increase in monthly/daily benefits and a 3% increase in policy limit; rates reflecting a 5% annual increase in both benefit and policy limit are calculated by multiplying the rates in the table by the factors listed to the right

Appendix B2

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

BSC-03 PA, BSC-03FR PA

Premiums to be used only with those that have previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit
90 Day Elimination Period

Age	3.9% Simple Inflation							3.9%/3% Compound Inflation							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2-10yr BP	LifeBP
18-29	39.69	52.01	58.85	64.33	68.43	83.54	95.87	45.26	65.83	75.43	85.03	94.63	117.94	196.12	1.44	1.00
30	43.80	56.11	61.59	68.43	71.17	87.65	100.00	49.37	68.57	78.17	91.89	101.49	124.80	207.09	1.40	1.00
31	43.82	56.11	62.96	68.43	71.17	87.68	100.06	49.37	68.57	78.17	91.89	101.49	128.92	209.83	1.40	1.00
32	43.82	58.85	65.69	72.54	75.28	90.44	102.80	52.12	71.32	78.17	96.00	105.60	128.92	213.95	1.40	1.00
33	46.56	58.85	65.72	72.54	75.28	91.84	102.86	52.12	71.32	82.29	96.00	105.60	131.66	216.69	1.40	1.00
34	46.56	58.85	65.75	72.57	75.30	94.60	106.97	52.12	72.69	85.03	98.74	108.34	131.66	220.80	1.40	1.00
35	46.59	58.88	65.75	72.59	75.33	94.63	106.97	52.12	72.69	89.14	101.49	108.34	135.77	223.55	1.40	1.00
36	50.70	62.99	69.86	75.33	79.47	98.74	109.72	54.86	75.43	89.14	101.49	112.46	135.77	227.66	1.40	1.00
37	50.72	63.01	69.91	75.36	79.49	98.74	109.72	54.86	75.43	89.14	105.60	112.46	138.52	230.40	1.40	1.00
38	50.72	63.04	69.94	76.76	79.52	98.74	113.83	54.86	75.43	91.89	105.60	112.46	138.52	234.52	1.40	1.00
39	50.74	67.15	72.68	79.52	82.29	101.49	113.83	58.97	75.43	91.89	105.60	112.46	138.52	237.26	1.40	1.00
40	50.74	67.18	72.69	79.54	83.66	102.86	116.57	61.72	79.54	98.74	112.46	119.32	146.75	241.38	1.35	1.00
41	50.74	67.20	76.80	83.66	86.40	105.60	120.69	61.72	79.54	98.74	112.46	119.32	149.49	244.12	1.35	1.00
42	53.49	69.94	76.80	83.66	90.52	109.72	127.55	65.83	82.29	98.74	116.57	123.43	149.49	248.23	1.35	1.00
43	54.86	69.94	80.92	86.40	90.52	112.46	131.66	65.83	82.29	102.86	116.57	123.43	152.23	252.35	1.35	1.00
44	54.86	74.06	83.66	90.52	93.26	119.32	134.40	65.83	82.29	102.86	116.57	126.17	156.35	255.09	1.35	1.00
45	57.60	74.06	83.66	94.63	97.37	123.43	141.26	69.94	86.40	106.97	119.32	130.29	160.46	259.20	1.33	1.00
46	57.60	78.17	87.77	97.37	101.49	127.55	145.37	69.94	89.14	106.97	123.43	133.03	160.46	261.95	1.33	1.00
47	61.72	78.17	91.89	97.37	104.23	134.40	152.23	69.94	89.14	109.72	123.43	134.40	163.20	270.18	1.33	1.00
48	61.72	80.92	91.89	101.49	108.34	138.52	159.09	69.94	93.26	109.72	127.55	134.40	164.57	272.92	1.33	1.00
49	64.46	82.29	94.63	105.60	112.46	141.26	163.20	69.94	93.26	109.72	127.55	134.40	164.57	277.03	1.33	1.00
50	65.83	85.03	98.74	108.34	115.20	148.12	170.06	72.69	97.37	113.83	131.66	138.52	171.43	279.78	1.30	1.00
51	65.83	89.14	102.86	112.46	119.32	152.23	176.92	74.06	100.12	117.94	134.40	141.26	175.55	288.01	1.30	1.00
52	69.94	93.26	106.97	119.32	126.17	160.46	183.77	76.80	104.23	120.69	138.52	145.37	179.66	298.98	1.29	1.00
53	69.94	96.00	109.72	123.43	134.40	164.57	194.75	76.80	104.23	124.80	138.52	152.23	179.66	305.83	1.29	1.00
54	74.06	104.23	113.83	131.66	141.26	171.43	201.60	80.92	108.34	128.92	142.63	156.35	183.77	314.06	1.28	1.00
55	74.06	108.34	117.94	135.77	145.37	175.55	212.58	85.03	112.46	133.03	146.75	160.46	187.89	325.03	1.28	1.00
56	80.92	115.20	126.17	142.63	156.35	186.52	223.55	89.14	119.32	137.15	153.60	168.69	198.86	336.01	1.26	1.00
57	85.03	119.32	133.03	153.60	167.32	197.49	238.63	91.89	127.55	144.00	164.57	175.55	213.95	351.09	1.25	1.00
58	91.89	127.55	144.00	161.83	178.29	212.58	249.60	96.00	134.40	152.23	175.55	186.52	224.92	362.06	1.23	1.00
59	100.12	134.40	152.23	172.80	190.63	224.92	263.32	100.12	142.63	159.09	183.77	197.49	240.00	377.15	1.22	1.00
60	106.97	142.63	163.20	183.77	205.72	240.00	278.40	104.23	149.49	167.32	194.75	209.83	255.09	392.24	1.20	1.00
61	115.20	149.49	174.17	194.75	216.69	255.09	296.23	112.46	157.72	178.29	205.72	223.55	272.92	410.06	1.19	1.00
62	122.06	160.46	182.40	207.09	227.66	268.80	314.06	122.06	168.69	193.37	216.69	234.52	288.01	423.78	1.18	1.00
63	130.29	171.43	193.37	220.80	238.63	283.89	331.89	133.03	179.66	207.09	231.78	249.60	309.95	441.61	1.16	1.00
64	141.26	183.77	204.35	233.15	250.98	303.09	353.83	144.00	190.63	222.18	246.86	268.80	327.78	463.55	1.15	1.00
65	148.12	194.75	215.32	248.23	261.95	322.29	374.41	156.35	201.60	237.26	261.95	282.52	349.72	481.38	1.14	1.00
66	163.20	212.58	237.26	272.92	286.63	349.72	407.32	170.06	219.43	257.83	286.63	307.21	378.52	510.18	1.13	1.00
67	176.92	233.15	261.95	297.61	315.43	385.38	438.86	183.77	240.00	279.78	311.32	336.01	410.06	541.72	1.13	1.00
68	194.75	255.09	286.63	325.03	346.98	421.04	477.27	201.60	257.83	300.35	340.12	367.55	445.72	577.38	1.12	1.00
69	212.58	279.78	315.43	357.95	382.64	459.44	517.04	219.43	282.52	325.03	371.66	403.21	484.12	608.92	1.12	1.00
70	233.15	304.46	346.98	392.24	421.04	501.95	559.55	237.26	307.21	353.83	403.21	438.86	523.89	647.33	1.11	1.00
71	257.83	336.01	385.38	434.75	470.41	555.44	611.67	257.83	336.01	392.24	442.98	477.27	569.15	696.70	1.11	1.00
72	286.63	374.41	425.15	484.12	523.89	611.67	672.01	282.52	367.55	434.75	488.24	523.89	615.78	750.18	1.11	1.00
73	318.18	414.18	470.41	537.61	580.12	672.01	736.47	311.32	403.21	481.38	534.87	569.15	669.27	810.53	1.10	1.00
74	349.72	459.44	523.89	593.84	647.33	743.33	803.67	342.86	442.98	534.87	586.98	622.64	725.50	870.87	1.10	1.00
75	389.49	510.18	580.12	661.04	721.38	817.39	880.47	374.41	484.12	591.10	647.33	678.87	788.59	938.07	1.10	1.00
76	427.78	559.40	636.18	725.30	792.49	898.06	969.36	409.95	534.72	647.15	711.59	745.87	866.53	1029.69	1.10	1.00
77	470.07	615.34	700.31	798.99	870.25	986.74	1064.86	452.26	583.82	714.02	781.17	820.91	951.11	1132.01	1.09	1.00
78	516.44	675.34	767.12	876.71	954.80	1080.82	1165.76	498.63	643.84	780.82	858.91	901.37	1046.58	1241.10	1.09	1.00
79	565.50	742.14	844.83	961.22	1048.85	1187.14	1282.99	543.59	706.54	858.52	943.42	988.60	1148.80	1363.78	1.08	1.00
80	621.36	811.61						600.83	773.28						1.08	1.00
81	681.58	893.72						656.95	851.30						1.08	1.00
82	748.65	981.32						724.01	936.15						1.08	1.00
83	822.55	1077.12						795.18	1027.85						1.08	1.00
84	903.30	1186.61						871.83	1126.39						1.08	1.00
85	996.37							956.68							1.08	1.00
86	1090.81							1052.49							1.08	1.00
87	1200.30							1155.14							1.08	1.00
88	1316.64							1271.47							1.08	1.00
89	1448.03							1394.65							1.08	1.00
90	1593.10							1532.88							1.08	1.00
91+															1.08	1.00

Rates shown below the line apply only to attained age GPO Inflation Adjustment offers or Shared Care 2-year purchases on exhaustion of benefits

Compound rates reflect rates with a 5% annual increase in monthly/daily benefits and a 3% increase in policy limit; rates reflecting a 5% annual increase in both benefit and policy limit are calculated by multiplying the rates in the table by the factors listed to the right

Appendix C1

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

LTC-03 PA, LTC-03FR PA

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

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

Age	GPO Inflation with Shared Cost							4.2% Simple Inflation or 5.0% Simple Inflation with Shared Cost							4.2%/3% Compound Inflation or 5.0%/3% Compound Inflation with Shared Cost							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2-10yr BP	LifeBP
18-29	10.80	12.00	14.40	15.60	16.80	18.00	20.40	15.60	20.40	22.80	25.20	26.40	34.80	36.00	20.66	29.52	33.95	38.38	42.80	53.14	84.13	1.44	1.00
30	10.80	12.00	15.60	16.80	18.00	19.20	21.60	16.80	21.60	24.00	26.40	27.60	36.00	38.40	22.14	31.00	35.42	41.33	45.76	56.09	88.56	1.40	1.00
31	10.80	12.00	15.60	16.80	18.00	19.20	21.60	18.00	21.60	24.00	26.40	27.60	37.20	40.80	22.14	31.00	35.42	41.33	45.76	57.56	90.04	1.40	1.00
32	10.80	12.00	15.60	16.80	18.00	20.40	22.80	18.00	22.80	25.20	27.60	28.80	39.60	42.00	23.62	32.47	35.42	42.80	47.23	57.56	91.51	1.40	1.00
33	10.80	13.20	16.80	18.00	19.20	20.40	22.80	19.20	22.80	26.40	27.60	28.80	40.80	44.28	23.62	32.47	36.90	42.80	47.23	59.04	92.99	1.40	1.00
34	10.80	13.20	16.80	18.00	19.20	20.40	22.80	19.20	22.80	27.60	28.80	30.00	43.20	45.76	23.62	32.47	38.38	44.28	48.71	59.04	94.46	1.40	1.00
35	12.00	13.20	16.80	18.00	19.20	20.40	22.80	20.40	24.00	27.60	30.00	31.20	44.28	45.76	23.62	32.47	39.85	45.76	48.71	60.52	95.94	1.40	1.00
36	12.00	14.40	18.00	19.20	20.40	21.60	24.00	21.60	25.20	28.80	31.20	33.60	45.76	47.23	25.09	33.95	39.85	45.76	50.18	60.52	97.42	1.40	1.00
37	12.00	14.40	18.00	19.20	20.40	21.60	24.00	22.80	26.40	31.20	32.40	34.80	45.76	47.23	25.09	33.95	39.85	47.23	50.18	61.99	98.89	1.40	1.00
38	12.00	14.40	18.00	19.20	20.40	21.60	24.00	22.80	27.60	32.40	33.60	36.00	45.76	48.71	25.09	33.95	41.33	47.23	50.18	61.99	100.37	1.40	1.00
39	12.00	14.40	18.00	19.20	20.40	22.80	25.20	23.62	28.80	33.60	36.00	38.38	47.23	48.71	26.57	33.95	41.33	47.23	50.18	61.99	101.84	1.40	1.00
40	13.20	15.60	18.00	19.20	20.40	22.80	25.20	23.62	30.00	33.95	36.90	38.38	47.23	50.18	28.04	35.42	44.28	50.18	53.14	64.94	103.32	1.35	1.00
41	13.20	15.60	19.20	20.40	21.60	24.00	25.20	23.62	31.00	35.42	38.38	39.85	48.71	51.66	28.04	35.42	44.28	50.18	53.14	66.42	104.80	1.35	1.00
42	14.40	16.80	19.20	20.40	21.60	25.20	26.40	25.09	32.40	35.42	38.38	41.33	50.18	54.61	29.52	36.90	44.28	51.66	54.61	66.42	106.27	1.35	1.00
43	14.40	16.80	20.40	21.60	22.80	26.40	27.60	25.09	32.47	36.90	39.85	41.33	51.66	56.09	29.52	36.90	45.76	51.66	54.61	67.90	107.75	1.35	1.00
44	14.40	18.00	20.40	21.60	24.00	27.60	28.80	25.09	33.95	38.38	41.33	42.80	54.61	57.56	29.52	36.90	45.76	51.66	56.09	69.37	109.22	1.35	1.00
45	14.40	18.00	21.60	22.80	24.00	28.80	30.00	26.57	33.95	38.38	42.80	44.28	56.09	60.52	31.00	38.38	47.23	53.14	57.56	70.85	110.70	1.33	1.00
46	15.60	19.20	21.60	24.00	25.20	30.00	31.20	26.57	35.42	39.85	44.28	45.76	57.56	61.99	31.00	39.85	47.23	54.61	59.04	70.85	112.18	1.33	1.00
47	15.60	19.20	22.80	25.20	26.40	31.20	32.40	28.04	35.42	41.33	44.28	47.23	60.52	64.94	31.00	39.85	48.71	54.61	59.04	72.32	115.13	1.33	1.00
48	15.60	20.40	24.00	25.20	26.40	32.40	33.60	28.04	36.90	41.33	45.76	48.71	61.99	67.90	31.00	41.33	48.71	56.09	59.04	72.32	116.60	1.33	1.00
49	16.80	20.40	24.00	26.40	27.60	33.95	36.00	29.52	36.90	42.80	47.23	50.18	63.47	69.37	31.00	41.33	48.71	56.09	59.04	72.32	118.08	1.33	1.00
50	16.80	21.60	25.20	27.60	28.80	35.42	37.20	29.52	38.38	44.28	48.71	51.66	66.42	72.32	32.47	42.80	50.18	57.56	60.52	75.28	119.56	1.30	1.00
51	17.71	22.80	26.40	28.80	30.00	36.90	39.60	29.52	39.85	45.76	50.18	53.14	67.90	75.28	32.47	44.28	51.66	59.04	61.99	76.75	122.51	1.30	1.00
52	18.00	22.80	26.40	30.00	31.20	38.38	42.00	31.00	41.33	47.23	53.14	56.09	70.85	78.23	33.95	45.76	53.14	60.52	63.47	78.23	126.94	1.29	1.00
53	19.19	24.00	27.60	30.00	31.20	39.85	44.28	31.00	42.80	48.71	54.61	59.04	72.32	82.66	33.95	45.76	54.61	60.52	66.42	78.23	129.89	1.29	1.00
54	19.20	24.00	27.60	31.20	32.40	41.33	45.76	32.47	45.76	50.18	57.56	61.99	75.28	85.61	35.42	47.23	56.09	61.99	67.90	79.70	132.84	1.28	1.00
55	20.40	25.20	28.80	32.40	33.60	42.80	48.71	32.47	47.23	51.66	59.04	63.47	76.75	90.04	36.90	48.71	57.56	63.47	69.37	81.18	137.27	1.28	1.00
56	21.60	26.40	31.20	34.80	36.00	45.76	51.66	35.42	50.18	54.61	61.99	67.90	81.18	94.46	38.38	51.66	59.04	66.42	72.32	85.61	141.70	1.26	1.00
57	22.80	28.80	32.40	37.20	38.40	48.71	54.61	36.90	51.66	57.56	66.42	72.32	85.61	100.37	39.85	54.61	61.99	70.85	75.28	91.51	147.60	1.25	1.00
58	24.00	30.00	34.80	39.60	42.00	51.66	59.04	39.85	54.61	61.99	69.37	76.75	91.51	104.80	41.33	57.56	64.94	75.28	79.70	95.94	152.03	1.23	1.00
59	26.40	32.40	37.20	42.00	44.40	56.09	61.99	42.80	57.56	64.94	73.80	81.18	95.94	110.70	42.80	60.52	67.90	78.23	84.13	101.84	157.93	1.22	1.00
60	27.60	34.80	39.60	44.40	48.00	59.04	66.42	45.76	60.52	69.37	78.23	87.08	101.84	116.60	44.28	63.47	70.85	82.66	88.56	107.75	163.84	1.20	1.00
61	30.00	37.20	43.20	48.00	51.60	63.47	70.85	48.71	63.47	73.80	82.66	91.51	107.75	123.98	47.23	66.42	75.28	87.08	94.46	115.13	171.22	1.19	1.00
62	32.40	40.80	45.60	51.60	55.20	69.37	76.75	51.66	67.90	76.75	87.08	95.94	113.65	131.36	51.66	70.85	81.18	91.51	98.89	121.03	177.12	1.18	1.00
63	36.00	43.20	49.20	55.20	58.80	75.28	82.66	54.61	72.32	81.18	92.99	100.37	119.56	138.74	56.09	75.28	87.08	97.42	104.80	129.89	184.50	1.16	1.00
64	38.40	46.80	54.00	58.80	62.40	81.18	88.56	59.04	76.75	85.61	97.42	104.80	126.94	147.60	60.52	79.70	92.99	103.32	112.18	137.27	193.36	1.15	1.00
65	42.00	50.40	57.60	63.60	67.20	87.08	95.94	61.99	81.18	90.04	103.32	109.22	134.32	156.46	64.94	84.13	98.89	109.22	118.08	146.12	200.74	1.14	1.00
66	45.60	55.20	63.60	69.60	74.40	95.94	106.27	67.90	88.56	98.89	113.65	119.56	146.12	169.74	70.85	91.51	107.75	119.56	128.41	157.93	212.54	1.13	1.00
67	50.40	61.20	69.60	76.80	82.80	106.27	116.40	73.80	97.42	109.22	123.98	131.36	160.88	183.02	76.75	100.37	116.60	129.89	140.22	171.22	225.83	1.13	1.00
68	55.20	68.40	76.80	84.00	91.20	116.60	127.20	81.18	106.27	119.56	135.79	144.65	175.64	199.26	84.13	107.75	125.46	141.70	153.50	185.98	240.59	1.12	1.00
69	60.00	74.40	84.00	92.40	102.00	128.41	138.00	88.56	116.60	131.36	149.08	159.41	191.88	215.50	91.51	118.08	135.79	154.98	168.26	202.21	253.87	1.12	1.00
70	66.00	82.80	92.40	102.00	112.80	141.70	150.00	97.42	126.94	144.65	163.84	175.64	209.59	233.21	98.89	128.41	147.60	168.26	183.02	218.45	270.11	1.11	1.00
71	73.20	92.40	103.20	114.00	126.00	154.80	164.40	107.75	140.22	160.88	181.55	196.31	231.73	255.35	107.75	140.22	163.84	184.50	199.26	237.64	290.77	1.11	1.00
72	81.60	103.20	115.20	127.20	140.40	168.00	180.00	119.56	156.46	177.12	202.21	218.45	255.35	280.44	118.08	153.50	181.55	203.69	218.45	256.82	312.91	1.11	1.00
73	91.20	115.20	128.40	142.80	156.00	182.40	196.80	132.84	172.69	196.31	224.35	242.06	280.44	307.01	129.89	168.26	200.74	222.88	237.64	278.96	338.00	1.10	1.00
74	100.80	128.40	144.00	158.40	174.00	198.00	214.80	146.12	191.88	218.45	247.97	270.11	309.96	335.05	143.17	184.50	222.88	245.02	259.78	302.58	363.10	1.10	1.00
75	112.80	142.80	160.80	177.60	193.20	214.80	235.20	162.36	212.54	242.06	276.01	301.10	340.96	367.52	156.46	202.21	246.49	270.11	283.39	329.15	391.14	1.10	1.00
76	126.00	159.60	178.80	196.80	214.80	240.00	262.80	174.24	227.52	259.20	295.20	322.56	365.76	394.56	167.04	217.44	263.52	289.44	303.84	352.80	419.04	1.10	1.00
77	140.40	177.60	197.34	219.60	238.74	266.40	292.80	183.54	240.12	273.24	311.88	339.48	385.02	415.38	176.64	227.70	278.76	304.98	320.16	371.22	441.60	1.09	1.00
78	150.48	191.40	209.88	237.60	253.44	286.44	314.16	192.72	252.12	286.44	327.36	356.40	403.92	435.60	186.12	240.24	291.72	320.76	336.60	390.72	463.32	1.09	1.00
79	160.02	204.12	223.02	253.26	270.90	304.92	333.90	201.60	264.60	301.14	342.72	374.22	423.36	457.38	194.04	252.00	306.18	336.42	352.80	409.50	486.36	1.08	1.00
80	169.20	217.20	237.60	268.80	286.80	324.00	355.20	211.20	276.00	314.40	358.80	391.20	444.00		204.00	262.80	320.40	351.60	368.40	428.40		1.08	1.00
81	188.40	241.20	264.00	298.80	319.20	361.20	396.00	231.60	303.60	345.60	394.80	430.80	487.20		223.20	289.20	352.80	386.40	404.40	470.40		1.08	1.00
82	210.00	268.80	295.20	333.60	356.40	402.00	441.60	254.40	333.60	380.40	433.20	472.80	535.20		246.00	318.00	386.40	423.60	445.20	517.20		1.08	1.00
83	234.00	300.00	328.80	372.00	397.20	448.80	492.00	279.60	366.00	417.60	476.40	519.60	588.00		270.00	349.20	424.80	465.60	488.40	567.60		1.08	1.00
84	261.60	334.80	366.00	414.00	442.80	500.40	548.40	307.20	403.20	458.40	523.20	570.00	645.60		296.40	382.80	466.80	511.20	536.40	624.00		1.08	1.00
85	291.60	373.20	408.00	462.00	493.20	556.80	610.80	338.40		504.00	574.80	626.40	709.20		325.20		513.60	561.60	590.40	685.20		1.08	1.00
86	324.00	415.20	454.80	514.80	549.60	621.60	680.40	370.80		553.20	631.20	688.80	780.00		357.60		564.00	618.00	648.00	752.40		1.08	1.00
87	361.20	463.20	507.60	573.60	613.20	692.40	758.40	408.00		608.40	693.60	756.00	856.80		392.40		619.20	678.00	711.60	826.80		1.08	1.00
88	403.20	516.00	565.20	638.40	682.80	771.60	846.00	447.60		668.40	762.00	830.40	940.80		432.00		680.40	745.20	782.40	908.40		1.08	1.00
89	448.80	574.80	630.00	712.80	762.00	860.40	942.00	492.00		733.20	836.40	913.20	1033.20		474.00		747.60	818.40	859.20	997.20		1.08	1.00
90	500.40	640.80	702.00	793.20	848.40	958.80	1050.00	541.20							520.80							1.08	1.00
91+																						1.08	1.00

Rates shown below the line apply only to attained age GPO Inflation Adjustment offers, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options
Compound rates reflect rates with a 5% annual increase in monthly/daily benefits and a 3% increase in policy limit; rates reflecting a 5% annual increase in both benefit and policy limit are calculated by multiplying the rates in the table by the factors listed to the right

Appendix C1

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

BSC-03 PA, BSC-03FR PA

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

Standard rates per $10 of Daily Benefit
90 Day Elimination Period

Age	GPO Inflation with Shared Cost							4.2% Simple Inflation or 5.0% Simple Inflation with Shared Cost							4.2%/3% Compound Inflation or 5.0%/3% Compound Inflation with Shared Cost							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2-10yr BP	LifeBP
18-29	24.00	26.40	31.20	34.80	37.20	39.60	51.60	34.80	45.60	51.60	56.40	60.00	78.62	90.00	48.71	70.85	81.18	91.51	101.84	126.94	211.07	1.44	1.00
30	24.00	26.40	34.80	37.20	39.60	42.00	54.00	38.40	49.20	54.00	60.00	62.40	82.29	96.66	53.14	73.80	84.13	98.89	109.22	134.32	222.88	1.40	1.00
31	24.00	26.40	34.80	37.20	39.60	42.00	54.00	41.14	49.20	55.20	60.00	62.40	85.03	102.70	53.14	73.80	84.13	98.89	109.22	138.74	225.83	1.40	1.00
32	24.00	26.40	34.80	37.20	39.60	45.60	57.60	41.14	51.60	57.60	63.60	66.00	90.12	105.00	56.09	76.75	84.13	103.32	113.65	138.74	230.26	1.40	1.00
33	24.00	28.80	37.20	39.60	43.20	45.60	57.60	43.52	51.60	60.34	63.60	66.00	94.26	110.70	56.09	76.75	88.56	103.32	113.65	141.70	233.21	1.40	1.00
34	24.00	30.00	37.20	39.60	43.20	45.60	57.60	43.52	51.60	63.09	66.37	68.75	99.36	115.13	56.09	78.23	91.51	106.27	116.60	141.70	237.64	1.40	1.00
35	26.40	30.00	37.20	39.60	43.20	45.60	57.60	46.24	54.32	63.09	69.13	71.50	101.84	115.13	56.09	78.23	95.94	109.22	116.60	146.12	240.59	1.40	1.00
36	26.40	32.40	40.80	43.20	45.60	48.00	60.00	49.95	57.96	66.76	71.50	77.95	106.27	118.08	59.04	81.18	95.94	109.22	121.03	146.12	245.02	1.40	1.00
37	26.40	32.40	40.80	43.20	45.60	48.00	60.00	52.73	60.72	72.33	74.25	80.74	106.27	118.08	59.04	81.18	95.94	113.65	121.03	149.08	247.97	1.40	1.00
38	26.40	32.40	40.80	43.20	45.60	48.00	60.00	52.73	63.48	75.11	78.40	83.52	106.27	122.51	59.04	81.18	98.89	113.65	121.03	149.08	252.40	1.40	1.00
39	26.40	32.40	40.80	43.20	45.60	51.60	63.60	54.61	67.20	77.43	83.52	88.56	109.22	122.51	63.47	81.18	98.89	113.65	121.03	149.08	255.35	1.40	1.00
40	29.04	35.10	40.80	43.20	45.60	51.60	63.60	54.61	70.00	78.23	85.61	90.04	110.70	125.46	66.42	85.61	106.27	121.03	128.41	157.93	259.78	1.35	1.00
41	30.36	35.10	43.52	45.90	48.28	54.32	63.60	54.61	72.32	82.66	90.04	92.99	113.65	129.89	66.42	85.61	106.27	121.03	128.41	160.88	262.73	1.35	1.00
42	33.12	37.48	43.20	46.80	49.20	56.70	66.00	57.56	75.11	82.66	90.04	97.42	118.08	137.27	70.85	88.56	106.27	125.46	132.84	160.88	267.16	1.35	1.00
43	32.73	38.77	45.90	49.55	51.93	60.72	69.00	59.04	75.28	87.08	92.99	97.42	121.03	141.70	70.85	88.56	110.70	125.46	132.84	163.84	271.58	1.35	1.00
44	32.73	41.54	47.18	49.55	54.67	63.09	72.63	59.04	79.70	90.04	97.42	100.37	128.41	144.65	70.85	88.56	110.70	125.46	135.79	168.26	274.54	1.35	1.00
45	32.73	41.54	49.95	51.93	55.58	65.83	75.65	61.99	79.70	90.04	101.84	104.80	132.84	152.03	75.28	92.99	115.13	128.41	140.22	172.69	278.96	1.33	1.00
46	35.45	43.89	49.55	56.00	58.36	69.55	78.00	61.99	84.13	94.46	104.80	109.22	137.27	156.46	75.28	95.94	115.13	132.84	143.17	172.69	281.92	1.33	1.00
47	35.45	43.89	52.31	58.36	60.72	72.33	81.00	66.42	84.13	98.89	104.80	112.18	144.65	163.84	75.28	95.94	118.08	132.84	144.65	175.64	290.77	1.33	1.00
48	36.40	46.63	55.06	58.36	62.04	74.66	84.67	66.42	87.08	98.89	109.22	116.60	149.08	171.22	75.28	100.37	118.08	137.27	144.65	177.12	293.72	1.33	1.00
49	39.20	47.60	56.00	62.04	64.40	79.70	90.72	69.37	88.56	101.84	113.65	121.03	152.03	175.64	75.28	100.37	118.08	137.27	144.65	177.12	298.15	1.33	1.00
50	39.20	50.40	58.80	64.86	67.20	82.66	94.43	70.85	91.51	106.27	116.60	123.98	159.41	183.02	78.23	104.80	122.51	141.70	149.08	184.50	301.10	1.30	1.00
51	41.33	54.15	62.53	68.57	70.91	87.08	99.73	70.85	95.94	110.70	121.03	128.41	163.84	190.40	79.70	107.75	126.94	144.65	152.03	188.93	309.96	1.30	1.00
52	42.92	54.15	62.53	71.43	73.75	91.51	105.72	75.28	100.37	115.13	128.41	135.79	172.69	197.78	82.66	112.18	129.89	149.08	156.46	193.36	321.77	1.29	1.00
53	45.76	56.47	66.24	72.27	74.61	95.94	112.18	75.28	103.32	118.08	132.84	144.65	177.12	209.59	82.66	112.18	134.32	149.08	163.84	193.36	329.15	1.29	1.00
54	46.63	57.33	66.24	75.16	78.89	100.37	116.60	79.70	112.18	122.51	141.70	152.03	184.50	216.97	87.08	116.60	138.74	153.50	168.26	197.78	338.00	1.28	1.00
55	49.54	61.01	69.94	78.89	81.20	104.80	123.98	79.70	116.60	126.94	146.12	156.46	188.93	228.78	91.51	121.03	143.17	157.93	172.69	202.21	349.81	1.28	1.00
56	51.84	64.68	76.58	85.55	88.62	112.18	131.36	87.08	123.98	135.79	153.50	168.26	200.74	240.59	95.94	128.41	147.60	165.31	181.55	214.02	361.62	1.26	1.00
57	55.58	71.31	79.65	91.57	94.63	119.56	140.22	91.51	128.41	143.17	165.31	180.07	212.54	256.82	98.89	137.27	154.98	177.12	188.93	230.26	377.86	1.25	1.00
58	59.29	75.00	86.30	99.00	105.00	128.41	150.55	98.89	137.27	154.98	174.17	191.88	228.78	268.63	103.32	144.65	163.84	188.93	200.74	242.06	389.66	1.23	1.00
59	65.31	80.30	93.00	105.72	111.00	140.22	159.41	107.75	144.65	163.84	185.98	205.16	242.06	283.39	107.75	153.50	171.22	197.78	212.54	258.30	405.90	1.22	1.00
60	69.00	88.45	100.41	111.72	121.41	149.08	171.22	115.13	153.50	175.64	197.78	221.40	258.30	299.63	112.18	160.88	180.07	209.59	225.83	274.54	422.14	1.20	1.00
61	76.36	94.43	109.44	121.41	131.09	160.88	183.02	123.98	160.88	187.45	209.59	233.21	274.54	318.82	121.03	169.74	191.88	221.40	240.59	293.72	441.32	1.19	1.00
62	81.70	103.46	115.43	131.87	140.12	177.12	197.78	131.36	172.69	196.31	222.88	245.02	289.30	338.00	131.36	181.55	208.12	233.21	252.40	309.96	456.08	1.18	1.00
63	92.16	110.09	125.11	141.54	149.80	191.88	212.54	140.22	184.50	208.12	237.64	256.82	305.53	357.19	143.17	193.36	222.88	249.44	268.63	333.58	475.27	1.16	1.00
64	98.13	120.55	138.65	150.42	160.07	208.12	228.78	152.03	197.78	219.92	250.92	270.11	326.20	380.81	154.98	205.16	239.11	265.68	289.30	352.76	498.89	1.15	1.00
65	108.62	130.20	148.32	164.53	172.80	224.35	247.97	159.41	209.59	231.73	267.16	281.92	346.86	402.95	168.26	216.97	255.35	281.92	304.06	376.38	518.08	1.14	1.00
66	118.28	142.14	164.78	180.14	191.51	247.97	274.54	175.64	228.78	255.35	293.72	308.48	376.38	438.37	183.02	236.16	277.49	308.48	330.62	407.38	549.07	1.13	1.00
67	129.60	158.56	178.97	197.49	213.90	274.54	300.58	190.40	250.92	281.92	320.29	339.48	414.76	472.32	197.78	258.30	301.10	335.05	361.62	441.32	583.02	1.13	1.00
68	142.95	176.70	197.69	216.77	235.49	301.10	327.50	209.59	274.54	308.48	349.81	373.43	453.13	513.65	216.97	277.49	323.24	366.05	395.57	479.70	621.40	1.12	1.00
69	154.88	192.32	217.00	237.79	263.27	330.62	355.89	228.78	301.10	339.48	385.24	411.80	494.46	556.45	236.16	304.06	349.81	400.00	433.94	521.03	655.34	1.12	1.00
70	169.91	214.14	238.00	263.84	291.63	366.05	387.14	250.92	327.67	373.43	422.14	453.13	540.22	602.21	255.35	330.62	380.81	433.94	472.32	563.83	696.67	1.11	1.00
71	189.22	238.82	266.37	294.50	325.38	398.68	423.76	277.49	361.62	414.76	467.89	506.27	597.78	658.30	277.49	361.62	422.14	476.75	513.65	612.54	749.81	1.11	1.00
72	210.22	266.37	297.83	328.26	362.82	433.64	464.06	308.48	402.95	457.56	521.03	563.83	658.30	723.24	304.06	395.57	467.89	525.46	563.83	662.72	807.37	1.11	1.00
73	234.91	297.02	330.77	367.98	403.12	470.85	508.05	342.43	445.75	506.27	578.59	624.35	723.24	792.61	335.05	433.94	518.08	575.64	612.54	720.29	872.32	1.10	1.00
74	259.59	331.35	371.88	408.29	449.62	510.34	553.52	376.38	494.46	563.83	639.11	696.67	799.99	864.94	369.00	476.75	575.64	631.73	670.10	780.80	937.26	1.10	1.00
75	291.63	368.56	415.28	457.66	498.98	554.10	607.14	419.18	549.07	624.35	711.43	776.38	879.70	947.59	402.95	521.03	636.16	696.67	730.62	848.70	1009.58	1.10	1.00
76	325.38	411.96	460.97	507.61	554.32	619.89	677.53	449.28	587.52	668.16	761.76	832.32	943.20	1018.08	430.56	561.60	679.68	747.36	783.36	910.08	1081.44	1.10	1.00
77	362.01	457.66	509.22	566.05	615.48	687.18	755.26	473.34	619.62	705.18	804.54	876.30	993.60	1072.26	455.40	587.88	718.98	786.60	826.62	957.72	1139.88	1.09	1.00
78	388.08	493.68	541.20	612.48	653.40	739.20	810.48	497.64	650.76	739.20	844.80	920.04	1041.48	1123.32	480.48	620.40	752.40	827.64	868.56	1008.48	1195.92	1.09	1.00
79	413.28	526.68	575.82	653.94	699.30	786.24	861.84	520.38	682.92	777.42	884.52	965.16	1092.42	1180.62	500.22	650.16	790.02	868.14	909.72	1057.14	1254.96	1.08	1.00
80	436.80	560.40	613.20	693.60	740.40	836.40	916.80	544.80	711.60						526.80	678.00						1.08	1.00
81	486.00	622.80	681.60	770.40	823.20	932.40	1021.20	597.60	783.60						576.00	746.40						1.08	1.00
82	542.40	693.60	762.00	860.40	919.20	1036.80	1138.80	656.40	860.40						634.80	820.80						1.08	1.00
83	603.60	774.00	848.40	960.00	1024.80	1158.00	1269.60	721.20	944.40						697.20	901.20						1.08	1.00
84	674.40	864.00	944.40	1068.00	1142.40	1291.20	1414.80	792.00	1040.40						764.40	987.60						1.08	1.00
85	752.40	962.40	1052.40	1191.60	1272.00	1436.40	1575.60	873.60							838.80							1.08	1.00
86	836.40	1071.60	1173.60	1328.40	1418.40	1603.20	1755.60	956.40							922.80							1.08	1.00
87	932.40	1195.20	1309.20	1479.60	1581.60	1786.80	1957.20	1052.40							1012.80							1.08	1.00
88	1040.40	1330.80	1458.00	1647.60	1761.60	1990.80	2182.80	1154.40							1114.80							1.08	1.00
89	1158.00	1483.20	1626.00	1839.60	1965.60	2220.00	2430.00	1269.60							1222.80							1.08	1.00
90	1291.20	1653.60	1810.80	2046.00	2188.80	2473.20	2709.60	1396.80							1344.00							1.08	1.00
91+																						1.08	1.00

Rates shown below the line apply only to attained age GPO Inflation Adjustment offers or Shared Care 2-year purchases on exhaustion of benefits
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options
Compound rates reflect rates with a 5% annual increase in monthly/daily benefits and a 3% increase in policy limit; rates reflecting a 5% annual increase in both benefit and policy limit are calculated by multiplying the rates in the table by the factors listed to the right

Appendix C2

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

LTC-03 PA, LTC-03FR PA

Premiums to be used only with those that have previously elected an inflation decrease option

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

Age	3.2% Simple Inflation or 3.9% Simple Inflation with Shared Cost							3.2%/3% Compound Inflation or 3.9%/3% Compound Inflation with Shared Cost							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2-10yr BP	LifeBP
18-29	15.60	20.40	22.80	25.20	26.40	32.40	33.60	16.80	24.00	27.60	31.20	34.80	43.20	68.40	1.44	1.00
30	16.80	21.60	24.00	26.40	27.60	33.60	34.80	18.00	25.20	28.80	33.60	37.20	45.60	72.00	1.40	1.00
31	16.80	21.60	24.00	26.40	27.60	33.60	34.80	18.00	25.20	28.80	33.60	37.20	46.80	73.20	1.40	1.00
32	16.80	22.80	25.20	27.60	28.80	34.80	36.00	19.20	26.40	28.80	34.80	38.40	46.80	74.40	1.40	1.00
33	18.00	22.80	25.20	27.60	28.80	34.80	36.00	19.20	26.40	30.00	34.80	38.40	48.00	75.60	1.40	1.00
34	18.00	22.80	25.20	27.60	28.80	36.00	37.20	19.20	26.40	31.20	36.00	39.60	48.00	76.80	1.40	1.00
35	18.00	22.80	25.20	27.60	28.80	36.00	37.20	19.20	26.40	32.40	37.20	39.60	49.20	78.00	1.40	1.00
36	19.20	24.00	26.40	28.80	30.00	37.20	38.40	20.40	27.60	32.40	37.20	40.80	49.20	79.20	1.40	1.00
37	19.20	24.00	26.40	28.80	30.00	37.20	38.40	20.40	27.60	32.40	38.40	40.80	50.40	80.40	1.40	1.00
38	19.20	24.00	26.40	28.80	30.00	37.20	39.60	20.40	27.60	33.60	38.40	40.80	50.40	81.60	1.40	1.00
39	19.20	25.20	27.60	30.00	31.20	38.40	39.60	21.60	27.60	33.60	38.40	40.80	50.40	82.80	1.40	1.00
40	19.20	25.20	27.60	30.00	31.20	38.40	40.80	22.80	28.80	36.00	40.80	43.20	52.80	84.00	1.35	1.00
41	19.20	25.20	28.80	31.20	32.40	39.60	42.00	22.80	28.80	36.00	40.80	43.20	54.00	85.20	1.35	1.00
42	20.40	26.40	28.80	31.20	33.60	40.80	44.40	24.00	30.00	36.00	42.00	44.40	54.00	86.40	1.35	1.00
43	20.40	26.40	30.00	32.40	33.60	42.00	45.60	24.00	30.00	37.20	42.00	44.40	55.20	87.60	1.35	1.00
44	20.40	27.60	31.20	33.60	34.80	44.40	46.80	24.00	30.00	37.20	42.00	45.60	56.40	88.80	1.35	1.00
45	21.60	27.60	31.20	34.80	36.00	45.60	49.20	25.20	31.20	38.40	43.20	46.80	57.60	90.00	1.33	1.00
46	21.60	28.80	32.40	36.00	37.20	46.80	50.40	25.20	32.40	38.40	44.40	48.00	57.60	91.20	1.33	1.00
47	22.80	28.80	33.60	36.00	38.40	49.20	52.80	25.20	32.40	39.60	44.40	48.00	58.80	93.60	1.33	1.00
48	22.80	30.00	33.60	37.20	39.60	50.40	55.20	25.20	33.60	39.60	45.60	48.00	58.80	94.80	1.33	1.00
49	24.00	30.00	34.80	38.40	40.80	51.60	56.40	25.20	33.60	39.60	45.60	48.00	58.80	96.00	1.33	1.00
50	24.00	31.20	36.00	39.60	42.00	54.00	58.80	26.40	34.80	40.80	46.80	49.20	61.20	97.20	1.30	1.00
51	24.00	32.40	37.20	40.80	43.20	55.20	61.20	26.40	36.00	42.00	48.00	50.40	62.40	99.60	1.30	1.00
52	25.20	33.60	38.40	43.20	45.60	57.60	63.60	27.60	37.20	43.20	49.20	51.60	63.60	103.20	1.29	1.00
53	25.20	34.80	39.60	44.40	48.00	58.80	67.20	27.60	37.20	44.40	49.20	54.00	63.60	105.60	1.29	1.00
54	26.40	37.20	40.80	46.80	50.40	61.20	69.60	28.80	38.40	45.60	50.40	55.20	64.80	108.00	1.28	1.00
55	26.40	38.40	42.00	48.00	51.60	62.40	73.20	30.00	39.60	46.80	51.60	56.40	66.00	111.60	1.28	1.00
56	28.80	40.80	44.40	50.40	55.20	66.00	76.80	31.20	42.00	48.00	54.00	58.80	69.60	115.20	1.26	1.00
57	30.00	42.00	46.80	54.00	58.80	69.60	81.60	32.40	44.40	50.40	57.60	61.20	74.40	120.00	1.25	1.00
58	32.40	44.40	50.40	56.40	62.40	74.40	85.20	33.60	46.80	52.80	61.20	64.80	78.00	123.60	1.23	1.00
59	34.80	46.80	52.80	60.00	66.00	78.00	90.00	34.80	49.20	55.20	63.60	68.40	82.80	128.40	1.22	1.00
60	37.20	49.20	56.40	63.60	70.80	82.80	94.80	36.00	51.60	57.60	67.20	72.00	87.60	133.20	1.20	1.00
61	39.60	51.60	60.00	67.20	74.40	87.60	100.80	38.40	54.00	61.20	70.80	76.80	93.60	139.20	1.19	1.00
62	42.00	55.20	62.40	70.80	78.00	92.40	106.80	42.00	57.60	66.00	74.40	80.40	98.40	144.00	1.18	1.00
63	44.40	58.80	66.00	75.60	81.60	97.20	112.80	45.60	61.20	70.80	79.20	85.20	105.60	150.00	1.16	1.00
64	48.00	62.40	69.60	79.20	85.20	103.20	120.00	49.20	64.80	75.60	84.00	91.20	111.60	157.20	1.15	1.00
65	50.40	66.00	73.20	84.00	88.80	109.20	127.20	52.80	68.40	80.40	88.80	96.00	118.80	163.20	1.14	1.00
66	55.20	72.00	80.40	92.40	97.20	118.80	138.00	57.60	74.40	87.60	97.20	104.40	128.40	172.80	1.13	1.00
67	60.00	79.20	88.80	100.80	106.80	130.80	148.80	62.40	81.60	94.80	105.60	114.00	139.20	183.60	1.13	1.00
68	66.00	86.40	97.20	110.40	117.60	142.80	162.00	68.40	87.60	102.00	115.20	124.80	151.20	195.60	1.12	1.00
69	72.00	94.80	106.80	121.20	129.60	156.00	175.20	74.40	96.00	110.40	126.00	136.80	164.40	206.40	1.12	1.00
70	79.20	103.20	117.60	133.20	142.80	170.40	189.60	80.40	104.40	120.00	136.80	148.80	177.60	219.60	1.11	1.00
71	87.60	114.00	130.80	147.60	159.60	188.40	207.60	87.60	114.00	133.20	150.00	162.00	193.20	236.40	1.11	1.00
72	97.20	127.20	144.00	164.40	177.60	207.60	228.00	96.00	124.80	147.60	165.60	177.60	208.80	254.40	1.11	1.00
73	108.00	140.40	159.60	182.40	196.80	228.00	249.60	105.60	136.80	163.20	181.20	193.20	226.80	274.80	1.10	1.00
74	118.80	156.00	177.60	201.60	219.60	252.00	272.40	116.40	150.00	181.20	199.20	211.20	246.00	295.20	1.10	1.00
75	132.00	172.80	196.80	224.40	244.80	277.20	298.80	127.20	164.40	200.40	219.60	230.40	267.60	318.00	1.10	1.00
76	145.20	189.60	216.00	246.00	268.80	304.80	328.80	139.20	181.20	219.60	241.20	253.20	294.00	349.20	1.10	1.00
77	159.60	208.80	237.60	271.20	295.20	334.80	361.20	153.60	198.00	242.40	265.20	278.40	322.80	384.00	1.09	1.00
78	175.20	229.20	260.40	297.60	324.00	367.20	396.00	169.20	218.40	265.20	291.60	306.00	355.20	421.20	1.09	1.00
79	192.00	252.00	286.80	326.40	356.40	403.20	435.60	184.80	240.00	291.60	320.40	336.00	390.00	463.20	1.08	1.00
80	211.20	276.00	314.40	358.80	391.20	444.00		204.00	262.80	320.40	351.60	368.40	428.40		1.08	1.00
81	231.60	303.60	345.60	394.80	430.80	487.20		223.20	289.20	352.80	386.40	404.40	470.40		1.08	1.00
82	254.40	333.60	380.40	433.20	472.80	535.20		246.00	318.00	386.40	423.60	445.20	517.20		1.08	1.00
83	279.60	366.00	417.60	476.40	519.60	588.00		270.00	349.20	424.80	465.60	488.40	567.60		1.08	1.00
84	307.20	403.20	458.40	523.20	570.00	645.60		296.40	382.80	466.80	511.20	536.40	624.00		1.08	1.00
85	338.40		504.00	574.80	626.40	709.20		325.20		513.60	561.60	590.40	685.20		1.08	1.00
86	370.80		553.20	631.20	688.80	780.00		357.60		564.00	618.00	648.00	752.40		1.08	1.00
87	408.00		608.40	693.60	756.00	856.80		392.40		619.20	678.00	711.60	826.80		1.08	1.00
88	447.60		668.40	762.00	830.40	940.80		432.00		680.40	745.20	782.40	908.40		1.08	1.00
89	492.00		733.20	836.40	913.20	1033.20		474.00		747.60	818.40	859.20	997.20		1.08	1.00
90	541.20							520.80							1.08	1.00
91+															1.08	1.00

Rates shown below the line apply only to attained age GPO Inflation Adjustment offers, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options
Compound rates reflect rates with a 5% annual increase in monthly/daily benefits and a 3% increase in policy limit; rates reflecting a 5% annual increase in both benefit and policy limit are calculated by multiplying the rates in the table by the factors listed to the right

Appendix C2

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

BSC-03 PA, BSC-03FR PA

Premiums to be used only with those that have previously elected an inflation decrease option

Standard rates per $10 of Daily Benefit
90 Day Elimination Period

Age	3.2% Simple Inflation or 3.9% Simple Inflation with Shared Cost							3.2%/3% Compound Inflation or 3.9%/3% Compound Inflation with Shared Cost							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2-10yr BP	LifeBP
18-29	34.80	45.60	51.60	56.40	60.00	73.20	84.00	39.60	57.60	66.00	74.40	82.80	103.20	171.60	1.44	1.00
30	38.40	49.20	54.00	60.00	62.40	76.80	87.60	43.20	60.00	68.40	80.40	88.80	109.20	181.20	1.40	1.00
31	38.40	49.20	55.20	60.00	62.40	76.80	87.60	43.20	60.00	68.40	80.40	88.80	112.80	183.60	1.40	1.00
32	38.40	51.60	57.60	63.60	66.00	79.20	90.00	45.60	62.40	68.40	84.00	92.40	112.80	187.20	1.40	1.00
33	40.80	51.60	57.60	63.60	66.00	80.40	90.00	45.60	62.40	72.00	84.00	92.40	115.20	189.60	1.40	1.00
34	40.80	51.60	57.60	63.60	66.00	82.80	93.60	45.60	63.60	74.40	86.40	94.80	115.20	193.20	1.40	1.00
35	40.80	51.60	57.60	63.60	66.00	82.80	93.60	45.60	63.60	78.00	88.80	94.80	118.80	195.60	1.40	1.00
36	44.40	55.20	61.20	66.00	69.60	86.40	96.00	48.00	66.00	78.00	88.80	98.40	118.80	199.20	1.40	1.00
37	44.40	55.20	61.20	66.00	69.60	86.40	96.00	48.00	66.00	78.00	92.40	98.40	121.20	201.60	1.40	1.00
38	44.40	55.20	61.20	67.20	69.60	86.40	99.60	48.00	66.00	80.40	92.40	98.40	121.20	205.20	1.40	1.00
39	44.40	58.80	63.60	69.60	72.00	88.80	99.60	51.60	66.00	80.40	92.40	98.40	121.20	207.60	1.40	1.00
40	44.40	58.80	63.60	69.60	73.20	90.00	102.00	54.00	69.60	86.40	98.40	104.40	128.40	211.20	1.35	1.00
41	44.40	58.80	67.20	73.20	75.60	92.40	105.60	54.00	69.60	86.40	98.40	104.40	130.80	213.60	1.35	1.00
42	46.80	61.20	67.20	73.20	79.20	96.00	111.60	57.60	72.00	86.40	102.00	108.00	130.80	217.20	1.35	1.00
43	48.00	61.20	70.80	75.60	79.20	98.40	115.20	57.60	72.00	90.00	102.00	108.00	133.20	220.80	1.35	1.00
44	48.00	64.80	73.20	79.20	81.60	104.40	117.60	57.60	72.00	90.00	102.00	110.40	136.80	223.20	1.35	1.00
45	50.40	64.80	73.20	82.80	85.20	108.00	123.60	61.20	75.60	93.60	104.40	114.00	140.40	226.80	1.33	1.00
46	50.40	68.40	76.80	85.20	88.80	111.60	127.20	61.20	78.00	93.60	108.00	116.40	140.40	229.20	1.33	1.00
47	54.00	68.40	80.40	85.20	91.20	117.60	133.20	61.20	78.00	96.00	108.00	117.60	142.80	236.40	1.33	1.00
48	54.00	70.80	80.40	88.80	94.80	121.20	139.20	61.20	81.60	96.00	111.60	117.60	144.00	238.80	1.33	1.00
49	56.40	72.00	82.80	92.40	98.40	123.60	142.80	61.20	81.60	96.00	111.60	117.60	144.00	242.40	1.33	1.00
50	57.60	74.40	86.40	94.80	100.80	129.60	148.80	63.60	85.20	99.60	115.20	121.20	150.00	244.80	1.30	1.00
51	57.60	78.00	90.00	98.40	104.40	133.20	154.80	64.80	87.60	103.20	117.60	123.60	153.60	252.00	1.30	1.00
52	61.20	81.60	93.60	104.40	110.40	140.40	160.80	67.20	91.20	105.60	121.20	127.20	157.20	261.60	1.29	1.00
53	61.20	84.00	96.00	108.00	117.60	144.00	170.40	67.20	91.20	109.20	121.20	133.20	157.20	267.60	1.29	1.00
54	64.80	91.20	99.60	115.20	123.60	150.00	176.40	70.80	94.80	112.80	124.80	136.80	160.80	274.80	1.28	1.00
55	64.80	94.80	103.20	118.80	127.20	153.60	186.00	74.40	98.40	116.40	128.40	140.40	164.40	284.40	1.28	1.00
56	70.80	100.80	110.40	124.80	136.80	163.20	195.60	78.00	104.40	120.00	134.40	147.60	174.00	294.00	1.26	1.00
57	74.40	104.40	116.40	134.40	146.40	172.80	208.80	80.40	111.60	126.00	144.00	153.60	187.20	307.20	1.25	1.00
58	80.40	111.60	126.00	141.60	156.00	186.00	218.40	84.00	117.60	133.20	153.60	163.20	196.80	316.80	1.23	1.00
59	87.60	117.60	133.20	151.20	166.80	196.80	230.40	87.60	124.80	139.20	160.80	172.80	210.00	330.00	1.22	1.00
60	93.60	124.80	142.80	160.80	180.00	210.00	243.60	91.20	130.80	146.40	170.40	183.60	223.20	343.20	1.20	1.00
61	100.80	130.80	152.40	170.40	189.60	223.20	259.20	98.40	138.00	156.00	180.00	195.60	238.80	358.80	1.19	1.00
62	106.80	140.40	159.60	181.20	199.20	235.20	274.80	106.80	147.60	169.20	189.60	205.20	252.00	370.80	1.18	1.00
63	114.00	150.00	169.20	193.20	208.80	248.40	290.40	116.40	157.20	181.20	202.80	218.40	271.20	386.40	1.16	1.00
64	123.60	160.80	178.80	204.00	219.60	265.20	309.60	126.00	166.80	194.40	216.00	235.20	286.80	405.60	1.15	1.00
65	129.60	170.40	188.40	217.20	229.20	282.00	327.60	136.80	176.40	207.60	229.20	247.20	306.00	421.20	1.14	1.00
66	142.80	186.00	207.60	238.80	250.80	306.00	356.40	148.80	192.00	225.60	250.80	268.80	331.20	446.40	1.13	1.00
67	154.80	204.00	229.20	260.40	276.00	337.20	384.00	160.80	210.00	244.80	272.40	294.00	358.80	474.00	1.13	1.00
68	170.40	223.20	250.80	284.40	303.60	368.40	417.60	176.40	225.60	262.80	297.60	321.60	390.00	505.20	1.12	1.00
69	186.00	244.80	276.00	313.20	334.80	402.00	452.40	192.00	247.20	284.40	325.20	352.80	423.60	532.80	1.12	1.00
70	204.00	266.40	303.60	343.20	368.40	439.20	489.60	207.60	268.80	309.60	352.80	384.00	458.40	566.40	1.11	1.00
71	225.60	294.00	337.20	380.40	411.60	486.00	535.20	225.60	294.00	343.20	387.60	417.60	498.00	609.60	1.11	1.00
72	250.80	327.60	372.00	423.60	458.40	535.20	588.00	247.20	321.60	380.40	427.20	458.40	538.80	656.40	1.11	1.00
73	278.40	362.40	411.60	470.40	507.60	588.00	644.40	272.40	352.80	421.20	468.00	498.00	585.60	709.20	1.10	1.00
74	306.00	402.00	458.40	519.60	566.40	650.40	703.20	300.00	387.60	468.00	513.60	544.80	634.80	762.00	1.10	1.00
75	340.80	446.40	507.60	578.40	631.20	715.20	770.40	327.60	423.60	517.20	566.40	594.00	690.00	820.80	1.10	1.00
76	374.40	489.60	556.80	634.80	693.60	786.00	848.40	358.80	468.00	566.40	622.80	652.80	758.40	901.20	1.10	1.00
77	411.60	538.80	613.20	699.60	762.00	864.00	932.40	396.00	511.20	625.20	684.00	718.80	832.80	991.20	1.09	1.00
78	452.40	591.60	672.00	768.00	836.40	946.80	1021.20	436.80	564.00	684.00	752.40	789.60	916.80	1087.20	1.09	1.00
79	495.60	650.40	740.40	842.40	919.20	1040.40	1124.40	476.40	619.20	752.40	826.80	866.40	1006.80	1195.20	1.08	1.00
80	544.80	711.60						526.80	678.00						1.08	1.00
81	597.60	783.60						576.00	746.40						1.08	1.00
82	656.40	860.40						634.80	820.80						1.08	1.00
83	721.20	944.40						697.20	901.20						1.08	1.00
84	792.00	1040.40						764.40	987.60						1.08	1.00
85	873.60							838.80							1.08	1.00
86	956.40							922.80							1.08	1.00
87	1052.40							1012.80							1.08	1.00
88	1154.40							1114.80							1.08	1.00
89	1269.60							1222.80							1.08	1.00
90	1396.80							1344.00							1.08	1.00
91+															1.08	1.00

Rates shown below the line apply only to attained age GPO Inflation Adjustment offers or Shared Care 2-year purchases on exhaustion of benefits
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options
Compound rates reflect rates with a 5% annual increase in monthly/daily benefits and a 3% increase in policy limit; rates reflecting a 5% annual increase in both benefit and policy limit are calculated by multiplying the rates in the table by the factors listed to the right

Appendix D

Custom Care II (LTC-03) and Essential Care II (BSC-03)

Shared Cost Percentages

Age	GPO							Simple Inflation							Compound Inflation						
	Benefit Period							Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	9.9%	9.9%	9.9%	9.9%		7.6%	9.6%	3.6%	6.3%	4.1%	5.1%		7.1%	5.9%	5.7%	6.3%	6.5%	10.0%	6.0%	9.4%	8.5%
30	9.9%	9.5%		9.9%		9.9%			6.6%	4.5%	7.5%	7.1%		5.3%	10.0%	7.9%	10.0%		6.5%		7.7%
31		9.9%				9.9%	7.9%	2.9%	8.3%	8.9%	9.9%	9.9%		5.9%	5.4%	6.7%	5.6%	9.1%	10.0%	7.0%	7.5%
32	9.9%	9.9%	7.9%	9.9%		9.9%	9.9%	9.1%	5.6%	5.2%	8.8%	4.0%	6.4%	6.0%		6.8%	6.8%	6.2%	4.9%	8.0%	8.5%
33		9.9%		9.9%			9.9%	9.9%	5.7%	6.3%		5.4%		7.8%		10.0%	7.1%	7.7%	5.9%	4.6%	10.0%
34	9.9%	9.9%		9.2%	9.9%		9.1%		7.7%	5.7%	7.1%	8.2%		7.1%	10.0%	8.6%	7.6%	6.0%	3.1%		5.6%
35	9.9%	9.9%	9.9%	9.9%			9.5%		7.9%	9.6%	5.7%	9.1%		7.1%	9.6%	8.0%	7.7%	10.0%	8.8%		7.0%
36	9.9%		9.9%	9.8%		9.9%	9.4%	6.3%	9.9%	7.7%	7.5%	7.3%		7.0%	7.9%	6.9%	6.8%	6.4%	8.8%	6.4%	8.5%
37		9.9%	9.9%	9.9%	6.6%		9.4%	6.9%	8.1%	7.1%	7.3%	5.8%	8.7%	7.1%	6.8%	9.0%	7.4%	8.6%	7.4%	7.5%	8.7%
38	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%		10.0%	7.6%	9.3%	6.8%	10.0%	6.8%	9.2%	7.8%	8.0%	7.8%	4.2%	7.0%	8.8%
39	9.9%	9.9%	9.9%	9.9%	9.9%		9.9%		9.9%	10.0%	7.9%	9.3%	10.0%	6.5%	7.9%	8.3%	7.5%	8.1%	6.9%	9.1%	8.5%
40	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.5%	10.0%	7.2%	8.1%	7.8%	10.0%	6.8%	7.1%	10.0%	7.9%	8.4%	7.6%	7.4%	9.9%	8.0%
41	9.9%	9.9%	9.9%	9.9%	9.9%	9.2%	9.9%	10.0%	9.0%	10.0%	8.4%	8.8%	9.2%	8.6%	10.0%	7.4%	7.4%	8.4%	7.6%	8.6%	8.2%
42	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%		10.0%	9.8%	7.8%	9.3%	8.8%	7.8%	9.8%	7.4%	8.1%	7.9%	7.2%	10.0%	8.9%
43	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	10.0%	10.0%	8.6%	9.5%	8.8%	4.9%	8.2%	10.0%	7.4%	9.0%	8.1%	8.1%	8.1%	10.0%
44	9.9%	10.0%	9.9%	9.9%	9.9%	9.9%	9.9%	8.4%	9.4%	9.1%	8.7%	8.8%	10.0%	8.1%	8.6%	7.2%	8.2%	8.0%	7.9%	10.0%	8.7%
45	9.9%	10.0%	9.9%	9.9%	9.9%	9.9%	9.9%	10.0%	9.5%	9.7%	9.5%	10.0%	10.0%	8.9%	8.4%	8.4%	8.2%	9.2%	8.6%	8.7%	9.6%
46	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	10.0%	9.9%	9.3%	9.5%	9.9%	10.0%	10.0%	10.0%	8.7%	8.1%	8.5%	8.9%	8.8%	9.4%
47	9.9%	9.9%	9.9%	9.9%	9.9%	10.0%	9.9%	10.0%	10.0%	10.0%	10.0%	9.3%	10.0%	10.0%	9.6%	8.3%	8.3%	8.8%	8.5%	8.7%	9.9%
48	9.9%	9.9%	9.9%	9.9%	9.9%	10.0%	9.9%	10.0%	10.0%	9.8%	10.0%	10.0%	10.0%	9.5%	9.3%	8.5%	8.2%	8.9%	8.4%	10.0%	10.0%
49	10.0%	9.9%	9.9%	9.9%	9.9%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	9.6%	10.0%	10.0%	10.0%	9.1%	8.8%	9.3%	7.2%	9.8%	10.0%
50	10.0%	10.0%	10.0%	10.0%	9.9%	10.0%	9.9%	7.8%	7.0%	7.1%	7.2%	6.8%	8.1%	7.2%	6.4%	6.7%	6.5%	6.6%	6.5%	7.6%	7.3%
51	10.0%	10.0%	10.0%	9.9%	9.9%	10.0%	9.9%	6.6%	7.6%	7.2%	7.6%	6.8%	8.9%	7.0%	7.3%	7.0%	6.7%	6.8%	6.6%	7.8%	7.3%
52	10.0%	10.0%	10.0%	9.9%	9.9%	10.0%	10.0%	9.5%	8.2%	7.6%	7.9%	7.4%	9.0%	7.4%	7.9%	7.3%	6.7%	7.3%	7.4%	7.9%	8.2%
53	10.0%	9.9%	10.0%	9.9%	9.9%	10.0%	10.0%	9.5%	8.9%	7.5%	7.8%	7.7%	8.5%	8.1%	7.9%	7.2%	7.4%	7.4%	7.3%	7.9%	8.7%
54	9.9%	9.9%	10.0%	10.0%	10.0%	10.0%	10.0%	9.4%	9.3%	7.9%	8.5%	8.4%	9.1%	8.6%	8.3%	7.5%	7.5%	7.6%	7.5%	8.3%	8.9%
55	10.0%	8.4%	7.9%	8.5%	7.6%	8.4%	8.7%	6.3%	6.0%	5.7%	6.0%	5.6%	6.7%	6.6%	6.4%	6.0%	5.8%	5.8%	6.0%	6.5%	6.8%
56	10.0%	9.1%	8.8%	8.9%	8.0%	9.9%	8.4%	7.1%	6.8%	5.9%	6.4%	6.2%	7.7%	6.4%	6.7%	6.1%	5.9%	6.0%	5.9%	6.6%	7.1%
57	10.0%	9.5%	8.7%	9.3%	9.0%	9.4%	9.0%	7.1%	6.8%	6.3%	6.8%	6.4%	7.2%	6.6%	7.0%	6.5%	6.1%	6.4%	6.1%	6.7%	7.1%
58	10.0%	9.9%	9.4%	10.0%	9.0%	10.0%	9.8%	7.9%	7.3%	6.8%	7.0%	6.9%	7.8%	7.0%	6.9%	6.8%	6.5%	6.9%	6.5%	7.5%	7.5%
59	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	9.8%	8.7%	8.0%	7.3%	7.6%	7.9%	8.5%	7.2%	7.5%	7.3%	6.8%	7.2%	6.9%	8.2%	8.1%
60	8.1%	6.7%	6.2%	6.6%	6.3%	7.5%	6.6%	5.5%	5.0%	4.9%	5.1%	5.2%	5.0%	5.1%	5.5%	5.2%	4.8%	5.1%	5.0%	5.5%	5.7%
61	9.0%	7.3%	6.6%	6.8%	6.3%	7.3%	6.8%	6.3%	5.4%	5.1%	5.4%	5.3%	6.2%	5.3%	5.4%	5.3%	5.0%	5.4%	5.3%	5.9%	6.2%
62	9.3%	7.9%	7.2%	7.8%	7.1%	7.7%	7.3%	6.9%	5.7%	5.3%	5.7%	5.5%	6.1%	5.7%	6.1%	5.5%	5.5%	5.5%	5.4%	6.7%	6.3%
63	10.0%	8.4%	7.7%	8.2%	8.0%	9.2%	7.7%	7.0%	6.1%	5.8%	5.9%	5.2%	6.4%	5.7%	6.5%	5.9%	5.8%	5.8%	5.6%	6.9%	6.9%
64	10.0%	9.4%	8.6%	8.8%	8.6%	10.0%	8.8%	7.8%	6.6%	6.1%	6.3%	6.1%	6.5%	6.7%	7.3%	6.3%	6.2%	6.3%	6.1%	6.8%	6.5%
65	7.3%	5.7%	5.3%	5.6%	5.1%	6.5%	5.4%	5.0%	4.4%	3.9%	4.2%	3.7%	4.5%	4.4%	5.1%	4.3%	4.3%	4.4%	4.4%	5.3%	5.0%
66	7.6%	6.0%	5.9%	5.7%	5.3%	7.5%	6.2%	5.5%	4.7%	4.4%	4.5%	4.1%	5.7%	5.0%	5.5%	4.8%	4.6%	4.8%	4.4%	5.4%	4.9%
67	8.9%	6.8%	6.3%	6.4%	5.7%	7.4%	7.0%	6.0%	5.2%	4.7%	5.0%	4.3%	5.7%	4.8%	6.0%	5.2%	4.8%	5.0%	5.0%	5.8%	4.8%
68	9.1%	7.4%	7.0%	7.0%	6.8%	8.5%	7.5%	6.5%	5.7%	5.1%	5.6%	5.1%	6.4%	5.3%	6.6%	5.5%	5.5%	5.6%	5.6%	6.6%	5.9%
69	10.0%	7.9%	7.7%	7.4%	7.5%	9.4%	7.9%	7.0%	6.2%	5.8%	6.0%	5.4%	6.0%	5.0%	7.3%	6.1%	5.6%	6.3%	5.5%	6.9%	6.4%
70	6.7%	5.3%	4.9%	4.9%	4.5%	6.6%	5.7%	5.0%	4.2%	4.0%	4.1%	3.8%	4.6%	4.5%	5.0%	4.3%	4.1%	4.4%	3.8%	6.4%	4.3%
71	7.6%	5.9%	5.3%	5.5%	5.0%	5.8%	6.1%	5.4%	4.7%	4.4%	4.4%	4.4%	7.2%	4.7%	6.0%	4.7%	4.4%	4.8%	4.0%	4.8%	4.4%
72	8.0%	6.7%	6.3%	6.4%	5.1%	7.8%	6.3%	6.0%	5.1%	4.4%	4.8%	3.8%	4.3%	6.4%	6.1%	5.2%	5.1%	4.7%	5.0%	6.2%	6.0%
73	9.0%	7.2%	6.9%	6.3%	5.7%	7.9%	6.5%	7.5%	5.7%	5.5%	5.5%	5.0%	7.5%	5.2%	7.9%	5.2%	5.8%	5.9%	5.7%	6.2%	7.6%
74	10.0%	7.8%	7.5%	7.3%	6.4%	9.2%	6.1%	7.4%	6.4%	6.5%	5.7%	6.3%	8.6%	5.8%	7.3%	6.1%	7.0%	6.1%	4.6%	6.1%	10.0%
75	7.0%	5.4%	4.5%	5.1%	4.4%	5.6%	5.3%	5.5%	4.5%	4.4%	4.4%	4.2%	4.5%	4.4%	4.6%	4.5%	4.2%	4.3%	3.7%	7.4%	5.6%
76	8.3%	5.8%	5.3%	5.5%	5.8%	5.7%	6.1%	5.3%	4.9%	4.2%	4.7%	6.5%		4.4%	4.8%	5.2%	4.7%	4.1%	3.8%		6.1%
77	8.5%	6.8%	5.7%	5.9%	5.8%	7.7%	7.6%	5.9%	4.6%	5.9%	4.3%			6.8%	6.3%	4.7%	5.7%	3.9%	5.9%		4.2%
78	8.8%	7.2%	6.0%	6.7%	6.0%	8.1%	6.8%	6.6%	5.3%	4.5%	5.9%	4.6%			4.8%	5.6%	4.4%		3.8%		
79	9.9%	7.5%	7.5%	7.1%	6.4%	6.7%	8.7%	7.2%	5.2%	4.9%	5.7%	3.8%				5.1%	4.4%		9.9%		
80	6.7%	5.5%						5.2%	4.5%						4.1%	2.8%					
81	8.1%	6.5%			6.1%			7.3%	3.9%							3.6%					
82	9.6%	5.8%						5.2%							7.4%	4.3%					
83	9.3%	7.3%						7.4%	3.5%												
84	9.9%	7.8%							5.9%												
85																					
86																					
87																					
88																					
89																					
90																					
91																					

Certain cells are blank because there are no nationwide policies with that benefit period, issue age and inflation combination

For GPO policies with multiple layers of coverage, the Shared Cost percentage will be based on the issue age of the base contract. Each GPO layer will be reduced by the Shared Cost percentage

Appendix D

Custom Care II (LTC-03) and Essential Care II (BSC-03)
Shared Cost Percentages

Note on premium calculation for a policyholder who elects the Shared Cost option:

To calculate the premium after election of the Shared Cost option, the premium rate schedules in Appendices C1 to C4 should be used. Since the Shared Cost option reduces the daily benefit, an additional factor is required to calculate the premium appropriately, as shown below:

$$\text{Premium after electing Shared Cost option} = \frac{(\text{Premium Rate Schedule per \$10 daily benefit: Appendices C1-C4}) * (\text{New Daily Benefit}/10)}{(1 - \text{Shared Cost Percentage})}$$

A similar formula can be used for GPO policies with multiple layers of coverage:

$$\text{Premium after electing Shared Cost option} = \frac{[\ (\text{Premium Rate Schedule, Base Issue Age per \$10 Daily Benefit: Appendices C1-C4}) * (\text{New Base Daily Benefit}/10) + (\text{Premium Rate Schedule, GPO Layer 1 Issue Age per \$10 Daily Benefit: Appendices C1-C4}) * (\text{New Layer 1 Daily Benefit}/10) + \ldots\ ]}{(1 - \text{Shared Cost Percentage})}$$

John Hancock Life Insurance Company (U.S.A.)
Actuarial Memorandum for Inforce Rate Increase – Custom Care II 2007
May 24, 2019

Product Name	Form Number	Issue Date Range
Custom Care II (2007)	LTC-03 PA (2007)	Dec 2007 - Jan 2009
Custom Care II Franchise (2007)	LTC-03FR PA (2007)	Jan 2008 - Feb 2009

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

1. Scope & Purpose

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

The premium increases requested in this filing include the remainder of the rate increases originally requested in our prior inforce rate filings (SERFF Tracking No. MULF-131107148), beyond the 20.0% cap approved in your state on November 9, 2017 for policies included in this filing, calculated based on nationwide actual experience through year-end 2017 and then projected future experience.

2. Benefit Description

A brief policy description for each of the policy forms:

LTC-03 PA (2007), LTC-03FR PA (2007)
Individually underwritten long-term care policies that provide comprehensive long-term care coverage for care received in a nursing home or assisted care living facility, home health care, hospice care, respite care, or attendance at an Adult Day Care Center providing Adult Day Care.

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

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

3. Renewability

All policy forms are guaranteed renewable.

4. Applicability

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

5. Actuarial Assumptions

Morbidity

The morbidity assumptions are derived from our own experience, following our most recent comprehensive claim study completed in 2016. The study has been peer reviewed both internally as well as by an Independent third party.

Our claims projections include 10 years of future morbidity improvements at 1.1% per year, as well as a 7.5% margin for moderately adverse experience, consistent with the margin originally anticipated in our original pricing loss ratio.

Below are currently expected sample annual claim costs for an LTC-03 policy, $300 monthly benefit, with no inflation protection (including the 7.5% margin but does not include future improvements):

Age	Issue Age 55	
	4 year	Lifetime
55	1.53	5.72
60	6.10	14.87
65	13.48	31.10
70	27.67	59.11
75	69.24	146.86
80	158.77	266.94
85	366.48	527.43
90	485.25	635.66
95	493.33	606.32

Age	Issue Age 65	
	4 year	Lifetime
65	3.55	13.24
70	18.57	41.57
75	64.41	134.78
80	164.43	274.71
85	404.94	580.12
90	534.38	694.80
95	525.38	634.80

Age	Issue Age 75	
	4 year	Lifetime
75	16.54	55.21
80	134.67	233.77
85	398.30	561.34
90	573.09	739.56
95	568.59	685.01

Voluntary Lapses

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

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

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

In addition to the lapse rates shown, we assume a 1.2% lapse rate due to the rate increase. The additional lapse rate is used to adjust future premiums and claims down by 1.2% starting at the expected date of the rate increase.

Mortality

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

The base mortality table is the unloaded 1994 Group Annuity Mortality Table, sex-distinct, with 24 years of historical improvements based on scale AA. We then apply the following series of adjustment factors (factors for ages not listed above are interpolated):

John Hancock Life Insurance Company (U.S.A.)
Actuarial Memorandum for Inforce Rate Increase – Custom Care II 2007
May 24, 2019

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

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

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

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

We are also projecting 12 years of future mortality improvement based on scale AA, consistent with the 10 years of future morbidity improvement in our future claim projections

Expenses

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

6. Trend Assumptions

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

7. Marketing Method

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

8. Underwriting

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

9. Premium Classes

The base policy premium rates vary by Issue age, Benefit Period and Inflation Option, as in the initial rate filing.

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

10. Premium Modalization Rules

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

11. Issue Age Range

The issue age range is 18-84 for all policy forms.

12. Area Factors

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

13. Average Annual Premium

The table below summarizes the average annual premium per premium-paying policy before and after the requested increase.

	Nationwide	Pennsylvania	
Form	before the rate increase*	before the rate increase	after the rate increase
LTC-03 PA (2007)	2,750	3,550	3,807
LTC-03FR PA (2007)	3,070	3,020	3,239

*Nationwide premiums reflect rate increases implemented as of 12/31/2017.

14. Number of Policyholders

The table below summarizes, as of 12/31/2017, the number of premium-paying policies inforce and their 2017 annualized premium that will be affected by this rate increase in your state.

Form	Number of Policies	20177 Annualized Premium
LTC-03 PA (2007)	522	1,854,529
LTC-03FR PA (2007)	112	338,486

15. Reserves

Active Life Reserves have not been used in this rate increase demonstration. Minimum Statutory Claim reserves as of 12/31/2017 have been discounted to the date of incurral of each respective claim and included in the historical incurred claims. Incurred But Not Reported claim reserves as of 12/31/2017 have also been allocated to the calendar year of incurral and included in historic incurred claims.

16. Analysis Performed

Original Pricing Assumptions

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

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

Morbidity

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

Below are the original sample annual claim costs for an LTC-03 policy, $300 monthly benefit, with no inflation (which included a 7.5% margin for moderately adverse experience):

Issue Age 55		
Age	**4 yr**	**Lifetime**
55	1.74	3.33
60	8.69	11.60
65	9.45	19.70
70	22.70	40.63
75	58.43	98.42
80	132.26	205.84
85	238.60	335.69
90	373.25	470.85
95	435.75	503.20
100	397.71	453.55

Issue Age 65		
Age	**4 yr**	**Lifetime**
65	3.15	9.80
70	22.73	42.12
75	57.81	95.17
80	131.38	200.00
85	240.50	332.00
90	374.80	465.34
95	434.89	495.14
100	393.85	444.75

Issue Age 75		
Age	**4 yr**	**Lifetime**
75	24.23	57.12
80	143.89	225.44
85	253.24	341.67
90	391.66	475.58
95	452.26	505.09
100	384.58	444.19

Voluntary Terminations

Duration	Guaranteed Purchase Option	Other Inflation Options
1	3.50%	3.50%
2	2.75%	2.50%
3	1.75%	1.50%
4	1.25%	1.00%
5	1.10%	1.00%
6	1.10%	0.95%
7	1.10%	0.95%
8	1.10%	0.90%
9	1.10%	0.90%
10+	1.10%	0.85%

Mortality

Our mortality decrement is based on the unloaded 1994 Group Annuity Mortality Table, sex-distinct, with 10 years of improvements, and the following selection factors:

Policy Year	Issue Ages			
	<= 55	65	75	>= 82
1	22%	18%	21%	21%
2	30%	24%	27%	27%
3	37%	30%	34%	34%
4	40%	33%	41%	41%
5	42%	42%	48%	48%
6	48%	48%	55%	55%
7	52%	52%	62%	62%
8	56%	55%	68%	70%
9	59%	59%	73%	83%
10	65%	61%	80%	94%
11	67%	64%	85%	96%
12	68%	65%	91%	97%
13	69%	67%	93%	98%
14	71%	69%	95%	99%
15	73%	71%	97%	100%
16	76%	75%	98%	100%
17	78%	77%	99%	100%
18	81%	80%	99%	100%
19	83%	82%	100%	100%
20	84%	84%	100%	100%
21	88%	87%	100%	100%
22	91%	91%	100%	100%
23	94%	94%	100%	100%
24	98%	98%	100%	100%
25+	100%	100%	100%	100%

Factors for ages between the ones listed above are interpolated.

In addition, 12 years of future improvements were reflected.

Recent Experience

As part of the inforce management of the business, the Company monitored the performance of the business by completing periodic analysis for morbidity, voluntary lapse rates, and mortality. The findings from these analyses were used in projecting the inforce business to determine the effect of experience on the projected lifetime loss ratio. The most current studies show significant unfavorable trends since the study that prompted our 2010 rate increase filings. In general claims, particularly at higher ages, continue to last longer than expected, lapses are lower than expected, and a higher percentage of claim terminations are due to recoveries (as opposed to death) than expected.

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

<u>Morbidity</u>

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

Incidence

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

Claim Terminations

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

Utilization

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

Voluntary Lapses

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

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

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

Mortality

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

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

17. Requested Rate Increase

The Company is requesting an average rate increase of 7.2%, which varies by issue age, benefit period, and inflation option, and ranges from 7.1% to 7.3%.

These rate increases were determined as the amounts needed to meet the target loss ratio from our prior filing, adjusted to meet past losses testing, as described in Section 24, using 2017 nationwide data. The rate stability rule is demonstrated at the bottom of **Exhibit 1**.

We ensured that the proposed premium rates (excluding the cost of delay from prior rate filings) did not result in premium rates that exceed the most recent traditional LTC rates that have been filed with the Interstate Compact for new business under the ICC12-LTC-12 policy form, adjusted for benefit differences and changes in underwriting guidelines and risk classification (this is demonstrated in **Appendix A** using LTC-03 as an example). As this product (ICC12-LTC-12) is no longer open for new business, the most recently filed new business LTC rates for this product were adjusted to account for the average impact of the assumption updates due to our 2016 Experience Studies. An adjustment of 9.5% was applied to all rates to reflect these updates.

Appendix B1 contains the new proposed rate tables for all policy forms included with this filing for those policyholders that *did not* elect an inflation reduction option as part of the 2010 rate increase filings.

Appendix B2 contains the new proposed rate tables for all policy forms included with this filing for those policyholders that *did* elect an inflation reduction option as part of the 2010 rate increase filings.

Please note that the actual rates implemented may vary slightly from those in Appendices B1 and B2 due to implementation rounding algorithms.

Exhibit 1 contains nationwide past premium and claims experience and future premium and claim projections and illustrates that the anticipated lifetime loss ratio with the requested rate increases and the previously-stated margin for moderately adverse experience is 86.5%, well in excess of the minimum loss ratio of 60% as well as greater than the original pricing loss ratio of 85.7%. The lifetime loss ratio as of 12/31/2017 is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium where accumulation and discounting occur at the maximum statutory valuation discount rate.

In addition, **Exhibit 1** contains the original expected loss ratio projections, adjusted for the actual mix of business issued, with the lifetime loss ratio also calculated as stated above.

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

<u>Post-stability form requirements:</u>
The sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

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

<u>Pre-stability form requirements:</u>

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

1. Accumulated value of the initial earned premium times the original assumed lifetime loss ratio (which was higher than 60%),
2. 80% of the accumulated value of prior premium rate schedule increases,
3. Present value of future projected initial earned premium times the original assumed lifetime loss ratio, and
4. 80% of the present value of future projected premium in excess of the projected initial earned premium.

19. New Shared Cost option that will allow the policyholder to offset the rate increase

We are filing a new Shared Cost option that will allow all policyholders the option to offset the rate increase. The Shared Cost option would:

- Reduce the policyholder's current policy benefit amounts by their Shared Cost percentage. The daily/monthly benefit and the policy limit will be reduced by the Shared Cost percentage
- Apply a percentage factor to any future claim payments equal to the Shared Cost percentage. John Hancock will pay our portion (1 minus the Shared Cost percent) of any covered services, up to the new benefit amount and the policyholder will be responsible for the remainder.

The Shared Cost Percentages are calculated using seriatim, nationwide data for each benefit period, inflation type and issue age combination. For policyholder Shared Cost percentages and for details on premium calculations for policyholders who elected the Shared Cost option, please see **Appendix D**. The Shared Cost percentages in Appendix D will apply to all policyholders who have not bought additional attained age coverage. For those who have, the Shared Cost percentage will be the lesser of those shown in Appendix D and 80% of the policyholder's currently available benefit reduction that would offset their rate increase.

All Shared Cost percentages were determined to be actuarially equivalent to the requested rate increases by combination of issue age, benefit period and inflation type, and therefore these options are only available if the full rate increase requested is accepted.

The premium rate schedules for these options are included in this filing as **Appendices C1 to C2**.

20. Additional option for those who stop paying premiums

In addition to the options to offset the rate increase, we will also be offering a Paid-Up Policy option for those who choose to stop paying premiums. This option will be a paid-up policy with a policy limit equal to the lesser of the current policy limit and 150% of premiums paid less any benefits received. The Paid-Up Policy will only be offered if we receive a full approval.

21. History of Previous Rate Revisions

A 14.4% rate increase on these policy forms was accepted by your state on January 20, 2011.

A 20.0% rate increase on these policy forms was accepted by your state on November 9, 2017.

22. Data Credibility

Regarding the credibility of data for younger blocks of business such as Custom Care II 2007, the Company would like to draw attention to the American Academy of Actuaries Issue Brief "*Understanding Premium Rate Increases on Private LTCI Policyholders 060216.pdf"*, which has been included with this filing. The brief provides guidance on determining the need for premium rate increases on pages 4 and 5. This guidance includes a discussion on determining assumptions used for projections, particularly in situations where experience credibility may be low. Because of the long duration nature of Long Term Care policies, claims are often not seen in early durations which leads to lower credibility in actual experience for younger groups of policies. In situations where this is the case, the Actuarial Standards of Practice require that industry data or company data for older, similar business be used to set assumptions. Specifically, the brief states the following:

> "Section 3.2.1 of Actuarial Standard of Practice No. 18, Long-Term Care Insurance, requires actuaries to use alternative data sources such as public data or experience from the insurance company's older, similar policy forms for identifying reasonable assumptions. Waiting until there is adequate claim information on each policy form could result in much larger, less affordable rate increases."

Since Custom Care II 2007 is a younger block of business, our proposed rate increases on this form are based on our experience from this form as well as similar forms where we have over 20 years of experience. Overall, our unfavorable morbidity experience is at later durations and older attained ages, where we have significant data on our older plans and less on younger ones. With our combined data we are able to make credible decisions regarding future assumptions, in accordance with ASOP 18. Focusing solely on past experience for this product discredits our future projections and prevents us from acting on this information in a timely manner. Delaying rate increases until we have amassed similar experience on this particular policy form would take a considerable amount of time and would result in much higher rate increases for our customers which would be more difficult to manage and would require larger reductions in benefits in order to mitigate them. For example, if we were to delay rate increases on the Custom Care II 2007 plan for 10 years, with experience continuing as currently expected, we would require an average rate increase of 23.2% compared to the current proposed rate increase of 7.2%.

23. Ensuring No Cross-Subsidization Between States

We have ensured no state's rate increase approvals will subsidize other states' rate increases. Rate increases will vary by state, but only to reflect the timing and amount of prior rate increases approved by that state. This is accomplished by first backing-out all prior approved rate increases from our nationwide premium data. We then re-introduce actual prior rate increases with the amount and timing based on your state's prior approvals (as detailed in Section 21). The current proposed rate increases are then determined based on the amounts needed in order to achieve our target lifetime loss ratios certified to in our prior filing.

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

24. Past Losses Testing

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

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

We apply this methodology in **Exhibit 1A**. The 'Adjusted Expected Incurred Claims' are initially calculated by applying the original pricing durational loss ratio to the actual earned premium in a given calendar year. Later, in years in which and after which we filed for inforce rate increases, expected incurred claims are based on the new assumptions that were filed.

The accumulated value of the Adjusted Expected Incurred Claims is compared to the accumulated value of Actual Incurred Claims. The lesser of the Adjusted Expected Incurred Claims or Actual Incurred Claims is used for past claims when ensuring that the resulting overall increase in rates satisfies the rate stability rule ensuring no less than an 85% loss ratio on the rate increase portion, while applying the original loss ratio on the original rate schedule (as the original loss ratio was higher than 58%). This is demonstrated at the bottom of **Exhibit 1A**.

25. Proposed Effective Date

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

26. Actuarial Certification

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

The preceding Actuarial Memorandum contains:

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

If the requested premium rate schedule increase is implemented and the underlying assumptions which reflect moderately adverse conditions are realized, no further premium rate schedule increases are anticipated.

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

In forming my opinion, I have used actuarial assumptions and actuarial methods and such tests of the actuarial calculations as I considered necessary. Based on these assumptions or statutory requirements where necessary, the premium rate filing is in compliance with the loss ratio standards of this state.

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

_____

Ilya Kagan, FSA, MAAA
Actuary
John Hancock Life Insurance Company

Exhibit 1: Nationwide Loss Ratio Exhibit
Custom Care II (LTC-03) - 2007 Rates

		Original Assumptions			Historical & Projected Experience					
					Before Proposed Increase			With Proposed Rate Increase		
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio
	1999	-	-	-	-	87	0%	-	87	0%
	2000	-	-	-	-	3,188	0%	-	3,188	0%
	2001	-	-	-	-	3,188	0%	-	3,188	0%
	2002	-	-	-	-	4,678	0%	-	4,678	0%
	2003	-	-	-	-	6,520	0%	-	6,520	0%
	2004	-	-	-	-	9,205	0%	-	9,205	0%
	2005	-	-	-	-	9,954	0%	-	9,954	0%
Historical	2006	-	-	-	-	25,245	0%	-	25,245	0%
Experience	2007	7,182	269,016	3%	-	335,869	0%	-	335,869	0%
	2008	660,144	22,790,933	3%	185,514	22,542,785	1%	185,514	22,542,785	1%
	2009	1,775,508	41,795,991	4%	2,123,934	40,729,378	5%	2,123,934	40,729,378	5%
	2010	3,164,363	47,224,167	7%	1,392,738	45,843,844	3%	1,392,738	45,843,844	3%
	2011	4,586,777	46,923,797	10%	1,701,944	45,975,055	4%	1,701,944	45,975,055	4%
	2012	6,031,873	46,029,949	13%	4,964,877	48,687,492	10%	4,964,877	48,687,492	10%
	2013	7,018,207	45,231,624	16%	6,236,129	47,546,853	13%	6,236,129	47,546,853	13%
	2014	7,987,822	44,413,496	18%	7,287,705	46,290,123	16%	7,287,705	46,290,123	16%
	2015	9,226,278	43,539,726	21%	9,489,065	45,378,238	21%	9,489,065	45,378,238	21%
	2016	10,663,383	42,610,468	25%	7,470,167	44,540,095	17%	7,470,167	44,540,095	17%
	2017	12,291,844	41,623,856	30%	12,950,916	44,219,457	29%	12,950,916	44,219,457	29%
Projected	2018	13,698,033	40,579,992	34%	12,118,069	49,296,414	25%	12,118,383	49,494,946	24%
Future	2019	15,329,845	39,479,650	39%	14,465,156	50,035,101	29%	14,485,793	52,856,315	27%
Experience	2020	17,446,495	38,326,730	46%	16,963,883	48,786,283	35%	16,941,455	52,113,356	33%
	2021	19,903,622	37,126,247	54%	20,045,487	47,474,879	42%	19,879,245	50,336,959	39%
	2022	22,594,644	35,879,672	63%	23,630,244	46,126,195	51%	23,434,441	48,899,193	48%
	2023	25,340,443	34,585,917	73%	27,627,603	44,741,399	62%	27,398,682	47,431,303	58%
	2024	28,476,461	33,239,843	86%	31,880,030	43,312,593	74%	31,613,645	45,916,746	69%
	2025	32,103,544	31,842,244	101%	36,369,961	41,826,073	87%	36,062,293	44,340,991	81%
	2026	35,800,361	30,393,012	118%	41,577,179	40,280,679	103%	41,219,316	42,702,806	97%
	2027	39,373,776	28,897,996	136%	46,941,088	38,673,027	121%	46,531,595	40,998,604	113%
	2028	43,030,791	27,366,547	157%	52,519,881	36,998,792	142%	52,055,785	39,223,798	133%
	2029	46,822,612	25,797,847	181%	58,220,312	35,242,372	165%	57,699,285	37,361,850	154%
	2030	50,616,027	24,185,681	209%	63,778,057	33,402,895	191%	63,200,516	35,411,833	178%
	2031	53,870,678	22,534,067	239%	68,114,573	31,486,449	216%	67,493,483	33,380,202	202%
	2032	56,452,440	20,850,705	271%	72,176,603	29,485,988	245%	71,514,261	31,259,488	229%
	2033	58,348,872	19,157,420	305%	76,629,090	27,427,006	279%	75,919,311	29,076,718	261%
	2034	59,887,461	17,489,168	342%	80,776,322	25,328,584	319%	80,020,301	26,852,123	298%
	2035	61,135,043	15,870,524	385%	84,180,851	23,221,143	363%	83,384,705	24,617,952	339%
	2036	61,553,781	14,313,966	430%	83,824,496	21,132,568	397%	83,029,678	22,403,770	371%
	2037	61,126,864	12,830,350	476%	82,366,518	19,070,180	432%	81,583,943	20,217,342	404%
	2038	60,193,879	11,429,627	527%	81,805,410	17,070,747	479%	81,022,710	18,097,645	448%
	2039	58,839,066	10,120,124	581%	81,154,698	15,169,045	535%	80,371,007	16,081,552	500%
	2040	57,058,653	8,906,527	641%	79,920,752	13,389,490	597%	79,141,234	14,194,949	558%
	2041	54,496,462	7,790,142	700%	75,223,203	11,746,466	640%	74,487,136	12,453,085	598%
	2042	51,349,910	6,772,534	758%	69,696,356	10,235,893	681%	69,012,956	10,851,638	636%
	2043	48,035,581	5,854,523	820%	65,466,653	8,862,437	739%	64,820,748	9,395,554	690%
	2044	44,676,659	5,034,531	887%	61,794,587	7,623,127	811%	61,179,853	8,081,687	757%
	2045	41,352,972	4,307,944	960%	58,203,818	6,516,250	893%	57,619,619	6,908,218	834%
	2046	37,822,608	3,668,274	1031%	52,901,317	5,539,160	955%	52,368,096	5,872,345	892%
	2047	34,200,092	3,109,779	1100%	47,586,725	4,680,719	1017%	47,105,321	4,962,258	949%
	2048	30,814,352	2,626,814	1173%	43,048,271	3,932,595	1095%	42,610,521	4,169,127	1022%
	2049	27,766,815	2,212,486	1255%	38,760,680	3,283,237	1181%	38,364,581	3,480,704	1102%
	2050	25,041,372	1,859,152	1347%	34,603,566	2,724,438	1270%	34,248,369	2,888,289	1186%
	2051	22,401,880	1,559,267	1437%	30,913,252	2,247,507	1375%	30,594,273	2,382,669	1284%
Values as of 12/31/2017 (discounted at maximum statutory valuation rates)										
	Past :	71,243,071	511,438,812	13.9%	59,673,906	521,612,539	11.4%	59,673,906	521,612,539	11.4%
	Future :	741,827,546	436,917,855	169.8%	929,998,458	580,712,597	160.1%	921,716,569	613,117,919	150.3%
	Lifetime :	813,070,617	948,356,666	85.7%	989,672,364	1,102,325,137	89.8%	981,390,475	1,134,730,458	86.5%

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

			Accum Value of Past Initial Prm x 85.7% =	412,782,882
			Present Value of Future Initial Prm x 85.7% =	358,140,607
Accum. Value of Past Incurred Claims =	59,673,906		Accum Value of Prior Increases x 85.7% =	34,419,995
Present Value of Future Incurred Claims =	921,716,569		Present Value of Future Increases x 85.7% =	167,514,120
Total =	981,390,475	>=	Total =	972,857,604

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

			Accum Value of Past Initial Prm x 85.7% =	412,782,882
			Present Value of Future Initial Prm x 85.7% =	358,140,607
Accum. Value of Past Incurred Claims =	59,673,906		Accum Value of Prior Increases x 85.7% =	34,419,995
Present Value of Future Incurred Claims =	921,716,569		Present Value of Future Increases x 85.7% =	167,514,120
Total =	981,390,475	>=	Total =	972,857,604

Exhibit 1A: Demonstration of not Recouping Past Losses
Custom Care II (LTC-03) - 2007 Rates

		Loss Ratios to Apply to Actual Premium			Adjusted	Historical & Projected Experience					
						Before Proposed Increase			With Proposed Rate Increase		
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio	Expected Incurred Claims	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio
Original Pricing	1988	0	0	0%	-	0	0	-	0	0	-
	1989	0	0	0%	-	0	0	-	0	0	-
	1990	0	0	0%	-	0	0	-	0	0	-
	1991	0	0	0%	-	0	0	-	0	0	-
	1992	0	0	0%	-	0	0	-	0	0	-
	1993	0	0	0%	-	0	0	-	0	0	-
	1994	0	0	0%	-	0	0	-	0	0	-
	1995	0	0	0%	-	0	0	-	0	0	-
	1996	0	0	0%	-	0	0	-	0	0	-
	1997	0	0	0%	-	0	0	-	0	0	-
	1998	0	0	0%	-	0	0	-	0	0	-
	1999	0	0	0%	-	0	87	0%	0	87	0%
	2000	0	0	0%	-	0	3,188	0%	0	3,188	0%
	2001	0	0	0%	-	0	3,188	0%	0	3,188	0%
	2002	0	0	0%	-	0	4,678	0%	0	4,678	0%
	2003	0	0	0%	-	0	6,520	0%	0	6,520	0%
	2004	0	0	0%	-	0	9,205	0%	0	9,205	0%
	2005	0	0	0%	-	0	9,954	0%	0	9,954	0%
	2006	0	0	0%	-	0	25,245	0%	0	25,245	0%
	2007	7,182	269,016	3%	8,967	0	335,869	0%	0	335,869	0%
	2008	660,144	22,790,933	3%	652,956	185,514	22,542,785	1%	185,514	22,542,785	1%
	2009	1,775,508	41,795,991	4%	1,730,198	2,123,934	40,729,378	5%	2,123,934	40,729,378	5%
2010 RI	2010	1,875,171	44,055,773	4%	1,875,171	1,392,738	45,843,844	3%	1,392,738	45,843,844	3%
	2011	2,581,746	49,430,990	5%	2,581,746	1,701,944	45,975,055	4%	1,701,944	45,975,055	4%
	2012	3,348,532	48,570,571	7%	3,348,532	4,964,877	48,687,492	10%	4,964,877	48,687,492	10%
	2013	4,393,117	47,773,894	9%	4,393,117	6,236,129	47,546,853	13%	6,236,129	47,546,853	13%
	2014	5,692,537	46,959,568	12%	5,692,537	7,287,705	46,290,123	16%	7,287,705	46,290,123	16%
	2015	7,120,007	46,108,882	15%	7,120,007	9,489,065	45,378,238	21%	9,489,065	45,378,238	21%
2016 RI	2016	8,229,989	44,255,359	19%	8,229,989	7,470,167	44,540,095	17%	7,470,167	44,540,095	17%
	2017	10,219,333	44,355,908	23%	10,219,333	12,950,916	44,219,457	29%	12,950,916	44,219,457	29%
Projected Future Experience	2018					12,118,069	49,296,414	25%	12,118,383	49,494,946	24%
	2019					14,465,156	50,035,101	29%	14,485,793	52,856,315	27%
	2020					16,963,883	48,786,283	35%	16,941,455	52,113,356	33%
	2021					20,045,487	47,474,879	42%	19,879,245	50,336,959	39%
	2022					23,630,244	46,126,195	51%	23,434,441	48,899,193	48%
	2023					27,627,603	44,741,399	62%	27,398,682	47,431,303	58%
	2024					31,880,030	43,312,593	74%	31,613,645	45,916,746	69%
	2025					36,369,961	41,826,073	87%	36,062,293	44,340,991	81%
	2026					41,577,179	40,280,679	103%	41,219,316	42,702,806	97%
	2027					46,941,088	38,673,027	121%	46,531,595	40,998,604	113%
	2028					52,519,881	36,998,792	142%	52,055,785	39,223,798	133%
	2029					58,220,312	35,242,372	165%	57,699,285	37,361,850	154%
	2030					63,778,057	33,402,895	191%	63,200,516	35,411,833	178%
	2031					68,114,573	31,486,449	216%	67,493,483	33,380,202	202%
	2032					72,176,603	29,485,988	245%	71,514,261	31,259,488	229%
	2033					76,629,090	27,427,006	279%	75,919,311	29,076,718	261%
	2034					80,776,322	25,328,584	319%	80,020,301	26,852,123	298%
	2035					84,180,851	23,221,143	363%	83,384,705	24,617,952	339%
	2036					83,824,496	21,132,568	397%	83,029,678	22,403,770	371%
	2037					82,366,518	19,070,180	432%	81,583,943	20,217,342	404%
	2038					81,805,410	17,070,747	479%	81,022,710	18,097,645	448%
	2039					81,154,698	15,169,045	535%	80,371,007	16,081,552	500%
	2040					79,920,752	13,389,490	597%	79,141,234	14,194,949	558%
Values as of 12/31/2017 (discounted at maximum statutory valuation rates)											
	Past				51,141,035	59,673,906	521,612,539	11.4%	59,673,906	521,612,539	11.4%
	Future					929,998,458	580,712,597	160.1%	921,716,569	613,117,919	150.3%
	Lifetime					989,672,364	1,102,325,137	89.8%	981,390,475	1,134,730,458	86.5%

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

			Accum Value of Past Initial Prm x 85.7% =	412,782,882
Accum Value of Minimum(Past Incurred Claims,			Present Value of Future Initial Prm x 85.7% =	358,140,607
Adjusted Originally Expected Incurred Claims) =	51,141,035		Accum Value of Prior Increases x 85.7% =	34,419,995
Present Value of Future Incurred Claims =	921,716,569		Present Value of Future Increases x 85.7% =	167,514,120
Total =	972,857,604	> =	Total =	972,857,604

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

			Accum Value of Past Initial Prm x 85.7% =	412,782,882
Accum Value of Minimum(Past Incurred Claims,			Present Value of Future Initial Prm x 85.7% =	358,140,607
Adjusted Originally Expected Incurred Claims) =	51,141,035		Accum Value of Prior Increases x 85.7% =	34,419,995
Present Value of Future Incurred Claims =	921,716,569		Present Value of Future Increases x 85.7% =	167,514,120
Total =	972,857,604	> =	Total =	972,857,604

Appendix A - Comparison to New Business Rates (Custom Care II 2007 Series)

Rates shown are for a 90-day EP, single, Standard policyholder, and are per $100 monthly benefit

Inflation Option: GPO Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	13.85	15.43	17.10	18.60	21.92	24.12	26.31
30	14.64	16.23	18.12	19.63	22.95	27.54	29.84
31	15.04	16.62	18.76	20.26	23.59	27.87	30.02
32	15.43	17.25	19.55	21.05	24.61	29.09	31.33
33	15.67	17.65	20.18	21.92	25.41	29.64	31.76
34	16.07	18.28	20.82	22.72	26.28	30.66	32.85
35	16.46	18.68	21.61	23.59	27.31	31.51	33.61
36	16.86	19.47	22.24	24.38	28.33	32.38	34.41
37	17.25	20.10	23.03	25.41	28.97	35.18	37.24
38	17.89	20.50	24.06	26.28	30.00	35.18	37.24
39	18.28	21.13	24.69	27.31	31.26	35.18	37.24
40	18.68	21.92	25.49	28.33	32.29	36.09	37.99
41	19.31	22.56	26.36	28.97	33.32	37.02	38.87
42	19.71	23.19	27.15	29.76	34.35	40.07	41.98
43	20.34	23.82	27.78	30.39	35.22	40.78	42.64
44	21.13	24.46	28.65	31.42	36.25	41.69	43.50
45	21.77	25.09	29.28	32.05	37.28	44.73	46.60
46	22.40	25.72	30.31	33.08	38.31	45.60	47.43
47	23.19	26.51	30.95	33.72	39.34	46.49	48.28
48	23.82	27.38	31.98	34.75	40.60	49.83	51.68
49	24.46	28.02	32.85	35.62	41.63	52.49	54.30
50	25.25	28.81	33.64	36.41	42.90	53.62	55.41
51	26.28	29.68	34.90	38.07	44.72	57.24	59.03
52	26.91	30.71	35.93	39.34	46.62	59.17	62.75
53	27.94	31.90	37.20	41.00	48.68	65.52	69.27
54	28.97	33.16	38.62	42.42	50.58	69.31	73.05
55	29.76	34.19	39.89	44.09	52.63	73.31	77.07
56	31.03	36.25	42.34	46.78	55.72	76.15	81.72
57	32.45	38.31	45.03	49.47	58.65	80.64	86.14
58	34.11	40.37	47.49	52.16	61.97	83.22	88.53
59	35.54	42.66	50.42	55.24	65.30	88.24	95.30
60	37.20	45.11	53.50	58.57	69.02	91.45	100.07
61	39.81	48.60	56.99	62.68	74.16	98.31	106.93
62	42.50	52.08	60.71	67.04	79.94	106.01	116.43
63	45.75	56.19	64.82	71.79	85.95	115.77	124.55
64	48.99	60.31	68.94	76.93	92.76	126.65	137.36
65	52.47	64.98	73.69	82.31	99.80	135.45	146.14
66	57.54	71.15	80.65	90.31	108.27	144.95	155.43
67	63.08	78.28	88.65	98.93	117.30	154.70	164.89
68	69.41	85.64	97.27	108.59	127.35	165.89	177.62
69	76.14	94.03	106.93	119.28	138.27	177.31	187.07
70	83.90	102.97	117.53	130.75	150.14	190.07	199.66
71	91.97	112.94	127.74	144.44	162.41	199.53	211.91
72	100.91	123.47	139.14	159.17	175.71	210.25	225.27
73	111.04	135.26	151.57	175.71	190.03	222.19	239.73
74	121.97	147.85	165.02	193.67	205.94	234.35	254.23
75	133.92	162.01	179.66	213.70	222.72	247.62	271.14
76	148.16	187.67	210.25	231.42	252.58	282.22	309.03
77	164.39	207.95	233.24	257.12	279.60	311.92	342.83
78	181.48	231.74	258.27	283.40	308.52	346.22	379.72
79	201.43	257.00	286.17	313.95	341.74	383.41	420.92
80	330.28	424.65	469.78	514.91	560.04	631.84	693.39
81	356.40	459.09	507.42	555.74	604.07	682.60	749.05
82	384.50	494.92	546.18	599.42	650.69	735.48	806.46
83	415.44	533.31	589.35	645.39	701.42	792.24	869.54
84	447.82	574.41	634.88	693.45	753.92	852.17	935.31

LTC-03 Rates after Requested Rate Increases
excluding additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	12.71	13.98	16.52	17.79	19.06	20.33	22.87
30	12.71	13.98	17.79	19.06	20.33	21.60	24.14
31	12.71	13.98	17.79	19.06	20.33	21.60	24.14
32	12.71	13.98	17.79	19.06	20.33	22.87	25.42
33	12.71	15.25	19.06	20.33	21.60	22.87	25.42
34	12.71	15.25	19.06	20.33	21.60	22.87	25.42
35	13.98	15.25	19.06	20.33	21.60	22.87	25.42
36	13.98	16.52	20.33	21.60	22.87	24.14	26.69
37	13.98	16.52	20.33	21.60	22.87	24.14	26.69
38	13.98	16.52	20.33	21.60	22.87	24.14	26.69
39	13.98	16.52	20.33	21.60	22.87	25.42	27.96
40	13.98	16.52	20.33	21.60	22.87	25.42	27.96
41	13.98	16.52	20.33	21.60	22.87	25.42	27.96
42	15.25	17.79	21.60	22.87	24.14	26.69	30.50
43	15.25	17.79	21.60	22.87	24.14	27.96	30.50
44	15.25	19.06	21.60	22.87	25.42	29.23	31.77
45	15.25	19.06	22.87	24.14	25.42	30.50	31.77
46	16.52	20.33	22.87	25.42	26.69	31.77	33.04
47	16.52	20.33	24.14	26.69	27.96	33.04	34.31
48	16.52	21.60	25.42	26.69	27.96	34.31	35.58
49	17.79	21.60	25.42	27.96	29.23	36.85	38.12
50	17.79	22.87	26.69	29.23	30.50	38.12	39.39
51	19.06	24.14	27.96	30.50	31.77	39.80	41.93
52	19.06	24.14	27.96	31.77	33.04	41.27	44.48
53	20.33	25.42	29.23	31.77	33.04	42.75	47.02
54	20.33	25.42	29.23	33.04	34.31	44.22	48.64
55	21.60	26.69	30.50	34.31	35.58	45.70	51.59
56	22.87	27.96	33.04	36.85	38.12	48.64	54.54
57	24.14	30.50	34.31	39.39	40.66	51.59	58.96
58	25.42	31.77	36.85	41.93	44.48	54.54	63.39
59	27.96	34.31	39.39	44.48	47.02	60.44	66.33
60	29.23	36.85	41.93	47.02	50.83	63.39	70.76
61	31.77	39.39	45.75	50.83	54.64	67.81	75.18
62	34.31	43.21	48.29	54.64	58.45	73.70	82.55
63	38.12	45.75	52.10	58.45	62.27	81.07	88.44
64	40.66	49.56	57.18	62.27	66.08	86.97	94.34
65	44.48	53.37	61.00	67.35	71.16	92.87	103.19
66	48.29	58.45	67.35	73.70	78.79	103.19	113.10
67	53.37	64.81	73.70	81.33	87.68	113.50	123.26
68	58.45	72.43	81.33	88.95	96.58	125.30	134.70
69	63.54	78.79	88.95	97.85	108.01	137.09	146.14
70	69.89	87.68	97.85	108.01	119.45	151.22	158.84
71	77.52	97.85	109.29	120.72	133.43	163.93	174.09
72	86.41	109.29	121.99	134.70	148.68	177.91	190.61
73	96.58	121.99	135.97	151.22	165.20	193.16	208.40
74	106.74	135.97	152.49	167.74	184.26	209.67	227.47
75	119.45	151.22	170.28	188.07	204.59	227.47	249.07
76	133.43	169.01	189.34	208.40	227.47	254.15	278.30
77	148.68	188.07	210.95	232.55	252.88	282.11	310.06
78	165.20	210.95	235.09	257.96	280.84	315.15	345.65
79	181.46	230.83	252.18	286.87	306.89	345.58	378.94
80	191.88	246.53	269.40	304.98	325.31	367.25	402.83
81	213.49	273.21	298.63	338.02	362.17	409.18	448.58
82	237.63	304.98	334.21	377.41	404.10	454.93	500.68
83	265.59	340.56	372.33	421.89	449.85	508.30	557.86
84	296.09	379.96	414.27	468.91	501.95	566.76	621.40

LTC-03 Rates after Requested Rate Increases
including additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	12.87	14.16	16.73	18.02	19.31	20.60	23.17
30	12.87	14.16	18.02	19.31	20.60	21.88	24.46
31	12.87	14.16	18.02	19.31	20.60	21.88	24.46
32	12.87	14.16	18.02	19.31	20.60	23.17	25.74
33	12.87	15.45	19.31	20.60	21.88	23.17	25.74
34	12.87	15.45	19.31	20.60	21.88	23.17	25.74
35	14.16	15.45	19.31	20.60	21.88	23.17	25.74
36	14.16	16.73	20.60	21.88	23.17	24.46	27.03
37	14.16	16.73	20.60	21.88	23.17	24.46	27.03
38	14.16	16.73	20.60	21.88	23.17	24.46	27.03
39	14.16	16.73	20.60	21.88	23.17	25.74	28.32
40	14.16	16.73	20.60	21.88	23.17	25.74	28.32
41	14.16	16.73	20.60	21.88	23.17	25.74	28.32
42	15.45	18.02	21.88	23.17	24.46	27.03	30.89
43	15.45	18.02	21.88	23.17	24.46	28.33	30.89
44	15.45	19.32	21.88	23.17	25.74	29.62	32.18
45	15.45	19.32	23.17	24.46	25.74	30.92	32.18
46	16.73	20.61	23.17	25.76	27.04	32.19	33.47
47	16.73	20.61	24.47	27.04	28.33	33.49	34.77
48	16.73	21.89	25.76	27.04	28.33	34.78	36.05
49	18.03	21.89	25.76	28.33	29.62	37.38	38.65
50	18.03	23.19	27.06	29.63	30.92	38.67	39.94
51	19.32	24.48	28.34	30.92	32.19	40.37	42.53
52	19.32	24.48	28.34	32.19	33.48	41.87	45.10
53	20.61	25.76	29.63	32.19	33.48	43.36	47.69
54	20.61	25.76	29.63	33.49	34.78	44.86	49.34
55	21.91	27.04	30.92	34.78	36.07	46.35	52.33
56	23.19	28.33	33.49	37.37	38.64	49.34	55.32
57	24.48	30.92	34.77	39.94	41.21	52.33	59.81
58	25.77	32.19	37.35	42.51	45.09	55.32	64.29
59	28.34	34.78	39.94	45.10	47.66	61.30	67.29
60	29.63	37.37	42.51	47.68	51.54	64.29	71.77
61	32.19	39.94	46.39	51.54	55.39	68.78	76.26
62	34.78	43.82	48.96	55.40	59.26	74.76	83.73
63	38.65	46.38	52.82	59.26	63.12	82.24	89.71
64	41.23	50.25	57.99	63.11	66.97	88.22	95.69
65	45.10	54.10	61.85	68.27	72.13	94.20	104.67
66	48.96	59.25	68.30	74.69	79.85	104.67	114.72
67	54.13	65.70	74.73	82.43	88.88	115.13	125.01
68	59.26	73.45	82.46	90.15	97.87	127.09	136.61
69	64.41	79.87	90.18	99.16	109.48	139.06	148.19
70	70.86	88.90	99.19	109.47	121.07	153.38	161.06
71	78.57	99.20	110.78	122.34	135.25	166.25	176.51
72	87.59	110.78	123.67	136.51	150.71	180.40	193.24
73	97.89	123.66	137.84	153.27	167.44	195.83	211.26
74	108.20	137.81	154.59	170.01	186.78	212.55	230.55
75	121.07	153.26	172.62	190.61	207.38	230.54	252.43
76	135.25	171.29	191.94	211.21	230.57	257.60	282.06
77	150.70	190.61	213.83	235.69	256.32	285.91	314.26
78	167.43	213.81	238.32	261.42	284.66	319.42	350.32
79	183.89	233.92	255.56	290.71	310.99	350.21	384.01
80	194.37	249.72	272.89	308.93	329.52	372.00	408.04
81	216.25	276.75	302.49	342.40	366.85	414.48	454.38
82	240.71	308.93	338.53	382.30	409.33	460.82	507.16
83	269.03	344.97	377.15	427.35	455.67	514.88	565.08
84	299.92	384.87	419.63	474.98	508.45	574.09	629.44

LTC-03 2016 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%
30	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%
31	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%
32	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%
33	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%
34	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%
35	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%
36	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%
37	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%
38	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%
39	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%
40	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%
41	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%
42	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%
43	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%
44	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%
45	7.3%	7.3%	7.3%	7.3%	7.3%	7.4%	7.3%
46	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%
47	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%
48	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%
49	7.3%	7.3%	7.3%	7.3%	7.3%	7.4%	7.4%
50	7.3%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
51	7.3%	7.4%	7.4%	7.4%	7.3%	7.4%	7.4%
52	7.3%	7.4%	7.4%	7.3%	7.3%	7.4%	7.4%
53	7.3%	7.3%	7.4%	7.3%	7.3%	7.4%	7.4%
54	7.3%	7.3%	7.4%	7.3%	7.3%	7.4%	7.4%
55	7.4%	7.3%	7.4%	7.3%	7.3%	7.4%	7.4%
56	7.4%	7.3%	7.3%	7.4%	7.3%	7.4%	7.4%
57	7.4%	7.4%	7.3%	7.4%	7.3%	7.4%	7.4%
58	7.4%	7.3%	7.3%	7.4%	7.4%	7.4%	7.4%
59	7.4%	7.3%	7.4%	7.4%	7.3%	7.4%	7.4%
60	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
61	7.3%	7.4%	7.4%	7.4%	7.3%	7.4%	7.4%
62	7.3%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
63	7.4%	7.4%	7.4%	7.4%	7.3%	7.4%	7.4%
64	7.4%	7.4%	7.4%	7.3%	7.3%	7.4%	7.4%
65	7.4%	7.3%	7.4%	7.3%	7.3%	7.4%	7.4%
66	7.4%	7.3%	7.4%	7.3%	7.3%	7.4%	7.4%
67	7.4%	7.3%	7.4%	7.3%	7.3%	7.4%	7.4%
68	7.4%	7.4%	7.4%	7.3%	7.3%	7.4%	7.4%
69	7.3%	7.3%	7.4%	7.3%	7.3%	7.4%	7.4%
70	7.4%	7.4%	7.3%	7.3%	7.3%	7.4%	7.4%
71	7.3%	7.4%	7.3%	7.3%	7.3%	7.4%	7.4%
72	7.3%	7.3%	7.4%	7.3%	7.3%	7.4%	7.4%
73	7.3%	7.3%	7.4%	7.3%	7.3%	7.4%	7.3%
74	7.3%	7.3%	7.4%	7.3%	7.3%	7.3%	7.3%
75	7.3%	7.3%	7.4%	7.3%	7.3%	7.3%	7.3%
76	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%
77	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%
78	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%
79	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%
80	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%
81	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%
82	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%
83	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%
84	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%

<u>* Benefit Differences between LTC-03 and ICC12-LTC-12:</u>

ICC12-LTC-12 underwriting guidelines and classification are stricter than for LTC-03

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered both 10yr and Lifetime benefit period options)

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

Appendix A - Comparison to New Business Rates (Custom Care II 2007 Series)

Rates shown are for a 90-day EP, single, Standard policyholder, and are per $100 monthly benefit

Inflation Option: 5% Simple Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	32.22	37.99	43.92	47.80	56.48	81.90	84.72
30	33.28	39.17	44.32	48.27	57.03	81.90	87.36
31	34.91	40.85	45.90	49.98	58.94	83.05	91.09
32	35.00	40.85	47.49	51.60	60.75	87.17	92.45
33	36.48	42.61	48.98	53.23	62.58	88.65	96.47
34	36.57	44.18	50.49	54.76	64.30	92.59	100.30
35	38.09	45.76	50.49	56.32	66.12	96.64	101.73
36	40.43	47.15	51.21	57.84	70.27	97.88	105.41
37	41.85	49.49	54.68	59.26	71.90	101.65	109.09
38	41.85	50.94	56.04	60.71	73.43	105.25	112.60
39	43.23	52.29	57.31	64.20	77.41	108.86	118.54
40	44.49	53.60	58.62	65.57	78.84	112.29	121.85
41	45.97	55.12	60.36	67.43	81.49	117.44	127.02
42	46.34	56.51	62.08	71.31	86.47	122.50	132.11
43	47.80	57.98	65.79	73.03	89.14	127.68	137.32
44	50.27	60.43	68.56	75.88	91.73	130.36	142.43
45	51.68	61.74	70.26	79.81	96.95	138.16	147.85
46	51.68	65.18	73.96	81.62	99.65	143.40	155.55
47	53.47	66.55	75.84	85.52	103.62	146.99	159.04
48	54.83	67.90	79.50	89.39	108.94	152.52	167.04
49	57.30	71.16	81.24	91.17	111.65	160.20	172.34
50	58.62	72.45	85.00	95.01	116.94	165.66	180.28
51	60.10	73.77	88.37	97.43	120.83	171.58	186.08
52	63.56	77.10	89.89	101.01	123.24	175.38	189.60
53	66.32	80.39	92.16	103.17	126.91	180.96	195.06
54	67.74	81.88	95.42	106.57	131.47	184.52	198.36
55	71.24	85.11	98.81	108.77	134.94	189.83	203.55
56	73.12	87.24	100.87	112.59	139.79	196.15	211.93
57	74.27	90.69	104.88	116.19	144.37	199.89	217.66
58	76.01	92.72	106.84	119.79	149.11	206.12	225.86
59	79.01	96.76	109.30	121.73	151.95	211.88	231.14
60	80.62	98.85	113.06	125.01	156.51	217.84	241.11
61	83.38	103.95	117.95	129.84	161.99	225.56	246.06
62	85.94	110.12	124.75	134.75	163.63	228.68	250.37
63	90.06	115.44	128.54	141.10	169.14	235.66	252.76
64	92.74	119.14	136.80	146.08	172.53	242.27	256.95
65	96.61	126.01	142.37	152.58	177.55	248.57	262.77
66	103.69	137.23	153.40	165.05	193.67	267.20	283.34
67	112.10	147.37	165.40	179.80	212.94	286.92	303.16
68	121.37	159.50	177.76	197.11	233.43	310.02	326.43
69	129.83	172.00	192.46	213.99	253.56	332.57	350.94
70	139.98	186.91	206.12	233.29	278.85	358.79	377.38
71	155.94	205.45	223.59	254.05	300.15	379.23	399.00
72	173.50	226.01	240.89	274.16	325.67	402.72	427.23
73	192.77	246.60	259.55	298.88	350.49	423.29	452.08
74	215.80	270.65	281.09	326.36	379.27	448.23	481.07
75	240.74	296.95	304.10	353.64	409.18	474.46	511.08
76	260.20	337.42	387.79	436.47	471.72	548.94	592.59
77	279.34	361.49	417.36	468.30	506.09	589.89	635.90
78	301.34	389.97	447.99	502.78	544.68	634.92	684.87
79	325.59	418.84	482.06	538.96	584.80	684.37	738.11
80	515.10	663.25	761.26	850.15	923.08	1082.63	1169.24
81	546.11	701.83	804.91	899.22	978.17	1147.05	1236.97
82	579.43	744.38	854.35	953.74	1038.33	1215.96	1311.13
83	613.26	788.48	904.61	1010.56	1100.20	1289.68	1389.51
84	649.16	835.47	957.07	1070.82	1164.96	1365.00	1470.91

LTC-03 Rates after Requested Rate Increases
excluding additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	17.79	24.14	26.69	29.23	30.50	38.12	39.39
30	19.06	25.42	27.96	30.50	31.77	39.39	40.66
31	19.06	25.42	27.96	30.50	31.77	39.39	43.21
32	19.06	26.69	29.23	31.77	33.04	41.93	44.48
33	21.60	26.69	29.23	31.77	33.04	43.21	47.02
34	21.60	26.69	29.23	31.77	33.04	45.75	49.56
35	21.60	26.69	29.23	31.77	33.04	48.29	50.12
36	22.87	27.96	30.50	33.04	35.58	49.56	51.59
37	24.14	27.96	33.04	34.31	36.85	50.12	51.59
38	24.14	29.23	34.31	35.58	38.12	50.12	53.07
39	25.42	30.50	35.58	38.12	40.66	51.59	53.07
40	26.53	31.77	36.85	39.39	41.93	51.59	54.54
41	26.53	33.04	38.12	40.66	43.21	53.07	57.49
42	27.96	34.31	38.33	42.75	45.70	54.54	60.44
43	28.01	35.38	41.27	44.22	45.70	57.49	61.91
44	28.01	36.85	42.75	45.70	47.17	60.44	63.39
45	29.48	36.85	42.75	47.17	48.64	61.91	66.33
46	29.48	38.33	44.22	48.64	50.12	63.39	67.81
47	30.96	38.33	45.70	48.64	51.59	66.33	70.76
48	30.96	41.27	45.70	50.12	53.07	67.81	75.18
49	32.43	41.27	47.17	51.59	54.54	69.28	76.65
50	32.43	42.75	48.64	53.07	57.49	73.70	79.60
51	32.43	44.22	50.12	54.54	58.96	75.18	82.55
52	33.90	45.70	51.59	58.96	61.91	78.13	85.50
53	33.90	47.17	53.07	60.44	64.86	79.60	91.39
54	35.38	50.12	54.54	63.39	67.81	82.55	94.34
55	35.38	51.59	57.49	64.86	69.28	84.02	98.76
56	38.33	54.54	60.44	67.81	75.18	89.92	103.19
57	41.27	57.49	63.39	73.70	79.60	94.34	110.56
58	44.22	60.44	67.81	76.65	84.02	100.24	114.98
59	47.17	63.39	70.76	81.07	89.92	106.13	122.35
60	50.12	66.33	76.65	85.50	94.04	112.03	128.24
61	53.07	69.28	81.07	91.39	100.24	117.93	135.62
62	57.49	75.18	84.02	95.82	105.47	125.30	144.46
63	60.44	79.60	89.92	101.71	110.56	131.19	151.83
64	64.86	84.02	94.34	107.61	114.98	140.04	162.15
65	67.81	89.92	98.76	113.50	119.40	147.41	172.47
66	75.18	97.29	109.08	125.30	131.19	160.67	187.21
67	81.07	107.61	119.40	135.62	144.46	176.89	200.47
68	89.92	116.45	131.19	148.88	159.20	193.10	219.64
69	97.29	128.24	144.46	163.62	175.36	210.79	237.33
70	107.61	140.04	158.84	176.64	190.61	229.96	256.49
71	117.93	154.78	176.64	196.97	212.22	255.02	280.07
72	131.19	172.47	194.58	218.57	236.36	280.07	308.08
73	145.93	190.16	215.22	243.99	263.05	308.08	337.56
74	160.67	210.79	240.27	271.94	293.54	340.51	368.52
75	178.36	232.55	265.33	302.44	326.58	374.42	403.90
76	196.05	255.42	291.87	330.40	357.08	411.27	443.70
77	213.36	279.12	318.58	362.17	391.39	448.64	483.71
78	225.05	293.54	334.08	381.61	415.16	471.07	507.41
79	234.84	308.22	350.92	398.95	436.31	493.69	532.38
80	246.53	321.50	365.98	418.08	456.20	517.20	557.86
81	269.40	353.27	402.83	460.01	501.95	568.03	613.78
82	296.09	388.85	443.49	504.49	550.24	623.94	674.77
83	325.31	426.97	486.70	555.32	604.88	684.94	742.12
84	358.35	470.18	533.72	609.96	664.61	752.29	815.83

LTC-03 Rates after Requested Rate Increases
including additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	18.02	24.46	27.03	29.61	30.89	38.62	39.90
30	19.31	25.74	28.32	30.89	32.18	39.90	41.19
31	19.31	25.74	28.32	30.89	32.18	39.90	43.79
32	19.31	27.03	29.61	32.18	33.47	42.49	45.08
33	21.88	27.03	29.61	32.18	33.47	43.79	47.68
34	21.88	27.03	29.61	32.18	33.47	46.38	50.27
35	21.88	27.03	29.61	32.18	33.47	48.98	50.84
36	23.17	28.32	30.89	33.47	36.04	50.27	52.33
37	24.47	28.32	33.49	34.77	37.34	50.84	52.33
38	24.47	29.62	34.79	36.07	38.64	50.84	53.83
39	25.77	30.90	36.08	38.64	41.23	52.33	53.83
40	26.91	32.20	37.38	39.94	42.53	52.33	55.32
41	26.91	33.51	38.67	41.23	43.82	53.83	58.31
42	28.36	34.79	38.88	43.36	46.35	55.32	61.30
43	28.41	35.89	41.87	44.86	46.35	58.31	62.80
44	28.41	37.38	43.36	46.35	47.85	61.30	64.29
45	29.90	37.38	43.36	47.85	49.34	62.80	67.29
46	29.90	38.88	44.86	49.34	50.84	64.29	68.78
47	31.40	38.88	46.35	49.34	52.33	67.29	71.77
48	31.40	41.87	46.35	50.84	53.83	68.78	76.26
49	32.90	41.87	47.85	52.33	55.32	70.28	77.75
50	32.90	43.36	49.34	53.83	58.31	74.76	80.74
51	32.90	44.86	50.84	55.32	59.81	76.26	83.73
52	34.39	46.35	52.33	59.81	62.80	79.25	86.72
53	34.39	47.85	53.83	61.30	65.79	80.74	92.70
54	35.89	50.84	55.32	64.29	68.78	83.73	95.69
55	35.89	52.33	58.31	65.79	70.28	85.23	100.18
56	38.88	55.32	61.30	68.78	76.26	91.21	104.67
57	41.87	58.31	64.29	74.76	80.74	95.69	112.14
58	44.86	61.30	68.78	77.75	85.23	101.68	116.63
59	47.85	64.29	71.77	82.24	91.21	107.66	124.10
60	50.84	67.29	77.75	86.72	95.37	113.64	130.09
61	53.83	70.28	82.24	92.70	101.68	119.62	137.56
62	58.31	76.26	85.23	97.19	106.98	127.09	146.53
63	61.30	80.74	91.21	103.17	112.14	133.08	154.01
64	65.79	85.23	95.69	109.15	116.63	142.05	164.48
65	68.78	91.21	100.18	115.13	121.11	149.52	174.94
66	76.26	98.69	110.65	127.09	133.08	162.98	189.89
67	82.24	109.15	121.11	137.56	146.53	179.43	203.35
68	91.21	118.12	133.08	151.02	161.48	195.88	222.79
69	98.69	130.09	146.53	165.97	177.88	213.82	240.73
70	109.15	142.05	161.12	179.14	193.32	233.26	260.17
71	119.62	157.00	179.17	199.77	215.23	258.67	284.09
72	133.08	174.94	197.37	221.67	239.71	284.09	312.50
73	148.03	192.88	218.30	247.46	266.80	312.50	342.41
74	162.98	213.82	243.72	275.84	297.73	345.40	373.81
75	180.92	235.88	269.14	306.77	331.23	379.79	409.69
76	198.87	259.08	296.06	335.11	362.15	417.17	450.06
77	216.40	283.10	323.12	367.31	396.93	455.04	490.61
78	228.16	297.60	338.70	386.88	420.89	477.58	514.43
79	237.98	312.35	355.62	404.29	442.15	500.30	539.51
80	249.72	325.66	370.71	423.49	462.11	523.89	565.08
81	272.89	357.84	408.04	465.97	508.45	575.38	621.72
82	299.92	393.88	449.23	511.02	557.36	632.02	683.50
83	329.52	432.50	493.00	562.51	612.71	693.80	751.73
84	362.99	476.27	540.63	617.86	673.21	762.02	826.38

LTC-03 2016 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%
30	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%
31	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%
32	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%
33	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%	7.4%
34	7.3%	7.3%	7.3%	7.3%	7.3%	7.4%	7.4%
35	7.3%	7.3%	7.3%	7.3%	7.3%	7.4%	7.4%
36	7.3%	7.3%	7.3%	7.3%	7.3%	7.4%	7.4%
37	7.3%	7.3%	7.3%	7.3%	7.3%	7.4%	7.4%
38	7.3%	7.3%	7.4%	7.3%	7.3%	7.4%	7.4%
39	7.4%	7.3%	7.4%	7.3%	7.4%	7.4%	7.4%
40	7.4%	7.3%	7.4%	7.4%	7.4%	7.4%	7.4%
41	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
42	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
43	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
44	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
45	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
46	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
47	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
48	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
49	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
50	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
51	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
52	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
53	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
54	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
55	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
56	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
57	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
58	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
59	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
60	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
61	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
62	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
63	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
64	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
65	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
66	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
67	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
68	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
69	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
70	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
71	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
72	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
73	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
74	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
75	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
76	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
77	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
78	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
79	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%
80	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%
81	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%
82	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%
83	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%
84	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%

* Benefit Differences between LTC-03 and ICC12-LTC-12:

ICC12-LTC-12 underwriting guidelines and classification are stricter than for LTC-03

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered both 10yr and Lifetime benefit period options)

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

Appendix A - Comparison to New Business Rates (Custom Care II 2007 Series)

Rates shown are for a 90-day EP, single, Standard policyholder, and are per $100 monthly benefit

Inflation Option: 5% Compound Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	91.70	116.51	126.89	143.40	169.45	231.58	257.00
30	92.71	117.51	128.29	144.80	171.08	233.53	260.69
31	93.10	117.75	128.52	145.19	171.46	233.53	263.06
32	93.33	118.13	128.91	145.42	171.70	235.09	263.06
33	93.48	118.37	129.14	145.81	172.08	235.09	263.83
34	93.72	118.60	129.53	146.04	172.32	235.09	263.83
35	94.10	118.99	129.76	146.43	172.94	236.52	264.49
36	94.34	118.99	130.15	146.81	173.17	236.52	266.71
37	94.72	119.22	130.38	147.05	173.56	238.02	267.77
38	94.96	119.61	130.77	147.43	173.79	238.02	267.77
39	95.11	119.84	131.00	147.67	174.18	239.49	268.52
40	95.34	120.07	131.39	148.05	174.41	239.49	270.63
41	96.12	120.85	132.78	149.60	177.36	242.07	273.22
42	96.89	121.39	134.18	151.00	180.15	247.40	276.22
43	97.67	122.16	135.57	152.32	183.09	250.55	279.46
44	98.44	122.94	137.12	153.87	185.88	255.89	284.86
45	99.22	123.48	138.52	155.42	189.06	259.35	288.44
46	99.99	124.26	139.92	156.97	192.01	264.92	291.65
47	100.77	125.03	141.70	158.52	195.18	265.06	291.65
48	101.55	125.81	143.09	160.07	198.52	271.15	297.78
49	102.32	126.51	144.64	161.62	201.46	274.28	300.98
50	103.10	127.28	146.27	163.17	204.64	280.16	304.53
51	104.18	128.13	147.28	164.41	205.42	282.75	306.92
52	105.27	129.14	148.52	165.65	206.19	282.75	306.92
53	106.51	130.15	149.76	166.66	206.81	282.75	308.67
54	107.59	131.39	150.77	167.74	207.59	282.75	308.67
55	108.83	132.40	152.01	168.98	208.13	283.60	308.76
56	109.68	133.64	153.17	169.84	209.68	286.34	313.39
57	110.46	135.11	154.57	170.53	211.00	290.95	317.61
58	111.23	136.35	155.73	171.39	212.70	293.84	322.34
59	112.09	137.98	156.89	171.85	214.02	293.84	326.01
60	112.86	139.45	158.29	172.55	215.73	298.21	329.93
61	114.65	143.79	162.39	176.58	217.35	301.42	332.18
62	116.27	147.98	166.89	180.22	218.83	303.60	332.18
63	117.90	152.78	171.39	184.25	220.45	305.97	332.18
64	119.92	157.20	175.88	188.29	222.08	308.34	332.18
65	121.54	162.01	180.77	192.32	223.71	310.71	332.18
66	128.83	170.30	190.53	205.11	240.30	326.37	351.48
67	136.12	178.83	201.08	218.67	258.05	341.06	369.93
68	144.02	187.74	212.00	233.24	277.20	359.26	392.09
69	152.55	197.04	223.71	248.82	297.66	376.67	413.42
70	161.39	207.12	235.80	265.18	319.75	395.97	438.73
71	177.51	225.49	252.55	283.55	337.89	415.17	456.51
72	195.18	245.96	270.61	302.85	357.19	437.73	479.76
73	214.56	267.97	289.91	323.78	377.58	458.85	501.18
74	236.19	291.85	310.68	346.18	398.97	482.71	523.75
75	259.52	318.05	332.93	369.98	421.92	507.89	547.70
76	278.67	359.25	424.72	459.97	488.51	585.87	634.56
77	299.05	386.14	455.15	494.59	524.17	627.69	683.55
78	320.68	414.15	488.27	533.39	562.40	673.59	736.44
79	344.56	444.13	524.74	575.31	605.34	723.88	793.43
80	542.45	699.72	827.36	911.69	957.27	1141.89	1258.13
81	574.62	741.31	875.09	965.01	1013.26	1208.46	1331.28
82	609.04	786.68	928.36	1023.52	1074.28	1281.52	1412.63
83	645.86	833.30	984.07	1083.90	1138.91	1358.95	1497.50
84	684.46	882.54	1041.40	1147.31	1206.14	1439.53	1586.62

LTC-03 Rates after Requested Rate Increases
excluding additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	31.84	46.70	53.07	61.56	67.93	84.91	92.87
30	35.08	47.47	53.66	63.98	70.17	86.68	97.29
31	35.08	47.47	53.66	63.98	70.17	88.74	98.76
32	37.15	49.53	53.66	66.04	72.23	88.74	100.24
33	37.15	49.53	57.78	66.04	72.23	90.80	101.71
34	37.15	49.53	59.85	68.10	74.29	90.80	103.19
35	37.15	49.53	61.91	70.17	74.29	92.87	106.13
36	39.21	51.59	61.91	70.17	76.36	92.87	107.61
37	39.21	51.59	61.91	72.23	76.36	94.93	109.08
38	39.21	51.59	63.98	72.23	76.36	94.93	110.56
39	41.27	51.59	63.98	72.23	76.36	94.93	112.03
40	41.79	51.74	65.67	73.63	79.60	95.52	113.50
41	41.79	51.74	65.67	73.63	79.60	99.50	114.98
42	43.78	55.72	65.67	77.61	81.59	99.50	116.45
43	43.78	55.72	67.66	77.61	81.59	101.49	117.93
44	43.78	55.72	67.66	77.61	83.58	103.48	119.40
45	45.09	56.86	68.62	78.42	84.30	103.91	122.35
46	45.09	58.82	68.62	80.38	86.26	103.91	123.82
47	45.09	58.82	70.58	80.38	86.26	105.87	126.77
48	45.09	60.78	70.58	82.34	86.26	105.87	128.24
49	45.09	60.78	70.58	82.34	86.26	105.87	129.72
50	45.99	61.32	70.90	82.40	86.23	107.31	131.19
51	45.99	63.24	74.74	84.32	88.15	109.23	134.14
52	47.54	64.65	76.06	85.57	89.37	110.29	140.04
53	47.54	64.65	77.96	85.57	95.08	110.29	142.99
54	49.06	66.04	79.25	86.79	96.23	111.32	145.93
55	52.83	67.93	81.13	88.68	98.11	115.10	150.36
56	53.86	72.44	81.72	92.87	100.30	118.87	156.25
57	55.28	75.55	84.76	97.66	103.19	125.30	162.15
58	56.21	77.96	87.03	101.53	106.97	130.54	166.57
59	57.55	80.93	91.72	104.31	113.30	136.68	173.94
60	58.37	83.14	93.75	109.67	116.75	141.51	179.84
61	61.40	87.71	98.23	114.02	122.79	150.86	188.68
62	67.84	92.19	106.10	118.28	128.72	156.55	194.58
63	71.82	95.76	111.15	124.82	133.37	165.86	203.42
64	76.28	100.02	116.97	130.53	142.40	172.91	212.27
65	80.66	105.87	124.35	136.12	147.88	183.17	221.11
66	88.28	113.27	133.26	148.25	159.91	196.55	232.90
67	94.95	124.93	144.92	161.57	174.90	213.21	247.65
68	104.01	132.08	155.19	175.00	188.21	229.48	263.86
69	112.27	145.29	166.75	190.61	205.86	249.30	278.60
70	121.08	156.30	179.98	200.78	218.57	266.71	296.29
71	130.90	171.55	199.51	219.84	238.90	289.61	319.88
72	143.99	186.53	219.84	241.44	259.23	312.52	343.46
73	157.28	202.69	242.71	264.32	283.38	337.27	371.47
74	173.50	223.77	266.86	288.46	308.79	366.46	399.48
75	189.71	244.84	293.54	316.42	336.75	397.26	430.43
76	207.55	269.17	321.50	348.19	369.79	437.80	471.71
77	224.60	289.91	352.00	382.50	405.37	471.50	514.40
78	236.16	304.73	370.24	406.81	428.14	496.71	539.56
79	243.54	317.03	384.76	423.67	443.84	515.89	567.08
80	256.64	330.75	403.49	441.92	463.88	539.36	594.71
81	281.35	363.69	443.29	485.84	509.17	591.51	654.44
82	310.17	400.75	485.84	532.50	559.95	650.53	720.52
83	340.36	439.17	533.87	586.02	614.84	713.66	792.95
84	373.30	481.72	587.39	643.66	675.23	785.02	871.74

LTC-03 Rates after Requested Rate Increases
including additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	32.30	47.37	53.83	62.44	68.90	86.13	94.20
30	35.59	48.15	54.43	64.89	71.17	87.92	98.69
31	35.59	48.15	54.43	64.89	71.17	90.01	100.18
32	37.68	50.24	54.43	66.99	73.27	90.01	101.68
33	37.68	50.24	58.61	66.99	73.27	92.11	103.17
34	37.68	50.24	60.71	69.08	75.36	92.11	104.67
35	37.68	50.24	62.80	71.17	75.36	94.20	107.66
36	39.77	52.33	62.80	71.17	77.45	94.20	109.15
37	39.77	52.33	62.80	73.27	77.45	96.29	110.65
38	39.77	52.33	64.89	73.27	77.45	96.29	112.14
39	41.87	52.33	64.89	73.27	77.45	96.29	113.64
40	42.39	52.48	66.61	74.69	80.74	96.89	115.13
41	42.39	52.48	66.61	74.69	80.74	100.93	116.63
42	44.41	56.52	66.61	78.72	82.76	100.93	118.12
43	44.41	56.52	68.63	78.72	82.76	102.95	119.62
44	44.41	56.52	68.63	78.72	84.78	104.97	121.11
45	45.74	57.67	69.60	79.55	85.51	105.40	124.10
46	45.74	59.66	69.60	81.53	87.47	105.40	125.60
47	45.74	59.66	71.59	81.53	87.47	107.39	128.59
48	45.74	61.65	71.59	83.52	87.47	107.39	130.09
49	45.74	61.65	71.59	83.52	87.47	107.39	131.58
50	46.65	62.20	71.92	83.58	87.47	108.85	133.08
51	46.65	64.15	75.81	85.53	89.41	110.80	136.07
52	48.22	65.58	77.15	86.80	90.66	111.87	142.05
53	48.22	65.58	79.08	86.80	96.44	111.87	145.04
54	49.76	66.99	80.38	88.04	97.61	112.92	148.03
55	53.59	68.90	82.30	89.95	99.52	116.75	152.51
56	54.64	73.48	82.90	94.20	101.74	120.58	158.49
57	56.07	76.63	85.98	99.06	104.67	127.09	164.48
58	57.01	79.08	88.28	102.99	108.51	132.42	168.96
59	58.37	82.09	93.03	105.80	114.92	138.64	176.44
60	59.21	84.33	95.10	111.25	118.42	143.54	182.42
61	62.28	88.97	99.64	115.66	124.55	153.02	191.39
62	68.81	93.51	107.63	119.98	130.56	158.79	197.37
63	72.85	97.13	112.74	126.62	135.29	168.24	206.34
64	77.38	101.45	118.65	132.40	144.44	175.39	215.31
65	81.82	107.39	126.14	138.07	150.00	185.80	224.28
66	89.55	114.89	135.17	150.38	162.20	199.37	236.25
67	96.31	126.72	147.00	163.89	177.41	216.27	251.20
68	105.50	133.97	157.42	177.51	190.91	232.78	267.65
69	113.88	147.37	169.14	193.34	208.81	252.87	282.60
70	122.82	158.54	182.57	203.62	221.67	270.53	300.54
71	132.78	174.01	202.37	222.94	242.28	293.77	324.46
72	146.05	189.21	222.98	244.84	262.88	317.00	348.39
73	159.54	205.59	246.19	268.06	287.41	342.11	376.80
74	175.99	226.98	270.66	292.52	313.17	371.71	405.21
75	192.44	248.36	297.71	320.86	341.53	402.96	436.61
76	210.53	273.03	326.07	353.08	375.03	444.08	478.47
77	227.80	294.04	357.00	387.91	411.14	478.22	521.74
78	239.43	308.94	375.36	412.43	434.06	503.57	547.02
79	246.79	321.27	389.91	429.33	449.78	522.80	574.66
80	259.96	335.03	408.71	447.64	469.88	546.34	602.41
81	284.99	368.40	449.03	492.12	515.76	599.17	662.91
82	314.18	405.93	492.12	539.39	567.19	658.95	729.84
83	344.76	444.86	540.78	593.61	622.80	722.89	803.21
84	378.13	487.95	595.00	651.99	683.97	795.18	883.02

LTC-03 2016 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
30	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
31	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
32	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
33	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
34	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
35	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
36	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
37	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
38	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
39	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
40	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
41	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
42	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
43	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
44	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
45	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
46	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
47	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
48	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
49	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
50	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
51	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
52	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
53	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
54	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
55	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
56	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
57	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
58	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
59	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
60	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
61	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
62	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
63	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
64	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
65	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
66	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
67	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
68	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
69	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
70	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
71	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
72	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
73	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
74	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
75	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
76	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
77	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
78	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
79	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%
80	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%
81	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%
82	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%
83	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%
84	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%

* Benefit Differences between LTC-03 and ICC12-LTC-12:

ICC12-LTC-12 underwriting guidelines and classification are stricter than for LTC-03

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered both 10yr and Lifetime benefit period options)

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

Appendix B1

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

LTC-03 PA, LTC-03FR PA (2007 Rates)

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

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	GPO Inflation							5% Simple Inflation							5%/3% Compound Inflation							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2-10yr BP	LifeBP
18-29	12.85	14.14	16.71	17.99	19.28	20.57	23.14	17.99	24.42	26.99	29.56	30.85	38.56	39.84	22.40	32.85	37.33	43.30	47.78	59.72	94.06	1.44	1.00
30	12.85	14.14	17.99	19.28	20.57	21.85	24.42	19.28	25.71	28.28	30.85	32.13	39.84	41.13	25.38	34.34	38.82	46.28	50.76	62.71	98.54	1.40	1.00
31	12.85	14.14	17.99	19.28	20.57	21.85	24.42	19.28	25.71	28.28	30.85	32.13	39.84	43.72	25.38	34.34	38.82	46.28	50.76	64.20	100.03	1.40	1.00
32	12.85	14.14	17.99	19.28	20.57	23.14	25.71	19.28	26.99	29.56	32.13	33.42	42.43	45.01	26.87	35.83	38.82	47.78	52.26	64.20	101.53	1.40	1.00
33	12.85	15.42	19.28	20.57	21.85	23.14	25.71	21.85	26.99	29.56	32.13	33.42	43.72	47.61	26.87	35.83	41.81	47.78	52.26	65.69	103.02	1.40	1.00
34	12.85	15.42	19.28	20.57	21.85	23.14	25.71	21.85	26.99	29.56	32.13	33.42	46.31	50.19	26.87	35.83	43.30	49.27	53.75	65.69	104.51	1.40	1.00
35	14.14	15.42	19.28	20.57	21.85	23.14	25.71	21.85	26.99	29.56	32.13	33.42	48.91	50.76	26.87	35.83	44.79	50.76	53.75	67.19	107.50	1.40	1.00
36	14.14	16.71	20.57	21.85	23.14	24.42	26.99	23.14	28.28	30.85	33.42	35.99	50.19	52.26	28.37	37.33	44.79	50.76	55.24	67.19	108.99	1.40	1.00
37	14.14	16.71	20.57	21.85	23.14	24.42	26.99	24.43	28.28	33.44	34.72	37.29	50.76	52.26	28.37	37.33	44.79	52.26	55.24	68.68	110.49	1.40	1.00
38	14.14	16.71	20.57	21.85	23.14	24.42	26.99	24.43	29.57	34.74	36.01	38.58	50.76	53.75	28.37	37.33	46.28	52.26	55.24	68.68	111.98	1.40	1.00
39	14.14	16.71	20.57	21.85	23.14	25.71	28.28	25.73	30.86	36.03	38.58	41.17	52.26	53.75	29.86	37.33	46.28	52.26	55.24	68.68	113.47	1.40	1.00
40	14.14	16.71	20.57	21.85	23.14	25.71	28.28	26.87	32.16	37.33	39.88	42.47	52.26	55.24	31.35	38.82	49.27	55.24	59.72	71.67	114.96	1.35	1.00
41	14.14	16.71	20.57	21.85	23.14	25.71	28.28	26.87	33.46	38.61	41.17	43.75	53.75	58.23	31.35	38.82	49.27	55.24	59.72	74.65	116.46	1.35	1.00
42	15.42	17.99	21.85	23.14	24.42	26.99	30.85	28.32	34.74	38.82	43.30	46.28	55.24	61.21	32.85	41.81	49.27	58.23	61.21	74.65	117.95	1.35	1.00
43	15.42	17.99	21.85	23.14	24.42	28.29	30.85	28.37	35.83	41.81	44.79	46.28	58.23	62.71	32.85	41.81	50.76	58.23	61.21	76.15	119.44	1.35	1.00
44	15.42	19.29	21.85	23.14	25.71	29.57	32.13	28.37	37.33	43.30	46.28	47.78	61.21	64.20	32.85	41.81	50.76	58.23	62.71	77.64	120.94	1.35	1.00
45	15.42	19.29	23.14	24.42	25.71	30.87	32.13	29.86	37.33	43.30	47.78	49.27	62.71	67.19	34.34	43.30	52.26	59.72	64.20	79.13	123.92	1.33	1.00
46	16.71	20.58	23.14	25.72	27.00	32.14	33.42	29.86	38.82	44.79	49.27	50.76	64.20	68.68	34.34	44.79	52.26	61.21	65.67	79.13	125.42	1.33	1.00
47	16.71	20.58	24.43	27.00	28.29	33.44	34.72	31.35	38.82	46.28	49.27	52.26	67.19	71.67	34.34	44.79	53.75	61.21	65.67	80.62	128.40	1.33	1.00
48	16.71	21.86	25.72	27.00	28.29	34.73	36.00	31.35	41.81	46.28	50.76	53.75	68.68	76.15	34.34	46.28	53.75	62.71	65.67	80.62	129.89	1.33	1.00
49	18.01	21.86	25.72	28.29	29.57	37.33	38.60	32.85	41.81	47.78	52.26	55.24	70.17	77.64	34.34	46.28	53.75	62.71	65.67	80.62	131.39	1.33	1.00
50	18.01	23.16	27.02	29.59	30.87	38.61	39.88	32.85	43.30	49.27	53.75	58.23	74.65	80.62	35.83	47.78	55.24	64.20	67.19	83.61	132.88	1.30	1.00
51	19.29	24.45	28.30	30.87	32.14	40.31	42.47	32.85	44.79	50.76	55.24	59.72	76.15	83.61	35.83	49.27	58.23	65.69	68.68	85.10	135.87	1.30	1.00
52	19.29	24.45	28.30	32.14	33.43	41.81	45.04	34.34	46.28	52.26	59.72	62.71	79.13	86.60	37.33	50.76	59.72	67.19	70.17	86.60	141.84	1.29	1.00
53	20.58	25.72	29.59	32.14	33.43	43.30	47.62	34.34	47.78	53.75	61.21	65.69	80.62	92.57	37.33	50.76	61.21	67.19	74.65	86.60	144.83	1.29	1.00
54	20.58	25.72	29.59	33.44	34.73	44.79	49.27	35.83	50.76	55.24	64.20	68.68	83.61	95.55	38.82	52.26	62.71	68.68	76.15	88.09	147.81	1.28	1.00
55	21.88	27.00	30.87	34.73	36.01	46.28	52.26	35.83	52.26	58.23	65.69	70.17	85.10	100.03	41.81	53.75	64.20	70.17	77.64	91.08	152.29	1.28	1.00
56	23.16	28.29	33.44	37.31	38.58	49.27	55.24	38.82	55.24	61.21	68.68	76.15	91.08	104.51	43.30	58.23	65.69	74.65	80.62	95.55	158.26	1.26	1.00
57	24.45	30.87	34.72	39.88	41.15	52.26	59.72	41.81	58.23	64.20	74.65	80.62	95.55	111.98	44.79	61.21	68.68	79.13	83.61	101.53	164.23	1.25	1.00
58	25.73	32.14	37.30	42.45	45.02	55.24	64.20	44.79	61.21	68.68	77.64	85.10	101.53	116.46	46.28	64.20	71.67	83.61	88.09	107.50	168.71	1.23	1.00
59	28.30	34.73	39.88	45.04	47.59	61.21	67.19	47.78	64.20	71.67	82.12	91.08	107.50	123.92	47.78	67.19	76.15	86.60	94.06	113.47	176.18	1.22	1.00
60	29.59	37.31	42.45	47.61	51.46	64.20	71.67	50.76	67.19	77.64	86.60	95.23	113.47	129.89	49.27	70.17	79.13	92.57	98.54	119.44	182.15	1.20	1.00
61	32.14	39.88	46.32	51.46	55.30	68.68	76.15	53.75	70.17	82.12	92.57	101.53	119.44	137.36	52.26	74.65	83.61	97.05	104.51	128.40	191.11	1.19	1.00
62	34.73	43.75	48.89	55.32	59.17	74.65	83.61	58.23	76.15	85.10	97.05	106.82	126.91	146.32	58.23	79.13	91.08	101.53	110.49	134.37	197.08	1.18	1.00
63	38.60	46.31	52.75	59.17	63.03	82.12	89.58	61.21	80.62	91.08	103.02	111.98	132.88	153.78	62.71	83.61	97.05	108.99	116.46	144.83	206.04	1.16	1.00
64	41.17	50.18	57.90	63.02	66.87	88.09	95.55	65.69	85.10	95.55	108.99	116.46	141.84	164.23	67.19	88.09	103.02	114.96	125.42	152.29	215.00	1.15	1.00
65	45.04	54.02	61.76	68.17	72.03	94.06	104.51	68.68	91.08	100.03	114.96	120.94	149.30	174.69	71.67	94.06	110.49	120.94	131.39	162.74	223.96	1.14	1.00
66	48.89	59.16	68.20	74.58	79.74	104.51	114.55	76.15	98.54	110.49	126.91	132.88	162.74	189.62	79.13	101.53	119.44	132.88	143.33	176.18	235.90	1.13	1.00
67	54.05	65.60	74.62	82.31	88.75	114.96	124.83	82.12	108.99	120.94	137.36	146.32	179.17	203.05	85.10	111.98	129.89	144.83	156.77	191.11	250.83	1.13	1.00
68	59.17	73.34	82.33	90.02	97.73	126.91	136.41	91.08	117.95	132.88	150.80	161.25	195.59	222.46	94.06	119.44	140.35	158.26	170.21	207.53	267.26	1.12	1.00
69	64.31	79.75	90.05	99.02	109.32	138.85	147.98	98.54	129.89	146.32	165.73	177.62	213.51	240.38	101.53	131.39	150.80	172.37	186.17	225.45	282.19	1.12	1.00
70	70.75	88.77	99.04	109.31	120.89	153.16	160.83	108.99	141.84	160.88	178.88	193.04	232.92	259.79	110.49	142.62	164.23	183.18	199.41	243.37	300.10	1.11	1.00
71	78.45	99.06	110.62	122.16	135.06	166.01	176.25	119.44	156.77	178.91	199.48	214.92	258.30	283.68	119.44	156.54	182.05	200.55	217.95	264.27	323.99	1.11	1.00
72	87.46	110.62	123.49	136.32	150.49	180.13	192.96	132.88	174.69	197.08	221.34	239.36	283.68	312.05	131.39	170.21	200.59	220.25	236.48	285.17	347.88	1.11	1.00
73	97.74	123.48	137.64	153.05	167.20	195.54	210.95	147.81	192.60	217.98	247.10	266.41	312.05	341.91	144.83	186.63	223.48	243.34	260.90	310.55	376.25	1.10	1.00
74	108.04	137.61	154.36	169.76	186.50	212.24	230.22	162.74	213.51	243.37	275.43	297.29	344.89	373.26	159.76	206.04	245.70	265.54	284.28	337.43	404.62	1.10	1.00
75	120.89	153.04	172.37	190.33	207.08	230.20	252.07	180.66	235.54	268.75	306.32	330.75	379.23	409.09	174.69	225.45	270.25	291.27	310.03	365.80	435.97	1.10	1.00
76	135.06	171.04	191.66	210.90	230.23	257.22	281.65	198.58	258.70	295.62	334.62	361.62	416.56	449.41	191.11	247.85	295.99	320.52	340.44	403.12	477.77	1.10	1.00
77	150.48	190.33	213.52	235.34	255.95	285.50	313.80	216.09	282.69	322.65	366.78	396.35	454.37	489.90	208.69	269.37	327.05	355.36	376.65	438.09	520.98	1.09	1.00
78	167.19	213.49	237.97	261.04	284.25	318.95	349.81	227.83	297.17	338.20	386.32	420.28	476.88	513.67	219.34	283.02	343.86	377.83	397.64	461.32	546.22	1.09	1.00
79	183.62	233.58	255.18	290.29	310.54	349.70	383.45	237.63	311.89	355.10	403.70	441.51	499.56	538.72	228.18	297.04	360.50	396.95	415.85	483.36	573.82	1.08	1.00
80	194.08	249.35	272.49	308.48	329.04	371.46	407.45	249.35	325.19	370.17	422.87	461.43	523.13		240.36	309.76	377.88	413.87	434.44	505.13		1.08	1.00
81	215.93	276.34	302.05	341.90	366.32	413.87	453.72	272.49	357.32	407.45	465.29	507.70	574.54		263.49	340.61	415.16	455.00	476.85	553.97		1.08	1.00
82	240.36	308.48	338.04	381.74	408.73	460.15	506.42	299.48	393.31	448.58	510.27	556.54	631.09		290.48	375.31	455.00	498.70	524.41	609.24		1.08	1.00
83	268.63	344.47	376.60	426.73	455.00	514.13	564.26	329.04	431.87	492.28	561.69	611.81	692.79		318.76	411.30	499.99	548.83	575.82	668.37		1.08	1.00
84	299.48	384.31	419.02	474.28	507.70	573.25	628.52	362.46	475.57	539.84	616.95	672.22	760.91		349.61	451.15	550.12	602.82	632.38	735.20		1.08	1.00
85	334.18	428.01	467.86	529.55	565.54	637.52	700.50	398.45		593.82	677.36	737.77	835.46		383.03		605.39	661.94	695.36	807.18		1.08	1.00
86	371.46	475.57	521.84	589.96	629.81	712.07	780.19	437.01		651.66	744.20	811.04	919.01		421.59		664.51	728.78	763.48	886.87		1.08	1.00
87	413.87	530.84	582.25	656.80	703.07	793.04	868.88	480.71		717.21	817.46	890.73	1008.98		462.72		730.06	799.47	838.03	974.27		1.08	1.00
88	462.72	591.25	647.80	731.35	782.76	884.30	969.13	526.98		787.90	898.44	978.13	1107.95		508.99		802.04	877.87	921.58	1070.67		1.08	1.00
89	514.13	659.37	722.35	817.46	872.73	985.84	1079.67	579.68		863.74	985.84	1075.81	1217.20		559.12		880.45	963.99	1012.83	1174.78		1.08	1.00
90	573.25	733.92	804.61	908.72	971.70	1098.95	1203.06	637.52							613.10							1.08	1.00
91+																						1.08	1.00

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

Compound rates reflect rates with a 5% annual increase in monthly/daily benefits and a 3% increase in policy limit; rates reflecting a 5% annual increase in both benefit and policy limit are calculated by multiplying the rates in the table by the factors listed to the right

Appendix B2

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

LTC-03 PA, LTC-03FR PA (2007 Rates)

Premiums to be used only with those that have previously elected an inflation decrease option

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

Age	4.2% Simple Inflation							4.2%/3% Compound Inflation							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2-10yr BP	LifeBP
18-29	17.99	24.42	26.99	29.56	30.85	38.56	39.84	19.31	28.32	32.18	37.33	41.19	51.48	81.09	1.44	1.00
30	19.28	25.71	28.28	30.85	32.13	39.84	41.13	21.88	29.60	33.46	39.90	43.76	54.06	84.95	1.40	1.00
31	19.28	25.71	28.28	30.85	32.13	39.84	41.15	21.88	29.60	33.46	39.90	43.76	55.35	86.24	1.40	1.00
32	19.28	26.99	29.56	32.13	33.42	41.14	42.44	23.17	30.89	33.46	41.19	45.05	55.35	87.52	1.40	1.00
33	21.85	26.99	29.56	32.13	33.42	41.15	42.46	23.17	30.89	36.04	41.19	45.05	56.63	88.81	1.40	1.00
34	21.85	26.99	29.56	32.13	33.42	42.45	43.76	23.17	30.89	37.33	42.47	46.34	56.63	90.10	1.40	1.00
35	21.85	26.99	29.56	32.13	33.42	42.47	43.76	23.17	30.89	38.61	43.76	46.34	57.92	92.67	1.40	1.00
36	23.14	28.28	30.85	33.42	35.99	43.76	45.05	24.46	32.18	38.61	43.76	47.62	57.92	93.96	1.40	1.00
37	23.15	28.28	30.87	33.43	36.00	43.76	45.05	24.46	32.18	38.61	45.05	47.62	59.21	95.25	1.40	1.00
38	23.15	28.29	30.88	33.44	36.01	43.76	46.34	24.46	32.18	39.90	45.05	47.62	59.21	96.53	1.40	1.00
39	23.16	29.57	32.17	36.01	37.31	45.05	46.34	25.74	32.18	39.90	45.05	47.62	59.21	97.82	1.40	1.00
40	23.17	29.58	32.18	36.02	37.32	45.05	47.62	27.03	33.46	42.47	47.62	51.48	61.78	99.11	1.35	1.00
41	23.17	29.60	33.46	37.31	38.60	46.34	50.20	27.03	33.46	42.47	47.62	51.48	64.36	100.39	1.35	1.00
42	24.45	30.88	33.46	37.33	39.90	47.62	52.77	28.32	36.04	42.47	50.20	52.77	64.36	101.68	1.35	1.00
43	24.46	30.89	36.04	38.61	39.90	50.20	54.06	28.32	36.04	43.76	50.20	52.77	65.64	102.97	1.35	1.00
44	24.46	32.18	37.33	39.90	41.19	52.77	55.35	28.32	36.04	43.76	50.20	54.06	66.93	104.26	1.35	1.00
45	25.74	32.18	37.33	41.19	42.47	54.06	57.92	29.60	37.33	45.05	51.48	55.35	68.22	106.83	1.33	1.00
46	25.74	33.46	38.61	42.47	43.76	55.35	59.21	29.60	38.61	45.05	52.77	56.61	68.22	108.12	1.33	1.00
47	27.03	33.46	39.90	42.47	45.05	57.92	61.78	29.60	38.61	46.34	52.77	56.61	69.50	110.69	1.33	1.00
48	27.03	36.04	39.90	43.76	46.34	59.21	65.64	29.60	39.90	46.34	54.06	56.61	69.50	111.98	1.33	1.00
49	28.32	36.04	41.19	45.05	47.62	60.49	66.93	29.60	39.90	46.34	54.06	56.61	69.50	113.27	1.33	1.00
50	28.32	37.33	42.47	46.34	50.20	64.36	69.50	30.89	41.19	47.62	55.35	57.92	72.08	114.55	1.30	1.00
51	28.32	38.61	43.76	47.62	51.48	65.64	72.08	30.89	42.47	50.20	56.63	59.21	73.37	117.13	1.30	1.00
52	29.60	39.90	45.05	51.48	54.06	68.22	74.65	32.18	43.76	51.48	57.92	60.49	74.65	122.28	1.29	1.00
53	29.60	41.19	46.34	52.77	56.63	69.50	79.80	32.18	43.76	52.77	57.92	64.36	74.65	124.85	1.29	1.00
54	30.89	43.76	47.62	55.35	59.21	72.08	82.37	33.46	45.05	54.06	59.21	65.64	75.94	127.42	1.28	1.00
55	30.89	45.05	50.20	56.63	60.49	73.37	86.24	36.04	46.34	55.35	60.49	66.93	78.51	131.29	1.28	1.00
56	33.46	47.62	52.77	59.21	65.64	78.51	90.10	37.33	50.20	56.63	64.36	69.50	82.37	136.43	1.26	1.00
57	36.04	50.20	55.35	64.36	69.50	82.37	96.53	38.61	52.77	59.21	68.22	72.08	87.52	141.58	1.25	1.00
58	38.61	52.77	59.21	66.93	73.37	87.52	100.39	39.90	55.35	61.78	72.08	75.94	92.67	145.44	1.23	1.00
59	41.19	55.35	61.78	70.79	78.51	92.67	106.83	41.19	57.92	65.64	74.65	81.09	97.82	151.88	1.22	1.00
60	43.76	57.92	66.93	74.65	83.65	97.82	111.98	42.47	60.49	68.22	79.80	84.95	102.97	157.03	1.20	1.00
61	46.34	60.49	70.79	79.80	87.52	102.97	118.41	45.05	64.36	72.08	83.66	90.10	110.69	164.75	1.19	1.00
62	50.20	65.64	73.37	83.66	92.67	109.40	126.14	50.20	68.22	78.51	87.52	95.25	115.84	169.90	1.18	1.00
63	52.77	69.50	78.51	88.81	96.53	114.55	132.57	54.06	72.08	83.66	93.96	100.39	124.85	177.62	1.16	1.00
64	56.63	73.37	82.37	93.96	100.39	122.28	141.58	57.92	75.94	88.81	99.11	108.12	131.29	185.34	1.15	1.00
65	59.21	78.51	86.24	99.11	104.26	128.71	150.59	61.78	81.09	95.25	104.26	113.27	140.29	193.07	1.14	1.00
66	65.64	84.95	95.25	109.40	114.55	140.29	163.46	68.22	87.52	102.97	114.55	123.56	151.88	203.36	1.13	1.00
67	70.79	93.96	104.26	118.41	126.14	154.45	175.05	73.37	96.53	111.98	124.85	135.15	164.75	216.23	1.13	1.00
68	78.51	101.68	114.55	130.00	139.01	168.61	191.78	81.09	102.97	120.99	136.43	146.73	178.91	230.39	1.12	1.00
69	84.95	111.98	126.14	142.87	153.17	184.06	207.22	87.52	113.27	130.00	149.30	160.88	194.35	243.26	1.12	1.00
70	93.96	122.28	139.00	157.00	168.59	200.79	223.96	95.25	123.56	141.58	160.86	175.02	209.80	258.71	1.11	1.00
71	102.97	135.15	154.45	173.74	187.89	222.67	244.55	102.97	135.14	157.03	177.57	191.74	227.82	279.30	1.11	1.00
72	114.55	150.59	169.90	194.32	209.76	244.55	269.01	113.27	146.73	173.75	195.58	209.74	245.84	299.90	1.11	1.00
73	127.42	166.04	187.92	214.93	231.66	269.01	294.75	124.85	160.89	193.06	213.62	227.79	267.72	324.35	1.10	1.00
74	140.29	184.06	209.80	238.11	258.68	297.32	321.78	137.72	177.62	213.64	235.47	249.65	290.89	348.81	1.10	1.00
75	155.74	203.36	231.68	265.13	288.28	326.93	352.67	150.59	194.35	236.79	258.63	271.54	315.34	375.84	1.10	1.00
76	171.19	223.95	254.85	290.86	316.58	359.10	387.42	164.75	213.66	258.67	284.37	298.56	347.52	411.87	1.10	1.00
77	187.90	245.82	280.57	320.45	348.74	395.11	426.00	181.47	234.23	285.70	312.70	328.18	380.95	453.02	1.09	1.00
78	207.12	270.15	307.46	351.20	382.07	433.53	466.98	199.40	257.29	312.60	343.48	361.49	419.38	496.57	1.09	1.00
79	226.31	297.04	338.19	384.48	420.48	475.78	513.07	217.31	282.89	343.33	378.05	396.05	460.35	546.50	1.08	1.00
80	249.35	325.19	370.17	422.87	461.43	523.13		240.36	309.76	377.88	413.87	434.44	505.13		1.08	1.00
81	272.49	357.32	407.45	465.29	507.70	574.54		263.49	340.61	415.16	455.00	476.85	553.97		1.08	1.00
82	299.48	393.31	448.58	510.27	556.54	631.09		290.48	375.31	455.00	498.70	524.41	609.24		1.08	1.00
83	329.04	431.87	492.28	561.69	611.81	692.79		318.76	411.30	499.99	548.83	575.82	668.37		1.08	1.00
84	362.46	475.57	539.84	616.95	672.22	760.91		349.61	451.15	550.12	602.82	632.38	735.20		1.08	1.00
85	398.45		593.82	677.36	737.77	835.46		383.03		605.39	661.94	695.36	807.18		1.08	1.00
86	437.01		651.66	744.20	811.04	919.01		421.59		664.51	728.78	763.48	886.87		1.08	1.00
87	480.71		717.21	817.46	890.73	1008.98		462.72		730.06	799.47	838.03	974.27		1.08	1.00
88	526.98		787.90	898.44	978.13	1107.95		508.99		802.04	877.87	921.58	1070.67		1.08	1.00
89	579.68		863.74	985.84	1075.81	1217.20		559.12		880.45	963.99	1012.83	1174.78		1.08	1.00
90	637.52							613.10							1.08	1.00
91+															1.08	1.00

Rates shown below the line apply only to attained age GPO Inflation Adjustment offers, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases
Compound rates reflect rates with a 5% annual increase in monthly/daily benefits and a 3% increase in policy limit; rates reflecting a 5% annual increase in both benefit and policy limit are calculated by multiplying the rates in the table by the factors listed to the right

Appendix C1

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

LTC-03 PA, LTC-03FR PA (2007 Rates)

Premiums to be used only with those that have

not previously elected an inflation decrease option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	GPO Inflation with Shared Cost							5.0% Simple Inflation with Shared Cost							5.0%/3% Compound Inflation with Shared Cost							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2-10yr BP	LifeBP
18-29	12.00	13.20	15.60	16.80	18.00	19.20	21.60	16.80	22.80	25.20	27.60	28.80	36.00	37.20	20.88	30.62	34.80	40.37	44.54	55.68	87.70	1.44	1.00
30	12.00	13.20	16.80	18.00	19.20	20.40	22.80	18.00	24.00	26.40	28.80	30.00	37.20	38.40	23.66	32.02	36.19	43.15	47.33	58.46	91.87	1.40	1.00
31	12.00	13.20	16.80	18.00	19.20	20.40	22.80	18.00	24.00	26.40	28.80	30.00	37.20	40.80	23.66	32.02	36.19	43.15	47.33	59.86	93.26	1.40	1.00
32	12.00	13.20	16.80	18.00	19.20	21.60	24.00	18.00	25.20	27.60	30.00	31.20	39.60	42.00	25.06	33.41	36.19	44.54	48.72	59.86	94.66	1.40	1.00
33	12.00	14.40	18.00	19.20	20.40	21.60	24.00	20.40	25.20	27.60	30.00	31.20	40.80	44.40	25.06	33.41	38.98	44.54	48.72	61.25	96.05	1.40	1.00
34	12.00	14.40	18.00	19.20	20.40	21.60	24.00	20.40	25.20	27.60	30.00	31.20	43.20	46.80	25.06	33.41	40.37	45.94	50.11	61.25	97.44	1.40	1.00
35	13.20	14.40	18.00	19.20	20.40	21.60	24.00	20.40	25.20	27.60	30.00	31.20	45.60	47.33	25.06	33.41	41.76	47.33	50.11	62.64	100.22	1.40	1.00
36	13.20	15.60	19.20	20.40	21.60	22.80	25.20	21.60	26.40	28.80	31.20	33.60	46.80	48.72	26.45	34.80	41.76	47.33	51.50	62.64	101.62	1.40	1.00
37	13.20	15.60	19.20	20.40	21.60	22.80	25.20	22.80	26.40	31.20	32.40	34.80	47.33	48.72	26.45	34.80	41.76	48.72	51.50	64.03	103.01	1.40	1.00
38	13.20	15.60	19.20	20.40	21.60	22.80	25.20	22.80	27.60	32.40	33.60	36.00	47.33	50.11	26.45	34.80	43.15	48.72	51.50	64.03	104.40	1.40	1.00
39	13.20	15.60	19.20	20.40	21.60	24.00	26.40	24.00	28.80	33.60	36.00	38.40	48.72	50.11	27.84	34.80	43.15	48.72	51.50	64.03	105.79	1.40	1.00
40	13.20	15.60	19.20	20.40	21.60	24.00	26.40	25.06	30.00	34.80	37.20	39.60	48.72	51.50	29.23	36.19	45.94	51.50	55.68	66.82	107.18	1.35	1.00
41	13.20	15.60	19.20	20.40	21.60	24.00	26.40	25.06	31.20	36.00	38.40	40.80	50.11	54.29	29.23	36.19	45.94	51.50	55.68	69.60	108.58	1.35	1.00
42	14.40	16.80	20.40	21.60	22.80	25.20	28.80	26.40	32.40	36.19	40.37	43.15	51.50	57.07	30.62	38.98	45.94	54.29	57.07	69.60	109.97	1.35	1.00
43	14.40	16.80	20.40	21.60	22.80	26.40	28.80	26.45	33.41	38.98	41.76	43.15	54.29	58.46	30.62	38.98	47.33	54.29	57.07	70.99	111.36	1.35	1.00
44	14.40	18.00	20.40	21.60	24.00	27.60	30.00	26.45	34.80	40.37	43.15	44.54	57.07	59.86	30.62	38.98	47.33	54.29	58.46	72.38	112.75	1.35	1.00
45	14.40	18.00	21.60	22.80	24.00	28.80	30.00	27.84	34.80	40.37	44.54	45.94	58.46	62.64	32.02	40.37	48.72	55.68	59.86	73.78	115.54	1.33	1.00
46	15.60	19.20	21.60	24.00	25.20	30.00	31.20	27.84	36.19	41.76	45.94	47.33	59.86	64.03	32.02	41.76	48.72	57.07	61.25	73.78	116.93	1.33	1.00
47	15.60	19.20	22.80	25.20	26.40	31.20	32.40	29.23	36.19	43.15	45.94	48.72	62.64	66.82	32.02	41.76	50.11	57.07	61.25	75.17	119.71	1.33	1.00
48	15.60	20.40	24.00	25.20	26.40	32.40	33.60	29.23	38.98	43.15	47.33	50.11	64.03	70.99	32.02	43.15	50.11	58.46	61.25	75.17	121.10	1.33	1.00
49	16.80	20.40	24.00	26.40	27.60	34.80	36.00	30.62	38.98	44.54	48.72	51.50	65.42	72.38	32.02	43.15	50.11	58.46	61.25	75.17	122.50	1.33	1.00
50	16.80	21.60	25.20	27.60	28.80	36.00	37.20	30.62	40.37	45.94	50.11	54.29	69.60	75.17	33.41	44.54	51.50	59.86	62.64	77.95	123.89	1.30	1.00
51	18.00	22.80	26.40	28.80	30.00	37.58	39.60	30.62	41.76	47.33	51.50	55.68	70.99	77.95	33.41	45.94	54.29	61.25	64.03	79.34	126.67	1.30	1.00
52	18.00	22.80	26.40	30.00	31.20	38.98	42.00	32.02	43.15	48.72	55.68	58.46	73.78	80.74	34.80	47.33	55.68	62.64	65.42	80.74	132.24	1.29	1.00
53	19.20	24.00	27.60	30.00	31.20	40.37	44.40	32.02	44.54	50.11	57.07	61.25	75.17	86.30	34.80	47.33	57.07	62.64	69.60	80.74	135.02	1.29	1.00
54	19.20	24.00	27.60	31.20	32.40	41.76	45.94	33.41	47.33	51.50	59.86	64.03	77.95	89.09	36.19	48.72	58.46	64.03	70.99	82.13	137.81	1.28	1.00
55	20.40	25.20	28.80	32.40	33.60	43.15	48.72	33.41	48.72	54.29	61.25	65.42	79.34	93.26	38.98	50.11	59.86	65.42	72.38	84.91	141.98	1.28	1.00
56	21.60	26.40	31.20	34.80	36.00	45.94	51.50	36.19	51.50	57.07	64.03	70.99	84.91	97.44	40.37	54.29	61.25	69.60	75.17	89.09	147.55	1.26	1.00
57	22.80	28.80	32.40	37.20	38.40	48.72	55.68	38.98	54.29	59.86	69.60	75.17	89.09	104.40	41.76	57.07	64.03	73.78	77.95	94.66	153.12	1.25	1.00
58	24.00	30.00	34.80	39.60	42.00	51.50	59.86	41.76	57.07	64.03	72.38	79.34	94.66	108.58	43.15	59.86	66.82	77.95	82.13	100.22	157.30	1.23	1.00
59	26.40	32.40	37.20	42.00	44.40	57.07	62.64	44.54	59.86	66.82	76.56	84.91	100.22	115.54	44.54	62.64	70.99	80.74	87.70	105.79	164.26	1.22	1.00
60	27.60	34.80	39.60	44.40	48.00	59.86	66.82	47.33	62.64	72.38	80.74	88.80	105.79	121.10	45.94	65.42	73.78	86.30	91.87	111.36	169.82	1.20	1.00
61	30.00	37.20	43.20	48.00	51.60	64.03	70.99	50.11	65.42	76.56	86.30	94.66	111.36	128.06	48.72	69.60	77.95	90.48	97.44	119.71	178.18	1.19	1.00
62	32.40	40.80	45.60	51.60	55.20	69.60	77.95	54.29	70.99	79.34	90.48	99.60	118.32	136.42	54.29	73.78	84.91	94.66	103.01	125.28	183.74	1.18	1.00
63	36.00	43.20	49.20	55.20	58.80	76.56	83.52	57.07	75.17	84.91	96.05	104.40	123.89	143.38	58.46	77.95	90.48	101.62	108.58	135.02	192.10	1.16	1.00
64	38.40	46.80	54.00	58.80	62.40	82.13	89.09	61.25	79.34	89.09	101.62	108.58	132.24	153.12	62.64	82.13	96.05	107.18	116.93	141.98	200.45	1.15	1.00
65	42.00	50.40	57.60	63.60	67.20	87.70	97.44	64.03	84.91	93.26	107.18	112.75	139.20	162.86	66.82	87.70	103.01	112.75	122.50	151.73	208.80	1.14	1.00
66	45.60	55.20	63.60	69.60	74.40	97.44	106.80	70.99	91.87	103.01	118.32	123.89	151.73	176.78	73.78	94.66	111.36	123.89	133.63	164.26	219.94	1.13	1.00
67	50.40	61.20	69.60	76.80	82.80	107.18	116.40	76.56	101.62	112.75	128.06	136.42	167.04	189.31	79.34	104.40	121.10	135.02	146.16	178.18	233.86	1.13	1.00
68	55.20	68.40	76.80	84.00	91.20	118.32	127.20	84.91	109.97	123.89	140.59	150.34	182.35	207.41	87.70	111.36	130.85	147.55	158.69	193.49	249.17	1.12	1.00
69	60.00	74.40	84.00	92.40	102.00	129.46	138.00	91.87	121.10	136.42	154.51	165.60	199.06	224.11	94.66	122.50	140.59	160.71	173.57	210.19	263.09	1.12	1.00
70	66.00	82.80	92.40	102.00	112.80	142.80	150.00	101.62	132.24	150.00	166.80	180.00	217.15	242.21	103.01	132.97	153.12	170.81	185.95	226.90	279.79	1.11	1.00
71	73.20	92.40	103.20	114.00	126.00	154.80	164.40	111.36	146.16	166.80	186.00	200.40	240.82	264.48	111.36	145.95	169.73	187.03	203.24	246.38	302.06	1.11	1.00
72	81.60	103.20	115.20	127.20	140.40	168.00	180.00	123.89	162.86	183.74	206.40	223.20	264.48	290.93	122.50	158.69	187.03	205.41	220.54	265.87	324.34	1.11	1.00
73	91.20	115.20	128.40	142.80	156.00	182.40	196.80	137.81	179.57	203.23	230.40	248.40	290.93	318.77	135.02	174.00	208.36	226.91	243.27	289.54	350.78	1.10	1.00
74	100.80	128.40	144.00	158.40	174.00	198.00	214.80	151.73	199.06	226.90	256.80	277.20	321.55	348.00	148.94	192.10	229.09	247.64	265.09	314.59	377.23	1.10	1.00
75	112.80	142.80	160.80	177.60	193.20	214.80	235.20	168.43	219.60	250.56	285.60	308.40	353.57	381.41	162.86	210.19	252.00	271.64	289.09	341.04	406.46	1.10	1.00
76	126.00	159.60	178.80	196.80	214.80	240.00	262.80	185.14	241.20	275.62	312.00	337.20	388.37	418.99	178.18	231.07	276.00	298.91	317.45	375.84	445.44	1.10	1.00
77	140.40	177.60	199.20	219.60	238.80	266.40	292.80	201.48	263.58	300.84	342.00	369.60	423.66	456.78	194.58	251.16	304.95	331.38	351.19	408.48	485.76	1.09	1.00
78	156.00	199.20	222.00	243.60	265.20	297.60	326.40	212.52	277.20	315.48	360.36	392.04	444.84	479.16	204.60	264.00	320.76	352.44	370.92	430.32	509.52	1.09	1.00
79	171.36	217.98	238.14	270.90	289.80	326.34	357.84	221.76	291.06	331.38	376.74	412.02	466.20	502.74	212.94	277.20	336.42	370.44	388.08	451.08	535.50	1.08	1.00
80	181.20	232.80	254.40	288.00	307.20	346.80	380.40	232.80	303.60	345.60	394.80	430.80	488.40		224.40	289.20	352.80	386.40	405.60	471.60		1.08	1.00
81	201.60	258.00	282.00	319.20	342.00	386.40	423.60	254.40	333.60	380.40	434.40	474.00	536.40		246.00	318.00	387.60	424.80	445.20	517.20		1.08	1.00
82	224.40	288.00	315.60	356.40	381.60	429.60	472.80	279.60	367.20	418.80	476.40	519.60	589.20		271.20	350.40	424.80	465.60	489.60	568.80		1.08	1.00
83	250.80	321.60	351.60	398.40	424.80	480.00	526.80	307.20	403.20	459.60	524.40	571.20	646.80		297.60	384.00	466.80	512.40	537.60	624.00		1.08	1.00
84	279.60	358.80	391.20	442.80	474.00	535.20	586.80	338.40	444.00	504.00	576.00	627.60	710.40		326.40	421.20	513.60	562.80	590.40	686.40		1.08	1.00
85	312.00	399.60	436.80	494.40	528.00	595.20	654.00	372.00		554.40	632.40	688.80	780.00		357.60		565.20	618.00	649.20	753.60		1.08	1.00
86	346.80	444.00	487.20	550.80	588.00	664.80	728.40	408.00		608.40	694.80	757.20	858.00		393.60		620.40	680.40	712.80	828.00		1.08	1.00
87	386.40	495.60	543.60	613.20	656.40	740.40	811.20	448.80		669.60	763.20	831.60	942.00		432.00		681.60	746.40	782.40	909.60		1.08	1.00
88	432.00	552.00	604.80	682.80	730.80	825.60	904.80	492.00		735.60	838.80	913.20	1034.40		475.20		748.80	819.60	860.40	999.60		1.08	1.00
89	480.00	615.60	674.40	763.20	814.80	920.40	1008.00	541.20		806.40	920.40	1004.40	1136.40		522.00		822.00	900.00	945.60	1096.80		1.08	1.00
90	535.20	685.20	751.20	848.40	907.20	1026.00	1123.20	595.20							572.40							1.08	1.00
91+																						1.08	1.00

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

See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

Compound rates reflect rates with a 5% annual increase in monthly/daily benefits and a 3% increase in policy limit; rates reflecting a 5% annual increase in both benefit and policy limit are calculated by multiplying the rates in the table by the factors listed to the right

Appendix C2

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

LTC-03 PA, LTC-03FR PA (2007 Rates)

Premiums to be used only with those that have previously elected an inflation decrease option

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

Age	4.2% Simple Inflation with Shared Cost							4.2%/3% Compound Inflation with Shared Cost							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2-10yr BP	LifeBP
18-29	16.80	22.80	25.20	27.60	28.80	36.00	37.20	18.00	26.40	30.00	34.80	38.40	48.00	75.60	1.44	1.00
30	18.00	24.00	26.40	28.80	30.00	37.20	38.40	20.40	27.60	31.20	37.20	40.80	50.40	79.20	1.40	1.00
31	18.00	24.00	26.40	28.80	30.00	37.20	38.40	20.40	27.60	31.20	37.20	40.80	51.60	80.40	1.40	1.00
32	18.00	25.20	27.60	30.00	31.20	38.40	39.60	21.60	28.80	31.20	38.40	42.00	51.60	81.60	1.40	1.00
33	20.40	25.20	27.60	30.00	31.20	38.40	39.60	21.60	28.80	33.60	38.40	42.00	52.80	82.80	1.40	1.00
34	20.40	25.20	27.60	30.00	31.20	39.60	40.80	21.60	28.80	34.80	39.60	43.20	52.80	84.00	1.40	1.00
35	20.40	25.20	27.60	30.00	31.20	39.60	40.80	21.60	28.80	36.00	40.80	43.20	54.00	86.40	1.40	1.00
36	21.60	26.40	28.80	31.20	33.60	40.80	42.00	22.80	30.00	36.00	40.80	44.40	54.00	87.60	1.40	1.00
37	21.60	26.40	28.80	31.20	33.60	40.80	42.00	22.80	30.00	36.00	42.00	44.40	55.20	88.80	1.40	1.00
38	21.60	26.40	28.80	31.20	33.60	40.80	43.20	22.80	30.00	37.20	42.00	44.40	55.20	90.00	1.40	1.00
39	21.60	27.60	30.00	33.60	34.80	42.00	43.20	24.00	30.00	37.20	42.00	44.40	55.20	91.20	1.40	1.00
40	21.60	27.60	30.00	33.60	34.80	42.00	44.40	25.20	31.20	39.60	44.40	48.00	57.60	92.40	1.35	1.00
41	21.60	27.60	31.20	34.80	36.00	43.20	46.80	25.20	31.20	39.60	44.40	48.00	60.00	93.60	1.35	1.00
42	22.80	28.80	31.20	34.80	37.20	44.40	49.20	26.40	33.60	39.60	46.80	49.20	60.00	94.80	1.35	1.00
43	22.80	28.80	33.60	36.00	37.20	46.80	50.40	26.40	33.60	40.80	46.80	49.20	61.20	96.00	1.35	1.00
44	22.80	30.00	34.80	37.20	38.40	49.20	51.60	26.40	33.60	40.80	46.80	50.40	62.40	97.20	1.35	1.00
45	24.00	30.00	34.80	38.40	39.60	50.40	54.00	27.60	34.80	42.00	48.00	51.60	63.60	99.60	1.33	1.00
46	24.00	31.20	36.00	39.60	40.80	51.60	55.20	27.60	36.00	42.00	49.20	52.80	63.60	100.80	1.33	1.00
47	25.20	31.20	37.20	39.60	42.00	54.00	57.60	27.60	36.00	43.20	49.20	52.80	64.80	103.20	1.33	1.00
48	25.20	33.60	37.20	40.80	43.20	55.20	61.20	27.60	37.20	43.20	50.40	52.80	64.80	104.40	1.33	1.00
49	26.40	33.60	38.40	42.00	44.40	56.40	62.40	27.60	37.20	43.20	50.40	52.80	64.80	105.60	1.33	1.00
50	26.40	34.80	39.60	43.20	46.80	60.00	64.80	28.80	38.40	44.40	51.60	54.00	67.20	106.80	1.30	1.00
51	26.40	36.00	40.80	44.40	48.00	61.20	67.20	28.80	39.60	46.80	52.80	55.20	68.40	109.20	1.30	1.00
52	27.60	37.20	42.00	48.00	50.40	63.60	69.60	30.00	40.80	48.00	54.00	56.40	69.60	114.00	1.29	1.00
53	27.60	38.40	43.20	49.20	52.80	64.80	74.40	30.00	40.80	49.20	54.00	60.00	69.60	116.40	1.29	1.00
54	28.80	40.80	44.40	51.60	55.20	67.20	76.80	31.20	42.00	50.40	55.20	61.20	70.80	118.80	1.28	1.00
55	28.80	42.00	46.80	52.80	56.40	68.40	80.40	33.60	43.20	51.60	56.40	62.40	73.20	122.40	1.28	1.00
56	31.20	44.40	49.20	55.20	61.20	73.20	84.00	34.80	46.80	52.80	60.00	64.80	76.80	127.20	1.26	1.00
57	33.60	46.80	51.60	60.00	64.80	76.80	90.00	36.00	49.20	55.20	63.60	67.20	81.60	132.00	1.25	1.00
58	36.00	49.20	55.20	62.40	68.40	81.60	93.60	37.20	51.60	57.60	67.20	70.80	86.40	135.60	1.23	1.00
59	38.40	51.60	57.60	66.00	73.20	86.40	99.60	38.40	54.00	61.20	69.60	75.60	91.20	141.60	1.22	1.00
60	40.80	54.00	62.40	69.60	78.00	91.20	104.40	39.60	56.40	63.60	74.40	79.20	96.00	146.40	1.20	1.00
61	43.20	56.40	66.00	74.40	81.60	96.00	110.40	42.00	60.00	67.20	78.00	84.00	103.20	153.60	1.19	1.00
62	46.80	61.20	68.40	78.00	86.40	102.00	117.60	46.80	63.60	73.20	81.60	88.80	108.00	158.40	1.18	1.00
63	49.20	64.80	73.20	82.80	90.00	106.80	123.60	50.40	67.20	78.00	87.60	93.60	116.40	165.60	1.16	1.00
64	52.80	68.40	76.80	87.60	93.60	114.00	132.00	54.00	70.80	82.80	92.40	100.80	122.40	172.80	1.15	1.00
65	55.20	73.20	80.40	92.40	97.20	120.00	140.40	57.60	75.60	88.80	97.20	105.60	130.80	180.00	1.14	1.00
66	61.20	79.20	88.80	102.00	106.80	130.80	152.40	63.60	81.60	96.00	106.80	115.20	141.60	189.60	1.13	1.00
67	66.00	87.60	97.20	110.40	117.60	144.00	163.20	68.40	90.00	104.40	116.40	126.00	153.60	201.60	1.13	1.00
68	73.20	94.80	106.80	121.20	129.60	157.20	178.80	75.60	96.00	112.80	127.20	136.80	166.80	214.80	1.12	1.00
69	79.20	104.40	117.60	133.20	142.80	171.60	193.20	81.60	105.60	121.20	139.20	150.00	181.20	226.80	1.12	1.00
70	87.60	114.00	129.60	146.40	157.20	187.20	208.80	88.80	115.20	132.00	150.00	163.20	195.60	241.20	1.11	1.00
71	96.00	126.00	144.00	162.00	175.20	207.60	228.00	96.00	126.00	146.40	165.60	178.80	212.40	260.40	1.11	1.00
72	106.80	140.40	158.40	181.20	195.60	228.00	250.80	105.60	136.80	162.00	182.40	195.60	229.20	279.60	1.11	1.00
73	118.80	154.80	175.20	200.40	216.00	250.80	274.80	116.40	150.00	180.00	199.20	212.40	249.60	302.40	1.10	1.00
74	130.80	171.60	195.60	222.00	241.20	277.20	300.00	128.40	165.60	199.20	219.60	232.80	271.20	325.20	1.10	1.00
75	145.20	189.60	216.00	247.20	268.80	304.80	328.80	140.40	181.20	220.80	241.20	253.20	294.00	350.40	1.10	1.00
76	159.60	208.80	237.60	271.20	295.20	334.80	361.20	153.60	199.20	241.20	265.20	278.40	324.00	384.00	1.10	1.00
77	175.20	229.20	261.60	298.80	325.20	368.40	397.20	169.20	218.40	266.40	291.60	306.00	355.20	422.40	1.09	1.00
78	193.20	252.00	286.80	327.60	356.40	404.40	435.60	186.00	240.00	291.60	320.40	337.20	391.20	463.20	1.09	1.00
79	211.20	277.20	315.60	358.80	392.40	444.00	478.80	202.80	264.00	320.40	352.80	369.60	429.60	510.00	1.08	1.00
80	232.80	303.60	345.60	394.80	430.80	488.40		224.40	289.20	352.80	386.40	405.60	471.60		1.08	1.00
81	254.40	333.60	380.40	434.40	474.00	536.40		246.00	318.00	387.60	424.80	445.20	517.20		1.08	1.00
82	279.60	367.20	418.80	476.40	519.60	589.20		271.20	350.40	424.80	465.60	489.60	568.80		1.08	1.00
83	307.20	403.20	459.60	524.40	571.20	646.80		297.60	384.00	466.80	512.40	537.60	624.00		1.08	1.00
84	338.40	444.00	504.00	576.00	627.60	710.40		326.40	421.20	513.60	562.80	590.40	686.40		1.08	1.00
85	372.00		554.40	632.40	688.80	780.00		357.60		565.20	618.00	649.20	753.60		1.08	1.00
86	408.00		608.40	694.80	757.20	858.00		393.60		620.40	680.40	712.80	828.00		1.08	1.00
87	448.80		669.60	763.20	831.60	942.00		432.00		681.60	746.40	782.40	909.60		1.08	1.00
88	492.00		735.60	838.80	913.20	1034.40		475.20		748.80	819.60	860.40	999.60		1.08	1.00
89	541.20		806.40	920.40	1004.40	1136.40		522.00		822.00	900.00	945.60	1096.80		1.08	1.00
90	595.20							572.40							1.08	1.00
91+															1.08	1.00

Rates shown below the line apply only to attained age GPO Inflation Adjustment offers, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options
Compound rates reflect rates with a 5% annual increase in monthly/daily benefits and a 3% increase in policy limit; rates reflecting a 5% annual increase in both benefit and policy limit are calculated by multiplying the rates in the table by the factors listed to the right

Appendix D

Custom Care II (LTC-03) - 2007 Rates

Shared Cost Percentages

Age	GPO							Simple Inflation							Compound Inflation						
	Benefit Period							Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	5.3%			5.3%			5.3%			3.3%				2.9%		5.4%	3.4%	5.0%			4.4%
30							4.9%			5.3%				5.3%			3.4%				4.7%
31		5.3%		5.2%							3.1%	2.8%		5.4%	3.8%				4.3%		
32					5.3%		5.3%											3.5%			5.4%
33	5.3%				5.3%									5.4%				3.6%	5.4%		
34		5.3%				5.3%			3.9%	4.1%		5.3%		3.7%		5.4%	3.5%				
35		5.3%		5.3%			5.3%							5.4%		5.4%	4.9%	5.4%	3.5%		5.3%
36	5.3%			5.3%			5.3%				5.3%			3.6%		3.9%	5.4%	4.0%	5.4%	5.4%	5.4%
37			5.3%	5.3%		5.3%	5.3%		3.9%		4.0%	5.3%	4.6%	5.4%	3.9%	4.0%	4.7%	2.0%	3.4%		
38		5.3%				5.3%			5.3%		5.4%	3.9%	4.3%	1.2%		5.4%	3.7%	3.6%	2.5%		4.5%
39			5.3%	5.3%		5.3%	5.3%				4.2%	4.1%		5.4%	5.4%	4.9%	4.6%	5.4%	5.4%		5.4%
40		5.3%				5.3%	5.3%		5.4%				5.4%	4.6%		4.9%	5.4%	5.4%	5.4%	5.4%	5.4%
41			5.3%	5.3%			5.3%			4.5%	4.6%		5.0%	4.2%	4.0%	4.9%	4.4%	4.6%		2.6%	5.4%
42	5.3%						5.3%	5.4%	5.4%	5.1%	5.4%	5.4%		5.4%	5.4%	2.5%	3.8%	4.6%	3.2%	4.7%	5.4%
43	5.3%	5.3%		5.3%	5.3%	5.3%	5.3%		5.4%	5.2%	4.1%	5.4%	5.4%	4.8%	5.4%	2.9%	2.5%	4.9%	3.1%		5.1%
44		5.4%		5.3%			5.3%		5.4%	5.4%	3.5%	4.4%	4.7%	5.2%	4.5%	4.4%	3.1%	5.4%	4.0%	2.7%	5.4%
45		5.4%	5.3%	5.3%	5.3%		5.3%		5.4%	5.4%	5.4%	5.4%	5.4%	4.9%	5.4%	5.2%	5.4%	5.4%	5.4%		2.9%
46		5.4%	5.3%	5.3%			5.3%		5.4%	5.3%	5.4%		5.4%	5.4%	5.4%	5.0%	4.9%	5.3%	5.4%	5.4%	5.4%
47	5.3%	5.4%	5.3%	5.3%	5.3%	5.4%	5.3%	5.4%	5.4%	5.4%	5.4%	5.4%	5.4%	5.4%	4.4%	4.9%	3.8%	5.2%	4.6%	5.4%	5.4%
48	5.3%	5.4%	5.3%	5.3%	5.3%	5.4%	5.3%	5.4%	5.4%	5.4%	5.4%	5.4%	5.4%	5.4%	4.9%	5.4%	5.3%	4.2%	4.6%	4.5%	5.0%
49		5.4%	5.3%	5.3%	5.3%	5.4%	5.4%	5.4%	5.4%	5.4%	5.4%	5.4%	5.4%	5.4%	5.4%	5.3%	4.8%	5.0%	5.4%	3.7%	5.4%
50	5.4%	5.4%	5.4%	5.4%	5.4%	5.4%	5.4%	5.4%	4.7%	4.0%	3.4%	3.7%	4.7%	3.5%	4.7%	4.2%	3.4%	4.1%	3.5%	4.2%	4.6%
51	5.4%	5.4%	5.4%	5.4%	5.3%	5.4%	5.4%	5.4%	4.4%	4.8%	4.2%	4.6%	4.6%	3.3%	3.6%	3.8%	4.3%	3.7%	4.4%	3.9%	5.2%
52	5.4%	5.4%	5.4%	5.3%	5.3%	5.4%	5.4%	4.8%	5.4%	4.5%	5.4%	5.0%	5.4%	3.9%	5.0%	4.3%	4.2%	4.3%	4.6%	3.1%	4.6%
53	5.4%	5.3%	5.4%	5.3%	5.3%	5.4%	5.4%	5.4%	5.1%	4.8%	4.6%	5.3%	5.4%	3.8%	5.1%	4.5%	4.3%	4.1%	4.5%	4.1%	4.9%
54	5.4%	5.3%	5.4%	5.4%	5.4%	5.4%	5.4%	5.4%	5.4%	5.0%	5.2%	5.4%	5.4%	4.5%	4.9%	4.3%	4.5%	4.2%	4.1%	5.2%	5.1%
55	5.4%	4.6%	4.3%	4.6%	4.7%	3.6%	4.3%	3.9%	4.4%	4.0%	3.1%	3.6%	5.4%	4.0%	3.2%	3.7%	3.8%	3.7%	4.0%	4.8%	3.5%
56	5.4%	5.3%	5.4%	5.2%	5.0%	5.4%	5.3%	5.3%	4.5%	3.8%	3.7%	4.4%	4.3%	4.6%	4.2%	3.9%	3.8%	3.8%	3.5%	3.9%	5.4%
57	5.4%	5.4%	5.3%	5.4%	5.1%	5.4%	5.4%	5.3%	4.0%	4.2%	4.3%	3.9%	4.7%	4.1%	4.6%	4.3%	3.7%	4.0%	3.6%	3.8%	4.2%
58	5.4%	5.3%	5.2%	5.4%	5.4%	5.4%	5.4%	5.4%	4.8%	4.7%	4.8%	5.4%	3.6%	4.7%	4.4%	4.6%	4.2%	4.2%	4.1%	4.3%	4.7%
59	5.4%	5.4%	5.4%	5.4%	5.4%	5.4%	5.4%	5.4%	5.1%	4.6%	4.9%	5.3%	5.2%	5.2%	4.6%	4.7%	4.4%	4.3%	4.3%	4.9%	4.7%
60	5.4%	4.4%	3.8%	3.9%	4.5%	3.6%	3.3%	3.7%	3.4%	3.3%	3.6%	3.2%	4.3%	3.8%	3.6%	3.5%	3.1%	3.2%	3.1%	3.5%	3.7%
61	5.3%	4.7%	4.2%	4.2%	4.2%	4.1%	3.6%	4.0%	3.8%	3.3%	3.5%	3.8%	4.2%	3.4%	4.1%	3.5%	3.3%	3.6%	3.2%	4.1%	4.2%
62	5.4%	5.0%	5.1%	5.1%	4.2%	4.7%	4.5%	3.9%	4.1%	3.7%	3.9%	3.6%	4.1%	4.7%	4.0%	3.8%	3.6%	3.5%	3.1%	3.4%	3.7%
63	5.4%	5.4%	5.0%	4.7%	5.4%	5.4%	5.4%	5.1%	4.3%	3.8%	3.9%	2.9%	4.6%	4.6%	4.1%	3.9%	3.6%	3.6%	3.8%	3.8%	4.5%
64	5.4%	5.4%	5.4%	5.4%	4.8%	5.4%	5.4%	5.4%	4.6%	4.1%	4.3%	4.3%	5.2%	4.0%	4.7%	4.1%	4.1%	4.1%	3.8%	4.6%	4.4%
65	4.8%	3.6%	3.4%	3.7%	3.7%	4.4%	3.8%	3.5%	3.1%	2.7%	3.0%	2.6%	3.6%	2.8%	3.2%	3.1%	2.8%	3.0%	2.5%	3.4%	3.3%
66	5.2%	4.1%	4.0%	3.5%	3.4%	5.0%	3.9%	3.4%	3.3%	3.1%	3.1%	2.7%	5.4%	3.0%	3.8%	3.3%	3.4%	3.3%	2.9%	3.7%	3.5%
67	5.4%	4.6%	4.2%	4.1%	4.2%	3.8%	3.8%	3.7%	3.6%	3.3%	3.5%	2.6%	4.0%	3.4%	4.1%	3.5%	3.7%	3.3%	3.9%	5.4%	3.5%
68	5.4%	4.8%	4.2%	4.1%	3.9%	5.4%	5.4%	4.9%	3.9%	3.5%	3.8%	3.3%	5.3%	3.2%	4.6%	4.0%	3.5%	3.7%	3.7%	3.9%	3.7%
69	5.4%	5.4%	5.1%	5.0%	4.7%	5.4%	4.0%	5.3%	4.4%	3.9%	3.8%	3.5%	4.7%	4.3%	4.3%	4.1%	3.8%	3.9%	2.9%	4.6%	3.5%
70	4.4%	3.5%	3.3%	3.5%	2.3%	3.9%	3.4%	3.1%	3.0%	2.9%	2.6%	1.9%		2.5%	3.2%	3.1%	2.9%	3.0%	2.3%	3.3%	4.7%
71	4.7%	3.8%	3.7%	3.3%	3.7%	3.3%	2.7%	3.7%	3.1%	3.5%	2.8%	3.1%	5.0%		3.7%	2.7%	3.3%	3.1%	3.2%	5.4%	4.9%
72	4.9%	4.2%	4.0%	3.7%	3.7%	4.0%	3.8%	4.2%	4.0%	3.2%	3.9%	4.2%	4.6%	3.0%	5.4%	3.8%	3.2%	3.5%	2.9%	3.2%	
73	5.4%	5.0%	4.4%	3.9%	3.8%	4.1%	4.9%	4.2%	4.1%	3.8%	5.4%	5.4%	5.3%		4.6%	3.6%	3.7%	3.2%			
74	5.4%	5.0%	5.1%	4.6%	3.7%		4.4%	5.4%	4.8%	5.2%	4.0%	3.5%		4.4%		3.0%		3.1%			
75	4.1%	3.5%	2.9%	2.7%	3.5%	3.6%	2.4%	3.4%	2.7%	2.2%	2.8%	2.6%			3.7%	2.5%	3.6%		2.2%		
76	5.1%	3.8%	3.3%	3.5%	5.1%			3.7%	3.1%		2.9%		5.0%			2.1%	2.5%		4.3%		3.3%
77	4.8%	4.3%	4.3%	4.3%	2.7%			5.2%	3.1%	4.9%	2.9%						2.8%	5.4%	3.3%		
78	5.4%	4.4%	3.5%				4.5%	5.2%	5.4%							4.9%					2.8%
79	5.3%	4.8%	3.7%	3.3%				3.7%	3.6%	3.8%											
80	3.8%	3.2%																			
81	5.3%	3.7%						4.6%													
82	5.3%	3.6%																			
83		4.3%																			
84	5.3%	3.8%																			
85																					
86																					
87																					
88																					
89																					
90																					
91																					

Certain cells are blank because there are no nationwide policies with that benefit period, issue age and inflation combination

For GPO policies with multiple layers of coverage, the Shared Cost percentage will be based on the issue age of the base contract. Each GPO layer will be reduced by the Shared Cost percentage

Appendix D

Custom Care II (LTC-03) - 2007 Rates
Shared Cost Percentages

Note on premium calculation for a policyholder who elects the Shared Cost option:

To calculate the premium after election of the Shared Cost option, the premium rate schedules in Appendices C1 to C4 should be used. Since the Shared Cost option reduces the daily benefit, an additional factor is required to calculate the premium appropriately, as shown below:

$$\text{Premium after electing Shared Cost option} = \frac{(\text{Premium Rate Schedule per \$10 daily benefit: Appendices C1-C4}) * (\text{New Daily Benefit}/10)}{(1 - \text{Shared Cost Percentage})}$$

A similar formula can be used for GPO policies with multiple layers of coverage:

$$\text{Premium after electing Shared Cost option} = \frac{[\ (\text{Premium Rate Schedule, Base Issue Age per \$10 Daily Benefit: Appendices C1-C4}) * (\text{New Base Daily Benefit}/10) + (\text{Premium Rate Schedule, GPO Layer 1 Issue Age per \$10 Daily Benefit: Appendices C1-C4}) * (\text{New Layer 1 Daily Benefit}/10) + \ldots\ ]}{(1 - \text{Shared Cost Percentage})}$$

John Hancock Life Insurance Company (U.S.A.)
(Not licensed in New York)

[Peter K. Burke
Assistant Vice President]

Long-Term Care Insurance
P.O. Box 55978
Boston, Massachusetts 02205-9723

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

Re: **Notice of Premium Rate Increase – Long-Term Care Insurance Policy No. [xxx].**
Decision Required by [date].
[John Hancock Life Insurance Company (U.S.A.)]

Dear [First Name] [Last Name],

We are writing to let you know that the premium for your John Hancock long-term care insurance (LTCi) policy is increasing. This notice will provide you with:

- **Details** about the premium increase
- **Options** available to you to help keep your premiums at or near their current level
- **Next Steps** and the resources to help you decide how to manage the increase

About the Premium Increase

John Hancock is committed to helping ensure LTCi benefits will be there when most needed. To uphold this responsibility, we continuously monitor the experience of our LTCi policies. Our most recent analysis demonstrates that claims, particularly at older ages, continue to last longer than expected, and more insureds are initiating claims at older ages than previously expected. Based on that data, we have determined that there is a need to increase premiums so future claims obligations can be met.

Your Premium Increase

Based on your current benefit selections, your premiums will increase from [current premium] to [new premium], [policy mode]. This new premium will be effective for premiums due on or after [next policy anniversary]. You may pay this higher premium or choose one of the options to help mitigate the increase. Please note this letter is not a bill.

It is important for you to know that:

- this premium rate increase has been filed with the [policy issue state] Department of Insurance
- no person has been singled out for an increase
- no increase is due to advancing age or changing health

The decision to increase premiums on certain policies is based upon the future claims anticipated on these policies and has been made by John Hancock - not your insurance agent nor the [policy issue state] Department of Insurance. As a reminder, per the terms of your policy, **premium rates are not guaranteed and could be increased again in the future**.

Your Options

We understand that a premium increase may not be affordable for some. **Therefore, we are offering you options to help keep your premiums at or near their current level.** Please see the enclosed "Options Worksheet" for more information on these options that may help you mitigate the premium increase.

Included in this Package

- **Options Worksheet** (pages [3-6]) – provides details about your current coverage and the options you have to help mitigate the premium increase. Please note that all the options available to you may not be of equal value. Please review this information carefully.
- **Frequently Asked Questions** (page [7]) – provides answers to some of the most common questions.
- **Coverage Change Request Form** (pages [8-9]) – may be used to elect an option to help mitigate the increase.

Next Steps

- We recommend that you review all options available to you (including paying the rate increase and any available benefit reduction options) and consult with your family members and other advisors to determine which option is appropriate for your needs.
- If you decide to reduce your coverage as outlined in the Options Worksheet, simply complete the "Coverage Change Request Form" and return it to John Hancock by [**Month XX, YYYY]**.
- If you choose to make no changes to your coverage, no action is required, and your new increased premium will become effective on [**Month XX, YYYY]**.

Where to Get Help

- **Contact John Hancock** with any questions you may have. Please visit www.jhinfocenter.com or contact one of our customer service representatives at [844-272-7842], Monday through Friday from 8:00 a.m. – 6:00 p.m. Eastern Time. The TTY number for the hearing impaired is 800-555-5421. Our dedicated team is available to help you make a decision that best meets your personal needs.
- **You may contact your local State Health Insurance Assistance Program (SHIP)** if you need additional counseling on your options. Please go to www.shiptacenter.org to find the SHIP location closest to you.
- **You may also contact your State Department/Bureau of Insurance** if you need additional counseling on your options. Please go to http://naic.org/state_web_map.htm to find your State Department/Bureau of Insurance.

We sincerely regret having to take this action, but we hope you find that the options and resources provided are helpful.

Sincerely,

[Peter K. Burke
Assistant Vice President, Long-Term Care Operations]

Enclosures:
Options Worksheet
Frequently Asked Questions
Coverage Change Request Form

YOUR OPTIONS SUMMARY

The table below shows:

- Your current premium and the new premium you will be charged if you keep your current coverage; and
- Options you have available to help mitigate the premium increase, including any impact the change would have on your coverage and the resulting premium, where applicable. Please also see page 6 for other options that may be available to you.

Please visit **www.jhinfocenter.com** for current **cost of care** information specific to your area. As you evaluate what is best for you, we encourage you to consider the current and projected cost of care in your area, as well as how much of that amount you are willing and able to pay from your own savings.

Current Coverage		**Coverage Change Options**				
	Accept Rate Increase	**Reduce your Annual Inflation Rate**	**Shared Cost Option**	**[Daily] Benefit Reduction**	**[Paid-Up Policy/[Contingent] Nonforfeiture Benefit]**	**Cancel Coverage]**
Daily/Monthly Benefit[1]	$[XXX]	$[XXX]	$[XXX]	$[XXX]	$[XXX]	Cancel your coverage, effective immediately
Benefit Period	[X]-year	[X]-year	[X]-year	[X]-year	Convert your policy to a paid- up status with a reduced policy limit. See page 5 for more details.	
Inflation Option[[2]]	[X]% Compound	[Y]% Compound	[X]% Compound	[X]% Compound		
Your Shared Cost Percentage	0%	0%	[X]%	0%		
John Hancock's Shared Cost Percentage	100%	100%	[XX]%	100%		
Current [policy mode] Premium	$[XXX]	$[XXX]	$[XXX]	$[XXX]		
New [policy mode] Premium*	**$[XXX]**	**$[XXX]**	**$[XXX]**	**$[XXX]**		

******As of [Month XX, YYYY]. Note - certain benefit reduction options may reduce your overall policy limit. Please contact John Hancock at [844-272-7842] for details.*

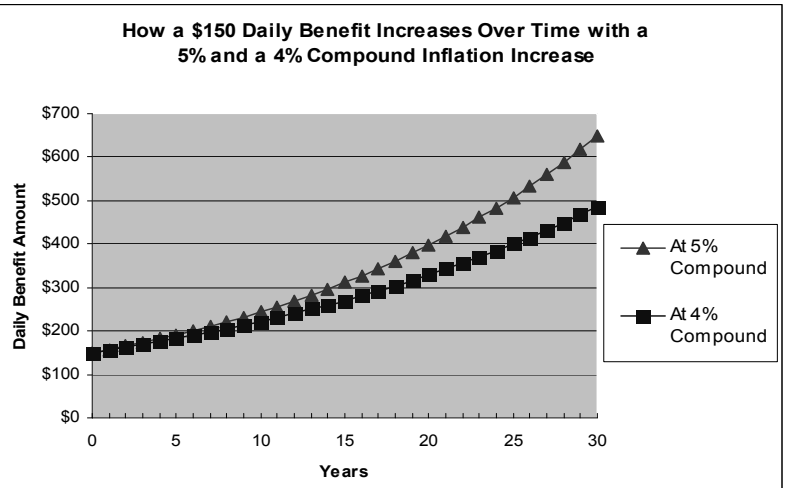
[1] [Daily/Monthly] Benefit is the most the coverage will reimburse for the costs of covered long-term care services received on [any day/in any month]. Your [Daily/Monthly] Benefit shown above reflects any inflation increase through [next policy anniversary].
[2] A reduction to your future annual inflation rate will apply to your [Daily/Monthly] Benefit. The inflation rate on your Policy Limit will remain at X%.]

YOUR OPTIONS

Reduce your Future Annual Inflation Rate

To keep your premium at its current level we are offering you a one-time opportunity to reduce your future annual inflation rate from [X%] [compound/simple] to [Y%] [compound/simple]. This change will only be applied to future inflation increases that occur after the rate increase effective date. All other existing benefits and previous inflation increases that have already been applied to your policy through the effective date of the inflation rate reduction will be maintained.

The graph below is an example of how a $150 daily benefit amount increases over the next 30 years at [5%] and [4%] annually [compounding rates][simple annual increases].The chart to the right shows the national average annual increase over a recent eight year period for the cost of care in various care settings. Please visit www.jhinfocenter.com for current cost of care information specific to your area.



Trends in the Cost of Care

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

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

Exercise the Shared Cost Option

We are also making available to you a one-time opportunity to keep your premium at its current level and elect a personalized Shared Cost option which would:

- **Reduce your current policy benefit amounts by Your Shared Cost percentage of [XX]%.** Your [daily/monthly] benefit and policy limit will be reduced by Your Shared Cost percentage. Choosing this option will result in a **new [daily/monthly] benefit of $[XXX]** and a **reduction to your oval policy limit**. ***- AND -***
- **Apply Your Shared Cost percentage to any future claim payments.** John Hancock will pay a portion of any covered services, up to the new [daily/monthly] benefit amount. You will be responsible for the remainder.

The table below demonstrates an example of the impact this change would have on two future claim scenarios, with a Shared Cost percentage of 20% a daily benefit amount of $200. It is important to note that these examples are for illustrative purposes and do not reflect your current coverage levels or your personalized Shared Cost percentage.

	Claim Scenario 1 **Benefit request of $100 submitted and approved for payment**		**Claim Scenario 2** **Benefit request of $200 submitted and approved for payment**	
	Keep your Current Coverage	Exercise the Shared Cost Option	Keep your Current Coverage	Exercise the Shared Cost Option
Claim Amount Submitted	$100	$100	$200	$200
John Hancock's Payment Amount	$100	$80	$200	$160
Your Payment Amount	$0	$20	$0	$40

Reduce your [Daily/Monthly] Benefit

Reduce your [daily] benefit from $[xxx] to $[yyy], resulting in a new [modal] premium of $[XXX]. Reducing your [daily] benefit will also reduce your overall policy limit. There will be no change to your other benefit levels.

Exercise the [Paid-Up Policy Option] [Contingent/Nonforfeiture Benefit], resulting in a paid-up policy with reduced benefits]

[Your policy includes a Nonforfeiture Benefit. This benefit allows you to stop paying premiums and receive a paid-up policy with reduced benefits. By exercising this option, no further premiums are due. However, you will be significantly reducing your policy benefits. Therefore, you should give this careful consideration before you select it.]

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

[If you choose to elect this option, your policy will be converted to a paid-up status with a modified policy limit where no further premiums are due. Your new policy limit will be $[XXXXX], which represents [150%] of all premiums paid* [minus any benefits paid]. By exercising this option, you may be significantly reducing your policy benefits. Therefore, you should give this careful consideration before you select it.]

The following terms apply if you choose to exercise the [Nonforfeiture/Contingent Nonforfeiture Benefit][Paid-Up Policy Option]:

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

[Cancel your Coverage

If you choose to cancel your coverage, no claim for a previous or future loss will be eligible for consideration under your terminated policy. This change will be effective immediately.]

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

YOUR OPTIONS

[Other Benefit Reduction Options

In addition, you may be eligible to reduce other benefits to help lower the premium increase. For example, you may be eligible to:

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

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

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

IMPORTANT DATES

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

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

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

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

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

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

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

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

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

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

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

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

6. **Will there be additional premium increases in the future?**

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

7. **If I pay premiums through online banking or an automatic draft plan and my premium is changing, is there any action I need to take?**

   If you have an automatic draft plan established through John Hancock, no action is necessary, we will adjust the drafted amount. If you pay your premiums through online banking, please update your payment information with the new premium amount prior to the rate increase effective date.

COVERAGE CHANGE REQUEST FORM
Individual LTC Insurance Policy for [First Name] [Last Name]
Policy # [XXXXX]
[John Hancock Life Insurance Company (U.S.A.)]

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

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

Before choosing any tax qualified long-term care policy option, we recommend that you review the option with a qualified tax professional or attorney to determine which option is best for you and to consider potential individual income tax consequences.

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

For more details, please see your Options Worksheet. As a reminder, you may have additional options available to help mitigate the premium increase. For more information, please call John Hancock at [**844-272-7842**]. One of our Customer Service Representatives can discuss the impact of any change to your policy, and provide you with new premium amounts.

	COVERAGE CHANGE OPTIONS
☐	**[Reduce your future annual inflation rate from [5%] to [X.X%]**.]
☐	**[Exercise the Shared Cost Option**. Your [daily] benefit and policy limit will be reduced by [X%] and your Shared Cost percentage will be applied to any future claim payments.]
☐	**[Reduce your daily benefit from $[XXX] to $[YYY]**. Your new [modal] premium will be $[XXX.XX]]
☐	[**Exercise the [Nonforfeiture/Contingent Nonforfeiture] Benefit available on your policy.** Your policy will be converted to a paid-up status with a modified policy limit of $[XXXX].]
☐	[**Exercise the Paid-Up Policy Option.** Your policy will be converted to a paid-up status with a modified policy limit of $[XXXX].]
☐	**[Cancel your coverage**. This change will be effective immediately.]

Step 2: Review Agreement and Acknowledgement

I understand that my benefits and/or premium for those benefits will change based upon the option(s) I select. I understand that premium rates are not guaranteed and may be increased again in the future if I am among the group of policyholders whose premiums are determined to be inadequate.

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

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

Step 3: Sign and Date

Signature ([First Name] [Last Name]) _____ **Date** _____

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

Mail
John Hancock
LTC Coverage Election
P.O. Box 55978
Boston, MA 02205-9723

FAX
John Hancock
LTC Coverage Election
[844-272-7842]]

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