Filing at a Glance

Company:	John Hancock Life Insurance Company (USA)
Product Name:	2019 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:	03/20/2020
SERFF Tr Num:	MULF-132302321
SERFF Status:	Assigned
State Tr Num:	MULF-132302321
State Status:	Received Review in Progress
Co Tr Num:	2019 INFORCE RATE INCREASE - JH CCI-CCII07
Implementation Date Requested:	On Approval
Author(s):	Michelle Fluet, Carol Folsom, Marie Roche, Joanne Witham, Alex Yi
Reviewer(s):	Jim Laverty (primary)
Disposition Date:	
Disposition Status:	
Implementation Date:	

State Filing Description:

Proposed aggregate 23.2% increase (ranges from 9.8% to 66.7%) on 10,356 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 rates), and LTC-03FR PA (2007 rates). These forms are known as Custom Care I, Custom Care II, and Custom Care 2007

General Information

Project Name: 2019 Inforce Rate Increases-JH CCI-CCII07
Project Number:
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact: 23.2%

Deemer Date:
Submitted By: Michelle Fluet

Status of Filing in Domicile: Pending
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Individual
Individual Market Type:
Filing Status Changed: 03/20/2020
State Status Changed: 03/20/2020
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 Memos (See Policy Form List Below)

Dear Commissioner:

We have recently completed our 2019 experience study. This comprehensive study is generally conducted every three years and examines the usage trend for our insured population. The study results show lower than expected claim terminations during the elimination/waiting period and an updated view of future mortality and morbidity improvements, partially offset by favorable incidence as policyholders are filing claims at a lower rate than expected. In short, we anticipate having to pay more claims in the future than previously expected.

As a result of the factors listed above, we are requesting a premium rate increase on the policy series listed below and are enclosing the actuarial memos and rates for your review and acceptance.

Policy SeriesApproval DateYears SoldAverage Increase
LTC-02 PA7/31/20022002 - 200423.9%
LTC-02FR PA7/31/20022002 - 200523.9%
BSC-02 PA7/31/20022002 - 200423.9%
BSC-02FR PA7/31/20022002 – 200423.9%
LTC-03 PA5/21/20042004 – 200823.3%
LTC-03FR PA5/21/20042004 – 200823.3%
BSC-03 PA5/21/20042004 – 200723.3%
BSC-03FR PA5/21/20042004 – 200723.3%
LTC-03 PA (2007)10/12/20072007 – 200918.3%
LTC-03FR PA (2007)10/12/20072008 – 200918.3%

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.

If a prior increase was required, the new premium increase will be implemented no less than 12 months from the previous

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 (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 and the new Policy Limit. The insured will be responsible for the remaining expenses.
Example: If the revised Daily Benefit for Nursing Facility Care is $200 and Your 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.

If Shared Cost is elected all other policy provisions other than those mentioned above remain unchanged, including the inflation increase option (if selected).

•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 some 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 next policy anniversary 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.

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

•Nonforfeiture
The nonforfeiture benefit, if purchased, may be exercised and the policy will be converted to paid-up status in accordance with the policy provision on the rate increase effective date.

•Contingent Nonforfeiture
If the NAIC contingent nonforfeiture benefit is triggered customers will be offered paid-up coverage in accordance with the provision. Please note, that we will be voluntarily administering the 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.) 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.

•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.

The corresponding forms will be submitted under separate cover shortly.

Policyholder Communication Package

We are submitting for informational purposes (in this submission – will be filing for approval in separate form filing), our sample template policyholder communication package regarding the rate increase and options to help mitigate the rate increase. We developed the communication package keeping in mind the amount of meaningful and detailed information to the policyholder and presenting it in a clear manner. We have incorporated suggestions from state regulators, policyholders and our dedicated policyholder service representatives. This package will be personalized for each customer and of course will vary by their respective situation. 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.

This submission is being filed in all states.

The following items are included in this submission:
*the submission letter.
*all actuarial material.
*all required certifications.

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

Thank you for your time and consideration in this matter.

Company and Contact

Filing Contact Information

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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: 2019 Inforce Rate Increases- JH CCI-CCII07
Project Name/Number: 2019 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: 15.900%
Effective Date of Last Rate Revision: 08/27/2019
Filing Method of Last Filing: Reveiw & Approval
SERFF Tracking Number of Last Filing: MULF-131964637

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)	23.200%	23.200%	$6,158,460	10,356	$26,520,668	66.700%	9.800%

State:	Pennsylvania	**Filing Company:**	John Hancock Life Insurance Company (USA)
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2019 Inforce Rate Increases- JH CCI-CCII07		
Project Name/Number:	2019 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: *2019 Inforce Rate Increases- JH CCI-CCII07*
Project Name/Number: *2019 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-131964637 Percent Rate Change Request: 23.9	LTC-02 PA, LTC-02FR PA.pdf,
2		Rate Table	LTC-02FR PA	Revised	Previous State Filing Number: MULF-131964637 Percent Rate Change Request: 23.9	LTC-02 PA, LTC-02FR PA.pdf,
3		Rate Table	BSC-02 PA	Revised	Previous State Filing Number: MULF-131964637 Percent Rate Change Request: 23.9	BSC-02 PA, BSC-02FR PA.pdf,
4		Rate Table	BSC-02FR PA	Revised	Previous State Filing Number: MULF-131964637 Percent Rate Change Request: 23.9	BSC-02 PA, BSC-02FR PA.pdf,
5		Rate Table	LTC-03 PA	Revised	Previous State Filing Number: MULF-131964637 Percent Rate Change Request: 23.3	LTC-03 PA, LTC-03FR PA.pdf,
6		Rate Table	LTC-03FR PA	Revised	Previous State Filing Number: MULF-131964637 Percent Rate Change Request: 23.3	LTC-03 PA, LTC-03FR PA.pdf,
7		Rate Table	BSC-03 PA	Revised	Previous State Filing Number: MULF-131964637 Percent Rate Change Request: 23.3	BSC-03 PA, BSC-03FR PA.pdf,
8		Rate Table	BSC-03FR PA	Revised	Previous State Filing Number: MULF-131964637 Percent Rate Change Request: 23.3	BSC-03 PA, BSC-03FR PA.pdf,
9		Rate Table	LTC-03 PA (2007 rates)	Revised	Previous State Filing Number: MULF-131964637 Percent Rate Change Request: 18.3	LTC-03 PA, LTC-03FR PA (2007 Rates).pdf,
10		Rate Table	LTC-03FR PA (2007 rates)	Revised	Previous State Filing Number: MULF-131964637	LTC-03 PA, LTC-03FR PA (2007 Rates).pdf,

					Percent Rate Change Request: 18.3	

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 a landing spot 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	14.31	16.65	18.32	19.72	23.90	27.72	30.66	25.45	29.48	35.33	37.30	39.23	59.41	64.51	50.48	66.02	77.67	85.43	93.20	104.85	108.74
30	14.31	17.74	19.79	20.37	25.02	28.61	30.66	27.40	31.45	37.29	39.26	41.19	61.45	68.81	54.37	69.90	77.67	89.32	97.08	108.74	116.50
31	14.31	18.18	20.05	21.45	25.71	28.61	30.66	29.36	33.41	39.25	41.23	43.15	63.50	73.11	54.37	69.90	81.55	93.20	100.97	112.62	116.50
32	14.31	18.73	21.34	22.99	26.57	30.66	32.70	29.36	33.41	41.22	43.19	45.11	67.60	75.26	54.37	73.78	81.55	93.20	100.97	112.62	120.39
33	16.35	19.30	22.03	23.94	26.57	30.66	32.70	31.32	35.38	43.18	45.15	47.07	69.65	79.56	58.25	73.78	81.55	93.20	100.97	116.50	120.39
34	16.35	19.99	22.48	24.53	26.57	30.66	32.70	31.32	37.34	45.14	47.11	49.03	73.75	83.86	58.25	73.78	85.43	97.08	104.85	116.50	124.27
35	16.35	20.43	22.48	25.75	28.61	30.66	33.87	33.28	39.31	45.14	49.08	50.99	77.84	86.01	58.25	73.78	85.43	97.08	104.85	116.50	124.27
36	16.66	20.44	22.48	26.57	28.61	32.70	35.99	35.23	41.27	47.10	51.04	54.92	79.89	90.32	58.25	77.67	85.43	100.97	108.74	120.39	128.15
37	16.66	20.48	24.53	26.57	28.61	33.27	38.10	37.19	43.24	51.03	53.00	56.88	83.99	94.62	62.13	77.67	89.32	100.97	108.74	120.39	128.15
38	18.51	20.48	24.53	26.57	28.61	33.27	38.10	37.19	45.20	52.99	54.97	58.84	88.08	98.92	62.13	77.67	89.32	104.85	112.62	124.27	132.04
39	18.51	22.48	26.02	28.61	30.66	35.22	40.26	39.15	47.17	54.95	58.89	62.76	92.18	104.85	62.13	81.55	89.32	104.85	112.62	124.27	132.04
40	20.45	23.97	27.82	29.75	31.56	37.18	42.34	41.11	49.13	56.92	60.86	64.72	96.28	104.85	62.13	81.55	93.20	104.85	112.62	128.15	135.92
41	20.51	24.36	29.15	31.81	33.64	39.37	44.89	43.25	51.30	59.12	63.07	66.96	100.83	104.85	66.02	85.43	93.20	108.74	116.50	132.04	135.92
42	21.92	25.77	30.03	32.02	33.86	41.82	47.57	43.44	53.49	61.34	67.29	71.19	100.97	108.74	66.02	85.43	97.08	112.62	120.39	132.04	139.80
43	22.81	26.67	31.16	33.84	35.98	44.43	50.68	45.62	55.70	65.56	69.55	73.47	104.85	108.74	69.90	89.32	100.97	112.62	120.39	135.92	143.69
44	23.10	27.73	32.38	34.35	38.20	46.64	52.80	47.81	57.92	67.82	71.82	75.77	104.85	108.74	69.90	89.32	100.97	116.50	124.27	139.80	143.69
45	23.29	28.45	33.73	36.33	38.49	49.65	56.18	50.02	60.15	70.10	76.12	80.09	104.85	112.62	73.78	93.20	104.85	120.39	128.15	139.80	147.57
46	25.35	29.68	35.27	38.08	40.98	53.11	59.48	50.24	64.42	74.41	78.44	82.43	108.74	112.62	73.78	93.20	108.74	120.39	128.15	143.69	151.45
47	25.56	30.85	37.21	39.19	43.18	55.37	61.69	52.48	66.70	76.73	82.80	86.81	108.74	112.62	77.67	97.08	112.62	124.27	132.04	147.57	155.34
48	25.76	32.88	38.46	40.49	43.51	58.80	65.15	54.37	69.00	81.10	87.19	91.23	108.74	116.50	77.67	100.97	112.62	128.15	135.92	147.57	155.34
49	28.72	33.96	39.87	42.48	46.31	65.60	72.04	54.37	73.35	81.55	89.58	93.64	112.62	116.50	81.55	100.97	116.50	132.04	139.80	151.45	159.22
50	29.02	34.91	41.94	44.63	49.75	69.31	74.27	58.25	73.78	85.43	93.20	98.11	112.62	116.50	81.55	104.85	120.39	132.04	139.80	155.34	163.10
51	31.01	35.73	43.55	46.77	51.94	74.90	81.11	58.25	77.67	89.32	97.08	102.64	116.50	124.27	85.43	108.74	124.27	135.92	143.69	159.22	170.87
52	31.28	37.55	45.22	48.50	53.44	77.39	86.67	62.13	81.55	93.20	103.09	107.21	124.27	132.04	89.32	112.62	128.15	143.69	151.45	166.99	174.75
53	33.55	39.32	46.15	50.94	53.59	83.12	92.26	66.02	85.43	97.08	107.68	111.81	132.04	135.92	93.20	116.50	132.04	147.57	155.34	170.87	182.52
54	33.62	40.96	47.98	52.87	55.94	88.93	97.89	69.90	89.32	100.97	112.30	118.53	135.92	143.69	97.08	124.27	139.80	151.45	159.22	178.64	186.40
55	36.91	42.30	49.69	55.12	59.28	94.82	103.56	69.90	93.20	104.85	116.97	123.21	143.69	151.45	100.97	128.15	143.69	159.22	166.99	186.40	194.17
56	39.03	44.85	53.69	59.43	63.31	99.39	111.26	77.67	97.08	112.62	123.70	129.97	155.34	163.10	104.85	132.04	151.45	166.99	174.75	194.17	205.82
57	41.16	48.41	57.19	63.74	68.71	108.61	119.01	81.55	103.16	119.97	130.48	136.78	166.99	174.75	108.74	139.80	155.34	174.75	186.40	205.82	217.47
58	43.32	51.07	61.24	66.94	75.98	116.63	126.82	85.43	107.77	124.65	137.31	143.64	178.64	186.40	112.62	143.69	163.10	182.52	198.05	221.35	233.00
59	46.07	54.80	64.86	70.72	80.27	124.77	139.38	91.18	114.54	131.48	144.19	150.55	190.29	201.94	116.50	151.45	170.87	194.17	209.70	233.00	244.65
60	48.26	57.92	69.81	76.22	88.84	133.01	149.32	95.78	119.22	138.36	151.12	157.51	205.82	217.47	120.39	159.22	178.64	205.82	217.36	244.65	260.19
61	51.42	62.71	74.98	80.46	95.22	144.89	161.01	102.39	128.01	147.19	159.98	168.51	217.47	229.12	128.15	166.99	190.29	217.47	226.32	264.07	279.60
62	55.47	66.31	79.85	86.44	102.82	155.63	174.87	107.90	136.83	156.62	169.17	177.42	229.12	240.77	139.80	178.64	201.94	226.44	237.45	283.49	299.02
63	58.42	72.85	85.88	93.50	109.38	169.94	185.44	113.32	145.25	161.73	177.52	190.66	238.22	249.56	143.69	185.28	207.97	231.94	248.62	294.93	310.06
64	63.66	78.20	90.08	101.69	117.16	184.48	199.73	116.93	150.23	172.49	184.19	201.80	242.81	257.53	147.16	191.31	217.06	237.47	259.83	309.04	323.75
65	67.73	85.06	97.31	108.27	127.03	196.54	204.73	122.08	159.22	179.90	192.80	215.15	250.38	264.68	153.58	196.72	221.76	243.01	271.08	318.34	336.22
66	74.85	93.07	105.00	118.78	140.08	208.83	220.65	131.03	173.41	193.83	208.55	232.36	267.55	281.44	159.83	208.48	236.27	259.17	288.30	337.04	354.41
67	81.43	102.25	115.37	128.65	155.99	219.58	230.94	141.65	186.21	209.00	227.19	253.87	286.66	300.15	168.62	219.21	246.19	276.31	307.66	350.73	370.97
68	89.59	110.15	126.34	141.21	169.66	232.41	246.93	153.36	199.48	224.62	249.07	274.70	307.40	323.75	176.59	228.92	261.62	294.73	323.75	369.54	389.16
69	98.01	121.34	138.81	155.18	185.00	246.80	260.71	161.57	212.26	240.77	270.40	291.46	326.31	345.32	186.91	240.77	275.62	314.42	342.15	386.50	405.51
70	108.82	131.96	152.56	168.95	201.56	258.90	272.17	171.69	223.81	254.46	288.19	309.65	349.51	367.90	193.15	251.40	288.19	331.11	358.70	401.63	423.09
71	118.74	144.64	163.65	185.92	214.38	271.80	287.60	180.78	237.09	269.69	305.26	328.96	370.46	391.20	204.49	266.73	305.26	346.45	376.38	423.80	444.55
72	129.01	156.08	177.30	202.64	229.52	286.34	301.41	191.72	248.95	284.86	321.72	349.10	394.88	414.91	214.61	280.42	320.48	361.24	394.88	446.39	469.28
73	138.01	168.53	190.81	222.41	247.04	300.80	317.99	198.64	264.89	295.19	338.37	372.50	416.65	438.72	226.26	293.39	335.57	376.02	416.65	466.31	491.15
74	142.42	179.51	203.74	232.91	258.18	310.98	326.89	206.50	275.23	308.48	352.04	393.25	443.73	464.99	235.99	304.03	346.68	387.94	435.76	488.90	515.47
75	149.38	191.69	218.41	246.95	270.57	321.33	338.75	215.12	284.80	319.11	365.27	413.89	467.54	493.09	242.76	314.66	360.03	401.92	457.32	513.53	539.08
76	157.79	200.49	230.18	259.48	281.38	329.51	348.21	221.83	291.91	329.49	375.47	427.69	488.08	515.06	245.26	322.66	367.97	412.70	466.58	532.23	561.66
77	166.81	211.79	239.84	269.67	291.86	338.95	356.46	228.89	301.07	339.33	387.10	435.38	510.05	535.91	250.56	328.13	375.39	422.57	472.02	547.07	575.96
78	175.27	222.44	252.98	283.30	305.62	347.01	365.53	233.94	307.44	350.39	397.47	441.11	510.96	536.23	253.82	335.28	384.05	433.31	477.74	547.07	575.96
79	184.15	235.08	265.80	296.41	318.56	355.80	375.11	238.99	315.03	360.14	408.25	446.64	510.96	536.23	257.06	339.61	391.40	440.46	481.14	547.07	575.96
80	193.19	245.55	278.05	310.55	332.21	364.71	384.57	245.55	323.19	370.13	420.68	454.99	510.96	536.23	263.60	350.27	402.63	454.99	489.29	547.07	575.96
81	211.24	270.83	305.13	341.24	364.71	402.63	422.49	270.83	355.68	408.04	464.01	500.12	561.51	590.40	290.69	384.57	442.35	500.12	538.04	603.04	633.73
82	232.91	296.10	335.82	375.54	400.82	442.35	465.82	297.91	391.79	449.57	510.96	550.68	617.48	649.98	319.57	422.49	487.49	550.68	592.21	662.62	696.92
83	256.38	326.80	370.13	411.65	440.54	487.49	512.76	328.60	431.52	492.90	559.71	604.84	678.87	714.98	350.27	465.82	536.23	604.84	651.79	729.42	767.34
84	281.66	359.30	406.24	453.18	485.68	534.43	563.32	361.10	473.04	543.46	617.48	666.23	747.48	787.20	386.38	512.76	590.40	666.23	716.79	801.64	843.17
85	341.24	435.13	492.90	548.87	586.79	648.18	682.48	436.93	574.15	657.20	745.67	805.25	904.56	951.50	467.63	619.29	713.17	805.25	866.64	969.56	1021.92
86	375.54	478.46	541.65	604.84	646.37	713.17	749.28	480.26	630.12	722.20	821.50	886.50	994.83	1047.19	514.57	682.48	785.39	886.50	953.31	1067.05	1123.02
87	411.65	525.40	595.82	664.43	711.37	783.59	825.12	529.01	693.31	794.42	902.75	974.97	1094.14	1151.91	565.12	749.28	863.03	974.97	1049.00	1173.58	1234.96
88	476.65	608.45	687.90	767.34	821.50	904.56	953.31	610.26	801.64	919.00	1041.78	1124.83	1263.85	1328.85	653.59	866.64	996.64	1124.83	1211.49	1355.93	1428.15
89	523.60	668.04	756.51	844.98	902.75	994.83	1047.19	671.65	881.09	1009.28	1146.50	1238.58	1390.24	1462.46	718.59	953.31	1095.94	1238.58	1332.46	1491.35	1570.79
90	575.96	734.84	832.34	928.03	993.03	1095.94	1153.72	738.45	969.56	1110.39	1260.24	1361.35	1529.26	1608.70	790.81	1047.19	1206.08	1361.35	1466.07	1641.20	1727.87
91+	633.73	808.87	915.39	1021.92	1092.33	1204.27	1267.46	812.48	1067.05	1222.33	1388.43	1498.57	1680.92	1769.39	868.45	1153.72	1327.05	1498.57	1614.12	1805.50	1899.39

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 a landing spot 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	20.44	26.57	30.66	34.75	38.83	42.92	44.97	26.57	34.75	40.88	44.97	49.05	55.19	57.23
30	22.48	28.61	32.70	36.79	40.88	44.97	47.01	28.61	36.79	40.88	47.01	51.10	57.23	61.32
31	22.48	28.61	32.70	36.79	40.88	44.97	49.05	28.61	36.79	42.92	49.05	53.14	59.27	61.32
32	22.48	28.61	32.70	36.79	40.88	47.01	49.05	28.61	38.83	42.92	49.05	53.14	59.27	63.36
33	22.48	30.66	34.75	38.83	42.92	47.01	49.05	30.66	38.83	42.92	49.05	53.14	61.32	63.36
34	24.53	30.66	34.75	38.83	42.92	47.01	51.10	30.66	38.83	44.97	51.10	55.19	61.32	65.40
35	24.53	30.66	34.75	38.83	42.92	49.05	51.10	30.66	38.83	44.97	51.10	55.19	61.32	65.40
36	24.53	30.66	34.75	40.88	44.97	49.05	53.14	30.66	40.88	44.97	53.14	57.23	63.36	67.45
37	24.53	30.66	36.79	40.88	44.97	51.10	53.14	32.70	40.88	47.01	53.14	57.23	63.36	67.45
38	24.53	32.70	36.79	40.88	44.97	51.10	53.14	32.70	40.88	47.01	55.19	59.27	65.40	69.49
39	24.53	32.70	36.79	42.92	47.01	51.10	55.19	32.70	42.92	47.01	55.19	59.27	65.40	69.49
40	26.57	32.70	36.79	42.92	47.01	53.14	55.19	32.70	42.92	49.05	55.19	59.27	67.45	71.54
41	26.57	32.70	38.83	42.92	47.01	53.14	55.19	34.75	44.97	49.05	57.23	61.32	69.49	71.54
42	26.57	34.75	38.83	44.97	49.05	53.14	57.23	34.75	44.97	51.10	59.27	63.36	69.49	73.58
43	26.57	34.75	38.83	44.97	49.05	55.19	57.23	36.79	47.01	53.14	59.27	63.36	71.54	75.62
44	26.57	34.75	40.88	44.97	49.05	55.19	57.23	36.79	47.01	53.14	61.32	65.40	73.58	75.62
45	28.61	36.79	40.88	47.01	51.10	55.19	59.27	38.83	49.05	55.19	63.36	67.45	73.58	77.67
46	28.61	36.79	40.88	47.01	51.10	57.23	59.27	38.83	49.05	57.23	63.36	67.45	75.62	79.71
47	28.61	36.79	42.92	47.01	51.10	57.23	59.27	40.88	51.10	59.27	65.40	69.49	77.67	81.76
48	28.61	36.79	42.92	47.01	51.10	57.23	61.32	40.88	53.14	59.27	67.45	71.54	77.67	81.76
49	28.61	38.83	42.92	49.05	53.14	59.27	61.32	42.92	53.14	61.32	69.49	73.58	79.71	83.80
50	30.66	38.83	44.97	49.05	53.14	59.27	61.32	42.92	55.19	63.36	69.49	73.58	81.76	85.84
51	30.66	40.88	47.01	51.10	55.19	61.32	65.40	44.97	57.23	65.40	71.54	75.62	83.80	89.93
52	32.70	42.92	49.05	55.19	59.27	65.40	69.49	47.01	59.27	67.45	75.62	79.71	87.89	91.98
53	34.75	44.97	51.10	57.23	61.32	69.49	71.54	49.05	61.32	69.49	77.67	81.76	89.93	96.06
54	36.79	47.01	53.14	61.32	65.40	71.54	75.62	51.10	65.40	73.58	79.71	83.80	94.02	98.11
55	36.79	49.05	55.19	63.36	69.49	75.62	79.71	53.14	67.45	75.62	83.80	87.89	98.11	102.19
56	40.88	51.10	59.27	67.45	73.58	81.76	85.84	55.19	69.49	79.71	87.89	91.98	102.19	108.33
57	42.92	55.19	63.36	71.54	77.67	87.89	91.98	57.23	73.58	81.76	91.98	98.11	108.33	114.46
58	44.97	59.27	67.45	77.67	83.80	94.02	98.11	59.27	75.62	85.84	96.06	104.24	116.50	122.63
59	49.05	63.36	71.54	81.76	89.93	100.15	106.28	61.32	79.71	89.93	102.19	110.37	122.63	128.77
60	53.14	67.45	77.67	87.89	96.06	108.33	114.46	63.36	83.80	94.02	108.33	116.50	128.77	136.94
61	55.19	71.54	81.76	94.02	102.19	114.46	120.59	67.45	87.89	100.15	114.46	122.63	138.98	147.16
62	58.66	77.67	87.02	99.07	108.33	120.59	126.72	73.58	94.02	106.28	119.29	130.81	149.20	157.38
63	61.25	83.55	91.00	103.62	114.46	128.77	134.90	77.67	100.15	112.41	125.54	141.03	159.42	167.60
64	65.26	87.40	97.75	109.11	122.63	134.90	143.07	81.76	106.28	120.59	131.93	149.20	171.69	179.86
65	69.76	92.33	102.80	112.57	128.77	143.07	151.25	87.76	112.41	126.72	138.86	159.42	181.91	192.13
66	77.07	102.00	114.02	125.03	143.07	157.38	165.56	94.02	122.63	138.98	152.45	173.73	198.26	208.48
67	85.85	112.86	126.67	138.05	155.34	173.73	181.91	102.19	132.85	149.20	167.46	188.04	212.57	224.83
68	95.85	124.68	140.38	155.67	171.69	192.13	202.35	110.37	143.07	163.51	184.21	202.35	230.96	243.22
69	104.24	136.94	155.34	174.45	188.04	210.52	222.78	120.59	155.34	177.82	202.85	220.74	249.36	261.62
70	114.46	149.20	169.64	192.13	206.43	233.00	245.27	128.77	167.60	192.13	220.74	239.14	267.75	282.06
71	124.68	163.51	185.99	210.52	226.87	255.49	269.79	141.03	183.95	210.52	238.93	259.57	292.28	306.58
72	136.94	177.82	203.47	229.80	249.36	282.06	296.36	153.29	200.30	228.92	258.03	282.06	318.85	335.20
73	147.14	196.21	218.66	250.64	275.93	308.63	324.98	167.60	217.33	248.57	278.54	308.63	345.42	363.81
74	158.85	211.72	237.29	270.80	302.50	341.33	357.68	181.53	233.87	266.68	298.41	335.20	376.08	396.52
75	172.09	227.84	255.29	292.22	331.11	374.03	394.47	194.21	251.73	288.02	321.54	365.86	410.82	431.26
76	184.86	243.26	274.58	312.89	356.41	406.73	429.22	204.38	268.88	306.64	343.92	388.81	443.53	468.05
77	199.03	261.80	295.07	336.61	378.59	443.53	466.01	217.88	285.33	326.42	367.45	410.45	475.71	500.83
78	212.67	279.49	318.54	361.33	401.01	464.51	487.49	230.75	304.80	349.14	393.91	434.31	497.33	523.60
79	227.60	300.03	342.99	388.81	425.38	486.63	510.70	244.82	323.44	372.76	419.48	458.23	521.02	548.53
80	245.55	323.19	370.13	420.68	454.99	510.96	536.23	263.60	350.27	402.63	454.99	489.29	547.07	575.96
81	270.83	355.68	408.04	464.01	500.12	561.51	590.40	290.69	384.57	442.35	500.12	538.04	603.04	633.73
82	297.91	391.79	449.57	510.96	550.68	617.48	649.98	319.57	422.49	487.49	550.68	592.21	662.62	696.92
83	328.60	431.52	492.90	559.71	604.84	678.87	714.98	350.27	465.82	536.23	604.84	651.79	729.42	767.34
84	361.10	473.04	543.46	617.48	666.23	747.48	787.20	386.38	512.76	590.40	666.23	716.79	801.64	843.17
85	436.93	574.15	657.20	745.67	805.25	904.56	951.50	467.63	619.29	713.17	805.25	866.64	969.56	1021.92
86	480.26	630.12	722.20	821.50	886.50	994.83	1047.19	514.57	682.48	785.39	886.50	953.31	1067.05	1123.02
87	529.01	693.31	794.42	902.75	974.97	1094.14	1151.91	565.12	749.28	863.03	974.97	1049.00	1173.58	1234.96
88	610.26	801.64	919.00	1041.78	1124.83	1263.85	1328.85	653.59	866.64	996.64	1124.83	1211.49	1355.93	1428.15
89	671.65	881.09	1009.28	1146.50	1238.58	1390.24	1462.46	718.59	953.31	1095.94	1238.58	1332.46	1491.35	1570.79
90	738.45	969.56	1110.39	1260.24	1361.35	1529.26	1608.70	790.81	1047.19	1206.08	1361.35	1466.07	1641.20	1727.87
91+	812.48	1067.05	1222.33	1388.43	1498.57	1680.92	1769.39	868.45	1153.72	1327.05	1498.57	1614.12	1805.50	1899.39

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 a landing spot 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	22.03	25.52	30.59	32.29	33.96	51.43	55.85	43.71	57.16	67.24	73.97	80.69	90.78	94.14
30	23.73	27.22	32.28	33.99	35.66	53.20	59.57	47.07	60.52	67.24	77.33	84.05	94.14	100.86
31	25.42	28.93	33.98	35.69	37.36	54.98	63.30	47.07	60.52	70.60	80.69	87.41	97.50	100.86
32	25.42	28.93	35.68	37.39	39.05	58.52	65.16	47.07	63.88	70.60	80.69	87.41	97.50	104.22
33	27.11	30.63	37.38	39.09	40.75	60.30	68.88	50.43	63.88	70.60	80.69	87.41	100.86	104.22
34	27.11	32.33	39.08	40.79	42.45	63.85	72.61	50.43	63.88	73.97	84.05	90.78	100.86	107.59
35	28.81	34.03	39.08	42.49	44.15	67.39	74.47	50.43	63.88	73.97	84.05	90.78	100.86	107.59
36	30.50	35.73	40.78	44.19	47.54	69.17	78.19	50.43	67.24	73.97	87.41	94.14	104.22	110.95
37	32.20	37.43	44.18	45.89	49.24	72.71	81.91	53.79	67.24	77.33	87.41	94.14	104.22	110.95
38	32.20	39.13	45.88	47.59	50.94	76.26	85.64	53.79	67.24	77.33	90.78	97.50	107.59	114.31
39	33.89	40.84	47.58	50.99	54.34	79.81	90.78	53.79	70.60	77.33	90.78	97.50	107.59	114.31
40	35.59	42.54	49.28	52.69	56.03	83.35	90.78	53.79	70.60	80.69	90.78	97.50	110.95	117.67
41	37.45	44.42	51.18	54.61	57.97	87.29	90.78	57.16	73.97	80.69	94.14	100.86	114.31	117.67
42	37.61	46.31	53.10	58.25	61.63	87.41	94.14	57.16	73.97	84.05	97.50	104.22	114.31	121.03
43	39.49	48.22	56.76	60.21	63.61	90.78	94.14	60.52	77.33	87.41	97.50	104.22	117.67	124.40
44	41.39	50.14	58.72	62.18	65.60	90.78	94.14	60.52	77.33	87.41	100.86	107.59	121.03	124.40
45	43.30	52.08	60.69	65.90	69.34	90.78	97.50	63.88	80.69	90.78	104.22	110.95	121.03	127.76
46	43.49	55.77	64.42	67.91	71.37	94.14	97.50	63.88	80.69	94.14	104.22	110.95	124.40	131.12
47	45.43	57.75	66.43	71.68	75.16	94.14	97.50	67.24	84.05	97.50	107.59	114.31	127.76	134.48
48	47.07	59.74	70.21	75.49	78.98	94.14	100.86	67.24	87.41	97.50	110.95	117.67	127.76	134.48
49	47.07	63.51	70.60	77.55	81.07	97.50	100.86	70.60	87.41	100.86	114.31	121.03	131.12	137.84
50	50.43	63.88	73.97	80.69	84.94	97.50	100.86	70.60	90.78	104.22	114.31	121.03	134.48	141.21
51	50.43	67.24	77.33	84.05	88.86	100.86	107.59	73.97	94.14	107.59	117.67	124.40	137.84	147.93
52	53.79	70.60	80.69	89.25	92.81	107.59	114.31	77.33	97.50	110.95	124.40	131.12	144.57	151.29
53	57.16	73.97	84.05	93.22	96.80	114.31	117.67	80.69	100.86	114.31	127.76	134.48	147.93	158.02
54	60.52	77.33	87.41	97.23	102.61	117.67	124.40	84.05	107.59	121.03	131.12	137.84	154.65	161.38
55	60.52	80.69	90.78	101.27	106.67	124.40	131.12	87.41	110.95	124.40	137.84	144.57	161.38	168.10
56	67.24	84.05	97.50	107.09	112.52	134.48	141.21	90.78	114.31	131.12	144.57	151.29	168.10	178.19
57	70.60	89.31	103.86	112.96	118.42	144.57	151.29	94.14	121.03	134.48	151.29	161.38	178.19	188.28
58	73.97	93.30	107.91	118.88	124.35	154.65	161.38	97.50	124.40	141.21	158.02	171.47	191.64	201.72
59	78.94	99.16	113.83	124.83	130.34	164.74	174.83	100.86	131.12	147.93	168.10	181.55	201.72	211.81
60	82.92	103.22	119.79	130.83	136.36	178.19	188.28	104.22	137.84	154.65	178.19	188.18	211.81	225.26
61	88.64	110.82	127.43	138.50	145.89	188.28	198.36	110.95	144.57	164.74	188.28	195.93	228.62	242.07
62	93.41	118.46	135.60	146.46	153.61	198.36	208.45	121.03	154.65	174.83	196.04	205.57	245.43	258.88
63	98.10	125.75	140.02	153.69	165.06	206.24	216.06	124.40	160.41	180.05	200.81	215.24	255.34	268.43
64	101.23	130.06	149.33	159.47	174.71	210.22	222.96	127.40	165.63	187.92	205.59	224.95	267.55	280.29
65	105.69	137.85	155.75	166.92	186.26	216.76	229.15	132.97	170.32	191.99	210.39	234.69	275.60	291.08
66	113.44	150.13	167.81	180.56	201.17	231.63	243.66	138.38	180.49	204.56	224.38	249.59	291.79	306.83
67	122.63	161.22	180.94	196.69	219.79	248.17	259.85	145.98	189.78	213.14	239.22	266.36	303.65	321.17
68	132.77	172.70	194.46	215.63	237.82	266.13	280.29	152.89	198.18	226.50	255.16	280.29	319.93	336.91
69	139.88	183.76	208.45	234.10	252.33	282.50	298.96	161.82	208.45	238.62	272.21	296.22	334.61	351.07
70	148.64	193.76	220.30	249.50	268.08	302.59	318.51	167.22	217.65	249.50	286.66	310.55	347.71	366.29
71	156.51	205.26	233.49	264.28	284.80	320.72	338.68	177.04	230.92	264.28	299.94	325.85	366.91	384.87
72	165.98	215.53	246.62	278.53	302.23	341.87	359.21	185.80	242.78	277.46	312.74	341.87	386.46	406.28
73	171.97	229.33	255.56	292.94	322.49	360.71	379.82	195.88	254.01	290.52	325.54	360.71	403.71	425.21
74	178.78	238.29	267.06	304.78	340.45	384.16	402.56	204.31	263.21	300.14	335.86	377.26	423.27	446.27
75	186.24	246.57	276.27	316.23	358.33	404.77	426.89	210.17	272.42	311.70	347.96	395.93	444.59	466.71
76	192.05	252.72	285.26	325.06	370.28	422.56	445.92	212.33	279.35	318.57	357.30	403.94	460.78	486.26
77	198.16	260.65	293.77	335.13	376.93	441.58	463.96	216.93	284.08	324.99	365.84	408.65	473.63	498.64
78	202.53	266.17	303.35	344.11	381.89	442.36	464.25	219.75	290.27	332.49	375.14	413.60	473.63	498.64
79	206.90	272.74	311.79	353.45	386.68	442.36	464.25	222.55	294.02	338.86	381.33	416.55	473.63	498.64
80	212.58	279.80	320.44	364.21	393.91	442.36	464.25	228.22	303.25	348.58	393.91	423.61	473.63	498.64
81	234.47	307.93	353.27	401.72	432.98	486.13	511.14	251.66	332.94	382.96	432.98	465.81	522.08	548.66
82	257.91	339.20	389.22	442.36	476.75	534.59	562.72	276.67	365.77	422.04	476.75	512.70	573.67	603.36
83	284.49	373.59	426.73	484.57	523.65	587.73	619.00	303.25	403.29	464.25	523.65	564.29	631.50	664.33
84	312.62	409.54	470.50	534.59	576.79	647.13	681.52	334.51	443.93	511.14	576.79	620.56	694.03	729.98
85	378.28	497.07	568.98	645.57	697.15	783.12	823.76	404.85	536.15	617.43	697.15	750.30	839.40	884.73
86	415.79	545.53	625.25	711.22	767.49	861.28	906.61	445.49	590.86	679.96	767.49	825.33	923.80	972.26
87	457.99	600.24	687.77	781.56	844.09	947.25	997.27	489.26	648.70	747.17	844.09	908.17	1016.03	1069.17
88	528.33	694.03	795.63	901.92	973.82	1094.18	1150.46	565.85	750.30	862.84	973.82	1048.85	1173.90	1236.43
89	581.48	762.80	873.78	992.58	1072.30	1203.60	1266.13	622.12	825.33	948.81	1072.30	1153.58	1291.14	1359.92
90	639.32	839.40	961.32	1091.06	1178.59	1323.96	1392.74	684.65	906.61	1044.16	1178.59	1269.25	1420.88	1495.91
91+	703.40	923.80	1058.23	1202.04	1297.39	1455.27	1531.86	751.86	998.83	1148.89	1297.39	1397.43	1563.12	1644.40

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages
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 a landing spot option during the 2010 and 2013 Rate Filings

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	17.70	23.00	26.54	30.08	33.62	37.16	38.93	23.00	30.08	35.39	38.93	42.47	47.78	49.55
30	19.46	24.77	28.31	31.85	35.39	38.93	40.70	24.77	31.85	35.39	40.70	44.24	49.55	53.09
31	19.46	24.77	28.31	31.85	35.39	38.93	42.47	24.77	31.85	37.16	42.47	46.01	51.32	53.09
32	19.46	24.77	28.31	31.85	35.39	40.70	42.47	24.77	33.62	37.16	42.47	46.01	51.32	54.85
33	19.46	26.54	30.08	33.62	37.16	40.70	42.47	26.54	33.62	37.16	42.47	46.01	53.09	54.85
34	21.23	26.54	30.08	33.62	37.16	40.70	44.24	26.54	33.62	38.93	44.24	47.78	53.09	56.62
35	21.23	26.54	30.08	33.62	37.16	42.47	44.24	26.54	33.62	38.93	44.24	47.78	53.09	56.62
36	21.23	26.54	30.08	35.39	38.93	42.47	46.01	26.54	35.39	38.93	46.01	49.55	54.85	58.39
37	21.23	26.54	31.85	35.39	38.93	44.24	46.01	28.31	35.39	40.70	46.01	49.55	54.85	58.39
38	21.23	28.31	31.85	35.39	38.93	44.24	46.01	28.31	35.39	40.70	47.78	51.32	56.62	60.16
39	21.23	28.31	31.85	37.16	40.70	44.24	47.78	28.31	37.16	40.70	47.78	51.32	56.62	60.16
40	23.00	28.31	31.85	37.16	40.70	46.01	47.78	28.31	37.16	42.47	47.78	51.32	58.39	61.93
41	23.00	28.31	33.62	37.16	40.70	46.01	47.78	30.08	38.93	42.47	49.55	53.09	60.16	61.93
42	23.00	30.08	33.62	38.93	42.47	46.01	49.55	30.08	38.93	44.24	51.32	54.85	60.16	63.70
43	23.00	30.08	33.62	38.93	42.47	47.78	49.55	31.85	40.70	46.01	51.32	54.85	61.93	65.47
44	23.00	30.08	35.39	38.93	42.47	47.78	49.55	31.85	40.70	46.01	53.09	56.62	63.70	65.47
45	24.77	31.85	35.39	40.70	44.24	47.78	51.32	33.62	42.47	47.78	54.85	58.39	63.70	67.24
46	24.77	31.85	35.39	40.70	44.24	49.55	51.32	33.62	42.47	49.55	54.85	58.39	65.47	69.01
47	24.77	31.85	37.16	40.70	44.24	49.55	51.32	35.39	44.24	51.32	56.62	60.16	67.24	70.78
48	24.77	31.85	37.16	40.70	44.24	49.55	53.09	35.39	46.01	51.32	58.39	61.93	67.24	70.78
49	24.77	33.62	37.16	42.47	46.01	51.32	53.09	37.16	46.01	53.09	60.16	63.70	69.01	72.55
50	26.54	33.62	38.93	42.47	46.01	51.32	53.09	37.16	47.78	54.85	60.16	63.70	70.78	74.32
51	26.54	35.39	40.70	44.24	47.78	53.09	56.62	38.93	49.55	56.62	61.93	65.47	72.55	77.86
52	28.31	37.16	42.47	47.78	51.32	56.62	60.16	40.70	51.32	58.39	65.47	69.01	76.09	79.63
53	30.08	38.93	44.24	49.55	53.09	60.16	61.93	42.47	53.09	60.16	67.24	70.78	77.86	83.17
54	31.85	40.70	46.01	53.09	56.62	61.93	65.47	44.24	56.62	63.70	69.01	72.55	81.40	84.94
55	31.85	42.47	47.78	54.85	60.16	65.47	69.01	46.01	58.39	65.47	72.55	76.09	84.94	88.48
56	35.39	44.24	51.32	58.39	63.70	70.78	74.32	47.78	60.16	69.01	76.09	79.63	88.48	93.78
57	37.16	47.78	54.85	61.93	67.24	76.09	79.63	49.55	63.70	70.78	79.63	84.94	93.78	99.09
58	38.93	51.32	58.39	67.24	72.55	81.40	84.94	51.32	65.47	74.32	83.17	90.24	100.86	106.17
59	42.47	54.85	61.93	70.78	77.86	86.71	92.01	53.09	69.01	77.86	88.48	95.55	106.17	111.48
60	46.01	58.39	67.24	76.09	83.17	93.78	99.09	54.85	72.55	81.40	93.78	100.86	111.48	118.56
61	47.78	61.93	70.78	81.40	88.48	99.09	104.40	58.39	76.09	86.71	99.09	106.17	120.33	127.40
62	50.79	67.24	75.33	85.77	93.78	104.40	109.71	63.70	81.40	92.01	103.28	113.25	129.17	136.25
63	53.03	72.33	78.78	89.71	99.09	111.48	116.79	67.24	86.71	97.32	108.68	122.10	138.02	145.10
64	56.50	75.67	84.62	94.47	106.17	116.79	123.87	70.78	92.01	104.40	114.22	129.17	148.64	155.72
65	60.39	79.93	89.00	97.46	111.48	123.87	130.94	75.98	97.32	109.71	120.22	138.02	157.49	166.33
66	66.73	88.31	98.71	108.25	123.87	136.25	143.33	81.40	106.17	120.33	131.99	150.41	171.64	180.49
67	74.32	97.71	109.66	119.52	134.48	150.41	157.49	88.48	115.02	129.17	144.98	162.79	184.03	194.65
68	82.98	107.94	121.54	134.77	148.64	166.33	175.18	95.55	123.87	141.56	159.48	175.18	199.95	210.57
69	90.24	118.56	134.48	151.03	162.79	182.26	192.88	104.40	134.48	153.95	175.62	191.11	215.88	226.50
70	99.09	129.17	146.87	166.33	178.72	201.72	212.34	111.48	145.10	166.33	191.11	207.03	231.81	244.19
71	107.94	141.56	161.03	182.26	196.42	221.19	233.58	122.10	159.26	182.26	206.85	224.73	253.04	265.43
72	118.56	153.95	176.16	198.95	215.88	244.19	256.58	132.71	173.41	198.18	223.39	244.19	276.04	290.20
73	127.39	169.87	189.31	216.99	238.88	267.20	281.35	145.10	188.15	215.20	241.14	267.20	299.05	314.97
74	137.52	183.30	205.43	234.44	261.89	295.51	309.66	157.16	202.47	230.88	258.35	290.20	325.59	343.28
75	148.99	197.25	221.02	252.99	286.66	323.82	341.52	168.14	217.94	249.36	278.37	316.74	355.67	373.37
76	160.04	210.60	237.71	270.89	308.56	352.13	371.60	176.94	232.79	265.48	297.75	336.62	383.98	405.22
77	172.31	226.65	255.46	291.42	327.76	383.98	403.45	188.63	247.02	282.60	318.12	355.35	411.85	433.60
78	184.12	241.97	275.78	312.83	347.17	402.15	422.04	199.77	263.88	302.27	341.03	376.00	430.57	453.31
79	197.05	259.75	296.94	336.62	368.27	421.30	442.14	211.95	280.02	322.72	363.17	396.71	451.07	474.89
80	212.58	279.80	320.44	364.21	393.91	442.36	464.25	228.22	303.25	348.58	393.91	423.61	473.63	498.64
81	234.47	307.93	353.27	401.72	432.98	486.13	511.14	251.66	332.94	382.96	432.98	465.81	522.08	548.66
82	257.91	339.20	389.22	442.36	476.75	534.59	562.72	276.67	365.77	422.04	476.75	512.70	573.67	603.36
83	284.49	373.59	426.73	484.57	523.65	587.73	619.00	303.25	403.29	464.25	523.65	564.29	631.50	664.33
84	312.62	409.54	470.50	534.59	576.79	647.13	681.52	334.51	443.93	511.14	576.79	620.56	694.03	729.98
85	378.28	497.07	568.98	645.57	697.15	783.12	823.76	404.85	536.15	617.43	697.15	750.30	839.40	884.73
86	415.79	545.53	625.25	711.22	767.49	861.28	906.61	445.49	590.86	679.96	767.49	825.33	923.80	972.26
87	457.99	600.24	687.77	781.56	844.09	947.25	997.27	489.26	648.70	747.17	844.09	908.17	1016.03	1069.17
88	528.33	694.03	795.63	901.92	973.82	1094.18	1150.46	565.85	750.30	862.84	973.82	1048.85	1173.90	1236.43
89	581.48	762.80	873.78	992.58	1072.30	1203.60	1266.13	622.12	825.33	948.81	1072.30	1153.58	1291.14	1359.92
90	639.32	839.40	961.32	1091.06	1178.59	1323.96	1392.74	684.65	906.61	1044.16	1178.59	1269.25	1420.88	1495.91
91+	703.40	923.80	1058.23	1202.04	1297.39	1455.27	1531.86	751.86	998.83	1148.89	1297.39	1397.43	1563.12	1644.40

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

Appendix B5

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 a landing spot option during the 2016 Rate Filing

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	GPO Inflation with 2016 Shared Cost							4.1% Simple Inflation or 5.0% Simple Inflation with 2016 Shared Cost							4.1% Compound Inflation or 5.0% Compound Inflation with 2016 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	12.08	14.25	15.76	17.15	20.18	23.40	25.89	21.49	24.89	29.83	31.49	33.12	50.16	54.47	42.63	55.74	65.58	72.14	78.69	88.53	91.81
30	12.08	14.98	16.71	18.29	21.13	24.16	25.89	23.14	26.55	31.49	33.15	34.78	51.89	58.10	45.90	59.02	65.58	75.41	81.97	91.81	98.37
31	12.08	15.35	17.29	18.68	21.71	24.16	25.89	24.79	28.21	33.14	34.81	36.43	53.62	61.73	45.90	59.02	68.86	78.69	85.25	95.09	98.37
32	12.08	15.93	18.02	19.41	22.43	25.89	27.61	24.79	28.21	34.80	36.47	38.09	57.08	63.55	45.90	62.30	68.86	78.69	85.25	95.09	101.65
33	13.81	16.30	18.60	20.21	22.43	25.89	27.61	26.44	29.87	36.46	38.12	39.74	58.81	67.18	49.18	62.30	68.86	78.69	85.25	98.37	101.65
34	13.81	16.88	18.98	20.71	22.43	25.89	27.61	26.44	31.53	38.11	39.78	41.40	62.27	70.81	49.18	62.30	72.14	81.97	88.53	98.37	104.92
35	13.81	17.25	18.98	21.74	24.16	25.89	28.60	28.10	33.19	38.11	41.44	43.06	65.72	72.63	49.18	62.30	72.14	81.97	88.53	98.37	104.92
36	14.07	17.26	18.98	22.43	24.16	27.61	30.38	29.75	34.85	39.77	43.10	46.37	67.45	76.26	49.18	65.58	72.14	85.25	91.81	101.65	108.20
37	14.07	17.29	20.71	22.43	24.16	28.09	32.17	31.40	36.51	43.09	44.75	48.02	70.91	79.89	52.46	65.58	75.41	85.25	91.81	101.65	108.20
38	15.63	17.29	20.71	22.43	24.16	28.09	32.17	31.40	38.17	44.74	46.41	49.68	74.37	83.52	52.46	65.58	75.41	88.53	95.09	104.92	111.48
39	15.63	18.98	21.97	24.16	25.89	29.74	33.99	33.05	39.83	46.40	49.73	52.99	77.83	88.53	52.46	68.86	75.41	88.53	95.09	104.92	111.48
40	17.27	20.24	23.49	25.12	26.64	31.39	35.75	34.71	41.48	48.06	51.38	54.65	81.29	88.53	52.46	68.86	78.69	88.53	95.09	108.20	114.76
41	17.32	20.57	24.62	26.86	28.40	33.24	37.90	36.52	43.32	49.92	53.26	56.54	85.13	88.53	55.74	72.14	78.69	91.81	98.37	111.48	114.76
42	18.51	21.76	25.36	27.04	28.59	35.31	40.09	36.68	45.16	51.79	56.81	60.11	85.25	91.81	55.74	72.14	81.97	95.09	101.65	111.48	118.04
43	19.26	22.52	26.31	28.57	30.38	37.48	43.46	38.51	47.03	55.36	58.72	62.04	88.53	91.81	59.02	75.41	85.25	95.09	101.65	114.76	121.32
44	19.50	23.41	27.34	29.00	32.25	39.37	45.28	40.37	48.90	57.27	60.64	63.98	88.53	91.81	59.02	75.41	85.25	98.37	104.92	118.04	121.32
45	19.66	24.02	28.93	30.68	32.50	42.58	48.18	42.23	50.79	59.19	64.27	67.62	88.53	95.09	62.30	78.69	88.53	101.65	108.20	118.04	124.60
46	21.40	25.03	30.25	32.12	34.60	45.55	51.01	42.42	54.39	62.83	66.23	69.60	91.81	95.09	62.30	78.69	91.81	101.65	108.20	121.32	127.88
47	21.58	26.00	31.91	34.01	36.46	47.49	52.91	44.31	56.32	64.79	69.91	73.30	91.81	95.09	65.58	81.97	95.09	104.92	111.48	124.60	131.16
48	21.75	28.20	32.98	34.16	36.73	50.43	54.43	45.90	58.26	68.47	73.62	77.02	91.81	98.37	65.58	85.25	95.09	108.20	114.76	124.60	131.16
49	24.63	29.12	34.20	36.43	39.72	54.67	60.04	45.90	61.93	68.86	75.63	79.06	95.09	98.37	68.86	85.25	98.37	111.48	118.04	127.88	134.43
50	24.88	29.94	35.85	38.29	42.66	57.76	61.89	49.18	62.30	72.14	78.69	82.84	95.09	98.37	68.86	88.53	101.65	111.48	118.04	131.16	137.71
51	26.59	31.65	37.35	40.12	44.54	62.41	67.59	49.18	65.58	75.41	81.97	86.66	98.37	104.92	72.14	91.81	104.92	114.76	121.32	134.43	144.27
52	26.83	32.20	38.78	42.42	46.43	64.49	72.23	52.46	68.86	78.69	87.04	90.52	104.92	111.48	75.41	95.09	108.20	121.32	127.88	140.99	147.55
53	29.41	34.33	40.17	43.69	45.10	69.26	76.89	55.74	72.14	81.97	90.92	94.40	111.48	114.76	78.69	98.37	111.48	124.60	131.16	144.27	154.11
54	28.83	35.13	41.15	45.34	47.10	74.10	81.58	59.02	75.41	85.25	94.82	100.07	114.76	121.32	81.97	104.92	118.04	127.88	134.43	150.83	157.39
55	31.66	36.27	42.62	47.27	50.84	79.02	86.30	59.02	78.69	88.53	98.76	104.03	121.32	127.88	85.25	108.20	121.32	134.43	140.99	157.39	163.94
56	33.47	38.46	46.05	50.97	54.30	82.82	92.72	65.58	81.97	95.09	104.44	109.74	131.16	137.71	88.53	111.48	127.88	140.99	147.55	163.94	173.78
57	35.30	41.52	49.04	54.67	58.93	90.51	99.18	68.86	87.10	101.29	110.17	115.49	140.99	147.55	91.81	118.04	131.16	147.55	157.39	173.78	183.62
58	37.15	43.80	52.52	57.52	65.17	97.19	105.68	72.14	91.00	105.24	115.94	121.28	150.83	157.39	95.09	121.32	137.71	154.11	167.22	186.90	196.73
59	39.51	47.10	55.62	60.85	68.84	103.97	116.15	76.99	96.71	111.01	121.75	127.11	160.67	170.50	98.37	127.88	144.27	163.94	177.06	196.73	206.57
60	41.39	50.57	59.87	65.40	76.19	110.84	124.44	80.87	100.66	116.82	127.60	132.99	173.78	183.62	101.65	134.43	150.83	173.78	183.52	206.57	219.69
61	44.10	54.33	64.33	69.74	81.67	120.74	134.17	86.45	108.08	124.28	135.08	142.28	183.62	193.45	108.20	140.99	160.67	183.62	191.09	222.96	236.08
62	47.86	58.80	68.48	75.30	88.18	129.69	145.72	91.10	115.53	132.24	142.84	149.80	193.45	203.29	118.04	150.83	170.50	191.19	200.48	239.36	252.47
63	52.03	63.39	73.77	81.38	93.80	141.62	154.53	95.68	122.64	136.56	149.89	160.98	201.13	210.71	121.32	156.44	175.59	195.84	209.92	249.02	261.79
64	56.29	68.68	78.36	87.97	100.48	153.74	166.44	98.73	126.85	145.64	155.52	170.39	205.02	217.44	124.25	161.53	183.27	200.50	219.38	260.93	273.36
65	60.10	74.67	83.43	94.69	108.94	163.79	170.61	103.08	134.44	151.90	162.79	181.66	211.40	223.48	129.68	166.10	187.24	205.18	228.89	268.78	283.88
66	65.35	81.72	92.43	103.61	120.13	174.02	183.87	110.63	146.41	163.66	176.09	196.19	225.90	237.63	134.95	176.02	199.49	218.83	243.42	284.57	299.24
67	72.12	90.48	102.53	113.04	133.78	182.98	192.45	119.60	157.23	176.47	191.83	214.35	242.03	253.42	142.37	185.08	207.86	233.30	259.77	296.13	313.22
68	79.60	98.57	111.75	123.63	145.50	193.67	205.78	129.49	168.43	189.65	210.29	231.94	259.55	273.36	149.10	193.28	220.89	248.85	273.36	312.01	328.58
69	87.42	108.67	123.42	136.06	158.66	205.67	217.26	136.42	179.22	203.29	228.31	246.09	275.51	291.56	157.82	203.29	232.71	265.47	288.89	326.34	342.38
70	96.90	120.01	135.75	149.18	172.86	215.75	226.81	144.96	188.97	214.85	243.33	261.45	295.10	310.63	163.08	212.26	243.33	279.57	302.87	339.11	357.23
71	106.29	131.69	148.45	166.08	187.69	233.10	246.65	152.64	200.18	227.71	257.74	277.76	312.79	330.30	172.66	225.21	257.74	292.52	317.79	357.83	375.35
72	113.16	139.29	158.83	181.69	200.57	245.57	258.50	161.87	210.19	240.52	271.64	294.75	333.41	350.32	181.20	236.77	270.59	305.00	333.41	376.90	396.23
73	118.36	147.58	168.86	191.83	212.86	257.98	272.72	167.72	223.65	249.24	285.69	314.51	351.79	370.43	191.04	247.72	283.33	317.49	351.79	393.72	414.69
74	122.14	153.95	176.03	199.75	221.42	266.70	280.35	174.36	232.39	260.46	297.24	332.03	374.66	392.60	199.25	256.70	292.71	327.55	367.93	412.79	435.23
75	126.13	161.85	184.41	208.51	228.45	271.31	286.02	181.63	240.47	269.43	308.41	349.46	394.76	416.33	204.97	265.68	303.99	339.35	386.13	433.59	455.16
76	133.23	169.28	194.34	219.09	237.58	278.22	294.01	187.30	246.47	278.20	317.02	361.12	412.10	434.88	207.08	272.43	310.69	348.46	393.94	449.38	474.23
77	140.85	178.82	202.51	227.69	246.43	286.19	300.97	193.26	254.20	286.51	326.84	367.60	430.66	452.49	211.56	277.05	316.95	356.79	398.54	461.91	486.30
78	147.99	187.81	213.60	239.20	258.05	292.99	308.63	197.52	259.58	295.85	335.59	372.44	431.42	452.76	214.31	283.09	324.27	365.85	403.37	461.91	486.30
79	155.49	198.48	224.43	250.27	268.97	300.42	316.71	201.78	265.99	304.07	344.70	377.12	431.42	452.76	217.05	286.75	330.47	371.89	406.24	461.91	486.30
80	163.12	207.32	234.76	262.20	280.50	307.94	324.71	207.32	272.88	312.51	355.20	384.16	431.42	452.76	222.57	295.74	339.95	384.16	413.13	461.91	486.30
81	178.36	228.67	257.63	288.12	307.94	339.95	356.72	228.67	300.32	344.53	391.78	422.27	474.10	498.49	245.44	324.71	373.49	422.27	454.29	509.17	535.08
82	196.65	250.01	283.55	317.09	338.43	373.49	393.31	251.53	330.81	379.59	431.42	464.96	521.36	548.80	269.83	356.72	411.60	464.96	500.02	559.47	588.44
83	216.47	275.92	312.51	347.57	371.97	411.60	432.94	277.45	364.34	416.17	472.58	510.69	573.19	603.68	295.74	393.31	452.76	510.69	550.33	615.88	647.89
84	237.81	303.36	343.00	382.64	410.08	451.24	475.63	304.89	399.41	458.86	521.36	562.52	631.12	664.66	326.23	432.94	498.49	562.52	605.21	676.85	711.92
85	288.12	367.39	416.17	463.43	495.45	547.28	576.24	368.92	484.77	554.90	629.60	679.90	763.75	803.38	394.83	522.89	602.16	679.90	731.73	818.63	862.84
86	317.09	403.98	457.33	510.69	545.75	602.16	632.65	405.50	532.03	609.78	693.62	748.50	839.97	884.18	434.47	576.24	663.13	748.50	804.91	900.95	948.21
87	347.57	443.61	503.07	561.00	600.63	661.61	696.67	446.66	585.39	670.76	762.22	823.20	923.81	972.60	477.15	632.65	728.69	823.20	885.70	990.89	1042.72
88	402.45	513.74	580.81	647.89	693.62	763.75	804.91	515.26	676.85	775.94	879.61	949.73	1067.11	1121.99	551.85	731.73	841.49	949.73	1022.90	1144.86	1205.84
89	442.09	564.05	638.74	713.44	762.22	839.97	884.18	567.09	743.93	852.17	968.02	1045.77	1173.82	1234.80	606.73	804.91	925.34	1045.77	1125.04	1259.19	1326.27
90	486.30	620.45	702.77	783.57	838.45	925.34	974.12	623.50	818.63	937.54	1064.06	1149.43	1291.21	1358.28	667.71	884.18	1018.33	1149.43	1237.85	1385.72	1458.90
91+	535.08	682.95	772.89	862.84	922.29	1016.81	1070.16	686.00	900.95	1032.05	1172.30	1265.29	1419.26	1493.96	733.26	974.12	1120.47	1265.29	1362.86	1524.45	1603.72

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

Appendix B6

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 a landing spot option during the 2010 and 2016 Rate Filings

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	1.9% Simple Inflation or 2.7% Simple Inflation with 2016 Shared Cost							1.9% Compound Inflation or 2.7% Compound Inflation with 2016 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	17.26	22.43	25.89	29.34	32.79	36.24	37.97	22.43	29.34	34.51	37.97	41.42	46.59	48.32
30	18.98	24.16	27.61	31.06	34.51	37.97	39.69	24.16	31.06	34.51	39.69	43.14	48.32	51.77
31	18.98	24.16	27.61	31.06	34.51	37.97	41.42	24.16	31.06	36.24	41.42	44.87	50.05	51.77
32	18.98	24.16	27.61	31.06	34.51	39.69	41.42	24.16	32.79	36.24	41.42	44.87	50.05	53.50
33	18.98	25.89	29.34	32.79	36.24	39.69	41.42	25.89	32.79	36.24	41.42	44.87	51.77	53.50
34	20.71	25.89	29.34	32.79	36.24	39.69	43.14	25.89	32.79	37.97	43.14	46.59	51.77	55.22
35	20.71	25.89	29.34	32.79	36.24	41.42	43.14	25.89	32.79	37.97	43.14	46.59	51.77	55.22
36	20.71	25.89	29.34	34.51	37.97	41.42	44.87	25.89	34.51	37.97	44.87	48.32	53.50	56.95
37	20.71	25.89	31.06	34.51	37.97	43.14	44.87	27.61	34.51	39.69	44.87	48.32	53.50	56.95
38	20.71	27.61	31.06	34.51	37.97	43.14	44.87	27.61	34.51	39.69	46.59	50.05	55.22	58.67
39	20.71	27.61	31.06	36.24	39.69	43.14	46.59	27.61	36.24	39.69	46.59	50.05	55.22	58.67
40	22.43	27.61	31.06	36.24	39.69	44.87	46.59	27.61	36.24	41.42	46.59	50.05	56.95	60.40
41	22.43	27.61	32.79	36.24	39.69	44.87	46.59	29.34	37.97	41.42	48.32	51.77	58.67	60.40
42	22.43	29.34	32.79	37.97	41.42	44.87	48.32	29.34	37.97	43.14	50.05	53.50	58.67	62.13
43	22.43	29.34	32.79	37.97	41.42	46.59	48.32	31.06	39.69	44.87	50.05	53.50	60.40	63.85
44	22.43	29.34	34.51	37.97	41.42	46.59	48.32	31.06	39.69	44.87	51.77	55.22	62.13	63.85
45	24.16	31.06	34.51	39.69	43.14	46.59	50.05	32.79	41.42	46.59	53.50	56.95	62.13	65.58
46	24.16	31.06	34.51	39.69	43.14	48.32	50.05	32.79	41.42	48.32	53.50	56.95	63.85	67.30
47	24.16	31.06	36.24	39.69	43.14	48.32	50.05	34.51	43.14	50.05	55.22	58.67	65.58	69.03
48	24.16	31.06	36.24	39.69	43.14	48.32	51.77	34.51	44.87	50.05	56.95	60.40	65.58	69.03
49	24.16	32.79	36.24	41.42	44.87	50.05	51.77	36.24	44.87	51.77	58.67	62.13	67.30	70.75
50	25.89	32.79	37.97	41.42	44.87	50.05	51.77	36.24	46.59	53.50	58.67	62.13	69.03	72.48
51	25.89	34.51	39.69	43.14	46.59	51.77	55.22	37.97	48.32	55.22	60.40	63.85	70.75	75.93
52	27.61	36.24	41.42	46.59	50.05	55.22	58.67	39.69	50.05	56.95	63.85	67.30	74.21	77.66
53	29.34	37.97	43.14	48.32	51.77	58.67	60.40	41.42	51.77	58.67	65.58	69.03	75.93	81.11
54	31.06	39.69	44.87	51.77	55.22	60.40	63.85	43.14	55.22	62.13	67.30	70.75	79.38	82.83
55	31.06	41.42	46.59	53.50	58.67	63.85	67.30	44.87	56.95	63.85	70.75	74.21	82.83	86.29
56	34.51	43.14	50.05	56.95	62.13	69.03	72.48	46.59	58.67	67.30	74.21	77.66	86.29	91.46
57	36.24	46.59	53.50	60.40	65.58	74.21	77.66	48.32	62.13	69.03	77.66	82.83	91.46	96.64
58	37.97	50.05	56.95	65.58	70.75	79.38	82.83	50.05	63.85	72.48	81.11	88.01	98.37	103.54
59	41.42	53.50	60.40	69.03	75.93	84.56	89.74	51.77	67.30	75.93	86.29	93.19	103.54	108.72
60	44.87	56.95	65.58	74.21	81.11	91.46	96.64	53.50	70.75	79.38	91.46	98.37	108.72	115.62
61	46.59	60.40	69.03	79.38	86.29	96.64	101.82	56.95	74.21	84.56	96.64	103.54	117.35	124.25
62	49.53	65.58	73.47	83.65	91.46	101.82	107.00	62.13	79.38	89.74	100.72	110.45	125.98	132.88
63	51.72	70.54	76.83	87.49	96.64	108.72	113.90	65.58	84.56	94.92	105.99	119.08	134.61	141.51
64	55.10	73.80	82.53	92.13	103.54	113.90	120.80	69.03	89.74	101.82	111.39	125.98	144.96	151.86
65	58.90	77.96	86.80	95.05	108.72	120.80	127.70	74.10	94.92	107.00	117.25	134.61	153.59	162.22
66	65.08	86.13	96.27	105.57	120.80	132.88	139.78	79.38	103.54	117.35	128.72	146.69	167.40	176.02
67	72.48	95.29	106.95	116.56	131.16	146.69	153.59	86.29	112.17	125.98	141.39	158.77	179.48	189.83
68	80.93	105.27	118.53	131.43	144.96	162.22	170.85	93.19	120.80	138.06	155.53	170.85	195.01	205.36
69	88.01	115.62	131.16	147.29	158.77	177.75	188.10	101.82	131.16	150.14	171.27	186.38	210.54	220.89
70	96.64	125.98	143.24	162.22	174.30	196.73	207.09	108.72	141.51	162.22	186.38	201.91	226.07	238.15
71	105.27	138.06	157.04	177.75	191.56	215.72	227.80	119.08	155.32	177.75	201.74	219.17	246.78	258.86
72	115.62	150.14	171.80	194.03	210.54	238.15	250.23	129.43	169.12	193.28	217.86	238.15	269.21	283.02
73	124.24	165.67	184.62	211.63	232.97	260.58	274.39	141.51	183.50	209.88	235.18	260.58	291.65	307.18
74	134.12	178.76	200.35	228.64	255.41	288.20	302.00	153.27	197.46	225.16	251.96	283.02	317.53	334.79
75	145.30	192.37	215.55	246.73	279.57	315.81	333.07	163.98	212.55	243.19	271.48	308.91	346.87	364.13
76	156.08	205.39	231.83	264.18	300.93	343.42	362.40	172.57	227.03	258.91	290.38	328.29	374.48	395.19
77	168.05	221.05	249.13	284.21	319.65	374.48	393.47	183.97	240.91	275.61	310.25	346.56	401.66	422.87
78	179.57	235.99	268.95	305.09	338.58	392.20	411.60	194.83	257.36	294.79	332.59	366.70	419.92	442.09
79	192.17	253.32	289.60	328.29	359.16	410.87	431.20	206.71	273.09	314.74	354.18	386.90	439.91	463.14
80	207.32	272.88	312.51	355.20	384.16	431.42	452.76	222.57	295.74	339.95	384.16	413.13	461.91	486.30
81	228.67	300.32	344.53	391.78	422.27	474.10	498.49	245.44	324.71	373.49	422.27	454.29	509.17	535.08
82	251.53	330.81	379.59	431.42	464.96	521.36	548.80	269.83	356.72	411.60	464.96	500.02	559.47	588.44
83	277.45	364.34	416.17	472.58	510.69	573.19	603.68	295.74	393.31	452.76	510.69	550.33	615.88	647.89
84	304.89	399.41	458.86	521.36	562.52	631.12	664.66	326.23	432.94	498.49	562.52	605.21	676.85	711.92
85	368.92	484.77	554.90	629.60	679.90	763.75	803.38	394.83	522.89	602.16	679.90	731.73	818.63	862.84
86	405.50	532.03	609.78	693.62	748.50	839.97	884.18	434.47	576.24	663.13	748.50	804.91	900.95	948.21
87	446.66	585.39	670.76	762.22	823.20	923.81	972.60	477.15	632.65	728.69	823.20	885.70	990.89	1042.72
88	515.26	676.85	775.94	879.61	949.73	1067.11	1121.99	551.85	731.73	841.49	949.73	1022.90	1144.86	1205.84
89	567.09	743.93	852.17	968.02	1045.77	1173.82	1234.80	606.73	804.91	925.34	1045.77	1125.04	1259.19	1326.27
90	623.50	818.63	937.54	1064.06	1149.43	1291.21	1358.28	667.71	884.18	1018.33	1149.43	1237.85	1385.72	1458.90
91+	686.00	900.95	1032.05	1172.30	1265.29	1419.26	1493.96	733.26	974.12	1120.47	1265.29	1362.86	1524.45	1603.72

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 B7

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 a landing spot option during the 2013 and 2016 Rate Filings

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	3.8% Simple Inflation or 4.5% Simple Inflation with 2016 Shared Cost							3.8% Compound Inflation or 4.5% Compound Inflation with 2016 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	18.60	21.55	25.82	27.26	28.67	43.42	47.16	36.90	48.26	56.77	62.45	68.13	76.64	79.48
30	20.03	22.99	27.26	28.70	30.11	44.92	50.30	39.74	51.10	56.77	65.29	70.97	79.48	85.16
31	21.46	24.42	28.69	30.13	31.54	46.42	53.44	39.74	51.10	59.61	68.13	73.81	82.32	85.16
32	21.46	24.42	30.13	31.57	32.97	49.41	55.02	39.74	53.94	59.61	68.13	73.81	82.32	88.00
33	22.89	25.86	31.56	33.00	34.41	50.91	58.16	42.58	53.94	59.61	68.13	73.81	85.16	88.00
34	22.89	27.30	33.00	34.44	35.84	53.91	61.30	42.58	53.94	62.45	70.97	76.64	85.16	90.84
35	24.32	28.73	33.00	35.87	37.28	56.90	62.88	42.58	53.94	62.45	70.97	76.64	85.16	90.84
36	25.76	30.17	34.43	37.31	40.14	58.40	66.02	42.58	56.77	62.45	73.81	79.48	88.00	93.68
37	27.19	31.61	37.30	38.74	41.58	61.39	69.16	45.42	56.77	65.29	73.81	79.48	88.00	93.68
38	27.19	33.04	38.74	40.18	43.01	64.39	72.31	45.42	56.77	65.29	76.64	82.32	90.84	96.52
39	28.62	34.48	40.17	43.05	45.88	67.38	76.64	45.42	59.61	65.29	76.64	82.32	90.84	96.52
40	30.05	35.92	41.61	44.48	47.31	70.38	76.64	45.42	59.61	68.13	76.64	82.32	93.68	99.35
41	31.62	37.50	43.22	46.11	48.95	73.70	76.64	48.26	62.45	68.13	79.48	85.16	96.52	99.35
42	31.76	39.10	44.84	49.19	52.04	73.81	79.48	48.26	62.45	70.97	82.32	88.00	96.52	102.19
43	33.34	40.71	47.92	50.84	53.71	76.64	79.48	51.10	65.29	73.81	82.32	88.00	99.35	105.03
44	34.95	42.34	49.58	52.50	55.39	76.64	79.48	51.10	65.29	73.81	85.16	90.84	102.19	105.03
45	36.56	43.97	51.24	55.64	58.54	76.64	82.32	53.94	68.13	76.64	88.00	93.68	102.19	107.87
46	36.72	47.09	54.39	57.34	60.26	79.48	82.32	53.94	68.13	79.48	88.00	93.68	105.03	110.71
47	38.36	48.76	56.09	60.52	63.46	79.48	82.32	56.77	70.97	82.32	90.84	96.52	107.87	113.55
48	39.74	50.44	59.28	63.73	66.68	79.48	85.16	56.77	73.81	82.32	93.68	99.35	107.87	113.55
49	39.74	53.62	59.61	65.48	68.45	82.32	85.16	59.61	73.81	85.16	96.52	102.19	110.71	116.39
50	42.58	53.94	62.45	68.13	71.72	82.32	85.16	59.61	76.64	88.00	96.52	102.19	113.55	119.23
51	42.58	56.77	65.29	70.97	75.03	85.16	90.84	62.45	79.48	90.84	99.35	105.03	116.39	124.90
52	45.42	59.61	68.13	75.36	78.37	90.84	96.52	65.29	82.32	93.68	105.03	110.71	122.06	127.74
53	48.26	62.45	70.97	78.71	81.73	96.52	99.35	68.13	85.16	96.52	107.87	113.55	124.90	133.42
54	51.10	65.29	73.81	82.09	86.64	99.35	105.03	70.97	90.84	102.19	110.71	116.39	130.58	136.26
55	51.10	68.13	76.64	85.50	90.07	105.03	110.71	73.81	93.68	105.03	116.39	122.06	136.26	141.94
56	56.77	70.97	82.32	90.42	95.01	113.55	119.23	76.64	96.52	110.71	122.06	127.74	141.94	150.45
57	59.61	75.41	87.69	95.38	99.98	122.06	127.74	79.48	102.19	113.55	127.74	136.26	150.45	158.97
58	62.45	78.78	91.11	100.37	105.00	130.58	136.26	82.32	105.03	119.23	133.42	144.77	161.81	170.32
59	66.65	83.72	96.11	105.40	110.05	139.10	147.61	85.16	110.71	124.90	141.94	153.29	170.32	178.84
60	70.02	87.15	101.14	110.47	115.13	150.45	158.97	88.00	116.39	130.58	150.45	158.89	178.84	190.19
61	74.84	93.57	107.59	116.94	123.18	158.97	167.48	93.68	122.06	139.10	158.97	165.43	193.03	204.39
62	78.87	100.02	114.49	123.66	129.69	167.48	176.00	102.19	130.58	147.61	165.52	173.57	207.23	218.58
63	82.83	106.18	118.22	129.77	139.37	174.13	182.42	105.03	135.44	152.02	169.55	181.73	215.59	226.65
64	85.47	109.82	126.09	134.64	147.52	177.49	188.25	107.57	139.84	158.67	173.58	189.93	225.90	236.66
65	89.24	116.39	131.51	140.94	157.27	183.02	193.48	112.27	143.80	162.10	177.64	198.16	232.70	245.77
66	95.78	126.76	141.69	152.45	169.85	195.57	205.73	116.84	152.39	172.71	189.45	210.74	246.37	259.07
67	103.54	136.12	152.78	166.07	185.58	209.54	219.40	123.26	160.24	179.96	201.98	224.89	256.38	271.17
68	112.10	145.82	164.19	182.06	200.80	224.71	236.66	129.09	167.33	191.24	215.44	236.66	270.12	284.47
69	118.10	155.16	176.00	197.66	213.05	238.53	252.42	136.63	176.00	201.47	229.83	250.10	282.53	296.42
70	125.50	163.60	186.01	210.66	226.35	255.48	268.93	141.19	183.77	210.66	242.04	262.21	293.58	309.27
71	132.15	173.31	197.14	223.14	240.47	270.80	285.96	149.48	194.97	223.14	253.25	275.13	309.79	324.96
72	140.14	181.98	208.23	235.18	255.18	288.65	303.29	156.88	204.98	234.27	264.06	288.65	326.30	343.03
73	145.20	193.63	215.78	247.34	272.29	304.56	320.70	165.39	214.47	245.30	274.87	304.56	340.87	359.02
74	150.95	201.19	225.49	257.33	287.46	324.36	339.90	172.50	222.24	253.42	283.58	318.53	357.38	376.80
75	157.25	208.19	233.26	267.01	302.55	341.76	360.44	177.46	230.01	263.18	293.80	334.29	375.38	394.06
76	162.15	213.38	240.85	274.46	312.64	356.78	376.50	179.28	235.86	268.98	301.68	341.06	389.05	410.57
77	167.31	220.08	248.04	282.96	318.25	372.84	391.74	183.16	239.86	274.40	308.89	345.04	399.90	421.01
78	171.01	224.74	256.13	290.54	322.44	373.50	391.98	185.54	245.09	280.73	316.74	349.22	399.90	421.01
79	174.69	230.28	263.25	298.43	326.49	373.50	391.98	187.91	248.25	286.11	321.97	351.71	399.90	421.01
80	179.49	236.24	270.56	307.51	332.59	373.50	391.98	192.69	256.04	294.31	332.59	357.66	399.90	421.01
81	197.97	260.00	298.27	339.19	365.58	410.46	431.57	212.49	281.12	323.35	365.58	393.30	440.81	463.25
82	217.77	286.40	328.63	373.50	402.54	451.37	475.13	233.60	308.83	356.34	402.54	432.89	484.36	509.44
83	240.20	315.43	360.30	409.14	442.13	496.24	522.64	256.04	340.51	391.98	442.13	476.45	533.20	560.91
84	263.96	345.79	397.26	451.37	487.00	546.40	575.43	282.44	374.82	431.57	487.00	523.96	585.99	616.34
85	319.39	419.69	480.41	545.08	588.63	661.22	695.53	341.83	452.69	521.32	588.63	633.50	708.73	747.00
86	351.07	460.61	527.92	600.51	648.02	727.21	765.48	376.14	498.88	574.11	648.02	696.85	780.00	820.91
87	386.70	506.80	580.71	659.90	712.69	799.80	842.03	413.10	547.71	630.86	712.69	766.80	857.87	902.74
88	446.09	585.99	671.78	761.52	822.23	923.86	971.37	477.77	633.50	728.53	822.23	885.58	991.17	1043.96
89	490.96	644.06	737.77	838.07	905.38	1016.24	1069.03	525.28	696.85	801.12	905.38	974.01	1090.15	1148.22
90	539.80	708.73	811.67	921.22	995.13	1117.87	1175.94	578.07	765.48	881.62	995.13	1071.67	1199.69	1263.04
91+	593.91	780.00	893.50	1014.92	1095.43	1228.73	1293.40	634.82	843.35	970.05	1095.43	1179.90	1319.79	1388.42

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 B8

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 a landing spot option during the 2010, 2013 and 2016 Rate Filings

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	1.5% Simple Inflation or 2.2% Simple Inflation with 2016 Shared Cost							1.5% Compound Inflation or 2.2% Compound Inflation with 2016 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	19.42	22.41	25.40	28.39	31.38	32.87	19.42	25.40	29.88	32.87	35.86	40.34	41.83
30	16.43	20.92	23.90	26.89	29.88	32.87	34.36	20.92	26.89	29.88	34.36	37.35	41.83	44.82
31	16.43	20.92	23.90	26.89	29.88	32.87	35.86	20.92	26.89	31.38	35.86	38.85	43.33	44.82
32	16.43	20.92	23.90	26.89	29.88	34.36	35.86	20.92	28.39	31.38	35.86	38.85	43.33	46.32
33	16.43	22.41	25.40	28.39	31.38	34.36	35.86	22.41	28.39	31.38	35.86	38.85	44.82	46.32
34	17.93	22.41	25.40	28.39	31.38	34.36	37.35	22.41	28.39	32.87	37.35	40.34	44.82	47.81
35	17.93	22.41	25.40	28.39	31.38	35.86	37.35	22.41	28.39	32.87	37.35	40.34	44.82	47.81
36	17.93	22.41	25.40	29.88	32.87	35.86	38.85	22.41	29.88	32.87	38.85	41.83	46.32	49.30
37	17.93	22.41	26.89	29.88	32.87	37.35	38.85	23.90	29.88	34.36	38.85	41.83	46.32	49.30
38	17.93	23.90	26.89	29.88	32.87	37.35	38.85	23.90	29.88	34.36	40.34	43.33	47.81	50.80
39	17.93	23.90	26.89	31.38	34.36	37.35	40.34	23.90	31.38	34.36	40.34	43.33	47.81	50.80
40	19.42	23.90	26.89	31.38	34.36	38.85	40.34	23.90	31.38	35.86	40.34	43.33	49.30	52.29
41	19.42	23.90	28.39	31.38	34.36	38.85	40.34	25.40	32.87	35.86	41.83	44.82	50.80	52.29
42	19.42	25.40	28.39	32.87	35.86	38.85	41.83	25.40	32.87	37.35	43.33	46.32	50.80	53.79
43	19.42	25.40	28.39	32.87	35.86	40.34	41.83	26.89	34.36	38.85	43.33	46.32	52.29	55.28
44	19.42	25.40	29.88	32.87	35.86	40.34	41.83	26.89	34.36	38.85	44.82	47.81	53.79	55.28
45	20.92	26.89	29.88	34.36	37.35	40.34	43.33	28.39	35.86	40.34	46.32	49.30	53.79	56.77
46	20.92	26.89	29.88	34.36	37.35	41.83	43.33	28.39	35.86	41.83	46.32	49.30	55.28	58.27
47	20.92	26.89	31.38	34.36	37.35	41.83	43.33	29.88	37.35	43.33	47.81	50.80	56.77	59.76
48	20.92	26.89	31.38	34.36	37.35	41.83	44.82	29.88	38.85	43.33	49.30	52.29	56.77	59.76
49	20.92	28.39	31.38	35.86	38.85	43.33	44.82	31.38	38.85	44.82	50.80	53.79	58.27	61.26
50	22.41	28.39	32.87	35.86	38.85	43.33	44.82	31.38	40.34	46.32	50.80	53.79	59.76	62.75
51	22.41	29.88	34.36	37.35	40.34	44.82	47.81	32.87	41.83	47.81	52.29	55.28	61.26	65.74
52	23.90	31.38	35.86	40.34	43.33	47.81	50.80	34.36	43.33	49.30	55.28	58.27	64.24	67.23
53	25.40	32.87	37.35	41.83	44.82	50.80	52.29	35.86	44.82	50.80	56.77	59.76	65.74	70.22
54	26.89	34.36	38.85	44.82	47.81	52.29	55.28	37.35	47.81	53.79	58.27	61.26	68.73	71.71
55	26.89	35.86	40.34	46.32	50.80	55.28	58.27	38.85	49.30	55.28	61.26	64.24	71.71	74.70
56	29.88	37.35	43.33	49.30	53.79	59.76	62.75	40.34	50.80	58.27	64.24	67.23	74.70	79.18
57	31.38	40.34	46.32	52.29	56.77	64.24	67.23	41.83	53.79	59.76	67.23	71.71	79.18	83.67
58	32.87	43.33	49.30	56.77	61.26	68.73	71.71	43.33	55.28	62.75	70.22	76.20	85.16	89.64
59	35.86	46.32	52.29	59.76	65.74	73.21	77.69	44.82	58.27	65.74	74.70	80.68	89.64	94.13
60	38.85	49.30	56.77	64.24	70.22	79.18	83.67	46.32	61.26	68.73	79.18	85.16	94.13	100.10
61	40.34	52.29	59.76	68.73	74.70	83.67	88.15	49.30	64.24	73.21	83.67	89.64	101.60	107.57
62	42.88	56.77	63.61	72.42	79.18	88.15	92.63	53.79	68.73	77.69	87.20	95.62	109.07	115.04
63	44.77	61.07	66.52	75.74	83.67	94.13	98.61	56.77	73.21	82.17	91.77	103.09	116.54	122.51
64	47.70	63.89	71.45	79.76	89.64	98.61	104.58	59.76	77.69	88.15	96.44	109.07	125.50	131.48
65	50.99	67.49	75.15	82.29	94.13	104.58	110.56	64.15	82.17	92.63	101.51	116.54	132.97	140.44
66	56.34	74.56	83.35	91.40	104.58	115.04	121.02	68.73	89.64	101.60	111.44	126.99	144.92	152.39
67	62.75	82.50	92.59	100.92	113.55	126.99	132.97	74.70	97.11	109.07	122.41	137.45	155.38	164.35
68	70.07	91.14	102.62	113.79	125.50	140.44	147.91	80.68	104.58	119.52	134.65	147.91	168.83	177.79
69	76.20	100.10	113.55	127.52	137.45	153.89	162.85	88.15	113.55	129.98	148.28	161.36	182.27	191.24
70	83.67	109.07	124.01	140.44	150.90	170.32	179.29	94.13	122.51	140.44	161.36	174.80	195.72	206.18
71	91.14	119.52	135.96	153.89	165.84	186.76	197.22	103.09	134.46	153.89	174.65	189.74	213.65	224.11
72	100.10	129.98	148.73	167.98	182.27	206.18	216.64	112.05	146.42	167.33	188.61	206.18	233.07	245.02
73	107.56	143.43	159.84	183.22	201.70	225.60	237.55	122.51	158.86	181.70	203.61	225.60	252.50	265.94
74	116.12	154.76	173.45	197.95	221.12	249.51	261.46	132.70	170.95	194.94	218.14	245.02	274.91	289.85
75	125.80	166.55	186.61	213.60	242.04	273.41	288.35	141.97	184.01	210.54	235.04	267.44	300.30	315.25
76	135.13	177.82	200.71	228.72	260.53	297.32	313.75	149.40	196.55	224.15	251.40	284.22	324.21	342.14
77	145.49	191.37	215.69	246.06	276.74	324.21	340.64	159.27	208.57	238.61	268.60	300.03	347.74	366.10
78	155.46	204.31	232.85	264.13	293.13	339.55	356.34	168.67	222.81	255.21	287.95	317.47	363.54	382.74
79	166.38	219.31	250.72	284.22	310.94	355.72	373.31	178.96	236.43	272.48	306.63	334.96	380.86	400.97
80	179.49	236.24	270.56	307.51	332.59	373.50	391.98	192.69	256.04	294.31	332.59	357.66	399.90	421.01
81	197.97	260.00	298.27	339.19	365.58	410.46	431.57	212.49	281.12	323.35	365.58	393.30	440.81	463.25
82	217.77	286.40	328.63	373.50	402.54	451.37	475.13	233.60	308.83	356.34	402.54	432.89	484.36	509.44
83	240.20	315.43	360.30	409.14	442.13	496.24	522.64	256.04	340.51	391.98	442.13	476.45	533.20	560.91
84	263.96	345.79	397.26	451.37	487.00	546.40	575.43	282.44	374.82	431.57	487.00	523.96	585.99	616.34
85	319.39	419.69	480.41	545.08	588.63	661.22	695.53	341.83	452.69	521.32	588.63	633.50	708.73	747.00
86	351.07	460.61	527.92	600.51	648.02	727.21	765.48	376.14	498.88	574.11	648.02	696.85	780.00	820.91
87	386.70	506.80	580.71	659.90	712.69	799.80	842.03	413.10	547.71	630.86	712.69	766.80	857.87	902.74
88	446.09	585.99	671.78	761.52	822.23	923.86	971.37	477.77	633.50	728.53	822.23	885.58	991.17	1043.96
89	490.96	644.06	737.77	838.07	905.38	1016.24	1069.03	525.28	696.85	801.12	905.38	974.01	1090.15	1148.22
90	539.80	708.73	811.67	921.22	995.13	1117.87	1175.94	578.07	765.48	881.62	995.13	1071.67	1199.69	1263.04
91+	593.91	780.00	893.50	1014.92	1095.43	1228.73	1293.40	634.82	843.35	970.05	1095.43	1179.90	1319.79	1388.42

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 a landing spot option

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

Age	GPO Inflation with 2019 Shared Cost							3.8% Simple Inflation or 5.0% Simple Inflation with 2019 Shared Cost							3.8% Compound Inflation or 5.0% Compound Inflation with 2019 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	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	49.84	52.46	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	49.84	55.09	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	52.46	55.09	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	55.09	57.71	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	57.71	60.33	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	60.33	62.95	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	62.95	65.58	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	68.20	70.82	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	70.82	76.07	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	76.07	81.32	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	81.32	83.94	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	86.56	91.81	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	91.81	97.05	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	99.68	104.92	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	107.55	112.79	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	115.42	123.29	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	125.91	131.16	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	139.02	146.89	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	152.14	160.01	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	167.88	178.37	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	186.24	196.73	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	204.60	215.09	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
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 a landing spot option during the 2010 Rate Filing

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	1.7% Simple Inflation or 2.7% Simple Inflation with 2019 Shared Cost							1.7% Compound Inflation or 2.7% Compound Inflation with 2019 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	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
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 a landing spot option during the 2013 Rate Filing

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

Age	3.5% Simple Inflation or 4.5% Simple Inflation with 2019 Shared Cost							3.5% Compound Inflation or 4.5% Compound Inflation with 2019 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	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
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 a landing spot option during the 2010 and 2013 Rate Filings

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	1.2% Simple Inflation or 2.2% Simple Inflation with 2019 Shared Cost							1.2% Compound Inflation or 2.2% Compound Inflation with 2019 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	14.21	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
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 C5

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 a landing spot option during the 2016 Rate Filing

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	GPO Inflation with 2016 and 2019 Shared Cost							2.8% Simple Inflation or 3.8% Simple Inflationwith 2016 Shared Cost or 4.1% Simple Inflation with 2019 Shared Cost or 5.0% Simple Inflation with 2016 and 2019 Shared Cost							2.8% Compound Inflation or 3.8% Compound Inflationwith 2016 Shared Cost or 4.1% Compound Inflation with 2019 Shared Cost or 5.0% Compound Inflation with 2016 and 2019 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 ag
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost option
Simple and Compound rates shown below the line apply only to the Family Care ride

Appendix C6

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 a landing spot option during the 2010 and 2016 Rate Filings

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	1% Simple Inflation or 1.7% Simple Inflationwith 2016 Shared Cost or 1.9% Simple Inflation with 2019 Shared Cost or 2.7% Simple Inflation with 2016 and 2019 Shared Cost							1% Compound Inflation or 1.7% Compound Inflationwith 2016 Shared Cost or 1.9% Compound Inflation with 2019 Shared Cost or 2.7% Compound Inflation with 2016 and 2019 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 C7

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 a landing spot option during the 2013 and 2016 Rate Filings

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	2.5% Simple Inflation or 3.5% Simple Inflationwith 2016 Shared Cost or 3.8% Simple Inflation with 2019 Shared Cost or 4.5% Simple Inflation with 2016 and 2019 Shared Cost							2.5% Compound Inflation or 3.5% Compound Inflationwith 2016 Shared Cost or 3.8% Compound Inflation with 2019 Shared Cost or 4.5% Compound Inflation with 2016 and 2019 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 C8

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 a landing spot option during the 2010, 2013 and 2016 Rate Filings

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	1.2% Simple Inflationwith 2016 Shared Cost or 1.5% Simple Inflation with 2019 Shared Cost or 2.2% Simple Inflation with 2016 and 2019 Shared Cost							1.2% Compound Inflationwith 2016 Shared Cost or 1.5% Compound Inflation with 2019 Shared Cost or 2.2% Compound Inflation with 2016 and 2019 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 a landing spot 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	14.31	16.65	18.32	19.72	23.90	27.72	30.66	25.45	29.48	35.33	37.30	39.23	59.41	64.51	50.48	66.02	77.67	85.43	93.20	104.85	108.74
30	14.31	17.74	19.79	20.37	25.02	28.61	30.66	27.40	31.45	37.29	39.26	41.19	61.45	68.81	54.37	69.90	77.67	89.32	97.08	108.74	116.50
31	14.31	18.18	20.05	21.45	25.71	28.61	30.66	29.36	33.41	39.25	41.23	43.15	63.50	73.11	54.37	69.90	81.55	93.20	100.97	112.62	116.50
32	14.31	18.73	21.34	22.99	26.57	30.66	32.70	29.36	33.41	41.22	43.19	45.11	67.60	75.26	54.37	73.78	81.55	93.20	100.97	112.62	120.39
33	16.35	19.30	22.03	23.94	26.57	30.66	32.70	31.32	35.38	43.18	45.15	47.07	69.65	79.56	58.25	73.78	81.55	93.20	100.97	116.50	120.39
34	16.35	19.99	22.48	24.53	26.57	30.66	32.70	31.32	37.34	45.14	47.11	49.03	73.75	83.86	58.25	73.78	85.43	97.08	104.85	116.50	124.27
35	16.35	20.43	22.48	25.75	28.61	30.66	33.87	33.28	39.31	45.14	49.08	50.99	77.84	86.01	58.25	73.78	85.43	97.08	104.85	116.50	124.27
36	16.66	20.44	22.48	26.57	28.61	32.70	35.99	35.23	41.27	47.10	51.04	54.92	79.89	90.32	58.25	77.67	85.43	100.97	108.74	120.39	128.15
37	16.66	20.48	24.53	26.57	28.61	33.27	38.10	37.19	43.24	51.03	53.00	56.88	83.99	94.62	62.13	77.67	89.32	100.97	108.74	120.39	128.15
38	18.51	20.48	24.53	26.57	28.61	33.27	38.10	37.19	45.20	52.99	54.97	58.84	88.08	98.92	62.13	77.67	89.32	104.85	112.62	124.27	132.04
39	18.51	22.48	26.02	28.61	30.66	35.22	40.26	39.15	47.17	54.95	58.89	62.76	92.18	104.85	62.13	81.55	89.32	104.85	112.62	124.27	132.04
40	20.45	23.97	27.82	29.75	31.56	37.18	42.34	41.11	49.13	56.92	60.86	64.72	96.28	104.85	62.13	81.55	93.20	104.85	112.62	128.15	135.92
41	20.51	24.36	29.15	31.81	33.64	39.37	44.89	43.25	51.30	59.12	63.07	66.96	100.83	104.85	66.02	85.43	93.20	108.74	116.50	132.04	135.92
42	21.92	25.77	30.03	32.02	33.86	41.82	47.57	43.44	53.49	61.34	67.29	71.19	100.97	108.74	66.02	85.43	97.08	112.62	120.39	132.04	139.80
43	22.81	26.67	31.16	33.84	35.98	44.43	50.68	45.62	55.70	65.56	69.55	73.47	104.85	108.74	69.90	89.32	100.97	112.62	120.39	135.92	143.69
44	23.10	27.73	32.38	34.35	38.20	46.64	52.80	47.81	57.92	67.82	71.82	75.77	104.85	108.74	69.90	89.32	100.97	116.50	124.27	139.80	143.69
45	23.29	28.45	33.73	36.33	38.49	49.65	56.18	50.02	60.15	70.10	76.12	80.09	104.85	112.62	73.78	93.20	104.85	120.39	128.15	139.80	147.57
46	25.35	29.68	35.27	38.08	40.98	53.11	59.48	50.24	64.42	74.41	78.44	82.43	108.74	112.62	73.78	93.20	108.74	120.39	128.15	143.69	151.45
47	25.56	30.85	37.21	39.19	43.18	55.37	61.69	52.48	66.70	76.73	82.80	86.81	108.74	112.62	77.67	97.08	112.62	124.27	132.04	147.57	155.34
48	25.76	32.88	38.46	40.49	43.51	58.80	65.15	54.37	69.00	81.10	87.19	91.23	108.74	116.50	77.67	100.97	112.62	128.15	135.92	147.57	155.34
49	28.72	33.96	39.87	42.48	46.31	65.60	72.04	54.37	73.35	81.55	89.58	93.64	112.62	116.50	81.55	100.97	116.50	132.04	139.80	151.45	159.22
50	29.02	34.91	41.94	44.63	49.75	69.31	74.27	58.25	73.78	85.43	93.20	98.11	112.62	116.50	81.55	104.85	120.39	132.04	139.80	155.34	163.10
51	31.01	35.73	43.55	46.77	51.94	74.90	81.11	58.25	77.67	89.32	97.08	102.64	116.50	124.27	85.43	108.74	124.27	135.92	143.69	159.22	170.87
52	31.28	37.55	45.22	48.50	53.44	77.39	86.67	62.13	81.55	93.20	103.09	107.21	124.27	132.04	89.32	112.62	128.15	143.69	151.45	166.99	174.75
53	33.55	39.32	46.15	50.94	53.59	83.12	92.26	66.02	85.43	97.08	107.68	111.81	132.04	135.92	93.20	116.50	132.04	147.57	155.34	170.87	182.52
54	33.62	40.96	47.98	52.87	55.94	88.93	97.89	69.90	89.32	100.97	112.30	118.53	135.92	143.69	97.08	124.27	139.80	151.45	159.22	178.64	186.40
55	36.91	42.30	49.69	55.12	59.28	94.82	103.56	69.90	93.20	104.85	116.97	123.21	143.69	151.45	100.97	128.15	143.69	159.22	166.99	186.40	194.17
56	39.03	44.85	53.69	59.43	63.31	99.39	111.26	77.67	97.08	112.62	123.70	129.97	155.34	163.10	104.85	132.04	151.45	166.99	174.75	194.17	205.82
57	41.16	48.41	57.19	63.74	68.71	108.61	119.01	81.55	103.16	119.97	130.48	136.78	166.99	174.75	108.74	139.80	155.34	174.75	186.40	205.82	217.47
58	43.32	51.07	61.24	66.94	75.98	116.63	126.82	85.43	107.77	124.65	137.31	143.64	178.64	186.40	112.62	143.69	163.10	182.52	198.05	221.35	233.00
59	46.07	54.80	64.86	70.72	80.27	124.77	139.38	91.18	114.54	131.48	144.19	150.55	190.29	201.94	116.50	151.45	170.87	194.17	209.70	233.00	244.65
60	48.26	57.92	69.81	76.22	88.84	133.01	149.32	95.78	119.22	138.36	151.12	157.51	205.82	217.47	120.39	159.22	178.64	205.82	217.36	244.65	260.19
61	51.42	62.71	74.98	80.46	95.22	144.89	161.01	102.39	128.01	147.19	159.98	168.51	217.47	229.12	128.15	166.99	190.29	217.47	226.32	264.07	279.60
62	55.47	66.31	79.85	86.44	102.82	155.63	174.87	107.90	136.83	156.62	169.17	177.42	229.12	240.77	139.80	178.64	201.94	226.44	237.45	283.49	299.02
63	58.42	72.85	85.88	93.50	109.38	169.94	185.44	113.32	145.25	161.73	177.52	190.66	238.22	249.56	143.69	185.28	207.97	231.94	248.62	294.93	310.06
64	63.66	78.20	90.08	101.69	117.16	184.48	199.73	116.93	150.23	172.49	184.19	201.80	242.81	257.53	147.16	191.31	217.06	237.47	259.83	309.04	323.75
65	67.73	85.06	97.31	108.27	127.03	196.54	204.73	122.08	159.22	179.90	192.80	215.15	250.38	264.68	153.58	196.72	221.76	243.01	271.08	318.34	336.22
66	74.85	93.07	105.00	118.78	140.08	208.83	220.65	131.03	173.41	193.83	208.55	232.36	267.55	281.44	159.83	208.48	236.27	259.17	288.30	337.04	354.41
67	81.43	102.25	115.37	128.65	155.99	219.58	230.94	141.65	186.21	209.00	227.19	253.87	286.66	300.15	168.62	219.21	246.19	276.31	307.66	350.73	370.97
68	89.59	110.15	126.34	141.21	169.66	232.41	246.93	153.36	199.48	224.62	249.07	274.70	307.40	323.75	176.59	228.92	261.62	294.73	323.75	369.54	389.16
69	98.01	121.34	138.81	155.18	185.00	246.80	260.71	161.57	212.26	240.77	270.40	291.46	326.31	345.32	186.91	240.77	275.62	314.42	342.15	386.50	405.51
70	108.82	131.96	152.56	168.95	201.56	258.90	272.17	171.69	223.81	254.46	288.19	309.65	349.51	367.90	193.15	251.40	288.19	331.11	358.70	401.63	423.09
71	118.74	144.64	163.65	185.92	214.38	271.80	287.60	180.78	237.09	269.69	305.26	328.96	370.46	391.20	204.49	266.73	305.26	346.45	376.38	423.80	444.55
72	129.01	156.08	177.30	202.64	229.52	286.34	301.41	191.72	248.95	284.86	321.72	349.10	394.88	414.91	214.61	280.42	320.48	361.24	394.88	446.39	469.28
73	138.01	168.53	190.81	222.41	247.04	300.80	317.99	198.64	264.89	295.19	338.37	372.50	416.65	438.72	226.26	293.39	335.57	376.02	416.65	466.31	491.15
74	142.42	179.51	203.74	232.91	258.18	310.98	326.89	206.50	275.23	308.48	352.04	393.25	443.73	464.99	235.99	304.03	346.68	387.94	435.76	488.90	515.47
75	149.38	191.69	218.41	246.95	270.57	321.33	338.75	215.12	284.80	319.11	365.27	413.89	467.54	493.09	242.76	314.66	360.03	401.92	457.32	513.53	539.08
76	157.79	200.49	230.18	259.48	281.38	329.51	348.21	221.83	291.91	329.49	375.47	427.69	488.08	515.06	245.26	322.66	367.97	412.70	466.58	532.23	561.66
77	166.81	211.79	239.84	269.67	291.86	338.95	356.46	228.89	301.07	339.33	387.10	435.38	510.05	535.91	250.56	328.13	375.39	422.57	472.02	547.07	575.96
78	175.27	222.44	252.98	283.30	305.62	347.01	365.53	233.94	307.44	350.39	397.47	441.11	510.96	536.23	253.82	335.28	384.05	433.31	477.74	547.07	575.96
79	184.15	235.08	265.80	296.41	318.56	355.80	375.11	238.99	315.03	360.14	408.25	446.64	510.96	536.23	257.06	339.61	391.40	440.46	481.14	547.07	575.96
80	193.19	245.55	278.05	310.55	332.21	364.71	384.57	245.55	323.19	370.13	420.68	454.99	510.96	536.23	263.60	350.27	402.63	454.99	489.29	547.07	575.96
81	211.24	270.83	305.13	341.24	364.71	402.63	422.49	270.83	355.68	408.04	464.01	500.12	561.51	590.40	290.69	384.57	442.35	500.12	538.04	603.04	633.73
82	232.91	296.10	335.82	375.54	400.82	442.35	465.82	297.91	391.79	449.57	510.96	550.68	617.48	649.98	319.57	422.49	487.49	550.68	592.21	662.62	696.92
83	256.38	326.80	370.13	411.65	440.54	487.49	512.76	328.60	431.52	492.90	559.71	604.84	678.87	714.98	350.27	465.82	536.23	604.84	651.79	729.42	767.34
84	281.66	359.30	406.24	453.18	485.68	534.43	563.32	361.10	473.04	543.46	617.48	666.23	747.48	787.20	386.38	512.76	590.40	666.23	716.79	801.64	843.17
85	341.24	435.13	492.90	548.87	586.79	648.18	682.48	436.93	574.15	657.20	745.67	805.25	904.56	951.50	467.63	619.29	713.17	805.25	866.64	969.56	1021.92
86	375.54	478.46	541.65	604.84	646.37	713.17	749.28	480.26	630.12	722.20	821.50	886.50	994.83	1047.19	514.57	682.48	785.39	886.50	953.31	1067.05	1123.02
87	411.65	525.40	595.82	664.43	711.37	783.59	825.12	529.01	693.31	794.42	902.75	974.97	1094.14	1151.91	565.12	749.28	863.03	974.97	1049.00	1173.58	1234.96
88	476.65	608.45	687.90	767.34	821.50	904.56	953.31	610.26	801.64	919.00	1041.78	1124.83	1263.85	1328.85	653.59	866.64	996.64	1124.83	1211.49	1355.93	1428.15
89	523.60	668.04	756.51	844.98	902.75	994.83	1047.19	671.65	881.09	1009.28	1146.50	1238.58	1390.24	1462.46	718.59	953.31	1095.94	1238.58	1332.46	1491.35	1570.79
90	575.96	734.84	832.34	928.03	993.03	1095.94	1153.72	738.45	969.56	1110.39	1260.24	1361.35	1529.26	1608.70	790.81	1047.19	1206.08	1361.35	1466.07	1641.20	1727.87
91+	633.73	808.87	915.39	1021.92	1092.33	1204.27	1267.46	812.48	1067.05	1222.33	1388.43	1498.57	1680.92	1769.39	868.45	1153.72	1327.05	1498.57	1614.12	1805.50	1899.39

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 a landing spot 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	20.44	26.57	30.66	34.75	38.83	42.92	44.97	26.57	34.75	40.88	44.97	49.05	55.19	57.23
30	22.48	28.61	32.70	36.79	40.88	44.97	47.01	28.61	36.79	40.88	47.01	51.10	57.23	61.32
31	22.48	28.61	32.70	36.79	40.88	44.97	49.05	28.61	36.79	42.92	49.05	53.14	59.27	61.32
32	22.48	28.61	32.70	36.79	40.88	47.01	49.05	28.61	38.83	42.92	49.05	53.14	59.27	63.36
33	22.48	30.66	34.75	38.83	42.92	47.01	49.05	30.66	38.83	42.92	49.05	53.14	61.32	63.36
34	24.53	30.66	34.75	38.83	42.92	47.01	51.10	30.66	38.83	44.97	51.10	55.19	61.32	65.40
35	24.53	30.66	34.75	38.83	42.92	49.05	51.10	30.66	38.83	44.97	51.10	55.19	61.32	65.40
36	24.53	30.66	34.75	40.88	44.97	49.05	53.14	30.66	40.88	44.97	53.14	57.23	63.36	67.45
37	24.53	30.66	36.79	40.88	44.97	51.10	53.14	32.70	40.88	47.01	53.14	57.23	63.36	67.45
38	24.53	32.70	36.79	40.88	44.97	51.10	53.14	32.70	40.88	47.01	55.19	59.27	65.40	69.49
39	24.53	32.70	36.79	42.92	47.01	51.10	55.19	32.70	42.92	47.01	55.19	59.27	65.40	69.49
40	26.57	32.70	36.79	42.92	47.01	53.14	55.19	32.70	42.92	49.05	55.19	59.27	67.45	71.54
41	26.57	32.70	38.83	42.92	47.01	53.14	55.19	34.75	44.97	49.05	57.23	61.32	69.49	71.54
42	26.57	34.75	38.83	44.97	49.05	53.14	57.23	34.75	44.97	51.10	59.27	63.36	69.49	73.58
43	26.57	34.75	38.83	44.97	49.05	55.19	57.23	36.79	47.01	53.14	59.27	63.36	71.54	75.62
44	26.57	34.75	40.88	44.97	49.05	55.19	57.23	36.79	47.01	53.14	61.32	65.40	73.58	75.62
45	28.61	36.79	40.88	47.01	51.10	55.19	59.27	38.83	49.05	55.19	63.36	67.45	73.58	77.67
46	28.61	36.79	40.88	47.01	51.10	57.23	59.27	38.83	49.05	57.23	63.36	67.45	75.62	79.71
47	28.61	36.79	42.92	47.01	51.10	57.23	59.27	40.88	51.10	59.27	65.40	69.49	77.67	81.76
48	28.61	36.79	42.92	47.01	51.10	57.23	61.32	40.88	53.14	59.27	67.45	71.54	77.67	81.76
49	28.61	38.83	42.92	49.05	53.14	59.27	61.32	42.92	53.14	61.32	69.49	73.58	79.71	83.80
50	30.66	38.83	44.97	49.05	53.14	59.27	61.32	42.92	55.19	63.36	69.49	73.58	81.76	85.84
51	30.66	40.88	47.01	51.10	55.19	61.32	65.40	44.97	57.23	65.40	71.54	75.62	83.80	89.93
52	32.70	42.92	49.05	55.19	59.27	65.40	69.49	47.01	59.27	67.45	75.62	79.71	87.89	91.98
53	34.75	44.97	51.10	57.23	61.32	69.49	71.54	49.05	61.32	69.49	77.67	81.76	89.93	96.06
54	36.79	47.01	53.14	61.32	65.40	71.54	75.62	51.10	65.40	73.58	79.71	83.80	94.02	98.11
55	36.79	49.05	55.19	63.36	69.49	75.62	79.71	53.14	67.45	75.62	83.80	87.89	98.11	102.19
56	40.88	51.10	59.27	67.45	73.58	81.76	85.84	55.19	69.49	79.71	87.89	91.98	102.19	108.33
57	42.92	55.19	63.36	71.54	77.67	87.89	91.98	57.23	73.58	81.76	91.98	98.11	108.33	114.46
58	44.97	59.27	67.45	77.67	83.80	94.02	98.11	59.27	75.62	85.84	96.06	104.24	116.50	122.63
59	49.05	63.36	71.54	81.76	89.93	100.15	106.28	61.32	79.71	89.93	102.19	110.37	122.63	128.77
60	53.14	67.45	77.67	87.89	96.06	108.33	114.46	63.36	83.80	94.02	108.33	116.50	128.77	136.94
61	55.19	71.54	81.76	94.02	102.19	114.46	120.59	67.45	87.89	100.15	114.46	122.63	138.98	147.16
62	58.66	77.67	87.02	99.07	108.33	120.59	126.72	73.58	94.02	106.28	119.29	130.81	149.20	157.38
63	61.25	83.55	91.00	103.62	114.46	128.77	134.90	77.67	100.15	112.41	125.54	141.03	159.42	167.60
64	65.26	87.40	97.75	109.11	122.63	134.90	143.07	81.76	106.28	120.59	131.93	149.20	171.69	179.86
65	69.76	92.33	102.80	112.57	128.77	143.07	151.25	87.76	112.41	126.72	138.86	159.42	181.91	192.13
66	77.07	102.00	114.02	125.03	143.07	157.38	165.56	94.02	122.63	138.98	152.45	173.73	198.26	208.48
67	85.85	112.86	126.67	138.05	155.34	173.73	181.91	102.19	132.85	149.20	167.46	188.04	212.57	224.83
68	95.85	124.68	140.38	155.67	171.69	192.13	202.35	110.37	143.07	163.51	184.21	202.35	230.96	243.22
69	104.24	136.94	155.34	174.45	188.04	210.52	222.78	120.59	155.34	177.82	202.85	220.74	249.36	261.62
70	114.46	149.20	169.64	192.13	206.43	233.00	245.27	128.77	167.60	192.13	220.74	239.14	267.75	282.06
71	124.68	163.51	185.99	210.52	226.87	255.49	269.79	141.03	183.95	210.52	238.93	259.57	292.28	306.58
72	136.94	177.82	203.47	229.80	249.36	282.06	296.36	153.29	200.30	228.92	258.03	282.06	318.85	335.20
73	147.14	196.21	218.66	250.64	275.93	308.63	324.98	167.60	217.33	248.57	278.54	308.63	345.42	363.81
74	158.85	211.72	237.29	270.80	302.50	341.33	357.68	181.53	233.87	266.68	298.41	335.20	376.08	396.52
75	172.09	227.84	255.29	292.22	331.11	374.03	394.47	194.21	251.73	288.02	321.54	365.86	410.82	431.26
76	184.86	243.26	274.58	312.89	356.41	406.73	429.22	204.38	268.88	306.64	343.92	388.81	443.53	468.05
77	199.03	261.80	295.07	336.61	378.59	443.53	466.01	217.88	285.33	326.42	367.45	410.45	475.71	500.83
78	212.67	279.49	318.54	361.33	401.01	464.51	487.49	230.75	304.80	349.14	393.91	434.31	497.33	523.60
79	227.60	300.03	342.99	388.81	425.38	486.63	510.70	244.82	323.44	372.76	419.48	458.23	521.02	548.53
80	245.55	323.19	370.13	420.68	454.99	510.96	536.23	263.60	350.27	402.63	454.99	489.29	547.07	575.96
81	270.83	355.68	408.04	464.01	500.12	561.51	590.40	290.69	384.57	442.35	500.12	538.04	603.04	633.73
82	297.91	391.79	449.57	510.96	550.68	617.48	649.98	319.57	422.49	487.49	550.68	592.21	662.62	696.92
83	328.60	431.52	492.90	559.71	604.84	678.87	714.98	350.27	465.82	536.23	604.84	651.79	729.42	767.34
84	361.10	473.04	543.46	617.48	666.23	747.48	787.20	386.38	512.76	590.40	666.23	716.79	801.64	843.17
85	436.93	574.15	657.20	745.67	805.25	904.56	951.50	467.63	619.29	713.17	805.25	866.64	969.56	1021.92
86	480.26	630.12	722.20	821.50	886.50	994.83	1047.19	514.57	682.48	785.39	886.50	953.31	1067.05	1123.02
87	529.01	693.31	794.42	902.75	974.97	1094.14	1151.91	565.12	749.28	863.03	974.97	1049.00	1173.58	1234.96
88	610.26	801.64	919.00	1041.78	1124.83	1263.85	1328.85	653.59	866.64	996.64	1124.83	1211.49	1355.93	1428.15
89	671.65	881.09	1009.28	1146.50	1238.58	1390.24	1462.46	718.59	953.31	1095.94	1238.58	1332.46	1491.35	1570.79
90	738.45	969.56	1110.39	1260.24	1361.35	1529.26	1608.70	790.81	1047.19	1206.08	1361.35	1466.07	1641.20	1727.87
91+	812.48	1067.05	1222.33	1388.43	1498.57	1680.92	1769.39	868.45	1153.72	1327.05	1498.57	1614.12	1805.50	1899.39

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 a landing spot 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	22.03	25.52	30.59	32.29	33.96	51.43	55.85	43.71	57.16	67.24	73.97	80.69	90.78	94.14
30	23.73	27.22	32.28	33.99	35.66	53.20	59.57	47.07	60.52	67.24	77.33	84.05	94.14	100.86
31	25.42	28.93	33.98	35.69	37.36	54.98	63.30	47.07	60.52	70.60	80.69	87.41	97.50	100.86
32	25.42	28.93	35.68	37.39	39.05	58.52	65.16	47.07	63.88	70.60	80.69	87.41	97.50	104.22
33	27.11	30.63	37.38	39.09	40.75	60.30	68.88	50.43	63.88	70.60	80.69	87.41	100.86	104.22
34	27.11	32.33	39.08	40.79	42.45	63.85	72.61	50.43	63.88	73.97	84.05	90.78	100.86	107.59
35	28.81	34.03	39.08	42.49	44.15	67.39	74.47	50.43	63.88	73.97	84.05	90.78	100.86	107.59
36	30.50	35.73	40.78	44.19	47.54	69.17	78.19	50.43	67.24	73.97	87.41	94.14	104.22	110.95
37	32.20	37.43	44.18	45.89	49.24	72.71	81.91	53.79	67.24	77.33	87.41	94.14	104.22	110.95
38	32.20	39.13	45.88	47.59	50.94	76.26	85.64	53.79	67.24	77.33	90.78	97.50	107.59	114.31
39	33.89	40.84	47.58	50.99	54.34	79.81	90.78	53.79	70.60	77.33	90.78	97.50	107.59	114.31
40	35.59	42.54	49.28	52.69	56.03	83.35	90.78	53.79	70.60	80.69	90.78	97.50	110.95	117.67
41	37.45	44.42	51.18	54.61	57.97	87.29	90.78	57.16	73.97	80.69	94.14	100.86	114.31	117.67
42	37.61	46.31	53.10	58.25	61.63	87.41	94.14	57.16	73.97	84.05	97.50	104.22	114.31	121.03
43	39.49	48.22	56.76	60.21	63.61	90.78	94.14	60.52	77.33	87.41	97.50	104.22	117.67	124.40
44	41.39	50.14	58.72	62.18	65.60	90.78	94.14	60.52	77.33	87.41	100.86	107.59	121.03	124.40
45	43.30	52.08	60.69	65.90	69.34	90.78	97.50	63.88	80.69	90.78	104.22	110.95	121.03	127.76
46	43.49	55.77	64.42	67.91	71.37	94.14	97.50	63.88	80.69	94.14	104.22	110.95	124.40	131.12
47	45.43	57.75	66.43	71.68	75.16	94.14	97.50	67.24	84.05	97.50	107.59	114.31	127.76	134.48
48	47.07	59.74	70.21	75.49	78.98	94.14	100.86	67.24	87.41	97.50	110.95	117.67	127.76	134.48
49	47.07	63.51	70.60	77.55	81.07	97.50	100.86	70.60	87.41	100.86	114.31	121.03	131.12	137.84
50	50.43	63.88	73.97	80.69	84.94	97.50	100.86	70.60	90.78	104.22	114.31	121.03	134.48	141.21
51	50.43	67.24	77.33	84.05	88.86	100.86	107.59	73.97	94.14	107.59	117.67	124.40	137.84	147.93
52	53.79	70.60	80.69	89.25	92.81	107.59	114.31	77.33	97.50	110.95	124.40	131.12	144.57	151.29
53	57.16	73.97	84.05	93.22	96.80	114.31	117.67	80.69	100.86	114.31	127.76	134.48	147.93	158.02
54	60.52	77.33	87.41	97.23	102.61	117.67	124.40	84.05	107.59	121.03	131.12	137.84	154.65	161.38
55	60.52	80.69	90.78	101.27	106.67	124.40	131.12	87.41	110.95	124.40	137.84	144.57	161.38	168.10
56	67.24	84.05	97.50	107.09	112.52	134.48	141.21	90.78	114.31	131.12	144.57	151.29	168.10	178.19
57	70.60	89.31	103.86	112.96	118.42	144.57	151.29	94.14	121.03	134.48	151.29	161.38	178.19	188.28
58	73.97	93.30	107.91	118.88	124.35	154.65	161.38	97.50	124.40	141.21	158.02	171.47	191.64	201.72
59	78.94	99.16	113.83	124.83	130.34	164.74	174.83	100.86	131.12	147.93	168.10	181.55	201.72	211.81
60	82.92	103.22	119.79	130.83	136.36	178.19	188.28	104.22	137.84	154.65	178.19	188.18	211.81	225.26
61	88.64	110.82	127.43	138.50	145.89	188.28	198.36	110.95	144.57	164.74	188.28	195.93	228.62	242.07
62	93.41	118.46	135.60	146.46	153.61	198.36	208.45	121.03	154.65	174.83	196.04	205.57	245.43	258.88
63	98.10	125.75	140.02	153.69	165.06	206.24	216.06	124.40	160.41	180.05	200.81	215.24	255.34	268.43
64	101.23	130.06	149.33	159.47	174.71	210.22	222.96	127.40	165.63	187.92	205.59	224.95	267.55	280.29
65	105.69	137.85	155.75	166.92	186.26	216.76	229.15	132.97	170.32	191.99	210.39	234.69	275.60	291.08
66	113.44	150.13	167.81	180.56	201.17	231.63	243.66	138.38	180.49	204.56	224.38	249.59	291.79	306.83
67	122.63	161.22	180.94	196.69	219.79	248.17	259.85	145.98	189.78	213.14	239.22	266.36	303.65	321.17
68	132.77	172.70	194.46	215.63	237.82	266.13	280.29	152.89	198.18	226.50	255.16	280.29	319.93	336.91
69	139.88	183.76	208.45	234.10	252.33	282.50	298.96	161.82	208.45	238.62	272.21	296.22	334.61	351.07
70	148.64	193.76	220.30	249.50	268.08	302.59	318.51	167.22	217.65	249.50	286.66	310.55	347.71	366.29
71	156.51	205.26	233.49	264.28	284.80	320.72	338.68	177.04	230.92	264.28	299.94	325.85	366.91	384.87
72	165.98	215.53	246.62	278.53	302.23	341.87	359.21	185.80	242.78	277.46	312.74	341.87	386.46	406.28
73	171.97	229.33	255.56	292.94	322.49	360.71	379.82	195.88	254.01	290.52	325.54	360.71	403.71	425.21
74	178.78	238.29	267.06	304.78	340.45	384.16	402.56	204.31	263.21	300.14	335.86	377.26	423.27	446.27
75	186.24	246.57	276.27	316.23	358.33	404.77	426.89	210.17	272.42	311.70	347.96	395.93	444.59	466.71
76	192.05	252.72	285.26	325.06	370.28	422.56	445.92	212.33	279.35	318.57	357.30	403.94	460.78	486.26
77	198.16	260.65	293.77	335.13	376.93	441.58	463.96	216.93	284.08	324.99	365.84	408.65	473.63	498.64
78	202.53	266.17	303.35	344.11	381.89	442.36	464.25	219.75	290.27	332.49	375.14	413.60	473.63	498.64
79	206.90	272.74	311.79	353.45	386.68	442.36	464.25	222.55	294.02	338.86	381.33	416.55	473.63	498.64
80	212.58	279.80	320.44	364.21	393.91	442.36	464.25	228.22	303.25	348.58	393.91	423.61	473.63	498.64
81	234.47	307.93	353.27	401.72	432.98	486.13	511.14	251.66	332.94	382.96	432.98	465.81	522.08	548.66
82	257.91	339.20	389.22	442.36	476.75	534.59	562.72	276.67	365.77	422.04	476.75	512.70	573.67	603.36
83	284.49	373.59	426.73	484.57	523.65	587.73	619.00	303.25	403.29	464.25	523.65	564.29	631.50	664.33
84	312.62	409.54	470.50	534.59	576.79	647.13	681.52	334.51	443.93	511.14	576.79	620.56	694.03	729.98
85	378.28	497.07	568.98	645.57	697.15	783.12	823.76	404.85	536.15	617.43	697.15	750.30	839.40	884.73
86	415.79	545.53	625.25	711.22	767.49	861.28	906.61	445.49	590.86	679.96	767.49	825.33	923.80	972.26
87	457.99	600.24	687.77	781.56	844.09	947.25	997.27	489.26	648.70	747.17	844.09	908.17	1016.03	1069.17
88	528.33	694.03	795.63	901.92	973.82	1094.18	1150.46	565.85	750.30	862.84	973.82	1048.85	1173.90	1236.43
89	581.48	762.80	873.78	992.58	1072.30	1203.60	1266.13	622.12	825.33	948.81	1072.30	1153.58	1291.14	1359.92
90	639.32	839.40	961.32	1091.06	1178.59	1323.96	1392.74	684.65	906.61	1044.16	1178.59	1269.25	1420.88	1495.91
91+	703.40	923.80	1058.23	1202.04	1297.39	1455.27	1531.86	751.86	998.83	1148.89	1297.39	1397.43	1563.12	1644.40

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages
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 a landing spot option during the 2010 and 2013 Rate Filings

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	17.70	23.00	26.54	30.08	33.62	37.16	38.93	23.00	30.08	35.39	38.93	42.47	47.78	49.55
30	19.46	24.77	28.31	31.85	35.39	38.93	40.70	24.77	31.85	35.39	40.70	44.24	49.55	53.09
31	19.46	24.77	28.31	31.85	35.39	38.93	42.47	24.77	31.85	37.16	42.47	46.01	51.32	53.09
32	19.46	24.77	28.31	31.85	35.39	40.70	42.47	24.77	33.62	37.16	42.47	46.01	51.32	54.85
33	19.46	26.54	30.08	33.62	37.16	40.70	42.47	26.54	33.62	37.16	42.47	46.01	53.09	54.85
34	21.23	26.54	30.08	33.62	37.16	40.70	44.24	26.54	33.62	38.93	44.24	47.78	53.09	56.62
35	21.23	26.54	30.08	33.62	37.16	42.47	44.24	26.54	33.62	38.93	44.24	47.78	53.09	56.62
36	21.23	26.54	30.08	35.39	38.93	42.47	46.01	26.54	35.39	38.93	46.01	49.55	54.85	58.39
37	21.23	26.54	31.85	35.39	38.93	44.24	46.01	28.31	35.39	40.70	46.01	49.55	54.85	58.39
38	21.23	28.31	31.85	35.39	38.93	44.24	46.01	28.31	35.39	40.70	47.78	51.32	56.62	60.16
39	21.23	28.31	31.85	37.16	40.70	44.24	47.78	28.31	37.16	40.70	47.78	51.32	56.62	60.16
40	23.00	28.31	31.85	37.16	40.70	46.01	47.78	28.31	37.16	42.47	47.78	51.32	58.39	61.93
41	23.00	28.31	33.62	37.16	40.70	46.01	47.78	30.08	38.93	42.47	49.55	53.09	60.16	61.93
42	23.00	30.08	33.62	38.93	42.47	46.01	49.55	30.08	38.93	44.24	51.32	54.85	60.16	63.70
43	23.00	30.08	33.62	38.93	42.47	47.78	49.55	31.85	40.70	46.01	51.32	54.85	61.93	65.47
44	23.00	30.08	35.39	38.93	42.47	47.78	49.55	31.85	40.70	46.01	53.09	56.62	63.70	65.47
45	24.77	31.85	35.39	40.70	44.24	47.78	51.32	33.62	42.47	47.78	54.85	58.39	63.70	67.24
46	24.77	31.85	35.39	40.70	44.24	49.55	51.32	33.62	42.47	49.55	54.85	58.39	65.47	69.01
47	24.77	31.85	37.16	40.70	44.24	49.55	51.32	35.39	44.24	51.32	56.62	60.16	67.24	70.78
48	24.77	31.85	37.16	40.70	44.24	49.55	53.09	35.39	46.01	51.32	58.39	61.93	67.24	70.78
49	24.77	33.62	37.16	42.47	46.01	51.32	53.09	37.16	46.01	53.09	60.16	63.70	69.01	72.55
50	26.54	33.62	38.93	42.47	46.01	51.32	53.09	37.16	47.78	54.85	60.16	63.70	70.78	74.32
51	26.54	35.39	40.70	44.24	47.78	53.09	56.62	38.93	49.55	56.62	61.93	65.47	72.55	77.86
52	28.31	37.16	42.47	47.78	51.32	56.62	60.16	40.70	51.32	58.39	65.47	69.01	76.09	79.63
53	30.08	38.93	44.24	49.55	53.09	60.16	61.93	42.47	53.09	60.16	67.24	70.78	77.86	83.17
54	31.85	40.70	46.01	53.09	56.62	61.93	65.47	44.24	56.62	63.70	69.01	72.55	81.40	84.94
55	31.85	42.47	47.78	54.85	60.16	65.47	69.01	46.01	58.39	65.47	72.55	76.09	84.94	88.48
56	35.39	44.24	51.32	58.39	63.70	70.78	74.32	47.78	60.16	69.01	76.09	79.63	88.48	93.78
57	37.16	47.78	54.85	61.93	67.24	76.09	79.63	49.55	63.70	70.78	79.63	84.94	93.78	99.09
58	38.93	51.32	58.39	67.24	72.55	81.40	84.94	51.32	65.47	74.32	83.17	90.24	100.86	106.17
59	42.47	54.85	61.93	70.78	77.86	86.71	92.01	53.09	69.01	77.86	88.48	95.55	106.17	111.48
60	46.01	58.39	67.24	76.09	83.17	93.78	99.09	54.85	72.55	81.40	93.78	100.86	111.48	118.56
61	47.78	61.93	70.78	81.40	88.48	99.09	104.40	58.39	76.09	86.71	99.09	106.17	120.33	127.40
62	50.79	67.24	75.33	85.77	93.78	104.40	109.71	63.70	81.40	92.01	103.28	113.25	129.17	136.25
63	53.03	72.33	78.78	89.71	99.09	111.48	116.79	67.24	86.71	97.32	108.68	122.10	138.02	145.10
64	56.50	75.67	84.62	94.47	106.17	116.79	123.87	70.78	92.01	104.40	114.22	129.17	148.64	155.72
65	60.39	79.93	89.00	97.46	111.48	123.87	130.94	75.98	97.32	109.71	120.22	138.02	157.49	166.33
66	66.73	88.31	98.71	108.25	123.87	136.25	143.33	81.40	106.17	120.33	131.99	150.41	171.64	180.49
67	74.32	97.71	109.66	119.52	134.48	150.41	157.49	88.48	115.02	129.17	144.98	162.79	184.03	194.65
68	82.98	107.94	121.54	134.77	148.64	166.33	175.18	95.55	123.87	141.56	159.48	175.18	199.95	210.57
69	90.24	118.56	134.48	151.03	162.79	182.26	192.88	104.40	134.48	153.95	175.62	191.11	215.88	226.50
70	99.09	129.17	146.87	166.33	178.72	201.72	212.34	111.48	145.10	166.33	191.11	207.03	231.81	244.19
71	107.94	141.56	161.03	182.26	196.42	221.19	233.58	122.10	159.26	182.26	206.85	224.73	253.04	265.43
72	118.56	153.95	176.16	198.95	215.88	244.19	256.58	132.71	173.41	198.18	223.39	244.19	276.04	290.20
73	127.39	169.87	189.31	216.99	238.88	267.20	281.35	145.10	188.15	215.20	241.14	267.20	299.05	314.97
74	137.52	183.30	205.43	234.44	261.89	295.51	309.66	157.16	202.47	230.88	258.35	290.20	325.59	343.28
75	148.99	197.25	221.02	252.99	286.66	323.82	341.52	168.14	217.94	249.36	278.37	316.74	355.67	373.37
76	160.04	210.60	237.71	270.89	308.56	352.13	371.60	176.94	232.79	265.48	297.75	336.62	383.98	405.22
77	172.31	226.65	255.46	291.42	327.76	383.98	403.45	188.63	247.02	282.60	318.12	355.35	411.85	433.60
78	184.12	241.97	275.78	312.83	347.17	402.15	422.04	199.77	263.88	302.27	341.03	376.00	430.57	453.31
79	197.05	259.75	296.94	336.62	368.27	421.30	442.14	211.95	280.02	322.72	363.17	396.71	451.07	474.89
80	212.58	279.80	320.44	364.21	393.91	442.36	464.25	228.22	303.25	348.58	393.91	423.61	473.63	498.64
81	234.47	307.93	353.27	401.72	432.98	486.13	511.14	251.66	332.94	382.96	432.98	465.81	522.08	548.66
82	257.91	339.20	389.22	442.36	476.75	534.59	562.72	276.67	365.77	422.04	476.75	512.70	573.67	603.36
83	284.49	373.59	426.73	484.57	523.65	587.73	619.00	303.25	403.29	464.25	523.65	564.29	631.50	664.33
84	312.62	409.54	470.50	534.59	576.79	647.13	681.52	334.51	443.93	511.14	576.79	620.56	694.03	729.98
85	378.28	497.07	568.98	645.57	697.15	783.12	823.76	404.85	536.15	617.43	697.15	750.30	839.40	884.73
86	415.79	545.53	625.25	711.22	767.49	861.28	906.61	445.49	590.86	679.96	767.49	825.33	923.80	972.26
87	457.99	600.24	687.77	781.56	844.09	947.25	997.27	489.26	648.70	747.17	844.09	908.17	1016.03	1069.17
88	528.33	694.03	795.63	901.92	973.82	1094.18	1150.46	565.85	750.30	862.84	973.82	1048.85	1173.90	1236.43
89	581.48	762.80	873.78	992.58	1072.30	1203.60	1266.13	622.12	825.33	948.81	1072.30	1153.58	1291.14	1359.92
90	639.32	839.40	961.32	1091.06	1178.59	1323.96	1392.74	684.65	906.61	1044.16	1178.59	1269.25	1420.88	1495.91
91+	703.40	923.80	1058.23	1202.04	1297.39	1455.27	1531.86	751.86	998.83	1148.89	1297.39	1397.43	1563.12	1644.40

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

Appendix B5

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 a landing spot option during the 2016 Rate Filing

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	GPO Inflation with 2016 Shared Cost							4.1% Simple Inflation or 5.0% Simple Inflation with 2016 Shared Cost							4.1% Compound Inflation or 5.0% Compound Inflation with 2016 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	12.08	14.25	15.76	17.15	20.18	23.40	25.89	21.49	24.89	29.83	31.49	33.12	50.16	54.47	42.63	55.74	65.58	72.14	78.69	88.53	91.81
30	12.08	14.98	16.71	18.29	21.13	24.16	25.89	23.14	26.55	31.49	33.15	34.78	51.89	58.10	45.90	59.02	65.58	75.41	81.97	91.81	98.37
31	12.08	15.35	17.29	18.68	21.71	24.16	25.89	24.79	28.21	33.14	34.81	36.43	53.62	61.73	45.90	59.02	68.86	78.69	85.25	95.09	98.37
32	12.08	15.93	18.02	19.41	22.43	25.89	27.61	24.79	28.21	34.80	36.47	38.09	57.08	63.55	45.90	62.30	68.86	78.69	85.25	95.09	101.65
33	13.81	16.30	18.60	20.21	22.43	25.89	27.61	26.44	29.87	36.46	38.12	39.74	58.81	67.18	49.18	62.30	68.86	78.69	85.25	98.37	101.65
34	13.81	16.88	18.98	20.71	22.43	25.89	27.61	26.44	31.53	38.11	39.78	41.40	62.27	70.81	49.18	62.30	72.14	81.97	88.53	98.37	104.92
35	13.81	17.25	18.98	21.74	24.16	25.89	28.60	28.10	33.19	38.11	41.44	43.06	65.72	72.63	49.18	62.30	72.14	81.97	88.53	98.37	104.92
36	14.07	17.26	18.98	22.43	24.16	27.61	30.38	29.75	34.85	39.77	43.10	46.37	67.45	76.26	49.18	65.58	72.14	85.25	91.81	101.65	108.20
37	14.07	17.29	20.71	22.43	24.16	28.09	32.17	31.40	36.51	43.09	44.75	48.02	70.91	79.89	52.46	65.58	75.41	85.25	91.81	101.65	108.20
38	15.63	17.29	20.71	22.43	24.16	28.09	32.17	31.40	38.17	44.74	46.41	49.68	74.37	83.52	52.46	65.58	75.41	88.53	95.09	104.92	111.48
39	15.63	18.98	21.97	24.16	25.89	29.74	33.99	33.05	39.83	46.40	49.73	52.99	77.83	88.53	52.46	68.86	75.41	88.53	95.09	104.92	111.48
40	17.27	20.24	23.49	25.12	26.64	31.39	35.75	34.71	41.48	48.06	51.38	54.65	81.29	88.53	52.46	68.86	78.69	88.53	95.09	108.20	114.76
41	17.32	20.57	24.62	26.86	28.40	33.24	37.90	36.52	43.32	49.92	53.26	56.54	85.13	88.53	55.74	72.14	78.69	91.81	98.37	111.48	114.76
42	18.51	21.76	25.36	27.04	28.59	35.31	40.09	36.68	45.16	51.79	56.81	60.11	85.25	91.81	55.74	72.14	81.97	95.09	101.65	111.48	118.04
43	19.26	22.52	26.31	28.57	30.38	37.48	43.46	38.51	47.03	55.36	58.72	62.04	88.53	91.81	59.02	75.41	85.25	95.09	101.65	114.76	121.32
44	19.50	23.41	27.34	29.00	32.25	39.37	45.28	40.37	48.90	57.27	60.64	63.98	88.53	91.81	59.02	75.41	85.25	98.37	104.92	118.04	121.32
45	19.66	24.02	28.93	30.68	32.50	42.58	48.18	42.23	50.79	59.19	64.27	67.62	88.53	95.09	62.30	78.69	88.53	101.65	108.20	118.04	124.60
46	21.40	25.03	30.25	32.12	34.60	45.55	51.01	42.42	54.39	62.83	66.23	69.60	91.81	95.09	62.30	78.69	91.81	101.65	108.20	121.32	127.88
47	21.58	26.00	31.91	34.01	36.46	47.49	52.91	44.31	56.32	64.79	69.91	73.30	91.81	95.09	65.58	81.97	95.09	104.92	111.48	124.60	131.16
48	21.75	28.20	32.98	34.16	36.73	50.43	54.43	45.90	58.26	68.47	73.62	77.02	91.81	98.37	65.58	85.25	95.09	108.20	114.76	124.60	131.16
49	24.63	29.12	34.20	36.43	39.72	54.67	60.04	45.90	61.93	68.86	75.63	79.06	95.09	98.37	68.86	85.25	98.37	111.48	118.04	127.88	134.43
50	24.88	29.94	35.85	38.29	42.66	57.76	61.89	49.18	62.30	72.14	78.69	82.84	95.09	98.37	68.86	88.53	101.65	111.48	118.04	131.16	137.71
51	26.59	31.65	37.35	40.12	44.54	62.41	67.59	49.18	65.58	75.41	81.97	86.66	98.37	104.92	72.14	91.81	104.92	114.76	121.32	134.43	144.27
52	26.83	32.20	38.78	42.42	46.43	64.49	72.23	52.46	68.86	78.69	87.04	90.52	104.92	111.48	75.41	95.09	108.20	121.32	127.88	140.99	147.55
53	29.41	34.33	40.17	43.69	45.10	69.26	76.89	55.74	72.14	81.97	90.92	94.40	111.48	114.76	78.69	98.37	111.48	124.60	131.16	144.27	154.11
54	28.83	35.13	41.15	45.34	47.10	74.10	81.58	59.02	75.41	85.25	94.82	100.07	114.76	121.32	81.97	104.92	118.04	127.88	134.43	150.83	157.39
55	31.66	36.27	42.62	47.27	50.84	79.02	86.30	59.02	78.69	88.53	98.76	104.03	121.32	127.88	85.25	108.20	121.32	134.43	140.99	157.39	163.94
56	33.47	38.46	46.05	50.97	54.30	82.82	92.72	65.58	81.97	95.09	104.44	109.74	131.16	137.71	88.53	111.48	127.88	140.99	147.55	163.94	173.78
57	35.30	41.52	49.04	54.67	58.93	90.51	99.18	68.86	87.10	101.29	110.17	115.49	140.99	147.55	91.81	118.04	131.16	147.55	157.39	173.78	183.62
58	37.15	43.80	52.52	57.52	65.17	97.19	105.68	72.14	91.00	105.24	115.94	121.28	150.83	157.39	95.09	121.32	137.71	154.11	167.22	186.90	196.73
59	39.51	47.10	55.62	60.85	68.84	103.97	116.15	76.99	96.71	111.01	121.75	127.11	160.67	170.50	98.37	127.88	144.27	163.94	177.06	196.73	206.57
60	41.39	50.57	59.87	65.40	76.19	110.84	124.44	80.87	100.66	116.82	127.60	132.99	173.78	183.62	101.65	134.43	150.83	173.78	183.52	206.57	219.69
61	44.10	54.33	64.33	69.74	81.67	120.74	134.17	86.45	108.08	124.28	135.08	142.28	183.62	193.45	108.20	140.99	160.67	183.62	191.09	222.96	236.08
62	47.86	58.80	68.48	75.30	88.18	129.69	145.72	91.10	115.53	132.24	142.84	149.80	193.45	203.29	118.04	150.83	170.50	191.19	200.48	239.36	252.47
63	52.03	63.39	73.77	81.38	93.80	141.62	154.53	95.68	122.64	136.56	149.89	160.98	201.13	210.71	121.32	156.44	175.59	195.84	209.92	249.02	261.79
64	56.29	68.68	78.36	87.97	100.48	153.74	166.44	98.73	126.85	145.64	155.52	170.39	205.02	217.44	124.25	161.53	183.27	200.50	219.38	260.93	273.36
65	60.10	74.67	83.43	94.69	108.94	163.79	170.61	103.08	134.44	151.90	162.79	181.66	211.40	223.48	129.68	166.10	187.24	205.18	228.89	268.78	283.88
66	65.35	81.72	92.43	103.61	120.13	174.02	183.87	110.63	146.41	163.66	176.09	196.19	225.90	237.63	134.95	176.02	199.49	218.83	243.42	284.57	299.24
67	72.12	90.48	102.53	113.04	133.78	182.98	192.45	119.60	157.23	176.47	191.83	214.35	242.03	253.42	142.37	185.08	207.86	233.30	259.77	296.13	313.22
68	79.60	98.57	111.75	123.63	145.50	193.67	205.78	129.49	168.43	189.65	210.29	231.94	259.55	273.36	149.10	193.28	220.89	248.85	273.36	312.01	328.58
69	87.42	108.67	123.42	136.06	158.66	205.67	217.26	136.42	179.22	203.29	228.31	246.09	275.51	291.56	157.82	203.29	232.71	265.47	288.89	326.34	342.38
70	96.90	120.01	135.75	149.18	172.86	215.75	226.81	144.96	188.97	214.85	243.33	261.45	295.10	310.63	163.08	212.26	243.33	279.57	302.87	339.11	357.23
71	106.29	131.69	148.45	166.08	187.69	233.10	246.65	152.64	200.18	227.71	257.74	277.76	312.79	330.30	172.66	225.21	257.74	292.52	317.79	357.83	375.35
72	113.16	139.29	158.83	181.69	200.57	245.57	258.50	161.87	210.19	240.52	271.64	294.75	333.41	350.32	181.20	236.77	270.59	305.00	333.41	376.90	396.23
73	118.36	147.58	168.86	191.83	212.86	257.98	272.72	167.72	223.65	249.24	285.69	314.51	351.79	370.43	191.04	247.72	283.33	317.49	351.79	393.72	414.69
74	122.14	153.95	176.03	199.75	221.42	266.70	280.35	174.36	232.39	260.46	297.24	332.03	374.66	392.60	199.25	256.70	292.71	327.55	367.93	412.79	435.23
75	126.13	161.85	184.41	208.51	228.45	271.31	286.02	181.63	240.47	269.43	308.41	349.46	394.76	416.33	204.97	265.68	303.99	339.35	386.13	433.59	455.16
76	133.23	169.28	194.34	219.09	237.58	278.22	294.01	187.30	246.47	278.20	317.02	361.12	412.10	434.88	207.08	272.43	310.69	348.46	393.94	449.38	474.23
77	140.85	178.82	202.51	227.69	246.43	286.19	300.97	193.26	254.20	286.51	326.84	367.60	430.66	452.49	211.56	277.05	316.95	356.79	398.54	461.91	486.30
78	147.99	187.81	213.60	239.20	258.05	292.99	308.63	197.52	259.58	295.85	335.59	372.44	431.42	452.76	214.31	283.09	324.27	365.85	403.37	461.91	486.30
79	155.49	198.48	224.43	250.27	268.97	300.42	316.71	201.78	265.99	304.07	344.70	377.12	431.42	452.76	217.05	286.75	330.47	371.89	406.24	461.91	486.30
80	163.12	207.32	234.76	262.20	280.50	307.94	324.71	207.32	272.88	312.51	355.20	384.16	431.42	452.76	222.57	295.74	339.95	384.16	413.13	461.91	486.30
81	178.36	228.67	257.63	288.12	307.94	339.95	356.72	228.67	300.32	344.53	391.78	422.27	474.10	498.49	245.44	324.71	373.49	422.27	454.29	509.17	535.08
82	196.65	250.01	283.55	317.09	338.43	373.49	393.31	251.53	330.81	379.59	431.42	464.96	521.36	548.80	269.83	356.72	411.60	464.96	500.02	559.47	588.44
83	216.47	275.92	312.51	347.57	371.97	411.60	432.94	277.45	364.34	416.17	472.58	510.69	573.19	603.68	295.74	393.31	452.76	510.69	550.33	615.88	647.89
84	237.81	303.36	343.00	382.64	410.08	451.24	475.63	304.89	399.41	458.86	521.36	562.52	631.12	664.66	326.23	432.94	498.49	562.52	605.21	676.85	711.92
85	288.12	367.39	416.17	463.43	495.45	547.28	576.24	368.92	484.77	554.90	629.60	679.90	763.75	803.38	394.83	522.89	602.16	679.90	731.73	818.63	862.84
86	317.09	403.98	457.33	510.69	545.75	602.16	632.65	405.50	532.03	609.78	693.62	748.50	839.97	884.18	434.47	576.24	663.13	748.50	804.91	900.95	948.21
87	347.57	443.61	503.07	561.00	600.63	661.61	696.67	446.66	585.39	670.76	762.22	823.20	923.81	972.60	477.15	632.65	728.69	823.20	885.70	990.89	1042.72
88	402.45	513.74	580.81	647.89	693.62	763.75	804.91	515.26	676.85	775.94	879.61	949.73	1067.11	1121.99	551.85	731.73	841.49	949.73	1022.90	1144.86	1205.84
89	442.09	564.05	638.74	713.44	762.22	839.97	884.18	567.09	743.93	852.17	968.02	1045.77	1173.82	1234.80	606.73	804.91	925.34	1045.77	1125.04	1259.19	1326.27
90	486.30	620.45	702.77	783.57	838.45	925.34	974.12	623.50	818.63	937.54	1064.06	1149.43	1291.21	1358.28	667.71	884.18	1018.33	1149.43	1237.85	1385.72	1458.90
91+	535.08	682.95	772.89	862.84	922.29	1016.81	1070.16	686.00	900.95	1032.05	1172.30	1265.29	1419.26	1493.96	733.26	974.12	1120.47	1265.29	1362.86	1524.45	1603.72

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

Appendix B6

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 a landing spot option during the 2010 and 2016 Rate Filings

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	1.9% Simple Inflation or 2.7% Simple Inflation with 2016 Shared Cost							1.9% Compound Inflation or 2.7% Compound Inflation with 2016 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	17.26	22.43	25.89	29.34	32.79	36.24	37.97	22.43	29.34	34.51	37.97	41.42	46.59	48.32
30	18.98	24.16	27.61	31.06	34.51	37.97	39.69	24.16	31.06	34.51	39.69	43.14	48.32	51.77
31	18.98	24.16	27.61	31.06	34.51	37.97	41.42	24.16	31.06	36.24	41.42	44.87	50.05	51.77
32	18.98	24.16	27.61	31.06	34.51	39.69	41.42	24.16	32.79	36.24	41.42	44.87	50.05	53.50
33	18.98	25.89	29.34	32.79	36.24	39.69	41.42	25.89	32.79	36.24	41.42	44.87	51.77	53.50
34	20.71	25.89	29.34	32.79	36.24	39.69	43.14	25.89	32.79	37.97	43.14	46.59	51.77	55.22
35	20.71	25.89	29.34	32.79	36.24	41.42	43.14	25.89	32.79	37.97	43.14	46.59	51.77	55.22
36	20.71	25.89	29.34	34.51	37.97	41.42	44.87	25.89	34.51	37.97	44.87	48.32	53.50	56.95
37	20.71	25.89	31.06	34.51	37.97	43.14	44.87	27.61	34.51	39.69	44.87	48.32	53.50	56.95
38	20.71	27.61	31.06	34.51	37.97	43.14	44.87	27.61	34.51	39.69	46.59	50.05	55.22	58.67
39	20.71	27.61	31.06	36.24	39.69	43.14	46.59	27.61	36.24	39.69	46.59	50.05	55.22	58.67
40	22.43	27.61	31.06	36.24	39.69	44.87	46.59	27.61	36.24	41.42	46.59	50.05	56.95	60.40
41	22.43	27.61	32.79	36.24	39.69	44.87	46.59	29.34	37.97	41.42	48.32	51.77	58.67	60.40
42	22.43	29.34	32.79	37.97	41.42	44.87	48.32	29.34	37.97	43.14	50.05	53.50	58.67	62.13
43	22.43	29.34	32.79	37.97	41.42	46.59	48.32	31.06	39.69	44.87	50.05	53.50	60.40	63.85
44	22.43	29.34	34.51	37.97	41.42	46.59	48.32	31.06	39.69	44.87	51.77	55.22	62.13	63.85
45	24.16	31.06	34.51	39.69	43.14	46.59	50.05	32.79	41.42	46.59	53.50	56.95	62.13	65.58
46	24.16	31.06	34.51	39.69	43.14	48.32	50.05	32.79	41.42	48.32	53.50	56.95	63.85	67.30
47	24.16	31.06	36.24	39.69	43.14	48.32	50.05	34.51	43.14	50.05	55.22	58.67	65.58	69.03
48	24.16	31.06	36.24	39.69	43.14	48.32	51.77	34.51	44.87	50.05	56.95	60.40	65.58	69.03
49	24.16	32.79	36.24	41.42	44.87	50.05	51.77	36.24	44.87	51.77	58.67	62.13	67.30	70.75
50	25.89	32.79	37.97	41.42	44.87	50.05	51.77	36.24	46.59	53.50	58.67	62.13	69.03	72.48
51	25.89	34.51	39.69	43.14	46.59	51.77	55.22	37.97	48.32	55.22	60.40	63.85	70.75	75.93
52	27.61	36.24	41.42	46.59	50.05	55.22	58.67	39.69	50.05	56.95	63.85	67.30	74.21	77.66
53	29.34	37.97	43.14	48.32	51.77	58.67	60.40	41.42	51.77	58.67	65.58	69.03	75.93	81.11
54	31.06	39.69	44.87	51.77	55.22	60.40	63.85	43.14	55.22	62.13	67.30	70.75	79.38	82.83
55	31.06	41.42	46.59	53.50	58.67	63.85	67.30	44.87	56.95	63.85	70.75	74.21	82.83	86.29
56	34.51	43.14	50.05	56.95	62.13	69.03	72.48	46.59	58.67	67.30	74.21	77.66	86.29	91.46
57	36.24	46.59	53.50	60.40	65.58	74.21	77.66	48.32	62.13	69.03	77.66	82.83	91.46	96.64
58	37.97	50.05	56.95	65.58	70.75	79.38	82.83	50.05	63.85	72.48	81.11	88.01	98.37	103.54
59	41.42	53.50	60.40	69.03	75.93	84.56	89.74	51.77	67.30	75.93	86.29	93.19	103.54	108.72
60	44.87	56.95	65.58	74.21	81.11	91.46	96.64	53.50	70.75	79.38	91.46	98.37	108.72	115.62
61	46.59	60.40	69.03	79.38	86.29	96.64	101.82	56.95	74.21	84.56	96.64	103.54	117.35	124.25
62	49.53	65.58	73.47	83.65	91.46	101.82	107.00	62.13	79.38	89.74	100.72	110.45	125.98	132.88
63	51.72	70.54	76.83	87.49	96.64	108.72	113.90	65.58	84.56	94.92	105.99	119.08	134.61	141.51
64	55.10	73.80	82.53	92.13	103.54	113.90	120.80	69.03	89.74	101.82	111.39	125.98	144.96	151.86
65	58.90	77.96	86.80	95.05	108.72	120.80	127.70	74.10	94.92	107.00	117.25	134.61	153.59	162.22
66	65.08	86.13	96.27	105.57	120.80	132.88	139.78	79.38	103.54	117.35	128.72	146.69	167.40	176.02
67	72.48	95.29	106.95	116.56	131.16	146.69	153.59	86.29	112.17	125.98	141.39	158.77	179.48	189.83
68	80.93	105.27	118.53	131.43	144.96	162.22	170.85	93.19	120.80	138.06	155.53	170.85	195.01	205.36
69	88.01	115.62	131.16	147.29	158.77	177.75	188.10	101.82	131.16	150.14	171.27	186.38	210.54	220.89
70	96.64	125.98	143.24	162.22	174.30	196.73	207.09	108.72	141.51	162.22	186.38	201.91	226.07	238.15
71	105.27	138.06	157.04	177.75	191.56	215.72	227.80	119.08	155.32	177.75	201.74	219.17	246.78	258.86
72	115.62	150.14	171.80	194.03	210.54	238.15	250.23	129.43	169.12	193.28	217.86	238.15	269.21	283.02
73	124.24	165.67	184.62	211.63	232.97	260.58	274.39	141.51	183.50	209.88	235.18	260.58	291.65	307.18
74	134.12	178.76	200.35	228.64	255.41	288.20	302.00	153.27	197.46	225.16	251.96	283.02	317.53	334.79
75	145.30	192.37	215.55	246.73	279.57	315.81	333.07	163.98	212.55	243.19	271.48	308.91	346.87	364.13
76	156.08	205.39	231.83	264.18	300.93	343.42	362.40	172.57	227.03	258.91	290.38	328.29	374.48	395.19
77	168.05	221.05	249.13	284.21	319.65	374.48	393.47	183.97	240.91	275.61	310.25	346.56	401.66	422.87
78	179.57	235.99	268.95	305.09	338.58	392.20	411.60	194.83	257.36	294.79	332.59	366.70	419.92	442.09
79	192.17	253.32	289.60	328.29	359.16	410.87	431.20	206.71	273.09	314.74	354.18	386.90	439.91	463.14
80	207.32	272.88	312.51	355.20	384.16	431.42	452.76	222.57	295.74	339.95	384.16	413.13	461.91	486.30
81	228.67	300.32	344.53	391.78	422.27	474.10	498.49	245.44	324.71	373.49	422.27	454.29	509.17	535.08
82	251.53	330.81	379.59	431.42	464.96	521.36	548.80	269.83	356.72	411.60	464.96	500.02	559.47	588.44
83	277.45	364.34	416.17	472.58	510.69	573.19	603.68	295.74	393.31	452.76	510.69	550.33	615.88	647.89
84	304.89	399.41	458.86	521.36	562.52	631.12	664.66	326.23	432.94	498.49	562.52	605.21	676.85	711.92
85	368.92	484.77	554.90	629.60	679.90	763.75	803.38	394.83	522.89	602.16	679.90	731.73	818.63	862.84
86	405.50	532.03	609.78	693.62	748.50	839.97	884.18	434.47	576.24	663.13	748.50	804.91	900.95	948.21
87	446.66	585.39	670.76	762.22	823.20	923.81	972.60	477.15	632.65	728.69	823.20	885.70	990.89	1042.72
88	515.26	676.85	775.94	879.61	949.73	1067.11	1121.99	551.85	731.73	841.49	949.73	1022.90	1144.86	1205.84
89	567.09	743.93	852.17	968.02	1045.77	1173.82	1234.80	606.73	804.91	925.34	1045.77	1125.04	1259.19	1326.27
90	623.50	818.63	937.54	1064.06	1149.43	1291.21	1358.28	667.71	884.18	1018.33	1149.43	1237.85	1385.72	1458.90
91+	686.00	900.95	1032.05	1172.30	1265.29	1419.26	1493.96	733.26	974.12	1120.47	1265.29	1362.86	1524.45	1603.72

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 B7

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 a landing spot option during the 2013 and 2016 Rate Filings

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	3.8% Simple Inflation or 4.5% Simple Inflation with 2016 Shared Cost							3.8% Compound Inflation or 4.5% Compound Inflation with 2016 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	18.60	21.55	25.82	27.26	28.67	43.42	47.16	36.90	48.26	56.77	62.45	68.13	76.64	79.48
30	20.03	22.99	27.26	28.70	30.11	44.92	50.30	39.74	51.10	56.77	65.29	70.97	79.48	85.16
31	21.46	24.42	28.69	30.13	31.54	46.42	53.44	39.74	51.10	59.61	68.13	73.81	82.32	85.16
32	21.46	24.42	30.13	31.57	32.97	49.41	55.02	39.74	53.94	59.61	68.13	73.81	82.32	88.00
33	22.89	25.86	31.56	33.00	34.41	50.91	58.16	42.58	53.94	59.61	68.13	73.81	85.16	88.00
34	22.89	27.30	33.00	34.44	35.84	53.91	61.30	42.58	53.94	62.45	70.97	76.64	85.16	90.84
35	24.32	28.73	33.00	35.87	37.28	56.90	62.88	42.58	53.94	62.45	70.97	76.64	85.16	90.84
36	25.76	30.17	34.43	37.31	40.14	58.40	66.02	42.58	56.77	62.45	73.81	79.48	88.00	93.68
37	27.19	31.61	37.30	38.74	41.58	61.39	69.16	45.42	56.77	65.29	73.81	79.48	88.00	93.68
38	27.19	33.04	38.74	40.18	43.01	64.39	72.31	45.42	56.77	65.29	76.64	82.32	90.84	96.52
39	28.62	34.48	40.17	43.05	45.88	67.38	76.64	45.42	59.61	65.29	76.64	82.32	90.84	96.52
40	30.05	35.92	41.61	44.48	47.31	70.38	76.64	45.42	59.61	68.13	76.64	82.32	93.68	99.35
41	31.62	37.50	43.22	46.11	48.95	73.70	76.64	48.26	62.45	68.13	79.48	85.16	96.52	99.35
42	31.76	39.10	44.84	49.19	52.04	73.81	79.48	48.26	62.45	70.97	82.32	88.00	96.52	102.19
43	33.34	40.71	47.92	50.84	53.71	76.64	79.48	51.10	65.29	73.81	82.32	88.00	99.35	105.03
44	34.95	42.34	49.58	52.50	55.39	76.64	79.48	51.10	65.29	73.81	85.16	90.84	102.19	105.03
45	36.56	43.97	51.24	55.64	58.54	76.64	82.32	53.94	68.13	76.64	88.00	93.68	102.19	107.87
46	36.72	47.09	54.39	57.34	60.26	79.48	82.32	53.94	68.13	79.48	88.00	93.68	105.03	110.71
47	38.36	48.76	56.09	60.52	63.46	79.48	82.32	56.77	70.97	82.32	90.84	96.52	107.87	113.55
48	39.74	50.44	59.28	63.73	66.68	79.48	85.16	56.77	73.81	82.32	93.68	99.35	107.87	113.55
49	39.74	53.62	59.61	65.48	68.45	82.32	85.16	59.61	73.81	85.16	96.52	102.19	110.71	116.39
50	42.58	53.94	62.45	68.13	71.72	82.32	85.16	59.61	76.64	88.00	96.52	102.19	113.55	119.23
51	42.58	56.77	65.29	70.97	75.03	85.16	90.84	62.45	79.48	90.84	99.35	105.03	116.39	124.90
52	45.42	59.61	68.13	75.36	78.37	90.84	96.52	65.29	82.32	93.68	105.03	110.71	122.06	127.74
53	48.26	62.45	70.97	78.71	81.73	96.52	99.35	68.13	85.16	96.52	107.87	113.55	124.90	133.42
54	51.10	65.29	73.81	82.09	86.64	99.35	105.03	70.97	90.84	102.19	110.71	116.39	130.58	136.26
55	51.10	68.13	76.64	85.50	90.07	105.03	110.71	73.81	93.68	105.03	116.39	122.06	136.26	141.94
56	56.77	70.97	82.32	90.42	95.01	113.55	119.23	76.64	96.52	110.71	122.06	127.74	141.94	150.45
57	59.61	75.41	87.69	95.38	99.98	122.06	127.74	79.48	102.19	113.55	127.74	136.26	150.45	158.97
58	62.45	78.78	91.11	100.37	105.00	130.58	136.26	82.32	105.03	119.23	133.42	144.77	161.81	170.32
59	66.65	83.72	96.11	105.40	110.05	139.10	147.61	85.16	110.71	124.90	141.94	153.29	170.32	178.84
60	70.02	87.15	101.14	110.47	115.13	150.45	158.97	88.00	116.39	130.58	150.45	158.89	178.84	190.19
61	74.84	93.57	107.59	116.94	123.18	158.97	167.48	93.68	122.06	139.10	158.97	165.43	193.03	204.39
62	78.87	100.02	114.49	123.66	129.69	167.48	176.00	102.19	130.58	147.61	165.52	173.57	207.23	218.58
63	82.83	106.18	118.22	129.77	139.37	174.13	182.42	105.03	135.44	152.02	169.55	181.73	215.59	226.65
64	85.47	109.82	126.09	134.64	147.52	177.49	188.25	107.57	139.84	158.67	173.58	189.93	225.90	236.66
65	89.24	116.39	131.51	140.94	157.27	183.02	193.48	112.27	143.80	162.10	177.64	198.16	232.70	245.77
66	95.78	126.76	141.69	152.45	169.85	195.57	205.73	116.84	152.39	172.71	189.45	210.74	246.37	259.07
67	103.54	136.12	152.78	166.07	185.58	209.54	219.40	123.26	160.24	179.96	201.98	224.89	256.38	271.17
68	112.10	145.82	164.19	182.06	200.80	224.71	236.66	129.09	167.33	191.24	215.44	236.66	270.12	284.47
69	118.10	155.16	176.00	197.66	213.05	238.53	252.42	136.63	176.00	201.47	229.83	250.10	282.53	296.42
70	125.50	163.60	186.01	210.66	226.35	255.48	268.93	141.19	183.77	210.66	242.04	262.21	293.58	309.27
71	132.15	173.31	197.14	223.14	240.47	270.80	285.96	149.48	194.97	223.14	253.25	275.13	309.79	324.96
72	140.14	181.98	208.23	235.18	255.18	288.65	303.29	156.88	204.98	234.27	264.06	288.65	326.30	343.03
73	145.20	193.63	215.78	247.34	272.29	304.56	320.70	165.39	214.47	245.30	274.87	304.56	340.87	359.02
74	150.95	201.19	225.49	257.33	287.46	324.36	339.90	172.50	222.24	253.42	283.58	318.53	357.38	376.80
75	157.25	208.19	233.26	267.01	302.55	341.76	360.44	177.46	230.01	263.18	293.80	334.29	375.38	394.06
76	162.15	213.38	240.85	274.46	312.64	356.78	376.50	179.28	235.86	268.98	301.68	341.06	389.05	410.57
77	167.31	220.08	248.04	282.96	318.25	372.84	391.74	183.16	239.86	274.40	308.89	345.04	399.90	421.01
78	171.01	224.74	256.13	290.54	322.44	373.50	391.98	185.54	245.09	280.73	316.74	349.22	399.90	421.01
79	174.69	230.28	263.25	298.43	326.49	373.50	391.98	187.91	248.25	286.11	321.97	351.71	399.90	421.01
80	179.49	236.24	270.56	307.51	332.59	373.50	391.98	192.69	256.04	294.31	332.59	357.66	399.90	421.01
81	197.97	260.00	298.27	339.19	365.58	410.46	431.57	212.49	281.12	323.35	365.58	393.30	440.81	463.25
82	217.77	286.40	328.63	373.50	402.54	451.37	475.13	233.60	308.83	356.34	402.54	432.89	484.36	509.44
83	240.20	315.43	360.30	409.14	442.13	496.24	522.64	256.04	340.51	391.98	442.13	476.45	533.20	560.91
84	263.96	345.79	397.26	451.37	487.00	546.40	575.43	282.44	374.82	431.57	487.00	523.96	585.99	616.34
85	319.39	419.69	480.41	545.08	588.63	661.22	695.53	341.83	452.69	521.32	588.63	633.50	708.73	747.00
86	351.07	460.61	527.92	600.51	648.02	727.21	765.48	376.14	498.88	574.11	648.02	696.85	780.00	820.91
87	386.70	506.80	580.71	659.90	712.69	799.80	842.03	413.10	547.71	630.86	712.69	766.80	857.87	902.74
88	446.09	585.99	671.78	761.52	822.23	923.86	971.37	477.77	633.50	728.53	822.23	885.58	991.17	1043.96
89	490.96	644.06	737.77	838.07	905.38	1016.24	1069.03	525.28	696.85	801.12	905.38	974.01	1090.15	1148.22
90	539.80	708.73	811.67	921.22	995.13	1117.87	1175.94	578.07	765.48	881.62	995.13	1071.67	1199.69	1263.04
91+	593.91	780.00	893.50	1014.92	1095.43	1228.73	1293.40	634.82	843.35	970.05	1095.43	1179.90	1319.79	1388.42

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 B8

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 a landing spot option during the 2010, 2013 and 2016 Rate Filings

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	1.5% Simple Inflation or 2.2% Simple Inflation with 2016 Shared Cost							1.5% Compound Inflation or 2.2% Compound Inflation with 2016 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	19.42	22.41	25.40	28.39	31.38	32.87	19.42	25.40	29.88	32.87	35.86	40.34	41.83
30	16.43	20.92	23.90	26.89	29.88	32.87	34.36	20.92	26.89	29.88	34.36	37.35	41.83	44.82
31	16.43	20.92	23.90	26.89	29.88	32.87	35.86	20.92	26.89	31.38	35.86	38.85	43.33	44.82
32	16.43	20.92	23.90	26.89	29.88	34.36	35.86	20.92	28.39	31.38	35.86	38.85	43.33	46.32
33	16.43	22.41	25.40	28.39	31.38	34.36	35.86	22.41	28.39	31.38	35.86	38.85	44.82	46.32
34	17.93	22.41	25.40	28.39	31.38	34.36	37.35	22.41	28.39	32.87	37.35	40.34	44.82	47.81
35	17.93	22.41	25.40	28.39	31.38	35.86	37.35	22.41	28.39	32.87	37.35	40.34	44.82	47.81
36	17.93	22.41	25.40	29.88	32.87	35.86	38.85	22.41	29.88	32.87	38.85	41.83	46.32	49.30
37	17.93	22.41	26.89	29.88	32.87	37.35	38.85	23.90	29.88	34.36	38.85	41.83	46.32	49.30
38	17.93	23.90	26.89	29.88	32.87	37.35	38.85	23.90	29.88	34.36	40.34	43.33	47.81	50.80
39	17.93	23.90	26.89	31.38	34.36	37.35	40.34	23.90	31.38	34.36	40.34	43.33	47.81	50.80
40	19.42	23.90	26.89	31.38	34.36	38.85	40.34	23.90	31.38	35.86	40.34	43.33	49.30	52.29
41	19.42	23.90	28.39	31.38	34.36	38.85	40.34	25.40	32.87	35.86	41.83	44.82	50.80	52.29
42	19.42	25.40	28.39	32.87	35.86	38.85	41.83	25.40	32.87	37.35	43.33	46.32	50.80	53.79
43	19.42	25.40	28.39	32.87	35.86	40.34	41.83	26.89	34.36	38.85	43.33	46.32	52.29	55.28
44	19.42	25.40	29.88	32.87	35.86	40.34	41.83	26.89	34.36	38.85	44.82	47.81	53.79	55.28
45	20.92	26.89	29.88	34.36	37.35	40.34	43.33	28.39	35.86	40.34	46.32	49.30	53.79	56.77
46	20.92	26.89	29.88	34.36	37.35	41.83	43.33	28.39	35.86	41.83	46.32	49.30	55.28	58.27
47	20.92	26.89	31.38	34.36	37.35	41.83	43.33	29.88	37.35	43.33	47.81	50.80	56.77	59.76
48	20.92	26.89	31.38	34.36	37.35	41.83	44.82	29.88	38.85	43.33	49.30	52.29	56.77	59.76
49	20.92	28.39	31.38	35.86	38.85	43.33	44.82	31.38	38.85	44.82	50.80	53.79	58.27	61.26
50	22.41	28.39	32.87	35.86	38.85	43.33	44.82	31.38	40.34	46.32	50.80	53.79	59.76	62.75
51	22.41	29.88	34.36	37.35	40.34	44.82	47.81	32.87	41.83	47.81	52.29	55.28	61.26	65.74
52	23.90	31.38	35.86	40.34	43.33	47.81	50.80	34.36	43.33	49.30	55.28	58.27	64.24	67.23
53	25.40	32.87	37.35	41.83	44.82	50.80	52.29	35.86	44.82	50.80	56.77	59.76	65.74	70.22
54	26.89	34.36	38.85	44.82	47.81	52.29	55.28	37.35	47.81	53.79	58.27	61.26	68.73	71.71
55	26.89	35.86	40.34	46.32	50.80	55.28	58.27	38.85	49.30	55.28	61.26	64.24	71.71	74.70
56	29.88	37.35	43.33	49.30	53.79	59.76	62.75	40.34	50.80	58.27	64.24	67.23	74.70	79.18
57	31.38	40.34	46.32	52.29	56.77	64.24	67.23	41.83	53.79	59.76	67.23	71.71	79.18	83.67
58	32.87	43.33	49.30	56.77	61.26	68.73	71.71	43.33	55.28	62.75	70.22	76.20	85.16	89.64
59	35.86	46.32	52.29	59.76	65.74	73.21	77.69	44.82	58.27	65.74	74.70	80.68	89.64	94.13
60	38.85	49.30	56.77	64.24	70.22	79.18	83.67	46.32	61.26	68.73	79.18	85.16	94.13	100.10
61	40.34	52.29	59.76	68.73	74.70	83.67	88.15	49.30	64.24	73.21	83.67	89.64	101.60	107.57
62	42.88	56.77	63.61	72.42	79.18	88.15	92.63	53.79	68.73	77.69	87.20	95.62	109.07	115.04
63	44.77	61.07	66.52	75.74	83.67	94.13	98.61	56.77	73.21	82.17	91.77	103.09	116.54	122.51
64	47.70	63.89	71.45	79.76	89.64	98.61	104.58	59.76	77.69	88.15	96.44	109.07	125.50	131.48
65	50.99	67.49	75.15	82.29	94.13	104.58	110.56	64.15	82.17	92.63	101.51	116.54	132.97	140.44
66	56.34	74.56	83.35	91.40	104.58	115.04	121.02	68.73	89.64	101.60	111.44	126.99	144.92	152.39
67	62.75	82.50	92.59	100.92	113.55	126.99	132.97	74.70	97.11	109.07	122.41	137.45	155.38	164.35
68	70.07	91.14	102.62	113.79	125.50	140.44	147.91	80.68	104.58	119.52	134.65	147.91	168.83	177.79
69	76.20	100.10	113.55	127.52	137.45	153.89	162.85	88.15	113.55	129.98	148.28	161.36	182.27	191.24
70	83.67	109.07	124.01	140.44	150.90	170.32	179.29	94.13	122.51	140.44	161.36	174.80	195.72	206.18
71	91.14	119.52	135.96	153.89	165.84	186.76	197.22	103.09	134.46	153.89	174.65	189.74	213.65	224.11
72	100.10	129.98	148.73	167.98	182.27	206.18	216.64	112.05	146.42	167.33	188.61	206.18	233.07	245.02
73	107.56	143.43	159.84	183.22	201.70	225.60	237.55	122.51	158.86	181.70	203.61	225.60	252.50	265.94
74	116.12	154.76	173.45	197.95	221.12	249.51	261.46	132.70	170.95	194.94	218.14	245.02	274.91	289.85
75	125.80	166.55	186.61	213.60	242.04	273.41	288.35	141.97	184.01	210.54	235.04	267.44	300.30	315.25
76	135.13	177.82	200.71	228.72	260.53	297.32	313.75	149.40	196.55	224.15	251.40	284.22	324.21	342.14
77	145.49	191.37	215.69	246.06	276.74	324.21	340.64	159.27	208.57	238.61	268.60	300.03	347.74	366.10
78	155.46	204.31	232.85	264.13	293.13	339.55	356.34	168.67	222.81	255.21	287.95	317.47	363.54	382.74
79	166.38	219.31	250.72	284.22	310.94	355.72	373.31	178.96	236.43	272.48	306.63	334.96	380.86	400.97
80	179.49	236.24	270.56	307.51	332.59	373.50	391.98	192.69	256.04	294.31	332.59	357.66	399.90	421.01
81	197.97	260.00	298.27	339.19	365.58	410.46	431.57	212.49	281.12	323.35	365.58	393.30	440.81	463.25
82	217.77	286.40	328.63	373.50	402.54	451.37	475.13	233.60	308.83	356.34	402.54	432.89	484.36	509.44
83	240.20	315.43	360.30	409.14	442.13	496.24	522.64	256.04	340.51	391.98	442.13	476.45	533.20	560.91
84	263.96	345.79	397.26	451.37	487.00	546.40	575.43	282.44	374.82	431.57	487.00	523.96	585.99	616.34
85	319.39	419.69	480.41	545.08	588.63	661.22	695.53	341.83	452.69	521.32	588.63	633.50	708.73	747.00
86	351.07	460.61	527.92	600.51	648.02	727.21	765.48	376.14	498.88	574.11	648.02	696.85	780.00	820.91
87	386.70	506.80	580.71	659.90	712.69	799.80	842.03	413.10	547.71	630.86	712.69	766.80	857.87	902.74
88	446.09	585.99	671.78	761.52	822.23	923.86	971.37	477.77	633.50	728.53	822.23	885.58	991.17	1043.96
89	490.96	644.06	737.77	838.07	905.38	1016.24	1069.03	525.28	696.85	801.12	905.38	974.01	1090.15	1148.22
90	539.80	708.73	811.67	921.22	995.13	1117.87	1175.94	578.07	765.48	881.62	995.13	1071.67	1199.69	1263.04
91+	593.91	780.00	893.50	1014.92	1095.43	1228.73	1293.40	634.82	843.35	970.05	1095.43	1179.90	1319.79	1388.42

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 a landing spot option

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

Age	GPO Inflation with 2019 Shared Cost							3.8% Simple Inflation or 5.0% Simple Inflation with 2019 Shared Cost							3.8% Compound Inflation or 5.0% Compound Inflation with 2019 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	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	49.84	52.46	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	49.84	55.09	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	52.46	55.09	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	55.09	57.71	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	57.71	60.33	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	60.33	62.95	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	62.95	65.58	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	68.20	70.82	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	70.82	76.07	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	76.07	81.32	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	81.32	83.94	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	86.56	91.81	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	91.81	97.05	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	99.68	104.92	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	107.55	112.79	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	115.42	123.29	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	125.91	131.16	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	139.02	146.89	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	152.14	160.01	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	167.88	178.37	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	186.24	196.73	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	204.60	215.09	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
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 a landing spot option during the 2010 Rate Filing

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	1.7% Simple Inflation or 2.7% Simple Inflation with 2019 Shared Cost							1.7% Compound Inflation or 2.7% Compound Inflation with 2019 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	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
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 a landing spot option during the 2013 Rate Filing

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

Age	3.5% Simple Inflation or 4.5% Simple Inflation with 2019 Shared Cost							3.5% Compound Inflation or 4.5% Compound Inflation with 2019 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	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
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 a landing spot option during the 2010 and 2013 Rate Filings

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	1.2% Simple Inflation or 2.2% Simple Inflation with 2019 Shared Cost							1.2% Compound Inflation or 2.2% Compound Inflation with 2019 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	14.21	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
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 C5

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 a landing spot option during the 2016 Rate Filing

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	GPO Inflation with 2016 and 2019 Shared Cost							2.8% Simple Inflation or 3.8% Simple Inflationwith 2016 Shared Cost or 4.1% Simple Inflation with 2019 Shared Cost or 5.0% Simple Inflation with 2016 and 2019 Shared Cost							2.8% Compound Inflation or 3.8% Compound Inflationwith 2016 Shared Cost or 4.1% Compound Inflation with 2019 Shared Cost or 5.0% Compound Inflation with 2016 and 2019 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 ag
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost option
Simple and Compound rates shown below the line apply only to the Family Care ride

Appendix C6

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 a landing spot option during the 2010 and 2016 Rate Filings

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	1% Simple Inflation or 1.7% Simple Inflationwith 2016 Shared Cost or 1.9% Simple Inflation with 2019 Shared Cost or 2.7% Simple Inflation with 2016 and 2019 Shared Cost							1% Compound Inflation or 1.7% Compound Inflationwith 2016 Shared Cost or 1.9% Compound Inflation with 2019 Shared Cost or 2.7% Compound Inflation with 2016 and 2019 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 C7

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 a landing spot option during the 2013 and 2016 Rate Filings

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	2.5% Simple Inflation or 3.5% Simple Inflationwith 2016 Shared Cost or 3.8% Simple Inflation with 2019 Shared Cost or 4.5% Simple Inflation with 2016 and 2019 Shared Cost							2.5% Compound Inflation or 3.5% Compound Inflationwith 2016 Shared Cost or 3.8% Compound Inflation with 2019 Shared Cost or 4.5% Compound Inflation with 2016 and 2019 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 C8

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 a landing spot option during the 2010, 2013 and 2016 Rate Filings

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	1.2% Simple Inflationwith 2016 Shared Cost or 1.5% Simple Inflation with 2019 Shared Cost or 2.2% Simple Inflation with 2016 and 2019 Shared Cost							1.2% Compound Inflationwith 2016 Shared Cost or 1.5% Compound Inflation with 2019 Shared Cost or 2.2% Compound Inflation with 2016 and 2019 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 a landing spot 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	36.79	42.54	47.64	50.20	61.75	71.27	79.71	66.16	77.10	91.85	96.54	101.16	152.76	167.14	132.04	170.87	201.94	221.35	240.77	271.84	279.60
30	36.79	45.34	51.45	52.61	65.45	73.58	79.71	69.76	80.86	95.56	100.34	107.09	159.22	176.52	139.80	178.64	201.94	229.12	252.42	279.60	299.02
31	36.79	46.45	51.05	55.42	67.25	73.58	79.71	74.74	85.91	100.59	105.35	112.19	164.53	188.87	139.80	178.64	209.70	240.77	260.19	291.25	299.02
32	36.79	48.69	54.33	59.38	69.49	79.71	83.80	74.74	85.91	105.62	110.37	117.28	173.41	194.43	139.80	190.29	209.70	240.77	260.19	291.25	310.67
33	42.92	50.18	56.09	61.84	69.49	79.71	83.80	79.72	91.98	111.76	116.44	121.04	178.66	205.54	151.45	190.29	209.70	240.77	260.19	299.02	310.67
34	42.92	51.98	57.23	63.36	69.49	79.71	83.80	80.91	97.09	116.84	121.51	126.08	189.17	218.05	151.45	190.29	221.35	252.42	271.84	299.02	322.32
35	42.92	53.11	57.23	67.35	73.58	79.71	86.79	85.96	102.20	116.84	126.57	131.13	201.09	223.64	151.45	190.29	221.35	252.42	271.84	299.02	322.32
36	43.74	53.14	57.23	69.49	73.58	83.80	93.14	91.02	107.31	121.92	132.71	142.28	206.38	232.74	151.45	201.94	221.35	260.19	279.60	310.67	330.09
37	43.74	53.25	63.36	69.49	73.58	85.24	98.62	96.08	112.42	130.41	137.81	147.36	218.37	243.82	159.22	201.94	229.12	260.19	279.60	310.67	330.09
38	48.60	53.25	63.36	69.49	73.58	85.24	98.62	96.08	115.83	135.42	142.91	152.45	229.02	254.90	159.22	201.94	229.12	271.84	291.25	322.32	341.74
39	48.60	57.23	67.23	73.58	79.71	90.26	104.19	101.13	120.87	140.44	151.44	161.00	239.67	271.84	159.22	209.70	229.12	271.84	291.25	322.32	341.74
40	53.68	61.03	71.88	76.49	82.05	96.23	108.20	107.51	125.90	145.46	156.49	166.03	248.10	271.84	159.22	209.70	240.77	271.84	291.25	330.09	349.51
41	52.42	62.02	75.32	81.80	87.45	101.90	114.71	113.12	131.47	152.47	162.19	171.77	259.82	271.84	170.87	221.35	240.77	279.60	299.02	341.74	349.51
42	56.03	65.60	78.55	82.34	88.04	108.23	121.57	113.62	138.45	158.19	174.34	183.91	260.19	279.60	170.87	221.35	252.42	291.25	310.67	341.74	361.16
43	58.30	67.90	81.51	87.99	92.20	115.00	129.51	119.30	144.15	169.08	180.19	189.81	271.84	279.60	178.64	229.12	260.19	291.25	310.67	349.51	368.92
44	59.03	70.58	84.70	89.31	97.89	119.20	136.17	125.03	149.90	176.34	186.09	195.74	271.84	279.60	178.64	229.12	260.19	299.02	322.32	361.16	368.92
45	59.52	73.49	88.21	94.46	98.63	126.89	144.89	128.62	153.73	182.27	195.27	208.23	271.84	291.25	190.29	240.77	271.84	310.67	330.09	361.16	380.57
46	65.91	76.67	92.24	99.00	105.02	135.72	153.39	129.18	164.64	193.46	201.22	214.32	279.60	291.25	190.29	240.77	279.60	310.67	330.09	368.92	392.22
47	66.44	79.70	97.31	101.89	111.76	142.80	160.40	134.94	170.46	197.31	212.40	225.71	279.60	291.25	201.94	252.42	291.25	322.32	341.74	380.57	399.99
48	66.98	84.95	98.89	103.75	112.60	151.65	169.40	139.80	176.34	208.54	223.66	237.19	279.60	299.02	201.94	260.19	291.25	330.09	349.51	380.57	399.99
49	74.68	87.72	102.53	108.86	119.86	169.19	187.31	139.80	189.18	209.70	231.41	241.30	291.25	299.02	209.70	260.19	299.02	341.74	361.16	392.22	411.64
50	75.44	91.30	107.86	114.36	128.75	178.75	190.97	151.45	190.29	221.35	240.77	252.83	291.25	299.02	209.70	271.84	310.67	341.74	361.16	399.99	419.41
51	78.93	93.45	113.23	121.06	132.73	194.73	208.57	151.45	201.94	229.12	252.42	266.11	299.02	322.32	221.35	279.60	322.32	349.51	368.92	411.64	442.71
52	79.63	96.56	117.57	125.53	137.81	198.99	224.56	159.22	209.70	240.77	267.28	277.26	322.32	341.74	229.12	291.25	330.09	368.92	392.22	431.06	450.47
53	85.40	101.12	118.25	130.19	139.34	215.34	236.68	170.87	221.35	252.42	276.89	286.97	341.74	349.51	240.77	299.02	341.74	380.57	399.99	442.71	469.89
54	86.86	106.49	124.19	136.34	143.84	228.11	252.89	178.64	229.12	260.19	288.25	307.43	349.51	368.92	252.42	322.32	361.16	392.22	411.64	462.12	481.54
55	95.36	108.39	126.99	143.32	152.43	244.95	269.25	178.64	240.77	271.84	301.85	318.90	368.92	392.22	260.19	330.09	368.92	411.64	431.06	481.54	500.96
56	102.07	116.08	138.47	152.83	162.41	256.12	288.45	201.94	252.42	291.25	318.62	335.76	399.99	419.41	271.84	341.74	392.22	431.06	450.47	500.96	532.03
57	105.84	123.71	148.69	165.15	177.51	281.58	307.80	209.70	267.46	309.59	335.52	352.74	431.06	450.47	279.60	361.16	399.99	450.47	481.54	532.03	559.21
58	112.63	131.70	157.48	172.93	195.81	301.64	327.27	221.35	278.72	321.06	354.12	371.35	462.12	481.54	291.25	368.92	419.41	469.89	512.61	570.86	601.93
59	118.05	142.47	166.38	182.24	206.41	321.97	361.50	235.55	295.58	338.09	371.29	390.05	489.31	520.38	299.02	392.22	442.71	500.96	539.79	601.93	632.99
60	124.91	148.93	180.35	197.60	229.76	342.60	383.97	246.83	307.08	356.83	390.10	405.49	532.03	559.21	310.67	411.64	462.12	532.03	560.56	632.99	671.83
61	132.60	160.87	193.21	206.52	246.99	372.58	413.39	265.45	329.16	379.01	413.86	434.76	559.21	590.28	330.09	431.06	489.31	559.21	584.65	679.59	722.31
62	144.22	172.40	205.33	224.20	266.12	401.36	450.29	279.05	352.87	404.31	435.01	458.62	590.28	621.34	361.16	462.12	520.38	583.37	612.16	730.08	772.80
63	151.35	188.86	220.42	242.01	280.83	439.37	478.69	292.43	375.53	418.39	457.47	490.27	616.34	642.80	370.56	476.43	536.93	600.11	641.36	760.02	801.62
64	163.30	202.25	233.64	262.70	303.43	477.98	514.20	302.64	389.24	445.02	473.64	521.33	625.43	665.90	378.94	492.99	559.21	613.16	669.15	798.35	835.14
65	176.10	219.50	251.87	280.40	326.64	507.74	528.21	315.37	409.91	465.03	496.71	556.65	647.40	683.17	396.46	507.91	572.29	627.78	698.57	822.67	869.17
66	194.06	240.89	270.79	306.61	360.62	539.80	567.38	339.33	448.82	501.29	539.03	600.81	691.45	726.20	413.48	538.57	608.06	667.87	742.79	868.66	913.83
67	209.00	262.52	296.67	332.36	401.97	567.88	594.38	365.64	478.84	538.83	585.58	654.73	738.56	775.66	435.04	566.57	634.02	713.81	792.56	903.81	957.77
68	230.75	284.78	326.83	365.01	437.54	599.17	635.49	394.82	513.43	580.79	641.82	709.64	794.67	833.91	454.56	591.91	673.67	761.11	833.91	954.91	1003.96
69	251.64	312.79	359.27	401.32	478.64	636.13	674.37	418.18	548.07	620.94	698.00	750.82	842.70	890.22	481.54	620.94	709.64	811.19	883.88	997.93	1045.45
70	280.22	340.47	392.29	435.57	519.97	667.16	703.67	441.48	576.38	656.09	745.00	800.18	901.36	950.41	499.73	649.96	745.00	855.37	925.88	1036.25	1091.44
71	307.65	373.44	422.33	480.74	552.87	701.62	742.71	465.29	610.51	696.46	788.33	847.60	957.26	1010.60	527.53	687.57	788.33	894.25	972.08	1093.59	1146.93
72	331.74	401.70	457.39	523.28	591.35	738.46	777.64	495.03	640.97	734.94	831.36	901.36	1018.68	1070.18	555.12	723.95	826.96	931.31	1018.68	1150.30	1210.39
73	355.25	433.72	493.13	572.63	638.63	776.36	819.33	511.57	684.30	761.00	874.34	960.22	1076.11	1131.30	584.96	756.79	864.84	969.60	1076.11	1203.04	1266.50
74	366.90	464.33	524.94	601.68	665.30	801.58	844.03	531.75	710.37	796.89	907.07	1015.00	1145.19	1200.99	608.32	784.76	895.16	1000.47	1123.94	1262.10	1331.19
75	386.10	495.20	563.26	637.00	698.77	828.43	873.23	554.90	735.53	823.35	942.39	1067.93	1205.90	1272.32	626.73	811.24	928.24	1036.27	1180.35	1325.98	1389.85
76	407.63	516.47	594.07	668.50	725.79	849.66	898.76	573.05	754.30	850.22	969.77	1104.27	1258.22	1329.35	633.00	833.35	948.86	1063.86	1204.92	1373.50	1449.53
77	429.54	546.07	619.42	696.13	752.92	873.79	919.76	590.75	775.74	874.42	998.20	1123.41	1316.27	1382.08	646.19	846.57	969.02	1090.02	1218.25	1410.74	1486.34
78	452.11	573.97	653.36	730.20	788.18	894.38	943.78	603.32	792.33	903.65	1026.45	1138.48	1318.53	1383.83	654.16	865.98	989.91	1118.01	1232.05	1411.65	1485.02
79	474.62	606.65	685.39	763.84	822.14	918.52	968.70	616.74	813.66	928.27	1053.37	1152.69	1318.15	1384.28	662.95	876.05	1010.32	1136.72	1240.83	1411.28	1485.57
80	498.32	633.73	716.79	801.64	857.61	940.67	993.03	633.73	834.14						680.68	904.56					
81	545.26	698.73	787.20	881.09	940.67	1038.16	1090.52	698.73	917.20						749.28	993.03					
82	601.23	763.73	866.64	969.56	1034.55	1141.08	1202.47	769.14	1011.08						825.12	1090.52					
83	660.81	843.17	955.11	1061.64	1137.47	1258.44	1323.43	848.59	1114.00						904.56	1202.47					
84	725.81	926.22	1049.00	1169.97	1253.02	1379.41	1453.43	931.64	1220.52						996.64	1323.43					
85	881.09	1123.02	1271.08	1415.52	1514.82	1671.90	1760.37	1126.63							1206.08						
86	969.56	1234.96	1397.46	1559.96	1668.29	1839.81	1933.70	1238.58							1327.05						
87	1061.64	1355.93	1536.48	1713.42	1836.20	2022.16	2128.69	1364.96							1458.85						
88	1229.55	1568.98	1774.81	1980.64	2119.66	2334.52	2459.10	1574.40							1686.34						
89	1350.52	1724.26	1951.75	2179.24	2329.10	2567.43	2701.03	1733.28							1854.25						
90	1485.93	1895.78	2146.74	2394.10	2562.01	2827.42	2977.28	1904.81							2040.22						
91+	1635.79	2087.16	2361.60	2636.04	2818.39	3107.27	3269.77	2096.19							2240.63						

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 a landing spot 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	53.14	69.49	79.71	89.93	100.15	110.37	116.50	69.49	89.93	106.28	116.50	126.72	143.07	147.16
30	57.23	73.58	83.80	94.02	106.28	116.50	120.59	73.58	94.02	106.28	120.59	132.85	147.16	157.38
31	57.23	73.58	83.80	94.02	106.28	116.50	126.72	73.58	94.02	110.37	126.72	136.94	153.29	157.38
32	57.23	73.58	83.80	94.02	106.28	120.59	126.72	73.58	100.15	110.37	126.72	136.94	153.29	163.51
33	57.23	79.71	89.93	100.15	110.37	120.59	126.72	79.71	100.15	110.37	126.72	136.94	157.38	163.51
34	63.36	79.71	89.93	100.15	110.37	120.59	132.85	79.71	100.15	116.50	132.85	143.07	157.38	169.64
35	63.36	79.71	89.93	100.15	110.37	126.72	132.85	79.71	100.15	116.50	132.85	143.07	157.38	169.64
36	63.36	79.71	89.93	106.28	116.50	126.72	136.94	79.71	106.28	116.50	136.94	147.16	163.51	173.73
37	63.36	79.71	94.02	106.28	116.50	132.85	136.94	83.80	106.28	120.59	136.94	147.16	163.51	173.73
38	63.36	83.80	94.02	106.28	116.50	132.85	136.94	83.80	106.28	120.59	143.07	153.29	169.64	179.86
39	63.36	83.80	94.02	110.37	120.59	132.85	143.07	83.80	110.37	120.59	143.07	153.29	169.64	179.86
40	69.49	83.80	94.02	110.37	120.59	136.94	143.07	83.80	110.37	126.72	143.07	153.29	173.73	183.95
41	69.49	83.80	100.15	110.37	120.59	136.94	143.07	89.93	116.50	126.72	147.16	157.38	179.86	183.95
42	69.49	89.93	100.15	116.50	126.72	136.94	147.16	89.93	116.50	132.85	153.29	163.51	179.86	190.08
43	69.49	89.93	100.15	116.50	126.72	143.07	147.16	94.02	120.59	136.94	153.29	163.51	183.95	194.17
44	69.49	89.93	106.28	116.50	126.72	143.07	147.16	94.02	120.59	136.94	157.38	169.64	190.08	194.17
45	73.58	94.02	106.28	120.59	132.85	143.07	153.29	100.15	126.72	143.07	163.51	173.73	190.08	200.30
46	73.58	94.02	106.28	120.59	132.85	147.16	153.29	100.15	126.72	147.16	163.51	173.73	194.17	206.43
47	73.58	94.02	110.37	120.59	132.85	147.16	153.29	106.28	132.85	153.29	169.64	179.86	200.30	210.52
48	73.58	94.02	110.37	120.59	132.85	147.16	157.38	106.28	136.94	153.29	173.73	183.95	200.30	210.52
49	73.58	100.15	110.37	126.72	136.94	153.29	157.38	110.37	136.94	157.38	179.86	190.08	206.43	216.65
50	79.71	100.15	116.50	126.72	136.94	153.29	157.38	110.37	143.07	163.51	179.86	190.08	210.52	220.74
51	79.71	106.28	120.59	132.85	143.07	157.38	169.64	116.50	147.16	169.64	183.95	194.17	216.65	233.00
52	83.80	110.37	126.72	143.07	153.29	169.64	179.86	120.59	153.29	173.73	194.17	206.43	226.87	237.09
53	89.93	116.50	132.85	147.16	157.38	179.86	183.95	126.72	157.38	179.86	200.30	210.52	233.00	247.31
54	94.02	120.59	136.94	157.38	169.64	183.95	194.17	132.85	169.64	190.08	206.43	216.65	243.22	253.44
55	94.02	126.72	143.07	163.51	179.86	194.17	206.43	136.94	173.73	194.17	216.65	226.87	253.44	263.66
56	106.28	132.85	153.29	173.73	190.08	210.52	220.74	143.07	179.86	206.43	226.87	237.09	263.66	280.01
57	110.37	143.07	163.51	183.95	200.30	226.87	237.09	147.16	190.08	210.52	237.09	253.44	280.01	294.32
58	116.50	153.29	173.73	200.30	216.65	243.22	253.44	153.29	194.17	220.74	247.31	269.79	300.45	316.80
59	126.72	163.51	183.95	210.52	233.00	257.53	273.88	157.38	206.43	233.00	263.66	284.10	316.80	333.15
60	136.94	173.73	200.30	226.87	247.31	280.01	294.32	163.51	216.65	243.22	280.01	300.45	333.15	353.59
61	143.07	183.95	210.52	243.22	263.66	294.32	310.67	173.73	226.87	257.53	294.32	316.80	357.68	380.16
62	151.71	200.30	224.62	254.76	280.01	310.67	327.02	190.08	243.22	273.88	307.33	337.24	384.25	406.73
63	158.07	216.01	235.41	267.01	294.32	333.15	347.46	200.30	257.53	290.23	324.80	363.81	410.82	433.31
64	168.90	226.45	252.19	280.58	316.80	347.46	369.94	210.52	273.88	310.67	340.65	384.25	443.53	463.96
65	180.21	237.69	265.73	290.01	333.15	369.94	390.38	226.55	290.23	327.02	358.73	410.82	470.10	496.67
66	199.60	264.01	294.87	323.16	369.94	406.73	427.17	243.22	316.80	357.68	392.86	447.61	510.97	537.54
67	221.60	290.20	326.56	355.83	400.60	447.61	470.10	263.66	343.37	384.25	432.61	484.40	547.76	580.47
68	246.77	320.89	362.99	401.14	443.53	496.67	521.19	284.10	369.94	421.04	475.69	521.19	596.82	627.48
69	269.79	353.59	400.60	450.32	484.40	543.68	574.33	310.67	400.60	457.83	523.35	570.25	643.83	674.49
70	294.32	384.25	437.39	496.67	533.46	600.90	633.61	333.15	433.31	496.67	570.25	617.26	690.84	727.63
71	320.89	421.04	480.32	543.68	584.55	660.18	696.97	363.81	474.18	543.68	616.72	670.40	754.20	790.99
72	353.59	457.83	524.95	593.83	643.83	727.63	764.42	396.52	517.11	590.69	665.22	727.63	821.65	864.57
73	378.94	506.89	563.70	647.66	711.28	797.12	838.00	433.31	560.59	640.62	718.22	797.12	891.14	938.15
74	409.04	546.44	613.00	697.75	780.77	880.92	923.84	467.94	603.66	688.58	769.59	864.57	970.85	1023.99
75	443.92	588.42	658.68	753.91	854.35	964.72	1017.86	501.38	649.00	742.59	829.02	944.28	1060.78	1111.88
76	477.54	628.58	708.52	808.14	920.23	1048.52	1107.79	527.50	694.46	790.72	886.55	1004.10	1144.58	1207.94
77	513.70	674.56	760.36	868.00	976.87	1144.58	1201.81	561.91	736.15	842.63	947.84	1059.35	1226.73	1292.47
78	548.47	720.30	821.50	933.13	1034.98	1198.66	1258.03	594.69	787.25	899.91	1016.37	1120.05	1283.32	1350.02
79	587.37	774.91	884.06	1003.21	1097.80	1255.38	1318.36	631.38	834.33	962.21	1082.59	1181.75	1344.07	1414.83
80	633.73	834.14						680.68	904.56					
81	698.73	917.20						749.28	993.03					
82	769.14	1011.08						825.12	1090.52					
83	848.59	1114.00						904.56	1202.47					
84	931.64	1220.52						996.64	1323.43					
85	1126.63							1206.08						
86	1238.58							1327.05						
87	1364.96							1458.85						
88	1574.40							1686.34						
89	1733.28							1854.25						
90	1904.81							2040.22						
91+	2096.19							2240.63						

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 a landing spot 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	57.28	66.75	79.52	83.58	87.58	132.25	144.70	114.31	147.93	174.83	191.64	208.45	235.34	242.07
30	60.39	70.00	82.73	86.87	92.71	137.85	152.82	121.03	154.65	174.83	198.36	218.53	242.07	258.88
31	64.70	74.38	87.08	91.21	97.12	142.44	163.52	121.03	154.65	181.55	208.45	225.26	252.15	258.88
32	64.70	74.38	91.44	95.55	101.54	150.13	168.33	121.03	164.74	181.55	208.45	225.26	252.15	268.97
33	69.02	79.63	96.75	100.81	104.79	154.68	177.95	131.12	164.74	181.55	208.45	225.26	258.88	268.97
34	70.05	84.05	101.15	105.19	109.16	163.78	188.78	131.12	164.74	191.64	218.53	235.34	258.88	279.05
35	74.42	88.48	101.15	109.58	113.52	174.10	193.62	131.12	164.74	191.64	218.53	235.34	258.88	279.05
36	78.80	92.90	105.55	114.89	123.18	178.68	201.49	131.12	174.83	191.64	225.26	242.07	268.97	285.78
37	83.18	97.33	112.90	119.31	127.58	189.05	211.09	137.84	174.83	198.36	225.26	242.07	268.97	285.78
38	83.18	100.28	117.24	123.73	131.98	198.27	220.68	137.84	174.83	198.36	235.34	252.15	279.05	295.86
39	87.56	104.64	121.59	131.11	139.38	207.50	235.34	137.84	181.55	198.36	235.34	252.15	279.05	295.86
40	93.08	109.00	125.93	135.48	143.74	214.79	235.34	137.84	181.55	208.45	235.34	252.15	285.78	302.59
41	97.93	113.82	132.00	140.42	148.71	224.94	235.34	147.93	191.64	208.45	242.07	258.88	295.86	302.59
42	98.36	119.86	136.95	150.93	159.22	225.26	242.07	147.93	191.64	218.53	252.15	268.97	295.86	312.67
43	103.29	124.80	146.38	156.00	164.32	235.34	242.07	154.65	198.36	225.26	252.15	268.97	302.59	319.40
44	108.25	129.78	152.67	161.11	169.46	235.34	242.07	154.65	198.36	225.26	258.88	279.05	312.67	319.40
45	111.35	133.09	157.80	169.06	180.28	235.34	252.15	164.74	208.45	235.34	268.97	285.78	312.67	329.48
46	111.84	142.53	167.49	174.21	185.55	242.07	252.15	164.74	208.45	242.07	268.97	285.78	319.40	339.57
47	116.82	147.58	170.82	183.88	195.41	242.07	252.15	174.83	218.53	252.15	279.05	295.86	329.48	346.29
48	121.03	152.66	180.54	193.64	205.34	242.07	258.88	174.83	225.26	252.15	285.78	302.59	329.48	346.29
49	121.03	163.78	181.55	200.35	208.91	252.15	258.88	181.55	225.26	258.88	295.86	312.67	339.57	356.38
50	131.12	164.74	191.64	208.45	218.89	252.15	258.88	181.55	235.34	268.97	295.86	312.67	346.29	363.10
51	131.12	174.83	198.36	218.53	230.38	258.88	279.05	191.64	242.07	279.05	302.59	319.40	356.38	383.28
52	137.84	181.55	208.45	231.40	240.04	279.05	295.86	198.36	252.15	285.78	319.40	339.57	373.19	390.00
53	147.93	191.64	218.53	239.72	248.45	295.86	302.59	208.45	258.88	295.86	329.48	346.29	383.28	406.81
54	154.65	198.36	225.26	249.55	266.15	302.59	319.40	218.53	279.05	312.67	339.57	356.38	400.09	416.90
55	154.65	208.45	235.34	261.33	276.09	319.40	339.57	225.26	285.78	319.40	356.38	373.19	416.90	433.71
56	174.83	218.53	252.15	275.85	290.68	346.29	363.10	235.34	295.86	339.57	373.19	390.00	433.71	460.60
57	181.55	231.55	268.03	290.48	305.39	373.19	390.00	242.07	312.67	346.29	390.00	416.90	460.60	484.14
58	191.64	241.31	277.96	306.58	321.50	400.09	416.90	252.15	319.40	363.10	406.81	443.79	494.22	521.12
59	203.93	255.90	292.70	321.45	337.69	423.62	450.52	258.88	339.57	383.28	433.71	467.33	521.12	548.02
60	213.69	265.86	308.93	337.73	351.06	460.60	484.14	268.97	356.38	400.09	460.60	485.31	548.02	581.64
61	229.81	284.97	328.13	358.30	376.39	484.14	511.03	285.78	373.19	423.62	484.14	506.16	588.36	625.34
62	241.59	305.50	350.03	376.61	397.05	511.03	537.93	312.67	400.09	450.52	505.06	529.98	632.07	669.05
63	253.17	325.12	362.23	396.05	424.45	533.60	556.51	320.81	412.47	464.85	519.55	555.26	657.99	694.00
64	262.01	336.98	385.28	410.06	451.34	541.47	576.51	328.07	426.81	484.14	530.85	579.32	691.17	723.02
65	273.03	354.88	402.60	430.03	481.92	560.49	591.46	343.24	439.72	495.46	543.50	604.78	712.23	752.48
66	293.77	388.57	433.99	466.67	520.16	598.62	628.71	357.97	466.27	526.43	578.21	643.07	752.04	791.15
67	316.56	414.55	466.49	506.97	566.83	639.41	671.53	376.64	490.51	548.90	617.98	686.16	782.48	829.19
68	341.82	444.50	502.82	555.66	614.37	687.98	721.96	393.54	512.45	583.23	658.93	721.96	826.71	869.18
69	362.04	474.49	537.58	604.30	650.03	729.57	770.71	416.90	537.58	614.37	702.29	765.22	863.96	905.10
70	382.21	499.00	568.01	644.99	692.76	780.35	822.82	432.64	562.70	644.99	740.54	801.59	897.14	944.92
71	402.83	528.55	602.96	682.50	733.81	828.75	874.93	456.71	595.26	682.50	774.20	841.58	946.78	992.96
72	428.57	554.92	636.27	719.75	780.35	881.92	926.51	480.60	626.76	715.94	806.29	881.92	995.88	1047.90
73	442.89	592.43	658.84	756.96	831.31	931.65	979.42	506.43	655.19	748.74	839.44	931.65	1041.53	1096.48
74	460.36	615.00	689.91	785.30	878.74	991.46	1039.76	526.66	679.41	774.98	866.16	973.05	1092.67	1152.48
75	480.41	636.79	712.82	815.88	924.57	1044.01	1101.52	542.59	702.34	803.63	897.16	1021.89	1147.97	1203.27
76	496.12	653.04	736.08	839.58	956.03	1089.31	1150.89	548.02	721.47	821.48	921.04	1043.16	1189.11	1254.93
77	511.44	671.60	757.03	864.19	972.59	1139.56	1196.54	559.44	732.92	838.93	943.69	1054.70	1221.35	1286.80
78	522.32	685.97	782.33	888.65	985.64	1141.52	1198.06	566.34	749.72	857.01	967.92	1066.66	1222.14	1285.66
79	533.94	704.43	803.65	911.96	997.95	1141.19	1198.44	573.95	758.44	874.69	984.12	1074.26	1221.82	1286.14
80	548.66	722.16						589.30	783.12					
81	604.93	794.07						648.70	859.72					
82	665.89	875.35						714.35	944.12					
83	734.67	964.45						783.12	1041.04					
84	806.57	1056.67						862.84	1145.77					
85	975.39							1044.16						
86	1072.30							1148.89						
87	1181.72							1263.00						
88	1363.04							1459.95						
89	1500.60							1605.33						
90	1649.09							1766.33						
91+	1814.78							1939.83						

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 a landing spot option during the 2010 and 2013 Rate Filings

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	46.01	60.16	69.01	77.86	86.71	95.55	100.86	60.16	77.86	92.01	100.86	109.71	123.87	127.40
30	49.55	63.70	72.55	81.40	92.01	100.86	104.40	63.70	81.40	92.01	104.40	115.02	127.40	136.25
31	49.55	63.70	72.55	81.40	92.01	100.86	109.71	63.70	81.40	95.55	109.71	118.56	132.71	136.25
32	49.55	63.70	72.55	81.40	92.01	104.40	109.71	63.70	86.71	95.55	109.71	118.56	132.71	141.56
33	49.55	69.01	77.86	86.71	95.55	104.40	109.71	69.01	86.71	95.55	109.71	118.56	136.25	141.56
34	54.85	69.01	77.86	86.71	95.55	104.40	115.02	69.01	86.71	100.86	115.02	123.87	136.25	146.87
35	54.85	69.01	77.86	86.71	95.55	109.71	115.02	69.01	86.71	100.86	115.02	123.87	136.25	146.87
36	54.85	69.01	77.86	92.01	100.86	109.71	118.56	69.01	92.01	100.86	118.56	127.40	141.56	150.41
37	54.85	69.01	81.40	92.01	100.86	115.02	118.56	72.55	92.01	104.40	118.56	127.40	141.56	150.41
38	54.85	72.55	81.40	92.01	100.86	115.02	118.56	72.55	92.01	104.40	123.87	132.71	146.87	155.72
39	54.85	72.55	81.40	95.55	104.40	115.02	123.87	72.55	95.55	104.40	123.87	132.71	146.87	155.72
40	60.16	72.55	81.40	95.55	104.40	118.56	123.87	72.55	95.55	109.71	123.87	132.71	150.41	159.26
41	60.16	72.55	86.71	95.55	104.40	118.56	123.87	77.86	100.86	109.71	127.40	136.25	155.72	159.26
42	60.16	77.86	86.71	100.86	109.71	118.56	127.40	77.86	100.86	115.02	132.71	141.56	155.72	164.56
43	60.16	77.86	86.71	100.86	109.71	123.87	127.40	81.40	104.40	118.56	132.71	141.56	159.26	168.10
44	60.16	77.86	92.01	100.86	109.71	123.87	127.40	81.40	104.40	118.56	136.25	146.87	164.56	168.10
45	63.70	81.40	92.01	104.40	115.02	123.87	132.71	86.71	109.71	123.87	141.56	150.41	164.56	173.41
46	63.70	81.40	92.01	104.40	115.02	127.40	132.71	86.71	109.71	127.40	141.56	150.41	168.10	178.72
47	63.70	81.40	95.55	104.40	115.02	127.40	132.71	92.01	115.02	132.71	146.87	155.72	173.41	182.26
48	63.70	81.40	95.55	104.40	115.02	127.40	136.25	92.01	118.56	132.71	150.41	159.26	173.41	182.26
49	63.70	86.71	95.55	109.71	118.56	132.71	136.25	95.55	118.56	136.25	155.72	164.56	178.72	187.57
50	69.01	86.71	100.86	109.71	118.56	132.71	136.25	95.55	123.87	141.56	155.72	164.56	182.26	191.11
51	69.01	92.01	104.40	115.02	123.87	136.25	146.87	100.86	127.40	146.87	159.26	168.10	187.57	201.72
52	72.55	95.55	109.71	123.87	132.71	146.87	155.72	104.40	132.71	150.41	168.10	178.72	196.42	205.26
53	77.86	100.86	115.02	127.40	136.25	155.72	159.26	109.71	136.25	155.72	173.41	182.26	201.72	214.11
54	81.40	104.40	118.56	136.25	146.87	159.26	168.10	115.02	146.87	164.56	178.72	187.57	210.57	219.42
55	81.40	109.71	123.87	141.56	155.72	168.10	178.72	118.56	150.41	168.10	187.57	196.42	219.42	228.27
56	92.01	115.02	132.71	150.41	164.56	182.26	191.11	123.87	155.72	178.72	196.42	205.26	228.27	242.42
57	95.55	123.87	141.56	159.26	173.41	196.42	205.26	127.40	164.56	182.26	205.26	219.42	242.42	254.81
58	100.86	132.71	150.41	173.41	187.57	210.57	219.42	132.71	168.10	191.11	214.11	233.58	260.12	274.27
59	109.71	141.56	159.26	182.26	201.72	222.96	237.11	136.25	178.72	201.72	228.27	245.96	274.27	288.43
60	118.56	150.41	173.41	196.42	214.11	242.42	254.81	141.56	187.57	210.57	242.42	260.12	288.43	306.12
61	123.87	159.26	182.26	210.57	228.27	254.81	268.97	150.41	196.42	222.96	254.81	274.27	309.66	329.13
62	131.35	173.41	194.47	220.56	242.42	268.97	283.12	164.56	210.57	237.11	266.07	291.97	332.67	352.13
63	136.85	187.01	203.81	231.17	254.81	288.43	300.82	173.41	222.96	251.27	281.20	314.97	355.67	375.14
64	146.23	196.05	218.33	242.91	274.27	300.82	320.28	182.26	237.11	268.97	294.91	332.67	383.98	401.68
65	156.02	205.78	230.06	251.07	288.43	320.28	337.98	196.14	251.27	283.12	310.57	355.67	406.99	429.99
66	172.81	228.57	255.29	279.77	320.28	352.13	369.83	210.57	274.27	309.66	340.12	387.52	442.38	465.38
67	191.85	251.25	282.72	308.06	346.82	387.52	406.99	228.27	297.28	332.67	374.54	419.37	474.23	502.54
68	213.64	277.81	314.26	347.29	383.98	429.99	451.22	245.96	320.28	364.52	411.83	451.22	516.70	543.24
69	233.58	306.12	346.82	389.87	419.37	470.69	497.23	268.97	346.82	396.37	453.09	493.69	557.39	583.94
70	254.81	332.67	378.67	429.99	461.84	520.24	548.55	288.43	375.14	429.99	493.69	534.39	598.09	629.94
71	277.81	364.52	415.83	470.69	506.08	571.55	603.40	314.97	410.53	470.69	533.93	580.40	652.95	684.80
72	306.12	396.37	454.48	514.11	557.39	629.94	661.80	343.28	447.69	511.39	575.92	629.94	711.34	748.50
73	328.07	438.84	488.03	560.71	615.79	690.11	725.50	375.14	485.33	554.62	621.80	690.11	771.51	812.20
74	354.12	473.08	530.70	604.08	675.95	762.66	799.82	405.12	522.62	596.14	666.28	748.50	840.52	886.52
75	384.33	509.43	570.25	652.70	739.65	835.21	881.21	434.07	561.87	642.90	717.73	817.51	918.37	962.61
76	413.43	544.20	613.40	699.65	796.69	907.76	959.07	456.69	601.23	684.57	767.53	869.30	990.92	1045.78
77	444.73	584.00	658.29	751.47	845.73	990.92	1040.47	486.47	637.32	729.51	820.60	917.13	1062.04	1118.96
78	474.84	623.61	711.21	807.86	896.04	1037.75	1089.14	514.86	681.57	779.10	879.93	969.69	1111.04	1168.78
79	508.51	670.88	765.38	868.53	950.43	1086.85	1141.38	546.62	722.32	833.03	937.26	1023.10	1163.63	1224.89
80	548.66	722.16						589.30	783.12					
81	604.93	794.07						648.70	859.72					
82	665.89	875.35						714.35	944.12					
83	734.67	964.45						783.12	1041.04					
84	806.57	1056.67						862.84	1145.77					
85	975.39							1044.16						
86	1072.30							1148.89						
87	1181.72							1263.00						
88	1363.04							1459.95						
89	1500.60							1605.33						
90	1649.09							1766.33						
91+	1814.78							1939.83						

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

Appendix B5

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 a landing spot option during the 2016 Rate Filing

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	GPO Inflation with 2016 Shared Cost							4.1% Simple Inflation or 5.0% Simple Inflation with 2016 Shared Cost							4.1% Compound Inflation or 5.0% Compound Inflation with 2016 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	31.06	36.42	40.97	43.65	52.13	60.18	67.30	55.86	65.10	77.55	81.51	85.41	128.98	141.12	111.48	144.27	170.50	186.90	203.29	229.52	236.08
30	31.06	38.28	43.44	47.26	55.26	62.13	67.30	58.90	68.27	80.68	84.72	90.42	134.44	149.04	118.04	150.83	170.50	193.45	213.13	236.08	252.47
31	31.06	39.22	44.01	48.26	56.78	62.13	67.30	63.10	72.54	84.93	88.95	94.72	138.92	159.47	118.04	150.83	177.06	203.29	219.69	245.92	252.47
32	31.06	41.42	45.87	50.14	58.67	67.30	70.75	63.10	72.54	89.18	93.19	99.03	146.41	164.16	118.04	160.67	177.06	203.29	219.69	245.92	262.31
33	36.24	42.37	47.36	52.21	58.67	67.30	70.75	67.31	77.66	94.36	98.32	102.20	150.85	173.54	127.88	160.67	177.06	203.29	219.69	252.47	262.31
34	36.24	43.89	48.32	53.50	58.67	67.30	70.75	68.31	81.97	98.65	102.59	106.46	159.72	184.11	127.88	160.67	186.90	213.13	229.52	252.47	272.15
35	36.24	44.84	48.32	56.87	62.13	67.30	73.28	72.58	86.29	98.65	106.87	110.71	169.79	188.83	127.88	160.67	186.90	213.13	229.52	252.47	272.15
36	36.93	44.87	48.32	58.67	62.13	70.75	78.64	76.85	90.60	102.94	112.05	120.13	174.26	196.51	127.88	170.50	186.90	219.69	236.08	262.31	278.71
37	36.93	44.96	53.50	58.67	62.13	71.97	83.27	81.12	94.92	110.11	116.36	124.42	184.37	205.86	134.43	170.50	193.45	219.69	236.08	262.31	278.71
38	41.04	44.96	53.50	58.67	62.13	71.97	83.27	81.12	97.80	114.34	120.67	128.71	193.37	215.22	134.43	170.50	193.45	229.52	245.92	272.15	288.54
39	41.04	48.32	56.76	62.13	67.30	76.21	87.97	85.39	102.05	118.58	127.87	135.93	202.36	229.52	134.43	177.06	193.45	229.52	245.92	272.15	288.54
40	45.34	51.53	60.69	64.58	69.27	81.25	91.36	90.77	106.31	122.81	132.13	140.18	209.48	229.52	134.43	177.06	203.29	229.52	245.92	278.71	295.10
41	44.26	52.36	63.60	69.07	73.84	86.04	96.85	95.51	111.00	128.73	136.94	145.03	219.38	229.52	144.27	186.90	203.29	236.08	252.47	288.54	295.10
42	47.31	55.39	66.32	69.52	74.33	91.38	102.45	95.93	116.90	133.56	147.20	155.28	219.69	236.08	144.27	186.90	213.13	245.92	262.31	288.54	304.94
43	49.22	57.33	68.82	74.29	77.85	97.01	111.07	100.73	121.71	142.76	152.14	160.26	229.52	236.08	150.83	193.45	219.69	245.92	262.31	295.10	311.49
44	49.84	59.60	71.51	75.41	82.65	100.62	116.78	105.57	126.57	148.89	157.12	165.27	229.52	236.08	150.83	193.45	219.69	252.47	272.15	304.94	311.49
45	50.25	62.05	75.65	79.76	83.28	108.82	124.26	108.60	129.80	153.89	164.87	175.82	229.52	245.92	160.67	203.29	229.52	262.31	278.71	304.94	321.33
46	55.65	64.66	79.10	83.51	88.67	116.40	131.55	109.07	139.01	163.35	169.90	180.96	236.08	245.92	160.67	203.29	236.08	262.31	278.71	311.49	331.17
47	56.10	67.17	83.46	88.42	94.36	122.47	137.57	113.93	143.93	166.59	179.33	190.57	236.08	245.92	170.50	213.13	245.92	272.15	288.54	321.33	337.72
48	56.55	72.85	84.81	87.54	95.07	130.06	141.52	118.04	148.89	176.08	188.84	200.26	236.08	252.47	170.50	219.69	245.92	278.71	295.10	321.33	337.72
49	64.05	75.23	87.94	93.36	102.80	140.99	156.09	118.04	159.73	177.06	195.39	203.74	245.92	252.47	177.06	219.69	252.47	288.54	304.94	331.17	347.56
50	64.70	78.30	92.17	98.12	110.42	148.95	159.14	127.88	160.67	186.90	203.29	213.48	245.92	252.47	177.06	229.52	262.31	288.54	304.94	337.72	354.12
51	67.69	82.78	97.11	103.83	113.83	162.28	173.81	127.88	170.50	193.45	213.13	224.68	252.47	272.15	186.90	236.08	272.15	295.10	311.49	347.56	373.79
52	68.29	82.81	100.83	109.78	119.74	165.83	187.13	134.43	177.06	203.29	225.67	234.10	272.15	288.54	193.45	245.92	278.71	311.49	331.17	363.96	380.35
53	74.86	88.29	102.93	111.65	117.27	179.45	197.23	144.27	186.90	213.13	233.79	242.30	288.54	295.10	203.29	252.47	288.54	321.33	337.72	373.79	396.74
54	74.49	91.33	106.51	116.93	121.12	190.10	210.74	150.83	193.45	219.69	243.38	259.57	295.10	311.49	213.13	272.15	304.94	331.17	347.56	390.19	406.58
55	81.79	92.95	108.91	122.91	130.73	204.13	224.37	150.83	203.29	229.52	254.86	269.26	311.49	331.17	219.69	278.71	311.49	347.56	363.96	406.58	422.98
56	87.54	99.55	118.76	131.07	139.28	213.43	240.38	170.50	213.13	245.92	269.02	283.49	337.72	354.12	229.52	288.54	331.17	363.96	380.35	422.98	449.21
57	90.77	106.09	127.52	141.64	152.24	234.65	256.50	177.06	225.82	261.40	283.29	297.83	363.96	380.35	236.08	304.94	337.72	380.35	406.58	449.21	472.16
58	96.59	112.95	135.06	148.60	167.93	251.36	272.72	186.90	235.34	271.08	298.99	313.55	390.19	406.58	245.92	311.49	354.12	396.74	432.81	482.00	508.23
59	101.24	122.47	142.69	156.81	177.02	268.31	301.25	198.88	249.57	285.46	313.49	329.33	413.14	439.37	252.47	331.17	373.79	422.98	455.76	508.23	534.46
60	107.13	130.03	154.67	169.55	197.05	285.50	319.98	208.40	259.28	301.28	329.38	342.37	449.21	472.16	262.31	347.56	390.19	449.21	473.30	534.46	567.25
61	113.72	139.38	165.78	178.99	211.82	310.48	344.49	224.13	277.92	320.01	349.43	367.08	472.16	498.39	278.71	363.96	413.14	472.16	493.64	573.80	609.87
62	124.44	152.87	176.09	195.32	228.23	334.47	375.24	235.61	297.94	341.37	367.30	387.23	498.39	524.62	304.94	390.19	439.37	492.56	516.87	616.43	652.50
63	134.80	164.33	189.35	210.62	240.85	366.14	398.91	246.91	317.07	353.26	386.25	413.95	520.39	542.74	312.87	402.27	453.35	506.69	541.52	641.71	676.83
64	144.39	177.63	203.24	227.26	260.23	398.32	428.50	255.53	328.65	375.75	399.91	440.17	528.07	562.24	319.95	416.25	472.16	517.71	564.99	674.07	705.13
65	156.27	192.70	215.93	245.22	280.13	423.11	440.18	266.28	346.10	392.64	419.39	470.00	546.62	576.82	334.74	428.84	483.20	530.05	589.82	694.61	733.87
66	169.43	211.52	238.37	267.46	309.28	449.84	472.82	286.50	378.96	423.25	455.12	507.29	583.81	613.15	349.11	454.73	513.40	563.90	627.16	733.43	771.57
67	185.12	232.31	263.65	292.02	344.74	473.23	495.32	308.72	404.30	454.95	494.42	552.81	623.59	654.91	367.32	478.37	535.32	602.69	669.18	763.12	808.68
68	205.02	254.84	289.10	319.58	375.25	499.31	529.57	333.36	433.50	490.38	541.91	599.17	670.96	704.10	383.80	499.77	568.80	642.63	704.10	806.26	847.68
69	224.44	280.13	319.45	351.88	410.50	530.11	561.97	353.08	462.75	524.28	589.35	633.95	711.52	751.64	406.58	524.28	599.17	684.92	746.29	842.59	882.71
70	249.51	309.62	349.06	384.59	445.94	555.96	586.39	372.76	486.66	553.96	629.03	675.62	761.05	802.46	421.94	548.78	629.03	722.22	781.75	874.94	921.54
71	275.37	340.00	383.09	429.44	484.05	601.72	636.96	392.86	515.47	588.04	665.61	715.66	808.24	853.29	445.41	580.53	665.61	755.04	820.76	923.35	968.39
72	290.98	358.50	409.74	469.17	516.77	633.32	666.92	417.97	541.19	620.53	701.94	761.05	860.10	903.59	468.71	611.25	698.23	786.34	860.10	971.24	1021.98
73	304.67	379.81	436.39	493.89	550.27	665.82	702.68	431.93	577.77	642.54	738.23	810.75	908.60	955.19	493.90	638.98	730.21	818.67	908.60	1015.76	1069.35
74	314.66	398.22	453.55	516.01	570.57	687.45	723.86	448.97	599.79	672.84	765.87	857.00	966.93	1014.04	513.63	662.60	755.81	844.73	948.98	1065.64	1123.97
75	326.00	418.12	475.58	537.84	589.99	699.47	737.30	468.52	621.03	695.18	795.69	901.69	1018.18	1074.27	529.17	684.96	783.75	874.96	996.61	1119.57	1173.49
76	344.17	436.07	501.59	564.43	612.81	717.40	758.86	483.85	636.88	717.87	818.81	932.37	1062.36	1122.41	534.46	703.62	801.16	898.25	1017.35	1159.69	1223.89
77	362.68	461.07	523.00	587.77	635.71	737.77	776.58	498.79	654.99	738.30	842.81	948.53	1111.37	1166.94	545.60	714.79	818.18	920.34	1028.61	1191.13	1254.96
78	381.73	484.62	551.66	616.53	665.49	755.16	796.86	509.40	668.99	762.98	866.66	961.26	1113.28	1168.42	552.33	731.18	835.81	943.97	1040.26	1191.90	1253.85
79	400.73	512.21	578.70	644.93	694.16	775.53	817.91	520.73	687.00	783.77	889.40	973.26	1112.96	1168.79	559.75	739.68	853.04	959.77	1047.68	1191.59	1254.32
80	420.75	535.08	605.21	676.85	724.11	794.24	838.45	535.08	704.29						574.72	763.75					
81	460.38	589.96	664.66	743.93	794.24	876.56	920.77	589.96	774.42						632.65	838.45					
82	507.64	644.84	731.73	818.63	873.51	963.45	1015.28	649.41	853.69						696.67	920.77					
83	557.95	711.92	806.43	896.37	960.40	1062.54	1117.42	716.49	940.58						763.75	1015.28					
84	612.83	782.04	885.70	987.84	1057.97	1164.68	1227.18	786.61	1030.53						841.49	1117.42					
85	743.93	948.21	1073.21	1195.17	1279.01	1411.64	1486.34	951.26							1018.33						
86	818.63	1042.72	1179.92	1317.12	1408.59	1553.41	1632.68	1045.77							1120.47						
87	896.37	1144.86	1297.30	1446.70	1550.36	1707.38	1797.32	1152.48							1231.75						
88	1038.15	1324.74	1498.53	1672.32	1789.70	1971.11	2076.30	1329.32							1423.83						
89	1140.29	1455.85	1647.93	1840.01	1966.54	2167.76	2280.57	1463.47							1565.61						
90	1254.62	1600.67	1812.57	2021.42	2163.19	2387.28	2513.81	1608.29							1722.63						
91+	1381.15	1762.26	1993.98	2225.69	2379.66	2623.57	2760.77	1769.88							1891.84						

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

Appendix B6

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 a landing spot option during the 2010 and 2016 Rate Filings

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	1.9% Simple Inflation or 2.7% Simple Inflation with 2016 Shared Cost							1.9% Compound Inflation or 2.7% Compound Inflation with 2016 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	44.87	58.67	67.30	75.93	84.56	93.19	98.37	58.67	75.93	89.74	98.37	107.00	120.80	124.25
30	48.32	62.13	70.75	79.38	89.74	98.37	101.82	62.13	79.38	89.74	101.82	112.17	124.25	132.88
31	48.32	62.13	70.75	79.38	89.74	98.37	107.00	62.13	79.38	93.19	107.00	115.62	129.43	132.88
32	48.32	62.13	70.75	79.38	89.74	101.82	107.00	62.13	84.56	93.19	107.00	115.62	129.43	138.06
33	48.32	67.30	75.93	84.56	93.19	101.82	107.00	67.30	84.56	93.19	107.00	115.62	132.88	138.06
34	53.50	67.30	75.93	84.56	93.19	101.82	112.17	67.30	84.56	98.37	112.17	120.80	132.88	143.24
35	53.50	67.30	75.93	84.56	93.19	107.00	112.17	67.30	84.56	98.37	112.17	120.80	132.88	143.24
36	53.50	67.30	75.93	89.74	98.37	107.00	115.62	67.30	89.74	98.37	115.62	124.25	138.06	146.69
37	53.50	67.30	79.38	89.74	98.37	112.17	115.62	70.75	89.74	101.82	115.62	124.25	138.06	146.69
38	53.50	70.75	79.38	89.74	98.37	112.17	115.62	70.75	89.74	101.82	120.80	129.43	143.24	151.86
39	53.50	70.75	79.38	93.19	101.82	112.17	120.80	70.75	93.19	101.82	120.80	129.43	143.24	151.86
40	58.67	70.75	79.38	93.19	101.82	115.62	120.80	70.75	93.19	107.00	120.80	129.43	146.69	155.32
41	58.67	70.75	84.56	93.19	101.82	115.62	120.80	75.93	98.37	107.00	124.25	132.88	151.86	155.32
42	58.67	75.93	84.56	98.37	107.00	115.62	124.25	75.93	98.37	112.17	129.43	138.06	151.86	160.49
43	58.67	75.93	84.56	98.37	107.00	120.80	124.25	79.38	101.82	115.62	129.43	138.06	155.32	163.94
44	58.67	75.93	89.74	98.37	107.00	120.80	124.25	79.38	101.82	115.62	132.88	143.24	160.49	163.94
45	62.13	79.38	89.74	101.82	112.17	120.80	129.43	84.56	107.00	120.80	138.06	146.69	160.49	169.12
46	62.13	79.38	89.74	101.82	112.17	124.25	129.43	84.56	107.00	124.25	138.06	146.69	163.94	174.30
47	62.13	79.38	93.19	101.82	112.17	124.25	129.43	89.74	112.17	129.43	143.24	151.86	169.12	177.75
48	62.13	79.38	93.19	101.82	112.17	124.25	132.88	89.74	115.62	129.43	146.69	155.32	169.12	177.75
49	62.13	84.56	93.19	107.00	115.62	129.43	132.88	93.19	115.62	132.88	151.86	160.49	174.30	182.93
50	67.30	84.56	98.37	107.00	115.62	129.43	132.88	93.19	120.80	138.06	151.86	160.49	177.75	186.38
51	67.30	89.74	101.82	112.17	120.80	132.88	143.24	98.37	124.25	143.24	155.32	163.94	182.93	196.73
52	70.75	93.19	107.00	120.80	129.43	143.24	151.86	101.82	129.43	146.69	163.94	174.30	191.56	200.18
53	75.93	98.37	112.17	124.25	132.88	151.86	155.32	107.00	132.88	151.86	169.12	177.75	196.73	208.81
54	79.38	101.82	115.62	132.88	143.24	155.32	163.94	112.17	143.24	160.49	174.30	182.93	205.36	213.99
55	79.38	107.00	120.80	138.06	151.86	163.94	174.30	115.62	146.69	163.94	182.93	191.56	213.99	222.62
56	89.74	112.17	129.43	146.69	160.49	177.75	186.38	120.80	151.86	174.30	191.56	200.18	222.62	236.42
57	93.19	120.80	138.06	155.32	169.12	191.56	200.18	124.25	160.49	177.75	200.18	213.99	236.42	248.50
58	98.37	129.43	146.69	169.12	182.93	205.36	213.99	129.43	163.94	186.38	208.81	227.80	253.68	267.49
59	107.00	138.06	155.32	177.75	196.73	217.44	231.25	132.88	174.30	196.73	222.62	239.88	267.49	281.29
60	115.62	146.69	169.12	191.56	208.81	236.42	248.50	138.06	182.93	205.36	236.42	253.68	281.29	298.55
61	120.80	155.32	177.75	205.36	222.62	248.50	262.31	146.69	191.56	217.44	248.50	267.49	302.00	320.99
62	128.10	169.12	189.66	215.10	236.42	262.31	276.12	160.49	205.36	231.25	259.49	284.75	324.44	343.42
63	133.46	182.38	198.76	225.45	248.50	281.29	293.37	169.12	217.44	245.05	274.24	307.18	346.87	365.85
64	142.61	191.20	212.93	236.90	267.49	293.37	312.36	177.75	231.25	262.31	287.62	324.44	374.48	391.74
65	152.16	200.69	224.37	244.86	281.29	312.36	329.61	191.28	245.05	276.12	302.89	346.87	396.92	419.35
66	168.53	222.91	248.97	272.85	312.36	343.42	360.68	205.36	267.49	302.00	331.71	377.93	431.43	453.87
67	187.11	245.03	275.73	300.44	338.24	377.93	396.92	222.62	289.92	324.44	365.27	409.00	462.50	490.11
68	208.35	270.94	306.49	338.70	374.48	419.35	440.06	239.88	312.36	355.50	401.64	440.06	503.91	529.80
69	227.80	298.55	338.24	380.22	409.00	459.04	484.93	262.31	338.24	386.56	441.88	481.48	543.60	569.49
70	248.50	324.44	369.31	419.35	450.41	507.36	534.98	281.29	365.85	419.35	481.48	521.17	583.30	614.36
71	270.94	355.50	405.55	459.04	493.56	557.41	588.47	307.18	400.37	459.04	520.72	566.04	636.79	667.86
72	298.55	386.56	443.24	501.39	543.60	614.36	645.42	334.79	436.61	498.74	561.67	614.36	693.74	729.98
73	319.95	427.98	475.95	546.84	600.55	673.03	707.55	365.85	473.32	540.90	606.42	673.03	752.42	792.11
74	345.36	461.37	517.57	589.13	659.23	743.79	780.03	395.10	509.69	581.39	649.79	729.98	819.72	864.59
75	374.82	496.83	556.14	636.56	721.35	814.54	859.41	423.33	547.97	627.00	699.97	797.29	895.65	938.80
76	403.21	530.73	598.23	682.34	776.98	885.30	935.34	445.39	586.35	667.63	748.54	847.79	966.41	1019.91
77	433.73	569.55	642.00	732.88	824.81	966.41	1014.73	474.44	621.55	711.46	800.29	894.44	1035.77	1091.27
78	463.09	608.18	693.62	787.88	873.87	1012.07	1062.20	502.12	664.71	759.83	858.16	945.70	1083.55	1139.87
79	495.93	654.28	746.44	847.04	926.91	1059.96	1113.14	533.09	704.45	812.42	914.07	997.79	1134.85	1194.59
80	535.08	704.29						574.72	763.75					
81	589.96	774.42						632.65	838.45					
82	649.41	853.69						696.67	920.77					
83	716.49	940.58						763.75	1015.28					
84	786.61	1030.53						841.49	1117.42					
85	951.26							1018.33						
86	1045.77							1120.47						
87	1152.48							1231.75						
88	1329.32							1423.83						
89	1463.47							1565.61						
90	1608.29							1722.63						
91+	1769.88							1891.84						

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

Appendix B7

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 a landing spot option during the 2013 and 2016 Rate Filings

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	3.8% Simple Inflation or 4.5% Simple Inflation with 2016 Shared Cost							3.8% Compound Inflation or 4.5% Compound Inflation with 2016 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	48.36	56.36	67.14	70.57	73.95	111.66	122.18	96.52	124.90	147.61	161.81	176.00	198.71	204.39
30	50.99	59.11	69.85	73.34	78.28	116.39	129.03	102.19	130.58	147.61	167.48	184.52	204.39	218.58
31	54.63	62.80	73.53	77.01	82.01	120.27	138.06	102.19	130.58	153.29	176.00	190.19	212.90	218.58
32	54.63	62.80	77.20	80.68	85.73	126.76	142.13	102.19	139.10	153.29	176.00	190.19	212.90	227.10
33	58.27	67.23	81.69	85.12	88.48	130.60	150.25	110.71	139.10	153.29	176.00	190.19	218.58	227.10
34	59.14	70.97	85.41	88.82	92.16	138.28	159.39	110.71	139.10	161.81	184.52	198.71	218.58	235.61
35	62.84	74.70	85.41	92.52	95.85	146.99	163.48	110.71	139.10	161.81	184.52	198.71	218.58	235.61
36	66.53	78.44	89.12	97.01	104.01	150.86	170.13	110.71	147.61	161.81	190.19	204.39	227.10	241.29
37	70.23	82.18	95.33	100.74	107.72	159.62	178.23	116.39	147.61	167.48	190.19	204.39	227.10	241.29
38	70.23	84.67	98.99	104.47	111.43	167.41	186.33	116.39	147.61	167.48	198.71	212.90	235.61	249.81
39	73.93	88.35	102.66	110.70	117.69	175.20	198.71	116.39	153.29	167.48	198.71	212.90	235.61	249.81
40	78.59	92.03	106.33	114.39	121.36	181.36	198.71	116.39	153.29	176.00	198.71	212.90	241.29	255.48
41	82.69	96.10	111.45	118.56	125.56	189.93	198.71	124.90	161.81	176.00	204.39	218.58	249.81	255.48
42	83.05	101.20	115.63	127.44	134.44	190.19	204.39	124.90	161.81	184.52	212.90	227.10	249.81	264.00
43	87.21	105.37	123.60	131.72	138.74	198.71	204.39	130.58	167.48	190.19	212.90	227.10	255.48	269.68
44	91.40	109.58	128.90	136.03	143.08	198.71	204.39	130.58	167.48	190.19	218.58	235.61	264.00	269.68
45	94.02	112.37	133.23	142.74	152.22	198.71	212.90	139.10	176.00	198.71	227.10	241.29	264.00	278.19
46	94.43	120.35	141.42	147.09	156.67	204.39	212.90	139.10	176.00	204.39	227.10	241.29	269.68	286.71
47	98.64	124.61	144.23	155.26	164.99	204.39	212.90	147.61	184.52	212.90	235.61	249.81	278.19	292.39
48	102.19	128.90	152.44	163.49	173.38	204.39	218.58	147.61	190.19	212.90	241.29	255.48	278.19	292.39
49	102.19	138.28	153.29	169.16	176.39	212.90	218.58	153.29	190.19	218.58	249.81	264.00	286.71	300.90
50	110.71	139.10	161.81	176.00	184.82	212.90	218.58	153.29	198.71	227.10	249.81	264.00	292.39	306.58
51	110.71	147.61	167.48	184.52	194.52	218.58	235.61	161.81	204.39	235.61	255.48	269.68	300.90	323.61
52	116.39	153.29	176.00	195.38	202.67	235.61	249.81	167.48	212.90	241.29	269.68	286.71	315.10	329.29
53	124.90	161.81	184.52	202.40	209.77	249.81	255.48	176.00	218.58	249.81	278.19	292.39	323.61	343.48
54	130.58	167.48	190.19	210.71	224.72	255.48	269.68	184.52	235.61	264.00	286.71	300.90	337.81	352.00
55	130.58	176.00	198.71	220.65	233.11	269.68	286.71	190.19	241.29	269.68	300.90	315.10	352.00	366.19
56	147.61	184.52	212.90	232.91	245.43	292.39	306.58	198.71	249.81	286.71	315.10	329.29	366.19	388.90
57	153.29	195.51	226.31	245.26	257.85	315.10	329.29	204.39	264.00	292.39	329.29	352.00	388.90	408.77
58	161.81	203.74	234.69	258.85	271.45	337.81	352.00	212.90	269.68	306.58	343.48	374.71	417.29	440.00
59	172.18	216.06	247.14	271.41	285.12	357.68	380.39	218.58	286.71	323.61	366.19	394.58	440.00	462.71
60	180.43	224.47	260.84	285.16	296.41	388.90	408.77	227.10	300.90	337.81	388.90	409.76	462.71	491.10
61	194.04	240.61	277.05	302.52	317.80	408.77	431.48	241.29	315.10	357.68	408.77	427.37	496.77	528.00
62	203.98	257.94	295.54	317.99	335.25	431.48	454.19	264.00	337.81	380.39	426.44	447.48	533.68	564.90
63	213.76	274.51	305.84	334.40	358.38	450.53	469.88	270.87	348.26	392.49	438.67	468.82	555.56	585.97
64	221.23	284.53	325.30	346.23	381.08	457.18	486.76	277.00	360.37	408.77	448.21	489.14	583.58	610.47
65	230.53	299.64	339.93	363.09	406.90	473.24	499.39	289.81	371.27	418.34	458.90	510.64	601.36	635.35
66	248.04	328.08	366.43	394.02	439.18	505.44	530.84	302.25	393.68	444.48	488.20	542.97	634.97	667.99
67	267.28	350.02	393.88	428.05	478.59	539.88	566.99	318.01	414.15	463.46	521.78	579.35	660.67	700.11
68	288.61	375.31	424.55	469.16	518.74	580.89	609.57	332.28	432.68	492.44	556.36	609.57	698.02	733.88
69	305.68	400.63	453.89	510.23	548.84	616.00	650.74	352.00	453.89	518.74	592.97	646.10	729.47	764.21
70	322.72	421.32	479.59	544.58	584.92	658.88	694.74	365.30	475.11	544.58	625.26	676.81	757.49	797.82
71	340.12	446.27	509.10	576.26	619.58	699.74	738.74	385.62	502.60	576.26	653.68	710.57	799.39	838.39
72	361.86	468.54	537.23	607.71	658.88	744.64	782.29	405.79	529.19	604.49	680.78	744.64	840.85	884.78
73	373.95	500.21	556.28	639.13	701.91	786.62	826.96	427.60	553.20	632.18	708.76	786.62	879.40	925.79
74	388.70	519.27	582.52	663.05	741.95	837.12	877.91	444.68	573.65	654.34	731.33	821.58	922.58	973.08
75	405.62	537.66	601.86	688.87	780.64	881.49	930.05	458.13	593.01	678.53	757.50	862.82	969.27	1015.96
76	418.89	551.38	621.50	708.89	807.21	919.74	971.73	462.71	609.16	693.60	777.66	880.78	1004.00	1059.58
77	431.83	567.06	639.19	729.67	821.19	962.17	1010.28	472.36	618.83	708.34	796.79	890.52	1031.23	1086.49
78	441.01	579.18	660.55	750.32	832.21	963.82	1011.56	478.18	633.02	723.61	817.25	900.61	1031.89	1085.53
79	450.82	594.77	678.55	770.00	842.60	963.55	1011.89	484.60	640.38	738.53	830.92	907.03	1031.62	1085.93
80	463.25	609.75						497.56	661.22					
81	510.76	670.46						547.71	725.89					
82	562.23	739.09						603.15	797.16					
83	620.30	814.31						661.22	878.98					
84	681.01	892.18						728.53	967.41					
85	823.55							881.62						
86	905.38							970.05						
87	997.76							1066.39						
88	1150.86							1232.69						
89	1267.00							1355.43						
90	1392.38							1491.37						
91+	1532.28							1637.87						

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

Appendix B8

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 a landing spot option during the 2010, 2013 and 2016 Rate Filings

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	1.5% Simple Inflation or 2.2% Simple Inflation with 2016 Shared Cost							1.5% Compound Inflation or 2.2% Compound Inflation with 2016 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	38.85	50.80	58.27	65.74	73.21	80.68	85.16	50.80	65.74	77.69	85.16	92.63	104.58	107.57
30	41.83	53.79	61.26	68.73	77.69	85.16	88.15	53.79	68.73	77.69	88.15	97.11	107.57	115.04
31	41.83	53.79	61.26	68.73	77.69	85.16	92.63	53.79	68.73	80.68	92.63	100.10	112.05	115.04
32	41.83	53.79	61.26	68.73	77.69	88.15	92.63	53.79	73.21	80.68	92.63	100.10	112.05	119.52
33	41.83	58.27	65.74	73.21	80.68	88.15	92.63	58.27	73.21	80.68	92.63	100.10	115.04	119.52
34	46.32	58.27	65.74	73.21	80.68	88.15	97.11	58.27	73.21	85.16	97.11	104.58	115.04	124.01
35	46.32	58.27	65.74	73.21	80.68	92.63	97.11	58.27	73.21	85.16	97.11	104.58	115.04	124.01
36	46.32	58.27	65.74	77.69	85.16	92.63	100.10	58.27	77.69	85.16	100.10	107.57	119.52	126.99
37	46.32	58.27	68.73	77.69	85.16	97.11	100.10	61.26	77.69	88.15	100.10	107.57	119.52	126.99
38	46.32	61.26	68.73	77.69	85.16	97.11	100.10	61.26	77.69	88.15	104.58	112.05	124.01	131.48
39	46.32	61.26	68.73	80.68	88.15	97.11	104.58	61.26	80.68	88.15	104.58	112.05	124.01	131.48
40	50.80	61.26	68.73	80.68	88.15	100.10	104.58	61.26	80.68	92.63	104.58	112.05	126.99	134.46
41	50.80	61.26	73.21	80.68	88.15	100.10	104.58	65.74	85.16	92.63	107.57	115.04	131.48	134.46
42	50.80	65.74	73.21	85.16	92.63	100.10	107.57	65.74	85.16	97.11	112.05	119.52	131.48	138.95
43	50.80	65.74	73.21	85.16	92.63	104.58	107.57	68.73	88.15	100.10	112.05	119.52	134.46	141.94
44	50.80	65.74	77.69	85.16	92.63	104.58	107.57	68.73	88.15	100.10	115.04	124.01	138.95	141.94
45	53.79	68.73	77.69	88.15	97.11	104.58	112.05	73.21	92.63	104.58	119.52	126.99	138.95	146.42
46	53.79	68.73	77.69	88.15	97.11	107.57	112.05	73.21	92.63	107.57	119.52	126.99	141.94	150.90
47	53.79	68.73	80.68	88.15	97.11	107.57	112.05	77.69	97.11	112.05	124.01	131.48	146.42	153.89
48	53.79	68.73	80.68	88.15	97.11	107.57	115.04	77.69	100.10	112.05	126.99	134.46	146.42	153.89
49	53.79	73.21	80.68	92.63	100.10	112.05	115.04	80.68	100.10	115.04	131.48	138.95	150.90	158.37
50	58.27	73.21	85.16	92.63	100.10	112.05	115.04	80.68	104.58	119.52	131.48	138.95	153.89	161.36
51	58.27	77.69	88.15	97.11	104.58	115.04	124.01	85.16	107.57	124.01	134.46	141.94	158.37	170.32
52	61.26	80.68	92.63	104.58	112.05	124.01	131.48	88.15	112.05	126.99	141.94	150.90	165.84	173.31
53	65.74	85.16	97.11	107.57	115.04	131.48	134.46	92.63	115.04	131.48	146.42	153.89	170.32	180.78
54	68.73	88.15	100.10	115.04	124.01	134.46	141.94	97.11	124.01	138.95	150.90	158.37	177.79	185.26
55	68.73	92.63	104.58	119.52	131.48	141.94	150.90	100.10	126.99	141.94	158.37	165.84	185.26	192.73
56	77.69	97.11	112.05	126.99	138.95	153.89	161.36	104.58	131.48	150.90	165.84	173.31	192.73	204.69
57	80.68	104.58	119.52	134.46	146.42	165.84	173.31	107.57	138.95	153.89	173.31	185.26	204.69	215.14
58	85.16	112.05	126.99	146.42	158.37	177.79	185.26	112.05	141.94	161.36	180.78	197.22	219.63	231.58
59	92.63	119.52	134.46	153.89	170.32	188.25	200.20	115.04	150.90	170.32	192.73	207.67	231.58	243.53
60	100.10	126.99	146.42	165.84	180.78	204.69	215.14	119.52	158.37	177.79	204.69	219.63	243.53	258.47
61	104.58	134.46	153.89	177.79	192.73	215.14	227.10	126.99	165.84	188.25	215.14	231.58	261.46	277.89
62	110.90	146.42	164.20	186.23	204.69	227.10	239.05	138.95	177.79	200.20	224.65	246.52	280.88	297.32
63	115.55	157.90	172.08	195.18	215.14	243.53	253.99	146.42	188.25	212.16	237.42	265.94	300.30	316.74
64	123.46	165.53	184.34	205.10	231.58	253.99	270.42	153.89	200.20	227.10	249.01	280.88	324.21	339.15
65	131.73	173.75	194.25	211.99	243.53	270.42	285.36	165.60	212.16	239.05	262.23	300.30	343.63	363.06
66	145.91	192.99	215.55	236.22	270.42	297.32	312.26	177.79	231.58	261.46	287.18	327.20	373.51	392.94
67	161.99	212.13	238.71	260.11	292.83	327.20	343.63	192.73	251.00	280.88	316.23	354.09	400.41	424.31
68	180.38	234.57	265.34	293.23	324.21	363.06	380.98	207.67	270.42	307.78	347.72	380.98	436.26	458.67
69	197.22	258.47	292.83	329.18	354.09	397.42	419.83	227.10	292.83	334.67	382.56	416.84	470.63	493.04
70	215.14	280.88	319.73	363.06	389.95	439.25	463.16	243.53	316.74	363.06	416.84	451.20	504.99	531.88
71	234.57	307.78	351.10	397.42	427.30	482.58	509.47	265.94	346.62	397.42	450.81	490.05	551.31	578.20
72	258.47	334.67	383.73	434.08	470.63	531.88	558.78	289.85	378.00	431.78	486.27	531.88	600.61	631.98
73	277.00	370.53	412.06	473.43	519.93	582.68	612.56	316.74	409.78	468.28	525.01	582.68	651.41	685.77
74	299.00	399.44	448.09	510.04	570.73	643.94	675.31	342.06	441.27	503.34	562.56	631.98	709.68	748.52
75	324.50	430.13	481.48	551.10	624.51	705.19	744.04	366.50	474.41	542.82	606.00	690.25	775.41	812.77
76	349.08	459.49	517.92	590.74	672.67	766.45	809.78	385.59	507.64	578.00	648.05	733.98	836.67	882.99
77	375.50	493.09	555.81	634.49	714.08	836.67	878.50	410.74	538.11	615.95	692.86	774.37	896.72	944.77
78	400.92	526.53	600.50	682.11	756.56	876.20	919.60	434.71	575.47	657.82	742.95	818.74	938.08	986.84
79	429.36	566.45	646.24	733.33	802.48	917.66	963.70	461.53	609.88	703.36	791.36	863.84	982.50	1034.22
80	463.25	609.75						497.56	661.22					
81	510.76	670.46						547.71	725.89					
82	562.23	739.09						603.15	797.16					
83	620.30	814.31						661.22	878.98					
84	681.01	892.18						728.53	967.41					
85	823.55							881.62						
86	905.38							970.05						
87	997.76							1066.39						
88	1150.86							1232.69						
89	1267.00							1355.43						
90	1392.38							1491.37						
91+	1532.28							1637.87						

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 a landing spot option

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

Age	GPO Inflation with 2019 Shared Cost							3.8% Simple Inflation or 5.0% Simple Inflation with 2019 Shared Cost							3.8% Compound Inflation or 5.0% Compound Inflation with 2019 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	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	128.53	136.40	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	128.53	141.65	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	136.40	141.65	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	141.65	149.52	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	149.52	154.76	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	154.76	162.63	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	162.63	170.50	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	175.75	183.62	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	183.62	196.73	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	196.73	209.85	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	209.85	217.72	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	222.96	236.08	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	236.08	249.19	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	257.06	270.18	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	278.05	291.16	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	299.03	317.40	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	325.26	338.38	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	359.37	377.73	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	393.47	411.83	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	432.81	459.04	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	480.03	508.88	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	527.24	556.10	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
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 a landing spot option during the 2010 Rate Filing

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	1.7% Simple Inflation or 2.7% Simple Inflation with 2019 Shared Cost							1.7% Compound Inflation or 2.7% Compound Inflation with 2019 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	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

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 a landing spot option during the 2013 Rate Filing

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	3.5% Simple Inflation or 4.5% Simple Inflation with 2019 Shared Cost							3.5% Compound Inflation or 4.5% Compound Inflation with 2019 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	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

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 a landing spot option during the 2010 and 2013 Rate Filings

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	1.2% Simple Inflation or 2.2% Simple Inflation with 2019 Shared Cost							1.2% Compound Inflation or 2.2% Compound Inflation with 2019 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	36.95	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

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

Appendix C5

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 a landing spot option during the 2016 Rate Filing

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	GPO Inflation with 2016 and 2019 Share Cost							2.8% Simple Inflation or 3.8% Simple Inflationwith 2016 Shared Cost or 4.1% Simple Inflation with 2019 Shared Cost or 5.0% Simple Inflation with 2016 and 2019 Shared Cost							2.8% Compound Inflation or 3.8% Compound Inflationwith 2016 Shared Cost or 4.1% Compound Inflation with 2019 Shared Cost or 5.0% Compound Inflation with 2016 and 2019 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 ag
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost option

Appendix C6

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 a landing spot option during the 2010 and 2016 Rate Filings

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

Age	1% Simple Inflation or 1.7% Simple Inflationwith 2016 Shared Cost or 1.9% Simple Inflation with 2019 Shared Cost or 2.7% Simple Inflation with 2016 and 2019 Shared Cost							1% Compound Inflation or 1.7% Compound Inflationwith 2016 Shared Cost or 1.9% Compound Inflation with 2019 Shared Cost or 2.7% Compound Inflation with 2016 and 2019 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 C7

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 a landing spot option during the 2013 and 2016 Rate Filings

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

Age	2.5% Simple Inflation or 3.5% Simple Inflationwith 2016 Shared Cost or 3.8% Simple Inflation with 2019 Shared Cost or 4.5% Simple Inflation with 2016 and 2019 Shared Cost							2.5% Compound Inflation or 3.5% Compound Inflationwith 2016 Shared Cost or 3.8% Compound Inflation with 2019 Shared Cost or 4.5% Compound Inflation with 2016 and 2019 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 C8

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 a landing spot option during the 2010, 2013 and 2016 Rate Filings

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	1.2% Simple Inflationwith 2016 Shared Cost or 1.5% Simple Inflation with 2019 Shared Cost or 2.2% Simple Inflation with 2016 and 2019 Shared Cost							1.2% Compound Inflationwith 2016 Shared Cost or 1.5% Compound Inflation with 2019 Shared Cost or 2.2% Compound Inflation with 2016 and 2019 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 a landing spot 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	36.79	42.54	47.64	50.20	61.75	71.27	79.71	66.16	77.10	91.85	96.54	101.16	152.76	167.14	132.04	170.87	201.94	221.35	240.77	271.84	279.60
30	36.79	45.34	51.45	52.61	65.45	73.58	79.71	69.76	80.86	95.56	100.34	107.09	159.22	176.52	139.80	178.64	201.94	229.12	252.42	279.60	299.02
31	36.79	46.45	51.05	55.42	67.25	73.58	79.71	74.74	85.91	100.59	105.35	112.19	164.53	188.87	139.80	178.64	209.70	240.77	260.19	291.25	299.02
32	36.79	48.69	54.33	59.38	69.49	79.71	83.80	74.74	85.91	105.62	110.37	117.28	173.41	194.43	139.80	190.29	209.70	240.77	260.19	291.25	310.67
33	42.92	50.18	56.09	61.84	69.49	79.71	83.80	79.72	91.98	111.76	116.44	121.04	178.66	205.54	151.45	190.29	209.70	240.77	260.19	299.02	310.67
34	42.92	51.98	57.23	63.36	69.49	79.71	83.80	80.91	97.09	116.84	121.51	126.08	189.17	218.05	151.45	190.29	221.35	252.42	271.84	299.02	322.32
35	42.92	53.11	57.23	67.35	73.58	79.71	86.79	85.96	102.20	116.84	126.57	131.13	201.09	223.64	151.45	190.29	221.35	252.42	271.84	299.02	322.32
36	43.74	53.14	57.23	69.49	73.58	83.80	93.14	91.02	107.31	121.92	132.71	142.28	206.38	232.74	151.45	201.94	221.35	260.19	279.60	310.67	330.09
37	43.74	53.25	63.36	69.49	73.58	85.24	98.62	96.08	112.42	130.41	137.81	147.36	218.37	243.82	159.22	201.94	229.12	260.19	279.60	310.67	330.09
38	48.60	53.25	63.36	69.49	73.58	85.24	98.62	96.08	115.83	135.42	142.91	152.45	229.02	254.90	159.22	201.94	229.12	271.84	291.25	322.32	341.74
39	48.60	57.23	67.23	73.58	79.71	90.26	104.19	101.13	120.87	140.44	151.44	161.00	239.67	271.84	159.22	209.70	229.12	271.84	291.25	322.32	341.74
40	53.68	61.03	71.88	76.49	82.05	96.23	108.20	107.51	125.90	145.46	156.49	166.03	248.10	271.84	159.22	209.70	240.77	271.84	291.25	330.09	349.51
41	52.42	62.02	75.32	81.80	87.45	101.90	114.71	113.12	131.47	152.47	162.19	171.77	259.82	271.84	170.87	221.35	240.77	279.60	299.02	341.74	349.51
42	56.03	65.60	78.55	82.34	88.04	108.23	121.57	113.62	138.45	158.19	174.34	183.91	260.19	279.60	170.87	221.35	252.42	291.25	310.67	341.74	361.16
43	58.30	67.90	81.51	87.99	92.20	115.00	129.51	119.30	144.15	169.08	180.19	189.81	271.84	279.60	178.64	229.12	260.19	291.25	310.67	349.51	368.92
44	59.03	70.58	84.70	89.31	97.89	119.20	136.17	125.03	149.90	176.34	186.09	195.74	271.84	279.60	178.64	229.12	260.19	299.02	322.32	361.16	368.92
45	59.52	73.49	88.21	94.46	98.63	126.89	144.89	128.62	153.73	182.27	195.27	208.23	271.84	291.25	190.29	240.77	271.84	310.67	330.09	361.16	380.57
46	65.91	76.67	92.24	99.00	105.02	135.72	153.39	129.18	164.64	193.46	201.22	214.32	279.60	291.25	190.29	240.77	279.60	310.67	330.09	368.92	392.22
47	66.44	79.70	97.31	101.89	111.76	142.80	160.40	134.94	170.46	197.31	212.40	225.71	279.60	291.25	201.94	252.42	291.25	322.32	341.74	380.57	399.99
48	66.98	84.95	98.89	103.75	112.60	151.65	169.40	139.80	176.34	208.54	223.66	237.19	279.60	299.02	201.94	260.19	291.25	330.09	349.51	380.57	399.99
49	74.68	87.72	102.53	108.86	119.86	169.19	187.31	139.80	189.18	209.70	231.41	241.30	291.25	299.02	209.70	260.19	299.02	341.74	361.16	392.22	411.64
50	75.44	91.30	107.86	114.36	128.75	178.75	190.97	151.45	190.29	221.35	240.77	252.83	291.25	299.02	209.70	271.84	310.67	341.74	361.16	399.99	419.41
51	78.93	93.45	113.23	121.06	132.73	194.73	208.57	151.45	201.94	229.12	252.42	266.11	299.02	322.32	221.35	279.60	322.32	349.51	368.92	411.64	442.71
52	79.63	96.56	117.57	125.53	137.81	198.99	224.56	159.22	209.70	240.77	267.28	277.26	322.32	341.74	229.12	291.25	330.09	368.92	392.22	431.06	450.47
53	85.40	101.12	118.25	130.19	139.34	215.34	236.68	170.87	221.35	252.42	276.89	286.97	341.74	349.51	240.77	299.02	341.74	380.57	399.99	442.71	469.89
54	86.86	106.49	124.19	136.34	143.84	228.11	252.89	178.64	229.12	260.19	288.25	307.43	349.51	368.92	252.42	322.32	361.16	392.22	411.64	462.12	481.54
55	95.36	108.39	126.99	143.32	152.43	244.95	269.25	178.64	240.77	271.84	301.85	318.90	368.92	392.22	260.19	330.09	368.92	411.64	431.06	481.54	500.96
56	102.07	116.08	138.47	152.83	162.41	256.12	288.45	201.94	252.42	291.25	318.62	335.76	399.99	419.41	271.84	341.74	392.22	431.06	450.47	500.96	532.03
57	105.84	123.71	148.69	165.15	177.51	281.58	307.80	209.70	267.46	309.59	335.52	352.74	431.06	450.47	279.60	361.16	399.99	450.47	481.54	532.03	559.21
58	112.63	131.70	157.48	172.93	195.81	301.64	327.27	221.35	278.72	321.06	354.12	371.35	462.12	481.54	291.25	368.92	419.41	469.89	512.61	570.86	601.93
59	118.05	142.47	166.38	182.24	206.41	321.97	361.50	235.55	295.58	338.09	371.29	390.05	489.31	520.38	299.02	392.22	442.71	500.96	539.79	601.93	632.99
60	124.91	148.93	180.35	197.60	229.76	342.60	383.97	246.83	307.08	356.83	390.10	405.49	532.03	559.21	310.67	411.64	462.12	532.03	560.56	632.99	671.83
61	132.60	160.87	193.21	206.52	246.99	372.58	413.39	265.45	329.16	379.01	413.86	434.76	559.21	590.28	330.09	431.06	489.31	559.21	584.65	679.59	722.31
62	144.22	172.40	205.33	224.20	266.12	401.36	450.29	279.05	352.87	404.31	435.01	458.62	590.28	621.34	361.16	462.12	520.38	583.37	612.16	730.08	772.80
63	151.35	188.86	220.42	242.01	280.83	439.37	478.69	292.43	375.53	418.39	457.47	490.27	616.34	642.80	370.56	476.43	536.93	600.11	641.36	760.02	801.62
64	163.30	202.25	233.64	262.70	303.43	477.98	514.20	302.64	389.24	445.02	473.64	521.33	625.43	665.90	378.94	492.99	559.21	613.16	669.15	798.35	835.14
65	176.10	219.50	251.87	280.40	326.64	507.74	528.21	315.37	409.91	465.03	496.71	556.65	647.40	683.17	396.46	507.91	572.29	627.78	698.57	822.67	869.17
66	194.06	240.89	270.79	306.61	360.62	539.80	567.38	339.33	448.82	501.29	539.03	600.81	691.45	726.20	413.48	538.57	608.06	667.87	742.79	868.66	913.83
67	209.00	262.52	296.67	332.36	401.97	567.88	594.38	365.64	478.84	538.83	585.58	654.73	738.56	775.66	435.04	566.57	634.02	713.81	792.56	903.81	957.77
68	230.75	284.78	326.83	365.01	437.54	599.17	635.49	394.82	513.43	580.79	641.82	709.64	794.67	833.91	454.56	591.91	673.67	761.11	833.91	954.91	1003.96
69	251.64	312.79	359.27	401.32	478.64	636.13	674.37	418.18	548.07	620.94	698.00	750.82	842.70	890.22	481.54	620.94	709.64	811.19	883.88	997.93	1045.45
70	280.22	340.47	392.29	435.57	519.97	667.16	703.67	441.48	576.38	656.09	745.00	800.18	901.36	950.41	499.73	649.96	745.00	855.37	925.88	1036.25	1091.44
71	307.65	373.44	422.33	480.74	552.87	701.62	742.71	465.29	610.51	696.46	788.33	847.60	957.26	1010.60	527.53	687.57	788.33	894.25	972.08	1093.59	1146.93
72	331.74	401.70	457.39	523.28	591.35	738.46	777.64	495.03	640.97	734.94	831.36	901.36	1018.68	1070.18	555.12	723.95	826.96	931.31	1018.68	1150.30	1210.39
73	355.25	433.72	493.13	572.63	638.63	776.36	819.33	511.57	684.30	761.00	874.34	960.22	1076.11	1131.30	584.96	756.79	864.84	969.60	1076.11	1203.04	1266.50
74	366.90	464.33	524.94	601.68	665.30	801.58	844.03	531.75	710.37	796.89	907.07	1015.00	1145.19	1200.99	608.32	784.76	895.16	1000.47	1123.94	1262.10	1331.19
75	386.10	495.20	563.26	637.00	698.77	828.43	873.23	554.90	735.53	823.35	942.39	1067.93	1205.90	1272.32	626.73	811.24	928.24	1036.27	1180.35	1325.98	1389.85
76	407.63	516.47	594.07	668.50	725.79	849.66	898.76	573.05	754.30	850.22	969.77	1104.27	1258.22	1329.35	633.00	833.35	948.86	1063.86	1204.92	1373.50	1449.53
77	429.54	546.07	619.42	696.13	752.92	873.79	919.76	590.75	775.74	874.42	998.20	1123.41	1316.27	1382.08	646.19	846.57	969.02	1090.02	1218.25	1410.74	1486.34
78	452.11	573.97	653.36	730.20	788.18	894.38	943.78	603.32	792.33	903.65	1026.45	1138.48	1318.53	1383.83	654.16	865.98	989.91	1118.01	1232.05	1411.65	1485.02
79	474.62	606.65	685.39	763.84	822.14	918.52	968.70	616.74	813.66	928.27	1053.37	1152.69	1318.15	1384.28	662.95	876.05	1010.32	1136.72	1240.83	1411.28	1485.57
80	498.32	633.73	716.79	801.64	857.61	940.67	993.03	633.73	834.14						680.68	904.56					
81	545.26	698.73	787.20	881.09	940.67	1038.16	1090.52	698.73	917.20						749.28	993.03					
82	601.23	763.73	866.64	969.56	1034.55	1141.08	1202.47	769.14	1011.08						825.12	1090.52					
83	660.81	843.17	955.11	1061.64	1137.47	1258.44	1323.43	848.59	1114.00						904.56	1202.47					
84	725.81	926.22	1049.00	1169.97	1253.02	1379.41	1453.43	931.64	1220.52						996.64	1323.43					
85	881.09	1123.02	1271.08	1415.52	1514.82	1671.90	1760.37	1126.63							1206.08						
86	969.56	1234.96	1397.46	1559.96	1668.29	1839.81	1933.70	1238.58							1327.05						
87	1061.64	1355.93	1536.48	1713.42	1836.20	2022.16	2128.69	1364.96							1458.85						
88	1229.55	1568.98	1774.81	1980.64	2119.66	2334.52	2459.10	1574.40							1686.34						
89	1350.52	1724.26	1951.75	2179.24	2329.10	2567.43	2701.03	1733.28							1854.25						
90	1485.93	1895.78	2146.74	2394.10	2562.01	2827.42	2977.28	1904.81							2040.22						
91+	1635.79	2087.16	2361.60	2636.04	2818.39	3107.27	3269.77	2096.19							2240.63						

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 a landing spot 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	53.14	69.49	79.71	89.93	100.15	110.37	116.50	69.49	89.93	106.28	116.50	126.72	143.07	147.16
30	57.23	73.58	83.80	94.02	106.28	116.50	120.59	73.58	94.02	106.28	120.59	132.85	147.16	157.38
31	57.23	73.58	83.80	94.02	106.28	116.50	126.72	73.58	94.02	110.37	126.72	136.94	153.29	157.38
32	57.23	73.58	83.80	94.02	106.28	120.59	126.72	73.58	100.15	110.37	126.72	136.94	153.29	163.51
33	57.23	79.71	89.93	100.15	110.37	120.59	126.72	79.71	100.15	110.37	126.72	136.94	157.38	163.51
34	63.36	79.71	89.93	100.15	110.37	120.59	132.85	79.71	100.15	116.50	132.85	143.07	157.38	169.64
35	63.36	79.71	89.93	100.15	110.37	126.72	132.85	79.71	100.15	116.50	132.85	143.07	157.38	169.64
36	63.36	79.71	89.93	106.28	116.50	126.72	136.94	79.71	106.28	116.50	136.94	147.16	163.51	173.73
37	63.36	79.71	94.02	106.28	116.50	132.85	136.94	83.80	106.28	120.59	136.94	147.16	163.51	173.73
38	63.36	83.80	94.02	106.28	116.50	132.85	136.94	83.80	106.28	120.59	143.07	153.29	169.64	179.86
39	63.36	83.80	94.02	110.37	120.59	132.85	143.07	83.80	110.37	120.59	143.07	153.29	169.64	179.86
40	69.49	83.80	94.02	110.37	120.59	136.94	143.07	83.80	110.37	126.72	143.07	153.29	173.73	183.95
41	69.49	83.80	100.15	110.37	120.59	136.94	143.07	89.93	116.50	126.72	147.16	157.38	179.86	183.95
42	69.49	89.93	100.15	116.50	126.72	136.94	147.16	89.93	116.50	132.85	153.29	163.51	179.86	190.08
43	69.49	89.93	100.15	116.50	126.72	143.07	147.16	94.02	120.59	136.94	153.29	163.51	183.95	194.17
44	69.49	89.93	106.28	116.50	126.72	143.07	147.16	94.02	120.59	136.94	157.38	169.64	190.08	194.17
45	73.58	94.02	106.28	120.59	132.85	143.07	153.29	100.15	126.72	143.07	163.51	173.73	190.08	200.30
46	73.58	94.02	106.28	120.59	132.85	147.16	153.29	100.15	126.72	147.16	163.51	173.73	194.17	206.43
47	73.58	94.02	110.37	120.59	132.85	147.16	153.29	106.28	132.85	153.29	169.64	179.86	200.30	210.52
48	73.58	94.02	110.37	120.59	132.85	147.16	157.38	106.28	136.94	153.29	173.73	183.95	200.30	210.52
49	73.58	100.15	110.37	126.72	136.94	153.29	157.38	110.37	136.94	157.38	179.86	190.08	206.43	216.65
50	79.71	100.15	116.50	126.72	136.94	153.29	157.38	110.37	143.07	163.51	179.86	190.08	210.52	220.74
51	79.71	106.28	120.59	132.85	143.07	157.38	169.64	116.50	147.16	169.64	183.95	194.17	216.65	233.00
52	83.80	110.37	126.72	143.07	153.29	169.64	179.86	120.59	153.29	173.73	194.17	206.43	226.87	237.09
53	89.93	116.50	132.85	147.16	157.38	179.86	183.95	126.72	157.38	179.86	200.30	210.52	233.00	247.31
54	94.02	120.59	136.94	157.38	169.64	183.95	194.17	132.85	169.64	190.08	206.43	216.65	243.22	253.44
55	94.02	126.72	143.07	163.51	179.86	194.17	206.43	136.94	173.73	194.17	216.65	226.87	253.44	263.66
56	106.28	132.85	153.29	173.73	190.08	210.52	220.74	143.07	179.86	206.43	226.87	237.09	263.66	280.01
57	110.37	143.07	163.51	183.95	200.30	226.87	237.09	147.16	190.08	210.52	237.09	253.44	280.01	294.32
58	116.50	153.29	173.73	200.30	216.65	243.22	253.44	153.29	194.17	220.74	247.31	269.79	300.45	316.80
59	126.72	163.51	183.95	210.52	233.00	257.53	273.88	157.38	206.43	233.00	263.66	284.10	316.80	333.15
60	136.94	173.73	200.30	226.87	247.31	280.01	294.32	163.51	216.65	243.22	280.01	300.45	333.15	353.59
61	143.07	183.95	210.52	243.22	263.66	294.32	310.67	173.73	226.87	257.53	294.32	316.80	357.68	380.16
62	151.71	200.30	224.62	254.76	280.01	310.67	327.02	190.08	243.22	273.88	307.33	337.24	384.25	406.73
63	158.07	216.01	235.41	267.01	294.32	333.15	347.46	200.30	257.53	290.23	324.80	363.81	410.82	433.31
64	168.90	226.45	252.19	280.58	316.80	347.46	369.94	210.52	273.88	310.67	340.65	384.25	443.53	463.96
65	180.21	237.69	265.73	290.01	333.15	369.94	390.38	226.55	290.23	327.02	358.73	410.82	470.10	496.67
66	199.60	264.01	294.87	323.16	369.94	406.73	427.17	243.22	316.80	357.68	392.86	447.61	510.97	537.54
67	221.60	290.20	326.56	355.83	400.60	447.61	470.10	263.66	343.37	384.25	432.61	484.40	547.76	580.47
68	246.77	320.89	362.99	401.14	443.53	496.67	521.19	284.10	369.94	421.04	475.69	521.19	596.82	627.48
69	269.79	353.59	400.60	450.32	484.40	543.68	574.33	310.67	400.60	457.83	523.35	570.25	643.83	674.49
70	294.32	384.25	437.39	496.67	533.46	600.90	633.61	333.15	433.31	496.67	570.25	617.26	690.84	727.63
71	320.89	421.04	480.32	543.68	584.55	660.18	696.97	363.81	474.18	543.68	616.72	670.40	754.20	790.99
72	353.59	457.83	524.95	593.83	643.83	727.63	764.42	396.52	517.11	590.69	665.22	727.63	821.65	864.57
73	378.94	506.89	563.70	647.66	711.28	797.12	838.00	433.31	560.59	640.62	718.22	797.12	891.14	938.15
74	409.04	546.44	613.00	697.75	780.77	880.92	923.84	467.94	603.66	688.58	769.59	864.57	970.85	1023.99
75	443.92	588.42	658.68	753.91	854.35	964.72	1017.86	501.38	649.00	742.59	829.02	944.28	1060.78	1111.88
76	477.54	628.58	708.52	808.14	920.23	1048.52	1107.79	527.50	694.46	790.72	886.55	1004.10	1144.58	1207.94
77	513.70	674.56	760.36	868.00	976.87	1144.58	1201.81	561.91	736.15	842.63	947.84	1059.35	1226.73	1292.47
78	548.47	720.30	821.50	933.13	1034.98	1198.66	1258.03	594.69	787.25	899.91	1016.37	1120.05	1283.32	1350.02
79	587.37	774.91	884.06	1003.21	1097.80	1255.38	1318.36	631.38	834.33	962.21	1082.59	1181.75	1344.07	1414.83
80	633.73	834.14						680.68	904.56					
81	698.73	917.20						749.28	993.03					
82	769.14	1011.08						825.12	1090.52					
83	848.59	1114.00						904.56	1202.47					
84	931.64	1220.52						996.64	1323.43					
85	1126.63							1206.08						
86	1238.58							1327.05						
87	1364.96							1458.85						
88	1574.40							1686.34						
89	1733.28							1854.25						
90	1904.81							2040.22						
91+	2096.19							2240.63						

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 a landing spot 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	57.28	66.75	79.52	83.58	87.58	132.25	144.70	114.31	147.93	174.83	191.64	208.45	235.34	242.07
30	60.39	70.00	82.73	86.87	92.71	137.85	152.82	121.03	154.65	174.83	198.36	218.53	242.07	258.88
31	64.70	74.38	87.08	91.21	97.12	142.44	163.52	121.03	154.65	181.55	208.45	225.26	252.15	258.88
32	64.70	74.38	91.44	95.55	101.54	150.13	168.33	121.03	164.74	181.55	208.45	225.26	252.15	268.97
33	69.02	79.63	96.75	100.81	104.79	154.68	177.95	131.12	164.74	181.55	208.45	225.26	258.88	268.97
34	70.05	84.05	101.15	105.19	109.16	163.78	188.78	131.12	164.74	191.64	218.53	235.34	258.88	279.05
35	74.42	88.48	101.15	109.58	113.52	174.10	193.62	131.12	164.74	191.64	218.53	235.34	258.88	279.05
36	78.80	92.90	105.55	114.89	123.18	178.68	201.49	131.12	174.83	191.64	225.26	242.07	268.97	285.78
37	83.18	97.33	112.90	119.31	127.58	189.05	211.09	137.84	174.83	198.36	225.26	242.07	268.97	285.78
38	83.18	100.28	117.24	123.73	131.98	198.27	220.68	137.84	174.83	198.36	235.34	252.15	279.05	295.86
39	87.56	104.64	121.59	131.11	139.38	207.50	235.34	137.84	181.55	198.36	235.34	252.15	279.05	295.86
40	93.08	109.00	125.93	135.48	143.74	214.79	235.34	137.84	181.55	208.45	235.34	252.15	285.78	302.59
41	97.93	113.82	132.00	140.42	148.71	224.94	235.34	147.93	191.64	208.45	242.07	258.88	295.86	302.59
42	98.36	119.86	136.95	150.93	159.22	225.26	242.07	147.93	191.64	218.53	252.15	268.97	295.86	312.67
43	103.29	124.80	146.38	156.00	164.32	235.34	242.07	154.65	198.36	225.26	252.15	268.97	302.59	319.40
44	108.25	129.78	152.67	161.11	169.46	235.34	242.07	154.65	198.36	225.26	258.88	279.05	312.67	319.40
45	111.35	133.09	157.80	169.06	180.28	235.34	252.15	164.74	208.45	235.34	268.97	285.78	312.67	329.48
46	111.84	142.53	167.49	174.21	185.55	242.07	252.15	164.74	208.45	242.07	268.97	285.78	319.40	339.57
47	116.82	147.58	170.82	183.88	195.41	242.07	252.15	174.83	218.53	252.15	279.05	295.86	329.48	346.29
48	121.03	152.66	180.54	193.64	205.34	242.07	258.88	174.83	225.26	252.15	285.78	302.59	329.48	346.29
49	121.03	163.78	181.55	200.35	208.91	252.15	258.88	181.55	225.26	258.88	295.86	312.67	339.57	356.38
50	131.12	164.74	191.64	208.45	218.89	252.15	258.88	181.55	235.34	268.97	295.86	312.67	346.29	363.10
51	131.12	174.83	198.36	218.53	230.38	258.88	279.05	191.64	242.07	279.05	302.59	319.40	356.38	383.28
52	137.84	181.55	208.45	231.40	240.04	279.05	295.86	198.36	252.15	285.78	319.40	339.57	373.19	390.00
53	147.93	191.64	218.53	239.72	248.45	295.86	302.59	208.45	258.88	295.86	329.48	346.29	383.28	406.81
54	154.65	198.36	225.26	249.55	266.15	302.59	319.40	218.53	279.05	312.67	339.57	356.38	400.09	416.90
55	154.65	208.45	235.34	261.33	276.09	319.40	339.57	225.26	285.78	319.40	356.38	373.19	416.90	433.71
56	174.83	218.53	252.15	275.85	290.68	346.29	363.10	235.34	295.86	339.57	373.19	390.00	433.71	460.60
57	181.55	231.55	268.03	290.48	305.39	373.19	390.00	242.07	312.67	346.29	390.00	416.90	460.60	484.14
58	191.64	241.31	277.96	306.58	321.50	400.09	416.90	252.15	319.40	363.10	406.81	443.79	494.22	521.12
59	203.93	255.90	292.70	321.45	337.69	423.62	450.52	258.88	339.57	383.28	433.71	467.33	521.12	548.02
60	213.69	265.86	308.93	337.73	351.06	460.60	484.14	268.97	356.38	400.09	460.60	485.31	548.02	581.64
61	229.81	284.97	328.13	358.30	376.39	484.14	511.03	285.78	373.19	423.62	484.14	506.16	588.36	625.34
62	241.59	305.50	350.03	376.61	397.05	511.03	537.93	312.67	400.09	450.52	505.06	529.98	632.07	669.05
63	253.17	325.12	362.23	396.05	424.45	533.60	556.51	320.81	412.47	464.85	519.55	555.26	657.99	694.00
64	262.01	336.98	385.28	410.06	451.34	541.47	576.51	328.07	426.81	484.14	530.85	579.32	691.17	723.02
65	273.03	354.88	402.60	430.03	481.92	560.49	591.46	343.24	439.72	495.46	543.50	604.78	712.23	752.48
66	293.77	388.57	433.99	466.67	520.16	598.62	628.71	357.97	466.27	526.43	578.21	643.07	752.04	791.15
67	316.56	414.55	466.49	506.97	566.83	639.41	671.53	376.64	490.51	548.90	617.98	686.16	782.48	829.19
68	341.82	444.50	502.82	555.66	614.37	687.98	721.96	393.54	512.45	583.23	658.93	721.96	826.71	869.18
69	362.04	474.49	537.58	604.30	650.03	729.57	770.71	416.90	537.58	614.37	702.29	765.22	863.96	905.10
70	382.21	499.00	568.01	644.99	692.76	780.35	822.82	432.64	562.70	644.99	740.54	801.59	897.14	944.92
71	402.83	528.55	602.96	682.50	733.81	828.75	874.93	456.71	595.26	682.50	774.20	841.58	946.78	992.96
72	428.57	554.92	636.27	719.75	780.35	881.92	926.51	480.60	626.76	715.94	806.29	881.92	995.88	1047.90
73	442.89	592.43	658.84	756.96	831.31	931.65	979.42	506.43	655.19	748.74	839.44	931.65	1041.53	1096.48
74	460.36	615.00	689.91	785.30	878.74	991.46	1039.76	526.66	679.41	774.98	866.16	973.05	1092.67	1152.48
75	480.41	636.79	712.82	815.88	924.57	1044.01	1101.52	542.59	702.34	803.63	897.16	1021.89	1147.97	1203.27
76	496.12	653.04	736.08	839.58	956.03	1089.31	1150.89	548.02	721.47	821.48	921.04	1043.16	1189.11	1254.93
77	511.44	671.60	757.03	864.19	972.59	1139.56	1196.54	559.44	732.92	838.93	943.69	1054.70	1221.35	1286.80
78	522.32	685.97	782.33	888.65	985.64	1141.52	1198.06	566.34	749.72	857.01	967.92	1066.66	1222.14	1285.66
79	533.94	704.43	803.65	911.96	997.95	1141.19	1198.44	573.95	758.44	874.69	984.12	1074.26	1221.82	1286.14
80	548.66	722.16						589.30	783.12					
81	604.93	794.07						648.70	859.72					
82	665.89	875.35						714.35	944.12					
83	734.67	964.45						783.12	1041.04					
84	806.57	1056.67						862.84	1145.77					
85	975.39							1044.16						
86	1072.30							1148.89						
87	1181.72							1263.00						
88	1363.04							1459.95						
89	1500.60							1605.33						
90	1649.09							1766.33						
91+	1814.78							1939.83						

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 a landing spot option during the 2010 and 2013 Rate Filings

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	46.01	60.16	69.01	77.86	86.71	95.55	100.86	60.16	77.86	92.01	100.86	109.71	123.87	127.40
30	49.55	63.70	72.55	81.40	92.01	100.86	104.40	63.70	81.40	92.01	104.40	115.02	127.40	136.25
31	49.55	63.70	72.55	81.40	92.01	100.86	109.71	63.70	81.40	95.55	109.71	118.56	132.71	136.25
32	49.55	63.70	72.55	81.40	92.01	104.40	109.71	63.70	86.71	95.55	109.71	118.56	132.71	141.56
33	49.55	69.01	77.86	86.71	95.55	104.40	109.71	69.01	86.71	95.55	109.71	118.56	136.25	141.56
34	54.85	69.01	77.86	86.71	95.55	104.40	115.02	69.01	86.71	100.86	115.02	123.87	136.25	146.87
35	54.85	69.01	77.86	86.71	95.55	109.71	115.02	69.01	86.71	100.86	115.02	123.87	136.25	146.87
36	54.85	69.01	77.86	92.01	100.86	109.71	118.56	69.01	92.01	100.86	118.56	127.40	141.56	150.41
37	54.85	69.01	81.40	92.01	100.86	115.02	118.56	72.55	92.01	104.40	118.56	127.40	141.56	150.41
38	54.85	72.55	81.40	92.01	100.86	115.02	118.56	72.55	92.01	104.40	123.87	132.71	146.87	155.72
39	54.85	72.55	81.40	95.55	104.40	115.02	123.87	72.55	95.55	104.40	123.87	132.71	146.87	155.72
40	60.16	72.55	81.40	95.55	104.40	118.56	123.87	72.55	95.55	109.71	123.87	132.71	150.41	159.26
41	60.16	72.55	86.71	95.55	104.40	118.56	123.87	77.86	100.86	109.71	127.40	136.25	155.72	159.26
42	60.16	77.86	86.71	100.86	109.71	118.56	127.40	77.86	100.86	115.02	132.71	141.56	155.72	164.56
43	60.16	77.86	86.71	100.86	109.71	123.87	127.40	81.40	104.40	118.56	132.71	141.56	159.26	168.10
44	60.16	77.86	92.01	100.86	109.71	123.87	127.40	81.40	104.40	118.56	136.25	146.87	164.56	168.10
45	63.70	81.40	92.01	104.40	115.02	123.87	132.71	86.71	109.71	123.87	141.56	150.41	164.56	173.41
46	63.70	81.40	92.01	104.40	115.02	127.40	132.71	86.71	109.71	127.40	141.56	150.41	168.10	178.72
47	63.70	81.40	95.55	104.40	115.02	127.40	132.71	92.01	115.02	132.71	146.87	155.72	173.41	182.26
48	63.70	81.40	95.55	104.40	115.02	127.40	136.25	92.01	118.56	132.71	150.41	159.26	173.41	182.26
49	63.70	86.71	95.55	109.71	118.56	132.71	136.25	95.55	118.56	136.25	155.72	164.56	178.72	187.57
50	69.01	86.71	100.86	109.71	118.56	132.71	136.25	95.55	123.87	141.56	155.72	164.56	182.26	191.11
51	69.01	92.01	104.40	115.02	123.87	136.25	146.87	100.86	127.40	146.87	159.26	168.10	187.57	201.72
52	72.55	95.55	109.71	123.87	132.71	146.87	155.72	104.40	132.71	150.41	168.10	178.72	196.42	205.26
53	77.86	100.86	115.02	127.40	136.25	155.72	159.26	109.71	136.25	155.72	173.41	182.26	201.72	214.11
54	81.40	104.40	118.56	136.25	146.87	159.26	168.10	115.02	146.87	164.56	178.72	187.57	210.57	219.42
55	81.40	109.71	123.87	141.56	155.72	168.10	178.72	118.56	150.41	168.10	187.57	196.42	219.42	228.27
56	92.01	115.02	132.71	150.41	164.56	182.26	191.11	123.87	155.72	178.72	196.42	205.26	228.27	242.42
57	95.55	123.87	141.56	159.26	173.41	196.42	205.26	127.40	164.56	182.26	205.26	219.42	242.42	254.81
58	100.86	132.71	150.41	173.41	187.57	210.57	219.42	132.71	168.10	191.11	214.11	233.58	260.12	274.27
59	109.71	141.56	159.26	182.26	201.72	222.96	237.11	136.25	178.72	201.72	228.27	245.96	274.27	288.43
60	118.56	150.41	173.41	196.42	214.11	242.42	254.81	141.56	187.57	210.57	242.42	260.12	288.43	306.12
61	123.87	159.26	182.26	210.57	228.27	254.81	268.97	150.41	196.42	222.96	254.81	274.27	309.66	329.13
62	131.35	173.41	194.47	220.56	242.42	268.97	283.12	164.56	210.57	237.11	266.07	291.97	332.67	352.13
63	136.85	187.01	203.81	231.17	254.81	288.43	300.82	173.41	222.96	251.27	281.20	314.97	355.67	375.14
64	146.23	196.05	218.33	242.91	274.27	300.82	320.28	182.26	237.11	268.97	294.91	332.67	383.98	401.68
65	156.02	205.78	230.06	251.07	288.43	320.28	337.98	196.14	251.27	283.12	310.57	355.67	406.99	429.99
66	172.81	228.57	255.29	279.77	320.28	352.13	369.83	210.57	274.27	309.66	340.12	387.52	442.38	465.38
67	191.85	251.25	282.72	308.06	346.82	387.52	406.99	228.27	297.28	332.67	374.54	419.37	474.23	502.54
68	213.64	277.81	314.26	347.29	383.98	429.99	451.22	245.96	320.28	364.52	411.83	451.22	516.70	543.24
69	233.58	306.12	346.82	389.87	419.37	470.69	497.23	268.97	346.82	396.37	453.09	493.69	557.39	583.94
70	254.81	332.67	378.67	429.99	461.84	520.24	548.55	288.43	375.14	429.99	493.69	534.39	598.09	629.94
71	277.81	364.52	415.83	470.69	506.08	571.55	603.40	314.97	410.53	470.69	533.93	580.40	652.95	684.80
72	306.12	396.37	454.48	514.11	557.39	629.94	661.80	343.28	447.69	511.39	575.92	629.94	711.34	748.50
73	328.07	438.84	488.03	560.71	615.79	690.11	725.50	375.14	485.33	554.62	621.80	690.11	771.51	812.20
74	354.12	473.08	530.70	604.08	675.95	762.66	799.82	405.12	522.62	596.14	666.28	748.50	840.52	886.52
75	384.33	509.43	570.25	652.70	739.65	835.21	881.21	434.07	561.87	642.90	717.73	817.51	918.37	962.61
76	413.43	544.20	613.40	699.65	796.69	907.76	959.07	456.69	601.23	684.57	767.53	869.30	990.92	1045.78
77	444.73	584.00	658.29	751.47	845.73	990.92	1040.47	486.47	637.32	729.51	820.60	917.13	1062.04	1118.96
78	474.84	623.61	711.21	807.86	896.04	1037.75	1089.14	514.86	681.57	779.10	879.93	969.69	1111.04	1168.78
79	508.51	670.88	765.38	868.53	950.43	1086.85	1141.38	546.62	722.32	833.03	937.26	1023.10	1163.63	1224.89
80	548.66	722.16						589.30	783.12					
81	604.93	794.07						648.70	859.72					
82	665.89	875.35						714.35	944.12					
83	734.67	964.45						783.12	1041.04					
84	806.57	1056.67						862.84	1145.77					
85	975.39							1044.16						
86	1072.30							1148.89						
87	1181.72							1263.00						
88	1363.04							1459.95						
89	1500.60							1605.33						
90	1649.09							1766.33						
91+	1814.78							1939.83						

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

Appendix B5

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 a landing spot option during the 2016 Rate Filing

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	GPO Inflation with 2016 Shared Cost							4.1% Simple Inflation or 5.0% Simple Inflation with 2016 Shared Cost							4.1% Compound Inflation or 5.0% Compound Inflation with 2016 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	31.06	36.42	40.97	43.65	52.13	60.18	67.30	55.86	65.10	77.55	81.51	85.41	128.98	141.12	111.48	144.27	170.50	186.90	203.29	229.52	236.08
30	31.06	38.28	43.44	47.26	55.26	62.13	67.30	58.90	68.27	80.68	84.72	90.42	134.44	149.04	118.04	150.83	170.50	193.45	213.13	236.08	252.47
31	31.06	39.22	44.01	48.26	56.78	62.13	67.30	63.10	72.54	84.93	88.95	94.72	138.92	159.47	118.04	150.83	177.06	203.29	219.69	245.92	252.47
32	31.06	41.42	45.87	50.14	58.67	67.30	70.75	63.10	72.54	89.18	93.19	99.03	146.41	164.16	118.04	160.67	177.06	203.29	219.69	245.92	262.31
33	36.24	42.37	47.36	52.21	58.67	67.30	70.75	67.31	77.66	94.36	98.32	102.20	150.85	173.54	127.88	160.67	177.06	203.29	219.69	252.47	262.31
34	36.24	43.89	48.32	53.50	58.67	67.30	70.75	68.31	81.97	98.65	102.59	106.46	159.72	184.11	127.88	160.67	186.90	213.13	229.52	252.47	272.15
35	36.24	44.84	48.32	56.87	62.13	67.30	73.28	72.58	86.29	98.65	106.87	110.71	169.79	188.83	127.88	160.67	186.90	213.13	229.52	252.47	272.15
36	36.93	44.87	48.32	58.67	62.13	70.75	78.64	76.85	90.60	102.94	112.05	120.13	174.26	196.51	127.88	170.50	186.90	219.69	236.08	262.31	278.71
37	36.93	44.96	53.50	58.67	62.13	71.97	83.27	81.12	94.92	110.11	116.36	124.42	184.37	205.86	134.43	170.50	193.45	219.69	236.08	262.31	278.71
38	41.04	44.96	53.50	58.67	62.13	71.97	83.27	81.12	97.80	114.34	120.67	128.71	193.37	215.22	134.43	170.50	193.45	229.52	245.92	272.15	288.54
39	41.04	48.32	56.76	62.13	67.30	76.21	87.97	85.39	102.05	118.58	127.87	135.93	202.36	229.52	134.43	177.06	193.45	229.52	245.92	272.15	288.54
40	45.34	51.53	60.69	64.58	69.27	81.25	91.36	90.77	106.31	122.81	132.13	140.18	209.48	229.52	134.43	177.06	203.29	229.52	245.92	278.71	295.10
41	44.26	52.36	63.60	69.07	73.84	86.04	96.85	95.51	111.00	128.73	136.94	145.03	219.38	229.52	144.27	186.90	203.29	236.08	252.47	288.54	295.10
42	47.31	55.39	66.32	69.52	74.33	91.38	102.45	95.93	116.90	133.56	147.20	155.28	219.69	236.08	144.27	186.90	213.13	245.92	262.31	288.54	304.94
43	49.22	57.33	68.82	74.29	77.85	97.01	111.07	100.73	121.71	142.76	152.14	160.26	229.52	236.08	150.83	193.45	219.69	245.92	262.31	295.10	311.49
44	49.84	59.60	71.51	75.41	82.65	100.62	116.78	105.57	126.57	148.89	157.12	165.27	229.52	236.08	150.83	193.45	219.69	252.47	272.15	304.94	311.49
45	50.25	62.05	75.65	79.76	83.28	108.82	124.26	108.60	129.80	153.89	164.87	175.82	229.52	245.92	160.67	203.29	229.52	262.31	278.71	304.94	321.33
46	55.65	64.66	79.10	83.51	88.67	116.40	131.55	109.07	139.01	163.35	169.90	180.96	236.08	245.92	160.67	203.29	236.08	262.31	278.71	311.49	331.17
47	56.10	67.17	83.46	88.42	94.36	122.47	137.57	113.93	143.93	166.59	179.33	190.57	236.08	245.92	170.50	213.13	245.92	272.15	288.54	321.33	337.72
48	56.55	72.85	84.81	87.54	95.07	130.06	141.52	118.04	148.89	176.08	188.84	200.26	236.08	252.47	170.50	219.69	245.92	278.71	295.10	321.33	337.72
49	64.05	75.23	87.94	93.36	102.80	140.99	156.09	118.04	159.73	177.06	195.39	203.74	245.92	252.47	177.06	219.69	252.47	288.54	304.94	331.17	347.56
50	64.70	78.30	92.17	98.12	110.42	148.95	159.14	127.88	160.67	186.90	203.29	213.48	245.92	252.47	177.06	229.52	262.31	288.54	304.94	337.72	354.12
51	67.69	82.78	97.11	103.83	113.83	162.28	173.81	127.88	170.50	193.45	213.13	224.68	252.47	272.15	186.90	236.08	272.15	295.10	311.49	347.56	373.79
52	68.29	82.81	100.83	109.78	119.74	165.83	187.13	134.43	177.06	203.29	225.67	234.10	272.15	288.54	193.45	245.92	278.71	311.49	331.17	363.96	380.35
53	74.86	88.29	102.93	111.65	117.27	179.45	197.23	144.27	186.90	213.13	233.79	242.30	288.54	295.10	203.29	252.47	288.54	321.33	337.72	373.79	396.74
54	74.49	91.33	106.51	116.93	121.12	190.10	210.74	150.83	193.45	219.69	243.38	259.57	295.10	311.49	213.13	272.15	304.94	331.17	347.56	390.19	406.58
55	81.79	92.95	108.91	122.91	130.73	204.13	224.37	150.83	203.29	229.52	254.86	269.26	311.49	331.17	219.69	278.71	311.49	347.56	363.96	406.58	422.98
56	87.54	99.55	118.76	131.07	139.28	213.43	240.38	170.50	213.13	245.92	269.02	283.49	337.72	354.12	229.52	288.54	331.17	363.96	380.35	422.98	449.21
57	90.77	106.09	127.52	141.64	152.24	234.65	256.50	177.06	225.82	261.40	283.29	297.83	363.96	380.35	236.08	304.94	337.72	380.35	406.58	449.21	472.16
58	96.59	112.95	135.06	148.60	167.93	251.36	272.72	186.90	235.34	271.08	298.99	313.55	390.19	406.58	245.92	311.49	354.12	396.74	432.81	482.00	508.23
59	101.24	122.47	142.69	156.81	177.02	268.31	301.25	198.88	249.57	285.46	313.49	329.33	413.14	439.37	252.47	331.17	373.79	422.98	455.76	508.23	534.46
60	107.13	130.03	154.67	169.55	197.05	285.50	319.98	208.40	259.28	301.28	329.38	342.37	449.21	472.16	262.31	347.56	390.19	449.21	473.30	534.46	567.25
61	113.72	139.38	165.78	178.99	211.82	310.48	344.49	224.13	277.92	320.01	349.43	367.08	472.16	498.39	278.71	363.96	413.14	472.16	493.64	573.80	609.87
62	124.44	152.87	176.09	195.32	228.23	334.47	375.24	235.61	297.94	341.37	367.30	387.23	498.39	524.62	304.94	390.19	439.37	492.56	516.87	616.43	652.50
63	134.80	164.33	189.35	210.62	240.85	366.14	398.91	246.91	317.07	353.26	386.25	413.95	520.39	542.74	312.87	402.27	453.35	506.69	541.52	641.71	676.83
64	144.39	177.63	203.24	227.26	260.23	398.32	428.50	255.53	328.65	375.75	399.91	440.17	528.07	562.24	319.95	416.25	472.16	517.71	564.99	674.07	705.13
65	156.27	192.70	215.93	245.22	280.13	423.11	440.18	266.28	346.10	392.64	419.39	470.00	546.62	576.82	334.74	428.84	483.20	530.05	589.82	694.61	733.87
66	169.43	211.52	238.37	267.46	309.28	449.84	472.82	286.50	378.96	423.25	455.12	507.29	583.81	613.15	349.11	454.73	513.40	563.90	627.16	733.43	771.57
67	185.12	232.31	263.65	292.02	344.74	473.23	495.32	308.72	404.30	454.95	494.42	552.81	623.59	654.91	367.32	478.37	535.32	602.69	669.18	763.12	808.68
68	205.02	254.84	289.10	319.58	375.25	499.31	529.57	333.36	433.50	490.38	541.91	599.17	670.96	704.10	383.80	499.77	568.80	642.63	704.10	806.26	847.68
69	224.44	280.13	319.45	351.88	410.50	530.11	561.97	353.08	462.75	524.28	589.35	633.95	711.52	751.64	406.58	524.28	599.17	684.92	746.29	842.59	882.71
70	249.51	309.62	349.06	384.59	445.94	555.96	586.39	372.76	486.66	553.96	629.03	675.62	761.05	802.46	421.94	548.78	629.03	722.22	781.75	874.94	921.54
71	275.37	340.00	383.09	429.44	484.05	601.72	636.96	392.86	515.47	588.04	665.61	715.66	808.24	853.29	445.41	580.53	665.61	755.04	820.76	923.35	968.39
72	290.98	358.50	409.74	469.17	516.77	633.32	666.92	417.97	541.19	620.53	701.94	761.05	860.10	903.59	468.71	611.25	698.23	786.34	860.10	971.24	1021.98
73	304.67	379.81	436.39	493.89	550.27	665.82	702.68	431.93	577.77	642.54	738.23	810.75	908.60	955.19	493.90	638.98	730.21	818.67	908.60	1015.76	1069.35
74	314.66	398.22	453.55	516.01	570.57	687.45	723.86	448.97	599.79	672.84	765.87	857.00	966.93	1014.04	513.63	662.60	755.81	844.73	948.98	1065.64	1123.97
75	326.00	418.12	475.58	537.84	589.99	699.47	737.30	468.52	621.03	695.18	795.69	901.69	1018.18	1074.27	529.17	684.96	783.75	874.96	996.61	1119.57	1173.49
76	344.17	436.07	501.59	564.43	612.81	717.40	758.86	483.85	636.88	717.87	818.81	932.37	1062.36	1122.41	534.46	703.62	801.16	898.25	1017.35	1159.69	1223.89
77	362.68	461.07	523.00	587.77	635.71	737.77	776.58	498.79	654.99	738.30	842.81	948.53	1111.37	1166.94	545.60	714.79	818.18	920.34	1028.61	1191.13	1254.96
78	381.73	484.62	551.66	616.53	665.49	755.16	796.86	509.40	668.99	762.98	866.66	961.26	1113.28	1168.42	552.33	731.18	835.81	943.97	1040.26	1191.90	1253.85
79	400.73	512.21	578.70	644.93	694.16	775.53	817.91	520.73	687.00	783.77	889.40	973.26	1112.96	1168.79	559.75	739.68	853.04	959.77	1047.68	1191.59	1254.32
80	420.75	535.08	605.21	676.85	724.11	794.24	838.45	535.08	704.29						574.72	763.75					
81	460.38	589.96	664.66	743.93	794.24	876.56	920.77	589.96	774.42						632.65	838.45					
82	507.64	644.84	731.73	818.63	873.51	963.45	1015.28	649.41	853.69						696.67	920.77					
83	557.95	711.92	806.43	896.37	960.40	1062.54	1117.42	716.49	940.58						763.75	1015.28					
84	612.83	782.04	885.70	987.84	1057.97	1164.68	1227.18	786.61	1030.53						841.49	1117.42					
85	743.93	948.21	1073.21	1195.17	1279.01	1411.64	1486.34	951.26							1018.33						
86	818.63	1042.72	1179.92	1317.12	1408.59	1553.41	1632.68	1045.77							1120.47						
87	896.37	1144.86	1297.30	1446.70	1550.36	1707.38	1797.32	1152.48							1231.75						
88	1038.15	1324.74	1498.53	1672.32	1789.70	1971.11	2076.30	1329.32							1423.83						
89	1140.29	1455.85	1647.93	1840.01	1966.54	2167.76	2280.57	1463.47							1565.61						
90	1254.62	1600.67	1812.57	2021.42	2163.19	2387.28	2513.81	1608.29							1722.63						
91+	1381.15	1762.26	1993.98	2225.69	2379.66	2623.57	2760.77	1769.88							1891.84						

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

Appendix B6

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 a landing spot option during the 2010 and 2016 Rate Filings

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	1.9% Simple Inflation or 2.7% Simple Inflation with 2016 Shared Cost							1.9% Compound Inflation or 2.7% Compound Inflation with 2016 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	44.87	58.67	67.30	75.93	84.56	93.19	98.37	58.67	75.93	89.74	98.37	107.00	120.80	124.25
30	48.32	62.13	70.75	79.38	89.74	98.37	101.82	62.13	79.38	89.74	101.82	112.17	124.25	132.88
31	48.32	62.13	70.75	79.38	89.74	98.37	107.00	62.13	79.38	93.19	107.00	115.62	129.43	132.88
32	48.32	62.13	70.75	79.38	89.74	101.82	107.00	62.13	84.56	93.19	107.00	115.62	129.43	138.06
33	48.32	67.30	75.93	84.56	93.19	101.82	107.00	67.30	84.56	93.19	107.00	115.62	132.88	138.06
34	53.50	67.30	75.93	84.56	93.19	101.82	112.17	67.30	84.56	98.37	112.17	120.80	132.88	143.24
35	53.50	67.30	75.93	84.56	93.19	107.00	112.17	67.30	84.56	98.37	112.17	120.80	132.88	143.24
36	53.50	67.30	75.93	89.74	98.37	107.00	115.62	67.30	89.74	98.37	115.62	124.25	138.06	146.69
37	53.50	67.30	79.38	89.74	98.37	112.17	115.62	70.75	89.74	101.82	115.62	124.25	138.06	146.69
38	53.50	70.75	79.38	89.74	98.37	112.17	115.62	70.75	89.74	101.82	120.80	129.43	143.24	151.86
39	53.50	70.75	79.38	93.19	101.82	112.17	120.80	70.75	93.19	101.82	120.80	129.43	143.24	151.86
40	58.67	70.75	79.38	93.19	101.82	115.62	120.80	70.75	93.19	107.00	120.80	129.43	146.69	155.32
41	58.67	70.75	84.56	93.19	101.82	115.62	120.80	75.93	98.37	107.00	124.25	132.88	151.86	155.32
42	58.67	75.93	84.56	98.37	107.00	115.62	124.25	75.93	98.37	112.17	129.43	138.06	151.86	160.49
43	58.67	75.93	84.56	98.37	107.00	120.80	124.25	79.38	101.82	115.62	129.43	138.06	155.32	163.94
44	58.67	75.93	89.74	98.37	107.00	120.80	124.25	79.38	101.82	115.62	132.88	143.24	160.49	163.94
45	62.13	79.38	89.74	101.82	112.17	120.80	129.43	84.56	107.00	120.80	138.06	146.69	160.49	169.12
46	62.13	79.38	89.74	101.82	112.17	124.25	129.43	84.56	107.00	124.25	138.06	146.69	163.94	174.30
47	62.13	79.38	93.19	101.82	112.17	124.25	129.43	89.74	112.17	129.43	143.24	151.86	169.12	177.75
48	62.13	79.38	93.19	101.82	112.17	124.25	132.88	89.74	115.62	129.43	146.69	155.32	169.12	177.75
49	62.13	84.56	93.19	107.00	115.62	129.43	132.88	93.19	115.62	132.88	151.86	160.49	174.30	182.93
50	67.30	84.56	98.37	107.00	115.62	129.43	132.88	93.19	120.80	138.06	151.86	160.49	177.75	186.38
51	67.30	89.74	101.82	112.17	120.80	132.88	143.24	98.37	124.25	143.24	155.32	163.94	182.93	196.73
52	70.75	93.19	107.00	120.80	129.43	143.24	151.86	101.82	129.43	146.69	163.94	174.30	191.56	200.18
53	75.93	98.37	112.17	124.25	132.88	151.86	155.32	107.00	132.88	151.86	169.12	177.75	196.73	208.81
54	79.38	101.82	115.62	132.88	143.24	155.32	163.94	112.17	143.24	160.49	174.30	182.93	205.36	213.99
55	79.38	107.00	120.80	138.06	151.86	163.94	174.30	115.62	146.69	163.94	182.93	191.56	213.99	222.62
56	89.74	112.17	129.43	146.69	160.49	177.75	186.38	120.80	151.86	174.30	191.56	200.18	222.62	236.42
57	93.19	120.80	138.06	155.32	169.12	191.56	200.18	124.25	160.49	177.75	200.18	213.99	236.42	248.50
58	98.37	129.43	146.69	169.12	182.93	205.36	213.99	129.43	163.94	186.38	208.81	227.80	253.68	267.49
59	107.00	138.06	155.32	177.75	196.73	217.44	231.25	132.88	174.30	196.73	222.62	239.88	267.49	281.29
60	115.62	146.69	169.12	191.56	208.81	236.42	248.50	138.06	182.93	205.36	236.42	253.68	281.29	298.55
61	120.80	155.32	177.75	205.36	222.62	248.50	262.31	146.69	191.56	217.44	248.50	267.49	302.00	320.99
62	128.10	169.12	189.66	215.10	236.42	262.31	276.12	160.49	205.36	231.25	259.49	284.75	324.44	343.42
63	133.46	182.38	198.76	225.45	248.50	281.29	293.37	169.12	217.44	245.05	274.24	307.18	346.87	365.85
64	142.61	191.20	212.93	236.90	267.49	293.37	312.36	177.75	231.25	262.31	287.62	324.44	374.48	391.74
65	152.16	200.69	224.37	244.86	281.29	312.36	329.61	191.28	245.05	276.12	302.89	346.87	396.92	419.35
66	168.53	222.91	248.97	272.85	312.36	343.42	360.68	205.36	267.49	302.00	331.71	377.93	431.43	453.87
67	187.11	245.03	275.73	300.44	338.24	377.93	396.92	222.62	289.92	324.44	365.27	409.00	462.50	490.11
68	208.35	270.94	306.49	338.70	374.48	419.35	440.06	239.88	312.36	355.50	401.64	440.06	503.91	529.80
69	227.80	298.55	338.24	380.22	409.00	459.04	484.93	262.31	338.24	386.56	441.88	481.48	543.60	569.49
70	248.50	324.44	369.31	419.35	450.41	507.36	534.98	281.29	365.85	419.35	481.48	521.17	583.30	614.36
71	270.94	355.50	405.55	459.04	493.56	557.41	588.47	307.18	400.37	459.04	520.72	566.04	636.79	667.86
72	298.55	386.56	443.24	501.39	543.60	614.36	645.42	334.79	436.61	498.74	561.67	614.36	693.74	729.98
73	319.95	427.98	475.95	546.84	600.55	673.03	707.55	365.85	473.32	540.90	606.42	673.03	752.42	792.11
74	345.36	461.37	517.57	589.13	659.23	743.79	780.03	395.10	509.69	581.39	649.79	729.98	819.72	864.59
75	374.82	496.83	556.14	636.56	721.35	814.54	859.41	423.33	547.97	627.00	699.97	797.29	895.65	938.80
76	403.21	530.73	598.23	682.34	776.98	885.30	935.34	445.39	586.35	667.63	748.54	847.79	966.41	1019.91
77	433.73	569.55	642.00	732.88	824.81	966.41	1014.73	474.44	621.55	711.46	800.29	894.44	1035.77	1091.27
78	463.09	608.18	693.62	787.88	873.87	1012.07	1062.20	502.12	664.71	759.83	858.16	945.70	1083.55	1139.87
79	495.93	654.28	746.44	847.04	926.91	1059.96	1113.14	533.09	704.45	812.42	914.07	997.79	1134.85	1194.59
80	535.08	704.29						574.72	763.75					
81	589.96	774.42						632.65	838.45					
82	649.41	853.69						696.67	920.77					
83	716.49	940.58						763.75	1015.28					
84	786.61	1030.53						841.49	1117.42					
85	951.26							1018.33						
86	1045.77							1120.47						
87	1152.48							1231.75						
88	1329.32							1423.83						
89	1463.47							1565.61						
90	1608.29							1722.63						
91+	1769.88							1891.84						

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

Appendix B7

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 a landing spot option during the 2013 and 2016 Rate Filings

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	3.8% Simple Inflation or 4.5% Simple Inflation with 2016 Shared Cost							3.8% Compound Inflation or 4.5% Compound Inflation with 2016 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	48.36	56.36	67.14	70.57	73.95	111.66	122.18	96.52	124.90	147.61	161.81	176.00	198.71	204.39
30	50.99	59.11	69.85	73.34	78.28	116.39	129.03	102.19	130.58	147.61	167.48	184.52	204.39	218.58
31	54.63	62.80	73.53	77.01	82.01	120.27	138.06	102.19	130.58	153.29	176.00	190.19	212.90	218.58
32	54.63	62.80	77.20	80.68	85.73	126.76	142.13	102.19	139.10	153.29	176.00	190.19	212.90	227.10
33	58.27	67.23	81.69	85.12	88.48	130.60	150.25	110.71	139.10	153.29	176.00	190.19	218.58	227.10
34	59.14	70.97	85.41	88.82	92.16	138.28	159.39	110.71	139.10	161.81	184.52	198.71	218.58	235.61
35	62.84	74.70	85.41	92.52	95.85	146.99	163.48	110.71	139.10	161.81	184.52	198.71	218.58	235.61
36	66.53	78.44	89.12	97.01	104.01	150.86	170.13	110.71	147.61	161.81	190.19	204.39	227.10	241.29
37	70.23	82.18	95.33	100.74	107.72	159.62	178.23	116.39	147.61	167.48	190.19	204.39	227.10	241.29
38	70.23	84.67	98.99	104.47	111.43	167.41	186.33	116.39	147.61	167.48	198.71	212.90	235.61	249.81
39	73.93	88.35	102.66	110.70	117.69	175.20	198.71	116.39	153.29	167.48	198.71	212.90	235.61	249.81
40	78.59	92.03	106.33	114.39	121.36	181.36	198.71	116.39	153.29	176.00	198.71	212.90	241.29	255.48
41	82.69	96.10	111.45	118.56	125.56	189.93	198.71	124.90	161.81	176.00	204.39	218.58	249.81	255.48
42	83.05	101.20	115.63	127.44	134.44	190.19	204.39	124.90	161.81	184.52	212.90	227.10	249.81	264.00
43	87.21	105.37	123.60	131.72	138.74	198.71	204.39	130.58	167.48	190.19	212.90	227.10	255.48	269.68
44	91.40	109.58	128.90	136.03	143.08	198.71	204.39	130.58	167.48	190.19	218.58	235.61	264.00	269.68
45	94.02	112.37	133.23	142.74	152.22	198.71	212.90	139.10	176.00	198.71	227.10	241.29	264.00	278.19
46	94.43	120.35	141.42	147.09	156.67	204.39	212.90	139.10	176.00	204.39	227.10	241.29	269.68	286.71
47	98.64	124.61	144.23	155.26	164.99	204.39	212.90	147.61	184.52	212.90	235.61	249.81	278.19	292.39
48	102.19	128.90	152.44	163.49	173.38	204.39	218.58	147.61	190.19	212.90	241.29	255.48	278.19	292.39
49	102.19	138.28	153.29	169.16	176.39	212.90	218.58	153.29	190.19	218.58	249.81	264.00	286.71	300.90
50	110.71	139.10	161.81	176.00	184.82	212.90	218.58	153.29	198.71	227.10	249.81	264.00	292.39	306.58
51	110.71	147.61	167.48	184.52	194.52	218.58	235.61	161.81	204.39	235.61	255.48	269.68	300.90	323.61
52	116.39	153.29	176.00	195.38	202.67	235.61	249.81	167.48	212.90	241.29	269.68	286.71	315.10	329.29
53	124.90	161.81	184.52	202.40	209.77	249.81	255.48	176.00	218.58	249.81	278.19	292.39	323.61	343.48
54	130.58	167.48	190.19	210.71	224.72	255.48	269.68	184.52	235.61	264.00	286.71	300.90	337.81	352.00
55	130.58	176.00	198.71	220.65	233.11	269.68	286.71	190.19	241.29	269.68	300.90	315.10	352.00	366.19
56	147.61	184.52	212.90	232.91	245.43	292.39	306.58	198.71	249.81	286.71	315.10	329.29	366.19	388.90
57	153.29	195.51	226.31	245.26	257.85	315.10	329.29	204.39	264.00	292.39	329.29	352.00	388.90	408.77
58	161.81	203.74	234.69	258.85	271.45	337.81	352.00	212.90	269.68	306.58	343.48	374.71	417.29	440.00
59	172.18	216.06	247.14	271.41	285.12	357.68	380.39	218.58	286.71	323.61	366.19	394.58	440.00	462.71
60	180.43	224.47	260.84	285.16	296.41	388.90	408.77	227.10	300.90	337.81	388.90	409.76	462.71	491.10
61	194.04	240.61	277.05	302.52	317.80	408.77	431.48	241.29	315.10	357.68	408.77	427.37	496.77	528.00
62	203.98	257.94	295.54	317.99	335.25	431.48	454.19	264.00	337.81	380.39	426.44	447.48	533.68	564.90
63	213.76	274.51	305.84	334.40	358.38	450.53	469.88	270.87	348.26	392.49	438.67	468.82	555.56	585.97
64	221.23	284.53	325.30	346.23	381.08	457.18	486.76	277.00	360.37	408.77	448.21	489.14	583.58	610.47
65	230.53	299.64	339.93	363.09	406.90	473.24	499.39	289.81	371.27	418.34	458.90	510.64	601.36	635.35
66	248.04	328.08	366.43	394.02	439.18	505.44	530.84	302.25	393.68	444.48	488.20	542.97	634.97	667.99
67	267.28	350.02	393.88	428.05	478.59	539.88	566.99	318.01	414.15	463.46	521.78	579.35	660.67	700.11
68	288.61	375.31	424.55	469.16	518.74	580.89	609.57	332.28	432.68	492.44	556.36	609.57	698.02	733.88
69	305.68	400.63	453.89	510.23	548.84	616.00	650.74	352.00	453.89	518.74	592.97	646.10	729.47	764.21
70	322.72	421.32	479.59	544.58	584.92	658.88	694.74	365.30	475.11	544.58	625.26	676.81	757.49	797.82
71	340.12	446.27	509.10	576.26	619.58	699.74	738.74	385.62	502.60	576.26	653.68	710.57	799.39	838.39
72	361.86	468.54	537.23	607.71	658.88	744.64	782.29	405.79	529.19	604.49	680.78	744.64	840.85	884.78
73	373.95	500.21	556.28	639.13	701.91	786.62	826.96	427.60	553.20	632.18	708.76	786.62	879.40	925.79
74	388.70	519.27	582.52	663.05	741.95	837.12	877.91	444.68	573.65	654.34	731.33	821.58	922.58	973.08
75	405.62	537.66	601.86	688.87	780.64	881.49	930.05	458.13	593.01	678.53	757.50	862.82	969.27	1015.96
76	418.89	551.38	621.50	708.89	807.21	919.74	971.73	462.71	609.16	693.60	777.66	880.78	1004.00	1059.58
77	431.83	567.06	639.19	729.67	821.19	962.17	1010.28	472.36	618.83	708.34	796.79	890.52	1031.23	1086.49
78	441.01	579.18	660.55	750.32	832.21	963.82	1011.56	478.18	633.02	723.61	817.25	900.61	1031.89	1085.53
79	450.82	594.77	678.55	770.00	842.60	963.55	1011.89	484.60	640.38	738.53	830.92	907.03	1031.62	1085.93
80	463.25	609.75						497.56	661.22					
81	510.76	670.46						547.71	725.89					
82	562.23	739.09						603.15	797.16					
83	620.30	814.31						661.22	878.98					
84	681.01	892.18						728.53	967.41					
85	823.55							881.62						
86	905.38							970.05						
87	997.76							1066.39						
88	1150.86							1232.69						
89	1267.00							1355.43						
90	1392.38							1491.37						
91+	1532.28							1637.87						

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

Appendix B8

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 a landing spot option during the 2010, 2013 and 2016 Rate Filings

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	1.5% Simple Inflation or 2.2% Simple Inflation with 2016 Shared Cost							1.5% Compound Inflation or 2.2% Compound Inflation with 2016 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	38.85	50.80	58.27	65.74	73.21	80.68	85.16	50.80	65.74	77.69	85.16	92.63	104.58	107.57
30	41.83	53.79	61.26	68.73	77.69	85.16	88.15	53.79	68.73	77.69	88.15	97.11	107.57	115.04
31	41.83	53.79	61.26	68.73	77.69	85.16	92.63	53.79	68.73	80.68	92.63	100.10	112.05	115.04
32	41.83	53.79	61.26	68.73	77.69	88.15	92.63	53.79	73.21	80.68	92.63	100.10	112.05	119.52
33	41.83	58.27	65.74	73.21	80.68	88.15	92.63	58.27	73.21	80.68	92.63	100.10	115.04	119.52
34	46.32	58.27	65.74	73.21	80.68	88.15	97.11	58.27	73.21	85.16	97.11	104.58	115.04	124.01
35	46.32	58.27	65.74	73.21	80.68	92.63	97.11	58.27	73.21	85.16	97.11	104.58	115.04	124.01
36	46.32	58.27	65.74	77.69	85.16	92.63	100.10	58.27	77.69	85.16	100.10	107.57	119.52	126.99
37	46.32	58.27	68.73	77.69	85.16	97.11	100.10	61.26	77.69	88.15	100.10	107.57	119.52	126.99
38	46.32	61.26	68.73	77.69	85.16	97.11	100.10	61.26	77.69	88.15	104.58	112.05	124.01	131.48
39	46.32	61.26	68.73	80.68	88.15	97.11	104.58	61.26	80.68	88.15	104.58	112.05	124.01	131.48
40	50.80	61.26	68.73	80.68	88.15	100.10	104.58	61.26	80.68	92.63	104.58	112.05	126.99	134.46
41	50.80	61.26	73.21	80.68	88.15	100.10	104.58	65.74	85.16	92.63	107.57	115.04	131.48	134.46
42	50.80	65.74	73.21	85.16	92.63	100.10	107.57	65.74	85.16	97.11	112.05	119.52	131.48	138.95
43	50.80	65.74	73.21	85.16	92.63	104.58	107.57	68.73	88.15	100.10	112.05	119.52	134.46	141.94
44	50.80	65.74	77.69	85.16	92.63	104.58	107.57	68.73	88.15	100.10	115.04	124.01	138.95	141.94
45	53.79	68.73	77.69	88.15	97.11	104.58	112.05	73.21	92.63	104.58	119.52	126.99	138.95	146.42
46	53.79	68.73	77.69	88.15	97.11	107.57	112.05	73.21	92.63	107.57	119.52	126.99	141.94	150.90
47	53.79	68.73	80.68	88.15	97.11	107.57	112.05	77.69	97.11	112.05	124.01	131.48	146.42	153.89
48	53.79	68.73	80.68	88.15	97.11	107.57	115.04	77.69	100.10	112.05	126.99	134.46	146.42	153.89
49	53.79	73.21	80.68	92.63	100.10	112.05	115.04	80.68	100.10	115.04	131.48	138.95	150.90	158.37
50	58.27	73.21	85.16	92.63	100.10	112.05	115.04	80.68	104.58	119.52	131.48	138.95	153.89	161.36
51	58.27	77.69	88.15	97.11	104.58	115.04	124.01	85.16	107.57	124.01	134.46	141.94	158.37	170.32
52	61.26	80.68	92.63	104.58	112.05	124.01	131.48	88.15	112.05	126.99	141.94	150.90	165.84	173.31
53	65.74	85.16	97.11	107.57	115.04	131.48	134.46	92.63	115.04	131.48	146.42	153.89	170.32	180.78
54	68.73	88.15	100.10	115.04	124.01	134.46	141.94	97.11	124.01	138.95	150.90	158.37	177.79	185.26
55	68.73	92.63	104.58	119.52	131.48	141.94	150.90	100.10	126.99	141.94	158.37	165.84	185.26	192.73
56	77.69	97.11	112.05	126.99	138.95	153.89	161.36	104.58	131.48	150.90	165.84	173.31	192.73	204.69
57	80.68	104.58	119.52	134.46	146.42	165.84	173.31	107.57	138.95	153.89	173.31	185.26	204.69	215.14
58	85.16	112.05	126.99	146.42	158.37	177.79	185.26	112.05	141.94	161.36	180.78	197.22	219.63	231.58
59	92.63	119.52	134.46	153.89	170.32	188.25	200.20	115.04	150.90	170.32	192.73	207.67	231.58	243.53
60	100.10	126.99	146.42	165.84	180.78	204.69	215.14	119.52	158.37	177.79	204.69	219.63	243.53	258.47
61	104.58	134.46	153.89	177.79	192.73	215.14	227.10	126.99	165.84	188.25	215.14	231.58	261.46	277.89
62	110.90	146.42	164.20	186.23	204.69	227.10	239.05	138.95	177.79	200.20	224.65	246.52	280.88	297.32
63	115.55	157.90	172.08	195.18	215.14	243.53	253.99	146.42	188.25	212.16	237.42	265.94	300.30	316.74
64	123.46	165.53	184.34	205.10	231.58	253.99	270.42	153.89	200.20	227.10	249.01	280.88	324.21	339.15
65	131.73	173.75	194.25	211.99	243.53	270.42	285.36	165.60	212.16	239.05	262.23	300.30	343.63	363.06
66	145.91	192.99	215.55	236.22	270.42	297.32	312.26	177.79	231.58	261.46	287.18	327.20	373.51	392.94
67	161.99	212.13	238.71	260.11	292.83	327.20	343.63	192.73	251.00	280.88	316.23	354.09	400.41	424.31
68	180.38	234.57	265.34	293.23	324.21	363.06	380.98	207.67	270.42	307.78	347.72	380.98	436.26	458.67
69	197.22	258.47	292.83	329.18	354.09	397.42	419.83	227.10	292.83	334.67	382.56	416.84	470.63	493.04
70	215.14	280.88	319.73	363.06	389.95	439.25	463.16	243.53	316.74	363.06	416.84	451.20	504.99	531.88
71	234.57	307.78	351.10	397.42	427.30	482.58	509.47	265.94	346.62	397.42	450.81	490.05	551.31	578.20
72	258.47	334.67	383.73	434.08	470.63	531.88	558.78	289.85	378.00	431.78	486.27	531.88	600.61	631.98
73	277.00	370.53	412.06	473.43	519.93	582.68	612.56	316.74	409.78	468.28	525.01	582.68	651.41	685.77
74	299.00	399.44	448.09	510.04	570.73	643.94	675.31	342.06	441.27	503.34	562.56	631.98	709.68	748.52
75	324.50	430.13	481.48	551.10	624.51	705.19	744.04	366.50	474.41	542.82	606.00	690.25	775.41	812.77
76	349.08	459.49	517.92	590.74	672.67	766.45	809.78	385.59	507.64	578.00	648.05	733.98	836.67	882.99
77	375.50	493.09	555.81	634.49	714.08	836.67	878.50	410.74	538.11	615.95	692.86	774.37	896.72	944.77
78	400.92	526.53	600.50	682.11	756.56	876.20	919.60	434.71	575.47	657.82	742.95	818.74	938.08	986.84
79	429.36	566.45	646.24	733.33	802.48	917.66	963.70	461.53	609.88	703.36	791.36	863.84	982.50	1034.22
80	463.25	609.75						497.56	661.22					
81	510.76	670.46						547.71	725.89					
82	562.23	739.09						603.15	797.16					
83	620.30	814.31						661.22	878.98					
84	681.01	892.18						728.53	967.41					
85	823.55							881.62						
86	905.38							970.05						
87	997.76							1066.39						
88	1150.86							1232.69						
89	1267.00							1355.43						
90	1392.38							1491.37						
91+	1532.28							1637.87						

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 a landing spot option

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

Age	GPO Inflation with 2019 Shared Cost							3.8% Simple Inflation or 5.0% Simple Inflation with 2019 Shared Cost							3.8% Compound Inflation or 5.0% Compound Inflation with 2019 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	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	128.53	136.40	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	128.53	141.65	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	136.40	141.65	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	141.65	149.52	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	149.52	154.76	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	154.76	162.63	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	162.63	170.50	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	175.75	183.62	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	183.62	196.73	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	196.73	209.85	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	209.85	217.72	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	222.96	236.08	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	236.08	249.19	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	257.06	270.18	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	278.05	291.16	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	299.03	317.40	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	325.26	338.38	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	359.37	377.73	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	393.47	411.83	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	432.81	459.04	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	480.03	508.88	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	527.24	556.10	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
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 a landing spot option during the 2010 Rate Filing

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	1.7% Simple Inflation or 2.7% Simple Inflation with 2019 Shared Cost							1.7% Compound Inflation or 2.7% Compound Inflation with 2019 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	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

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 a landing spot option during the 2013 Rate Filing

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	3.5% Simple Inflation or 4.5% Simple Inflation with 2019 Shared Cost							3.5% Compound Inflation or 4.5% Compound Inflation with 2019 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	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

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 a landing spot option during the 2010 and 2013 Rate Filings

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	1.2% Simple Inflation or 2.2% Simple Inflation with 2019 Shared Cost							1.2% Compound Inflation or 2.2% Compound Inflation with 2019 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	36.95	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

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

Appendix C5

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 a landing spot option during the 2016 Rate Filing

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	GPO Inflation with 2016 and 2019 Share Cost							2.8% Simple Inflation or 3.8% Simple Inflationwith 2016 Shared Cost or 4.1% Simple Inflation with 2019 Shared Cost or 5.0% Simple Inflation with 2016 and 2019 Shared Cost							2.8% Compound Inflation or 3.8% Compound Inflationwith 2016 Shared Cost or 4.1% Compound Inflation with 2019 Shared Cost or 5.0% Compound Inflation with 2016 and 2019 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 ag
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost option

Appendix C6

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 a landing spot option during the 2010 and 2016 Rate Filings

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

Age	1% Simple Inflation or 1.7% Simple Inflationwith 2016 Shared Cost or 1.9% Simple Inflation with 2019 Shared Cost or 2.7% Simple Inflation with 2016 and 2019 Shared Cost							1% Compound Inflation or 1.7% Compound Inflationwith 2016 Shared Cost or 1.9% Compound Inflation with 2019 Shared Cost or 2.7% Compound Inflation with 2016 and 2019 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 C7

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 a landing spot option during the 2013 and 2016 Rate Filings

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

Age	2.5% Simple Inflation or 3.5% Simple Inflationwith 2016 Shared Cost or 3.8% Simple Inflation with 2019 Shared Cost or 4.5% Simple Inflation with 2016 and 2019 Shared Cost							2.5% Compound Inflation or 3.5% Compound Inflationwith 2016 Shared Cost or 3.8% Compound Inflation with 2019 Shared Cost or 4.5% Compound Inflation with 2016 and 2019 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 C8

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 a landing spot option during the 2010, 2013 and 2016 Rate Filings

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	1.2% Simple Inflationwith 2016 Shared Cost or 1.5% Simple Inflation with 2019 Shared Cost or 2.2% Simple Inflation with 2016 and 2019 Shared Cost							1.2% Compound Inflationwith 2016 Shared Cost or 1.5% Compound Inflation with 2019 Shared Cost or 2.2% Compound Inflation with 2016 and 2019 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 a landing spot 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	15.21	16.90	19.93	21.68	23.65	25.34	28.72	21.96	28.72	32.10	35.48	37.17	49.03	50.72	29.15	41.65	47.90	54.14	60.39	74.97	118.70	1.44	1.00
30	15.21	16.90	21.13	22.88	25.34	27.03	30.41	23.65	30.41	33.79	37.17	38.86	50.72	54.12	31.24	43.73	49.98	58.31	64.56	79.13	124.95	1.40	1.00
31	15.21	16.90	21.87	23.62	25.34	27.03	30.41	25.36	30.41	33.79	37.17	38.86	52.43	57.53	31.24	43.73	49.98	58.31	64.56	81.22	127.03	1.40	1.00
32	15.21	16.90	21.96	23.65	25.34	28.72	32.10	25.36	32.10	35.48	38.86	40.55	55.83	59.22	33.32	45.81	49.98	60.39	66.64	81.22	129.11	1.40	1.00
33	15.21	18.59	23.53	25.34	27.03	28.72	32.10	27.05	32.10	37.19	38.86	40.55	57.53	62.47	33.32	45.81	52.06	60.39	66.64	83.30	131.20	1.40	1.00
34	15.21	18.59	23.65	25.34	27.03	28.72	32.10	27.05	32.10	38.89	40.57	42.26	60.93	64.56	33.32	45.81	54.14	62.47	68.72	83.30	133.28	1.40	1.00
35	16.90	18.59	23.65	25.34	27.03	28.72	32.10	28.76	33.81	38.89	42.27	43.96	62.47	64.56	33.32	45.81	56.23	64.56	68.72	85.38	135.36	1.40	1.00
36	16.90	20.28	25.34	27.03	28.72	30.41	33.79	30.45	35.50	40.58	43.96	47.36	64.56	66.64	35.40	47.90	56.23	64.56	70.80	85.38	137.44	1.40	1.00
37	16.90	20.28	25.34	27.03	28.72	30.41	33.79	32.16	37.20	44.00	45.67	49.07	64.56	66.64	35.40	47.90	56.23	66.64	70.80	87.46	139.53	1.40	1.00
38	16.90	20.28	25.34	27.03	28.72	30.41	33.79	32.16	38.91	45.71	47.38	50.78	64.56	68.72	35.40	47.90	58.31	66.64	70.80	87.46	141.61	1.40	1.00
39	16.90	20.28	25.34	27.03	28.72	32.10	35.48	33.32	40.60	47.40	50.78	54.14	66.64	68.72	37.48	47.90	58.31	66.64	70.80	87.46	143.69	1.40	1.00
40	18.60	21.98	25.34	27.03	28.72	32.10	35.48	33.32	42.31	47.90	52.06	54.14	66.64	70.80	39.57	49.98	62.47	70.80	74.97	91.63	145.77	1.35	1.00
41	18.60	21.98	27.03	28.72	30.41	33.81	35.48	33.32	43.73	49.98	54.14	56.23	68.72	72.89	39.57	49.98	62.47	70.80	74.97	93.71	147.86	1.35	1.00
42	20.29	23.67	27.03	28.72	30.41	35.50	37.17	35.40	45.71	49.98	54.14	58.31	70.80	77.05	41.65	52.06	62.47	72.89	77.05	93.71	149.94	1.35	1.00
43	20.29	23.67	28.74	30.43	32.12	37.20	38.88	35.40	45.81	52.06	56.23	58.31	72.89	79.13	41.65	52.06	64.56	72.89	77.05	95.79	152.02	1.35	1.00
44	20.29	25.38	28.74	30.43	33.81	38.89	40.57	35.40	47.90	54.14	58.31	60.39	77.05	81.22	41.65	52.06	64.56	72.89	79.13	97.88	154.10	1.35	1.00
45	20.29	25.38	30.43	32.12	33.81	40.60	42.27	37.48	47.90	54.14	60.39	62.47	79.13	85.38	43.73	54.14	66.64	74.97	81.22	99.96	156.19	1.33	1.00
46	21.98	27.07	30.43	33.83	35.51	42.29	43.96	37.48	49.98	56.23	62.47	64.56	81.22	87.46	43.73	56.23	66.64	77.05	83.30	99.96	158.27	1.33	1.00
47	21.98	27.07	32.14	35.51	37.20	44.00	45.67	39.57	49.98	58.31	62.47	66.64	85.38	91.63	43.73	56.23	68.72	77.05	83.30	102.04	162.43	1.33	1.00
48	21.98	28.76	33.83	35.51	37.20	45.69	47.36	39.57	52.06	58.31	64.56	68.72	87.46	95.79	43.73	58.31	68.72	79.13	83.30	102.04	164.52	1.33	1.00
49	23.69	28.76	33.83	37.20	38.89	47.90	50.78	41.65	52.06	60.39	66.64	70.80	89.55	97.88	43.73	58.31	68.72	79.13	83.30	102.04	166.60	1.33	1.00
50	23.69	30.47	35.53	38.91	40.60	49.98	52.47	41.65	54.14	62.47	68.72	72.89	93.71	102.04	45.81	60.39	70.80	81.22	85.38	106.21	168.68	1.30	1.00
51	24.99	32.16	37.22	40.60	42.29	52.06	55.87	41.65	56.23	64.56	70.80	74.97	95.79	106.21	45.81	62.47	72.89	83.30	87.46	108.29	172.85	1.30	1.00
52	25.38	32.16	37.22	42.29	43.98	54.14	59.25	43.73	58.31	66.64	74.97	79.13	99.96	110.37	47.90	64.56	74.97	85.38	89.55	110.37	179.09	1.29	1.00
53	27.07	33.83	38.91	42.29	43.98	56.23	62.47	43.73	60.39	68.72	77.05	83.30	102.04	116.62	47.90	64.56	77.05	85.38	93.71	110.37	183.26	1.29	1.00
54	27.07	33.83	38.91	44.00	45.69	58.31	64.56	45.81	64.56	70.80	81.22	87.46	106.21	120.78	49.98	66.64	79.13	87.46	95.79	112.45	187.42	1.28	1.00
55	28.78	35.51	40.60	45.69	47.38	60.39	68.72	45.81	66.64	72.89	83.30	89.55	108.29	127.03	52.06	68.72	81.22	89.55	97.88	114.54	193.67	1.28	1.00
56	30.47	37.20	44.00	49.09	50.76	64.56	72.89	49.98	70.80	77.05	87.46	95.79	114.54	133.28	54.14	72.89	83.30	93.71	102.04	120.78	199.92	1.26	1.00
57	32.16	40.60	45.67	52.47	54.14	68.72	77.05	52.06	72.89	81.22	93.71	102.04	120.78	141.61	56.23	77.05	87.46	99.96	106.21	129.11	208.25	1.25	1.00
58	33.85	42.29	49.07	55.85	59.22	72.89	83.30	56.23	77.05	87.46	97.88	108.29	129.11	147.86	58.31	81.22	91.63	106.21	112.45	135.36	214.49	1.23	1.00
59	37.22	45.69	52.47	59.25	62.60	79.13	87.46	60.39	81.22	91.63	104.12	114.54	135.36	156.19	60.39	85.38	95.79	110.37	118.70	143.69	222.82	1.22	1.00
60	38.91	49.09	55.85	62.62	67.69	83.30	93.71	64.56	85.38	97.88	110.37	122.87	143.69	164.52	62.47	89.55	99.96	116.62	124.95	152.02	231.15	1.20	1.00
61	42.29	52.47	60.93	67.69	72.76	89.55	99.96	68.72	89.55	104.12	116.62	129.11	152.02	174.93	66.64	93.71	106.21	122.87	133.28	162.43	241.57	1.19	1.00
62	45.69	57.56	64.31	72.78	77.85	97.88	108.29	72.89	95.79	108.29	122.87	135.36	160.35	185.34	72.89	99.96	114.54	129.11	139.53	170.76	249.90	1.18	1.00
63	50.78	60.91	69.38	77.85	82.91	106.21	116.62	77.05	102.04	114.54	131.20	141.61	168.68	195.75	79.13	106.21	122.87	137.44	147.86	183.26	260.31	1.16	1.00
64	54.16	66.00	76.18	82.89	87.96	114.54	124.95	83.30	108.29	120.78	137.44	147.86	179.09	208.25	85.38	112.45	131.20	145.77	158.27	193.67	272.80	1.15	1.00
65	59.25	71.07	81.25	89.67	94.74	122.87	135.36	87.46	114.54	127.03	145.77	154.10	189.51	220.74	91.63	118.70	139.53	154.10	166.60	206.16	283.22	1.14	1.00
66	64.31	77.83	89.71	98.12	104.89	135.36	149.94	95.79	124.95	139.53	160.35	168.68	206.16	239.48	99.96	129.11	152.02	168.68	181.18	222.82	299.88	1.13	1.00
67	71.09	86.29	98.16	108.27	116.74	149.94	164.22	104.12	137.44	154.10	174.93	185.34	226.99	258.23	108.29	141.61	164.52	183.26	197.84	241.57	318.62	1.13	1.00
68	77.85	96.47	108.31	118.41	128.56	164.52	179.45	114.54	149.94	168.68	191.59	204.08	247.81	281.13	118.70	152.02	177.01	199.92	216.58	262.39	339.44	1.12	1.00
69	84.60	104.91	118.45	130.25	143.81	181.18	194.67	124.95	164.52	185.34	210.33	224.91	270.72	304.04	129.11	166.60	191.59	218.66	237.40	285.30	358.19	1.12	1.00
70	93.07	116.78	130.29	143.79	159.03	199.92	211.56	137.44	179.09	204.08	231.15	247.81	295.71	329.03	139.53	181.18	208.25	237.40	258.23	308.21	381.09	1.11	1.00
71	103.20	130.31	145.52	160.70	177.65	218.38	231.85	152.02	197.84	226.99	256.14	276.97	326.95	360.27	152.02	197.84	231.15	260.31	281.13	335.28	410.25	1.11	1.00
72	115.05	144.15	162.45	179.32	197.96	236.96	253.83	168.68	220.74	249.90	285.30	308.21	360.27	395.67	166.60	216.58	256.14	287.38	308.21	362.35	441.48	1.11	1.00
73	128.58	157.91	176.96	201.32	219.94	257.23	277.50	187.42	243.65	276.97	316.54	341.53	395.67	433.15	183.26	237.40	283.22	314.45	335.28	393.59	476.89	1.10	1.00
74	140.32	172.59	192.67	221.66	240.43	273.60	296.78	206.16	270.72	308.21	349.86	381.09	437.32	472.72	202.00	260.31	314.45	345.69	366.52	426.91	512.29	1.10	1.00
75	154.42	189.10	208.16	244.23	260.02	289.04	316.49	229.07	299.88	341.53	389.42	424.82	481.05	518.54	220.74	285.30	347.77	381.09	399.84	464.39	551.86	1.10	1.00
76	169.61	212.75	240.78	265.85	294.87	329.43	360.72	245.77	320.92	365.61	416.38	454.98	515.91	556.53	235.61	306.70	371.70	408.26	428.57	497.63	591.06	1.10	1.00
77	185.76	233.24	261.16	291.34	320.88	358.99	393.51	253.49	334.63	376.24	429.33	478.63	542.83	585.64	246.03	315.78	385.23	419.39	451.39	523.38	622.61	1.09	1.00
78	195.55	247.50	272.79	309.36	332.90	376.94	412.65	257.90	339.49	382.52	437.09	489.47	556.10	598.19	249.79	322.40	390.54	427.97	457.18	531.64	637.27	1.09	1.00
79	204.19	259.80	284.60	323.48	347.56	391.58	428.39	261.14	343.84	389.66	443.42	489.97	556.10	598.19	252.10	326.90	396.69	435.10	461.42	536.57	637.27	1.08	1.00
80	211.92	272.04	297.59	336.67	359.21	405.81	444.88	264.53	345.69	393.78	449.39	489.97	556.10		255.51	329.15	401.30	440.37	461.42	536.57		1.08	1.00
81	235.97	302.10	330.66	374.24	399.79	452.40	495.99	290.08	380.26	432.86	494.48	539.57	610.21		279.56	362.22	441.88	483.96	506.51	589.17		1.08	1.00
82	263.02	336.67	369.73	417.83	446.39	503.50	553.10	318.63	417.83	476.45	542.58	592.18	670.33		308.11	398.29	483.96	530.55	557.61	647.79		1.08	1.00
83	293.08	375.75	411.82	465.93	497.49	562.12	616.22	350.20	458.41	523.04	596.69	650.79	736.46		338.17	437.37	532.06	583.16	611.71	710.91		1.08	1.00
84	327.65	419.33	458.41	518.53	554.60	626.74	686.86	384.76	505.00	574.14	655.30	713.92	808.61		371.24	479.45	584.66	640.27	671.83	781.55		1.08	1.00
85	365.23	467.43	511.01	578.65	617.73	697.39	765.02	423.84		631.25	719.93	784.56	888.26		407.31		643.28	703.40	739.47	858.20		1.08	1.00
86	405.81	520.03	569.63	644.78	688.37	778.55	852.19	464.42		692.88	790.57	862.71	976.94		447.89		706.40	774.04	811.61	942.37		1.08	1.00
87	452.40	580.15	635.76	718.43	768.03	867.22	949.89	511.01		762.01	868.73	946.88	1073.13		491.48		775.54	849.19	891.27	1035.56		1.08	1.00
88	505.00	646.28	707.91	799.59	855.20	966.42	1059.60	560.61		837.16	954.40	1040.07	1178.34		541.07		852.19	933.35	979.95	1137.76		1.08	1.00
89	562.12	719.93	789.07	892.77	954.40	1077.64	1179.84	616.22		918.32	1047.58	1143.77	1294.07		593.68		936.36	1025.04	1076.14	1248.98		1.08	1.00
90	626.74	802.59	879.25	993.47	1062.61	1200.89	1315.11	677.85							652.30							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 purcha

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 are calculated by multiplying the rates in the table by the factors listed to the rig

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 a landing spot option during the 2010 Rate Filing

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	21.96	28.72	32.10	35.48	37.17	45.65	47.34	23.70	33.86	38.94	44.02	49.10	60.95	96.50	1.44	1.00
30	23.65	30.41	33.79	37.17	38.86	47.34	49.04	25.40	35.55	40.63	47.41	52.49	64.34	101.58	1.40	1.00
31	23.67	30.41	33.79	37.17	38.86	47.35	49.07	25.40	35.55	40.63	47.41	52.49	66.03	103.28	1.40	1.00
32	23.67	32.10	35.48	38.86	40.55	49.06	50.76	27.09	37.25	40.63	49.10	54.18	66.03	104.97	1.40	1.00
33	25.36	32.10	35.50	38.86	40.55	49.07	50.79	27.09	37.25	42.33	49.10	54.18	67.72	106.66	1.40	1.00
34	25.36	32.10	35.51	38.88	40.57	50.78	52.49	27.09	37.25	44.02	50.79	55.87	67.72	108.36	1.40	1.00
35	25.37	32.12	35.51	38.89	40.58	50.79	52.49	27.09	37.25	45.71	52.49	55.87	69.42	110.05	1.40	1.00
36	27.06	33.81	37.20	40.58	42.29	52.49	54.18	28.78	38.94	45.71	52.49	57.56	69.42	111.74	1.40	1.00
37	27.08	33.82	37.23	40.60	42.30	52.49	54.18	28.78	38.94	45.71	54.18	57.56	71.11	113.44	1.40	1.00
38	27.08	33.84	37.25	40.61	42.32	52.49	55.87	28.78	38.94	47.41	54.18	57.56	71.11	115.13	1.40	1.00
39	27.09	35.53	38.94	42.32	44.02	54.18	55.87	30.48	38.94	47.41	54.18	57.56	71.11	116.82	1.40	1.00
40	27.09	35.54	38.94	42.33	44.02	54.18	57.56	32.17	40.63	50.79	57.56	60.95	74.50	118.51	1.35	1.00
41	27.09	35.55	40.63	44.02	45.71	55.87	59.26	32.17	40.63	50.79	57.56	60.95	76.19	120.21	1.35	1.00
42	28.78	37.25	40.63	44.02	47.41	57.56	62.64	33.86	42.33	50.79	59.26	62.64	76.19	121.90	1.35	1.00
43	28.78	37.25	42.33	45.71	47.41	59.26	64.34	33.86	42.33	52.49	59.26	62.64	77.88	123.59	1.35	1.00
44	28.78	38.94	44.02	47.41	49.10	62.64	66.03	33.86	42.33	52.49	59.26	64.34	79.57	125.29	1.35	1.00
45	30.48	38.94	44.02	49.10	50.79	64.34	69.42	35.55	44.02	54.18	60.95	66.03	81.27	126.98	1.33	1.00
46	30.48	40.63	45.71	50.79	52.49	66.03	71.11	35.55	45.71	54.18	62.64	67.72	81.27	128.67	1.33	1.00
47	32.17	40.63	47.41	50.79	54.18	69.42	74.50	35.55	45.71	55.87	62.64	67.72	82.96	132.06	1.33	1.00
48	32.17	42.33	47.41	52.49	55.87	71.11	77.88	35.55	47.41	55.87	64.34	67.72	82.96	133.75	1.33	1.00
49	33.86	42.33	49.10	54.18	57.56	72.80	79.57	35.55	47.41	55.87	64.34	67.72	82.96	135.45	1.33	1.00
50	33.86	44.02	50.79	55.87	59.26	76.19	82.96	37.25	49.10	57.56	66.03	69.42	86.35	137.14	1.30	1.00
51	33.86	45.71	52.49	57.56	60.95	77.88	86.35	37.25	50.79	59.26	67.72	71.11	88.04	140.52	1.30	1.00
52	35.55	47.41	54.18	60.95	64.34	81.27	89.73	38.94	52.49	60.95	69.42	72.80	89.73	145.60	1.29	1.00
53	35.55	49.10	55.87	62.64	67.72	82.96	94.81	38.94	52.49	62.64	69.42	76.19	89.73	148.99	1.29	1.00
54	37.25	52.49	57.56	66.03	71.11	86.35	98.20	40.63	54.18	64.34	71.11	77.88	91.43	152.38	1.28	1.00
55	37.25	54.18	59.26	67.72	72.80	88.04	103.28	42.33	55.87	66.03	72.80	79.57	93.12	157.46	1.28	1.00
56	40.63	57.56	62.64	71.11	77.88	93.12	108.36	44.02	59.26	67.72	76.19	82.96	98.20	162.53	1.26	1.00
57	42.33	59.26	66.03	76.19	82.96	98.20	115.13	45.71	62.64	71.11	81.27	86.35	104.97	169.31	1.25	1.00
58	45.71	62.64	71.11	79.57	88.04	104.97	120.21	47.41	66.03	74.50	86.35	91.43	110.05	174.39	1.23	1.00
59	49.10	66.03	74.50	84.65	93.12	110.05	126.98	49.10	69.42	77.88	89.73	96.50	116.82	181.16	1.22	1.00
60	52.49	69.42	79.57	89.73	99.89	116.82	133.75	50.79	72.80	81.27	94.81	101.58	123.59	187.93	1.20	1.00
61	55.87	72.80	84.65	94.81	104.97	123.59	142.22	54.18	76.19	86.35	99.89	108.36	132.06	196.40	1.19	1.00
62	59.26	77.88	88.04	99.89	110.05	130.37	150.68	59.26	81.27	93.12	104.97	113.44	138.83	203.17	1.18	1.00
63	62.64	82.96	93.12	106.66	115.13	137.14	159.15	64.34	86.35	99.89	111.74	120.21	148.99	211.63	1.16	1.00
64	67.72	88.04	98.20	111.74	120.21	145.60	169.31	69.42	91.43	106.66	118.51	128.67	157.46	221.79	1.15	1.00
65	71.11	93.12	103.28	118.51	125.29	154.07	179.47	74.50	96.50	113.44	125.29	135.45	167.61	230.26	1.14	1.00
66	77.88	101.58	113.44	130.37	137.14	167.61	194.70	81.27	104.97	123.59	137.14	147.30	181.16	243.80	1.13	1.00
67	84.65	111.74	125.29	142.22	150.68	184.54	209.94	88.04	115.13	133.75	148.99	160.84	196.40	259.04	1.13	1.00
68	93.12	121.90	137.14	155.76	165.92	201.48	228.56	96.50	123.59	143.91	162.53	176.08	213.33	275.97	1.12	1.00
69	101.58	133.75	150.68	171.00	182.85	220.10	247.19	104.97	135.45	155.76	177.77	193.01	231.95	291.21	1.12	1.00
70	111.74	145.60	165.92	187.93	201.48	240.42	267.50	113.44	147.30	169.31	193.01	209.94	250.57	309.83	1.11	1.00
71	123.59	160.84	184.54	208.25	225.18	265.81	292.90	123.59	160.84	187.93	211.63	228.56	272.58	333.53	1.11	1.00
72	137.14	179.47	203.17	231.95	250.57	292.90	321.68	135.45	176.08	208.25	233.64	250.57	294.59	358.93	1.11	1.00
73	152.38	198.09	225.18	257.35	277.66	321.68	352.16	148.99	193.01	230.26	255.65	272.58	319.99	387.71	1.10	1.00
74	167.61	220.10	250.57	284.44	309.83	355.54	384.33	164.23	211.63	255.65	281.05	297.98	347.08	416.49	1.10	1.00
75	186.24	243.80	277.66	316.60	345.39	391.10	421.57	179.47	231.95	282.74	309.83	325.07	377.55	448.66	1.10	1.00
76	204.81	267.43	304.67	346.99	379.15	429.92	463.78	196.34	255.59	309.75	340.22	357.14	414.69	492.55	1.10	1.00
77	220.43	290.98	327.17	373.33	416.20	472.03	509.25	213.93	274.59	334.99	364.69	392.51	455.11	541.40	1.09	1.00
78	234.46	308.62	347.75	397.35	444.98	505.55	543.81	227.08	293.09	355.04	389.06	415.62	483.31	579.33	1.09	1.00
79	248.70	327.47	371.10	422.30	466.64	529.62	569.70	240.10	311.33	377.80	414.39	439.44	511.01	606.92	1.08	1.00
80	264.53	345.69	393.78	449.39	489.97	556.10		255.51	329.15	401.30	440.37	461.42	536.57		1.08	1.00
81	290.08	380.26	432.86	494.48	539.57	610.21		279.56	362.22	441.88	483.96	506.51	589.17		1.08	1.00
82	318.63	417.83	476.45	542.58	592.18	670.33		308.11	398.29	483.96	530.55	557.61	647.79		1.08	1.00
83	350.20	458.41	523.04	596.69	650.79	736.46		338.17	437.37	532.06	583.16	611.71	710.91		1.08	1.00
84	384.76	505.00	574.14	655.30	713.92	808.61		371.24	479.45	584.66	640.27	671.83	781.55		1.08	1.00
85	423.84		631.25	719.93	784.56	888.26		407.31		643.28	703.40	739.47	858.20		1.08	1.00
86	464.42		692.88	790.57	862.71	976.94		447.89		706.40	774.04	811.61	942.37		1.08	1.00
87	511.01		762.01	868.73	946.88	1073.13		491.48		775.54	849.19	891.27	1035.56		1.08	1.00
88	560.61		837.16	954.40	1040.07	1178.34		541.07		852.19	933.35	979.95	1137.76		1.08	1.00
89	616.22		918.32	1047.58	1143.77	1294.07		593.68		936.36	1025.04	1076.14	1248.98		1.08	1.00
90	677.85							652.30							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 B3

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 a landing spot option during the 2016 Rate Filing

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	GPO Inflation with 2016 Shared Cost							4.2%/3% Simple Inflation or 5%/3% Simple Inflation with 2016 Shared Cost							4.2%/3% Compound Inflation or 5%/3% Compound Inflation with 2016 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	13.33	14.81	17.47	19.01	20.74	22.22	25.18	19.26	25.18	28.15	31.11	32.59	42.96	44.44	25.51	36.44	41.91	47.38	52.84	65.60	103.86	1.44	1.00
30	13.33	14.81	18.53	20.06	22.22	23.70	26.67	20.74	26.67	29.63	32.59	34.07	44.44	47.41	27.33	38.26	43.73	51.02	56.49	69.24	109.33	1.40	1.00
31	13.33	14.81	19.17	20.71	22.22	23.70	26.67	22.22	26.67	29.63	32.59	34.07	45.92	50.37	27.33	38.26	43.73	51.02	56.49	71.06	111.15	1.40	1.00
32	13.33	14.81	19.26	20.74	22.22	25.18	28.15	22.22	28.15	31.11	34.07	35.55	48.89	51.85	29.15	40.09	43.73	52.84	58.31	71.06	112.97	1.40	1.00
33	13.33	16.30	20.63	22.22	23.70	25.18	28.15	23.70	28.15	32.59	34.07	35.55	50.37	54.66	29.15	40.09	45.55	52.84	58.31	72.89	114.79	1.40	1.00
34	13.33	16.30	20.74	22.22	23.70	25.18	28.15	23.70	28.15	34.07	35.55	37.04	53.33	56.49	29.15	40.09	47.38	54.66	60.13	72.89	116.62	1.40	1.00
35	14.81	16.30	20.74	22.22	23.70	25.18	28.15	25.18	29.63	34.07	37.04	38.52	54.66	56.49	29.15	40.09	49.20	56.49	60.13	74.71	118.44	1.40	1.00
36	14.81	17.78	22.22	23.70	25.18	26.67	29.63	26.67	31.11	35.55	38.52	41.48	56.49	58.31	30.98	41.91	49.20	56.49	61.95	74.71	120.26	1.40	1.00
37	14.81	17.78	22.22	23.70	25.18	26.67	29.63	28.15	32.59	38.52	40.00	42.96	56.49	58.31	30.98	41.91	49.20	58.31	61.95	76.53	122.08	1.40	1.00
38	14.81	17.78	22.22	23.70	25.18	26.67	29.63	28.15	34.07	40.00	41.48	44.44	56.49	60.13	30.98	41.91	51.02	58.31	61.95	76.53	123.91	1.40	1.00
39	14.81	17.78	22.22	23.70	25.18	28.15	31.11	29.15	35.55	41.48	44.44	47.38	58.31	60.13	32.80	41.91	51.02	58.31	61.95	76.53	125.73	1.40	1.00
40	16.30	19.26	22.22	23.70	25.18	28.15	31.11	29.15	37.04	41.91	45.55	47.38	58.31	61.95	34.62	43.73	54.66	61.95	65.60	80.17	127.55	1.35	1.00
41	16.30	19.26	23.70	25.18	26.67	29.63	31.11	29.15	38.26	43.73	47.38	49.20	60.13	63.77	34.62	43.73	54.66	61.95	65.60	82.00	129.37	1.35	1.00
42	17.78	20.74	23.70	25.18	26.67	31.11	32.59	30.98	40.00	43.73	47.38	51.02	61.95	67.42	36.44	45.55	54.66	63.77	67.42	82.00	131.19	1.35	1.00
43	17.78	20.74	25.18	26.67	28.15	32.59	34.07	30.98	40.09	45.55	49.20	51.02	63.77	69.24	36.44	45.55	56.49	63.77	67.42	83.82	133.02	1.35	1.00
44	17.78	22.22	25.18	26.67	29.63	34.07	35.55	30.98	41.91	47.38	51.02	52.84	67.42	71.06	36.44	45.55	56.49	63.77	69.24	85.64	134.84	1.35	1.00
45	17.78	22.22	26.67	28.15	29.63	35.55	37.04	32.80	41.91	47.38	52.84	54.66	69.24	74.71	38.26	47.38	58.31	65.60	71.06	87.46	136.66	1.33	1.00
46	19.26	23.70	26.67	29.63	31.11	37.04	38.52	32.80	43.73	49.20	54.66	56.49	71.06	76.53	38.26	49.20	58.31	67.42	72.89	87.46	138.48	1.33	1.00
47	19.26	23.70	28.15	31.11	32.59	38.52	40.00	34.62	43.73	51.02	54.66	58.31	74.71	80.17	38.26	49.20	60.13	67.42	72.89	89.28	142.13	1.33	1.00
48	19.26	25.18	29.63	31.11	32.59	40.00	41.48	34.62	45.55	51.02	56.49	60.13	76.53	83.82	38.26	51.02	60.13	69.24	72.89	89.28	143.95	1.33	1.00
49	20.74	25.18	29.63	32.59	34.07	41.91	44.44	36.44	45.55	52.84	58.31	61.95	78.35	85.64	38.26	51.02	60.13	69.24	72.89	89.28	145.77	1.33	1.00
50	20.74	26.67	31.11	34.07	35.55	43.73	45.92	36.44	47.38	54.66	60.13	63.77	82.00	89.28	40.09	52.84	61.95	71.06	74.71	92.93	147.59	1.30	1.00
51	21.87	28.15	32.59	35.55	37.04	45.55	48.89	36.44	49.20	56.49	61.95	65.60	83.82	92.93	40.09	54.66	63.77	72.89	76.53	94.75	151.24	1.30	1.00
52	22.22	28.15	32.59	37.04	38.52	47.38	51.85	38.26	51.02	58.31	65.60	69.24	87.46	96.57	41.91	56.49	65.60	74.71	78.35	96.57	156.70	1.29	1.00
53	23.69	29.63	34.07	37.04	38.52	49.20	54.66	38.26	52.84	60.13	67.42	72.89	89.28	102.04	41.91	56.49	67.42	74.71	82.00	96.57	160.35	1.29	1.00
54	23.70	29.63	34.07	38.52	40.00	51.02	56.49	40.09	56.49	61.95	71.06	76.53	92.93	105.68	43.73	58.31	69.24	76.53	83.82	98.40	163.99	1.28	1.00
55	25.18	31.11	35.55	40.00	41.48	52.84	60.13	40.09	58.31	63.77	72.89	78.35	94.75	111.15	45.55	60.13	71.06	78.35	85.64	100.22	169.46	1.28	1.00
56	26.67	32.59	38.52	42.96	44.44	56.49	63.77	43.73	61.95	67.42	76.53	83.82	100.22	116.62	47.38	63.77	72.89	82.00	89.28	105.68	174.92	1.26	1.00
57	28.15	35.55	40.00	45.92	47.41	60.13	67.42	45.55	63.77	71.06	82.00	89.28	105.68	123.91	49.20	67.42	76.53	87.46	92.93	112.97	182.21	1.25	1.00
58	29.63	37.04	42.96	48.89	51.85	63.77	72.89	49.20	67.42	76.53	85.64	94.75	112.97	129.37	51.02	71.06	80.17	92.93	98.40	118.44	187.68	1.23	1.00
59	32.59	40.00	45.92	51.85	54.81	69.24	76.53	52.84	71.06	80.17	91.11	100.22	118.44	136.66	52.84	74.71	83.82	96.57	103.86	125.73	194.97	1.22	1.00
60	34.07	42.96	48.89	54.81	59.26	72.89	82.00	56.49	74.71	85.64	96.57	107.51	125.73	143.95	54.66	78.35	87.46	102.04	109.33	133.02	202.26	1.20	1.00
61	37.04	45.92	53.33	59.26	63.70	78.35	87.46	60.13	78.35	91.11	102.04	112.97	133.02	153.06	58.31	82.00	92.93	107.51	116.62	142.13	211.37	1.19	1.00
62	40.00	50.37	56.29	63.70	68.14	85.64	94.75	63.77	83.82	94.75	107.51	118.44	140.30	162.17	63.77	87.46	100.22	112.97	122.08	149.41	218.66	1.18	1.00
63	44.44	53.33	60.74	68.14	72.59	92.93	102.04	67.42	89.28	100.22	114.79	123.91	147.59	171.28	69.24	92.93	107.51	120.26	129.37	160.35	227.77	1.16	1.00
64	47.41	57.77	66.66	72.59	77.03	100.22	109.33	72.89	94.75	105.68	120.26	129.37	156.70	182.21	74.71	98.40	114.79	127.55	138.48	169.46	238.70	1.15	1.00
65	51.85	62.22	71.11	78.51	82.96	107.51	118.44	76.53	100.22	111.15	127.55	134.84	165.81	193.15	80.17	103.86	122.08	134.84	145.77	180.39	247.81	1.14	1.00
66	56.29	68.14	78.51	85.92	91.85	118.44	131.19	83.82	109.33	122.08	140.30	147.59	180.39	209.55	87.46	112.97	133.02	147.59	158.53	194.97	262.39	1.13	1.00
67	62.22	75.55	85.92	94.81	102.22	131.19	143.70	91.11	120.26	134.84	153.06	162.17	198.61	225.94	94.75	123.91	143.95	160.35	173.10	211.37	278.79	1.13	1.00
68	68.14	84.44	94.81	103.70	112.59	143.95	157.03	100.22	131.19	147.59	167.64	178.57	216.83	245.99	103.86	133.02	154.88	174.92	189.50	229.59	297.01	1.12	1.00
69	74.07	91.85	103.70	114.07	125.92	158.53	170.36	109.33	143.95	162.17	184.04	196.79	236.88	266.03	112.97	145.77	167.64	191.32	207.72	249.63	313.41	1.12	1.00
70	81.48	102.22	114.07	125.92	139.25	174.92	185.18	120.26	156.70	178.57	202.26	216.83	258.74	287.90	122.08	158.53	182.21	207.72	225.94	269.68	333.45	1.11	1.00
71	90.37	114.07	127.40	140.73	155.55	191.10	202.95	133.02	173.10	198.61	224.12	242.34	286.07	315.23	133.02	173.10	202.26	227.77	245.99	293.36	358.96	1.11	1.00
72	100.74	126.21	142.22	157.03	173.32	207.40	222.21	147.59	193.15	218.66	249.63	269.68	315.23	346.21	145.77	189.50	224.12	251.45	269.68	317.05	386.29	1.11	1.00
73	112.59	138.26	154.93	176.29	192.58	225.17	242.95	163.99	213.19	242.34	276.96	298.83	346.21	379.00	160.35	207.72	247.81	275.14	293.36	344.38	417.27	1.10	1.00
74	122.86	151.12	168.68	194.11	210.51	239.54	259.86	180.39	236.88	269.68	306.12	333.45	382.65	413.62	176.75	227.77	275.14	302.47	320.70	373.54	448.24	1.10	1.00
75	135.22	165.60	183.65	213.87	227.66	253.11	277.15	200.43	262.39	298.83	340.74	371.72	420.91	453.71	193.15	249.63	304.30	333.45	349.85	406.34	482.87	1.10	1.00
76	148.51	186.31	210.80	232.82	258.18	288.47	315.88	215.10	280.88	319.98	364.43	398.20	451.53	487.09	206.21	268.43	325.32	357.32	375.09	435.53	517.31	1.10	1.00
77	162.65	204.25	228.67	255.13	280.97	314.37	344.59	221.96	293.01	329.44	375.93	419.09	475.31	512.79	215.42	276.50	337.31	367.22	395.24	458.27	545.16	1.09	1.00
78	171.30	216.81	238.96	271.00	291.62	330.20	361.48	225.92	297.39	335.09	382.89	428.78	487.15	524.01	218.81	282.42	342.12	374.90	400.49	465.72	558.24	1.09	1.00
79	178.95	227.69	249.42	283.49	304.60	343.17	375.44	228.86	301.34	341.49	388.61	429.41	487.36	524.25	220.94	286.49	347.65	381.32	404.38	470.24	558.49	1.08	1.00
80	185.81	238.52	260.92	295.18	314.95	355.80	390.07	231.93	303.09	345.26	394.02	429.60	487.58		224.02	288.60	351.85	386.11	404.56	470.45		1.08	1.00
81	206.89	264.88	289.91	328.13	350.53	396.65	434.87	254.33	333.40	379.52	433.55	473.09	535.02		245.11	317.59	387.43	424.33	444.09	516.57		1.08	1.00
82	230.61	295.18	324.18	366.35	391.38	441.46	484.95	279.37	366.35	417.74	475.72	519.21	587.73		270.15	349.21	424.33	465.18	488.90	567.97		1.08	1.00
83	256.97	329.45	361.07	408.51	436.19	492.85	540.29	307.04	401.93	458.59	523.16	570.60	645.72		296.50	383.48	466.50	511.30	536.34	623.31		1.08	1.00
84	287.28	367.66	401.93	454.64	486.26	549.52	602.23	337.35	442.78	503.39	574.56	625.95	708.97		325.49	420.37	512.62	561.38	589.05	685.25		1.08	1.00
85	320.22	409.83	448.05	507.35	541.61	611.45	670.75	371.62		553.47	631.22	687.89	778.81		357.12		564.01	616.72	648.35	752.46		1.08	1.00
86	355.80	455.95	499.44	565.33	603.55	682.61	747.19	407.20		607.50	693.16	756.41	856.56		392.70		619.36	678.66	711.61	826.25		1.08	1.00
87	396.65	508.67	557.42	629.90	673.39	760.36	832.84	448.05		668.12	761.68	830.21	940.90		430.92		679.98	744.55	781.45	907.96		1.08	1.00
88	442.78	566.65	620.68	701.06	749.82	847.34	929.04	491.53		734.01	836.80	911.91	1033.15		474.40		747.19	818.35	859.20	997.57		1.08	1.00
89	492.85	631.22	691.84	782.77	836.80	944.85	1034.46	540.29		805.17	918.50	1002.84	1134.62		520.53		820.98	898.73	943.54	1095.08		1.08	1.00
90	549.52	703.70	770.91	871.06	931.68	1052.91	1153.06	594.32							571.92							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 B4

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 a landing spot option during the 2010 and 2016 Rate Filings

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	3.2%/3% Simple Inflation or 3.9%/3% Simple Inflation with 2016 Shared Cost							3.2%/3% Compound Inflation or 3.9%/3% Compound Inflation with 2016 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	19.26	25.18	28.15	31.11	32.59	40.00	41.48	20.74	29.63	34.07	38.52	42.96	53.33	84.44	1.44	1.00
30	20.74	26.67	29.63	32.59	34.07	41.48	42.96	22.22	31.11	35.55	41.48	45.92	56.29	88.88	1.40	1.00
31	20.74	26.67	29.63	32.59	34.07	41.48	42.96	22.22	31.11	35.55	41.48	45.92	57.77	90.37	1.40	1.00
32	20.74	28.15	31.11	34.07	35.55	42.96	44.44	23.70	32.59	35.55	42.96	47.41	57.77	91.85	1.40	1.00
33	22.22	28.15	31.11	34.07	35.55	42.96	44.44	23.70	32.59	37.04	42.96	47.41	59.26	93.33	1.40	1.00
34	22.22	28.15	31.11	34.07	35.55	44.44	45.92	23.70	32.59	38.52	44.44	48.89	59.26	94.81	1.40	1.00
35	22.22	28.15	31.11	34.07	35.55	44.44	45.92	23.70	32.59	40.00	45.92	48.89	60.74	96.29	1.40	1.00
36	23.70	29.63	32.59	35.55	37.04	45.92	47.41	25.18	34.07	40.00	45.92	50.37	60.74	97.77	1.40	1.00
37	23.70	29.63	32.59	35.55	37.04	45.92	47.41	25.18	34.07	40.00	47.41	50.37	62.22	99.25	1.40	1.00
38	23.70	29.63	32.59	35.55	37.04	45.92	48.89	25.18	34.07	41.48	47.41	50.37	62.22	100.74	1.40	1.00
39	23.70	31.11	34.07	37.04	38.52	47.41	48.89	26.67	34.07	41.48	47.41	50.37	62.22	102.22	1.40	1.00
40	23.70	31.11	34.07	37.04	38.52	47.41	50.37	28.15	35.55	44.44	50.37	53.33	65.18	103.70	1.35	1.00
41	23.70	31.11	35.55	38.52	40.00	48.89	51.85	28.15	35.55	44.44	50.37	53.33	66.66	105.18	1.35	1.00
42	25.18	32.59	35.55	38.52	41.48	50.37	54.81	29.63	37.04	44.44	51.85	54.81	66.66	106.66	1.35	1.00
43	25.18	32.59	37.04	40.00	41.48	51.85	56.29	29.63	37.04	45.92	51.85	54.81	68.14	108.14	1.35	1.00
44	25.18	34.07	38.52	41.48	42.96	54.81	57.77	29.63	37.04	45.92	51.85	56.29	69.63	109.62	1.35	1.00
45	26.67	34.07	38.52	42.96	44.44	56.29	60.74	31.11	38.52	47.41	53.33	57.77	71.11	111.11	1.33	1.00
46	26.67	35.55	40.00	44.44	45.92	57.77	62.22	31.11	40.00	47.41	54.81	59.26	71.11	112.59	1.33	1.00
47	28.15	35.55	41.48	44.44	47.41	60.74	65.18	31.11	40.00	48.89	54.81	59.26	72.59	115.55	1.33	1.00
48	28.15	37.04	41.48	45.92	48.89	62.22	68.14	31.11	41.48	48.89	56.29	59.26	72.59	117.03	1.33	1.00
49	29.63	37.04	42.96	47.41	50.37	63.70	69.63	31.11	41.48	48.89	56.29	59.26	72.59	118.51	1.33	1.00
50	29.63	38.52	44.44	48.89	51.85	66.66	72.59	32.59	42.96	50.37	57.77	60.74	75.55	119.99	1.30	1.00
51	29.63	40.00	45.92	50.37	53.33	68.14	75.55	32.59	44.44	51.85	59.26	62.22	77.03	122.96	1.30	1.00
52	31.11	41.48	47.41	53.33	56.29	71.11	78.51	34.07	45.92	53.33	60.74	63.70	78.51	127.40	1.29	1.00
53	31.11	42.96	48.89	54.81	59.26	72.59	82.96	34.07	45.92	54.81	60.74	66.66	78.51	130.36	1.29	1.00
54	32.59	45.92	50.37	57.77	62.22	75.55	85.92	35.55	47.41	56.29	62.22	68.14	80.00	133.33	1.28	1.00
55	32.59	47.41	51.85	59.26	63.70	77.03	90.37	37.04	48.89	57.77	63.70	69.63	81.48	137.77	1.28	1.00
56	35.55	50.37	54.81	62.22	68.14	81.48	94.81	38.52	51.85	59.26	66.66	72.59	85.92	142.22	1.26	1.00
57	37.04	51.85	57.77	66.66	72.59	85.92	100.74	40.00	54.81	62.22	71.11	75.55	91.85	148.14	1.25	1.00
58	40.00	54.81	62.22	69.63	77.03	91.85	105.18	41.48	57.77	65.18	75.55	80.00	96.29	152.59	1.23	1.00
59	42.96	57.77	65.18	74.07	81.48	96.29	111.11	42.96	60.74	68.14	78.51	84.44	102.22	158.51	1.22	1.00
60	45.92	60.74	69.63	78.51	87.40	102.22	117.03	44.44	63.70	71.11	82.96	88.88	108.14	164.44	1.20	1.00
61	48.89	63.70	74.07	82.96	91.85	108.14	124.44	47.41	66.66	75.55	87.40	94.81	115.55	171.84	1.19	1.00
62	51.85	68.14	77.03	87.40	96.29	114.07	131.85	51.85	71.11	81.48	91.85	99.25	121.48	177.77	1.18	1.00
63	54.81	72.59	81.48	93.33	100.74	119.99	139.25	56.29	75.55	87.40	97.77	105.18	130.36	185.18	1.16	1.00
64	59.26	77.03	85.92	97.77	105.18	127.40	148.14	60.74	80.00	93.33	103.70	112.59	137.77	194.06	1.15	1.00
65	62.22	81.48	90.37	103.70	109.62	134.81	157.03	65.18	84.44	99.25	109.62	118.51	146.66	201.47	1.14	1.00
66	68.14	88.88	99.25	114.07	119.99	146.66	170.36	71.11	91.85	108.14	119.99	128.88	158.51	213.32	1.13	1.00
67	74.07	97.77	109.62	124.44	131.85	161.47	183.69	77.03	100.74	117.03	130.36	140.73	171.84	226.66	1.13	1.00
68	81.48	106.66	119.99	136.29	145.18	176.29	199.99	84.44	108.14	125.92	142.22	154.07	186.66	241.47	1.12	1.00
69	88.88	117.03	131.85	149.62	159.99	192.58	216.29	91.85	118.51	136.29	155.55	168.88	202.95	254.80	1.12	1.00
70	97.77	127.40	145.18	164.44	176.29	210.36	234.06	99.25	128.88	148.14	168.88	183.69	219.25	271.10	1.11	1.00
71	108.14	140.73	161.47	182.21	197.03	232.58	256.28	108.14	140.73	164.44	185.18	199.99	238.51	291.84	1.11	1.00
72	119.99	157.03	177.77	202.95	219.25	256.28	281.47	118.51	154.07	182.21	204.43	219.25	257.77	314.06	1.11	1.00
73	133.33	173.32	197.03	225.17	242.95	281.47	308.13	130.36	168.88	201.47	223.69	238.51	279.99	339.24	1.10	1.00
74	146.66	192.58	219.25	248.88	271.10	311.10	336.28	143.70	185.18	223.69	245.91	260.73	303.69	364.43	1.10	1.00
75	162.95	213.32	242.95	277.02	302.21	342.21	368.87	157.03	202.95	247.40	271.10	284.43	330.35	392.57	1.10	1.00
76	179.25	234.06	266.65	303.69	331.84	376.28	405.91	171.84	223.69	271.10	297.76	312.58	362.95	431.09	1.10	1.00
77	193.01	254.79	286.47	326.89	364.43	413.31	445.90	187.32	240.43	293.32	319.32	343.69	398.50	474.05	1.09	1.00
78	205.38	270.35	304.63	348.08	389.80	442.86	476.37	198.92	256.75	311.01	340.82	364.08	423.38	507.49	1.09	1.00
79	217.96	286.99	325.23	370.10	408.96	464.16	499.28	210.42	272.85	331.10	363.16	385.12	447.85	531.90	1.08	1.00
80	231.93	303.09	345.26	394.02	429.60	487.58		224.02	288.60	351.85	386.11	404.56	470.45		1.08	1.00
81	254.33	333.40	379.52	433.55	473.09	535.02		245.11	317.59	387.43	424.33	444.09	516.57		1.08	1.00
82	279.37	366.35	417.74	475.72	519.21	587.73		270.15	349.21	424.33	465.18	488.90	567.97		1.08	1.00
83	307.04	401.93	458.59	523.16	570.60	645.72		296.50	383.48	466.50	511.30	536.34	623.31		1.08	1.00
84	337.35	442.78	503.39	574.56	625.95	708.97		325.49	420.37	512.62	561.38	589.05	685.25		1.08	1.00
85	371.62		553.47	631.22	687.89	778.81		357.12		564.01	616.72	648.35	752.46		1.08	1.00
86	407.20		607.50	693.16	756.41	856.56		392.70		619.36	678.66	711.61	826.25		1.08	1.00
87	448.05		668.12	761.68	830.21	940.90		430.92		679.98	744.55	781.45	907.96		1.08	1.00
88	491.53		734.01	836.80	911.91	1033.15		474.40		747.19	818.35	859.20	997.57		1.08	1.00
89	540.29		805.17	918.50	1002.84	1134.62		520.53		820.98	898.73	943.54	1095.08		1.08	1.00
90	594.32							571.92							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 a landing spot option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	GPO Inflation with 2019 Shared Cost							3.8% Simple Inflation or 5.0% Simple Inflation with 2019 Shared Cost							3.8%/3% Compound Inflation or 5.0%/3% Compound Inflation with 2019 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	12.32	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

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 a landing spot option during the 2010 Rate Filing

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	2.6% Simple Inflation or 3.9% Simple Inflation with 2019 Shared Cost							2.6%/3% Compound Inflation or 3.9%/3% Compound Inflation with 2019 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	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

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

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 C3

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 a landing spot option during the 2016 Rate Filing

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	GPO Inflation with 2016 and 2019 Shared Cost							3.1%/3% Simple Inflation or 3.8%/3% Simple Inflation with 2016 Shared Cost 4.2%/3% Simple Inflation with 2019 Shared Cost 5%/3% Simple Inflation with 2016 and 2019 Shared Cost							3.1%/3% Compound Inflation or 3.8%/3% Compound Inflation with 2016 Shared Cost 4.2%/3% Compound Inflation with 2019 Shared Cost 5%/3% Compound Inflation with 2016 and 2019 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 C4

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 a landing spot option during the 2010 and 2016 Rate Filings

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	1.9%/3% Simple Inflation or 2.6%/3% Simple Inflation with 2016 shared cost or 3.2%/3% Simple Inflation with 2019 shared cost or 3.9%/3% Simple Inflation with 2016 and 2019 Shared Cost							1.9%/3% Compound Inflation or 2.6%/3% Compound Inflation with 2016 shared cost or 3.2%/3% Compound Inflation with 2019 shared cost or 3.9%/3% Compound Inflation with 2016 and 2019 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 a landing spot 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	15.21	16.90	19.93	21.68	23.65	25.34	28.72	21.96	28.72	32.10	35.48	37.17	49.03	50.72	29.15	41.65	47.90	54.14	60.39	74.97	118.70	1.44	1.00
30	15.21	16.90	21.13	22.88	25.34	27.03	30.41	23.65	30.41	33.79	37.17	38.86	50.72	54.12	31.24	43.73	49.98	58.31	64.56	79.13	124.95	1.40	1.00
31	15.21	16.90	21.87	23.62	25.34	27.03	30.41	25.36	30.41	33.79	37.17	38.86	52.43	57.53	31.24	43.73	49.98	58.31	64.56	81.22	127.03	1.40	1.00
32	15.21	16.90	21.96	23.65	25.34	28.72	32.10	25.36	32.10	35.48	38.86	40.55	55.83	59.22	33.32	45.81	49.98	60.39	66.64	81.22	129.11	1.40	1.00
33	15.21	18.59	23.53	25.34	27.03	28.72	32.10	27.05	32.10	37.19	38.86	40.55	57.53	62.47	33.32	45.81	52.06	60.39	66.64	83.30	131.20	1.40	1.00
34	15.21	18.59	23.65	25.34	27.03	28.72	32.10	27.05	32.10	38.89	40.57	42.26	60.93	64.56	33.32	45.81	54.14	62.47	68.72	83.30	133.28	1.40	1.00
35	16.90	18.59	23.65	25.34	27.03	28.72	32.10	28.76	33.81	38.89	42.27	43.96	62.47	64.56	33.32	45.81	56.23	64.56	68.72	85.38	135.36	1.40	1.00
36	16.90	20.28	25.34	27.03	28.72	30.41	33.79	30.45	35.50	40.58	43.96	47.36	64.56	66.64	35.40	47.90	56.23	64.56	70.80	85.38	137.44	1.40	1.00
37	16.90	20.28	25.34	27.03	28.72	30.41	33.79	32.16	37.20	44.00	45.67	49.07	64.56	66.64	35.40	47.90	56.23	66.64	70.80	87.46	139.53	1.40	1.00
38	16.90	20.28	25.34	27.03	28.72	30.41	33.79	32.16	38.91	45.71	47.38	50.78	64.56	68.72	35.40	47.90	58.31	66.64	70.80	87.46	141.61	1.40	1.00
39	16.90	20.28	25.34	27.03	28.72	32.10	35.48	33.32	40.60	47.40	50.78	54.14	66.64	68.72	37.48	47.90	58.31	66.64	70.80	87.46	143.69	1.40	1.00
40	18.60	21.98	25.34	27.03	28.72	32.10	35.48	33.32	42.31	47.90	52.06	54.14	66.64	70.80	39.57	49.98	62.47	70.80	74.97	91.63	145.77	1.35	1.00
41	18.60	21.98	27.03	28.72	30.41	33.81	35.48	33.32	43.73	49.98	54.14	56.23	68.72	72.89	39.57	49.98	62.47	70.80	74.97	93.71	147.86	1.35	1.00
42	20.29	23.67	27.03	28.72	30.41	35.50	37.17	35.40	45.71	49.98	54.14	58.31	70.80	77.05	41.65	52.06	62.47	72.89	77.05	93.71	149.94	1.35	1.00
43	20.29	23.67	28.74	30.43	32.12	37.20	38.88	35.40	45.81	52.06	56.23	58.31	72.89	79.13	41.65	52.06	64.56	72.89	77.05	95.79	152.02	1.35	1.00
44	20.29	25.38	28.74	30.43	33.81	38.89	40.57	35.40	47.90	54.14	58.31	60.39	77.05	81.22	41.65	52.06	64.56	72.89	79.13	97.88	154.10	1.35	1.00
45	20.29	25.38	30.43	32.12	33.81	40.60	42.27	37.48	47.90	54.14	60.39	62.47	79.13	85.38	43.73	54.14	66.64	74.97	81.22	99.96	156.19	1.33	1.00
46	21.98	27.07	30.43	33.83	35.51	42.29	43.96	37.48	49.98	56.23	62.47	64.56	81.22	87.46	43.73	56.23	66.64	77.05	83.30	99.96	158.27	1.33	1.00
47	21.98	27.07	32.14	35.51	37.20	44.00	45.67	39.57	49.98	58.31	62.47	66.64	85.38	91.63	43.73	56.23	68.72	77.05	83.30	102.04	162.43	1.33	1.00
48	21.98	28.76	33.83	35.51	37.20	45.69	47.36	39.57	52.06	58.31	64.56	68.72	87.46	95.79	43.73	58.31	68.72	79.13	83.30	102.04	164.52	1.33	1.00
49	23.69	28.76	33.83	37.20	38.89	47.90	50.78	41.65	52.06	60.39	66.64	70.80	89.55	97.88	43.73	58.31	68.72	79.13	83.30	102.04	166.60	1.33	1.00
50	23.69	30.47	35.53	38.91	40.60	49.98	52.47	41.65	54.14	62.47	68.72	72.89	93.71	102.04	45.81	60.39	70.80	81.22	85.38	106.21	168.68	1.30	1.00
51	24.99	32.16	37.22	40.60	42.29	52.06	55.87	41.65	56.23	64.56	70.80	74.97	95.79	106.21	45.81	62.47	72.89	83.30	87.46	108.29	172.85	1.30	1.00
52	25.38	32.16	37.22	42.29	43.98	54.14	59.25	43.73	58.31	66.64	74.97	79.13	99.96	110.37	47.90	64.56	74.97	85.38	89.55	110.37	179.09	1.29	1.00
53	27.07	33.83	38.91	42.29	43.98	56.23	62.47	43.73	60.39	68.72	77.05	83.30	102.04	116.62	47.90	64.56	77.05	85.38	93.71	110.37	183.26	1.29	1.00
54	27.07	33.83	38.91	44.00	45.69	58.31	64.56	45.81	64.56	70.80	81.22	87.46	106.21	120.78	49.98	66.64	79.13	87.46	95.79	112.45	187.42	1.28	1.00
55	28.78	35.51	40.60	45.69	47.38	60.39	68.72	45.81	66.64	72.89	83.30	89.55	108.29	127.03	52.06	68.72	81.22	89.55	97.88	114.54	193.67	1.28	1.00
56	30.47	37.20	44.00	49.09	50.76	64.56	72.89	49.98	70.80	77.05	87.46	95.79	114.54	133.28	54.14	72.89	83.30	93.71	102.04	120.78	199.92	1.26	1.00
57	32.16	40.60	45.67	52.47	54.14	68.72	77.05	52.06	72.89	81.22	93.71	102.04	120.78	141.61	56.23	77.05	87.46	99.96	106.21	129.11	208.25	1.25	1.00
58	33.85	42.29	49.07	55.85	59.22	72.89	83.30	56.23	77.05	87.46	97.88	108.29	129.11	147.86	58.31	81.22	91.63	106.21	112.45	135.36	214.49	1.23	1.00
59	37.22	45.69	52.47	59.25	62.60	79.13	87.46	60.39	81.22	91.63	104.12	114.54	135.36	156.19	60.39	85.38	95.79	110.37	118.70	143.69	222.82	1.22	1.00
60	38.91	49.09	55.85	62.62	67.69	83.30	93.71	64.56	85.38	97.88	110.37	122.87	143.69	164.52	62.47	89.55	99.96	116.62	124.95	152.02	231.15	1.20	1.00
61	42.29	52.47	60.93	67.69	72.76	89.55	99.96	68.72	89.55	104.12	116.62	129.11	152.02	174.93	66.64	93.71	106.21	122.87	133.28	162.43	241.57	1.19	1.00
62	45.69	57.56	64.31	72.78	77.85	97.88	108.29	72.89	95.79	108.29	122.87	135.36	160.35	185.34	72.89	99.96	114.54	129.11	139.53	170.76	249.90	1.18	1.00
63	50.78	60.91	69.38	77.85	82.91	106.21	116.62	77.05	102.04	114.54	131.20	141.61	168.68	195.75	79.13	106.21	122.87	137.44	147.86	183.26	260.31	1.16	1.00
64	54.16	66.00	76.18	82.89	87.96	114.54	124.95	83.30	108.29	120.78	137.44	147.86	179.09	208.25	85.38	112.45	131.20	145.77	158.27	193.67	272.80	1.15	1.00
65	59.25	71.07	81.25	89.67	94.74	122.87	135.36	87.46	114.54	127.03	145.77	154.10	189.51	220.74	91.63	118.70	139.53	154.10	166.60	206.16	283.22	1.14	1.00
66	64.31	77.83	89.71	98.12	104.89	135.36	149.94	95.79	124.95	139.53	160.35	168.68	206.16	239.48	99.96	129.11	152.02	168.68	181.18	222.82	299.88	1.13	1.00
67	71.09	86.29	98.16	108.27	116.74	149.94	164.22	104.12	137.44	154.10	174.93	185.34	226.99	258.23	108.29	141.61	164.52	183.26	197.84	241.57	318.62	1.13	1.00
68	77.85	96.47	108.31	118.41	128.56	164.52	179.45	114.54	149.94	168.68	191.59	204.08	247.81	281.13	118.70	152.02	177.01	199.92	216.58	262.39	339.44	1.12	1.00
69	84.60	104.91	118.45	130.25	143.81	181.18	194.67	124.95	164.52	185.34	210.33	224.91	270.72	304.04	129.11	166.60	191.59	218.66	237.40	285.30	358.19	1.12	1.00
70	93.07	116.78	130.29	143.79	159.03	199.92	211.56	137.44	179.09	204.08	231.15	247.81	295.71	329.03	139.53	181.18	208.25	237.40	258.23	308.21	381.09	1.11	1.00
71	103.20	130.31	145.52	160.70	177.65	218.38	231.85	152.02	197.84	226.99	256.14	276.97	326.95	360.27	152.02	197.84	231.15	260.31	281.13	335.28	410.25	1.11	1.00
72	115.05	144.15	162.45	179.32	197.96	236.96	253.83	168.68	220.74	249.90	285.30	308.21	360.27	395.67	166.60	216.58	256.14	287.38	308.21	362.35	441.48	1.11	1.00
73	128.58	157.91	176.96	201.32	219.94	257.23	277.50	187.42	243.65	276.97	316.54	341.53	395.67	433.15	183.26	237.40	283.22	314.45	335.28	393.59	476.89	1.10	1.00
74	140.32	172.59	192.67	221.66	240.43	273.60	296.78	206.16	270.72	308.21	349.86	381.09	437.32	472.72	202.00	260.31	314.45	345.69	366.52	426.91	512.29	1.10	1.00
75	154.42	189.10	208.16	244.23	260.02	289.04	316.49	229.07	299.88	341.53	389.42	424.82	481.05	518.54	220.74	285.30	347.77	381.09	399.84	464.39	551.86	1.10	1.00
76	169.61	212.75	240.78	265.85	294.87	329.43	360.72	245.77	320.92	365.61	416.38	454.98	515.91	556.53	235.61	306.70	371.70	408.26	428.57	497.63	591.06	1.10	1.00
77	185.76	233.24	261.16	291.34	320.88	358.99	393.51	253.49	334.63	376.24	429.33	478.63	542.83	585.64	246.03	315.78	385.23	419.39	451.39	523.38	622.61	1.09	1.00
78	195.55	247.50	272.79	309.36	332.90	376.94	412.65	257.90	339.49	382.52	437.09	489.47	556.10	598.19	249.79	322.40	390.54	427.97	457.18	531.64	637.27	1.09	1.00
79	204.19	259.80	284.60	323.48	347.56	391.58	428.39	261.14	343.84	389.66	443.42	489.97	556.10	598.19	252.10	326.90	396.69	435.10	461.42	536.57	637.27	1.08	1.00
80	211.92	272.04	297.59	336.67	359.21	405.81	444.88	264.53	345.69	393.78	449.39	489.97	556.10		255.51	329.15	401.30	440.37	461.42	536.57		1.08	1.00
81	235.97	302.10	330.66	374.24	399.79	452.40	495.99	290.08	380.26	432.86	494.48	539.57	610.21		279.56	362.22	441.88	483.96	506.51	589.17		1.08	1.00
82	263.02	336.67	369.73	417.83	446.39	503.50	553.10	318.63	417.83	476.45	542.58	592.18	670.33		308.11	398.29	483.96	530.55	557.61	647.79		1.08	1.00
83	293.08	375.75	411.82	465.93	497.49	562.12	616.22	350.20	458.41	523.04	596.69	650.79	736.46		338.17	437.37	532.06	583.16	611.71	710.91		1.08	1.00
84	327.65	419.33	458.41	518.53	554.60	626.74	686.86	384.76	505.00	574.14	655.30	713.92	808.61		371.24	479.45	584.66	640.27	671.83	781.55		1.08	1.00
85	365.23	467.43	511.01	578.65	617.73	697.39	765.02	423.84		631.25	719.93	784.56	888.26		407.31		643.28	703.40	739.47	858.20		1.08	1.00
86	405.81	520.03	569.63	644.78	688.37	778.55	852.19	464.42		692.88	790.57	862.71	976.94		447.89		706.40	774.04	811.61	942.37		1.08	1.00
87	452.40	580.15	635.76	718.43	768.03	867.22	949.89	511.01		762.01	868.73	946.88	1073.13		491.48		775.54	849.19	891.27	1035.56		1.08	1.00
88	505.00	646.28	707.91	799.59	855.20	966.42	1059.60	560.61		837.16	954.40	1040.07	1178.34		541.07		852.19	933.35	979.95	1137.76		1.08	1.00
89	562.12	719.93	789.07	892.77	954.40	1077.64	1179.84	616.22		918.32	1047.58	1143.77	1294.07		593.68		936.36	1025.04	1076.14	1248.98		1.08	1.00
90	626.74	802.59	879.25	993.47	1062.61	1200.89	1315.11	677.85							652.30							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 purcha

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 are calculated by multiplying the rates in the table by the factors listed to the rig

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 a landing spot option during the 2010 Rate Filing

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	21.96	28.72	32.10	35.48	37.17	45.65	47.34	23.70	33.86	38.94	44.02	49.10	60.95	96.50	1.44	1.00
30	23.65	30.41	33.79	37.17	38.86	47.34	49.04	25.40	35.55	40.63	47.41	52.49	64.34	101.58	1.40	1.00
31	23.67	30.41	33.79	37.17	38.86	47.35	49.07	25.40	35.55	40.63	47.41	52.49	66.03	103.28	1.40	1.00
32	23.67	32.10	35.48	38.86	40.55	49.06	50.76	27.09	37.25	40.63	49.10	54.18	66.03	104.97	1.40	1.00
33	25.36	32.10	35.50	38.86	40.55	49.07	50.79	27.09	37.25	42.33	49.10	54.18	67.72	106.66	1.40	1.00
34	25.36	32.10	35.51	38.88	40.57	50.78	52.49	27.09	37.25	44.02	50.79	55.87	67.72	108.36	1.40	1.00
35	25.37	32.12	35.51	38.89	40.58	50.79	52.49	27.09	37.25	45.71	52.49	55.87	69.42	110.05	1.40	1.00
36	27.06	33.81	37.20	40.58	42.29	52.49	54.18	28.78	38.94	45.71	52.49	57.56	69.42	111.74	1.40	1.00
37	27.08	33.82	37.23	40.60	42.30	52.49	54.18	28.78	38.94	45.71	54.18	57.56	71.11	113.44	1.40	1.00
38	27.08	33.84	37.25	40.61	42.32	52.49	55.87	28.78	38.94	47.41	54.18	57.56	71.11	115.13	1.40	1.00
39	27.09	35.53	38.94	42.32	44.02	54.18	55.87	30.48	38.94	47.41	54.18	57.56	71.11	116.82	1.40	1.00
40	27.09	35.54	38.94	42.33	44.02	54.18	57.56	32.17	40.63	50.79	57.56	60.95	74.50	118.51	1.35	1.00
41	27.09	35.55	40.63	44.02	45.71	55.87	59.26	32.17	40.63	50.79	57.56	60.95	76.19	120.21	1.35	1.00
42	28.78	37.25	40.63	44.02	47.41	57.56	62.64	33.86	42.33	50.79	59.26	62.64	76.19	121.90	1.35	1.00
43	28.78	37.25	42.33	45.71	47.41	59.26	64.34	33.86	42.33	52.49	59.26	62.64	77.88	123.59	1.35	1.00
44	28.78	38.94	44.02	47.41	49.10	62.64	66.03	33.86	42.33	52.49	59.26	64.34	79.57	125.29	1.35	1.00
45	30.48	38.94	44.02	49.10	50.79	64.34	69.42	35.55	44.02	54.18	60.95	66.03	81.27	126.98	1.33	1.00
46	30.48	40.63	45.71	50.79	52.49	66.03	71.11	35.55	45.71	54.18	62.64	67.72	81.27	128.67	1.33	1.00
47	32.17	40.63	47.41	50.79	54.18	69.42	74.50	35.55	45.71	55.87	62.64	67.72	82.96	132.06	1.33	1.00
48	32.17	42.33	47.41	52.49	55.87	71.11	77.88	35.55	47.41	55.87	64.34	67.72	82.96	133.75	1.33	1.00
49	33.86	42.33	49.10	54.18	57.56	72.80	79.57	35.55	47.41	55.87	64.34	67.72	82.96	135.45	1.33	1.00
50	33.86	44.02	50.79	55.87	59.26	76.19	82.96	37.25	49.10	57.56	66.03	69.42	86.35	137.14	1.30	1.00
51	33.86	45.71	52.49	57.56	60.95	77.88	86.35	37.25	50.79	59.26	67.72	71.11	88.04	140.52	1.30	1.00
52	35.55	47.41	54.18	60.95	64.34	81.27	89.73	38.94	52.49	60.95	69.42	72.80	89.73	145.60	1.29	1.00
53	35.55	49.10	55.87	62.64	67.72	82.96	94.81	38.94	52.49	62.64	69.42	76.19	89.73	148.99	1.29	1.00
54	37.25	52.49	57.56	66.03	71.11	86.35	98.20	40.63	54.18	64.34	71.11	77.88	91.43	152.38	1.28	1.00
55	37.25	54.18	59.26	67.72	72.80	88.04	103.28	42.33	55.87	66.03	72.80	79.57	93.12	157.46	1.28	1.00
56	40.63	57.56	62.64	71.11	77.88	93.12	108.36	44.02	59.26	67.72	76.19	82.96	98.20	162.53	1.26	1.00
57	42.33	59.26	66.03	76.19	82.96	98.20	115.13	45.71	62.64	71.11	81.27	86.35	104.97	169.31	1.25	1.00
58	45.71	62.64	71.11	79.57	88.04	104.97	120.21	47.41	66.03	74.50	86.35	91.43	110.05	174.39	1.23	1.00
59	49.10	66.03	74.50	84.65	93.12	110.05	126.98	49.10	69.42	77.88	89.73	96.50	116.82	181.16	1.22	1.00
60	52.49	69.42	79.57	89.73	99.89	116.82	133.75	50.79	72.80	81.27	94.81	101.58	123.59	187.93	1.20	1.00
61	55.87	72.80	84.65	94.81	104.97	123.59	142.22	54.18	76.19	86.35	99.89	108.36	132.06	196.40	1.19	1.00
62	59.26	77.88	88.04	99.89	110.05	130.37	150.68	59.26	81.27	93.12	104.97	113.44	138.83	203.17	1.18	1.00
63	62.64	82.96	93.12	106.66	115.13	137.14	159.15	64.34	86.35	99.89	111.74	120.21	148.99	211.63	1.16	1.00
64	67.72	88.04	98.20	111.74	120.21	145.60	169.31	69.42	91.43	106.66	118.51	128.67	157.46	221.79	1.15	1.00
65	71.11	93.12	103.28	118.51	125.29	154.07	179.47	74.50	96.50	113.44	125.29	135.45	167.61	230.26	1.14	1.00
66	77.88	101.58	113.44	130.37	137.14	167.61	194.70	81.27	104.97	123.59	137.14	147.30	181.16	243.80	1.13	1.00
67	84.65	111.74	125.29	142.22	150.68	184.54	209.94	88.04	115.13	133.75	148.99	160.84	196.40	259.04	1.13	1.00
68	93.12	121.90	137.14	155.76	165.92	201.48	228.56	96.50	123.59	143.91	162.53	176.08	213.33	275.97	1.12	1.00
69	101.58	133.75	150.68	171.00	182.85	220.10	247.19	104.97	135.45	155.76	177.77	193.01	231.95	291.21	1.12	1.00
70	111.74	145.60	165.92	187.93	201.48	240.42	267.50	113.44	147.30	169.31	193.01	209.94	250.57	309.83	1.11	1.00
71	123.59	160.84	184.54	208.25	225.18	265.81	292.90	123.59	160.84	187.93	211.63	228.56	272.58	333.53	1.11	1.00
72	137.14	179.47	203.17	231.95	250.57	292.90	321.68	135.45	176.08	208.25	233.64	250.57	294.59	358.93	1.11	1.00
73	152.38	198.09	225.18	257.35	277.66	321.68	352.16	148.99	193.01	230.26	255.65	272.58	319.99	387.71	1.10	1.00
74	167.61	220.10	250.57	284.44	309.83	355.54	384.33	164.23	211.63	255.65	281.05	297.98	347.08	416.49	1.10	1.00
75	186.24	243.80	277.66	316.60	345.39	391.10	421.57	179.47	231.95	282.74	309.83	325.07	377.55	448.66	1.10	1.00
76	204.81	267.43	304.67	346.99	379.15	429.92	463.78	196.34	255.59	309.75	340.22	357.14	414.69	492.55	1.10	1.00
77	220.43	290.98	327.17	373.33	416.20	472.03	509.25	213.93	274.59	334.99	364.69	392.51	455.11	541.40	1.09	1.00
78	234.46	308.62	347.75	397.35	444.98	505.55	543.81	227.08	293.09	355.04	389.06	415.62	483.31	579.33	1.09	1.00
79	248.70	327.47	371.10	422.30	466.64	529.62	569.70	240.10	311.33	377.80	414.39	439.44	511.01	606.92	1.08	1.00
80	264.53	345.69	393.78	449.39	489.97	556.10		255.51	329.15	401.30	440.37	461.42	536.57		1.08	1.00
81	290.08	380.26	432.86	494.48	539.57	610.21		279.56	362.22	441.88	483.96	506.51	589.17		1.08	1.00
82	318.63	417.83	476.45	542.58	592.18	670.33		308.11	398.29	483.96	530.55	557.61	647.79		1.08	1.00
83	350.20	458.41	523.04	596.69	650.79	736.46		338.17	437.37	532.06	583.16	611.71	710.91		1.08	1.00
84	384.76	505.00	574.14	655.30	713.92	808.61		371.24	479.45	584.66	640.27	671.83	781.55		1.08	1.00
85	423.84		631.25	719.93	784.56	888.26		407.31		643.28	703.40	739.47	858.20		1.08	1.00
86	464.42		692.88	790.57	862.71	976.94		447.89		706.40	774.04	811.61	942.37		1.08	1.00
87	511.01		762.01	868.73	946.88	1073.13		491.48		775.54	849.19	891.27	1035.56		1.08	1.00
88	560.61		837.16	954.40	1040.07	1178.34		541.07		852.19	933.35	979.95	1137.76		1.08	1.00
89	616.22		918.32	1047.58	1143.77	1294.07		593.68		936.36	1025.04	1076.14	1248.98		1.08	1.00
90	677.85							652.30							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 B3

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 a landing spot option during the 2016 Rate Filing

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	GPO Inflation with 2016 Shared Cost							4.2%/3% Simple Inflation or 5%/3% Simple Inflation with 2016 Shared Cost							4.2%/3% Compound Inflation or 5%/3% Compound Inflation with 2016 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	13.33	14.81	17.47	19.01	20.74	22.22	25.18	19.26	25.18	28.15	31.11	32.59	42.96	44.44	25.51	36.44	41.91	47.38	52.84	65.60	103.86	1.44	1.00
30	13.33	14.81	18.53	20.06	22.22	23.70	26.67	20.74	26.67	29.63	32.59	34.07	44.44	47.41	27.33	38.26	43.73	51.02	56.49	69.24	109.33	1.40	1.00
31	13.33	14.81	19.17	20.71	22.22	23.70	26.67	22.22	26.67	29.63	32.59	34.07	45.92	50.37	27.33	38.26	43.73	51.02	56.49	71.06	111.15	1.40	1.00
32	13.33	14.81	19.26	20.74	22.22	25.18	28.15	22.22	28.15	31.11	34.07	35.55	48.89	51.85	29.15	40.09	43.73	52.84	58.31	71.06	112.97	1.40	1.00
33	13.33	16.30	20.63	22.22	23.70	25.18	28.15	23.70	28.15	32.59	34.07	35.55	50.37	54.66	29.15	40.09	45.55	52.84	58.31	72.89	114.79	1.40	1.00
34	13.33	16.30	20.74	22.22	23.70	25.18	28.15	23.70	28.15	34.07	35.55	37.04	53.33	56.49	29.15	40.09	47.38	54.66	60.13	72.89	116.62	1.40	1.00
35	14.81	16.30	20.74	22.22	23.70	25.18	28.15	25.18	29.63	34.07	37.04	38.52	54.66	56.49	29.15	40.09	49.20	56.49	60.13	74.71	118.44	1.40	1.00
36	14.81	17.78	22.22	23.70	25.18	26.67	29.63	26.67	31.11	35.55	38.52	41.48	56.49	58.31	30.98	41.91	49.20	56.49	61.95	74.71	120.26	1.40	1.00
37	14.81	17.78	22.22	23.70	25.18	26.67	29.63	28.15	32.59	38.52	40.00	42.96	56.49	58.31	30.98	41.91	49.20	58.31	61.95	76.53	122.08	1.40	1.00
38	14.81	17.78	22.22	23.70	25.18	26.67	29.63	28.15	34.07	40.00	41.48	44.44	56.49	60.13	30.98	41.91	51.02	58.31	61.95	76.53	123.91	1.40	1.00
39	14.81	17.78	22.22	23.70	25.18	28.15	31.11	29.15	35.55	41.48	44.44	47.38	58.31	60.13	32.80	41.91	51.02	58.31	61.95	76.53	125.73	1.40	1.00
40	16.30	19.26	22.22	23.70	25.18	28.15	31.11	29.15	37.04	41.91	45.55	47.38	58.31	61.95	34.62	43.73	54.66	61.95	65.60	80.17	127.55	1.35	1.00
41	16.30	19.26	23.70	25.18	26.67	29.63	31.11	29.15	38.26	43.73	47.38	49.20	60.13	63.77	34.62	43.73	54.66	61.95	65.60	82.00	129.37	1.35	1.00
42	17.78	20.74	23.70	25.18	26.67	31.11	32.59	30.98	40.00	43.73	47.38	51.02	61.95	67.42	36.44	45.55	54.66	63.77	67.42	82.00	131.19	1.35	1.00
43	17.78	20.74	25.18	26.67	28.15	32.59	34.07	30.98	40.09	45.55	49.20	51.02	63.77	69.24	36.44	45.55	56.49	63.77	67.42	83.82	133.02	1.35	1.00
44	17.78	22.22	25.18	26.67	29.63	34.07	35.55	30.98	41.91	47.38	51.02	52.84	67.42	71.06	36.44	45.55	56.49	63.77	69.24	85.64	134.84	1.35	1.00
45	17.78	22.22	26.67	28.15	29.63	35.55	37.04	32.80	41.91	47.38	52.84	54.66	69.24	74.71	38.26	47.38	58.31	65.60	71.06	87.46	136.66	1.33	1.00
46	19.26	23.70	26.67	29.63	31.11	37.04	38.52	32.80	43.73	49.20	54.66	56.49	71.06	76.53	38.26	49.20	58.31	67.42	72.89	87.46	138.48	1.33	1.00
47	19.26	23.70	28.15	31.11	32.59	38.52	40.00	34.62	43.73	51.02	54.66	58.31	74.71	80.17	38.26	49.20	60.13	67.42	72.89	89.28	142.13	1.33	1.00
48	19.26	25.18	29.63	31.11	32.59	40.00	41.48	34.62	45.55	51.02	56.49	60.13	76.53	83.82	38.26	51.02	60.13	69.24	72.89	89.28	143.95	1.33	1.00
49	20.74	25.18	29.63	32.59	34.07	41.91	44.44	36.44	45.55	52.84	58.31	61.95	78.35	85.64	38.26	51.02	60.13	69.24	72.89	89.28	145.77	1.33	1.00
50	20.74	26.67	31.11	34.07	35.55	43.73	45.92	36.44	47.38	54.66	60.13	63.77	82.00	89.28	40.09	52.84	61.95	71.06	74.71	92.93	147.59	1.30	1.00
51	21.87	28.15	32.59	35.55	37.04	45.55	48.89	36.44	49.20	56.49	61.95	65.60	83.82	92.93	40.09	54.66	63.77	72.89	76.53	94.75	151.24	1.30	1.00
52	22.22	28.15	32.59	37.04	38.52	47.38	51.85	38.26	51.02	58.31	65.60	69.24	87.46	96.57	41.91	56.49	65.60	74.71	78.35	96.57	156.70	1.29	1.00
53	23.69	29.63	34.07	37.04	38.52	49.20	54.66	38.26	52.84	60.13	67.42	72.89	89.28	102.04	41.91	56.49	67.42	74.71	82.00	96.57	160.35	1.29	1.00
54	23.70	29.63	34.07	38.52	40.00	51.02	56.49	40.09	56.49	61.95	71.06	76.53	92.93	105.68	43.73	58.31	69.24	76.53	83.82	98.40	163.99	1.28	1.00
55	25.18	31.11	35.55	40.00	41.48	52.84	60.13	40.09	58.31	63.77	72.89	78.35	94.75	111.15	45.55	60.13	71.06	78.35	85.64	100.22	169.46	1.28	1.00
56	26.67	32.59	38.52	42.96	44.44	56.49	63.77	43.73	61.95	67.42	76.53	83.82	100.22	116.62	47.38	63.77	72.89	82.00	89.28	105.68	174.92	1.26	1.00
57	28.15	35.55	40.00	45.92	47.41	60.13	67.42	45.55	63.77	71.06	82.00	89.28	105.68	123.91	49.20	67.42	76.53	87.46	92.93	112.97	182.21	1.25	1.00
58	29.63	37.04	42.96	48.89	51.85	63.77	72.89	49.20	67.42	76.53	85.64	94.75	112.97	129.37	51.02	71.06	80.17	92.93	98.40	118.44	187.68	1.23	1.00
59	32.59	40.00	45.92	51.85	54.81	69.24	76.53	52.84	71.06	80.17	91.11	100.22	118.44	136.66	52.84	74.71	83.82	96.57	103.86	125.73	194.97	1.22	1.00
60	34.07	42.96	48.89	54.81	59.26	72.89	82.00	56.49	74.71	85.64	96.57	107.51	125.73	143.95	54.66	78.35	87.46	102.04	109.33	133.02	202.26	1.20	1.00
61	37.04	45.92	53.33	59.26	63.70	78.35	87.46	60.13	78.35	91.11	102.04	112.97	133.02	153.06	58.31	82.00	92.93	107.51	116.62	142.13	211.37	1.19	1.00
62	40.00	50.37	56.29	63.70	68.14	85.64	94.75	63.77	83.82	94.75	107.51	118.44	140.30	162.17	63.77	87.46	100.22	112.97	122.08	149.41	218.66	1.18	1.00
63	44.44	53.33	60.74	68.14	72.59	92.93	102.04	67.42	89.28	100.22	114.79	123.91	147.59	171.28	69.24	92.93	107.51	120.26	129.37	160.35	227.77	1.16	1.00
64	47.41	57.77	66.66	72.59	77.03	100.22	109.33	72.89	94.75	105.68	120.26	129.37	156.70	182.21	74.71	98.40	114.79	127.55	138.48	169.46	238.70	1.15	1.00
65	51.85	62.22	71.11	78.51	82.96	107.51	118.44	76.53	100.22	111.15	127.55	134.84	165.81	193.15	80.17	103.86	122.08	134.84	145.77	180.39	247.81	1.14	1.00
66	56.29	68.14	78.51	85.92	91.85	118.44	131.19	83.82	109.33	122.08	140.30	147.59	180.39	209.55	87.46	112.97	133.02	147.59	158.53	194.97	262.39	1.13	1.00
67	62.22	75.55	85.92	94.81	102.22	131.19	143.70	91.11	120.26	134.84	153.06	162.17	198.61	225.94	94.75	123.91	143.95	160.35	173.10	211.37	278.79	1.13	1.00
68	68.14	84.44	94.81	103.70	112.59	143.95	157.03	100.22	131.19	147.59	167.64	178.57	216.83	245.99	103.86	133.02	154.88	174.92	189.50	229.59	297.01	1.12	1.00
69	74.07	91.85	103.70	114.07	125.92	158.53	170.36	109.33	143.95	162.17	184.04	196.79	236.88	266.03	112.97	145.77	167.64	191.32	207.72	249.63	313.41	1.12	1.00
70	81.48	102.22	114.07	125.92	139.25	174.92	185.18	120.26	156.70	178.57	202.26	216.83	258.74	287.90	122.08	158.53	182.21	207.72	225.94	269.68	333.45	1.11	1.00
71	90.37	114.07	127.40	140.73	155.55	191.10	202.95	133.02	173.10	198.61	224.12	242.34	286.07	315.23	133.02	173.10	202.26	227.77	245.99	293.36	358.96	1.11	1.00
72	100.74	126.21	142.22	157.03	173.32	207.40	222.21	147.59	193.15	218.66	249.63	269.68	315.23	346.21	145.77	189.50	224.12	251.45	269.68	317.05	386.29	1.11	1.00
73	112.59	138.26	154.93	176.29	192.58	225.17	242.95	163.99	213.19	242.34	276.96	298.83	346.21	379.00	160.35	207.72	247.81	275.14	293.36	344.38	417.27	1.10	1.00
74	122.86	151.12	168.68	194.11	210.51	239.54	259.86	180.39	236.88	269.68	306.12	333.45	382.65	413.62	176.75	227.77	275.14	302.47	320.70	373.54	448.24	1.10	1.00
75	135.22	165.60	183.65	213.87	227.66	253.11	277.15	200.43	262.39	298.83	340.74	371.72	420.91	453.71	193.15	249.63	304.30	333.45	349.85	406.34	482.87	1.10	1.00
76	148.51	186.31	210.80	232.82	258.18	288.47	315.88	215.10	280.88	319.98	364.43	398.20	451.53	487.09	206.21	268.43	325.32	357.32	375.09	435.53	517.31	1.10	1.00
77	162.65	204.25	228.67	255.13	280.97	314.37	344.59	221.96	293.01	329.44	375.93	419.09	475.31	512.79	215.42	276.50	337.31	367.22	395.24	458.27	545.16	1.09	1.00
78	171.30	216.81	238.96	271.00	291.62	330.20	361.48	225.92	297.39	335.09	382.89	428.78	487.15	524.01	218.81	282.42	342.12	374.90	400.49	465.72	558.24	1.09	1.00
79	178.95	227.69	249.42	283.49	304.60	343.17	375.44	228.86	301.34	341.49	388.61	429.41	487.36	524.25	220.94	286.49	347.65	381.32	404.38	470.24	558.49	1.08	1.00
80	185.81	238.52	260.92	295.18	314.95	355.80	390.07	231.93	303.09	345.26	394.02	429.60	487.58		224.02	288.60	351.85	386.11	404.56	470.45		1.08	1.00
81	206.89	264.88	289.91	328.13	350.53	396.65	434.87	254.33	333.40	379.52	433.55	473.09	535.02		245.11	317.59	387.43	424.33	444.09	516.57		1.08	1.00
82	230.61	295.18	324.18	366.35	391.38	441.46	484.95	279.37	366.35	417.74	475.72	519.21	587.73		270.15	349.21	424.33	465.18	488.90	567.97		1.08	1.00
83	256.97	329.45	361.07	408.51	436.19	492.85	540.29	307.04	401.93	458.59	523.16	570.60	645.72		296.50	383.48	466.50	511.30	536.34	623.31		1.08	1.00
84	287.28	367.66	401.93	454.64	486.26	549.52	602.23	337.35	442.78	503.39	574.56	625.95	708.97		325.49	420.37	512.62	561.38	589.05	685.25		1.08	1.00
85	320.22	409.83	448.05	507.35	541.61	611.45	670.75	371.62		553.47	631.22	687.89	778.81		357.12		564.01	616.72	648.35	752.46		1.08	1.00
86	355.80	455.95	499.44	565.33	603.55	682.61	747.19	407.20		607.50	693.16	756.41	856.56		392.70		619.36	678.66	711.61	826.25		1.08	1.00
87	396.65	508.67	557.42	629.90	673.39	760.36	832.84	448.05		668.12	761.68	830.21	940.90		430.92		679.98	744.55	781.45	907.96		1.08	1.00
88	442.78	566.65	620.68	701.06	749.82	847.34	929.04	491.53		734.01	836.80	911.91	1033.15		474.40		747.19	818.35	859.20	997.57		1.08	1.00
89	492.85	631.22	691.84	782.77	836.80	944.85	1034.46	540.29		805.17	918.50	1002.84	1134.62		520.53		820.98	898.73	943.54	1095.08		1.08	1.00
90	549.52	703.70	770.91	871.06	931.68	1052.91	1153.06	594.32							571.92							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 B4

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 a landing spot option during the 2010 and 2016 Rate Filings

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	3.2%/3% Simple Inflation or 3.9%/3% Simple Inflation with 2016 Shared Cost							3.2%/3% Compound Inflation or 3.9%/3% Compound Inflation with 2016 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	19.26	25.18	28.15	31.11	32.59	40.00	41.48	20.74	29.63	34.07	38.52	42.96	53.33	84.44	1.44	1.00
30	20.74	26.67	29.63	32.59	34.07	41.48	42.96	22.22	31.11	35.55	41.48	45.92	56.29	88.88	1.40	1.00
31	20.74	26.67	29.63	32.59	34.07	41.48	42.96	22.22	31.11	35.55	41.48	45.92	57.77	90.37	1.40	1.00
32	20.74	28.15	31.11	34.07	35.55	42.96	44.44	23.70	32.59	35.55	42.96	47.41	57.77	91.85	1.40	1.00
33	22.22	28.15	31.11	34.07	35.55	42.96	44.44	23.70	32.59	37.04	42.96	47.41	59.26	93.33	1.40	1.00
34	22.22	28.15	31.11	34.07	35.55	44.44	45.92	23.70	32.59	38.52	44.44	48.89	59.26	94.81	1.40	1.00
35	22.22	28.15	31.11	34.07	35.55	44.44	45.92	23.70	32.59	40.00	45.92	48.89	60.74	96.29	1.40	1.00
36	23.70	29.63	32.59	35.55	37.04	45.92	47.41	25.18	34.07	40.00	45.92	50.37	60.74	97.77	1.40	1.00
37	23.70	29.63	32.59	35.55	37.04	45.92	47.41	25.18	34.07	40.00	47.41	50.37	62.22	99.25	1.40	1.00
38	23.70	29.63	32.59	35.55	37.04	45.92	48.89	25.18	34.07	41.48	47.41	50.37	62.22	100.74	1.40	1.00
39	23.70	31.11	34.07	37.04	38.52	47.41	48.89	26.67	34.07	41.48	47.41	50.37	62.22	102.22	1.40	1.00
40	23.70	31.11	34.07	37.04	38.52	47.41	50.37	28.15	35.55	44.44	50.37	53.33	65.18	103.70	1.35	1.00
41	23.70	31.11	35.55	38.52	40.00	48.89	51.85	28.15	35.55	44.44	50.37	53.33	66.66	105.18	1.35	1.00
42	25.18	32.59	35.55	38.52	41.48	50.37	54.81	29.63	37.04	44.44	51.85	54.81	66.66	106.66	1.35	1.00
43	25.18	32.59	37.04	40.00	41.48	51.85	56.29	29.63	37.04	45.92	51.85	54.81	68.14	108.14	1.35	1.00
44	25.18	34.07	38.52	41.48	42.96	54.81	57.77	29.63	37.04	45.92	51.85	56.29	69.63	109.62	1.35	1.00
45	26.67	34.07	38.52	42.96	44.44	56.29	60.74	31.11	38.52	47.41	53.33	57.77	71.11	111.11	1.33	1.00
46	26.67	35.55	40.00	44.44	45.92	57.77	62.22	31.11	40.00	47.41	54.81	59.26	71.11	112.59	1.33	1.00
47	28.15	35.55	41.48	44.44	47.41	60.74	65.18	31.11	40.00	48.89	54.81	59.26	72.59	115.55	1.33	1.00
48	28.15	37.04	41.48	45.92	48.89	62.22	68.14	31.11	41.48	48.89	56.29	59.26	72.59	117.03	1.33	1.00
49	29.63	37.04	42.96	47.41	50.37	63.70	69.63	31.11	41.48	48.89	56.29	59.26	72.59	118.51	1.33	1.00
50	29.63	38.52	44.44	48.89	51.85	66.66	72.59	32.59	42.96	50.37	57.77	60.74	75.55	119.99	1.30	1.00
51	29.63	40.00	45.92	50.37	53.33	68.14	75.55	32.59	44.44	51.85	59.26	62.22	77.03	122.96	1.30	1.00
52	31.11	41.48	47.41	53.33	56.29	71.11	78.51	34.07	45.92	53.33	60.74	63.70	78.51	127.40	1.29	1.00
53	31.11	42.96	48.89	54.81	59.26	72.59	82.96	34.07	45.92	54.81	60.74	66.66	78.51	130.36	1.29	1.00
54	32.59	45.92	50.37	57.77	62.22	75.55	85.92	35.55	47.41	56.29	62.22	68.14	80.00	133.33	1.28	1.00
55	32.59	47.41	51.85	59.26	63.70	77.03	90.37	37.04	48.89	57.77	63.70	69.63	81.48	137.77	1.28	1.00
56	35.55	50.37	54.81	62.22	68.14	81.48	94.81	38.52	51.85	59.26	66.66	72.59	85.92	142.22	1.26	1.00
57	37.04	51.85	57.77	66.66	72.59	85.92	100.74	40.00	54.81	62.22	71.11	75.55	91.85	148.14	1.25	1.00
58	40.00	54.81	62.22	69.63	77.03	91.85	105.18	41.48	57.77	65.18	75.55	80.00	96.29	152.59	1.23	1.00
59	42.96	57.77	65.18	74.07	81.48	96.29	111.11	42.96	60.74	68.14	78.51	84.44	102.22	158.51	1.22	1.00
60	45.92	60.74	69.63	78.51	87.40	102.22	117.03	44.44	63.70	71.11	82.96	88.88	108.14	164.44	1.20	1.00
61	48.89	63.70	74.07	82.96	91.85	108.14	124.44	47.41	66.66	75.55	87.40	94.81	115.55	171.84	1.19	1.00
62	51.85	68.14	77.03	87.40	96.29	114.07	131.85	51.85	71.11	81.48	91.85	99.25	121.48	177.77	1.18	1.00
63	54.81	72.59	81.48	93.33	100.74	119.99	139.25	56.29	75.55	87.40	97.77	105.18	130.36	185.18	1.16	1.00
64	59.26	77.03	85.92	97.77	105.18	127.40	148.14	60.74	80.00	93.33	103.70	112.59	137.77	194.06	1.15	1.00
65	62.22	81.48	90.37	103.70	109.62	134.81	157.03	65.18	84.44	99.25	109.62	118.51	146.66	201.47	1.14	1.00
66	68.14	88.88	99.25	114.07	119.99	146.66	170.36	71.11	91.85	108.14	119.99	128.88	158.51	213.32	1.13	1.00
67	74.07	97.77	109.62	124.44	131.85	161.47	183.69	77.03	100.74	117.03	130.36	140.73	171.84	226.66	1.13	1.00
68	81.48	106.66	119.99	136.29	145.18	176.29	199.99	84.44	108.14	125.92	142.22	154.07	186.66	241.47	1.12	1.00
69	88.88	117.03	131.85	149.62	159.99	192.58	216.29	91.85	118.51	136.29	155.55	168.88	202.95	254.80	1.12	1.00
70	97.77	127.40	145.18	164.44	176.29	210.36	234.06	99.25	128.88	148.14	168.88	183.69	219.25	271.10	1.11	1.00
71	108.14	140.73	161.47	182.21	197.03	232.58	256.28	108.14	140.73	164.44	185.18	199.99	238.51	291.84	1.11	1.00
72	119.99	157.03	177.77	202.95	219.25	256.28	281.47	118.51	154.07	182.21	204.43	219.25	257.77	314.06	1.11	1.00
73	133.33	173.32	197.03	225.17	242.95	281.47	308.13	130.36	168.88	201.47	223.69	238.51	279.99	339.24	1.10	1.00
74	146.66	192.58	219.25	248.88	271.10	311.10	336.28	143.70	185.18	223.69	245.91	260.73	303.69	364.43	1.10	1.00
75	162.95	213.32	242.95	277.02	302.21	342.21	368.87	157.03	202.95	247.40	271.10	284.43	330.35	392.57	1.10	1.00
76	179.25	234.06	266.65	303.69	331.84	376.28	405.91	171.84	223.69	271.10	297.76	312.58	362.95	431.09	1.10	1.00
77	193.01	254.79	286.47	326.89	364.43	413.31	445.90	187.32	240.43	293.32	319.32	343.69	398.50	474.05	1.09	1.00
78	205.38	270.35	304.63	348.08	389.80	442.86	476.37	198.92	256.75	311.01	340.82	364.08	423.38	507.49	1.09	1.00
79	217.96	286.99	325.23	370.10	408.96	464.16	499.28	210.42	272.85	331.10	363.16	385.12	447.85	531.90	1.08	1.00
80	231.93	303.09	345.26	394.02	429.60	487.58		224.02	288.60	351.85	386.11	404.56	470.45		1.08	1.00
81	254.33	333.40	379.52	433.55	473.09	535.02		245.11	317.59	387.43	424.33	444.09	516.57		1.08	1.00
82	279.37	366.35	417.74	475.72	519.21	587.73		270.15	349.21	424.33	465.18	488.90	567.97		1.08	1.00
83	307.04	401.93	458.59	523.16	570.60	645.72		296.50	383.48	466.50	511.30	536.34	623.31		1.08	1.00
84	337.35	442.78	503.39	574.56	625.95	708.97		325.49	420.37	512.62	561.38	589.05	685.25		1.08	1.00
85	371.62		553.47	631.22	687.89	778.81		357.12		564.01	616.72	648.35	752.46		1.08	1.00
86	407.20		607.50	693.16	756.41	856.56		392.70		619.36	678.66	711.61	826.25		1.08	1.00
87	448.05		668.12	761.68	830.21	940.90		430.92		679.98	744.55	781.45	907.96		1.08	1.00
88	491.53		734.01	836.80	911.91	1033.15		474.40		747.19	818.35	859.20	997.57		1.08	1.00
89	540.29		805.17	918.50	1002.84	1134.62		520.53		820.98	898.73	943.54	1095.08		1.08	1.00
90	594.32							571.92							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 a landing spot option

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	GPO Inflation with 2019 Shared Cost							3.8% Simple Inflation or 5.0% Simple Inflation with 2019 Shared Cost							3.8%/3% Compound Inflation or 5.0%/3% Compound Inflation with 2019 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	12.32	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

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 a landing spot option during the 2010 Rate Filing

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	2.6% Simple Inflation or 3.9% Simple Inflation with 2019 Shared Cost							2.6%/3% Compound Inflation or 3.9%/3% Compound Inflation with 2019 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	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

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

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 C3

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 a landing spot option during the 2016 Rate Filing

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	GPO Inflation with 2016 and 2019 Shared Cost							3.1%/3% Simple Inflation or 3.8%/3% Simple Inflation with 2016 Shared Cost 4.2%/3% Simple Inflation with 2019 Shared Cost 5%/3% Simple Inflation with 2016 and 2019 Shared Cost							3.1%/3% Compound Inflation or 3.8%/3% Compound Inflation with 2016 Shared Cost 4.2%/3% Compound Inflation with 2019 Shared Cost 5%/3% Compound Inflation with 2016 and 2019 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 C4

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 a landing spot option during the 2010 and 2016 Rate Filings

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	1.9%/3% Simple Inflation or 2.6%/3% Simple Inflation with 2016 shared cost or 3.2%/3% Simple Inflation with 2019 shared cost or 3.9%/3% Simple Inflation with 2016 and 2019 Shared Cost							1.9%/3% Compound Inflation or 2.6%/3% Compound Inflation with 2016 shared cost or 3.2%/3% Compound Inflation with 2019 shared cost or 3.9%/3% Compound Inflation with 2016 and 2019 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 a landing spot 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	33.79	37.17	43.18	48.37	52.38	55.76	72.65	49.00	64.20	72.65	79.41	84.48	110.77	126.80	68.72	99.96	114.54	129.11	143.69	179.09	297.79	1.44	1.00
30	33.79	37.17	47.14	50.67	55.76	59.14	76.03	54.07	69.27	76.03	84.48	87.86	115.93	136.23	74.97	104.12	118.70	139.53	154.10	189.51	314.45	1.40	1.00
31	33.79	37.17	48.78	52.30	55.76	59.14	76.03	57.97	69.27	77.72	84.48	87.86	119.83	144.83	74.97	104.12	118.70	139.53	154.10	195.75	318.62	1.40	1.00
32	33.79	37.17	49.00	52.38	55.76	64.20	81.10	57.97	72.65	81.10	89.55	92.93	127.05	148.06	79.13	108.29	118.70	145.77	160.35	195.75	324.87	1.40	1.00
33	33.79	40.55	52.10	55.76	60.83	64.20	81.10	61.31	72.65	85.00	89.55	92.93	132.93	156.19	79.13	108.29	124.95	145.77	160.35	199.92	329.03	1.40	1.00
34	33.79	42.24	52.38	55.76	60.83	64.20	81.10	61.31	72.65	88.90	93.48	96.84	140.15	162.43	79.13	110.37	129.11	149.94	164.52	199.92	335.28	1.40	1.00
35	37.17	42.24	52.38	55.76	60.83	64.20	81.10	65.18	76.51	88.90	97.41	100.75	143.69	162.43	79.13	110.37	135.36	154.10	164.52	206.16	339.44	1.40	1.00
36	37.17	45.62	57.45	60.83	64.20	67.58	84.48	70.41	81.64	94.08	100.75	109.87	149.94	166.60	83.30	114.54	135.36	154.10	170.76	206.16	345.69	1.40	1.00
37	37.17	45.62	57.45	60.83	64.20	67.58	84.48	74.36	85.57	102.00	104.66	113.84	149.94	166.60	83.30	114.54	135.36	160.35	170.76	210.33	349.86	1.40	1.00
38	37.17	45.62	57.45	60.83	64.20	67.58	84.48	74.36	89.50	105.97	110.55	117.81	149.94	172.85	83.30	114.54	139.53	160.35	170.76	210.33	356.10	1.40	1.00
39	37.17	45.62	57.45	60.83	64.20	72.65	89.55	77.05	94.74	109.23	117.81	124.95	154.10	172.85	89.55	114.54	139.53	160.35	170.76	210.33	360.27	1.40	1.00
40	40.92	49.46	57.45	60.83	64.20	72.65	89.55	77.05	98.73	110.37	120.78	127.03	156.19	177.01	93.71	120.78	149.94	170.76	181.18	222.82	366.52	1.35	1.00
41	42.79	49.46	61.28	64.63	67.98	76.51	89.55	77.05	102.04	116.62	127.03	131.20	160.35	183.26	93.71	120.78	149.94	170.76	181.18	226.99	370.68	1.35	1.00
42	46.67	52.80	60.83	65.89	69.27	79.87	92.93	81.22	105.97	116.62	127.03	137.44	166.60	193.67	99.96	124.95	149.94	177.01	187.42	226.99	376.93	1.35	1.00
43	46.12	54.62	64.66	69.81	73.16	85.57	97.19	83.30	106.21	122.87	131.20	137.44	170.76	199.92	99.96	124.95	156.19	177.01	187.42	231.15	383.18	1.35	1.00
44	46.12	58.57	66.46	69.81	77.01	88.90	102.30	83.30	112.45	127.03	137.44	141.61	181.18	204.08	99.96	124.95	156.19	177.01	191.59	237.40	387.34	1.35	1.00
45	46.12	58.57	70.37	73.16	78.29	92.80	106.60	87.46	112.45	127.03	143.69	147.86	187.42	214.49	106.21	131.20	162.43	181.18	197.84	243.65	393.59	1.33	1.00
46	49.96	61.87	69.81	78.93	82.25	98.04	109.91	87.46	118.70	133.28	147.86	154.10	193.67	220.74	106.21	135.36	162.43	187.42	202.00	243.65	397.75	1.33	1.00
47	49.96	61.87	73.72	82.25	85.57	102.00	114.18	93.71	118.70	139.53	147.86	158.27	204.08	231.15	106.21	135.36	166.60	187.42	204.08	247.81	410.25	1.33	1.00
48	51.29	65.73	77.60	82.25	87.43	105.29	119.35	93.71	122.87	139.53	154.10	164.52	210.33	241.57	106.21	141.61	166.60	193.67	204.08	249.90	414.41	1.33	1.00
49	55.28	67.10	78.93	87.43	90.75	112.45	127.96	97.88	124.95	143.69	160.35	170.76	214.49	247.81	106.21	141.61	166.60	193.67	204.08	249.90	420.66	1.33	1.00
50	55.28	71.09	82.91	91.45	94.74	116.62	133.19	99.96	129.11	149.94	164.52	174.93	224.91	258.23	110.37	147.86	172.85	199.92	210.33	260.31	424.82	1.30	1.00
51	58.31	76.37	88.16	96.67	99.96	122.87	140.70	99.96	135.36	156.19	170.76	181.18	231.15	268.64	112.45	152.02	179.09	204.08	214.49	266.56	437.32	1.30	1.00
52	60.52	76.37	88.16	100.69	103.95	129.11	149.13	106.21	141.61	162.43	181.18	191.59	243.65	279.05	116.62	158.27	183.26	210.33	220.74	272.80	453.98	1.29	1.00
53	64.55	79.59	93.39	101.88	105.17	135.36	158.27	106.21	145.77	166.60	187.42	204.08	249.90	295.71	116.62	158.27	189.51	210.33	231.15	272.80	464.39	1.29	1.00
54	65.74	80.81	93.39	106.00	111.25	141.61	164.52	112.45	158.27	172.85	199.92	214.49	260.31	306.12	122.87	164.52	195.75	216.58	237.40	279.05	476.89	1.28	1.00
55	69.89	85.98	98.61	111.25	114.50	147.86	174.93	112.45	164.52	179.09	206.16	220.74	266.56	322.78	129.11	170.76	202.00	222.82	243.65	285.30	493.55	1.28	1.00
56	73.12	91.15	108.00	120.68	124.94	158.27	185.34	122.87	174.93	191.59	216.58	237.40	283.22	339.44	135.36	181.18	208.25	233.24	256.14	301.96	510.21	1.26	1.00
57	78.38	100.54	112.27	129.15	133.41	168.68	197.84	129.11	181.18	202.00	233.24	254.06	299.88	362.35	139.53	193.67	218.66	249.90	266.56	324.87	533.11	1.25	1.00
58	83.62	105.73	121.69	139.61	148.06	181.18	212.41	139.53	193.67	218.66	245.73	270.72	322.78	379.01	145.77	204.08	231.15	266.56	283.22	341.53	549.77	1.23	1.00
59	92.08	113.23	131.17	149.13	156.51	197.84	224.91	152.02	204.08	231.15	262.39	289.46	341.53	399.84	152.02	216.58	241.57	279.05	299.88	364.43	572.68	1.22	1.00
60	97.28	124.77	141.61	157.57	171.22	210.33	241.57	162.43	216.58	247.81	279.05	312.37	364.43	422.74	158.27	226.99	254.06	295.71	318.62	387.34	595.59	1.20	1.00
61	107.65	133.19	154.37	171.22	184.84	226.99	258.23	174.93	226.99	264.47	295.71	329.03	387.34	449.81	170.76	239.48	270.72	312.37	339.44	414.41	622.66	1.19	1.00
62	115.22	145.95	162.79	185.99	197.61	249.90	279.05	185.34	243.65	276.97	314.45	345.69	408.16	476.89	185.34	256.14	293.63	329.03	356.10	437.32	643.48	1.18	1.00
63	129.99	155.23	176.42	199.61	211.23	270.72	299.88	197.84	260.31	293.63	335.28	362.35	431.07	503.96	202.00	272.80	314.45	351.94	379.01	470.64	670.56	1.16	1.00
64	138.40	170.00	195.59	212.05	225.64	293.63	322.78	214.49	279.05	310.29	354.02	381.09	460.23	537.28	218.66	289.46	337.36	374.85	408.16	497.71	703.88	1.15	1.00
65	153.22	183.59	209.21	231.97	243.61	316.54	349.86	224.91	295.71	326.95	376.93	397.75	489.38	568.52	237.40	306.12	360.27	397.75	428.99	531.03	730.95	1.14	1.00
66	166.81	200.40	232.44	253.95	270.00	349.86	387.34	247.81	322.78	360.27	414.41	435.24	531.03	618.49	258.23	333.20	391.51	435.24	466.47	574.76	774.68	1.13	1.00
67	182.80	223.57	252.40	278.41	301.57	387.34	424.07	268.64	354.02	397.75	451.90	478.97	585.18	666.39	279.05	364.43	424.82	472.72	510.21	622.66	822.58	1.13	1.00
68	201.60	249.21	278.81	305.57	331.96	424.82	462.02	295.71	387.34	435.24	493.55	526.87	639.32	724.70	306.12	391.51	456.06	516.45	558.10	676.80	876.72	1.12	1.00
69	218.39	271.19	305.99	335.21	371.18	466.47	502.04	322.78	424.82	478.97	543.53	581.01	697.63	785.09	333.20	428.99	493.55	564.35	612.25	735.11	924.62	1.12	1.00
70	239.60	302.02	335.60	371.93	411.15	516.45	546.02	354.02	462.31	526.87	595.59	639.32	762.19	849.65	360.27	466.47	537.28	612.25	666.39	795.51	982.93	1.11	1.00
71	266.77	336.81	375.59	415.14	458.77	562.43	597.61	391.51	510.21	585.18	660.14	714.29	843.40	928.78	391.51	510.21	595.59	672.64	724.70	864.23	1057.90	1.11	1.00
72	296.40	372.06	419.99	462.76	511.57	611.64	654.40	435.24	568.52	645.57	735.11	795.51	928.78	1020.41	428.99	558.10	660.14	741.36	795.51	935.03	1139.11	1.11	1.00
73	331.20	407.14	455.85	518.79	568.35	664.01	716.38	483.13	628.91	714.29	816.33	880.89	1020.41	1118.29	472.72	612.25	730.95	812.16	864.23	1016.25	1230.74	1.10	1.00
74	361.36	445.40	497.57	571.35	621.28	705.19	764.77	531.03	697.63	795.51	901.71	982.93	1128.70	1220.33	520.62	672.64	812.16	891.30	945.44	1101.63	1322.37	1.10	1.00
75	399.24	488.07	537.59	629.35	671.55	745.61	816.98	591.42	774.68	880.89	1003.75	1095.38	1241.15	1336.95	568.52	735.11	897.55	982.93	1030.82	1197.42	1424.41	1.10	1.00
76	438.00	549.16	620.75	685.70	760.96	850.87	929.98	633.72	828.70	942.45	1074.47	1174.00	1330.40	1436.02	607.31	792.14	958.70	1054.16	1104.94	1283.68	1525.39	1.10	1.00
77	478.96	601.05	673.90	750.97	827.24	926.01	1015.03	653.75	863.50	971.00	1107.52	1235.48	1400.86	1511.76	634.28	815.28	993.60	1081.69	1165.44	1350.28	1607.10	1.09	1.00
78	504.32	638.38	703.42	797.47	858.25	972.74	1064.58	665.95	876.26	987.15	1127.97	1263.57	1433.88	1542.60	644.84	832.57	1007.29	1104.26	1179.71	1372.21	1644.91	1.09	1.00
79	527.35	670.35	734.80	835.25	897.19	1009.69	1105.73	674.07	887.44	1005.94	1144.41	1263.70	1434.95	1544.08	649.90	843.40	1023.56	1122.80	1189.80	1385.17	1644.34	1.08	1.00
80	547.09	701.89	768.03	868.73	927.34	1047.58	1148.28	682.36	891.27						659.81	849.19						1.08	1.00
81	608.71	780.05	853.70	964.92	1031.05	1167.82	1279.04	748.49	981.45						721.43	934.86						1.08	1.00
82	679.35	868.73	954.40	1077.64	1151.29	1298.58	1426.33	822.13	1077.64						795.08	1028.04						1.08	1.00
83	756.00	969.43	1062.61	1202.39	1283.55	1450.38	1590.16	903.29	1182.85						873.23	1128.74						1.08	1.00
84	844.68	1082.15	1182.85	1337.66	1430.84	1617.21	1772.02	991.97	1303.09						957.40	1236.96						1.08	1.00
85	942.37	1205.39	1318.12	1492.46	1593.16	1799.07	1973.42	1094.17							1050.59							1.08	1.00
86	1047.58	1342.17	1469.92	1663.80	1776.53	2007.99	2198.87	1197.88							1155.80							1.08	1.00
87	1167.82	1496.97	1639.76	1853.18	1980.93	2237.94	2451.37	1318.12							1268.52							1.08	1.00
88	1303.09	1666.81	1826.13	2063.60	2206.38	2493.45	2733.93	1445.87							1396.27							1.08	1.00
89	1450.38	1857.69	2036.54	2304.08	2461.89	2780.52	3043.54	1590.16							1531.54							1.08	1.00
90	1617.21	2071.11	2268.00	2562.59	2741.44	3097.65	3393.74	1749.47							1683.34							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 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 a landing spot option during the 2010 Rate Filing

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	49.00	64.20	72.65	79.41	84.48	103.13	118.35	55.87	81.27	93.12	104.97	116.82	145.60	242.11	1.44	1.00
30	54.07	69.27	76.03	84.48	87.86	108.20	123.45	60.95	84.65	96.50	113.44	125.29	154.07	255.65	1.40	1.00
31	54.10	69.27	77.72	84.48	87.86	108.24	123.53	60.95	84.65	96.50	113.44	125.29	159.15	259.04	1.40	1.00
32	54.10	72.65	81.10	89.55	92.93	111.65	126.91	64.34	88.04	96.50	118.51	130.37	159.15	264.12	1.40	1.00
33	57.48	72.65	81.14	89.55	92.93	113.38	126.98	64.34	88.04	101.58	118.51	130.37	162.53	267.50	1.40	1.00
34	57.48	72.65	81.17	89.58	92.96	116.79	132.06	64.34	89.73	104.97	121.90	133.75	162.53	272.58	1.40	1.00
35	57.51	72.69	81.17	89.62	93.00	116.82	132.06	64.34	89.73	110.05	125.29	133.75	167.61	275.97	1.40	1.00
36	62.58	77.76	86.24	93.00	98.10	121.90	135.45	67.72	93.12	110.05	125.29	138.83	167.61	281.05	1.40	1.00
37	62.62	77.79	86.31	93.03	98.14	121.90	135.45	67.72	93.12	110.05	130.37	138.83	171.00	284.44	1.40	1.00
38	62.62	77.83	86.34	94.76	98.17	121.90	140.52	67.72	93.12	113.44	130.37	138.83	171.00	289.51	1.40	1.00
39	62.64	82.90	89.72	98.17	101.58	125.29	140.52	72.80	93.12	113.44	130.37	138.83	171.00	292.90	1.40	1.00
40	62.64	82.93	89.73	98.20	103.28	126.98	143.91	76.19	98.20	121.90	138.83	147.30	181.16	297.98	1.35	1.00
41	62.64	82.96	94.81	103.28	106.66	130.37	148.99	76.19	98.20	121.90	138.83	147.30	184.54	301.37	1.35	1.00
42	66.03	86.34	94.81	103.28	111.74	135.45	157.46	81.27	101.58	121.90	143.91	152.38	184.54	306.45	1.35	1.00
43	67.72	86.35	99.89	106.66	111.74	138.83	162.53	81.27	101.58	126.98	143.91	152.38	187.93	311.52	1.35	1.00
44	67.72	91.43	103.28	111.74	115.13	147.30	165.92	81.27	101.58	126.98	143.91	155.76	193.01	314.91	1.35	1.00
45	71.11	91.43	103.28	116.82	120.21	152.38	174.39	86.35	106.66	132.06	147.30	160.84	198.09	319.99	1.33	1.00
46	71.11	96.50	108.36	120.21	125.29	157.46	179.47	86.35	110.05	132.06	152.38	164.23	198.09	323.38	1.33	1.00
47	76.19	96.50	113.44	120.21	128.67	165.92	187.93	86.35	110.05	135.45	152.38	165.92	201.48	333.53	1.33	1.00
48	76.19	99.89	113.44	125.29	133.75	171.00	196.40	86.35	115.13	135.45	157.46	165.92	203.17	336.92	1.33	1.00
49	79.57	101.58	116.82	130.37	138.83	174.39	201.48	86.35	115.13	135.45	157.46	165.92	203.17	342.00	1.33	1.00
50	81.27	104.97	121.90	133.75	142.22	182.85	209.94	89.73	120.21	140.52	162.53	171.00	211.63	345.39	1.30	1.00
51	81.27	110.05	126.98	138.83	147.30	187.93	218.41	91.43	123.59	145.60	165.92	174.39	216.71	355.54	1.30	1.00
52	86.35	115.13	132.06	147.30	155.76	198.09	226.87	94.81	128.67	148.99	171.00	179.47	221.79	369.09	1.29	1.00
53	86.35	118.51	135.45	152.38	165.92	203.17	240.42	94.81	128.67	154.07	171.00	187.93	221.79	377.55	1.29	1.00
54	91.43	128.67	140.52	162.53	174.39	211.63	248.88	99.89	133.75	159.15	176.08	193.01	226.87	387.71	1.28	1.00
55	91.43	133.75	145.60	167.61	179.47	216.71	262.43	104.97	138.83	164.23	181.16	198.09	231.95	401.26	1.28	1.00
56	99.89	142.22	155.76	176.08	193.01	230.26	275.97	110.05	147.30	169.31	189.62	208.25	245.49	414.80	1.26	1.00
57	104.97	147.30	164.23	189.62	206.55	243.80	294.59	113.44	157.46	177.77	203.17	216.71	264.12	433.43	1.25	1.00
58	113.44	157.46	177.77	199.78	220.10	262.43	308.14	118.51	165.92	187.93	216.71	230.26	277.66	446.97	1.23	1.00
59	123.59	165.92	187.93	213.33	235.34	277.66	325.07	123.59	176.08	196.40	226.87	243.80	296.29	465.59	1.22	1.00
60	132.06	176.08	201.48	226.87	253.96	296.29	343.69	128.67	184.54	206.55	240.42	259.04	314.91	484.22	1.20	1.00
61	142.22	184.54	215.02	240.42	267.50	314.91	365.70	138.83	194.70	220.10	253.96	275.97	336.92	506.23	1.19	1.00
62	150.68	198.09	225.18	255.65	281.05	331.84	387.71	150.68	208.25	238.72	267.50	289.51	355.54	523.16	1.18	1.00
63	160.84	211.63	238.72	272.58	294.59	350.47	409.72	164.23	221.79	255.65	286.13	308.14	382.63	545.17	1.16	1.00
64	174.39	226.87	252.27	287.82	309.83	374.17	436.81	177.77	235.34	274.28	304.75	331.84	404.64	572.26	1.15	1.00
65	182.85	240.42	265.81	306.45	323.38	397.87	462.21	193.01	248.88	292.90	323.38	348.77	431.73	594.27	1.14	1.00
66	201.48	262.43	292.90	336.92	353.85	431.73	502.84	209.94	270.89	318.30	353.85	379.25	467.29	629.82	1.13	1.00
67	218.41	287.82	323.38	367.40	389.41	475.75	541.78	226.87	296.29	345.39	384.33	414.80	506.23	668.76	1.13	1.00
68	240.42	314.91	353.85	401.26	428.35	519.77	589.19	248.88	318.30	370.78	419.88	453.74	550.25	712.78	1.12	1.00
69	262.43	345.39	389.41	441.89	472.37	567.18	638.29	270.89	348.77	401.26	458.82	497.76	597.65	751.72	1.12	1.00
70	287.82	375.86	428.35	484.22	519.77	619.66	690.77	292.90	379.25	436.81	497.76	541.78	646.75	799.13	1.11	1.00
71	318.30	414.80	475.75	536.70	580.72	685.69	755.11	318.30	414.80	484.22	546.86	589.19	702.62	860.08	1.11	1.00
72	353.85	462.21	524.85	597.65	646.75	755.11	829.60	348.77	453.74	536.70	602.73	646.75	760.19	926.11	1.11	1.00
73	392.79	511.31	580.72	663.68	716.17	829.60	909.18	384.33	497.76	594.27	660.30	702.62	826.22	1000.60	1.10	1.00
74	431.73	567.18	646.75	733.10	799.13	917.64	992.14	423.27	546.86	660.30	724.63	768.65	895.63	1075.10	1.10	1.00
75	480.83	629.82	716.17	816.06	890.55	1009.07	1086.95	462.21	597.65	729.71	799.13	838.07	973.51	1158.06	1.10	1.00
76	528.10	690.59	785.37	895.39	978.33	1108.66	1196.68	506.09	660.12	798.91	878.47	920.78	1069.73	1271.15	1.10	1.00
77	568.48	750.87	844.35	963.06	1074.33	1218.14	1314.58	551.55	708.94	864.00	940.60	1013.43	1174.15	1397.48	1.09	1.00
78	605.41	796.60	897.41	1025.42	1148.70	1303.52	1402.36	586.22	756.89	915.71	1003.87	1072.47	1247.47	1495.37	1.09	1.00
79	641.97	845.19	958.03	1089.91	1203.53	1366.62	1470.56	618.95	803.24	974.81	1069.33	1133.14	1319.20	1566.04	1.08	1.00
80	682.36	891.27						659.81	849.19						1.08	1.00
81	748.49	981.45						721.43	934.86						1.08	1.00
82	822.13	1077.64						795.08	1028.04						1.08	1.00
83	903.29	1182.85						873.23	1128.74						1.08	1.00
84	991.97	1303.09						957.40	1236.96						1.08	1.00
85	1094.17							1050.59							1.08	1.00
86	1197.88							1155.80							1.08	1.00
87	1318.12							1268.52							1.08	1.00
88	1445.87							1396.27							1.08	1.00
89	1590.16							1531.54							1.08	1.00
90	1749.47							1683.34							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 B3

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 a landing spot option during the 2016 Rate Filing

Standard rates per $10 of Daily Benefit

90 Day Elimination Period

Age	GPO Inflation with 2016 Shared Cost							4.2%/3% Simple Inflation or 5%/3% Simple Inflation with 2016 Shared Cost							4.2%/3% Compound Inflation or 5%/3% Compound Inflation with 2016 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	29.63	32.59	37.86	42.41	45.92	48.89	63.70	42.96	56.29	63.70	69.63	74.07	97.06	111.11	60.13	87.46	100.22	112.97	125.73	156.70	260.57	1.44	1.00
30	29.63	32.59	41.33	44.43	48.89	51.85	66.66	47.41	60.74	66.66	74.07	77.03	101.58	119.33	65.60	91.11	103.86	122.08	134.84	165.81	275.14	1.40	1.00
31	29.63	32.59	42.77	45.86	48.89	51.85	66.66	50.79	60.74	68.14	74.07	77.03	104.97	126.79	65.60	91.11	103.86	122.08	134.84	171.28	278.79	1.40	1.00
32	29.63	32.59	42.96	45.92	48.89	56.29	71.11	50.79	63.70	71.11	78.51	81.48	111.26	129.62	69.24	94.75	103.86	127.55	140.30	171.28	284.25	1.40	1.00
33	29.63	35.55	45.68	48.89	53.33	56.29	71.11	53.73	63.70	74.49	78.51	81.48	116.37	136.66	69.24	94.75	109.33	127.55	140.30	174.92	287.90	1.40	1.00
34	29.63	37.04	45.92	48.89	53.33	56.29	71.11	53.73	63.70	77.88	81.93	84.87	122.66	142.13	69.24	96.57	112.97	131.19	143.95	174.92	293.36	1.40	1.00
35	32.59	37.04	45.92	48.89	53.33	56.29	71.11	57.08	67.05	77.88	85.34	88.27	125.73	142.13	69.24	96.57	118.44	134.84	143.95	180.39	297.01	1.40	1.00
36	32.59	40.00	50.37	53.33	56.29	59.26	74.07	61.66	71.55	82.42	88.27	96.23	131.19	145.77	72.89	100.22	118.44	134.84	149.41	180.39	302.47	1.40	1.00
37	32.59	40.00	50.37	53.33	56.29	59.26	74.07	65.09	74.96	89.29	91.66	99.67	131.19	145.77	72.89	100.22	118.44	140.30	149.41	184.04	306.12	1.40	1.00
38	32.59	40.00	50.37	53.33	56.29	59.26	74.07	65.09	78.37	92.72	96.79	103.11	131.19	151.24	72.89	100.22	122.08	140.30	149.41	184.04	311.58	1.40	1.00
39	32.59	40.00	50.37	53.33	56.29	63.70	78.51	67.42	82.96	95.58	103.11	109.33	134.84	151.24	78.35	100.22	122.08	140.30	149.41	184.04	315.23	1.40	1.00
40	35.85	43.33	50.37	53.33	56.29	63.70	78.51	67.42	86.42	96.57	105.68	111.15	136.66	154.88	82.00	105.68	131.19	149.41	158.53	194.97	320.70	1.35	1.00
41	37.48	43.33	53.73	56.66	59.60	67.05	78.51	67.42	89.28	102.04	111.15	114.79	140.30	160.35	82.00	105.68	131.19	149.41	158.53	198.61	324.34	1.35	1.00
42	40.89	46.27	53.33	57.77	60.74	70.00	81.48	71.06	92.72	102.04	111.15	120.26	145.77	169.46	87.46	109.33	131.19	154.88	163.99	198.61	329.81	1.35	1.00
43	40.40	47.86	56.66	61.17	64.11	74.96	85.18	72.89	92.93	107.51	114.79	120.26	149.41	174.92	87.46	109.33	136.66	154.88	163.99	202.26	335.27	1.35	1.00
44	40.40	51.28	58.24	61.17	67.49	77.88	89.66	72.89	98.40	111.15	120.26	123.91	158.53	178.57	87.46	109.33	136.66	154.88	167.64	207.72	338.92	1.35	1.00
45	40.40	51.28	61.66	64.11	68.61	81.27	93.39	76.53	98.40	111.15	125.73	129.37	163.99	187.68	92.93	114.79	142.13	158.53	173.10	213.19	344.38	1.33	1.00
46	43.77	54.18	61.17	69.13	72.04	85.85	96.29	76.53	103.86	116.62	129.37	134.84	169.46	193.15	92.93	118.44	142.13	163.99	176.75	213.19	348.03	1.33	1.00
47	43.77	54.18	64.57	72.04	74.96	89.29	100.00	82.00	103.86	122.08	129.37	138.48	178.57	202.26	92.93	118.44	145.77	163.99	178.57	216.83	358.96	1.33	1.00
48	44.94	57.56	67.97	72.04	76.59	92.17	104.53	82.00	107.51	122.08	134.84	143.95	184.04	211.37	92.93	123.91	145.77	169.46	178.57	218.66	362.60	1.33	1.00
49	48.39	58.76	69.13	76.59	79.50	98.40	111.99	85.64	109.33	125.73	140.30	149.41	187.68	216.83	92.93	123.91	145.77	169.46	178.57	218.66	368.07	1.33	1.00
50	48.39	62.22	72.59	80.07	82.96	102.04	116.58	87.46	112.97	131.19	143.95	153.06	196.79	225.94	96.57	129.37	151.24	174.92	184.04	227.77	371.72	1.30	1.00
51	51.02	66.85	77.19	84.65	87.54	107.51	123.12	87.46	118.44	136.66	149.41	158.53	202.26	235.06	98.40	133.02	156.70	178.57	187.68	233.23	382.65	1.30	1.00
52	52.99	66.85	77.19	88.18	91.04	112.97	130.52	92.93	123.91	142.13	158.53	167.64	213.19	244.17	102.04	138.48	160.35	184.04	193.15	238.70	397.23	1.29	1.00
53	56.49	69.71	81.77	89.22	92.10	118.44	138.48	92.93	127.55	145.77	163.99	178.57	218.66	258.74	102.04	138.48	165.81	184.04	202.26	238.70	406.34	1.29	1.00
54	57.56	70.78	81.77	92.79	97.39	123.91	143.95	98.40	138.48	151.24	174.92	187.68	227.77	267.85	107.51	143.95	171.28	189.50	207.72	244.17	417.27	1.28	1.00
55	61.16	75.32	86.34	97.39	100.24	129.37	153.06	98.40	143.95	156.70	180.39	193.15	233.23	282.43	112.97	149.41	176.75	194.97	213.19	249.63	431.85	1.28	1.00
56	64.00	79.85	94.54	105.61	109.40	138.48	162.17	107.51	153.06	167.64	189.50	207.72	247.81	297.01	118.44	158.53	182.21	204.08	224.12	264.21	446.42	1.26	1.00
57	68.61	88.04	98.33	113.04	116.82	147.59	173.10	112.97	158.53	176.75	204.08	222.30	262.39	317.05	122.08	169.46	191.32	218.66	233.23	284.25	466.47	1.25	1.00
58	73.20	92.59	106.54	122.22	129.62	158.53	185.86	122.08	169.46	191.32	215.01	236.88	282.43	331.63	127.55	178.57	202.26	233.23	247.81	298.83	481.04	1.23	1.00
59	80.62	99.13	114.81	130.52	137.03	173.10	196.79	133.02	178.57	202.26	229.59	253.28	298.83	349.85	133.02	189.50	211.37	244.17	262.39	318.87	501.09	1.22	1.00
60	85.18	109.19	123.96	137.91	149.88	184.04	211.37	142.13	189.50	216.83	244.17	273.32	318.87	369.89	138.48	198.61	222.30	258.74	278.79	338.92	521.13	1.20	1.00
61	94.27	116.58	135.10	149.88	161.83	198.61	225.94	153.06	198.61	231.41	258.74	287.90	338.92	393.58	149.41	209.55	236.88	273.32	297.01	362.60	544.82	1.19	1.00
62	100.86	127.72	142.49	162.79	172.98	218.66	244.17	162.17	213.19	242.34	275.14	302.47	357.14	417.27	162.17	224.12	256.92	287.90	311.58	382.65	563.04	1.18	1.00
63	113.77	135.91	154.45	174.73	184.93	236.88	262.39	173.10	227.77	256.92	293.36	317.05	377.18	440.96	176.75	238.70	275.14	307.94	331.63	411.80	586.73	1.16	1.00
64	121.15	148.81	171.16	185.69	197.61	256.92	282.43	187.68	244.17	271.50	309.76	333.45	402.69	470.11	191.32	253.28	295.19	327.98	357.14	435.49	615.88	1.15	1.00
65	134.09	160.73	183.10	203.11	213.32	276.96	306.12	196.79	258.74	286.07	329.81	348.03	428.20	497.44	207.72	267.85	315.23	348.03	375.36	464.64	639.57	1.14	1.00
66	146.01	175.47	203.42	222.39	236.42	306.12	338.92	216.83	282.43	315.23	362.60	380.83	464.64	541.17	225.94	291.54	342.56	380.83	408.16	502.91	677.83	1.13	1.00
67	159.99	195.75	220.94	243.80	264.06	338.92	371.06	235.06	309.76	348.03	395.40	419.09	512.02	583.08	244.17	318.87	371.72	413.62	446.42	544.82	719.74	1.13	1.00
68	176.48	218.14	244.05	267.61	290.71	371.72	404.31	258.74	338.92	380.83	431.85	461.00	559.39	634.10	267.85	342.56	399.05	451.89	488.33	592.19	767.12	1.12	1.00
69	191.21	237.42	267.89	293.56	325.01	408.16	439.35	282.43	371.72	419.09	475.58	508.38	610.41	686.94	291.54	375.36	431.85	493.80	535.71	643.21	809.03	1.12	1.00
70	209.76	264.35	293.81	325.71	360.02	451.89	477.93	309.76	404.51	461.00	521.13	559.39	666.90	743.43	315.23	408.16	470.11	535.71	583.08	696.05	860.05	1.11	1.00
71	233.59	294.82	328.83	363.56	401.69	492.18	523.13	342.56	446.42	512.02	577.62	624.99	737.96	812.67	342.56	446.42	521.13	588.55	634.10	756.19	925.64	1.11	1.00
72	259.52	325.75	367.68	405.24	447.90	535.33	572.89	380.83	497.44	564.86	643.21	696.05	812.67	892.85	375.36	488.33	577.62	648.68	696.05	818.14	996.71	1.11	1.00
73	290.00	356.48	399.10	454.28	497.65	581.26	627.19	422.73	550.28	624.99	714.28	770.76	892.85	978.49	413.62	535.71	639.57	710.63	756.19	889.20	1076.88	1.10	1.00
74	316.41	390.00	435.62	500.33	543.95	617.41	669.65	464.64	610.41	696.05	788.98	860.05	987.60	1067.77	455.53	588.55	710.63	779.87	827.25	963.91	1157.05	1.10	1.00
75	349.59	427.42	474.29	551.13	587.98	652.92	715.42	517.49	677.83	770.76	878.27	958.44	1085.99	1169.81	497.44	643.21	785.34	860.05	901.96	1047.73	1246.34	1.10	1.00
76	383.51	480.90	543.47	600.50	666.27	745.08	814.37	554.64	725.30	824.85	940.40	1027.51	1164.39	1256.83	531.53	693.30	839.07	922.62	967.06	1123.50	1335.05	1.10	1.00
77	419.39	526.34	590.07	657.63	724.34	810.90	888.85	572.43	756.09	850.22	969.76	1081.80	1226.61	1323.71	555.38	713.86	870.01	947.14	1020.47	1182.31	1407.19	1.09	1.00
78	441.79	559.22	616.19	698.58	751.82	852.12	932.57	583.37	767.61	864.74	988.10	1106.88	1256.07	1351.32	564.88	729.33	882.38	967.33	1033.43	1202.06	1440.94	1.09	1.00
79	462.16	587.49	643.97	732.00	786.29	884.88	969.05	590.74	777.75	881.59	1002.95	1107.49	1257.57	1353.22	569.56	739.15	897.03	984.01	1042.72	1213.94	1441.09	1.08	1.00
80	479.67	615.41	673.39	761.68	813.08	918.50	1006.79	598.28	781.45						578.51	744.55						1.08	1.00
81	533.70	683.93	748.50	846.02	904.00	1023.92	1121.44	656.26	860.52						632.54	819.66						1.08	1.00
82	595.64	761.68	836.80	944.85	1009.43	1138.57	1250.58	720.83	944.85						697.11	901.37						1.08	1.00
83	662.85	849.97	931.68	1054.23	1125.39	1271.67	1394.22	791.99	1037.10						765.63	989.66						1.08	1.00
84	740.60	948.81	1037.10	1172.83	1254.53	1417.94	1553.67	869.74	1142.52						839.43	1084.54						1.08	1.00
85	826.25	1056.87	1155.70	1308.56	1396.86	1577.39	1730.26	959.35							921.13							1.08	1.00
86	918.50	1176.78	1288.80	1458.79	1557.63	1760.56	1927.92	1050.28							1013.38							1.08	1.00
87	1023.92	1312.52	1437.71	1624.83	1736.84	1962.19	2149.31	1155.70							1112.21							1.08	1.00
88	1142.52	1461.43	1601.11	1809.32	1934.51	2186.21	2397.06	1267.71							1224.22							1.08	1.00
89	1271.67	1628.79	1785.60	2020.17	2158.54	2437.91	2668.52	1394.22							1342.83							1.08	1.00
90	1417.94	1815.91	1988.54	2246.83	2403.65	2715.96	2975.57	1533.91							1475.92							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 B4

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 a landing spot option during the 2010 and 2016 Rate Filings

Standard rates per $10 of Daily Benefit

90 Day Elimination Period

Age	3.2%/3% Simple Inflation or 3.9%/3% Simple Inflation with 2016 Shared Cost							3.2%/3% Compound Inflation or 3.9%/3% Compound Inflation with 2016 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	42.96	56.29	63.70	69.63	74.07	90.37	103.70	48.89	71.11	81.48	91.85	102.22	127.40	211.84	1.44	1.00
30	47.41	60.74	66.66	74.07	77.03	94.81	108.14	53.33	74.07	84.44	99.25	109.62	134.81	223.69	1.40	1.00
31	47.41	60.74	68.14	74.07	77.03	94.81	108.14	53.33	74.07	84.44	99.25	109.62	139.25	226.66	1.40	1.00
32	47.41	63.70	71.11	78.51	81.48	97.77	111.11	56.29	77.03	84.44	103.70	114.07	139.25	231.10	1.40	1.00
33	50.37	63.70	71.11	78.51	81.48	99.25	111.11	56.29	77.03	88.88	103.70	114.07	142.22	234.06	1.40	1.00
34	50.37	63.70	71.11	78.51	81.48	102.22	115.55	56.29	78.51	91.85	106.66	117.03	142.22	238.51	1.40	1.00
35	50.37	63.70	71.11	78.51	81.48	102.22	115.55	56.29	78.51	96.29	109.62	117.03	146.66	241.47	1.40	1.00
36	54.81	68.14	75.55	81.48	85.92	106.66	118.51	59.26	81.48	96.29	109.62	121.48	146.66	245.91	1.40	1.00
37	54.81	68.14	75.55	81.48	85.92	106.66	118.51	59.26	81.48	96.29	114.07	121.48	149.62	248.88	1.40	1.00
38	54.81	68.14	75.55	82.96	85.92	106.66	122.96	59.26	81.48	99.25	114.07	121.48	149.62	253.32	1.40	1.00
39	54.81	72.59	78.51	85.92	88.88	109.62	122.96	63.70	81.48	99.25	114.07	121.48	149.62	256.28	1.40	1.00
40	54.81	72.59	78.51	85.92	90.37	111.11	125.92	66.66	85.92	106.66	121.48	128.88	158.51	260.73	1.35	1.00
41	54.81	72.59	82.96	90.37	93.33	114.07	130.36	66.66	85.92	106.66	121.48	128.88	161.47	263.69	1.35	1.00
42	57.77	75.55	82.96	90.37	97.77	118.51	137.77	71.11	88.88	106.66	125.92	133.33	161.47	268.14	1.35	1.00
43	59.26	75.55	87.40	93.33	97.77	121.48	142.22	71.11	88.88	111.11	125.92	133.33	164.44	272.58	1.35	1.00
44	59.26	80.00	90.37	97.77	100.74	128.88	145.18	71.11	88.88	111.11	125.92	136.29	168.88	275.54	1.35	1.00
45	62.22	80.00	90.37	102.22	105.18	133.33	152.59	75.55	93.33	115.55	128.88	140.73	173.32	279.99	1.33	1.00
46	62.22	84.44	94.81	105.18	109.62	137.77	157.03	75.55	96.29	115.55	133.33	143.70	173.32	282.95	1.33	1.00
47	66.66	84.44	99.25	105.18	112.59	145.18	164.44	75.55	96.29	118.51	133.33	145.18	176.29	291.84	1.33	1.00
48	66.66	87.40	99.25	109.62	117.03	149.62	171.84	75.55	100.74	118.51	137.77	145.18	177.77	294.80	1.33	1.00
49	69.63	88.88	102.22	114.07	121.48	152.59	176.29	75.55	100.74	118.51	137.77	145.18	177.77	299.24	1.33	1.00
50	71.11	91.85	106.66	117.03	124.44	159.99	183.69	78.51	105.18	122.96	142.22	149.62	185.18	302.21	1.30	1.00
51	71.11	96.29	111.11	121.48	128.88	164.44	191.10	80.00	108.14	127.40	145.18	152.59	189.62	311.10	1.30	1.00
52	75.55	100.74	115.55	128.88	136.29	173.32	198.51	82.96	112.59	130.36	149.62	157.03	194.06	322.95	1.29	1.00
53	75.55	103.70	118.51	133.33	145.18	177.77	210.36	82.96	112.59	134.81	149.62	164.44	194.06	330.35	1.29	1.00
54	80.00	112.59	122.96	142.22	152.59	185.18	217.77	87.40	117.03	139.25	154.07	168.88	198.51	339.24	1.28	1.00
55	80.00	117.03	127.40	146.66	157.03	189.62	229.62	91.85	121.48	143.70	158.51	173.32	202.95	351.09	1.28	1.00
56	87.40	124.44	136.29	154.07	168.88	201.47	241.47	96.29	128.88	148.14	165.92	182.21	214.80	362.95	1.26	1.00
57	91.85	128.88	143.70	165.92	180.73	213.32	257.77	99.25	137.77	155.55	177.77	189.62	231.10	379.24	1.25	1.00
58	99.25	137.77	155.55	174.81	192.58	229.62	269.62	103.70	145.18	164.44	189.62	201.47	242.95	391.09	1.23	1.00
59	108.14	145.18	164.44	186.66	205.92	242.95	284.43	108.14	154.07	171.84	198.51	213.32	259.25	407.39	1.22	1.00
60	115.55	154.07	176.29	198.51	222.21	259.25	300.73	112.59	161.47	180.73	210.36	226.66	275.54	423.68	1.20	1.00
61	124.44	161.47	188.14	210.36	234.06	275.54	319.98	121.48	170.36	192.58	222.21	241.47	294.80	442.94	1.19	1.00
62	131.85	173.32	197.03	223.69	245.91	290.36	339.24	131.85	182.21	208.88	234.06	253.32	311.10	457.76	1.18	1.00
63	140.73	185.18	208.88	238.51	257.77	306.65	358.50	143.70	194.06	223.69	250.36	269.62	334.80	477.01	1.16	1.00
64	152.59	198.51	220.73	251.84	271.10	327.39	382.20	155.55	205.92	239.99	266.65	290.36	354.06	500.72	1.15	1.00
65	159.99	210.36	232.58	268.14	282.95	348.13	404.42	168.88	217.77	256.28	282.95	305.17	377.76	519.97	1.14	1.00
66	176.29	229.62	256.28	294.80	309.61	377.76	439.98	183.69	237.03	278.50	309.61	331.84	408.87	551.08	1.13	1.00
67	191.10	251.84	282.95	321.47	340.72	416.28	474.05	198.51	259.25	302.21	336.28	362.95	442.94	585.16	1.13	1.00
68	210.36	275.54	309.61	351.09	374.80	454.79	515.53	217.77	278.50	324.43	367.39	397.02	481.46	623.67	1.12	1.00
69	229.62	302.21	340.72	386.65	413.31	496.27	558.49	237.03	305.17	351.09	401.46	435.53	522.94	657.75	1.12	1.00
70	251.84	328.87	374.80	423.68	454.79	542.20	604.41	256.28	331.84	382.20	435.53	474.05	565.90	699.23	1.11	1.00
71	278.50	362.95	416.28	469.61	508.12	599.97	660.71	278.50	362.95	423.68	478.50	515.53	614.78	752.56	1.11	1.00
72	309.61	404.42	459.24	522.94	565.90	660.71	725.89	305.17	397.02	469.61	527.38	565.90	665.15	810.33	1.11	1.00
73	343.69	447.39	508.12	580.71	626.64	725.89	795.52	336.28	435.53	519.97	577.75	614.78	722.93	875.51	1.10	1.00
74	377.76	496.27	565.90	641.45	699.23	802.92	868.11	370.35	478.50	577.75	634.04	672.56	783.67	940.69	1.10	1.00
75	420.72	551.08	626.64	714.04	779.22	882.92	951.06	404.42	522.94	638.49	699.23	733.30	851.81	1013.28	1.10	1.00
76	462.20	604.41	687.37	783.67	856.25	970.32	1047.36	442.94	577.75	699.23	768.85	805.89	936.25	1112.54	1.10	1.00
77	497.76	657.47	739.32	843.27	940.69	1066.61	1151.05	482.94	620.75	756.53	823.60	887.36	1028.10	1223.64	1.09	1.00
78	530.34	697.82	786.13	898.27	1006.26	1141.89	1228.47	513.53	663.03	802.16	879.39	939.48	1092.78	1309.94	1.09	1.00
79	562.61	740.71	839.61	955.19	1054.76	1197.69	1288.78	542.44	703.95	854.32	937.15	993.07	1156.14	1372.46	1.08	1.00
80	598.28	781.45						578.51	744.55						1.08	1.00
81	656.26	860.52						632.54	819.66						1.08	1.00
82	720.83	944.85						697.11	901.37						1.08	1.00
83	791.99	1037.10						765.63	989.66						1.08	1.00
84	869.74	1142.52						839.43	1084.54						1.08	1.00
85	959.35							921.13							1.08	1.00
86	1050.28							1013.38							1.08	1.00
87	1155.70							1112.21							1.08	1.00
88	1267.71							1224.22							1.08	1.00
89	1394.22							1342.83							1.08	1.00
90	1533.91							1475.92							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 a landing spot option

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

Age	GPO Inflation with 2019 Shared Cost							3.8% Simple Inflation or 5.0% Simple Inflation with 2019 Shared Cost							3.8%/3% Compound Inflation or 5.0%/3% Compound Inflation with 2019 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	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
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options
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 a landing spot option during the 2010 Rate Filing

Standard rates per $10 of Daily Benefit

90 Day Elimination Period

Age	2.6% Simple Inflation or 3.9% Simple Inflation with 2019 Shared Cost							2.6%/3% Compound Inflation or 3.9%/3% Compound Inflation with 2019 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	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

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

are calculated by multiplying the rates in the table by the factors listed to the right

Appendix C3

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 a landing spot option during the 2016 Rate Filing

Standard rates per $10 of Daily Benefit

90 Day Elimination Period

Age	GPO Inflation with 2016 and 2019 shared cost							3.1%/3% Simple Inflation or 3.8%/3% Simple Inflation with 2016 Shared Cost 4.2%/3% Simple Inflation with 2019 Shared Cost 5%/3% Simple Inflation with 2016 and 2019 Shared Cost							3.1%/3% Compound Inflation or 3.8%/3% Compound Inflation with 2016 Shared Cost 4.2%/3% Compound Inflation with 2019 Shared Cost 5%/3% Compound Inflation with 2016 and 2019 Shared Cost							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period							Benefit Period							2-10yr BP	LifeBP
	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	24.00	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
are calculated by multiplying the rates in the table by the factors listed to the right

Appendix C4

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 a landing spot option during the 2010 and 2016 Rate Filings

Standard rates per $10 of Daily Benefit

90 Day Elimination Period

Age	1.9%/3% Simple Inflation or 2.6%/3% Simple Inflation with 2016 shared cost or 3.2%/3% Simple Inflation with 2019 shared cost or 3.9%/3% Simple Inflation with 2016 and 2019 Shared Cost							1.9%/3% Compound Inflation or 2.6%/3% Compound Inflation with 2016 shared cost or 3.2%/3% Compound Inflation with 2019 shared cost or 3.9%/3% Compound Inflation with 2016 and 2019 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
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 a landing spot 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	33.79	37.17	43.18	48.37	52.38	55.76	72.65	49.00	64.20	72.65	79.41	84.48	110.77	126.80	68.72	99.96	114.54	129.11	143.69	179.09	297.79	1.44	1.00
30	33.79	37.17	47.14	50.67	55.76	59.14	76.03	54.07	69.27	76.03	84.48	87.86	115.93	136.23	74.97	104.12	118.70	139.53	154.10	189.51	314.45	1.40	1.00
31	33.79	37.17	48.78	52.30	55.76	59.14	76.03	57.97	69.27	77.72	84.48	87.86	119.83	144.83	74.97	104.12	118.70	139.53	154.10	195.75	318.62	1.40	1.00
32	33.79	37.17	49.00	52.38	55.76	64.20	81.10	57.97	72.65	81.10	89.55	92.93	127.05	148.06	79.13	108.29	118.70	145.77	160.35	195.75	324.87	1.40	1.00
33	33.79	40.55	52.10	55.76	60.83	64.20	81.10	61.31	72.65	85.00	89.55	92.93	132.93	156.19	79.13	108.29	124.95	145.77	160.35	199.92	329.03	1.40	1.00
34	33.79	42.24	52.38	55.76	60.83	64.20	81.10	61.31	72.65	88.90	93.48	96.84	140.15	162.43	79.13	110.37	129.11	149.94	164.52	199.92	335.28	1.40	1.00
35	37.17	42.24	52.38	55.76	60.83	64.20	81.10	65.18	76.51	88.90	97.41	100.75	143.69	162.43	79.13	110.37	135.36	154.10	164.52	206.16	339.44	1.40	1.00
36	37.17	45.62	57.45	60.83	64.20	67.58	84.48	70.41	81.64	94.08	100.75	109.87	149.94	166.60	83.30	114.54	135.36	154.10	170.76	206.16	345.69	1.40	1.00
37	37.17	45.62	57.45	60.83	64.20	67.58	84.48	74.36	85.57	102.00	104.66	113.84	149.94	166.60	83.30	114.54	135.36	160.35	170.76	210.33	349.86	1.40	1.00
38	37.17	45.62	57.45	60.83	64.20	67.58	84.48	74.36	89.50	105.97	110.55	117.81	149.94	172.85	83.30	114.54	139.53	160.35	170.76	210.33	356.10	1.40	1.00
39	37.17	45.62	57.45	60.83	64.20	72.65	89.55	77.05	94.74	109.23	117.81	124.95	154.10	172.85	89.55	114.54	139.53	160.35	170.76	210.33	360.27	1.40	1.00
40	40.92	49.46	57.45	60.83	64.20	72.65	89.55	77.05	98.73	110.37	120.78	127.03	156.19	177.01	93.71	120.78	149.94	170.76	181.18	222.82	366.52	1.35	1.00
41	42.79	49.46	61.28	64.63	67.98	76.51	89.55	77.05	102.04	116.62	127.03	131.20	160.35	183.26	93.71	120.78	149.94	170.76	181.18	226.99	370.68	1.35	1.00
42	46.67	52.80	60.83	65.89	69.27	79.87	92.93	81.22	105.97	116.62	127.03	137.44	166.60	193.67	99.96	124.95	149.94	177.01	187.42	226.99	376.93	1.35	1.00
43	46.12	54.62	64.66	69.81	73.16	85.57	97.19	83.30	106.21	122.87	131.20	137.44	170.76	199.92	99.96	124.95	156.19	177.01	187.42	231.15	383.18	1.35	1.00
44	46.12	58.57	66.46	69.81	77.01	88.90	102.30	83.30	112.45	127.03	137.44	141.61	181.18	204.08	99.96	124.95	156.19	177.01	191.59	237.40	387.34	1.35	1.00
45	46.12	58.57	70.37	73.16	78.29	92.80	106.60	87.46	112.45	127.03	143.69	147.86	187.42	214.49	106.21	131.20	162.43	181.18	197.84	243.65	393.59	1.33	1.00
46	49.96	61.87	69.81	78.93	82.25	98.04	109.91	87.46	118.70	133.28	147.86	154.10	193.67	220.74	106.21	135.36	162.43	187.42	202.00	243.65	397.75	1.33	1.00
47	49.96	61.87	73.72	82.25	85.57	102.00	114.18	93.71	118.70	139.53	147.86	158.27	204.08	231.15	106.21	135.36	166.60	187.42	204.08	247.81	410.25	1.33	1.00
48	51.29	65.73	77.60	82.25	87.43	105.29	119.35	93.71	122.87	139.53	154.10	164.52	210.33	241.57	106.21	141.61	166.60	193.67	204.08	249.90	414.41	1.33	1.00
49	55.28	67.10	78.93	87.43	90.75	112.45	127.96	97.88	124.95	143.69	160.35	170.76	214.49	247.81	106.21	141.61	166.60	193.67	204.08	249.90	420.66	1.33	1.00
50	55.28	71.09	82.91	91.45	94.74	116.62	133.19	99.96	129.11	149.94	164.52	174.93	224.91	258.23	110.37	147.86	172.85	199.92	210.33	260.31	424.82	1.30	1.00
51	58.31	76.37	88.16	96.67	99.96	122.87	140.70	99.96	135.36	156.19	170.76	181.18	231.15	268.64	112.45	152.02	179.09	204.08	214.49	266.56	437.32	1.30	1.00
52	60.52	76.37	88.16	100.69	103.95	129.11	149.13	106.21	141.61	162.43	181.18	191.59	243.65	279.05	116.62	158.27	183.26	210.33	220.74	272.80	453.98	1.29	1.00
53	64.55	79.59	93.39	101.88	105.17	135.36	158.27	106.21	145.77	166.60	187.42	204.08	249.90	295.71	116.62	158.27	189.51	210.33	231.15	272.80	464.39	1.29	1.00
54	65.74	80.81	93.39	106.00	111.25	141.61	164.52	112.45	158.27	172.85	199.92	214.49	260.31	306.12	122.87	164.52	195.75	216.58	237.40	279.05	476.89	1.28	1.00
55	69.89	85.98	98.61	111.25	114.50	147.86	174.93	112.45	164.52	179.09	206.16	220.74	266.56	322.78	129.11	170.76	202.00	222.82	243.65	285.30	493.55	1.28	1.00
56	73.12	91.15	108.00	120.68	124.94	158.27	185.34	122.87	174.93	191.59	216.58	237.40	283.22	339.44	135.36	181.18	208.25	233.24	256.14	301.96	510.21	1.26	1.00
57	78.38	100.54	112.27	129.15	133.41	168.68	197.84	129.11	181.18	202.00	233.24	254.06	299.88	362.35	139.53	193.67	218.66	249.90	266.56	324.87	533.11	1.25	1.00
58	83.62	105.73	121.69	139.61	148.06	181.18	212.41	139.53	193.67	218.66	245.73	270.72	322.78	379.01	145.77	204.08	231.15	266.56	283.22	341.53	549.77	1.23	1.00
59	92.08	113.23	131.17	149.13	156.51	197.84	224.91	152.02	204.08	231.15	262.39	289.46	341.53	399.84	152.02	216.58	241.57	279.05	299.88	364.43	572.68	1.22	1.00
60	97.28	124.77	141.61	157.57	171.22	210.33	241.57	162.43	216.58	247.81	279.05	312.37	364.43	422.74	158.27	226.99	254.06	295.71	318.62	387.34	595.59	1.20	1.00
61	107.65	133.19	154.37	171.22	184.84	226.99	258.23	174.93	226.99	264.47	295.71	329.03	387.34	449.81	170.76	239.48	270.72	312.37	339.44	414.41	622.66	1.19	1.00
62	115.22	145.95	162.79	185.99	197.61	249.90	279.05	185.34	243.65	276.97	314.45	345.69	408.16	476.89	185.34	256.14	293.63	329.03	356.10	437.32	643.48	1.18	1.00
63	129.99	155.23	176.42	199.61	211.23	270.72	299.88	197.84	260.31	293.63	335.28	362.35	431.07	503.96	202.00	272.80	314.45	351.94	379.01	470.64	670.56	1.16	1.00
64	138.40	170.00	195.59	212.05	225.64	293.63	322.78	214.49	279.05	310.29	354.02	381.09	460.23	537.28	218.66	289.46	337.36	374.85	408.16	497.71	703.88	1.15	1.00
65	153.22	183.59	209.21	231.97	243.61	316.54	349.86	224.91	295.71	326.95	376.93	397.75	489.38	568.52	237.40	306.12	360.27	397.75	428.99	531.03	730.95	1.14	1.00
66	166.81	200.40	232.44	253.95	270.00	349.86	387.34	247.81	322.78	360.27	414.41	435.24	531.03	618.49	258.23	333.20	391.51	435.24	466.47	574.76	774.68	1.13	1.00
67	182.80	223.57	252.40	278.41	301.57	387.34	424.07	268.64	354.02	397.75	451.90	478.97	585.18	666.39	279.05	364.43	424.82	472.72	510.21	622.66	822.58	1.13	1.00
68	201.60	249.21	278.81	305.57	331.96	424.82	462.02	295.71	387.34	435.24	493.55	526.87	639.32	724.70	306.12	391.51	456.06	516.45	558.10	676.80	876.72	1.12	1.00
69	218.39	271.19	305.99	335.21	371.18	466.47	502.04	322.78	424.82	478.97	543.53	581.01	697.63	785.09	333.20	428.99	493.55	564.35	612.25	735.11	924.62	1.12	1.00
70	239.60	302.02	335.60	371.93	411.15	516.45	546.02	354.02	462.31	526.87	595.59	639.32	762.19	849.65	360.27	466.47	537.28	612.25	666.39	795.51	982.93	1.11	1.00
71	266.77	336.81	375.59	415.14	458.77	562.43	597.61	391.51	510.21	585.18	660.14	714.29	843.40	928.78	391.51	510.21	595.59	672.64	724.70	864.23	1057.90	1.11	1.00
72	296.40	372.06	419.99	462.76	511.57	611.64	654.40	435.24	568.52	645.57	735.11	795.51	928.78	1020.41	428.99	558.10	660.14	741.36	795.51	935.03	1139.11	1.11	1.00
73	331.20	407.14	455.85	518.79	568.35	664.01	716.38	483.13	628.91	714.29	816.33	880.89	1020.41	1118.29	472.72	612.25	730.95	812.16	864.23	1016.25	1230.74	1.10	1.00
74	361.36	445.40	497.57	571.35	621.28	705.19	764.77	531.03	697.63	795.51	901.71	982.93	1128.70	1220.33	520.62	672.64	812.16	891.30	945.44	1101.63	1322.37	1.10	1.00
75	399.24	488.07	537.59	629.35	671.55	745.61	816.98	591.42	774.68	880.89	1003.75	1095.38	1241.15	1336.95	568.52	735.11	897.55	982.93	1030.82	1197.42	1424.41	1.10	1.00
76	438.00	549.16	620.75	685.70	760.96	850.87	929.98	633.72	828.70	942.45	1074.47	1174.00	1330.40	1436.02	607.31	792.14	958.70	1054.16	1104.94	1283.68	1525.39	1.10	1.00
77	478.96	601.05	673.90	750.97	827.24	926.01	1015.03	653.75	863.50	971.00	1107.52	1235.48	1400.86	1511.76	634.28	815.28	993.60	1081.69	1165.44	1350.28	1607.10	1.09	1.00
78	504.32	638.38	703.42	797.47	858.25	972.74	1064.58	665.95	876.26	987.15	1127.97	1263.57	1433.88	1542.60	644.84	832.57	1007.29	1104.26	1179.71	1372.21	1644.91	1.09	1.00
79	527.35	670.35	734.80	835.25	897.19	1009.69	1105.73	674.07	887.44	1005.94	1144.41	1263.70	1434.95	1544.08	649.90	843.40	1023.56	1122.80	1189.80	1385.17	1644.34	1.08	1.00
80	547.09	701.89	768.03	868.73	927.34	1047.58	1148.28	682.36	891.27						659.81	849.19						1.08	1.00
81	608.71	780.05	853.70	964.92	1031.05	1167.82	1279.04	748.49	981.45						721.43	934.86						1.08	1.00
82	679.35	868.73	954.40	1077.64	1151.29	1298.58	1426.33	822.13	1077.64						795.08	1028.04						1.08	1.00
83	756.00	969.43	1062.61	1202.39	1283.55	1450.38	1590.16	903.29	1182.85						873.23	1128.74						1.08	1.00
84	844.68	1082.15	1182.85	1337.66	1430.84	1617.21	1772.02	991.97	1303.09						957.40	1236.96						1.08	1.00
85	942.37	1205.39	1318.12	1492.46	1593.16	1799.07	1973.42	1094.17							1050.59							1.08	1.00
86	1047.58	1342.17	1469.92	1663.80	1776.53	2007.99	2198.87	1197.88							1155.80							1.08	1.00
87	1167.82	1496.97	1639.76	1853.18	1980.93	2237.94	2451.37	1318.12							1268.52							1.08	1.00
88	1303.09	1666.81	1826.13	2063.60	2206.38	2493.45	2733.93	1445.87							1396.27							1.08	1.00
89	1450.38	1857.69	2036.54	2304.08	2461.89	2780.52	3043.54	1590.16							1531.54							1.08	1.00
90	1617.21	2071.11	2268.00	2562.59	2741.44	3097.65	3393.74	1749.47							1683.34							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 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 a landing spot option during the 2010 Rate Filing

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	49.00	64.20	72.65	79.41	84.48	103.13	118.35	55.87	81.27	93.12	104.97	116.82	145.60	242.11	1.44	1.00
30	54.07	69.27	76.03	84.48	87.86	108.20	123.45	60.95	84.65	96.50	113.44	125.29	154.07	255.65	1.40	1.00
31	54.10	69.27	77.72	84.48	87.86	108.24	123.53	60.95	84.65	96.50	113.44	125.29	159.15	259.04	1.40	1.00
32	54.10	72.65	81.10	89.55	92.93	111.65	126.91	64.34	88.04	96.50	118.51	130.37	159.15	264.12	1.40	1.00
33	57.48	72.65	81.14	89.55	92.93	113.38	126.98	64.34	88.04	101.58	118.51	130.37	162.53	267.50	1.40	1.00
34	57.48	72.65	81.17	89.58	92.96	116.79	132.06	64.34	89.73	104.97	121.90	133.75	162.53	272.58	1.40	1.00
35	57.51	72.69	81.17	89.62	93.00	116.82	132.06	64.34	89.73	110.05	125.29	133.75	167.61	275.97	1.40	1.00
36	62.58	77.76	86.24	93.00	98.10	121.90	135.45	67.72	93.12	110.05	125.29	138.83	167.61	281.05	1.40	1.00
37	62.62	77.79	86.31	93.03	98.14	121.90	135.45	67.72	93.12	110.05	130.37	138.83	171.00	284.44	1.40	1.00
38	62.62	77.83	86.34	94.76	98.17	121.90	140.52	67.72	93.12	113.44	130.37	138.83	171.00	289.51	1.40	1.00
39	62.64	82.90	89.72	98.17	101.58	125.29	140.52	72.80	93.12	113.44	130.37	138.83	171.00	292.90	1.40	1.00
40	62.64	82.93	89.73	98.20	103.28	126.98	143.91	76.19	98.20	121.90	138.83	147.30	181.16	297.98	1.35	1.00
41	62.64	82.96	94.81	103.28	106.66	130.37	148.99	76.19	98.20	121.90	138.83	147.30	184.54	301.37	1.35	1.00
42	66.03	86.34	94.81	103.28	111.74	135.45	157.46	81.27	101.58	121.90	143.91	152.38	184.54	306.45	1.35	1.00
43	67.72	86.35	99.89	106.66	111.74	138.83	162.53	81.27	101.58	126.98	143.91	152.38	187.93	311.52	1.35	1.00
44	67.72	91.43	103.28	111.74	115.13	147.30	165.92	81.27	101.58	126.98	143.91	155.76	193.01	314.91	1.35	1.00
45	71.11	91.43	103.28	116.82	120.21	152.38	174.39	86.35	106.66	132.06	147.30	160.84	198.09	319.99	1.33	1.00
46	71.11	96.50	108.36	120.21	125.29	157.46	179.47	86.35	110.05	132.06	152.38	164.23	198.09	323.38	1.33	1.00
47	76.19	96.50	113.44	120.21	128.67	165.92	187.93	86.35	110.05	135.45	152.38	165.92	201.48	333.53	1.33	1.00
48	76.19	99.89	113.44	125.29	133.75	171.00	196.40	86.35	115.13	135.45	157.46	165.92	203.17	336.92	1.33	1.00
49	79.57	101.58	116.82	130.37	138.83	174.39	201.48	86.35	115.13	135.45	157.46	165.92	203.17	342.00	1.33	1.00
50	81.27	104.97	121.90	133.75	142.22	182.85	209.94	89.73	120.21	140.52	162.53	171.00	211.63	345.39	1.30	1.00
51	81.27	110.05	126.98	138.83	147.30	187.93	218.41	91.43	123.59	145.60	165.92	174.39	216.71	355.54	1.30	1.00
52	86.35	115.13	132.06	147.30	155.76	198.09	226.87	94.81	128.67	148.99	171.00	179.47	221.79	369.09	1.29	1.00
53	86.35	118.51	135.45	152.38	165.92	203.17	240.42	94.81	128.67	154.07	171.00	187.93	221.79	377.55	1.29	1.00
54	91.43	128.67	140.52	162.53	174.39	211.63	248.88	99.89	133.75	159.15	176.08	193.01	226.87	387.71	1.28	1.00
55	91.43	133.75	145.60	167.61	179.47	216.71	262.43	104.97	138.83	164.23	181.16	198.09	231.95	401.26	1.28	1.00
56	99.89	142.22	155.76	176.08	193.01	230.26	275.97	110.05	147.30	169.31	189.62	208.25	245.49	414.80	1.26	1.00
57	104.97	147.30	164.23	189.62	206.55	243.80	294.59	113.44	157.46	177.77	203.17	216.71	264.12	433.43	1.25	1.00
58	113.44	157.46	177.77	199.78	220.10	262.43	308.14	118.51	165.92	187.93	216.71	230.26	277.66	446.97	1.23	1.00
59	123.59	165.92	187.93	213.33	235.34	277.66	325.07	123.59	176.08	196.40	226.87	243.80	296.29	465.59	1.22	1.00
60	132.06	176.08	201.48	226.87	253.96	296.29	343.69	128.67	184.54	206.55	240.42	259.04	314.91	484.22	1.20	1.00
61	142.22	184.54	215.02	240.42	267.50	314.91	365.70	138.83	194.70	220.10	253.96	275.97	336.92	506.23	1.19	1.00
62	150.68	198.09	225.18	255.65	281.05	331.84	387.71	150.68	208.25	238.72	267.50	289.51	355.54	523.16	1.18	1.00
63	160.84	211.63	238.72	272.58	294.59	350.47	409.72	164.23	221.79	255.65	286.13	308.14	382.63	545.17	1.16	1.00
64	174.39	226.87	252.27	287.82	309.83	374.17	436.81	177.77	235.34	274.28	304.75	331.84	404.64	572.26	1.15	1.00
65	182.85	240.42	265.81	306.45	323.38	397.87	462.21	193.01	248.88	292.90	323.38	348.77	431.73	594.27	1.14	1.00
66	201.48	262.43	292.90	336.92	353.85	431.73	502.84	209.94	270.89	318.30	353.85	379.25	467.29	629.82	1.13	1.00
67	218.41	287.82	323.38	367.40	389.41	475.75	541.78	226.87	296.29	345.39	384.33	414.80	506.23	668.76	1.13	1.00
68	240.42	314.91	353.85	401.26	428.35	519.77	589.19	248.88	318.30	370.78	419.88	453.74	550.25	712.78	1.12	1.00
69	262.43	345.39	389.41	441.89	472.37	567.18	638.29	270.89	348.77	401.26	458.82	497.76	597.65	751.72	1.12	1.00
70	287.82	375.86	428.35	484.22	519.77	619.66	690.77	292.90	379.25	436.81	497.76	541.78	646.75	799.13	1.11	1.00
71	318.30	414.80	475.75	536.70	580.72	685.69	755.11	318.30	414.80	484.22	546.86	589.19	702.62	860.08	1.11	1.00
72	353.85	462.21	524.85	597.65	646.75	755.11	829.60	348.77	453.74	536.70	602.73	646.75	760.19	926.11	1.11	1.00
73	392.79	511.31	580.72	663.68	716.17	829.60	909.18	384.33	497.76	594.27	660.30	702.62	826.22	1000.60	1.10	1.00
74	431.73	567.18	646.75	733.10	799.13	917.64	992.14	423.27	546.86	660.30	724.63	768.65	895.63	1075.10	1.10	1.00
75	480.83	629.82	716.17	816.06	890.55	1009.07	1086.95	462.21	597.65	729.71	799.13	838.07	973.51	1158.06	1.10	1.00
76	528.10	690.59	785.37	895.39	978.33	1108.66	1196.68	506.09	660.12	798.91	878.47	920.78	1069.73	1271.15	1.10	1.00
77	568.48	750.87	844.35	963.06	1074.33	1218.14	1314.58	551.55	708.94	864.00	940.60	1013.43	1174.15	1397.48	1.09	1.00
78	605.41	796.60	897.41	1025.42	1148.70	1303.52	1402.36	586.22	756.89	915.71	1003.87	1072.47	1247.47	1495.37	1.09	1.00
79	641.97	845.19	958.03	1089.91	1203.53	1366.62	1470.56	618.95	803.24	974.81	1069.33	1133.14	1319.20	1566.04	1.08	1.00
80	682.36	891.27						659.81	849.19						1.08	1.00
81	748.49	981.45						721.43	934.86						1.08	1.00
82	822.13	1077.64						795.08	1028.04						1.08	1.00
83	903.29	1182.85						873.23	1128.74						1.08	1.00
84	991.97	1303.09						957.40	1236.96						1.08	1.00
85	1094.17							1050.59							1.08	1.00
86	1197.88							1155.80							1.08	1.00
87	1318.12							1268.52							1.08	1.00
88	1445.87							1396.27							1.08	1.00
89	1590.16							1531.54							1.08	1.00
90	1749.47							1683.34							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 B3

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 a landing spot option during the 2016 Rate Filing

Standard rates per $10 of Daily Benefit

90 Day Elimination Period

Age	GPO Inflation with 2016 Shared Cost							4.2%/3% Simple Inflation or 5%/3% Simple Inflation with 2016 Shared Cost							4.2%/3% Compound Inflation or 5%/3% Compound Inflation with 2016 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	29.63	32.59	37.86	42.41	45.92	48.89	63.70	42.96	56.29	63.70	69.63	74.07	97.06	111.11	60.13	87.46	100.22	112.97	125.73	156.70	260.57	1.44	1.00
30	29.63	32.59	41.33	44.43	48.89	51.85	66.66	47.41	60.74	66.66	74.07	77.03	101.58	119.33	65.60	91.11	103.86	122.08	134.84	165.81	275.14	1.40	1.00
31	29.63	32.59	42.77	45.86	48.89	51.85	66.66	50.79	60.74	68.14	74.07	77.03	104.97	126.79	65.60	91.11	103.86	122.08	134.84	171.28	278.79	1.40	1.00
32	29.63	32.59	42.96	45.92	48.89	56.29	71.11	50.79	63.70	71.11	78.51	81.48	111.26	129.62	69.24	94.75	103.86	127.55	140.30	171.28	284.25	1.40	1.00
33	29.63	35.55	45.68	48.89	53.33	56.29	71.11	53.73	63.70	74.49	78.51	81.48	116.37	136.66	69.24	94.75	109.33	127.55	140.30	174.92	287.90	1.40	1.00
34	29.63	37.04	45.92	48.89	53.33	56.29	71.11	53.73	63.70	77.88	81.93	84.87	122.66	142.13	69.24	96.57	112.97	131.19	143.95	174.92	293.36	1.40	1.00
35	32.59	37.04	45.92	48.89	53.33	56.29	71.11	57.08	67.05	77.88	85.34	88.27	125.73	142.13	69.24	96.57	118.44	134.84	143.95	180.39	297.01	1.40	1.00
36	32.59	40.00	50.37	53.33	56.29	59.26	74.07	61.66	71.55	82.42	88.27	96.23	131.19	145.77	72.89	100.22	118.44	134.84	149.41	180.39	302.47	1.40	1.00
37	32.59	40.00	50.37	53.33	56.29	59.26	74.07	65.09	74.96	89.29	91.66	99.67	131.19	145.77	72.89	100.22	118.44	140.30	149.41	184.04	306.12	1.40	1.00
38	32.59	40.00	50.37	53.33	56.29	59.26	74.07	65.09	78.37	92.72	96.79	103.11	131.19	151.24	72.89	100.22	122.08	140.30	149.41	184.04	311.58	1.40	1.00
39	32.59	40.00	50.37	53.33	56.29	63.70	78.51	67.42	82.96	95.58	103.11	109.33	134.84	151.24	78.35	100.22	122.08	140.30	149.41	184.04	315.23	1.40	1.00
40	35.85	43.33	50.37	53.33	56.29	63.70	78.51	67.42	86.42	96.57	105.68	111.15	136.66	154.88	82.00	105.68	131.19	149.41	158.53	194.97	320.70	1.35	1.00
41	37.48	43.33	53.73	56.66	59.60	67.05	78.51	67.42	89.28	102.04	111.15	114.79	140.30	160.35	82.00	105.68	131.19	149.41	158.53	198.61	324.34	1.35	1.00
42	40.89	46.27	53.33	57.77	60.74	70.00	81.48	71.06	92.72	102.04	111.15	120.26	145.77	169.46	87.46	109.33	131.19	154.88	163.99	198.61	329.81	1.35	1.00
43	40.40	47.86	56.66	61.17	64.11	74.96	85.18	72.89	92.93	107.51	114.79	120.26	149.41	174.92	87.46	109.33	136.66	154.88	163.99	202.26	335.27	1.35	1.00
44	40.40	51.28	58.24	61.17	67.49	77.88	89.66	72.89	98.40	111.15	120.26	123.91	158.53	178.57	87.46	109.33	136.66	154.88	167.64	207.72	338.92	1.35	1.00
45	40.40	51.28	61.66	64.11	68.61	81.27	93.39	76.53	98.40	111.15	125.73	129.37	163.99	187.68	92.93	114.79	142.13	158.53	173.10	213.19	344.38	1.33	1.00
46	43.77	54.18	61.17	69.13	72.04	85.85	96.29	76.53	103.86	116.62	129.37	134.84	169.46	193.15	92.93	118.44	142.13	163.99	176.75	213.19	348.03	1.33	1.00
47	43.77	54.18	64.57	72.04	74.96	89.29	100.00	82.00	103.86	122.08	129.37	138.48	178.57	202.26	92.93	118.44	145.77	163.99	178.57	216.83	358.96	1.33	1.00
48	44.94	57.56	67.97	72.04	76.59	92.17	104.53	82.00	107.51	122.08	134.84	143.95	184.04	211.37	92.93	123.91	145.77	169.46	178.57	218.66	362.60	1.33	1.00
49	48.39	58.76	69.13	76.59	79.50	98.40	111.99	85.64	109.33	125.73	140.30	149.41	187.68	216.83	92.93	123.91	145.77	169.46	178.57	218.66	368.07	1.33	1.00
50	48.39	62.22	72.59	80.07	82.96	102.04	116.58	87.46	112.97	131.19	143.95	153.06	196.79	225.94	96.57	129.37	151.24	174.92	184.04	227.77	371.72	1.30	1.00
51	51.02	66.85	77.19	84.65	87.54	107.51	123.12	87.46	118.44	136.66	149.41	158.53	202.26	235.06	98.40	133.02	156.70	178.57	187.68	233.23	382.65	1.30	1.00
52	52.99	66.85	77.19	88.18	91.04	112.97	130.52	92.93	123.91	142.13	158.53	167.64	213.19	244.17	102.04	138.48	160.35	184.04	193.15	238.70	397.23	1.29	1.00
53	56.49	69.71	81.77	89.22	92.10	118.44	138.48	92.93	127.55	145.77	163.99	178.57	218.66	258.74	102.04	138.48	165.81	184.04	202.26	238.70	406.34	1.29	1.00
54	57.56	70.78	81.77	92.79	97.39	123.91	143.95	98.40	138.48	151.24	174.92	187.68	227.77	267.85	107.51	143.95	171.28	189.50	207.72	244.17	417.27	1.28	1.00
55	61.16	75.32	86.34	97.39	100.24	129.37	153.06	98.40	143.95	156.70	180.39	193.15	233.23	282.43	112.97	149.41	176.75	194.97	213.19	249.63	431.85	1.28	1.00
56	64.00	79.85	94.54	105.61	109.40	138.48	162.17	107.51	153.06	167.64	189.50	207.72	247.81	297.01	118.44	158.53	182.21	204.08	224.12	264.21	446.42	1.26	1.00
57	68.61	88.04	98.33	113.04	116.82	147.59	173.10	112.97	158.53	176.75	204.08	222.30	262.39	317.05	122.08	169.46	191.32	218.66	233.23	284.25	466.47	1.25	1.00
58	73.20	92.59	106.54	122.22	129.62	158.53	185.86	122.08	169.46	191.32	215.01	236.88	282.43	331.63	127.55	178.57	202.26	233.23	247.81	298.83	481.04	1.23	1.00
59	80.62	99.13	114.81	130.52	137.03	173.10	196.79	133.02	178.57	202.26	229.59	253.28	298.83	349.85	133.02	189.50	211.37	244.17	262.39	318.87	501.09	1.22	1.00
60	85.18	109.19	123.96	137.91	149.88	184.04	211.37	142.13	189.50	216.83	244.17	273.32	318.87	369.89	138.48	198.61	222.30	258.74	278.79	338.92	521.13	1.20	1.00
61	94.27	116.58	135.10	149.88	161.83	198.61	225.94	153.06	198.61	231.41	258.74	287.90	338.92	393.58	149.41	209.55	236.88	273.32	297.01	362.60	544.82	1.19	1.00
62	100.86	127.72	142.49	162.79	172.98	218.66	244.17	162.17	213.19	242.34	275.14	302.47	357.14	417.27	162.17	224.12	256.92	287.90	311.58	382.65	563.04	1.18	1.00
63	113.77	135.91	154.45	174.73	184.93	236.88	262.39	173.10	227.77	256.92	293.36	317.05	377.18	440.96	176.75	238.70	275.14	307.94	331.63	411.80	586.73	1.16	1.00
64	121.15	148.81	171.16	185.69	197.61	256.92	282.43	187.68	244.17	271.50	309.76	333.45	402.69	470.11	191.32	253.28	295.19	327.98	357.14	435.49	615.88	1.15	1.00
65	134.09	160.73	183.10	203.11	213.32	276.96	306.12	196.79	258.74	286.07	329.81	348.03	428.20	497.44	207.72	267.85	315.23	348.03	375.36	464.64	639.57	1.14	1.00
66	146.01	175.47	203.42	222.39	236.42	306.12	338.92	216.83	282.43	315.23	362.60	380.83	464.64	541.17	225.94	291.54	342.56	380.83	408.16	502.91	677.83	1.13	1.00
67	159.99	195.75	220.94	243.80	264.06	338.92	371.06	235.06	309.76	348.03	395.40	419.09	512.02	583.08	244.17	318.87	371.72	413.62	446.42	544.82	719.74	1.13	1.00
68	176.48	218.14	244.05	267.61	290.71	371.72	404.31	258.74	338.92	380.83	431.85	461.00	559.39	634.10	267.85	342.56	399.05	451.89	488.33	592.19	767.12	1.12	1.00
69	191.21	237.42	267.89	293.56	325.01	408.16	439.35	282.43	371.72	419.09	475.58	508.38	610.41	686.94	291.54	375.36	431.85	493.80	535.71	643.21	809.03	1.12	1.00
70	209.76	264.35	293.81	325.71	360.02	451.89	477.93	309.76	404.51	461.00	521.13	559.39	666.90	743.43	315.23	408.16	470.11	535.71	583.08	696.05	860.05	1.11	1.00
71	233.59	294.82	328.83	363.56	401.69	492.18	523.13	342.56	446.42	512.02	577.62	624.99	737.96	812.67	342.56	446.42	521.13	588.55	634.10	756.19	925.64	1.11	1.00
72	259.52	325.75	367.68	405.24	447.90	535.33	572.89	380.83	497.44	564.86	643.21	696.05	812.67	892.85	375.36	488.33	577.62	648.68	696.05	818.14	996.71	1.11	1.00
73	290.00	356.48	399.10	454.28	497.65	581.26	627.19	422.73	550.28	624.99	714.28	770.76	892.85	978.49	413.62	535.71	639.57	710.63	756.19	889.20	1076.88	1.10	1.00
74	316.41	390.00	435.62	500.33	543.95	617.41	669.65	464.64	610.41	696.05	788.98	860.05	987.60	1067.77	455.53	588.55	710.63	779.87	827.25	963.91	1157.05	1.10	1.00
75	349.59	427.42	474.29	551.13	587.98	652.92	715.42	517.49	677.83	770.76	878.27	958.44	1085.99	1169.81	497.44	643.21	785.34	860.05	901.96	1047.73	1246.34	1.10	1.00
76	383.51	480.90	543.47	600.50	666.27	745.08	814.37	554.64	725.30	824.85	940.40	1027.51	1164.39	1256.83	531.53	693.30	839.07	922.62	967.06	1123.50	1335.05	1.10	1.00
77	419.39	526.34	590.07	657.63	724.34	810.90	888.85	572.43	756.09	850.22	969.76	1081.80	1226.61	1323.71	555.38	713.86	870.01	947.14	1020.47	1182.31	1407.19	1.09	1.00
78	441.79	559.22	616.19	698.58	751.82	852.12	932.57	583.37	767.61	864.74	988.10	1106.88	1256.07	1351.32	564.88	729.33	882.38	967.33	1033.43	1202.06	1440.94	1.09	1.00
79	462.16	587.49	643.97	732.00	786.29	884.88	969.05	590.74	777.75	881.59	1002.95	1107.49	1257.57	1353.22	569.56	739.15	897.03	984.01	1042.72	1213.94	1441.09	1.08	1.00
80	479.67	615.41	673.39	761.68	813.08	918.50	1006.79	598.28	781.45						578.51	744.55						1.08	1.00
81	533.70	683.93	748.50	846.02	904.00	1023.92	1121.44	656.26	860.52						632.54	819.66						1.08	1.00
82	595.64	761.68	836.80	944.85	1009.43	1138.57	1250.58	720.83	944.85						697.11	901.37						1.08	1.00
83	662.85	849.97	931.68	1054.23	1125.39	1271.67	1394.22	791.99	1037.10						765.63	989.66						1.08	1.00
84	740.60	948.81	1037.10	1172.83	1254.53	1417.94	1553.67	869.74	1142.52						839.43	1084.54						1.08	1.00
85	826.25	1056.87	1155.70	1308.56	1396.86	1577.39	1730.26	959.35							921.13							1.08	1.00
86	918.50	1176.78	1288.80	1458.79	1557.63	1760.56	1927.92	1050.28							1013.38							1.08	1.00
87	1023.92	1312.52	1437.71	1624.83	1736.84	1962.19	2149.31	1155.70							1112.21							1.08	1.00
88	1142.52	1461.43	1601.11	1809.32	1934.51	2186.21	2397.06	1267.71							1224.22							1.08	1.00
89	1271.67	1628.79	1785.60	2020.17	2158.54	2437.91	2668.52	1394.22							1342.83							1.08	1.00
90	1417.94	1815.91	1988.54	2246.83	2403.65	2715.96	2975.57	1533.91							1475.92							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 B4

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 a landing spot option during the 2010 and 2016 Rate Filings

Standard rates per $10 of Daily Benefit

90 Day Elimination Period

Age	3.2%/3% Simple Inflation or 3.9%/3% Simple Inflation with 2016 Shared Cost							3.2%/3% Compound Inflation or 3.9%/3% Compound Inflation with 2016 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	42.96	56.29	63.70	69.63	74.07	90.37	103.70	48.89	71.11	81.48	91.85	102.22	127.40	211.84	1.44	1.00
30	47.41	60.74	66.66	74.07	77.03	94.81	108.14	53.33	74.07	84.44	99.25	109.62	134.81	223.69	1.40	1.00
31	47.41	60.74	68.14	74.07	77.03	94.81	108.14	53.33	74.07	84.44	99.25	109.62	139.25	226.66	1.40	1.00
32	47.41	63.70	71.11	78.51	81.48	97.77	111.11	56.29	77.03	84.44	103.70	114.07	139.25	231.10	1.40	1.00
33	50.37	63.70	71.11	78.51	81.48	99.25	111.11	56.29	77.03	88.88	103.70	114.07	142.22	234.06	1.40	1.00
34	50.37	63.70	71.11	78.51	81.48	102.22	115.55	56.29	78.51	91.85	106.66	117.03	142.22	238.51	1.40	1.00
35	50.37	63.70	71.11	78.51	81.48	102.22	115.55	56.29	78.51	96.29	109.62	117.03	146.66	241.47	1.40	1.00
36	54.81	68.14	75.55	81.48	85.92	106.66	118.51	59.26	81.48	96.29	109.62	121.48	146.66	245.91	1.40	1.00
37	54.81	68.14	75.55	81.48	85.92	106.66	118.51	59.26	81.48	96.29	114.07	121.48	149.62	248.88	1.40	1.00
38	54.81	68.14	75.55	82.96	85.92	106.66	122.96	59.26	81.48	99.25	114.07	121.48	149.62	253.32	1.40	1.00
39	54.81	72.59	78.51	85.92	88.88	109.62	122.96	63.70	81.48	99.25	114.07	121.48	149.62	256.28	1.40	1.00
40	54.81	72.59	78.51	85.92	90.37	111.11	125.92	66.66	85.92	106.66	121.48	128.88	158.51	260.73	1.35	1.00
41	54.81	72.59	82.96	90.37	93.33	114.07	130.36	66.66	85.92	106.66	121.48	128.88	161.47	263.69	1.35	1.00
42	57.77	75.55	82.96	90.37	97.77	118.51	137.77	71.11	88.88	106.66	125.92	133.33	161.47	268.14	1.35	1.00
43	59.26	75.55	87.40	93.33	97.77	121.48	142.22	71.11	88.88	111.11	125.92	133.33	164.44	272.58	1.35	1.00
44	59.26	80.00	90.37	97.77	100.74	128.88	145.18	71.11	88.88	111.11	125.92	136.29	168.88	275.54	1.35	1.00
45	62.22	80.00	90.37	102.22	105.18	133.33	152.59	75.55	93.33	115.55	128.88	140.73	173.32	279.99	1.33	1.00
46	62.22	84.44	94.81	105.18	109.62	137.77	157.03	75.55	96.29	115.55	133.33	143.70	173.32	282.95	1.33	1.00
47	66.66	84.44	99.25	105.18	112.59	145.18	164.44	75.55	96.29	118.51	133.33	145.18	176.29	291.84	1.33	1.00
48	66.66	87.40	99.25	109.62	117.03	149.62	171.84	75.55	100.74	118.51	137.77	145.18	177.77	294.80	1.33	1.00
49	69.63	88.88	102.22	114.07	121.48	152.59	176.29	75.55	100.74	118.51	137.77	145.18	177.77	299.24	1.33	1.00
50	71.11	91.85	106.66	117.03	124.44	159.99	183.69	78.51	105.18	122.96	142.22	149.62	185.18	302.21	1.30	1.00
51	71.11	96.29	111.11	121.48	128.88	164.44	191.10	80.00	108.14	127.40	145.18	152.59	189.62	311.10	1.30	1.00
52	75.55	100.74	115.55	128.88	136.29	173.32	198.51	82.96	112.59	130.36	149.62	157.03	194.06	322.95	1.29	1.00
53	75.55	103.70	118.51	133.33	145.18	177.77	210.36	82.96	112.59	134.81	149.62	164.44	194.06	330.35	1.29	1.00
54	80.00	112.59	122.96	142.22	152.59	185.18	217.77	87.40	117.03	139.25	154.07	168.88	198.51	339.24	1.28	1.00
55	80.00	117.03	127.40	146.66	157.03	189.62	229.62	91.85	121.48	143.70	158.51	173.32	202.95	351.09	1.28	1.00
56	87.40	124.44	136.29	154.07	168.88	201.47	241.47	96.29	128.88	148.14	165.92	182.21	214.80	362.95	1.26	1.00
57	91.85	128.88	143.70	165.92	180.73	213.32	257.77	99.25	137.77	155.55	177.77	189.62	231.10	379.24	1.25	1.00
58	99.25	137.77	155.55	174.81	192.58	229.62	269.62	103.70	145.18	164.44	189.62	201.47	242.95	391.09	1.23	1.00
59	108.14	145.18	164.44	186.66	205.92	242.95	284.43	108.14	154.07	171.84	198.51	213.32	259.25	407.39	1.22	1.00
60	115.55	154.07	176.29	198.51	222.21	259.25	300.73	112.59	161.47	180.73	210.36	226.66	275.54	423.68	1.20	1.00
61	124.44	161.47	188.14	210.36	234.06	275.54	319.98	121.48	170.36	192.58	222.21	241.47	294.80	442.94	1.19	1.00
62	131.85	173.32	197.03	223.69	245.91	290.36	339.24	131.85	182.21	208.88	234.06	253.32	311.10	457.76	1.18	1.00
63	140.73	185.18	208.88	238.51	257.77	306.65	358.50	143.70	194.06	223.69	250.36	269.62	334.80	477.01	1.16	1.00
64	152.59	198.51	220.73	251.84	271.10	327.39	382.20	155.55	205.92	239.99	266.65	290.36	354.06	500.72	1.15	1.00
65	159.99	210.36	232.58	268.14	282.95	348.13	404.42	168.88	217.77	256.28	282.95	305.17	377.76	519.97	1.14	1.00
66	176.29	229.62	256.28	294.80	309.61	377.76	439.98	183.69	237.03	278.50	309.61	331.84	408.87	551.08	1.13	1.00
67	191.10	251.84	282.95	321.47	340.72	416.28	474.05	198.51	259.25	302.21	336.28	362.95	442.94	585.16	1.13	1.00
68	210.36	275.54	309.61	351.09	374.80	454.79	515.53	217.77	278.50	324.43	367.39	397.02	481.46	623.67	1.12	1.00
69	229.62	302.21	340.72	386.65	413.31	496.27	558.49	237.03	305.17	351.09	401.46	435.53	522.94	657.75	1.12	1.00
70	251.84	328.87	374.80	423.68	454.79	542.20	604.41	256.28	331.84	382.20	435.53	474.05	565.90	699.23	1.11	1.00
71	278.50	362.95	416.28	469.61	508.12	599.97	660.71	278.50	362.95	423.68	478.50	515.53	614.78	752.56	1.11	1.00
72	309.61	404.42	459.24	522.94	565.90	660.71	725.89	305.17	397.02	469.61	527.38	565.90	665.15	810.33	1.11	1.00
73	343.69	447.39	508.12	580.71	626.64	725.89	795.52	336.28	435.53	519.97	577.75	614.78	722.93	875.51	1.10	1.00
74	377.76	496.27	565.90	641.45	699.23	802.92	868.11	370.35	478.50	577.75	634.04	672.56	783.67	940.69	1.10	1.00
75	420.72	551.08	626.64	714.04	779.22	882.92	951.06	404.42	522.94	638.49	699.23	733.30	851.81	1013.28	1.10	1.00
76	462.20	604.41	687.37	783.67	856.25	970.32	1047.36	442.94	577.75	699.23	768.85	805.89	936.25	1112.54	1.10	1.00
77	497.76	657.47	739.32	843.27	940.69	1066.61	1151.05	482.94	620.75	756.53	823.60	887.36	1028.10	1223.64	1.09	1.00
78	530.34	697.82	786.13	898.27	1006.26	1141.89	1228.47	513.53	663.03	802.16	879.39	939.48	1092.78	1309.94	1.09	1.00
79	562.61	740.71	839.61	955.19	1054.76	1197.69	1288.78	542.44	703.95	854.32	937.15	993.07	1156.14	1372.46	1.08	1.00
80	598.28	781.45						578.51	744.55						1.08	1.00
81	656.26	860.52						632.54	819.66						1.08	1.00
82	720.83	944.85						697.11	901.37						1.08	1.00
83	791.99	1037.10						765.63	989.66						1.08	1.00
84	869.74	1142.52						839.43	1084.54						1.08	1.00
85	959.35							921.13							1.08	1.00
86	1050.28							1013.38							1.08	1.00
87	1155.70							1112.21							1.08	1.00
88	1267.71							1224.22							1.08	1.00
89	1394.22							1342.83							1.08	1.00
90	1533.91							1475.92							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 a landing spot option

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

Age	GPO Inflation with 2019 Shared Cost							3.8% Simple Inflation or 5.0% Simple Inflation with 2019 Shared Cost							3.8%/3% Compound Inflation or 5.0%/3% Compound Inflation with 2019 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	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
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options
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 a landing spot option during the 2010 Rate Filing

Standard rates per $10 of Daily Benefit

90 Day Elimination Period

Age	2.6% Simple Inflation or 3.9% Simple Inflation with 2019 Shared Cost							2.6%/3% Compound Inflation or 3.9%/3% Compound Inflation with 2019 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	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

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

are calculated by multiplying the rates in the table by the factors listed to the right

Appendix C3

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 a landing spot option during the 2016 Rate Filing

Standard rates per $10 of Daily Benefit

90 Day Elimination Period

Age	GPO Inflation with 2016 and 2019 shared cost							3.1%/3% Simple Inflation or 3.8%/3% Simple Inflation with 2016 Shared Cost 4.2%/3% Simple Inflation with 2019 Shared Cost 5%/3% Simple Inflation with 2016 and 2019 Shared Cost							3.1%/3% Compound Inflation or 3.8%/3% Compound Inflation with 2016 Shared Cost 4.2%/3% Compound Inflation with 2019 Shared Cost 5%/3% Compound Inflation with 2016 and 2019 Shared Cost							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period							Benefit Period							2-10yr BP	LifeBP
	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	24.00	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
are calculated by multiplying the rates in the table by the factors listed to the right

Appendix C4

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 a landing spot option during the 2010 and 2016 Rate Filings

Standard rates per $10 of Daily Benefit

90 Day Elimination Period

Age	1.9%/3% Simple Inflation or 2.6%/3% Simple Inflation with 2016 shared cost or 3.2%/3% Simple Inflation with 2019 shared cost or 3.9%/3% Simple Inflation with 2016 and 2019 Shared Cost							1.9%/3% Compound Inflation or 2.6%/3% Compound Inflation with 2016 shared cost or 3.2%/3% Compound Inflation with 2019 shared cost or 3.9%/3% Compound Inflation with 2016 and 2019 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
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 a landing spot 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	15.21	16.73	19.37	21.08	22.81	24.33	27.38	21.29	28.90	31.94	34.98	36.50	45.63	47.15	26.50	38.87	44.17	51.23	56.53	70.67	111.30	1.44	1.00
30	15.21	16.73	20.54	22.24	24.33	25.86	28.90	22.81	30.42	33.46	36.50	38.02	47.15	48.67	30.03	40.63	45.93	54.77	60.07	74.20	116.60	1.40	1.00
31	15.21	16.73	21.26	22.81	24.33	25.86	28.90	22.81	30.42	33.46	36.50	38.02	47.15	51.74	30.03	40.63	45.93	54.77	60.07	75.97	118.37	1.40	1.00
32	15.21	16.73	21.29	22.81	24.33	27.38	30.42	22.81	31.94	34.98	38.02	39.54	50.20	53.26	31.80	42.40	45.93	56.53	61.83	75.97	120.14	1.40	1.00
33	15.21	18.25	22.81	24.33	25.86	27.38	30.42	25.86	31.94	34.98	38.02	39.54	51.74	56.33	31.80	42.40	49.47	56.53	61.83	77.74	121.90	1.40	1.00
34	15.21	18.25	22.81	24.33	25.86	27.38	30.42	25.86	31.94	34.98	38.02	39.54	54.80	59.39	31.80	42.40	51.23	58.30	63.60	77.74	123.67	1.40	1.00
35	16.73	18.25	22.81	24.33	25.86	27.38	30.42	25.86	31.94	34.98	38.02	39.54	57.87	60.07	31.80	42.40	53.00	60.07	63.60	79.50	127.20	1.40	1.00
36	16.73	19.77	24.33	25.86	27.38	28.90	31.94	27.38	33.46	36.50	39.54	42.59	59.39	61.83	33.57	44.17	53.00	60.07	65.37	79.50	128.97	1.40	1.00
37	16.73	19.77	24.33	25.86	27.38	28.90	31.94	28.91	33.46	39.57	41.08	44.12	60.07	61.83	33.57	44.17	53.00	61.83	65.37	81.27	130.74	1.40	1.00
38	16.73	19.77	24.33	25.86	27.38	28.90	31.94	28.91	34.99	41.11	42.61	45.66	60.07	63.60	33.57	44.17	54.77	61.83	65.37	81.27	132.50	1.40	1.00
39	16.73	19.77	24.33	25.86	27.38	30.42	33.46	30.45	36.52	42.63	45.66	48.71	61.83	63.60	35.33	44.17	54.77	61.83	65.37	81.27	134.27	1.40	1.00
40	16.73	19.77	24.33	25.86	27.38	30.42	33.46	31.80	38.05	44.17	47.19	50.25	61.83	65.37	37.10	45.93	58.30	65.37	70.67	84.80	136.04	1.35	1.00
41	16.73	19.77	24.33	25.86	27.38	30.42	33.46	31.80	39.59	45.69	48.71	51.77	63.60	68.90	37.10	45.93	58.30	65.37	70.67	88.34	137.80	1.35	1.00
42	18.25	21.29	25.86	27.38	28.90	31.94	36.50	33.51	41.11	45.93	51.23	54.77	65.37	72.44	38.87	49.47	58.30	68.90	72.44	88.34	139.57	1.35	1.00
43	18.25	21.29	25.86	27.38	28.90	33.47	36.50	33.57	42.40	49.47	53.00	54.77	68.90	74.20	38.87	49.47	60.07	68.90	72.44	90.10	141.34	1.35	1.00
44	18.25	22.83	25.86	27.38	30.42	34.99	38.02	33.57	44.17	51.23	54.77	56.53	72.44	75.97	38.87	49.47	60.07	68.90	74.20	91.87	143.10	1.35	1.00
45	18.25	22.83	27.38	28.90	30.42	36.53	38.02	35.33	44.17	51.23	56.53	58.30	74.20	79.50	40.63	51.23	61.83	70.67	75.97	93.64	146.64	1.33	1.00
46	19.77	24.35	27.38	30.43	31.95	38.04	39.54	35.33	45.93	53.00	58.30	60.07	75.97	81.27	40.63	53.00	61.83	72.44	77.71	93.64	148.40	1.33	1.00
47	19.77	24.35	28.91	31.95	33.47	39.57	41.08	37.10	45.93	54.77	58.30	61.83	79.50	84.80	40.63	53.00	63.60	72.44	77.71	95.40	151.94	1.33	1.00
48	19.77	25.87	30.43	31.95	33.47	41.09	42.60	37.10	49.47	54.77	60.07	63.60	81.27	90.10	40.63	54.77	63.60	74.20	77.71	95.40	153.70	1.33	1.00
49	21.31	25.87	30.43	33.47	34.99	44.17	45.67	38.87	49.47	56.53	61.83	65.37	83.04	91.87	40.63	54.77	63.60	74.20	77.71	95.40	155.47	1.33	1.00
50	21.31	27.41	31.97	35.01	36.53	45.69	47.19	38.87	51.23	58.30	63.60	68.90	88.34	95.40	42.40	56.53	65.37	75.97	79.50	98.94	157.24	1.30	1.00
51	22.83	28.93	33.49	36.53	38.04	47.70	50.25	38.87	53.00	60.07	65.37	70.67	90.10	98.94	42.40	58.30	68.90	77.74	81.27	100.70	160.77	1.30	1.00
52	22.83	28.93	33.49	38.04	39.56	49.47	53.29	40.63	54.77	61.83	70.67	74.20	93.64	102.47	44.17	60.07	70.67	79.50	83.04	102.47	167.84	1.29	1.00
53	24.35	30.43	35.01	38.04	39.56	51.23	56.35	40.63	56.53	63.60	72.44	77.74	95.40	109.54	44.17	60.07	72.44	79.50	88.34	102.47	171.37	1.29	1.00
54	24.35	30.43	35.01	39.57	41.09	53.00	58.30	42.40	60.07	65.37	75.97	81.27	98.94	113.07	45.93	61.83	74.20	81.27	90.10	104.24	174.90	1.28	1.00
55	25.89	31.95	36.53	41.09	42.61	54.77	61.83	42.40	61.83	68.90	77.74	83.04	100.70	118.37	49.47	63.60	75.97	83.04	91.87	107.77	180.20	1.28	1.00
56	27.41	33.47	39.57	44.15	45.66	58.30	65.37	45.93	65.37	72.44	81.27	90.10	107.77	123.67	51.23	68.90	77.74	88.34	95.40	113.07	187.27	1.26	1.00
57	28.93	36.53	41.08	47.19	48.70	61.83	70.67	49.47	68.90	75.97	88.34	95.40	113.07	132.50	53.00	72.44	81.27	93.64	98.94	120.14	194.34	1.25	1.00
58	30.45	38.04	44.13	50.23	53.28	65.37	75.97	53.00	72.44	81.27	91.87	100.70	120.14	137.80	54.77	75.97	84.80	98.94	104.24	127.20	199.64	1.23	1.00
59	33.49	41.09	47.19	53.29	56.32	72.44	79.50	56.53	75.97	84.80	97.17	107.77	127.20	146.64	56.53	79.50	90.10	102.47	111.30	134.27	208.47	1.22	1.00
60	35.01	44.15	50.23	56.33	60.90	75.97	84.80	60.07	79.50	91.87	102.47	112.68	134.27	153.70	58.30	83.04	93.64	109.54	116.60	141.34	215.54	1.20	1.00
61	38.04	47.19	54.81	60.90	65.44	81.27	90.10	63.60	83.04	97.17	109.54	120.14	141.34	162.54	61.83	88.34	98.94	114.84	123.67	151.94	226.14	1.19	1.00
62	41.09	51.77	57.85	65.46	70.02	88.34	98.94	68.90	90.10	100.70	114.84	126.40	150.17	173.14	68.90	93.64	107.77	120.14	130.74	159.00	233.21	1.18	1.00
63	45.67	54.80	62.42	70.02	74.58	97.17	106.00	72.44	95.40	107.77	121.90	132.50	157.24	181.97	74.20	98.94	114.84	128.97	137.80	171.37	243.81	1.16	1.00
64	48.71	59.37	68.52	74.57	79.13	104.24	113.07	77.74	100.70	113.07	128.97	137.80	167.84	194.34	79.50	104.24	121.90	136.04	148.40	180.20	254.41	1.15	1.00
65	53.29	63.92	73.08	80.67	85.23	111.30	123.67	81.27	107.77	118.37	136.04	143.10	176.67	206.70	84.80	111.30	130.74	143.10	155.47	192.57	265.01	1.14	1.00
66	57.85	70.00	80.70	88.25	94.35	123.67	135.54	90.10	116.60	130.74	150.17	157.24	192.57	224.37	93.64	120.14	141.34	157.24	169.60	208.47	279.14	1.13	1.00
67	63.95	77.62	88.30	97.39	105.01	136.04	147.71	97.17	128.97	143.10	162.54	173.14	212.01	240.27	100.70	132.50	153.70	171.37	185.50	226.14	296.81	1.13	1.00
68	70.02	86.78	97.43	106.52	115.65	150.17	161.41	107.77	139.57	157.24	178.44	190.80	231.44	263.24	111.30	141.34	166.07	187.27	201.40	245.57	316.24	1.12	1.00
69	76.10	94.37	106.55	117.17	129.36	164.30	175.10	116.60	153.70	173.14	196.10	210.18	252.64	284.44	120.14	155.47	178.44	203.97	220.29	266.77	333.91	1.12	1.00
70	83.72	105.05	117.20	129.35	143.05	181.23	190.31	128.97	167.84	190.37	211.66	228.42	275.61	307.41	130.74	168.76	194.34	216.75	235.96	287.97	355.11	1.11	1.00
71	92.83	117.21	130.90	144.56	159.81	196.44	208.55	141.34	185.50	211.70	236.04	254.31	305.64	335.67	141.34	185.23	215.42	237.31	257.90	312.71	383.38	1.11	1.00
72	103.49	130.90	146.12	161.30	178.08	213.15	228.32	157.24	206.70	233.21	261.91	283.24	335.67	369.24	155.47	201.40	237.36	260.62	279.83	337.44	411.64	1.11	1.00
73	115.66	146.11	162.87	181.10	197.85	231.38	249.62	174.90	227.91	257.94	292.39	315.24	369.24	404.58	171.37	220.84	264.45	287.94	308.72	367.48	445.21	1.10	1.00
74	127.84	162.84	182.65	200.87	220.69	251.14	272.41	192.57	252.64	287.97	325.92	351.79	408.11	441.68	189.04	243.81	290.73	314.21	336.39	399.28	478.78	1.10	1.00
75	143.05	181.09	203.75	225.22	245.04	272.40	298.27	213.77	278.71	318.01	362.47	391.37	448.74	484.08	206.70	266.77	319.78	344.66	366.85	432.84	515.88	1.10	1.00
76	159.81	202.39	226.79	249.56	272.43	304.37	333.28	234.97	306.12	349.81	395.95	427.90	492.91	531.78	226.14	293.27	350.25	379.26	402.84	477.01	565.35	1.10	1.00
77	176.38	221.44	250.34	276.66	302.86	337.82	371.31	255.69	334.50	381.79	434.00	469.00	537.66	579.69	246.94	318.74	386.99	420.49	445.68	518.39	616.47	1.09	1.00
78	191.84	243.74	273.11	300.13	329.77	370.03	405.84	266.56	349.94	395.45	453.71	497.31	564.29	607.83	257.21	332.67	403.04	443.74	470.52	545.87	646.34	1.09	1.00
79	206.18	261.59	286.55	326.27	350.65	394.86	432.97	269.49	354.89	402.58	458.73	506.72	574.47	619.64	259.59	337.67	409.21	451.06	477.08	554.71	660.57	1.08	1.00
80	213.13	273.83	299.23	338.76	361.34	407.92	447.44	273.83	357.11	406.51	464.38	506.72	574.47		263.95	340.17	414.98	454.50	477.08	554.71		1.08	1.00
81	237.13	303.47	331.70	375.45	402.27	454.50	498.25	299.23	392.39	447.44	510.96	557.54	630.93		289.35	374.04	455.91	499.67	523.66	608.35		1.08	1.00
82	263.95	338.76	371.22	419.21	448.85	505.31	556.13	328.88	431.91	492.61	560.36	611.17	693.04		319.00	412.15	499.67	547.66	575.89	669.04		1.08	1.00
83	295.00	378.28	413.57	468.61	499.67	564.59	619.64	361.34	474.26	540.60	616.82	671.87	760.79		350.05	451.68	549.07	602.70	632.35	733.97		1.08	1.00
84	328.88	422.03	460.14	520.84	557.54	629.52	690.22	398.04	522.25	592.82	677.51	738.21	835.60		383.92	495.43	604.12	661.99	694.45	807.37		1.08	1.00
85	366.99	470.02	513.78	581.53	621.05	700.10	769.26	437.56		652.11	743.85	810.19	917.47		420.62		664.81	726.91	763.61	886.41		1.08	1.00
86	407.92	522.25	573.06	647.87	691.63	781.96	856.77	479.90		715.62	817.25	890.65	1009.21		462.97		729.74	800.31	838.42	973.92		1.08	1.00
87	454.50	582.94	639.40	721.27	772.08	870.89	954.16	527.90		787.61	897.70	978.16	1108.02		508.13		801.72	877.94	920.29	1069.91		1.08	1.00
88	508.13	649.28	711.39	803.13	859.59	971.10	1064.26	578.71		865.24	986.63	1074.14	1216.70		558.95		880.77	964.04	1012.03	1175.77		1.08	1.00
89	564.59	724.09	793.25	897.70	958.40	1082.61	1185.65	636.58		948.52	1082.61	1181.41	1336.68		614.00		966.87	1058.61	1112.25	1290.10		1.08	1.00
90	629.52	805.96	883.59	997.92	1067.08	1206.82	1321.15	700.10							673.28							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 a landing spot option during the 2010 Rate Filing

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	21.29	28.90	31.94	34.98	36.50	45.63	47.15	22.85	33.51	38.08	44.17	48.74	60.92	95.95	1.44	1.00
30	22.81	30.42	33.46	36.50	38.02	47.15	48.67	25.89	35.03	39.60	47.21	51.78	63.97	100.52	1.40	1.00
31	22.81	30.42	33.46	36.50	38.02	47.15	48.70	25.89	35.03	39.60	47.21	51.78	65.49	102.04	1.40	1.00
32	22.81	31.94	34.98	38.02	39.54	48.68	50.22	27.41	36.55	39.60	48.74	53.31	65.49	103.57	1.40	1.00
33	25.86	31.94	34.98	38.02	39.54	48.70	50.24	27.41	36.55	42.64	48.74	53.31	67.01	105.09	1.40	1.00
34	25.86	31.94	34.98	38.02	39.54	50.23	51.78	27.41	36.55	44.17	50.26	54.83	67.01	106.61	1.40	1.00
35	25.86	31.94	34.98	38.02	39.54	50.26	51.78	27.41	36.55	45.69	51.78	54.83	68.54	109.66	1.40	1.00
36	27.38	33.46	36.50	39.54	42.59	51.78	53.31	28.94	38.08	45.69	51.78	56.35	68.54	111.18	1.40	1.00
37	27.39	33.46	36.53	39.56	42.60	51.78	53.31	28.94	38.08	45.69	53.31	56.35	70.06	112.70	1.40	1.00
38	27.39	33.47	36.54	39.57	42.61	51.78	54.83	28.94	38.08	47.21	53.31	56.35	70.06	114.23	1.40	1.00
39	27.40	34.99	38.06	42.61	44.15	53.31	54.83	30.46	38.08	47.21	53.31	56.35	70.06	115.75	1.40	1.00
40	27.41	35.01	38.08	42.63	44.16	53.31	56.35	31.98	39.60	50.26	56.35	60.92	73.11	117.27	1.35	1.00
41	27.41	35.02	39.60	44.15	45.68	54.83	59.40	31.98	39.60	50.26	56.35	60.92	76.15	118.80	1.35	1.00
42	28.94	36.54	39.60	44.17	47.21	56.35	62.44	33.51	42.64	50.26	59.40	62.44	76.15	120.32	1.35	1.00
43	28.94	36.55	42.64	45.69	47.21	59.40	63.97	33.51	42.64	51.78	59.40	62.44	77.67	121.84	1.35	1.00
44	28.94	38.08	44.17	47.21	48.74	62.44	65.49	33.51	42.64	51.78	59.40	63.97	79.20	123.37	1.35	1.00
45	30.46	38.08	44.17	48.74	50.26	63.97	68.54	35.03	44.17	53.31	60.92	65.49	80.72	126.41	1.33	1.00
46	30.46	39.60	45.69	50.26	51.78	65.49	70.06	35.03	45.69	53.31	62.44	66.99	80.72	127.93	1.33	1.00
47	31.98	39.60	47.21	50.26	53.31	68.54	73.11	35.03	45.69	54.83	62.44	66.99	82.24	130.98	1.33	1.00
48	31.98	42.64	47.21	51.78	54.83	70.06	77.67	35.03	47.21	54.83	63.97	66.99	82.24	132.50	1.33	1.00
49	33.51	42.64	48.74	53.31	56.35	71.58	79.20	35.03	47.21	54.83	63.97	66.99	82.24	134.03	1.33	1.00
50	33.51	44.17	50.26	54.83	59.40	76.15	82.24	36.55	48.74	56.35	65.49	68.54	85.29	135.55	1.30	1.00
51	33.51	45.69	51.78	56.35	60.92	77.67	85.29	36.55	50.26	59.40	67.01	70.06	86.81	138.60	1.30	1.00
52	35.03	47.21	53.31	60.92	63.97	80.72	88.34	38.08	51.78	60.92	68.54	71.58	88.34	144.69	1.29	1.00
53	35.03	48.74	54.83	62.44	67.01	82.24	94.43	38.08	51.78	62.44	68.54	76.15	88.34	147.73	1.29	1.00
54	36.55	51.78	56.35	65.49	70.06	85.29	97.47	39.60	53.31	63.97	70.06	77.67	89.86	150.78	1.28	1.00
55	36.55	53.31	59.40	67.01	71.58	86.81	102.04	42.64	54.83	65.49	71.58	79.20	92.90	155.35	1.28	1.00
56	39.60	56.35	62.44	70.06	77.67	92.90	106.61	44.17	59.40	67.01	76.15	82.24	97.47	161.44	1.26	1.00
57	42.64	59.40	65.49	76.15	82.24	97.47	114.23	45.69	62.44	70.06	80.72	85.29	103.57	167.53	1.25	1.00
58	45.69	62.44	70.06	79.20	86.81	103.57	118.80	47.21	65.49	73.11	85.29	89.86	109.66	172.10	1.23	1.00
59	48.74	65.49	73.11	83.77	92.90	109.66	126.41	48.74	68.54	77.67	88.34	95.95	115.75	179.72	1.22	1.00
60	51.78	68.54	79.20	88.34	98.98	115.75	132.50	50.26	71.58	80.72	94.43	100.52	121.84	185.81	1.20	1.00
61	54.83	71.58	83.77	94.43	103.57	121.84	140.12	53.31	76.15	85.29	99.00	106.61	130.98	194.95	1.19	1.00
62	59.40	77.67	86.81	99.00	109.65	129.46	149.26	59.40	80.72	92.90	103.57	112.70	137.07	201.04	1.18	1.00
63	62.44	82.24	92.90	105.09	114.23	135.55	156.87	63.97	85.29	99.00	111.18	118.80	147.73	210.18	1.16	1.00
64	67.01	86.81	97.47	111.18	118.80	144.69	167.53	68.54	89.86	105.09	117.27	127.93	155.35	219.32	1.15	1.00
65	70.06	92.90	102.04	117.27	123.37	152.30	178.19	73.11	95.95	112.70	123.37	134.03	166.01	228.45	1.14	1.00
66	77.67	100.52	112.70	129.46	135.55	166.01	193.42	80.72	103.57	121.84	135.55	146.21	179.72	240.64	1.13	1.00
67	83.77	111.18	123.37	140.12	149.26	182.76	207.13	86.81	114.23	132.50	147.73	159.92	194.95	255.87	1.13	1.00
68	92.90	120.32	135.55	153.83	164.49	199.52	226.93	95.95	121.84	143.16	161.44	173.62	211.70	272.62	1.12	1.00
69	100.52	132.50	149.26	169.06	181.24	217.79	245.21	103.57	134.03	153.83	176.66	190.37	229.98	287.85	1.12	1.00
70	111.18	144.69	164.48	185.78	199.49	237.59	265.01	112.70	146.20	167.53	190.34	207.09	248.25	306.13	1.11	1.00
71	121.84	159.92	182.76	205.59	222.33	263.48	289.37	121.84	159.92	185.81	210.12	226.88	269.58	330.50	1.11	1.00
72	135.55	178.19	201.04	229.94	248.21	289.37	318.31	134.03	173.62	205.60	231.43	248.18	290.90	354.86	1.11	1.00
73	150.78	196.47	222.36	254.32	274.12	318.31	348.77	147.73	190.38	228.45	252.78	269.54	316.79	383.80	1.10	1.00
74	166.01	217.79	248.25	281.75	306.10	351.82	380.76	162.96	210.18	252.80	278.64	295.41	344.20	412.74	1.10	1.00
75	184.29	240.63	274.14	313.73	341.12	386.85	417.31	178.19	229.98	280.19	306.04	321.31	373.14	444.72	1.10	1.00
76	202.56	265.00	301.56	344.18	374.61	424.92	458.43	194.95	252.82	306.09	336.49	353.28	411.22	487.37	1.10	1.00
77	222.34	290.87	331.99	379.18	412.66	467.53	504.08	214.73	277.17	338.07	370.02	388.33	450.78	536.06	1.09	1.00
78	242.32	318.13	359.50	412.47	452.10	512.99	552.57	233.83	302.43	366.40	403.40	427.75	496.25	587.58	1.09	1.00
79	256.66	337.99	383.41	436.89	482.59	547.12	590.14	247.23	321.59	389.72	429.58	454.36	528.30	629.12	1.08	1.00
80	273.83	357.11	406.51	464.38	506.72	574.47		263.95	340.17	414.98	454.50	477.08	554.71		1.08	1.00
81	299.23	392.39	447.44	510.96	557.54	630.93		289.35	374.04	455.91	499.67	523.66	608.35		1.08	1.00
82	328.88	431.91	492.61	560.36	611.17	693.04		319.00	412.15	499.67	547.66	575.89	669.04		1.08	1.00
83	361.34	474.26	540.60	616.82	671.87	760.79		350.05	451.68	549.07	602.70	632.35	733.97		1.08	1.00
84	398.04	522.25	592.82	677.51	738.21	835.60		383.92	495.43	604.12	661.99	694.45	807.37		1.08	1.00
85	437.56		652.11	743.85	810.19	917.47		420.62		664.81	726.91	763.61	886.41		1.08	1.00
86	479.90		715.62	817.25	890.65	1009.21		462.97		729.74	800.31	838.42	973.92		1.08	1.00
87	527.90		787.61	897.70	978.16	1108.02		508.13		801.72	877.94	920.29	1069.91		1.08	1.00
88	578.71		865.24	986.63	1074.14	1216.70		558.95		880.77	964.04	1012.03	1175.77		1.08	1.00
89	636.58		948.52	1082.61	1181.41	1336.68		614.00		966.87	1058.61	1112.25	1290.10		1.08	1.00
90	700.10							673.28							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 B3

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 a landing spot option during the 2016 Rate Filing

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	GPO Inflation with 2016 Shared Cost							5.0% Simple Inflation with 2016 Shared Cost							5.0%/3% Compound Inflation with 2016 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	15.21	16.73	19.37	21.08	22.81	24.33	27.38	21.29	28.90	31.94	34.98	36.50	45.63	47.15	26.50	38.87	44.17	51.23	56.53	70.67	111.30	1.44	1.00
30	15.21	16.73	20.54	22.24	24.33	25.86	28.90	22.81	30.42	33.46	36.50	38.02	47.15	48.67	30.03	40.63	45.93	54.77	60.07	74.20	116.60	1.40	1.00
31	15.21	16.73	21.26	22.81	24.33	25.86	28.90	22.81	30.42	33.46	36.50	38.02	47.15	51.74	30.03	40.63	45.93	54.77	60.07	75.97	118.37	1.40	1.00
32	15.21	16.73	21.29	22.81	24.33	27.38	30.42	22.81	31.94	34.98	38.02	39.54	50.20	53.26	31.80	42.40	45.93	56.53	61.83	75.97	120.14	1.40	1.00
33	15.21	18.25	22.81	24.33	25.86	27.38	30.42	25.86	31.94	34.98	38.02	39.54	51.74	56.33	31.80	42.40	49.47	56.53	61.83	77.74	121.90	1.40	1.00
34	15.21	18.25	22.81	24.33	25.86	27.38	30.42	25.86	31.94	34.98	38.02	39.54	54.80	59.39	31.80	42.40	51.23	58.30	63.60	77.74	123.67	1.40	1.00
35	16.73	18.25	22.81	24.33	25.86	27.38	30.42	25.86	31.94	34.98	38.02	39.54	57.87	60.07	31.80	42.40	53.00	60.07	63.60	79.50	127.20	1.40	1.00
36	16.73	19.77	24.33	25.86	27.38	28.90	31.94	27.38	33.46	36.50	39.54	42.59	59.39	61.83	33.57	44.17	53.00	60.07	65.37	79.50	128.97	1.40	1.00
37	16.73	19.77	24.33	25.86	27.38	28.90	31.94	28.91	33.46	39.57	41.08	44.12	60.07	61.83	33.57	44.17	53.00	61.83	65.37	81.27	130.74	1.40	1.00
38	16.73	19.77	24.33	25.86	27.38	28.90	31.94	28.91	34.99	41.11	42.61	45.66	60.07	63.60	33.57	44.17	54.77	61.83	65.37	81.27	132.50	1.40	1.00
39	16.73	19.77	24.33	25.86	27.38	30.42	33.46	30.45	36.52	42.63	45.66	48.71	61.83	63.60	35.33	44.17	54.77	61.83	65.37	81.27	134.27	1.40	1.00
40	16.73	19.77	24.33	25.86	27.38	30.42	33.46	31.80	38.05	44.17	47.19	50.25	61.83	65.37	37.10	45.93	58.30	65.37	70.67	84.80	136.04	1.35	1.00
41	16.73	19.77	24.33	25.86	27.38	30.42	33.46	31.80	39.59	45.69	48.71	51.77	63.60	68.90	37.10	45.93	58.30	65.37	70.67	88.34	137.80	1.35	1.00
42	18.25	21.29	25.86	27.38	28.90	31.94	36.50	33.51	41.11	45.93	51.23	54.77	65.37	72.44	38.87	49.47	58.30	68.90	72.44	88.34	139.57	1.35	1.00
43	18.25	21.29	25.86	27.38	28.90	33.47	36.50	33.57	42.40	49.47	53.00	54.77	68.90	74.20	38.87	49.47	60.07	68.90	72.44	90.10	141.34	1.35	1.00
44	18.25	22.83	25.86	27.38	30.42	34.99	38.02	33.57	44.17	51.23	54.77	56.53	72.44	75.97	38.87	49.47	60.07	68.90	74.20	91.87	143.10	1.35	1.00
45	18.25	22.83	27.38	28.90	30.42	36.53	38.02	35.33	44.17	51.23	56.53	58.30	74.20	79.50	40.63	51.23	61.83	70.67	75.97	93.64	146.64	1.33	1.00
46	19.77	24.35	27.38	30.43	31.95	38.04	39.54	35.33	45.93	53.00	58.30	60.07	75.97	81.27	40.63	53.00	61.83	72.44	77.71	93.64	148.40	1.33	1.00
47	19.77	24.35	28.91	31.95	33.47	39.57	41.08	37.10	45.93	54.77	58.30	61.83	79.50	84.80	40.63	53.00	63.60	72.44	77.71	95.40	151.94	1.33	1.00
48	19.77	25.87	30.43	31.95	33.47	41.09	42.60	37.10	49.47	54.77	60.07	63.60	81.27	90.10	40.63	54.77	63.60	74.20	77.71	95.40	153.70	1.33	1.00
49	21.31	25.87	30.43	33.47	34.99	44.17	45.67	38.87	49.47	56.53	61.83	65.37	83.04	91.87	40.63	54.77	63.60	74.20	77.71	95.40	155.47	1.33	1.00
50	21.31	27.41	31.97	35.01	36.53	45.69	47.19	38.87	51.23	58.30	63.60	68.90	88.34	95.40	42.40	56.53	65.37	75.97	79.50	98.94	157.24	1.30	1.00
51	22.83	28.93	33.49	36.53	38.04	47.70	50.25	38.87	53.00	60.07	65.37	70.67	90.10	98.94	42.40	58.30	68.90	77.74	81.27	100.70	160.77	1.30	1.00
52	22.83	28.93	33.49	38.04	39.56	49.47	53.29	40.63	54.77	61.83	70.67	74.20	93.64	102.47	44.17	60.07	70.67	79.50	83.04	102.47	167.84	1.29	1.00
53	24.35	30.43	35.01	38.04	39.56	51.23	56.35	40.63	56.53	63.60	72.44	77.74	95.40	109.54	44.17	60.07	72.44	79.50	88.34	102.47	171.37	1.29	1.00
54	24.35	30.43	35.01	39.57	41.09	53.00	58.30	42.40	60.07	65.37	75.97	81.27	98.94	113.07	45.93	61.83	74.20	81.27	90.10	104.24	174.90	1.28	1.00
55	25.89	31.95	36.53	41.09	42.61	54.77	61.83	42.40	61.83	68.90	77.74	83.04	100.70	118.37	49.47	63.60	75.97	83.04	91.87	107.77	180.20	1.28	1.00
56	27.41	33.47	39.57	44.15	45.66	58.30	65.37	45.93	65.37	72.44	81.27	90.10	107.77	123.67	51.23	68.90	77.74	88.34	95.40	113.07	187.27	1.26	1.00
57	28.93	36.53	41.08	47.19	48.70	61.83	70.67	49.47	68.90	75.97	88.34	95.40	113.07	132.50	53.00	72.44	81.27	93.64	98.94	120.14	194.34	1.25	1.00
58	30.45	38.04	44.13	50.23	53.28	65.37	75.97	53.00	72.44	81.27	91.87	100.70	120.14	137.80	54.77	75.97	84.80	98.94	104.24	127.20	199.64	1.23	1.00
59	33.49	41.09	47.19	53.29	56.32	72.44	79.50	56.53	75.97	84.80	97.17	107.77	127.20	146.64	56.53	79.50	90.10	102.47	111.30	134.27	208.47	1.22	1.00
60	35.01	44.15	50.23	56.33	60.90	75.97	84.80	60.07	79.50	91.87	102.47	112.68	134.27	153.70	58.30	83.04	93.64	109.54	116.60	141.34	215.54	1.20	1.00
61	38.04	47.19	54.81	60.90	65.44	81.27	90.10	63.60	83.04	97.17	109.54	120.14	141.34	162.54	61.83	88.34	98.94	114.84	123.67	151.94	226.14	1.19	1.00
62	41.09	51.77	57.85	65.46	70.02	88.34	98.94	68.90	90.10	100.70	114.84	126.40	150.17	173.14	68.90	93.64	107.77	120.14	130.74	159.00	233.21	1.18	1.00
63	45.67	54.80	62.42	70.02	74.58	97.17	106.00	72.44	95.40	107.77	121.90	132.50	157.24	181.97	74.20	98.94	114.84	128.97	137.80	171.37	243.81	1.16	1.00
64	48.71	59.37	68.52	74.57	79.13	104.24	113.07	77.74	100.70	113.07	128.97	137.80	167.84	194.34	79.50	104.24	121.90	136.04	148.40	180.20	254.41	1.15	1.00
65	53.29	63.92	73.08	80.67	85.23	111.30	123.67	81.27	107.77	118.37	136.04	143.10	176.67	206.70	84.80	111.30	130.74	143.10	155.47	192.57	265.01	1.14	1.00
66	57.85	70.00	80.70	88.25	94.35	123.67	135.54	90.10	116.60	130.74	150.17	157.24	192.57	224.37	93.64	120.14	141.34	157.24	169.60	208.47	279.14	1.13	1.00
67	63.95	77.62	88.30	97.39	105.01	136.04	147.71	97.17	128.97	143.10	162.54	173.14	212.01	240.27	100.70	132.50	153.70	171.37	185.50	226.14	296.81	1.13	1.00
68	70.02	86.78	97.43	106.52	115.65	150.17	161.41	107.77	139.57	157.24	178.44	190.80	231.44	263.24	111.30	141.34	166.07	187.27	201.40	245.57	316.24	1.12	1.00
69	76.10	94.37	106.55	117.17	129.36	164.30	175.10	116.60	153.70	173.14	196.10	210.18	252.64	284.44	120.14	155.47	178.44	203.97	220.29	266.77	333.91	1.12	1.00
70	83.72	105.05	117.20	129.35	143.05	181.23	190.31	128.97	167.84	190.37	211.66	228.42	275.61	307.41	130.74	168.76	194.34	216.75	235.96	287.97	355.11	1.11	1.00
71	92.83	117.21	130.90	144.56	159.81	196.44	208.55	141.34	185.50	211.70	236.04	254.31	305.64	335.67	141.34	185.23	215.42	237.31	257.90	312.71	383.38	1.11	1.00
72	103.49	130.90	146.12	161.30	178.08	213.15	228.32	157.24	206.70	233.21	261.91	283.24	335.67	369.24	155.47	201.40	237.36	260.62	279.83	337.44	411.64	1.11	1.00
73	115.66	146.11	162.87	181.10	197.85	231.38	249.62	174.90	227.91	257.94	292.39	315.24	369.24	404.58	171.37	220.84	264.45	287.94	308.72	367.48	445.21	1.10	1.00
74	127.84	162.84	182.65	200.87	220.69	251.14	272.41	192.57	252.64	287.97	325.92	351.79	408.11	441.68	189.04	243.81	290.73	314.21	336.39	399.28	478.78	1.10	1.00
75	143.05	181.09	203.75	225.22	245.04	272.40	298.27	213.77	278.71	318.01	362.47	391.37	448.74	484.08	206.70	266.77	319.78	344.66	366.85	432.84	515.88	1.10	1.00
76	159.81	202.39	226.79	249.56	272.43	304.37	333.28	234.97	306.12	349.81	395.95	427.90	492.91	531.78	226.14	293.27	350.25	379.26	402.84	477.01	565.35	1.10	1.00
77	176.38	221.44	250.34	276.66	302.86	337.82	371.31	255.69	334.50	381.79	434.00	469.00	537.66	579.69	246.94	318.74	386.99	420.49	445.68	518.39	616.47	1.09	1.00
78	191.84	243.74	273.11	300.13	329.77	370.03	405.84	266.56	349.94	395.45	453.71	497.31	564.29	607.83	257.21	332.67	403.04	443.74	470.52	545.87	646.34	1.09	1.00
79	206.18	261.59	286.55	326.27	350.65	394.86	432.97	269.49	354.89	402.58	458.73	506.72	574.47	619.64	259.59	337.67	409.21	451.06	477.08	554.71	660.57	1.08	1.00
80	213.13	273.83	299.23	338.76	361.34	407.92	447.44	273.83	357.11	406.51	464.38	506.72	574.47		263.95	340.17	414.98	454.50	477.08	554.71		1.08	1.00
81	237.13	303.47	331.70	375.45	402.27	454.50	498.25	299.23	392.39	447.44	510.96	557.54	630.93		289.35	374.04	455.91	499.67	523.66	608.35		1.08	1.00
82	263.95	338.76	371.22	419.21	448.85	505.31	556.13	328.88	431.91	492.61	560.36	611.17	693.04		319.00	412.15	499.67	547.66	575.89	669.04		1.08	1.00
83	295.00	378.28	413.57	468.61	499.67	564.59	619.64	361.34	474.26	540.60	616.82	671.87	760.79		350.05	451.68	549.07	602.70	632.35	733.97		1.08	1.00
84	328.88	422.03	460.14	520.84	557.54	629.52	690.22	398.04	522.25	592.82	677.51	738.21	835.60		383.92	495.43	604.12	661.99	694.45	807.37		1.08	1.00
85	366.99	470.02	513.78	581.53	621.05	700.10	769.26	437.56		652.11	743.85	810.19	917.47		420.62		664.81	726.91	763.61	886.41		1.08	1.00
86	407.92	522.25	573.06	647.87	691.63	781.96	856.77	479.90		715.62	817.25	890.65	1009.21		462.97		729.74	800.31	838.42	973.92		1.08	1.00
87	454.50	582.94	639.40	721.27	772.08	870.89	954.16	527.90		787.61	897.70	978.16	1108.02		508.13		801.72	877.94	920.29	1069.91		1.08	1.00
88	508.13	649.28	711.39	803.13	859.59	971.10	1064.26	578.71		865.24	986.63	1074.14	1216.70		558.95		880.77	964.04	1012.03	1175.77		1.08	1.00
89	564.59	724.09	793.25	897.70	958.40	1082.61	1185.65	636.58		948.52	1082.61	1181.41	1336.68		614.00		966.87	1058.61	1112.25	1290.10		1.08	1.00
90	629.52	805.96	883.59	997.92	1067.08	1206.82	1321.15	700.10							673.28							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 B4

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 a landing spot option during the 2010 and 2016 Rate Filings

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	4.2%/3% Simple Inflation with 2016 Shared Cost							4.2%/3% Compound Inflation with 2016 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	21.29	28.90	31.94	34.98	36.50	45.63	47.15	22.85	33.51	38.08	44.17	48.74	60.92	95.95	1.44	1.00
30	22.81	30.42	33.46	36.50	38.02	47.15	48.67	25.89	35.03	39.60	47.21	51.78	63.97	100.52	1.40	1.00
31	22.81	30.42	33.46	36.50	38.02	47.15	48.70	25.89	35.03	39.60	47.21	51.78	65.49	102.04	1.40	1.00
32	22.81	31.94	34.98	38.02	39.54	48.68	50.22	27.41	36.55	39.60	48.74	53.31	65.49	103.57	1.40	1.00
33	25.86	31.94	34.98	38.02	39.54	48.70	50.24	27.41	36.55	42.64	48.74	53.31	67.01	105.09	1.40	1.00
34	25.86	31.94	34.98	38.02	39.54	50.23	51.78	27.41	36.55	44.17	50.26	54.83	67.01	106.61	1.40	1.00
35	25.86	31.94	34.98	38.02	39.54	50.26	51.78	27.41	36.55	45.69	51.78	54.83	68.54	109.66	1.40	1.00
36	27.38	33.46	36.50	39.54	42.59	51.78	53.31	28.94	38.08	45.69	51.78	56.35	68.54	111.18	1.40	1.00
37	27.39	33.46	36.53	39.56	42.60	51.78	53.31	28.94	38.08	45.69	53.31	56.35	70.06	112.70	1.40	1.00
38	27.39	33.47	36.54	39.57	42.61	51.78	54.83	28.94	38.08	47.21	53.31	56.35	70.06	114.23	1.40	1.00
39	27.40	34.99	38.06	42.61	44.15	53.31	54.83	30.46	38.08	47.21	53.31	56.35	70.06	115.75	1.40	1.00
40	27.41	35.01	38.08	42.63	44.16	53.31	56.35	31.98	39.60	50.26	56.35	60.92	73.11	117.27	1.35	1.00
41	27.41	35.02	39.60	44.15	45.68	54.83	59.40	31.98	39.60	50.26	56.35	60.92	76.15	118.80	1.35	1.00
42	28.94	36.54	39.60	44.17	47.21	56.35	62.44	33.51	42.64	50.26	59.40	62.44	76.15	120.32	1.35	1.00
43	28.94	36.55	42.64	45.69	47.21	59.40	63.97	33.51	42.64	51.78	59.40	62.44	77.67	121.84	1.35	1.00
44	28.94	38.08	44.17	47.21	48.74	62.44	65.49	33.51	42.64	51.78	59.40	63.97	79.20	123.37	1.35	1.00
45	30.46	38.08	44.17	48.74	50.26	63.97	68.54	35.03	44.17	53.31	60.92	65.49	80.72	126.41	1.33	1.00
46	30.46	39.60	45.69	50.26	51.78	65.49	70.06	35.03	45.69	53.31	62.44	66.99	80.72	127.93	1.33	1.00
47	31.98	39.60	47.21	50.26	53.31	68.54	73.11	35.03	45.69	54.83	62.44	66.99	82.24	130.98	1.33	1.00
48	31.98	42.64	47.21	51.78	54.83	70.06	77.67	35.03	47.21	54.83	63.97	66.99	82.24	132.50	1.33	1.00
49	33.51	42.64	48.74	53.31	56.35	71.58	79.20	35.03	47.21	54.83	63.97	66.99	82.24	134.03	1.33	1.00
50	33.51	44.17	50.26	54.83	59.40	76.15	82.24	36.55	48.74	56.35	65.49	68.54	85.29	135.55	1.30	1.00
51	33.51	45.69	51.78	56.35	60.92	77.67	85.29	36.55	50.26	59.40	67.01	70.06	86.81	138.60	1.30	1.00
52	35.03	47.21	53.31	60.92	63.97	80.72	88.34	38.08	51.78	60.92	68.54	71.58	88.34	144.69	1.29	1.00
53	35.03	48.74	54.83	62.44	67.01	82.24	94.43	38.08	51.78	62.44	68.54	76.15	88.34	147.73	1.29	1.00
54	36.55	51.78	56.35	65.49	70.06	85.29	97.47	39.60	53.31	63.97	70.06	77.67	89.86	150.78	1.28	1.00
55	36.55	53.31	59.40	67.01	71.58	86.81	102.04	42.64	54.83	65.49	71.58	79.20	92.90	155.35	1.28	1.00
56	39.60	56.35	62.44	70.06	77.67	92.90	106.61	44.17	59.40	67.01	76.15	82.24	97.47	161.44	1.26	1.00
57	42.64	59.40	65.49	76.15	82.24	97.47	114.23	45.69	62.44	70.06	80.72	85.29	103.57	167.53	1.25	1.00
58	45.69	62.44	70.06	79.20	86.81	103.57	118.80	47.21	65.49	73.11	85.29	89.86	109.66	172.10	1.23	1.00
59	48.74	65.49	73.11	83.77	92.90	109.66	126.41	48.74	68.54	77.67	88.34	95.95	115.75	179.72	1.22	1.00
60	51.78	68.54	79.20	88.34	98.98	115.75	132.50	50.26	71.58	80.72	94.43	100.52	121.84	185.81	1.20	1.00
61	54.83	71.58	83.77	94.43	103.57	121.84	140.12	53.31	76.15	85.29	99.00	106.61	130.98	194.95	1.19	1.00
62	59.40	77.67	86.81	99.00	109.65	129.46	149.26	59.40	80.72	92.90	103.57	112.70	137.07	201.04	1.18	1.00
63	62.44	82.24	92.90	105.09	114.23	135.55	156.87	63.97	85.29	99.00	111.18	118.80	147.73	210.18	1.16	1.00
64	67.01	86.81	97.47	111.18	118.80	144.69	167.53	68.54	89.86	105.09	117.27	127.93	155.35	219.32	1.15	1.00
65	70.06	92.90	102.04	117.27	123.37	152.30	178.19	73.11	95.95	112.70	123.37	134.03	166.01	228.45	1.14	1.00
66	77.67	100.52	112.70	129.46	135.55	166.01	193.42	80.72	103.57	121.84	135.55	146.21	179.72	240.64	1.13	1.00
67	83.77	111.18	123.37	140.12	149.26	182.76	207.13	86.81	114.23	132.50	147.73	159.92	194.95	255.87	1.13	1.00
68	92.90	120.32	135.55	153.83	164.49	199.52	226.93	95.95	121.84	143.16	161.44	173.62	211.70	272.62	1.12	1.00
69	100.52	132.50	149.26	169.06	181.24	217.79	245.21	103.57	134.03	153.83	176.66	190.37	229.98	287.85	1.12	1.00
70	111.18	144.69	164.48	185.78	199.49	237.59	265.01	112.70	146.20	167.53	190.34	207.09	248.25	306.13	1.11	1.00
71	121.84	159.92	182.76	205.59	222.33	263.48	289.37	121.84	159.92	185.81	210.12	226.88	269.58	330.50	1.11	1.00
72	135.55	178.19	201.04	229.94	248.21	289.37	318.31	134.03	173.62	205.60	231.43	248.18	290.90	354.86	1.11	1.00
73	150.78	196.47	222.36	254.32	274.12	318.31	348.77	147.73	190.38	228.45	252.78	269.54	316.79	383.80	1.10	1.00
74	166.01	217.79	248.25	281.75	306.10	351.82	380.76	162.96	210.18	252.80	278.64	295.41	344.20	412.74	1.10	1.00
75	184.29	240.63	274.14	313.73	341.12	386.85	417.31	178.19	229.98	280.19	306.04	321.31	373.14	444.72	1.10	1.00
76	202.56	265.00	301.56	344.18	374.61	424.92	458.43	194.95	252.82	306.09	336.49	353.28	411.22	487.37	1.10	1.00
77	222.34	290.87	331.99	379.18	412.66	467.53	504.08	214.73	277.17	338.07	370.02	388.33	450.78	536.06	1.09	1.00
78	242.32	318.13	359.50	412.47	452.10	512.99	552.57	233.83	302.43	366.40	403.40	427.75	496.25	587.58	1.09	1.00
79	256.66	337.99	383.41	436.89	482.59	547.12	590.14	247.23	321.59	389.72	429.58	454.36	528.30	629.12	1.08	1.00
80	273.83	357.11	406.51	464.38	506.72	574.47		263.95	340.17	414.98	454.50	477.08	554.71		1.08	1.00
81	299.23	392.39	447.44	510.96	557.54	630.93		289.35	374.04	455.91	499.67	523.66	608.35		1.08	1.00
82	328.88	431.91	492.61	560.36	611.17	693.04		319.00	412.15	499.67	547.66	575.89	669.04		1.08	1.00
83	361.34	474.26	540.60	616.82	671.87	760.79		350.05	451.68	549.07	602.70	632.35	733.97		1.08	1.00
84	398.04	522.25	592.82	677.51	738.21	835.60		383.92	495.43	604.12	661.99	694.45	807.37		1.08	1.00
85	437.56		652.11	743.85	810.19	917.47		420.62		664.81	726.91	763.61	886.41		1.08	1.00
86	479.90		715.62	817.25	890.65	1009.21		462.97		729.74	800.31	838.42	973.92		1.08	1.00
87	527.90		787.61	897.70	978.16	1108.02		508.13		801.72	877.94	920.29	1069.91		1.08	1.00
88	578.71		865.24	986.63	1074.14	1216.70		558.95		880.77	964.04	1012.03	1175.77		1.08	1.00
89	636.58		948.52	1082.61	1181.41	1336.68		614.00		966.87	1058.61	1112.25	1290.10		1.08	1.00
90	700.10							673.28							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 a landing spot option

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

Age	GPO Inflation with 2019 Shared Cost							4.0% Simple Inflation or 5.0% Simple Inflation with 2019 Shared Cost							4.0%/3% Compound Inflation or 5.0%/3% Compound Inflation with 2019 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	12.85	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
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 a landing spot option during the 2010 Rate Filing

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	3.2% Simple Inflation or 4.2% Simple Inflation with 2019 Shared Cost							3.2%/3% Compound Inflation or 4.2%/3% Compound Inflation with 2019 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	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

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 C3

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 a landing spot option during the 2016 Rate Filing

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

Age	GPO Inflation with 2016 and 2019 Shared Cost							5.0% Simple Inflation with 2016 and 2019 Shared Cost							5.0%/3% Compound Inflation with 2016 and 2019 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	12.85	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
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 C4

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 a landing spot option during the 2010 and 2016 Rate Filings

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	4.2% Simple Inflation with 2016 and 2019 Shared Cost							4.2%/3% Compound Inflation with 2016 and 2019 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	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

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 a landing spot 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	15.21	16.73	19.37	21.08	22.81	24.33	27.38	21.29	28.90	31.94	34.98	36.50	45.63	47.15	26.50	38.87	44.17	51.23	56.53	70.67	111.30	1.44	1.00
30	15.21	16.73	20.54	22.24	24.33	25.86	28.90	22.81	30.42	33.46	36.50	38.02	47.15	48.67	30.03	40.63	45.93	54.77	60.07	74.20	116.60	1.40	1.00
31	15.21	16.73	21.26	22.81	24.33	25.86	28.90	22.81	30.42	33.46	36.50	38.02	47.15	51.74	30.03	40.63	45.93	54.77	60.07	75.97	118.37	1.40	1.00
32	15.21	16.73	21.29	22.81	24.33	27.38	30.42	22.81	31.94	34.98	38.02	39.54	50.20	53.26	31.80	42.40	45.93	56.53	61.83	75.97	120.14	1.40	1.00
33	15.21	18.25	22.81	24.33	25.86	27.38	30.42	25.86	31.94	34.98	38.02	39.54	51.74	56.33	31.80	42.40	49.47	56.53	61.83	77.74	121.90	1.40	1.00
34	15.21	18.25	22.81	24.33	25.86	27.38	30.42	25.86	31.94	34.98	38.02	39.54	54.80	59.39	31.80	42.40	51.23	58.30	63.60	77.74	123.67	1.40	1.00
35	16.73	18.25	22.81	24.33	25.86	27.38	30.42	25.86	31.94	34.98	38.02	39.54	57.87	60.07	31.80	42.40	53.00	60.07	63.60	79.50	127.20	1.40	1.00
36	16.73	19.77	24.33	25.86	27.38	28.90	31.94	27.38	33.46	36.50	39.54	42.59	59.39	61.83	33.57	44.17	53.00	60.07	65.37	79.50	128.97	1.40	1.00
37	16.73	19.77	24.33	25.86	27.38	28.90	31.94	28.91	33.46	39.57	41.08	44.12	60.07	61.83	33.57	44.17	53.00	61.83	65.37	81.27	130.74	1.40	1.00
38	16.73	19.77	24.33	25.86	27.38	28.90	31.94	28.91	34.99	41.11	42.61	45.66	60.07	63.60	33.57	44.17	54.77	61.83	65.37	81.27	132.50	1.40	1.00
39	16.73	19.77	24.33	25.86	27.38	30.42	33.46	30.45	36.52	42.63	45.66	48.71	61.83	63.60	35.33	44.17	54.77	61.83	65.37	81.27	134.27	1.40	1.00
40	16.73	19.77	24.33	25.86	27.38	30.42	33.46	31.80	38.05	44.17	47.19	50.25	61.83	65.37	37.10	45.93	58.30	65.37	70.67	84.80	136.04	1.35	1.00
41	16.73	19.77	24.33	25.86	27.38	30.42	33.46	31.80	39.59	45.69	48.71	51.77	63.60	68.90	37.10	45.93	58.30	65.37	70.67	88.34	137.80	1.35	1.00
42	18.25	21.29	25.86	27.38	28.90	31.94	36.50	33.51	41.11	45.93	51.23	54.77	65.37	72.44	38.87	49.47	58.30	68.90	72.44	88.34	139.57	1.35	1.00
43	18.25	21.29	25.86	27.38	28.90	33.47	36.50	33.57	42.40	49.47	53.00	54.77	68.90	74.20	38.87	49.47	60.07	68.90	72.44	90.10	141.34	1.35	1.00
44	18.25	22.83	25.86	27.38	30.42	34.99	38.02	33.57	44.17	51.23	54.77	56.53	72.44	75.97	38.87	49.47	60.07	68.90	74.20	91.87	143.10	1.35	1.00
45	18.25	22.83	27.38	28.90	30.42	36.53	38.02	35.33	44.17	51.23	56.53	58.30	74.20	79.50	40.63	51.23	61.83	70.67	75.97	93.64	146.64	1.33	1.00
46	19.77	24.35	27.38	30.43	31.95	38.04	39.54	35.33	45.93	53.00	58.30	60.07	75.97	81.27	40.63	53.00	61.83	72.44	77.71	93.64	148.40	1.33	1.00
47	19.77	24.35	28.91	31.95	33.47	39.57	41.08	37.10	45.93	54.77	58.30	61.83	79.50	84.80	40.63	53.00	63.60	72.44	77.71	95.40	151.94	1.33	1.00
48	19.77	25.87	30.43	31.95	33.47	41.09	42.60	37.10	49.47	54.77	60.07	63.60	81.27	90.10	40.63	54.77	63.60	74.20	77.71	95.40	153.70	1.33	1.00
49	21.31	25.87	30.43	33.47	34.99	44.17	45.67	38.87	49.47	56.53	61.83	65.37	83.04	91.87	40.63	54.77	63.60	74.20	77.71	95.40	155.47	1.33	1.00
50	21.31	27.41	31.97	35.01	36.53	45.69	47.19	38.87	51.23	58.30	63.60	68.90	88.34	95.40	42.40	56.53	65.37	75.97	79.50	98.94	157.24	1.30	1.00
51	22.83	28.93	33.49	36.53	38.04	47.70	50.25	38.87	53.00	60.07	65.37	70.67	90.10	98.94	42.40	58.30	68.90	77.74	81.27	100.70	160.77	1.30	1.00
52	22.83	28.93	33.49	38.04	39.56	49.47	53.29	40.63	54.77	61.83	70.67	74.20	93.64	102.47	44.17	60.07	70.67	79.50	83.04	102.47	167.84	1.29	1.00
53	24.35	30.43	35.01	38.04	39.56	51.23	56.35	40.63	56.53	63.60	72.44	77.74	95.40	109.54	44.17	60.07	72.44	79.50	88.34	102.47	171.37	1.29	1.00
54	24.35	30.43	35.01	39.57	41.09	53.00	58.30	42.40	60.07	65.37	75.97	81.27	98.94	113.07	45.93	61.83	74.20	81.27	90.10	104.24	174.90	1.28	1.00
55	25.89	31.95	36.53	41.09	42.61	54.77	61.83	42.40	61.83	68.90	77.74	83.04	100.70	118.37	49.47	63.60	75.97	83.04	91.87	107.77	180.20	1.28	1.00
56	27.41	33.47	39.57	44.15	45.66	58.30	65.37	45.93	65.37	72.44	81.27	90.10	107.77	123.67	51.23	68.90	77.74	88.34	95.40	113.07	187.27	1.26	1.00
57	28.93	36.53	41.08	47.19	48.70	61.83	70.67	49.47	68.90	75.97	88.34	95.40	113.07	132.50	53.00	72.44	81.27	93.64	98.94	120.14	194.34	1.25	1.00
58	30.45	38.04	44.13	50.23	53.28	65.37	75.97	53.00	72.44	81.27	91.87	100.70	120.14	137.80	54.77	75.97	84.80	98.94	104.24	127.20	199.64	1.23	1.00
59	33.49	41.09	47.19	53.29	56.32	72.44	79.50	56.53	75.97	84.80	97.17	107.77	127.20	146.64	56.53	79.50	90.10	102.47	111.30	134.27	208.47	1.22	1.00
60	35.01	44.15	50.23	56.33	60.90	75.97	84.80	60.07	79.50	91.87	102.47	112.68	134.27	153.70	58.30	83.04	93.64	109.54	116.60	141.34	215.54	1.20	1.00
61	38.04	47.19	54.81	60.90	65.44	81.27	90.10	63.60	83.04	97.17	109.54	120.14	141.34	162.54	61.83	88.34	98.94	114.84	123.67	151.94	226.14	1.19	1.00
62	41.09	51.77	57.85	65.46	70.02	88.34	98.94	68.90	90.10	100.70	114.84	126.40	150.17	173.14	68.90	93.64	107.77	120.14	130.74	159.00	233.21	1.18	1.00
63	45.67	54.80	62.42	70.02	74.58	97.17	106.00	72.44	95.40	107.77	121.90	132.50	157.24	181.97	74.20	98.94	114.84	128.97	137.80	171.37	243.81	1.16	1.00
64	48.71	59.37	68.52	74.57	79.13	104.24	113.07	77.74	100.70	113.07	128.97	137.80	167.84	194.34	79.50	104.24	121.90	136.04	148.40	180.20	254.41	1.15	1.00
65	53.29	63.92	73.08	80.67	85.23	111.30	123.67	81.27	107.77	118.37	136.04	143.10	176.67	206.70	84.80	111.30	130.74	143.10	155.47	192.57	265.01	1.14	1.00
66	57.85	70.00	80.70	88.25	94.35	123.67	135.54	90.10	116.60	130.74	150.17	157.24	192.57	224.37	93.64	120.14	141.34	157.24	169.60	208.47	279.14	1.13	1.00
67	63.95	77.62	88.30	97.39	105.01	136.04	147.71	97.17	128.97	143.10	162.54	173.14	212.01	240.27	100.70	132.50	153.70	171.37	185.50	226.14	296.81	1.13	1.00
68	70.02	86.78	97.43	106.52	115.65	150.17	161.41	107.77	139.57	157.24	178.44	190.80	231.44	263.24	111.30	141.34	166.07	187.27	201.40	245.57	316.24	1.12	1.00
69	76.10	94.37	106.55	117.17	129.36	164.30	175.10	116.60	153.70	173.14	196.10	210.18	252.64	284.44	120.14	155.47	178.44	203.97	220.29	266.77	333.91	1.12	1.00
70	83.72	105.05	117.20	129.35	143.05	181.23	190.31	128.97	167.84	190.37	211.66	228.42	275.61	307.41	130.74	168.76	194.34	216.75	235.96	287.97	355.11	1.11	1.00
71	92.83	117.21	130.90	144.56	159.81	196.44	208.55	141.34	185.50	211.70	236.04	254.31	305.64	335.67	141.34	185.23	215.42	237.31	257.90	312.71	383.38	1.11	1.00
72	103.49	130.90	146.12	161.30	178.08	213.15	228.32	157.24	206.70	233.21	261.91	283.24	335.67	369.24	155.47	201.40	237.36	260.62	279.83	337.44	411.64	1.11	1.00
73	115.66	146.11	162.87	181.10	197.85	231.38	249.62	174.90	227.91	257.94	292.39	315.24	369.24	404.58	171.37	220.84	264.45	287.94	308.72	367.48	445.21	1.10	1.00
74	127.84	162.84	182.65	200.87	220.69	251.14	272.41	192.57	252.64	287.97	325.92	351.79	408.11	441.68	189.04	243.81	290.73	314.21	336.39	399.28	478.78	1.10	1.00
75	143.05	181.09	203.75	225.22	245.04	272.40	298.27	213.77	278.71	318.01	362.47	391.37	448.74	484.08	206.70	266.77	319.78	344.66	366.85	432.84	515.88	1.10	1.00
76	159.81	202.39	226.79	249.56	272.43	304.37	333.28	234.97	306.12	349.81	395.95	427.90	492.91	531.78	226.14	293.27	350.25	379.26	402.84	477.01	565.35	1.10	1.00
77	176.38	221.44	250.34	276.66	302.86	337.82	371.31	255.69	334.50	381.79	434.00	469.00	537.66	579.69	246.94	318.74	386.99	420.49	445.68	518.39	616.47	1.09	1.00
78	191.84	243.74	273.11	300.13	329.77	370.03	405.84	266.56	349.94	395.45	453.71	497.31	564.29	607.83	257.21	332.67	403.04	443.74	470.52	545.87	646.34	1.09	1.00
79	206.18	261.59	286.55	326.27	350.65	394.86	432.97	269.49	354.89	402.58	458.73	506.72	574.47	619.64	259.59	337.67	409.21	451.06	477.08	554.71	660.57	1.08	1.00
80	213.13	273.83	299.23	338.76	361.34	407.92	447.44	273.83	357.11	406.51	464.38	506.72	574.47		263.95	340.17	414.98	454.50	477.08	554.71		1.08	1.00
81	237.13	303.47	331.70	375.45	402.27	454.50	498.25	299.23	392.39	447.44	510.96	557.54	630.93		289.35	374.04	455.91	499.67	523.66	608.35		1.08	1.00
82	263.95	338.76	371.22	419.21	448.85	505.31	556.13	328.88	431.91	492.61	560.36	611.17	693.04		319.00	412.15	499.67	547.66	575.89	669.04		1.08	1.00
83	295.00	378.28	413.57	468.61	499.67	564.59	619.64	361.34	474.26	540.60	616.82	671.87	760.79		350.05	451.68	549.07	602.70	632.35	733.97		1.08	1.00
84	328.88	422.03	460.14	520.84	557.54	629.52	690.22	398.04	522.25	592.82	677.51	738.21	835.60		383.92	495.43	604.12	661.99	694.45	807.37		1.08	1.00
85	366.99	470.02	513.78	581.53	621.05	700.10	769.26	437.56		652.11	743.85	810.19	917.47		420.62		664.81	726.91	763.61	886.41		1.08	1.00
86	407.92	522.25	573.06	647.87	691.63	781.96	856.77	479.90		715.62	817.25	890.65	1009.21		462.97		729.74	800.31	838.42	973.92		1.08	1.00
87	454.50	582.94	639.40	721.27	772.08	870.89	954.16	527.90		787.61	897.70	978.16	1108.02		508.13		801.72	877.94	920.29	1069.91		1.08	1.00
88	508.13	649.28	711.39	803.13	859.59	971.10	1064.26	578.71		865.24	986.63	1074.14	1216.70		558.95		880.77	964.04	1012.03	1175.77		1.08	1.00
89	564.59	724.09	793.25	897.70	958.40	1082.61	1185.65	636.58		948.52	1082.61	1181.41	1336.68		614.00		966.87	1058.61	1112.25	1290.10		1.08	1.00
90	629.52	805.96	883.59	997.92	1067.08	1206.82	1321.15	700.10							673.28							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 a landing spot option during the 2010 Rate Filing

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	21.29	28.90	31.94	34.98	36.50	45.63	47.15	22.85	33.51	38.08	44.17	48.74	60.92	95.95	1.44	1.00
30	22.81	30.42	33.46	36.50	38.02	47.15	48.67	25.89	35.03	39.60	47.21	51.78	63.97	100.52	1.40	1.00
31	22.81	30.42	33.46	36.50	38.02	47.15	48.70	25.89	35.03	39.60	47.21	51.78	65.49	102.04	1.40	1.00
32	22.81	31.94	34.98	38.02	39.54	48.68	50.22	27.41	36.55	39.60	48.74	53.31	65.49	103.57	1.40	1.00
33	25.86	31.94	34.98	38.02	39.54	48.70	50.24	27.41	36.55	42.64	48.74	53.31	67.01	105.09	1.40	1.00
34	25.86	31.94	34.98	38.02	39.54	50.23	51.78	27.41	36.55	44.17	50.26	54.83	67.01	106.61	1.40	1.00
35	25.86	31.94	34.98	38.02	39.54	50.26	51.78	27.41	36.55	45.69	51.78	54.83	68.54	109.66	1.40	1.00
36	27.38	33.46	36.50	39.54	42.59	51.78	53.31	28.94	38.08	45.69	51.78	56.35	68.54	111.18	1.40	1.00
37	27.39	33.46	36.53	39.56	42.60	51.78	53.31	28.94	38.08	45.69	53.31	56.35	70.06	112.70	1.40	1.00
38	27.39	33.47	36.54	39.57	42.61	51.78	54.83	28.94	38.08	47.21	53.31	56.35	70.06	114.23	1.40	1.00
39	27.40	34.99	38.06	42.61	44.15	53.31	54.83	30.46	38.08	47.21	53.31	56.35	70.06	115.75	1.40	1.00
40	27.41	35.01	38.08	42.63	44.16	53.31	56.35	31.98	39.60	50.26	56.35	60.92	73.11	117.27	1.35	1.00
41	27.41	35.02	39.60	44.15	45.68	54.83	59.40	31.98	39.60	50.26	56.35	60.92	76.15	118.80	1.35	1.00
42	28.94	36.54	39.60	44.17	47.21	56.35	62.44	33.51	42.64	50.26	59.40	62.44	76.15	120.32	1.35	1.00
43	28.94	36.55	42.64	45.69	47.21	59.40	63.97	33.51	42.64	51.78	59.40	62.44	77.67	121.84	1.35	1.00
44	28.94	38.08	44.17	47.21	48.74	62.44	65.49	33.51	42.64	51.78	59.40	63.97	79.20	123.37	1.35	1.00
45	30.46	38.08	44.17	48.74	50.26	63.97	68.54	35.03	44.17	53.31	60.92	65.49	80.72	126.41	1.33	1.00
46	30.46	39.60	45.69	50.26	51.78	65.49	70.06	35.03	45.69	53.31	62.44	66.99	80.72	127.93	1.33	1.00
47	31.98	39.60	47.21	50.26	53.31	68.54	73.11	35.03	45.69	54.83	62.44	66.99	82.24	130.98	1.33	1.00
48	31.98	42.64	47.21	51.78	54.83	70.06	77.67	35.03	47.21	54.83	63.97	66.99	82.24	132.50	1.33	1.00
49	33.51	42.64	48.74	53.31	56.35	71.58	79.20	35.03	47.21	54.83	63.97	66.99	82.24	134.03	1.33	1.00
50	33.51	44.17	50.26	54.83	59.40	76.15	82.24	36.55	48.74	56.35	65.49	68.54	85.29	135.55	1.30	1.00
51	33.51	45.69	51.78	56.35	60.92	77.67	85.29	36.55	50.26	59.40	67.01	70.06	86.81	138.60	1.30	1.00
52	35.03	47.21	53.31	60.92	63.97	80.72	88.34	38.08	51.78	60.92	68.54	71.58	88.34	144.69	1.29	1.00
53	35.03	48.74	54.83	62.44	67.01	82.24	94.43	38.08	51.78	62.44	68.54	76.15	88.34	147.73	1.29	1.00
54	36.55	51.78	56.35	65.49	70.06	85.29	97.47	39.60	53.31	63.97	70.06	77.67	89.86	150.78	1.28	1.00
55	36.55	53.31	59.40	67.01	71.58	86.81	102.04	42.64	54.83	65.49	71.58	79.20	92.90	155.35	1.28	1.00
56	39.60	56.35	62.44	70.06	77.67	92.90	106.61	44.17	59.40	67.01	76.15	82.24	97.47	161.44	1.26	1.00
57	42.64	59.40	65.49	76.15	82.24	97.47	114.23	45.69	62.44	70.06	80.72	85.29	103.57	167.53	1.25	1.00
58	45.69	62.44	70.06	79.20	86.81	103.57	118.80	47.21	65.49	73.11	85.29	89.86	109.66	172.10	1.23	1.00
59	48.74	65.49	73.11	83.77	92.90	109.66	126.41	48.74	68.54	77.67	88.34	95.95	115.75	179.72	1.22	1.00
60	51.78	68.54	79.20	88.34	98.98	115.75	132.50	50.26	71.58	80.72	94.43	100.52	121.84	185.81	1.20	1.00
61	54.83	71.58	83.77	94.43	103.57	121.84	140.12	53.31	76.15	85.29	99.00	106.61	130.98	194.95	1.19	1.00
62	59.40	77.67	86.81	99.00	109.65	129.46	149.26	59.40	80.72	92.90	103.57	112.70	137.07	201.04	1.18	1.00
63	62.44	82.24	92.90	105.09	114.23	135.55	156.87	63.97	85.29	99.00	111.18	118.80	147.73	210.18	1.16	1.00
64	67.01	86.81	97.47	111.18	118.80	144.69	167.53	68.54	89.86	105.09	117.27	127.93	155.35	219.32	1.15	1.00
65	70.06	92.90	102.04	117.27	123.37	152.30	178.19	73.11	95.95	112.70	123.37	134.03	166.01	228.45	1.14	1.00
66	77.67	100.52	112.70	129.46	135.55	166.01	193.42	80.72	103.57	121.84	135.55	146.21	179.72	240.64	1.13	1.00
67	83.77	111.18	123.37	140.12	149.26	182.76	207.13	86.81	114.23	132.50	147.73	159.92	194.95	255.87	1.13	1.00
68	92.90	120.32	135.55	153.83	164.49	199.52	226.93	95.95	121.84	143.16	161.44	173.62	211.70	272.62	1.12	1.00
69	100.52	132.50	149.26	169.06	181.24	217.79	245.21	103.57	134.03	153.83	176.66	190.37	229.98	287.85	1.12	1.00
70	111.18	144.69	164.48	185.78	199.49	237.59	265.01	112.70	146.20	167.53	190.34	207.09	248.25	306.13	1.11	1.00
71	121.84	159.92	182.76	205.59	222.33	263.48	289.37	121.84	159.92	185.81	210.12	226.88	269.58	330.50	1.11	1.00
72	135.55	178.19	201.04	229.94	248.21	289.37	318.31	134.03	173.62	205.60	231.43	248.18	290.90	354.86	1.11	1.00
73	150.78	196.47	222.36	254.32	274.12	318.31	348.77	147.73	190.38	228.45	252.78	269.54	316.79	383.80	1.10	1.00
74	166.01	217.79	248.25	281.75	306.10	351.82	380.76	162.96	210.18	252.80	278.64	295.41	344.20	412.74	1.10	1.00
75	184.29	240.63	274.14	313.73	341.12	386.85	417.31	178.19	229.98	280.19	306.04	321.31	373.14	444.72	1.10	1.00
76	202.56	265.00	301.56	344.18	374.61	424.92	458.43	194.95	252.82	306.09	336.49	353.28	411.22	487.37	1.10	1.00
77	222.34	290.87	331.99	379.18	412.66	467.53	504.08	214.73	277.17	338.07	370.02	388.33	450.78	536.06	1.09	1.00
78	242.32	318.13	359.50	412.47	452.10	512.99	552.57	233.83	302.43	366.40	403.40	427.75	496.25	587.58	1.09	1.00
79	256.66	337.99	383.41	436.89	482.59	547.12	590.14	247.23	321.59	389.72	429.58	454.36	528.30	629.12	1.08	1.00
80	273.83	357.11	406.51	464.38	506.72	574.47		263.95	340.17	414.98	454.50	477.08	554.71		1.08	1.00
81	299.23	392.39	447.44	510.96	557.54	630.93		289.35	374.04	455.91	499.67	523.66	608.35		1.08	1.00
82	328.88	431.91	492.61	560.36	611.17	693.04		319.00	412.15	499.67	547.66	575.89	669.04		1.08	1.00
83	361.34	474.26	540.60	616.82	671.87	760.79		350.05	451.68	549.07	602.70	632.35	733.97		1.08	1.00
84	398.04	522.25	592.82	677.51	738.21	835.60		383.92	495.43	604.12	661.99	694.45	807.37		1.08	1.00
85	437.56		652.11	743.85	810.19	917.47		420.62		664.81	726.91	763.61	886.41		1.08	1.00
86	479.90		715.62	817.25	890.65	1009.21		462.97		729.74	800.31	838.42	973.92		1.08	1.00
87	527.90		787.61	897.70	978.16	1108.02		508.13		801.72	877.94	920.29	1069.91		1.08	1.00
88	578.71		865.24	986.63	1074.14	1216.70		558.95		880.77	964.04	1012.03	1175.77		1.08	1.00
89	636.58		948.52	1082.61	1181.41	1336.68		614.00		966.87	1058.61	1112.25	1290.10		1.08	1.00
90	700.10							673.28							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 B3

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 a landing spot option during the 2016 Rate Filing

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	GPO Inflation with 2016 Shared Cost							5.0% Simple Inflation with 2016 Shared Cost							5.0%/3% Compound Inflation with 2016 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	15.21	16.73	19.37	21.08	22.81	24.33	27.38	21.29	28.90	31.94	34.98	36.50	45.63	47.15	26.50	38.87	44.17	51.23	56.53	70.67	111.30	1.44	1.00
30	15.21	16.73	20.54	22.24	24.33	25.86	28.90	22.81	30.42	33.46	36.50	38.02	47.15	48.67	30.03	40.63	45.93	54.77	60.07	74.20	116.60	1.40	1.00
31	15.21	16.73	21.26	22.81	24.33	25.86	28.90	22.81	30.42	33.46	36.50	38.02	47.15	51.74	30.03	40.63	45.93	54.77	60.07	75.97	118.37	1.40	1.00
32	15.21	16.73	21.29	22.81	24.33	27.38	30.42	22.81	31.94	34.98	38.02	39.54	50.20	53.26	31.80	42.40	45.93	56.53	61.83	75.97	120.14	1.40	1.00
33	15.21	18.25	22.81	24.33	25.86	27.38	30.42	25.86	31.94	34.98	38.02	39.54	51.74	56.33	31.80	42.40	49.47	56.53	61.83	77.74	121.90	1.40	1.00
34	15.21	18.25	22.81	24.33	25.86	27.38	30.42	25.86	31.94	34.98	38.02	39.54	54.80	59.39	31.80	42.40	51.23	58.30	63.60	77.74	123.67	1.40	1.00
35	16.73	18.25	22.81	24.33	25.86	27.38	30.42	25.86	31.94	34.98	38.02	39.54	57.87	60.07	31.80	42.40	53.00	60.07	63.60	79.50	127.20	1.40	1.00
36	16.73	19.77	24.33	25.86	27.38	28.90	31.94	27.38	33.46	36.50	39.54	42.59	59.39	61.83	33.57	44.17	53.00	60.07	65.37	79.50	128.97	1.40	1.00
37	16.73	19.77	24.33	25.86	27.38	28.90	31.94	28.91	33.46	39.57	41.08	44.12	60.07	61.83	33.57	44.17	53.00	61.83	65.37	81.27	130.74	1.40	1.00
38	16.73	19.77	24.33	25.86	27.38	28.90	31.94	28.91	34.99	41.11	42.61	45.66	60.07	63.60	33.57	44.17	54.77	61.83	65.37	81.27	132.50	1.40	1.00
39	16.73	19.77	24.33	25.86	27.38	30.42	33.46	30.45	36.52	42.63	45.66	48.71	61.83	63.60	35.33	44.17	54.77	61.83	65.37	81.27	134.27	1.40	1.00
40	16.73	19.77	24.33	25.86	27.38	30.42	33.46	31.80	38.05	44.17	47.19	50.25	61.83	65.37	37.10	45.93	58.30	65.37	70.67	84.80	136.04	1.35	1.00
41	16.73	19.77	24.33	25.86	27.38	30.42	33.46	31.80	39.59	45.69	48.71	51.77	63.60	68.90	37.10	45.93	58.30	65.37	70.67	88.34	137.80	1.35	1.00
42	18.25	21.29	25.86	27.38	28.90	31.94	36.50	33.51	41.11	45.93	51.23	54.77	65.37	72.44	38.87	49.47	58.30	68.90	72.44	88.34	139.57	1.35	1.00
43	18.25	21.29	25.86	27.38	28.90	33.47	36.50	33.57	42.40	49.47	53.00	54.77	68.90	74.20	38.87	49.47	60.07	68.90	72.44	90.10	141.34	1.35	1.00
44	18.25	22.83	25.86	27.38	30.42	34.99	38.02	33.57	44.17	51.23	54.77	56.53	72.44	75.97	38.87	49.47	60.07	68.90	74.20	91.87	143.10	1.35	1.00
45	18.25	22.83	27.38	28.90	30.42	36.53	38.02	35.33	44.17	51.23	56.53	58.30	74.20	79.50	40.63	51.23	61.83	70.67	75.97	93.64	146.64	1.33	1.00
46	19.77	24.35	27.38	30.43	31.95	38.04	39.54	35.33	45.93	53.00	58.30	60.07	75.97	81.27	40.63	53.00	61.83	72.44	77.71	93.64	148.40	1.33	1.00
47	19.77	24.35	28.91	31.95	33.47	39.57	41.08	37.10	45.93	54.77	58.30	61.83	79.50	84.80	40.63	53.00	63.60	72.44	77.71	95.40	151.94	1.33	1.00
48	19.77	25.87	30.43	31.95	33.47	41.09	42.60	37.10	49.47	54.77	60.07	63.60	81.27	90.10	40.63	54.77	63.60	74.20	77.71	95.40	153.70	1.33	1.00
49	21.31	25.87	30.43	33.47	34.99	44.17	45.67	38.87	49.47	56.53	61.83	65.37	83.04	91.87	40.63	54.77	63.60	74.20	77.71	95.40	155.47	1.33	1.00
50	21.31	27.41	31.97	35.01	36.53	45.69	47.19	38.87	51.23	58.30	63.60	68.90	88.34	95.40	42.40	56.53	65.37	75.97	79.50	98.94	157.24	1.30	1.00
51	22.83	28.93	33.49	36.53	38.04	47.70	50.25	38.87	53.00	60.07	65.37	70.67	90.10	98.94	42.40	58.30	68.90	77.74	81.27	100.70	160.77	1.30	1.00
52	22.83	28.93	33.49	38.04	39.56	49.47	53.29	40.63	54.77	61.83	70.67	74.20	93.64	102.47	44.17	60.07	70.67	79.50	83.04	102.47	167.84	1.29	1.00
53	24.35	30.43	35.01	38.04	39.56	51.23	56.35	40.63	56.53	63.60	72.44	77.74	95.40	109.54	44.17	60.07	72.44	79.50	88.34	102.47	171.37	1.29	1.00
54	24.35	30.43	35.01	39.57	41.09	53.00	58.30	42.40	60.07	65.37	75.97	81.27	98.94	113.07	45.93	61.83	74.20	81.27	90.10	104.24	174.90	1.28	1.00
55	25.89	31.95	36.53	41.09	42.61	54.77	61.83	42.40	61.83	68.90	77.74	83.04	100.70	118.37	49.47	63.60	75.97	83.04	91.87	107.77	180.20	1.28	1.00
56	27.41	33.47	39.57	44.15	45.66	58.30	65.37	45.93	65.37	72.44	81.27	90.10	107.77	123.67	51.23	68.90	77.74	88.34	95.40	113.07	187.27	1.26	1.00
57	28.93	36.53	41.08	47.19	48.70	61.83	70.67	49.47	68.90	75.97	88.34	95.40	113.07	132.50	53.00	72.44	81.27	93.64	98.94	120.14	194.34	1.25	1.00
58	30.45	38.04	44.13	50.23	53.28	65.37	75.97	53.00	72.44	81.27	91.87	100.70	120.14	137.80	54.77	75.97	84.80	98.94	104.24	127.20	199.64	1.23	1.00
59	33.49	41.09	47.19	53.29	56.32	72.44	79.50	56.53	75.97	84.80	97.17	107.77	127.20	146.64	56.53	79.50	90.10	102.47	111.30	134.27	208.47	1.22	1.00
60	35.01	44.15	50.23	56.33	60.90	75.97	84.80	60.07	79.50	91.87	102.47	112.68	134.27	153.70	58.30	83.04	93.64	109.54	116.60	141.34	215.54	1.20	1.00
61	38.04	47.19	54.81	60.90	65.44	81.27	90.10	63.60	83.04	97.17	109.54	120.14	141.34	162.54	61.83	88.34	98.94	114.84	123.67	151.94	226.14	1.19	1.00
62	41.09	51.77	57.85	65.46	70.02	88.34	98.94	68.90	90.10	100.70	114.84	126.40	150.17	173.14	68.90	93.64	107.77	120.14	130.74	159.00	233.21	1.18	1.00
63	45.67	54.80	62.42	70.02	74.58	97.17	106.00	72.44	95.40	107.77	121.90	132.50	157.24	181.97	74.20	98.94	114.84	128.97	137.80	171.37	243.81	1.16	1.00
64	48.71	59.37	68.52	74.57	79.13	104.24	113.07	77.74	100.70	113.07	128.97	137.80	167.84	194.34	79.50	104.24	121.90	136.04	148.40	180.20	254.41	1.15	1.00
65	53.29	63.92	73.08	80.67	85.23	111.30	123.67	81.27	107.77	118.37	136.04	143.10	176.67	206.70	84.80	111.30	130.74	143.10	155.47	192.57	265.01	1.14	1.00
66	57.85	70.00	80.70	88.25	94.35	123.67	135.54	90.10	116.60	130.74	150.17	157.24	192.57	224.37	93.64	120.14	141.34	157.24	169.60	208.47	279.14	1.13	1.00
67	63.95	77.62	88.30	97.39	105.01	136.04	147.71	97.17	128.97	143.10	162.54	173.14	212.01	240.27	100.70	132.50	153.70	171.37	185.50	226.14	296.81	1.13	1.00
68	70.02	86.78	97.43	106.52	115.65	150.17	161.41	107.77	139.57	157.24	178.44	190.80	231.44	263.24	111.30	141.34	166.07	187.27	201.40	245.57	316.24	1.12	1.00
69	76.10	94.37	106.55	117.17	129.36	164.30	175.10	116.60	153.70	173.14	196.10	210.18	252.64	284.44	120.14	155.47	178.44	203.97	220.29	266.77	333.91	1.12	1.00
70	83.72	105.05	117.20	129.35	143.05	181.23	190.31	128.97	167.84	190.37	211.66	228.42	275.61	307.41	130.74	168.76	194.34	216.75	235.96	287.97	355.11	1.11	1.00
71	92.83	117.21	130.90	144.56	159.81	196.44	208.55	141.34	185.50	211.70	236.04	254.31	305.64	335.67	141.34	185.23	215.42	237.31	257.90	312.71	383.38	1.11	1.00
72	103.49	130.90	146.12	161.30	178.08	213.15	228.32	157.24	206.70	233.21	261.91	283.24	335.67	369.24	155.47	201.40	237.36	260.62	279.83	337.44	411.64	1.11	1.00
73	115.66	146.11	162.87	181.10	197.85	231.38	249.62	174.90	227.91	257.94	292.39	315.24	369.24	404.58	171.37	220.84	264.45	287.94	308.72	367.48	445.21	1.10	1.00
74	127.84	162.84	182.65	200.87	220.69	251.14	272.41	192.57	252.64	287.97	325.92	351.79	408.11	441.68	189.04	243.81	290.73	314.21	336.39	399.28	478.78	1.10	1.00
75	143.05	181.09	203.75	225.22	245.04	272.40	298.27	213.77	278.71	318.01	362.47	391.37	448.74	484.08	206.70	266.77	319.78	344.66	366.85	432.84	515.88	1.10	1.00
76	159.81	202.39	226.79	249.56	272.43	304.37	333.28	234.97	306.12	349.81	395.95	427.90	492.91	531.78	226.14	293.27	350.25	379.26	402.84	477.01	565.35	1.10	1.00
77	176.38	221.44	250.34	276.66	302.86	337.82	371.31	255.69	334.50	381.79	434.00	469.00	537.66	579.69	246.94	318.74	386.99	420.49	445.68	518.39	616.47	1.09	1.00
78	191.84	243.74	273.11	300.13	329.77	370.03	405.84	266.56	349.94	395.45	453.71	497.31	564.29	607.83	257.21	332.67	403.04	443.74	470.52	545.87	646.34	1.09	1.00
79	206.18	261.59	286.55	326.27	350.65	394.86	432.97	269.49	354.89	402.58	458.73	506.72	574.47	619.64	259.59	337.67	409.21	451.06	477.08	554.71	660.57	1.08	1.00
80	213.13	273.83	299.23	338.76	361.34	407.92	447.44	273.83	357.11	406.51	464.38	506.72	574.47		263.95	340.17	414.98	454.50	477.08	554.71		1.08	1.00
81	237.13	303.47	331.70	375.45	402.27	454.50	498.25	299.23	392.39	447.44	510.96	557.54	630.93		289.35	374.04	455.91	499.67	523.66	608.35		1.08	1.00
82	263.95	338.76	371.22	419.21	448.85	505.31	556.13	328.88	431.91	492.61	560.36	611.17	693.04		319.00	412.15	499.67	547.66	575.89	669.04		1.08	1.00
83	295.00	378.28	413.57	468.61	499.67	564.59	619.64	361.34	474.26	540.60	616.82	671.87	760.79		350.05	451.68	549.07	602.70	632.35	733.97		1.08	1.00
84	328.88	422.03	460.14	520.84	557.54	629.52	690.22	398.04	522.25	592.82	677.51	738.21	835.60		383.92	495.43	604.12	661.99	694.45	807.37		1.08	1.00
85	366.99	470.02	513.78	581.53	621.05	700.10	769.26	437.56		652.11	743.85	810.19	917.47		420.62		664.81	726.91	763.61	886.41		1.08	1.00
86	407.92	522.25	573.06	647.87	691.63	781.96	856.77	479.90		715.62	817.25	890.65	1009.21		462.97		729.74	800.31	838.42	973.92		1.08	1.00
87	454.50	582.94	639.40	721.27	772.08	870.89	954.16	527.90		787.61	897.70	978.16	1108.02		508.13		801.72	877.94	920.29	1069.91		1.08	1.00
88	508.13	649.28	711.39	803.13	859.59	971.10	1064.26	578.71		865.24	986.63	1074.14	1216.70		558.95		880.77	964.04	1012.03	1175.77		1.08	1.00
89	564.59	724.09	793.25	897.70	958.40	1082.61	1185.65	636.58		948.52	1082.61	1181.41	1336.68		614.00		966.87	1058.61	1112.25	1290.10		1.08	1.00
90	629.52	805.96	883.59	997.92	1067.08	1206.82	1321.15	700.10							673.28							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 B4

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 a landing spot option during the 2010 and 2016 Rate Filings

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	4.2%/3% Simple Inflation with 2016 Shared Cost							4.2%/3% Compound Inflation with 2016 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	21.29	28.90	31.94	34.98	36.50	45.63	47.15	22.85	33.51	38.08	44.17	48.74	60.92	95.95	1.44	1.00
30	22.81	30.42	33.46	36.50	38.02	47.15	48.67	25.89	35.03	39.60	47.21	51.78	63.97	100.52	1.40	1.00
31	22.81	30.42	33.46	36.50	38.02	47.15	48.70	25.89	35.03	39.60	47.21	51.78	65.49	102.04	1.40	1.00
32	22.81	31.94	34.98	38.02	39.54	48.68	50.22	27.41	36.55	39.60	48.74	53.31	65.49	103.57	1.40	1.00
33	25.86	31.94	34.98	38.02	39.54	48.70	50.24	27.41	36.55	42.64	48.74	53.31	67.01	105.09	1.40	1.00
34	25.86	31.94	34.98	38.02	39.54	50.23	51.78	27.41	36.55	44.17	50.26	54.83	67.01	106.61	1.40	1.00
35	25.86	31.94	34.98	38.02	39.54	50.26	51.78	27.41	36.55	45.69	51.78	54.83	68.54	109.66	1.40	1.00
36	27.38	33.46	36.50	39.54	42.59	51.78	53.31	28.94	38.08	45.69	51.78	56.35	68.54	111.18	1.40	1.00
37	27.39	33.46	36.53	39.56	42.60	51.78	53.31	28.94	38.08	45.69	53.31	56.35	70.06	112.70	1.40	1.00
38	27.39	33.47	36.54	39.57	42.61	51.78	54.83	28.94	38.08	47.21	53.31	56.35	70.06	114.23	1.40	1.00
39	27.40	34.99	38.06	42.61	44.15	53.31	54.83	30.46	38.08	47.21	53.31	56.35	70.06	115.75	1.40	1.00
40	27.41	35.01	38.08	42.63	44.16	53.31	56.35	31.98	39.60	50.26	56.35	60.92	73.11	117.27	1.35	1.00
41	27.41	35.02	39.60	44.15	45.68	54.83	59.40	31.98	39.60	50.26	56.35	60.92	76.15	118.80	1.35	1.00
42	28.94	36.54	39.60	44.17	47.21	56.35	62.44	33.51	42.64	50.26	59.40	62.44	76.15	120.32	1.35	1.00
43	28.94	36.55	42.64	45.69	47.21	59.40	63.97	33.51	42.64	51.78	59.40	62.44	77.67	121.84	1.35	1.00
44	28.94	38.08	44.17	47.21	48.74	62.44	65.49	33.51	42.64	51.78	59.40	63.97	79.20	123.37	1.35	1.00
45	30.46	38.08	44.17	48.74	50.26	63.97	68.54	35.03	44.17	53.31	60.92	65.49	80.72	126.41	1.33	1.00
46	30.46	39.60	45.69	50.26	51.78	65.49	70.06	35.03	45.69	53.31	62.44	66.99	80.72	127.93	1.33	1.00
47	31.98	39.60	47.21	50.26	53.31	68.54	73.11	35.03	45.69	54.83	62.44	66.99	82.24	130.98	1.33	1.00
48	31.98	42.64	47.21	51.78	54.83	70.06	77.67	35.03	47.21	54.83	63.97	66.99	82.24	132.50	1.33	1.00
49	33.51	42.64	48.74	53.31	56.35	71.58	79.20	35.03	47.21	54.83	63.97	66.99	82.24	134.03	1.33	1.00
50	33.51	44.17	50.26	54.83	59.40	76.15	82.24	36.55	48.74	56.35	65.49	68.54	85.29	135.55	1.30	1.00
51	33.51	45.69	51.78	56.35	60.92	77.67	85.29	36.55	50.26	59.40	67.01	70.06	86.81	138.60	1.30	1.00
52	35.03	47.21	53.31	60.92	63.97	80.72	88.34	38.08	51.78	60.92	68.54	71.58	88.34	144.69	1.29	1.00
53	35.03	48.74	54.83	62.44	67.01	82.24	94.43	38.08	51.78	62.44	68.54	76.15	88.34	147.73	1.29	1.00
54	36.55	51.78	56.35	65.49	70.06	85.29	97.47	39.60	53.31	63.97	70.06	77.67	89.86	150.78	1.28	1.00
55	36.55	53.31	59.40	67.01	71.58	86.81	102.04	42.64	54.83	65.49	71.58	79.20	92.90	155.35	1.28	1.00
56	39.60	56.35	62.44	70.06	77.67	92.90	106.61	44.17	59.40	67.01	76.15	82.24	97.47	161.44	1.26	1.00
57	42.64	59.40	65.49	76.15	82.24	97.47	114.23	45.69	62.44	70.06	80.72	85.29	103.57	167.53	1.25	1.00
58	45.69	62.44	70.06	79.20	86.81	103.57	118.80	47.21	65.49	73.11	85.29	89.86	109.66	172.10	1.23	1.00
59	48.74	65.49	73.11	83.77	92.90	109.66	126.41	48.74	68.54	77.67	88.34	95.95	115.75	179.72	1.22	1.00
60	51.78	68.54	79.20	88.34	98.98	115.75	132.50	50.26	71.58	80.72	94.43	100.52	121.84	185.81	1.20	1.00
61	54.83	71.58	83.77	94.43	103.57	121.84	140.12	53.31	76.15	85.29	99.00	106.61	130.98	194.95	1.19	1.00
62	59.40	77.67	86.81	99.00	109.65	129.46	149.26	59.40	80.72	92.90	103.57	112.70	137.07	201.04	1.18	1.00
63	62.44	82.24	92.90	105.09	114.23	135.55	156.87	63.97	85.29	99.00	111.18	118.80	147.73	210.18	1.16	1.00
64	67.01	86.81	97.47	111.18	118.80	144.69	167.53	68.54	89.86	105.09	117.27	127.93	155.35	219.32	1.15	1.00
65	70.06	92.90	102.04	117.27	123.37	152.30	178.19	73.11	95.95	112.70	123.37	134.03	166.01	228.45	1.14	1.00
66	77.67	100.52	112.70	129.46	135.55	166.01	193.42	80.72	103.57	121.84	135.55	146.21	179.72	240.64	1.13	1.00
67	83.77	111.18	123.37	140.12	149.26	182.76	207.13	86.81	114.23	132.50	147.73	159.92	194.95	255.87	1.13	1.00
68	92.90	120.32	135.55	153.83	164.49	199.52	226.93	95.95	121.84	143.16	161.44	173.62	211.70	272.62	1.12	1.00
69	100.52	132.50	149.26	169.06	181.24	217.79	245.21	103.57	134.03	153.83	176.66	190.37	229.98	287.85	1.12	1.00
70	111.18	144.69	164.48	185.78	199.49	237.59	265.01	112.70	146.20	167.53	190.34	207.09	248.25	306.13	1.11	1.00
71	121.84	159.92	182.76	205.59	222.33	263.48	289.37	121.84	159.92	185.81	210.12	226.88	269.58	330.50	1.11	1.00
72	135.55	178.19	201.04	229.94	248.21	289.37	318.31	134.03	173.62	205.60	231.43	248.18	290.90	354.86	1.11	1.00
73	150.78	196.47	222.36	254.32	274.12	318.31	348.77	147.73	190.38	228.45	252.78	269.54	316.79	383.80	1.10	1.00
74	166.01	217.79	248.25	281.75	306.10	351.82	380.76	162.96	210.18	252.80	278.64	295.41	344.20	412.74	1.10	1.00
75	184.29	240.63	274.14	313.73	341.12	386.85	417.31	178.19	229.98	280.19	306.04	321.31	373.14	444.72	1.10	1.00
76	202.56	265.00	301.56	344.18	374.61	424.92	458.43	194.95	252.82	306.09	336.49	353.28	411.22	487.37	1.10	1.00
77	222.34	290.87	331.99	379.18	412.66	467.53	504.08	214.73	277.17	338.07	370.02	388.33	450.78	536.06	1.09	1.00
78	242.32	318.13	359.50	412.47	452.10	512.99	552.57	233.83	302.43	366.40	403.40	427.75	496.25	587.58	1.09	1.00
79	256.66	337.99	383.41	436.89	482.59	547.12	590.14	247.23	321.59	389.72	429.58	454.36	528.30	629.12	1.08	1.00
80	273.83	357.11	406.51	464.38	506.72	574.47		263.95	340.17	414.98	454.50	477.08	554.71		1.08	1.00
81	299.23	392.39	447.44	510.96	557.54	630.93		289.35	374.04	455.91	499.67	523.66	608.35		1.08	1.00
82	328.88	431.91	492.61	560.36	611.17	693.04		319.00	412.15	499.67	547.66	575.89	669.04		1.08	1.00
83	361.34	474.26	540.60	616.82	671.87	760.79		350.05	451.68	549.07	602.70	632.35	733.97		1.08	1.00
84	398.04	522.25	592.82	677.51	738.21	835.60		383.92	495.43	604.12	661.99	694.45	807.37		1.08	1.00
85	437.56		652.11	743.85	810.19	917.47		420.62		664.81	726.91	763.61	886.41		1.08	1.00
86	479.90		715.62	817.25	890.65	1009.21		462.97		729.74	800.31	838.42	973.92		1.08	1.00
87	527.90		787.61	897.70	978.16	1108.02		508.13		801.72	877.94	920.29	1069.91		1.08	1.00
88	578.71		865.24	986.63	1074.14	1216.70		558.95		880.77	964.04	1012.03	1175.77		1.08	1.00
89	636.58		948.52	1082.61	1181.41	1336.68		614.00		966.87	1058.61	1112.25	1290.10		1.08	1.00
90	700.10							673.28							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 a landing spot option

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

Age	GPO Inflation with 2019 Shared Cost							4.0% Simple Inflation or 5.0% Simple Inflation with 2019 Shared Cost							4.0%/3% Compound Inflation or 5.0%/3% Compound Inflation with 2019 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	12.85	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
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 a landing spot option during the 2010 Rate Filing

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	3.2% Simple Inflation or 4.2% Simple Inflation with 2019 Shared Cost							3.2%/3% Compound Inflation or 4.2%/3% Compound Inflation with 2019 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	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

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 C3

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 a landing spot option during the 2016 Rate Filing

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

Age	GPO Inflation with 2016 and 2019 Shared Cost							5.0% Simple Inflation with 2016 and 2019 Shared Cost							5.0%/3% Compound Inflation with 2016 and 2019 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	12.85	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
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 C4

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 a landing spot option during the 2010 and 2016 Rate Filings

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	4.2% Simple Inflation with 2016 and 2019 Shared Cost							4.2%/3% Compound Inflation with 2016 and 2019 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	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

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 CCI-CCII07 2019 JH Inforce Rate Increase 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 Understanding Premium Rate Increases on Private LTCI Policyholders 060216.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: 2019 Inforce Rate Increases- JH CCI-CCII07
Project Name/Number: 2019 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):	2019 RLTC LS Pkg_2.20.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:	2019 Inforce Rate Increases- JH CCI-CCII07		
Project Name/Number:	2019 Inforce Rate Increases-JH CCI-CCII07/		

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

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Michelle Fluet
Senior Contract Consultant
US Legacy - LTC

March 20, 2020

Jessica Altman
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 Memos (See Policy Form List Below)

Dear Commissioner:

We have recently completed our 2019 experience study. This comprehensive study is generally conducted every three years and examines the usage trend for our insured population. The study results show lower than expected claim terminations during the elimination/waiting period and an updated view of future mortality and morbidity improvements, partially offset by favorable incidence as policyholders are filing claims at a lower rate than expected. In short, we anticipate having to pay more claims in the future than previously expected.

As a result of the factors listed above, we are requesting a premium rate increase on the policy series listed below and are enclosing the actuarial memos and rates for your review and acceptance.

Policy Series	Approval Date	Years Sold	Average Increase
LTC-02 PA	7/31/2002	2002 - 2004	23.9%
LTC-02FR PA	7/31/2002	2002 - 2005	23.9%
BSC-02 PA	7/31/2002	2002 - 2004	23.9%
BSC-02FR PA	7/31/2002	2002 – 2004	23.9%
LTC-03 PA	5/21/2004	2004 – 2008	23.3%
LTC-03FR PA	5/21/2004	2004 – 2008	23.3%
BSC-03 PA	5/21/2004	2004 – 2007	23.3%
BSC-03FR PA	5/21/2004	2004 – 2007	23.3%
LTC-03 PA (2007)	10/12/2007	2007 – 2009	18.3%
LTC-03FR PA (2007)	10/12/2007	2008 – 2009	18.3%

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.

If a prior increase was required, the new premium increase will be implemented no less than 12 months from the previous 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 (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 and the new Policy Limit. The insured will be responsible for the remaining expenses.

    Example: If the revised Daily Benefit for Nursing Facility Care is $200 and Your 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.

  If Shared Cost is elected all other policy provisions other than those mentioned above remain unchanged, including the inflation increase option (if selected).

- **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 some 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 next policy anniversary 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.

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

- **Nonforfeiture**
  The nonforfeiture benefit, if purchased, may be exercised and the policy will be converted to paid-up status in accordance with the policy provision on the rate increase effective date.

- **Contingent Nonforfeiture**
  If the NAIC contingent nonforfeiture benefit is triggered customers will be offered paid-up coverage in accordance with the provision. Please note, that we will be voluntarily administering the 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.) 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.

- **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.

The corresponding forms will be submitted under separate cover shortly.

Policyholder Communication Package

We are submitting for informational purposes (in this submission – will be filing for approval in separate form filing), our sample template policyholder communication package regarding the rate increase and options to help mitigate the rate increase. We developed the communication package keeping in mind the amount of meaningful and detailed information to the policyholder and presenting it in a clear manner. We have incorporated suggestions from state regulators, policyholders and our dedicated policyholder service representatives. This package will be personalized for each customer and of course will vary by their respective situation. 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.

This submission is being filed in all states.

The following items are included in this submission:

- the submission letter.
- all actuarial material.

- all required certifications.

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

Thank you for your time and consideration in this matter.

Sincerely,

Michelle Fluet

John Hancock Life Insurance Company (U.S.A.)
Actuarial Memorandum for Inforce Rate Increase – Custom Care Series
March 18, 2020

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.

2. Benefit Description(s)

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 2019. The study analyzed all major components of morbidity including incidence, claim terminations due to recovery or death, and benefit utilization across many attributes, focusing on the 5-year period of 2013-2017. The study has been peer reviewed both internally as well as by an Independent third party.

Our claims projections include future morbidity improvement of 0.50% per calendar year applied as an incidence adjustment until attained age 100, as well as a 5.56% margin for moderately adverse experience consistent with the margin originally anticipated in our original pricing loss ratio. No future morbidity improvement is assumed beyond attained age 100.

Methodology Change - Representation of Morbidity

In prior filings, our morbidity assumption was presented as expected claim costs for a sample policy. Going forward morbidity assumptions will be represented more granularly by incidence, claim termination, and utilization rate assumptions.

To better illustrate our most recent assumption changes, the prior assumptions are presented below their respective current assumptions. Note that a claim is defined as an approved claim, whether or not any dollar amounts have been paid.

Incidence

Incidence rates are the likelihood a policyholder will go on claim during a given duration. Incidence rates vary by a number of parameters, including issue age, attained age, issue year, policy duration, gender, marital status, risk class, benefit period, and product.

Below are currently expected sample incidence rates before future morbidity improvements for an LTC-02 policy with the following attributes: Standard risk class, Female, Single, 90 day Elimination Period, Policy Issued 2003 (in force 16 policy years as of 2019).

Policy Duration	4 Year Benefit Period			Lifetime Benefit Period		
	Issue Age			Issue Age		
	55	65	75	55	65	75
17	1.03%	4.98%	17.57%	1.25%	6.02%	20.93%
22	2.25%	9.40%	24.14%	2.73%	11.31%	28.50%
27	4.60%	14.98%	25.99%	5.57%	17.89%	30.61%
32	8.92%	21.20%	29.58%	10.73%	25.12%	34.66%

Below are expected incidence rates from the prior assumptions before future morbidity improvements for an LTC-02 policy with the following attributes: Standard risk class, Female, Single, 90 day EP, Policy Issued 2003.

Policy Duration	4 Year Benefit Period			Lifetime Benefit Period		
	Issue Age			Issue Age		
	55	65	75	55	65	75
17	1.02%	5.05%	17.40%	1.21%	5.97%	20.32%
22	2.19%	9.62%	21.19%	2.60%	11.33%	24.65%
27	4.80%	16.63%	22.89%	5.68%	19.44%	26.58%
32	9.16%	20.28%	26.14%	10.79%	23.61%	30.24%

Comparison (Current/Prior)

Policy Duration	4 Year Benefit Period			Lifetime Benefit Period		
	Issue Age			Issue Age		
	55	65	75	55	65	75
17	100%	99%	101%	103%	101%	103%
22	103%	98%	114%	105%	100%	116%
27	96%	90%	114%	98%	92%	115%
32	97%	105%	113%	99%	106%	115%

Claim Terminations

Claim termination rates are the likelihood a policyholder will either die while on claim or recover and re-enter the active population. Termination rates vary by a number of parameters, including incurral age, duration on claim, gender, marital status, benefit period, and type of coverage.

Below are currently expected sample termination rates for an LTC-02 policy with the following attributes: Standard risk class, Female, Issue Age 55, Single, 90 day Elimination Period.

Months on Claim	4 Year Benefit Period			Lifetime Benefit Period		
	Attained Age at Claim			Attained Age at Claim		
	75	85	95	75	85	95
1	7.13%	5.90%	6.25%	6.48%	5.36%	5.68%
3	6.18%	5.11%	5.41%	5.61%	4.64%	4.92%
6	3.48%	3.06%	2.92%	2.98%	2.62%	2.50%
12	1.80%	1.72%	2.06%	1.54%	1.47%	1.77%
24	1.65%	1.86%	2.08%	1.42%	1.59%	1.79%
36	1.49%	1.97%	2.47%	1.28%	1.69%	2.11%
60	1.92%	2.43%	2.98%	1.65%	2.09%	2.55%
90	1.89%	3.01%	3.67%	1.62%	2.58%	3.14%
120	1.89%	3.01%	3.67%	1.62%	2.58%	3.14%

Below are the pre-basis change expected termination rates for an LTC-02 policy with the following attributes: Standard risk class, Female, Issue Age 55, Single, 90 day Elimination Period.

Months on Claim	4 Year Benefit Period			Lifetime Benefit Period		
	Attained Age at Claim			Attained Age at Claim		
	75	85	95	75	85	95
1	9.79%	8.02%	9.42%	7.83%	6.41%	7.53%
3	8.48%	6.95%	8.15%	6.78%	5.55%	6.52%
6	3.35%	2.86%	2.87%	2.95%	2.53%	2.53%
12	1.73%	1.61%	2.03%	1.53%	1.42%	1.79%
24	1.59%	1.74%	2.05%	1.40%	1.54%	1.81%
36	1.43%	1.85%	2.42%	1.26%	1.63%	2.14%
60	1.83%	2.28%	2.93%	1.61%	2.01%	2.58%
90	1.79%	2.82%	3.60%	1.58%	2.49%	3.18%
120	1.79%	2.82%	3.60%	1.58%	2.49%	3.18%

Comparison (Current/Prior)

	4 Year Benefit Period			Lifetime Benefit Period		
Months on Claim	**Attained Age at Claim**			**Attained Age at Claim**		
	75	**85**	**95**	**75**	**85**	**95**
1	73%	74%	66%	83%	84%	75%
3	73%	74%	66%	83%	84%	75%
6	104%	107%	102%	101%	104%	99%
12	104%	107%	102%	101%	104%	99%
24	104%	107%	102%	101%	104%	99%
36	104%	107%	102%	101%	104%	99%
60	105%	107%	102%	102%	104%	99%
90	105%	107%	102%	102%	104%	99%
120	105%	107%	102%	102%	104%	99%

Utilization

Utilization rates are the estimated percentage of the maximum daily benefit that a policyholder is expected to use reflecting the number of days it is used. Benefit utilization rates vary by incurral year, duration from issue, inflation type and coverage type, policy form group, incurral age, gender, benefit period, issue age, and time on claim.

Below are currently expected sample utilization rates for an LTC-02 policy with the following attributes: Standard risk class, Female, Issue Age 55, Single, 90 day Elimination Period, 3rd year of being on claim.

	4 Year Benefit Period			Lifetime Benefit Period		
Policy Year of Incurral	**Inflation**			**Inflation**		
	GPO	**5% Simple**	**5% Compound**	**GPO**	**5% Simple**	**5% Compound**
17	77.35%	69.40%	58.24%	80.08%	71.84%	60.29%
22	78.13%	71.07%	57.50%	80.89%	73.58%	59.52%
27	78.54%	72.72%	56.74%	81.31%	75.28%	58.74%
32	78.73%	74.19%	55.96%	81.51%	76.80%	57.93%

Below are the expected utilization rates from the prior assumptions for an LTC-02 policy with the following attributes: Standard risk class, Female, Issue Age 55, Single, 90 day Elimination Period, 3rd year of being on claim.

Policy Year of Incurral	4 Year Benefit Period			Lifetime Benefit Period		
	Inflation			Inflation		
	GPO	5% Simple	5% Compound	GPO	5% Simple	5% Compound
17	79.23%	72.00%	61.21%	81.21%	73.80%	62.75%
22	79.90%	73.54%	60.50%	81.90%	75.38%	62.01%
27	80.23%	75.03%	59.77%	82.24%	76.91%	61.26%
32	80.39%	76.35%	59.02%	82.41%	78.26%	60.49%

Comparison (Current/Prior)

Policy Year of Incurral	4 Year Benefit Period			Lifetime Benefit Period		
	Inflation			Inflation		
	GPO	5% Simple	5% Compound	GPO	5% Simple	5% Compound
17	98%	96%	95%	99%	97%	96%
22	98%	97%	95%	99%	98%	96%
27	98%	97%	95%	99%	98%	96%
32	98%	97%	95%	99%	98%	96%

Voluntary Lapses

The voluntary lapse rates are based on our own experience between 2013 and 2017. Lapse rates vary by issue age, duration, and inflation option.

Duration	No Inflation			
	Issue Age			
	55	65	75	82
1	3.16%	3.60%	5.29%	5.86%
5	1.25%	1.17%	1.93%	3.09%
10	0.80%	0.90%	1.19%	1.67%
15	0.76%	0.89%	1.37%	2.13%
20	0.54%	0.87%	2.09%	2.13%
25	0.59%	0.76%	2.13%	2.13%
30	0.76%	1.42%	2.13%	2.13%
35	1.42%	2.09%	2.13%	2.13%
40	2.09%	2.13%	2.13%	2.13%

Duration	Inflation			
	Issue Age			
	55	65	75	82
1	2.04%	2.68%	4.44%	3.85%
5	1.02%	1.11%	1.46%	1.13%
10	0.59%	0.81%	0.96%	0.99%
15	0.38%	0.63%	0.91%	2.00%
20	0.40%	0.61%	1.50%	2.19%
25	0.46%	1.24%	2.19%	2.19%
30	0.56%	2.19%	2.19%	2.19%
35	1.24%	2.19%	2.19%	2.19%
40	2.19%	2.19%	2.19%	2.19%

In addition to the lapse rates shown, we assume a 2.5% lapse rate due to the rate increase. The additional lapse rate is used to adjust future premiums and claims down by 2.5% starting at the expected date of the rate increase.

Prior Lapse Rates

The prior voluntary lapse rates based on our own experience between 2010 and 2015. Lapse rates vary by issue age, duration, and inflation option.

Prior Rates

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%

Mortality

The mortality rates have been derived based on our own experience for the individual long-term care block of business over the five-year period from 2013 to 2017 on an Active Life basis.

In the 2019 mortality study, the company has updated the base table to the 2012 Individual Annuity Mortality (IAM) tables from the previously used 1994 Group Annuity Mortality (GAM) tables.
The base table is then adjusted based on the following factors:

- Issue age
- Duration
- Product and Risk Class
- Gender and Marital Status
- Underwriting eras (which captures underwriting changes and risk class assignment changes through different series of products)

The final mortality table is based on 2012 IAM with 7 years of historical mortality improvement (HMI) using projection G2 scale, with selection factors and adjustments to reflect the company's experience. Sample mortality rates before future mortality improvements are shown below.

Policy Duration	Pre2004 Standard Risk Class (Single, Female)		
	Issue Age		
	55	65	75
1	0.000	0.002	0.006
5	0.001	0.004	0.014
10	0.003	0.008	0.022
15	0.004	0.014	0.054
20	0.009	0.031	0.121
25	0.019	0.065	0.220
30	0.045	0.126	0.326

For policies issued in 2004 and later, different rates apply due a change in underwriting practices. For policies issued after 2004:

Policy Duration	Post2004 Standard Risk Class (Single, Female)		
	Issue Age		
	55	65	75
1	0.000	0.001	0.004
5	0.001	0.003	0.008
10	0.002	0.006	0.020
15	0.004	0.012	0.042
20	0.008	0.028	0.089
25	0.018	0.060	0.153
30	0.042	0.117	0.261

Future mortality improvements are based on US general population data covering experience from 1933 to 2015 and were developed in a manner consistent with prescribed Canadian Institute of Actuaries' rates. The rates vary by attained age and are not distinct by gender or smoker status; linear grading is applied between key ages.

- 1.0% per year for attained ages 0-85
- 0.2% per year for attained age 95
- 0.0% per year for attained age 105.

Methodology Change - Active Life Mortality

In prior filings, mortality has been represented on a Total Life basis, including both Active Lives (those not on claim) and Disabled Lives (those on claim). To be consistent with our Frist Principles approach, we are now showing mortality rates that are applied to Active Lives.

Since the prior mortality rates provided were on a Total Life basis, we have developed what those mortality assumptions would have been on an Active Life basis for comparison to the new rates above.

The mortality rates in the prior study were derived based on our own experience for the individual long-term care block of business over the five-year period from March 2009 through March 2014.

The base mortality table was the unloaded 1994 Group Annuity Mortality Table, sex-distinct, with 22 years of historical improvements based on scale AA. Selection factors and adjustments were applied to reflect the company's experience. Sample mortality rates before future mortality improvements are shown below.

For policies issued prior to 2004:

Policy Duration	Pre2004 Standard Risk Class (Single, Female)		
	Issue Age		
	55	65	75
1	0.001	0.001	0.004
5	0.001	0.003	0.011
10	0.003	0.008	0.018
15	0.004	0.014	0.056
20	0.009	0.031	0.106
25	0.020	0.068	0.175
30	0.044	0.134	0.271

For policies issued in 2004 and later, different rates apply due a change in underwriting practices. For policies issued after 2004:

Policy Duration	Post2004 Standard Risk Class (Single, Female)		
	Issue Age		
	55	65	75
1	0.001	0.001	0.004
5	0.001	0.003	0.009
10	0.003	0.007	0.019
15	0.005	0.016	0.055
20	0.008	0.029	0.097
25	0.019	0.064	0.164
30	0.041	0.124	0.271

We also included 10 years of projected future mortality improvement based on scale AA.

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, inflation option, home health care maximum benefit percentage, and underwriting class, as in the initial rate filing.

All premium factors related to the insured elected benefit design options 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 policy before and after the requested increase. The averages are as of 12/31/2018, and are based on premium-paying policies as well as policies on claim, since although their premium is currently waived they could be subject to the rate increase upon recovery.

	Nationwide	Pennsylvania	
Form	before the rate increase*	before the rate increase**	after the rate increase
LTC-02 PA	2,480	3,390	4,200
LTC-02FR PA	2,850	2,910	3,606
BSC-02 PA	2,060	3,010	3,730
BSC-02FR PA	2,280	2,820	3,494

*Nationwide premiums only reflects rate increases that have been implemented through 12/31/2018
**Premiums reflect the rate increases that were appoved in the prior filing, although implementation is still not complete

14. Number of Policyholders

The table below summarizes, as of 12/31/2018, the number of policies inforce that could be affected by the rate increase in your state and their 2018 annualized premium. Policies on claim are included, since although their premium is currently waived they could be subject to the rate increase upon recovery. Paid-up policies and policies which have exercised the nonforfeiture benefit option are excluded.

Form	Number of Policies	2018 Annualized Premium*
LTC-02 PA	3,477	11,776,058
LTC-02FR PA	1,102	3,209,881
BSC-02 PA	342	1,028,878
BSC-02FR PA	109	307,648

*Premiums reflect the rate increases that were appoved in the prior filing, although implementation is still not complete

15. Reserves

Active Life Reserves have not been used in this rate increase demonstration. Minimum Statutory Claim reserves as of 12/31/2018 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 12/31/2018 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 furnished to us by consultants, with adjustments due to 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%

Total Life 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 2016 rate increase filings. In general, claims continue to last longer than expected.

The following tables show in aggregate how our new and prior assumptions compare to actual experience.

Morbidity

Claim components of incidence, claim terminations due to recovery or death, and benefit utilization were analyzed across many attributes focusing on the 5 year period of 2013 through 2017. Experience in durations 10+ are used for Incidence, Termination, and Utilization.

Incidence (Count)

Duration	Incidence A/E Before Assumption Updates	Incidence A/E After Assumption Updates
10-14	99%	98%
15-19	96%	95%
20+	97%	93%
Total	**97%**	**96%**

In recent quarters, which are not included in the study data, we have observed adverse morbidity experience on older products after reflecting the new assumptions. A decision was made to react to this experience by further increasing incidence for these products, resulting in lower incidence A/Es for these older products since the post study experience is not reflected in the A/Es.

Claim Termination (Count)

	All Months		Months 1-5		Months 6+	
Benefit Period	Termination A/E Before Assumption Updates	Termination A/E After Assumption Updates	Termination A/E Before Assumption Updates	Termination A/E After Assumption Updates	Termination A/E Before Assumption Updates	Termination A/E After Assumption Updates
<10 years	96%	99%	81%	96%	104%	101%
10+ years	94%	98%	89%	98%	96%	99%
Total	**95%**	**99%**	**83%**	**97%**	**102%**	**100%**

Utilization (Amount)

Inflation	Utilization A/E Before Assumption Updates	Utilization A/E After Assumption Updates
None / GPO	96%	98%
Simple	95%	97%
Compound	93%	100%
Total	**95%**	**98%**

Overall our morbidity experience has been unfavorable since the last filing, largely due to unfavorable claim termination experience during the first 5 months on claim. Amongst those that do terminate from claim, the proportion recovering as opposed to dying has been close to expected.

Voluntary Lapses

Lapse experience from 2013 through 2017 was analyzed both by policy count (for credibility) and by policy amount (for assumption recommendations). Note that "Amount" is defined as the Maximum Daily Benefit multiplied by a Benefit Period factor to ensure that policies with longer benefit periods are appropriately weighted.

In prior studies, any policy that was rerated after the 2008 rate increase filing was permanently excluded from the remainder of the study. As rate increase filings have become more prevalent, policies are now allowed to re-enter the study following the rerate shock lapse period (2 years).

Actual to Expected ratios by amount for this block for John Hancock individual (including our assumed business) summarized by inflation and duration groups before and after the assumption update are shown below.

	Without Inflation		With Inflation	
Duration	**Lapse A/E Before Assumption Updates**	**Lapse A/E After Assumption Updates**	**Lapse A/E Before Assumption Updates**	**Lapse A/E After Assumption Updates**
1-5	66%	83%	76%	100%
6-10	79%	99%	91%	101%
11-15	101%	102%	83%	101%
16-20	110%	104%	98%	100%
21-25	108%	107%	103%	104%
26+	87%	86%	117%	117%
Total per inflation	**90%**	**99%**	**84%**	**100%**

Actual to expected ratios based on the prior assumptions were overall much lower than expected with an overall A/E ratio of 85% by amount. This was primarily driven by lower lapses in the earlier durations, specifically for younger issue ages. Lapse rates continue to be lower for policies with an inflation option. After updating assumptions based on experience, the A/E ratios are now 100% overall.

Healthy Life Mortality

Healthy life mortality experience from 2013 through 2017 was analyzed both by policy count (for credibility) and by policy amount (for assumption recommendations). Note that "Amount" is defined as Maximum Daily Benefit multiplied by a Benefit Period factor to ensure that policies with longer benefit periods are appropriately weighted.

The below table shows the healthy life A/E ratios by amount before and after the assumption update for our Individual business (including our assumed business).

Duration	Mortality A/E Before Assumption Updates	Mortality A/E After Assumption Updates
1-5	94%	99%
6-10	98%	101%
11-15	100%	101%
16-20	106%	103%
21-25	94%	99%
26+	92%	93%
Total	**101%**	**101%**

Healthy life mortality experience for our individual block in aggregate was close to our expectation, however expectations were adjusted for certain subgroups. Adjustments were made to product selection factors, risk class adjustment factors, and gender and marital factors to account for developing experience.

17. Requested Rate Increase

The Company is requesting an average rate increase of 23.9%, which varies by issue age, benefit period, and inflation option, and ranges from 10.0% to 66.7%. Rate increases were derived as follows:

1. In the prior filing, The Company certified to a lifetime loss ratio of 92.1% based on nationwide data where waived premiums were included in both premiums and claims. We have restated this target loss ratio to 92.2% by removing waived premiums from both premiums and claims.
2. We determined the projected lifetime loss ratio for this form based on nationwide actual experience and projected future experience assuming the prior rate increase request was approved in full and within three months of the original filing date. We then determined the amount of rate increase (23.6%) that would be needed in order to revert to the restated lifetime loss ratio for this form.
3. We ensured that the proposed rate increases did not result in premium rates that exceed rates for older issue ages or 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 the 2016 and 2019 Experience Studies. Adjustments of 9.5% and 9.8%, respectively, were applied to all rates to reflect these updates. Additionally, we graded the rate increase determined in this step to 9.8% between issue ages 70 and 80. After the application of these restrictions the average rate increase for the forms listed in this memo is 23.0%, ranging from 9.8% to 24.3%.
4. Unapproved rate increases initially requested in our 2016 inforce rate filings (SERFF Tracking No. MULF-131964637) were included in this filing. Your State capped these rate increases at 20% on August 27th, 2019. These rate increases continue to be actuarially justified and are unchanged from our original request with the following exception: to account for the delayed implementation of the originally-requested rate increases, we have adjusted the portion of the current proposed rate increases attributable to the 2016 remainder so that on a present-value basis it is equivalent to implementing our original request all at once. After taking the unapproved amount into account and applying this

adjustment, the average rate increase for the forms listed in this memo is 23.9%, ranging from 10.0% to 66.7%.

5. We ensured that the resulting overall increase in rates satisfied the rate stability rule ensuring no less than an 85% loss ratio on the rate increase portion, while applying the original loss ratio on the original rate schedule (as the original loss ratio was higher than 58%). This is demonstrated at the bottom of Exhibit 1 where it can be seen that the sum of past and future projected incurred claims is not less than the sum of the original premium times the original loss ratio and the rate increase premium times the 85% loss ratio requirement.

Note that in **Appendix A** in the filing package we reflect the proposed premium rates both with and without any additional cost as we believe any cost due to delayed implementation should not be subject to the new business rate restrictions.

In the rate schedules by policy form, **Appendix B1** contains the new proposed rate tables for all policy forms included with this filing for those policyholders that *never* elected an inflation reduction or shared cost option as part of the 2010, 2013, or 2016 rate increase filings.

In the rate schedules by policy form, **Appendices B2-B8** contain the new proposed rate tables for all policy forms included with this filing for those policyholders that *did* elect an inflation reduction or shared cost option as part of the 2010, 2013, and/or 2016 rate increase filings.

Please note that the actual rates implemented may vary slightly from those in Appendices B1 to B8 due to implementation rounding algorithms.

Exhibit 1 contains nationwide past premium and claims experience as well as future premium and claim projections. It illustrates that the anticipated lifetime loss ratio with the requested rate increase is 92.2%, well in excess of the minimum loss ratio of 60% as well as greater than the original pricing loss ratio of 87.5%. The original pricing loss ratio was not restated for the removal of waived premiums due to immateriality. The lifetime loss ratio as of 12/31/2018 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.

Exhibit 1 also 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 and post stability 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.

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 (also referred to as "landing spots") that will allow policyholders that have Compound and Simple inflation coverage the option to offset the rate increase. This option is not available to limited pay policies, or policyholders who have elected three prior inflation reductions.

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:

Previously Elected Landing Spot	Current inflation	Proposed Landing Spot
None	5.0%	3.8%
2010	2.7%	1.7%
2013	4.5%	3.5%
2010 and 2013	2.2%	1.2%
2016	4.1%	2.8%
2010 and 2016	1.9%	1.0%
2013 and 2016	3.8%	2.5%

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 in the rate schedules by policy form as **Appendices C1** to **C7.**

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, but will not

pay more than the new reduced daily/monthly 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** in the filing package. The Shared Cost percentages in **Appendix D1** 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 D1 and 80% of the policyholder's currently available benefit reduction that would offset their rate increase.

The Shared Cost percentages for policyholders who elected the Shared Cost option to offset the rate increase approved in your State on 08-27-2019 are included in **Appendix D2** for reference. The Shared Cost percentages in Appendix D2 will apply to all policyholders who had not bought additional attained age coverage before this option became effective. For those who had, the Shared Cost percentage will be the lesser of those shown in Appendix D2 and 80% of the policyholder's benefit reduction that was made available to offset the rate increase approved in your State on 08-27-2019. If a policyholder elected the Shared Cost option to offset the rate increase approved on 08-27-2019 and were to elect the option again to offset the proposed rate increase, the policyholder's cumulative percentage factor to be applied to future claim payments is included in **Appendix D3**.

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 Shared Cost option is not available to limited pay policies.

The premium rate tables for these options are included in the rate schedules by policy form as **Appendices C1 to C8.**

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 for GPO policy forms 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 04, 2015.

A 15.4% rate increase for GPO policy forms 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 09, 2017.

A 18.1% rate increase on these policy forms was accepted by your state on August 27, 2019.

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

New rates will not be effective until after the implementation of prior rate increases for all policyholders with product forms listed in this memo. These rates will be effective on the next policy anniversary date after completion, following at least a 90 day policyholder notification period. The assumed effective date used to calculate the rate increase is 05/01/2021.

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:

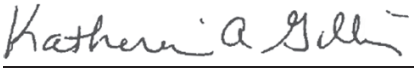
a) the assumptions on which this certification is based;
b) the adjustments to prior assumptions with an explanation of the reasons previous assumptions were not realized;
c) a lifetime projection of the prior premium rate schedules and incurred claims plus future expected premiums and claims which demonstrates 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.



Katherine A Gillis, FSA, MAAA
Actuary, Long Term Care Inforce Management
John Hancock Life Insurance Company

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

		Original Assumptions (with Waived Premiums)			Historical & Projected Experience (without Waived Premiums)					
					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	-	-	-	-	11,259	0%	-	11,259	0%
	1993	-	-	-	-	18,596	0%	-	18,596	0%
	1994	-	-	-	-	21,392	0%	-	21,392	0%
	1995	-	-	-	-	34,643	0%	-	34,643	0%
	1996	-	-	-	-	72,163	0%	-	72,163	0%
	1997	-	-	-	-	99,166	0%	-	99,166	0%
	1998	-	-	-	-	184,733	0%	-	184,733	0%
	1999	-	-	-	-	309,793	0%	-	309,793	0%
	2000	-	-	-	-	608,877	0%	-	608,877	0%
	2001	-	-	-	-	1,151,326	0%	-	1,151,326	0%
	2002	530,322	12,698,284	4%	430,664	40,241,175	1%	430,664	40,241,175	1%
	2003	5,487,901	132,209,102	4%	3,246,839	179,281,433	2%	3,246,839	179,281,433	2%
	2004	12,277,508	234,720,102	5%	11,233,749	240,329,531	5%	11,233,749	240,329,531	5%
	2005	20,299,610	230,898,672	9%	14,023,418	237,539,223	6%	14,023,418	237,539,223	6%
Historical	2006	28,140,074	220,845,859	13%	26,439,531	232,785,822	11%	26,439,531	232,785,822	11%
Experience	2007	33,039,150	213,029,569	16%	48,752,252	228,257,301	21%	48,752,252	228,257,301	21%
	2008	38,955,824	206,503,759	19%	41,036,576	223,314,426	18%	41,036,576	223,314,426	18%
	2009	48,970,112	200,673,230	24%	52,291,662	218,442,976	24%	52,291,662	218,442,976	24%
	2010	58,262,436	194,904,782	30%	66,836,686	213,355,892	31%	66,836,686	213,355,892	31%
	2011	65,013,451	188,814,100	34%	78,061,717	255,849,128	31%	78,061,717	255,849,128	31%
	2012	72,397,279	182,414,152	40%	103,543,485	288,917,473	36%	103,543,485	288,917,473	36%
	2013	80,014,444	175,720,840	46%	108,131,670	262,870,274	41%	108,131,670	262,870,274	41%
	2014	87,500,748	168,806,836	52%	118,871,344	245,192,305	48%	118,871,344	245,192,305	48%
	2015	95,657,227	161,789,916	59%	149,938,575	253,883,171	59%	149,938,575	253,883,171	59%
	2016	104,540,237	154,735,212	68%	157,761,430	253,140,610	62%	157,761,430	253,140,610	62%
	2017	113,954,945	147,665,819	77%	186,888,886	252,819,786	74%	186,888,886	252,819,786	74%
	2018	123,948,315	140,599,224	88%	213,074,278	292,217,185	73%	213,074,278	292,217,185	73%
Projected	2019	134,309,647	133,546,718	101%	247,374,838	306,879,985	81%	247,374,838	306,879,985	81%
Future	2020	144,975,775	126,515,069	115%	270,357,724	292,471,243	92%	270,357,724	292,471,243	92%
Experience	2021	155,907,667	119,513,629	130%	294,540,080	277,316,590	106%	290,858,329	329,809,832	88%
	2022	167,789,973	112,559,728	149%	322,332,176	262,696,696	123%	314,273,871	318,002,682	99%
	2023	179,649,593	105,668,334	170%	350,219,948	248,038,818	141%	341,464,449	300,439,855	114%
	2024	190,480,927	98,857,577	193%	377,016,614	233,356,409	162%	367,591,199	282,807,175	130%
	2025	200,692,859	92,144,940	218%	404,930,797	218,534,942	185%	394,807,527	264,974,335	149%
	2026	209,843,085	85,547,583	245%	422,507,740	203,521,840	208%	411,945,047	246,881,593	167%
	2027	217,968,151	79,099,489	276%	440,171,511	188,334,640	234%	429,167,223	228,551,037	188%
	2028	225,223,405	72,837,995	309%	465,593,673	173,186,359	269%	453,953,832	210,242,472	216%
	2029	231,402,094	66,795,422	346%	490,665,058	158,200,363	310%	478,398,431	192,108,881	249%
	2030	236,317,862	60,994,934	387%	509,177,082	143,491,773	355%	496,447,655	174,293,953	285%
	2031	239,043,625	55,452,618	431%	503,945,825	129,178,070	390%	491,347,180	156,943,391	313%
	2032	239,951,577	50,195,331	478%	492,072,225	115,372,094	427%	479,770,420	140,196,595	342%
	2033	239,412,773	45,251,862	529%	492,714,538	102,304,633	482%	480,396,674	124,335,754	386%
	2034	235,727,762	40,644,802	580%	495,097,446	90,089,609	550%	482,720,010	109,501,902	441%
	2035	228,945,808	36,382,390	629%	491,665,811	78,779,367	624%	479,374,166	95,761,592	501%
	2036	220,732,683	32,455,981	680%	464,197,362	68,406,457	679%	452,592,428	83,156,140	544%
	2037	212,730,375	28,862,706	737%	427,681,263	58,978,485	725%	416,989,231	71,696,503	582%
	2038	204,915,341	25,605,445	800%	401,944,183	50,550,032	795%	391,895,578	61,450,245	638%
	2039	195,506,230	22,683,506	862%	383,154,300	43,078,032	889%	373,575,442	52,365,696	713%
	2040	185,228,216	20,084,232	922%	366,978,752	36,456,807	1007%	357,804,283	44,314,864	807%

Note: Please refer to the Actuarial Memorandum, section "Ensuring No Cross-Subsidization Between States", for adjustments made to experience exhibits

Values as of 12/31/2018 (discounted at maximum statutory valuation rates)

Past :	1,268,653,603	4,400,858,737	28.8%	1,720,033,446	5,629,601,131	30.6%	1,720,033,446	5,629,601,131	30.6%
Future :	3,586,762,456	1,147,336,642	312.6%	6,414,890,652	2,612,432,901	245.6%	6,270,193,329	3,041,025,532	206.2%
Lifetime :	4,855,416,059	5,548,195,378	87.5%	8,134,924,098	8,242,034,031	98.7%	7,990,226,775	8,670,626,663	92.2%

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 87.5% =	3,976,580,540
			Present Value of Future Initial Prm x 87.5% =	756,731,110
Accum. Value of Past Incurred Claims =	1,720,033,446		Accum Value of Prior Increases x 87.5% =	950,076,484
Present Value of Future Incurred Claims =	6,270,193,329		Present Value of Future Increases x 87.5% =	1,904,574,629
Total =	7,990,226,775	>=	Total =	7,587,962,764

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 87.5% =	3,976,580,540
			Present Value of Future Initial Prm x 87.5% =	756,731,110
Accum. Value of Past Incurred Claims =	1,720,033,446		Accum Value of Prior Increases x 87.5% =	950,076,484
Present Value of Future Incurred Claims =	6,270,193,329		Present Value of Future Increases x 87.5% =	1,904,574,629
Total =	7,990,226,775	>=	Total =	7,587,962,764

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

		Loss Ratios to Apply to Actual Premium (without waived premiums)				Historical & Projected Experience (without waived premiums)					
						Before Proposed Increase			With Proposed Rate Increase		
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio	Adjusted 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	11,259	0%	0	11,259	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	34,643	0%	0	34,643	0%
	1996	0	0	0%	-	0	72,163	0%	0	72,163	0%
	1997	0	0	0%	-	0	99,166	0%	0	99,166	0%
	1998	0	0	0%	-	0	184,733	0%	0	184,733	0%
	1999	0	0	0%	-	0	309,793	0%	0	309,793	0%
	2000	0	0	0%	-	0	608,877	0%	0	608,877	0%
	2001	0	0	0%	-	0	1,151,326	0%	0	1,151,326	0%
	2002	527,886	12,695,976	4%	1,673,189	430,664	40,241,175	1%	430,664	40,241,175	1%
	2003	5,384,187	132,110,794	4%	7,306,631	3,246,839	179,281,433	2%	3,246,839	179,281,433	2%
	2004	11,936,956	234,397,303	5%	12,239,061	11,233,749	240,329,531	5%	11,233,749	240,329,531	5%
	2005	19,605,419	230,240,672	9%	20,226,905	14,023,418	237,539,223	6%	14,023,418	237,539,223	6%
	2006	26,869,286	219,641,321	12%	28,477,286	26,439,531	232,785,822	11%	26,439,531	232,785,822	11%
	2007	31,115,101	211,205,826	15%	33,627,145	48,752,252	228,257,301	21%	48,752,252	228,257,301	21%
	2008	36,372,534	204,055,143	18%	39,805,473	41,036,576	223,314,426	18%	41,036,576	223,314,426	18%
	2009	45,599,774	197,478,597	23%	50,440,658	52,291,662	218,442,976	24%	52,291,662	218,442,976	24%
2010 RI	2010	67,383,718	213,115,057	32%	67,383,718	66,836,686	213,355,892	31%	66,836,686	213,355,892	31%
	2011	76,620,269	357,710,163	21%	76,620,269	78,061,717	255,849,128	31%	78,061,717	255,849,128	31%
	2012	88,889,554	346,913,358	26%	88,889,554	103,543,485	288,917,473	36%	103,543,485	288,917,473	36%
2013 RI	2013	109,141,406	281,798,369	39%	109,141,406	108,131,670	262,870,274	41%	108,131,670	262,870,274	41%
	2014	124,811,861	281,568,969	44%	124,811,861	118,871,344	245,192,305	48%	118,871,344	245,192,305	48%
	2015	135,392,023	288,903,832	47%	135,392,023	149,938,575	253,883,171	59%	149,938,575	253,883,171	59%
2016 RI	2016	157,598,845	256,662,312	61%	157,598,845	157,761,430	253,140,610	62%	157,761,430	253,140,610	62%
	2017	177,883,671	253,511,686	70%	177,883,671	186,888,886	252,819,786	74%	186,888,886	252,819,786	74%
	2018	193,480,368	289,537,585	67%	193,480,368	213,074,278	292,217,185	73%	213,074,278	292,217,185	73%
Projected Future Experience	2019					247,374,838	306,879,985	81%	247,374,838	306,879,985	81%
	2020					270,357,724	292,471,243	92%	270,357,724	292,471,243	92%
	2021					294,540,080	277,316,590	106%	290,858,329	329,809,832	88%
	2022					322,332,176	262,696,696	123%	314,273,871	318,002,682	99%
	2023					350,219,948	248,038,818	141%	341,464,449	300,439,855	114%
	2024					377,016,614	233,356,409	162%	367,591,199	282,807,175	130%
	2025					404,930,797	218,534,942	185%	394,807,527	264,974,335	149%
	2026					422,507,740	203,521,840	208%	411,945,047	246,881,593	167%
	2027					440,171,511	188,334,640	234%	429,167,223	228,551,037	188%
	2028					465,593,673	173,186,359	269%	453,953,832	210,242,472	216%
	2029					490,665,058	158,200,363	310%	478,398,431	192,108,881	249%
	2030					509,177,082	143,491,773	355%	496,447,655	174,293,953	285%
	2031					503,945,825	129,178,070	390%	491,347,180	156,943,391	313%
	2032					492,072,225	115,372,094	427%	479,770,420	140,196,595	342%
	2033					492,714,538	102,304,633	482%	480,396,674	124,335,754	386%
	2034					495,097,446	90,089,609	550%	482,720,010	109,501,902	441%
	2035					491,665,811	78,779,367	624%	479,374,166	95,761,592	501%
	2036					464,197,362	68,406,457	679%	452,592,428	83,156,140	544%
	2037					427,681,263	58,978,485	725%	416,989,231	71,696,503	582%
	2038					401,944,183	50,550,032	795%	391,895,578	61,450,245	638%
	2039					383,154,300	43,078,032	889%	373,575,442	52,365,696	713%
	2040					366,978,752	36,456,807	1007%	357,804,283	44,314,864	807%
Values as of 12/31/2018 (discounted at maximum statutory valuation rates)											
	Past				1,658,459,344	1,720,033,446	5,629,601,131	30.6%	1,720,033,446	5,629,601,131	30.6%
	Future					6,414,890,652	2,612,432,901	245.6%	6,270,193,329	3,041,025,532	206.2%
	Lifetime					8,134,924,098	8,242,034,031	98.7%	7,990,226,775	8,670,626,663	92.2%

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 87.5% =	3,976,580,540
Accum Value of Minimum(Past Incurred Claims,			Present Value of Future Initial Prm x 87.5% =	756,731,110
Adjusted Originally Expected Incurred Claims) =	1,658,459,344		Accum Value of Prior Increases x 87.5% =	950,076,484
Present Value of Future Incurred Claims =	6,270,193,329		Present Value of Future Increases x 87.5% =	1,904,574,629
Total =	7,928,652,672	> =	Total =	7,587,962,764

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 87.5% =	3,976,580,540
Accum Value of Minimum(Past Incurred Claims,			Present Value of Future Initial Prm x 87.5% =	756,731,110
Adjusted Originally Expected Incurred Claims) =	1,658,459,344		Accum Value of Prior Increases x 87.5% =	950,076,484
Present Value of Future Incurred Claims =	6,270,193,329		Present Value of Future Increases x 87.5% =	1,904,574,629
Total =	7,928,652,672	> =	Total =	7,587,962,764

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	13.78	15.44	17.07	18.58	21.87	25.35	29.92
30	14.57	16.23	18.10	19.61	22.89	28.96	33.94
31	14.96	16.63	18.73	20.24	23.52	29.31	34.14
32	15.35	17.26	19.52	21.03	24.55	30.58	35.63
33	15.59	17.66	20.16	21.90	25.34	31.16	36.12
34	15.98	18.29	20.79	22.69	26.21	32.23	37.36
35	16.38	18.69	21.58	23.56	27.23	33.12	38.22
36	16.77	19.48	22.21	24.35	28.26	34.05	39.13
37	17.16	20.11	23.00	25.38	28.89	36.98	42.36
38	17.79	20.51	24.03	26.25	29.92	36.98	42.36
39	18.19	21.14	24.66	27.27	31.18	36.98	42.36
40	18.58	21.93	25.45	28.30	32.21	37.94	43.21
41	19.35	22.71	26.50	29.12	33.45	39.16	44.33
42	19.89	23.51	27.48	30.12	34.72	42.64	48.00
43	20.67	24.31	28.30	30.96	35.84	43.66	48.87
44	21.63	25.12	29.39	32.22	37.13	44.89	49.99
45	22.44	25.94	30.24	33.08	38.44	48.47	53.70
46	23.26	26.77	31.51	34.37	39.76	49.71	54.80
47	24.25	27.78	32.38	35.25	41.10	50.98	55.92
48	25.09	28.88	33.68	36.57	42.71	54.97	60.02
49	25.95	29.74	34.83	37.73	44.08	58.26	63.23
50	26.98	30.79	35.90	38.82	45.73	59.87	64.69
51	28.25	31.91	37.49	40.85	47.97	64.30	69.09
52	29.11	33.23	38.85	42.48	50.33	66.88	73.63
53	30.40	34.72	40.47	44.56	52.89	74.51	81.48
54	31.72	36.33	42.29	46.40	55.31	79.30	86.14
55	32.78	37.69	43.96	48.52	57.92	84.39	91.11
56	34.35	40.15	46.89	51.74	61.62	88.13	96.84
57	36.11	42.63	50.11	54.99	65.18	93.83	102.32
58	38.14	45.14	53.10	58.27	69.22	97.35	105.41
59	39.93	47.94	56.65	62.03	73.29	103.78	113.74
60	42.01	50.94	60.41	66.09	77.85	108.13	119.73
61	45.17	55.13	64.65	71.07	84.06	116.97	128.44
62	48.45	59.36	69.19	76.38	91.06	126.93	140.40
63	52.39	64.35	74.23	82.18	98.39	139.50	150.78
64	56.37	69.39	79.32	88.50	106.70	153.57	166.94
65	60.66	75.11	85.18	95.15	115.37	165.27	178.32
66	66.51	82.25	93.23	104.39	125.16	176.86	189.65
67	72.92	90.48	102.47	114.36	135.59	188.76	201.20
68	80.24	98.99	112.44	125.53	147.21	202.41	216.72
69	88.01	108.69	123.60	137.88	159.83	216.35	228.26
70	96.98	119.03	135.86	151.14	173.56	231.92	243.62
71	106.31	130.56	147.67	166.97	187.74	243.46	258.56
72	116.65	142.73	160.84	183.99	203.11	256.54	274.86
73	128.36	156.36	175.20	203.11	219.67	271.11	292.52
74	140.99	170.90	190.76	223.88	238.06	285.94	310.21
75	154.80	187.28	207.68	247.02	257.45	302.14	330.84
76	171.27	216.94	243.04	267.51	291.98	344.35	377.07
77	190.03	240.38	269.61	297.22	323.21	380.59	418.31
78	209.79	267.88	298.54	327.59	356.64	422.45	463.33
79	232.84	297.08	330.80	362.92	395.03	467.83	513.59
80	381.79	490.87	543.04	595.21	647.38	770.96	846.05
81	411.98	530.69	586.55	642.41	698.28	832.89	913.97
82	444.46	572.10	631.36	692.90	752.17	897.41	984.02
83	480.23	616.49	681.26	746.04	810.82	966.67	1060.98
84	517.65	664.00	733.89	801.60	871.49	1039.80	1141.24

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	13.09	15.44	17.07	18.58	21.87	25.35	28.05
30	13.09	16.23	18.10	19.61	22.89	26.18	28.05
31	13.09	16.63	18.73	20.24	23.52	26.18	28.05
32	13.09	17.26	19.52	21.03	24.31	28.05	29.92
33	14.96	17.66	20.16	21.90	24.31	28.05	29.92
34	14.96	18.29	20.57	22.44	24.31	28.05	29.92
35	14.96	18.69	20.57	23.56	26.18	28.05	30.98
36	15.24	18.70	20.57	24.31	26.18	29.92	32.92
37	15.24	18.74	22.44	24.31	26.18	30.43	34.86
38	16.94	18.74	22.44	24.31	26.18	30.43	34.86
39	16.94	20.57	23.81	26.18	28.05	32.22	36.79
40	18.58	21.93	25.45	27.21	28.87	34.01	38.73
41	18.76	22.29	26.50	29.10	30.77	36.02	40.77
42	19.89	23.51	27.48	29.29	30.98	38.05	42.83
43	20.67	24.31	28.30	30.96	32.91	40.10	44.89
44	20.91	25.12	29.39	31.42	34.88	42.17	46.97
45	21.06	25.94	30.24	33.08	35.11	44.27	49.05
46	22.98	26.77	31.51	34.37	37.11	46.40	51.15
47	23.15	27.78	32.38	35.25	39.14	48.54	53.25
48	23.31	28.88	33.68	36.57	39.40	50.71	55.37
49	25.29	29.74	34.83	37.73	41.47	54.80	59.48
50	25.47	30.79	35.90	38.82	43.56	57.03	61.62
51	27.46	31.91	37.49	40.85	45.67	61.21	65.76
52	27.62	33.23	38.85	42.48	47.80	63.51	69.92
53	29.65	34.72	40.47	44.56	48.10	67.77	74.10
54	29.83	36.33	42.29	46.40	50.27	72.08	78.30
55	31.89	37.69	43.96	48.52	52.47	76.44	82.52
56	33.93	40.15	46.89	51.74	56.49	80.79	88.77
57	35.99	42.63	50.11	54.99	60.56	87.17	95.05
58	38.08	45.14	53.10	58.27	66.56	93.61	101.36
59	39.93	47.94	56.65	62.03	70.71	100.12	109.74
60	42.01	50.94	60.41	66.09	76.82	106.70	118.15
61	45.17	55.13	64.65	71.07	82.99	115.48	126.79
62	48.45	59.36	69.19	76.38	89.22	124.36	137.56
63	52.39	64.35	74.23	82.18	95.50	135.40	146.35
64	56.37	69.39	79.32	88.50	101.85	146.58	158.18
65	60.66	75.11	85.18	95.15	110.22	157.06	163.60
66	66.51	82.25	93.23	104.39	122.03	168.47	178.00
67	72.92	90.48	102.47	114.36	135.59	178.94	188.19
68	80.24	98.99	112.44	125.53	147.21	191.46	203.43
69	88.01	108.69	123.60	137.88	159.83	205.77	217.36
70	96.98	119.03	135.86	151.14	173.56	218.76	229.98
71	106.31	130.56	147.67	166.97	187.74	233.16	246.72
72	114.59	141.05	160.84	183.99	203.11	248.68	261.77
73	121.60	151.63	173.48	197.08	218.69	265.04	280.19
74	127.76	161.04	184.14	208.94	231.61	278.98	293.26
75	135.15	173.43	197.60	223.42	244.79	290.72	306.48
76	143.52	182.35	209.35	236.01	255.93	299.70	316.71
77	152.60	193.74	219.41	246.70	267.00	310.08	326.09
78	160.34	203.49	231.43	259.17	279.59	317.45	334.39
79	168.46	215.05	243.16	271.16	291.42	325.49	343.15
80	176.73	224.63	254.36	284.09	303.91	333.64	351.81
81	193.25	247.75	279.14	312.17	333.64	368.33	386.50
82	213.07	270.88	307.21	343.55	366.67	404.66	426.14
83	234.54	298.96	338.60	376.59	403.01	445.96	469.08
84	257.66	328.69	371.63	414.57	444.30	488.90	515.33

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	14.31	16.65	18.32	19.72	23.90	27.72	30.66
30	14.31	17.74	19.79	20.37	25.02	28.61	30.66
31	14.31	18.18	20.05	21.45	25.71	28.61	30.66
32	14.31	18.73	21.34	22.99	26.57	30.66	32.70
33	16.35	19.30	22.03	23.94	26.57	30.66	32.70
34	16.35	19.99	22.48	24.53	26.57	30.66	32.70
35	16.35	20.43	22.48	25.75	28.61	30.66	33.87
36	16.66	20.44	22.48	26.57	28.61	32.70	35.99
37	16.66	20.48	24.53	26.57	28.61	33.27	38.10
38	18.51	20.48	24.53	26.57	28.61	33.27	38.10
39	18.51	22.48	26.02	28.61	30.66	35.22	40.26
40	20.45	23.97	27.82	29.75	31.56	37.18	42.34
41	20.51	24.36	29.15	31.81	33.64	39.37	44.89
42	21.92	25.77	30.03	32.02	33.86	41.82	47.57
43	22.81	26.67	31.16	33.84	35.98	44.43	50.68
44	23.10	27.73	32.38	34.35	38.20	46.64	52.80
45	23.29	28.45	33.73	36.33	38.49	49.65	56.18
46	25.35	29.68	35.27	38.08	40.98	53.11	59.48
47	25.56	30.85	37.21	39.19	43.18	55.37	61.69
48	25.76	32.88	38.46	40.49	43.51	58.80	65.15
49	28.72	33.96	39.87	42.48	46.31	65.60	72.04
50	29.02	34.91	41.94	44.63	49.75	69.31	74.27
51	31.01	35.73	43.55	46.77	51.94	74.90	81.11
52	31.28	37.55	45.22	48.50	53.44	77.39	86.67
53	33.55	39.32	46.15	50.94	53.59	83.12	92.26
54	33.62	40.96	47.98	52.87	55.94	88.93	97.89
55	36.91	42.30	49.69	55.12	59.28	94.82	103.56
56	39.03	44.85	53.69	59.43	63.31	99.39	111.26
57	41.16	48.41	57.19	63.74	68.71	108.61	119.01
58	43.32	51.07	61.24	66.94	75.98	116.63	126.82
59	46.07	54.80	64.86	70.72	80.27	124.77	139.38
60	48.26	57.92	69.81	76.22	88.84	133.01	149.32
61	51.42	62.71	74.98	80.46	95.22	144.89	161.01
62	55.47	66.31	79.85	86.44	102.82	155.63	174.87
63	58.42	72.85	85.88	93.50	109.38	169.94	185.44
64	63.66	78.20	90.08	101.69	117.16	184.48	199.73
65	67.73	85.06	97.31	108.27	127.03	196.54	204.73
66	74.85	93.07	105.00	118.78	140.08	208.83	220.65
67	81.43	102.25	115.37	128.65	155.99	219.58	230.94
68	89.59	110.15	126.34	141.21	169.66	232.41	246.93
69	98.01	121.34	138.81	155.18	185.00	246.80	260.71
70	108.82	131.96	152.56	168.95	201.56	258.90	272.17
71	118.74	144.64	163.65	185.92	214.38	271.80	287.60
72	129.01	156.08	177.30	202.64	229.52	286.34	301.41
73	138.01	168.53	190.81	222.41	247.04	300.80	317.99
74	142.42	179.51	203.74	232.91	258.18	310.98	326.89
75	149.38	191.69	218.41	246.95	270.57	321.33	338.75
76	157.79	200.49	230.18	259.48	281.38	329.51	348.21
77	166.81	211.79	239.84	269.67	291.86	338.95	356.46
78	175.27	222.44	252.98	283.30	305.62	347.01	365.53
79	184.15	235.08	265.80	296.41	318.56	355.80	375.11
80	193.19	245.55	278.05	310.55	332.21	364.71	384.57
81	211.24	270.83	305.13	341.24	364.71	402.63	422.49
82	232.91	296.10	335.82	375.54	400.82	442.35	465.82
83	256.38	326.80	370.13	411.65	440.54	487.49	512.76
84	281.66	359.30	406.24	453.18	485.68	534.43	563.32

LTC-02 2019 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	24.5%	14.2%	13.7%	12.5%	21.3%	20.6%	24.5%
30	24.5%	20.1%	20.5%	10.0%	17.3%	24.5%	24.5%
31	24.5%	23.0%	13.4%	12.3%	20.5%	24.5%	24.5%
32	24.5%	14.9%	18.2%	16.7%	24.5%	24.5%	24.5%
33	24.5%	17.6%	22.0%	21.5%	24.5%	24.5%	24.5%
34	24.5%	21.8%	24.5%	24.5%	24.5%	24.5%	24.5%
35	24.5%	24.4%	24.5%	20.7%	24.5%	24.5%	24.5%
36	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
37	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
38	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
39	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
40	24.2%	23.3%	24.2%	24.5%	24.5%	24.5%	24.5%
41	24.5%	24.5%	20.5%	24.5%	24.5%	24.5%	24.5%
42	20.1%	21.1%	24.1%	24.5%	24.5%	24.5%	24.5%
43	24.0%	24.4%	19.5%	23.5%	24.5%	24.5%	24.5%
44	24.5%	19.2%	23.2%	24.5%	24.5%	24.5%	24.5%
45	24.5%	22.3%	19.0%	23.4%	24.5%	24.5%	24.5%
46	24.5%	17.6%	23.1%	21.0%	24.5%	24.5%	24.5%
47	24.5%	21.2%	19.1%	17.4%	24.5%	24.5%	24.5%
48	24.5%	17.8%	16.9%	21.0%	24.5%	24.5%	24.5%
49	24.5%	20.5%	20.1%	18.4%	24.5%	31.6%	37.3%
50	24.5%	17.0%	17.1%	15.8%	24.5%	39.1%	34.8%
51	24.5%	14.2%	16.0%	16.0%	24.5%	42.8%	47.2%
52	24.5%	18.2%	19.4%	15.1%	24.5%	40.5%	50.2%
53	24.5%	16.6%	18.3%	19.9%	24.5%	44.0%	52.9%
54	24.5%	21.2%	22.8%	19.3%	24.5%	47.4%	55.5%
55	24.5%	19.1%	21.5%	19.4%	24.5%	50.6%	57.9%
56	24.5%	20.5%	19.1%	17.9%	24.5%	45.7%	57.1%
57	24.5%	16.7%	22.0%	16.7%	24.5%	53.4%	56.5%
58	24.5%	18.1%	19.7%	15.6%	24.5%	53.3%	56.0%
59	18.1%	15.5%	18.9%	15.4%	24.5%	53.4%	66.0%
60	18.3%	13.8%	18.6%	15.8%	24.5%	53.7%	62.6%
61	16.4%	14.6%	15.8%	14.6%	24.5%	57.8%	65.9%
62	15.1%	12.0%	16.8%	14.0%	24.5%	56.1%	66.7%
63	11.5%	14.1%	15.6%	14.1%	24.5%	58.0%	64.4%
64	12.0%	13.1%	12.0%	14.8%	24.5%	59.8%	62.0%
65	10.0%	13.1%	12.3%	13.6%	24.5%	56.1%	56.1%
66	10.7%	13.1%	11.3%	13.9%	24.5%	50.2%	50.2%
67	10.0%	12.2%	11.8%	13.0%	24.3%	44.3%	44.3%
68	10.3%	10.0%	11.1%	13.4%	22.5%	38.4%	38.4%
69	11.4%	10.9%	11.7%	13.3%	19.0%	32.5%	32.5%
70	11.5%	10.0%	11.6%	12.5%	16.8%	26.5%	26.5%
71	11.0%	10.0%	10.0%	11.2%	13.4%	24.5%	24.5%
72	11.2%	10.0%	10.9%	10.8%	13.7%	24.5%	24.5%
73	11.1%	10.0%	11.1%	11.7%	14.8%	24.5%	24.5%
74	10.9%	10.0%	11.0%	11.5%	14.1%	23.2%	23.1%
75	10.8%	10.0%	10.8%	11.2%	13.4%	21.0%	20.9%
76	10.6%	10.0%	10.6%	11.0%	12.7%	18.8%	18.7%
77	10.5%	10.0%	10.5%	10.7%	12.0%	16.6%	16.6%
78	10.3%	10.0%	10.3%	10.5%	11.3%	14.4%	14.4%
79	10.1%	10.0%	10.1%	10.2%	10.7%	12.2%	12.2%
80	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
81	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
82	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
83	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
84	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%

* 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 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	33.88	40.12	46.32	50.42	59.52	90.14	97.89
30	35.00	41.36	46.73	50.91	60.09	90.14	100.93
31	36.72	43.14	48.40	52.72	62.11	91.41	105.24
32	36.81	43.14	50.08	54.43	64.02	95.94	106.82
33	38.37	45.00	51.65	56.15	65.94	97.57	111.46
34	38.46	46.66	53.25	57.76	67.75	101.90	115.89
35	40.06	48.32	53.25	59.40	69.68	106.37	117.53
36	42.52	49.78	54.00	61.00	74.05	107.73	121.78
37	44.02	52.26	57.66	62.50	75.77	111.88	126.04
38	44.02	53.79	59.10	64.03	77.38	115.84	130.09
39	45.47	55.22	60.44	67.72	81.57	119.81	136.95
40	46.79	56.60	61.82	69.16	83.08	123.59	140.78
41	48.56	58.44	63.91	71.41	86.22	129.84	147.11
42	49.16	60.15	66.00	75.82	91.88	136.04	153.35
43	50.93	61.96	70.23	77.97	95.10	142.43	159.78
44	53.80	64.84	73.48	81.34	98.28	146.07	166.11
45	55.55	66.52	75.61	85.90	104.30	155.51	172.85
46	55.79	70.51	79.91	88.21	107.64	162.13	182.27
47	57.98	72.27	82.28	92.79	112.39	166.94	186.80
48	59.72	74.03	86.60	97.38	118.66	174.00	196.66
49	62.68	77.90	88.86	99.73	122.12	183.59	203.37
50	64.41	79.64	93.34	104.35	128.43	190.70	213.25
51	66.32	81.44	97.47	107.47	133.27	198.44	220.70
52	70.43	85.47	99.58	111.90	136.51	203.79	225.48
53	73.79	89.49	102.54	114.79	141.18	211.26	232.60
54	75.70	91.55	106.63	119.08	146.88	216.42	237.17
55	79.94	95.56	110.89	122.07	151.41	223.70	244.03
56	82.37	98.31	113.63	126.83	157.44	232.11	254.70
57	83.99	102.59	118.60	131.38	163.22	237.52	262.22
58	86.27	105.27	121.27	135.96	169.23	245.94	272.77
59	90.02	110.27	124.53	138.68	173.11	253.86	279.83
60	92.19	113.07	129.31	142.96	178.98	262.09	292.61
61	95.56	119.15	135.19	148.80	185.65	272.14	298.95
62	98.71	126.50	143.28	154.76	187.93	276.69	304.51
63	103.66	132.88	147.95	162.40	194.68	285.93	307.75
64	106.97	137.43	157.79	168.50	199.00	294.78	313.19
65	111.68	145.66	164.58	176.38	205.24	303.29	320.63
66	119.86	158.64	177.32	190.79	223.88	326.03	345.72
67	129.58	170.35	191.20	207.84	246.14	350.09	369.91
68	140.30	184.37	205.48	227.85	269.83	378.28	398.31
69	150.08	198.82	222.47	247.36	293.11	405.79	428.21
70	161.81	216.06	238.27	269.67	322.34	437.79	460.47
71	180.26	237.49	258.46	293.67	346.96	462.72	486.85
72	200.55	261.26	278.45	316.92	376.46	491.38	521.29
73	222.83	285.06	300.03	345.49	405.15	516.49	551.61
74	249.45	312.86	324.93	377.26	438.42	546.92	586.98
75	278.29	343.26	351.53	408.79	472.99	578.92	623.60
76	300.78	390.05	448.26	504.54	545.29	669.81	723.06
77	322.90	417.87	482.45	541.33	585.02	719.77	775.91
78	348.34	450.79	517.85	581.19	629.62	774.71	835.66
79	376.37	484.16	557.24	623.02	676.00	835.05	900.62
80	595.44	766.69	879.98	982.73	1067.04	1320.99	1426.67
81	631.28	811.28	930.44	1039.45	1130.72	1399.60	1509.32
82	669.80	860.47	987.59	1102.48	1200.26	1483.69	1599.80
83	708.90	911.44	1045.69	1168.16	1271.78	1573.63	1695.45
84	750.40	965.77	1106.33	1237.82	1346.64	1665.54	1794.76

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	23.28	26.97	32.32	34.12	35.88	54.34	59.02
30	25.07	28.77	34.11	35.92	37.68	56.22	62.95
31	26.86	30.56	35.91	37.71	39.47	58.09	66.88
32	26.86	30.56	37.70	39.51	41.27	61.84	68.85
33	28.65	32.36	39.50	41.30	43.06	63.71	72.79
34	28.65	34.16	41.30	43.10	44.85	67.46	76.72
35	30.44	35.96	41.30	44.90	46.65	71.21	78.69
36	32.23	37.76	43.09	46.69	50.24	73.08	82.62
37	34.02	39.55	46.68	48.49	52.03	76.83	86.56
38	34.02	41.35	48.48	50.28	53.83	80.58	90.49
39	35.81	43.15	50.27	53.88	57.41	84.33	95.92
40	37.60	44.95	52.07	55.67	59.21	88.08	95.92
41	39.57	46.93	54.08	57.70	61.26	92.24	95.92
42	39.74	48.93	56.11	61.56	65.13	92.37	99.47
43	41.73	50.95	59.98	63.62	67.21	95.92	99.47
44	43.73	52.98	62.05	65.71	69.32	95.92	99.47
45	45.76	55.03	64.13	69.64	73.27	95.92	103.02
46	45.96	58.93	68.07	71.76	75.41	99.47	103.02
47	48.00	61.02	70.19	75.75	79.42	99.47	103.02
48	49.74	63.12	74.19	79.76	83.45	99.47	106.58
49	49.74	67.10	74.60	81.95	85.66	103.02	106.58
50	53.29	67.50	78.16	85.26	89.76	103.02	106.58
51	53.29	71.05	81.71	88.81	93.90	106.58	113.68
52	56.84	74.60	85.26	94.31	98.07	113.68	120.79
53	60.39	78.16	88.81	98.51	102.28	120.79	124.34
54	63.95	81.71	92.37	102.74	108.43	124.34	131.44
55	63.95	85.26	95.92	107.00	112.71	131.44	138.55
56	71.05	88.81	103.02	113.16	118.90	142.10	149.21
57	74.60	94.37	109.75	119.36	125.13	152.76	159.87
58	78.16	98.59	114.03	125.61	131.40	163.42	170.52
59	83.41	104.78	120.28	131.91	137.72	174.08	184.73
60	87.62	109.06	126.57	138.25	144.09	188.29	198.94
61	93.67	117.10	134.65	146.35	154.15	198.94	209.60
62	98.71	125.17	143.28	154.76	162.31	209.60	220.26
63	103.66	132.88	147.95	162.40	174.42	217.92	228.30
64	106.97	137.43	157.79	168.50	184.61	222.13	235.59
65	111.68	145.66	164.58	176.38	196.82	229.05	242.14
66	119.86	158.64	177.32	190.79	212.56	244.75	257.47
67	129.58	170.35	191.20	207.84	232.25	262.24	274.58
68	140.30	182.49	205.48	227.85	251.30	281.21	296.17
69	147.81	194.18	220.26	247.36	266.63	298.51	315.90
70	157.06	204.74	232.79	263.64	283.27	319.73	336.56
71	165.38	216.89	246.72	279.25	300.94	338.90	357.87
72	175.38	227.74	260.59	294.32	319.36	361.24	379.56
73	181.72	242.32	270.04	309.54	340.77	381.15	401.35
74	188.91	251.79	282.20	322.05	359.74	405.93	425.37
75	196.79	260.54	291.92	334.15	378.63	427.71	451.08
76	202.93	267.04	301.42	343.48	391.26	446.50	471.18
77	209.39	275.42	310.42	354.12	398.29	466.60	490.25
78	214.01	281.25	320.54	363.61	403.53	475.95	500.04
79	218.63	288.19	329.46	373.47	408.59	470.22	493.95
80	224.63	295.65	338.60	384.84	416.23	467.43	490.55
81	247.75	325.38	373.28	424.48	457.52	513.68	540.10
82	272.53	358.42	411.27	467.43	503.77	564.88	594.61
83	300.61	394.75	450.91	512.02	553.32	621.04	654.07
84	330.34	432.74	497.16	564.88	609.47	683.80	720.14

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	25.45	29.48	35.33	37.30	39.23	59.41	64.51
30	27.40	31.45	37.29	39.26	41.19	61.45	68.81
31	29.36	33.41	39.25	41.23	43.15	63.50	73.11
32	29.36	33.41	41.22	43.19	45.11	67.60	75.26
33	31.32	35.38	43.18	45.15	47.07	69.65	79.56
34	31.32	37.34	45.14	47.11	49.03	73.75	83.86
35	33.28	39.31	45.14	49.08	50.99	77.84	86.01
36	35.23	41.27	47.10	51.04	54.92	79.89	90.32
37	37.19	43.24	51.03	53.00	56.88	83.99	94.62
38	37.19	45.20	52.99	54.97	58.84	88.08	98.92
39	39.15	47.17	54.95	58.89	62.76	92.18	104.85
40	41.11	49.13	56.92	60.86	64.72	96.28	104.85
41	43.25	51.30	59.12	63.07	66.96	100.83	104.85
42	43.44	53.49	61.34	67.29	71.19	100.97	108.74
43	45.62	55.70	65.56	69.55	73.47	104.85	108.74
44	47.81	57.92	67.82	71.82	75.77	104.85	108.74
45	50.02	60.15	70.10	76.12	80.09	104.85	112.62
46	50.24	64.42	74.41	78.44	82.43	108.74	112.62
47	52.48	66.70	76.73	82.80	86.81	108.74	112.62
48	54.37	69.00	81.10	87.19	91.23	108.74	116.50
49	54.37	73.35	81.55	89.58	93.64	112.62	116.50
50	58.25	73.78	85.43	93.20	98.11	112.62	116.50
51	58.25	77.67	89.32	97.08	102.64	116.50	124.27
52	62.13	81.55	93.20	103.09	107.21	124.27	132.04
53	66.02	85.43	97.08	107.68	111.81	132.04	135.92
54	69.90	89.32	100.97	112.30	118.53	135.92	143.69
55	69.90	93.20	104.85	116.97	123.21	143.69	151.45
56	77.67	97.08	112.62	123.70	129.97	155.34	163.10
57	81.55	103.16	119.97	130.48	136.78	166.99	174.75
58	85.43	107.77	124.65	137.31	143.64	178.64	186.40
59	91.18	114.54	131.48	144.19	150.55	190.29	201.94
60	95.78	119.22	138.36	151.12	157.51	205.82	217.47
61	102.39	128.01	147.19	159.98	168.51	217.47	229.12
62	107.90	136.83	156.62	169.17	177.42	229.12	240.77
63	113.32	145.25	161.73	177.52	190.66	238.22	249.56
64	116.93	150.23	172.49	184.19	201.80	242.81	257.53
65	122.08	159.22	179.90	192.80	215.15	250.38	264.68
66	131.03	173.41	193.83	208.55	232.36	267.55	281.44
67	141.65	186.21	209.00	227.19	253.87	286.66	300.15
68	153.36	199.48	224.62	249.07	274.70	307.40	323.75
69	161.57	212.26	240.77	270.40	291.46	326.31	345.32
70	171.69	223.81	254.46	288.19	309.65	349.51	367.90
71	180.78	237.09	269.69	305.26	328.96	370.46	391.20
72	191.72	248.95	284.86	321.72	349.10	394.88	414.91
73	198.64	264.89	295.19	338.37	372.50	416.65	438.72
74	206.50	275.23	308.48	352.04	393.25	443.73	464.99
75	215.12	284.80	319.11	365.27	413.89	467.54	493.09
76	221.83	291.91	329.49	375.47	427.69	488.08	515.06
77	228.89	301.07	339.33	387.10	435.38	510.05	535.91
78	233.94	307.44	350.39	397.47	441.11	510.96	536.23
79	238.99	315.03	360.14	408.25	446.64	510.96	536.23
80	245.55	323.19	370.13	420.68	454.99	510.96	536.23
81	270.83	355.68	408.04	464.01	500.12	561.51	590.40
82	297.91	391.79	449.57	510.96	550.68	617.48	649.98
83	328.60	431.52	492.90	559.71	604.84	678.87	714.98
84	361.10	473.04	543.46	617.48	666.23	747.48	787.20

LTC-02 2019 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
30	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
31	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
32	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
33	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
34	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
35	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
36	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
37	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
38	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
39	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
40	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
41	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
42	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
43	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
44	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
45	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
46	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
47	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
48	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
49	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
50	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
51	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
52	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
53	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
54	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
55	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
56	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
57	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
58	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
59	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
60	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
61	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
62	23.2%	24.5%	23.3%	23.2%	24.5%	24.5%	24.5%
63	20.4%	24.1%	20.5%	21.4%	24.5%	24.5%	24.5%
64	16.9%	21.0%	19.1%	18.7%	24.5%	24.5%	24.5%
65	18.0%	19.7%	18.2%	16.2%	24.5%	24.5%	24.5%
66	20.4%	21.8%	19.7%	17.2%	24.5%	24.5%	24.5%
67	21.6%	22.8%	20.6%	18.4%	24.5%	24.5%	24.5%
68	24.2%	24.5%	22.2%	21.6%	24.5%	24.5%	24.5%
69	24.5%	24.5%	24.5%	23.6%	24.5%	24.5%	24.5%
70	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
71	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
72	24.5%	24.5%	23.9%	23.9%	24.5%	24.5%	24.5%
73	22.8%	24.5%	22.2%	22.1%	24.5%	24.5%	24.5%
74	21.0%	22.8%	20.5%	20.4%	24.5%	24.5%	24.5%
75	19.1%	20.7%	18.7%	18.7%	24.5%	24.5%	24.5%
76	17.3%	18.5%	17.0%	16.9%	22.7%	24.5%	24.5%
77	15.5%	16.4%	15.2%	15.2%	19.5%	24.5%	24.5%
78	13.6%	14.3%	13.5%	13.5%	16.3%	19.9%	19.7%
79	11.8%	12.1%	11.7%	11.7%	13.2%	15.3%	15.2%
80	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
81	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
82	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
83	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
84	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%

* 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 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	98.92	125.59	136.43	154.00	181.79	260.25	295.40
30	100.01	126.68	137.93	155.49	183.53	262.44	299.64
31	100.42	126.93	138.18	155.91	183.95	262.44	302.37
32	100.67	127.35	138.60	156.16	184.20	264.20	302.37
33	100.84	127.60	138.85	156.58	184.61	264.20	303.25
34	101.09	127.85	139.27	156.83	184.86	264.20	303.25
35	101.51	128.27	139.52	157.24	185.53	265.80	304.02
36	101.76	128.27	139.93	157.66	185.78	265.80	306.57
37	102.18	128.52	140.18	157.91	186.19	267.49	307.79
38	102.43	128.94	140.60	158.32	186.44	267.49	307.79
39	102.60	129.19	140.85	158.57	186.86	269.14	308.65
40	102.85	129.44	141.27	158.99	187.11	269.14	311.07
41	103.97	130.63	143.18	161.13	190.83	272.90	314.86
42	105.11	131.58	145.11	163.12	194.41	279.80	319.14
43	106.24	132.79	147.04	165.04	198.17	284.26	323.71
44	107.39	134.00	149.16	167.21	201.79	291.25	330.82
45	108.53	134.96	151.11	169.40	205.85	296.13	335.85
46	109.69	136.18	153.08	171.60	209.67	303.45	340.47
47	110.85	137.41	155.48	173.81	213.78	304.58	341.35
48	112.01	138.64	157.47	176.04	218.07	312.56	349.41
49	113.18	139.79	159.64	178.27	221.96	317.18	354.09
50	114.36	141.04	161.91	180.52	226.13	325.01	359.18
51	115.95	142.47	163.60	182.53	227.82	329.31	363.05
52	117.55	144.09	165.56	184.55	229.52	330.62	364.11
53	119.34	145.71	167.53	186.32	231.05	331.93	367.25
54	120.96	147.61	169.25	188.20	232.77	333.24	368.31
55	122.76	149.25	171.24	190.25	234.23	335.58	369.50
56	124.11	151.13	173.12	191.86	236.79	340.06	376.05
57	125.37	153.29	175.27	193.30	239.10	346.82	382.14
58	126.64	155.19	177.17	194.93	241.86	351.54	388.89
59	128.01	157.55	179.08	196.12	244.20	352.84	394.37
60	129.29	159.74	181.27	197.58	246.99	359.41	400.20
61	131.57	165.01	186.32	202.58	249.33	364.18	403.40
62	133.68	170.12	191.84	207.15	251.50	367.71	403.88
63	135.80	175.97	197.38	212.18	253.86	371.51	404.36
64	138.37	181.39	202.93	217.24	256.23	375.31	404.84
65	140.50	187.27	208.96	222.31	258.60	379.12	405.32
66	148.92	196.86	220.25	237.09	277.77	398.23	428.87
67	157.35	206.72	232.43	252.77	298.29	416.15	451.38
68	166.48	217.02	245.07	269.62	320.43	438.36	478.41
69	176.34	227.77	258.60	287.63	344.08	459.60	504.44
70	186.56	239.42	272.58	306.54	369.62	483.15	535.33
71	205.19	260.66	291.93	327.77	390.59	506.58	557.02
72	225.62	284.31	312.81	350.08	412.90	534.11	585.39
73	248.02	309.76	335.12	374.28	436.46	559.88	611.53
74	273.02	337.36	359.13	400.17	461.19	588.99	639.07
75	300.00	367.65	384.85	427.68	487.72	619.72	668.28
76	322.13	415.27	490.95	531.70	564.69	714.87	774.27
77	345.69	446.36	526.14	571.72	605.91	765.89	834.05
78	370.69	478.73	564.42	616.58	650.11	821.90	898.58
79	398.29	513.39	606.57	665.04	699.75	883.26	968.12
80	627.05	808.84	956.38	1053.87	1106.56	1393.30	1535.13
81	664.24	856.92	1011.57	1115.51	1171.29	1474.53	1624.39
82	704.02	909.36	1073.14	1183.15	1241.82	1563.68	1723.66
83	746.58	963.26	1137.54	1252.94	1316.53	1658.16	1827.21
84	791.21	1020.18	1203.81	1326.23	1394.25	1756.47	1935.95

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	46.18	60.39	71.05	78.16	85.26	95.92	99.47
30	49.74	63.95	71.05	81.71	88.81	99.47	106.58
31	49.74	63.95	74.60	85.26	92.37	103.02	106.58
32	49.74	67.50	74.60	85.26	92.37	103.02	110.13
33	53.29	67.50	74.60	85.26	92.37	106.58	110.13
34	53.29	67.50	78.16	88.81	95.92	106.58	113.68
35	53.29	67.50	78.16	88.81	95.92	106.58	113.68
36	53.29	71.05	78.16	92.37	99.47	110.13	117.23
37	56.84	71.05	81.71	92.37	99.47	110.13	117.23
38	56.84	71.05	81.71	95.92	103.02	113.68	120.79
39	56.84	74.60	81.71	95.92	103.02	113.68	120.79
40	56.84	74.60	85.26	95.92	103.02	117.23	124.34
41	60.39	78.16	85.26	99.47	106.58	120.79	124.34
42	60.39	78.16	88.81	103.02	110.13	120.79	127.89
43	63.95	81.71	92.37	103.02	110.13	124.34	131.44
44	63.95	81.71	92.37	106.58	113.68	127.89	131.44
45	67.50	85.26	95.92	110.13	117.23	127.89	135.00
46	67.50	85.26	99.47	110.13	117.23	131.44	138.55
47	71.05	88.81	103.02	113.68	120.79	135.00	142.10
48	71.05	92.37	103.02	117.23	124.34	135.00	142.10
49	74.60	92.37	106.58	120.79	127.89	138.55	145.66
50	74.60	95.92	110.13	120.79	127.89	142.10	149.21
51	78.16	99.47	113.68	124.34	131.44	145.66	156.31
52	81.71	103.02	117.23	131.44	138.55	152.76	159.87
53	85.26	106.58	120.79	135.00	142.10	156.31	166.97
54	88.81	113.68	127.89	138.55	145.66	163.42	170.52
55	92.37	117.23	131.44	145.66	152.76	170.52	177.63
56	95.92	120.79	138.55	152.76	159.87	177.63	188.29
57	99.47	127.89	142.10	159.87	170.52	188.29	198.94
58	103.02	131.44	149.21	166.97	181.18	202.50	213.15
59	106.58	138.55	156.31	177.63	191.84	213.15	223.81
60	110.13	145.66	163.42	188.29	198.84	223.81	238.02
61	117.23	152.76	174.08	198.94	207.04	241.57	255.78
62	127.89	163.42	184.73	207.15	217.22	259.34	273.55
63	131.44	169.49	190.25	212.18	227.44	269.81	283.64
64	134.62	175.01	198.57	217.24	237.69	282.71	296.17
65	140.50	179.97	202.87	222.31	247.99	291.22	307.58
66	146.22	190.72	216.15	237.09	263.74	308.33	324.22
67	154.26	200.53	225.21	252.77	281.45	320.85	339.36
68	161.55	209.41	239.33	269.62	296.17	338.05	356.00
69	170.99	220.26	252.14	287.63	313.00	353.57	370.96
70	176.69	229.98	263.64	302.90	328.14	367.41	387.04
71	187.07	244.00	279.25	316.93	344.32	387.70	406.67
72	196.33	256.53	293.18	330.46	361.24	408.36	429.30
73	206.98	268.40	306.98	343.99	381.15	426.59	449.31
74	215.88	278.13	317.14	354.89	398.63	447.25	471.56
75	222.08	287.86	329.36	367.68	418.36	469.78	493.15
76	224.36	295.17	336.62	377.54	426.83	486.89	513.81
77	229.22	300.17	343.41	386.57	431.80	505.31	533.26
78	232.20	306.72	351.33	396.39	437.04	508.58	542.01
79	235.16	310.68	358.06	402.93	440.15	502.05	531.39
80	241.15	320.43	368.33	416.23	447.61	500.46	526.89
81	265.92	351.81	404.66	457.52	492.20	551.66	579.74
82	292.35	386.50	445.96	503.77	541.75	606.17	637.55
83	320.43	426.14	490.55	553.32	596.26	667.28	701.97
84	353.46	469.08	540.10	609.47	655.72	733.35	771.34

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	50.48	66.02	77.67	85.43	93.20	104.85	108.74
30	54.37	69.90	77.67	89.32	97.08	108.74	116.50
31	54.37	69.90	81.55	93.20	100.97	112.62	116.50
32	54.37	73.78	81.55	93.20	100.97	112.62	120.39
33	58.25	73.78	81.55	93.20	100.97	116.50	120.39
34	58.25	73.78	85.43	97.08	104.85	116.50	124.27
35	58.25	73.78	85.43	97.08	104.85	116.50	124.27
36	58.25	77.67	85.43	100.97	108.74	120.39	128.15
37	62.13	77.67	89.32	100.97	108.74	120.39	128.15
38	62.13	77.67	89.32	104.85	112.62	124.27	132.04
39	62.13	81.55	89.32	104.85	112.62	124.27	132.04
40	62.13	81.55	93.20	104.85	112.62	128.15	135.92
41	66.02	85.43	93.20	108.74	116.50	132.04	135.92
42	66.02	85.43	97.08	112.62	120.39	132.04	139.80
43	69.90	89.32	100.97	112.62	120.39	135.92	143.69
44	69.90	89.32	100.97	116.50	124.27	139.80	143.69
45	73.78	93.20	104.85	120.39	128.15	139.80	147.57
46	73.78	93.20	108.74	120.39	128.15	143.69	151.45
47	77.67	97.08	112.62	124.27	132.04	147.57	155.34
48	77.67	100.97	112.62	128.15	135.92	147.57	155.34
49	81.55	100.97	116.50	132.04	139.80	151.45	159.22
50	81.55	104.85	120.39	132.04	139.80	155.34	163.10
51	85.43	108.74	124.27	135.92	143.69	159.22	170.87
52	89.32	112.62	128.15	143.69	151.45	166.99	174.75
53	93.20	116.50	132.04	147.57	155.34	170.87	182.52
54	97.08	124.27	139.80	151.45	159.22	178.64	186.40
55	100.97	128.15	143.69	159.22	166.99	186.40	194.17
56	104.85	132.04	151.45	166.99	174.75	194.17	205.82
57	108.74	139.80	155.34	174.75	186.40	205.82	217.47
58	112.62	143.69	163.10	182.52	198.05	221.35	233.00
59	116.50	151.45	170.87	194.17	209.70	233.00	244.65
60	120.39	159.22	178.64	205.82	217.36	244.65	260.19
61	128.15	166.99	190.29	217.47	226.32	264.07	279.60
62	139.80	178.64	201.94	226.44	237.45	283.49	299.02
63	143.69	185.28	207.97	231.94	248.62	294.93	310.06
64	147.16	191.31	217.06	237.47	259.83	309.04	323.75
65	153.58	196.72	221.76	243.01	271.08	318.34	336.22
66	159.83	208.48	236.27	259.17	288.30	337.04	354.41
67	168.62	219.21	246.19	276.31	307.66	350.73	370.97
68	176.59	228.92	261.62	294.73	323.75	369.54	389.16
69	186.91	240.77	275.62	314.42	342.15	386.50	405.51
70	193.15	251.40	288.19	331.11	358.70	401.63	423.09
71	204.49	266.73	305.26	346.45	376.38	423.80	444.55
72	214.61	280.42	320.48	361.24	394.88	446.39	469.28
73	226.26	293.39	335.57	376.02	416.65	466.31	491.15
74	235.99	304.03	346.68	387.94	435.76	488.90	515.47
75	242.76	314.66	360.03	401.92	457.32	513.53	539.08
76	245.26	322.66	367.97	412.70	466.58	532.23	561.66
77	250.56	328.13	375.39	422.57	472.02	547.07	575.96
78	253.82	335.28	384.05	433.31	477.74	547.07	575.96
79	257.06	339.61	391.40	440.46	481.14	547.07	575.96
80	263.60	350.27	402.63	454.99	489.29	547.07	575.96
81	290.69	384.57	442.35	500.12	538.04	603.04	633.73
82	319.57	422.49	487.49	550.68	592.21	662.62	696.92
83	350.27	465.82	536.23	604.84	651.79	729.42	767.34
84	386.38	512.76	590.40	666.23	716.79	801.64	843.17

LTC-02 2019 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
30	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
31	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
32	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
33	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
34	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
35	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
36	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
37	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
38	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
39	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
40	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
41	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
42	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
43	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
44	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
45	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
46	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
47	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
48	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
49	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
50	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
51	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
52	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
53	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
54	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
55	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
56	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
57	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
58	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
59	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
60	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
61	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
62	24.5%	24.5%	24.5%	23.2%	24.5%	24.5%	24.5%
63	24.5%	24.5%	24.5%	21.4%	24.5%	24.5%	24.5%
64	24.5%	24.5%	24.5%	19.9%	24.5%	24.5%	24.5%
65	24.3%	24.5%	24.5%	17.5%	24.5%	24.5%	24.5%
66	24.5%	24.5%	24.5%	19.1%	24.5%	24.5%	24.5%
67	24.5%	24.5%	24.5%	21.4%	24.5%	24.5%	24.5%
68	24.5%	24.5%	24.5%	23.3%	24.5%	24.5%	24.5%
69	24.5%	24.5%	24.5%	23.6%	24.5%	24.5%	24.5%
70	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
71	24.5%	24.5%	24.5%	24.4%	24.5%	24.5%	24.5%
72	24.5%	24.5%	24.5%	22.8%	24.5%	24.5%	24.5%
73	24.5%	23.7%	23.1%	21.2%	24.5%	24.5%	24.5%
74	22.9%	21.8%	21.2%	19.6%	24.5%	24.5%	24.5%
75	20.7%	19.8%	19.4%	18.0%	24.5%	24.5%	24.5%
76	18.6%	17.8%	17.5%	16.4%	22.1%	24.5%	24.5%
77	16.4%	15.9%	15.6%	14.8%	19.1%	23.3%	23.0%
78	14.3%	13.9%	13.7%	13.2%	16.0%	18.8%	19.0%
79	12.1%	11.9%	11.9%	11.6%	13.0%	15.0%	15.2%
80	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
81	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
82	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
83	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
84	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%

* 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 D1

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

Shared Cost percentage to be used only with those that have not previously elected a Shared Cost option

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	15.7%				11.6%	7.3%	13.2%		8.7%					10.8%	11.3%	8.1%	8.3%	10.0%	11.0%	12.9%	8.6%
30	15.7%	12.1%							11.5%					8.8%				13.6%	10.6%		10.0%
31	15.7%	15.0%							9.3%				7.9%	8.3%		15.7%	9.0%	8.5%		14.7%	7.8%
32				8.0%			14.9%							14.9%	15.7%	8.3%	10.0%		8.7%	14.6%	10.0%
33			12.5%				15.7%	15.7%	9.2%							11.9%	15.7%	13.1%	7.4%	9.4%	11.0%
34	15.7%											8.1%		14.9%		15.7%	13.1%	8.9%	12.1%	10.0%	9.7%
35					15.7%		15.7%		10.3%		8.6%	9.8%		12.1%	12.8%	13.9%	10.5%	11.6%	15.7%	10.6%	10.0%
36	15.7%								11.5%		8.9%	10.6%		9.7%		12.0%	10.0%	11.3%	8.8%	12.2%	10.9%
37			15.7%	10.5%	15.7%		15.7%		10.2%		15.7%	15.7%	3.0%	12.6%	12.9%	11.2%	10.5%	15.7%	13.7%	9.4%	9.8%
38	15.7%				14.7%		15.7%		10.3%	9.3%	10.3%	9.4%		10.7%	11.3%	13.9%	9.3%	10.3%	11.7%	8.2%	9.9%
39								15.7%	13.6%	13.0%	10.7%	13.8%	11.3%	14.2%	10.5%	11.4%	11.6%	10.7%	12.4%	10.4%	10.3%
40	15.6%						15.7%	15.7%	15.7%	15.7%	12.1%	8.8%	7.8%	13.6%	15.7%	10.9%	11.4%	10.7%	11.5%	11.3%	10.7%
41		15.7%	10.7%	11.6%			15.7%		14.8%	13.3%	13.2%	13.5%	13.1%	12.3%	15.7%	15.2%	10.7%	11.9%	10.8%	10.8%	10.9%
42	13.4%	14.0%		15.7%			15.7%	12.5%	11.5%	11.7%	14.6%	13.1%	8.4%	13.3%	14.4%	11.7%	12.1%	11.4%	13.0%	10.2%	10.9%
43	15.5%	15.7%	13.1%			14.3%	15.7%	15.7%	15.2%	11.3%	13.1%	14.3%	15.7%	12.2%	15.7%	12.7%	11.8%	12.7%	10.9%	12.0%	11.0%
44	15.7%	12.9%	15.1%	15.7%	15.7%	15.7%	15.7%	14.6%	13.8%	14.8%	14.0%	13.7%	15.7%	11.2%	14.1%	11.9%	12.3%	13.1%	12.0%	12.7%	11.1%
45		14.6%	12.8%	15.0%	15.7%	15.7%	15.7%	15.7%	15.7%	13.6%	15.7%	13.7%	12.9%	13.9%	15.7%	13.5%	12.0%	12.4%	12.1%	11.8%	11.6%
46	15.7%	11.9%	15.0%	13.9%	15.7%	15.7%	15.7%	15.4%	15.4%	13.6%	12.7%	15.7%	12.2%	13.2%	15.7%	14.2%	12.4%	13.0%	12.6%	12.8%	11.9%
47		14.0%	12.8%	11.9%	15.7%	15.7%	15.7%	15.7%	15.7%	15.7%	15.6%	13.1%	12.4%	14.5%	15.7%	14.0%	13.6%	13.3%	12.4%	13.4%	12.1%
48	15.7%	12.1%	11.6%	13.9%	15.7%	15.7%	15.7%	15.7%	15.7%	13.9%	15.7%	14.1%	12.2%	14.6%	15.7%	14.6%	13.1%	13.5%	13.1%	13.1%	12.2%
49	15.7%	13.6%	13.4%	12.4%	15.7%	19.2%	21.7%	15.7%	15.7%	15.4%	15.7%	15.5%	14.9%	13.9%	15.7%	14.6%	13.6%	14.6%	13.0%	13.3%	12.4%
50	15.7%	11.6%	11.7%	10.9%	15.1%	17.6%	20.7%	15.1%	10.6%	10.2%	9.2%	8.9%	9.0%	8.4%	14.2%	10.2%	9.6%	10.1%	9.4%	9.3%	8.6%
51	15.7%	10.0%	10.8%	11.0%	15.7%	24.0%	25.7%	14.8%	11.8%	9.6%	10.1%	9.7%	9.0%	8.8%	13.8%	10.6%	10.3%	10.3%	9.7%	9.2%	8.8%
52	15.7%	12.3%	13.0%	10.5%	14.9%	23.1%	26.7%	15.7%	11.8%	10.4%	9.9%	9.5%	9.4%	9.6%	14.6%	11.2%	10.4%	11.1%	10.0%	10.0%	9.3%
53	15.7%	11.4%	12.4%	13.3%	15.7%	24.5%	27.7%	15.7%	11.8%	10.9%	11.1%	10.5%	9.4%	10.2%	14.8%	11.7%	10.6%	10.9%	10.3%	10.2%	9.6%
54	15.7%	14.0%	14.9%	12.9%	14.4%	25.7%	28.6%	15.7%	12.8%	10.7%	12.0%	11.6%	10.6%	9.6%	15.6%	12.3%	11.4%	11.2%	10.5%	10.2%	9.6%
55	15.7%	8.9%	9.5%	8.5%	11.4%	25.2%	27.0%	10.7%	8.5%	7.7%	8.0%	7.5%	7.1%	6.7%	11.6%	8.9%	8.1%	8.2%	7.8%	7.4%	7.1%
56	15.7%	11.0%	10.1%	9.0%	10.1%	23.3%	27.0%	13.2%	8.6%	8.3%	8.7%	7.5%	7.6%	7.2%	11.4%	9.1%	8.8%	8.9%	8.2%	8.0%	7.6%
57	15.7%	8.9%	11.3%	8.4%	12.1%	26.6%	28.9%	12.1%	8.9%	8.2%	9.1%	8.5%	8.4%	7.9%	12.2%	9.8%	9.0%	9.3%	8.7%	8.4%	7.9%
58	15.7%	11.3%	11.0%	9.4%	12.8%	27.8%	28.7%	12.5%	9.8%	9.0%	9.9%	8.9%	8.7%	8.3%	12.4%	9.9%	9.2%	9.7%	8.9%	8.7%	8.4%
59	12.3%	10.0%	11.0%	10.4%	14.1%	27.9%	31.8%	14.4%	10.4%	9.5%	10.0%	8.8%	7.8%	8.4%	13.5%	10.4%	9.5%	10.0%	10.0%	9.3%	9.0%
60	9.8%	5.6%	6.9%	5.8%	9.6%	15.5%	20.1%	9.1%	6.8%	5.7%	5.8%	5.8%	5.6%	5.4%	8.8%	7.0%	6.6%	6.7%	6.3%	6.5%	6.0%
61	9.2%	6.6%	6.4%	5.9%	9.8%	22.9%	23.1%	9.6%	6.8%	6.2%	6.6%	6.1%	5.4%	5.8%	9.3%	7.3%	6.8%	7.2%	6.9%	6.7%	6.3%
62	9.5%	5.6%	7.5%	6.4%	10.9%	25.3%	27.1%	9.7%	7.3%	6.4%	6.6%	6.4%	6.1%	6.1%	10.1%	8.2%	7.4%	7.2%	7.0%	7.7%	6.7%
63	7.4%	6.7%	7.3%	6.5%	11.1%	24.4%	27.2%	8.4%	8.2%	5.9%	6.5%	6.9%	6.4%	6.2%	11.2%	8.3%	7.7%	7.0%	7.6%	7.7%	7.2%
64	8.5%	7.2%	6.0%	7.5%	11.5%	26.1%	30.4%	8.0%	7.5%	5.9%	6.0%	7.1%	6.8%	6.4%	11.1%	8.7%	8.1%	6.7%	7.5%	7.8%	7.6%
65	4.6%	4.0%	3.5%	3.9%	6.7%	12.6%	14.8%	5.3%	4.1%	3.2%	3.1%	4.0%	4.0%	3.7%	6.8%	5.3%	5.2%	3.8%	5.0%	5.2%	4.6%
66	5.2%	4.6%	3.5%	4.6%	7.6%	15.6%	14.3%	6.3%	4.9%	4.0%	3.5%	4.4%	4.3%	4.1%	7.6%	5.6%	5.4%	4.4%	5.2%	5.3%	5.0%
67	5.3%	4.7%	3.9%	4.3%	8.0%	13.9%	13.8%	7.0%	5.5%	4.5%	4.3%	4.9%	4.6%	4.5%	8.5%	6.1%	5.8%	5.2%	5.4%	5.3%	5.3%
68	6.3%	4.1%	4.3%	4.9%	7.4%	14.7%	12.9%	8.9%	6.4%	5.3%	5.1%	5.3%	6.2%	4.9%	8.2%	6.8%	6.4%	6.8%	6.2%	6.4%	5.3%
69	7.2%	4.9%	5.0%	5.5%	7.3%	12.1%	12.8%	9.2%	7.0%	6.1%	6.2%	5.9%	5.1%	5.3%	9.0%	6.9%	6.6%	7.6%	6.6%	6.8%	5.8%
70	4.4%	2.8%	2.6%	3.4%	3.3%	5.5%	5.9%	5.8%	4.3%	3.9%	3.8%	3.6%	4.1%	3.1%	5.3%	4.6%	3.9%	5.0%	3.7%	3.2%	3.5%
71	4.9%	3.0%	2.5%	2.9%	3.4%	5.2%	6.5%	6.3%	4.6%	4.2%	4.0%	3.8%	3.0%	3.4%	6.8%	4.8%	4.7%	4.1%	5.5%	4.3%	4.7%
72	5.2%	3.1%	3.1%	3.1%	3.3%	5.2%	6.0%	6.6%	4.8%	4.5%	4.4%	4.4%	3.4%	3.9%	6.9%	5.3%	4.1%	5.0%	2.9%	4.0%	3.4%
73	5.7%	3.3%	3.4%	3.8%	3.7%	4.7%	6.3%	7.1%	5.2%	4.8%	3.8%	4.1%	4.1%	4.4%	8.1%	5.5%	4.9%	4.1%	4.4%	3.5%	4.1%
74	5.9%	3.6%	3.6%	4.0%	4.2%	10.7%	7.0%	6.7%	5.2%	3.9%	5.1%	3.8%	3.9%	4.6%	7.3%	4.7%	5.0%	4.1%	5.0%	5.9%	4.0%
75	3.0%	2.2%	1.9%	2.0%	1.9%	3.0%	3.1%	4.0%	2.8%	2.0%	2.7%	2.8%		2.6%	5.3%	3.2%	2.6%	1.9%	4.3%		2.3%
76	3.1%	2.3%	2.0%	2.0%	2.1%	2.8%	2.9%	3.1%	3.1%	2.4%	2.2%	3.1%	0.8%	2.2%	2.3%	2.2%	2.4%		4.3%		2.1%
77	3.7%	2.3%	2.1%	2.4%	2.1%	2.1%	2.8%	3.1%	2.6%	2.3%	2.6%	2.4%		5.0%	3.1%	2.4%	2.2%	1.3%			2.9%
78	3.5%	2.3%	2.3%	2.1%	2.3%	3.4%	4.1%	4.0%	2.4%	2.4%	2.5%	2.0%		2.5%	1.4%	2.0%	1.7%		2.3%		3.0%
79	3.1%	2.8%	2.1%	1.6%	1.7%		2.2%	3.2%	1.5%	1.3%	2.2%			2.4%	3.8%	1.7%					
80	2.2%	1.5%		1.4%				1.3%	1.3%												
81	2.6%	1.8%		2.4%					0.7%						1.4%				1.3%		
82	3.5%	2.2%																			
83	2.1%		1.1%					2.0%													
84	3.1%	2.4%																			
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

Shared Cost percentages are calculated based on policyholder data at the time of election

Appendix D2

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

Shared Cost percentage to be used only with those that have previously elected the Shared Cost option during the 2016 Rate Filing

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%												
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Shared Cost percentages are calculated based on policyholder data at the time of election

Appendix D3

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

Shared Cost percentage to be used only with those that have elected the Shared Cost option during the 2016 and 2019 Rate Filings

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	26.2%				21.1%	14.4%	20.5%		14.8%					17.4%	18.2%	13.7%	14.1%	17.1%	18.6%	22.7%	14.3%
30	25.7%	21.5%							19.4%					14.8%				22.4%	18.1%		16.4%
31	26.2%	25.6%							15.7%				14.0%	14.0%		26.2%	15.3%	14.3%		25.3%	13.1%
32				16.2%			23.9%							24.5%	26.2%	13.9%	16.9%		13.7%	25.3%	16.4%
33			21.8%				26.1%	25.3%	15.5%							19.2%	26.2%	22.0%	10.5%	16.5%	17.9%
34	26.2%											14.0%		24.3%		26.2%	20.6%	15.0%	20.9%	17.6%	15.8%
35					26.2%		25.9%		17.3%		14.7%	16.8%		20.0%	20.5%	22.8%	17.8%	19.3%	26.2%	18.8%	16.2%
36	26.2%								19.2%		15.1%	18.1%		16.2%		20.1%	17.2%	18.9%	15.1%	21.4%	17.8%
37			26.2%	21.3%	26.2%		26.2%		17.7%		23.0%	26.2%	6.0%	20.6%	21.0%	18.5%	17.8%	24.1%	20.1%	16.5%	16.2%
38	26.2%				24.8%		26.2%		17.2%	15.9%	19.6%	16.6%		17.9%		22.0%	15.6%	17.2%	18.1%	15.0%	16.3%
39								25.4%	22.3%	21.6%	18.2%	23.2%	16.9%	23.5%	16.9%	19.3%	19.4%	17.6%	20.8%	18.8%	16.9%
40	26.1%						26.2%	25.6%	26.2%	26.2%	20.6%	16.0%	14.0%	22.1%	26.2%	18.1%	19.6%	18.1%	19.1%	20.2%	17.5%
41		26.2%	21.8%	22.6%			26.2%		24.0%	22.4%	21.8%	22.9%	24.0%	20.5%	26.2%	23.4%	17.8%	19.8%	18.2%	18.8%	17.6%
42	24.2%	24.7%		26.2%			26.3%	20.0%	19.3%	19.9%	24.3%	22.3%	15.1%	21.1%	22.8%	19.4%	20.2%	18.7%	21.8%	17.8%	17.9%
43	26.0%	26.2%	23.9%			24.8%	25.3%	26.2%	25.1%	19.4%	21.9%	23.5%	26.2%	20.1%	23.5%	21.1%	19.6%	21.2%	18.4%	21.3%	18.2%
44	26.2%	23.7%	25.7%	26.2%	26.2%	26.2%	25.3%	23.0%	22.9%	24.1%	23.4%	22.7%	26.2%	18.8%	22.6%	19.4%	20.3%	21.6%	20.3%	22.2%	18.3%
45		25.2%	22.7%	25.5%	26.2%	25.3%	25.3%	26.2%	26.2%	22.7%	26.2%	23.1%	22.7%	22.8%	23.4%	22.2%	20.3%	20.5%	20.1%	21.1%	19.1%
46	26.2%	23.0%	24.7%	24.6%	26.2%	25.3%	25.3%	24.2%	25.5%	22.6%	21.7%	26.2%	21.5%	21.6%	25.2%	23.2%	20.7%	21.7%	21.4%	22.2%	19.6%
47		24.8%	22.8%	21.2%	26.2%	25.3%	25.3%	26.2%	26.2%	26.2%	25.8%	22.3%	21.4%	23.6%	26.2%	22.9%	22.7%	22.0%	20.7%	23.5%	19.8%
48	26.2%	22.1%	21.6%	24.6%	26.2%	25.3%	26.8%	26.2%	26.2%	23.6%	26.2%	23.6%	21.3%	24.0%	26.2%	23.8%	22.0%	22.5%	22.0%	22.9%	19.9%
49	25.3%	23.5%	23.3%	22.4%	25.3%	32.9%	37.0%	25.0%	26.2%	25.7%	26.2%	26.0%	25.2%	22.5%	26.2%	23.7%	22.7%	23.9%	21.8%	23.0%	20.4%
50	25.3%	21.7%	22.0%	21.0%	24.8%	34.3%	35.3%	23.7%	17.9%	17.2%	15.6%	15.5%	16.0%	14.2%	23.2%	17.1%	16.4%	17.1%	16.2%	16.3%	14.5%
51	25.3%	18.2%	21.0%	21.2%	25.3%	40.6%	43.2%	23.7%	19.6%	16.3%	17.3%	16.6%	16.3%	14.8%	22.4%	17.8%	17.6%	17.5%	16.6%	16.6%	14.8%
52	25.3%	22.3%	22.9%	19.5%	23.8%	39.1%	44.9%	25.4%	20.0%	17.7%	17.2%	16.7%	16.9%	16.4%	23.5%	18.7%	17.8%	18.7%	17.1%	17.9%	15.7%
53	24.1%	20.4%	21.4%	23.2%	26.4%	41.4%	46.3%	24.6%	19.9%	18.5%	19.0%	18.2%	16.8%	17.2%	23.7%	19.6%	18.1%	18.4%	17.7%	18.2%	16.2%
54	25.3%	23.8%	24.6%	22.9%	25.2%	43.3%	47.6%	25.9%	21.2%	18.5%	20.3%	20.0%	19.4%	16.3%	25.0%	20.6%	19.3%	19.0%	18.0%	18.4%	16.2%
55	25.3%	16.6%	16.9%	15.9%	19.0%	43.3%	45.7%	17.5%	14.5%	13.5%	13.9%	13.3%	12.9%	11.6%	19.2%	15.0%	14.0%	14.1%	13.7%	13.6%	12.1%
56	25.0%	18.9%	19.0%	17.5%	17.4%	41.0%	46.3%	21.4%	14.7%	14.5%	15.0%	13.4%	14.0%	12.4%	18.6%	15.6%	15.2%	15.2%	14.3%	14.7%	13.1%
57	25.3%	18.2%	19.8%	17.8%	20.6%	45.6%	48.0%	19.7%	15.1%	14.4%	15.6%	15.0%	15.6%	13.5%	20.0%	16.6%	15.5%	15.9%	15.2%	15.2%	13.5%
58	25.3%	21.4%	20.5%	19.4%	21.4%	46.5%	47.8%	20.1%	16.8%	15.5%	16.9%	15.5%	16.2%	14.2%	20.1%	16.7%	15.9%	16.5%	15.6%	15.7%	14.4%
59	22.3%	20.1%	20.7%	20.4%	23.3%	46.5%	52.3%	23.4%	17.7%	16.5%	17.3%	15.5%	14.5%	14.3%	21.9%	17.6%	16.5%	17.0%	17.4%	16.9%	15.4%
60	17.9%	11.5%	13.2%	12.2%	16.0%	32.7%	36.1%	14.8%	11.6%	10.1%	10.1%	10.3%	10.6%	9.5%	14.6%	12.1%	11.5%	11.7%	11.3%	12.1%	10.4%
61	17.5%	13.5%	13.6%	12.3%	16.1%	41.9%	40.2%	15.4%	11.7%	10.8%	11.5%	10.8%	10.4%	10.1%	15.4%	12.6%	12.0%	12.5%	12.2%	12.5%	11.0%
62	18.5%	11.6%	15.0%	13.4%	18.0%	45.3%	45.4%	16.5%	12.5%	11.4%	11.8%	11.3%	11.5%	10.7%	16.5%	13.9%	12.9%	12.7%	12.4%	14.3%	11.7%
63	15.3%	13.9%	15.1%	13.5%	18.6%	45.2%	45.5%	15.0%	14.0%	11.2%	12.0%	12.2%	12.2%	10.9%	18.3%	14.2%	13.4%	12.9%	13.4%	14.1%	12.5%
64	17.0%	14.8%	13.7%	15.4%	19.0%	46.5%	50.2%	15.6%	13.7%	11.7%	11.7%	12.5%	12.7%	11.1%	18.3%	14.8%	14.1%	12.6%	13.3%	14.6%	13.2%
65	10.3%	8.6%	8.7%	8.5%	11.4%	26.8%	27.3%	10.2%	8.0%	6.8%	6.8%	7.4%	8.0%	6.8%	11.4%	9.3%	9.3%	8.1%	9.2%	10.3%	8.4%
66	12.3%	9.6%	8.2%	9.7%	12.9%	33.2%	26.7%	11.5%	9.1%	8.1%	7.4%	7.9%	8.1%	7.5%	12.9%	9.9%	9.7%	8.8%	9.4%	10.5%	9.1%
67	11.9%	10.1%	8.6%	9.4%	14.1%	27.5%	25.6%	12.4%	10.0%	8.8%	8.7%	9.0%	9.1%	8.2%	14.3%	10.7%	10.3%	9.6%	9.9%	10.5%	9.6%
68	13.5%	9.5%	10.0%	10.6%	13.3%	30.1%	24.6%	15.0%	11.3%	10.0%	9.6%	9.9%	12.1%	8.9%	13.8%	11.8%	11.3%	12.1%	11.4%	12.2%	9.7%
69	14.3%	10.5%	10.9%	11.8%	13.8%	23.6%	23.0%	15.2%	12.2%	10.9%	11.1%	10.5%	10.5%	9.6%	15.0%	12.0%	11.6%	13.4%	11.9%	13.5%	10.4%
70	9.3%	6.0%	6.2%	7.5%	7.4%	11.8%	11.4%	10.0%	7.9%	7.2%	7.1%	7.1%	8.3%	6.1%	9.4%	8.5%	7.3%	9.3%	6.9%	6.8%	7.0%
71	10.4%	6.5%	5.9%	6.6%	7.7%	10.4%	11.6%	10.8%	8.4%	7.8%	7.7%	7.5%	6.4%	6.6%	12.0%	8.9%	8.6%	7.7%	10.3%	9.1%	9.2%
72	11.7%	7.5%	7.2%	7.0%	7.4%	10.2%	10.6%	11.2%	8.7%	8.5%	8.1%	8.4%	6.7%	7.6%	11.9%	9.5%	7.9%	9.4%	5.8%	8.0%	6.9%
73	14.2%	8.9%	8.2%	10.0%	9.3%	9.8%	11.3%	12.5%	9.5%	9.0%	7.6%	7.7%	9.4%	8.3%	14.0%	10.0%	9.3%	8.4%	9.0%	7.6%	7.9%
74	14.5%	10.2%	9.9%	10.4%	10.3%	18.0%	13.1%	12.6%	9.7%	7.9%	9.7%	7.9%	8.0%	8.6%	12.9%	9.2%	9.8%	8.6%	9.2%	12.2%	8.1%
75	9.4%	7.3%	6.4%	6.5%	6.4%	7.0%	7.1%	8.4%	6.1%	5.0%	6.6%	5.4%		5.5%	9.7%	7.0%	5.7%	4.4%	9.1%		4.6%
76	9.5%	7.8%	6.7%	6.8%	6.3%	6.2%	7.2%	7.6%	7.2%	5.9%	5.7%	6.0%	2.6%	4.7%	6.5%	5.5%	5.2%		9.9%		4.3%
77	11.2%	7.7%	7.1%	7.6%	6.2%	6.1%	6.7%	7.6%	6.3%	6.3%	6.6%	6.1%		7.8%	6.3%	6.1%	5.4%	4.9%			5.9%
78	10.8%	7.8%	8.0%	7.1%	7.6%	8.6%	12.1%	9.7%	6.0%	6.8%	7.8%	5.1%		6.1%	4.0%	5.2%	4.2%		7.2%		8.1%
79	10.5%	9.0%	7.5%	5.6%	7.0%		8.7%	8.4%	4.9%	3.9%	6.2%			5.7%	8.4%	6.2%					
80	8.0%	6.3%						4.7%	5.2%												
81	8.9%	6.9%		7.3%					3.0%						4.8%				6.7%		
82	10.4%	8.0%																			
83	10.9%		6.9%					8.3%													
84	11.3%	8.8%																			
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

Shared Cost percentages are calculated based on policyholder data at the time of election

Appendix D1-D3

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 Appendix C 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:

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

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

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

John Hancock Life Insurance Company (U.S.A.)
Actuarial Memorandum for Inforce Rate Increase – Custom Care II Series
March 18, 2020

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.

2. Benefit Description(s)

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 2019. The study analyzed all major components of morbidity including incidence, claim terminations due to recovery or death, and benefit utilization across many attributes, focusing on the 5-year period of 2013-2017. The study has been peer reviewed both internally as well as by an Independent third party.

Our claims projections include future morbidity improvement of 0.50% per calendar year applied as an incidence adjustment until attained age 100, as well as a 7.5% margin for moderately adverse experience consistent with the margin originally anticipated in our original pricing loss ratio. No future morbidity improvement is assumed beyond attained age 100.

Methodology Change - Representation of Morbidity

In prior filings, our morbidity assumption was presented as expected claim costs for a sample policy. Going forward morbidity assumptions will be represented more granularly by incidence, claim termination, and utilization rate assumptions.

To better illustrate our most recent assumption changes, the prior assumptions are presented below their respective current assumptions. Note that a claim is defined as an approved claim, whether or not any dollar amounts have been paid.

Incidence

Incidence rates are the likelihood a policyholder will go on claim during a given duration. Incidence rates vary by a number of parameters, including issue age, attained age, issue year, policy duration, gender, marital status, risk class, benefit period, and product.

Below are currently expected sample incidence rates before future morbidity improvements for an LTC-03 policy with the following attributes: Standard risk class, Female, Single, 90 day Elimination Period, Policy Issued 2005 (in force 14 policy years as of 2019).

Policy Duration	4 Year Benefit Period			Lifetime Benefit Period		
	Issue Age			Issue Age		
	55	65	75	55	65	75
15	0.61%	3.27%	13.31%	0.75%	3.96%	15.94%
20	1.37%	6.48%	19.51%	1.66%	7.82%	23.17%
25	3.10%	11.61%	22.16%	3.76%	13.92%	26.23%
30	6.14%	17.04%	24.99%	7.40%	20.30%	29.47%

Below are expected incidence rates from the prior assumptions before future morbidity improvements for an LTC-03 policy with the following attributes: Standard risk class, Female, Single, 90 day EP, Policy Issued 2005:

Policy Duration	4 Year Benefit Period			Lifetime Benefit Period		
	Issue Age			Issue Age		
	55	65	75	55	65	75
15	0.65%	3.11%	12.22%	0.77%	3.69%	14.35%
20	1.41%	6.77%	18.04%	1.67%	8.00%	21.06%
25	3.04%	11.98%	19.58%	3.60%	14.07%	22.82%
30	6.44%	17.25%	22.14%	7.61%	20.15%	25.73%

Comparison
(Current/Prior)

Policy Duration	4 Year Benefit Period			Lifetime Benefit Period		
	Issue Age			Issue Age		
	55	65	75	55	65	75
15	95%	105%	109%	97%	107%	111%
20	97%	96%	108%	100%	98%	110%
25	102%	97%	113%	104%	99%	115%
30	95%	99%	113%	97%	101%	115%

Claim Terminations

Claim termination rates are the likelihood a policyholder will either die while on claim or recover and re-enter the active population. Termination rates vary by a number of parameters, including incurral age, duration on claim, gender, marital status, benefit period, and type of coverage.

Below are currently expected sample termination rates for an LTC-03 policy with the following attributes: Standard risk class, Female, Issue Age 55, Single, 90 day Elimination Period.

Months on Claim	4 Year Benefit Period			Lifetime Benefit Period		
	Attained Age at Claim			Attained Age at Claim		
	75	85	95	75	85	95
1	7.13%	5.90%	6.25%	6.48%	5.36%	5.68%
3	6.18%	5.11%	5.41%	5.61%	4.64%	4.92%
6	3.48%	3.06%	2.92%	2.98%	2.62%	2.50%
12	1.80%	1.72%	2.06%	1.54%	1.47%	1.77%
24	1.65%	1.86%	2.08%	1.42%	1.59%	1.79%
36	1.49%	1.97%	2.47%	1.28%	1.69%	2.11%
60	1.92%	2.43%	2.98%	1.65%	2.09%	2.55%
90	1.89%	3.01%	3.67%	1.62%	2.58%	3.14%
120	1.89%	3.01%	3.67%	1.62%	2.58%	3.14%

Below are the pre-basis change expected termination rates for an LTC-03 policy with the following attributes: Standard risk class, Female, Single, 90 day EP, Issue Age 55.

Months on Claim	4 Year Benefit Period			Lifetime Benefit Period		
	Attained Age at Claim			Attained Age at Claim		
	75	85	95	75	85	95
1	9.79%	8.02%	9.42%	7.83%	6.41%	7.53%
3	8.48%	6.95%	8.15%	6.78%	5.55%	6.52%
6	3.35%	2.86%	2.87%	2.95%	2.53%	2.53%
12	1.73%	1.61%	2.03%	1.53%	1.42%	1.79%
24	1.59%	1.74%	2.05%	1.40%	1.54%	1.81%
36	1.43%	1.85%	2.42%	1.26%	1.63%	2.14%
60	1.83%	2.28%	2.93%	1.61%	2.01%	2.58%
90	1.79%	2.82%	3.60%	1.58%	2.49%	3.18%
120	1.79%	2.82%	3.60%	1.58%	2.49%	3.18%

Comparison
(Current/Prior)

Months on Claim	4 Year Benefit Period			Lifetime Benefit Period		
	Attained Age at Claim			Attained Age at Claim		
	75	85	95	75	85	95
1	73%	74%	66%	83%	84%	75%
3	73%	74%	66%	83%	84%	75%
6	104%	107%	102%	101%	104%	99%
12	104%	107%	102%	101%	104%	99%
24	104%	107%	102%	101%	104%	99%
36	104%	107%	102%	101%	104%	99%
60	105%	107%	102%	102%	104%	99%
90	105%	107%	102%	102%	104%	99%
120	105%	107%	102%	102%	104%	99%

Utilization

Utilization rates are the estimated percentage of the maximum daily benefit that a policyholder is expected to use reflecting the number of days it is used. Benefit utilization rates vary by incurral year, duration from issue, inflation type and coverage type, policy form group, incurral age, gender, benefit period, issue age, and time on claim.

Below are currently expected sample utilization rates for an LTC-03 policy with the following attributes: Standard risk class, Female, Issue Age 55, Single, 90 day Elimination Period, 3rd year of being on claim.

Policy Year of Incurral	4 Year Benefit Period			Lifetime Benefit Period		
	Inflation			Inflation		
	GPO	5% Simple	5% Compound	GPO	5% Simple	5% Compound
15	76.73%	68.25%	57.80%	79.43%	70.65%	59.84%
20	77.80%	69.94%	57.05%	80.54%	72.41%	59.06%
25	78.37%	71.70%	56.28%	81.13%	74.23%	58.26%
30	78.65%	73.33%	55.49%	81.42%	75.91%	57.45%

Below are the expected utilization rates from the prior assumptions for an LTC-03 policy with the following attributes: Standard risk class, Female, Single, 90 day EP, Issue Age 55, 3rd year of being on claim.

Policy Year of Incurral	4 Year Benefit Period			Lifetime Benefit Period		
	Inflation			Inflation		
	GPO	5% Simple	5% Compound	GPO	5% Simple	5% Compound
15	78.69%	70.94%	60.81%	80.66%	72.71%	62.33%
20	79.61%	72.51%	60.08%	81.60%	74.32%	61.58%
25	80.09%	74.11%	59.33%	82.10%	75.96%	60.82%
30	80.33%	75.58%	58.57%	82.34%	77.47%	60.03%

Comparison (Current/Prior)

Policy Year of Incurral	4 Year Benefit Period			Lifetime Benefit Period		
	Inflation			Inflation		
	GPO	5% Simple	5% Compound	GPO	5% Simple	5% Compound
15	98%	96%	95%	98%	97%	96%
20	98%	96%	95%	99%	97%	96%
25	98%	97%	95%	99%	98%	96%
30	98%	97%	95%	99%	98%	96%

Voluntary Lapses

The voluntary lapse rates are based on our own experience between 2013 and 2017. Lapse rates vary by issue age, duration, and inflation option.

Duration	No Inflation			
	Issue Age			
	55	65	75	82
1	3.16%	3.60%	5.29%	5.86%
5	1.25%	1.17%	1.93%	3.09%
10	0.80%	0.90%	1.19%	1.67%
15	0.76%	0.89%	1.37%	2.13%
20	0.54%	0.87%	2.09%	2.13%
25	0.59%	0.76%	2.13%	2.13%
30	0.76%	1.42%	2.13%	2.13%
35	1.42%	2.09%	2.13%	2.13%
40	2.09%	2.13%	2.13%	2.13%

Duration	Inflation			
	Issue Age			
	55	65	75	82
1	2.04%	2.68%	4.44%	3.85%
5	1.02%	1.11%	1.46%	1.13%
10	0.59%	0.81%	0.96%	0.99%
15	0.38%	0.63%	0.91%	2.00%
20	0.40%	0.61%	1.50%	2.19%
25	0.46%	1.24%	2.19%	2.19%
30	0.56%	2.19%	2.19%	2.19%
35	1.24%	2.19%	2.19%	2.19%
40	2.19%	2.19%	2.19%	2.19%

In addition to the lapse rates shown, we assume a 1.8% lapse rate due to the rate increase. The additional lapse rate is used to adjust future premiums and claims down by 1.8% starting at the expected date of the rate increase.

Prior Lapse Rates

The prior voluntary lapse rates based on our own experience between 2010 and 2015. Lapse rates vary by issue age, duration, and inflation option.

Prior Rates

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%

Mortality

The mortality rates have been derived based on our own experience for the individual long-term care block of business over the five-year period from 2013 to 2017 on an Active Life basis.

In the 2019 mortality study, the company has updated the base table to the 2012 Individual Annuity Mortality (IAM) tables from the previously used 1994 Group Annuity Mortality (GAM) tables.
The base table is then adjusted based on the following factors:

- Issue age
- Duration
- Product and Risk Class
- Gender and Marital Status
- Underwriting eras (which captures underwriting changes and risk class assignment changes through different series of products)

The final mortality table is based on 2012 IAM with 7 years of historical mortality improvement (HMI) using projection G2 scale, with selection factors and adjustments to reflect the company's experience. Sample mortality rates before future mortality improvements are shown below:

Policy Duration	Standard Risk Class (Single, Female)		
	Issue Age		
	55	65	75
1	0.000	0.001	0.004
5	0.001	0.003	0.008
10	0.002	0.006	0.020
15	0.004	0.012	0.042
20	0.008	0.028	0.089
25	0.018	0.060	0.153
30	0.042	0.117	0.261

Future mortality improvements are based on US general population data covering experience from 1933 to 2015 and were developed in a manner consistent with prescribed Canadian Institute of Actuaries' rates. The rates vary by attained age and are not distinct by gender or smoker status; linear grading is applied between key ages.

- 1.0% per year for attained ages 0-85
- 0.2% per year for attained age 95
- 0.0% per year for attained age 105.

Methodology Change - Active Life Mortality

In prior filings, mortality has been represented on a Total Life basis, including both Active Lives (those not on claim) and Disabled Lives (those on claim). To be consistent with our Frist Principles approach, we are now showing mortality rates that are applied to Active Lives.

Since the prior mortality rates provided were on a Total Life basis, we have developed what those mortality assumptions would have been on an Active Life basis for comparison to the new rates above.

The mortality rates in the prior study were derived based on our own experience for the individual long-term care block of business over the five-year period from March 2009 through March 2014.

The base mortality table was the unloaded 1994 Group Annuity Mortality Table, sex-distinct, with 22 years of historical improvements based on scale AA. Selection factors and adjustments were applied to reflect the company's experience. Sample mortality rates before future mortality improvements are shown below:

Policy Duration	Standard Risk Class (Single, Female)		
	Issue Age		
	55	65	75
1	0.001	0.001	0.004
5	0.001	0.003	0.009
10	0.003	0.007	0.019
15	0.005	0.016	0.055
20	0.008	0.029	0.097
25	0.019	0.064	0.164
30	0.041	0.124	0.271

We also included 10 years of projected future mortality improvement based on scale AA.

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, inflation option, home health care maximum benefit percentage, and underwriting class, as in the initial rate filing.

All premium factors related to the insured elected benefit design options 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 policy before and after the requested increase. The averages are as of 12/31/2018, and are based on premium-paying policies as well as policies on claim, since although their premium is currently waived they could be subject to the rate increase upon recovery.

	Nationwide	Pennsylvania	
Form	before the rate increase*	before the rate increase**	after the rate increase
LTC-03 PA	2,380	3,340	4,117
LTC-03FR PA	2,710	2,940	3,624
BSC-03 PA	1,940	2,920	3,600
BSC-03FR PA	2,400	2,790	3,439

*Nationwide premiums only reflects rate increases that have been implemented through 12/31/2018
**Premiums reflect the rate increases that were appoved in the prior filing, although implementation is still not complete

14. Number of Policyholders

The table below summarizes, as of 12/31/2018, the number of policies inforce that could be affected by the rate increase in your state and their 2018 annualized premium. Policies on claim are included, since although their premium is currently waived they could be subject to the rate increase upon recovery. Paid-up policies and policies which have exercised the nonforfeiture benefit option are excluded.

Form	Number of Policies	2018 Annualized Premium*
LTC-03 PA	3,573	11,967,755
LTC-03FR PA	837	2,458,339
BSC-03 PA	256	746,795
BSC-03FR PA	54	150,642

*Premiums reflect the rate increases that were appoved in the prior filing, although implementation is still not complete

15. Reserves

Active Life Reserves have not been used in this rate increase demonstration. Minimum Statutory Claim reserves as of 12/31/2018 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 12/31/2018 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 furnished to us by consultants, with adjustments due to 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%

Total Life 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.

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 2016 rate increase filings. In general, claims continue to last longer than expected.

The following tables show in aggregate how our new and prior assumptions compare to actual experience.

Morbidity

Claim cost components of incidence, claim terminations due to recovery or death, and benefit utilization were analyzed across many attributes focusing on the 5 year period of 2013 through 2017. Experience in durations 10+ are used for Incidence, Termination, and Utilization.

Incidence (Count)

Duration	Incidence A/E Before Assumption Updates	Incidence A/E After Assumption Updates
10-14	99%	98%
15-19	96%	95%
20+	97%	93%
Total	**97%**	**96%**

In recent quarters, which are not included in the study data, we have observed adverse morbidity experience on older products after reflecting the new assumptions. A decision was made to react to this experience by further increasing incidence for these products, resulting in lower incidence A/Es for these older products since the post study experience is not reflected in the A/Es.

Claim Termination (Count)

	All Months		Months 1-5		Months 6+	
Benefit Period	Termination A/E Before Assumption Updates	Termination A/E After Assumption Updates	Termination A/E Before Assumption Updates	Termination A/E After Assumption Updates	Termination A/E Before Assumption Updates	Termination A/E After Assumption Updates
<10 years	96%	99%	81%	96%	104%	101%
10+ years	94%	98%	89%	98%	96%	99%
Total	**95%**	**99%**	**83%**	**97%**	**102%**	**100%**

Utilization (Amount)

Inflation	Utilization A/E Before Assumption Updates	Utilization A/E After Assumption Updates
None / GPO	96%	98%
Simple	95%	97%
Compound	93%	100%
Total	**95%**	**98%**

Overall our morbidity experience has been unfavorable since the last filing, largely due to unfavorable claim termination experience during the first 5 months on claim. Amongst those that do terminate from claim, the proportion recovering as opposed to dying has been close to expected.

Voluntary Lapses

Lapse experience from 2013 through 2017 was analyzed both by policy count (for credibility) and by policy amount (for assumption recommendations). Note that "Amount" is defined as the Maximum Daily Benefit multiplied by a Benefit Period factor to ensure that policies with longer benefit periods are appropriately weighted.

In prior studies, any policy that was rerated after the 2008 rate increase filing was permanently excluded from the remainder of the study. As rate increase filings have become more prevalent, policies are now allowed to re-enter the study following the rerate shock lapse period (2 years).

Actual to Expected ratios by amount for this block for John Hancock individual (including our assumed business) summarized by inflation and duration groups before and after the assumption update are shown below.

	Without Inflation		With Inflation	
Duration	**Lapse A/E Before Assumption Updates**	**Lapse A/E After Assumption Updates**	**Lapse A/E Before Assumption Updates**	**Lapse A/E After Assumption Updates**
1-5	66%	83%	76%	100%
6-10	79%	99%	91%	101%
11-15	101%	102%	83%	101%
16-20	110%	104%	98%	100%
21-25	108%	107%	103%	104%
26+	87%	86%	117%	117%
Total per inflation	**90%**	**99%**	**84%**	**100%**

Actual to expected ratios based on the prior assumptions were overall much lower than expected with an overall A/E ratio of 85% by amount. This was primarily driven by lower lapses in the earlier durations, specifically for younger issue ages. Lapse rates continue to be lower for policies with an inflation option. After updating assumptions based on experience, the A/E ratios are now 100% overall.

Healthy Life Mortality

Healthy life mortality experience from 2013 through 2017 was analyzed both by policy count (for credibility) and by policy amount (for assumption recommendations). Note that "Amount" is defined as Maximum Daily Benefit multiplied by a Benefit Period factor to ensure that policies with longer benefit periods are appropriately weighted.

The below table shows the healthy life A/E ratios by amount before and after the assumption update for our Individual business (including our assumed business).

Duration	Mortality A/E Before Assumption Updates	Mortality A/E After Assumption Updates
1-5	94%	99%
6-10	98%	101%
11-15	100%	101%
16-20	106%	103%
21-25	94%	99%
26+	92%	93%
Total	**101%**	**101%**

Healthy life mortality experience for our individual block in aggregate was close to our expectation, however expectations were adjusted for certain subgroups. Adjustments were made to product selection factors, risk class adjustment factors, and gender and marital factors to account for developing experience.

17. Requested Rate Increase

The Company is requesting an average rate increase of 23.3%, which varies by issue age, benefit period, and inflation option, and ranges from 9.8% to 23.5%. Rate increases were derived as follows:

1. In the prior filing, The Company certified to a lifetime loss ratio of 88.1% based on nationwide data where waived premiums were included in both premiums and claims. We have restated this target loss ratio to 87.8% by removing waived premiums from both premiums and claims.
2. We determined the projected lifetime loss ratio for this form based on nationwide actual experience and projected future experience assuming the prior rate increase request was approved in full and within three months of the original filing date. We then determined the amount of rate increase (23.4%) that would be needed in order to revert to the restated lifetime loss ratio for this form.
3. We ensured that the proposed rate increases did not result in premium rates that exceed rates for older issue ages or 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 the 2016 and 2019 Experience Studies. Adjustments of 9.5% and 9.8%, respectively, were applied to all rates to reflect these updates. Additionally, we graded the rate increase determined in this step to 9.8% between issue ages 70 and 80. After the application of these restrictions the average rate increase for the forms listed in this memo is 23.3%, ranging from 9.8% to 23.5%.
4. We ensured that the resulting overall increase in rates satisfied the rate stability rule ensuring no less than an 85% loss ratio on the rate increase portion, while applying the original loss ratio on the original rate schedule (as the original loss ratio was higher than 58%). This is demonstrated at the bottom of Exhibit 1 where it can be seen that the sum of past and future projected incurred claims is not less than the sum of the original premium times the original loss ratio and the rate increase premium times the 85% loss ratio requirement.

Note that in **Appendix A** in the filing package we reflect the proposed premium rates both with and without any additional cost as we believe any cost due to delayed implementation should not be subject to the new business rate restrictions.

In the rate schedules by policy form, **Appendix B1** contains the new proposed rate tables for all policy forms included with this filing for those policyholders that *never* elected an inflation reduction or shared cost option as part of the 2010 or 2016 rate increase filings.

In the rate schedules by policy form, **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 or shared cost option as part of the 2010 and/or 2016 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 as well as future premium and claim projections. It illustrates that the anticipated lifetime loss ratio with the requested rate increase is 87.8%, well in excess of the minimum loss ratio of 60% as well as greater than the original pricing loss ratio of 85.3%. The lifetime loss ratio as of 12/31/2018 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.

Exhibit 1 also 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 and post stability 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 (also referred to as "landing spots") that will allow policyholders that have Compound and Simple inflation coverage the option to offset the rate increase. This option is not available to limited pay policies.

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:

Previously Elected Landing Spot	Current inflation	Proposed Landing Spot
None	5.0%	3.8%
2010	3.9%	2.6%
2016	4.2%	3.1%
2010 and 2016	3.2%	1.9%

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 in the rate schedules by policy form 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, but will not pay more than the new reduced daily/monthly 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** in the filing package. The Shared Cost percentages in **Appendix D1** 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 D1 and 80% of the policyholder's currently available benefit reduction that would offset their rate increase.

The Shared Cost percentages for policyholders who elected the Shared Cost option to offset the rate increase approved in your State on 08-27-2019 are included in **Appendix D2** for reference. The Shared Cost percentages in Appendix D2 will apply to all policyholders who had not bought additional attained age coverage before this option became effective. For those who had, the Shared Cost percentage will be the lesser of those shown in Appendix D2 and 80% of the policyholder's benefit reduction that was made available to offset the rate increase approved in your State on 08-27-2019. If a policyholder elected the Shared Cost option to offset the rate

increase approved on 08-27-2019 and were to elect the option again to offset the proposed rate increase, the policyholder's cumulative percentage factor to be applied to future claim payments is included in **Appendix D3**.

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 Shared Cost option is not available to limited pay policies.

The premium rate tables for these options are included in the rate schedules by policy form 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 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 09, 2017.

A 14.3% rate increase on these policy forms was accepted by your state on August 27, 2019.

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 sthere 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 90.8% compared to the current proposed rate increase of 23.3%.

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

New rates will not be effective until after the implementation of prior rate increases for all policyholders with product forms listed in this memo. These rates will be effective on the next policy anniversary date after completion, following at least a 90 day policyholder notification period. The assumed effective date used to calculate the rate increase is 05/01/2021.

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:

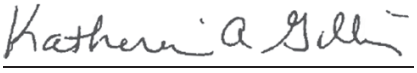
a) the assumptions on which this certification is based;
b) the adjustments to prior assumptions with an explanation of the reasons previous assumptions were not realized;
c) a lifetime projection of the prior premium rate schedules and incurred claims plus future expected premiums and claims which demonstrates 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.



Katherine A Gillis, FSA, MAAA
Actuary, Long Term Care Inforce Management
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	-	-	-	-	3,448	0%	-	3,448	0%
	1989	-	-	-	-	3,448	0%	-	3,448	0%
	1990	-	-	-	-	3,636	0%	-	3,636	0%
	1991	-	-	-	-	5,212	0%	-	5,212	0%
	1992	-	-	-	-	5,212	0%	-	5,212	0%
	1993	-	-	-	-	9,142	0%	-	9,142	0%
	1994	-	-	-	-	10,467	0%	-	10,467	0%
	1995	-	-	-	-	12,687	0%	-	12,687	0%
	1996	-	-	-	-	20,415	0%	-	20,415	0%
	1997	-	-	-	-	20,415	0%	-	20,415	0%
	1998	-	-	-	-	27,710	0%	-	27,710	0%
	1999	-	-	-	-	40,511	0%	-	40,511	0%
	2000	-	-	-	-	69,627	0%	-	69,627	0%
	2001	-	-	-	-	110,863	0%	-	110,863	0%
	2002	-	-	-	-	169,283	0%	-	169,283	0%
	2003	35	81,874	0%	-	426,987	0%	-	426,987	0%
	2004	275,225	33,268,372	1%	185,275	33,127,211	1%	185,275	33,127,211	1%
	2005	1,505,539	87,735,821	2%	1,854,613	87,163,823	2%	1,854,613	87,163,823	2%
Historical	2006	4,341,298	159,613,553	3%	5,540,230	159,491,449	3%	5,540,230	159,491,449	3%
Experience	2007	9,385,269	241,657,527	4%	8,530,600	243,391,754	4%	8,530,600	243,391,754	4%
	2008	16,342,841	261,288,851	6%	12,346,710	266,439,236	5%	12,346,710	266,439,236	5%
	2009	24,027,537	260,217,326	9%	19,048,293	266,766,265	7%	19,048,293	266,766,265	7%
	2010	31,336,656	252,059,257	12%	23,069,920	260,743,638	9%	23,069,920	260,743,638	9%
	2011	38,378,293	244,303,877	16%	31,075,954	272,482,275	11%	31,075,954	272,482,275	11%
	2012	45,109,357	237,189,030	19%	39,679,885	284,292,066	14%	39,679,885	284,292,066	14%
	2013	53,058,220	230,479,443	23%	45,287,222	274,060,117	17%	45,287,222	274,060,117	17%
	2014	62,292,449	223,905,820	28%	60,133,743	266,411,342	23%	60,133,743	266,411,342	23%
	2015	71,597,557	217,269,718	33%	71,298,856	259,848,924	27%	71,298,856	259,848,924	27%
	2016	80,966,014	210,430,749	38%	85,494,294	252,875,165	34%	85,494,294	252,875,165	34%
	2017	90,187,875	203,325,100	44%	109,130,174	259,457,883	42%	109,130,174	259,457,883	42%
	2018	100,790,288	195,961,024	51%	130,585,008	300,628,150	43%	130,585,008	300,628,150	43%
Projected	2019	113,431,316	188,359,779	60%	153,319,398	310,262,464	49%	153,319,398	310,262,464	49%
Future	2020	127,363,304	180,562,806	71%	174,626,959	299,646,392	58%	174,626,959	299,646,392	58%
Experience	2021	142,137,850	172,583,653	82%	199,737,341	288,463,696	69%	197,939,705	343,330,661	58%
	2022	157,674,108	164,438,912	96%	227,130,822	277,065,404	82%	223,042,467	335,571,391	66%
	2023	174,816,327	156,165,248	112%	253,345,655	265,110,673	96%	248,785,433	321,148,643	77%
	2024	193,438,993	147,803,227	131%	280,332,381	252,906,942	111%	275,286,399	306,410,985	90%
	2025	212,617,844	139,391,897	153%	311,399,612	240,583,883	129%	305,794,419	291,517,248	105%
	2026	231,564,826	130,971,632	177%	343,818,271	228,091,507	151%	337,629,542	276,408,514	122%
	2027	249,890,403	122,577,098	204%	375,668,644	215,452,203	174%	368,906,609	261,113,486	141%
	2028	267,436,667	114,243,798	234%	404,498,290	202,458,750	200%	397,217,321	245,382,611	162%
	2029	283,727,312	106,005,260	268%	430,893,777	189,088,338	228%	423,137,689	229,189,664	185%
	2030	297,989,954	97,903,048	304%	454,575,425	175,497,542	259%	446,393,068	212,725,561	210%
	2031	309,386,057	89,984,270	344%	478,551,907	161,807,181	296%	469,937,973	196,137,613	240%
	2032	317,838,951	82,289,089	386%	500,843,289	148,193,222	338%	491,828,109	179,639,791	274%
	2033	323,620,876	74,855,333	432%	515,333,598	134,772,481	382%	506,057,594	163,374,312	310%
	2034	326,839,624	67,717,566	483%	522,000,989	121,686,348	429%	512,604,971	147,513,090	347%
	2035	327,343,344	60,910,052	537%	519,843,746	109,060,195	477%	510,486,559	132,208,521	386%
	2036	324,414,678	54,470,382	596%	515,943,331	97,023,892	532%	506,656,351	117,618,348	431%
	2037	318,286,247	48,426,761	657%	511,889,192	85,719,062	597%	502,675,186	103,914,473	484%
	2038	308,851,017	42,799,322	722%	501,382,425	75,213,067	667%	492,357,542	91,178,707	540%
	2039	296,870,620	37,599,308	790%	482,469,183	65,562,932	736%	473,784,738	79,480,294	596%
	2040	283,105,842	32,830,959	862%	454,898,630	56,786,366	801%	446,710,455	68,840,772	649%

Note: Please refer to the Actuarial Memorandum, section "Ensuring No Cross-Subsidization Between States", for adjustments made to experience exhibits

Values as of 12/31/2018 (discounted at maximum statutory valuation rates)

Past :	755,795,091	4,119,281,791	18.3%	758,053,400	4,621,048,253	16.4%	758,053,400	4,621,048,253	16.4%
Future :	4,269,549,616	1,770,866,534	241.1%	6,526,601,711	3,038,532,434	214.8%	6,416,402,719	3,552,478,436	180.6%
Lifetime :	5,025,344,707	5,890,148,325	85.3%	7,284,655,111	7,659,580,687	95.1%	7,174,456,118	8,173,526,688	87.8%

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

			Accum Value of Past Initial Prm x 85.3% =	3,535,969,229
			Present Value of Future Initial Prm x 85.3% =	1,525,276,811
Accum. Value of Past Incurred Claims =	758,053,400		Accum Value of Prior Increases x 85.3% =	406,607,273
Present Value of Future Incurred Claims =	6,416,402,719		Present Value of Future Increases x 85.3% =	1,505,619,479
Total =	7,174,456,118	>=	Total =	6,973,472,791

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 85.3% =	3,535,969,229
			Present Value of Future Initial Prm x 85.3% =	1,525,276,811
Accum. Value of Past Incurred Claims =	758,053,400		Accum Value of Prior Increases x 85.3% =	406,607,273
Present Value of Future Incurred Claims =	6,416,402,719		Present Value of Future Increases x 85.3% =	1,505,619,479
Total =	7,174,456,118	>=	Total =	6,973,472,791

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	3,448	0%	0	3,448	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	5,212	0%	0	5,212	0%
	1992	0	0	0%	-	0	5,212	0%	0	5,212	0%
	1993	0	0	0%	-	0	9,142	0%	0	9,142	0%
	1994	0	0	0%	-	0	10,467	0%	0	10,467	0%
	1995	0	0	0%	-	0	12,687	0%	0	12,687	0%
	1996	0	0	0%	-	0	20,415	0%	0	20,415	0%
	1997	0	0	0%	-	0	20,415	0%	0	20,415	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	69,627	0%	0	69,627	0%
	2001	0	0	0%	-	0	110,863	0%	0	110,863	0%
	2002	0	0	0%	-	0	169,283	0%	0	169,283	0%
	2003	35	81,874	0%	180	0	426,987	0%	0	426,987	0%
	2004	275,225	33,268,372	1%	274,057	185,275	33,127,211	1%	185,275	33,127,211	1%
	2005	1,505,539	87,735,821	2%	1,495,724	1,854,613	87,163,823	2%	1,854,613	87,163,823	2%
	2006	4,341,298	159,613,553	3%	4,337,977	5,540,230	159,491,449	3%	5,540,230	159,491,449	3%
	2007	9,385,269	241,657,527	4%	9,452,621	8,530,600	243,391,754	4%	8,530,600	243,391,754	4%
	2008	16,342,841	261,288,851	6%	16,664,982	12,346,710	266,439,236	5%	12,346,710	266,439,236	5%
	2009	24,027,537	260,217,326	9%	24,632,242	19,048,293	266,766,265	7%	19,048,293	266,766,265	7%
2010 RI	2010	25,433,851	264,283,501	10%	25,433,851	23,069,920	260,743,638	9%	23,069,920	260,743,638	9%
	2011	31,786,583	315,439,061	10%	31,786,583	31,075,954	272,482,275	11%	31,075,954	272,482,275	11%
	2012	39,708,706	308,840,372	13%	39,708,706	39,679,885	284,292,066	14%	39,679,885	284,292,066	14%
	2013	48,771,450	302,296,533	16%	48,771,450	45,287,222	274,060,117	17%	45,287,222	274,060,117	17%
	2014	58,438,753	295,296,623	20%	58,438,753	60,133,743	266,411,342	23%	60,133,743	266,411,342	23%
	2015	68,862,111	287,841,386	24%	68,862,111	71,298,856	259,848,924	27%	71,298,856	259,848,924	27%
2016 RI	2016	83,725,554	254,148,583	33%	83,725,554	85,494,294	252,875,165	34%	85,494,294	252,875,165	34%
	2017	97,184,392	253,161,472	38%	97,184,392	109,130,174	259,457,883	42%	109,130,174	259,457,883	42%
	2018	110,292,272	295,508,828	37%	110,292,272	130,585,008	300,628,150	43%	130,585,008	300,628,150	43%
Projected Future Experience	2019					153,319,398	310,262,464	49%	153,319,398	310,262,464	49%
	2020					174,626,959	299,646,392	58%	174,626,959	299,646,392	58%
	2021					199,737,341	288,463,696	69%	197,939,705	343,330,661	58%
	2022					227,130,822	277,065,404	82%	223,042,467	335,571,391	66%
	2023					253,345,655	265,110,673	96%	248,785,433	321,148,643	77%
	2024					280,332,381	252,906,942	111%	275,286,399	306,410,985	90%
	2025					311,399,612	240,583,883	129%	305,794,419	291,517,248	105%
	2026					343,818,271	228,091,507	151%	337,629,542	276,408,514	122%
	2027					375,668,644	215,452,203	174%	368,906,609	261,113,486	141%
	2028					404,498,290	202,458,750	200%	397,217,321	245,382,611	162%
	2029					430,893,777	189,088,338	228%	423,137,689	229,189,664	185%
	2030					454,575,425	175,497,542	259%	446,393,068	212,725,561	210%
	2031					478,551,907	161,807,181	296%	469,937,973	196,137,613	240%
	2032					500,843,289	148,193,222	338%	491,828,109	179,639,791	274%
	2033					515,333,598	134,772,481	382%	506,057,594	163,374,312	310%
	2034					522,000,989	121,686,348	429%	512,604,971	147,513,090	347%
	2035					519,843,746	109,060,195	477%	510,486,559	132,208,521	386%
	2036					515,943,331	97,023,892	532%	506,656,351	117,618,348	431%
	2037					511,889,192	85,719,062	597%	502,675,186	103,914,473	484%
	2038					501,382,425	75,213,067	667%	492,357,542	91,178,707	540%
	2039					482,469,183	65,562,932	736%	473,784,738	79,480,294	596%
	2040					454,898,630	56,786,366	801%	446,710,455	68,840,772	649%
Values as of 12/31/2018 (discounted at maximum statutory valuation rates)											
	Past				739,196,685	758,053,400	4,621,048,253	16.4%	758,053,400	4,621,048,253	16.4%
	Future					6,526,601,711	3,038,532,434	214.8%	6,416,402,719	3,552,478,436	180.6%
	Lifetime					7,284,655,111	7,659,580,687	95.1%	7,174,456,118	8,173,526,688	87.8%

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

			Accum Value of Past Initial Prm x 85.3% =	3,535,969,229
Accum Value of Minimum(Past Incurred Claims,			Present Value of Future Initial Prm x 85.3% =	1,525,276,811
Adjusted Originally Expected Incurred Claims) =	739,196,685		Accum Value of Prior Increases x 85.3% =	406,607,273
Present Value of Future Incurred Claims =	6,416,402,719		Present Value of Future Increases x 85.3% =	1,505,619,479
Total =	7,155,599,404	> =	Total =	6,973,472,791

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 85.3% =	3,535,969,229
Accum Value of Minimum(Past Incurred Claims,			Present Value of Future Initial Prm x 85.3% =	1,525,276,811
Adjusted Originally Expected Incurred Claims) =	739,196,685		Accum Value of Prior Increases x 85.3% =	406,607,273
Present Value of Future Incurred Claims =	6,416,402,719		Present Value of Future Increases x 85.3% =	1,505,619,479
Total =	7,155,599,404	> =	Total =	6,973,472,791

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	15.21	16.95	18.77	20.43	24.08	26.48	28.89
30	16.08	17.82	19.90	21.56	25.21	30.25	32.77
31	16.51	18.25	20.60	22.25	25.90	30.61	32.96
32	16.95	18.95	21.47	23.12	27.03	31.95	34.40
33	17.21	19.38	22.16	24.08	27.90	32.55	34.88
34	17.64	20.08	22.86	24.94	28.86	33.67	36.07
35	18.08	20.51	23.73	25.90	29.99	34.60	36.91
36	18.51	21.38	24.42	26.77	31.12	35.56	37.78
37	18.95	22.08	25.29	27.90	31.81	38.63	40.90
38	19.64	22.51	26.42	28.86	32.94	38.63	40.90
39	20.08	23.21	27.12	29.99	34.33	38.63	40.90
40	20.51	24.08	27.99	31.12	35.46	39.63	41.72
41	21.21	24.77	28.94	31.81	36.59	40.66	42.69
42	21.64	25.47	29.81	32.68	37.72	44.01	46.10
43	22.34	26.16	30.51	33.38	38.68	44.78	46.82
44	23.21	26.86	31.46	34.51	39.81	45.78	47.77
45	23.90	27.55	32.16	35.20	40.94	49.13	51.17
46	24.60	28.25	33.29	36.33	42.07	50.08	52.08
47	25.47	29.12	33.98	37.03	43.20	51.05	53.01
48	26.16	30.07	35.11	38.16	44.59	54.72	56.75
49	26.86	30.77	36.07	39.11	45.72	57.64	59.63
50	27.73	31.64	36.94	39.98	47.11	58.89	60.85
51	28.86	32.59	38.33	41.81	49.11	62.86	64.82
52	29.55	33.72	39.46	43.20	51.19	64.98	68.91
53	30.68	35.03	40.85	45.02	53.45	71.96	76.07
54	31.81	36.42	42.42	46.59	55.54	76.11	80.22
55	32.68	37.55	43.81	48.41	57.80	80.51	84.63
56	34.07	39.81	46.50	51.37	61.19	83.62	89.74
57	35.64	42.07	49.46	54.32	64.40	88.56	94.59
58	37.46	44.33	52.15	57.28	68.06	91.39	97.22
59	39.03	46.85	55.37	60.67	71.71	96.90	104.65
60	40.85	49.54	58.76	64.32	75.79	100.42	109.90
61	43.72	53.37	62.58	68.84	81.44	107.96	117.43
62	46.67	57.19	66.66	73.62	87.79	116.41	127.86
63	50.24	61.71	71.18	78.83	94.39	127.14	136.77
64	53.80	66.23	75.70	84.48	101.87	139.09	150.84
65	57.63	71.36	80.92	90.39	109.60	148.74	160.49
66	63.19	78.14	88.57	99.17	118.90	159.17	170.68
67	69.27	85.96	97.35	108.65	128.81	169.88	181.08
68	76.23	94.04	106.82	119.25	139.85	182.17	195.05
69	83.61	103.26	117.42	130.98	151.84	194.72	205.43
70	92.13	113.08	129.07	143.59	164.88	208.73	219.26
71	101.00	124.03	140.28	158.62	178.35	219.12	232.71
72	110.82	135.59	152.80	174.79	192.95	230.89	247.38
73	121.94	148.54	166.44	192.95	208.69	244.00	263.27
74	133.94	162.36	181.22	212.68	226.16	257.35	279.19
75	147.06	177.92	197.30	234.67	244.58	271.93	297.75
76	162.71	206.10	230.89	254.13	277.38	309.92	339.36
77	180.52	228.36	256.13	282.36	307.05	342.53	376.48
78	199.30	254.49	283.62	311.21	338.81	380.20	416.99
79	221.20	282.22	314.26	344.77	375.28	421.05	462.24
80	362.70	466.33	515.89	565.45	615.02	693.86	761.45
81	391.38	504.16	557.22	610.29	663.36	749.60	822.57
82	422.24	543.50	599.80	658.26	714.56	807.67	885.62
83	456.22	585.66	647.20	708.74	770.27	870.01	954.89
84	491.77	630.80	697.20	761.52	827.92	935.82	1027.12

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	14.32	15.92	18.77	20.43	22.28	23.87	27.06
30	14.32	15.92	19.90	21.56	23.87	25.46	28.65
31	14.32	15.92	20.60	22.25	23.87	25.46	28.65
32	14.32	15.92	20.69	22.28	23.87	27.06	30.24
33	14.32	17.51	22.16	23.87	25.46	27.06	30.24
34	14.32	17.51	22.28	23.87	25.46	27.06	30.24
35	15.92	17.51	22.28	23.87	25.46	27.06	30.24
36	15.92	19.10	23.87	25.46	27.06	28.65	31.83
37	15.92	19.10	23.87	25.46	27.06	28.65	31.83
38	15.92	19.10	23.87	25.46	27.06	28.65	31.83
39	15.92	19.10	23.87	25.46	27.06	30.24	33.42
40	17.51	20.69	23.87	25.46	27.06	30.24	33.42
41	17.51	20.69	25.46	27.06	28.65	31.83	33.42
42	19.10	22.28	25.46	27.06	28.65	33.42	35.01
43	19.10	22.28	27.06	28.65	30.24	35.01	36.61
44	19.10	23.87	27.06	28.65	31.83	36.61	38.20
45	19.10	23.87	28.65	30.24	31.83	38.20	39.79
46	20.69	25.46	28.65	31.83	33.42	39.79	41.38
47	20.69	25.46	30.24	33.42	35.01	41.38	42.97
48	20.69	27.06	31.83	33.42	35.01	42.97	44.56
49	22.28	27.06	31.83	35.01	36.61	45.02	47.75
50	22.28	28.65	33.42	36.61	38.20	46.98	49.34
51	23.49	30.24	35.01	38.20	39.79	48.94	52.52
52	23.87	30.24	35.01	39.79	41.38	50.90	55.70
53	25.45	31.83	36.61	39.79	41.38	52.86	58.73
54	25.46	31.83	36.61	41.38	42.97	54.81	60.69
55	27.06	33.42	38.20	42.97	44.56	56.77	64.60
56	28.65	35.01	41.38	46.15	47.75	60.69	68.52
57	30.24	38.20	42.97	49.34	50.93	64.60	72.43
58	31.83	39.79	46.15	52.52	55.70	68.52	78.30
59	35.01	42.97	49.34	55.70	58.89	74.39	82.22
60	36.61	46.15	52.52	58.89	63.66	78.30	88.09
61	39.79	49.34	57.30	63.66	68.44	84.18	93.97
62	42.97	54.11	60.48	68.44	73.21	92.01	101.80
63	47.75	57.30	65.25	73.21	77.99	99.84	109.63
64	50.93	62.07	71.62	77.99	82.76	107.67	117.46
65	55.70	66.85	76.39	84.35	89.13	115.50	127.24
66	60.48	73.21	84.35	92.31	98.68	127.24	140.95
67	66.85	81.17	92.31	101.86	109.82	140.95	154.38
68	73.21	90.72	101.86	111.41	120.96	154.65	168.70
69	79.58	98.68	111.41	122.55	135.28	170.31	183.03
70	87.54	109.82	122.55	135.28	149.61	187.93	198.94
71	97.08	122.55	136.87	151.20	167.11	205.31	218.04
72	108.23	135.59	152.79	168.70	186.21	222.82	238.73
73	120.96	148.54	166.44	189.39	206.90	241.92	261.01
74	132.00	162.36	181.22	208.54	226.16	257.35	279.19
75	145.27	177.92	197.30	229.77	244.58	271.93	297.75
76	159.55	200.16	226.47	250.13	277.38	309.92	339.36
77	174.75	219.44	245.67	274.10	301.86	337.74	370.21
78	184.04	232.93	256.73	291.15	313.30	354.74	388.36
79	192.25	244.62	267.96	304.57	327.25	368.69	403.35
80	199.62	256.25	280.32	317.13	338.37	382.26	419.07
81	222.27	284.57	311.47	352.53	376.59	426.15	467.20
82	247.76	317.13	348.28	393.58	420.48	474.28	521.00
83	276.07	353.94	387.92	438.89	468.62	529.50	580.46
84	308.64	395.00	431.81	488.44	522.42	590.37	647.00

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	15.21	16.90	19.93	21.68	23.65	25.34	28.72
30	15.21	16.90	21.13	22.88	25.34	27.03	30.41
31	15.21	16.90	21.87	23.62	25.34	27.03	30.41
32	15.21	16.90	21.96	23.65	25.34	28.72	32.10
33	15.21	18.59	23.53	25.34	27.03	28.72	32.10
34	15.21	18.59	23.65	25.34	27.03	28.72	32.10
35	16.90	18.59	23.65	25.34	27.03	28.72	32.10
36	16.90	20.28	25.34	27.03	28.72	30.41	33.79
37	16.90	20.28	25.34	27.03	28.72	30.41	33.79
38	16.90	20.28	25.34	27.03	28.72	30.41	33.79
39	16.90	20.28	25.34	27.03	28.72	32.10	35.48
40	18.60	21.98	25.34	27.03	28.72	32.10	35.48
41	18.60	21.98	27.03	28.72	30.41	33.81	35.48
42	20.29	23.67	27.03	28.72	30.41	35.50	37.17
43	20.29	23.67	28.74	30.43	32.12	37.20	38.88
44	20.29	25.38	28.74	30.43	33.81	38.89	40.57
45	20.29	25.38	30.43	32.12	33.81	40.60	42.27
46	21.98	27.07	30.43	33.83	35.51	42.29	43.96
47	21.98	27.07	32.14	35.51	37.20	44.00	45.67
48	21.98	28.76	33.83	35.51	37.20	45.69	47.36
49	23.69	28.76	33.83	37.20	38.89	47.90	50.78
50	23.69	30.47	35.53	38.91	40.60	49.98	52.47
51	24.99	32.16	37.22	40.60	42.29	52.06	55.87
52	25.38	32.16	37.22	42.29	43.98	54.14	59.25
53	27.07	33.83	38.91	42.29	43.98	56.23	62.47
54	27.07	33.83	38.91	44.00	45.69	58.31	64.56
55	28.78	35.51	40.60	45.69	47.38	60.39	68.72
56	30.47	37.20	44.00	49.09	50.76	64.56	72.89
57	32.16	40.60	45.67	52.47	54.14	68.72	77.05
58	33.85	42.29	49.07	55.85	59.22	72.89	83.30
59	37.22	45.69	52.47	59.25	62.60	79.13	87.46
60	38.91	49.09	55.85	62.62	67.69	83.30	93.71
61	42.29	52.47	60.93	67.69	72.76	89.55	99.96
62	45.69	57.56	64.31	72.78	77.85	97.88	108.29
63	50.78	60.91	69.38	77.85	82.91	106.21	116.62
64	54.16	66.00	76.18	82.89	87.96	114.54	124.95
65	59.25	71.07	81.25	89.67	94.74	122.87	135.36
66	64.31	77.83	89.71	98.12	104.89	135.36	149.94
67	71.09	86.29	98.16	108.27	116.74	149.94	164.22
68	77.85	96.47	108.31	118.41	128.56	164.52	179.45
69	84.60	104.91	118.45	130.25	143.81	181.18	194.67
70	93.07	116.78	130.29	143.79	159.03	199.92	211.56
71	103.20	130.31	145.52	160.70	177.65	218.38	231.85
72	115.05	144.15	162.45	179.32	197.96	236.96	253.83
73	128.58	157.91	176.96	201.32	219.94	257.23	277.50
74	140.32	172.59	192.67	221.66	240.43	273.60	296.78
75	154.42	189.10	208.16	244.23	260.02	289.04	316.49
76	169.61	212.75	240.78	265.85	294.87	329.43	360.72
77	185.76	233.24	261.16	291.34	320.88	358.99	393.51
78	195.55	247.50	272.79	309.36	332.90	376.94	412.65
79	204.19	259.80	284.60	323.48	347.56	391.58	428.39
80	211.92	272.04	297.59	336.67	359.21	405.81	444.88
81	235.97	302.10	330.66	374.24	399.79	452.40	495.99
82	263.02	336.67	369.73	417.83	446.39	503.50	553.10
83	293.08	375.75	411.82	465.93	497.49	562.12	616.22
84	327.65	419.33	458.41	518.53	554.60	626.74	686.86

LTC-03 2019 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	23.5%	23.5%	21.4%	21.9%	23.5%	23.5%	23.5%
30	23.5%	23.5%	18.8%	19.4%	23.5%	23.5%	23.5%
31	23.5%	23.5%	22.9%	23.3%	23.5%	23.5%	23.5%
32	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
33	23.5%	23.5%	22.8%	23.5%	23.5%	23.5%	23.5%
34	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
35	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
36	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
37	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
38	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
39	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
40	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
41	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
42	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
43	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
44	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
45	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
46	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
47	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
48	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
49	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
50	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
51	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
52	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
53	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
54	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
55	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
56	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
57	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
58	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
59	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
60	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
61	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
62	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
63	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
64	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
65	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
66	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
67	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
68	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
69	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
70	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
71	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
72	23.5%	22.3%	23.5%	23.5%	23.5%	23.5%	23.5%
73	23.5%	20.0%	20.7%	23.5%	23.5%	23.5%	23.5%
74	21.9%	17.7%	17.1%	22.5%	21.0%	21.0%	21.0%
75	19.9%	16.0%	14.2%	20.4%	17.8%	17.8%	17.8%
76	17.9%	16.7%	17.9%	18.3%	20.2%	20.2%	20.2%
77	15.9%	15.0%	15.9%	16.2%	17.7%	18.0%	17.7%
78	13.8%	13.3%	13.9%	14.1%	15.1%	15.3%	15.1%
79	11.8%	11.5%	11.8%	11.9%	12.4%	12.5%	12.4%
80	9.8%	9.8%	9.8%	9.8%	9.8%	9.8%	9.8%
81	9.8%	9.8%	9.8%	9.8%	9.8%	9.8%	9.8%
82	9.8%	9.8%	9.8%	9.8%	9.8%	9.8%	9.8%
83	9.8%	9.8%	9.8%	9.8%	9.8%	9.8%	9.8%
84	9.8%	9.8%	9.8%	9.8%	9.8%	9.8%	9.8%

* 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	35.38	41.72	48.24	52.49	62.03	89.94	93.04
30	36.55	43.02	48.67	53.00	62.62	89.94	95.94
31	38.34	44.86	50.41	54.89	64.73	91.21	100.03
32	38.43	44.86	52.15	56.67	66.72	95.73	101.53
33	40.06	46.79	53.79	58.46	68.72	97.35	105.94
34	40.16	48.52	55.45	60.14	70.61	101.68	110.15
35	41.83	50.26	55.45	61.85	72.61	106.13	111.71
36	44.40	51.77	56.23	63.51	77.17	107.49	115.75
37	45.96	54.34	60.04	65.07	78.96	111.63	119.80
38	45.96	55.94	61.54	66.67	80.64	115.58	123.65
39	47.48	57.43	62.94	70.50	85.01	119.55	130.17
40	48.86	58.86	64.37	72.00	86.58	123.31	133.81
41	50.48	60.53	66.28	74.05	89.49	128.97	139.49
42	50.89	62.06	68.18	78.30	94.96	134.52	145.07
43	52.49	63.67	72.25	80.20	97.89	140.22	150.80
44	55.20	66.36	75.29	83.33	100.74	143.15	156.41
45	56.75	67.80	77.16	87.64	106.47	151.72	162.37
46	56.75	71.58	81.21	89.64	109.43	157.47	170.82
47	58.72	73.08	83.28	93.91	113.79	161.42	174.65
48	60.22	74.56	87.30	98.16	119.64	167.49	183.44
49	62.92	78.14	89.21	100.12	122.61	175.92	189.25
50	64.38	79.56	93.34	104.34	128.42	181.92	197.97
51	66.00	81.01	97.04	106.99	132.69	188.42	204.35
52	69.80	84.67	98.72	110.92	135.34	192.60	208.21
53	72.82	88.28	101.21	113.30	139.36	198.72	214.21
54	74.39	89.92	104.79	117.03	144.38	202.63	217.83
55	78.23	93.47	108.50	119.45	148.19	208.47	223.53
56	80.30	95.80	110.77	123.64	153.51	215.41	232.74
57	81.57	99.59	115.18	127.59	158.54	219.51	239.02
58	83.47	101.82	117.32	131.54	163.75	226.36	248.03
59	86.77	106.26	120.02	133.68	166.87	232.68	253.83
60	88.53	108.55	124.16	137.28	171.87	239.22	264.77
61	91.56	114.15	129.53	142.58	177.89	247.70	270.21
62	94.38	120.93	136.99	147.97	179.69	251.13	274.94
63	98.90	126.77	141.16	154.95	185.74	258.79	277.57
64	101.84	130.84	150.23	160.42	189.46	266.05	282.18
65	106.10	138.37	156.35	167.56	194.97	272.96	288.56
66	113.87	150.70	168.45	181.25	212.68	293.42	311.15
67	123.10	161.83	181.64	197.44	233.84	315.08	332.92
68	133.28	175.15	195.21	216.46	256.34	340.45	358.48
69	142.57	188.88	211.35	234.99	278.45	365.21	385.39
70	153.72	205.26	226.35	256.19	306.22	394.01	414.42
71	171.25	225.61	245.54	278.99	329.61	416.45	438.16
72	190.53	248.20	264.53	301.07	357.64	442.24	469.16
73	211.69	270.80	285.03	328.21	384.89	464.84	496.45
74	236.98	297.22	308.68	358.39	416.50	492.22	528.28
75	264.37	326.10	333.95	388.35	449.34	521.03	561.24
76	285.74	370.54	425.85	479.31	518.02	602.82	650.76
77	306.76	396.98	458.33	514.27	555.77	647.80	698.32
78	330.92	428.25	491.96	552.13	598.14	697.24	752.10
79	357.55	459.95	529.38	591.86	642.20	751.55	810.56
80	565.66	728.35	835.98	933.59	1013.69	1188.89	1284.01
81	599.71	770.72	883.92	987.48	1074.19	1259.64	1358.39
82	636.31	817.45	938.21	1047.35	1140.25	1335.32	1439.82
83	673.46	865.87	993.40	1109.75	1208.19	1416.27	1525.90
84	712.88	917.48	1051.01	1175.93	1279.31	1498.98	1615.28

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	20.69	27.06	30.24	33.42	35.01	46.15	47.75
30	22.28	28.65	31.83	35.01	36.61	47.75	50.93
31	23.87	28.65	31.83	35.01	36.61	49.34	54.11
32	23.87	30.24	33.42	36.61	38.20	52.52	55.70
33	25.46	30.24	35.01	36.61	38.20	54.11	58.73
34	25.46	30.24	36.61	38.20	39.79	57.30	60.69
35	27.06	31.83	36.61	39.79	41.38	58.73	60.69
36	28.65	33.42	38.20	41.38	44.56	60.69	62.64
37	30.24	35.01	41.38	42.97	46.15	60.69	62.64
38	30.24	36.61	42.97	44.56	47.75	60.69	64.60
39	31.32	38.20	44.56	47.75	50.90	62.64	64.60
40	31.32	39.79	45.02	48.94	50.90	62.64	66.56
41	31.32	41.11	46.98	50.90	52.86	64.60	68.52
42	33.28	42.97	46.98	50.90	54.81	66.56	72.43
43	33.28	43.07	48.94	52.86	54.81	68.52	74.39
44	33.28	45.02	50.90	54.81	56.77	72.43	76.35
45	35.24	45.02	50.90	56.77	58.73	74.39	80.26
46	35.24	46.98	52.86	58.73	60.69	76.35	82.22
47	37.19	46.98	54.81	58.73	62.64	80.26	86.13
48	37.19	48.94	54.81	60.69	64.60	82.22	90.05
49	39.15	48.94	56.77	62.64	66.56	84.18	92.01
50	39.15	50.90	58.73	64.60	68.52	88.09	95.92
51	39.15	52.86	60.69	66.56	70.47	90.05	99.84
52	41.11	54.81	62.64	70.47	74.39	93.97	103.75
53	41.11	56.77	64.60	72.43	78.30	95.92	109.63
54	43.07	60.69	66.56	76.35	82.22	99.84	113.54
55	43.07	62.64	68.52	78.30	84.18	101.80	119.41
56	46.98	66.56	72.43	82.22	90.05	107.67	125.29
57	48.94	68.52	76.35	88.09	95.92	113.54	133.12
58	52.86	72.43	82.22	92.01	101.80	121.37	138.99
59	56.77	76.35	86.13	97.88	107.67	127.24	146.82
60	60.69	80.26	92.01	103.75	115.50	135.07	154.65
61	64.60	84.18	97.88	109.63	121.37	142.91	164.44
62	68.52	90.05	101.80	115.50	127.24	150.74	174.23
63	72.43	95.92	107.67	123.33	133.12	158.57	184.02
64	78.30	101.80	113.54	129.20	138.99	168.35	195.76
65	82.22	107.67	119.41	137.03	144.86	178.14	207.51
66	90.05	117.46	131.16	150.74	158.57	193.80	225.12
67	97.88	129.20	144.86	164.44	174.23	213.38	242.74
68	107.67	140.95	158.57	180.10	191.85	232.96	264.28
69	117.46	154.65	174.23	197.72	211.42	254.49	285.81
70	129.20	168.35	191.85	217.29	232.96	277.98	309.30
71	142.91	185.97	213.38	240.79	260.36	307.34	338.67
72	158.57	207.51	234.91	268.19	289.73	338.67	371.95
73	176.18	229.04	260.36	297.56	321.05	371.95	407.18
74	193.80	254.49	289.73	328.88	358.24	411.10	444.38
75	215.34	281.90	321.05	366.07	399.35	452.21	487.44
76	231.09	301.76	343.77	391.52	427.81	485.10	523.30
77	238.46	314.79	353.93	403.88	450.25	510.65	550.92
78	242.72	319.50	360.00	411.36	460.66	533.10	565.95
79	245.88	323.75	366.88	417.50	462.60	529.12	566.94
80	249.17	325.63	370.93	423.31	461.54	523.83	563.47
81	273.24	358.19	407.74	465.79	508.26	574.80	620.10
82	300.14	393.58	448.80	511.09	557.81	631.43	680.98
83	329.87	431.81	492.69	562.06	613.03	693.72	747.52
84	362.44	475.70	540.82	617.27	672.49	761.68	821.14

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	21.96	28.72	32.10	35.48	37.17	49.03	50.72
30	23.65	30.41	33.79	37.17	38.86	50.72	54.12
31	25.36	30.41	33.79	37.17	38.86	52.43	57.53
32	25.36	32.10	35.48	38.86	40.55	55.83	59.22
33	27.05	32.10	37.19	38.86	40.55	57.53	62.47
34	27.05	32.10	38.89	40.57	42.26	60.93	64.56
35	28.76	33.81	38.89	42.27	43.96	62.47	64.56
36	30.45	35.50	40.58	43.96	47.36	64.56	66.64
37	32.16	37.20	44.00	45.67	49.07	64.56	66.64
38	32.16	38.91	45.71	47.38	50.78	64.56	68.72
39	33.32	40.60	47.40	50.78	54.14	66.64	68.72
40	33.32	42.31	47.90	52.06	54.14	66.64	70.80
41	33.32	43.73	49.98	54.14	56.23	68.72	72.89
42	35.40	45.71	49.98	54.14	58.31	70.80	77.05
43	35.40	45.81	52.06	56.23	58.31	72.89	79.13
44	35.40	47.90	54.14	58.31	60.39	77.05	81.22
45	37.48	47.90	54.14	60.39	62.47	79.13	85.38
46	37.48	49.98	56.23	62.47	64.56	81.22	87.46
47	39.57	49.98	58.31	62.47	66.64	85.38	91.63
48	39.57	52.06	58.31	64.56	68.72	87.46	95.79
49	41.65	52.06	60.39	66.64	70.80	89.55	97.88
50	41.65	54.14	62.47	68.72	72.89	93.71	102.04
51	41.65	56.23	64.56	70.80	74.97	95.79	106.21
52	43.73	58.31	66.64	74.97	79.13	99.96	110.37
53	43.73	60.39	68.72	77.05	83.30	102.04	116.62
54	45.81	64.56	70.80	81.22	87.46	106.21	120.78
55	45.81	66.64	72.89	83.30	89.55	108.29	127.03
56	49.98	70.80	77.05	87.46	95.79	114.54	133.28
57	52.06	72.89	81.22	93.71	102.04	120.78	141.61
58	56.23	77.05	87.46	97.88	108.29	129.11	147.86
59	60.39	81.22	91.63	104.12	114.54	135.36	156.19
60	64.56	85.38	97.88	110.37	122.87	143.69	164.52
61	68.72	89.55	104.12	116.62	129.11	152.02	174.93
62	72.89	95.79	108.29	122.87	135.36	160.35	185.34
63	77.05	102.04	114.54	131.20	141.61	168.68	195.75
64	83.30	108.29	120.78	137.44	147.86	179.09	208.25
65	87.46	114.54	127.03	145.77	154.10	189.51	220.74
66	95.79	124.95	139.53	160.35	168.68	206.16	239.48
67	104.12	137.44	154.10	174.93	185.34	226.99	258.23
68	114.54	149.94	168.68	191.59	204.08	247.81	281.13
69	124.95	164.52	185.34	210.33	224.91	270.72	304.04
70	137.44	179.09	204.08	231.15	247.81	295.71	329.03
71	152.02	197.84	226.99	256.14	276.97	326.95	360.27
72	168.68	220.74	249.90	285.30	308.21	360.27	395.67
73	187.42	243.65	276.97	316.54	341.53	395.67	433.15
74	206.16	270.72	308.21	349.86	381.09	437.32	472.72
75	229.07	299.88	341.53	389.42	424.82	481.05	518.54
76	245.77	320.92	365.61	416.38	454.98	515.91	556.53
77	253.49	334.63	376.24	429.33	478.63	542.83	585.64
78	257.90	339.49	382.52	437.09	489.47	556.10	598.19
79	261.14	343.84	389.66	443.42	489.97	556.10	598.19
80	264.53	345.69	393.78	449.39	489.97	556.10	598.19
81	290.08	380.26	432.86	494.48	539.57	610.21	658.31
82	318.63	417.83	476.45	542.58	592.18	670.33	722.94
83	350.20	458.41	523.04	596.69	650.79	736.46	793.58
84	384.76	505.00	574.14	655.30	713.92	808.61	871.73

LTC-03 2019 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
30	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
31	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
32	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
33	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
34	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
35	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
36	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
37	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
38	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
39	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
40	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
41	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
42	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
43	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
44	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
45	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
46	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
47	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
48	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
49	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
50	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
51	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
52	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
53	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
54	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
55	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
56	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
57	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
58	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
59	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
60	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
61	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
62	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
63	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
64	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
65	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
66	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
67	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
68	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
69	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
70	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
71	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
72	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
73	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
74	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
75	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
76	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
77	20.9%	22.0%	20.6%	20.5%	23.5%	23.5%	23.5%
78	17.2%	18.0%	17.0%	17.0%	20.3%	20.6%	20.3%
79	13.5%	13.9%	13.4%	13.4%	14.7%	15.1%	14.6%
80	9.8%	9.8%	9.8%	9.8%	9.8%	9.8%	9.8%
81	9.8%	9.8%	9.8%	9.8%	9.8%	9.8%	9.8%
82	9.8%	9.8%	9.8%	9.8%	9.8%	9.8%	9.8%
83	9.8%	9.8%	9.8%	9.8%	9.8%	9.8%	9.8%
84	9.8%	9.8%	9.8%	9.8%	9.8%	9.8%	9.8%

* 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	100.70	127.94	139.35	157.48	186.08	254.31	282.22
30	101.81	129.05	140.88	159.01	187.87	256.46	286.28
31	102.23	129.30	141.14	159.44	188.29	256.46	288.88
32	102.49	129.73	141.56	159.69	188.55	258.17	288.88
33	102.66	129.98	141.82	160.12	188.98	258.17	289.72
34	102.92	130.24	142.24	160.37	189.23	258.17	289.72
35	103.34	130.67	142.50	160.80	189.91	259.73	290.45
36	103.60	130.67	142.92	161.23	190.17	259.73	292.89
37	104.02	130.92	143.18	161.48	190.59	261.38	294.06
38	104.28	131.35	143.60	161.91	190.85	261.38	294.06
39	104.45	131.60	143.86	162.16	191.27	263.00	294.88
40	104.70	131.86	144.29	162.59	191.53	263.00	297.19
41	105.55	132.71	145.82	164.29	194.76	265.83	300.04
42	106.41	133.30	147.35	165.82	197.83	271.68	303.34
43	107.26	134.16	148.88	167.27	201.06	275.14	306.89
44	108.11	135.01	150.58	168.97	204.13	281.01	312.82
45	108.96	135.60	152.12	170.67	207.62	284.81	316.75
46	109.81	136.45	153.65	172.38	210.85	290.92	320.28
47	110.66	137.31	155.61	174.08	214.34	291.08	320.28
48	111.51	138.16	157.14	175.78	218.00	297.76	327.00
49	112.36	138.92	158.84	177.48	221.24	301.20	330.52
50	113.22	139.77	160.63	179.19	224.73	307.66	334.42
51	114.41	140.71	161.74	180.55	225.58	310.50	337.04
52	115.60	141.82	163.10	181.91	226.43	310.50	337.04
53	116.96	142.92	164.46	183.02	227.11	310.50	338.97
54	118.15	144.29	165.57	184.21	227.96	310.50	338.97
55	119.51	145.39	166.93	185.57	228.56	311.44	339.07
56	120.45	146.75	168.21	186.51	230.26	314.44	344.15
57	121.30	148.37	169.74	187.27	231.71	319.51	348.78
58	122.15	149.73	171.01	188.21	233.58	322.68	353.98
59	123.09	151.52	172.29	188.72	235.03	322.68	358.01
60	123.94	153.14	173.82	189.49	236.90	327.48	362.32
61	125.90	157.91	178.34	193.91	238.69	331.01	364.79
62	127.69	162.50	183.27	197.91	240.31	333.40	364.79
63	129.47	167.78	188.21	202.34	242.09	336.01	364.79
64	131.69	172.63	193.15	206.77	243.88	338.61	364.79
65	133.47	177.91	198.51	211.19	245.67	341.21	364.79
66	141.48	187.02	209.24	225.24	263.88	358.41	385.98
67	149.48	196.38	220.81	240.14	283.38	374.53	406.24
68	158.16	206.17	232.81	256.14	304.40	394.52	430.57
69	167.52	216.39	245.67	273.25	326.88	413.64	454.00
70	177.23	227.45	258.95	291.21	351.14	434.84	481.79
71	194.93	247.63	277.33	311.38	371.06	455.93	501.32
72	214.34	270.10	297.17	332.58	392.25	480.70	526.85
73	235.62	294.27	318.36	355.56	414.64	503.89	550.37
74	259.37	320.49	341.18	380.16	438.13	530.09	575.16
75	285.00	349.26	365.61	406.30	463.33	557.75	601.46
76	306.02	394.51	466.41	505.12	536.46	643.38	696.84
77	328.41	424.04	499.83	543.14	575.62	689.30	750.65
78	352.16	454.80	536.20	585.75	617.60	739.71	808.73
79	378.38	487.72	576.24	631.78	664.76	794.94	871.31
80	595.70	768.40	908.57	1001.17	1051.23	1253.97	1381.62
81	631.03	814.07	960.99	1059.74	1112.72	1327.08	1461.96
82	668.82	863.89	1019.49	1123.99	1179.72	1407.31	1551.29
83	709.25	915.09	1080.66	1190.29	1250.70	1492.34	1644.49
84	751.65	969.17	1143.62	1259.92	1324.53	1580.83	1742.35

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	39.47	56.38	64.84	73.29	81.75	101.48	111.58
30	41.11	57.55	65.78	76.74	84.96	104.14	117.46
31	41.11	57.55	65.78	76.74	84.96	106.89	119.41
32	43.85	60.29	65.78	79.48	87.70	106.89	121.37
33	43.85	60.29	68.52	79.48	87.70	109.63	123.33
34	43.85	60.29	71.26	82.22	90.44	109.63	125.29
35	43.85	60.29	74.00	84.96	90.44	112.37	127.24
36	46.59	63.03	74.00	84.96	93.18	112.37	129.20
37	46.59	63.03	74.00	87.70	93.18	115.11	131.16
38	46.59	63.03	76.74	87.70	93.18	115.11	133.12
39	49.33	63.03	76.74	87.70	93.18	115.11	135.07
40	50.21	63.43	79.28	89.85	95.14	116.28	137.03
41	50.21	63.43	79.28	89.85	95.14	118.92	138.99
42	52.86	66.07	79.28	92.50	97.78	118.92	140.95
43	52.86	66.07	81.93	92.50	97.78	121.57	142.91
44	52.86	66.07	81.93	92.50	100.43	124.21	144.86
45	54.68	67.69	83.32	93.73	101.54	124.97	146.82
46	54.68	70.30	83.32	96.33	104.14	124.97	148.78
47	54.68	70.30	85.92	96.33	104.14	127.58	152.69
48	54.68	72.90	85.92	98.94	104.14	127.58	154.65
49	54.68	72.90	85.92	98.94	104.14	127.58	156.61
50	55.99	73.80	86.53	99.25	104.34	129.79	158.57
51	55.99	76.35	89.07	101.80	106.89	132.33	162.48
52	58.08	78.28	90.91	103.54	108.59	133.84	168.35
53	58.08	78.28	93.44	103.54	113.64	133.84	172.27
54	60.14	80.18	95.22	105.24	115.26	135.31	176.18
55	62.64	82.69	97.72	107.75	117.77	137.82	182.06
56	64.13	86.33	98.66	111.00	120.86	143.06	187.93
57	66.07	90.54	102.77	117.46	124.80	151.71	195.76
58	67.42	93.91	105.95	122.80	130.02	156.51	201.63
59	69.26	97.92	109.86	126.58	136.13	164.79	209.46
60	70.47	101.01	112.76	131.55	140.95	171.49	217.29
61	74.55	104.83	118.81	137.44	149.09	181.71	227.08
62	80.85	110.88	127.05	143.22	154.77	189.42	234.91
63	86.29	115.81	133.98	149.87	161.23	199.83	244.70
64	92.30	121.57	141.83	157.59	171.09	209.37	256.45
65	98.19	127.21	149.52	165.14	178.53	220.94	266.23
66	106.18	137.15	161.48	179.18	192.45	236.69	281.90
67	115.03	150.42	174.76	194.66	210.15	256.60	299.51
68	124.97	160.05	186.36	210.48	228.02	276.26	319.09
69	135.94	175.40	201.71	230.21	249.95	300.38	336.71
70	145.59	189.05	217.29	247.72	269.45	321.60	358.24
71	158.62	206.43	241.20	271.62	293.35	349.84	385.65
72	173.84	225.99	267.27	299.87	321.60	378.09	415.01
73	189.50	245.48	292.86	325.16	346.69	406.99	448.29
74	208.88	269.17	325.16	357.46	378.99	441.44	481.57
75	228.26	295.01	359.61	394.07	413.45	480.20	518.77
76	243.70	317.23	384.45	422.27	443.28	514.71	555.77
77	252.27	323.79	395.01	430.03	462.84	536.66	585.69
78	256.99	330.73	400.63	439.02	473.12	554.72	602.59
79	256.35	332.42	403.38	442.45	470.44	548.91	603.18
80	259.93	334.86	408.25	448.00	469.41	545.86	600.28
81	284.40	368.50	449.53	492.35	515.28	599.38	659.75
82	313.45	405.19	492.35	539.75	567.27	659.01	724.87
83	344.03	444.95	541.28	593.26	622.31	723.23	795.66
84	377.67	487.76	594.79	651.36	683.47	795.09	874.94

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	41.98	59.98	68.97	77.97	86.96	107.96	118.70
30	43.73	61.22	69.97	81.63	90.38	110.79	124.95
31	43.73	61.22	69.97	81.63	90.38	113.70	127.03
32	46.65	64.14	69.97	84.55	93.29	113.70	129.11
33	46.65	64.14	72.89	84.55	93.29	116.62	131.20
34	46.65	64.14	75.80	87.46	96.21	116.62	133.28
35	46.65	64.14	78.72	90.38	96.21	119.53	135.36
36	49.56	67.06	78.72	90.38	99.13	119.53	137.44
37	49.56	67.06	78.72	93.29	99.13	122.45	139.53
38	49.56	67.06	81.63	93.29	99.13	122.45	141.61
39	52.48	67.06	81.63	93.29	99.13	122.45	143.69
40	53.42	67.47	84.34	95.59	101.21	123.70	145.77
41	53.42	67.47	84.34	95.59	101.21	126.51	147.86
42	56.23	70.28	84.34	98.40	104.02	126.51	149.94
43	56.23	70.28	87.15	98.40	104.02	129.32	152.02
44	56.23	70.28	87.15	98.40	106.83	132.13	154.10
45	58.16	72.01	88.63	99.71	108.02	132.95	156.19
46	58.16	74.78	88.63	102.48	110.79	132.95	158.27
47	58.16	74.78	91.40	102.48	110.79	135.71	162.43
48	58.16	77.55	91.40	105.25	110.79	135.71	164.52
49	58.16	77.55	91.40	105.25	110.79	135.71	166.60
50	59.56	78.51	92.05	105.58	111.00	138.07	168.68
51	59.56	81.22	94.75	108.29	113.70	140.78	172.85
52	61.79	83.28	96.71	110.14	115.51	142.38	179.09
53	61.79	83.28	99.40	110.14	120.89	142.38	183.26
54	63.97	85.30	101.29	111.95	122.62	143.94	187.42
55	66.64	87.96	103.96	114.62	125.28	146.61	193.67
56	68.22	91.84	104.96	118.08	128.57	152.19	199.92
57	70.28	96.31	109.33	124.95	132.76	161.39	208.25
58	71.72	99.90	112.70	130.63	138.32	166.49	214.49
59	73.68	104.17	116.87	134.65	144.82	175.30	222.82
60	74.97	107.46	119.95	139.94	149.94	182.42	231.15
61	79.30	111.52	126.39	146.21	158.60	193.30	241.57
62	86.01	117.95	135.15	152.35	164.64	201.50	249.90
63	91.80	123.20	142.52	159.43	171.51	212.58	260.31
64	98.19	129.32	150.88	167.64	182.01	222.72	272.80
65	104.46	135.32	159.06	175.68	189.92	235.03	283.22
66	112.95	145.90	171.78	190.61	204.73	251.79	299.88
67	122.37	160.02	185.90	207.08	223.55	272.97	318.62
68	132.95	170.26	198.25	223.91	242.57	293.88	339.44
69	144.61	186.59	214.58	244.90	265.89	319.53	358.19
70	154.87	201.10	231.15	263.52	286.63	342.11	381.09
71	168.74	219.60	256.58	288.94	312.06	372.16	410.25
72	184.92	240.40	284.32	318.99	342.11	402.21	441.48
73	201.58	261.14	311.54	345.90	368.81	432.95	476.89
74	222.20	286.34	345.90	380.26	403.17	469.60	512.29
75	242.82	313.83	382.55	419.20	439.82	510.83	551.86
76	259.17	337.37	408.87	449.08	471.43	547.39	591.06
77	268.17	344.20	419.91	457.14	492.01	570.48	622.61
78	272.27	351.42	425.69	466.48	498.33	579.49	637.27
79	272.27	353.05	428.42	469.91	498.33	579.49	637.27
80	275.95	355.49	433.40	475.60	498.33	579.49	637.27
81	301.92	391.20	477.23	522.68	547.03	636.30	700.39
82	332.76	430.15	522.68	573.00	602.22	699.61	769.53
83	365.23	472.36	574.62	629.81	660.65	767.78	844.68
84	400.94	517.81	631.43	691.49	725.58	844.08	928.84

LTC-03 2019 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
30	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
31	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
32	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
33	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
34	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
35	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
36	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
37	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
38	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
39	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
40	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
41	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
42	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
43	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
44	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
45	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
46	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
47	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
48	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
49	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
50	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
51	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
52	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
53	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
54	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
55	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
56	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
57	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
58	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
59	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
60	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
61	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
62	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
63	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
64	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
65	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
66	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
67	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
68	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
69	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
70	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
71	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
72	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
73	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
74	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
75	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
76	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%	23.5%
77	22.0%	21.4%	21.0%	20.4%	23.5%	23.5%	23.5%
78	17.6%	17.6%	17.3%	16.9%	19.0%	19.2%	20.5%
79	13.9%	13.7%	13.5%	13.3%	14.6%	14.8%	14.8%
80	9.8%	9.8%	9.8%	9.8%	9.8%	9.8%	9.8%
81	9.8%	9.8%	9.8%	9.8%	9.8%	9.8%	9.8%
82	9.8%	9.8%	9.8%	9.8%	9.8%	9.8%	9.8%
83	9.8%	9.8%	9.8%	9.8%	9.8%	9.8%	9.8%
84	9.8%	9.8%	9.8%	9.8%	9.8%	9.8%	9.8%

* 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 D1

Custom Care II (LTC-03) and Essential Care II (BSC-03)

Shared Cost percentage to be used only with those that have not previously elected a Shared Cost option

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	15.2%	15.2%	14.1%	14.4%		10.6%	14.9%	14.8%	9.7%	7.9%	10.8%		9.6%	9.2%	9.7%	13.1%	10.6%	15.2%	9.3%	12.8%	13.0%
30	15.2%	15.2%		13.0%		15.2%			10.4%	6.9%	11.1%	10.5%		8.0%	15.2%	12.7%	15.2%		9.7%		11.7%
31							12.4%		12.9%	13.1%	15.2%	15.2%		9.0%	9.4%	13.3%	8.6%	14.1%	15.2%	9.1%	11.3%
32	15.2%	15.2%	12.0%	15.2%		14.4%	15.2%	15.2%	9.3%	10.4%	12.7%	6.0%	8.8%	9.3%		11.1%	10.0%	9.8%	7.5%	15.2%	13.5%
33		15.2%		15.2%			15.2%	15.2%	9.3%	9.3%		8.2%		11.9%		15.2%	14.5%	12.1%	9.2%	6.5%	15.2%
34	15.2%	15.2%		15.2%	15.2%		14.3%		12.2%	8.7%	10.9%			10.7%	15.2%	13.3%	11.6%	9.8%			8.9%
35	15.2%	15.2%	15.2%	15.2%			14.7%		12.5%	15.2%	12.9%	13.5%		10.8%		14.5%	11.7%	15.2%	14.6%		15.2%
36			15.2%	15.0%		14.7%	14.8%		15.2%	15.2%	11.5%	11.0%		10.6%	13.5%	11.1%	10.5%	10.6%	15.2%	8.7%	13.1%
37		15.2%	15.2%	15.2%			15.2%	15.2%	12.8%	11.0%	11.0%	8.9%	13.7%	11.3%	11.8%	14.5%	11.4%	14.1%	11.4%	10.1%	14.2%
38	15.2%	15.2%	15.2%	15.2%		14.2%	15.2%		15.2%	11.8%	15.2%	10.2%	13.8%	11.1%	15.2%	13.8%	13.4%	12.5%	13.9%	9.6%	13.6%
39	15.2%	15.2%	15.2%	15.2%	15.2%		15.2%		15.2%	14.7%	12.2%	13.4%	15.2%	9.9%	13.5%	13.2%	11.3%	12.6%	10.9%	14.3%	13.2%
40	15.2%	15.2%	15.2%	15.2%	15.2%	15.2%	15.2%	15.2%	11.6%	12.7%	12.3%	15.2%	9.0%	12.8%	15.2%	12.9%	12.8%	12.3%	10.8%	13.0%	13.6%
41	15.2%	15.2%	15.2%	15.2%	15.2%	12.4%	15.2%	15.2%	14.3%	15.2%	13.2%	12.9%	11.8%	12.7%	15.2%	12.9%	11.7%	13.7%	11.7%	11.4%	13.3%
42	15.2%	15.2%	15.2%	15.2%	15.2%	14.1%	15.2%		15.2%	14.0%	13.5%	13.6%	11.9%	11.2%	15.2%	12.0%	12.4%	13.7%	14.1%	13.3%	14.4%
43	15.2%	15.2%	15.2%	15.2%	15.2%	15.2%	15.2%	15.2%	15.2%	12.9%	13.9%	12.9%	10.4%	12.9%	15.2%	13.2%	13.7%	13.6%	12.9%	11.1%	15.2%
44	15.2%	15.2%	15.2%	15.2%	15.2%	15.2%	15.2%	14.8%	14.8%	14.3%	12.9%	12.8%	15.0%	12.5%	14.9%	11.7%	12.8%	13.0%	12.2%	13.3%	14.2%
45	15.2%	15.2%	15.2%	15.2%	15.2%	15.2%	15.2%	15.2%	15.2%	15.0%	15.2%	15.2%	15.2%	13.7%	14.2%	13.4%	13.1%	14.3%	13.7%	11.8%	15.2%
46	15.2%	15.2%	15.2%	15.2%	15.2%	15.2%	15.2%	15.2%	14.3%	14.4%	14.8%	14.5%	13.3%	15.2%	15.2%	14.0%	12.7%	13.8%	13.5%	12.8%	14.6%
47	15.2%	15.2%	15.2%	15.2%	15.2%	15.2%	15.2%	15.2%	15.2%	15.1%	15.1%	14.0%	15.2%	15.0%	15.2%	13.5%	13.1%	14.2%	12.9%	12.5%	15.1%
48	15.2%	15.2%	15.2%	15.2%	15.2%	15.2%	15.2%	15.2%	15.2%	14.8%	15.2%	14.9%	14.4%	15.2%	15.2%	14.0%	12.9%	14.3%	13.0%	13.9%	15.2%
49	15.2%	15.2%	15.2%	15.2%	15.2%	15.2%	15.2%	15.2%	15.2%	15.2%	15.2%	13.7%	13.8%	15.2%	15.2%	14.6%	13.6%	14.6%	13.6%	13.6%	15.2%
50	15.2%	15.2%	15.2%	15.2%	15.0%	15.2%	15.2%	13.8%	11.4%	11.1%	11.2%	10.3%	9.8%	11.1%	12.1%	11.2%	10.2%	11.2%	10.4%	10.1%	11.2%
51	15.2%	15.2%	15.2%	15.2%	15.2%	15.2%	15.2%	14.1%	12.5%	10.7%	11.8%	10.2%	12.1%	10.8%	9.4%	11.6%	10.7%	11.2%	10.3%	10.2%	12.1%
52	15.2%	15.2%	15.2%	15.2%	15.2%	15.2%	15.2%	15.2%	12.9%	11.2%	12.3%	11.3%	11.9%	11.3%	13.9%	11.9%	10.9%	11.9%	11.4%	10.6%	12.9%
53	15.2%	15.2%	15.2%	15.2%	15.2%	15.2%	15.2%	15.2%	13.9%	11.8%	12.2%	11.2%	11.2%	12.4%	13.8%	11.9%	11.5%	11.7%	11.4%	10.6%	13.5%
54	15.2%	15.2%	15.2%	15.2%	15.2%	15.2%	15.2%	15.2%	14.1%	11.8%	13.1%	12.3%	12.1%	13.0%	14.3%	12.2%	11.5%	12.2%	11.7%	11.2%	14.0%
55	15.2%	12.9%	11.9%	12.9%	11.2%	10.9%	13.1%	10.8%	9.3%	8.3%	9.0%	8.2%	8.7%	9.7%	10.9%	9.5%	8.9%	9.2%	9.1%	8.7%	10.5%
56	15.2%	14.2%	13.3%	13.7%	11.9%	13.5%	12.8%	12.1%	10.7%	8.8%	9.7%	9.0%	9.7%	9.5%	11.3%	9.8%	9.0%	9.4%	9.0%	8.9%	11.1%
57	15.2%	15.1%	13.2%	14.3%	13.2%	12.1%	13.8%	11.8%	10.5%	9.4%	10.1%	9.6%	9.4%	9.9%	11.9%	10.4%	9.3%	10.0%	9.3%	8.9%	11.0%
58	15.2%	15.2%	13.8%	15.2%	13.3%	13.7%	14.5%	13.1%	11.3%	10.0%	10.6%	10.0%	10.1%	10.5%	11.8%	10.8%	9.9%	10.9%	9.9%	10.1%	11.6%
59	15.2%	15.2%	15.2%	15.2%	14.6%	15.2%	14.8%	14.4%	12.4%	10.9%	11.4%	11.6%	11.0%	10.6%	12.8%	11.6%	10.3%	11.3%	10.6%	11.1%	12.4%
60	14.0%	10.6%	9.5%	10.2%	9.2%	9.5%	9.8%	9.5%	7.8%	7.3%	7.7%	7.6%	6.2%	7.6%	9.4%	8.2%	7.2%	8.0%	7.6%	7.4%	8.4%
61	14.9%	11.6%	10.0%	10.5%	9.3%	8.8%	10.5%	10.8%	8.6%	7.6%	8.3%	7.8%	7.7%	7.7%	9.2%	8.4%	7.7%	8.4%	8.1%	7.9%	9.2%
62	15.2%	12.8%	10.9%	12.0%	10.0%	9.8%	10.7%	11.7%	9.0%	7.9%	8.7%	8.1%	7.9%	8.2%	10.6%	8.8%	8.3%	8.5%	8.2%	9.0%	9.2%
63	15.2%	13.1%	11.5%	12.8%	11.6%	11.9%	11.5%	12.0%	9.6%	8.7%	9.1%	7.8%	8.1%	8.5%	11.0%	9.4%	8.7%	9.1%	8.7%	9.4%	10.1%
64	15.2%	14.7%	12.9%	13.4%	12.7%	13.6%	13.3%	13.7%	10.4%	9.1%	9.6%	9.0%	8.4%	9.9%	12.5%	10.0%	9.5%	9.9%	9.3%	9.1%	9.9%
65	12.0%	8.8%	7.6%	8.3%	7.1%	7.7%	7.7%	8.2%	6.6%	5.6%	6.3%	5.2%	5.4%	6.2%	8.3%	6.5%	6.3%	6.5%	6.5%	6.7%	6.8%
66	12.6%	9.1%	8.3%	8.5%	7.5%	8.3%	9.0%	8.9%	7.1%	6.4%	6.7%	5.8%	6.7%	6.9%	9.1%	7.3%	6.7%	7.2%	6.5%	6.6%	6.7%
67	14.6%	10.4%	9.2%	9.4%	8.3%	8.9%	10.0%	9.8%	7.7%	6.9%	7.3%	6.2%	6.5%	6.7%	9.9%	7.8%	7.0%	7.6%	7.4%	7.1%	6.4%
68	15.2%	11.5%	10.4%	10.4%	9.9%	10.2%	10.5%	10.5%	8.7%	7.4%	8.4%	7.2%	7.7%	7.2%	10.6%	8.4%	8.0%	8.4%	8.4%	8.3%	8.1%
69	15.2%	12.2%	11.2%	11.3%	10.6%	10.7%	10.6%	11.5%	9.4%	8.5%	8.9%	7.6%	7.4%	7.0%	12.0%	9.3%	8.2%	9.3%	8.0%	8.7%	8.5%
70	10.6%	7.6%	6.7%	6.8%	5.5%	6.6%	7.0%	7.6%	5.9%	5.4%	5.6%	5.1%	5.1%	5.5%	7.9%	5.9%	5.6%	6.1%	5.4%	6.7%	5.2%
71	12.3%	8.3%	7.3%	7.8%	6.6%	6.6%	7.7%	8.5%	6.6%	6.0%	5.9%	6.4%	9.0%	5.6%	9.1%	6.7%	6.1%	6.7%	5.7%	5.8%	5.5%
72	12.6%	9.2%	8.6%	9.3%	7.2%	7.8%	8.0%	9.2%	7.3%	6.2%	6.7%	5.2%	4.8%	8.1%	9.6%	7.3%	7.1%	7.1%	7.4%	7.4%	7.3%
73	14.5%	9.0%	8.4%	9.0%	7.9%	8.7%	8.9%	11.0%	8.2%	7.6%	8.0%	6.9%	8.8%	6.4%	11.3%	7.4%	8.3%	8.3%	7.2%	9.5%	9.1%
74	14.4%	8.5%	7.6%	9.8%	7.2%	8.5%	6.2%	11.8%	9.1%	8.7%	7.7%	8.4%	8.7%	7.5%	10.7%	8.9%	10.0%	8.4%	6.3%	6.3%	13.5%
75	8.9%	4.9%	3.8%	5.9%	4.3%	4.2%	4.6%	8.1%	5.7%	5.5%	5.8%	5.1%	4.0%	5.0%	7.8%	5.8%	6.2%	5.3%	5.1%	10.4%	6.7%
76	9.2%	5.8%	5.1%	5.7%	4.7%	4.8%	6.9%	7.2%	6.6%	5.2%	6.5%	7.3%		5.9%	7.7%	6.9%	6.1%	5.1%	4.0%		
77	9.0%	6.0%	5.2%	5.4%	5.4%	5.2%	5.3%	8.4%	5.7%	6.4%	5.1%			6.9%	8.6%	6.1%	6.7%	4.6%	7.3%		5.2%
78	7.9%	5.5%	4.7%	5.3%	4.5%	4.7%	5.6%	7.0%	5.4%	4.7%	5.0%				5.7%	6.0%	4.5%		4.2%		
79	7.3%	5.2%	5.1%	5.0%	4.4%	2.6%	5.5%	5.8%	4.6%	3.3%	4.5%	2.9%				4.3%	3.5%		10.2%		
80	3.3%	2.5%						2.6%	2.0%						2.0%	1.3%					
81	4.0%	3.1%						2.9%	1.9%							1.7%					
82	4.4%	2.9%													2.9%	1.6%					
83	5.5%	3.6%						3.8%	1.5%												
84	7.2%	4.2%																			
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

Shared Cost percentages are calculated based on policyholder data at the time of election

Appendix D2

Custom Care II (LTC-03) and Essential Care II (BSC-03)

Shared Cost percentage to be used only with those that have previously elected the Shared Cost option during the 2016 Rate Filing

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

Shared Cost percentages are calculated based on policyholder data at the time of election

Appendix D3

Custom Care II (LTC-03) and Essential Care II (BSC-03)

Shared Cost percentage to be used only with those that have elected the Shared Cost option during the 2016 and 2019 Rate Filings

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	23.6%	23.6%	22.5%	22.8%		17.4%	23.0%	17.8%	15.4%	11.6%	15.4%		16.0%	14.6%	14.8%	18.6%	16.4%	23.7%	14.7%	21.0%	20.4%
30	23.6%	23.3%		21.6%		23.6%			16.4%	11.0%	17.7%	16.9%		12.9%	23.7%	19.6%	23.7%		15.5%		18.5%
31							19.3%		20.1%	20.9%	23.6%	23.6%		14.3%	14.3%	19.1%	13.7%	21.9%	23.7%	15.4%	17.9%
32	23.6%	23.6%	19.0%	23.6%		22.8%	23.6%	22.9%	14.4%	15.1%	20.4%	9.8%	14.6%	14.7%		17.2%	16.1%	15.4%	12.0%	22.0%	20.8%
33		23.6%		23.6%			23.6%	23.6%	14.4%	15.1%		13.1%		18.7%		23.7%	20.6%	18.8%	14.6%	10.9%	23.7%
34	23.6%	23.6%		23.0%	23.6%		22.1%		19.0%	13.9%	17.2%			17.0%	23.7%	20.7%	18.3%	15.2%			14.1%
35	23.6%	23.6%	23.6%	23.6%			22.8%		19.5%	23.3%	17.8%	21.3%		17.2%		21.3%	18.5%	23.7%	22.1%		21.1%
36			23.6%	23.4%		23.1%	22.8%		23.6%	21.7%	18.2%	17.5%		16.9%	20.3%	17.2%	16.6%	16.3%	22.7%	14.6%	20.6%
37		23.6%	23.6%	23.6%			23.2%	21.1%	19.9%	17.3%	17.5%	14.2%	21.2%	17.6%	17.8%	22.2%	18.0%	21.5%	18.0%	16.8%	21.6%
38	23.6%	23.6%	23.6%	23.6%		22.7%	23.6%		23.6%	18.5%	23.1%	16.3%	22.5%	17.2%	23.0%	20.6%	20.3%	19.3%	17.4%	16.0%	21.2%
39	23.6%	23.6%	23.6%	23.6%	23.6%		23.6%		23.6%	23.2%	19.1%	21.4%	23.7%	15.7%	20.3%	20.4%	18.0%	19.7%	17.1%	22.1%	20.5%
40	23.6%	23.6%	23.6%	23.6%	23.6%	23.6%	23.2%	23.7%	17.9%	19.8%	19.2%	23.7%	15.2%	19.0%	23.7%	19.7%	20.2%	19.0%	17.4%	21.6%	20.4%
41	23.6%	23.6%	23.6%	23.6%	23.6%	20.4%	23.6%	23.7%	22.0%	23.7%	20.4%	20.6%	19.9%	20.2%	23.7%	19.4%	18.3%	21.0%	18.3%	19.0%	20.5%
42	23.6%	23.6%	23.6%	23.6%	23.6%	22.6%	23.6%		23.7%	22.4%	20.2%	21.6%	19.6%	18.2%	23.5%	18.5%	19.6%	20.5%	20.3%	22.0%	22.0%
43	23.6%	23.6%	23.6%	23.6%	23.6%	23.6%	23.6%	23.7%	23.7%	20.5%	22.1%	20.6%	14.8%	20.0%	23.7%	19.6%	21.4%	20.6%	20.0%	18.3%	23.7%
44	23.6%	23.6%	23.6%	23.6%	23.6%	23.6%	23.6%	22.0%	22.9%	22.1%	20.5%	20.5%	23.5%	19.6%	22.3%	18.1%	20.0%	19.9%	19.1%	22.0%	21.6%
45	23.6%	23.6%	23.6%	23.6%	23.6%	23.6%	23.6%	23.7%	23.3%	23.2%	23.3%	23.7%	23.7%	21.3%	21.5%	20.6%	20.2%	22.1%	21.2%	19.4%	23.3%
46	23.6%	23.6%	23.6%	23.6%	23.6%	23.6%	23.6%	23.7%	22.8%	22.3%	23.0%	22.9%	21.9%	23.7%	23.7%	21.5%	19.8%	21.1%	21.2%	20.5%	22.6%
47	23.6%	23.6%	23.6%	23.6%	23.6%	23.7%	23.6%	23.7%	23.7%	23.6%	23.6%	22.0%	23.7%	23.5%	23.4%	20.7%	20.3%	21.8%	20.3%	20.2%	23.5%
48	23.6%	23.6%	23.6%	23.6%	23.6%	23.6%	23.6%	23.7%	23.7%	23.2%	23.7%	23.4%	23.0%	23.3%	23.1%	21.3%	20.1%	21.9%	20.3%	22.5%	23.7%
49	23.6%	23.6%	23.6%	23.6%	23.6%	23.7%	23.7%	23.7%	23.7%	23.7%	23.7%	22.0%	22.4%	23.7%	23.7%	22.4%	21.2%	22.6%	19.8%	22.1%	23.7%
50	23.6%	23.7%	23.6%	23.6%	23.4%	23.7%	23.6%	20.6%	17.6%	17.4%	17.7%	16.5%	17.1%	17.5%	17.6%	17.1%	16.1%	17.1%	16.2%	17.0%	17.7%
51	23.7%	23.7%	23.6%	23.6%	23.6%	23.7%	23.6%	19.8%	19.2%	17.1%	18.6%	16.3%	19.9%	17.1%	16.0%	17.7%	16.7%	17.2%	16.2%	17.2%	18.5%
52	23.6%	23.7%	23.6%	23.6%	23.6%	23.7%	23.7%	23.2%	20.0%	17.9%	19.2%	17.8%	19.9%	17.9%	20.7%	18.3%	16.9%	18.3%	17.9%	17.7%	20.1%
53	23.7%	23.6%	23.6%	23.6%	23.6%	23.7%	23.7%	23.2%	21.6%	18.4%	19.1%	18.1%	18.7%	19.4%	20.6%	18.3%	18.0%	18.3%	17.9%	17.7%	21.1%
54	23.6%	23.6%	23.6%	23.7%	23.6%	23.7%	23.7%	23.1%	22.1%	18.8%	20.5%	19.7%	20.1%	20.5%	21.4%	18.8%	18.2%	18.9%	18.3%	18.5%	21.7%
55	23.7%	20.2%	18.8%	20.3%	17.9%	18.4%	20.6%	16.4%	14.7%	13.5%	14.5%	13.3%	14.8%	15.6%	16.6%	14.9%	14.2%	14.5%	14.6%	14.6%	16.6%
56	23.7%	22.0%	20.9%	21.4%	19.0%	22.0%	20.2%	18.4%	16.8%	14.1%	15.6%	14.7%	16.6%	15.3%	17.2%	15.4%	14.4%	14.8%	14.3%	14.8%	17.4%
57	23.7%	23.2%	20.7%	22.2%	21.0%	20.4%	21.6%	18.1%	16.6%	15.2%	16.3%	15.4%	16.0%	15.9%	18.1%	16.2%	14.9%	15.8%	14.9%	15.0%	17.3%
58	23.6%	23.6%	21.9%	23.7%	21.1%	22.3%	22.9%	20.0%	17.7%	16.1%	16.8%	16.3%	17.1%	16.8%	17.9%	16.9%	15.8%	17.0%	15.8%	16.8%	18.2%
59	23.6%	23.6%	23.7%	23.7%	23.1%	23.7%	23.2%	21.9%	19.3%	17.4%	18.0%	18.6%	18.6%	17.0%	19.4%	18.1%	16.4%	17.7%	16.8%	18.4%	19.5%
60	20.9%	16.6%	15.1%	16.1%	14.9%	16.3%	15.7%	14.5%	12.5%	11.8%	12.4%	12.4%	10.8%	12.3%	14.3%	13.0%	11.7%	12.7%	12.2%	12.6%	13.6%
61	22.5%	18.0%	15.9%	16.6%	15.0%	15.5%	16.6%	16.4%	13.5%	12.3%	13.3%	12.8%	13.4%	12.5%	14.1%	13.2%	12.3%	13.3%	13.0%	13.3%	14.8%
62	23.1%	19.7%	17.3%	18.9%	16.4%	16.8%	17.2%	17.7%	14.2%	12.8%	13.9%	13.2%	13.6%	13.4%	16.1%	13.8%	13.3%	13.5%	13.1%	15.0%	14.9%
63	23.7%	20.4%	18.3%	20.0%	18.7%	20.1%	18.3%	18.1%	15.1%	13.9%	14.4%	12.6%	14.0%	13.7%	16.9%	14.8%	14.0%	14.4%	13.8%	15.6%	16.3%
64	23.7%	22.7%	20.4%	21.0%	20.2%	22.3%	21.0%	20.4%	16.4%	14.6%	15.3%	14.6%	14.4%	15.9%	18.9%	15.7%	15.1%	15.5%	14.8%	15.3%	15.8%
65	18.4%	14.0%	12.5%	13.4%	11.8%	13.7%	12.7%	12.7%	10.7%	9.3%	10.3%	8.7%	9.7%	10.4%	13.0%	10.5%	10.3%	10.6%	10.6%	11.6%	11.4%
66	19.2%	14.6%	13.7%	13.8%	12.4%	15.1%	14.6%	13.9%	11.4%	10.5%	10.9%	9.7%	12.1%	11.5%	14.2%	11.7%	11.0%	11.6%	10.6%	11.6%	11.2%
67	22.2%	16.5%	14.9%	15.1%	13.6%	15.6%	16.3%	15.2%	12.5%	11.3%	11.9%	10.2%	11.8%	11.1%	15.3%	12.6%	11.5%	12.3%	12.0%	12.5%	10.8%
68	22.9%	18.0%	16.7%	16.7%	16.0%	17.9%	17.2%	16.3%	13.9%	12.1%	13.5%	12.0%	13.5%	12.1%	16.5%	13.5%	13.0%	13.5%	13.6%	14.3%	13.5%
69	23.6%	19.2%	18.0%	17.9%	17.3%	19.1%	17.7%	17.8%	15.0%	13.8%	14.3%	12.5%	13.0%	11.6%	18.4%	14.8%	13.4%	15.0%	13.1%	14.9%	14.4%
70	16.7%	12.5%	11.3%	11.4%	9.8%	12.8%	12.3%	12.3%	9.9%	9.2%	9.4%	8.7%	9.5%	9.8%	12.5%	10.0%	9.5%	10.2%	9.0%	12.7%	9.3%
71	18.9%	13.6%	12.1%	12.8%	11.3%	12.1%	13.3%	13.4%	11.0%	10.1%	10.0%	10.4%	15.5%	10.0%	14.6%	11.1%	10.2%	11.1%	9.4%	10.3%	9.7%
72	19.6%	15.3%	14.3%	15.1%	11.9%	15.0%	13.8%	14.6%	12.1%	10.4%	11.2%	8.9%	9.0%	14.1%	15.1%	12.1%	11.8%	11.5%	12.0%	13.2%	12.8%
73	22.3%	15.5%	14.6%	14.8%	13.2%	15.9%	14.9%	17.7%	13.4%	12.6%	13.0%	11.6%	15.7%	11.2%	18.3%	12.2%	13.6%	13.7%	12.5%	15.1%	16.0%
74	22.9%	15.6%	14.5%	16.5%	13.1%	16.9%	12.0%	18.3%	15.0%	14.7%	13.0%	14.1%	16.6%	12.9%	17.2%	14.5%	16.3%	14.0%	10.6%	12.1%	22.1%
75	15.3%	10.0%	8.1%	10.7%	8.6%	9.5%	9.7%	13.2%	9.9%	9.7%	10.0%	9.1%	8.3%	9.1%	12.0%	10.0%	10.1%	9.4%	8.7%	17.0%	11.9%
76	16.8%	11.3%	10.2%	10.9%	10.2%	10.2%	12.6%	12.2%	11.2%	9.2%	10.9%	13.4%		10.0%	12.2%	11.8%	10.5%	9.0%	7.6%		
77	16.7%	12.4%	10.6%	10.9%	10.9%	12.5%	12.5%	13.7%	10.1%	11.9%	9.2%			13.2%	14.3%	10.5%	11.9%	8.3%	12.8%		9.2%
78	16.0%	12.3%	10.3%	11.6%	10.3%	12.4%	12.0%	13.1%	10.4%	9.0%	10.6%				10.3%	11.2%	8.8%		7.9%		
79	16.5%	12.4%	12.2%	11.7%	10.6%	9.1%	13.7%	12.6%	9.6%	8.1%	10.0%	6.6%				9.2%	7.8%		19.1%		
80	9.8%	7.8%						7.7%	6.5%						6.1%	4.1%					
81	11.8%	9.4%						10.0%	5.6%							5.2%					
82	13.6%	8.6%													10.1%	5.8%					
83	14.3%	10.7%						10.9%	5.0%												
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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

Shared Cost percentages are calculated based on policyholder data at the time of election

Appendix D1-D3

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 Appendix C 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:

Premium after electing Shared Cost option =

$$\frac{(\text{Premium Rate Schedule per \$10 daily benefit: Appendix C}) * (\text{New Daily Benefit}/10)}{(1 - \text{Shared Cost Percentage})}$$

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

Premium after electing Shared Cost option =

$$\frac{[\ (\text{Premium Rate Schedule, Base Issue Age per \$10 Daily Benefit: Appendix C}) * (\text{New Base Daily Benefit}/10) + (\text{Premium Rate Schedule, GPO Layer 1 Issue Age per \$10 Daily Benefit: Appendix C}) * (\text{New Layer 1 Daily Benefit}/10) + \ldots\ ]}{(1 - \text{Shared Cost Percentage})}$$

John Hancock Life Insurance Company (U.S.A.)
Actuarial Memorandum for Inforce Rate Increase – Custom Care II 2007
March 19, 2020

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.

2. Benefit Description(s)

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 2019. The study analyzed all major components of morbidity including incidence, claim terminations due to recovery or death, and benefit utilization across many attributes, focusing on the 5-

year period of 2013-2017. The study has been peer reviewed both internally as well as by an Independent third party.

Our claims projections include future morbidity improvement of 0.50% per calendar year applied as an incidence adjustment until attained age 100, as well as a 7.5% margin for moderately adverse experience consistent with the margin originally anticipated in our original pricing loss ratio. No future morbidity improvement is assumed beyond attained age 100.

Methodology Change - Representation of Morbidity

In prior filings, our morbidity assumption was presented as expected claim costs for a sample policy. Going forward morbidity assumptions will be represented more granularly by incidence, claim termination, and utilization rate assumptions.

To better illustrate our most recent assumption changes, the prior assumptions are presented below their respective current assumptions. Note that a claim is defined as an approved claim, whether or not any dollar amounts have been paid.

Incidence

Incidence rates are the likelihood a policyholder will go on claim during a given duration. Incidence rates vary by a number of parameters, including issue age, attained age, issue year, policy duration, gender, marital status, risk class, benefit period, and product.

Below are currently expected sample incidence rates before future morbidity improvements for an LTC-03 (2007) policy with the following attributes: Standard risk class, Female, Single, 90 day Elimination Period, Policy Issued 2007 (in force 12 policy years as of 2019).

	4 Year Benefit Period			Lifetime Benefit Period		
Policy Duration	Issue Age			Issue Age		
	55	65	75	55	65	75
13	0.44%	2.39%	10.28%	0.54%	2.90%	12.34%
18	1.02%	5.04%	16.35%	1.24%	6.08%	19.49%
23	2.32%	9.13%	21.72%	2.81%	10.98%	25.72%
28	4.78%	14.29%	23.70%	5.78%	17.09%	28.00%

Below are expected incidence rates from the prior assumptions before future morbidity improvements for an LTC-03 (2007) policy with the following attributes: Standard risk class, Female, Single, 90 day Elimination Period, Policy Issued 2007:

Policy Duration	4 Year Benefit Period			Lifetime Benefit Period		
	Issue Age			Issue Age		
	55	65	75	55	65	75
13	0.46%	2.27%	9.40%	0.55%	2.69%	11.07%
18	1.05%	5.25%	16.78%	1.24%	6.21%	19.62%
23	2.27%	9.42%	19.17%	2.69%	11.09%	22.35%
28	5.02%	16.12%	20.98%	5.94%	18.85%	24.41%

Comparison (Current/Prior)

Policy Duration	4 Year Benefit Period			Lifetime Benefit Period		
	Issue Age			Issue Age		
	55	65	75	55	65	75
13	95%	105%	109%	97%	108%	111%
18	98%	96%	97%	100%	98%	99%
23	102%	97%	113%	104%	99%	115%
28	95%	89%	113%	97%	91%	115%

Claim Terminations

Claim termination rates are the likelihood a policyholder will either die while on claim or recover and re-enter the active population. Termination rates vary by a number of parameters, including incurral age, duration on claim, gender, marital status, benefit period, and type of coverage.

Below are currently expected sample termination rates for an LTC-03 (2007) policy with the following attributes: Standard risk class, Female, Issue Age 55, Single, 90 day Elimination Period.

Months on Claim	4 Year Benefit Period			Lifetime Benefit Period		
	Attained Age at Claim			Attained Age at Claim		
	75	85	95	75	85	95
1	7.13%	5.90%	6.25%	6.48%	5.36%	5.68%
3	6.18%	5.11%	5.41%	5.61%	4.64%	4.92%
6	3.48%	3.06%	2.92%	2.98%	2.62%	2.50%
12	1.80%	1.72%	2.06%	1.54%	1.47%	1.77%
24	1.65%	1.86%	2.08%	1.42%	1.59%	1.79%
36	1.49%	1.97%	2.47%	1.28%	1.69%	2.11%
60	1.92%	2.43%	2.98%	1.65%	2.09%	2.55%
90	1.89%	3.01%	3.67%	1.62%	2.58%	3.14%
120	1.89%	3.01%	3.67%	1.62%	2.58%	3.14%

Below are the pre-basis change expected termination rates for an LTC-03 (2007) policy with the following attributes: Standard risk class, Female, Issue Age 55, Single, 90 day Elimination Period.

Months on Claim	4 Year Benefit Period			Lifetime Benefit Period		
	Attained Age at Claim			Attained Age at Claim		
	75	85	95	75	85	95
1	9.79%	8.02%	9.42%	7.83%	6.41%	7.53%
3	8.48%	6.95%	8.15%	6.78%	5.55%	6.52%
6	3.35%	2.86%	2.87%	2.95%	2.53%	2.53%
12	1.73%	1.61%	2.03%	1.53%	1.42%	1.79%
24	1.59%	1.74%	2.05%	1.40%	1.54%	1.81%
36	1.43%	1.85%	2.42%	1.26%	1.63%	2.14%
60	1.83%	2.28%	2.93%	1.61%	2.01%	2.58%
90	1.79%	2.82%	3.60%	1.58%	2.49%	3.18%
120	1.79%	2.82%	3.60%	1.58%	2.49%	3.18%

Comparison (Current/Prior)

Months on Claim	4 Year Benefit Period			Lifetime Benefit Period		
	Attained Age at Claim			Attained Age at Claim		
	75	85	95	75	85	95
1	73%	74%	66%	83%	84%	75%
3	73%	74%	66%	83%	84%	75%
6	104%	107%	102%	101%	104%	99%
12	104%	107%	102%	101%	104%	99%
24	104%	107%	102%	101%	104%	99%
36	104%	107%	102%	101%	104%	99%
60	105%	107%	102%	102%	104%	99%
90	105%	107%	102%	102%	104%	99%
120	105%	107%	102%	102%	104%	99%

Utilization

Utilization rates are the estimated percentage of the maximum daily benefit that a policyholder is expected to use reflecting the number of days it is used. Benefit utilization rates vary by incurral year, duration from issue, inflation type and coverage type, policy form group, incurral age, gender, benefit period, issue age, and time on claim.

Below are currently expected utilization rates for an LTC-03 (2007) policy with the following attributes: Standard risk class, Female, Issue Age 55, Single, 90 day Elimination Period, 3rd year of being on claim.

Policy Year of Incurral	4 Year Benefit Period			Lifetime Benefit Period		
	Inflation			Inflation		
	GPO	5% Simple	5% Compound	GPO	5% Simple	5% Compound
13	76.09%	67.64%	58.10%	78.78%	70.03%	60.15%
18	77.44%	69.25%	57.35%	80.18%	71.69%	59.38%
23	78.18%	71.00%	56.59%	80.94%	73.51%	58.58%
28	78.56%	72.70%	55.81%	81.33%	75.26%	57.77%

Below are the expected utilization rates from the prior assumptions for an LTC-03 (2007) policy with the following attributes: Standard risk class, Female, Single, 90 day EP, Issue Age 55, 3rd year of being on claim.

Policy Year of Incurral	4 Year Benefit Period			Lifetime Benefit Period		
	Inflation			Inflation		
	GPO	5% Simple	5% Compound	GPO	5% Simple	5% Compound
13	78.13%	70.37%	61.10%	80.09%	72.14%	62.63%
18	79.31%	71.86%	60.37%	81.29%	73.66%	61.88%
23	79.94%	73.48%	59.63%	81.94%	75.31%	61.13%
28	80.25%	75.01%	58.88%	82.26%	76.89%	60.35%

Comparison (Current/Prior)

Policy Year of Incurral	4 Year Benefit Period			Lifetime Benefit Period		
	Inflation			Inflation		
	GPO	5% Simple	5% Compound	GPO	5% Simple	5% Compound
13	97%	96%	95%	98%	97%	96%
18	98%	96%	95%	99%	97%	96%
23	98%	97%	95%	99%	98%	96%
28	98%	97%	95%	99%	98%	96%

Voluntary Lapses

The voluntary lapse rates are based on our own experience between 2013 and 2017. Lapse rates vary by issue age, duration, and inflation option.

Duration	No Inflation			
	Issue Age			
	55	65	75	82
1	3.16%	3.60%	5.29%	5.86%
5	1.25%	1.17%	1.93%	3.09%
10	0.80%	0.90%	1.19%	1.67%
15	0.76%	0.89%	1.37%	2.13%
20	0.54%	0.87%	2.09%	2.13%
25	0.59%	0.76%	2.13%	2.13%
30	0.76%	1.42%	2.13%	2.13%
35	1.42%	2.09%	2.13%	2.13%
40	2.09%	2.13%	2.13%	2.13%

Duration	Inflation			
	Issue Age			
	55	65	75	82
1	2.04%	2.68%	4.44%	3.85%
5	1.02%	1.11%	1.46%	1.13%
10	0.59%	0.81%	0.96%	0.99%
15	0.38%	0.63%	0.91%	2.00%
20	0.40%	0.61%	1.50%	2.19%
25	0.46%	1.24%	2.19%	2.19%
30	0.56%	2.19%	2.19%	2.19%
35	1.24%	2.19%	2.19%	2.19%
40	2.19%	2.19%	2.19%	2.19%

In addition to the lapse rates shown, we assume a 1.7% lapse rate due to the rate increase. The additional lapse rate is used to adjust future premiums and claims down by 1.7% starting at the expected date of the rate increase.

Prior Lapse Rates

The prior voluntary lapse rates based on our own experience between 2010 and 2015. Lapse rates vary by issue age, duration, and inflation option.

Prior Rates

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%

Mortality

The mortality rates have been derived based on our own experience for the individual long-term care block of business over the five-year period from 2013 to 2017 on an Active Life basis.

In the 2019 mortality study, the company has updated the base table to the 2012 Individual Annuity Mortality (IAM) tables from the previously used 1994 Group Annuity Mortality (GAM) tables.
The base table is then adjusted based on the following factors:

- Issue age
- Duration
- Product and Risk Class
- Gender and Marital Status
- Underwriting eras (which captures underwriting changes and risk class assignment changes through different series of products)

The final mortality table is based on 2012 IAM with 7 years of historical mortality improvement (HMI) using projection G2 scale, with selection factors and adjustments to reflect the company's experience. Sample mortality rates before future mortality improvements are shown below:

Policy Duration	Standard Risk Class (Single, Female)		
	Issue Age		
	55	65	75
1	0.000	0.001	0.004
5	0.001	0.003	0.008
10	0.002	0.006	0.020
15	0.004	0.012	0.042
20	0.008	0.028	0.089
25	0.018	0.060	0.153
30	0.042	0.117	0.261

Future mortality improvements are based on US general population data covering experience from 1933 to 2015 and were developed in a manner consistent with prescribed Canadian Institute of Actuaries' rates. The rates vary by attained age and are not distinct by gender or smoker status; linear grading is applied between key ages.

- 1.0% per year for attained ages 0-85
- 0.2% per year for attained age 95
- 0.0% per year for attained age 105.

Methodology Change - Active Life Mortality

In prior filings, mortality has been represented on a Total Life basis, including both Active Lives (those not on claim) and Disabled Lives (those on claim). To be consistent with our Frist Principles approach, we are now showing mortality rates that are applied to Active Lives.

Since the prior mortality rates provided were on a Total Life basis, we have developed what those mortality assumptions would have been on an Active Life basis for comparison to the new rates above.

The mortality rates in the prior study were derived based on our own experience for the individual long-term care block of business over the five-year period from March 2009 through March 2014.

The base mortality table was the unloaded 1994 Group Annuity Mortality Table, sex-distinct, with 22 years of historical improvements based on scale AA. Selection factors and adjustments were applied to reflect the company's experience. Sample mortality rates before future mortality improvements are shown below:

Policy Duration	Standard Risk Class (Single, Female)		
	Issue Age		
	55	65	75
1	0.001	0.001	0.004
5	0.001	0.003	0.009
10	0.003	0.007	0.019
15	0.005	0.016	0.055
20	0.008	0.029	0.097
25	0.019	0.064	0.164
30	0.041	0.124	0.271

We also included 10 years of projected future mortality improvement based on scale AA.

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, inflation option, home health care maximum benefit percentage, and underwriting class, as in the initial rate filing.

All premium factors related to the insured elected benefit design options 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 policy before and after the requested increase. The averages are as of 12/31/2018, and are based on premium-paying policies as well as policies on claim, since although their premium is currently waived they could be subject to the rate increase upon recovery.

	Nationwide	Pennsylvania	
Form	before the rate increase*	before the rate increase**	after the rate increase
LTC-03 PA (2007)	2,710	3,540	4,187
LTC-03FR PA (2007)	3,030	2,910	3,442

*Nationwide premiums only reflects rate increases that have been implemented through 12/31/2018
**Premiums reflect the rate increases that were appoved in the prior filing, although implementation is still not complete

14. Number of Policyholders

The table below summarizes, as of 12/31/2018, the number of policies inforce that could be affected by the rate increase in your state and their 2018 annualized premium. Policies on claim are included, since although their premium is currently waived they could be subject to the rate increase upon recovery. Paid-up policies and policies which have exercised the nonforfeiture benefit option are excluded.

Form	Number of Policies	2018 Annualized Premium*
LTC-03 PA (2007)	500	1,772,396
LTC-03FR PA (2007)	106	309,081

*Premiums reflect the rate increases that were appoved in the prior filing, although implementation is still not complete

15. Reserves

Active Life Reserves have not been used in this rate increase demonstration. Minimum Statutory Claim reserves as of 12/31/2018 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 12/31/2018 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 furnished to us by consultants, with adjustments due to 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%

Total Life 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 2016 rate increase filings. In general, claims continue to last longer than expected.

The following tables show in aggregate how our new and prior assumptions compare to actual experience.

Morbidity

Claim cost components of incidence, claim terminations due to recovery or death, and benefit utilization were analyzed across many attributes focusing on the 5 year period of 2013 through 2017. Experience in durations 10+ are used for Incidence, Termination, and Utilization.

Incidence (Count)

Duration	Incidence A/E Before Assumption Updates	Incidence A/E After Assumption Updates
10-14	99%	98%
15-19	96%	95%
20+	97%	93%
Total	**97%**	**96%**

In recent quarters, which are not included in the study data, we have observed adverse morbidity experience on older products after reflecting the new assumptions. A decision was made to react to this experience by further increasing incidence for these products, resulting in lower incidence A/Es for these older products since the post study experience is not reflected in the A/Es.

Claim Termination (Count)

	All Months		Months 1-5		Months 6+	
Benefit Period	Termination A/E Before Assumption Updates	Termination A/E After Assumption Updates	Termination A/E Before Assumption Updates	Termination A/E After Assumption Updates	Termination A/E Before Assumption Updates	Termination A/E After Assumption Updates
<10 years	96%	99%	81%	96%	104%	101%
10+ years	94%	98%	89%	98%	96%	99%
Total	**95%**	**99%**	**83%**	**97%**	**102%**	**100%**

Utilization (Amount)

Inflation	Utilization A/E Before Assumption Updates	Utilization A/E After Assumption Updates
None / GPO	96%	98%
Simple	95%	97%
Compound	93%	100%
Total	**95%**	**98%**

Overall our morbidity experience has been unfavorable since the last filing, largely due to unfavorable claim termination experience during the first 5 months on claim. Amongst those that do terminate from claim, the proportion recovering as opposed to dying has been close to expected.

Voluntary Lapses

Lapse experience from 2013 through 2017 was analyzed both by policy count (for credibility) and by policy amount (for assumption recommendations). Note that "Amount" is defined as the Maximum Daily Benefit multiplied by a Benefit Period factor to ensure that policies with longer benefit periods are appropriately weighted.

In prior studies, any policy that was rerated after the 2008 rate increase filing was permanently excluded from the remainder of the study. As rate increase filings have become more prevalent, policies are now allowed to re-enter the study following the rerate shock lapse period (2 years).

Actual to Expected ratios by amount for this block for John Hancock individual (including our assumed business) summarized by inflation and duration groups before and after the assumption update are shown below.

	Without Inflation		With Inflation	
Duration	**Lapse A/E Before Assumption Updates**	**Lapse A/E After Assumption Updates**	**Lapse A/E Before Assumption Updates**	**Lapse A/E After Assumption Updates**
1-5	66%	83%	76%	100%
6-10	79%	99%	91%	101%
11-15	101%	102%	83%	101%
16-20	110%	104%	98%	100%
21-25	108%	107%	103%	104%
26+	87%	86%	117%	117%
Total per inflation	**90%**	**99%**	**84%**	**100%**

Actual to expected ratios based on the prior assumptions were overall much lower than expected with an overall A/E ratio of 85% by amount. This was primarily driven by lower lapses in the earlier durations, specifically for younger issue ages. Lapse rates continue to be lower for policies with an inflation option. After updating assumptions based on experience, the A/E ratios are now 100% overall.

Healthy Life Mortality

Healthy life mortality experience from 2013 through 2017 was analyzed both by policy count (for credibility) and by policy amount (for assumption recommendations). Note that "Amount" is defined as Maximum Daily Benefit multiplied by a Benefit Period factor to ensure that policies with longer benefit periods are appropriately weighted.

The below table shows the healthy life A/E ratios by amount before and after the assumption update for our Individual business (including our assumed business).

Duration	Mortality A/E Before Assumption Updates	Mortality A/E After Assumption Updates
1-5	94%	99%
6-10	98%	101%
11-15	100%	101%
16-20	106%	103%
21-25	94%	99%
26+	92%	93%
Total	**101%**	**101%**

Healthy life mortality experience for our individual block in aggregate was close to our expectation, however expectations were adjusted for certain subgroups. Adjustments were made to product selection factors, risk class adjustment factors, and gender and marital factors to account for developing experience.

17. Requested Rate Increase

The Company is requesting an average rate increase of 18.3%, which varies by issue age, benefit period, and inflation option, and ranges from 9.8% to 18.3%. Rate increases were derived as follows:

1. In the prior filing, The Company certified to a lifetime loss ratio of 86.5% based on nationwide data where waived premiums were included in both premiums and claims. We have restated this target loss ratio to 86.1% by removing waived premiums from both premiums and claims.
2. We determined the projected lifetime loss ratio for this form based on nationwide actual experience and projected future experience assuming the prior rate increase request was approved in full and within three months of the original filing date. We then determined the amount of rate increase (18.3%) that would be needed in order to revert to the restated lifetime loss ratio for this form.
3. We ensured that the proposed rate increases did not result in premium rates that exceed rates for older issue ages or 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 the 2016 and 2019 Experience Studies. Adjustments of 9.5% and 9.8%, respectively, were applied to all rates to reflect these updates. Additionally, we graded the rate increase determined in this step to 9.8% between issue ages 70 and 80. After the application of these restrictions the average rate increase for the forms listed in this memo is 18.3%, ranging from 9.8% to 18.3%.
4. We ensured that the resulting overall increase in rates satisfied the rate stability rule ensuring no less than an 85% loss ratio on the rate increase portion, while applying the original loss ratio on the original rate schedule (as the original loss ratio was higher than 58%). This is demonstrated at the bottom of Exhibit 1 where it can be seen that the sum of past and future projected incurred claims is not less than the sum of the original premium times the original loss ratio and the rate increase premium times the 85% loss ratio requirement.

Note that in **Appendix A** in the filing package we reflect the proposed premium rates both with and without any additional cost as we believe any cost due to delayed implementation should not be subject to the new business rate restrictions.

In the rate schedules by policy form, **Appendix B1** contains the new proposed rate tables for all policy forms included with this filing for those policyholders that *never* elected an inflation reduction or shared cost option as part of the 2010 or 2016 rate increase filings.

In the rate schedules by policy form, **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 or shared cost option as part of the 2010 and/or 2016 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 as well as future premium and claim projections. It illustrates that the anticipated lifetime loss ratio with the requested rate increase is 86.1%, well in excess of the minimum loss ratio of 60% as well as greater than the original pricing loss ratio of 85.6%. The lifetime loss ratio as of 12/31/2018 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.

Exhibit 1 also 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 and post stability 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 (also referred to as "landing spots") that will allow policyholders that have Compound and Simple inflation coverage the option to offset the rate increase. This option is not available to limited pay policies.

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:

Previously Elected Landing Spot	Current inflation	Proposed Landing Spot
None	5.0%	4.0%
2010	4.2%	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 in the rate schedules by policy form 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, but will not pay more than the new reduced daily/monthly 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** in the filing package. The Shared Cost percentages in **Appendix D1** 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 D1 and 80% of the policyholder's currently available benefit reduction that would offset their rate increase.

The Shared Cost percentages for policyholders who elected the Shared Cost option to offset the rate increase approved in your State on 08-27-2019 are included in **Appendix D2** for reference. The Shared Cost percentages in Appendix D2 will apply to all policyholders who had not bought additional attained age coverage before this option became effective. For those who had, the Shared Cost percentage will be the lesser of those shown in Appendix D2 and 80% of the policyholder's benefit reduction that was made available to offset the rate increase approved in your State on 08-27-2019. If a policyholder elected the Shared Cost option to offset the rate increase approved on 08-27-2019 and were to elect the option again to offset the proposed rate increase, the

policyholder's cumulative percentage factor to be applied to future claim payments is included in **Appendix D3**.

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 Shared Cost option is not available to limited pay policies.

The premium rate tables for these options are included in the rate schedules by policy form 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 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 09, 2017.

A 7.2% rate increase on these policy forms was accepted by your state on August 27, 2019.

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 62.7% compared to the current proposed rate increase of 18.3%.

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

New rates will not be effective until after the implementation of prior rate increases for all policyholders with product forms listed in this memo. These rates will be effective on the next policy anniversary date after completion, following at least a 90 day policyholder notification period. The assumed effective date used to calculate the rate increase is 05/01/2021.

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:

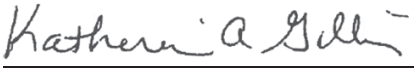
a) the assumptions on which this certification is based;
b) the adjustments to prior assumptions with an explanation of the reasons previous assumptions were not realized;
c) a lifetime projection of the prior premium rate schedules and incurred claims plus future expected premiums and claims which demonstrates 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.



Katherine A Gillis, FSA, MAAA
Actuary, Long Term Care Inforce Management
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	-	-	-	-	9,205	0%	-	9,205	0%
	2004	-	-	-	-	9,205	0%	-	9,205	0%
	2005	-	-	-	-	12,350	0%	-	12,350	0%
Historical	2006	-	-	-	-	36,547	0%	-	36,547	0%
Experience	2007	6,679	2,486,464	0%	-	2,573,977	0%	-	2,573,977	0%
	2008	619,926	31,902,852	2%	129,183	31,908,761	0%	129,183	31,908,761	0%
	2009	1,670,547	44,056,424	4%	1,761,485	43,433,915	4%	1,761,485	43,433,915	4%
	2010	2,980,461	46,809,552	6%	1,253,047	45,953,449	3%	1,253,047	45,953,449	3%
	2011	4,309,478	45,991,098	9%	1,520,350	47,252,651	3%	1,520,350	47,252,651	3%
	2012	5,644,779	45,076,302	13%	4,604,459	48,308,839	10%	4,604,459	48,308,839	10%
	2013	6,520,605	44,189,314	15%	5,919,817	46,739,884	13%	5,919,817	46,739,884	13%
	2014	7,377,388	43,268,149	17%	6,514,399	45,542,438	14%	6,514,399	45,542,438	14%
	2015	8,505,081	42,293,181	20%	8,189,717	44,479,311	18%	8,189,717	44,479,311	18%
	2016	9,833,871	41,267,096	24%	7,205,410	43,531,419	17%	7,205,410	43,531,419	17%
	2017	11,352,801	40,183,290	28%	10,227,779	45,015,254	23%	10,227,779	45,015,254	23%
	2018	12,654,427	39,049,415	32%	12,540,187	51,495,187	24%	12,540,187	51,495,187	24%
Projected	2019	14,184,483	37,863,129	37%	16,216,969	51,271,851	32%	16,216,969	51,271,851	32%
Future	2020	16,198,348	36,627,550	44%	18,690,607	49,697,825	38%	18,690,607	49,697,825	38%
Experience	2021	18,549,530	35,342,629	52%	21,767,941	48,280,942	45%	21,582,914	55,366,767	39%
	2022	21,132,580	34,010,787	62%	25,457,437	46,880,282	54%	25,024,660	54,514,216	46%
	2023	23,772,141	32,630,441	73%	29,405,944	45,344,981	65%	28,906,043	52,732,004	55%
	2024	26,799,581	31,198,657	86%	33,628,243	43,660,687	77%	33,056,562	50,775,792	65%
	2025	30,316,764	29,715,689	102%	38,262,239	41,873,410	91%	37,611,781	48,699,214	77%
	2026	33,908,323	28,183,925	120%	43,010,091	40,017,919	107%	42,278,919	46,542,799	91%
	2027	37,386,731	26,617,538	140%	48,218,963	38,105,386	127%	47,399,241	44,319,622	107%
	2028	40,955,321	25,020,801	164%	53,804,712	36,213,746	149%	52,890,032	42,120,384	126%
	2029	44,663,363	23,387,699	191%	59,416,794	34,275,854	173%	58,406,708	39,867,051	147%
	2030	48,384,106	21,719,793	223%	64,893,436	32,248,451	201%	63,790,248	37,509,383	170%
	2031	51,581,752	20,024,698	258%	68,887,648	30,152,496	228%	67,716,558	35,071,818	193%
	2032	54,133,187	18,327,260	295%	72,451,126	27,997,994	259%	71,219,457	32,566,044	219%
	2033	56,040,308	16,661,761	336%	76,539,617	25,823,192	296%	75,238,444	30,036,570	250%
	2034	57,616,854	15,053,222	383%	80,853,672	23,650,304	342%	79,479,160	27,509,255	289%
	2035	58,922,233	13,514,414	436%	84,665,294	21,502,344	394%	83,225,984	25,010,885	333%
	2036	59,418,271	12,053,831	493%	84,844,891	19,401,715	437%	83,402,528	22,567,537	370%
	2037	59,087,972	10,685,153	553%	83,471,330	17,362,863	481%	82,052,318	20,196,025	406%
	2038	58,267,530	9,415,346	619%	82,678,566	15,422,565	536%	81,273,031	17,939,134	453%
	2039	57,036,665	8,246,543	692%	82,556,175	13,600,534	607%	81,152,720	15,819,801	513%
	2040	55,386,464	7,178,317	772%	82,117,677	11,912,111	689%	80,721,676	13,855,872	583%
	2041	52,959,632	6,209,270	853%	78,436,934	10,364,396	757%	77,103,506	12,055,610	640%
	2042	49,951,246	5,342,512	935%	73,046,759	8,954,899	816%	71,804,964	10,416,119	689%
	2043	46,774,827	4,574,729	1022%	68,134,505	7,693,997	886%	66,976,219	8,949,468	748%
	2044	43,549,469	3,899,299	1117%	64,503,350	6,576,111	981%	63,406,793	7,649,169	829%
	2045	40,351,618	3,308,641	1220%	61,403,551	5,586,449	1099%	60,359,691	6,498,019	929%
	2046	36,939,328	2,795,122	1322%	56,916,067	4,715,521	1207%	55,948,494	5,484,977	1020%
	2047	33,427,347	2,354,274	1420%	51,547,586	3,953,429	1304%	50,671,277	4,598,530	1102%
	2048	30,142,214	1,978,354	1524%	46,340,403	3,297,504	1405%	45,552,616	3,835,574	1188%
	2049	27,184,450	1,659,267	1638%	41,824,058	2,735,064	1529%	41,113,049	3,181,358	1292%
	2050	24,537,875	1,389,464	1766%	37,735,805	2,254,872	1674%	37,094,297	2,622,810	1414%
	2051	21,968,525	1,162,077	1890%	34,479,860	1,847,080	1867%	33,893,703	2,148,477	1578%

Note: Please refer to the Actuarial Memorandum, section "Ensuring No Cross-Subsidization Between States", for adjustments made to experience exhibits

Values as of 12/31/2018 (discounted at maximum statutory valuation rates)									
Past :	83,039,116	584,150,067	14.2%	68,577,823	616,898,304	11.1%	68,577,823	616,898,304	11.1%
Future :	741,675,184	379,544,431	195.4%	1,011,181,378	545,747,464	185.3%	994,728,962	618,183,557	160.9%
Lifetime :	824,714,300	963,694,498	85.6%	1,079,759,201	1,162,645,768	92.9%	1,063,306,785	1,235,081,861	86.1%

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 85.6% =	475,260,282
			Present Value of Future Initial Prm x 85.6% =	310,647,963
Accum. Value of Past Incurred Claims =	68,577,823		Accum Value of Prior Increases x 85.6% =	52,671,396
Present Value of Future Incurred Claims =	994,728,962		Present Value of Future Increases x 85.6% =	218,383,613
Total =	1,063,306,785	>=	Total =	1,056,963,255

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 85.6% =	475,260,282
			Present Value of Future Initial Prm x 85.6% =	310,647,963
Accum. Value of Past Incurred Claims =	68,577,823		Accum Value of Prior Increases x 85.6% =	52,671,396
Present Value of Future Incurred Claims =	994,728,962		Present Value of Future Increases x 85.6% =	218,383,613
Total =	1,063,306,785	>=	Total =	1,056,963,255

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	9,205	0%	0	9,205	0%
	2004	0	0	0%	-	0	9,205	0%	0	9,205	0%
	2005	0	0	0%	-	0	12,350	0%	0	12,350	0%
	2006	0	0	0%	-	0	36,547	0%	0	36,547	0%
	2007	6,679	2,486,464	0%	6,914	0	2,573,977	0%	0	2,573,977	0%
	2008	619,926	31,902,852	2%	620,041	129,183	31,908,761	0%	129,183	31,908,761	0%
	2009	1,670,547	44,056,424	4%	1,646,943	1,761,485	43,433,915	4%	1,761,485	43,433,915	4%
2010 RI	2010	1,764,888	43,953,184	4%	1,764,888	1,253,047	45,953,449	3%	1,253,047	45,953,449	3%
	2011	2,419,369	49,279,942	5%	2,419,369	1,520,350	47,252,651	3%	1,520,350	47,252,651	3%
	2012	3,101,084	48,340,387	6%	3,101,084	4,604,459	48,308,839	10%	4,604,459	48,308,839	10%
	2013	4,027,924	47,434,179	8%	4,027,924	5,919,817	46,739,884	13%	5,919,817	46,739,884	13%
	2014	5,148,674	46,453,649	11%	5,148,674	6,514,399	45,542,438	14%	6,514,399	45,542,438	14%
	2015	6,438,561	45,474,979	14%	6,438,561	8,189,717	44,479,311	18%	8,189,717	44,479,311	18%
2016 RI	2016	7,938,812	43,587,807	18%	7,938,812	7,205,410	43,531,419	17%	7,205,410	43,531,419	17%
	2017	9,766,983	43,622,517	22%	9,766,983	10,227,779	45,015,254	23%	10,227,779	45,015,254	23%
	2018	11,535,736	49,970,612	23%	11,535,736	12,540,187	51,495,187	24%	12,540,187	51,495,187	24%
Projected Future Experience	2019					16,216,969	51,271,851	32%	16,216,969	51,271,851	32%
	2020					18,690,607	49,697,825	38%	18,690,607	49,697,825	38%
	2021					21,767,941	48,280,942	45%	21,582,914	55,366,767	39%
	2022					25,457,437	46,880,282	54%	25,024,660	54,514,216	46%
	2023					29,405,944	45,344,981	65%	28,906,043	52,732,004	55%
	2024					33,628,243	43,660,687	77%	33,056,562	50,775,792	65%
	2025					38,262,239	41,873,410	91%	37,611,781	48,699,214	77%
	2026					43,010,091	40,017,919	107%	42,278,919	46,542,799	91%
	2027					48,218,963	38,105,386	127%	47,399,241	44,319,622	107%
	2028					53,804,712	36,213,746	149%	52,890,032	42,120,384	126%
	2029					59,416,794	34,275,854	173%	58,406,708	39,867,051	147%
	2030					64,893,436	32,248,451	201%	63,790,248	37,509,383	170%
	2031					68,887,648	30,152,496	228%	67,716,558	35,071,818	193%
	2032					72,451,126	27,997,994	259%	71,219,457	32,566,044	219%
	2033					76,539,617	25,823,192	296%	75,238,444	30,036,570	250%
	2034					80,853,672	23,650,304	342%	79,479,160	27,509,255	289%
	2035					84,665,294	21,502,344	394%	83,225,984	25,010,885	333%
	2036					84,844,891	19,401,715	437%	83,402,528	22,567,537	370%
	2037					83,471,330	17,362,863	481%	82,052,318	20,196,025	406%
	2038					82,678,566	15,422,565	536%	81,273,031	17,939,134	453%
	2039					82,556,175	13,600,534	607%	81,152,720	15,819,801	513%
	2040					82,117,677	11,912,111	689%	80,721,676	13,855,872	583%
Values as of 12/31/2018 (discounted at maximum statutory valuation rates)											
	Past				62,454,681	68,577,823	616,898,304	11.1%	68,577,823	616,898,304	11.1%
	Future					1,011,181,378	545,747,464	185.3%	994,728,962	618,183,557	160.9%
	Lifetime					1,079,759,201	1,162,645,768	92.9%	1,063,306,785	1,235,081,861	86.1%

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 85.6% =	475,260,282
Accum Value of Minimum(Past Incurred Claims,			Present Value of Future Initial Prm x 85.6% =	310,647,963
Adjusted Originally Expected Incurred Claims) =	62,454,681		Accum Value of Prior Increases x 85.6% =	52,671,396
Present Value of Future Incurred Claims =	994,728,962		Present Value of Future Increases x 85.6% =	218,383,613
Total =	1,057,183,643	> =	Total =	1,056,963,255

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 85.6% =	475,260,282
Accum Value of Minimum(Past Incurred Claims,			Present Value of Future Initial Prm x 85.6% =	310,647,963
Adjusted Originally Expected Incurred Claims) =	62,454,681		Accum Value of Prior Increases x 85.6% =	52,671,396
Present Value of Future Incurred Claims =	994,728,962		Present Value of Future Increases x 85.6% =	218,383,613
Total =	1,057,183,643	> =	Total =	1,056,963,255

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	15.21	16.95	18.77	20.43	24.08	26.48	28.89
30	16.08	17.82	19.90	21.56	25.21	30.25	32.77
31	16.51	18.25	20.60	22.25	25.90	30.61	32.96
32	16.95	18.95	21.47	23.12	27.03	31.95	34.40
33	17.21	19.38	22.16	24.08	27.90	32.55	34.88
34	17.64	20.08	22.86	24.94	28.86	33.67	36.07
35	18.08	20.51	23.73	25.90	29.99	34.60	36.91
36	18.51	21.38	24.42	26.77	31.12	35.56	37.78
37	18.95	22.08	25.29	27.90	31.81	38.63	40.90
38	19.64	22.51	26.42	28.86	32.94	38.63	40.90
39	20.08	23.21	27.12	29.99	34.33	38.63	40.90
40	20.51	24.08	27.99	31.12	35.46	39.63	41.72
41	21.21	24.77	28.94	31.81	36.59	40.66	42.69
42	21.64	25.47	29.81	32.68	37.72	44.01	46.10
43	22.34	26.16	30.51	33.38	38.68	44.78	46.82
44	23.21	26.86	31.46	34.51	39.81	45.78	47.77
45	23.90	27.55	32.16	35.20	40.94	49.13	51.17
46	24.60	28.25	33.29	36.33	42.07	50.08	52.08
47	25.47	29.12	33.98	37.03	43.20	51.05	53.01
48	26.16	30.07	35.11	38.16	44.59	54.72	56.75
49	26.86	30.77	36.07	39.11	45.72	57.64	59.63
50	27.73	31.64	36.94	39.98	47.11	58.89	60.85
51	28.86	32.59	38.33	41.81	49.11	62.86	64.82
52	29.55	33.72	39.46	43.20	51.19	64.98	68.91
53	30.68	35.03	40.85	45.02	53.45	71.96	76.07
54	31.81	36.42	42.42	46.59	55.54	76.11	80.22
55	32.68	37.55	43.81	48.41	57.80	80.51	84.63
56	34.07	39.81	46.50	51.37	61.19	83.62	89.74
57	35.64	42.07	49.46	54.32	64.40	88.56	94.59
58	37.46	44.33	52.15	57.28	68.06	91.39	97.22
59	39.03	46.85	55.37	60.67	71.71	96.90	104.65
60	40.85	49.54	58.76	64.32	75.79	100.42	109.90
61	43.72	53.37	62.58	68.84	81.44	107.96	117.43
62	46.67	57.19	66.66	73.62	87.79	116.41	127.86
63	50.24	61.71	71.18	78.83	94.39	127.14	136.77
64	53.80	66.23	75.70	84.48	101.87	139.09	150.84
65	57.63	71.36	80.92	90.39	109.60	148.74	160.49
66	63.19	78.14	88.57	99.17	118.90	159.17	170.68
67	69.27	85.96	97.35	108.65	128.81	169.88	181.08
68	76.23	94.04	106.82	119.25	139.85	182.17	195.05
69	83.61	103.26	117.42	130.98	151.84	194.72	205.43
70	92.13	113.08	129.07	143.59	164.88	208.73	219.26
71	101.00	124.03	140.28	158.62	178.35	219.12	232.71
72	110.82	135.59	152.80	174.79	192.95	230.89	247.38
73	121.94	148.54	166.44	192.95	208.69	244.00	263.27
74	133.94	162.36	181.22	212.68	226.16	257.35	279.19
75	147.06	177.92	197.30	234.67	244.58	271.93	297.75
76	162.71	206.10	230.89	254.13	277.38	309.92	339.36
77	180.52	228.36	256.13	282.36	307.05	342.53	376.48
78	199.30	254.49	283.62	311.21	338.81	380.20	416.99
79	221.20	282.22	314.26	344.77	375.28	421.05	462.24
80	362.70	466.33	515.89	565.45	615.02	693.86	761.45
81	391.38	504.16	557.22	610.29	663.36	749.60	822.57
82	422.24	543.50	599.80	658.26	714.56	807.67	885.62
83	456.22	585.66	647.20	708.74	770.27	870.01	954.89
84	491.77	630.80	697.20	761.52	827.92	935.82	1027.12

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	14.72	16.19	18.77	20.43	22.08	23.55	26.49
30	14.72	16.19	19.90	21.56	23.55	25.02	27.96
31	14.72	16.19	20.60	22.08	23.55	25.02	27.96
32	14.72	16.19	20.61	22.08	23.55	26.49	29.44
33	14.72	17.66	22.08	23.55	25.02	26.49	29.44
34	14.72	17.66	22.08	23.55	25.02	26.49	29.44
35	16.19	17.66	22.08	23.55	25.02	26.49	29.44
36	16.19	19.13	23.55	25.02	26.49	27.96	30.91
37	16.19	19.13	23.55	25.02	26.49	27.96	30.91
38	16.19	19.13	23.55	25.02	26.49	27.96	30.91
39	16.19	19.13	23.55	25.02	26.49	29.44	32.38
40	16.19	19.13	23.55	25.02	26.49	29.44	32.38
41	16.19	19.13	23.55	25.02	26.49	29.44	32.38
42	17.66	20.61	25.02	26.49	27.96	30.91	35.32
43	17.66	20.61	25.02	26.49	27.96	32.38	35.32
44	17.66	22.08	25.02	26.49	29.44	33.85	36.80
45	17.66	22.08	26.49	27.96	29.44	35.32	36.80
46	19.13	23.55	26.49	29.44	30.91	36.80	38.27
47	19.13	23.55	27.96	30.91	32.38	38.27	39.74
48	19.13	25.02	29.44	30.91	32.38	39.74	41.21
49	20.61	25.02	29.44	32.38	33.85	42.68	44.15
50	20.61	26.49	30.91	33.85	35.32	44.15	45.63
51	22.08	27.96	32.38	35.32	36.80	46.10	48.57
52	22.08	27.96	32.38	36.80	38.27	47.80	51.51
53	23.55	29.44	33.85	36.80	38.27	49.51	54.46
54	23.55	29.44	33.85	38.27	39.74	51.22	56.34
55	25.02	30.91	35.32	39.74	41.21	52.93	59.76
56	26.49	32.38	38.27	42.68	44.15	56.34	63.17
57	27.96	35.32	39.74	45.63	47.10	59.76	68.29
58	29.44	36.80	42.68	48.57	51.51	63.17	73.41
59	32.38	39.74	45.63	51.51	54.46	70.00	76.83
60	33.85	42.68	48.57	54.46	58.87	73.41	81.95
61	36.80	45.63	52.99	58.87	63.29	78.54	87.07
62	39.74	50.04	55.93	63.29	67.70	85.37	95.61
63	44.15	52.99	60.34	67.70	72.12	93.90	102.44
64	47.10	57.40	66.23	72.12	76.53	100.73	109.27
65	51.51	61.82	70.65	78.01	82.42	107.56	119.51
66	55.93	67.70	78.01	85.37	91.25	119.51	130.99
67	61.82	75.06	85.37	94.20	101.56	131.46	142.77
68	67.70	83.89	94.20	103.03	111.86	145.12	156.01
69	73.59	91.25	103.03	113.33	125.11	158.78	169.26
70	80.95	101.56	113.33	125.11	138.35	175.15	183.98
71	89.78	113.33	126.58	139.82	154.54	189.87	201.64
72	100.08	126.58	141.30	156.01	172.20	206.06	220.77
73	111.86	141.30	157.49	175.15	191.34	223.72	241.38
74	123.63	157.49	176.62	194.28	213.41	242.85	263.46
75	138.35	175.15	197.22	217.83	236.96	263.46	288.48
76	154.54	195.75	219.30	241.38	263.46	294.37	322.33
77	170.83	214.48	242.43	267.97	292.89	326.75	359.13
78	185.81	236.06	264.47	290.73	319.37	358.39	393.07
79	199.72	253.40	277.58	316.06	339.67	382.50	419.42
80	206.55	265.37	289.99	328.29	350.18	395.32	433.62
81	229.81	294.10	321.45	363.86	389.85	440.46	482.86
82	255.80	328.29	359.75	406.26	434.99	489.70	538.95
83	285.89	366.59	400.79	454.14	484.23	547.16	600.50
84	318.72	409.00	445.93	504.75	540.32	610.08	668.90

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	15.21	16.73	19.40	21.11	22.81	24.33	27.38
30	15.21	16.73	20.57	22.27	24.33	25.85	28.90
31	15.21	16.73	21.29	22.81	24.33	25.85	28.90
32	15.21	16.73	21.29	22.81	24.33	27.38	30.42
33	15.21	18.25	22.81	24.33	25.85	27.38	30.42
34	15.21	18.25	22.81	24.33	25.85	27.38	30.42
35	16.73	18.25	22.81	24.33	25.85	27.38	30.42
36	16.73	19.77	24.33	25.85	27.38	28.90	31.94
37	16.73	19.77	24.33	25.85	27.38	28.90	31.94
38	16.73	19.77	24.33	25.85	27.38	28.90	31.94
39	16.73	19.77	24.33	25.85	27.38	30.42	33.46
40	16.73	19.77	24.33	25.85	27.38	30.42	33.46
41	16.73	19.77	24.33	25.85	27.38	30.42	33.46
42	18.25	21.29	25.85	27.38	28.90	31.94	36.50
43	18.25	21.29	25.85	27.38	28.90	33.47	36.50
44	18.25	22.83	25.85	27.38	30.42	34.99	38.02
45	18.25	22.83	27.38	28.90	30.42	36.53	38.02
46	19.77	24.35	27.38	30.43	31.95	38.04	39.54
47	19.77	24.35	28.91	31.95	33.47	39.57	41.08
48	19.77	25.87	30.43	31.95	33.47	41.09	42.60
49	21.31	25.87	30.43	33.47	34.99	44.17	45.67
50	21.31	27.41	31.97	35.01	36.53	45.69	47.19
51	22.83	28.93	33.49	36.53	38.04	47.70	50.25
52	22.83	28.93	33.49	38.04	39.56	49.47	53.29
53	24.35	30.43	35.01	38.04	39.56	51.23	56.35
54	24.35	30.43	35.01	39.57	41.09	53.00	58.30
55	25.89	31.95	36.53	41.09	42.61	54.77	61.83
56	27.41	33.47	39.57	44.15	45.65	58.30	65.37
57	28.93	36.53	41.08	47.19	48.70	61.83	70.67
58	30.45	38.04	44.13	50.23	53.27	65.37	75.97
59	33.49	41.09	47.19	53.29	56.32	72.43	79.50
60	35.01	44.15	50.23	56.33	60.89	75.97	84.80
61	38.04	47.19	54.81	60.89	65.44	81.27	90.10
62	41.09	51.77	57.85	65.46	70.02	88.34	98.94
63	45.67	54.80	62.42	70.02	74.58	97.17	106.00
64	48.71	59.37	68.51	74.57	79.13	104.24	113.07
65	53.29	63.92	73.08	80.66	85.23	111.30	123.67
66	57.85	70.00	80.70	88.25	94.35	123.67	135.54
67	63.95	77.62	88.30	97.39	105.01	136.04	147.71
68	70.02	86.78	97.42	106.52	115.64	150.17	161.41
69	76.10	94.37	106.55	117.16	129.36	164.30	175.10
70	83.72	105.04	117.19	129.34	143.05	181.23	190.30
71	92.83	117.21	130.90	144.55	159.81	196.44	208.55
72	103.49	130.90	146.12	161.30	178.07	213.15	228.32
73	115.66	146.10	162.86	181.10	197.84	231.38	249.61
74	127.84	162.83	182.65	200.87	220.69	251.13	272.41
75	143.05	181.08	203.96	225.22	245.03	272.39	298.26
76	159.81	202.39	226.78	249.55	272.42	304.36	333.27
77	176.63	221.75	250.69	277.05	302.85	337.82	371.31
78	192.12	244.08	273.49	300.55	330.24	370.56	406.41
79	206.47	261.96	286.95	326.73	351.14	395.42	433.59
80	213.43	274.21	299.65	339.23	361.85	408.49	448.07
81	237.46	303.89	332.16	375.98	402.84	455.13	498.95
82	264.32	339.23	371.74	419.80	449.48	506.02	556.90
83	295.41	378.81	414.14	469.27	500.37	565.38	620.51
84	329.34	422.63	460.79	521.57	558.32	630.40	691.18

LTC-03 2019 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	18.3%	18.3%	16.1%	17.3%	18.3%	18.3%	18.3%
30	18.3%	18.3%	14.3%	15.5%	18.3%	18.3%	18.3%
31	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
32	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
33	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
34	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
35	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
36	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
37	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
38	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
39	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
40	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
41	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
42	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
43	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
44	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
45	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
46	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
47	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
48	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
49	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
50	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
51	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
52	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
53	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
54	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
55	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
56	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
57	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
58	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
59	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
60	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
61	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
62	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
63	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
64	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
65	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
66	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
67	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
68	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
69	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
70	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
71	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
72	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
73	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
74	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
75	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
76	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
77	17.4%	16.5%	17.4%	17.7%	18.3%	18.3%	18.3%
78	14.9%	14.3%	14.9%	15.1%	16.2%	16.2%	16.2%
79	12.4%	12.1%	12.4%	12.6%	13.1%	13.1%	13.1%
80	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
81	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
82	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
83	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
84	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%

* 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% Simple Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	35.38	41.72	48.24	52.49	62.03	89.94	93.04
30	36.55	43.02	48.67	53.00	62.62	89.94	95.94
31	38.34	44.86	50.41	54.89	64.73	91.21	100.03
32	38.43	44.86	52.15	56.67	66.72	95.73	101.53
33	40.06	46.79	53.79	58.46	68.72	97.35	105.94
34	40.16	48.52	55.45	60.14	70.61	101.68	110.15
35	41.83	50.26	55.45	61.85	72.61	106.13	111.71
36	44.40	51.77	56.23	63.51	77.17	107.49	115.75
37	45.96	54.34	60.04	65.07	78.96	111.63	119.80
38	45.96	55.94	61.54	66.67	80.64	115.58	123.65
39	47.48	57.43	62.94	70.50	85.01	119.55	130.17
40	48.86	58.86	64.37	72.00	86.58	123.31	133.81
41	50.48	60.53	66.28	74.05	89.49	128.97	139.49
42	50.89	62.06	68.18	78.30	94.96	134.52	145.07
43	52.49	63.67	72.25	80.20	97.89	140.22	150.80
44	55.20	66.36	75.29	83.33	100.74	143.15	156.41
45	56.75	67.80	77.16	87.64	106.47	151.72	162.37
46	56.75	71.58	81.21	89.64	109.43	157.47	170.82
47	58.72	73.08	83.28	93.91	113.79	161.42	174.65
48	60.22	74.56	87.30	98.16	119.64	167.49	183.44
49	62.92	78.14	89.21	100.12	122.61	175.92	189.25
50	64.38	79.56	93.34	104.34	128.42	181.92	197.97
51	66.00	81.01	97.04	106.99	132.69	188.42	204.35
52	69.80	84.67	98.72	110.92	135.34	192.60	208.21
53	72.82	88.28	101.21	113.30	139.36	198.72	214.21
54	74.39	89.92	104.79	117.03	144.38	202.63	217.83
55	78.23	93.47	108.50	119.45	148.19	208.47	223.53
56	80.30	95.80	110.77	123.64	153.51	215.41	232.74
57	81.57	99.59	115.18	127.59	158.54	219.51	239.02
58	83.47	101.82	117.32	131.54	163.75	226.36	248.03
59	86.77	106.26	120.02	133.68	166.87	232.68	253.83
60	88.53	108.55	124.16	137.28	171.87	239.22	264.77
61	91.56	114.15	129.53	142.58	177.89	247.70	270.21
62	94.38	120.93	136.99	147.97	179.69	251.13	274.94
63	98.90	126.77	141.16	154.95	185.74	258.79	277.57
64	101.84	130.84	150.23	160.42	189.46	266.05	282.18
65	106.10	138.37	156.35	167.56	194.97	272.96	288.56
66	113.87	150.70	168.45	181.25	212.68	293.42	311.15
67	123.10	161.83	181.64	197.44	233.84	315.08	332.92
68	133.28	175.15	195.21	216.46	256.34	340.45	358.48
69	142.57	188.88	211.35	234.99	278.45	365.21	385.39
70	153.72	205.26	226.35	256.19	306.22	394.01	414.42
71	171.25	225.61	245.54	278.99	329.61	416.45	438.16
72	190.53	248.20	264.53	301.07	357.64	442.24	469.16
73	211.69	270.80	285.03	328.21	384.89	464.84	496.45
74	236.98	297.22	308.68	358.39	416.50	492.22	528.28
75	264.37	326.10	333.95	388.35	449.34	521.03	561.24
76	285.74	370.54	425.85	479.31	518.02	602.82	650.76
77	306.76	396.98	458.33	514.27	555.77	647.80	698.32
78	330.92	428.25	491.96	552.13	598.14	697.24	752.10
79	357.55	459.95	529.38	591.86	642.20	751.55	810.56
80	565.66	728.35	835.98	933.59	1013.69	1188.89	1284.01
81	599.71	770.72	883.92	987.48	1074.19	1259.64	1358.39
82	636.31	817.45	938.21	1047.35	1140.25	1335.32	1439.82
83	673.46	865.87	993.40	1109.75	1208.19	1416.27	1525.90
84	712.88	917.48	1051.01	1175.93	1279.31	1498.98	1615.28

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	20.61	27.96	30.91	33.85	35.32	44.15	45.63
30	22.08	29.44	32.38	35.32	36.80	45.63	47.10
31	22.08	29.44	32.38	35.32	36.80	45.63	50.04
32	22.08	30.91	33.85	36.80	38.27	48.57	51.51
33	25.02	30.91	33.85	36.80	38.27	50.04	54.46
34	25.02	30.91	33.85	36.80	38.27	52.99	57.40
35	25.02	30.91	33.85	36.80	38.27	55.93	58.05
36	26.49	32.38	35.32	38.27	41.21	57.40	59.76
37	27.96	32.38	38.27	39.74	42.68	58.05	59.76
38	27.96	33.85	39.74	41.21	44.15	58.05	61.46
39	29.44	35.32	41.21	44.15	47.10	59.76	61.46
40	30.73	36.80	42.68	45.63	48.57	59.76	63.17
41	30.73	38.27	44.15	47.10	50.04	61.46	66.59
42	32.38	39.74	44.39	49.51	52.93	63.17	70.00
43	32.44	40.98	47.80	51.22	52.93	66.59	71.71
44	32.44	42.68	49.51	52.93	54.63	70.00	73.41
45	34.15	42.68	49.51	54.63	56.34	71.71	76.83
46	34.15	44.39	51.22	56.34	58.05	73.41	78.54
47	35.85	44.39	52.93	56.34	59.76	76.83	81.95
48	35.85	47.80	52.93	58.05	61.46	78.54	87.07
49	37.56	47.80	54.63	59.76	63.17	80.24	88.78
50	37.56	49.51	56.34	61.46	66.59	85.37	92.20
51	37.56	51.22	58.05	63.17	68.29	87.07	95.61
52	39.27	52.93	59.76	68.29	71.71	90.49	99.02
53	39.27	54.63	61.46	70.00	75.12	92.20	105.85
54	40.98	58.05	63.17	73.41	78.54	95.61	109.27
55	40.98	59.76	66.59	75.12	80.24	97.32	114.39
56	44.39	63.17	70.00	78.54	87.07	104.15	119.51
57	47.80	66.59	73.41	85.37	92.20	109.27	128.05
58	51.22	70.00	78.54	88.78	97.32	116.10	133.17
59	54.63	73.41	81.95	93.90	104.15	122.93	141.71
60	58.05	76.83	88.78	99.02	108.92	129.76	148.54
61	61.46	80.24	93.90	105.85	116.10	136.59	157.07
62	66.59	87.07	97.32	110.98	122.16	145.12	167.32
63	70.00	92.20	104.15	117.80	128.05	151.95	175.85
64	75.12	97.32	109.27	124.63	133.17	162.20	187.80
65	78.54	104.15	114.39	131.46	138.29	170.73	199.76
66	87.07	112.68	126.34	145.12	151.95	186.10	216.83
67	93.90	124.63	138.29	157.07	167.32	204.88	232.20
68	104.15	134.88	151.95	172.44	184.39	223.66	254.39
69	112.68	148.54	167.32	189.51	203.11	244.15	274.88
70	124.63	162.20	183.98	204.58	220.77	266.34	297.07
71	136.59	179.27	204.58	228.13	245.79	295.37	324.39
72	151.95	199.76	225.37	253.15	273.76	324.39	356.83
73	169.02	220.24	249.27	282.59	304.67	356.83	390.98
74	186.10	244.15	278.29	314.97	339.99	394.39	426.83
75	206.59	269.34	307.32	350.29	378.26	433.66	467.81
76	227.07	295.84	338.05	382.67	413.58	476.34	513.90
77	247.12	323.29	368.99	419.47	453.32	519.63	560.25
78	258.10	338.84	382.91	439.32	480.85	545.61	587.70
79	261.05	343.78	389.97	444.37	492.79	562.87	601.79
80	265.37	346.08	393.95	450.04	491.07	556.73	600.50
81	289.99	380.27	433.62	495.18	540.32	611.45	660.69
82	318.72	418.57	477.39	543.05	592.30	671.63	726.35
83	350.18	459.61	523.90	597.77	651.12	737.29	798.85
84	385.74	506.12	574.51	656.59	715.41	809.79	878.18

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	21.29	28.90	31.94	34.98	36.50	45.63	47.15
30	22.81	30.42	33.46	36.50	38.02	47.15	48.67
31	22.81	30.42	33.46	36.50	38.02	47.15	51.74
32	22.81	31.94	34.98	38.02	39.54	50.20	53.26
33	25.85	31.94	34.98	38.02	39.54	51.74	56.33
34	25.85	31.94	34.98	38.02	39.54	54.80	59.39
35	25.85	31.94	34.98	38.02	39.54	57.87	60.07
36	27.38	33.46	36.50	39.54	42.58	59.39	61.83
37	28.91	33.46	39.57	41.08	44.12	60.07	61.83
38	28.91	34.99	41.11	42.61	45.65	60.07	63.60
39	30.45	36.51	42.63	45.65	48.71	61.83	63.60
40	31.80	38.05	44.17	47.19	50.25	61.83	65.37
41	31.80	39.59	45.69	48.71	51.77	63.60	68.90
42	33.51	41.11	45.93	51.23	54.77	65.37	72.43
43	33.57	42.40	49.47	53.00	54.77	68.90	74.20
44	33.57	44.17	51.23	54.77	56.53	72.43	75.97
45	35.33	44.17	51.23	56.53	58.30	74.20	79.50
46	35.33	45.93	53.00	58.30	60.07	75.97	81.27
47	37.10	45.93	54.77	58.30	61.83	79.50	84.80
48	37.10	49.47	54.77	60.07	63.60	81.27	90.10
49	38.87	49.47	56.53	61.83	65.37	83.04	91.87
50	38.87	51.23	58.30	63.60	68.90	88.34	95.40
51	38.87	53.00	60.07	65.37	70.67	90.10	98.94
52	40.63	54.77	61.83	70.67	74.20	93.64	102.47
53	40.63	56.53	63.60	72.43	77.73	95.40	109.54
54	42.40	60.07	65.37	75.97	81.27	98.94	113.07
55	42.40	61.83	68.90	77.73	83.04	100.70	118.37
56	45.93	65.37	72.43	81.27	90.10	107.77	123.67
57	49.47	68.90	75.97	88.34	95.40	113.07	132.50
58	53.00	72.43	81.27	91.87	100.70	120.14	137.80
59	56.53	75.97	84.80	97.17	107.77	127.20	146.64
60	60.07	79.50	91.87	102.47	112.68	134.27	153.70
61	63.60	83.04	97.17	109.54	120.14	141.34	162.54
62	68.90	90.10	100.70	114.84	126.40	150.17	173.14
63	72.43	95.40	107.77	121.90	132.50	157.24	181.97
64	77.73	100.70	113.07	128.97	137.80	167.84	194.34
65	81.27	107.77	118.37	136.04	143.10	176.67	206.70
66	90.10	116.60	130.74	150.17	157.24	192.57	224.37
67	97.17	128.97	143.10	162.54	173.14	212.00	240.27
68	107.77	139.57	157.24	178.44	190.80	231.44	263.24
69	116.60	153.70	173.14	196.10	210.18	252.64	284.44
70	128.97	167.84	190.37	211.66	228.42	275.61	307.41
71	141.34	185.50	211.70	236.04	254.31	305.64	335.67
72	157.24	206.70	233.20	261.91	283.23	335.67	369.24
73	174.90	227.90	257.94	292.39	315.24	369.24	404.57
74	192.57	252.64	287.97	325.92	351.78	408.11	441.68
75	213.77	278.71	318.01	362.46	391.37	448.74	484.08
76	234.97	306.11	349.81	395.95	427.90	492.91	531.78
77	255.69	334.50	381.79	434.00	468.99	537.65	579.69
78	266.94	350.44	396.02	454.36	497.31	564.28	607.82
79	269.87	355.39	403.15	459.38	507.43	575.28	620.51
80	274.21	357.61	407.08	465.03	507.43	575.28	620.51
81	299.65	392.94	448.07	511.67	558.32	631.82	682.70
82	329.34	432.52	493.30	561.14	612.03	694.01	750.55
83	361.85	474.92	541.36	617.68	672.81	761.86	825.46
84	398.60	522.98	593.65	678.46	739.24	836.77	907.44

LTC-03 2019 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
30	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
31	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
32	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
33	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
34	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
35	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
36	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
37	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
38	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
39	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
40	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
41	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
42	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
43	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
44	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
45	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
46	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
47	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
48	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
49	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
50	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
51	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
52	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
53	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
54	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
55	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
56	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
57	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
58	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
59	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
60	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
61	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
62	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
63	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
64	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
65	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
66	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
67	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
68	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
69	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
70	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
71	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
72	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
73	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
74	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
75	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
76	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
77	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
78	17.2%	17.9%	17.1%	17.6%	18.3%	18.3%	18.3%
79	13.6%	13.9%	13.5%	13.8%	14.9%	15.2%	15.2%
80	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
81	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
82	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
83	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
84	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%

* 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	100.70	127.94	139.35	157.48	186.08	254.31	282.22
30	101.81	129.05	140.88	159.01	187.87	256.46	286.28
31	102.23	129.30	141.14	159.44	188.29	256.46	288.88
32	102.49	129.73	141.56	159.69	188.55	258.17	288.88
33	102.66	129.98	141.82	160.12	188.98	258.17	289.72
34	102.92	130.24	142.24	160.37	189.23	258.17	289.72
35	103.34	130.67	142.50	160.80	189.91	259.73	290.45
36	103.60	130.67	142.92	161.23	190.17	259.73	292.89
37	104.02	130.92	143.18	161.48	190.59	261.38	294.06
38	104.28	131.35	143.60	161.91	190.85	261.38	294.06
39	104.45	131.60	143.86	162.16	191.27	263.00	294.88
40	104.70	131.86	144.29	162.59	191.53	263.00	297.19
41	105.55	132.71	145.82	164.29	194.76	265.83	300.04
42	106.41	133.30	147.35	165.82	197.83	271.68	303.34
43	107.26	134.16	148.88	167.27	201.06	275.14	306.89
44	108.11	135.01	150.58	168.97	204.13	281.01	312.82
45	108.96	135.60	152.12	170.67	207.62	284.81	316.75
46	109.81	136.45	153.65	172.38	210.85	290.92	320.28
47	110.66	137.31	155.61	174.08	214.34	291.08	320.28
48	111.51	138.16	157.14	175.78	218.00	297.76	327.00
49	112.36	138.92	158.84	177.48	221.24	301.20	330.52
50	113.22	139.77	160.63	179.19	224.73	307.66	334.42
51	114.41	140.71	161.74	180.55	225.58	310.50	337.04
52	115.60	141.82	163.10	181.91	226.43	310.50	337.04
53	116.96	142.92	164.46	183.02	227.11	310.50	338.97
54	118.15	144.29	165.57	184.21	227.96	310.50	338.97
55	119.51	145.39	166.93	185.57	228.56	311.44	339.07
56	120.45	146.75	168.21	186.51	230.26	314.44	344.15
57	121.30	148.37	169.74	187.27	231.71	319.51	348.78
58	122.15	149.73	171.01	188.21	233.58	322.68	353.98
59	123.09	151.52	172.29	188.72	235.03	322.68	358.01
60	123.94	153.14	173.82	189.49	236.90	327.48	362.32
61	125.90	157.91	178.34	193.91	238.69	331.01	364.79
62	127.69	162.50	183.27	197.91	240.31	333.40	364.79
63	129.47	167.78	188.21	202.34	242.09	336.01	364.79
64	131.69	172.63	193.15	206.77	243.88	338.61	364.79
65	133.47	177.91	198.51	211.19	245.67	341.21	364.79
66	141.48	187.02	209.24	225.24	263.88	358.41	385.98
67	149.48	196.38	220.81	240.14	283.38	374.53	406.24
68	158.16	206.17	232.81	256.14	304.40	394.52	430.57
69	167.52	216.39	245.67	273.25	326.88	413.64	454.00
70	177.23	227.45	258.95	291.21	351.14	434.84	481.79
71	194.93	247.63	277.33	311.38	371.06	455.93	501.32
72	214.34	270.10	297.17	332.58	392.25	480.70	526.85
73	235.62	294.27	318.36	355.56	414.64	503.89	550.37
74	259.37	320.49	341.18	380.16	438.13	530.09	575.16
75	285.00	349.26	365.61	406.30	463.33	557.75	601.46
76	306.02	394.51	466.41	505.12	536.46	643.38	696.84
77	328.41	424.04	499.83	543.14	575.62	689.30	750.65
78	352.16	454.80	536.20	585.75	617.60	739.71	808.73
79	378.38	487.72	576.24	631.78	664.76	794.94	871.31
80	595.70	768.40	908.57	1001.17	1051.23	1253.97	1381.62
81	631.03	814.07	960.99	1059.74	1112.72	1327.08	1461.96
82	668.82	863.89	1019.49	1123.99	1179.72	1407.31	1551.29
83	709.25	915.09	1080.66	1190.29	1250.70	1492.34	1644.49
84	751.65	969.17	1143.62	1259.92	1324.53	1580.83	1742.35

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	36.88	54.09	61.46	71.30	78.67	98.34	107.56
30	40.63	54.98	62.15	74.10	81.27	100.39	112.68
31	40.63	54.98	62.15	74.10	81.27	102.78	114.39
32	43.02	57.37	62.15	76.49	83.66	102.78	116.10
33	43.02	57.37	66.93	76.49	83.66	105.17	117.80
34	43.02	57.37	69.32	78.88	86.05	105.17	119.51
35	43.02	57.37	71.71	81.27	86.05	107.56	122.93
36	45.41	59.76	71.71	81.27	88.44	107.56	124.63
37	45.41	59.76	71.71	83.66	88.44	109.95	126.34
38	45.41	59.76	74.10	83.66	88.44	109.95	128.05
39	47.80	59.76	74.10	83.66	88.44	109.95	129.76
40	48.40	59.93	76.06	85.28	92.20	110.63	131.46
41	48.40	59.93	76.06	85.28	92.20	115.24	133.17
42	50.71	64.54	76.06	89.89	94.50	115.24	134.88
43	50.71	64.54	78.37	89.89	94.50	117.55	136.59
44	50.71	64.54	78.37	89.89	96.80	119.85	138.29
45	52.23	65.85	79.48	90.83	97.64	120.35	141.71
46	52.23	68.12	79.48	93.10	99.88	120.35	143.41
47	52.23	68.12	81.75	93.10	99.88	122.62	146.83
48	52.23	70.39	81.75	95.37	99.88	122.62	148.54
49	52.23	70.39	81.75	95.37	99.88	122.62	150.24
50	53.27	71.02	82.12	95.44	99.88	124.29	151.95
51	53.27	73.24	86.56	97.66	102.10	126.51	155.37
52	55.06	74.88	88.10	99.11	103.51	127.74	162.20
53	55.06	74.88	90.30	99.11	110.12	127.74	165.61
54	56.82	76.49	91.79	100.53	111.45	128.94	169.02
55	61.19	78.67	93.97	102.71	113.64	133.31	174.15
56	62.39	83.90	94.65	107.56	116.17	137.68	180.98
57	64.02	87.50	98.17	113.11	119.51	145.12	187.80
58	65.10	90.30	100.80	117.60	123.90	151.20	192.93
59	66.65	93.73	106.23	120.81	131.22	158.30	201.46
60	67.61	96.29	108.59	127.02	135.22	163.90	208.29
61	71.11	101.59	113.78	132.06	142.22	174.73	218.54
62	78.57	106.78	122.89	137.00	149.08	181.32	225.37
63	83.18	110.91	128.73	144.58	154.48	192.11	235.61
64	88.35	115.84	135.48	151.18	164.93	200.27	245.85
65	93.42	122.62	144.03	157.65	171.28	212.15	256.10
66	102.25	131.19	154.34	171.70	185.21	227.65	269.76
67	109.97	144.70	167.85	187.14	202.57	246.95	286.83
68	120.47	152.98	179.75	202.69	217.99	265.80	305.61
69	130.03	168.27	193.13	220.77	238.44	288.74	322.68
70	140.24	181.03	208.46	232.55	253.15	308.91	343.17
71	151.61	198.70	231.08	254.63	276.70	335.44	370.49
72	166.77	216.04	254.63	279.65	300.25	361.97	397.81
73	182.17	234.76	281.12	306.14	328.22	390.63	430.24
74	200.95	259.17	309.08	334.10	357.65	424.44	462.68
75	219.73	283.59	339.99	366.48	390.03	460.12	498.54
76	240.39	311.76	372.37	403.28	428.30	507.07	546.34
77	260.14	335.78	407.70	443.02	469.51	546.10	595.80
78	272.51	351.10	425.37	468.33	495.89	575.30	624.94
79	271.58	353.27	428.11	471.89	501.29	583.90	641.59
80	276.26	356.03	434.33	475.70	499.33	580.59	640.17
81	302.85	391.49	477.17	522.97	548.09	636.72	704.46
82	333.87	431.38	522.97	573.20	602.75	700.25	775.59
83	366.38	472.74	574.68	630.82	661.84	768.21	853.56
84	401.83	518.54	632.29	692.86	726.84	845.03	938.37

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	38.16	55.97	63.60	73.78	81.41	101.76	111.30
30	42.05	56.89	64.31	76.67	84.10	103.88	116.60
31	42.05	56.89	64.31	76.67	84.10	106.36	118.37
32	44.52	59.36	64.31	79.15	86.57	106.36	120.14
33	44.52	59.36	69.25	79.15	86.57	108.83	121.90
34	44.52	59.36	71.73	81.62	89.04	108.83	123.67
35	44.52	59.36	74.20	84.10	89.04	111.30	127.20
36	46.99	61.83	74.20	84.10	91.52	111.30	128.97
37	46.99	61.83	74.20	86.57	91.52	113.78	130.74
38	46.99	61.83	76.67	86.57	91.52	113.78	132.50
39	49.47	61.83	76.67	86.57	91.52	113.78	134.27
40	50.09	62.01	78.71	88.25	95.40	114.48	136.04
41	50.09	62.01	78.71	88.25	95.40	119.25	137.80
42	52.47	66.78	78.71	93.02	97.79	119.25	139.57
43	52.47	66.78	81.09	93.02	97.79	121.64	141.34
44	52.47	66.78	81.09	93.02	100.17	124.02	143.10
45	54.04	68.14	82.24	93.99	101.04	124.53	146.64
46	54.04	70.49	82.24	96.34	103.35	124.53	148.40
47	54.04	70.49	84.59	96.34	103.35	126.88	151.94
48	54.04	72.84	84.59	98.69	103.35	126.88	153.70
49	54.04	72.84	84.59	98.69	103.35	126.88	155.47
50	55.12	73.49	84.98	98.76	103.35	128.62	157.24
51	55.12	75.79	89.57	101.06	105.65	130.91	160.77
52	56.98	77.49	91.16	102.56	107.12	132.18	167.84
53	56.98	77.49	93.44	102.56	113.95	132.18	171.37
54	58.80	79.15	94.98	104.02	115.33	133.42	174.90
55	63.32	81.41	97.24	106.28	117.59	137.94	180.20
56	64.56	86.82	97.95	111.30	120.21	142.47	187.27
57	66.25	90.54	101.59	117.04	123.67	150.17	194.34
58	67.36	93.44	104.31	121.69	128.21	156.46	199.64
59	68.97	96.99	109.92	125.01	135.79	163.81	208.47
60	69.96	99.64	112.36	131.44	139.92	169.60	215.54
61	73.58	105.12	117.73	136.65	147.17	180.80	226.14
62	81.30	110.49	127.17	141.76	154.27	187.62	233.20
63	86.07	114.76	133.21	149.60	159.85	198.79	243.80
64	91.43	119.87	140.19	156.44	170.66	207.23	254.41
65	96.67	126.88	149.04	163.14	177.24	219.53	265.01
66	105.81	135.75	159.71	177.68	191.65	235.57	279.14
67	113.79	149.73	173.68	193.65	209.62	255.54	296.81
68	124.66	158.30	186.00	209.74	225.57	275.04	316.24
69	134.55	174.13	199.85	228.44	246.72	298.78	333.91
70	145.12	187.32	215.71	240.59	261.91	319.65	355.11
71	156.88	205.60	239.11	263.41	286.27	347.10	383.37
72	172.57	223.56	263.47	289.29	310.61	374.56	411.64
73	188.51	242.92	290.89	316.73	339.59	404.22	445.21
74	207.94	268.19	319.81	345.63	370.02	439.20	478.78
75	227.37	293.45	351.76	379.12	403.53	476.13	515.88
76	248.75	322.60	385.27	417.19	443.12	524.71	565.34
77	269.16	347.43	421.82	458.33	485.79	565.04	616.46
78	280.75	363.12	439.93	484.36	512.86	594.99	646.33
79	280.75	365.20	442.56	487.83	515.97	599.93	661.50
80	285.46	367.90	448.80	491.55	515.97	599.93	661.50
81	312.94	404.53	493.07	540.39	566.35	657.94	727.93
82	345.00	445.75	540.39	592.30	622.83	723.58	801.43
83	378.58	488.49	593.82	651.83	683.89	793.80	882.00
84	415.22	535.82	653.36	715.95	751.06	873.18	969.63

LTC-03 2019 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	5	6	10	Life
18-29	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
30	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
31	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
32	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
33	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
34	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
35	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
36	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
37	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
38	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
39	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
40	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
41	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
42	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
43	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
44	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
45	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
46	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
47	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
48	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
49	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
50	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
51	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
52	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
53	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
54	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
55	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
56	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
57	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
58	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
59	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
60	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
61	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
62	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
63	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
64	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
65	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
66	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
67	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
68	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
69	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
70	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
71	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
72	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
73	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
74	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
75	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
76	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
77	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
78	17.4%	17.7%	17.4%	17.6%	18.3%	18.3%	18.3%
79	13.9%	13.8%	13.7%	13.8%	14.9%	14.9%	15.3%
80	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
81	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
82	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
83	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
84	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%

* 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 D1

Custom Care II (LTC-03) - 2007 Rates

Shared Cost percentage to be used only with those that have not previously elected a Shared Cost option

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	12.4%			11.7%			12.4%			7.5%				6.7%		12.4%	12.4%	10.8%			9.5%
30							11.2%			12.1%				12.0%			8.1%				10.3%
31		12.4%		11.9%							7.1%	6.2%		11.6%	9.4%				9.4%		
32					12.4%		12.4%											7.9%			12.4%
33	12.4%				12.4%									12.4%				7.9%	12.4%		
34		12.4%				11.7%			9.2%	9.1%		11.6%		8.2%		12.4%	7.8%				
35		12.4%		12.4%			12.4%							11.9%		12.4%	12.4%	12.4%	7.7%		11.8%
36	12.4%			12.4%			12.4%				12.4%			12.4%		9.1%	12.4%	8.6%	12.4%	12.4%	12.4%
37			12.4%	12.4%		11.9%	12.4%		9.2%		9.7%	12.4%	8.8%	9.2%	9.8%	9.2%	10.2%	8.6%	10.2%		
38		12.4%				12.4%			12.4%		10.2%	8.8%				12.4%	8.2%	10.4%	11.0%		10.5%
39			12.4%	12.4%		10.6%	12.4%				9.6%	9.0%			12.4%	12.4%	10.1%	12.4%	12.4%		12.4%
40		12.4%				12.3%	12.4%		12.4%				12.4%	11.3%		11.5%	12.4%	12.4%	12.4%	12.4%	12.4%
41			12.4%				12.4%			9.9%	10.1%		9.6%	11.1%	10.0%	11.3%	9.8%	11.4%		10.6%	12.4%
42	12.4%						12.4%	12.4%	12.4%	10.9%	12.4%	12.4%		12.4%	12.4%	12.4%	9.8%	10.6%	9.8%	9.6%	12.4%
43	12.4%	12.4%		12.4%	12.4%	11.9%	12.4%		12.4%	12.4%	12.4%	11.9%	11.2%	10.7%	12.4%	9.5%	11.6%	10.4%	11.9%		11.0%
44		12.4%		12.4%			12.4%		12.4%	12.4%	10.7%	9.5%	9.8%	12.3%	11.3%	10.3%	9.5%	12.4%	12.4%	11.5%	12.4%
45		12.4%	12.4%	12.4%	12.4%		12.4%		12.4%	12.4%	12.4%	12.4%	11.6%	12.4%	12.4%	12.4%	12.4%	12.4%	12.4%		12.4%
46		12.4%	12.4%	12.4%			12.4%		12.4%	11.5%	12.4%		10.2%	12.4%	12.4%	11.2%	11.7%	12.0%	12.4%	12.4%	12.4%
47	12.4%	12.4%	12.4%	12.4%	12.4%	12.4%	12.4%	12.4%	12.4%	12.4%	12.4%	11.6%	12.4%	12.4%	11.2%	12.2%	11.8%	12.4%	12.4%	12.4%	12.4%
48	12.4%	12.4%	12.4%	12.4%	12.4%		12.4%	12.4%	12.4%	12.4%	12.4%	12.4%	12.4%	12.4%	12.4%	12.4%	12.4%	12.1%	10.3%	10.9%	12.4%
49		12.4%	12.4%	12.4%	12.4%	12.4%	12.4%	12.4%	12.4%	12.4%	12.4%	12.4%	12.3%	12.4%	12.4%	12.4%	12.4%	12.4%	11.7%	10.5%	12.4%
50	12.4%	12.4%	12.4%	12.4%	12.4%	11.4%	12.4%	12.4%	11.7%	10.0%	9.6%	8.0%	12.4%	8.6%	11.5%	10.2%	9.5%	10.2%	9.0%	9.5%	10.8%
51	12.4%	12.4%	11.8%	12.4%	12.4%	12.0%	12.4%	12.4%	11.6%	10.4%	9.9%	8.4%	8.9%	10.1%	10.9%	10.4%	10.4%	10.9%	10.0%	9.8%	12.0%
52	12.4%	12.4%	12.4%	12.4%	12.2%	12.2%	12.4%	11.9%	12.4%	10.6%	12.4%	10.7%	12.4%	10.8%	12.4%	10.7%	9.9%	10.7%	11.2%	9.6%	11.4%
53	12.4%	12.4%	12.4%	12.4%	12.4%	12.4%	12.4%	12.4%	11.6%	11.1%	10.4%	11.3%	10.9%	12.4%	12.4%	10.8%	9.7%	10.6%	11.5%	10.0%	12.0%
54	12.4%	12.4%	12.4%	12.4%	12.4%	11.5%	12.4%	12.4%	12.4%	11.5%	12.4%	12.4%	11.1%	12.4%	12.4%	10.9%	10.4%	11.0%	10.1%	11.6%	11.7%
55	12.4%	10.7%	9.6%	10.1%	8.9%	11.2%	10.2%	9.7%	9.7%	8.7%	8.3%	8.9%	10.0%	8.5%	10.4%	8.9%	8.7%	8.8%	8.7%	9.4%	10.8%
56	12.4%	12.4%	12.4%	11.7%	10.8%	12.4%	11.8%	12.4%	10.2%	8.3%	9.1%	9.4%	8.4%	10.5%	11.2%	9.4%	8.9%	9.3%	9.0%	8.2%	12.3%
57	12.4%	12.4%	11.9%	12.4%	10.7%	12.4%	12.4%	12.4%	10.1%	9.1%	10.1%	8.0%	8.9%	9.0%	11.6%	10.4%	8.5%	9.7%	8.8%	9.9%	10.7%
58	12.4%	12.4%	12.4%	12.4%	12.4%	11.7%	12.1%	12.4%	11.3%	10.4%	10.7%	12.4%	11.2%	11.3%	11.2%	10.8%	9.9%	10.1%	9.7%	9.3%	12.4%
59	12.4%	12.4%	12.4%	12.4%	12.4%	12.4%	12.4%	12.4%	11.9%	10.3%	10.8%	11.4%	10.1%	11.4%	11.7%	11.0%	10.1%	10.2%	10.2%	9.6%	11.1%
60	12.4%	10.0%	8.4%	8.8%	10.3%	8.8%	7.8%	10.0%	8.0%	7.1%	7.9%	6.7%	7.6%	8.2%	9.1%	8.0%	7.2%	7.6%	7.5%	7.5%	8.8%
61	12.4%	10.5%	9.3%	9.1%	9.0%	7.8%	8.0%	11.8%	8.6%	7.3%	7.7%	8.6%	7.9%	7.4%	10.2%	8.4%	7.4%	8.1%	7.9%	8.7%	9.1%
62	12.4%	11.5%	11.4%	11.3%	8.8%	9.4%	10.1%	10.3%	9.4%	8.4%	8.7%	8.7%	7.7%	10.4%	10.1%	8.8%	8.2%	8.5%	8.1%	8.8%	9.9%
63	12.4%	12.4%	10.5%	10.8%	12.4%	11.7%	12.2%	12.4%	10.0%	8.4%	9.0%	7.5%	8.0%	9.7%	10.6%	9.3%	8.2%	8.4%	9.8%	7.6%	9.7%
64	12.4%	12.4%	12.1%	11.9%	9.8%	10.9%	12.4%	12.4%	10.4%	9.0%	9.9%	9.1%	9.8%	8.3%	11.4%	9.5%	9.3%	9.3%	9.1%	9.5%	9.2%
65	11.7%	8.1%	7.1%	7.5%	7.3%	7.4%	7.6%	8.7%	6.8%	5.8%	6.5%	5.5%	6.1%	5.6%	7.9%	6.8%	6.1%	6.5%	6.1%	7.3%	6.5%
66	12.4%	9.1%	8.4%	7.6%	6.8%	9.6%	7.6%	8.6%	7.3%	6.3%	6.7%	6.0%	8.4%	6.3%	9.2%	7.3%	7.3%	7.7%	6.0%	6.4%	7.0%
67	12.4%	10.4%	8.8%	9.0%	9.0%	7.0%	8.0%	9.6%	7.9%	7.1%	7.6%	7.4%	6.9%	6.4%	9.8%	7.8%	7.8%	7.8%	9.1%	10.0%	6.9%
68	12.4%	10.6%	9.0%	9.7%	7.9%	10.6%	11.9%	11.9%	9.0%	7.5%	7.8%	6.9%	11.8%	6.4%	10.7%	8.9%	7.6%	8.3%	8.5%	8.1%	8.7%
69	12.4%	12.4%	10.3%	11.2%	9.5%	9.7%	8.0%	12.4%	9.9%	8.5%	8.1%	7.4%	8.2%	8.6%	10.3%	9.1%	8.7%	8.4%	7.4%	11.1%	8.7%
70	10.0%	7.2%	6.3%	6.9%	5.3%	4.6%	6.1%	7.5%	6.1%	5.6%	5.0%	4.6%		4.7%	6.7%	6.5%	6.2%	5.9%	4.4%	7.0%	7.8%
71	11.4%	7.8%	7.4%	6.5%	6.7%	5.4%	5.2%	8.9%	6.3%	7.0%	5.3%	3.8%	7.4%		8.4%	6.6%	6.8%	6.8%	6.6%	8.0%	8.3%
72	11.7%	8.8%	7.9%	7.8%	7.1%	6.8%	7.2%	10.7%	7.8%	6.6%	7.9%	9.7%	7.2%	5.9%	11.7%	7.7%	6.8%	6.7%	5.3%	4.6%	
73	12.4%	10.3%	9.4%	8.0%	7.8%	6.9%	8.8%	10.1%	8.3%	8.1%	10.9%	9.9%	7.8%		10.0%	7.4%	7.9%	6.8%			
74	12.4%	10.5%	10.5%	9.6%	7.0%		8.4%	12.4%	10.8%	9.9%	8.1%	6.8%		8.0%		6.2%		6.5%			
75	9.7%	6.6%	5.4%	5.5%	6.9%		3.7%	6.0%	5.4%	4.1%	4.5%	3.2%			7.2%	5.2%	5.9%				
76	10.3%	7.8%	6.5%	7.6%	7.6%			7.9%	8.1%		6.5%		6.2%				4.4%		6.9%		5.5%
77	11.5%	8.2%	7.9%	8.1%	5.1%			10.2%	6.4%	9.4%							5.6%		5.8%		
78	10.3%	7.0%	6.1%				6.2%	10.0%	11.5%							9.1%					4.6%
79	8.8%	6.1%	5.0%	3.4%				6.6%	5.3%	4.2%											
80	4.6%	3.0%																			
81	6.3%	3.1%						4.3%													
82	5.9%	3.2%																			
83																					
84	7.1%																				
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

Shared Cost percentages are calculated based on policyholder data at the time of election

Appendix D2

Custom Care II (LTC-03) - 2007 Rates

Shared Cost percentage to be used only with those that have previously elected the Shared Cost option during the 2016 Rate Filing

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																					
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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

Shared Cost percentages are calculated based on policyholder data at the time of election

Appendix D3

Custom Care II (LTC-03) - 2007 Rates

Shared Cost percentage to be used only with those that have elected the Shared Cost option during the 2016 and 2019 Rate Filings

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	17.0%			16.4%			17.0%			10.6%				9.4%		17.1%	15.4%	15.3%			13.5%
30							15.6%			16.7%				16.7%			11.2%				14.5%
31		17.0%		16.4%							9.9%	8.8%		16.4%	12.8%				13.3%		
32					17.0%		17.0%											11.0%			17.1%
33	17.0%				17.0%									17.1%				11.3%	17.1%		
34		17.0%				16.4%			12.8%	12.8%		16.3%		11.6%		17.1%	11.1%				
35		17.0%		17.0%			17.0%							16.7%		17.1%	16.7%	17.1%	10.9%		16.5%
36	17.0%			17.0%			17.0%				17.0%			15.5%		12.7%	17.1%	12.2%	17.1%	17.1%	17.1%
37			17.0%	17.0%		16.6%	17.0%		12.8%		13.3%	17.1%	13.0%	14.0%	13.4%	12.8%	14.4%	10.4%	13.3%		
38		17.0%				17.0%			17.1%		15.0%	12.4%				17.1%	11.5%	13.7%	13.2%		14.6%
39			17.0%	17.0%		15.3%	17.0%				13.5%	12.7%			17.1%	16.7%	14.2%	17.1%	17.1%		17.1%
40		17.0%				17.0%	17.0%		17.1%				17.1%	15.4%		15.9%	17.1%	17.1%	17.1%	17.1%	17.1%
41			17.0%				17.0%			14.0%	14.3%		14.2%	14.8%	13.5%	15.7%	13.8%	15.5%		12.9%	17.1%
42	17.0%						17.0%	17.1%	17.1%	15.4%	17.1%	17.1%		17.1%	17.1%	14.6%	13.3%	14.7%	12.7%	13.9%	17.1%
43	17.0%	17.0%		17.0%	17.0%	16.6%	17.0%		17.1%	16.9%	16.0%	16.7%	16.0%	14.9%	17.1%	12.2%	13.8%	14.8%	14.6%		15.5%
44		17.1%		17.0%			17.0%		17.1%	17.1%	13.8%	13.5%	14.0%	16.8%	15.3%	14.3%	12.3%	17.1%	15.9%	13.9%	17.1%
45		17.1%	17.0%	17.0%	17.0%		17.0%		17.1%	17.1%	17.1%	17.1%	16.4%	16.7%	17.1%	16.9%	17.1%	17.1%	17.1%		15.0%
46		17.1%	17.0%	17.1%			17.0%		17.1%	16.2%	17.1%		15.0%	17.1%	17.1%	15.6%	16.0%	16.6%	17.1%	17.1%	17.1%
47	17.0%	17.1%	17.1%	17.1%	17.1%	17.1%	17.1%	17.1%	17.1%	17.1%	17.1%	16.3%	17.1%	17.1%	15.0%	16.5%	15.1%	17.0%	16.4%	17.1%	17.1%
48	17.0%	17.1%	17.1%	17.1%	17.1%		17.1%	17.1%	17.1%	17.1%	17.1%	17.1%	17.1%	17.1%	16.7%	17.1%	17.0%	15.8%	14.4%	14.9%	16.7%
49		17.1%	17.1%	17.1%	17.1%	17.1%	17.1%	17.1%	17.1%	17.1%	17.1%	17.1%	17.0%	17.1%	17.1%	17.0%	16.6%	16.7%	16.5%	13.8%	17.1%
50	17.1%	17.1%	17.1%	17.1%	17.1%	16.2%	17.1%	17.1%	15.8%	13.6%	12.7%	11.4%	16.5%	11.8%	15.7%	14.0%	12.5%	13.9%	12.2%	13.3%	14.9%
51	17.1%	17.1%	16.5%	17.1%	17.1%	16.8%	17.1%	17.1%	15.5%	14.7%	13.7%	12.6%	13.2%	13.1%	14.1%	13.8%	14.2%	14.2%	13.9%	13.4%	16.6%
52	17.1%	17.1%	17.1%	17.1%	16.9%	17.0%	17.1%	16.1%	17.1%	14.6%	17.1%	15.1%	17.1%	14.3%	16.8%	14.5%	13.7%	14.6%	15.3%	12.3%	15.5%
53	17.1%	17.1%	17.1%	17.1%	17.1%	17.1%	17.1%	17.1%	16.1%	15.4%	14.6%	16.0%	15.7%	15.7%	16.8%	14.8%	13.6%	14.3%	15.5%	13.6%	16.3%
54	17.1%	17.1%	17.1%	17.1%	17.1%	16.3%	17.1%	17.1%	17.1%	16.0%	16.9%	17.1%	15.9%	16.3%	16.6%	14.8%	14.4%	14.7%	13.8%	16.2%	16.3%
55	17.1%	14.8%	13.5%	14.2%	13.1%	14.4%	14.1%	13.3%	13.7%	12.4%	11.2%	12.2%	14.8%	12.2%	13.3%	12.3%	12.1%	12.1%	12.3%	13.7%	14.0%
56	17.1%	17.1%	17.1%	16.3%	15.3%	17.1%	16.4%	17.1%	14.2%	11.8%	12.5%	13.4%	12.4%	14.6%	15.0%	13.0%	12.3%	12.7%	12.2%	11.8%	17.1%
57	17.1%	17.1%	16.6%	17.1%	15.3%	17.1%	17.1%	17.0%	13.7%	12.9%	13.9%	11.6%	13.1%	12.8%	15.7%	14.2%	11.9%	13.3%	12.1%	13.4%	14.4%
58	17.1%	17.1%	16.9%	17.1%	17.1%	16.4%	16.8%	17.1%	15.6%	14.6%	15.1%	17.1%	14.4%	15.4%	15.1%	14.9%	13.7%	13.9%	13.4%	13.2%	16.5%
59	17.1%	17.1%	17.1%	17.1%	17.1%	17.1%	17.1%	17.1%	16.4%	14.4%	15.1%	16.1%	14.7%	16.0%	15.8%	15.1%	14.1%	14.1%	14.1%	14.0%	15.3%
60	17.1%	14.0%	11.9%	12.3%	14.4%	12.1%	10.8%	13.3%	11.2%	10.2%	11.2%	9.8%	11.6%	11.7%	12.4%	11.2%	10.0%	10.5%	10.3%	10.8%	12.2%
61	17.1%	14.8%	13.1%	13.0%	12.8%	11.6%	11.4%	15.3%	12.0%	10.4%	10.9%	12.1%	11.7%	10.5%	13.9%	11.7%	10.5%	11.4%	10.8%	12.4%	12.8%
62	17.1%	15.9%	15.9%	15.8%	12.6%	13.7%	14.1%	13.8%	13.2%	11.8%	12.2%	12.1%	11.5%	14.7%	13.7%	12.3%	11.5%	11.7%	11.0%	11.9%	13.3%
63	17.1%	17.1%	15.0%	15.0%	17.1%	16.5%	16.9%	16.8%	13.9%	11.9%	12.6%	10.1%	12.2%	13.8%	14.2%	12.9%	11.5%	11.7%	13.2%	11.1%	13.8%
64	17.1%	17.1%	16.8%	16.6%	14.2%	15.8%	17.1%	17.1%	14.5%	12.7%	13.8%	13.0%	14.5%	12.0%	15.6%	13.2%	13.0%	13.1%	12.5%	13.6%	13.1%
65	15.9%	11.4%	10.3%	10.9%	10.7%	11.4%	11.1%	11.9%	9.7%	8.3%	9.3%	8.0%	9.5%	8.2%	10.8%	9.7%	8.8%	9.3%	8.5%	10.5%	9.6%
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67	17.1%	14.5%	12.6%	12.7%	12.8%	10.5%	11.5%	12.9%	11.3%	10.2%	10.8%	9.8%	10.7%	9.5%	13.5%	11.0%	11.2%	10.9%	12.7%	14.8%	10.2%
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69	17.1%	17.1%	14.8%	15.7%	13.7%	14.6%	11.7%	17.1%	13.9%	12.1%	11.6%	10.7%	12.5%	12.6%	14.2%	12.8%	12.3%	12.0%	10.1%	15.1%	11.9%
70	14.0%	10.5%	9.4%	10.2%	7.5%	8.3%	9.3%	10.4%	8.8%	8.3%	7.5%	6.5%		7.0%	9.6%	9.5%	8.9%	8.7%	6.6%	10.1%	12.1%
71	15.6%	11.2%	10.9%	9.6%	10.2%	8.5%	7.8%	12.3%	9.2%	10.2%	8.0%	6.7%	12.0%		11.8%	9.2%	9.9%	9.7%	9.6%	13.0%	12.7%
72	16.0%	12.7%	11.6%	11.2%	10.5%	10.6%	10.7%	14.5%	11.4%	9.6%	11.6%	13.5%	11.4%	8.8%	16.5%	11.2%	9.8%	10.0%	8.1%	7.6%	
73	17.1%	14.8%	13.4%	11.6%	11.3%	10.8%	13.3%	13.9%	12.1%	11.6%	15.8%	14.8%	12.7%		14.1%	10.8%	11.4%	9.8%			
74	17.1%	15.0%	15.0%	13.7%	10.4%		12.5%	17.1%	15.0%	14.5%	11.7%	10.1%		12.1%		9.0%		9.4%			
75	13.4%	9.8%	8.2%	8.0%	10.2%		6.0%	9.2%	7.9%	6.2%	7.2%	5.8%			10.6%	7.6%	9.3%				
76	14.9%	11.2%	9.6%	10.9%	12.3%			11.3%	10.9%		9.2%		10.8%				6.7%		10.9%		8.6%
77	15.8%	12.1%	11.9%	12.0%	7.7%			14.8%	9.2%	13.8%							8.3%		8.9%		
78	15.1%	11.1%	9.3%				10.4%	14.7%	16.3%							13.5%					7.3%
79	13.6%	10.6%	8.5%	6.5%				10.1%	8.8%	7.9%											
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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

Shared Cost percentages are calculated based on policyholder data at the time of election

Appendix D1-D3

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 Appendix C 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:

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

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

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

American Academy of Actuaries

Issue Brief

JUNE 2016

KEY POINTS:

Private LTCI is complex—a policyholder is essentially paying today for a varied range of care he or she may or may not need years, if not decades, into the future.

Insurers are gradually learning through their claims experience what the actual levels of benefits are and will be.

A means for taking corrective action to accommodate the changing future is important.

Understanding Premium Rate Increases on Private Long-Term Care Insurance Policyholders

America faces a great public need in addressing long-term care (LTC) financing, and that need is growing even more critical because the population is aging. There can be substantial costs for LTC services and supports, and for elderly Americans and their families, finding ways to pay for those services and supports can be challenging. According to the U.S. Department of Health and Human Services, about half of Americans turning 65 today will need LTC; one in seven adults will need care for more than five years; and one in six will spend at least $100,000 for future LTC.[1]

Private LTC insurance (LTCI) is an option for financing future LTC needs; however, it is often considered cost-prohibitive by many potential consumers. In particular, in recent years, LTC[2,3] has gotten a lot of attention because of the relative size and frequency of premium rate increases. The American Academy of Actuaries' Long-Term Care Reform Subcommittee has developed this issue brief to enhance understanding of what is leading to significant rate increases, examine how the need for a rate increase is determined, discuss the effects of increases on various stakeholders, and explore alternatives to premium rate increases.

1 *Long-Term Services and Supports for Older Americans: Risks and Financing Research Brief*, Office of the Assistant Secretary for Planning and Evaluation; U.S. Department of Health and Human Services, February 2015.

2 Many LTCI policies include a "guaranteed renewable" contractual provision requiring an insurance company to offer to renew these policies, but the insurance company may do so with a premium rate increase only on a class basis.

3 Some states include short-term care insurance (which generally provides similar coverage to LTC, but for shorter benefit periods, typically for a year or less) under the classification of long-term care insurance. For clarity, this issue brief is not intended to address such short-term care insurance.

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Factors Affecting LTCI Premium Increases

Private LTCI is complex—a policyholder is essentially paying today for a varied range of care he or she may or may not need years, if not decades, into the future. As such, LTCI requires a long projection period, with some policyholders receiving benefits beyond age 100. Therefore even for the average issue age of 57, policy projections require assumptions for more than 50 years into the future. The future period is even longer for younger policyholders. Further, calculating premiums relies on a number of assumptions for variables such as:

- mortality;
- voluntary lapses;
- interest rates; and
- morbidity, including
    - incidence of disabilities requiring LTC services;
    - recoveries and mortality while on claim;
    - benefit expiry;
    - service inflation costs of covered services relative to inflation protection assumptions; and
    - the amount of services required while disabled (for policies that reimburse actual expenses).

In addition, there has been and continues to be a high level of uncertainty and change in circumstances that affect the level of sufficient premium rates, such as:

- changing pattern of service/care providers (e.g., growth of assisted living facilities and continuing care retirement communities, access to home care services that are covered by LTCI);
- changing medical practice (e.g., criteria for diagnosis of Alzheimer's disease and other cognitive impairments);
- effects of mortality improvement in the population, leading to more older age benefits and longer stays for a given age;
- changes in family composition and availability of caregivers, leading to fewer supports for care at home;
- lower investment income, a crucial consideration for a financial instrument that must accumulate large reserves over many decades to prefund the high cost of services that occur at advanced ages; and
- limited available data under existing LTCI coverage beyond 20 policy years for advanced ages, where morbidity tends to be substantially different from general population data due to the characteristics of those who purchase insurance.

If not for the ability to adjust premiums to better reflect actual experience, carriers would not have offered this type of insurance product. Without LTCI, many more people would exhaust their savings on care costs and then rely on public programs such as Medicaid for their additional care needs.

Often, examining adverse experience from older policy form blocks provides valuable insights that may be applicable to newer blocks. After reviewing the adverse experience, insurers may need to change projection assumptions used for the newer policy forms. The revised projections could identify a need for a premium rate increase. It is important to note that even though adverse experience has not developed yet for a newer block, the revised expected future benefits may be higher for that newer block than previously expected. Recognizing the need to fund the higher expected future benefits for the newer block comes in the form of a premium rate

Members of the Long-Term Care Reform Subcommittee include: P.J. Eric Stallard, MAAA, ASA, FCA, chairperson; Bruce Stahl, MAAA, ASA, vice chairperson; Mark Billingsley, MAAA, FSA; Dave Bond, MAAA, FCA, FSA; Michael A. Boot, MAAA, FSA; Malcolm A. Cheung, MAAA, FSA; Robert W. Darnell, MAAA, ASA; Timothy D. Gustafson, MAAA, FSA; Clark Heitkamp, MAAA, FSA; David E. Kerr, MAAA, ASA; Perry Kupferman, MAAA, FSA; Brad S. Linder, MAAA, ASA; Jamala Murray, MAAA, FSA; David Plumb, MAAA, FSA; Zenaida Samaniego, MAAA, FSA; Steven W. Schoonveld, MAAA, FSA; Sara Teppema, MAAA, FCA, FSA; Matthew Winegar, MAAA, FSA; and Ali Zaker-Shahrak, MAAA, FSA.

increase. Actuaries will then communicate the amount of premium rate increases along with their assumed implementation timing to state insurance departments. Both the increase and its associated implementation timing are very important. Deferring implementation of a needed rate increase is detrimental because waiting to implement the rate increase will not start the accumulation of the needed increased premium to fund the higher expected benefits, resulting in the need for a further increase. The effect on consumers is that deferrals generally lead to the need for a higher rate increase than originally calculated.

When original LTCI policy forms were issued in the 1980s and '90s, often morbidity assumptions were based upon general population statistics, and lapse and mortality assumptions upon experience of non-LTC insurance products. Not only did the insured population behave differently than the general population, but improvements in medical diagnostic practices and services and a large increase in the use of assisted living facilities helped increase (1) the number of individuals surviving to ages where the levels of disability are higher, leading to higher claim rates per insured; and (2) the survival time following the onset of disability.

Insurers are gradually learning through their claims experience what the actual levels of benefits are and will be; nonetheless, they still do not yet have a complete basis for assessing the ultimate levels of claims to be paid at advanced ages and later policy durations, nor how these levels might change over time. Insurers will continue to use existing information to estimate these ultimate claim levels and may need to raise premium rates further as more insured life experience develops or if there are unfavorable changes in benefit usage in the future.

Differences Between Current and Past LTCI Policies

There are significant differences in the pricing characteristics for LTCI policies issued in the past, especially more than a decade ago, compared to policies being issued today and what is expected going forward. The possibility of a future rate increase, at any point in time, is a function of the confidence level in the underlying assumptions and risks associated with these assumptions. With more conservative assumptions, more data to support those assumptions, key assumptions approaching their absolute limits (e.g., ultimate lapse rates approaching zero), and higher explicit margins, it is likely that the probability of rate increases on the current generation of LTCI policies will be lower than the probability of rate increases on previous generations. Future changes in the underlying morbidity, mortality, policyholder behavior, provider behavior, or regulations could alter this likelihood, yet statistical analyses on the experience are helpful when applying historical results to future projections.

A recent presentation[4] of the likelihood of future rate increases on policies issued in 2014 versus policies issued in 2007 and 2000, based on a survey of insurers writing business in 2000, 2007, and 2014, found the following:

- Barring the potential changes mentioned above, and using the same projection model for each time period, the risk of a future rate increase issued in 2014 (using 2014 assumptions) is only one-quarter that of the risk on business issued in 2000 (using 2000 assumptions), and only one-third that of the risk on business issued in 2007 (using 2007 assumptions).
- The primary reasons for this improved expectation of future premium stability are the substantially greater insured experience behind each successive set of assumptions, the significantly lower future downside risk of most assumptions, and an increase in the margins for adverse experience.

4 Stephen Douglas Forman, James M. Glickman, and Roger Loomis, "LTCI New Business Pricing - How Safe Is It?," Society of Actuaries Annual Meeting, October 11-14, 2015.

- Amount of data increased 16-fold from 2000 to 2014.
- Claims data for ultimate experience (e.g., durations 10 and beyond) at attained ages over 80 increased 70-fold from 2000 to 2014.
- Ultimate voluntary lapse rate assumptions decreased from 2.8 percent in 2000 to 0.7 percent in 2014. This leaves very little room for future adverse deviations from lower voluntary lapse rates.
- Best estimate ultimate claim costs in the year 2000 were estimated at 70 percent of the recently released 2000-2011 SOA LTC Experience Study.[5] The corresponding best estimate ultimate claim costs used for 2014 pricing were 108 percent of that SOA LTC Experience Study.
- Ultimate mortality being used in 2014 pricing is 72 percent of the mortality assumption used in 2000.
- Investment portfolio rates were assumed to be 6.4 percent for every future year of a policy issued in 2000, while they are now assumed to be 4.6 percent for every future year of a policy issued in 2014.

• As a consequence of the above, the average policy premiums (for the same benefits) increased to 215 percent of the year 2000 premiums by 2014.

Determining the Need for Premium Rate Increases

In determining whether LTCI policies require a premium rate increase, two authorized methods are applied—one for policies subject to minimum loss ratio certifications and one for a rate stability certifications.

Historically, LTCI pricing was subject to a 60 percent minimum loss ratio (MLR) by most states, meaning that the ratio of the present value of lifetime claims to premiums could not fall below 60 percent. Beginning in the early 2000s, many states enacted rate stability laws, which stated that LTCI should be priced without using the MLR approach. Instead actuaries would need to certify that the premium rates had enough margin to withstand moderately adverse experience (MAE).

Under the MLR approach, if an insurer demonstrates that revised historical and future projected experience produces a lifetime loss ratio greater than 60 percent (or the originally priced-for loss ratio), a premium rate increase could be filed that would allow the projected experience on the policies to return to that lifetime loss ratio.

Under the rate stabilization approach, a premium rate increase could be requested if actual past experience combined with projected future experience exceeds the original or previously defined MAE margin. If revised projections using updated experience exceed the MAE margin, then a premium rate increase could be filed such that the lifetime loss ratio on the original premiums is assumed to be the greater of 58 percent and the original assumed loss ratio; and the lifetime loss ratio on the increased premiums is at least 85 percent (with claims projected into the future including MAE). For this premium rate increase filing, the amount of premium rate increase needs to be large enough for the insurer's designated actuary to certify that the premiums are sufficient with no further premium rate increases in the future unless the actual experience exceeds a revised MAE margin.

5 Society of Actuaries, *Long Term Care Intercompany Experience Study – Aggregate Database 2000-2011 Report*, January 2015.

Under either approach, the need for a premium rate increase should be driven by projected lifetime loss ratios also, rather than actual past experience alone. Despite the relatively straightforward mathematical calculations to determine premium increases, determining projection assumptions (e.g., whether actual historical experience is sufficiently credible to justify changes in future projected assumptions) can be difficult.

Some assumptions have a higher degree of credibility earlier in the life of a policy than others. For example, policy lapses are more likely to occur in the earlier years of the policy, and claim submissions are more likely to occur in later policy years. As such, actual lapse experience develops a higher degree of credibility in the earlier years of the business while actual claim experience has a lower degree of credibility in the earlier years of the business.

With LTCI it can take a long time from the purchase of a policy until the first time a claim is submitted, and this time period can be several decades for many individual policies. As such, there is often little claims experience to justify premium rate increases on a relatively young group of policy forms based on the experience of those forms alone. 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.[6] Waiting until there is adequate claim information on each policy form could result in much larger, less affordable rate increases.

Filing and Approval Process

The rate increase process can vary across state jurisdictions, and can be time-consuming. While a company prepares the same initial rate increase filing in each jurisdiction, the filings are addressed differently by many states. Each state/jurisdiction approval includes unique conditions. Approvals are often for different amounts, which sometimes may not be at an adequate level as determined by the company, with different administrative implementation rules and time frames for that approval to be effective.

Larger rate increase requests may experience delays in approval within a state, and depending on the time taken in the approval process might mean the insurer does not receive approval in the year filed, and for that missed year will need to be made up in later years, in the form of an even higher premium rate for that state. Similarly, if a state approves less than the needed increase, carriers will likely request additional increases to make up for the expected shortfall. Thus, the cumulative amount of the increase could be larger than the original request in that state.

It would be necessary to develop steps to improve the filing and approval process that consider regulatory requirements found in state laws and regulations, including:

- An insurer's thorough review signed by an actuary with LTCI experience identifying deterioration and migration from each of the initial pricing assumptions;
- Predesigned rules or guidelines for increase approval that take into account the necessary total increase or an implementation plan for a series of preferred rate increases;

6 Actuarial Standards Board, Actuarial Standard of Practice No. 18, *Long-Term Care Insurance*, January 1999.

- Preset benefit reduction options that will be offered to policyholders in their effort to maintain the same premium level;
- Standardized dates and methods of implementing the rate increases nationally; and
- Seeking greater ability through enhanced standards at the Interstate Compact for premium rate increase approvals.[7]

The Effects of Premium Rate Increases

LTCI premium rate increases may not align the premiums with the future benefits as well as one might otherwise expect because individual behavior may not align with predictions. There are several reasons for this.

First, an insurer may offer an opportunity to reduce benefits in order to keep the premium dollars a policyholder pays roughly equivalent after the premium rate increase versus before (e.g., reducing the daily maximum benefit). When offered, policyholders may select benefits that better match their current/anticipated health care needs. For example, many policyholders are in the position where they have higher maximum daily benefits than actual current cost of services because the policyholders originally purchased inflation coverage[8] to meet expected inflation needs but actual inflation turned out to be lower. A policyholder who has coverage limits significantly higher than the actual cost of LTC services may reduce their daily maximum coverage such that the premiums do not change and the new maximum benefit levels continue to remain higher than the actual cost of services. Similar examples may exist for lapsing of particular riders or other benefit options.

Second, many states' regulations require that a nonforfeiture benefit be given in lieu of lapse to those who cease paying premiums and whose cumulative premium rate increases exceed a specific percentage based on the issue age of the policyholder. The nonforfeiture benefit is a paid-up benefit with a total policy limit that equals the premiums paid to date (less any claims paid), and payable according to the benefits of the policy had it not ceased to be premium-paying upon implementation of a premium rate increase. The insurer maintains a reserve for these remaining paid-up benefits. While this remaining nonforfeiture reserve is lower, the company will have a harder time monitoring residual benefits in cases in which there is a significant reduction in policyholder contact and no incentive to report an insured's death.

Finally, the policyholders who choose to lapse their policies or reduce their benefits may be the healthier policyholders, leaving the remaining pool of policyholders with higher average expected claims. Ideally, and to the extent the experience is credible, the morbidity experience following a premium rate increase should be compared to the morbidity of similar policies without a premium rate increase.

Alternatives to a Premium Rate Increase

Insurers have routinely allowed insureds to reduce coverage by changing typical benefit options in order to help offset some or all of a rate increase. In recent years, in an effort to enable policyholders faced with a rate increase to retain significant coverage, some companies have started making available an option for policyholders to avoid the rate increase and keep their same premium by reducing the size of the future benefit increases for plans with automatic built-in inflation increases.

For example, policyholders would be able to keep their accrued benefit at their current inflation rate and only the future increases are lower

7 The Interstate Insurance Product Regulation Compact allows member states to establish standards for long-term care insurance, among other insurance products. These insurance products are governed by the Interstate Insurance Product Regulation Commission (IIPRC), where there is a limited ability to control rate increases through reviews of rate filing standards.

8 A popular inflation option selected by policyholders was the 5 percent option because states required LTC applicants to sign that they rejected this option, which often led to applicants selecting the 5 percent option. This inflation option turned out to be higher than actual LTC cost increases, leaving many policyholders with more coverage than needed.

than they would otherwise be. This is most effective as a conservation tool if it is done on an actuarially equivalent basis, meaning that the new prospective inflation accrual is set so that the present value of the expected reduction in benefits over time will be equal to the present value of the premium increase that is forgone. This is in contrast with most benefit reductions, which are in essence "partial surrenders" where there may be a reduction in the insurer's liability.

When insureds reduce their benefits to help offset a rate increase, an insurer would expect some adverse selection—meaning that the healthier insureds are the ones reducing their benefits and thus the experience on the block will likely worsen over time. With the approach described above, there may be less adverse selection involved because the benefit reductions are gradual and may not become significant for many years.

In the past relatively few insureds have chosen to lapse their policies when premiums were increased and alternatives to the increase were offered. According to a 2010 report from Gen Re (a reinsurance company) based on an industry survey, lapses at the time of a rate increase were only higher than normal by 2.5 percent of the total policies exposed to an increase.[9] The low 2.5 percent extra lapse rate suggests that the increases were generally affordable for the vast majority of policyholders, which is likely due to LTC insurance purchasers being in the higher income and asset demographics than non-purchasers.

Conclusion

Predicting future policyholder and service provider behavior can be difficult. A means for taking corrective action to accommodate the changing future is important. The more conservative assumptions in today's pricing of private LTCI and improved speed at taking corrective action should improve future projections, resulting in fewer and smaller rate increases.

9 The context for the premium rate increases at the time of the survey included: a low-interest-rate environment, generally lower-than-anticipated lapses and mortality, an average rate increase of about 25 percent in the survey, and premium price points that were generally at or below what policyholders could purchase at their attained ages.

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 comprehensive claims study, which we generally conduct every three years, demonstrates lower than expected claim terminations during the elimination period. In short, we anticipate having to pay more claims in the future than previously expected. Based on that data, we have determined that there is a need to increase premiums in order to meet future claims obligations.

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** (page [8]) – 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 able to pay from your own savings.

Current Coverage		**Coverage Change Options**				
	Accept Rate Increase[1]	**Reduce your Annual Inflation Rate**	**Shared Cost Option[2]**	**Reduce your [DB][4]**	**[Paid-Up Policy/[Contingent] Nonforfeiture Benefit]**	**[Cancel Coverage]**
[Daily/Monthly] Benefit (DB)[3]	$[XXX]	$[XXX]	$[XXX]	$[XXX]	$[XXX]	[Cancel your coverage, effective immediately]
Benefit Period (BP)	[X]-year	[X]-year	[X]-year	[X]-year	N/A	
Inflation Option[[6]]	[X]% [Compound]	[Y]% [Compound]	[X]% [Compound]	[X]% [Compound]	N/A	
Shared Cost Feature	No	No	Yes[2]	No	No	
Elimination Period	[XX Days]					
Optional Riders	[List Riders]					
Current [policy mode] Premium	$[XXX]					
New [policy mode] Premium[5]	**$[XXX]**	**$[XXX]**	**$[XXX]**	**$[XXX]**	**N/A**	

Note - certain benefit reduction options will reduce your overall policy limit. Please contact John Hancock at [844-272-7842] for details on the impact these changes will have on your Policy Limit.

[Important: 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.]

[1]Assumes no recent changes in your current coverage.
[2]Your Shared Cost percentage would be [XX]%. This change will also result in a reduction to your overall policy limit.
[3][DB/MB] is the most the coverage will reimburse for the costs of covered long-term care services received [on any day][in any month]. [Note: our records indicate there is claim activity on your policy; please consider your current policy limit before making the decision to reduce your benefits.] [You may also want to review the restoration of benefits provision in your policy before making your decision.] See page [5] for details on this Option.

[4]This reduction will also result in a reduction to your overall policy limit.
[5]As of [Month XX, YYYY].
[6]A reduction to your future annual inflation rate will apply to your [Daily/Monthly] Benefit[and Policy Limit]. [The inflation rate on your Policy Limit will remain at X%.]

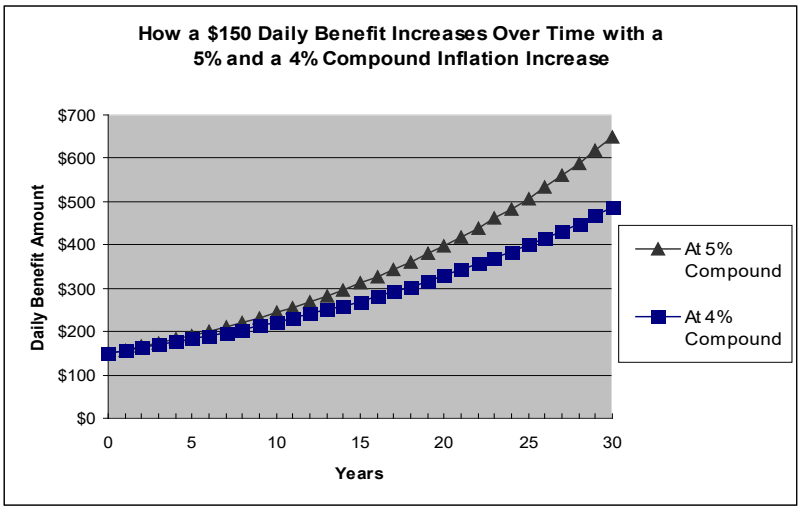
Options Worksheet for [First Name] [Last Name]
Policy # [XXXXX]
John Hancock Life Insurance Company (U.S.A.)

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 five 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	[5]-Year Average Annual Increase
Nursing homes and adult day services	[3.3%]
Care of elderly at home	[1.2%]

[The 5-year average annual increases are based on 2014 and 2019 index averages, series "Nursing homes and adult day services in U.S. city average, all urban consumers, not seasonally adjusted" and "Care of invalids and elderly at home in U.S. city average, all urban consumers, not seasonally adjusted". Data obtained from the Bureau of Labor Statistics of the U.S. Department of Labor at www.bls.gov.]

Exercise the Shared Cost Option

We are 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 benefit amounts by your Shared Cost percentage of [XX]%.** Choosing this option will result in a new [daily] benefit of $[XXX] and a reduction to your overall policy limit.

  AND
- **Apply your Shared Cost percentage to any future claim payments.** John Hancock will pay [XX]% of any covered services, but we will not pay more than the new daily benefit amount of $[XXX] and the new policy limit. You will be responsible for the remaining portion of covered charges and all remaining costs.

The table below demonstrates the impact this change would have on three different claim examples after electing the [XX]% Shared Cost option[, compared to a traditional daily benefit reduction] The examples reflect our payment amount under the Shared Cost Option and the [DB/MB] Reduction Option when claim expenses are lower, are higher, and equal to your current daily benefit amount. Note – all amounts below are rounded to the nearest dollar for illustrative purposes.

	Example 1 $[XXX] Claim Submitted			**Example 2 $[XXX] Claim Submitted**			**Example 3 $[XXX] Claim Submitted**		
	Keep Current Coverage	[DB] Reduction Option	Shared Cost Option	Keep Current Coverage	[DB] Reduction Option	Shared Cost Option	Keep Current Coverage	[DB] Reduction Option	Shared Cost Option
Daily Benefit	$[XXX]	$[XXX]	$[XXX]	$[XXX]	$[XXX]	$[XXX]	$[XXX]	$[XXX]	$[XXX]
John Hancock's payment amount	$[XXX]	$[XXX]	$[XXX]	$[XXX]	$[XXX]	$[XXX]	$[XXX]	$[XXX]	$[XXX]
Your payment amount	$0	$[XXX]	$[XXX]	$0	$[XXX]	$[XXX]	$[XXX]	$[XXX]	$[XXX]

Using example #3, let's look at how the Shared Cost amounts are determined (using rounded dollar amounts):

- Your existing $[XXX] daily benefit is reduced by [XX]% ($[XXX] - $[XXX] = your new daily benefit of $[XXX])
- You submit a claim for $[XXX]
- John Hancock pays [XX]% of any covered service – but no more than your new daily benefit of $[XXX] ($[XXX] x [XX]% = $[XXX]; which is greater than your new daily benefit of $[XXX] – therefore your claim reimbursement from John Hancock = $[XXX])
- You are responsible for paying the remaining amount ($[XXX] - $[XXX] = your payment of $[XXX])

When compared to a traditional daily benefit reduction, the Shared Cost option allows you to retain a higher daily benefit and policy limit – for a similar annual premium (see page 3).

Please note – as shown in the examples above, the Shared Cost Option is a benefit reduction option and impacts the amount of out of pocket expenses you will pay for covered services.

[Reduce your [Daily/Monthly] Benefit

Reduce your [daily/monthly] benefit from $[XXX] to $[XXX], resulting in a new [modal] premium of $[XXX]. [Reducing your [daily/monthly] benefit will also reduce your overall policy limit.] There will be no change to your other benefit levels.]

YOUR OPTIONS

[Exercise the [Contingent/Nonforfeiture Benefit] [Paid-Up Policy Option], 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 $[XX,XXX], which represents the lesser of your current policy limit and 150% of all premiums paid* minus any benefits paid. By exercising this option, you may be significantly reducing your policy benefits, so you should give this careful consideration before you select it.]

The following terms apply if you choose to exercise the [Nonforfeiture/Contingent Nonforfeiture Benefit][Paid-Up Policy Option]:

- No benefits will be paid in excess of your new policy limit.
- Benefits will be paid subject to your new policy limit, 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 as of the effective date of your paid-up status.
- No future inflation adjustments will be made.
- All other applicable policy provisions, conditions, and limitations will remain in effect.

[*Calculated based on benefits paid and premiums paid to date as of [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.]

[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.]

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

  [* This reduction will also result in a decrease to your overall 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.] 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 demonstrates lower than expected claim terminations during the elimination period and an updated view of future mortality and morbidity improvements, partially offset by favorable incidence as policyholders are filing claims at a lower rate than expected. In short, we anticipate having to pay more claims in the future than previously expected. Based on that data, we have determined that there is a need to increase 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. [In some instances, certain changes are subject to Partnership regulatory benefit minimum requirements.] 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 [X%] to [Y%]**.]
☐	**[Exercise the Shared Cost Option**. Your [daily] benefit and policy limit will be reduced by [X%] and we will pay [1-X%] of any covered services, but we will not pay more than the new [daily/monthly] benefit amount and the new policy limit.]
☐	**[Reduce your daily benefit from $[XXX] to $[YYY]**. [This will result in a reduction to your overall policy limit.] Your new [modal] premium will be $[XXX.XX]]
☐	[**Exercise the [Paid-Up Policy Option][[Contingent] Nonforfeiture Benefit] available on your policy.** 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 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 returned to John Hancock by [Month XX, YYYY]

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
877-606-7771

EMAIL
LTCforms@jhancock.com]